

**SCF Rahoituspalvelut VII DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	29.07.2019				
Payment date	25.07.2019			Following payment dates:	27.08.2019
Period No	7				25.09.2019
Monthly Period	01.06.2019				
Interest Period	from 25.06.2019		to	25.07.2019	= 30 days
Cut-Off date	30.06.2019				

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**1. Portfolio Information**



Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>498 229 783,01 EUR</b>
Scheduled Loan Principal Repayments	9 457 936,35 EUR
Prepayments	11 378 779,51 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>20 836 715,86 EUR</b>
New Defaulted Auto Loans in Period	175 360,39 EUR
<b>Closing Balance</b>	<b>477 217 706,76 EUR</b>
Principal Recoveries on loans in default	85 876,64 EUR
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	1 493 600,03 EUR
Interest Recoveries on loans in default	2 154,39 EUR
<b>Total Revenue Received in Period</b>	<b>1 495 754,42 EUR</b>
<b># Loans</b>	
At beginning of period	36 880 Loans
Paid in Full	993 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	15 Loans
<b>At end of period</b>	<b>35 872 Loans</b>

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**2. Amount Due for Distribution - Revenue Receipts**

Reporting Date	29.07.2019
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**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections (Interest, fees, interest recoveries etc.)	1 489 679,77	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default, Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	-	EUR
e. Residual balance from Issuer Revenue Priority of Payments	122 537,51	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	0,00	EUR
<b>Total Amount for Purchaser Available Revenue Receipts</b>	<b>1 612 217,28</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	491 642,06	EUR
b. Reserve Fund	2 653 849,32	EUR
c. Amounts received under the Swap Agreement	720,40	EUR
d. Interest earned by the Issuer	-	EUR
e. Any other net amount received by the Issuer	-	EUR
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>3 146 211,78</b>	<b>EUR</b>

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**3. Amount Due for Distribution - Redemption Receipts**



Reporting Date	29.07.2019
Payment date	25.07.2019
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Monthly Period	01.06.2019
Interest Period	from 25.06.2019 to 25.07.2019 = 30 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections (Principal payments, Recoveries, Deemed Collection)	20 922 592,50	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
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>20 922 592,50</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	20 922 592,50	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	-	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>20 922 592,50</b>	<b>EUR</b>

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**4. Reserve Accounts**



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**Note Balance**

Beginning of Period	498 838 583,23	EUR
End of Period	477 915 990,73	EUR

**Reserve Fund**

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

**Liquidity Reserve**

Beginning of Period	0,5 %	2 653 849,32	EUR
Cash Outflow		2 653 849,32	EUR
Cash Inflow		2 531 312,21	EUR
End of Period	0,5 %	2 531 312,21	EUR
Required Reserve Amount	0,5 %	2 531 312,21	EUR

**Servicer Advance Reserve Fund**

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

**Set-off from Deposits**

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

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



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**6. Note Principal**



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**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	432 238 583,23	28 000 000,00	36 600 000,00	2 000 000,00	EUR
Sequential Amortization	20 922 592,50	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	411 315 990,73	28 000 000,00	36 600 000,00	2 000 000,00	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	-	608 800,22	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	-	175 360,39	EUR
Principal Recoveries	-	-	-	85 876,64	EUR
End of Period	-	-	-	698 283,97	EUR

**Net Note Principal**

Beginning of Period	432 238 583,23	28 000 000,00	36 600 000,00	1 391 199,78	EUR
End of Period	411 315 990,73	28 000 000,00	36 600 000,00	1 301 716,03	EUR

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**7. Outstanding Notes**



**1. Note Balance**

	All Notes	Class A	Class B	Class C	Class D
<b>General Note Information</b>					
ISIN Code		XS1910883526	XS1910895611	XS1910895884	XS1910896007
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	89,99 %	4,21 %	5,50 %	0,003006163
Legal Final Maturity Date		25.11.2027	25.11.2027	25.11.2027	25.11.2027
Rating (Fitch/Moody's)		AAAsf/ Aaa(sf)	Asf/ A2(sf)	Unrated	Unrated
Initial Notes Aggregate Principal Outstanding Balance	665 300 000,00	598 700 000,00	28 000 000,00	36 600 000,00	2 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 653	5 987	280	366	20
<b>Current Note Information</b>					
Class Principal Outstanding Opening Balance	498 838 583,23	432 238 583,23	28 000 000,00	36 600 000,00	2 000 000,00
Available Distribution Amount	20 922 592,50				
Amortisation	20 922 592,50				
Redemption per Class	20 922 592,50	20 922 592,50	-	-	-
Redemption per Note		3 494,67	-	-	-
Class Principal Outstanding Closing Balance	477 915 990,73	411 315 990,73	28 000 000,00	36 600 000,00	2 000 000,00
Current Tranching	100 %	86,06 %	5,86 %	7,66 %	0,42 %
Current Pool Factor		0,69	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		(Act/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*					
Interest Days	30				
Principal Outstanding per Note Beginning of Period		72 196,19	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 494,67	-	-	-
Principal Outstanding per Note End of Period		68 701,52	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		0,12	116,67	645,00	645,00
Interest Payment	282 357,06	720,40	32 666,67	236 070,00	12 900,00
Interest Payment per Note		0,12	116,67	645,00	645,00

**3. Credit Enhancements**

Initial total CE (Subordination)	10,01 %	5,80 %	0,30 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)	10,53 %	6,32 %	0,30 %	0,00 %
Current CE (Subordination incl. Excess Spread)	16,20 %	10,34 %	2,69 %	2,27 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	16,73 %	10,87 %	2,69 %	2,27 %
Current CE (Subordination)	13,94 %	8,08 %	0,42 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)	14,47 %	8,61 %	0,42 %	0,00 %



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8. Counterparty Ratings, Trigger Levels and Consequences



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Interest Period : 25.06.2019 to 25.07.2019 = 30 days

Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
			Short Term				Long Term						
			Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut VII 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 will (with the prior written consent of the Note Trustee) procure that, within 30 calendar days, (i) in relation to the Issuer, the Issuer Secured Accounts, the Issuer Share Capital Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Issuer Share Capital Account and (ii) in relation to the Purchaser, the Purchaser Transaction Account, the Purchaser Share Capital Account and all funds standing to the credit of the Purchaser Transaction Account and the Purchaser Share Capital Account, are transferred to another bank that meets the applicable Required Ratings (which bank will be notified in writing by the Issuer to the Transaction Account Bank) and which has been approved in writing by the Note Trustee in accordance with the provisions of the Transaction Account Bank Agreement. The appointment of the Transaction Account Bank will terminate on the date on which the appointment of the new transaction account bank becomes effective	
Swap Counterparty	ING Bank N.V.	Fitch First Rating Trigger Collateral	F1	F1+	N/A	N/A	A	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (ii) may, within fourteen (14) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
	ING Bank N.V.	Fitch Second Trigger Required Rating	F3	F1+	N/A	N/A	BBB-	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within fourteen (14) calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
Swap Counterparty	ING Bank N.V.	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within thirty (30) Business Days.	
	ING Bank N.V.	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	Baa3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Notes.	
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+	P-1	P-1	A	AA-	A3	Aa2	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank which meets the Required Ratings	

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**9.a Original Portfolio Principal Balance**

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Monthly Period	01.06.2019				
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Average amount - all: 15 089

	TOTAL						
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning
Original balance	0	5 000	6 172	20 988 305	3,15 %	22,3	9,2
	5 000	10 000	11 630	87 366 308	13,13 %	36,3	9,3
	10 000	15 000	9 714	120 462 454	18,11 %	42,2	9,3
	15 000	20 000	6 228	107 391 489	16,14 %	44,2	9,2
	20 000	25 000	4 016	89 711 217	13,49 %	45,1	8,8
	25 000	30 000	2 489	67 807 274	10,19 %	45,6	8,6
	30 000	35 000	1 296	41 803 370	6,28 %	45,8	8,9
	35 000	40 000	775	29 006 696	4,36 %	45,0	8,9
	40 000	45 000	510	21 585 525	3,24 %	45,9	8,8
	45 000	50 000	347	16 455 093	2,47 %	46,4	8,8
	50 000	55 000	216	11 318 521	1,70 %	46,1	8,4
	55 000	60 000	181	10 392 399	1,56 %	46,4	8,6
	60 000	-	516	40 977 808	6,16 %	45,9	8,6
	Total		44 090	665 266 457	100 %	42,80	9,0

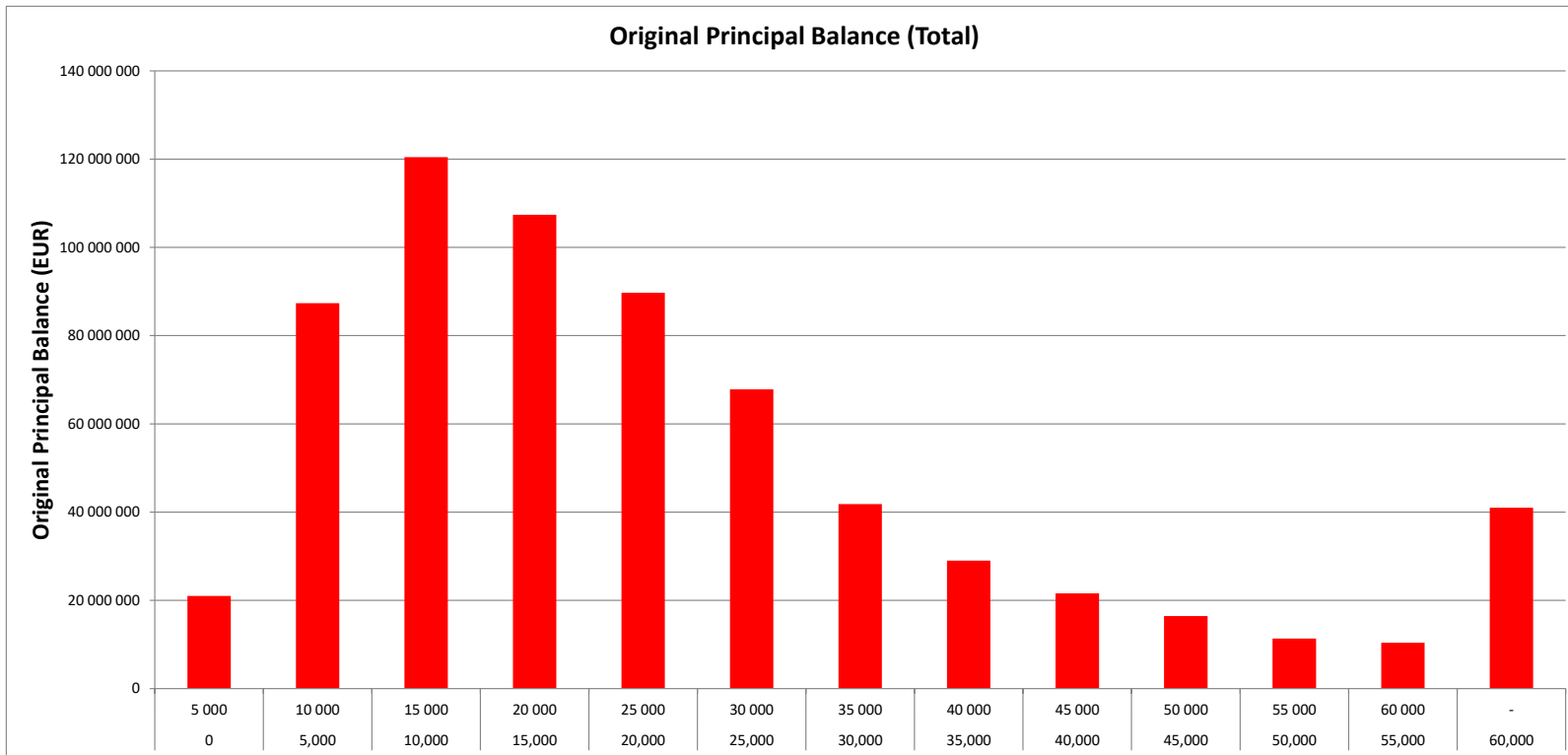
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**9.b Original Principal Balance Graph**

Reporting Date	29.07.2019	
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**Original Principal Balance (Total)**



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**10.a Outstanding Principal Balance**

Reporting Date	29.07.2019
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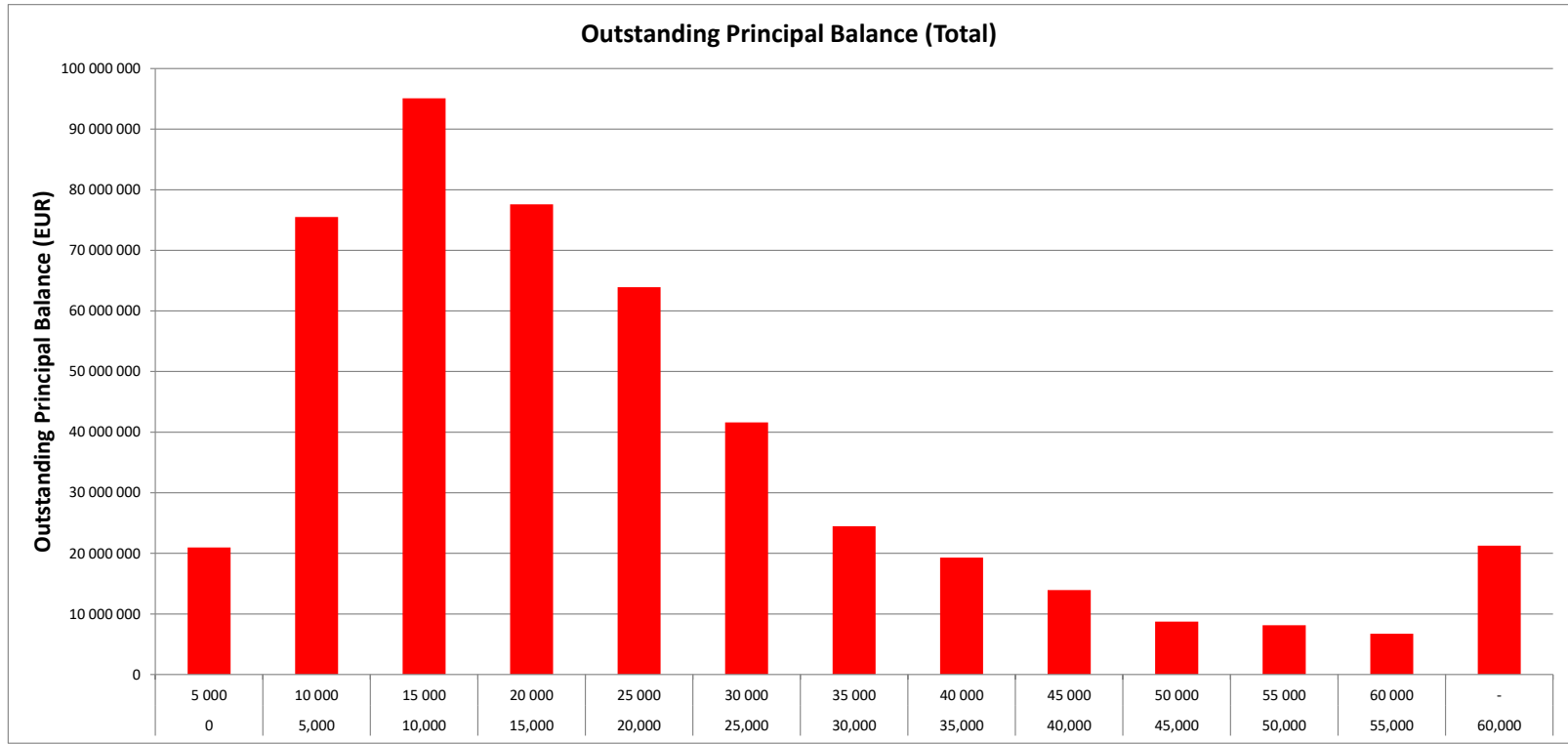
Average amount - all: 13 303

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 821	20 969 254	4,39 %	25,1	17,0
	5 000	10 000	10 119	75 509 244	15,82 %	37,9	16,3
	10 000	15 000	7 717	95 091 152	19,93 %	41,7	15,9
	15 000	20 000	4 491	77 585 690	16,26 %	42,6	15,6
	20 000	25 000	2 870	63 908 980	13,39 %	43,6	15,2
	25 000	30 000	1 527	41 600 361	8,72 %	43,8	15,2
	30 000	35 000	756	24 477 173	5,13 %	43,6	15,5
	35 000	40 000	517	19 293 812	4,04 %	43,5	15,4
	40 000	45 000	329	13 939 930	2,92 %	43,8	15,5
	45 000	50 000	185	8 725 382	1,83 %	44,6	14,8
	50 000	55 000	155	8 132 862	1,70 %	44,8	15,3
	55 000	60 000	117	6 718 018	1,41 %	44,1	15,0
	60 000	-	268	21 265 848	4,46 %	43,7	15,4
Total			35 872	477 217 707	100 %		

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**10.b Outstanding Principal Balance Graph**

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11.a Geographical Distribution



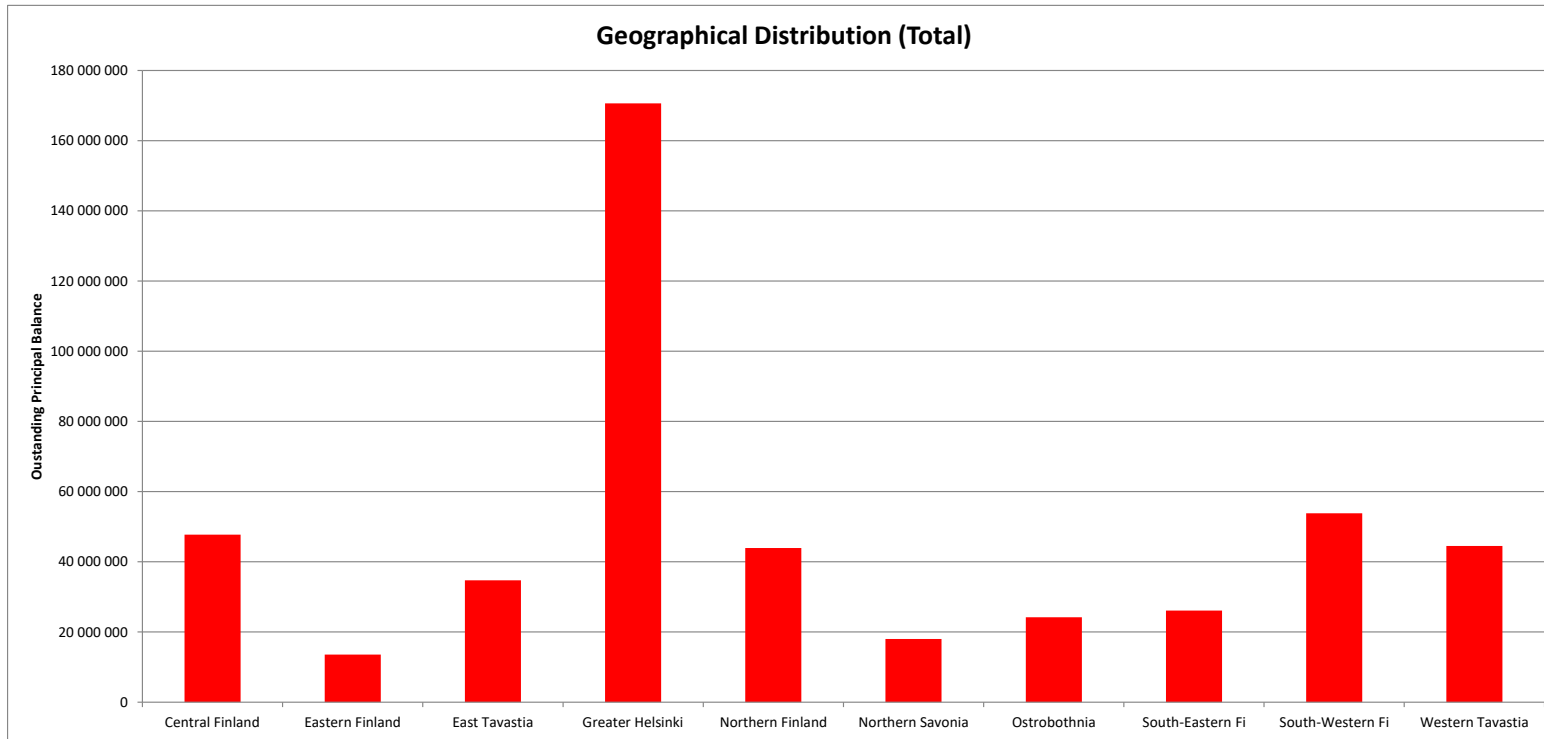
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	3 808	47 752 586		10,01 %	41,2	15,9
Eastern Finland	1 088	13 547 054		2,84 %	40,8	15,7
East Tavastia	2 665	34 712 759		7,27 %	41,4	15,7
Greater Helsinki	11 657	170 620 483		35,75 %	41,5	15,8
Northern Finland	3 232	43 948 226		9,21 %	42,0	15,3
Northern Savonia	1 469	17 997 127		3,77 %	41,1	15,5
Ostrobothnia	2 176	24 191 052		5,07 %	40,9	15,4
South-Eastern Fi	2 133	26 122 326		5,47 %	41,1	15,8
South-Western Fi	4 293	53 809 970		11,28 %	41,6	15,8
Western Tavastia	3 351	44 516 126		9,33 %	41,4	15,5
Total	35 872	477 217 707		100 %		

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11.b Geographical Distribution Graph

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**12.a Interest Rate**



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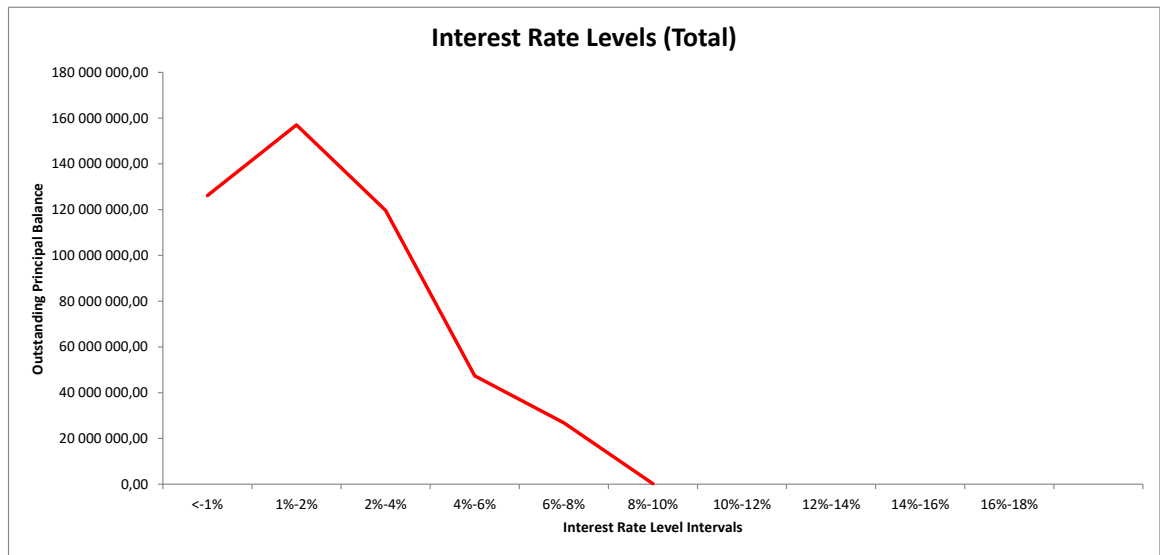
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	7 529	126 115 802	26,43 %	42,7	15,2
1	2	9 631	157 040 527	32,91 %	41,5	16,2
2	4	9 428	119 697 491	25,08 %	41,3	15,6
4	6	5 351	47 323 932	9,92 %	39,8	15,7
6	8	3 886	26 825 682	5,62 %	38,3	15,3
8	10	46	209 797	0,04 %	38,2	15,9
10	12					
12	14	1	4 476	0,00 %	30,0	17,0
14	16					
16	18					
18	-					
Total		35 872	477 217 707	100 %		



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12.b Interest Rate

Reporting Date	29.07.2019				
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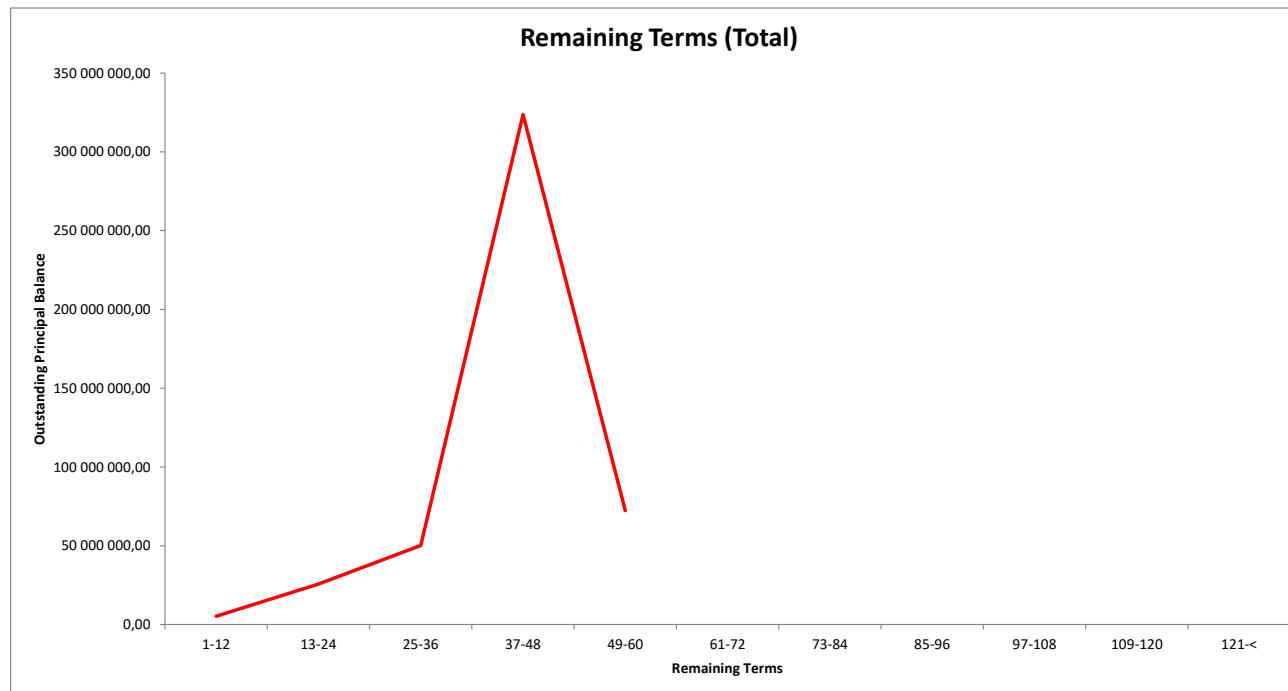




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**13.b Remaining Terms**

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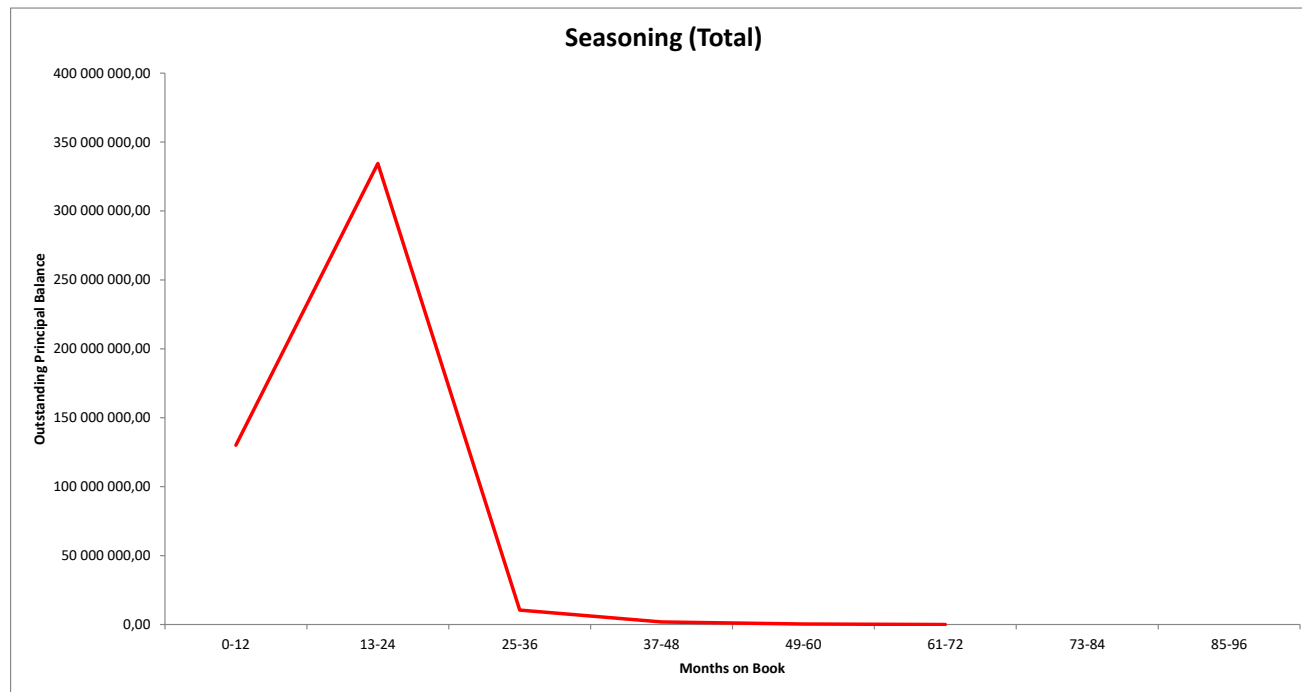




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**14.b Seasoning**

Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days



**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**15.a Balloon loans**



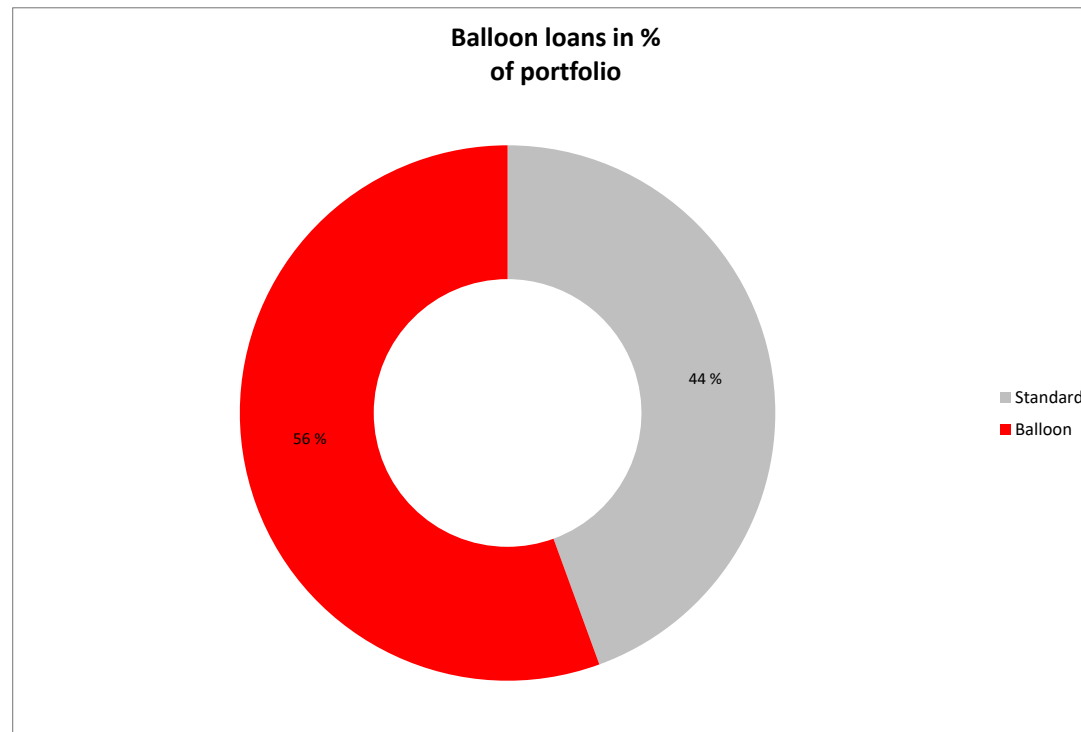
Reporting Date	29.07.2019					
Payment date	25.07.2019					
Period No	7					
Monthly Period	01.06.2019					
Interest Period	from	25.06.2019	to	25.07.2019	=	30 days

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		23 640	212 030 723	44,43 %	3 386	0,00 %	39,1	15,5
Balloon		12 232	265 186 984	55,57 %	102 944 282	38,82 %	43,3	15,8
Total		35 872	477 217 707	100 %	102 947 669	21,57 %		

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**15.b Balloon loans**

Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days



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**16.a # loans per borrower**



Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	35271	466 455 168	97,74 %
	2	279	9 626 694	2,02 %
	3	13	1 101 996	0,23 %
	4	1	33 848	0,01 %
	Total:	35 564	477 217 707	100,0 %



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16.b # loans per borrower

Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days



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17.a Amortization Profile



Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days

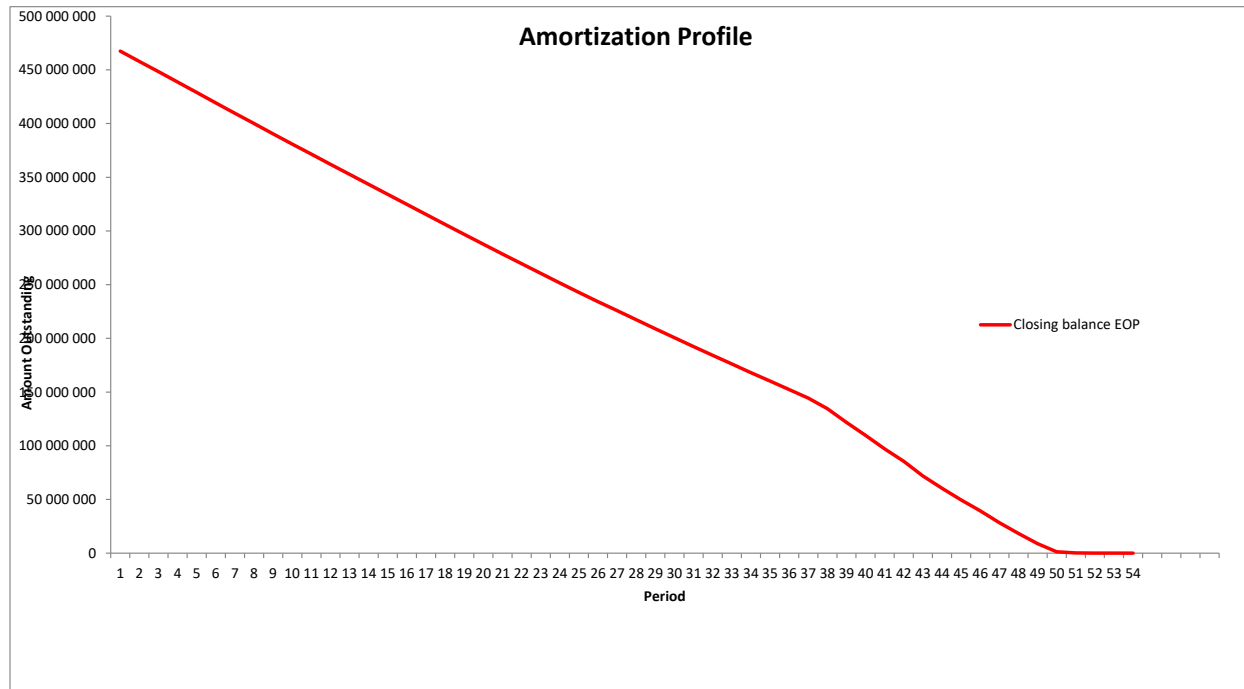
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	477 217 707	467 447 261	9 770 446	979 718	2,49 %	97,95 %
2	467 447 261	457 880 633	9 566 629	957 773	2,49 %	95,95 %
3	457 880 633	448 251 742	9 628 890	936 114	2,48 %	93,93 %
4	448 251 742	438 642 636	9 609 106	914 457	2,48 %	91,92 %
5	438 642 636	428 997 284	9 645 352	892 880	2,47 %	89,90 %
6	428 997 284	419 301 019	9 696 265	871 366	2,46 %	87,86 %
7	419 301 019	409 625 722	9 675 298	849 842	2,46 %	85,84 %
8	409 625 722	399 996 560	9 629 162	828 360	2,45 %	83,82 %
9	399 996 560	390 423 938	9 572 622	806 974	2,45 %	81,81 %
10	390 423 938	380 926 244	9 497 694	785 585	2,44 %	79,82 %
11	380 926 244	371 492 963	9 433 281	764 403	2,43 %	77,85 %
12	371 492 963	362 116 581	9 376 383	743 316	2,43 %	75,88 %
13	362 116 581	352 731 923	9 384 658	722 380	2,42 %	73,91 %
14	352 731 923	343 379 735	9 352 188	701 445	2,41 %	71,95 %
15	343 379 735	334 023 873	9 355 862	680 663	2,40 %	69,99 %
16	334 023 873	324 722 535	9 301 338	660 015	2,40 %	68,04 %
17	324 722 535	315 310 981	9 411 554	639 480	2,39 %	66,07 %
18	315 310 981	306 038 170	9 272 811	618 964	2,38 %	64,13 %
19	306 038 170	296 796 992	9 241 177	598 645	2,37 %	62,19 %
20	296 796 992	287 716 946	9 080 047	578 392	2,36 %	60,29 %

Amortization profile (first 20 periods)

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17.b Amortization Profile

Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days

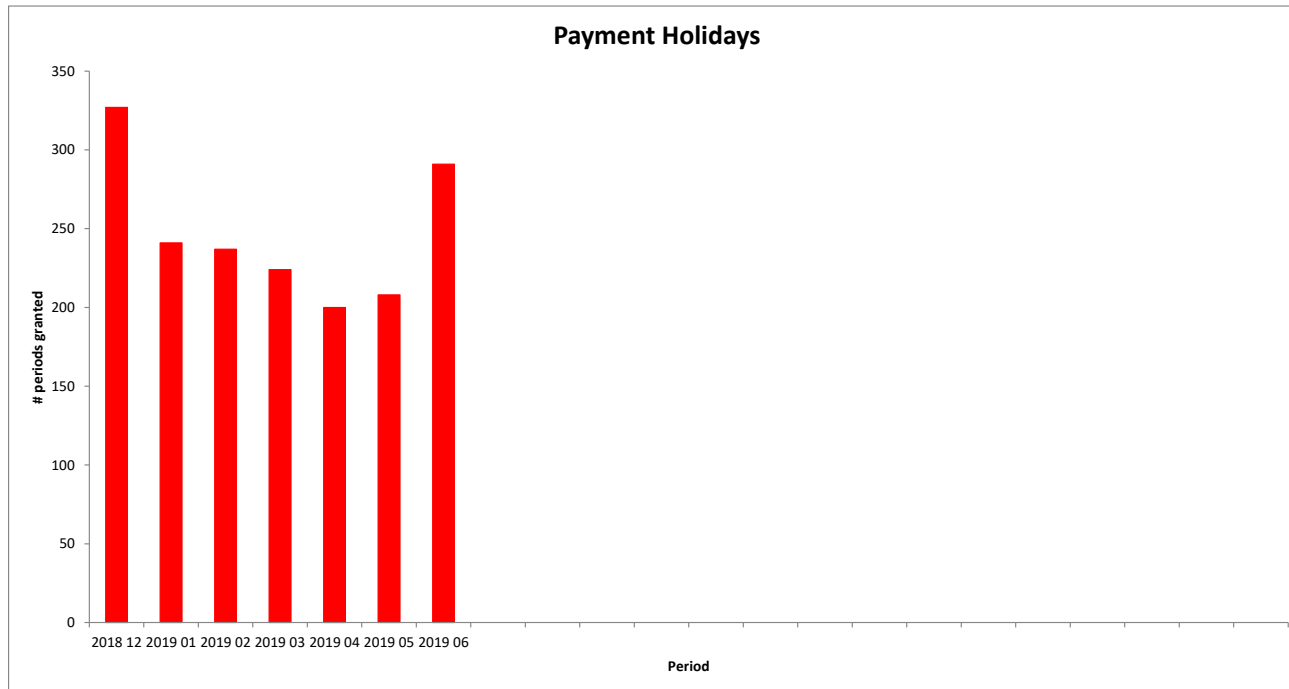




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**18.b Payment Holidays**

Reporting Date	29.07.2019				
Payment date	25.07.2019				
Period No	7				
Monthly Period	01.06.2019				
Interest Period	from	25.06.2019	to	25.07.2019	= 30 days



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**19.a Downpayment**



Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days

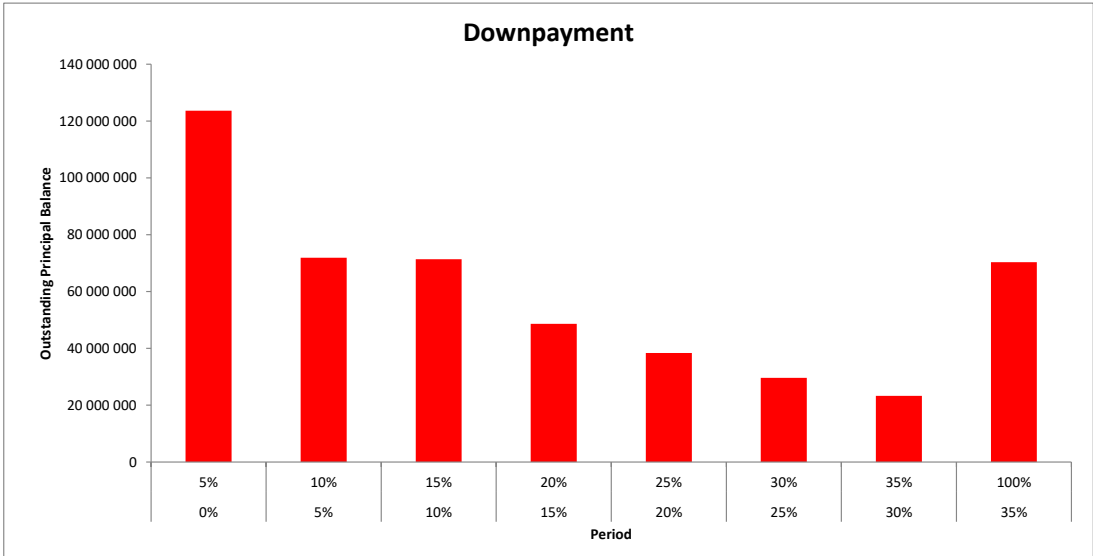
		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	7 974	123 668 514	25,9 %	42,7	15,7	
	5 %	10 %	4 473	71 895 110	15,1 %	43,0	15,7	
	10 %	15 %	4 862	71 390 728	15,0 %	42,0	15,8	
	15 %	20 %	3 503	48 614 341	10,2 %	41,7	15,7	
	20 %	25 %	2 827	38 397 730	8,0 %	41,2	15,8	
	25 %	30 %	2 305	29 655 892	6,2 %	40,7	15,7	
	30 %	35 %	1 912	23 256 759	4,9 %	40,5	15,7	
	35 %	100 %	8 016	70 338 633	14,7 %	37,4	15,4	
	Total		35 872	477 217 707	100 %			

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19.b Downpayment



Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from	25.06.2019
	to	25.07.2019
	=	30 days



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20.a Vehicle Condition



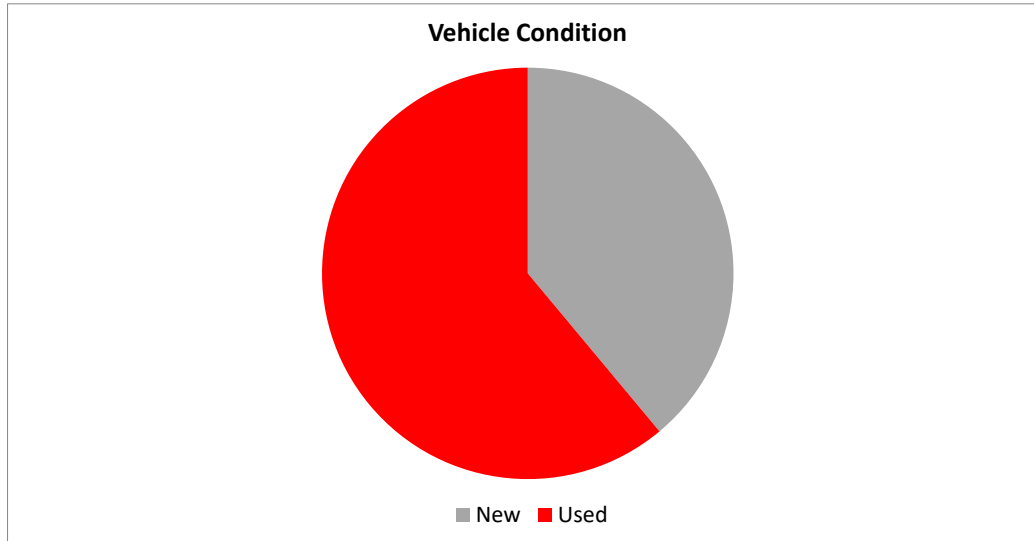
Reporting Date	29.07.2019
Payment date	25.07.2019
Period No	7
Monthly Period	01.06.2019
Interest Period	from 25.06.2019 to 25.07.2019 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	9 518	185 820 107	38,9 %	42,2	15,5	
Used	26 354	291 397 600	61,1 %	40,9	15,8	
Total	35 872	477 217 707	100 %			



20.b Vehicle Condition

Reporting Date	29.07.2019				
Payment date	25.07.2019				
Period No	7				
Monthly Period	01.06.2019				
Interest Period	from 25.06.2019	to 25.07.2019	=	30 days	



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21.a Borrower Type



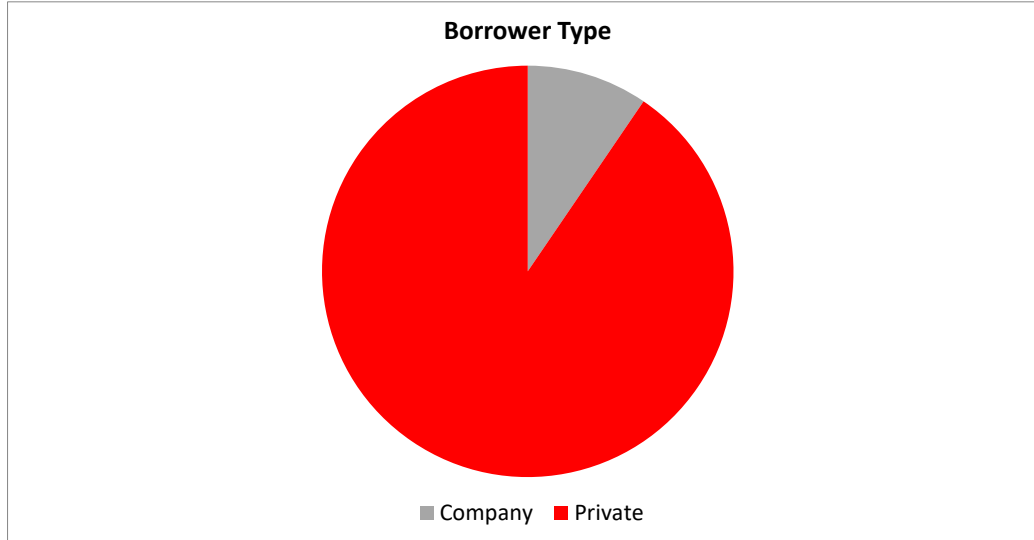
Reporting Date	29.07.2019
Payment date	25.07.2019
Period No	7
Monthly Period	01.06.2019
Interest Period	from 25.06.2019 to 25.07.2019 = 30 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 408	45 422 874	9,5 %	39,76	15,64
	Private	33 464	431 794 832	90,5 %	41,60	15,68
	Total	35 872	477 217 707	100,0 %		

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21.b Borrower Type

Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from	25.06.2019
	to	25.07.2019
	=	30 days



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22.a Vehicle type



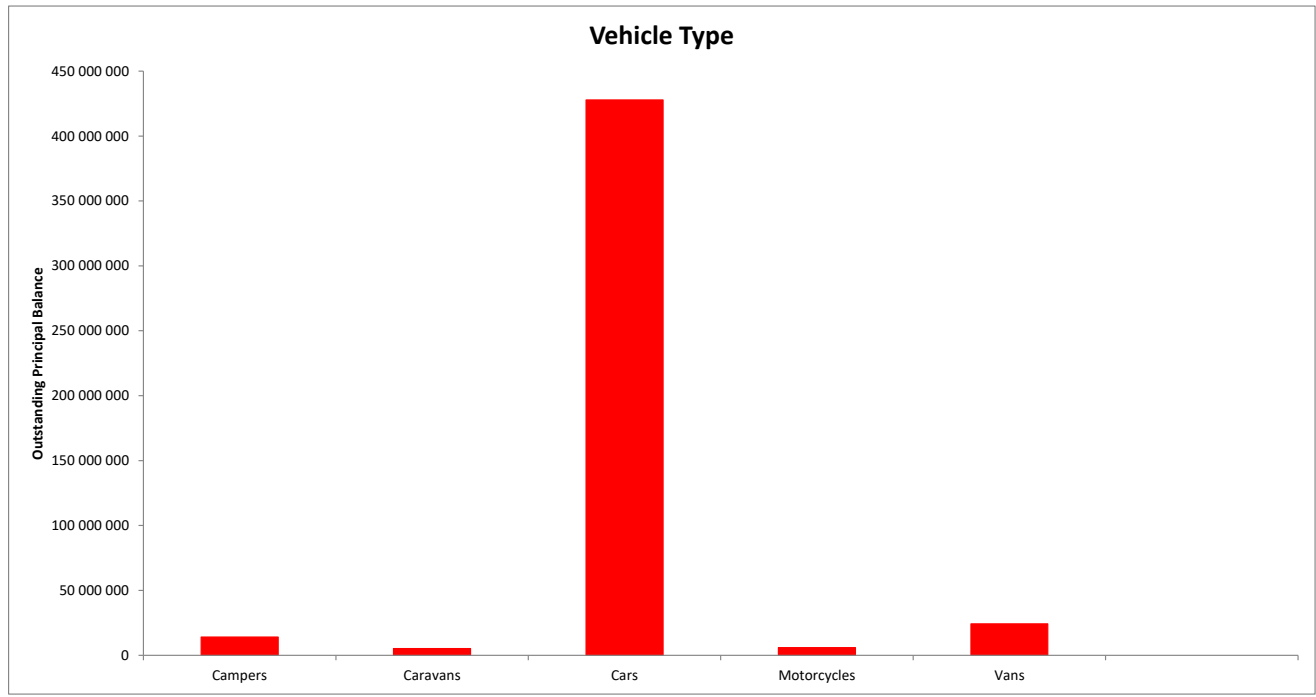
Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		548	14 087 297	2,95 %	44,10	14,78
Caravans		388	5 171 844	1,08 %	43,59	14,37
Cars		32 453	427 815 895	89,65 %	41,37	15,73
Motorcycles		697	5 899 388	1,24 %	42,08	13,50
Vans		1 786	24 243 283	5,08 %	40,32	16,02
		35 872	477 217 707	100 %		

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**22.b Vehicle type**

Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days

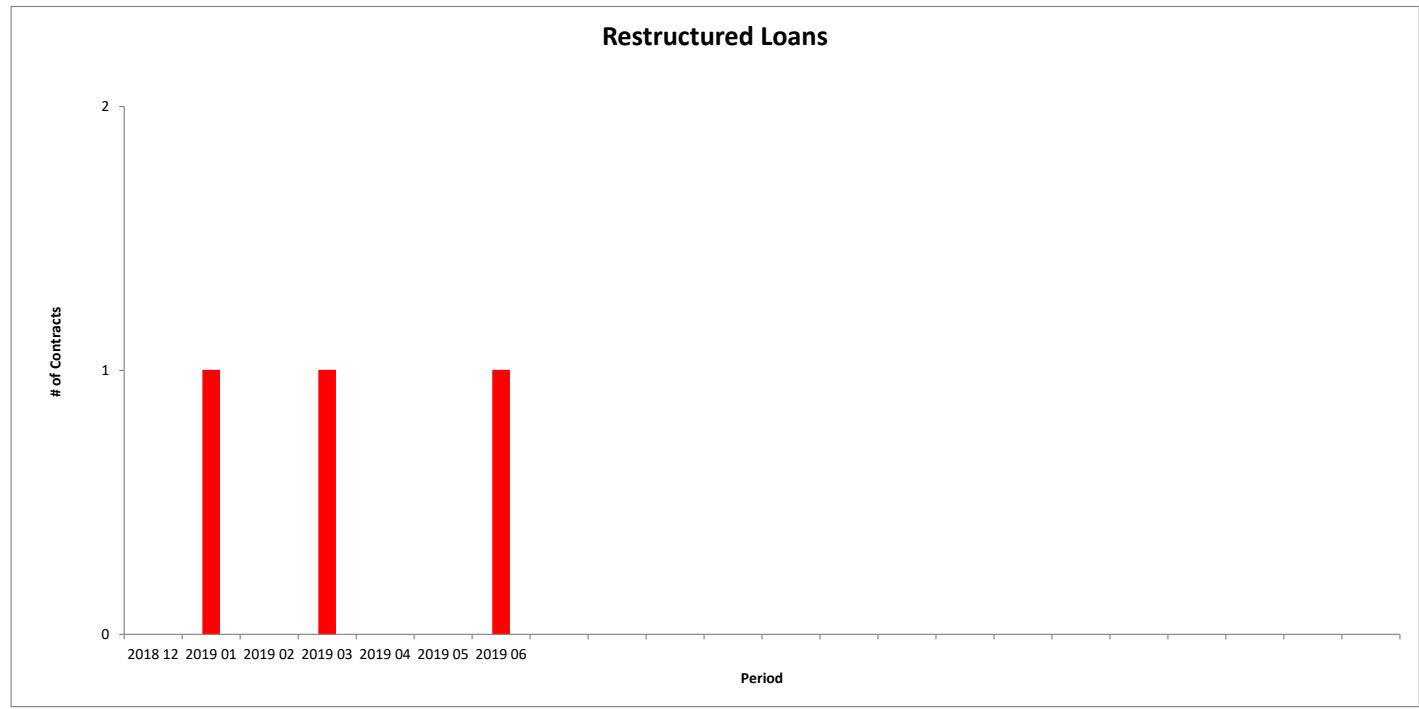




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**23.b Restructured Loans**

Reporting Date	29.07.2019				
Payment date	25.07.2019				
Period No	7				
Monthly Period	01.06.2019				
Interest Period	from	25.06.2019	to	25.07.2019	= 30 days



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24.a Dynamic Interest rate



Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	from 01.06.2019	to 25.07.2019 = 30 days
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days

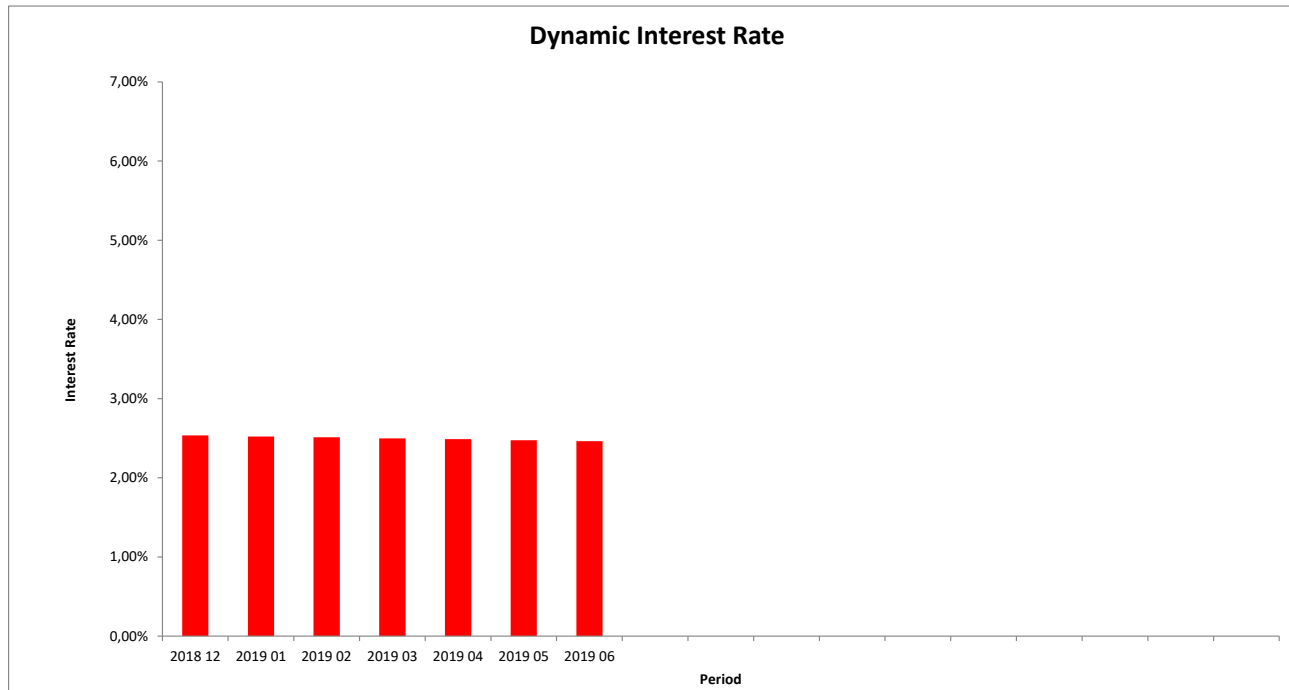
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2018 12	609 379 376	2,54 %
	2019 01	586 326 503	2,52 %
	2019 02	564 224 282	2,51 %
	2019 03	542 921 229	2,50 %
	2019 04	520 762 448	2,49 %
	2019 05	498 229 783	2,48 %
	2019 06	477 217 707	2,46 %



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**24.b Dynamic Interest Rate**

Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days



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25.a Dynamic Pre-Payments



Reporting Date	29.07.2019				
Payment date	25.07.2019				
Period No	7				
Monthly Period	from	01.06.2019	to	25.07.2019	= 30 days
Interest Period	from	25.06.2019	to		

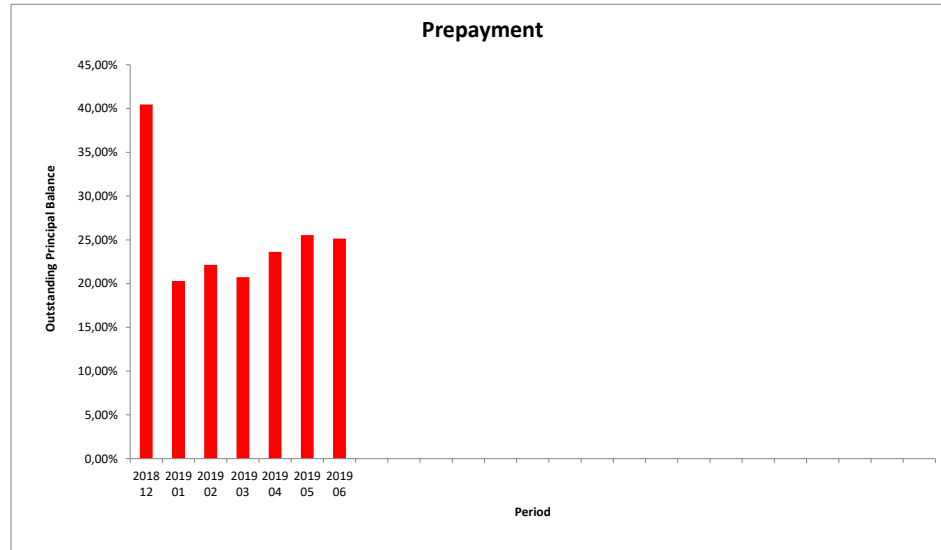
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2018 12	25 771 327	609 379 376	40,46 %
	2019 01	10 976 490	586 326 503	20,29 %
	2019 02	11 646 509	564 224 282	22,14 %
	2019 03	10 406 446	542 921 229	20,72 %
	2019 04	11 562 879	520 762 448	23,62 %
	2019 05	12 091 496	498 229 783	25,53 %
	2019 06	11 378 780	477 217 707	25,14 %

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25.b Dynamic Pre-Payments



Reporting Date	29.07.2019				
Payment date	25.07.2019				
Period No	7				
Monthly Period	01.06.2019				
Interest Period	from	25.06.2019	to	25.07.2019	= 30 days



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26. Delinquency



Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 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
2018	12	609 379 376	39 388	569 898 682	2 253	35 206 504	202	3 371 160	53	714 794	12	188 236					4	1 168
	1	586 326 503	38 757	553 279 464	1 927	29 084 043	182	2 743 334	41	764 322	28	354 294	9	101 045			8	69 786
	2	564 217 647	38 153	536 483 060	1 574	23 698 911	181	2 746 292	44	650 758	20	370 226	17	202 725	5	65 676	12	35 531
	3	542 921 229	36 890	511 417 448	1 779	26 743 611	212	3 144 502	62	929 129	19	223 046	14	346 452	10	117 041	31	222 711
	4	520 762 448	35 785	489 845 792	1 808	25 845 589	236	3 174 912	68	1 156 416	29	385 273	10	181 501	7	172 964	54	202 320
	5	498 229 783	34 835	469 456 106	1 679	23 384 417	227	3 200 515	74	1 125 886	35	658 185	24	314 772	6	89 901	68	294 292
2019	6	477 217 707	33 674	446 251 272	1 835	25 532 355	232	3 349 875	65	1 029 298	31	473 744	23	388 400	12	192 763	83	175 360
	7																	
	8																	
	9																	
	10																	
	11																	
2020	12																	
	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
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	8																	
	9																	
	10																	
	11																	
12																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q4			2019 Q1			2019 Q2				
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss		
2018 4	1 168	4	300,42	300,42	867,65	996,84	1 297,26	-	129,19	-	1 297,26	-	129,19
2019 1	328 028	27				89 932	89 932		238 096	105 981	195 913		132 115
2019 2	671 972	52								114 622	114 622		557 350

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**28. Priority of Payments - Revenue**

Reporting Date	29.07.2019
Payment date	25.07.2019
Period No	7
Monthly Period	01.06.2019
Interest Period	from 25.06.2019 to 25.07.2019 = 30 days



**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 612 217,28	EUR
Senior Expenses	-	667,00	EUR
Servicing Fee	-	198 840,71	EUR
Tranche A Loan Interest to Issuer	-	86 663,84	EUR
Tranche B Loan Interest to Issuer	-	32 667,00	EUR
Payable to the Issuer for the Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Tranche C Loan Interest to Issuer	-	236 070,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	122 674,23	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	5,17	EUR
Deferred Purchase Price to Seller		921 729,33	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	3 146 211,78	EUR
Senior Expenses	-	667,00	EUR
Issuer Swap Interest Amount	-	86 663,84	EUR
Interest Class A Notes	-	720,00	EUR
Interest Class B Notes	-	32 667,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 531 312,21	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	236 070,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	137,12	EUR
Principal Issuer Subordinated Loan	-	122 537,11	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		122 537,51	EUR

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**29. Priority of Payments - Redemption**

Reporting Date	29.07.2019
Payment date	25.07.2019
Period No	7
Monthly Period	01.06.2019
Interest Period	from 25.06.2019 to 25.07.2019 = 30 days



**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	20 922 592,50	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	20 922 592,50	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	0,00	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	20 922 592,50	EUR
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	20 922 592,50	EUR
<u>On or after the occurrence of a Pro Rata trigger Event/ Before Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
<i>Only after the Class A Notes, the Class B Notes and the Class C Notes have been redeemed in full</i>			
Principal Payments on Class D Notes	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	0,00	EUR

**Issuer Priority of Payments - Revenue (n)**

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	122 537,51	EUR
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**Purchaser Priority of Payments - Revenue (n)**

Payment of residual fund as Deferred Purchase Price to Seller	921 729,33	EUR
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**30. Transaction Costs**



Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	667,00				
Interest accrued for the Period	EUR	282 357,00	720,00	32 667,00	236 070,00	12 900,00
Cumulative Interest accrued	EUR	2 347 931,00	122 999,00	258 069,00	1 864 953,00	101 910,00
Interest Payments	EUR	282 357,00	720,00	32 667,00	236 070,00	12 900,00
Cumulative Interest Payments	EUR	2 347 931,00	122 999,00	258 069,00	1 864 953,00	101 910,00
Interest accrued on Subordinated Loan for the Period	EUR	137,12				
Cumulative Interest accrued on Subordinated Loan	EUR	1 961,96				
Interest Payments on Subordinated Loan	EUR	137,12				
Cumulative Interest Payments on Subordinated Loan	EUR	1 961,96				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				



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**31. Contact Details**



**Santander Consumer Bank AS**

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Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	7	
Monthly Period	01.06.2019	
Interest Period	from	25.06.2019
	to	25.07.2019
	=	30 days