

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

**Cover Sheet Monthly Investor Report**



Reporting Date		27.08.2020			
Payment date		25.08.2020		Following payment dates:	25.09.2020
Period No		45			26.10.2020
Monthly Period		01.07.2020			
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days
Cut-Off date		31.07.2020			

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1. Portfolio Information



Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	45
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
<b>Opening balance</b>	<b>39 450 685,33 EUR</b>
Scheduled Loan Principal Repayments	2 086 561,40 EUR
Prepayments	1 749 880,22 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>3 836 441,62 EUR</b>
New Defaulted Auto Loans in Period	128 191,21 EUR
<b>Closing Balance</b>	<b>35 486 052,50 EUR</b>

<b>Total revenue collections</b>	
Revenue and fees received on loan balances	166 201,24 EUR
Recoveries on loans in default	42 634,76 EUR
<b>Total Revenue Received in Period</b>	<b>208 836,00 EUR</b>

<b># Loans</b>	
At beginning of period	6 903 Loans
Paid in Full	437 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	16 Loans
<b>At end of period</b>	<b>6 450 Loans</b>

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**2. Amount Due for Distribution**

Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	45
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days



**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	4 043 708 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>4 043 708 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	4 028 380 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>4 884 430 EUR</b>

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**3. Reserve Accounts**

Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	45
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days



**Note Balance**

Beginning of Period	39 450 685,33 EUR
End of Period	35 486 052,50 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	2,2 %	856 050,00 EUR
Cash Outflow		856 050,00 EUR
Cash Inflow		856 050,00 EUR
End of Period	2,2 %	856 050,00 EUR
Required Reserve Amount	2,2 %	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	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

**Asset Balance**

Beginning of Period	39 450 685,33	EUR
End of Period	35 486 052,50	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	32 391 514,24	91,28 %	5 950
1-29 days past due	2 227 727,21	6,28 %	367

**Delinquent Receivables:**

30-59 days past due	482 597,35	1,36 %	81
60-89 days past due	198 810,79	0,56 %	27
90-119 days past due	100 346,51	0,28 %	14
120-149 days past due	59 356,24	0,17 %	7
150-179 days past due	25 700,16	0,07 %	4
<b>Total Performing and Delinquent</b>	<b>35 486 053</b>	<b>100,00 %</b>	<b>6 450</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	4 397 519	12,39 %	890

Current Period Defaults	128 191,21		16
Cumulative Defaults	8 132 842,16		669
Current Period Recoveries	42 634,76		
Cumulative Recoveries	6 650 536,66		

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

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	35 486 052,50
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	35 486 052,50
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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**5. Outstanding Notes**

Reporting Date	27.08.2020	
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Period No	45	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 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	39 450 685,33	-	2 950 685,33	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	4 884 430,46						
Amortisation	3 964 632,83						
Redemption per Class	3 964 632,83		2 950 685,33	1 013 947,50	-	-	-
Redemption per Note	-	-	10 808,37	11 142,28	-	-	-
Class Principal Outstanding Closing Balance	35 486 052,50	-	-	8 086 052,50	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	0,00 %	0,00 %	22,79 %	17,19 %	29,03 %	31,00 %
Current Pool Factor	-	-	-	0,89	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	-	-	10 808,37	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note	-	-	10 808,37	11 142,28	-	-	-
Principal Outstanding per Note End of Period	-	-	-	88 857,72	100 000,00	100 000,00	100 000,00
>Interest accrued for the period	-	-	1,50	133,33	200,00	275,00	750,00
Interest Payment	12 543,97	-	410,64	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note	-	-	1,50	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)		102,41 %	102,41 %	79,63 %	62,44 %	33,41 %	2,41 %
Current CE (excl. Excess Spread)		102,41 %	102,41 %	79,63 %	62,44 %	33,41 %	2,41 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.08.2020  
Payment date 25.08.2020  
Period No 45  
Monthly Period 01.07.2020  
Interest Period : 27.07.2020 to 25.08.2020 = 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		No rating	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-1	BBB -	A-	Baa3	A2	No		Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within 60 days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance	
Transaction Account Bank	BNP Paribas		F1	F1	P-1	P-1	A	A+ *	A3	Aa3	No		The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank which meets the Required Ratings	
Swap Counterparty	BS	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A	A-	N/A	N/A	Yes		If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (b) may, within 14 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings	
	BS	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-	A-	N/A	N/A	No		If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it: (e) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (f) shall, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings	
Swap Counterparty	BS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	A3	A2	No		If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (c) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (d) may, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not adversely affect the then current ratings of the Notes).	
	BS	Moody's Second Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	Baa3	A2	No		If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (g) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (h) shall, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any such further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not adversely affect the then current ratings of the Notes).	
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+ *	P-1	P-1	A	AA- *	A3	Aa2	No		The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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**7.a Original Portfolio Principal Balance**

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	45				
Monthly Period	01.07.2020	to	25.08.2020	=	29 days
Interest Period	from	27.07.2020	to	25.08.2020	= 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



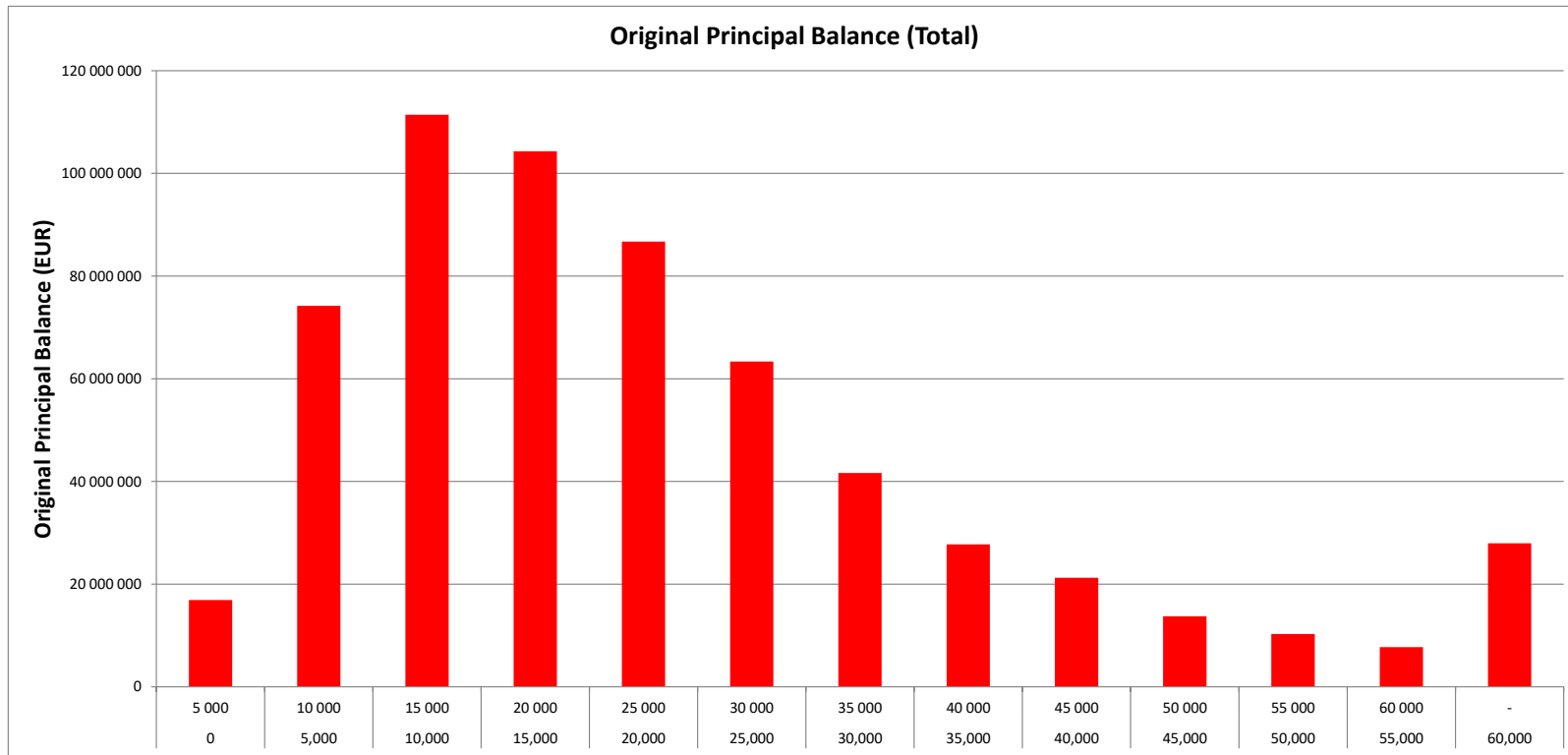
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**7.b Original Principal Balance Graph**

Reporting Date	27.08.2020	
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**Original Principal Balance (Total)**



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**8.a Outstanding Principal Balance**

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	45				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days



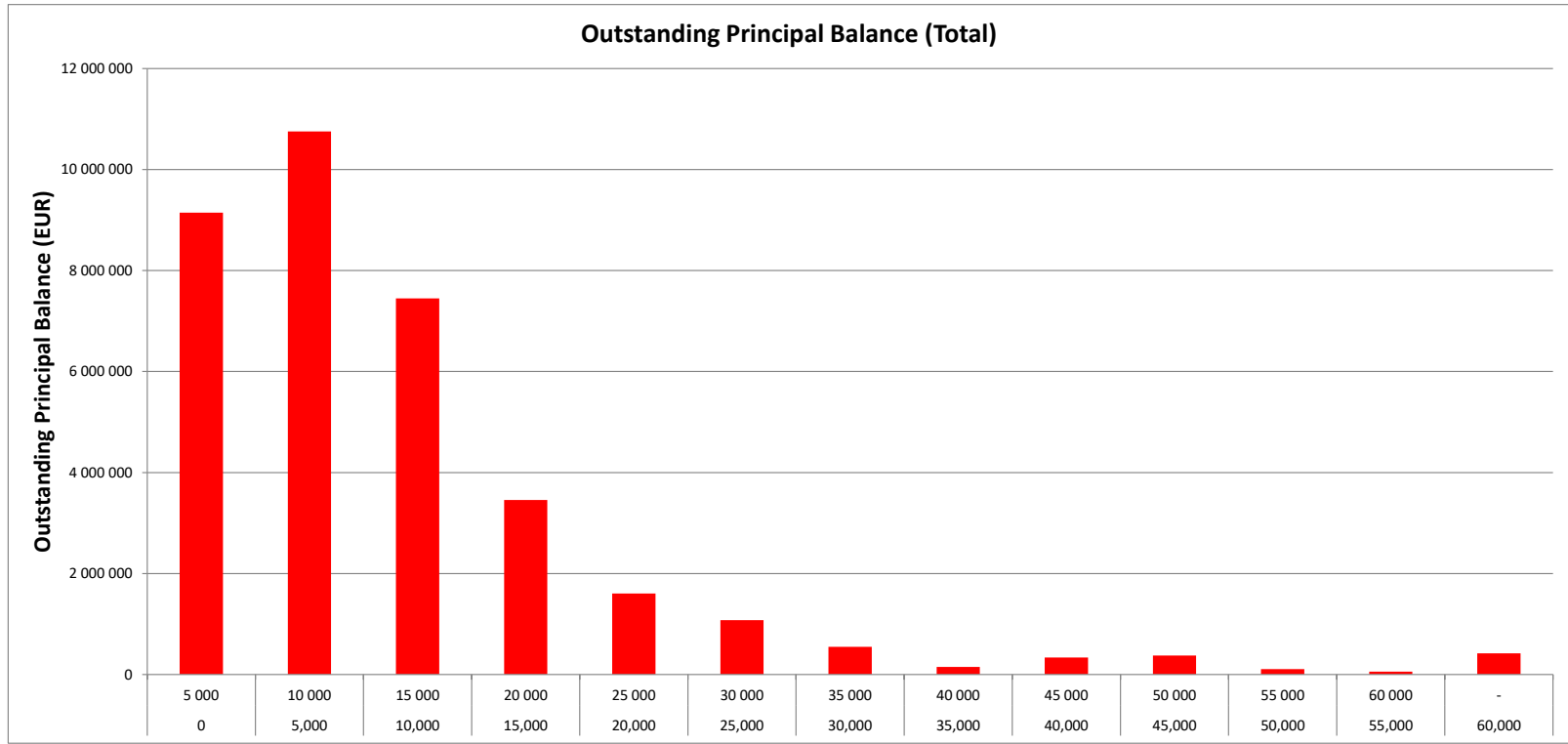
Average amount - all: 5 502

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	3 976	9 146 660	25,8 %	9,0	51,2
		5 000 10 000	1 504	10 753 325	30,3 %	9,3	51,3
		10 000 15 000	613	7 448 492	21,0 %	9,7	51,1
		15 000 20 000	201	3 457 154	9,7 %	10,2	50,8
		20 000 25 000	72	1 603 031	4,5 %	9,8	51,1
		25 000 30 000	39	1 077 363	3,0 %	10,3	50,9
		30 000 35 000	17	549 445	1,5 %	9,7	51,1
		35 000 40 000	4	150 403	0,4 %	9,2	50,8
		40 000 45 000	8	338 503	1,0 %	13,6	51,8
		45 000 50 000	8	377 217	1,1 %	10,7	50,4
		50 000 55 000	2	107 412	0,3 %	9,0	51,0
		55 000 60 000	1	56 493	0,2 %	12,0	51,0
		60 000 -	5	420 555	1,2 %	13,7	49,8
		Total	6 450	35 486 053	100 %	9,6	51,1

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**8.b Outstanding Principal Balance Graph**

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**9.a Geographical Distribution**



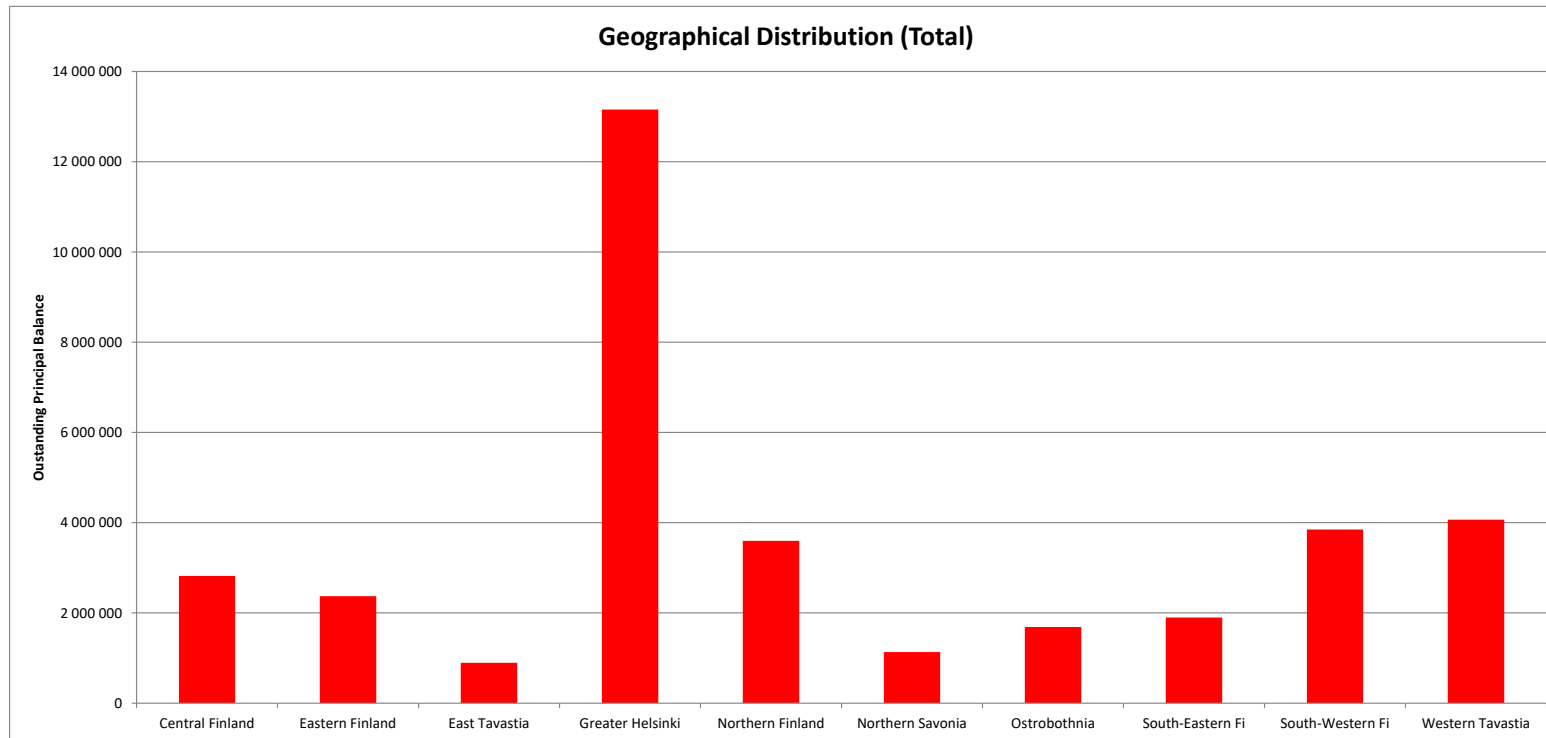
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	570	2 821 814	7,95 %	10,1		50,8
Eastern Finland	466	2 373 935	6,69 %	9,7		51,1
East Tavastia	189	894 651	2,52 %	9,7		50,6
Greater Helsinki	2 175	13 157 906	37,08 %	9,5		51,1
Northern Finland	680	3 599 524	10,14 %	9,6		50,8
Northern Savonia	226	1 133 376	3,19 %	9,2		51,5
Ostrobothnia	368	1 688 444	4,76 %	9,4		51,6
South-Eastern Fi	327	1 899 706	5,35 %	9,2		51,7
South-Western Fi	736	3 847 787	10,84 %	9,5		51,3
Western Tavastia	713	4 068 911	11,47 %	9,8		51,0
Total	6 450	35 486 053	100 %	9,6		51,1

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**9.b Geographical Distribution Graph**

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**10.a Interest Rate**

Reporting Date	27.08.2020	
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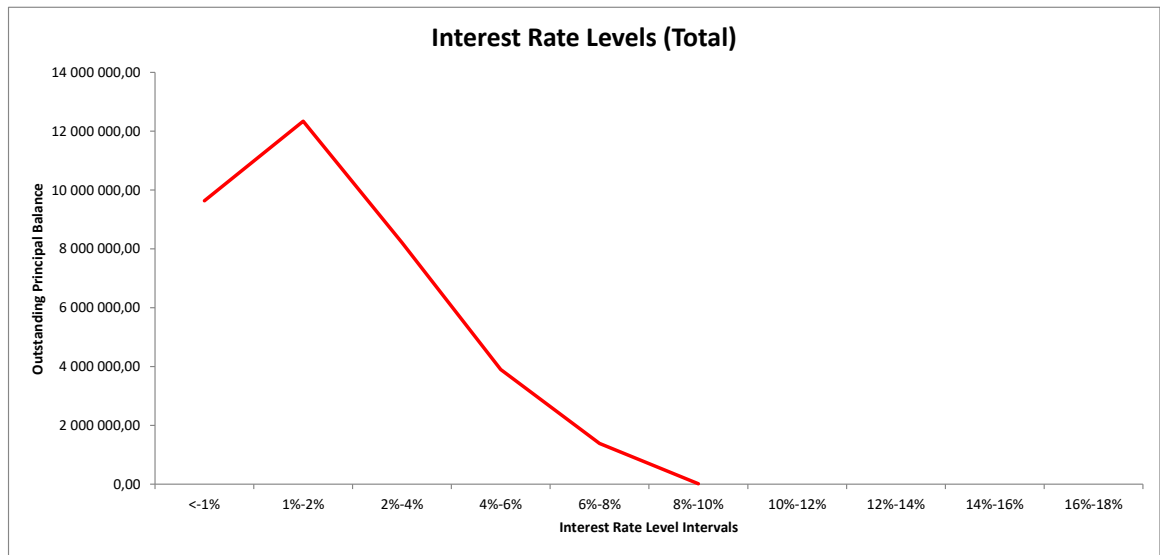


TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	1 503	9 632 774	27,15 %	9,8	50,7
1	2	1 989	12 339 773	34,77 %	9,5	51,2
2	4	1 443	8 216 296	23,15 %	9,3	51,5
4	6	1 003	3 899 128	10,99 %	9,7	51,1
6	8	508	1 384 719	3,90 %	9,8	51,0
8	10	4	13 362	0,04 %	11,8	48,1
10	12					
12	14					
14	16					
16	18					
18	20					
Total		6 450	35 486 053	100 %	9,6	51,1

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10.b Interest Rate

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11.a Remaining Terms



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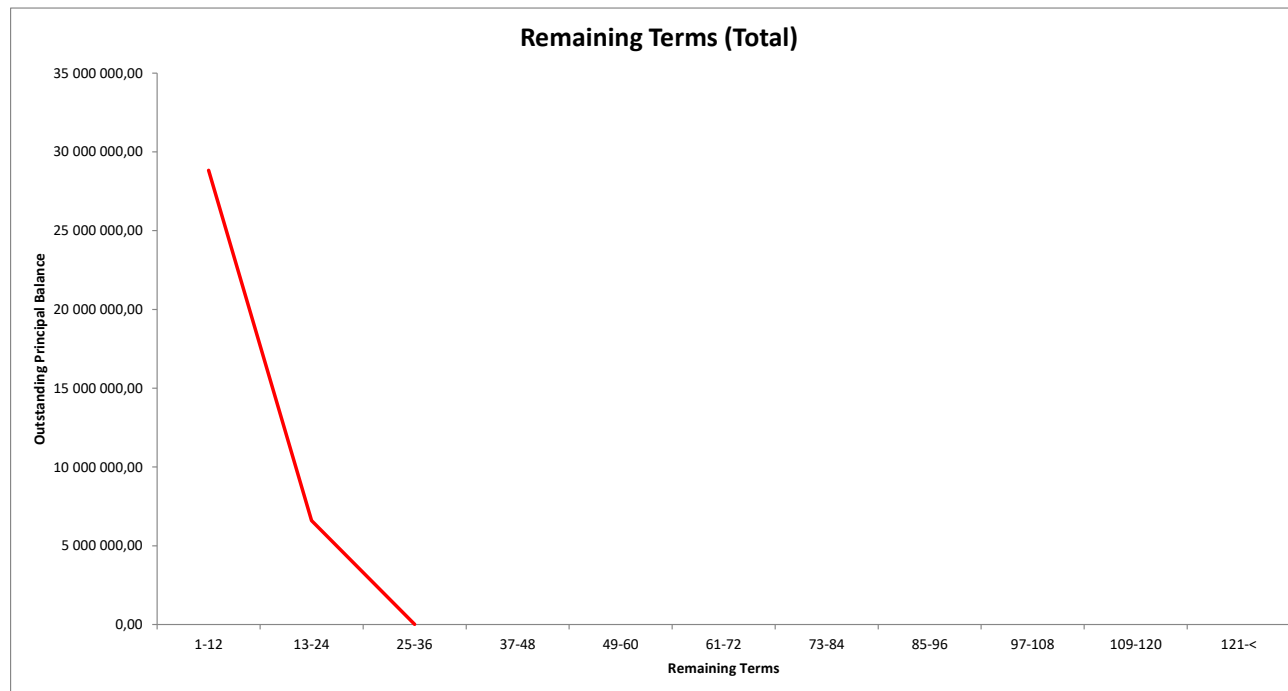
		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	34	44 693	0,13 %	0,0	56,9
	1		12	5 540	28 830 925	81,25 %	8,5	51,8
	13		24	874	6 598 264	18,59 %	14,4	48,2
	25		36	2	12 170	0,03 %	29,9	48,7
	37		48					
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			6 450	35 486 053	100 %	9,6	51,1	



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**11.b Remaining Terms**

Reporting Date	27.08.2020	
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Period No	45	
Monthly Period	01.07.2020	
Interest Period	from	27.07.2020
	to	25.08.2020
	=	29 days



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**12.a Seasoning**



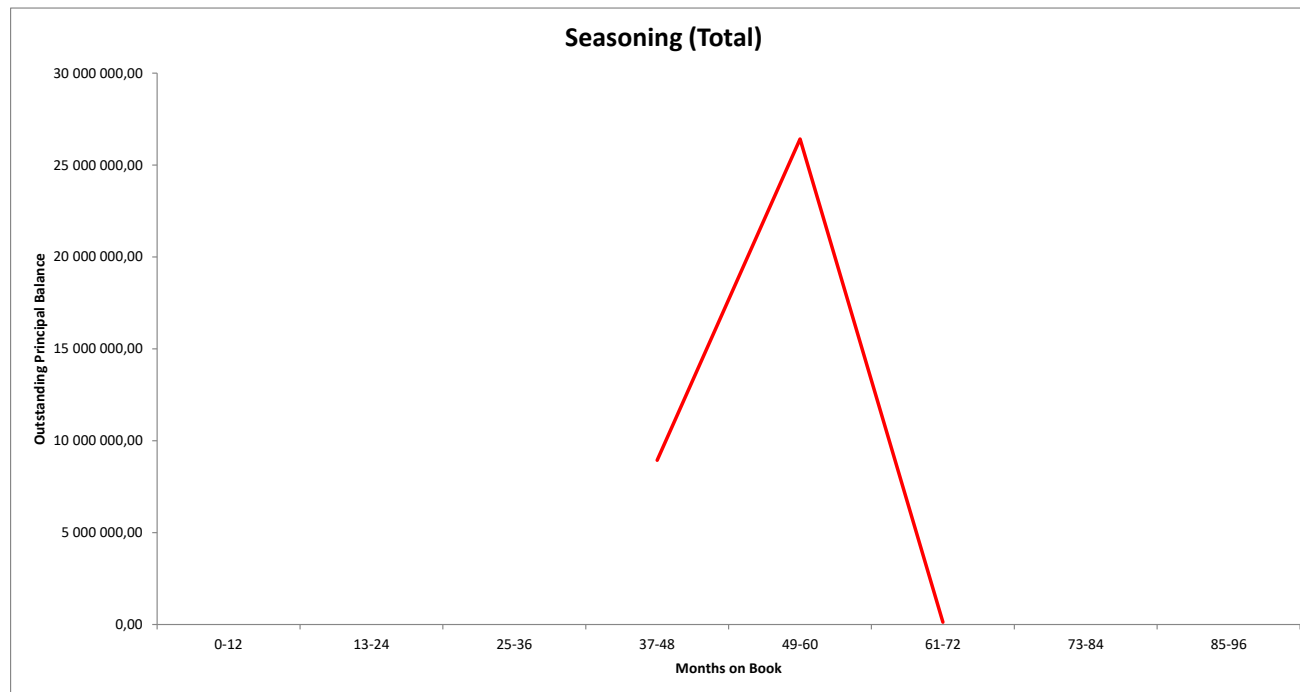
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12					
	13		24					
	25		36					
	37		48	1 484	8 942 339	25 %	13	47
	49		60	4 936	26 415 901	74 %	8	52
	61		72	30	127 813	0 %	5	62
	73		84					
	85		96					
	<b>Total</b>			6 450	35 486 053	100 %	9,6	51,1

**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**12.b Seasoning**

Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days



**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**13.a Balloon loans**



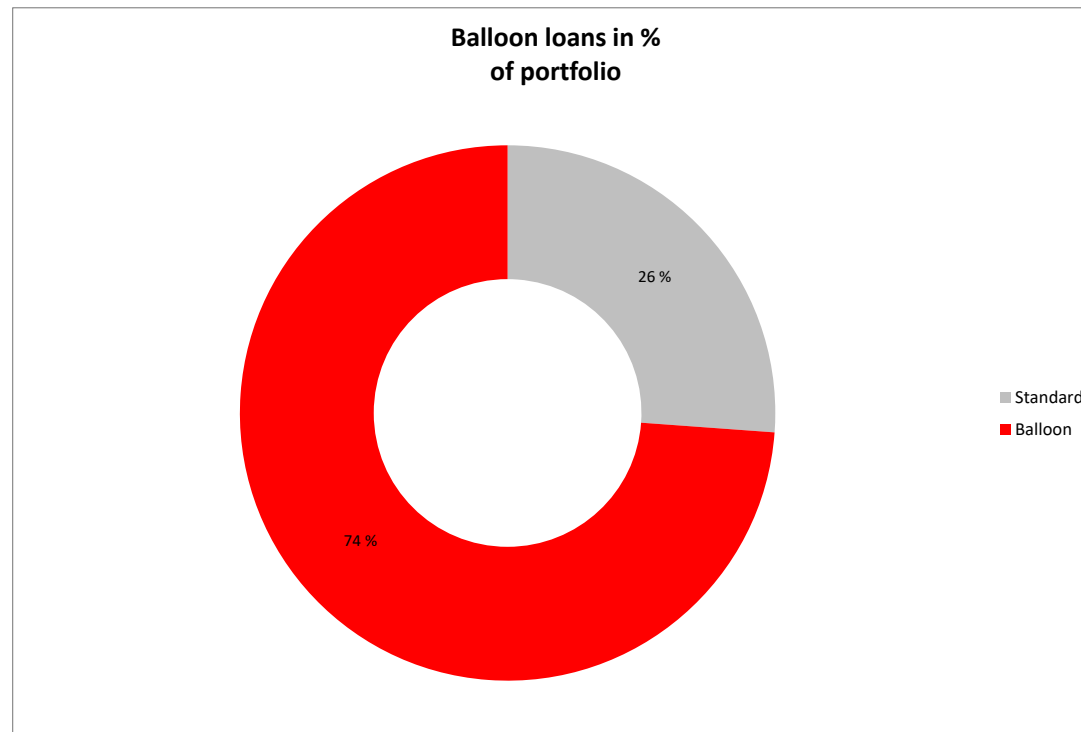
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

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		3 763	9 281 631	26 %	497	0 %	10	50
Balloon		2 687	26 204 421	74 %	18 767 450	72 %	9	51
Total		6 450	35 486 053	100 %	18 767 947	52,89 %	9,6	51,1

SCF Rahoituspalvelut II DAC  
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13.b Balloon loans

Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from	27.07.2020
	to	25.08.2020
	=	29 days



SCF Rahoituspalvelut II DAC  
Monthly Investor Report

14.a # loans per borrower



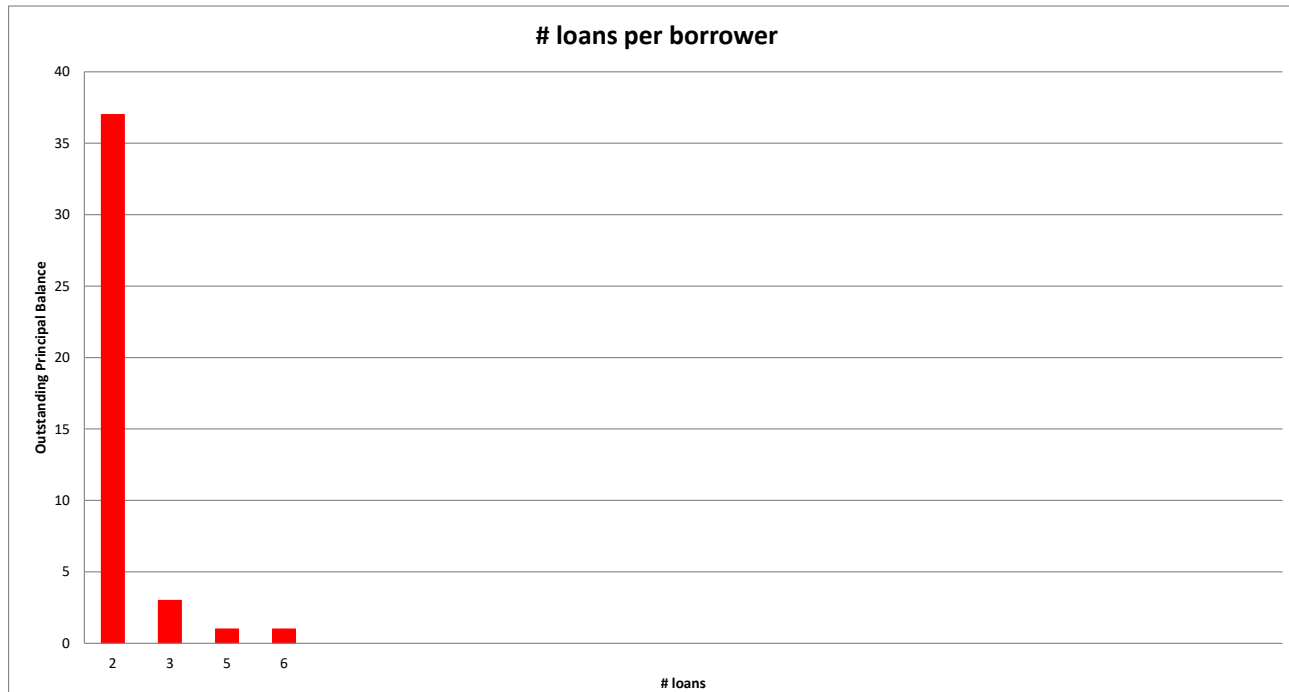
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	6356	34994264,96	98,6 %
	2	37	399860,64	1,1 %
	3	3	45714	0,1 %
	5	1	7717,97	0,0 %
	6	1	38494,93	0,1 %
	Total:		6 398	35 486 053

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14.b # loans per borrower

Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days



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15.a Amortization Profile



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	35 486 053	33 292 598	2 193 454	69 146	2,36 %	93,82 %
2	33 292 598	30 660 849	2 631 749	64 401	2,35 %	86,40 %
3	30 660 849	27 965 171	2 695 678	58 503	2,31 %	78,81 %
4	27 965 171	25 210 022	2 755 150	52 921	2,29 %	71,04 %
5	25 210 022	22 569 662	2 640 360	47 156	2,27 %	63,60 %
6	22 569 662	20 103 715	2 465 947	41 738	2,24 %	56,65 %
7	20 103 715	17 463 668	2 640 047	36 838	2,22 %	49,21 %
8	17 463 668	14 757 947	2 705 721	31 407	2,18 %	41,59 %
9	14 757 947	12 053 291	2 704 656	25 880	2,12 %	33,97 %
10	12 053 291	9 271 900	2 781 390	20 824	2,09 %	26,13 %
11	9 271 900	6 334 681	2 937 219	16 102	2,10 %	17,85 %
12	6 334 681	3 544 850	2 789 832	10 737	2,05 %	9,99 %
13	3 544 850	1 791 817	1 753 033	5 816	1,99 %	5,05 %
14	1 791 817	1 235 596	556 221	3 129	2,12 %	3,48 %
15	1 235 596	895 097	340 499	2 184	2,14 %	2,52 %
16	895 097	620 369	274 728	1 517	2,05 %	1,75 %
17	620 369	437 551	182 818	1 069	2,09 %	1,23 %
18	437 551	287 342	150 208	790	2,19 %	0,81 %
19	287 342	132 329	155 013	460	1,94 %	0,37 %
20	132 329	33 439	98 889	112	1,02 %	0,09 %

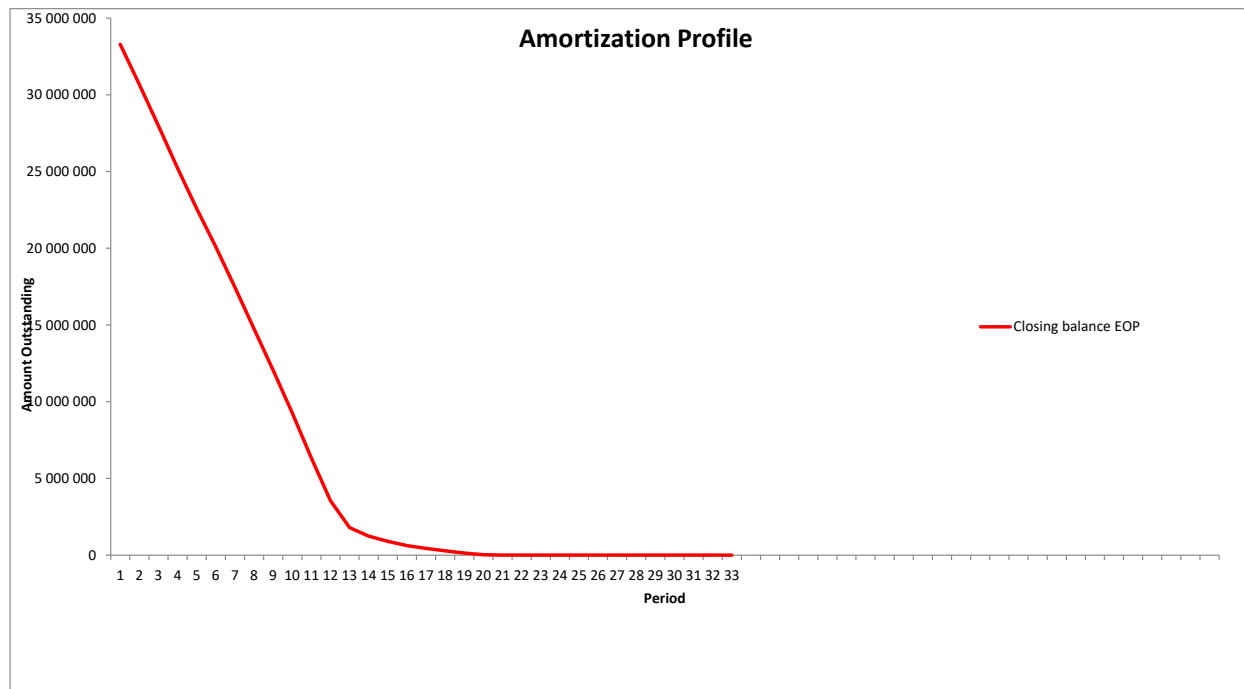
Amortization profile (first 20 periods)



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

**15.b Amortization Profile**

Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days



SCF Rahoituspalvelut II DAC  
Monthly Investor Report

16.a Payment Holidays



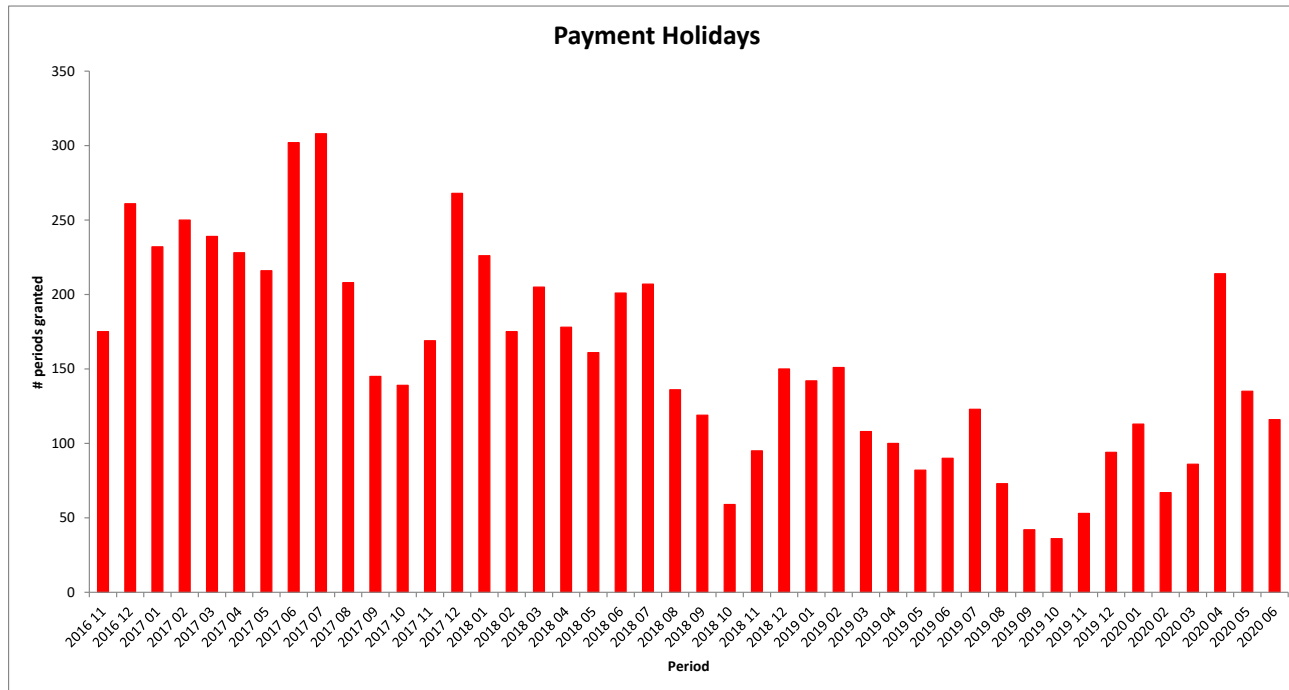
Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	45				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days

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	247	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	2 378 457	
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	811 845	
2020 07	79	106	29 879	470 908	
Total:	6 956	9 387	2 841 222	89 662 234	

SCF Rahoituspalvelut II DAC  
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16.b Payment Holidays

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	45				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days



SCF Rahoituspalvelut II DAC  
Monthly Investor Report

17.a Downpayment



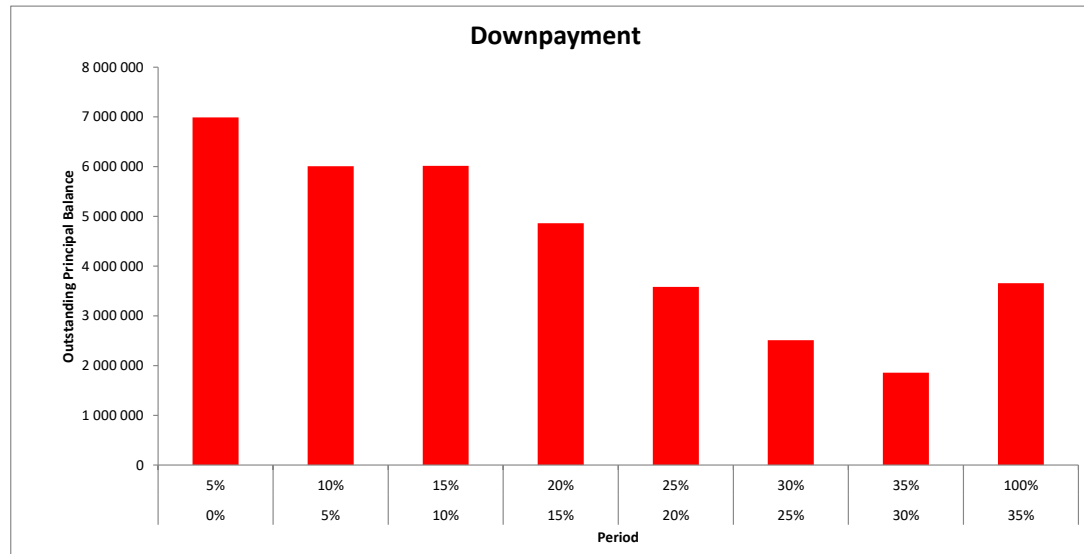
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	1 042	6 992 358	20 %	10,1	51,2	
	5 %	10 %	1 013	6 008 024	17 %	9,5	51,3	
	10 %	15 %	1 089	6 017 974	17 %	9,7	51,1	
	15 %	20 %	811	4 863 944	14 %	9,5	51,2	
	20 %	25 %	625	3 580 751	10 %	9,5	50,9	
	25 %	30 %	529	2 511 427	7 %	9,4	50,8	
	30 %	35 %	387	1 856 033	5 %	9,3	51,0	
	35 %	100 %	954	3 655 542	10 %	9,1	51,1	
	Total		6 450	35 486 053	100 %	9,6	51,1	

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17.b Downpayment

Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from	27.07.2020
	to	25.08.2020
	=	29 days



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18.a Vehicle Condition

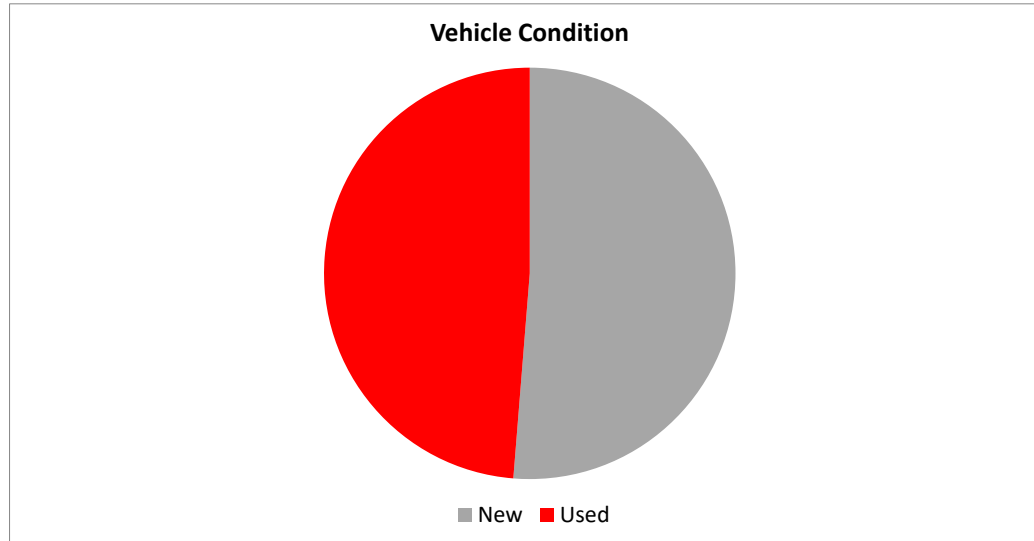


Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	45
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 413	18 195 215	51 %	9,3	51,3
	Used	4 037	17 290 837	49 %	9,8	50,9
	Total	6 450	35 486 053	100 %	9,6	51,1

**18.b Vehicle Condition**

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	45				
Monthly Period	01.07.2020				
Interest Period	from 27.07.2020	to 25.08.2020	=	29 days	



SCF Rahoituspalvelut II DAC  
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19.a Borrower Type



Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	45
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days

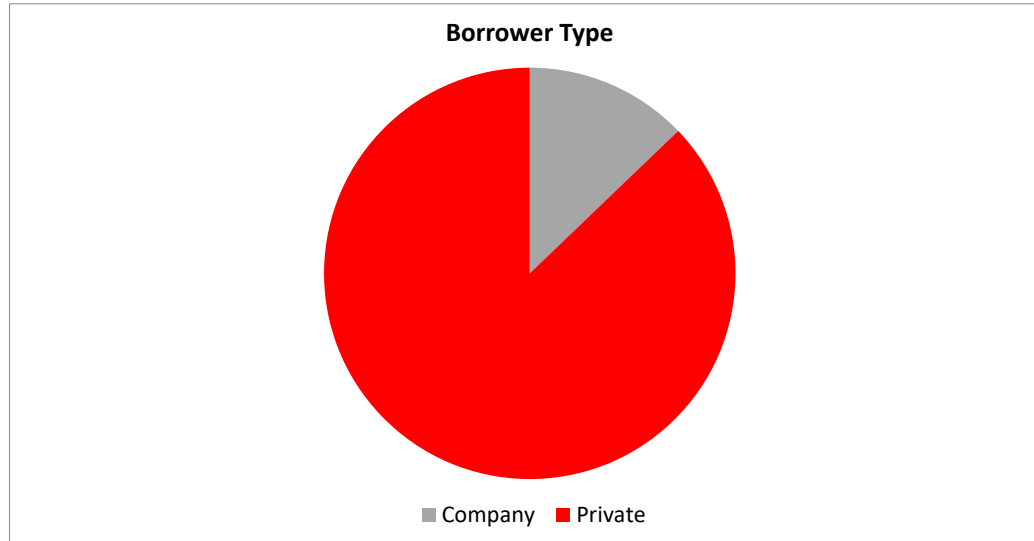
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	664,0	4551923,7	0,1	9,0	51,0
	Private	5786,0	30934128,8	0,9	9,6	51,1
	Total	6450,0	35486052,5	1,0	9,6	51,1



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**19.b Borrower Type**

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	45				
Monthly Period	01.07.2020				
Interest Period	from 27.07.2020	to	25.08.2020	=	29 days



**SCF Rahoituspalvelut II DAC  
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**20.a Vehicle type**



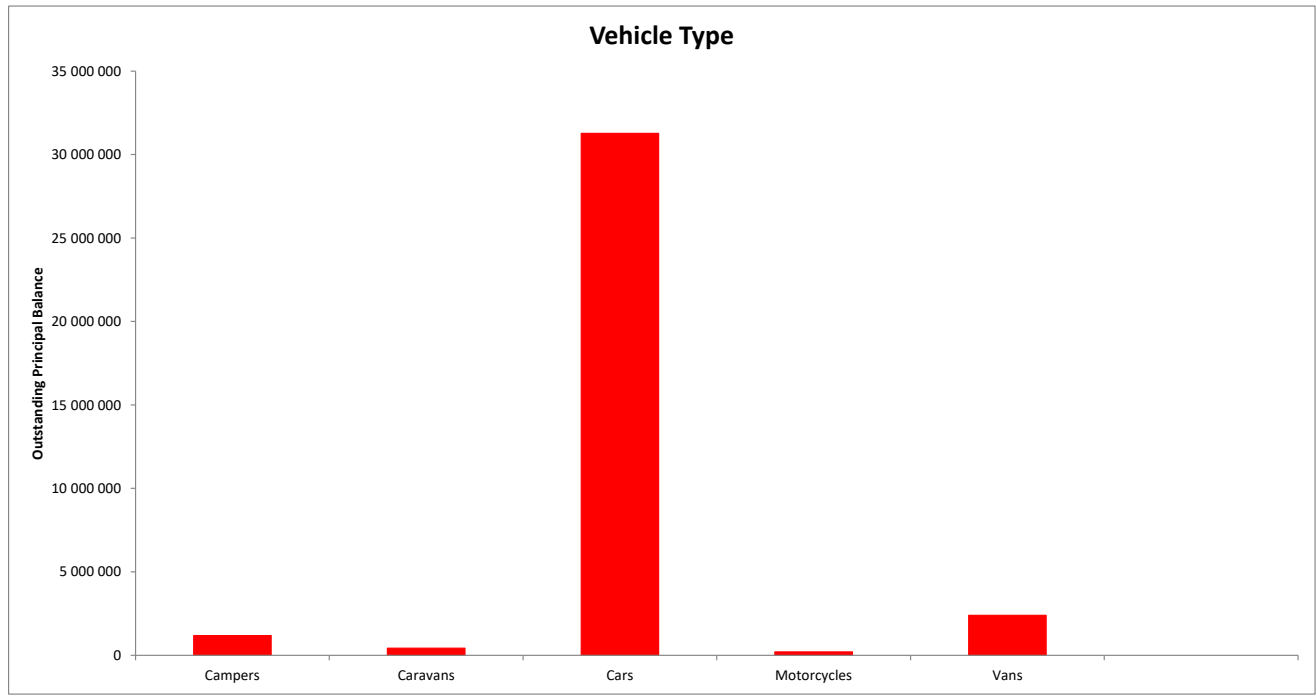
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		103	1 189 215	3 %	10,2	50,7
Caravans		77	424 258	1 %	10,6	51,1
Cars		5 747	31 269 034	88 %	9,6	51,2
Motorcycles		71	204 699	1 %	10,4	50,1
Vans		452	2 398 847	7 %	9,2	51,0
		6 450	35 486 053	100 %	9,6	51,1

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**20.b Vehicle type**

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	45				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days



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21.a Restructured Loans



Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	45
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days

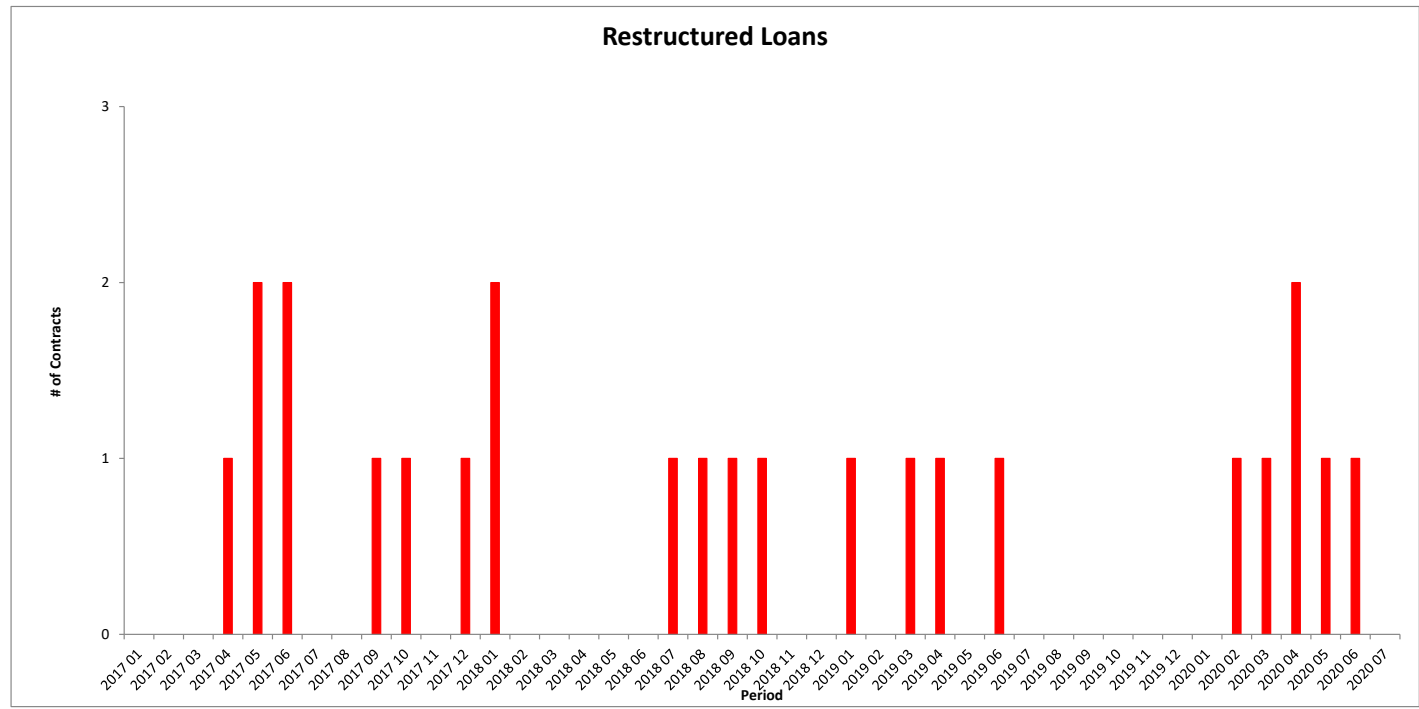
TOTAL		
Period	No	Outstanding balance
2016 11	0	0
2016 12	0	0
2017 01	0	0
2017 02	0	0
2017 03	0	0
2017 04	0	0
2017 05	1	17 330
2017 06	2	17 566
2017 06	2	15 520
2017 07	0	0
2017 08	0	0
2017 09	1	3 710
2017 10	1	18 298
2017 11	1	
2017 12	1	23 337
2018 01	2	15 926
2018 02	0	0
2018 03	0	0
2018 04	0	0
2018 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	16 485
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
Total	24	273 549

Restructured

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**21.b Restructured Loans**

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	45				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days



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22.a Dynamic Interest rate



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

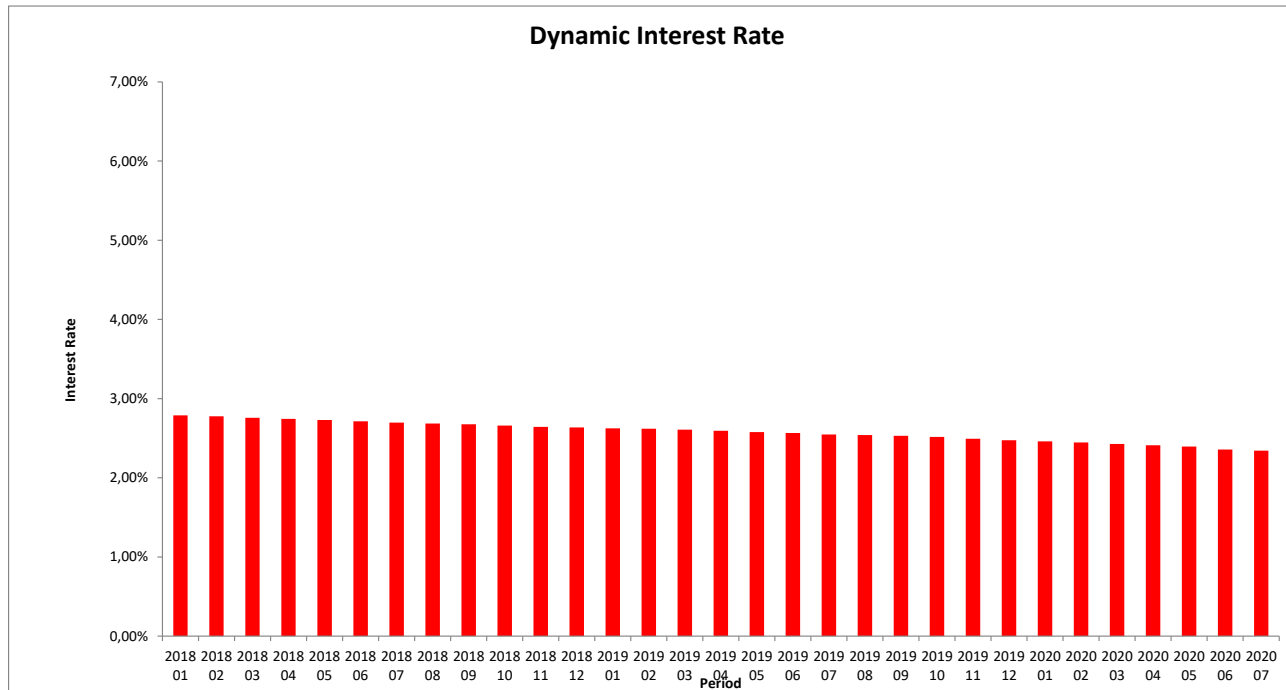
TOTAL		
Period	Closing balance	WA Interest rate
2016 11	567 935 967	2,98 %
2016 12	547 300 289	2,97 %
2017 01	525 396 333	2,96 %
2017 02	504 347 052	2,94 %
2017 03	481 919 092	2,93 %
2017 04	461 858 230	2,92 %
2017 05	439 904 054	2,90 %
2017 06	419 740 450	2,89 %
2017 07	400 842 082	2,87 %
2017 08	381 488 761	2,85 %
2017 09	363 414 216	2,84 %
2017 10	344 817 496	2,83 %
2017 11	328 195 863	2,82 %
2017 12	313 521 280	2,80 %
2018 01	296 448 553	2,79 %
2018 02	281 472 477	2,78 %
2018 03	266 886 919	2,76 %
2018 04	252 657 251	2,74 %
2018 05	237 930 079	2,73 %
2018 06	224 302 396	2,71 %
2018 07	211 075 867	2,70 %
2018 08	198 648 875	2,69 %
2018 09	187 664 770	2,68 %
2018 10	175 773 666	2,66 %
2018 11	165 416 904	2,64 %
2018 12	157 310 518	2,64 %
2019 01	147 074 767	2,62 %
2019 02	138 230 135	2,62 %
2019 03	129 052 240	2,61 %
2019 04	120 350 798	2,59 %
2019 05	112 338 169	2,58 %
2019 06	105 190 672	2,57 %
2019 07	97 574 061	2,55 %
2019 08	90 803 502	2,54 %
2019 09	84 417 298	2,53 %
2019 10	77 675 763	2,52 %
2019 11	71 563 276	2,49 %
2019 12	66 457 659	2,47 %
2020 01	61 234 730	2,46 %
2020 02	56 180 765	2,45 %
2020 03	51 463 288	2,43 %
2020 04	47 246 960	2,41 %
2020 05	43 484 400	2,39 %
2020 06	39 450 685	2,36 %
2020 07	35 486 053	2,34 %

Interest rate evolution

SCF Rahoituspalvelut II DAC  
Monthly Investor Report

22.b Dynamic Interest Rate

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	45				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days



SCF Rahoituspalvelut II DAC  
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23.a Dynamic Pre-Payments



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	from 01.07.2020	to 25.08.2020 = 29 days
Interest Period	from 27.07.2020	to 25.08.2020 = 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 %
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 %

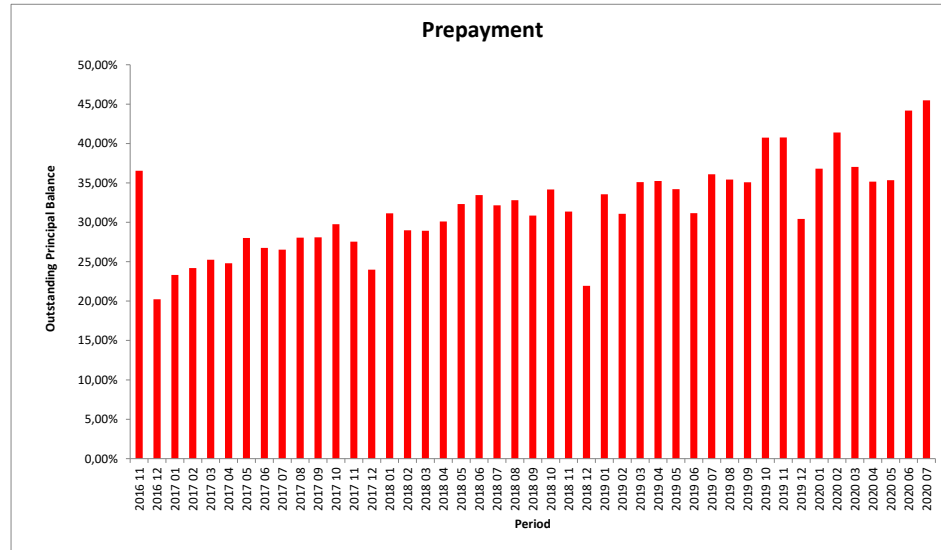
Dynamic Prepayment



**23.b Dynamic Pre-Payments**



Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	45				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days



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24. Delinquency



Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	45
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2016	11	567 935 967	35 864	535 700 608	1 928	29 646 276	151	2 203 556	27	385 527								
	12	547 300 289	35 166	516 424 148	1 820	27 790 475	154	2 345 535	36	531 650	15	208 481						
2017	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
	2018	1	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
2		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
3		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	134 980	26	250 112
4		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
5		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
6		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
7		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
8		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
9		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
10		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
11		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
12		175 773 866	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
2019	1	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
	2	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
	3	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
	4	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
	5	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
	6	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
	7	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
	8	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
	9	97 574 061	11 021	88 129 776	820	7 123 727	185	1 473 731	30	447 615	24	257 138	9	79 037	5	63 038	18	160 281
	10	90 803 502	10 592	82 618 722	677	5 808 658	172	1 448 343	50	565 435	18	177 076	9	132 983	4	52 286	12	92 707
	11	84 417 298	9 946	75 527 892	753	6 426 534	155	1 454 160	56	604 817	26	267 294	12	101 619	4	34 983	8	86 609
	12	77 675 763	9 487	70 039 914	698	5 468 669	122	1 056 984	50	584 231	26	257 457	14	224 562	5	43 946	14	68 101
2020	1	71 563 276	9 042	64 553 114	619	4 633 080	140	1 225 051	56	496 843	21	274 832	19	223 522	6	156 833	14	137 483
	2	66 457 659	8 654	59 485 291	639	4 932 719	136	1 097 077	48	419 821	31	255 901	11	153 656	9	113 196	11	190 324
	3	61 234 730	8 269	55 206 499	556	3 766 721	145	1 337 765	47	466 343	22	229 667	16	140 313	6	87 422	11	117 688
	4	56 180 765	7 868	50 847 959	537	3 728 933	121	893 490	27	285 617	22	160 977	15	174 216	8	89 572	12	104 126
	5	51 463 288	7 357	45 964 629	587	3 871 312	130	933 518	37	333 556	16	174 765	8	83 989	6	101 518	20	104 068
	6	47 246 960	7 115	42 910 601	466	2 995 289	113	694 644	50	380 149	16	176 513	5	52 947	3	36 817	10	135 118
	7	43 484 400	6 693	39 074 012	473	3 015 526	110	785 907	48	319 644	3	178 180	9	80 089	3	31 043	6	43 411
	8	39 450 685	6 330	35 635 208	413	2 606 425	98	690 186	26	221 803	16	129 525	16	113 934	4	53 604	6	27 535
	9	35 486 053	5 950	32 391 514	367	2 227 727	81	482 597	27	198 811	14	100 347	7	59 356	4	25 700	16	128 191

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020 to 25.08.2020	= 29 days

Default Quarter	Default Amount	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	2 927	10 615	960	4 887	9 655	860	5 847	6 895
2017 1	387 612	29				132 181	132 181	259 430	69 364	201 546	186 066	2 927	204 473	183 138	5 935	210 408	177 203
2017 2	925 325	54							360 904	360 904	674 421	305 235	656 139	269 186	23 732	679 872	246 454
2017 3	642 838	50										281 267	281 267	361 571	92 874	372 141	310 297
2017 4	673 040	48															
2018 1	748 138	63															
2018 2	853 271	68															
2018 3	715 778	64															
2018 4	660 936	56															
2019 1	521 743	48															
2019 2	593 998	53															
2019 3	339 597	38															
2019 4	395 909	39															
2020 1	325 883	43															
2020 2	206 063	28															
2020 3	128 191	16															

Default Quarter	Default Amount	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	860	6 807	7 735	8 269	15 076	534	-	15 076	-	534	-	15 076	-	534	-
2017 1	387 612	29	5 639	316 032	111 960	34 987	261 049	136 989	17 067	299 086	119 526	5 702	272 787	113 824	850	274 637	112 974
2017 2	925 325	54	37 679	717 451	207 875	22 563	740 014	186 311	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	249 587	15 480	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	48	207 998	679 508	93 531	19 026	698 515	74 525	2 949	691 464	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	529 214	219 814	21 526	550 750	197 388	189 774	736 523	11 615	2 361	738 884	2 314
2018 2	853 271	68				236 260	236 260	671 011	266 834	503 094	350 176	180 666	683 760	169 510	4 054	687 814	165 487
2018 3	715 778	64							329 718	329 718	386 040	144 529	474 246	241 511	14 930	489 177	226 581
2018 4	660 936	56									250 009	250 009	405 926	127 883	382 892	278 043	
2019 1	521 743	48												199 711	199 711	322 032	
2019 2	593 998	53															
2019 3	339 597	38															
2019 4	395 909	39															
2020 1	325 883	43															
2020 2	206 063	28															
2020 3	128 191	16															

Default Quarter	Default Amount	No Of Loans	2019 Q2			2019 Q3			2019 Q4			2020 Q1			2020 Q2		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	-	15 076	534	-	15 076	534	-	15 076	534	-	15 076	534	-	15 076	534
2017 1	387 612	29	2 915	277 553	110 059	409	277 962	109 649	-	277 962	109 649	277 962	109 649	277 962	109 649	277 962	109 649
2017 2	925 325	54	26 118	919 506	5 621	483	919 987	5 358	650	920 617	4 708	437	921 054	4 271	145	921 199	4 126
2017 3	642 838	50	659 201	659 201	49 637	446	593 647	49 191	446	593 647	49 191	593 647	49 191	594 466	48 372	594 466	48 372
2017 4	673 040	48	-	761 292	88 253	761 292	88 253	761 292	88 253	761 292	88 253	761 292	88 253	2 226	763 519	90 479	
2018 1	748 138	63	25 903	764 727	16 589	764 727	16 589	764 727	16 589	764 727	16 589	764 727	16 589	764 727	16 589	764 727	16 589
2018 2	853 271	68	50 151	737 905	115 305	263	738 218	115 053	1 023	739 251	114 019	2 389	741 640	111 631	741 640	111 631	
2018 3	715 778	64	181 989	471 170	44 588	319	671 660	45 097	671 660	45 097	671 660	45 097	671 660	45 097	671 660	45 097	
2018 4	660 936	56	179 148	562 041	98 895	25 761	587 802	73 134	1 881	589 682	71 253	2 639	592 322	68 614	4 249	596 571	64 365
2019 1	521 743	48	166 027	365 739	156 005	85 118	450 857	70 886	35 355	486 212	35 531	10 382	496 594	25 149	892	497 487	24 257
2019 2	593 998	53	80 600	600 600	207 912	288 512	305 486	85 514	374 027	219 972	24 110	398 137	195 862	32 210	430 347	163 652	
2019 3	339 597	38				51 893	51 893	287 704	98 969	148 762	180 835	148 927	276 699	83 908	1 618	277 307	82 290
2019 4	395 909	39							83 141	83 141	312 768	95 206	178 347	217 561	33 099	211 446	184 462
2020 1	325 883	43										32 897	32 897	292 986	107 543	140 440	185 443
2020 2	206 063	28												32 638	32 638	173 425	
2020 3	128 191	16															

Default Quarter	Default Amount	No Of Loans	2020 Q3			2020 Q4			2021 Q1			2021 Q2			2020 Q3		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	-	15 076	534	-	15 076	534	-	15 076	534	-	15 076	534	-	15 076	534
2017 1	387 612	29		277 962	109 649		277 962	109 649		277 962	109 649		277 962	109 649		277 962	109 649
2017 2	925 325	54	145	921 344	3 981		921 344	3 981		921 344	3 981		921 344	3 981		921 344	3 981
2017 3	642 838	50		694 466	48 372		694 466	48 372		694 466	48 372		694 466	48 372		694 466	48 372
2017 4	673 040	48		659 201	90 479		659 201	90 479		659 201	90 479		659 201	90 479		659 201	90 479
2018 1	748 138	63		764 727	16 589		764 727	16 589		764 727	16 589		764 727	16 589		764 727	16 589
2018 2	853 271	68		741 640	111 631		741 640	111 631		741 640	111 631		741 640	111 631		741 640	111 631
2018 3	715 778	64		670 660	45 097		670 660	45 097		670 660	45 097		670 660	45 097		670 660	45 097
2018 4	660 936	56	742	697 313	53 623		697 313	53 623		697 313	53 623		697 313	53 623		697 313	53 623
2019 1	521 743	48		377	497 884	23 880		377	497 884	23 880		377	497 884	23 880		377	497 884
2019 2	593 998	53		6 607	436 954	157 144		6 607	436 954	157 144		6 607	436 954	157 144		6 607	436 954
2019 3	339 597	38		486	277 776	61 822		486	277 776	61 822		486	277 776	61 822		486	277 776
2019 4	395 909	39		21 157	232 603	163 305		21 157	232 603	163 305		21 157	232 603	163 305		21 157	232 603
2020 1	325 883	43		8 188	148 628	177 255		8 188	148 628	177 255		8 188	148 628	177 255		8 188	148 628
2020 2	206 063	28		4 769	37 407	168 655		4 769	37 407	168 655		4 769	37 407	168 655		4 769	37 407</

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**26. Priority of Payments**



Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	45
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	4 043 708,15	EUR
Senior Expenses	-	8 201,56	EUR
Servicing Fee	-	15 278,72	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	55 595,04	EUR
Principal on Loan to Issuer	-	3 964 632,83	EUR
		0,00	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	4 884 430,46	EUR
Senior Expenses	-	8 152,59	EUR
Interest Class A	-	-	EUR
Interest Class B	-	411,00	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	-	2 950 685,33	EUR
Principal Payments on Class C	-	1 013 947,50	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	-	2 526,04	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	-	EUR
Interest Issuer Subordinated Loan	-	-	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	-	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	0,00	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	0,00	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	-	EUR

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**27. Transaction Costs**



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	8 201,56						
Interest accrued for the Period	EUR	135 569,00	-	411,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	7 357 676,00	963 409,00	163 482,00	559 332,00	562 420,00	1 305 783,00	3 803 250,00
Interest Payments	EUR	55 595,04	-	411,00	12 133,00	12 200,00	28 325,00	2 526,04
Cumulative Interest Payments	EUR	7 148 649,48	963 409,00	163 482,00	559 332,00	562 420,00	1 305 783,00	3 594 223,48
Interest accrued on Subordinated Loan for the Period	EUR	24,14						
Cumulative Interest accrued on Subordinated Loan	EUR	16 139,90						
Interest Payments on Subordinated Loan	EUR	-						
Cumulative Interest Payments on Subordinated Loan	EUR	15 956,47						
Unpaid Interest for the Period	EUR	79 998,10						
Cumulative Unpaid Interest	EUR	209 209,95						

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**28. Contact Details**



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Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	45	
Monthly Period	01.07.2020	
Interest Period	from	27.07.2020
	to	25.08.2020
	=	29 days