

**SCF Rahoituspalvelut II 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		32			25.09.2019
Monthly Period		Jun 19			
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	32	
Monthly Period	Jun 19	
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>112 338 168,54 EUR</b>
Scheduled Loan Principal Repayments	3 704 679,98 EUR
Prepayments	3 222 644,14 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>6 927 324,12 EUR</b>
New Defaulted Auto Loans in Period	220 172,70 EUR
<b>Closing Balance</b>	<b>105 190 671,72 EUR</b>
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	396 443,41 EUR
Recoveries on loans in default	563 921,29 EUR
<b>Total Revenue Received in Period</b>	<b>960 364,70 EUR</b>
<b># Loans</b>	
At beginning of period	13 348 Loans
Paid in Full	589 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	14 Loans
<b>At end of period</b>	<b>12 745 Loans</b>

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**2. Amount Due for Distribution**

Reporting Date	29.07.2019
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**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	7 885 556 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
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>7 885 556 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	7 841 726 EUR
b. Reserve Fund	856 050 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>8 697 776 EUR</b>

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**3. Reserve Accounts**

Reporting Date	29.07.2019
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Interest Period	from 25.06.2019 to 25.07.2019 = 30 days



**Note Balance**

Beginning of Period	112 338 168,54	EUR
End of Period	105 190 671,72	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 %	856 050,00	EUR
Cash Outflow		856 050,00	EUR
Cash Inflow		856 050,00	EUR
End of Period	0,8 %	856 050,00	EUR
Required Reserve Amount	0,8 %	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	29.07.2019	
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**Asset Balance**

Beginning of Period	112 338 168,54	EUR
End of Period	105 190 671,72	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	94 050 445,78	89,41 %	11 511
1-29 days past due	8 154 705,21	7,75 %	946

**Delinquent Receivables:**

30-59 days past due	2 070 776,40	1,97 %	199
60-89 days past due	516 486,66	0,49 %	50
90-119 days past due	159 711,35	0,15 %	16
120-149 days past due	137 549,08	0,13 %	12
150-179 days past due	100 997,24	0,10 %	11
<b>Total Performing and Delinquent</b>	<b>105 190 672</b>	<b>100,00 %</b>	<b>12 745</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	15 420 062	14,66 %	2 213

Current Period Defaults	220 172,70		14
Cumulative Defaults	6 737 200,28		511
Current Period Recoveries	563 921,29		
Cumulative Recoveries	5 562 452,64		

**Principal Deficiency Trigger Event, where [A] > [B \* 9%] NO**

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	105 190 671,72
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	105 190 671,72
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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**5. Outstanding Notes**

Reporting Date	29.07.2019	
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	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
<b>1. Note Balance</b>							
<b>General Note Information</b>							
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
<b>Current Note Information</b>							
Class Principal Outstanding Opening Balance	112 338 168,54	48 538 168,54	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	8 697 776,34						
Amortisation	7 147 496,82						
Redemption per Class	7 147 496,82	7 147 496,82	-	-	-	-	-
Redemption per Note		1 315,33	-	-	-	-	-
Class Principal Outstanding Closing Balance	105 190 671,72	41 390 671,72	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	39,35 %	25,95 %	8,65 %	5,80 %	9,79 %	10,46 %
Current Pool Factor		0,08	1,00	1,00	1,00	1,00	1,00
<b>2. Payments to Investors per Note</b>							
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*							
Interest Days	30						
Principal Outstanding per Note Beginning of Period		8 932,31	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		1 315,33	-	-	-	-	-
Principal Outstanding per Note End of Period		7 616,98	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		0,76	13,92	133,33	200,00	275,00	750,00
Interest Payment	20 058,33	4 125,74	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		0,76	13,92	133,33	200,00	275,00	750,00
<b>3. Credit Enhancements</b>							
Initial total CE (Subordination, Reserve)		11,45 %	6,95 %	5,45 %	4,45 %	2,75 %	0,94 %
Current CE (incl. Excess Spread)		67,50 %	41,55 %	32,89 %	27,10 %	17,30 %	6,85 %
Current CE (excl. Excess Spread)		61,47 %	35,51 %	26,86 %	21,06 %	11,27 %	0,81 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.07.2019  
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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					
				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	No rating	No rating	No rating	No rating	No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Servicer	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	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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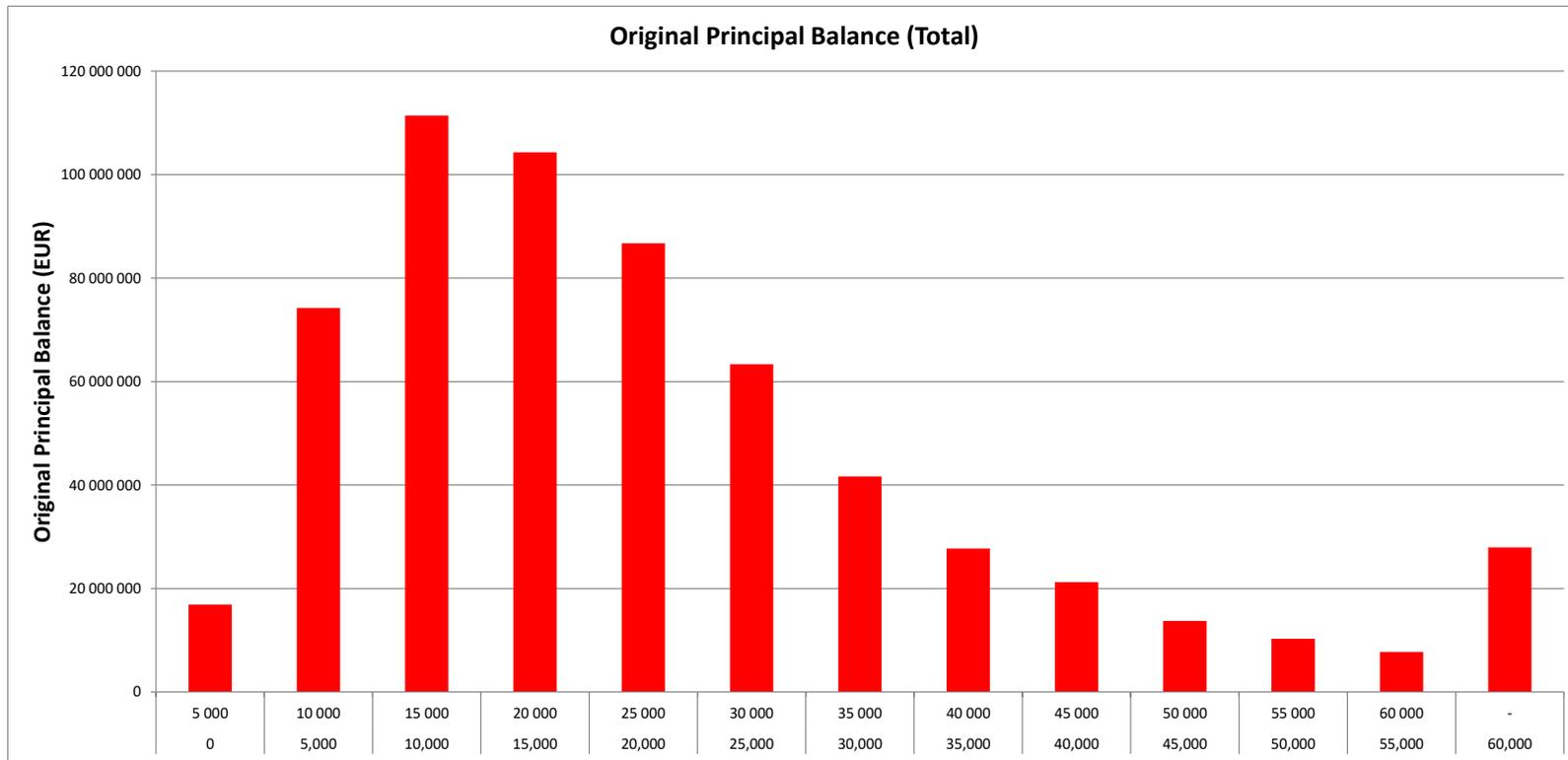
Average amount - all: 15 380

	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**

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**8.a Outstanding Principal Balance**

Reporting Date	29.07.2019				
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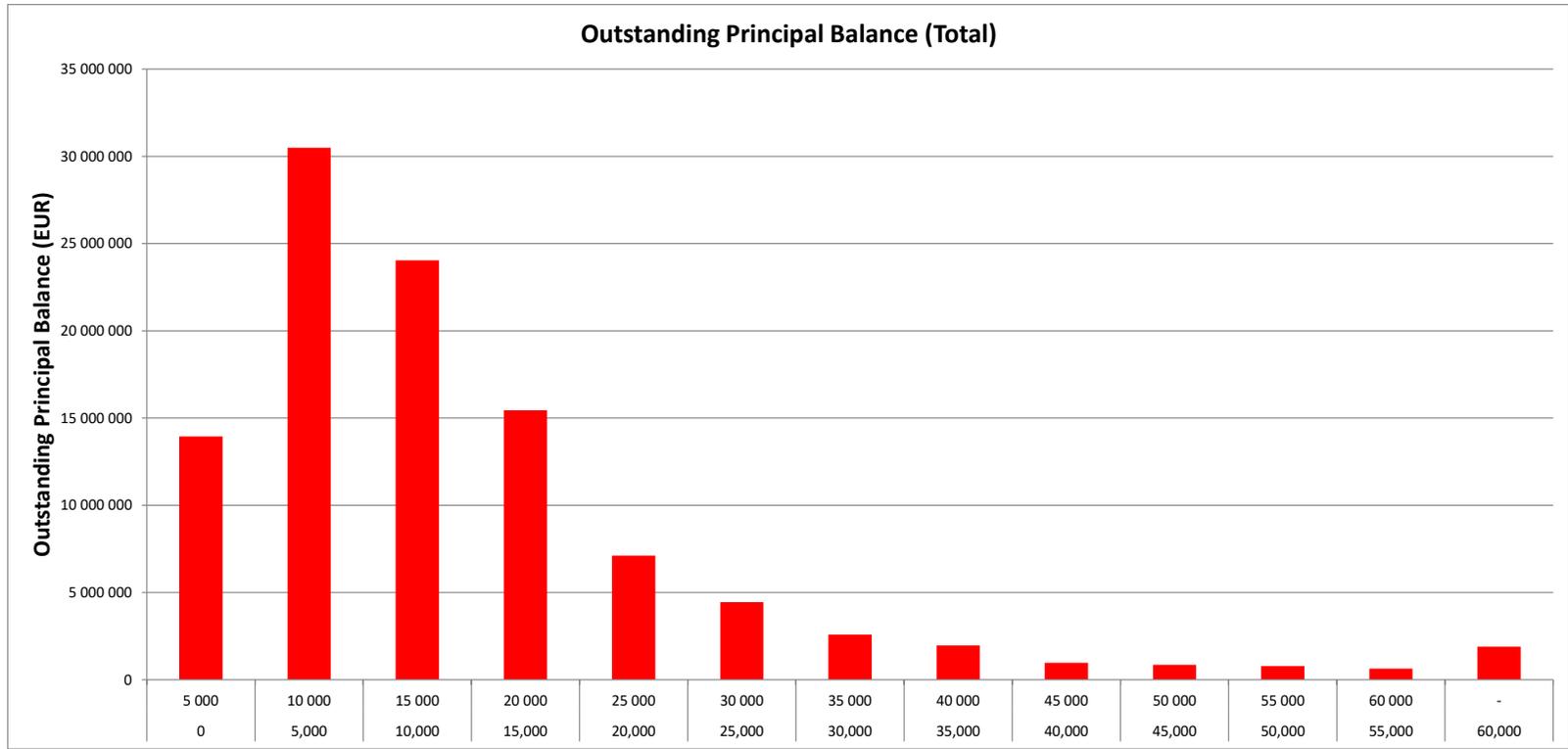
Average amount - all: 8 253

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	4 901	13 945 825	13,3 %	16,8	40,0
		5 000 10 000	4 257	30 491 302	29,0 %	20,8	38,9
		10 000 15 000	1 981	24 038 302	22,9 %	21,5	38,6
		15 000 20 000	897	15 440 637	14,7 %	21,9	38,3
		20 000 25 000	321	7 121 843	6,8 %	22,1	38,1
		25 000 30 000	165	4 450 953	4,2 %	22,3	37,9
		30 000 35 000	80	2 584 120	2,5 %	20,9	38,7
		35 000 40 000	53	1 967 787	1,9 %	21,0	39,2
		40 000 45 000	23	973 730	0,9 %	22,3	37,5
		45 000 50 000	18	856 642	0,8 %	21,8	39,3
		50 000 55 000	15	783 775	0,7 %	21,4	38,6
		55 000 60 000	11	637 238	0,6 %	24,1	37,2
		60 000 -	23	1 898 518	1,8 %	21,4	38,8
		Total	12 745	105 190 672	100 %		

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**8.b Outstanding Principal Balance Graph**

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9.a Geographical Distribution



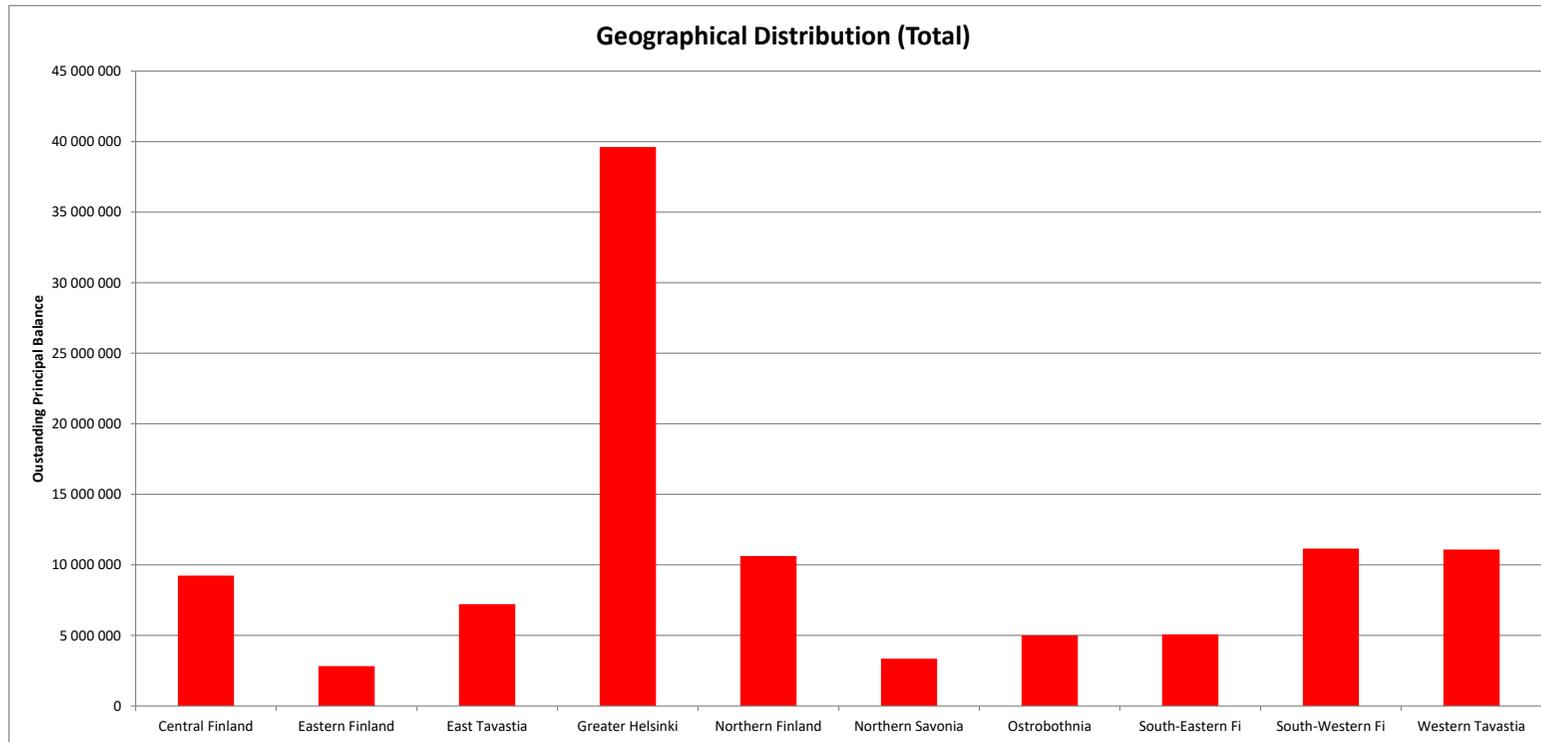
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 191	9 233 319	8,78 %	20,7		38,7
Eastern Finland	394	2 828 184	2,69 %	20,7		38,5
East Tavastia	915	7 214 064	6,86 %	21,2		38,5
Greater Helsinki	4 434	39 618 111	37,66 %	20,8		38,8
Northern Finland	1 310	10 620 664	10,10 %	20,9		38,6
Northern Savonia	435	3 352 782	3,19 %	19,7		38,8
Ostrobothnia	707	5 005 158	4,76 %	20,1		39,2
South-Eastern Fi	641	5 069 113	4,82 %	20,3		39,4
South-Western Fi	1 401	11 159 670	10,61 %	20,9		38,8
Western Tavastia	1 317	11 089 608	10,54 %	21,4		38,3
Total	12 745	105 190 672	100 %			

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9.b Geographical Distribution Graph

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**10.a Interest Rate**

Reporting Date	29.07.2019				
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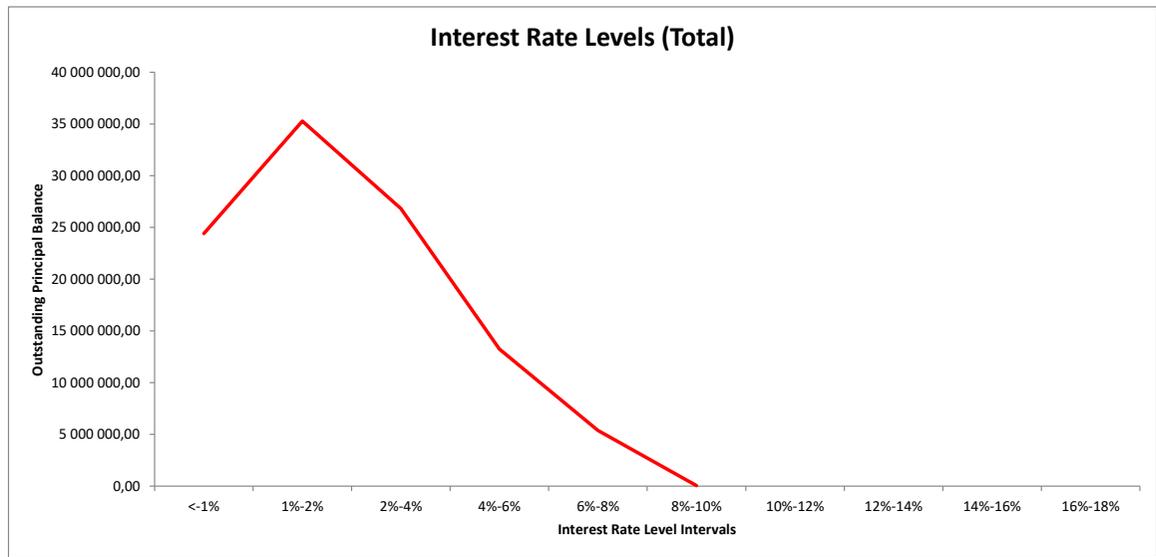


TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	2 524	24 410 066	23,21 %	21,8	38,0
1	2	3 789	35 274 194	33,53 %	21,0	38,6
2	4	3 033	26 832 329	25,51 %	20,2	39,2
4	6	2 233	13 238 116	12,58 %	20,1	39,2
6	8	1 155	5 388 038	5,12 %	19,9	39,1
8	10	11	47 928	0,05 %	20,5	38,2
10	12					
12	14					
14	16					
16	18					
18	20					
Total		12 745	105 190 672	100 %		

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10.b Interest Rate

Reporting Date	29.07.2019					
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11.a Remaining Terms



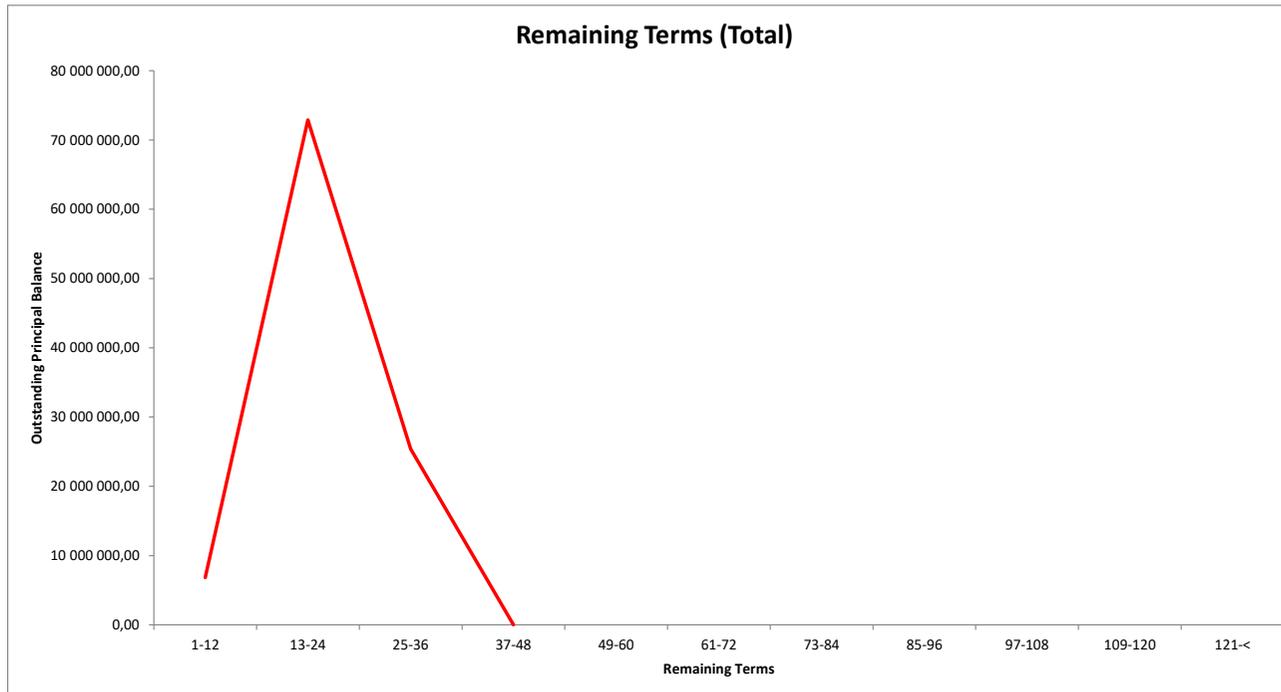
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		TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning		
		0		0	35	60 534	0,06 %	0,0	38,2
		1		12	2 201	6 833 659	6,50 %	8,5	42,9
		13		24	8 162	72 892 763	69,30 %	20,2	39,7
		25		36	2 345	25 385 664	24,13 %	26,0	35,0
		37		48	2	18 052	0,02 %	42,5	35,8
		49		60					
		61		72					
		73		84					
		85		96					
		97		108					
		109		120					
		121		-					
	Total		12 745		105 190 672	100 %			

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11.b Remaining Terms

Reporting Date	29.07.2019	
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Monthly Period	Jun 19	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days

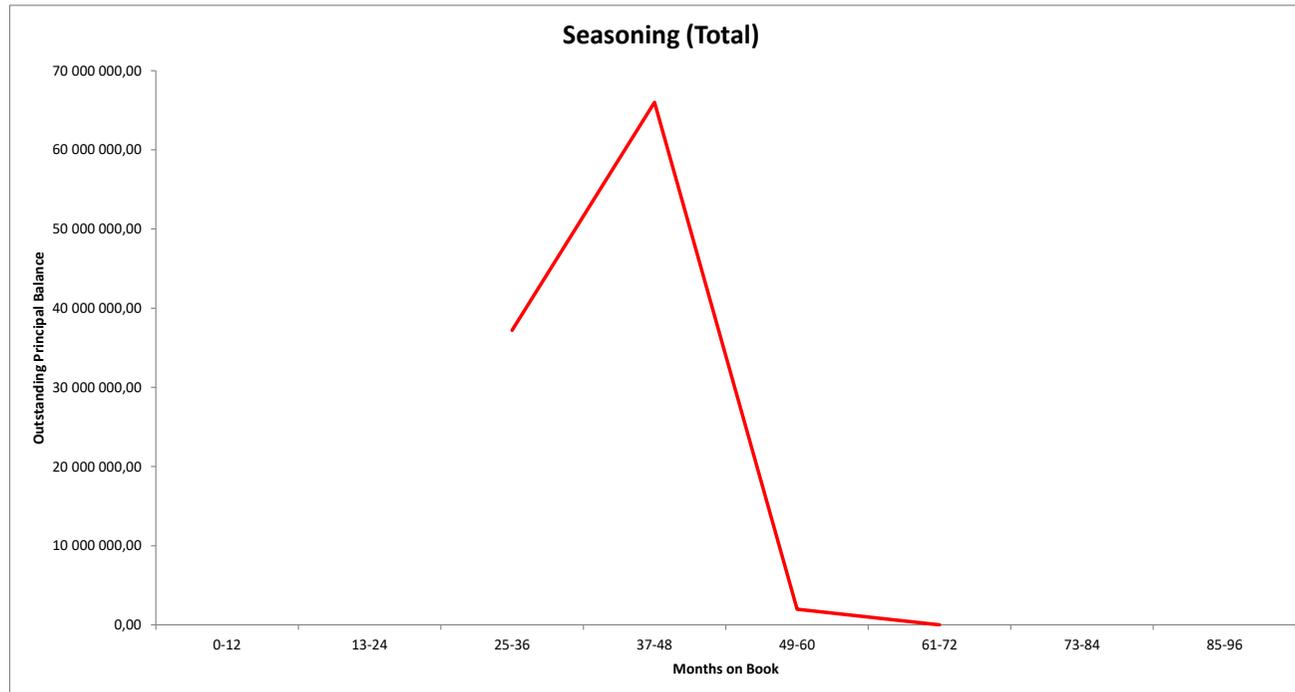




**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**12.b Seasoning**

Reporting Date	29.07.2019					
Payment date	25.07.2019					
Period No	32					
Monthly Period	Jun 19					
Interest Period	from	25.06.2019	to	25.07.2019	=	30 days



**SCF Rahoituspalvelut II DAC  
Monthly Investor Report**

**13.a Balloon loans**



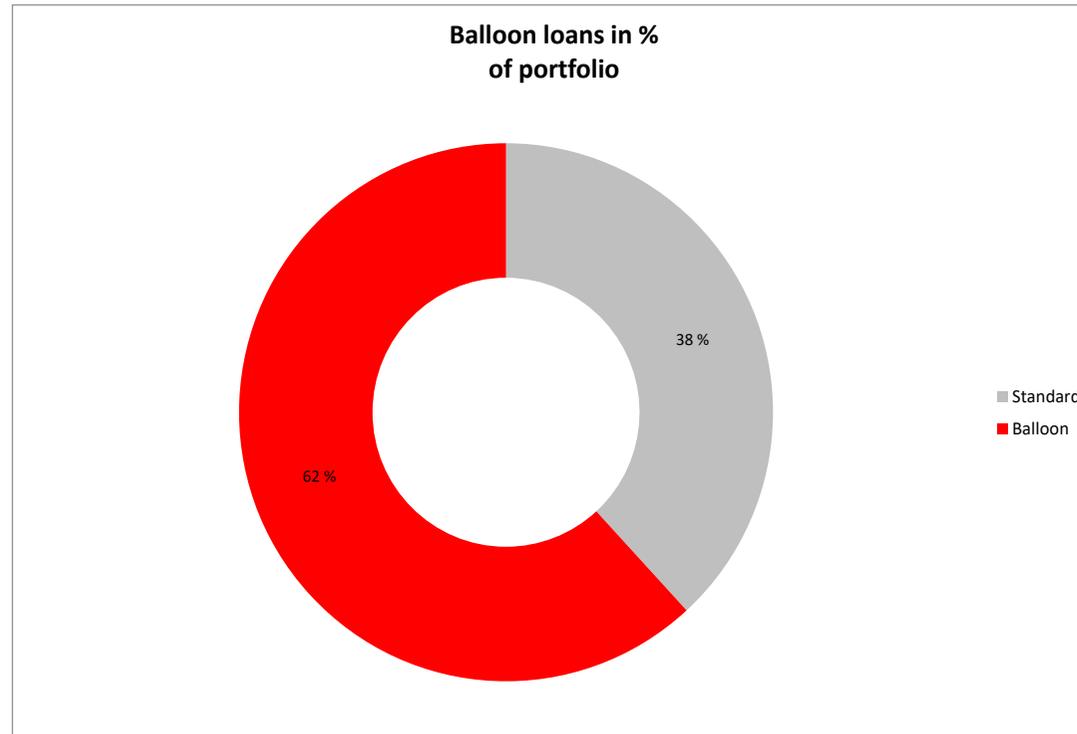
Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	32	
Monthly Period	Jun 19	
Interest Period	from	25.06.2019 to 25.07.2019 = 30 days

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		8 013	40 160 046	38,18 %	1 294	0,00 %	20,2	38,5
Balloon		4 732	65 030 626	61,82 %	34 149 654	52,51 %	21,2	38,9
Total		12 745	105 190 672	100 %	34 150 948	32,47 %		

SCF Rahoituspalvelut II DAC  
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13.b Balloon loans

Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	32	
Monthly Period	Jun 19	
Interest Period	from	25.06.2019
	to	25.07.2019
	=	30 days

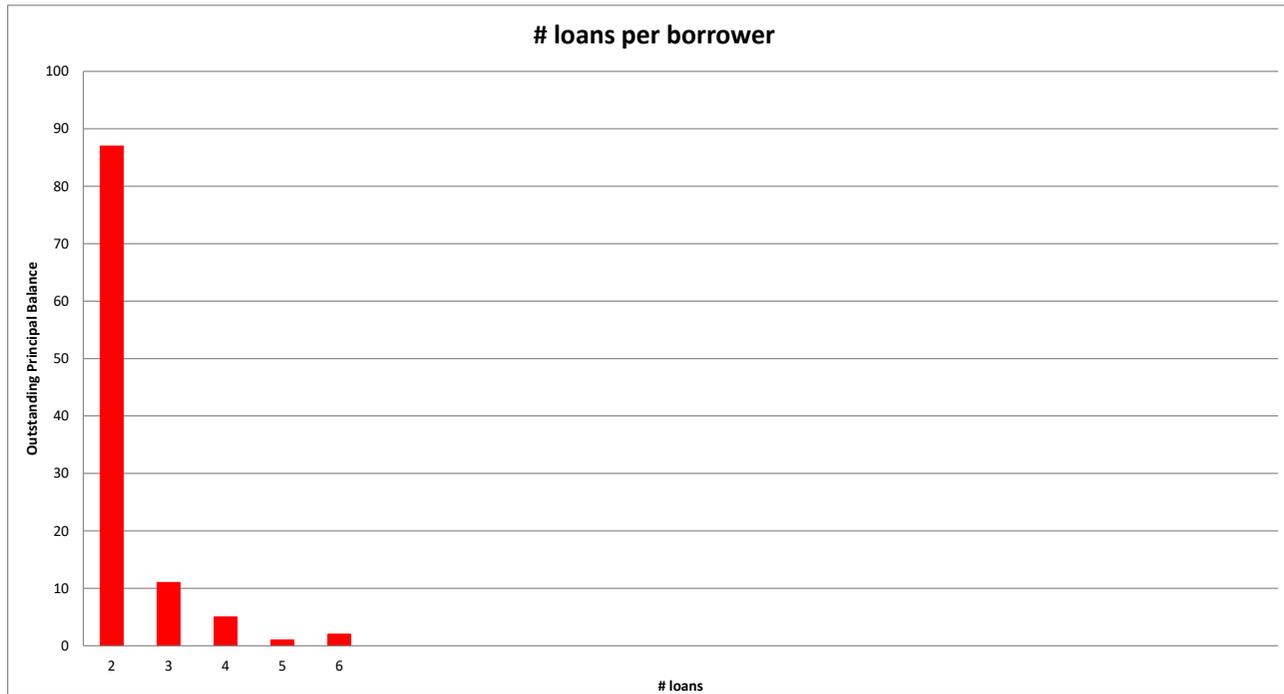




SCF Rahoituspalvelut II DAC  
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14.b # loans per borrower

Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	32	
Monthly Period	Jun 19	
Interest Period	from	25.06.2019
	to	25.07.2019
	=	30 days



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**15.a Amortization Profile**



Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	32	
Monthly Period	Jun 19	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days

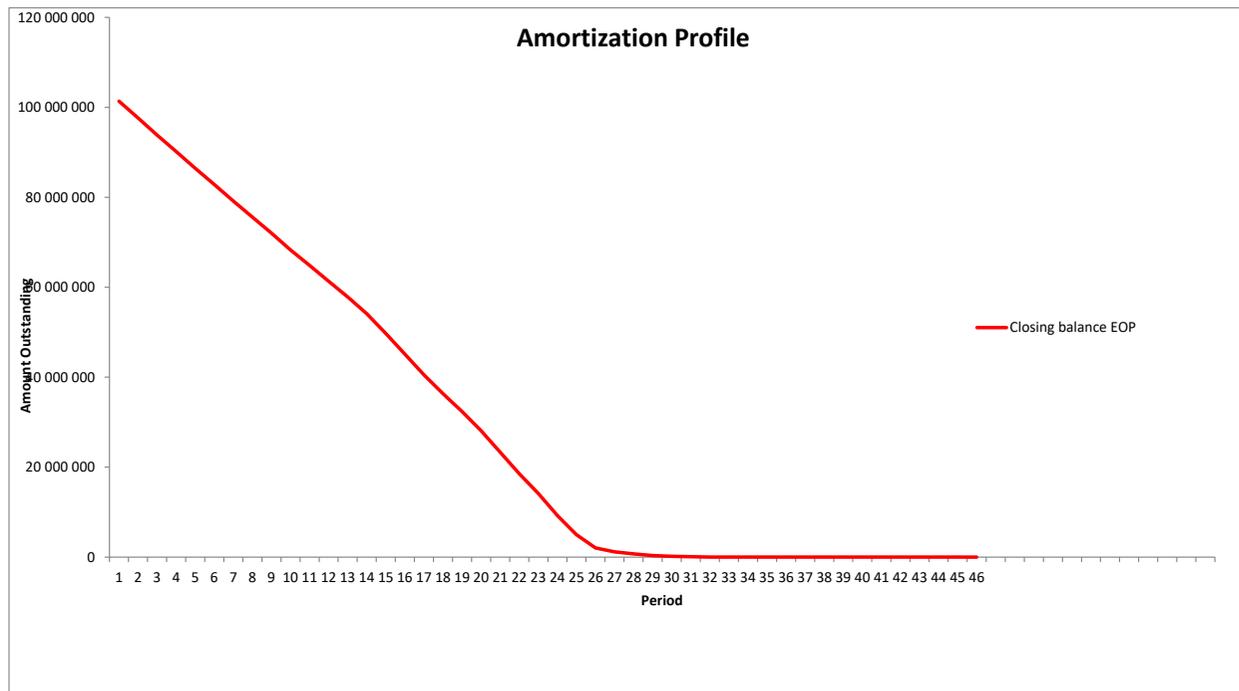
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	105 190 672	101 361 350	3 829 322	224 677	2,59 %	96,36 %
2	101 361 350	97 612 515	3 748 834	215 730	2,58 %	92,80 %
3	97 612 515	93 835 039	3 777 476	206 810	2,57 %	89,20 %
4	93 835 039	90 154 735	3 680 304	197 871	2,56 %	85,71 %
5	90 154 735	86 448 900	3 705 835	189 126	2,55 %	82,18 %
6	86 448 900	82 845 680	3 603 221	180 331	2,53 %	78,76 %
7	82 845 680	79 184 158	3 661 522	171 843	2,52 %	75,28 %
8	79 184 158	75 599 990	3 584 168	163 229	2,50 %	71,87 %
9	75 599 990	72 014 988	3 585 003	154 866	2,49 %	68,46 %
10	72 014 988	68 297 635	3 717 353	146 535	2,47 %	64,93 %
11	68 297 635	64 869 751	3 427 883	137 924	2,45 %	61,67 %
12	64 869 751	61 321 801	3 547 951	129 965	2,43 %	58,30 %
13	61 321 801	57 848 134	3 473 667	121 746	2,41 %	54,99 %
14	57 848 134	54 113 370	3 734 764	113 655	2,38 %	51,44 %
15	54 113 370	49 697 826	4 415 544	105 189	2,36 %	47,25 %
16	49 697 826	45 111 795	4 586 031	95 329	2,33 %	42,89 %
17	45 111 795	40 498 747	4 613 048	85 608	2,30 %	38,50 %
18	40 498 747	36 307 284	4 191 463	76 041	2,28 %	34,52 %
19	36 307 284	32 387 848	3 919 436	67 356	2,25 %	30,79 %
20	32 387 848	28 092 538	4 295 310	59 182	2,21 %	26,71 %

Amortization profile (first 20 periods)

SCF Rahoituspalvelut II DAC  
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15.b Amortization Profile

Reporting Date	29.07.2019				
Payment date	25.07.2019				
Period No	32				
Monthly Period	Jun 19				
Interest Period	from	25.06.2019	to	25.07.2019	= 30 days



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16.a Payment Holidays



Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	32	
Monthly Period	Jun 19	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days

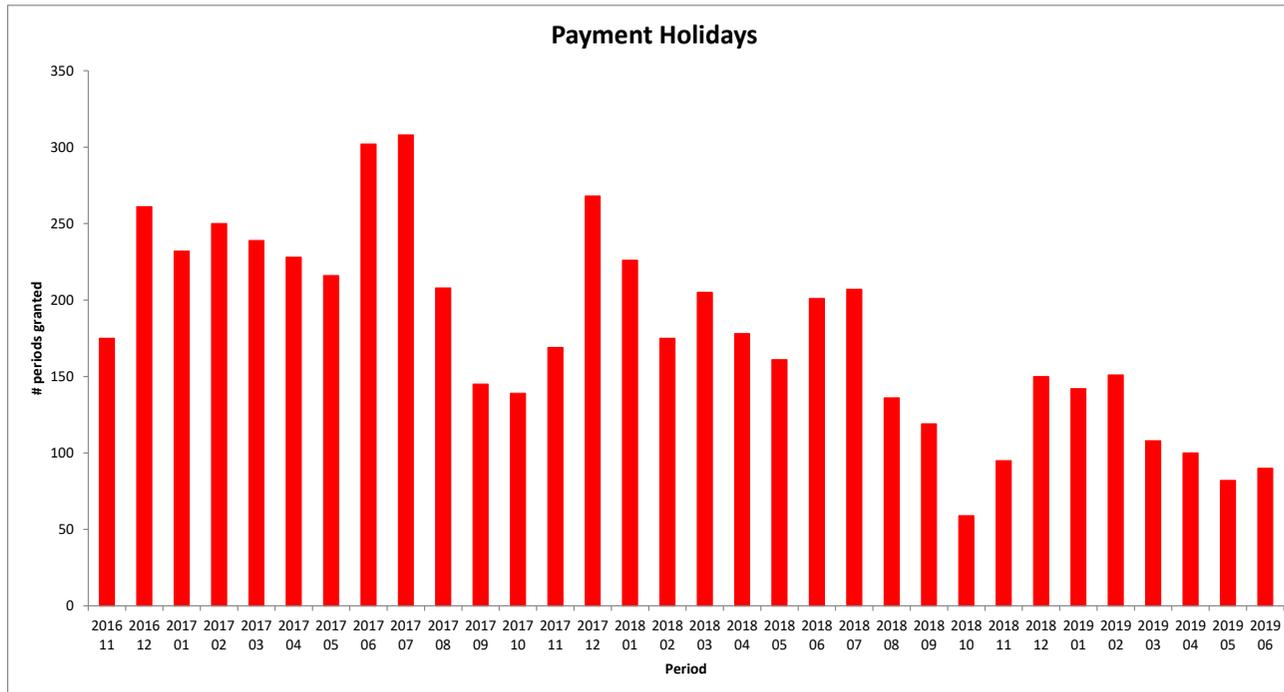
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2016 11	175	267	78 603	2 806 265	
2016 12	261	319	91 714	4 552 936	
2017 01	232	318	89 820	4 037 845	
2017 02	250	347	94 638	4 010 715	
2017 03	239	309	86 447	3 676 999	
2017 04	228	316	83 086	3 258 438	
2017 05	216	277	77 068	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	
Total:	5 725	7 595	2 221 847	78 540 820	

Payment Holiday

SCF Rahoituspalvelut II DAC  
Monthly Investor Report

16.b Payment Holidays

Reporting Date	29.07.2019				
Payment date	25.07.2019				
Period No	32				
Monthly Period	Jun 19				
Interest Period	from	25.06.2019	to	25.07.2019	= 30 days

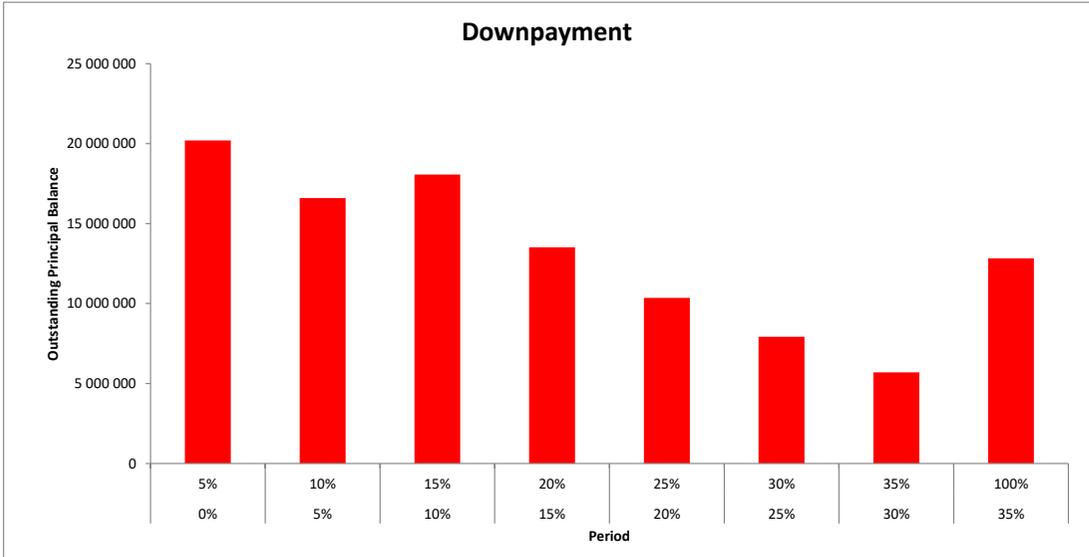




SCF Rahoituspalvelut II DAC  
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17.b Downpayment

Reporting Date	29.07.2019		
Payment date	25.07.2019		
Period No	32		
Monthly Period	Jun 19		
Interest Period	from	25.06.2019	to 25.07.2019 = 30 days



SCF Rahoituspalvelut II DAC  
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18.a Vehicle Condition

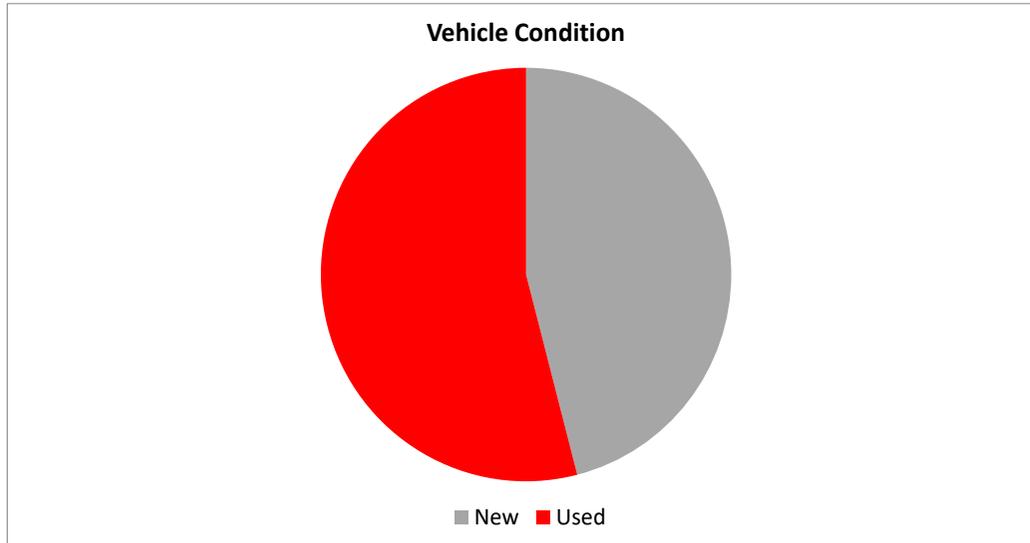


Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	32	
Monthly Period	Jun 19	
Interest Period	from	25.06.2019 to 25.07.2019 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 260	48 371 058	46,0 %	20,9	38,8
	Used	8 485	56 819 614	54,0 %	20,7	38,7
	Total	12 745	105 190 672	100 %		

**18.b Vehicle Condition**

Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	32	
Monthly Period	Jun 19	
Interest Period	from	25.06.2019 to 25.07.2019 = 30 days



SCF Rahoituspalvelut II DAC  
Monthly Investor Report

19.a Borrower Type



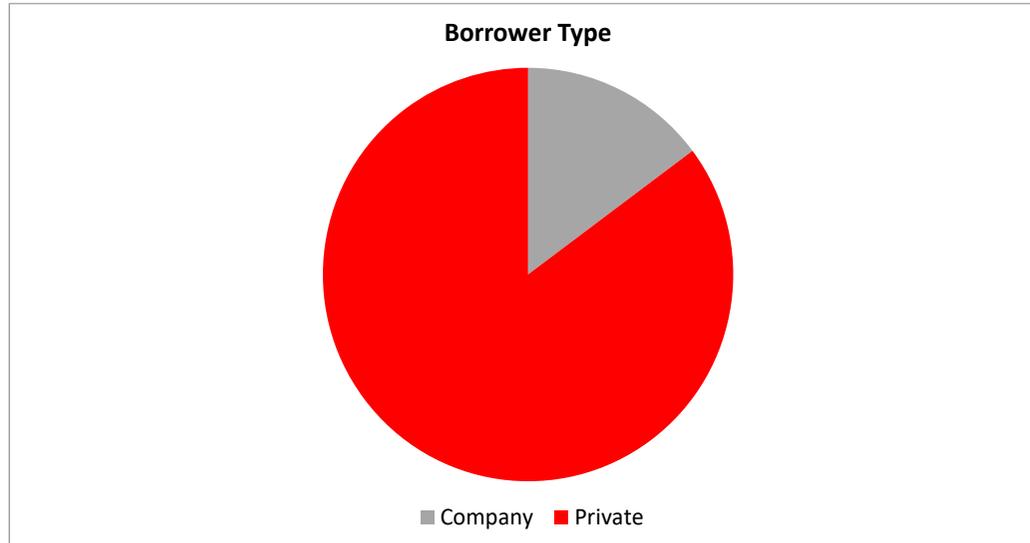
Reporting Date	29.07.2019				
Payment date	25.07.2019				
Period No	32				
Monthly Period	Jun 19				
Interest Period	from	25.06.2019	to	25.07.2019	= 30 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 424	15 557 366	14,8 %	19,70	38,87
	Private	11 321	89 633 306	85,2 %	21,00	38,72
	Total	12 745	105 190 672	100,0 %		

SCF Rahoituspalvelut II DAC  
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**19.b Borrower Type**

Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	32	
Monthly Period	Jun 19	
Interest Period	from	25.06.2019 to 25.07.2019 = 30 days



**SCF Rahoituspalvelut II DAC  
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**20.a Vehicle type**

Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	32	
Monthly Period	Jun 19	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days

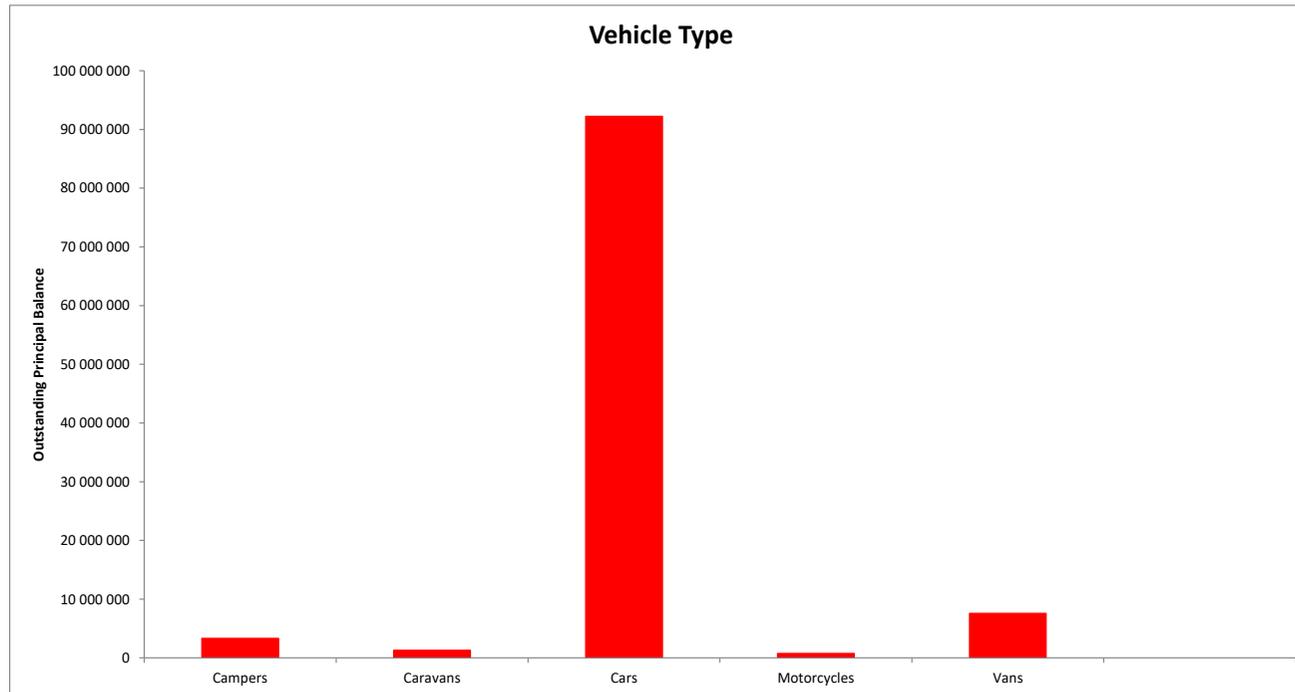


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		209	3 330 743	3,17 %	21,65	38,30
Caravans		163	1 289 370	1,23 %	22,52	37,71
Cars		11 312	92 242 342	87,69 %	20,81	38,77
Motorcycles		157	739 512	0,70 %	21,40	37,37
Vans		904	7 588 705	7,21 %	20,01	38,85
		12 745	105 190 672	100 %		

**SCF Rahoituspalvelut II DAC  
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**20.b Vehicle type**

Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	32	
Monthly Period	Jun 19	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days



SCF Rahoituspalvelut II DAC  
Monthly Investor Report

21.a Restructured Loans



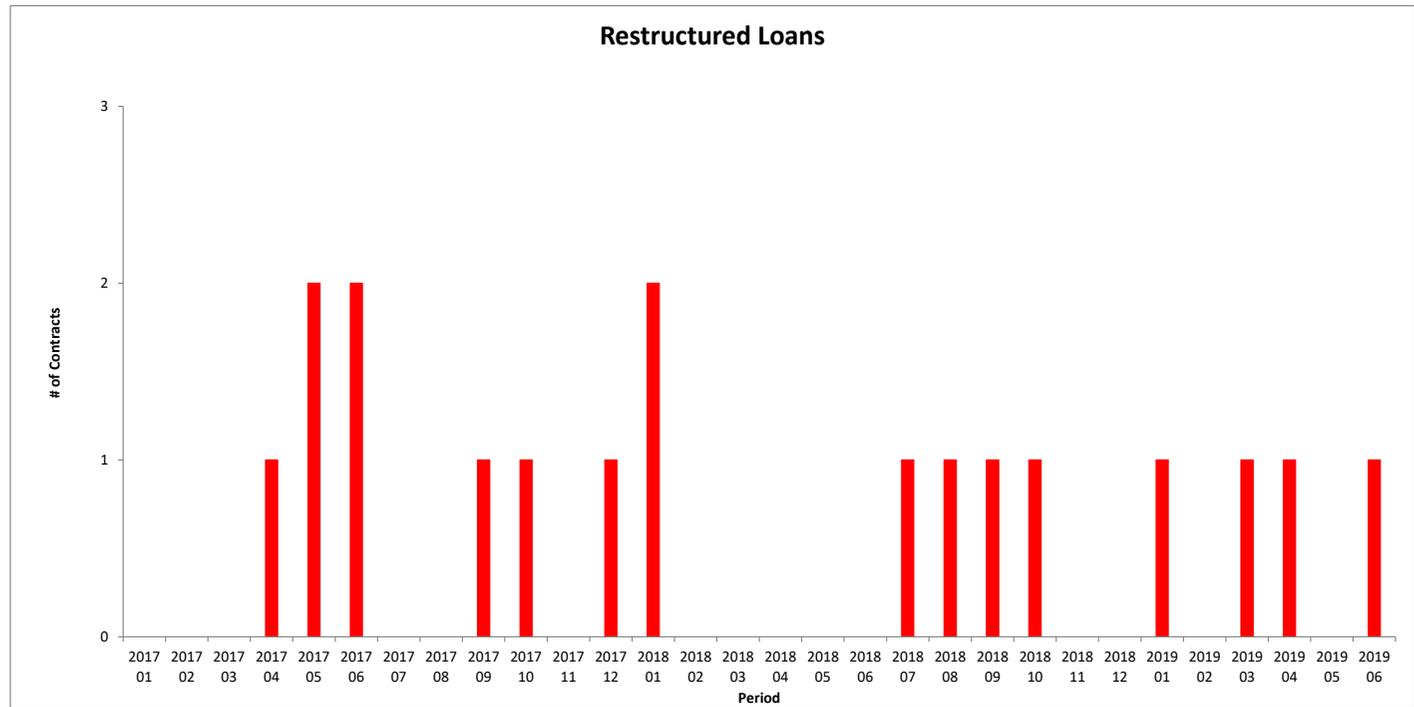
Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	32	
Monthly Period	Jun 19	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days

Period	TOTAL	
	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
2019 05	0	0
2019 06	1	8 856
Total	18	191 039

SCF Rahoituspalvelut II DAC  
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**21.b Restructured Loans**

Reporting Date	29.07.2019				
Payment date	25.07.2019				
Period No	32				
Monthly Period	Jun 19				
Interest Period	from	25.06.2019	to	25.07.2019	= 30 days



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Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	29.07.2019				
Payment date	25.07.2019				
Period No	32				
Monthly Period	Jun 19				
Interest Period	from 25.06.2019	to 25.07.2019	=	30 days	

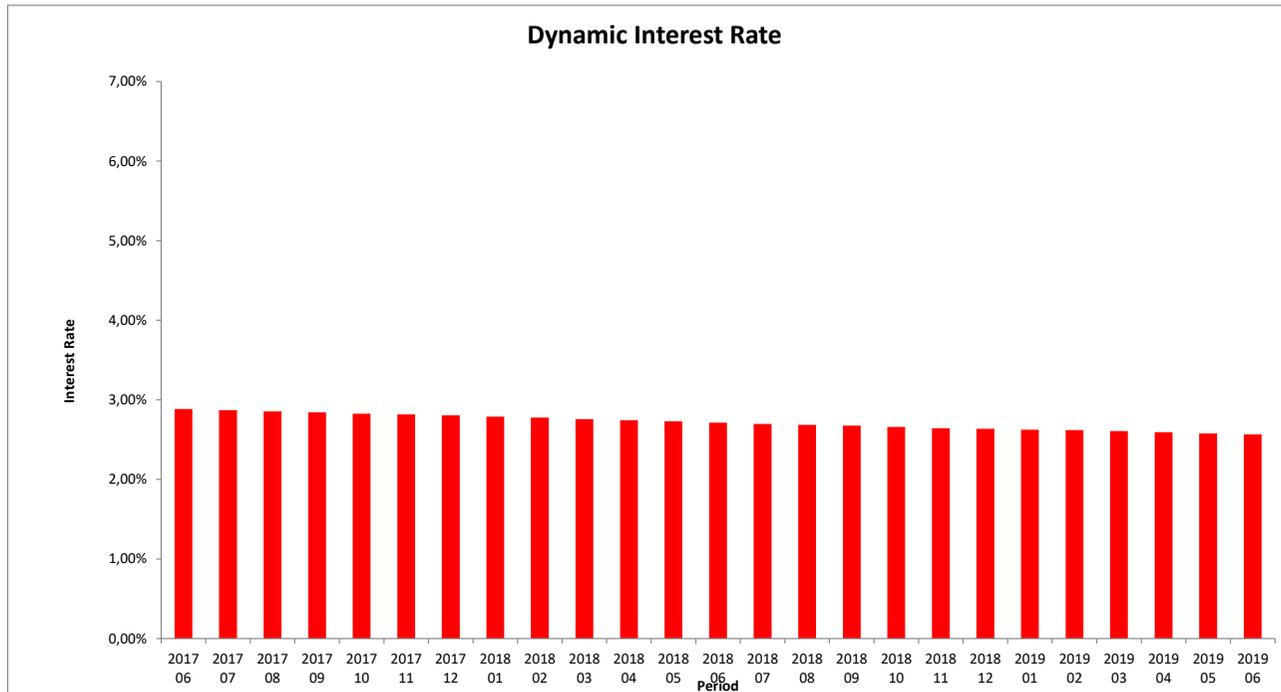
TOTAL		
Period	Closing balance	WA Interest rate
2016 11	567 935 967	2,98 %
2016 12	547 300 289	2,97 %
2017 01	525 396 333	2,96 %
2017 02	504 347 052	2,94 %
2017 03	481 919 092	2,93 %
2017 04	461 858 230	2,92 %
2017 05	439 904 054	2,90 %
2017 06	419 740 450	2,89 %
2017 07	400 842 082	2,87 %
2017 08	381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

Interest rate evolution

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22.b Dynamic Interest Rate

Reporting Date	29.07.2019				
Payment date	25.07.2019				
Period No	32				
Monthly Period	Jun 19				
Interest Period	from	25.06.2019	to	25.07.2019	= 30 days



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23.a Dynamic Pre-Payments



Reporting Date	29.07.2019					
Payment date	25.07.2019					
Period No	32					
Monthly Period	from	Jun 19	to	25.07.2019	=	30 days
Interest Period		25.06.2019				

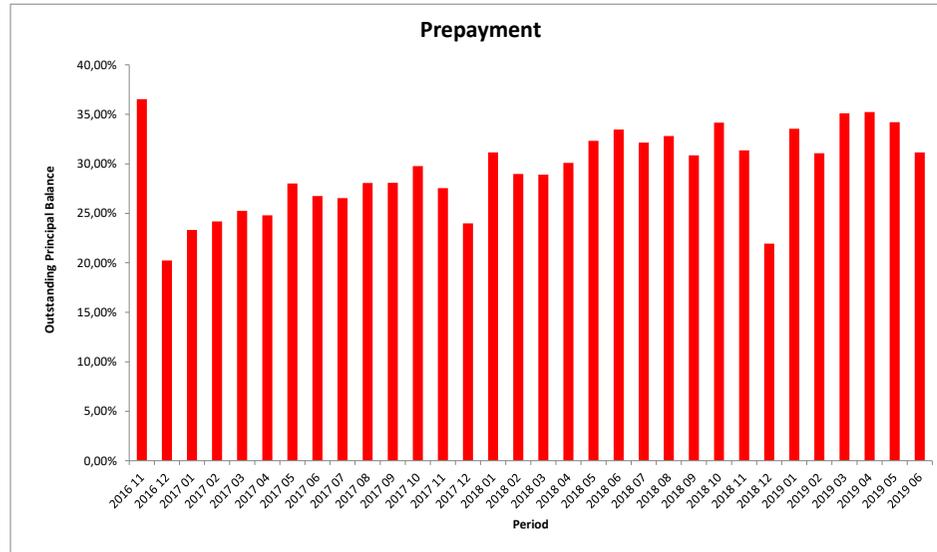
		TOTAL		
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2016 11	21 119 503	567 935 967	36,54 %	
2016 12	10 208 798	547 300 289	20,22 %	
2017 01	11 502 017	525 396 333	23,33 %	
2017 02	11 503 104	504 347 052	24,18 %	
2017 03	11 548 382	481 919 092	25,25 %	
2017 04	10 837 574	461 858 230	24,79 %	
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 %	

Dynamic Prepayment

**23.b Dynamic Pre-Payments**



Reporting Date	29.07.2019				
Payment date	25.07.2019				
Period No	32				
Monthly Period	Jun 19				
Interest Period	from	25.06.2019	to	25.07.2019	= 30 days



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24. Delinquency



Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	32	
Monthly Period	Jun 19	
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
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	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
	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
	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
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.07.2019					
Payment date	25.07.2019					
Period No	32					
Monthly Period	Jun 19					
Interest Period	from	25.06.2019	to	25.07.2019	=	30 days

Default Quarter	Default Amount	Recovery Quarter	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	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	593 998	53															

Default Quarter	Default Amount	Recovery Quarter	2018 Q1			2018 Q2			2018 Q3			2018 Q4			2019 Q1		
			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	11 614	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	593 998	53															

Default Quarter	Default Amount	Recovery Quarter	2019 Q2		
			Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	-	15 076	- 534
2017 1	387 612	29	2 915	277 553	110 059
2017 2	925 325	54	26 118	919 505	5 821
2017 3	642 838	50			
2017 4	673 040	46			
2018 1	748 138	63	25 903	764 727	- 16 589
2018 2	853 271	68	50 151	737 965	115 305
2018 3	715 758	64	181 993	671 170	44 588
2018 4	660 936	56	179 148	562 041	98 895
2019 1	521 743	45	166 027	365 739	156 005
2019 2	593 998	53	80 600	80 600	513 399

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**26. Priority of Payments**



Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	32	
Monthly Period	Jun 19	
Interest Period	from 25.06.2019	to 25.07.2019 = 30 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	7 885 555,79	EUR
Senior Expenses	-	416,00	EUR
Servicing Fee	-	43 829,45	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	693 813,52	EUR
Principal on Loan to Issuer	-	7 147 496,82	EUR
		0,00	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	8 697 776,34	EUR
Senior Expenses	-	416,00	EUR
Interest Class A	-	4 126,00	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	-	7 147 496,82	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	-	108,43	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	546 779,48	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	546 779,49	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	12,67	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	546 766,82	EUR

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**27. Transaction Costs**



Reporting Date	29.07.2019	
Payment date	25.07.2019	
Period No	32	
Monthly Period	Jun 19	
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	Class E	Class F
Senior Expenses	EUR	416,00						
Interest accrued for the Period	EUR	143 083,00	4 126,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	5 553 940,00	954 462,00	125 747,00	401 603,00	403 820,00	937 558,00	2 730 750,00
Interest Payments	EUR	143 083,00	4 126,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	5 553 940,00	954 462,00	125 747,00	401 603,00	403 820,00	937 558,00	2 730 750,00
Interest accrued on Subordinated Loan for the Period	EUR	108,43						
Cumulative Interest accrued on Subordinated Loan	EUR	15 239,65						
Interest Payments on Subordinated Loan	EUR	108,43						
Cumulative Interest Payments on Subordinated Loan	EUR	15 239,65						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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**28. Contact Details**



**Santander Consumer Bank AS**

**Financial Markets**

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Thomas André Johansen	+ 47 91 82 42 44	thomas.andren.johansen@santanderconsumer.no
Morten Christopher Freberg Holme	+47 92 82 38 33	morten.holme@santanderconsumer.no
Joachim Joveng Rogne	+47 48 23 86 32	joachim.joveng.rogne@santanderconsumer.no

**Risk**

Christian Frederik Bull-Berg	+47 41 07 29 52	christian.frederik.bull.berg@santanderconsumer.no
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Reporting Date	29.07.2019					
Payment date	25.07.2019					
Period No	32					
Monthly Period	Jun 19					
Interest Period	from	25.06.2019	to	25.07.2019	=	30 days