

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	30.08.2018	Following payment dates:	25.09.2018
Payment date	28.08.2018		25.10.2018
Period No	33		
Monthly Period	01.07.2018	Convention	= 30/360 days
Interest Period	from 25.07.2018		= 31 days
Cut-Off date	31.07.2018		

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**1. Portfolio Information**



Reporting Date	30.08.2018			
Payment date	28.08.2018			
Period No	33			
Monthly Period	01.07.2018	Convention =		30/360 days
Interest Period	from 25.07.2018	to 25.08.2018	=	31 days

	Current Period		Previous Period
	Aggregated Outstanding Principal Amount		Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>			
<b>Opening balance</b>	<b>59 433 439,78</b> EUR		<b>63 761 226,50</b> EUR
Scheduled Loan Principal Repayments	2 331 268,93 EUR		2 258 679,74 EUR
Prepayments	2 197 887,26 EUR		2 019 531,29 EUR
Deemed Collections - Other	- EUR		- EUR
<b>Total Principal Payments Received</b>	<b>4 529 156,19</b> EUR		<b>4 278 211,03</b> EUR
New Defaulted Auto Loans in Period	126 514,22 EUR		49 575,69 EUR
<b>Closing Balance</b>	<b>54 777 769,37</b> EUR		<b>59 433 439,78</b> EUR
<b>Total revenue collections</b>			
Revenue and fees received on loan balances	273 825,39 EUR		270 425,57 EUR
Recoveries on loans in default	116 595,88 EUR		450 319,85 EUR
<b>Total Revenue Received in Period</b>	<b>390 421,27</b> EUR		<b>720 745,42</b> EUR
<b># Loans</b>			
At beginning of period	7 968 Loans		8 335 Loans
Paid in Full	462 Loans		359 Loans
Repurchased (Deemed Collections)	- Loans		- Loans
New loans into default	12 Loans		8 Loans
<b>At end of period</b>	<b>7 494</b> Loans		<b>7 968</b> 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)	4 918 223 EUR	4 997 589 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
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>4 918 223 EUR</b>	<b>4 997 589 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	4 894 604 EUR	4 948 190 EUR
b. Reserve Fund	548 850 EUR	548 850 EUR
c. Interest Earned by the Issuer	0 EUR	0 EUR
d. Other amounts received by the issuer	0 EUR	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>5 443 454 EUR</b>	<b>5 497 040 EUR</b>

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**3. Reserve Accounts**



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**Note Balance**

Beginning of Period	59 433 439,78	EUR
End of Period	54 777 769,37	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	0,9 %	548 850,00	EUR
Cash Outflow		548 850,00	EUR
Cash Inflow		548 850,00	EUR
End of Period	0,9 %	548 850,00	EUR
Required Reserve Amount	0,9 %	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**



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**Asset Balance**

Beginning of Period	59 433 439,78	EUR
End of Period	54 777 769,37	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	48 883 733,11	89,24 %	6 791
1-29 days past due	4 515 510,84	8,24 %	546
<b>Delinquent Receivables:</b>			
30-59 days past due	998 855,26	1,82 %	111
60-89 days past due	222 088,38	0,41 %	30
90-119 days past due	49 270,04	0,09 %	7
120-149 days past due	32 072,79	0,06 %	4
150-179 days past due	76 238,95	0,14 %	5
<b>Total Performing and Delinquent</b>	<b>54 777 769</b>	<b>100,00 %</b>	<b>7 494</b>

Current Period Defaults	126 514,22	12
Cumulative Defaults	3 334 845,96	327
Current Period Recoveries	116 595,88	
Cumulative Recoveries	2 914 063,91	

**Principal Deficiency Trigger Event, where [A] > [B \* 9%] NO**

[A] [1] - [2] - [3]	-
Note Principal Closing Balance [1]	54 777 769,37
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	54 777 769,37
[B] Initial Aggregate Outstanding Note Principal Amount	389 400 000,00

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**5. Outstanding Notes**



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**1. Note Balance**

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
<b>General Note Information</b>							
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	AAA/Aaa	A+/Aaa	A+/Aaa	BB+/A1	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
<b>Current Note Information</b>							
Class Principal Outstanding Opening Balance	59 433 439,78	8 733 439,78	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Available Distribution Amount	5 443 454,50						
Amortisation	4 655 670,41						
Redemption per Class	4 655 670,41	4 655 670,41	-	-	-	-	-
Redemption per Note		1 374,57	-	-	-	-	-
Class Principal Outstanding Closing Balance	54 777 769,37	4 077 769,37	27 200 000,00	5 800 000,00	3 800 000,00	6 600 000,00	7 300 000,00
Current Tranching	100 %	7,44 %	49,66 %	10,59 %	6,94 %	12,05 %	13,33 %
Current Pool Factor		0,01	1,00	1,00	1,00	1,00	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread		(30/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*							
Interest Days	31						
Principal Outstanding per Note Beginning of Period		2 578,52	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		1 374,57	-	-	-	-	-
Principal Outstanding per Note End of Period		1 203,95	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		0,17	70,83	108,33	175,00	291,67	750,00
Interest Payment	26 139,51	589,51	19 266,67	6 283,33	6 650,00	19 250,00	54 750,00
Interest Payment per Note		0,17	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)		96,17 %	46,51 %	35,93 %	28,99 %	16,94 %	3,61 %
Current CE (excl. Excess Spread)		93,56 %	43,90 %	33,31 %	26,38 %	14,33 %	1,00 %

\*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 30.08.2018  
 Payment date 28.08.2018  
 Period No 33  
 Monthly Period 01.07.2018 to 25.08.2018  
 Interest Period : 25.07.2018 to 25.08.2018  
 Convention = 30/360 days  
 = 31 days

Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
			Short Term				Long Term					
			Fitch		Moody's		Fitch		Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut I DAC		No rating	No rating	No rating	No rating	No rating	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	N/A	
Servicer	Santander Consumer Finance Oy		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	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	Aa3	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, <del>to another bank that meets the applicable Required Ratings.</del>
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 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	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	Aa2	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	Aa2	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	Aa2	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 25.07.2018	to 25.08.2018	=	31 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 %			



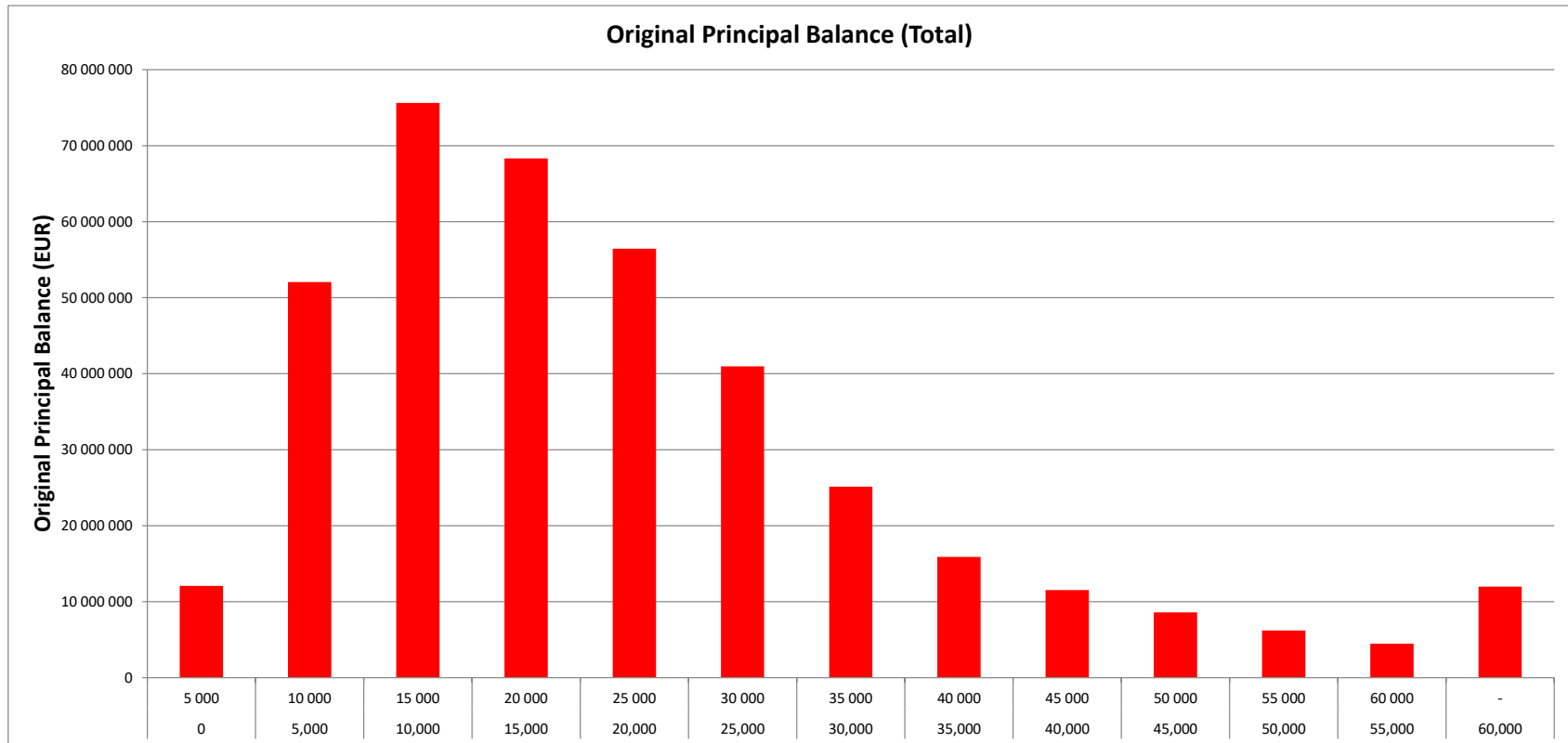
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**7.b Original Principal Balance Graph**

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**Original Principal Balance (Total)**



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**8.a Outstanding Principal Balance**



Reporting Date	30.08.2018			
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Interest Period	from 25.07.2018			= 31 days

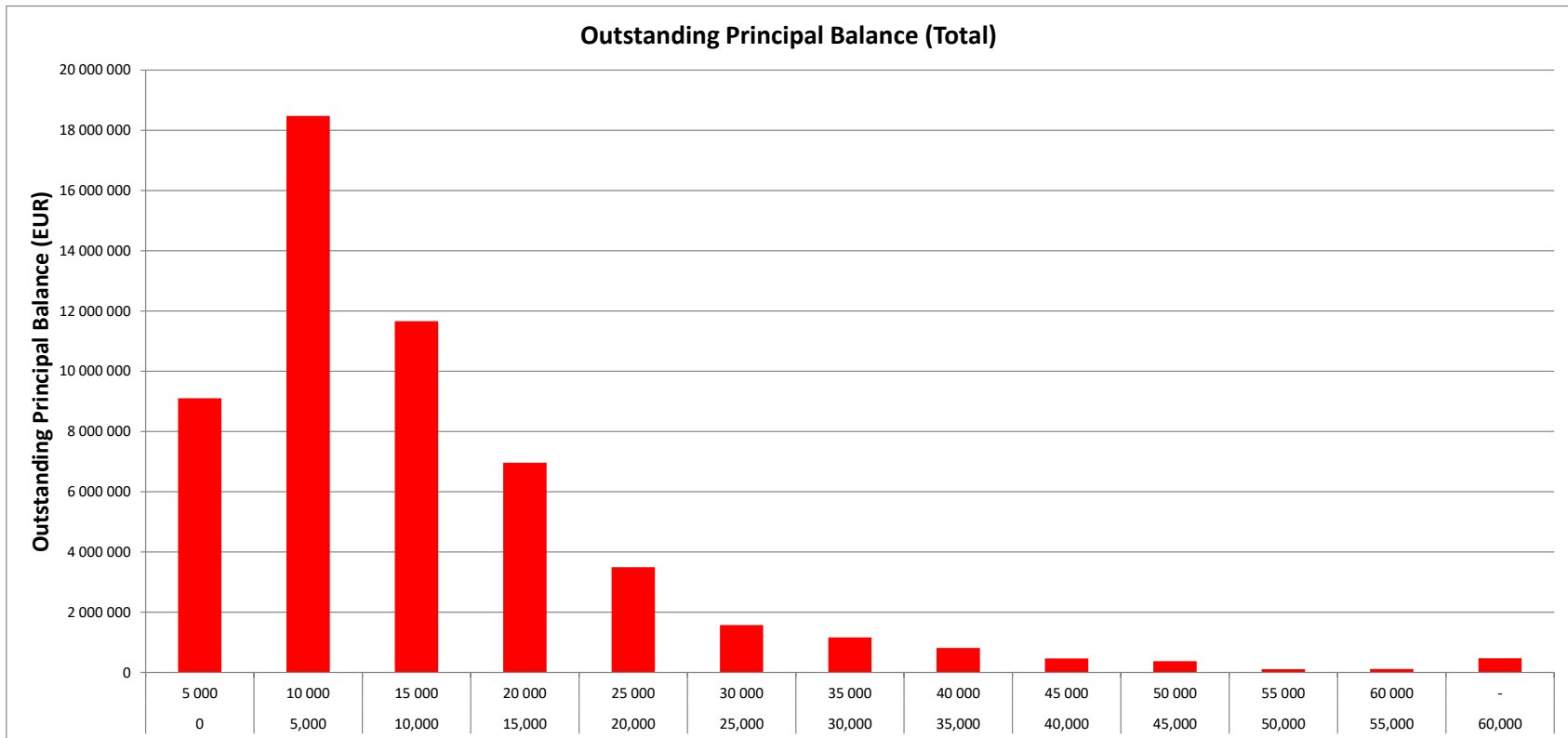
Average amount - all: 7 310

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	3 218	9 103 943	16,6 %	16,6	40,4
	5 000	10 000	2 601	18 476 406	33,7 %	20,2	39,5
	10 000	15 000	963	11 661 039	21,3 %	20,9	39,3
	15 000	20 000	410	6 966 923	12,7 %	21,2	39,1
	20 000	25 000	157	3 492 581	6,4 %	21,2	39,1
	25 000	30 000	58	1 571 243	2,9 %	21,0	39,2
	30 000	35 000	36	1 162 667	2,1 %	21,9	38,5
	35 000	40 000	22	812 685	1,5 %	21,9	38,6
	40 000	45 000	11	464 173	0,8 %	21,2	39,9
	45 000	50 000	8	375 612	0,7 %	21,5	38,0
	50 000	55 000	2	106 578	0,2 %	19,4	40,1
	55 000	60 000	2	112 368	0,2 %	22,0	38,0
	60 000	-	6	471 551	0,9 %	19,7	40,2
	Total		7 494	54 777 769	100 %		

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**8.b Outstanding Principal Balance Graph**

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**9.a Geographical Distribution**



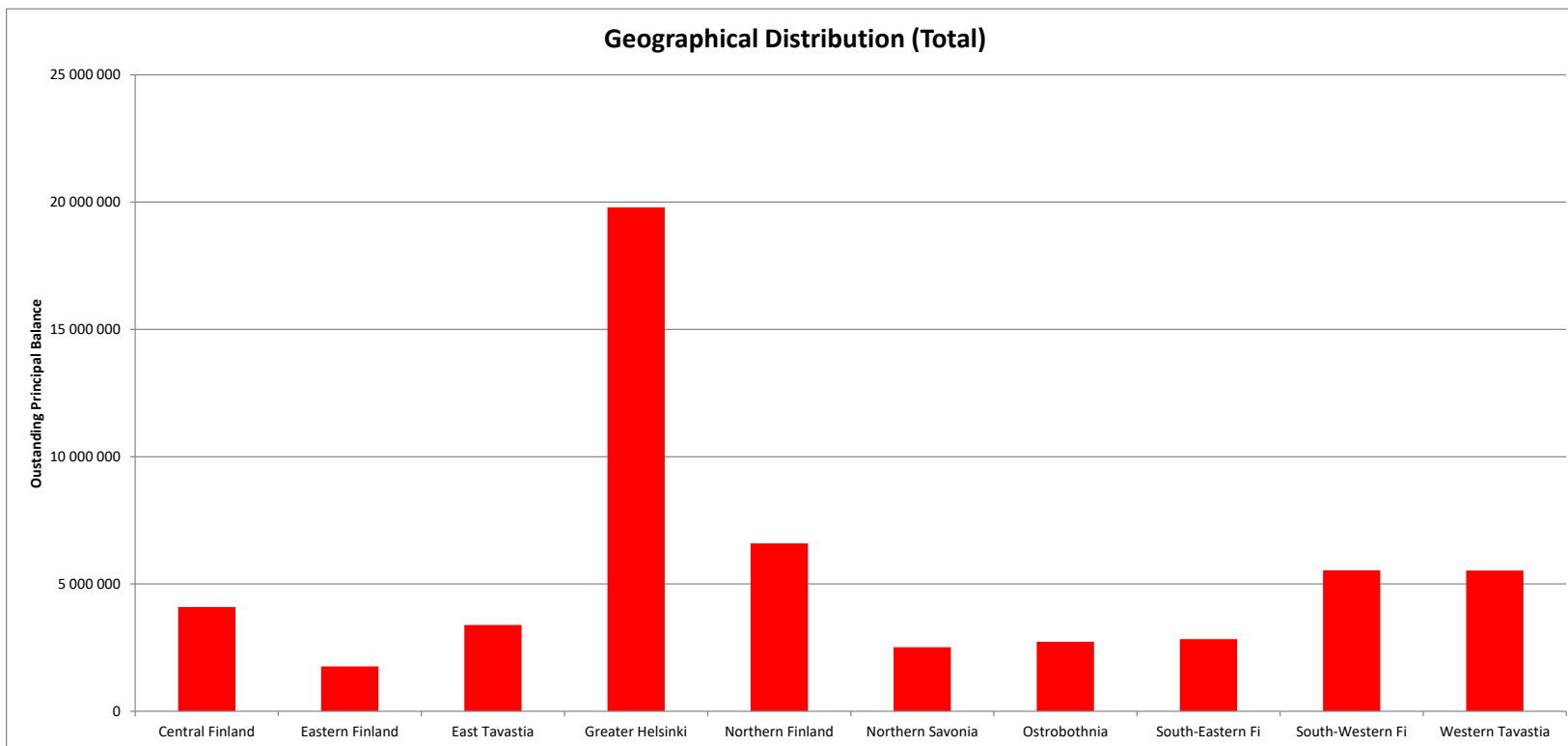
Reporting Date	30.08.2018				
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Interest Period	from 25.07.2018	to	25.08.2018	=	31 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to mal	WA seasoning	
Central Finland	665	4 090 396	7,47 %	19,3		39,8
Eastern Finland	260	1 762 705	3,22 %	20,3		39,3
East Tavastia	455	3 389 146	6,19 %	19,8		39,6
Greater Helsinki	2 482	19 796 440	36,14 %	20,1		39,5
Northern Finland	891	6 595 062	12,04 %	20,1		39,5
Northern Savonia	330	2 514 053	4,59 %	19,9		39,5
Ostrobothnia	452	2 731 973	4,99 %	19,7		39,5
South-Eastern Fi	408	2 836 396	5,18 %	19,8		40,0
South-Western Fi	763	5 535 275	10,10 %	20,1		39,5
Western Tavastia	788	5 526 323	10,09 %	20,4		39,1
Total	7 494	54 777 769	100 %			

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**9.b Geographical Distribution Graph**

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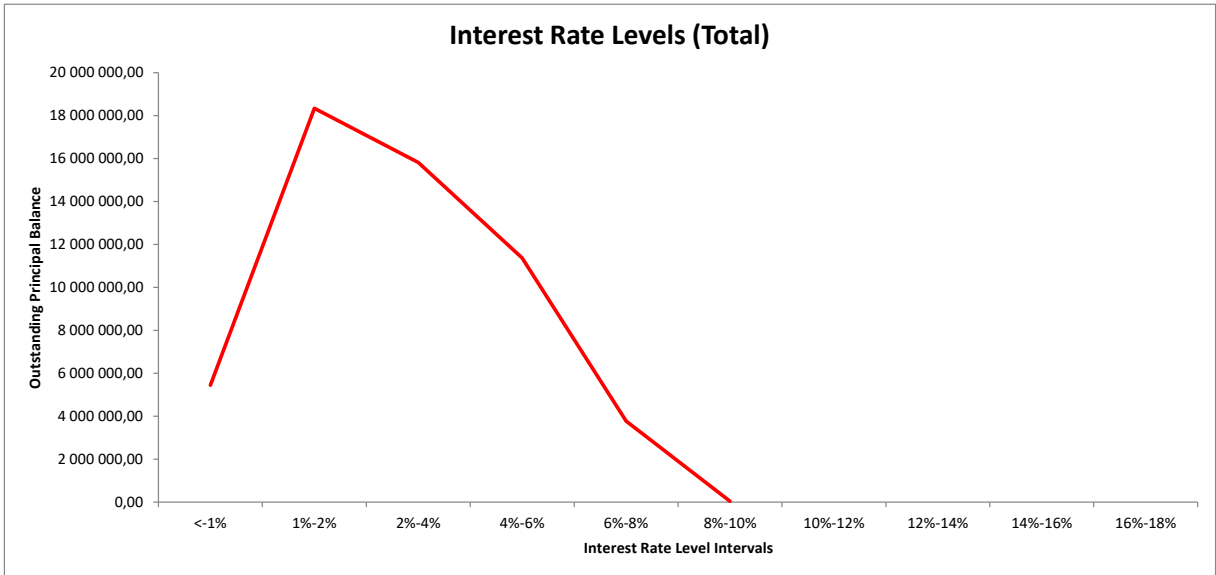


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**10.b Interest Rate**



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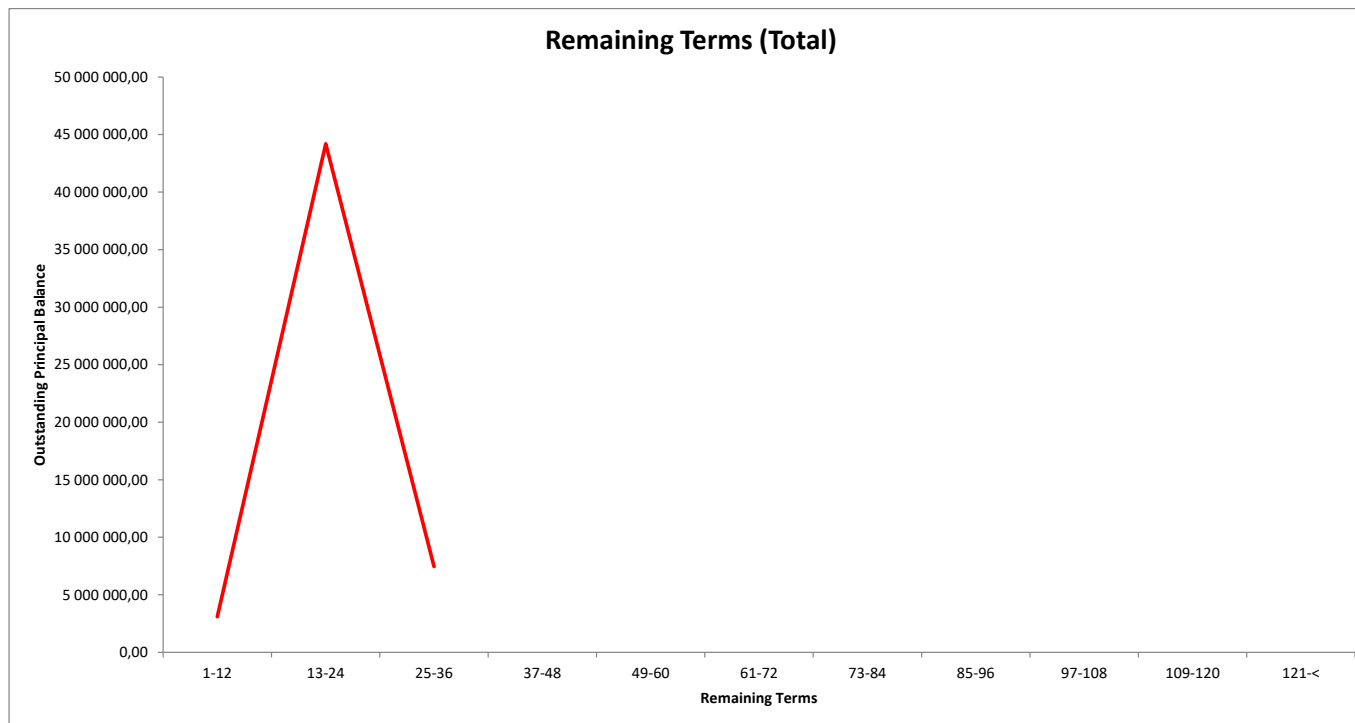


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**11.b Remaining Terms**



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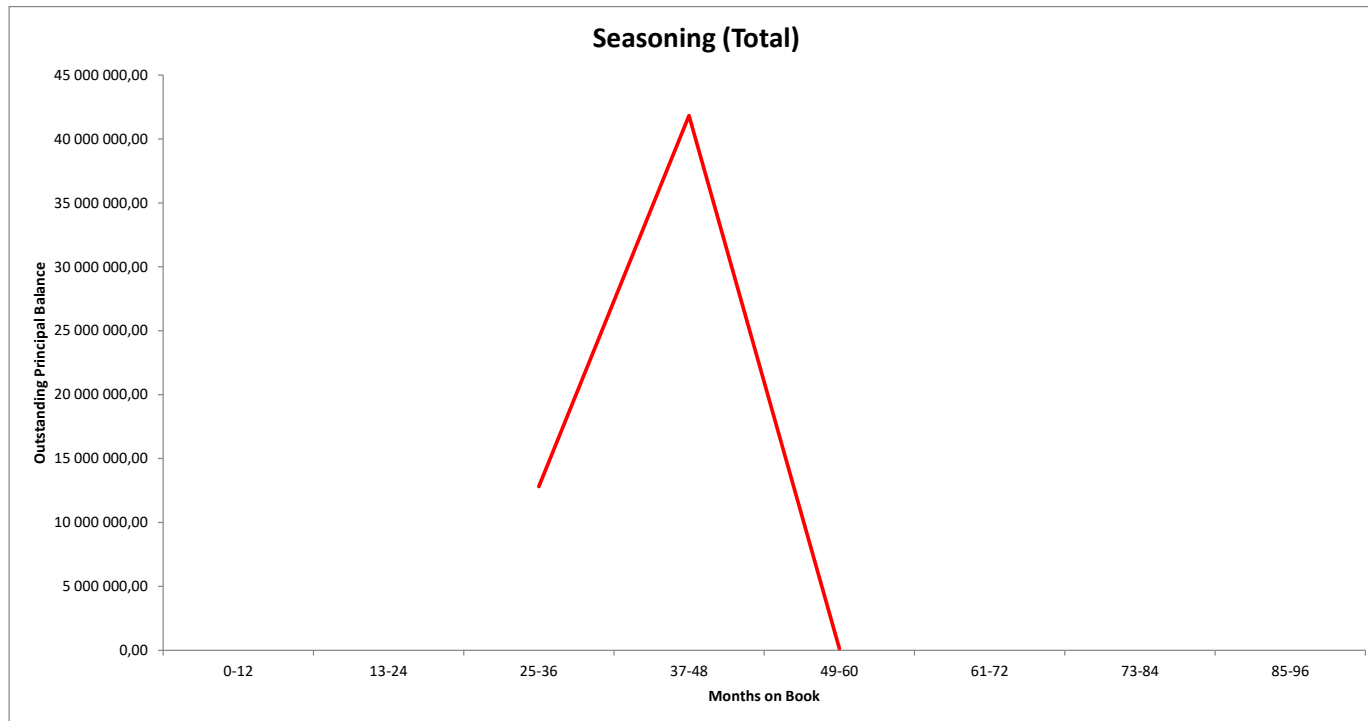




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**12.b Seasoning**

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**13.a Balloon loans**



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Monthly Period	01.07.2018	Convention = 30/360 days
Interest Period	from 25.07.2018 to 25.08.2018	= 31 days

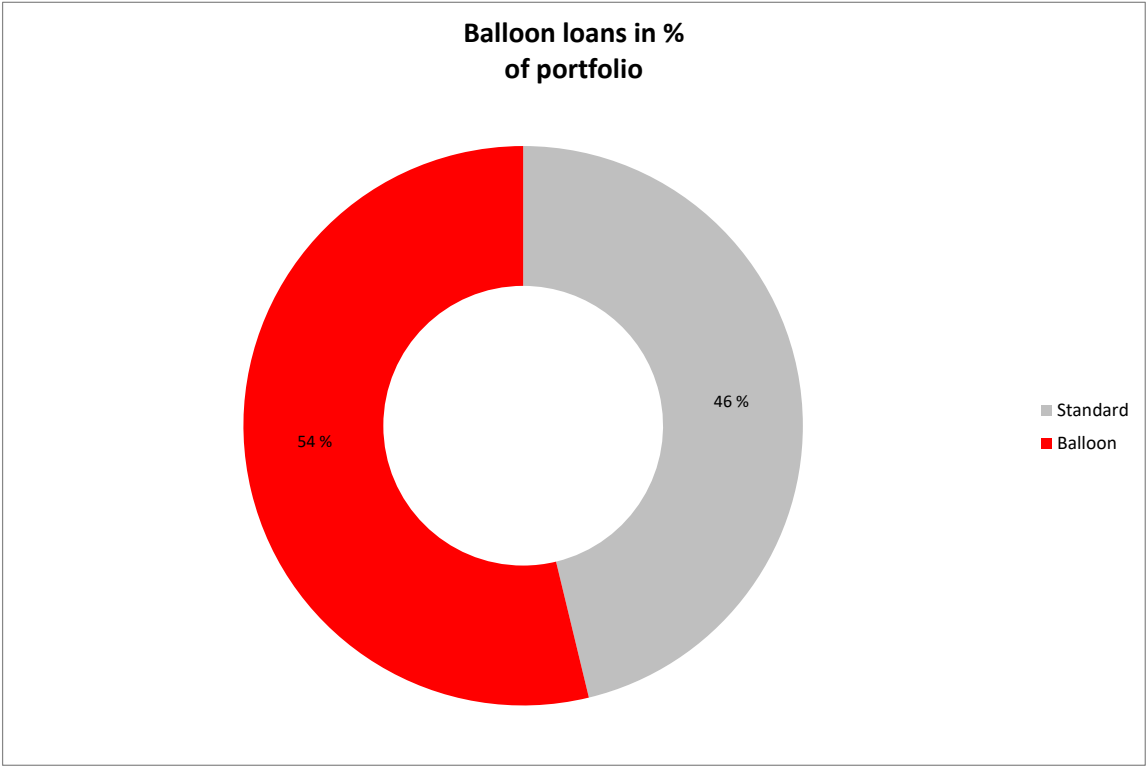
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	5 167	25 321 815	46,23 %	556	0,00 %	19,5	39,3
	Balloon	2 327	29 455 955	53,77 %	14 995 146	50,91 %	20,4	39,6
	Total	7 494	54 777 769	100 %	14 995 701	27,38 %		

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**13.b Balloon loans**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	33	
Monthly Period	01.07.2018	Convention = 30/360 days
Interest Period	from 25.07.2018 to 25.08.2018	= 31 days



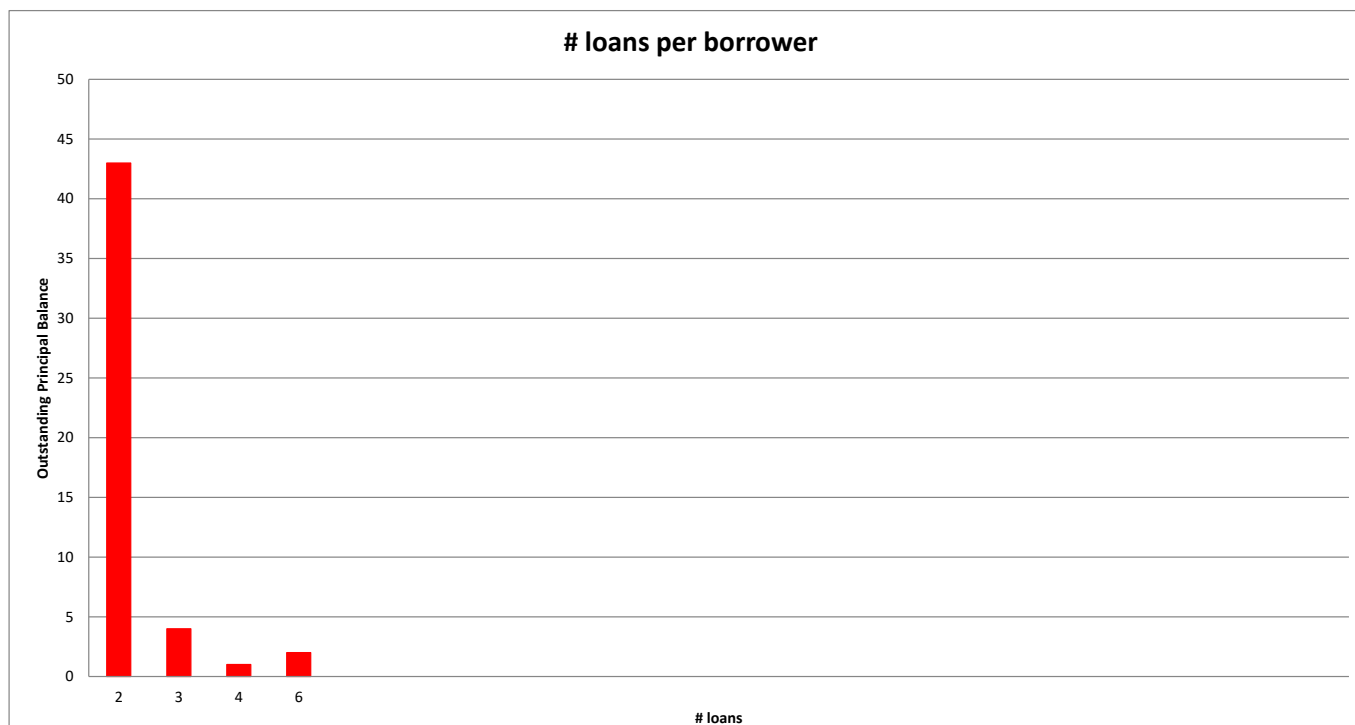


**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**14.b # loans per borrower**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	33	
Monthly Period	01.07.2018	Convention = 30/360 days
Interest Period	from 25.07.2018 to 25.08.2018	= 31 days



**SCF Rahoituspalvelut I DAC  
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**15.a Amortization Profile**



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	33				
Monthly Period	01.07.2018	Convention	=	30/360 days	
Interest Period	from 25.07.2018	to 25.08.2018	=	31 days	

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	54 777 769	52 572 243	2 205 527	145 566	3,24 %	95,97 %
2	52 572 243	50 436 562	2 135 680	139 564	3,23 %	92,07 %
3	50 436 562	48 285 788	2 150 774	133 603	3,23 %	88,15 %
4	48 285 788	46 186 304	2 099 485	127 668	3,22 %	84,32 %
5	46 186 304	44 107 416	2 078 888	121 851	3,21 %	80,52 %
6	44 107 416	42 007 827	2 099 589	116 068	3,20 %	76,69 %
7	42 007 827	39 948 531	2 059 296	110 220	3,19 %	72,93 %
8	39 948 531	37 864 015	2 084 517	104 523	3,19 %	69,12 %
9	37 864 015	35 812 513	2 051 502	98 767	3,18 %	65,38 %
10	35 812 513	33 868 489	1 944 024	93 028	3,16 %	61,83 %
11	33 868 489	31 860 536	2 007 953	87 637	3,15 %	58,16 %
12	31 860 536	29 915 704	1 944 832	82 005	3,13 %	54,61 %
13	29 915 704	27 692 822	2 222 882	76 655	3,12 %	50,55 %
14	27 692 822	25 158 477	2 534 345	70 333	3,09 %	45,93 %
15	25 158 477	22 656 880	2 501 597	63 391	3,07 %	41,36 %
16	22 656 880	20 293 188	2 363 692	56 560	3,04 %	37,05 %
17	20 293 188	18 134 144	2 159 044	50 320	3,02 %	33,10 %
18	18 134 144	15 678 005	2 456 139	44 613	2,99 %	28,62 %
19	15 678 005	13 499 735	2 178 270	38 705	3,00 %	24,64 %
20	13 499 735	10 985 633	2 514 103	33 138	2,99 %	20,05 %

Amortization profile (first 20 periods)

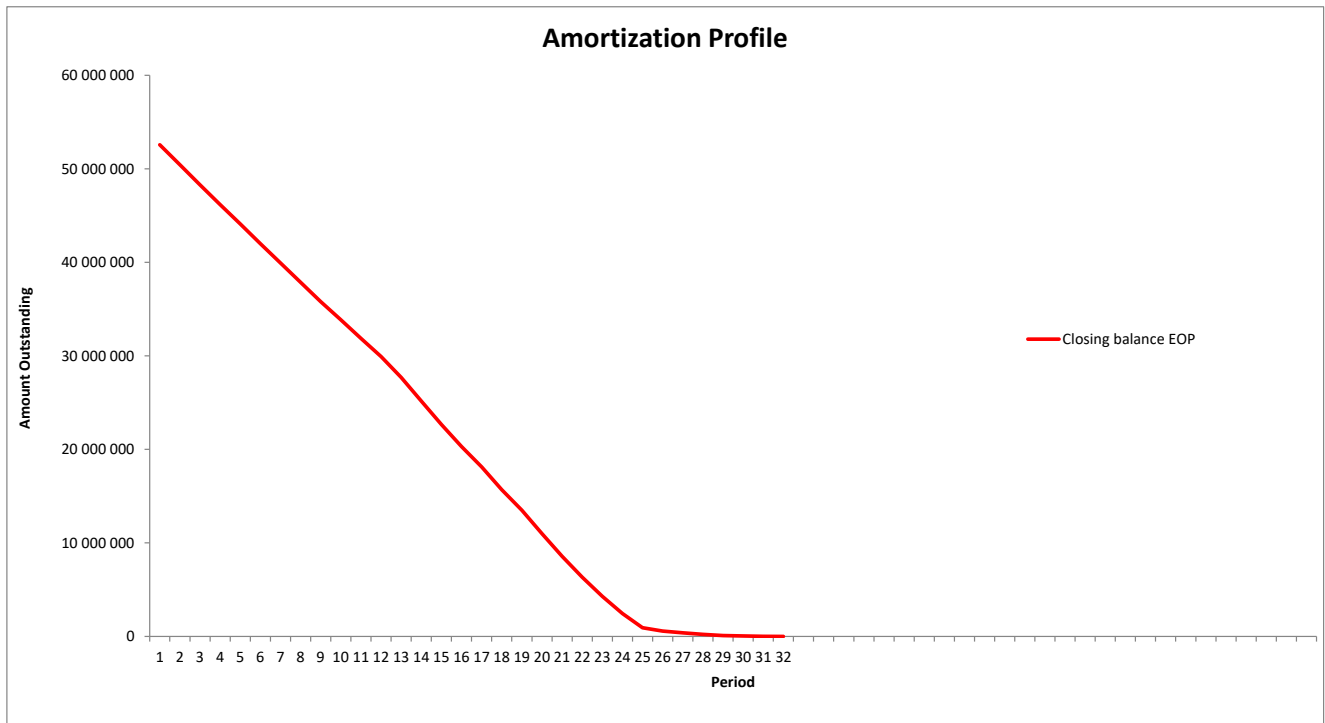


**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**15.b Amortization Profile**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	33	
Monthly Period	01.07.2018	Convention = 30/360 days
Interest Period	from 25.07.2018 to 25.08.2018	= 31 days



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

16.a Payment Holidays



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	33				
Monthly Period	from	01.07.2018	Convention	=	30/360 days
Interest Period	to	25.07.2018		=	31 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	
2018 05	57	77	23 695	548 880	
2018 06	69	94	24 617	636 211	
2018 07	78	106	31 648	674 649	
Total:	3 164	4 323	1 321 024	41 252 069	

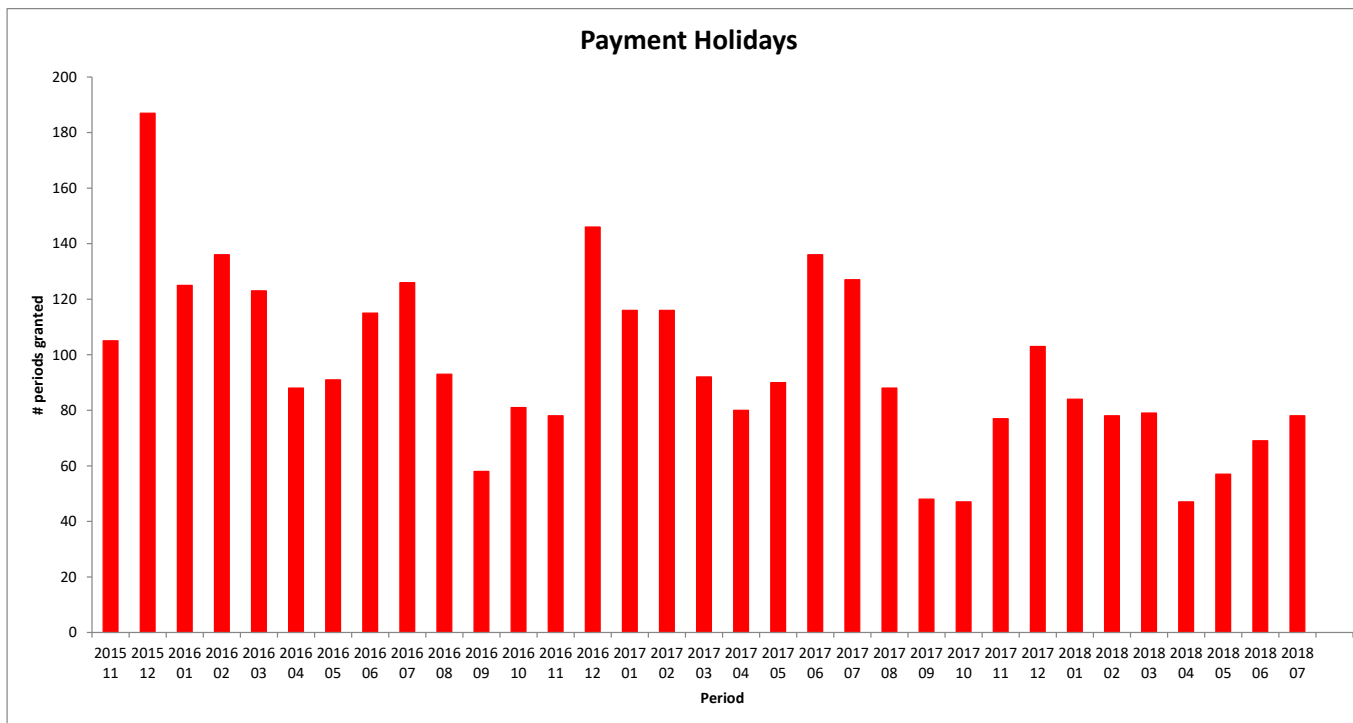
Payment holiday

**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**16.b Payment Holidays**



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	33				
Monthly Period	from	01.07.2018		Convention	= 30/360 days
Interest Period		25.07.2018	to	25.08.2018	= 31 days



**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**17.a Downpayment**



Reporting Date	30.08.2018			
Payment date	28.08.2018			
Period No	33			
Monthly Period	01.07.2018	Convention =	30/360 days	
Interest Period	from 25.07.2018	to 25.08.2018	=	31 days

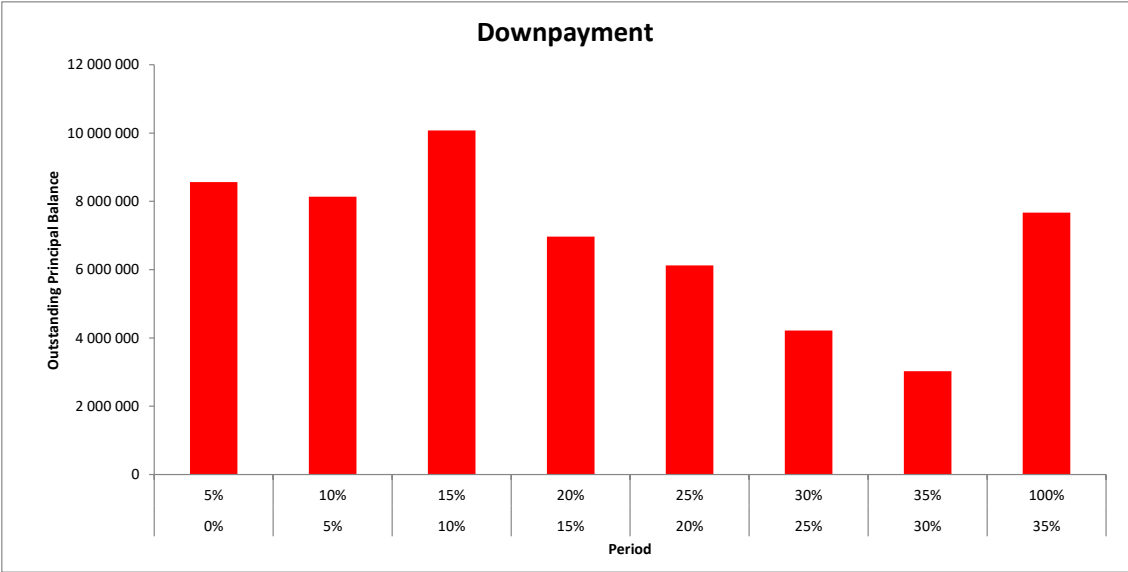
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %		5 %	995	8 563 131	15,6 %	20,8	39,6
	5 %		10 %	1 009	8 138 297	14,9 %	20,8	39,5
	10 %		15 %	1 360	10 076 680	18,4 %	19,9	39,6
	15 %		20 %	900	6 966 773	12,7 %	20,1	39,5
	20 %		25 %	801	6 125 593	11,2 %	20,0	39,3
	25 %		30 %	588	4 216 263	7,7 %	18,9	39,9
	30 %		35 %	442	3 022 710	5,5 %	19,3	39,6
	35 %		100 %	1 399	7 668 322	14,0 %	19,3	39,1
			7 494	54 777 769	100 %			

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**17.b Downpayment**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	33	
Monthly Period	01.07.2018	Convention = 30/360 days
Interest Period	from 25.07.2018 to 25.08.2018	= 31 days



**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**18.a Vehicle Condition**



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	33				
Monthly Period	01.07.2018		Convention	=	30/360 days
Interest Period	from 25.07.2018	to	25.08.2018	=	31 days

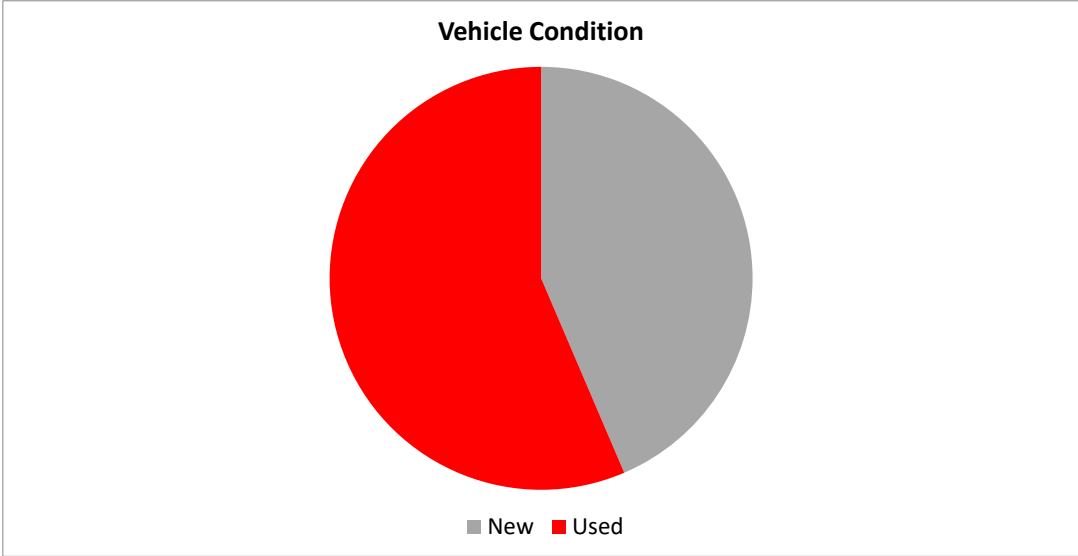
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 367	23 866 532	43,6 %	20,2	39,5
	Used	5 127	30 911 237	56,4 %	19,9	39,5
	Total	7 494	54 777 769	100 %		

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**18.b Vehicle Condition**



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	33				
Monthly Period	01.07.2018	Convention	=	30/360 days	
Interest Period	from 25.07.2018	to 25.08.2018	=	31 days	



**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**19.a Borrower Type**



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	33				
Monthly Period	01.07.2018	Convention	=	30/360 days	
Interest Period	from 25.07.2018	to 25.08.2018	=	31 days	

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	893	8 725 225	15,9 %	19,3	39,3
	Private	6 601	46 052 544	84,1 %	20,1	39,5
	Total	7 494	54 777 769	100 %		

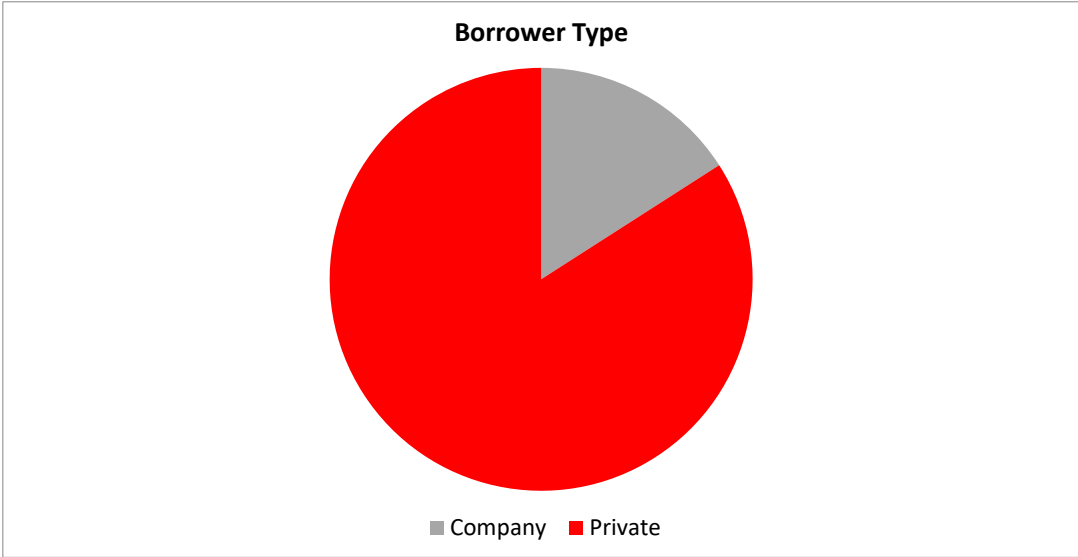


**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**19.b Borrower Type**



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	33				
Monthly Period	01.07.2018	Convention	=	30/360 days	
Interest Period	from 25.07.2018	to 25.08.2018	=	31 days	



**SCF Rahoituspalvelut I DAC  
Monthly Investor Report**

**20.a Vehicle type**



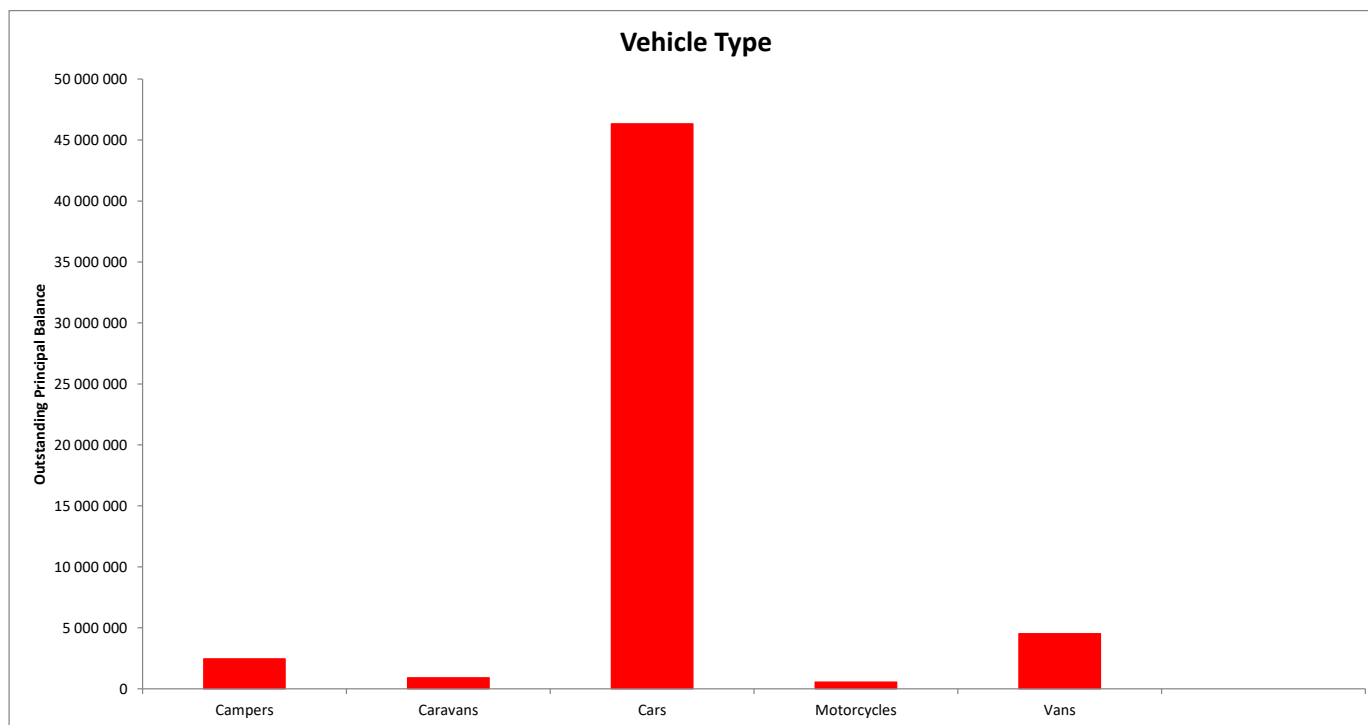
Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	33	
Monthly Period	01.07.2018	Convention = 30/360 days
Interest Period	from 25.07.2018	to 25.08.2018 = 31 days

		TOTAL				
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	161	2 459 618,91	4,49 %	20,6	39,07
	Caravans	130	904 672,22	1,65 %	20,7	39,06
	Cars	6 500	46 336 618,14	84,59 %	20,0	39,55
	Motorcycles	134	558 870,62	1,02 %	20,2	38,46
	Vans	569	4 517 989,48	8,25 %	19,5	39,27
		7 494	54 777 769	100 %		

**SCF Rahoituspalvelut I DAC**  
**Monthly Investor Report**

**20.b Vehicle type**

Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	33				
Monthly Period	01.07.2018		Convention	=	30/360 days
Interest Period	from 25.07.2018	to	25.08.2018	=	31 days



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

21.a Restructured Loans



Reporting Date	30.08.2018		
Payment date	28.08.2018		
Period No	33		
Monthly Period	01.07.2018	Convention	= 30/360 days
Interest Period	from 25.07.2018	to 25.08.2018	= 31 days

TOTAL		
Period	No	Outstanding balance
2015 11	0	0
2015 12	1	21 854
2016 01	1	2 615
2016 02	0	0
2016 03	1	758
2016 04	0	0
2016 05	1	13 140
2016 06	0	0
2016 07	0	0
2016 08	0	0
2016 09	0	0
2016 10	0	0
2016 11	1	12 709
2016 12	0	0
2017 01	0	0
2017 02	2	14 261
2017 03	1	29 321
2017 04	0	0
2017 05	1	12 700
2017 06	0	0
2017 07	0	0
2017 08	0	0
2017 09	1	7 023
2017 10	0	0
2017 11	0	0
2017 12	0	0
2018 01	1	5 440
2018 02	2	10 950
2018 03	2	14 765
2018 04	0	0
2018 05	0	0
2018 06	0	0
2018 07	0	0
	15	145 536

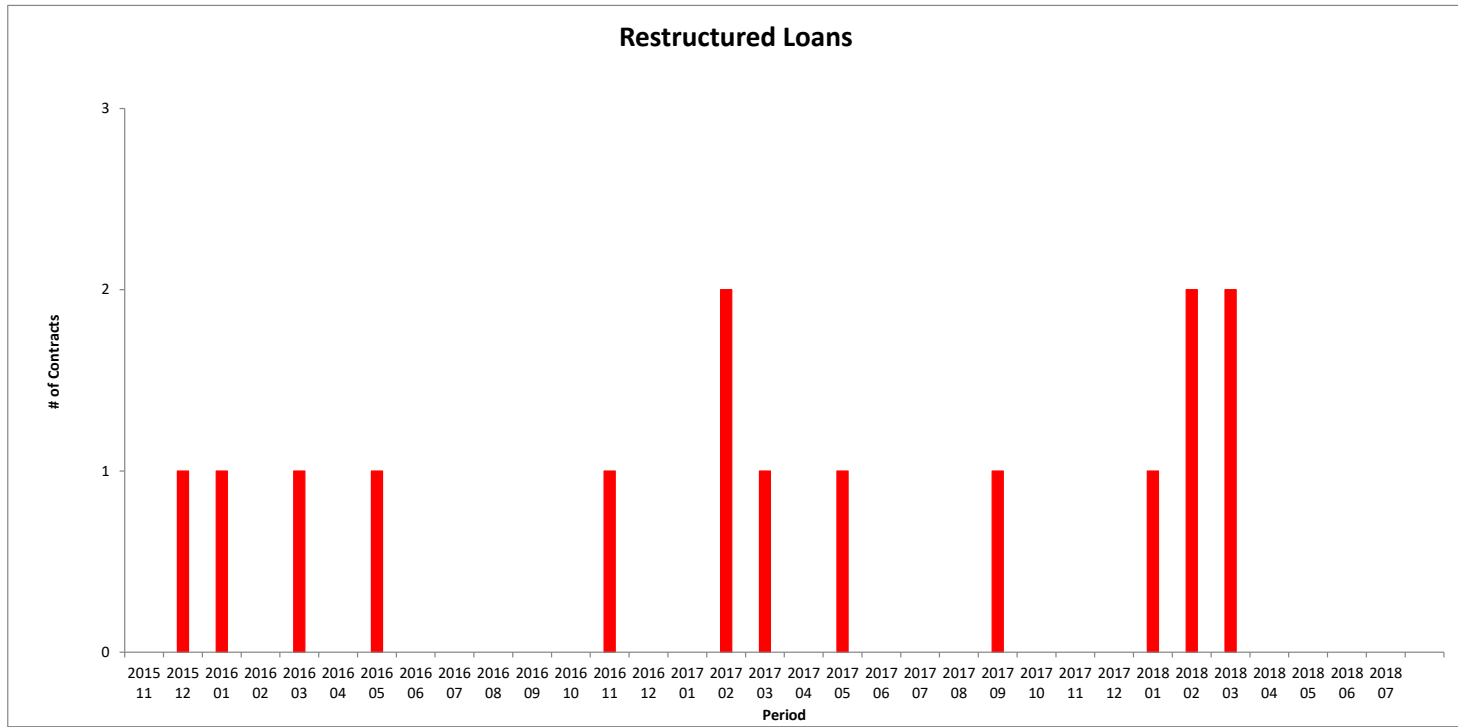
Restructured

SCF Rahoituspalvelut I DAC  
Monthly Investor Report

**21.b Restructured Loans**



Reporting Date	30.08.2018		
Payment date	28.08.2018		
Period No	33		
Monthly Period	01.07.2018	Convention	= 30/360 days
Interest Period	from 25.07.2018	to 25.08.2018	= 31 days



SCF Rahoituspalvelut I DAC  
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	33	
Monthly Period	from 01.07.2018	to 25.07.2018
Interest Period	from 25.07.2018	to 25.08.2018
Convention	=	30/360 days
	=	31 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 %
2018 05	63 761 227	3,21 %
2018 06	59 433 440	3,20 %
2018 07	54 777 769	3,19 %

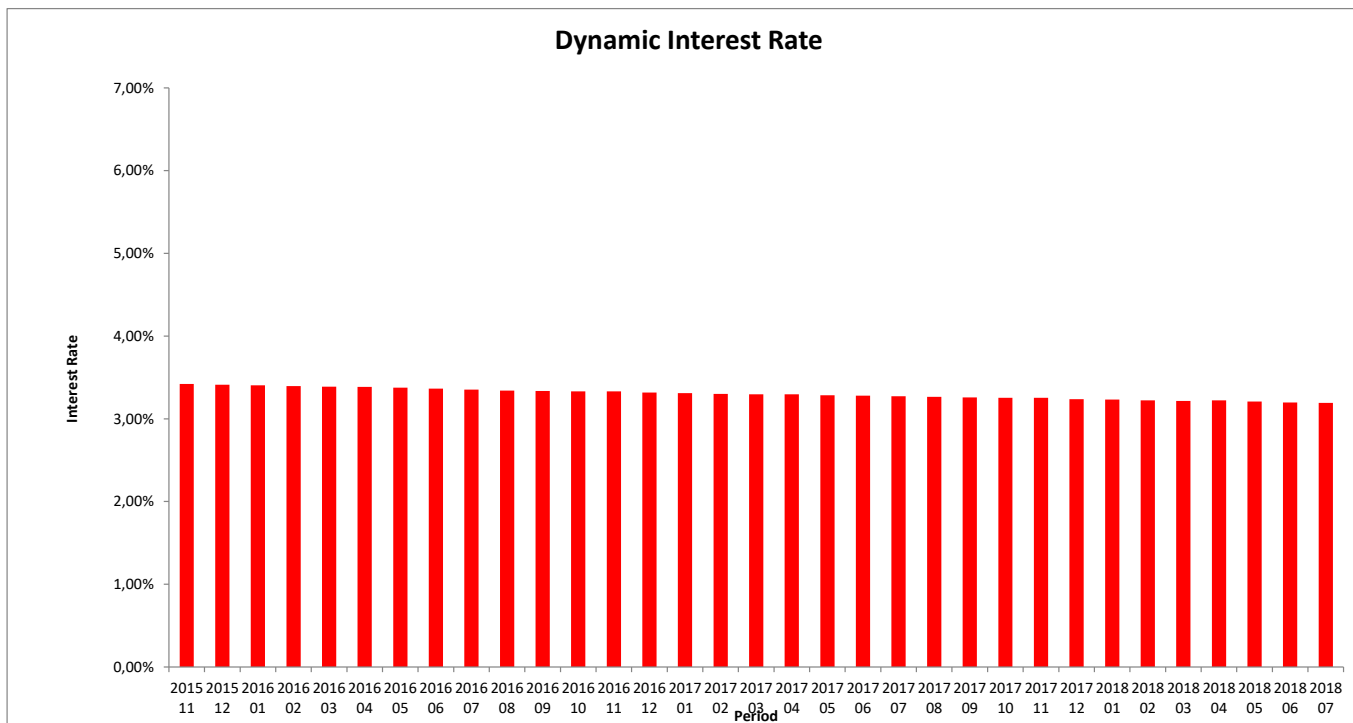
Interest rate evolution

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Monthly Investor Report**

**22.b Dynamic Interest Rate**



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	33				
Monthly Period	from	01.07.2018	to	Convention	= 30/360 days
Interest Period		25.07.2018			= 31 days



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23.a Dynamic Pre-Payments



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	33	
Monthly Period	from 01.07.2018	to 25.08.2018
Interest Period	from 25.07.2018	to 25.08.2018
Convention	=	30/360 days
	=	31 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 %	
2018 05	2 946 909	63 761 227	43,3 %	
2018 06	2 019 531	59 433 440	34,0 %	
2018 07	2 197 887	54 777 769	38,8 %	

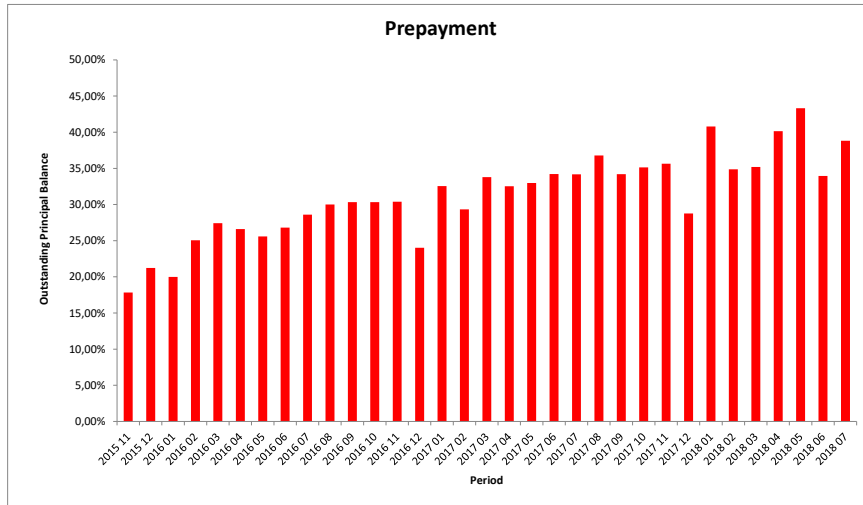
Dynamic Prepayment



**23.b Dynamic Pre-Payments**



Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	33				
Monthly Period	from	01.07.2018	to	25.08.2018	Convention = 30/360 days
Interest Period					= 31 days



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24. Delinquency



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	33	
Monthly Period	01.07.2018	Convention = 30/360 days
Interest Period	from 25.07.2018 to 25.08.2018	= 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
2015	11	366 651 903	24 137	343 706 720	1 444	21 200 466	117	1 575 426	11	169 291							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					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			1	33 107
	2	325 103 293	22 418	302 359 175	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	309 872 050	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			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	259 506	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	63 761 227	7 604	57 706 028	593	4 887 224	100	794 234	19	171 826	9	118 082	8	66 574	2	17 259	14	115 848
	6	59 433 440	7 305	53 944 025	509	4 083 543	110	1 005 711	22	145 155	7	77 423	8	120 018	7	57 566	8	49 576
	7	54 777 769	6 791	48 883 733	546	4 515 511	111	998 855	30	222 088	7	49 270	4	32 073	5	76 239	12	126 514
	8																	
	9																	
	10																	
	11																	
	12																	

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25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	33	
Monthly Period	from 01.07.2018	to 30.08.2018
Interest Period	from 25.07.2018	to 25.08.2018
Convention	=	30/360 days
	=	31 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	-	949	246	-	949	246	-	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	4 240	150 314	94 738
2016 2	446 837	31							133 429	133 429	313 409	80 562	213 991	232 847	14 502	228 492	218 345
2016 3	401 997	39										183 233	183 233	218 764	147 305	330 538	71 459
2016 4	310 561	36													147 630	147 630	162 931
2017 1	715 532	41															
2017 2	353 763	41															
2017 3	368 391	32															
2017 4	260 958	32															
2018 1	133 937	24															
2018 2	198 848	24															
2018 3	126 514	12															

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	-	949	246	-	949	246	-	949	246	-	949	246	-	949	246
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	198 848	24															
2018 3	126 514	12															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q2			2018 Q3		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2015 4	703	2	-	949	246	-	949	246
2016 1	245 052	12	20 492	207 363	37 688	-	207 363	37 688
2016 2	446 837	31	82 091	326 491	120 346	28	326 519	120 318
2016 3	401 997	39	79 437	429 342	27 345	-	429 342	27 345
2016 4	310 561	36	84 297	317 656	7 095	-	317 656	7 095
2017 1	715 532	41	115 085	803 742	88 210	1 916	805 658	90 127
2017 2	353 763	41	21 077	233 539	120 224	5 939	239 478	114 285
2017 3	368 391	32	21 535	363 745	4 646	4 160	367 905	486
2017 4	260 958	32	35 736	181 002	79 957	6 276	187 278	73 680
2018 1	133 937	24	28 938	82 705	51 232	7 276	89 981	43 956
2018 2	198 848	24	55 880	55 880	142 968	62 675	118 555	80 293
2018 3	126 514	12				28 325	28 325	98 189

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**26. Priority of Payments**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	33	
Monthly Period	01.07.2018	Convention = 30/360 days
Interest Period	from 25.07.2018 to 25.08.2018	= 31 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	4 918 223,07	EUR
Senior Expenses	-	1 697,40	EUR
Servicing Fee	-	23 584,87	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	237 270,39	EUR
Principal on Loan to Issuer	-	4 655 670,41	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	5 443 454,50	EUR
Senior Expenses	-	1 663,70	EUR
Interest Class A	-	590,00	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	-	4 655 670,41	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	-	85,54	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	128 447,04	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	128 447,04	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,59	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	128 431,46	EUR

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**27. Transaction Costs**



Reporting Date	30.08.2018	
Payment date	28.08.2018	
Period No	33	
Monthly Period	01.07.2018	Convention = 30/360 days
Interest Period	from 25.07.2018 to 25.08.2018	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	1 697,40						
Interest accrued for the Period	EUR	106 790,00	590,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest accrued	EUR	4 172 694,00	572 514,00	653 151,00	212 994,00	225 435,00	652 575,00	1 856 025,00
Interest Payments	EUR	106 790,00	590,00	19 267,00	6 283,00	6 650,00	19 250,00	54 750,00
Cumulative Interest Payments	EUR	4 172 694,00	572 514,00	653 151,00	212 994,00	225 435,00	652 575,00	1 856 025,00
Interest accrued on Subordinated Loan for the Period	EUR	85,54						
Cumulative Interest accrued on Subordinated Loan	EUR	12 222,14						
Interest Payments on Subordinated Loan	EUR	85,54						
Cumulative Interest Payments on Subordinated Loan	EUR	12 222,14						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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**28. Contact Details**



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Reporting Date	30.08.2018				
Payment date	28.08.2018				
Period No	33				
Monthly Period	01.07.2018		Convention	=	30/360 days
Interest Period	from 25.07.2018	to	25.08.2018	=	31 days