

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		29.08.2019			
Payment date		27.08.2019		Following payment dates:	25.09.2019
Period No		33			25.10.2019
Monthly Period		Jul 19			
Interest Period	from	25.07.2019	to	27.08.2019	= 33 days
Cut-Off date		31.07.2019			

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

SCF Rahoituspalvelut II DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	29.08.2019
Payment date	27.08.2019
Period No	33
Monthly Period	Jul 19
Interest Period	from 25.07.2019 to 27.08.2019 = 33 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	105 190 671,72 EUR
Scheduled Loan Principal Repayments	3 882 634,55 EUR
Prepayments	3 573 695,31 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	7 456 329,86 EUR
New Defaulted Auto Loans in Period	160 280,60 EUR
Closing Balance	97 574 061,26 EUR

Total revenue collections	
Revenue and fees received on loan balances	412 971,26 EUR
Recoveries on loans in default	133 265,97 EUR
Total Revenue Received in Period	546 237,23 EUR

# Loans	
At beginning of period	12 745 Loans
Paid in Full	633 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	18 Loans
At end of period	12 094 Loans

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

2. Amount Due for Distribution

Reporting Date	29.08.2019
Payment date	27.08.2019
Period No	33
Monthly Period	Jul 19
Interest Period	from 25.07.2019 to 27.08.2019 = 33 days



Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	8 000 405 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	8 000 405 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	7 958 314 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	8 814 364 EUR

SCF Rahoituspalvelut II DAC
Monthly Investor Report

3. Reserve Accounts

Reporting Date	29.08.2019
Payment date	27.08.2019
Period No	33
Monthly Period	Jul 19
Interest Period	from 25.07.2019 to 27.08.2019 = 33 days



Note Balance

Beginning of Period	105 190 671,72 EUR
End of Period	97 574 061,26 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	0,8 %	856 050,00 EUR
Cash Outflow		856 050,00 EUR
Cash Inflow		856 050,00 EUR
End of Period	0,8 %	856 050,00 EUR
Required Reserve Amount	0,8 %	856 050,00 EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

SCF Rahoituspalvelut II DAC
Monthly Investor Report

4. Performance Data



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

Asset Balance

Beginning of Period	105 190 671,72	EUR
End of Period	97 574 061,26	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	88 129 775,82	90,32 %	11 021
1-29 days past due	7 123 727,08	7,30 %	820

Delinquent Receivables:

30-59 days past due	1 473 730,83	1,51 %	185
60-89 days past due	447 615,49	0,46 %	30
90-119 days past due	257 137,58	0,26 %	24
120-149 days past due	79 036,75	0,08 %	9
150-179 days past due	63 037,71	0,06 %	5
Total Performing and Delinquent	97 574 061	100,00 %	12 094

	EUR	%	# loans
Volkswagen vehicles	14 185 107	14,54 %	2 089

Current Period Defaults	160 280,60		18
Cumulative Defaults	6 897 480,88		529
Current Period Recoveries	133 265,97		
Cumulative Recoveries	5 695 718,61		

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

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	97 574 061,26
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	97 574 061,26
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

SCF Rahoituspalvelut II DAC
Monthly Investor Report

5. Outstanding Notes

Reporting Date	29.08.2019		
Payment date	27.08.2019		
Period No	33		
Monthly Period	Jul 19		
Interest Period	from	25.07.2019	to 27.08.2019 = 33 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	105 190 671,72	41 390 671,72	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	8 814 364,47						
Amortisation	7 616 610,46						
Redemption per Class	7 616 610,46	7 616 610,46	-	-	-	-	-
Redemption per Note		1 401,66	-	-	-	-	-
Class Principal Outstanding Closing Balance	97 574 061,26	33 774 061,26	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	34,61 %	27,98 %	9,33 %	6,25 %	10,56 %	11,27 %
Current Pool Factor		0,06	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*							
Interest Days	33						
Principal Outstanding per Note Beginning of Period		7 616,98	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		1 401,66	-	-	-	-	-
Principal Outstanding per Note End of Period		6 215,32	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		0,65	13,92	133,33	200,00	275,00	750,00
Interest Payment	19 461,14	3 528,55	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		0,65	13,92	133,33	200,00	275,00	750,00
3. Credit Enhancements							
Initial total CE (Subordination, Reserve)		11,45 %	6,95 %	5,45 %	4,45 %	2,75 %	0,94 %
Current CE (incl. Excess Spread)		68,32 %	40,34 %	31,01 %	24,76 %	14,20 %	2,93 %
Current CE (excl. Excess Spread)		66,26 %	38,28 %	28,96 %	22,71 %	12,15 %	0,88 %

SCF Rahoituspalvelut II DAC
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.08.2019
Payment date 27.08.2019
Period No 33
Monthly Period Jul 19
Interest Period : 25.07.2019 to 27.08.2019 = 33 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.	

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

7.a Original Portfolio Principal Balance

Reporting Date	29.08.2019				
Payment date	27.08.2019				
Period No	33				
Monthly Period	Jul 19				
Interest Period	from	25.07.2019	to	27.08.2019	= 33 days



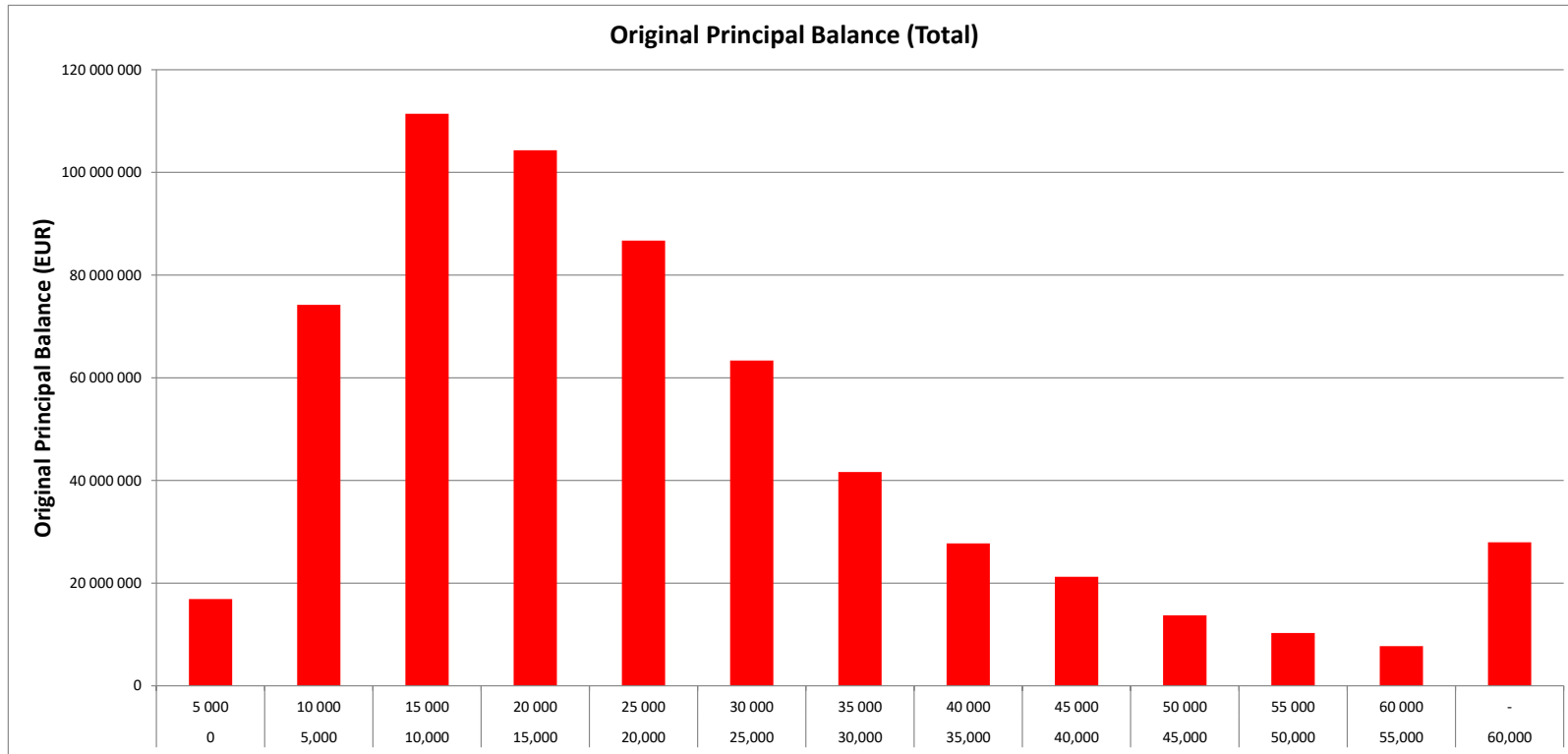
Average amount - all: 15 380

	TOTAL							
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
Original balance	0	5 000	4 918	16 901 686	2,8 %	27,1	7,6	
	5 000	10 000	9 847	74 215 036	12,2 %	42,0	7,3	
	10 000	15 000	8 985	111 416 382	18,3 %	48,2	6,9	
	15 000	20 000	6 019	104 299 602	17,2 %	50,1	6,5	
	20 000	25 000	3 882	86 707 854	14,3 %	50,7	6,5	
	25 000	30 000	2 326	63 365 455	10,4 %	50,9	6,4	
	30 000	35 000	1 289	41 640 377	6,9 %	51,2	6,1	
	35 000	40 000	743	27 730 328	4,6 %	50,9	6,3	
	40 000	45 000	501	21 219 137	3,5 %	50,5	6,5	
	45 000	50 000	290	13 722 199	2,3 %	50,8	6,2	
	50 000	55 000	197	10 299 964	1,7 %	50,5	6,4	
	55 000	60 000	135	7 726 950	1,3 %	50,7	5,4	
	60 000	-	349	27 954 755	4,6 %	51,2	5,9	
Total			39 481	607 199 725	100 %	48,49	6,6	

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

7.b Original Principal Balance Graph

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

8.a Outstanding Principal Balance

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days



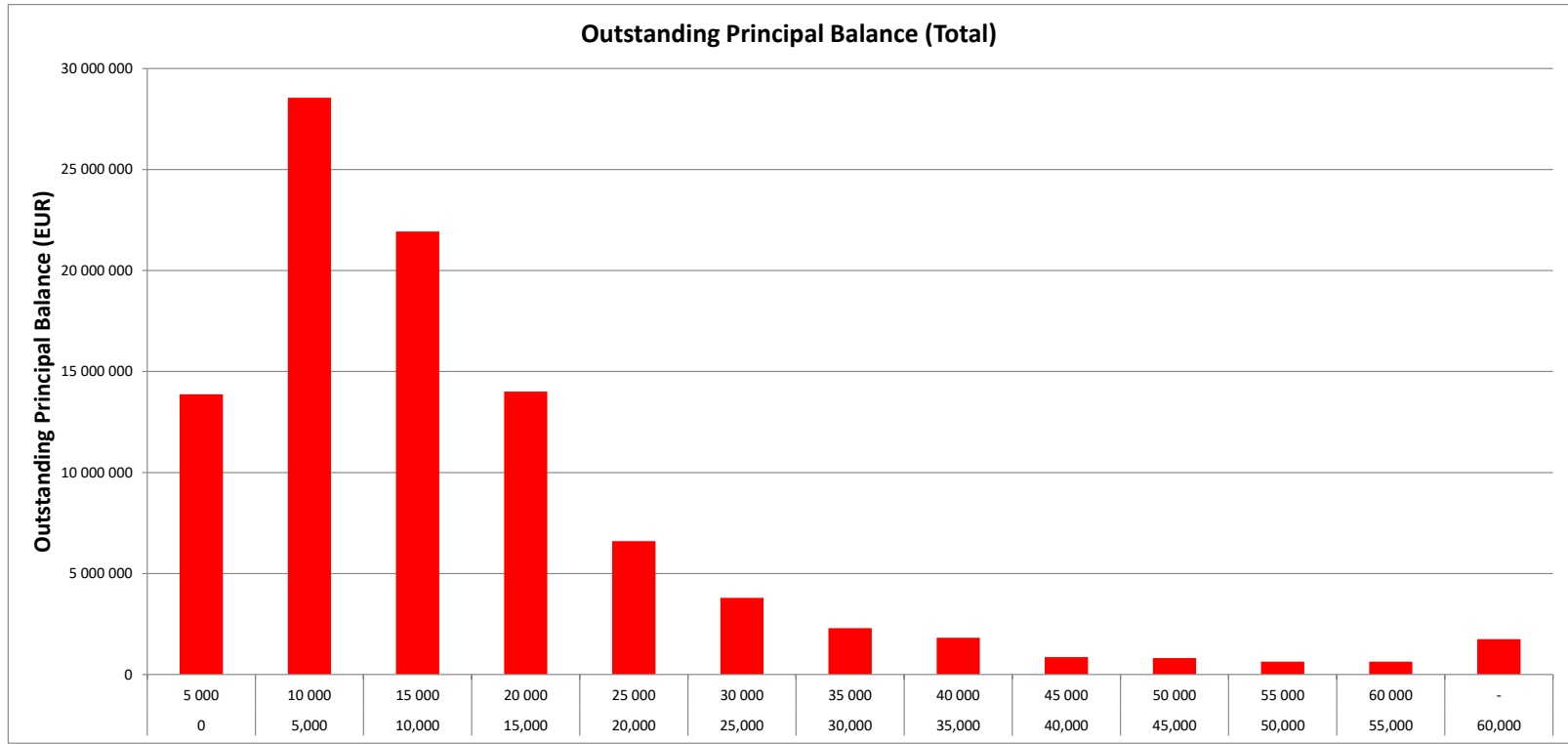
Average amount - all: 8 068

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	4 846	13 875 366	14,2 %	16,4	40,9
		5 000 10 000	3 989	28 557 315	29,3 %	20,0	39,8
		10 000 15 000	1 806	21 932 484	22,5 %	20,6	39,5
		15 000 20 000	816	14 003 768	14,4 %	21,1	39,2
		20 000 25 000	296	6 601 355	6,8 %	21,1	39,1
		25 000 30 000	140	3 793 294	3,9 %	21,1	39,1
		30 000 35 000	71	2 294 558	2,4 %	20,5	39,7
		35 000 40 000	49	1 823 360	1,9 %	20,5	39,9
		40 000 45 000	20	857 091	0,9 %	20,7	39,6
		45 000 50 000	17	814 327	0,8 %	22,0	39,0
		50 000 55 000	12	632 278	0,6 %	19,7	41,0
		55 000 60 000	11	636 994	0,7 %	23,1	37,4
		60 000 -	21	1 751 872	1,8 %	20,3	39,9
		Total	12 094	97 574 061	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

8.b Outstanding Principal Balance Graph

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

9.a Geographical Distribution



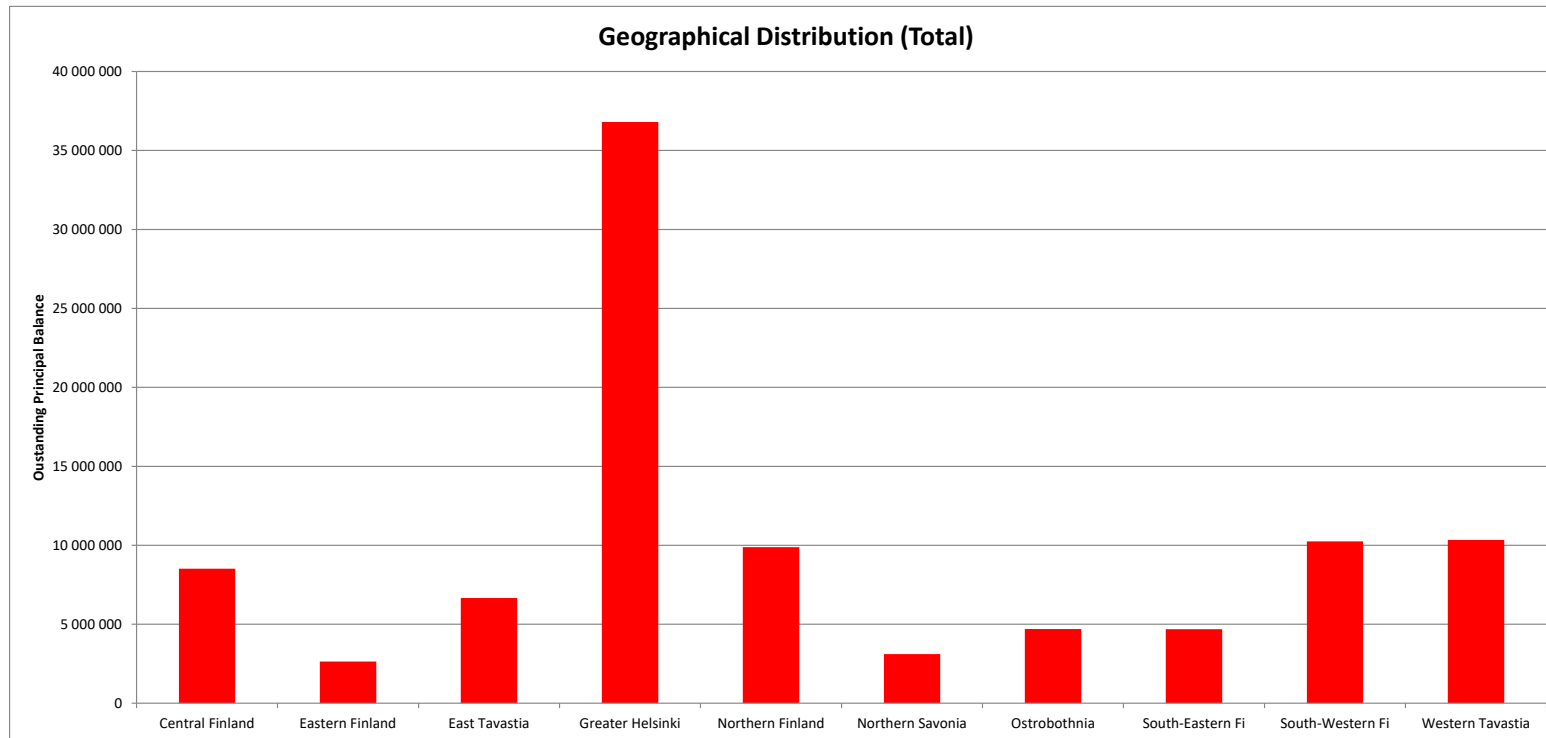
Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 132	8 512 623	8,72 %	19,9		39,7
Eastern Finland	379	2 638 624	2,70 %	19,9		39,5
East Tavastia	861	6 656 058	6,82 %	20,2		39,6
Greater Helsinki	4 189	36 802 181	37,72 %	20,0		39,7
Northern Finland	1 252	9 882 263	10,13 %	20,1		39,6
Northern Savonia	420	3 109 097	3,19 %	18,7		39,7
Ostrobothnia	673	4 699 158	4,82 %	19,3		40,1
South-Eastern Fi	602	4 689 869	4,81 %	19,5		40,3
South-Western Fi	1 319	10 243 028	10,50 %	20,0		39,8
Western Tavastia	1 267	10 341 161	10,60 %	20,5		39,3
Total	12 094	97 574 061	100 %			

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

9.b Geographical Distribution Graph

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

10.a Interest Rate

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

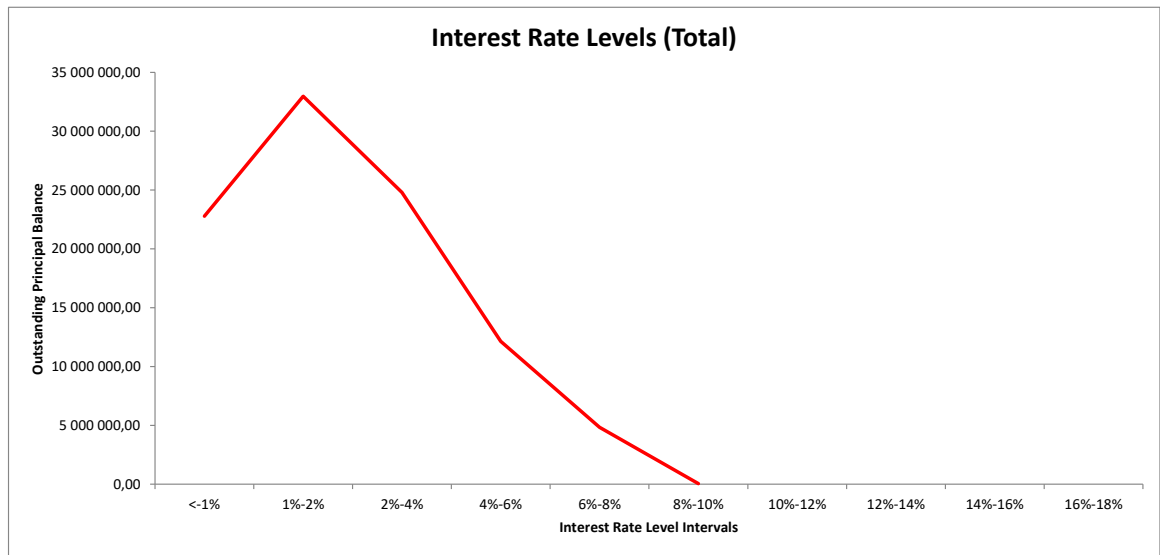


TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	2 418	22 782 566	23,35 %	20,8	39,0
1	2	3 620	32 969 826	33,79 %	20,1	39,6
2	4	2 867	24 794 042	25,41 %	19,4	40,2
4	6	2 105	12 142 212	12,44 %	19,3	40,1
6	8	1 074	4 839 121	4,96 %	19,1	40,1
8	10	10	46 293	0,05 %	19,7	39,1
10	12					
12	14					
14	16					
16	18					
18	20					
Total		12 094	97 574 061	100 %		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

10.b Interest Rate

Reporting Date	29.08.2019					
Payment date	27.08.2019					
Period No	33					
Monthly Period	Jul 19					
Interest Period	from	25.07.2019	to	27.08.2019	=	33 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

11.a Remaining Terms



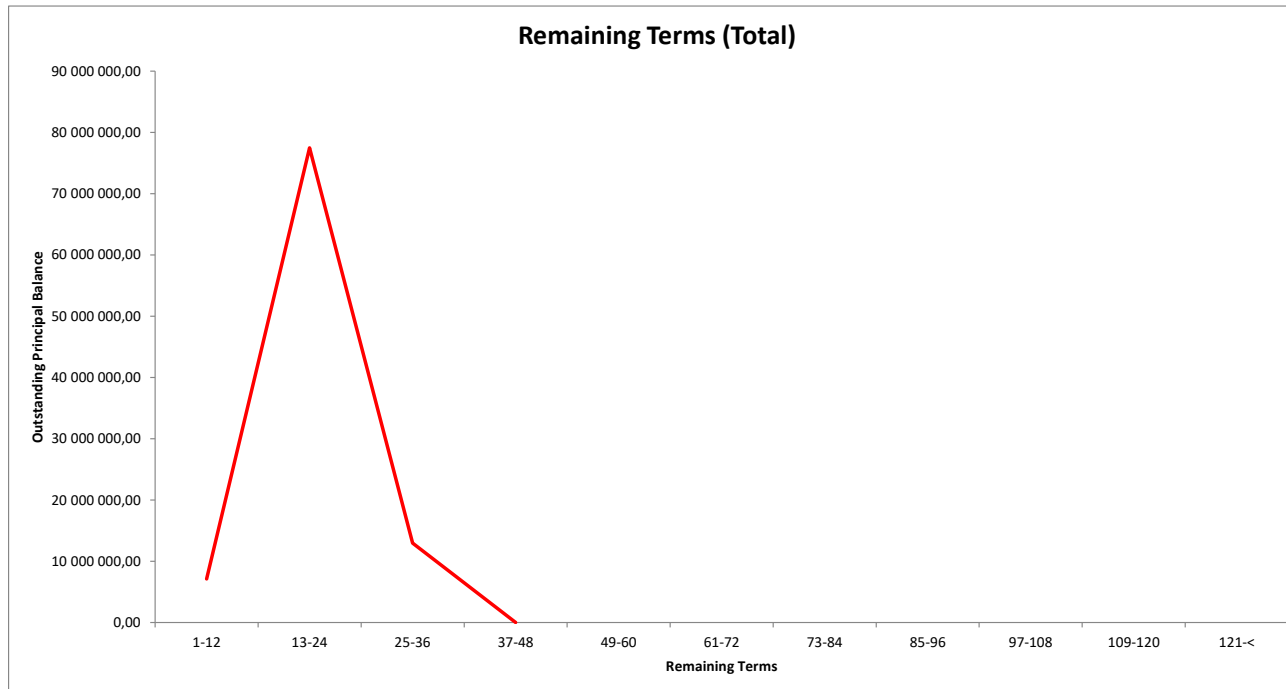
Reporting Date	29.08.2019				
Payment date	27.08.2019				
Period No	33				
Monthly Period	Jul 19				
Interest Period	from	25.07.2019	to	27.08.2019	= 33 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	28	30 391	0,03 %	0,0	36,8
	1		12	2 242	7 103 555	7,28 %	8,5	43,6
	13		24	8 652	77 474 025	79,40 %	20,0	40,0
	25		36	1 171	12 955 430	13,28 %	25,9	35,8
	37		48	1	10 660	0,01 %	45,0	38,0
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			12 094	97 574 061	100 %			

SCF Rahoituspalvelut II DAC
Monthly Investor Report

11.b Remaining Terms

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from	25.07.2019
	to	27.08.2019
	=	33 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

12.a Seasoning



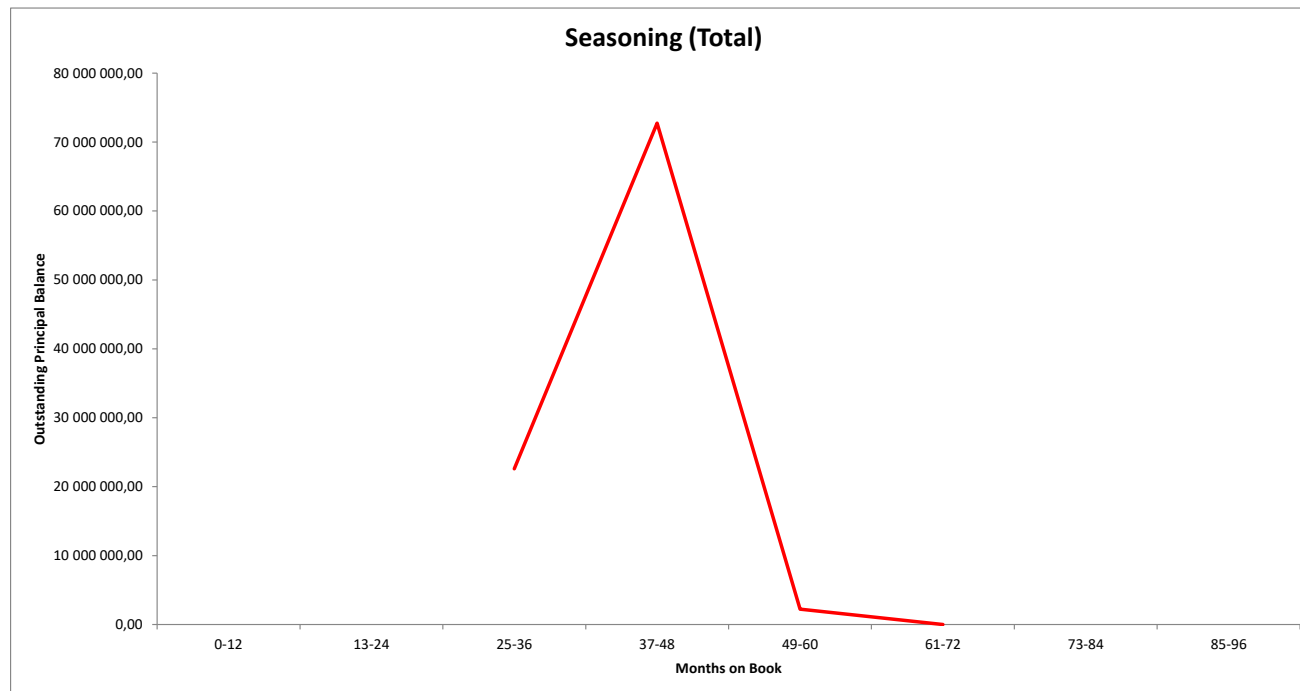
Reporting Date	29.08.2019					
Payment date	27.08.2019					
Period No	33					
Monthly Period	Jul 19					
Interest Period	from	25.07.2019	to	27.08.2019	=	33 days

TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12				
	13		24				
	25		36	2 614	22 602 444	23,16 %	23,8
	37		48	9 015	72 741 174	74,55 %	19,1
	49		60	465	2 230 443	2,29 %	8,6
	61		72	0	0	0,00 %	0,0
	73		84				
	85		96				
	Total			12 094	97 574 061	100 %	

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

12.b Seasoning

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from	25.07.2019
	to	27.08.2019
	=	33 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

13.a Balloon loans



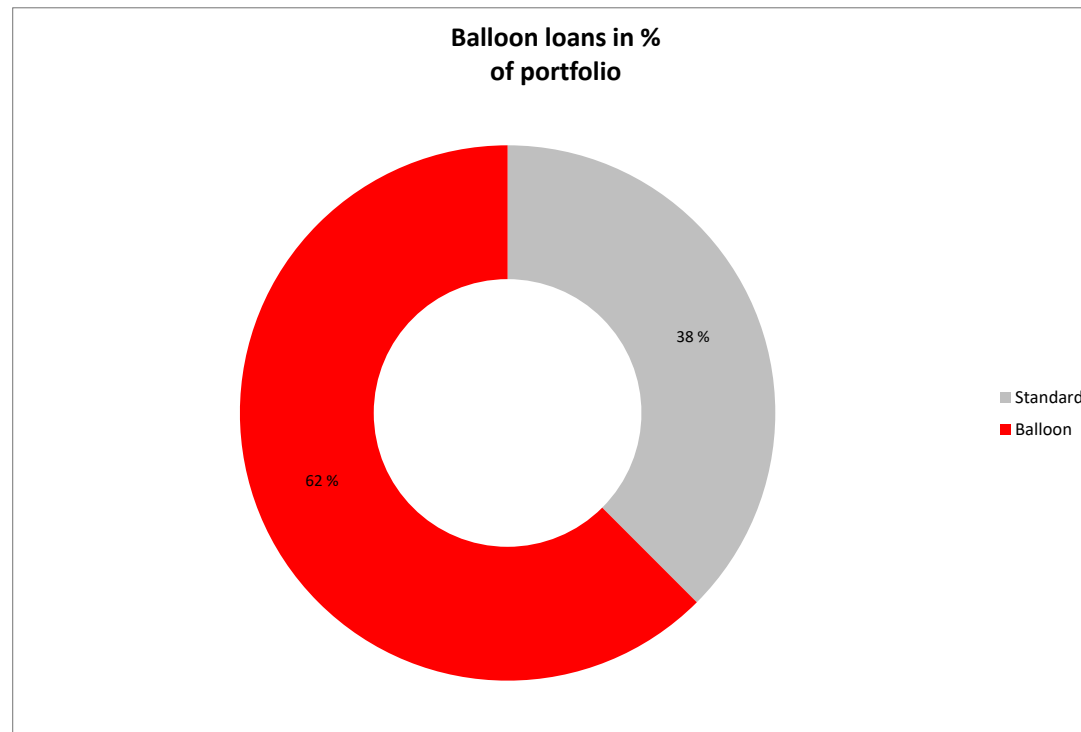
Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

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		7 553	36 594 001	37,50 %	1 219	0,00 %	19,4	39,5
Balloon		4 541	60 980 060	62,50 %	32 696 909	53,62 %	20,3	39,8
Total		12 094	97 574 061	100 %	32 698 128	33,51 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

13.b Balloon loans

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from	25.07.2019
	to	27.08.2019
	=	33 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

14.a # loans per borrower



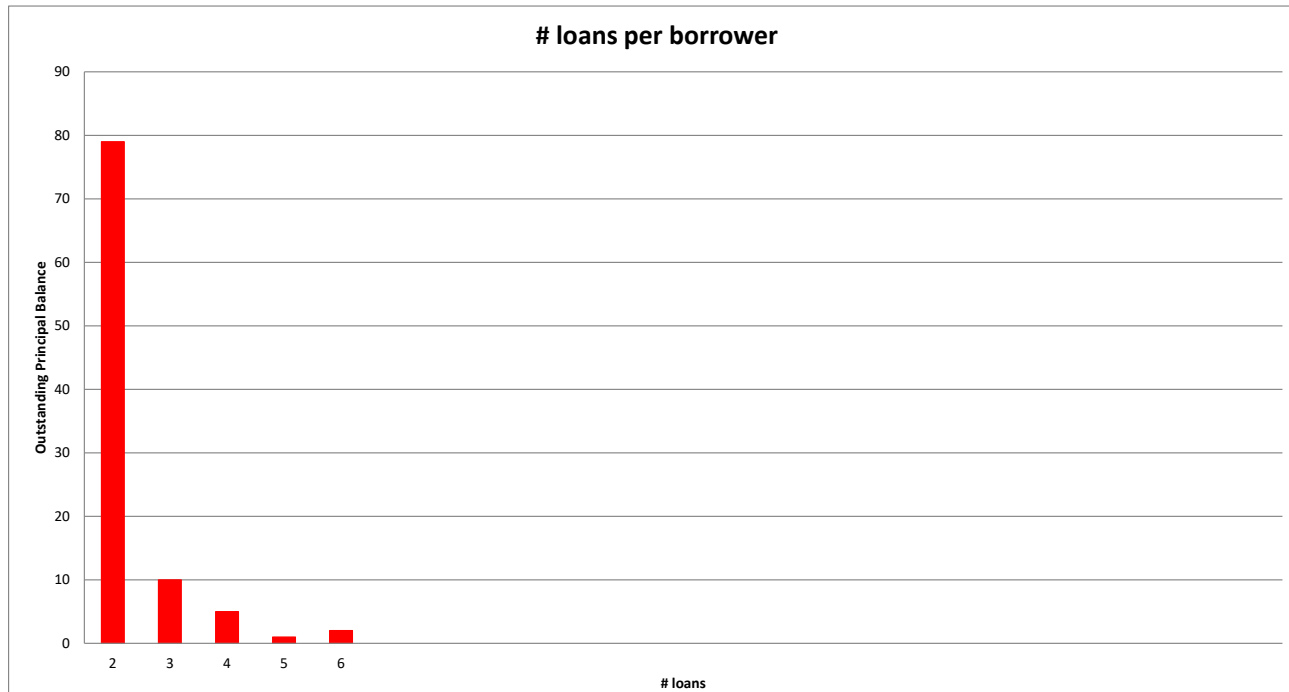
Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	11869	95 531 936	97,91 %
	2	79	1 518 926	1,56 %
	3	10	210 605	0,22 %
	4	5	173 130	0,18 %
	5	1	31 635	0,03 %
	6	2	107 829	0,11 %
	Total:	11 966	97 574 061	100,0 %

SCF Rahoituspalvelut II DAC
Monthly Investor Report

14.b # loans per borrower

Reporting Date	29.08.2019				
Payment date	27.08.2019				
Period No	33				
Monthly Period	Jul 19				
Interest Period	from	25.07.2019	to	27.08.2019	= 33 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.a Amortization Profile



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

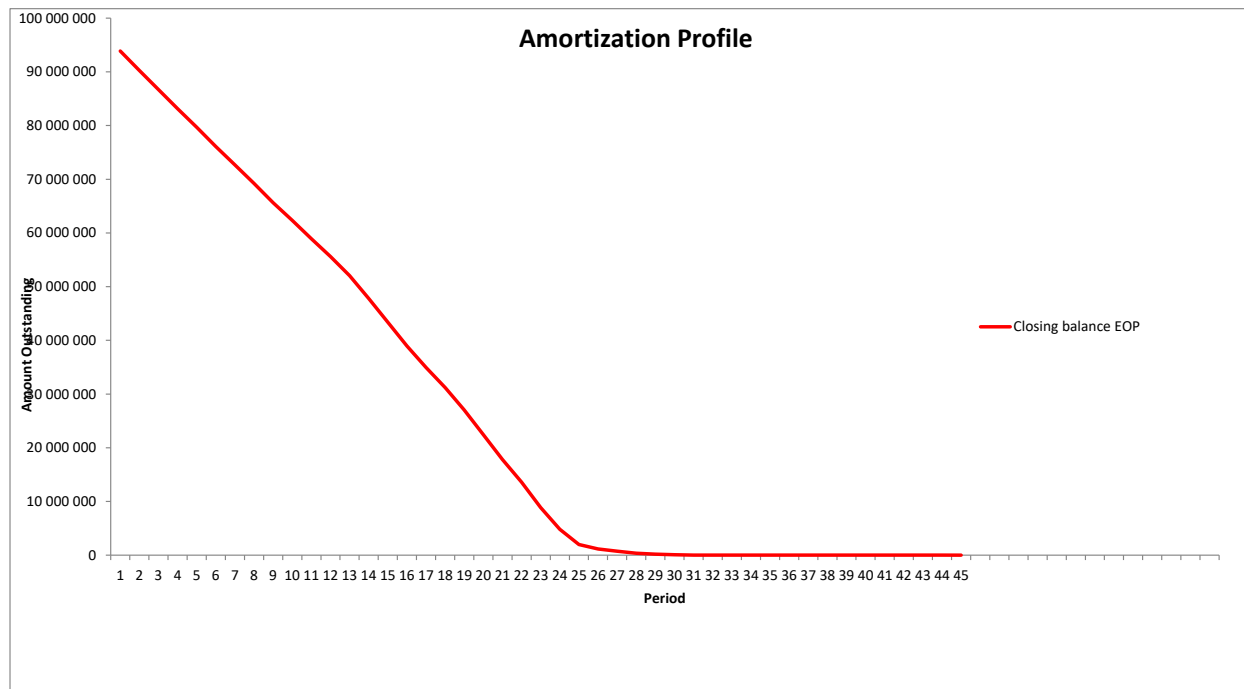
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	97 574 061	93 877 677	3 696 384	207 092	2,58 %	96,21 %
2	93 877 677	90 238 219	3 639 458	198 532	2,57 %	92,48 %
3	90 238 219	86 693 804	3 544 415	189 912	2,55 %	88,85 %
4	86 693 804	83 139 070	3 554 734	181 494	2,54 %	85,21 %
5	83 139 070	79 658 995	3 480 075	173 114	2,53 %	81,64 %
6	79 658 995	76 110 869	3 548 125	164 933	2,51 %	78,00 %
7	76 110 869	72 671 938	3 438 931	156 625	2,50 %	74,48 %
8	72 671 938	69 218 974	3 452 964	148 599	2,48 %	70,94 %
9	69 218 974	65 631 584	3 587 390	140 603	2,46 %	67,26 %
10	65 631 584	62 340 141	3 291 442	132 315	2,45 %	63,89 %
11	62 340 141	58 909 201	3 430 941	124 717	2,43 %	60,37 %
12	58 909 201	55 598 771	3 310 429	116 783	2,41 %	56,98 %
13	55 598 771	52 057 264	3 541 508	109 098	2,38 %	53,35 %
14	52 057 264	47 799 856	4 257 407	101 132	2,36 %	48,99 %
15	47 799 856	43 382 402	4 417 454	91 613	2,32 %	44,46 %
16	43 382 402	38 953 234	4 429 169	82 273	2,30 %	39,92 %
17	38 953 234	34 938 325	4 014 908	73 043	2,27 %	35,81 %
18	34 938 325	31 186 526	3 751 800	64 717	2,25 %	31,96 %
19	31 186 526	27 036 253	4 150 273	56 931	2,21 %	27,71 %
20	27 036 253	22 451 336	4 584 917	48 468	2,17 %	23,01 %

Amortization profile (first 20 periods)

SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.b Amortization Profile

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from	25.07.2019
	to	27.08.2019
	=	33 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.a Payment Holidays



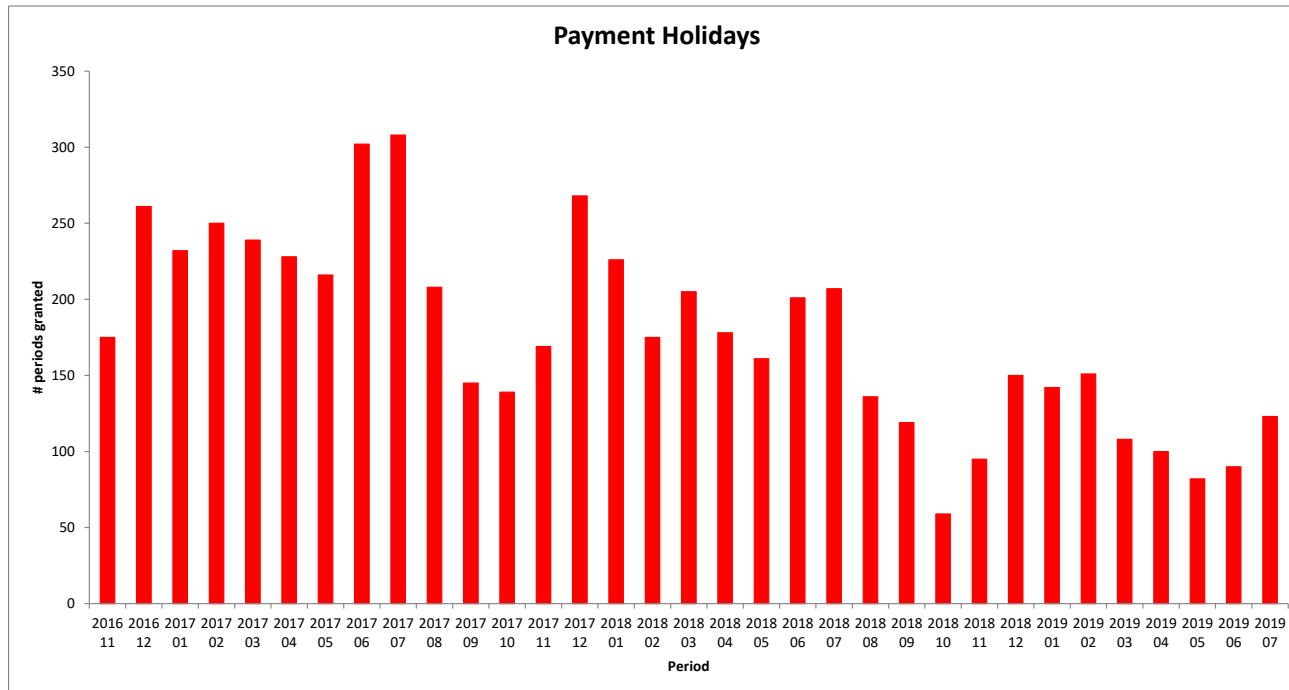
Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

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	2 242 234
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
Total:	5 848	7 760	2 275 709	79 701 603

SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.b Payment Holidays

Reporting Date	29.08.2019				
Payment date	27.08.2019				
Period No	33				
Monthly Period	Jul 19				
Interest Period	from	25.07.2019	to	27.08.2019	= 33 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.a Downpayment



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

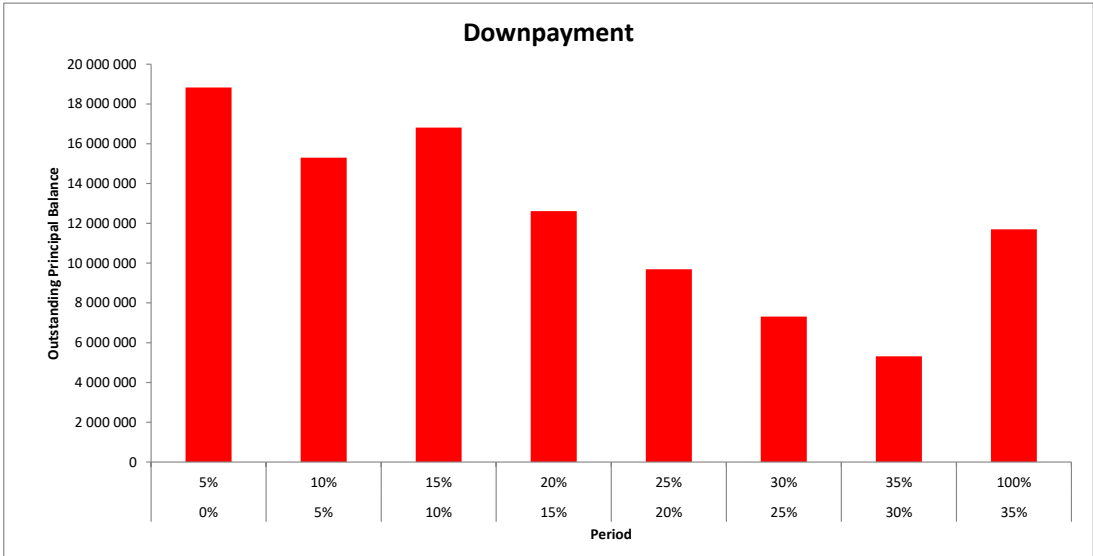
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 980	18 831 932	19,3 %	20,9	39,5
	5 %	10 %	1 735	15 306 401	15,7 %	20,3	39,7
	10 %	15 %	2 015	16 810 162	17,2 %	19,9	39,8
	15 %	20 %	1 434	12 615 289	12,9 %	19,9	39,8
	20 %	25 %	1 192	9 688 065	9,9 %	19,7	39,8
	25 %	30 %	950	7 308 972	7,5 %	19,8	39,5
	30 %	35 %	704	5 313 021	5,4 %	19,1	39,9
	35 %	100 %	2 084	11 700 218	12,0 %	18,7	39,8
	Total		12 094	97 574 061	100 %		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from	25.07.2019 to 27.08.2019 = 33 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

18.a Vehicle Condition

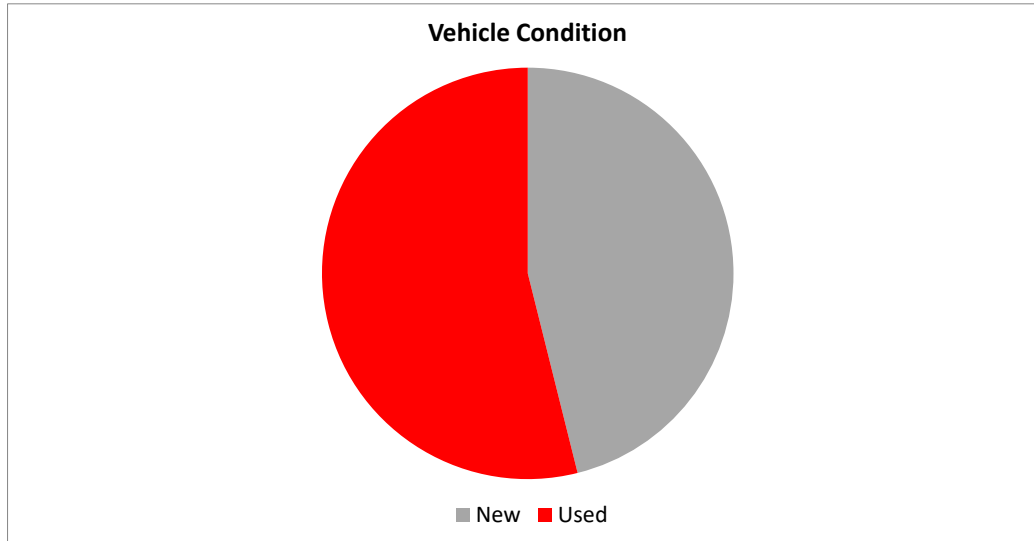


Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from	25.07.2019 to 27.08.2019 = 33 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 076	44 986 829	46,1 %	20,0	39,8
	Used	8 018	52 587 232	53,9 %	19,9	39,7
	Total	12 094	97 574 061	100 %		

18.b Vehicle Condition

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from	25.07.2019 to 27.08.2019 = 33 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.a Borrower Type



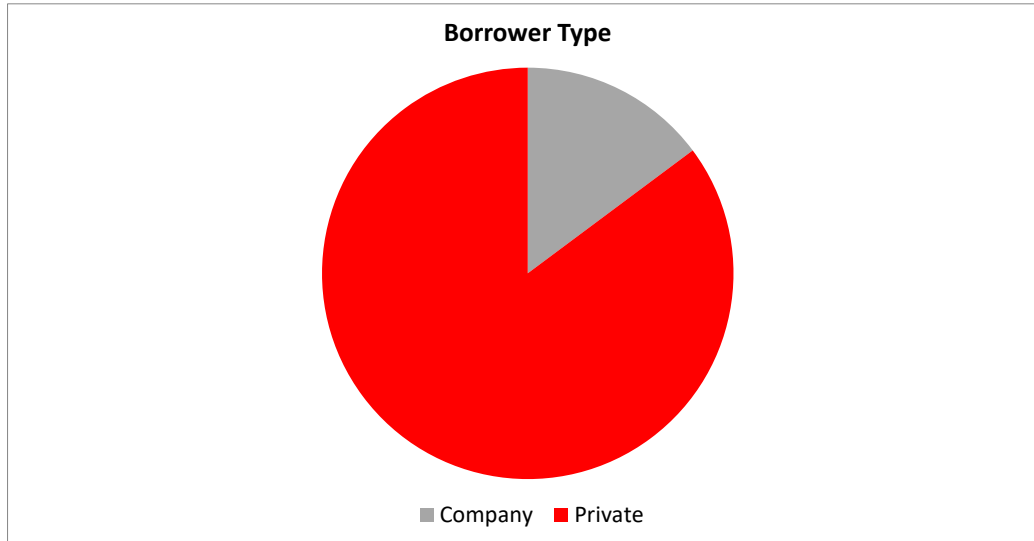
Reporting Date	29.08.2019
Payment date	27.08.2019
Period No	33
Monthly Period	Jul 19
Interest Period	from 25.07.2019 to 27.08.2019 = 33 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 347	14 445 437	14,8 %	18,96	39,84
	Private	10 747	83 128 624	85,2 %	20,12	39,69
	Total	12 094	97 574 061	100,0 %		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.b Borrower Type

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from	25.07.2019 to 27.08.2019 = 33 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

20.a Vehicle type



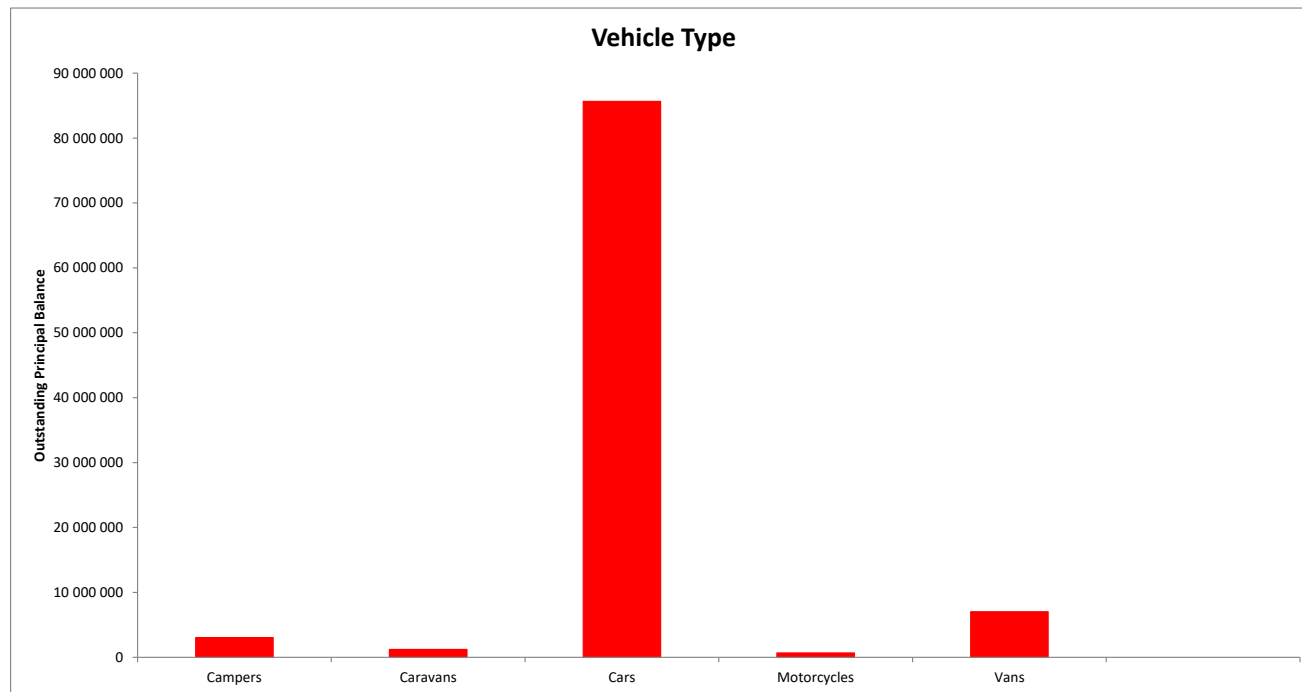
Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		191	3 033 012	3,11 %	20,80	39,38
Caravans		155	1 213 168	1,24 %	21,59	38,69
Cars		10 751	85 647 233	87,78 %	19,94	39,74
Motorcycles		145	671 774	0,69 %	20,80	38,39
Vans		852	7 008 874	7,18 %	19,24	39,74
		12 094	97 574 061	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

20.b Vehicle type

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from	25.07.2019 to 27.08.2019 = 33 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

21.a Restructured Loans

Reporting Date	29.08.2019				
Payment date	27.08.2019				
Period No	33				
Monthly Period	Jul 19				
Interest Period	from	25.07.2019	to	27.08.2019	= 33 days



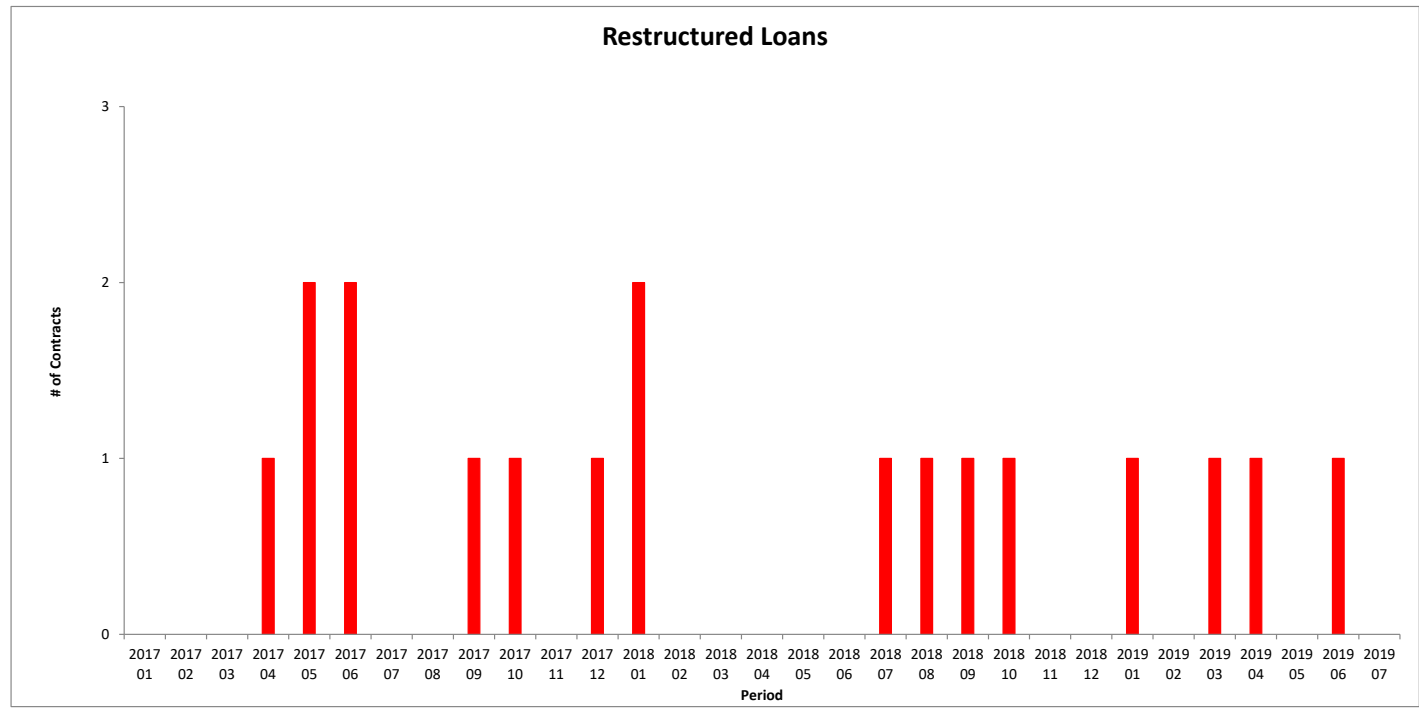
TOTAL		
Period	No	Outstanding balance
2016 11	0	0
2016 12	0	0
2017 01	0	0
2017 02	0	0
2017 03	0	0
2017 04	1	17 310
2017 05	2	17 566
2017 06	2	15 520
2017 07	0	0
2017 08	0	0
2017 09	1	3 710
2017 10	1	18 298
2017 11		
2017 12	1	23 337
2018 01	2	15 926
2018 02	0	0
2018 03	0	0
2018 04	0	0
2018 05	0	0
2018 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
Total	18	191 039

Restructured

SCF Rahoituspalvelut II DAC
Monthly Investor Report

21.b Restructured Loans

Reporting Date	29.08.2019				
Payment date	27.08.2019				
Period No	33				
Monthly Period	Jul 19				
Interest Period	from	25.07.2019	to	27.08.2019	= 33 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019 to 27.08.2019 =	33 days

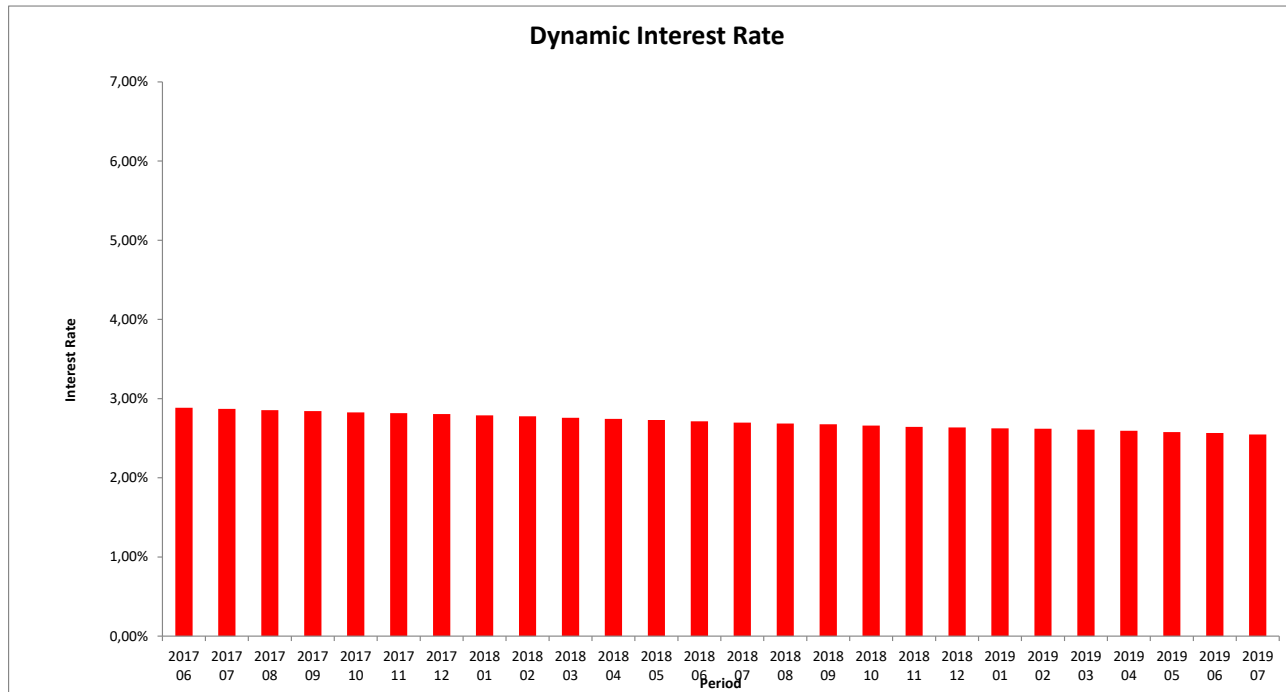
TOTAL		
Period	Closing balance	WA Interest rate
2016 11	567 935 967	2,98 %
2016 12	547 300 289	2,97 %
2017 01	525 396 333	2,96 %
2017 02	504 347 052	2,94 %
2017 03	481 919 092	2,93 %
2017 04	461 858 230	2,92 %
2017 05	439 904 054	2,90 %
2017 06	419 740 450	2,89 %
2017 07	400 842 082	2,87 %
2017 08	381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

Interest rate evolution

SCF Rahoituspalvelut II DAC
Monthly Investor Report

22.b Dynamic Interest Rate

Reporting Date	29.08.2019				
Payment date	27.08.2019				
Period No	33				
Monthly Period	Jul 19				
Interest Period	from	25.07.2019	to	27.08.2019	= 33 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

23.a Dynamic Pre-Payments



Reporting Date	29.08.2019				
Payment date	27.08.2019				
Period No	33				
Monthly Period	Jul 19				
Interest Period	from	25.07.2019	to	27.08.2019	= 33 days

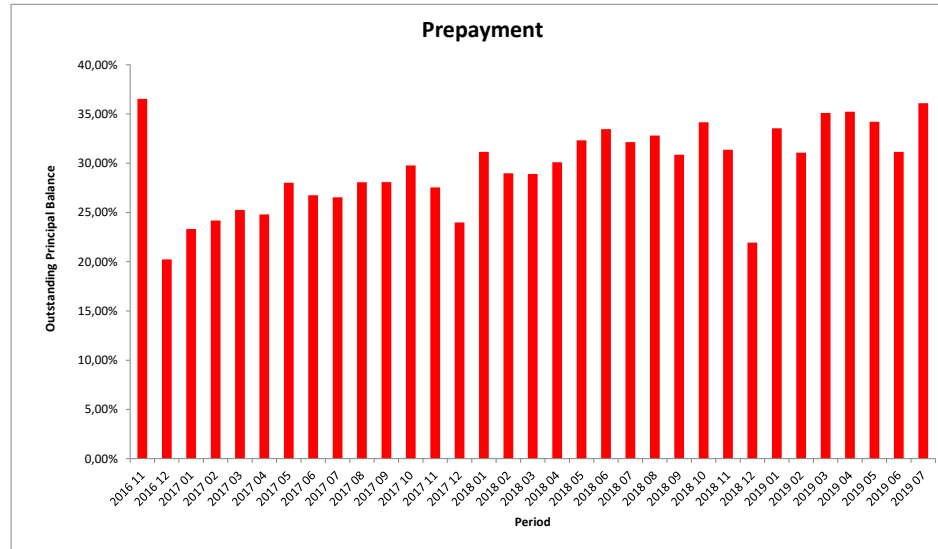
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2016 11	21 119 503	567 935 967	36,54 %	
2016 12	10 208 798	547 300 289	20,22 %	
2017 01	11 502 017	525 396 333	23,33 %	
2017 02	11 503 104	504 347 052	24,18 %	
2017 03	11 548 382	481 919 092	25,25 %	
2017 04	10 837 574	461 858 230	24,79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

Dynamic Prepayment

23.b Dynamic Pre-Payments



Reporting Date	29.08.2019				
Payment date	27.08.2019				
Period No	33				
Monthly Period	Jul 19				
Interest Period	from	25.07.2019	to	27.08.2019	= 33 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

24. Delinquency



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 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								
	1	525 396 333	34 015	491 902 892	2 035	29 624 753	196	2 966 337	31	403 292	20	365 775	9	133 283				
	2	504 347 052	33 002	468 537 921	2 155	32 200 182	175	2 515 769	37	609 675	13	126 839	13	283 908	4	72 760	9	105 768
	3	481 919 092	32 488	453 472 330	1 671	24 877 048	177	2 373 641	45	606 243	17	352 401	6	51 631	8	185 798	13	197 713
	4	461 858 230	31 216	428 526 715	1 999	28 538 287	228	3 449 368	53	725 906	18	358 578	12	216 300	4	43 076	14	271 902
	5	439 904 054	30 209	407 230 626	2 061	28 828 006	195	2 600 242	38	513 986	20	295 057	14	284 504	8	151 633	13	206 025
	6	419 740 450	29 596	391 955 609	1 715	23 602 309	219	3 265 506	48	461 928	17	217 453	10	144 753	4	92 893	27	447 398
	7	400 842 082	28 319	368 320 058	2 052	28 053 819	211	3 119 310	58	890 050	24	262 421	12	152 231	2	44 194	13	191 339
	8	381 488 761	27 701	353 395 978	1 740	24 496 715	186	2 449 904	41	571 620	24	347 453	11	143 582	7	83 509	15	196 517
	9	363 414 216	26 904	338 241 952	1 558	20 999 646	209	2 738 253	61	896 518	20	362 889	11	147 959	3	27 000	22	254 983
	10	344 817 496	25 744	317 968 829	1 735	22 648 076	199	2 646 668	66	883 606	29	372 404	12	205 405	6	92 508	14	182 283
	11	328 195 863	25 101	304 803 459	1 559	19 836 919	171	2 183 769	60	655 941	24	331 690	23	291 715	7	92 369	15	236 057
	12	313 521 280	24 310	289 602 065	1 537	19 482 029	215	2 967 035	61	777 496	25	306 595	16	206 373	15	179 686	17	254 699
	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	224 302 396	19 530	206 304 112	1 249	14 423 879	215	2 306 681	42	451 426	27	415 719	16	175 566	14	225 012	21	179 493
	7	211 075 867	18 542	191 796 448	1 412	15 779 244	198	2 437 712	57	528 382	23	260 533	15	190 813	10	82 734	26	403 399
	8	198 648 875	17 984	182 216 054	1 132	12 434 985	236	2 853 692	54	635 167	18	229 319	16	201 581	8	78 076	25	219 737
	9	187 664 770	17 122	169 576 446	1 305	14 405 760	214	2 383 913	52	566 844	28	402 837	11	169 627	13	159 344	12	92 622
	10	175 773 666	16 478	159 204 006	1 241	13 404 715	160	1 892 170	50	622 559	33	391 476	16	207 362	2	51 378	23	260 895
	11	165 416 904	15 943	151 895 948	1 059	10 361 018	183	2 120 573	43	429 073	21	291 233	14	189 712	9	129 346	19	207 833
	12	157 310 518	15 159	140 782 837	1 274	12 971 959	214	2 295 378	63	830 198	13	142 837	13	182 377	9	104 932	14	192 208
	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	97 574 081	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																	
	9																	
	10																	
	11																	
	12																	

SCF Rahoituspalvelut II DAC
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	from Jul 19	to 27.08.2019 = 33 days
Interest Period	from 25.07.2019	to 27.08.2019 = 33 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	160 281		18															

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2018 Q1			2018 Q2			2018 Q3			2018 Q4			2019 Q1		
				Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542		6	960	6 807	7 735	8 269	15 076	534	-	15 076	534	-	15 076	534	-	15 076	534
2017 1	387 612		29	5 623	216 032	171 580	34 987	251 019	136 593	17 067	268 086	119 526	5 702	273 787	113 824	850	274 637	112 974
2017 2	925 325		54	37 579	717 451	207 875	22 563	740 014	185 311	21 101	761 115	164 210	130 789	891 904	33 421	1 482	893 386	31 939
2017 3	642 838		50	21 100	393 241	249 597	15 460	408 701	234 138	20 825	429 525	213 313	163 660	593 185	49 653	16	593 201	49 637
2017 4	673 040		46	207 998	579 508	93 531	19 006	598 515	74 525	2 949	601 464	71 576	159 514	760 977	87 938	315	761 292	88 253
2018 1	748 138		63	263 421	263 421	484 717	265 803	529 224	218 914	21 526	550 750	197 388	185 774	736 523	11 615	2 301	738 824	9 314
2018 2	853 271		68				236 260	236 260	617 011	266 834	503 094	350 176	180 666	683 760	169 510	4 054	687 814	165 457
2018 3	715 758		64							329 718	329 718	386 040	144 529	474 246	241 511	14 930	489 177	226 581
2018 4	660 936		56										255 009	255 009	405 926	127 883	382 892	278 043
2019 1	521 743		45												199 711	199 711	322 032	
2019 2	593 998		53															
2019 3	160 281		18															

Default Quarter	Default Amount	Recovery Quarter	No Of Loans	2019 Q2			2019 Q3		
				Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542		6	-	15 076	-	15 076	534	
2017 1	387 612		29	2 915	277 553	110 059	277 553	110 059	
2017 2	925 325		54	26 118	919 505	5 821	144	919 649	
2017 3	642 838		50	-	593 201	49 637	-	593 201	
2017 4	673 040		46	-	761 292	88 253	-	761 292	
2018 1	748 138		63	25 903	764 727	-	-	764 727	
2018 2	853 271		68	50 151	737 965	115 305	354	738 319	
2018 3	715 758		64	181 993	671 170	44 588	-	671 170	
2018 4	660 936		56	179 148	562 041	98 895	22 674	584 715	
2019 1	521 743		45	166 027	365 739	156 005	943	366 681	
2019 2	593 998		53	80 600	80 600	513 309	141 831	222 431	
2019 3	160 281		18					371 562	

SCF Rahoituspalvelut II DAC
Monthly Investor Report

26. Priority of Payments



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	8 000 405,27	EUR
Senior Expenses	-	4 542,16	EUR
Servicing Fee	-	42 011,05	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	337 241,60	EUR
Principal on Loan to Issuer	-	7 616 610,46	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	8 814 364,47	EUR
Senior Expenses	-	4 462,41	EUR
Interest Class A	-	3 529,00	EUR
Interest Class B	-	3 799,00	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	-	7 616 610,46	EUR
Principal Payments on Class B	-	-	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	-	112,21	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	190 697,48	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	190 697,48	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	13,11	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	190 684,37	EUR

SCF Rahoituspalvelut II DAC
Monthly Investor Report

27. Transaction Costs



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	33	
Monthly Period	Jul 19	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	4 542,16						
Interest accrued for the Period	EUR	142 486,00	3 529,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	5 696 426,00	957 991,00	129 546,00	413 736,00	416 020,00	965 883,00	2 813 250,00
Interest Payments	EUR	142 486,00	3 529,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	5 696 426,00	957 991,00	129 546,00	413 736,00	416 020,00	965 883,00	2 813 250,00
Interest accrued on Subordinated Loan for the Period	EUR	112,21						
Cumulative Interest accrued on Subordinated Loan	EUR	15 351,86						
Interest Payments on Subordinated Loan	EUR	112,21						
Cumulative Interest Payments on Subordinated Loan	EUR	15 351,86						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

28. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Thomas André Johansen	+ 47 91 82 42 44	thomas.andren.johansen@santanderconsumer.no
Morten Christopher Freberg Holme	+47 92 82 38 33	morten.holme@santanderconsumer.no
Joachim Joveng Rogne	+47 48 23 86 32	joachim.joveng.rogne@santanderconsumer.no

Risk

Christian Frederik Bull-Berg	+47 41 07 29 52	christian.frederik.bull.berg@santanderconsumer.no
------------------------------	-----------------	---

Reporting Date	29.08.2019					
Payment date	27.08.2019					
Period No	33					
Monthly Period	Jul 19					
Interest Period	from	25.07.2019	to	27.08.2019	=	33 days