

SCF Rahoituspalvelut VII 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	21				25.11.2020
Monthly Period	01.08.2020				
Interest Period	25.08.2020	from		to	25.09.2020 = 31 days
Cut-Off date	31.08.2020				

Index		Page
1	Portfolio Information	1
2	Amount Due for Distribution - Revenue	2
3	Amount Due for Distribution - Redemptions	3
4	Reserve Accounts	4
5	Performance Data	5
6	Note Principal	6
7	Outstanding Notes	7
8	Counterparty Ratings, Trigger Levels and Consequences	8
9 a	Original Principal Balance	9
9 b	Original PB (Graph)	10
10 a	Outstanding principal Balance	11
10 b	Outstanding PB (Graph)	12
11 a	Geographical Distribution	13
11 b	Geographical (Graph)	14
12 a	Interest Rate	15
12 b	Interest Rate (Graph)	16
13 a	Remaining Terms	17
13 b	Remaining Terms (Graph)	18
14 a	Seasoning	19
14 b	Seasoning (Graph)	20
15 a	Balloon loans as % of other loans	21
15 b	Balloon loans as % of other loans (Graph)	22
16 a	Loans per borrower	23
16 b	Loans per borrower (Graph)	24
17 a	Amortization Profile	25
17 b	Amortization Profile (Graph)	26
18 a	Payment Holidays	27
18 b	Payment Holidays (Graph)	28
19 a	Downpayment	29
19 b	Downpayment (Graph)	30
20 a	Vehicle Condition	31
20 b	Vehicle Condition (Graph)	32
21 a	Borrower Type	33
21 b	Borrower Type (Graph)	34
22 a	Vehicle Type	35
22 b	Vehicle Type (Graph)	36
23 a	Restructured Loans	37
23 b	Restructured Loans (Graph)	38
24	Dynamic Interest Rate	39
25	Dynamic Pre-Payment	40
26	Dynamic Delinquency	41
27	Defaults, Recoveries and Losses by Quarter of Default	42
28	Priority of Payments (1)	43
29	Priority of Payments (2)	44
30	Transaction Costs	45
31	Contact Details	46

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	29.09.2020
Payment date	25.09.2020
Period No	21
Monthly Period	01.08.2020
Interest Period	from 25.08.2020 to 25.09.2020 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	254 830 325,11 EUR
Scheduled Loan Principal Repayments	6 194 949,49 EUR
Prepayments	6 501 204,71 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	12 696 154,20 EUR
New Defaulted Auto Loans in Period	251 651,51 EUR
Closing Balance	241 882 519,40 EUR
Principal Recoveries on loans in default	213 490,78 EUR
Total revenue collections	
Revenue and fees received on loan balances	774 551,84 EUR
Interest Recoveries on loans in default	8 461,39 EUR
Total Revenue Received in Period	783 013,23 EUR
# Loans	
At beginning of period	23 651 Loans
Paid in Full	859 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	15 Loans
At end of period	22 777 Loans

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts

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



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	778 102,94	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	74 929,58	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
Total Amount for Purchaser Available Revenue Receipts	853 032,52	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	306 394,30	EUR
b. Reserve Fund	1 348 461,53	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
Total Amount for Issuer Available Revenue Receipts	1 654 855,83	EUR

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	21				
Monthly Period	01.08.2020				
Interest Period	from 25.08.2020	to	25.09.2020	=	31 days



Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	12 909 644,98	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
Total Amount for Purchaser Available Redemption Receipts	12 909 644,98	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 909 644,98	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	-	EUR
Total Amount for Issuer Available Redemption Receipts	12 909 644,98	EUR

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

4. Reserve Accounts



Reporting Date	29.09.2020
Payment date	25.09.2020
Period No	21
Monthly Period	01.08.2020
Interest Period	from 25.08.2020 to 25.09.2020 = 31 days

Note Balance

Beginning of Period	257 208 731,56 EUR
End of Period	244 299 086,58 EUR

Liquidity Reserve

Beginning of Period	0,5 %	1 348 461,53 EUR
Cash Outflow		1 348 461,53 EUR
Cash Inflow		1 273 531,95 EUR
End of Period	0,5 %	1 273 531,95 EUR
Required Reserve Amount	0,5 %	1 273 531,95 EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

5. Performance Data

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Asset Balance

Beginning of Period	254 830 325,11	EUR
End of Period	241 882 519,40	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	225 490 908,48	93,22 %	21 313
1-29 days past due	12 618 376,21	5,22 %	1 156
Delinquent Receivables:			
30-59 days past due	2 478 852,61	1,02 %	208
60-89 days past due	499 167,47	0,21 %	43
90-119 days past due	446 438,43	0,18 %	31
120-149 days past due	208 256,65	0,09 %	13
150-179 days past due	140 519,55	0,06 %	13
Total Performing and Delinquent	241 882 519	100,00 %	22 777

Current Period Defaults	251 651,51		15
Cumulative Defaults	4 824 172,05		400
Current Period Interest Recoveries	8 461,39		
Cumulative Interest Recoveries	113 142,83		
Current Period Principal Recoveries	213 490,78		
Cumulative Principal Recoveries	2 407 604,88		

Sequential Payment Trigger Event, where [A], [B], [C] > 1.25% **NO**

[A] Cumulative Net Loss Ratio, Payment Date	0,36 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,36 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,34 %

or [A] + [B] - [C] / [D] < 10% **36,72 %**

[A] Aggregate Outstanding Asset Principal Amount	241 882 519,40
[B] Aggregate principal balance of Defaulted Contracts	4 824 172,05
[C] Recoveries received on such Defaulted Contracts	2 407 604,88
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	665 266 456,77

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

[A] [1] - [2] - [3]	43 722 826,56
Class B Principal Amount [1]	18 065 357,77
Class C Principal Amount [2]	23 657 468,79
Class D Principal Amount [3]	2 000 000,00
[B] Aggregated Outstanding Note Principal Amount	257 208 731,56

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

6. Note Principal



Reporting Date	29.09.2020
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Monthly Period	01.08.2020
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	213 485 905,00	18 065 357,77	23 657 468,79	2 000 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	10 816 766,08	915 323,89	1 177 555,01	-	EUR
End of Period	202 669 138,92	17 150 033,88	22 479 913,78	2 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	378 406,44	2 000 000,00	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	251 651,51	-	EUR
Principal Recoveries	-	-	213 490,78	-	EUR
End of Period	-	-	416 567,17	2 000 000,00	EUR

Net Note Principal

Beginning of Period	213 485 905,00	18 065 357,77	23 279 062,35	-	EUR
End of Period	202 669 138,92	17 150 033,88	22 063 346,61	-	EUR

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	21	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
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
Current Note Information					
Class Principal Outstanding Opening Balance	257 208 731,56	213 485 905,00	18 065 357,77	23 657 468,79	2 000 000,00
Available Distribution Amount	12 909 644,98				
Amortisation	12 909 644,98				
Redemption per Class	12 909 644,98	10 816 766,08	915 323,89	1 177 555,01	-
Redemption per Note		1 806,71	3 269,01	3 217,36	-
Class Principal Outstanding Closing Balance	244 299 086,58	202 669 138,92	17 150 033,88	22 479 913,78	2 000 000,00
Current Tranching	100 %	82,96 %	7,02 %	9,20 %	0,82 %
Current Pool Factor		0,34	0,61	0,61	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	31				
Principal Outstanding per Note Beginning of Period		35 658,24	64 519,13	64 637,89	100 000,00
>Principal Repayment per note		1 806,71	3 269,01	3 217,36	-
Principal Outstanding per Note End of Period		33 851,53	61 250,12	61 420,53	100 000,00
>Interest accrued for the period		-	75,27	416,91	645,00
Interest Payment	186 566,92	-	21 076,25	152 590,67	12 900,00
Interest Payment per Note		-	75,27	416,91	645,00

3. Credit Enhancements					
Initial total CE (Subordination)		10,01 %	5,80 %	0,30 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		10,53 %	6,32 %	0,30 %	0,00 %
Current CE (Subordination incl. Excess Spread)		19,11 %	12,09 %	2,89 %	2,07 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		19,63 %	12,61 %	2,89 %	2,07 %
Current CE (Subordination)		17,04 %	10,02 %	0,82 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		17,56 %	10,54 %	0,82 %	0,00 %

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.09.2020
Payment date 25.09.2020
Period No 21
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						
			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	

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

9.a Original Portfolio Principal Balance

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Interest Period	from	25.08.2020	to	25.09.2020	= 31 days



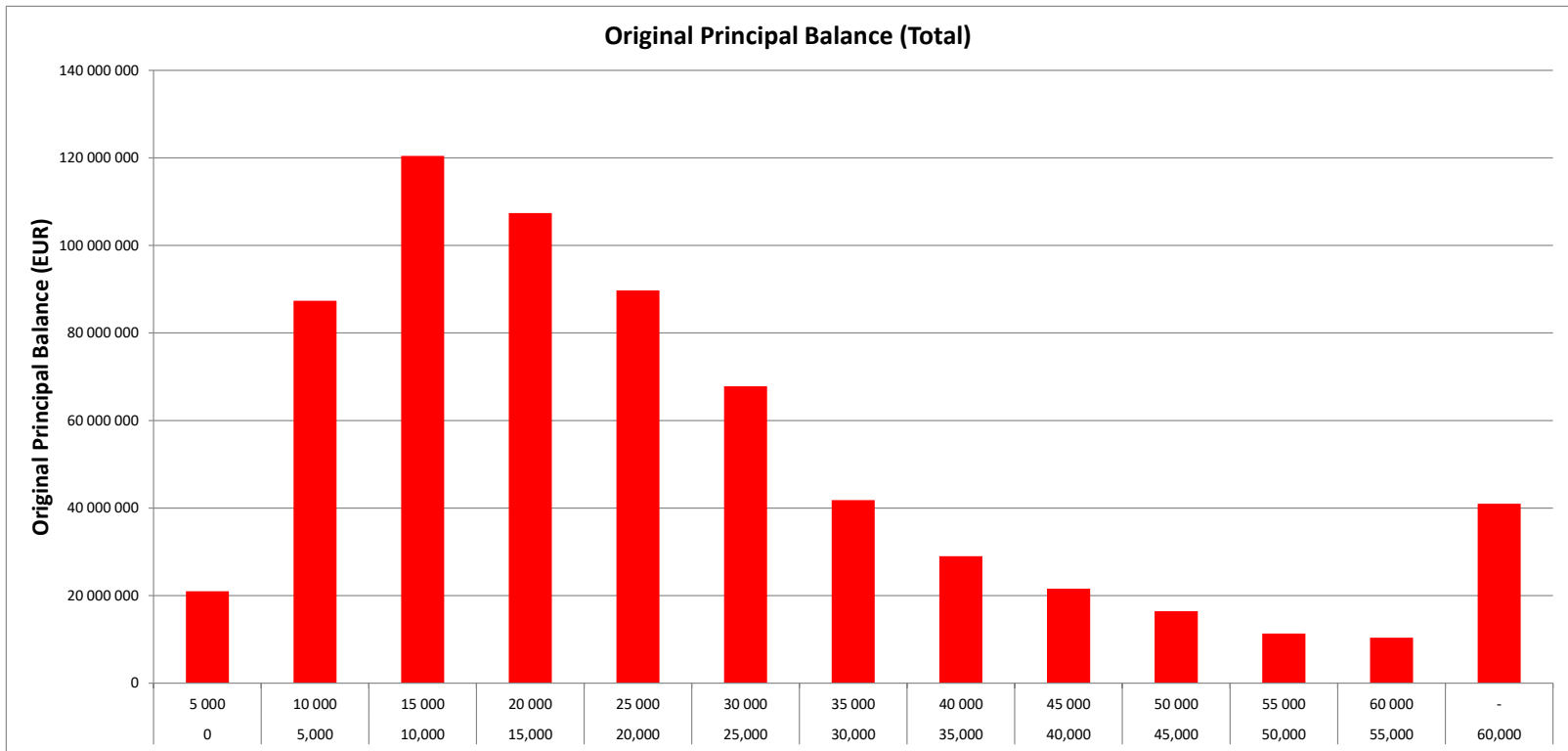
Average amount - all: 15 089

	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	

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

9.b Original Principal Balance Graph

Reporting Date	29.09.2020	
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SCF Rahoituspalvelut VII DAC
Monthly Investor Report

10.a Outstanding Principal Balance

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



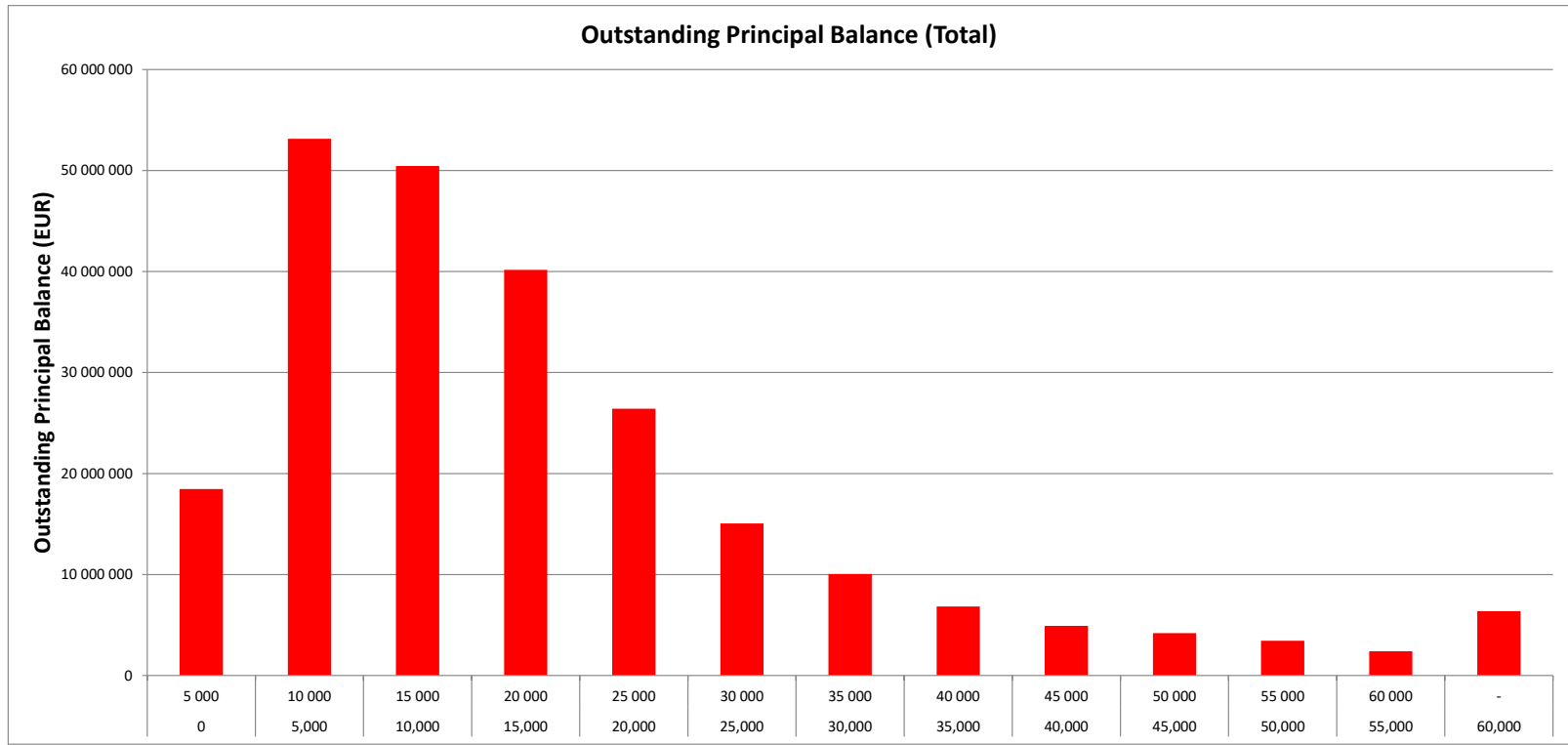
Average amount - all: 10 620

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 446	18 463 707	7,63 %	20,8	30,3
	5 000	10 000	7 261	53 136 383	21,97 %	28,5	29,7
	10 000	15 000	4 126	50 458 409	20,86 %	29,9	29,4
	15 000	20 000	2 319	40 173 576	16,61 %	30,4	29,0
	20 000	25 000	1 189	26 409 699	10,92 %	30,9	28,8
	25 000	30 000	550	15 049 398	6,22 %	30,5	29,2
	30 000	35 000	312	10 043 304	4,15 %	30,5	29,3
	35 000	40 000	183	6 828 851	2,82 %	30,7	29,3
	40 000	45 000	116	4 920 084	2,03 %	30,8	29,2
	45 000	50 000	89	4 190 357	1,73 %	31,9	28,7
	50 000	55 000	66	3 450 719	1,43 %	31,7	28,9
	55 000	60 000	42	2 393 983	0,99 %	31,3	29,2
	60 000	-	78	6 364 050	2,63 %	29,9	29,7
	Total		22 777	241 882 519	100 %	29,3	29,4

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

10.b Outstanding Principal Balance Graph

Reporting Date	29.09.2020	
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**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

11.a Geographical Distribution



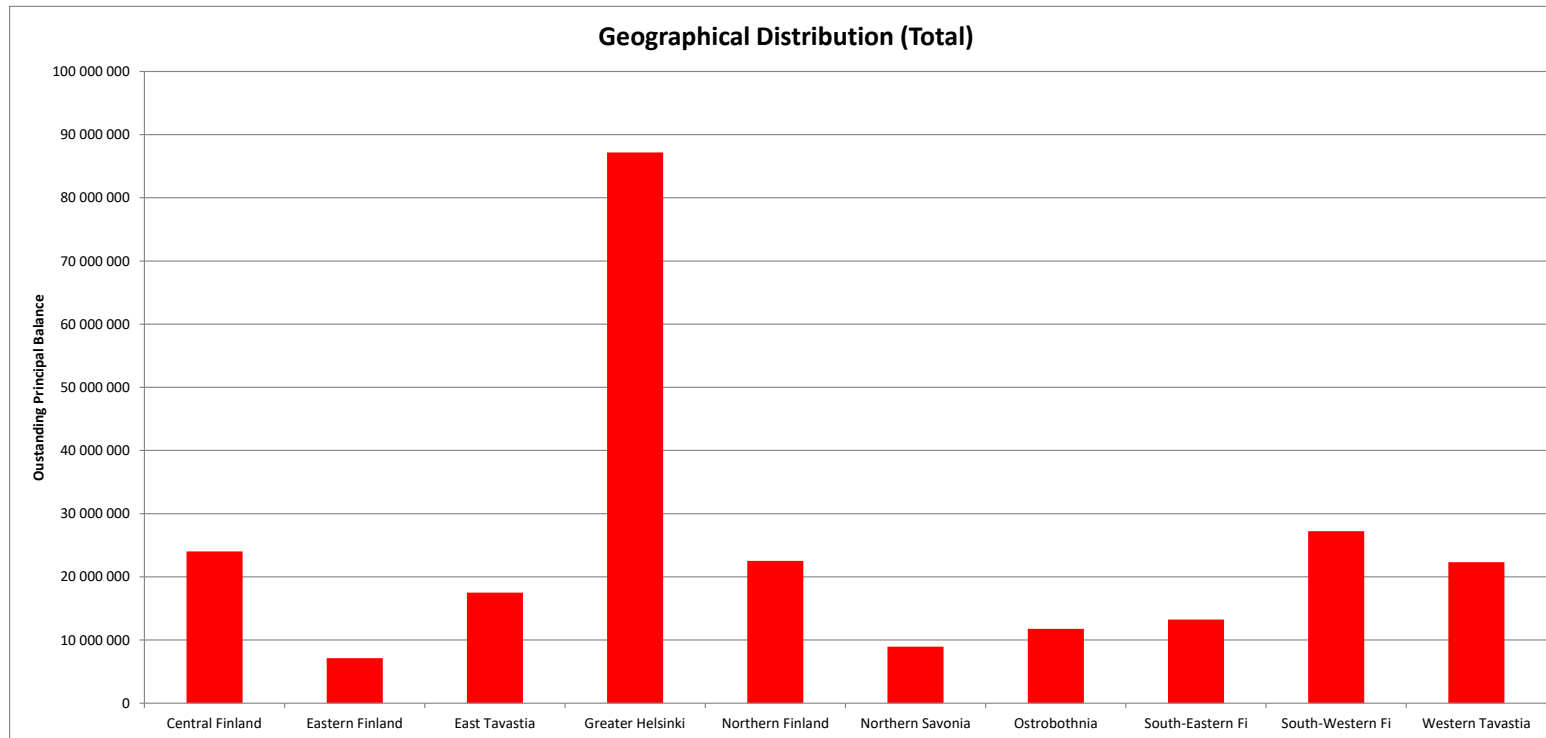
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Period No	21	
Monthly Period	01.08.2020	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 427	24 022 824	9,93 %	29,2	29,4	
Eastern Finland	706	7 120 398	2,94 %	29,1	29,1	
East Tavastia	1 705	17 514 464	7,24 %	29,2	29,5	
Greater Helsinki	7 349	87 187 671	36,05 %	29,4	29,4	
Northern Finland	2 092	22 518 573	9,31 %	29,6	29,1	
Northern Savonia	915	8 938 551	3,70 %	28,8	29,3	
Ostrobothnia	1 378	11 774 558	4,87 %	28,8	29,1	
South-Eastern Fi	1 367	13 248 884	5,48 %	28,9	29,6	
South-Western Fi	2 726	27 241 007	11,26 %	29,4	29,4	
Western Tavastia	2 112	22 315 589	9,23 %	29,2	29,3	
Total	22 777	241 882 519	100 %	29,3	29,4	

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	21	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	29.09.2020	
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Period No	21	
Monthly Period	01.08.2020	
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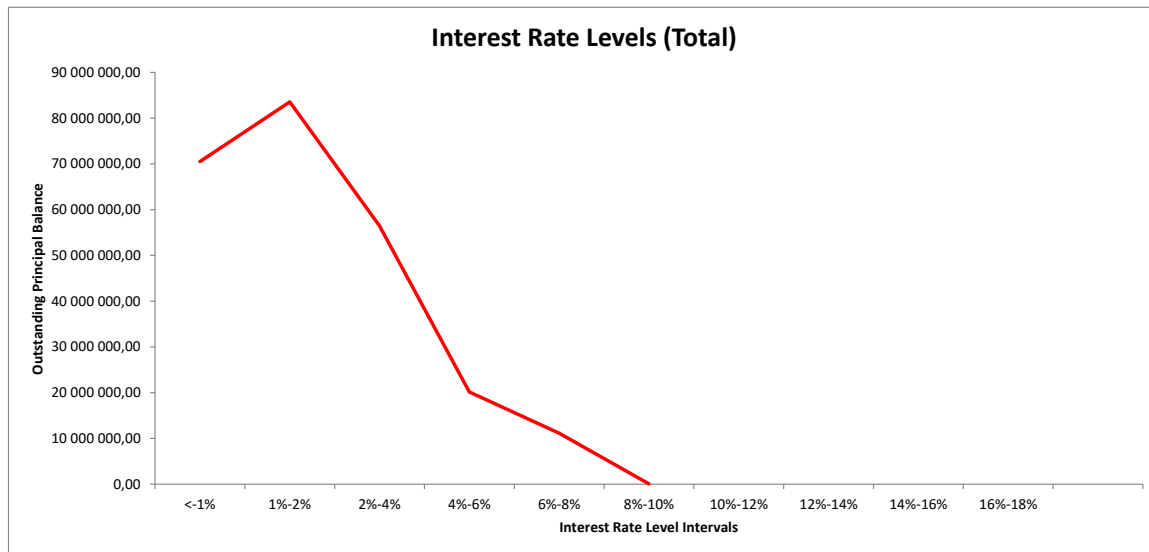


TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0	1 %	5 389	70 508 931	29,15 %	30,3	28,9	
0	2 %	6 487	83 548 320	34,54 %	29,0	29,9	
0	4 %	5 711	56 472 698	23,35 %	29,0	29,3	
0	6 %	3 042	20 150 250	8,33 %	28,4	29,2	
0	8 %	2 126	11 141 598	4,61 %	27,5	29,1	
0	10 %	21	58 086	0,02 %	25,1	30,3	
0	12 %						
0	14 %	1	2 637	0,00 %	16,0	31,0	
0	16 %						
0	18 %						
0	-						
Total		22 777	241 882 519	100 %	29,3	29,4	

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	21	
Monthly Period	01.08.2020	
Interest Period	from	25.08.2020
	to	25.09.2020
	=	31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

13.a Remaining Terms



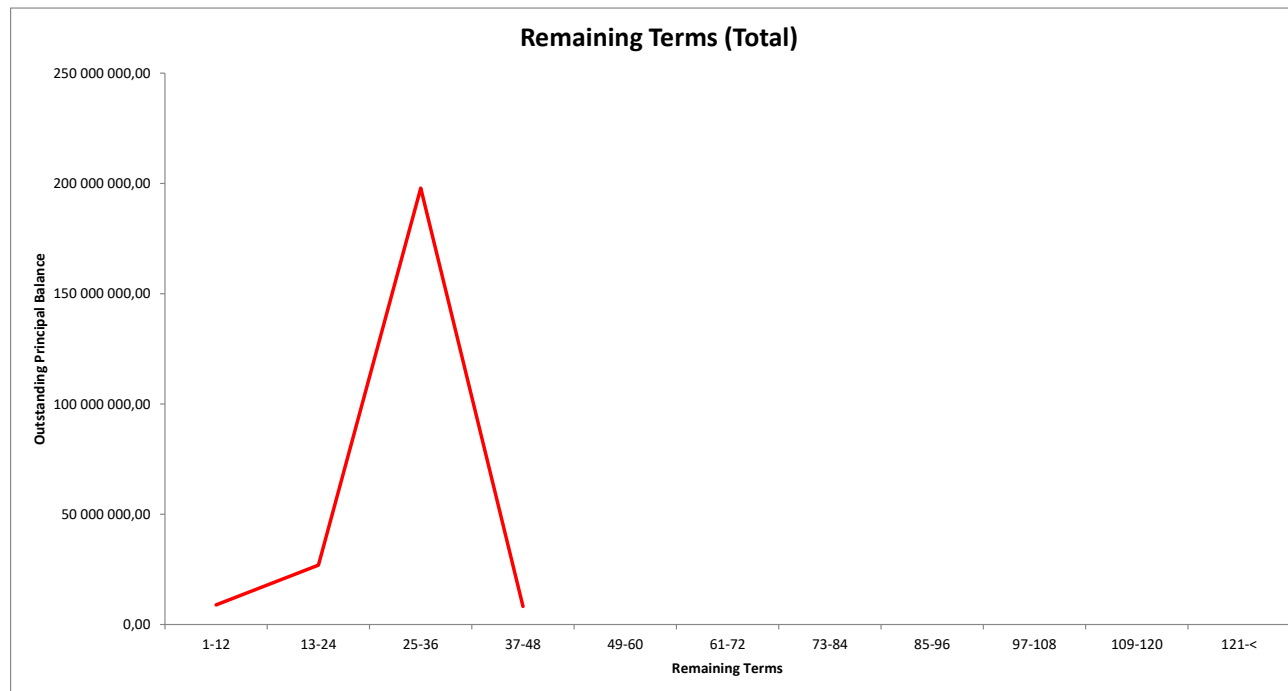
Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	21				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days

		TOTAL							
Months to maturity		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0			0	24	13 454	0,01 %	0,0	30,0
	1			12	2 795	8 921 412	3,69 %	8,1	30,5
	13			24	4 119	26 887 457	11,12 %	20,0	32,2
	25			36	15 359	197 868 058	81,80 %	31,1	29,1
	37			48	480	8 192 139	3,39 %	37,7	24,8
	49			60					
	61			72					
	73			84					
	85			96					
	97			108					
	109			120					
	121	-							
	Total			22 777		241 882 519	100 %	29,3	29,4

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

13.b Remaining Terms

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	21				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

14.a Seasoning



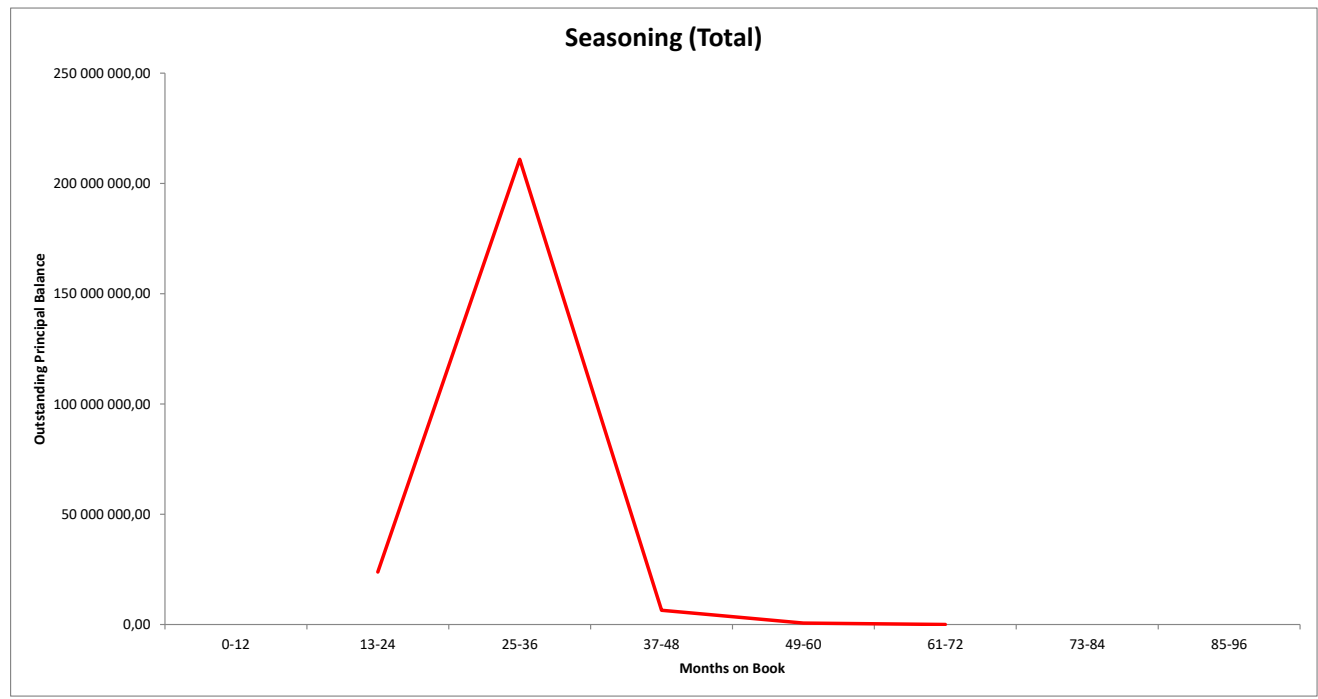
Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	21				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12					
	13		24	2 100	23 809 798	9,84 %	34,2	23,9
	25		36	19 742	210 931 897	87,20 %	29,1	29,6
	37		48	798	6 425 448	2,66 %	19,6	40,6
	49		60	134	695 946	0,29 %	8,3	52,4
	61		72	3	19 430	0,01 %	4,0	62,0
	73		84					
	85		96					
	Total			22 777	241 882 519	100 %	29,3	29,4

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

14.b Seasoning

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	21	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

15.a Balloon loans



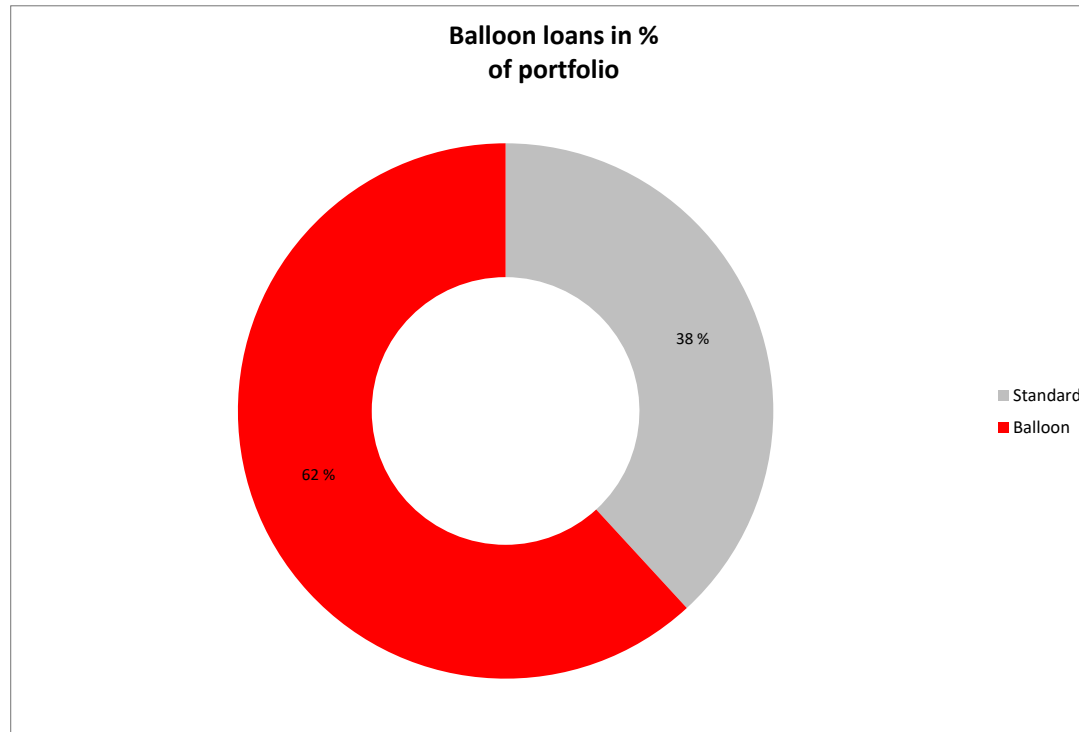
Reporting Date	29.09.2020					
Payment date	25.09.2020					
Period No	21					
Monthly Period	01.08.2020					
Interest Period	from	25.08.2020	to	25.09.2020	=	31 days

Balloon loans in % of portfolio	TOTAL						
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity
Standard	14 292	92 317 117	38,2 %	2 232	0,0 %	27,9	29,1
Balloon	8 485	149 565 402	61,8 %	72 080 992	48,2 %	30,1	29,5
Total	22 777	241 882 519	100 %	72 083 225	30 %	29,3	29,4

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	21				
Monthly Period	01.08.2020				
Interest Period	from 25.08.2020	to	25.09.2020	=	31 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

16.a # loans per borrower



Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	21				
Monthly Period	01.08.2020				
Interest Period	from 25.08.2020	to	25.09.2020	=	31 days

TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	22 531	238 331 964	98,53 %	
	2	112	3 218 575	1,33 %	
	3	6	308 827	0,13 %	
	4	1	23 154	0,01 %	
	Total:		22 650	241 882 519	100,0 %

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	21	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.a Amortization Profile



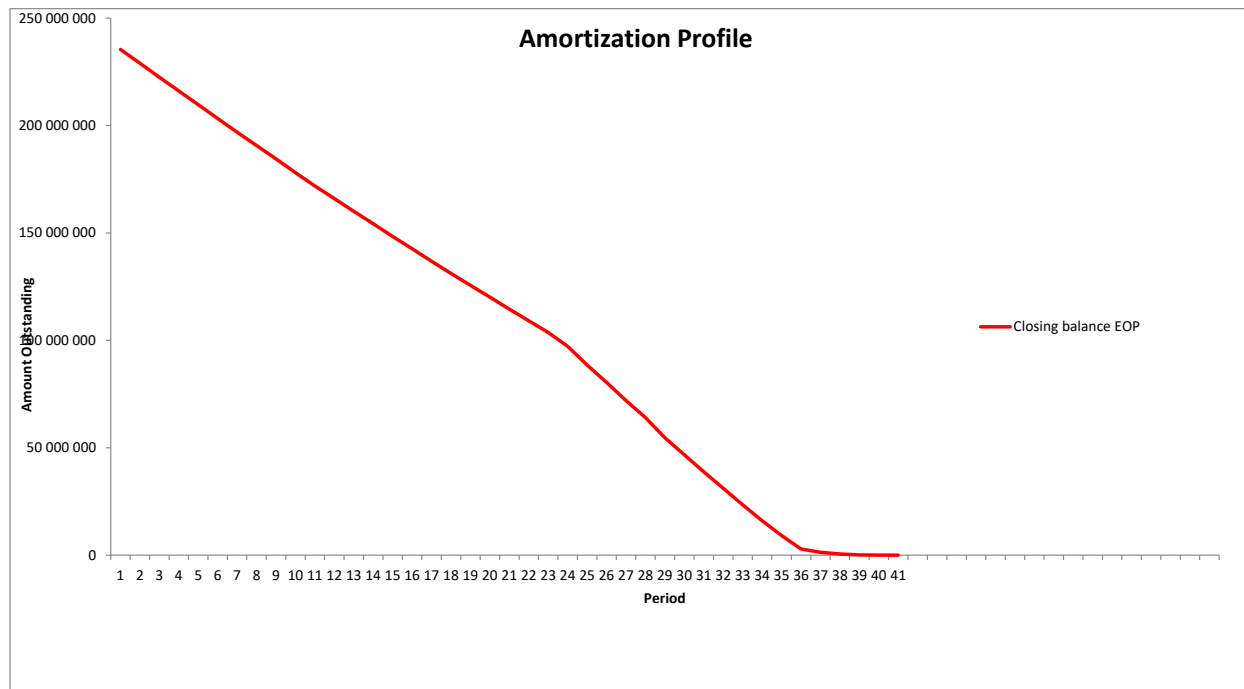
Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	21	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	241 882 519	235 438 737	6 443 782	458 533	2,30 %	97,34 %
	2	235 438 737	229 044 444	6 394 293	444 773	2,29 %	94,69 %
	3	229 044 444	222 542 873	6 501 571	431 236	2,28 %	92,00 %
	4	222 542 873	216 099 616	6 443 257	417 633	2,28 %	89,34 %
	5	216 099 616	209 693 469	6 406 147	404 053	2,27 %	86,69 %
	6	209 693 469	203 332 380	6 361 088	390 571	2,26 %	84,06 %
	7	203 332 380	196 937 746	6 394 634	377 105	2,25 %	81,42 %
	8	196 937 746	190 709 127	6 228 619	363 758	2,24 %	78,84 %
	9	190 709 127	184 432 745	6 276 382	350 609	2,23 %	76,25 %
	10	184 432 745	178 050 006	6 382 739	337 362	2,22 %	73,61 %
	11	178 050 006	171 873 443	6 176 563	324 068	2,21 %	71,06 %
	12	171 873 443	165 996 545	5 876 898	311 118	2,19 %	68,63 %
	13	165 996 545	160 109 839	5 886 706	298 843	2,18 %	66,19 %
	14	160 109 839	154 266 442	5 843 397	286 675	2,17 %	63,78 %
	15	154 266 442	148 359 617	5 906 825	274 588	2,16 %	61,34 %
	16	148 359 617	142 622 567	5 737 050	262 364	2,14 %	58,96 %
	17	142 622 567	136 841 767	5 780 801	250 608	2,13 %	56,57 %
	18	136 841 767	131 182 314	5 659 453	238 792	2,11 %	54,23 %
	19	131 182 314	125 608 023	5 574 291	227 121	2,10 %	51,93 %
	20	125 608 023	120 081 217	5 526 806	215 693	2,08 %	49,64 %

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	21				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

18.a Payment Holidays

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	21				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days

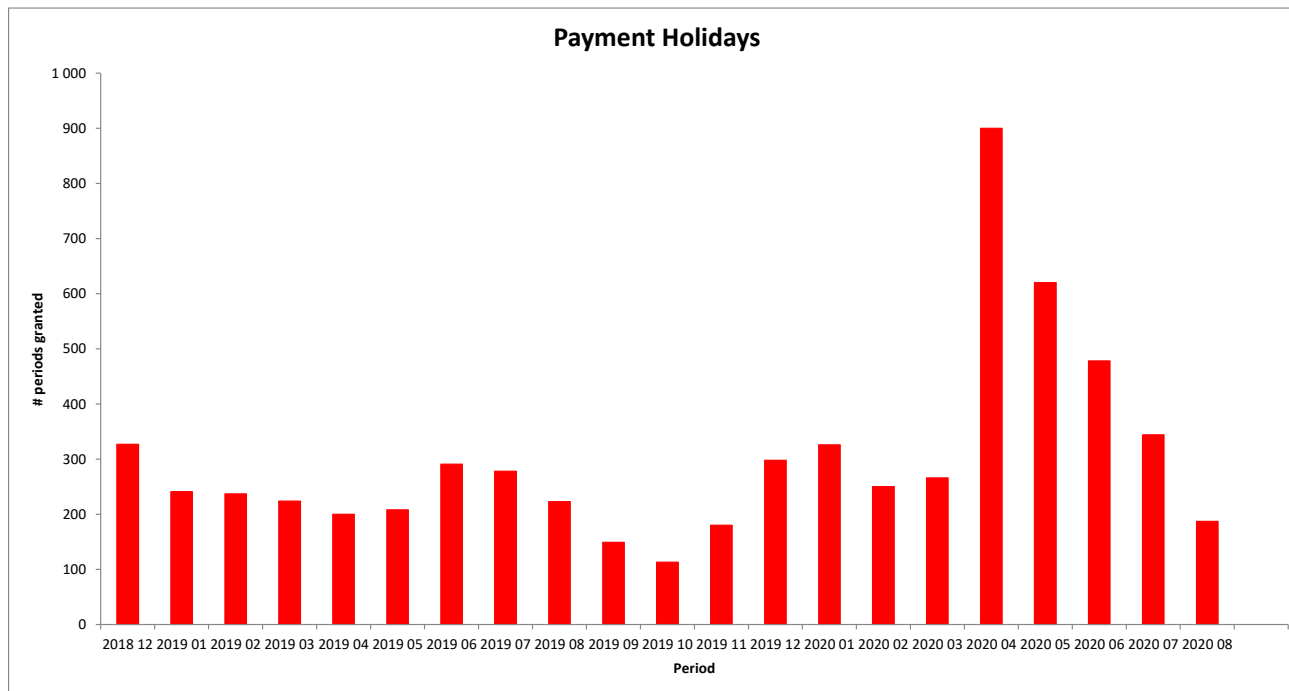


TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2018 12	327	377	98 109	5 076 048	
2019 01	241	319	86 949	3 977 849	
2019 02	237	319	94 525	4 083 271	
2019 03	224	319	99 842	3 705 852	
2019 04	200	264	74 423	3 303 176	
2019 05	208	290	76 148	2 858 895	
2019 06	291	389	118 434	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	
Total:	6 340	8 815	2 697 861	94 404 119	

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

18.b Payment Holidays

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	21				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

19.a Downpayment



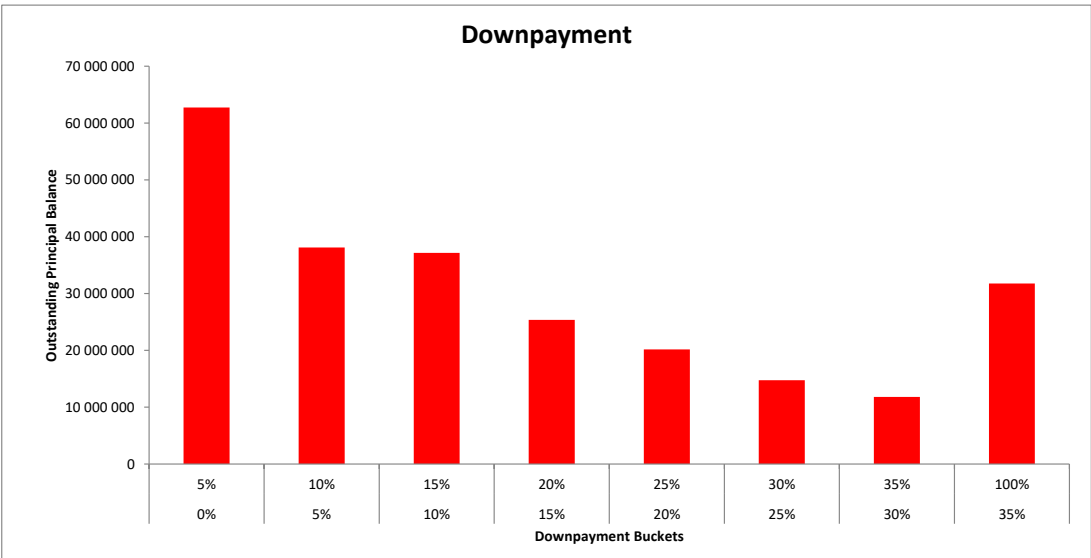
Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	21	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 051	62 733 516	25,94 %	29,9	29,3
	5 %	10 %	3 034	38 108 070	15,75 %	30,3	29,3
	10 %	15 %	3 253	37 154 659	15,36 %	29,5	29,5
	15 %	20 %	2 330	25 379 165	10,49 %	29,3	29,5
	20 %	25 %	1 876	20 176 596	8,34 %	29,0	29,3
	25 %	30 %	1 494	14 762 270	6,10 %	28,4	29,4
	30 %	35 %	1 191	11 796 761	4,88 %	28,9	29,2
	35 %	100 %	4 548	31 771 482	13,14 %	27,1	29,1
Total			22 777	241 882 519	100 %	29,3	29,4

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	21	
Monthly Period	01.08.2020	
Interest Period	from	25.08.2020
	to	25.09.2020
	=	31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

20.a Vehicle Condition



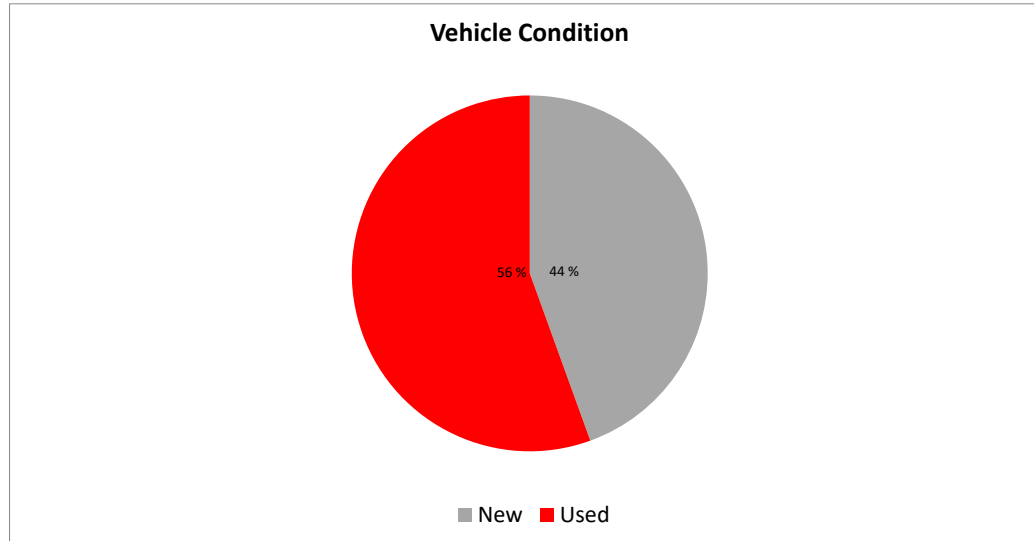
Reporting Date	29.09.2020
Payment date	25.09.2020
Period No	21
Monthly Period	01.08.2020
Interest Period	from 25.08.2020 to 25.09.2020 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 000	107 573 198	44,47 %	29,7	29,1
	Used	15 777	134 309 321	55,53 %	28,9	29,5
	Total	22 777	241 882 519	100 %	29,3	29,4

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	29.09.2020
Payment date	25.09.2020
Period No	21
Monthly Period	01.08.2020
Interest Period	from 25.08.2020 to 25.09.2020 = 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

21.a Borrower Type



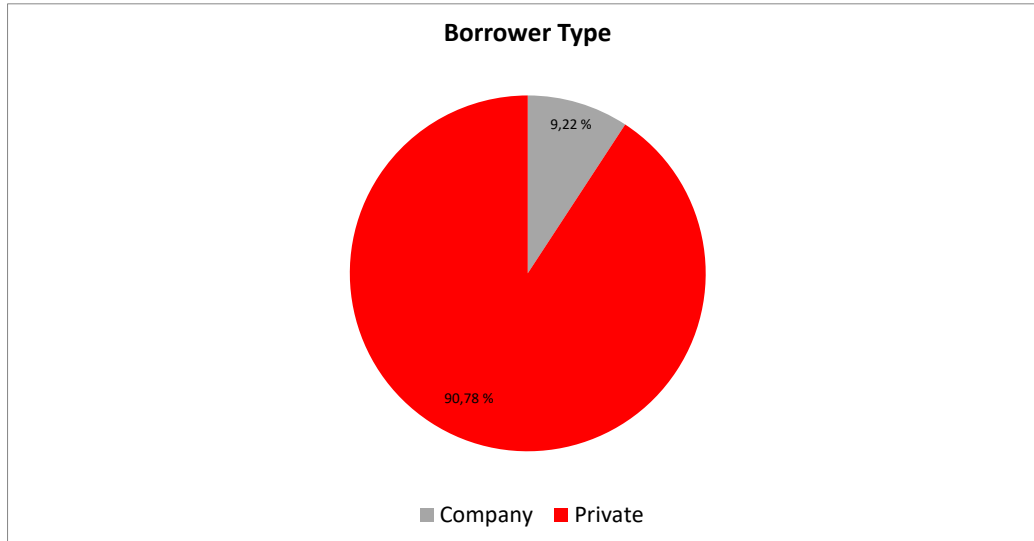
Reporting Date	29.09.2020
Payment date	25.09.2020
Period No	21
Monthly Period	01.08.2020
Interest Period	from 25.08.2020 to 25.09.2020 = 31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 576	22 311 033	9,22 %	28,5	29,5
	Private	21 201	219 571 486	90,78 %	29,3	29,3
	Total	22 777	241 882 519	100 %	29,3	29,4

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	21				
Monthly Period	01.08.2020				
Interest Period	from 25.08.2020	to	25.09.2020	=	31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

22.a Vehicle type



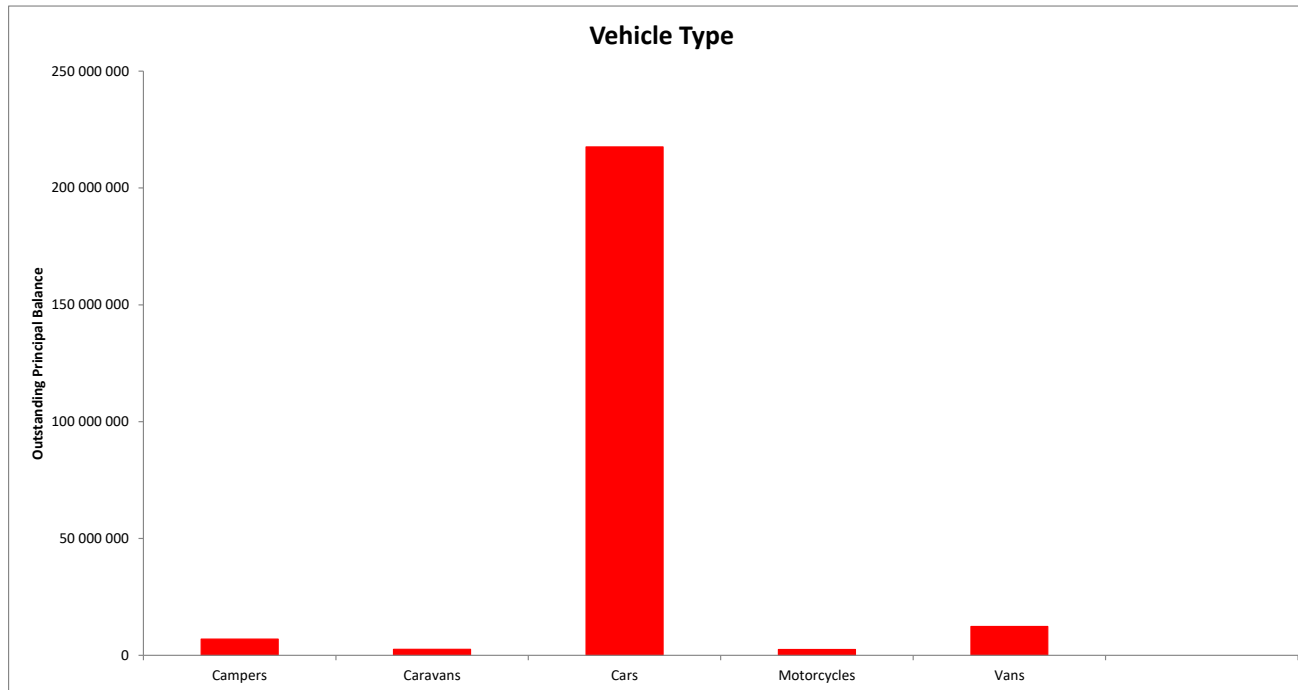
Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	21				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	323	6 920 431	2,9 %	30,8	28,8
	Caravans	234	2 548 086	1,1 %	31,5	28,0
	Cars	20 677	217 590 973	90,0 %	29,2	29,4
	Motorcycles	381	2 502 124	1,0 %	30,1	27,4
	Vans	1 162	12 320 905	5,1 %	28,7	29,6
		22 777	241 882 519	100 %	29,3	29,4

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

22.b Vehicle type

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	21	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	21	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days

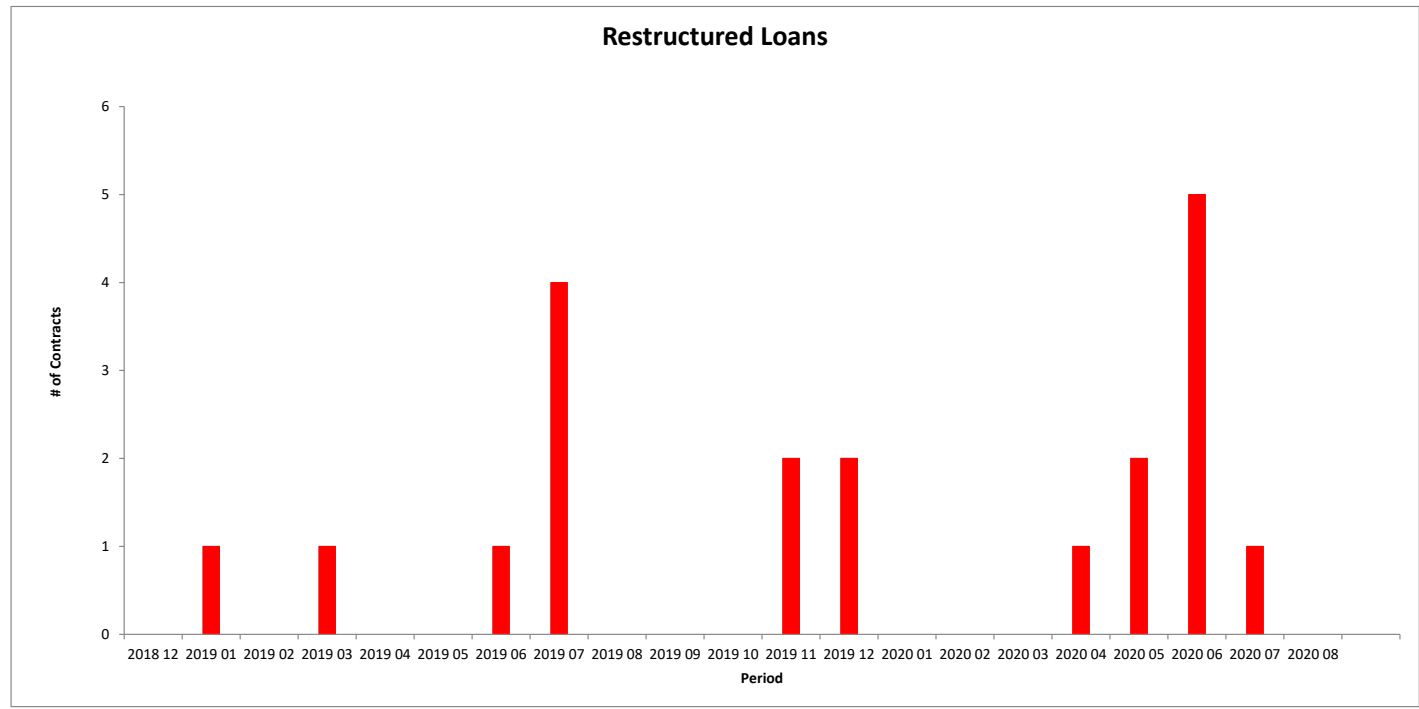
TOTAL		
Period	No	Outstanding balance
2018 12	0	0
2019 01	1	6 294
2019 02	0	0
2019 03	1	9 226
2019 04	0	0
2019 05	0	0
2019 06	1	3 728
2019 07	4	63 323
2019 08	0	0
2019 09	0	0
2019 10	0	0
2019 11	2	20 062
2019 12	2	51 206
2020 01	0	0
2020 02	0	0
2020 03	0	0
2020 04	1	55 313
2020 05	2	14 191
2020 06	5	81 659
2020 07	1	17 881
2020 08	0	0
	20	322 882

Restructured

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	29.09.2020					
Payment date	25.09.2020					
Period No	21					
Monthly Period	01.08.2020					
Interest Period	from	25.08.2020	to	25.09.2020	=	31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

24.a Dynamic Interest rate



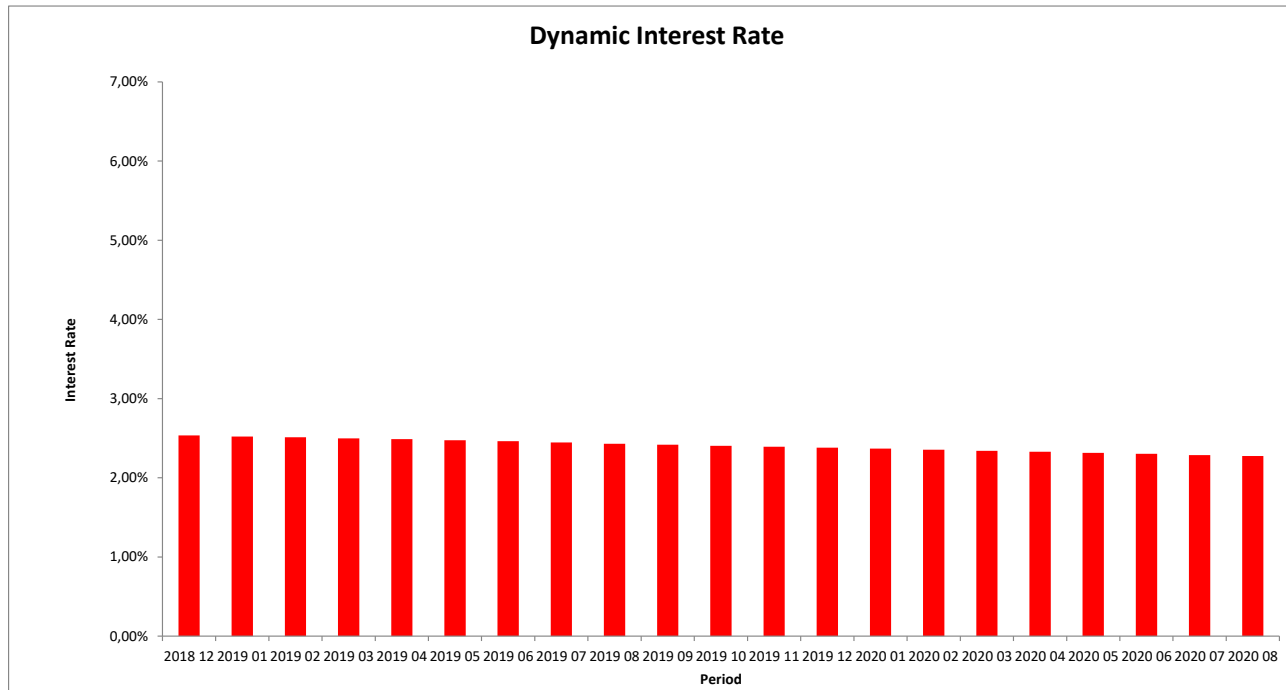
Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	21				
Monthly Period	from	01.08.2020	to	25.09.2020	= 31 days
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days

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

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	21				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	21				
Monthly Period	01.08.2020	to	25.09.2020	=	31 days
Interest Period	from 25.08.2020	to	25.09.2020	=	31 days

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 %	

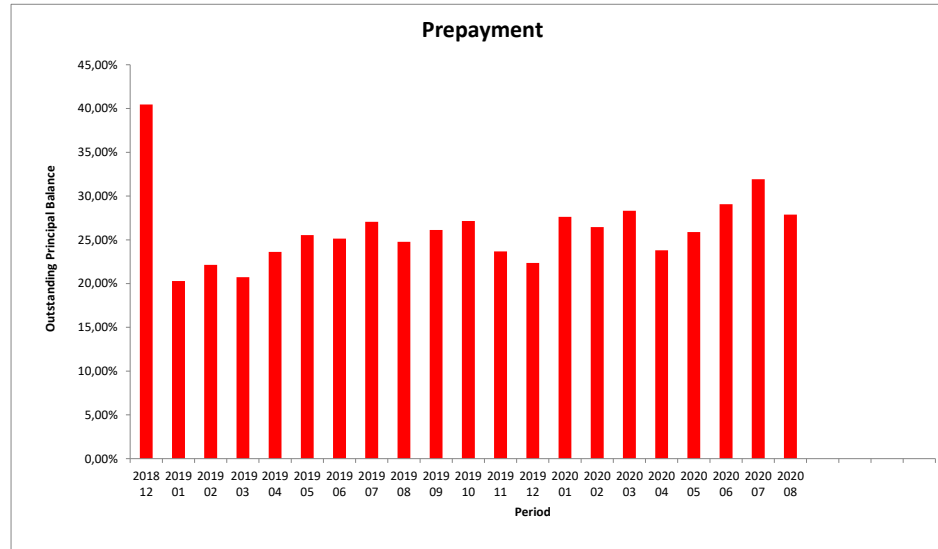
Dynamic Prepayment

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	21				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

26. Delinquency



Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	21	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2018	12	609 379 376	39 388	569 898 682	2 253	35 206 504	202	3 371 160	53	714 794	12	188 236					4	1 168	
	1	586 326 503	38 757	553 279 464	1 927	29 084 043	182	2 743 334	41	764 322	28	354 294	9	101 045			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		
2019	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																		
	10																		
	11																		
	12																		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	21	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 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	-	1 297	- 129	-	1 297	- 129
2019 1	328 028	27				89 932	89 932	238 096	105 981	195 913	132 115	17 918	213 832	114 196	9 082	222 913	105 115
2019 2	671 972	52							114 622	114 622	557 350	240 138	354 759	317 212	111 792	466 552	205 420
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	485 599	37															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2020 Q1			2020 Q2			2020 Q3		
			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
2019 1	328 028	27	3 016	225 929	102 099	3 913	229 842	98 186	2 321	232 164	95 864
2019 2	671 972	52	8 668	475 220	196 752	5 417	480 637	191 334	3 203	483 840	188 132
2019 3	824 504	63	130 776	530 325	294 180	13 645	543 970	280 534	7 070	551 040	273 465
2019 4	720 756	54	249 913	365 309	355 446	65 634	430 944	289 812	47 136	478 080	242 676
2020 1	870 936	85	132 476	132 476	738 460	228 479	360 955	509 981	65 847	426 802	444 134
2020 2	897 831	78				231 568	231 568	666 263	173 538	405 106	492 725
2020 3	485 599	37							94 205	94 205	391 394

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

28. Priority of Payments - Revenue

Reporting Date	29.09.2020
Payment date	25.09.2020
Period No	21
Monthly Period	01.08.2020
Interest Period	from 25.08.2020 to 25.09.2020 = 31 days



Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	853 032,52	EUR
Senior Expenses	-	667,00	EUR
Servicing Fee	-	104 143,86	EUR
Tranche A Loan Interest to Issuer	-	44 230,72	EUR
Tranche B Loan Interest to Issuer	-	21 076,00	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	-	152 591,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	74 929,58	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		442 494,36	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 654 855,83	EUR
Senior Expenses	-	667,00	EUR
Issuer Swap Interest Amount	-	44 230,72	EUR
Interest Class A Notes	-	-	EUR
Interest Class B Notes	-	21 076,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 273 531,95	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	152 591,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	-	EUR
Principal Issuer Subordinated Loan	-	74 929,58	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		74 929,58	EUR

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date	29.09.2020
Payment date	25.09.2020
Period No	21
Monthly Period	01.08.2020
Interest Period	from 25.08.2020 to 25.09.2020 = 31 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	12 909 644,98	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	12 909 644,98	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	12 909 644,98	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	-	10 816 766,08	EUR
(ii) Principal Payments on Class B Notes	-	915 323,89	EUR
(iii) Principal Payments on Class C Notes	-	1 177 555,01	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	74 929,58	EUR
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Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller	442 494,36	EUR
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SCF Rahoituspalvelut VII DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	21	
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
Senior Expenses	EUR	667,00				
Interest accrued for the Period	EUR	186 567,00	-	21 076,00	152 591,00	12 900,00
Cumulative Interest accrued	EUR	5 800 527,00	122 999,00	655 741,00	4 739 277,00	282 510,00
Interest Payments	EUR	186 567,00	-	21 076,00	152 591,00	12 900,00
Cumulative Interest Payments	EUR	5 800 527,00	122 999,00	655 741,00	4 739 277,00	282 510,00
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	-				

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

31. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Morten Christopher Freberg Holme	+47 92 82 38 33	morten.holme@santanderconsumer.no
Joachim Joveng Rogne	+47 48 23 86 32	joachim.joveng.rogne@santanderconsumer.no
Kjetil Amundstad	+47 48 17 10 04	kjetil.amundstad@santanderconsumer.no

Risk

Christian Frederik Bull-Berg	+47 41 07 29 52	christian.frederik.bull.berg@santanderconsumer.no
Anders Staude	+47 99 00 40 52	anders.staude@santanderconsumer.no
Thomas Andrén Johansen	+ 47 91 82 42 44	thomas.andren.johansen@santanderconsumer.no

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	21	
Monthly Period	01.08.2020	
Interest Period	from	25.08.2020
	to	25.09.2020
	=	31 days