

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		27.11.2020							
Payment date		25.11.2020							
Period No		48							
Monthly Period		01.10.2020							
Interest Period	from	27.10.2020	to	25.11.2020	=	29 days			
Cut-Off date		25.11.2020							

Following payment dates:

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1. Portfolio Information



Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	48
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	28 549 538,14 EUR
Scheduled Loan Principal Repayments	4 614 349,76 EUR
Prepayments	1 295 108,49 EUR
Deemed Collections - Other	22 622 980,70 EUR
Total Principal Payments Received	28 532 438,95 EUR
New Defaulted Auto Loans in Period	17 099,19 EUR
Closing Balance	0,00 EUR

Total revenue collections	
Revenue and fees received on loan balances	253 275,26 EUR
Recoveries on loans in default	193 383,06 EUR
Total Revenue Received in Period	446 658,32 EUR

# Loans	
At beginning of period	5 484 Loans
Paid in Full	508 Loans
Repurchased (Deemed Collections)	4 972 Loans
New loans into default	4 Loans
At end of period	- Loans

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2. Amount Due for Distribution



Reporting Date	27.11.2020
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Monthly Period	01.10.2020
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	28 977 803 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	100 000 EUR
Total Amount for Purchaser Available Distribution Amount	29 077 803 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	28 963 573 EUR
b. Reserve Fund	0 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	28 997 254 EUR

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3. Reserve Accounts

Reporting Date	27.11.2020
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Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days



Note Balance

Beginning of Period	28 549 538,14 EUR
End of Period	0,00 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	0,0 %	- EUR
Cash Outflow		- EUR
Cash Inflow		- EUR
End of Period	0,0 %	- EUR
Required Reserve Amount	0,0 %	- EUR

Servicer Advance Reserve Fund

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

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4. Performance Data

Reporting Date	27.11.2020	
Payment date	25.11.2020	
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Asset Balance

Beginning of Period	28 549 538,14	EUR
End of Period	0,00	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	-	0	0
1-29 days past due	-	0,00 %	0
Delinquent Receivables:			
30-59 days past due	-	0,00 %	0
60-89 days past due	-	0,00 %	0
90-119 days past due	-	0,00 %	0
120-149 days past due	-	0,00 %	0
150-179 days past due	-	0,00 %	0
Total Performing and Delinquent	0	0,00 %	0

	EUR	%	# loans
Volkswagen vehicles	3 107 252	0,00 %	656
Current Period Defaults	17 099,19		4
Cumulative Defaults	8 286 787,89		690
Current Period Recoveries	193 383,06		
Cumulative Recoveries	7 009 123,91		

Principal Deficiency Trigger Event, where [A] > [B * 9%]

		NO
[A] [1] - [2] - [3]	-	
Note Principal Closing Balance [1]	-	
Reserve Fund Amount [2]	-	
Aggregate Outstanding Asset Principal Amount [3]	-	
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00	

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5. Outstanding Notes

Reporting Date	27.11.2020	
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	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	28 549 538,14	-	-	1 149 538,14	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	28 997 254,45	-	-	-	-	-	-
Amortisation	28 549 538,14	-	-	-	-	-	-
Redemption per Class	28 549 538,14	-	-	1 149 538,14	6 100 000,00	10 300 000,00	11 000 000,00
Redemption per Note	-	-	-	12 632,29	100 000,00	100 000,00	100 000,00
Class Principal Outstanding Closing Balance	-	-	-	-	-	-	-
Current Tranching	0 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %
Current Pool Factor	-	-	-	-	-	-	-
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	29						
Principal Outstanding per Note Beginning of Period		-	-	12 632,29	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		-	-	12 632,29	100 000,00	100 000,00	100 000,00
Principal Outstanding per Note End of Period		-	-	-	-	-	-
>Interest accrued for the period		-	-	16,84	200,00	275,00	750,00
Interest Payment	1 532,72	-	-	1 532,72	12 200,00	28 325,00	82 500,00
Interest Payment per Note		-	-	16,84	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)		1,05 %	1,05 %	1,05 %	1,05 %	1,05 %	1,05 %
Current CE (excl. Excess Spread)		0,00 %	0,00 %	0,00 %	0,00 %	0,00 %	0,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.11.2020
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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 II DAC			No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy			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.	

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7.a Original Portfolio Principal Balance

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Interest Period	from 27.10.2020	to 25.11.2020	= 29 days



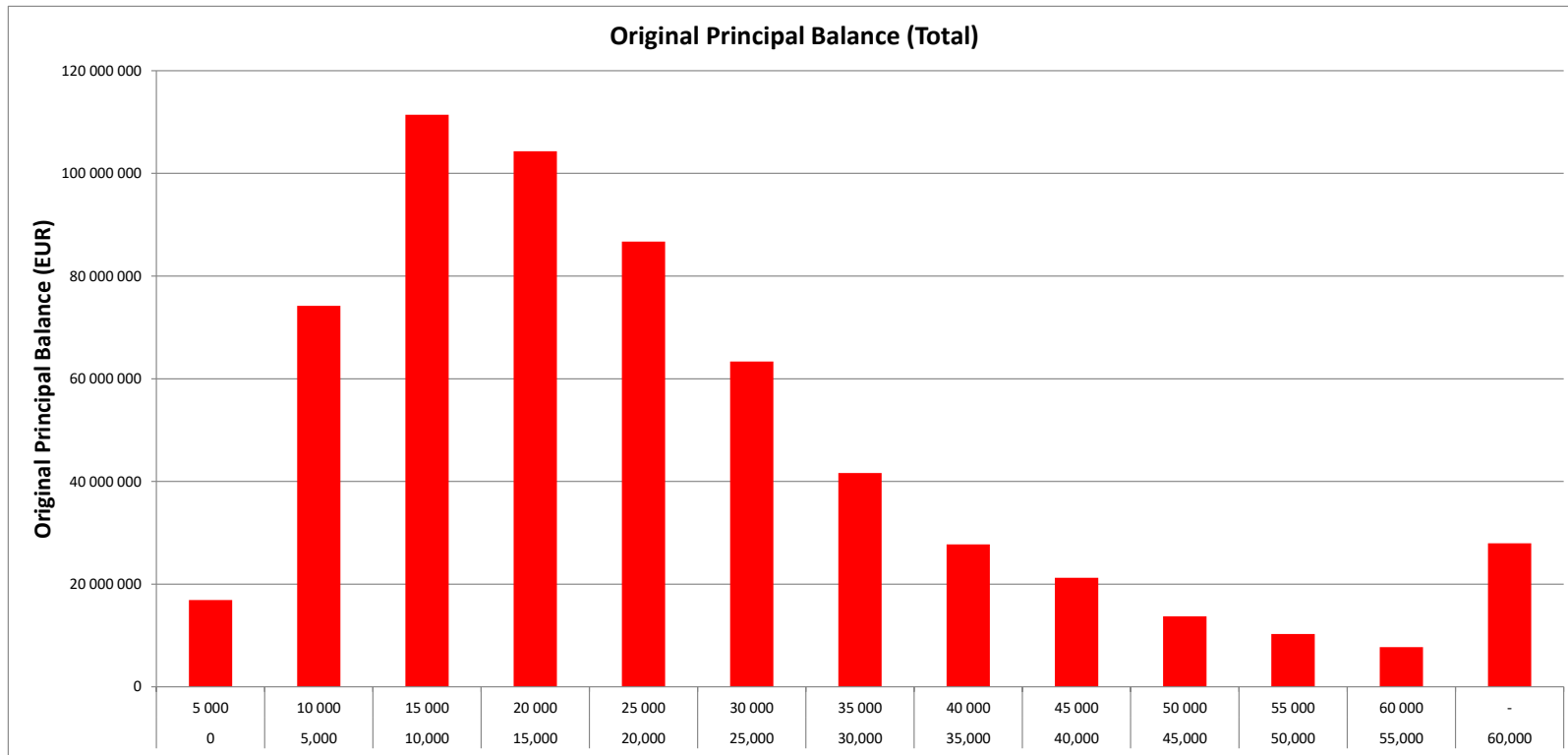
Average amount - all: 15 380

	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 %	48,5	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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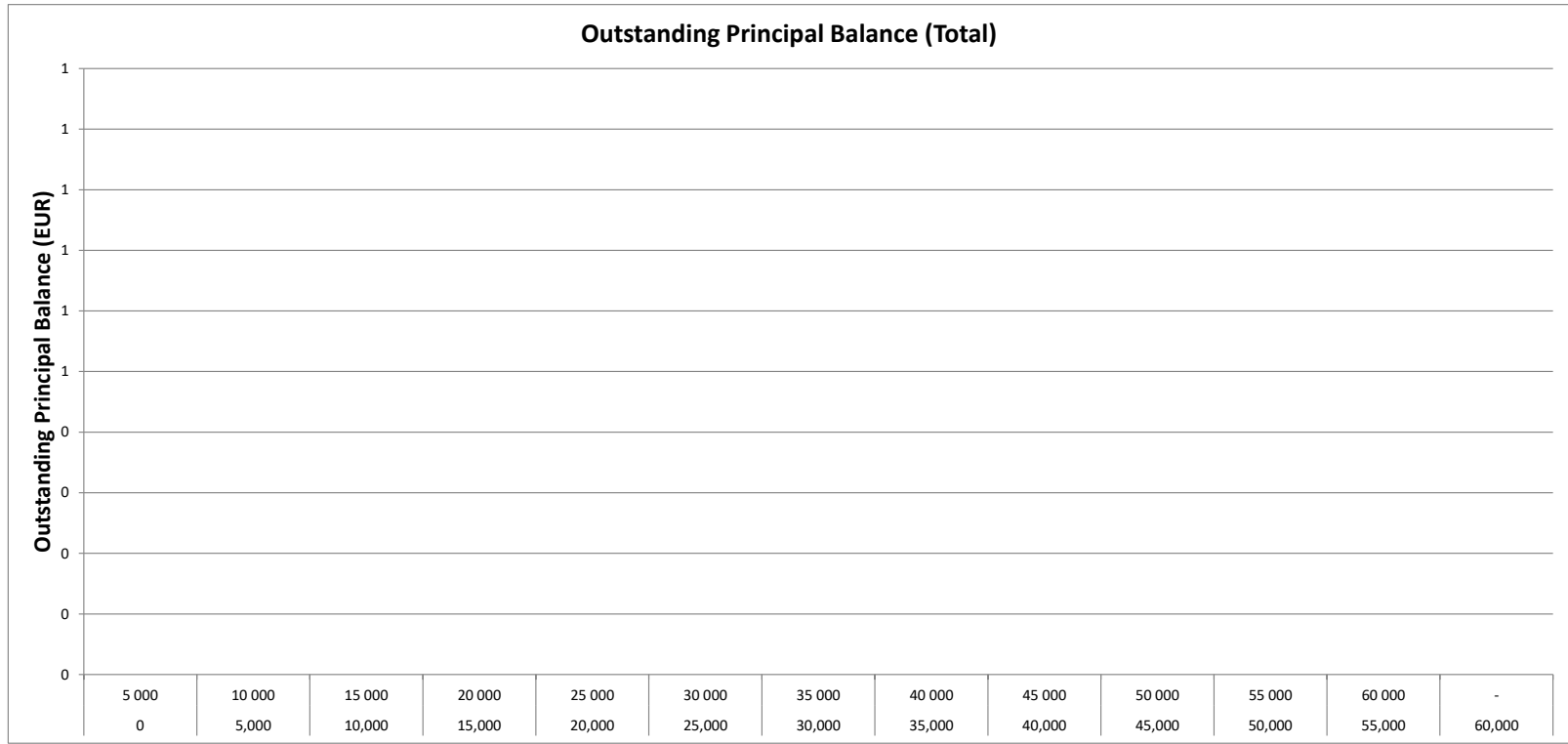
Average amount - all: -

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	0	0	0,0 %	0,0	0,0
	5 000	10 000	0	0	0,0 %	0,0	0,0
	10 000	15 000	0	0	0,0 %	0,0	0,0
	15 000	20 000	0	0	0,0 %	0,0	0,0
	20 000	25 000	0	0	0,0 %	0,0	0,0
	25 000	30 000	0	0	0,0 %	0,0	0,0
	30 000	35 000	0	0	0,0 %	0,0	0,0
	35 000	40 000	0	0	0,0 %	0,0	0,0
	40 000	45 000	0	0	0,0 %	0,0	0,0
	45 000	50 000	0	0	0,0 %	0,0	0,0
	50 000	55 000	0	0	0,0 %	0,0	0,0
	55 000	60 000	0	0	0,0 %	0,0	0,0
	60 000	-	0	0	0,0 %	0,0	0,0
Total			0	-	0 %	0,0	0,0

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



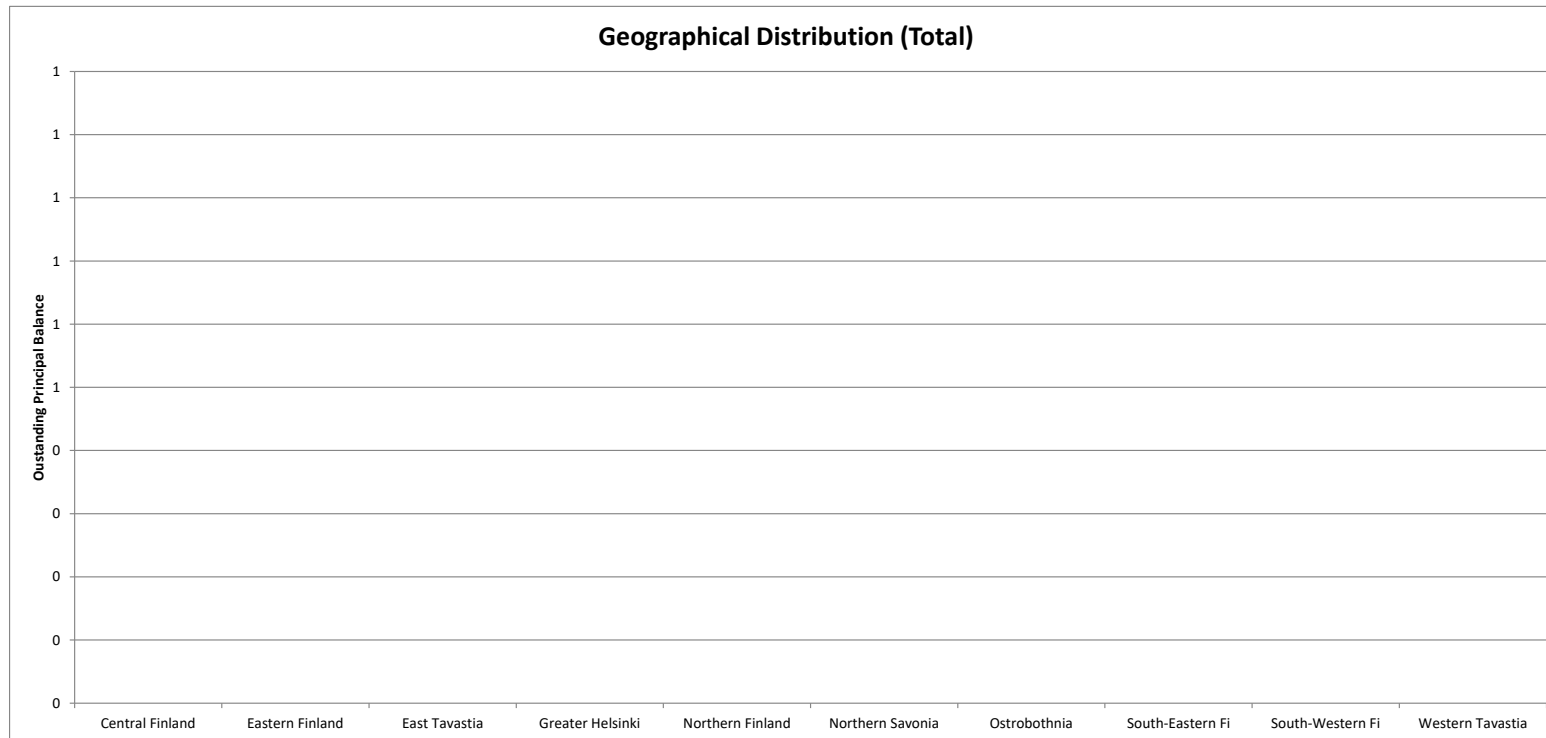
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	0	0	0	0	0	0
Eastern Finland	0	0	0	0	0	0
East Tavastia	0	0	0	0	0	0
Greater Helsinki	0	0	0	0	0	0
Northern Finland	0	0	0	0	0	0
Northern Savonia	0	0	0	0	0	0
Ostrobothnia	0	0	0	0	0	0
South-Eastern Fi	0	0	0	0	0	0
South-Western Fi	0	0	0	0	0	0
Western Tavastia	0	0	0	0	0	0
Total	-	-	0 %	0,0	0,0	

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9.b Geographical Distribution Graph

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10.a Interest Rate



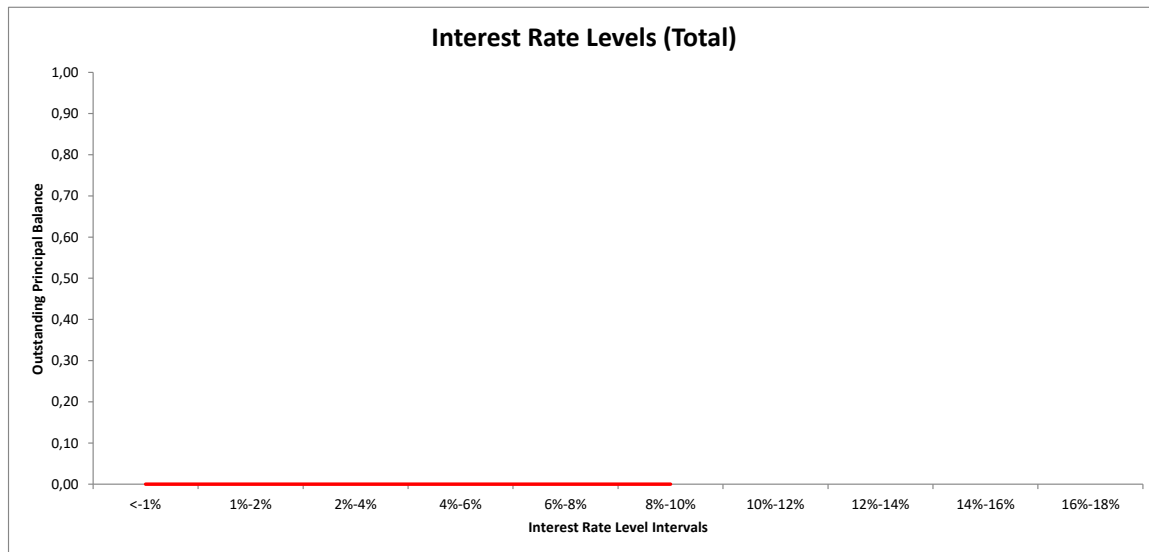
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		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	0	0	0	0	0
	1	2	0	0	0	0	0
	2	4	0	0	0	0	0
	4	6	0	0	0	0	0
	6	8	0	0	0	0	0
	8	10	0	0	0	0	0
	10	12					
	12	14					
	14	16					
16	18						
18	20						
Total			0	0	0 %	0,0	0,0

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10.b Interest Rate

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11.a Remaining Terms



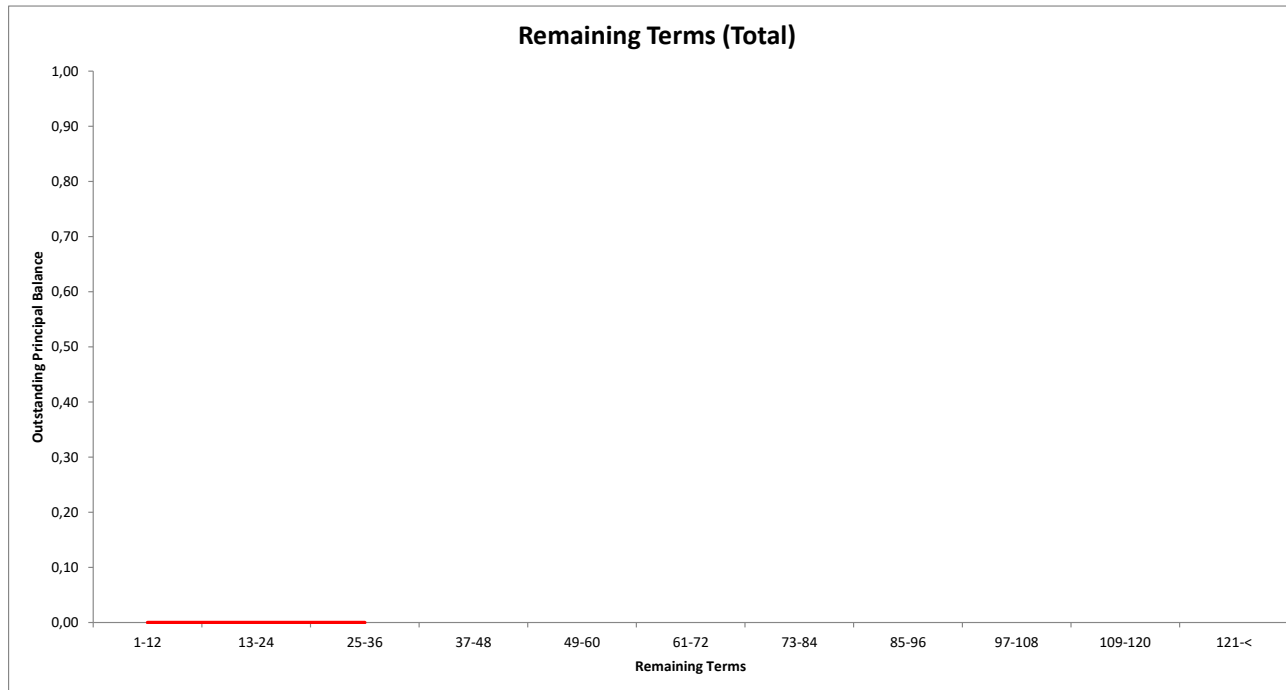
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		TOTAL						
Months to maturity		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
		0		0	0	0	0	0
		1		12	0	0	0	0
		13		24	0	0	0	0
		25		36	0	0	0	0
		37		48				
		49		60				
		61		72				
		73		84				
		85		96				
		97		108				
		109		120				
		121		-				
Total				0	0	0 %	0,0	0,0

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11.b Remaining Terms

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12.a Seasoning



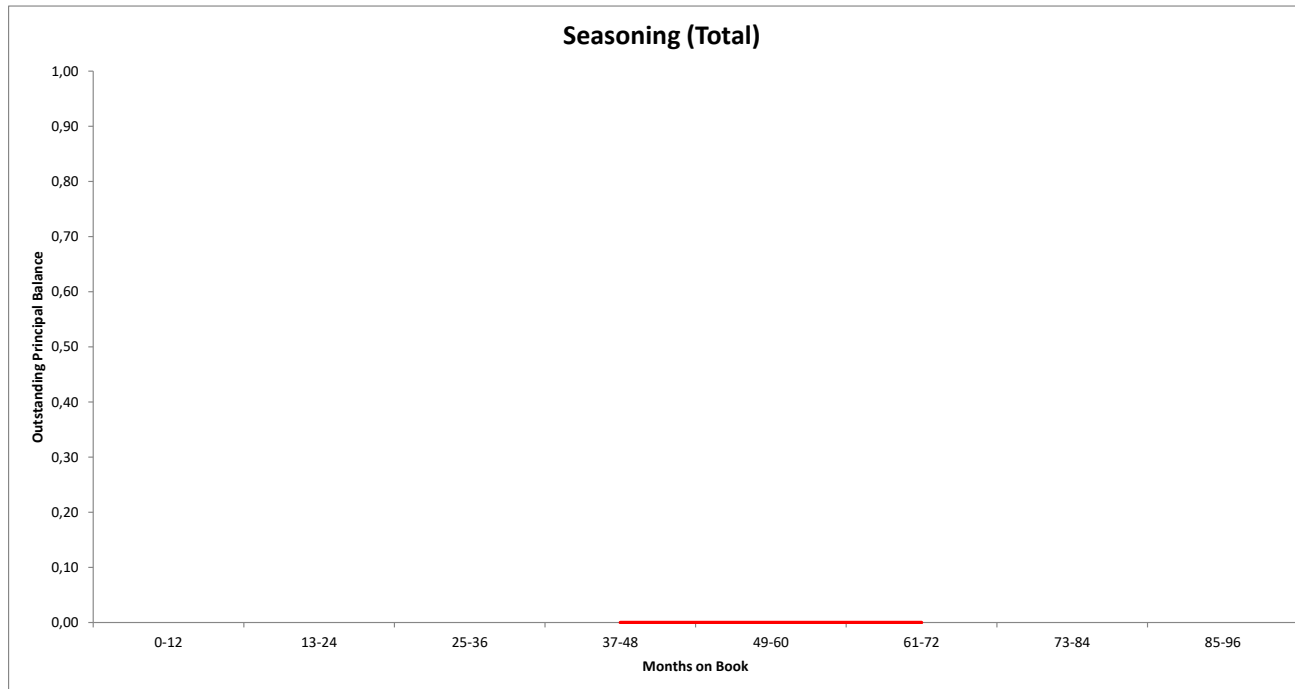
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		TOTAL						
Months on book		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1			12				
	13			24				
	25			36				
	37			48	0	0	0	0
	49			60	0	0	0	0
	61			72	0	0	0	0
	73			84				
	85			96				
	Total			0	0	0%	0,0	0,0

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12.b Seasoning

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13.a Balloon loans



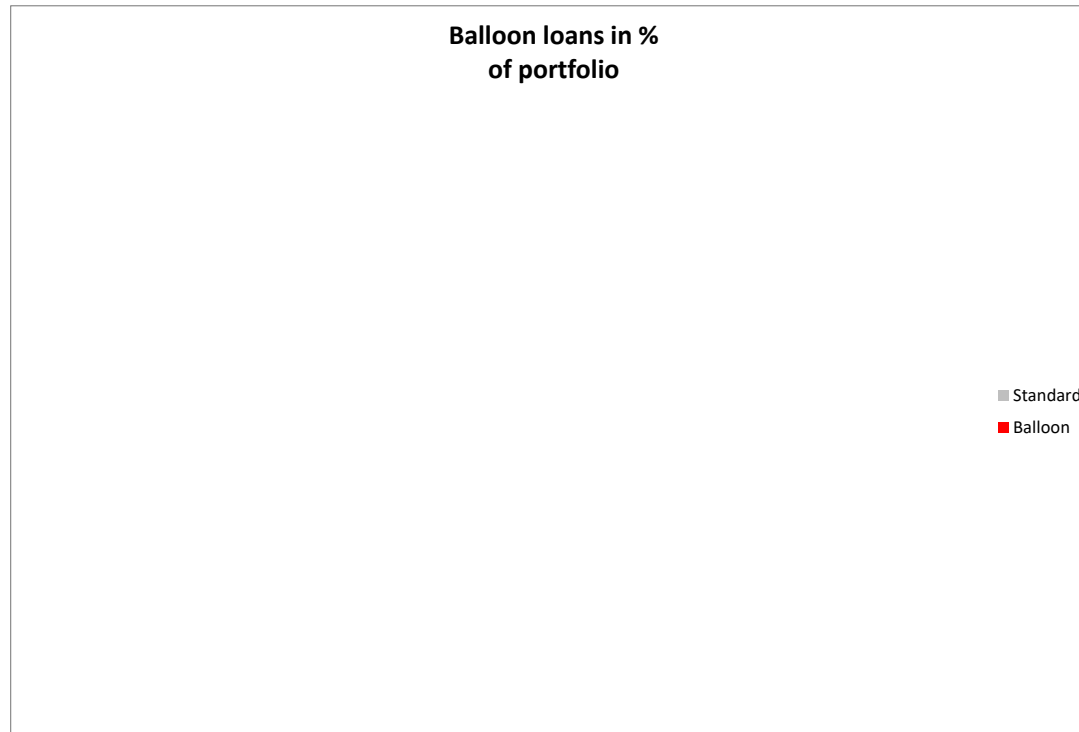
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Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		0	0	0	0	0	0	0
Balloon		0	0	0	0	0	0	0
Total		0	0	0 %	-	0 %	0,0	0,0

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13.b Balloon loans

Reporting Date	27.11.2020					
Payment date	25.11.2020					
Period No	48					
Monthly Period	01.10.2020					
Interest Period	from 27.10.2020	to	25.11.2020	=	29 days	



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

14.a # loans per borrower



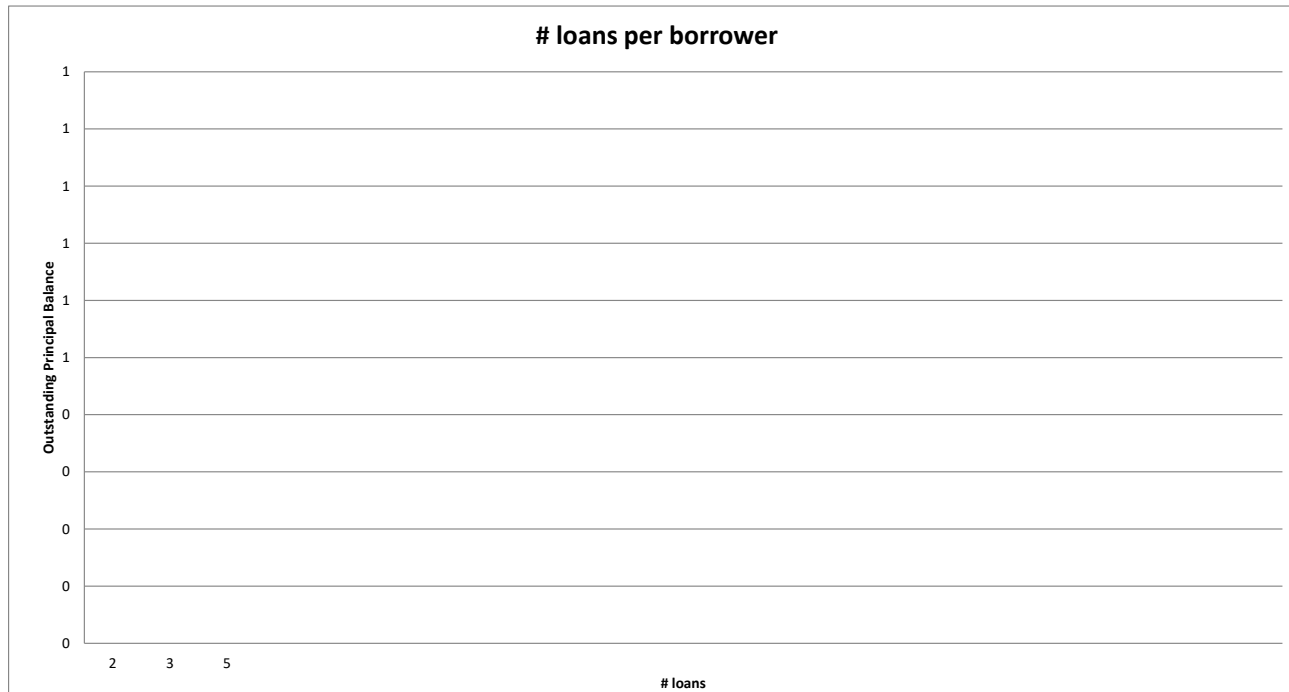
Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	48	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	0	0	0
	2	0	0	0
	3	0	0	0
	5	0	0	0
Total:		0	-	0,0 %

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Monthly Investor Report**

14.b # loans per borrower

Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	48	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.a Amortization Profile



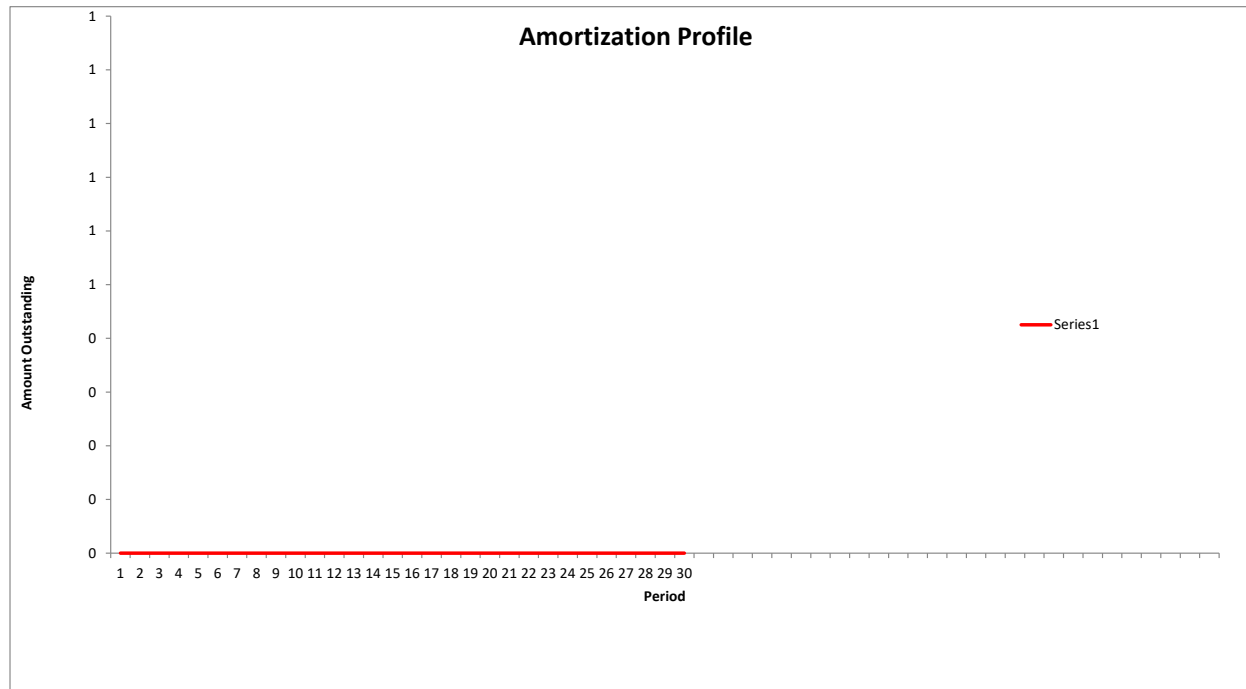
Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	48	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	0	0	0	0	0	0
	2	0	0	0	0	0	0
	3	0	0	0	0	0	0
	4	0	0	0	0	0	0
	5	0	0	0	0	0	0
	6	0	0	0	0	0	0
	7	0	0	0	0	0	0
	8	0	0	0	0	0	0
	9	0	0	0	0	0	0
	10	0	0	0	0	0	0
	11	0	0	0	0	0	0
	12	0	0	0	0	0	0
	13	0	0	0	0	0	0
	14	0	0	0	0	0	0
	15	0	0	0	0	0	0
	16	0	0	0	0	0	0
	17	0	0	0	0	0	0
	18	0	0	0	0	0	0
	19	0	0	0	0	0	0
	20	0	0	0	0	0	0

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15.b Amortization Profile

Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	48	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days



SCF Rahoituspalvelut II DAC
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16.a Payment Holidays



Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	48				
Monthly Period	01.10.2020	to	25.11.2020	=	29 days
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days

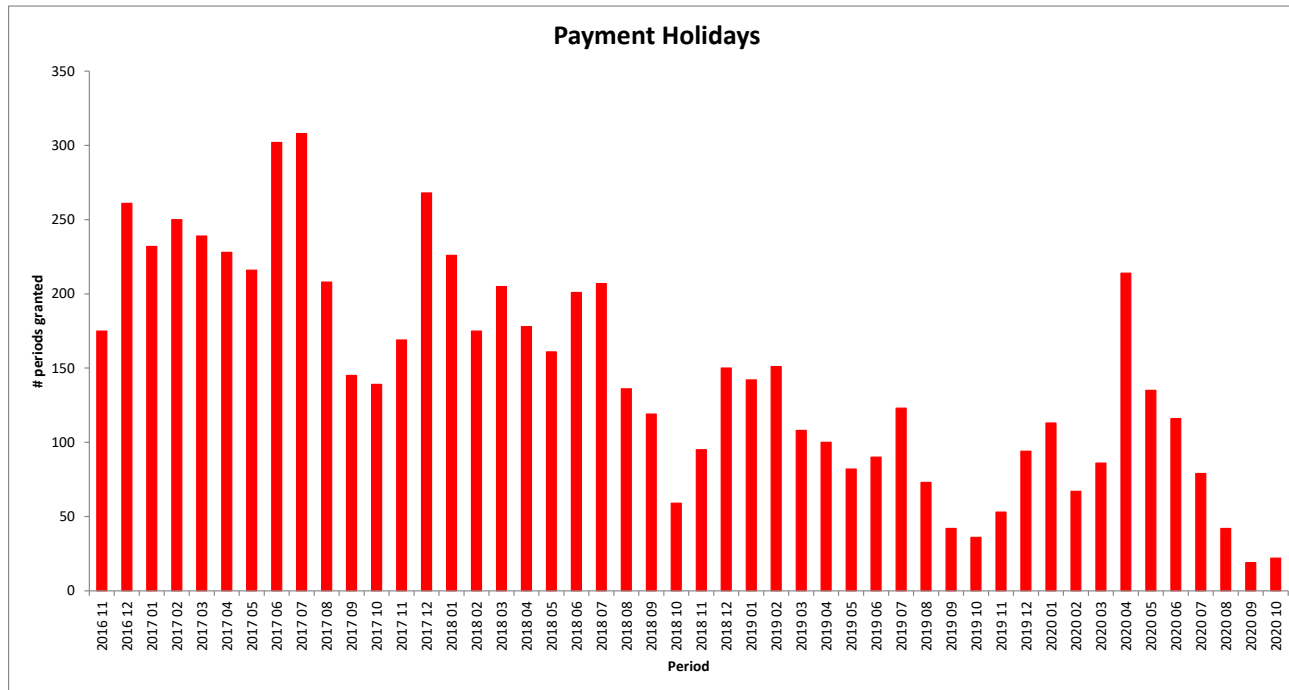
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2016 11	175	267	78 603	2 806 265	
2016 12	261	319	91 714	4 552 936	
2017 01	232	318	89 820	4 037 845	
2017 02	250	347	94 638	4 010 715	
2017 03	239	309	86 447	3 676 999	
2017 04	228	316	83 086	3 258 438	
2017 05	216	277	77 068	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	31 935	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	
2020 06	116	170	51 252	813 845	
2020 07	79	106	29 879	470 908	
2020 08	42	52	28 147	278 003	
2020 09	19	26	10 648	134 496	
2020 10	22	29	8 738	198 455	
Total:	7 039	9 494	2 888 755	90 273 187	

Payment Holiday

SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.b Payment Holidays

Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	48
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days



SCF Rahoituspalvelut II DAC
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17.a Downpayment



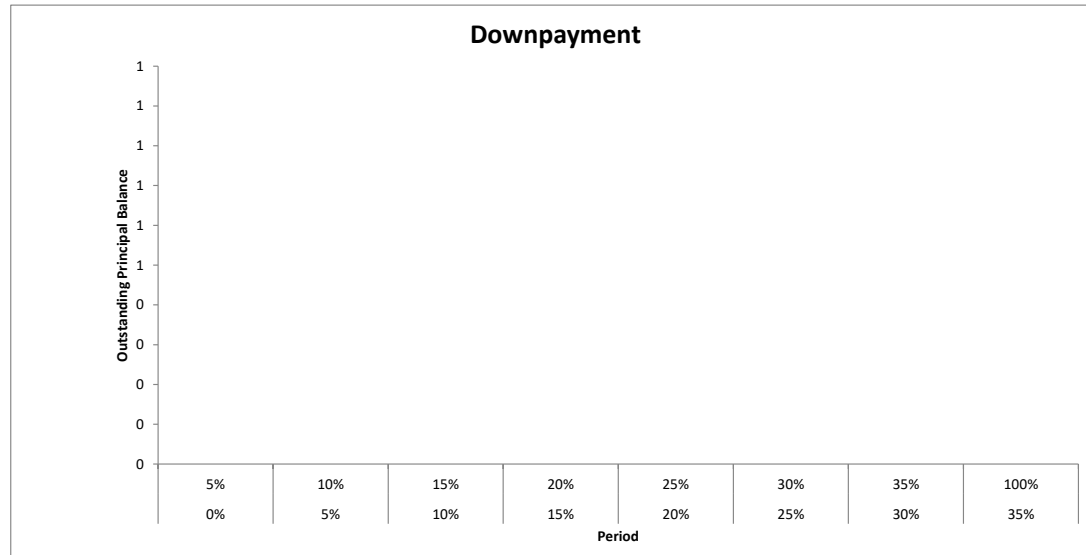
Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	48	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	0	0	0	0	0
	5 %	10 %	0	0	0	0	0
	10 %	15 %	0	0	0	0	0
	15 %	20 %	0	0	0	0	0
	20 %	25 %	0	0	0	0	0
	25 %	30 %	0	0	0	0	0
	30 %	35 %	0	0	0	0	0
	35 %	100 %	0	0	0	0	0
	Total		0	0	0 %	0,0	0,0

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17.b Downpayment

Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	48	
Monthly Period	01.10.2020	
Interest Period	from	27.10.2020
	to	25.11.2020
	=	29 days



SCF Rahoituspalvelut II DAC
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18.a Vehicle Condition

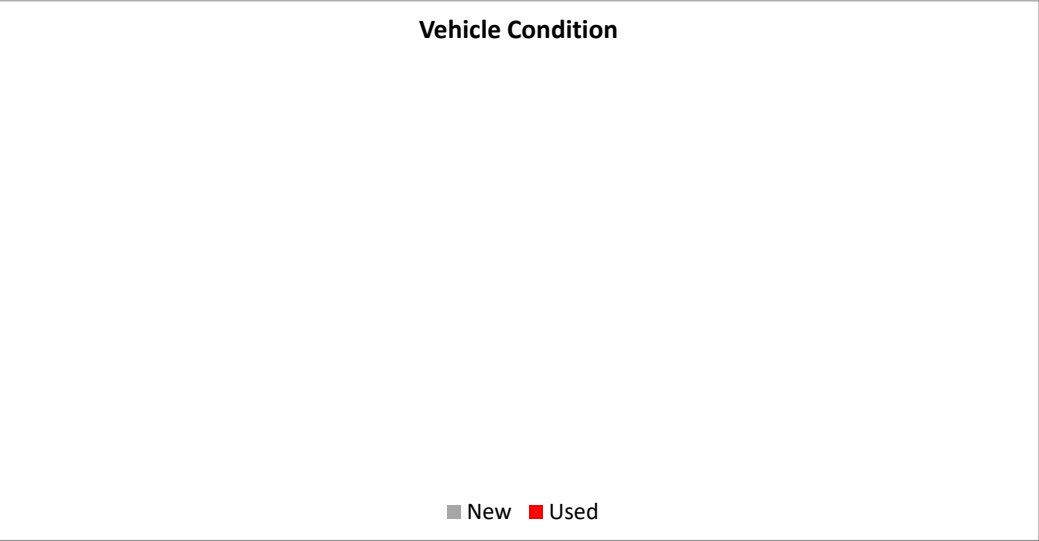


Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	48
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		0	0	0	0	0
Used		0	0	0	0	0
Total		0	0	0 %	0,0	0,0

18.b Vehicle Condition

Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	48				
Monthly Period	01.10.2020				
Interest Period	from 27.10.2020	to	25.11.2020	=	29 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.a Borrower Type

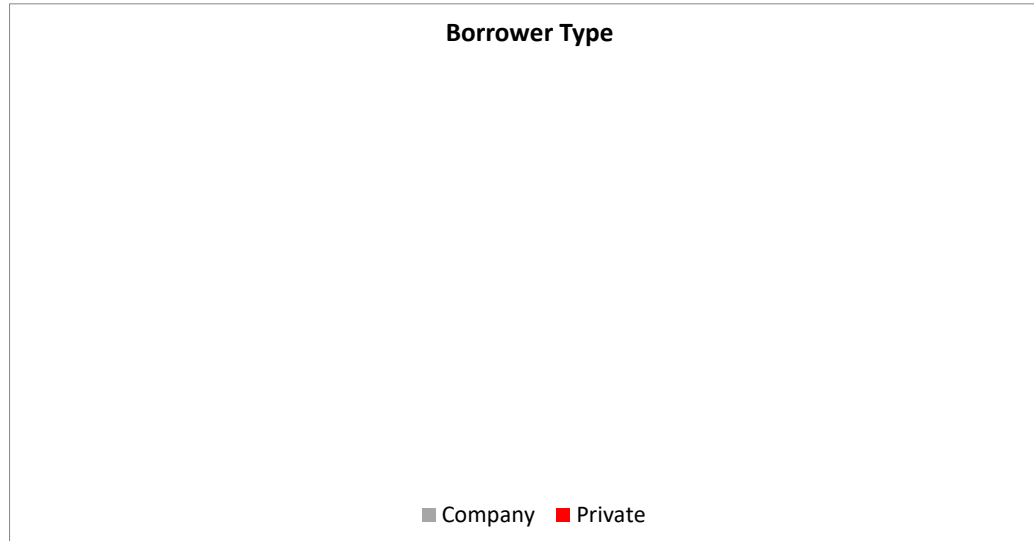


Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	48				
Monthly Period	01.10.2020				
Interest Period	from 27.10.2020	to	25.11.2020	=	29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	0	0	0	0	0
	Private	0	0	0	0	0
	Total	0	0	0 %	-	-

19.b Borrower Type

Reporting Date		27.11.2020			
Payment date		25.11.2020			
Period No		48			
Monthly Period		01.10.2020			
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

20.a Vehicle type



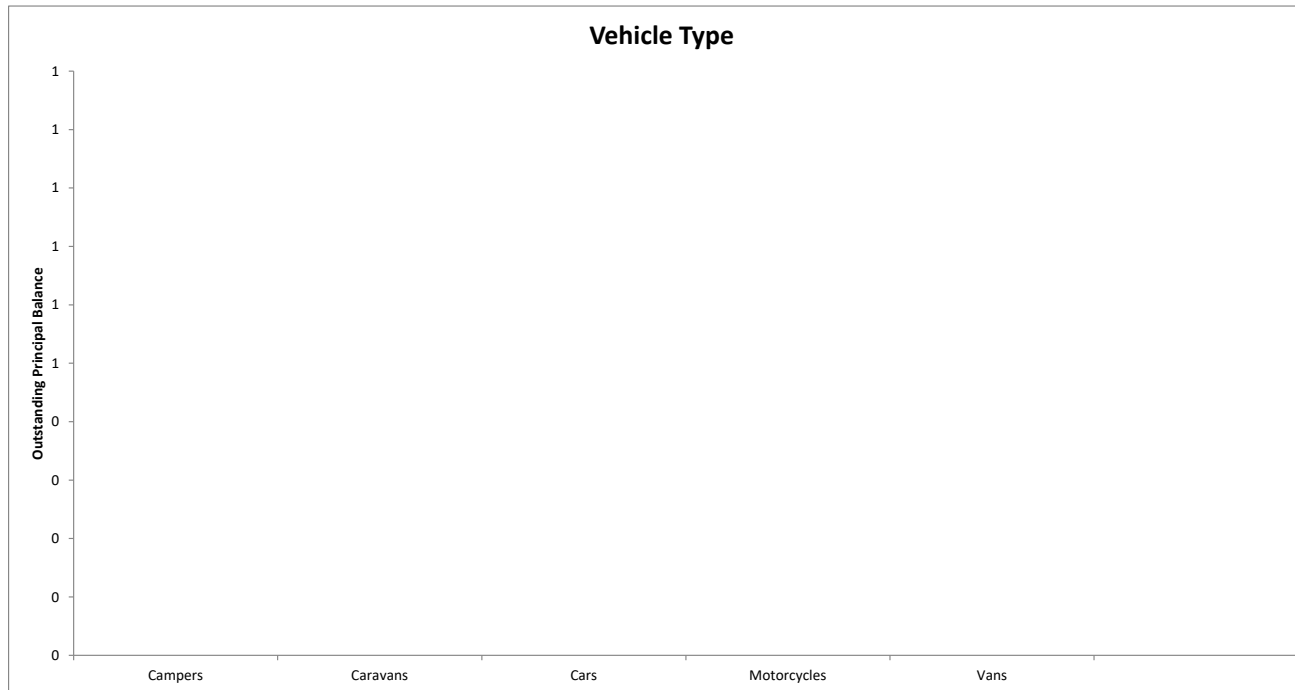
Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	48
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	0	0	0,0 %	0,0	0,0
	Caravans	0	0	0,0 %	0,0	0,0
	Cars	0	0	0,0 %	0,0	0,0
	Motorcycles	0	0	0,0 %	0,0	0,0
	Vans	0	0	0,0 %	0,0	0,0
		0	0	0,00 %	0,00	0,00
		0	0	0 %	0,0	0,0

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

20.b Vehicle type

Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	48	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

21.a Restructured Loans



Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	48
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

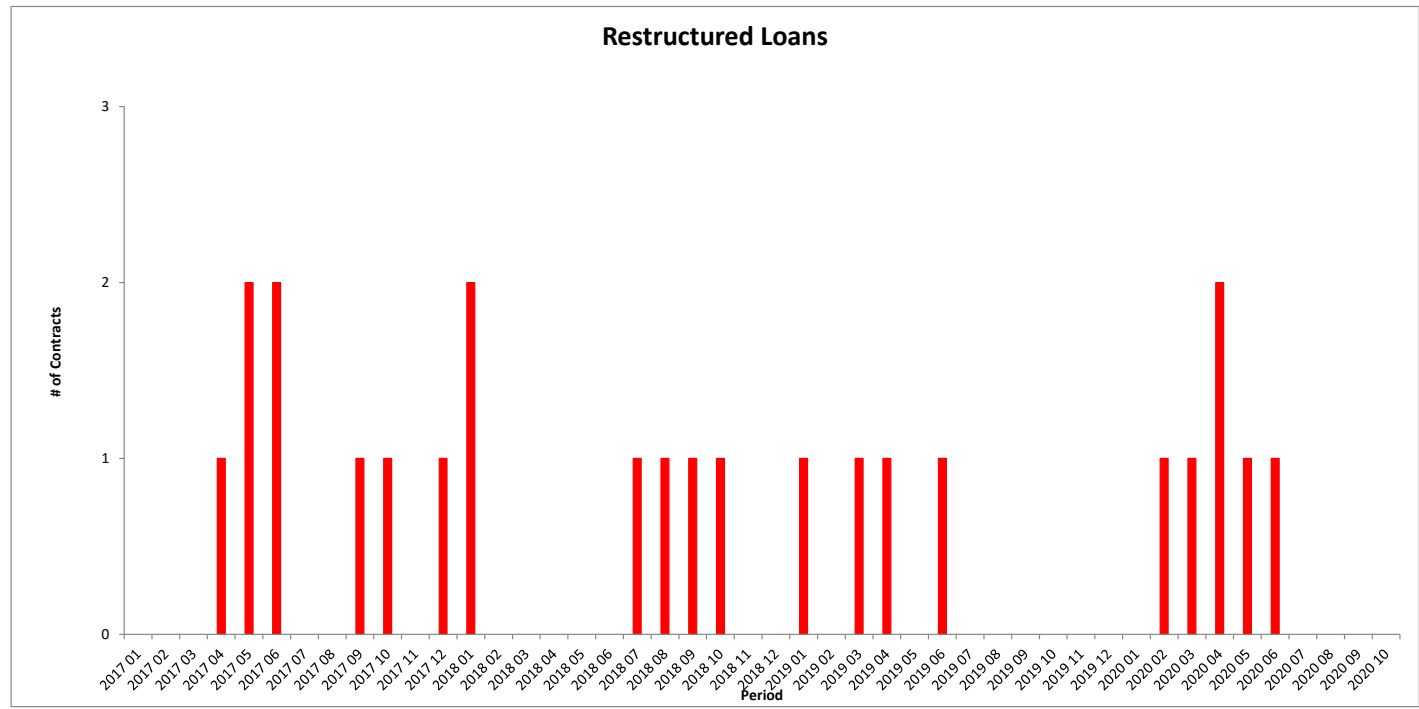
	TOTAL	
	No.	Outstanding balance
2016 11	0	0
2016 12	0	0
2017 01	0	0
2017 02	0	0
2017 03	0	0
2017 04	1	17 310
2017 05	2	17 566
2017 06	2	15 520
2017 07	0	0
2017 08	0	0
2017 09	1	3 710
2017 10	1	18 298
2017 11	0	0
2017 12	1	23 337
2018 01	2	15 926
2018 02	0	0
2018 03	0	0
2018 04	0	0
2018 05	0	0
2018 06	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
2020 06	1	2 949
2020 07	0	0
2020 08	0	0
2020 09	0	0
2020 10	0	0
Total	24	273 549

Restructured

SCF Rahoituspalvelut II DAC
Monthly Investor Report

21.b Restructured Loans

Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	48				
Monthly Period	01.10.2020				
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	48	
Monthly Period	from 01.10.2020	to 25.11.2020 = 29 days
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

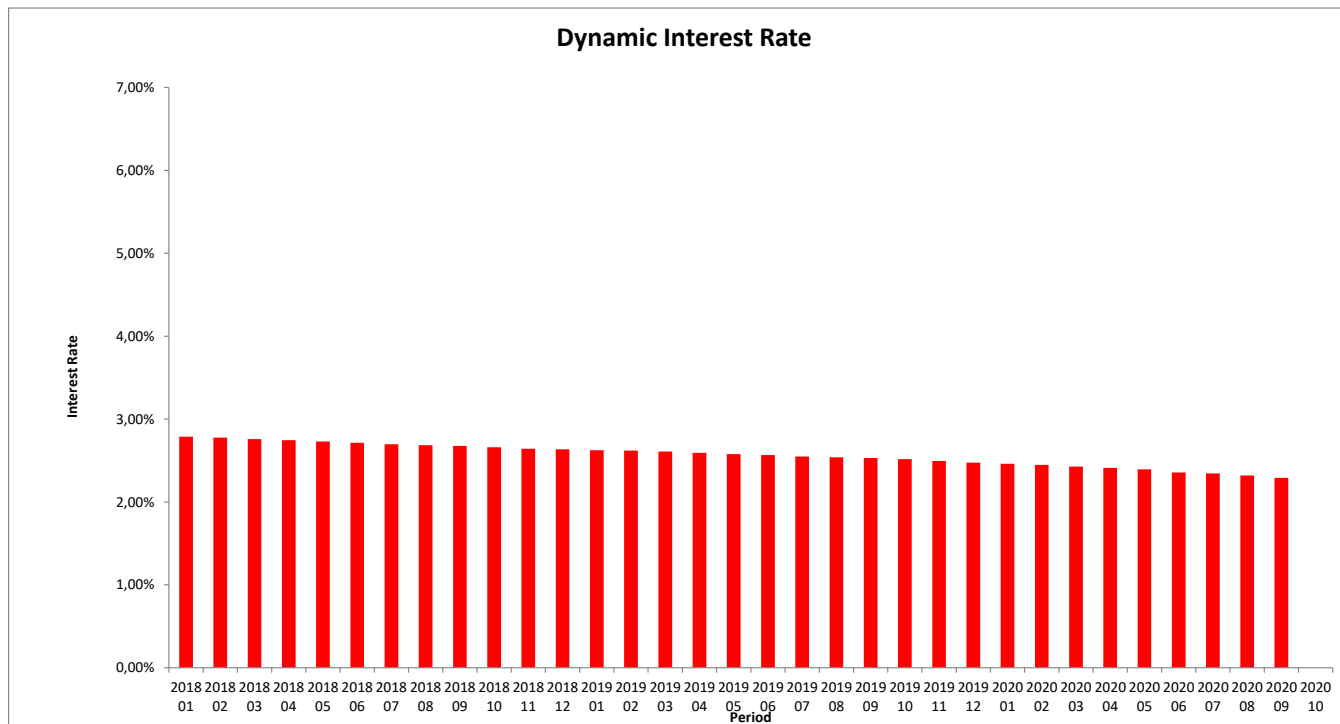
TOTAL		
Period	Closing balance	WA Interest rate
2016 11	567 935 967	2,98 %
2016 12	547 300 289	2,97 %
2017 01	525 396 333	2,96 %
2017 02	504 347 052	2,94 %
2017 03	481 919 092	2,93 %
2017 04	461 858 230	2,92 %
2017 05	439 904 054	2,90 %
2017 06	419 740 450	2,89 %
2017 07	400 842 082	2,87 %
2017 08	381 488 761	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 %
2020 06	39 450 685	2,36 %
2020 07	35 486 053	2,34 %
2020 08	32 189 429	2,32 %
2020 09	28 549 538	2,29 %
2020 10	0	0,00 %
2020 11		
2020 12		

Interest rate evolution

SCF Rahoituspalvelut II DAC
Monthly Investor Report

22.b Dynamic Interest Rate

Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	48				
Monthly Period	01.10.2020				
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	48	
Monthly Period	from 01.10.2020	to 25.11.2020 = 29 days
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

Period	TOTAL		
	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	6 017 886	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 %
2020 06	1 870 561	39 450 685	44,2 %
2020 07	1 749 880	35 486 053	45,5 %
2020 08	1 348 210	32 189 429	40,2 %
2020 09	1 464 087	28 549 538	46,8 %
2020 10	1 295 108	0	0,0 %
2020 11			
2020 12			

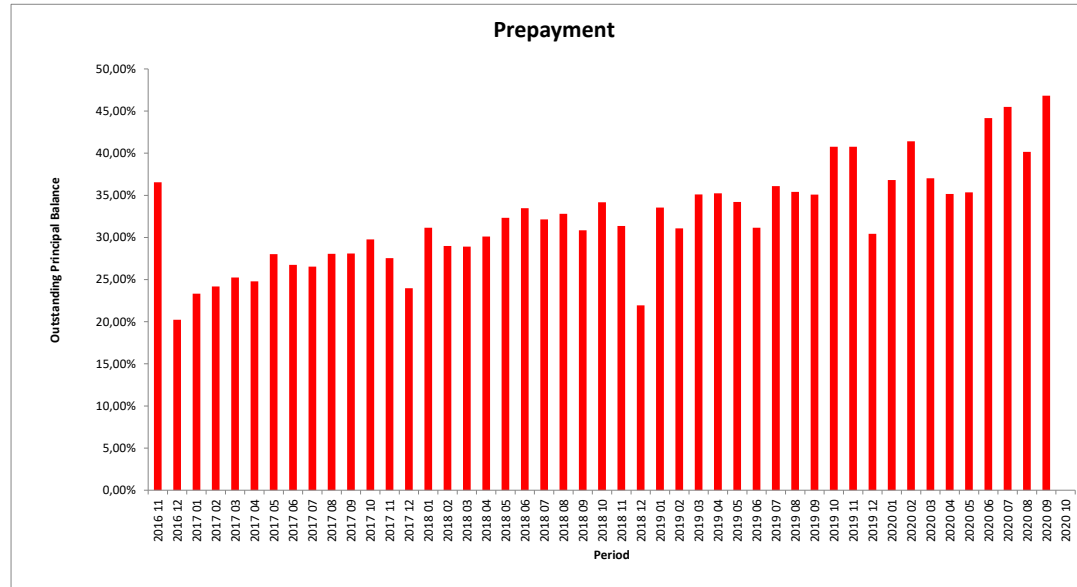
Dynamic Prepayment

SCF Rahoituspalvelut II DAC
Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	48				
Monthly Period	01.10.2020				
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days



SCF Rahoituspalvelut II DAC
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24. Delinquency



Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	48	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 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						
	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	28 828 066	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
2017	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	2 777 496	25	777 496	25	306 595	16	206 373	15	179 686	17	254 699
	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	134 380	26	250 112
	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	17	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	224 302 996	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	196	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	14 406 760	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
2018	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
	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
2019	11	71 563 276	9 042	64 553 114	619	4 633 080	140	1 225 051	56	496 843	21	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	419 821	31	255 901	11	153 656	9	113 196	11	190 324
	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	39 450 685	6 903	35 635 208	413	2 606 425	98	690 186	26	221 803	16	129 525	16	113 934	4	53 604	6	27 535
	7	35 486 053	6 450	32 321 514	367	2 227 727	81	482 597	27	198 811	14	100 347	7	59 356	4	25 700	16	128 191
	8	32 189 429	5 991	28 957 326	410	2 278 067	93	576 847	32	232 182	8	47 458	8	58 996	4	38 553	6	35 361
	9	28 549 538	5 010	25 882 796	347	1 881 184	78	510 201	29	150 837	17	107 086	1	2 482	2	14 952	11	101 485
	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
11																		
12																		

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26. Priority of Payments



Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	48
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	29 077 803,32	EUR
Senior Expenses	-	38 311,76	EUR
Servicing Fee	-	10 907,46	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	379 045,96	EUR
Principal on Loan to Issuer	-	28 549 538,14	EUR

Issuer Priority of Payments

Issuer Available Distribution Amount	+	28 997 254,45	EUR
Senior Expenses	-	35 988,96	EUR
Interest Class A	-	-	EUR
Interest Class B	-	-	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Prior to PDTE - Interest on Class C notes	-	1 533,00	EUR
Prior to PDTE - Interest on Class D notes	-	12 200,00	EUR
Principal Payments on Class A	-	-	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	1 149 538,14	EUR
Principal Payments on Class D	-	6 100 000,00	EUR
Interest on Class E notes	-	28 325,00	EUR
Principal Payments on Class E	-	10 300 000,00	EUR
Credit Reserve Account up to Required Reserve Amount	-	-	EUR
Interest on Class F notes	-	82 500,00	EUR
Principal Payments on Class F	-	11 000 000,00	EUR
Interest and Principal on Expenses Advance	-	-	EUR
Interest Issuer Subordinated Loan	-	2,44	EUR
Principal Issuer Subordinated Loan	-	275 083,52	EUR
Payment to Purchaser	-	12 083,39	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	112 083,39	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	0,89	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	100 000,00	EUR
Payment of residual funds to Seller	=	12 082,50	EUR

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27. Transaction Costs



Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	48	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	38 311,76						
Interest accrued for the Period	EUR	124 558,00	-	-	1 533,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	7 747 061,00	963 409,00	163 482,00	578 032,00	599 020,00	1 390 758,00	4 052 360,00
Interest Payments	EUR	124 558,00	-	-	1 533,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	7 747 061,00	963 409,00	163 482,00	578 032,00	599 020,00	1 390 758,00	4 052 360,00
Interest accrued on Subordinated Loan for the Period	EUR	2,44						
Cumulative Interest accrued on Subordinated Loan	EUR	16 181,12						
Interest Payments on Subordinated Loan	EUR	2,44						
Cumulative Interest Payments on Subordinated Loan	EUR	15 973,37						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	207,75						

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28. Contact Details



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Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	48	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days