

SCF Rahoituspalvelut II DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		02.01.2019			
Payment date		28.12.2018		Following payment dates:	25.01.2019
Period No		25			25.02.2019
Monthly Period		01.11.2018			
Interest Period	from	26.11.2018	to	28.12.2018	= 32 days
Cut-Off date		30.11.2018			

Index	Page
1 Portfolio Information	1
2 Amount Due for Distribution	2
3 Reserve Accounts	3
4 Performance Data	4
5 Outstanding Notes	5
6 Counterparty Ratings, Trigger Levels and Consequences	6
7 a Original Principal Balance	7
7 b Original PB (Graph)	8
8 a Outstanding principal Balance	9
8 b Outstanding PB (Graph)	10
9 a Geographical Distribution	11
9 b Geographical (Graph)	12
10 a Interest Rate	13
10 b Interest Rate (Graph)	14
11 a Remaining Terms	15
11 b Remaining Terms (Graph)	16
12 a Seasoning	17
12 b Seasoning (Graph)	18
13 a Balloon loans as % of other loans	19
13 b Balloon loans as % of other loans (Graph)	20
14 a Loans per borrower	21
14 b Loans per borrower (Graph)	22
15 a Amortization Profile	23
15 b Amortization Profile (Graph)	24
16 a Payment Holidays	25
16 b Payment Holidays (Graph)	26
17 a Downpayment	27
17 b Downpayment (Graph)	28
18 a Vehicle Condition	29
18 b Vehicle Condition (Graph)	30
19 a Borrower Type	31
19 b Borrower Type (Graph)	32
20 a Vehicle Type	33
20 b Vehicle Type (Graph)	34
21 a Restructured Loans	35
21 b Restructured Loans (Graph)	36
22 Dynamic Interest Rate	37
23 Dynamic Pre-Payment	38
24 Dynamic Delinquency	39
25 Defaults, Recoveries and Losses by Quarter of Default	40
26 Priority of Payments Pre-Enforcement	41
27 Transaction Costs	42
28 Contact Details	43

SCF Rahoituspalvelut II DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	02.01.2019
Payment date	28.12.2018
Period No	25
Monthly Period	01.11.2018
Interest Period	from 26.11.2018 to 28.12.2018 = 32 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	175 773 666,12 EUR
Scheduled Loan Principal Repayments	5 040 046,05 EUR
Prepayments	5 108 883,02 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	10 148 929,07 EUR
New Defaulted Auto Loans in Period	207 833,20 EUR
Closing Balance	165 416 903,85 EUR

Total revenue collections	
Revenue and fees received on loan balances	617 683,80 EUR
Recoveries on loans in default	208 715,20 EUR
Total Revenue Received in Period	826 399,00 EUR

# Loans	
At beginning of period	17 980 Loans
Paid in Full	689 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	19 Loans
At end of period	17 272 Loans

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

2. Amount Due for Distribution



Reporting Date	02.01.2019
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Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	10 972 204 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	10 972 204 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10 903 238 EUR
b. Reserve Fund	1 511 648 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	12 414 885 EUR

SCF Rahoituspalvelut II DAC
Monthly Investor Report

3. Reserve Accounts



Reporting Date	02.01.2019
Payment date	28.12.2018
Period No	25
Monthly Period	01.11.2018
Interest Period	from 26.11.2018 to 28.12.2018 = 32 days

Note Balance

Beginning of Period	175 773 666,12 EUR
End of Period	165 416 903,85 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	0,9 %	1 511 647,70 EUR
Cash Outflow		1 511 647,70 EUR
Cash Inflow		1 392 736,66 EUR
End of Period	0,8 %	1 392 736,66 EUR
Required Reserve Amount	0,8 %	1 392 736,66 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

SCF Rahoituspalvelut II DAC
Monthly Investor Report

4. Performance Data



Reporting Date	02.01.2019				
Payment date	28.12.2018				
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Monthly Period	01.11.2018				
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Asset Balance

Beginning of Period	175 773 666,12	EUR
End of Period	165 416 903,85	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	151 895 948,48	91,83 %	15 943
1-29 days past due	10 361 018,37	6,26 %	1 059

Delinquent Receivables:

30-59 days past due	2 120 573,15	1,28 %	183
60-89 days past due	429 072,53	0,26 %	43
90-119 days past due	291 233,25	0,18 %	21
120-149 days past due	189 711,64	0,11 %	14
150-179 days past due	129 346,43	0,08 %	9
Total Performing and Delinquent	165 416 904	100,00 %	17 272

	EUR	%	# loans
Volkswagen vehicles	26 055 629	15,75 %	3 086

Current Period Defaults	207 833,20	19
Cumulative Defaults	5 429 250,79	399
Current Period Recoveries	208 715,20	
Cumulative Recoveries	3 665 831,88	

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

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	165 416 903,85
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	165 416 903,85
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

SCF Rahoituspalvelut II DAC
Monthly Investor Report

5. Outstanding Notes



Reporting Date	02.01.2019	
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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+/Aa1	A+/Aa2	BB+/A3	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	175 773 666,12	111 973 666,12	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	12 414 885,33						
Amortisation	10 356 762,27						
Redemption per Class	10 356 762,27	10 356 762,27	-	-	-	-	-
Redemption per Note		1 905,92	-	-	-	-	-
Class Principal Outstanding Closing Balance	165 416 903,85	101 616 903,85	27 300 000,00	9 100 000,00	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	61,43 %	16,50 %	5,50 %	3,69 %	6,23 %	6,65 %
Current Pool Factor		0,19	1,00	1,00	1,00	1,00	1,00
2. Payments to Investors per Note							
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(30/360)	(30/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*							
Interest Days	32						
Principal Outstanding per Note Beginning of Period		20 606,12	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		1 905,92	-	-	-	-	-
Principal Outstanding per Note End of Period		18 700,20	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		2,40	13,92	133,33	200,00	275,00	750,00
Interest Payment	28 971,29	13 038,71	3 799,25	12 133,33	12 200,00	28 325,00	82 500,00
Interest Payment per Note		2,40	13,92	133,33	200,00	275,00	750,00
3. Credit Enhancements							
Initial total CE (Subordination, Reserve)		11,45 %	6,95 %	5,45 %	4,45 %	2,75 %	0,94 %
Current CE (incl. Excess Spread)		41,93 %	25,42 %	19,92 %	16,23 %	10,01 %	3,36 %
Current CE (excl. Excess Spread)		39,41 %	22,91 %	17,41 %	13,72 %	7,49 %	0,84 %

SCF Rahoituspalvelut II DAC
Monthly Investor Report

6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 02.01.2019
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Period No 25
Monthly Period 01.11.2018
Interest Period : 26.11.2018 to 28.12.2018 = 32 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							
	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.	

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

7.a Original Portfolio Principal Balance



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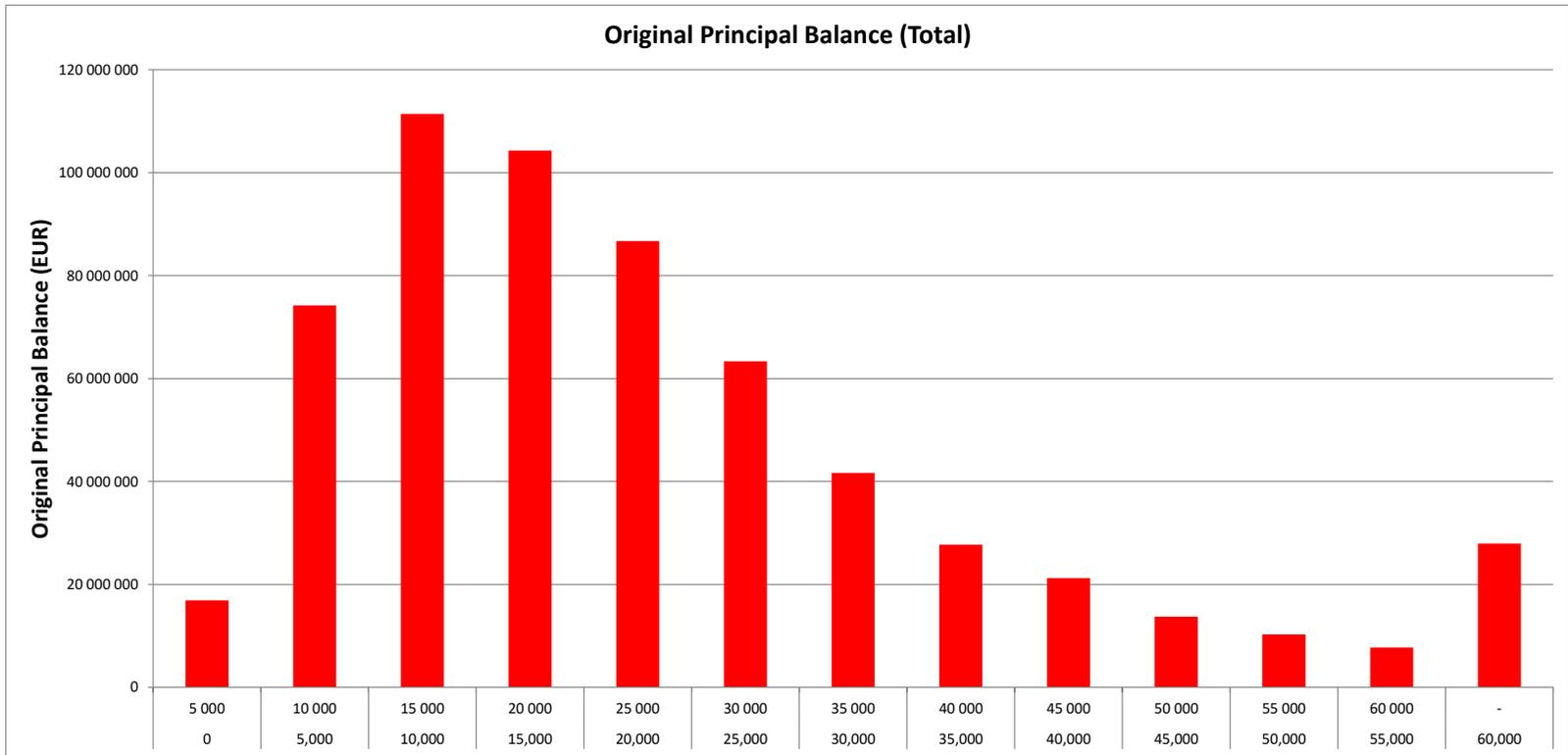
Average amount - all: 15 380

	TOTAL							
	Min	Max	No	Original balance	%	WA mounths 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

SCF Rahoituspalvelut II DAC
Monthly Investor Report

7.b Original Principal Balance Graph

Reporting Date	02.01.2019	
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**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

8.a Outstanding Principal Balance



Reporting Date	02.01.2019				
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Monthly Period	01.11.2018				
Interest Period	from	26.11.2018	to	28.12.2018	= 32 days

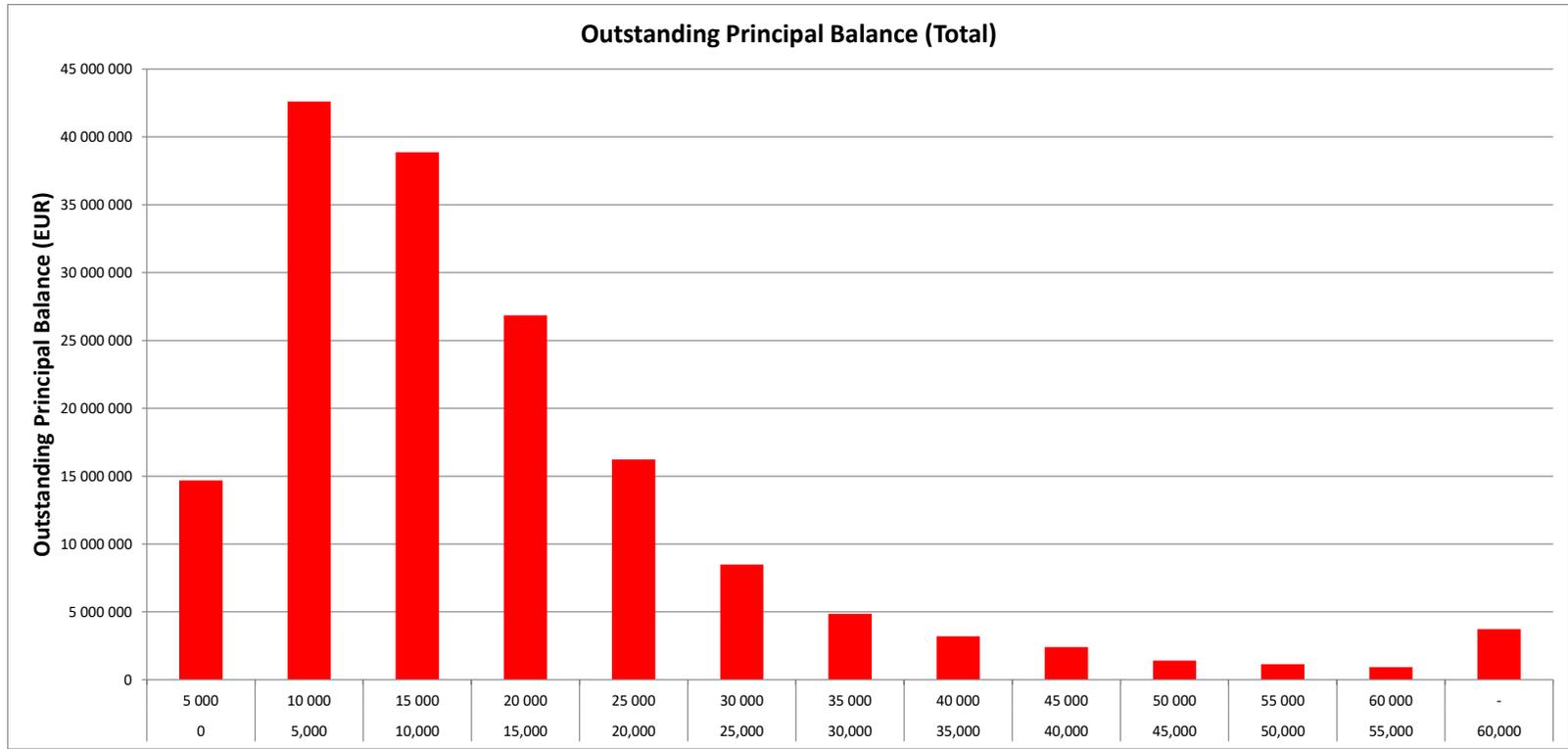
Average amount - all: 9 577

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 245	14 689 112	8,9 %	19,0	33,1	
	5 000	10 000	5 831	42 607 126	25,8 %	26,5	32,2	
	10 000	15 000	3 181	38 871 678	23,5 %	27,7	31,8	
	15 000	20 000	1 562	26 852 408	16,2 %	28,3	31,5	
	20 000	25 000	732	16 232 000	9,8 %	28,6	31,3	
	25 000	30 000	311	8 492 767	5,1 %	28,4	31,4	
	30 000	35 000	151	4 858 056	2,9 %	28,2	31,3	
	35 000	40 000	86	3 201 455	1,9 %	28,3	31,1	
	40 000	45 000	57	2 407 447	1,5 %	27,6	31,4	
	45 000	50 000	30	1 414 671	0,9 %	27,1	32,9	
	50 000	55 000	22	1 145 980	0,7 %	29,3	31,6	
	55 000	60 000	16	920 493	0,6 %	29,8	30,0	
	60 000	-	48	3 723 710	2,3 %	28,2	32,0	
	Total			17 272	165 416 904	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

8.b Outstanding Principal Balance Graph

Reporting Date	02.01.2019	
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**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

9.a Geographical Distribution



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Payment date	28.12.2018	
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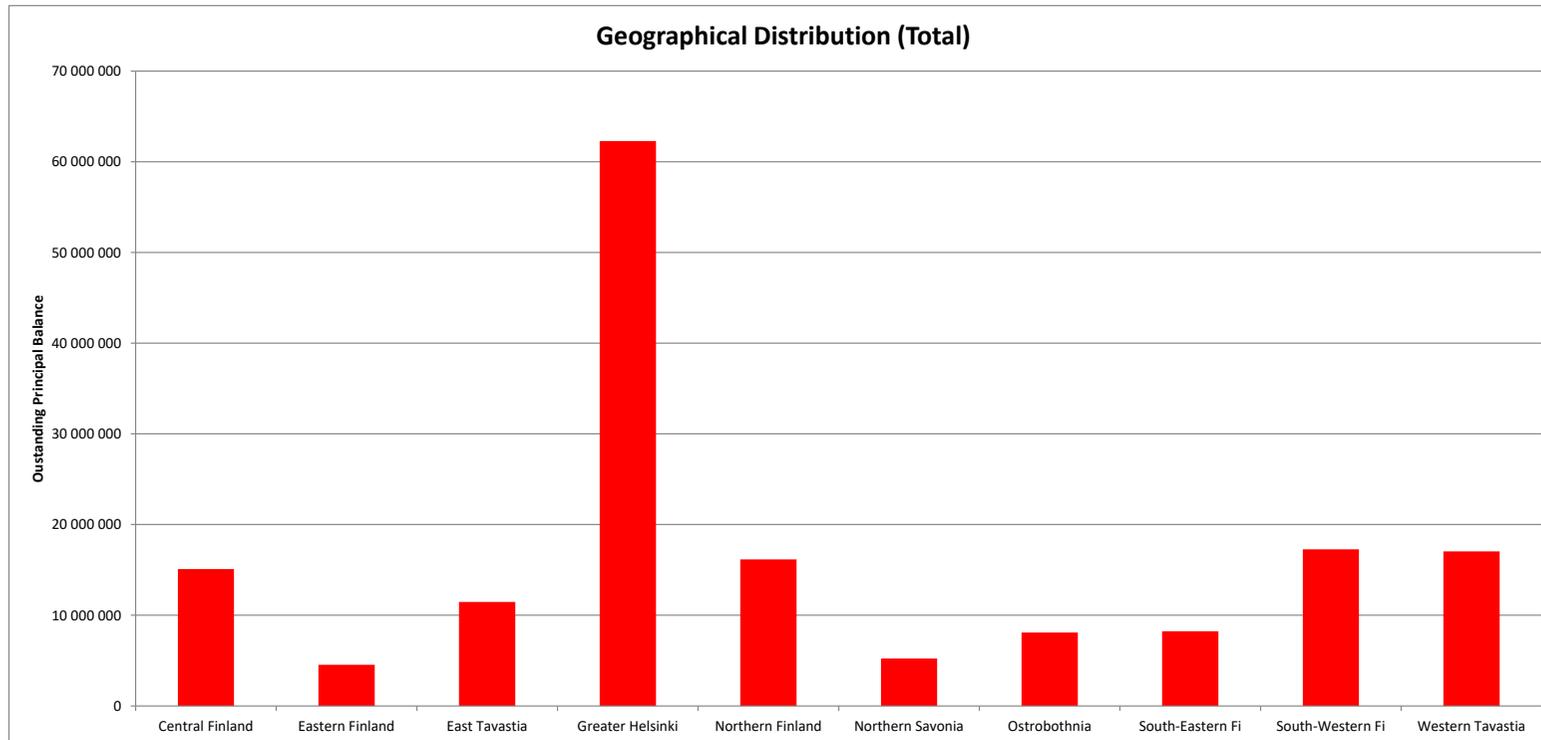
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 683	15 092 579	9,12 %	26,8		31,9
Eastern Finland	538	4 529 067	2,74 %	26,8		31,5
East Tavastia	1 254	11 464 015	6,93 %	27,2		31,7
Greater Helsinki	6 018	62 278 339	37,65 %	27,0		31,9
Northern Finland	1 693	16 158 777	9,77 %	27,0		31,8
Northern Savonia	586	5 228 068	3,16 %	25,7		31,9
Ostrobothnia	961	8 103 417	4,90 %	26,0		32,3
South-Eastern Fi	867	8 236 532	4,98 %	26,3		32,7
South-Western Fi	1 896	17 274 450	10,44 %	26,8		32,0
Western Tavastia	1 776	17 051 660	10,31 %	27,4		31,5
Total	17 272	165 416 904	100 %			

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

9.b Geographical Distribution Graph



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Interest Period	from	26.11.2018
	to	28.12.2018
	=	32 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

10.a Interest Rate



Reporting Date	02.01.2019	
Payment date	28.12.2018	
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Interest Period	from 26.11.2018	to 28.12.2018 = 32 days

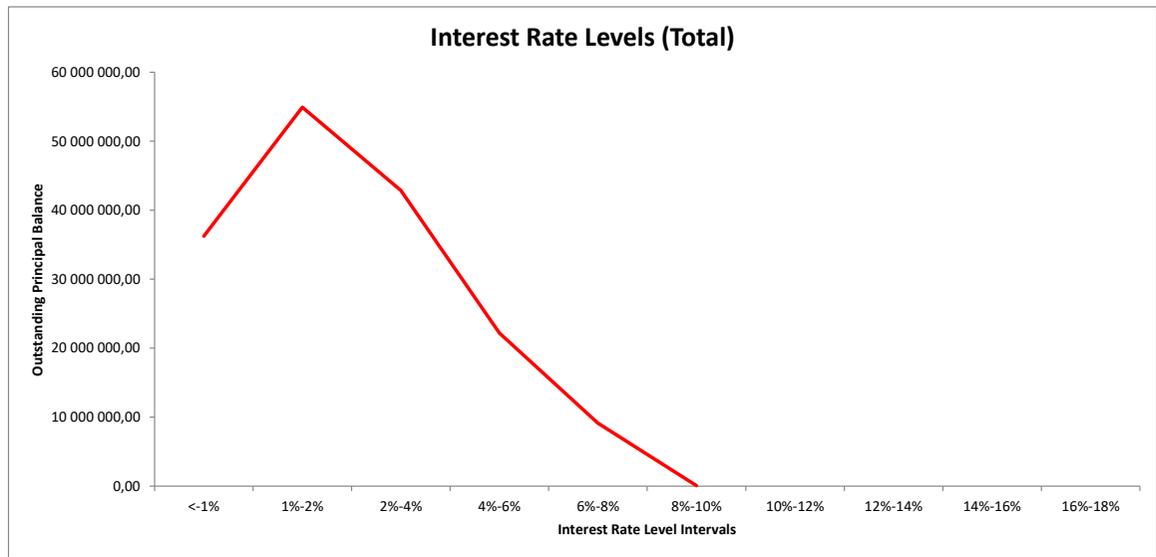
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	3200	36 245 845	21,91 %	28,1	31,1
1	2	5113	54 921 882	33,20 %	27,2	31,8
2	4	4159	42 851 119	25,90 %	26,2	32,4
4	6	3145	22 193 264	13,42 %	25,9	32,4
6	8	1638	9 137 305	5,52 %	25,6	32,2
8	10	16	66 525	0,04 %	26,0	31,3
10	12					
12	14	1	965	0,00 %	8,0	29,0
14	16					
16	18					
18	20					
Total		17 272	165 416 904	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

10.b Interest Rate



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SCF Rahoituspalvelut II DAC
Monthly Investor Report

11.a Remaining Terms



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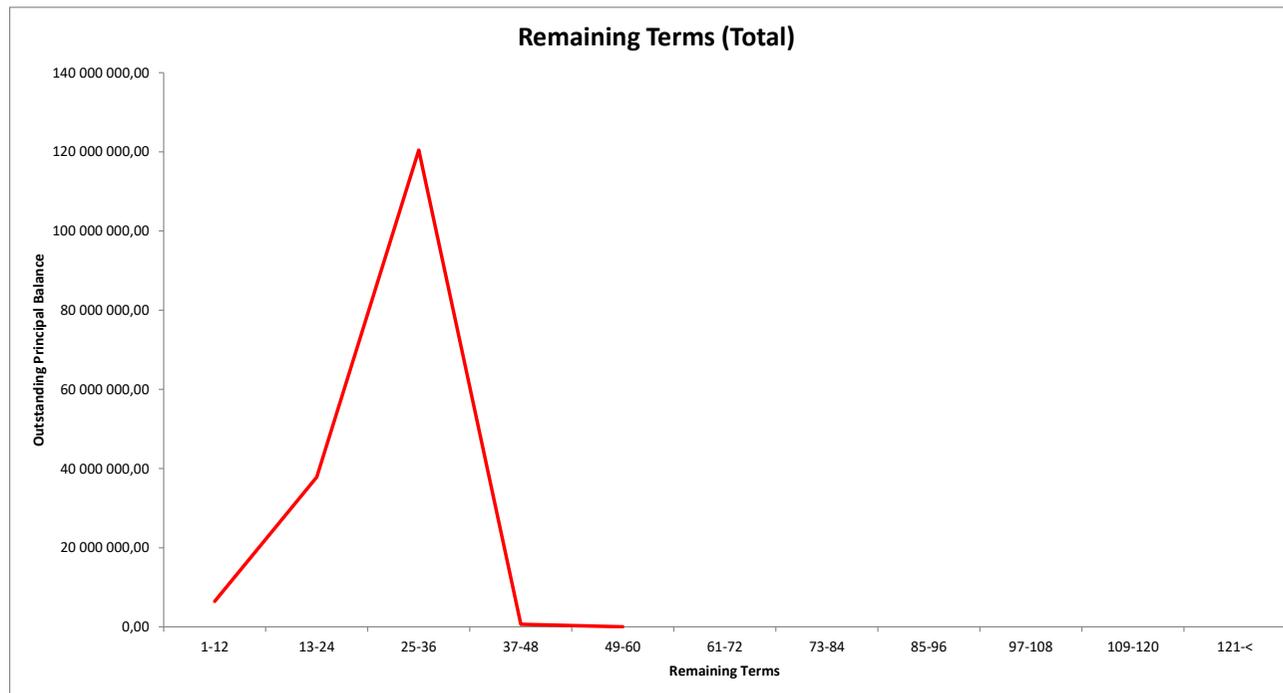
		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		18	9 306	0,01 %	0,0	35,4	
	1		2 442	6 429 350	3,89 %	8,0	34,7	
	13		4 812	37 864 465	22,89 %	20,8	35,9	
	25		9 960	120 456 929	72,82 %	29,7	30,5	
	37		48	643 750	0,39 %	37,2	27,7	
	49		1	13 102	0,01 %	53,0	30,0	
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			17 272	165 416 904	100 %			

SCF Rahoituspalvelut II DAC
Monthly Investor Report

11.b Remaining Terms



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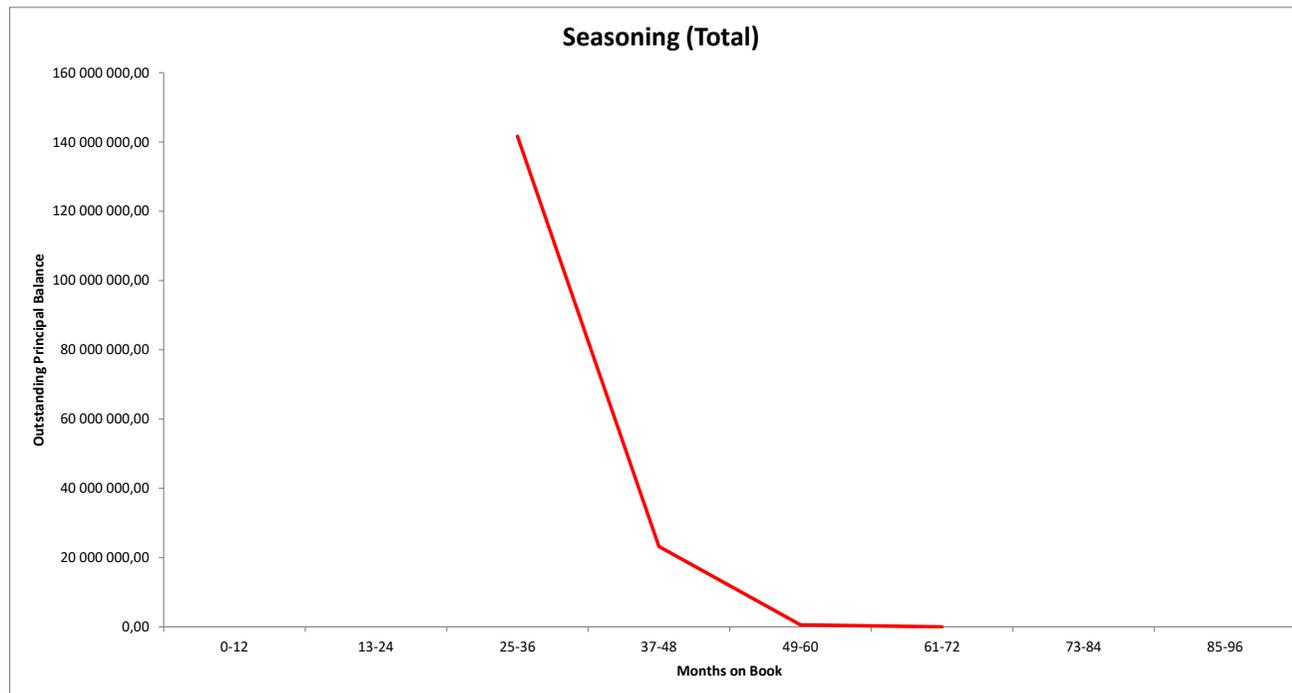


SCF Rahoituspalvelut II DAC
Monthly Investor Report

12.b Seasoning



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**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

13.a Balloon loans



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Monthly Period	01.11.2018					
Interest Period	from	26.11.2018	to	28.12.2018	=	32 days

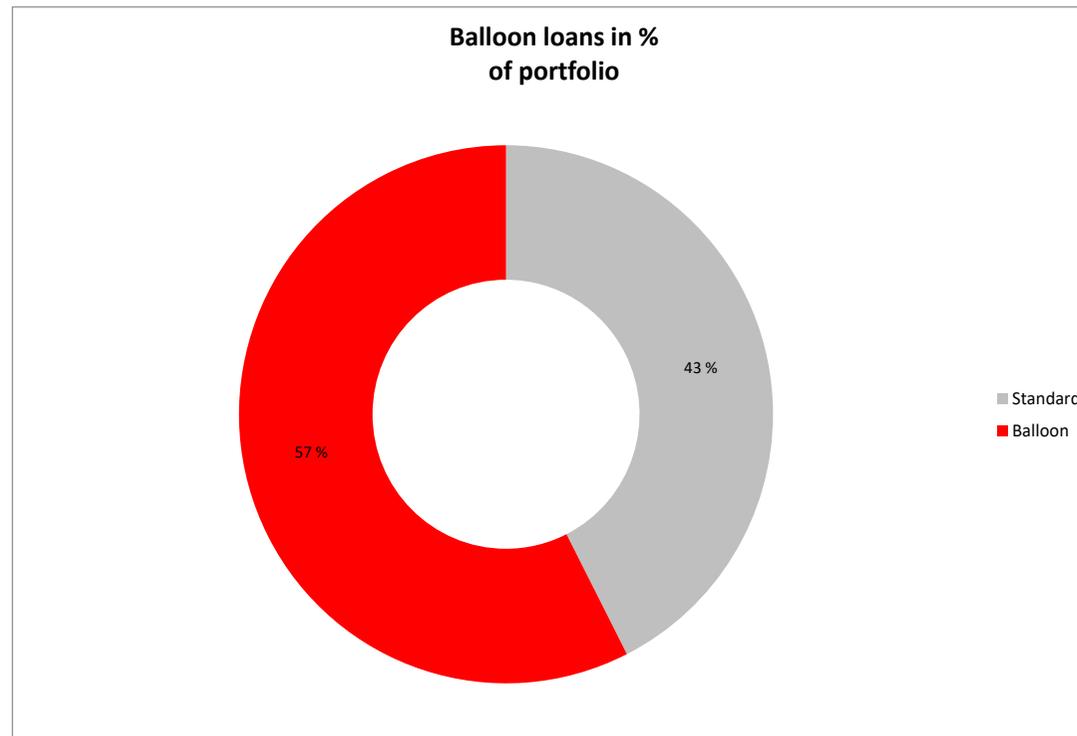
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		11 236	70 336 492	42,52 %	1 899	0,00 %	25,7	31,8
Balloon		6 036	95 080 412	57,48 %	43 387 290	45,63 %	27,8	32,0
Total		17 272	165 416 904	100 %	43 389 189	26,23 %		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

13.b Balloon loans



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	25	
Monthly Period	01.11.2018	
Interest Period	from 26.11.2018	to 28.12.2018 = 32 days

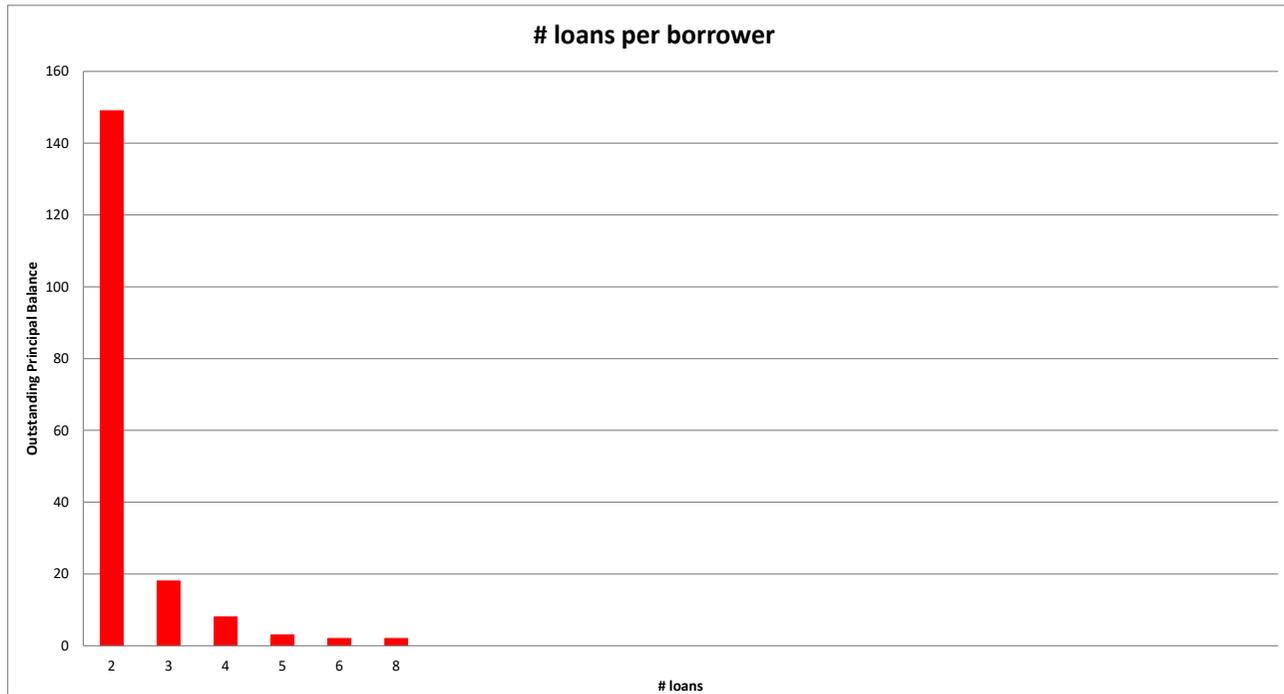


SCF Rahoituspalvelut II DAC
Monthly Investor Report

14.b # loans per borrower



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	25	
Monthly Period	01.11.2018	
Interest Period	from 26.11.2018	to 28.12.2018 = 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.a Amortization Profile



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	25	
Monthly Period	01.11.2018	
Interest Period	from 26.11.2018	to 28.12.2018 = 32 days

Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	165 416 904	160 321 014	5 095 890	364 242	2,67 %	96,92 %
2	160 321 014	155 309 945	5 011 069	352 046	2,67 %	93,89 %
3	155 309 945	150 272 985	5 036 960	340 023	2,66 %	90,84 %
4	150 272 985	145 197 962	5 075 023	328 014	2,65 %	87,78 %
5	145 197 962	140 276 025	4 921 937	315 949	2,64 %	84,80 %
6	140 276 025	135 423 819	4 852 206	304 101	2,63 %	81,87 %
7	135 423 819	130 623 768	4 800 051	292 567	2,62 %	78,97 %
8	130 623 768	125 862 980	4 760 788	281 062	2,61 %	76,09 %
9	125 862 980	121 171 387	4 691 593	269 682	2,60 %	73,25 %
10	121 171 387	116 491 784	4 679 603	258 433	2,59 %	70,42 %
11	116 491 784	111 926 570	4 565 214	247 236	2,58 %	67,66 %
12	111 926 570	107 279 045	4 647 525	236 291	2,56 %	64,85 %
13	107 279 045	102 766 173	4 512 872	225 110	2,55 %	62,13 %
14	102 766 173	98 220 950	4 545 223	214 378	2,53 %	59,38 %
15	98 220 950	93 743 883	4 477 067	203 582	2,52 %	56,67 %
16	93 743 883	89 280 539	4 463 343	193 027	2,50 %	53,97 %
17	89 280 539	84 660 073	4 620 466	182 528	2,48 %	51,18 %
18	84 660 073	80 407 687	4 252 386	171 807	2,46 %	48,61 %
19	80 407 687	76 015 800	4 391 887	161 806	2,44 %	45,95 %
20	76 015 800	71 726 162	4 289 638	151 511	2,42 %	43,36 %

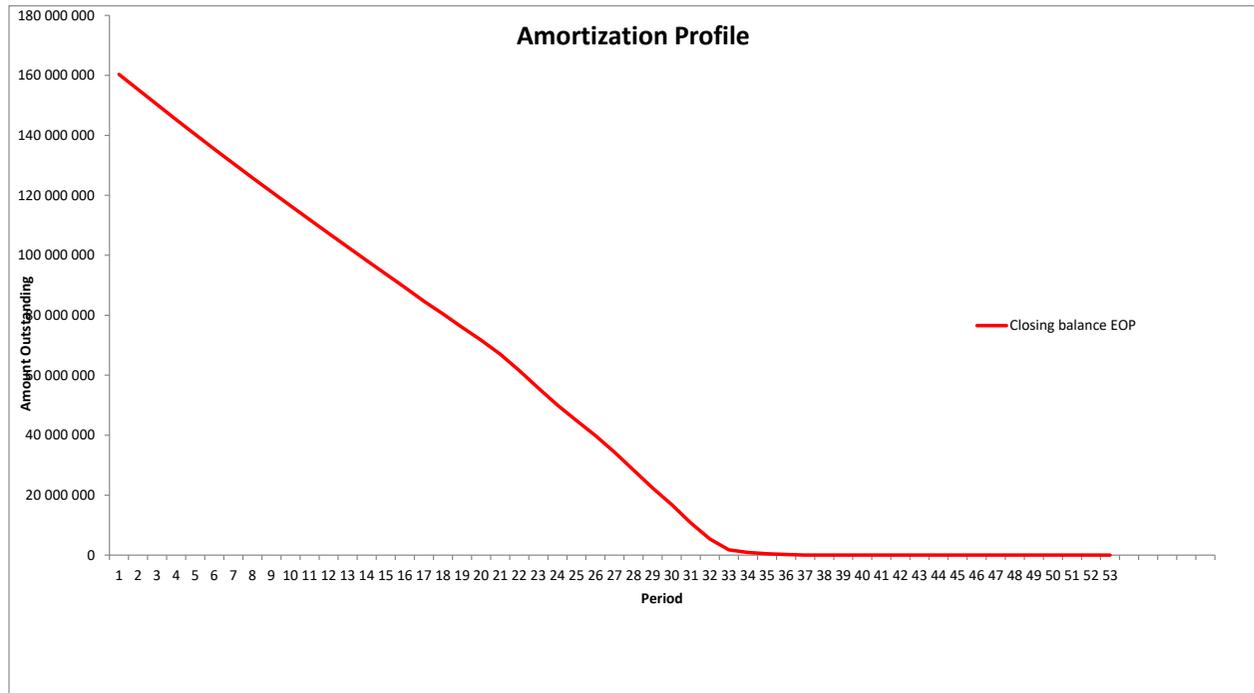
Amortization profile (first 20 periods)

SCF Rahoituspalvelut II DAC
Monthly Investor Report

15.b Amortization Profile



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	25	
Monthly Period	01.11.2018	
Interest Period	from 26.11.2018	to 28.12.2018 = 32 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

16.a Payment Holidays



Reporting Date	02.01.2019				
Payment date	28.12.2018				
Period No	25				
Monthly Period	01.11.2018				
Interest Period	from	26.11.2018	to	28.12.2018	= 32 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	
Total:	4 902	6 471	1 868 225	69 515 478	

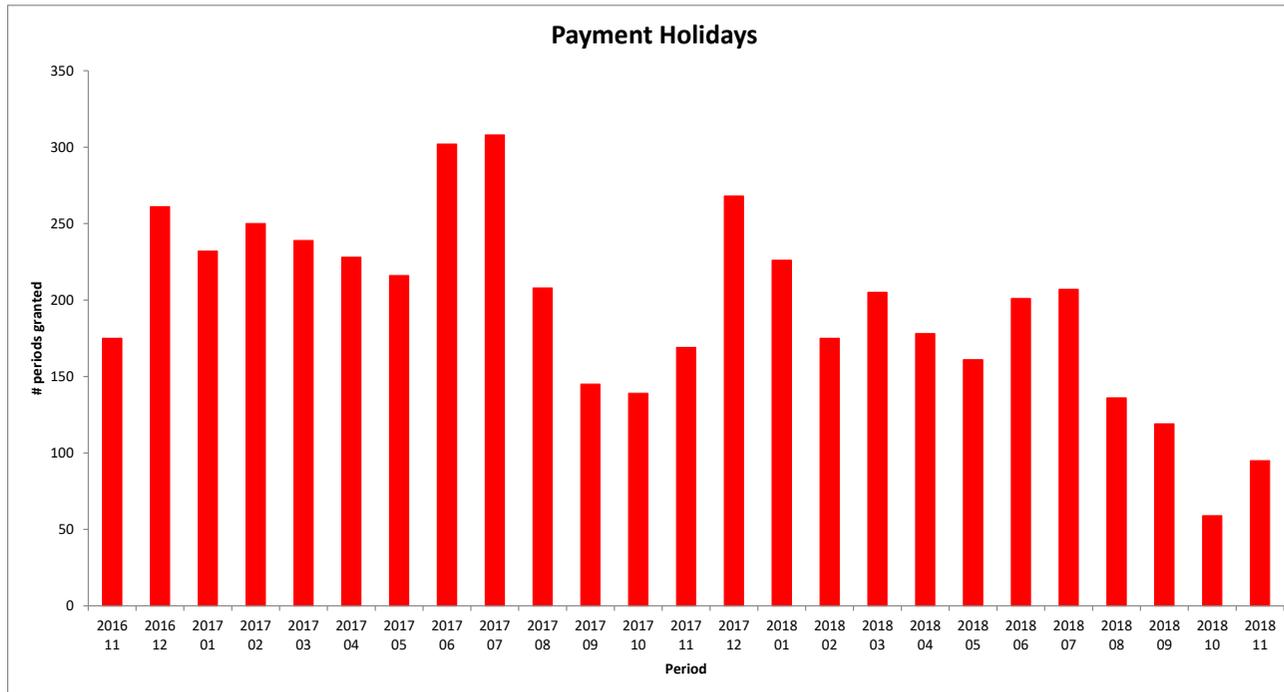
Payment Holiday

SCF Rahoituspalvelut II DAC
Monthly Investor Report

16.b Payment Holidays



Reporting Date	02.01.2019				
Payment date	28.12.2018				
Period No	25				
Monthly Period	01.11.2018				
Interest Period	from	26.11.2018	to	28.12.2018	= 32 days

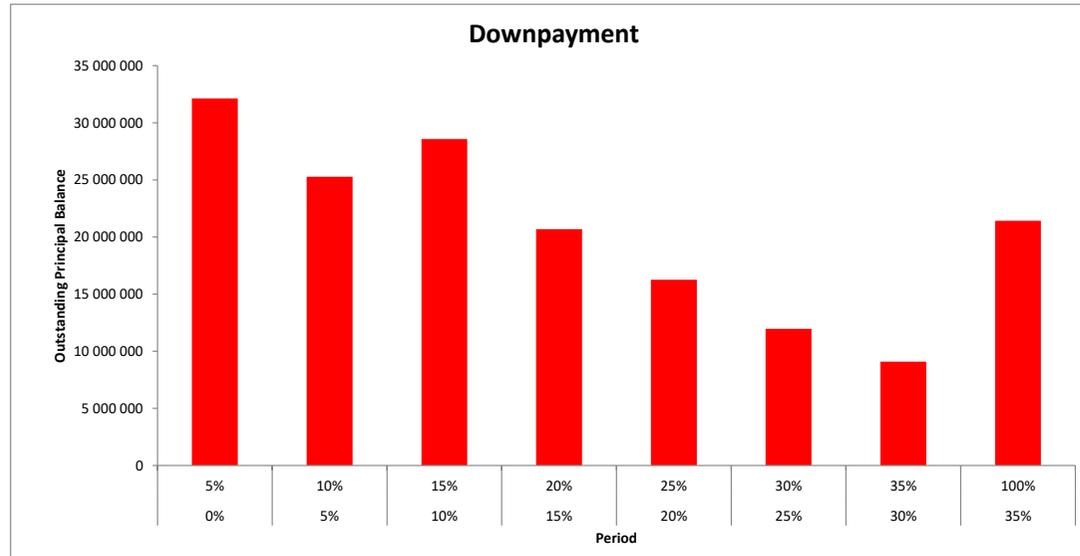


SCF Rahoituspalvelut II DAC
Monthly Investor Report

17.b Downpayment



Reporting Date	02.01.2019		
Payment date	28.12.2018		
Period No	25		
Monthly Period	01.11.2018		
Interest Period	from	26.11.2018	to 28.12.2018 = 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

18.a Vehicle Condition



Reporting Date	02.01.2019
Payment date	28.12.2018
Period No	25
Monthly Period	01.11.2018
Interest Period	from 26.11.2018 to 28.12.2018 = 32 days

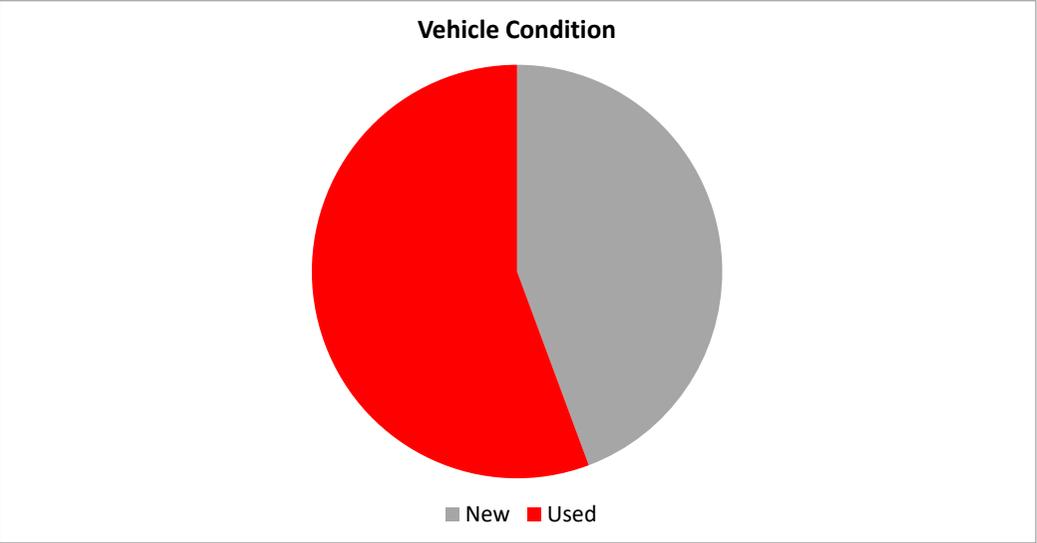
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 573	73 302 892	44,3 %	27,1	31,9
	Used	11 699	92 114 012	55,7 %	26,7	31,9
	Total	17 272	165 416 904	100 %		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

18.b Vehicle Condition



Reporting Date		02.01.2019			
Payment date		28.12.2018			
Period No		25			
Monthly Period		01.11.2018			
Interest Period	from	26.11.2018	to	28.12.2018	= 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.a Borrower Type



Reporting Date	02.01.2019
Payment date	28.12.2018
Period No	25
Monthly Period	01.11.2018
Interest Period	from 26.11.2018 to 28.12.2018 = 32 days

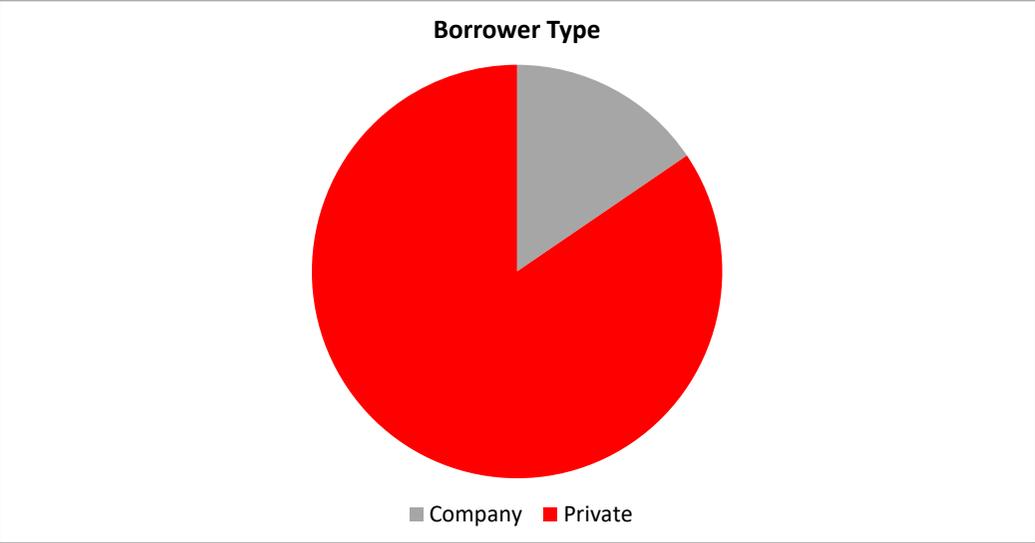
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 048	25 667 365	15,5 %	25,35	31,98
	Private	15 224	139 749 538	84,5 %	27,16	31,87
	Total	17 272	165 416 904	100,0 %		

SCF Rahoituspalvelut II DAC
Monthly Investor Report

19.b Borrower Type



Reporting Date		02.01.2019			
Payment date		28.12.2018			
Period No		25			
Monthly Period		01.11.2018			
Interest Period	from	26.11.2018	to	28.12.2018	= 32 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

20.a Vehicle type



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	25	
Monthly Period	01.11.2018	
Interest Period	from 26.11.2018	to 28.12.2018 = 32 days

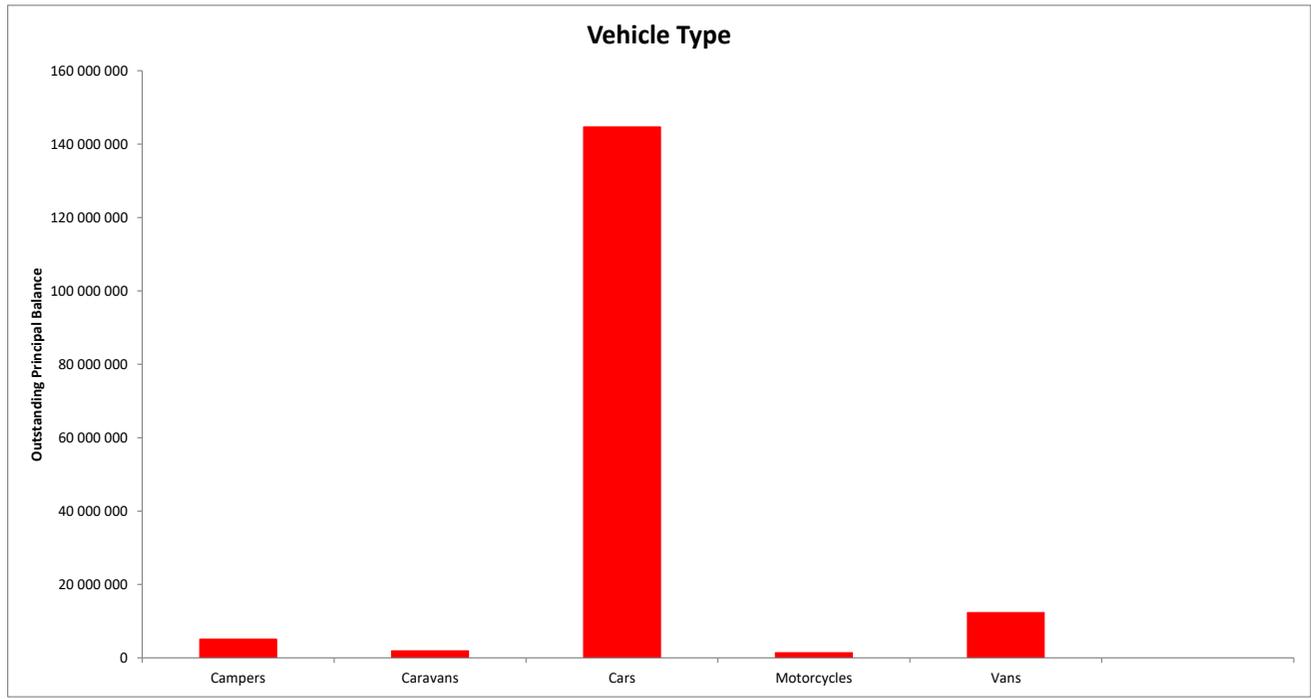
TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	278	5 045 095	3,05 %	27,95	31,45
	Caravans	218	1 925 916	1,16 %	28,75	30,85
	Cars	15 254	144 696 360	87,47 %	26,93	31,91
	Motorcycles	264	1 393 146	0,84 %	26,28	30,74
	Vans	1 258	12 356 387	7,47 %	25,62	32,11
		17 272	165 416 904	100 %		

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

20.b Vehicle type



Reporting Date	02.01.2019
Payment date	28.12.2018
Period No	25
Monthly Period	01.11.2018
Interest Period	from 26.11.2018 to 28.12.2018 = 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

21.a Restructured Loans



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	25	
Monthly Period	01.11.2018	
Interest Period	from 26.11.2018	to 28.12.2018 = 32 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
	14	138 110

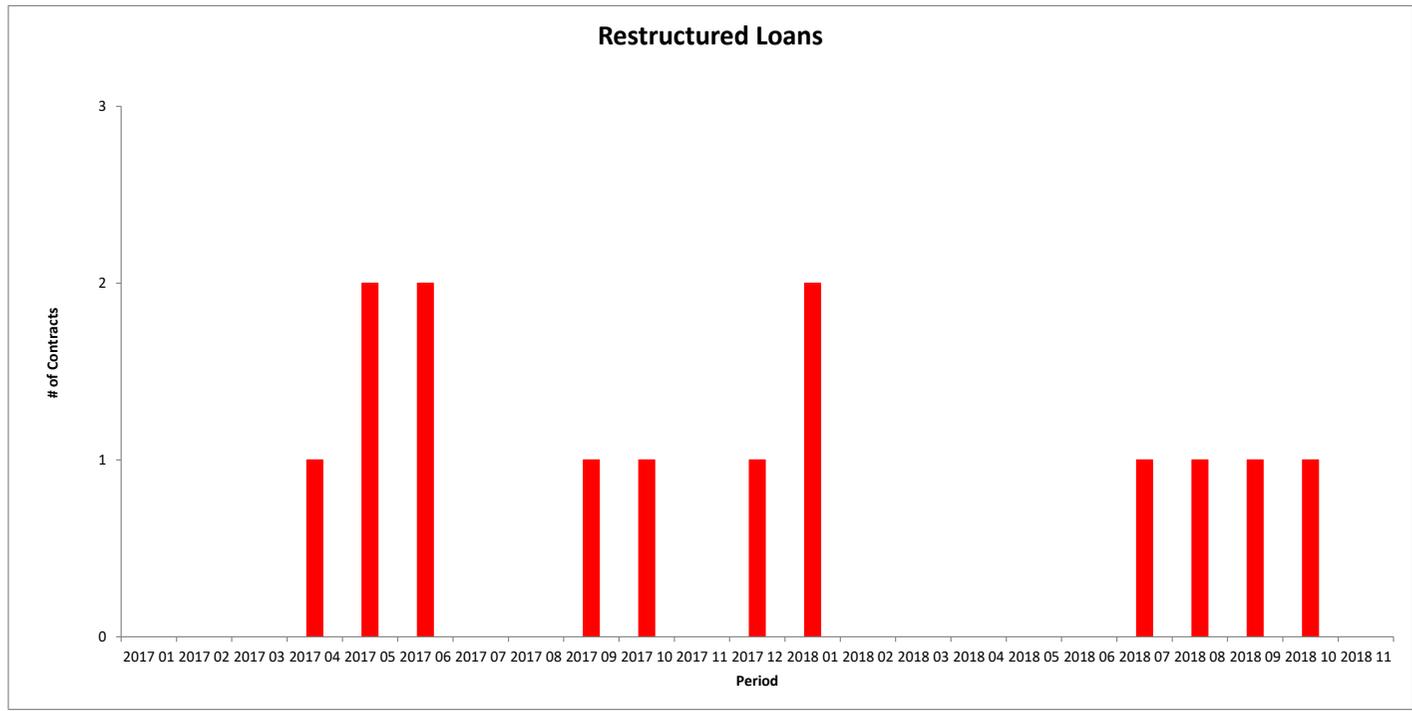
Restructured

SCF Rahoituspalvelut II DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	02.01.2019				
Payment date	28.12.2018				
Period No	25				
Monthly Period	01.11.2018				
Interest Period	from	26.11.2018	to	28.12.2018	= 32 days



**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

22.a Dynamic Interest rate



Reporting Date	02.01.2019				
Payment date	28.12.2018				
Period No	25				
Monthly Period	01.11.2018				
Interest Period	from	26.11.2018	to	28.12.2018	= 32 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 %

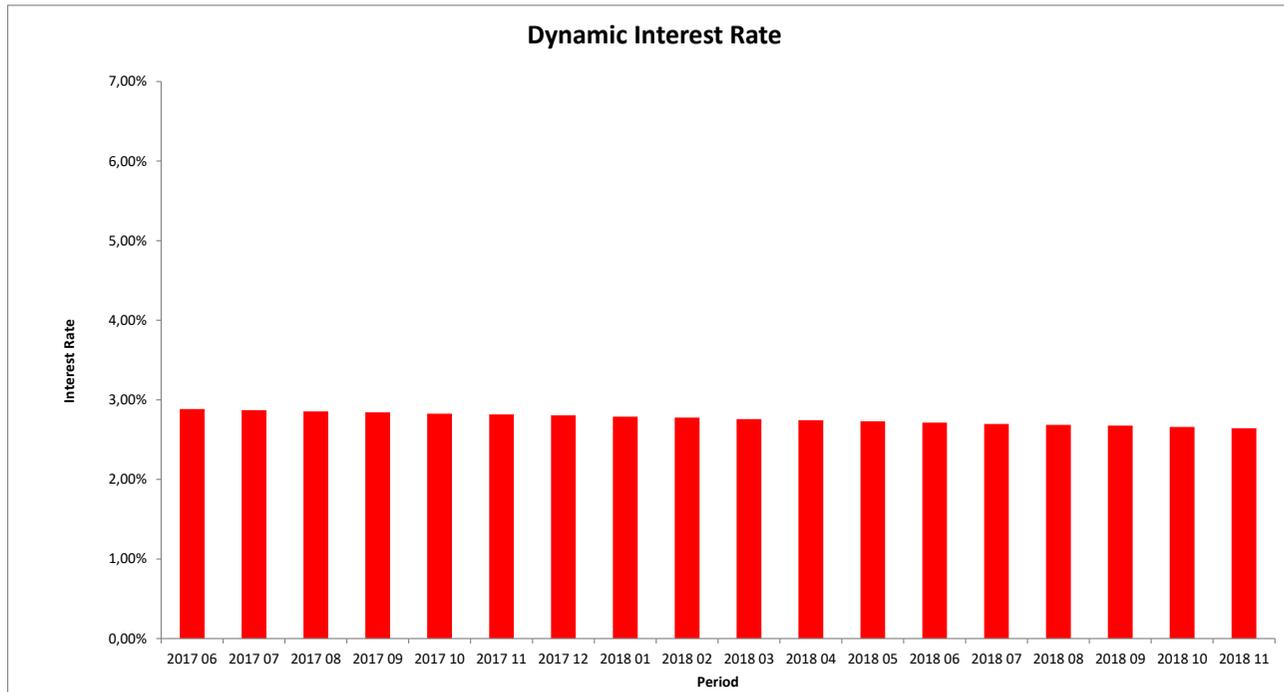
Interest rate evolution

SCF Rahoituspalvelut II DAC
Monthly Investor Report

22.b Dynamic Interest Rate



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	25	
Monthly Period	01.11.2018	
Interest Period	from 26.11.2018	to 28.12.2018 = 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

23.a Dynamic Pre-Payments



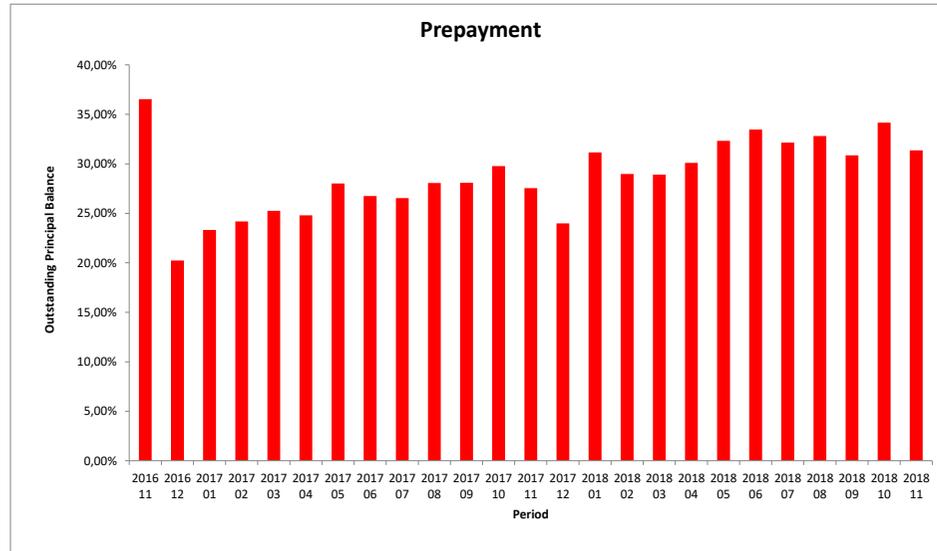
Reporting Date	02.01.2019				
Payment date	28.12.2018				
Period No	25				
Monthly Period	from	01.11.2018	to	28.12.2018	= 32 days
Interest Period		26.11.2018			

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 %	

23.b Dynamic Pre-Payments



Reporting Date	02.01.2019				
Payment date	28.12.2018				
Period No	25				
Monthly Period	01.11.2018				
Interest Period	from	26.11.2018	to	28.12.2018	= 32 days



SCF Rahoituspalvelut II DAC
Monthly Investor Report

24. Delinquency



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	25	
Monthly Period	01.11.2018	
Interest Period	from 26.11.2018	to 28.12.2018 = 32 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2016	11	567 935 967	35 864	535 700 608	1 928	29 646 276	151	2 203 556	27	385 527								
	12	547 300 289	35 166	516 424 148	1 820	27 790 475	154	2 345 535	36	531 650	15	208 481						
2017	1	525 396 333	34 015	491 902 892	2 035	29 624 753	196	2 966 337	31	403 292	20	365 775	9	133 283				
	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
2018	1	296 448 553	23 353	273 136 294	1 605	19 663 098	173	2 190 869	57	793 890	24	322 527	14	207 494	9	134 380	26	250 112
	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																	

SCF Rahoituspalvelut II DAC
Monthly Investor Report

25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	25	
Monthly Period	01.11.2018	
Interest Period	from 26.11.2018	to 28.12.2018 = 32 days

9 655

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2016 4			2017 1			2017 2			2017 3			2017 4		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2016 4	14 542	6	666	666	13 876	2 149	2 815	11 727	1 112	3 927	10 615	960	4 887	9 655	960	5 847	8 695
2017 1	387 612	29				132 181	132 181	255 430	69 364	201 546	186 066	2 927	204 473	183 138	5 935	210 408	177 203
2017 2	925 325	54							350 904	350 904	574 421	305 235	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	468 728	42															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q1			2018 Q2			2018 Q3			2018 Q4		
			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
2017 1	387 612	29	5 623	216 032	171 580	34 987	251 019	136 593	17 067	268 086	119 526	305	268 391	119 221
2017 2	925 325	54	37 579	717 451	207 875	22 563	740 014	185 311	21 101	761 115	164 210	13 697	774 812	150 513
2017 3	642 838	50	21 100	393 241	249 597	15 460	408 701	234 138	20 825	429 525	213 313	8 258	437 783	205 055
2017 4	673 040	46	207 998	579 508	93 531	19 006	598 515	74 525	2 949	601 464	71 576	3 735	605 199	67 841
2018 1	748 138	63	263 421	263 421	484 717	265 803	529 224	218 914	21 526	550 750	197 388	5 086	555 835	192 303
2018 2	853 271	68				236 260	236 260	617 011	266 834	503 094	350 176	37 495	540 589	312 681
2018 3	715 758	64							329 718	329 718	386 040	77 578	407 295	308 462
2018 4	468 728	42										195 505	195 505	273 223

SCF Rahoituspalvelut II DAC
Monthly Investor Report

26. Priority of Payments



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	25	
Monthly Period	01.11.2018	
Interest Period	from 26.11.2018	to 28.12.2018 = 32 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	10 972 203,64	EUR
Senior Expenses	-	6 323,43	EUR
Servicing Fee	-	68 923,71	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	540 194,23	EUR
Principal on Loan to Issuer	-	10 356 762,27	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	12 414 885,33	EUR
Senior Expenses	-	6 281,13	EUR
Interest Class A	-	13 039,00	EUR
Interest Class B	-	3 799,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 392 736,66	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	-	10 356 762,27	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	-	243,21	EUR
Principal Issuer Subordinated Loan	-	118 911,04	EUR
Payment to Purchaser	-	381 385,90	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	381 385,90	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	16,09	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	381 369,81	EUR

SCF Rahoituspalvelut II DAC
Monthly Investor Report

27. Transaction Costs



Reporting Date	02.01.2019	
Payment date	28.12.2018	
Period No	25	
Monthly Period	01.11.2018	
Interest Period	from 26.11.2018	to 28.12.2018 = 32 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	6 323,43						
Interest accrued for the Period	EUR	151 996,00	13 039,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	4 525 157,00	898 378,00	99 154,00	316 672,00	318 420,00	739 283,00	2 153 250,00
Interest Payments	EUR	151 996,00	13 039,00	3 799,00	12 133,00	12 200,00	28 325,00	82 500,00
Cumulative Interest Payments	EUR	4 525 157,00	898 378,00	99 154,00	316 672,00	318 420,00	739 283,00	2 153 250,00
Interest accrued on Subordinated Loan for the Period	EUR	243,21						
Cumulative Interest accrued on Subordinated Loan	EUR	14 084,73						
Interest Payments on Subordinated Loan	EUR	243,21						
Cumulative Interest Payments on Subordinated Loan	EUR	14 084,73						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

**SCF Rahoituspalvelut II DAC
Monthly Investor Report**

28. Contact Details



Reporting Date	02.01.2019
Payment date	28.12.2018
Period No	25
Monthly Period	01.11.2018
Interest Period	from 26.11.2018 to 28.12.2018 = 32 days

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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