

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

**Cover Sheet Monthly Investor Report**



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Reporting Date	29.03.2021				
Payment date	25.03.2021			Following payment dates:	26.04.2021
Period No	27				25.05.2021
Monthly Period	01.02.2021				
Interest Period	25.02.2021	from		to	25.03.2021 = 28 days
Cut-Off date	28.02.2021				

**SCF Rahoituspalvelut VII DAC**  
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**1. Portfolio Information**



Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from 25.02.2021	to 25.03.2021 = 28 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>180 532 994,80</b>	<b>EUR</b>
Scheduled Loan Principal Repayments	4 893 374,09	EUR
Prepayments	4 948 126,94	EUR
Deemed Collections - Other	-	EUR
<b>Total Principal Payments Received in Period</b>	<b>9 841 501,03</b>	<b>EUR</b>
New Defaulted Auto Loans in Period	220 691,07	EUR
<b>Closing Balance</b>	<b>170 470 802,70</b>	<b>EUR</b>
Principal Recoveries on loans in default	44 112,52	EUR
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	545 167,89	EUR
Interest Recoveries on loans in default	4 013,56	EUR
<b>Total Revenue Received in Period</b>	<b>549 181,45</b>	<b>EUR</b>
<b># Loans</b>		
At beginning of period	18 730	Loans
Paid in Full	700	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	19	Loans
<b>At end of period</b>	<b>18 011</b>	<b>Loans</b>

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



Reporting Date	29.03.2021				
Payment date	25.03.2021				
Period No	27				
Monthly Period	01.02.2021				
Interest Period	from 25.02.2021	to	25.03.2021	=	28 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections (Interest, fees, interest recoveries etc.)	545 828,19	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default, Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	-	EUR
e. Residual balance from Issuer Revenue Priority of Payments	15 565,47	EUR
f. Any other net income amount received by the Purchaser	-	EUR
g. Amount available in accordance with the Purchaser Pre-Enforcement Redemption Priority of Payment	-	EUR
<b>Total Amount for Purchaser Available Revenue Receipts</b>	<b>561 393,66</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	184 715,99	EUR
b. Reserve Fund	955 615,47	EUR
c. Amounts received under the Swap Agreement	-	EUR
d. Interest earned by the Issuer	-	EUR
e. Any other net amount received by the Issuer	-	EUR
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>1 140 331,46</b>	<b>EUR</b>

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

Reporting Date	29.03.2021
Payment date	25.03.2021
Period No	27
Monthly Period	01.02.2021
Interest Period	from 25.02.2021 to 25.03.2021 = 28 days



**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections (Principal payments, Recoveries, Deemed Collection)	9 885 613,55	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Clean-up Call Early Redemption	-	EUR
d. Gap Amount Advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
e. Any other net income amount received by the Purchaser	-	EUR
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>9 885 613,55</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9 885 613,55	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	-	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>9 885 613,55</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	29.03.2021
Payment date	25.03.2021
Period No	27
Monthly Period	01.02.2021
Interest Period	from 25.02.2021 to 25.03.2021 = 28 days

**Note Balance**

Beginning of Period	183 180 913,63	EUR
End of Period	173 295 300,08	EUR

**Liquidity Reserve**

Beginning of Period	0,5 %	955 615,47	EUR
Cash Outflow		955 615,47	EUR
Cash Inflow		940 050,00	EUR
End of Period	0,5 %	940 050,00	EUR
Required Reserve Amount	0,5 %	940 050,00	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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**5. Performance Data**

Reporting Date	29.03.2021					
Payment date	25.03.2021					
Period No	27					
Monthly Period	from	01.02.2021	to	25.03.2021	=	28 days
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days



**Asset Balance**

Beginning of Period	180 532 994,80	EUR
End of Period	170 470 802,70	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	157 586 889,84	92,44 %	16 739
1-29 days past due	9 470 928,01	5,56 %	991

**Delinquent Receivables:**

30-59 days past due	2 086 715,69	1,22 %	189
60-89 days past due	631 702,43	0,37 %	45
90-119 days past due	408 949,73	0,24 %	28
120-149 days past due	164 609,58	0,10 %	11
150-179 days past due	121 007,42	0,07 %	8

**Total Performing and Delinquent** **170 470 803** **100,00 %** **18 011**

Current Period Defaults	220 691,07	19
Cumulative Defaults	5 996 182,31	494
Current Period Interest Recoveries	4 013,56	
Cumulative Interest Recoveries	156 460,01	
Current Period Principal Recoveries	44 112,52	
Cumulative Principal Recoveries	3 171 684,93	

**Sequential Payment Trigger Event, where [A], [B], [C] > 1.25%**

**NO**

[A] Cumulative Net Loss Ratio, Payment Date	0,42 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,40 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,38 %

**or [A] + [B] - [C] / [D] < 10%**

**26,05 %**

[A] Aggregate Outstanding Asset Principal Amount	170 470 802,70
[B] Aggregate principal balance of Defaulted Contracts	5 996 182,31
[C] Recoveries received on such Defaulted Contracts	3 171 684,93
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	665 266 456,77

**Pro Rata Trigger Event, where [A] / [B] ≥ 16%**

**17,33 %**

**YES**

[A] [1] - [2] - [3]	31 753 010,80
Class B Principal Amount [1]	12 813 957,15
Class C Principal Amount [2]	16 939 053,65
Class D Principal Amount [3]	2 000 000,00
[B] Aggregated Outstanding Note Principal Amount	183 180 913,63

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**6. Note Principal**



Reporting Date	29.03.2021
Payment date	25.03.2021
Period No	27
Monthly Period	01.02.2021
Interest Period	from 25.02.2021 to 25.03.2021 = 28 days

**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	151 427 902,83	12 813 957,15	16 939 053,65	2 000 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	8 299 997,08	702 352,77	883 263,70	-	EUR
End of Period	143 127 905,75	12 111 604,38	16 055 789,95	2 000 000,00	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	647 918,83	2 000 000,00	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	220 691,07	-	EUR
Principal Recoveries	-	-	44 112,52	-	EUR
End of Period	-	-	824 497,38	2 000 000,00	EUR

**Net Note Principal**

Beginning of Period	151 427 902,83	12 813 957,15	16 291 134,82	-	EUR
End of Period	143 127 905,75	12 111 604,38	15 231 292,57	-	EUR

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**7. Outstanding Notes**

Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from 25.02.2021	to 25.03.2021 = 28 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
<b>General Note Information</b>					
ISIN Code		XS1910883526	XS1910895611	XS1910895884	XS1910896007
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	89,99 %	4,21 %	5,50 %	0,003006163
Legal Final Maturity Date		25.11.2027	25.11.2027	25.11.2027	25.11.2027
Rating (Fitch/Moody's)		AAAsf/ Aaa(sf)	Asf/ A2(sf)	Unrated	Unrated
Initial Notes Aggregate Principal Outstanding Balance	665 300 000,00	598 700 000,00	28 000 000,00	36 600 000,00	2 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 653	5 987	280	366	20
<b>Current Note Information</b>					
Class Principal Outstanding Opening Balance	183 180 913,63	151 427 902,83	12 813 957,15	16 939 053,65	2 000 000,00
Available Distribution Amount	9 885 613,55				
Amortisation	9 885 613,55				
Redemption per Class	9 885 613,55	8 299 997,08	702 352,77	883 263,70	-
Redemption per Note		1 386,34	2 508,40	2 413,29	-
Class Principal Outstanding Closing Balance	173 295 300,08	143 127 905,75	12 111 604,38	16 055 789,95	2 000 000,00
Current Tranching	100 %	82,59 %	6,99 %	9,26 %	1,15 %
Current Pool Factor		0,24	0,43	0,44	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(30/360)	(30/360)	(30/360)
Interest Days	28				
Principal Outstanding per Note Beginning of Period		25 292,78	45 764,13	46 281,57	100 000,00
>Principal Repayment per note		1 386,34	2 508,40	2 413,29	-
Principal Outstanding per Note End of Period		23 906,45	43 255,73	43 868,28	100 000,00
>Interest accrued for the period		-	53,39	298,52	645,00
Interest Payment	137 106,51	-	14 949,62	109 256,90	12 900,00
Interest Payment per Note		-	53,39	298,52	645,00

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D
Initial total CE (Subordination)		10,01 %	5,80 %	0,30 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		10,53 %	6,32 %	0,30 %	0,00 %
Current CE (Subordination incl. Excess Spread)		19,68 %	12,69 %	3,42 %	2,27 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		20,22 %	13,23 %	3,42 %	2,27 %
Current CE (Subordination)		17,41 %	10,42 %	1,15 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		17,95 %	10,96 %	1,15 %	0,00 %



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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.03.2021  
Payment date 25.03.2021  
Period No 27  
Monthly Period 01.02.2021  
Interest Period : 25.02.2021 to 25.03.2021 = 28 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 VII DAC			No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-1	BBB -	A-	Baa3	A2	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within 60 days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas		F1	F1	P-1	P-1	A	A+	A3	Aa3	No	The Issuer and the Purchaser will (with the prior written consent of the Note Trustee) procure that, within 30 calendar days, (i) in relation to the Issuer, the Issuer Secured Accounts, the Issuer Share Capital Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Issuer Share Capital Account and (ii) in relation to the Purchaser, the Purchaser Transaction Account, the Purchaser Share Capital Account and all funds standing to the credit of the Purchaser Transaction Account and the Purchaser Share Capital Account, are transferred to another bank that meets the applicable Required Ratings (which bank will be notified in writing by the Issuer to the Transaction Account Bank) and which has been approved in writing by the Note Trustee in accordance with the provisions of the Transaction Account Bank Agreement. The appointment of the Transaction Account Bank will terminate on the date on which the appointment of the new transaction account bank becomes effective.
Swap Counterparty	ING Bank N.V.	Fitch First Rating Trigger Collateral	F1	F1+	N/A	N/A	A	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (ii) may, within fourteen (14) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
	ING Bank N.V.	Fitch Second Trigger Required Rating	F3	F1+	N/A	N/A	BBB-	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within fourteen (14) calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
Swap Counterparty	ING Bank N.V.	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within thirty (30) Business Days.
	ING Bank N.V.	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	Baa3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Notes.
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+	P-1	P-1	A	AA-	A3	Aa2	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank which meets the Required Ratings

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**9.a Original Portfolio Principal Balance**

Reporting Date	29.03.2021				
Payment date	25.03.2021				
Period No	27				
Monthly Period	01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	= 28 days



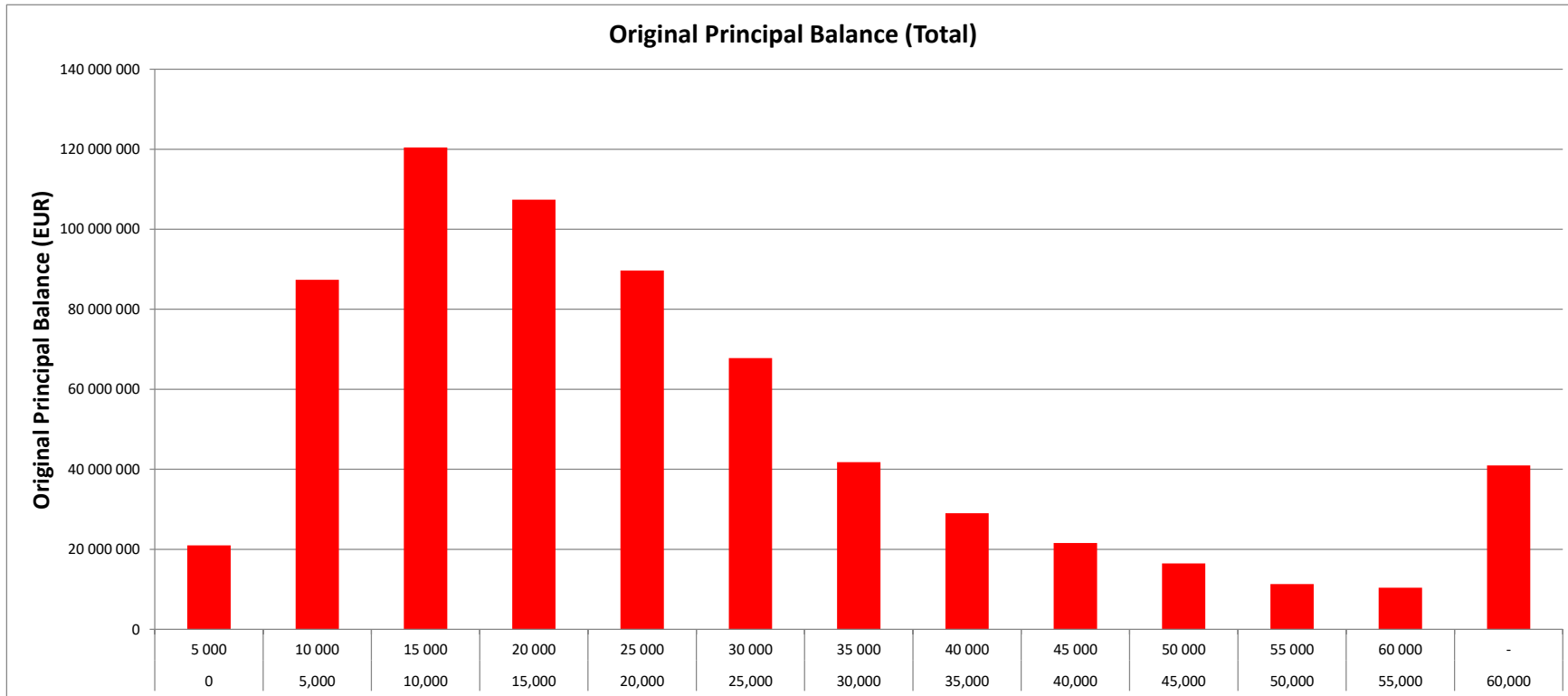
Average amount - all: 15 089

	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	0	5 000	6 172	20 988 305	3,2 %	22,3	9,2	
	5 000	10 000	11 630	87 366 308	13,1 %	36,3	9,3	
	10 000	15 000	9 714	120 462 454	18,1 %	42,2	9,3	
	15 000	20 000	6 228	107 391 489	16,1 %	44,2	9,2	
	20 000	25 000	4 016	89 711 217	13,5 %	45,1	8,8	
	25 000	30 000	2 489	67 807 274	10,2 %	45,6	8,6	
	30 000	35 000	1 296	41 803 370	6,3 %	45,8	8,9	
	35 000	40 000	775	29 006 696	4,4 %	45,0	8,9	
	40 000	45 000	510	21 585 525	3,2 %	45,9	8,8	
	45 000	50 000	347	16 455 093	2,5 %	46,4	8,8	
	50 000	55 000	216	11 318 521	1,7 %	46,1	8,4	
	55 000	60 000	181	10 392 399	1,6 %	46,4	8,6	
	60 000	-	516	40 977 808	6,2 %	45,9	8,6	
	Total			44 090	665 266 457	100 %	42,8	9,0

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**9.b Original Principal Balance Graph**

Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from 25.02.2021	to 25.03.2021 = 28 days



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**10.a Outstanding Principal Balance**

Reporting Date	29.03.2021				
Payment date	25.03.2021				
Period No	27				
Monthly Period	01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	= 28 days



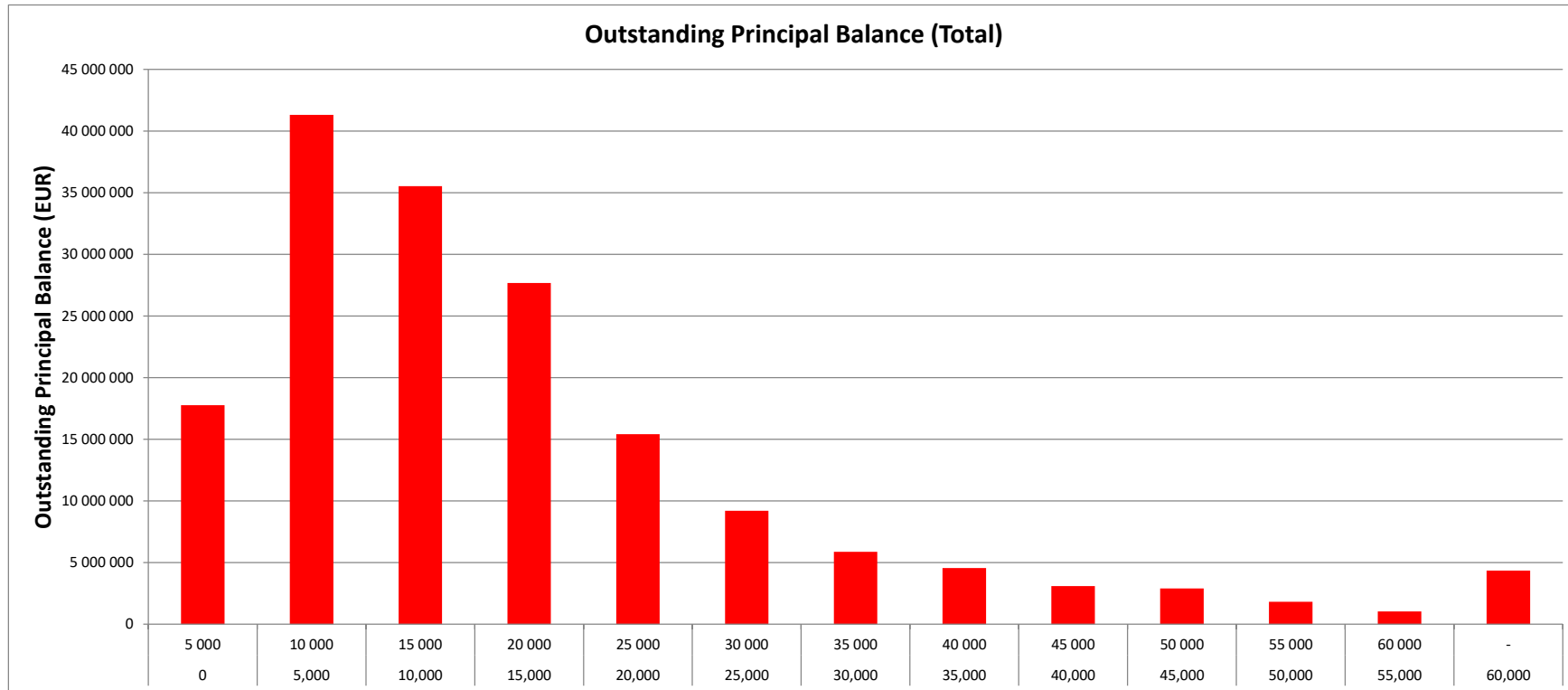
Average amount - all: 9 465

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 203	17 763 560	10,42 %	18,7	36,2
	5 000	10 000	5 714	41 309 773	24,23 %	23,9	35,4
	10 000	15 000	2 913	35 526 258	20,84 %	24,4	35,2
	15 000	20 000	1 601	27 666 695	16,23 %	25,2	34,6
	20 000	25 000	696	15 411 670	9,04 %	25,2	34,8
	25 000	30 000	338	9 192 857	5,39 %	25,7	35,0
	30 000	35 000	183	5 876 768	3,45 %	25,6	35,1
	35 000	40 000	122	4 547 183	2,67 %	25,0	35,0
	40 000	45 000	73	3 085 630	1,81 %	26,1	34,9
	45 000	50 000	61	2 896 412	1,70 %	25,5	34,9
	50 000	55 000	35	1 821 653	1,07 %	26,5	34,4
	55 000	60 000	18	1 027 949	0,60 %	26,2	34,4
	60 000	-	54	4 344 395	2,55 %	24,1	36,0
	Total		18 011	170 470 803	100 %	24,1	35,2

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**10.b Outstanding Principal Balance Graph**

Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from 25.02.2021	to 25.03.2021 = 28 days



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**11.a Geographical Distribution**



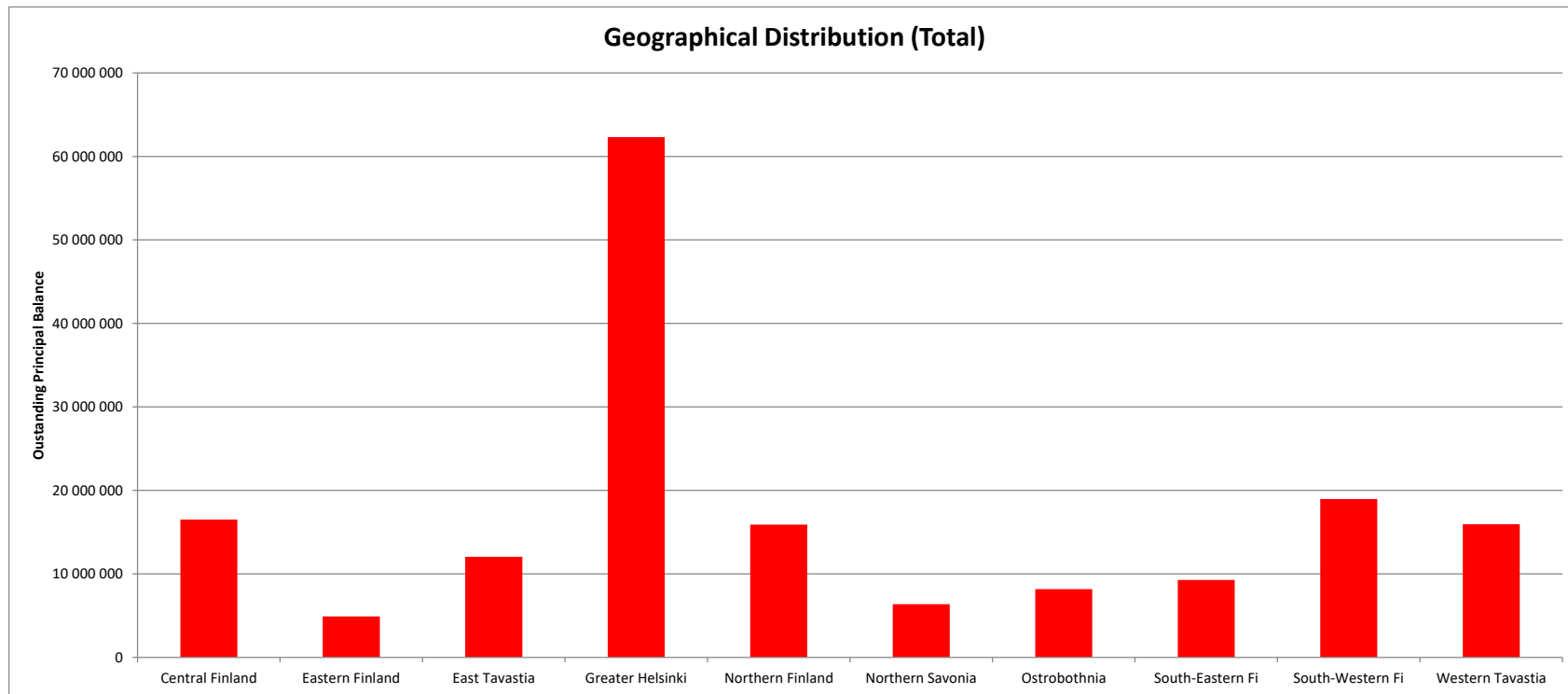
Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from 25.02.2021	to 25.03.2021 = 28 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 908	16 516 921	9,69 %	23,9	35,3	
Eastern Finland	553	4 917 486	2,88 %	24,0	34,8	
East Tavastia	1 336	12 053 736	7,07 %	23,9	35,3	
Greater Helsinki	5 807	62 316 144	36,56 %	24,2	35,2	
Northern Finland	1 646	15 906 504	9,33 %	24,5	34,9	
Northern Savonia	733	6 377 080	3,74 %	23,6	35,2	
Ostrobothnia	1 098	8 184 997	4,80 %	23,8	34,7	
South-Eastern Fi	1 089	9 285 997	5,45 %	23,7	35,5	
South-Western Fi	2 175	18 965 065	11,13 %	24,3	35,1	
Western Tavastia	1 666	15 946 874	9,35 %	24,0	35,2	
Total	18 011	170 470 803	100 %	24,1	35,2	

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**11.b Geographical Distribution Graph**

Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from	25.02.2021
	to	25.03.2021
	=	28 days



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**12.a Interest Rate**



Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from 25.02.2021	to 25.03.2021 = 28 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	4 417	51 737 006	30,35 %	25,0	34,7
1 %	2 %	5 195	59 516 923	34,91 %	23,7	35,7
2 %	4 %	4 468	38 779 833	22,75 %	23,9	35,1
4 %	6 %	2 342	13 333 370	7,82 %	23,6	34,9
6 %	8 %	1 575	7 067 847	4,15 %	22,8	35,0
8 %	10 %	13	34 064	0,02 %	20,1	37,0
10 %	12 %					
12 %	14 %	1	1 760	0,00 %	10,0	37,0
14 %	16 %					
16 %	18 %					
18 %	-					
Total		18 011	170 470 803	100 %	24,1	35,2

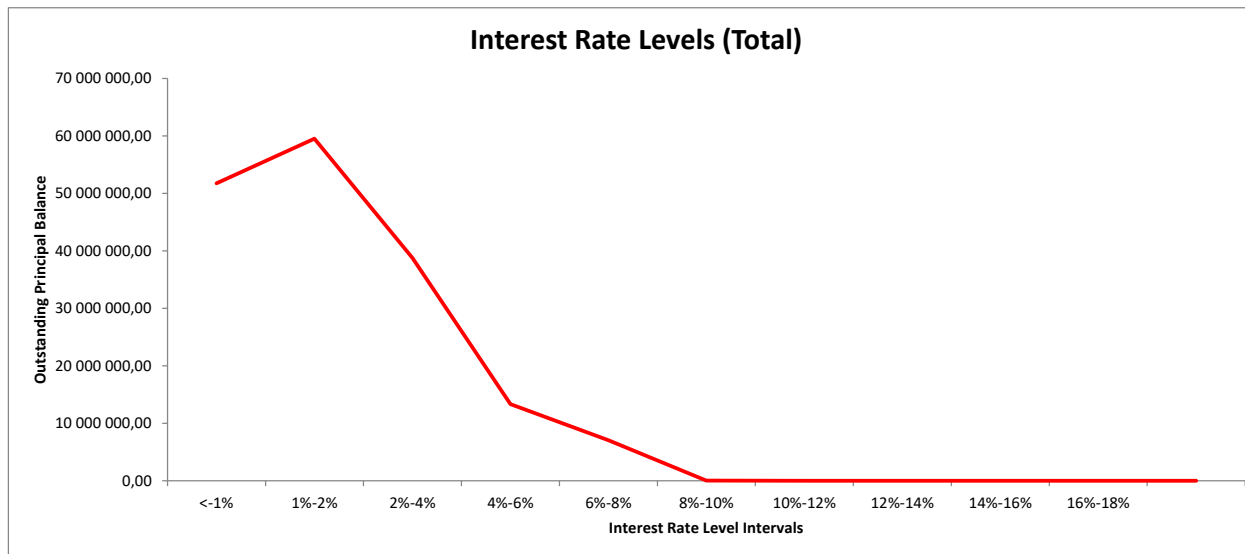


**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**12.b Interest Rate**



Reporting Date	29.03.2021				
Payment date	25.03.2021				
Period No	27				
Monthly Period	01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	= 28 days

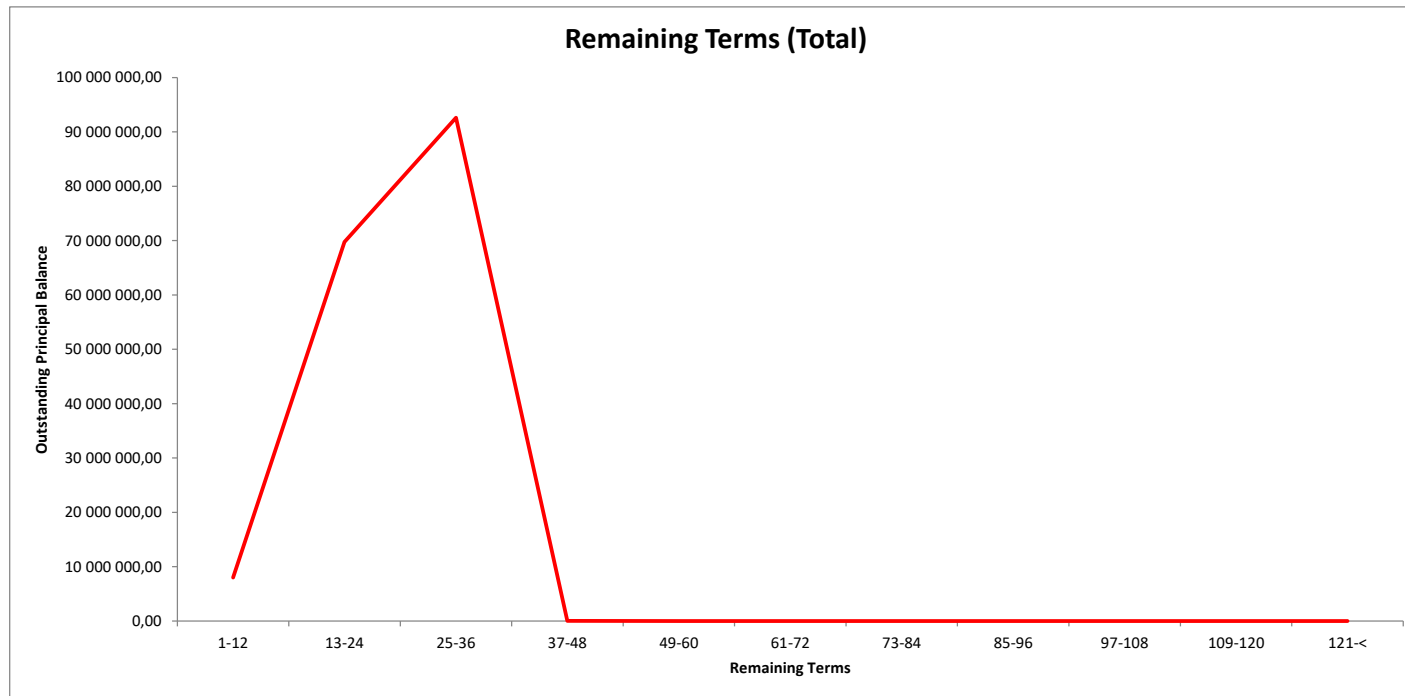




SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from	25.02.2021
	to	25.03.2021
	=	28 days



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

**14.a Seasoning**



Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from 25.02.2021	to 25.03.2021 = 28 days

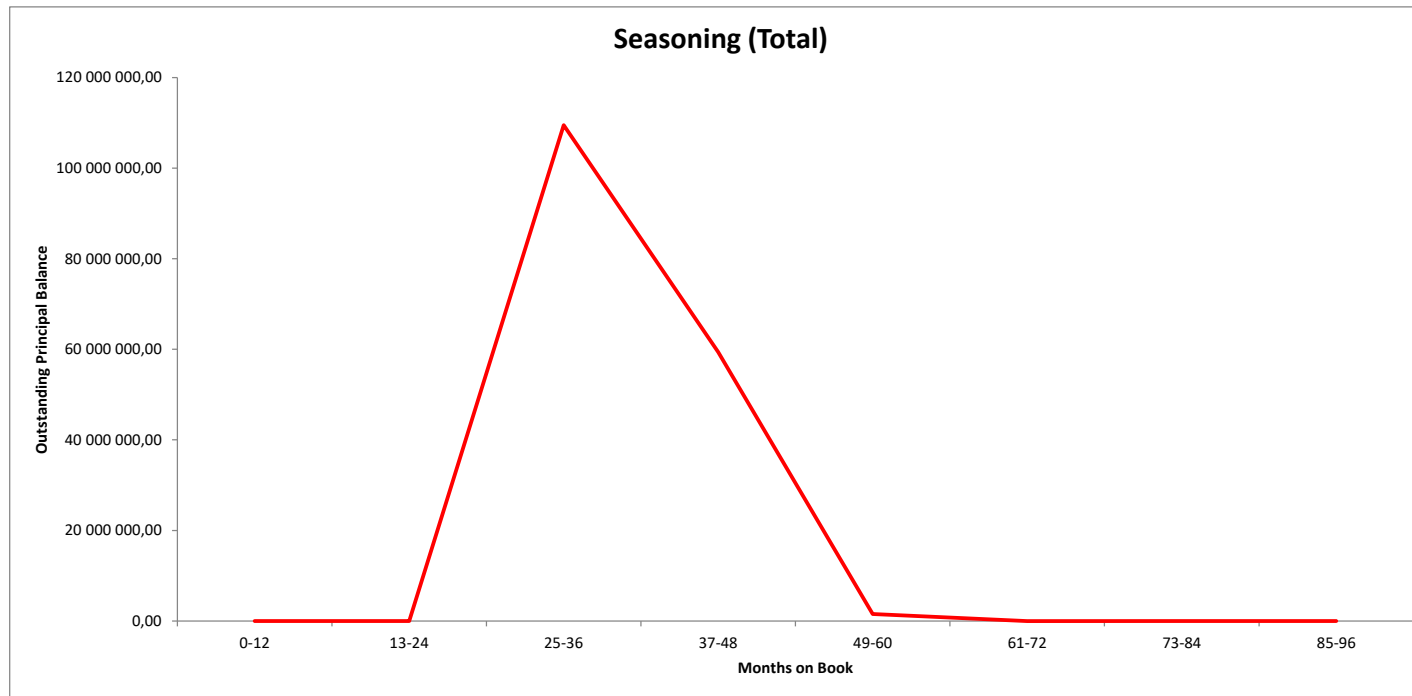
		TOTAL						
Months on book		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12					
	13		24					
	25		36	11 199	109 496 868	64,23 %	26,1	32,7
	37		48	6 543	59 406 628	34,85 %	20,8	39,3
	49		60	265	1 561 547	0,92 %	9,0	51,7
	61		72	4	5 759	0,00 %	1,8	61,2
	73		84					
	85		96					
	Total			18 011	170 470 803	100 %	24,1	35,2

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**14.b Seasoning**



Reporting Date	29.03.2021				
Payment date	25.03.2021				
Period No	27				
Monthly Period	01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	= 28 days



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

**15.a Balloon loans**



Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from	25.02.2021 to 25.03.2021 = 28 days

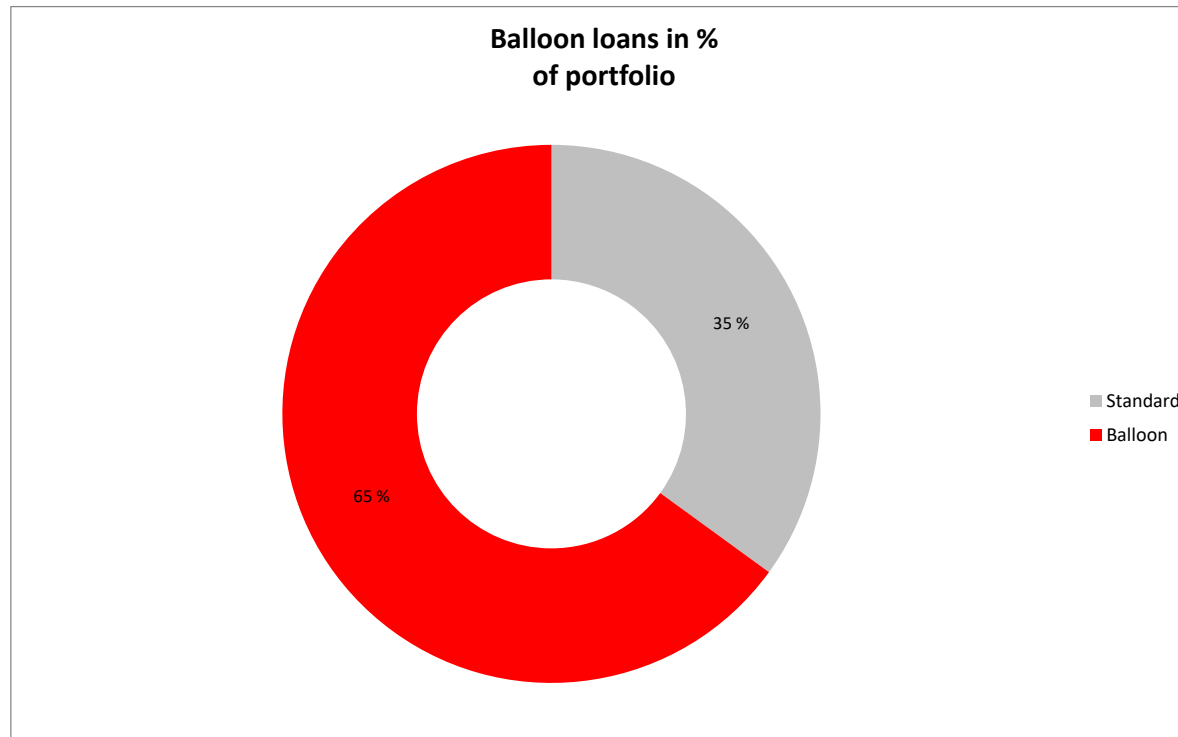
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		11 037	59 687 612	35,0 %	1 812	0,0 %	23,2	34,9
Balloon		6 974	110 783 191	65,0 %	58 972 418	53,2 %	24,6	35,3
Total		18 011	170 470 803	100 %	58 974 230	35 %	24,1	35,2

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**15.b Balloon loans**



Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from	25.02.2021
	to	25.03.2021
	=	28 days



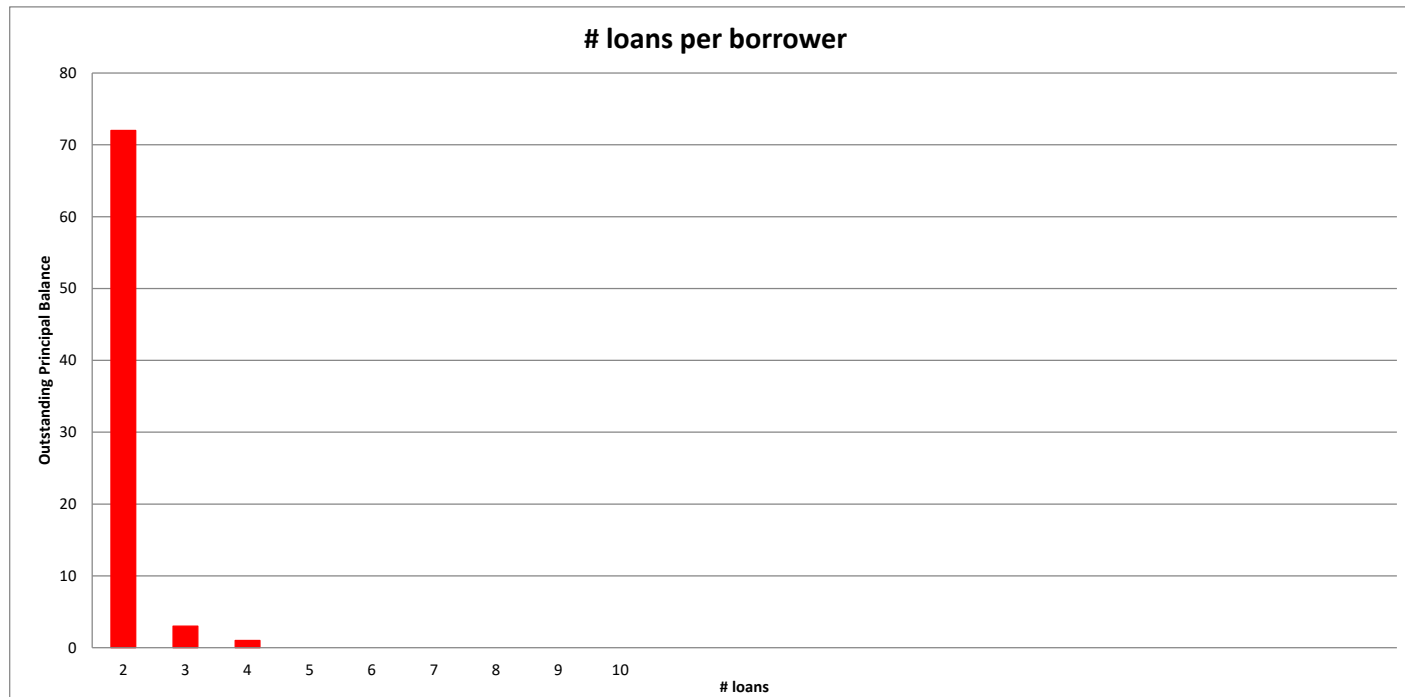




**SCF Rahoituspalvelut VII DAC**  
**Monthly Investor Report**

**16.b # loans per borrower**

Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from	25.02.2021
	to	25.03.2021
	=	28 days



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

**17.a Amortization Profile**



Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from 25.02.2021	to 25.03.2021 = 28 days

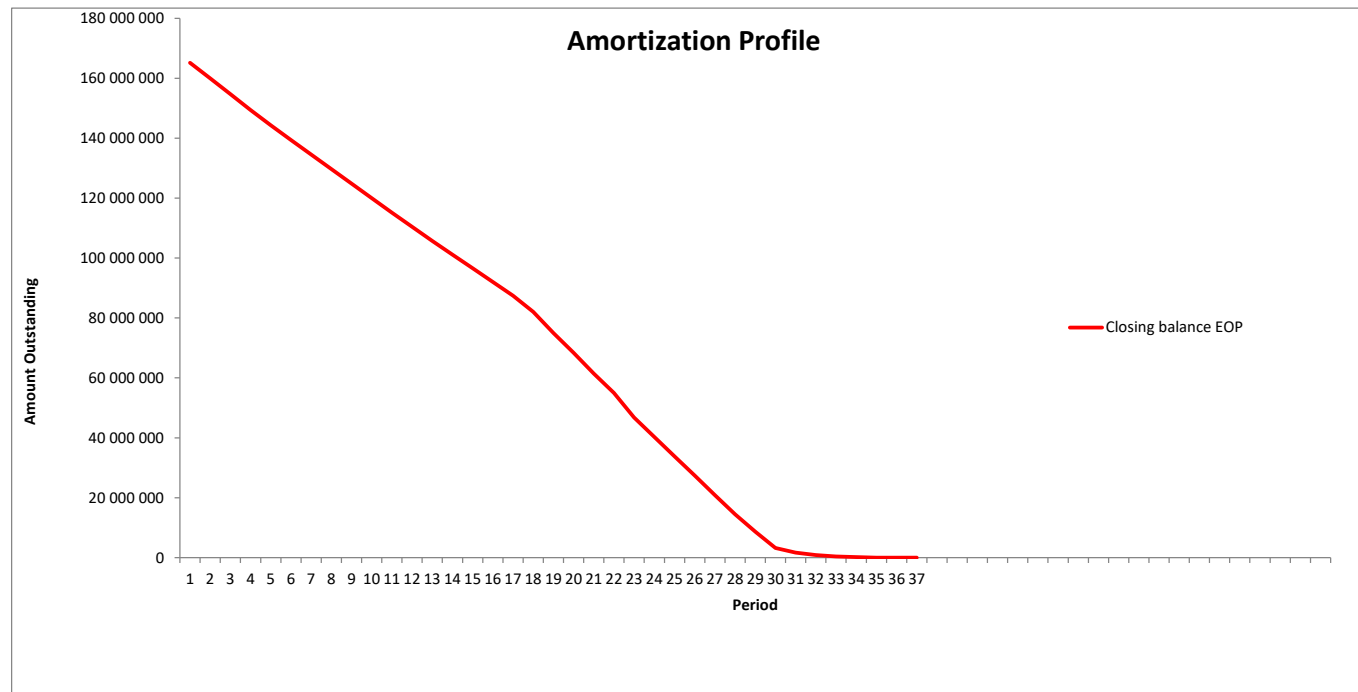
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	170 470 803	165 169 899	5 300 903	313 109	2,23 %	96,89 %
2	165 169 899	160 004 878	5 165 021	302 159	2,22 %	93,86 %
3	160 004 878	154 758 046	5 246 832	291 416	2,21 %	90,78 %
4	154 758 046	149 434 976	5 323 071	280 438	2,20 %	87,66 %
5	149 434 976	144 305 702	5 129 274	269 479	2,19 %	84,65 %
6	144 305 702	139 410 866	4 894 836	258 799	2,17 %	81,78 %
7	139 410 866	134 526 705	4 884 161	248 667	2,16 %	78,91 %
8	134 526 705	129 694 764	4 831 940	238 626	2,15 %	76,08 %
9	129 694 764	124 823 128	4 871 637	228 642	2,14 %	73,22 %
10	124 823 128	120 006 672	4 816 456	218 626	2,12 %	70,40 %
11	120 006 672	115 162 912	4 843 760	208 840	2,11 %	67,56 %
12	115 162 912	110 423 558	4 739 353	199 025	2,09 %	64,78 %
13	110 423 558	105 765 221	4 658 337	189 340	2,08 %	62,04 %
14	105 765 221	101 144 656	4 620 565	179 858	2,06 %	59,33 %
15	101 144 656	96 586 958	4 557 697	170 570	2,04 %	56,66 %
16	96 586 958	91 997 375	4 589 583	161 405	2,02 %	53,97 %
17	91 997 375	87 444 739	4 552 636	152 154	2,00 %	51,30 %
18	87 444 739	82 071 967	5 372 773	143 152	1,98 %	48,14 %
19	82 071 967	74 947 841	7 124 126	132 785	1,96 %	43,97 %
20	74 947 841	68 398 168	6 549 674	120 318	1,94 %	40,12 %

Amortization profile (first 20 periods)

SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.03.2021					
Payment date	25.03.2021					
Period No	27					
Monthly Period	01.02.2021					
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

18.a Payment Holidays



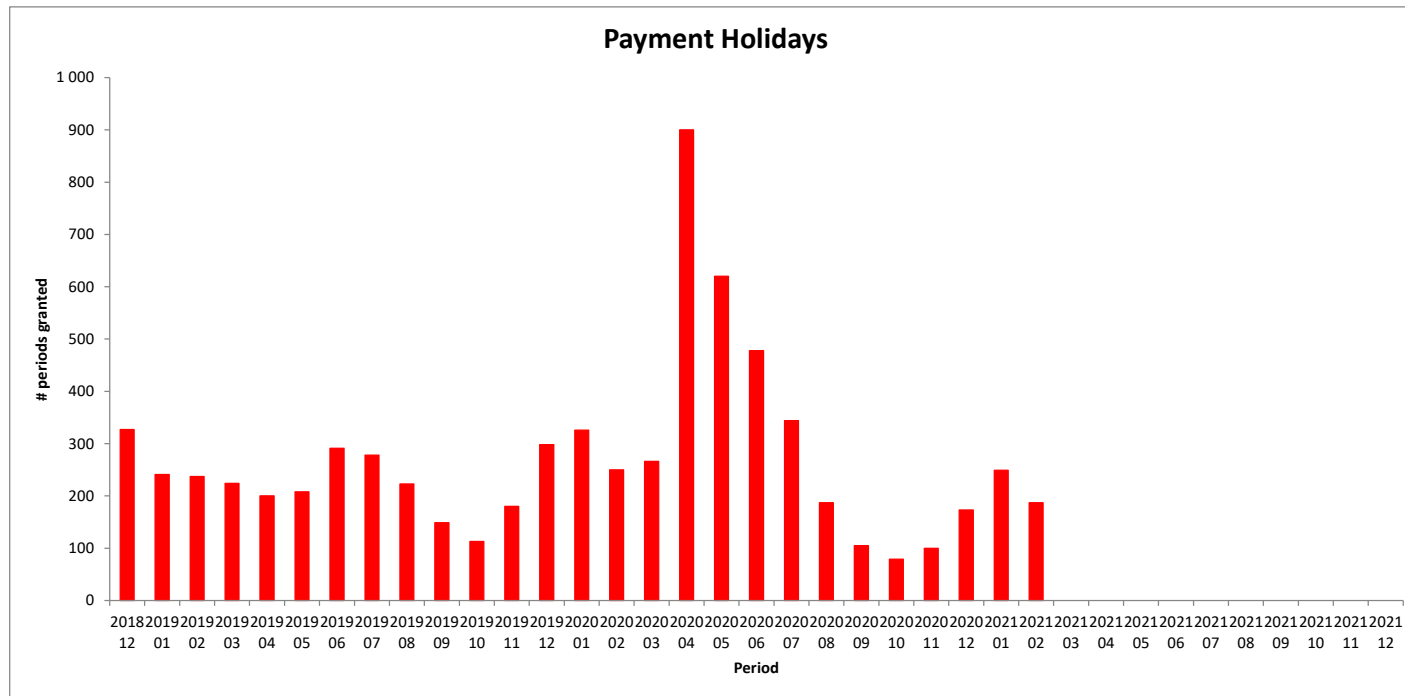
Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from 25.02.2021	to 25.03.2021 = 28 days

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2018 12	327	377	98 109	5 076 048
2019 01	241	319	86 949	3 977 849
2019 02	237	319	94 525	4 083 271
2019 03	224	319	99 842	3 705 852
2019 04	200	264	74 423	3 303 176
2019 05	208	290	76 148	2 858 895
2019 06	291	389	118 434	4 771 884
2019 07	278	362	97 756	4 165 620
2019 08	223	280	83 409	3 653 841
2019 09	149	190	57 836	2 383 703
2019 10	113	160	45 526	1 799 083
2019 11	180	267	72 745	2 529 914
2019 12	298	361	93 931	3 767 101
2020 01	326	444	133 193	4 871 881
2020 02	250	346	99 094	3 410 871
2020 03	266	392	131 527	3 881 264
2020 04	900	1 470	529 828	14 215 404
2020 05	620	954	302 967	8 772 640
2020 06	478	639	194 503	6 589 682
2020 07	344	440	140 305	4 508 829
2020 08	187	233	66 814	2 077 310
2020 09	105	141	41 452	1 252 642
2020 10	79	103	44 017	975 976
2020 11	100	144	37 977	1 012 704
2020 12	173	212	64 513	2 058 792
2021 01	249	355	108 973	3 224 650
2021 02	187	265	79 607	2 353 033
2021 03				
2021 04				
2021 05				
2021 06				
2021 07				
2021 08				
2021 09				
2021 10				
2021 11				
2021 12				
<b>Total:</b>	<b>6 797</b>	<b>9 415</b>	<b>2 885 820</b>	<b>99 704 232</b>

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

**18.b Payment Holidays**

Reporting Date	29.03.2021				
Payment date	25.03.2021				
Period No	27				
Monthly Period	01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	= 28 days



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	29.03.2021
Payment date	25.03.2021
Period No	27
Monthly Period	01.02.2021
Interest Period	from 25.02.2021 to 25.03.2021 = 28 days

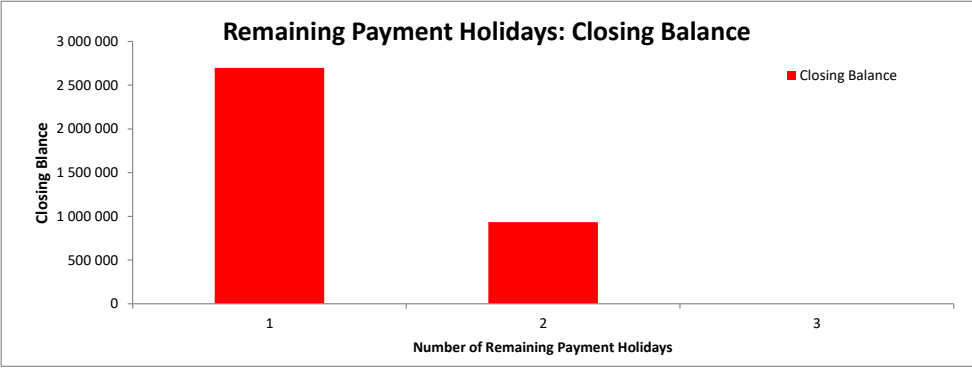
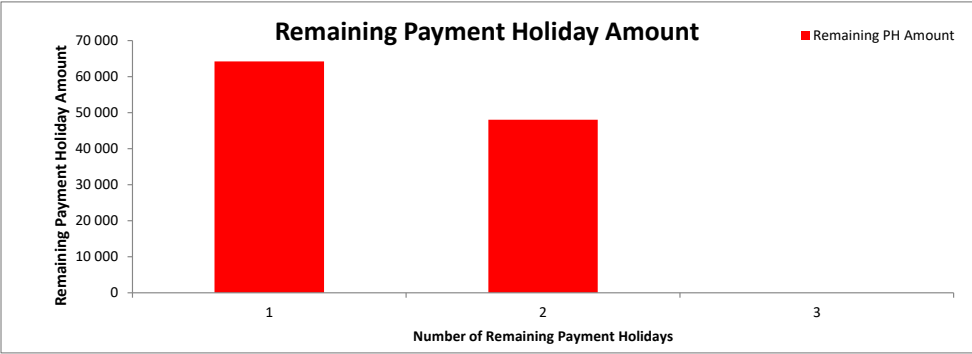
Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	211	64 196	2 698 032
	2	78	48 046	933 624
	3			
	Total	289	112 242	3 631 657

SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

18.d Remaining Payment Holidays



Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from	25.02.2021
	to	25.03.2021
	=	28 days



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

**19.a Downpayment**



Reporting Date	29.03.2021				
Payment date	25.03.2021				
Period No	27				
Monthly Period	01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	= 28 days

		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	3 984	44 056 462	25,84 %	24,7	35,2	
	5 %	10 %	2 510	27 498 344	16,13 %	24,7	35,2	
	10 %	15 %	2 614	26 679 527	15,65 %	24,2	35,4	
	15 %	20 %	1 902	18 158 706	10,65 %	23,9	35,4	
	20 %	25 %	1 491	14 208 579	8,33 %	24,1	35,0	
	25 %	30 %	1 199	10 401 161	6,10 %	23,3	35,2	
	30 %	35 %	932	8 213 737	4,82 %	23,9	35,0	
	35 %	100 %	3 379	21 254 287	12,47 %	22,6	34,9	
	Total		18 011	170 470 803	100 %	24,1	35,2	

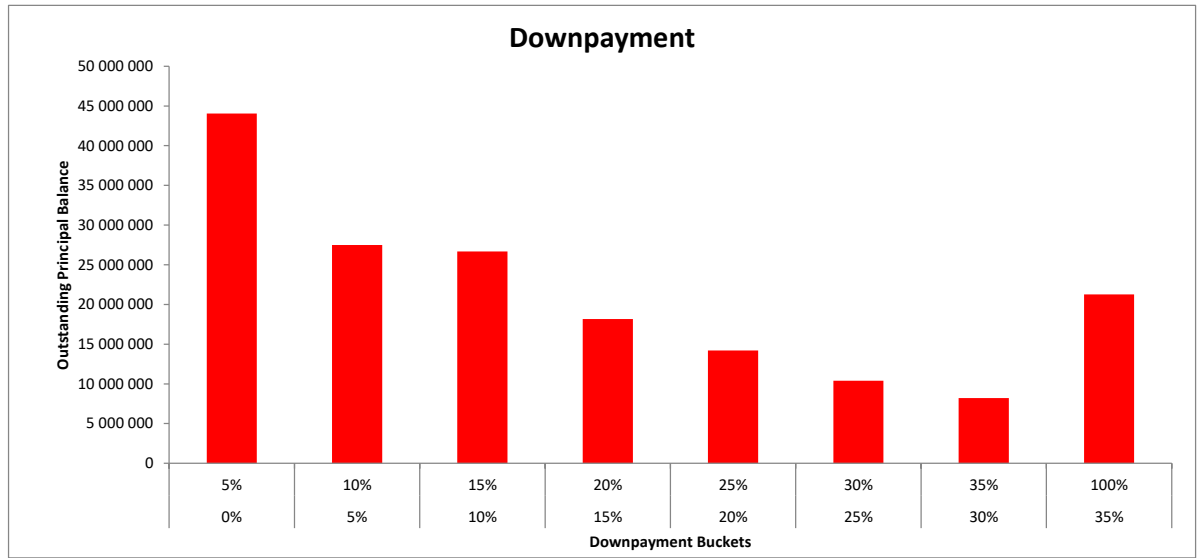


**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**19.b Downpayment**



Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from	25.02.2021
	to	25.03.2021
	=	28 days



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	29.03.2021
Payment date	25.03.2021
Period No	27
Monthly Period	01.02.2021
Interest Period	from 25.02.2021 to 25.03.2021 = 28 days

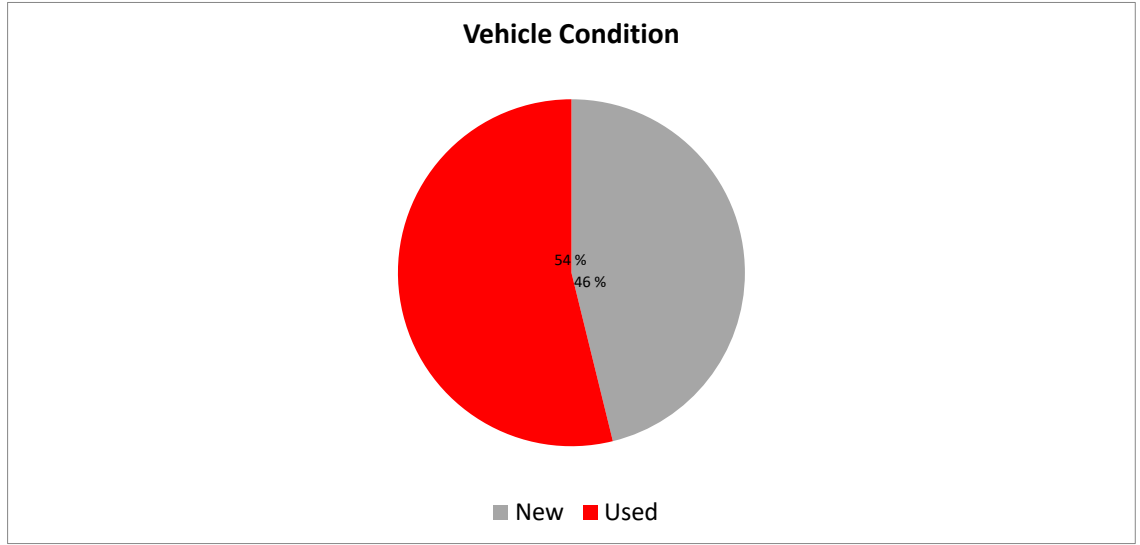
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		5 735	78 696 345	46,16 %	24,5	34,9
Used		12 276	91 774 458	53,84 %	23,7	35,4
Total		18 011	170 470 803	100 %	24,1	35,2

SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

20.b Vehicle Condition



Reporting Date		29.03.2021							
Payment date		25.03.2021							
Period No		27							
Monthly Period		01.02.2021							
Interest Period	from	25.02.2021	to	25.03.2021	=			28 days	



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

21.a Borrower Type



Reporting Date	29.03.2021
Payment date	25.03.2021
Period No	27
Monthly Period	01.02.2021
Interest Period	from 25.02.2021 to 25.03.2021 = 28 days

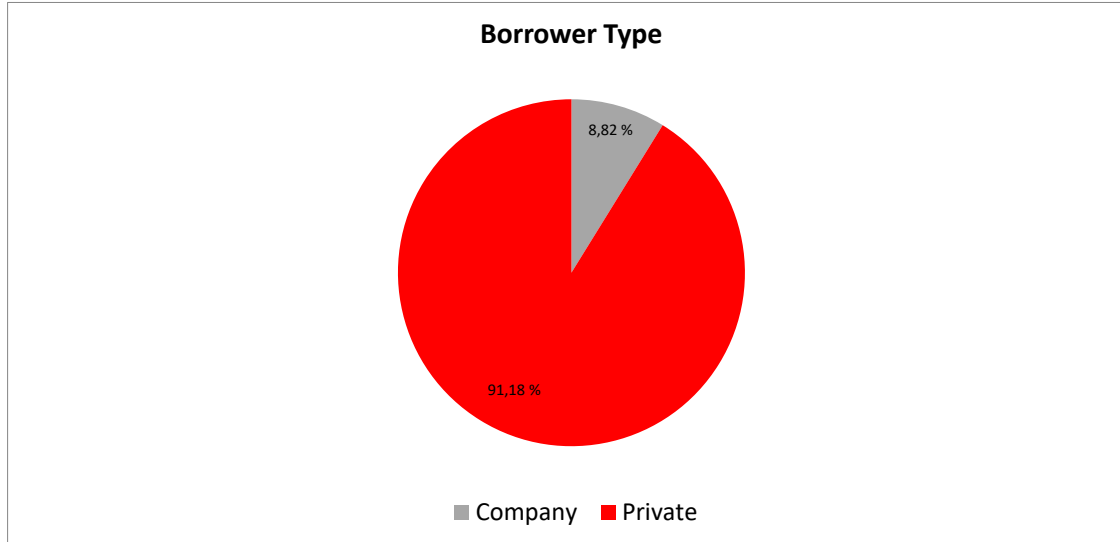
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 211	15 027 358	8,82 %	23,6	35,3
	Private	16 800	155 443 444	91,18 %	24,1	35,2
	Total	18 011	170 470 803	100 %	24,1	35,2

SCF Rahoituspalvelut VII DAC  
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21.b Borrower Type



Reporting Date		29.03.2021			
Payment date		25.03.2021			
Period No		27			
Monthly Period		01.02.2021			
Interest Period	from	25.02.2021	to	25.03.2021	= 28 days



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

**22.a Vehicle type**



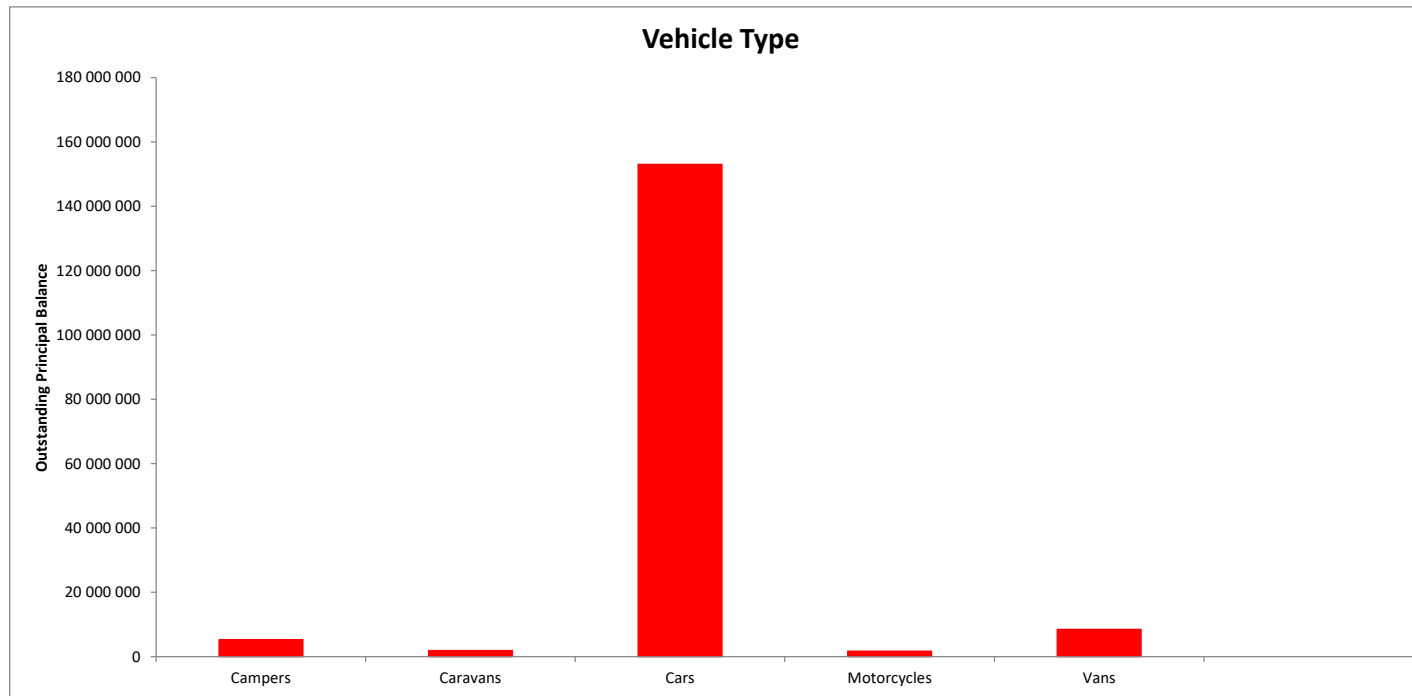
Reporting Date	29.03.2021				
Payment date	25.03.2021				
Period No	27				
Monthly Period	01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	= 28 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		263	5 304 571	3,1 %	25,2	34,9
Caravans		196	1 913 005	1,1 %	26,2	33,8
Cars		16 332	153 015 205	89,8 %	24,1	35,2
Motorcycles		301	1 751 970	1,0 %	24,9	33,2
Vans		919	8 486 052	5,0 %	23,6	35,4
		18 011	170 470 803	100 %	24,1	35,2

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**22.b Vehicle type**

Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from	25.02.2021
	to	25.03.2021
	=	28 days



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

**23.a Restructured Loans**



Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from 25.02.2021	to 25.03.2021 = 28 days

	TOTAL		
	Period	No	Outstanding balance
	2018 12	0	0
	2019 01	1	6 294
	2019 02	0	0
	2019 03	1	9 226
	2019 04	0	0
	2019 05	0	0
	2019 06	1	3 728
	2019 07	4	63 323
	2019 08	0	0
	2019 09	0	0
	2019 10	0	0
	2019 11	2	20 062
	2019 12	2	51 206
	2020 01	0	0
	2020 02	0	0
	2020 03	0	0
	2020 04	1	55 313
	2020 05	2	14 191
	2020 06	5	81 659
	2020 07	1	17 881
	2020 08	0	0
	2020 09	1	13 409
	2020 10	1	3 921
	2020 11	0	0
	2020 12	1	13 940
	2021 01	0	0
	2021 02	1	9 203
	2021 03		
	2021 04		
	2021 05		
	2021 06		
	2021 07		
	2021 08		
	2021 09		
	2021 10		
	2021 11		
	2021 12		
		23	354 152

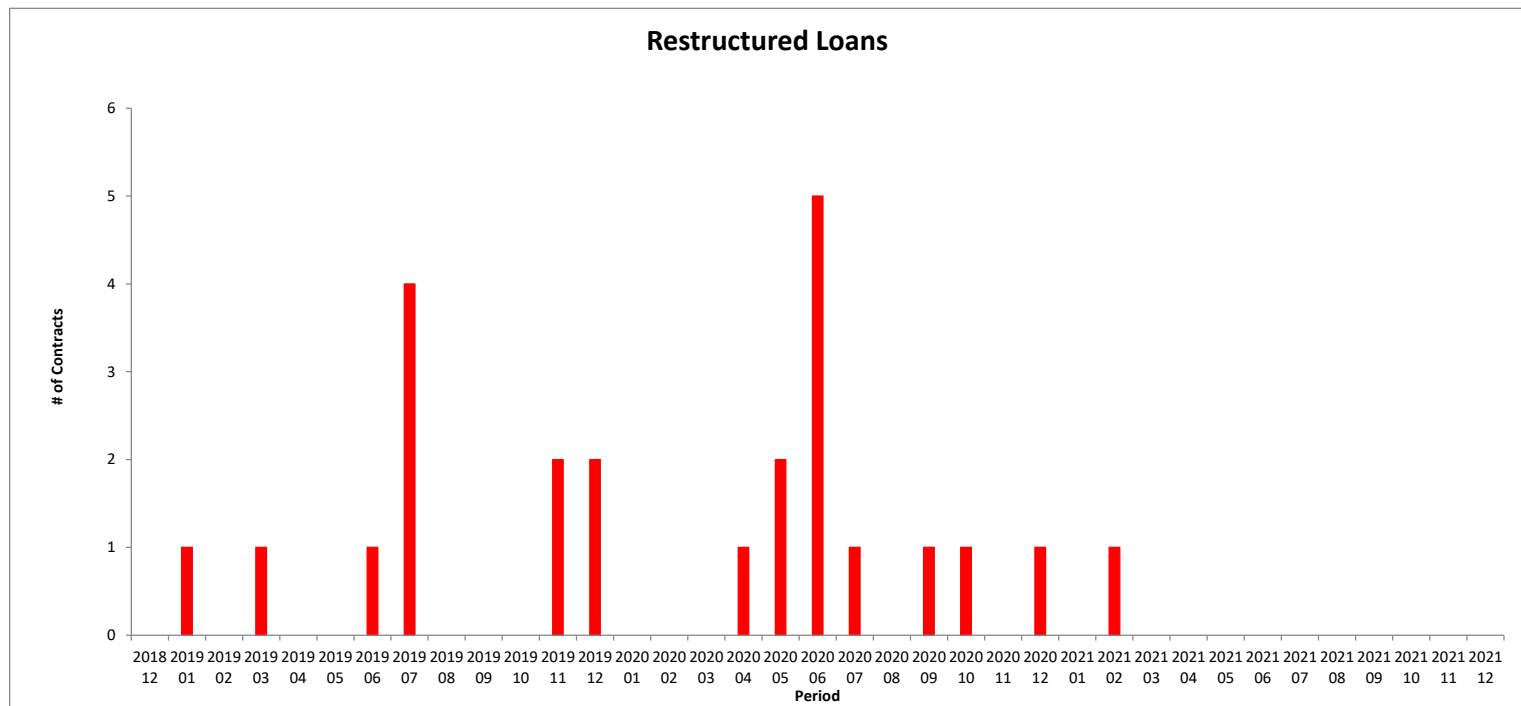
Restructured



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

**23.b Restructured Loans**

Reporting Date	29.03.2021				
Payment date	25.03.2021				
Period No	27				
Monthly Period	01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	= 28 days



SCF Rahoituspalvelut VII DAC  
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24.a Dynamic Interest rate



Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from 25.02.2021	to 25.03.2021 = 28 days

TOTAL		
Period	Closing balance	WA Interest rate
2018 12	609 379 376	2,54 %
2019 01	586 326 503	2,52 %
2019 02	564 224 282	2,51 %
2019 03	542 921 229	2,50 %
2019 04	520 762 448	2,49 %
2019 05	498 229 783	2,48 %
2019 06	477 217 707	2,46 %
2019 07	454 989 142	2,45 %
2019 08	435 559 339	2,43 %
2019 09	416 047 456	2,42 %
2019 10	396 194 878	2,40 %
2019 11	379 523 956	2,39 %
2019 12	363 202 394	2,38 %
2020 01	345 436 207	2,37 %
2020 02	329 422 663	2,35 %
2020 03	312 679 902	2,34 %
2020 04	298 679 541	2,33 %
2020 05	284 575 016	2,32 %
2020 06	269 922 431	2,30 %
2020 07	254 830 325	2,29 %
2020 08	241 882 519	2,27 %
2020 09	228 367 403	2,26 %
2020 10	214 643 114	2,25 %
2020 11	203 084 309	2,24 %
2020 12	191 077 183	2,23 %
2021 01	180 532 995	2,22 %
2021 02	170 470 803	2,20 %
2021 03		
2021 04		
2021 05		
2021 06		
2021 07		
2021 08		
2021 09		
2021 10		
2021 11		
2021 12		

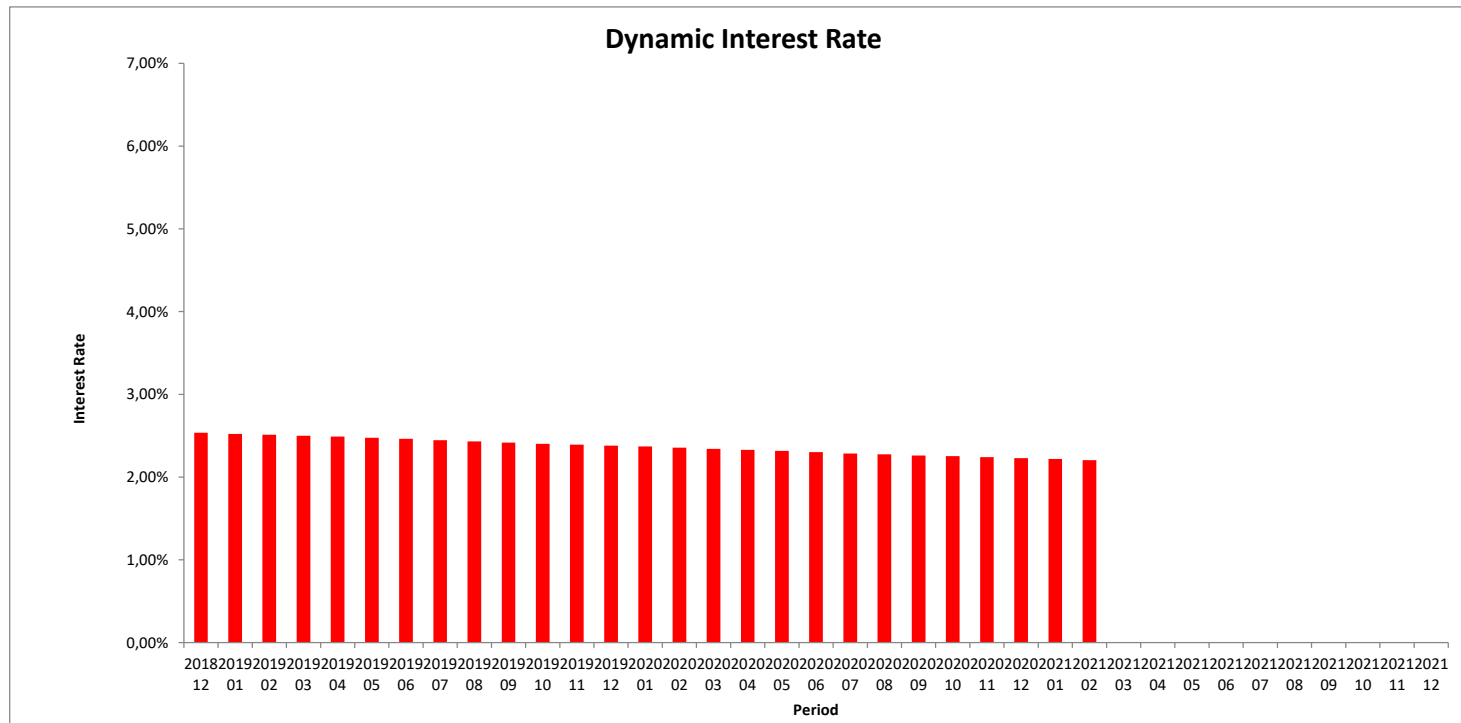
Interest rate evolution

SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

24.b Dynamic Interest Rate



Reporting Date	29.03.2021				
Payment date	25.03.2021				
Period No	27				
Monthly Period	01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	= 28 days



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25.a Dynamic Pre-Payments



Reporting Date 29.03.2021  
Payment date 25.03.2021  
Period No 27

Monthly Period from 01.02.2021 to 25.03.2021 = 28 days  
Interest Period

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2018 12	25 771 327	609 379 376	40,46 %	
2019 01	10 976 490	586 326 503	20,29 %	
2019 02	11 646 509	564 224 282	22,14 %	
2019 03	10 406 446	542 921 229	20,72 %	
2019 04	11 562 879	520 762 448	23,62 %	
2019 05	12 091 496	498 229 783	25,53 %	
2019 06	11 378 780	477 217 707	25,14 %	
2019 07	11 803 849	454 989 142	27,05 %	
2019 08	10 206 819	435 559 339	24,76 %	
2019 09	10 365 052	416 047 456	26,12 %	
2019 10	10 318 133	396 194 878	27,14 %	
2019 11	8 449 149	379 523 956	23,67 %	
2019 12	7 580 987	363 202 394	22,36 %	
2020 01	9 183 353	345 436 207	27,63 %	
2020 02	8 329 611	329 422 663	26,46 %	
2020 03	8 554 943	312 679 902	28,32 %	
2020 04	6 689 179	298 679 541	23,80 %	
2020 05	7 014 316	284 575 016	25,88 %	
2020 06	7 617 164	269 922 431	29,07 %	
2020 07	8 037 488	254 830 325	31,93 %	
2020 08	6 501 205	241 882 519	27,89 %	
2020 09	6 948 914	228 367 403	30,98 %	
2020 10	7 530 557	214 643 114	34,86 %	
2020 11	5 692 634	203 084 309	28,91 %	
2020 12	5 992 609	191 077 183	31,78 %	
2021 01	5 222 062	180 532 995	29,69 %	
2021 02	4 948 127	170 470 803	29,78 %	
2021 03				
2021 04				
2021 05				
2021 06				
2021 07				
2021 08				
2021 09				
2021 10				
2021 11				
2021 12				

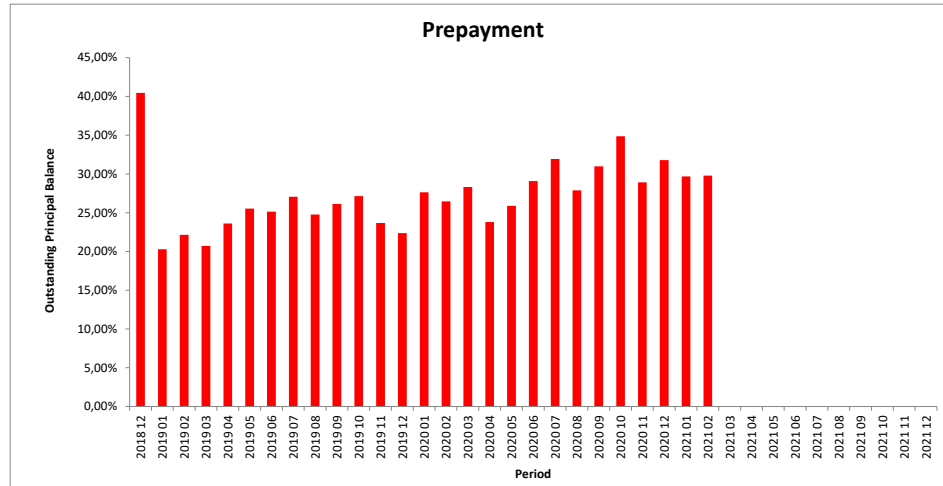
Dynamic Prepayment

SCF Rahoituspalvelut VII DAC  
 Monthly Investor Report

**25.b Dynamic Pre-Payments**



Reporting Date	29.03.2021				
Payment date	25.03.2021				
Period No	27				
Monthly Period	from	01.02.2021	to	25.03.2021	= 28 days
Interest Period		25.02.2021			



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26. Delinquency



Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from 25.02.2021	to 25.03.2021 = 28 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2018	12	609 379 376	39 388	569 898 682	2 253	35 206 504	202	3 371 160	53	714 794	12	188 236					4	1 168
2019	1	586 326 503	38 757	553 279 464	1 927	29 084 043	182	2 743 334	41	764 322	28	354 294	9	101 045			4	69 786
	2	564 217 647	38 153	536 483 060	1 574	23 698 911	181	2 746 292	44	650 758	20	370 226	17	202 725	5	65 676	4	35 531
	3	542 921 229	36 890	511 417 448	1 779	26 743 611	212	3 144 502	62	929 129	19	223 046	14	346 452	10	117 041	19	222 711
	4	520 762 448	35 785	489 845 792	1 808	25 845 589	236	3 174 912	68	1 156 416	29	385 273	10	181 501	7	172 964	23	202 320
	5	498 229 783	34 835	469 456 106	1 679	23 384 417	227	3 200 515	74	1 125 886	35	658 185	24	314 772	6	89 901	14	294 292
	6	477 217 707	33 674	446 251 272	1 835	25 532 355	232	3 349 875	65	1 029 298	31	473 744	23	388 400	12	192 763	15	175 360
	7	454 989 142	32 651	426 658 064	1 777	23 683 554	197	2 994 348	49	600 856	25	450 598	21	335 514	16	266 208	23	326 303
	8	435 559 339	31 962	411 904 051	1 361	18 164 046	274	3 857 209	59	769 801	25	294 974	16	330 233	15	239 026	22	277 518
	9	416 047 456	30 747	388 809 087	1 600	22 098 400	225	3 255 496	69	972 590	29	463 018	16	198 176	10	250 690	18	220 683
	10	396 194 878	29 784	371 646 145	1 521	19 896 040	190	2 905 376	61	798 291	46	602 774	16	238 710	8	107 542	22	271 327
	11	379 523 956	28 973	356 805 071	1 368	17 380 218	259	3 533 545	59	688 168	36	550 535	32	419 334	9	147 085	16	173 313
	12	363 202 394	28 050	338 739 323	1 518	19 188 943	232	2 985 751	91	1 198 847	35	405 188	27	457 492	21	226 849	16	299 494
2020	1	345 436 207	27 282	323 996 069	1 283	15 634 723	266	3 701 185	77	969 363	51	536 728	25	337 171	13	260 967	28	271 974
	2	329 422 663	26 523	309 644 271	1 217	14 852 012	209	2 842 765	85	1 034 631	41	484 820	34	349 933	18	214 230	23	317 848
	3	312 679 902	25 342	290 413 127	1 422	17 283 818	239	2 905 327	62	731 570	55	745 639	26	366 191	19	234 229	34	281 114
	4	298 679 541	24 821	280 472 318	1 191	13 491 958	218	2 850 262	73	849 277	26	467 324	29	309 074	18	239 327	27	253 654
	5	284 575 016	23 851	264 249 139	1 347	15 888 435	199	2 367 272	82	1 209 909	37	527 244	11	145 534	19	187 483	30	436 240
	6	269 922 431	23 141	252 071 464	1 150	13 247 647	214	2 814 955	62	849 428	35	540 646	19	320 411	7	77 880	21	207 938
	7	254 830 325	22 375	240 031 406	976	10 957 009	188	2 305 215	60	801 787	20	288 148	20	236 305	12	210 455	22	233 947
	8	241 882 519	21 313	225 490 908	1 156	12 618 376	208	2 478 853	43	499 167	31	446 438	13	208 257	13	140 520	15	251 652
	9	228 367 403	20 583	213 662 963	1 009	11 390 418	184	2 063 041	39	480 278	25	404 159	19	252 907	7	113 636	20	223 810
	10	214 643 114	19 825	201 679 138	914	9 730 360	164	1 964 906	45	515 890	23	353 595	11	171 920	14	227 306	13	173 634
	11	203 084 309	18 933	188 653 612	1 023	10 563 460	190	2 463 469	52	698 964	28	383 615	14	251 246	5	69 942	20	247 742
	12	191 077 183	18 220	178 061 424	964	9 390 784	177	2 261 250	50	608 238	28	464 237	13	191 209	6	100 041	12	138 388
2021	1	180 532 995	17 386	166 644 394	1 032	9 935 441	204	2 391 675	55	772 636	27	414 332	15	247 449	11	127 068	10	167 745
	2	170 470 803	16 739	157 586 890	991	9 470 928	189	2 086 716	45	631 702	28	408 950	11	164 610	8	121 007	19	220 691
	3																	
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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	from	01.02.2021
Interest Period	from	25.02.2021
	to	25.03.2021
	=	28 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q4			2019 Q1			2019 Q2			2019 Q3			2019 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2018 4	1 168	4	300	300	868	997	1 297	- 129	-	1 297	- 129	17 918	213 832	114 196	9 082	222 913	105 115
2019 1	328 028	27				89 932	89 932	238 096	105 981	195 913	132 115	240 138	354 759	317 212	111 792	466 552	205 420
2019 2	671 972	52							114 622	114 622	557 350						
2019 3	824 504	63										166 800	166 800	657 704	232 748	399 548	424 956
2019 4	720 756	54												115 397	115 397	605 359	
2020 1	870 936	85															
2020 2	897 831	78															
2020 3	709 409	57															
2020 4	559 764	45															
2021 1	388 436	29															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2020 Q1			2020 Q2			2020 Q3			2020 Q4			2021 Q1		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2018 4	1 168	4		1 297	- 129		1 297	- 129		1 297	- 129		1 297	- 129		1 297	- 129
2019 1	328 028	27	3 016	225 929	102 099	3 913	229 842	98 186	2 959	232 801	95 226	8 170	240 972	87 056	781	241 753	86 275
2019 2	671 972	52	8 668	475 220	196 752	5 417	480 637	191 334	4 263	484 900	187 072	14 199	499 099	172 873	1 114	500 213	171 759
2019 3	824 504	63	130 776	530 325	294 180	13 645	543 970	280 534	9 285	553 255	271 249	5 503	558 758	265 747	3 785	562 543	261 961
2019 4	720 756	54	249 913	365 309	355 446	65 634	430 944	289 812	52 625	483 568	237 187	17 251	500 819	219 936	6 733	507 552	213 204
2020 1	870 936	85	132 476	132 476	738 460	228 479	360 955	509 981	110 322	471 278	399 658	10 527	481 804	389 132	12 745	494 549	376 387
2020 2	897 831	78				231 568	231 568	666 263	282 367	513 935	383 896	77 812	591 747	306 084	11 648	603 395	294 437
2020 3	709 409	57							161 957	161 957	547 452	181 451	343 408	366 001	28 415	371 823	337 586
2020 4	559 764	45										153 682	153 682	406 082	57 001	210 683	349 081
2021 1	388 436	29													-	-	388 436

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**28. Priority of Payments - Revenue**

Reporting Date	29.03.2021
Payment date	25.03.2021
Period No	27
Monthly Period	01.02.2021
Interest Period	from 25.02.2021 to 25.03.2021 = 28 days



**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	561 393,66	EUR
Senior Expenses	-	4 429,52	EUR
Servicing Fee	-	66 294,20	EUR
Tranche A Loan Interest to Issuer	-	28 337,21	EUR
Tranche B Loan Interest to Issuer	-	14 950,00	EUR
Payable to the Issuer for the Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Tranche C Loan Interest to Issuer	-	109 257,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	15 565,47	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		309 660,26	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	1 140 331,46	EUR
Senior Expenses	-	3 706,31	EUR
Issuer Swap Interest Amount	-	28 337,21	EUR
Interest Class A Notes	-	-	EUR
Interest Class B Notes	-	14 950,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	940 050,00	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	109 257,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	-	EUR
Principal Issuer Subordinated Loan	-	15 565,47	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		15 565,47	EUR



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**29. Priority of Payments - Redemption**

Reporting Date	29.03.2021
Payment date	25.03.2021
Period No	27
Monthly Period	01.02.2021
Interest Period	from 25.02.2021 to 25.03.2021 = 28 days



**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	9 885 613,55	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	9 885 613,55	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	9 885 613,55	EUR
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event/ Before Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	8 299 997,08	EUR
(ii) Principal Payments on Class B Notes	-	702 352,77	EUR
(iii) Principal Payments on Class C Notes	-	883 263,70	EUR
<i>Only after the Class A Notes, the Class B Notes and the Class C Notes have been redeemed in full</i>			
Principal Payments on Class D Notes	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

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

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	15 565,47	EUR
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**Purchaser Priority of Payments - Revenue (n)**

Payment of residual fund as Deferred Purchase Price to Seller	309 660,26	EUR
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**30. Transaction Costs**



Reporting Date	29.03.2021	
Payment date	25.03.2021	
Period No	27	
Monthly Period	01.02.2021	
Interest Period	from 25.02.2021	to 25.03.2021 = 28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	4 429,52				
Interest accrued for the Period	EUR	137 107,00	-	14 950,00	109 257,00	12 900,00
Cumulative Interest accrued	EUR	6 740 306,00	122 999,00	759 986,00	5 497 411,00	359 910,00
Interest Payments	EUR	137 107,00	-	14 950,00	109 257,00	12 900,00
Cumulative Interest Payments	EUR	6 740 306,00	122 999,00	759 986,00	5 497 411,00	359 910,00
Interest accrued on Subordinated Loan for the Period	EUR	-				
Cumulative Interest accrued on Subordinated Loan	EUR	2 342,34				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	2 342,34				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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**31. Contact Details**



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Reporting Date	29.03.2021
Payment date	25.03.2021
Period No	27
Monthly Period	01.02.2021
Interest Period	from 25.02.2021 to 25.03.2021 = 28 days