

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		29.06.2020			
Payment date		25.06.2020		Following payment dates:	27.07.2020
Period No		43			25.08.2020
Monthly Period		01.05.2020			
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days
Cut-Off date		31.05.2020			

Index	Page
1 Portfolio Information	1
2 Amount Due for Distribution	2
3 Reserve Accounts	3
4 Performance Data	4
5 Outstanding Notes	5
6 Counterparty Ratings, Trigger Levels and Consequences	6
7 a Original Principal Balance	7
7 b Original PB (Graph)	8
8 a Outstanding principal Balance	9
8 b Outstanding PB (Graph)	10
9 a Geographical Distribution	11
9 b Geographical (Graph)	12
10 a Interest Rate	13
10 b Interest Rate (Graph)	14
11 a Remaining Terms	15
11 b Remaining Terms (Graph)	16
12 a Seasoning	17
12 b Seasoning (Graph)	18
13 a Balloon loans as % of other loans	19
13 b Balloon loans as % of other loans (Graph)	20
14 a Loans per borrower	21
14 b Loans per borrower (Graph)	22
15 a Amortization Profile	23
15 b Amortization Profile (Graph)	24
16 a Payment Holidays	25
16 b Payment Holidays (Graph)	26
17 a Downpayment	27
17 b Downpayment (Graph)	28
18 a Vehicle Condition	29
18 b Vehicle Condition (Graph)	30
19 a Borrower Type	31
19 b Borrower Type (Graph)	32
20 a Vehicle Type	33
20 b Vehicle Type (Graph)	34
21 a Restructured Loans	35
21 b Restructured Loans (Graph)	36
22 Dynamic Interest Rate	37
23 Dynamic Pre-Payment	38
24 Dynamic Delinquency	39
25 Defaults, Recoveries and Losses by Quarter of Default	40
26 Priority of Payments Pre-Enforcement	41
27 Transaction Costs	42
28 Contact Details	43

SCF Rahoituspalvelut II DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	29.06.2020
Payment date	25.06.2020
Period No	43
Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 30 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	47 246 960.16 EUR
Scheduled Loan Principal Repayments	2 166 873.46 EUR
Prepayments	1 552 276.25 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	3 719 149.71 EUR
New Defaulted Auto Loans in Period	43 410.71 EUR
Closing Balance	43 484 399.74 EUR

Total revenue collections	
Revenue and fees received on loan balances	181 446.59 EUR
Recoveries on loans in default	77 967.96 EUR
Total Revenue Received in Period	259 414.55 EUR

# Loans	
At beginning of period	7 768 Loans
Paid in Full	402 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	6 Loans
At end of period	7 360 Loans

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

2. Amount Due for Distribution

Reporting Date	29.06.2020
Payment date	25.06.2020
Period No	43
Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 30 days



Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	3 977 020 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	3 977 020 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	3 957 820 EUR
b. Reserve Fund	856 050 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	4 813 870 EUR

SCF Rahoituspalvelut II DAC
Monthly Investor Report

3. Reserve Accounts

Reporting Date	29.06.2020
Payment date	25.06.2020
Period No	43
Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 30 days



Note Balance

Beginning of Period	47 246 960.16 EUR
End of Period	43 484 399.74 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	1.8 %	856 050.00 EUR
Cash Outflow		856 050.00 EUR
Cash Inflow		856 050.00 EUR
End of Period	1.8 %	856 050.00 EUR
Required Reserve Amount	1.8 %	856 050.00 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 II 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

SCF Rahoituspalvelut II DAC
Monthly Investor Report

4. Performance Data



Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	43				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days

Asset Balance

Beginning of Period	47 246 960.16	EUR
End of Period	43 484 399.74	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	39 074 011.50	89.86 %	6 693
1-29 days past due	3 015 525.53	6.93 %	473

Delinquent Receivables:

30-59 days past due	785 907.49	1.81 %	110
60-89 days past due	319 643.52	0.74 %	48
90-119 days past due	178 179.64	0.41 %	24
120-149 days past due	80 088.75	0.18 %	9
150-179 days past due	31 043.31	0.07 %	3
Total Performing and Delinquent	43 484 400	100.00 %	7 360

	EUR	%	# loans
Volkswagen vehicles	5 517 207	12.69 %	1 072

Current Period Defaults	43 410.71		6
Cumulative Defaults	7 977 116.38		647
Current Period Recoveries	77 967.96		
Cumulative Recoveries	6 530 988.26		

Principal Deficiency Trigger Event, where [A] > [B * 9%] NO

[A] [1] - [2] - [3]	0.00
Note Principal Closing Balance [1]	43 484 399.74
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	43 484 399.74
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000.00

SCF Rahoituspalvelut II DAC
Monthly Investor Report

5. Outstanding Notes

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
1. Note Balance							
General Note Information							
ISIN Code		XS1504682649	XS1504689578	XS1504693091	XS1504695112	XS1504695385	XS1504695542
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	89.49 %	4.50 %	1.50 %	1.01 %	1.70 %	1.81 %
Legal Final Maturity Date		25.11.2025	25.11.2025	25.11.2025	25.11.2025	25.11.2025	25.11.2025
Rating (Fitch/Moody's)		AAA/Aaa	AAA/Aaa	A+/Aaa	A+/Aaa	BB+/A1	Not rated
Initial Notes Aggregate Principal Outstanding Balance	607 200 000.00	543 400 000.00	27 300 000.00	9 100 000.00	6 100 000.00	10 300 000.00	11 000 000.00
Initial Nominal per Note		100 000.00	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
Initial Number of Notes per Class	6072	5434	273	91	61	103	110
Current Note Information							
Class Principal Outstanding Opening Balance	47 246 960.16	-	10 746 960.16	9 100 000.00	6 100 000.00	10 300 000.00	11 000 000.00
Available Distribution Amount	4 813 870.14						
Amortisation	3 762 560.42						
Redemption per Class	3 762 560.42	-	3 762 560.42	-	-	-	-
Redemption per Note		-	13 782.27	-	-	-	-
Class Principal Outstanding Closing Balance	43 484 399.74	-	6 984 399.74	9 100 000.00	6 100 000.00	10 300 000.00	11 000 000.00
Current Tranching	100 %	0.00 %	16.06 %	20.93 %	14.03 %	23.69 %	25.30 %
Current Pool Factor		-	0.26	1.00	1.00	1.00	1.00
2. Payments to Investors per Note							
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*							
Interest Days	30						
Principal Outstanding per Note Beginning of Period		-	39 366.15	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		-	13 782.27	-	-	-	-
Principal Outstanding per Note End of Period		-	25 583.88	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		-	5.48	133.33	200.00	275.00	750.00
Interest Payment	13 628.95	-	1 495.62	12 133.33	12 200.00	28 325.00	82 500.00
Interest Payment per Note		-	5.48	133.33	200.00	275.00	750.00
3. Credit Enhancements							
Initial total CE (Subordination, Reserve)		11.45 %	6.95 %	5.45 %	4.45 %	2.75 %	0.94 %
Current CE (incl. Excess Spread)		103.40 %	87.34 %	66.41 %	52.38 %	28.69 %	3.40 %
Current CE (excl. Excess Spread)		101.97 %	85.91 %	64.98 %	50.95 %	27.27 %	1.97 %

SCF Rahoituspalvelut II DAC
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.06.2020
Payment date 25.06.2020
Period No 43
Monthly Period 01.05.2020
Interest Period : 26.05.2020 to 25.06.2020 = 30 days

Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach		
			Short Term				Long Term							
			Fitch	Moody's	Fitch	Moody's								
	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut II 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 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 shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 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, to another bank which meets the Required Ratings		
Swap Counterparty	BS	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A	A-	N/A	N/A	Yes	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (b) may, within 14 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings		
	BS	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-	A-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it: (e) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (f) shall, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings		
Swap Counterparty	BS	Moody's First Rating Trigger Collateral.	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: (c) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (d) may, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not adversely affect the then current ratings of the Notes).		
	BS	Moody's Second Rating Trigger Collateral.	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: (g) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (h) shall, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any such further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not adversely affect the then current ratings of the Notes).		
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+ *	P-1	P-1	A	AA- *	A3	Aa2	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 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.		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

7.a Original Portfolio Principal Balance

Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	43				
Monthly Period	01.05.2020	to	25.06.2020	=	30 days
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



Average amount - all: 15 380

	TOTAL								
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning		
Original balance	0	5 000	4 918	16 901 686	2.8 %	27.1	7.6		
	5 000	10 000	9 847	74 215 036	12.2 %	42.0	7.3		
	10 000	15 000	8 985	111 416 382	18.3 %	48.2	6.9		
	15 000	20 000	6 019	104 299 602	17.2 %	50.1	6.5		
	20 000	25 000	3 882	86 707 854	14.3 %	50.7	6.5		
	25 000	30 000	2 326	63 365 455	10.4 %	50.9	6.4		
	30 000	35 000	1 289	41 640 377	6.9 %	51.2	6.1		
	35 000	40 000	743	27 730 328	4.6 %	50.9	6.3		
	40 000	45 000	501	21 219 137	3.5 %	50.5	6.5		
	45 000	50 000	290	13 722 199	2.3 %	50.8	6.2		
	50 000	55 000	197	10 299 964	1.7 %	50.5	6.4		
	55 000	60 000	135	7 726 950	1.3 %	50.7	5.4		
	60 000	-	349	27 954 755	4.6 %	51.2	5.9		
	Total			39 481	607 199 725	100 %	48.49	6.6	

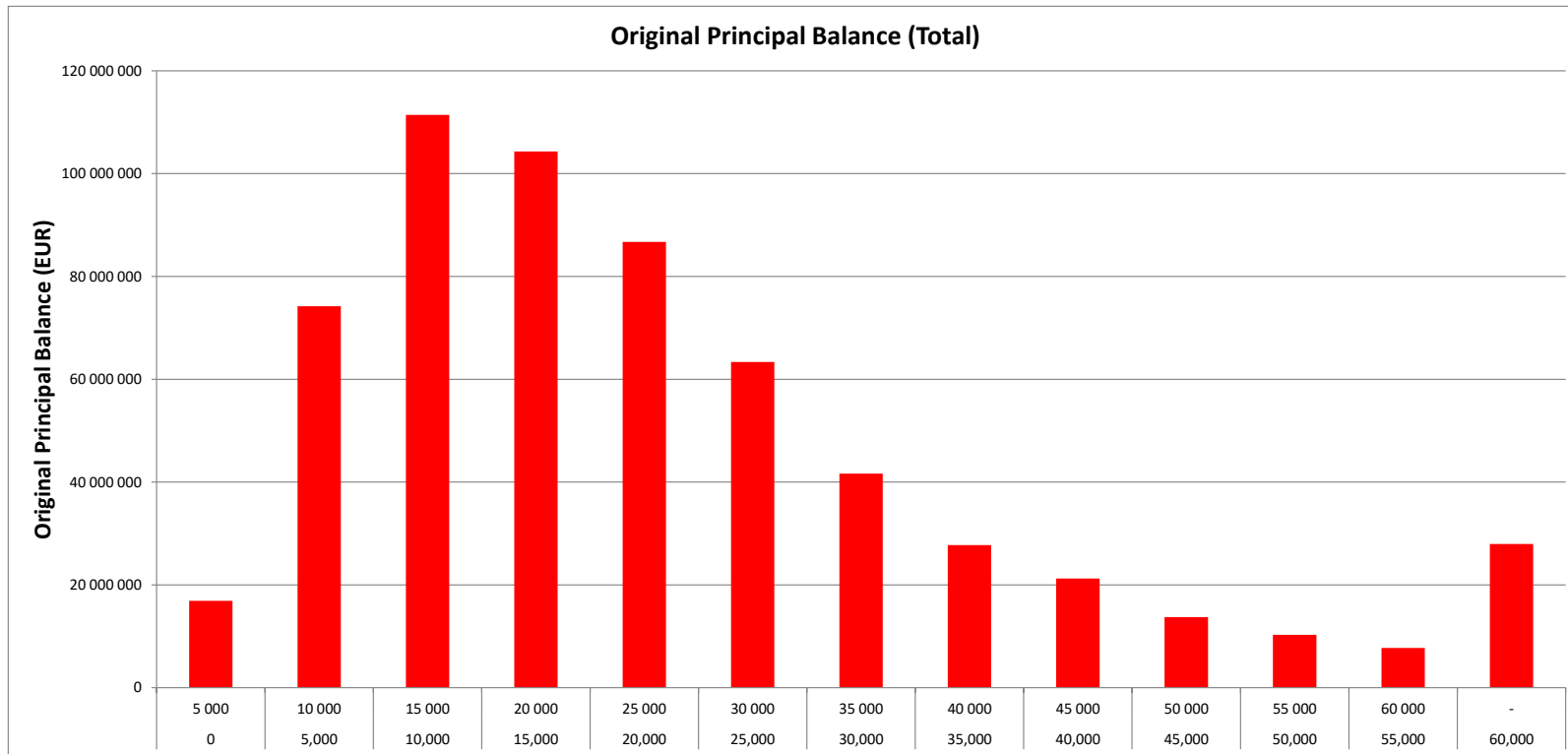
**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

7.b Original Principal Balance Graph

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



Original Principal Balance (Total)



SCF Rahoituspalvelut II DAC
Monthly Investor Report

8.a Outstanding Principal Balance

Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	43				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



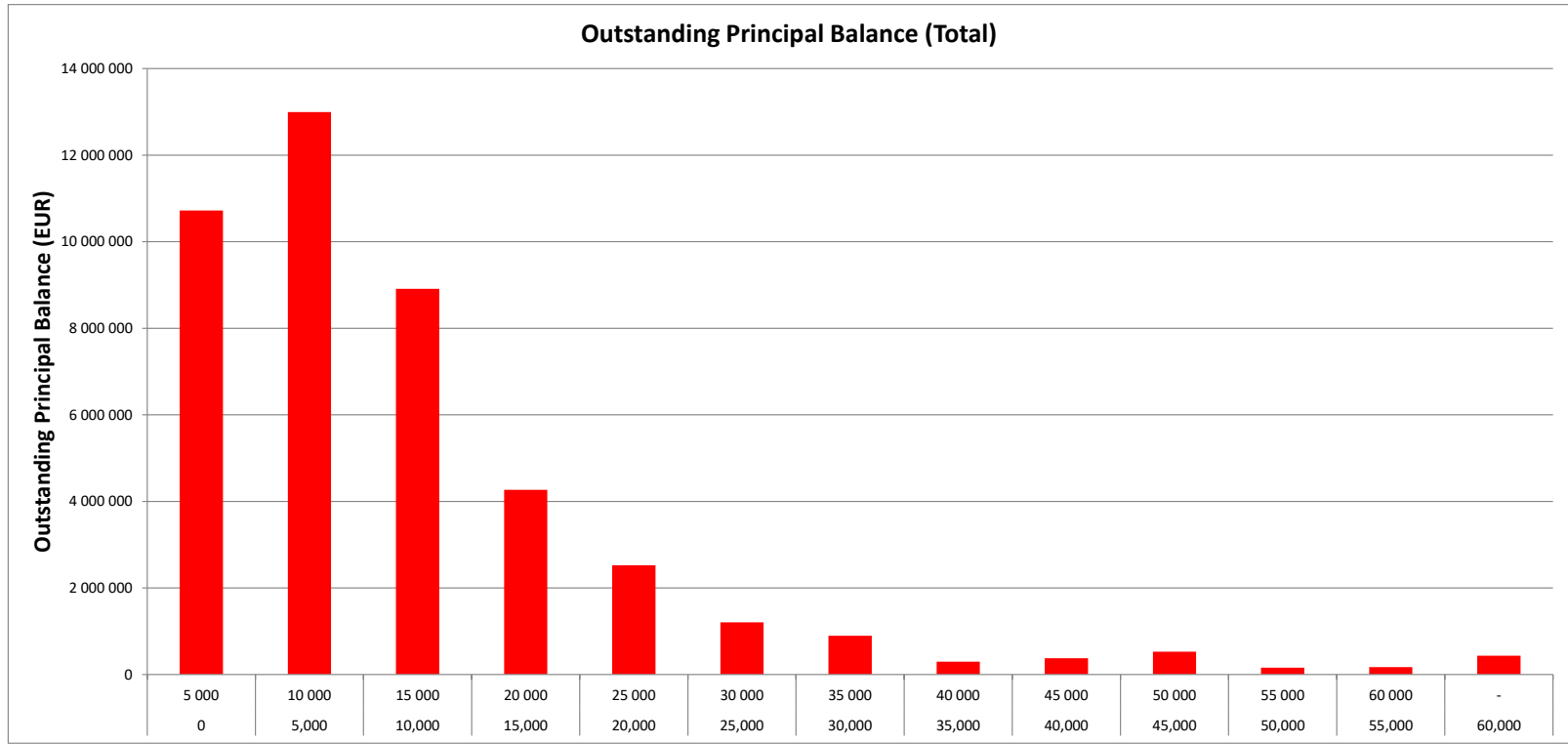
Average amount - all: 5 908

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	4 343	10 722 684	24.7 %	10.4	49.6
		5 000 10 000	1 808	12 996 359	29.9 %	11.2	49.2
		10 000 15 000	731	8 912 663	20.5 %	11.6	49.1
		15 000 20 000	252	4 267 681	9.8 %	12.0	48.9
		20 000 25 000	115	2 523 843	5.8 %	11.9	49.0
		25 000 30 000	44	1 204 160	2.8 %	11.9	49.0
		30 000 35 000	28	894 193	2.1 %	11.0	49.7
		35 000 40 000	8	295 690	0.7 %	11.1	49.2
		40 000 45 000	9	376 580	0.9 %	14.4	49.0
		45 000 50 000	11	527 959	1.2 %	13.0	48.8
		50 000 55 000	3	156 933	0.4 %	10.3	51.7
		55 000 60 000	3	171 931	0.4 %	12.0	49.0
		60 000 -	5	433 722	1.0 %	15.7	47.9
		Total	7 360	43 484 400	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

8.b Outstanding Principal Balance Graph

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

9.a Geographical Distribution



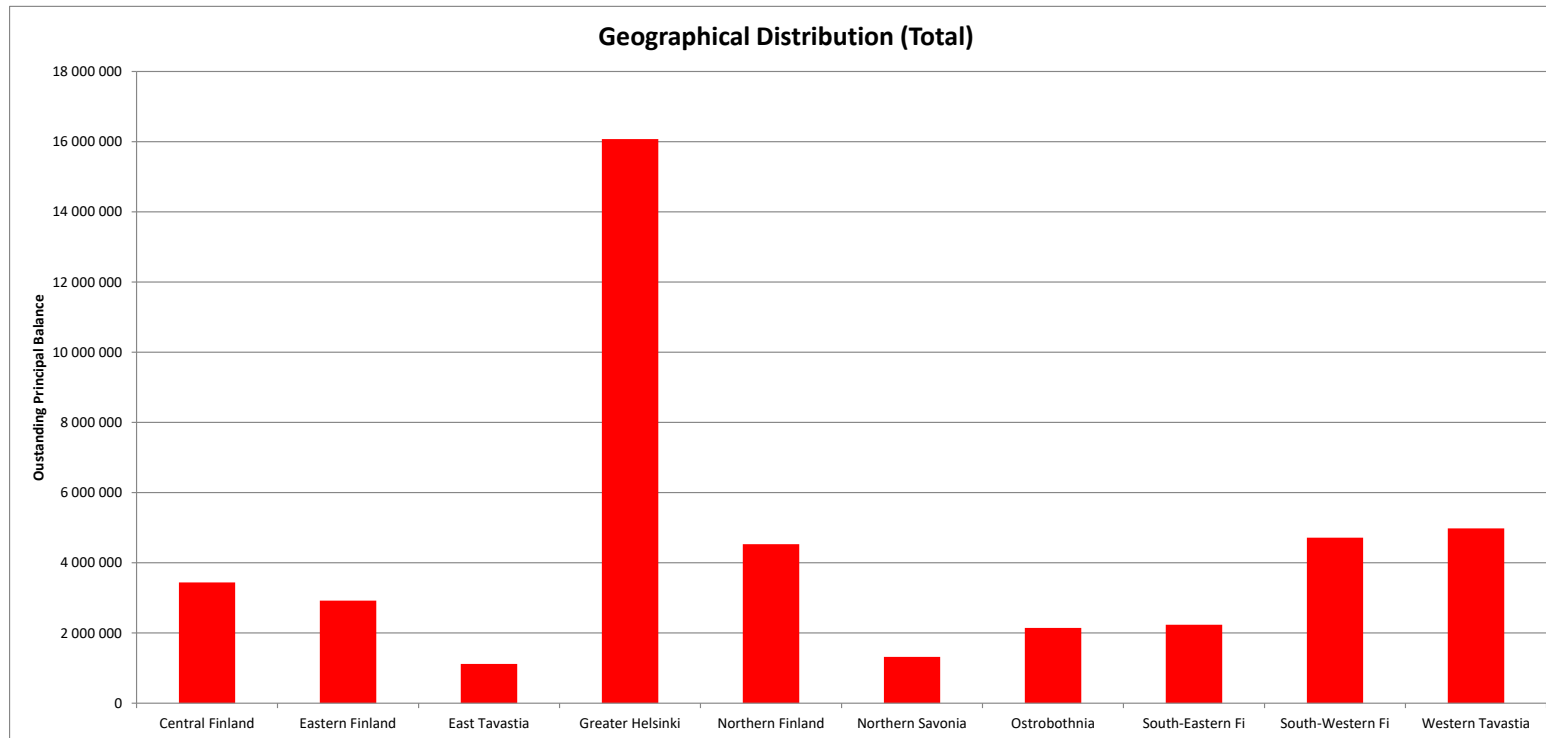
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	647	3 438 986	7.91 %	11.6		49.0
Eastern Finland	547	2 923 451	6.72 %	11.4		49.2
East Tavastia	220	1 120 472	2.58 %	11.4		48.8
Greater Helsinki	2 498	16 073 040	36.96 %	11.2		49.3
Northern Finland	787	4 531 687	10.42 %	11.3		49.0
Northern Savonia	250	1 318 434	3.03 %	11.0		49.5
Ostrobothnia	424	2 142 887	4.93 %	11.2		49.6
South-Eastern Fi	367	2 234 371	5.14 %	10.9		49.8
South-Western Fi	822	4 718 364	10.85 %	11.4		49.3
Western Tavastia	798	4 982 709	11.46 %	11.5		49.1
Total	7 360	43 484 400	100 %			

SCF Rahoituspalvelut II DAC
Monthly Investor Report

9.b Geographical Distribution Graph

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from	26.05.2020
	to	25.06.2020
	=	30 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

10.a Interest Rate

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

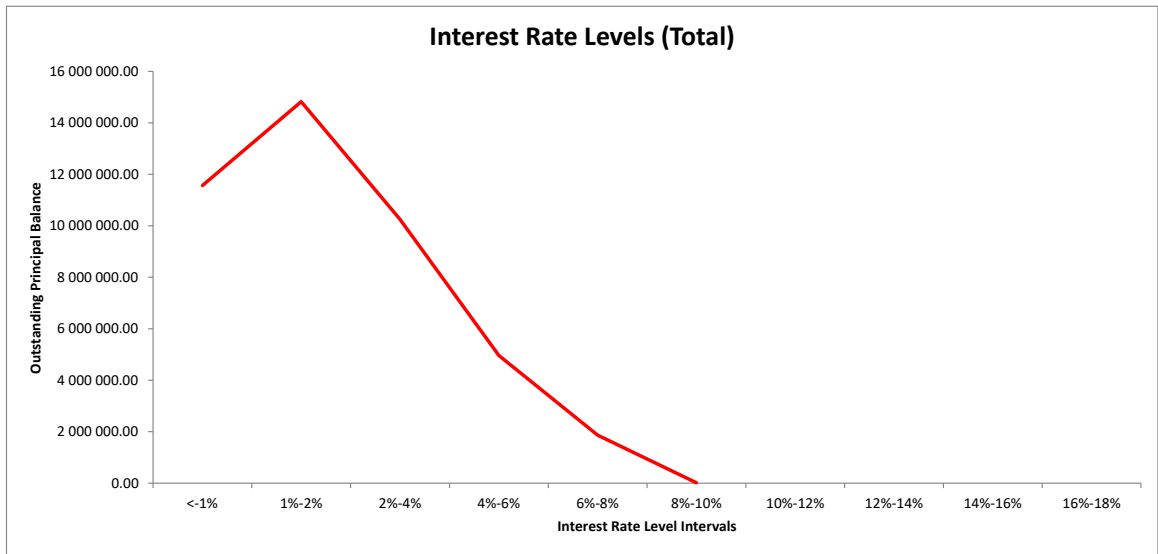


TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	1 683	11 568 146	26.60 %	11.6	48.8
1	2	2 225	14 821 767	34.09 %	11.3	49.3
2	4	1 672	10 251 251	23.57 %	11.0	49.6
4	6	1 168	4 961 296	11.41 %	11.4	49.3
6	8	607	1 866 368	4.29 %	11.3	49.3
8	10	5	15 572	0.04 %	13.4	46.1
10	12					
12	14					
14	16					
16	18					
18	20					
Total		7 360	43 484 400	100 %		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

10.b Interest Rate

Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	43				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

11.a Remaining Terms



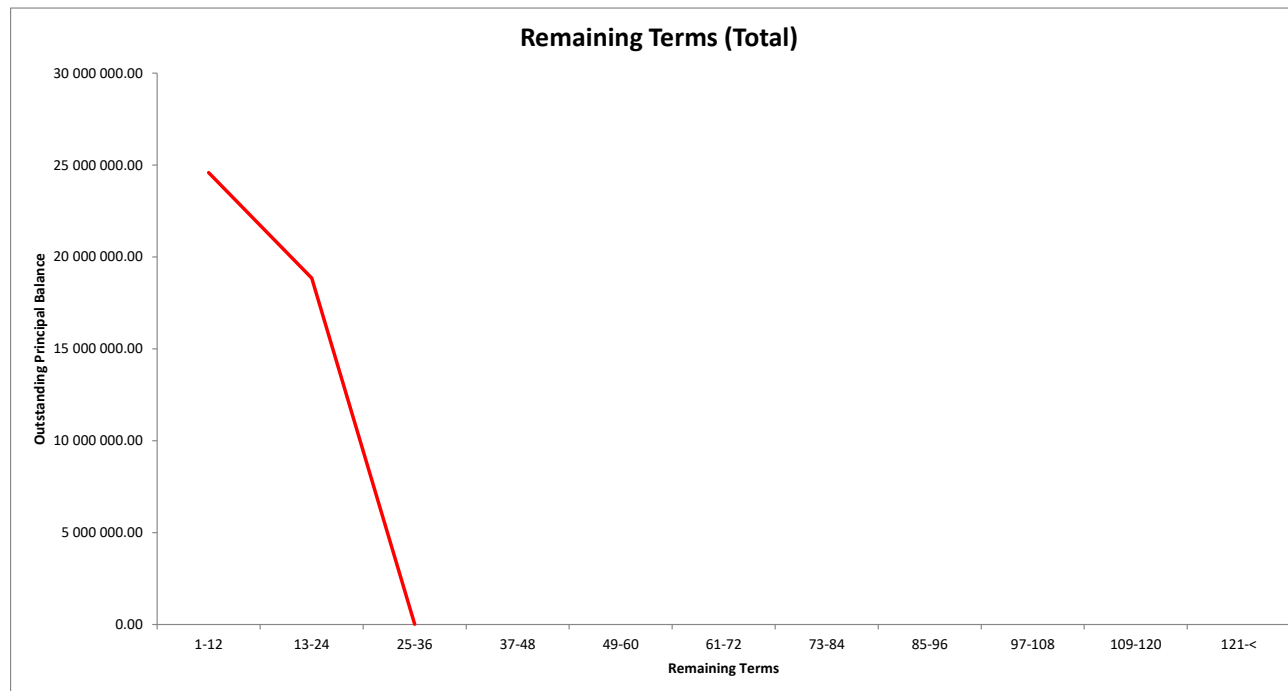
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

		TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning		
		0		0	29	31 584	0.07 %	0.0	55.3
		1		12	4 864	24 585 193	56.54 %	8.8	51.2
		13		24	2 464	18 848 426	43.35 %	14.7	46.6
		25		36	3	19 197	0.04 %	29.3	46.5
		37		48					
		49		60					
		61		72					
		73		84					
		85		96					
		97		108					
		109		120					
		121		-					
	Total		7 360		43 484 400	100 %			

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

11.b Remaining Terms

Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	43				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

12.a Seasoning



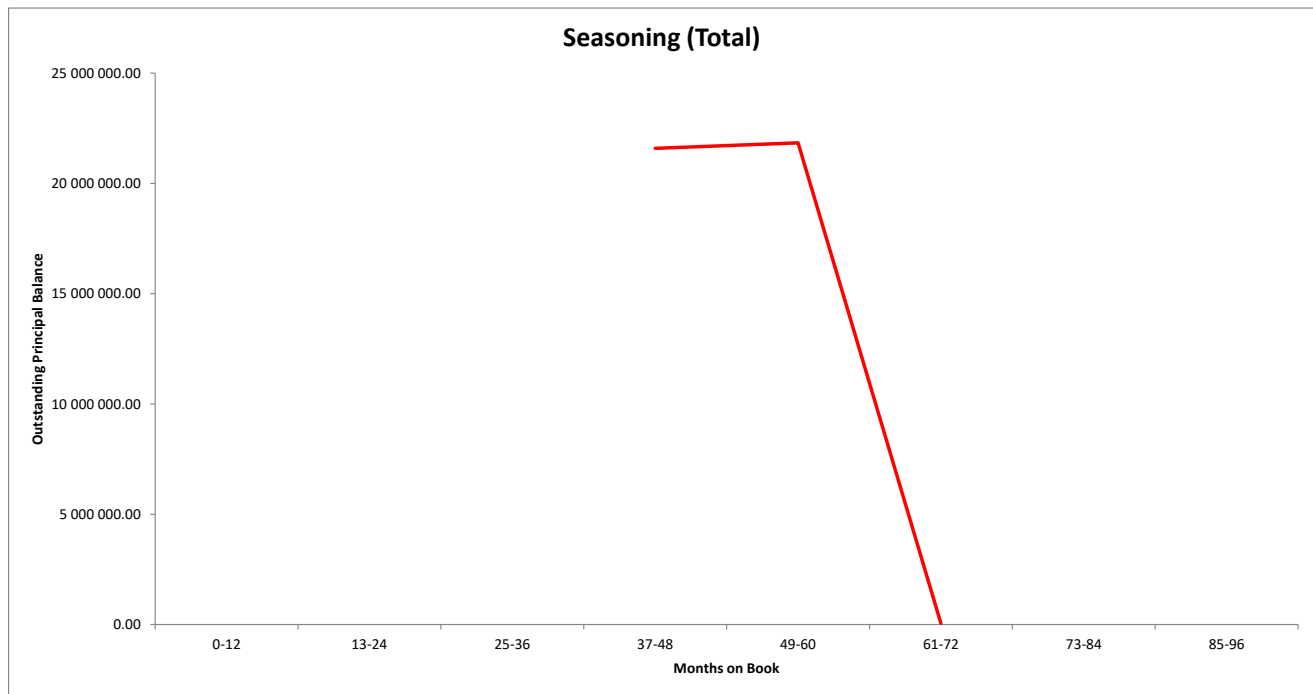
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from	26.05.2020
	to	25.06.2020
	=	30 days

TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24					
25		36					
37		48	3 359	21 593 111	50 %	14	46
49		60	3 983	21 838 830	50 %	9	52
61		72	18	52 459	0 %	5	62
73		84					
85		96					
Total		7 360		43 484 400	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

12.b Seasoning

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

13.a Balloon loans



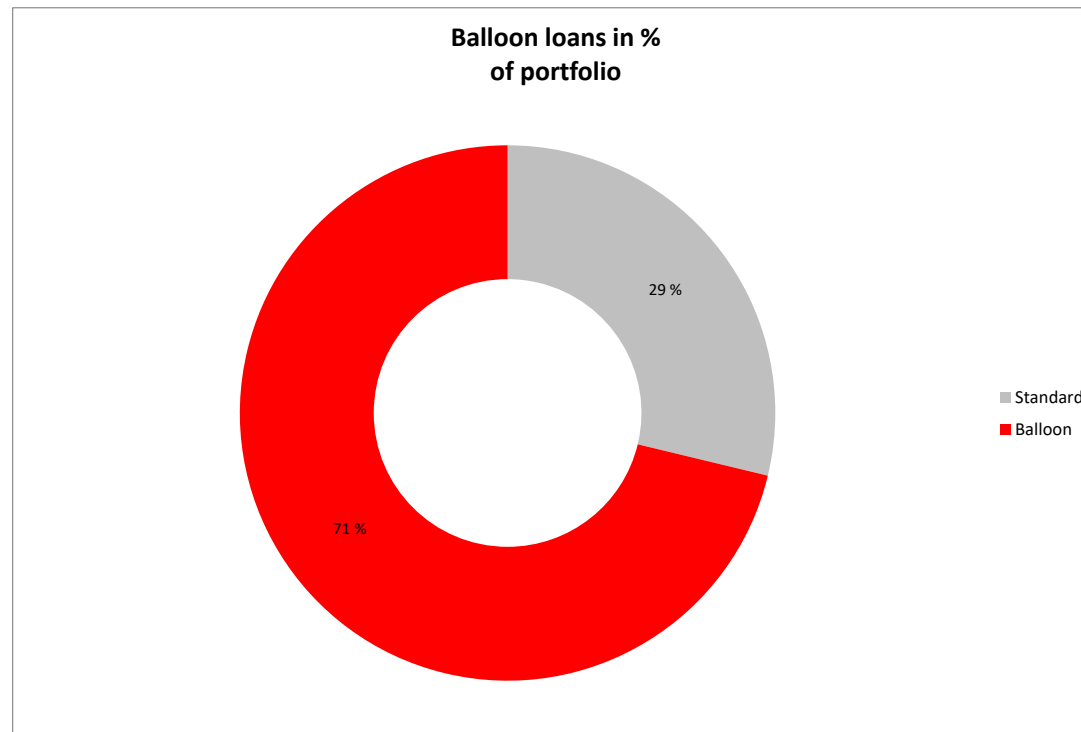
Reporting Date	29.06.2020					
Payment date	25.06.2020					
Period No	43					
Monthly Period	01.05.2020					
Interest Period	from	26.05.2020	to	25.06.2020	=	30 days

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		4 379	12 508 187	29 %	572	0	12	49
Balloon		2 981	30 976 213	71 %	21 002 577	1	11	49
Total		7 360	43 484 400	100 %	21 003 149	48.30 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

13.b Balloon loans

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

14.a # loans per borrower



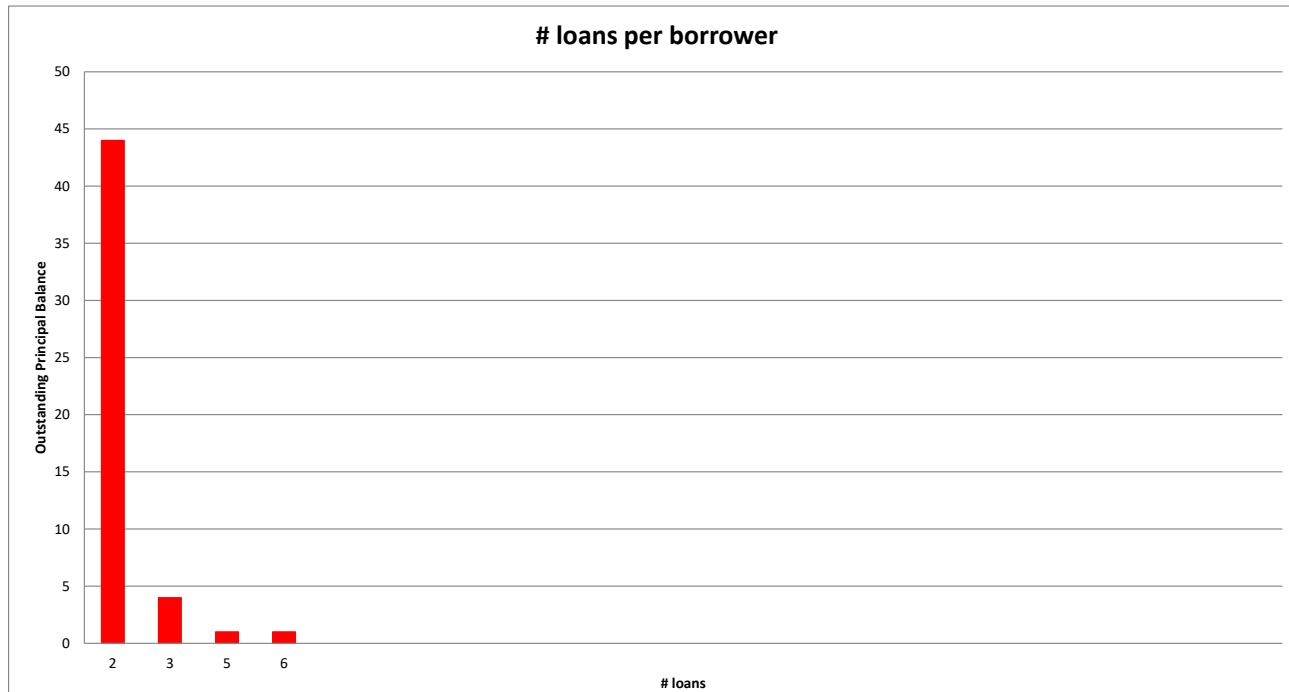
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	7249	42823664.91	98.5 %
	2	44	534401.49	1.2 %
	3	4	67199.03	0.2 %
	5	1	11735.7	0.0 %
	6	1	47398.61	0.1 %
	Total:	7 299	43 484 400	100.0 %

SCF Rahoituspalvelut II DAC
Monthly Investor Report

14.b # loans per borrower

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.a Amortization Profile



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

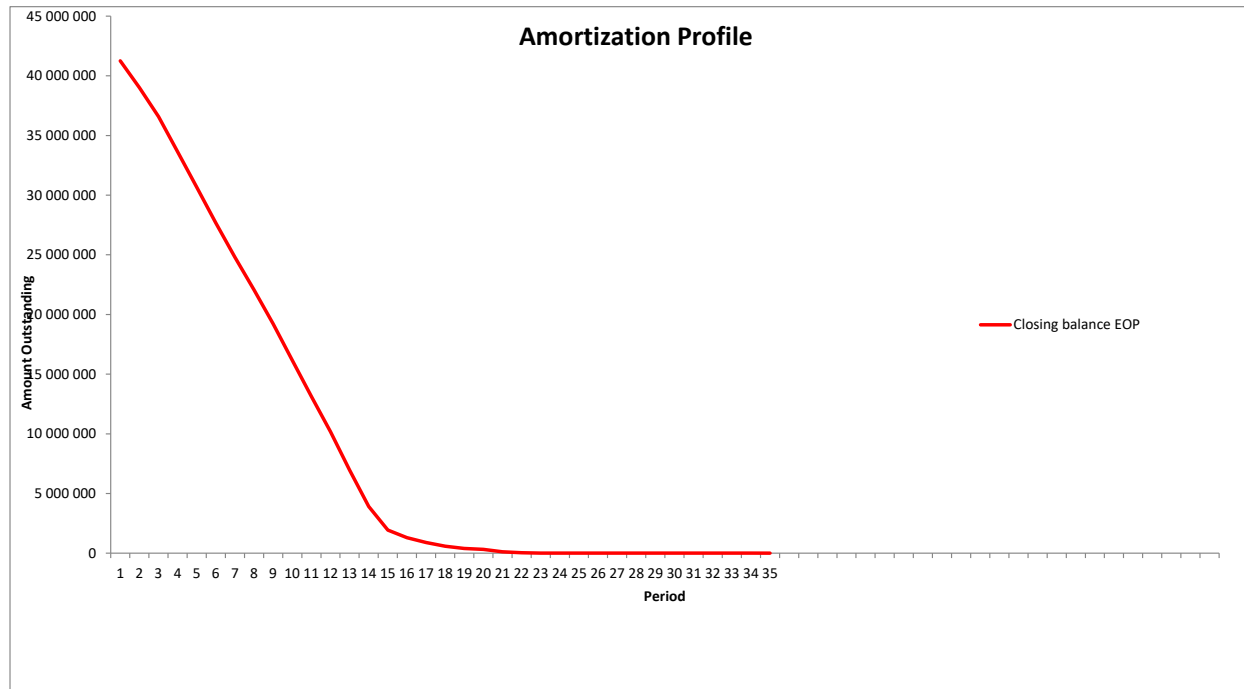
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	43 484 400	41 254 922	2 229 478	86 614	2.42 %	94.87 %
2	41 254 922	39 012 839	2 242 084	81 598	2.40 %	89.72 %
3	39 012 839	36 573 529	2 439 310	76 428	2.38 %	84.11 %
4	36 573 529	33 620 761	2 952 768	71 094	2.36 %	77.32 %
5	33 620 761	30 660 791	2 959 970	64 441	2.32 %	70.51 %
6	30 660 791	27 687 845	2 972 946	58 233	2.30 %	63.67 %
7	27 687 845	24 801 201	2 886 644	52 009	2.28 %	57.03 %
8	24 801 201	22 072 897	2 728 305	46 053	2.25 %	50.76 %
9	22 072 897	19 226 460	2 846 436	40 436	2.22 %	44.21 %
10	19 226 460	16 162 630	3 063 831	34 614	2.18 %	37.17 %
11	16 162 630	13 129 196	3 033 434	28 447	2.13 %	30.19 %
12	13 129 196	10 179 582	2 949 614	22 815	2.11 %	23.41 %
13	10 179 582	6 952 952	3 226 630	17 792	2.12 %	15.99 %
14	6 952 952	3 909 088	3 043 864	11 813	2.06 %	8.99 %
15	3 909 088	1 940 471	1 968 617	6 586	2.04 %	4.46 %
16	1 940 471	1 301 125	639 346	3 421	2.14 %	2.99 %
17	1 301 125	885 031	416 094	2 303	2.15 %	2.04 %
18	885 031	587 289	297 742	1 544	2.11 %	1.35 %
19	587 289	391 602	195 687	1 069	2.21 %	0.90 %
20	391 602	316 833	74 768	704	2.18 %	0.73 %

Amortization profile (first 20 periods)

SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.b Amortization Profile

Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	43				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.a Payment Holidays



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

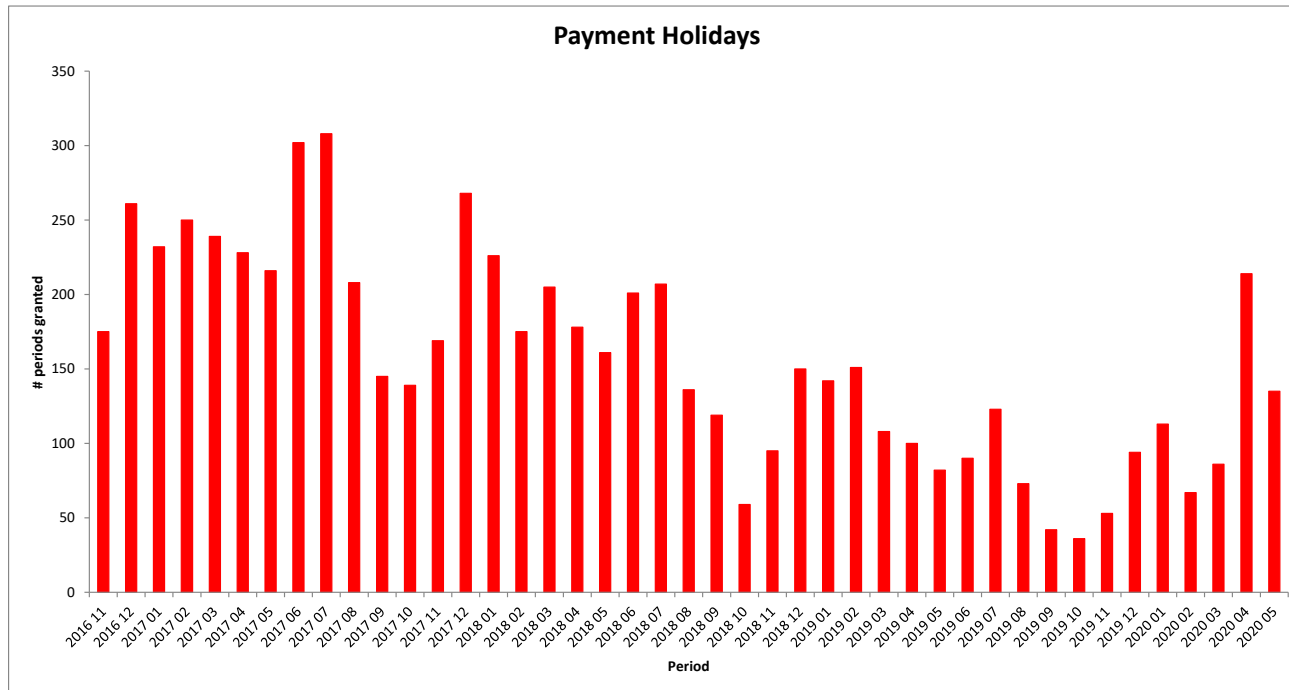
TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2016 11	175	267	78 603	2 806 265
2016 12	261	319	91 714	4 552 936
2017 01	232	318	89 820	4 037 845
2017 02	250	347	94 638	4 010 715
2017 03	239	309	86 447	3 676 999
2017 04	228	316	83 086	3 258 438
2017 05	216	277	77 068	3 233 674
2017 06	302	413	112 755	4 260 576
2017 07	308	395	112 197	4 528 263
2017 08	208	254	71 697	3 176 504
2017 09	145	188	52 989	2 135 132
2017 10	139	179	62 731	1 906 472
2017 11	169	228	66 722	2 290 413
2017 12	268	318	87 105	3 259 078
2018 01	226	304	111 046	3 303 397
2018 02	175	247	72 888	2 511 531
2018 03	205	279	77 347	2 488 412
2018 04	178	240	66 528	2 242 224
2018 05	161	215	64 068	2 122 523
2018 06	201	275	79 555	2 519 219
2018 07	207	267	78 105	2 376 457
2018 08	136	164	46 293	1 630 283
2018 09	119	147	45 515	1 399 930
2018 10	59	77	22 582	784 661
2018 11	95	128	36 725	1 003 533
2018 12	150	168	60 308	1 397 731
2019 01	142	193	60 803	1 976 653
2019 02	151	223	67 121	1 738 321
2019 03	108	159	47 411	1 227 836
2019 04	100	141	38 533	940 260
2019 05	82	110	34 309	829 615
2019 06	90	130	45 137	914 927
2019 07	123	165	53 862	1 160 783
2019 08	73	93	28 713	855 528
2019 09	42	53	21 991	524 850
2019 10	36	45	22 312	386 287
2019 11	53	76	21 405	363 061
2019 12	94	112	32 116	882 683
2020 01	113	174	65 596	1 275 268
2020 02	67	102	31 925	654 482
2020 03	86	127	51 472	729 889
2020 04	214	361	131 712	1 843 221
2020 05	135	208	77 131	1 160 608
Total:	6 761	9 111	2 760 091	88 377 481

Payment holiday

SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.b Payment Holidays

Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	43				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.a Downpayment



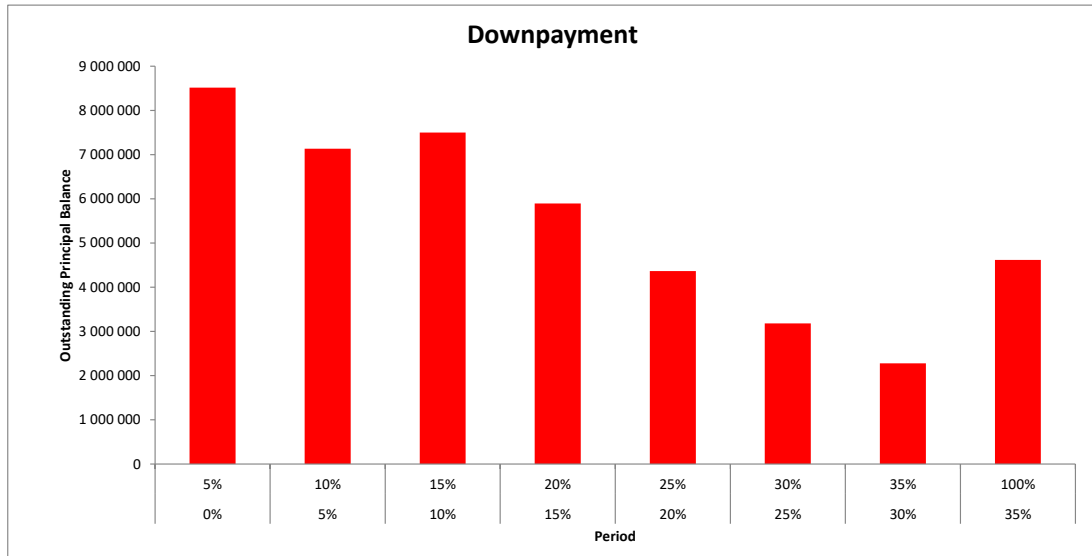
Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	43				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days

		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	1 178	8 514 593	20 %	12		49
	5 %	10 %	1 118	7 134 329	16 %	11		49
	10 %	15 %	1 249	7 498 426	17 %	11		49
	15 %	20 %	915	5 895 709	14 %	11		49
	20 %	25 %	715	4 363 894	10 %	11		49
	25 %	30 %	603	3 180 221	7 %	11		49
	30 %	35 %	449	2 279 302	5 %	11		49
	35 %	100 %	1 133	4 617 926	11 %	11		49
			7 360	43 484 400	100 %			

SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.b Downpayment

Reporting Date	29.06.2020		
Payment date	25.06.2020		
Period No	43		
Monthly Period	01.05.2020		
Interest Period	from	26.05.2020	to 25.06.2020 = 30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

18.a Vehicle Condition

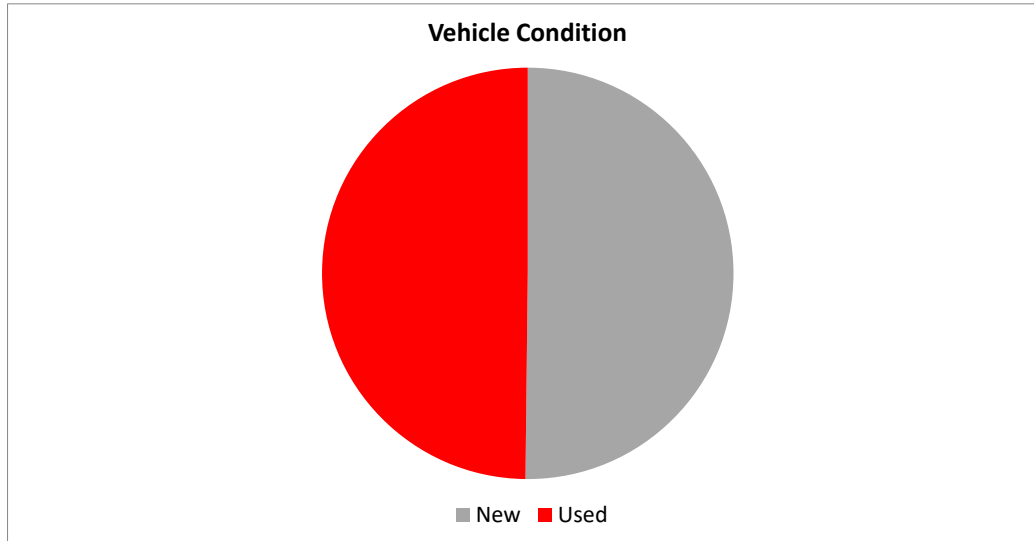


Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from	26.05.2020 to 25.06.2020 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 675	21 819 886	50 %	11	49
	Used	4 685	21 664 514	50 %	12	49
	Total	7 360	43 484 400	100 %		

18.b Vehicle Condition

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.a Borrower Type



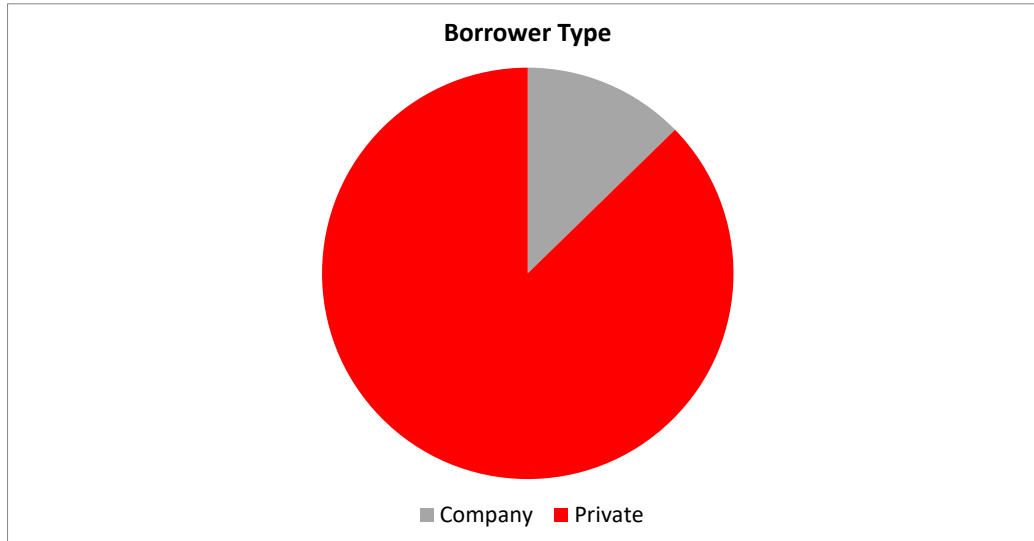
Reporting Date	29.06.2020
Payment date	25.06.2020
Period No	43
Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 30 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	763	5 521 812	12.7 %	10.77	49.11
	Private	6 597	37 962 588	87.3 %	11.40	49.25
	Total	7 360	43 484 400	100.0 %		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.b Borrower Type

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from	26.05.2020
	to	25.06.2020
	=	30 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

20.a Vehicle type



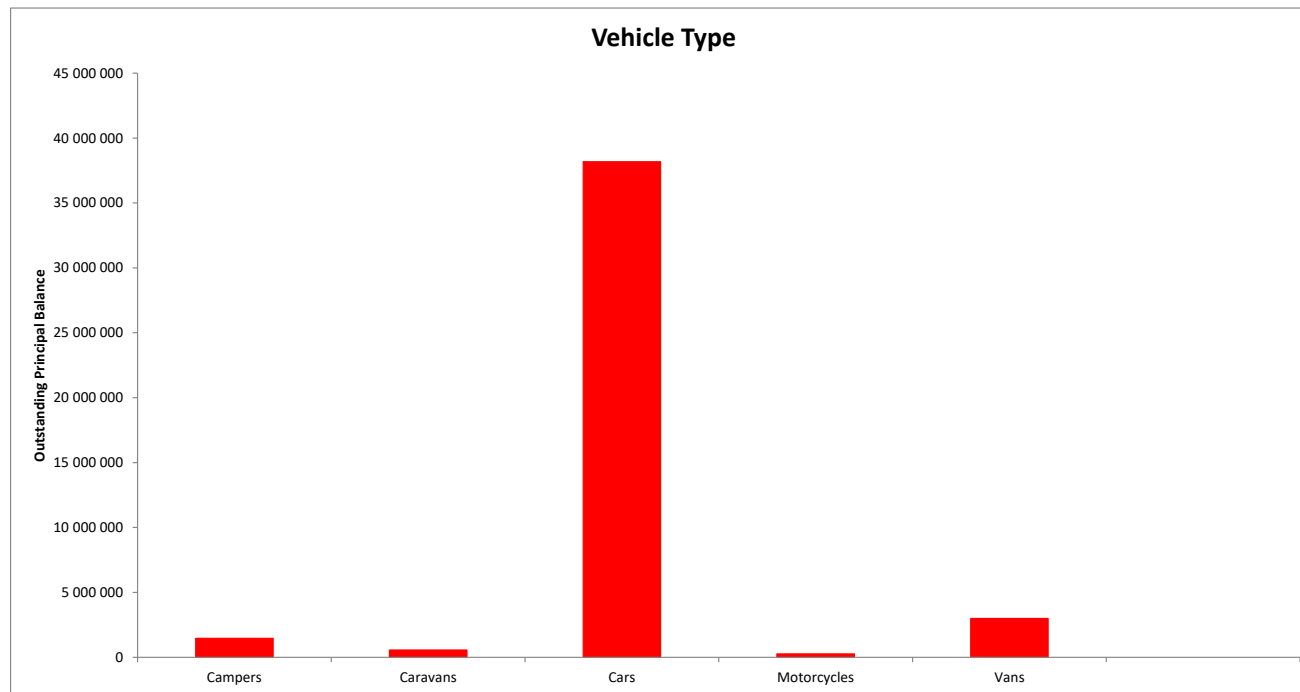
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		120	1 466 323	3 %	11.6	49.1
Caravans		105	571 635	1 %	12.1	49.0
Cars		6 530	38 179 841	88 %	11.3	49.3
Motorcycles		87	266 217	1 %	12.0	48.4
Vans		518	3 000 384	7 %	10.9	49.2
		7 360	43 484 400	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

20.b Vehicle type

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

21.a Restructured Loans



Reporting Date	29.06.2020
Payment date	25.06.2020
Period No	43
Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 30 days

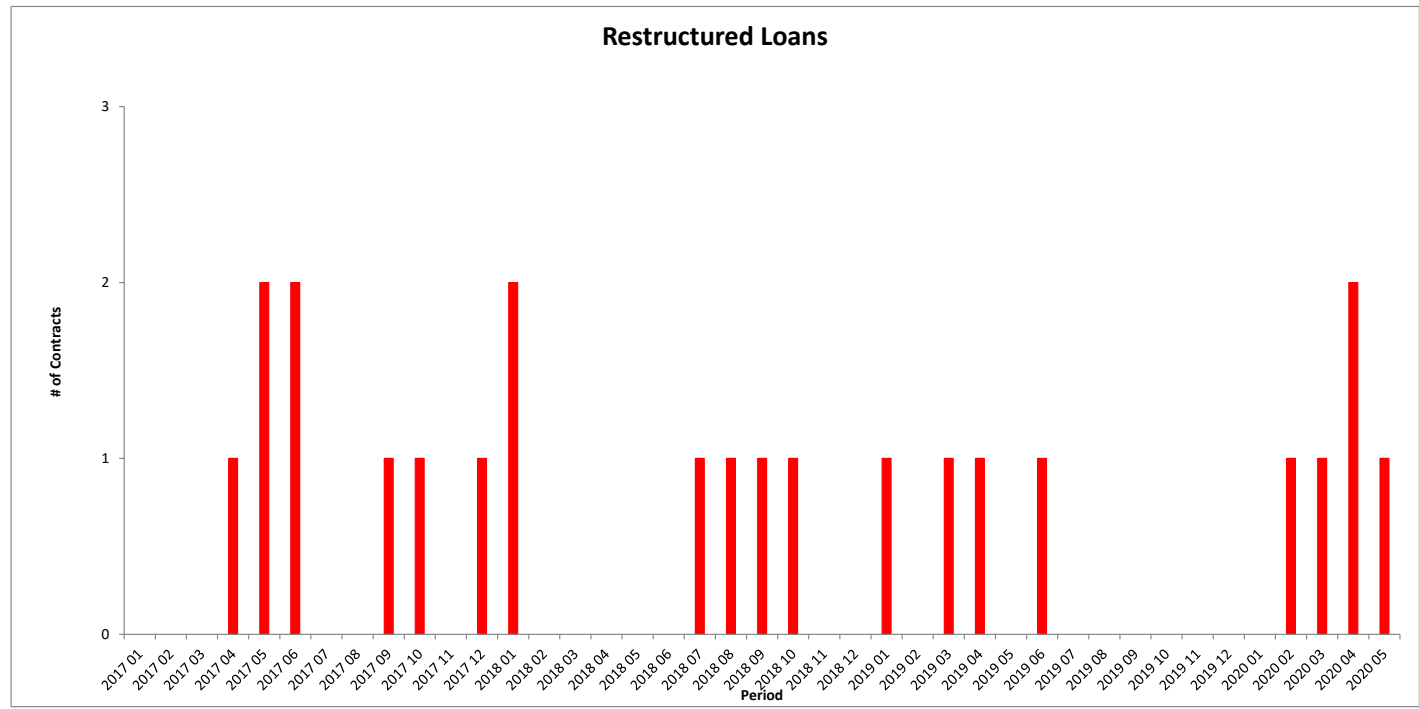
TOTAL		
Period	No	Outstanding balance
2016 11	0	0
2016 12	0	0
2017 01	0	0
2017 02	0	0
2017 03	0	0
2017 04	1	17 310
2017 05	2	17 566
2017 06	2	15 520
2017 07	0	0
2017 08	0	0
2017 09	1	3 710
2017 10	1	18 298
2017 11		
2017 12	1	23 337
2018 01	2	15 926
2018 02	0	0
2018 03	0	0
2018 04	0	0
2018 05	0	0
2018 06	0	0
2018 07	1	11 414
2018 08	1	3 039
2018 09	1	6 834
2018 10	1	5 156
2018 11	0	0
2018 12	0	0
2019 01	1	16 495
2019 02	0	0
2019 03	1	5 534
2019 04	1	22 044
2019 05	0	0
2019 06	1	8 856
2019 07	0	0
2019 08	0	0
2019 09	0	0
2019 10	0	0
2019 11	0	0
2019 12	0	0
2020 01	0	0
2020 02	1	883
2020 03	1	6 108
2020 04	2	40 500
2020 05	1	32 070
Total	23	270 600

Restructured

SCF Rahoituspalvelut II DAC
Monthly Investor Report

21.b Restructured Loans

Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	43				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

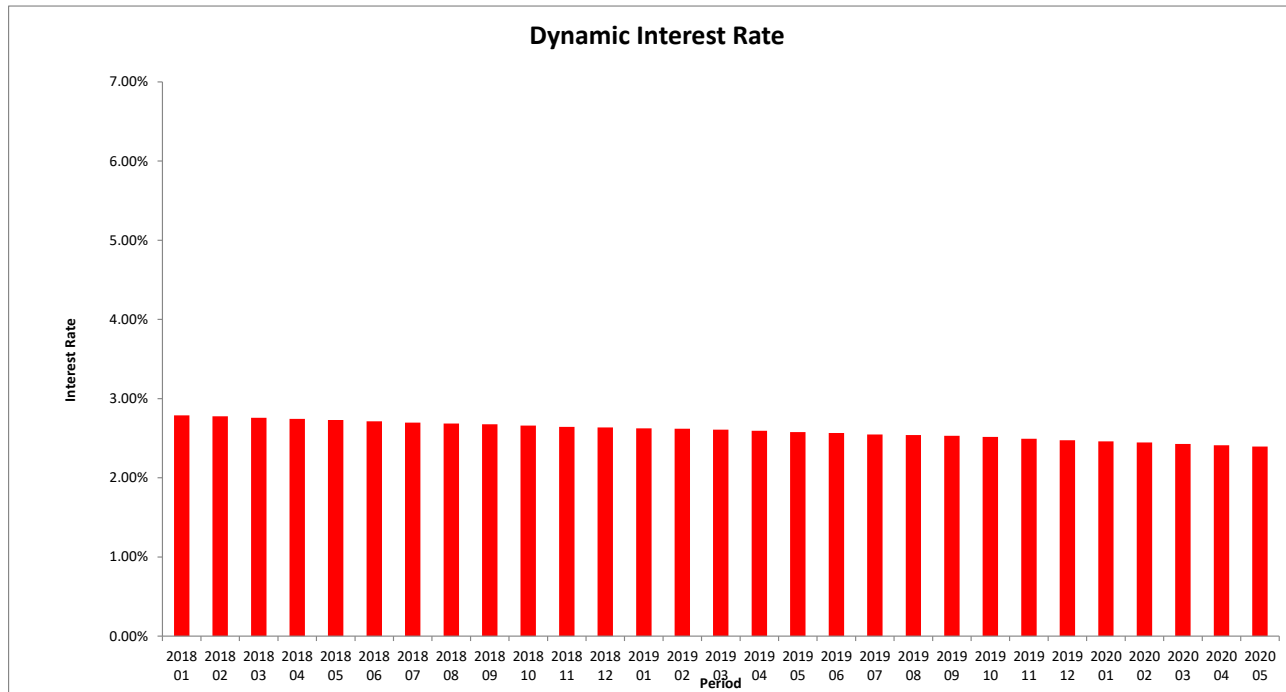
TOTAL		
Period	Closing balance	WA Interest rate
2016 11	567 935 967	2.98 %
2016 12	547 300 289	2.97 %
2017 01	525 396 333	2.96 %
2017 02	504 347 052	2.94 %
2017 03	481 919 092	2.93 %
2017 04	461 858 230	2.92 %
2017 05	439 904 054	2.90 %
2017 06	419 740 450	2.89 %
2017 07	400 842 082	2.87 %
2017 08	381 488 761	2.85 %
2017 09	363 414 216	2.84 %
2017 10	344 817 496	2.83 %
2017 11	328 195 863	2.82 %
2017 12	313 521 280	2.80 %
2018 01	296 448 553	2.79 %
2018 02	281 472 477	2.78 %
2018 03	266 886 919	2.76 %
2018 04	252 657 251	2.74 %
2018 05	237 930 079	2.73 %
2018 06	224 302 396	2.71 %
2018 07	211 075 867	2.70 %
2018 08	198 648 875	2.69 %
2018 09	187 664 770	2.68 %
2018 10	175 773 666	2.66 %
2018 11	165 416 904	2.64 %
2018 12	157 310 518	2.64 %
2019 01	147 074 767	2.62 %
2019 02	138 230 135	2.62 %
2019 03	129 052 240	2.61 %
2019 04	120 350 798	2.59 %
2019 05	112 338 169	2.58 %
2019 06	105 190 672	2.57 %
2019 07	97 574 061	2.55 %
2019 08	90 803 502	2.54 %
2019 09	84 417 298	2.53 %
2019 10	77 675 763	2.52 %
2019 11	71 563 276	2.49 %
2019 12	66 457 659	2.47 %
2020 01	61 234 730	2.46 %
2020 02	56 180 765	2.45 %
2020 03	51 463 288	2.43 %
2020 04	47 246 960	2.41 %
2020 05	43 484 400	2.39 %

Interest rate evolution

SCF Rahoituspalvelut II DAC
Monthly Investor Report

22.b Dynamic Interest Rate

Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	43				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	from 01.05.2020	to 25.06.2020 = 30 days
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2016 11	21 119 503	567 935 967	36.54 %
2016 12	10 208 798	547 300 289	20.22 %
2017 01	11 502 017	525 396 333	23.33 %
2017 02	11 503 104	504 347 052	24.18 %
2017 03	11 548 382	481 919 092	25.25 %
2017 04	10 837 574	461 858 230	24.79 %
2017 05	11 888 174	439 904 054	28.02 %
2017 06	10 749 942	419 740 450	26.75 %
2017 07	10 169 486	400 842 082	26.54 %
2017 08	10 327 953	381 488 761	28.06 %
2017 09	9 850 282	363 414 216	28.09 %
2017 10	10 005 417	344 817 496	29.77 %
2017 11	8 694 342	328 195 863	27.5 %
2017 12	7 082 496	313 521 280	24.0 %
2018 01	9 076 955	296 448 553	31.1 %
2018 02	7 913 391	281 472 477	29.0 %
2018 03	7 484 315	266 886 919	28.9 %
2018 04	7 429 003	252 657 251	30.1 %
2018 05	7 617 311	237 930 079	32.3 %
2018 06	7 487 382	224 302 396	33.5 %
2018 07	6 713 109	211 075 867	32.1 %
2018 08	6 473 393	198 648 875	32.8 %
2018 09	5 682 434	187 664 770	30.9 %
2018 10	6 017 686	175 773 666	34.2 %
2018 11	5 108 883	165 416 904	31.4 %
2018 12	3 213 631	157 310 518	21.9 %
2019 01	4 924 674	147 074 767	33.5 %
2019 02	4 221 538	138 230 135	31.1 %
2019 03	4 566 376	129 052 240	35.1 %
2019 04	4 279 667	120 350 798	35.2 %
2019 05	3 851 998	112 338 169	34.2 %
2019 06	3 222 644	105 190 672	31.2 %
2019 07	3 573 695	97 574 061	36.1 %
2019 08	3 248 849	90 803 502	35.4 %
2019 09	2 985 661	84 417 298	35.1 %
2019 10	3 315 836	77 675 763	40.8 %
2019 11	3 055 919	71 563 276	40.8 %
2019 12	1 979 278	66 457 659	30.4 %
2020 01	2 297 970	61 234 730	36.8 %
2020 02	2 447 754	56 180 765	41.4 %
2020 03	1 945 679	51 463 288	37.0 %
2020 04	1 676 009	47 246 960	35.2 %
2020 05	1 552 276	43 484 400	35.4 %

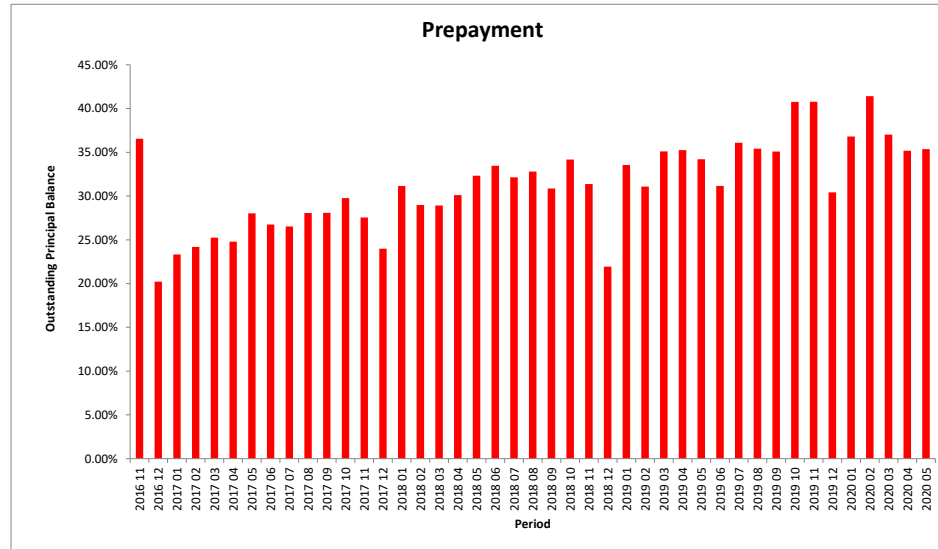
Dynamic Prepayment

SCF Rahoituspalvelut II DAC
Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	43				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

24. Delinquency



Reporting Date	29.06.2020
Payment date	25.06.2020
Period No	43
Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 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
2016	11	567 935 967	35 864	535 700 608	1 928	29 646 276	151	2 203 556	27	385 527								
	12	547 300 289	35 166	516 424 148	1 820	27 790 475	154	2 345 535	36	531 650	15	208 481						
	1	525 396 333	34 015	491 902 892	2 035	29 624 753	196	2 966 337	31	403 292	20	365 775	9	133 283				
2017	2	504 347 052	33 002	468 537 921	2 155	32 200 182	175	2 515 769	37	609 675	13	126 839	13	283 908	4	72 760	9	105 768
	3	481 919 092	32 488	453 472 330	1 671	24 877 048	177	2 373 641	45	606 243	17	352 401	6	51 631	8	185 798	13	197 713
	4	461 858 230	31 216	428 526 715	1 999	28 538 287	228	3 449 368	53	725 906	18	358 578	12	216 300	4	43 076	14	271 902
	5	439 904 054	30 209	407 230 626	2 061	28 828 006	195	2 600 242	38	513 986	20	295 057	14	284 504	8	151 633	13	206 025
	6	419 740 450	29 596	391 955 609	1 715	23 602 309	219	3 265 506	48	461 928	17	217 453	10	144 753	4	92 893	27	447 398
	7	400 842 082	28 319	368 320 058	2 052	28 053 819	211	3 119 310	58	890 050	24	262 421	12	152 231	2	44 194	13	191 339
	8	381 488 761	27 701	353 395 978	1 740	24 496 715	186	2 449 904	41	571 620	24	347 453	11	143 582	7	83 509	15	196 517
	9	363 414 216	26 904	338 241 952	1 558	20 999 646	209	2 738 253	61	896 518	20	362 889	11	147 959	3	27 000	22	254 983
	10	344 817 496	25 744	317 968 829	1 735	22 648 076	199	2 646 668	66	883 606	29	372 404	12	205 405	6	92 508	14	182 283
	11	328 195 863	25 101	304 803 459	1 559	19 836 919	171	2 183 769	60	655 941	24	331 690	23	291 715	7	92 369	15	236 057
	12	313 521 280	24 310	289 602 065	1 537	19 482 029	215	2 967 035	61	777 496	25	306 595	16	206 373	15	179 686	17	254 699
	2018	1	296 448 553	23 353	273 136 294	1 605	19 663 098	173	2 190 869	57	793 890	24	322 527	14	207 494	9	134 300	26
2		281 472 477	22 591	258 922 975	1 548	18 832 846	178	2 374 981	43	524 057	32	508 147	17	222 523	7	86 948	18	276 801
3		266 886 919	21 754	244 701 566	1 488	17 707 003	226	2 873 335	61	798 549	27	198 778	27	455 651	12	152 037	19	221 225
4		252 657 251	20 822	229 258 543	1 608	18 978 349	208	2 713 345	67	861 243	29	369 948	15	172 224	13	303 599	24	263 197
5		237 930 079	20 071	216 354 202	1 529	18 075 019	190	2 019 929	56	811 108	29	340 754	21	288 617	5	40 451	23	410 581
6		224 302 396	19 530	206 304 112	1 249	14 423 879	215	2 306 681	42	451 426	27	415 719	16	175 566	14	225 012	21	179 493
7		211 075 867	18 542	191 796 448	1 412	15 779 244	198	2 437 712	57	528 382	23	260 533	15	190 813	10	82 734	26	403 399
8		198 648 875	17 984	182 216 054	1 132	12 434 985	236	2 853 692	54	635 167	18	229 319	16	201 581	8	78 076	25	219 737
9		187 664 770	17 122	169 576 446	1 305	14 405 760	214	2 383 913	52	566 844	28	402 837	11	169 627	13	159 344	12	92 622
10		175 773 666	16 478	159 204 006	1 241	13 404 715	160	1 892 170	50	622 559	33	391 476	16	207 362	2	51 378	23	260 895
11		165 416 904	15 943	151 895 948	1 059	10 361 018	183	2 120 573	43	429 073	21	291 233	14	189 712	9	129 346	19	207 833
12		157 310 518	15 159	140 782 837	1 274	12 971 959	214	2 295 378	63	830 198	13	142 837	13	182 377	9	104 932	14	192 208
2019	1	147 074 767	14 685	133 575 326	1 038	10 473 081	175	1 925 862	53	493 823	23	343 334	7	94 879	10	168 462	15	137 796
	2	138 230 135	14 227	126 557 018	876	8 407 875	173	1 869 915	62	729 522	28	341 985	13	228 942	7	94 879	20	217 209
	3	129 052 240	13 383	116 498 481	989	9 246 461	194	2 124 407	59	521 245	26	320 662	18	197 615	10	143 370	10	166 738
	4	120 350 798	12 742	108 625 647	952	8 849 684	197	1 823 607	37	432 942	30	303 615	15	195 232	9	120 069	23	205 402
	5	112 338 169	12 227	101 981 825	841	7 472 759	180	1 943 271	52	410 617	20	177 422	19	205 684	9	146 590	16	168 424
	6	105 190 672	11 511	94 050 446	946	8 154 705	199	2 070 776	50	516 487	16	159 711	12	137 549	11	100 997	14	220 173
	7	97 574 061	11 021	88 129 776	820	7 123 727	185	1 473 731	30	447 615	24	257 138	9	79 037	5	63 038	18	160 281
	8	90 803 502	10 592	82 618 722	677	5 808 658	172	1 448 343	50	565 435	18	177 076	9	132 983	4	52 286	12	92 707
	9	84 417 298	9 946	75 527 892	753	6 426 534	155	1 454 160	56	604 817	26	267 294	12	101 619	4	34 983	8	86 609
	10	77 675 763	9 487	70 039 914	698	5 468 669	122	1 056 984	50	584 231	26	257 457	14	224 562	5	43 946	14	68 101
	11	71 563 279	9 042	64 553 114	619	4 633 080	140	1 225 051	56	496 843	31	274 832	19	223 522	6	156 833	14	137 483
	12	66 457 659	8 654	59 485 291	639	4 932 719	136	1 097 077	48	418 821	21	255 901	11	153 656	9	113 196	11	190 324
2020	1	61 234 730	8 269	55 206 499	556	3 766 721	145	1 337 765	47	466 343	22	229 667	16	140 313	6	87 422	11	117 688
	2	56 180 765	7 868	50 847 959	537	3 728 933	121	893 490	27	285 617	22	160 977	15	174 216	8	89 572	12	104 126
	3	51 463 288	7 357	45 964 629	587	3 871 312	130	933 518	37	333 556	16	174 765	8	83 989	6	101 518	20	104 068
	4	47 246 960	7 115	42 910 601	466	2 995 289	113	694 644	50	380 149	16	176 513	5	52 947	3	36 817	10	135 118
	5	43 484 400	6 693	39 074 012	473	3 015 526	110	785 907	48	319 644	24	178 180	9	80 089	3	31 043	6	43 411
	6																	

SCF Rahoituspalvelut II DAC
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 4			2017 1			2017 2			2017 3			2017 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	666	666	13 876	2 149	2 815	11 727	1 112	3 927	10 615	960	4 887	9 655	960	5 847	8 695
2017 1	387 612	29				132 181	132 181	255 430	69 364	201 546	186 066	2 927	204 473	183 138	5 935	210 408	177 203
2017 2	925 325	54							350 904	350 904	574 421		305 235	656 139	269 186	23 732	679 872
2017 3	642 838	50											281 267	281 267	361 571	90 874	372 141
2017 4	673 040	46													371 510	371 510	301 529
2018 1	748 138	63															
2018 2	853 271	68															
2018 3	715 758	64															
2018 4	660 936	56															
2019 1	521 743	45															
2019 2	593 998	53															
2019 3	339 597	38															
2019 4	395 909	39															
2020 1	325 883	43															
2020 2	178 528	16															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q1			2018 Q2			2018 Q3			2018 Q4			2019 Q1		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	960	6 807	7 735	8 269	15 076	534	-	15 076	534	-	15 076	534	-	15 076	534
2017 1	387 612	29	5 623	216 032	171 580	34 987	251 019	136 593	17 067	268 086	119 526	5 702	273 787	113 824	850	274 637	112 974
2017 2	925 325	54	37 579	717 451	207 875	22 563	740 014	185 311	21 101	761 115	164 210	130 789	891 904	33 421	1 482	893 386	31 939
2017 3	642 838	50	21 100	393 241	249 597	15 460	408 701	234 138	20 825	429 525	213 313	163 660	593 185	49 653	16	593 201	49 637
2017 4	673 040	46	207 998	579 508	93 531	19 006	598 515	74 525	2 949	601 464	71 576	159 514	760 977	87 938	315	761 292	88 253
2018 1	748 138	63	263 421	263 421	484 717	265 803	529 224	218 914	21 526	550 750	197 388	185 774	736 523	11 615	2 301	738 824	9 314
2018 2	853 271	68				236 260	236 260	617 011	266 834	503 094	350 176	180 666	683 760	169 510	4 054	687 814	165 457
2018 3	715 758	64							329 718	329 718	386 040	144 529	474 246	241 511	14 930	489 177	226 581
2018 4	660 936	56										255 009	255 009	405 926	127 883	382 892	278 043
2019 1	521 743	45													199 711	199 711	322 032
2019 2	593 998	53															
2019 3	339 597	38															
2019 4	395 909	39															
2020 1	325 883	43															
2020 2	178 528	16															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 Q2			2019 Q3			2019 Q4			2020 Q1			2020 Q2		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	-	15 076	534	-	15 076	534	-	15 076	534	-	15 076	534	-	15 076	534
2017 1	387 612	29	2 915	277 553	110 059	409	277 962	109 649	-	277 962	109 649	-	277 962	109 649	-	277 962	109 649
2017 2	925 325	54	26 118	919 505	5 821	463	919 967	5 368	650	920 617	4 708	437	921 054	4 271	145	921 199	4 271
2017 3	642 838	50	-	593 201	49 637	-	593 201	49 637	446	593 647	49 191	-	593 647	49 191	-	593 647	49 191
2017 4	673 040	46	-	761 292	88 253	-	761 292	88 253	-	761 292	88 253	-	761 292	88 253	2 226	763 519	88 253
2018 1	748 138	63	25 903	764 727	16 589	-	764 727	16 589	-	764 727	16 589	-	764 727	16 589	-	764 727	16 589
2018 2	853 271	68	50 151	737 965	115 305	253	738 218	115 053	1 033	739 251	114 019	2 389	741 640	111 631	-	741 640	111 631
2018 3	715 758	64	181 993	671 170	44 588	-	670 660	45 097	-	670 660	45 097	-	670 660	45 097	-	670 660	45 097
2018 4	660 936	56	179 148	562 041	98 895	25 761	587 802	73 134	1 881	589 682	71 253	2 639	592 322	68 614	3 289	595 611	68 614
2019 1	521 743	45	166 027	365 739	156 005	85 118	450 857	70 886	35 355	486 212	35 531	10 382	496 594	25 149	353	496 947	25 149
2019 2	593 998	53	80 600	80 600	513 399	207 912	288 512	305 486	85 514	374 027	219 972	24 110	398 137	195 862	27 507	425 644	195 862
2019 3	339 597	38				51 893	51 893	287 704	96 869	148 762	190 835	126 927	275 689	63 908	1 184	276 872	63 908
2019 4	395 909	39							83 141	83 141	312 768	95 206	178 347	217 561	30 966	209 313	217 561
2020 1	325 883	43										32 897	32 897	292 986	57 851	90 748	292 986
2020 2	178 528	16													7 516	7 516	178 528

SCF Rahoituspalvelut II DAC
Monthly Investor Report

26. Priority of Payments



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	3 977 019.59	EUR
Senior Expenses	-	4 967.54	EUR
Servicing Fee	-	18 722.45	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	190 769.18	EUR
Principal on Loan to Issuer	-	3 762 560.42	EUR
		0.00	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	4 813 870.14	EUR
Senior Expenses	-	4 490.54	EUR
Interest Class A	-	-	EUR
Interest Class B	-	1 496.00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	856 050.00	EUR
Prior to PDTE - Interest on Class C notes	-	12 133.00	EUR
Prior to PDTE - Interest on Class D notes	-	12 200.00	EUR
Principal Payments on Class A	-	-	EUR
Principal Payments on Class B	-	3 762 560.42	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	28 325.00	EUR
Principal Payments on Class E	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	-	EUR
Interest on Class F notes	-	82 500.00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	-	EUR
Interest Issuer Subordinated Loan	-	54.93	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	54 060.25	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	54 060.25	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	6.42	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	54 053.83	EUR

SCF Rahoituspalvelut II DAC
Monthly Investor Report

27. Transaction Costs



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	4 967.54						
Interest accrued for the Period	EUR	136 654.00	-	1 496.00	12 133.00	12 200.00	28 325.00	82 500.00
Cumulative Interest accrued	EUR	7 085 977.00	963 409.00	162 099.00	535 066.00	538 020.00	1 249 133.00	3 638 250.00
Interest Payments	EUR	136 654.00	-	1 496.00	12 133.00	12 200.00	28 325.00	82 500.00
Cumulative Interest Payments	EUR	6 956 924.44	963 409.00	162 099.00	535 066.00	538 020.00	1 249 133.00	3 509 197.44
Interest accrued on Subordinated Loan for the Period	EUR	54.93						
Cumulative Interest accrued on Subordinated Loan	EUR	16 083.81						
Interest Payments on Subordinated Loan	EUR	54.93						
Cumulative Interest Payments on Subordinated Loan	EUR	15 924.51						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	129 211.85						

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

28. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Morten Christopher Freberg Holme	+47 92 82 38 33	morten.holme@santanderconsumer.no
Joachim Joveng Rogne	+47 48 23 86 32	joachim.joveng.rogne@santanderconsumer.no

Risk

Christian Frederik Bull-Berg	+47 41 07 29 52	christian.frederik.bull.berg@santanderconsumer.no
Anders Staude	+47 99 00 40 52	anders.staude@santanderconsumer.no
Thomas Andrén Johansen	+ 47 91 82 42 44	thomas.andren.johansen@santanderconsumer.no

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	43	
Monthly Period	01.05.2020	
Interest Period	from	26.05.2020
	to	25.06.2020
	=	30 days