

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

**Cover Sheet Monthly Investor Report**



Reporting Date	29.01.2018				
Payment date	25.01.2018			Following payment dates:	26.02.2018
Period No	2				26.03.2018
Monthly Period	01.12.2017				
Interest Period	from 28.12.2017	to	25.01.2018	=	28 days
Cut-Off date	31.12.2017				

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**1. Portfolio Information**



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	2
Monthly Period	01.12.2017
Interest Period	from 28.12.2017 to 25.01.2018 = 28 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>654 359 998,82 EUR</b>
Scheduled Loan Principal Repayments	11 567 137,01 EUR
Prepayments	10 398 474,66 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>21 965 611,67 EUR</b>
New Defaulted Auto Loans in Period	649,78 EUR
<b>Closing Balance</b>	<b>632 393 737,37 EUR</b>
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	1 930 350,15 EUR
Recoveries on loans in default	- EUR
<b>Total Revenue Received in Period</b>	<b>1 930 350,15 EUR</b>
<b># Loans</b>	
At beginning of period	42 934 Loans
Paid in Full	784 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	1 Loans
<b>At end of period</b>	<b>42 149 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	29.01.2018				
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Monthly Period	01.12.2017				
Interest Period	from 28.12.2017	to	25.01.2018	=	28 days

**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	23 887 491 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>23 887 491 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	23 613 210 EUR
b. Reserve Fund	3 808 200 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>27 421 410 EUR</b>

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**3. Reserve Accounts**



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	2
Monthly Period	01.12.2017
Interest Period	from 28.12.2017 to 25.01.2018 = 28 days

**Note Balance**

Beginning of Period	654 359 998,82	EUR
End of Period	632 393 737,37	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	0,6 %	3 808 200,00	EUR
Cash Outflow		3 808 200,00	EUR
Cash Inflow		3 537 359,99	EUR
End of Period	0,5 %	3 537 359,99	EUR
Required Reserve Amount	0,5 %	3 537 359,99	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**



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Payment date	25.01.2018				
Period No	2				
Monthly Period	01.12.2017				
Interest Period	from	28.12.2017	to	25.01.2018	= 28 days

**Asset Balance**

Beginning of Period	654 359 998,82	EUR
End of Period	632 393 737,37	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	596 329 318,75	94,30 %	39 868
1-29 days past due	32 620 014,20	5,16 %	2 057
<b>Delinquent Receivables:</b>			
30-59 days past due	2 789 187,02	0,44 %	168
60-89 days past due	565 644,81	0,09 %	45
90-119 days past due	89 572,59	0,01 %	11
120-149 days past due	-	0,00 %	0
150-179 days past due	-	0,00 %	0
<b>Total Performing and Delinquent</b>	<b>632 393 737</b>	<b>100,00 %</b>	<b>42 149</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	<b>52 928 033</b>	<b>8,37 %</b>	<b>4 859</b>

Current Period Defaults	649,78		1
Cumulative Defaults	649,78		1
Current Period Recoveries	-		
Cumulative Recoveries	-		

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**5. Outstanding Notes**



Reporting Date	29.01.2018		
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Monthly Period	01.12.2017	to	25.01.2018 = 28 days
Interest Period	from	28.12.2017	

**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)		AAAsf / 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	654 359 998,82	589 559 998,82	64 800 000,00
Available Distribution Amount	27 421 410,05		
Amortisation	21 966 261,45		
Redemption per Class	21 966 261,45	21 966 261,45	-
Redemption per Note		3 460,89	-
Class Principal Outstanding Closing Balance	632 393 737,37	567 593 737,37	64 800 000,00
Current Tranching	100 %	89,75 %	10,25 %
Current Pool Factor		0,89	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		92 887,98	100 000,00
>Principal Repayment per note		3 460,89	-
Principal Outstanding per Note End of Period		89 427,09	100 000,00
>Interest accrued for the period		2,38	116,67
Interest Payment	90 732,04	15 132,04	75 600,00
Interest Payment per Note		2,38	116,67

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		13,67 %	3,42 %
Current CE (excl. Excess Spread)		10,81 %	0,56 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.01.2018  
 Payment date 25.01.2018  
 Period No 2  
 Monthly Period 01.12.2017  
 Interest Period : 28.12.2017 to 25.01.2018 = 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 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-2	BBB -	A- Stable	Baa3	A3 stable			No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (j) 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	A1			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	Aa3			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	Aa3			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	Aa3			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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Period No	2				
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Interest Period	from	28.12.2017	to	25.01.2018	= 28 days

Average amount - all: 15 669

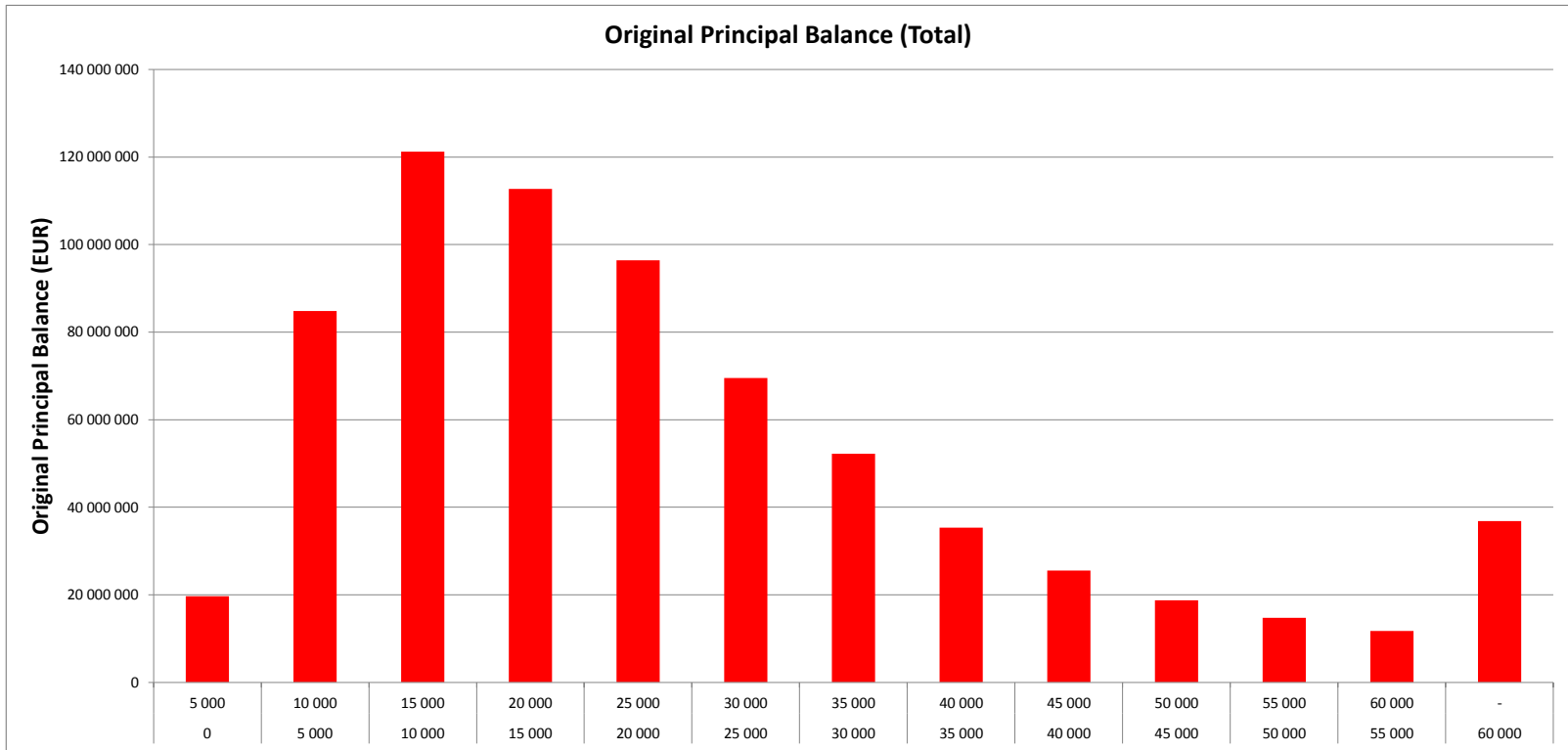
	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	0	5 000	5 747	19 694 249	2,8 %	27,2	7,7	
	5 000	10 000	11 247	84 798 827	12,1 %	42,4	7,2	
	10 000	15 000	9 761	121 231 426	17,3 %	48,2	6,8	
	15 000	20 000	6 506	112 695 322	16,1 %	50,1	6,5	
	20 000	25 000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



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**7.b Original Principal Balance Graph**

Reporting Date	29.01.2018	
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Monthly Period	01.12.2017	
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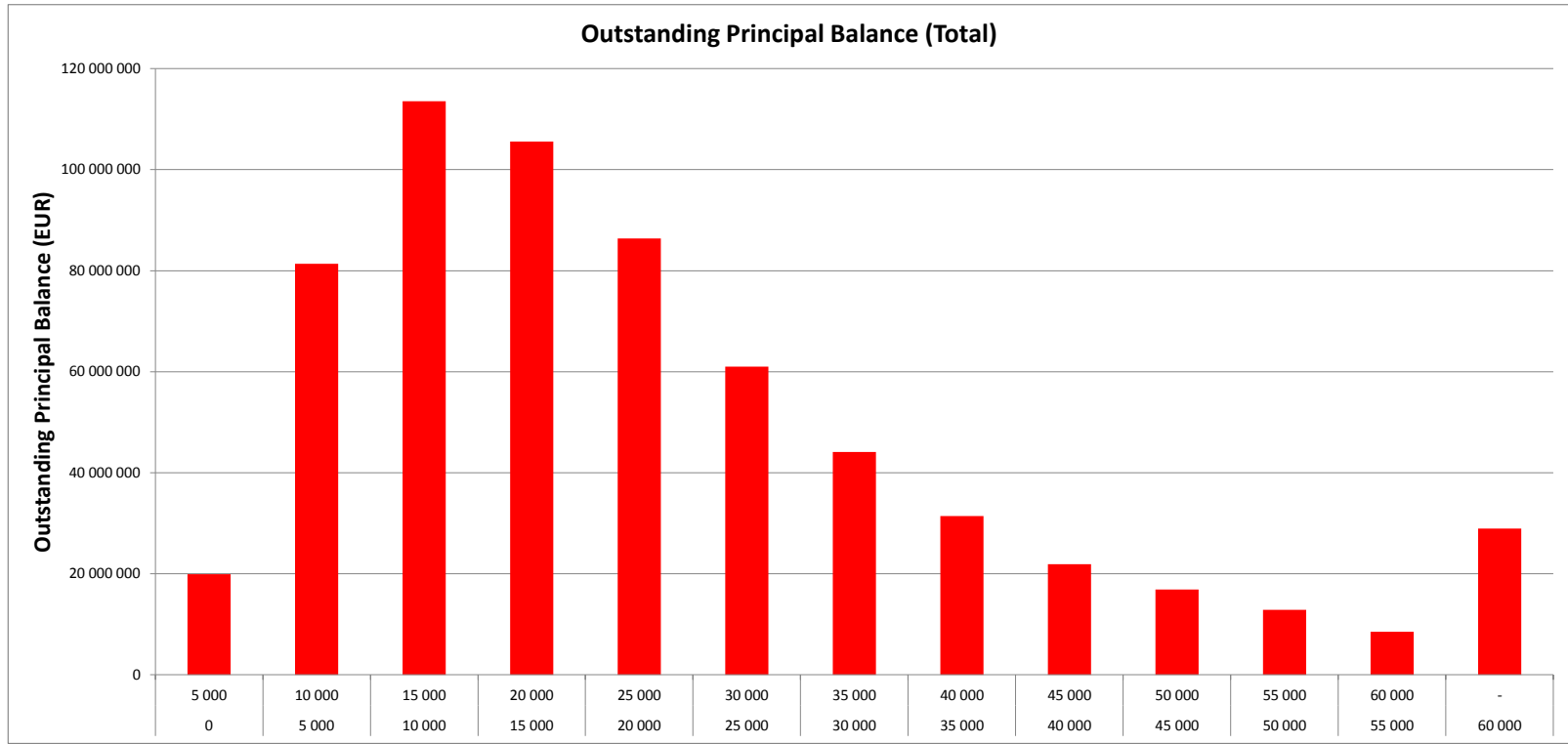




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**8.b Outstanding Principal Balance Graph**

Reporting Date	29.01.2018	
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**9.a Geographical Distribution**



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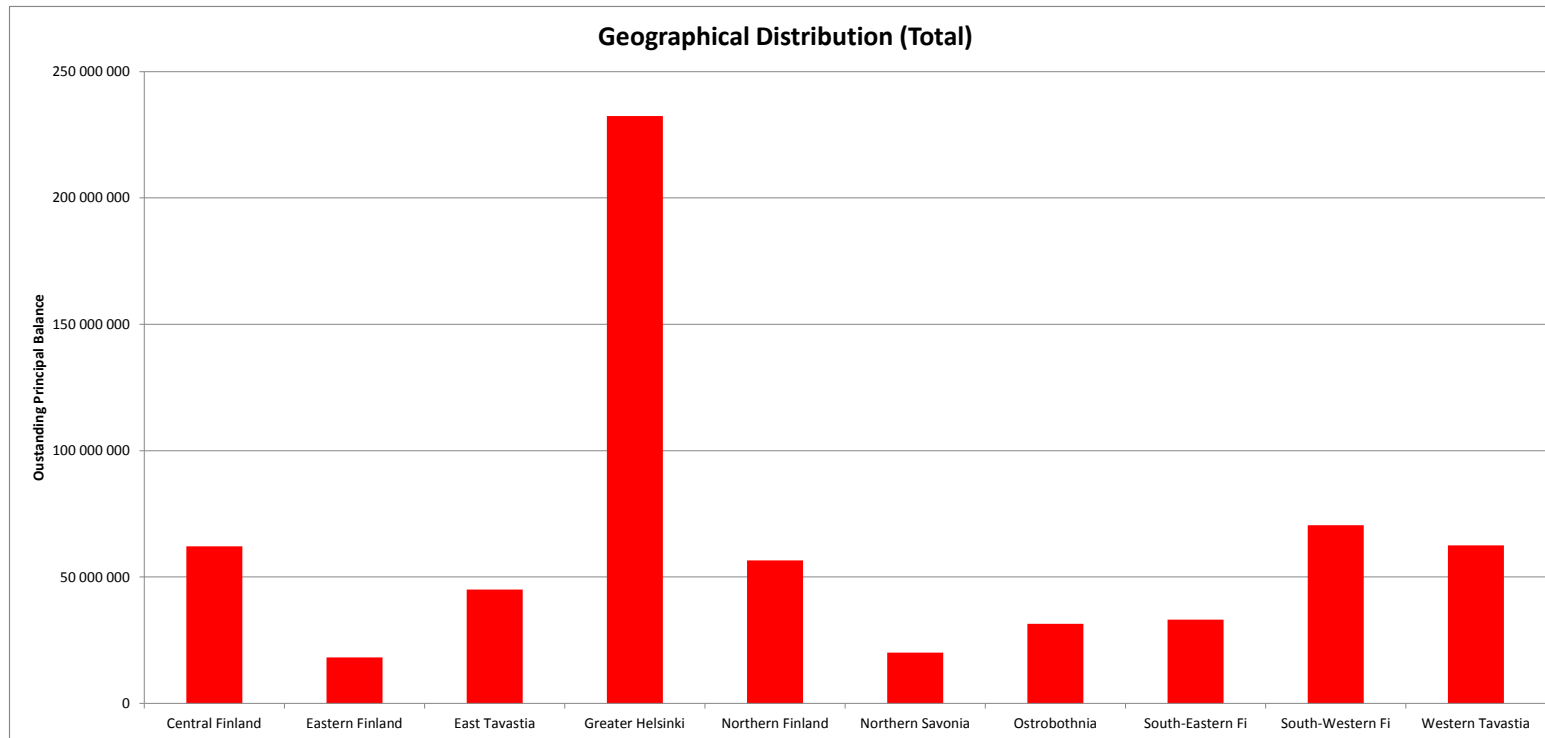
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	4 462	62 214 630	9,84 %	46,7		9,6
Eastern Finland	1 326	18 264 836	2,89 %	46,2		9,4
East Tavastia	3 078	45 073 728	7,13 %	47,0		9,3
Greater Helsinki	14 052	232 424 137	36,75 %	46,8		9,6
Northern Finland	3 817	56 631 446	8,96 %	47,6		9,3
Northern Savonia	1 501	20 043 907	3,17 %	46,4		9,2
Ostrobothnia	2 515	31 502 936	4,98 %	45,3		9,4
South-Eastern Fi	2 398	33 154 047	5,24 %	46,4		9,9
South-Western Fi	4 827	70 557 034	11,16 %	47,5		9,5
Western Tavastia	4 173	62 527 038	9,89 %	47,3		9,3
Total	42 149	632 393 737	100 %			

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9.b Geographical Distribution Graph



Reporting Date	29.01.2018	
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Monthly Period	01.12.2017	
Interest Period	from	28.12.2017
	to	25.01.2018
	=	28 days



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**10.a Interest Rate**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	2	
Monthly Period	01.12.2017	
Interest Period	from 28.12.2017	to 25.01.2018 = 28 days

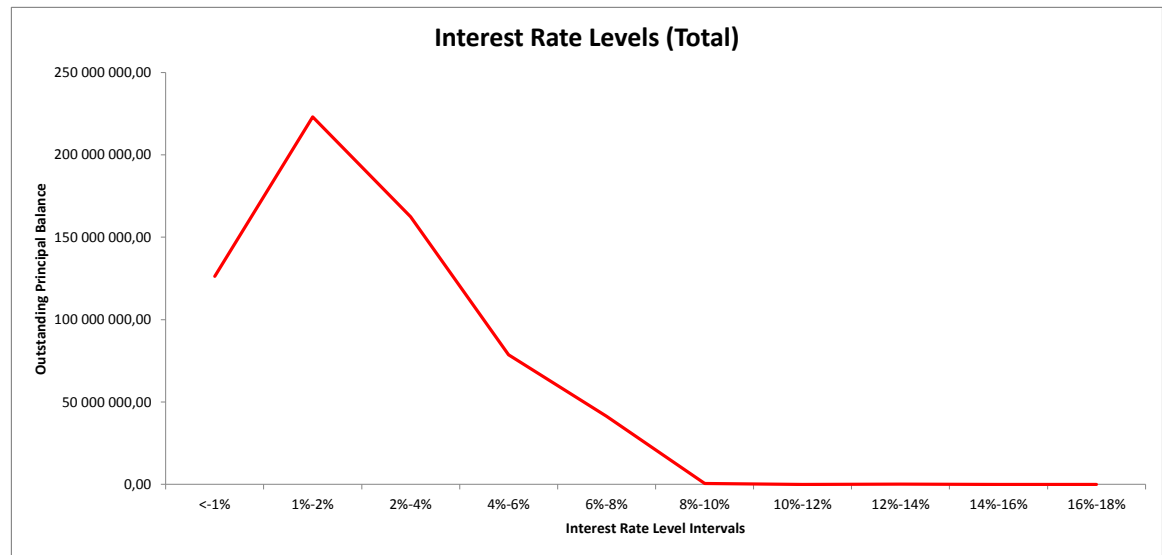
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	6807	126 290 820	19,97 %	48,0	9,2
1	2	12415	223 080 663	35,28 %	47,6	9,4
2	4	10462	162 404 818	25,68 %	46,6	9,7
4	6	7406	78 696 812	12,44 %	45,1	9,8
6	8	4971	41 358 343	6,54 %	43,8	9,3
8	10	71	469 343	0,07 %	45,9	7,6
10	12	2	17 188	0,00 %	49,7	7,4
12	14	11	57 799	0,01 %	38,4	6,2
14	16	3	10 355	0,00 %	26,5	7,7
16	18	1	7 597	0,00 %	53,0	7,0
18	20					
Total		42 149	632 393 737	100 %		

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10.b Interest Rate



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	to	25.01.2018
	=	28 days



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11.a Remaining Terms



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Interest Period	from 28.12.2017	to 25.01.2018 = 28 days

TOTAL								
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	0	0,00 %	0,0	0,0	
	1		12	1 470	4 318 595	0,68 %	8,7	13,1
	13		24	3 664	22 628 261	3,58 %	19,7	12,3
	25		36	5 879	57 058 092	9,02 %	30,5	11,8
	37		48	11 857	183 241 972	28,98 %	44,7	12,6
	49		60	19 279	365 146 818	57,74 %	52,6	7,4
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121							
	Total		42 149	632 393 737	100 %			

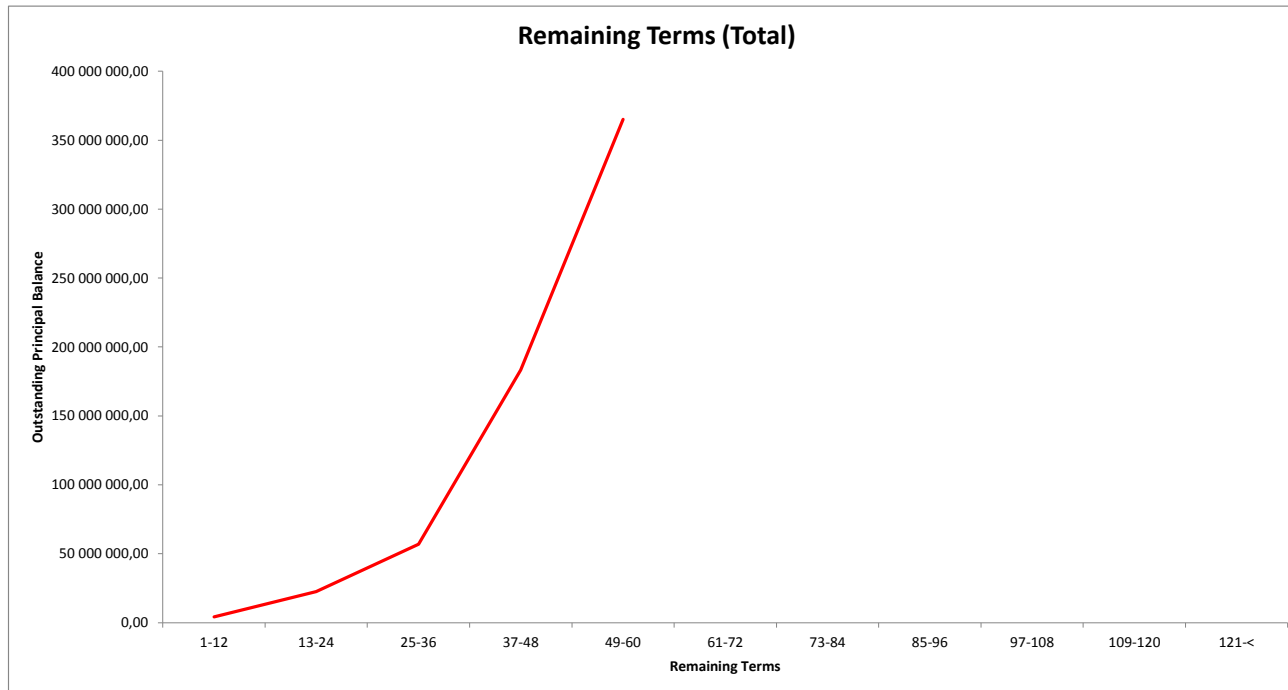


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**11.b Remaining Terms**



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12.a Seasoning



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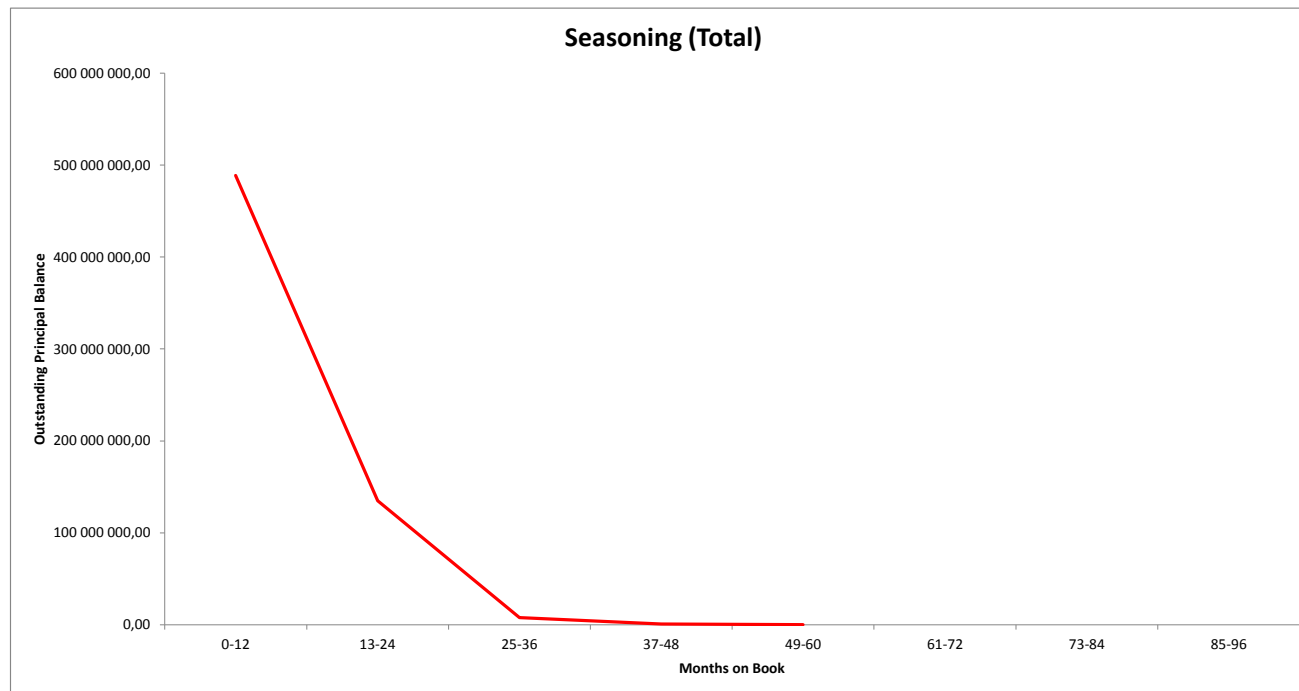
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1	12	31 644	488 756 173	77,29 %	48,4	7,6	
13	24	9 545	134 848 322	21,32 %	42,4	14,8	
25	36	810	7 777 949	1,23 %	29,3	29,3	
37	48	140	959 047	0,15 %	20,3	38,3	
49	60	10	52 246	0,01 %	17,2	50,7	
61	72						
73	84						
85	96						
Total		42 149	632 393 737	100 %			

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**12.b Seasoning**



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**13.a Balloon loans**



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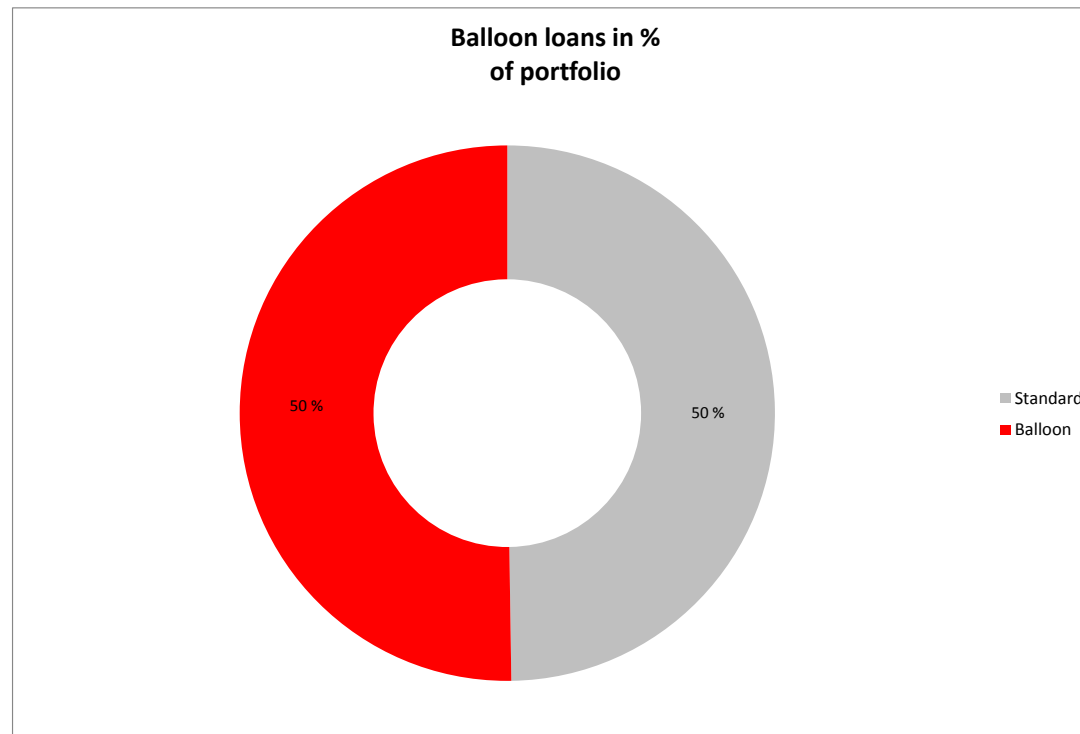
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		28 744	314 679 866	49,76 %	4 216	0,00 %	44,2	9,4
Balloon		13 405	317 713 872	50,24 %	105 870 427	33,32 %	49,5	9,6
Total		42 149	632 393 737	100 %	105 874 643	16,74 %		

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13.b Balloon loans



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14.a # loans per borrower



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Monthly Period	01.12.2017		
Interest Period	from	28.12.2017	to 25.01.2018 = 28 days

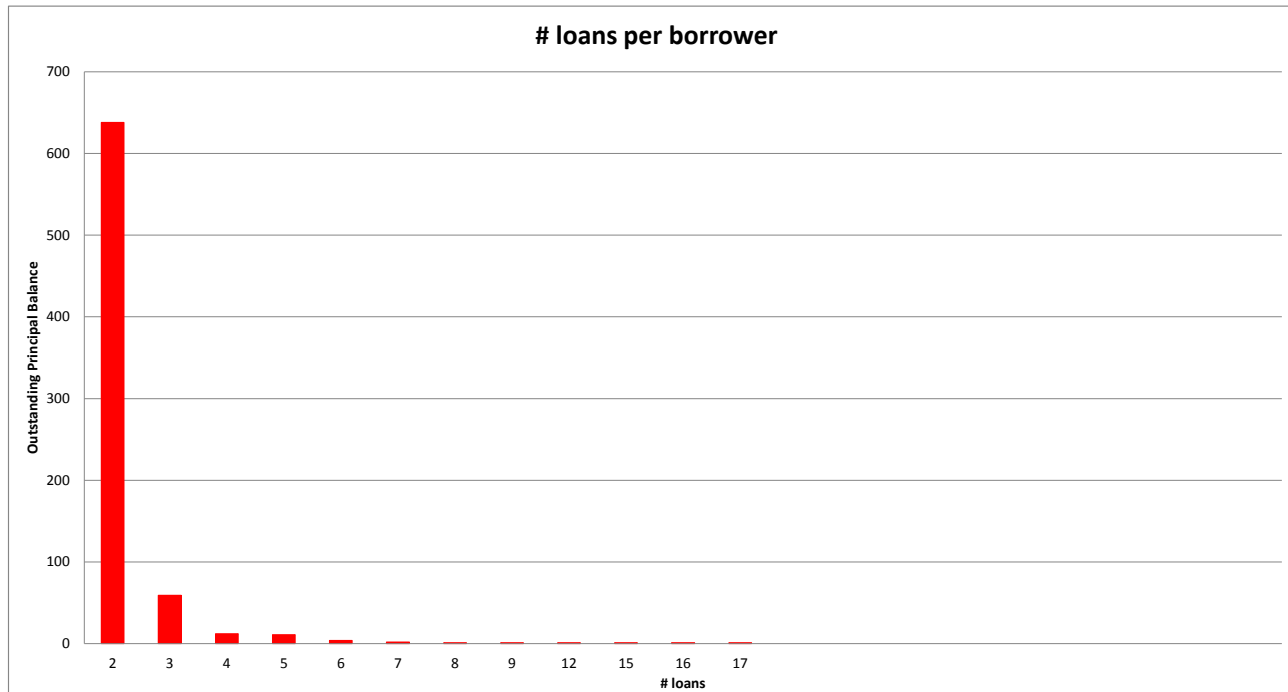
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	40450	598 592 139	94,65 %	
	2	638	25 148 284	3,98 %	
	3	59	3 976 648	0,63 %	
	4	12	926 234	0,15 %	
	5	11	1 345 822	0,21 %	
	6	4	500 777	0,08 %	
	7	2	318 949	0,05 %	
	8	1	77 527	0,01 %	
	9	1	232 529	0,04 %	
	12	1	121 488	0,02 %	
	15	1	141 989	0,02 %	
	16	1	267 497	0,04 %	
	17	1	743 853	0,12 %	
Total:	41 182	632 393 737	100,0 %		

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14.b # loans per borrower



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	2	
Monthly Period	01.12.2017	
Interest Period	from 28.12.2017	to 25.01.2018 = 28 days



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**15.a Amortization Profile**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	2	
Monthly Period	01.12.2017	
Interest Period	from 28.12.2017	to 25.01.2018 = 28 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	632 393 737	620 354 779	12 038 959	1 423 105	2,73 %	98,10 %
2	620 354 779	608 475 898	11 878 881	1 394 081	2,73 %	96,22 %
3	608 475 898	596 603 905	11 871 993	1 365 450	2,73 %	94,34 %
4	596 603 905	584 755 029	11 848 876	1 336 953	2,72 %	92,47 %
5	584 755 029	572 904 054	11 850 975	1 308 538	2,72 %	90,59 %
6	572 904 054	561 030 834	11 873 220	1 280 106	2,71 %	88,72 %
7	561 030 834	549 218 419	11 812 414	1 251 679	2,71 %	86,85 %
8	549 218 419	537 355 113	11 863 307	1 223 347	2,71 %	84,97 %
9	537 355 113	525 561 764	11 793 349	1 194 888	2,70 %	83,11 %
10	525 561 764	513 800 513	11 761 250	1 166 624	2,70 %	81,25 %
11	513 800 513	502 071 243	11 729 271	1 138 454	2,69 %	79,39 %
12	502 071 243	490 380 303	11 690 940	1 110 390	2,69 %	77,54 %
13	490 380 303	478 686 837	11 693 466	1 082 444	2,68 %	75,69 %
14	478 686 837	467 029 369	11 657 468	1 054 553	2,68 %	73,85 %
15	467 029 369	455 437 485	11 591 884	1 026 744	2,67 %	72,02 %
16	455 437 485	443 920 880	11 516 605	999 083	2,66 %	70,20 %
17	443 920 880	432 413 228	11 507 652	971 600	2,66 %	68,38 %
18	432 413 228	421 007 714	11 405 514	944 190	2,65 %	66,57 %
19	421 007 714	409 549 299	11 458 415	917 028	2,65 %	64,76 %
20	409 549 299	398 237 147	11 312 152	889 844	2,64 %	62,97 %

Amortization profile (first 20 periods)

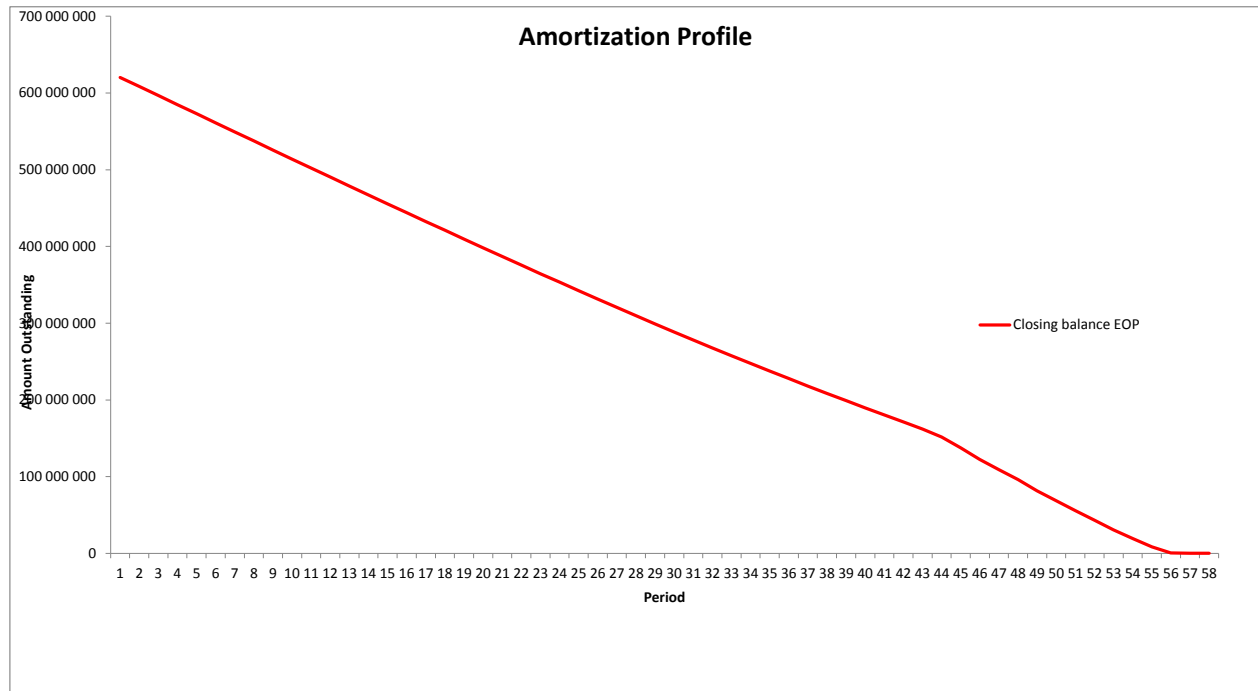


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15.b Amortization Profile



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	2	
Monthly Period	01.12.2017	
Interest Period	from 28.12.2017	to 25.01.2018 = 28 days



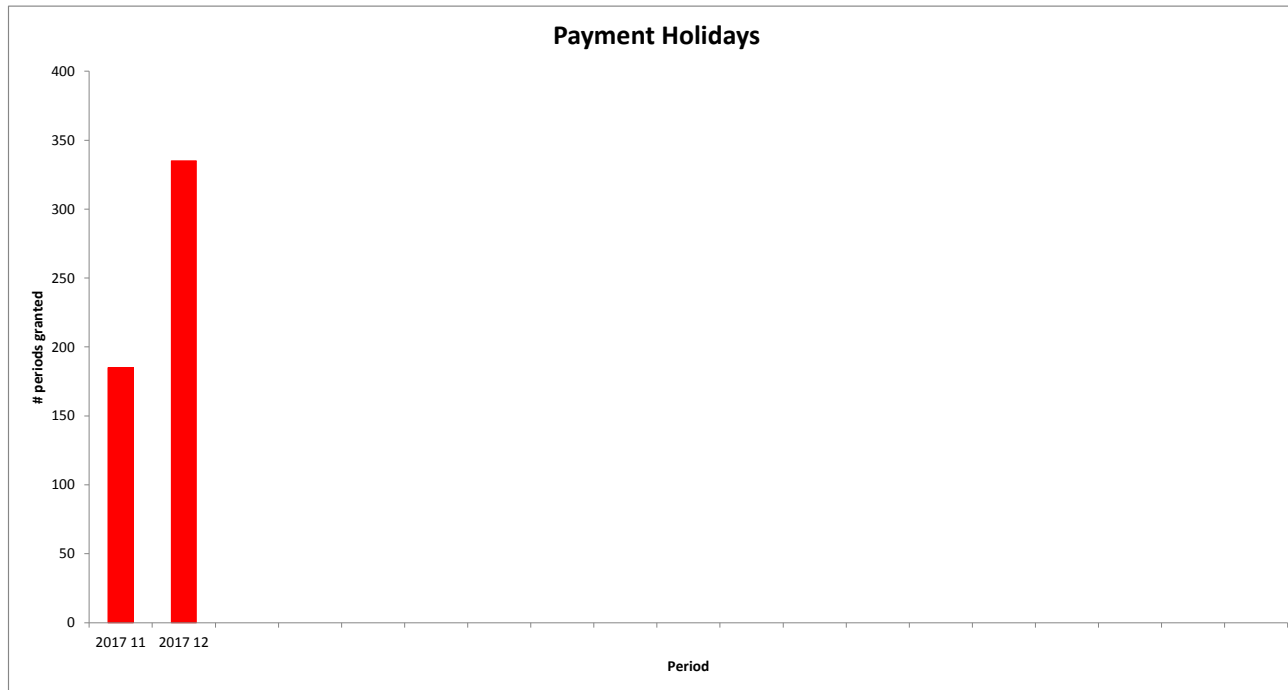


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**16.b Payment Holidays**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	2	
Monthly Period	01.12.2017	
Interest Period	from 28.12.2017	to 25.01.2018 = 28 days



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**17.a Downpayment**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	2	
Monthly Period	01.12.2017	
Interest Period	from 28.12.2017	to 25.01.2018 = 28 days

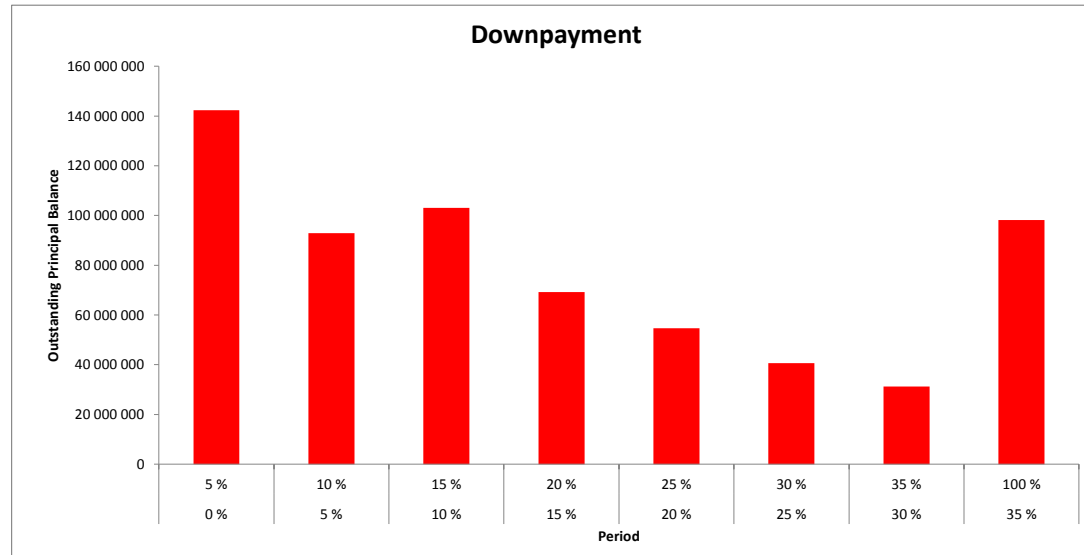
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	8 249	142 394 916	22,5 %	49,0	9,5
	5 %	10 %	5 246	92 937 883	14,7 %	48,9	9,6
	10 %	15 %	6 241	103 091 381	16,3 %	47,7	9,6
	15 %	20 %	4 293	69 160 226	10,9 %	47,1	9,6
	20 %	25 %	3 498	54 717 495	8,7 %	46,4	9,7
	25 %	30 %	2 724	40 701 482	6,4 %	46,5	9,4
	30 %	35 %	2 221	31 182 491	4,9 %	45,4	9,5
	35 %	100 %	9 677	98 207 864	15,5 %	41,5	9,2
	Total		42 149	632 393 737	100 %		

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17.b Downpayment



Reporting Date	29.01.2018		
Payment date	25.01.2018		
Period No	2		
Monthly Period	01.12.2017		
Interest Period	from	28.12.2017	to 25.01.2018 = 28 days



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18.a Vehicle Condition



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	2
Monthly Period	01.12.2017
Interest Period	from 28.12.2017 to 25.01.2018 = 28 days

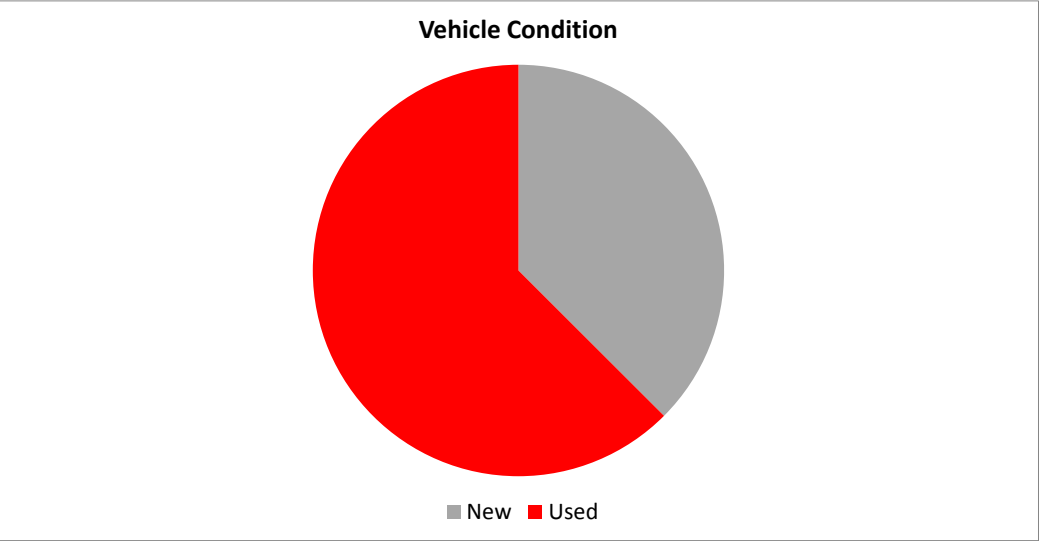
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	10 694	237 042 528	37,5 %	47,4	9,7	
Used	31 455	395 351 209	62,5 %	46,5	9,4	
Total	42 149	632 393 737	100 %			

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18.b Vehicle Condition



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	2				
Monthly Period	01.12.2017				
Interest Period	from 28.12.2017	to 25.01.2018	=	28 days	



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19.a Borrower Type



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	2
Monthly Period	01.12.2017
Interest Period	from 28.12.2017 to 25.01.2018 = 28 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	5 550	118 171 243	18,7 %	43,99	9,54
	Private	36 599	514 222 495	81,3 %	47,51	9,47
	Total	42 149	632 393 737	100 %		

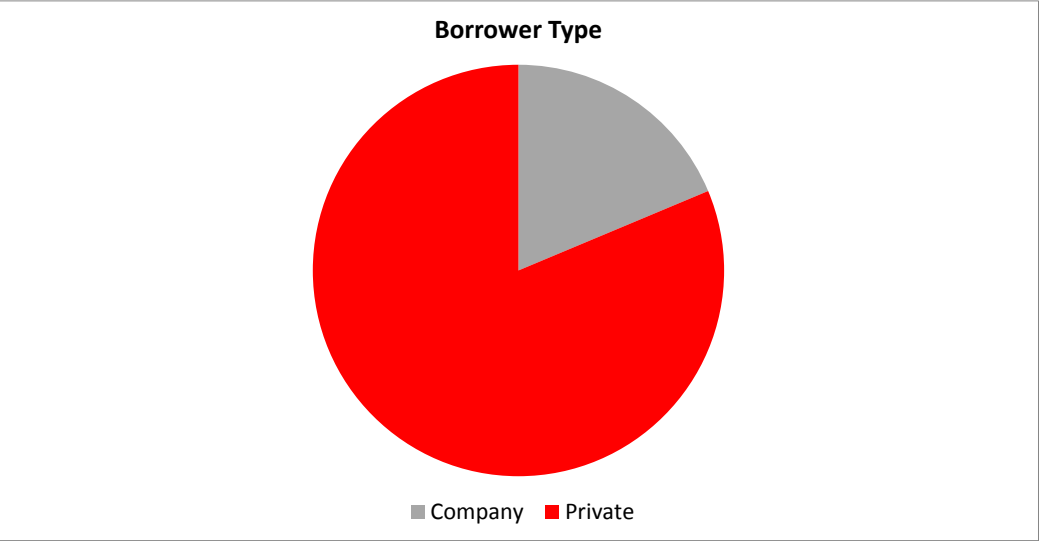


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19.b Borrower Type



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	2				
Monthly Period	01.12.2017				
Interest Period	from 28.12.2017	to 25.01.2018	=	28 days	



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**20.a Vehicle type**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	2	
Monthly Period	01.12.2017	
Interest Period	from 28.12.2017	to 25.01.2018 = 28 days

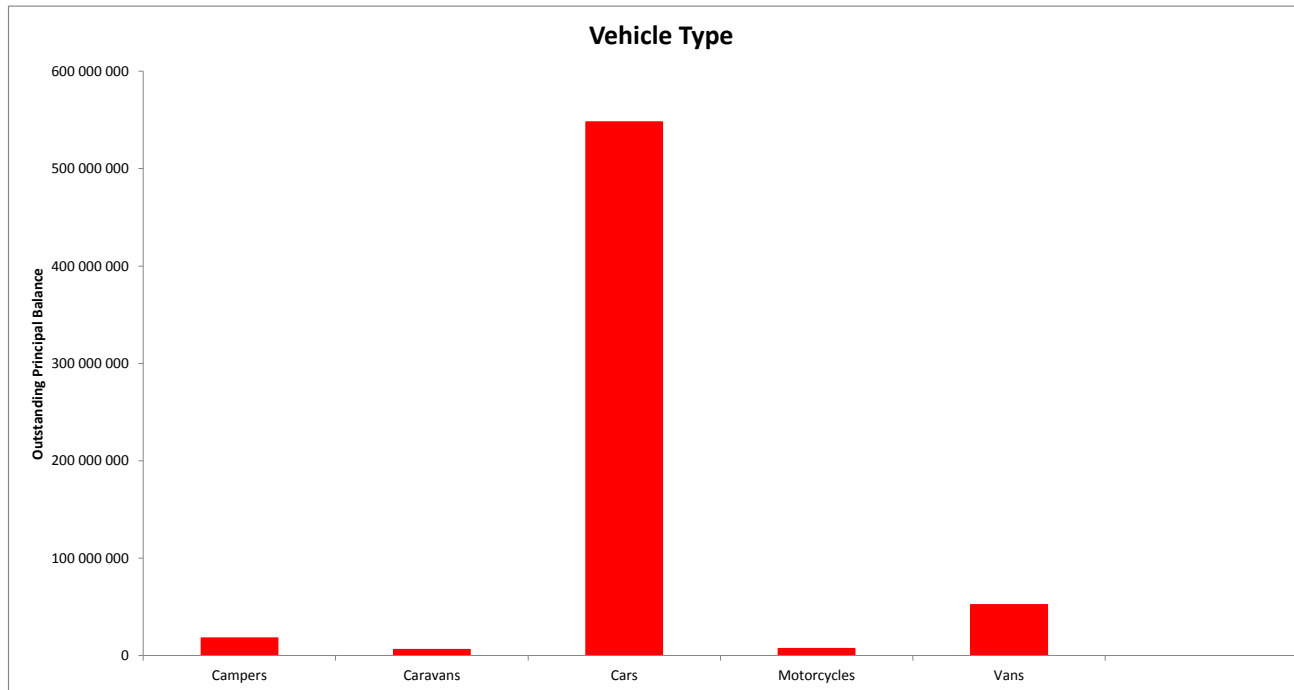
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	727	18 227 031	2,88 %	49,70	8,39
	Caravans	452	6 234 000	0,99 %	49,41	8,04
	Cars	37 045	548 165 896	86,68 %	46,87	9,54
	Motorcycles	755	7 397 515	1,17 %	47,08	7,75
	Vans	3 170	52 369 295	8,28 %	45,40	9,62
		42 149	632 393 737	100 %		

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20.b Vehicle type



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	2	
Monthly Period	01.12.2017	
Interest Period	from 28.12.2017	to 25.01.2018 = 28 days



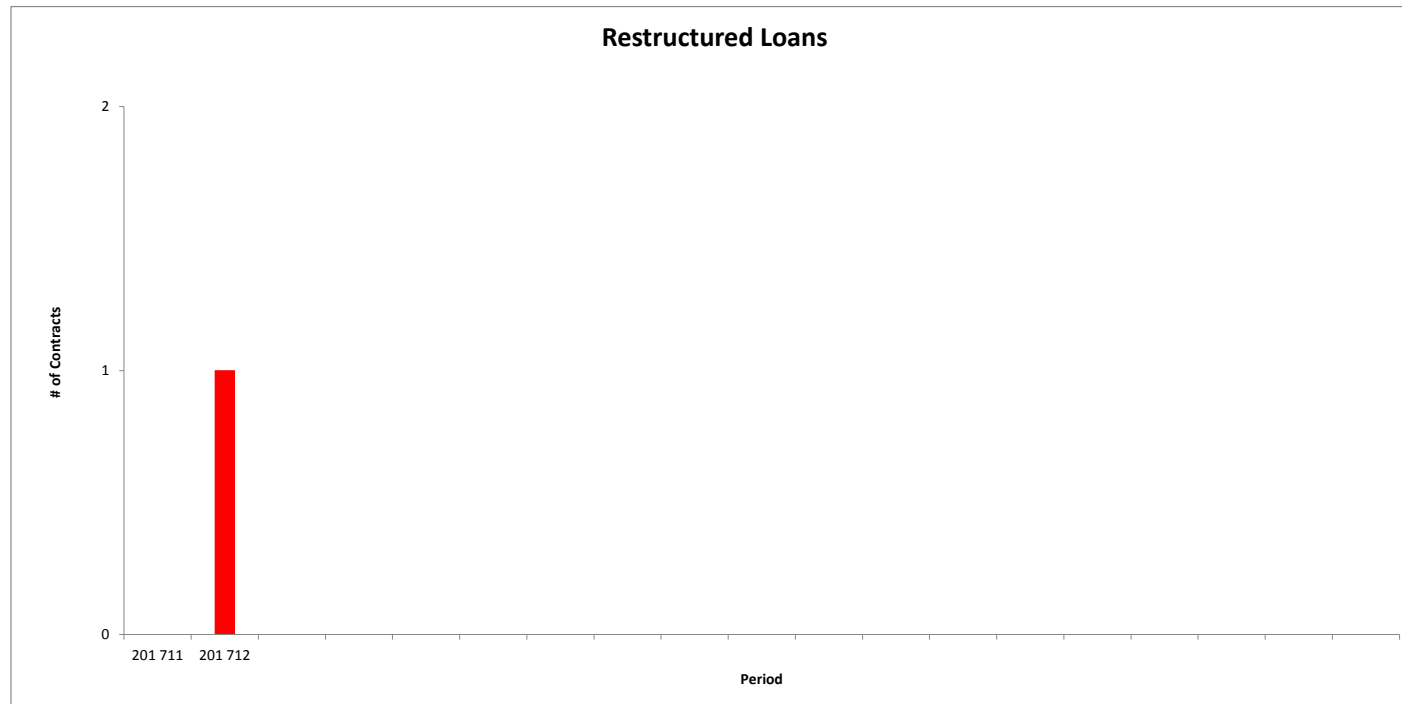


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**21.b Restructured Loans**



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	2				
Monthly Period	01.12.2017				
Interest Period	from	28.12.2017	to	25.01.2018	= 28 days



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**22.a Dynamic Interest rate**



Reporting Date	29.01.2018					
Payment date	25.01.2018					
Period No	2					
Monthly Period	from	01.12.2017	to	25.01.2018	=	28 days
Interest Period	from	28.12.2017	to	25.01.2018	=	28 days

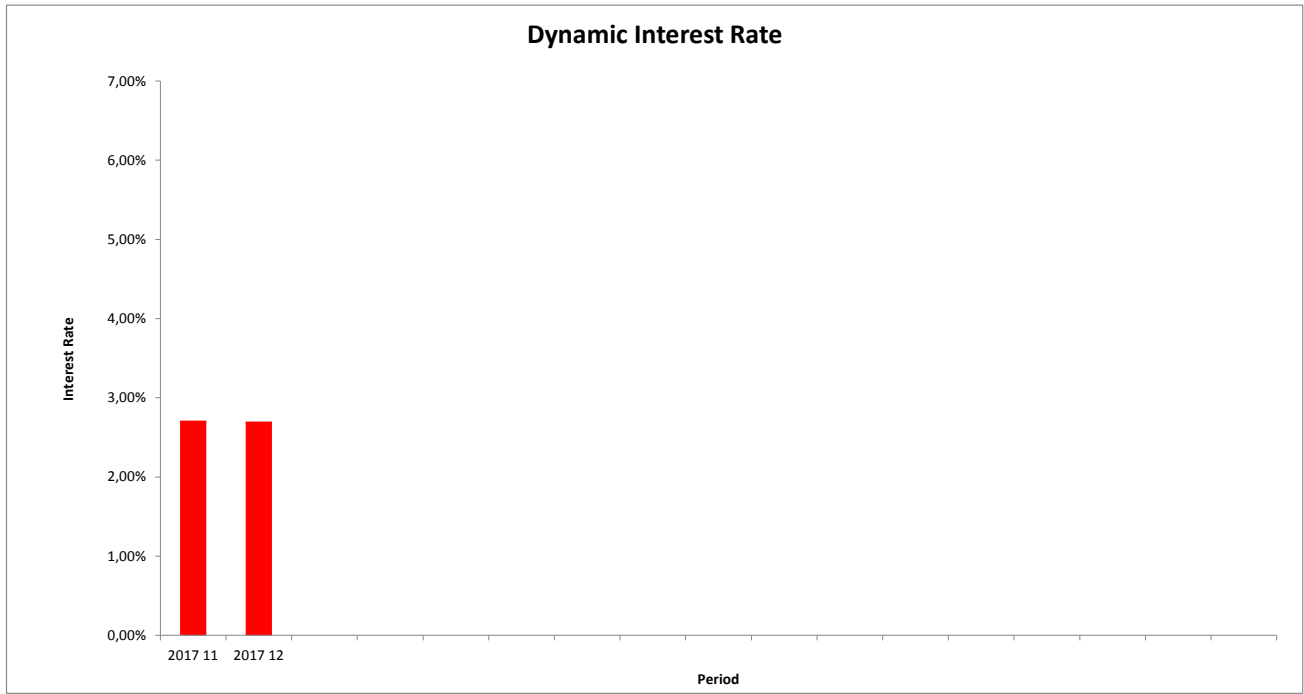
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2017 11	654 359 999	2,71 %
	2017 12	632 393 737	2,70 %

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**22.b Dynamic Interest Rate**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	2	
Monthly Period	01.12.2017	
Interest Period	from 28.12.2017	to 25.01.2018 = 28 days



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23.a Dynamic Pre-Payments



Reporting Date	29.01.2018				
Payment date	25.01.2018				
Period No	2				
Monthly Period	01.12.2017				
Interest Period	from	28.12.2017	to	25.01.2018	= 28 days

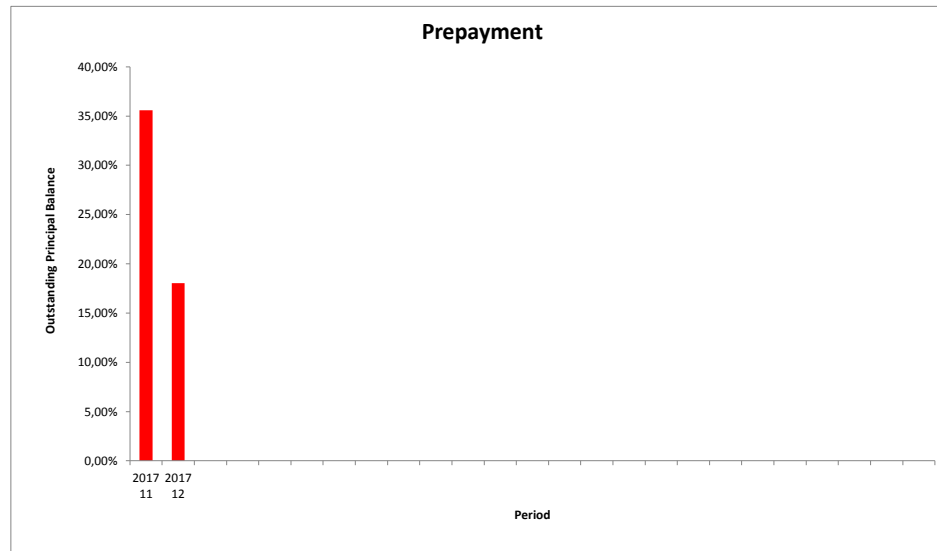
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2017 11	23 564 683	654 359 999	35,60 %
	2017 12	10 398 475	632 393 737	18,04 %



**23.b Dynamic Pre-Payments**



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	2	
Monthly Period	01.12.2017	
Interest Period	from	28.12.2017
	to	25.01.2018
	=	28 days



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24. Delinquency



Reporting Date	29.01.2018	
Payment date	25.01.2018	
Period No	2	
Monthly Period	01.12.2017	
Interest Period	from 28.12.2017	to 25.01.2018 = 28 days

year	month	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	619 786 134	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

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	2
Monthly Period	01.12.2017
Interest Period	from 28.12.2017 to 25.01.2018 = 28 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 4		
			Recoveries	Cum. Recoveries	Loss
2017 4	650	1			650

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**26. Priority of Payments**



Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	2
Monthly Period	01.12.2017
Interest Period	from 28.12.2017 to 25.01.2018 = 28 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	23 887 490,69	EUR
Senior Expenses	-	7 332,00	EUR
Servicing Fee	-	272 280,64	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 641 616,60	EUR
Principal on Loan to Issuer	-	21 966 261,45	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	27 421 410,05	EUR
Senior Expenses	-	5 332,00	EUR
Interest Class A	-	15 132,00	EUR
Interest Class B	-	75 600,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 537 359,99	EUR
Principal Payments on Class A	-	21 966 261,45	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 004,79	EUR
Interest Issuer Subordinated Loan	-	542,03	EUR
Principal Issuer Subordinated Loan	-	270 840,01	EUR
Payment to Purchaser	-	1 431 555,78	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	1 431 555,78	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,23	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 431 541,54	EUR

**SCF RAHOITUSPALVELUT KIMI VI DAC****Monthly Investor Report****27. Transaction Costs**

Reporting Date	29.01.2018
Payment date	25.01.2018
Period No	2
Monthly Period	01.12.2017
Interest Period	from 28.12.2017 to 25.01.2018 = 28 days

<b>Transaction Costs</b>	<b>Currency</b>	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>
Senior Expenses	EUR	7 332,00		
Interest accrued for the Period	EUR	90 732,00	15 132,00	75 600,00
Cumulative Interest accrued	EUR	328 586,00	82 886,00	245 700,00
Interest Payments	EUR	90 732,00	15 132,00	75 600,00
Cumulative Interest Payments	EUR	328 586,00	82 886,00	245 700,00
Interest accrued on Subordinated Loan for the Period	EUR	542,03		
Cumulative Interest accrued on Subordinated Loan	EUR	1 948,21		
Interest Payments on Subordinated Loan	EUR	542,03		
Cumulative Interest Payments on Subordinated Loan	EUR	1 948,21		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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**28. Contact Details**



Reporting Date	29.01.2018					
Payment date	25.01.2018					
Period No	2					
Monthly Period	01.12.2017					
Interest Period	from 28.12.2017	to	25.01.2018	=	28 days	

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