

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

**Cover Sheet Monthly Investor Report**



Reporting Date	29.01.2019				
Payment date	25.01.2019			Following payment dates:	25.02.2019
Period No	14				25.03.2019
Monthly Period	des.18				
Interest Period	from 28.12.2018	to	25.01.2019	=	28 days
Cut-Off date	31.12.2018				

Index	Page
1 Portfolio Information	1
2 Amount Due for Distribution	2
3 Reserve Accounts	3
4 Performance Data	4
5 Outstanding Notes	5
6 Counterparty Ratings, Trigger Levels and Consequences	6
7 a Original Principal Balance	7
7 b Original PB (Graph)	8
8 a Outstanding principal Balance	9
8 b Outstanding PB (Graph)	10
9 a Geographical Distribution	11
9 b Geographical (Graph)	12
10 a Interest Rate	13
10 b Interest Rate (Graph)	14
11 a Remaining Terms	15
11 b Remaining Terms (Graph)	16
12 a Seasoning	17
12 b Seasoning (Graph)	18
13 a Balloon loans as % of other loans	19
13 b Balloon loans as % of other loans (Graph)	20
14 a Loans per borrower	21
14 b Loans per borrower (Graph)	22
15 a Amortization Profile	23
15 b Amortization Profile (Graph)	24
16 a Payment Holidays	25
16 b Payment Holidays (Graph)	26
17 a Downpayment	27
17 b Downpayment (Graph)	28
18 a Vehicle Condition	29
18 b Vehicle Condition (Graph)	30
19 a Borrower Type	31
19 b Borrower Type (Graph)	32
20 a Vehicle Type	33
20 b Vehicle Type (Graph)	34
21 a Restructured Loans	35
21 b Restructured Loans (Graph)	36
22 Dynamic Interest Rate	37
23 Dynamic Pre-Payment	38
24 Dynamic Delinquency	39
25 Defaults, Recoveries and Losses by Quarter of Default	40
26 Priority of Payments Pre-Enforcement	41
27 Transaction Costs	42
28 Contact Details	43

SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

**1. Portfolio Information**



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des.18	
Interest Period	from 28.12.2018	to 25.01.2019 = 28 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>385 861 384,18 EUR</b>
Scheduled Loan Principal Repayments	8 313 295,93 EUR
Prepayments	6 865 133,54 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>15 178 429,47 EUR</b>
New Defaulted Auto Loans in Period	354 737,40 EUR
<b>Closing Balance</b>	<b>370 328 217,31 EUR</b>
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	1 143 845,64 EUR
Recoveries on loans in default	349 699,88 EUR
<b>Total Revenue Received in Period</b>	<b>1 493 545,52 EUR</b>
<b># Loans</b>	
At beginning of period	30 917 Loans
Paid in Full	726 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	24 Loans
<b>At end of period</b>	<b>30 167 Loans</b>

**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**2. Amount Due for Distribution**



Reporting Date	29.01.2019
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Monthly Period	des.18
Interest Period	from 28.12.2018 to 25.01.2019 = 28 days

**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	16 667 231 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>16 667 231 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	16 507 732 EUR
b. Reserve Fund	2 042 267 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>18 550 000 EUR</b>

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

**3. Reserve Accounts**



Reporting Date	29.01.2019
Payment date	25.01.2019
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Monthly Period	des.18
Interest Period	from 28.12.2018 to 25.01.2019 = 28 days

**Note Balance**

Beginning of Period	385 861 384,18	EUR
End of Period	370 328 217,31	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 %	2 042 267,41	EUR
Cash Outflow		2 042 267,41	EUR
Cash Inflow		1 926 368,31	EUR
End of Period	0,5 %	1 926 368,31	EUR
Required Reserve Amount	0,5 %	1 926 368,31	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***

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

**4. Performance Data**



Reporting Date	29.01.2019			
Payment date	25.01.2019			
Period No	14			
Monthly Period	des.18			
Interest Period	from	28.12.2018	to	25.01.2019 = 28 days

**Asset Balance**

Beginning of Period	385 861 384,18	EUR
End of Period	370 328 217,31	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	340 095 251,59	91,84 %	27 909
1-29 days past due	24 808 677,54	6,70 %	1 886

**Delinquent Receivables:**

30-59 days past due	3 568 813,26	0,96 %	246
60-89 days past due	1 117 877,51	0,30 %	74
90-119 days past due	375 811,93	0,10 %	27
120-149 days past due	190 763,26	0,05 %	14
150-179 days past due	171 022,22	0,05 %	11
<b>Total Performing and Delinquent</b>	<b>370 328 217</b>	<b>100,00 %</b>	<b>30 167</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	24 630 423	6,65 %	2 987

Current Period Defaults	354 737,40		24
Cumulative Defaults	3 526 295,65		249
Current Period Recoveries	349 699,88		
Cumulative Recoveries	1 805 047,72		

**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**5. Outstanding Notes**



Reporting Date	29.01.2019		
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**1. Note Balance**

	All Notes	Class A	Class B
<b>General Note Information</b>			
ISIN Code		XS1696456711	XS1698606537
Currency		EUR	EUR
Initial Tranching	100 %	90,74 %	9,26 %
Legal Final Maturity Date		25.11.2026	25.11.2026
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	Unrated
Initial Notes Aggregate Principal Outstanding Balance	699 500 000,00	634 700 000,00	64 800 000,00
Initial Nominal per Note		100 000,00	100 000,00
Initial Number of Notes per Class	6995	6347	648
<b>Current Note Information</b>			
Class Principal Outstanding Opening Balance	385 861 384,18	321 061 384,18	64 800 000,00
Available Distribution Amount	18 549 999,63		
Amortisation	15 533 166,87		
Redemption per Class	15 533 166,87	15 533 166,87	-
Redemption per Note		2 447,32	-
Class Principal Outstanding Closing Balance	370 328 217,31	305 528 217,31	64 800 000,00
Current Tranching	100 %	82,50 %	17,50 %
Current Pool Factor		0,48	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B
Interest rate Basis: 1-M EURIBOR / Spread			
Day Count Convention*		(Act/360)	(30/360)
Interest Days	28		
Principal Outstanding per Note Beginning of Period		50 584,75	100 000,00
>Principal Repayment per note		2 447,32	-
Principal Outstanding per Note End of Period		48 137,42	100 000,00
>Interest accrued for the period		1,38	125,00
Interest Payment	89 740,00	8 740,00	81 000,00
Interest Payment per Note		1,38	125,00

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		20,70 %	3,21 %
Current CE (excl. Excess Spread)		18,02 %	0,52 %

SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.01.2019  
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 Period No 14  
 Monthly Period des.18  
 Interest Period : 28.12.2018 to 25.01.2019 = 28 days

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

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

**7.a Original Portfolio Principal Balance**



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Average amount - all: 15 669

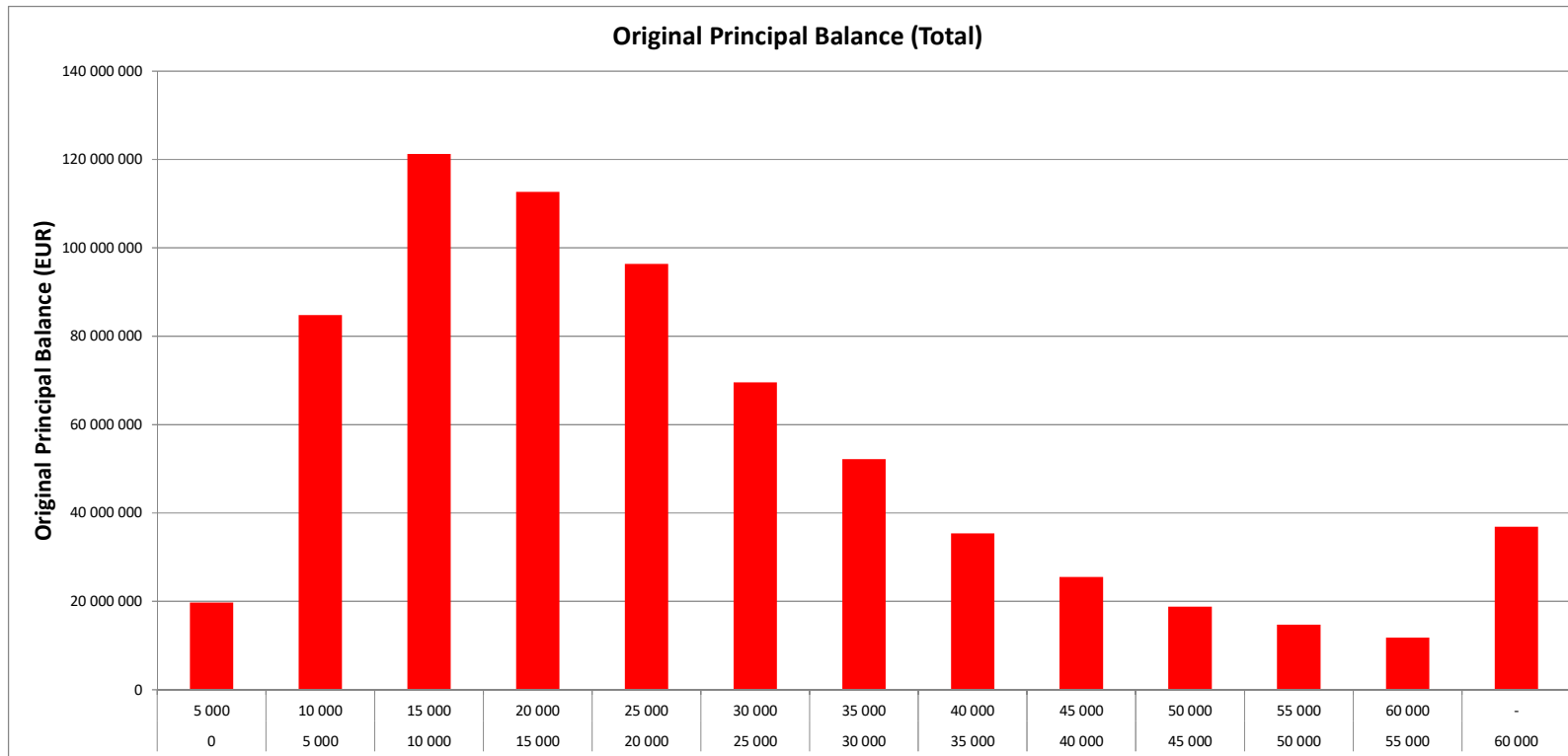
	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	0	5 000	5 747	19 694 249	2,8 %	27,2	7,7	
	5 000	10 000	11 247	84 798 827	12,1 %	42,4	7,2	
	10 000	15 000	9 761	121 231 426	17,3 %	48,2	6,8	
	15 000	20 000	6 506	112 695 322	16,1 %	50,1	6,5	
	20 000	25 000	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	



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

**7.b Original Principal Balance Graph**

Reporting Date	29.01.2019	
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SCF RAHOITUSPALVELUT KIMI VI DAC  
 Monthly Investor Report

**8.a Outstanding Principal Balance**



Reporting Date	29.01.2019	
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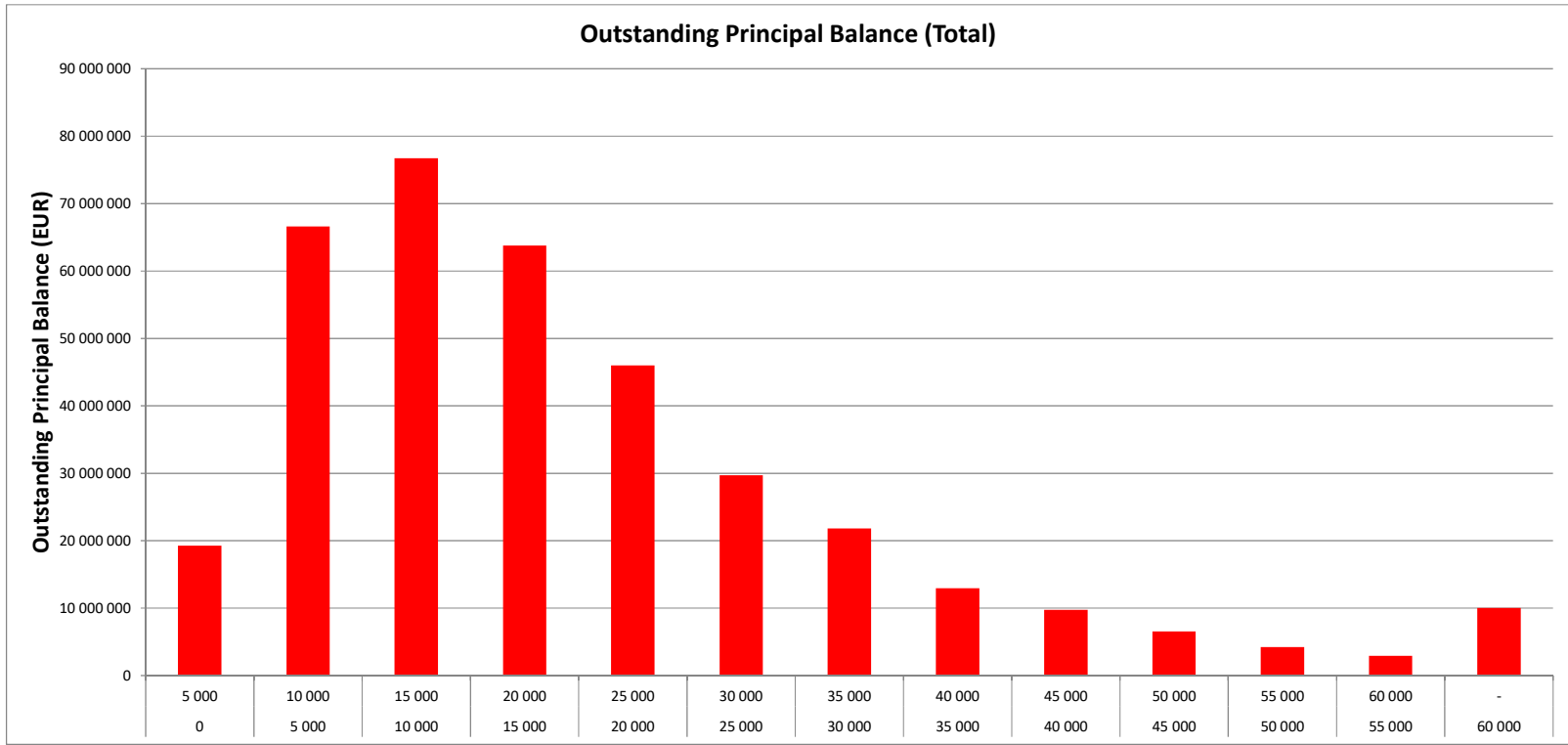
Average amount - all: 12 276

	TOTAL								
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning		
Outstanding balance	0	5 000	6 489	19 258 864	5,2 %	22,5	22,5		
	5 000	10 000	8 929	66 611 048	18,0 %	34,0	21,7		
	10 000	15 000	6 253	76 750 968	20,7 %	37,1	21,3		
	15 000	20 000	3 692	63 785 751	17,2 %	37,7	21,2		
	20 000	25 000	2 065	46 003 764	12,4 %	38,0	21,2		
	25 000	30 000	1 086	29 685 649	8,0 %	38,5	20,8		
	30 000	35 000	677	21 793 816	5,9 %	38,4	20,8		
	35 000	40 000	347	12 952 192	3,5 %	38,7	20,6		
	40 000	45 000	230	9 754 970	2,6 %	38,3	20,5		
	45 000	50 000	138	6 544 892	1,8 %	38,9	20,0		
	50 000	55 000	81	4 244 736	1,1 %	38,3	20,7		
	55 000	60 000	51	2 927 421	0,8 %	39,5	20,8		
	60 000	-	129	10 014 145	2,7 %	38,4	20,3		
	Total			30 167	370 328 217	100 %			

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

**8.b Outstanding Principal Balance Graph**

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

**9.a Geographical Distribution**



Reporting Date	29.01.2019	
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Interest Period	from 28.12.2018	to 25.01.2019 = 28 days

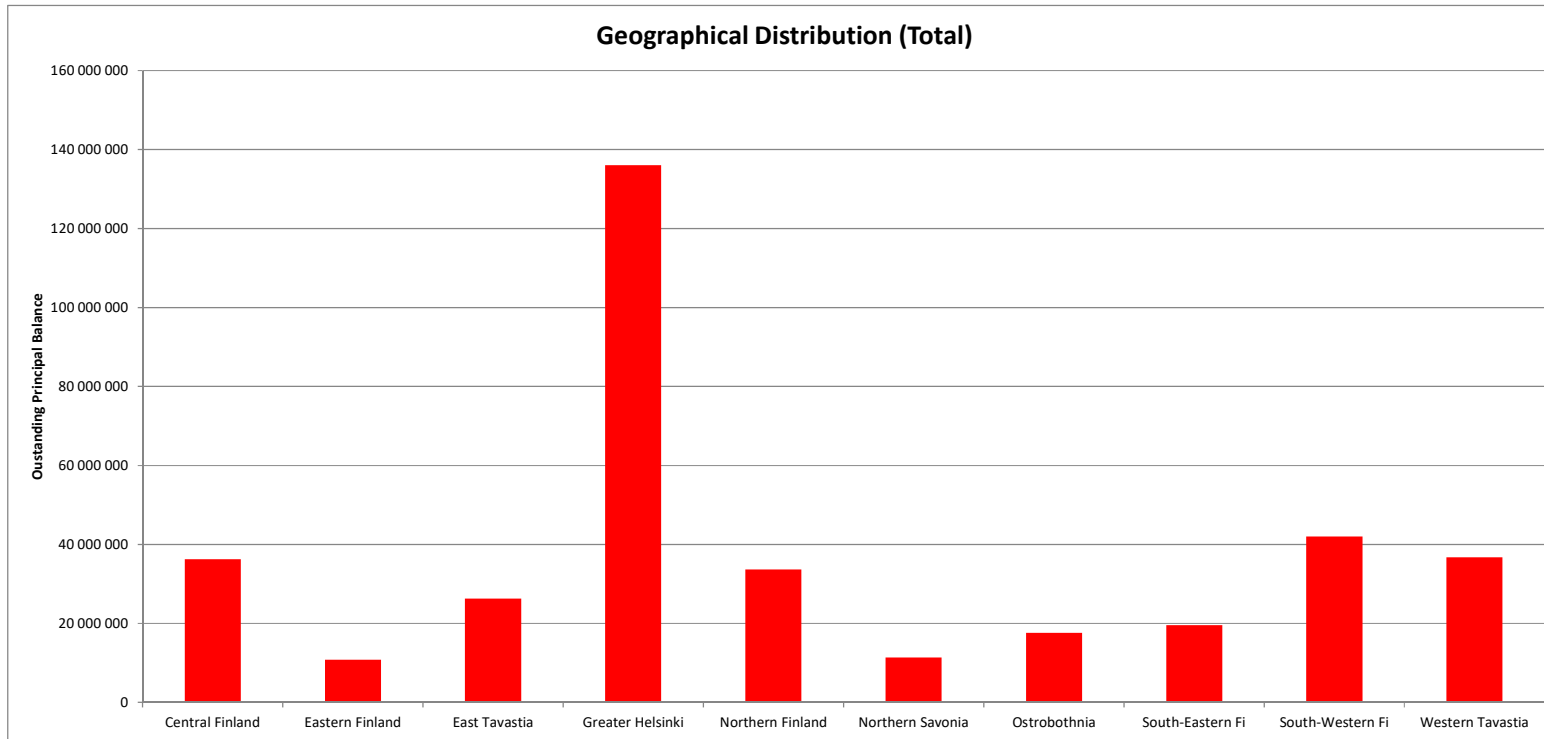
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maj	WA seasoning	
Central Finland	3 188	36 294 627	9,80 %	36,3		21,3
Eastern Finland	948	10 810 604	2,92 %	35,9		21,2
East Tavastia	2 182	26 300 774	7,10 %	36,5		21,1
Greater Helsinki	10 127	136 069 695	36,74 %	36,2		21,3
Northern Finland	2 765	33 710 027	9,10 %	36,9		21,1
Northern Savonia	1 074	11 376 461	3,07 %	36,0		21,0
Ostrobothnia	1 788	17 595 576	4,75 %	35,2		21,2
South-Eastern Fi	1 704	19 533 138	5,27 %	36,1		21,5
South-Western Fi	3 448	41 947 985	11,33 %	36,9		21,2
Western Tavastia	2 943	36 689 329	9,91 %	36,6		21,1
Total	30 167	370 328 217	100 %			

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

**9.b Geographical Distribution Graph**



Reporting Date	29.01.2019	
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Interest Period	from	28.12.2018
	to	25.01.2019
	=	28 days



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

**10.a Interest Rate**



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des.18	
Interest Period	from 28.12.2018	to 25.01.2019 = 28 days

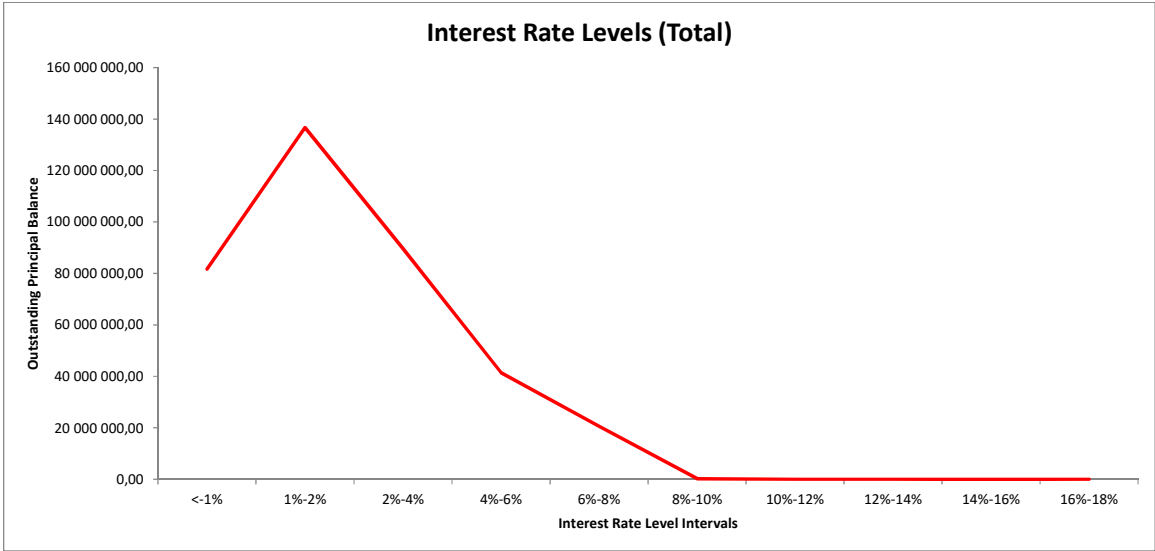
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		5474	81 682 748	22,06 %	37,1	21,1
1 2		9394	136 680 410	36,91 %	36,8	21,1
2 4		7183	89 637 452	24,20 %	36,2	21,4
4 6		4965	41 421 988	11,19 %	35,0	21,5
6 8		3089	20 579 649	5,56 %	34,5	21,1
8 10		50	275 346	0,07 %	35,8	19,5
10 12		2	13 499	0,00 %	38,5	19,1
12 14		8	26 780	0,01 %	30,1	18,0
14 16		1	4 048	0,00 %	17,0	19,0
16 18		1	6 299	0,00 %	41,0	19,0
18 20						
Total		30 167	370 328 217	100 %		

SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

10.b Interest Rate



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	=	28 days



SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

**11.a Remaining Terms**



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Interest Period	from 28.12.2018	to 25.01.2019 = 28 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		25	8 730	0,00 %	0,0	23,6	
	1		12 2 372	6 344 828	1,71 %	8,7	24,7	
	13		24 4 247	27 004 861	7,29 %	18,8	23,6	
	25		36 8 670	104 492 814	28,22 %	32,8	24,5	
	37		48 14 853	232 476 984	62,78 %	40,8	19,4	
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121							
	Total		30 167	370 328 217	100 %			

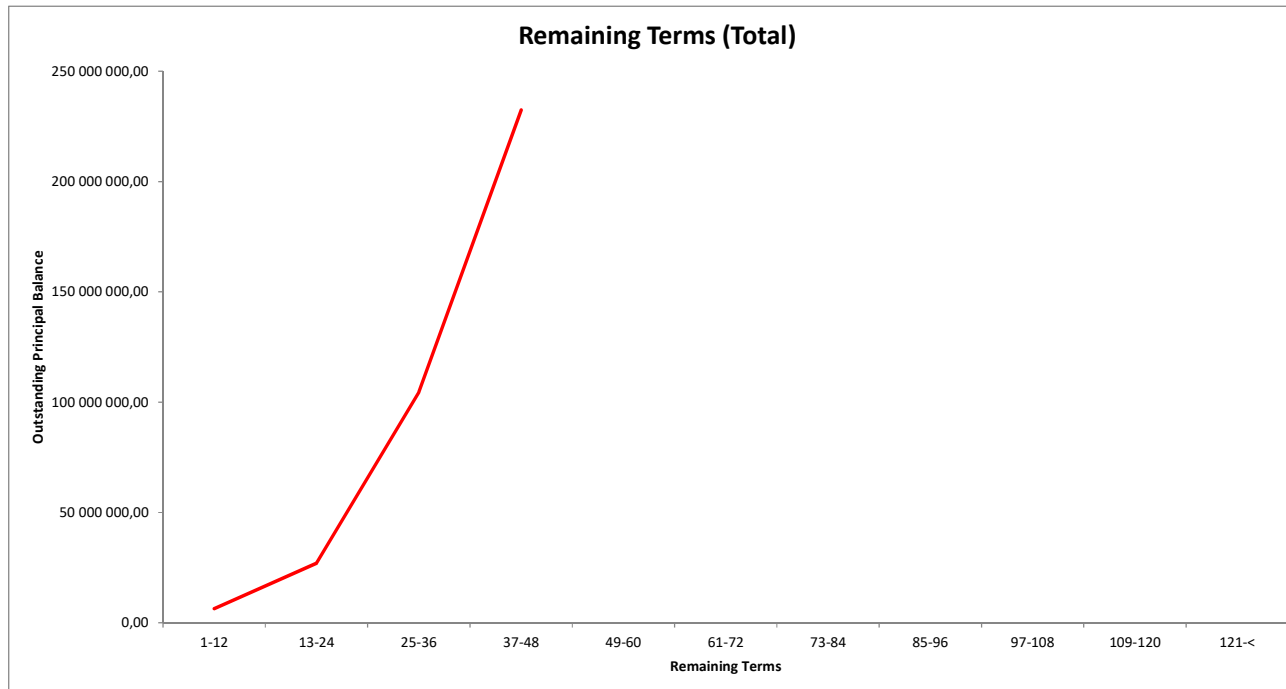


**SCF RAHOITUSPALVELUT KIMI VI DAC**  
**Monthly Investor Report**

**11.b Remaining Terms**



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SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

**12.a Seasoning**



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		= 28 days

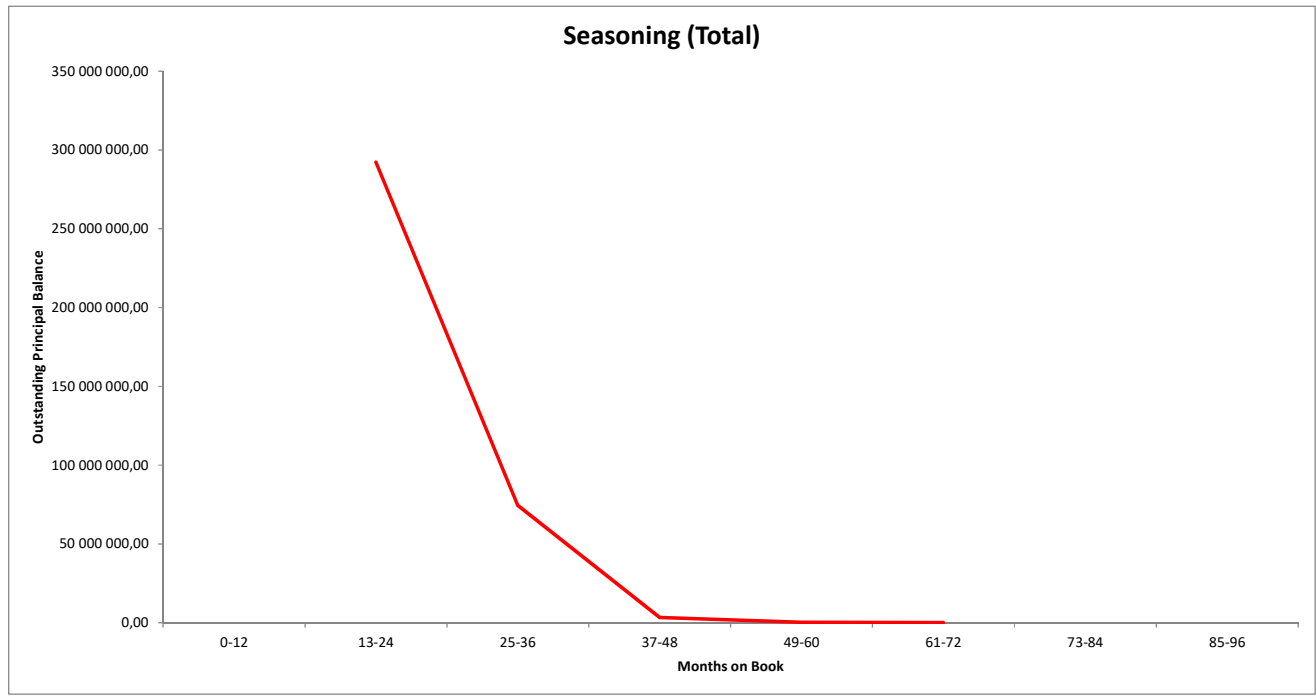
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1		12				
13	24	23 118	292 331 943	78,94 %	37,8	19,6
25	36	6 504	74 421 095	20,10 %	31,8	26,7
37	48	479	3 319 950	0,90 %	18,7	41,1
49	60	64	238 948	0,06 %	9,8	50,3
61	72	2	16 282	0,00 %	19,4	61,1
73	84					
85	96					
Total		30 167	370 328 217	100 %		

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

**12.b Seasoning**



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	=	28 days



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

**13.a Balloon loans**



Reporting Date	29.01.2019					
Payment date	25.01.2019					
Period No	14					
Monthly Period	des.18					
Interest Period	from	28.12.2018	to	25.01.2019	=	28 days

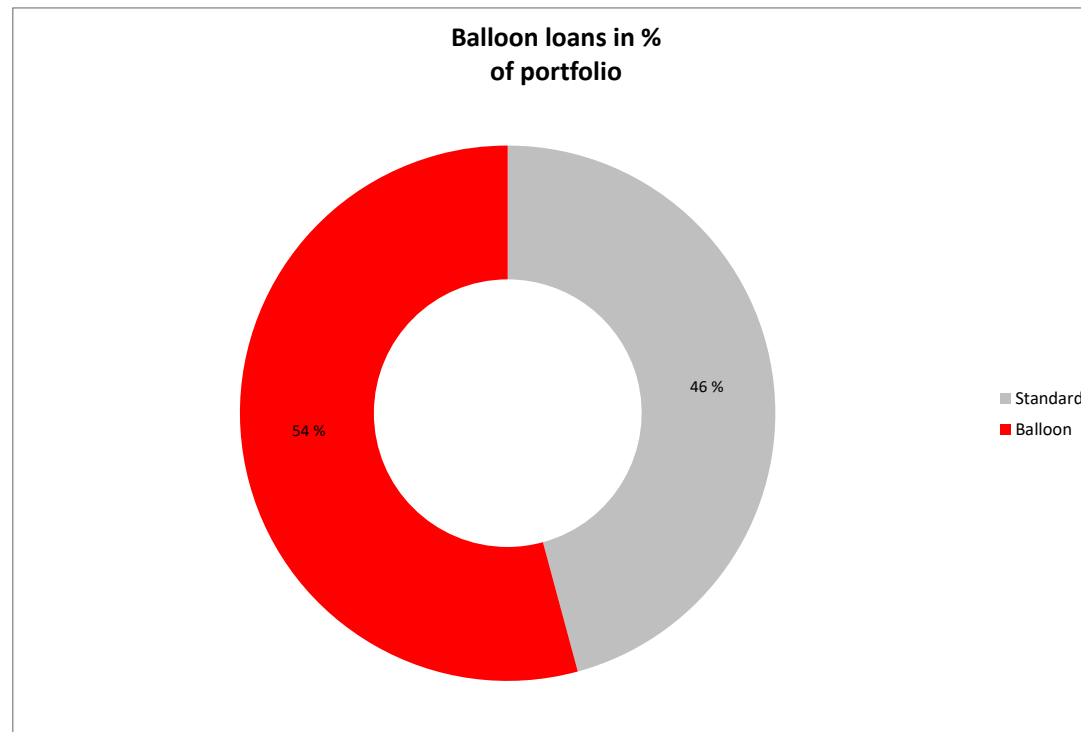
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		20 030	169 546 972	45,78 %	2 701	0,00 %	34,4	21,0
Balloon		10 137	200 781 245	54,22 %	79 457 956	39,57 %	38,0	21,4
Total		30 167	370 328 217	100 %	79 460 657	21,46 %		

SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

13.b Balloon loans



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des.18	
Interest Period	from	28.12.2018
	to	25.01.2019
	=	28 days



SCF RAHOITUSPALVELUT KIMI VI DAC  
 Monthly Investor Report

**14.a # loans per borrower**



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des.18	
Interest Period	from 28.12.2018	to 25.01.2019 = 28 days

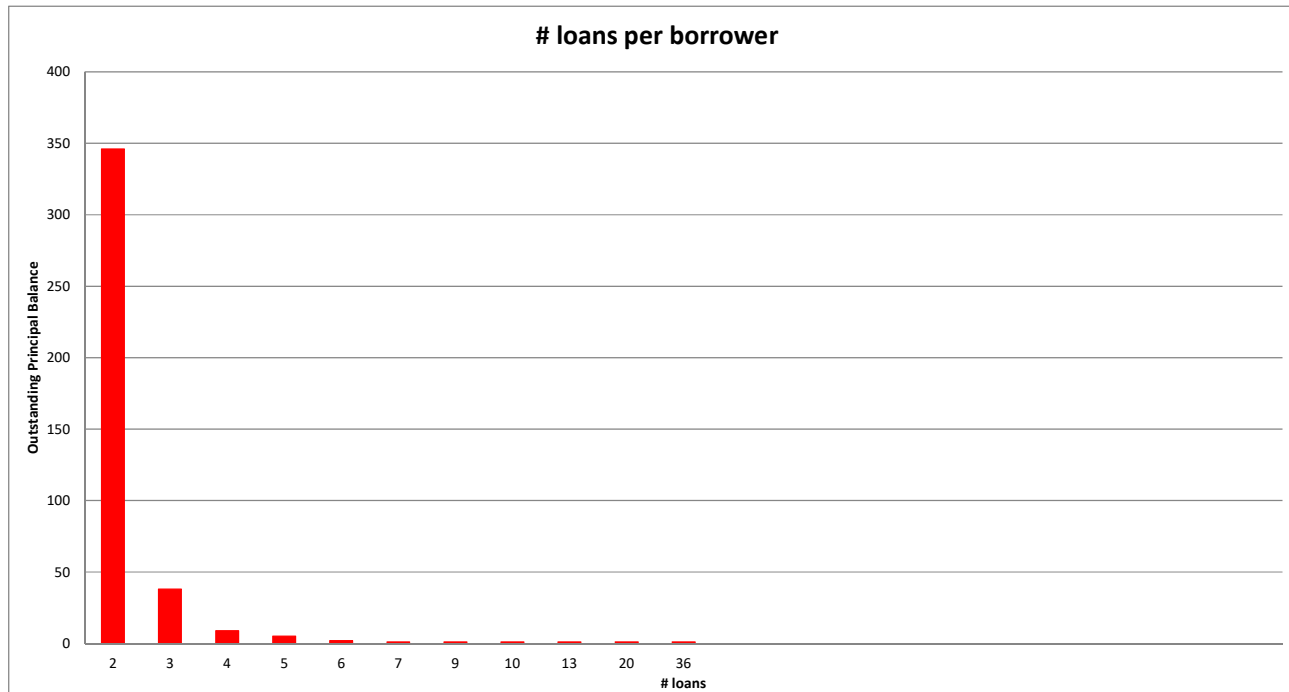
TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	29193		354 732 255	95,79 %
2	346		11 106 865	3,00 %
3	38		2 071 198	0,56 %
4	9		573 236	0,15 %
5	5		493 265	0,13 %
6	2		216 755	0,06 %
7	1		68 873	0,02 %
9	1		41 504	0,01 %
10	1		144 604	0,04 %
13	1		88 011	0,02 %
20	1		182 463	0,05 %
36	1		609 189	0,16 %
Total:	29 599		370 328 217	100,0 %

SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

14.b # loans per borrower



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des.18	
Interest Period	from	28.12.2018
	to	25.01.2019
	=	28 days



SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

15.a Amortization Profile



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des.18	
Interest Period	from 28.12.2018	to 25.01.2019 = 28 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	370 328 217	361 604 141	8 724 077	784 790	2,57 %	97,64 %
2	361 604 141	352 918 980	8 685 160	764 624	2,57 %	95,30 %
3	352 918 980	344 263 415	8 655 565	744 717	2,56 %	92,96 %
4	344 263 415	335 661 140	8 602 274	724 871	2,56 %	90,64 %
5	335 661 140	327 059 351	8 601 789	705 150	2,55 %	88,32 %
6	327 059 351	318 518 377	8 540 974	685 443	2,54 %	86,01 %
7	318 518 377	309 980 302	8 538 075	665 890	2,54 %	83,70 %
8	309 980 302	301 493 699	8 486 603	646 355	2,53 %	81,41 %
9	301 493 699	293 029 699	8 463 999	626 949	2,52 %	79,13 %
10	293 029 699	284 588 490	8 441 209	607 591	2,52 %	76,85 %
11	284 588 490	276 184 129	8 404 361	588 317	2,51 %	74,58 %
12	276 184 129	267 926 847	8 257 282	569 219	2,50 %	72,35 %
13	267 926 847	259 578 643	8 348 204	550 455	2,49 %	70,09 %
14	259 578 643	251 446 889	8 131 754	531 461	2,48 %	67,90 %
15	251 446 889	243 230 167	8 216 722	512 998	2,48 %	65,68 %
16	243 230 167	235 043 973	8 186 194	494 399	2,47 %	63,47 %
17	235 043 973	227 052 875	7 991 098	475 940	2,46 %	61,31 %
18	227 052 875	219 093 605	7 959 269	457 876	2,45 %	59,16 %
19	219 093 605	211 300 069	7 793 537	439 972	2,44 %	57,06 %
20	211 300 069	203 422 116	7 877 953	422 403	2,43 %	54,93 %

Amortization profile (first 20 periods)

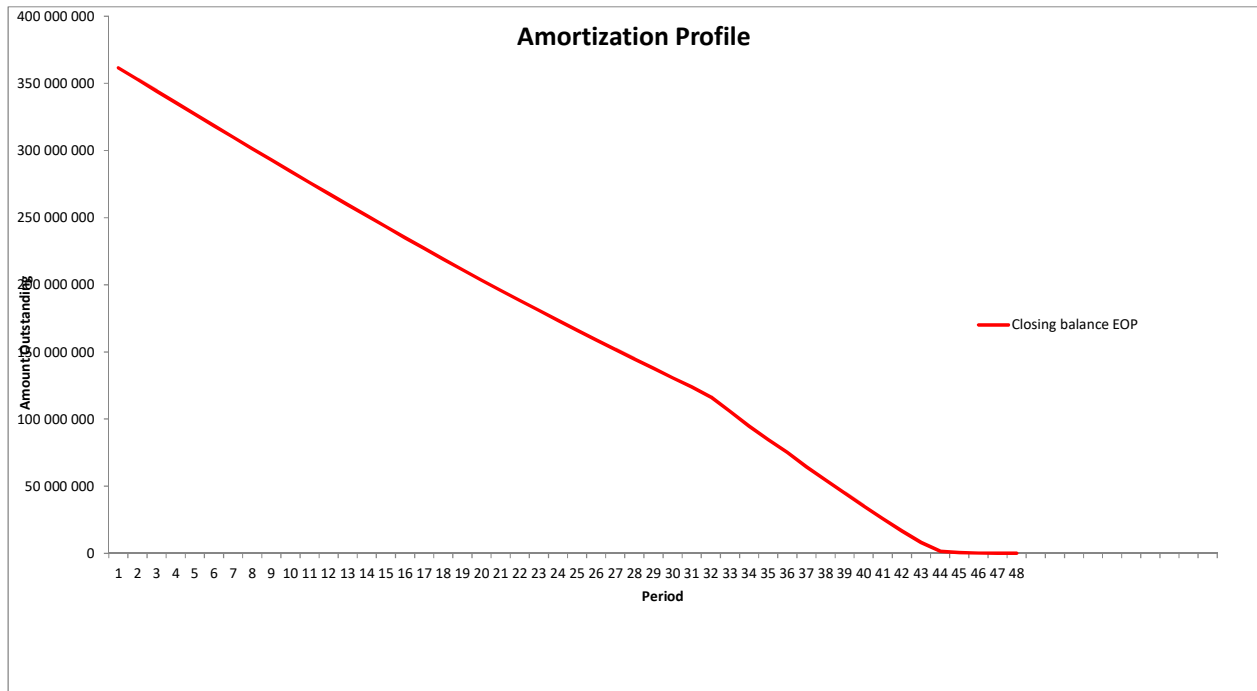


SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

15.b Amortization Profile



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des.18	
Interest Period	from	28.12.2018
	to	25.01.2019
	=	28 days



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

**16.a Payment Holidays**



Reporting Date	29.01.2019				
Payment date	25.01.2019				
Period No	14				
Monthly Period	des. 18				
Interest Period	from	28.12.2018	to	25.01.2019	= 28 days

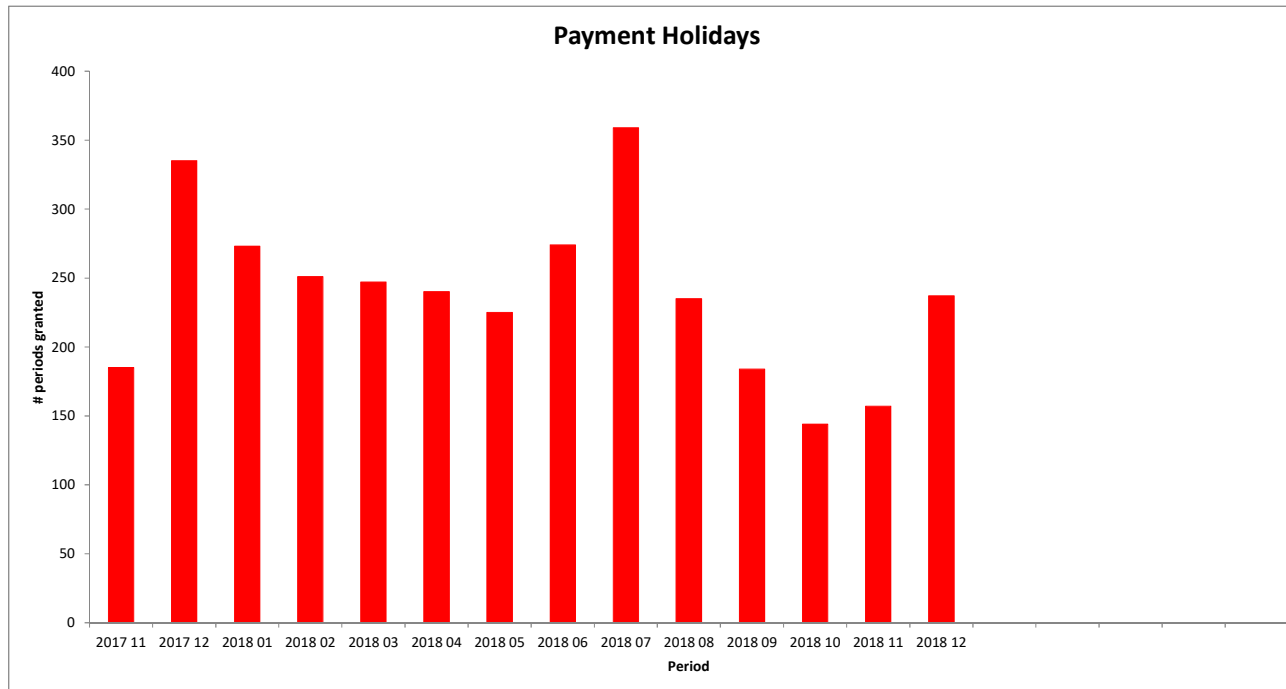
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2017 11	185	263	72 741	3 167 942
	2017 12	335	399	112 189	5 609 816
	2018 01	273	360	100 696	4 558 606
	2018 02	251	342	97 342	4 172 372
	2018 03	247	335	102 549	4 460 893
	2018 04	240	317	88 155	3 736 289
	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	
Total:	3 346	4 413	1 277 392	53 568 448	

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

**16.b Payment Holidays**



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des.18	
Interest Period	from	28.12.2018
	to	25.01.2019
	=	28 days



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

**17.a Downpayment**



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des.18	
Interest Period	from 28.12.2018	to 25.01.2019 = 28 days

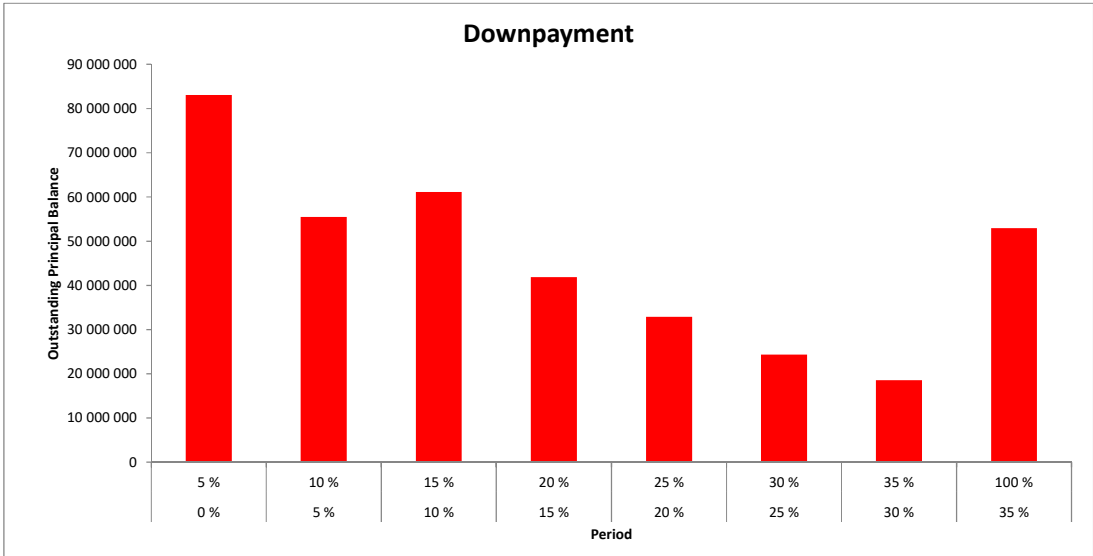
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 833	83 113 680	22,4 %	38,0	21,2
	5 %	10 %	3 842	55 491 483	15,0 %	37,8	21,2
	10 %	15 %	4 556	61 144 006	16,5 %	36,9	21,3
	15 %	20 %	3 190	41 853 631	11,3 %	36,3	21,3
	20 %	25 %	2 579	32 858 020	8,9 %	35,9	21,4
	25 %	30 %	2 049	24 341 311	6,6 %	35,9	21,1
	30 %	35 %	1 600	18 528 772	5,0 %	35,2	21,1
	35 %	100 %	6 518	52 997 314	14,3 %	32,7	20,9
	Total		30 167	370 328 217	100 %		

SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

17.b Downpayment



Reporting Date	29.01.2019		
Payment date	25.01.2019		
Period No	14		
Monthly Period	des.18		
Interest Period	from	28.12.2018	to 25.01.2019 = 28 days



SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

18.a Vehicle Condition



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des.18	
Interest Period	from	28.12.2018 to 25.01.2019 = 28 days

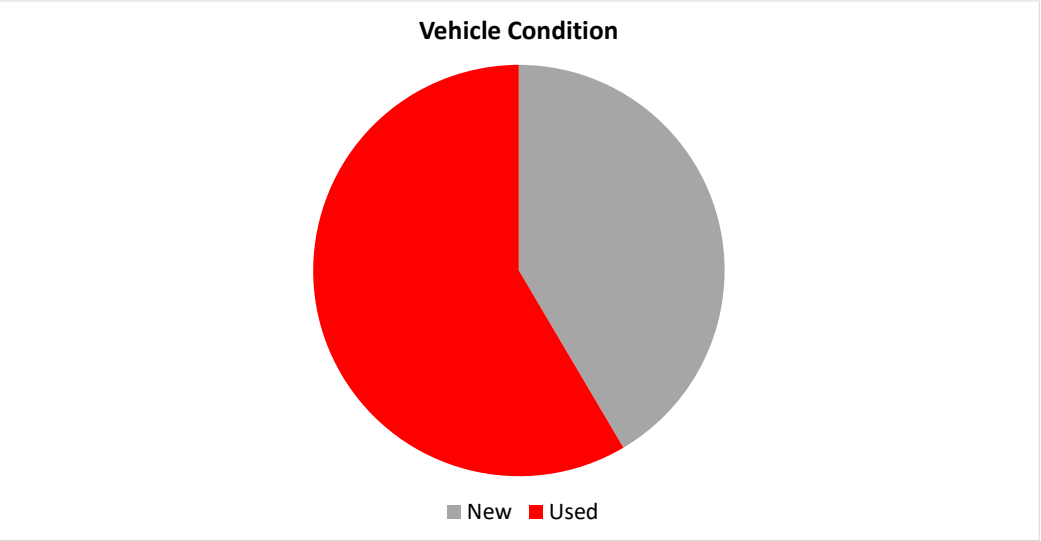
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	8 602	153 722 353	41,5 %	36,6	21,5	
Used	21 565	216 605 864	58,5 %	36,2	21,0	
Total	30 167	370 328 217	100 %			

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

**18.b Vehicle Condition**



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des. 18	
Interest Period	from	28.12.2018 to 25.01.2019 = 28 days



SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

**19.a Borrower Type**



Reporting Date	29.01.2019
Payment date	25.01.2019
Period No	14
Monthly Period	des.18
Interest Period	from 28.12.2018 to 25.01.2019 = 28 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 033	67 049 171	18,1 %	34,13	21,17
	Private	26 134	303 279 046	81,9 %	36,86	21,23
	Total	30 167	370 328 217	100 %		

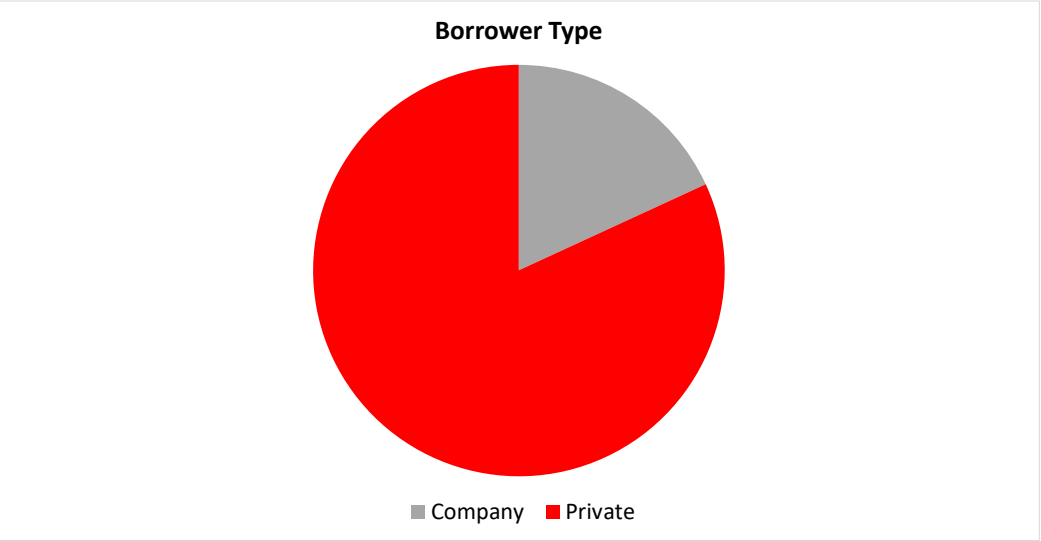


SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

**19.b Borrower Type**



Reporting Date	29.01.2019
Payment date	25.01.2019
Period No	14
Monthly Period	des. 18
Interest Period	from 28.12.2018 to 25.01.2019 = 28 days



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

**20.a Vehicle type**



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des. 18	
Interest Period	from 28.12.2018	to 25.01.2019 = 28 days

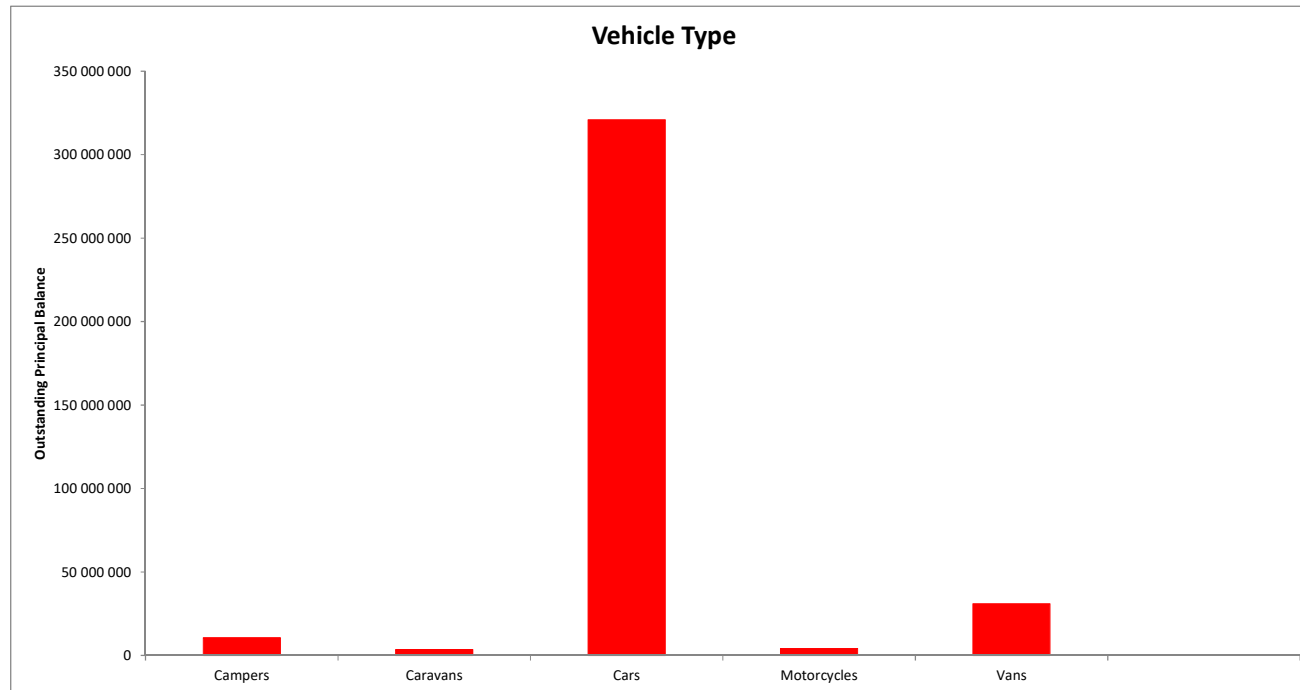
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	493	10 632 186	2,87 %	38,41	20,29	
Caravans	312	3 539 440	0,96 %	38,38	19,98	
Cars	26 508	321 002 188	86,68 %	36,39	21,28	
Motorcycles	511	4 201 825	1,13 %	36,91	19,70	
Vans	2 343	30 952 579	8,36 %	35,10	21,29	
	30 167	370 328 217	100 %			

SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

20.b Vehicle type



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des.18	
Interest Period	from	28.12.2018
	to	25.01.2019
	=	28 days



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

**21.a Restructured Loans**



Reporting Date	29.01.2019				
Payment date	25.01.2019				
Period No	14				
Monthly Period	des. 18				
Interest Period	from	28.12.2018	to	25.01.2019	= 28 days

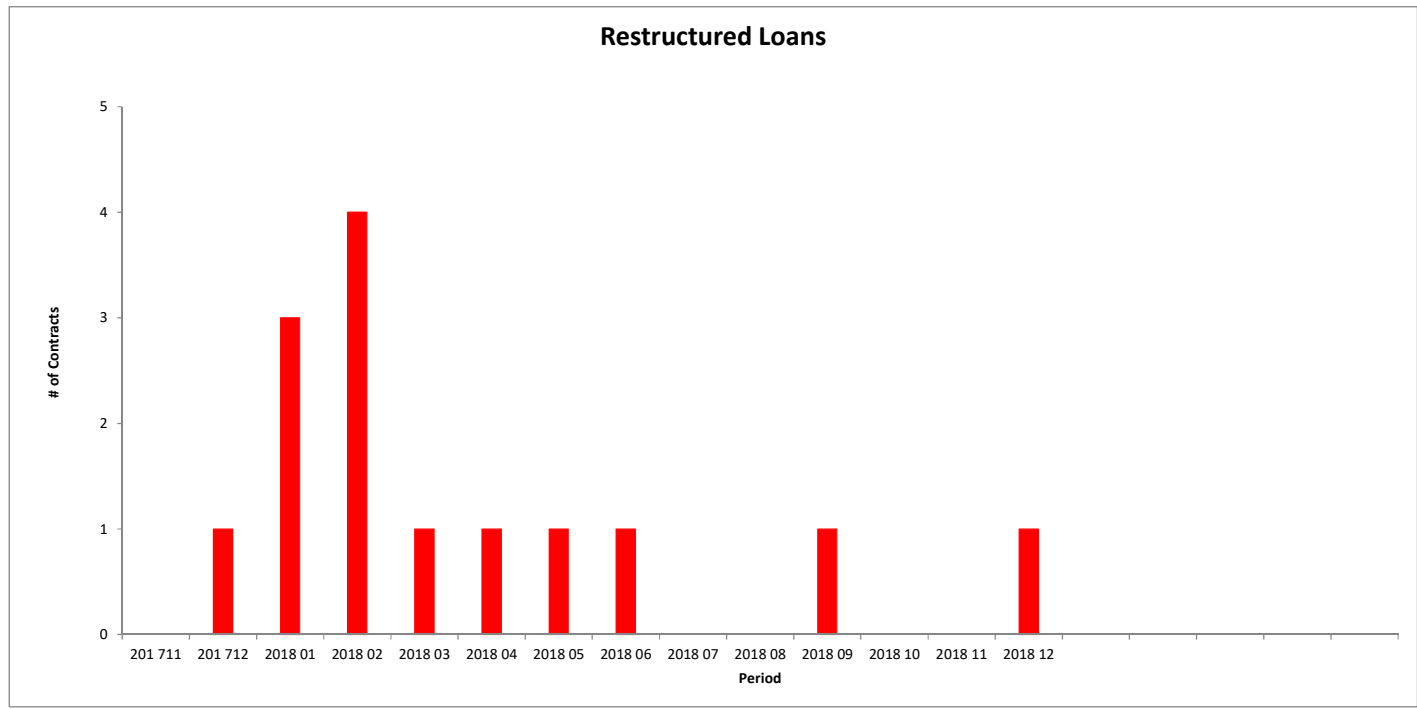
TOTAL		
Period	No	Outstanding balance
	201 711	0
	201 712	9 769
	2018 01	30 264
	2018 02	54 872
	2018 03	6 127
	2018 04	32 959
	2018 05	20 223
	2018 06	12 436
	2018 07	0
	2018 08	0
	2018 09	18 394
	2018 10	0
	2018 11	0
	2018 12	19 859
	14	204 903

SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

21.b Restructured Loans



Reporting Date	29.01.2019				
Payment date	25.01.2019				
Period No	14				
Monthly Period	des.18				
Interest Period	from	28.12.2018	to	25.01.2019	= 28 days



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

**22.a Dynamic Interest rate**



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des.18	
Interest Period	from 28.12.2018	to 25.01.2019 = 28 days

TOTAL		
Period	Closing balance	WA Interest rate
2017 11	654 359 999	2,71 %
2017 12	632 393 737	2,70 %
2018 01	605 908 494	2,69 %
2018 02	583 020 434	2,67 %
2018 03	559 624 303	2,66 %
2018 04	537 063 143	2,65 %
2018 05	512 948 811	2,63 %
2018 06	491 458 115	2,62 %
2018 07	469 040 973	2,60 %
2018 08	448 156 109	2,59 %
2018 09	428 110 404	2,58 %
2018 10	405 177 902	2,56 %
2018 11	385 861 384	2,55 %
2018 12	370 328 217	2,54 %

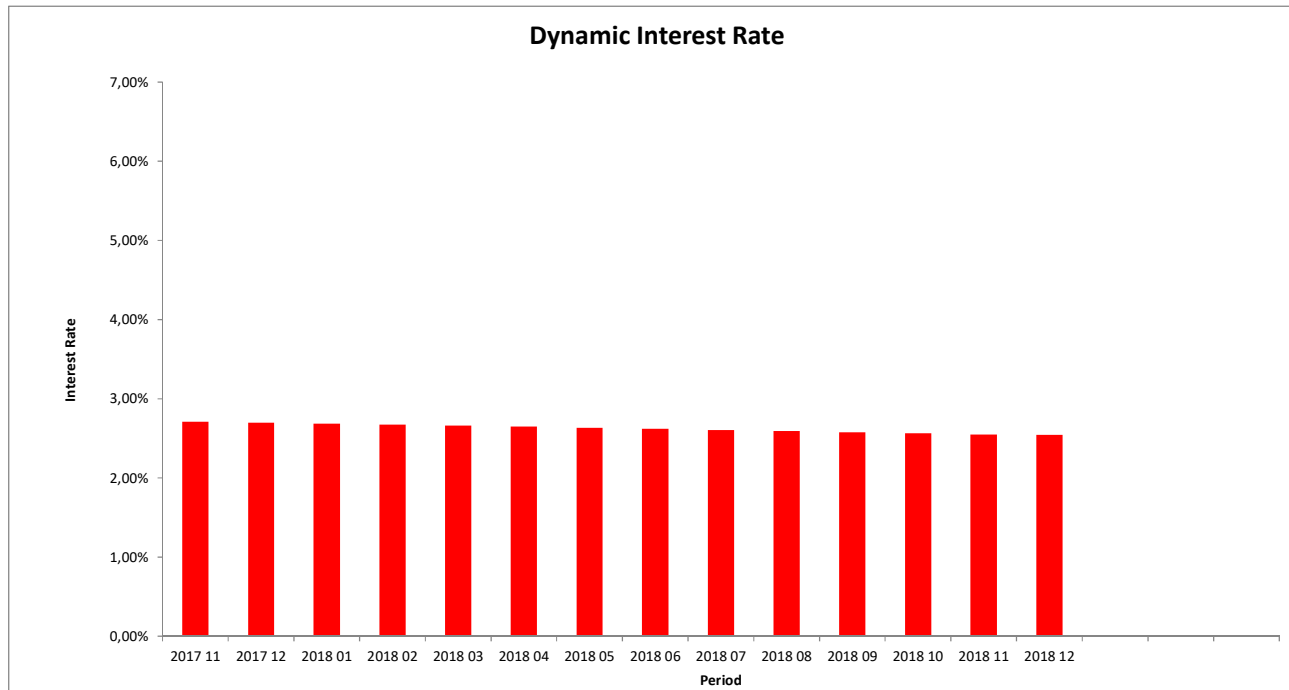
Interest rate evolution

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Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	29.01.2019				
Payment date	25.01.2019				
Period No	14				
Monthly Period	des.18				
Interest Period	from	28.12.2018	to	25.01.2019	= 28 days



SCF RAHOITUSPALVELUT KIMI VI DAC  
 Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	29.01.2019			
Payment date	25.01.2019			
Period No	14			
Monthly Period		des.18		
Interest Period	from	28.12.2018	to	25.01.2019 = 28 days

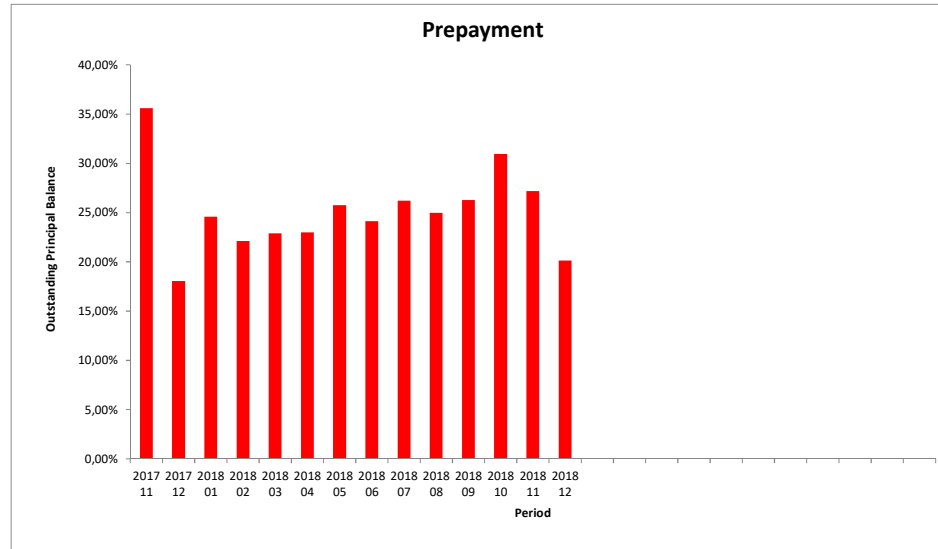
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2017 11	23 564 683	654 359 999	35,60 %
	2017 12	10 398 475	632 393 737	18,04 %
	2018 01	14 071 796	605 908 494	24,57 %
	2018 02	12 005 772	583 020 434	22,10 %
	2018 03	11 984 288	559 624 303	22,88 %
	2018 04	11 566 483	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 %	



23.b Dynamic Pre-Payments



Reporting Date	29.01.2019				
Payment date	25.01.2019				
Period No	14				
Monthly Period	des.18				
Interest Period	from	28.12.2018	to	25.01.2019	= 28 days



SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

24. Delinquency



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des.18	
Interest Period	from 28.12.2018	to 25.01.2019 = 28 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2017	11	654 359 999	40 799	619 786 133	1 985	32 266 000	126	2 107 347	24	200 518								
	12	632 393 737	39 868	596 329 319	2 057	32 620 014	168	2 789 187	45	565 645	11	89 573					1	650
2018	1	605 908 494	38 804	570 463 970	2 023	31 447 539	188	3 014 537	39	603 110	23	320 693	6	58 645			4	9 309
	2	583 020 434	37 931	548 954 711	1 970	30 163 587	170	2 766 221	45	572 231	18	310 799	14	214 828	4	38 058	2	2 701
	3	559 624 303	36 965	526 756 612	1 929	28 489 916	195	2 859 642	47	857 070	19	234 919	13	230 444	13	195 702	12	135 764
	4	537 063 143	35 622	498 298 990	2 241	33 561 912	222	3 554 681	67	959 485	18	354 398	15	149 934	9	183 742	21	265 973
	5	512 948 811	34 689	477 928 439	2 066	29 602 184	223	3 430 373	68	989 023	35	577 187	14	316 996	10	104 610	21	299 723
	6	491 452 021	33 978	460 426 943	1 764	25 106 936	254	3 826 357	59	982 883	33	503 669	28	510 392	8	94 841	83	1 056 283
	7	469 040 973	32 598	433 300 530	2 118	29 741 573	221	3 444 938	79	1 262 015	30	567 526	24	387 704	17	336 686	108	1 389 516
	8	448 156 109	31 965	419 192 426	1 675	22 917 056	273	3 973 119	52	734 757	36	647 261	22	470 342	12	221 147	143	1 835 972
	9	428 110 404	30 737	396 388 954	1 925	26 235 228	238	3 343 373	62	801 275	35	484 225	24	461 740	18	395 609	159	2 121 455
	10	405 177 902	29 830	377 056 099	1 749	23 720 151	214	2 926 820	48	594 653	29	391 611	20	334 395	10	154 172	198	2 842 284
	11	385 861 384	29 049	360 638 612	1 536	20 400 454	226	3 340 054	53	714 107	22	262 500	20	306 788	11	198 870	225	3 171 558
	12	370 328 217	27 909	340 095 252	1 886	24 808 678	246	3 568 813	74	1 117 878	27	375 812	14	190 763	11	171 022	249	3 526 296

SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

**25. Defaults, Recoveries and Losses by Quarter of Default**



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des.18	
Interest Period	from 28.12.2018	to 25.01.2019 = 28 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 4			2018 Q1			2018 Q2			2018 Q3			2018 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1	-	-	650	-	-	650	-	-	650	-	-	650	-	-	650
2018 1	147 774	18				10 176	10 176	137 598	55 431	65 607	82 167	4 241	69 848	77 925	43 305	113 514	34 259
2018 2	907 860	64							320 680	320 680	587 179	129 311	449 992	457 868	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

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

**26. Priority of Payments**



Reporting Date	29.01.2019
Payment date	25.01.2019
Period No	14
Monthly Period	des.18
Interest Period	from 28.12.2018 to 25.01.2019 = 28 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	16 667 231,25	EUR
Senior Expenses	-	7 909,75	EUR
Servicing Fee	-	159 446,87	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	966 707,76	EUR
Principal on Loan to Issuer	-	15 533 166,87	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	18 549 999,63	EUR
Senior Expenses	-	7 857,59	EUR
Interest Class A	-	8 740,00	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 926 368,31	EUR
Principal Payments on Class A	-	15 533 166,87	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 002,29	EUR
Interest Issuer Subordinated Loan	-	293,86	EUR
Principal Issuer Subordinated Loan	-	115 899,10	EUR
Payment to Purchaser	-	789 713,87	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	789 713,87	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,39	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	789 699,49	EUR

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

**27. Transaction Costs**



Reporting Date	29.01.2019	
Payment date	25.01.2019	
Period No	14	
Monthly Period	des.18	
Interest Period	from	28.12.2018 to 25.01.2019 = 28 days

<b>Transaction Costs</b>	<b>Currency</b>	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	EUR	7 909,75		
Interest accrued for the Period	EUR	89 740,00	8 740,00	81 000,00
Cumulative Interest accrued	EUR	1 440 952,00	217 852,00	1 223 100,00
Interest Payments	EUR	89 740,00	8 740,00	81 000,00
Cumulative Interest Payments	EUR	1 440 952,00	217 852,00	1 223 100,00
Interest accrued on Subordinated Loan for the Period	EUR	293,86		
Cumulative Interest accrued on Subordinated Loan	EUR	7 018,76		
Interest Payments on Subordinated Loan	EUR	293,86		
Cumulative Interest Payments on Subordinated Loan	EUR	7 018,76		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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

**28. Contact Details**



**Santander Consumer Bank AS**

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Reporting Date	29.01.2019					
Payment date	25.01.2019					
Period No	14					
Monthly Period	des.18					
Interest Period	from	28.12.2018	to	25.01.2019	=	28 days