

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		31.05.2019			
Payment date		28.05.2019		Following payment dates:	25.06.2019
Period No		30			25.07.2019
Monthly Period		Apr 19			
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days
Cut-Off date		30.04.2019			

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1. Portfolio Information



Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	30				
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Interest Period	from	25.04.2019	to	28.05.2019	= 33 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	129 052 240,42 EUR
Scheduled Loan Principal Repayments	4 216 373,71 EUR
Prepayments	4 279 666,58 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	8 496 040,29 EUR
New Defaulted Auto Loans in Period	205 401,97 EUR
Closing Balance	120 350 798,16 EUR
Total revenue collections	
Revenue and fees received on loan balances	477 124,94 EUR
Recoveries on loans in default	119 588,44 EUR
Total Revenue Received in Period	596 713,38 EUR
# Loans	
At beginning of period	14 679 Loans
Paid in Full	674 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	23 Loans
At end of period	13 982 Loans

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2. Amount Due for Distribution

Reporting Date	31.05.2019
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	9 089 996 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	9 089 996 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9 039 850 EUR
b. Reserve Fund	1 017 301 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	10 057 151 EUR

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3. Reserve Accounts

Reporting Date	31.05.2019
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Note Balance

Beginning of Period	129 052 240,42 EUR
End of Period	120 350 798,16 EUR

Reserve Fund

	in %	
Beginning of Period	0,0 %	- EUR
Cash Outflow		- EUR
Cash Inflow		- EUR
End of Period	0,0 %	- EUR
Required Reserve Amount	0,0 %	- EUR

Liquidity Balance

Beginning of Period	0,8 %	1 017 301,35 EUR
Cash Outflow		1 017 301,35 EUR
Cash Inflow		925 522,40 EUR
End of Period	0,7 %	925 522,40 EUR
Required Reserve Amount	0,7 %	925 522,40 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	31.05.2019	
Payment date	28.05.2019	
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Asset Balance

Beginning of Period	129 052 240,42	EUR
End of Period	120 350 798,16	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	108 625 647,31	90,26 %	12 742
1-29 days past due	8 849 684,30	7,35 %	952
Delinquent Receivables:			
30-59 days past due	1 823 607,24	1,52 %	197
60-89 days past due	432 942,25	0,36 %	37
90-119 days past due	303 615,44	0,25 %	30
120-149 days past due	195 232,39	0,16 %	15
150-179 days past due	120 069,23	0,10 %	9
Total Performing and Delinquent	120 350 798	100,00 %	13 982

	EUR	%	# loans
Volkswagen vehicles	18 088 489	15,03 %	2 444
Current Period Defaults	205 401,97		23
Cumulative Defaults	6 348 603,80		481
Current Period Recoveries	119 588,44		
Cumulative Recoveries	4 969 055,00		

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

NO

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	120 350 798,16
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	120 350 798,16
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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5. Outstanding Notes

Reporting Date	31.05.2019	
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1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
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	129 052 240,42	65 252 240,42	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	10 057 150,94						
Amortisation	8 701 442,26						
Redemption per Class	8 701 442,26	8 701 442,26	-	-	-	-	-
Redemption per Note		1 601,30	-	-	-	-	-
Class Principal Outstanding Closing Balance	120 350 798,16	56 550 798,16	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	46,99 %	22,68 %	7,56 %	5,07 %	8,56 %	9,14 %
Current Pool Factor		0,10	1,00	1,00	1,00	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention*		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Interest Days	33						
Principal Outstanding per Note Beginning of Period		12 008,14	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		1 601,30	-	-	-	-	-
Principal Outstanding per Note End of Period		10 406,85	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		1,46	13,92	133,33	200,00	275,00	750,00
Interest Payment	23 887,92	7 955,34	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		1,46	13,92	133,33	200,00	275,00	750,00

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Initial total CE (Subordination, Reserve)		11,45 %	6,95 %	5,45 %	4,45 %	2,75 %	0,94 %
Current CE (incl. Excess Spread)		55,41 %	32,72 %	25,16 %	20,09 %	11,53 %	2,39 %
Current CE (excl. Excess Spread)		53,78 %	31,10 %	23,54 %	18,47 %	9,91 %	0,77 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 31.05.2019
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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

Reporting Date	31.05.2019				
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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	

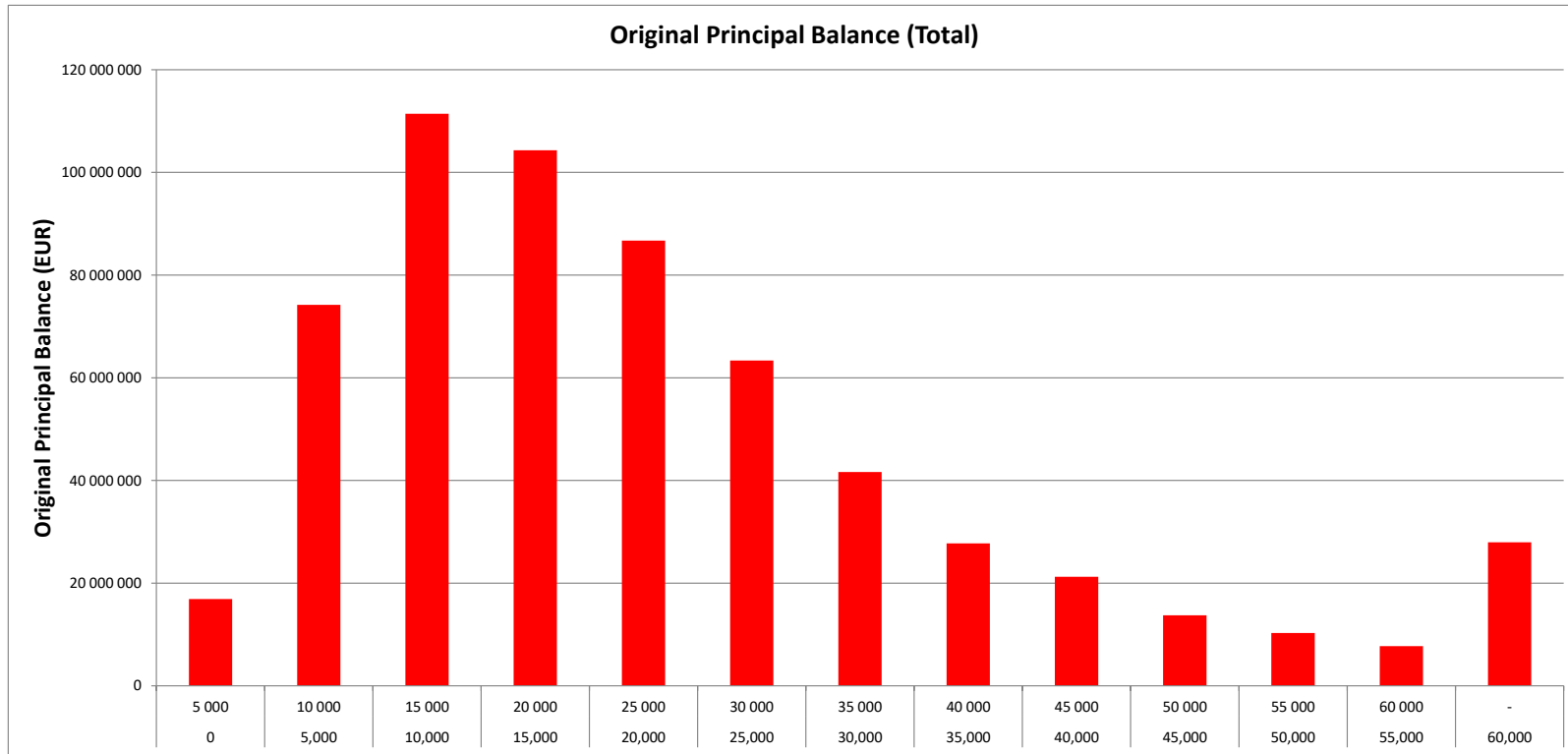
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7.b Original Principal Balance Graph

Reporting Date	31.05.2019	
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Original Principal Balance (Total)



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8.a Outstanding Principal Balance

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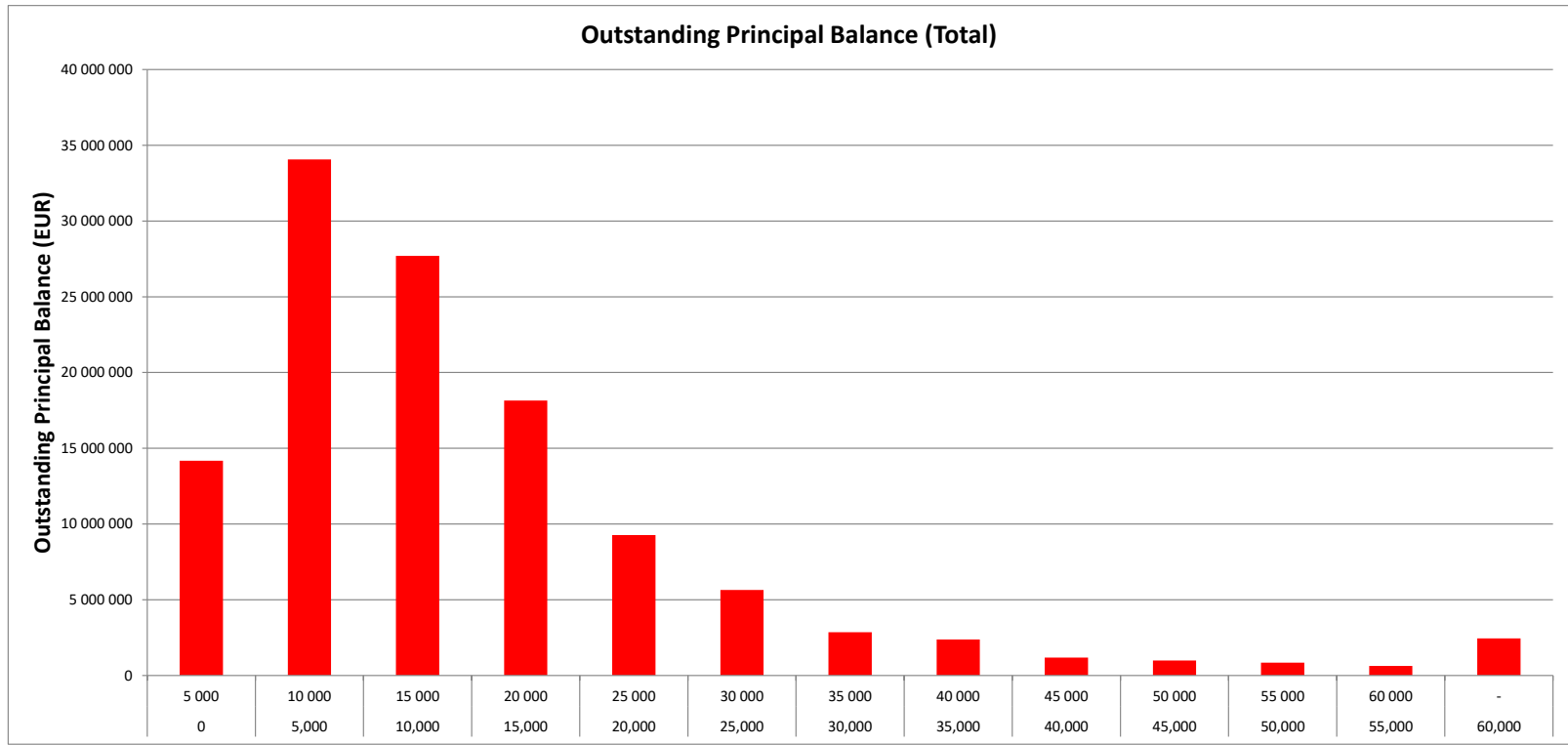
Average amount - all: 8 608

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	5 033	14 180 705	11,8 %	17,6	38,1
		5 000 10 000	4 728	34 070 225	28,3 %	22,6	37,0
		10 000 15 000	2 278	27 695 390	23,0 %	23,3	36,6
		15 000 20 000	1 056	18 148 695	15,1 %	23,8	36,3
		20 000 25 000	420	9 270 271	7,7 %	24,0	36,1
		25 000 30 000	208	5 646 439	4,7 %	23,9	36,2
		30 000 35 000	88	2 853 220	2,4 %	23,4	36,6
		35 000 40 000	64	2 383 449	2,0 %	22,9	36,7
		40 000 45 000	28	1 186 242	1,0 %	23,0	36,7
		45 000 50 000	21	993 064	0,8 %	24,4	36,7
		50 000 55 000	16	843 014	0,7 %	23,7	36,6
		55 000 60 000	11	632 170	0,5 %	25,0	36,1
		60 000 -	31	2 447 915	2,0 %	23,6	36,5
	Total		13 982	120 350 798	100 %		

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



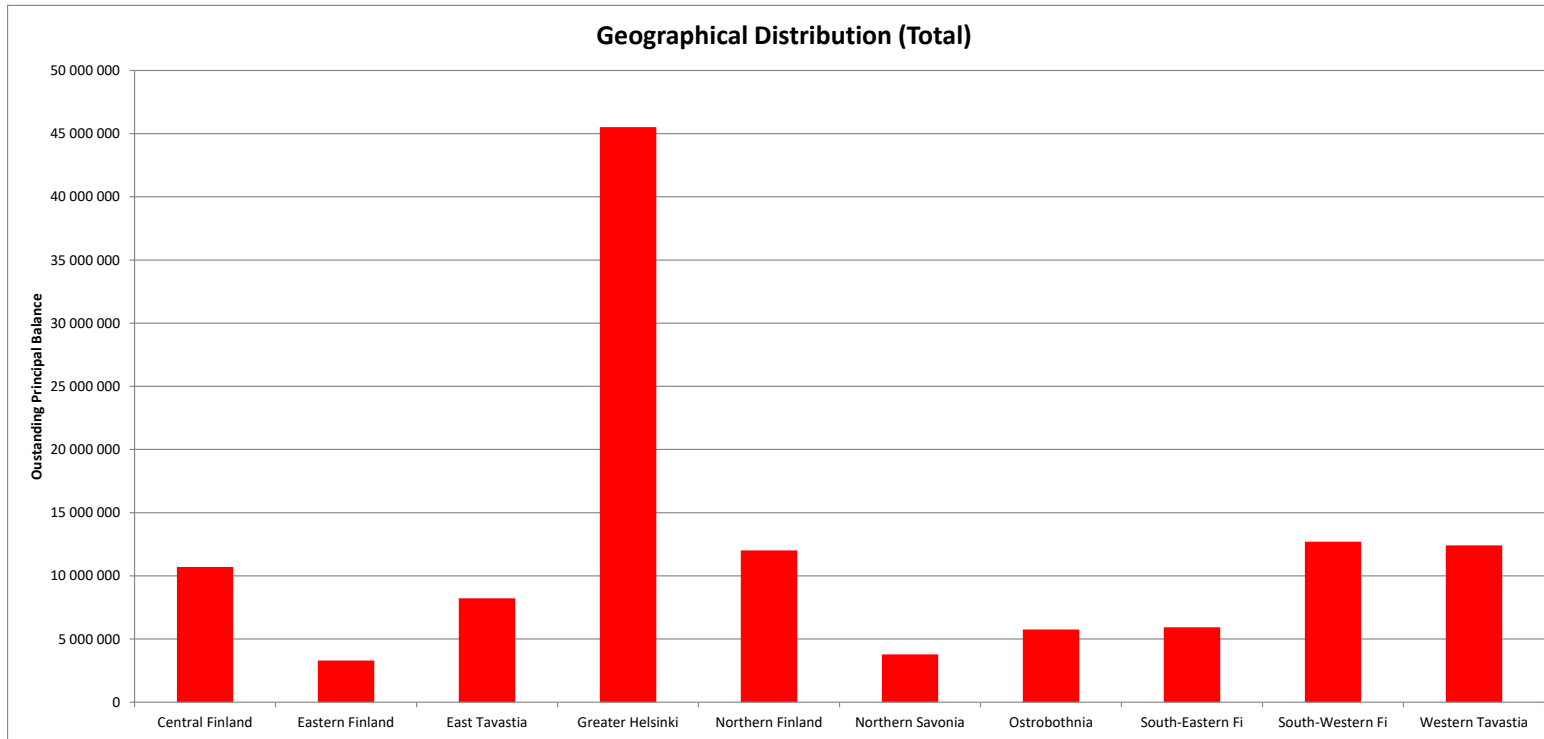
Reporting Date	31.05.2019	
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Period No	30	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 331	10 706 650	8,90 %	22,5		36,8
Eastern Finland	428	3 304 262	2,75 %	22,6		36,4
East Tavastia	1 010	8 222 590	6,83 %	22,9		36,5
Greater Helsinki	4 890	45 514 800	37,82 %	22,6		36,8
Northern Finland	1 406	12 017 648	9,99 %	22,7		36,7
Northern Savonia	468	3 782 410	3,14 %	21,5		36,8
Ostrobothnia	768	5 756 083	4,78 %	21,8		37,1
South-Eastern Fi	706	5 934 491	4,93 %	22,1		37,5
South-Western Fi	1 543	12 704 686	10,56 %	22,7		36,9
Western Tavastia	1 432	12 407 179	10,31 %	23,1		36,4
Total	13 982	120 350 798	100 %			

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9.b Geographical Distribution Graph

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10.a Interest Rate

Reporting Date	31.05.2019				
Payment date	28.05.2019				
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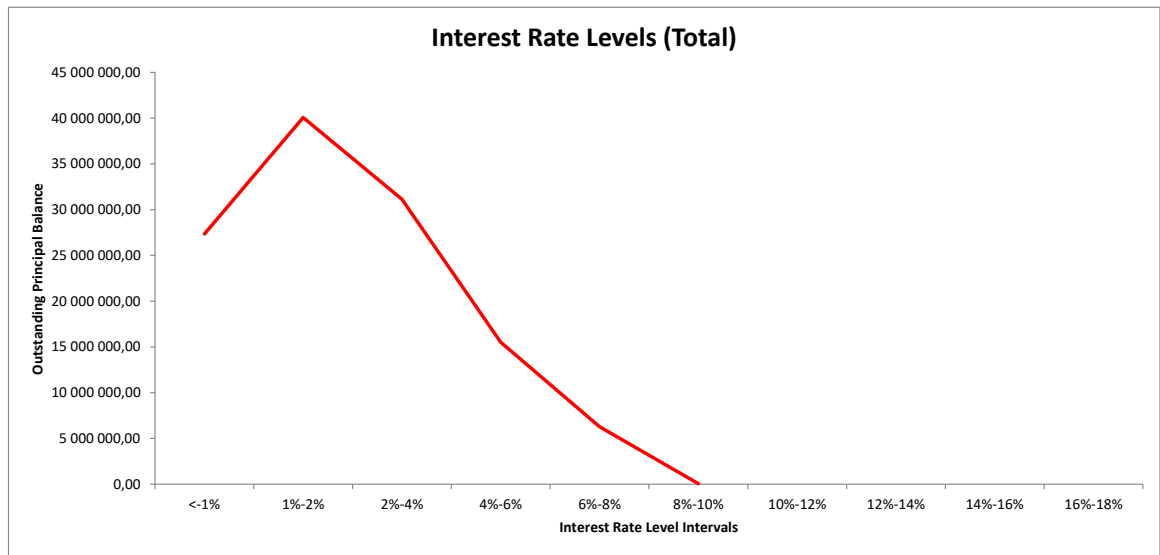


TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	2712	27 333 296	22,71 %	23,6	36,1
1	2	4145	40 066 203	33,29 %	22,8	36,6
2	4	3354	31 125 036	25,86 %	21,9	37,3
4	6	2471	15 501 103	12,88 %	21,9	37,2
6	8	1287	6 272 097	5,21 %	21,6	37,1
8	10	13	53 063	0,04 %	22,3	36,2
10	12					
12	14					
14	16					
16	18					
18	20					
Total		13 982	120 350 798	100 %		

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10.b Interest Rate

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11.a Remaining Terms



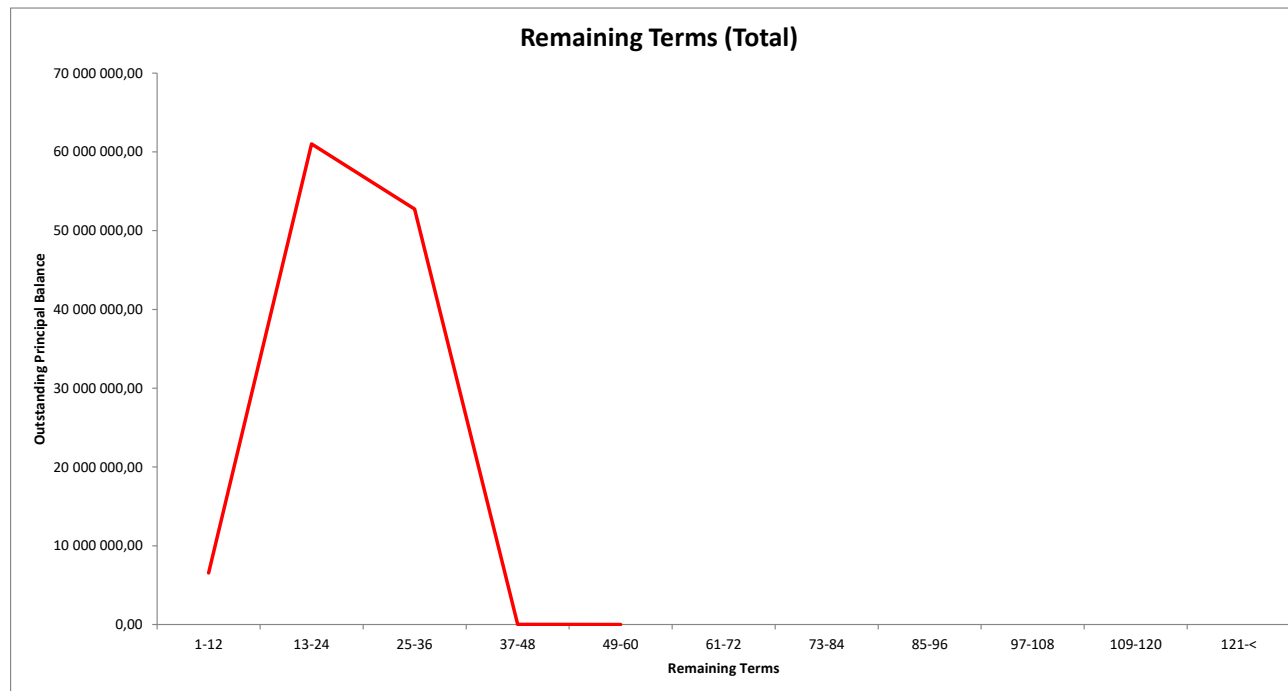
Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	30				
Monthly Period	Apr 19				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days

		TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning		
		0		0	31	32 903	0,03 %	0,0	37,6
		1		12	2 258	6 550 502	5,44 %	8,5	41,4
		13		24	6 975	61 013 681	50,70 %	20,4	38,9
		25		36	4 716	52 735 060	43,82 %	26,8	33,8
		37		48	2	18 652	0,02 %	44,6	33,9
		49		60	0	0	0,00 %	0,0	0,0
		61		72					
		73		84					
		85		96					
		97		108					
		109		120					
		121		-					
	Total		13 982		120 350 798	100 %			

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11.b Remaining Terms

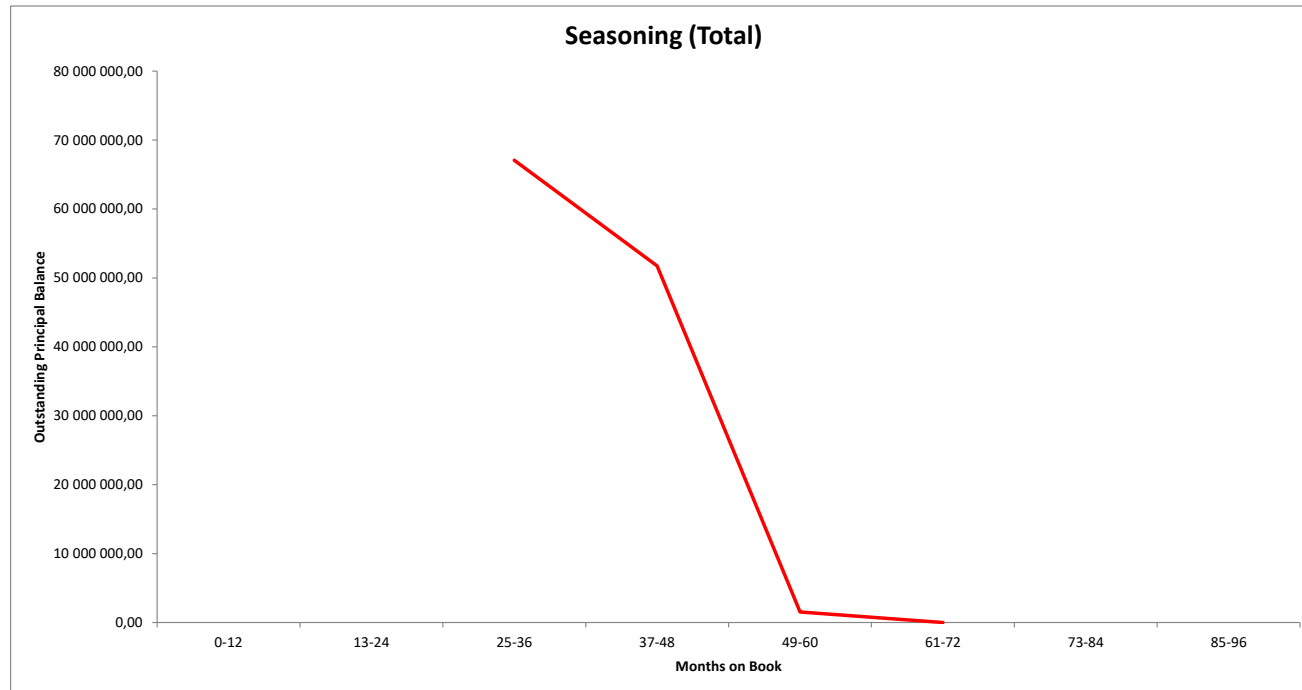
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12.b Seasoning

Reporting Date	31.05.2019	
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Interest Period	from	25.04.2019
	to	28.05.2019
	=	33 days



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13.a Balloon loans



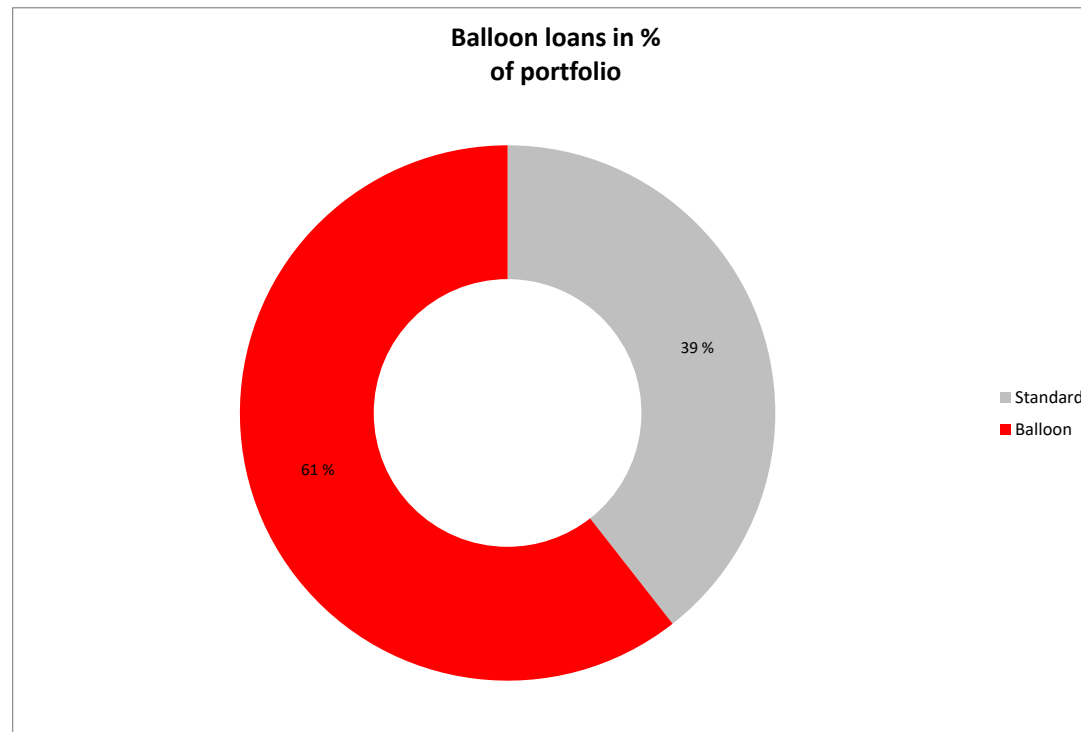
Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	30	
Monthly Period	Apr 19	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

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		8 897	47 453 434	39,43 %	1 390	0,00 %	21,8	36,6
Balloon		5 085	72 897 364	60,57 %	36 697 873	50,34 %	23,1	36,9
Total		13 982	120 350 798	100 %	36 699 264	30,49 %		

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13.b Balloon loans

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	30	
Monthly Period	Apr 19	
Interest Period	from	25.04.2019
	to	28.05.2019
	=	33 days



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14.a # loans per borrower



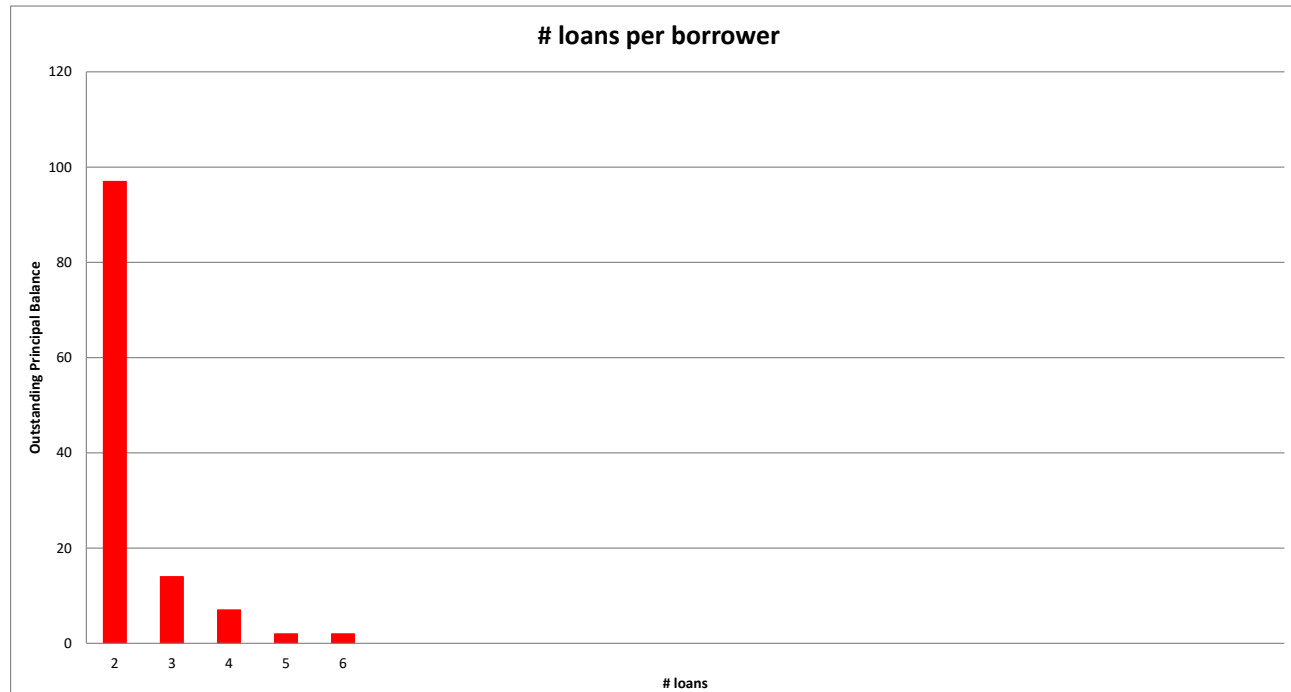
Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	30	
Monthly Period	Apr 19	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	13696	117 430 098	97,57 %
	2	97	1 995 428	1,66 %
	3	14	427 409	0,36 %
	4	7	293 677	0,24 %
	5	2	79 793	0,07 %
	6	2	124 393	0,10 %
	Total:	13 818	120 350 798	100,0 %

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14.b # loans per borrower

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	30	
Monthly Period	Apr 19	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days



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15.a Amortization Profile



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	30	
Monthly Period	Apr 19	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

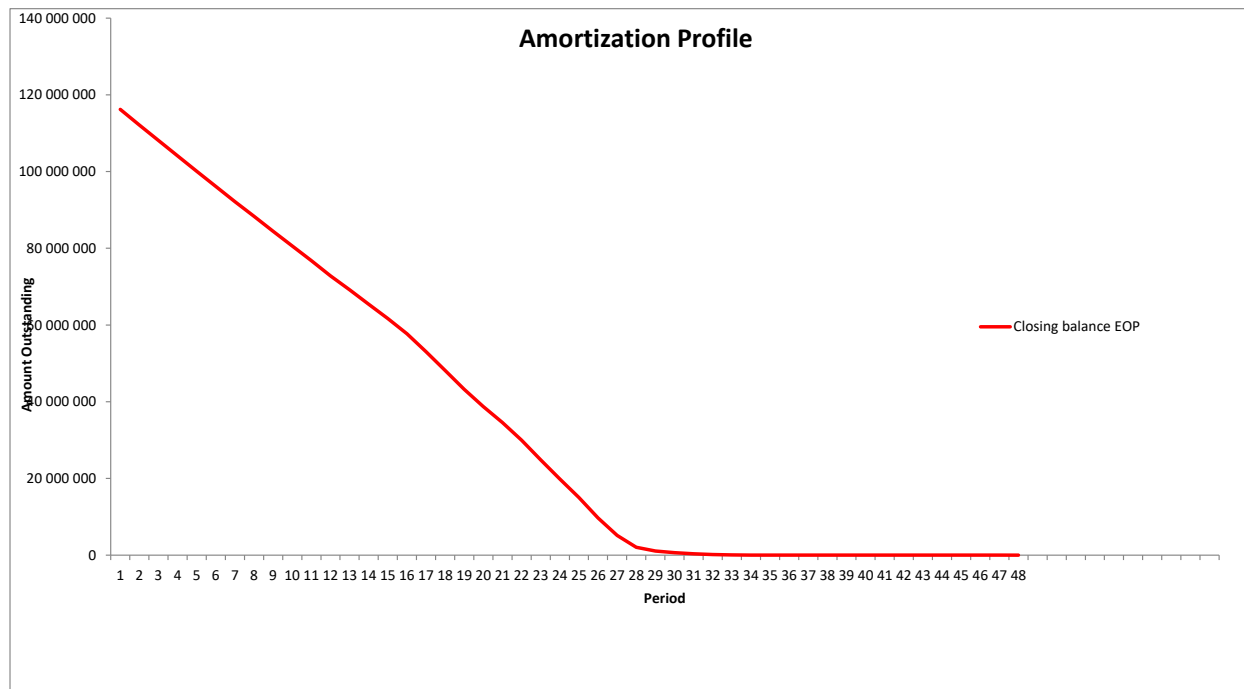
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	120 350 798	116 219 288	4 131 510	260 140	2,62 %	96,57 %
2	116 219 288	112 127 645	4 091 643	250 292	2,62 %	93,17 %
3	112 127 645	108 094 182	4 033 463	240 512	2,60 %	89,82 %
4	108 094 182	104 082 704	4 011 478	230 898	2,59 %	86,48 %
5	104 082 704	100 063 546	4 019 158	221 346	2,58 %	83,14 %
6	100 063 546	96 145 610	3 917 935	211 798	2,57 %	79,89 %
7	96 145 610	92 196 346	3 949 264	202 449	2,56 %	76,61 %
8	92 196 346	88 334 888	3 861 458	193 058	2,54 %	73,40 %
9	88 334 888	84 434 434	3 900 454	183 924	2,53 %	70,16 %
10	84 434 434	80 621 741	3 812 693	174 711	2,51 %	66,99 %
11	80 621 741	76 796 067	3 825 674	165 768	2,50 %	63,81 %
12	76 796 067	72 826 051	3 970 016	156 834	2,48 %	60,51 %
13	72 826 051	69 170 656	3 655 396	147 613	2,46 %	57,47 %
14	69 170 656	65 409 885	3 760 771	139 064	2,44 %	54,35 %
15	65 409 885	61 701 154	3 708 731	130 314	2,42 %	51,27 %
16	61 701 154	57 716 910	3 984 244	121 610	2,39 %	47,96 %
17	57 716 910	53 018 774	4 698 136	112 531	2,36 %	44,05 %
18	53 018 774	48 123 881	4 894 893	102 020	2,33 %	39,99 %
19	48 123 881	43 258 201	4 865 680	91 610	2,31 %	35,94 %
20	43 258 201	38 758 174	4 500 027	81 515	2,28 %	32,20 %

Amortization profile (first 20 periods)

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15.b Amortization Profile

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	30	
Monthly Period	Apr 19	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days



**SCF Rahoituspalvelut II DAC
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16.a Payment Holidays



Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	30				
Monthly Period	Apr 19				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days

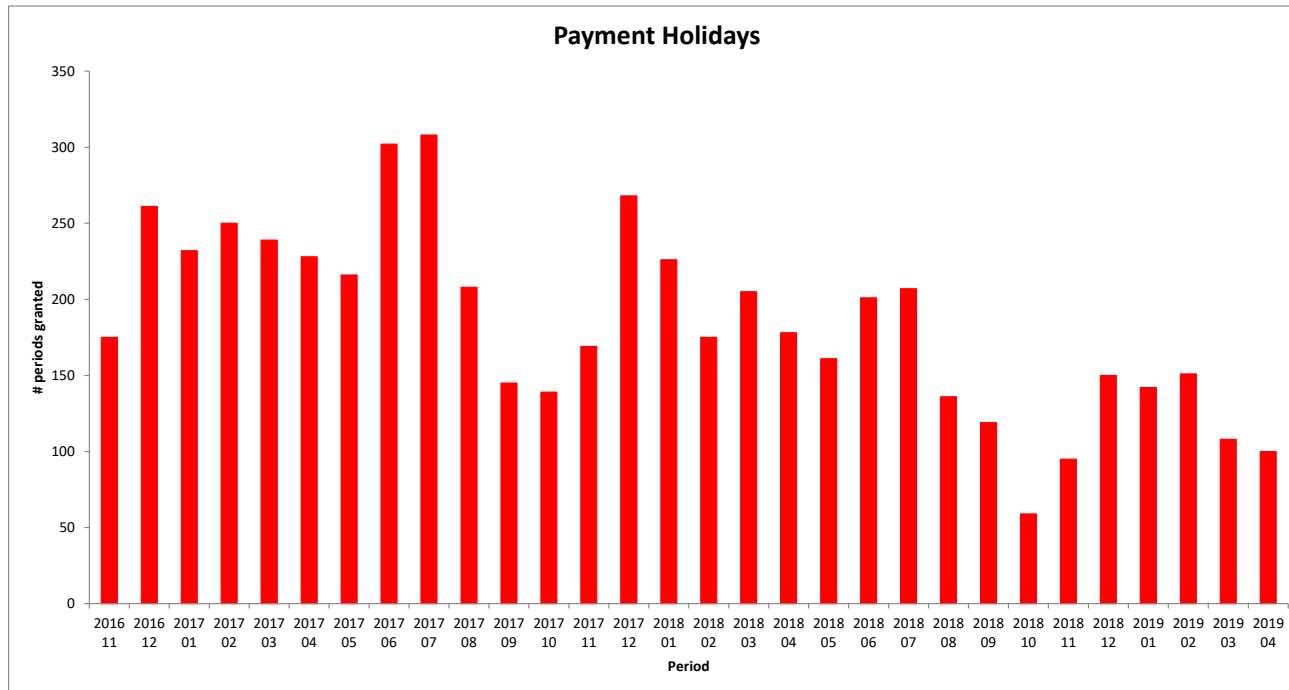
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2016 11	175	267	78 603	2 806 265	
2016 12	261	319	91 714	4 552 936	
2017 01	232	318	89 820	4 037 845	
2017 02	250	347	94 638	4 010 715	
2017 03	239	309	86 447	3 676 999	
2017 04	228	316	83 086	3 258 438	
2017 05	216	277	77 068	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	
Total:	5 553	7 355	2 142 400	76 796 278	

Payment Holiday

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Monthly Investor Report

16.b Payment Holidays

Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	30				
Monthly Period	Apr 19				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days



SCF Rahoituspalvelut II DAC
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17.a Downpayment



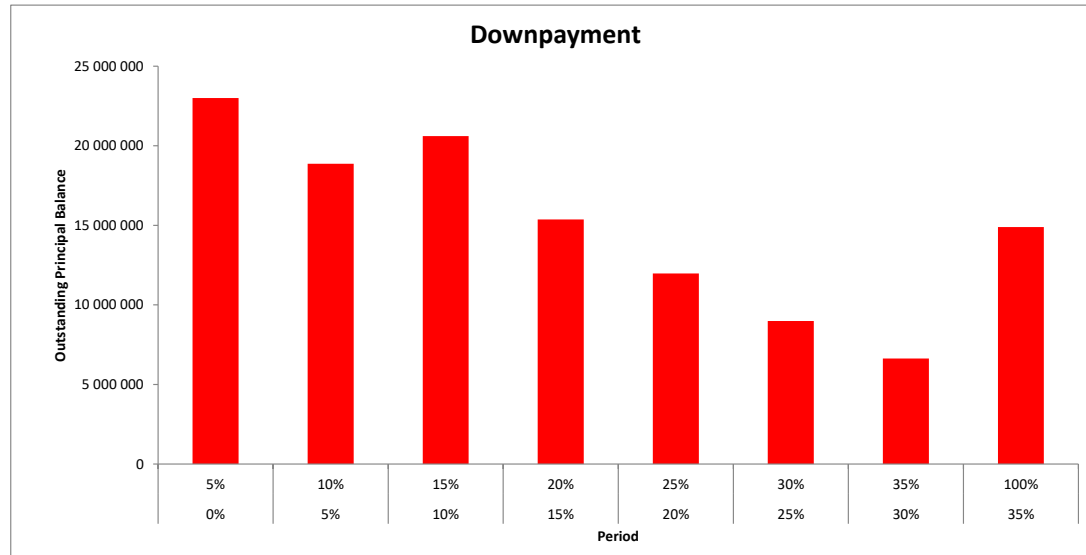
Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	30	
Monthly Period	Apr 19	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	2 265	23 001 906	19,1 %	23,7	36,5
	5 %	10 %	1 991	18 865 960	15,7 %	23,0	36,8
	10 %	15 %	2 281	20 605 756	17,1 %	22,7	36,8
	15 %	20 %	1 639	15 374 530	12,8 %	22,6	36,8
	20 %	25 %	1 365	11 980 931	10,0 %	22,2	36,9
	25 %	30 %	1 085	8 990 265	7,5 %	22,3	36,7
	30 %	35 %	808	6 633 472	5,5 %	21,7	36,9
	35 %	100 %	2 548	14 897 978	12,4 %	21,0	36,8
	Total		13 982	120 350 798	100 %		

SCF Rahoituspalvelut II DAC
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17.b Downpayment

Reporting Date	31.05.2019		
Payment date	28.05.2019		
Period No	30		
Monthly Period	Apr 19		
Interest Period	from	25.04.2019	to 28.05.2019 = 33 days



SCF Rahoituspalvelut II DAC
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18.a Vehicle Condition

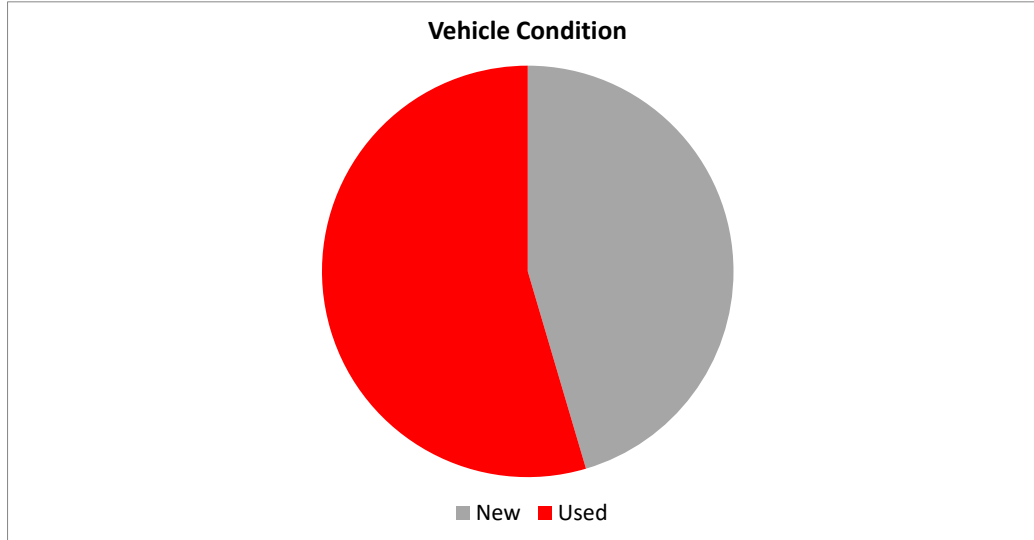


Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	30	
Monthly Period	Apr 19	
Interest Period	from	25.04.2019 to 28.05.2019 = 33 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 606	54 678 085	45,4 %	22,8	36,8
	Used	9 376	65 672 713	54,6 %	22,4	36,7
	Total	13 982	120 350 798	100 %		

18.b Vehicle Condition

Reporting Date		31.05.2019			
Payment date		28.05.2019			
Period No		30			
Monthly Period		Apr 19			
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days



SCF Rahoituspalvelut II DAC
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19.a Borrower Type



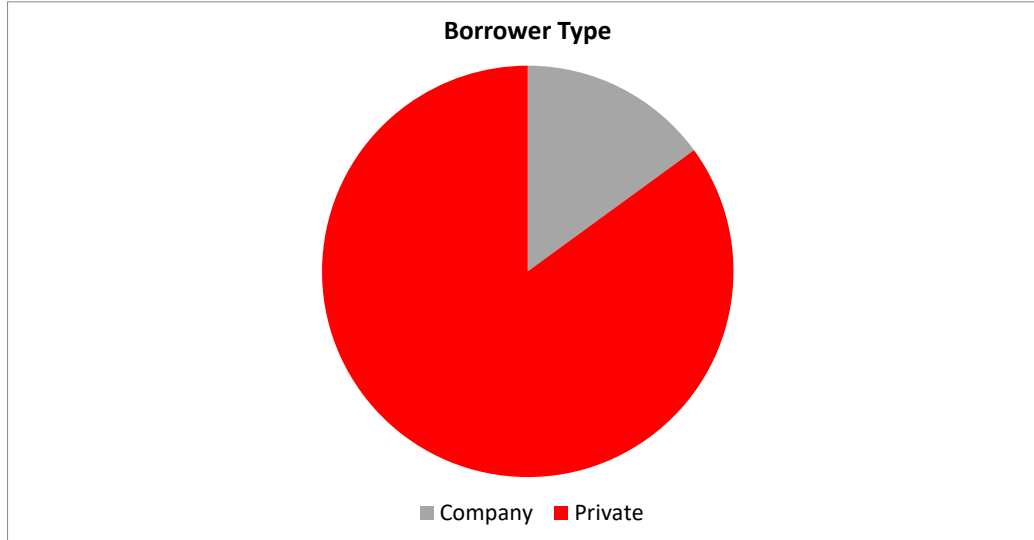
Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	30
Monthly Period	Apr 19
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 581	18 016 738	15,0 %	21,46	36,87
	Private	12 401	102 334 060	85,0 %	22,78	36,75
	Total	13 982	120 350 798	100,0 %		

SCF Rahoituspalvelut II DAC
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19.b Borrower Type

Reporting Date	31.05.2019
Payment date	28.05.2019
Period No	30
Monthly Period	Apr 19
Interest Period	from 25.04.2019 to 28.05.2019 = 33 days



**SCF Rahoituspalvelut II DAC
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20.a Vehicle type

Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	30	
Monthly Period	Apr 19	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

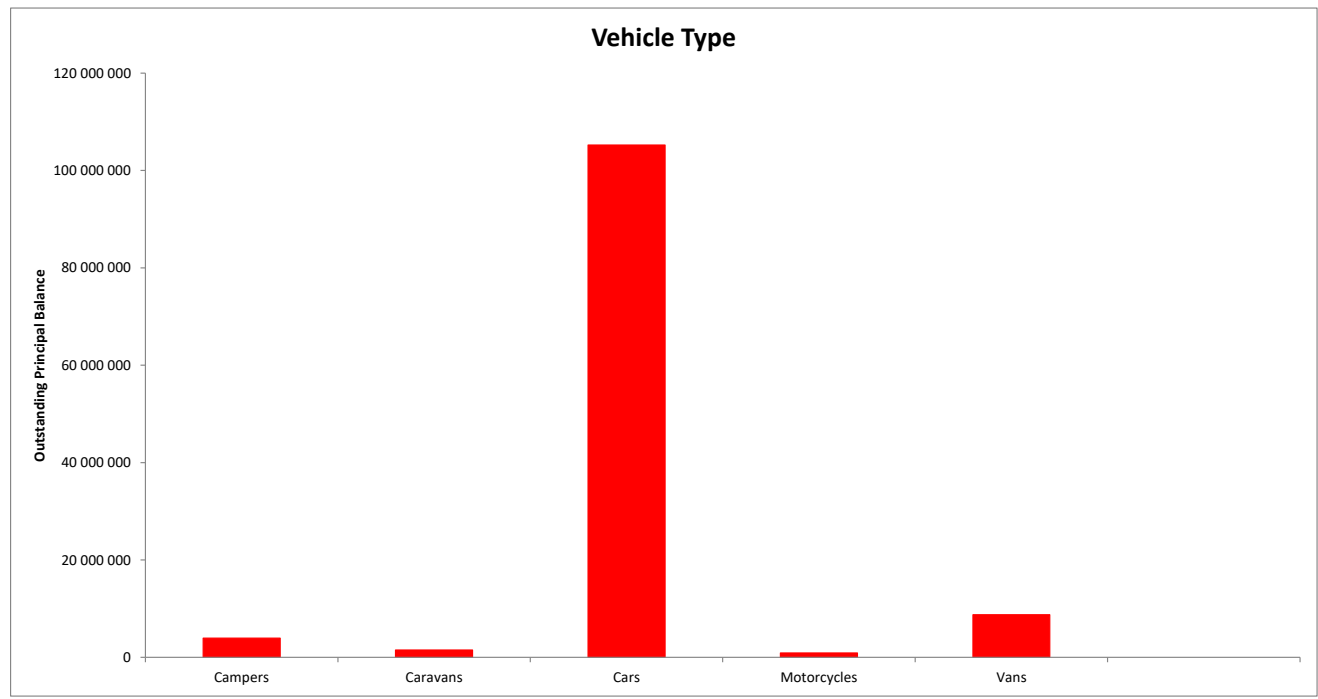


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		237	3 929 396	3,26 %	23,25	36,46
Caravans		189	1 494 559	1,24 %	24,33	35,72
Cars		12 362	105 248 265	87,45 %	22,61	36,80
Motorcycles		195	914 015	0,76 %	22,70	35,67
Vans		999	8 764 563	7,28 %	21,72	36,90
		13 982	120 350 798	100 %		

**SCF Rahoituspalvelut II DAC
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20.b Vehicle type

Reporting Date	31.05.2019					
Payment date	28.05.2019					
Period No	30					
Monthly Period	Apr 19					
Interest Period	from	25.04.2019	to	28.05.2019	=	33 days



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21.a Restructured Loans



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	30	
Monthly Period	Apr 19	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

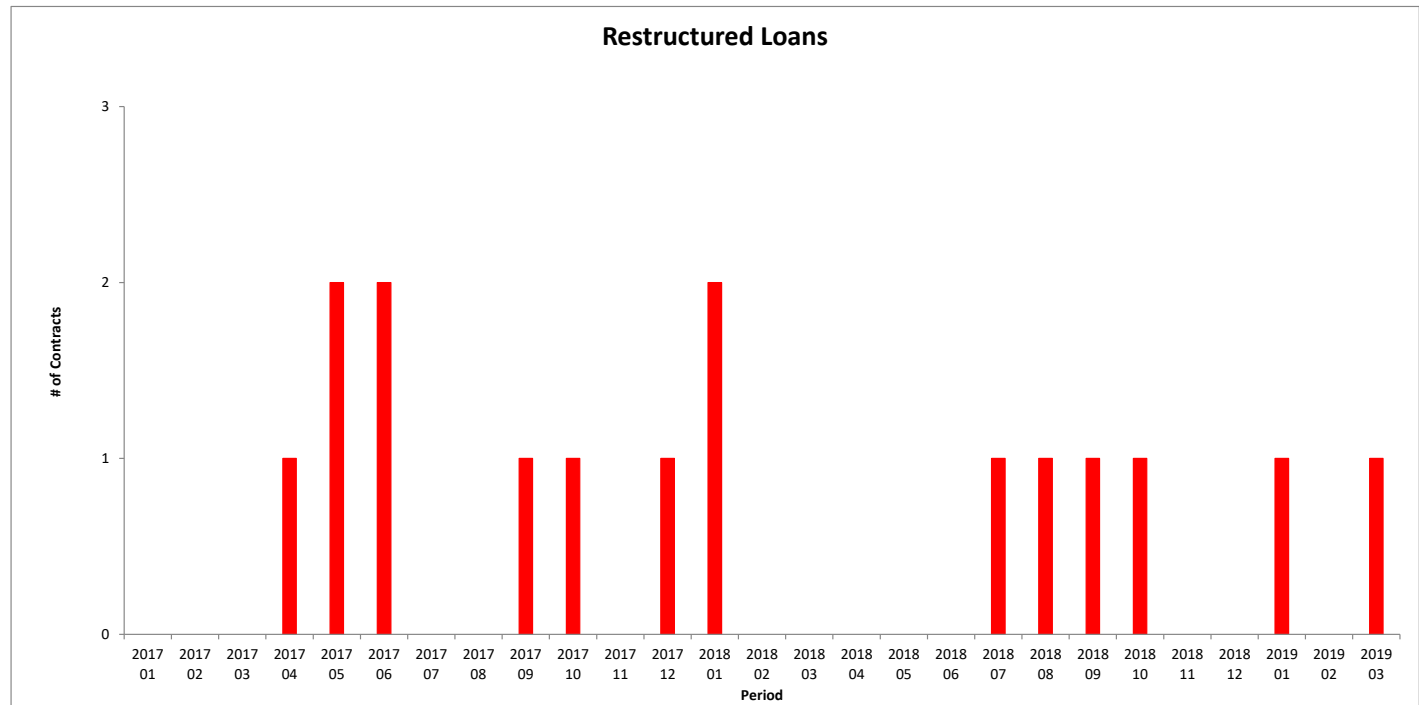
TOTAL		
Period	No	Outstanding balance
2016 11	0	0
2016 12	0	0
2017 01	0	0
2017 02	0	0
2017 03	0	0
2017 04	1	17 310
2017 05	2	17 566
2017 06	2	15 520
2017 07	0	0
2017 08	0	0
2017 09	1	3 710
2017 10	1	18 298
2017 11		
2017 12	1	23 337
2018 01	2	15 926
2018 02	0	0
2018 03	0	0
2018 04	0	0
2018 05	0	0
2018 06	0	0
2018 07	1	11 414
2018 08	1	3 039
2018 09	1	6 834
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
Total	17	182 184

Restructured

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21.b Restructured Loans

Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	30				
Monthly Period	Apr 19				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days



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22.a Dynamic Interest rate



Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	30				
Monthly Period	Apr 19				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days

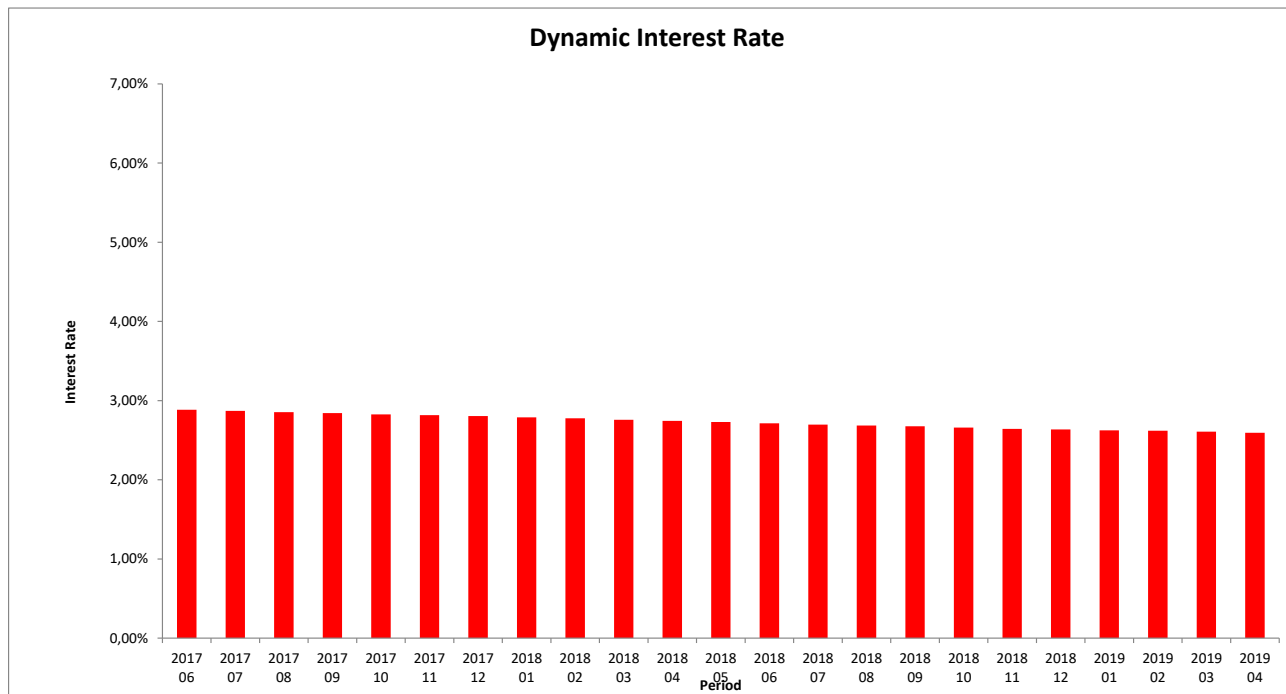
TOTAL		
Period	Closing balance	WA Interest rate
2016 11	567 935 967	2,98 %
2016 12	547 300 289	2,97 %
2017 01	525 396 333	2,96 %
2017 02	504 347 052	2,94 %
2017 03	481 919 092	2,93 %
2017 04	461 858 230	2,92 %
2017 05	439 904 054	2,90 %
2017 06	419 740 450	2,89 %
2017 07	400 842 082	2,87 %
2017 08	381 488 761	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 %

Interest rate evolution

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22.b Dynamic Interest Rate

Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	30				
Monthly Period	Apr 19				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days



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Monthly Investor Report

23.a Dynamic Pre-Payments



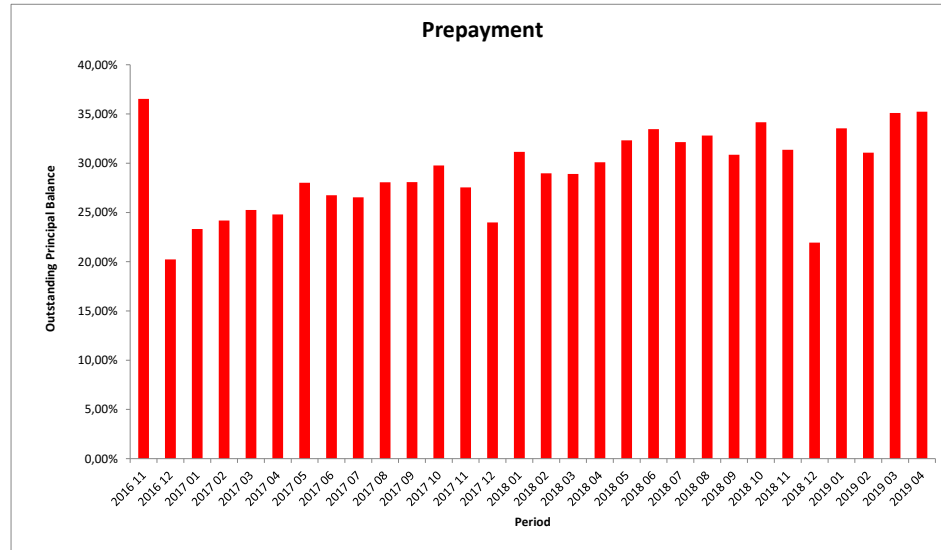
Reporting Date	31.05.2019			
Payment date	28.05.2019			
Period No	30			
Monthly Period	from	Apr 19	to	28.05.2019
Interest Period			=	33 days

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 %	

23.b Dynamic Pre-Payments



Reporting Date	31.05.2019				
Payment date	28.05.2019				
Period No	30				
Monthly Period	Apr 19				
Interest Period	from	25.04.2019	to	28.05.2019	= 33 days



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24. Delinquency



Reporting Date	31.05.2019		
Payment date	28.05.2019		
Period No	30		
Monthly Period	Apr 19		
Interest Period	from	25.04.2019	to 28.05.2019 = 33 days

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
2016	11	567 935 967	35 864	535 700 608	1 928	29 646 276	151	2 203 556	27	385 527								
	12	547 300 289	35 166	516 424 148	1 820	27 790 475	154	2 345 535	36	531 650								
	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				
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	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
	4	120 350 798	12742	108625647,3	952	8849684,3	197	1823607,24	37	432 942,25	30,00	303 615,44	15	195232,39	9	120069,23	23	205 402
	5																	
	6																	
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	10																	
	11																	
	12																	

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	30	
Monthly Period	Apr 19	
Interest Period	from 25.04.2019 to 28.05.2019	= 33 days

Default Quarter	Default Amount	Recovery Quarter	2016 4			2017 1			2017 2			2017 3			2017 4		
			No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries
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	656 139	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	205 402	23															

Default Quarter	Default Amount	Recovery Quarter	2018 Q1			2018 Q2			2018 Q3			2018 Q4			2019 Q1		
			No Of Loans	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries
2016 4	14 542	6	960	6 807	7 735	8 269	15 076	534	-	-	15 076	-	534	-	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	11 614	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	205 402	23															

Default Quarter	Default Amount	Recovery Quarter	2019 Q2		
			No Of Loans	Recoveries	Cum.Recoveries
2016 4	14 542	6	-	-	-
2017 1	387 612	29	-	274 637	112 974
2017 2	925 325	54	524	893 911	31 415
2017 3	642 838	50	-	593 201	-
2017 4	673 040	46	-	761 292	-
2018 1	748 138	63	-	738 824	-
2018 2	853 271	68	542	688 356	164 915
2018 3	715 758	64	3 309	492 485	223 272
2018 4	660 936	56	28 625	411 518	249 418
2019 1	521 743	45	77 218	276 930	244 814
2019 2	205 402	23	9 370	9 370	196 032

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26. Priority of Payments



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	30	
Monthly Period	Apr 19	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	9 089 995,76	EUR
Senior Expenses	-	1 670,60	EUR
Servicing Fee	-	50 146,17	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	336 736,73	EUR
Principal on Loan to Issuer	-	8 701 442,26	EUR
		0,00	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	10 057 150,94	EUR
Senior Expenses	-	1 670,60	EUR
Interest Class A	-	7 955,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	925 522,40	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	-	8 701 442,26	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	-	170,65	EUR
Principal Issuer Subordinated Loan	-	91 778,95	EUR
Payment to Purchaser	-	185 825,94	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	185 825,95	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	16,78	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	185 809,17	EUR

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27. Transaction Costs



Reporting Date	31.05.2019	
Payment date	28.05.2019	
Period No	30	
Monthly Period	Apr 19	
Interest Period	from 25.04.2019	to 28.05.2019 = 33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	1 670,60						
Interest accrued for the Period	EUR	146 912,00	7 955,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	5 266 270,00	944 706,00	118 149,00	377 337,00	379 420,00	880 908,00	2 565 750,00
Interest Payments	EUR	146 912,00	7 955,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	5 266 270,00	944 706,00	118 149,00	377 337,00	379 420,00	880 908,00	2 565 750,00
Interest accrued on Subordinated Loan for the Period	EUR	170,65						
Cumulative Interest accrued on Subordinated Loan	EUR	15 003,08						
Interest Payments on Subordinated Loan	EUR	170,65						
Cumulative Interest Payments on Subordinated Loan	EUR	15 003,08						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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28. Contact Details



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Reporting Date	31.05.2019					
Payment date	28.05.2019					
Period No	30					
Monthly Period	Apr 19					
Interest Period	from	25.04.2019	to	28.05.2019	=	33 days