

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.04.2019				
Payment date	25.04.2019			Following payment dates:	27.05.2019
Period No	4				25.06.2019
Monthly Period	01.03.2019				
Interest Period	from 25.03.2019		to 25.04.2019	=	31 days
Cut-Off date	31.03.2019				

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1. Portfolio Information



Reporting Date	29.04.2019
Payment date	25.04.2019
Period No	4
Monthly Period	01.03.2019
Interest Period	from 25.03.2019 to 25.04.2019 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	564 224 281,61 EUR
Scheduled Loan Principal Repayments	10 673 895,36 EUR
Prepayments	10 406 445,87 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	21 080 341,23 EUR
New Defaulted Auto Loans in Period	222 711,35 EUR
Closing Balance	542 921 229,03 EUR
Principal Recoveries on loans in default	32 770,65 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 710 361,19 EUR
Interest Recoveries on loans in default	6 559,35 EUR
Total Revenue Received in Period	1 716 920,54 EUR
# Loans	
At beginning of period	39 995 Loans
Paid in Full	990 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	19 Loans
At end of period	38 986 Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	29.04.2019
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Period No	4
Monthly Period	01.03.2019
Interest Period	from 25.03.2019 to 25.04.2019 = 31 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	1 710 220,74	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	121 579,62	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	1 831 800,36	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	521 895,69	EUR
b. Reserve Fund	3 012 813,72	EUR
c. Amounts received under the Swap Agreement	14 142,38	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	3 548 851,79	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	29.04.2019				
Payment date	25.04.2019				
Period No	4				
Monthly Period	01.03.2019				
Interest Period	from 25.03.2019	to	25.04.2019	=	31 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	21 113 111,88	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	21 113 111,88	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	21 113 111,88	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	21 113 111,88	EUR

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4. Reserve Accounts



Reporting Date	29.04.2019
Payment date	25.04.2019
Period No	4
Monthly Period	01.03.2019
Interest Period	from 25.03.2019 to 25.04.2019 = 31 days

Note Balance

Beginning of Period	564 278 996,16	EUR
End of Period	543 165 884,28	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 %	3 012 813,72	EUR
Cash Outflow		3 012 813,72	EUR
Cash Inflow		2 891 234,48	EUR
End of Period	0,5 %	2 891 234,48	EUR
Required Reserve Amount	0,5 %	2 891 234,48	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



Reporting Date	29.04.2019
Payment date	25.04.2019
Period No	4
Monthly Period	01.03.2019
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	497 678 996,16	28 000 000,00	36 600 000,00	2 000 000,00	EUR
Sequential Amortization	21 113 111,88	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	476 565 884,28	28 000 000,00	36 600 000,00	2 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	54 714,55	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	-	222 711,35	EUR
Principal Recoveries	-	-	-	32 770,65	EUR
End of Period	-	-	-	244 655,25	EUR

Net Note Principal

Beginning of Period	497 678 996,16	28 000 000,00	36 600 000,00	1 945 285,45	EUR
End of Period	476 565 884,28	28 000 000,00	36 600 000,00	1 755 344,75	EUR

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7. Outstanding Notes



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS1910883526	XS1910895611	XS1910895884	XS1910896007
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	89,99 %	4,21 %	5,50 %	0,003006163
Legal Final Maturity Date		25.11.2027	25.11.2027	25.11.2027	25.11.2027
Rating (Fitch/Moody's)		AAAsf/ Aaa(sf)	Asf/ A2(sf)	Unrated	Unrated
Initial Notes Aggregate Principal Outstanding Balance	665 300 000,00	598 700 000,00	28 000 000,00	36 600 000,00	2 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 653	5 987	280	366	20
Current Note Information					
Class Principal Outstanding Opening Balance	564 278 996,16	497 678 996,16	28 000 000,00	36 600 000,00	2 000 000,00
Available Distribution Amount	21 113 111,88				
Amortisation	21 113 111,88				
Redemption per Class	21 113 111,88	21 113 111,88	-	-	-
Redemption per Note		3 526,49	-	-	-
Class Principal Outstanding Closing Balance	543 165 884,28	476 565 884,28	28 000 000,00	36 600 000,00	2 000 000,00
Current Tranching	100 %	87,74 %	5,15 %	6,74 %	0,37 %
Current Pool Factor		0,80	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		83 126,61	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 526,49	-	-	-
Principal Outstanding per Note End of Period		79 600,11	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		2,36	116,67	645,00	645,00
Interest Payment	295 779,04	14 142,38	32 666,67	236 070,00	12 900,00
Interest Payment per Note		2,36	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)		14,51 %	9,36 %	2,62 %	2,25 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		15,05 %	9,89 %	2,62 %	2,25 %
Current CE (Subordination)		12,26 %	7,11 %	0,37 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		12,79 %	7,64 %	0,37 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.04.2019
Payment date 25.04.2019
Period No 4
Monthly Period 01.03.2019
Interest Period : 25.03.2019 to 25.04.2019 = 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	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-1	BBB -	A-	Baa3	A2	No		Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within 60 days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance	
Transaction Account Bank	BNP Paribas		F1	F1	P-1	P-1	A	A+	A3	Aa3	No		The Issuer and the Purchaser will (with the prior written consent of the Note Trustee) procure that, within 30 calendar days, (i) in relation to the Issuer, the Issuer Secured Accounts, the Issuer Share Capital Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Issuer Share Capital Account and (ii) in relation to the Purchaser, the Purchaser Transaction Account, the Purchaser Share Capital Account and all funds standing to the credit of the Purchaser Transaction Account and the Purchaser Share Capital Account, are transferred to another bank that meets the applicable Required Ratings (which bank will be notified in writing by the Issuer to the Transaction Account Bank) and which has been approved in writing by the Note Trustee in accordance with the provisions of the Transaction Account Bank Agreement. The appointment of the Transaction Account Bank will terminate on the date on which the appointment of the new transaction account bank becomes effective	
Swap Counterparty	ING Bank N.V.	Fitch First Rating Trigger Collateral	F1	F1+	N/A	N/A	A	AA-	N/A	N/A	No		If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (ii) may, within fourteen (14) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings	
	ING Bank N.V.	Fitch Second Trigger Required Rating	F3	F1+	N/A	N/A	BBB-	AA-	N/A	N/A	No		If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within fourteen (14) calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
Swap Counterparty	ING Bank N.V.	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A3	Aa3	No		If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within thirty (30) Business Days.	
	ING Bank N.V.	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	Baa3	Aa3	No		If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Notes.	
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+	P-1	P-1	A	AA-	A3	Aa2	No		The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank which meets the Required Ratings	

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9.a Original Portfolio Principal Balance

Reporting Date	29.04.2019				
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Period No	4				
Monthly Period	01.03.2019	to	25.04.2019	=	31 days
Interest Period	from	25.03.2019	to	25.04.2019	= 31 days



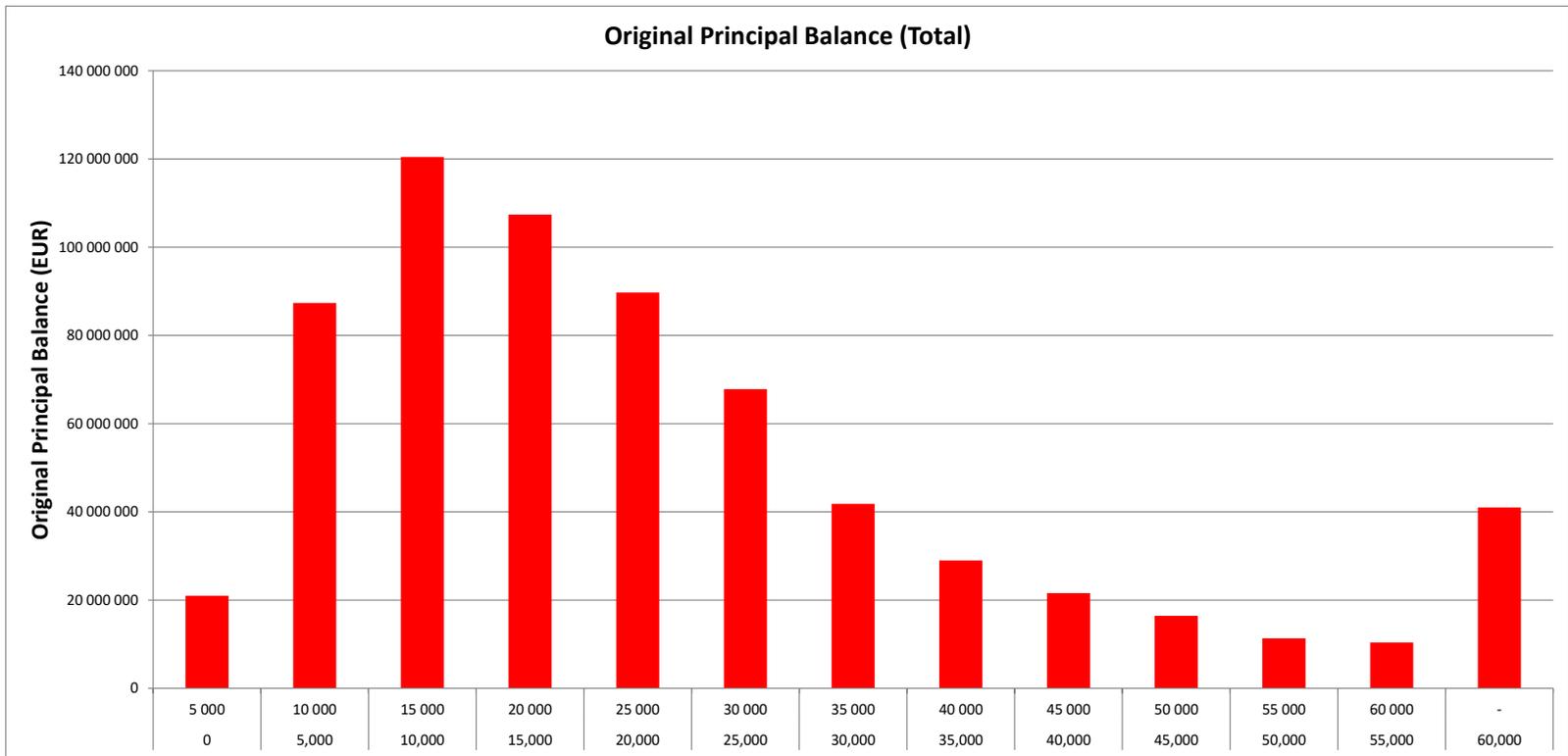
Average amount - all: 15 089

	TOTAL							
	Min	Max	No	Original balance	%	WA mounths 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	29.04.2019	
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Period No	4	
Monthly Period	01.03.2019	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days



**SCF Rahoituspalvelut VII DAC
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10.a Outstanding Principal Balance

Reporting Date	29.04.2019				
Payment date	25.04.2019				
Period No	4				
Monthly Period	01.03.2019				
Interest Period	from	25.03.2019	to	25.04.2019	= 31 days



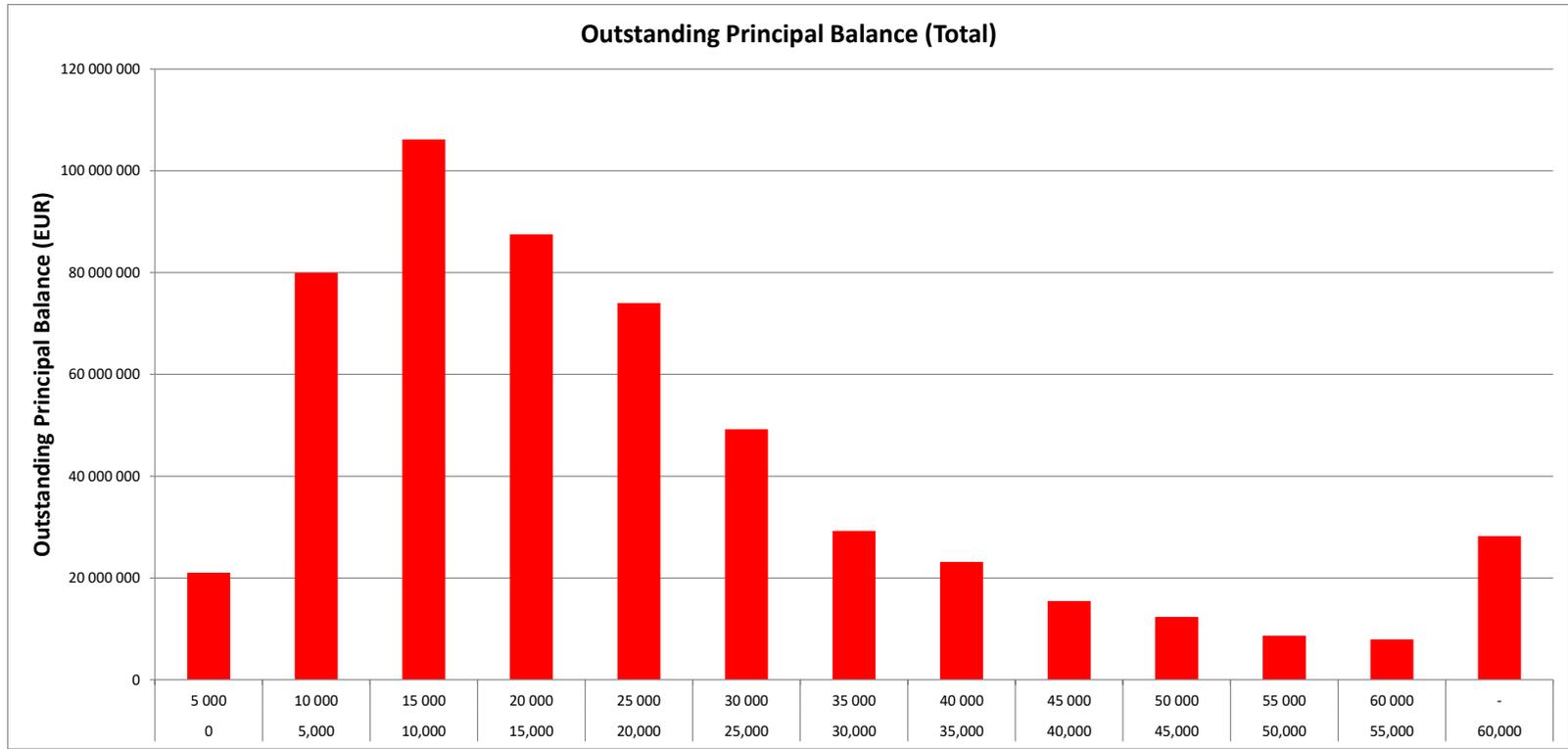
Average amount - all: 13 926

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 703	21 022 725	3,87 %	26,1	14,1
	5 000	10 000	10 718	79 964 744	14,73 %	39,7	13,4
	10 000	15 000	8 580	106 183 834	19,56 %	44,2	13,0
	15 000	20 000	5 054	87 496 489	16,12 %	45,3	12,7
	20 000	25 000	3 313	74 023 478	13,63 %	46,3	12,4
	25 000	30 000	1 807	49 210 005	9,06 %	46,6	12,3
	30 000	35 000	908	29 257 784	5,39 %	46,4	12,5
	35 000	40 000	619	23 130 796	4,26 %	46,5	12,3
	40 000	45 000	366	15 482 008	2,85 %	46,4	12,4
	45 000	50 000	262	12 353 662	2,28 %	46,9	12,4
	50 000	55 000	164	8 635 801	1,59 %	47,5	12,3
	55 000	60 000	138	7 920 838	1,46 %	47,9	11,7
	60 000	-	354	28 239 067	5,20 %	46,7	12,3
	Total			38 986	542 921 229	100 %	

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10.b Outstanding Principal Balance Graph

Reporting Date	29.04.2019	
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11.a Geographical Distribution



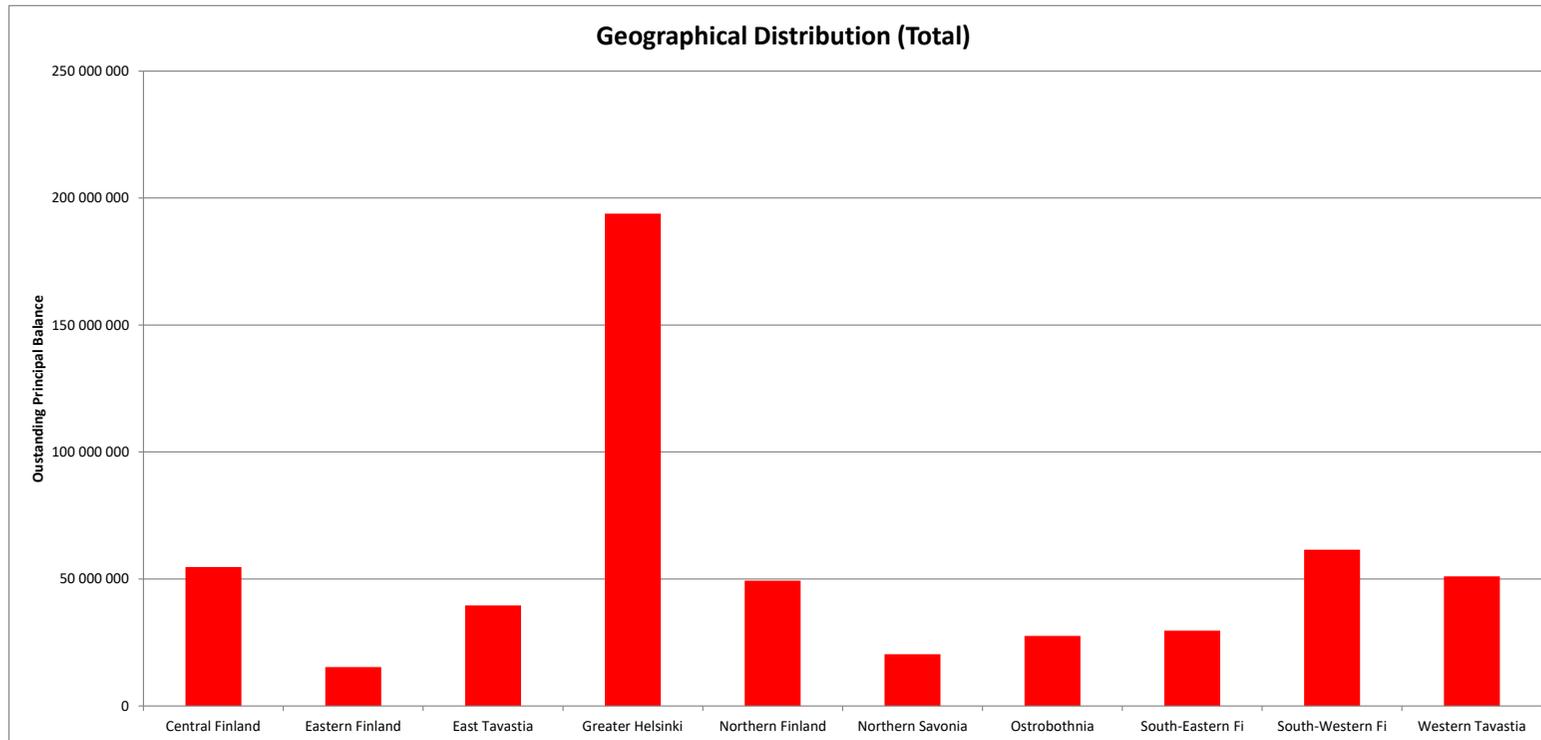
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Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	4 159	54 670 829	10,07 %	43,8		13,0
Eastern Finland	1 190	15 304 224	2,82 %	43,3		12,8
East Tavastia	2 901	39 555 767	7,29 %	44,1		12,8
Greater Helsinki	12 677	193 846 049	35,70 %	44,2		12,9
Northern Finland	3 485	49 360 934	9,09 %	44,6		12,4
Northern Savonia	1 575	20 408 063	3,76 %	43,7		12,5
Ostrobothnia	2 358	27 592 357	5,08 %	43,5		12,5
South-Eastern Fi	2 305	29 613 835	5,45 %	43,8		12,8
South-Western Fi	4 669	61 526 260	11,33 %	44,3		12,8
Western Tavastia	3 667	51 042 910	9,40 %	44,1		12,5
Total	38 986	542 921 229	100 %			

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11.b Geographical Distribution Graph

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Interest Period	from 25.03.2019	to 25.04.2019 = 31 days



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12.a Interest Rate



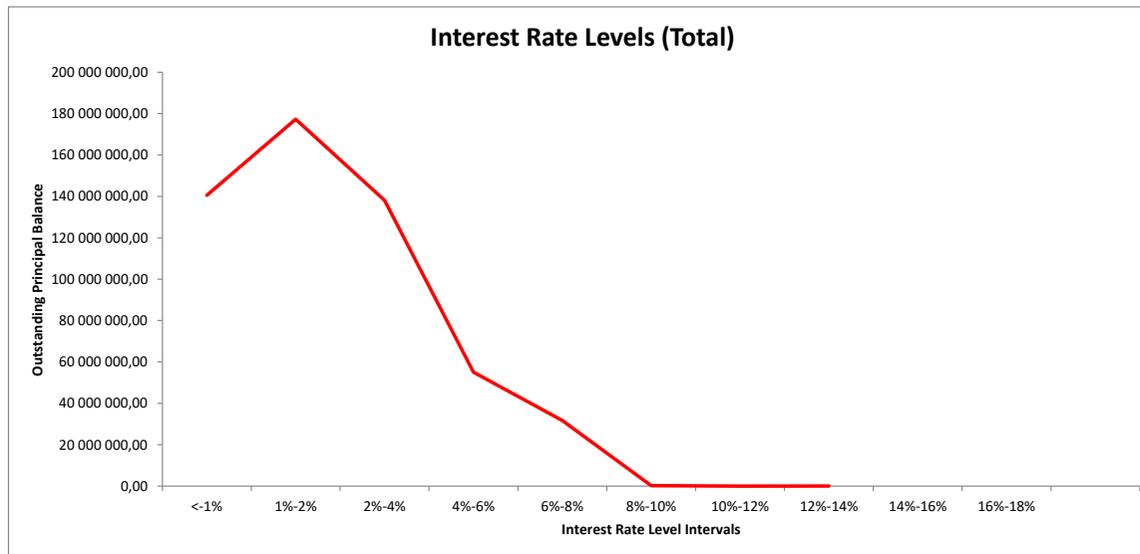
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Interest Period	from 25.03.2019	to 25.04.2019 = 31 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	8 006	140 503 259	25,88 %	45,4	12,3
1	2	10 319	177 283 332	32,65 %	44,3	13,3
2	4	10 347	138 133 817	25,44 %	44,0	12,7
4	6	5 897	55 063 891	10,14 %	42,2	12,9
6	8	4 360	31 678 148	5,83 %	40,7	12,4
8	10	55	253 746	0,05 %	39,7	13,1
10	12	1	318	0,00 %	2,0	15,0
12	14	1	4 717	0,00 %	33,0	14,0
14	16					
16	18					
18	-					
Total		38 986	542 921 229	100 %		

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12.b Interest Rate

Reporting Date	29.04.2019	
Payment date	25.04.2019	
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Interest Period	from	25.03.2019
	to	25.04.2019
	=	31 days



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13.a Remaining Terms



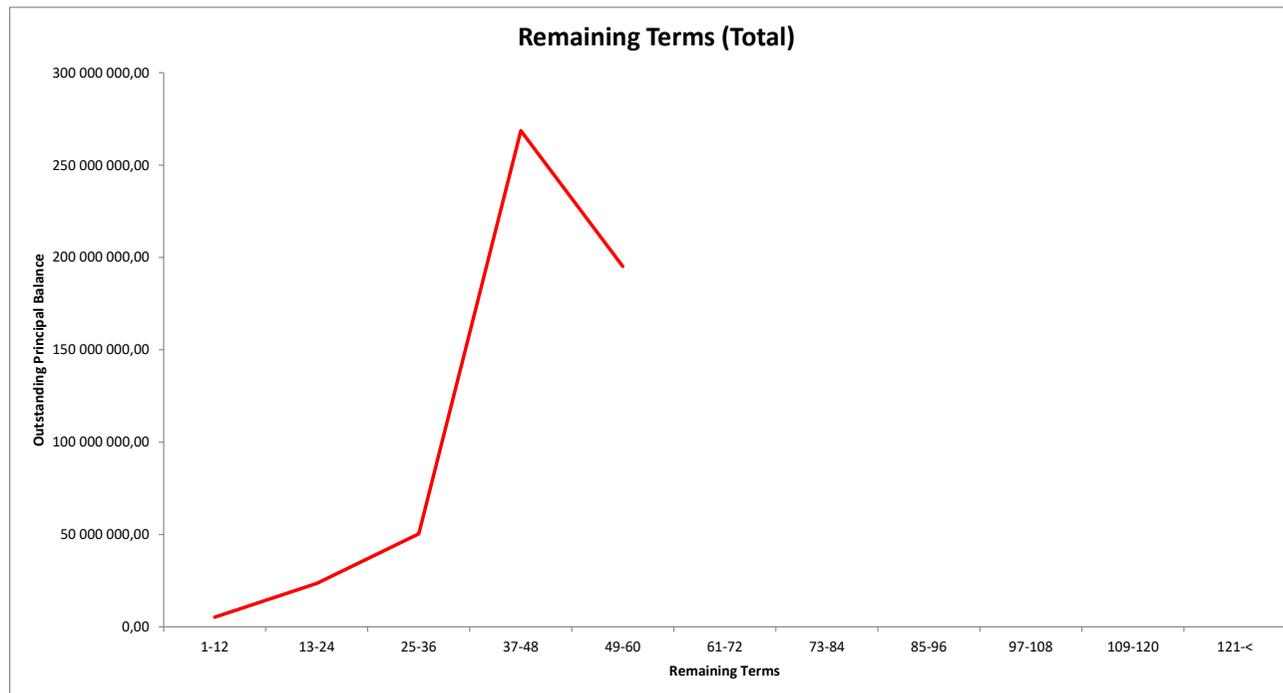
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		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		15	5 426	0,00 %	0,0	17,8	
	1		12 1 812	5 234 473	0,96 %	8,7	19,0	
	13		24 3 939	23 467 557	4,32 %	19,8	15,7	
	25		36 5 632	50 418 326	9,29 %	31,0	15,2	
	37		48 16 879	268 615 587	49,48 %	44,3	14,6	
	49		60 10 709	195 179 860	35,95 %	51,0	9,0	
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121							
Total			38 986	542 921 229	100 %			

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13.b Remaining Terms

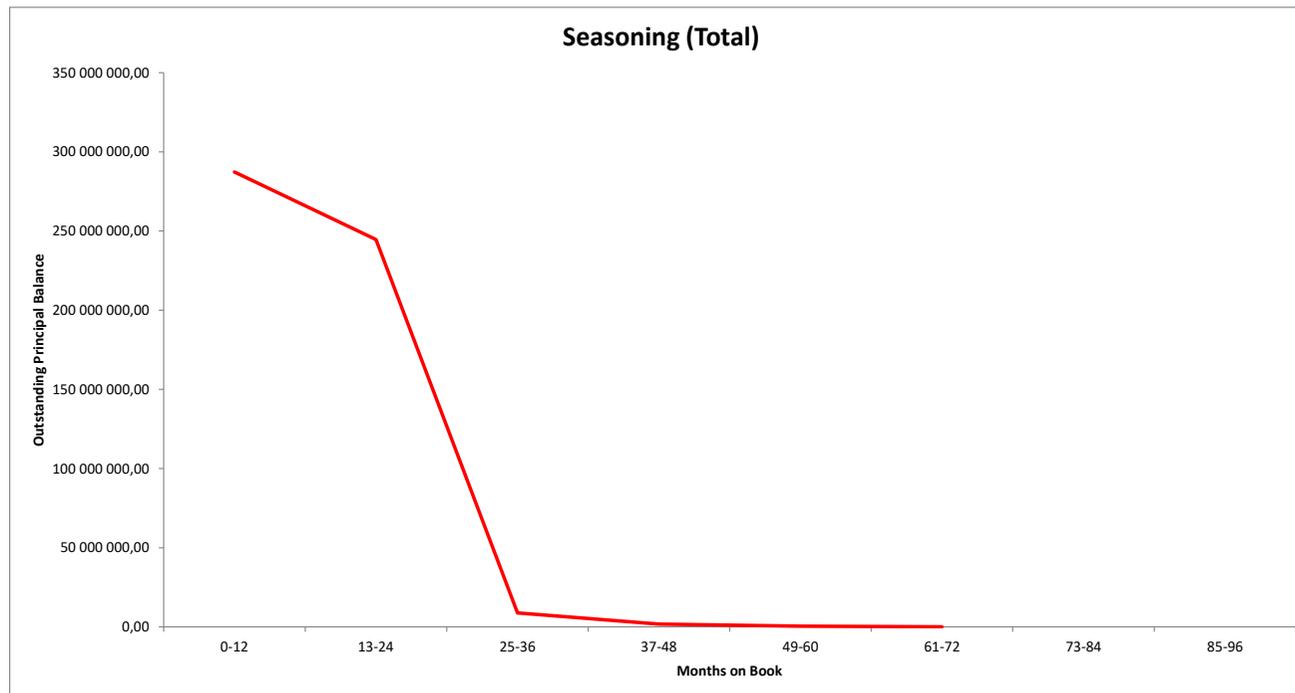
Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days



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14.b Seasoning

Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days



**SCF Rahoituspalvelut VII DAC
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15.a Balloon loans



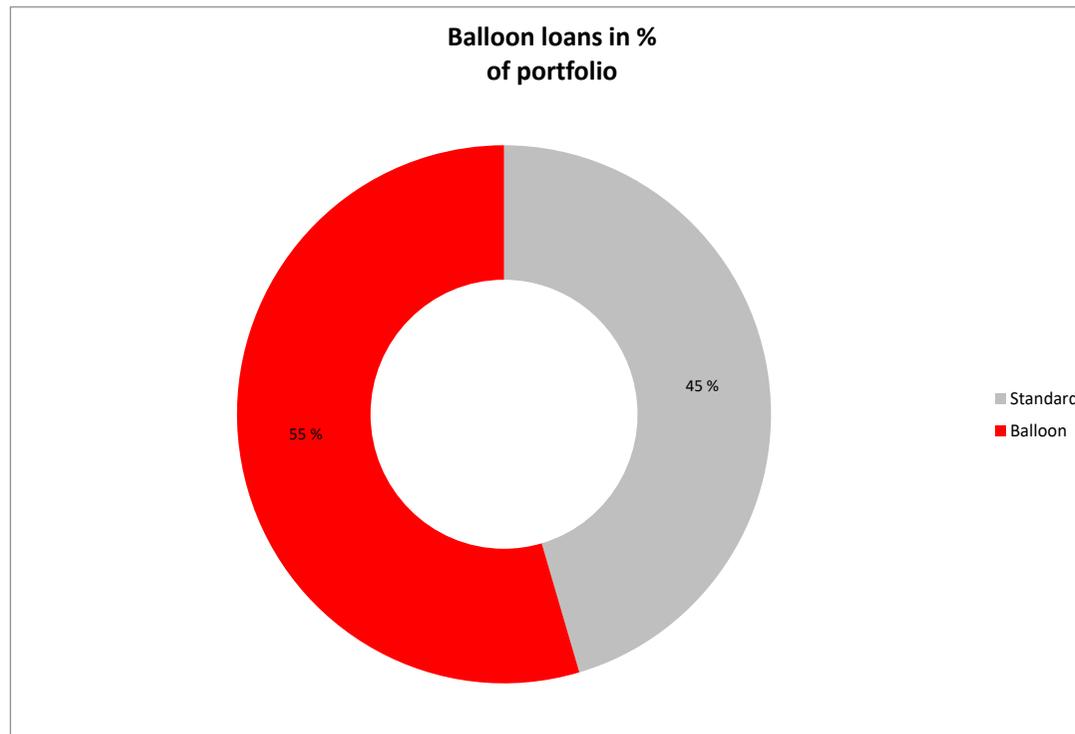
Reporting Date	29.04.2019					
Payment date	25.04.2019					
Period No	4					
Monthly Period	01.03.2019					
Interest Period	from	25.03.2019	to	25.04.2019	=	31 days

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		25 870	246 735 827	45,45 %	3 812	0,00 %	41,6	12,6
Balloon		13 116	296 185 402	54,55 %	110 606 896	37,34 %	46,2	12,9
Total		38 986	542 921 229	100 %	110 610 708	20,37 %		

SCF Rahoituspalvelut VII DAC
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15.b Balloon loans

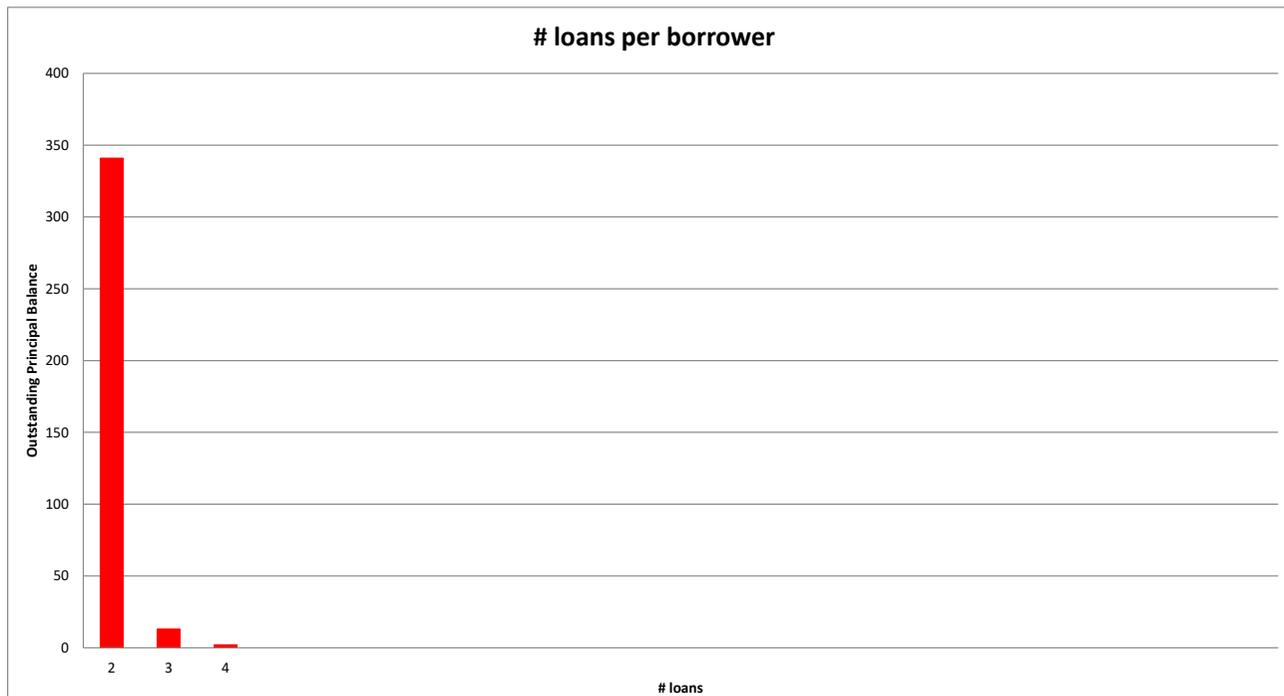
Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days



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16.b # loans per borrower

Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days



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17.a Amortization Profile



Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days

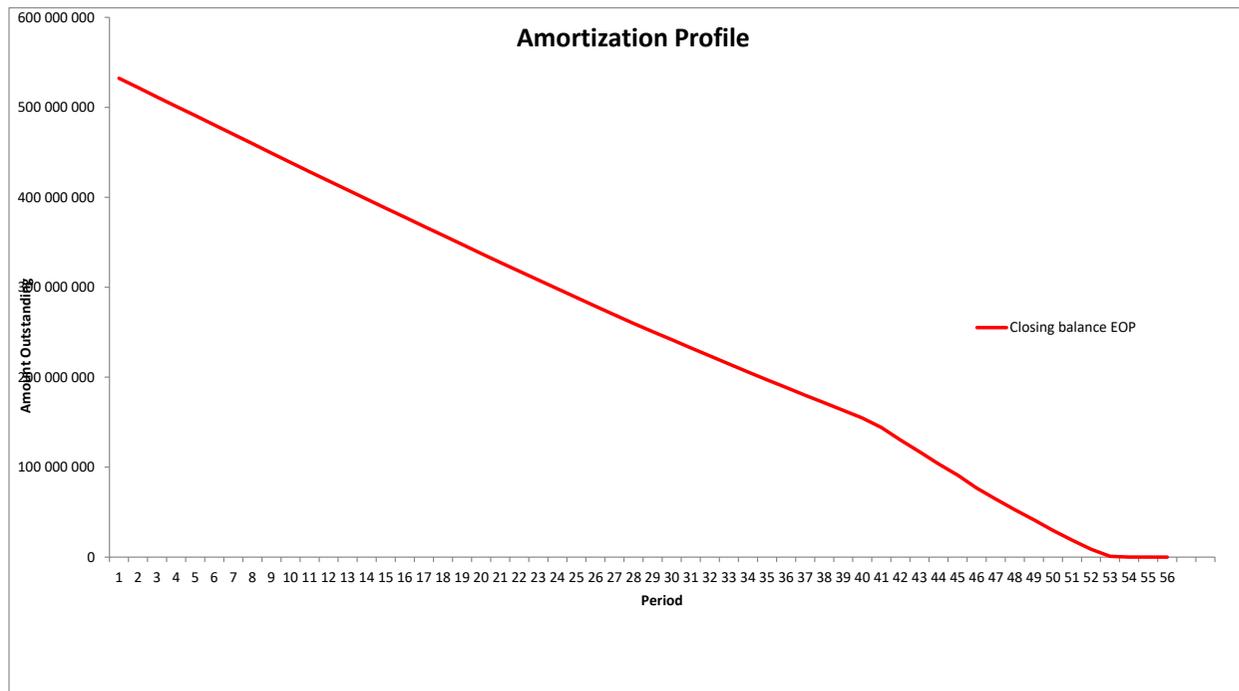
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	542 921 229	532 321 198	10 600 031	1 130 681	2,53 %	98,05 %
2	532 321 198	521 934 550	10 386 648	1 106 289	2,52 %	96,13 %
3	521 934 550	511 490 322	10 444 229	1 082 467	2,52 %	94,21 %
4	511 490 322	501 117 555	10 372 766	1 058 705	2,51 %	92,30 %
5	501 117 555	490 778 679	10 338 877	1 035 179	2,51 %	90,40 %
6	490 778 679	480 411 950	10 366 729	1 011 759	2,50 %	88,49 %
7	480 411 950	470 076 516	10 335 434	988 249	2,50 %	86,58 %
8	470 076 516	459 688 467	10 388 049	964 824	2,49 %	84,67 %
9	459 688 467	449 233 819	10 454 648	941 443	2,49 %	82,74 %
10	449 233 819	438 848 192	10 385 628	918 079	2,48 %	80,83 %
11	438 848 192	428 499 212	10 348 980	894 802	2,47 %	78,92 %
12	428 499 212	418 212 922	10 286 290	871 634	2,47 %	77,03 %
13	418 212 922	408 018 636	10 194 286	848 412	2,46 %	75,15 %
14	408 018 636	397 891 994	10 126 643	825 474	2,45 %	73,29 %
15	397 891 994	387 822 777	10 069 217	802 650	2,45 %	71,43 %
16	387 822 777	377 742 292	10 080 485	779 995	2,44 %	69,58 %
17	377 742 292	367 677 895	10 064 397	757 332	2,43 %	67,72 %
18	367 677 895	357 646 541	10 031 354	734 782	2,42 %	65,87 %
19	357 646 541	347 679 884	9 966 657	712 459	2,42 %	64,04 %
20	347 679 884	337 612 560	10 067 324	690 270	2,41 %	62,18 %

Amortization profile (first 20 periods)

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17.b Amortization Profile

Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days



**SCF Rahoituspalvelut VII DAC
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18.a Payment Holidays



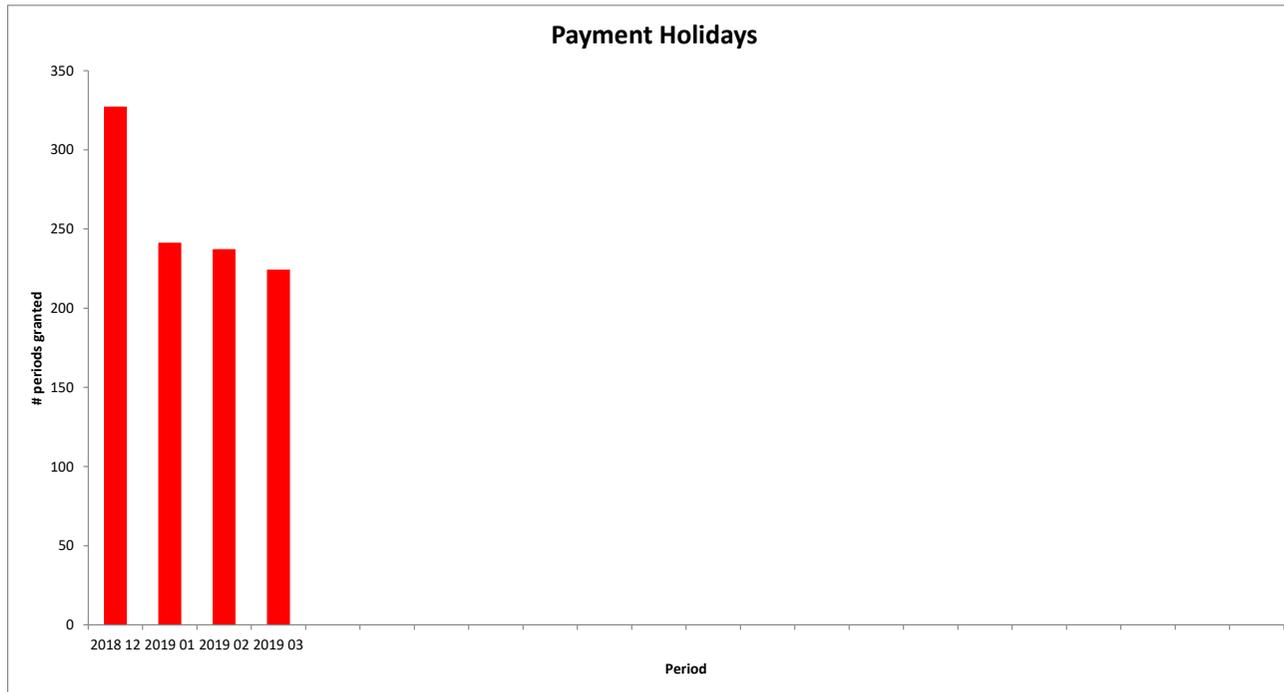
Reporting Date	29.04.2019				
Payment date	25.04.2019				
Period No	4				
Monthly Period	01.03.2019				
Interest Period	from	25.03.2019	to	25.04.2019	= 31 days

	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
	2019 02	237	319	94 525	4 083 271
	2019 03	224	319	99 842	3 705 852
	Total:	1 029	1 334	379 424	16 843 019

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18.b Payment Holidays

Reporting Date	29.04.2019				
Payment date	25.04.2019				
Period No	4				
Monthly Period	01.03.2019				
Interest Period	from	25.03.2019	to	25.04.2019	= 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

19.a Downpayment



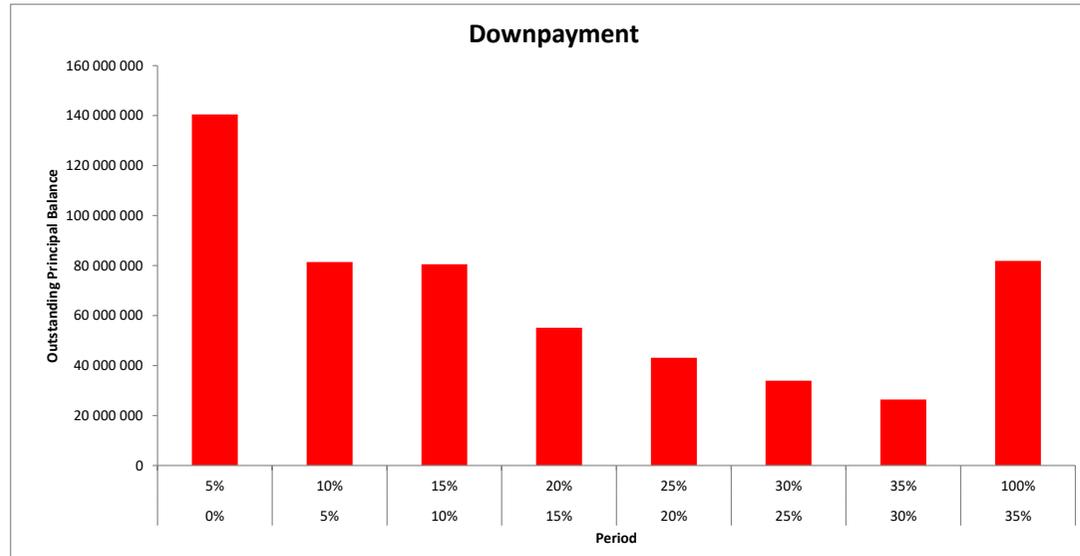
Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	8 654	140 476 910	25,9 %	45,5	12,7
	5 %	10 %	4 812	81 445 522	15,0 %	45,8	12,8
	10 %	15 %	5 239	80 520 903	14,8 %	44,8	12,9
	15 %	20 %	3 808	55 168 688	10,2 %	44,4	12,8
	20 %	25 %	3 031	43 129 475	7,9 %	43,9	12,8
	25 %	30 %	2 523	33 930 874	6,2 %	43,4	12,8
	30 %	35 %	2 066	26 382 507	4,9 %	43,2	12,8
	35 %	100 %	8 853	81 866 350	15,1 %	39,7	12,4
Total			38 986	542 921 229	100 %		

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19.b Downpayment

Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from	25.03.2019
	to	25.04.2019
	=	31 days



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20.a Vehicle Condition



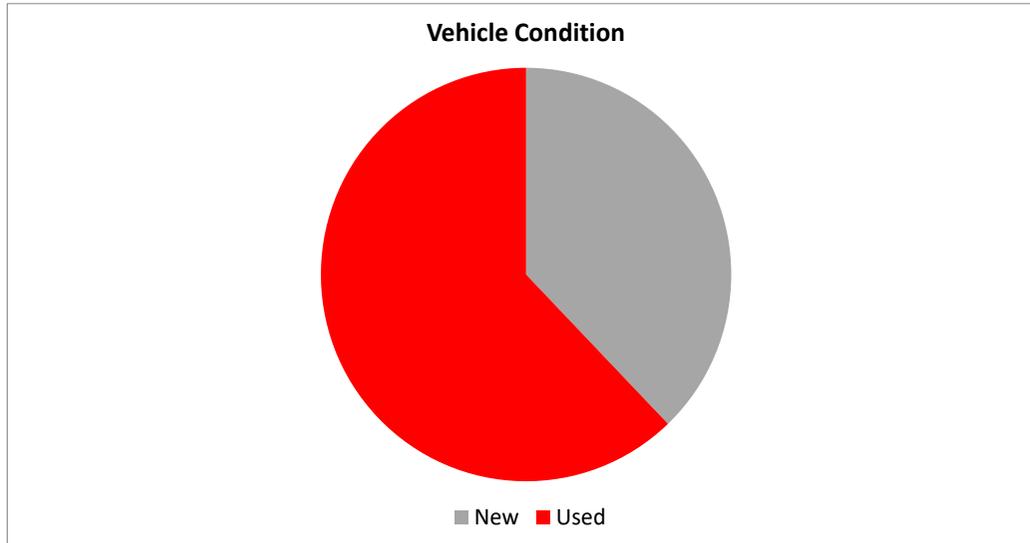
Reporting Date	29.04.2019
Payment date	25.04.2019
Period No	4
Monthly Period	01.03.2019
Interest Period	from 25.03.2019 to 25.04.2019 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	10 069	205 450 633	37,8 %	45,0	12,6	
Used	28 917	337 470 596	62,2 %	43,6	12,9	
Total	38 986	542 921 229	100 %			

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20.b Vehicle Condition

Reporting Date	29.04.2019				
Payment date	25.04.2019				
Period No	4				
Monthly Period	01.03.2019				
Interest Period	from 25.03.2019	to 25.04.2019	=	31 days	



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21.a Borrower Type



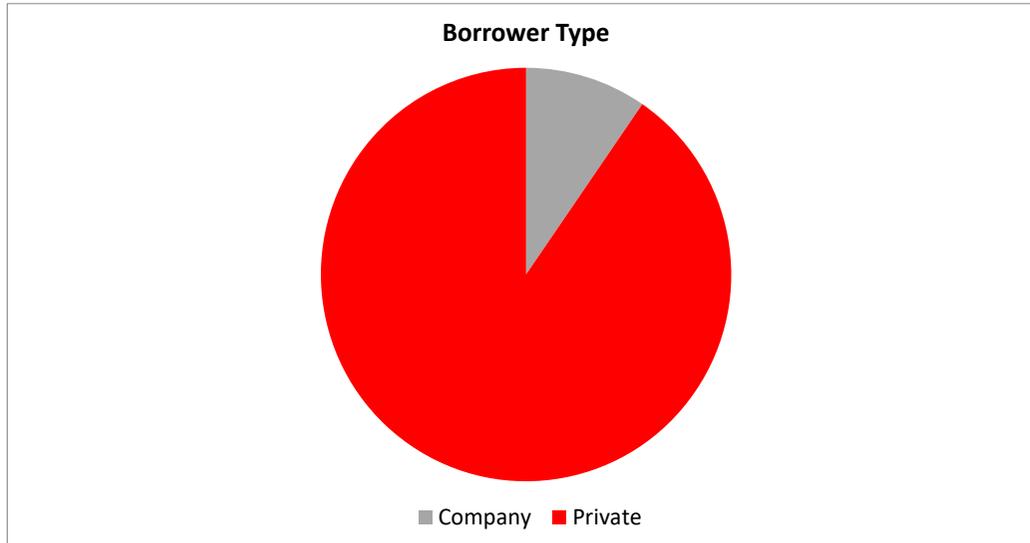
Reporting Date	29.04.2019
Payment date	25.04.2019
Period No	4
Monthly Period	01.03.2019
Interest Period	from 25.03.2019 to 25.04.2019 = 31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 617	52 058 003	9,6 %	42,30	12,68
	Private	36 369	490 863 226	90,4 %	44,29	12,76
	Total	38 986	542 921 229	100,0 %		

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21.b Borrower Type

Reporting Date	29.04.2019				
Payment date	25.04.2019				
Period No	4				
Monthly Period	01.03.2019				
Interest Period	from 25.03.2019	to	25.04.2019	=	31 days



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22.a Vehicle type

Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days

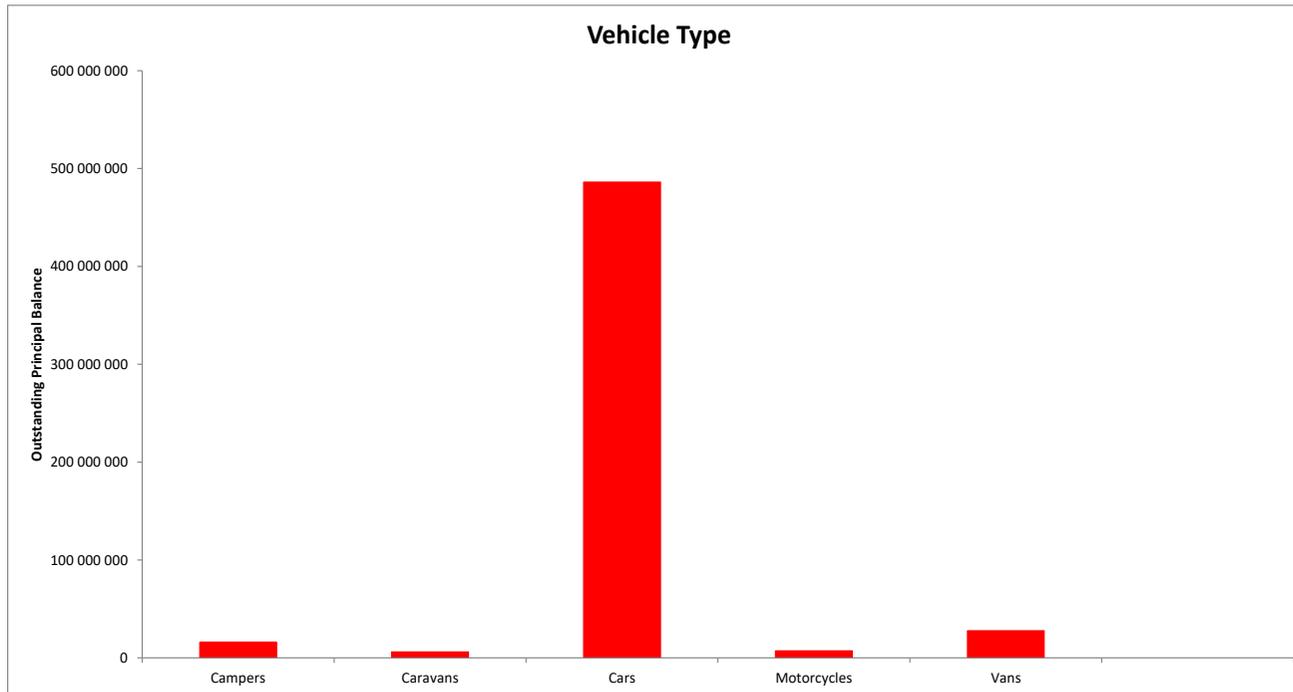


TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	610	15 954 130	2,94 %	46,90	11,86
	Caravans	441	6 075 333	1,12 %	46,24	11,46
	Cars	35 182	486 149 422	89,54 %	44,03	12,82
	Motorcycles	807	7 072 505	1,30 %	44,50	10,67
	Vans	1 946	27 669 839	5,10 %	42,99	13,00
		38 986	542 921 229	100 %		

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22.b Vehicle type

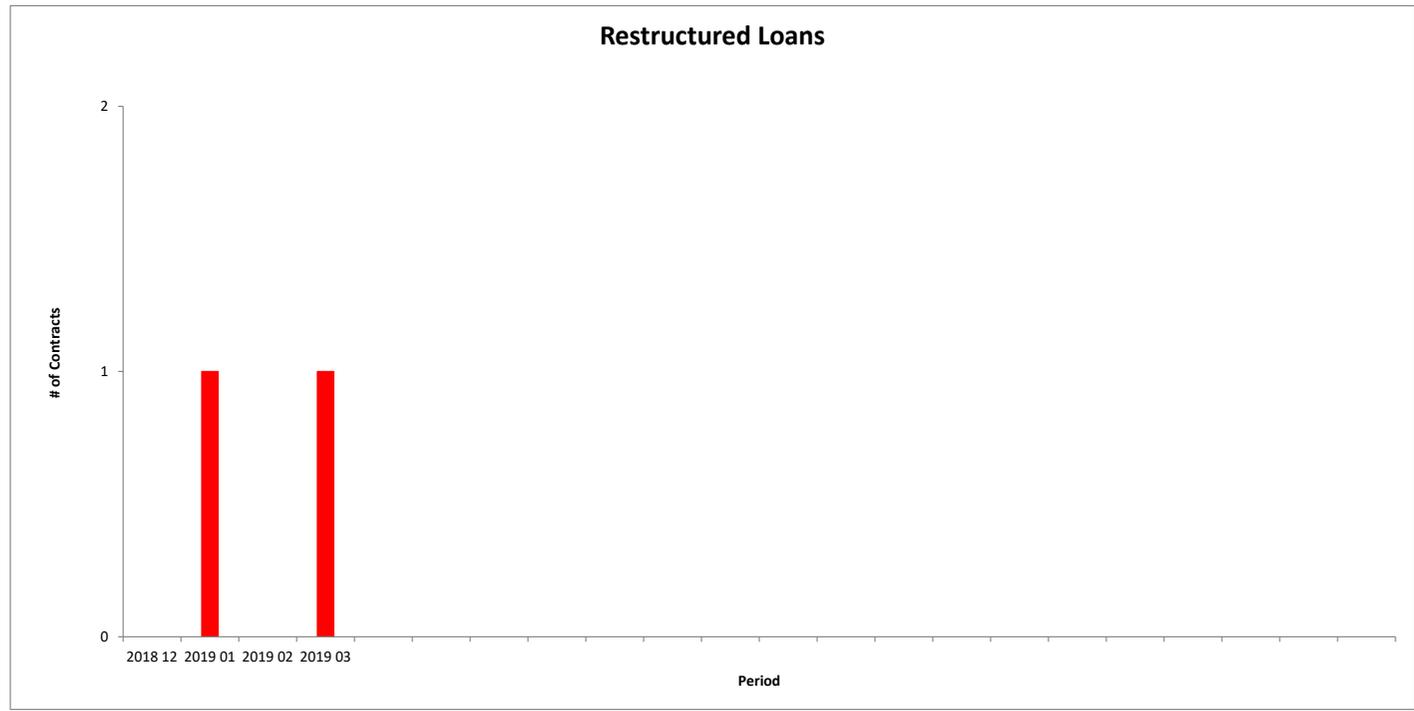
Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days



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23.b Restructured Loans

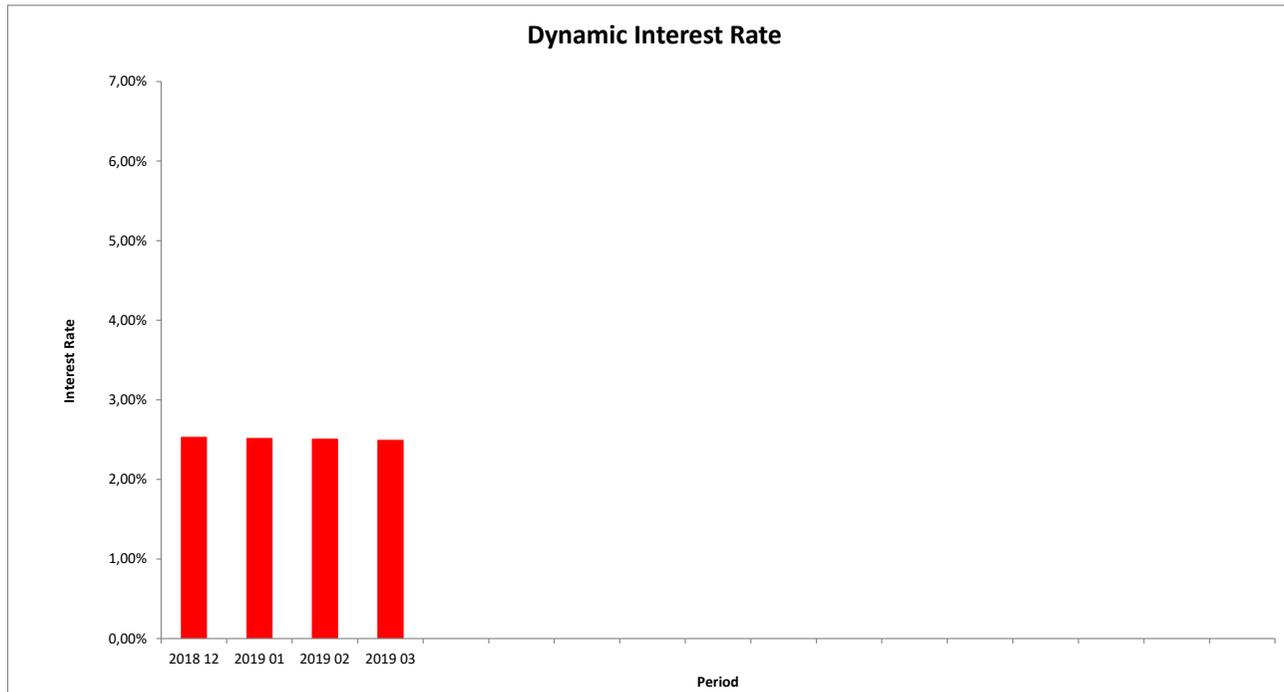
Reporting Date	29.04.2019				
Payment date	25.04.2019				
Period No	4				
Monthly Period	01.03.2019				
Interest Period	from	25.03.2019	to	25.04.2019	= 31 days



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24.b Dynamic Interest Rate

Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days

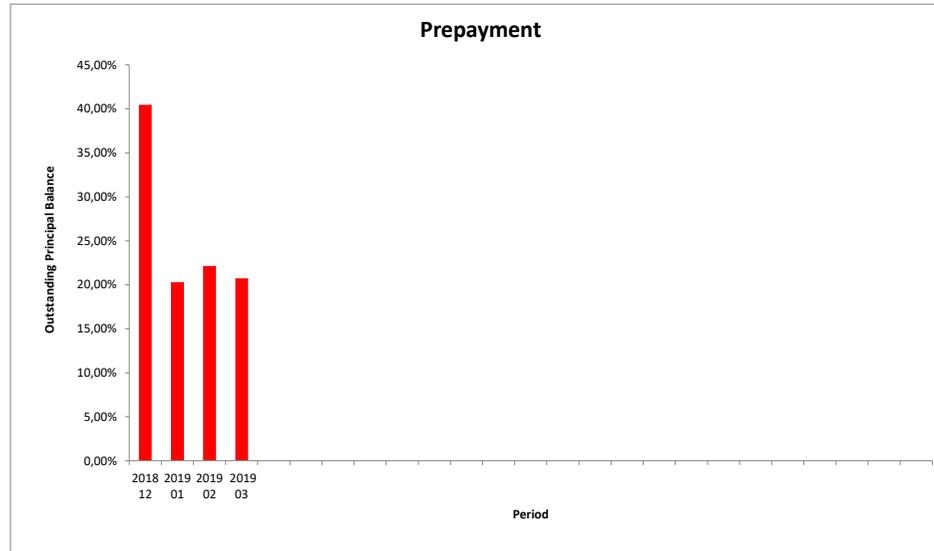


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25.b Dynamic Pre-Payments



Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from	25.03.2019 to 25.04.2019 = 31 days



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26. Delinquency



Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from 25.03.2019	to 25.04.2019 = 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	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	
2019	4																		
	5																		
	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	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from 25.03.2019	to 25.04.2019 = 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	996,84	1 297,26	- 129,19
2019 1	328 028	27				89 932	89 932	238 096

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28. Priority of Payments - Revenue

Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days



Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 831 800,36	EUR
Senior Expenses	-	17 979,80	EUR
Servicing Fee	-	233 757,75	EUR
Tranche A Loan Interest to Issuer	-	103 110,79	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	-	121 820,52	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	8,01	EUR
Deferred Purchase Price to Seller		1 073 486,49	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	3 548 851,79	EUR
Senior Expenses	-	15 327,37	EUR
Issuer Swap Interest Amount	-	103 110,79	EUR
Interest Class A Notes	-	14 142,00	EUR
Interest Class B Notes	-	32 667,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 891 234,48	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	-	241,28	EUR
Principal Issuer Subordinated Loan	-	121 579,25	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		121 579,62	EUR

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29. Priority of Payments - Redemption

Reporting Date	29.04.2019
Payment date	25.04.2019
Period No	4
Monthly Period	01.03.2019
Interest Period	from 25.03.2019 to 25.04.2019 = 31 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	21 113 111,88	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	21 113 111,88	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	21 113 111,88	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	-	21 113 111,88	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	121 579,62	EUR
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Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller	1 073 486,49	EUR
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30. Transaction Costs



Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from 25.03.2019	to 25.04.2019 = 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	17 979,80				
Interest accrued for the Period	EUR	295 779,00	14 142,00	32 667,00	236 070,00	12 900,00
Cumulative Interest accrued	EUR	1 477 986,00	97 965,00	160 068,00	1 156 743,00	63 210,00
Interest Payments	EUR	295 779,00	14 142,00	32 667,00	236 070,00	12 900,00
Cumulative Interest Payments	EUR	1 477 986,00	97 965,00	160 068,00	1 156 743,00	63 210,00
Interest accrued on Subordinated Loan for the Period	EUR	241,28				
Cumulative Interest accrued on Subordinated Loan	EUR	1 388,42				
Interest Payments on Subordinated Loan	EUR	241,28				
Cumulative Interest Payments on Subordinated Loan	EUR	1 388,42				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

**SCF Rahoituspalvelut VII DAC
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31. Contact Details



Santander Consumer Bank AS

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Reporting Date	29.04.2019	
Payment date	25.04.2019	
Period No	4	
Monthly Period	01.03.2019	
Interest Period	from	25.03.2019
	to	25.04.2019
	=	31 days