

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

**Cover Sheet Monthly Investor Report**



Reporting Date	27.06.2018	Following payment dates:	25.07.2018
Payment date	25.06.2018		27.08.2018
Period No	7		
Monthly Period	May 18		
Interest Period	from 25.05.2018	to 25.06.2018	= 31 days
Cut-Off date	31.05.2018		

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**1. Portfolio Information**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	May 18	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>537 063 143,15 EUR</b>
Scheduled Loan Principal Repayments	11 236 074,64 EUR
Prepayments	12 578 533,82 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>23 814 608,46 EUR</b>
New Defaulted Auto Loans in Period	299 723,38 EUR
<b>Closing Balance</b>	<b>512 948 811,31 EUR</b>
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	1 774 176,25 EUR
Recoveries on loans in default	113 164,96 EUR
<b>Total Revenue Received in Period</b>	<b>1 887 341,21 EUR</b>
<b># Loans</b>	
At beginning of period	38 194 Loans
Paid in Full	1 068 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	21 Loans
<b>At end of period</b>	<b>37 105 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	27.06.2018
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**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	25 695 737 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>25 695 737 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	25 474 782 EUR
b. Reserve Fund	2 968 946 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>28 443 728 EUR</b>

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**3. Reserve Accounts**



Reporting Date	27.06.2018
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Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

**Note Balance**

Beginning of Period	537 063 143,15	EUR
End of Period	512 948 811,31	EUR

**Reserve Fund**

	in %		
Beginning of Period	0,0 %	-	EUR
Cash Outflow		-	EUR
Cash Inflow		-	EUR
End of Period	0,0 %	-	EUR
Required Reserve Amount	0,0 %	-	EUR

**Liquidity Balance**

Beginning of Period	0,6 %	2 968 945,82	EUR
Cash Outflow		2 968 945,82	EUR
Cash Inflow		2 833 578,86	EUR
End of Period	0,5 %	2 833 578,86	EUR
Required Reserve Amount	0,5 %	2 833 578,86	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	27.06.2018	
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**Asset Balance**

Beginning of Period	537 063 143,15	EUR
End of Period	512 948 811,31	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	477 928 438,69	93,17 %	34 689
1-29 days past due	29 602 184,19	5,77 %	2 066
<b>Delinquent Receivables:</b>			
30-59 days past due	3 430 372,62	0,67 %	223
60-89 days past due	989 022,50	0,19 %	68
90-119 days past due	577 186,50	0,11 %	35
120-149 days past due	316 996,44	0,06 %	14
150-179 days past due	104 610,37	0,02 %	10
<b>Total Performing and Delinquent</b>	<b>512 948 811</b>	<b>100,00 %</b>	<b>37 105</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	38 813 192	7,57 %	3 958

Current Period Defaults	299 723,38		21
Cumulative Defaults	714 119,26		61
Current Period Recoveries	113 164,96		
Cumulative Recoveries	189 565,11		

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**5. Outstanding Notes**



Reporting Date	27.06.2018		
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**1. Note Balance**

	All Notes	Class A	Class B
<b>General Note Information</b>			
ISIN Code		XS1696456711	XS1698606537
Currency		EUR	EUR
Initial Tranching	100 %	90,74 %	9,26 %
Legal Final Maturity Date		25.11.2026	25.11.2026
Rating (Fitch/Moody's)		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	537 063 143,15	472 263 143,15	64 800 000,00
Available Distribution Amount	28 443 728,09		
Amortisation	24 114 331,84		
Redemption per Class	24 114 331,84	24 114 331,84	-
Redemption per Note		3 799,33	-
Class Principal Outstanding Closing Balance	512 948 811,31	448 148 811,31	64 800 000,00
Current Tranching	100 %	87,37 %	12,63 %
Current Pool Factor		0,71	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	31		
Principal Outstanding per Note Beginning of Period		74 407,30	100 000,00
>Principal Repayment per note		3 799,33	-
Principal Outstanding per Note End of Period		70 607,97	100 000,00
>Interest accrued for the period		1,86	125,00
Interest Payment	92 793,46	11 793,46	81 000,00
Interest Payment per Note		1,86	125,00

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		15,70 %	3,07 %
Current CE (excl. Excess Spread)		13,19 %	0,55 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.06.2018  
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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	No rating	No rating	No rating	N/A		
Seller	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A		
Servicer	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A		
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-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 (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	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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Average amount - all: 15 669

	TOTAL								
	Min	Max	No	Original balance	%	WA months 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	



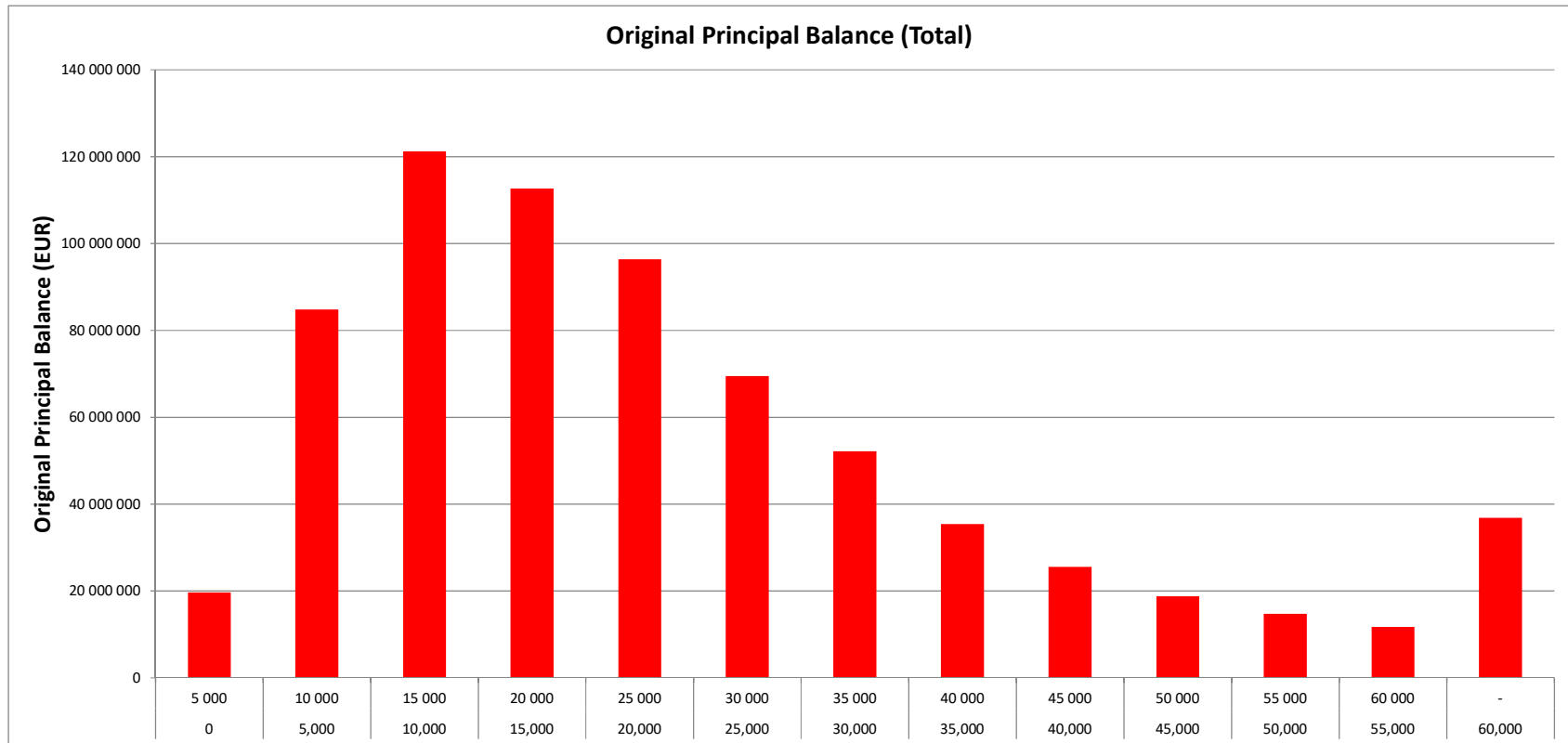
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**7.b Original Principal Balance Graph**

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**Original Principal Balance (Total)**



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**8.a Outstanding Principal Balance**



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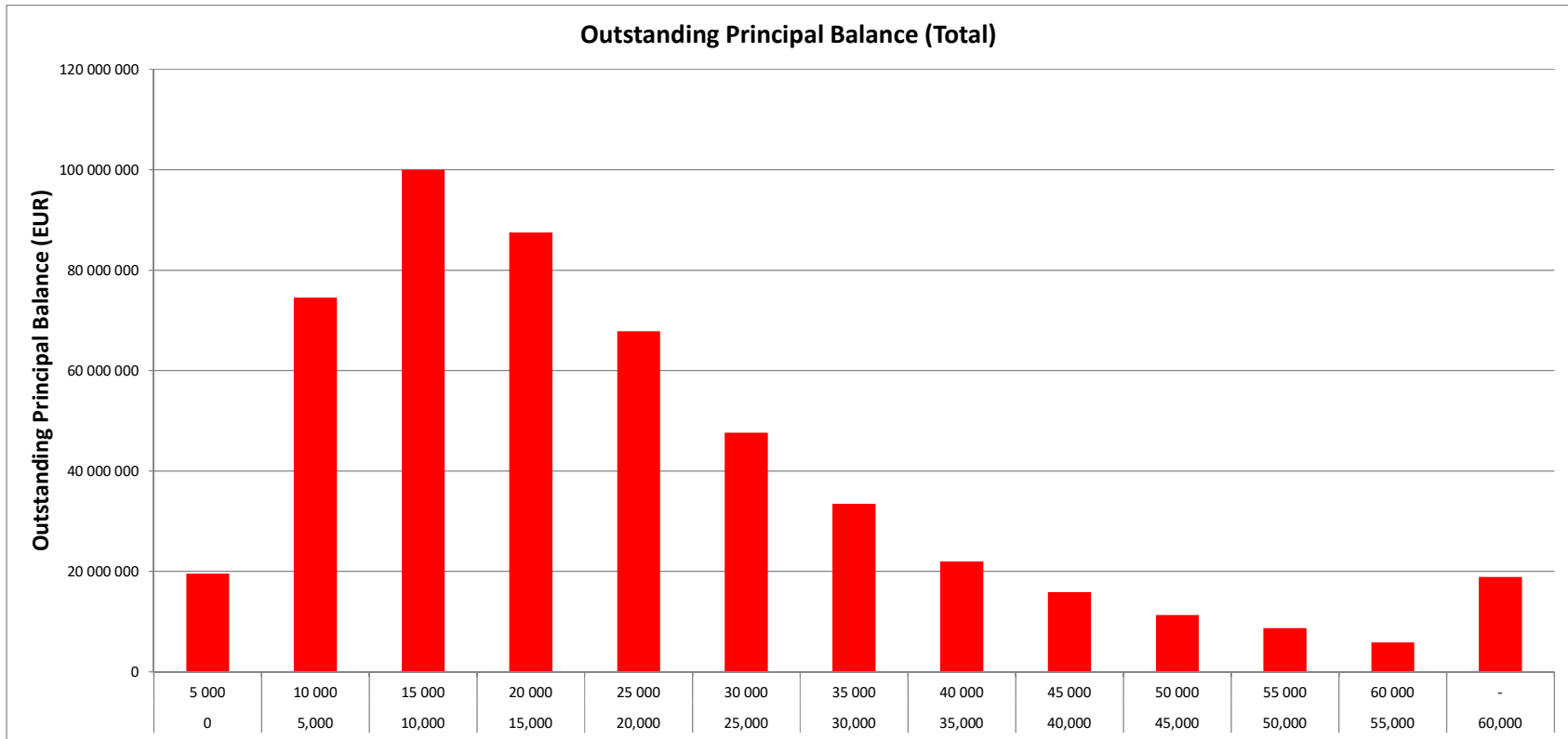
Average amount - all: 13 824

	TOTAL								
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning		
Outstanding balance	0	5 000	6 368	19 543 952	3,8 %	24,8	15,5		
	5 000	10 000	10 010	74 552 799	14,5 %	38,2	15,0		
	10 000	15 000	8 132	99 980 515	19,5 %	42,8	14,5		
	15 000	20 000	5 056	87 463 255	17,1 %	43,9	14,4		
	20 000	25 000	3 048	67 834 338	13,2 %	44,2	14,4		
	25 000	30 000	1 746	47 638 054	9,3 %	44,5	14,2		
	30 000	35 000	1 037	33 479 731	6,5 %	45,0	13,8		
	35 000	40 000	589	21 958 698	4,3 %	44,8	14,2		
	40 000	45 000	375	15 878 972	3,1 %	45,1	13,7		
	45 000	50 000	238	11 288 866	2,2 %	44,9	13,6		
	50 000	55 000	165	8 665 483	1,7 %	46,0	13,2		
	55 000	60 000	101	5 806 539	1,1 %	44,8	13,8		
	60 000	-	240	18 857 610	3,7 %	44,5	13,6		
	Total			37 105	512 948 811	100 %			

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**8.b Outstanding Principal Balance Graph**

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**9.a Geographical Distribution**



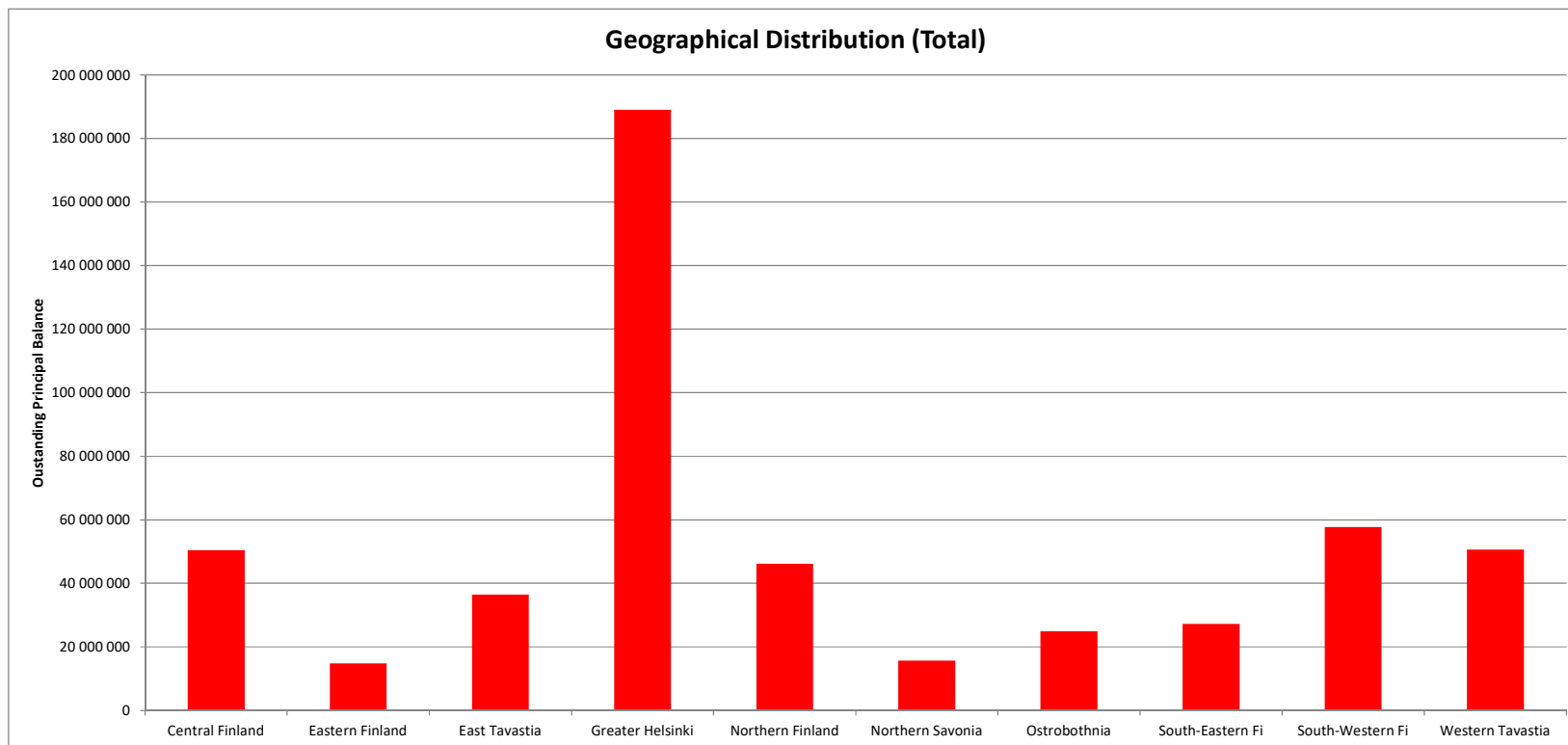
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to mal	WA seasoning	
Central Finland	3 907	50 394 846	9,82 %	42,4		14,4
Eastern Finland	1 158	14 793 510	2,88 %	41,9		14,2
East Tavastia	2 697	36 396 007	7,10 %	42,6		14,2
Greater Helsinki	12 430	189 003 187	36,85 %	42,4		14,4
Northern Finland	3 384	46 175 799	9,00 %	43,1		14,2
Northern Savonia	1 314	15 680 882	3,06 %	42,0		14,1
Ostrobothnia	2 193	24 926 860	4,86 %	41,0		14,3
South-Eastern Fi	2 126	27 235 816	5,31 %	42,2		14,7
South-Western Fi	4 251	57 708 116	11,25 %	43,1		14,4
Western Tavastia	3 645	50 633 789	9,87 %	42,8		14,3
Total	37 105	512 948 811	100 %			

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**9.b Geographical Distribution Graph**

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**10.a Interest Rate**



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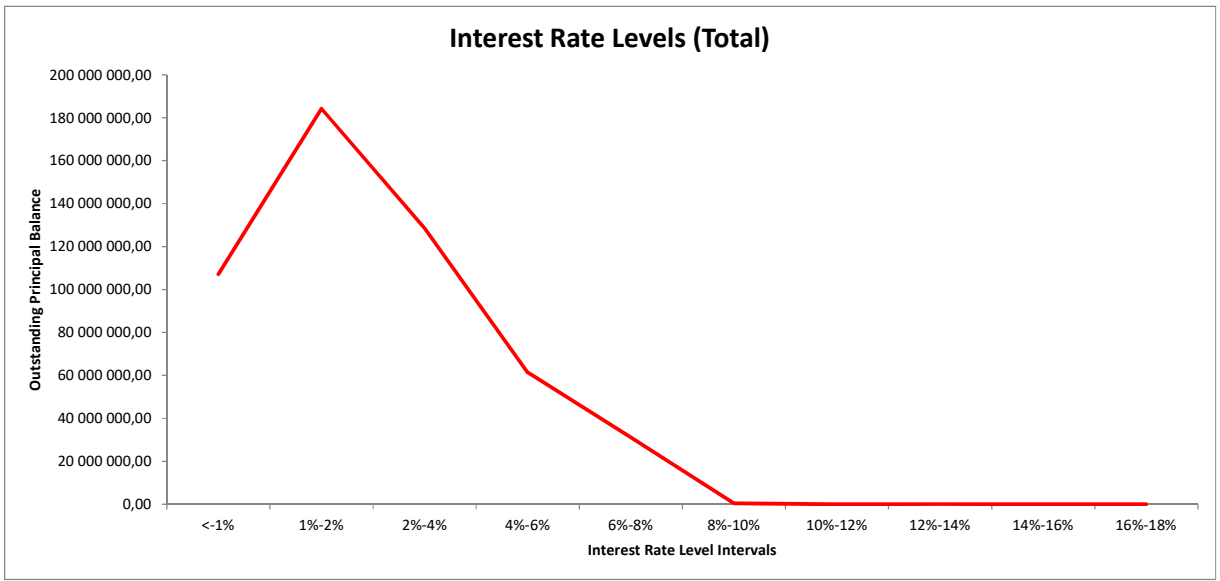
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		6299	107 117 011	20,88 %	43,4	14,2
1 2		11200	184 267 283	35,92 %	43,0	14,3
2 4		9046	128 569 410	25,06 %	42,2	14,6
4 6		6359	61 308 475	11,95 %	40,9	14,6
6 8		4122	31 208 802	6,08 %	39,9	14,2
8 10		64	401 308	0,08 %	42,2	12,6
10 12		2	15 812	0,00 %	44,8	12,4
12 14		10	45 198	0,01 %	33,2	11,0
14 16		2	8 429	0,00 %	23,3	12,7
16 18		1	7 082	0,00 %	48,0	12,0
18 20						
Total		37 105	512 948 811	100 %		

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**10.b Interest Rate**



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**11.a Remaining Terms**



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		TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning		
		0		0	13	5 088	0,00 %	0,0	17,6
		1		12	1 922	5 133 961	1,00 %	8,7	17,0
		13		24	4 331	28 385 559	5,53 %	19,9	16,8
		25		36	5 323	51 071 020	9,96 %	30,9	16,7
		37		48	18 626	305 236 949	59,51 %	44,0	15,4
		49		60	6 889	123 091 388	24,00 %	50,0	10,1
		61		72					
		73		84	1	24 846	0,00 %	82,0	9,0
		85		96					
		97		108					
		109		120					
		121		-					
	Total		37	105	512 948 811	100 %			

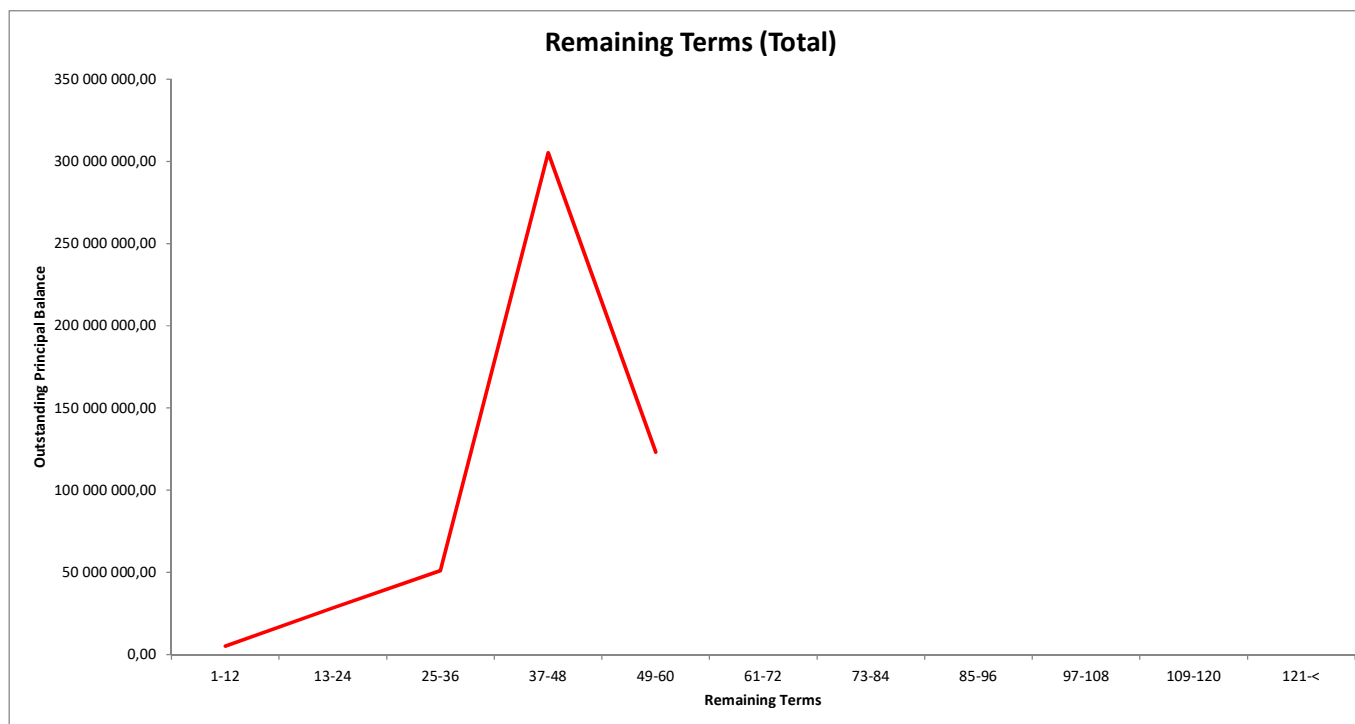


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**11.b Remaining Terms**



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**12.a Seasoning**



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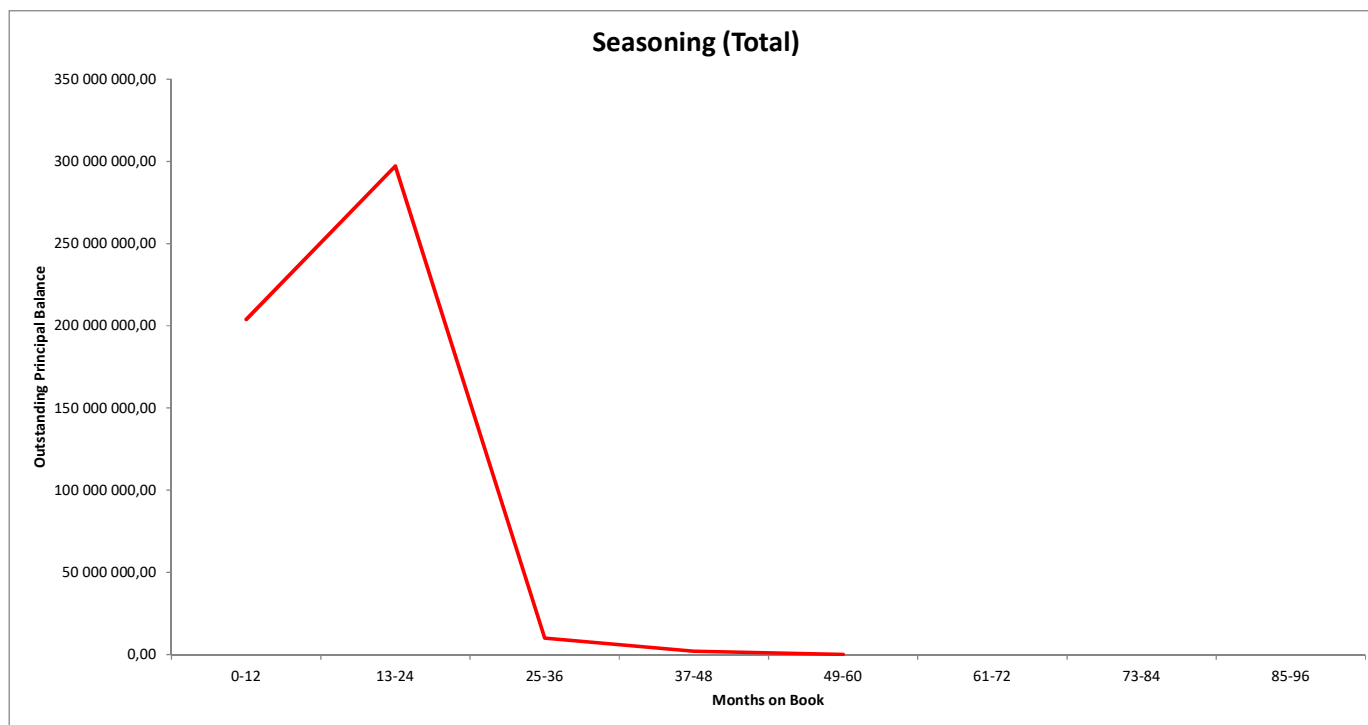
		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	14 188	203 744 144	39,72 %	45,8	10,5
	13		24	21 606	297 201 200	57,94 %	40,8	16,3
	25		36	1 005	9 959 777	1,94 %	29,2	29,2
	37		48	290	1 983 061	0,39 %	18,8	39,8
	49		60	14	58 730	0,01 %	13,9	53,1
	61		72					
	73		84					
	85		96					
	Total			37 103	512 946 912	100 %		

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**12.b Seasoning**



Reporting Date	27.06.2018	
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Period No	7	
Monthly Period	May 18	
Interest Period	from	25.05.2018
	to	25.06.2018
	=	31 days



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

**13.a Balloon loans**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	May 18	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

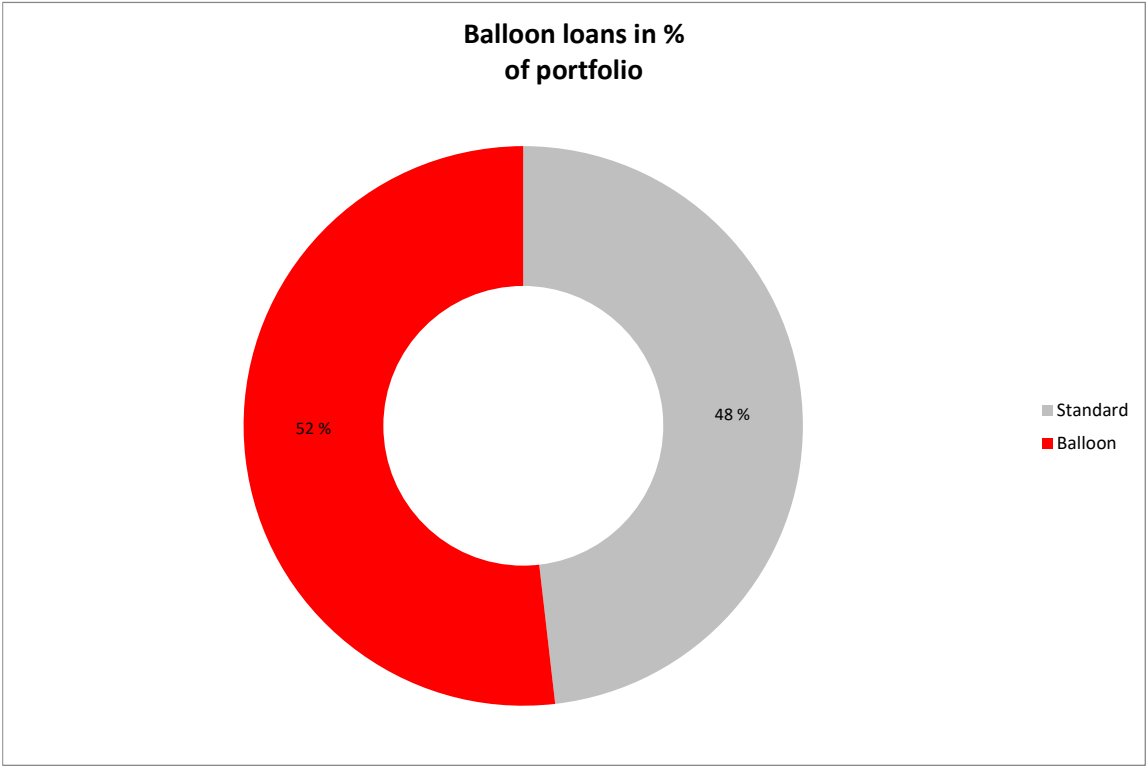
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	25 051	247 147 610	48,18 %	3 524	0,00 %	40,0	14,2
	Balloon	12 054	265 801 201	51,82 %	94 810 956	35,67 %	44,7	14,5
	Total	37 105	512 948 811	100 %	94 814 479	18,48 %		

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

**13.b Balloon loans**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	May 18	
Interest Period	from	25.05.2018
	to	25.06.2018
	=	31 days



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**14.a # loans per borrower**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	May 18	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	35742	487 936 984	95,12 %	
	2	504	18 377 197	3,58 %	
	3	45	2 749 823	0,54 %	
	4	14	1 035 982	0,20 %	
	5	9	1 043 127	0,20 %	
	6	4	444 319	0,09 %	
	7	1	79 519	0,02 %	
	9	1	62 573	0,01 %	
	10	1	196 064	0,04 %	
	13	1	111 263	0,02 %	
	20	1	223 294	0,04 %	
	36	1	688 667	0,13 %	
<b>Total:</b>		36 324	512 948 811	100,0 %	

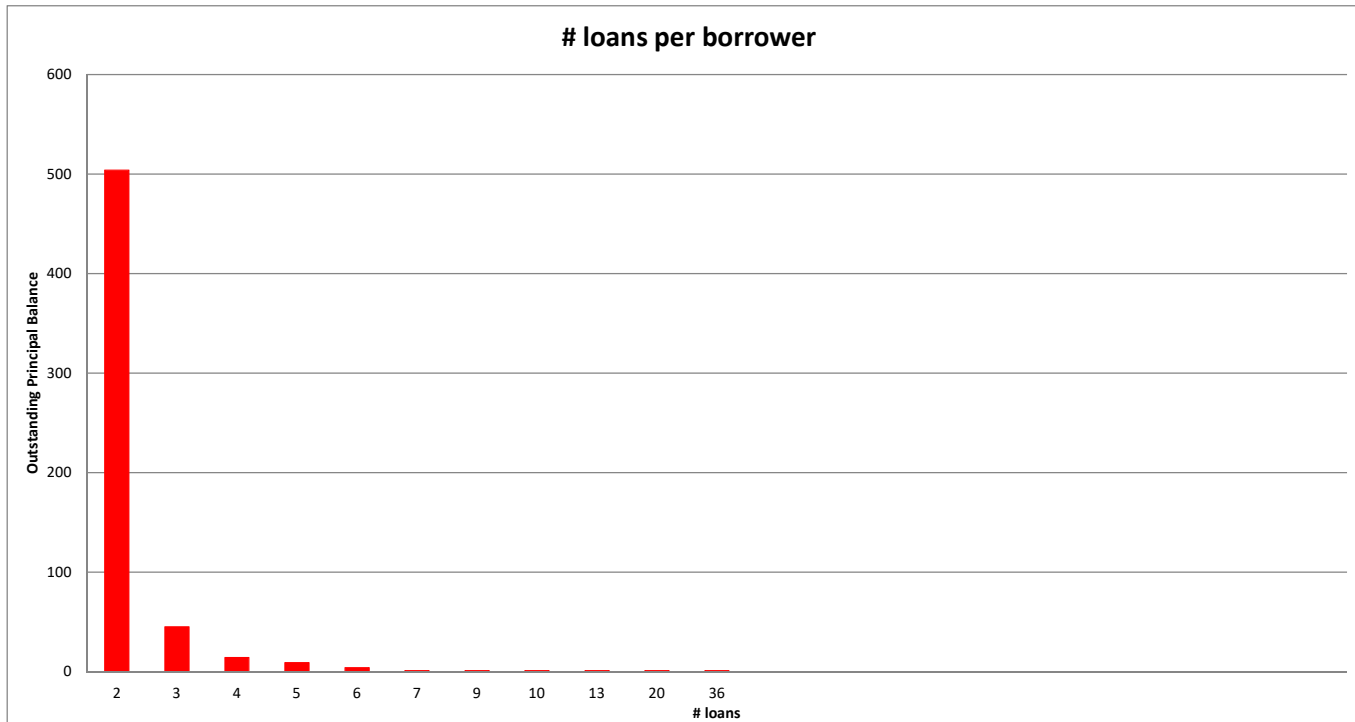
Santander Consumer Finance Oy  
Risto Rytin tie 33  
Helsinki 00570  
Y-tunnus 2076455-0, Finland

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**14.b # loans per borrower**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	May 18	
Interest Period	from	25.05.2018
	to	25.06.2018
	=	31 days



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**15.a Amortization Profile**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	May 18	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	512 948 811	502 221 848	10 726 964	1 125 839	2,67 %	97,91 %
2	502 221 848	491 771 437	10 450 411	1 100 308	2,66 %	95,87 %
3	491 771 437	481 215 207	10 556 229	1 075 763	2,66 %	93,81 %
4	481 215 207	470 703 688	10 511 520	1 050 921	2,65 %	91,76 %
5	470 703 688	460 213 512	10 490 176	1 026 223	2,65 %	89,72 %
6	460 213 512	449 746 441	10 467 071	1 001 577	2,64 %	87,68 %
7	449 746 441	439 314 115	10 432 326	977 004	2,64 %	85,64 %
8	439 314 115	428 865 017	10 449 097	952 534	2,63 %	83,61 %
9	428 865 017	418 445 669	10 419 348	928 074	2,63 %	81,58 %
10	418 445 669	408 079 580	10 366 089	903 680	2,62 %	79,56 %
11	408 079 580	397 787 171	10 292 409	879 394	2,62 %	77,55 %
12	397 787 171	387 503 053	10 284 118	855 265	2,61 %	75,54 %
13	387 503 053	377 303 512	10 199 541	831 204	2,60 %	73,56 %
14	377 303 512	367 039 269	10 264 243	807 343	2,60 %	71,55 %
15	367 039 269	356 918 397	10 120 872	783 416	2,59 %	69,58 %
16	356 918 397	346 805 000	10 113 397	759 772	2,58 %	67,61 %
17	346 805 000	336 733 014	10 071 986	736 163	2,58 %	65,65 %
18	336 733 014	326 733 556	9 999 458	712 708	2,57 %	63,70 %
19	326 733 556	316 841 342	9 892 214	689 474	2,56 %	61,77 %
20	316 841 342	306 928 363	9 912 980	666 558	2,55 %	59,84 %

Amortization profile (first 20 periods)

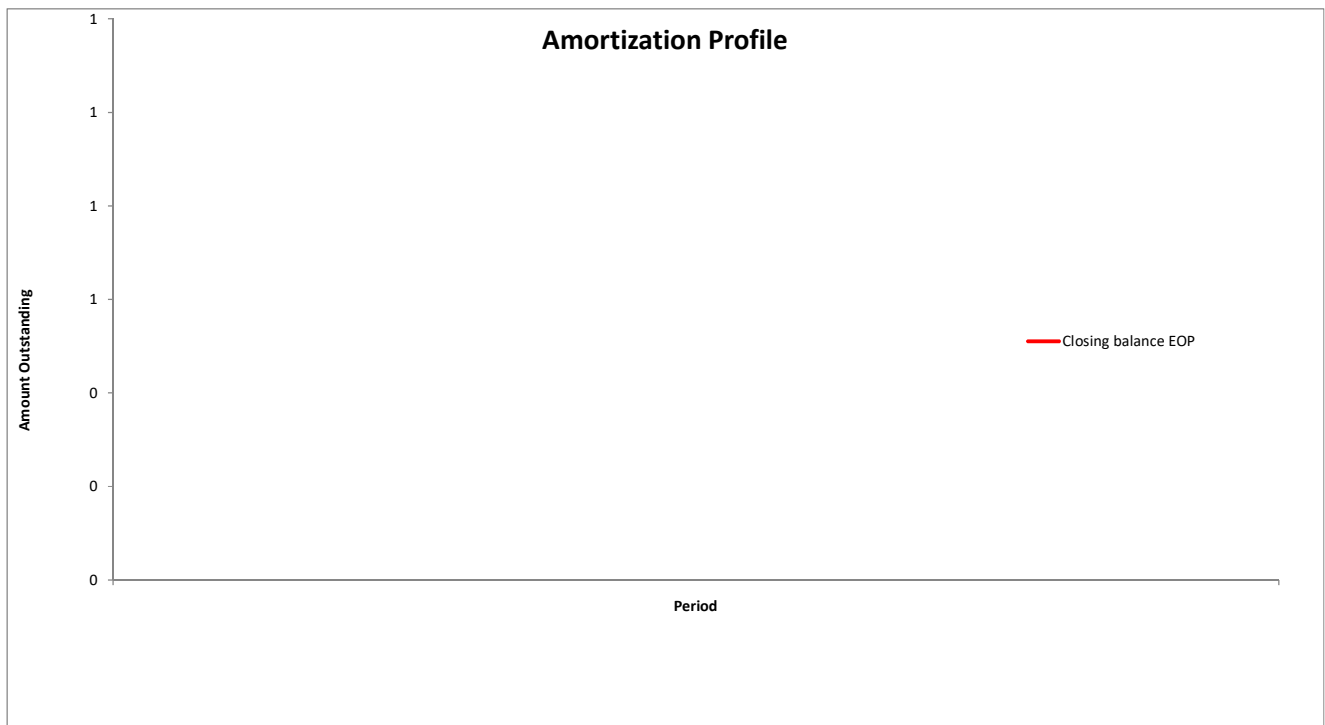


**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**15.b Amortization Profile**



Reporting Date	27.06.2018					
Payment date	25.06.2018					
Period No	7					
Monthly Period	May 18					
Interest Period	from	25.05.2018	to	25.06.2018	=	31 days



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

**16.a Payment Holidays**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	May 18	
Interest Period	from	25.05.2018 to 25.06.2018 = 31 days

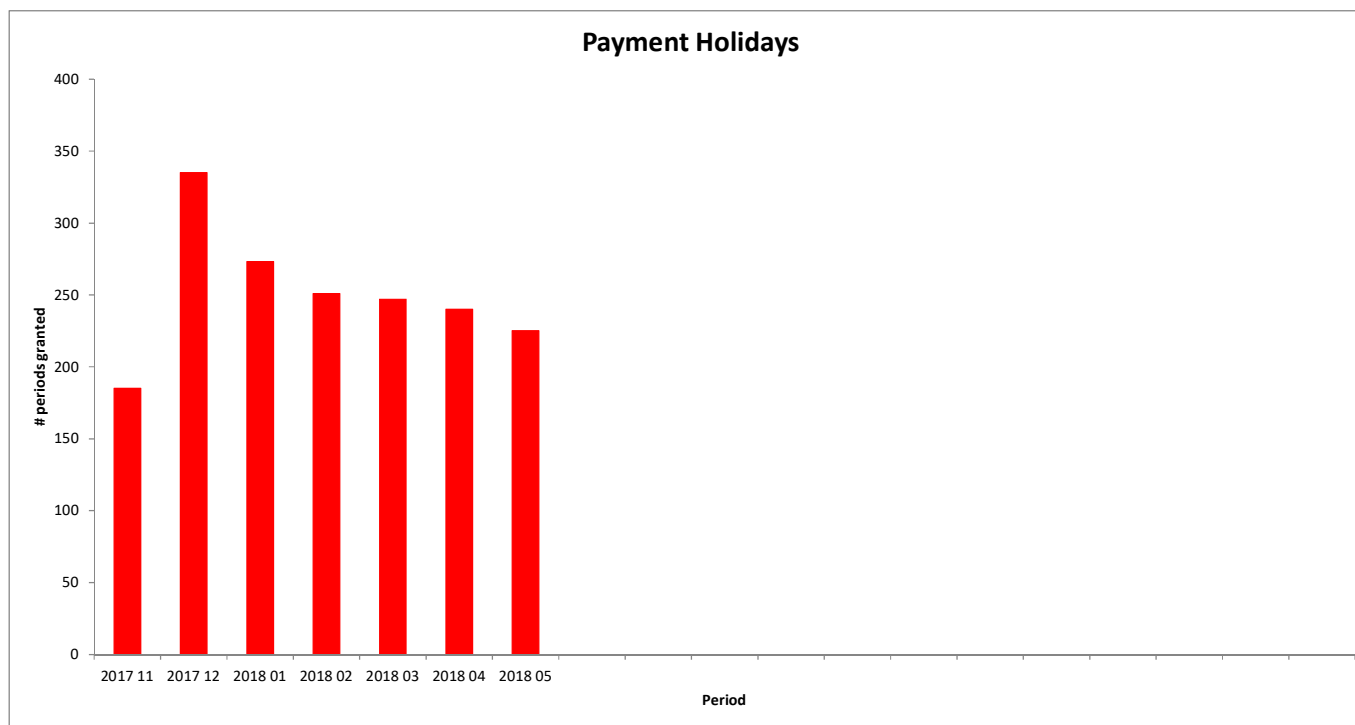
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2017 11	185	263	72 741	3 167 942	
2017 12	335	399	112 189	5 609 816	
2018 01	273	360	100 696	4 558 606	
2018 02	251	342	97 342	4 172 372	
2018 03	247	335	102 549	4 460 893	
2018 04	240	317	88 155	3 736 289	
2018 05	225	292	83 310	3 506 602	
Total:	1 756	2 308	656 981	29 212 521	

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

**16.b Payment Holidays**



Reporting Date	27.06.2018					
Payment date	25.06.2018					
Period No	7					
Monthly Period	May 18					
Interest Period	from	25.05.2018	to	25.06.2018	=	31 days



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17.a Downpayment



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	May 18	
Interest Period	from	25.05.2018
	to	25.06.2018
	=	31 days

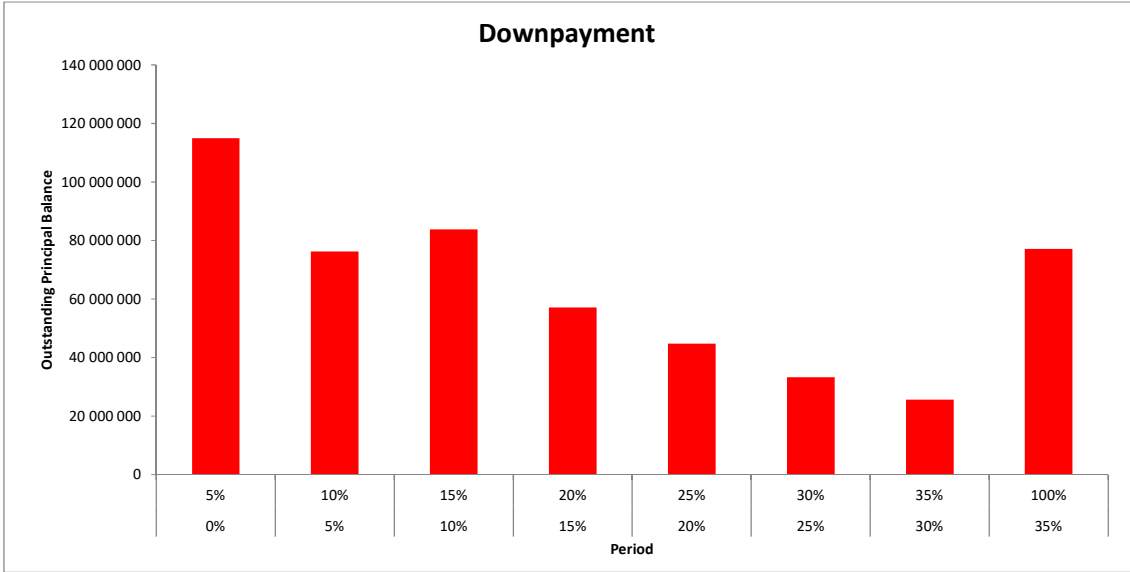
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %		5 %	7 215	114 932 519	22,4 %	44,4	14,4
	5 %		10 %	4 662	76 273 187	14,9 %	44,3	14,4
	10 %		15 %	5 525	83 843 767	16,3 %	43,2	14,5
	15 %		20 %	3 838	57 166 363	11,1 %	42,6	14,4
	20 %		25 %	3 118	44 750 733	8,7 %	42,0	14,6
	25 %		30 %	2 436	33 237 232	6,5 %	42,0	14,3
	30 %		35 %	1 968	25 590 086	5,0 %	41,2	14,3
	35 %		100 %	8 343	77 154 924	15,0 %	37,8	14,1
Total			37 105	512 948 811	100 %			

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**Monthly Investor Report**

**17.b Downpayment**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	May 18	
Interest Period	from	25.05.2018 to 25.06.2018 = 31 days



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**18.a Vehicle Condition**



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	7
Monthly Period	May 18
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

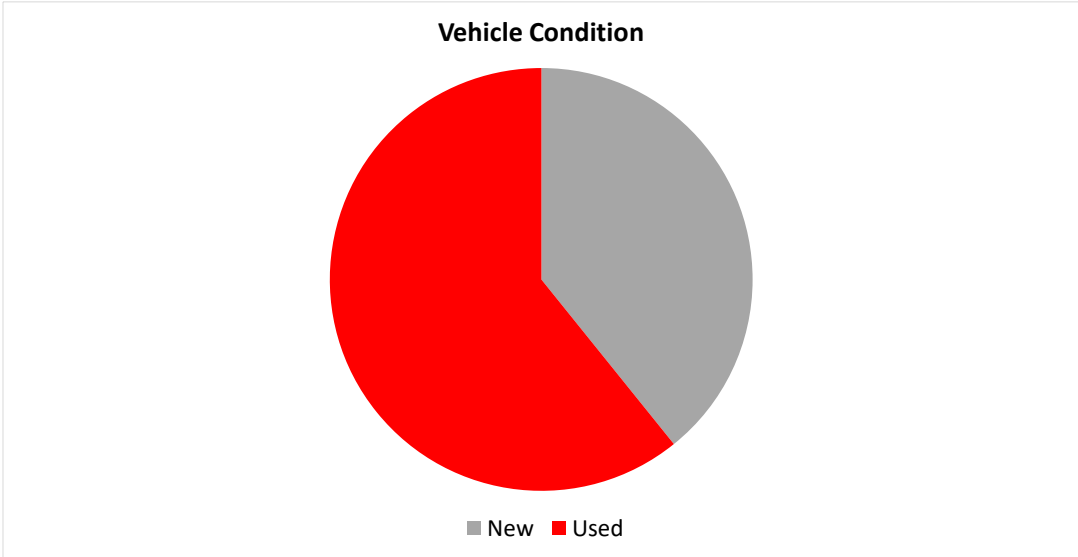
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	9 892	201 139 607	39,2 %	42,8	14,6
	Used	27 213	311 809 204	60,8 %	42,2	14,2
	Total	37 105	512 948 811	100 %		

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**18.b Vehicle Condition**



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	7
Monthly Period	May 18
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days



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19.a Borrower Type



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	7
Monthly Period	May 18
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	4 931	95 212 309	18,6 %	39,81	14,39
	Private	32 174	417 736 502	81,4 %	43,08	14,37
	Total	37 105	512 948 811	100 %		

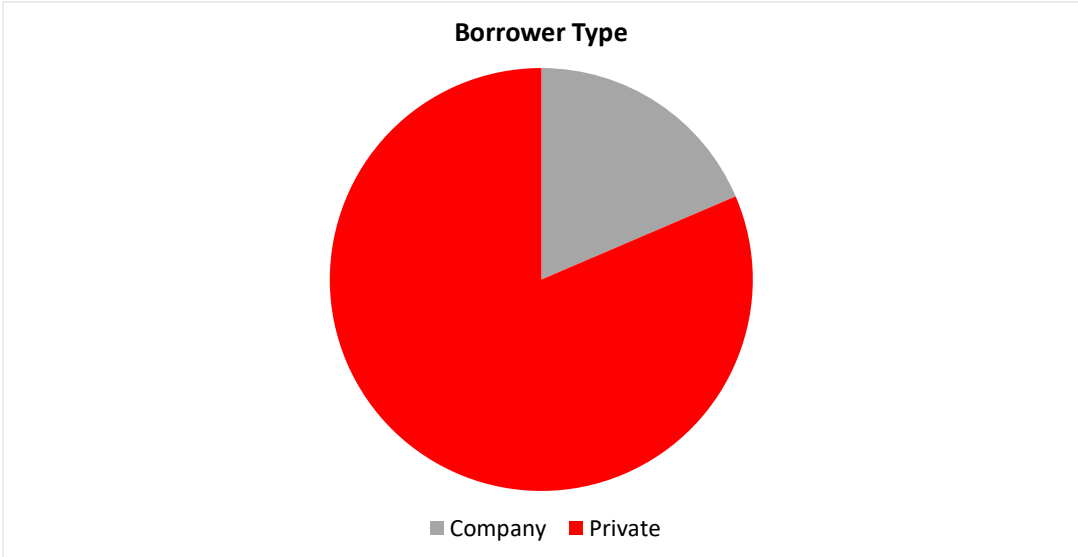


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**19.b Borrower Type**



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	7
Monthly Period	May 18
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days



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**20.a Vehicle type**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	May 18	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

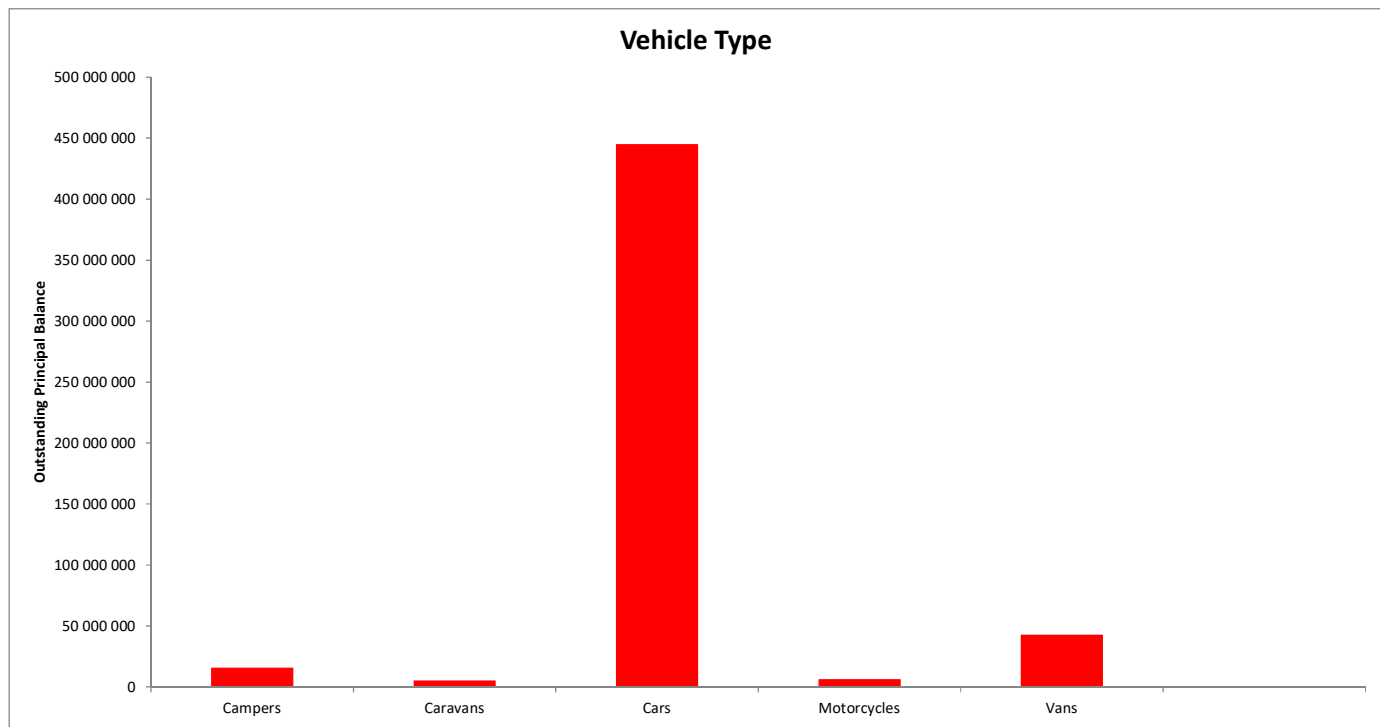
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	635	15 239 846	2,97 %	45,05	13,28
	Caravans	384	4 902 733	0,96 %	44,84	12,92
	Cars	32 628	444 524 457	86,66 %	42,48	14,43
	Motorcycles	643	5 819 600	1,13 %	42,89	12,69
	Vans	2 815	42 462 176	8,28 %	41,10	14,49
		37 105	512 948 811	100 %		

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**20.b Vehicle type**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	May 18	
Interest Period	from	25.05.2018 to 25.06.2018 = 31 days



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21.a Restructured Loans



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	May 18	
Interest Period	from	25.05.2018 to 25.06.2018 = 31 days

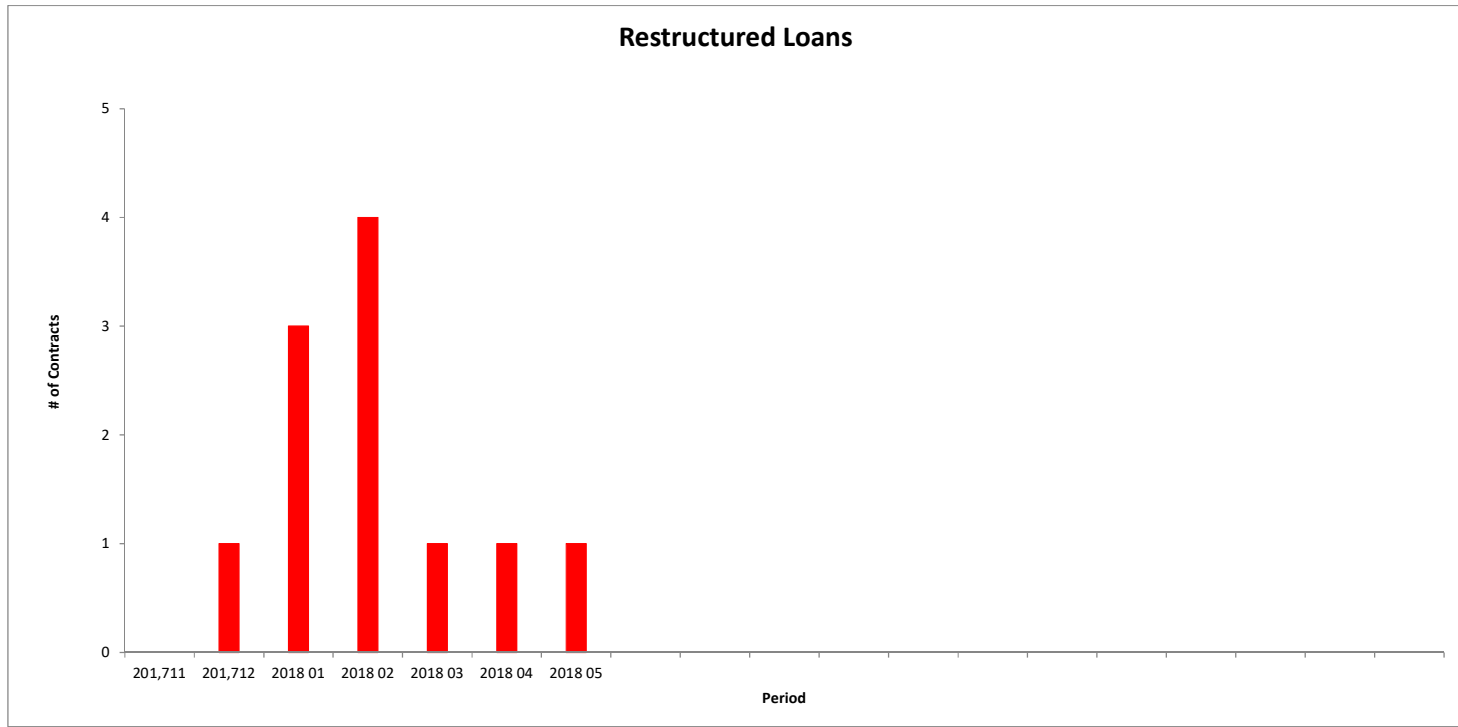
	TOTAL		
	Period	No	Outstanding balance
Restructured	201 711	0	0
	201 712	1	9 769
	2018 01	3	30 264
	2018 02	4	54 872
	2018 03	1	6 127
	2018 04	1	32 959
	2018 05	1	20 223
		11	154 215

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21.b Restructured Loans



Reporting Date	27.06.2018
Payment date	25.06.2018
Period No	7
Monthly Period	May 18
Interest Period	from 25.05.2018 to 25.06.2018 = 31 days



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**22.a Dynamic Interest rate**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	from May 18	to 25.06.2018 = 31 days
Interest Period	from 25.05.2018	to 25.06.2018 = 31 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 %

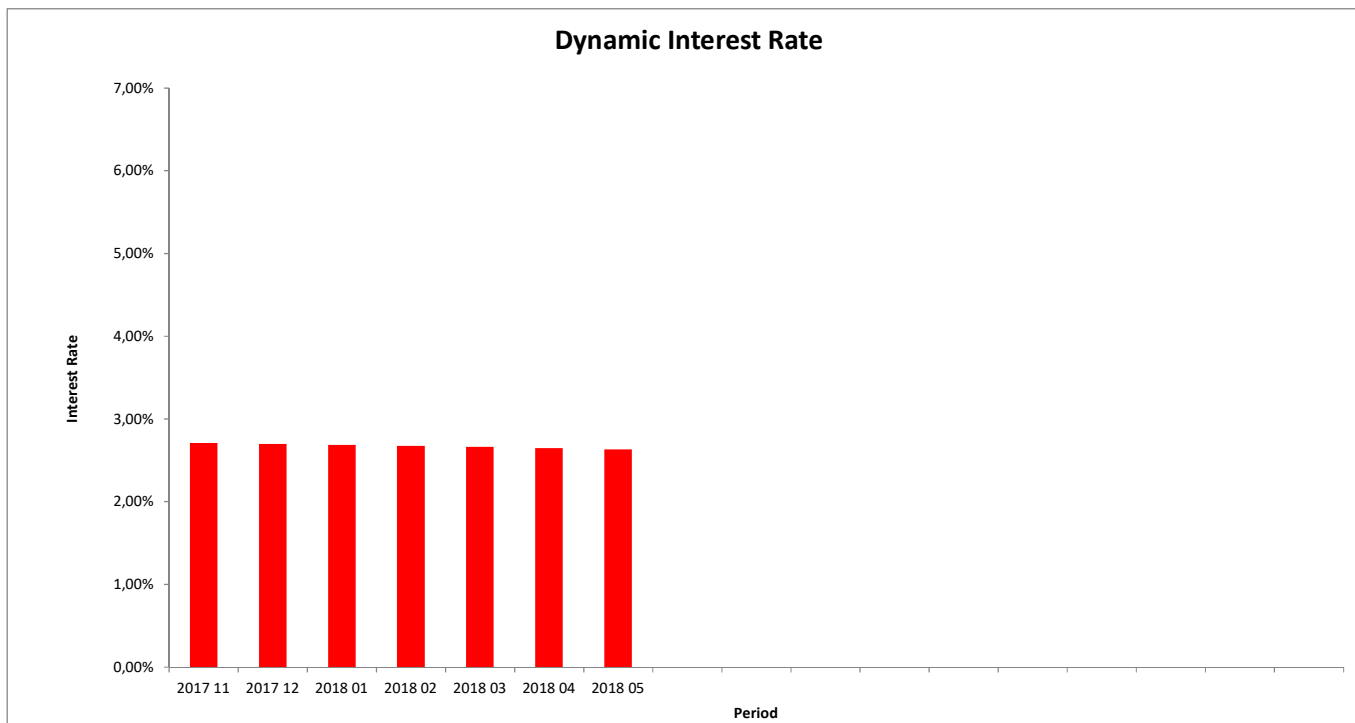
Interest rate evolution

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**22.b Dynamic Interest Rate**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	May 18	
Interest Period	from	25.05.2018 to 25.06.2018 = 31 days



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**23.a Dynamic Pre-Payments**



Reporting Date	27.06.2018			
Payment date	25.06.2018			
Period No	7			
Monthly Period	from	May 18	to	25.06.2018
Interest Period			=	31 days

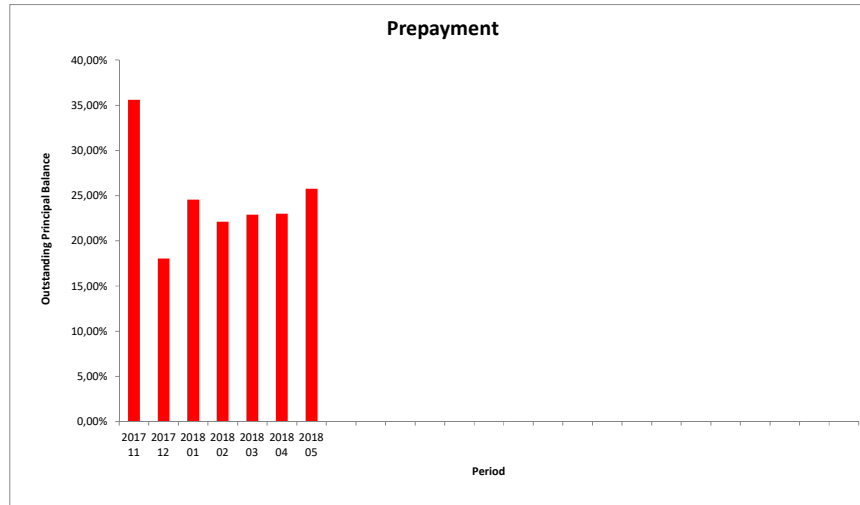
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2017 11	23 564 683	654 359 999	35,60 %	
2017 12	10 398 475	632 393 737	18,04 %	
2018 01	14 071 796	605 908 494	24,57 %	
2018 02	12 005 772	583 020 434	22,10 %	
2018 03	11 984 288	559 624 303	22,88 %	
2018 04	11 566 483	537 063 143	22,99 %	
2018 05	12 578 534	512 948 811	25,76 %	



**23.b Dynamic Pre-Payments**



Reporting Date	27.06.2018					
Payment date	25.06.2018					
Period No	7					
Monthly Period	from	May 18	to	25.06.2018	=	31 days
Interest Period		25.05.2018				



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24. Delinquency



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	May 18	
Interest Period	from 25.05.2018	to 25.06.2018 = 31 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
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
	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
2018	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																	
	7																	
	8																	
	9																	
	10																	
	11																	
12																		

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

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



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	from	May 18
Interest Period	from	25.05.2018 to 25.06.2018 = 31 days

Default Quarter	Default Amount	Recovery Quarter	2017 4			2018 Q1			2018 Q2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1			650						
2018 1	147 774	18				10 176	10 176	137 598	55 265	65 441	82 332
2018 2	265 973	21							124 124	124 124	441 572

**SCF RAHOITUSPALVELUT KIMI VI DAC**  
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**26. Priority of Payments**



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	7				
Monthly Period	May 18				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	25 695 736,76	EUR
Senior Expenses	-	17 347,18	EUR
Servicing Fee	-	220 852,96	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	1 343 204,78	EUR
Principal on Loan to Issuer	-	24 114 331,84	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	28 443 728,09	EUR
Senior Expenses	-	17 245,65	EUR
Interest Class A	-	11 793,00	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 833 578,86	EUR
Principal Payments on Class A	-	24 114 331,84	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 003,75	EUR
Interest Issuer Subordinated Loan	-	457,63	EUR
Principal Issuer Subordinated Loan	-	135 366,96	EUR
Payment to Purchaser	-	1 137 323,06	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	1 137 323,06	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,41	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	1 137 307,65	EUR

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**27. Transaction Costs**



Reporting Date	27.06.2018				
Payment date	25.06.2018				
Period No	7				
Monthly Period	May 18				
Interest Period	from	25.05.2018	to	25.06.2018	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	17 347,18		
Interest accrued for the Period	EUR	92 793,00	11 793,00	81 000,00
Cumulative Interest accrued	EUR	803 115,00	147 015,00	656 100,00
Interest Payments	EUR	92 793,00	11 793,00	81 000,00
Cumulative Interest Payments	EUR	803 115,00	147 015,00	656 100,00
Interest accrued on Subordinated Loan for the Period	EUR	457,63		
Cumulative Interest accrued on Subordinated Loan	EUR	4 397,25		
Interest Payments on Subordinated Loan	EUR	457,63		
Cumulative Interest Payments on Subordinated Loan	EUR	4 397,25		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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**28. Contact Details**



Reporting Date	27.06.2018	
Payment date	25.06.2018	
Period No	7	
Monthly Period	May 18	
Interest Period	from	25.05.2018 to 25.06.2018 = 31 days

**Santander Consumer Bank AS**

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