

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.11.2019	Following payment dates:	27.12.2019
Payment date	25.11.2019		27.01.2020
Period No	11		
Monthly Period	01.10.2019		
Interest Period	from 25.10.2019	to 25.11.2019	= 31 days
Cut-Off date	31.10.2019		

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	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	416 047 456,15 EUR
Scheduled Loan Principal Repayments	9 263 118,00 EUR
Prepayments	10 318 132,84 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	19 581 250,84 EUR
New Defaulted Auto Loans in Period	271 327,44 EUR
Closing Balance	396 194 877,87 EUR
Principal Recoveries on loans in default	80 657,02 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 340 670,00 EUR
Interest Recoveries on loans in default	- EUR
Total Revenue Received in Period	1 340 670,00 EUR
# Loans	
At beginning of period	32 696 Loans
Paid in Full	1 048 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	22 Loans
At end of period	31 626 Loans

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27.11.2019
Payment date	25.11.2019
Period No	11
Monthly Period	01.10.2019
Interest Period	from 25.10.2019 to 25.11.2019 = 31 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	1 334 044,25	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	107 199,59	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	1 441 243,84	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	487 203,24	EUR
b. Reserve Fund	2 189 222,63	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	2 676 425,87	EUR

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	11				
Monthly Period	01.10.2019				
Interest Period	from 25.10.2019	to	25.11.2019	=	31 days



Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	19 661 907,86	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	19 661 907,86	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	19 661 907,86	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	19 661 907,86	EUR

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	27.11.2019
Payment date	25.11.2019
Period No	11
Monthly Period	01.10.2019
Interest Period	from 25.10.2019 to 25.11.2019 = 31 days

Note Balance

Beginning of Period	417 149 644,10	EUR
End of Period	397 487 736,24	EUR

Reserve Fund

	in %	
Beginning of Period	0,0 %	- EUR
Cash Outflow		- EUR
Cash Inflow		- EUR
End of Period	0,0 %	- EUR
Required Reserve Amount	0,0 %	- EUR

Liquidity Reserve

Beginning of Period	0,5 %	2 189 222,63	EUR
Cash Outflow		2 189 222,63	EUR
Cash Inflow		2 082 023,04	EUR
End of Period	0,5 %	2 082 023,04	EUR
Required Reserve Amount	0,5 %	2 082 023,04	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



Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days

Asset Balance

Beginning of Period	416 047 456,15	EUR
End of Period	396 194 877,87	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	371 646 144,73	93,80 %	29 784
1-29 days past due	19 896 040,01	5,02 %	1 521

Delinquent Receivables:

30-59 days past due	2 905 375,56	0,73 %	190
60-89 days past due	798 290,54	0,20 %	61
90-119 days past due	602 774,11	0,15 %	46
120-149 days past due	238 710,45	0,06 %	16
150-179 days past due	107 542,47	0,03 %	8

Total Performing and Delinquent **396 194 878** **100,00 %** **31 626**

Current Period Defaults	271 327,44		22
Cumulative Defaults	2 096 999,66		168
Current Period Interest Recoveries	-		
Cumulative Interest Recoveries	13 204,13		
Current Period Principal Recoveries	80 657,02		
Cumulative Principal Recoveries	804 141,29		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,33 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,26 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,25 %

or [A] + [B] - [C] / [D] < 10% **59,75 %**

[A] Aggregate Outstanding Asset Principal Amount	396 194 877,87
[B] Aggregate principal balance of Defaulted Contracts	2 096 999,66
[C] Recoveries received on such Defaulted Contracts	804 141,29
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	665 266 456,77

Pro Rata Trigger Event, where [A] / [B] ≥ 16% **NO**

[A] [1] - [2] - [3]	66 600 000,00
Class B Principal Amount [1]	28 000 000,00
Class C Principal Amount [2]	36 600 000,00
Class D Principal Amount [3]	2 000 000,00
[B] Aggregated Outstanding Note Principal Amount	417 149 644,10

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

6. Note Principal



Reporting Date	27.11.2019			
Payment date	25.11.2019			
Period No	11			
Monthly Period	01.10.2019			
Interest Period	from	25.10.2019	to	25.11.2019 = 31 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	350 549 644,10	28 000 000,00	36 600 000,00	2 000 000,00	EUR
Sequential Amortization	19 661 907,86	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	330 887 736,24	28 000 000,00	36 600 000,00	2 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	1 102 187,95	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	-	271 327,44	EUR
Principal Recoveries	-	-	-	80 657,02	EUR
End of Period	-	-	-	1 292 858,37	EUR

Net Note Principal

Beginning of Period	350 549 644,10	28 000 000,00	36 600 000,00	897 812,05	EUR
End of Period	330 887 736,24	28 000 000,00	36 600 000,00	707 141,63	EUR

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days

7. Outstanding Notes



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	417 149 644,10	350 549 644,10	28 000 000,00	36 600 000,00	2 000 000,00
Available Distribution Amount	19 661 907,86				
Amortisation	19 661 907,86				
Redemption per Class	19 661 907,86	19 661 907,86	-	-	-
Redemption per Note		3 284,10	-	-	-
Class Principal Outstanding Closing Balance	397 487 736,24	330 887 736,24	28 000 000,00	36 600 000,00	2 000 000,00
Current Tranching	100 %	83,24 %	7,04 %	9,21 %	0,50 %
Current Pool Factor		0,55	1,00	1,00	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		58 551,80	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 284,10	-	-	-
Principal Outstanding per Note End of Period		55 267,70	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		-	116,67	645,00	645,00
Interest Payment	281 636,67	-	32 666,67	236 070,00	12 900,00
Interest Payment per Note		-	116,67	645,00	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)		18,99 %	11,95 %	2,74 %	2,24 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		19,52 %	12,47 %	2,74 %	2,24 %
Current CE (Subordination)		16,76 %	9,71 %	0,50 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		17,28 %	10,23 %	0,50 %	0,00 %

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.11.2019
Payment date 25.11.2019
Period No 11
Monthly Period 01.10.2019
Interest Period : 25.10.2019 to 25.11.2019 = 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		No rating		N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating		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

Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	11				
Monthly Period	01.10.2019	to	25.11.2019	=	31 days
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days



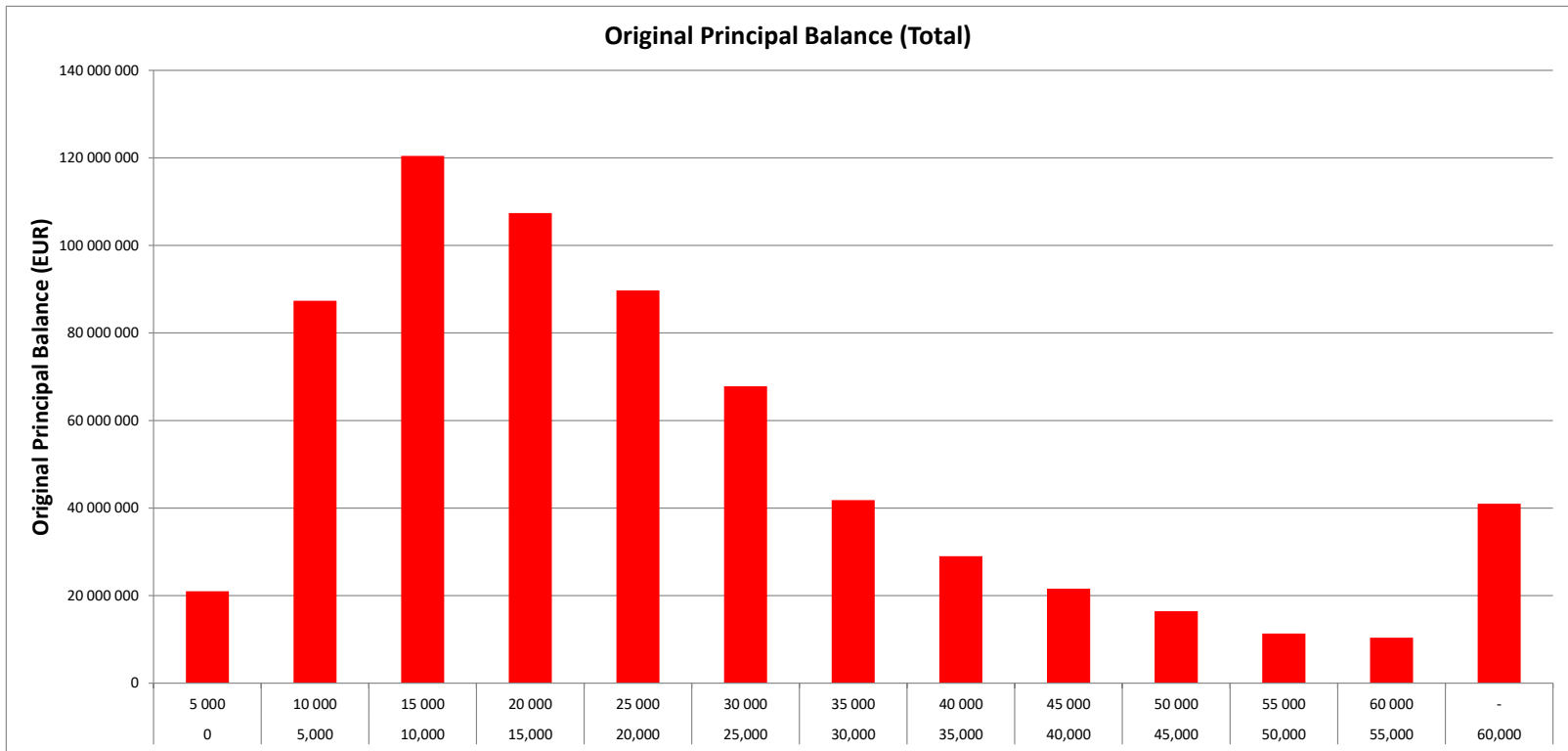
Average amount - all: 15 089

	TOTAL						
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning
Original balance	0	5 000	6 172	20 988 305	3,15 %	22,3	9,2
	5 000	10 000	11 630	87 366 308	13,13 %	36,3	9,3
	10 000	15 000	9 714	120 462 454	18,11 %	42,2	9,3
	15 000	20 000	6 228	107 391 489	16,14 %	44,2	9,2
	20 000	25 000	4 016	89 711 217	13,49 %	45,1	8,8
	25 000	30 000	2 489	67 807 274	10,19 %	45,6	8,6
	30 000	35 000	1 296	41 803 370	6,28 %	45,8	8,9
	35 000	40 000	775	29 006 696	4,36 %	45,0	8,9
	40 000	45 000	510	21 585 525	3,24 %	45,9	8,8
	45 000	50 000	347	16 455 093	2,47 %	46,4	8,8
	50 000	55 000	216	11 318 521	1,70 %	46,1	8,4
	55 000	60 000	181	10 392 399	1,56 %	46,4	8,6
	60 000	-	516	40 977 808	6,16 %	45,9	8,6
	Total		44 090	665 266 457	100 %	42,80	9,0

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

9.b Original Principal Balance Graph

Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

10.a Outstanding Principal Balance

Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	11				
Monthly Period	01.10.2019				
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days



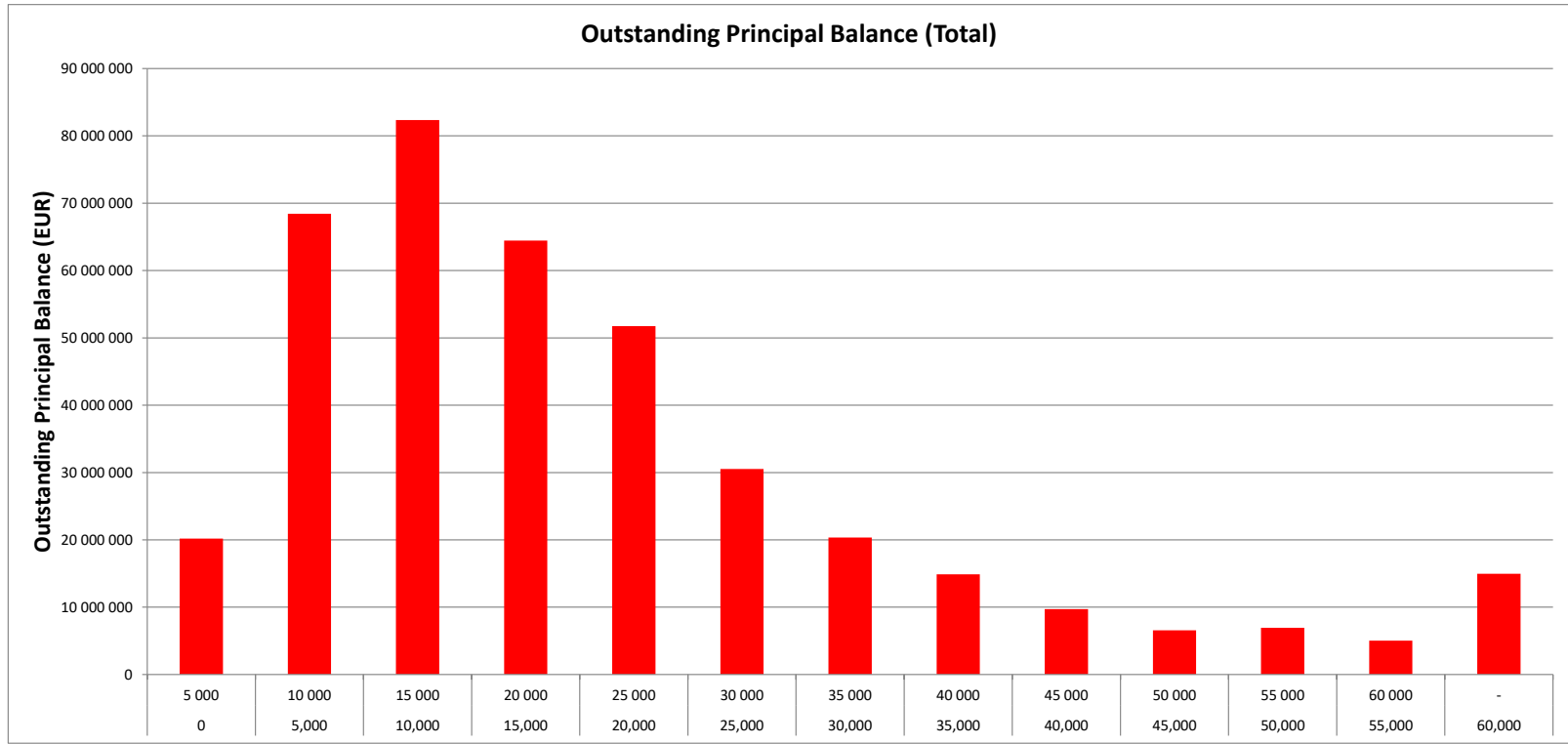
Average amount - all: 12 528

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	6 703	20 175 836	5,09 %	23,7	20,7	
	5 000	10 000	9 224	68 439 507	17,27 %	35,4	20,1	
	10 000	15 000	6 720	82 362 740	20,79 %	38,4	19,7	
	15 000	20 000	3 726	64 458 376	16,27 %	39,0	19,4	
	20 000	25 000	2 327	51 743 868	13,06 %	40,1	19,0	
	25 000	30 000	1 123	30 536 714	7,71 %	40,1	19,1	
	30 000	35 000	628	20 355 610	5,14 %	39,9	19,3	
	35 000	40 000	398	14 872 059	3,75 %	40,0	19,2	
	40 000	45 000	230	9 727 716	2,46 %	39,8	19,6	
	45 000	50 000	139	6 572 829	1,66 %	40,4	19,3	
	50 000	55 000	133	6 951 987	1,75 %	40,8	18,7	
	55 000	60 000	88	5 037 443	1,27 %	40,9	18,4	
	60 000	-	187	14 960 192	3,78 %	39,6	19,6	
	Total			31 626	396 194 878	100 %		

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

10.b Outstanding Principal Balance Graph

Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

11.a Geographical Distribution



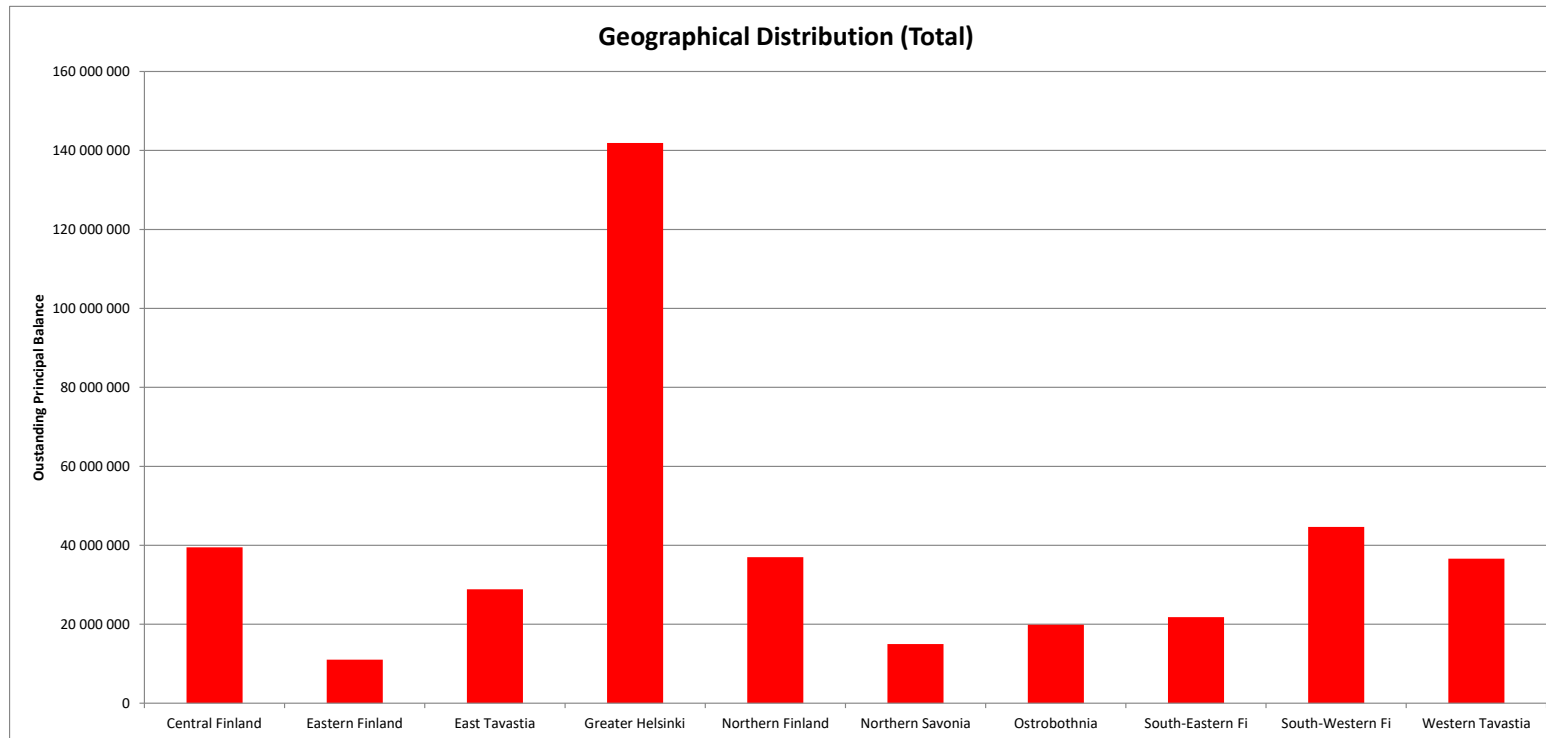
Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	3 354	39 492 388	9,97 %	37,7		19,7
Eastern Finland	949	11 010 216	2,78 %	37,5		19,5
East Tavastia	2 349	28 863 848	7,29 %	37,9		19,6
Greater Helsinki	10 230	141 891 289	35,81 %	38,0		19,7
Northern Finland	2 899	36 982 640	9,33 %	38,5		19,2
Northern Savonia	1 302	14 979 102	3,78 %	37,5		19,5
Ostrobothnia	1 916	19 880 321	5,02 %	37,4		19,3
South-Eastern Fi	1 894	21 815 481	5,51 %	37,5		19,7
South-Western Fi	3 793	44 656 395	11,27 %	38,1		19,6
Western Tavastia	2 940	36 623 196	9,24 %	37,8		19,4
Total	31 626	396 194 878	100 %			

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

11.b Geographical Distribution Graph

Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

12.a Interest Rate



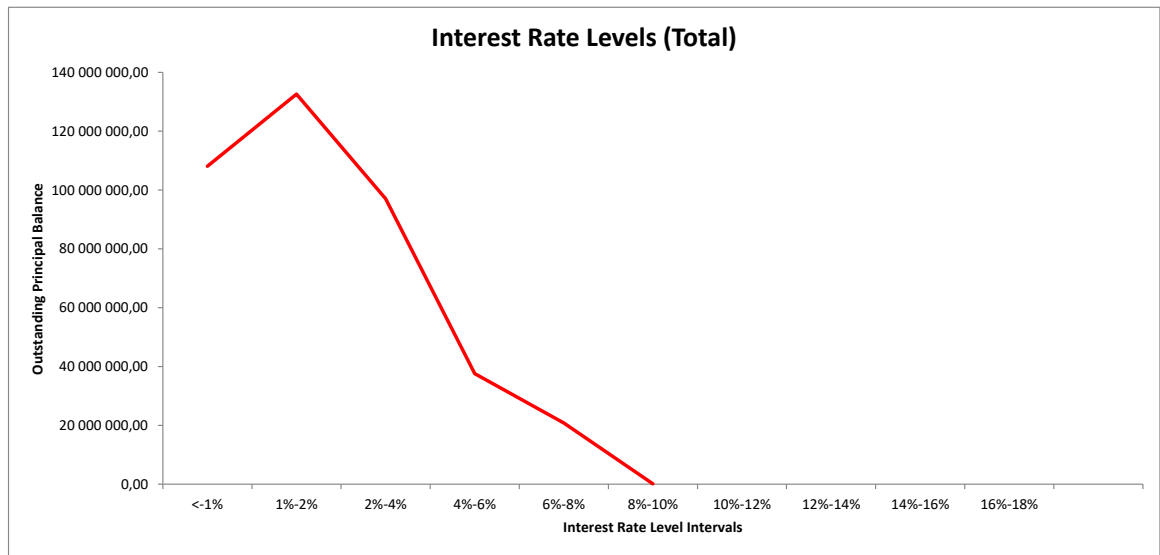
Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	6 910	108 078 555	27,28 %	39,1	19,1
1	2	8 674	132 601 346	33,47 %	37,9	20,1
2	4	8 194	97 041 280	24,49 %	37,7	19,5
4	6	4 562	37 557 345	9,48 %	36,6	19,5
6	8	3 252	20 788 955	5,25 %	35,2	19,2
8	10	33	123 546	0,03 %	34,2	19,8
10	12					
12	14	1	3 851	0,00 %	26,0	21,0
14	16					
16	18					
18	-					
Total		31 626	396 194 878	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from	25.10.2019
	to	25.11.2019
	=	31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

13.a Remaining Terms



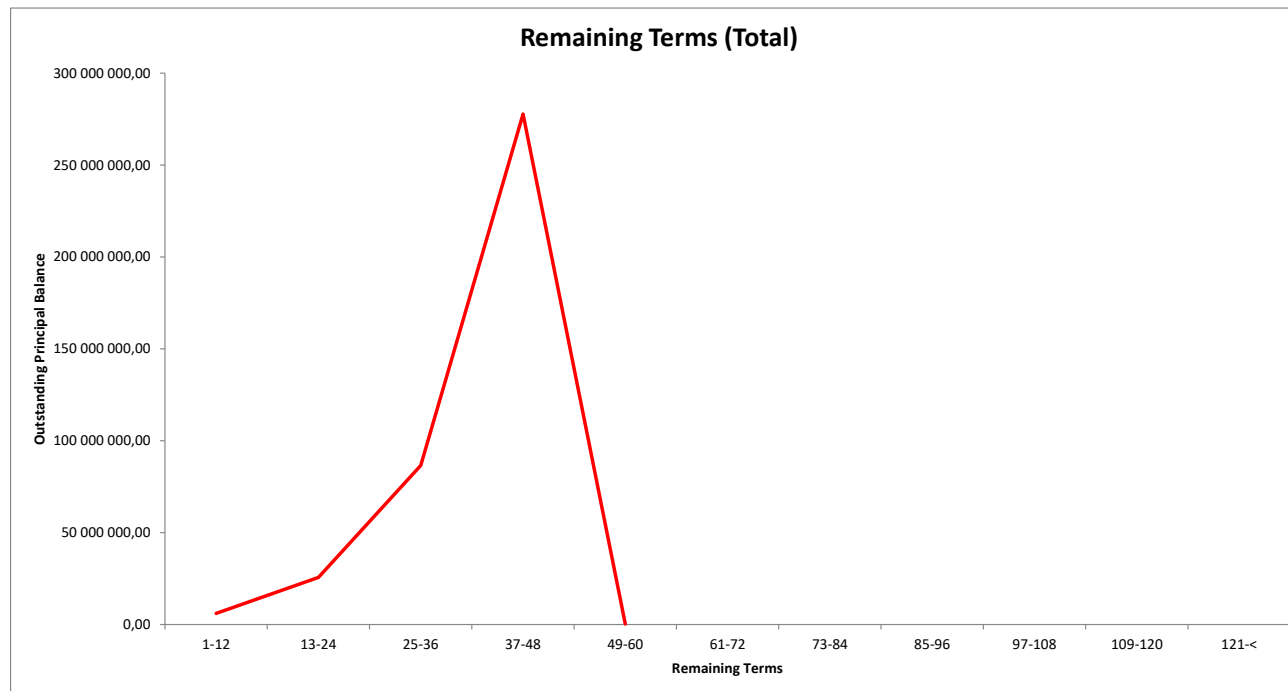
Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	11				
Monthly Period	01.10.2019				
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	12	4 651	0,00 %	0,0	26,4
	1		12	2 215	6 030 483	1,52 %	8,4	23,2
	13		24	4 180	25 589 492	6,46 %	19,2	21,3
	25		36	7 849	86 542 600	21,84 %	32,9	23,0
	37		48	17 360	277 741 490	70,10 %	41,8	18,3
	49		60	10	286 163	0,07 %	49,1	13,6
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			31 626	396 194 878	100 %			

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	11				
Monthly Period	01.10.2019				
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

14.a Seasoning



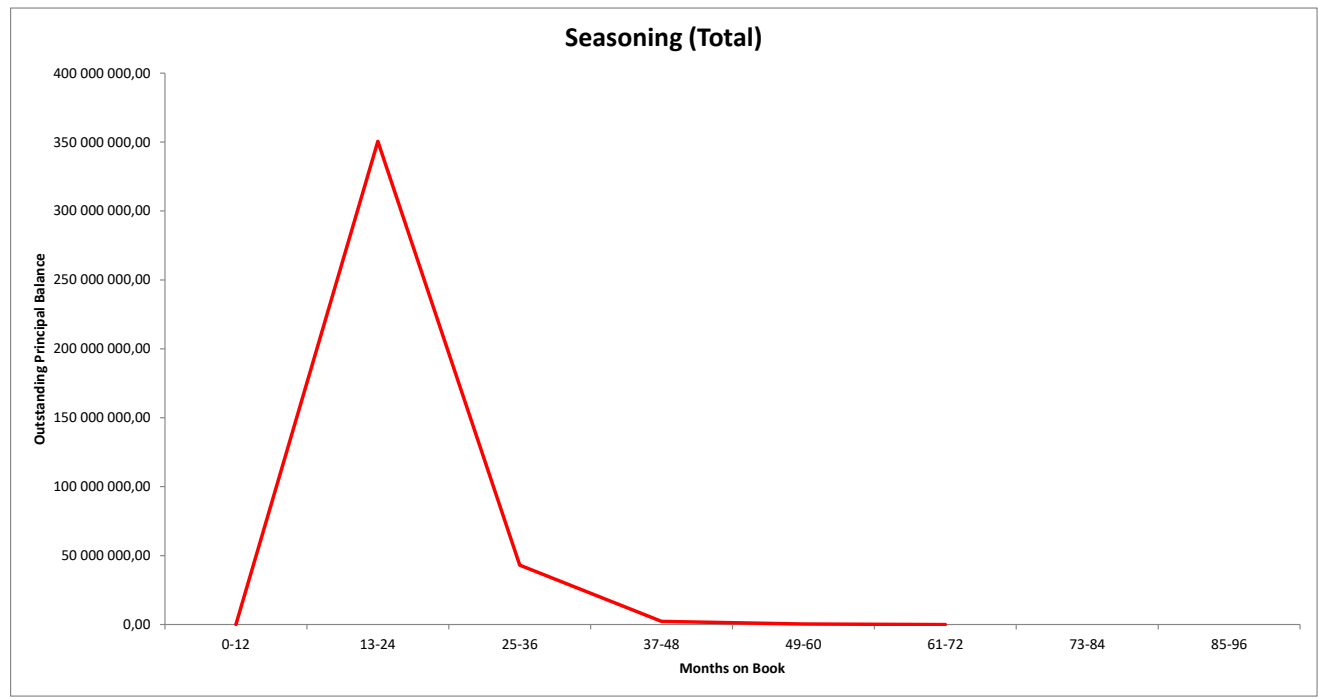
Reporting Date	27.11.2019
Payment date	25.11.2019
Period No	11
Monthly Period	01.10.2019
Interest Period	from 25.10.2019 to 25.11.2019 = 31 days

TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12	0	0	0,00 %	0,0	0,0
13		24	27 328	350 536 542	88,48 %	38,7	18,5
25		36	3 884	43 023 285	10,86 %	32,3	26,6
37		48	310	2 265 978	0,57 %	19,1	40,9
49		60	101	361 246	0,09 %	8,3	52,1
61		72	3	7 827	0,00 %	4,0	61,5
73		84					
85		96					
Total		31 626	396 194 878	100 %			

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

14.b Seasoning

Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

15.a Balloon loans



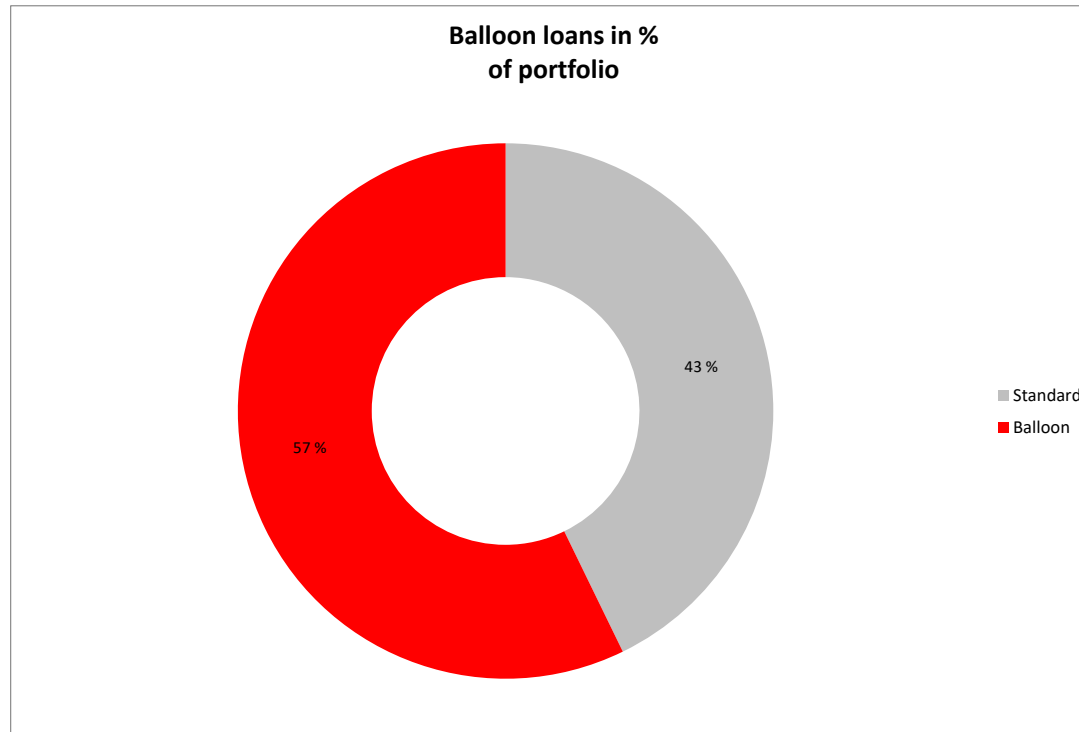
Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days

Balloon loans in % of portfolio	TOTAL						
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity
Standard	20 557	169 519 243	42,79 %	2 951	0,00 %	35,8	19,4
Balloon	11 069	226 675 634	57,21 %	93 365 108	41,19 %	39,4	19,7
Total	31 626	396 194 878	100 %	93 368 060	23,57 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

16.a # loans per borrower



Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	31163	388 386 045	98,03 %
	2	213	6 901 521	1,74 %
	3	11	876 690	0,22 %
	4	1	30 622	0,01 %
	Total:	31 388	396 194 878	100,0 %

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.11.2019
Payment date	25.11.2019
Period No	11
Monthly Period	01.10.2019
Interest Period	from 25.10.2019 to 25.11.2019 = 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days

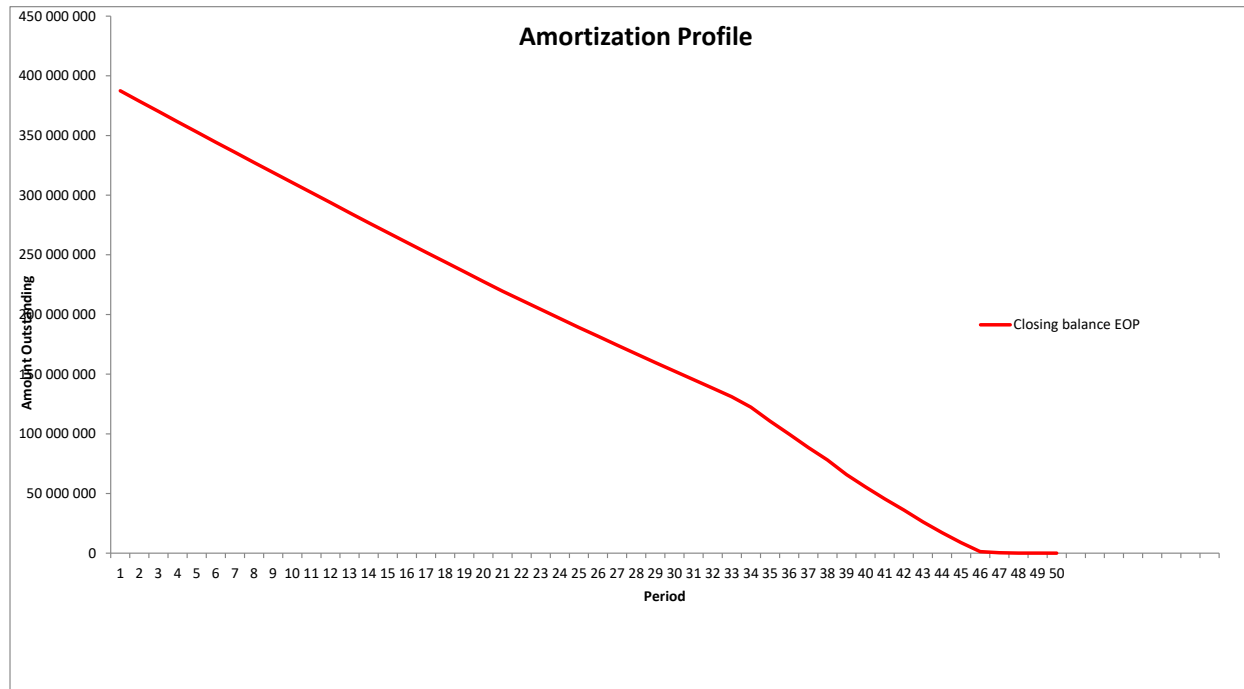
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	396 194 878	387 473 372	8 721 506	793 519	2,43 %	97,80 %
2	387 473 372	378 785 990	8 687 382	774 219	2,42 %	95,61 %
3	378 785 990	370 097 251	8 688 739	755 220	2,42 %	93,41 %
4	370 097 251	361 490 716	8 606 535	736 276	2,41 %	91,24 %
5	361 490 716	352 900 955	8 589 761	717 451	2,41 %	89,07 %
6	352 900 955	344 359 204	8 541 751	698 553	2,40 %	86,92 %
7	344 359 204	335 881 331	8 477 872	679 822	2,39 %	84,78 %
8	335 881 331	327 450 263	8 431 068	661 184	2,39 %	82,65 %
9	327 450 263	318 984 980	8 465 283	642 657	2,38 %	80,51 %
10	318 984 980	310 566 118	8 418 861	624 076	2,37 %	78,39 %
11	310 566 118	302 156 779	8 409 340	605 673	2,37 %	76,26 %
12	302 156 779	293 759 125	8 397 654	587 382	2,36 %	74,15 %
13	293 759 125	285 259 367	8 499 758	569 126	2,35 %	72,00 %
14	285 259 367	276 890 616	8 368 751	550 891	2,34 %	69,89 %
15	276 890 616	268 524 238	8 366 377	532 827	2,33 %	67,78 %
16	268 524 238	260 311 030	8 213 208	514 796	2,32 %	65,70 %
17	260 311 030	252 082 480	8 228 550	496 932	2,31 %	63,63 %
18	252 082 480	243 969 416	8 113 064	479 253	2,31 %	61,58 %
19	243 969 416	235 863 758	8 105 658	461 731	2,29 %	59,53 %
20	235 863 758	227 697 810	8 165 949	444 217	2,28 %	57,47 %

Amortization profile (first 20 periods)

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

17.b Amortization Profile

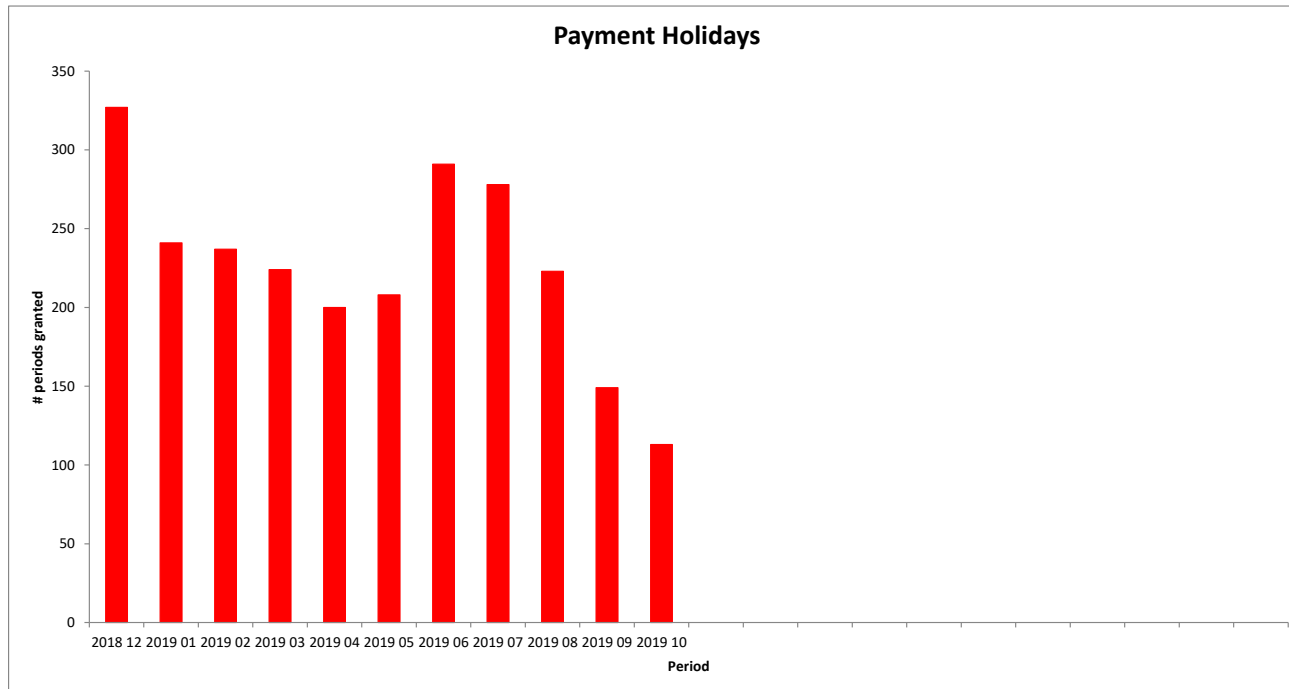
Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	11				
Monthly Period	01.10.2019				
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

19.a Downpayment



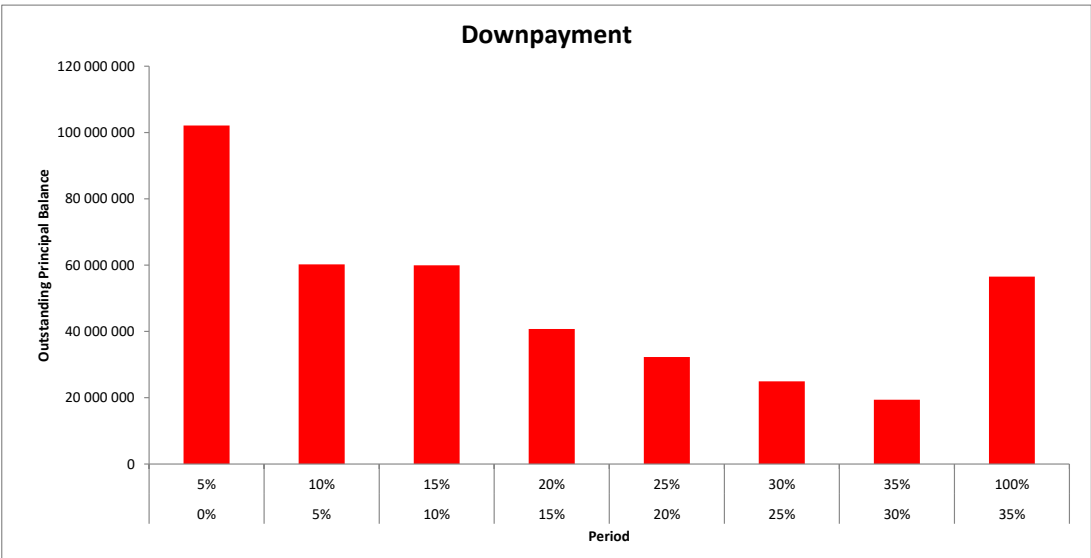
Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	11				
Monthly Period	01.10.2019				
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 996	102 134 992	25,8 %	39,0	19,6
	5 %	10 %	4 017	60 224 848	15,2 %	39,3	19,6
	10 %	15 %	4 374	59 950 121	15,1 %	38,4	19,8
	15 %	20 %	3 114	40 738 052	10,3 %	38,1	19,6
	20 %	25 %	2 527	32 282 738	8,1 %	37,7	19,6
	25 %	30 %	2 072	24 941 206	6,3 %	37,2	19,7
	30 %	35 %	1 669	19 415 765	4,9 %	37,3	19,5
	35 %	100 %	6 857	56 507 155	14,3 %	34,5	19,3
Total			31 626	396 194 878	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from	25.10.2019
	to	25.11.2019
	=	31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

20.a Vehicle Condition

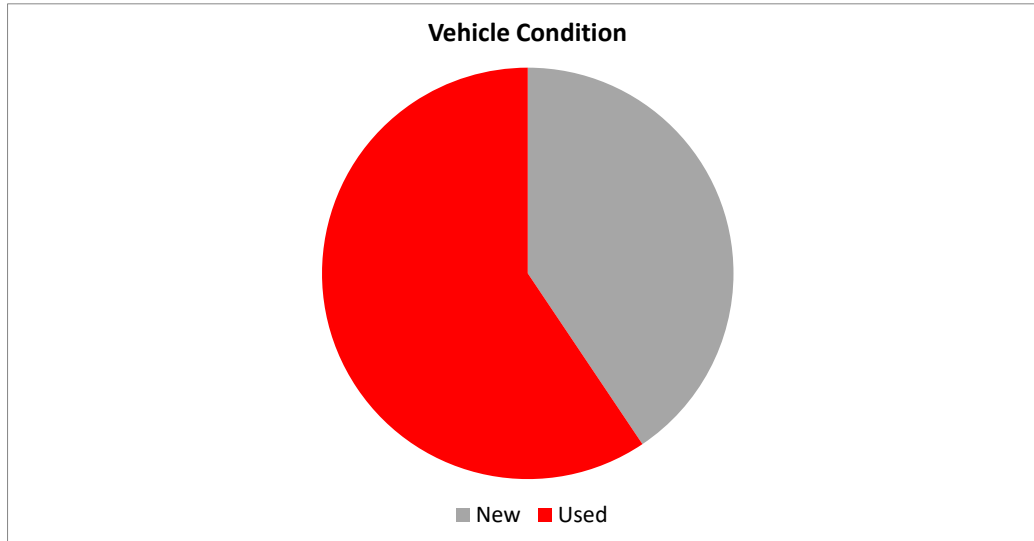


Reporting Date	27.11.2019
Payment date	25.11.2019
Period No	11
Monthly Period	01.10.2019
Interest Period	from 25.10.2019 to 25.11.2019 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 818	160 807 267	40,6 %	38,6	19,4
	Used	22 808	235 387 611	59,4 %	37,4	19,7
	Total	31 626	396 194 878	100 %		

20.b Vehicle Condition

Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	11				
Monthly Period	01.10.2019				
Interest Period	from 25.10.2019	to 25.11.2019	=	31 days	



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

21.a Borrower Type



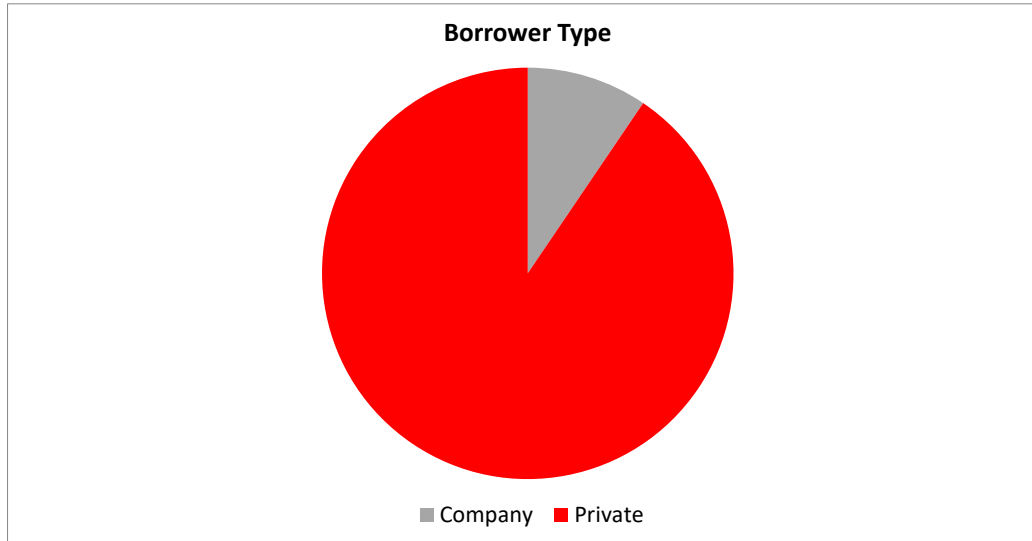
Reporting Date	27.11.2019
Payment date	25.11.2019
Period No	11
Monthly Period	01.10.2019
Interest Period	from 25.10.2019 to 25.11.2019 = 31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 156	37 564 373	9,5 %	36,38	19,56
	Private	29 470	358 630 505	90,5 %	38,06	19,57
	Total	31 626	396 194 878	100,0 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	11				
Monthly Period	01.10.2019				
Interest Period	from 25.10.2019	to 25.11.2019	=	31 days	



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days

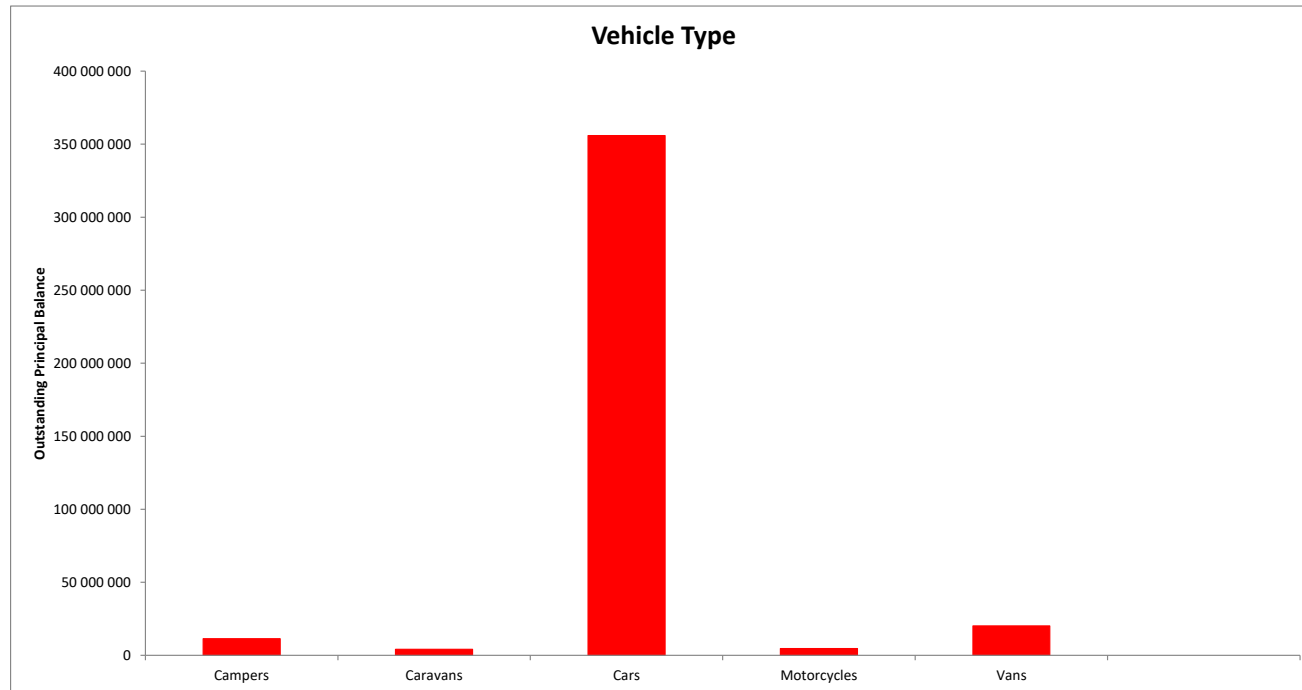


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		467	11 378 836	2,87 %	40,14	18,86
Caravans		334	4 159 775	1,05 %	40,19	18,17
Cars		28 662	355 861 049	89,82 %	37,85	19,62
Motorcycles		578	4 596 834	1,16 %	38,71	17,38
Vans		1 585	20 198 384	5,10 %	36,98	19,87
		31 626	396 194 878	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

23.a Restructured Loans

Reporting Date	27.11.2019		
Payment date	25.11.2019		
Period No	11		
Monthly Period	01.10.2019		
Interest Period	from 25.10.2019	to 25.11.2019	= 31 days

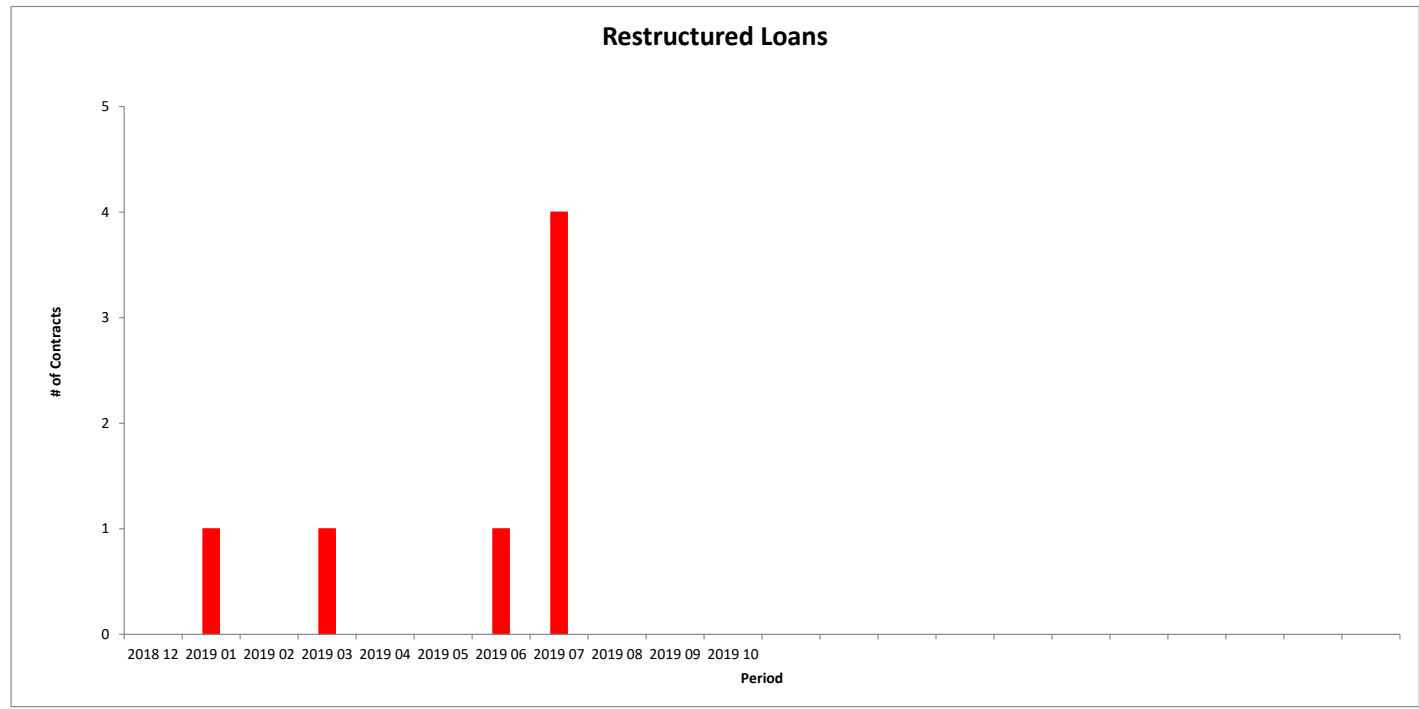


TOTAL		
Period	No	Outstanding balance
2018 12	0	0
2019 01	1	6 294
2019 02	0	0
2019 03	1	9 226
2019 04	0	0
2019 05	0	0
2019 06	1	3 728
2019 07	4	63 323
2019 08	0	0
2019 09	0	0
2019 10	0	0
	7	82 570

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	11				
Monthly Period	01.10.2019				
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

24.a Dynamic Interest rate



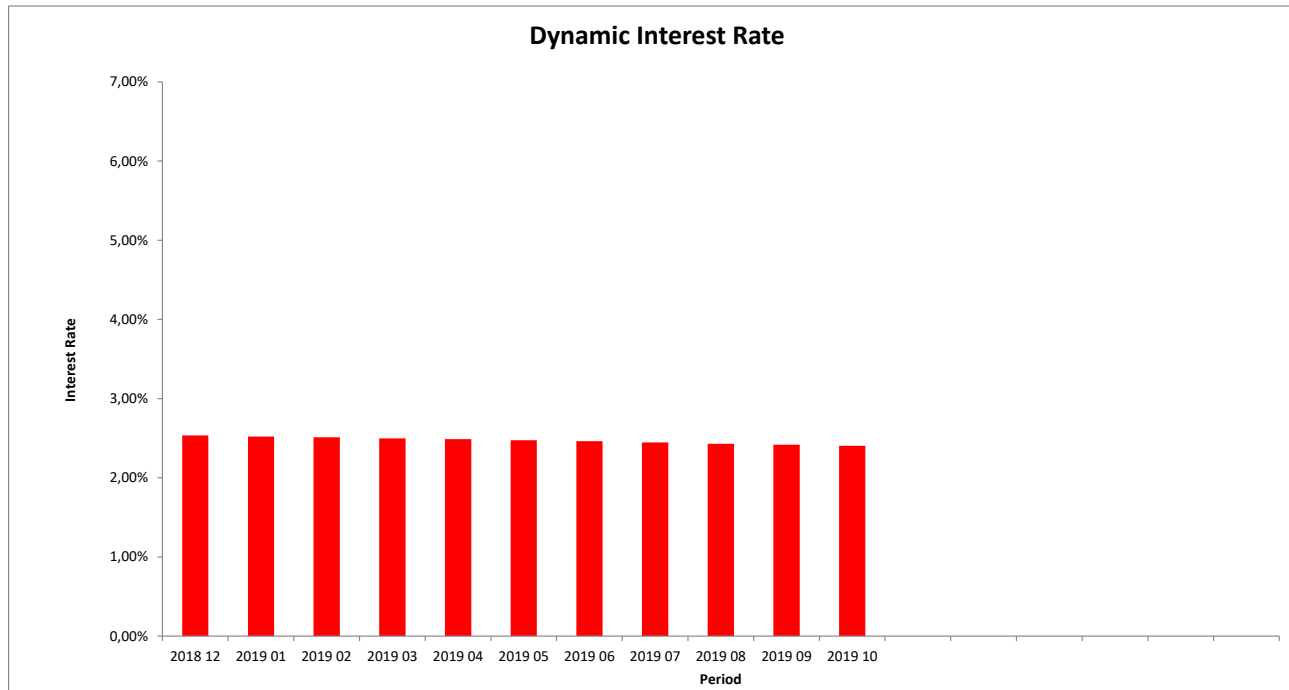
Reporting Date	27.11.2019
Payment date	25.11.2019
Period No	11
Monthly Period	01.10.2019
Interest Period	from 25.10.2019 to 25.11.2019 = 31 days

	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 %

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

24.b Dynamic Interest Rate

Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from	25.10.2019
	to	25.11.2019
	=	31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



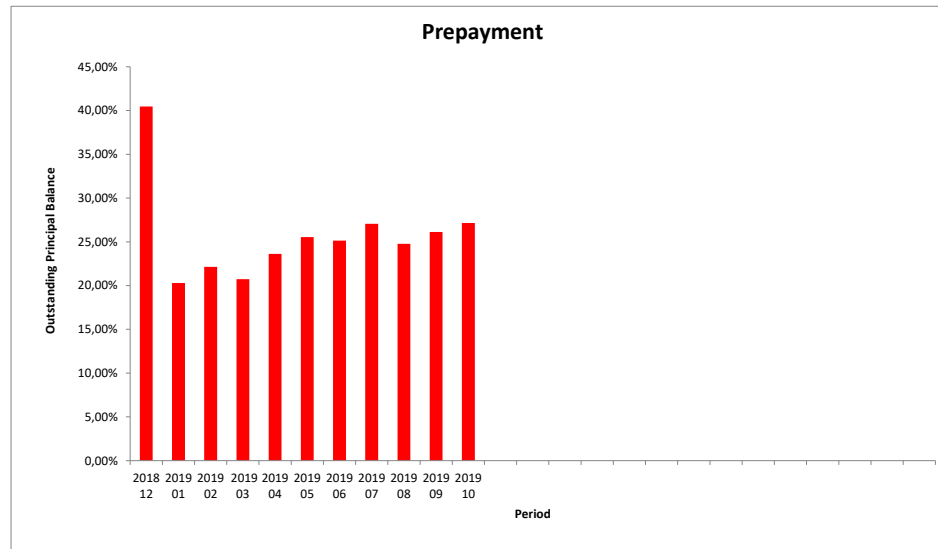
Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	11				
Monthly Period	01.10.2019				
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days

		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 %	

25.b Dynamic Pre-Payments



Reporting Date	27.11.2019				
Payment date	25.11.2019				
Period No	11				
Monthly Period	01.10.2019				
Interest Period	from	25.10.2019	to	25.11.2019	= 31 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

26. Delinquency



Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 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			8	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	12	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	31	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	54	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	68	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	83	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	106	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	128	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	146	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	168	271 327
	11																	
12																		
2019	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 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	8 484	222 316	105 712
2019 2	671 972	52							114 622	114 622	557 350	240 138	354 759	317 212	68 662	423 421	248 550
2019 3	824 504	63										166 800	166 800	657 704	59 334	226 135	598 370
2019 4	271 327	22												2 146	2 146	269 181	

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

28. Priority of Payments - Revenue

Reporting Date	27.11.2019
Payment date	25.11.2019
Period No	11
Monthly Period	01.10.2019
Interest Period	from 25.10.2019 to 25.11.2019 = 31 days



Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 441 243,84	EUR
Senior Expenses	-	27 099,93	EUR
Servicing Fee	-	170 583,91	EUR
Tranche A Loan Interest to Issuer	-	72 628,04	EUR
Tranche B Loan Interest to Issuer	-	32 667,00	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	-	236 070,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	107 231,64	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	1,46	EUR
Deferred Purchase Price to Seller		782 061,86	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 676 425,87	EUR
Senior Expenses	-	25 706,56	EUR
Issuer Swap Interest Amount	-	72 628,04	EUR
Interest Class A Notes	-	-	EUR
Interest Class B Notes	-	32 667,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	2 082 023,04	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	236 070,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	32,05	EUR
Principal Issuer Subordinated Loan	-	107 199,59	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		107 199,59	EUR

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date	27.11.2019
Payment date	25.11.2019
Period No	11
Monthly Period	01.10.2019
Interest Period	from 25.10.2019 to 25.11.2019 = 31 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	19 661 907,86	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	19 661 907,86	EUR
<hr/>			
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	19 661 907,86	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	-	19 661 907,86	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	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	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
<hr/>			
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	107 199,59	EUR
---	------------	-----

Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller	782 061,86	EUR
---	------------	-----

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from 25.10.2019	to 25.11.2019 = 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	27 099,93				
Interest accrued for the Period	EUR	281 637,00	-	32 667,00	236 070,00	12 900,00
Cumulative Interest accrued	EUR	3 474 479,00	122 999,00	388 737,00	2 809 233,00	153 510,00
Interest Payments	EUR	281 637,00	-	32 667,00	236 070,00	12 900,00
Cumulative Interest Payments	EUR	3 474 479,00	122 999,00	388 737,00	2 809 233,00	153 510,00
Interest accrued on Subordinated Loan for the Period	EUR	32,05				
Cumulative Interest accrued on Subordinated Loan	EUR	2 227,59				
Interest Payments on Subordinated Loan	EUR	32,05				
Cumulative Interest Payments on Subordinated Loan	EUR	2 227,59				
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
Thomas André Johansen	+ 47 91 82 42 44	thomas.andren.johansen@santanderconsumer.no
Morten Christopher Freberg Holme	+47 92 82 38 33	morten.holme@santanderconsumer.no
Joachim Joveng Rogne	+47 48 23 86 32	joachim.joveng.rogne@santanderconsumer.no

Risk

Olav Furuseth	+47 91 15 20 08	olav.furuseth@santanderconsumer.no
Christian Frederik Bull-Berg	+47 41 07 29 52	christian.frederik.bull.berg@santanderconsumer.no

Reporting Date	27.11.2019	
Payment date	25.11.2019	
Period No	11	
Monthly Period	01.10.2019	
Interest Period	from	25.10.2019
	to	25.11.2019
	=	31 days