

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

**Cover Sheet Monthly Investor Report**



Reporting Date		29.04.2019			
Payment date		25.04.2019		Following payment dates:	27.05.2019
Period No		17			25.06.2019
Monthly Period		mar.19			
Interest Period	from	25.03.2019	to	25.04.2019	= 31 days
Cut-Off date		31.03.2019			

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**1. Portfolio Information**



Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	17	
Monthly Period	mar.19	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>334 052 265,39 EUR</b>
Scheduled Loan Principal Repayments	7 969 234,39 EUR
Prepayments	9 317 024,78 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>17 286 259,17 EUR</b>
New Defaulted Auto Loans in Period	286 251,61 EUR
<b>Closing Balance</b>	<b>316 479 754,61 EUR</b>
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	1 093 150,39 EUR
Recoveries on loans in default	128 364,49 EUR
<b>Total Revenue Received in Period</b>	<b>1 221 514,88 EUR</b>
<b># Loans</b>	
At beginning of period	28 267 Loans
Paid in Full	931 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	22 Loans
<b>At end of period</b>	<b>27 314 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	29.04.2019
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**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	18 502 468 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>18 502 468 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	18 366 106 EUR
b. Reserve Fund	1 714 060 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>20 080 166 EUR</b>

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**3. Reserve Accounts**



Reporting Date	29.04.2019
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Monthly Period	mar.19
Interest Period	from 25.03.2019 to 25.04.2019 = 31 days

**Note Balance**

Beginning of Period	334 052 265,39	EUR
End of Period	316 479 754,61	EUR

**Reserve Fund**

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

**Liquidity Balance**

Beginning of Period	0,5 %	1 714 059,67	EUR
Cash Outflow		1 714 059,67	EUR
Cash Inflow		1 615 513,59	EUR
End of Period	0,5 %	1 615 513,59	EUR
Required Reserve Amount	0,5 %	1 615 513,59	EUR

**Servicer Advance Reserve Fund**

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

**Set-off from Deposits**

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

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

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**4. Performance Data**



Reporting Date	29.04.2019	
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**Asset Balance**

Beginning of Period	334 052 265,39	EUR
End of Period	316 479 754,61	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	291 612 449,07	92,14 %	25 377
1-29 days past due	19 625 953,73	6,20 %	1 537
<b>Delinquent Receivables:</b>			
30-59 days past due	3 057 806,57	0,97 %	244
60-89 days past due	988 436,04	0,31 %	73
90-119 days past due	626 420,21	0,20 %	40
120-149 days past due	310 631,84	0,10 %	22
150-179 days past due	258 057,15	0,08 %	21
<b>Total Performing and Delinquent</b>	<b>316 479 755</b>	<b>100,00 %</b>	<b>27 314</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	19 520 438	6,17 %	2 573

Current Period Defaults	286 251,61		22
Cumulative Defaults	4 353 663,69		312
Current Period Recoveries	128 364,49		
Cumulative Recoveries	2 450 680,63		

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**5. Outstanding Notes**



Reporting Date	29.04.2019		
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**1. Note Balance**

	All Notes	Class A	Class B
<b>General Note Information</b>			
ISIN Code		XS1696456711	XS1698606537
Currency		EUR	EUR
Initial Tranching	100 %	90,74 %	9,26 %
Legal Final Maturity Date		25.11.2026	25.11.2026
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	Unrated
Initial Notes Aggregate Principal Outstanding Balance	699 500 000,00	634 700 000,00	64 800 000,00
Initial Nominal per Note		100 000,00	100 000,00
Initial Number of Notes per Class	6995	6347	648
<b>Current Note Information</b>			
Class Principal Outstanding Opening Balance	334 052 265,39	269 252 265,39	64 800 000,00
Available Distribution Amount	20 080 165,54		
Amortisation	17 572 510,78		
Redemption per Class	17 572 510,78	17 572 510,78	-
Redemption per Note		2 768,63	-
Class Principal Outstanding Closing Balance	316 479 754,61	251 679 754,61	64 800 000,00
Current Tranching	100 %	79,52 %	20,48 %
Current Pool Factor		0,40	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		42 421,97	100 000,00
>Principal Repayment per note		2 768,63	-
Principal Outstanding per Note End of Period		39 653,34	100 000,00
>Interest accrued for the period		1,21	125,00
Interest Payment	88 651,25	7 651,25	81 000,00
Interest Payment per Note		1,21	125,00

**3. Credit Enhancements**

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		23,15 %	2,68 %
Current CE (excl. Excess Spread)		20,99 %	0,51 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.04.2019  
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 Monthly Period mar.19  
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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 DAC		No rating		No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-1	BBB -	A-	Baa3	A2	No		Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	BNP Paribas	F1	F1	P-1	P-1	A	A+	A3	Aa3	No		The Issuer and the Purchaser will procure with the assistance of the Servicer or another Santander entity (with the prior written consent of the Note Trustee) arrange for the transfer (within thirty (30) calendar days) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.	
Swap Counterparty	RBC	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A	AA	N/A	N/A	No		If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (ii) may, within fourteen (14) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
	RBC	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A	BBB-	AA	N/A	N/A	No		If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within fourteen (14) calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
Swap Counterparty	RBC	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A3	A2	No		If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within thirty (30) Business Days.
	RBC	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	Baa3	A2	No		If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Class A Notes.
Collections Account Bank	Skandinaviska Enskilda Banken	F1	F1+	P-1	P-1	A	AA-	A3	Aa2	No		The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within thirty (30) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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**7.a Original Portfolio Principal Balance**



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Average amount - all: 15 669

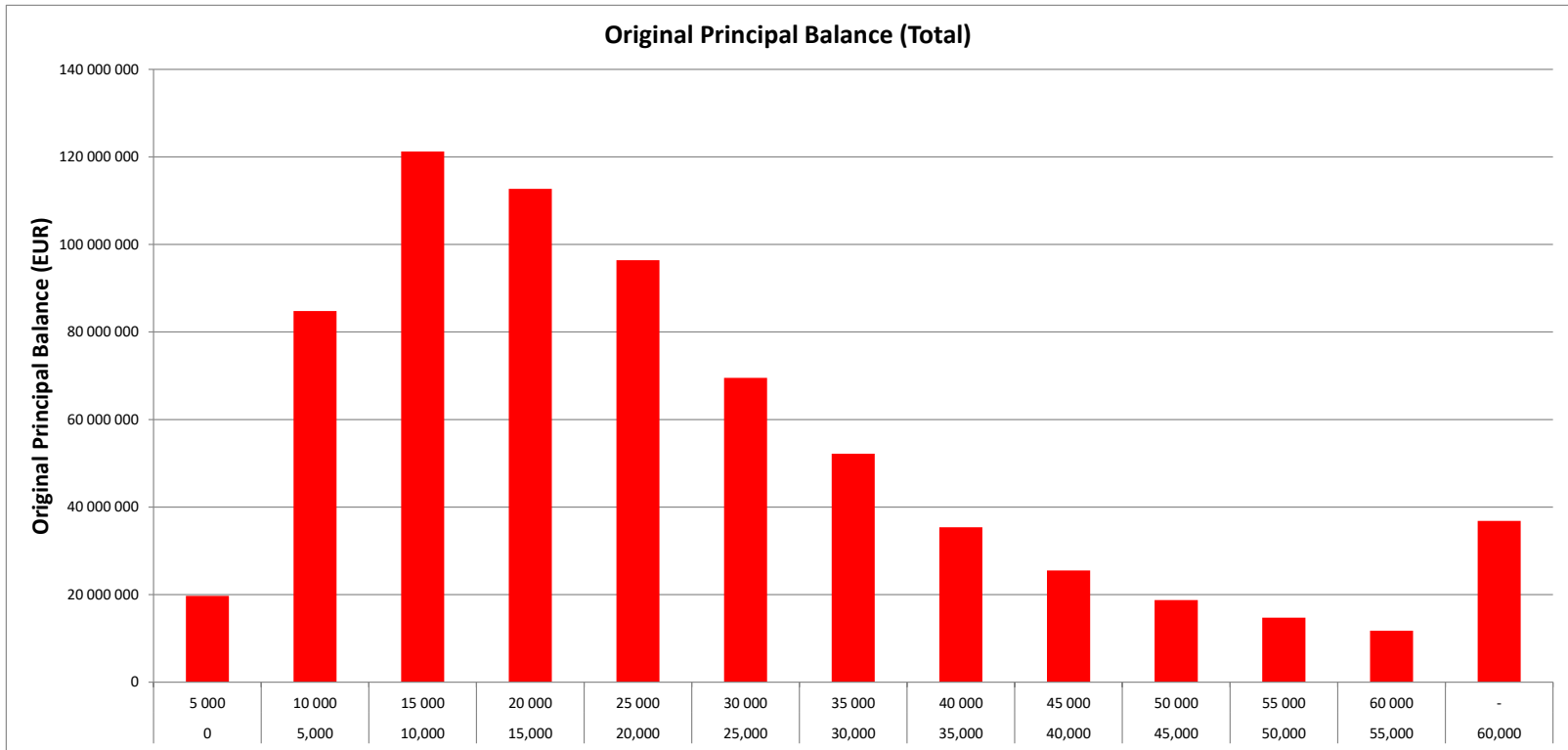
	TOTAL						
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
Original balance	0	5 000	5 747	19 694 249	2,8 %	27,2	7,7
	5 000	10 000	11 247	84 798 827	12,1 %	42,4	7,2
	10 000	15 000	9 761	121 231 426	17,3 %	48,2	6,8
	15 000	20 000	6 506	112 695 322	16,1 %	50,1	6,5
	20 000	25 000	4 319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



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**7.b Original Principal Balance Graph**

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**8.a Outstanding Principal Balance**



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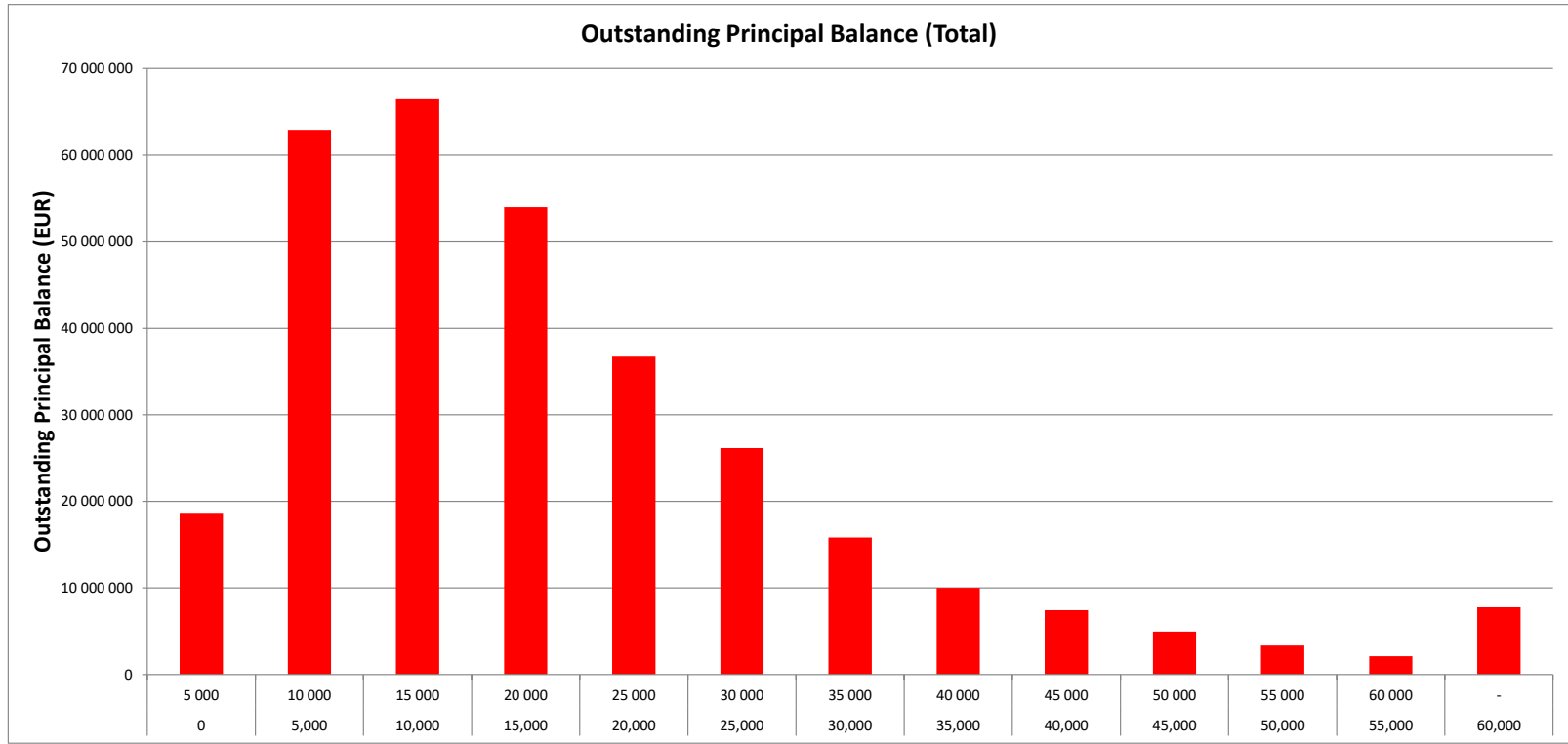
Average amount - all: 11 587

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 446	18 683 271	5,9 %	21,5	25,4
	5 000	10 000	8 473	62 891 949	19,9 %	32,1	24,6
	10 000	15 000	5 417	66 555 065	21,0 %	34,6	24,2
	15 000	20 000	3 127	53 994 545	17,1 %	35,0	24,2
	20 000	25 000	1 653	36 736 119	11,6 %	35,2	24,1
	25 000	30 000	956	26 142 733	8,3 %	35,6	23,7
	30 000	35 000	491	15 827 124	5,0 %	35,6	23,8
	35 000	40 000	268	10 004 363	3,2 %	35,9	23,3
	40 000	45 000	176	7 440 342	2,4 %	35,8	23,4
	45 000	50 000	105	4 969 961	1,6 %	36,2	23,0
	50 000	55 000	64	3 354 466	1,1 %	35,0	24,6
	55 000	60 000	37	2 118 708	0,7 %	36,4	23,1
	60 000	-	101	7 761 108	2,5 %	35,6	23,3
	Total		27 314	316 479 755	100 %		

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**8.b Outstanding Principal Balance Graph**

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**9.a Geographical Distribution**



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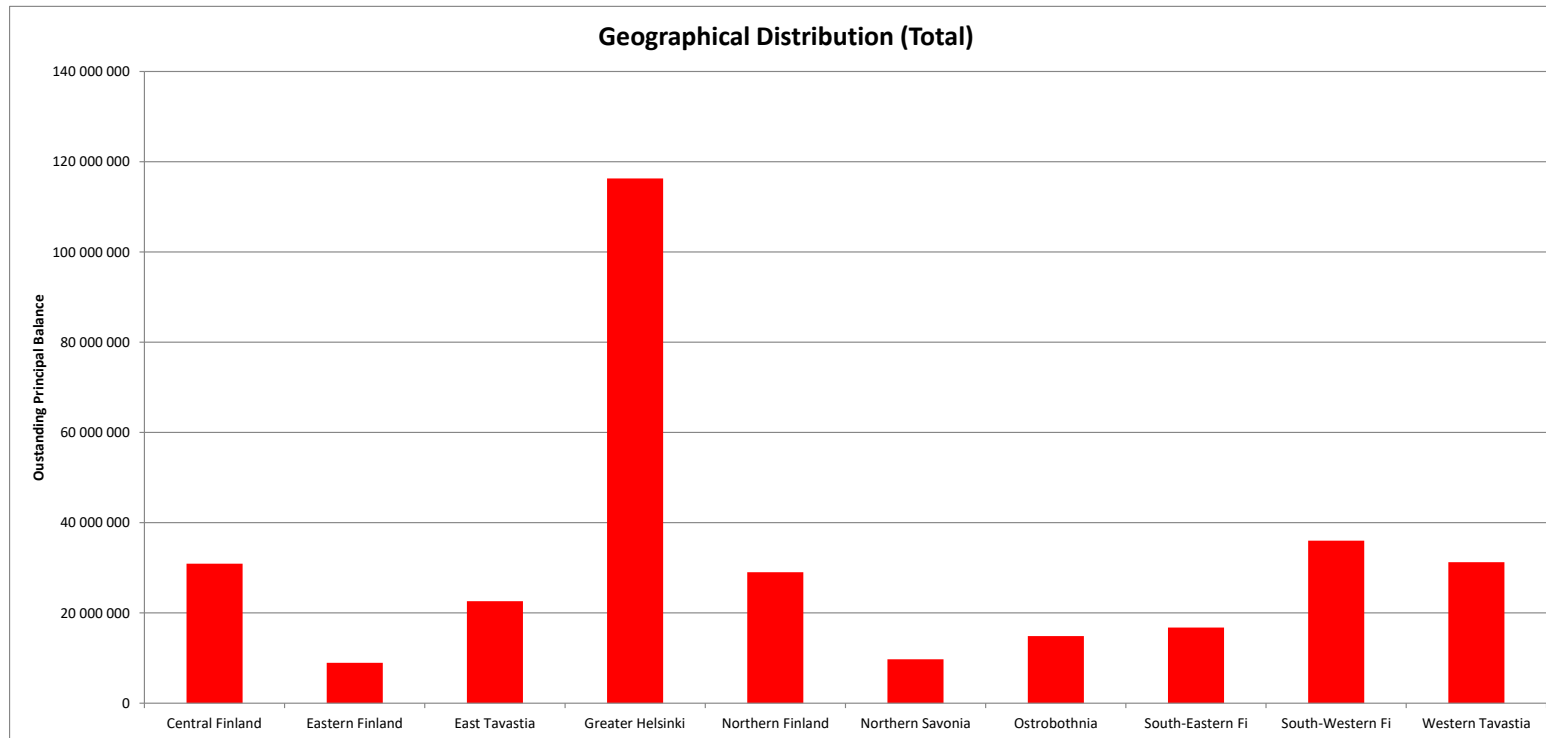
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 889	30 936 603	9,78 %	33,7		24,2
Eastern Finland	826	8 956 135	2,83 %	33,3		24,1
East Tavastia	1 990	22 622 037	7,15 %	33,9		24,0
Greater Helsinki	9 191	116 294 989	36,75 %	33,6		24,2
Northern Finland	2 523	29 020 609	9,17 %	34,2		24,1
Northern Savonia	966	9 713 902	3,07 %	33,5		24,0
Ostrobothnia	1 624	14 868 513	4,70 %	32,7		24,1
South-Eastern Fi	1 543	16 781 518	5,30 %	33,5		24,5
South-Western Fi	3 130	36 019 009	11,38 %	34,2		24,2
Western Tavastia	2 632	31 266 440	9,88 %	34,0		24,0
Total	27 314	316 479 755	100 %			

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**9.b Geographical Distribution Graph**



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Monthly Period	mar.19	
Interest Period	from	25.03.2019
	to	25.04.2019
	=	31 days



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**10.a Interest Rate**



Reporting Date	29.04.2019	
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Interest Period	from 25.03.2019	to 25.04.2019 = 31 days

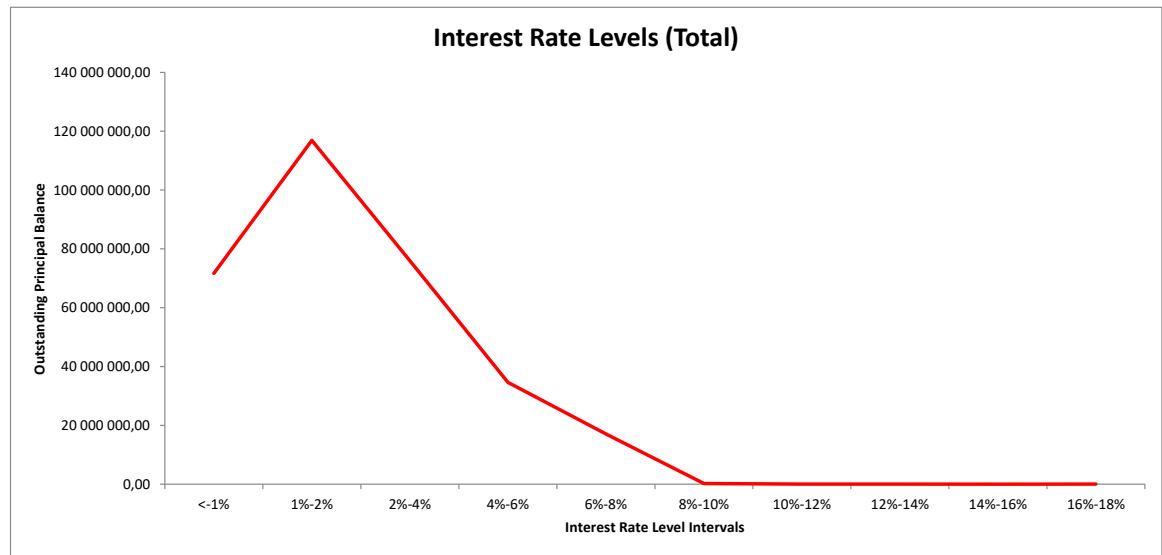
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	5086	71 665 936	22,64 %	34,3	24,1
1	2	8555	116 892 299	36,94 %	34,2	24,0
2	4	6460	75 949 260	24,00 %	33,5	24,4
4	6	4433	34 612 380	10,94 %	32,5	24,4
6	8	2722	17 066 879	5,39 %	32,2	24,0
8	10	47	248 416	0,08 %	33,5	22,5
10	12	2	12 512	0,00 %	35,7	21,9
12	14	7	22 736	0,01 %	29,2	21,0
14	16	1	3 397	0,00 %	14,0	22,0
16	18	1	5 939	0,00 %	38,0	22,0
18	20					
Total		27 314	316 479 755	100 %		

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10.b Interest Rate



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Interest Period	from	25.03.2019
	to	25.04.2019
	=	31 days





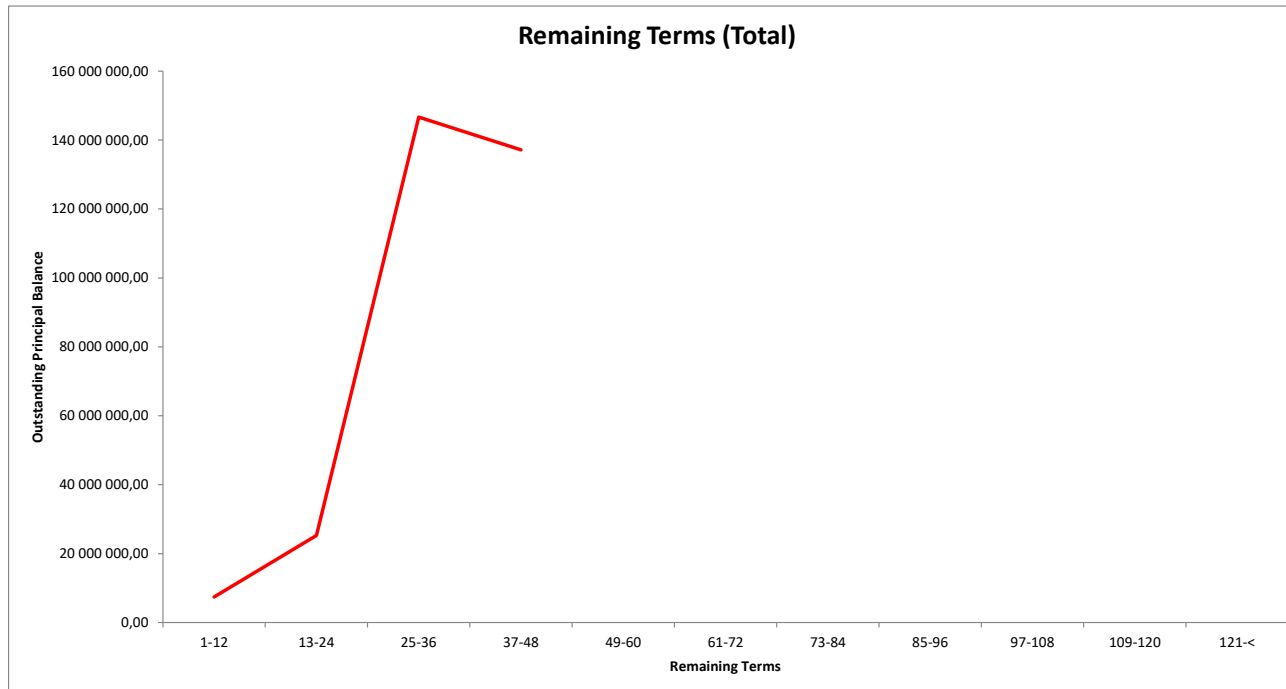


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11.b Remaining Terms



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	to	25.04.2019
	=	31 days



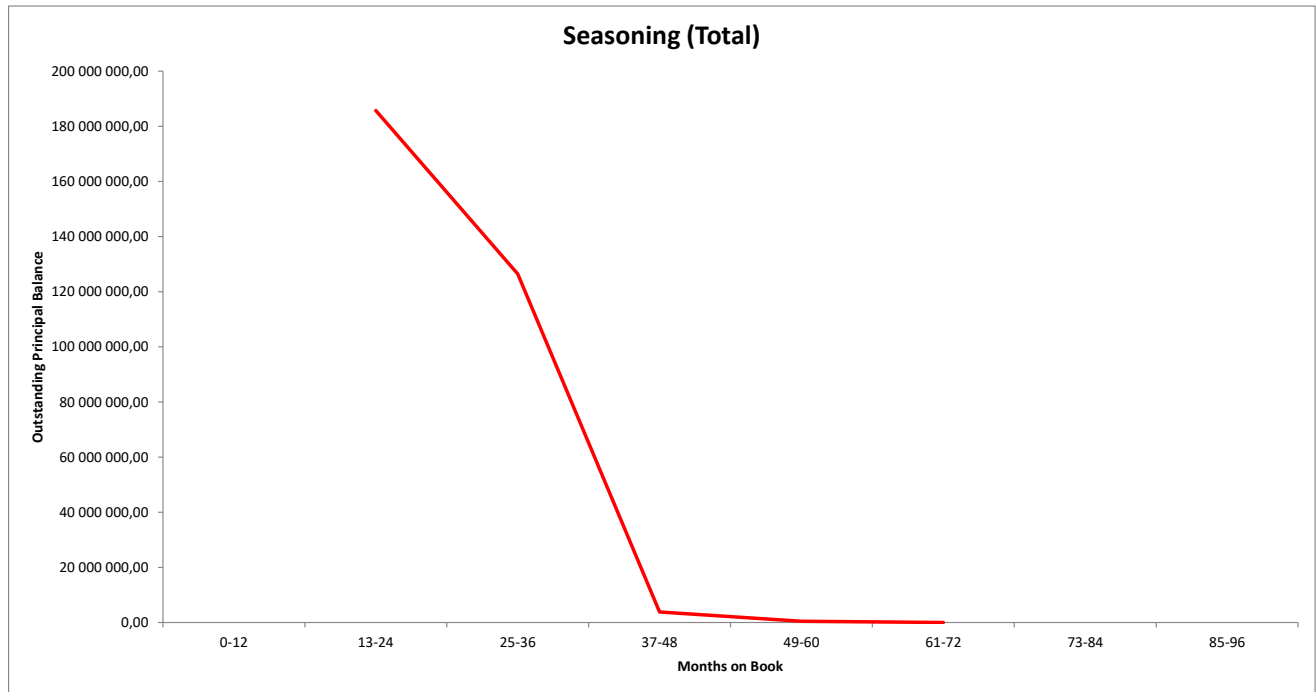


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**12.b Seasoning**



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**13.a Balloon loans**



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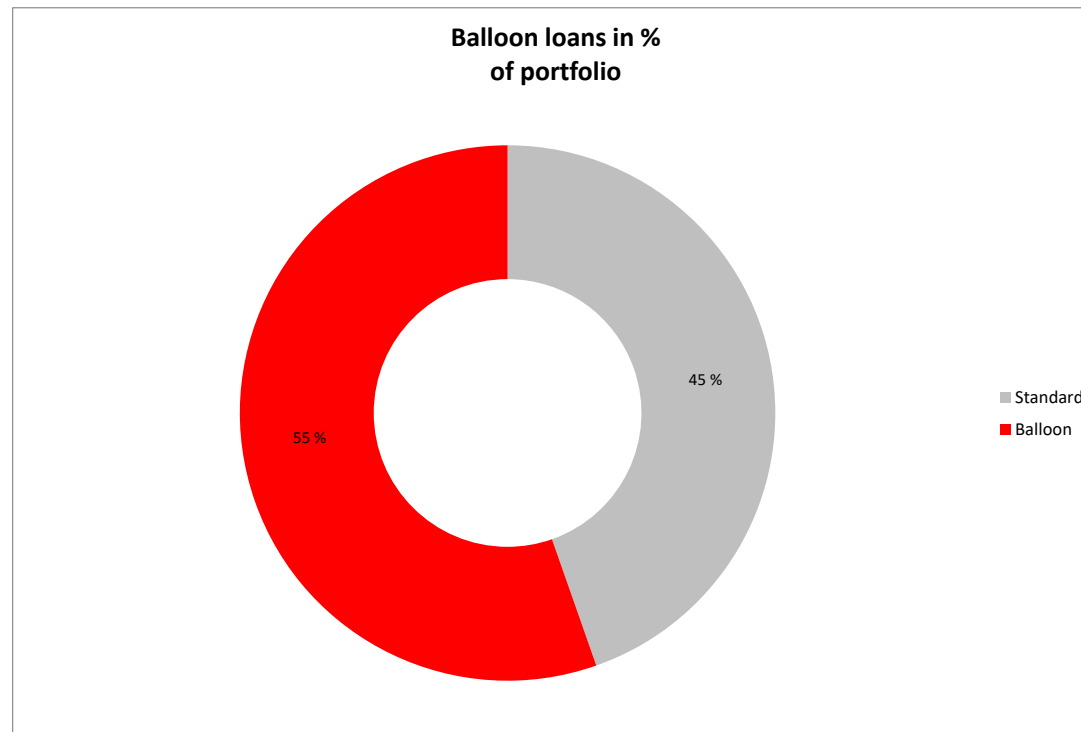
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		18 019	141 229 490	44,63 %	2 424	0,00 %	32,0	24,0
Balloon		9 295	175 250 265	55,37 %	72 884 462	41,59 %	35,1	24,3
Total		27 314	316 479 755	100 %	72 886 886	23,03 %		

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13.b Balloon loans



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Interest Period	from	25.03.2019
	to	25.04.2019
	=	31 days



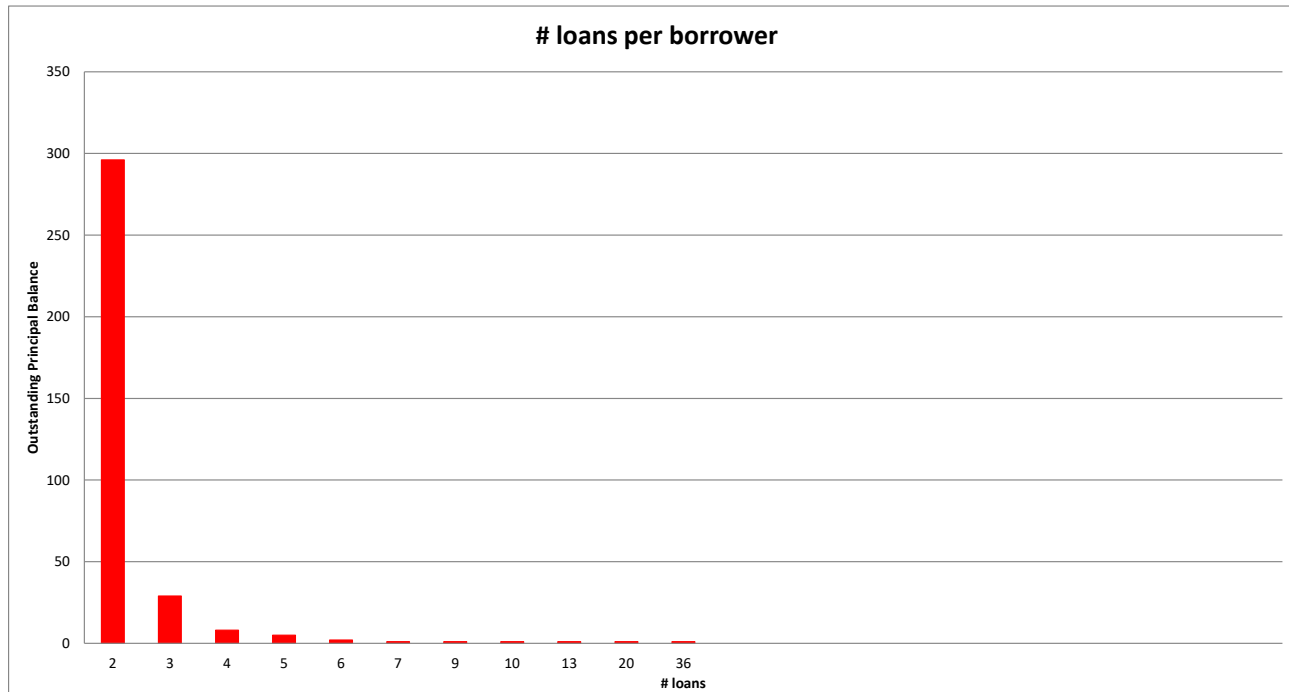


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14.b # loans per borrower



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Interest Period	from	25.03.2019
	to	25.04.2019
	=	31 days



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15.a Amortization Profile



Reporting Date	29.04.2019	
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Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	316 479 755	308 516 307	7 963 448	662 266	2,54 %	97,48 %
2	308 516 307	300 676 154	7 840 153	644 224	2,53 %	95,01 %
3	300 676 154	292 863 762	7 812 392	626 176	2,53 %	92,54 %
4	292 863 762	285 053 699	7 810 063	608 384	2,52 %	90,07 %
5	285 053 699	277 262 370	7 791 328	590 626	2,51 %	87,61 %
6	277 262 370	269 490 816	7 771 555	572 922	2,51 %	85,15 %
7	269 490 816	261 749 937	7 740 878	555 244	2,50 %	82,71 %
8	261 749 937	254 027 524	7 722 414	537 689	2,49 %	80,27 %
9	254 027 524	246 435 706	7 591 818	520 243	2,49 %	77,87 %
10	246 435 706	238 788 798	7 646 908	503 085	2,48 %	75,45 %
11	238 788 798	231 325 229	7 463 569	485 755	2,47 %	73,09 %
12	231 325 229	223 772 200	7 553 029	468 910	2,46 %	70,71 %
13	223 772 200	216 249 839	7 522 361	451 961	2,45 %	68,33 %
14	216 249 839	208 891 980	7 357 859	435 135	2,44 %	66,00 %
15	208 891 980	201 576 784	7 315 196	418 624	2,43 %	63,69 %
16	201 576 784	194 397 621	7 179 164	402 288	2,42 %	61,42 %
17	194 397 621	187 155 552	7 242 068	386 207	2,41 %	59,14 %
18	187 155 552	180 292 301	6 863 251	370 299	2,40 %	56,97 %
19	180 292 301	173 368 541	6 923 760	355 009	2,39 %	54,78 %
20	173 368 541	166 596 034	6 772 507	339 659	2,38 %	52,64 %

Amortization profile (first 20 periods)

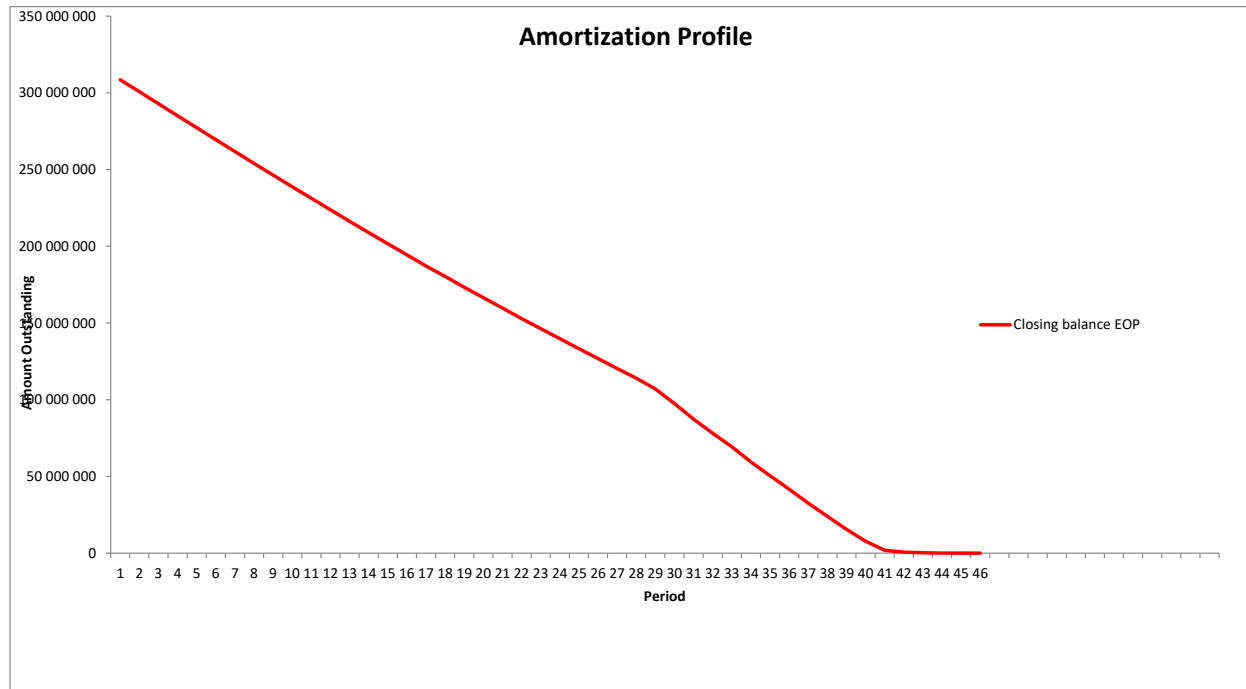


SCF RAHOITUSPALVELUT KIMI VI DAC  
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15.b Amortization Profile



Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	17	
Monthly Period	mar.19	
Interest Period	from	25.03.2019
	to	25.04.2019
	=	31 days



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**16.a Payment Holidays**



Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	17	
Monthly Period	mar.19	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days

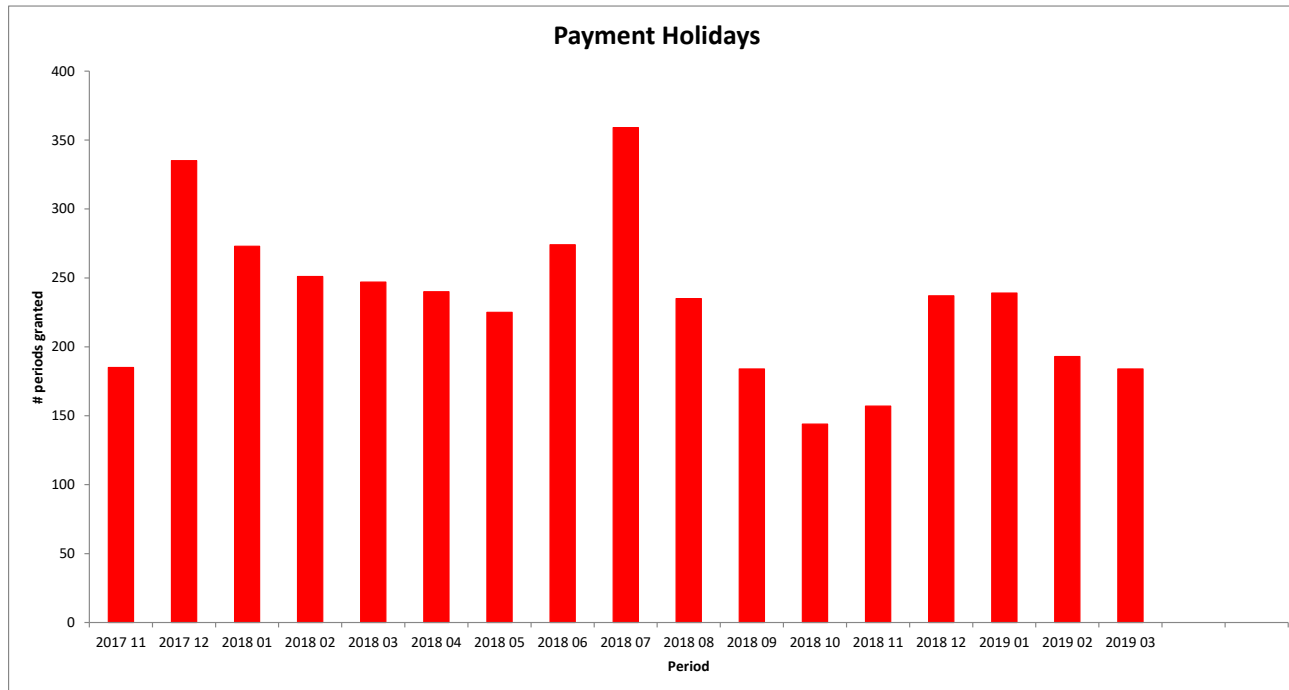
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2017 11	185	263	72 741	3 167 942	
2017 12	335	399	112 189	5 609 816	
2018 01	273	360	100 696	4 558 606	
2018 02	251	342	97 342	4 172 372	
2018 03	247	335	102 549	4 460 893	
2018 04	240	317	88 155	3 736 289	
2018 05	225	292	83 310	3 506 602	
2018 06	274	393	121 344	4 348 874	
2018 07	359	473	142 149	5 797 581	
2018 08	235	296	89 585	3 804 741	
2018 09	184	241	69 182	2 727 122	
2018 10	144	199	56 548	2 117 144	
2018 11	157	228	65 021	2 233 490	
2018 12	237	275	76 582	3 326 976	
2019 01	239	320	92 907	3 558 977	
2019 02	193	285	81 885	2 686 735	
2019 03	184	258	79 301	2 731 591	
Total:	3 962	5 276	1 531 485	62 545 751	

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16.b Payment Holidays



Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	17	
Monthly Period	mar.19	
Interest Period	from	25.03.2019
	to	25.04.2019
	=	31 days



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**17.a Downpayment**



Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	17	
Monthly Period	mar.19	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days

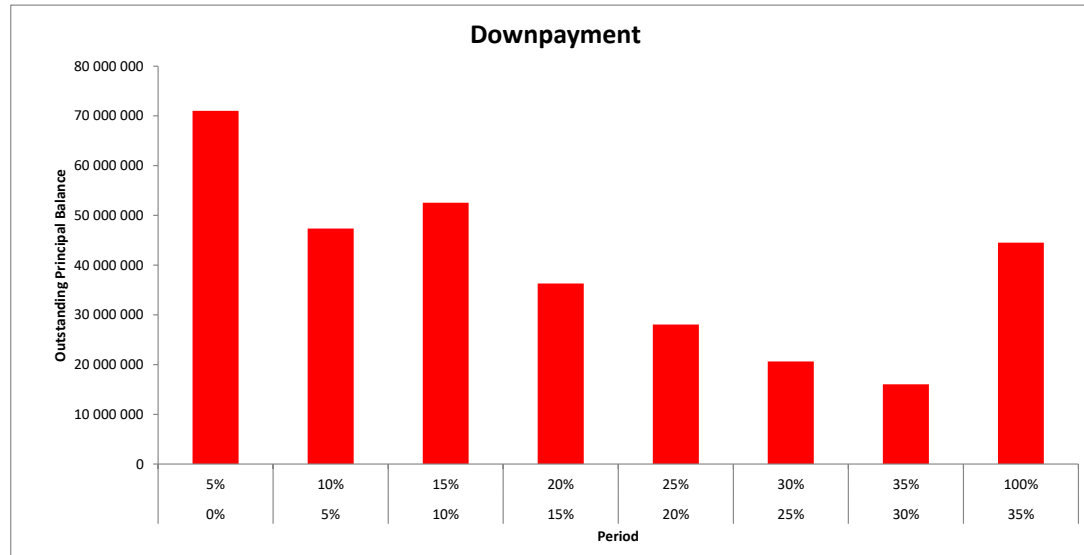
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 257	71 020 463	22,4 %	35,2	24,2
	5 %	10 %	3 497	47 371 013	15,0 %	35,0	24,2
	10 %	15 %	4 155	52 552 326	16,6 %	34,2	24,2
	15 %	20 %	2 922	36 319 081	11,5 %	33,7	24,3
	20 %	25 %	2 367	28 050 550	8,9 %	33,2	24,4
	25 %	30 %	1 862	20 633 532	6,5 %	33,2	24,1
	30 %	35 %	1 464	16 030 661	5,1 %	32,7	24,1
	35 %	100 %	5 790	44 502 128	14,1 %	30,6	23,9
Total		27 314	316 479 755	100 %			

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17.b Downpayment



Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	17	
Monthly Period	mar.19	
Interest Period	from	25.03.2019 to 25.04.2019 = 31 days



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18.a Vehicle Condition



Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	17	
Monthly Period	mar.19	
Interest Period	from	25.03.2019 to 25.04.2019 = 31 days

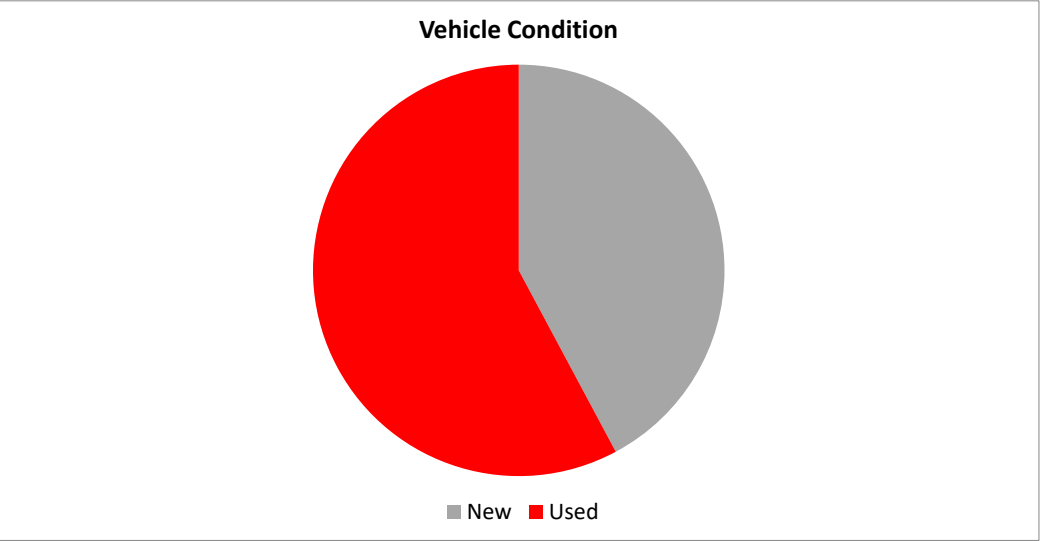
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	7 945	133 503 101	42,2 %	33,9	24,4	
Used	19 369	182 976 654	57,8 %	33,7	24,0	
Total	27 314	316 479 755	100 %			

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18.b Vehicle Condition



Reporting Date	29.04.2019
Payment date	25.04.2019
Period No	17
Monthly Period	mar.19
Interest Period	from 25.03.2019 to 25.04.2019 = 31 days



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19.a Borrower Type



Reporting Date	29.04.2019
Payment date	25.04.2019
Period No	17
Monthly Period	mar.19
Interest Period	from 25.03.2019 to 25.04.2019 = 31 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 612	56 265 682	17,8 %	31,71	24,11
	Private	23 702	260 214 073	82,2 %	34,20	24,18
	Total	27 314	316 479 755	100,0 %		

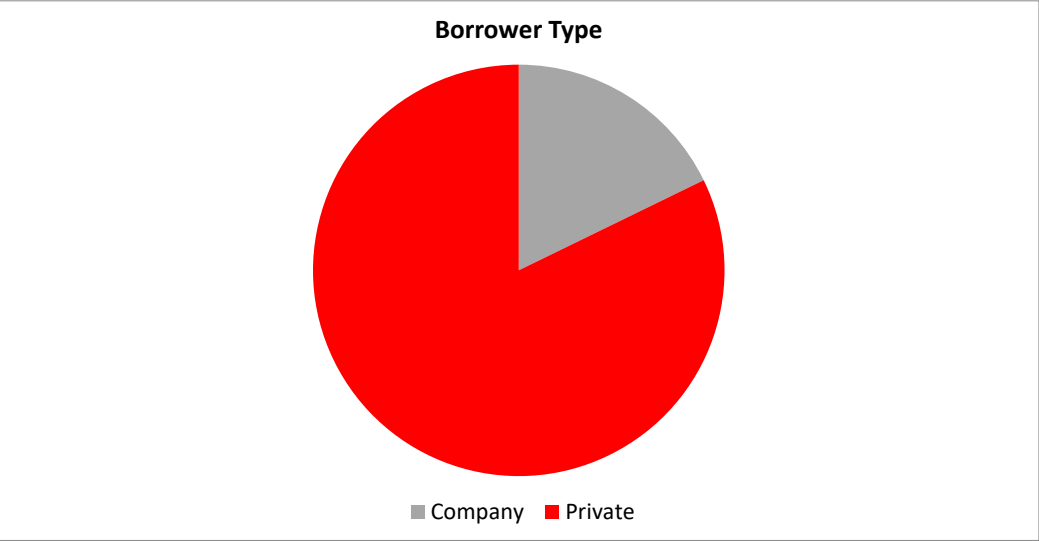


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19.b Borrower Type



Reporting Date	29.04.2019
Payment date	25.04.2019
Period No	17
Monthly Period	mar.19
Interest Period	from 25.03.2019 to 25.04.2019 = 31 days



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**20.a Vehicle type**



Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	17	
Monthly Period	mar.19	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days

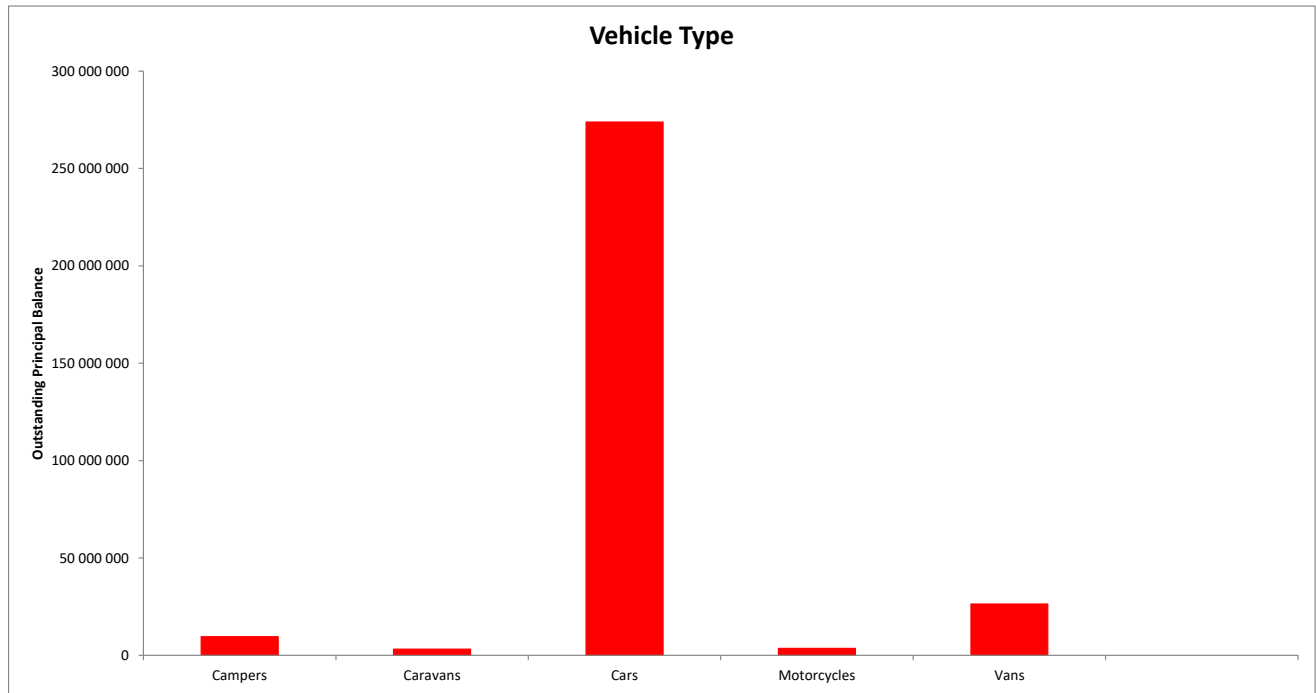
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	454	9 536 781	3,01 %	35,64	23,28
	Caravans	294	3 152 923	1,00 %	35,78	22,93
	Cars	24 015	273 853 505	86,53 %	33,77	24,24
	Motorcycles	455	3 597 042	1,14 %	34,48	22,65
	Vans	2 096	26 339 503	8,32 %	32,60	24,19
		27 314	316 479 755	100 %		

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20.b Vehicle type



Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	17	
Monthly Period	mar.19	
Interest Period	from	25.03.2019
	to	25.04.2019
	=	31 days



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**21.a Restructured Loans**



Reporting Date	29.04.2019				
Payment date	25.04.2019				
Period No	17				
Monthly Period	mar. 19				
Interest Period	from	25.03.2019	to	25.04.2019	= 31 days

TOTAL		
Period	No	Outstanding balance
2017 11	0	0
2017 12	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
2018 06	1	12 436
2018 07	0	0
2018 08	0	0
2018 09	1	18 394
2018 10	0	0
2018 11	0	0
2018 12	1	19 859
2019 01	0	0
2019 02	1	11 392
2019 03	0	0
	15	216 296

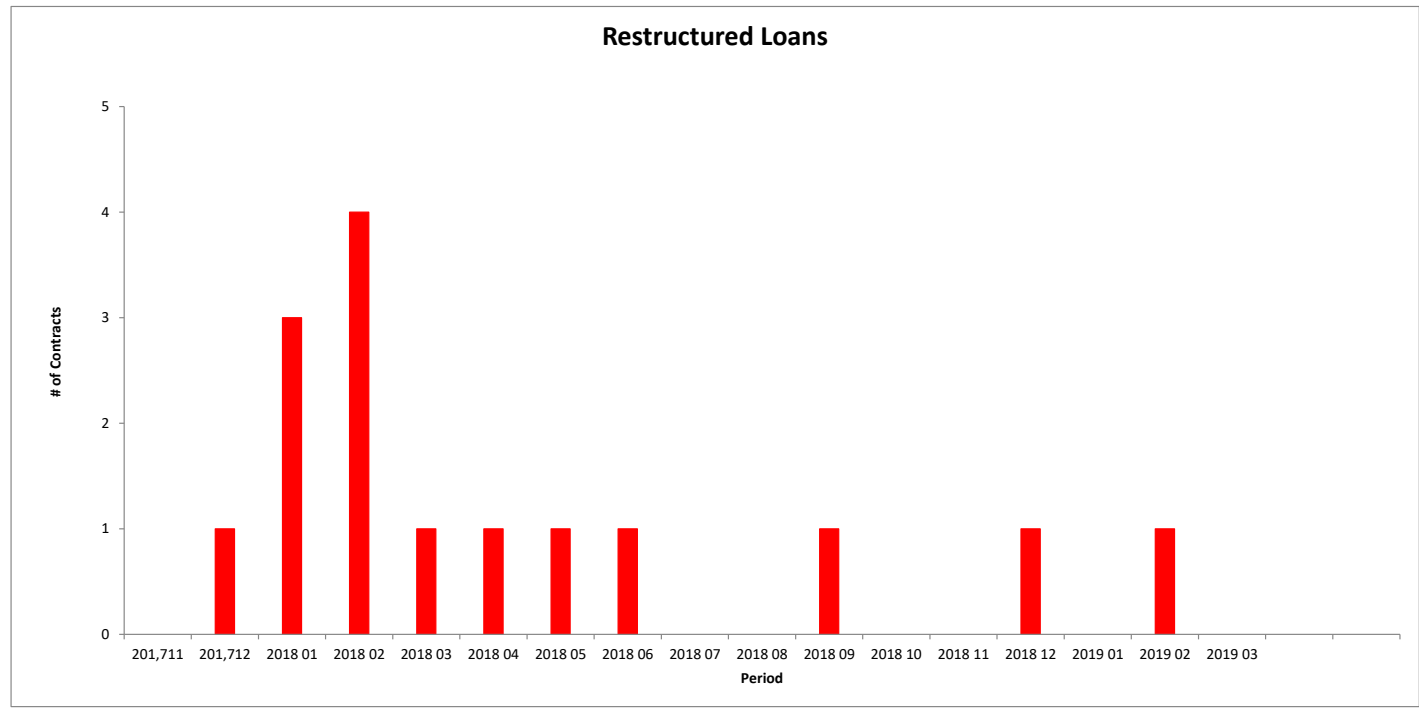
Restructured

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Monthly Investor Report

21.b Restructured Loans



Reporting Date	29.04.2019
Payment date	25.04.2019
Period No	17
Monthly Period	mar.19
Interest Period	from 25.03.2019 to 25.04.2019 = 31 days



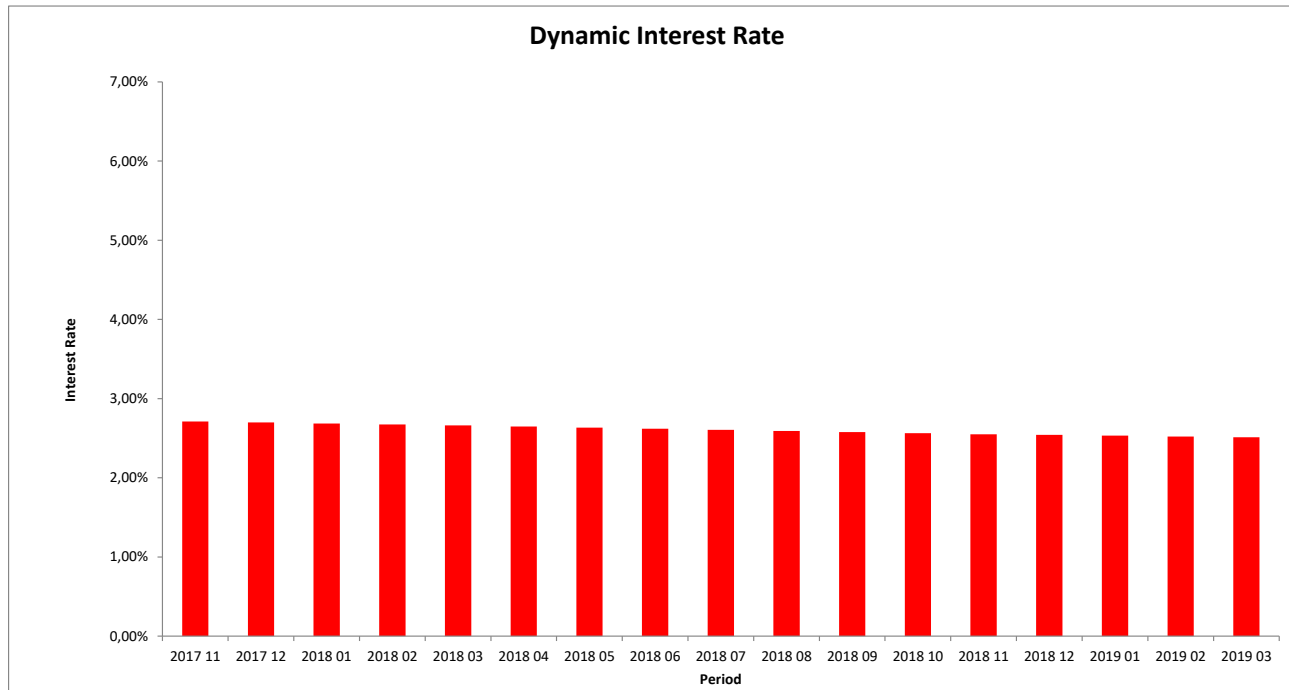


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Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	17	
Monthly Period	mar.19	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days



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 Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	29.04.2019				
Payment date	25.04.2019				
Period No	17				
Monthly Period	mar.19				
Interest Period	from	25.03.2019	to	25.04.2019	= 31 days

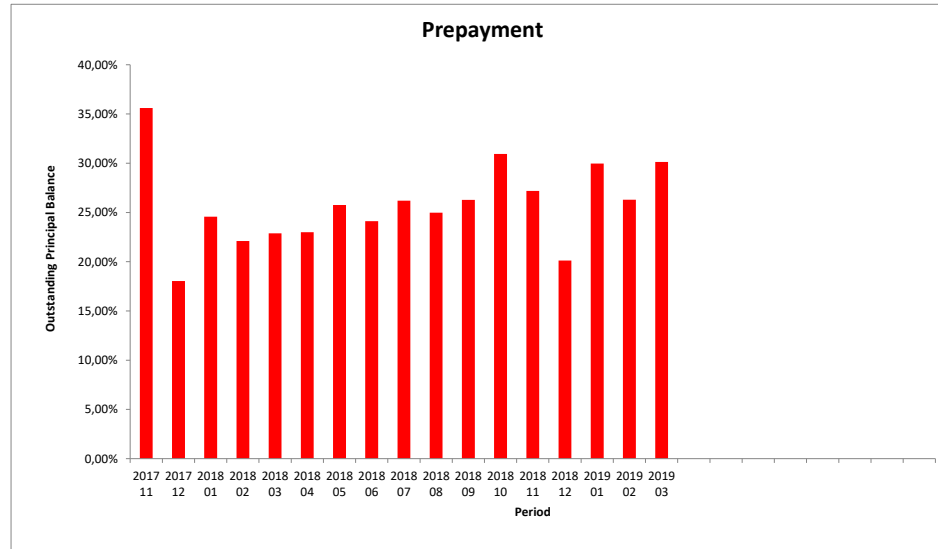
		TOTAL		
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2017 11	23 564 683	654 359 999	35,60 %	
2017 12	10 398 475	632 393 737	18,04 %	
2018 01	14 071 796	605 908 494	24,57 %	
2018 02	12 005 772	583 020 434	22,10 %	
2018 03	11 984 288	559 624 303	22,88 %	
2018 04	11 566 483	537 063 143	22,99 %	
2018 05	12 578 534	512 948 811	25,76 %	
2018 06	11 174 572	491 458 115	24,12 %	
2018 07	11 720 891	469 040 973	26,19 %	
2018 08	10 606 410	448 156 109	24,98 %	
2018 09	10 739 366	428 110 404	26,28 %	
2018 10	12 307 008	405 177 902	30,94 %	
2018 11	10 071 452	385 861 384	27,19 %	
2018 12	6 865 134	370 328 217	20,11 %	
2019 01	10 248 807	350 476 612	29,96 %	
2019 02	8 384 515	334 052 265	26,29 %	
2019 03	9 317 025	316 479 755	30,13 %	



**23.b Dynamic Pre-Payments**



Reporting Date	29.04.2019				
Payment date	25.04.2019				
Period No	17				
Monthly Period	mar.19				
Interest Period	from	25.03.2019	to	25.04.2019	= 31 days



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24. Delinquency



Reporting Date	29.04.2019		
Payment date	25.04.2019		
Period No	17		
Monthly Period	mar. 19		
Interest Period	from	25.03.2019	to 25.04.2019 = 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	
2018	1	605 908 494	38 804	570 463 970	2 023	31 447 539	188	3 014 537	39	603 110	23	320 693	6	58 645			4	9 309	
	2	583 020 434	37 931	548 954 711	1 970	30 163 587	170	2 766 221	45	572 231	18	310 799	14	214 828	4	38 058	2	2 701	
	3	559 624 303	36 965	526 756 612	1 929	28 489 916	195	2 859 642	47	857 070	19	234 919	13	230 444	13	195 702	12	135 764	
	4	537 063 143	35 622	498 298 990	2 241	33 561 912	222	3 554 681	67	959 485	18	354 398	15	149 934	9	183 742	21	265 973	
	5	512 948 811	34 689	477 928 439	2 066	29 602 184	223	3 430 373	68	989 023	35	577 187	14	316 996	10	104 610	21	299 723	
	6	491 452 021	33 978	460 426 943	1 764	25 106 936	254	3 826 357	59	982 883	33	503 669	28	510 392	8	94 841	83	1 056 283	
	7	469 040 973	32 598	433 300 530	2 118	29 741 573	221	3 444 938	79	1 262 015	30	567 526	24	387 704	17	336 686	108	1 389 516	
	8	448 156 109	31 965	419 192 426	1 675	22 917 056	273	3 973 119	52	734 757	36	647 261	22	470 342	12	221 147	143	1 835 972	
	9	428 110 404	30 737	396 388 954	1 925	26 235 228	238	3 343 373	62	801 275	35	484 225	24	461 740	18	395 609	159	2 121 455	
	10	405 177 902	29 830	377 056 099	1 749	23 720 151	214	2 926 820	48	594 653	29	391 611	20	334 395	10	154 172	198	2 842 284	
	11	385 861 384	29 049	360 638 612	1 536	20 400 454	226	3 340 054	53	714 107	22	262 500	20	306 788	11	198 870	225	3 171 558	
	12	370 328 217	27 909	340 095 252	1 886	24 808 678	246	3 568 813	74	1 117 878	27	375 812	14	190 763	11	171 022	249	3 526 296	
2019	1	350 461 596	27 232	324 958 822	1 576	20 583 574	228	3 059 129	63	1 051 204	39	540 199	20	190 091	6	78 578	269	3 876 109	
	2	334 037 464	26 520	311 074 140	1 376	17 756 104	231	3 195 873	70	1 092 863	30	428 616	26	346 042	13	143 826	290	4 067 412	
	3	316 479 755	25 377	291 612 449	1 537	19 625 954	244	3 057 807	73	988 436	40	626 420	22	310 632	21	258 057	312	4 353 664	
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT KIMI VI DAC  
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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	17	
Monthly Period	mar.19	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 4			2018 Q1			2018 Q2			2018 Q3			2018 Q4		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1	-	-	650	-	-	650	-	-	650	-	-	650	-	-	650
2018 1	147 774	18				10 176	10 176	137 598	55 431	65 607	82 167	4 241	69 848	77 925	43 305	113 514	34 259
2018 2	907 860	64							320 680	320 680	587 179	129 311	449 992	457 868	214 315	690 389	217 470
2018 3	1 065 172	77										302 473	302 473	762 699	259 885	562 358	502 814
2018 4	1 404 927	90													504 176	504 176	900 751
2019 1	541 116	41															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 Q1		
			Recoveries	Cum.Recoveries	Loss
2017 4	650	1			
2018 1	147 774	18			
2018 2	907 860	64	13 117	703 506	204 353
2018 3	1 065 172	77	57 290	619 648	445 524
2018 4	1 404 927	90	258 952	763 129	641 798
2019 1	827 368	63	327 216	327 216	500 152

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



Reporting Date	29.04.2019
Payment date	25.04.2019
Period No	17
Monthly Period	mar.19
Interest Period	from 25.03.2019 to 25.04.2019 = 31 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	18 502 467,60	EUR
Senior Expenses	-	12 426,06	EUR
Servicing Fee	-	136 262,12	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	781 268,64	EUR
Principal on Loan to Issuer	-	17 572 510,78	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	20 080 165,54	EUR
Senior Expenses	-	12 326,44	EUR
Interest Class A	-	7 651,00	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 615 513,59	EUR
Principal Payments on Class A	-	17 572 510,78	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	50 001,67	EUR
Interest Issuer Subordinated Loan	-	270,11	EUR
Principal Issuer Subordinated Loan	-	98 546,08	EUR
Payment to Purchaser	-	607 567,45	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	607 567,45	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	15,76	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	607 551,69	EUR

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**27. Transaction Costs**



Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	17	
Monthly Period	mar.19	
Interest Period	from	25.03.2019 to 25.04.2019 = 31 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	12 426,06		
Interest accrued for the Period	EUR	88 651,00	7 651,00	81 000,00
Cumulative Interest accrued	EUR	1 707 132,00	241 032,00	1 466 100,00
Interest Payments	EUR	88 651,00	7 651,00	81 000,00
Cumulative Interest Payments	EUR	1 707 132,00	241 032,00	1 466 100,00
Interest accrued on Subordinated Loan for the Period	EUR	270,11		
Cumulative Interest accrued on Subordinated Loan	EUR	7 850,27		
Interest Payments on Subordinated Loan	EUR	270,11		
Cumulative Interest Payments on Subordinated Loan	EUR	7 850,27		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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**28. Contact Details**



Reporting Date	29.04.2019
Payment date	25.04.2019
Period No	17
Monthly Period	mar.19
Interest Period	from 25.03.2019 to 25.04.2019 = 31 days

**Santander Consumer Bank AS**

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