

**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date		29.09.2020							
Payment date		25.09.2020				Following payment dates:		26.10.2020	
Period No		46						25.11.2020	
Monthly Period		01.08.2020							
Interest Period	from	25.08.2020		to	25.09.2020	=		31 days	
Cut-Off date		31.08.2020							

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**1. Portfolio Information**



Reporting Date	29.09.2020
Payment date	25.09.2020
Period No	46
Monthly Period	01.08.2020
Interest Period	from 25.08.2020 to 25.09.2020 = 31 days

	Current Period
	Aggregated Outstanding Principal Amount
<b>Outstanding receivables</b>	
<b>Opening balance</b>	<b>35 486 052,50 EUR</b>
Scheduled Loan Principal Repayments	1 913 053,18 EUR
Prepayments	1 348 209,52 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>3 261 262,70 EUR</b>
New Defaulted Auto Loans in Period	35 361,07 EUR
<b>Closing Balance</b>	<b>32 189 428,73 EUR</b>

<b>Total revenue collections</b>	
Revenue and fees received on loan balances	137 855,36 EUR
Recoveries on loans in default	95 971,64 EUR
<b>Total Revenue Received in Period</b>	<b>233 827,00 EUR</b>

<b># Loans</b>	
At beginning of period	6 450 Loans
Paid in Full	453 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	6 Loans
<b>At end of period</b>	<b>5 991 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	29.09.2020
Payment date	25.09.2020
Period No	46
Monthly Period	01.08.2020
Interest Period	from 25.08.2020 to 25.09.2020 = 31 days

**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	3 493 766 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>3 493 766 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	3 445 422 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>4 301 472 EUR</b>

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**3. Reserve Accounts**

Reporting Date	29.09.2020
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Monthly Period	01.08.2020
Interest Period	from 25.08.2020 to 25.09.2020 = 31 days



**Note Balance**

Beginning of Period	35 486 052,50 EUR
End of Period	32 189 428,73 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 Balance**

Beginning of Period	2,4 %	856 050,00 EUR
Cash Outflow		856 050,00 EUR
Cash Inflow		856 050,00 EUR
End of Period	2,4 %	856 050,00 EUR
Required Reserve Amount	2,4 %	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	29.09.2020				
Payment date	25.09.2020				
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Interest Period	from	25.08.2020	to	25.09.2020	= 31 days

**Asset Balance**

Beginning of Period	35 486 052,50	EUR
End of Period	32 189 428,73	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	28 957 325,75	89,96 %	5 436
1-29 days past due	2 278 067,47	7,08 %	410

**Delinquent Receivables:**

30-59 days past due	576 847,03	1,79 %	93
60-89 days past due	232 182,05	0,72 %	32
90-119 days past due	47 457,60	0,15 %	8
120-149 days past due	58 995,65	0,18 %	8
150-179 days past due	38 553,18	0,12 %	4
<b>Total Performing and Delinquent</b>	<b>32 189 429</b>	<b>100,00 %</b>	<b>5 991</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	3 943 946	12,25 %	798

Current Period Defaults	35 361,07		6
Cumulative Defaults	8 168 203,23		675
Current Period Recoveries	95 971,64		
Cumulative Recoveries	6 746 508,30		

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

[A] [1] - [2] - [3]	0,00
Note Principal Closing Balance [1]	32 189 428,73
Reserve Fund Amount [2]	-
Aggregate Outstanding Asset Principal Amount [3]	32 189 428,73
[B] Initial Aggregate Outstanding Note Principal Amount	607 200 000,00

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**5. Outstanding Notes**

Reporting Date	29.09.2020	
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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	35 486 052,50	-	0,00	8 086 052,50	6 100 000,00	10 300 000,00	11 000 000,00
Available Distribution Amount	4 301 471,76	-	-	-	-	-	-
Amortisation	3 296 623,77	-	-	-	-	-	-
Redemption per Class	3 296 623,77	-	0,00	3 296 623,77	-	-	-
Redemption per Note	-	-	0,00	36 226,63	-	-	-
Class Principal Outstanding Closing Balance	32 189 428,73	-	-	4 789 428,73	6 100 000,00	10 300 000,00	11 000 000,00
Current Tranching	100 %	0,00 %	0,00 %	14,88 %	18,95 %	32,00 %	34,17 %
Current Pool Factor	-	-	-	0,53	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	31						
Principal Outstanding per Note Beginning of Period	-	-	0,00	88 857,72	100 000,00	100 000,00	100 000,00
>Principal Repayment per note	-	-	0,00	36 226,63	-	-	-
Principal Outstanding per Note End of Period	-	-	-	52 631,08	100 000,00	100 000,00	100 000,00
>Interest accrued for the period	-	-	0,00	118,48	200,00	275,00	750,00
Interest Payment	10 781,40	-	0,00	10 781,40	12 200,00	28 325,00	82 500,00
Interest Payment per Note	-	-	0,00	118,48	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)		102,66 %	102,66 %	87,78 %	68,83 %	36,83 %	2,66 %
Current CE (excl. Excess Spread)		102,66 %	102,66 %	87,78 %	68,83 %	36,83 %	2,66 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.09.2020  
Payment date 25.09.2020  
Period No 46  
Monthly Period 01.08.2020  
Interest Period : 25.08.2020 to 25.09.2020 = 31 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	N/A	
Seller	Santander Consumer Finance Oy		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	N/A	
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-1	BBB -	A-	Baa3	A2	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within 60 days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance
Transaction Account Bank	BNP Paribas		F1	F1	P-1	P-1	A	A+ *	A3	Aa3	No	The Issuer and the Purchaser shall (with the prior written consent of the Note Trustee) arrange for the transfer (within 30 calendar days) of: (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, to another bank which meets the Required Ratings
Swap Counterparty	BS	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A	A-	N/A	N/A	Yes	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it: (a) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (b) may, within 14 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings
	BS	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-	A-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it: (e) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (f) shall, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings
Swap Counterparty	BS	Moody's First Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	A3	A2	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (c) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (d) may, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not adversely affect the then current ratings of the Notes).
	BS	Moody's Second Rating Trigger Collateral.	N/A	N/A		P-1	N/A	N/A	Baa3	A2	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it: (g) shall post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (h) shall, within 30 calendar days, (i) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (ii) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (iii) take any such further action to maintain the then current rating of the Class A Notes (subject to confirmation from the Rating Agencies that such action will not adversely affect the then current ratings of the Notes).
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+	P-1	P-1	A	AA-	A3	Aa2	No	The Servicer shall (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (within 30 calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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**7.a Original Portfolio Principal Balance**

Reporting Date	29.09.2020		
Payment date	25.09.2020		
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Monthly Period	01.08.2020		
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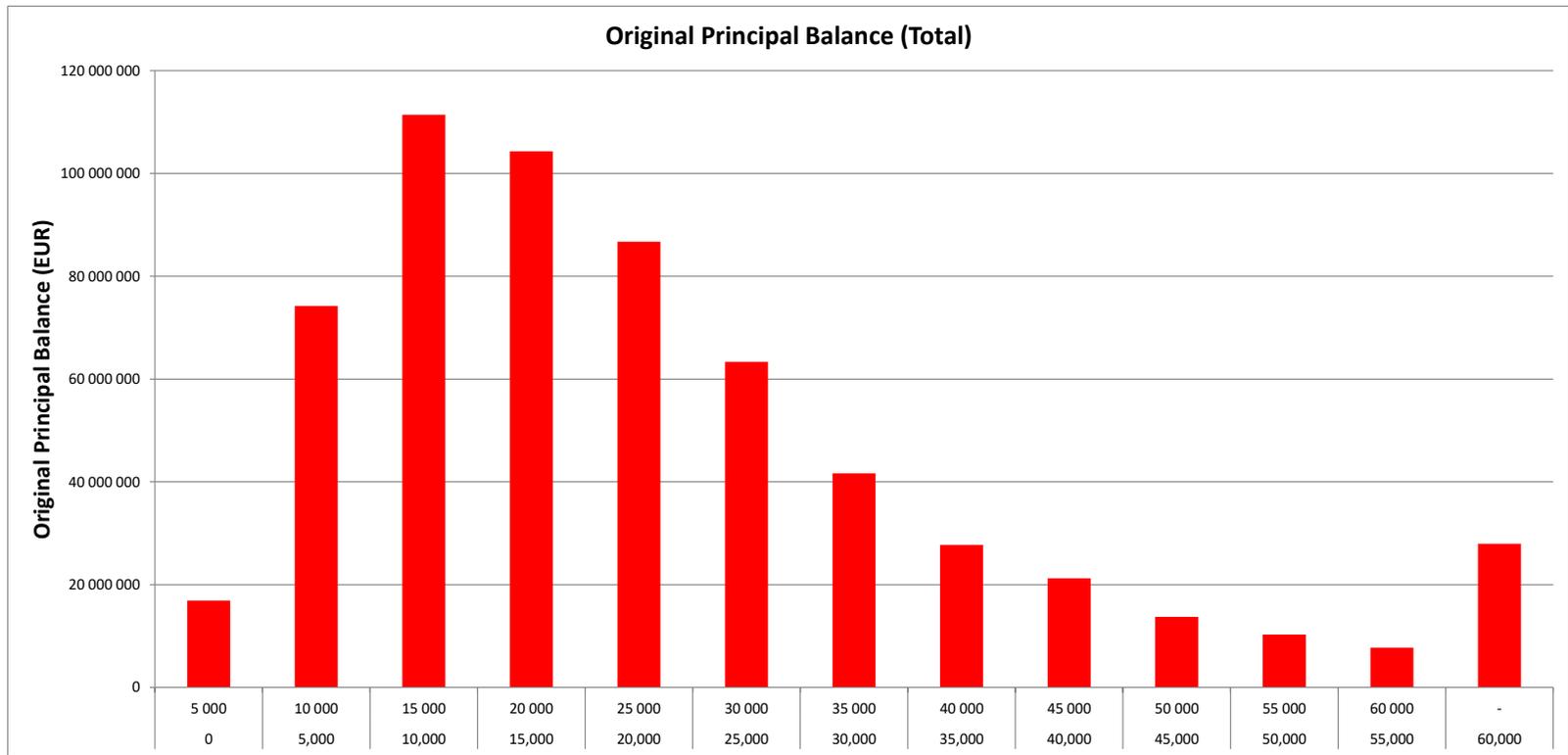
Average amount - all: 15 380

	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 %	48,5	6,6

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**7.b Original Principal Balance Graph**

Reporting Date	29.09.2020	
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**8.a Outstanding Principal Balance**



Average amount - all: 5 373

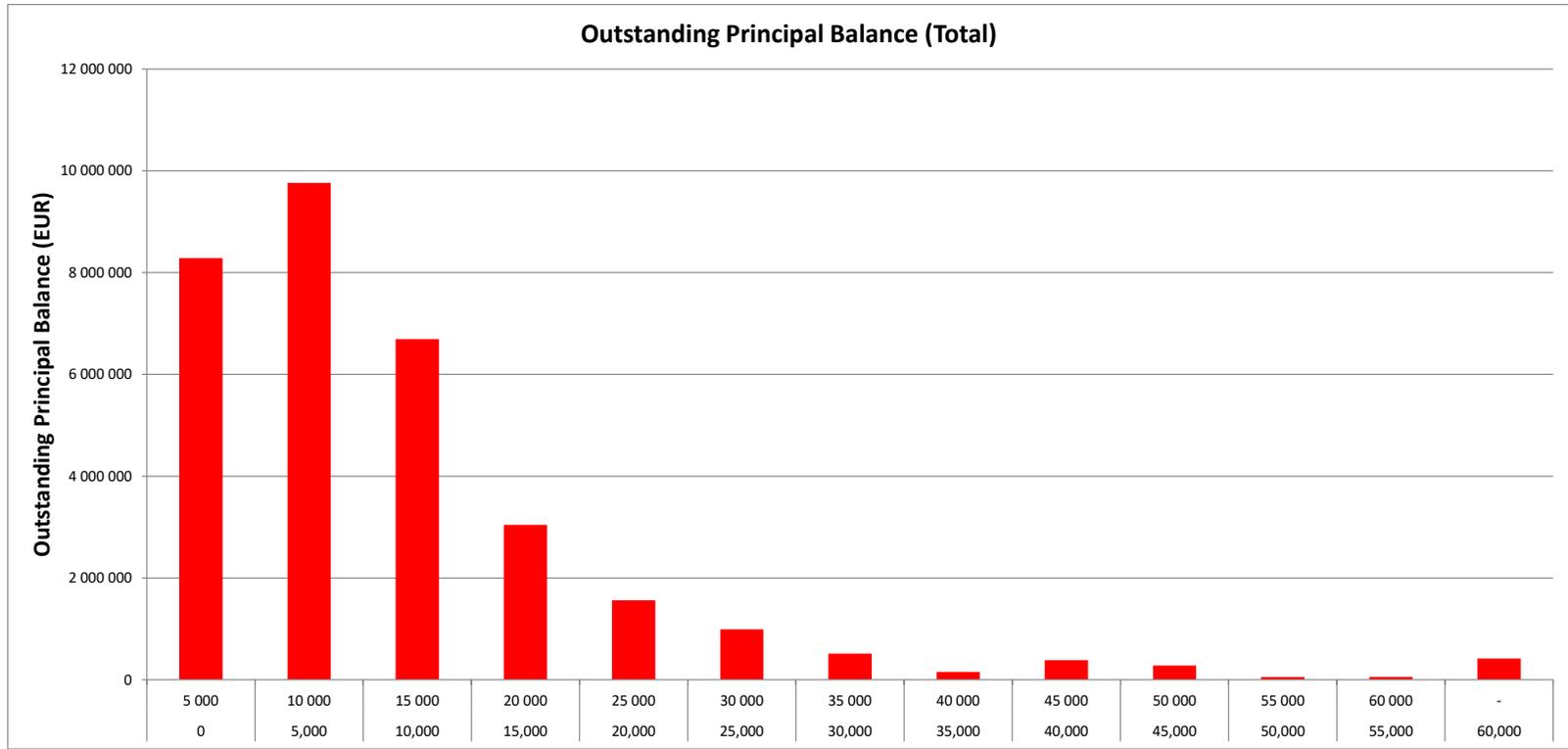
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Interest Period	from	25.08.2020	to	25.09.2020	= 31 days

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	3 741	8 282 829	25,7 %	8,2	52,1
	5 000	10 000	1 369	9 764 619	30,3 %	8,4	52,2
	10 000	15 000	554	6 695 232	20,8 %	8,7	52,1
	15 000	20 000	178	3 043 410	9,5 %	9,5	51,6
	20 000	25 000	71	1 560 972	4,8 %	8,6	52,2
	25 000	30 000	36	989 317	3,1 %	9,4	51,8
	30 000	35 000	16	513 462	1,6 %	9,1	51,7
	35 000	40 000	4	153 271	0,5 %	8,7	52,6
	40 000	45 000	9	383 508	1,2 %	12,5	51,8
	45 000	50 000	6	280 384	0,9 %	9,3	52,2
	50 000	55 000	1	51 792	0,2 %	12,0	48,0
	55 000	60 000	1	55 228	0,2 %	11,0	52,0
	60 000	-	5	415 405	1,3 %	12,7	50,8
Total		5 991	32 189 429	100 %	8,7	52,0	

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**8.b Outstanding Principal Balance Graph**

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**9.a Geographical Distribution**



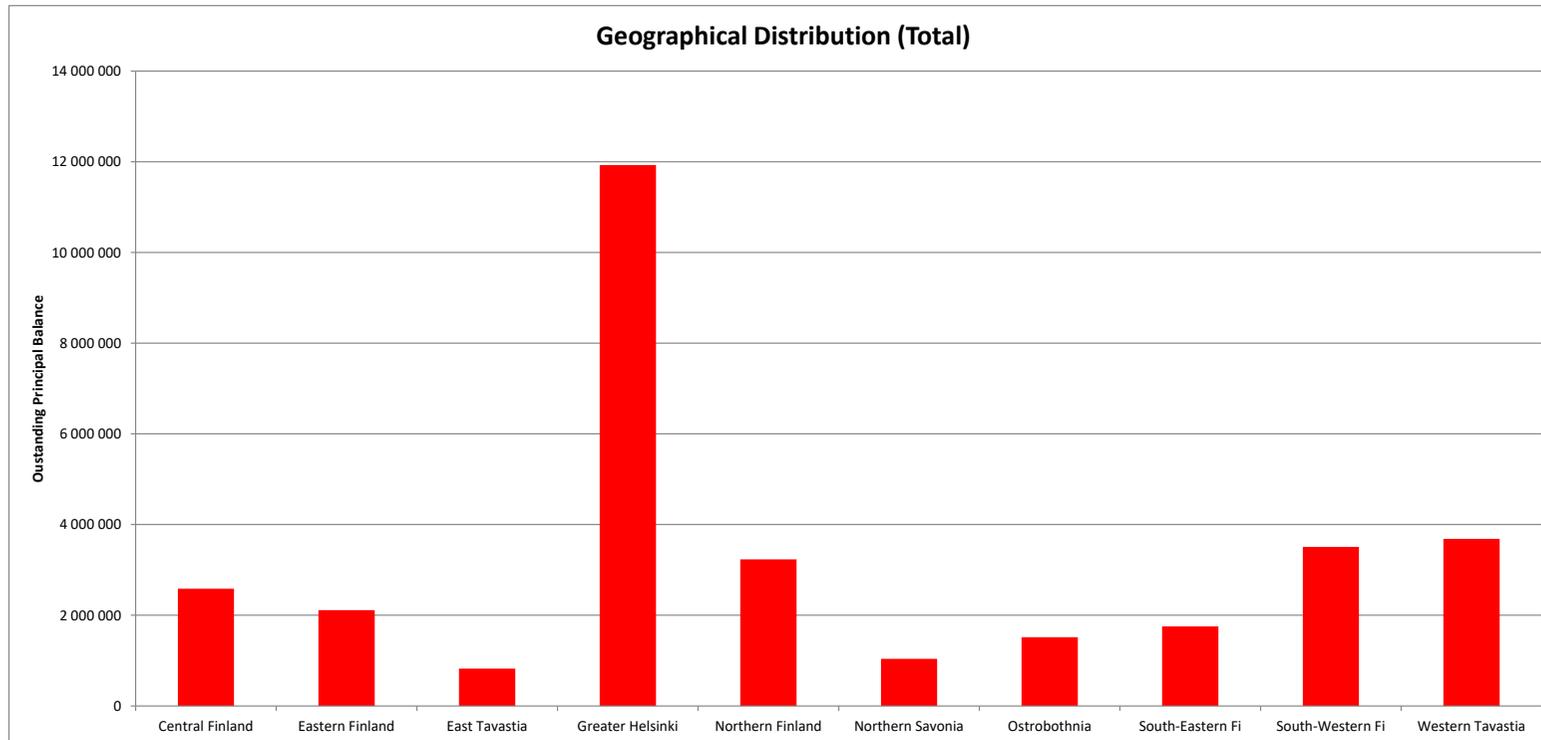
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	526	2 587 941	8,04 %	9,3	51,7	
Eastern Finland	428	2 114 700	6,57 %	9,0	51,9	
East Tavastia	173	824 497	2,56 %	8,8	51,5	
Greater Helsinki	2 041	11 926 392	37,05 %	8,6	52,0	
Northern Finland	635	3 230 773	10,04 %	8,8	51,7	
Northern Savonia	209	1 040 964	3,23 %	8,3	52,5	
Ostrobothnia	342	1 515 324	4,71 %	8,5	52,4	
South-Eastern Fi	304	1 755 573	5,45 %	8,4	52,5	
South-Western Fi	679	3 507 620	10,90 %	8,6	52,3	
Western Tavastia	654	3 685 645	11,45 %	8,9	51,9	
Total	5 991	32 189 429	100 %	8,7	52,0	

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9.b Geographical Distribution Graph

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**10.a Interest Rate**



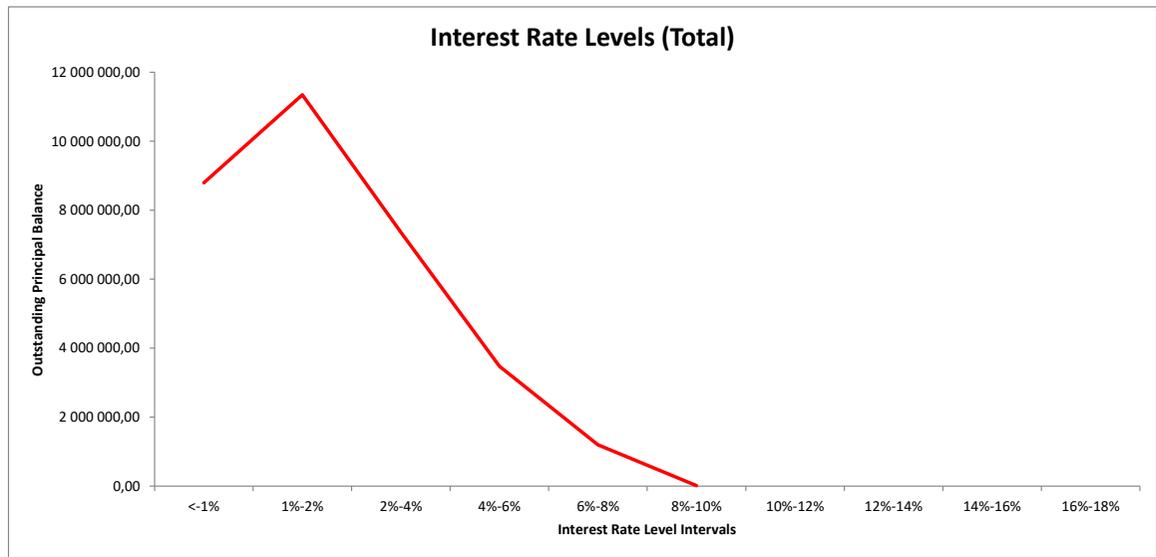
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	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
Interest distribution	0 1		1 423	8 794 665	27,32 %	9,0	51,6
	1 2		1 873	11 345 638	35,25 %	8,6	52,1
	2 4		1 318	7 360 867	22,87 %	8,5	52,4
	4 6		914	3 478 436	10,81 %	8,9	52,0
	6 8		459	1 196 677	3,72 %	9,0	51,8
	8 10		4	13 146	0,04 %	10,7	49,1
	10 12						
	12 14						
	14 16						
	16 18						
	18 20						
	Total			5 991	32 189 429	100 %	8,7

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10.b Interest Rate

Reporting Date	29.09.2020				
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11.a Remaining Terms



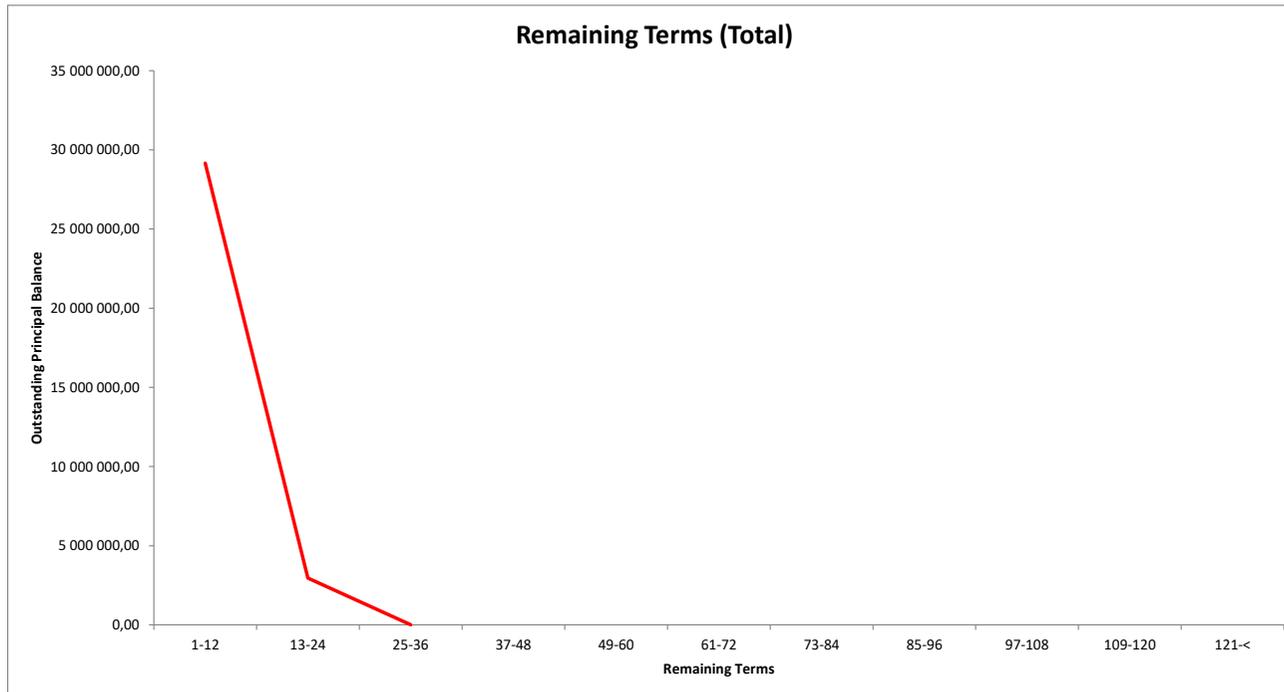
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		TOTAL							
Months to maturity		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0		0	37	68 351	0,21 %	0,0	59,1
		1		12	5 623	29 159 144	90,59 %	8,1	52,2
		13		24	330	2 955 473	9,18 %	15,0	49,7
		25		36	1	6 461	0,02 %	32,0	51,0
		37		48					
		49		60					
		61		72					
		73		84					
		85		96					
		97		108					
		109		120					
		121		-					
		Total		5 991		32 189 429	100 %	8,7	52,0

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**11.b Remaining Terms**

Reporting Date	29.09.2020				
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Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days

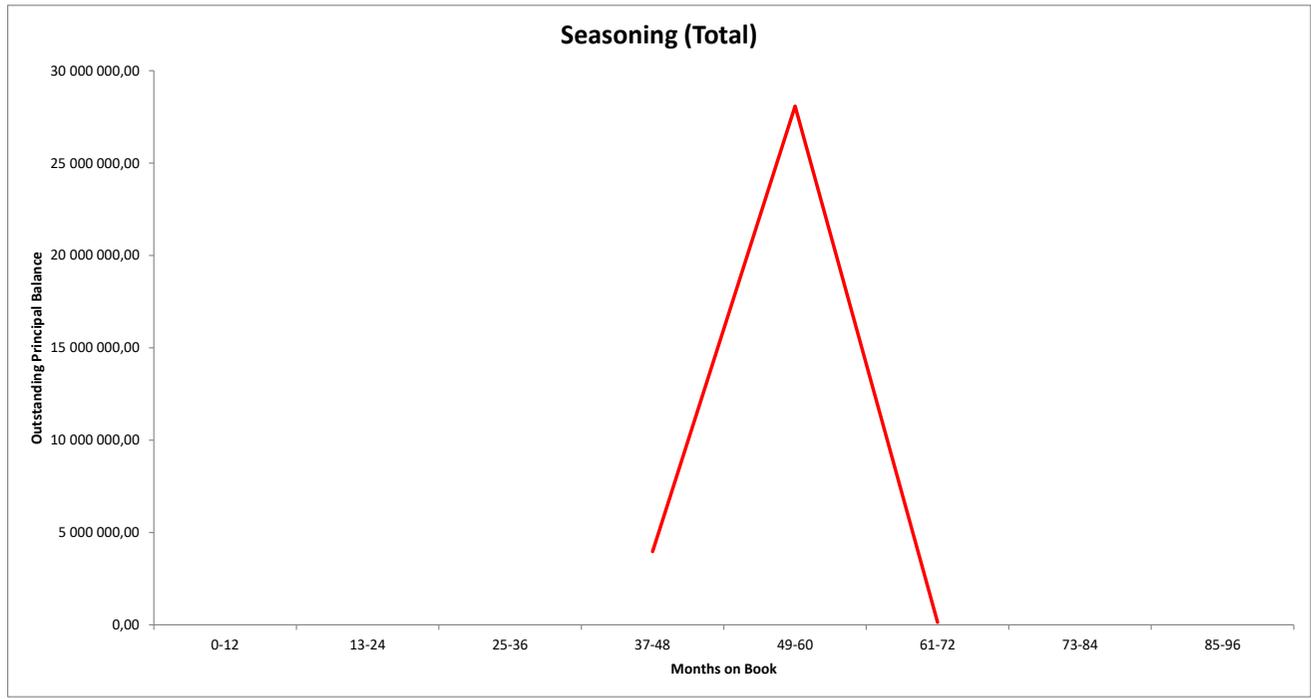




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**12.b Seasoning**

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	46	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days



**SCF Rahoituspalvelut II DAC**  
**Monthly Investor Report**

**13.a Balloon loans**



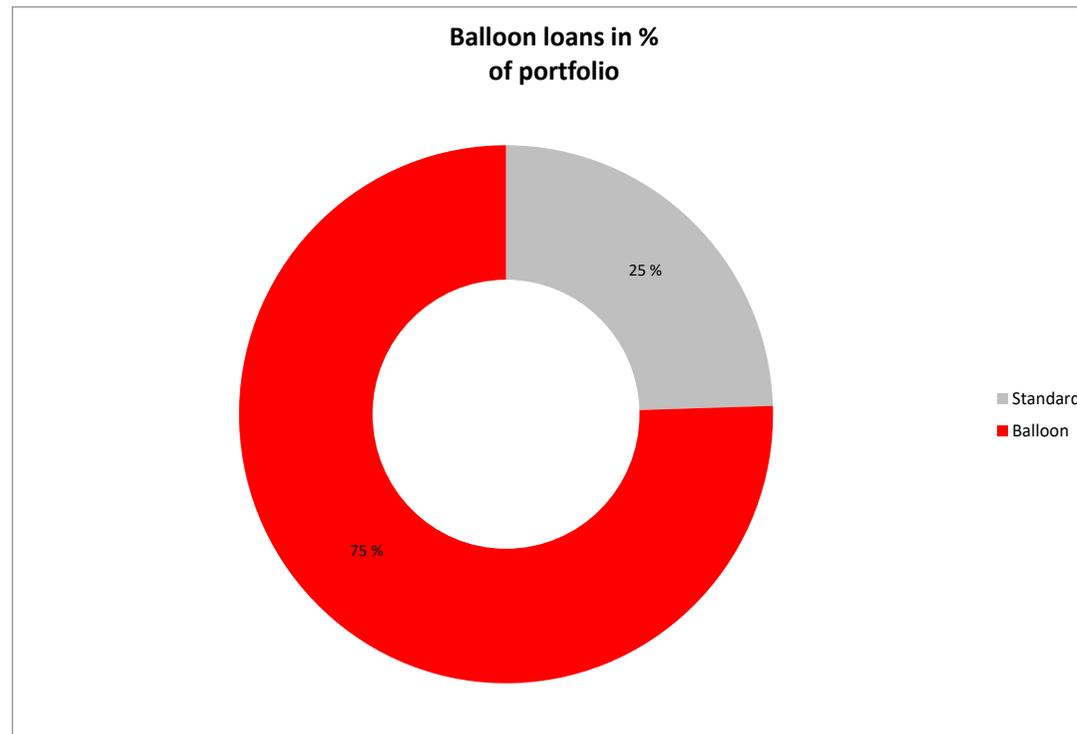
Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	46	
Monthly Period	01.08.2020	
Interest Period	from	25.08.2020 to 25.09.2020 = 31 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		3 452	7 887 663	24,5 %	478	0,0 %	9,2	51,2
Balloon		2 539	24 301 766	75,5 %	17 850 031	73,5 %	8,6	52,3
Total		5 991	32 189 429	100 %	17 850 509	55 %	8,7	52,0

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**13.b Balloon loans**

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	46	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days

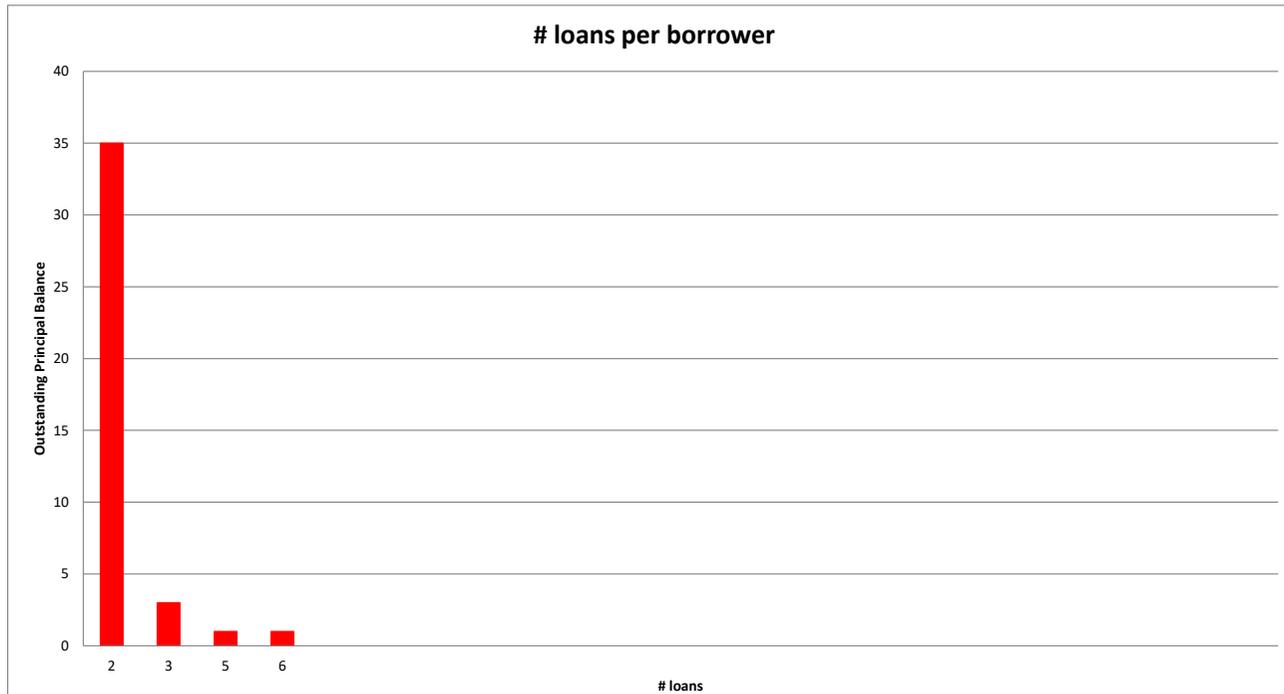




SCF Rahoituspalvelut II DAC  
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14.b # loans per borrower

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	46				
Monthly Period	01.08.2020				
Interest Period	from 25.08.2020	to 25.09.2020	=	31 days	



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**15.a Amortization Profile**



Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	46	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days

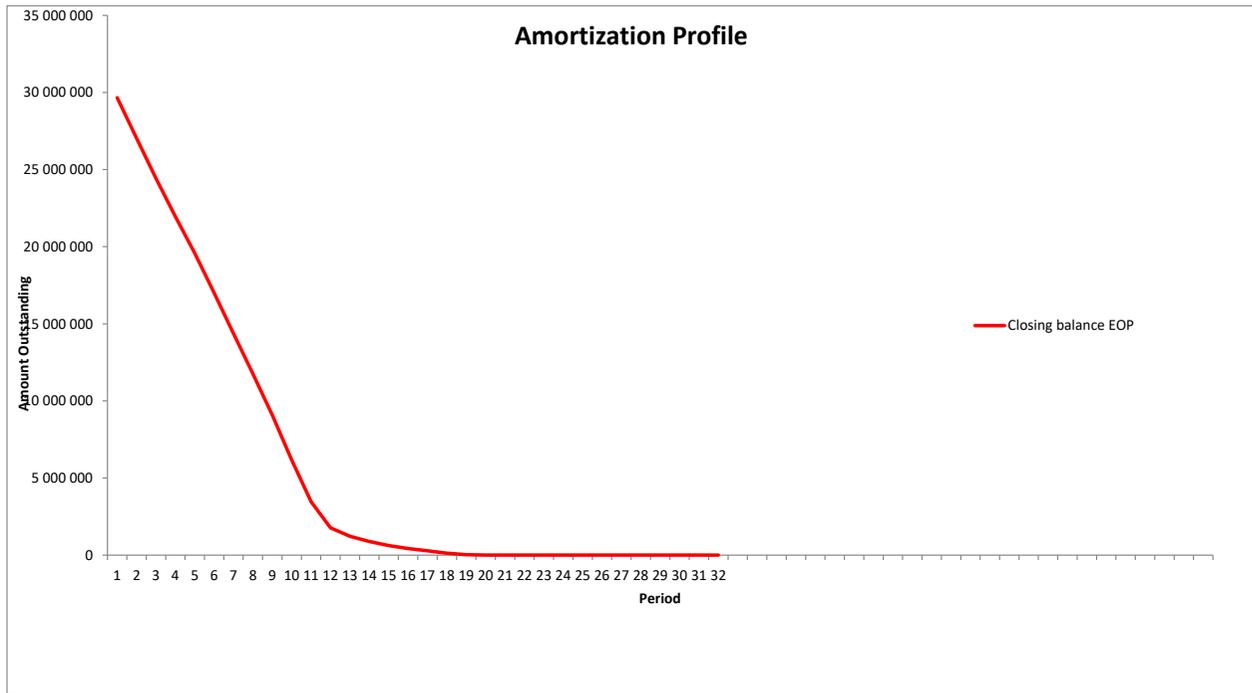
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	32 189 429	29 660 700	2 528 729	62 000	2,34 %	92,14 %
2	29 660 700	27 048 217	2 612 482	56 533	2,31 %	84,03 %
3	27 048 217	24 429 004	2 619 213	51 103	2,29 %	75,89 %
4	24 429 004	21 955 980	2 473 024	45 594	2,26 %	68,21 %
5	21 955 980	19 572 210	2 383 770	40 532	2,24 %	60,80 %
6	19 572 210	17 015 070	2 557 141	35 815	2,22 %	52,86 %
7	17 015 070	14 367 221	2 647 849	30 596	2,18 %	44,63 %
8	14 367 221	11 757 974	2 609 247	25 199	2,13 %	36,53 %
9	11 757 974	9 065 359	2 692 615	20 331	2,09 %	28,16 %
10	9 065 359	6 178 549	2 886 810	15 717	2,10 %	19,19 %
11	6 178 549	3 460 474	2 718 075	10 434	2,05 %	10,75 %
12	3 460 474	1 764 921	1 695 553	5 637	1,97 %	5,48 %
13	1 764 921	1 223 008	541 913	3 045	2,09 %	3,80 %
14	1 223 008	884 452	338 556	2 121	2,10 %	2,75 %
15	884 452	616 646	267 806	1 469	2,01 %	1,92 %
16	616 646	433 466	183 180	1 042	2,05 %	1,35 %
17	433 466	277 690	155 776	765	2,14 %	0,86 %
18	277 690	126 801	150 889	423	1,84 %	0,39 %
19	126 801	28 188	98 613	92	0,87 %	0,09 %
20	28 188	4 010	24 178	5	0,22 %	0,01 %

Amortization profile (first 20 periods)

**SCF Rahoituspalvelut II DAC  
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**15.b Amortization Profile**

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	46				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days



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16.a Payment Holidays



Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	46				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days

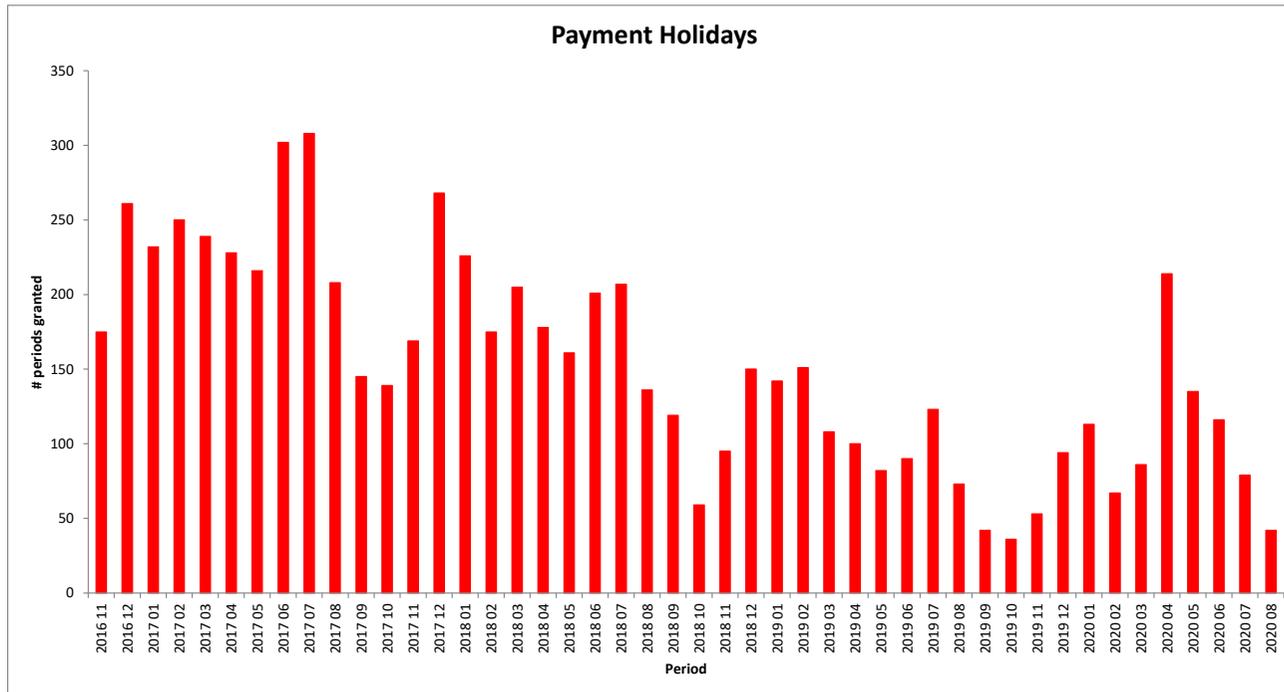
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2016 11	175	267	78 603	2 806 265	
2016 12	261	319	91 714	4 552 936	
2017 01	232	318	89 820	4 037 845	
2017 02	250	347	94 638	4 010 715	
2017 03	239	309	86 447	3 676 999	
2017 04	228	316	83 086	3 258 438	
2017 05	216	277	77 068	3 233 674	
2017 06	302	413	112 755	4 260 576	
2017 07	308	395	112 197	4 528 263	
2017 08	208	254	71 697	3 176 504	
2017 09	145	188	52 989	2 135 132	
2017 10	139	179	62 731	1 906 472	
2017 11	169	228	66 722	2 290 413	
2017 12	268	318	87 105	3 259 078	
2018 01	226	304	111 046	3 303 397	
2018 02	175	247	72 888	2 511 531	
2018 03	205	279	77 347	2 488 412	
2018 04	178	240	66 528	2 242 224	
2018 05	161	215	64 068	2 122 523	
2018 06	201	275	79 555	2 519 219	
2018 07	207	267	78 105	2 376 457	
2018 08	136	164	46 293	1 630 283	
2018 09	119	147	45 515	1 399 930	
2018 10	59	77	22 582	784 661	
2018 11	95	128	36 725	1 003 533	
2018 12	150	168	60 308	1 397 731	
2019 01	142	193	60 803	1 976 653	
2019 02	151	223	67 121	1 738 321	
2019 03	108	159	47 411	1 227 836	
2019 04	100	141	38 533	940 260	
2019 05	82	110	34 309	829 615	
2019 06	90	130	45 137	914 927	
2019 07	123	165	53 862	1 160 783	
2019 08	73	93	28 713	855 528	
2019 09	42	53	21 991	524 850	
2019 10	36	45	22 312	386 287	
2019 11	53	76	21 405	363 061	
2019 12	94	112	32 116	882 683	
2020 01	113	174	65 596	1 275 268	
2020 02	67	102	31 935	654 482	
2020 03	86	127	51 472	729 889	
2020 04	214	361	131 712	1 843 221	
2020 05	135	208	77 131	1 160 608	
2020 06	116	170	51 252	813 845	
2020 07	79	106	29 879	470 908	
2020 08	42	52	28 147	278 003	
Total:	6 998	9 439	2 869 369	89 940 237	

Payment Holiday

SCF Rahoituspalvelut II DAC  
Monthly Investor Report

16.b Payment Holidays

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	46				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days



SCF Rahoituspalvelut II DAC  
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17.a Downpayment



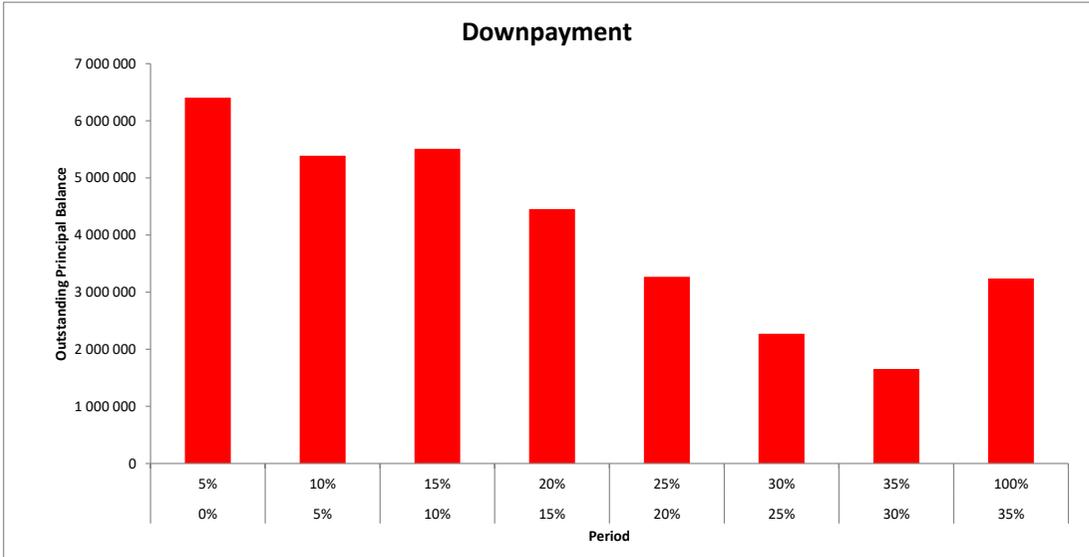
Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	46				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days

TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	979	6 405 238	19,90 %	9,2	52,1	
	5 %	10 %	932	5 387 247	16,74 %	8,8	52,0	
	10 %	15 %	1 030	5 509 992	17,12 %	8,8	52,1	
	15 %	20 %	749	4 453 528	13,84 %	8,5	52,1	
	20 %	25 %	581	3 268 983	10,16 %	8,6	51,9	
	25 %	30 %	494	2 271 284	7,06 %	8,6	51,7	
	30 %	35 %	350	1 654 725	5,14 %	8,5	51,8	
	35 %	100 %	876	3 238 431	10,06 %	8,2	52,1	
	Total		5 991	32 189 429	100 %	8,7	52,0	

SCF Rahoituspalvelut II DAC  
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17.b Downpayment

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	46				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days



SCF Rahoituspalvelut II DAC  
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18.a Vehicle Condition

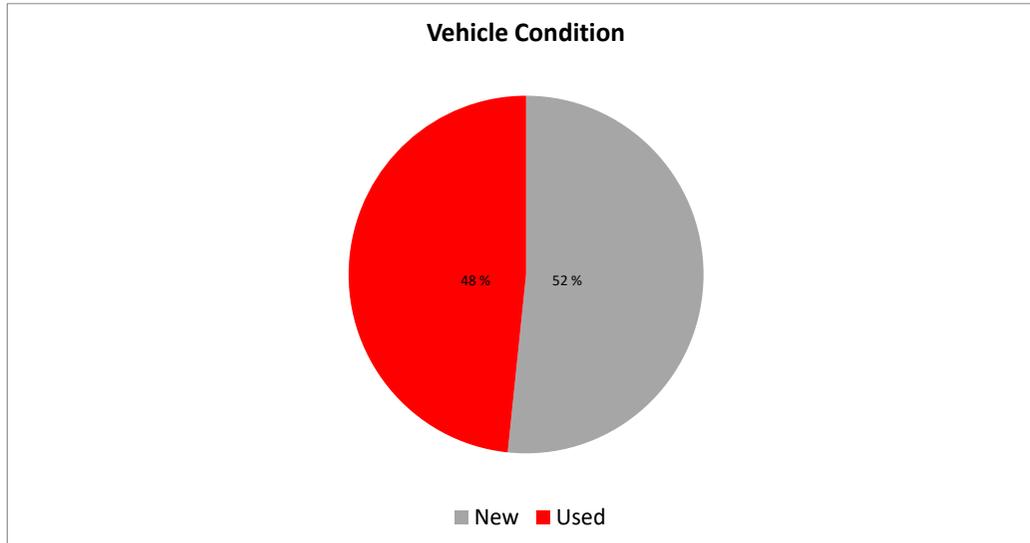


Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	46	
Monthly Period	01.08.2020	
Interest Period	from	25.08.2020 to 25.09.2020 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 280	16 626 380	51,65 %	8,5	52,2
	Used	3 711	15 563 049	48,35 %	9,0	51,8
	Total	5 991	32 189 429	100 %	8,7	52,0

**18.b Vehicle Condition**

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	46				
Monthly Period	01.08.2020				
Interest Period	from 25.08.2020	to 25.09.2020	=	31 days	



SCF Rahoituspalvelut II DAC  
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19.a Borrower Type

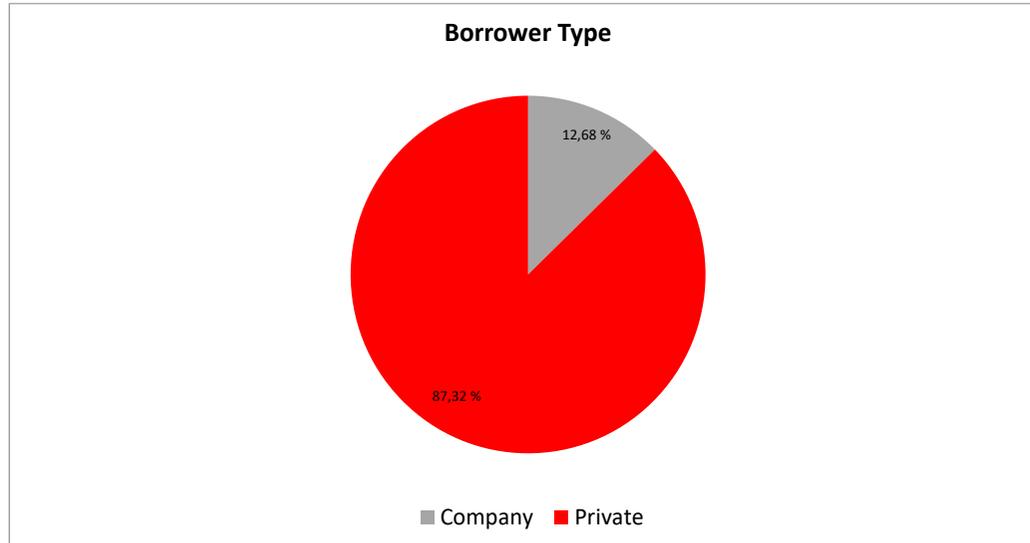


Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	46				
Monthly Period	01.08.2020				
Interest Period	from 25.08.2020	to	25.09.2020	=	31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	619	4 080 347	12,68 %	8,3	51,8
	Private	5 372	28 109 081	87,32 %	8,8	52,0
	Total	5 991	32 189 429	100 %	8,7	52,0

**19.b Borrower Type**

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	46				
Monthly Period	01.08.2020				
Interest Period	from 25.08.2020	to 25.09.2020	=	31 days	



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



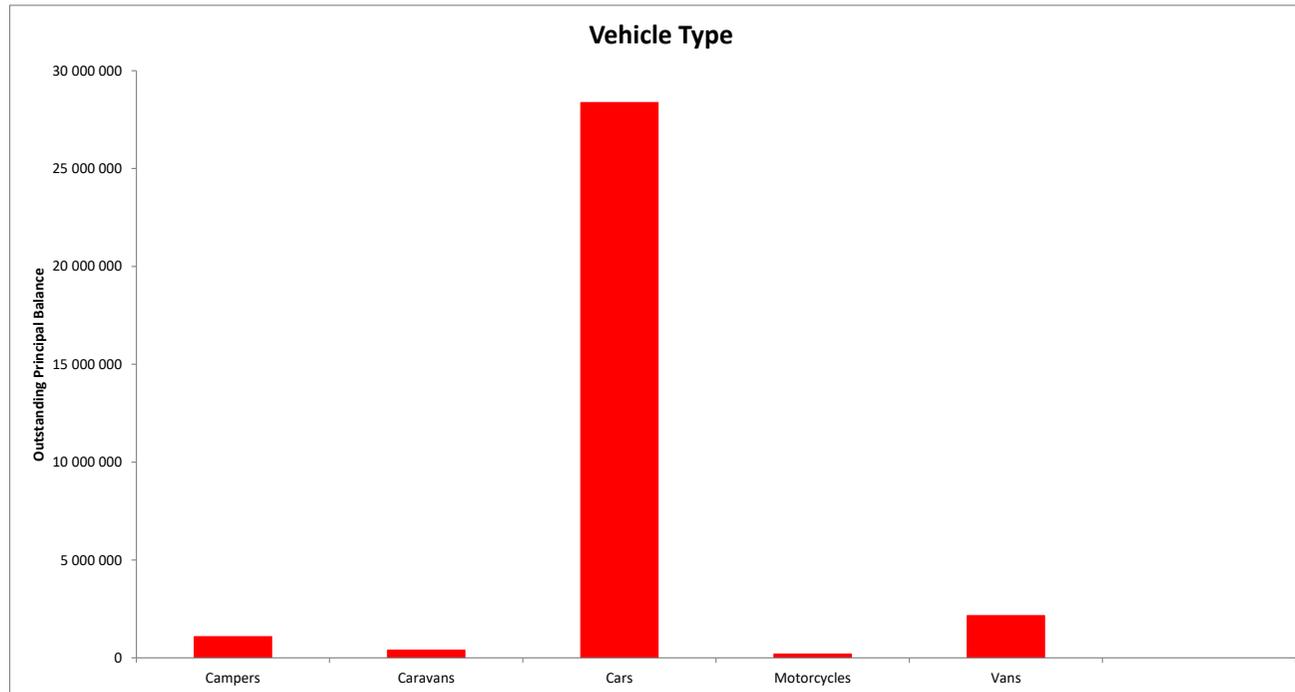
Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	46				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	93	1 085 783	3,4 %	9,3	51,6
	Caravans	74	390 803	1,2 %	9,8	52,0
	Cars	5 336	28 369 472	88,1 %	8,7	52,0
	Motorcycles	63	184 542	0,6 %	9,6	51,0
	Vans	425	2 158 829	6,7 %	8,3	51,9
		5 991	32 189 429	100 %	8,7	52,0

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

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	46	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days



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21.a Restructured Loans



Reporting Date	29.09.2020
Payment date	25.09.2020
Period No	46
Monthly Period	01.08.2020
Interest Period	from 25.08.2020 to 25.09.2020 = 31 days

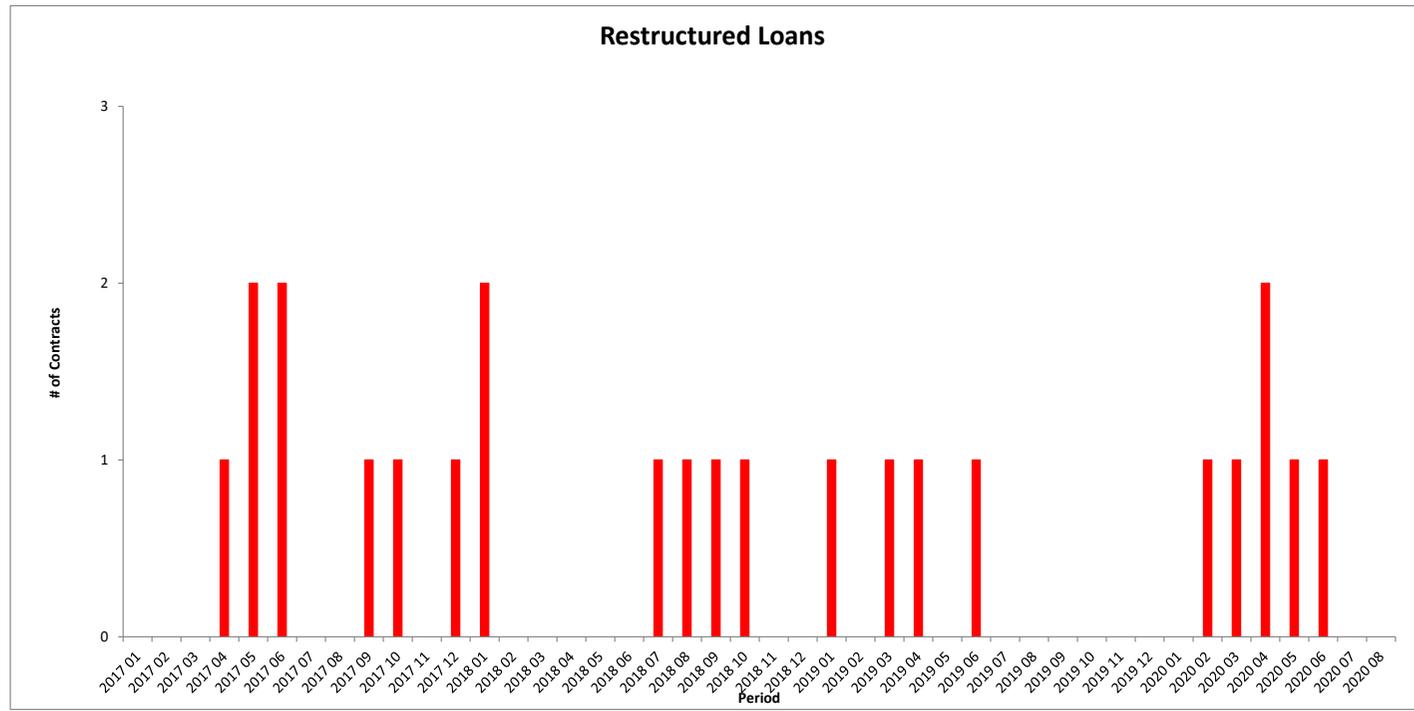
TOTAL		
Period	No	Outstanding balance
2016 11	0	0
2016 12	0	0
2017 01	0	0
2017 02	0	0
2017 03	0	0
2017 04	1	17 310
2017 05	2	17 566
2017 06	2	15 520
2017 07	0	0
2017 08	0	0
2017 09	1	3 710
2017 10	1	18 298
2017 11	0	0
2017 12	1	23 337
2018 01	2	15 926
2018 02	0	0
2018 03	0	0
2018 04	0	0
2018 05	0	0
2018 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
2019 07	0	0
2019 08	0	0
2019 09	0	0
2019 10	0	0
2019 11	0	0
2019 12	0	0
2020 01	0	0
2020 02	1	883
2020 03	1	6 108
2020 04	2	40 500
2020 05	1	32 070
2020 06	1	2 949
2020 07	0	0
2020 08	0	0
<b>Total</b>	<b>24</b>	<b>273 549</b>

Restructured

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**21.b Restructured Loans**

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	46				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days



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22.a Dynamic Interest rate



Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	46	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020 to 25.09.2020 =	31 days

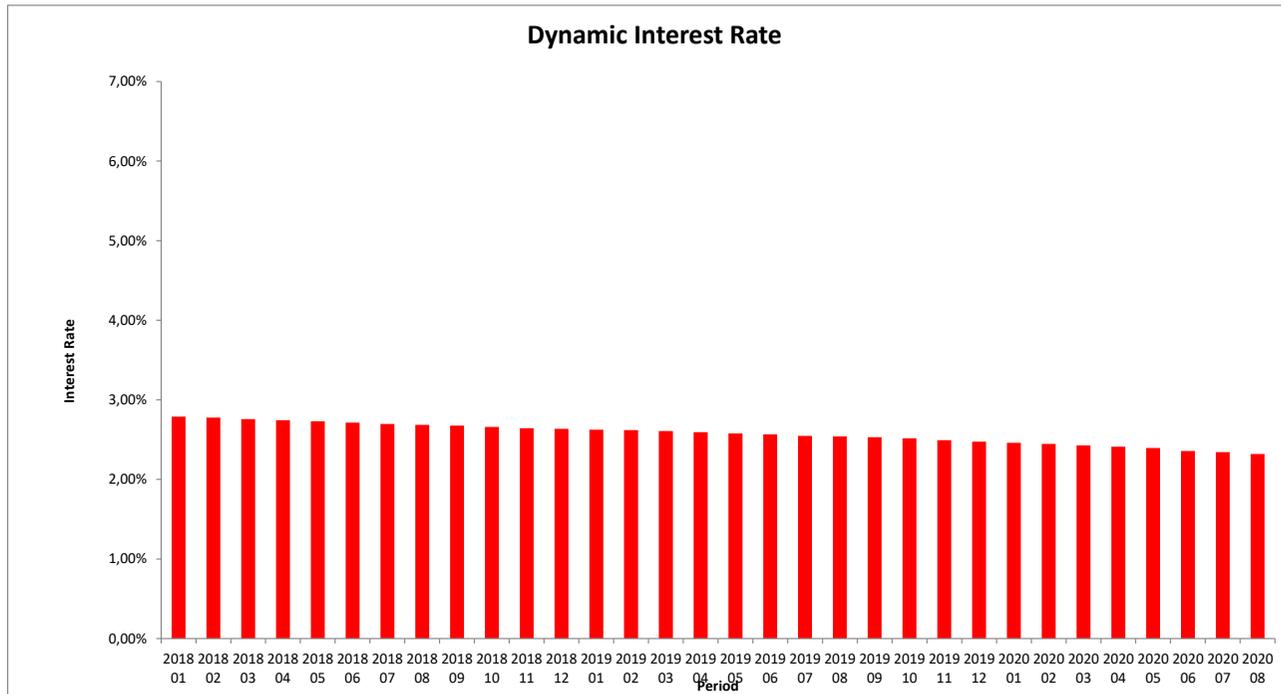
TOTAL		
Period	Closing balance	WA Interest rate
2016 11	567 935 967	2,98 %
2016 12	547 300 289	2,97 %
2017 01	525 396 333	2,96 %
2017 02	504 347 052	2,94 %
2017 03	481 919 092	2,93 %
2017 04	461 858 230	2,92 %
2017 05	439 904 054	2,90 %
2017 06	419 740 450	2,89 %
2017 07	400 842 082	2,87 %
2017 08	381 488 761	2,85 %
2017 09	363 414 216	2,84 %
2017 10	344 817 496	2,83 %
2017 11	328 195 863	2,82 %
2017 12	313 521 280	2,80 %
2018 01	296 448 553	2,79 %
2018 02	281 472 477	2,78 %
2018 03	266 886 919	2,76 %
2018 04	252 657 251	2,74 %
2018 05	237 930 079	2,73 %
2018 06	224 302 396	2,71 %
2018 07	211 075 867	2,70 %
2018 08	198 648 875	2,69 %
2018 09	187 664 770	2,68 %
2018 10	175 773 666	2,66 %
2018 11	165 416 904	2,64 %
2018 12	157 310 518	2,64 %
2019 01	147 074 767	2,62 %
2019 02	138 230 135	2,62 %
2019 03	129 052 240	2,61 %
2019 04	120 350 798	2,59 %
2019 05	112 338 169	2,58 %
2019 06	105 190 672	2,57 %
2019 07	97 574 061	2,55 %
2019 08	90 803 502	2,54 %
2019 09	84 417 298	2,53 %
2019 10	77 675 763	2,52 %
2019 11	71 563 276	2,49 %
2019 12	66 457 659	2,47 %
2020 01	61 234 730	2,46 %
2020 02	56 180 765	2,45 %
2020 03	51 463 288	2,43 %
2020 04	47 246 960	2,41 %
2020 05	43 484 400	2,39 %
2020 06	39 450 685	2,36 %
2020 07	35 486 053	2,34 %
2020 08	32 189 429	2,32 %

Interest rate evolution

SCF Rahoituspalvelut II DAC  
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22.b Dynamic Interest Rate

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	46				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days



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23.a Dynamic Pre-Payments



Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	46	
Monthly Period	from 01.08.2020	to 25.09.2020 = 31 days
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days

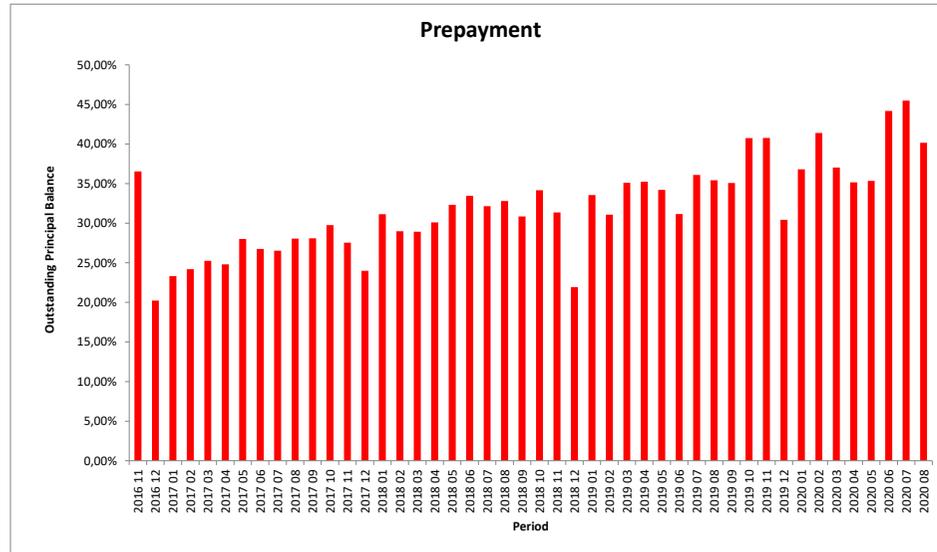
Period	TOTAL		
	Sum of Pre-Payments	Closing Balance	CPR Annual
2016 11	21 119 503	567 935 967	36,54 %
2016 12	10 208 798	547 300 289	20,22 %
2017 01	11 502 017	525 396 333	23,33 %
2017 02	11 503 104	504 347 052	24,18 %
2017 03	11 548 382	481 919 092	25,25 %
2017 04	10 837 574	461 858 230	24,79 %
2017 05	11 888 174	439 904 054	28,02 %
2017 06	10 749 942	419 740 450	26,75 %
2017 07	10 169 486	400 842 082	26,54 %
2017 08	10 327 953	381 488 761	28,06 %
2017 09	9 850 282	363 414 216	28,09 %
2017 10	10 005 417	344 817 496	29,77 %
2017 11	8 694 342	328 195 863	27,5 %
2017 12	7 082 496	313 521 280	24,0 %
2018 01	9 076 955	296 448 553	31,1 %
2018 02	7 913 391	281 472 477	29,0 %
2018 03	7 484 315	266 886 919	28,9 %
2018 04	7 429 003	252 657 251	30,1 %
2018 05	7 617 311	237 930 079	32,3 %
2018 06	7 487 382	224 302 396	33,5 %
2018 07	6 713 109	211 075 867	32,1 %
2018 08	6 473 393	198 648 875	32,8 %
2018 09	5 682 434	187 664 770	30,9 %
2018 10	6 017 886	175 773 666	34,2 %
2018 11	5 108 883	165 416 904	31,4 %
2018 12	3 213 631	157 310 518	21,9 %
2019 01	4 924 674	147 074 767	33,5 %
2019 02	4 221 538	138 230 135	31,1 %
2019 03	4 566 376	129 052 240	35,1 %
2019 04	4 279 667	120 350 798	35,2 %
2019 05	3 851 998	112 338 169	34,2 %
2019 06	3 222 644	105 190 672	31,2 %
2019 07	3 573 695	97 574 061	36,1 %
2019 08	3 248 849	90 803 502	35,4 %
2019 09	2 985 661	84 417 298	35,1 %
2019 10	3 315 836	77 675 763	40,8 %
2019 11	3 055 919	71 563 276	40,8 %
2019 12	1 979 278	66 457 659	30,4 %
2020 01	2 297 970	61 234 730	36,8 %
2020 02	2 447 754	56 180 765	41,4 %
2020 03	1 945 679	51 463 288	37,0 %
2020 04	1 676 009	47 246 960	35,2 %
2020 05	1 552 276	43 484 400	35,4 %
2020 06	1 870 561	39 450 685	44,2 %
2020 07	1 749 880	35 486 053	45,5 %
2020 08	1 348 210	32 189 429	40,2 %

Dynamic Prepayment

**23.b Dynamic Pre-Payments**



Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	46				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days



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24. Delinquency



Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	46	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 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		15	208 481						
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	105 788
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	97 574 061	11 021	88 129 776	820	7 123 727	185	1 473 731	30	447 615		24	257 138	9	79 037	5	63 038	18	160 281
8	90 803 502	10 592	82 618 722	677	5 808 658	172	1 448 343	50	565 435		18	177 076	9	132 983	4	52 286	12	92 707
9	84 417 298	9 946	75 527 892	753	6 426 534	155	1 454 160	56	604 817		26	267 294	12	101 619	4	34 983	8	86 609
10	77 675 763	9 487	70 039 914	698	5 468 669	122	1 056 984	50	584 231		26	257 457	14	224 562	5	43 946	14	68 101
11	71 563 276	9 042	64 553 114	619	4 633 080	140	1 225 051	56	496 843		21	274 832	19	223 522	6	156 833	14	137 483
12	66 457 659	8 654	59 485 291	639	4 932 719	136	1 097 077	48	419 821		31	255 901	11	153 656	9	113 196	11	190 324
1	61 234 730	8 269	55 206 499	556	3 766 721	145	1 337 765	47	466 343		22	229 667	16	140 313	6	87 422	11	117 688
2	56 180 765	7 868	50 847 959	537	3 728 933	121	893 490	27	285 617		22	160 977	15	174 216	8	89 572	12	104 126
3	51 463 288	7 357	45 964 629	587	3 871 312	130	933 518	37	333 556		16	174 765	8	83 989	6	101 518	20	104 068
4	47 246 960	7 115	42 910 601	466	2 995 289	113	694 644	50	380 149		16	176 513	5	52 947	3	36 817	10	135 118
5	43 484 400	6 693	39 074 012	473	3 015 526	110	785 907	48	319 644		24	178 180	9	80 089	3	31 043	6	43 411
6	39 450 685	6 903	35 635 208	413	2 606 425	98	690 186	26	221 803		16	113 934	16	113 934	4	53 604	6	27 535
7	35 486 053	6 450	32 391 514	367	2 227 727	81	482 597	27	198 811		14	100 347	7	59 356	4	25 700	16	128 191
8	32 189 429	5 991	28 957 326	410	2 278 067	93	576 847	32	232 182		8	47 458	8	58 996	4	38 553	6	35 361

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25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	46	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days



Default Quarter	Default Amount	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												
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	177 293
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	59										281 267	281 267	361 571		90 874	270 697
2017 4	673 040	46													371 510	371 510	301 529
2018 1	748 138	63															
2018 2	853 271	68															
2018 3	715 758	64															
2018 4	660 936	56															
2019 1	521 743	45															
2019 2	593 998	53															
2019 3	339 597	38															
2019 4	395 909	39															
2020 1	325 883	43															
2020 2	206 063	22															
2020 3	163 552	22															

Default Quarter	Default Amount	No Of Loans	2018 Q1			2018 Q2			2018 Q3			2018 Q4			2019 Q1		
			Recoveries	Cum. Recoveries	Loss												
2018 4	14 542	6	960	6 807	7 735	5 269	15 076	-	534	15 076	-	534	-	15 076	-	534	-
2017 1	387 612	29	5 623	2 16 032	171 580	34 987	251 019	136 593	17 067	269 086	119 526	5 702	273 787	113 924	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	59	21 100	393 241	249 597	15 460	408 701	234 136	20 825	429 525	213 313	163 680	593 185	49 653	16	593 201	49 637
2017 4	673 040	46	207 998	579 508	93 531	19 006	598 515	74 525	2 949	601 464	71 576	159 514	760 977	87 938	315	761 292	88 253
2018 1	748 138	63	263 421	263 421	484 717	265 803	529 224	218 914	21 526	550 750	197 388	185 774	736 523	11 615	2 301	738 824	9 314
2018 2	853 271	68				236 260	236 260	617 011		503 094	350 176	130 666	683 760	159 510	4 054	687 814	165 457
2018 3	715 758	64							329 718	329 718	386 040	144 529	474 246	241 511	14 930	489 177	226 581
2018 4	660 936	56										255 009	255 009	405 926	127 883	382 892	278 043
2019 1	521 743	45													199 711	199 711	322 032
2019 2	593 998	53															
2019 3	339 597	38															
2019 4	395 909	39															
2020 1	325 883	43															
2020 2	206 063	22															
2020 3	163 552	22															

Default Quarter	Default Amount	No Of Loans	2019 Q2			2019 Q3			2019 Q4			2020 Q1			2020 Q2		
			Recoveries	Cum. Recoveries	Loss												
2016 4	14 542	6	-	15 076	-	534	15 076	-	534	15 076	-	534	15 076	-	534	15 076	-
2017 1	387 612	29	2 915	277 553	110 059	409	277 962	109 649	-	277 962	109 649	277 962	109 649	277 962	109 649	277 962	109 649
2017 2	925 325	54	26 118	919 505	5 821	463	919 967	5 358	650	920 617	4 708	437	921 054	4 271	145	921 199	4 126
2017 3	642 838	59	-	593 201	49 637		593 201	49 637	446	593 647	49 191		593 647	49 191	819	594 466	48 372
2017 4	673 040	46	-	761 292	-	88 253	761 292	-	88 253	761 292	-	88 253	761 292	-	88 253	763 519	-
2018 1	748 138	63	25 903	764 727	-	16 589	764 727	-	16 589	764 727	-	16 589	764 727	-	16 589	764 727	-
2018 2	853 271	68	50 151	737 965	115 305	253	738 218	115 053	1 033	739 251	114 019	2 389	741 640	111 631		741 640	111 631
2018 3	715 758	64	181 993	671 170	44 588	-	510	670 660	45 097	670 660	45 097		670 660	45 097		670 660	45 097
2018 4	660 936	56	379 148	562 041	96 895	25 761	587 802	73 134	1 881	589 682	71 253	2 639	592 322	68 614	4 249	596 571	64 365
2019 1	521 743	45	166 027	365 739	156 005	85 118	450 857	70 866	35 355	486 212	35 531	10 382	496 594	25 149	892	497 487	24 257
2019 2	593 998	53	80 600	80 600	513 399	207 912	288 512	305 486	85 514	374 027	219 972	24 110	398 137	195 862	32 210	430 347	163 652
2019 3	339 597	38				51 893	51 893	287 704	96 869	148 762	126 927	275 689	63 908	1 618	277 307	62 290	
2019 4	395 909	39							83 141	83 141	312 768	95 206	178 347	217 561	33 099	211 446	184 462
2020 1	325 883	43										32 897	32 897	292 986	107 543	140 440	185 443
2020 2	206 063	22													32 638	32 638	173 425
2020 3	163 552	22															

Default Quarter	Default Amount	No Of Loans	2020 Q3		
			Recoveries	Cum. Recoveries	Loss
2016 4	14 542	6	-	15 076	-
2017 1	387 612	29	2 915	277 962	109 649
2017 2	925 325	54	304	921 503	3 822
2017 3	642 838	59	594 466	48 372	
2017 4	673 040	46	763 519	90 475	
2018 1	748 138	63	764 727	16 589	
2018 2	853 271	68	741 640	111 631	
2018 3	715 758	64	670 660	45 097	
2018 4	660 936	56	1 482	598 053	62 883
2019 1	521 743	45	495	497 972	23 772
2019 2	593 998	53	9 152	439 499	154 500
2019 3	339 597	38	9 341	286 648	52 949
2019 4	395 909	39	23 829	235 275	160 633
2020 1	325 883	43	24 841	165 282	160 801
2020 2	206 063	22	51 626	84 264	121 799
2020 3	163 552	22	17 545	17 545	146 007

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**26. Priority of Payments**



Reporting Date	29.09.2020
Payment date	25.09.2020
Period No	46
Monthly Period	01.08.2020
Interest Period	from 25.08.2020 to 25.09.2020 = 31 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	3 493 766,10	EUR
Senior Expenses	-	55 026,00	EUR
Servicing Fee	-	13 859,34	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	128 256,99	EUR
Principal on Loan to Issuer	-	3 296 623,77	EUR
		0,00	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	4 301 471,76	EUR
Senior Expenses	-	20 541,00	EUR
Interest Class A	-	-	EUR
Interest Class B	-	-	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	856 050,00	EUR
Prior to PDTE - Interest on Class C notes	-	10 781,00	EUR
Prior to PDTE - Interest on Class D notes	-	12 200,00	EUR
Principal Payments on Class A	-	-	EUR
Principal Payments on Class B	-	0,00	EUR
Principal Payments on Class C	-	3 296 623,77	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	-	76 950,99	EUR
Principal Payments on Class F	-	-	EUR
Interest and Principal on Expenses Advance	-	-	EUR
Interest Issuer Subordinated Loan	-	-	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	-	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	0,00	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	0,00	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	-	EUR

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**27. Transaction Costs**



Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	46	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	55 026,00						
Interest accrued for the Period	EUR	133 806,00	-	-	10 781,00	12 200,00	28 325,00	82 500,00
Cumulative Interest accrued	EUR	7 491 482,00	963 409,00	163 482,00	570 113,00	574 620,00	1 334 108,00	3 885 750,00
Interest Payments	EUR	128 256,99	-	-	10 781,00	12 200,00	28 325,00	76 950,99
Cumulative Interest Payments	EUR	7 276 906,47	963 409,00	163 482,00	570 113,00	574 620,00	1 334 108,00	3 671 174,47
Interest accrued on Subordinated Loan for the Period	EUR	24,33						
Cumulative Interest accrued on Subordinated Loan	EUR	16 164,23						
Interest Payments on Subordinated Loan	EUR	-						
Cumulative Interest Payments on Subordinated Loan	EUR	15 956,47						
Unpaid Interest for the Period	EUR	5 573,34						
Cumulative Unpaid Interest	EUR	214 783,28						

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**28. Contact Details**



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Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	46	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days