

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		27.11.2019			
Payment date		25.11.2019		Following payment dates:	27.12.2019
Period No		36			27.01.2020
Monthly Period		Oct 19			
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days
Cut-Off date		31.10.2019			

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1. Portfolio Information



Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	36	
Monthly Period	Oct 19	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	84 417 298,42 EUR
Scheduled Loan Principal Repayments	3 357 598,04 EUR
Prepayments	3 315 835,86 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	6 673 433,90 EUR
New Defaulted Auto Loans in Period	68 101,38 EUR
Closing Balance	77 675 763,14 EUR
Total revenue collections	
Revenue and fees received on loan balances	332 320,78 EUR
Recoveries on loans in default	53 548,94 EUR
Total Revenue Received in Period	385 869,72 EUR
# Loans	
At beginning of period	10 952 Loans
Paid in Full	536 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	14 Loans
At end of period	10 402 Loans

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2. Amount Due for Distribution

Reporting Date	27.11.2019
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	7 057 025 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
Total Amount for Purchaser Available Distribution Amount	7 057 025 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	7 016 667 EUR
b. Reserve Fund	856 050 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	7 872 717 EUR

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3. Reserve Accounts

Reporting Date	27.11.2019
Payment date	25.11.2019
Period No	36
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Interest Period	from 25.10.2019 to 25.11.2019 = 31 days



Note Balance

Beginning of Period	84 417 298,42 EUR
End of Period	77 675 763,14 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	1,0 %	856 050,00 EUR
Cash Outflow		856 050,00 EUR
Cash Inflow		856 050,00 EUR
End of Period	1,0 %	856 050,00 EUR
Required Reserve Amount	1,0 %	856 050,00 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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4. Performance Data



Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	36				
Monthly Period	Oct 19				
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Asset Balance

Beginning of Period	84 417 298,42	EUR
End of Period	77 675 763,14	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	70 039 913,54	90,17 %	9 487
1-29 days past due	5 468 668,88	7,04 %	698

Delinquent Receivables:

30-59 days past due	1 056 983,74	1,36 %	122
60-89 days past due	584 231,43	0,75 %	50
90-119 days past due	257 456,87	0,33 %	26
120-149 days past due	224 562,49	0,29 %	14
150-179 days past due	43 946,19	0,06 %	5
Total Performing and Delinquent	77 675 763	100,00 %	10 402

	EUR	%	# loans
Volkswagen vehicles	10 859 303	13,98 %	1 724

Current Period Defaults	68 101,38		14
Cumulative Defaults	7 144 898,34		563
Current Period Recoveries	53 548,94		
Cumulative Recoveries	5 925 115,09		

Principal Deficiency Trigger Event, where [A] > [B * 9%]

NO

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	77 675 763,14
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	77 675 763,14
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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5. Outstanding Notes

Reporting Date	27.11.2019	
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Interest Period	from 25.10.2019	to 25.11.2019 = 31 days



	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
1. Note Balance							
General Note Information							
ISIN Code		XS1504682649	XS1504689578	XS1504693091	XS1504695112	XS1504695385	XS1504695542
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	89,49 %	4,50 %	1,50 %	1,01 %	1,70 %	1,81 %
Legal Final Maturity Date		25.11.2025	25.11.2025	25.11.2025	25.11.2025	25.11.2025	25.11.2025
Rating (Fitch/Moody's)		AAA/Aaa	AAA/Aaa	A+/Aaa	A+/Aaa	BB+/A1	Not rated
Initial Notes Aggregate Principal Outstanding Balance	607 200 000,00	543 400 000,00	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6072	5434	273	91	61	103	110
Current Note Information							
Class Principal Outstanding Opening Balance	84 417 298,42	20 617 298,42	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	7 872 716,89						
Amortisation	6 741 535,28						
Redemption per Class	6 741 535,28	6 741 535,28	-	-	-	-	-
Redemption per Note		1 240,62	-	-	-	-	-
Class Principal Outstanding Closing Balance	77 675 763,14	13 875 763,14	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	17,86 %	35,15 %	11,72 %	7,85 %	13,26 %	14,16 %
Current Pool Factor		0,03	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*							
Interest Days	31						
Principal Outstanding per Note Beginning of Period		3 794,13	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		1 240,62	-	-	-	-	-
Principal Outstanding per Note End of Period		2 553,51	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		0,19	13,92	133,33	200,00	275,00	750,00
Interest Payment	16 944,55	1 011,97	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		0,19	13,92	133,33	200,00	275,00	750,00
3. Credit Enhancements							
Initial total CE (Subordination, Reserve)		11,45 %	6,95 %	5,45 %	4,45 %	2,75 %	0,94 %
Current CE (incl. Excess Spread)		84,35 %	49,20 %	37,49 %	29,63 %	16,37 %	2,21 %
Current CE (excl. Excess Spread)		83,24 %	48,09 %	36,38 %	28,52 %	15,26 %	1,10 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.11.2019
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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	Fitch	Moody's	Fitch	Moody's		
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut II DAC			No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-1	BBB -	A-	Baa3	A2	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within 60 days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance	
Transaction Account Bank	BNP Paribas		F1	F1	P-1	P-1	A	A+	A3	Aa3	No	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) 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, to another bank which meets the Required Ratings	
Swap Counterparty	BS	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A	A-	N/A	N/A	Yes	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (b) may, within 14 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings	
	BS	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-	A-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it: (e) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (f) shall, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings	
Swap Counterparty	BS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	A3	A2	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (c) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (d) may, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not adversely affect the then current ratings of the Notes).	
	BS	Moody's Second Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	Baa3	A2	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (g) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (h) shall, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any such further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not adversely affect the then current ratings of the Notes).	
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+	P-1	P-1	A	AA-	A3	Aa2	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 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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7.a Original Portfolio Principal Balance

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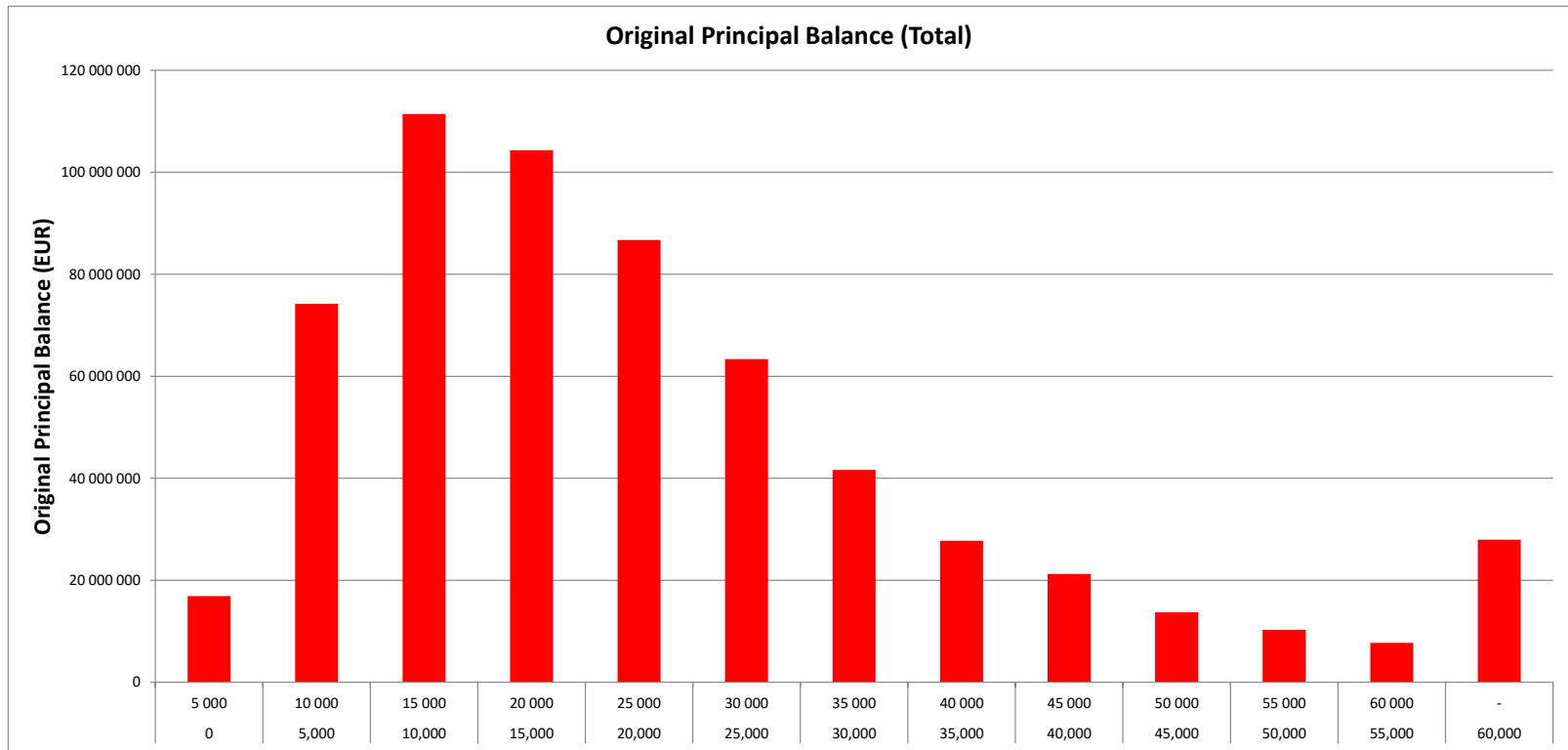
Average amount - all: 15 380

	TOTAL							
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
Original balance	0	5 000	4 918	16 901 686	2,8 %	27,1	7,6	
	5 000	10 000	9 847	74 215 036	12,2 %	42,0	7,3	
	10 000	15 000	8 985	111 416 382	18,3 %	48,2	6,9	
	15 000	20 000	6 019	104 299 602	17,2 %	50,1	6,5	
	20 000	25 000	3 882	86 707 854	14,3 %	50,7	6,5	
	25 000	30 000	2 326	63 365 455	10,4 %	50,9	6,4	
	30 000	35 000	1 289	41 640 377	6,9 %	51,2	6,1	
	35 000	40 000	743	27 730 328	4,6 %	50,9	6,3	
	40 000	45 000	501	21 219 137	3,5 %	50,5	6,5	
	45 000	50 000	290	13 722 199	2,3 %	50,8	6,2	
	50 000	55 000	197	10 299 964	1,7 %	50,5	6,4	
	55 000	60 000	135	7 726 950	1,3 %	50,7	5,4	
	60 000	-	349	27 954 755	4,6 %	51,2	5,9	
	Total			39 481	607 199 725	100 %	48,49	6,6

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7.b Original Principal Balance Graph

Reporting Date	27.11.2019	
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8.a Outstanding Principal Balance

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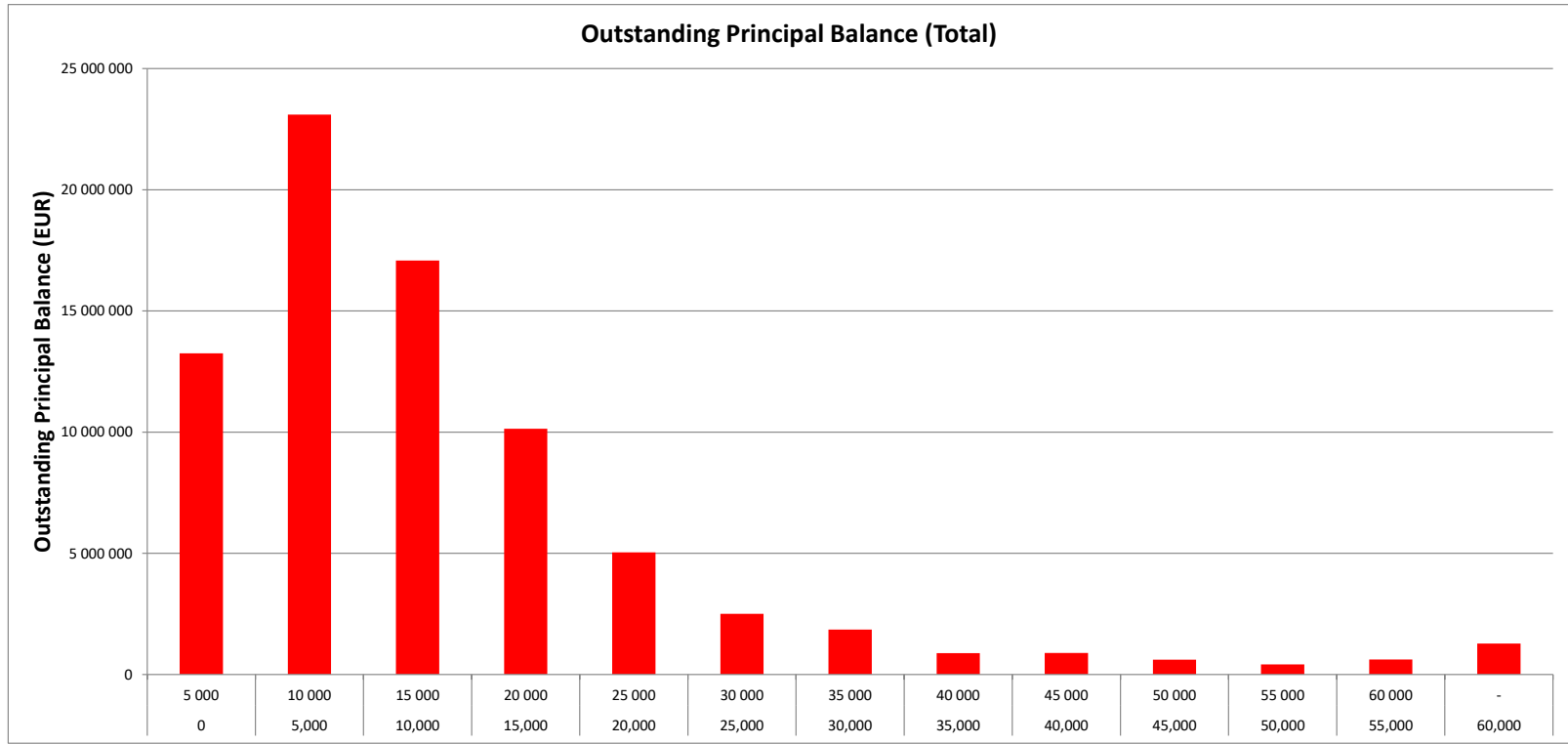
Average amount - all: 7 467

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	4 689	13 253 652	17,1 %	14,8	43,5
		5 000 10 000	3 246	23 103 792	29,7 %	17,4	42,6
		10 000 15 000	1 406	17 080 034	22,0 %	17,9	42,4
		15 000 20 000	594	10 136 699	13,1 %	18,2	42,1
		20 000 25 000	225	5 040 546	6,5 %	18,4	42,0
		25 000 30 000	92	2 503 793	3,2 %	17,6	42,4
		30 000 35 000	57	1 852 640	2,4 %	18,2	42,3
		35 000 40 000	24	883 652	1,1 %	17,6	42,5
		40 000 45 000	21	887 265	1,1 %	17,5	43,8
		45 000 50 000	13	615 381	0,8 %	19,5	41,6
		50 000 55 000	8	419 593	0,5 %	19,3	41,4
		55 000 60 000	11	620 507	0,8 %	19,0	42,1
		60 000 -	16	1 278 210	1,6 %	18,5	43,2
		Total	10 402	77 675 763	100 %		

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



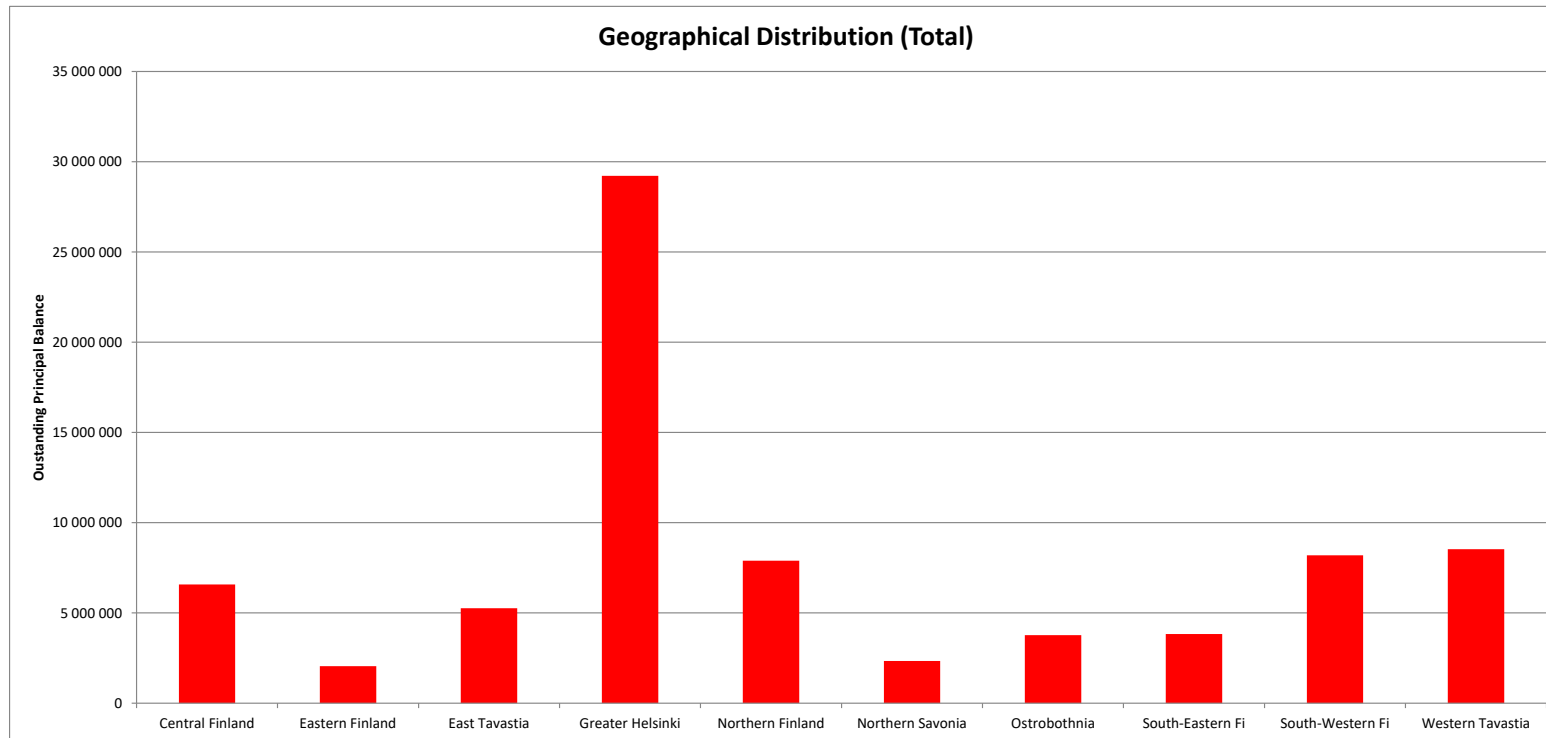
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	965	6 583 005	8,47 %	17,3		42,6
Eastern Finland	318	2 052 671	2,64 %	17,3		42,3
East Tavastia	747	5 265 116	6,78 %	17,5		42,5
Greater Helsinki	3 571	29 222 020	37,62 %	17,3		42,6
Northern Finland	1 084	7 899 322	10,17 %	17,4		42,5
Northern Savonia	363	2 336 134	3,01 %	16,5		42,9
Ostrobothnia	583	3 768 742	4,85 %	16,8		42,9
South-Eastern Fi	515	3 827 756	4,93 %	17,0		43,1
South-Western Fi	1 142	8 192 550	10,55 %	17,4		42,7
Western Tavastia	1 114	8 528 448	10,98 %	17,7		42,3
Total	10 402	77 675 763	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate

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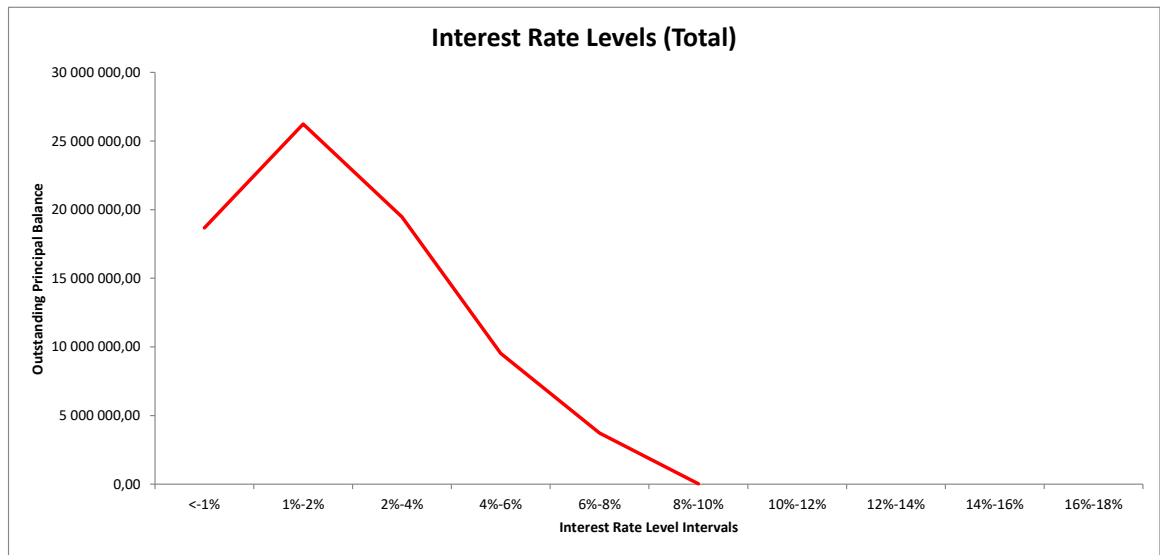


TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	2 152	18 678 026	24,05 %	18,1	42,0
1	2	3 142	26 236 495	33,78 %	17,3	42,6
2	4	2 439	19 473 742	25,07 %	16,9	43,1
4	6	1 752	9 532 928	12,27 %	16,9	42,9
6	8	910	3 727 284	4,80 %	16,7	42,8
8	10	7	27 289	0,04 %	16,7	41,9
10	12					
12	14					
14	16					
16	18					
18	20					
Total		10 402	77 675 763	100 %		

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10.b Interest Rate

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Interest Period	from	25.10.2019
	to	25.11.2019
	=	31 days



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11.a Remaining Terms



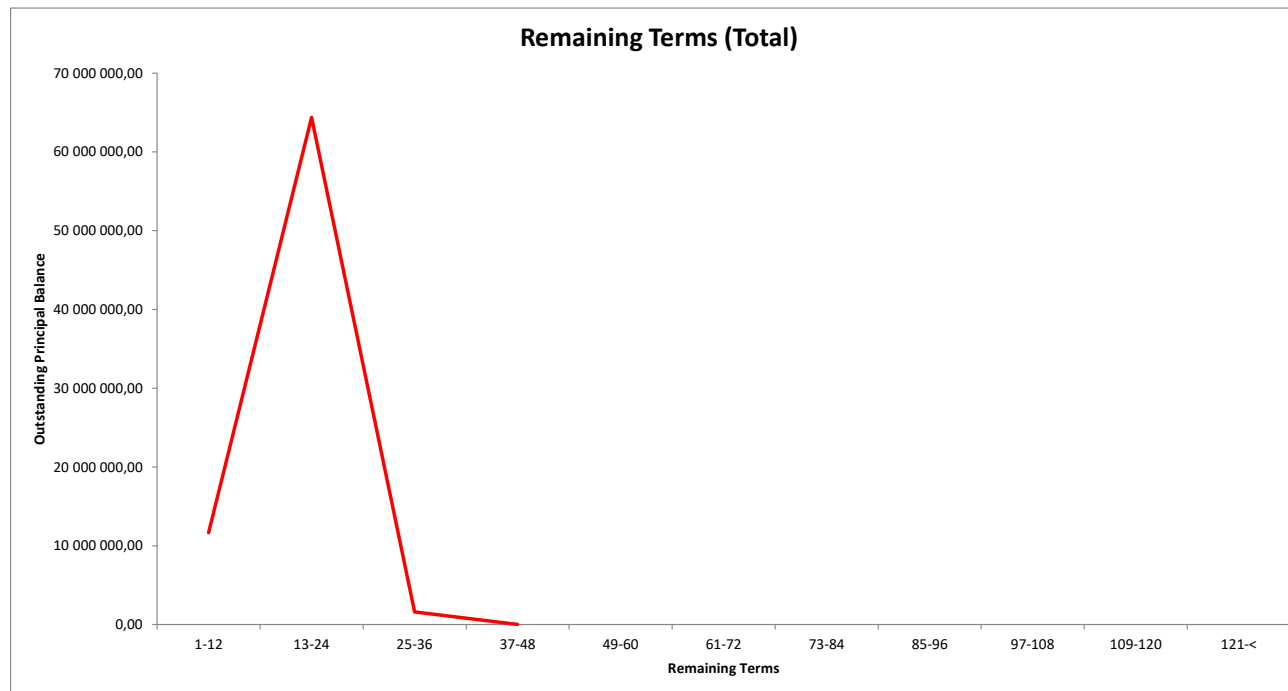
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	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0		0	22	43 454	0,06 %	0,0	56,5
	1		12	2 834	11 655 293	15,01 %	9,5	47,5
	13		24	7 435	64 379 750	82,88 %	18,5	41,8
	25		36	110	1 587 476	2,04 %	26,3	39,5
	37		48	1	9 790	0,01 %	42,0	41,0
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
	Total			10 402		77 675 763	100 %	

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11.b Remaining Terms

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	to	25.11.2019
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12.a Seasoning



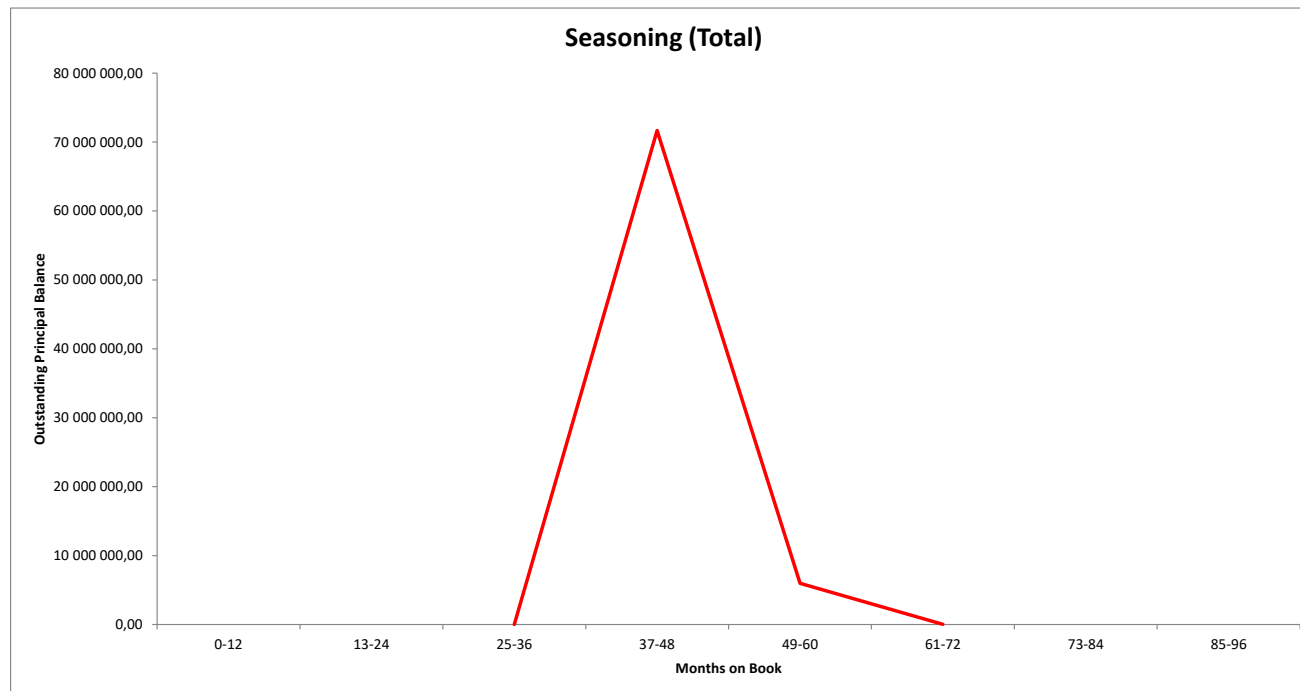
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TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12					
	13		24					
	25		36	0	0,00 %	0,0	0,0	
	37		48	9 294	71 674 445	92,27 %	17,9	41,9
	49		60	1 101	5 974 365	7,69 %	10,1	50,7
	61		72	7	26 953	0,03 %	1,5	61,4
	73		84					
	85		96					
	Total			10 402	77 675 763	100 %		

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12.b Seasoning

Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	36	
Monthly Period	Oct 19	
Interest Period	from	25.10.2019
	to	25.11.2019
	=	31 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

13.a Balloon loans



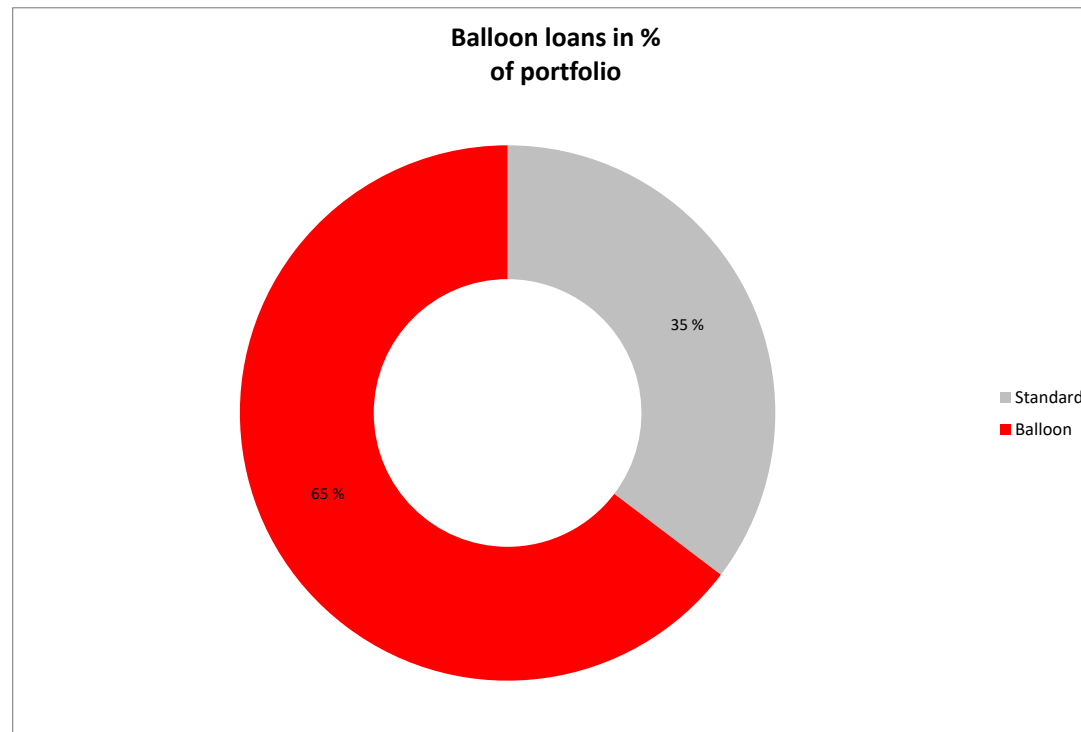
Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	36	
Monthly Period	Oct 19	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days

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		6 405	27 440 448	35,33 %	856	0,00 %	17,0	42,3
Balloon		3 997	50 235 315	64,67 %	28 769 543	57,27 %	17,5	42,8
Total		10 402	77 675 763	100 %	28 770 399	37,04 %		

**SCF Rahoituspalvelut II DAC
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13.b Balloon loans

Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	36	
Monthly Period	Oct 19	
Interest Period	from	25.10.2019 to 25.11.2019 = 31 days



**SCF Rahoituspalvelut II DAC
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14.a # loans per borrower



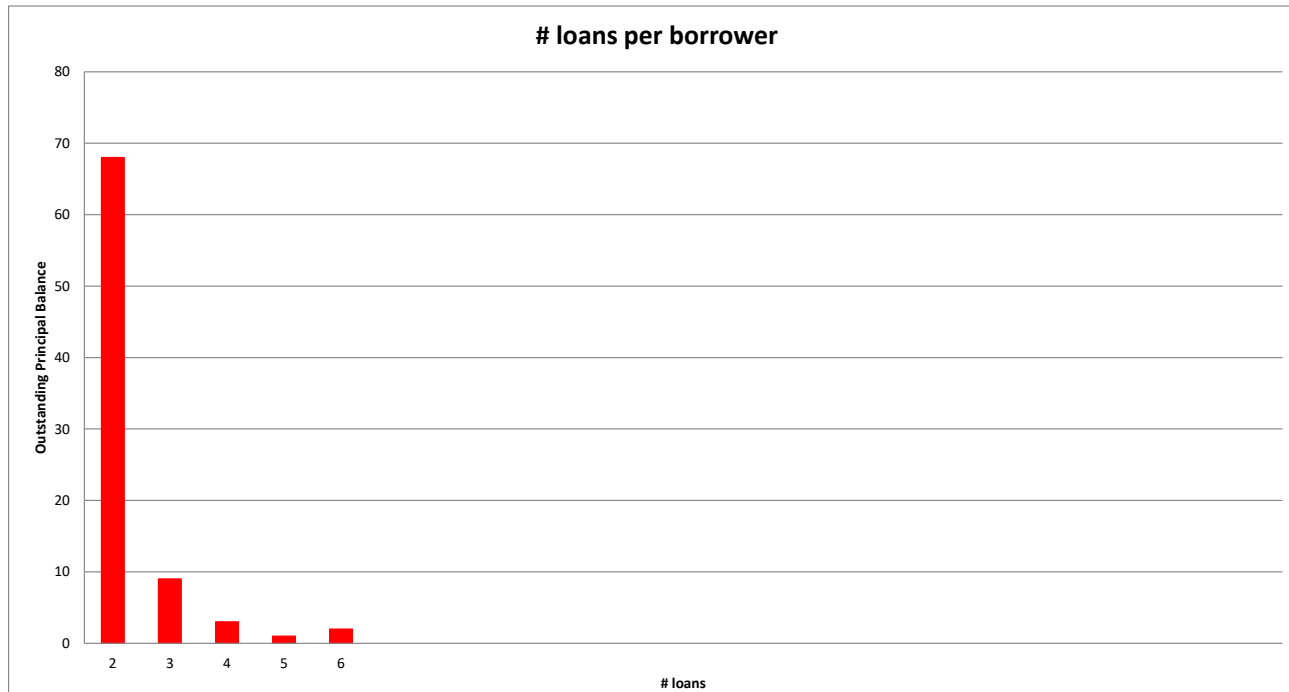
Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	36	
Monthly Period	Oct 19	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	10210	76 131 988	98,01 %
	2	68	1 129 073	1,45 %
	3	9	181 335	0,23 %
	4	3	116 472	0,15 %
	5	1	25 698	0,03 %
	6	2	91 197	0,12 %
	Total:		10 293	77 675 763

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14.b # loans per borrower

Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	36	
Monthly Period	Oct 19	
Interest Period	from	25.10.2019
	to	25.11.2019
	=	31 days



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15.a Amortization Profile



Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	36	
Monthly Period	Oct 19	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days

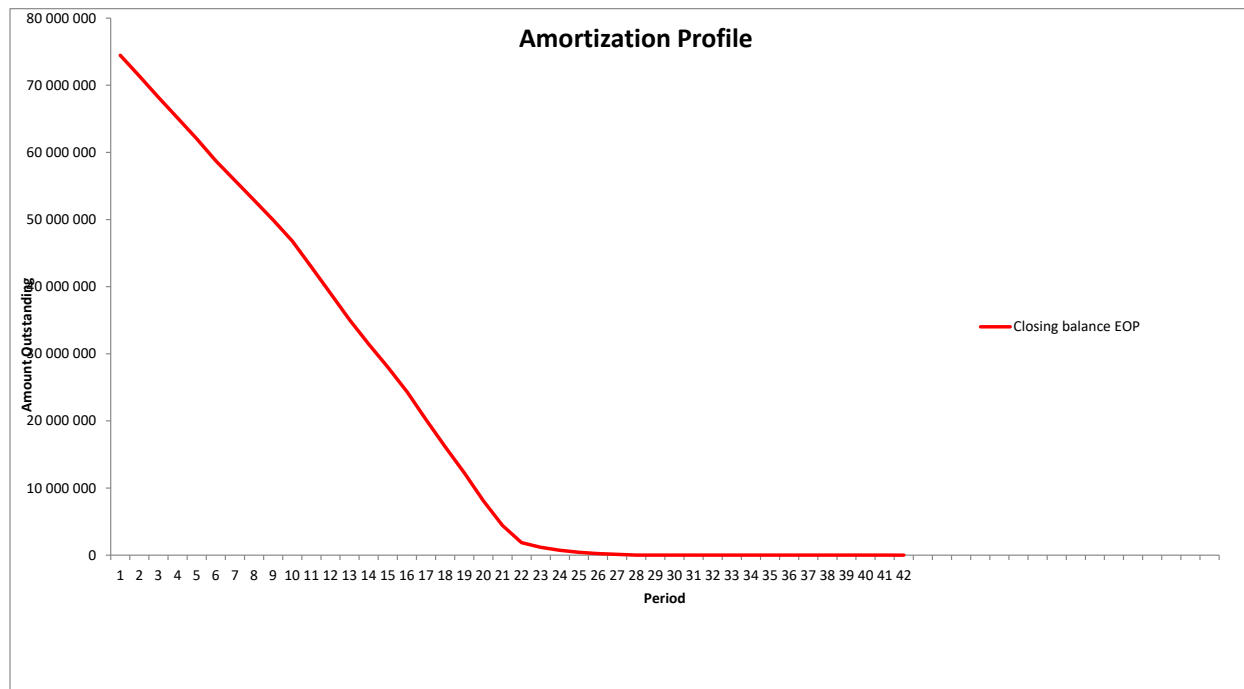
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	77 675 763	74 466 502	3 209 261	162 794	2,54 %	95,87 %
2	74 466 502	71 357 439	3 109 063	155 354	2,53 %	91,87 %
3	71 357 439	68 197 011	3 160 428	148 026	2,52 %	87,80 %
4	68 197 011	65 115 799	3 081 212	140 609	2,50 %	83,83 %
5	65 115 799	62 012 898	3 102 901	133 419	2,49 %	79,84 %
6	62 012 898	58 764 420	3 248 478	126 258	2,47 %	75,65 %
7	58 764 420	55 814 244	2 950 175	118 747	2,45 %	71,86 %
8	55 814 244	52 880 580	2 933 664	111 952	2,43 %	68,08 %
9	52 880 580	49 941 454	2 939 127	105 186	2,41 %	64,29 %
10	49 941 454	46 793 261	3 148 193	98 370	2,39 %	60,24 %
11	46 793 261	42 937 740	3 855 521	91 362	2,37 %	55,28 %
12	42 937 740	38 994 589	3 943 151	82 669	2,34 %	50,20 %
13	38 994 589	35 038 528	3 956 060	74 234	2,31 %	45,11 %
14	35 038 528	31 421 340	3 617 188	65 950	2,28 %	40,45 %
15	31 421 340	28 012 370	3 408 971	58 456	2,26 %	36,06 %
16	28 012 370	24 342 468	3 669 901	51 334	2,22 %	31,34 %
17	24 342 468	20 184 394	4 158 074	43 851	2,18 %	25,99 %
18	20 184 394	16 132 193	4 052 201	35 459	2,13 %	20,77 %
19	16 132 193	12 301 852	3 830 342	27 734	2,08 %	15,84 %
20	12 301 852	8 099 949	4 201 903	21 177	2,09 %	10,43 %

Amortization profile (first 20 periods)

SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.b Amortization Profile

Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	36				
Monthly Period	Oct 19				
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.a Payment Holidays



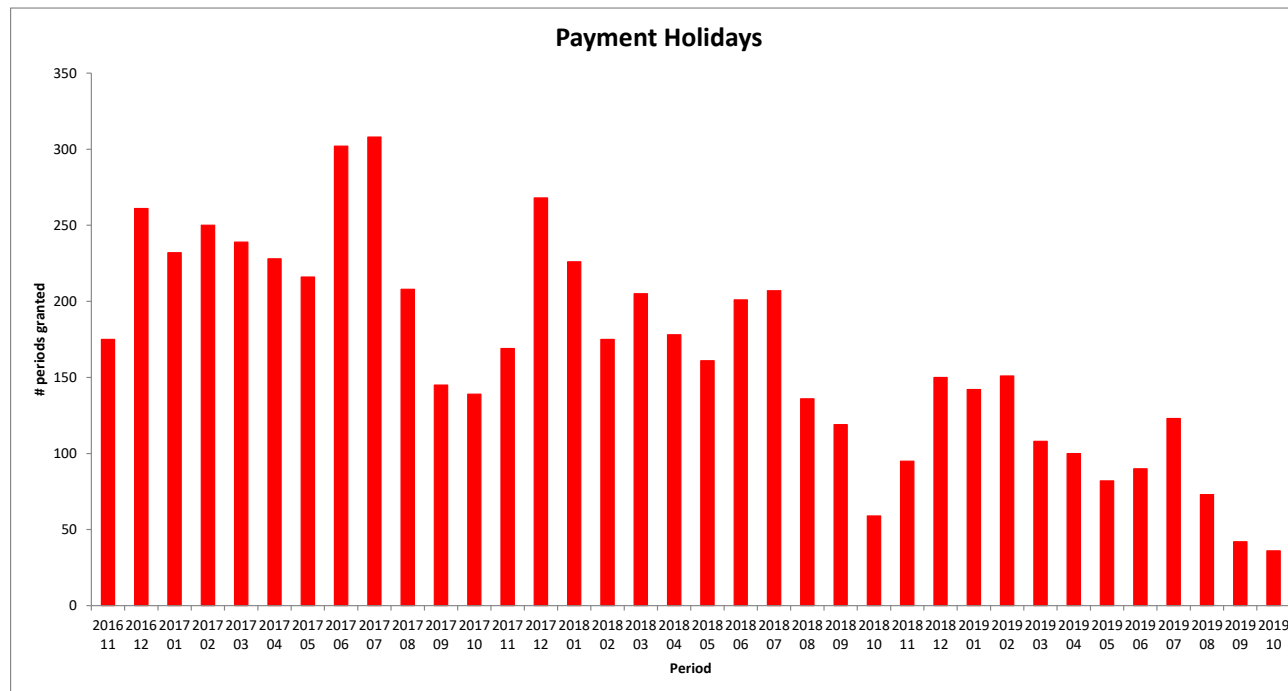
Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	36	
Monthly Period	Oct 19	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2016 11	175	267	78 603	2 806 265
2016 12	261	319	91 714	4 552 936
2017 01	232	318	89 820	4 037 845
2017 02	250	347	94 638	4 010 715
2017 03	239	309	86 447	3 676 999
2017 04	228	316	83 086	3 258 438
2017 05	216	277	77 068	3 233 674
2017 06	302	413	112 755	4 260 576
2017 07	308	395	112 197	4 528 263
2017 08	208	254	71 697	3 176 504
2017 09	145	188	52 989	2 135 132
2017 10	139	179	62 731	1 906 472
2017 11	169	228	66 722	2 290 413
2017 12	268	318	87 105	3 259 078
2018 01	226	304	111 046	3 303 397
2018 02	175	247	72 888	2 511 531
2018 03	205	279	77 347	2 488 412
2018 04	178	240	66 528	2 242 224
2018 05	161	215	64 068	2 122 523
2018 06	201	275	79 555	2 519 219
2018 07	207	267	78 105	2 376 457
2018 08	136	164	46 293	1 630 283
2018 09	119	147	45 515	1 399 930
2018 10	59	77	22 582	784 661
2018 11	95	128	36 725	1 003 533
2018 12	150	168	60 308	1 397 731
2019 01	142	193	60 803	1 976 653
2019 02	151	223	67 121	1 738 321
2019 03	108	159	47 411	1 227 836
2019 04	100	141	38 533	940 260
2019 05	82	110	34 309	829 615
2019 06	90	130	45 137	914 927
2019 07	123	165	53 862	1 160 783
2019 08	73	93	28 713	855 528
2019 09	42	53	21 991	524 850
2019 10	36	45	22 312	386 287
Total:	5 999	7 951	2 348 725	81 468 268

SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.b Payment Holidays

Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	36				
Monthly Period	Oct 19				
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.a Downpayment



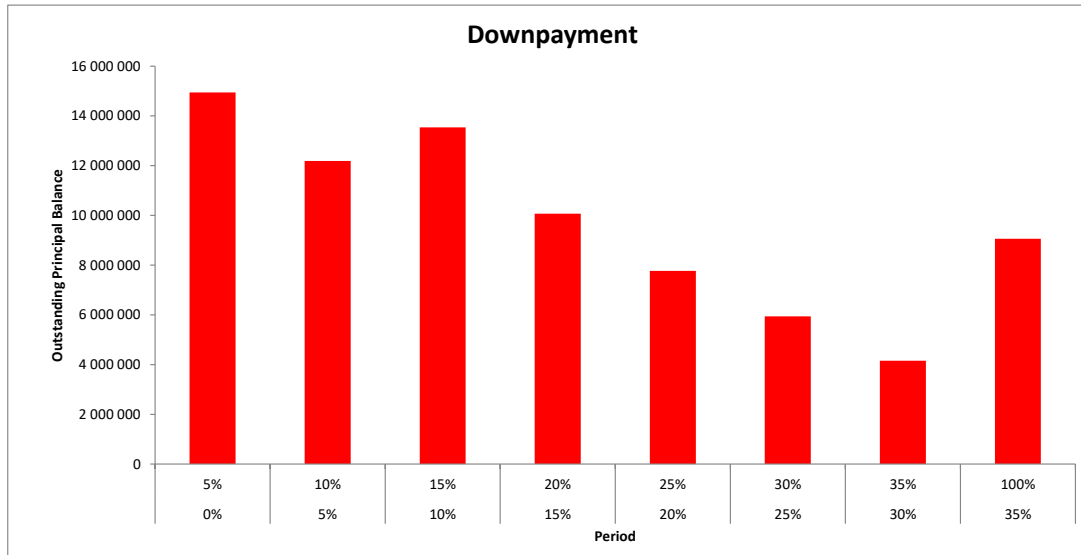
Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	36	
Monthly Period	Oct 19	
Interest Period	from	25.10.2019 to 25.11.2019 = 31 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
		0 %	5 %	1 683	14 947 304	19,2 %	18,2
	5 %	10 %	1 510	12 191 760	15,7 %	17,5	42,6
	10 %	15 %	1 762	13 543 536	17,4 %	17,3	42,7
	15 %	20 %	1 249	10 067 971	13,0 %	17,3	42,7
	20 %	25 %	1 012	7 772 486	10,0 %	17,1	42,7
	25 %	30 %	843	5 939 184	7,6 %	17,2	42,4
	30 %	35 %	610	4 156 332	5,4 %	16,7	42,7
	35 %	100 %	1 733	9 057 191	11,7 %	16,2	42,7
	Total		10 402	77 675 763	100 %		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.b Downpayment

Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	36				
Monthly Period	Oct 19				
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days



SCF Rahoituspalvelut II DAC
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18.a Vehicle Condition

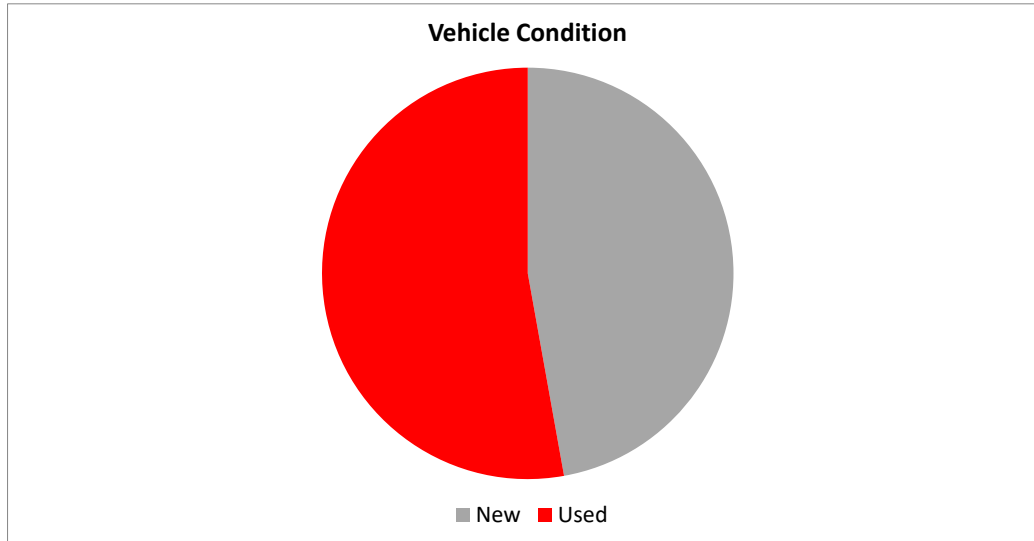


Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	36	
Monthly Period	Oct 19	
Interest Period	from	25.10.2019 to 25.11.2019 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	3 605	36 644 568	47,2 %	17,3	42,7
	Used	6 797	41 031 195	52,8 %	17,3	42,5
	Total	10 402	77 675 763	100 %		

18.b Vehicle Condition

Reporting Date	27.11.2019
Payment date	25.11.2019
Period No	36
Monthly Period	Oct 19
Interest Period	from 25.10.2019 to 25.11.2019 = 31 days



SCF Rahoituspalvelut II DAC
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19.a Borrower Type



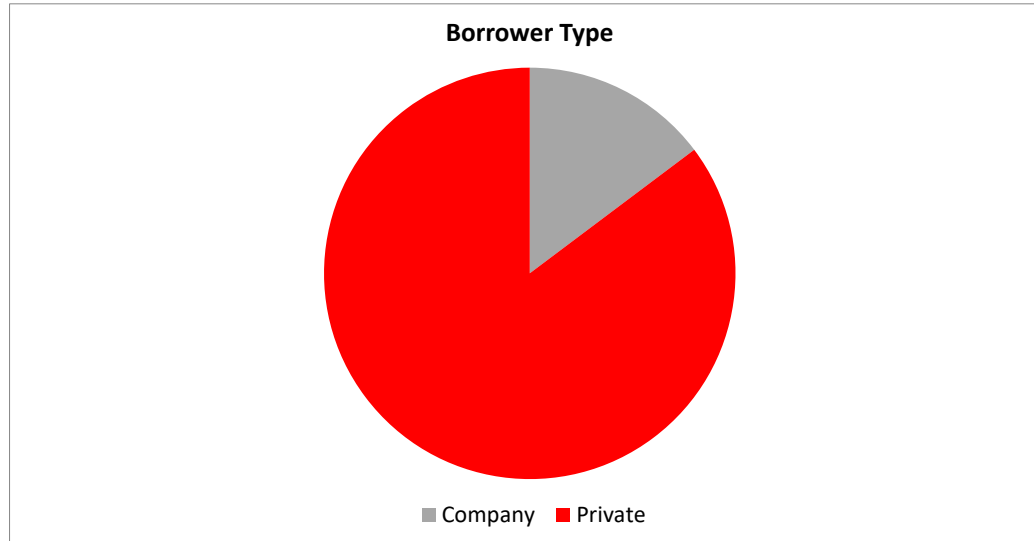
Reporting Date	27.11.2019
Payment date	25.11.2019
Period No	36
Monthly Period	Oct 19
Interest Period	from 25.10.2019 to 25.11.2019 = 31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 176	11 450 377	14,7 %	16,42	42,70
	Private	9 226	66 225 386	85,3 %	17,47	42,58
	Total	10 402	77 675 763	100,0 %		

SCF Rahoituspalvelut II DAC
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19.b Borrower Type

Reporting Date			27.11.2019		
Payment date			25.11.2019		
Period No			36		
Monthly Period			Oct 19		
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days



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20.a Vehicle type

Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	36				
Monthly Period	Oct 19				
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days

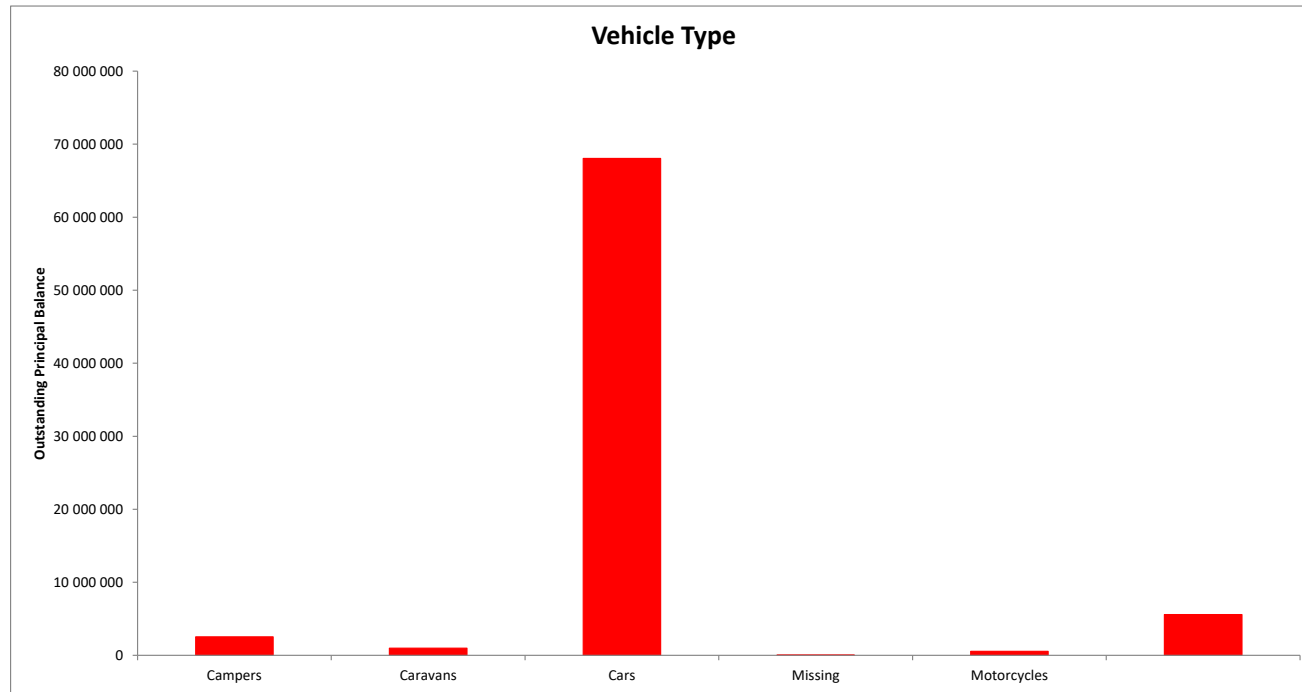


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		168	2 519 326	3,24 %	18,21	42,19
Caravans		136	967 732	1,25 %	18,53	41,73
Cars		9 223	68 050 784	87,61 %	17,32	42,63
Missing		1	3 159	0,00 %	19,00	43,00
Motorcycles		127	549 963	0,71 %	18,16	41,36
Vans		747	5 584 799	7,19 %	16,58	42,67
		10 402	77 675 763	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

20.b Vehicle type

Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	36				
Monthly Period	Oct 19				
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days



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21.a Restructured Loans



Reporting Date	27.11.2019
Payment date	25.11.2019
Period No	36
Monthly Period	Oct 19
Interest Period	from 25.10.2019 to 25.11.2019 = 31 days

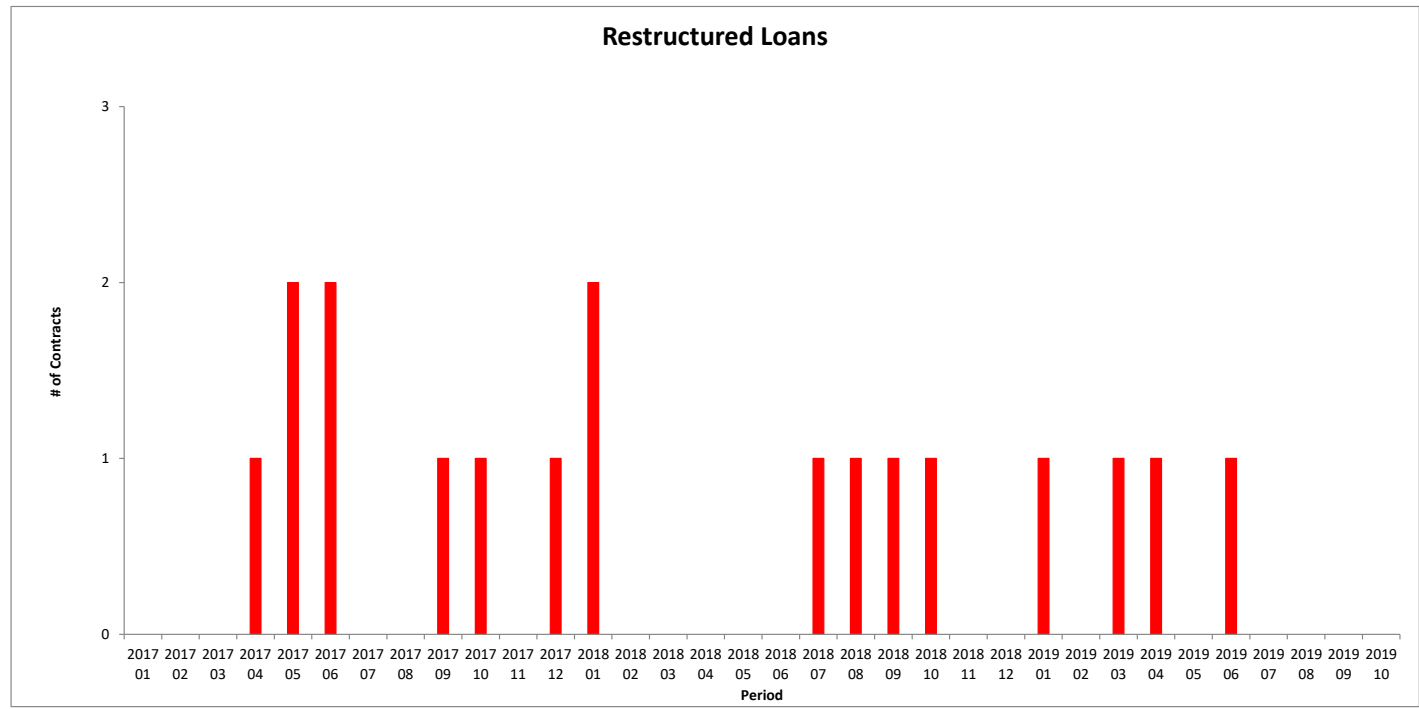
TOTAL		
Period	No	Outstanding balance
2016 11	0	0
2016 12	0	0
2017 01	0	0
2017 02	0	0
2017 03	0	0
2017 04	1	17 310
2017 05	2	17 566
2017 06	2	15 520
2017 07	0	0
2017 08	0	0
2017 09	1	3 710
2017 10	1	18 298
2017 11		
2017 12	1	23 337
2018 01	2	15 926
2018 02	0	0
2018 03	0	0
2018 04	0	0
2018 05	0	0
2018 06	0	0
2018 07	1	11 414
2018 08	1	3 039
2018 09	1	6 934
2018 10	1	5 156
2018 11	0	0
2018 12	0	0
2019 01	1	16 495
2019 02	0	0
2019 03	1	5 534
2019 04	1	22 044
2019 05	0	0
2019 06	1	8 856
2019 07	0	0
2019 08	0	0
2019 09	0	0
2019 10	0	0
Total	18	191 039

Restructured

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21.b Restructured Loans

Reporting Date	27.11.2019
Payment date	25.11.2019
Period No	36
Monthly Period	Oct 19
Interest Period	from 25.10.2019 to 25.11.2019 = 31 days



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22.a Dynamic Interest rate



Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	36	
Monthly Period	Oct 19	
Interest Period	from 25.10.2019 to 25.11.2019 =	31 days

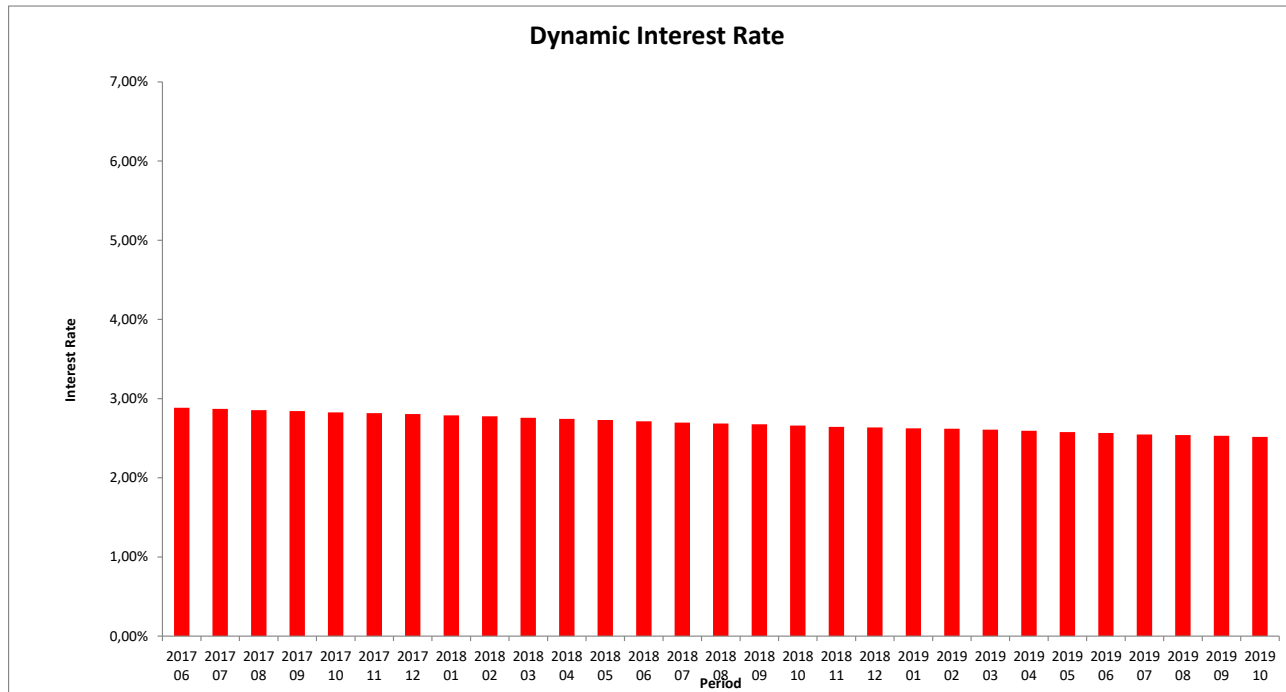
TOTAL		
Period	Closing balance	WA Interest rate
2016 11	567 935 967	2,98 %
2016 12	547 300 289	2,97 %
2017 01	525 396 333	2,96 %
2017 02	504 347 052	2,94 %
2017 03	481 919 092	2,93 %
2017 04	461 858 230	2,92 %
2017 05	439 904 054	2,90 %
2017 06	419 740 450	2,89 %
2017 07	400 842 082	2,87 %
2017 08	381 488 761	2,85 %
2017 09	363 414 216	2,84 %
2017 10	344 817 496	2,83 %
2017 11	328 195 863	2,82 %
2017 12	313 521 280	2,80 %
2018 01	296 448 553	2,79 %
2018 02	281 472 477	2,78 %
2018 03	266 886 919	2,76 %
2018 04	252 657 251	2,74 %
2018 05	237 930 079	2,73 %
2018 06	224 302 396	2,71 %
2018 07	211 075 867	2,70 %
2018 08	198 648 875	2,69 %
2018 09	187 664 770	2,68 %
2018 10	175 773 666	2,66 %
2018 11	165 416 904	2,64 %
2018 12	157 310 518	2,64 %
2019 01	147 074 767	2,62 %
2019 02	138 230 135	2,62 %
2019 03	129 052 240	2,61 %
2019 04	120 350 798	2,59 %
2019 05	112 338 169	2,58 %
2019 06	105 190 672	2,57 %
2019 07	97 574 061	2,55 %
2019 08	90 803 502	2,54 %
2019 09	84 417 298	2,53 %
2019 10	77 675 763	2,52 %

Interest rate evolution

SCF Rahoituspalvelut II DAC
Monthly Investor Report

22.b Dynamic Interest Rate

Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	36				
Monthly Period	Oct 19				
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days



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23.a Dynamic Pre-Payments



Reporting Date	27.11.2019			
Payment date	25.11.2019			
Period No	36			
Monthly Period	from	Oct 19	to	
Interest Period		25.10.2019		= 31 days

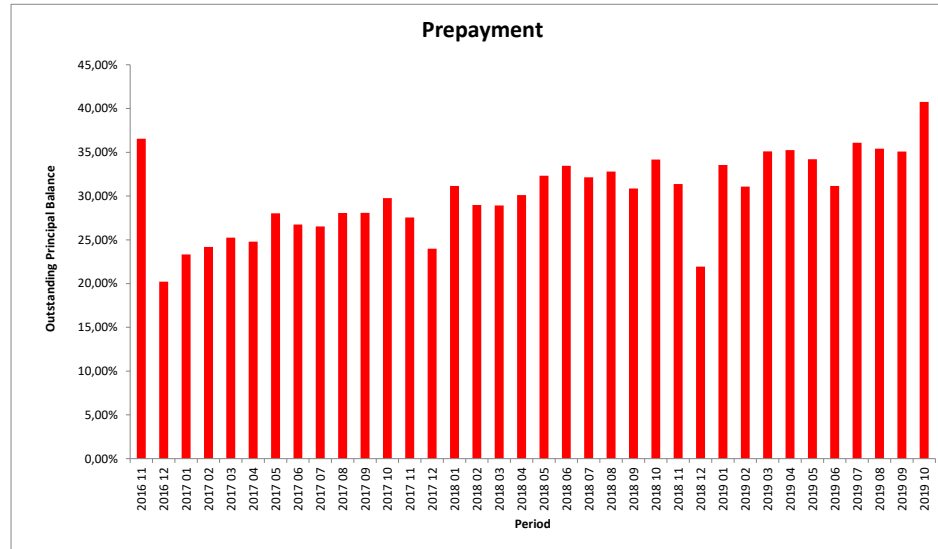
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2016 11	21 119 503	567 935 967	36,54 %	
2016 12	10 208 798	547 300 289	20,22 %	
2017 01	11 502 017	525 396 333	23,33 %	
2017 02	11 503 104	504 347 052	24,18 %	
2017 03	11 548 382	481 919 092	25,25 %	
2017 04	10 837 574	461 858 230	24,79 %	
2017 05	11 888 174	439 904 054	28,02 %	
2017 06	10 749 942	419 740 450	26,75 %	
2017 07	10 169 486	400 842 082	26,54 %	
2017 08	10 327 953	381 488 761	28,06 %	
2017 09	9 850 282	363 414 216	28,09 %	
2017 10	10 005 417	344 817 496	29,77 %	
2017 11	8 694 342	328 195 863	27,5 %	
2017 12	7 082 496	313 521 280	24,0 %	
2018 01	9 076 955	296 448 553	31,1 %	
2018 02	7 913 391	281 472 477	29,0 %	
2018 03	7 484 315	266 886 919	28,9 %	
2018 04	7 429 003	252 657 251	30,1 %	
2018 05	7 617 311	237 930 079	32,3 %	
2018 06	7 487 382	224 302 396	33,5 %	
2018 07	6 713 109	211 075 867	32,1 %	
2018 08	6 473 393	198 648 875	32,8 %	
2018 09	5 682 434	187 664 770	30,9 %	
2018 10	6 017 886	175 773 666	34,2 %	
2018 11	5 108 883	165 416 904	31,4 %	
2018 12	3 213 631	157 310 518	21,9 %	
2019 01	4 924 674	147 074 767	33,5 %	
2019 02	4 221 538	138 230 135	31,1 %	
2019 03	4 566 376	129 052 240	35,1 %	
2019 04	4 279 667	120 350 798	35,2 %	
2019 05	3 851 998	112 338 169	34,2 %	
2019 06	3 222 644	105 190 672	31,2 %	
2019 07	3 573 695	97 574 061	36,1 %	
2019 08	3 248 849	90 803 502	35,4 %	
2019 09	2 985 661	84 417 298	35,1 %	
2019 10	3 315 836	77 675 763	40,8 %	

SCF Rahoituspalvelut II DAC
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23.b Dynamic Pre-Payments



Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	36				
Monthly Period	Oct 19				
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days



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24. Delinquency



Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	36	
Monthly Period	Oct 19	
Interest Period	from 25.10.2019	to 25.11.2019 = 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
2016	11	567 935 967	35 864	535 700 608	1 928	29 646 276	151	2 203 556	27	385 527								
2016	12	547 300 289	35 166	516 424 148	1 820	27 790 475	154	2 345 535	36	531 650								
2017	1	525 396 333	34 015	491 902 892	2 035	29 624 753	196	2 966 337	31	403 292	20	365 775	9	133 283				
2017	2	504 347 052	33 002	468 537 921	2 155	32 200 182	175	2 515 769	37	609 675	13	126 839	13	283 908	4	72 760	9	105 768
2017	3	481 919 092	32 488	453 472 330	1 671	24 877 048	177	2 373 641	45	606 243	17	352 401	6	51 631	8	185 798	13	197 713
2017	4	461 858 230	31 216	428 526 715	1 999	28 538 287	228	3 449 368	53	725 906	18	358 578	12	216 300	4	43 076	14	271 902
2017	5	439 904 054	30 209	407 230 626	2 061	28 828 006	195	2 600 242	38	513 986	20	295 057	14	284 504	8	151 633	13	206 025
2017	6	419 740 450	29 596	391 955 609	1 715	23 602 309	219	3 265 506	48	461 928	17	217 453	10	144 753	4	92 893	27	447 398
2017	7	400 842 082	28 319	368 320 058	2 052	28 053 819	211	3 119 310	58	890 050	24	262 421	12	152 231	2	44 194	13	191 339
2017	8	381 488 761	27 701	353 395 978	1 740	24 496 715	186	2 449 904	41	571 620	24	347 453	11	143 582	7	83 509	15	196 517
2017	9	363 414 216	26 904	338 241 952	1 558	20 999 646	209	2 738 253	61	896 518	20	362 889	11	147 959	3	27 000	22	254 983
2017	10	344 817 496	25 744	317 968 829	1 735	22 648 076	199	2 646 668	66	883 606	29	372 404	12	205 405	6	92 508	14	182 283
2017	11	328 195 863	25 101	304 803 459	1 559	19 836 919	171	2 183 769	60	655 941	24	331 690	23	291 715	7	92 369	15	236 057
2017	12	313 521 280	24 310	289 602 065	1 537	19 482 029	215	2 967 035	61	777 496	25	306 595	16	206 373	15	179 686	17	254 699
2018	1	296 448 553	23 353	273 136 294	1 605	19 663 098	173	2 190 869	57	793 890	24	322 527	14	207 494	9	134 380	26	250 112
2018	2	281 472 477	22 591	258 922 975	1 548	18 832 846	178	2 374 981	43	524 057	32	508 147	17	222 523	7	86 948	18	276 801
2018	3	266 886 919	21 754	244 701 566	1 488	17 707 003	226	2 873 335	61	798 549	17	198 778	27	455 651	12	152 037	19	221 225
2018	4	252 657 251	20 822	229 258 543	1 608	18 978 349	208	2 713 345	67	861 243	29	369 948	15	172 224	13	303 599	24	263 197
2018	5	237 930 079	20 071	216 354 202	1 529	18 075 019	190	2 019 929	56	811 108	29	340 754	21	288 617	5	40 451	23	410 581
2018	6	224 302 396	19 530	206 304 112	1 249	14 423 879	215	2 306 681	42	451 426	27	415 719	16	175 566	14	225 012	21	179 493
2018	7	211 075 867	18 542	191 796 448	1 412	15 779 244	198	2 437 712	57	528 382	23	260 533	15	190 813	10	82 734	26	403 399
2018	8	198 648 875	17 984	182 216 054	1 132	12 434 985	236	2 853 692	54	635 167	18	229 319	16	201 581	8	78 076	25	219 737
2018	9	187 664 770	17 122	169 576 446	1 305	14 405 760	214	2 383 913	52	566 844	28	402 837	11	169 627	13	159 344	12	92 622
2018	10	175 773 666	16 478	159 204 006	1 241	13 404 715	160	1 892 170	50	622 559	33	391 476	16	207 362	2	51 378	23	260 895
2018	11	165 416 904	15 943	151 895 948	1 059	10 361 018	183	2 120 573	43	429 073	21	291 233	14	189 712	9	129 346	19	207 833
2018	12	157 310 518	15 159	140 782 837	1 274	12 971 959	214	2 295 378	63	830 198	13	142 837	13	182 377	9	104 932	14	192 208
2019	1	147 074 767	14 685	133 575 326	1 038	10 473 081	175	1 925 862	53	493 823	23	343 334	7	94 879	10	168 462	15	137 796
2019	2	138 230 135	14 227	126 557 018	876	8 407 875	173	1 869 915	62	729 522	28	341 985	13	228 942	7	94 879	20	217 209
2019	3	129 052 240	13 383	116 498 481	989	9 246 461	194	2 124 407	59	521 245	26	320 662	18	197 615	10	143 370	10	166 738
2019	4	120 350 798	12 742	108 625 647	952	8 849 684	197	1 823 607	37	432 942	30	303 615	15	195 232	9	120 069	23	205 402
2019	5	112 338 169	12 227	101 981 825	841	7 472 759	180	1 943 271	52	410 617	20	177 422	19	205 684	9	146 590	16	168 424
2019	6	105 190 672	11 511	94 050 446	946	8 154 705	199	2 070 776	50	516 487	16	159 711	12	137 549	11	100 997	14	220 173
2019	7	97 574 081	11 021	88 129 776	820	7 123 727	185	1 473 731	30	447 615	24	257 138	9	79 037	5	63 038	18	160 281
2019	8	90 803 502	10 592	82 618 722	677	5 808 658	172	1 448 343	50	565 435	18	177 076	9	132 983	4	52 286	12	92 707
2019	9	84 417 298	9 946	75 527 892	753	6 426 534	155	1 454 160	56	604 817	26	267 294	12	101 619	4	34 983	8	86 609
2019	10	77 675 763	9 487	70 039 914	698	5 468 669	122	1 056 984	50	584 231	26	257 457	14	224 562	5	43 946	14	68 101
2019	11																	
2019	12																	

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	36	
Monthly Period Interest Period	from Oct 19 25.10.2019	to 25.11.2019 = 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 4			2017 1			2017 2			2017 3			2017 4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	666	666	13 876	2 149	2 815	11 727	1 112	3 927	10 615	960	4 887	9 655	960	5 847	8 695
2017 1	387 612	29				132 181	132 181	255 430	69 364	201 546	186 066	2 927	204 473	183 138	5 935	210 408	177 203
2017 2	925 325	54							350 904	350 904	574 421		305 235	269 186	23 732	679 872	245 454
2017 3	642 838	50										281 267	281 267	361 571	90 874	372 141	270 697
2017 4	673 040	46													371 510	371 510	301 529
2018 1	748 138	63															
2018 2	853 271	68															
2018 3	715 758	64															
2018 4	660 936	56															
2019 1	521 743	45															
2019 2	593 998	53															
2019 3	339 597	38															
2019 4	68 101	14															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q1			2018 Q2			2018 Q3			2018 Q4			2019 Q1		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	960	6 807	7 735	8 269	15 076	- 534	-	15 076	- 534	-	15 076	- 534	-	15 076	- 534
2017 1	387 612	29	5 623	216 032	171 580	34 987	251 019	136 593	17 067	268 086	119 526	5 702	273 787	113 824	850	274 637	112 974
2017 2	925 325	54	37 579	717 451	207 875	22 563	740 014	185 311	21 101	761 115	164 210	130 789	891 904	33 421	1 482	893 386	31 939
2017 3	642 838	50	21 100	393 241	249 597	15 460	408 701	234 138	20 825	429 525	213 313	163 660	593 185	49 653	16	593 201	49 637
2017 4	673 040	46	207 998	579 508	93 531	19 006	598 515	74 525	2 949	601 464	71 576	159 514	760 977	- 87 938	315	761 292	- 88 253
2018 1	748 138	63	263 421	263 421	484 717	265 803	529 224	218 914	21 526	550 750	197 388	185 774	736 523	11 615	2 301	738 824	9 314
2018 2	853 271	68				236 260	236 260	617 011	266 834	503 094	350 176	180 666	683 760	169 510	4 054	687 814	165 457
2018 3	715 758	64							329 718	329 718	386 040	144 529	474 246	241 511	14 930	489 177	226 581
2018 4	660 936	56										255 009	255 009	405 926	127 883	382 892	278 043
2019 1	521 743	45													199 711	199 711	322 032
2019 2	593 998	53															
2019 3	339 597	38															
2019 4	68 101	14															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 Q2			2019 Q3			2019 Q4		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	-	15 076	- 534	-	15 076	- 534	-	15 076	-
2017 1	387 612	29	2 915	277 553	110 059	409	277 962	109 649	-	277 962	- 409
2017 2	925 325	54	26 118	919 505	5 821	463	919 967	5 358	144	920 111	- 606
2017 3	642 838	50	-	593 201	49 637	-	593 201	49 637	-	593 201	-
2017 4	673 040	46	-	761 292	- 88 253	-	761 292	- 88 253	-	761 292	-
2018 1	748 138	63	25 903	764 727	- 16 589	-	764 727	- 16 589	-	764 727	-
2018 2	853 271	68	50 151	737 965	115 905	253	738 218	115 053	333	738 551	- 586
2018 3	715 758	64	181 993	671 170	44 588	- 510	670 660	45 097	-	670 660	510
2018 4	660 936	56	179 148	562 041	98 895	25 761	587 802	73 134	392	588 194	- 26 153
2019 1	521 743	45	166 027	365 739	156 005	85 118	450 857	70 886	5 901	456 758	- 91 019
2019 2	593 998	53	80 600	80 600	513 399	207 912	288 512	305 486	23 305	311 817	- 231 218
2019 3	339 597	38				51 893	51 893	287 704	35 082	86 975	- 86 975
2019 4	68 101	14									-

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26. Priority of Payments



Reporting Date	27.11.2019
Payment date	25.11.2019
Period No	36
Monthly Period	Oct 19
Interest Period	from 25.10.2019 to 25.11.2019 = 31 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	7 057 024,57	EUR
Senior Expenses	-	61 000,78	EUR
Servicing Fee	-	33 443,73	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	221 044,78	EUR
Principal on Loan to Issuer	-	6 741 535,28	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	7 872 716,89	EUR
Senior Expenses	-	55 086,83	EUR
Interest Class A	-	1 012,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	856 050,00	EUR
Prior to PDTE - Interest on Class C notes	-	12 133,00	EUR
Prior to PDTE - Interest on Class D notes	-	12 200,00	EUR
Principal Payments on Class A	-	6 741 535,28	EUR
Principal Payments on Class B	-	-	EUR
Principal Payments on Class C	-	-	EUR
Principal Payments on Class D	-	-	EUR
Interest on Class E notes	-	28 325,00	EUR
Principal Payments on Class E	-	-	EUR
Credit Reserve Account up to Required Reserve Amount	-	-	EUR
Interest on Class F notes	-	82 500,00	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	-	EUR
Interest Issuer Subordinated Loan	-	78,88	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	77 511,37	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	77 511,37	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	9,21	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	77 502,16	EUR

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27. Transaction Costs



Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	36	
Monthly Period	Oct 19	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	61 000,78						
Interest accrued for the Period	EUR	139 969,00	1 012,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	6 117 801,00	962 495,00	140 943,00	450 135,00	452 620,00	1 050 858,00	3 060 750,00
Interest Payments	EUR	139 969,00	1 012,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	6 117 801,00	962 495,00	140 943,00	450 135,00	452 620,00	1 050 858,00	3 060 750,00
Interest accrued on Subordinated Loan for the Period	EUR	78,88						
Cumulative Interest accrued on Subordinated Loan	EUR	15 596,55						
Interest Payments on Subordinated Loan	EUR	78,88						
Cumulative Interest Payments on Subordinated Loan	EUR	15 596,55						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



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Reporting Date	27.11.2019					
Payment date	25.11.2019					
Period No	36					
Monthly Period	Oct 19					
Interest Period	from	25.10.2019	to	25.11.2019	=	31 days