

**SCF Rahoituspalvelut VII DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	29.08.2019				
Payment date	27.08.2019			Following payment dates:	25.09.2019
Period No	8				25.10.2019
Monthly Period	01.07.2019				
Interest Period	25.07.2019	from		to	27.08.2019 = 33 days
Cut-Off date	31.07.2019				

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**1. Portfolio Information**



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

	<b>Current Period</b>
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>477 217 706,76 EUR</b>
Scheduled Loan Principal Repayments	10 098 412,43 EUR
Prepayments	11 803 848,99 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>21 902 261,42 EUR</b>
New Defaulted Auto Loans in Period	326 303,42 EUR
<b>Closing Balance</b>	<b>454 989 141,92 EUR</b>
Principal Recoveries on loans in default	79 596,80 EUR
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	1 558 131,74 EUR
Interest Recoveries on loans in default	1 733,72 EUR
<b>Total Revenue Received in Period</b>	<b>1 559 865,46 EUR</b>
<b># Loans</b>	
At beginning of period	35 872 Loans
Paid in Full	1 113 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	23 Loans
<b>At end of period</b>	<b>34 736 Loans</b>

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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.)	1 554 124,12	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	115 074,26	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
<b>Total Amount for Purchaser Available Revenue Receipts</b>	<b>1 669 198,38</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	495 333,86	EUR
b. Reserve Fund	2 531 312,21	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
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>3 026 646,07</b>	<b>EUR</b>

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**3. Amount Due for Distribution - Redemption Receipts**



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Monthly Period	01.07.2019				
Interest Period	from 25.07.2019	to	27.08.2019	=	33 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections (Principal payments, Recoveries, Deemed Collection)	21 981 858,22	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
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>21 981 858,22</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	21 981 858,22	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	-	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>21 981 858,22</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	29.08.2019
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Interest Period	from 25.07.2019 to 27.08.2019 = 33 days

**Note Balance**

Beginning of Period	477 915 990,73	EUR
End of Period	455 934 132,51	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 %	2 531 312,21	EUR
Cash Outflow		2 531 312,21	EUR
Cash Inflow		2 416 237,95	EUR
End of Period	0,5 %	2 416 237,95	EUR
Required Reserve Amount	0,5 %	2 416 237,95	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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**6. Note Principal**



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**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	411 315 990,73	28 000 000,00	36 600 000,00	2 000 000,00	EUR
Sequential Amortization	21 981 858,22	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	389 334 132,51	28 000 000,00	36 600 000,00	2 000 000,00	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	-	698 283,97	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	-	326 303,42	EUR
Principal Recoveries	-	-	-	79 596,80	EUR
End of Period	-	-	-	944 990,59	EUR

**Net Note Principal**

Beginning of Period	411 315 990,73	28 000 000,00	36 600 000,00	1 301 716,03	EUR
End of Period	389 334 132,51	28 000 000,00	36 600 000,00	1 055 009,41	EUR

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**7. Outstanding Notes**



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
<b>General Note Information</b>					
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
<b>Current Note Information</b>					
Class Principal Outstanding Opening Balance	477 915 990,73	411 315 990,73	28 000 000,00	36 600 000,00	2 000 000,00
Available Distribution Amount	21 981 858,22				
Amortisation	21 981 858,22				
Redemption per Class		21 981 858,22	-	-	-
Redemption per Note		3 671,60	-	-	-
Class Principal Outstanding Closing Balance	455 934 132,51	389 334 132,51	28 000 000,00	36 600 000,00	2 000 000,00
Current Tranching	100 %	85,39 %	6,14 %	8,03 %	0,44 %
Current Pool Factor		0,65	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	33				
Principal Outstanding per Note Beginning of Period		68 701,52	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 671,60	-	-	-
Principal Outstanding per Note End of Period		65 029,92	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)		16,90 %	10,75 %	2,73 %	2,29 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		17,43 %	11,28 %	2,73 %	2,29 %
Current CE (Subordination)		14,61 %	8,47 %	0,44 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		15,14 %	9,00 %	0,44 %	0,00 %



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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.08.2019  
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Interest Period : 25.07.2019 to 27.08.2019 = 33 days

Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
			Short Term				Long Term						
			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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Monthly Period	01.07.2019	to	27.08.2019	=	33 days
Interest Period	from	25.07.2019	to	27.08.2019	= 33 days



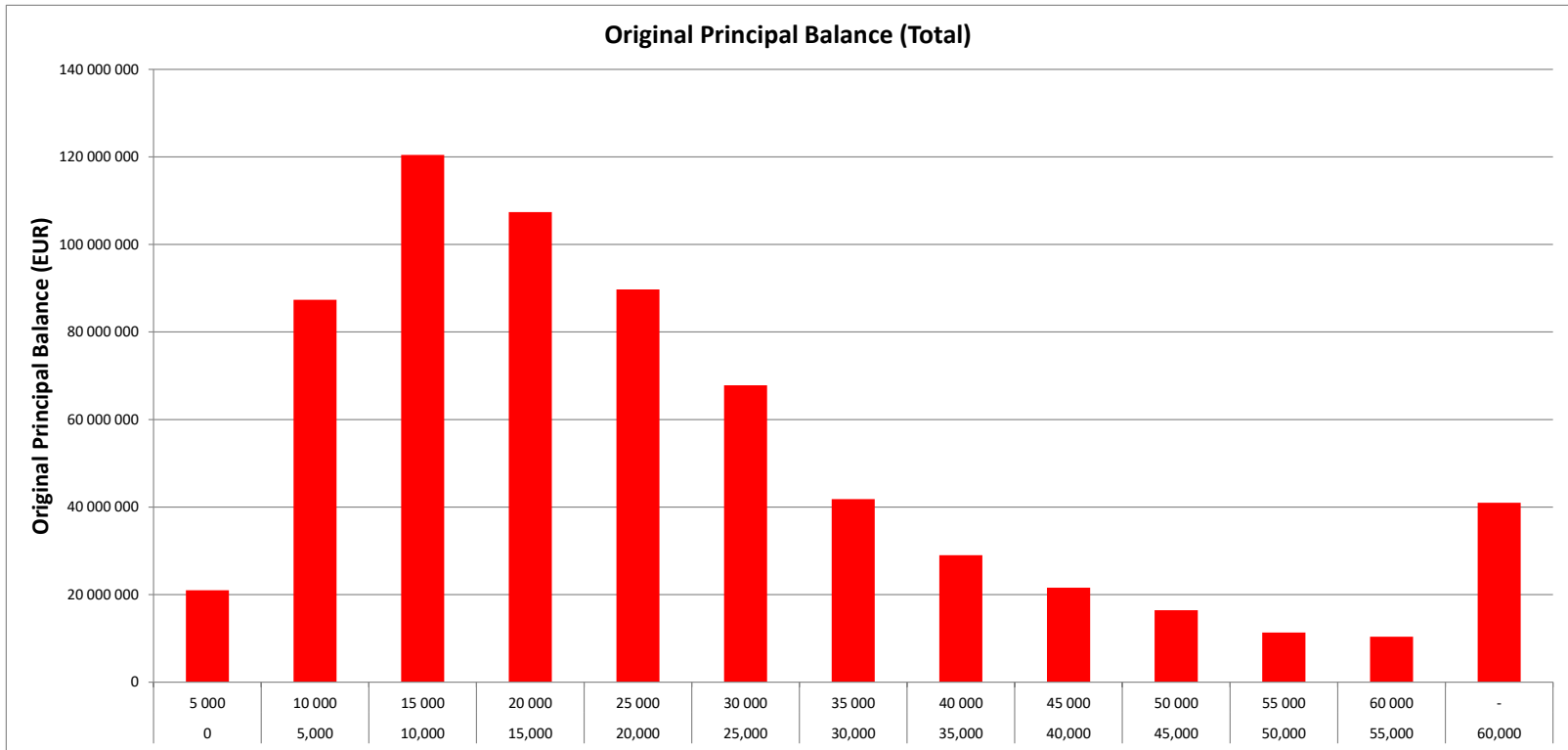
Average amount - all: 15 089

	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**

Reporting Date	29.08.2019				
Payment date	27.08.2019				
Period No	8				
Monthly Period	01.07.2019				
Interest Period	from	25.07.2019	to	27.08.2019	= 33 days



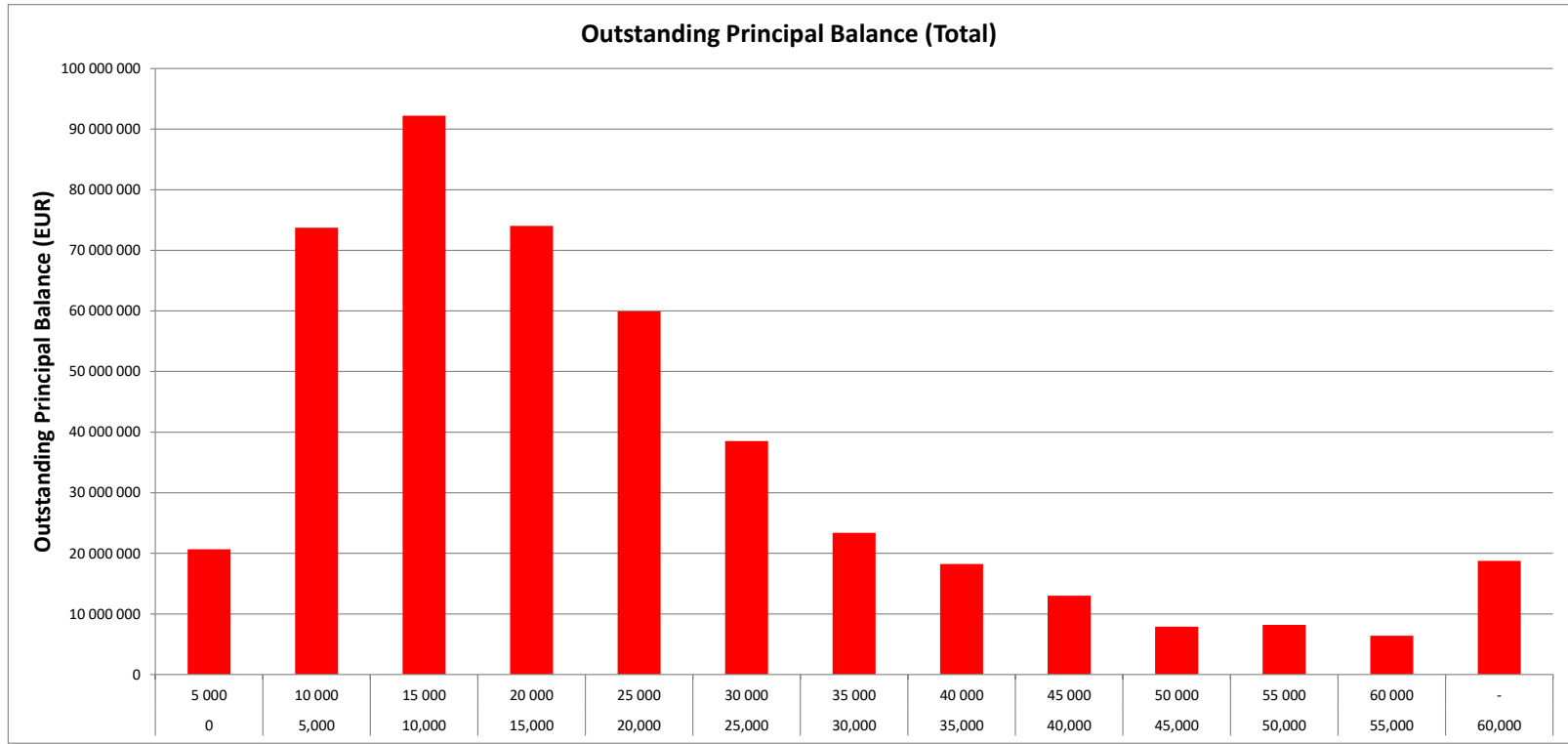
Average amount - all: 13 098

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 771	20 667 360	4,54 %	24,8	17,9
	5 000	10 000	9 901	73 737 720	16,21 %	37,3	17,2
	10 000	15 000	7 490	92 226 864	20,27 %	40,9	16,9
	15 000	20 000	4 280	74 048 759	16,27 %	41,7	16,5
	20 000	25 000	2 690	59 917 842	13,17 %	42,7	16,2
	25 000	30 000	1 417	38 538 759	8,47 %	42,9	16,2
	30 000	35 000	723	23 391 620	5,14 %	42,8	16,4
	35 000	40 000	489	18 239 024	4,01 %	42,5	16,3
	40 000	45 000	307	13 000 402	2,86 %	42,9	16,5
	45 000	50 000	167	7 880 730	1,73 %	43,6	15,9
	50 000	55 000	156	8 184 447	1,80 %	44,0	15,9
	55 000	60 000	111	6 402 126	1,41 %	43,3	16,0
	60 000	-	234	18 753 488	4,12 %	42,6	16,4
Total			34 736	454 989 142	100 %		

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**10.b Outstanding Principal Balance Graph**

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**11.a Geographical Distribution**



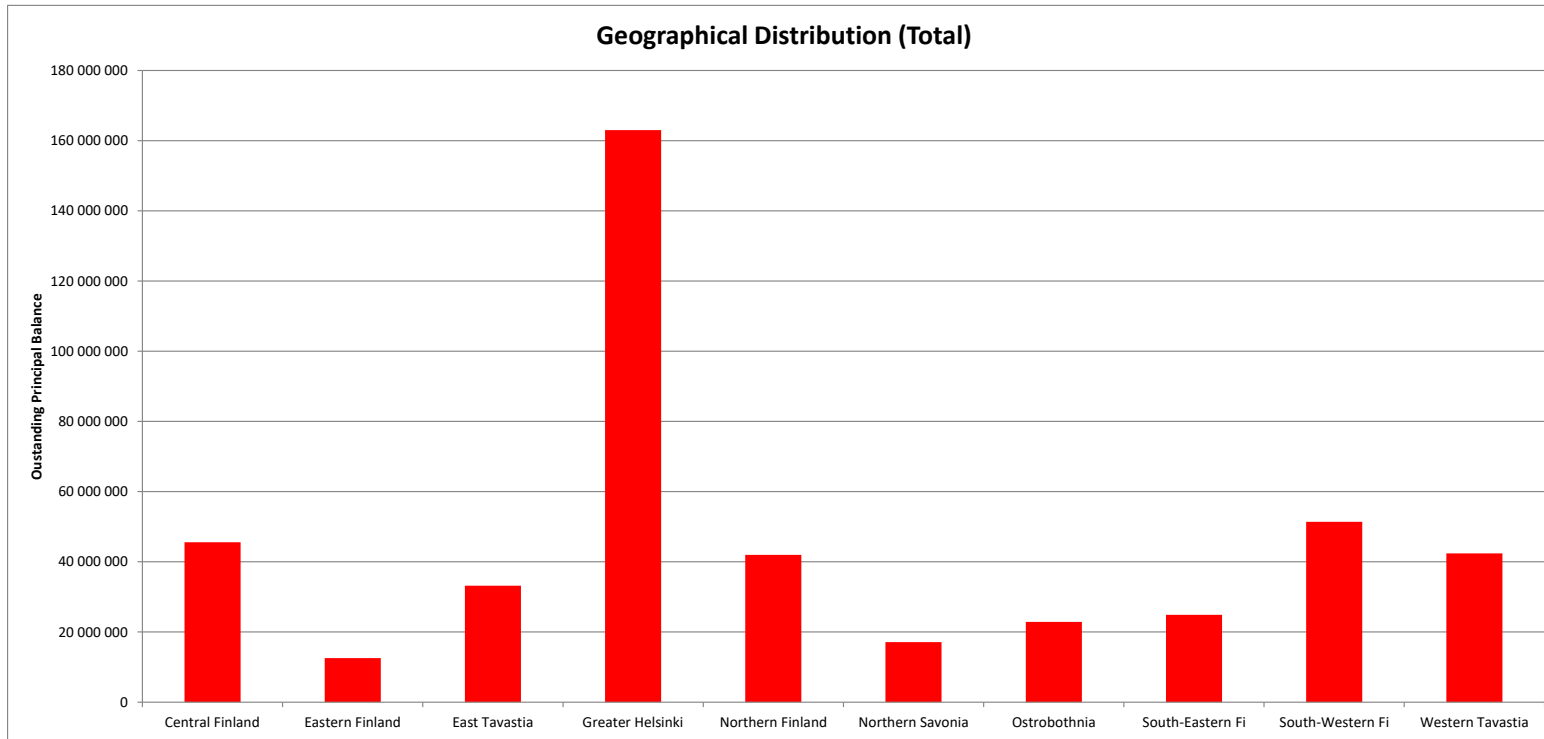
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TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning
Central Finland	3 697	45 591 597	10,02 %	40,4	16,8
Eastern Finland	1 036	12 576 092	2,76 %	40,0	16,7
East Tavastia	2 587	33 190 296	7,29 %	40,5	16,7
Greater Helsinki	11 290	163 002 966	35,83 %	40,6	16,7
Northern Finland	3 139	41 988 786	9,23 %	41,1	16,3
Northern Savonia	1 423	17 092 932	3,76 %	40,1	16,5
Ostrobothnia	2 097	22 890 729	5,03 %	40,1	16,4
South-Eastern Fi	2 075	24 870 320	5,47 %	40,2	16,8
South-Western Fi	4 163	51 372 276	11,29 %	40,7	16,7
Western Tavastia	3 229	42 413 149	9,32 %	40,5	16,5
Total	34 736	454 989 142	100 %		

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11.b Geographical Distribution Graph

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**12.a Interest Rate**



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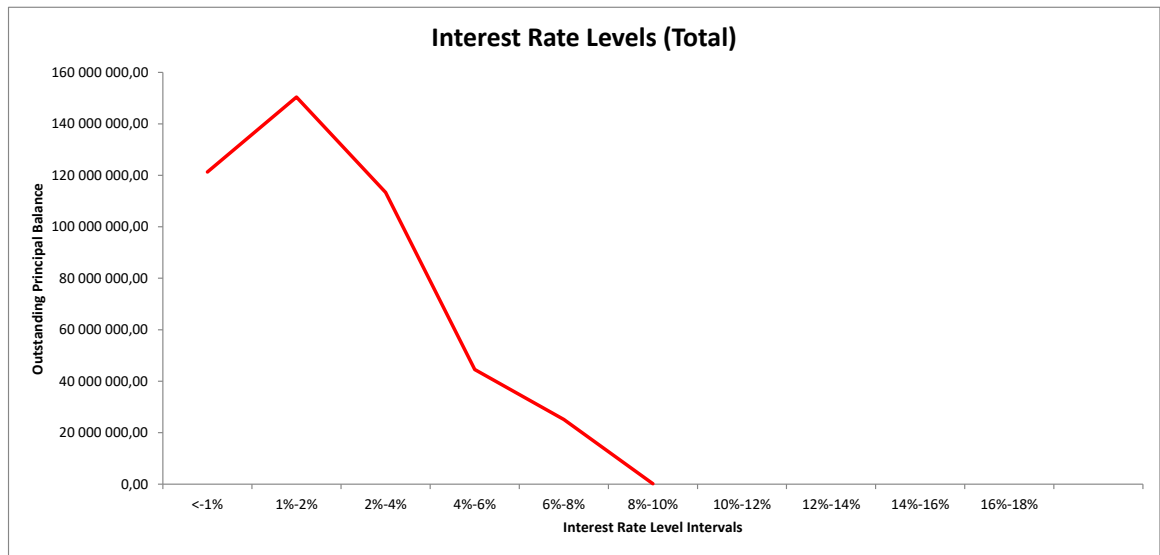
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	7 371	121 318 263	26,66 %	41,8	16,2
1	2	9 384	150 411 839	33,06 %	40,6	17,2
2	4	9 083	113 373 518	24,92 %	40,4	16,6
4	6	5 137	44 548 019	9,79 %	39,0	16,6
6	8	3 717	25 161 810	5,53 %	37,5	16,3
8	10	43	171 339	0,04 %	36,0	17,1
10	12					
12	14	1	4 354	0,00 %	29,0	18,0
14	16					
16	18					
18	-					
Total		34 736	454 989 142	100 %		



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12.b Interest Rate

Reporting Date	29.08.2019	
Payment date	27.08.2019	
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Monthly Period	01.07.2019	
Interest Period	from	25.07.2019
	to	27.08.2019
	=	33 days



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13.a Remaining Terms



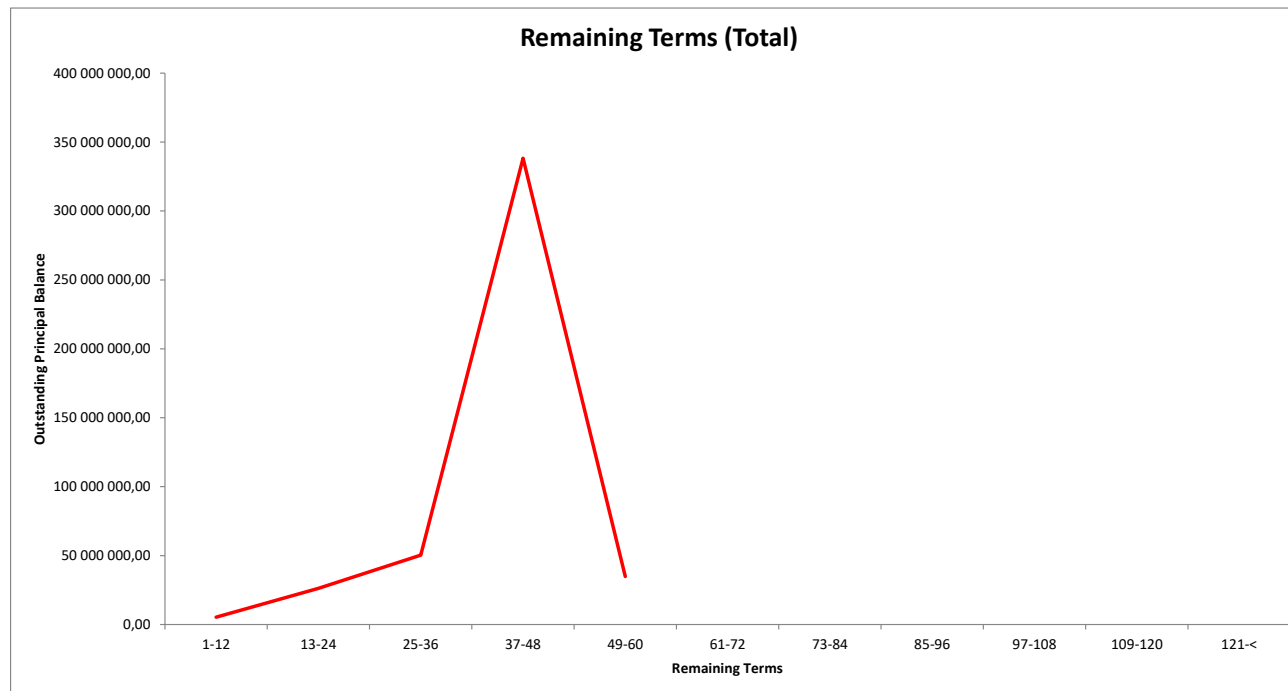
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		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	14	23 557	0,01 %	0,0	31,1
	1		12	2 007	5 317 052	1,17 %	8,4	20,2
	13		24	4 265	26 207 537	5,76 %	19,6	18,0
	25		36	5 535	50 377 054	11,07 %	31,3	19,1
	37		48	20 920	338 242 070	74,34 %	43,2	16,7
	49		60	1 995	34 821 872	7,65 %	49,2	11,2
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			34 736	454 989 142	100 %			

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**13.b Remaining Terms**

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

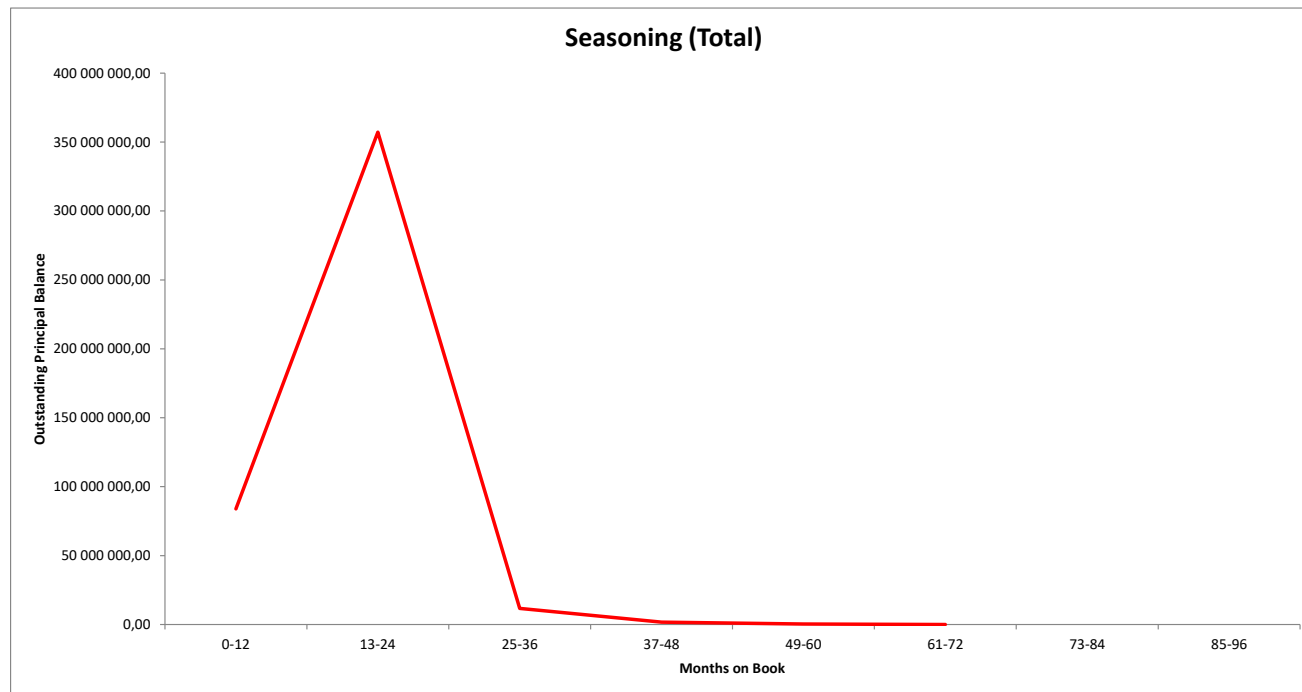




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**Monthly Investor Report**

**14.b Seasoning**

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days



**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**15.a Balloon loans**



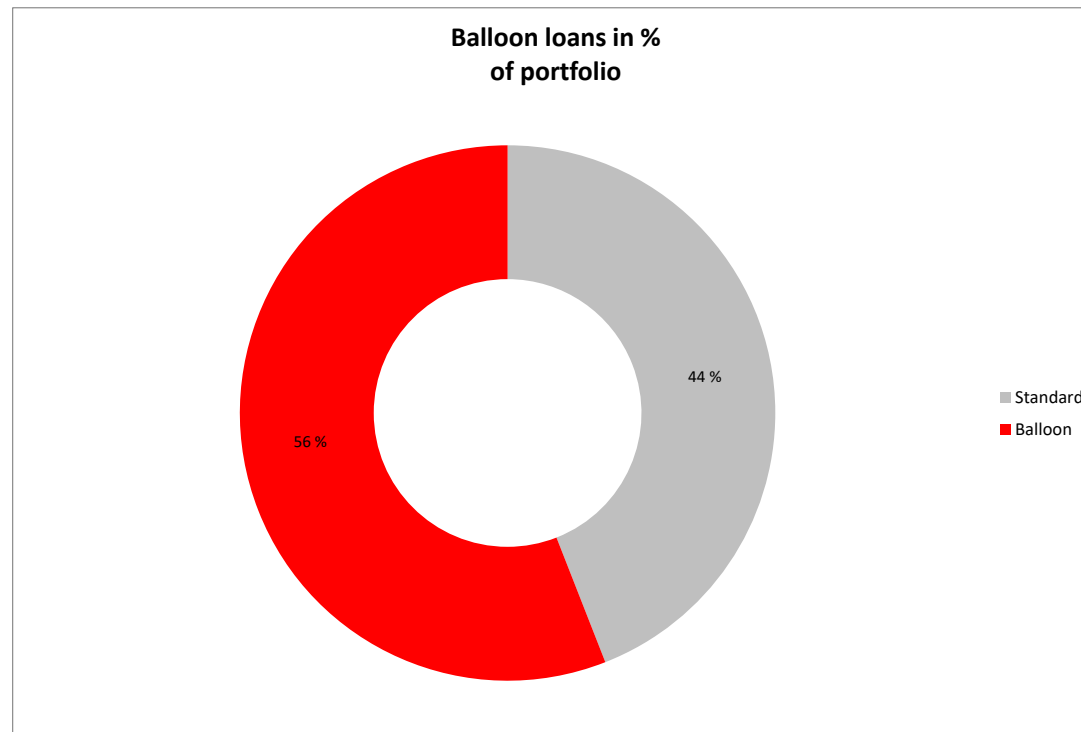
Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		22 814	200 428 272	44,05 %	3 258	0,00 %	38,3	16,5
Balloon		11 922	254 560 870	55,95 %	100 324 881	39,41 %	42,3	16,8
Total		34 736	454 989 142	100 %	100 328 139	22,05 %		

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**15.b Balloon loans**

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days







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16.b # loans per borrower

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days



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17.a Amortization Profile



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

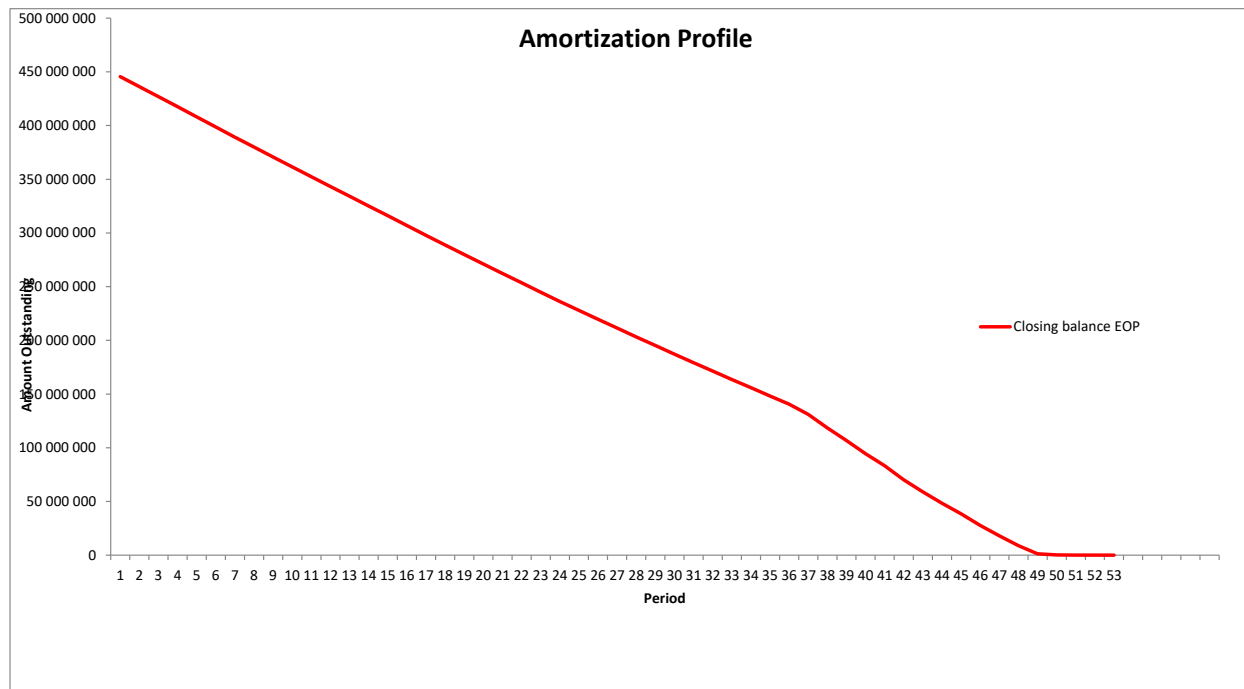
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	454 989 142	445 540 812	9 448 330	927 804	2,47 %	97,92 %
2	445 540 812	436 192 033	9 348 779	906 608	2,47 %	95,87 %
3	436 192 033	426 860 139	9 331 894	885 560	2,46 %	93,82 %
4	426 860 139	417 477 431	9 382 708	864 723	2,46 %	91,76 %
5	417 477 431	408 040 622	9 436 810	843 895	2,45 %	89,68 %
6	408 040 622	398 627 676	9 412 946	823 058	2,45 %	87,61 %
7	398 627 676	389 254 346	9 373 330	802 265	2,44 %	85,55 %
8	389 254 346	379 946 139	9 308 207	781 553	2,44 %	83,51 %
9	379 946 139	370 702 353	9 243 785	760 866	2,43 %	81,47 %
10	370 702 353	361 529 705	9 172 649	740 344	2,42 %	79,46 %
11	361 529 705	352 399 790	9 129 914	719 929	2,42 %	77,45 %
12	352 399 790	343 258 136	9 141 654	699 635	2,41 %	75,44 %
13	343 258 136	334 155 131	9 103 006	679 339	2,40 %	73,44 %
14	334 155 131	325 049 325	9 105 805	659 214	2,39 %	71,44 %
15	325 049 325	315 988 689	9 060 636	639 215	2,39 %	69,45 %
16	315 988 689	306 817 260	9 171 428	619 298	2,38 %	67,43 %
17	306 817 260	297 786 476	9 030 784	599 392	2,37 %	65,45 %
18	297 786 476	288 781 025	9 005 451	579 697	2,36 %	63,47 %
19	288 781 025	279 938 518	8 842 507	560 048	2,35 %	61,53 %
20	279 938 518	271 082 078	8 856 440	540 592	2,34 %	59,58 %

Amortization profile (first 20 periods)

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17.b Amortization Profile

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

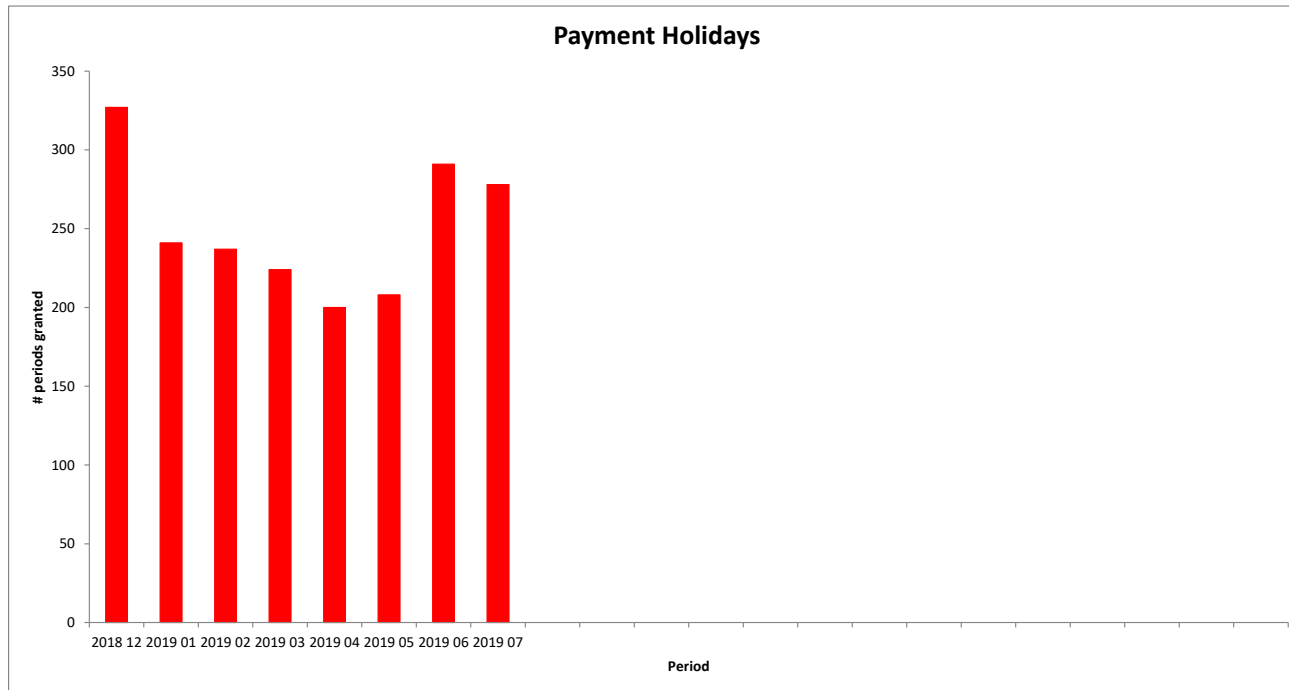




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**18.b Payment Holidays**

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days



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**19.a Downpayment**



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

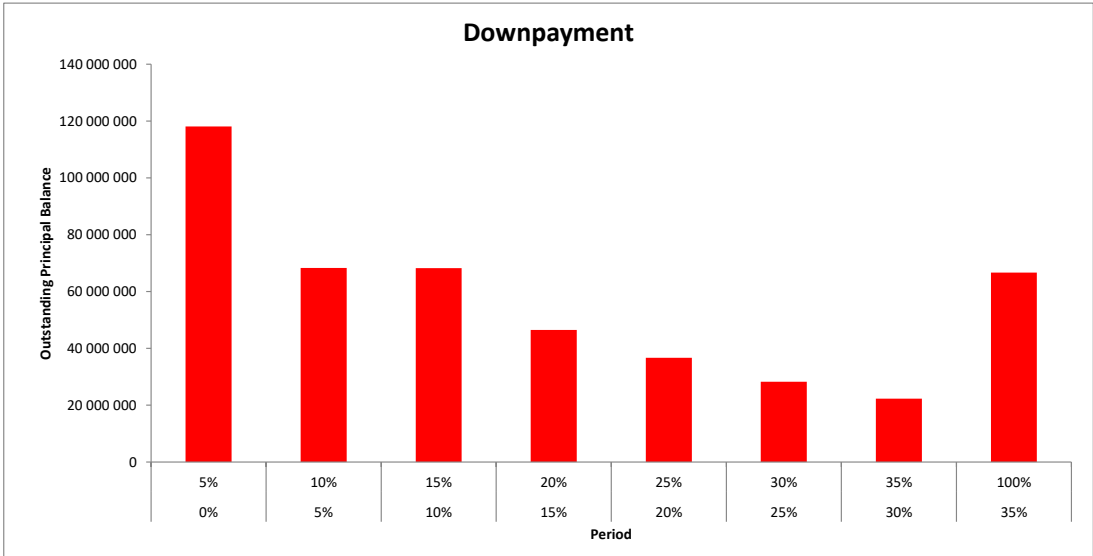
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 709	118 073 368	26,0 %	41,8	16,6
	5 %	10 %	4 338	68 318 964	15,0 %	42,1	16,7
	10 %	15 %	4 733	68 244 997	15,0 %	41,1	16,8
	15 %	20 %	3 405	46 455 981	10,2 %	40,8	16,7
	20 %	25 %	2 751	36 671 246	8,1 %	40,3	16,7
	25 %	30 %	2 237	28 276 650	6,2 %	39,9	16,7
	30 %	35 %	1 855	22 294 030	4,9 %	39,7	16,7
	35 %	100 %	7 708	66 653 906	14,6 %	36,7	16,4
Total			34 736	454 989 142	100 %		

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19.b Downpayment



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from	25.07.2019
	to	27.08.2019
	=	33 days



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20.a Vehicle Condition



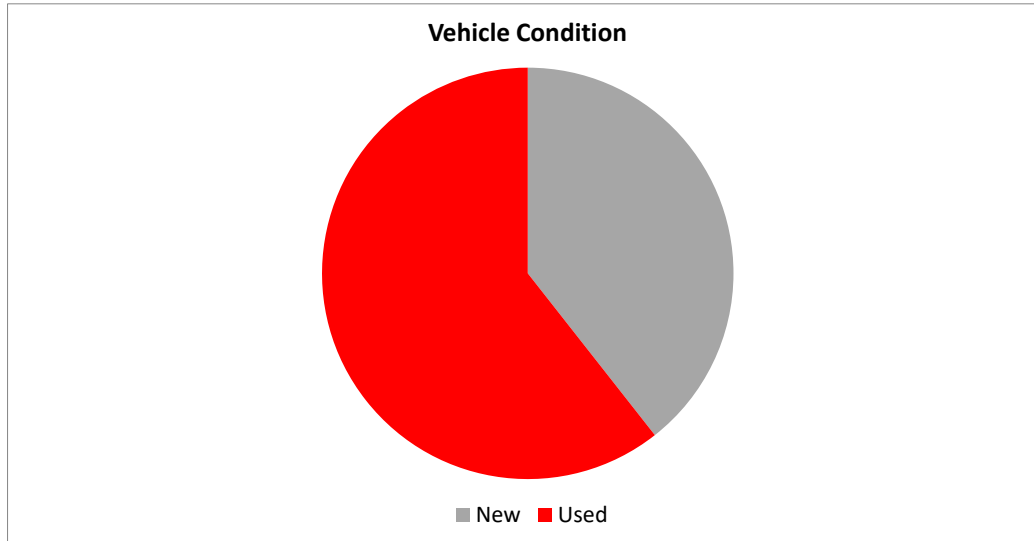
Reporting Date	29.08.2019
Payment date	27.08.2019
Period No	8
Monthly Period	01.07.2019
Interest Period	from 25.07.2019 to 27.08.2019 = 33 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		9 345	179 260 562	39,4 %	41,3	16,5
Used		25 391	275 728 580	60,6 %	40,0	16,8
Total		34 736	454 989 142	100 %		



20.b Vehicle Condition

Reporting Date	29.08.2019				
Payment date	27.08.2019				
Period No	8				
Monthly Period	01.07.2019				
Interest Period	from 25.07.2019	to 27.08.2019	=	33 days	



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21.a Borrower Type



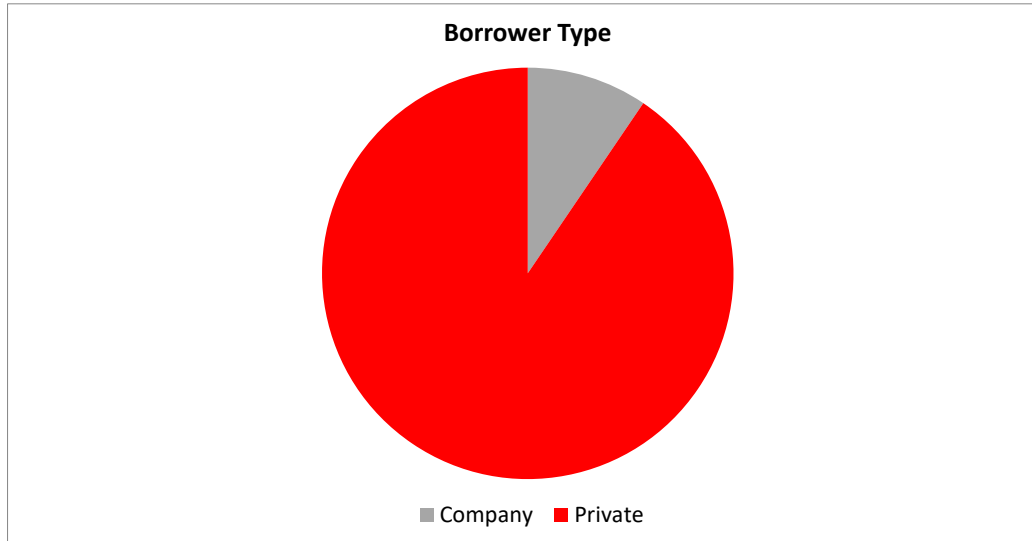
Reporting Date	29.08.2019
Payment date	27.08.2019
Period No	8
Monthly Period	01.07.2019
Interest Period	from 25.07.2019 to 27.08.2019 = 33 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 346	43 193 394	9,5 %	38,89	16,63
	Private	32 390	411 795 748	90,5 %	40,72	16,65
	Total	34 736	454 989 142	100,0 %		

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21.b Borrower Type

Reporting Date	29.08.2019				
Payment date	27.08.2019				
Period No	8				
Monthly Period	01.07.2019				
Interest Period	from 25.07.2019	to	27.08.2019	=	33 days



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**22.a Vehicle type**

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

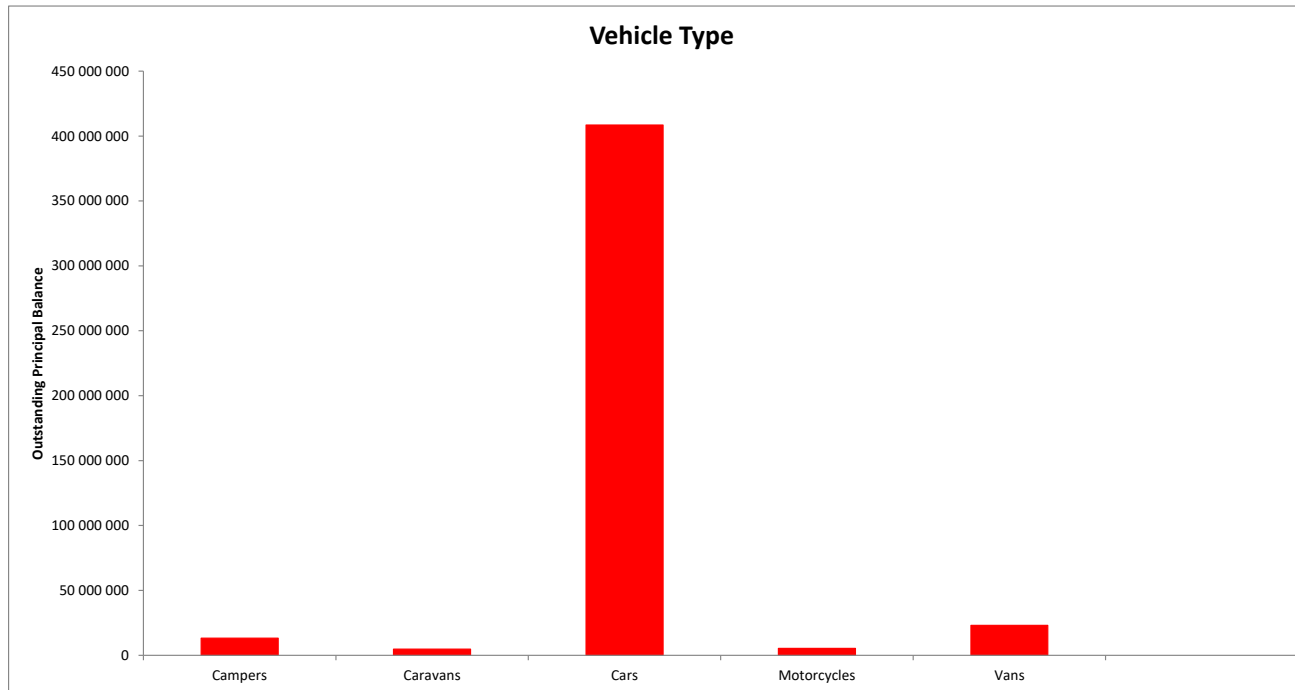


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		526	13 238 590	2,91 %	43,04	15,86
Caravans		366	4 817 061	1,06 %	42,91	15,10
Cars		31 459	408 450 200	89,77 %	40,49	16,70
Motorcycles		651	5 434 323	1,19 %	41,34	14,46
Vans		1 734	23 048 968	5,07 %	39,46	17,00
		34 736	454 989 142	100 %		

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**22.b Vehicle type**

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

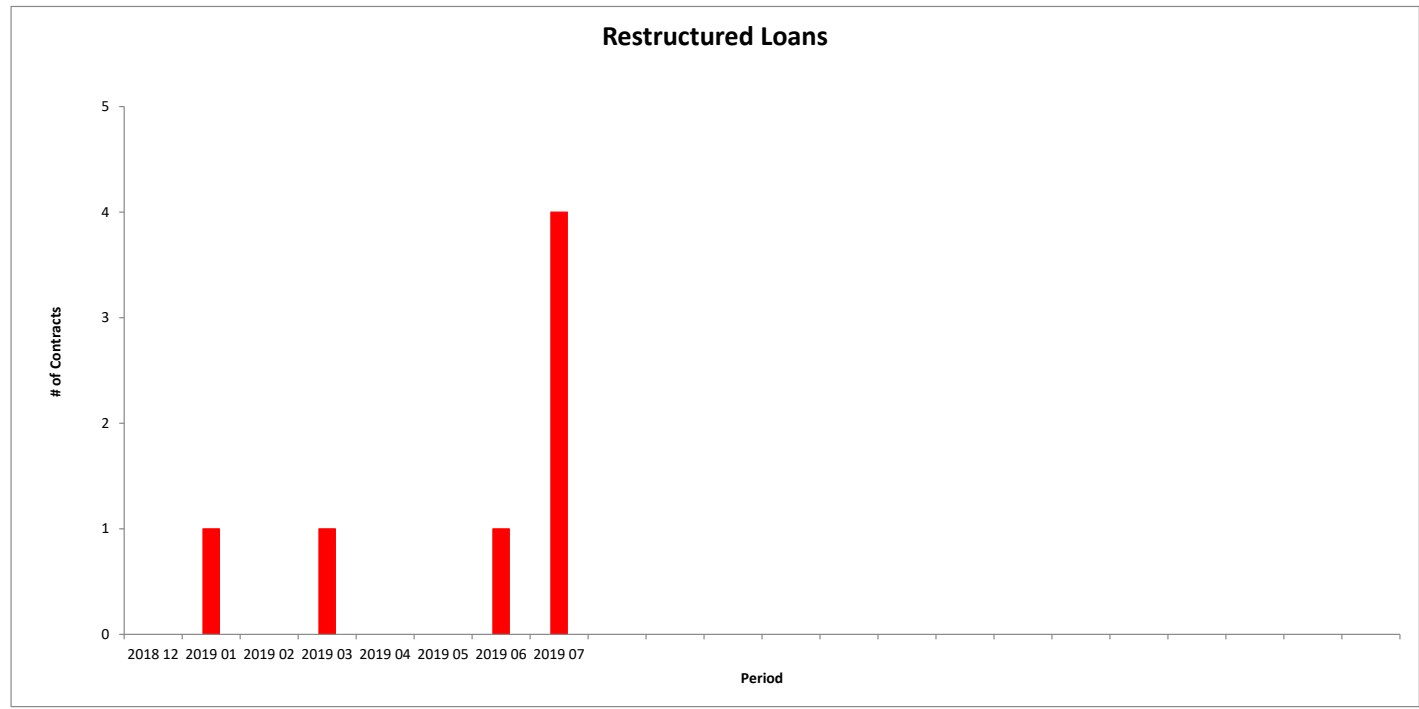




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**23.b Restructured Loans**

Reporting Date	29.08.2019					
Payment date	27.08.2019					
Period No	8					
Monthly Period	01.07.2019					
Interest Period	from	25.07.2019	to	27.08.2019	=	33 days



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24.a Dynamic Interest rate



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

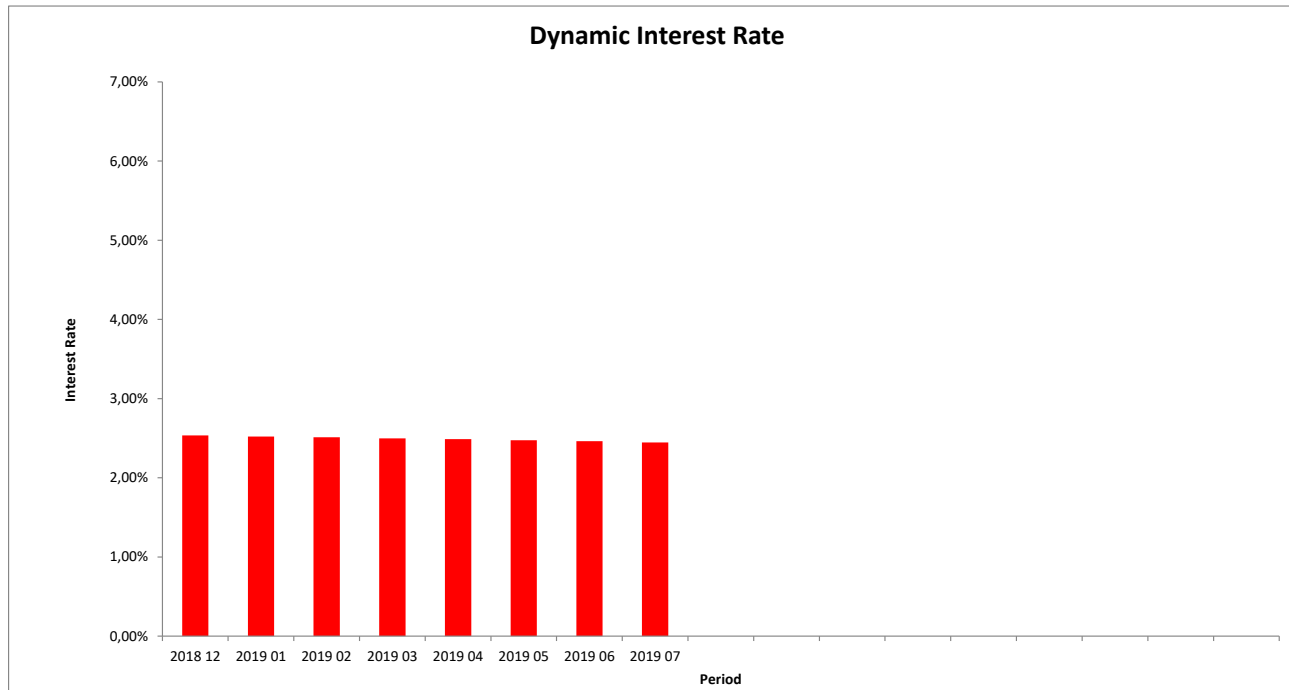
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2018 12	609 379 376	2,54 %
	2019 01	586 326 503	2,52 %
	2019 02	564 224 282	2,51 %
	2019 03	542 921 229	2,50 %
	2019 04	520 762 448	2,49 %
	2019 05	498 229 783	2,48 %
	2019 06	477 217 707	2,46 %
	2019 07	454 989 142	2,45 %



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**24.b Dynamic Interest Rate**

Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from	25.07.2019
	to	27.08.2019
	=	33 days



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25.a Dynamic Pre-Payments



Reporting Date	29.08.2019				
Payment date	27.08.2019				
Period No	8				
Monthly Period	01.07.2019	to	27.08.2019	=	33 days
Interest Period	from 25.07.2019	to	27.08.2019	=	33 days

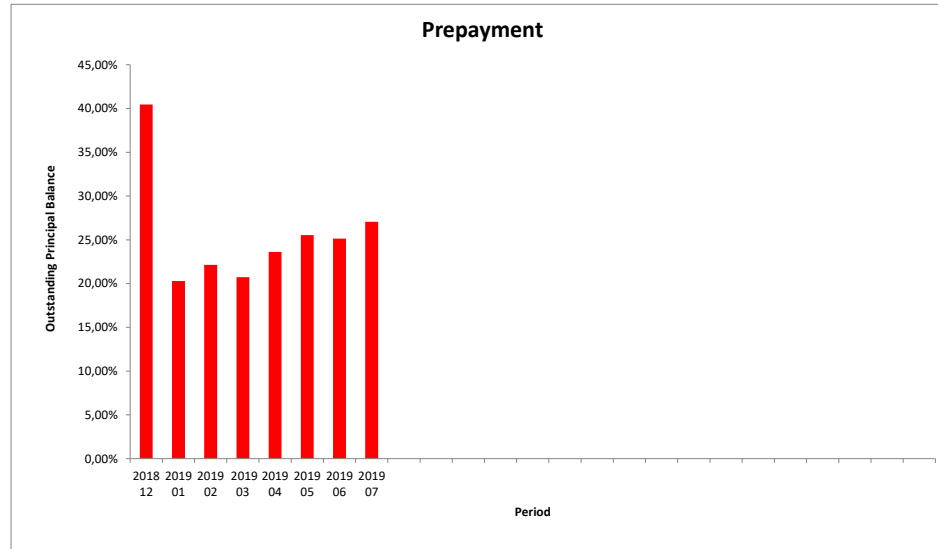
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2018 12	25 771 327	609 379 376	40,46 %
	2019 01	10 976 490	586 326 503	20,29 %
	2019 02	11 646 509	564 224 282	22,14 %
	2019 03	10 406 446	542 921 229	20,72 %
	2019 04	11 562 879	520 762 448	23,62 %
	2019 05	12 091 496	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 %

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25.b Dynamic Pre-Payments



Reporting Date	29.08.2019				
Payment date	27.08.2019				
Period No	8				
Monthly Period	01.07.2019				
Interest Period	from	25.07.2019	to	27.08.2019	= 33 days



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26. Delinquency



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from 25.07.2019	to 27.08.2019 = 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	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																		
	9																		
	10																		
	11																		
	12																		
	2020	1																	
		2																	
		3																	
		4																	
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12																			

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 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	-	1 297	-	129
2019 1	328 028	27				89 932	89 932		238 096	105 981	195 913		132 115	9 720	205 633		122 395
2019 2	671 972	52								114 622	114 622		557 350	71 560	186 182		485 790
2019 3	326 303	23											50	50			326 253

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**28. Priority of Payments - Revenue**

Reporting Date	29.08.2019
Payment date	27.08.2019
Period No	8
Monthly Period	01.07.2019
Interest Period	from 25.07.2019 to 27.08.2019 = 33 days



**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 669 198,38	EUR
Senior Expenses	-	8 163,89	EUR
Servicing Fee	-	195 898,10	EUR
Tranche A Loan Interest to Issuer	-	90 715,74	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	-	115 197,24	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	4,86	EUR
Deferred Purchase Price to Seller		977 581,55	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	3 026 646,07	EUR
Senior Expenses	-	7 783,88	EUR
Issuer Swap Interest Amount	-	90 715,74	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	-	2 416 237,95	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	-	122,98	EUR
Principal Issuer Subordinated Loan	-	115 074,26	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		115 074,26	EUR

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**29. Priority of Payments - Redemption**

Reporting Date	29.08.2019
Payment date	27.08.2019
Period No	8
Monthly Period	01.07.2019
Interest Period	from 25.07.2019 to 27.08.2019 = 33 days



**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	21 981 858,22	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	21 981 858,22	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	21 981 858,22	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	-	21 981 858,22	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	115 074,26	EUR
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**Purchaser Priority of Payments - Revenue (n)**

Payment of residual fund as Deferred Purchase Price to Seller	977 581,55	EUR
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**30. Transaction Costs**



Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from 25.07.2019	to 27.08.2019 = 33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	8 163,89				
Interest accrued for the Period	EUR	281 637,00	-	32 667,00	236 070,00	12 900,00
Cumulative Interest accrued	EUR	2 629 568,00	122 999,00	290 736,00	2 101 023,00	114 810,00
Interest Payments	EUR	281 637,00	-	32 667,00	236 070,00	12 900,00
Cumulative Interest Payments	EUR	2 629 568,00	122 999,00	290 736,00	2 101 023,00	114 810,00
Interest accrued on Subordinated Loan for the Period	EUR	122,98				
Cumulative Interest accrued on Subordinated Loan	EUR	2 084,93				
Interest Payments on Subordinated Loan	EUR	122,98				
Cumulative Interest Payments on Subordinated Loan	EUR	2 084,93				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				



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**31. Contact Details**



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Reporting Date	29.08.2019	
Payment date	27.08.2019	
Period No	8	
Monthly Period	01.07.2019	
Interest Period	from	25.07.2019
	to	27.08.2019
	=	33 days