

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.04.2018				
Payment date	25.04.2018			Following payment dates:	25.05.2018
Period No	5				25.06.2018
Monthly Period	mar.18				
Interest Period	from 26.03.2018	to	25.04.2018	=	30 days
Cut-Off date	31.03.2018				

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1. Portfolio Information



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	5
Monthly Period	mar.18
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	583 020 434,42 EUR
Scheduled Loan Principal Repayments	11 276 079,01 EUR
Prepayments	11 984 288,09 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	23 260 367,10 EUR
New Defaulted Auto Loans in Period	135 763,89 EUR
Closing Balance	559 624 303,43 EUR

Total revenue collections	
Revenue and fees received on loan balances	1 829 698,47 EUR
Recoveries on loans in default	5 626,25 EUR
Total Revenue Received in Period	1 835 324,72 EUR

# Loans	
At beginning of period	40 152 Loans
Paid in Full	959 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	12 Loans
At end of period	39 181 Loans

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2. Amount Due for Distribution



Reporting Date	27.04.2018
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	25 088 642 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	25 088 642 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	24 847 640 EUR
b. Reserve Fund	3 246 651 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	28 094 291 EUR

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3. Reserve Accounts



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	5
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Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

Note Balance

Beginning of Period	583 020 434,42	EUR
End of Period	559 624 303,43	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 %	3 246 650,96	EUR
Cash Outflow		3 246 650,96	EUR
Cash Inflow		3 109 322,61	EUR
End of Period	0,5 %	3 109 322,61	EUR
Required Reserve Amount	0,5 %	3 109 322,61	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	27.04.2018				
Payment date	25.04.2018				
Period No	5				
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Asset Balance

Beginning of Period	583 020 434,42	EUR
End of Period	559 624 303,43	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	526 756 611,81	94,13 %	36 965
1-29 days past due	28 489 916,13	5,09 %	1 929
Delinquent Receivables:			
30-59 days past due	2 859 641,55	0,51 %	195
60-89 days past due	857 069,53	0,15 %	47
90-119 days past due	234 918,88	0,04 %	19
120-149 days past due	230 443,53	0,04 %	13
150-179 days past due	195 702,00	0,03 %	13
Total Performing and Delinquent	559 624 303	100,00 %	39 181

	EUR	%	# loans
Volkswagen vehicles	43 981 205	7,86 %	4 305

Current Period Defaults	135 763,89		12
Cumulative Defaults	148 423,38		19
Current Period Recoveries	5 626,25		
Cumulative Recoveries	10 176,03		

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5. Outstanding Notes



Reporting Date	27.04.2018		
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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)		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
Current Note Information			
Class Principal Outstanding Opening Balance	583 020 434,42	518 220 434,42	64 800 000,00
Available Distribution Amount	28 094 291,01		
Amortisation	23 396 130,99		
Redemption per Class	23 396 130,99	23 396 130,99	-
Redemption per Note		3 686,17	-
Class Principal Outstanding Closing Balance	559 624 303,43	494 824 303,43	64 800 000,00
Current Tranching	100 %	88,42 %	11,58 %
Current Pool Factor		0,78	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	30		
Principal Outstanding per Note Beginning of Period		81 648,09	100 000,00
>Principal Repayment per note		3 686,17	-
Principal Outstanding per Note End of Period		77 961,92	100 000,00
>Interest accrued for the period		1,97	125,00
Interest Payment	93 523,66	12 523,66	81 000,00
Interest Payment per Note		1,97	125,00

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		14,72 %	3,14 %
Current CE (excl. Excess Spread)		12,13 %	0,56 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.04.2018
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Period No 5
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Interest Period : 26.03.2018 to 25.04.2018 = 30 days

		Rating Triggers										Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term								
		Fitch		Moody's		Fitch		Moody's						
Transaction Role	Counterparty	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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Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

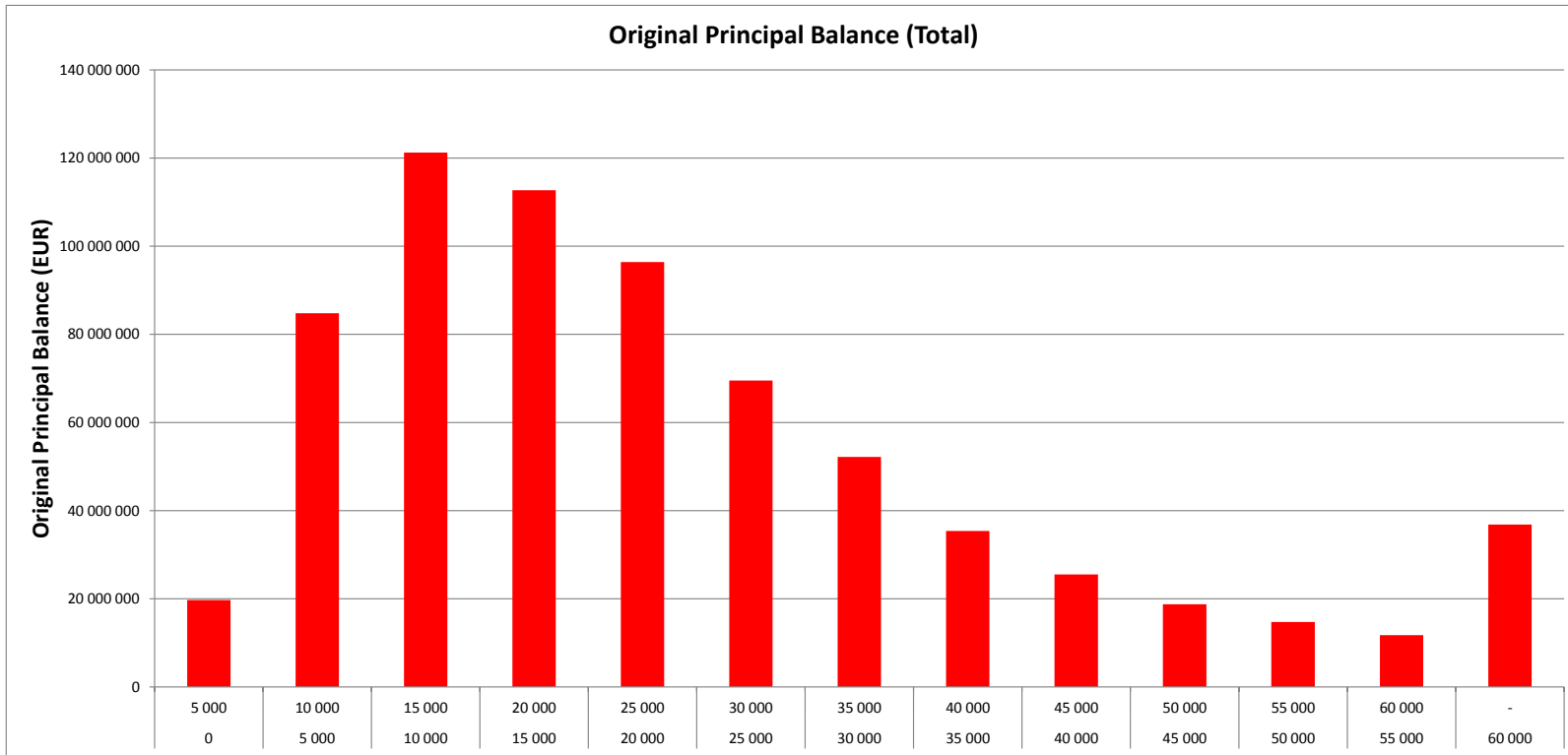
Average amount - all: 15 669

	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

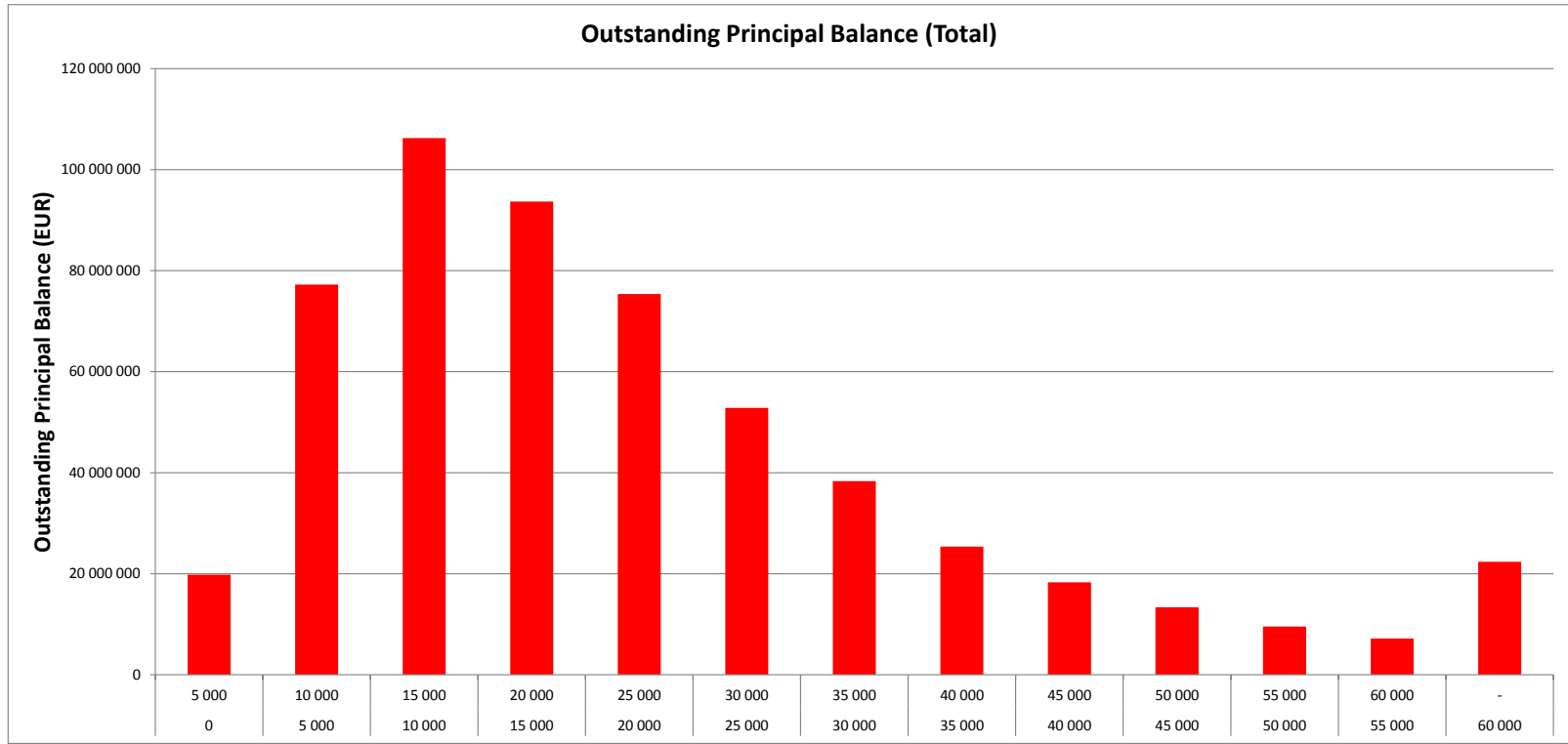
Reporting Date	27.04.2018	
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8.b Outstanding Principal Balance Graph

Reporting Date	27.04.2018	
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Interest Period	from 26.03.2018	to 25.04.2018 = 30 days



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9.a Geographical Distribution



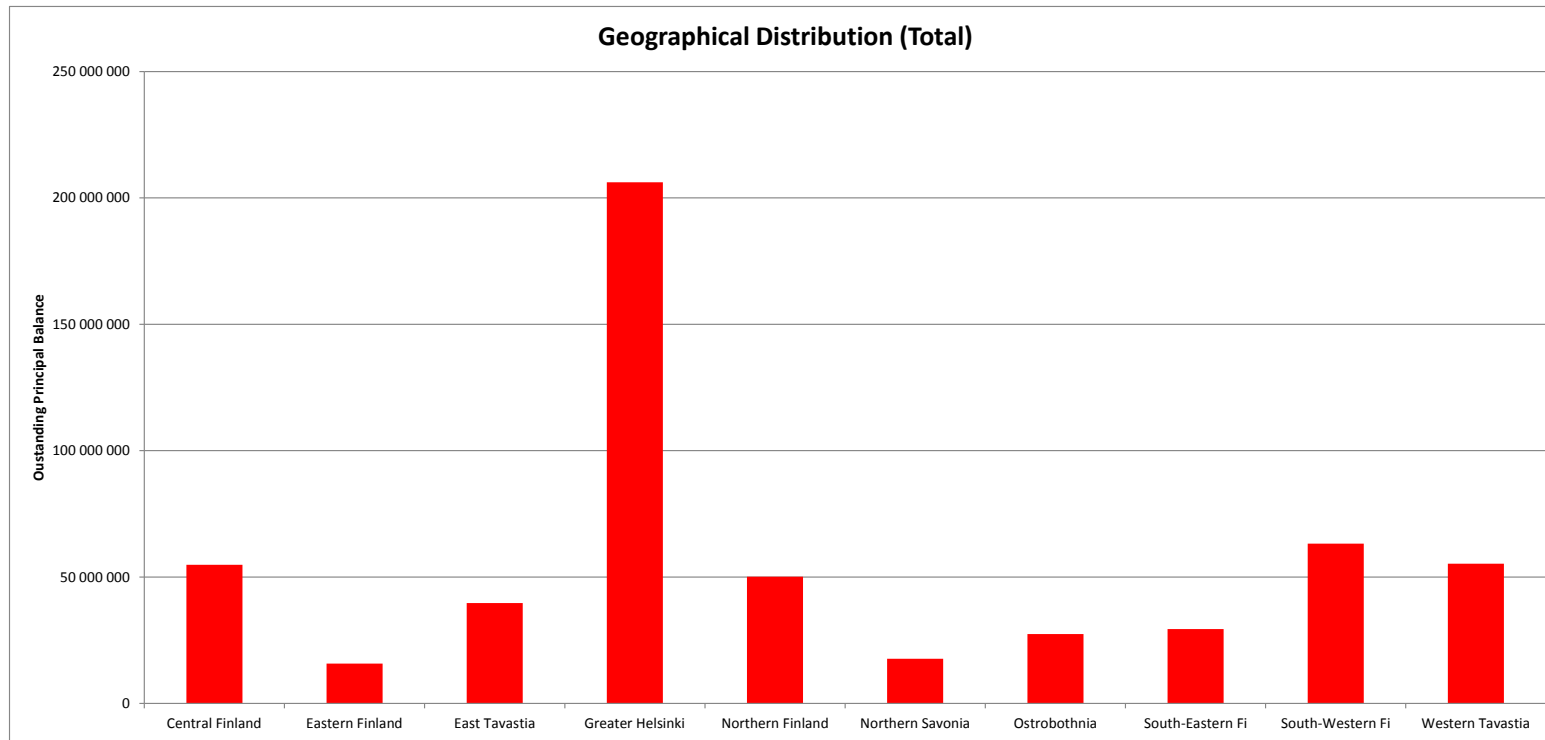
Reporting Date	27.04.2018	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	4 123	54 829 605	9,80 %	44,1		12,5
Eastern Finland	1 221	15 782 924	2,82 %	43,5		12,2
East Tavastia	2 848	39 688 538	7,09 %	44,3		12,3
Greater Helsinki	13 111	206 196 565	36,85 %	44,1		12,5
Northern Finland	3 546	50 155 710	8,96 %	44,8		12,2
Northern Savonia	1 396	17 637 962	3,15 %	43,8		12,2
Ostrobothnia	2 330	27 425 486	4,90 %	42,6		12,4
South-Eastern Fi	2 239	29 423 626	5,26 %	43,9		12,7
South-Western Fi	4 507	63 218 948	11,30 %	44,9		12,4
Western Tavastia	3 860	55 264 938	9,88 %	44,6		12,3
Total	39 181	559 624 303	100 %			

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9.b Geographical Distribution Graph

Reporting Date	27.04.2018	
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	=	30 days



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10.a Interest Rate



Reporting Date	27.04.2018	
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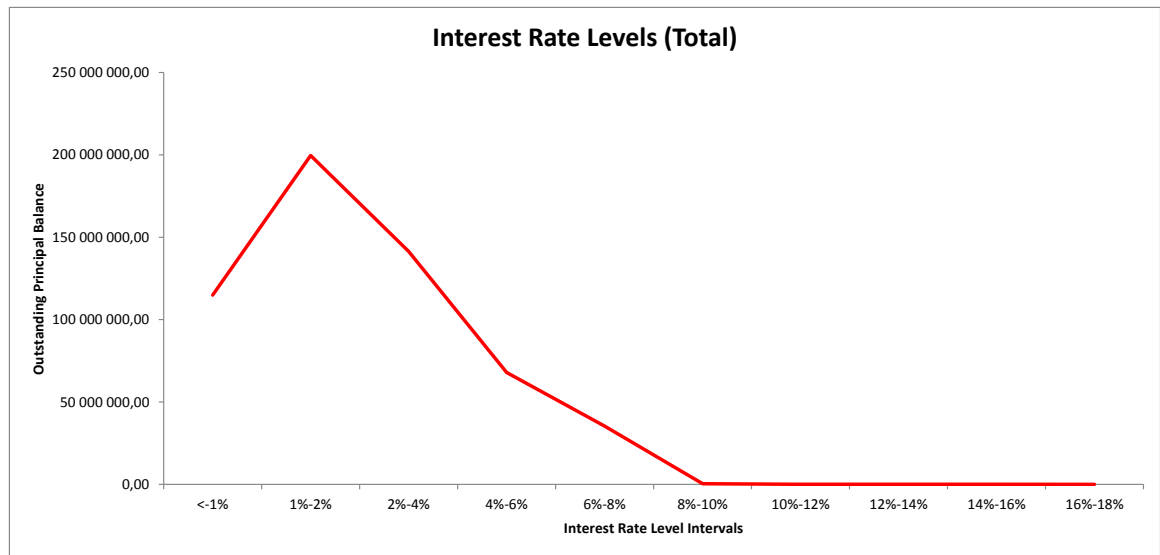
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	6517	114 903 344	20,53 %	45,2	12,2
1	2	11691	199 608 472	35,67 %	44,8	12,3
2	4	9623	141 386 064	25,26 %	44,0	12,6
4	6	6781	67 883 136	12,13 %	42,6	12,7
6	8	4484	35 328 519	6,31 %	41,5	12,3
8	10	69	433 964	0,08 %	43,5	10,6
10	12	2	16 303	0,00 %	46,8	10,4
12	14	10	48 189	0,01 %	34,7	9,0
14	16	3	9 021	0,00 %	24,8	10,7
16	18	1	7 293	0,00 %	50,0	10,0
18	20					
Total		39 181	559 624 303	100 %		

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10.b Interest Rate



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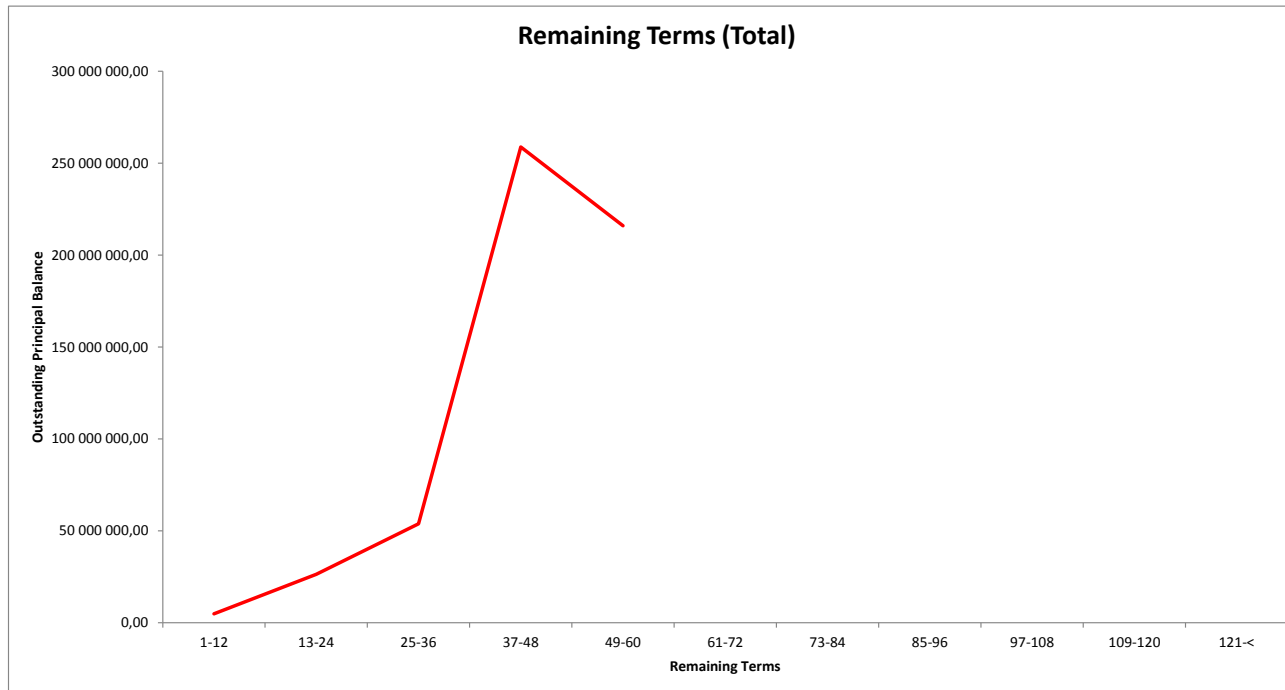


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11.b Remaining Terms



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	=	30 days



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12.a Seasoning



Reporting Date	27.04.2018	
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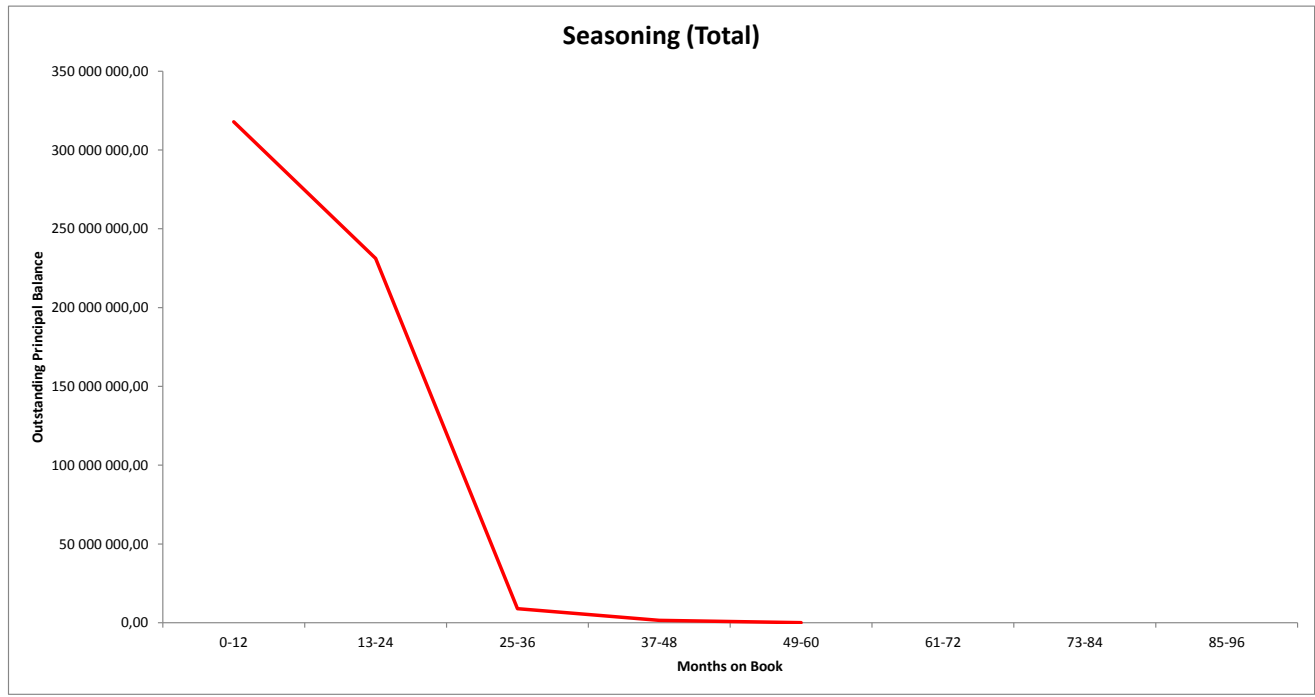
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12	21 507	317 913 639	56,81 %	46,8	9,4
13		24	16 521	231 192 044	41,31 %	41,4	15,7
25		36	920	8 935 995	1,60 %	29,4	29,4
37		48	221	1 534 339	0,27 %	18,9	39,4
49		60	12	48 287	0,01 %	15,1	53,1
61		72					
73		84					
85		96					
Total		39 181	559 624 303	100 %			

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12.b Seasoning



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	=	30 days



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13.a Balloon loans



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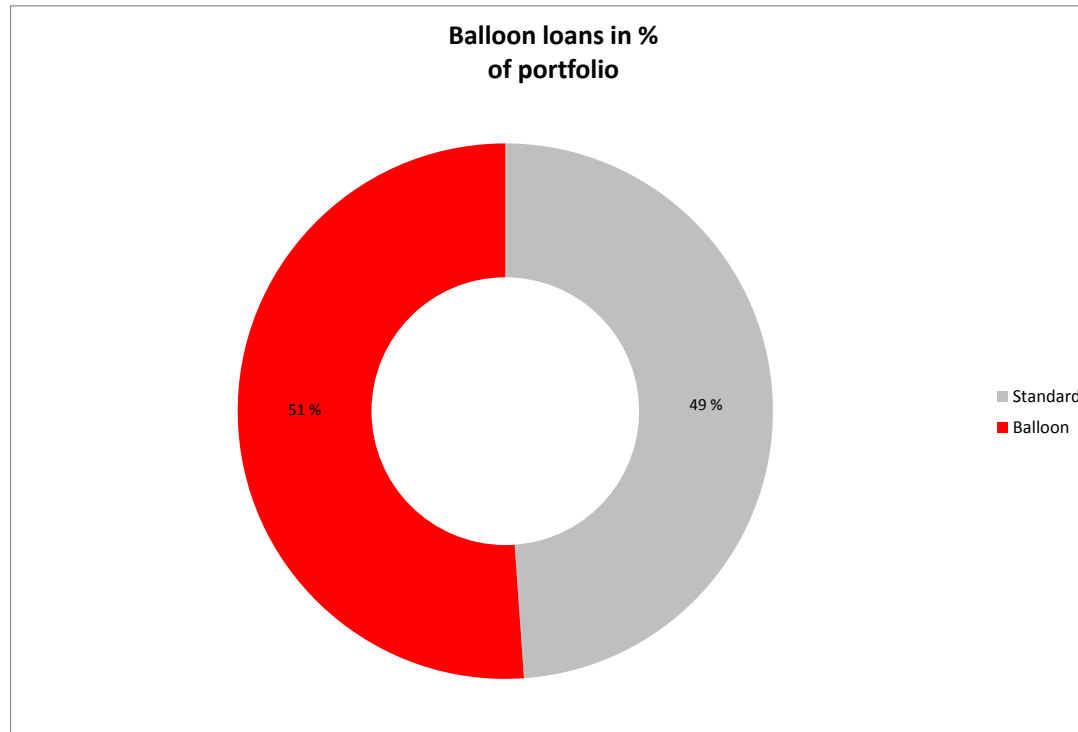
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	26 585	273 586 102	48,89 %	3 846	0,00 %	41,7	12,3
	Balloon	12 596	286 038 202	51,11 %	99 083 330	34,64 %	46,6	12,5
	Total	39 181	559 624 303	100 %	99 087 176	17,71 %		

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13.b Balloon loans



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	=	30 days

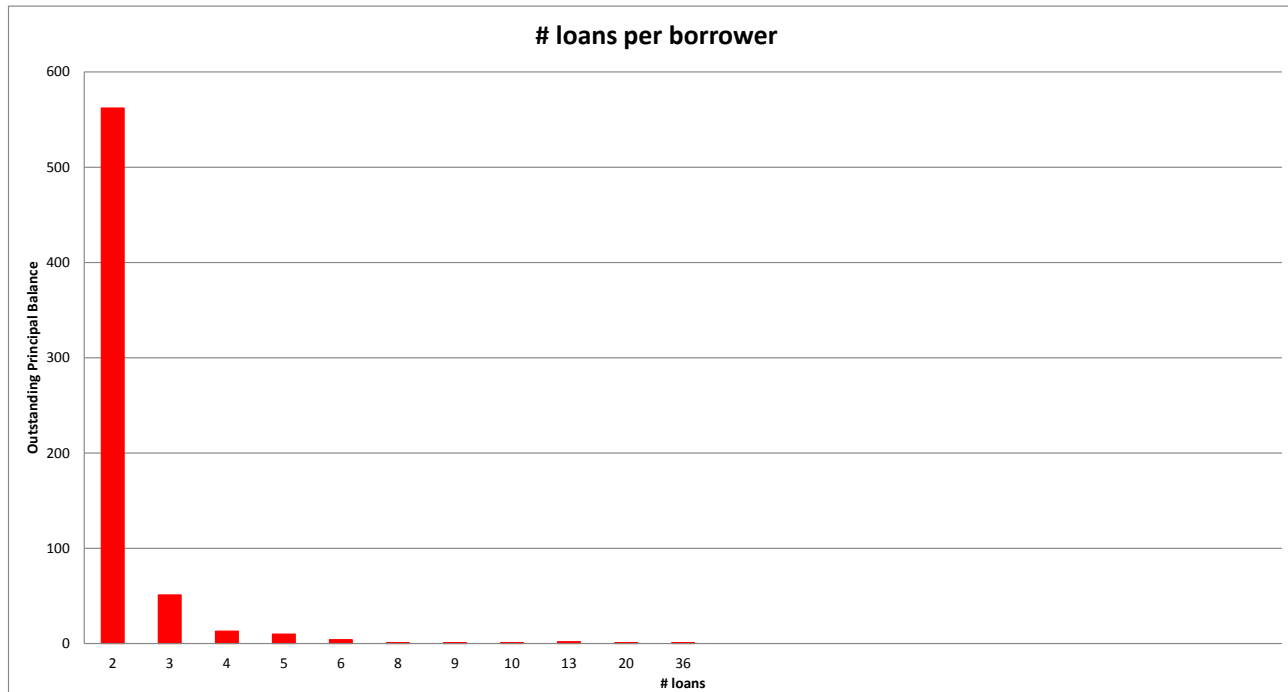


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14.b # loans per borrower



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15.a Amortization Profile



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Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	559 624 303	548 265 052	11 359 252	1 240 513	2,69 %	97,97 %
2	548 265 052	537 214 441	11 050 610	1 213 636	2,69 %	96,00 %
3	537 214 441	526 104 252	11 110 189	1 187 410	2,68 %	94,01 %
4	526 104 252	515 064 033	11 040 220	1 161 135	2,68 %	92,04 %
5	515 064 033	503 966 430	11 097 603	1 134 988	2,68 %	90,05 %
6	503 966 430	492 934 084	11 032 346	1 108 677	2,67 %	88,08 %
7	492 934 084	481 925 414	11 008 671	1 082 545	2,67 %	86,12 %
8	481 925 414	470 951 307	10 974 106	1 056 479	2,66 %	84,15 %
9	470 951 307	460 005 885	10 945 422	1 030 521	2,66 %	82,20 %
10	460 005 885	449 049 769	10 956 116	1 004 649	2,65 %	80,24 %
11	449 049 769	438 127 448	10 922 321	978 801	2,65 %	78,29 %
12	438 127 448	427 263 547	10 863 902	953 030	2,64 %	76,35 %
13	427 263 547	416 467 647	10 795 900	927 381	2,64 %	74,42 %
14	416 467 647	405 681 700	10 785 947	901 888	2,63 %	72,49 %
15	405 681 700	394 987 084	10 694 616	876 463	2,62 %	70,58 %
16	394 987 084	384 233 579	10 753 506	851 251	2,62 %	68,66 %
17	384 233 579	373 621 368	10 612 210	825 991	2,61 %	66,76 %
18	373 621 368	363 012 208	10 609 160	801 008	2,60 %	64,87 %
19	363 012 208	352 425 648	10 586 560	776 062	2,60 %	62,98 %
20	352 425 648	341 951 155	10 474 493	751 237	2,59 %	61,10 %

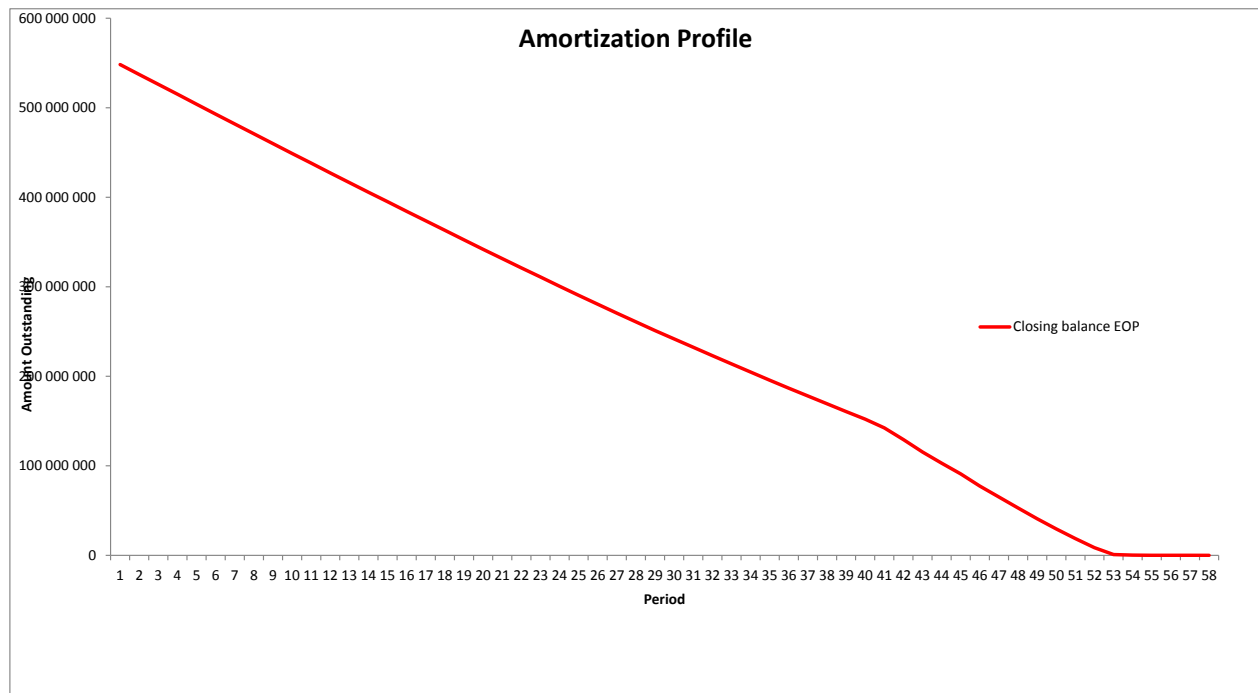
Amortization profile (first 20 periods)

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Monthly Investor Report

15.b Amortization Profile



Reporting Date	27.04.2018					
Payment date	25.04.2018					
Period No	5					
Monthly Period	mar.18					
Interest Period	from	26.03.2018	to	25.04.2018	=	30 days

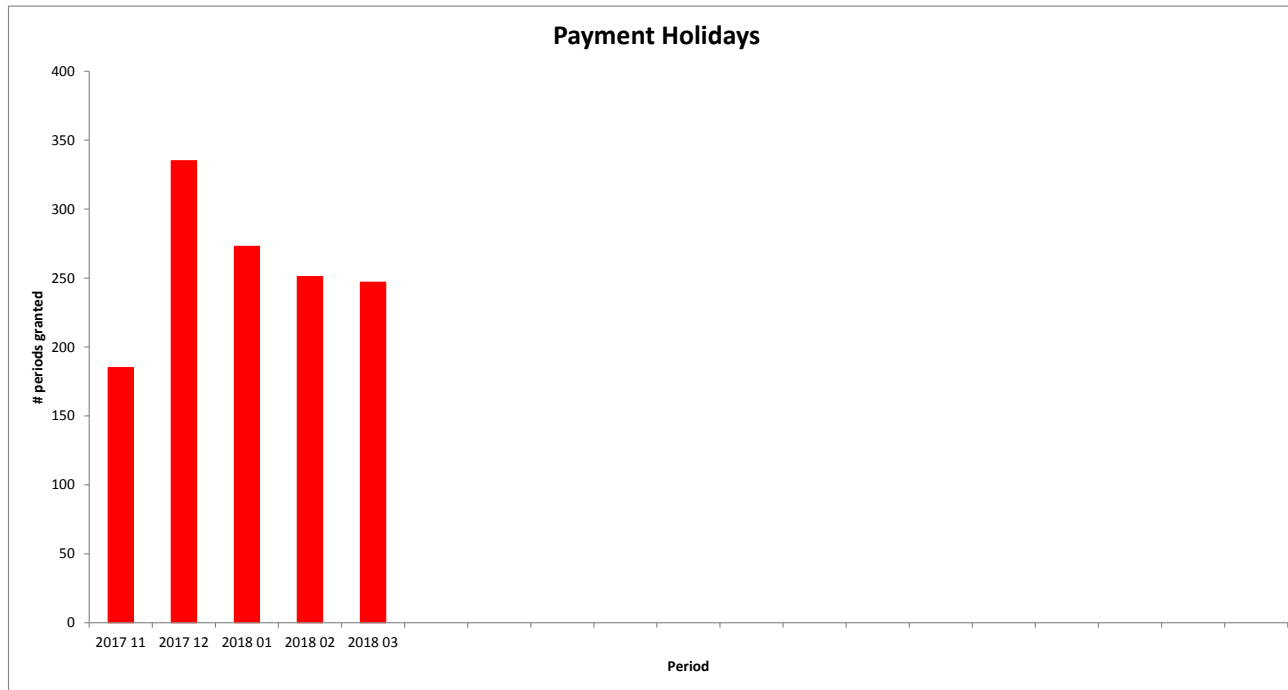


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16.b Payment Holidays



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	5				
Monthly Period	mar.18				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days



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17.a Downpayment



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	5	
Monthly Period	mar.18	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

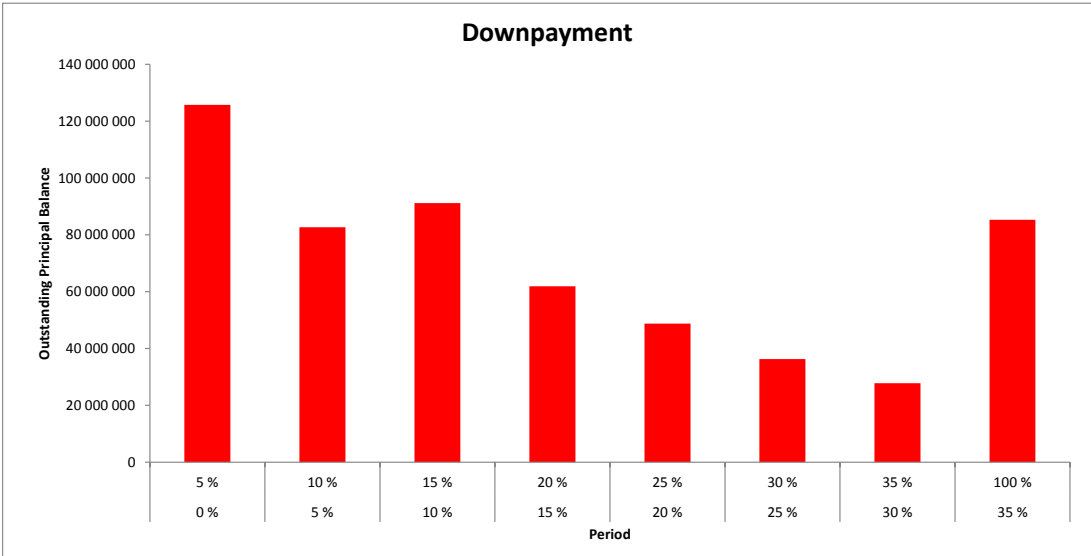
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 647	125 754 652	22,5 %	46,3	12,4
	5 %	10 %	4 891	82 690 463	14,8 %	46,1	12,5
	10 %	15 %	5 811	91 158 994	16,3 %	45,0	12,6
	15 %	20 %	4 020	61 879 448	11,1 %	44,3	12,5
	20 %	25 %	3 280	48 760 020	8,7 %	43,7	12,7
	25 %	30 %	2 575	36 308 888	6,5 %	43,8	12,3
	30 %	35 %	2 068	27 808 776	5,0 %	42,8	12,4
	35 %	100 %	8 889	85 263 064	15,2 %	39,3	12,1
Total			39 181	559 624 303	100 %		

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17.b Downpayment



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	5	
Monthly Period	mar.18	
Interest Period	from	26.03.2018
	to	25.04.2018
	=	30 days



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18.a Vehicle Condition



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	5
Monthly Period	mar.18
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

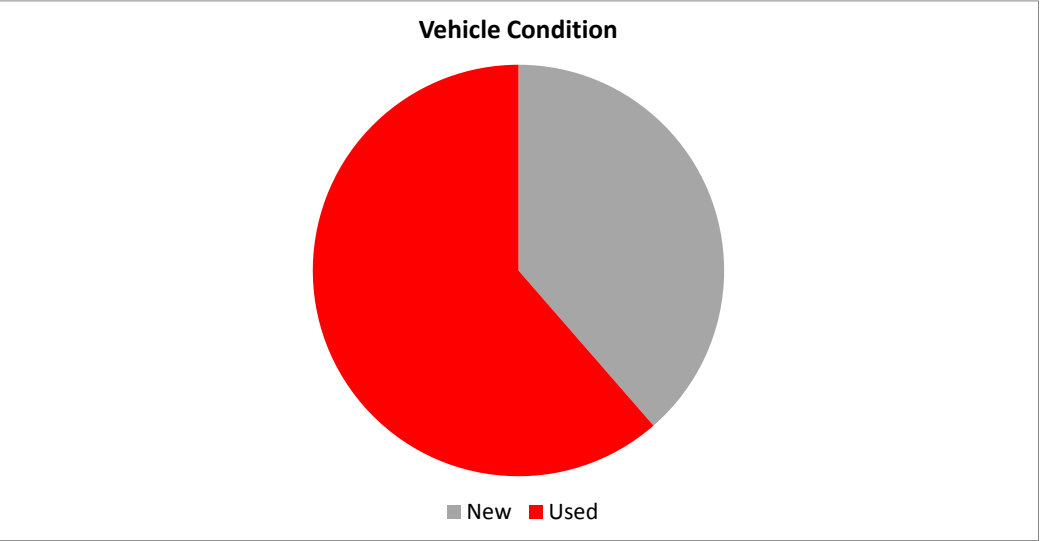
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	10 254	215 989 609	38,6 %	44,6	12,6	
Used	28 927	343 634 694	61,4 %	43,9	12,3	
Total	39 181	559 624 303	100 %			

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18.b Vehicle Condition



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	5
Monthly Period	mar.18
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days



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19.a Borrower Type



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	5
Monthly Period	mar.18
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

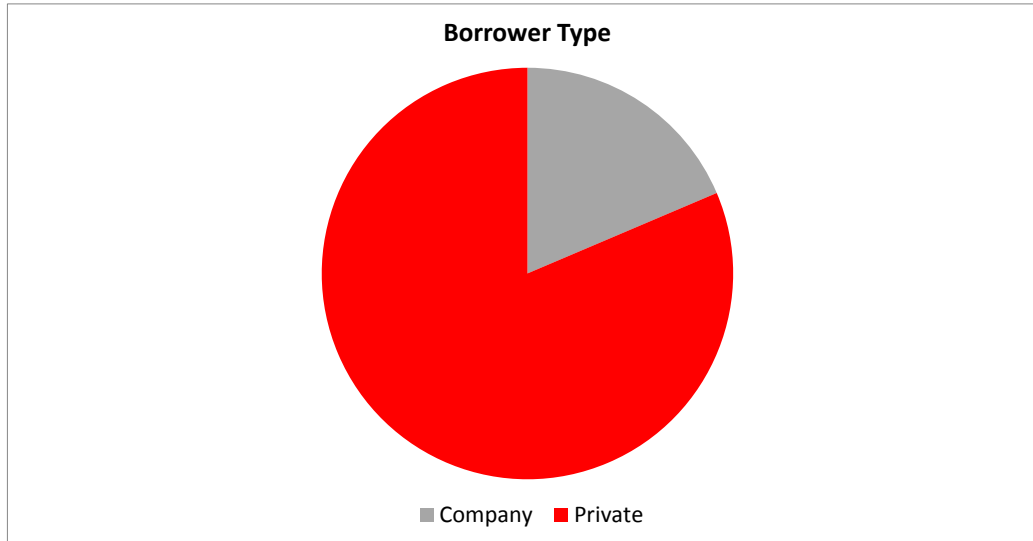
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	5 183	104 094 044	18,6 %	41,47	12,44
	Private	33 998	455 530 260	81,4 %	44,83	12,41
	Total	39 181	559 624 303	100 %		

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19.b Borrower Type



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	5
Monthly Period	mar.18
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days



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20.a Vehicle type



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	5	
Monthly Period	mar.18	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

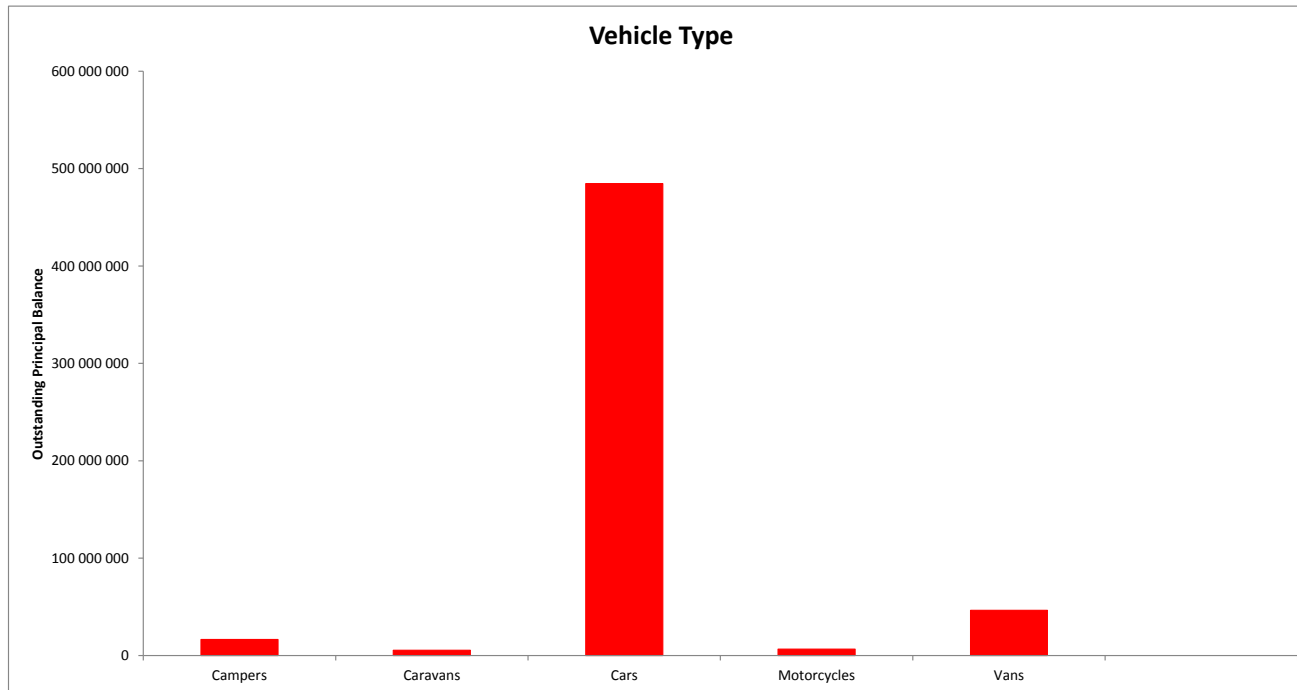
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	683	16 548 147	2,96 %	46,87	11,32
	Caravans	413	5 466 072	0,98 %	46,74	10,87
	Cars	34 420	484 571 745	86,59 %	44,21	12,48
	Motorcycles	699	6 585 593	1,18 %	44,53	10,70
	Vans	2 966	46 452 747	8,30 %	42,82	12,55
		39 181	559 624 303	100 %		

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20.b Vehicle type



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	5	
Monthly Period	mar.18	
Interest Period	from	26.03.2018
	to	25.04.2018
	=	30 days

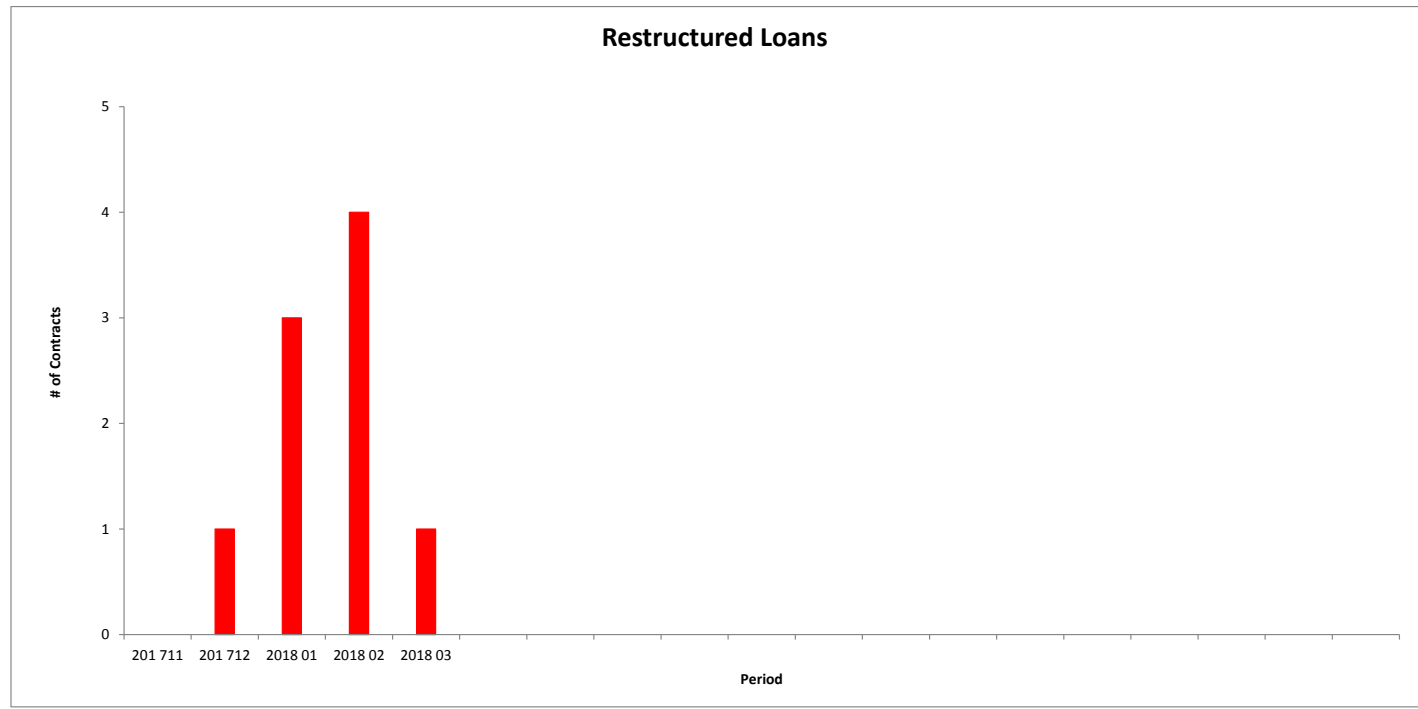


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21.b Restructured Loans



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	5				
Monthly Period	mar.18				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days

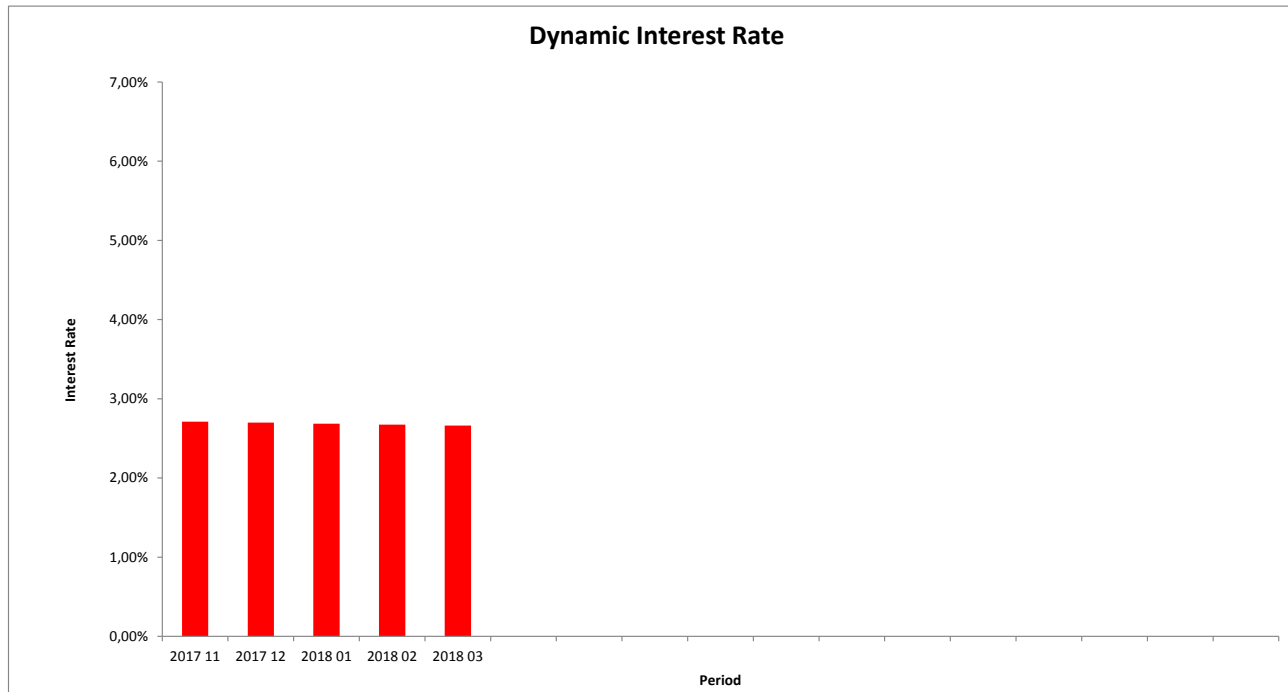


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22.b Dynamic Interest Rate



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	5	
Monthly Period	mar.18	
Interest Period	from	26.03.2018
	to	25.04.2018
	=	30 days



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23.a Dynamic Pre-Payments



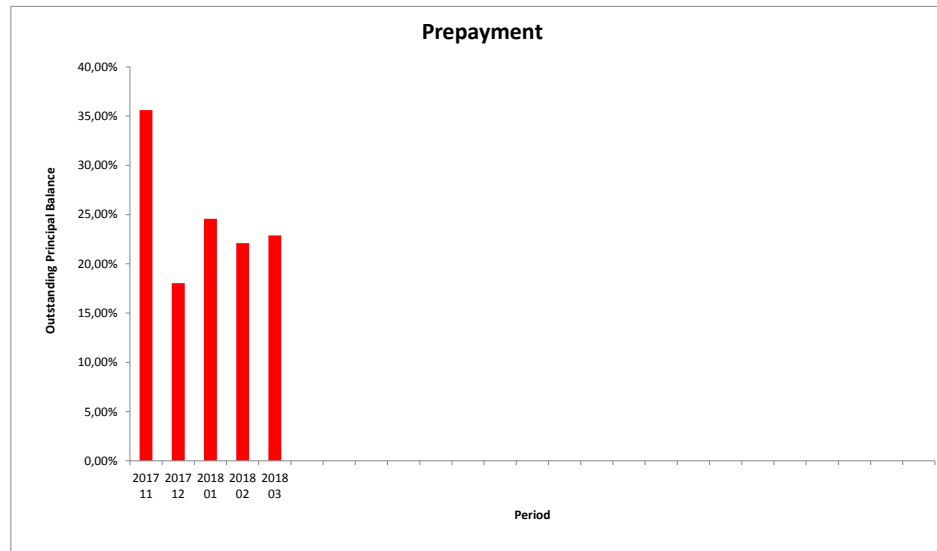
Reporting Date	27.04.2018			
Payment date	25.04.2018			
Period No	5			
Monthly Period	mar.18			
Interest Period	from	26.03.2018	to	25.04.2018 = 30 days

	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 %

23.b Dynamic Pre-Payments



Reporting Date	27.04.2018			
Payment date	25.04.2018			
Period No	5			
Monthly Period	from mar.18	to 25.04.2018	=	30 days
Interest Period	from 26.03.2018	to 25.04.2018	=	30 days



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24. Delinquency



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	5	
Monthly Period	mar.18	
Interest Period	from 26.03.2018	to 25.04.2018 = 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	619 786 134	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	
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																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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 Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.04.2018	
Payment date	25.04.2018	
Period No	5	
Monthly Period	mar.18	
Interest Period	from 26.03.2018	to 25.04.2018 = 30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 4			2018 Q1		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1			650			
2018 1	147 774	18				10 176	10 176	137 598

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26. Priority of Payments



Reporting Date	27.04.2018
Payment date	25.04.2018
Period No	5
Monthly Period	mar.18
Interest Period	from 26.03.2018 to 25.04.2018 = 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	25 088 642,13	EUR
Senior Expenses	-	10 092,24	EUR
Servicing Fee	-	240 949,35	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 441 469,55	EUR
Principal on Loan to Issuer	-	23 396 130,99	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	28 094 291,01	EUR
Senior Expenses	-	10 039,51	EUR
Interest Class A	-	12 524,00	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 109 322,61	EUR
Principal Payments on Class A	-	23 396 130,99	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 004,17	EUR
Interest Issuer Subordinated Loan	-	484,29	EUR
Principal Issuer Subordinated Loan	-	137 328,36	EUR
Payment to Purchaser	-	1 230 952,13	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	1 230 952,13	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	14,92	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 230 937,22	EUR

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Monthly Investor Report

27. Transaction Costs



Reporting Date	27.04.2018				
Payment date	25.04.2018				
Period No	5				
Monthly Period	mar.18				
Interest Period	from	26.03.2018	to	25.04.2018	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	10 092,24		
Interest accrued for the Period	EUR	93 524,00	12 524,00	81 000,00
Cumulative Interest accrued	EUR	617 776,00	123 676,00	494 100,00
Interest Payments	EUR	93 524,00	12 524,00	81 000,00
Cumulative Interest Payments	EUR	617 776,00	123 676,00	494 100,00
Interest accrued on Subordinated Loan for the Period	EUR	484,29		
Cumulative Interest accrued on Subordinated Loan	EUR	3 478,40		
Interest Payments on Subordinated Loan	EUR	484,29		
Cumulative Interest Payments on Subordinated Loan	EUR	3 478,40		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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28. Contact Details



Reporting Date	27.04.2018					
Payment date	25.04.2018					
Period No	5					
Monthly Period	mar.18					
Interest Period	from	26.03.2018	to	25.04.2018	=	30 days

Santander Consumer Bank AS

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