

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.09.2019				
Payment date	25.09.2019			Following payment dates:	25.10.2019
Period No	9				25.11.2019
Monthly Period	01.08.2019				
Interest Period	from 27.08.2019		to	25.09.2019	= 29 days
Cut-Off date	31.08.2019				

Index	Page	
1	Portfolio Information	1
2	Amount Due for Distribution - Revenue	2
3	Amount Due for Distribution - Redemptions	3
4	Reserve Accounts	4
5	Performance Data	5
6	Note Principal	6
7	Outstanding Notes	7
8	Counterparty Ratings, Trigger Levels and Consequences	8
9 a	Original Principal Balance	9
9 b	Original PB (Graph)	10
10 a	Outstanding principal Balance	11
10 b	Outstanding PB (Graph)	12
11 a	Geographical Distribution	13
11 b	Geographical (Graph)	14
12 a	Interest Rate	15
12 b	Interest Rate (Graph)	16
13 a	Remaining Terms	17
13 b	Remaining Terms (Graph)	18
14 a	Seasoning	19
14 b	Seasoning (Graph)	20
15 a	Balloon loans as % of other loans	21
15 b	Balloon loans as % of other loans (Graph)	22
16 a	Loans per borrower	23
16 b	Loans per borrower (Graph)	24
17 a	Amortization Profile	25
17 b	Amortization Profile (Graph)	26
18 a	Payment Holidays	27
18 b	Payment Holidays (Graph)	28
19 a	Downpayment	29
19 b	Downpayment (Graph)	30
20 a	Vehicle Condition	31
20 b	Vehicle Condition (Graph)	32
21 a	Borrower Type	33
21 b	Borrower Type (Graph)	34
22 a	Vehicle Type	35
22 b	Vehicle Type (Graph)	36
23 a	Restructured Loans	37
23 b	Restructured Loans (Graph)	38
24	Dynamic Interest Rate	39
25	Dynamic Pre-Payment	40
26	Dynamic Delinquency	41
27	Defaults, Recoveries and Losses by Quarter of Default	42
28	Priority of Payments (1)	43
29	Priority of Payments (2)	44
30	Transaction Costs	45
31	Contact Details	46

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	9	
Monthly Period	01.08.2019	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	454 989 141,92 EUR
Scheduled Loan Principal Repayments	8 945 466,32 EUR
Prepayments	10 206 818,67 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	19 152 284,99 EUR
New Defaulted Auto Loans in Period	277 517,80 EUR
Closing Balance	435 559 339,13 EUR
Principal Recoveries on loans in default	141 368,88 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 378 037,87 EUR
Interest Recoveries on loans in default	2 522,02 EUR
Total Revenue Received in Period	1 380 559,89 EUR
# Loans	
At beginning of period	34 736 Loans
Paid in Full	1 002 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	22 Loans
At end of period	33 712 Loans

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27.09.2019
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Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	1 375 003,09	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	120 900,22	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	0,00	EUR
Total Amount for Purchaser Available Revenue Receipts	1 495 903,31	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	486 694,89	EUR
b. Reserve Fund	2 416 237,95	EUR
c. Amounts received under the Swap Agreement	-	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	2 902 932,84	EUR

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

3. Amount Due for Distribution - Redemption Receipts



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Interest Period	from 27.08.2019	to	25.09.2019	=	29 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	19 293 653,87	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	19 293 653,87	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	19 293 653,87	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	19 293 653,87	EUR

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

4. Reserve Accounts



Reporting Date	27.09.2019
Payment date	25.09.2019
Period No	9
Monthly Period	01.08.2019
Interest Period	from 27.08.2019 to 25.09.2019 = 29 days

Note Balance

Beginning of Period	455 934 132,51	EUR
End of Period	436 640 478,64	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 %	2 416 237,95	EUR
Cash Outflow		2 416 237,95	EUR
Cash Inflow		2 295 337,73	EUR
End of Period	0,5 %	2 295 337,73	EUR
Required Reserve Amount	0,5 %	2 295 337,73	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 VII DAC
Monthly Investor Report**

6. Note Principal



Reporting Date	27.09.2019
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	389 334 132,51	28 000 000,00	36 600 000,00	2 000 000,00	EUR
Sequential Amortization	19 293 653,87	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	370 040 478,64	28 000 000,00	36 600 000,00	2 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	944 990,59	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	-	277 517,80	EUR
Principal Recoveries	-	-	-	141 368,88	EUR
End of Period	-	-	-	1 081 139,51	EUR

Net Note Principal

Beginning of Period	389 334 132,51	28 000 000,00	36 600 000,00	1 055 009,41	EUR
End of Period	370 040 478,64	28 000 000,00	36 600 000,00	918 860,49	EUR

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

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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)	Ast/ 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	455 934 132,51	389 334 132,51	28 000 000,00	36 600 000,00	2 000 000,00
Available Distribution Amount	19 293 653,87				
Amortisation	19 293 653,87				
Redemption per Class	19 293 653,87		-	-	-
Redemption per Note		3 222,59	-	-	-
Class Principal Outstanding Closing Balance	436 640 478,64	370 040 478,64	28 000 000,00	36 600 000,00	2 000 000,00
Current Tranching	100 %	84,75 %	6,41 %	8,38 %	0,46 %
Current Pool Factor		0,62	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		(Act/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*					
Interest Days	29				
Principal Outstanding per Note Beginning of Period		65 029,92	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 222,59	-	-	-
Principal Outstanding per Note End of Period		61 807,33	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		-	116,67	645,00	645,00
Interest Payment	281 636,67	-	32 666,67	236 070,00	12 900,00
Interest Payment per Note		-	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)		17,54 %	11,13 %	2,75 %	2,29 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		18,07 %	11,66 %	2,75 %	2,29 %
Current CE (Subordination)		15,25 %	8,84 %	0,46 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		15,78 %	9,37 %	0,46 %	0,00 %

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



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Payment date 25.09.2019
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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		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 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	

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

9.a Original Portfolio Principal Balance

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Interest Period	from	27.08.2019	to	25.09.2019	= 29 days



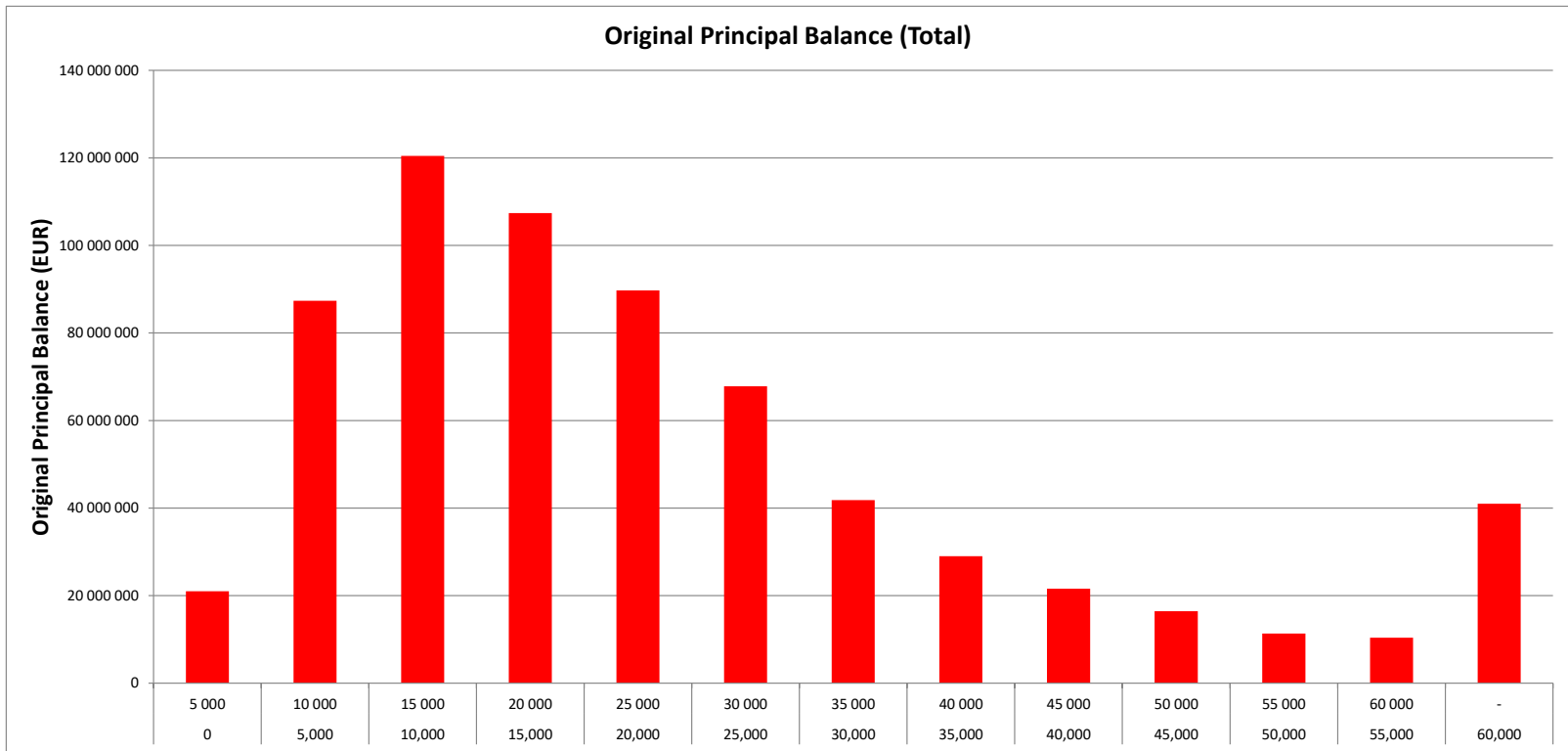
Average amount - all: 15 089

	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

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

9.b Original Principal Balance Graph

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**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

10.a Outstanding Principal Balance

Reporting Date	27.09.2019				
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Period No	9				
Monthly Period	from	01.08.2019	to	25.09.2019	= 29 days
Interest Period	from	27.08.2019	to	25.09.2019	= 29 days



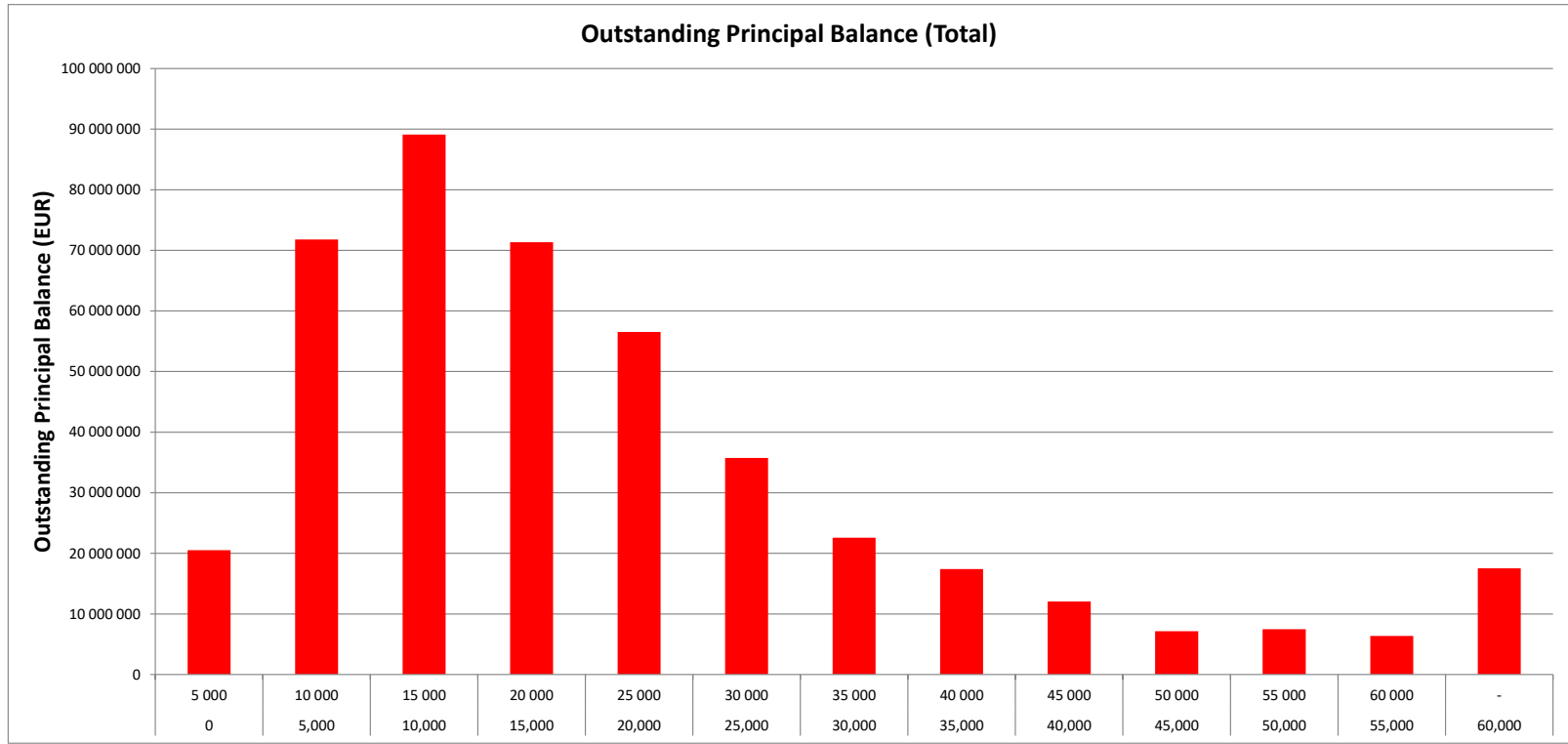
Average amount - all: 12 920

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 749	20 512 027	4,71 %	24,4	18,8
	5 000	10 000	9 659	71 783 768	16,48 %	36,7	18,2
	10 000	15 000	7 256	89 112 618	20,46 %	40,0	17,8
	15 000	20 000	4 122	71 356 410	16,38 %	40,8	17,5
	20 000	25 000	2 539	56 545 436	12,98 %	41,9	17,2
	25 000	30 000	1 316	35 728 975	8,20 %	41,9	17,2
	30 000	35 000	698	22 573 652	5,18 %	41,8	17,4
	35 000	40 000	466	17 392 048	3,99 %	41,7	17,3
	40 000	45 000	284	12 051 306	2,77 %	41,8	17,5
	45 000	50 000	151	7 148 074	1,64 %	42,9	16,8
	50 000	55 000	143	7 476 577	1,72 %	42,8	17,0
	55 000	60 000	111	6 365 082	1,46 %	42,4	16,8
	60 000	-	218	17 513 367	4,02 %	41,7	17,5
	Total			33 712	435 559 339	100 %	

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

10.b Outstanding Principal Balance Graph

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**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

11.a Geographical Distribution



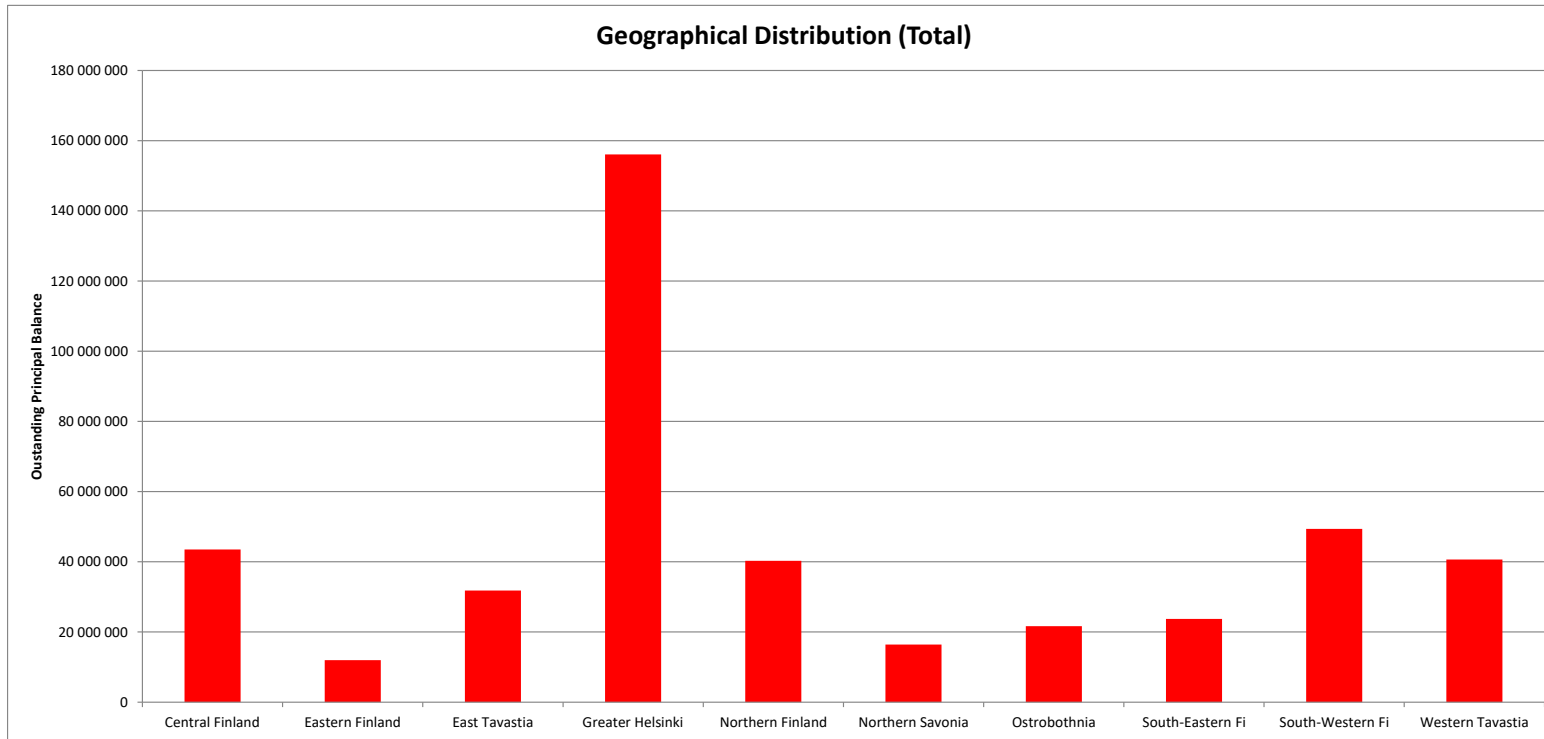
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TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning
Central Finland	3 580	43 515 847	9,99 %	39,5	17,7
Eastern Finland	995	11 971 745	2,75 %	39,1	17,7
East Tavastia	2 510	31 798 742	7,30 %	39,6	17,7
Greater Helsinki	10 935	156 085 019	35,84 %	39,7	17,7
Northern Finland	3 053	40 311 238	9,26 %	40,3	17,3
Northern Savonia	1 390	16 435 434	3,77 %	39,2	17,5
Ostrobothnia	2 025	21 684 331	4,98 %	39,2	17,4
South-Eastern Fi	2 013	23 730 764	5,45 %	39,3	17,8
South-Western Fi	4 058	49 359 604	11,33 %	39,8	17,7
Western Tavastia	3 153	40 666 615	9,34 %	39,6	17,5
Total	33 712	435 559 339	100 %		

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

11.b Geographical Distribution Graph

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**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

12.a Interest Rate



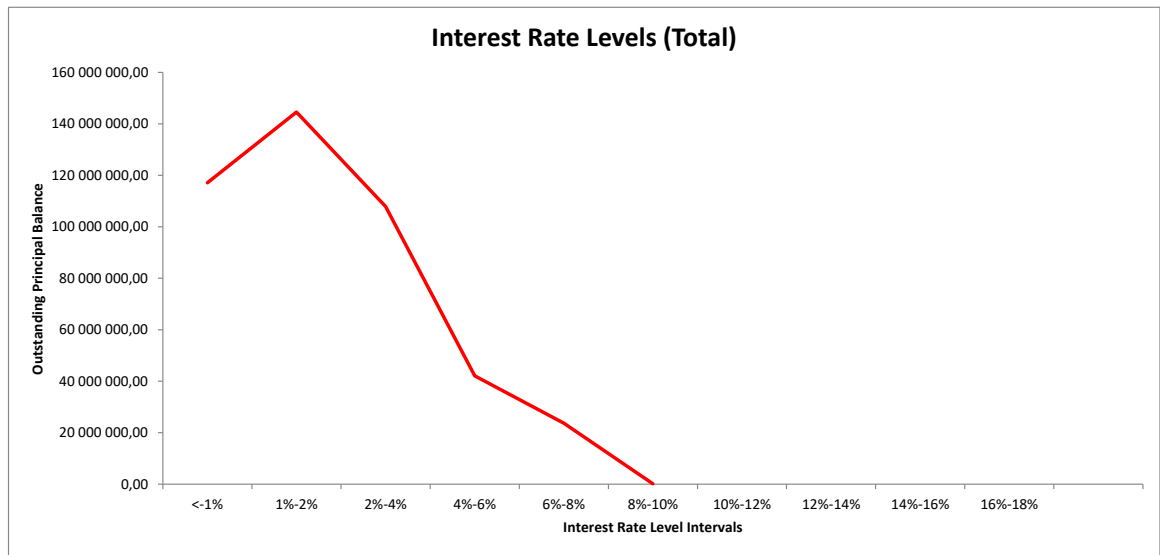
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TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	7 235	117 143 590	26,89 %	40,9	17,1
1	2	9 154	144 575 047	33,19 %	39,7	18,2
2	4	8 789	107 908 602	24,77 %	39,5	17,5
4	6	4 936	42 115 784	9,67 %	38,2	17,6
6	8	3 557	23 660 787	5,43 %	36,7	17,3
8	10	40	151 300	0,03 %	35,4	17,6
10	12					
12	14	1	4 230	0,00 %	28,0	19,0
14	16					
16	18					
18	-					
Total		33 712	435 559 339	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.09.2019	
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Interest Period	from	27.08.2019
	to	25.09.2019
	=	29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

13.a Remaining Terms



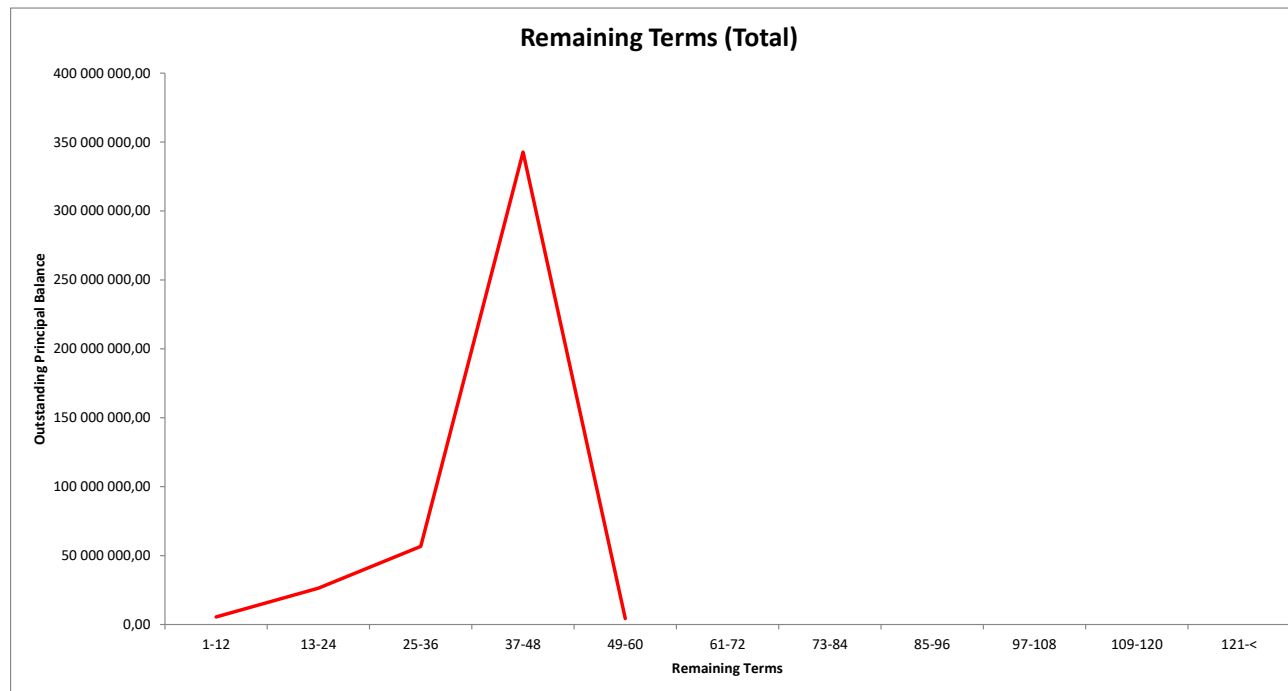
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		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	11	5 656	0,00 %	0,0	21,1
	1		12	2 099	5 542 483	1,27 %	8,4	20,8
	13		24	4 286	26 314 249	6,04 %	19,5	18,7
	25		36	5 913	56 636 555	13,00 %	31,8	20,3
	37		48	21 174	342 722 981	78,69 %	42,9	17,1
	49		60	229	4 337 415	1,00 %	49,3	12,2
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			33 712	435 559 339	100 %			

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

13.b Remaining Terms

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SCF Rahoituspalvelut VII DAC
Monthly Investor Report

14.a Seasoning



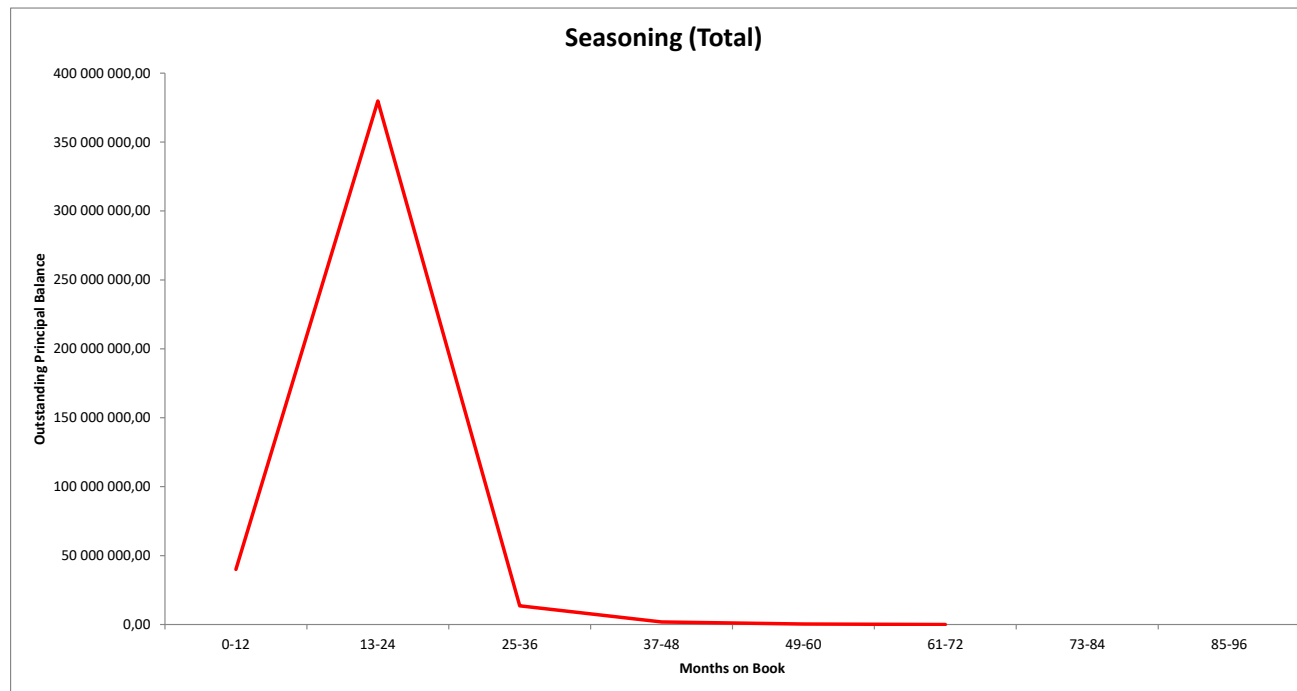
Reporting Date	27.09.2019				
Payment date	25.09.2019				
Period No	9				
Monthly Period	01.08.2019				
Interest Period	from 27.08.2019	to	25.09.2019	=	29 days

TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12	2 955	39 907 848	9,16 %	44,8	11,9
13		24	29 053	379 783 452	87,19 %	39,6	17,7
25		36	1 339	13 567 357	3,11 %	30,3	28,7
37		48	265	1 916 457	0,44 %	18,4	41,2
49		60	97	375 580	0,09 %	8,7	52,0
61		72	3	8 645	0,00 %	2,6	61,7
73		84					
85		96					
Total		33 712		435 559 339	100 %		

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

14.b Seasoning

Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	9	
Monthly Period	01.08.2019	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

15.a Balloon loans



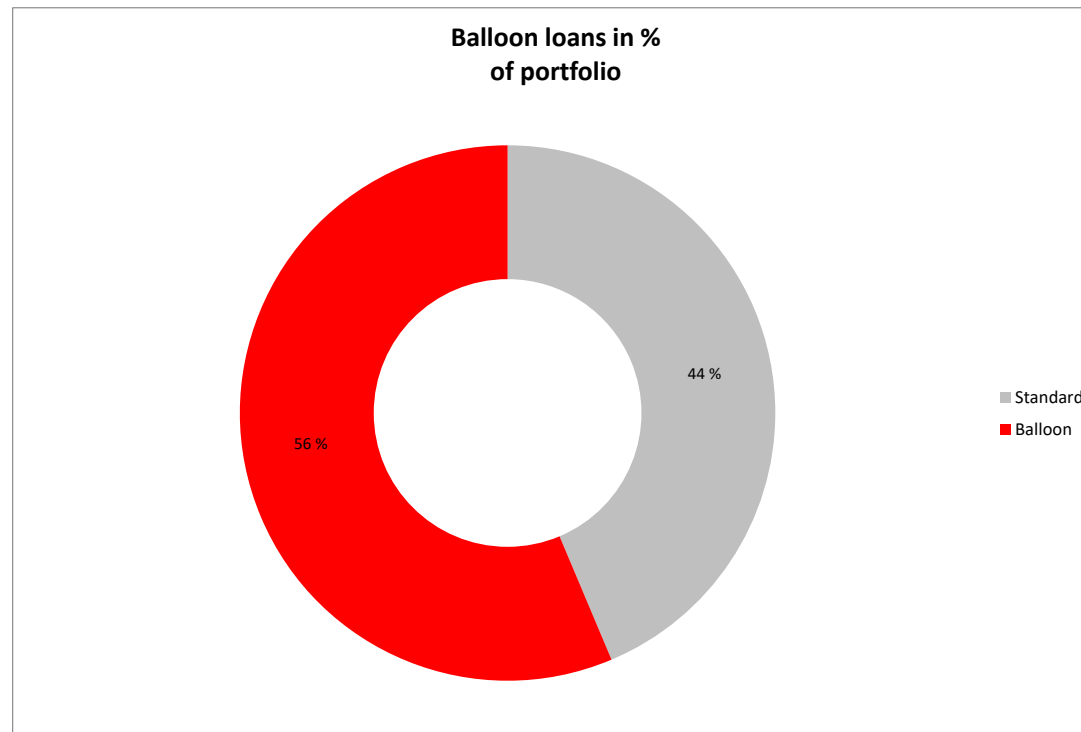
Reporting Date	27.09.2019					
Payment date	25.09.2019					
Period No	9					
Monthly Period	01.08.2019					
Interest Period	from	27.08.2019	to	25.09.2019	=	29 days

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		22 074	190 137 972	43,65 %	3 107	0,00 %	37,5	17,5
Balloon		11 638	245 421 367	56,35 %	98 057 652	39,95 %	41,4	17,7
Total		33 712	435 559 339	100 %	98 060 759	22,51 %		

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

15.b Balloon loans

Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	9	
Monthly Period	01.08.2019	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

16.a # loans per borrower



Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	9	
Monthly Period	01.08.2019	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days

	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
1	33195		426 455 460	97,91 %
2		240	8 156 626	1,87 %
3		11	914 921	0,21 %
4		1	32 332	0,01 %
Total:		33 447	435 559 339	100,0 %

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.09.2019				
Payment date	25.09.2019				
Period No	9				
Monthly Period	01.08.2019				
Interest Period	from 27.08.2019	to 25.09.2019	=	29 days	



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	9	
Monthly Period	01.08.2019	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days

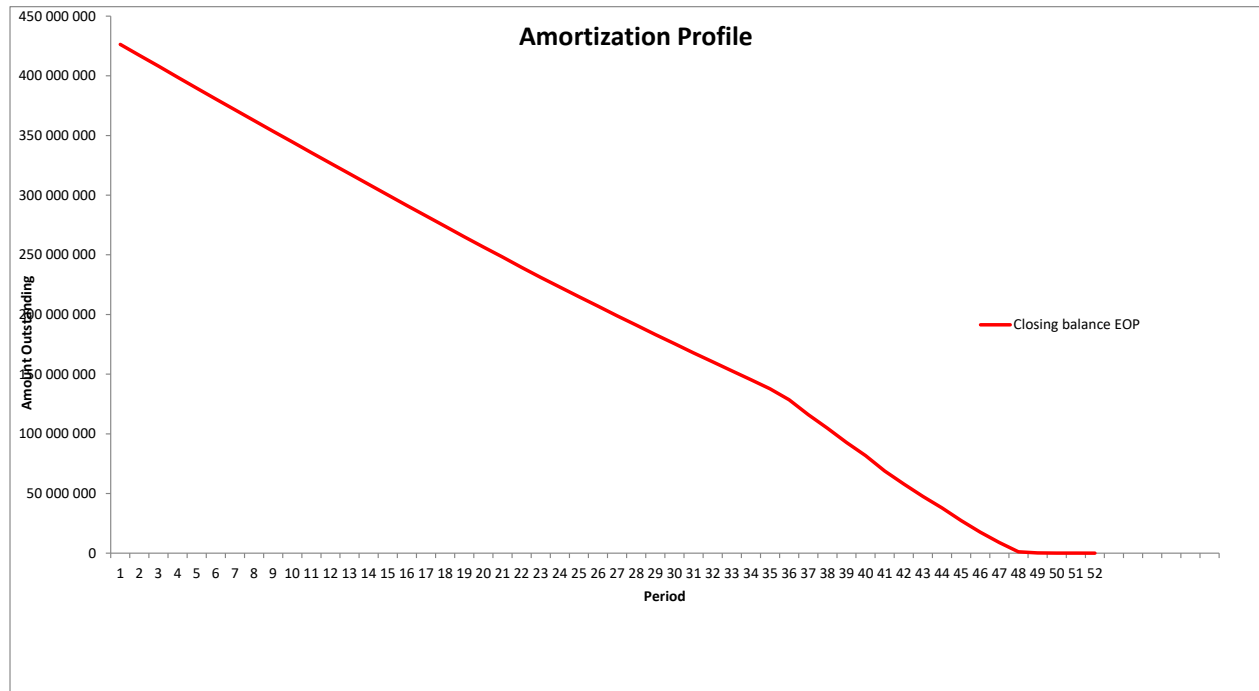
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	435 559 339	426 328 871	9 230 468	882 349	2,46 %	97,88 %
2	426 328 871	417 227 099	9 101 772	861 783	2,45 %	95,79 %
3	417 227 099	408 074 082	9 153 017	841 434	2,45 %	93,69 %
4	408 074 082	398 870 682	9 203 400	821 213	2,44 %	91,58 %
5	398 870 682	389 686 108	9 184 574	800 980	2,44 %	89,47 %
6	389 686 108	380 601 194	9 084 915	780 779	2,43 %	87,38 %
7	380 601 194	371 512 887	9 088 307	760 755	2,43 %	85,30 %
8	371 512 887	362 490 758	9 022 129	740 648	2,42 %	83,22 %
9	362 490 758	353 532 792	8 957 967	720 712	2,41 %	81,17 %
10	353 532 792	344 619 949	8 912 842	700 853	2,41 %	79,12 %
11	344 619 949	335 692 193	8 927 756	681 124	2,40 %	77,07 %
12	335 692 193	326 811 689	8 880 504	661 392	2,39 %	75,03 %
13	326 811 689	317 951 147	8 860 542	641 843	2,38 %	73,00 %
14	317 951 147	309 100 053	8 851 094	622 444	2,37 %	70,97 %
15	309 100 053	300 140 709	8 959 344	603 081	2,37 %	68,91 %
16	300 140 709	291 324 457	8 816 253	583 735	2,36 %	66,89 %
17	291 324 457	282 523 306	8 801 151	564 593	2,35 %	64,86 %
18	282 523 306	273 883 121	8 640 184	545 487	2,34 %	62,88 %
19	273 883 121	265 226 344	8 656 777	526 564	2,33 %	60,89 %
20	265 226 344	256 670 368	8 555 976	507 814	2,32 %	58,93 %

Amortization profile (first 20 periods)

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.b Amortization Profile

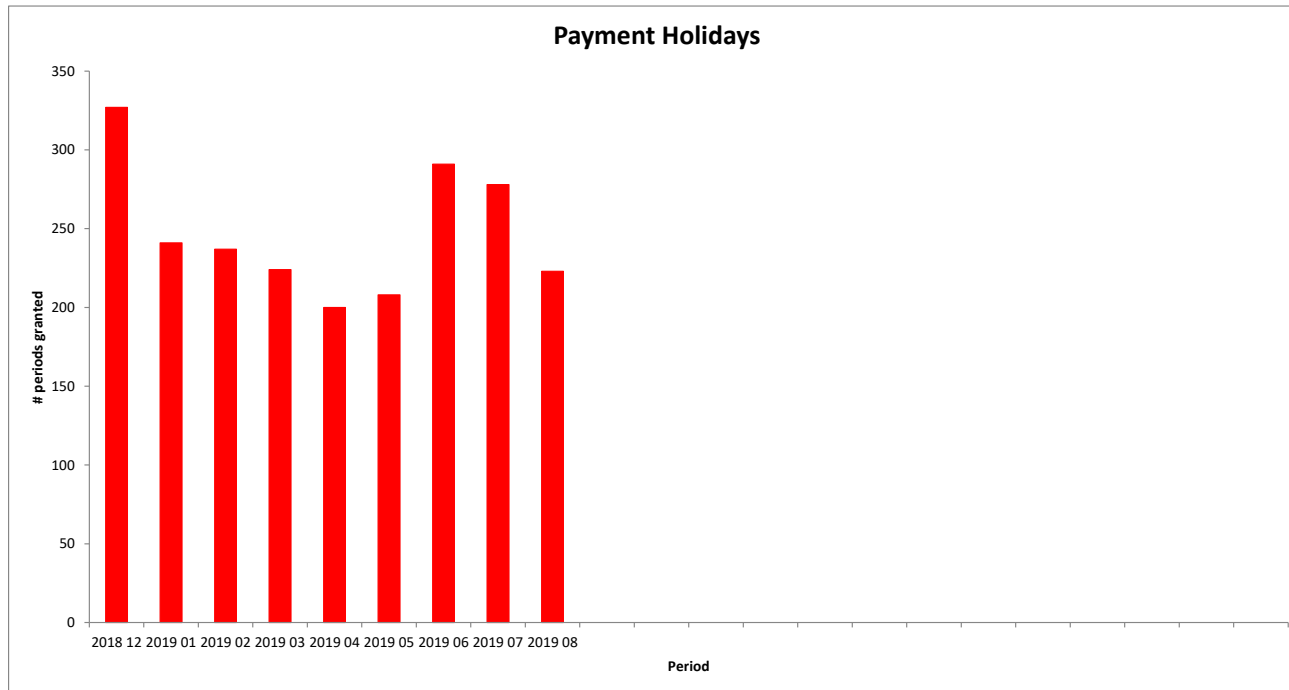
Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	9	
Monthly Period	01.08.2019	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.09.2019				
Payment date	25.09.2019				
Period No	9				
Monthly Period	01.08.2019				
Interest Period	from	27.08.2019	to	25.09.2019	= 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

19.a Downpayment



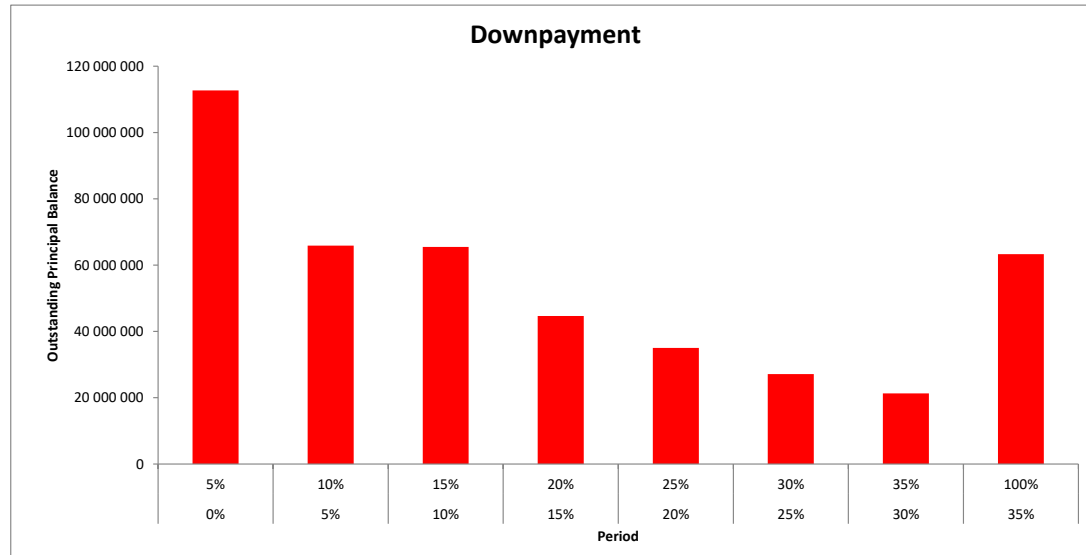
Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	9	
Monthly Period	01.08.2019	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 472	112 721 435	25,9 %	40,8	17,6
	5 %	10 %	4 245	65 892 495	15,1 %	41,2	17,6
	10 %	15 %	4 605	65 509 357	15,0 %	40,2	17,8
	15 %	20 %	3 308	44 681 806	10,3 %	39,9	17,7
	20 %	25 %	2 672	35 044 559	8,0 %	39,5	17,6
	25 %	30 %	2 182	27 137 699	6,2 %	39,0	17,7
	30 %	35 %	1 786	21 285 469	4,9 %	38,9	17,6
	35 %	100 %	7 442	63 286 519	14,5 %	35,9	17,3
Total			33 712	435 559 339	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	9	
Monthly Period	01.08.2019	
Interest Period	from	27.08.2019
	to	25.09.2019
	=	29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

20.a Vehicle Condition



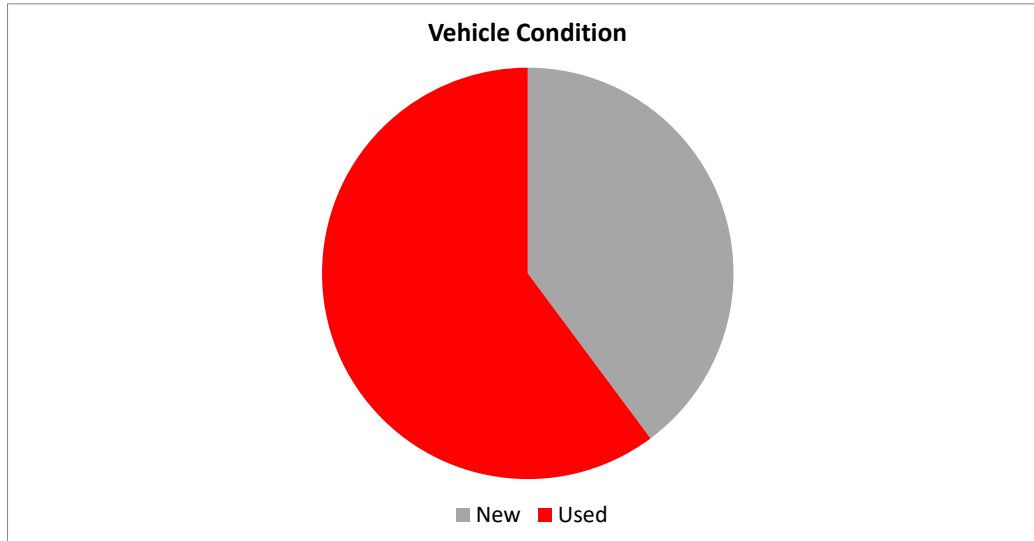
Reporting Date	27.09.2019
Payment date	25.09.2019
Period No	9
Monthly Period	01.08.2019
Interest Period	from 27.08.2019 to 25.09.2019 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		9 182	173 439 257	39,8 %	40,4	17,4
Used		24 530	262 120 082	60,2 %	39,2	17,8
Total		33 712	435 559 339	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	27.09.2019				
Payment date	25.09.2019				
Period No	9				
Monthly Period	01.08.2019				
Interest Period	from 27.08.2019	to 25.09.2019	=	29 days	



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

21.a Borrower Type



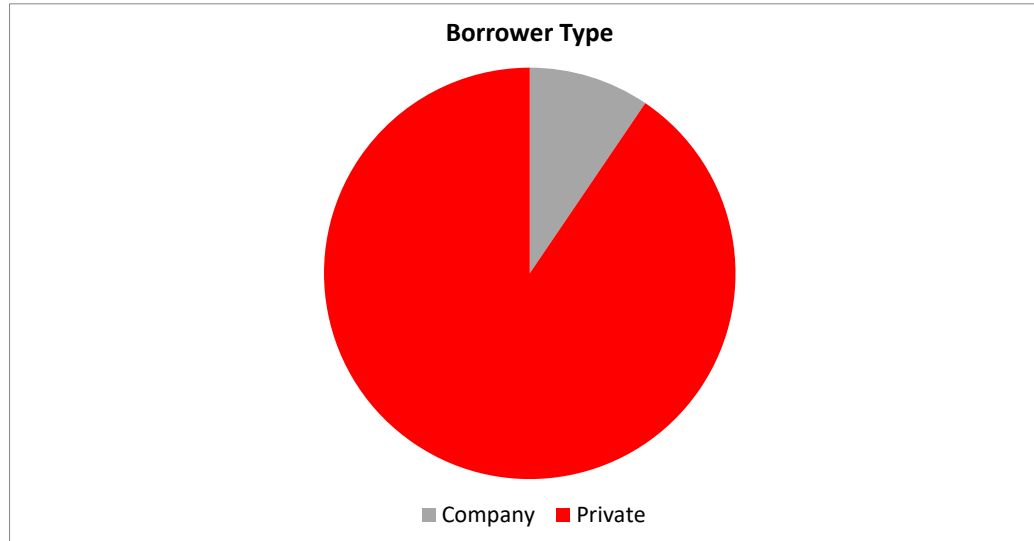
Reporting Date	27.09.2019
Payment date	25.09.2019
Period No	9
Monthly Period	01.08.2019
Interest Period	from 27.08.2019 to 25.09.2019 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 286	41 336 360	9,5 %	38,08	17,57
	Private	31 426	394 222 979	90,5 %	39,83	17,63
	Total	33 712	435 559 339	100,0 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27.09.2019				
Payment date	25.09.2019				
Period No	9				
Monthly Period	01.08.2019				
Interest Period	from 27.08.2019	to	25.09.2019	=	29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	9	
Monthly Period	01.08.2019	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days

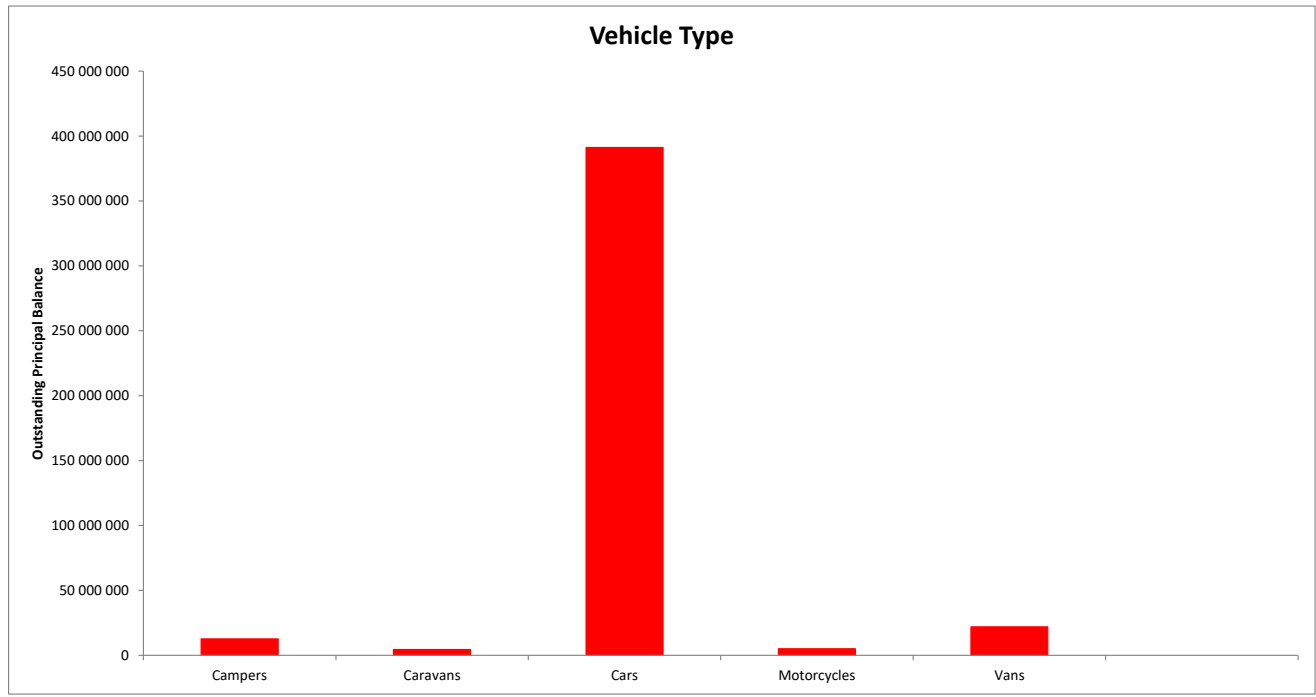


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		505	12 607 329	2,89 %	42,03	16,89
Caravans		352	4 563 290	1,05 %	42,02	16,15
Cars		30 548	391 252 979	89,83 %	39,61	17,68
Motorcycles		624	5 130 820	1,18 %	40,45	15,42
Vans		1 683	22 004 921	5,05 %	38,65	17,94
		33 712	435 559 339	100 %		

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

22.b Vehicle type

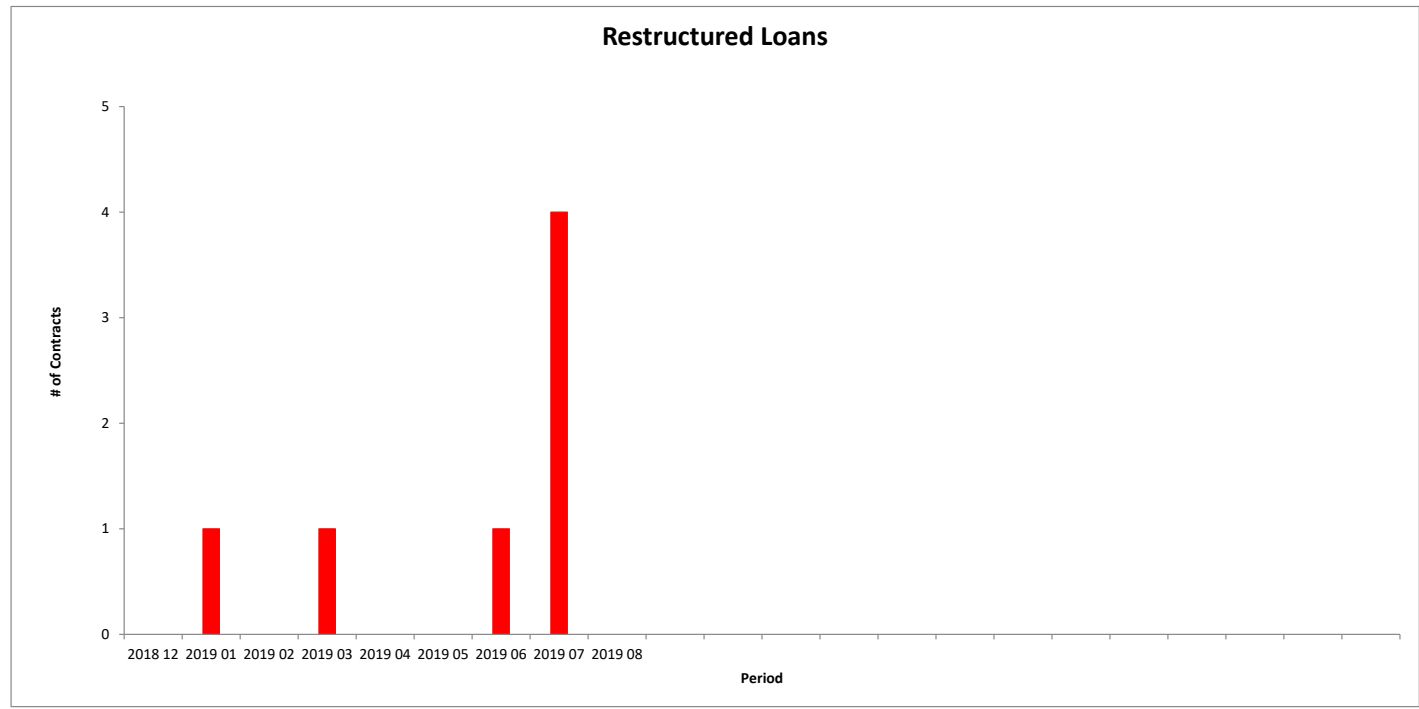
Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	9	
Monthly Period	01.08.2019	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	27.09.2019				
Payment date	25.09.2019				
Period No	9				
Monthly Period	01.08.2019				
Interest Period	from	27.08.2019	to	25.09.2019	= 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

24.a Dynamic Interest rate



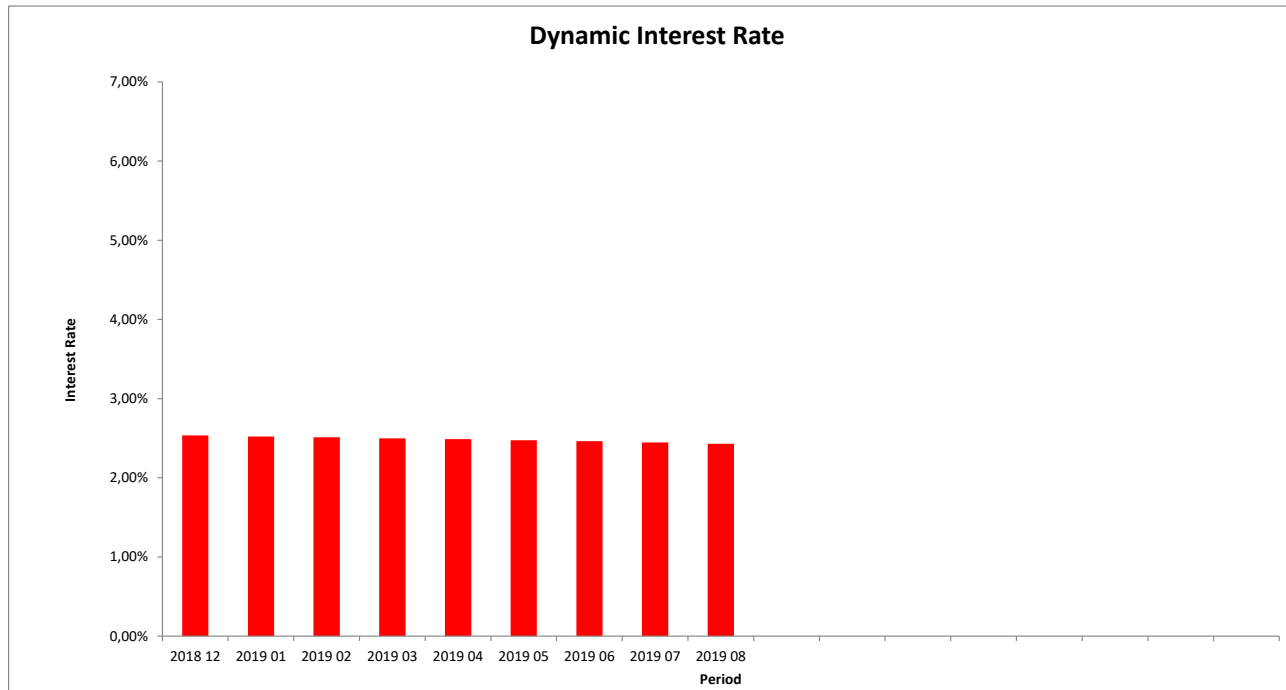
Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	9	
Monthly Period	01.08.2019	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days

	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 %
	2019 05	498 229 783	2,48 %
	2019 06	477 217 707	2,46 %
	2019 07	454 989 142	2,45 %
	2019 08	435 559 339	2,43 %

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	9	
Monthly Period	01.08.2019	
Interest Period	from	27.08.2019
	to	25.09.2019
	=	29 days



SCF Rahoituspalvelut VII DAC
 Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	27.09.2019			
Payment date	25.09.2019			
Period No	9			
Monthly Period	from	01.08.2019	to	25.09.2019
Interest Period	from	27.08.2019	to	25.09.2019 = 29 days

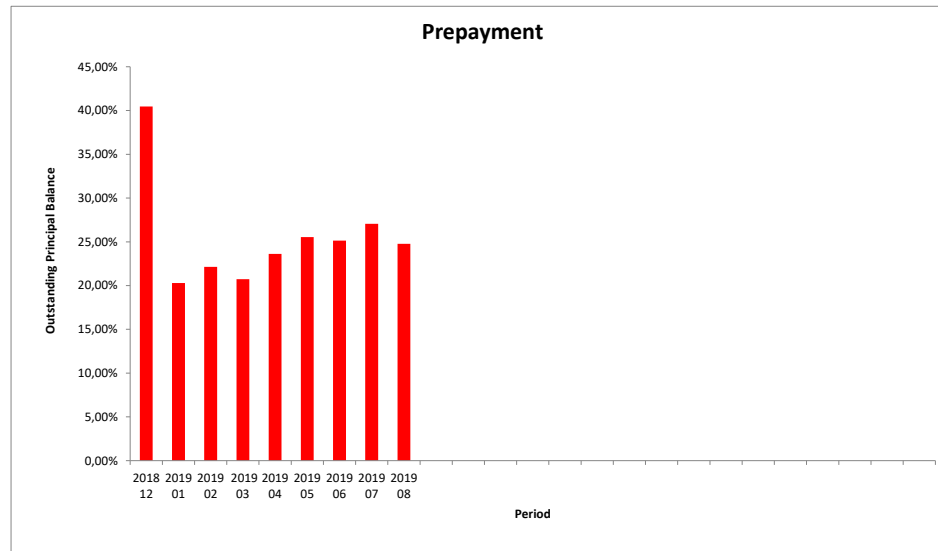
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2018 12	25 771 327	609 379 376	40,46 %
	2019 01	10 976 490	586 326 503	20,29 %
	2019 02	11 646 509	564 224 282	22,14 %
	2019 03	10 406 446	542 921 229	20,72 %
	2019 04	11 562 879	520 762 448	23,62 %
	2019 05	12 091 496	498 229 783	25,53 %
	2019 06	11 378 780	477 217 707	25,14 %
	2019 07	11 803 849	454 989 142	27,05 %
	2019 08	10 206 819	435 559 339	24,76 %

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.09.2019				
Payment date	25.09.2019				
Period No	9				
Monthly Period	01.08.2019				
Interest Period	from	27.08.2019	to	25.09.2019	= 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

26. Delinquency



Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	9	
Monthly Period	01.08.2019	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 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	
	5	498 229 783	34 835	469 456 106	1 679	23 384 417	227	3 200 515	74	1 125 886	35	658 185	24	314 772	6	89 901	68	294 292	
	6	477 217 707	33 674	446 251 272	1 835	25 532 355	232	3 349 875	65	1 029 298	31	473 744	23	388 400	12	192 763	83	175 360	
	7	454 989 142	32 651	426 658 064	1 777	23 683 554	197	2 994 348	49	600 856	25	450 598	21	335 514	16	266 208	106	326 303	
	8	435 559 339	31 962	411 904 051	1 361	18 164 046	274	3 857 209	59	769 801	25	294 974	16	330 233	15	239 026	128	277 518	
	9																		
	10																		
	11																		
12																			
2019	1																		
	2																		
	3																		
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	9	
Monthly Period	01.08.2019	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q4			2019 Q1			2019 Q2			2019 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2018 4	1 168	4	300	300	868	997	1 297	-	129	-	1 297	-	129	
2019 1	328 028	27				89 932	89 932	238 096	105 981	195 913	132 115	11 649	207 563	120 465
2019 2	671 972	52							114 622	114 622	557 350	165 201	279 823	392 149
2019 3	603 821	45										90 811	90 811	513 010

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	27.09.2019
Payment date	25.09.2019
Period No	9
Monthly Period	01.08.2019
Interest Period	from 27.08.2019 to 25.09.2019 = 29 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 495 903,31	EUR
Senior Expenses	-	8 972,32	EUR
Servicing Fee	-	187 532,49	EUR
Tranche A Loan Interest to Issuer	-	75 459,44	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	-	120 991,70	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	3,79	EUR
Deferred Purchase Price to Seller		821 306,56	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 902 932,84	EUR
Senior Expenses	-	8 606,75	EUR
Issuer Swap Interest Amount	-	75 459,44	EUR
Interest Class A Notes	-	-	EUR
Interest Class B Notes	-	32 667,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 295 337,73	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	-	91,48	EUR
Principal Issuer Subordinated Loan	-	120 900,22	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		120 900,22	EUR

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date	27.09.2019
Payment date	25.09.2019
Period No	9
Monthly Period	01.08.2019
Interest Period	from 27.08.2019 to 25.09.2019 = 29 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	19 293 653,87	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	19 293 653,87	EUR
<hr/>			
Payment to Purchaser as Purchaser Available Revenue Receipts	-	0,00	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	19 293 653,87	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	-	19 293 653,87	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
<hr/>			
Payment to Issuer as Issuer Available Revenue Receipts	-	0,00	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	120 900,22	EUR
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Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller	821 306,56	EUR
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SCF Rahoituspalvelut VII DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	9	
Monthly Period	01.08.2019	
Interest Period	from 27.08.2019	to 25.09.2019 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	8 972,32				
Interest accrued for the Period	EUR	281 637,00	-	32 667,00	236 070,00	12 900,00
Cumulative Interest accrued	EUR	2 911 205,00	122 999,00	323 403,00	2 337 093,00	127 710,00
Interest Payments	EUR	281 637,00	-	32 667,00	236 070,00	12 900,00
Cumulative Interest Payments	EUR	2 911 205,00	122 999,00	323 403,00	2 337 093,00	127 710,00
Interest accrued on Subordinated Loan for the Period	EUR	91,48				
Cumulative Interest accrued on Subordinated Loan	EUR	2 176,42				
Interest Payments on Subordinated Loan	EUR	91,48				
Cumulative Interest Payments on Subordinated Loan	EUR	2 176,42				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

31. Contact Details



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Reporting Date	27.09.2019	
Payment date	25.09.2019	
Period No	9	
Monthly Period	01.08.2019	
Interest Period	from	27.08.2019
	to	25.09.2019
	=	29 days