

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.02.2019				
Payment date	25.02.2019			Following payment dates:	25.03.2019
Period No	2				25.04.2019
Monthly Period	01.01.2019				
Interest Period	from 25.01.2019		to 25.02.2019	=	31 days
Cut-Off date	31.01.2019				

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1. Portfolio Information



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	609 379 375,57 EUR
Scheduled Loan Principal Repayments	12 001 633,47 EUR
Prepayments	10 976 490,39 EUR
Deemed Collections - Other	4 962,56 EUR
Total Principal Payments Received in Period	22 983 086,42 EUR
New Defaulted Auto Loans in Period	69 786,02 EUR
Closing Balance	586 326 503,13 EUR
Principal Recoveries on loans in default	12 843,26 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 957 483,85 EUR
Interest Recoveries on loans in default	105,20 EUR
Total Revenue Received in Period	1 957 589,05 EUR
# Loans	
At beginning of period	41 908 Loans
Paid in Full	959 Loans
Repurchased (Deemed Collections)	1 Loans
New loans into default	4 Loans
At end of period	40 944 Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27.02.2019
Payment date	25.02.2019
Period No	2
Monthly Period	01.01.2019
Interest Period	from 25.01.2019 to 25.02.2019 = 31 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	1 950 197,28	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	307 558,27	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	2 257 755,55	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	708 883,40	EUR
b. Reserve Fund	3 446 850,00	EUR
c. Amounts received under the Swap Agreement	14 956,61	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	4 170 690,01	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27.02.2019				
Payment date	25.02.2019				
Period No	2				
Monthly Period	01.01.2019				
Interest Period	from 25.01.2019	to	25.02.2019	=	31 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	22 995 929,68	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	22 995 929,68	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	22 995 929,68	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	22 995 929,68	EUR

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4. Reserve Accounts



Reporting Date	27.02.2019
Payment date	25.02.2019
Period No	2
Monthly Period	01.01.2019
Interest Period	from 25.01.2019 to 25.02.2019 = 31 days

Note Balance

Beginning of Period	609 380 243,22	EUR
End of Period	586 384 313,54	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	0,6 %	3 446 850,00	EUR
Cash Outflow		3 446 850,00	EUR
Cash Inflow		3 139 291,34	EUR
End of Period	0,5 %	3 139 291,34	EUR
Required Reserve Amount	0,5 %	3 139 291,34	EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100 000,00	EUR
Required Reserve Amount	100 000,00	EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut II DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the AIFMR

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5. Performance Data

Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days



Asset Balance

Beginning of Period	609 379 375,57	EUR
End of Period	586 326 503,13	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	553 279 464,00	94,36 %	38 757
1-29 days past due	29 084 042,78	4,96 %	1 927

Delinquent Receivables:

30-59 days past due	2 743 334,29	0,47 %	182
60-89 days past due	764 322,16	0,13 %	41
90-119 days past due	354 294,44	0,06 %	28
120-149 days past due	101 045,46	0,02 %	9
150-179 days past due	-	0,00 %	0

Total Performing and Delinquent **586 326 503** **100,00 %** **40 944**

Current Period Defaults	69 786,02		4
Cumulative Defaults	70 954,09		8
Current Period Interest Recoveries	105,20		
Cumulative Interest Recoveries	105,20		
Current Period Principal Recoveries	12 843,26		
Cumulative Principal Recoveries	13 143,68		

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	0,00 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,00 %	

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

88,14 %

[A] Aggregate Outstanding Asset Principal Amount	586 326 503,13
[B] Aggregate principal balance of Defaulted Contracts	70 954,09
[C] Recoveries received on such Defaulted Contracts	13 143,68
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	665 266 456,77

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

10,93 %

NO

[A] [1] - [2] - [3]	66 600 000,00
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	609 380 243,22

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6. Note Principal



Reporting Date	27.02.2019
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Period No	2
Monthly Period	01.01.2019
Interest Period	from 25.01.2019 to 25.02.2019 = 31 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	542 780 243,22	28 000 000,00	36 600 000,00	2 000 000,00	EUR
Sequential Amortization	22 995 929,68	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	519 784 313,54	28 000 000,00	36 600 000,00	2 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	867,65	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	-	69 786,02	EUR
Principal Recoveries	-	-	-	12 843,26	EUR
End of Period	-	-	-	57 810,41	EUR

Net Note Principal

Beginning of Period	542 780 243,22	28 000 000,00	36 600 000,00	1 999 132,35	EUR
End of Period	519 784 313,54	28 000 000,00	36 600 000,00	1 942 189,59	EUR

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7. Outstanding Notes

Reporting Date	27.02.2019	
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Period No	2	
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Interest Period	from 25.01.2019	to 25.02.2019 = 31 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	609 380 243,22	542 780 243,22	28 000 000,00	36 600 000,00	2 000 000,00
Available Distribution Amount	22 995 929,68				
Amortisation	22 995 929,68				
Redemption per Class		22 995 929,68	-	-	-
Redemption per Note		3 840,98	-	-	-
Class Principal Outstanding Closing Balance	586 384 313,54	519 784 313,54	28 000 000,00	36 600 000,00	2 000 000,00
Current Tranching	100 %	88,64 %	4,78 %	6,24 %	0,34 %
Current Pool Factor		0,87	1,00	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(30/360)	(30/360)	(30/360)
Interest Days	31				
Principal Outstanding per Note Beginning of Period		90 659,80	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 840,98	-	-	-
Principal Outstanding per Note End of Period		86 818,83	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		2,50	116,67	645,00	645,00
Interest Payment	296 593,28	14 956,61	32 666,67	236 070,00	12 900,00
Interest Payment per Note		2,50	116,67	645,00	645,00

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D
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)		13,89 %	9,11 %	2,87 %	2,53 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		14,42 %	9,65 %	2,87 %	2,53 %
Current CE (Subordination)		11,36 %	6,58 %	0,34 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		11,89 %	7,12 %	0,34 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 27.02.2019
Payment date 25.02.2019
Period No 2
Monthly Period 01.01.2019
Interest Period : 25.01.2019 to 25.02.2019 = 31 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	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	No rating	No rating	No rating	N/A		
Servicer	Santander Consumer Finance Oy		No rating	No rating	No rating	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	

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9.a Original Portfolio Principal Balance

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Payment date	25.02.2019				
Period No	2				
Monthly Period	01.01.2019				
Interest Period	from	25.01.2019	to	25.02.2019	= 31 days



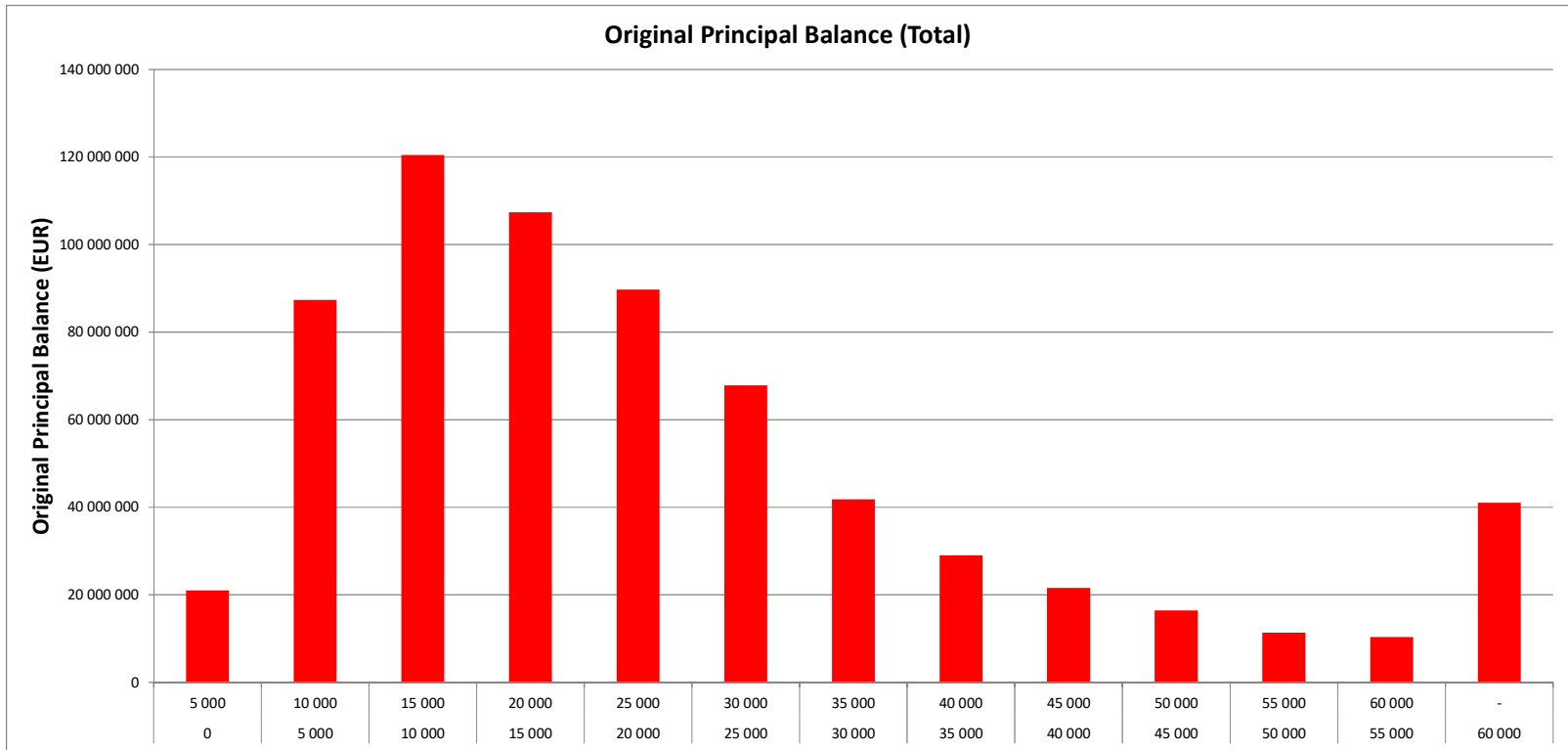
Average amount - all: 15 089

	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

Reporting Date	27.02.2019	
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10.a Outstanding Principal Balance

Reporting Date	27.02.2019				
Payment date	25.02.2019				
Period No	2				
Monthly Period	01.01.2019				
Interest Period	from	25.01.2019	to	25.02.2019	= 31 days



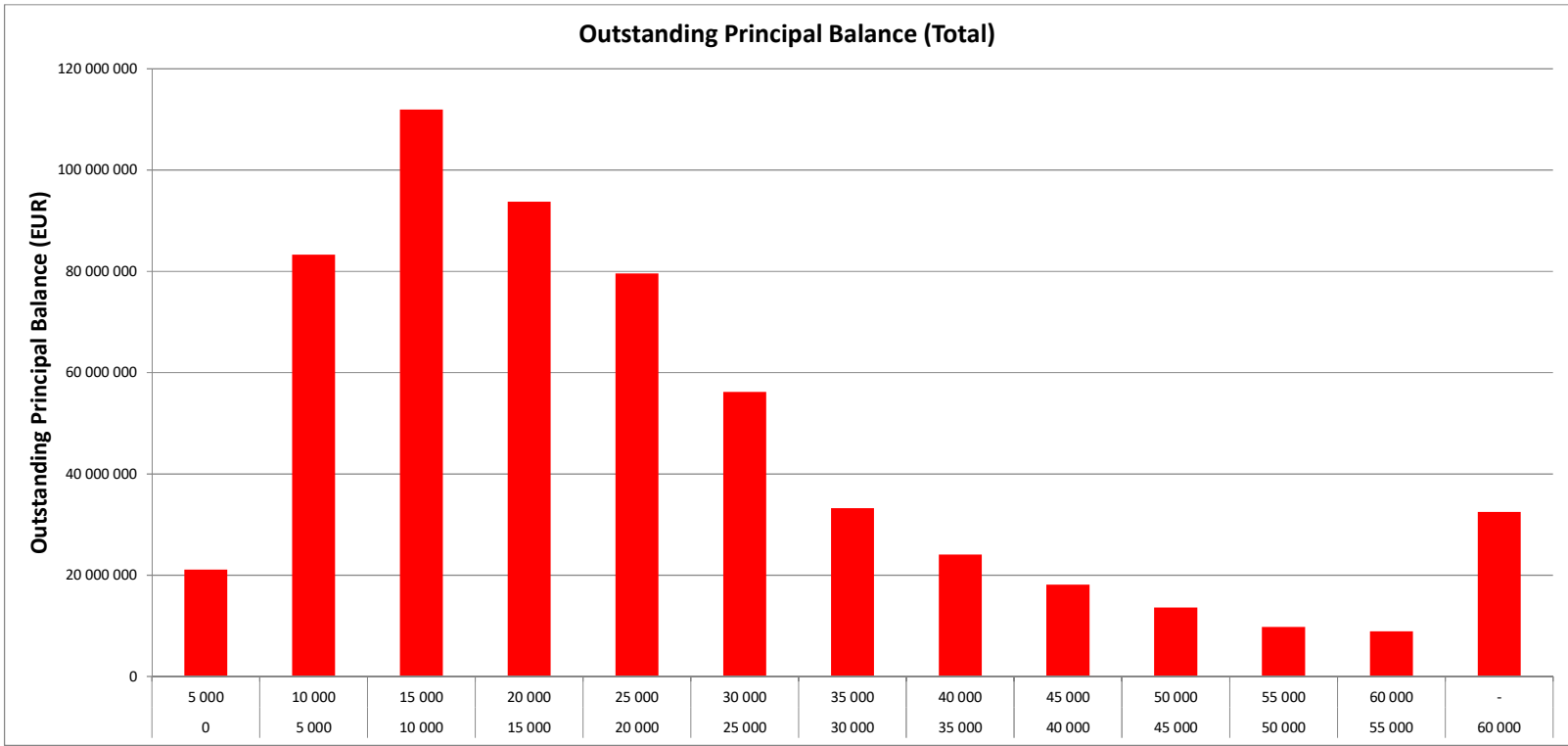
Average amount - all: 14 320

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	6 600	21 138 867	3,61 %	26,9	12,2	
	5 000	10 000	11 132	83 302 989	14,21 %	40,9	11,4	
	10 000	15 000	9 023	112 002 248	19,10 %	45,9	11,1	
	15 000	20 000	5 418	93 751 789	15,99 %	47,1	10,8	
	20 000	25 000	3 563	79 585 391	13,57 %	48,0	10,5	
	25 000	30 000	2 064	56 202 172	9,59 %	48,5	10,3	
	30 000	35 000	1 031	33 248 186	5,67 %	48,3	10,6	
	35 000	40 000	645	24 096 331	4,11 %	48,2	10,4	
	40 000	45 000	429	18 124 066	3,09 %	48,3	10,5	
	45 000	50 000	289	13 653 224	2,33 %	48,6	10,5	
	50 000	55 000	187	9 800 631	1,67 %	49,6	10,0	
	55 000	60 000	156	8 946 340	1,53 %	49,3	10,1	
	60 000	-	407	32 474 270	5,54 %	48,6	10,3	
	Total			40 944	586 326 503	100 %		

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10.b Outstanding Principal Balance Graph

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11.a Geographical Distribution



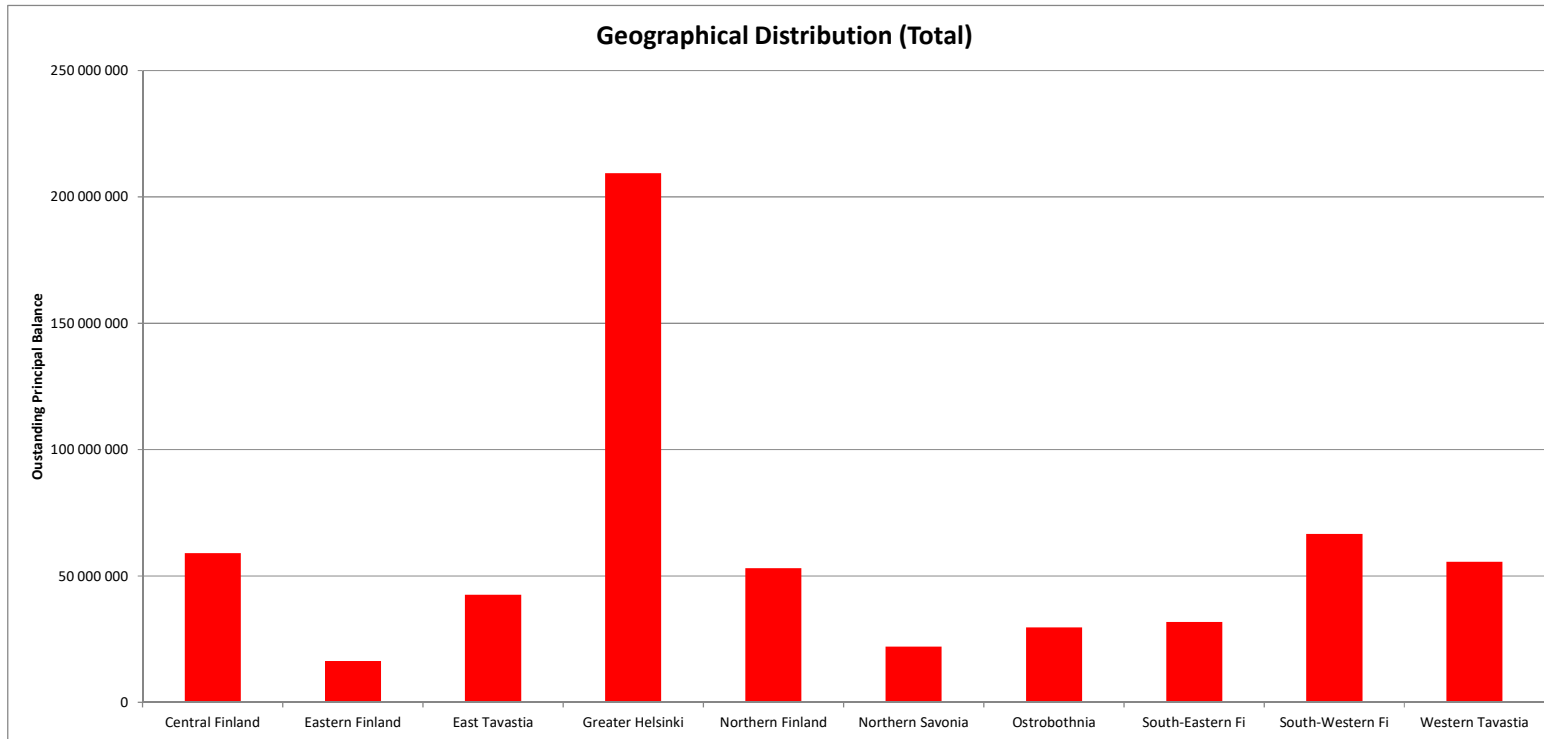
Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maj	WA seasoning	
Central Finland	4 352	59 074 895	10,08 %	45,6		11,1
Eastern Finland	1 233	16 341 882	2,79 %	45,0		10,8
East Tavastia	3 042	42 561 920	7,26 %	45,8		10,9
Greater Helsinki	13 327	209 377 784	35,71 %	46,0		10,9
Northern Finland	3 667	53 111 689	9,06 %	46,4		10,5
Northern Savonia	1 662	22 090 670	3,77 %	45,4		10,5
Ostrobothnia	2 453	29 689 869	5,06 %	45,3		10,6
South-Eastern Fi	2 414	31 866 312	5,43 %	45,4		10,9
South-Western Fi	4 926	66 650 012	11,37 %	46,1		10,8
Western Tavastia	3 868	55 561 470	9,48 %	46,0		10,6
Total	40 944	586 326 503	100 %			

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11.b Geographical Distribution Graph

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Interest Period	from 25.01.2019	to 25.02.2019 = 31 days



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12.a Interest Rate



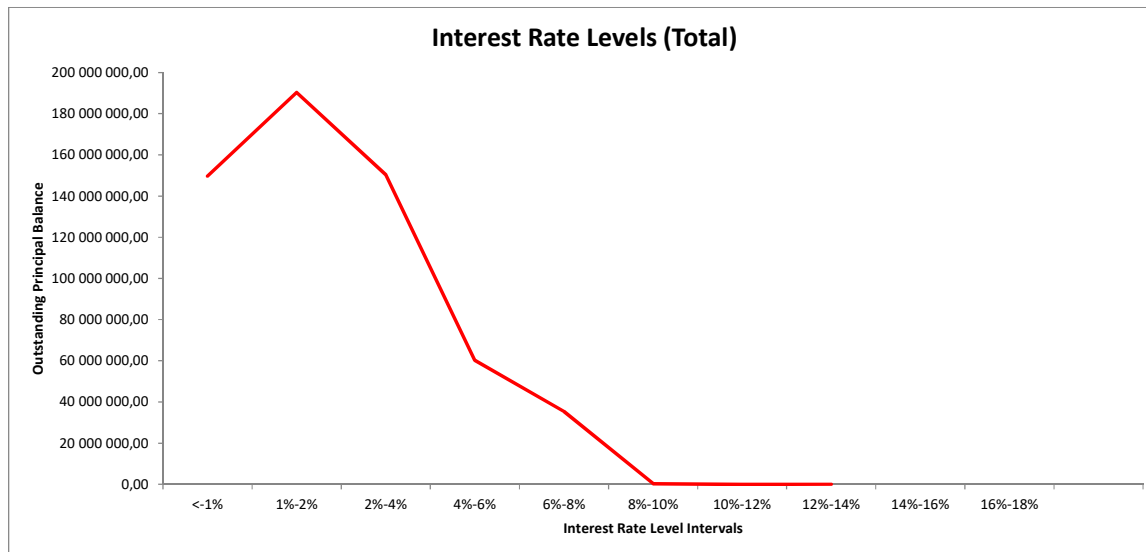
Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	8 275	149 741 258	25,54 %	47,3	10,3
1	2	10 743	190 357 774	32,47 %	46,1	11,3
2	4	10 937	150 391 062	25,65 %	45,8	10,7
4	6	6 218	60 176 665	10,26 %	43,9	10,9
6	8	4 711	35 368 582	6,03 %	42,1	10,4
8	10	58	285 365	0,05 %	41,8	10,9
10	12	1	728	0,00 %	4,0	13,0
12	14	1	5 069	0,00 %	35,0	12,0
14	16					
16	18					
18	-					
Total		40 944	586 326 503	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

12.b Interest Rate

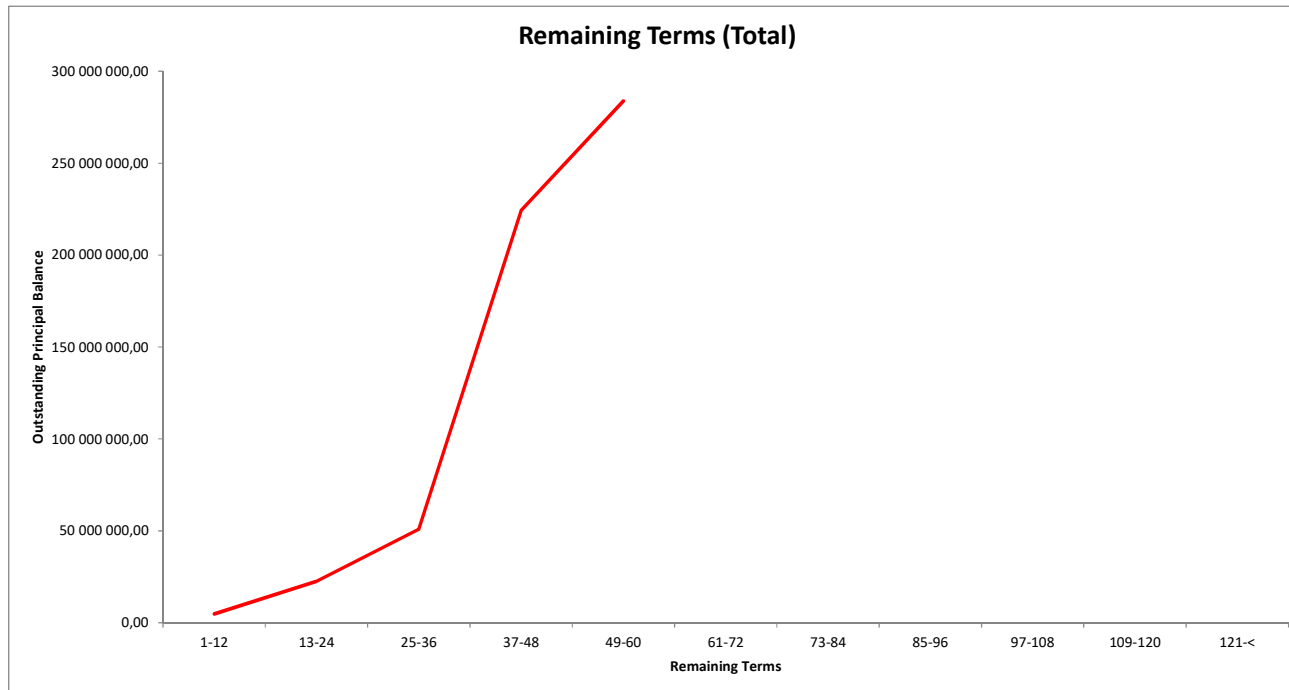
Reporting Date	27.02.2019				
Payment date	25.02.2019				
Period No	2				
Monthly Period	01.01.2019				
Interest Period	from 25.01.2019	to 25.02.2019	=		31 days



**SCF Rahoituspalvelut VII DAC
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13.b Remaining Terms

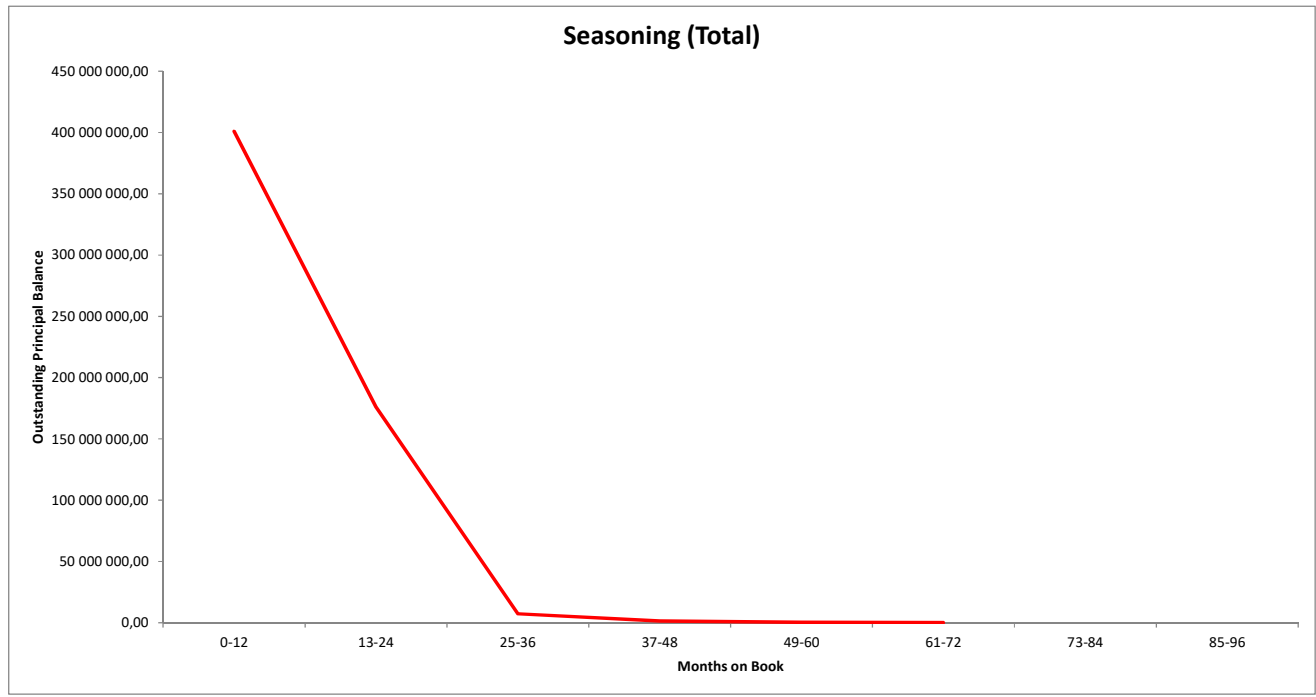
Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days



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14.b Seasoning

Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

15.a Balloon loans



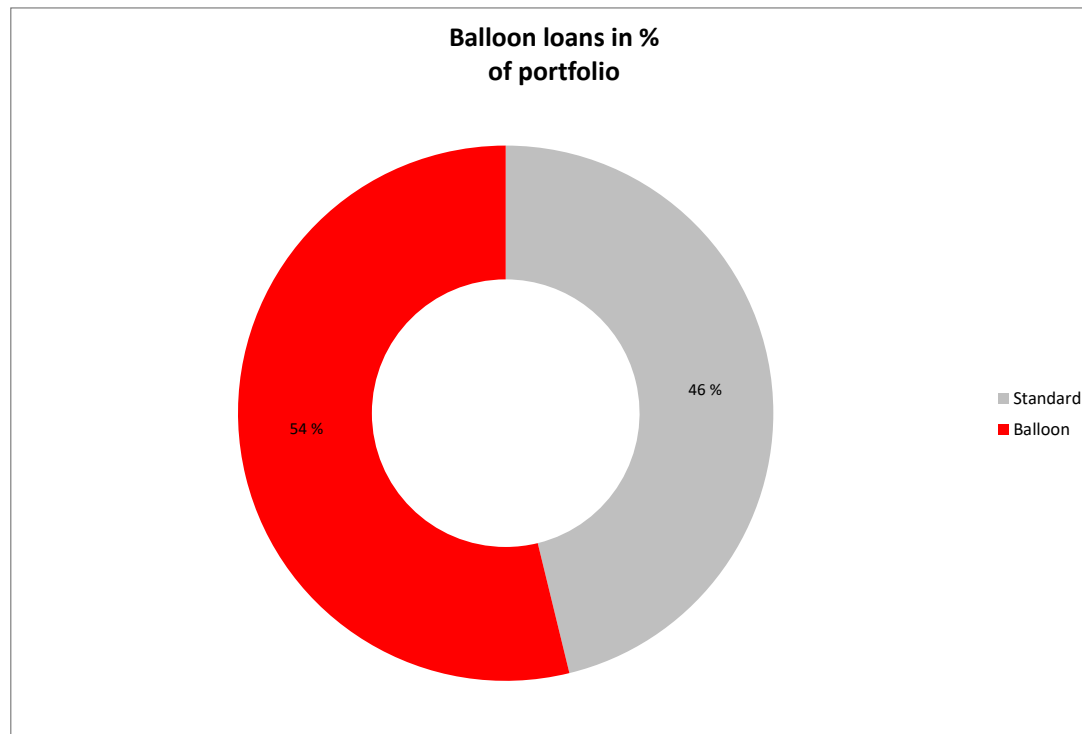
Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

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	27 313	270 768 644	46,18 %	4 002	0,00 %	43,3	10,7
	Balloon	13 631	315 557 859	53,82 %	114 849 406	36,40 %	48,1	10,9
	Total	40 944	586 326 503	100 %	114 853 408	19,59 %		

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15.b Balloon loans

Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

16.a # loans per borrower



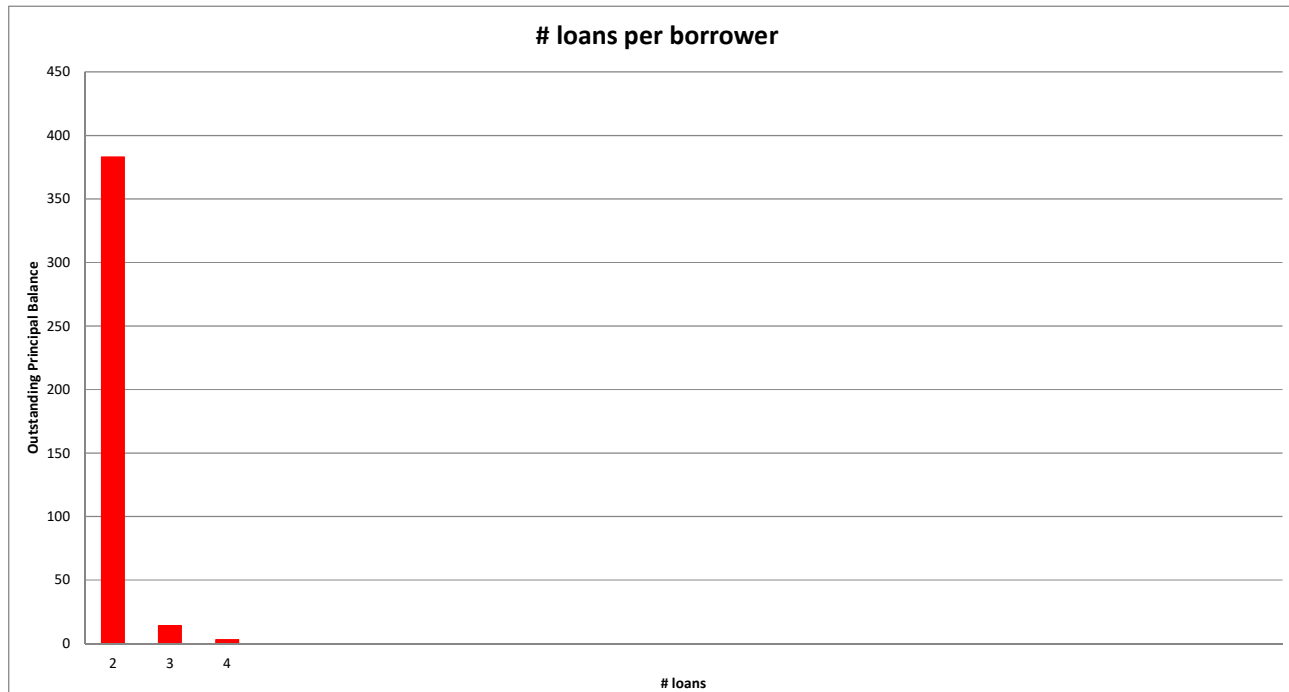
Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	40124	570 786 994	97,35 %
	2	383	14 072 968	2,40 %
	3	14	1 293 263	0,22 %
	4	3	173 277	0,03 %
	Total:	40 524	586 326 503	100,0 %

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16.b # loans per borrower

Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days



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17.a Amortization Profile



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

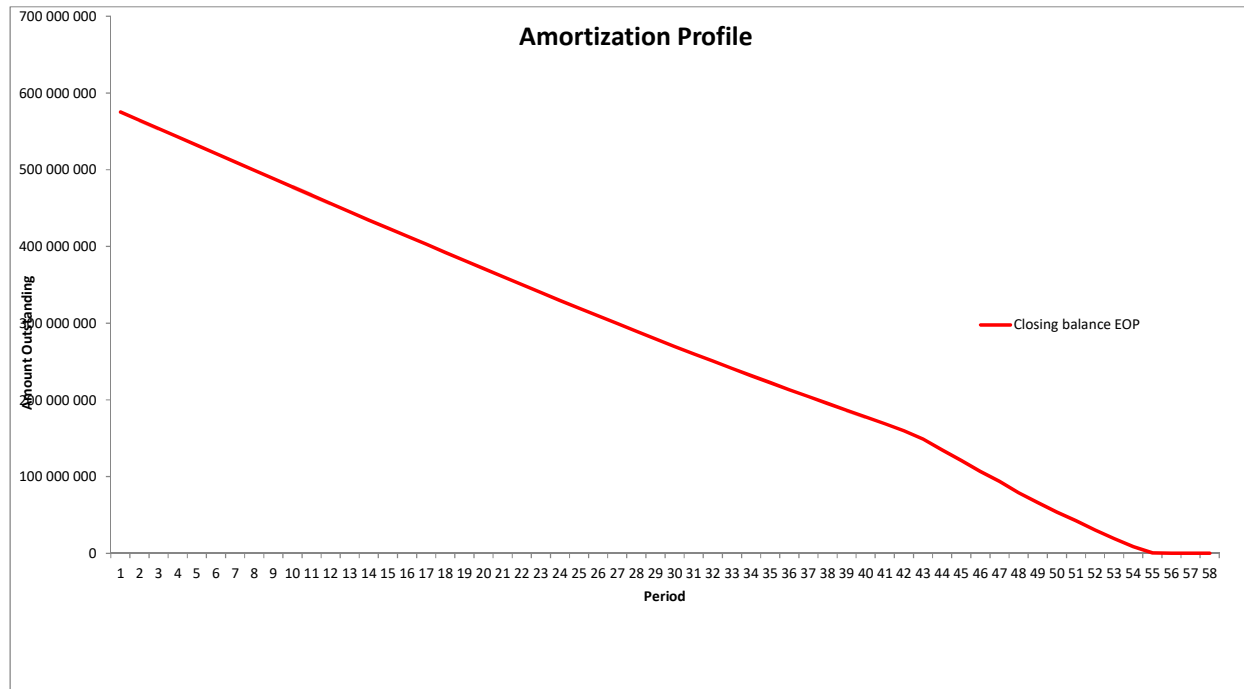
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	586 326 503	575 313 556	11 012 947	1 232 496	2,55 %	98,12 %
2	575 313 556	564 456 531	10 857 025	1 207 266	2,55 %	96,27 %
3	564 456 531	553 539 334	10 917 197	1 182 215	2,54 %	94,41 %
4	553 539 334	542 695 420	10 843 913	1 157 146	2,54 %	92,56 %
5	542 695 420	531 770 171	10 925 249	1 132 346	2,53 %	90,70 %
6	531 770 171	520 945 781	10 824 390	1 107 293	2,53 %	88,85 %
7	520 945 781	510 150 862	10 794 919	1 082 582	2,52 %	87,01 %
8	510 150 862	499 357 705	10 793 157	1 057 967	2,52 %	85,17 %
9	499 357 705	488 583 378	10 774 326	1 033 324	2,51 %	83,33 %
10	488 583 378	477 754 642	10 828 736	1 008 752	2,51 %	81,48 %
11	477 754 642	466 852 142	10 902 500	984 215	2,50 %	79,62 %
12	466 852 142	456 034 556	10 817 586	959 694	2,49 %	77,78 %
13	456 034 556	445 211 750	10 822 806	935 292	2,49 %	75,93 %
14	445 211 750	434 497 457	10 714 293	910 918	2,48 %	74,11 %
15	434 497 457	423 882 212	10 615 245	886 582	2,48 %	72,29 %
16	423 882 212	413 324 120	10 558 092	862 549	2,47 %	70,49 %
17	413 324 120	402 826 526	10 497 594	838 606	2,46 %	68,70 %
18	402 826 526	392 247 095	10 579 431	814 834	2,45 %	66,90 %
19	392 247 095	381 772 075	10 475 020	790 951	2,45 %	65,11 %
20	381 772 075	371 292 324	10 479 751	767 337	2,44 %	63,33 %

Amortization profile (first 20 periods)

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17.b Amortization Profile

Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

18.a Payment Holidays



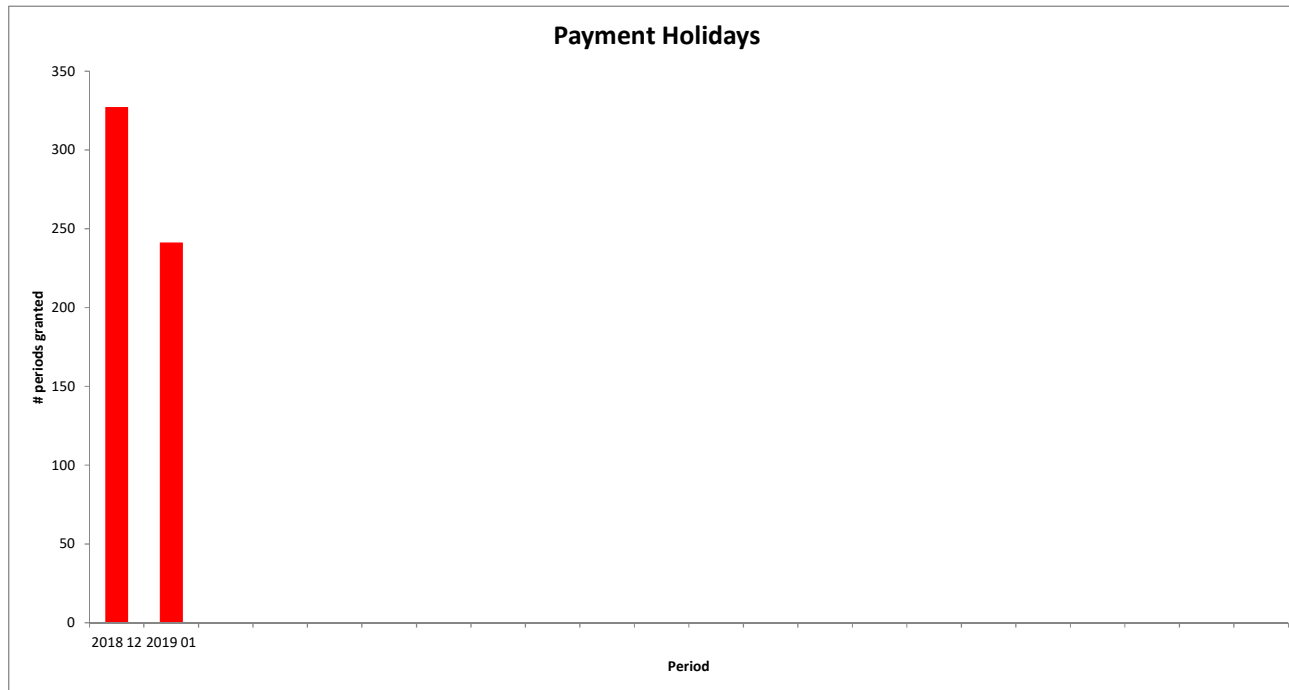
Reporting Date	27.02.2019				
Payment date	25.02.2019				
Period No	2				
Monthly Period	01.01.2019				
Interest Period	from	25.01.2019	to	25.02.2019	= 31 days

	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
	Total:	568	696	185 057	9 053 897

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18.b Payment Holidays

Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days



**SCF Rahoituspalvelut VII DAC
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19.a Downpayment



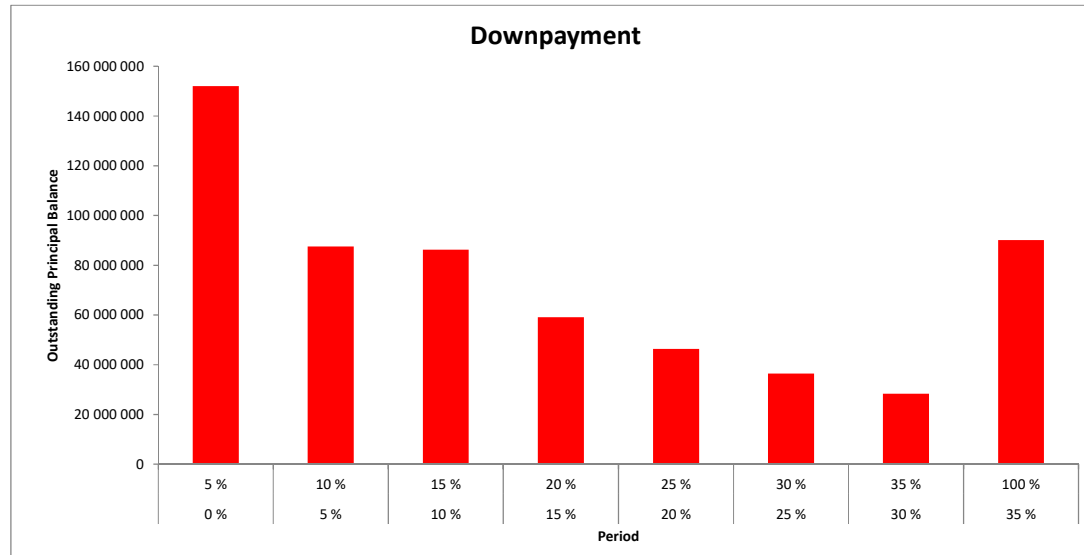
Reporting Date	27.02.2019				
Payment date	25.02.2019				
Period No	2				
Monthly Period	01.01.2019				
Interest Period	from	25.01.2019	to	25.02.2019	= 31 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	9 111	152 032 985	25,9 %	47,4	10,8
	5 %	10 %	5 022	87 550 194	14,9 %	47,7	10,9
	10 %	15 %	5 481	86 284 078	14,7 %	46,6	11,0
	15 %	20 %	3 962	59 175 085	10,1 %	46,2	10,9
	20 %	25 %	3 173	46 428 076	7,9 %	45,7	10,9
	25 %	30 %	2 631	36 493 616	6,2 %	45,2	10,9
	30 %	35 %	2 148	28 311 055	4,8 %	44,9	10,9
	35 %	100 %	9 416	90 051 414	15,4 %	41,2	10,5
	Total		40 944	586 326 503	100 %		

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19.b Downpayment

Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from	25.01.2019
	to	25.02.2019
	=	31 days



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20.a Vehicle Condition



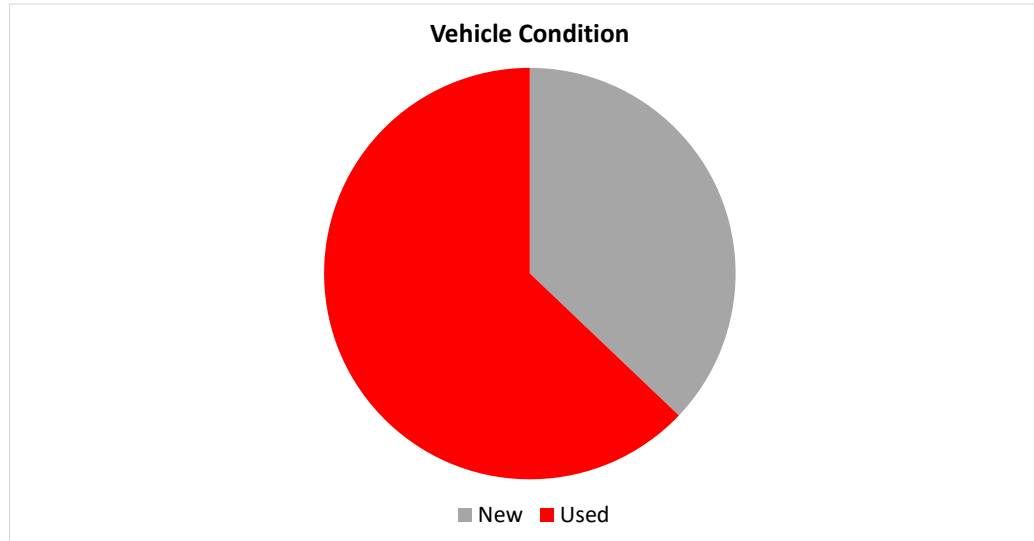
Reporting Date	27.02.2019
Payment date	25.02.2019
Period No	2
Monthly Period	01.01.2019
Interest Period	from 25.01.2019 to 25.02.2019 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		10 352	217 570 650	37,1 %	46,8	10,6
Used		30 592	368 755 853	62,9 %	45,3	10,9
Total		40 944	586 326 503	100 %		

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20.b Vehicle Condition

Reporting Date	27.02.2019				
Payment date	25.02.2019				
Period No	2				
Monthly Period	01.01.2019				
Interest Period	from 25.01.2019	to	25.02.2019	=	31 days



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21.a Borrower Type



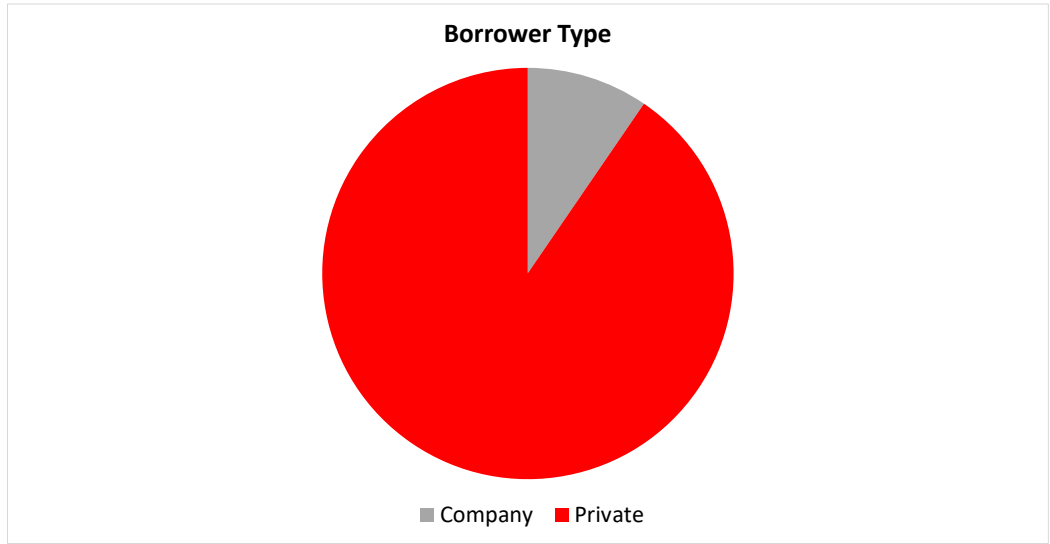
Reporting Date	27.02.2019
Payment date	25.02.2019
Period No	2
Monthly Period	01.01.2019
Interest Period	from 25.01.2019 to 25.02.2019 = 31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 720	55 931 637	9,5 %	43,98	10,74
	Private	38 224	530 394 866	90,5 %	46,06	10,82
	Total	40 944	586 326 503	100,0 %		

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21.b Borrower Type

Reporting Date			27.02.2019		
Payment date			25.02.2019		
Period No			2		
Monthly Period			01.01.2019		
Interest Period	from	25.01.2019	to	25.02.2019	= 31 days



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22.a Vehicle type



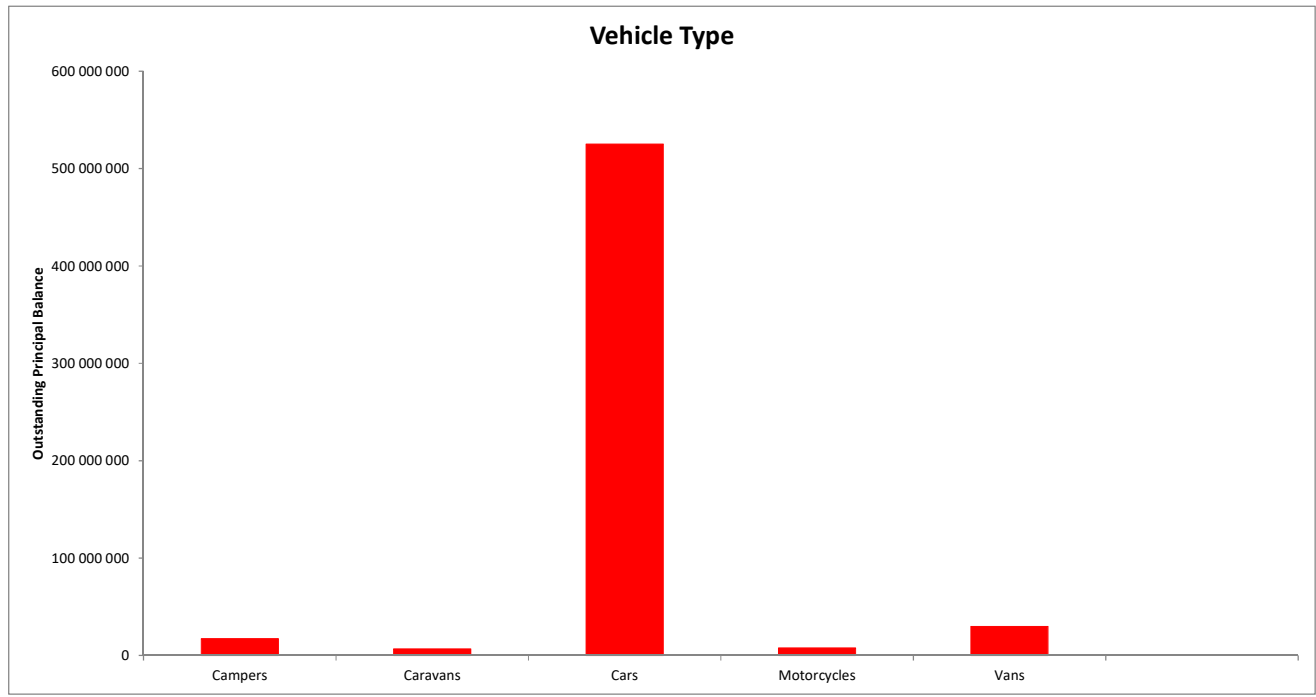
Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	642	17 018 551	2,90 %	48,69	9,89	
Caravans	463	6 530 554	1,11 %	47,99	9,55	
Cars	36 945	525 116 912	89,56 %	45,81	10,87	
Motorcycles	860	7 791 596	1,33 %	46,15	8,77	
Vans	2 034	29 868 891	5,09 %	44,63	11,09	
	40 944	586 326 503	100 %			

**SCF Rahoituspalvelut VII DAC
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22.b Vehicle type

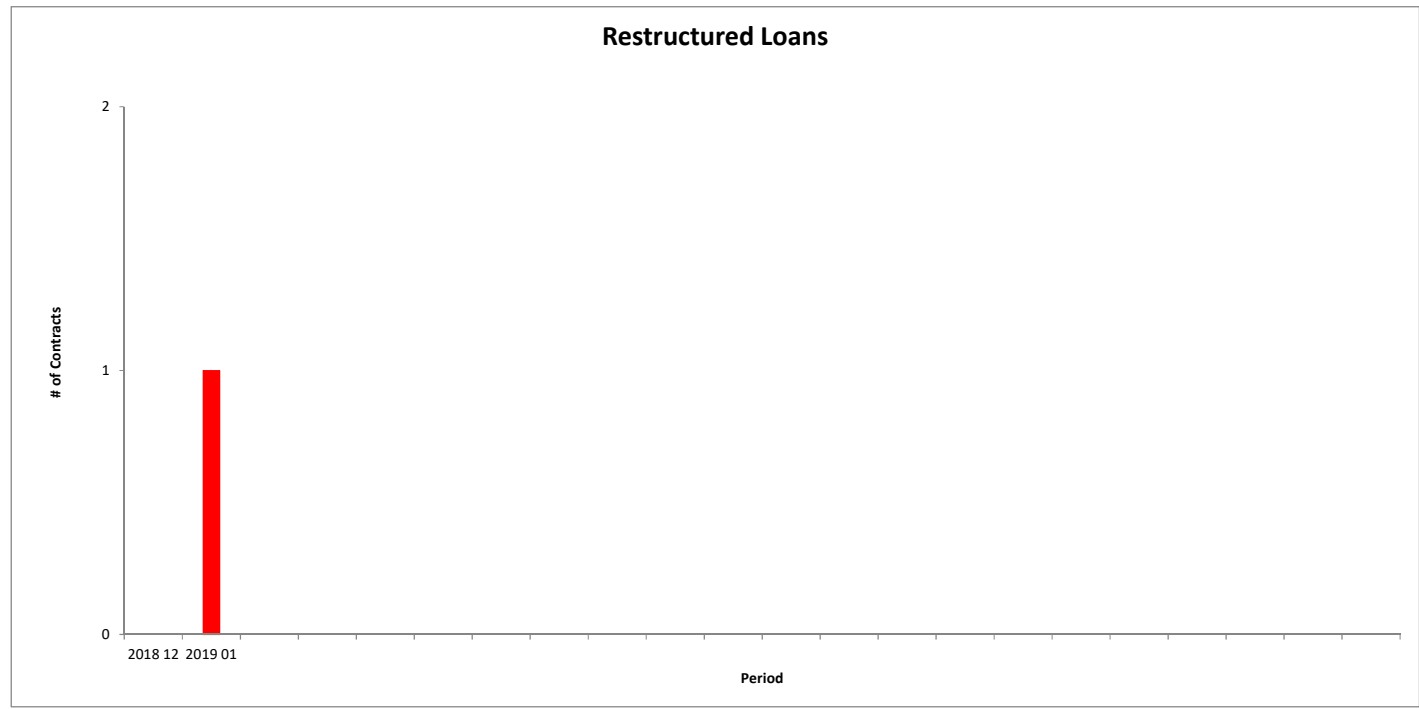
Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days



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23.b Restructured Loans

Reporting Date	27.02.2019				
Payment date	25.02.2019				
Period No	2				
Monthly Period	01.01.2019				
Interest Period	from	25.01.2019	to	25.02.2019	= 31 days



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24.a Dynamic Interest rate



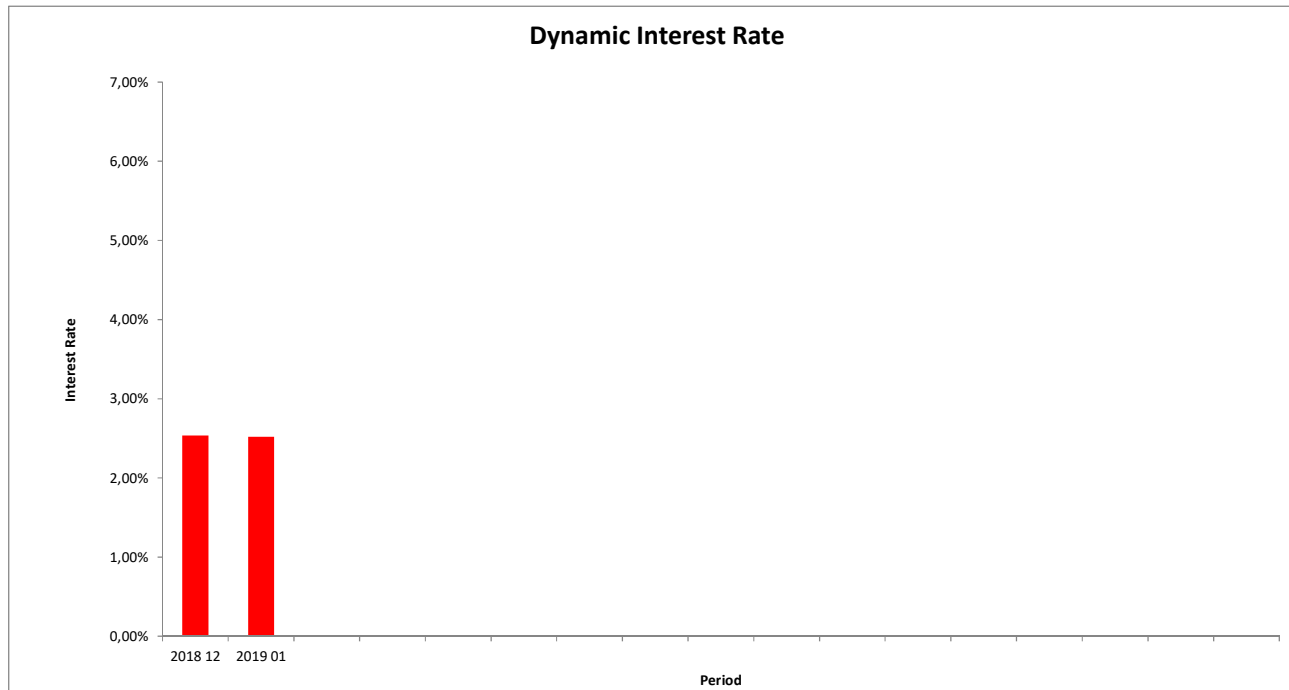
Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	from 01.01.2019	to 25.02.2019 = 31 days
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2018 12	609 379 376	2,54 %
	2019 01	586 326 503	2,52 %

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24.b Dynamic Interest Rate

Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

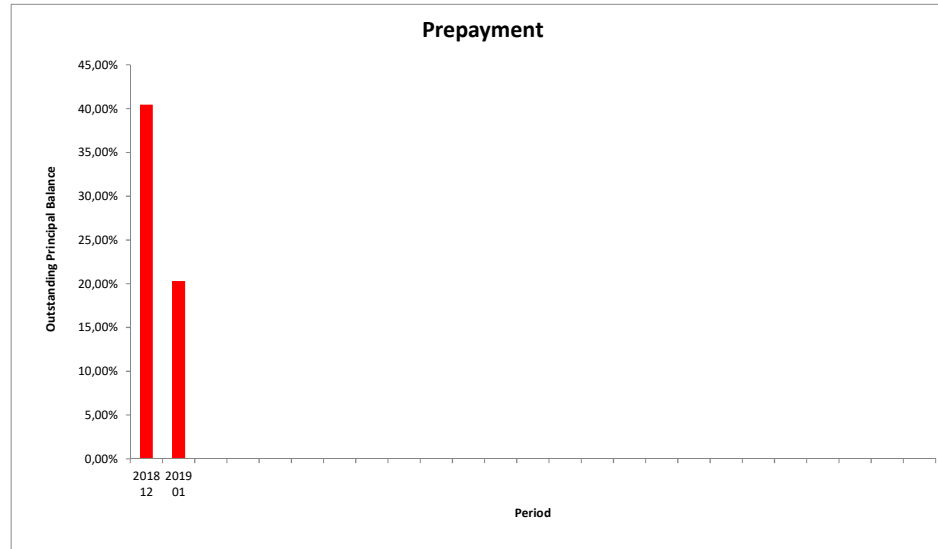


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25.b Dynamic Pre-Payments



Reporting Date	27.02.2019				
Payment date	25.02.2019				
Period No	2				
Monthly Period	from	01.01.2019	to	25.02.2019	= 31 days
Interest Period	from	25.01.2019	to	25.02.2019	= 31 days



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26. Delinquency



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 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																	
	3																	
	4																	
	5																	
2019	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	
2020	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 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	848.46	1 148.88	19.19
2019 1	69 786	4				12 100	12 100	57 686

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28. Priority of Payments - Revenue



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	2 257 755,55	EUR
Senior Expenses	-	9 018,39	EUR
Servicing Fee	-	244 302,71	EUR
Tranche A Loan Interest to Issuer	-	112 455,02	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	-	307 831,73	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	7,92	EUR
Deferred Purchase Price to Seller		1 302 502,78	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	4 170 690,01	EUR
Senior Expenses	-	6 959,65	EUR
Issuer Swap Interest Amount	-	112 455,02	EUR
Interest Class A Notes	-	14 957,00	EUR
Interest Class B Notes	-	32 667,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	3 139 291,34	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	-	273,07	EUR
Principal Issuer Subordinated Loan	-	307 558,66	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		307 558,27	EUR

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29. Priority of Payments - Redemption



Reporting Date	27.02.2019
Payment date	25.02.2019
Period No	2
Monthly Period	01.01.2019
Interest Period	from 25.01.2019 to 25.02.2019 = 31 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	22 995 929,68	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	22 995 929,68	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	22 995 929,68	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	-	22 995 929,68	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	307 558,27	EUR
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Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller	1 302 502,78	EUR
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30. Transaction Costs



Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from 25.01.2019	to 25.02.2019 = 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	9 018,39				
Interest accrued for the Period	EUR	296 594,00	14 957,00	32 667,00	236 070,00	12 900,00
Cumulative Interest accrued	EUR	887 633,00	70 886,00	94 734,00	684 603,00	37 410,00
Interest Payments	EUR	296 594,00	14 957,00	32 667,00	236 070,00	12 900,00
Cumulative Interest Payments	EUR	887 633,00	70 886,00	94 734,00	684 603,00	37 410,00
Interest accrued on Subordinated Loan for the Period	EUR	273,07				
Cumulative Interest accrued on Subordinated Loan	EUR	922,51				
Interest Payments on Subordinated Loan	EUR	273,07				
Cumulative Interest Payments on Subordinated Loan	EUR	922,51				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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31. Contact Details



Santander Consumer Bank AS

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Reporting Date	27.02.2019	
Payment date	25.02.2019	
Period No	2	
Monthly Period	01.01.2019	
Interest Period	from	25.01.2019
	to	25.02.2019
	=	31 days