

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	31.05.2019				
Payment date	28.05.2019			Following payment dates:	25.06.2019
Period No	5				25.07.2019
Monthly Period	01.04.2019				
Interest Period	from 25.04.2019		to	28.05.2019	= 33 days
Cut-Off date	30.04.2019				

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1. Portfolio Information



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	542 921 229,03 EUR
Scheduled Loan Principal Repayments	10 393 582,79 EUR
Prepayments	11 562 878,71 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	21 956 461,50 EUR
New Defaulted Auto Loans in Period	202 319,91 EUR
Closing Balance	520 762 447,62 EUR
Principal Recoveries on loans in default	91 365,47 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 649 583,23 EUR
Interest Recoveries on loans in default	105,46 EUR
Total Revenue Received in Period	1 649 688,69 EUR
# Loans	
At beginning of period	38 986 Loans
Paid in Full	1 020 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	23 Loans
At end of period	37 943 Loans

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2. Amount Due for Distribution - Revenue Receipts

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Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	1 642 759,31	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default, Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	-	EUR
e. Residual balance from Issuer Revenue Priority of Payments	116 122,23	EUR
f. Any other net income amount received by the Purchaser	-	EUR
g. Amount available in accordance with the Purchaser Pre-Enforcement Redemption Priority of Payment	-	EUR
Total Amount for Purchaser Available Revenue Receipts	1 758 881,54	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	503 779,20	EUR
b. Reserve Fund	2 891 234,48	EUR
c. Amounts received under the Swap Agreement	14 416,12	EUR
d. Interest earned by the Issuer	-	EUR
e. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	3 409 429,80	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	5				
Monthly Period	01.04.2019				
Interest Period	from 25.04.2019	to	28.05.2019	=	33 days



Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	22 047 826,97	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Clean-up Call Early Redemption	-	EUR
d. Gap Amount Advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
e. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	22 047 826,97	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	22 047 826,97	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	-	EUR
Total Amount for Issuer Available Redemption Receipts	22 047 826,97	EUR

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4. Reserve Accounts



Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	5
Monthly Period	01.04.2019
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days

Note Balance

Beginning of Period	543 165 884,28	EUR
End of Period	521 118 057,31	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 Reserve

Beginning of Period	0,5 %	2 891 234,48	EUR
Cash Outflow		2 891 234,48	EUR
Cash Inflow		2 775 112,36	EUR
End of Period	0,5 %	2 775 112,36	EUR
Required Reserve Amount	0,5 %	2 775 112,36	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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5. Performance Data



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

Asset Balance

Beginning of Period	542 921 229,03	EUR
End of Period	520 762 447,62	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	489 845 791,89	94,06 %	35 785
1-29 days past due	25 845 588,72	4,96 %	1 808

Delinquent Receivables:

30-59 days past due	3 174 912,20	0,61 %	236
60-89 days past due	1 156 416,20	0,22 %	68
90-119 days past due	385 273,00	0,07 %	29
120-149 days past due	181 501,16	0,03 %	10
150-179 days past due	172 964,45	0,03 %	7
Total Performing and Delinquent	520 762 448	100,00 %	37 943

Current Period Defaults	202 319,91		23
Cumulative Defaults	531 515,88		54
Current Period Interest Recoveries	105,46		
Cumulative Interest Recoveries	6 794,00		
Current Period Principal Recoveries	91 365,47		
Cumulative Principal Recoveries	175 906,19		

Sequential Payment Trigger Event, where [A], [B], [C] > 1.25%

[A] Cumulative Net Loss Ratio, Payment Date	0,07 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,05 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,01 %	

or [A] + [B] - [C] / [D] < 10%

[A] Aggregate Outstanding Asset Principal Amount	520 762 447,62	78,33 %
[B] Aggregate principal balance of Defaulted Contracts	531 515,88	
[C] Recoveries received on such Defaulted Contracts	175 906,19	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	665 266 456,77	

Pro Rata Trigger Event, where [A] / [B] ≥ 16%

[A] [1] - [2] - [3]	66 600 000,00	12,26 %	NO
Class B Principal Amount [1]	28 000 000,00		
Class C Principal Amount [2]	36 600 000,00		
Class D Principal Amount [3]	2 000 000,00		
[B] Aggregated Outstanding Note Principal Amount	543 165 884,28		

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6. Note Principal



Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	5
Monthly Period	01.04.2019
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	476 565 884,28	28 000 000,00	36 600 000,00	2 000 000,00	EUR
Sequential Amortization	22 047 826,97	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	454 518 057,31	28 000 000,00	36 600 000,00	2 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	244 655,25	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	-	202 319,91	EUR
Principal Recoveries	-	-	-	91 365,47	EUR
End of Period	-	-	-	355 609,69	EUR

Net Note Principal

Beginning of Period	476 565 884,28	28 000 000,00	36 600 000,00	1 755 344,75	EUR
End of Period	454 518 057,31	28 000 000,00	36 600 000,00	1 644 390,31	EUR

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7. Outstanding Notes



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS1910883526	XS1910895611	XS1910895884	XS1910896007
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	89,99 %	4,21 %	5,50 %	0,003006163
Legal Final Maturity Date		25.11.2027	25.11.2027	25.11.2027	25.11.2027
Rating (Fitch/Moody's)		AAAsf/ Aaa(sf)	Asf/ A2(sf)	Unrated	Unrated
Initial Notes Aggregate Principal Outstanding Balance	665 300 000,00	598 700 000,00	28 000 000,00	36 600 000,00	2 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 653	5 987	280	366	20
Current Note Information					
Class Principal Outstanding Opening Balance	543 165 884,28	476 565 884,28	28 000 000,00	36 600 000,00	2 000 000,00
Available Distribution Amount	22 047 826,97				
Amortisation	22 047 826,97				
Redemption per Class	22 047 826,97	22 047 826,97	-	-	-
Redemption per Note		3 682,62	-	-	-
Class Principal Outstanding Closing Balance	521 118 057,31	454 518 057,31	28 000 000,00	36 600 000,00	2 000 000,00
Current Tranching	100 %	87,22 %	5,37 %	7,02 %	0,38 %
Current Pool Factor		0,76	1,00	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(30/360)	(30/360)	(30/360)
Interest Days	33				
Principal Outstanding per Note Beginning of Period		79 600,11	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 682,62	-	-	-
Principal Outstanding per Note End of Period		75 917,50	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		2,41	116,67	645,00	645,00
Interest Payment	296 052,78	14 416,12	32 666,67	236 070,00	12 900,00
Interest Payment per Note		2,41	116,67	645,00	645,00

3. Credit Enhancements					
Initial total CE (Subordination)		10,01 %	5,80 %	0,30 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		10,53 %	6,32 %	0,30 %	0,00 %
Current CE (Subordination incl. Excess Spread)		14,91 %	9,54 %	2,51 %	2,13 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		15,44 %	10,07 %	2,51 %	2,13 %
Current CE (Subordination)		12,78 %	7,41 %	0,38 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		13,31 %	7,94 %	0,38 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 31.05.2019
Payment date 28.05.2019
Period No 5
Monthly Period 01.04.2019
Interest Period : 25.04.2019 to 28.05.2019 = 33 days

Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
			Short Term				Long Term						
			Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut VII 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 will (with the prior written consent of the Note Trustee) procure that, within 30 calendar days, (i) in relation to the Issuer, the Issuer Secured Accounts, the Issuer Share Capital Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Issuer Share Capital Account and (ii) in relation to the Purchaser, the Purchaser Transaction Account, the Purchaser Share Capital Account and all funds standing to the credit of the Purchaser Transaction Account and the Purchaser Share Capital Account, are transferred to another bank that meets the applicable Required Ratings (which bank will be notified in writing by the Issuer to the Transaction Account Bank) and which has been approved in writing by the Note Trustee in accordance with the provisions of the Transaction Account Bank Agreement. The appointment of the Transaction Account Bank will terminate on the date on which the appointment of the new transaction account bank becomes effective	
Swap Counterparty	ING Bank N.V.	Fitch First Rating Trigger Collateral	F1	F1+	N/A	N/A	A	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (ii) may, within fourteen (14) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
	ING Bank N.V.	Fitch Second Trigger Required Rating	F3	F1+	N/A	N/A	BBB-	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within fourteen (14) calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
Swap Counterparty	ING Bank N.V.	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within thirty (30) Business Days.	
	ING Bank N.V.	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	Baa3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Notes.	
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+	P-1	P-1	A	AA-	A3	Aa2	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank which meets the Required Ratings	

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9.a Original Portfolio Principal Balance

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Period No	5				
Monthly Period	from	01.04.2019	to	28.05.2019	= 33 days
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days



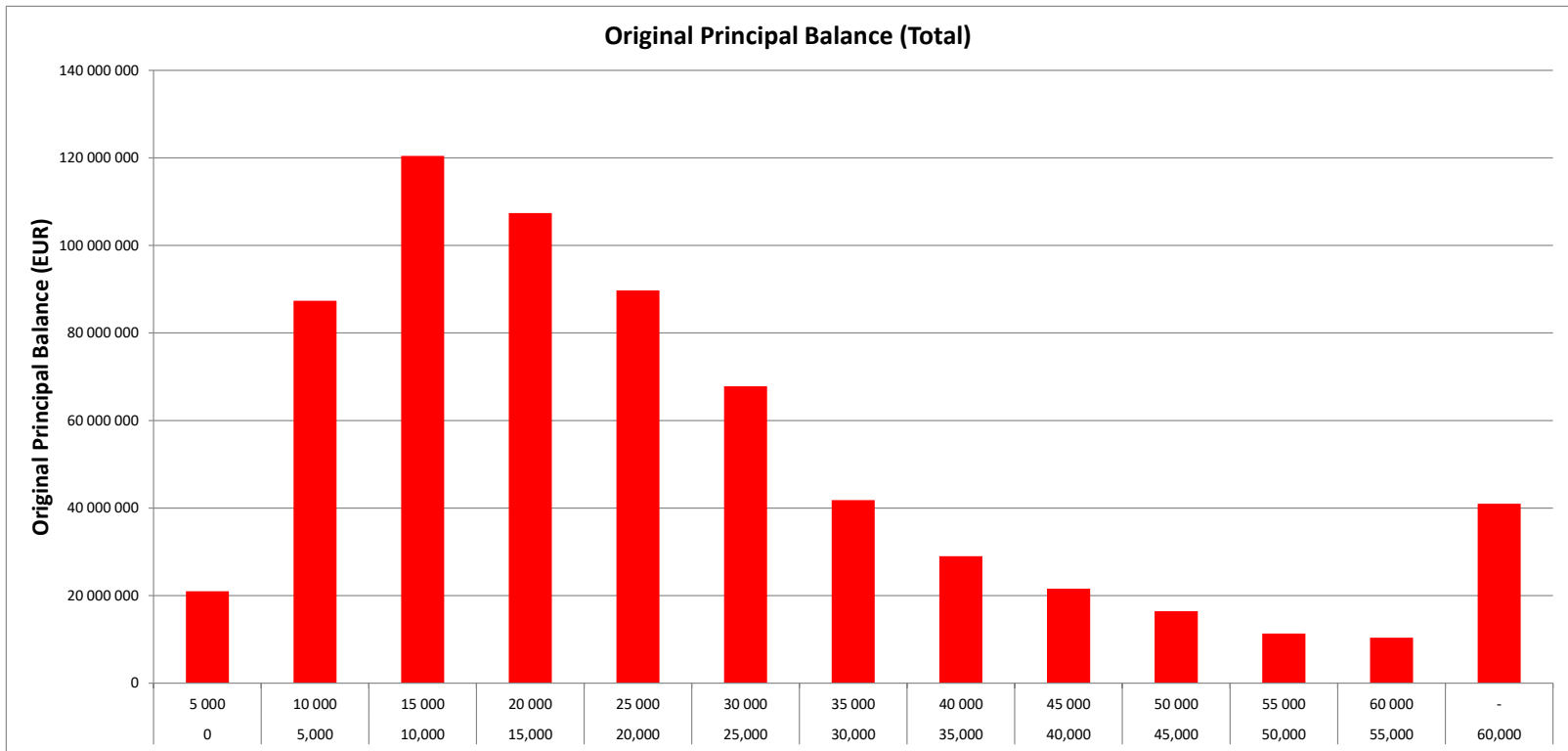
Average amount - all: 15 089

	TOTAL						
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning
Original balance	0	5 000	6 172	20 988 305	3,15 %	22,3	9,2
	5 000	10 000	11 630	87 366 308	13,13 %	36,3	9,3
	10 000	15 000	9 714	120 462 454	18,11 %	42,2	9,3
	15 000	20 000	6 228	107 391 489	16,14 %	44,2	9,2
	20 000	25 000	4 016	89 711 217	13,49 %	45,1	8,8
	25 000	30 000	2 489	67 807 274	10,19 %	45,6	8,6
	30 000	35 000	1 296	41 803 370	6,28 %	45,8	8,9
	35 000	40 000	775	29 006 696	4,36 %	45,0	8,9
	40 000	45 000	510	21 585 525	3,24 %	45,9	8,8
	45 000	50 000	347	16 455 093	2,47 %	46,4	8,8
	50 000	55 000	216	11 318 521	1,70 %	46,1	8,4
	55 000	60 000	181	10 392 399	1,56 %	46,4	8,6
	60 000	-	516	40 977 808	6,16 %	45,9	8,6
	Total		44 090	665 266 457	100 %	42,80	9,0

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9.b Original Principal Balance Graph

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10.a Outstanding Principal Balance

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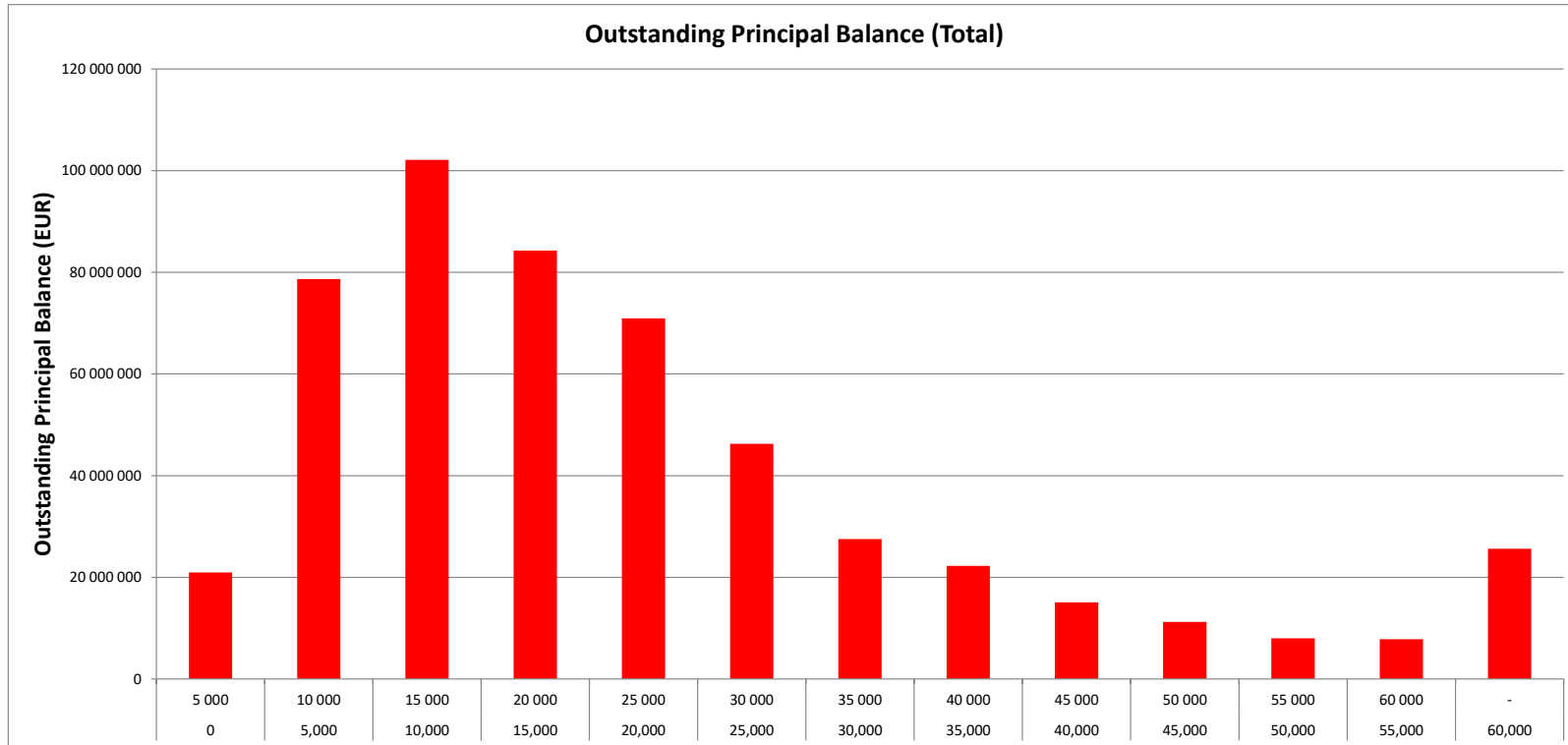
Average amount - all: 13 725

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	6 728	20 942 206	4,02 %	25,8	15,1	
	5 000	10 000	10 544	78 697 008	15,11 %	39,1	14,3	
	10 000	15 000	8 264	102 107 034	19,61 %	43,5	14,0	
	15 000	20 000	4 874	84 280 580	16,18 %	44,3	13,7	
	20 000	25 000	3 178	70 938 974	13,62 %	45,4	13,3	
	25 000	30 000	1 700	46 283 428	8,89 %	45,7	13,2	
	30 000	35 000	855	27 535 600	5,29 %	45,5	13,5	
	35 000	40 000	596	22 235 586	4,27 %	45,4	13,4	
	40 000	45 000	355	15 055 377	2,89 %	45,7	13,4	
	45 000	50 000	238	11 235 818	2,16 %	46,1	13,2	
	50 000	55 000	152	8 007 992	1,54 %	46,4	13,5	
	55 000	60 000	136	7 807 479	1,50 %	47,0	12,3	
	60 000	-	323	25 635 366	4,92 %	45,6	13,4	
	Total			37 943	520 762 448	100 %		

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10.b Outstanding Principal Balance Graph

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11.a Geographical Distribution



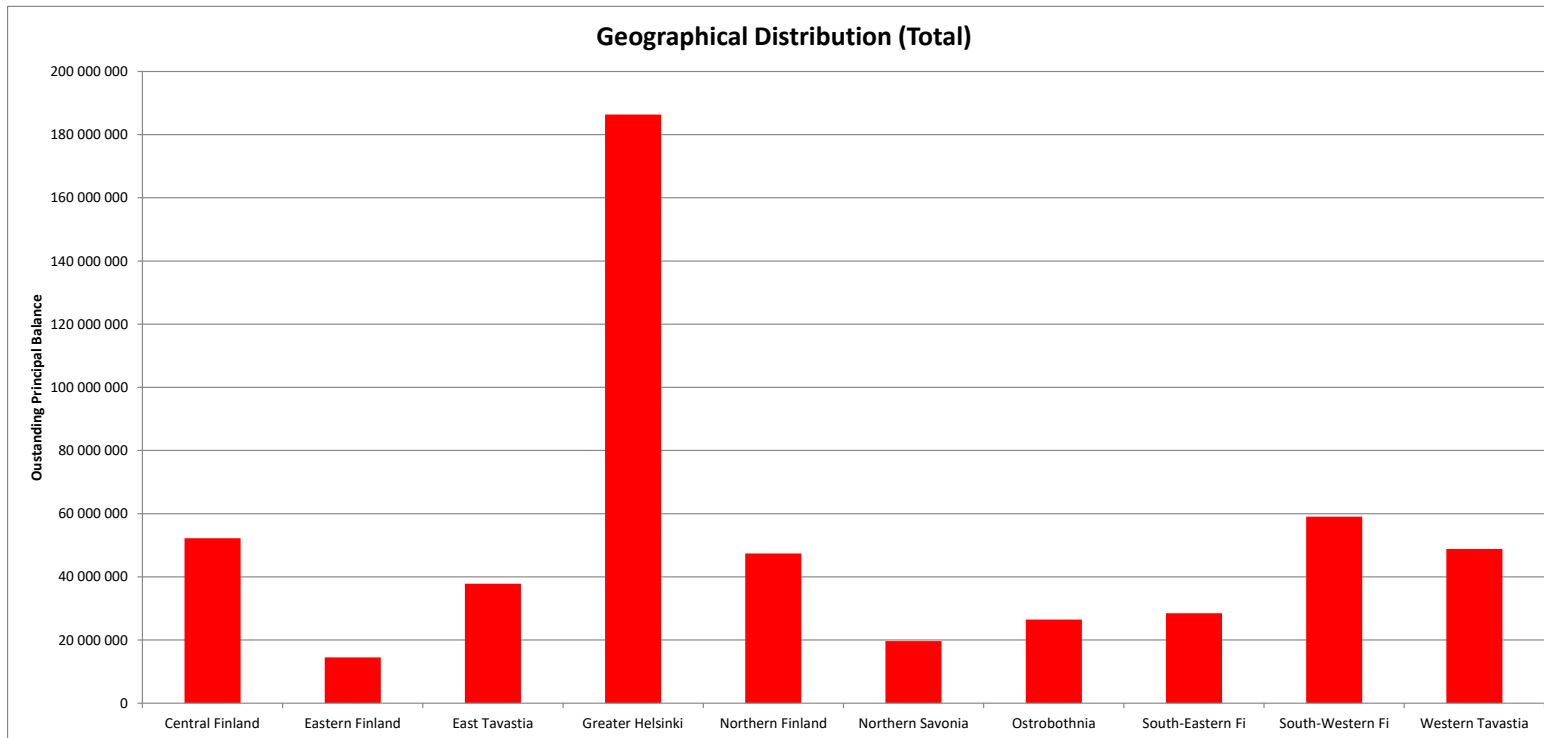
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Period No	5	
Monthly Period	01.04.2019	
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TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning
Central Finland	4 038	52 223 595	10,03 %	43,0	13,9
Eastern Finland	1 146	14 490 995	2,78 %	42,5	13,8
East Tavastia	2 817	37 818 340	7,26 %	43,2	13,8
Greater Helsinki	12 342	186 330 816	35,78 %	43,3	13,8
Northern Finland	3 392	47 398 707	9,10 %	43,8	13,4
Northern Savonia	1 542	19 670 331	3,78 %	42,8	13,5
Ostrobothnia	2 292	26 465 183	5,08 %	42,6	13,5
South-Eastern Fi	2 251	28 456 837	5,46 %	42,9	13,8
South-Western Fi	4 552	59 072 669	11,34 %	43,4	13,8
Western Tavastia	3 571	48 834 975	9,38 %	43,2	13,5
Total	37 943	520 762 448	100 %		

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11.b Geographical Distribution Graph

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from	25.04.2019
	to	28.05.2019
	=	33 days



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12.a Interest Rate



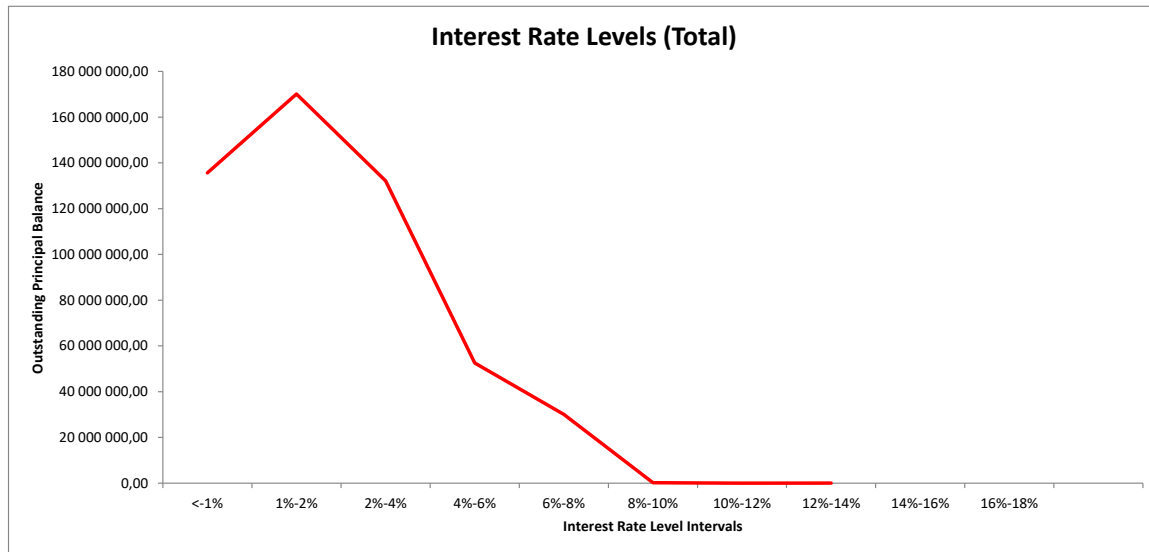
Reporting Date	31.05.2019	
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Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	7 847	135 674 947	26,05 %	44,5	13,2
1	2	10 095	170 107 078	32,67 %	43,4	14,2
2	4	10 033	132 118 100	25,37 %	43,1	13,6
4	6	5 714	52 533 394	10,09 %	41,4	13,8
6	8	4 201	30 092 819	5,78 %	39,9	13,3
8	10	52	231 393	0,04 %	39,0	14,1
10	12	0	0	0,00 %	0,0	0,0
12	14	1	4 717	0,00 %	32,0	15,0
14	16					
16	18					
18	-					
Total		37 943	520 762 448	100 %		

SCF Rahoituspalvelut VII DAC
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12.b Interest Rate

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from	25.04.2019
	to	28.05.2019
	=	33 days



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13.a Remaining Terms



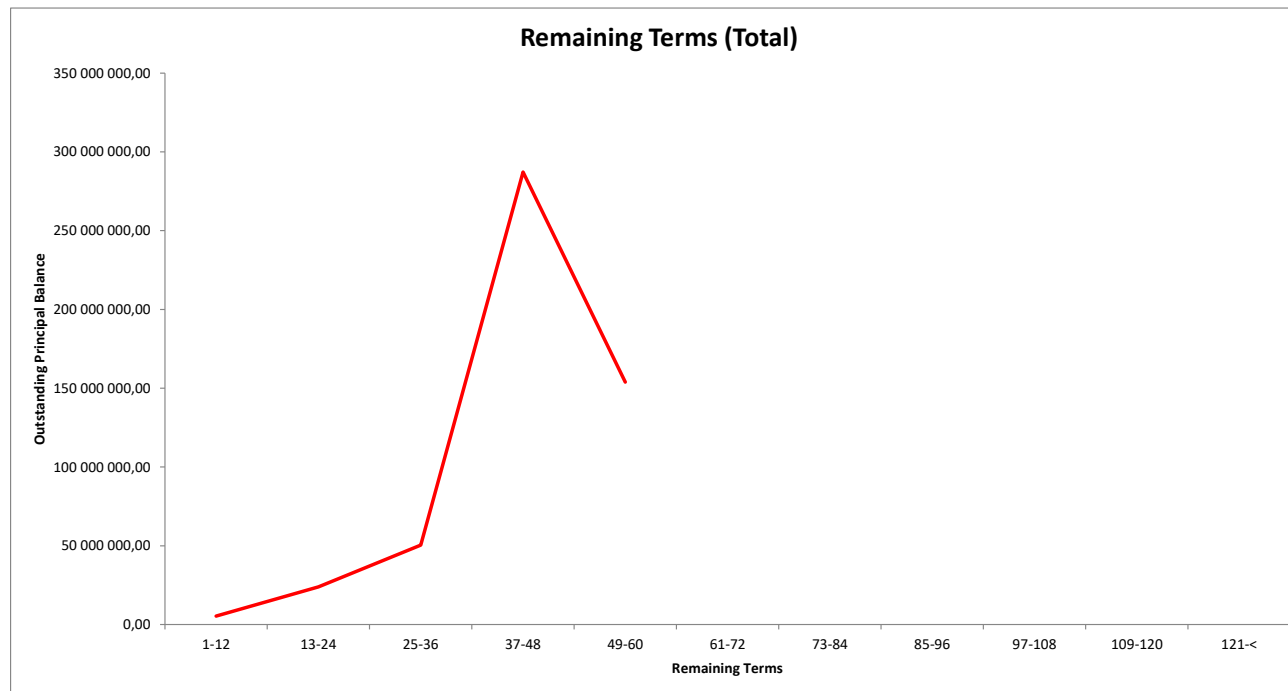
Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

		TOTAL							
Months to maturity		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0			0	17	28 498	0,01 %	0,0	43,8
	1			12	1 877	5 359 321	1,03 %	8,7	19,3
	13			24	3 988	23 877 932	4,59 %	19,8	16,3
	25			36	5 597	50 380 515	9,67 %	31,0	16,2
	37			48	17 983	287 210 615	55,15 %	44,0	15,2
	49			60	8 481	153 905 567	29,55 %	50,5	9,6
	61			72					
	73			84					
	85			96					
	97			108					
	109			120					
	121			-					
	Total			37 943		520 762 448	100 %		

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13.b Remaining Terms

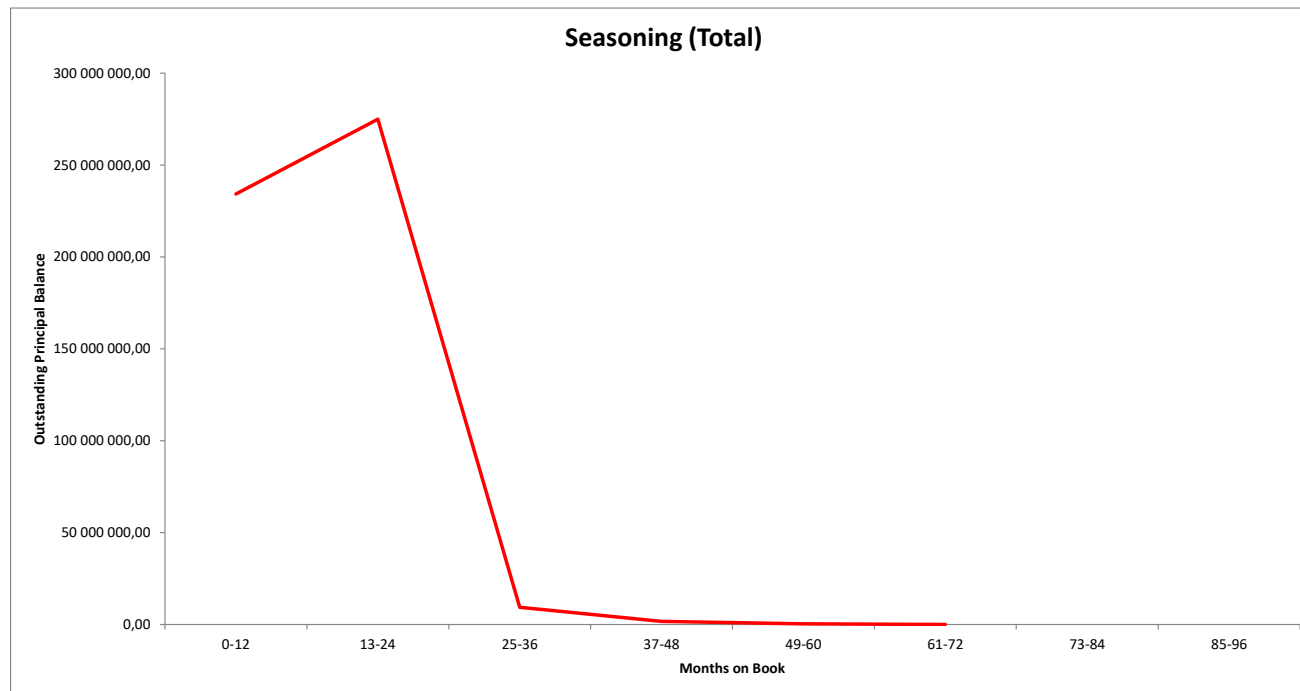
Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days



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14.b Seasoning

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days



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15.a Balloon loans



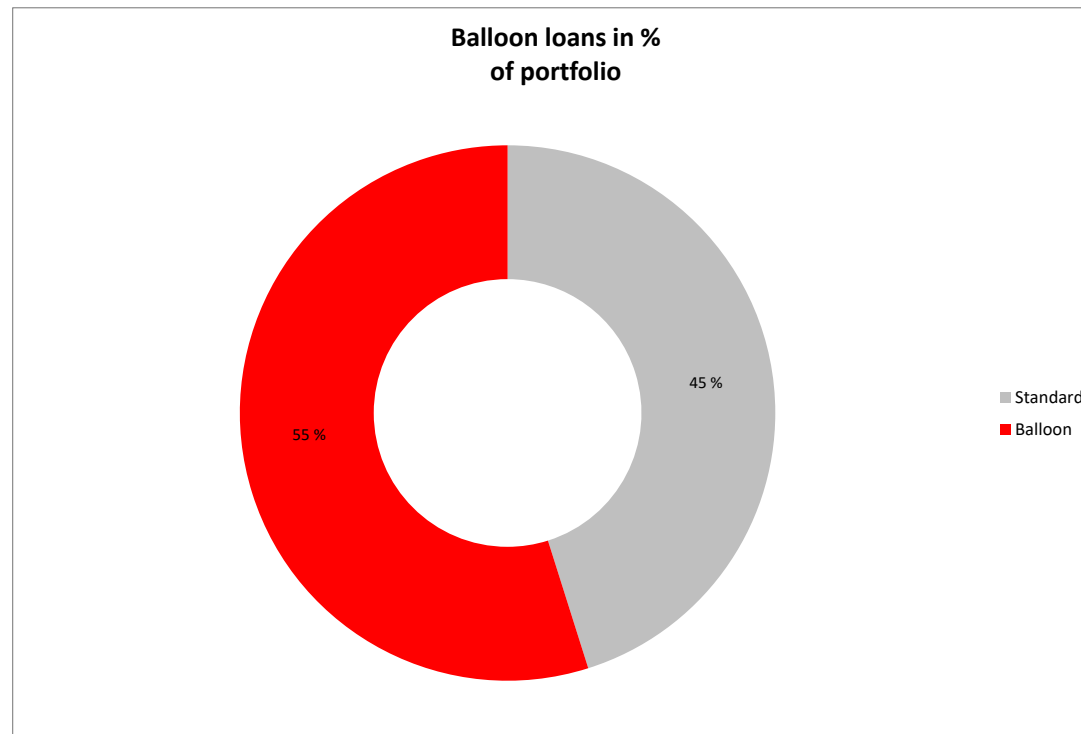
Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

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		25 124	235 012 972	45,13 %	3 593	0,00 %	40,7	13,6
Balloon		12 819	285 749 476	54,87 %	108 172 348	37,86 %	45,2	13,9
Total		37 943	520 762 448	100 %	108 175 942	20,77 %		

**SCF Rahoituspalvelut VII DAC
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15.b Balloon loans

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

16.a # loans per borrower



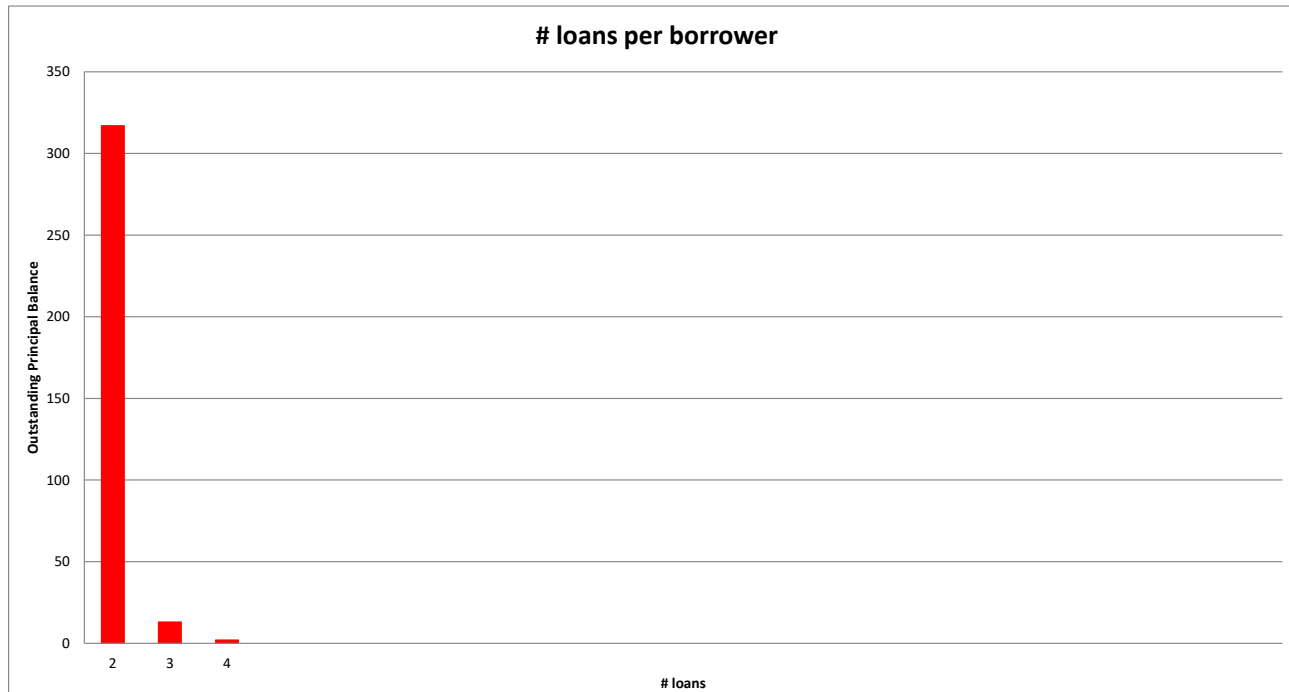
Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	37262	508 108 656	97,57 %
	2	317	11 462 841	2,20 %
	3	13	1 107 442	0,21 %
	4	2	83 509	0,02 %
	Total:		37 594	520 762 448

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16.b # loans per borrower

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days



SCF Rahoituspalvelut VII DAC
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17.a Amortization Profile



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

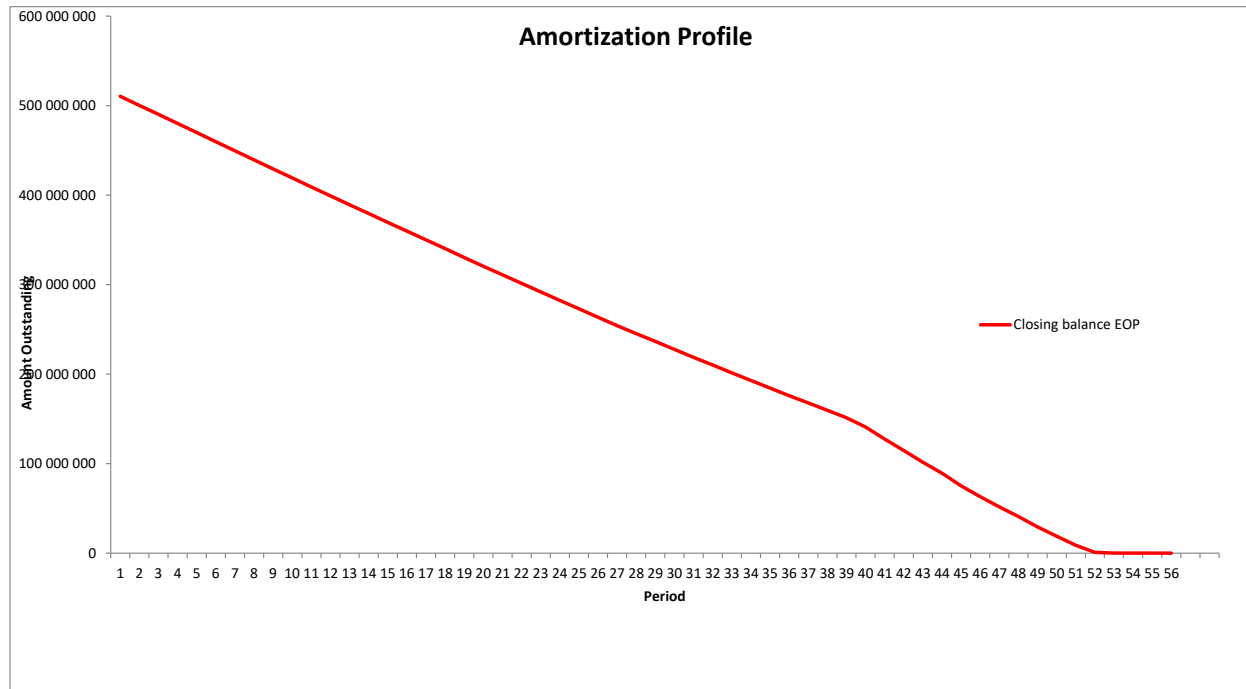
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	520 762 448	510 437 050	10 325 397	1 080 729	2,52 %	98,02 %
2	510 437 050	500 258 558	10 178 493	1 056 830	2,51 %	96,06 %
3	500 258 558	490 137 507	10 121 051	1 033 633	2,51 %	94,12 %
4	490 137 507	480 042 477	10 095 030	1 010 733	2,50 %	92,18 %
5	480 042 477	469 919 373	10 123 104	987 924	2,50 %	90,24 %
6	469 919 373	459 821 839	10 097 534	965 007	2,49 %	88,30 %
7	459 821 839	449 677 985	10 143 854	942 178	2,49 %	86,35 %
8	449 677 985	439 464 705	10 213 280	919 418	2,48 %	84,39 %
9	439 464 705	429 315 776	10 148 929	896 647	2,48 %	82,44 %
10	429 315 776	419 195 746	10 120 030	873 964	2,47 %	80,50 %
11	419 195 746	409 134 826	10 060 920	851 364	2,46 %	78,56 %
12	409 134 826	399 172 719	9 962 106	828 698	2,46 %	76,65 %
13	399 172 719	389 271 649	9 901 071	806 348	2,45 %	74,75 %
14	389 271 649	379 424 240	9 847 409	784 082	2,44 %	72,86 %
15	379 424 240	369 574 335	9 849 905	761 966	2,44 %	70,97 %
16	369 574 335	359 762 761	9 811 574	739 870	2,43 %	69,08 %
17	359 762 761	349 949 888	9 812 872	717 937	2,42 %	67,20 %
18	349 949 888	340 197 807	9 752 081	696 142	2,41 %	65,33 %
19	340 197 807	330 342 333	9 855 475	674 475	2,41 %	63,43 %
20	330 342 333	320 631 477	9 710 855	652 853	2,40 %	61,57 %

Amortization profile (first 20 periods)

SCF Rahoituspalvelut VII DAC
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17.b Amortization Profile

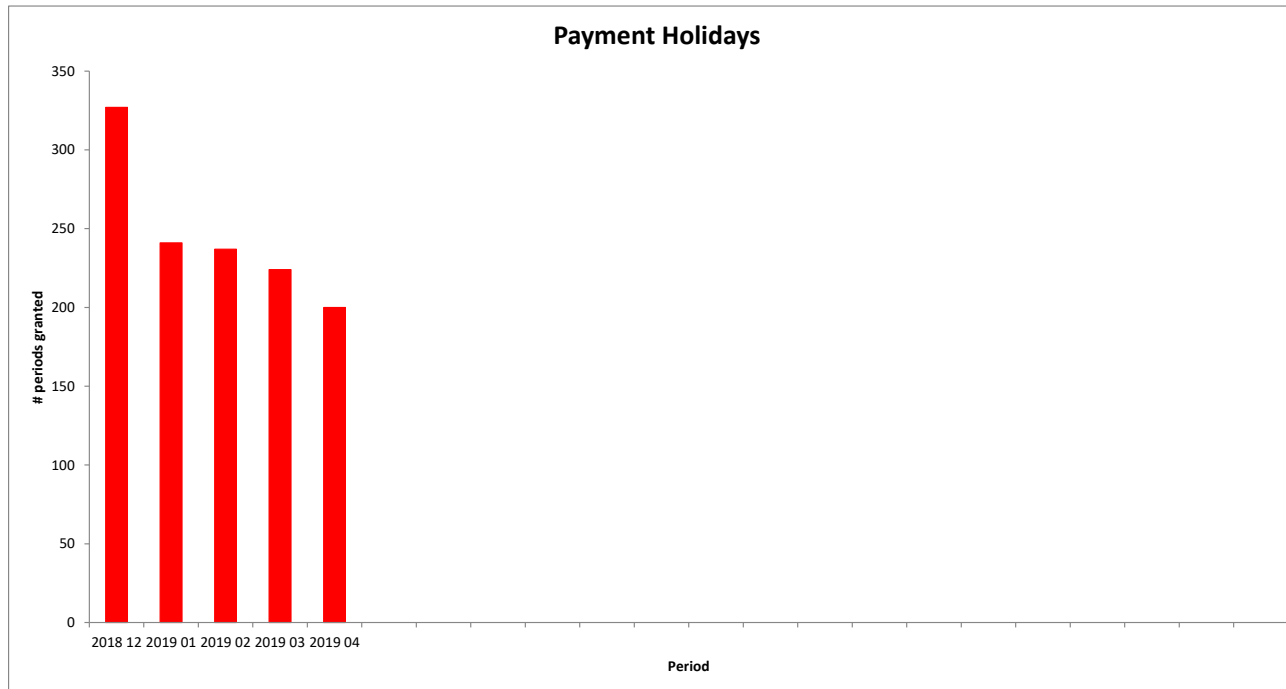
Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days



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18.b Payment Holidays

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days



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19.a Downpayment



Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	5				
Monthly Period	01.04.2019				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days

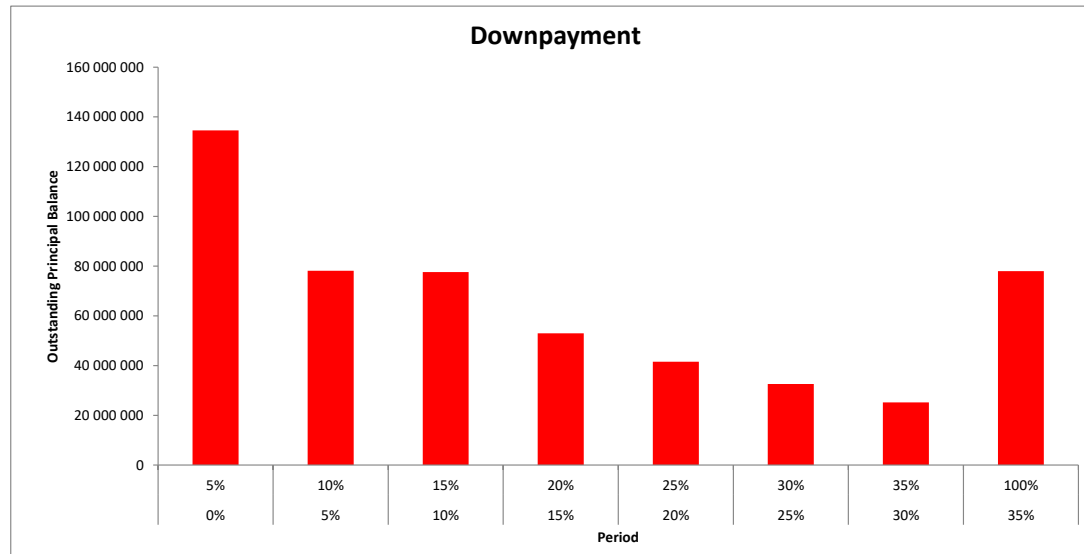
		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	8 428	134 602 498	25,8 %	44,6	13,7	
	5 %	10 %	4 701	78 172 431	15,0 %	44,9	13,8	
	10 %	15 %	5 116	77 637 989	14,9 %	43,9	13,9	
	15 %	20 %	3 706	53 007 875	10,2 %	43,5	13,8	
	20 %	25 %	2 955	41 522 553	8,0 %	43,0	13,8	
	25 %	30 %	2 458	32 625 995	6,3 %	42,5	13,8	
	30 %	35 %	2 009	25 216 193	4,8 %	42,3	13,8	
	35 %	100 %	8 570	77 976 914	15,0 %	39,0	13,4	
	Total		37 943	520 762 448	100 %			

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19.b Downpayment



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from	25.04.2019
	to	28.05.2019
	=	33 days



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20.a Vehicle Condition



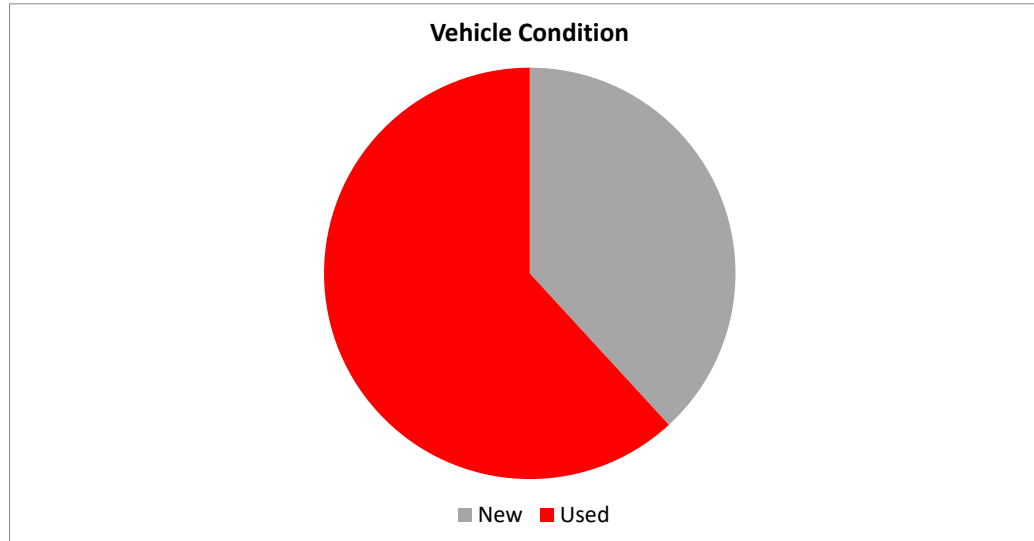
Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	5
Monthly Period	01.04.2019
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	9 875	198 797 950	38,2 %	44,1	13,5	
Used	28 068	321 964 498	61,8 %	42,7	13,8	
Total	37 943	520 762 448	100 %			

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20.b Vehicle Condition

Reporting Date		31.05.2019			
Payment date		28.05.2019			
Period No		5			
Monthly Period		01.04.2019			
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days



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21.a Borrower Type



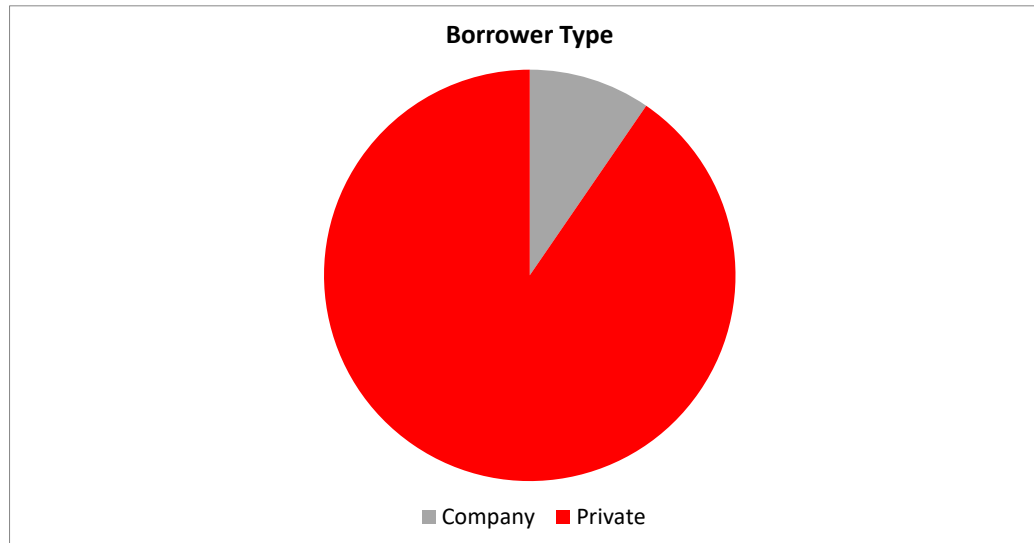
Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	5
Monthly Period	01.04.2019
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 555	49 874 414	9,6 %	41,42	13,66
	Private	35 388	470 888 034	90,4 %	43,40	13,73
	Total	37 943	520 762 448	100,0 %		

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21.b Borrower Type

Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	5				
Monthly Period	01.04.2019				
Interest Period	from 25.04.2019	to	28.05.2019	=	33 days



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22.a Vehicle type

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

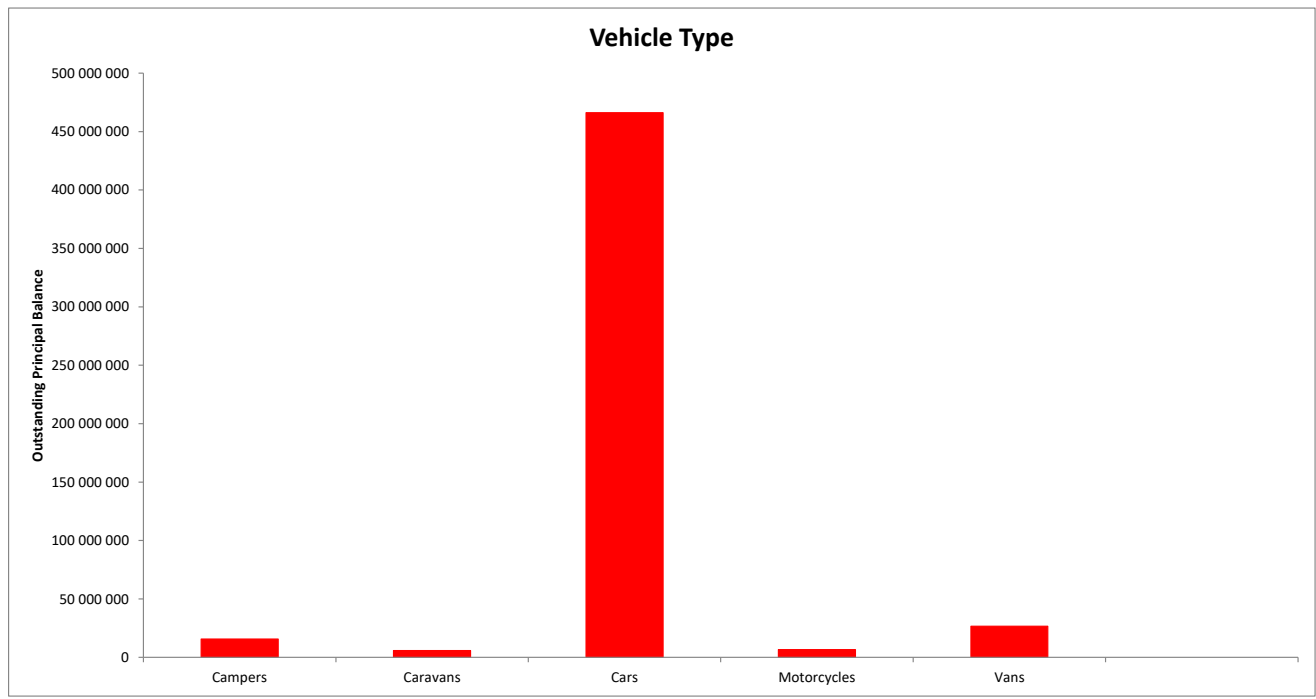


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		600	15 621 344	3,00 %	45,95	12,87
Caravans		425	5 804 642	1,11 %	45,24	12,45
Cars		34 260	466 074 275	89,50 %	43,14	13,79
Motorcycles		765	6 668 273	1,28 %	43,82	11,59
Vans		1 893	26 593 913	5,11 %	42,13	14,01
		37 943	520 762 448	100 %		

**SCF Rahoituspalvelut VII DAC
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22.b Vehicle type

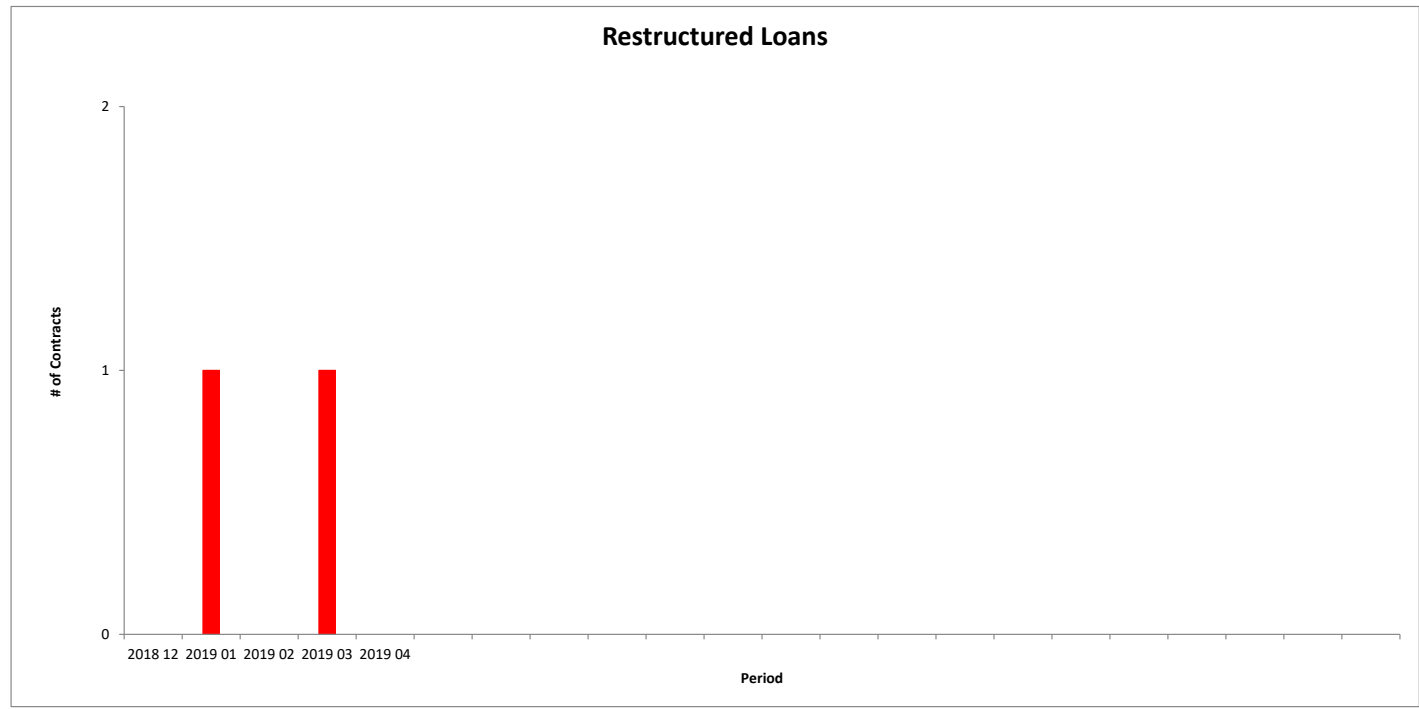
Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days



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23.b Restructured Loans

Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	5				
Monthly Period	01.04.2019				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days



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24.a Dynamic Interest rate



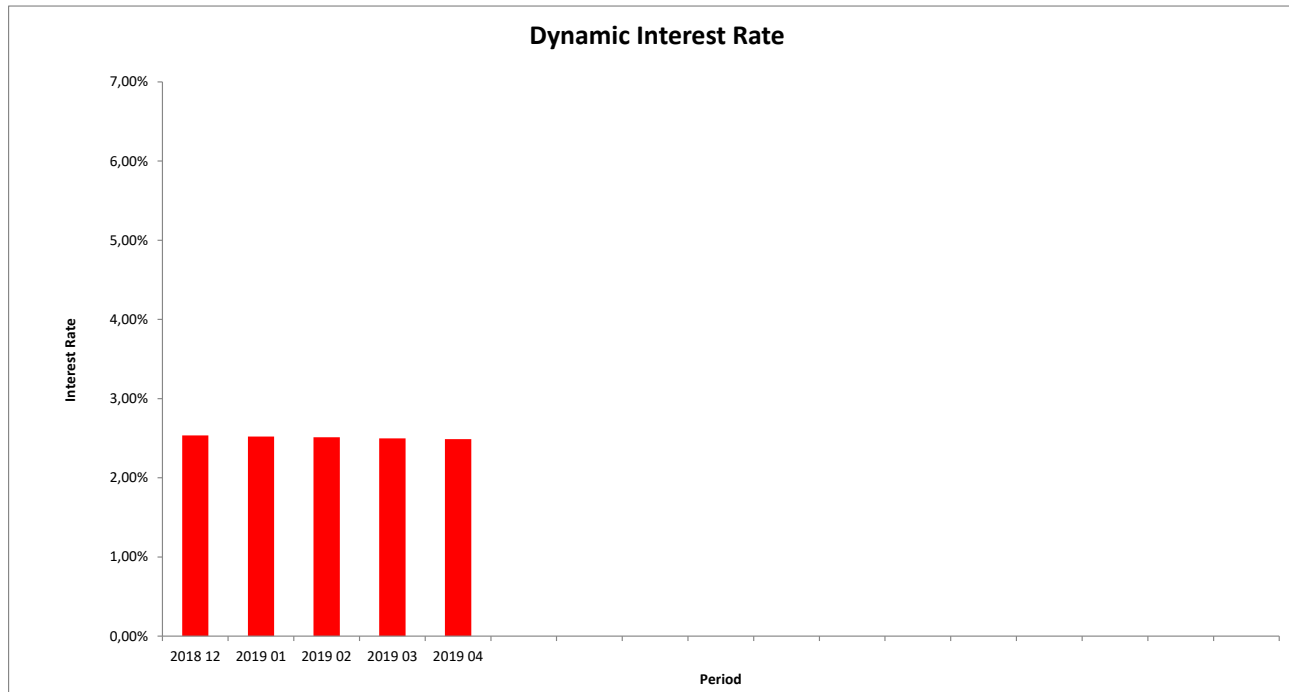
Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	from 01.04.2019	to 28.05.2019 = 33 days
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2018 12	609 379 376	2,54 %
	2019 01	586 326 503	2,52 %
	2019 02	564 224 282	2,51 %
	2019 03	542 921 229	2,50 %
	2019 04	520 762 448	2,49 %

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24.b Dynamic Interest Rate

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days



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25.a Dynamic Pre-Payments



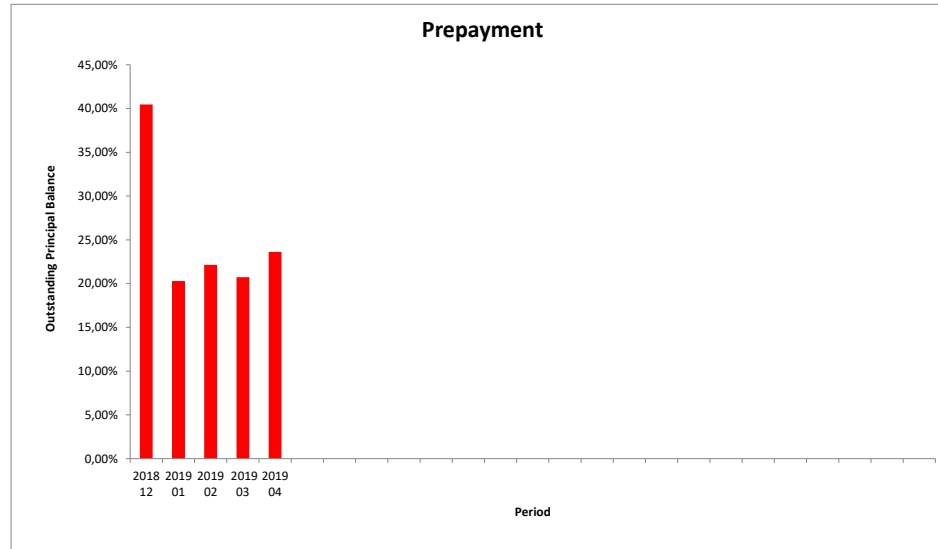
Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2018 12	25 771 327	609 379 376	40,46 %
	2019 01	10 976 490	586 326 503	20,29 %
	2019 02	11 646 509	564 224 282	22,14 %
	2019 03	10 406 446	542 921 229	20,72 %
	2019 04	11 562 879	520 762 448	23,62 %

25.b Dynamic Pre-Payments



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from	25.04.2019 to 28.05.2019 = 33 days



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26. Delinquency



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

year	month	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
2018	12	609 379 376	39 388	569 898 682	2 253	35 206 504	202	3 371 160	53	714 794	12	188 236					4	1 168
	1	586 326 503	38 757	553 279 464	1 927	29 084 043	182	2 743 334	41	764 322	28	354 294	9	101 045			8	69 786
	2	564 217 647	38 153	536 483 060	1 574	23 698 911	181	2 746 292	44	650 758	20	370 226	17	202 725	5	65 676	12	35 531
	3	542 921 229	36 890	511 417 448	1 779	26 743 611	212	3 144 502	62	929 129	19	223 046	14	346 452	10	117 041	31	222 711
	4	520 762 448	35 785	489 845 792	1 808	25 845 589	236	3 174 912	68	1 156 416	29	385 273	10	181 501	7	172 964	54	202 320
2019	5																	
	6																	
	7																	
	8																	
	9																	
2020	10																	
	11																	
	12																	
	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

Default Quarter	Default Amount	Recovery Quarter	2018 Q4			2019 Q1			2019 Q2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2018 4	1 168	4	300,42	300,42	867,65	996,84	1 297,26	- 129,19	-	1 297,26	-
2019 1	328 028	27				89 932	89 932	238 096	80 373	170 305	157 722
2019 2	202 320	23							11 097	11 097	191 222
									91 471	181 403	348 945

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28. Priority of Payments - Revenue

Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	5
Monthly Period	01.04.2019
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days



Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 758 881,54	EUR
Senior Expenses	-	667,00	EUR
Servicing Fee	-	216 984,35	EUR
Tranche A Loan Interest to Issuer	-	105 106,61	EUR
Tranche B Loan Interest to Issuer	-	32 667,00	EUR
Payable to the Issuer for the Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Tranche C Loan Interest to Issuer	-	236 070,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	116 368,59	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	8,53	EUR
Deferred Purchase Price to Seller		1 038 109,47	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	3 409 429,80	EUR
Senior Expenses	-	667,00	EUR
Issuer Swap Interest Amount	-	105 106,61	EUR
Interest Class A Notes	-	14 416,00	EUR
Interest Class B Notes	-	32 667,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 775 112,36	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	236 070,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	246,48	EUR
Principal Issuer Subordinated Loan	-	116 122,12	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		116 122,23	EUR

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29. Priority of Payments - Redemption

Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	5
Monthly Period	01.04.2019
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	22 047 826,97	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	22 047 826,97	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	22 047 826,97	EUR
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	22 047 826,97	EUR
<u>On or after the occurrence of a Pro Rata trigger Event/ Before Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
<i>Only after the Class A Notes, the Class B Notes and the Class C Notes have been redeemed in full</i>			
Principal Payments on Class D Notes	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (n)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	116 122,23	EUR
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Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller	1 038 109,47	EUR
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30. Transaction Costs



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	5	
Monthly Period	01.04.2019	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	667,00				
Interest accrued for the Period	EUR	296 053,00	14 416,00	32 667,00	236 070,00	12 900,00
Cumulative Interest accrued	EUR	1 774 039,00	112 381,00	192 735,00	1 392 813,00	76 110,00
Interest Payments	EUR	296 053,00	14 416,00	32 667,00	236 070,00	12 900,00
Cumulative Interest Payments	EUR	1 774 039,00	112 381,00	192 735,00	1 392 813,00	76 110,00
Interest accrued on Subordinated Loan for the Period	EUR	246,48				
Cumulative Interest accrued on Subordinated Loan	EUR	1 634,90				
Interest Payments on Subordinated Loan	EUR	246,48				
Cumulative Interest Payments on Subordinated Loan	EUR	1 634,90				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

**SCF Rahoituspalvelut VII DAC
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31. Contact Details



Santander Consumer Bank AS

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Reporting Date	31.05.2019					
Payment date	28.05.2019					
Period No	5					
Monthly Period	01.04.2019					
Interest Period	from 25.04.2019	to	28.05.2019	=	33 days	