

**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date		27.03.2020							
Payment date		25.03.2020				Following payment dates:	27.04.2020		
Period No		40					26.05.2020		
Monthly Period		01.02.2020							
Interest Period	from	25.02.2020		to	25.03.2020	=		29 days	
Cut-Off date		29.02.2020							

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1. Portfolio Information



Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	40
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
<b>Opening balance</b>	<b>61 234 729.75 EUR</b>
Scheduled Loan Principal Repayments	2 502 084.99 EUR
Prepayments	2 447 753.76 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>4 949 838.75 EUR</b>
New Defaulted Auto Loans in Period	104 126.48 EUR
<b>Closing Balance</b>	<b>56 180 764.52 EUR</b>

<b>Total revenue collections</b>	
Revenue and fees received on loan balances	226 949.67 EUR
Recoveries on loans in default	120 925.51 EUR
<b>Total Revenue Received in Period</b>	<b>347 875.18 EUR</b>

<b># Loans</b>	
At beginning of period	9 061 Loans
Paid in Full	451 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	12 Loans
<b>At end of period</b>	<b>8 598 Loans</b>

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**2. Amount Due for Distribution**

Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	40
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days



**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	5 295 845 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>5 295 845 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	5 273 165 EUR
b. Reserve Fund	856 050 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>6 129 215 EUR</b>

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**3. Reserve Accounts**

Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	40
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days



**Note Balance**

Beginning of Period	61 234 729.75 EUR
End of Period	56 180 764.52 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	1.4 %	856 050.00 EUR
Cash Outflow		856 050.00 EUR
Cash Inflow		856 050.00 EUR
End of Period	1.4 %	856 050.00 EUR
Required Reserve Amount	1.4 %	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***

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**4. Performance Data**



Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	40				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days

**Asset Balance**

Beginning of Period	61 234 729.75	EUR
End of Period	56 180 764.52	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	50 847 959.21	90.51 %	7 868
1-29 days past due	3 728 932.89	6.64 %	537

**Delinquent Receivables:**

30-59 days past due	893 490.30	1.59 %	121
60-89 days past due	285 616.95	0.51 %	27
90-119 days past due	160 976.79	0.29 %	22
120-149 days past due	174 216.38	0.31 %	15
150-179 days past due	89 572.00	0.16 %	8
<b>Total Performing and Delinquent</b>	<b>56 180 765</b>	<b>100.00 %</b>	<b>8 598</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	7 582 775	13.50 %	1 360

Current Period Defaults	104 126.48		12
Cumulative Defaults	7 694 520.26		611
Current Period Recoveries	120 925.51		
Cumulative Recoveries	6 335 203.68		

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

[A] [1] - [2] - [3]	0.00
Note Principal Closing Balance [1]	56 180 764.52
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	56 180 764.52
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000.00

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**5. Outstanding Notes**

Reporting Date	27.03.2020	
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Interest Period	from 25.02.2020	to 25.03.2020 = 29 days



	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
<b>1. Note Balance</b>							
<b>General Note Information</b>							
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
<b>Current Note Information</b>							
Class Principal Outstanding Opening Balance	61 234 729.75	-	24 734 729.75	9 100 000.00	6 100 000.00	10 300 000.00	11 000 000.00
Available Distribution Amount	6 129 215.22						
Amortisation	5 053 965.23						
Redemption per Class	5 053 965.23		5 053 965.23	-	-	-	-
Redemption per Note		-	18 512.69	-	-	-	-
Class Principal Outstanding Closing Balance	56 180 764.52	-	19 680 764.52	9 100 000.00	6 100 000.00	10 300 000.00	11 000 000.00
Current Tranching	100 %	0.00 %	35.03 %	16.20 %	10.86 %	18.33 %	19.58 %
Current Pool Factor		-	0.72	1.00	1.00	1.00	1.00
<b>2. Payments to Investors per Note</b>							
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		-	90 603.41	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		-	18 512.69	-	-	-	-
Principal Outstanding per Note End of Period		-	72 090.71	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		-	12.61	133.33	200.00	275.00	750.00
Interest Payment	15 575.58	-	3 442.25	12 133.33	12 200.00	28 325.00	82 500.00
Interest Payment per Note		-	12.61	133.33	200.00	275.00	750.00
<b>3. Credit Enhancements</b>							
Initial total CE (Subordination, Reserve)		11.45 %	6.95 %	5.45 %	4.45 %	2.75 %	0.94 %
Current CE (incl. Excess Spread)		103.13 %	68.10 %	51.90 %	41.04 %	22.71 %	3.13 %
Current CE (excl. Excess Spread)		101.52 %	66.49 %	50.29 %	39.44 %	21.10 %	1.52 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.03.2020  
Payment date 25.03.2020  
Period No 40  
Monthly Period 01.02.2020  
Interest Period : 25.02.2020 to 25.03.2020 = 29 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**

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	40				
Monthly Period	01.02.2020	to	25.03.2020	=	29 days
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



Average amount - all: 15 380

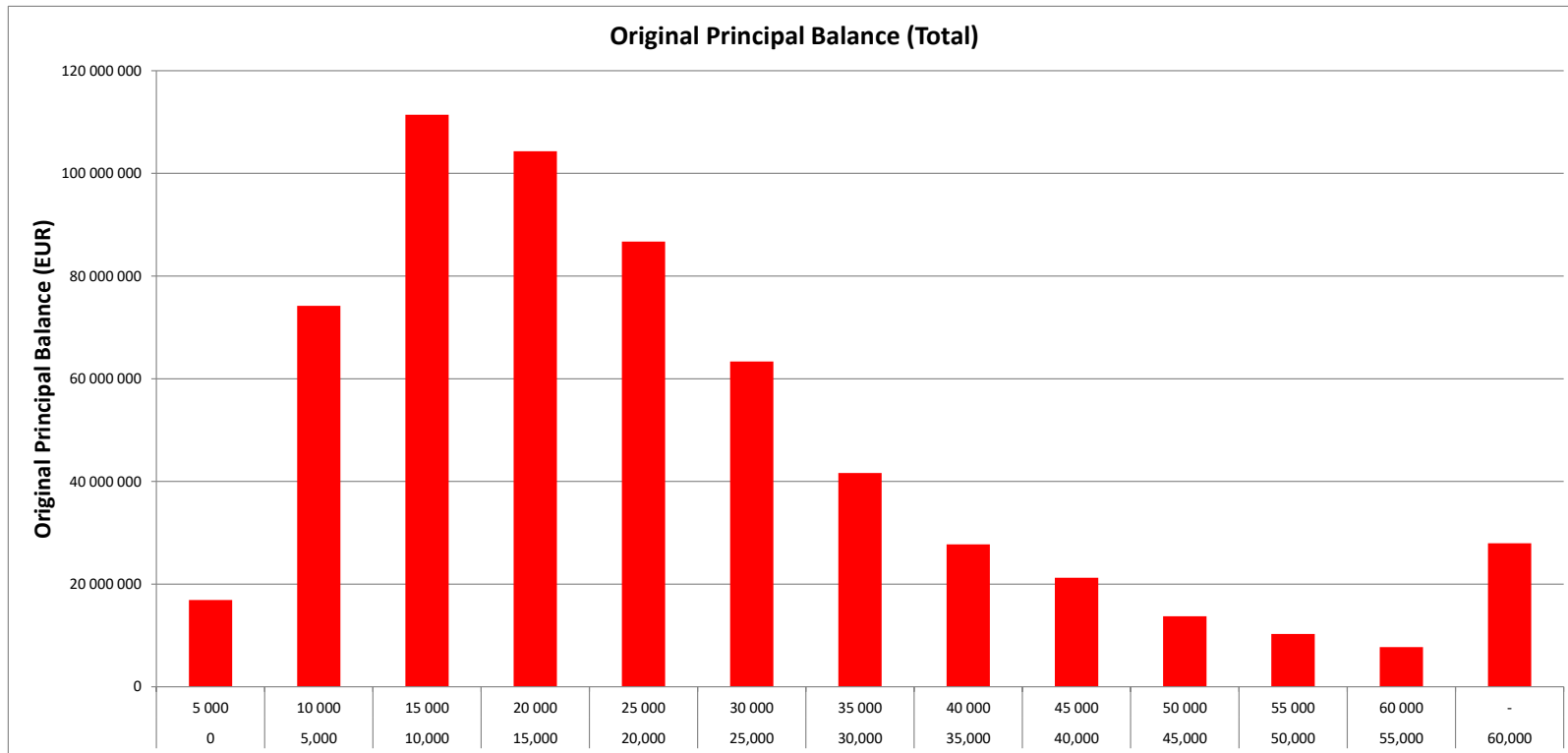
	TOTAL								
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning		
Original balance	0	5 000	4 918	16 901 686	2.8 %	27.1	7.6		
	5 000	10 000	9 847	74 215 036	12.2 %	42.0	7.3		
	10 000	15 000	8 985	111 416 382	18.3 %	48.2	6.9		
	15 000	20 000	6 019	104 299 602	17.2 %	50.1	6.5		
	20 000	25 000	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 %	48.49	6.6	



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**7.b Original Principal Balance Graph**

Reporting Date	27.03.2020	
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Period No	40	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days



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**8.a Outstanding Principal Balance**

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	40				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



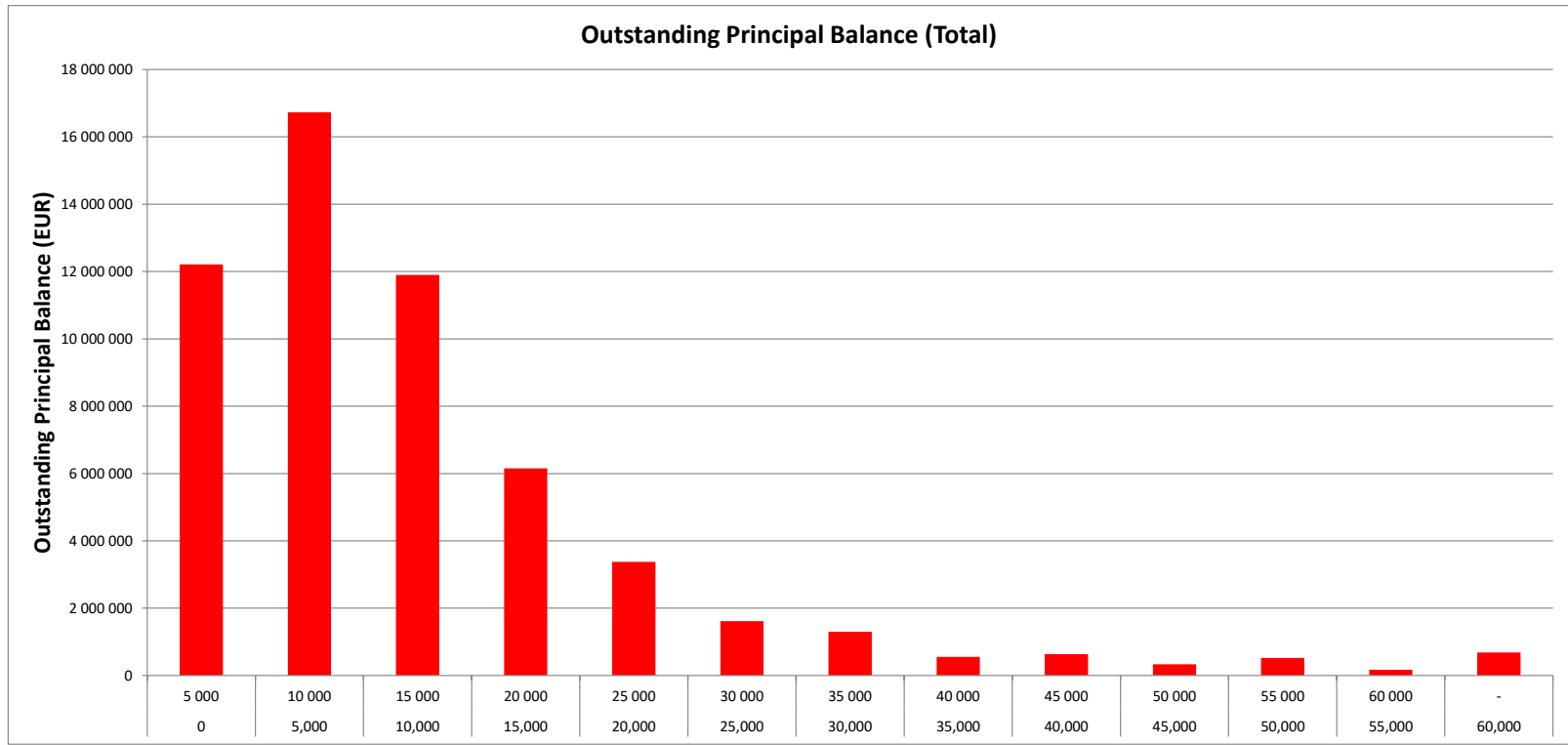
Average amount - all: 6 534

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	4 607	12 213 872	21.7 %	12.4	46.9
		5 000 10 000	2 338	16 731 493	29.8 %	13.9	46.4
		10 000 15 000	979	11 899 313	21.2 %	14.2	46.2
		15 000 20 000	364	6 155 837	11.0 %	14.5	46.0
		20 000 25 000	153	3 374 177	6.0 %	14.6	46.0
		25 000 30 000	59	1 613 529	2.9 %	14.1	46.1
		30 000 35 000	40	1 294 236	2.3 %	13.9	46.5
		35 000 40 000	15	555 621	1.0 %	13.7	47.3
		40 000 45 000	15	636 603	1.1 %	16.6	45.7
		45 000 50 000	7	334 095	0.6 %	14.3	47.7
		50 000 55 000	10	519 617	0.9 %	16.2	44.4
		55 000 60 000	3	171 038	0.3 %	14.6	47.0
		60 000 -	8	681 334	1.2 %	15.0	47.1
		Total	8 598	56 180 765	100 %		

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**8.b Outstanding Principal Balance Graph**

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	40	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days



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9.a Geographical Distribution



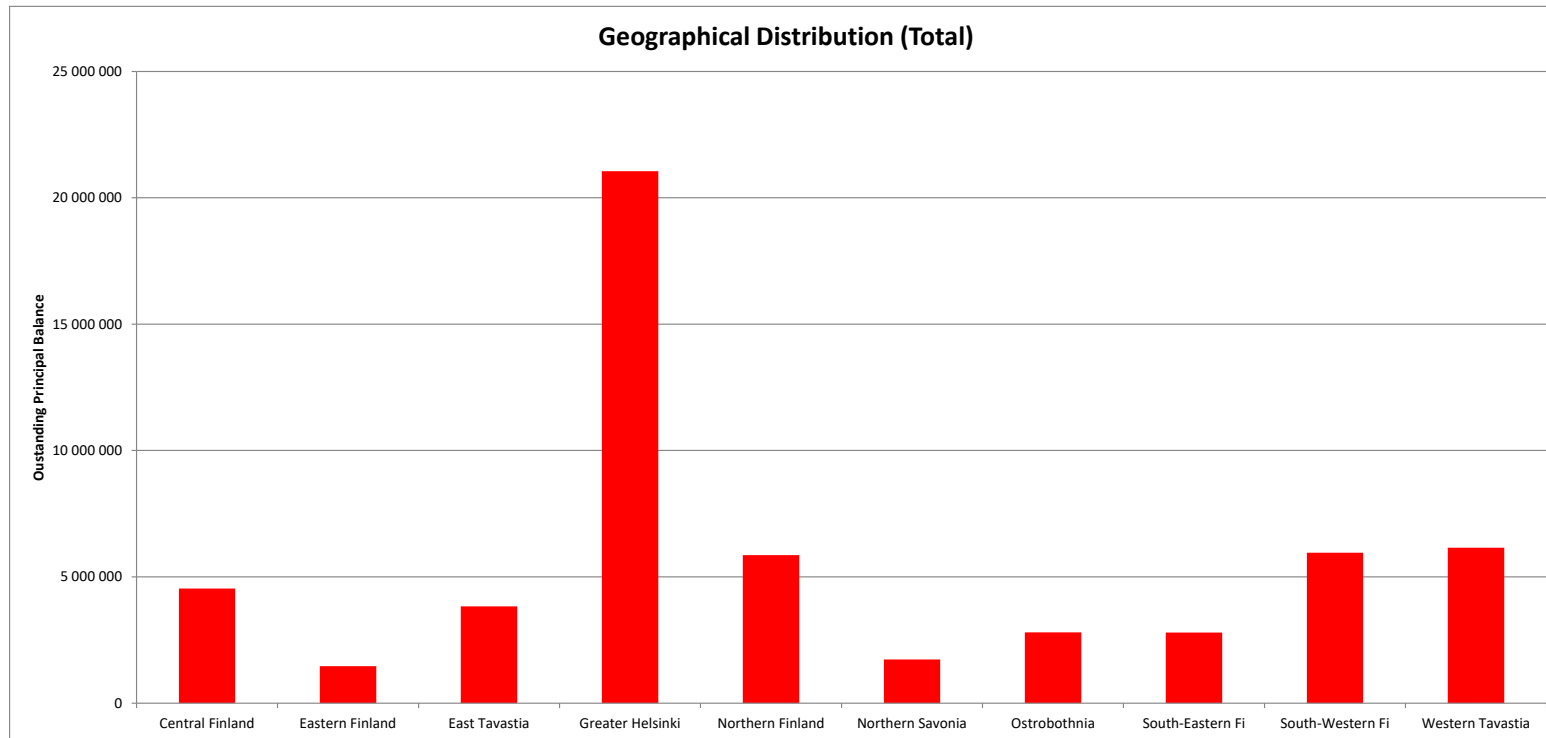
Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	40	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	775	4 537 987	8.08 %	14.1		46.2
Eastern Finland	266	1 469 047	2.61 %	14.1		45.8
East Tavastia	640	3 830 628	6.82 %	13.8		46.4
Greater Helsinki	2 935	21 050 308	37.47 %	13.7		46.4
Northern Finland	911	5 856 094	10.42 %	13.8		46.3
Northern Savonia	298	1 733 908	3.09 %	13.2		46.6
Ostrobothnia	492	2 800 124	4.98 %	13.5		46.6
South-Eastern Fi	425	2 797 948	4.98 %	13.5		46.9
South-Western Fi	947	5 953 491	10.60 %	14.0		46.4
Western Tavastia	909	6 151 230	10.95 %	14.2		46.1
Total	8 598	56 180 765	100 %			

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**9.b Geographical Distribution Graph**

Reporting Date	27.03.2020	
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Monthly Period	01.02.2020	
Interest Period	from	25.02.2020
	to	25.03.2020
	=	29 days



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**10.a Interest Rate**

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	40	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

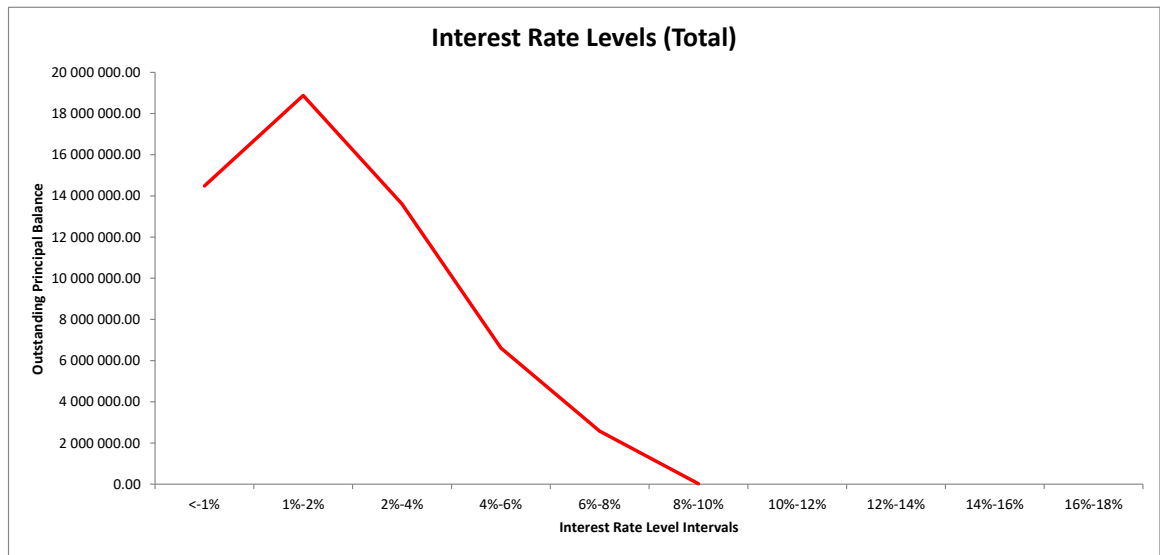


TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	1 896	14 483 324	25.78 %	14.4	45.8
1	2	2 580	18 877 803	33.60 %	13.8	46.4
2	4	1 972	13 607 567	24.22 %	13.3	46.9
4	6	1 392	6 610 778	11.77 %	13.8	46.4
6	8	751	2 578 394	4.59 %	13.4	46.6
8	10	7	22 898	0.04 %	13.0	46.1
10	12					
12	14					
14	16					
16	18					
18	20					
Total		8 598	56 180 765	100 %		

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10.b Interest Rate

Reporting Date	27.03.2020				
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Period No	40				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



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11.a Remaining Terms



Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	40				
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Interest Period	from	25.02.2020	to	25.03.2020	= 29 days

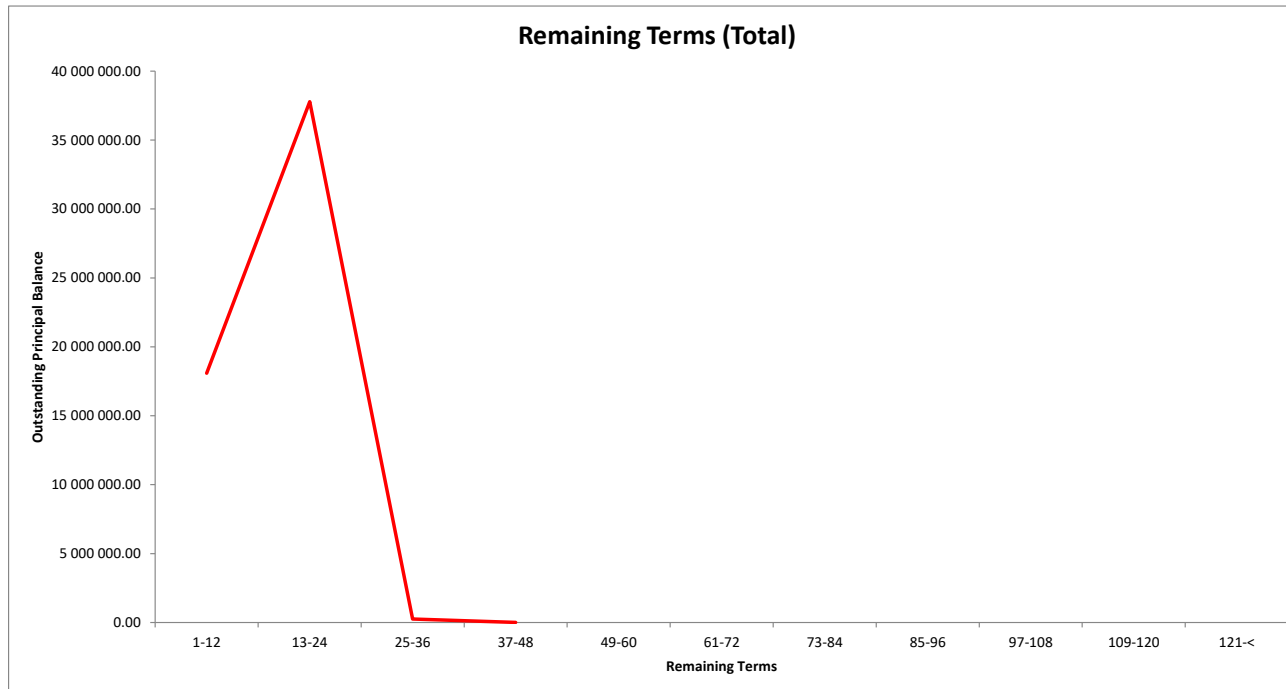
		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	30	49 821	0.09 %	0.0	53.1
	1		12	3 786	18 081 126	32.18 %	9.0	50.2
	13		24	4 763	37 782 356	67.25 %	16.1	44.6
	25		36	18	258 830	0.46 %	25.5	42.7
	37		48	1	8 630	0.02 %	38.0	45.0
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			8 598	56 180 765	100 %			



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**11.b Remaining Terms**

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	40				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



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12.a Seasoning



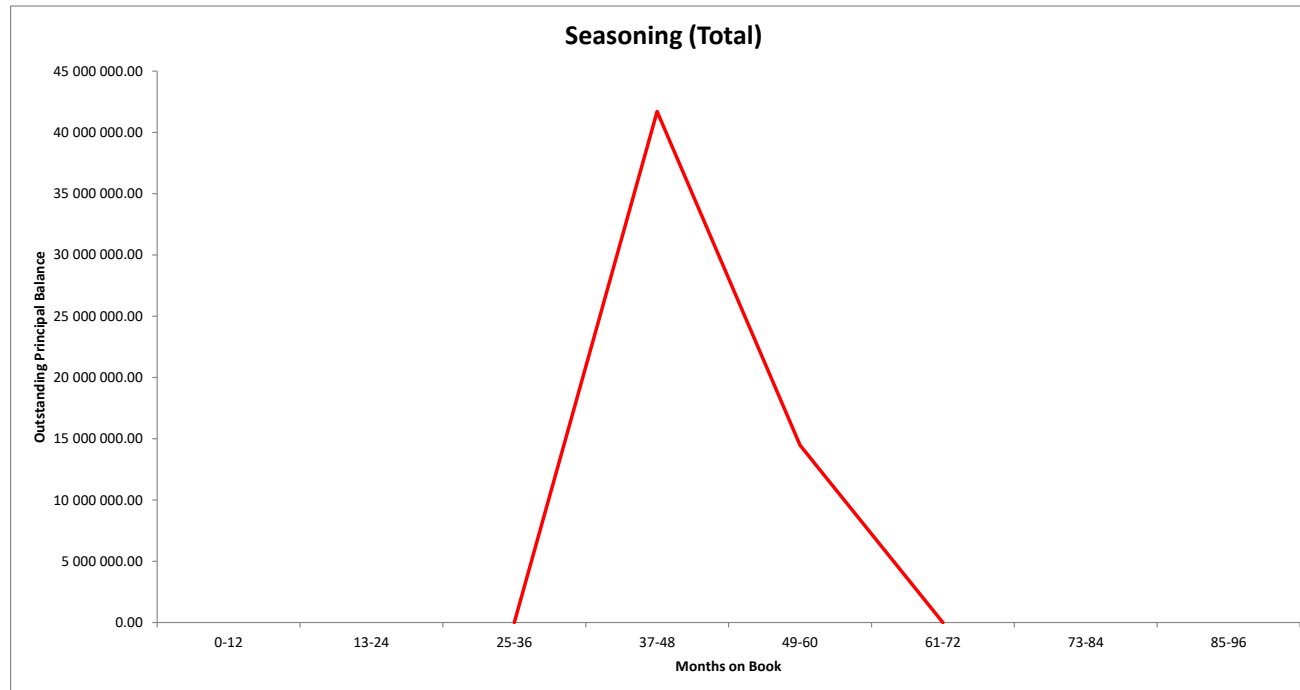
Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	40	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12					
	13		24					
	25		36	0	0.00 %	0.0	0.0	
	37		48	5 965	41 706 232	74.24 %	15.4	44.6
	49		60	2 625	14 471 467	25.76 %	9.2	51.5
	61		72	8	3 066	0.01 %	1.0	61.7
	73		84					
	85		96					
	Total			8 598	56 180 765	100 %		

**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**12.b Seasoning**

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	40	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days



**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**13.a Balloon loans**



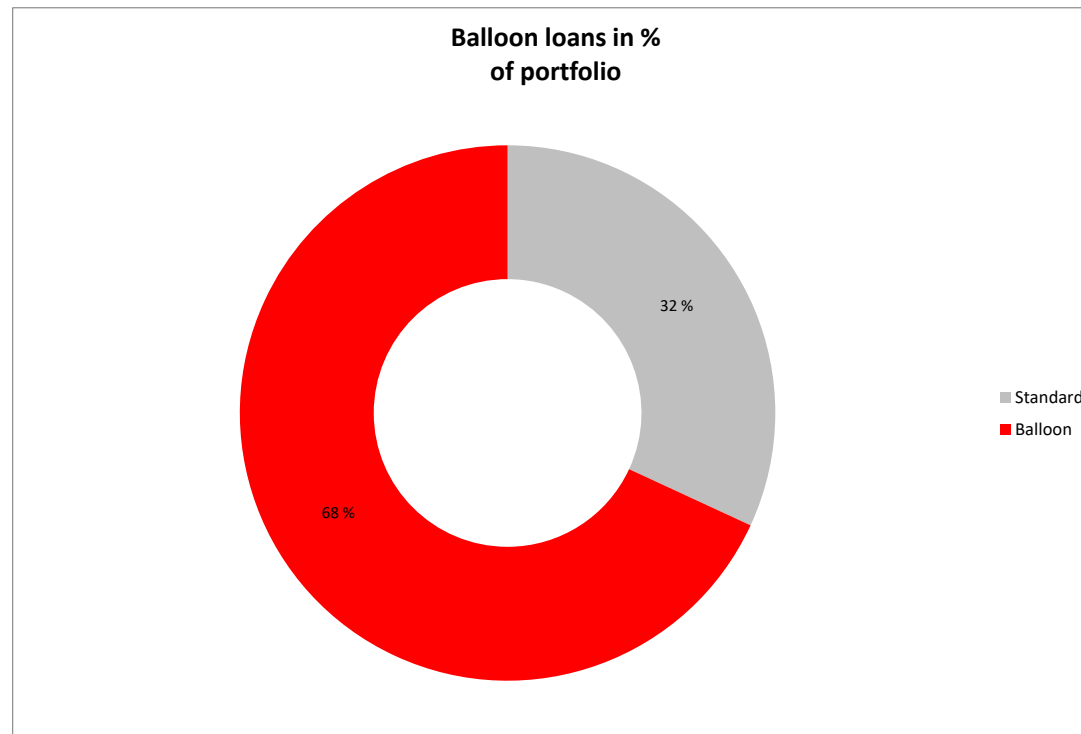
Reporting Date	27.03.2020					
Payment date	25.03.2020					
Period No	40					
Monthly Period	01.02.2020					
Interest Period	from	25.02.2020	to	25.03.2020	=	29 days

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		5 216	17 918 913	31.90 %	660	0.00 %	13.8	46.0
Balloon		3 382	38 261 852	68.10 %	24 051 273	62.86 %	13.8	46.6
Total		8 598	56 180 765	100 %	24 051 933	42.81 %		

**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**13.b Balloon loans**

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	40	
Monthly Period	01.02.2020	
Interest Period	from	25.02.2020
	to	25.03.2020
	=	29 days



SCF Rahoituspalvelut II DAC  
Monthly Investor Report

14.a # loans per borrower



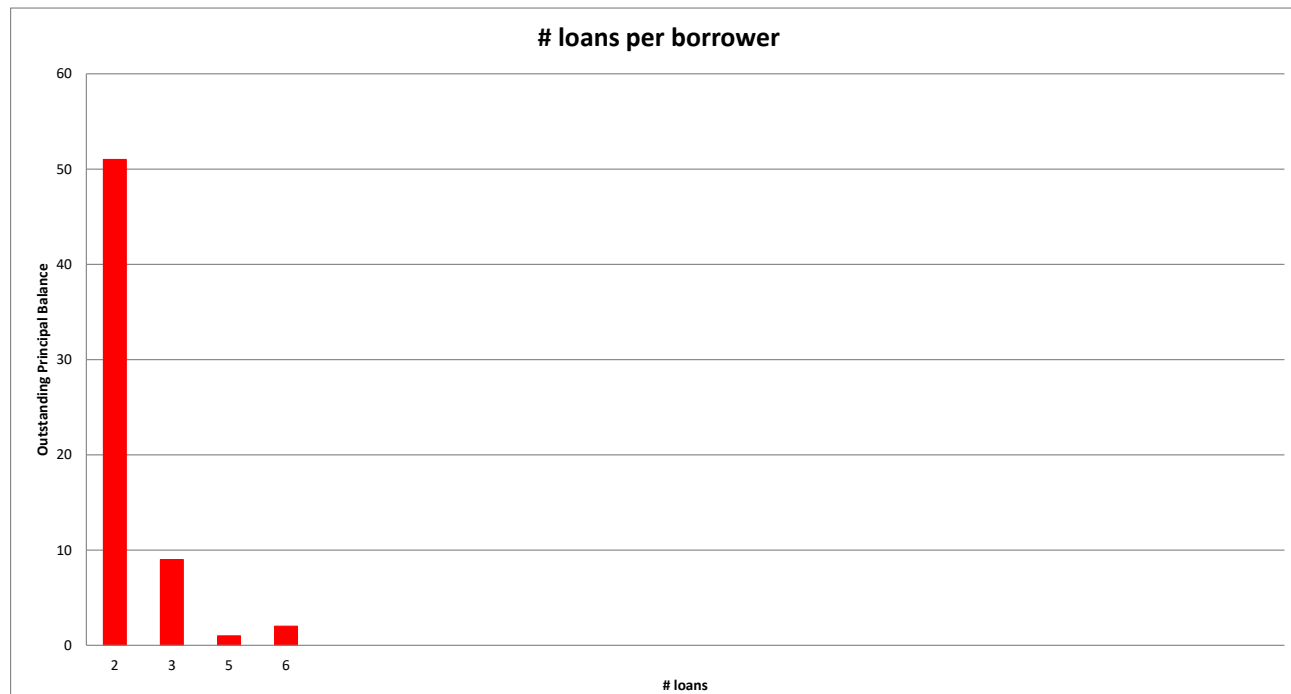
Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	40	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	8452	55 193 381	98.24 %
2	51	730 231	1.30 %
3	9	170 502	0.30 %
5	1	17 739	0.03 %
6	2	68 912	0.12 %
Total:	8 515	56 180 765	100.0 %

**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**14.b # loans per borrower**

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	40	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days



SCF Rahoituspalvelut II DAC  
Monthly Investor Report

15.a Amortization Profile



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	40	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	56 180 765	53 469 443	2 711 322	114 448	2.47 %	95.17 %
2	53 469 443	50 666 754	2 802 689	108 329	2.46 %	90.19 %
3	50 666 754	48 125 515	2 541 239	101 860	2.44 %	85.66 %
4	48 125 515	45 595 836	2 529 679	95 972	2.42 %	81.16 %
5	45 595 836	43 082 798	2 513 037	90 123	2.40 %	76.69 %
6	43 082 798	40 376 839	2 705 959	84 324	2.37 %	71.87 %
7	40 376 839	37 116 318	3 260 522	78 377	2.35 %	66.07 %
8	37 116 318	33 728 940	3 387 377	71 013	2.32 %	60.04 %
9	33 728 940	30 378 864	3 350 076	63 782	2.29 %	54.07 %
10	30 378 864	27 273 098	3 105 767	56 743	2.26 %	48.55 %
11	27 273 098	24 295 107	2 977 990	50 333	2.24 %	43.24 %
12	24 295 107	21 127 000	3 168 107	44 200	2.21 %	37.61 %
13	21 127 000	17 670 086	3 456 915	37 754	2.17 %	31.45 %
14	17 670 086	14 189 817	3 480 269	30 833	2.11 %	25.26 %
15	14 189 817	10 903 891	3 285 926	24 372	2.08 %	19.41 %
16	10 903 891	7 267 200	3 636 691	18 793	2.09 %	12.94 %
17	7 267 200	4 001 568	3 265 632	12 382	2.06 %	7.12 %
18	4 001 568	1 863 066	2 138 502	6 884	2.08 %	3.32 %
19	1 863 066	1 256 510	606 556	3 350	2.18 %	2.24 %
20	1 256 510	867 200	389 311	2 235	2.16 %	1.54 %

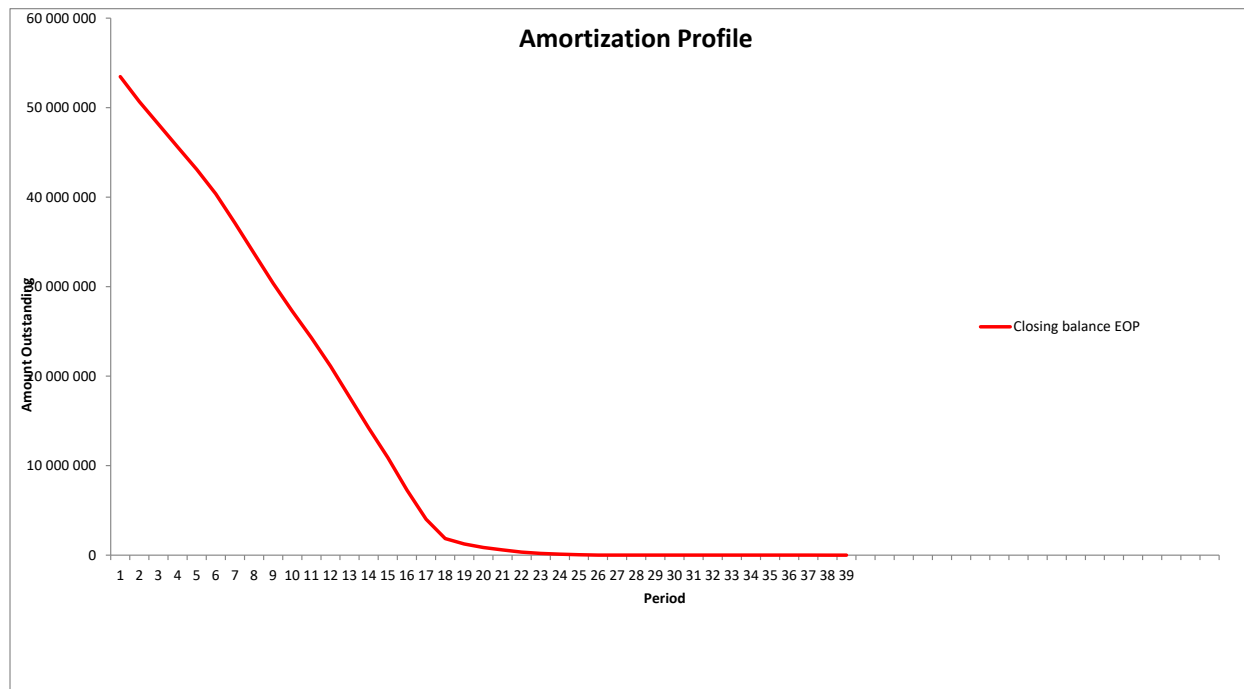
Amortization profile (first 20 periods)



**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**15.b Amortization Profile**

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	40				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



SCF Rahoituspalvelut II DAC  
Monthly Investor Report

16.a Payment Holidays



Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	40				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days

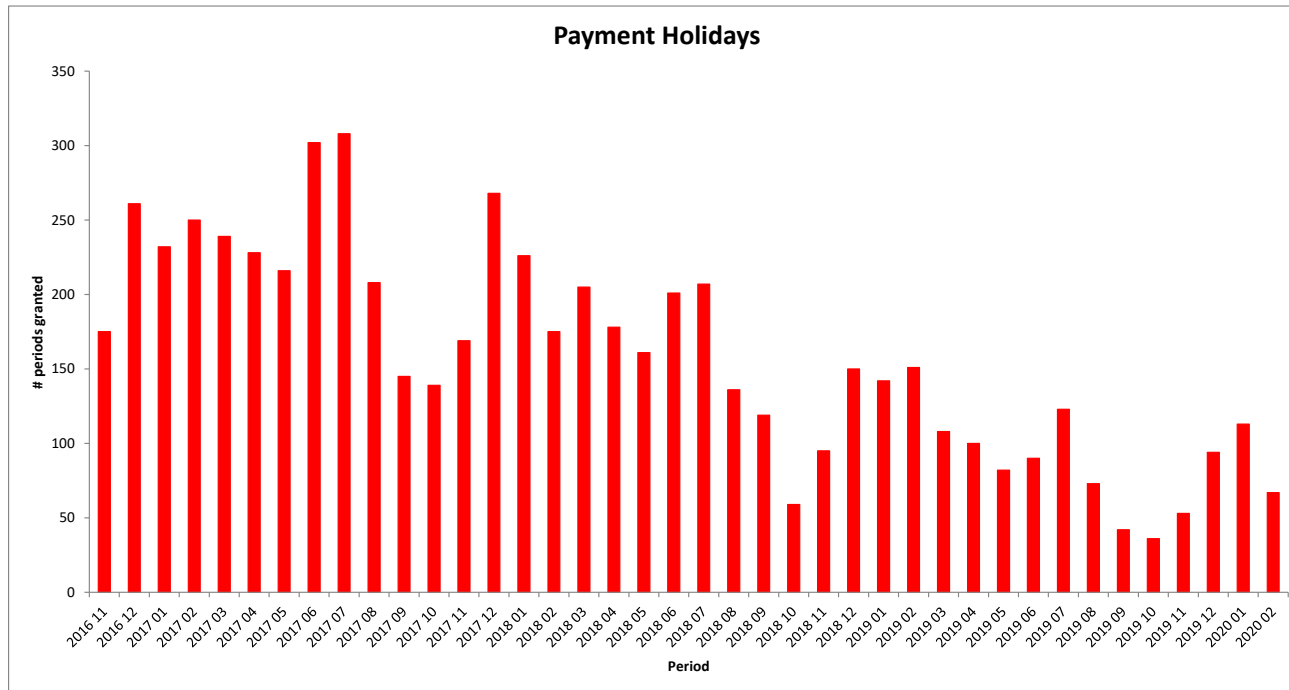
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2016 11	175	267	78 603	2 806 265	
2016 12	261	319	91 714	4 552 936	
2017 01	232	318	89 820	4 037 845	
2017 02	250	347	94 638	4 010 715	
2017 03	239	309	86 447	3 676 999	
2017 04	228	316	83 086	3 258 438	
2017 05	216	277	77 068	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	
Total:	6 326	8 415	2 499 776	84 643 762	

Payment Holiday

SCF Rahoituspalvelut II DAC  
Monthly Investor Report

16.b Payment Holidays

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	40				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



SCF Rahoituspalvelut II DAC  
Monthly Investor Report

17.a Downpayment



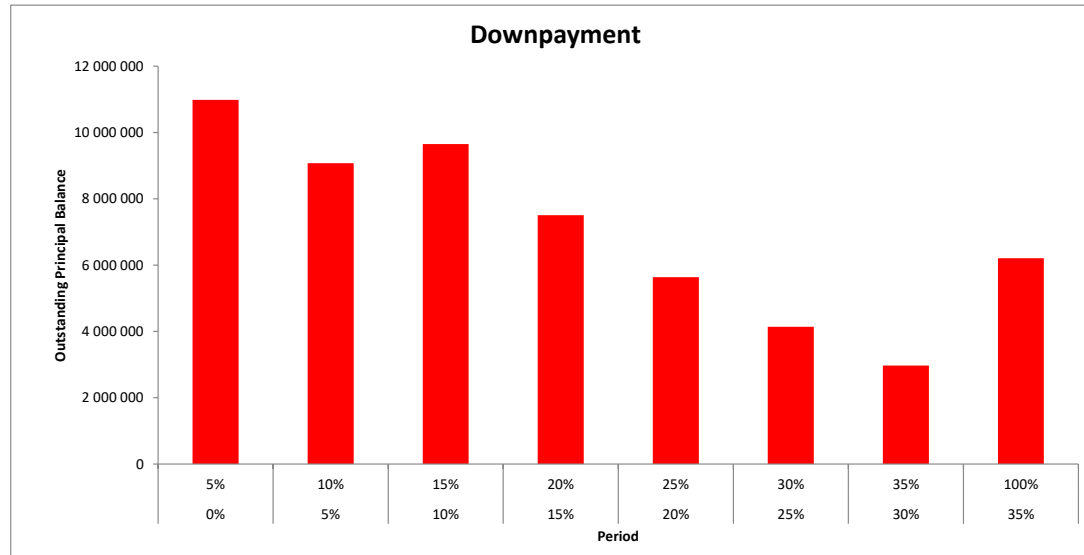
Reporting Date	27.03.2020		
Payment date	25.03.2020		
Period No	40		
Monthly Period	01.02.2020		
Interest Period	from	25.02.2020	to 25.03.2020 = 29 days

		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	1 395	10 985 951	19.6 %	14.5	46.3	
	5 %	10 %	1 284	9 077 341	16.2 %	13.9	46.5	
	10 %	15 %	1 454	9 653 241	17.2 %	13.8	46.5	
	15 %	20 %	1 064	7 507 930	13.4 %	13.8	46.5	
	20 %	25 %	829	5 635 152	10.0 %	13.5	46.5	
	25 %	30 %	692	4 139 359	7.4 %	13.8	46.0	
	30 %	35 %	506	2 972 725	5.3 %	13.5	46.4	
	35 %	100 %	1 374	6 209 065	11.1 %	13.1	46.4	
Total			8 598	56 180 765	100 %			

SCF Rahoituspalvelut II DAC  
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17.b Downpayment

Reporting Date	27.03.2020		
Payment date	25.03.2020		
Period No	40		
Monthly Period	01.02.2020		
Interest Period	from	25.02.2020	to 25.03.2020 = 29 days



SCF Rahoituspalvelut II DAC  
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18.a Vehicle Condition

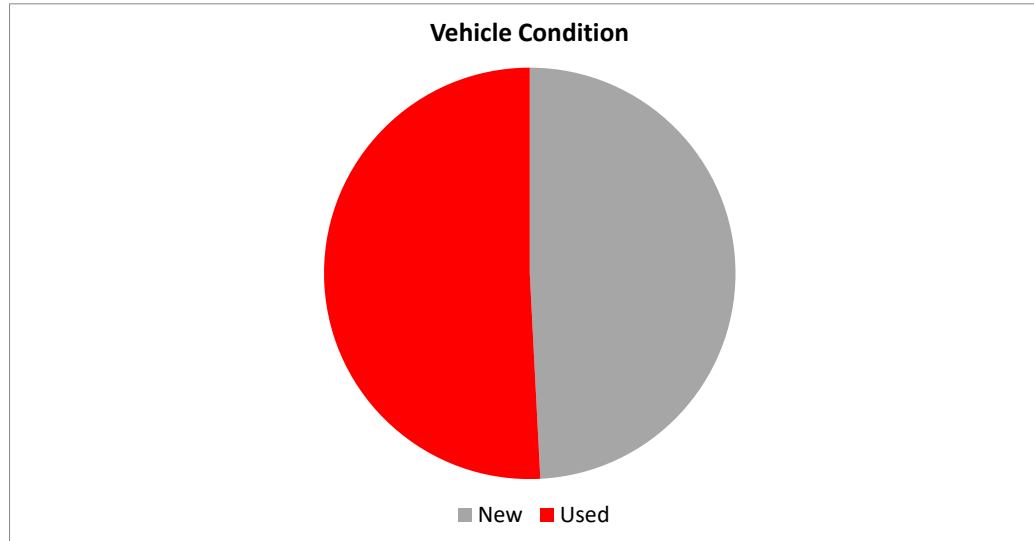


Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	40
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	3 059	27 630 792	49.2 %	13.7	46.5
	Used	5 539	28 549 973	50.8 %	13.9	46.3
	Total	8 598	56 180 765	100 %		

**18.b Vehicle Condition**

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	40				
Monthly Period	01.02.2020				
Interest Period	from 25.02.2020	to	25.03.2020	=	29 days



SCF Rahoituspalvelut II DAC  
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19.a Borrower Type



Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	40
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

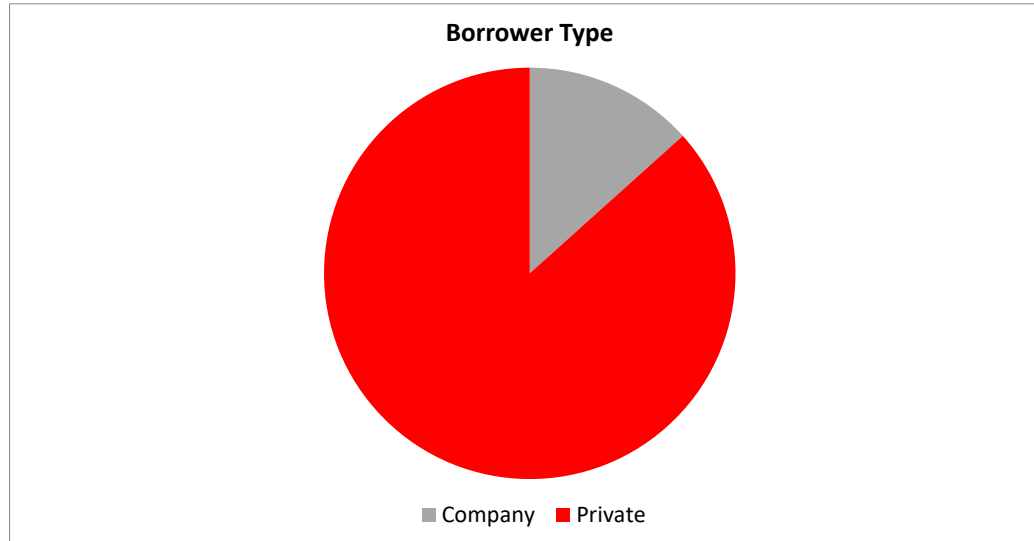
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	918	7 500 392	13.4 %	13.03	46.46
	Private	7 680	48 680 372	86.6 %	13.94	46.38
	Total	8 598	56 180 765	100.0 %		



SCF Rahoituspalvelut II DAC  
Monthly Investor Report

**19.b Borrower Type**

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	40				
Monthly Period	01.02.2020				
Interest Period	from 25.02.2020	to	25.03.2020	=	29 days



**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**20.a Vehicle type**



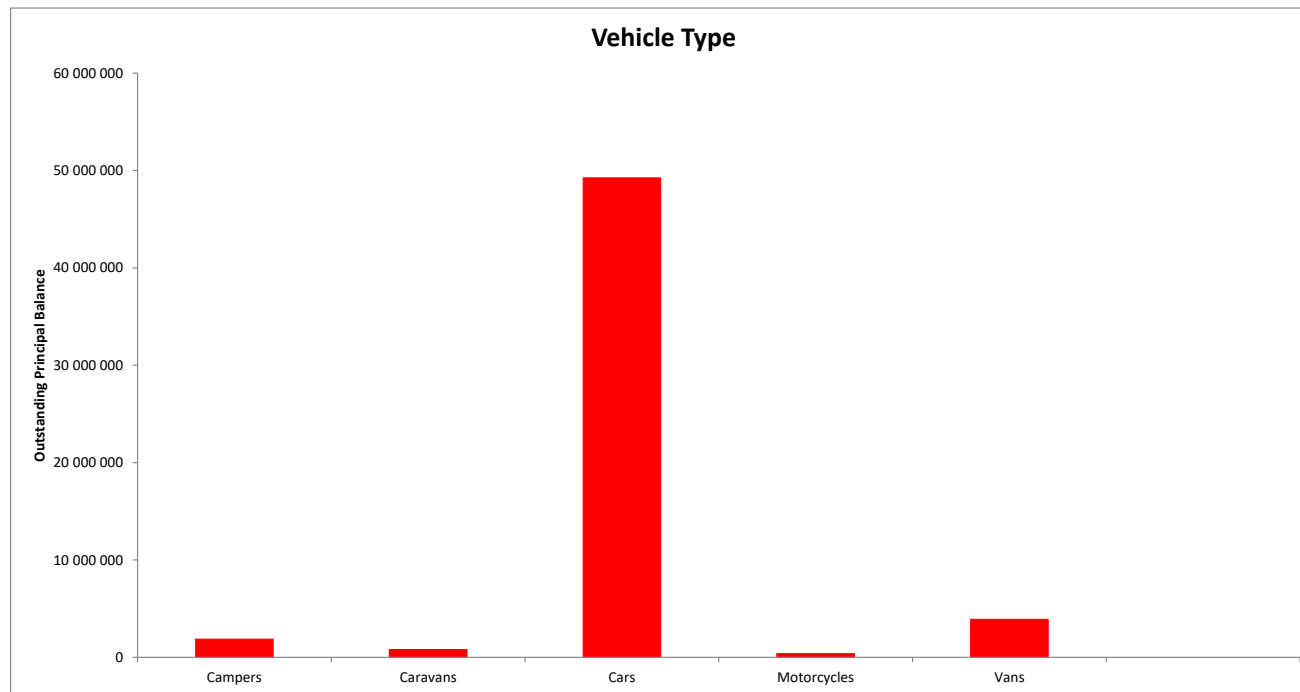
Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	40				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		139	1 850 752	3.29 %	14.55	46.01
Caravans		123	794 075	1.41 %	14.78	45.78
Cars		7 627	49 246 124	87.66 %	13.82	46.42
Motorcycles		105	380 708	0.68 %	14.50	45.35
Vans		604	3 909 104	6.96 %	13.20	46.43
		8 598	56 180 765	100 %		

**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**20.b Vehicle type**

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	40				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



SCF Rahoituspalvelut II DAC  
Monthly Investor Report

21.a Restructured Loans



Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	40
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

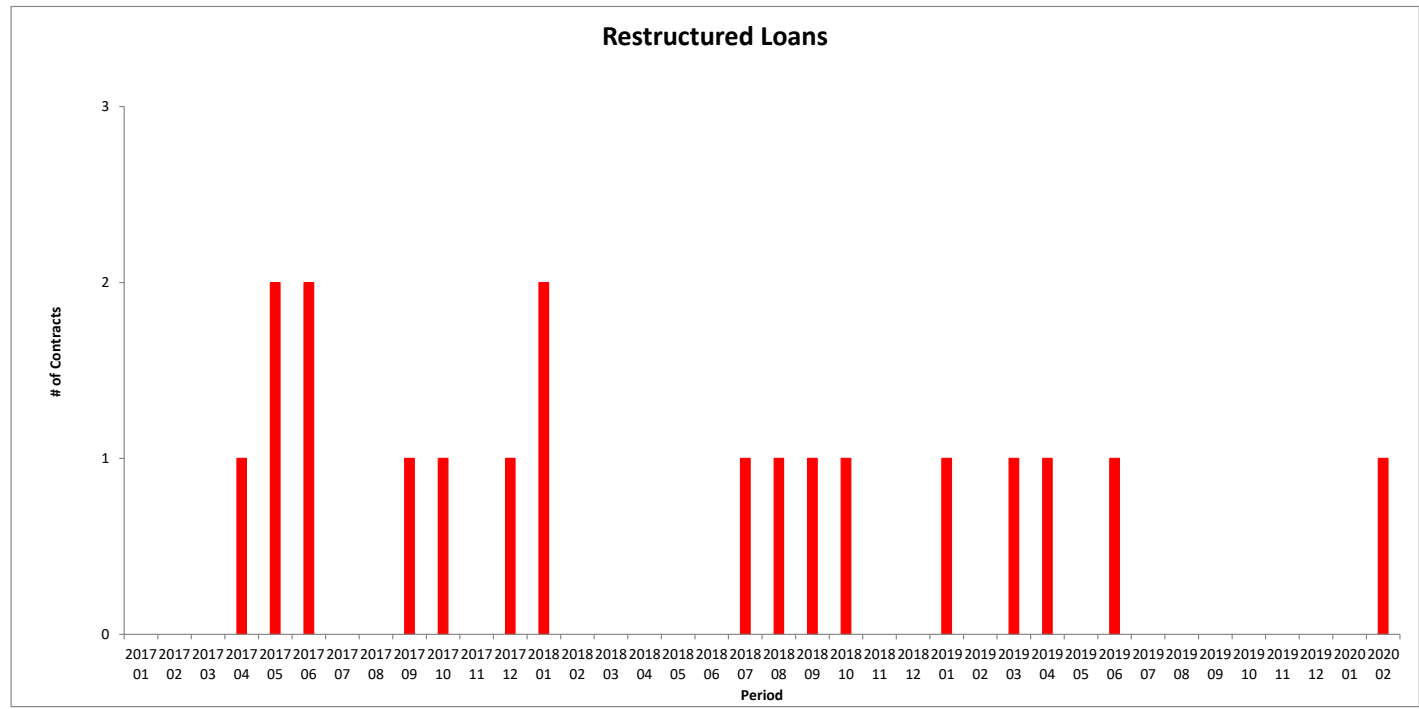
TOTAL		
Period	No	Outstanding balance
2016 11	0	0
2016 12	0	0
2017 01	0	0
2017 02	0	0
2017 03	0	0
2017 04	1	17 310
2017 05	2	17 566
2017 06	2	15 520
2017 07	0	0
2017 08	0	0
2017 09	1	3 710
2017 10	1	18 298
2017 11		
2017 12	1	23 337
2018 01	2	15 926
2018 02	0	0
2018 03	0	0
2018 04	0	0
2018 05	0	0
2018 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
Total	19	191 927

Restructured

SCF Rahoituspalvelut II DAC  
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**21.b Restructured Loans**

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	40				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



SCF Rahoituspalvelut II DAC  
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	40	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

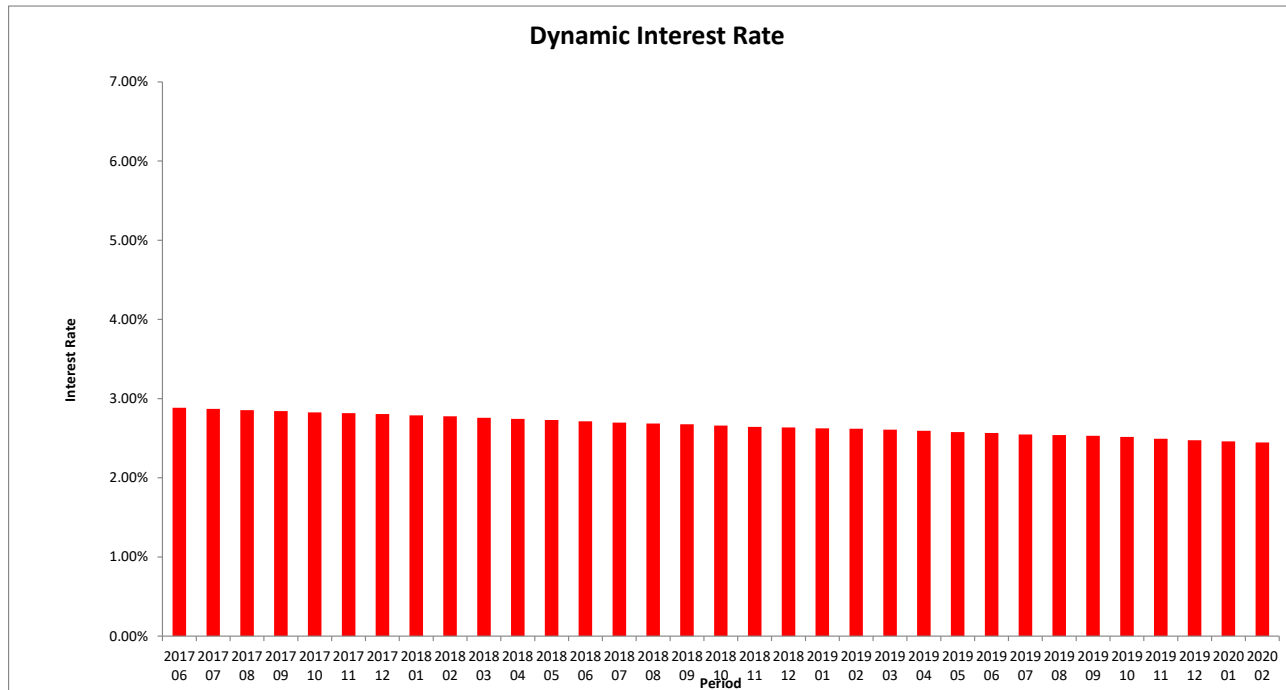
	TOTAL		
	Period	Closing balance	WA Interest rate
	2016 11	567 935 967	2.98 %
	2016 12	547 300 289	2.97 %
	2017 01	525 396 333	2.96 %
	2017 02	504 347 052	2.94 %
	2017 03	481 919 092	2.93 %
	2017 04	461 858 230	2.92 %
	2017 05	439 904 054	2.90 %
	2017 06	419 740 450	2.89 %
	2017 07	400 842 082	2.87 %
	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 %

Interest rate evolution

SCF Rahoituspalvelut II DAC  
Monthly Investor Report

22.b Dynamic Interest Rate

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	40				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



SCF Rahoituspalvelut II DAC  
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23.a Dynamic Pre-Payments



Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	40				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 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	6 017 886	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 %	

Dynamic Prepayment

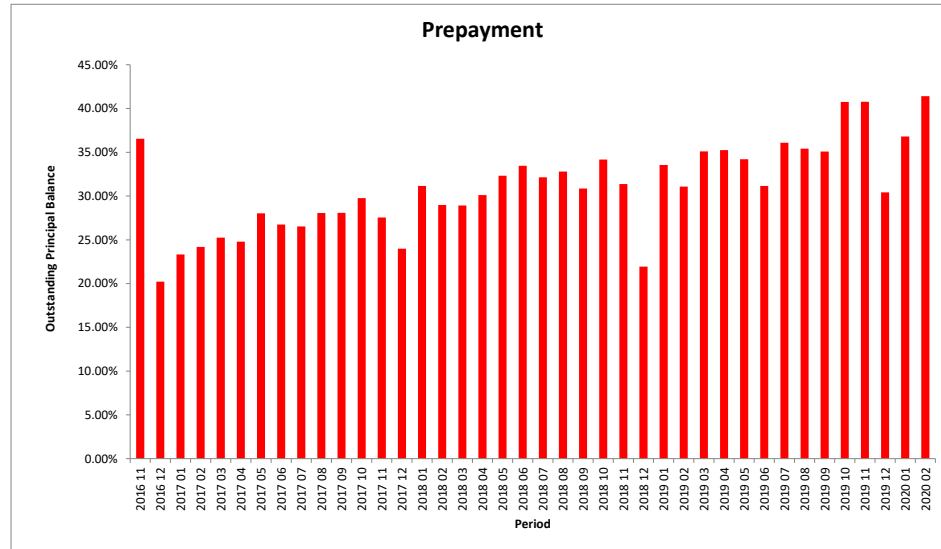


SCF Rahoituspalvelut II DAC  
Monthly Investor Report

23.b Dynamic Pre-Payments



Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	40				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days





SCF Rahoituspalvelut II DAC  
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	40	
Monthly Period	from 01.02.2020	to 25.03.2020 = 29 days
Interest Period	from 25.02.2020	to 25.03.2020 = 29 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	245 454
2017 3	642 838	50										281 267	281 267	361 571	90 874	372 141	270 697
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	221 815	23															

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	163 680	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	221 815	23															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 Q2			2019 Q3			2019 Q4			2020 Q1				
			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		
2017 1	387 612	29	2 915	277 553	110 059	409	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	5 358	650	920 617	4 708	293	920 910	4 415		
2017 3	642 838	50	-	593 201	49 637	-	593 201	49 637	446	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		
2018 1	748 138	63	25 903	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		
2018 3	715 758	64	181 993	671 170	44 588	- 510	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	1 709	591 392	69 544		
2019 1	521 743	45	166 027	365 739	156 005	85 118	450 857	70 886	35 355	486 212	35 531	10 257	496 469	25 274		
2019 2	593 998	53	80 600	80 600	513 399	207 912	288 512	305 486	85 514	374 027	219 972	19 347	393 373	200 625		
2019 3	339 597	38				51 893	51 893	287 704	96 869	148 762	190 835	91 831	240 593	99 004		
2019 4	395 909	39							83 141	83 141	312 768	85 055	168 196	227 713		
2020 1	221 815	23										15 855	15 855	205 960		

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**26. Priority of Payments**



Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	40
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	5 295 844.66	EUR
Senior Expenses	-	4 685.87	EUR
Servicing Fee	-	22 628.36	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	214 565.20	EUR
Principal on Loan to Issuer	-	5 053 965.23	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	6 129 215.22	EUR
Senior Expenses	-	4 634.79	EUR
Interest Class A	-	-	EUR
Interest Class B	-	3 442.00	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	-	5 053 965.23	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	-	49.65	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	75 915.55	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	75 915.55	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	5.80	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	75 909.75	EUR

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**27. Transaction Costs**



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	40	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	4 685.87						
Interest accrued for the Period	EUR	138 600.00	-	3 442.00	12 133.00	12 200.00	28 325.00	82 500.00
Cumulative Interest accrued	EUR	6 674 186.00	963 409.00	155 782.00	498 667.00	501 420.00	1 164 158.00	3 390 750.00
Interest Payments	EUR	138 600.00	-	3 442.00	12 133.00	12 200.00	28 325.00	82 500.00
Cumulative Interest Payments	EUR	6 596 232.67	963 409.00	155 782.00	498 667.00	501 420.00	1 164 158.00	3 312 796.67
Interest accrued on Subordinated Loan for the Period	EUR	49.65						
Cumulative Interest accrued on Subordinated Loan	EUR	15 844.42						
Interest Payments on Subordinated Loan	EUR	49.65						
Cumulative Interest Payments on Subordinated Loan	EUR	15 787.19						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	78 010.56						

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**28. Contact Details**



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Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	40	
Monthly Period	01.02.2020	
Interest Period	from	25.02.2020
	to	25.03.2020
	=	29 days