

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		29.10.2020			
Payment date		27.10.2020		Following payment dates:	25.11.2020
Period No		47			29.12.2020
Monthly Period		01.09.2020			
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days
Cut-Off date		30.09.2020			

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1. Portfolio Information



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	47	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	32 189 428,73 EUR
Scheduled Loan Principal Repayments	2 074 318,33 EUR
Prepayments	1 464 086,79 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	3 538 405,12 EUR
New Defaulted Auto Loans in Period	101 485,47 EUR
Closing Balance	28 549 538,14 EUR
Total revenue collections	
Revenue and fees received on loan balances	132 689,74 EUR
Recoveries on loans in default	69 232,55 EUR
Total Revenue Received in Period	201 922,29 EUR
# Loans	
At beginning of period	5 991 Loans
Paid in Full	496 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	11 Loans
At end of period	5 484 Loans

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2. Amount Due for Distribution



Reporting Date	29.10.2020
Payment date	27.10.2020
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Monthly Period	01.09.2020
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	3 739 101 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	3 739 101 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	3 722 262 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	4 578 312 EUR

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3. Reserve Accounts

Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	47
Monthly Period	01.09.2020
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days



Note Balance

Beginning of Period	32 189 428,73 EUR
End of Period	28 549 538,14 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	2,7 %	856 050,00 EUR
Cash Outflow		856 050,00 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	- 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

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4. Performance Data

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	47	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days



Asset Balance

Beginning of Period	32 189 428,73	EUR
End of Period	28 549 538,14	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	25 882 796,07	90,66 %	5 010
1-29 days past due	1 881 184,05	6,59 %	347

Delinquent Receivables:

30-59 days past due	510 200,54	1,79 %	78
60-89 days past due	150 837,32	0,53 %	29
90-119 days past due	107 086,47	0,38 %	17
120-149 days past due	2 481,62	0,01 %	1
150-179 days past due	14 952,07	0,05 %	2
Total Performing and Delinquent	28 549 538	100,00 %	5 484

	EUR	%	# loans
Volkswagen vehicles	3 427 116	12,00 %	716

Current Period Defaults	101 485,47		11
Cumulative Defaults	8 269 688,70		686
Current Period Recoveries	69 232,55		
Cumulative Recoveries	6 815 740,85		

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

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	28 549 538,14
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	28 549 538,14
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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5. Outstanding Notes

Reporting Date	29.10.2020		
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Period No	47		
Monthly Period	01.09.2020	to	27.10.2020 = 32 days
Interest Period	from 25.09.2020	to	27.10.2020 = 32 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	32 189 428,73	-	-	4 789 428,73	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	4 578 312,17	-	-	-	-	-	-
Amortisation	3 639 890,59	-	-	3 639 890,59	-	-	-
Redemption per Class	3 639 890,59	-	-	-	-	-	-
Redemption per Note	-	-	-	39 998,80	-	-	-
Class Principal Outstanding Closing Balance	28 549 538,14	-	-	1 149 538,14	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	0,00 %	0,00 %	4,03 %	21,37 %	36,08 %	38,53 %
Current Pool Factor	-	-	-	0,13	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*		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	32	-	-	-	-	-	-
Principal Outstanding per Note Beginning of Period	-	-	-	52 631,08	100 000,00	100 000,00	100 000,00
>Principal Repayment per note	-	-	-	39 998,80	-	-	-
Principal Outstanding per Note End of Period	-	-	-	12 632,29	100 000,00	100 000,00	100 000,00
>Interest accrued for the period	-	-	-	70,17	200,00	275,00	750,00
Interest Payment	6 385,90	-	-	6 385,90	12 200,00	28 325,00	82 500,00
Interest Payment per Note	-	-	-	70,17	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)		100,00 %	100,00 %	95,97 %	74,61 %	38,53 %	0,00 %
Current CE (excl. Excess Spread)		100,00 %	100,00 %	95,97 %	74,61 %	38,53 %	0,00 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.10.2020
Payment date 27.10.2020
Period No 47
Monthly Period 01.09.2020
Interest Period : 25.09.2020 to 27.10.2020 = 32 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	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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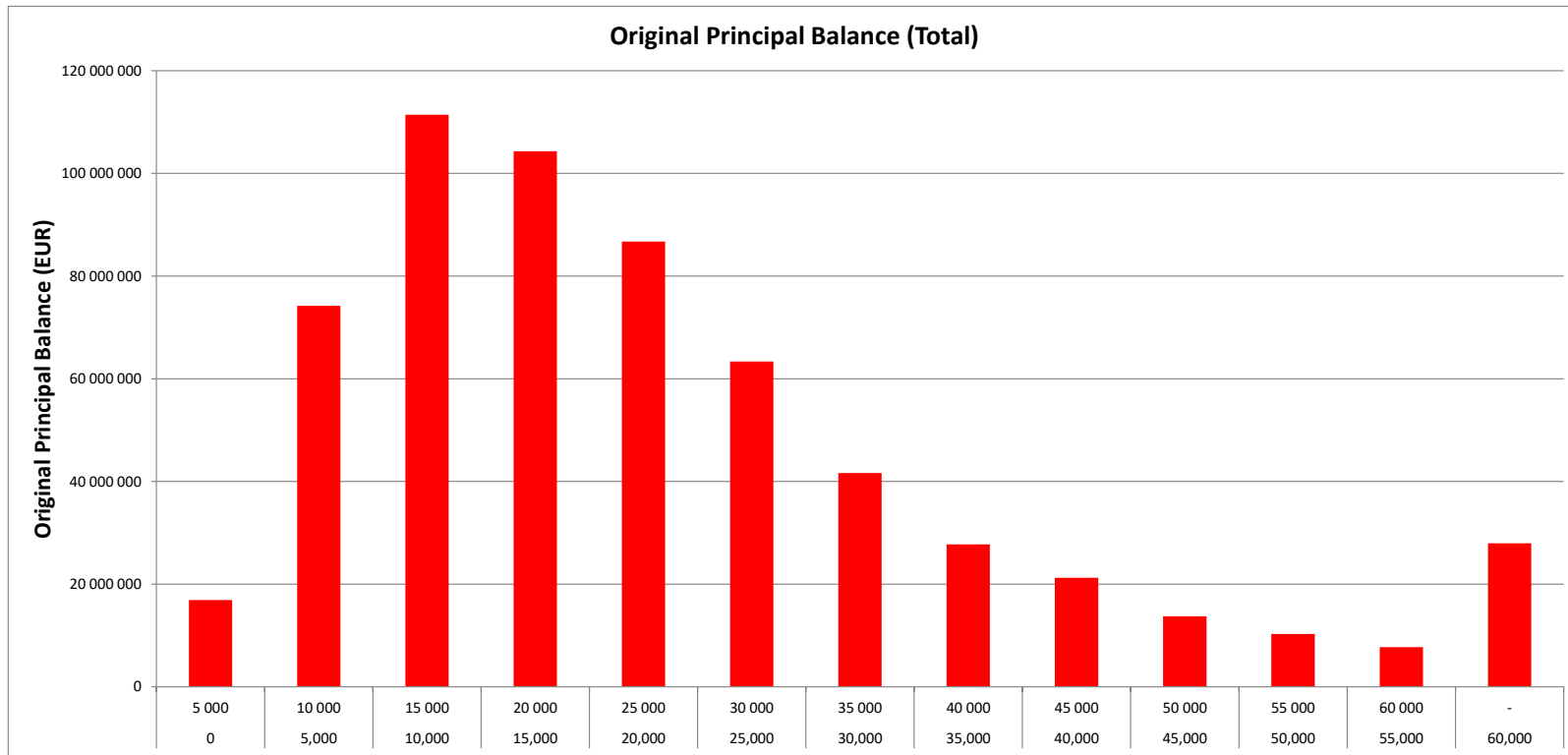
Average amount - all: 15 380

	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

Reporting Date	29.10.2020	
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8.a Outstanding Principal Balance

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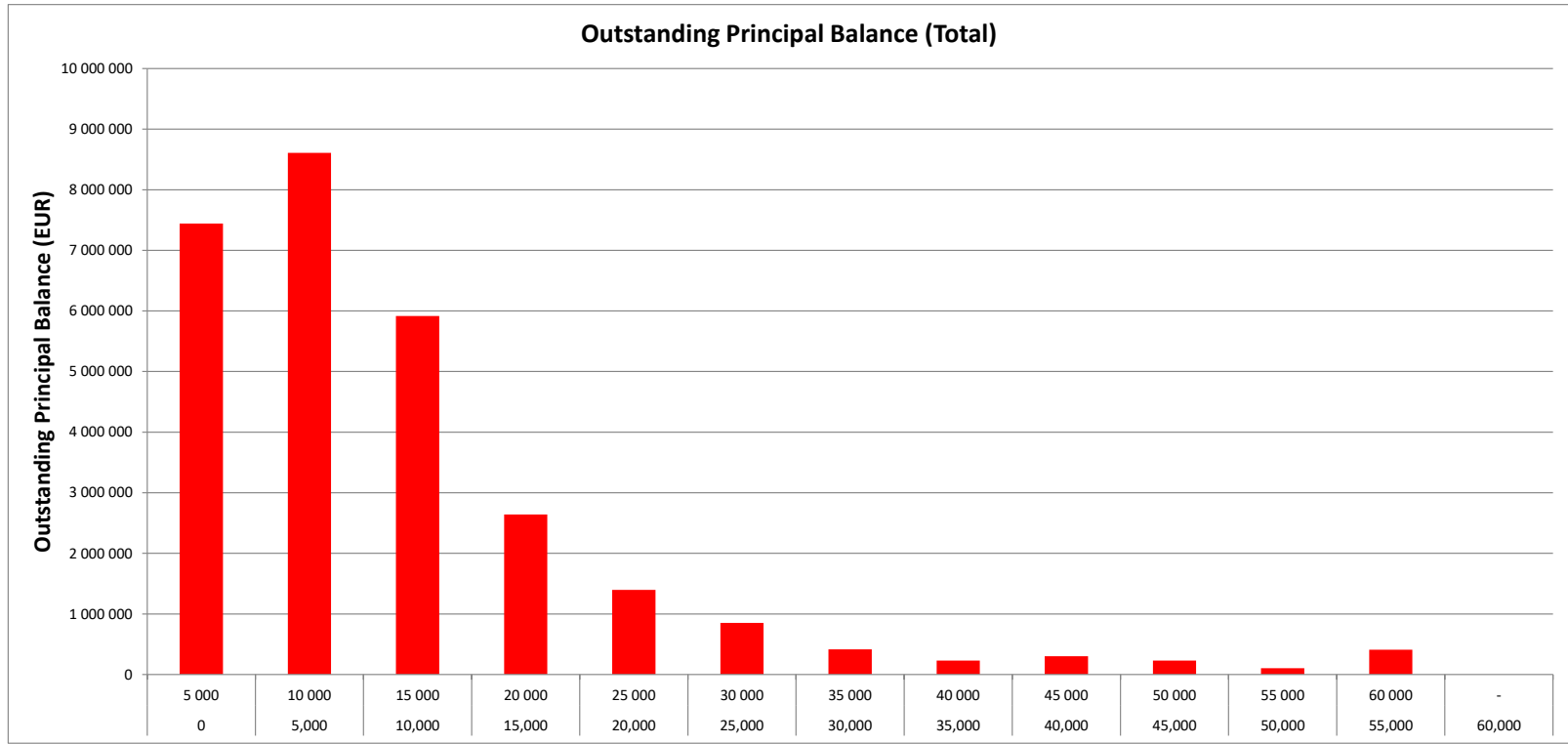
Average amount - all: 5 206

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	3 507	7 442 372	26,1 %	7,6	52,8
	5 000	10 000	1 201	8 608 783	30,2 %	7,7	52,9
	10 000	15 000	490	5 915 703	20,7 %	8,0	52,8
	15 000	20 000	154	2 641 635	9,3 %	8,6	52,5
	20 000	25 000	63	1 397 566	4,9 %	7,8	53,2
	25 000	30 000	31	852 024	3,0 %	8,0	53,0
	30 000	35 000	13	415 155	1,5 %	8,9	52,4
	35 000	40 000	6	230 543	0,8 %	9,7	52,9
	40 000	45 000	7	301 556	1,1 %	11,1	51,6
	45 000	50 000	5	230 796	0,8 %	8,0	53,8
	50 000	55 000	2	104 126	0,4 %	10,5	51,1
	55 000	60 000	5	409 278	1,4 %	11,9	51,8
	60 000	-					
Total			5 484	28 549 538	100 %	8,0	52,8

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8.b Outstanding Principal Balance Graph

Reporting Date	29.10.2020	
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9.a Geographical Distribution



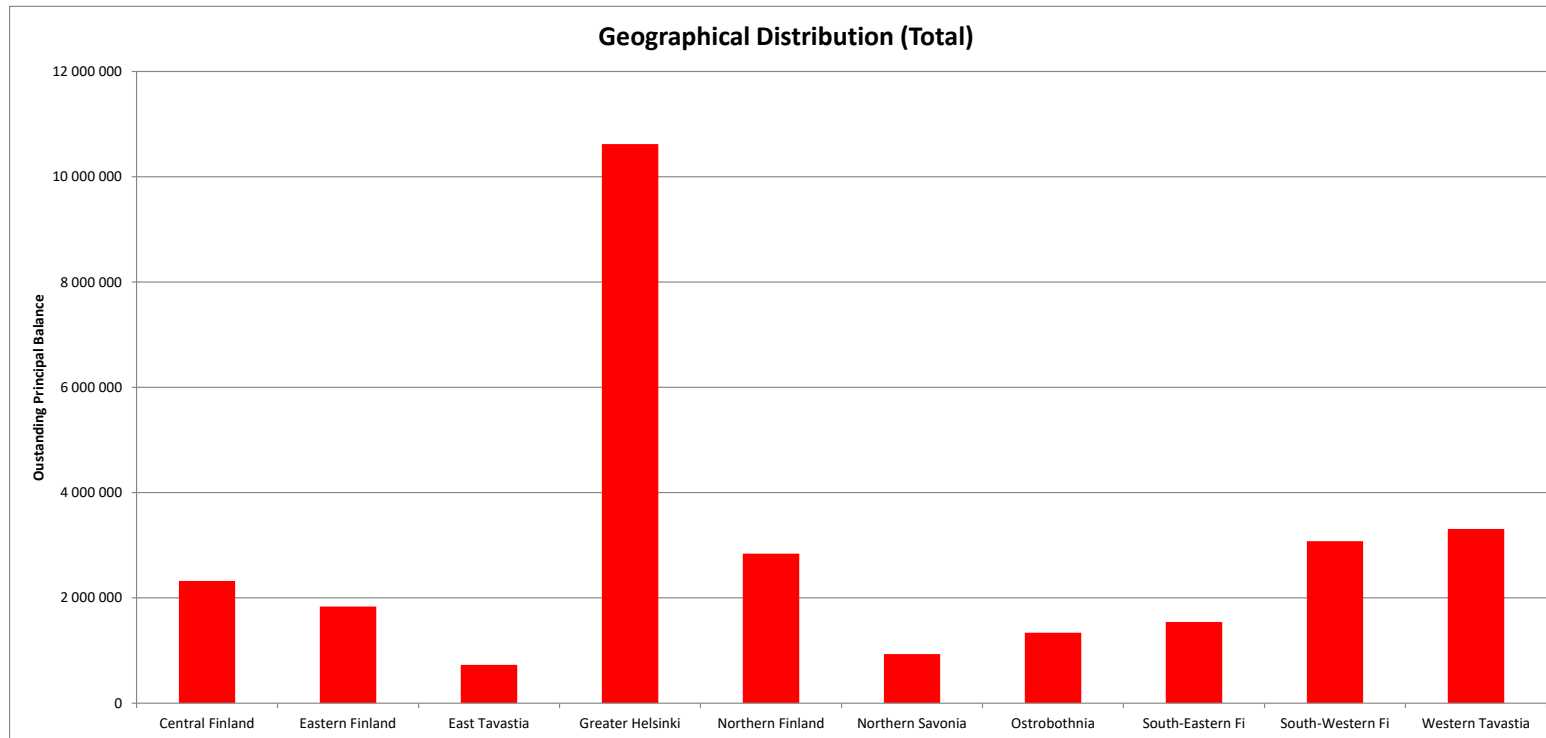
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Period No	47	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	482	2 323 670	8,14 %	8,9	52,5	
Eastern Finland	379	1 834 253	6,42 %	8,3	52,6	
East Tavastia	163	729 018	2,55 %	8,2	52,2	
Greater Helsinki	1 869	10 619 195	37,20 %	7,8	52,8	
Northern Finland	585	2 839 363	9,95 %	8,0	52,5	
Northern Savonia	192	932 915	3,27 %	7,5	53,3	
Ostrobothnia	312	1 339 837	4,69 %	7,8	53,2	
South-Eastern Fi	276	1 544 256	5,41 %	7,8	53,3	
South-Western Fi	624	3 077 674	10,78 %	7,8	53,0	
Western Tavastia	602	3 309 358	11,59 %	8,1	52,8	
Total	5 484	28 549 538	100 %	8,0	52,8	

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9.b Geographical Distribution Graph

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10.a Interest Rate



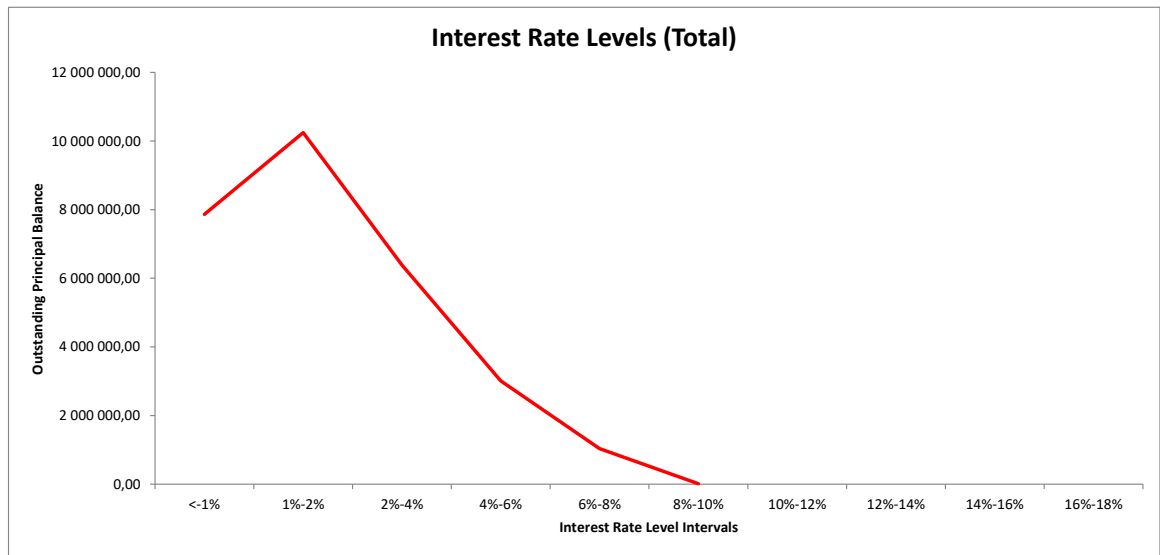
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		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	1 312	7 863 169	27,54 %	8,3	52,4
	1	2	1 734	10 244 332	35,88 %	7,8	53,0
	2	4	1 190	6 384 083	22,36 %	7,8	53,1
	4	6	823	3 008 890	10,54 %	8,2	52,7
	6	8	421	1 036 570	3,63 %	8,2	52,7
	8	10	4	12 494	0,04 %	9,7	50,1
	10	12					
	12	14					
	14	16					
16	18						
18	20						
Total			5 484	28 549 538	100 %	8,0	52,8

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10.b Interest Rate

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Interest Period	from	25.09.2020
	to	27.10.2020
	=	32 days



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11.a Remaining Terms



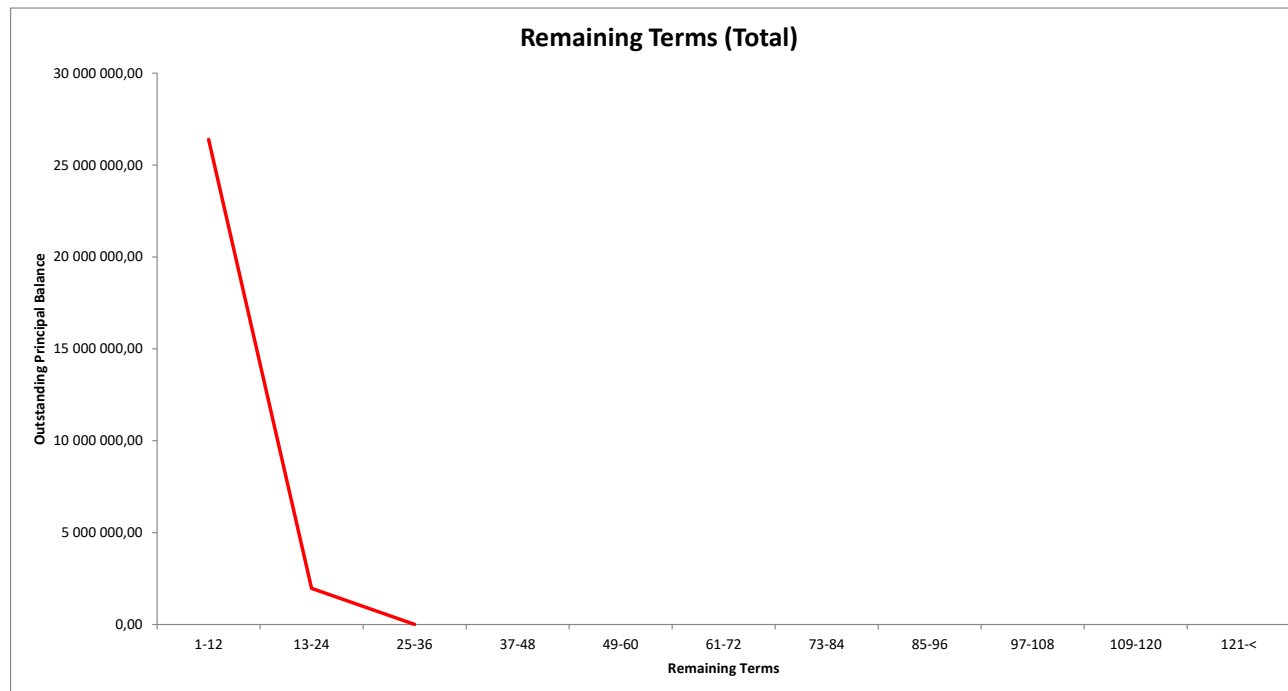
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		TOTAL							
Months to maturity		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0		0	70	186 205	0,65 %	0,0	59,8
		1		12	5 208	26 392 081	92,44 %	7,5	52,9
		13		24	205	1 965 195	6,88 %	15,0	50,9
		25		36	1	6 057	0,02 %	31,0	52,0
		37		48					
		49		60					
		61		72					
		73		84					
		85		96					
		97		108					
		109		120					
		121		-					
		Total		5 484		28 549 538	100 %	8,0	52,8

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11.b Remaining Terms

Reporting Date	29.10.2020				
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12.a Seasoning



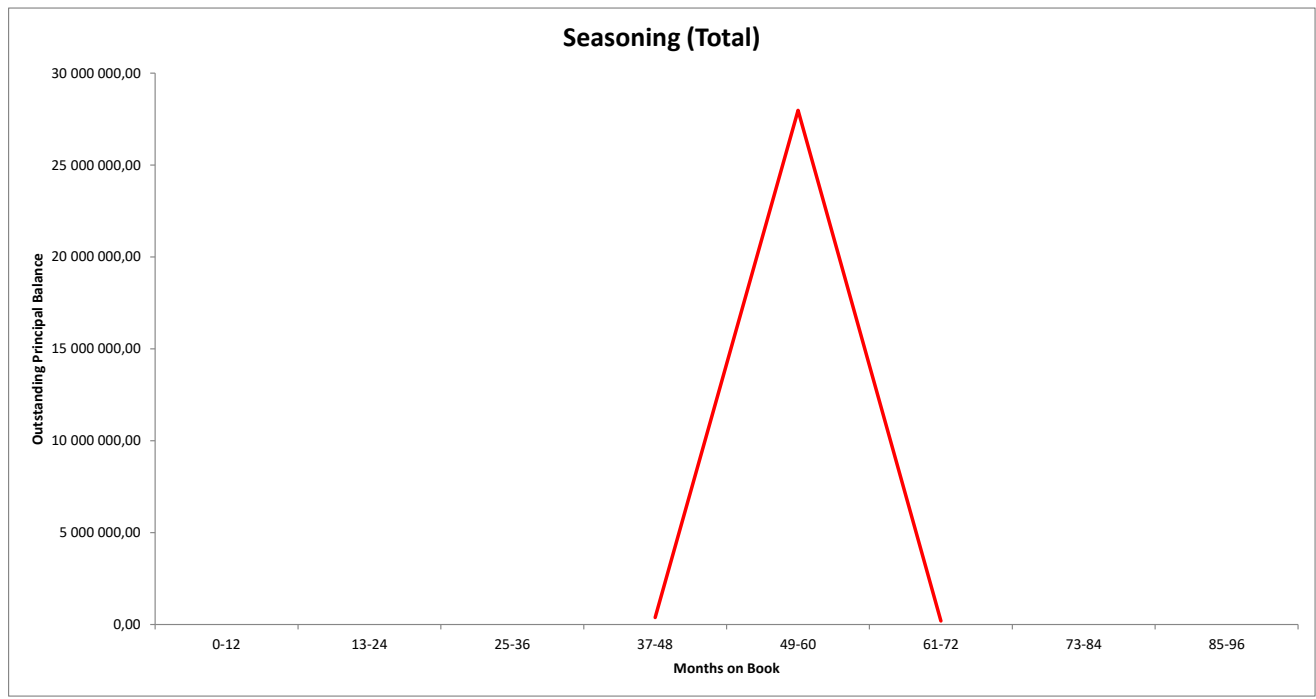
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		TOTAL							
Months on book		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1			12					
	13			24					
	25			36					
	37			48	66	381 199	1,34 %	12,5	48,0
	49			60	5 368	27 975 042	97,99 %	7,9	52,8
	61			72	50	193 297	0,68 %	3,4	62,0
	73			84					
	85			96					
	Total			5 484		28 549 538	100 %	8,0	52,8

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

12.b Seasoning

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	47	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

13.a Balloon loans



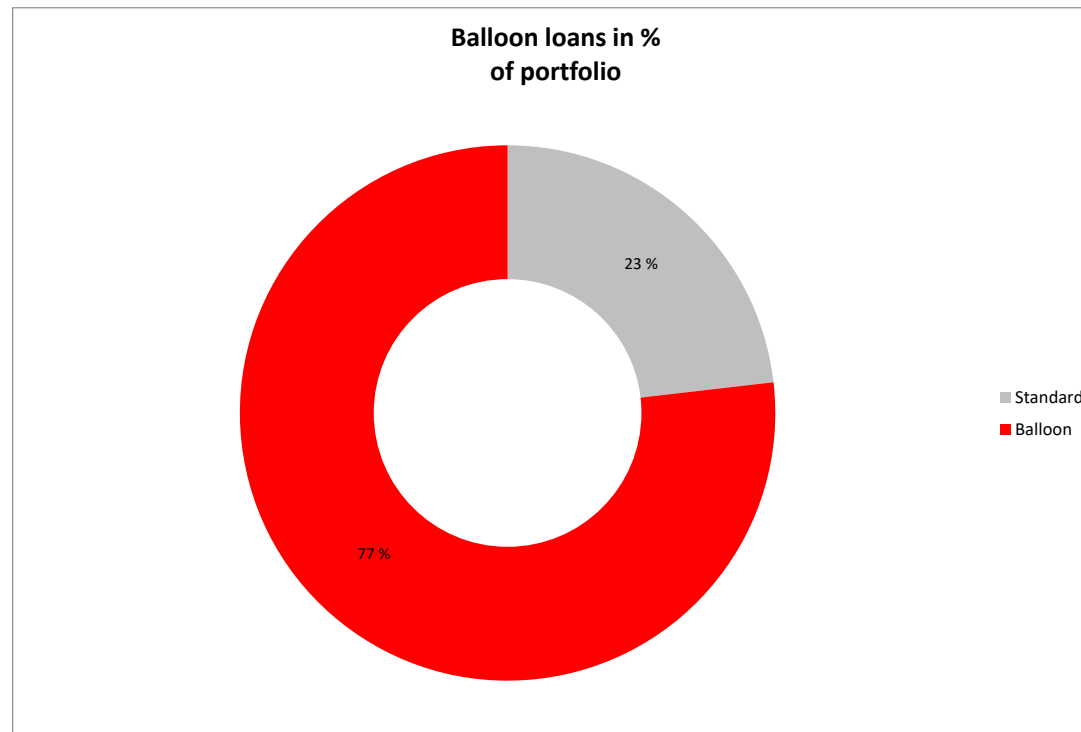
Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	47				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days

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		3 155	6 614 587	23,2 %	364	0,0 %	8,5	52,0
Balloon		2 329	21 934 952	76,8 %	16 539 895	75,4 %	7,8	53,0
Total		5 484	28 549 538	100 %	16 540 259	58 %	8,0	52,8

SCF Rahoituspalvelut II DAC
Monthly Investor Report

13.b Balloon loans

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	47	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

14.a # loans per borrower



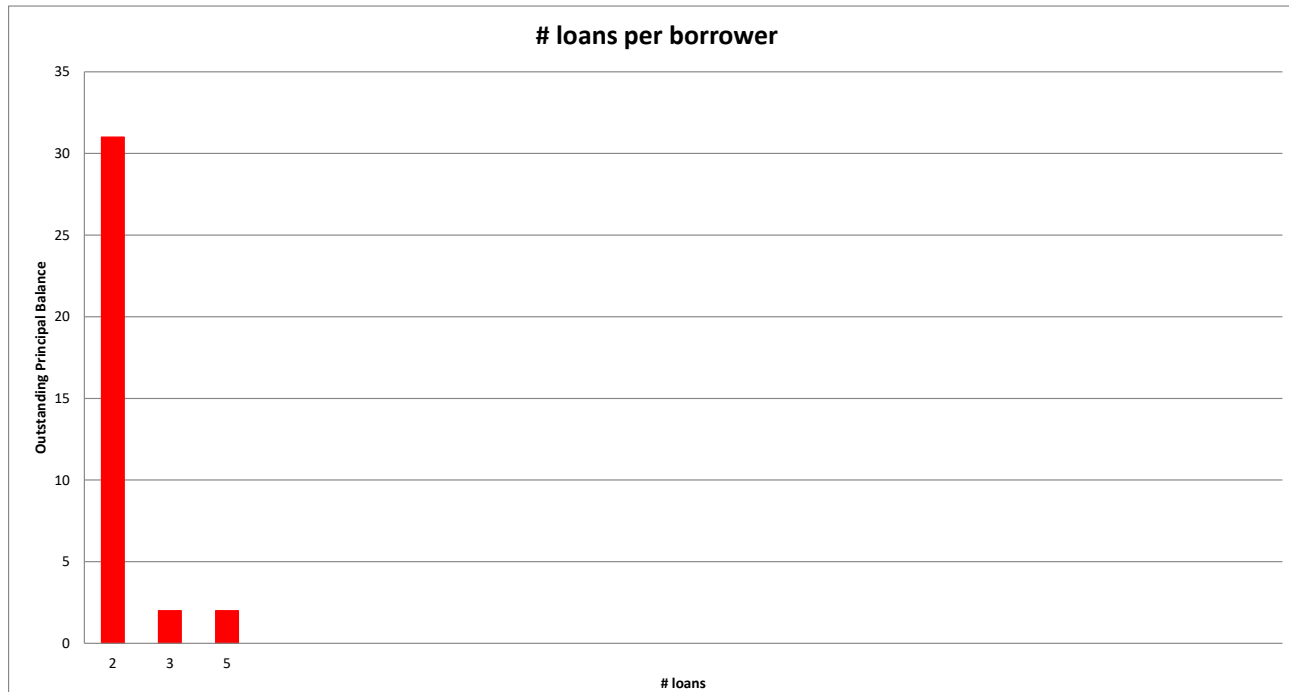
Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	47	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	5406	28 188 937	98,7 %
	2	31	312 991	1,1 %
	3	2	13 604	0,0 %
	5	2	34 006	0,1 %
	Total:	5 441	28 549 538	100,0 %

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

14.b # loans per borrower

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	47	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.a Amortization Profile



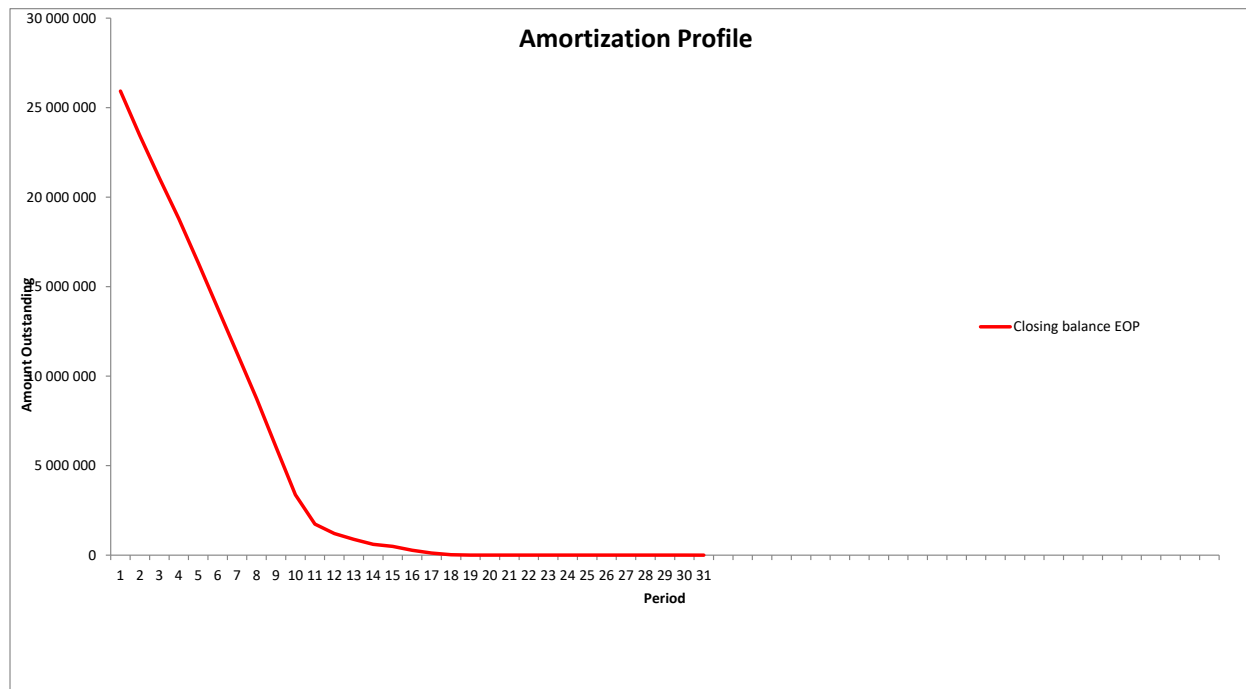
Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	47	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	28 549 538	25 925 739	2 623 799	53 997	2,29 %	90,81 %
	2	25 925 739	23 443 640	2 482 099	48 923	2,29 %	82,12 %
	3	23 443 640	21 074 024	2 369 616	43 702	2,26 %	73,82 %
	4	21 074 024	18 793 686	2 280 338	38 873	2,24 %	65,83 %
	5	18 793 686	16 327 507	2 466 179	34 340	2,21 %	57,19 %
	6	16 327 507	13 816 978	2 510 528	29 317	2,18 %	48,40 %
	7	13 816 978	11 286 139	2 530 840	24 157	2,12 %	39,53 %
	8	11 286 139	8 751 589	2 534 549	19 389	2,08 %	30,65 %
	9	8 751 589	6 024 517	2 727 072	15 069	2,09 %	21,10 %
	10	6 024 517	3 370 364	2 654 153	10 121	2,03 %	11,81 %
	11	3 370 364	1 732 496	1 637 867	5 447	1,96 %	6,07 %
	12	1 732 496	1 202 984	529 512	2 951	2,06 %	4,21 %
	13	1 202 984	884 777	318 207	2 070	2,08 %	3,10 %
	14	884 777	608 074	276 703	1 451	1,99 %	2,13 %
	15	608 074	490 478	117 596	1 022	2,04 %	1,72 %
	16	490 478	272 257	218 220	853	2,11 %	0,95 %
	17	272 257	117 338	154 919	419	1,86 %	0,41 %
	18	117 338	27 147	90 191	66	0,68 %	0,10 %
	19	27 147	3 229	23 918	5	0,21 %	0,01 %
	20	3 229	2 408	821	0	0,06 %	0,01 %

SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.b Amortization Profile

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	47	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.a Payment Holidays



Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	47
Monthly Period	01.09.2020
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

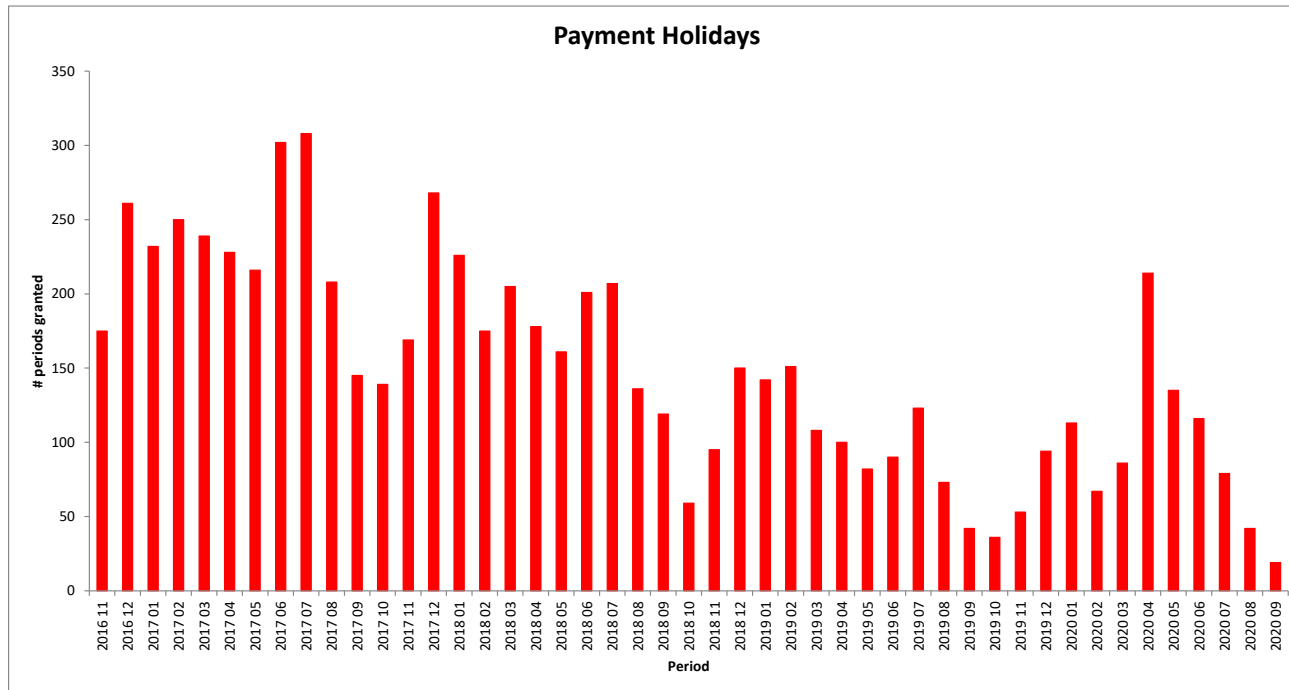
TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2016 11	175	267	78 603	2 806 265
2016 12	261	319	91 714	4 552 936
2017 01	232	318	89 820	4 037 845
2017 02	250	347	94 638	4 010 715
2017 03	239	309	86 447	3 676 999
2017 04	228	316	83 086	3 258 438
2017 05	216	277	77 068	3 233 674
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
Total:	7 017	9 465	2 880 017	90 074 732

Payment Holiday

SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.b Payment Holidays

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	47				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.a Downpayment



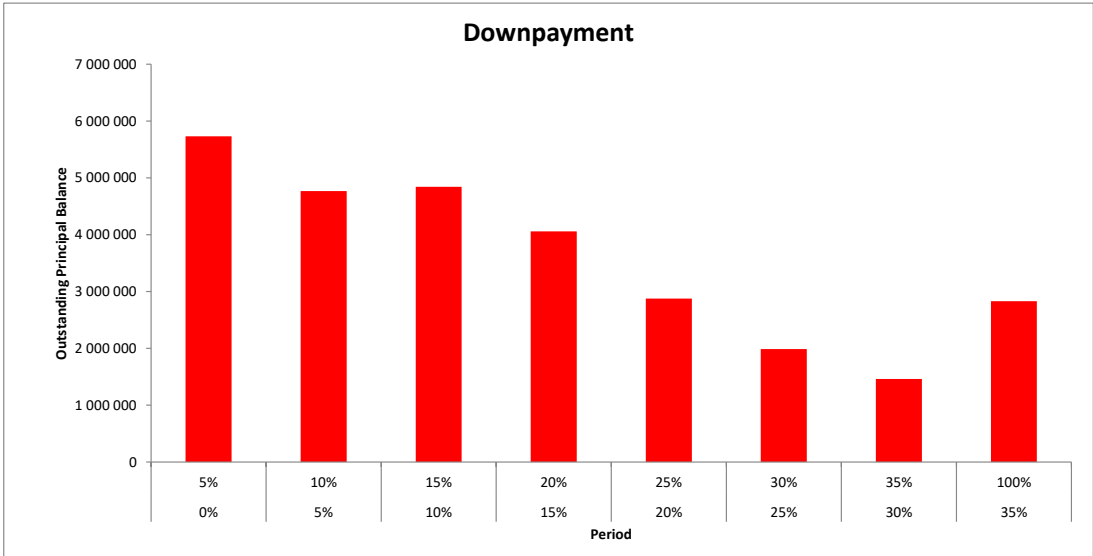
Reporting Date	29.10.2020		
Payment date	27.10.2020		
Period No	47		
Monthly Period	01.09.2020		
Interest Period	from	25.09.2020	to 27.10.2020 = 32 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	904	5 730 026	20,07 %	8,4	52,8
	5 %	10 %	856	4 766 067	16,69 %	7,9	52,8
	10 %	15 %	944	4 841 934	16,96 %	8,1	52,8
	15 %	20 %	690	4 057 354	14,21 %	7,7	53,0
	20 %	25 %	529	2 874 607	10,07 %	8,0	52,6
	25 %	30 %	440	1 988 410	6,96 %	7,8	52,5
	30 %	35 %	323	1 461 143	5,12 %	7,7	52,7
	35 %	100 %	798	2 829 998	9,91 %	7,5	52,8
Total		5 484	28 549 538	100 %	8,0	52,8	

SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.b Downpayment

Reporting Date	29.10.2020		
Payment date	27.10.2020		
Period No	47		
Monthly Period	01.09.2020		
Interest Period	from	25.09.2020	to 27.10.2020 = 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

18.a Vehicle Condition

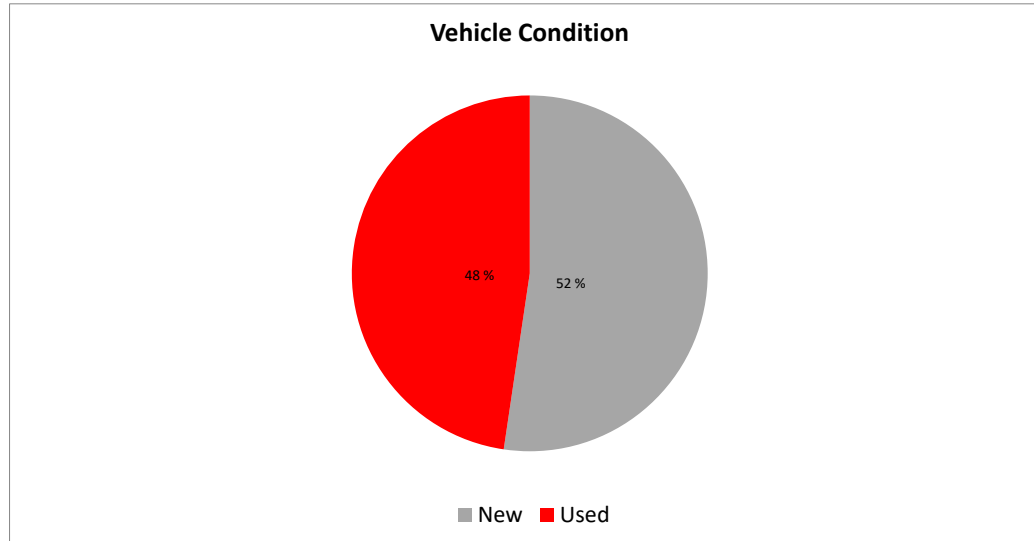


Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	47
Monthly Period	01.09.2020
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 096	14 942 641	52,34 %	7,8	53,0
	Used	3 388	13 606 897	47,66 %	8,2	52,6
	Total	5 484	28 549 538	100 %	8,0	52,8

18.b Vehicle Condition

Reporting Date		29.10.2020			
Payment date		27.10.2020			
Period No		47			
Monthly Period		01.09.2020			
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.a Borrower Type



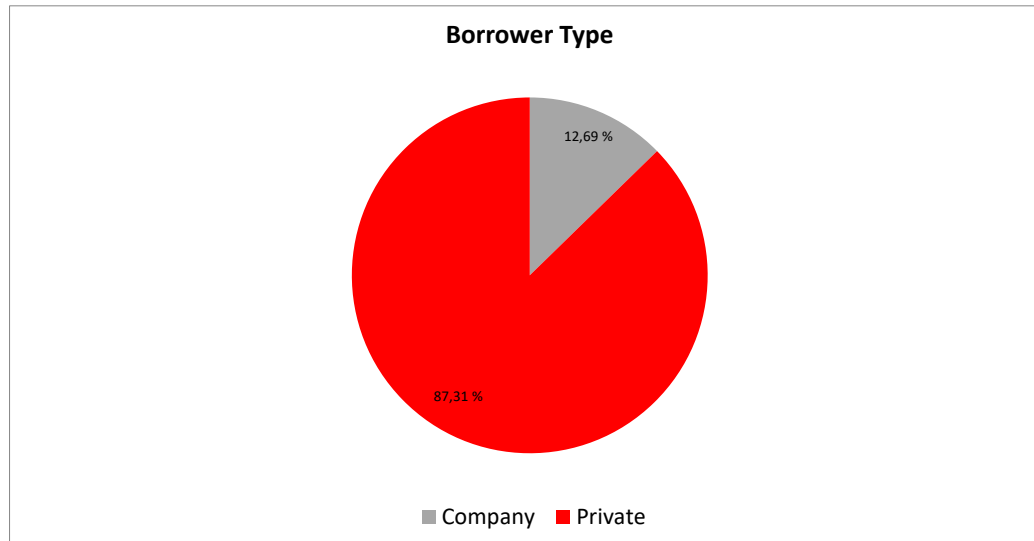
Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	47				
Monthly Period	01.09.2020				
Interest Period	from 25.09.2020	to	27.10.2020	=	32 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	576	3 624 039	12,69 %	7,5	52,6
	Private	4 908	24 925 499	87,31 %	8,0	52,8
	Total	5 484	28 549 538	100 %	8,0	52,8

SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.b Borrower Type

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	47				
Monthly Period	01.09.2020				
Interest Period	from 25.09.2020	to 27.10.2020	=	32 days	



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

20.a Vehicle type



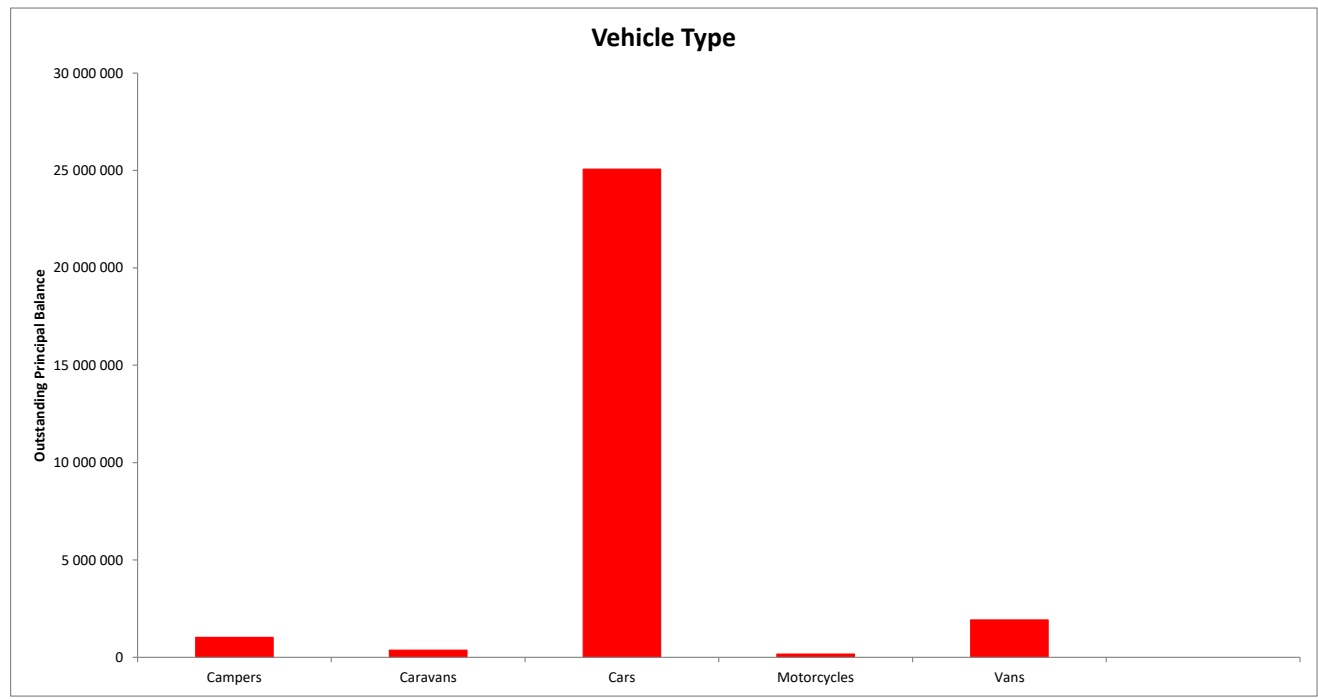
Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	47				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	86	1 023 844	3,6 %	8,5	52,4
	Caravans	69	366 401	1,3 %	8,8	53,0
	Cars	4 870	25 068 992	87,8 %	8,0	52,8
	Motorcycles	60	169 814	0,6 %	8,7	52,0
	Vans	399	1 920 487	6,7 %	7,5	52,7
		5 484	28 549 538	100 %	8,0	52,8

**SCF Rahoituspalvelut II DAC
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20.b Vehicle type

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	47				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



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21.a Restructured Loans



Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	47
Monthly Period	01.09.2020
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

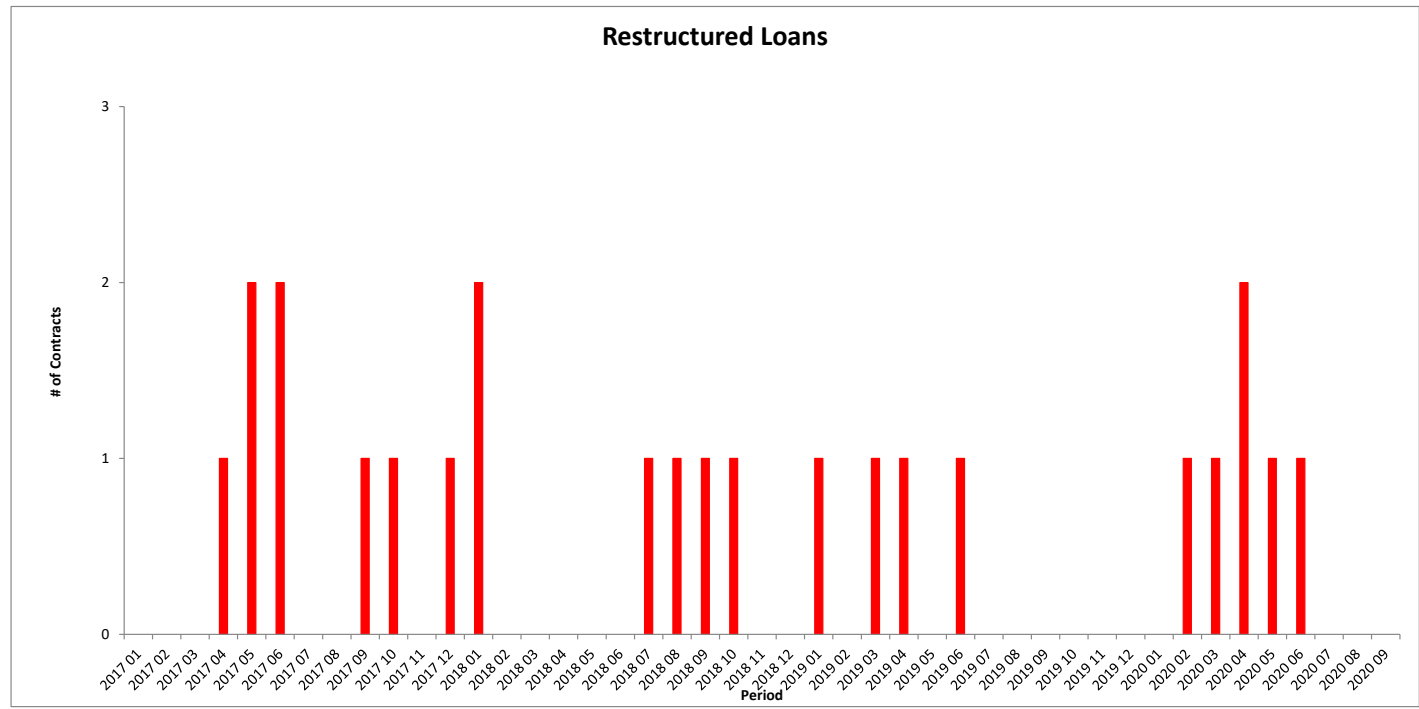
TOTAL		
Period	No	Outstanding balance
2016 11	0	0
2016 12	0	0
2017 01	0	0
2017 02	0	0
2017 03	0	0
2017 04	1	17 310
2017 05	2	17 566
2017 06	2	15 520
2017 07	0	0
2017 08	0	0
2017 09	1	3 710
2017 10	1	18 298
2017 11	0	0
2017 12	1	23 337
2018 01	2	15 926
2018 02	0	0
2018 03	0	0
2018 04	0	0
2018 05	0	0
2018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

Restructured

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Monthly Investor Report

21.b Restructured Loans

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	47				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



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22.a Dynamic Interest rate



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	47	
Monthly Period	from 01.09.2020	to 27.10.2020 = 32 days
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

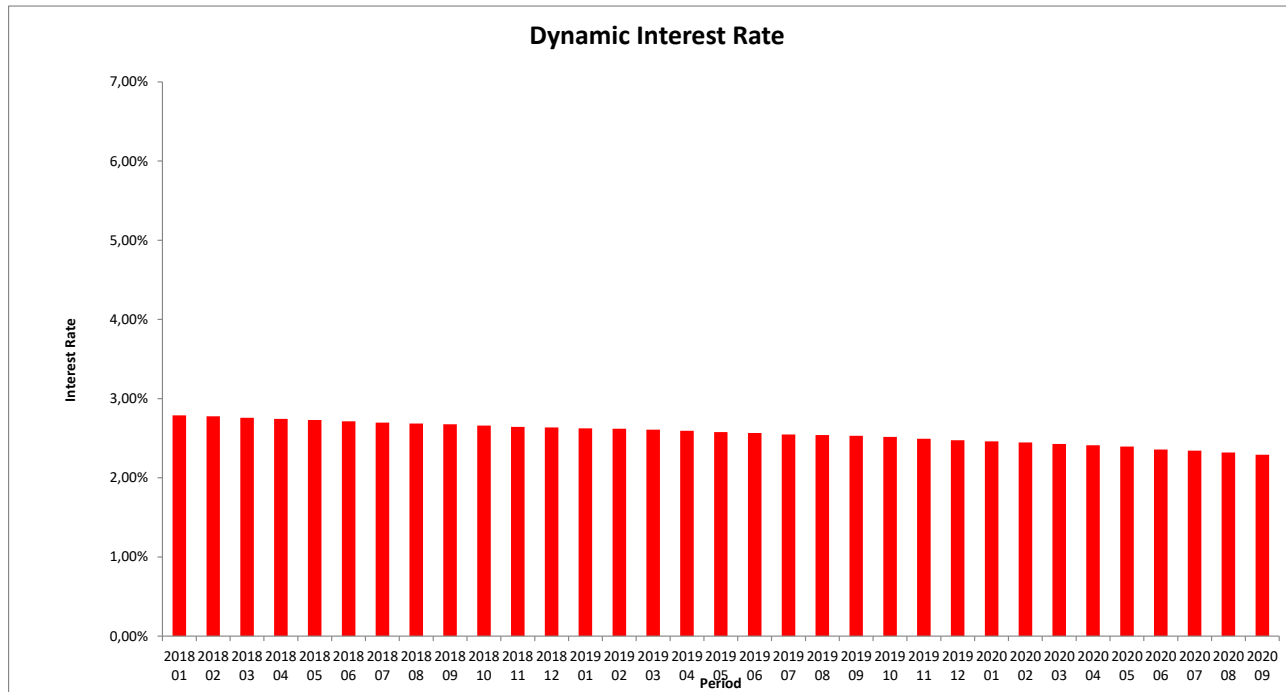
TOTAL		
Period	Closing balance	WA Interest rate
2016 11	567 935 967	2,98 %
2016 12	547 300 289	2,97 %
2017 01	525 396 333	2,96 %
2017 02	504 347 052	2,94 %
2017 03	481 919 092	2,93 %
2017 04	461 858 230	2,92 %
2017 05	439 904 054	2,90 %
2017 06	419 740 450	2,89 %
2017 07	400 842 082	2,87 %
2017 08	381 488 761	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		
2020 11		
2020 12		

Interest rate evolution

SCF Rahoituspalvelut II DAC
Monthly Investor Report

22.b Dynamic Interest Rate

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	47				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	47	
Monthly Period	from 01.09.2020	to 27.10.2020 = 32 days
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

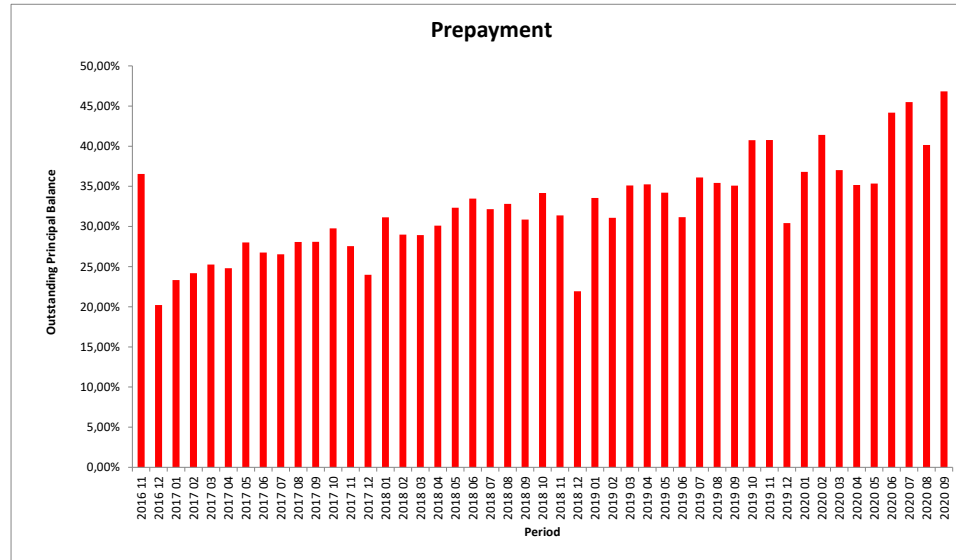
Period	TOTAL		
	Sum of Pre-Payments	Closing Balance	CPR Annual
2016 11	21 119 503	567 935 967	36,54 %
2016 12	10 208 798	547 300 289	20,22 %
2017 01	11 502 017	525 396 333	23,33 %
2017 02	11 503 104	504 347 052	24,18 %
2017 03	11 548 382	481 919 092	25,25 %
2017 04	10 837 574	461 858 230	24,79 %
2017 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			
2020 11			
2020 12			

Dynamic Prepayment

23.b Dynamic Pre-Payments



Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	47				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

26. Priority of Payments



Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	47
Monthly Period	01.09.2020
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	3 739 100,50	EUR
Senior Expenses	-	16 786,80	EUR
Servicing Fee	-	11 895,64	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	70 527,47	EUR
Principal on Loan to Issuer	-	3 639 890,59	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	4 578 312,17	EUR
Senior Expenses	-	11 844,11	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	-	6 386,00	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	-	3 639 890,59	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	-	298 685,53	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	-	EUR
Interest Issuer Subordinated Loan	-	14,46	EUR
Principal Issuer Subordinated Loan	-	580 966,49	EUR
Payment to Purchaser	-	-	EUR

Purchaser Priority of Payments: Second Pass

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

SCF Rahoituspalvelut II DAC
Monthly Investor Report

27. Transaction Costs



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	47	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	16 786,80						
Interest accrued for the Period	EUR	345 596,53	-	-	6 386,00	12 200,00	28 325,00	298 685,53
Cumulative Interest accrued	EUR	7 622 503,00	963 409,00	163 482,00	576 499,00	586 820,00	1 362 433,00	3 969 860,00
Interest Payments	EUR	345 596,53	-	-	6 386,00	12 200,00	28 325,00	298 685,53
Cumulative Interest Payments	EUR	7 622 503,00	963 409,00	163 482,00	576 499,00	586 820,00	1 362 433,00	3 969 860,00
Interest accrued on Subordinated Loan for the Period	EUR	14,46						
Cumulative Interest accrued on Subordinated Loan	EUR	16 178,69						
Interest Payments on Subordinated Loan	EUR	14,46						
Cumulative Interest Payments on Subordinated Loan	EUR	15 970,93						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	207,75						

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

28. Contact Details



Santander Consumer Bank AS

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Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	47	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days