

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.10.2018	Following payment dates:	26.11.2018
Payment date	25.10.2018		27.12.2018
Period No	11		
Monthly Period	sep.18		
Interest Period	from 25.09.2018	to 25.10.2018	= 30 days
Cut-Off date	30.09.2018		

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1. Portfolio Information



Reporting Date	29.10.2018	
Payment date	25.10.2018	
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Interest Period	from 25.09.2018	to 25.10.2018 = 30 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	448 156 108,67 EUR
Scheduled Loan Principal Repayments	9 020 856,06 EUR
Prepayments	10 739 365,61 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	19 760 221,67 EUR
New Defaulted Auto Loans in Period	285 483,07 EUR
Closing Balance	428 110 403,93 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 365 897,97 EUR
Recoveries on loans in default	136 126,56 EUR
Total Revenue Received in Period	1 502 024,53 EUR
# Loans	
At beginning of period	34 035 Loans
Paid in Full	980 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	16 Loans
At end of period	33 039 Loans

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2. Amount Due for Distribution



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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	21 256 796 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
Total Amount for Purchaser Available Distribution Amount	21 256 796 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	21 078 369 EUR
b. Reserve Fund	2 425 446 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	23 503 815 EUR

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3. Reserve Accounts



Reporting Date	29.10.2018
Payment date	25.10.2018
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Note Balance

Beginning of Period	448 156 108,67	EUR
End of Period	428 110 403,93	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 %	2 425 445,84	EUR
Cash Outflow		2 425 445,84	EUR
Cash Inflow		2 300 136,65	EUR
End of Period	0,5 %	2 300 136,65	EUR
Required Reserve Amount	0,5 %	2 300 136,65	EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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4. Performance Data



Reporting Date	29.10.2018	
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Asset Balance

Beginning of Period	448 156 108,67	EUR
End of Period	428 110 403,93	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	396 388 954,14	92,59 %	30 737
1-29 days past due	26 235 227,96	6,13 %	1 925
Delinquent Receivables:			
30-59 days past due	3 343 373,32	0,78 %	238
60-89 days past due	801 275,44	0,19 %	62
90-119 days past due	484 224,52	0,11 %	35
120-149 days past due	461 739,51	0,11 %	24
150-179 days past due	395 609,04	0,09 %	18
Total Performing and Delinquent	428 110 404	100,00 %	33 039

	EUR	%	# loans
Volkswagen vehicles	30 095 241	7,03 %	3 375

Current Period Defaults	285 483,07		16
Cumulative Defaults	2 121 454,68		159
Current Period Recoveries	136 126,56		
Cumulative Recoveries	832 743,12		

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5. Outstanding Notes



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1. Note Balance

	All Notes	Class A	Class B
General Note Information			
ISIN Code		XS1696456711	XS1698606537
Currency		EUR	EUR
Initial Tranching	100 %	90,74 %	9,26 %
Legal Final Maturity Date		25.11.2026	25.11.2026
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	Unrated
Initial Notes Aggregate Principal Outstanding Balance	699 500 000,00	634 700 000,00	64 800 000,00
Initial Nominal per Note		100 000,00	100 000,00
Initial Number of Notes per Class	6995	6347	648
Current Note Information			
Class Principal Outstanding Opening Balance	448 156 108,67	383 356 108,67	64 800 000,00
Available Distribution Amount	23 503 815,29		
Amortisation	20 045 704,74		
Redemption per Class	20 045 704,74	20 045 704,74	-
Redemption per Note		3 158,30	-
Class Principal Outstanding Closing Balance	428 110 403,93	363 310 403,93	64 800 000,00
Current Tranching	100 %	84,86 %	15,14 %
Current Pool Factor		0,57	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(30/360)
Day Count Convention*			
Interest Days	30		
Principal Outstanding per Note Beginning of Period		60 399,58	100 000,00
>Principal Repayment per note		3 158,30	-
Principal Outstanding per Note End of Period		57 241,28	100 000,00
>Interest accrued for the period		1,46	125,00
Interest Payment	90 264,44	9 264,44	81 000,00
Interest Payment per Note		1,46	125,00

3. Credit Enhancements

	All Notes	Class A	Class B
Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		17,92 %	2,78 %
Current CE (excl. Excess Spread)		15,67 %	0,54 %

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6. Counterparty Ratings, Trigger Levels and Consequences



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

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7.a Original Portfolio Principal Balance



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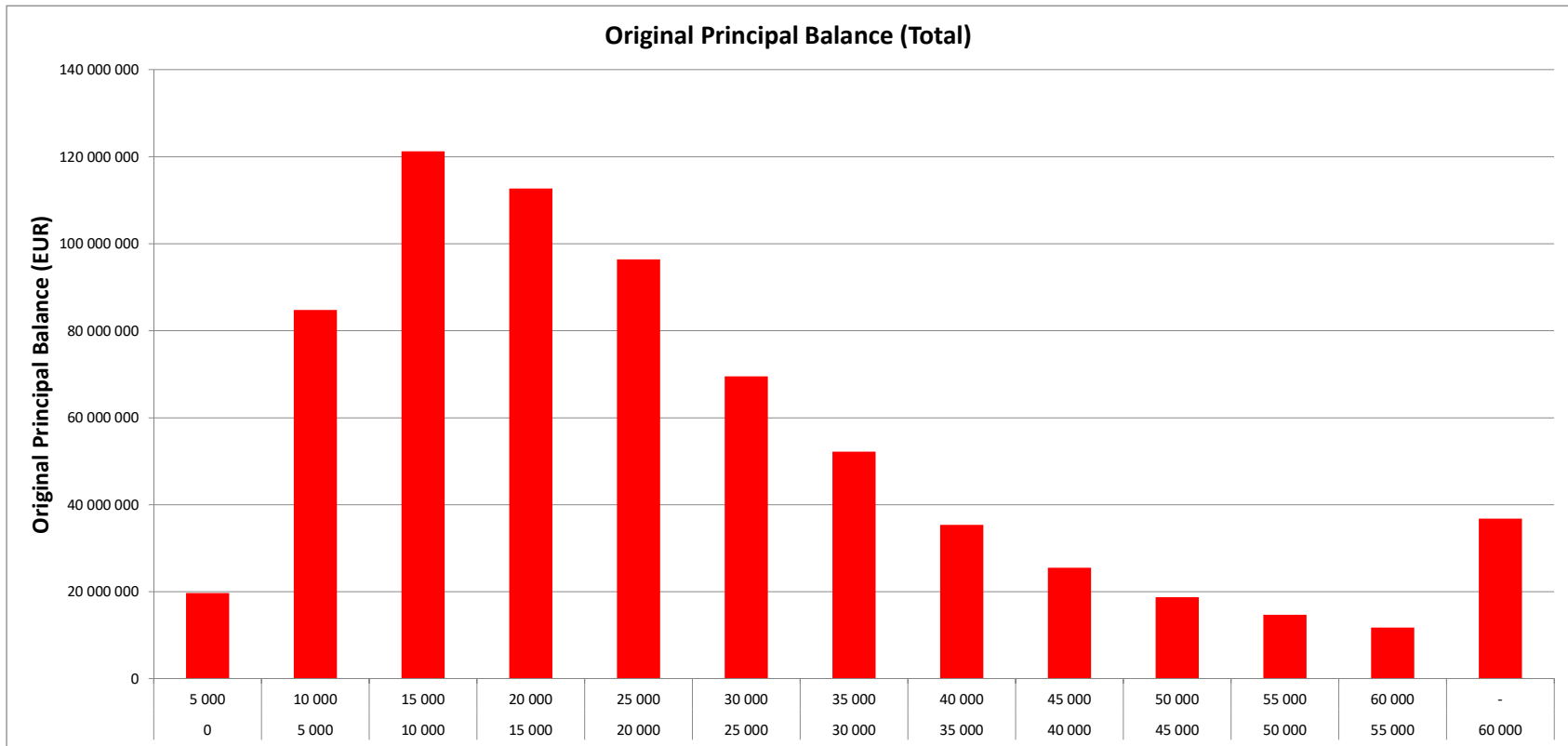
Average amount - all: 15 669

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

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7.b Original Principal Balance Graph

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8.a Outstanding Principal Balance



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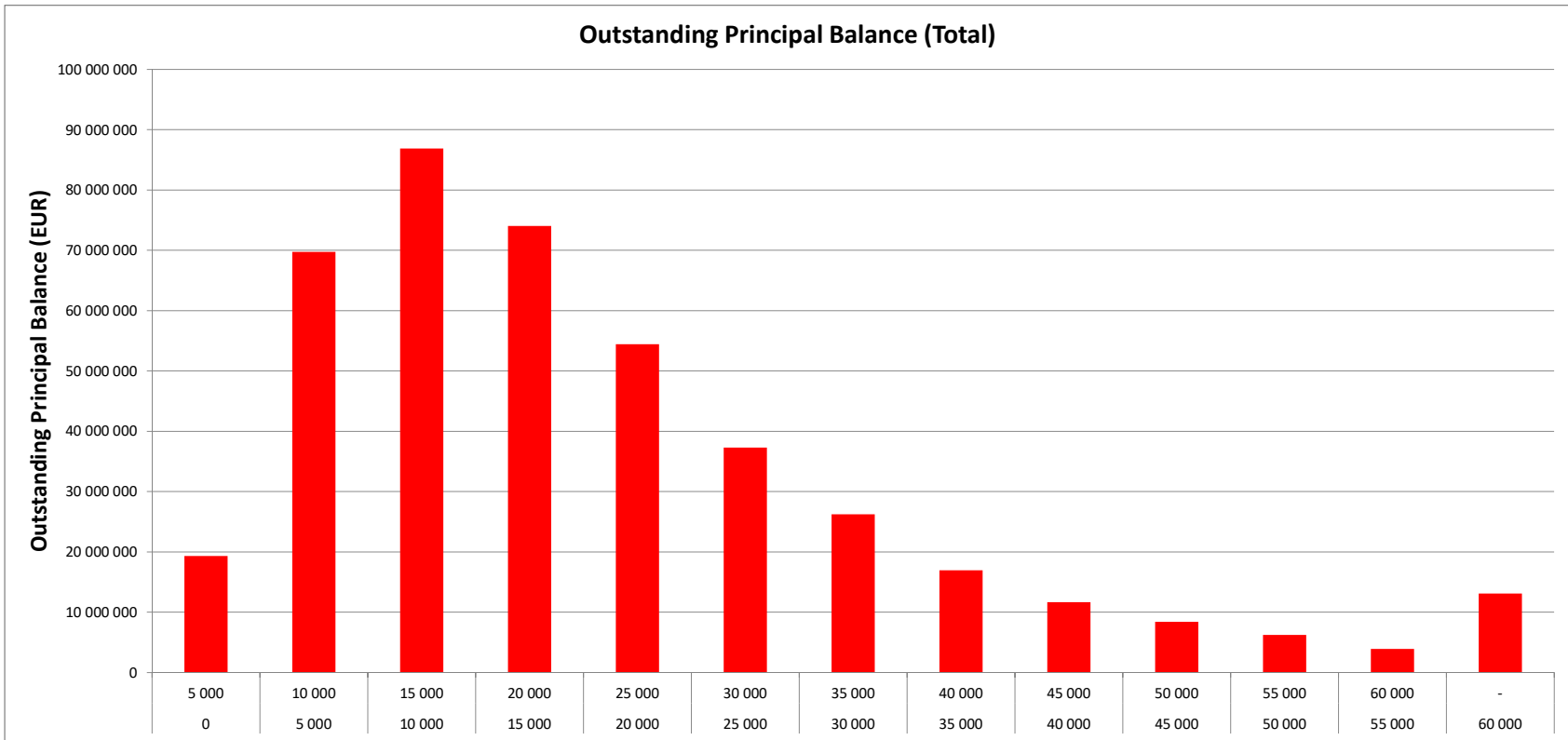
Average amount - all: 12 958

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 438	19 337 712	4,5 %	23,4	19,5
	5 000	10 000	9 351	69 718 877	16,3 %	35,8	18,8
	10 000	15 000	7 077	86 884 478	20,3 %	39,5	18,4
	15 000	20 000	4 281	74 018 771	17,3 %	40,4	18,3
	20 000	25 000	2 448	54 402 253	12,7 %	40,6	18,2
	25 000	30 000	1 369	37 309 909	8,7 %	41,0	18,0
	30 000	35 000	813	26 219 935	6,1 %	41,4	17,8
	35 000	40 000	454	16 923 632	4,0 %	41,1	17,8
	40 000	45 000	275	11 659 346	2,7 %	41,5	17,6
	45 000	50 000	177	8 390 169	2,0 %	42,3	16,9
	50 000	55 000	119	6 227 452	1,5 %	40,8	17,6
	55 000	60 000	68	3 903 775	0,9 %	41,1	18,1
	60 000	-	169	13 114 095	3,1 %	41,2	17,3
	Total			33 039	428 110 404	100 %	

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



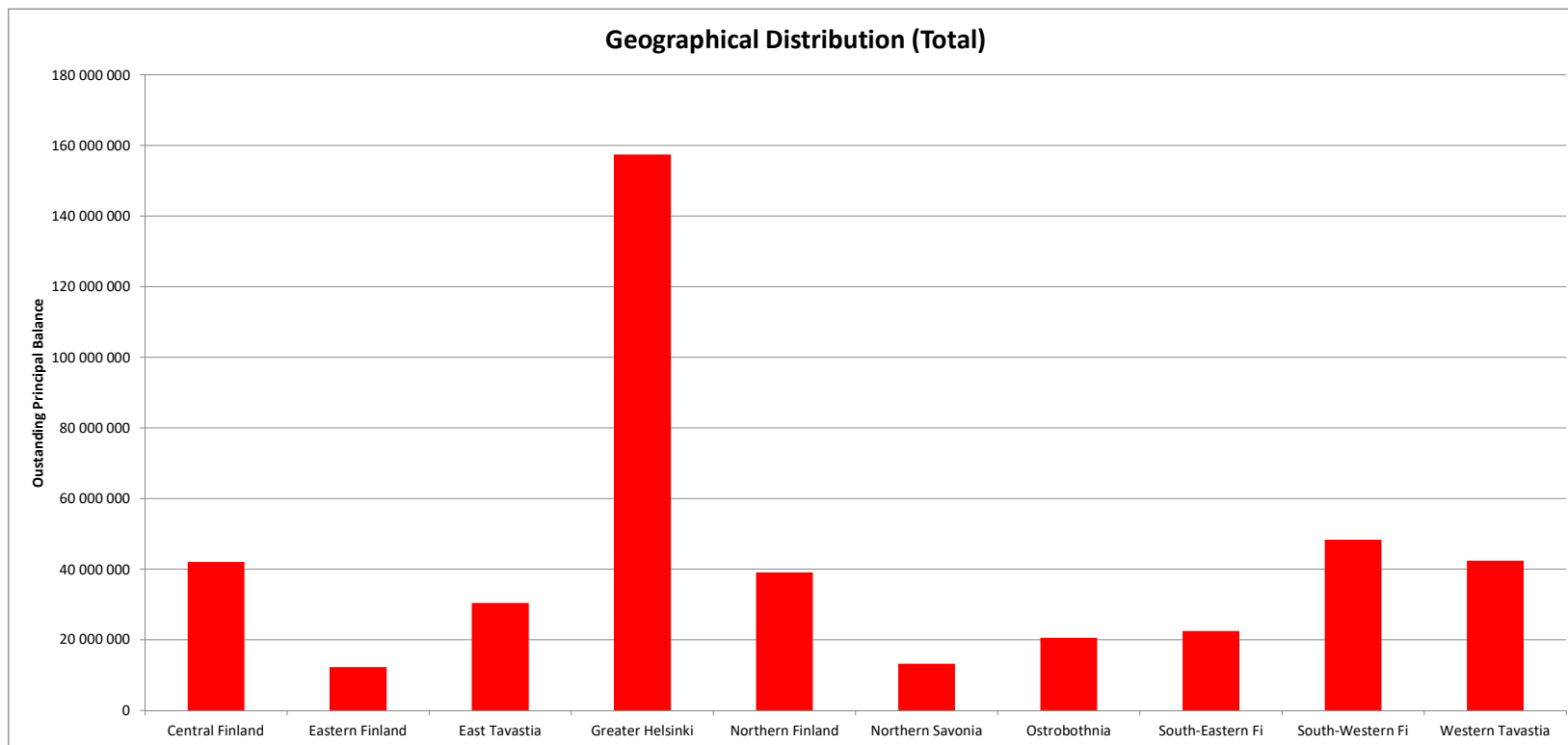
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to mal	WA seasoning	
Central Finland	3 480	42 062 268	9,83 %	38,9		18,3
Eastern Finland	1 033	12 256 468	2,86 %	38,4		18,3
East Tavastia	2 399	30 442 008	7,11 %	39,0		18,2
Greater Helsinki	11 099	157 432 852	36,77 %	38,9		18,3
Northern Finland	3 024	39 056 269	9,12 %	39,6		18,1
Northern Savonia	1 185	13 231 337	3,09 %	38,4		18,1
Ostrobothnia	1 955	20 529 025	4,80 %	37,6		18,2
South-Eastern Fi	1 864	22 444 899	5,24 %	38,7		18,6
South-Western Fi	3 767	48 311 095	11,28 %	39,5		18,3
Western Tavastia	3 233	42 344 182	9,89 %	39,2		18,2
Total	33 039	428 110 404	100 %			

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9.b Geographical Distribution Graph

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	=	30 days



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10.a Interest Rate



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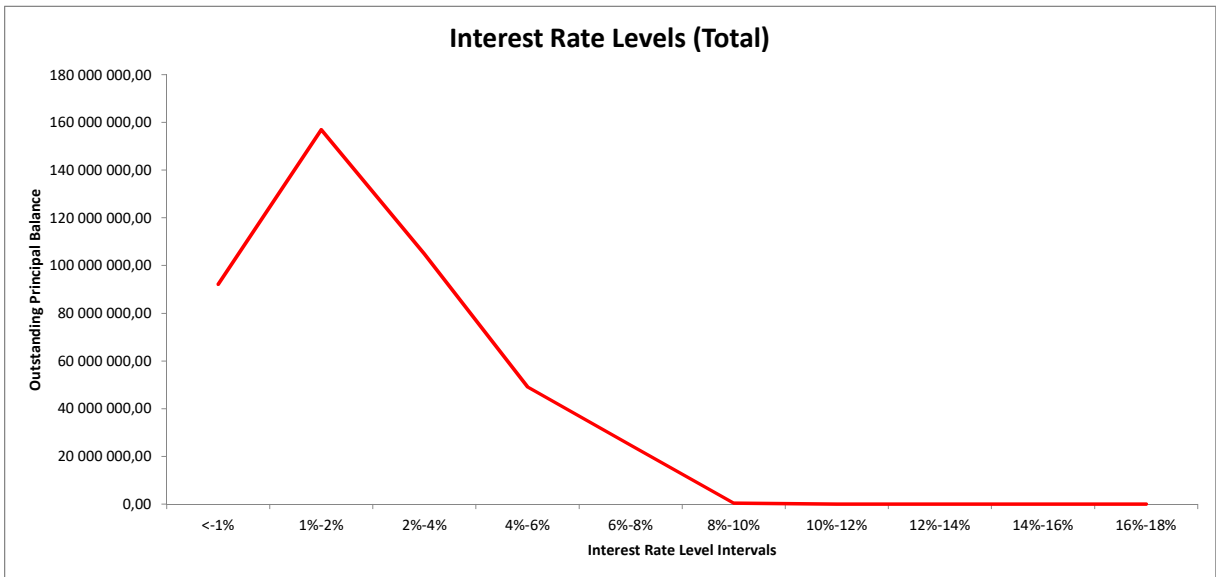
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	5839	92 172 957	21,53 %	39,8	18,2
1	2	10185	156 919 846	36,65 %	39,5	18,2
2	4	7925	104 905 092	24,50 %	38,8	18,5
4	6	5514	49 059 743	11,46 %	37,5	18,5
6	8	3508	24 669 764	5,76 %	36,7	18,2
8	10	55	322 868	0,08 %	38,8	16,6
10	12	2	14 459	0,00 %	41,2	16,2
12	14	9	34 359	0,01 %	30,4	14,8
14	16	1	4 673	0,00 %	20,0	16,0
16	18	1	6 644	0,00 %	44,0	16,0
18	20					
Total		33 039	428 110 404	100 %		

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10.b Interest Rate



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11.a Remaining Terms



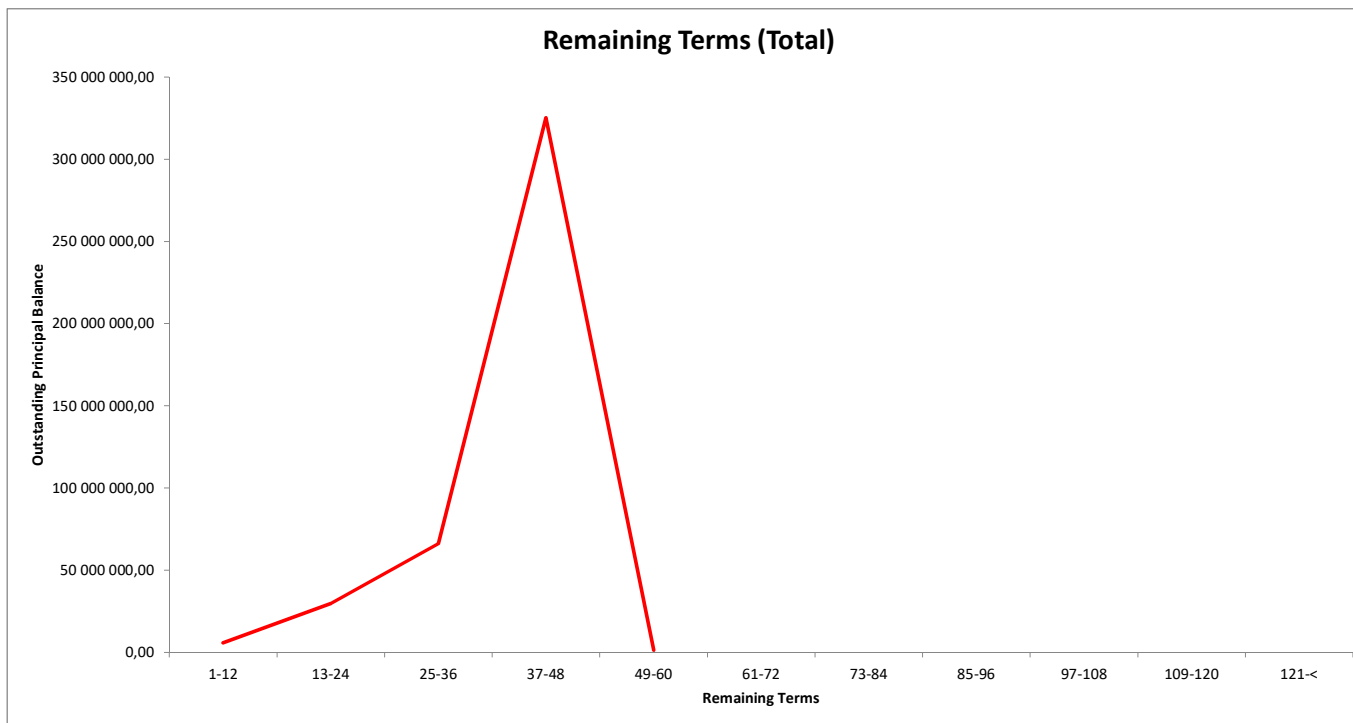
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		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity		0		0	20	6 157	0,00 %	0,0	23,4
		1		12	2 194	5 695 650	1,33 %	8,7	20,3
		13		24	4 567	29 707 000	6,94 %	19,3	20,1
		25		36	6 198	66 170 903	15,46 %	32,4	21,4
		37		48	19 993	325 170 270	75,95 %	42,6	17,5
		49		60	66	1 336 261	0,31 %	49,2	13,4
		61		72					
		73		84	1	24 165	0,01 %	78,0	13,0
		85		96					
		97		108					
		109		120					
		121		-					
		Total			33 039	428 110 404	100 %		

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11.b Remaining Terms

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12.a Seasoning



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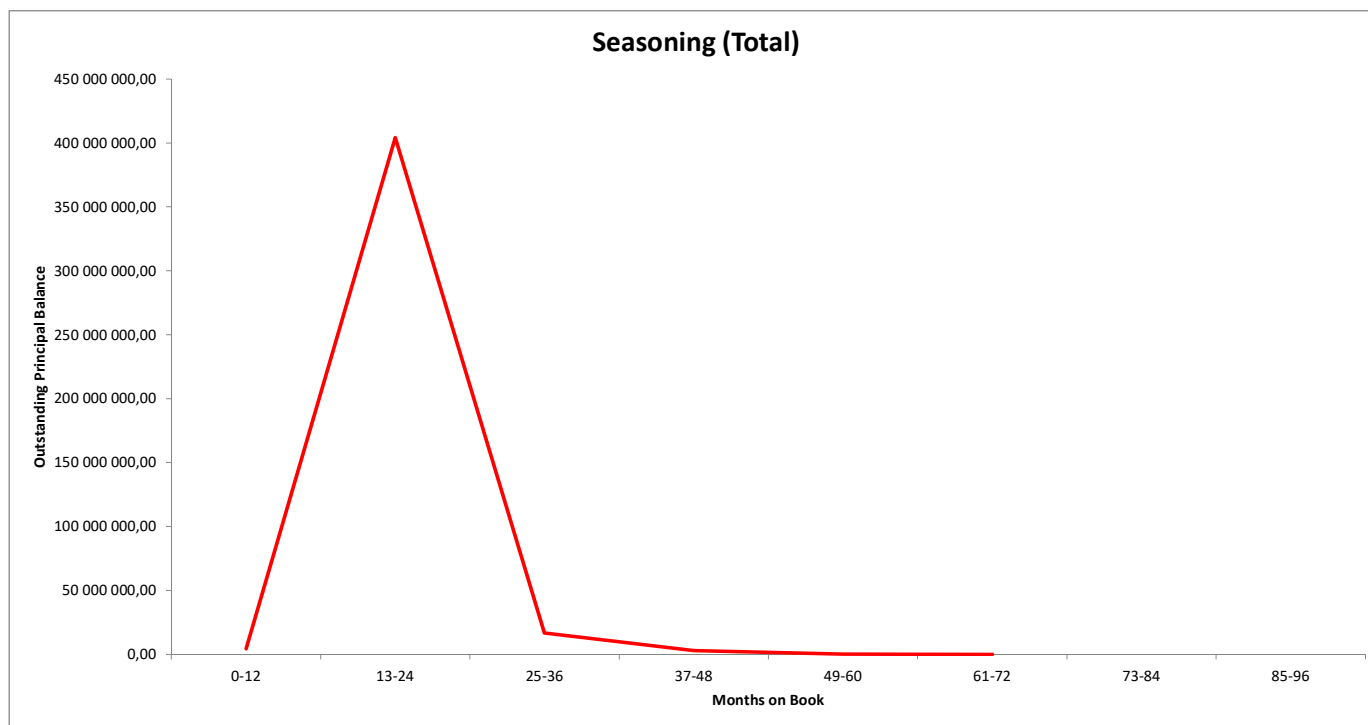
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1	12	300	4 364 843	1,02 %	43,9	12,0	
13	24	30 649	404 172 964	94,41 %	39,4	17,8	
25	36	1 640	16 633 269	3,89 %	30,6	27,9	
37	48	435	2 890 410	0,68 %	18,8	40,8	
49	60	15	48 918	0,01 %	12,5	55,2	
61	72	0	0	0,00 %	0,0	0,0	
73	84						
85	96						
Total		33 039	428 110 404	100 %			

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12.b Seasoning



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13.a Balloon loans



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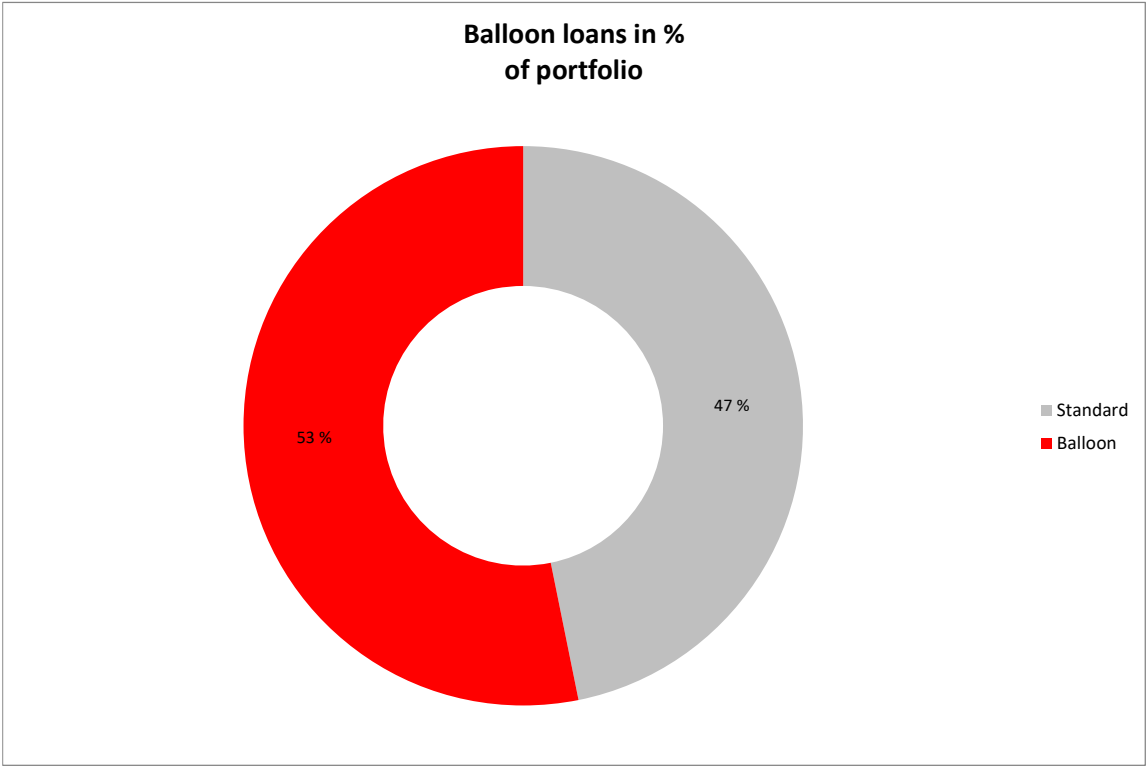
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	22 091	200 507 105	46,84 %	3 016	0,00 %	36,8	18,1
	Balloon	10 948	227 603 299	53,16 %	86 019 231	37,79 %	40,9	18,4
	Total	33 039	428 110 404	100 %	86 022 246	20,09 %		

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

13.b Balloon loans



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	11	
Monthly Period	sep.18	
Interest Period	from	25.09.2018
	to	25.10.2018
	=	30 days



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14.a # loans per borrower



Reporting Date	29.10.2018		
Payment date	25.10.2018		
Period No	11		
Monthly Period	sep.18		
Interest Period	from	25.09.2018	to 25.10.2018 = 30 days

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	31907	408 670 097	95,46 %
2	407	14 055 672	3,28 %
3	40	2 293 118	0,54 %
4	11	709 352	0,17 %
5	7	740 470	0,17 %
6	4	405 306	0,09 %
7	1	73 764	0,02 %
9	1	50 552	0,01 %
10	1	166 716	0,04 %
13	1	98 387	0,02 %
20	1	201 978	0,05 %
36	1	644 992	0,15 %
Total:	32 382	428 110 404	100,0 %

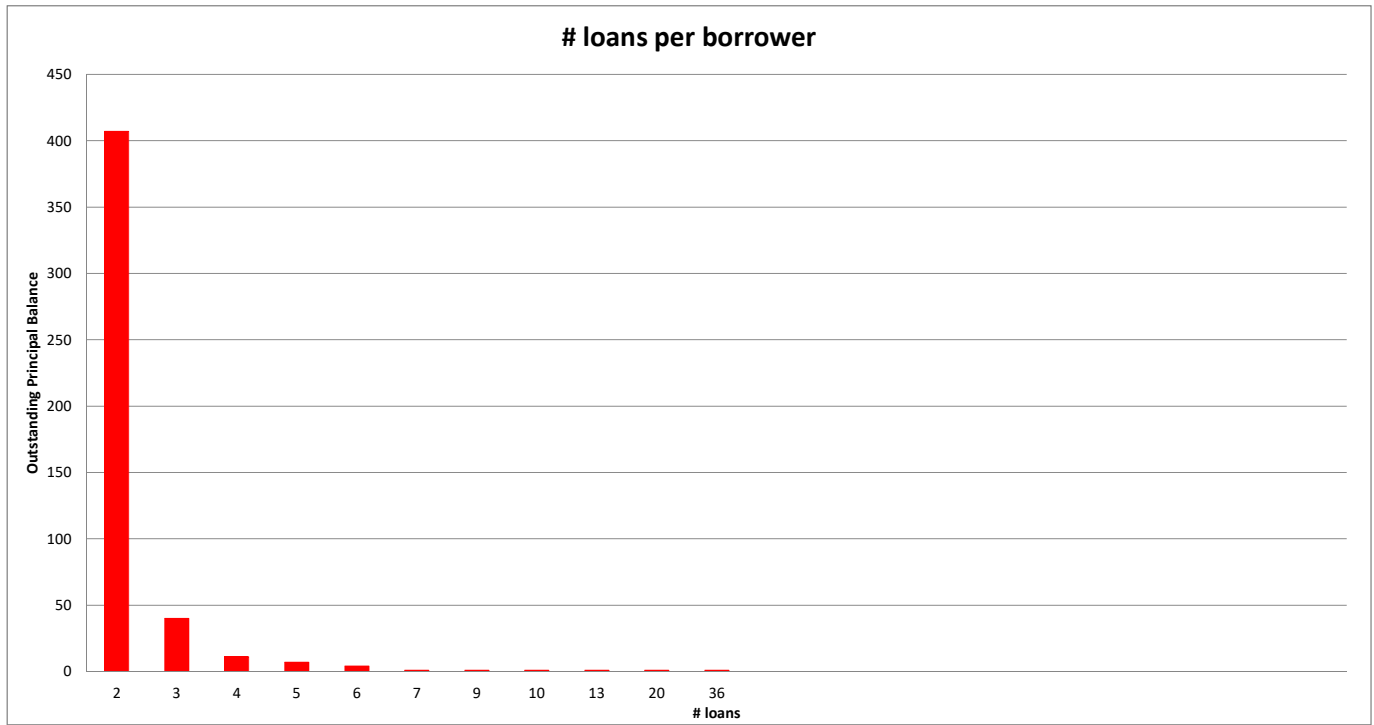
Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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14.b # loans per borrower



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	11	
Monthly Period	sep.18	
Interest Period	from	25.09.2018
	to	25.10.2018
	=	30 days



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15.a Amortization Profile



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	11	
Monthly Period	sep.18	
Interest Period	from 25.09.2018	to 25.10.2018 = 30 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	448 156 109	438 291 924	9 864 184	967 741	2,62 %	97,80 %
2	438 291 924	428 574 592	9 717 332	945 134	2,62 %	95,63 %
3	428 574 592	418 869 719	9 704 874	922 160	2,61 %	93,47 %
4	418 869 719	409 204 764	9 664 955	899 621	2,61 %	91,31 %
5	409 204 764	399 547 698	9 657 067	877 188	2,60 %	89,15 %
6	399 547 698	389 869 487	9 678 210	854 770	2,60 %	86,99 %
7	389 869 487	380 247 845	9 621 642	832 364	2,59 %	84,85 %
8	380 247 845	370 696 912	9 550 933	810 056	2,59 %	82,72 %
9	370 696 912	361 155 801	9 541 111	787 920	2,58 %	80,59 %
10	361 155 801	351 675 223	9 480 578	765 830	2,57 %	78,47 %
11	351 675 223	342 111 643	9 563 580	743 890	2,57 %	76,34 %
12	342 111 643	332 702 948	9 408 695	721 858	2,56 %	74,24 %
13	332 702 948	323 297 010	9 405 938	700 111	2,55 %	72,14 %
14	323 297 010	313 925 756	9 371 254	678 398	2,55 %	70,05 %
15	313 925 756	304 632 353	9 293 403	656 792	2,54 %	67,97 %
16	304 632 353	295 462 562	9 169 790	635 438	2,53 %	65,93 %
17	295 462 562	286 229 043	9 233 519	614 375	2,52 %	63,87 %
18	286 229 043	277 240 375	8 988 668	593 177	2,52 %	61,86 %
19	277 240 375	268 108 630	9 131 745	572 549	2,51 %	59,82 %
20	268 108 630	259 065 435	9 043 195	551 609	2,50 %	57,81 %

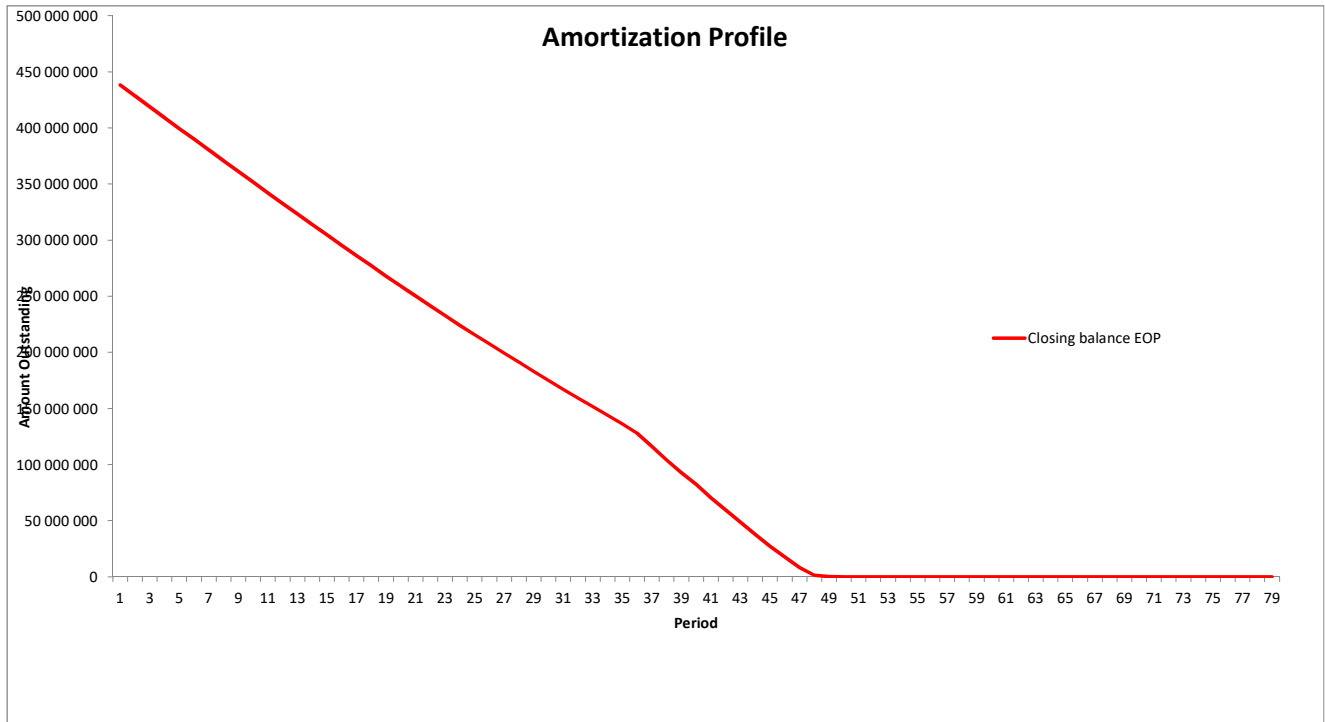
Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	29.10.2018					
Payment date	25.10.2018					
Period No	11					
Monthly Period	sep.18					
Interest Period	from	25.09.2018	to	25.10.2018	=	30 days

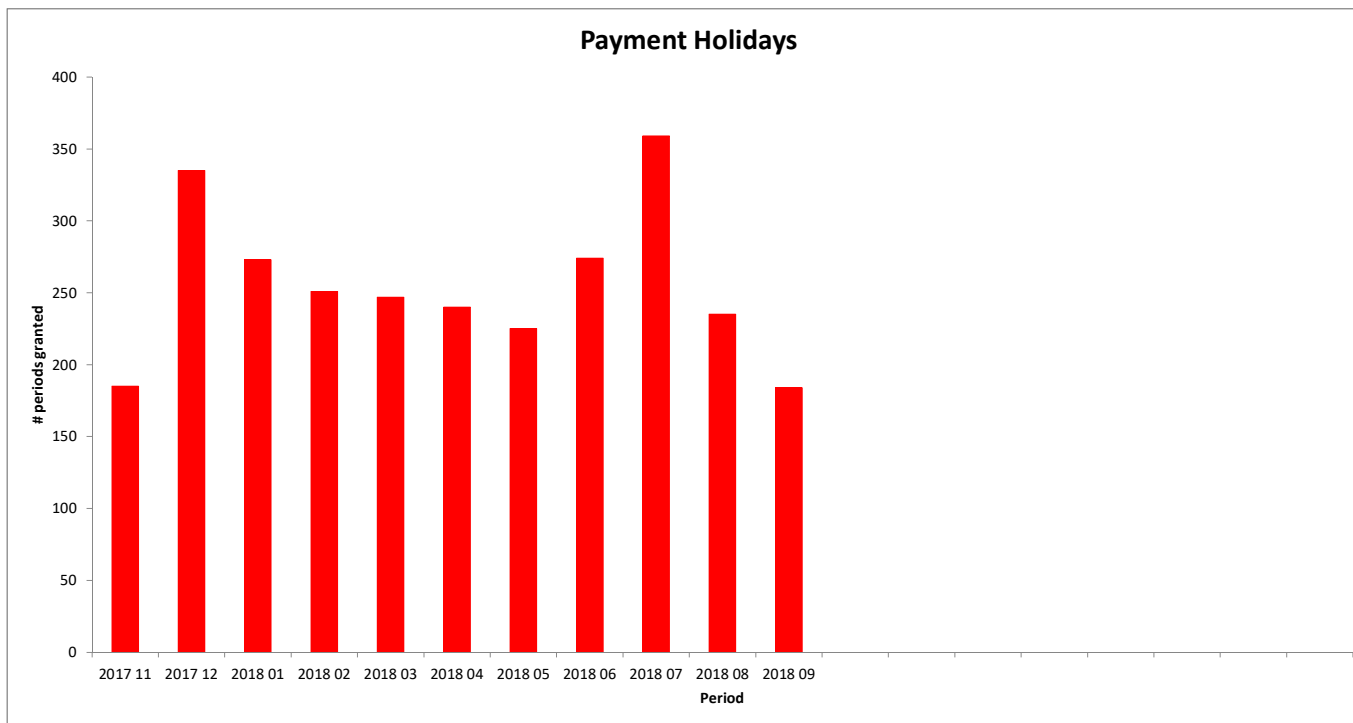


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Monthly Investor Report

16.b Payment Holidays



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	11	
Monthly Period	sep.18	
Interest Period	from	25.09.2018
	to	25.10.2018
	=	30 days



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Monthly Investor Report

17.a Downpayment



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	11				
Monthly Period	sep.18				
Interest Period	from	25.09.2018	to	25.10.2018	= 30 days

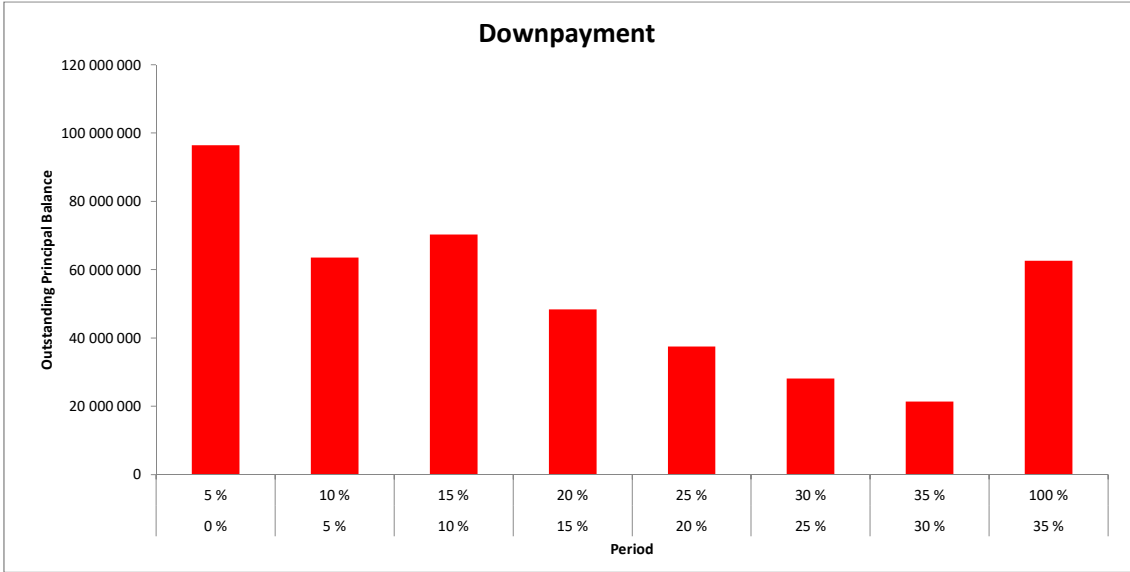
TOTAL								
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Downpayment %	0 %		5 %	6 389	96 422 140	22,5 %	40,7	18,3
	5 %		10 %	4 161	63 515 833	14,8 %	40,6	18,3
		10 %	15 %	4 976	70 284 446	16,4 %	39,6	18,4
		15 %	20 %	3 462	48 338 634	11,3 %	39,0	18,4
		20 %	25 %	2 802	37 444 769	8,7 %	38,5	18,5
		25 %	30 %	2 219	28 124 083	6,6 %	38,5	18,2
		30 %	35 %	1 750	21 374 063	5,0 %	37,7	18,2
		35 %	100 %	7 280	62 606 436	14,6 %	34,8	18,0
Total			33 039	428 110 404	100 %			

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17.b Downpayment



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	11	
Monthly Period	sep.18	
Interest Period	from	25.09.2018 to 25.10.2018 = 30 days



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18.a Vehicle Condition



Reporting Date	29.10.2018
Payment date	25.10.2018
Period No	11
Monthly Period	sep.18
Interest Period	from 25.09.2018 to 25.10.2018 = 30 days

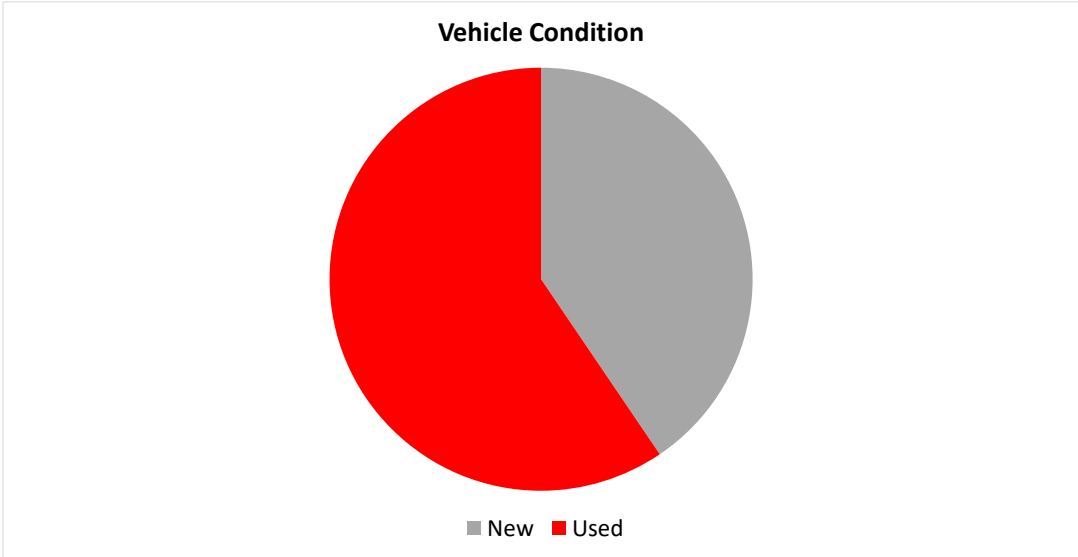
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	9 164	173 473 072	40,5 %	39,2	18,5
	Used	23 875	254 637 332	59,5 %	38,8	18,1
	Total	33 039	428 110 404	100 %		

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18.b Vehicle Condition



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	11	
Monthly Period	sep.18	
Interest Period	from	25.09.2018 to 25.10.2018 = 30 days



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19.a Borrower Type



Reporting Date	29.10.2018
Payment date	25.10.2018
Period No	11
Monthly Period	sep.18
Interest Period	from 25.09.2018 to 25.10.2018 = 30 days

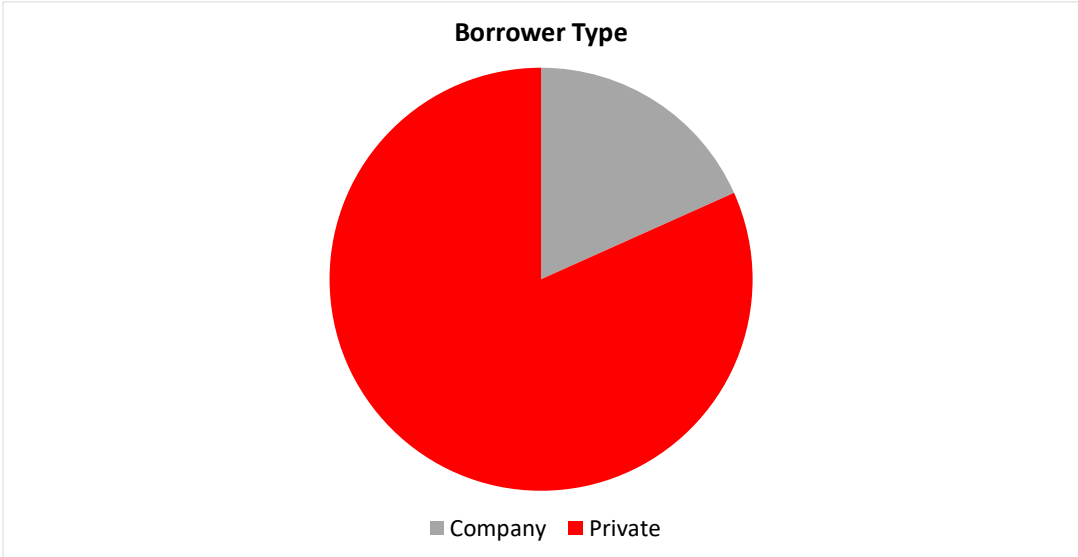
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 433	78 341 923	18,3 %	36,55	18,23
	Private	28 606	349 768 481	81,7 %	39,51	18,29
	Total	33 039	428 110 404	100 %		

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19.b Borrower Type



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	11	
Monthly Period	sep.18	
Interest Period	from	25.09.2018 to 25.10.2018 = 30 days



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20.a Vehicle type



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	11	
Monthly Period	sep.18	
Interest Period	from 25.09.2018	to 25.10.2018 = 30 days

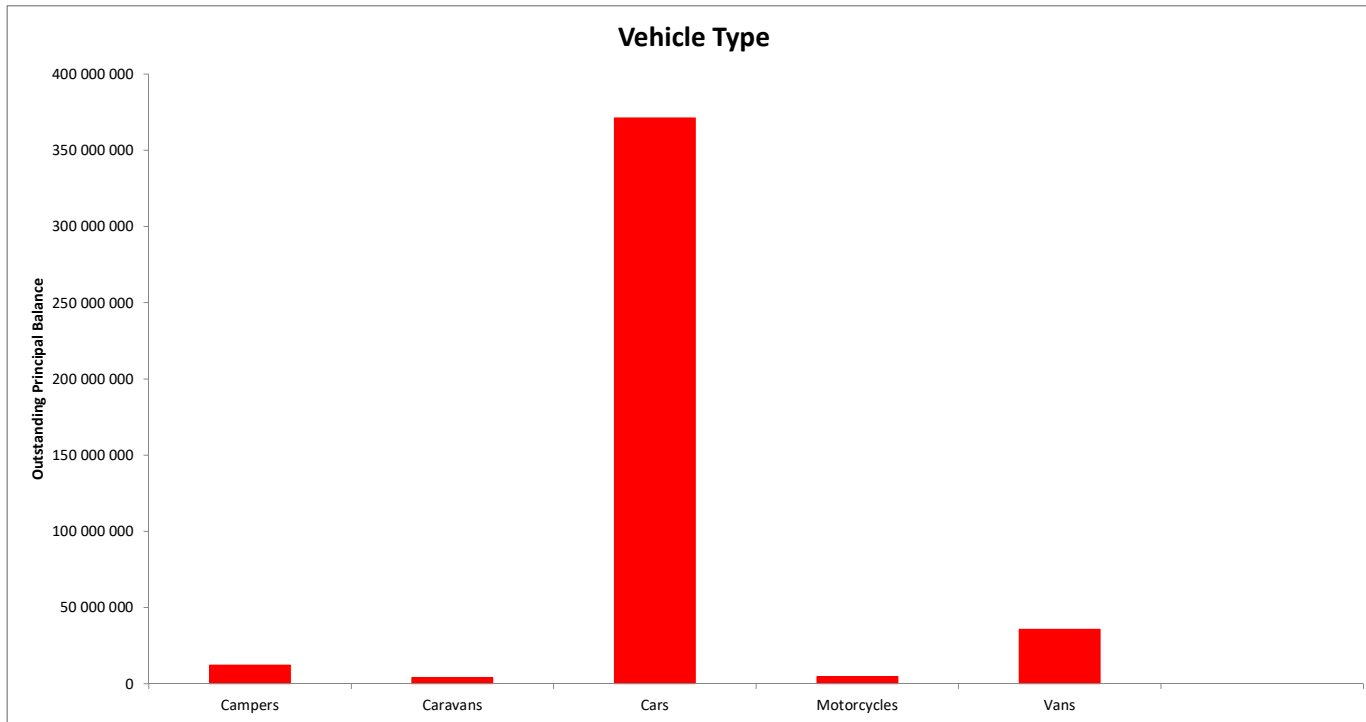
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	540	12 333 729	2,88 %	41,38	17,26	
Caravans	339	4 031 963	0,94 %	41,01	16,98	
Cars	29 071	371 319 036	86,73 %	38,98	18,34	
Motorcycles	546	4 702 549	1,10 %	39,54	16,67	
Vans	2 543	35 723 127	8,34 %	37,71	18,36	
	33 039	428 110 404	100 %			

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20.b Vehicle type



Reporting Date	29.10.2018					
Payment date	25.10.2018					
Period No	11					
Monthly Period	sep.18					
Interest Period	from	25.09.2018	to	25.10.2018	=	30 days



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Monthly Investor Report

21.a Restructured Loans

Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	11	
Monthly Period	sep.18	
Interest Period	from 25.09.2018	to 25.10.2018 = 30 days



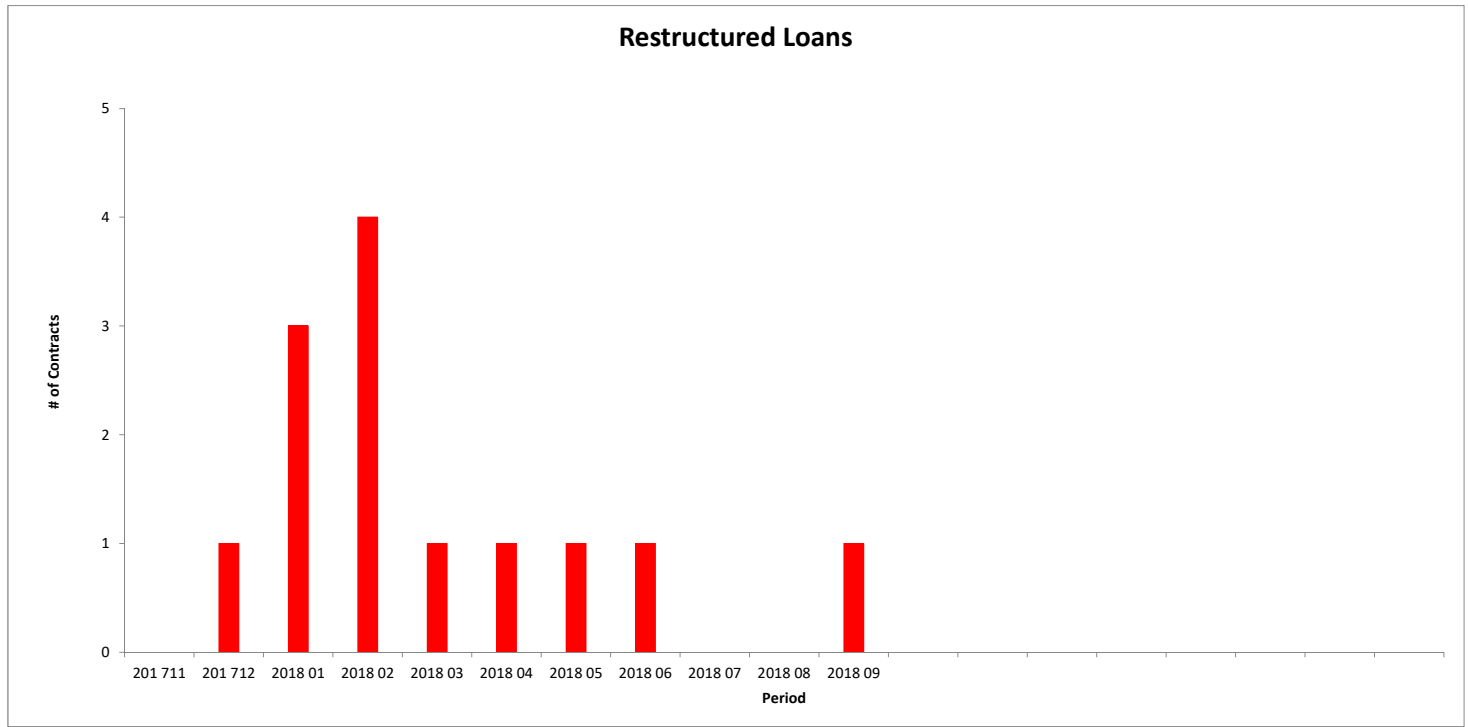
TOTAL		
Period	No	Outstanding balance
	201 711	0
	201 712	9 769
	2018 01	30 264
	2018 02	54 872
	2018 03	6 127
	2018 04	32 959
	2018 05	20 223
	2018 06	12 436
	2018 07	0
	2018 08	0
	2018 09	18 394
	13	185 044

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21.b Restructured Loans



Reporting Date	29.10.2018
Payment date	25.10.2018
Period No	11
Monthly Period	sep.18
Interest Period	from 25.09.2018 to 25.10.2018 = 30 days



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 Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	11	
Monthly Period	from	sep.18
Interest Period	from	25.09.2018
	to	25.10.2018
	=	30 days

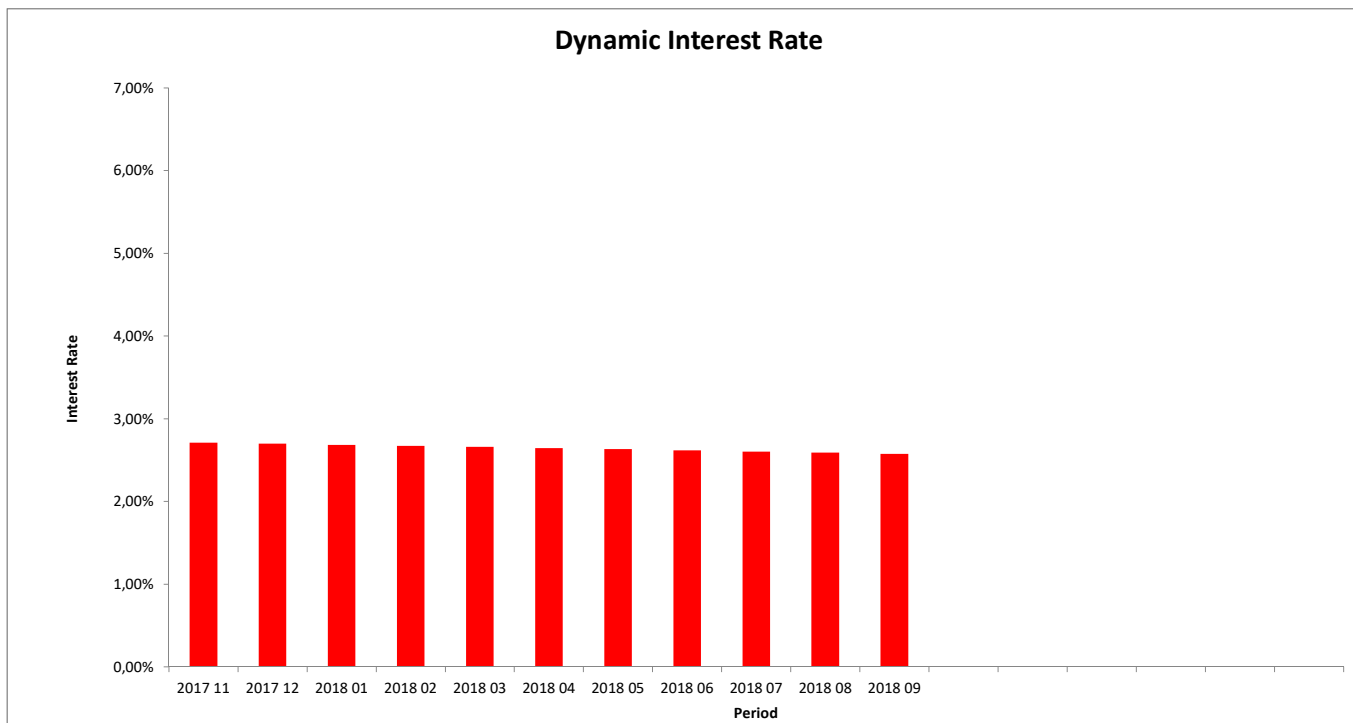
TOTAL		
Period	Closing balance	WA Interest rate
2017 11	654 359 999	2,71 %
2017 12	632 393 737	2,70 %
2018 01	605 908 494	2,69 %
2018 02	583 020 434	2,67 %
2018 03	559 624 303	2,66 %
2018 04	537 063 143	2,65 %
2018 05	512 948 811	2,63 %
2018 06	491 458 115	2,62 %
2018 07	469 040 973	2,60 %
2018 08	448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

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22.b Dynamic Interest Rate



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	11				
Monthly Period	sep.18				
Interest Period	from	25.09.2018	to	25.10.2018	= 30 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

23.a Dynamic Pre-Payments



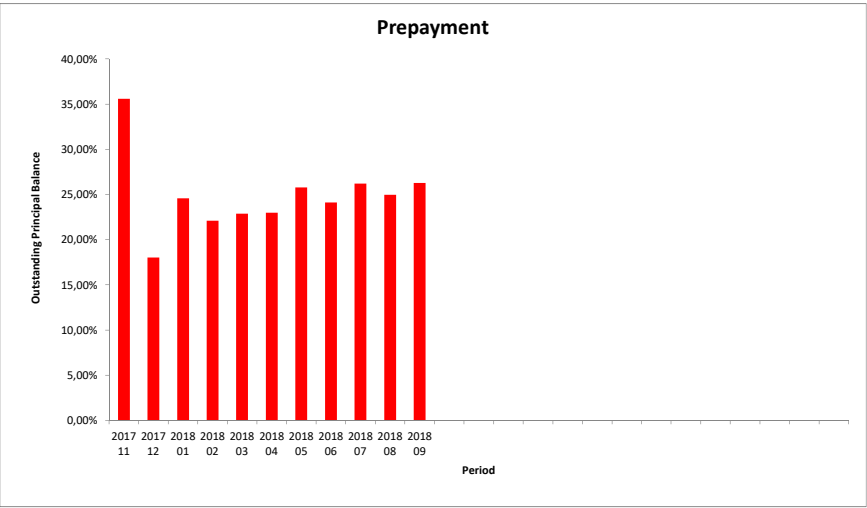
Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	11				
Monthly Period		from	sep.18	to	25.10.2018
Interest Period			25.09.2018	=	30 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2017 11	23 564 683	654 359 999	35,60 %	
2017 12	10 398 475	632 393 737	18,04 %	
2018 01	14 071 796	605 908 494	24,57 %	
2018 02	12 005 772	583 020 434	22,10 %	
2018 03	11 984 288	559 624 303	22,88 %	
2018 04	11 566 483	537 063 143	22,99 %	
2018 05	12 578 534	512 948 811	25,76 %	
2018 06	11 174 572	491 458 115	24,12 %	
2018 07	11 720 891	469 040 973	26,19 %	
2018 08	10 606 410	448 156 109	24,98 %	
2018 09	10 739 366	428 110 404	26,28 %	

23.b Dynamic Pre-Payments



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	11				
Monthly Period	sep.18				
Interest Period	from	25.09.2018	to	25.10.2018	= 30 days



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24. Delinquency



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	11	
Monthly Period	sep.18	
Interest Period	from 25.09.2018	to 25.10.2018 = 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	
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	
	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	
2018	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																		
	11																		
	12																		

SCF RAHOITUSPALVELUT KIMI VI DAC
 Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	11	
Monthly Period	from	sep.18
Interest Period	from	25.09.2018 to 25.10.2018 = 30 days

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2017 4			2018 Q1			2018 Q2			2018 Q3		
				Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650		1	-	-	650	-	-	650	-	-	650	-	-	650
2018 1	147 774		18				10 176	10 176	137 598	55 431	65 607	82 167	4 602	70 209	77 565
2018 2	907 860		64							320 680	320 680	587 179	155 394	476 074	431 786
2018 3	1 065 172		77										302 473	302 473	762 699

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

26. Priority of Payments



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	11				
Monthly Period	sep.18				
Interest Period	from	25.09.2018	to	25.10.2018	= 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	21 256 795,62	EUR
Senior Expenses	-	23 766,92	EUR
Servicing Fee	-	178 379,33	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 008 944,63	EUR
Principal on Loan to Issuer	-	20 045 704,74	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	23 503 815,29	EUR
Senior Expenses	-	23 720,09	EUR
Interest Class A	-	9 264,00	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 300 136,65	EUR
Principal Payments on Class A	-	20 045 704,74	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 002,92	EUR
Interest Issuer Subordinated Loan	-	361,80	EUR
Principal Issuer Subordinated Loan	-	125 309,19	EUR
Payment to Purchaser	-	819 118,55	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	819 118,55	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,92	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	819 103,63	EUR

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

27. Transaction Costs



Reporting Date	29.10.2018				
Payment date	25.10.2018				
Period No	11				
Monthly Period	sep.18				
Interest Period	from	25.09.2018	to	25.10.2018	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	23 766,92		
Interest accrued for the Period	EUR	90 264,00	9 264,00	81 000,00
Cumulative Interest accrued	EUR	1 169 822,00	189 722,00	980 100,00
Interest Payments	EUR	90 264,00	9 264,00	81 000,00
Cumulative Interest Payments	EUR	1 169 822,00	189 722,00	980 100,00
Interest accrued on Subordinated Loan for the Period	EUR	361,80		
Cumulative Interest accrued on Subordinated Loan	EUR	6 004,12		
Interest Payments on Subordinated Loan	EUR	361,80		
Cumulative Interest Payments on Subordinated Loan	EUR	6 004,12		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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28. Contact Details



Reporting Date	29.10.2018	
Payment date	25.10.2018	
Period No	11	
Monthly Period	sep. 18	
Interest Period	from	25.09.2018 to 25.10.2018 = 30 days

Santander Consumer Bank AS

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