SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		27.01.2019					
Payment date		27.01.2020		Following payment dates:	25.02.2020		
Period No		2			25.03.2020		
Monthly Period		01.12.2019					
Interest Period	from	30.12.2019	to	27.01.2020	=	28	days
Cut-Off date		31.12.2019					

Santander Consumer Bank

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Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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Monthly Investor Report

1. Portfolio Information

Reporting Date		27.01.2019			
Payment date		27.01.2020			
Period No		2			
Monthly Period		01.12.2019			
Interest Period	from	30.12.2019	to	27.01.2020 =	28 days

	Current Period	
Outstanding receivables	**Aggregated Outstanding Principal Amount**	
Opening balance	**729 991 378,01**	**EUR**
Scheduled Loan Principal Repayments	11 829 312,48	EUR
Prepayments	11 820 903,82	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**23 650 216,30**	**EUR**
New Defaulted Auto Loans in Period	36 270,34	EUR
Closing Balance	**706 304 891,37**	**EUR**
Principal Recoveries on loans in default	33 036,00	EUR

Total revenue collections

Revenue and fees received on loan balances	2 349 768,05	EUR
		EUR
Total Revenue Received in Period	**2 349 768,05**	**EUR**

Loans

At beginning of period	44 224	Loans
Paid in Full	820	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	1	Loans
At end of period	**43 403**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

Purchaser Available Revenue Receipts

	Current Period	
a. Collections (Interest, fees, interest recoveries etc.)	2 326 885,79	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 Pre-Enforcement Revenue Priority of Payments	346 043,00	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	**2 672 928,79**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	636 650,27	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	135 614,78	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	346 043,11	
f. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**1 118 308,16**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27.01.2019				
Payment date	27.01.2020				
Period No	2				
Monthly Period	01.12.2019				
Interest Period from	30.12.2019	to	27.01.2020	=	28 days

Purchaser Available Redemption Receipts	Current Period	
a. Collections (Principal payments, Recoveries, Deemed Collection)	23 650 216,30	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	**23 650 216,30**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	23 650 216,30	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	36 270,34	EUR
Total Amount for Issuer Available Redemtion Receipts	**23 686 486,64**	**EUR**

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Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

4. Reserve Accounts

Note Balance

Beginning of Period		729 991 378,01	EUR
End of Period		706 304 891,37	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 Balance

Beginning of Period	0,5 %	3 836 000,00	EUR
Cash Outflow		346 043,11	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	3 489 956,89	EUR
Required Reserve Amount	0,5 %	3 489 956,89	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 6(3)(c) of the Securitisation Regulation

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5. Performance Data

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

Asset Balance

Beginning of Period	729 991 378,01	EUR
End of Period	706 304 891,37	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	658 566 265,77	93,24 %	40 552
1-29 days past due	41 375 549,73	5,86 %	2 486
Delinquent Receivables:			
30-59 days past due	4 062 841,40	0,58 %	229
60-89 days past due	1 374 481,42	0,19 %	81
90-119 days past due	630 607,14	0,09 %	42
120-149 days past due	295 145,91	0,04 %	13
150-179 days past due	-	0,00 %	0
Total Performing and Delinquent	**706 304 891**	**100,00 %**	**43 403**
Current Period Defaults	36 270,34		1
Cumulative Defaults	68 696,83		2
Current Period Principal Recoveries	33 036,00		
Cumulative Principal Recoveries	33 036,00		

Sequential Payment Trigger Event, where [A], [B], [C] > 1.00%		**NO**
[A] Cumulative Net Loss Ratio, Payment Date	0,00 %	
[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%	**88,40 %**	
[A] Aggregate Outstanding Asset Principal Amount	706 304 891,37	
[B] Aggregate principal balance of Defaulted Contracts	68 696,83	
[C] Recoveries received on such Defaulted Contracts	33 036,00	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	799 072 147,29	
or AVEREAGE [[A], [B], [C]] > 5%	**NO**	
[A] Delinquency Ratio, Payment Date	0,90 %	
[B] Delinquency Ratio, preceding Payment Date	0,70 %	
[C] Delinquency Ratio, second preceding Payment Date	0,00 %	
or Servicer Termination Event	**NO**	
or Swap Counterparty Downgrade Event	**NO**	

Pro Rata Trigger Event, where [A] / [B] ≥ 16%	10,14 %	**NO**
[A] [1] - [2] - [3]	74 000 000,00	
Class B Principal Amount [1]	42 000 000,00	
Class C Principal Amount [2]	8 000 000,00	
Class C Principal Amount [3]	24 000 000,00	
[B] Aggregated Outstanding Note Principal Amount	729 991 378,01	

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6. Note Principal

Reporting Date		27.01.2019			
Payment date		27.01.2020			
Period No		2			
Monthly Period		01.12.2019			
Interest Period	from	30.12.2019	to	27.01.2020 =	28 days

	Class A	Class B	Class C	Class D	
Note Principal					
Beginning of Period	655 991 378,01	42 000 000,00	8 000 000,00	24 000 000,00	EUR
Sequential Amortization	23 686 486,64	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	632 304 891,37	42 000 000,00	8 000 000,00	24 000 000,00	EUR
Principal Deficiency Sub-Ledger					
Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	36 270,34	EUR
Credit PDL	-	-	-	36 270,34	EUR
End of Period	-	-	-	-	EUR
Net Note Principal					
Beginning of Period	655 991 378,01	42 000 000,00	8 000 000,00	24 000 000,00	EUR
End of Period	632 304 891,37	42 000 000,00	8 000 000,00	24 000 000,00	EUR

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7. Outstanding Notes

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Payment date		27.01.2020			
Period No		2			
Monthly Period		01.12.2019			
Interest Period	from	30.12.2019	to	27.01.2020 =	28 days

1. Note Balance

	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS2056932978	XS2056933190	XS2056933273	XS2056933430
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	90,74 %	5,26 %	1,00 %	3,00 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAAsf/ Aaa(sf)	AA-sf/A2(sf)	Asf/Baa3(sf)	Unrated
Initial Notes Aggregate Principal Outstanding Balance	799 200 000,00	725 200 000,00	42 000 000,00	8 000 000,00	24 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	7 992	7 252	420	80	240
Current Note Information					
Outstanding Opening Balance	729 991 378,01	655 991 378,01	42 000 000,00	8 000 000,00	24 000 000,00
Available Distribution Amount	23 686 486,64				
Amortisation	23 686 486,64				
Redemption per Class	23 686 486,64	23 686 486,64	-	-	-
Redemption per Note		3 266,20	-	-	-
Outstanding Closing Balance		632 304 891,37	42 000 000,00	8 000 000,00	24 000 000,00
Net Outstanding Closing Balance	706 304 891,37	632 304 891,37	42 000 000,00	8 000 000,00	24 000 000,00
Current Tranching	100 %	89,52 %	5,95 %	1,13 %	3,40 %
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)	(Act/360)	(30/360)	(30/360)
Interest Days	28				
Principal Outstanding per Note Beginning of Period		90 456,62	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 266,20	-	-	-
Principal Outstanding per Note End of Period		87 190,42	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		17,45	21,62	116,67	416,67
Interest Payment	244 948,11	126 533,45	9 081,33	9 333,33	100 000,00
Interest Payment per Note		17,45	21,62	116,67	416,67

3. Credit Enhancements

	Class A	Class B	Class C	Class D
Initial total CE (Subordination)	9,26 %	4,00 %	3,00 %	0,00 %
Initial total CE (Subordination, incl. Liquitidy Reserve)	9,74 %	4,48 %	3,00 %	0,00 %
Current CE (Subordination incl. Excess Spread)	13,59 %	7,65 %	6,51 %	3,12 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	14,09 %	8,14 %	6,51 %	3,12 %
Current CE (Subordination)	10,48 %	4,53 %	3,40 %	0,00 %
Current CE (Subordination, incl. Liquitidy Reserve)	10,97 %	5,02 %	3,40 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	27.01.2019
Payment date	27.01.2020
Period No	2
Monthly Period	01.12.2019
Interest Period :	30.12.2019 to 27.01.2020 = 28 days

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			Rating Triggers									
			Short Term				Long Term					
			Fitch		Moody's		Fitch		Moody's			
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCF Rahoituspalvelut VIII 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 S.A.		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 sixty (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	HSBC Bank PLC		F1	F1+	P-1	P-1	A	A+	A3	Aa3	No	The Issuer and the Purchaser will procure with the assistance of the Servicer or another Santander entity (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.
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 with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Swap Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Swap Agreement.
	ING BANK N.V.	Fitch Second Rating Trigger Collateral.	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 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 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 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 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 Rated Notes
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		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 arrange for the transfer (no earlier than thirtythree (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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9.a Original Portfolio Principal Balance

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Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

Average amount - all:	17 089

	TOTAL						
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
Original balance	1	4 999	4 513	15 414 742	1,93 %	29,4	7,1
	5 000	9 999	9 824	74 628 297	9,34 %	46,1	7,7
	10 000	14 999	10 214	127 151 614	15,91 %	52,6	8,6
	15 000	19 999	7 904	137 140 566	17,16 %	54,9	8,4
	20 000	24 999	5 526	123 378 355	15,44 %	55,6	8,2
	25 000	29 999	3 593	98 199 068	12,29 %	56,2	7,5
	30 000	34 999	1 933	62 414 363	7,81 %	56,7	6,9
	35 000	39 999	1 076	40 181 753	5,03 %	56,5	6,9
	40 000	44 999	659	27 910 346	3,49 %	56,6	6,3
	45 000	49 999	453	21 430 673	2,68 %	56,4	6,4
	50 000	54 999	297	15 573 578	1,95 %	56,6	6,7
	55 000	59 999	230	13 207 862	1,65 %	56,6	5,9
	60 000	>	537	42 440 931	5,31 %	55,5	5,9
	Total		46 759	799 072 147	100 %	53,92	7,7

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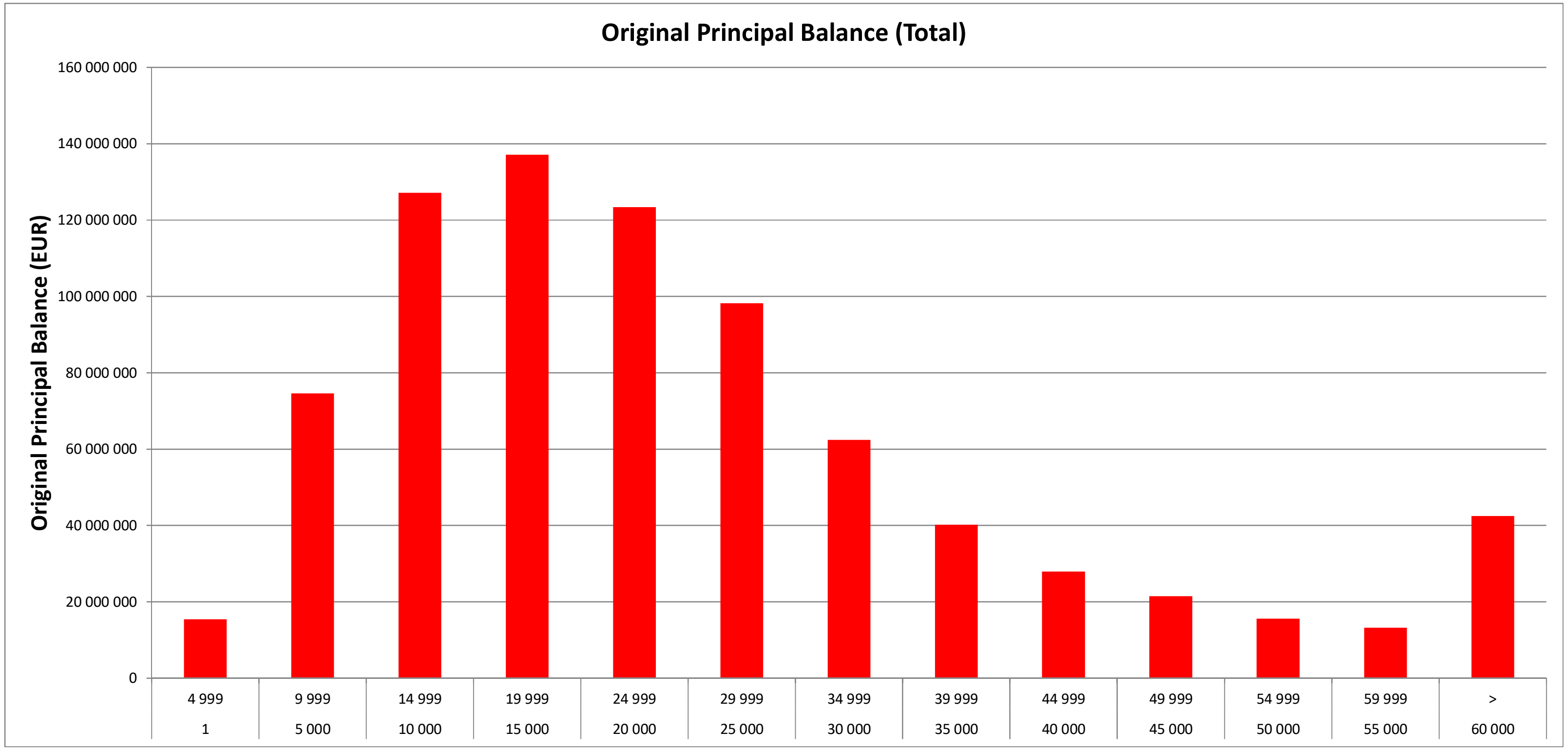
9.b Original Principal Balance Graph

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days



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10.a Outstanding Principal Balance

Reporting Date		27.01.2019					
Payment date		27.01.2020					
Period No		2					
Monthly Period		01.12.2019					
Interest Period	from	30.12.2019	to	27.01.2020	=	28	days

Average amount - all:	16 273

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	4 842	15 596 701	2,21 %	28,3	10,9
5 000	10 000	9 602	72 880 549	10,32 %	44,8	11,8
10 000	15 000	9 587	119 173 997	16,87 %	50,6	12,5
15 000	20 000	7 196	124 758 283	17,66 %	52,5	12,4
20 000	25 000	4 874	108 707 010	15,39 %	53,2	12,0
25 000	30 000	3 045	82 976 867	11,75 %	53,7	11,1
30 000	35 000	1 599	51 485 213	7,29 %	54,2	10,8
35 000	40 000	866	32 282 073	4,57 %	54,0	10,5
40 000	45 000	572	24 175 237	3,42 %	54,6	10,3
45 000	50 000	354	16 753 282	2,37 %	54,5	9,8
50 000	55 000	257	13 456 920	1,91 %	53,7	11,0
55 000	60 000	188	10 766 024	1,52 %	53,7	10,0
60 000	-	421	33 292 737	4,71 %	53,2	9,7
Total		43 403	706 304 891	100 %		

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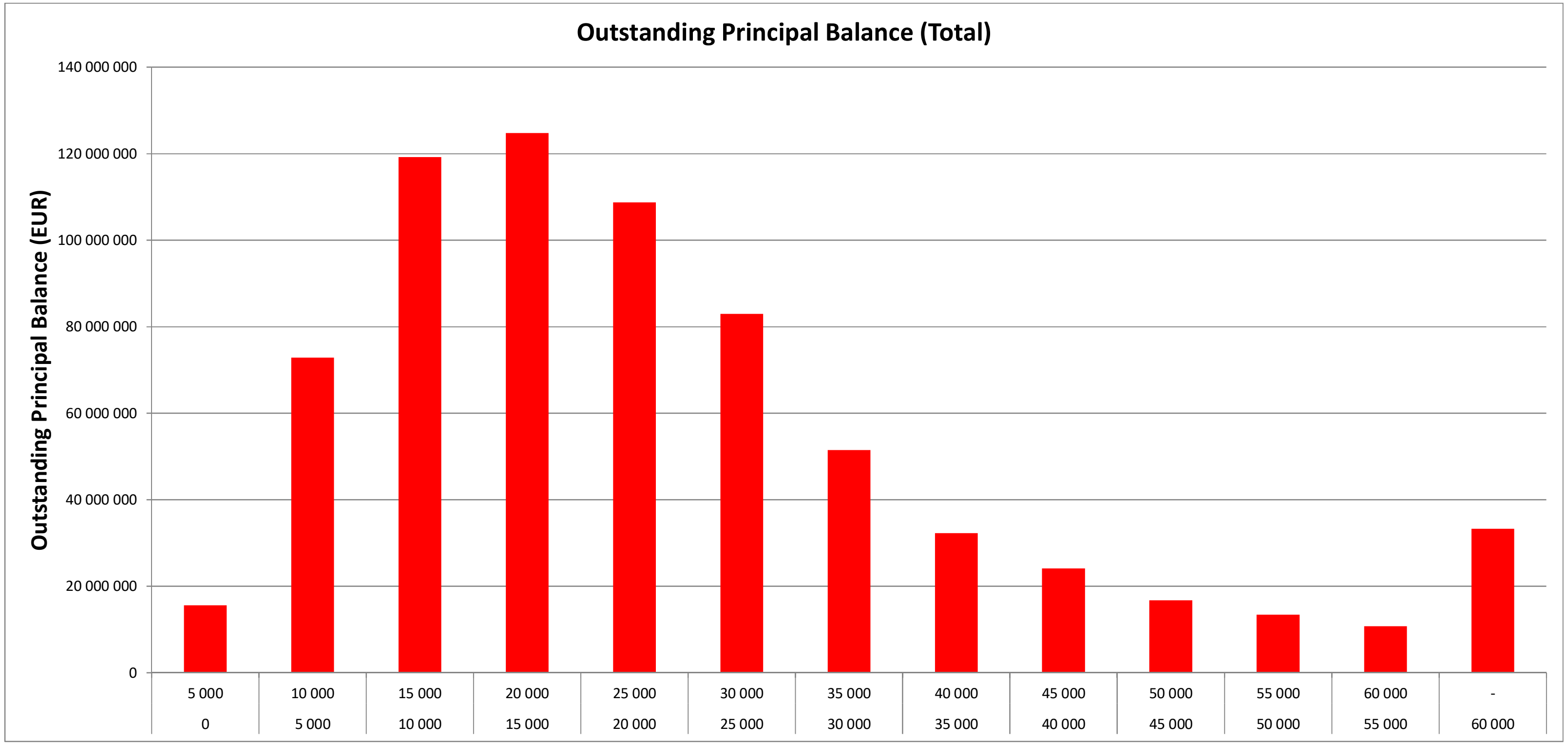
10.b Outstanding Principal Balance Graph

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days



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11.a Geographical Distribution

Reporting Date		27.01.2019				
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Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

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Geographic distribution	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning
	Central Finland	4 233	65 400 929	9,26 %	50,8	11,4
	Eastern Finland	1 661	24 613 492	3,48 %	51,7	11,6
	East Tavastia	2 925	45 983 230	6,51 %	51,6	12,0
	Greater Helsinki	13 904	246 058 057	34,84 %	51,3	11,6
	Northern Finland	4 040	64 343 907	9,11 %	51,7	11,4
	Northern Savonia	1 783	27 199 439	3,85 %	50,7	10,9
	Ostrobothnia	2 852	40 311 263	5,71 %	50,9	11,3
	South-Eastern Fi	2 475	38 802 792	5,49 %	50,8	12,1
	South-Western Fi	5 330	84 695 996	11,99 %	52,5	11,7
	Western Tavastia	4 200	68 895 787	9,75 %	52,4	11,4
	Total	43 403	706 304 891	100 %		

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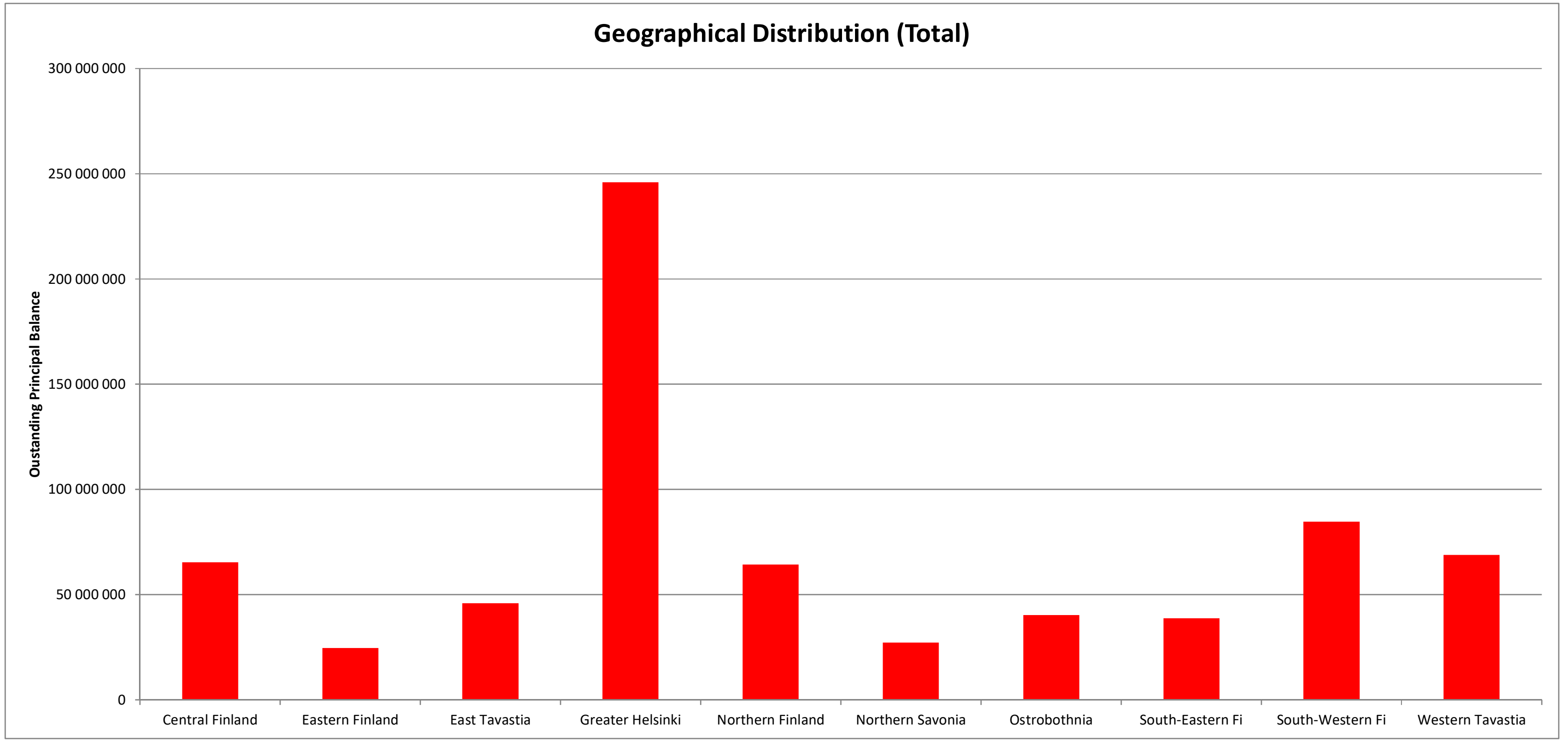
11.b Geographical Distribution Graph

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days



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12.a Interest Rate

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	8 095	163 272 222	23,12 %	51,1	11,6
1	2	9 599	188 655 789	26,71 %	51,6	11,5
2	4	12 883	215 667 432	30,53 %	52,0	11,6
4	6	7 483	86 584 694	12,26 %	51,0	11,2
6	8	5 313	51 989 673	7,36 %	50,9	12,5
8	10	30	135 082	0,02 %	40,9	8,9
10	12					
12	14					
14	16					
16	18					
18	-					
Total		43 403	706 304 891	100 %		

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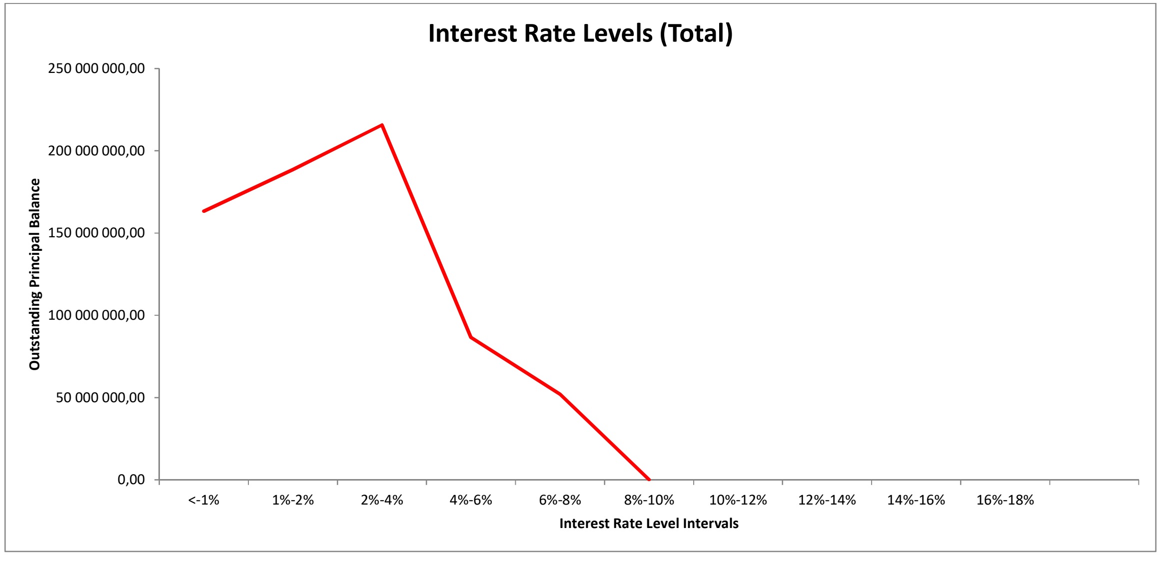
12.b Interest Rate

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days



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13.a Remaining Terms

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

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Months to maturity	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	0	10	24 826	0,00 %	0,0	51,1
	1	12	1 159	3 464 644	0,49 %	8,8	18,4
	13	24	2 592	16 391 661	2,32 %	20,0	12,4
	25	36	4 003	37 257 264	5,27 %	30,9	11,9
	37	48	10 802	164 140 841	23,24 %	44,5	15,6
	49	60	18 327	344 613 124	48,79 %	53,7	11,2
	61	72	6 510	140 412 531	19,88 %	64,5	7,5
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		43 403	706 304 891	100 %		

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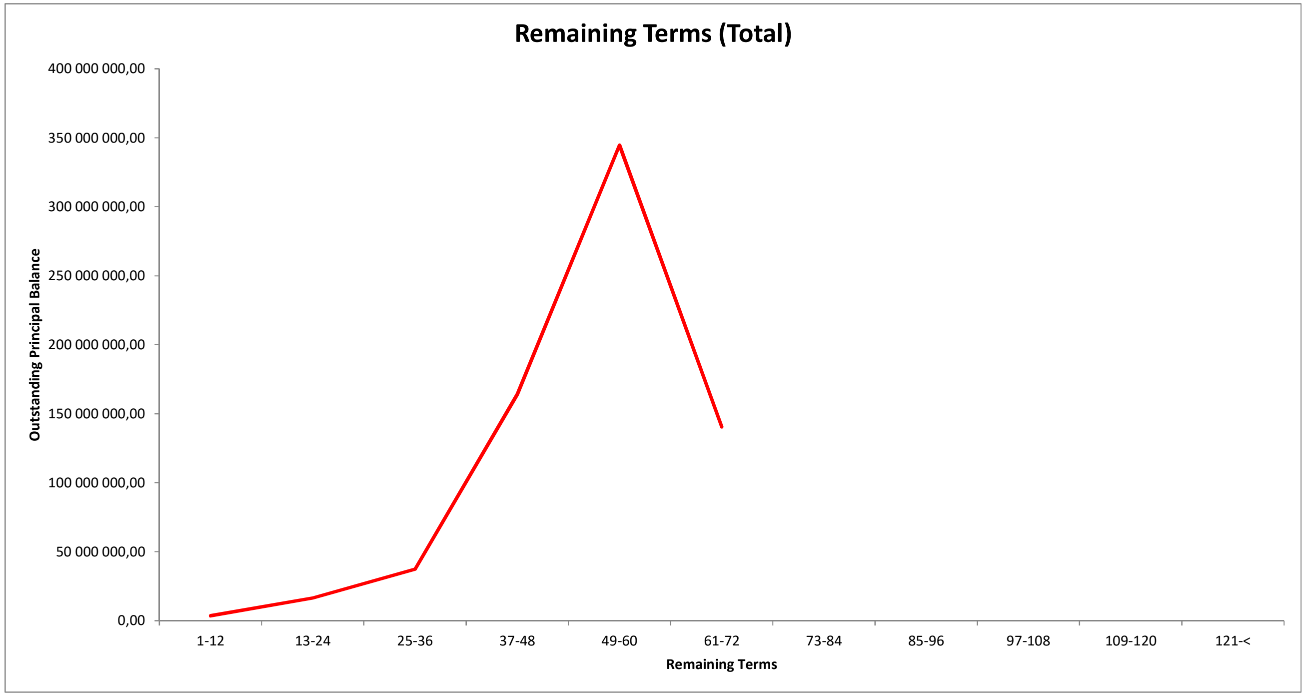
13.b Remaining Terms

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days



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Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

14.a Seasoning

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12	26 255	439 277 261	62,19 %	53,5	7,9
	13	24	14 901	234 874 693	33,25 %	49,1	16,1
	25	36	2 099	31 444 309	4,45 %	42,0	28,7
	37	48	33	252 223	0,04 %	19,1	39,9
	49	60	111	434 005	0,06 %	5,7	54,7
	61	72	4	22 400	0,00 %	2,7	62,2
	73	84					
	85	96					
	Total		43 403	706 304 891	100 %		

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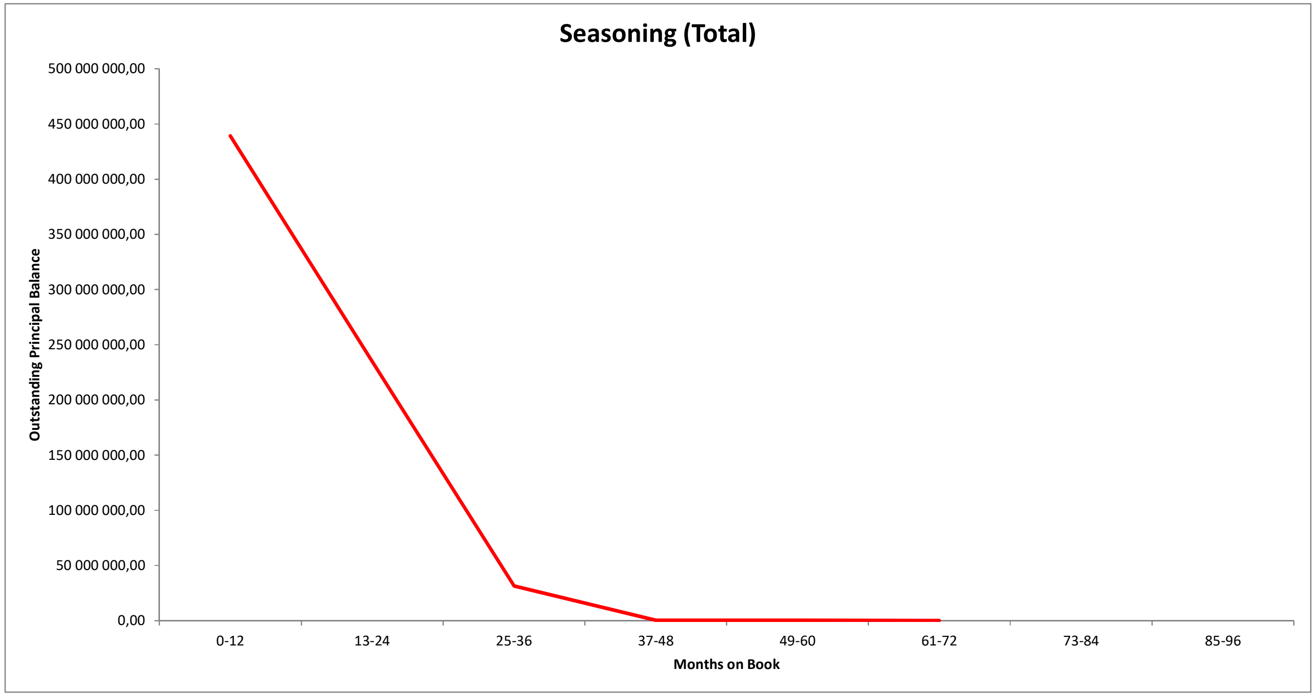
14.b Seasoning

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days



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Reporting Date		27.01.2019					
Payment date		27.01.2020					
Period No		2					
Monthly Period		01.12.2019					
Interest Period	from	30.12.2019	to	27.01.2020	=	28	days

15.a Balloon loans

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	26 201	298 379 718	42,25 %	5 221	0,00 %	48,4	11,5
	Balloon	17 202	407 925 174	57,75 %	137 778 005	33,78 %	53,8	11,6
	Total	43 403	706 304 891	100 %	137 783 226	19,51 %		

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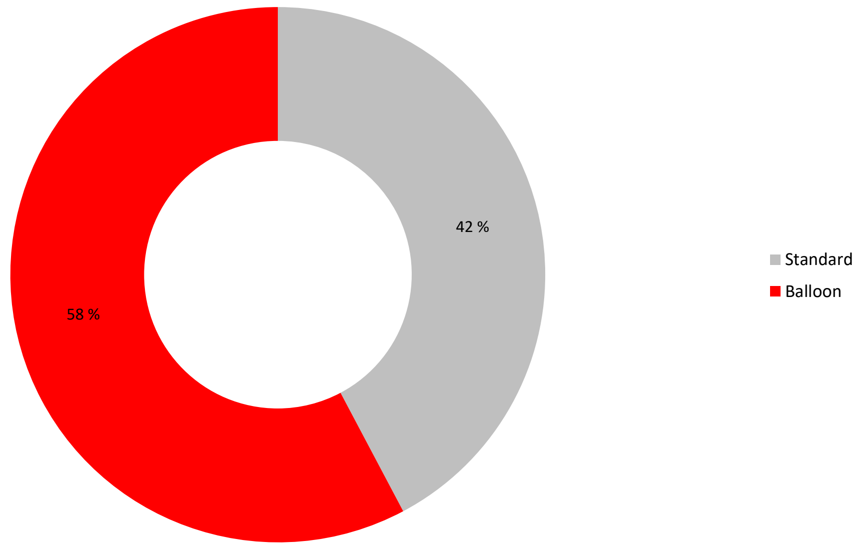
15.b Balloon loans

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

Balloon loans in %
of portfolio



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Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

16.a # loans per borrower

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	42406	686 623 894	97,21 %
	2	441	17 504 378	2,48 %
	3	28	1 604 143	0,23 %
	4	5	453 743	0,06 %
	11	1	118 733	0,02 %
	Total:	42 881	706 304 891	100,0 %

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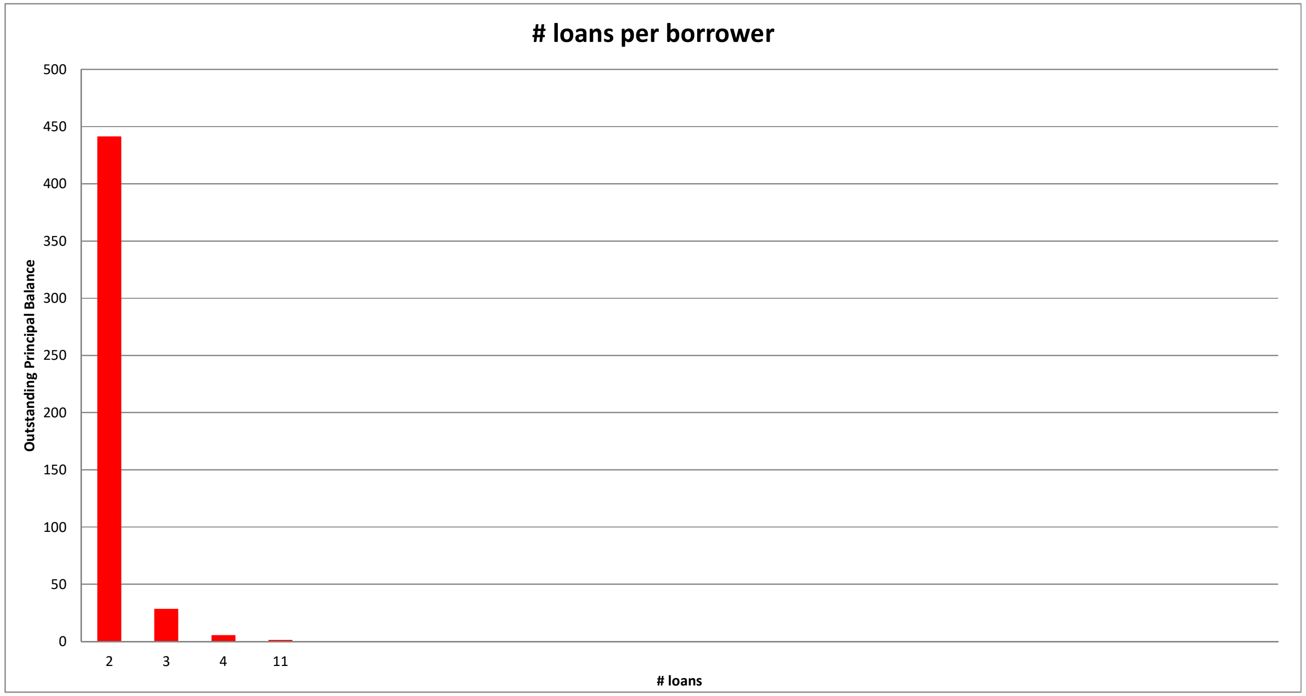
Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

16.b # loans per borrower



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17.a Amortization Profile

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	706 304 891	694 724 441	11 580 450	1 640 955	2,82 %	98,36 %
2	694 724 441	683 309 186	11 415 255	1 612 790	2,82 %	96,74 %
3	683 309 186	671 900 004	11 409 182	1 584 811	2,82 %	95,13 %
4	671 900 004	660 448 172	11 451 832	1 557 276	2,82 %	93,51 %
5	660 448 172	649 034 045	11 414 127	1 529 639	2,81 %	91,89 %
6	649 034 045	637 610 262	11 423 783	1 502 047	2,81 %	90,27 %
7	637 610 262	626 169 836	11 440 427	1 474 436	2,81 %	88,65 %
8	626 169 836	614 705 333	11 464 503	1 446 789	2,81 %	87,03 %
9	614 705 333	603 267 941	11 437 392	1 419 133	2,81 %	85,41 %
10	603 267 941	591 841 530	11 426 411	1 391 510	2,80 %	83,79 %
11	591 841 530	580 425 613	11 415 917	1 363 919	2,80 %	82,18 %
12	580 425 613	568 943 086	11 482 528	1 336 379	2,80 %	80,55 %
13	568 943 086	557 546 035	11 397 051	1 308 797	2,80 %	78,94 %
14	557 546 035	546 177 106	11 368 929	1 281 247	2,79 %	77,33 %
15	546 177 106	534 862 977	11 314 128	1 253 790	2,79 %	75,73 %
16	534 862 977	523 521 605	11 341 372	1 226 349	2,79 %	74,12 %
17	523 521 605	512 213 880	11 307 725	1 198 986	2,78 %	72,52 %
18	512 213 880	500 877 145	11 336 735	1 171 637	2,78 %	70,92 %
19	500 877 145	489 619 543	11 257 602	1 144 301	2,78 %	69,32 %
20	489 619 543	478 330 118	11 289 425	1 117 069	2,77 %	67,72 %

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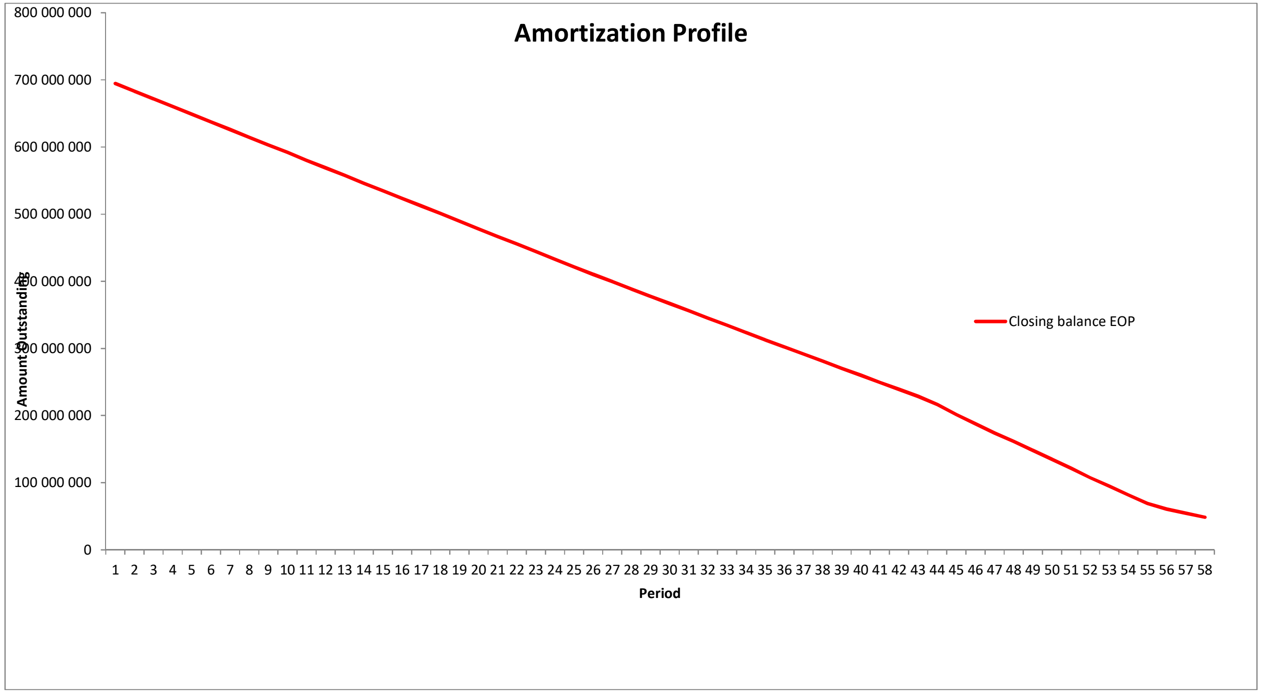
17.b Amortization Profile

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days



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18.a Payment Holidays

Reporting Date		27.01.2019					
Payment date		27.01.2020					
Period No		2					
Monthly Period		01.12.2019					
Interest Period	from	30.12.2019	to	27.01.2020	=	28	days

Payment Holiday

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2019 11	412	589	164 541	8 155 737
2019 12	472	554	146 542	8 658 237
Total:	884	1 143	311 083	16 813 975

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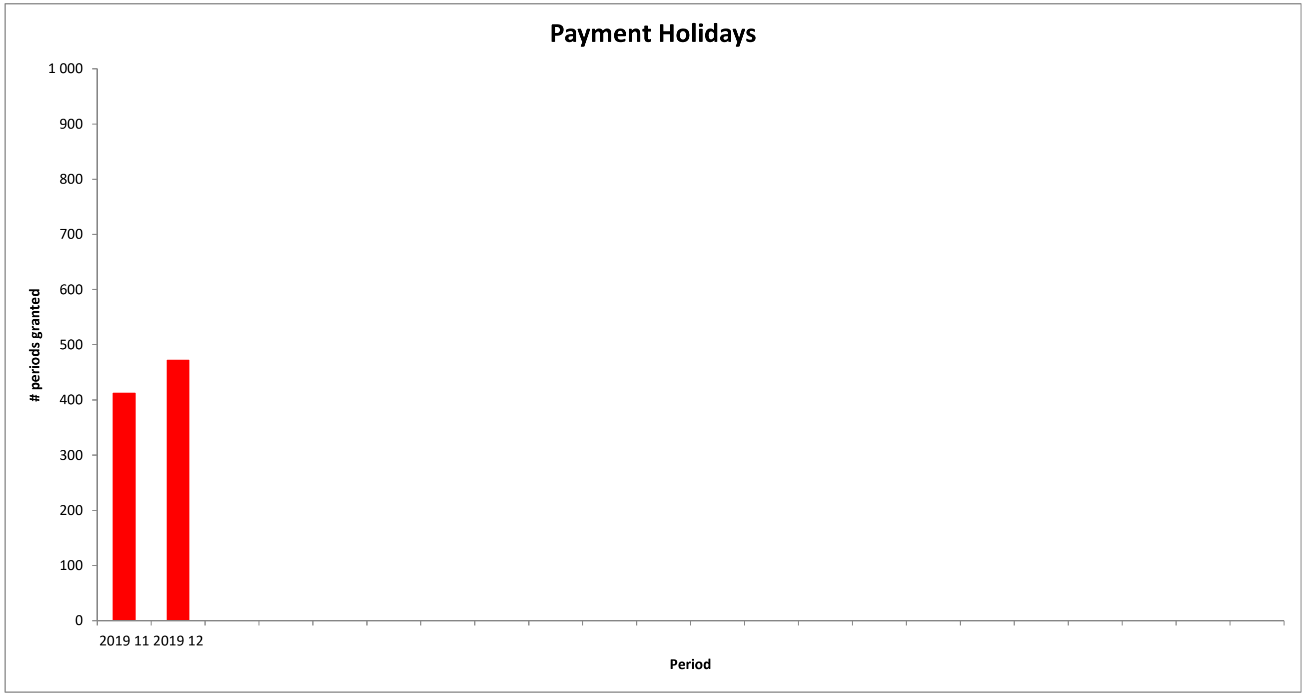
18.b Payment Holidays

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days



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19.a Downpayment

Reporting Date		27.01.2019			
Payment date		27.01.2020			
Period No		2			
Monthly Period		01.12.2019			
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days

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Downpayment %

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	13 085	242 318 693	34,3 %	53,9	11,6
5 %	10 %	5 982	115 322 980	16,3 %	53,3	12,1
10 %	15 %	5 570	95 418 966	13,5 %	51,5	11,9
15 %	20 %	3 958	65 501 851	9,3 %	50,6	11,6
20 %	25 %	3 097	48 396 210	6,9 %	49,7	11,6
25 %	30 %	2 464	36 712 894	5,2 %	49,9	11,7
30 %	35 %	1 922	26 876 081	3,8 %	48,7	11,0
35 %	100 %	7 325	75 757 217	10,7 %	44,7	10,5
Total		43 403	706 304 891	100 %		

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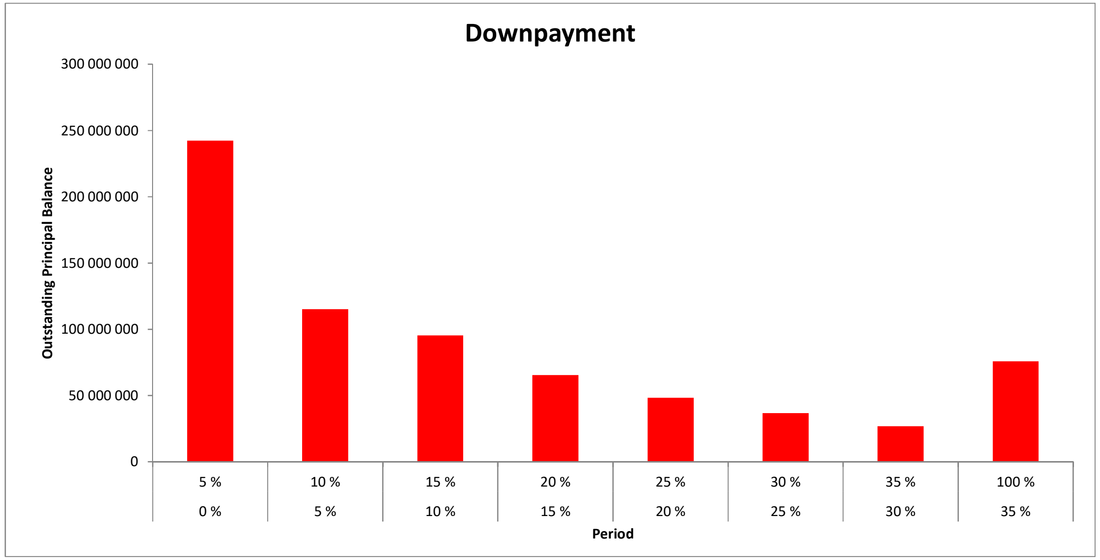
Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

19.b Downpayment



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20.a Vehicle Condtion

Reporting Date		27.01.2019			
Payment date		27.01.2020			
Period No		2			
Monthly Period		01.12.2019			
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	10 068	229 518 357	32,5 %	50,8	11,6
	Used	33 335	476 786 535	67,5 %	51,8	11,6
	Total	43 403	706 304 891	100 %		

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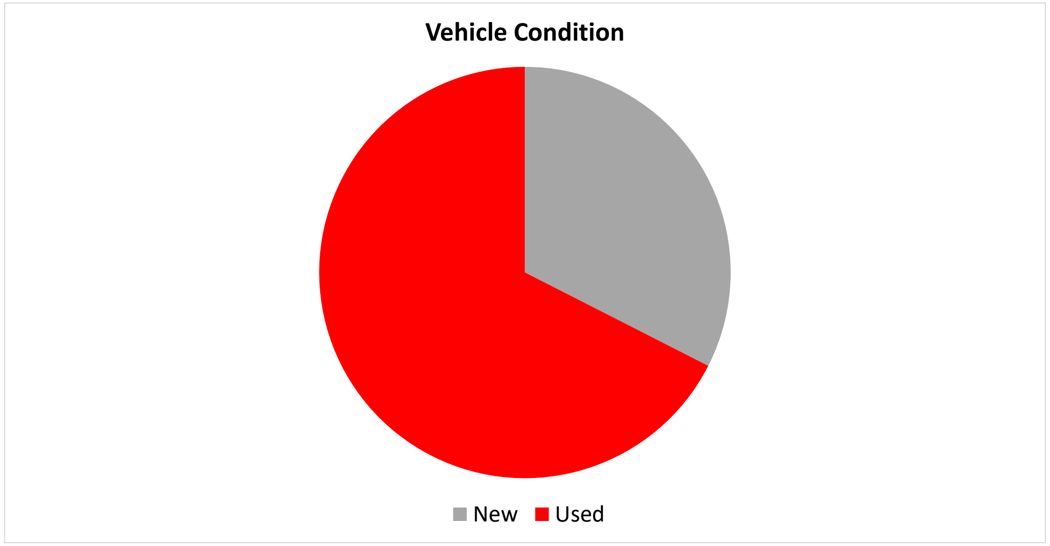
Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

20.b Vehicle Condition



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Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

21.a Borrower Type

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 047	66 052 442	9,4 %	44,33	11,73
	Private	40 356	640 252 449	90,6 %	52,23	11,56
	Total	43 403	706 304 891	100,0 %		

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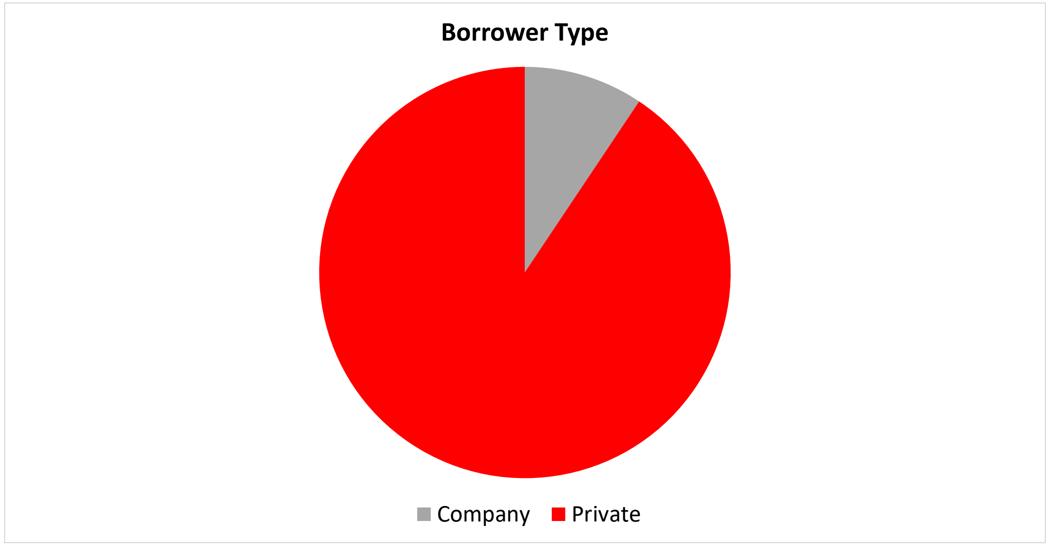
21.b Borrower Type

Reporting Date		27.01.2019					
Payment date		27.01.2020					
Period No		2					
Monthly Period		01.12.2019					
Interest Period	from	30.12.2019	to	27.01.2020	=	28	days



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22.a Vehicle type

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

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Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	598	18 865 813	2,67 %	54,43	9,47
	Caravans	443	7 435 787	1,05 %	54,17	8,55
	Cars	39 311	636 096 446	90,06 %	51,66	11,71
	Motorcycles	650	6 342 252	0,90 %	47,27	8,09
	Vans	2 401	37 564 593	5,32 %	47,36	11,64
		43 403	706 304 891	100 %		

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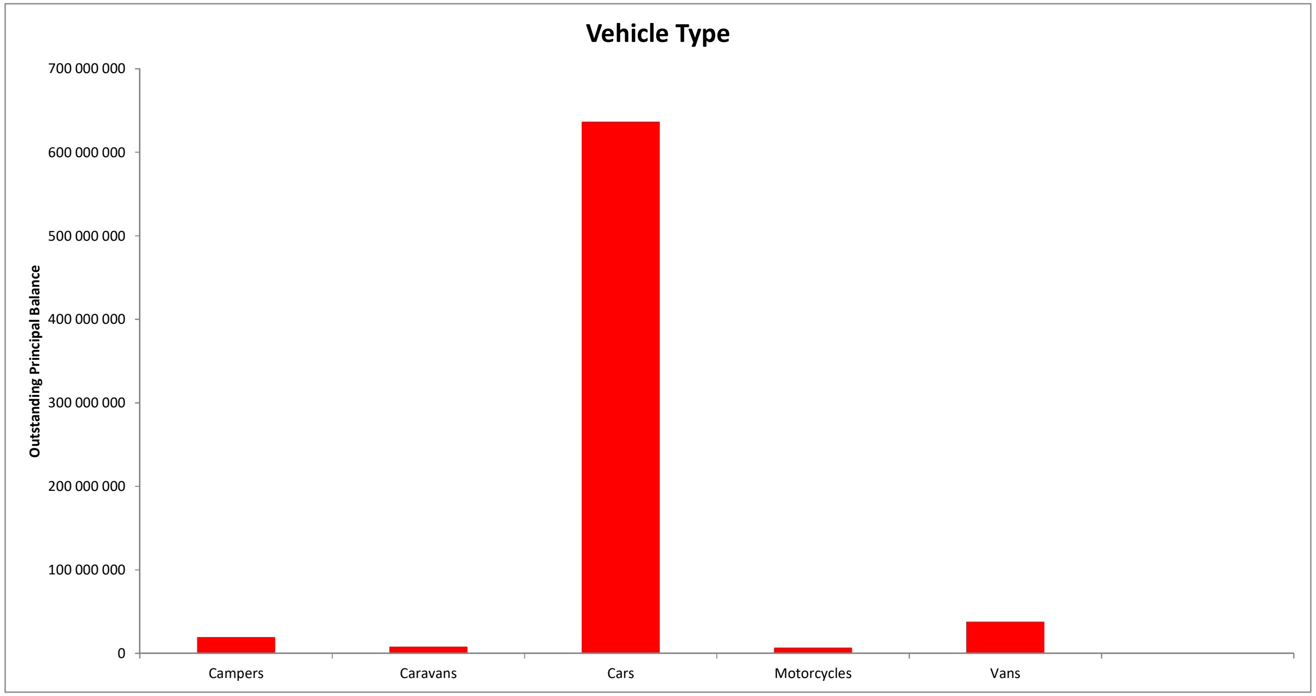
Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

22.b Vehicle type



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23.a Restructured Loans

Reporting Date		27.01.2019			
Payment date		27.01.2020			
Period No		2			
Monthly Period		01.12.2019			
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days

	TOTAL		
	Period	No	Outstanding balance
Restructured	2019 11	0	0
	2019 12	2	32 126
		2	32 126

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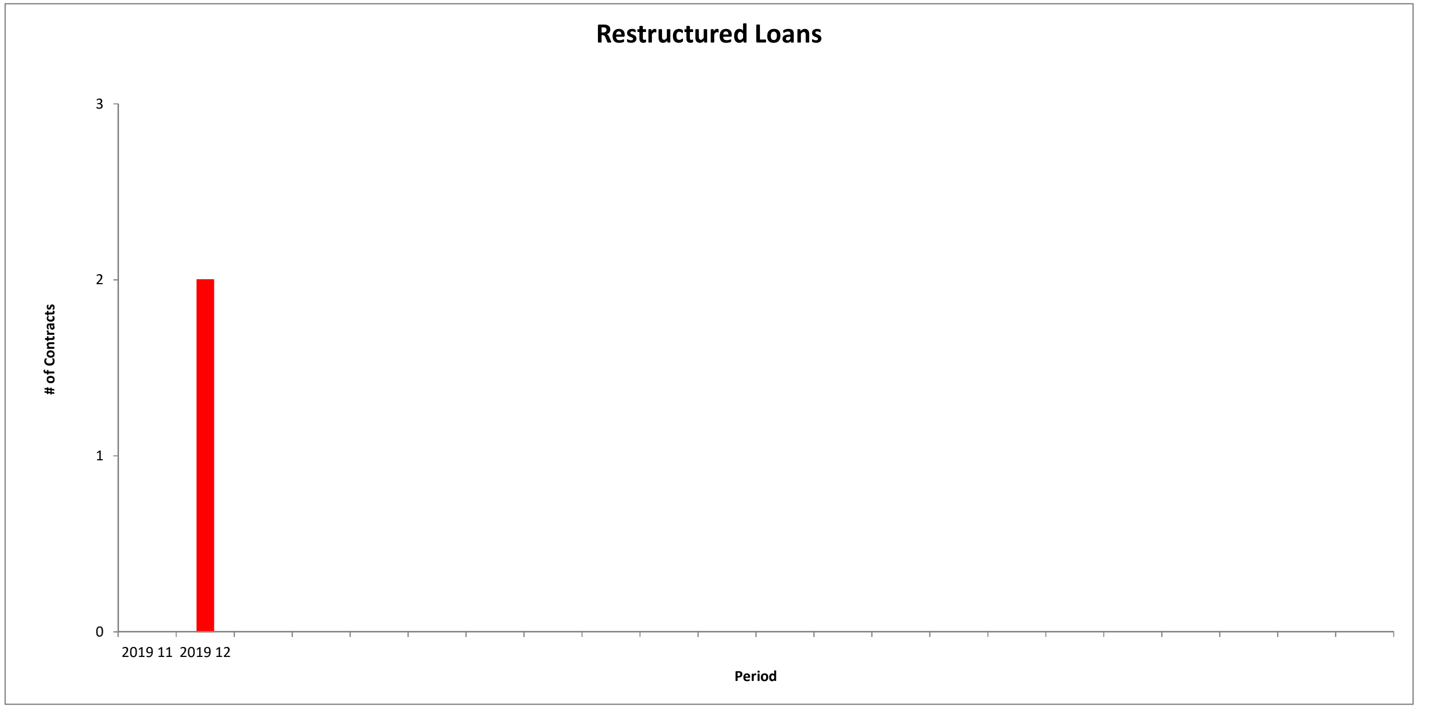
23.b Restructured Loans

Reporting Date		27.01.2019					
Payment date		27.01.2020					
Period No		2					
Monthly Period		01.12.2019					
Interest Period	from	30.12.2019	to	27.01.2020	=	28	days



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24.a Dynamic Interest rate

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2019 11	729 991 378	2,80 %
2019 12	706 304 891	2,79 %

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24.b Dynamic Interest Rate

Reporting Date		27.01.2019					
Payment date		27.01.2020					
Period No		2					
Monthly Period		01.12.2019					
Interest Period	from	30.12.2019	to	27.01.2020	=	28	days

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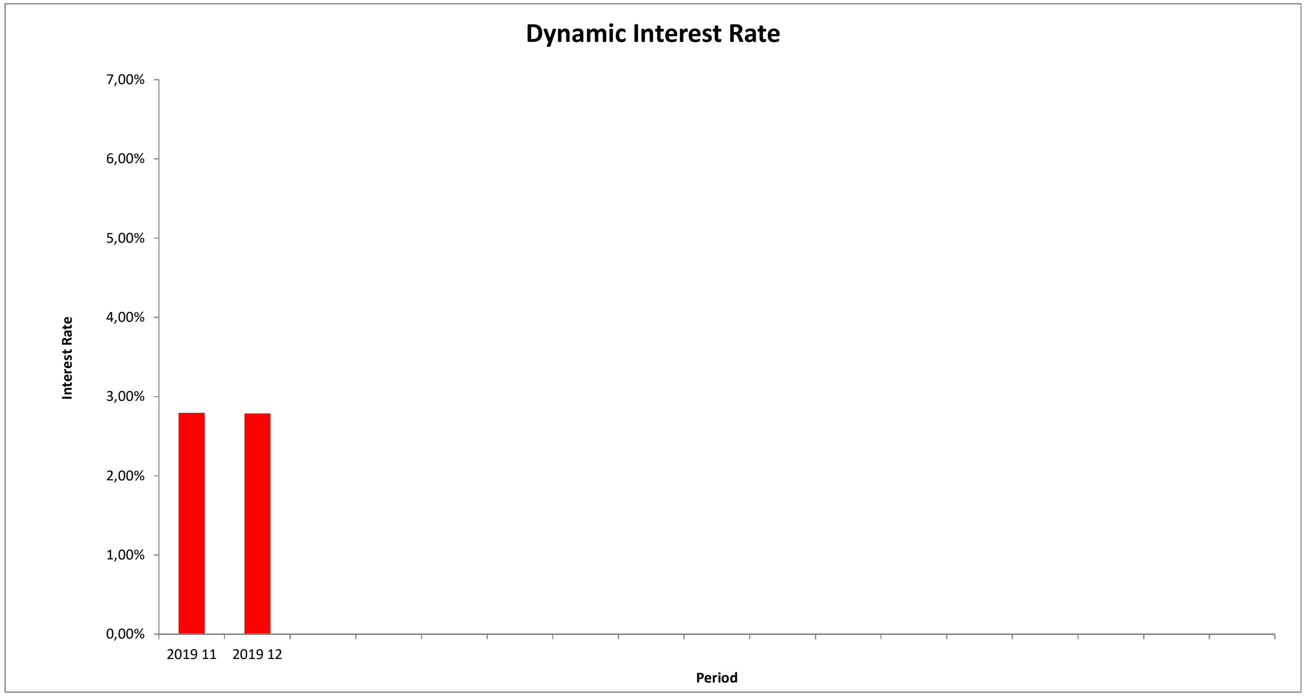

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25.a Dynamic Pre-Payments

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

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Dynamic Prepayment

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2019 11	39 469 959	729 991 378	28,36 %
2019 12	11 820 904	706 304 891	18,33 %

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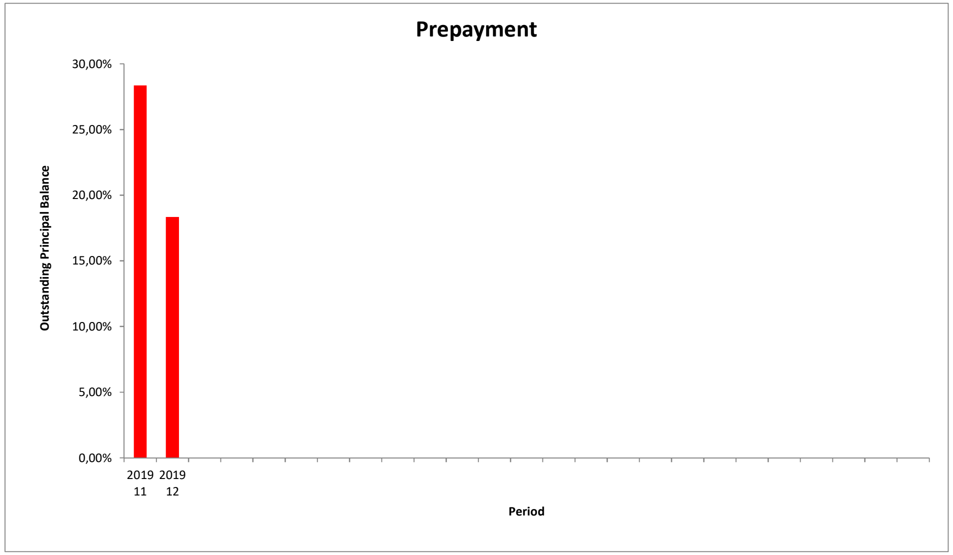
25.b Dynamic Pre-Payments

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days



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26. Delinquency

Reporting Date		27.01.2019
Payment date		27.01.2020
Period No		2
Monthly Period		01.12.2019
Interest Period	from	30.12.2019 to 27.01.2020 = 28 days

Santander Consumer Bank

year	mth	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
2019	11	729 991 378	41 738	687 144 081	2 184	37 759 566	223	3 861 951	65	982 131	14	243 650	-	-	-	-	1	32 426
	12	706 304 891	40 552	658 566 266	2 486	41 375 550	229	4 062 841	81	1 374 481	42	630 607	13	295 146	-	-	2	36 270
2020	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	
2021	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		27.01.2019			
Payment date		27.01.2020			
Period No		2			
Monthly Period		01.12.2019			
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days

		Recovery Quarter	2019 Q4			2020 Q1			2020 Q2			2020 Q3			2020 Q4		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recovories	Loss	Recoveries	Cum.Recovories	Loss	Recoveries	Cum.Recovories	Loss	Recoveries	Cum.Recovories	Loss
2019 4	68 697	2	33 036	33 036	35 661												
2020 1																	
2020 2																	
2020 3																	
2020 4																	

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Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

28. Priority of Payments - Revenue

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	2 672 928,79	EUR
Senior Expenses	-	7 382,92	EUR
Servicing Fee	-	294 293,70	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	136 859,68	EUR
Tranche A Loan Interest to Issuer	-	-	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	-	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	9 333,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	100 000,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	36 270,34	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	347 827,28	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	46,51	EUR
Deferred Purchase Price to Seller		1 740 915,36	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 118 308,16	EUR
Senior Expenses	-	6 360,76	EUR
Issuer Swap Interest Amount	-	136 859,68	EUR
Interest Class A Notes	-	126 533,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	9 081,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	9 333,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	100 000,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	36 270,34	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	347 827,28	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		346 043,11	EUR

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Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

29. Priority of Payments - Redemption

Santander Consumer Bank

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	23 650 216,30	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	23 650 216,30	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	23 686 486,64	EUR
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
Prior to a Pro Rata trigger Event			
Principal Payments on Class A Notes	-	23 686 486,64	EUR
On or after the occurrence of a Pro Rata trigger Event/ Before Sequential Payment Trigger Event			
To pay pari passu and on a pro rata basis			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iiii) Principal Payments on Class D Notes	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (p)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	346 043,11	EUR

Purchaser Priority of Payments - Revenue (r)

Payment of residual fund as Deferred Purchase Price to Seller	1 740 915,36	EUR

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30. Transaction Costs

Reporting Date		27.01.2019						
Payment date		27.01.2020						
Period No		2						
Monthly Period		01.12.2019						
Interest Period	from	30.12.2019	to	27.01.2020	=	28	days	

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	7 382,92				
Interest accrued for the Period	EUR	244 947,00	126 533,00	9 081,00	9 333,00	100 000,00
Cumulative Interest accrued	EUR	943 022,00	529 019,00	34 981,00	32 355,00	346 667,00
Interest Payments	EUR	244 947,00	126 533,00	9 081,00	9 333,00	100 000,00
Cumulative Interest Payments	EUR	943 022,00	529 019,00	34 981,00	32 355,00	346 667,00
Interest accrued on Subordinated Loan for the Period	EUR	1 784,17				
Cumulative Interest accrued on Subordinated Loan	EUR	6 672,94				
Interest Payments on Subordinated Loan	EUR	1 784,17				
Cumulative Interest Payments on Subordinated Loan	EUR	6 672,94				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	(0,00)				

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32. Swap Overview

Reporting Date		27.01.2019				
Payment date		27.01.2020				
Period No		2				
Monthly Period		01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	=	28 days

Class A Swap details

Kimi 8|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF Rahoituspalvelut VIII DAC**
Class A Notes	**655 991 378**
Interest Period Start	30.12.2019
Interest Period End	27.01.2020
Interest Days	28
Settlement Date	27.01.2020
Party A Floating Interest Rate	0,248 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 126 533,45**
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	**EUR 127 860,01**

Class B Swap details

Kimi 8|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF Rahoituspalvelut VIII DAC**
Class B Notes	**42 000 000**
Interest Period Start	30.12.2019
Interest Period End	27.01.2020
Interest Days	28
Settlement Date	27.01.2020
Party A Floating Interest Rate	0,278 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 9 081,33**
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	**EUR 8 999,67**

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31. Contact Details

Reporting Date		27.01.2019					
Payment date		27.01.2020					
Period No		2					
Monthly Period		01.12.2019					
Interest Period	from	30.12.2019	to	27.01.2020	=	28	days

Santander Consumer Bank AS

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