

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.03.2019				
Payment date	25.03.2019			Following payment dates:	25.04.2019
Period No	3				28.05.2019
Monthly Period	01.02.2019				
Interest Period	from 25.02.2019		to 25.03.2019	=	28 days
Cut-Off date	28.02.2019				

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	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	586 326 503,13 EUR
Scheduled Loan Principal Repayments	10 420 181,97 EUR
Prepayments	11 646 509,02 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	22 066 690,99 EUR
New Defaulted Auto Loans in Period	35 530,53 EUR
Closing Balance	564 224 281,61 EUR
Principal Recoveries on loans in default	38 626,39 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 716 161,22 EUR
Interest Recoveries on loans in default	23,99 EUR
Total Revenue Received in Period	1 716 185,21 EUR
# Loans	
At beginning of period	40 945 Loans
Paid in Full	946 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	4 Loans
At end of period	39 995 Loans

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27.03.2019
Payment date	25.03.2019
Period No	3
Monthly Period	01.02.2019
Interest Period	from 25.02.2019 to 25.03.2019 = 28 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	1 710 381,98	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	126 477,47	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	1 836 859,45	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	526 307,16	EUR
b. Reserve Fund	3 139 291,34	EUR
c. Amounts received under the Swap Agreement	12 936,85	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	3 678 535,35	EUR

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27.03.2019				
Payment date	25.03.2019				
Period No	3				
Monthly Period	01.02.2019				
Interest Period	from 25.02.2019	to	25.03.2019	=	28 days



Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	22 105 317,38	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	22 105 317,38	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	22 105 317,38	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	22 105 317,38	EUR

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from	25.02.2019
	to	25.03.2019
	=	28 days

Note Balance

Beginning of Period	586 384 313,54	EUR
End of Period	564 278 996,16	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 %	3 139 291,34	EUR
Cash Outflow		3 139 291,34	EUR
Cash Inflow		3 012 813,72	EUR
End of Period	0,5 %	3 012 813,72	EUR
Required Reserve Amount	0,5 %	3 012 813,72	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

5. Performance Data



Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days

Asset Balance

Beginning of Period	586 326 503,13	EUR
End of Period	564 224 281,61	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	536 489 694,43	95,08 %	38 154
1-29 days past due	23 698 910,78	4,20 %	1 574

Delinquent Receivables:

30-59 days past due	2 746 292,29	0,49 %	181
60-89 days past due	650 757,68	0,12 %	44
90-119 days past due	370 226,30	0,07 %	20
120-149 days past due	202 724,59	0,04 %	17
150-179 days past due	65 675,54	0,01 %	5

Total Performing and Delinquent **564 224 282** **100,00 %** **39 995**

Current Period Defaults	35 530,53		4
Cumulative Defaults	106 484,62		12
Current Period Interest Recoveries	23,99		
Cumulative Interest Recoveries	129,19		
Current Period Principal Recoveries	38 626,39		
Cumulative Principal Recoveries	51 770,07		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,01 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,01 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,00 %	

or [A] + [B] - [C] / [D] < 10% **84,82 %**

[A] Aggregate Outstanding Asset Principal Amount	564 224 281,61
[B] Aggregate principal balance of Defaulted Contracts	106 484,62
[C] Recoveries received on such Defaulted Contracts	51 770,07
[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	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	586 384 313,54	

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

6. Note Principal



Reporting Date	27.03.2019			
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Monthly Period	01.02.2019			
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	519 784 313,54	28 000 000,00	36 600 000,00	2 000 000,00	EUR
Sequential Amortization	22 105 317,38	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	497 678 996,16	28 000 000,00	36 600 000,00	2 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	57 810,41	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	-	35 530,53	EUR
Principal Recoveries	-	-	-	38 626,39	EUR
End of Period	-	-	-	54 714,55	EUR

Net Note Principal

Beginning of Period	519 784 313,54	28 000 000,00	36 600 000,00	1 942 189,59	EUR
End of Period	497 678 996,16	28 000 000,00	36 600 000,00	1 945 285,45	EUR

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

7. Outstanding Notes

Reporting Date	27.03.2019	
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Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days



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	586 384 313,54	519 784 313,54	28 000 000,00	36 600 000,00	2 000 000,00
Available Distribution Amount	22 105 317,38				
Amortisation	22 105 317,38				
Redemption per Class	22 105 317,38	22 105 317,38	-	-	-
Redemption per Note		3 692,22	-	-	-
Class Principal Outstanding Closing Balance	564 278 996,16	497 678 996,16	28 000 000,00	36 600 000,00	2 000 000,00
Current Tranching	100 %	88,20 %	4,96 %	6,49 %	0,35 %
Current Pool Factor		0,83	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	28				
Principal Outstanding per Note Beginning of Period		86 818,83	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 692,22	-	-	-
Principal Outstanding per Note End of Period		83 126,61	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		2,16	116,67	645,00	645,00
Interest Payment	294 573,52	12 936,85	32 666,67	236 070,00	12 900,00
Interest Payment per Note		2,16	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)		14,24 %	9,28 %	2,79 %	2,44 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		14,78 %	9,81 %	2,79 %	2,44 %
Current CE (Subordination)		11,80 %	6,84 %	0,35 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		12,34 %	7,37 %	0,35 %	0,00 %

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.03.2019
Payment date 25.03.2019
Period No 3
Monthly Period 01.02.2019
Interest Period : 25.02.2019 to 25.03.2019 = 28 days

Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
			Short Term				Long Term						
			Fitch		Moody's		Fitch		Moody's				
Criteria	Current	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	

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

9.a Original Portfolio Principal Balance

Reporting Date	27.03.2019				
Payment date	25.03.2019				
Period No	3				
Monthly Period	01.02.2019				
Interest Period	from	25.02.2019	to	25.03.2019	= 28 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

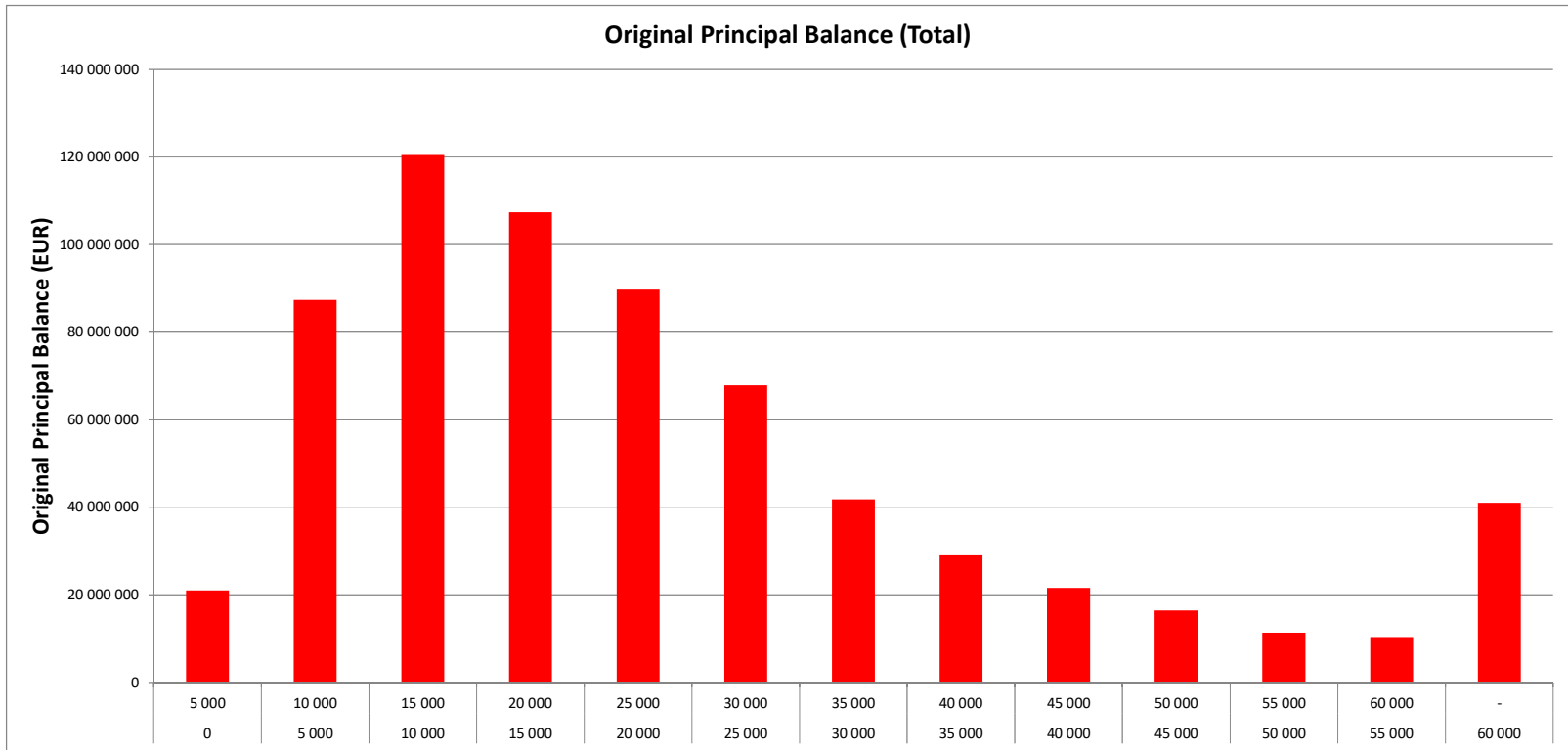
**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

9.b Original Principal Balance Graph

Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days



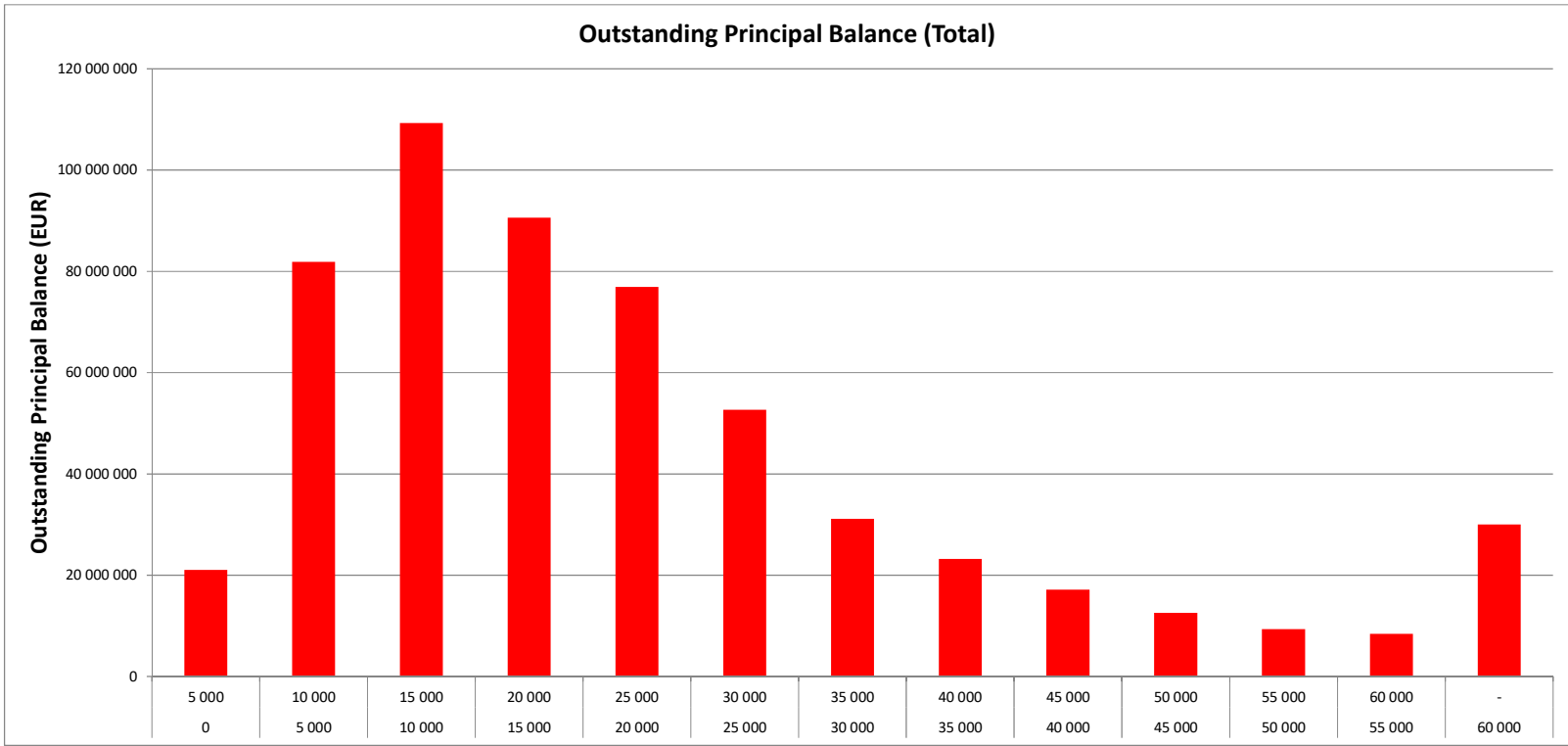
Original Principal Balance (Total)



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

10.b Outstanding Principal Balance Graph

Reporting Date	27.03.2019	
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Interest Period	from 25.02.2019	to 25.03.2019 = 28 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

11.a Geographical Distribution



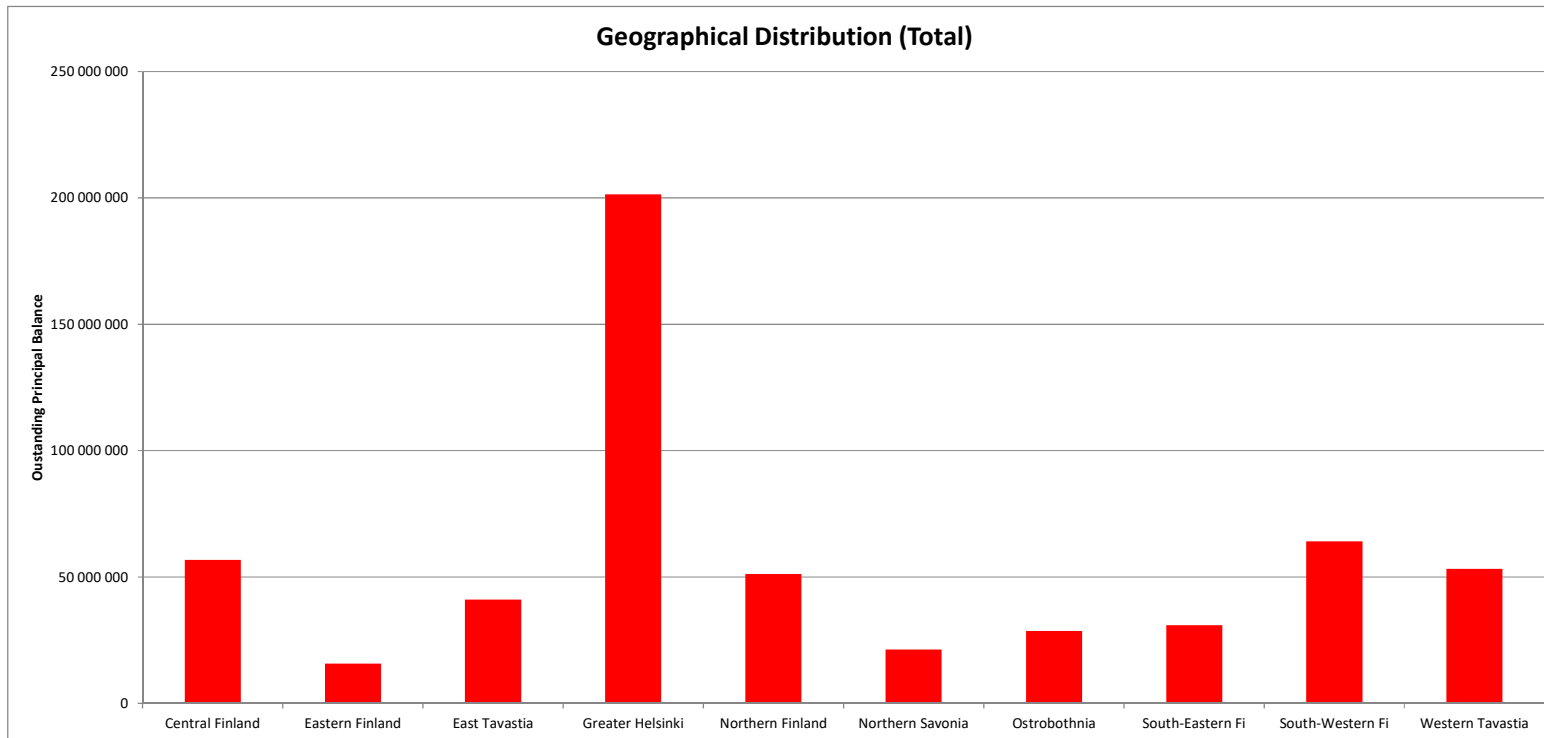
Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maj	WA seasoning	
Central Finland	4 250	56 770 412	10,06 %	44,7		12,0
Eastern Finland	1 204	15 663 236	2,78 %	44,2		11,8
East Tavastia	2 968	41 027 905	7,27 %	45,0		11,8
Greater Helsinki	13 022	201 434 362	35,70 %	45,1		11,9
Northern Finland	3 578	51 181 956	9,07 %	45,5		11,4
Northern Savonia	1 619	21 261 274	3,77 %	44,5		11,5
Ostrobothnia	2 411	28 651 738	5,08 %	44,4		11,5
South-Eastern Fi	2 360	30 879 222	5,47 %	44,6		11,9
South-Western Fi	4 813	64 133 968	11,37 %	45,2		11,8
Western Tavastia	3 770	53 220 209	9,43 %	45,0		11,6
Total	39 995	564 224 282	100 %			

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

11.b Geographical Distribution Graph

Reporting Date	27.03.2019	
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Period No	3	
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Interest Period	from 25.02.2019	to 25.03.2019 = 28 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

12.a Interest Rate



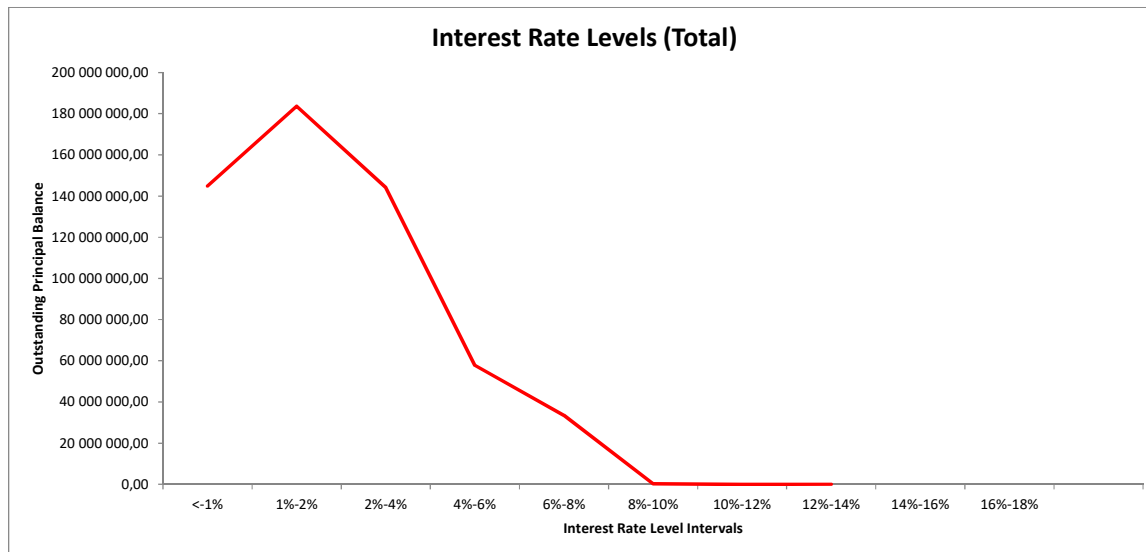
Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	8 139	144 939 538	25,69 %	46,3	11,3
1	2	10 537	183 621 827	32,54 %	45,2	12,3
2	4	10 644	144 103 656	25,54 %	44,9	11,7
4	6	6 081	57 761 339	10,24 %	43,0	11,9
6	8	4 534	33 513 305	5,94 %	41,4	11,4
8	10	58	279 140	0,05 %	41,1	11,9
10	12	1	524	0,00 %	3,0	14,0
12	14	1	4 953	0,00 %	34,0	13,0
14	16					
16	18					
18	-					
Total		39 995	564 224 282	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.03.2019				
Payment date	25.03.2019				
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Interest Period	from 25.02.2019	to 25.03.2019	=	28 days	



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

13.a Remaining Terms



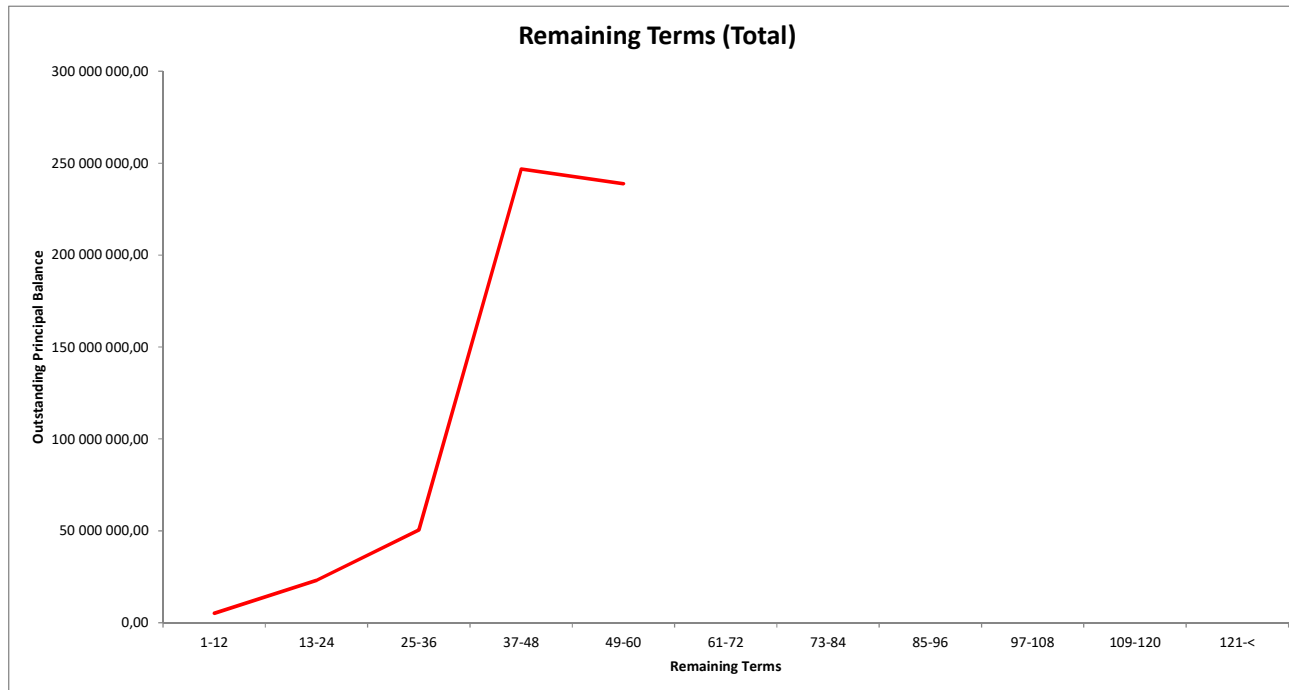
Reporting Date	27.03.2019				
Payment date	25.03.2019				
Period No	3				
Monthly Period	01.02.2019				
Interest Period	from	25.02.2019	to	25.03.2019	= 28 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		9	4 998	0,00 %	0,0	31,7	
	1		12 1 740	5 118 390	0,91 %	8,8	18,1	
	13		24 3 870	22 998 561	4,08 %	19,8	14,9	
	25		36 5 670	50 504 682	8,95 %	30,9	14,2	
	37		48 15 704	246 761 324	43,73 %	44,6	14,1	
	49		60 13 002	238 836 327	42,33 %	51,5	8,5	
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121							
Total			39 995	564 224 282	100 %			

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

13.b Remaining Terms

Reporting Date	27.03.2019				
Payment date	25.03.2019				
Period No	3				
Monthly Period	01.02.2019				
Interest Period	from	25.02.2019	to	25.03.2019	= 28 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

14.a Seasoning



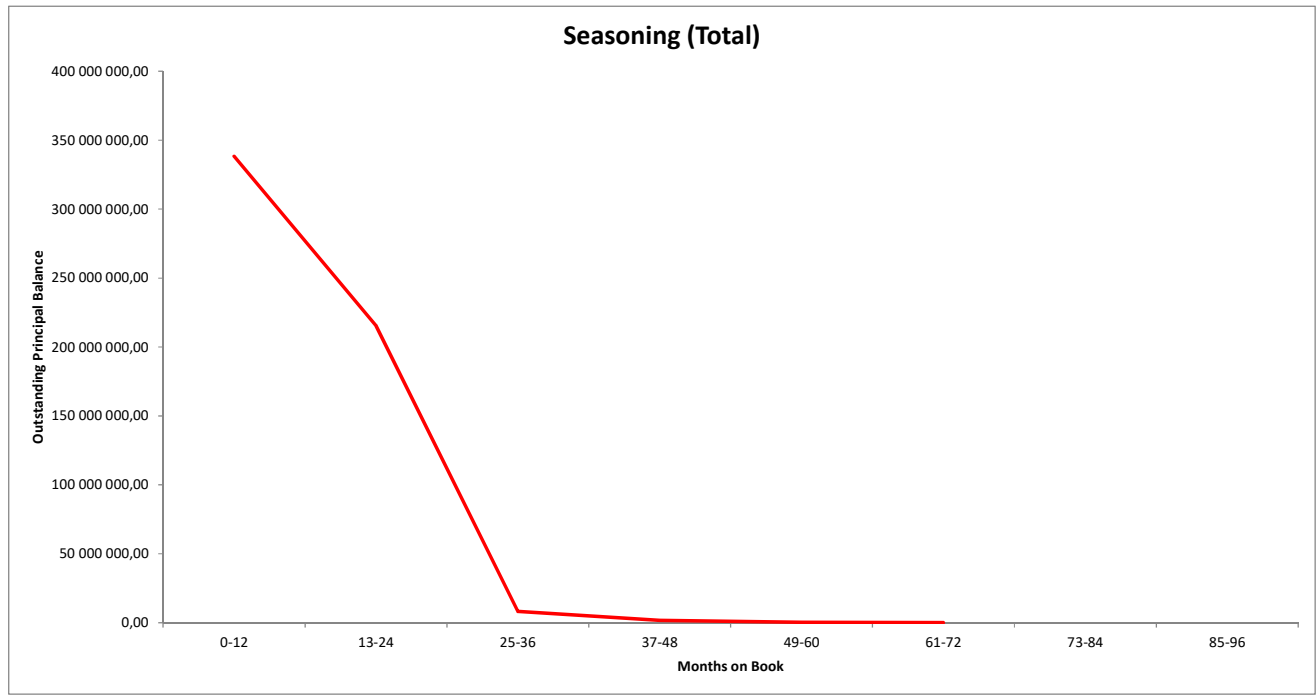
Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days

TOTAL							
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12	23 153	338 294 606	59,96 %	47,4	8,9
	13	24	15 674	215 637 680	38,22 %	41,9	15,4
	25	36	808	8 254 569	1,46 %	30,3	28,5
	37	48	233	1 575 471	0,28 %	18,1	41,5
	49	60	124	434 232	0,08 %	6,2	54,6
	61	72	3	27 723	0,00 %	3,9	61,5
	73	84					
	85	96					
	Total		39 995	564 224 282	100 %		

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

14.b Seasoning

Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

15.a Balloon loans



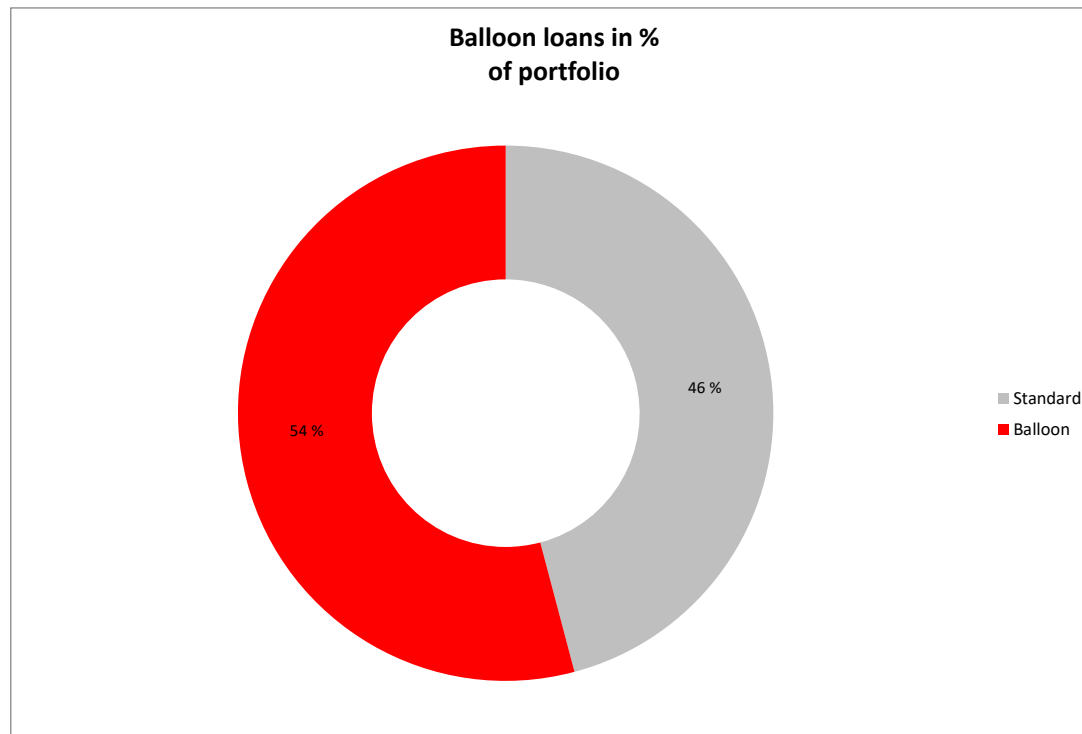
Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days

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	26 625	258 793 751	45,87 %	3 897	0,00 %	42,4	11,6
	Balloon	13 370	305 430 531	54,13 %	112 601 070	36,87 %	47,1	11,9
	Total	39 995	564 224 282	100 %	112 604 967	19,96 %		

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

15.b Balloon loans

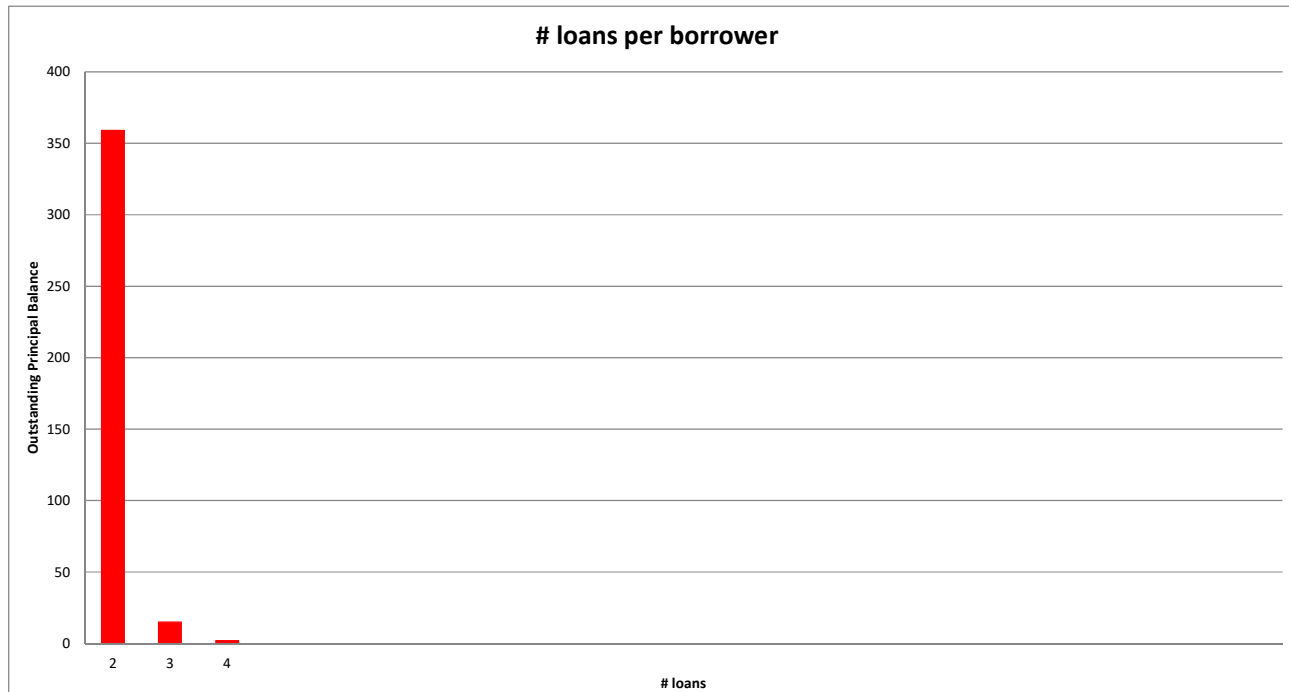
Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days

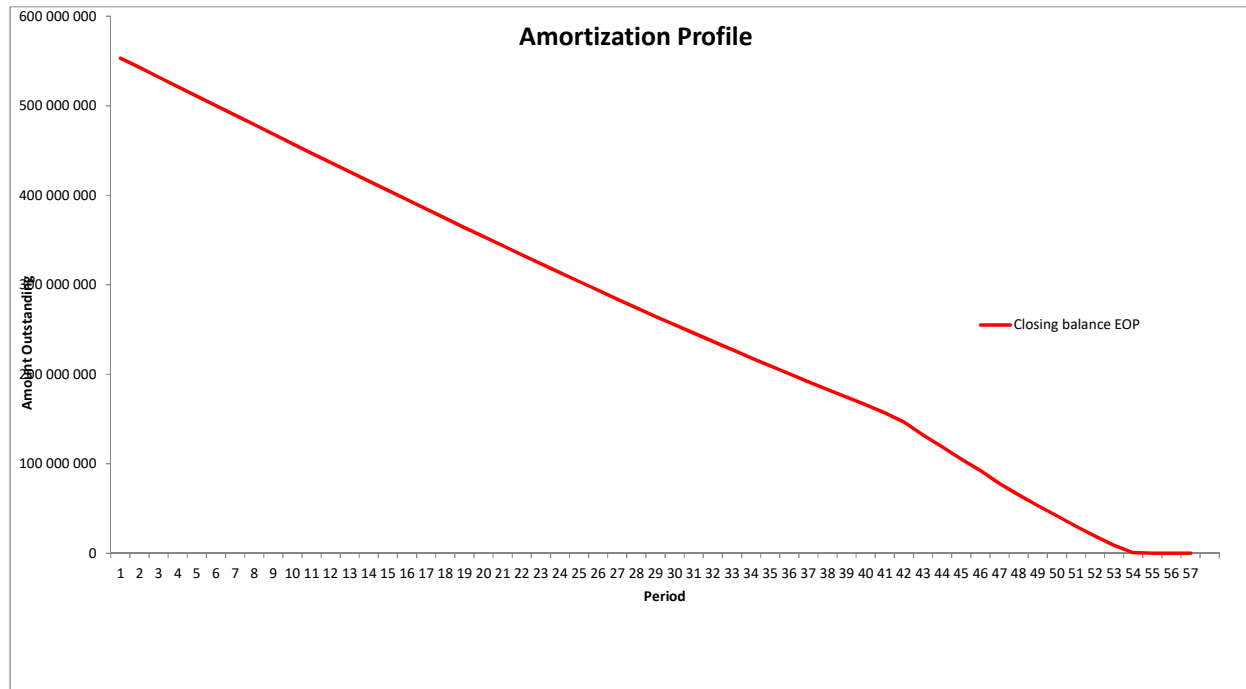
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	564 224 282	553 276 544	10 941 103	1 181 179	2,54 %	98,06 %
2	553 276 544	542 618 426	10 658 119	1 156 415	2,54 %	96,17 %
3	542 618 426	531 990 535	10 627 891	1 131 622	2,53 %	94,29 %
4	531 990 535	521 313 015	10 677 519	1 107 371	2,53 %	92,40 %
5	521 313 015	510 721 345	10 591 670	1 082 956	2,52 %	90,52 %
6	510 721 345	500 151 955	10 569 390	1 058 834	2,52 %	88,65 %
7	500 151 955	489 574 503	10 577 453	1 034 804	2,51 %	86,77 %
8	489 574 503	479 025 793	10 548 709	1 010 708	2,51 %	84,90 %
9	479 025 793	468 420 473	10 605 321	986 708	2,50 %	83,02 %
10	468 420 473	457 753 653	10 666 820	962 738	2,49 %	81,13 %
11	457 753 653	447 155 565	10 598 088	938 792	2,49 %	79,25 %
12	447 155 565	436 553 219	10 602 345	914 946	2,48 %	77,37 %
13	436 553 219	426 060 308	10 492 911	891 126	2,48 %	75,51 %
14	426 060 308	415 667 147	10 393 162	867 356	2,47 %	73,67 %
15	415 667 147	405 331 614	10 335 533	843 881	2,46 %	71,84 %
16	405 331 614	395 054 213	10 277 401	820 507	2,46 %	70,02 %
17	395 054 213	384 690 637	10 363 576	797 303	2,45 %	68,18 %
18	384 690 637	374 431 004	10 259 633	773 963	2,44 %	66,36 %
19	374 431 004	364 207 716	10 223 288	750 898	2,43 %	64,55 %
20	364 207 716	354 046 343	10 161 373	728 069	2,43 %	62,75 %

Amortization profile (first 20 periods)

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

17.b Amortization Profile

Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

18.a Payment Holidays



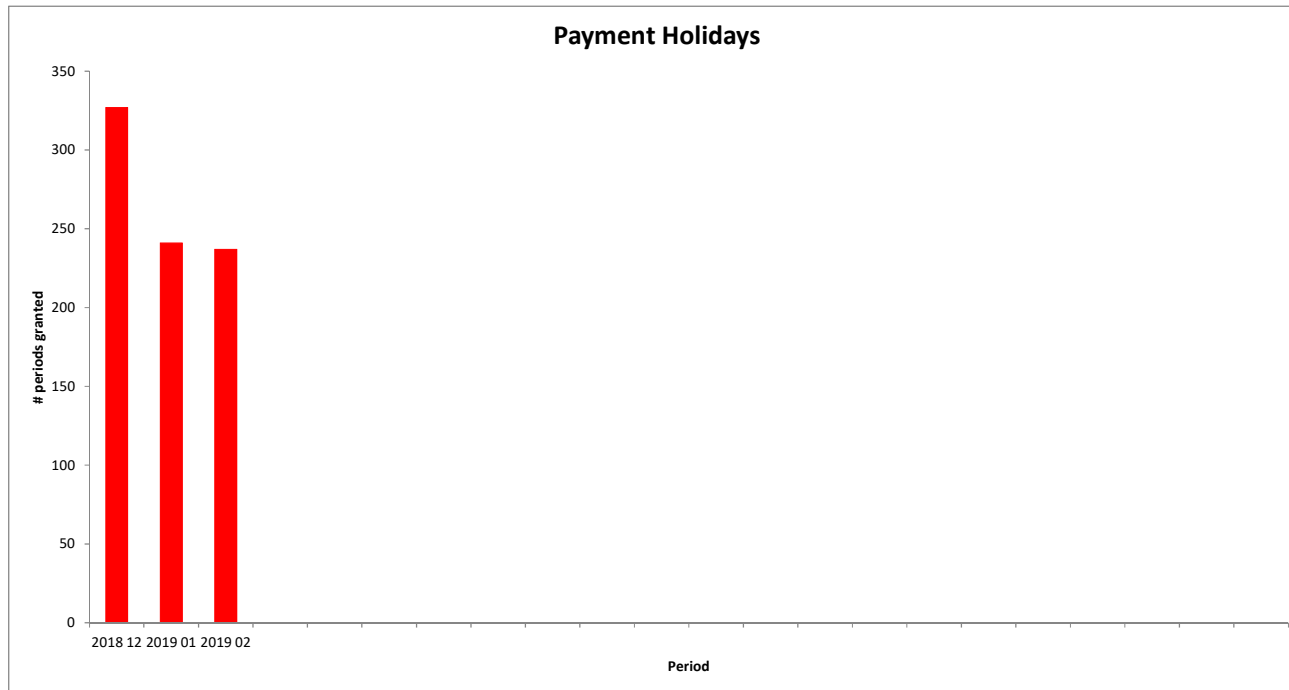
Reporting Date	27.03.2019				
Payment date	25.03.2019				
Period No	3				
Monthly Period	01.02.2019				
Interest Period	from	25.02.2019	to	25.03.2019	= 28 days

	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2018 12	327	377	98 109	5 076 048
	2019 01	241	319	86 949	3 977 849
	2019 02	237	319	94 525	4 083 271
	Total:	805	1 015	279 582	13 137 168

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

19.a Downpayment



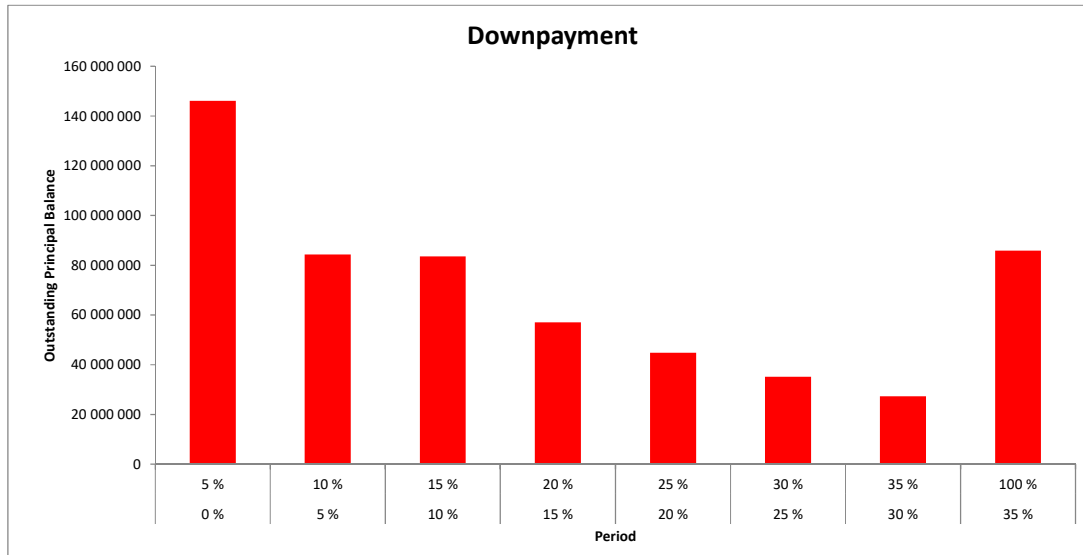
Reporting Date	27.03.2019				
Payment date	25.03.2019				
Period No	3				
Monthly Period	01.02.2019				
Interest Period	from	25.02.2019	to	25.03.2019	= 28 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	8 888	146 173 727	25,9 %	46,5	11,8
	5 %	10 %	4 919	84 352 760	15,0 %	46,8	11,8
	10 %	15 %	5 375	83 491 970	14,8 %	45,7	12,0
	15 %	20 %	3 875	57 018 343	10,1 %	45,3	11,9
	20 %	25 %	3 105	44 773 174	7,9 %	44,8	11,9
	25 %	30 %	2 584	35 217 248	6,2 %	44,2	11,8
	30 %	35 %	2 107	27 382 884	4,9 %	44,0	11,9
	35 %	100 %	9 142	85 814 175	15,2 %	40,4	11,5
			39 995	564 224 282	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from	25.02.2019
	to	25.03.2019
	=	28 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

20.a Vehicle Condition



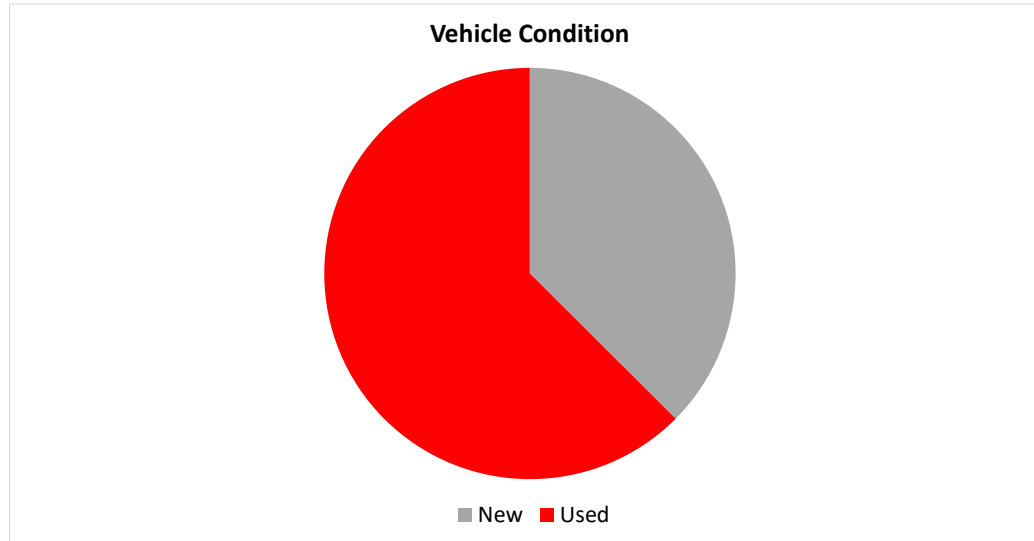
Reporting Date	27.03.2019
Payment date	25.03.2019
Period No	3
Monthly Period	01.02.2019
Interest Period	from 25.02.2019 to 25.03.2019 = 28 days

TOTAL						
Vehicle condition	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	10 211	211 373 367	37,5 %	45,9	11,6
	Used	29 784	352 850 915	62,5 %	44,4	11,9
	Total	39 995	564 224 282	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	27.03.2019				
Payment date	25.03.2019				
Period No	3				
Monthly Period	01.02.2019				
Interest Period	from 25.02.2019	to	25.03.2019	=	28 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

21.a Borrower Type



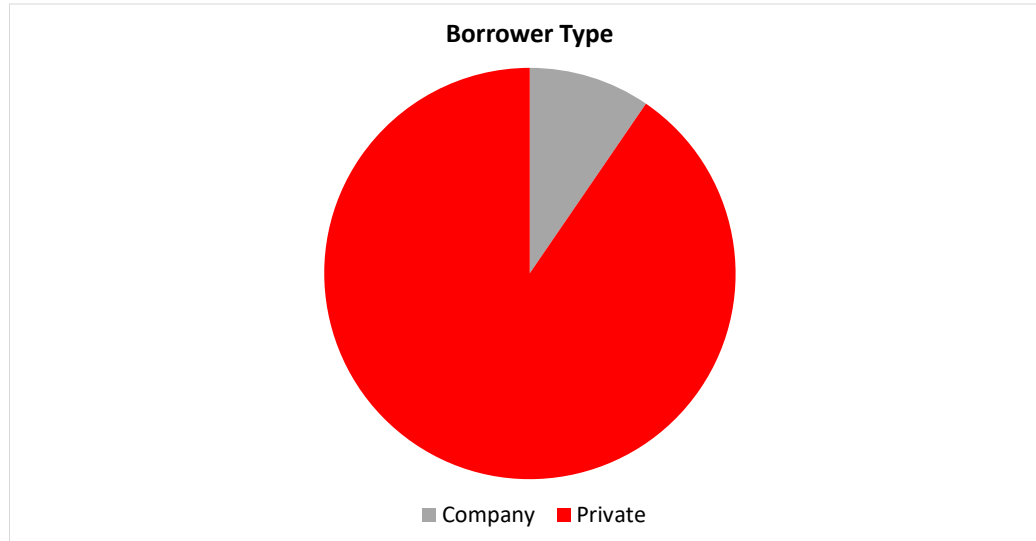
Reporting Date	27.03.2019
Payment date	25.03.2019
Period No	3
Monthly Period	01.02.2019
Interest Period	from 25.02.2019 to 25.03.2019 = 28 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 660	53 894 873	9,6 %	43,17	11,70
	Private	37 335	510 329 409	90,4 %	45,16	11,79
	Total	39 995	564 224 282	100,0 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27.03.2019				
Payment date	25.03.2019				
Period No	3				
Monthly Period	01.02.2019				
Interest Period	from 25.02.2019	to	25.03.2019	=	28 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

22.a Vehicle type

Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days

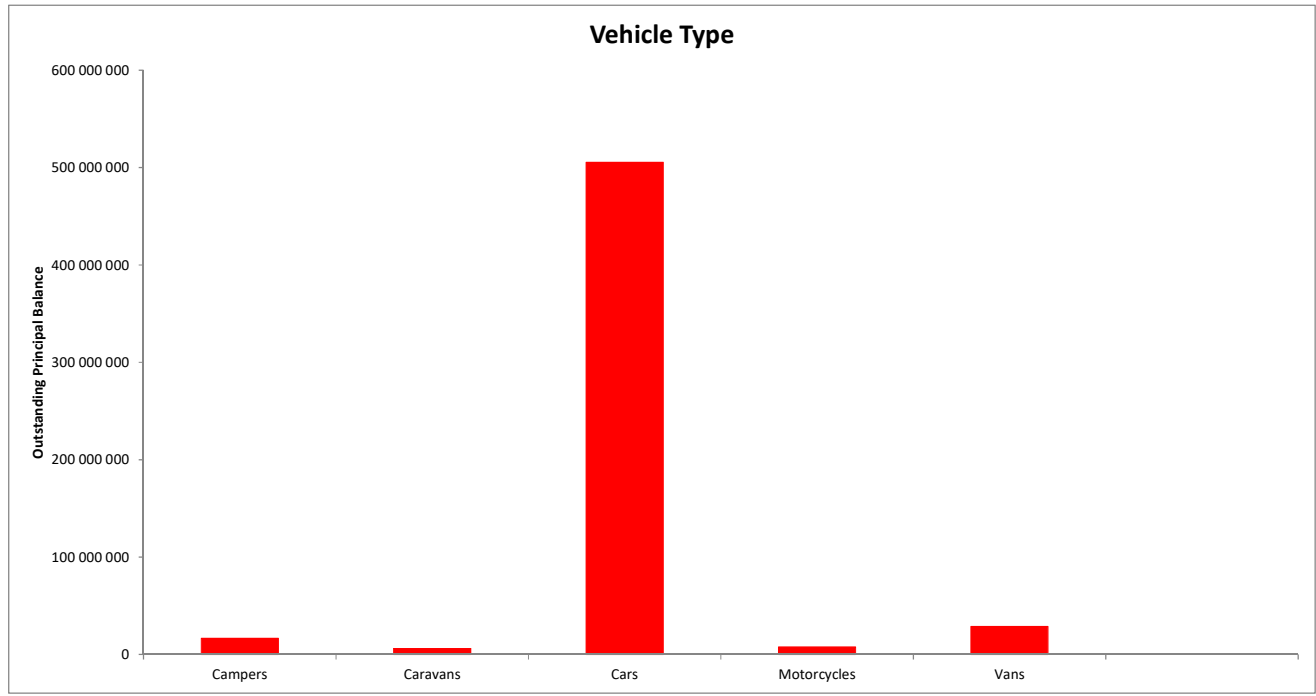


TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	625	16 462 168	2,92 %	47,73	10,88
	Caravans	450	6 264 458	1,11 %	47,07	10,52
	Cars	36 099	505 340 485	89,56 %	44,91	11,84
	Motorcycles	837	7 497 092	1,33 %	45,37	9,71
	Vans	1 984	28 660 079	5,08 %	43,85	12,02
		39 995	564 224 282	100 %		

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

22.b Vehicle type

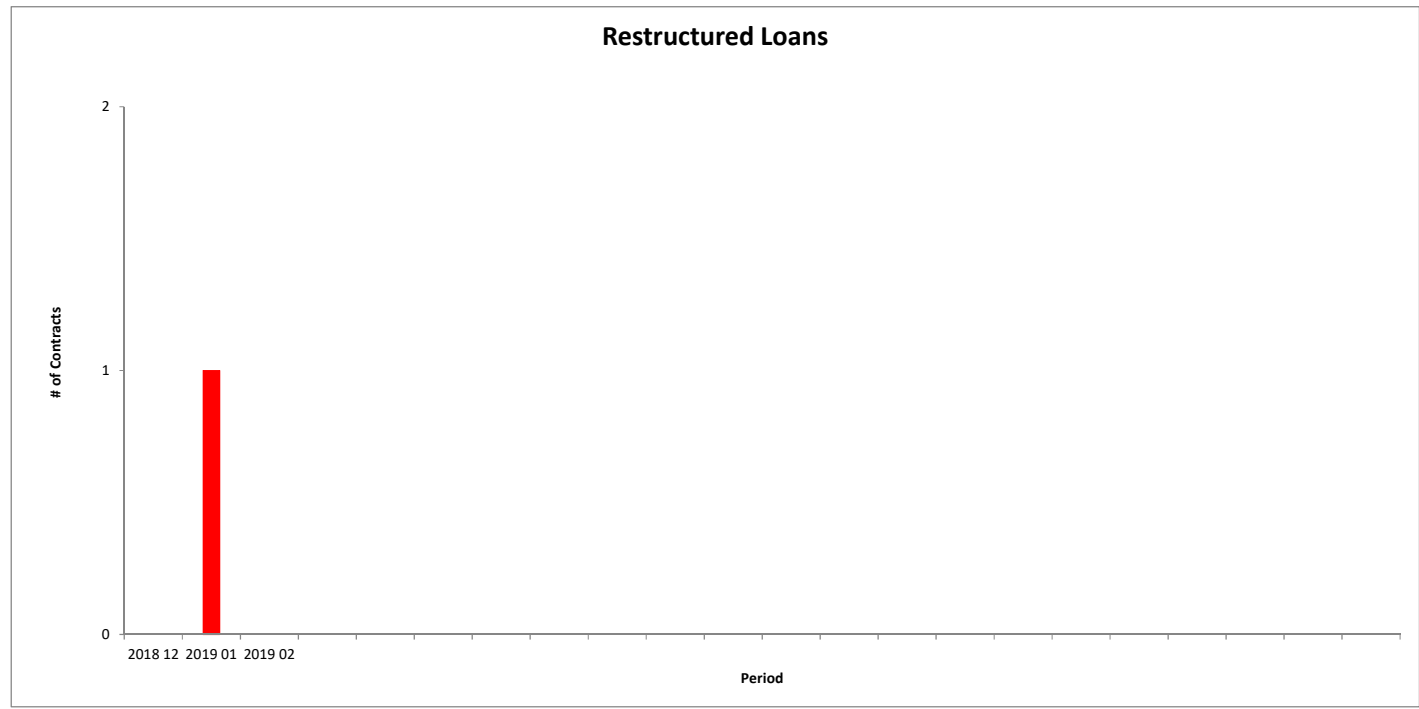
Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

23.b Restructured Loans

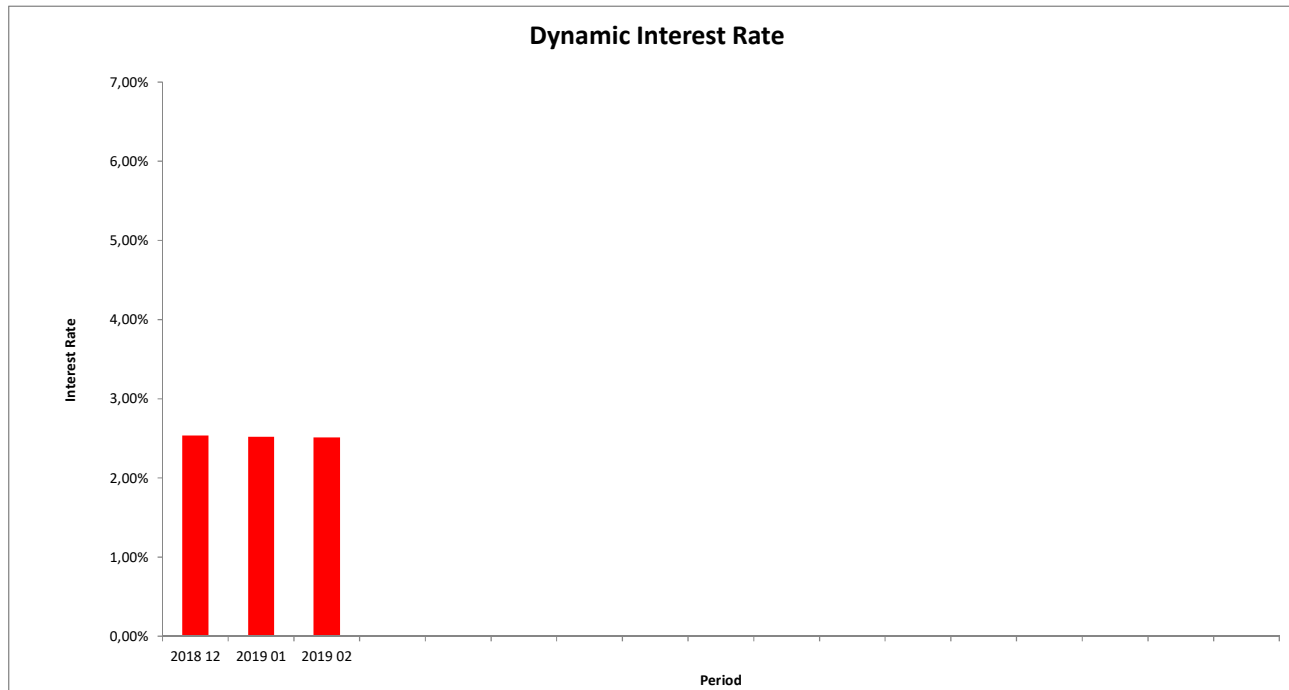
Reporting Date	27.03.2019					
Payment date	25.03.2019					
Period No	3					
Monthly Period	01.02.2019					
Interest Period	from	25.02.2019	to	25.03.2019	=	28 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

24.b Dynamic Interest Rate

Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from	25.02.2019
	to	25.03.2019
	=	28 days

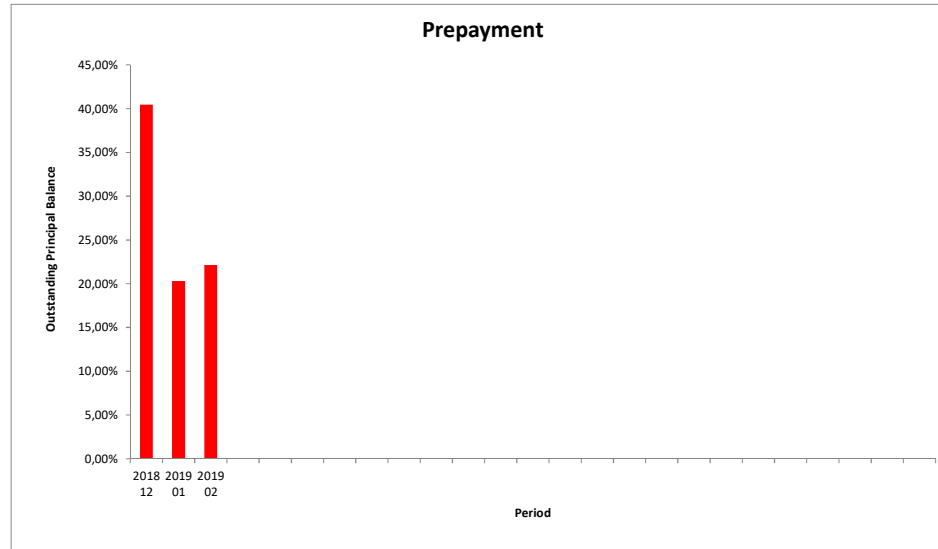


SCF Rahoituspalvelut VII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.03.2019				
Payment date	25.03.2019				
Period No	3				
Monthly Period	01.02.2019				
Interest Period	from	25.02.2019	to	25.03.2019	= 28 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

26. Delinquency



Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 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	
2019	3																		
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		
	2020	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	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q4			2019 Q1		
			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
2019 1	105 317	8				50 602	50 602	54 715

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	27.03.2019
Payment date	25.03.2019
Period No	3
Monthly Period	01.02.2019
Interest Period	from 25.02.2019 to 25.03.2019 = 28 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 836 859,45	EUR
Senior Expenses	-	20 755,10	EUR
Servicing Fee	-	219 420,55	EUR
Tranche A Loan Interest to Issuer	-	97 268,97	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	-	126 702,25	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	7,16	EUR
Deferred Purchase Price to Seller		1 091 068,42	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	3 678 535,35	EUR
Senior Expenses	-	20 698,94	EUR
Issuer Swap Interest Amount	-	97 268,97	EUR
Interest Class A Notes	-	12 937,00	EUR
Interest Class B Notes	-	32 667,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 012 813,72	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	-	224,63	EUR
Principal Issuer Subordinated Loan	-	126 477,61	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		126 477,47	EUR

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	27.03.2019
Payment date	25.03.2019
Period No	3
Monthly Period	01.02.2019
Interest Period	from 25.02.2019 to 25.03.2019 = 28 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	22 105 317,38	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	22 105 317,38	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	22 105 317,38	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	-	22 105 317,38	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	126 477,47	EUR
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Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller	1 091 068,42	EUR
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SCF Rahoituspalvelut VII DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from 25.02.2019	to 25.03.2019 = 28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	20 755,10				
Interest accrued for the Period	EUR	294 574,00	12 937,00	32 667,00	236 070,00	12 900,00
Cumulative Interest accrued	EUR	1 182 207,00	83 823,00	127 401,00	920 673,00	50 310,00
Interest Payments	EUR	294 574,00	12 937,00	32 667,00	236 070,00	12 900,00
Cumulative Interest Payments	EUR	1 182 207,00	83 823,00	127 401,00	920 673,00	50 310,00
Interest accrued on Subordinated Loan for the Period	EUR	224,63				
Cumulative Interest accrued on Subordinated Loan	EUR	1 147,14				
Interest Payments on Subordinated Loan	EUR	224,63				
Cumulative Interest Payments on Subordinated Loan	EUR	1 147,14				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

31. Contact Details



Santander Consumer Bank AS

Financial Markets

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

Risk

Olav Furuseth	+47 91 15 20 08	olav.furuseth@santanderconsumer.no
Christian Frederik Bull-Berg	+47 41 07 29 52	christian.frederik.bull.berg@santanderconsumer.no

Reporting Date	27.03.2019	
Payment date	25.03.2019	
Period No	3	
Monthly Period	01.02.2019	
Interest Period	from	25.02.2019
	to	25.03.2019
	=	28 days