

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

**Cover Sheet Monthly Investor Report**



Reporting Date		04.01.2021			
Payment date		30.12.2020		Following payment dates:	25.01.2021
Period No		24			25.02.2021
Monthly Period		01.11.2020			
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days
Cut-Off date		30.11.2020			

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**1. Portfolio Information**



Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	24	
Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 days

	<b>Current Period</b>	
<b>Outstanding receivables</b>	<b>Aggregated Outstanding</b>	<b>Principal Amount</b>
<b>Opening balance</b>	<b>214 643 114,41</b>	<b>EUR</b>
Scheduled Loan Principal Repayments	5 618 429,10	EUR
Prepayments	5 692 634,36	EUR
Deemed Collections - Other	-	EUR
<b>Total Principal Payments Received in Period</b>	<b>11 311 063,46</b>	<b>EUR</b>
New Defaulted Auto Loans in Period	247 741,89	EUR
<b>Closing Balance</b>	<b>203 084 309,06</b>	<b>EUR</b>
Principal Recoveries on loans in default	62 476,89	EUR
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	649 201,41	EUR
Interest Recoveries on loans in default	2 204,35	EUR
<b>Total Revenue Received in Period</b>	<b>651 405,76</b>	<b>EUR</b>
<b># Loans</b>		
At beginning of period	20 996	Loans
Paid in Full	731	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	20	Loans
<b>At end of period</b>	<b>20 245</b>	<b>Loans</b>

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

Reporting Date	04.01.2021
Payment date	30.12.2020
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Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days



**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections (Interest, fees, interest recoveries etc.)	647 123,76	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	68 304,24	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>715 428,00</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	330 312,36	EUR
b. Reserve Fund	1 141 524,91	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>1 471 837,27</b>	<b>EUR</b>

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



Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from 25.11.2020	to	30.12.2020	=	35 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections (Principal payments, Recoveries, Deemed Collection)	11 373 540,35	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>11 373 540,35</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 373 540,35	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>11 373 540,35</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	24
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days

**Note Balance**

Beginning of Period	217 138 505,91 EUR
End of Period	205 764 965,56 EUR

**Liquidity Reserve**

Beginning of Period	0,5 %	1 141 524,91 EUR
Cash Outflow		1 141 524,91 EUR
Cash Inflow		1 073 220,67 EUR
End of Period	0,5 %	1 073 220,67 EUR
Required Reserve Amount	0,5 %	1 073 220,67 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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**6. Note Principal**



Reporting Date	04.01.2021
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Interest Period	from 25.11.2020 to 30.12.2020 = 35 days

	Class A	Class B	Class C	Class D	
<b>Note Principal</b>					
Beginning of Period	179 907 137,29	15 223 894,05	20 007 474,57	2 000 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	9 541 180,66	807 382,77	1 024 976,92	-	EUR
End of Period	170 365 956,63	14 416 511,28	18 982 497,65	2 000 000,00	EUR
<b>Principal Deficiency Sub-Ledger</b>					
Beginning of Period	-	-	495 391,50	2 000 000,00	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	247 741,89	-	EUR
Principal Recoveries	-	-	62 476,89	-	EUR
End of Period	-	-	680 656,50	2 000 000,00	EUR
<b>Net Note Principal</b>					
Beginning of Period	179 907 137,29	15 223 894,05	19 512 083,07	-	EUR
End of Period	170 365 956,63	14 416 511,28	18 301 841,15	-	EUR

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**7. Outstanding Notes**



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)	Ast/ 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	217 138 505,91	179 907 137,29	15 223 894,05	20 007 474,57	2 000 000,00
Available Distribution Amount	11 373 540,35				
Amortisation	11 373 540,35				
Redemption per Class	11 373 540,35	9 541 180,66	807 382,77	1 024 976,92	-
Redemption per Note		1 593,65	2 883,51	2 800,48	-
Class Principal Outstanding Closing Balance	205 764 965,56	170 365 956,63	14 416 511,28	18 982 497,65	2 000 000,00
Current Tranching	100 %	82,80 %	7,01 %	9,23 %	0,97 %
Current Pool Factor		0,28	0,51	0,52	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	35				
Principal Outstanding per Note Beginning of Period		30 049,63	54 371,05	54 665,23	100 000,00
>Principal Repayment per note		1 593,65	2 883,51	2 800,48	-
Principal Outstanding per Note End of Period		28 455,98	51 487,54	51 864,75	100 000,00
>Interest accrued for the period		-	63,43	352,59	645,00
Interest Payment	159 709,42	-	17 761,21	129 048,21	12 900,00
Interest Payment per Note		-	63,43	352,59	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)		18,68 %	11,67 %	2,45 %	1,47 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		19,20 %	12,19 %	2,45 %	1,47 %
Current CE (Subordination)		17,20 %	10,20 %	0,97 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		17,73 %	10,72 %	0,97 %	0,00 %



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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 04.01.2021  
Payment date 30.12.2020  
Period No 24  
Monthly Period 01.11.2020  
Interest Period : 25.11.2020 to 30.12.2020 = 35 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	

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**9.a Original Portfolio Principal Balance**

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Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



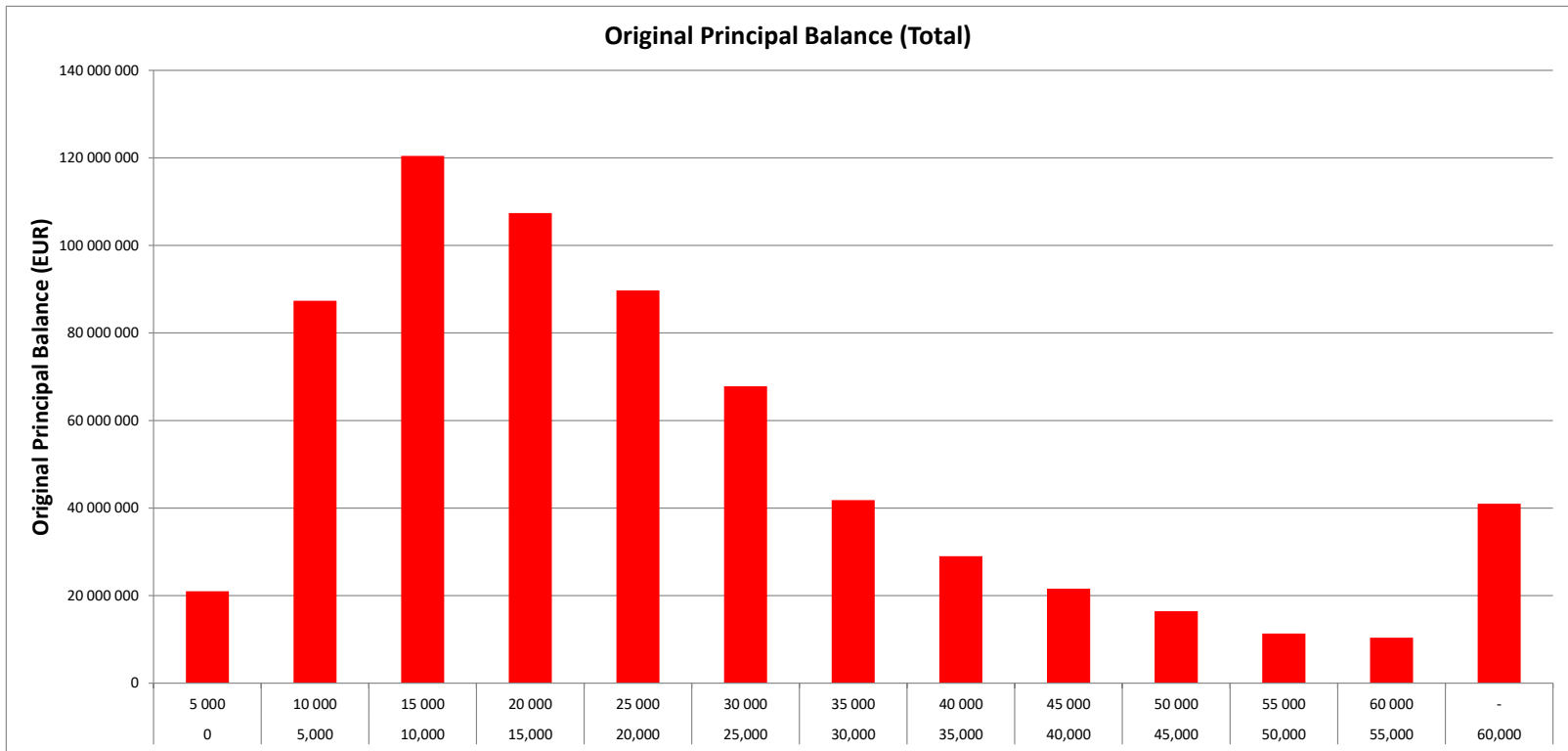
Average amount - all: 15 089

	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**

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**10.a Outstanding Principal Balance**

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



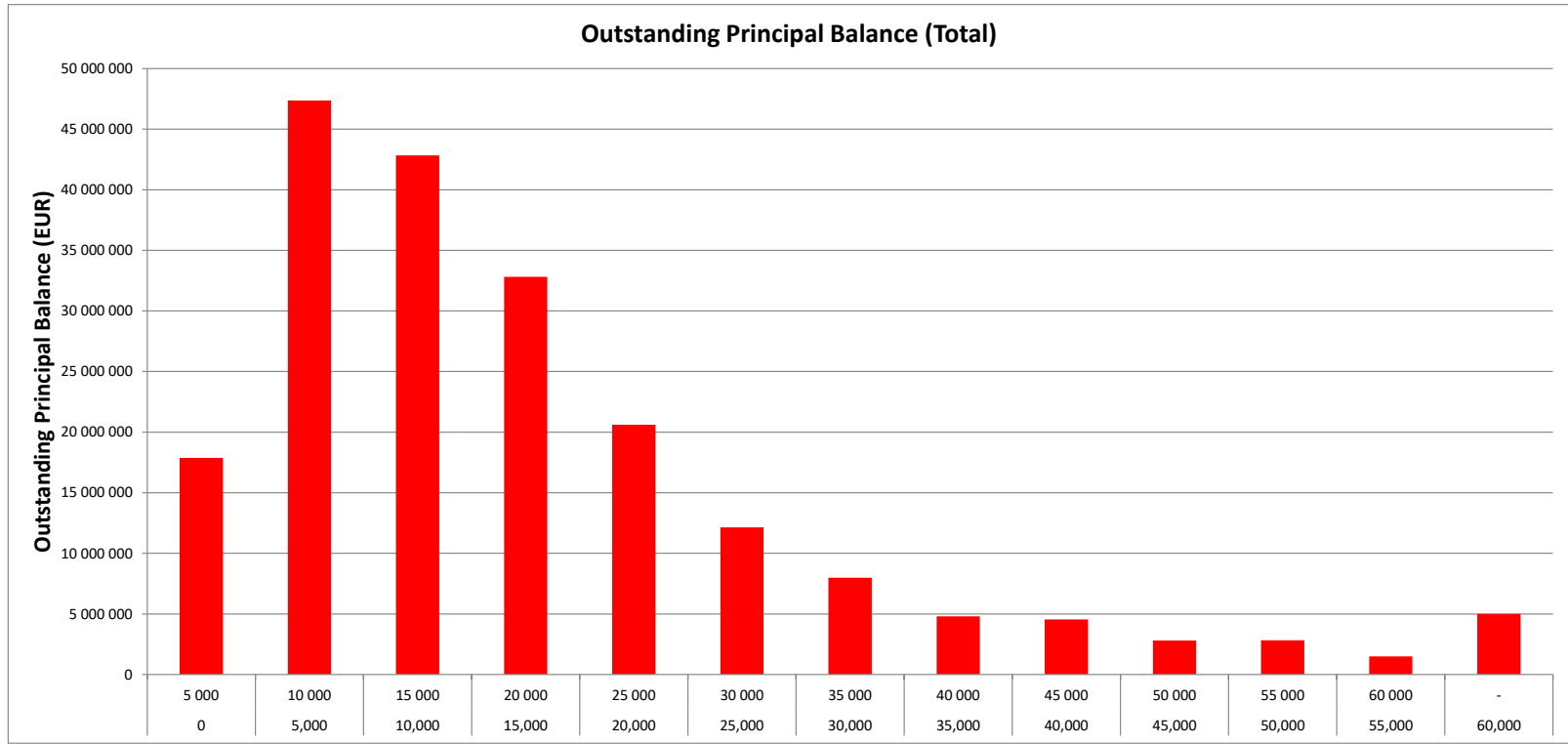
Average amount - all: 10 031

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 251	17 867 926	8,80 %	19,9	33,2
	5 000	10 000	6 527	47 363 661	23,32 %	26,2	32,6
	10 000	15 000	3 509	42 839 113	21,09 %	27,2	32,3
	15 000	20 000	1 898	32 819 548	16,16 %	27,8	31,8
	20 000	25 000	934	20 606 457	10,15 %	28,1	31,8
	25 000	30 000	445	12 144 047	5,98 %	27,7	32,1
	30 000	35 000	246	7 982 533	3,93 %	28,1	32,1
	35 000	40 000	128	4 801 762	2,36 %	27,9	32,1
	40 000	45 000	107	4 539 184	2,24 %	27,9	32,3
	45 000	50 000	59	2 808 465	1,38 %	29,1	31,6
	50 000	55 000	54	2 819 034	1,39 %	28,6	31,8
	55 000	60 000	26	1 498 812	0,74 %	28,9	32,1
	60 000	-	61	4 993 766	2,46 %	27,3	32,8
	Total			20 245	203 084 309	100 %	26,7

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**10.b Outstanding Principal Balance Graph**

Reporting Date	04.01.2021		
Payment date	30.12.2020		
Period No	24		
Monthly Period	from	01.11.2020	to
Interest Period	from	25.11.2020	to
		30.12.2020	=
			35 days



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**11.a Geographical Distribution**

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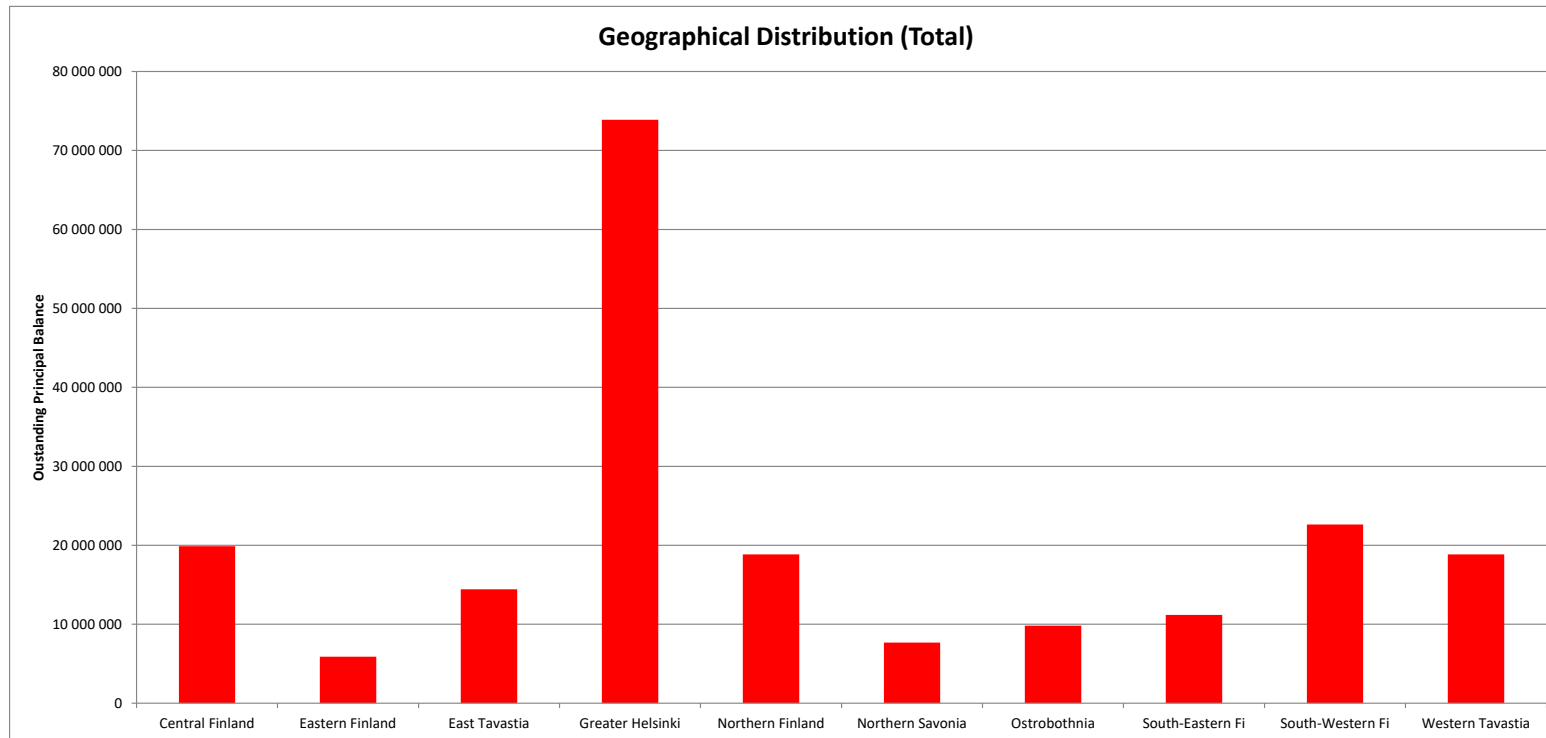


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 149	19 879 964	9,79 %	26,6	32,4	
Eastern Finland	622	5 886 490	2,90 %	26,5	32,0	
East Tavastia	1 512	14 432 134	7,11 %	26,6	32,4	
Greater Helsinki	6 527	73 882 827	36,38 %	26,8	32,3	
Northern Finland	1 855	18 838 651	9,28 %	27,0	32,0	
Northern Savonia	823	7 688 098	3,79 %	26,2	32,3	
Ostrobothnia	1 217	9 809 748	4,83 %	26,4	31,9	
South-Eastern Fi	1 223	11 188 960	5,51 %	26,2	32,5	
South-Western Fi	2 436	22 628 524	11,14 %	26,9	32,2	
Western Tavastia	1 881	18 848 914	9,28 %	26,6	32,2	
Total	20 245	203 084 309	100 %	26,7	32,3	

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**11.b Geographical Distribution Graph**

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Payment date	30.12.2020	
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Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 days



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**12.a Interest Rate**

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



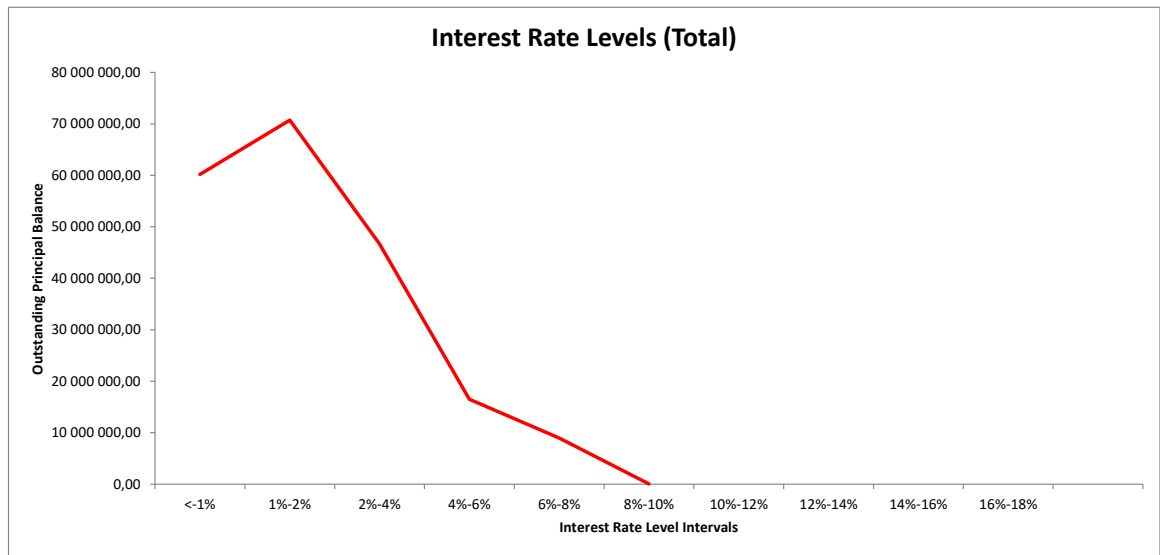
		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1 %	4 873	60 160 782	29,62 %	27,7	31,8
	0	2 %	5 822	70 722 807	34,82 %	26,3	32,8
	0	4 %	5 041	46 706 351	23,00 %	26,4	32,2
	0	6 %	2 667	16 487 497	8,12 %	26,0	32,1
	0	8 %	1 826	8 959 628	4,41 %	25,1	32,1
	0	10 %	15	45 038	0,02 %	22,8	33,6
	0	12 %					
	0	14 %	1	2 206	0,00 %	13,0	34,0
	0	16 %					
0	18 %						
0	-						
Total			20 245	203 084 309	100 %	26,7	32,3



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12.b Interest Rate

Reporting Date	04.01.2021				
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Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



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**13.a Remaining Terms**



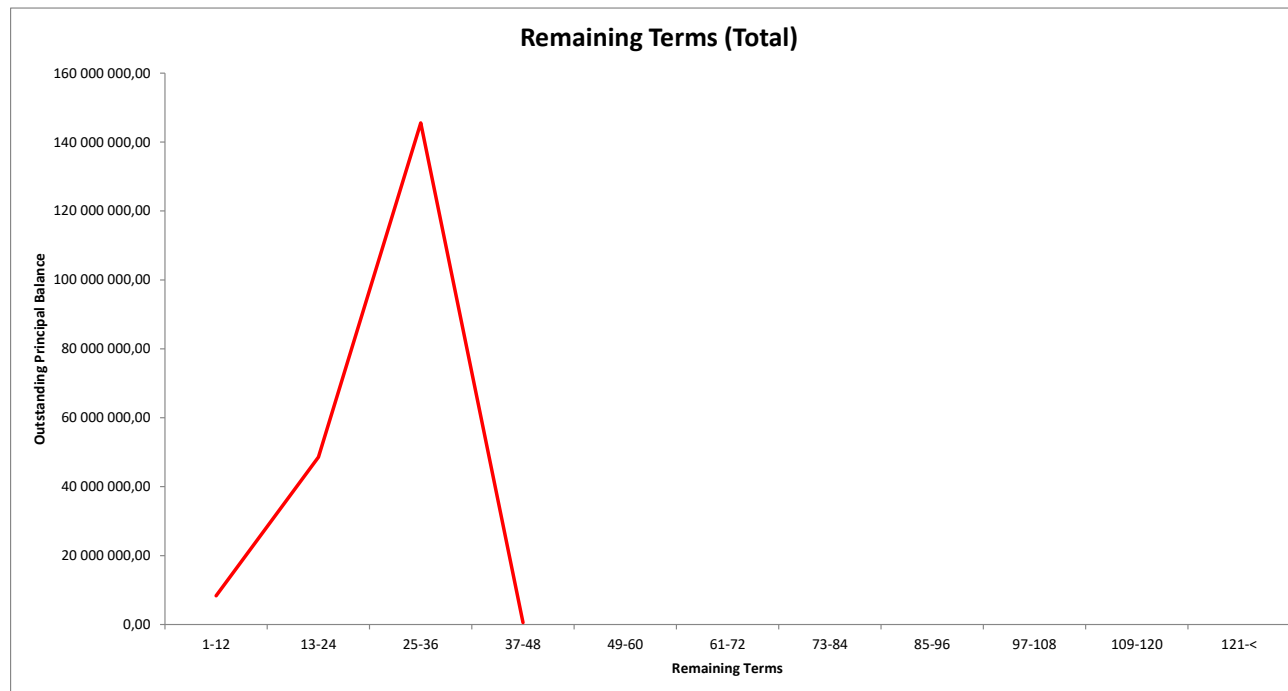
Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days

		TOTAL							
Months to maturity		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0			0	38	49 117	0,02 %	0,0	41,1
	1			12	2 668	8 340 463	4,11 %	7,8	34,7
	13			24	5 939	48 575 734	23,92 %	21,1	36,0
	25			36	11 570	145 554 028	71,67 %	29,6	30,9
	37			48	30	564 968	0,28 %	37,3	26,8
	49			60					
	61			72					
	73			84					
	85			96					
	97			108					
	109			120					
	121	-							
	Total			20 245		203 084 309	100 %	26,7	32,3

SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



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

**14.a Seasoning**



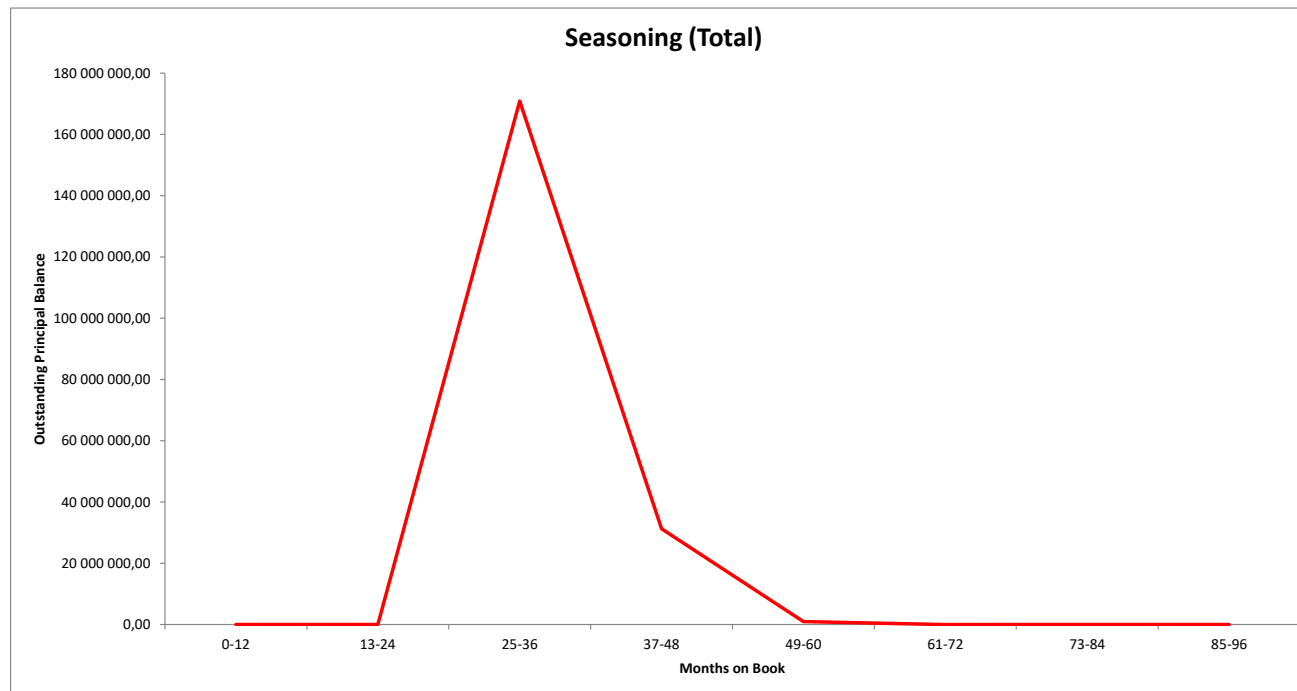
Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12					
	13		24					
	25		36	16 590	170 883 596	84,14 %	27,7	31,0
	37		48	3 476	31 267 055	15,40 %	21,6	38,5
	49		60	177	933 329	0,46 %	8,8	52,0
	61		72	2	329	0,00 %	0,8	63,4
	73		84					
	85		96					
		Total		20 245	203 084 309	100 %	26,7	32,3

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

**14.b Seasoning**

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



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

**15.a Balloon loans**



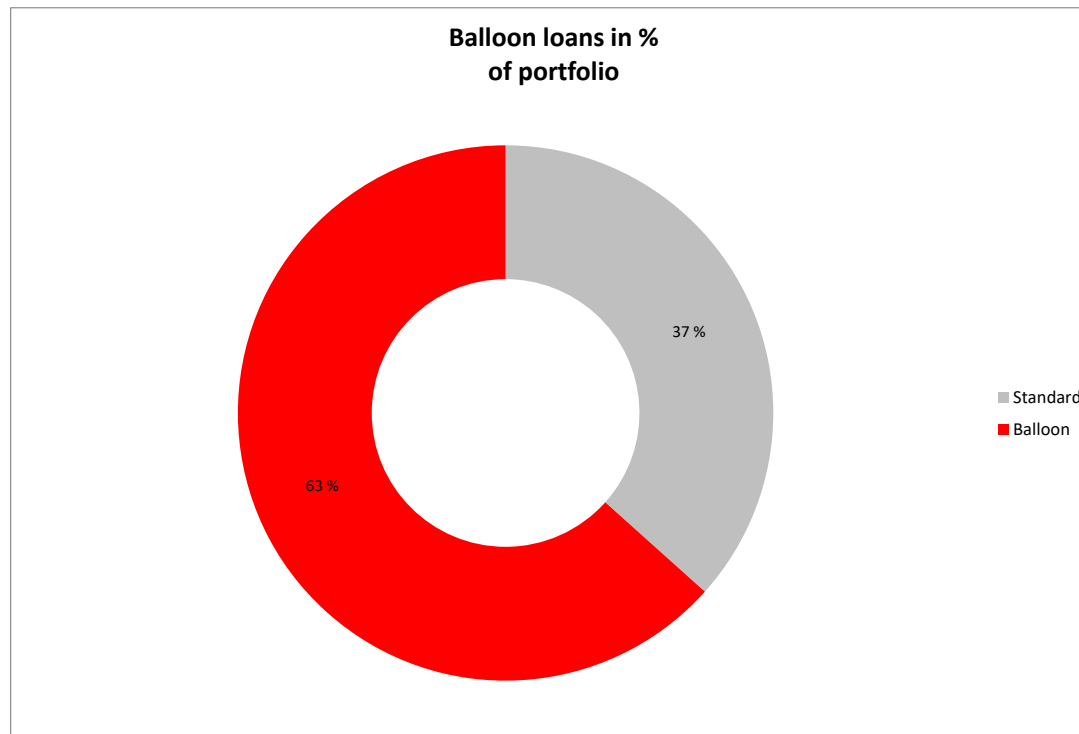
Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	24	
Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 days

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	12 544		74 396 364	36,6 %	2 014	0,0 %	25,5	32,0
Balloon	7 701		128 687 945	63,4 %	65 120 109	50,6 %	27,3	32,4
Total	20 245		203 084 309	100 %	65 122 123	32 %	26,7	32,3

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**15.b Balloon loans**

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



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

**16.a # loans per borrower**



Reporting Date	04.01.2021			
Payment date	30.12.2020			
Period No	24			
Monthly Period	01.11.2020			
Interest Period	from 25.11.2020	to 30.12.2020	=	35 days

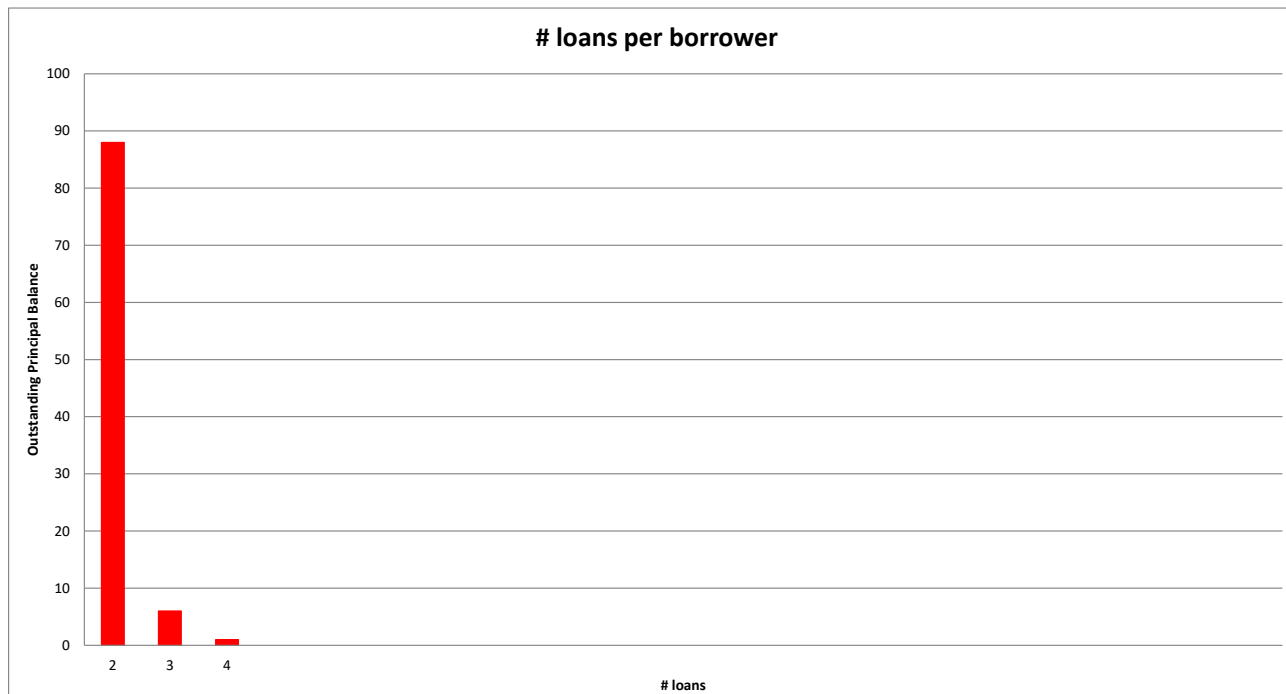
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	20 047	200 457 129	98,71 %	
	2	88	2 315 699	1,14 %	
	3	6	290 643	0,14 %	
	4	1	20 838	0,01 %	
	Total:		20 142	203 084 309	100,0 %



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16.b # loans per borrower

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



SCF Rahoituspalvelut VII DAC  
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17.a Amortization Profile



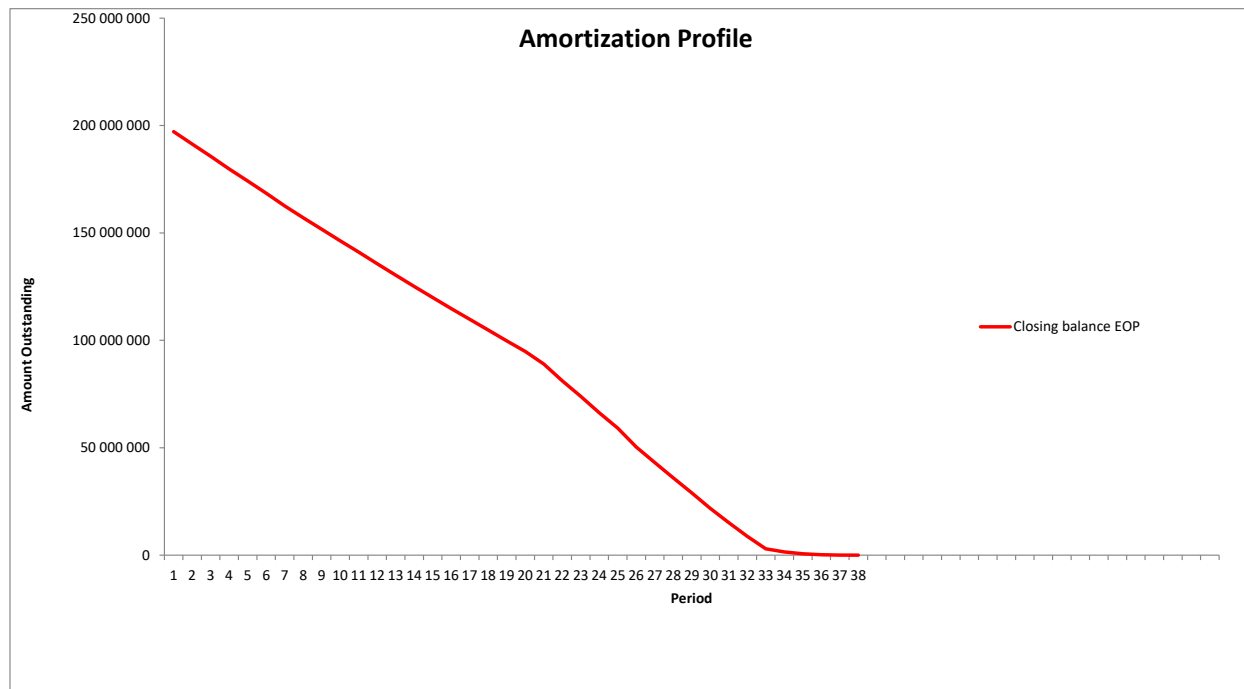
Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	24	
Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	203 084 309	197 160 751	5 923 558	379 153	2,26 %	97,08 %
	2	197 160 751	191 390 886	5 769 865	366 815	2,26 %	94,24 %
	3	191 390 886	185 669 672	5 721 213	354 704	2,25 %	91,42 %
	4	185 669 672	179 834 571	5 835 101	342 664	2,24 %	88,55 %
	5	179 834 571	174 190 889	5 643 682	330 570	2,23 %	85,77 %
	6	174 190 889	168 465 200	5 725 689	318 737	2,22 %	82,95 %
	7	168 465 200	162 641 693	5 823 508	306 698	2,21 %	80,09 %
	8	162 641 693	157 046 589	5 595 103	294 639	2,20 %	77,33 %
	9	157 046 589	151 714 444	5 332 145	282 953	2,18 %	74,71 %
	10	151 714 444	146 363 026	5 351 418	271 876	2,17 %	72,07 %
	11	146 363 026	141 064 842	5 298 184	260 854	2,16 %	69,46 %
	12	141 064 842	135 630 439	5 434 403	249 911	2,15 %	66,79 %
	13	135 630 439	130 397 061	5 233 378	238 769	2,13 %	64,21 %
	14	130 397 061	125 108 357	5 288 703	228 074	2,12 %	61,60 %
	15	125 108 357	119 944 120	5 164 237	217 313	2,10 %	59,06 %
	16	119 944 120	114 841 453	5 102 667	206 736	2,09 %	56,55 %
	17	114 841 453	109 784 426	5 057 026	196 300	2,07 %	54,06 %
	18	109 784 426	104 810 428	4 973 998	186 033	2,05 %	51,61 %
	19	104 810 428	99 789 192	5 021 235	175 979	2,03 %	49,14 %
	20	99 789 192	94 835 348	4 953 845	165 788	2,01 %	46,70 %

SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

17.b Amortization Profile

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



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

**18.a Payment Holidays**



Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days

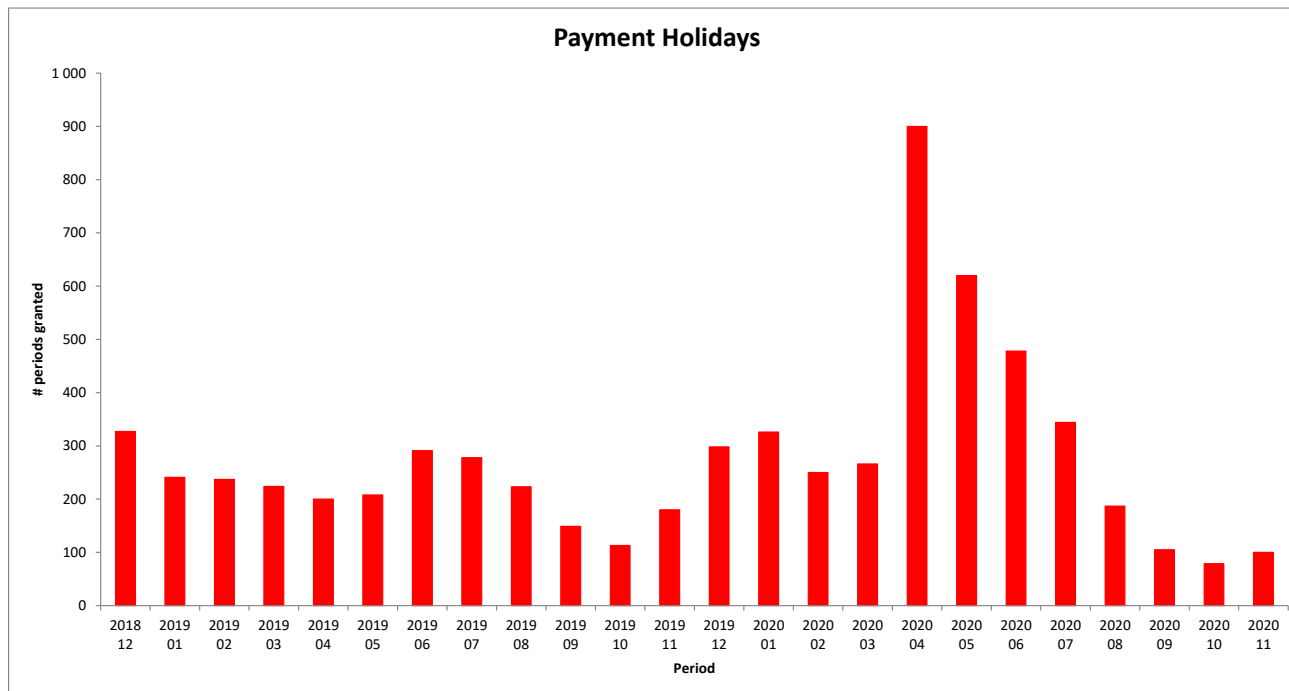
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2018 12	327	377	98 109	5 076 048	
2019 01	241	319	86 949	3 977 849	
2019 02	237	319	94 525	4 083 271	
2019 03	224	319	99 842	3 705 852	
2019 04	200	264	74 423	3 303 176	
2019 05	208	290	76 148	2 858 895	
2019 06	291	389	118 434	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	
Total:	6 624	9 203	2 821 307	97 645 441	

Payment Holiday

SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

18.b Payment Holidays

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

**18.c Remaining Payment Holidays**



Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	24
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days

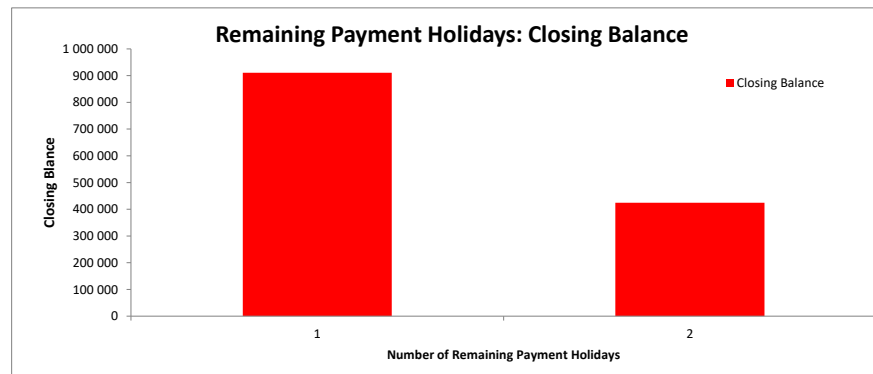
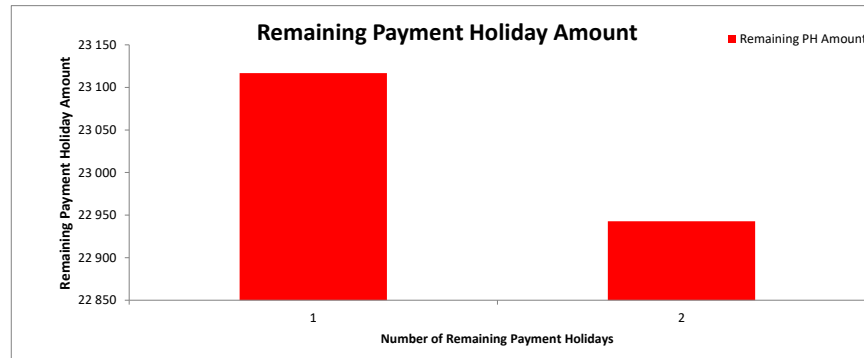
Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1		79	23 117	910 769
2		44	22 943	424 383
Total		123	46 060	1 335 152

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18.d Remaining Payment Holidays



Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	24
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days



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19.a Downpayment



Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days

		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	4 510	53 125 068	26,16 %	27,3	32,3	
	5 %	10 %	2 740	32 215 744	15,86 %	27,5	32,2	
	10 %	15 %	2 884	31 234 428	15,38 %	26,8	32,5	
	15 %	20 %	2 107	21 603 308	10,64 %	26,6	32,4	
	20 %	25 %	1 672	16 646 016	8,20 %	26,5	32,1	
	25 %	30 %	1 334	12 272 512	6,04 %	25,8	32,3	
	30 %	35 %	1 048	9 825 863	4,84 %	26,4	32,1	
	35 %	100 %	3 950	26 161 370	12,88 %	24,8	32,0	
			20 245	203 084 309	100 %	26,7	32,3	

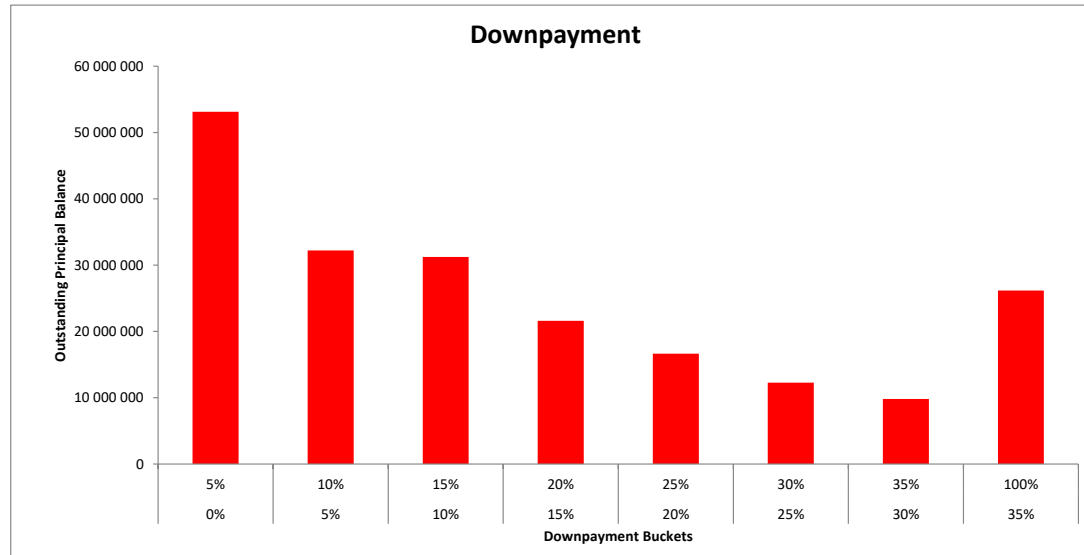


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19.b Downpayment



Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	24	
Monthly Period	01.11.2020	
Interest Period	from	25.11.2020
	to	30.12.2020
	=	35 days



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20.a Vehicle Condition

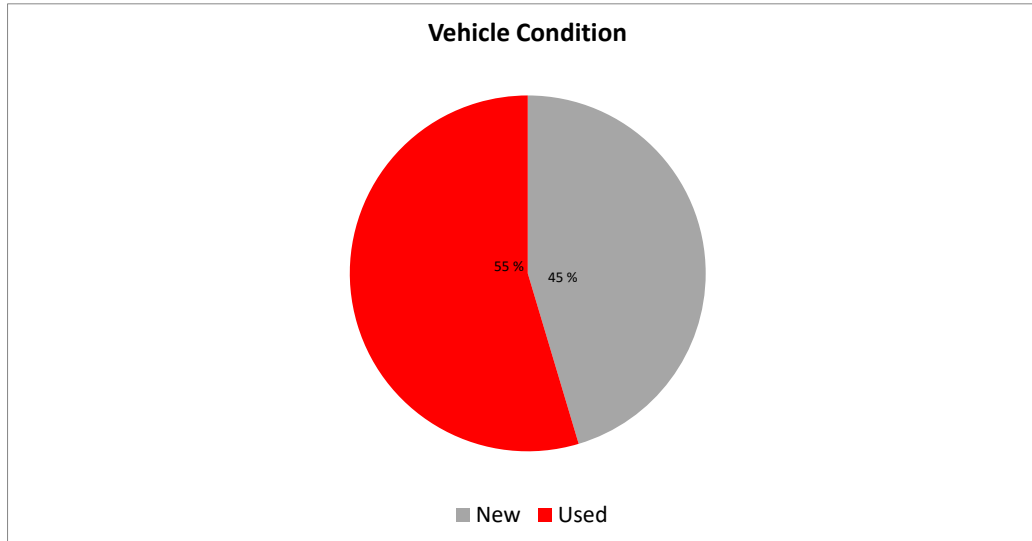


Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	24
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 345	92 158 980	45,38 %	27,1	32,0
	Used	13 900	110 925 329	54,62 %	26,3	32,5
	Total	20 245	203 084 309	100 %	26,7	32,3

**20.b Vehicle Condition**

Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	24
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days



SCF Rahoituspalvelut VII DAC  
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21.a Borrower Type



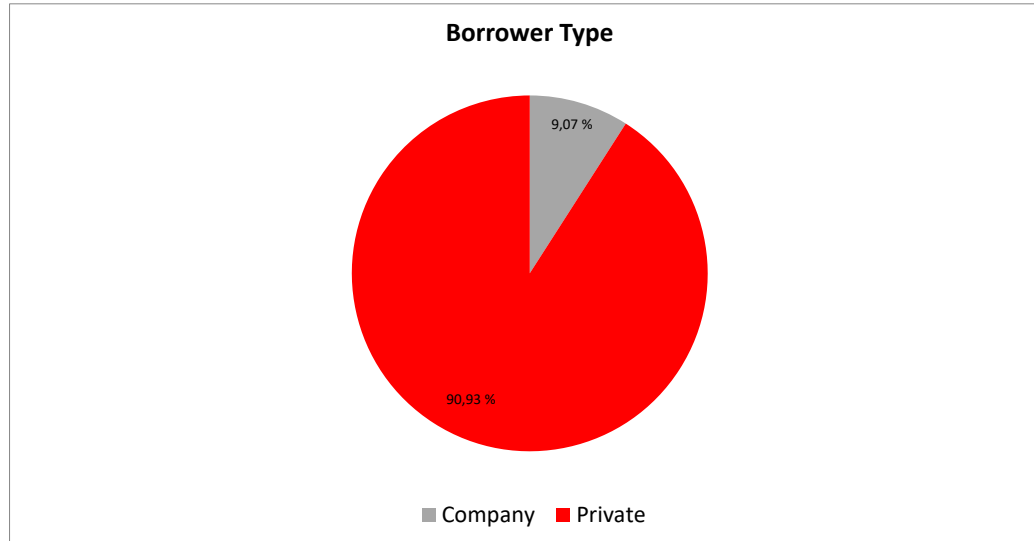
Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	24
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 384	18 425 506	9,07 %	26,0	32,5
	Private	18 861	184 658 803	90,93 %	26,7	32,2
	Total	20 245	203 084 309	100 %	26,7	32,3

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21.b Borrower Type

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from 25.11.2020	to	30.12.2020	=	35 days



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22.a Vehicle type



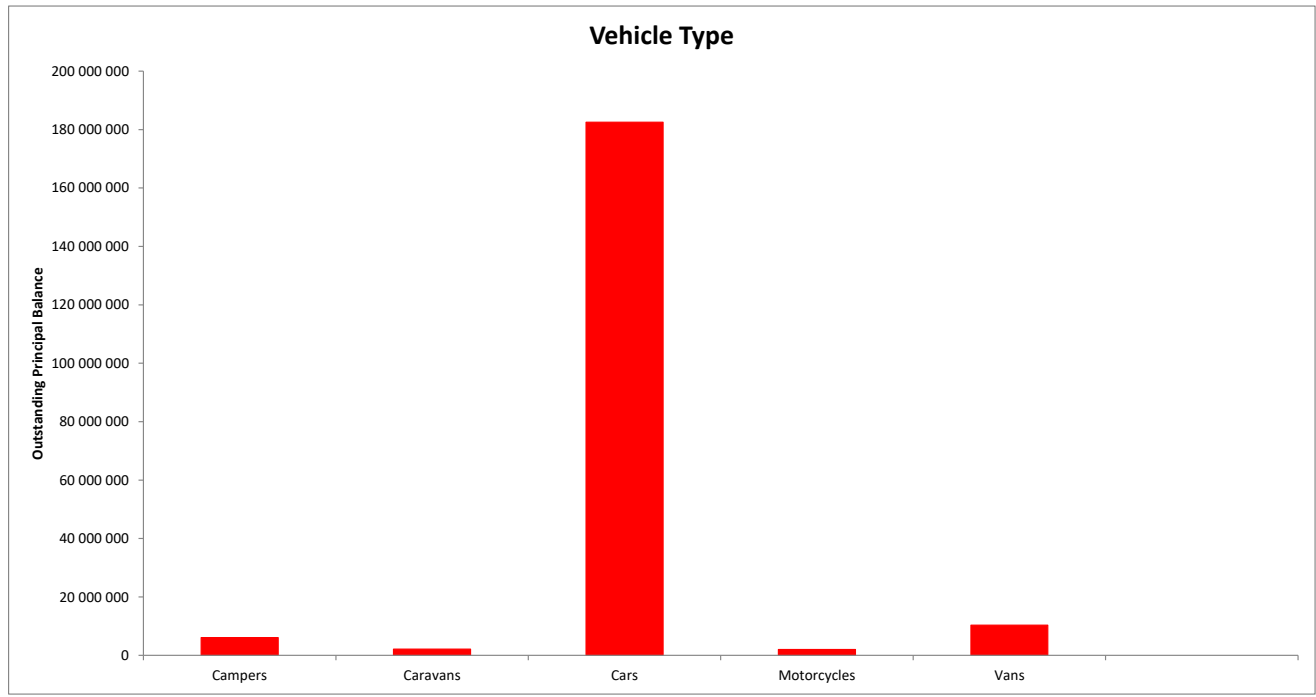
Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	294	6 041 860	3,0 %	27,9	31,9
	Caravans	209	2 135 611	1,1 %	28,8	30,8
	Cars	18 371	182 532 705	89,9 %	26,6	32,3
	Motorcycles	336	2 031 265	1,0 %	27,4	30,3
	Vans	1 035	10 342 869	5,1 %	26,1	32,5
		20 245	203 084 309	100 %	26,7	32,3

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**22.b Vehicle type**

Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	24	
Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 days



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23.a Restructured Loans



Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	24	
Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 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		
	22	340 212

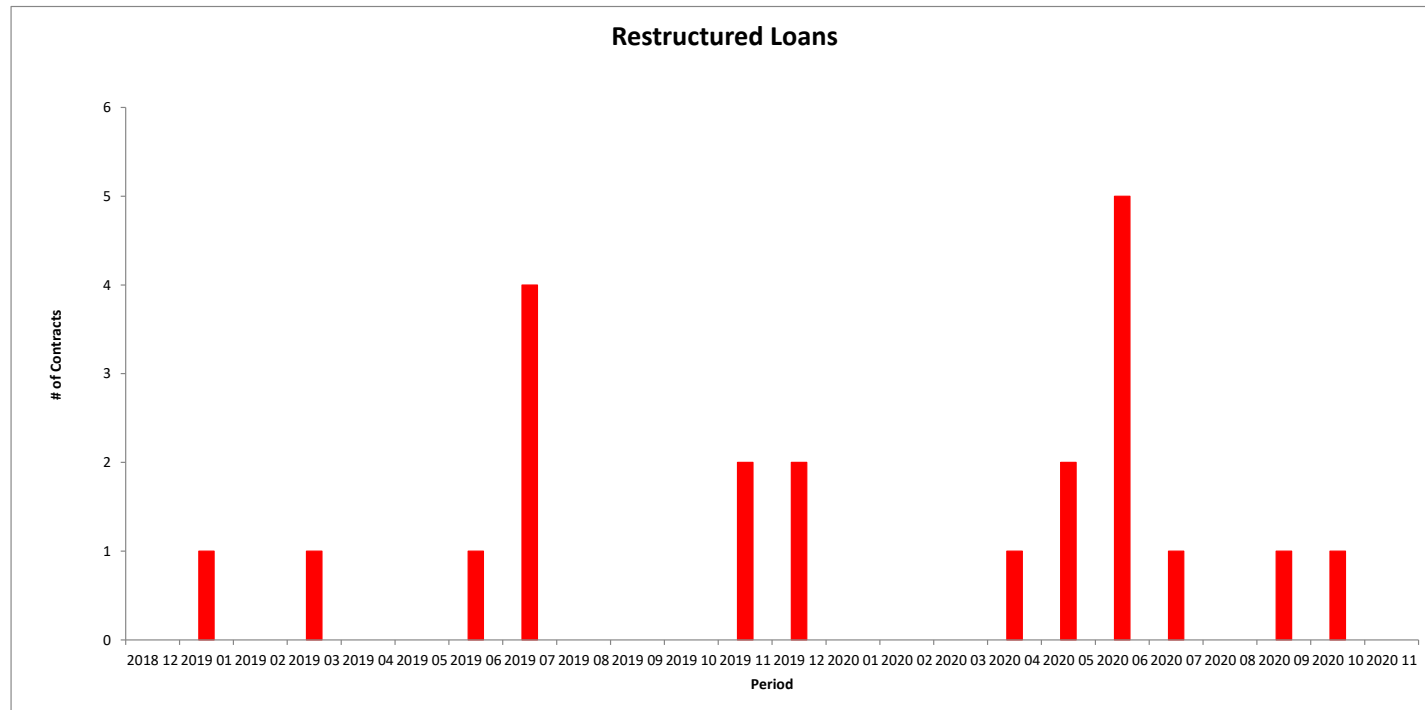
Restructured



SCF Rahoituspalvelut VII DAC  
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**23.b Restructured Loans**

Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	24
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days



SCF Rahoituspalvelut VII DAC  
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**24.a Dynamic Interest rate**



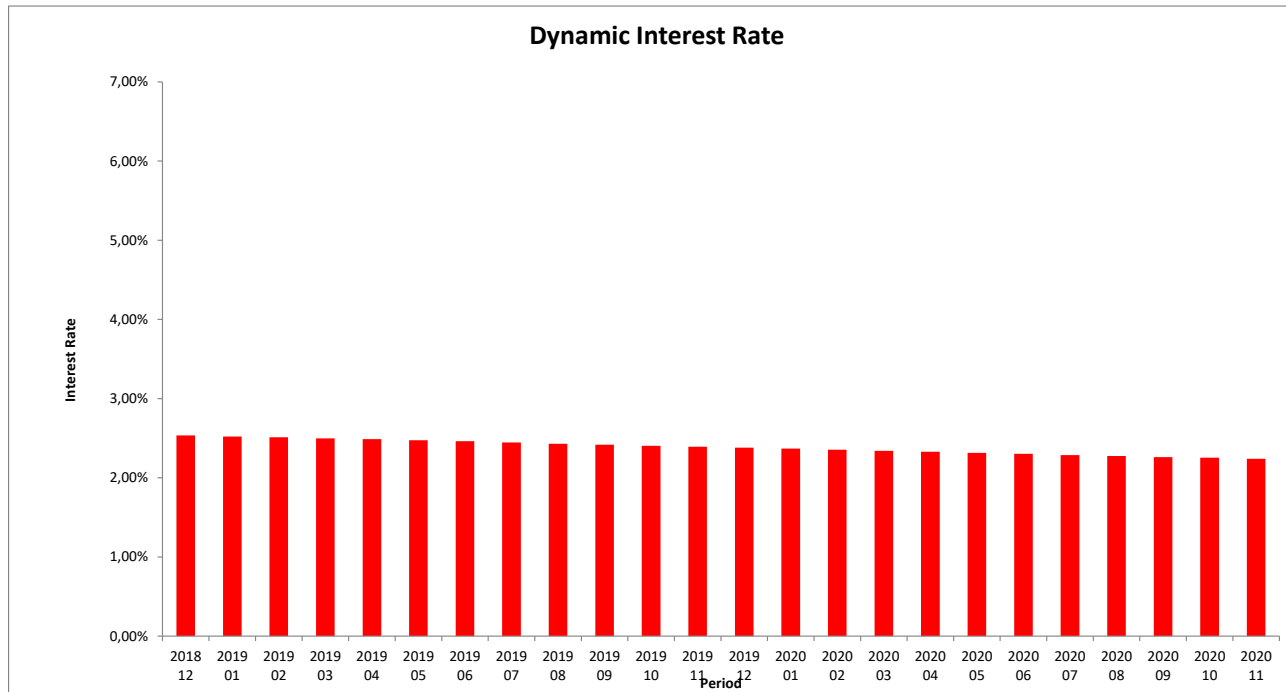
Reporting Date	04.01.2021					
Payment date	30.12.2020					
Period No	24					
Monthly Period	from	01.11.2020	to	30.12.2020	=	35 days
Interest Period		25.11.2020				

	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 %	
2020 09	228 367 403	2,26 %	
2020 10	214 643 114	2,25 %	
2020 11	203 084 309	2,24 %	
2020 12			

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24.b Dynamic Interest Rate

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



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25.a Dynamic Pre-Payments



Reporting Date	04.01.2021			
Payment date	30.12.2020			
Period No	24			
Monthly Period	01.11.2020			
Interest Period	from 25.11.2020	to 30.12.2020	=	35 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 %	
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				

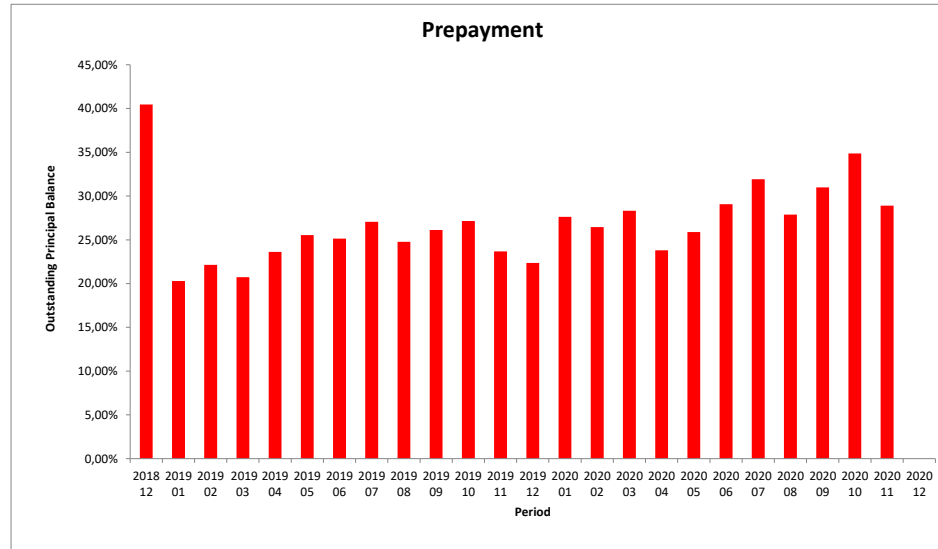
Dynamic Prepayment

SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	24				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



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26. Delinquency



Reporting Date	04.01.2021		
Payment date	30.12.2020		
Period No	24		
Monthly Period	01.11.2020		
Interest Period	from 25.11.2020	to 30.12.2020	= 35 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	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
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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	24	
Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 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	709 409	57															
2020 4	421 375	13															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2020 Q1			2020 Q2			2020 Q3			2020 Q4		
			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
2019 1	328 028	27	3 016	225 929	102 099	3 913	229 842	98 186	2 959	232 801	95 226	2 118	234 920	93 108
2019 2	671 972	52	8 668	475 220	196 752	5 417	480 637	191 334	4 263	484 900	187 072	3 529	488 429	183 543
2019 3	824 504	63	130 776	530 325	294 180	13 645	543 970	280 534	9 285	553 255	271 249	3 356	556 611	267 893
2019 4	720 756	54	249 913	365 309	355 446	65 634	430 944	289 812	52 625	483 568	237 187	10 574	494 143	226 613
2020 1	870 936	85	132 476	132 476	738 460	228 479	360 955	509 981	110 322	471 278	399 658	8 012	479 290	391 646
2020 2	897 831	78				231 568	231 568	666 263	282 367	513 935	383 896	70 903	584 838	312 993
2020 3	709 409	57							161 957	161 957	547 452	70 037	231 994	477 415
2020 4	421 375	13										23 395	23 395	397 980

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**28. Priority of Payments - Revenue**

Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	24
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days



**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	715 428,00	EUR
Senior Expenses	-	61 538,88	EUR
Servicing Fee	-	84 618,46	EUR
Tranche A Loan Interest to Issuer	-	42 083,28	EUR
Tranche B Loan Interest to Issuer	-	17 761,00	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	-	129 048,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	68 304,24	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		299 174,14	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	1 471 837,27	EUR
Senior Expenses	-	60 215,84	EUR
Issuer Swap Interest Amount	-	42 083,28	EUR
Interest Class A Notes	-	-	EUR
Interest Class B Notes	-	17 761,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 073 220,67	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	129 048,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	-	EUR
Principal Issuer Subordinated Loan	-	68 304,24	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		68 304,24	EUR



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**29. Priority of Payments - Redemption**

Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	24
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days



**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	11 373 540,35	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	11 373 540,35	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	11 373 540,35	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	-	9 541 180,66	EUR
(ii) Principal Payments on Class B Notes	-	807 382,77	EUR
(iii) Principal Payments on Class C Notes	-	1 024 976,92	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	-	0,00	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	68 304,24	EUR
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**Purchaser Priority of Payments - Revenue (n)**

Payment of residual fund as Deferred Purchase Price to Seller	299 174,14	EUR
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**30. Transaction Costs**



Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	24	
Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	61 538,88				
Interest accrued for the Period	EUR	159 709,00	-	17 761,00	129 048,00	12 900,00
Cumulative Interest accrued	EUR	6 306 989,00	122 999,00	712 402,00	5 150 378,00	321 210,00
Interest Payments	EUR	159 709,00	-	17 761,00	129 048,00	12 900,00
Cumulative Interest Payments	EUR	6 306 989,00	122 999,00	712 402,00	5 150 378,00	321 210,00
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	04.01.2021	
Payment date	30.12.2020	
Period No	24	
Monthly Period	01.11.2020	
Interest Period	from	25.11.2020
	to	30.12.2020
	=	35 days