

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.10.2019				
Payment date	25.10.2019			Following payment dates:	25.11.2019
Period No	10				27.12.2019
Monthly Period	01.09.2019				
Interest Period	from 25.09.2019		to	25.10.2019	= 30 days
Cut-Off date	30.09.2019				

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	29.10.2019
Payment date	25.10.2019
Period No	10
Monthly Period	01.09.2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	435 559 339,13 EUR
Scheduled Loan Principal Repayments	8 926 147,51 EUR
Prepayments	10 365 052,27 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	19 291 199,78 EUR
New Defaulted Auto Loans in Period	220 683,20 EUR
Closing Balance	416 047 456,15 EUR
Principal Recoveries on loans in default	199 634,76 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 313 748,91 EUR
Interest Recoveries on loans in default	- EUR
Total Revenue Received in Period	1 313 748,91 EUR
# Loans	
At beginning of period	33 712 Loans
Paid in Full	998 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	18 Loans
At end of period	32 696 Loans

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts

Reporting Date	29.10.2019				
Payment date	25.10.2019				
Period No	10				
Monthly Period	01.09.2019				
Interest Period	from 25.09.2019	to	25.10.2019	=	30 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	1 307 566,27	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	106 115,10	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	1 413 681,37	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	469 996,60	EUR
b. Reserve Fund	2 295 337,73	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	2 765 334,33	EUR

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

3. Amount Due for Distribution - Redemption Receipts



Reporting Date	29.10.2019				
Payment date	25.10.2019				
Period No	10				
Monthly Period	01.09.2019				
Interest Period	from 25.09.2019	to	25.10.2019	=	30 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	19 490 834,54	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	19 490 834,54	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	19 490 834,54	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	19 490 834,54	EUR

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

4. Reserve Accounts



Reporting Date	29.10.2019
Payment date	25.10.2019
Period No	10
Monthly Period	01.09.2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 days

Note Balance

Beginning of Period	436 640 478,64	EUR
End of Period	417 149 644,10	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 %	2 295 337,73	EUR
Cash Outflow		2 295 337,73	EUR
Cash Inflow		2 189 222,63	EUR
End of Period	0,5 %	2 189 222,63	EUR
Required Reserve Amount	0,5 %	2 189 222,63	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**

6. Note Principal



Reporting Date	29.10.2019			
Payment date	25.10.2019			
Period No	10			
Monthly Period	01.09.2019			
Interest Period	from 25.09.2019	to	25.10.2019 =	30 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	370 040 478,64	28 000 000,00	36 600 000,00	2 000 000,00	EUR
Sequential Amortization	19 490 834,54	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	350 549 644,10	28 000 000,00	36 600 000,00	2 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	1 081 139,51	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	-	220 683,20	EUR
Principal Recoveries	-	-	-	199 634,76	EUR
End of Period	-	-	-	1 102 187,95	EUR

Net Note Principal

Beginning of Period	370 040 478,64	28 000 000,00	36 600 000,00	918 860,49	EUR
End of Period	350 549 644,10	28 000 000,00	36 600 000,00	897 812,05	EUR

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

7. Outstanding Notes

Reporting Date	29.10.2019
Payment date	25.10.2019
Period No	10
Monthly Period	01.09.2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 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	436 640 478,64	370 040 478,64	28 000 000,00	36 600 000,00	2 000 000,00
Available Distribution Amount	19 490 834,54				
Amortisation	19 490 834,54				
Redemption per Class	19 490 834,54	19 490 834,54	-	-	-
Redemption per Note		3 255,53	-	-	-
Class Principal Outstanding Closing Balance	417 149 644,10	350 549 644,10	28 000 000,00	36 600 000,00	2 000 000,00
Current Tranching	100 %	84,03 %	6,71 %	8,77 %	0,48 %
Current Pool Factor		0,59	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		(Act/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*					
Interest Days	30				
Principal Outstanding per Note Beginning of Period		61 807,33	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 255,53	-	-	-
Principal Outstanding per Note End of Period		58 551,80	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)	18,13 %	11,42 %	2,65 %	2,17 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	18,66 %	11,94 %	2,65 %	2,17 %
Current CE (Subordination)	15,97 %	9,25 %	0,48 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)	16,49 %	9,78 %	0,48 %	0,00 %

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.10.2019
Payment date 25.10.2019
Period No 10
Monthly Period 01.09.2019
Interest Period : 25.09.2019 to 25.10.2019 = 30 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

Reporting Date	29.10.2019				
Payment date	25.10.2019				
Period No	10				
Monthly Period	from	01.09.2019	to	25.10.2019	= 30 days
Interest Period	from	25.09.2019	to	25.10.2019	= 30 days



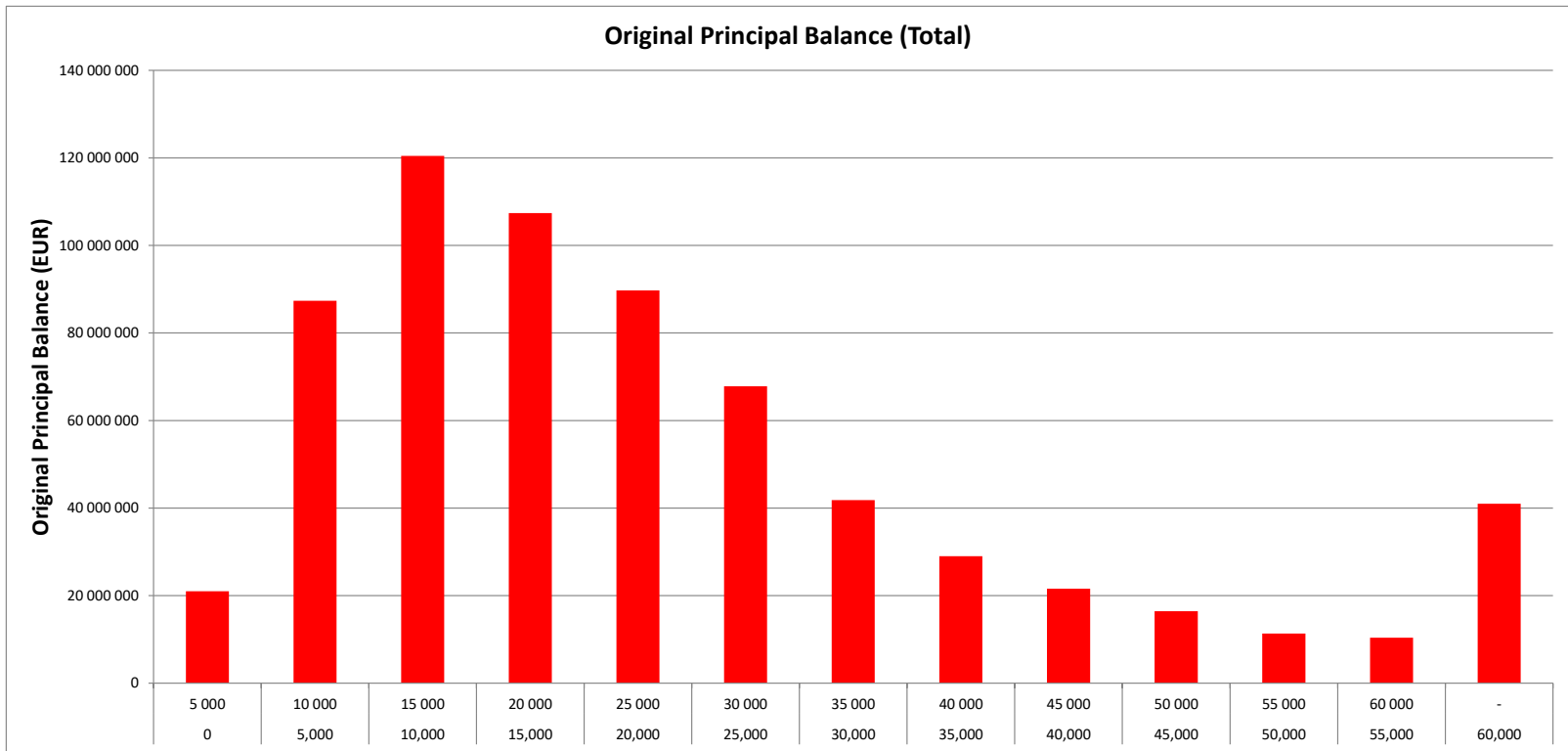
Average amount - all: 15 089

	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	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

10.a Outstanding Principal Balance

Reporting Date	29.10.2019
Payment date	25.10.2019
Period No	10
Monthly Period	01.09.2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 days



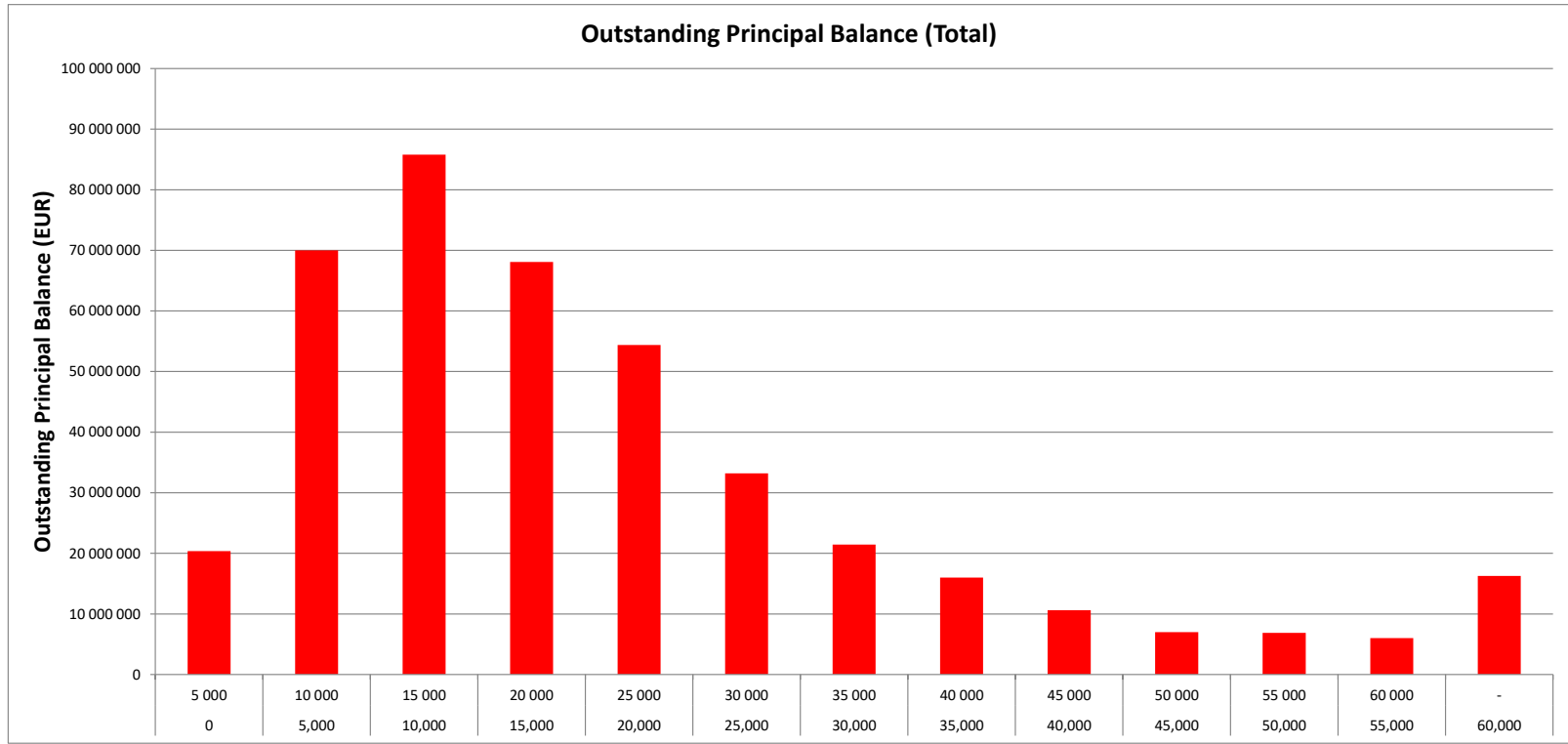
Average amount - all: 12 725

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 745	20 371 144	4,90 %	24,0	19,8
	5 000	10 000	9 426	69 989 728	16,82 %	36,1	19,1
	10 000	15 000	6 996	85 794 940	20,62 %	39,2	18,8
	15 000	20 000	3 936	68 080 410	16,36 %	39,9	18,5
	20 000	25 000	2 443	54 365 793	13,07 %	40,9	18,1
	25 000	30 000	1 221	33 194 101	7,98 %	41,0	18,1
	30 000	35 000	662	21 458 133	5,16 %	40,9	18,4
	35 000	40 000	428	15 996 410	3,84 %	40,7	18,3
	40 000	45 000	251	10 627 448	2,55 %	40,9	18,5
	45 000	50 000	148	6 997 126	1,68 %	41,5	18,2
	50 000	55 000	132	6 890 769	1,66 %	41,7	17,8
	55 000	60 000	105	6 003 793	1,44 %	42,1	17,4
	60 000	-	203	16 277 661	3,91 %	40,6	18,5
	Total			32 696	416 047 456	100 %	

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

10.b Outstanding Principal Balance Graph

Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

11.a Geographical Distribution



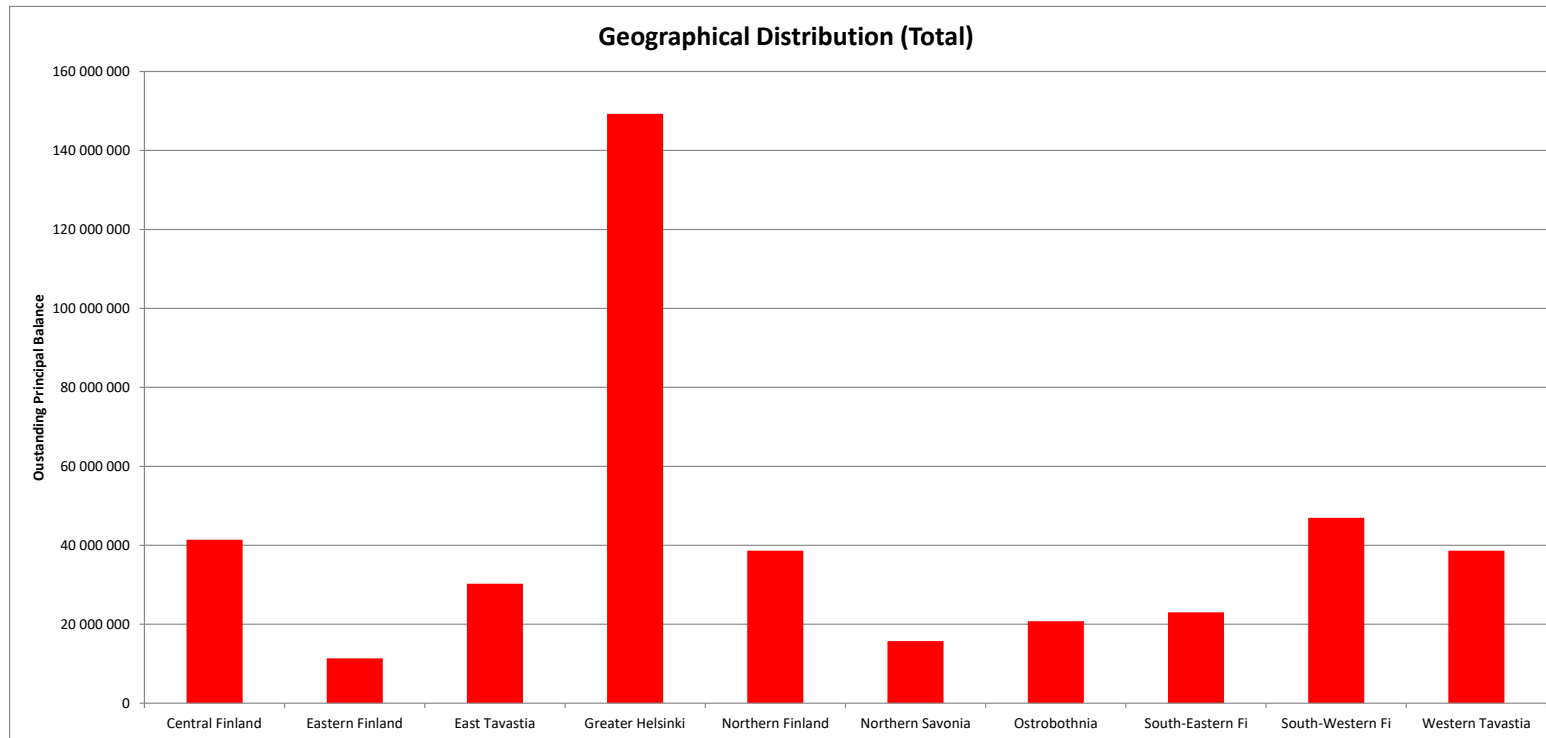
Reporting Date	29.10.2019				
Payment date	25.10.2019				
Period No	10				
Monthly Period	01.09.2019				
Interest Period	from 25.09.2019	to 25.10.2019	=	30 days	

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning
Central Finland	3 462	41 427 266	9,96 %	38,6	18,7
Eastern Finland	968	11 379 978	2,74 %	38,3	18,5
East Tavastia	2 424	30 259 529	7,27 %	38,8	18,6
Greater Helsinki	10 608	149 250 469	35,87 %	38,8	18,7
Northern Finland	2 976	38 639 675	9,29 %	39,4	18,3
Northern Savonia	1 350	15 720 703	3,78 %	38,3	18,5
Ostrobothnia	1 971	20 751 182	4,99 %	38,2	18,4
South-Eastern Fi	1 969	23 031 240	5,54 %	38,4	18,7
South-Western Fi	3 920	46 958 785	11,29 %	38,5	18,7
Western Tavastia	3 048	38 628 629	9,28 %	38,7	18,4
Total	32 696	416 047 456	100 %		

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

11.b Geographical Distribution Graph

Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

12.a Interest Rate



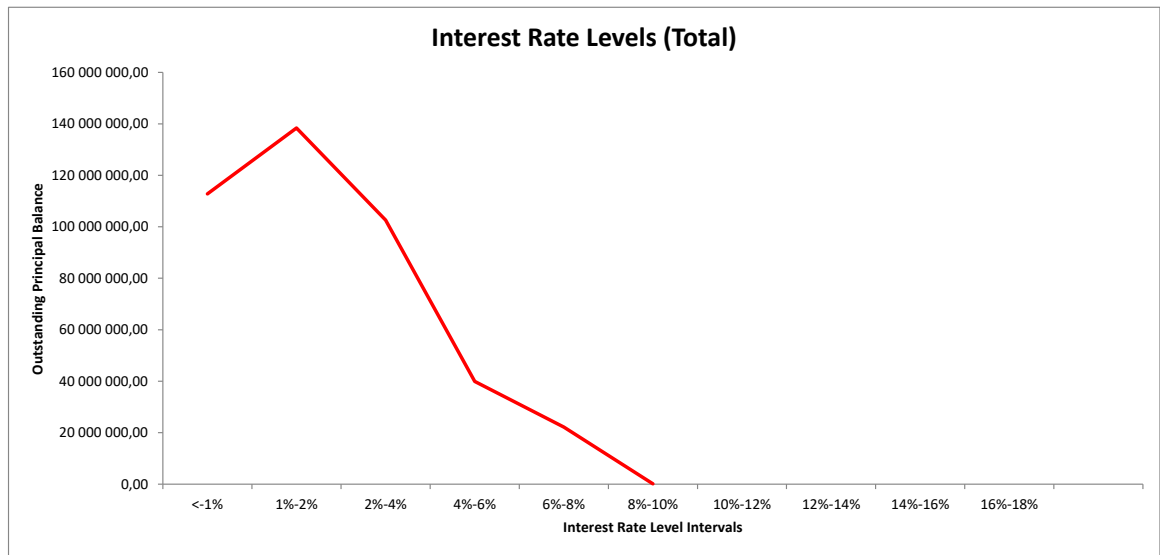
Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	7 082	112 799 880	27,11 %	39,9	18,1
1	2	8 917	138 384 282	33,26 %	38,8	19,1
2	4	8 502	102 625 328	24,67 %	38,6	18,5
4	6	4 752	39 900 665	9,59 %	37,4	18,5
6	8	3 403	22 193 407	5,33 %	35,9	18,2
8	10	39	139 789	0,03 %	34,6	18,8
10	12					
12	14	1	4 105	0,00 %	27,0	20,0
14	16					
16	18					
18	-					
Total		32 696	416 047 456	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from	25.09.2019
	to	25.10.2019
	=	30 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

13.a Remaining Terms



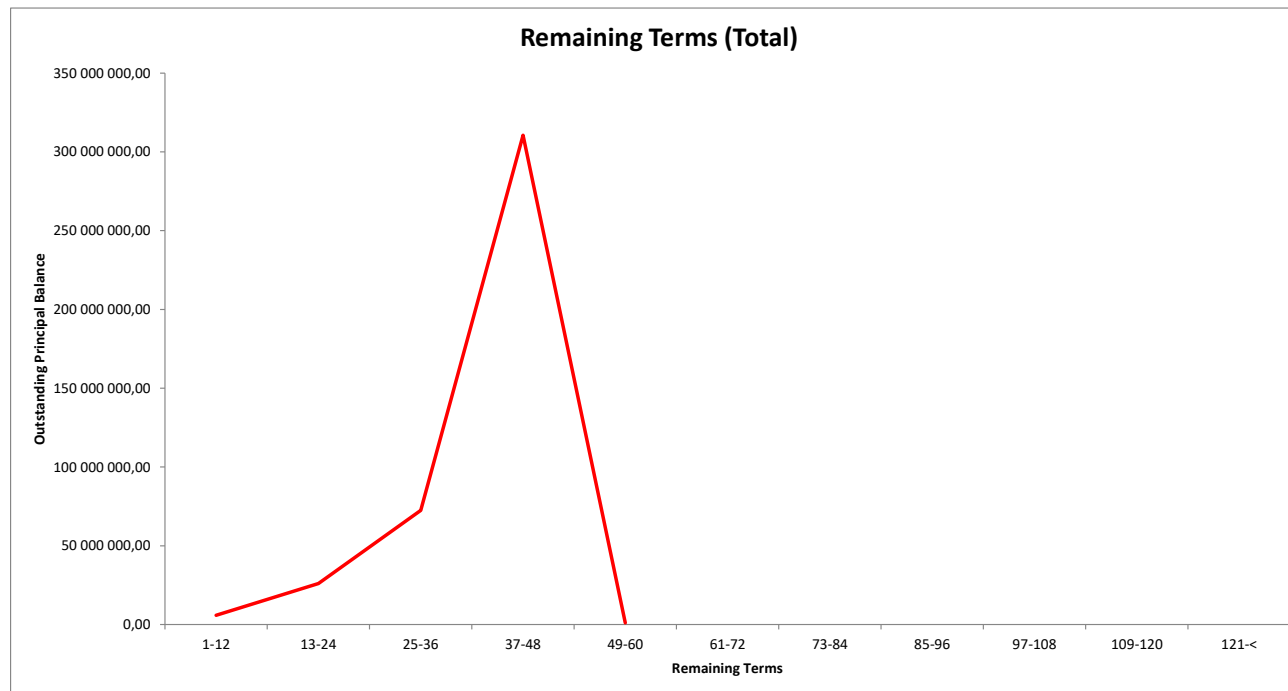
Reporting Date	29.10.2019				
Payment date	25.10.2019				
Period No	10				
Monthly Period	01.09.2019				
Interest Period	from	25.09.2019	to	25.10.2019	= 30 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	19	20 210	0,00 %	0,0	24,1
	1		12	2 199	5 863 871	1,41 %	8,4	21,8
	13		24	4 223	26 014 527	6,25 %	19,3	20,1
	25		36	6 908	72 505 915	17,43 %	32,6	21,9
	37		48	19 297	310 581 995	74,65 %	42,4	17,7
	49		60	50	1 060 938	0,26 %	49,3	13,0
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			32 696	416 047 456	100 %			

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

13.b Remaining Terms

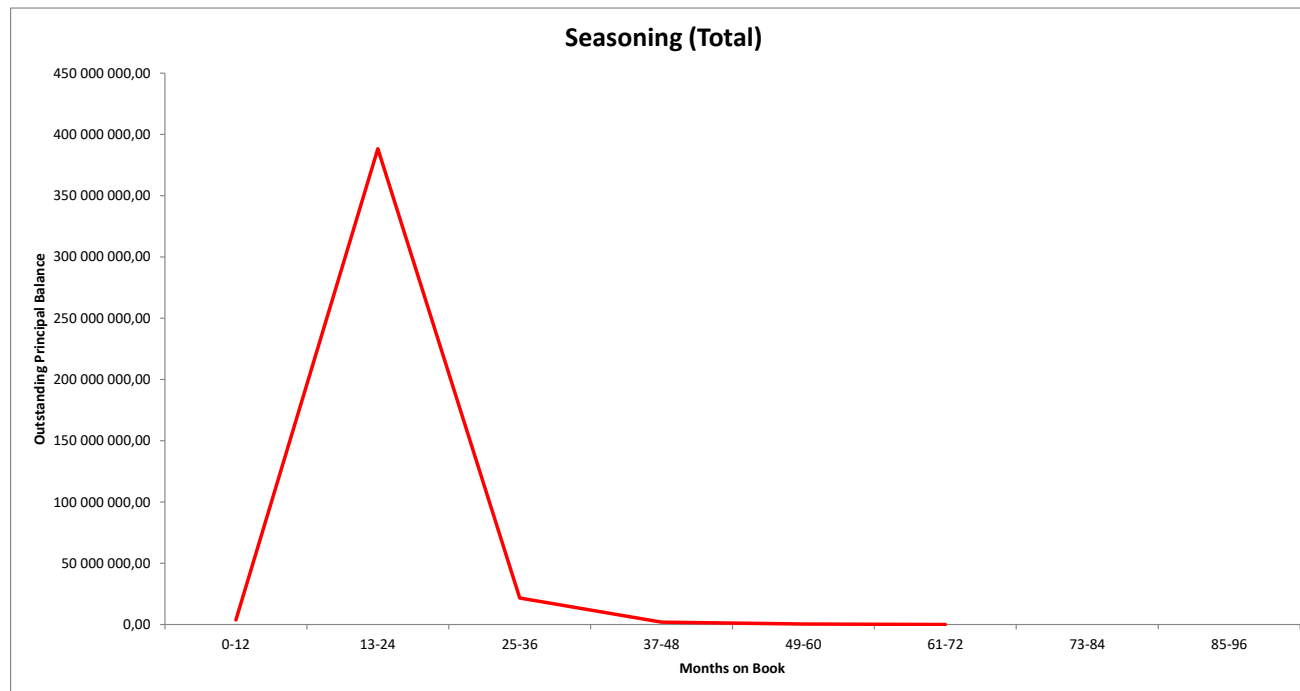
Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

14.b Seasoning

Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

15.a Balloon loans



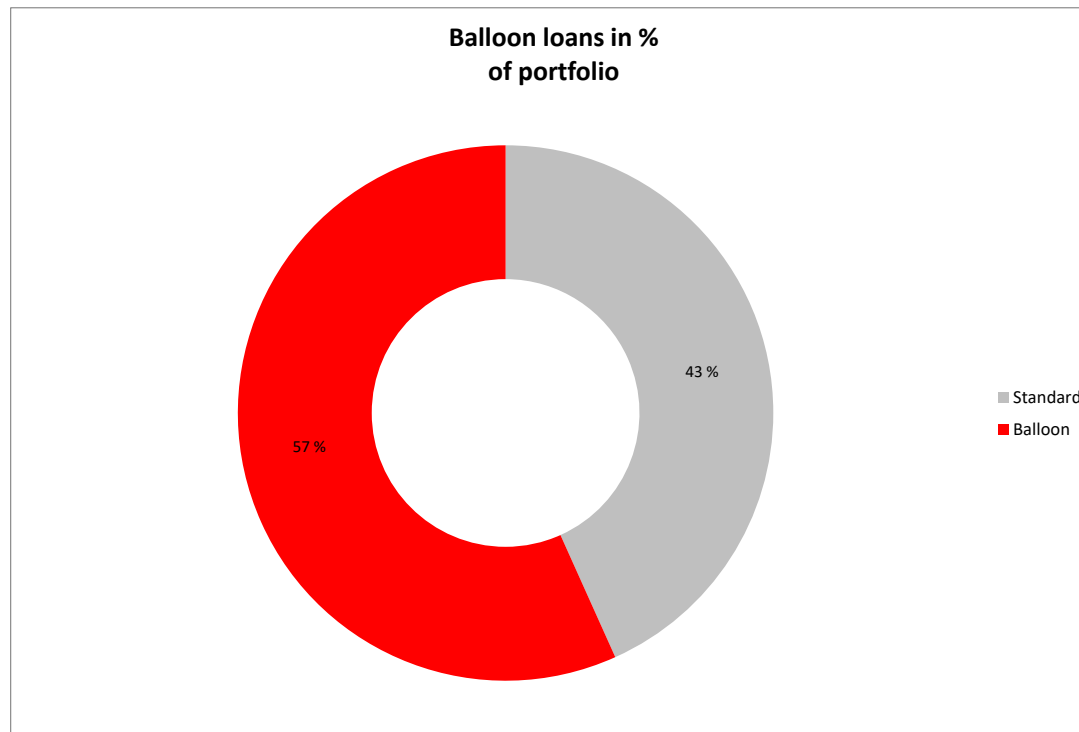
Reporting Date	29.10.2019					
Payment date	25.10.2019					
Period No	10					
Monthly Period	01.09.2019					
Interest Period	from	25.09.2019	to	25.10.2019	=	30 days

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		21 352	180 065 644	43,28 %	2 994	0,00 %	36,6	18,4
Balloon		11 344	235 981 812	56,72 %	95 689 892	40,55 %	40,4	18,7
Total		32 696	416 047 456	100 %	95 692 886	23,00 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from	25.09.2019
	to	25.10.2019
	=	30 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

16.a # loans per borrower



Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	32217	407 663 546	97,98 %
	2	221	7 448 809	1,79 %
	3	11	903 529	0,22 %
	4	1	31 572	0,01 %
	Total:		32 450	416 047 456

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

17.a Amortization Profile



Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days

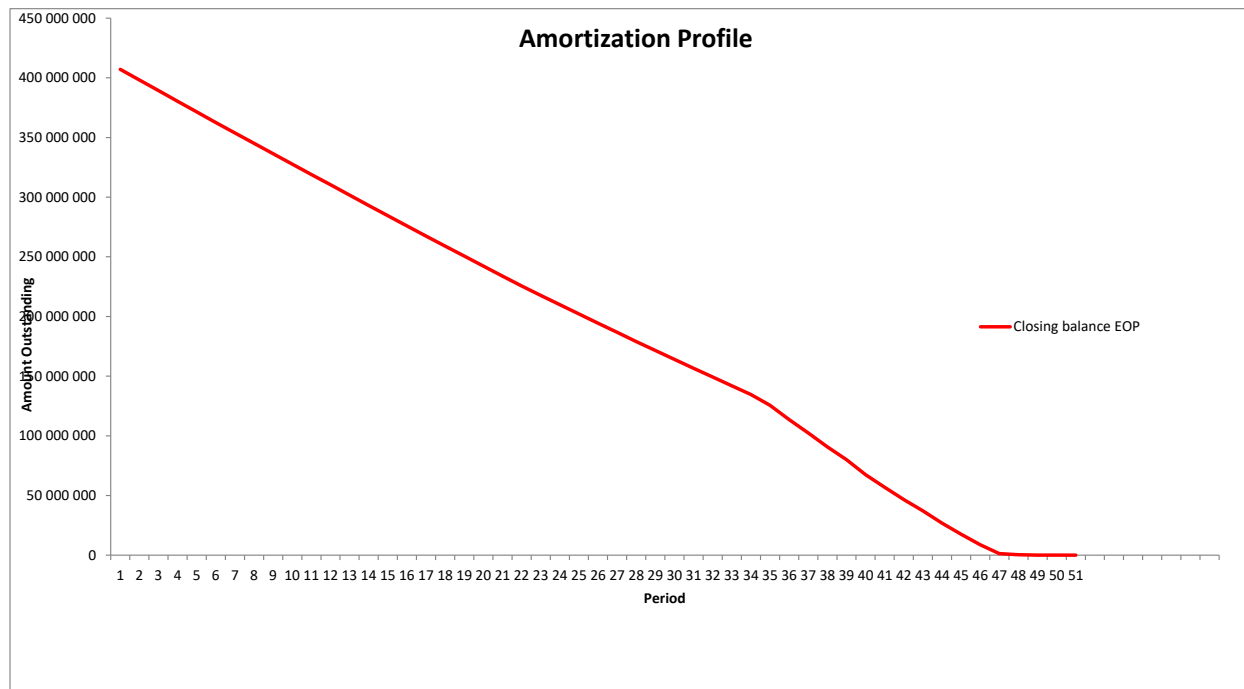
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	416 047 456	407 089 839	8 957 617	838 312	2,44 %	97,85 %
2	407 089 839	398 190 144	8 899 695	818 339	2,44 %	95,71 %
3	398 190 144	389 231 711	8 958 433	798 669	2,43 %	93,55 %
4	389 231 711	380 279 130	8 952 581	779 054	2,43 %	91,40 %
5	380 279 130	371 423 341	8 855 789	759 444	2,42 %	89,27 %
6	371 423 341	362 562 515	8 860 826	739 992	2,42 %	87,14 %
7	362 562 515	353 774 172	8 788 344	720 450	2,41 %	85,03 %
8	353 774 172	345 057 755	8 716 416	701 093	2,40 %	82,94 %
9	345 057 755	336 379 792	8 677 964	681 849	2,40 %	80,85 %
10	336 379 792	327 682 131	8 697 660	662 711	2,39 %	78,76 %
11	327 682 131	319 031 793	8 650 338	643 551	2,38 %	76,68 %
12	319 031 793	310 382 360	8 649 433	624 586	2,37 %	74,60 %
13	310 382 360	301 753 894	8 628 466	605 715	2,37 %	72,53 %
14	301 753 894	293 014 126	8 739 768	586 895	2,36 %	70,43 %
15	293 014 126	284 422 736	8 591 390	568 091	2,35 %	68,36 %
16	284 422 736	275 836 003	8 586 733	549 477	2,34 %	66,30 %
17	275 836 003	267 407 091	8 428 912	530 899	2,33 %	64,27 %
18	267 407 091	258 960 145	8 446 946	512 501	2,32 %	62,24 %
19	258 960 145	250 621 258	8 338 888	494 281	2,31 %	60,24 %
20	250 621 258	242 297 229	8 324 029	476 196	2,30 %	58,24 %

Amortization profile (first 20 periods)

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.b Amortization Profile

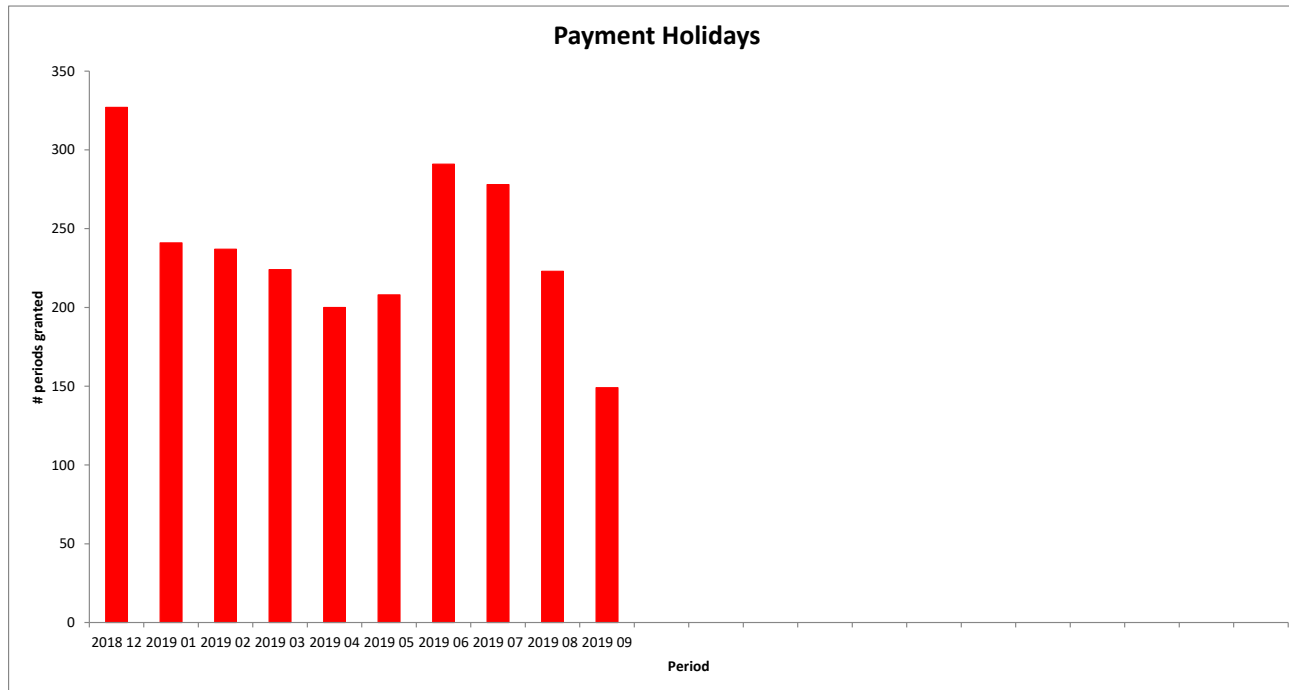
Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from	25.09.2019
	to	25.10.2019
	=	30 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

18.b Payment Holidays

Reporting Date	29.10.2019				
Payment date	25.10.2019				
Period No	10				
Monthly Period	01.09.2019				
Interest Period	from	25.09.2019	to	25.10.2019	= 30 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

19.a Downpayment



Reporting Date	29.10.2019				
Payment date	25.10.2019				
Period No	10				
Monthly Period	01.09.2019				
Interest Period	from	25.09.2019	to	25.10.2019	= 30 days

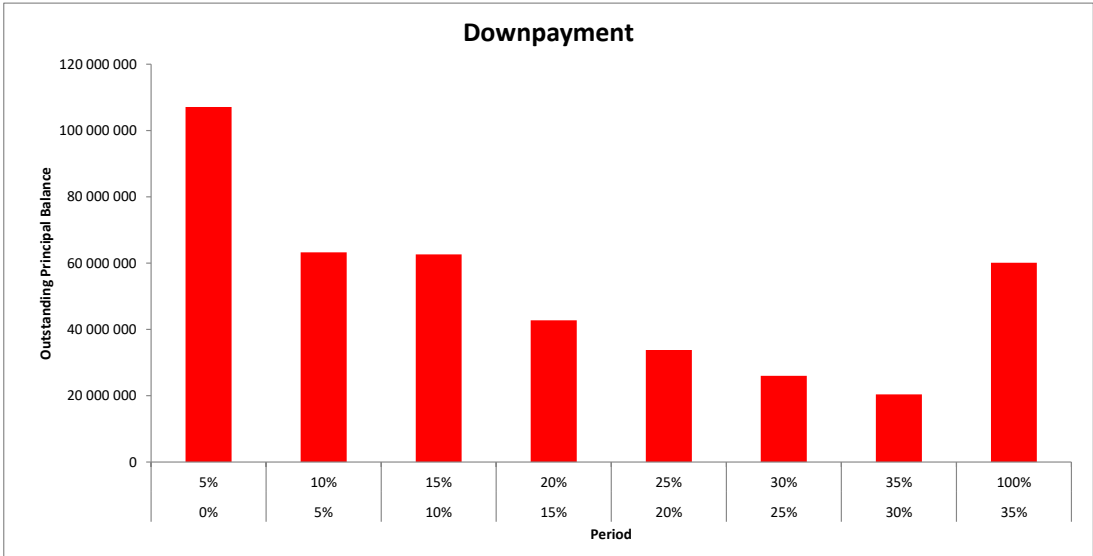
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 229	107 109 149	25,7 %	39,9	18,6
	5 %	10 %	4 134	63 230 551	15,2 %	40,2	18,6
	10 %	15 %	4 483	62 617 839	15,1 %	39,3	18,8
	15 %	20 %	3 220	42 782 210	10,3 %	39,0	18,6
	20 %	25 %	2 603	33 788 201	8,1 %	38,6	18,6
	25 %	30 %	2 127	26 015 215	6,3 %	38,1	18,7
	30 %	35 %	1 731	20 385 089	4,9 %	38,1	18,5
	35 %	100 %	7 169	60 119 203	14,5 %	35,2	18,3
Total			32 696	416 047 456	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

19.b Downpayment



Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from	25.09.2019
	to	25.10.2019
	=	30 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

20.a Vehicle Condition

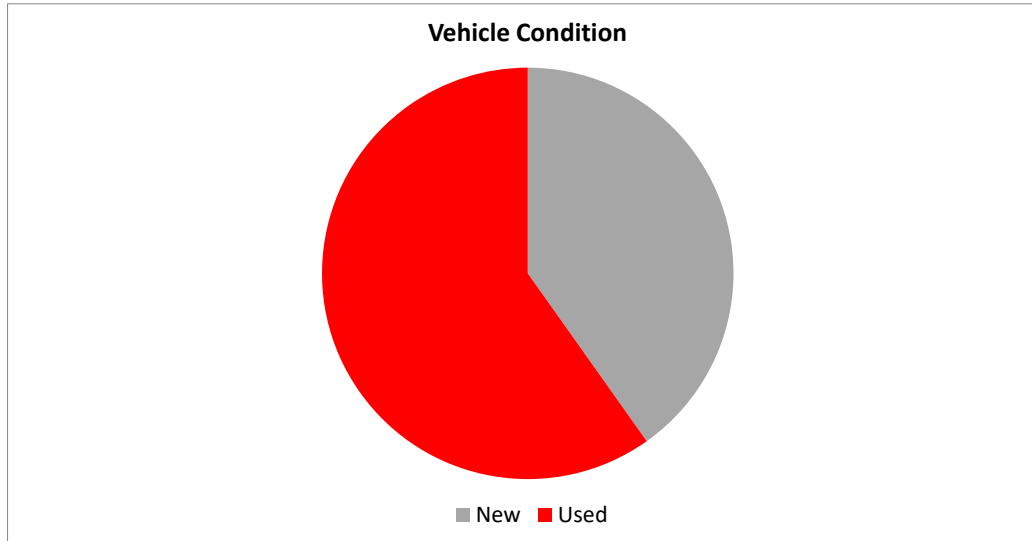


Reporting Date	29.10.2019
Payment date	25.10.2019
Period No	10
Monthly Period	01.09.2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	9 001	167 186 547	40,2 %	39,5	18,4	
Used	23 695	248 860 909	59,8 %	38,3	18,7	
Total	32 696	416 047 456	100 %			

20.b Vehicle Condition

Reporting Date	29.10.2019				
Payment date	25.10.2019				
Period No	10				
Monthly Period	01.09.2019				
Interest Period	from 25.09.2019	to 25.10.2019	=	30 days	



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

21.a Borrower Type



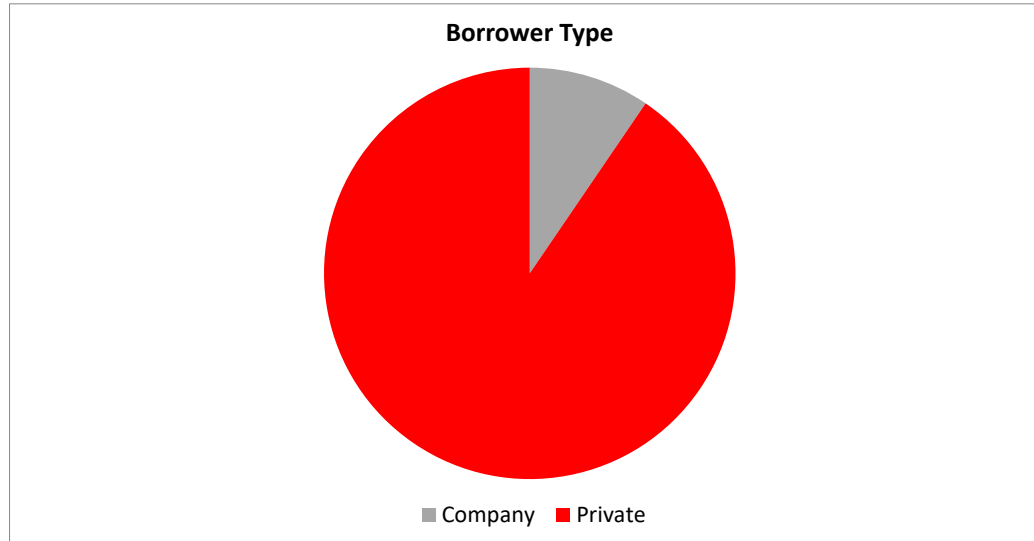
Reporting Date	29.10.2019
Payment date	25.10.2019
Period No	10
Monthly Period	01.09.2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 230	39 610 909	9,5 %	37,22	18,56
	Private	30 466	376 436 547	90,5 %	38,94	18,60
	Total	32 696	416 047 456	100,0 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	29.10.2019				
Payment date	25.10.2019				
Period No	10				
Monthly Period	01.09.2019				
Interest Period	from 25.09.2019	to 25.10.2019	=	30 days	



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

22.a Vehicle type

Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days

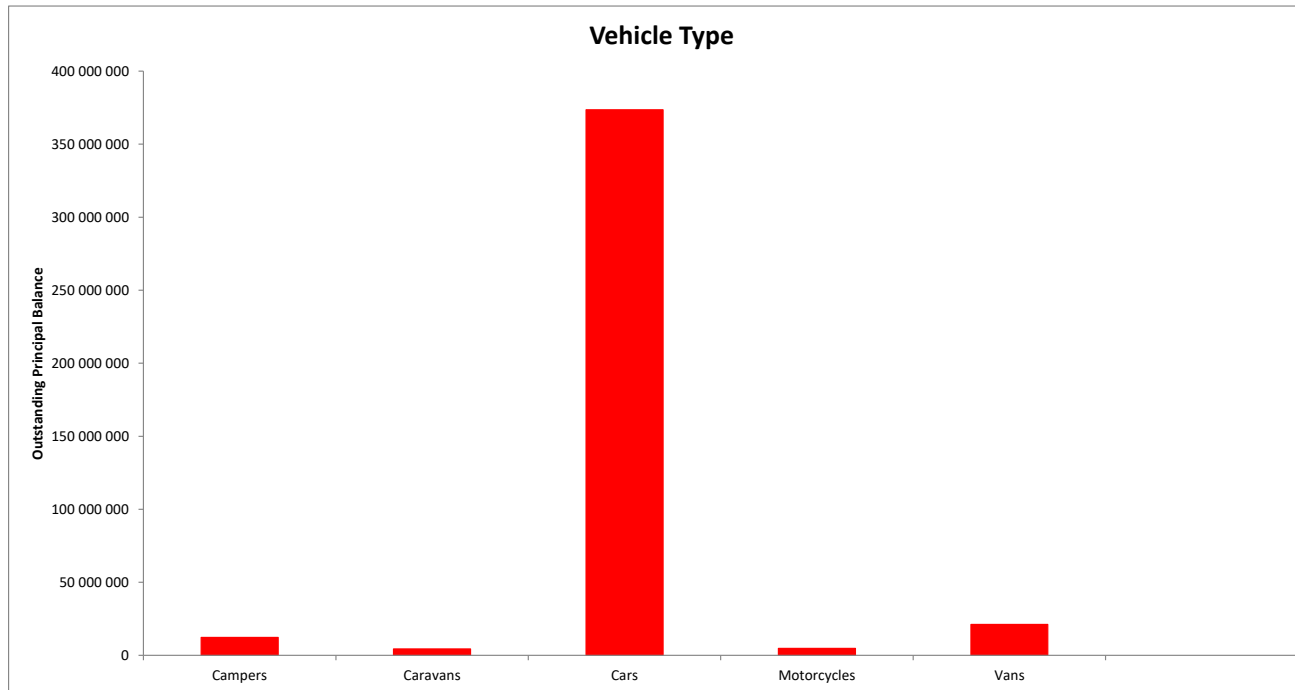


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		490	12 206 533	2,93 %	41,09	17,89
Caravans		342	4 382 609	1,05 %	41,12	17,20
Cars		29 634	373 556 233	89,79 %	38,71	18,65
Motorcycles		593	4 798 026	1,15 %	39,55	16,41
Vans		1 637	21 104 055	5,07 %	37,82	18,90
		32 696	416 047 456	100 %		

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

22.b Vehicle type

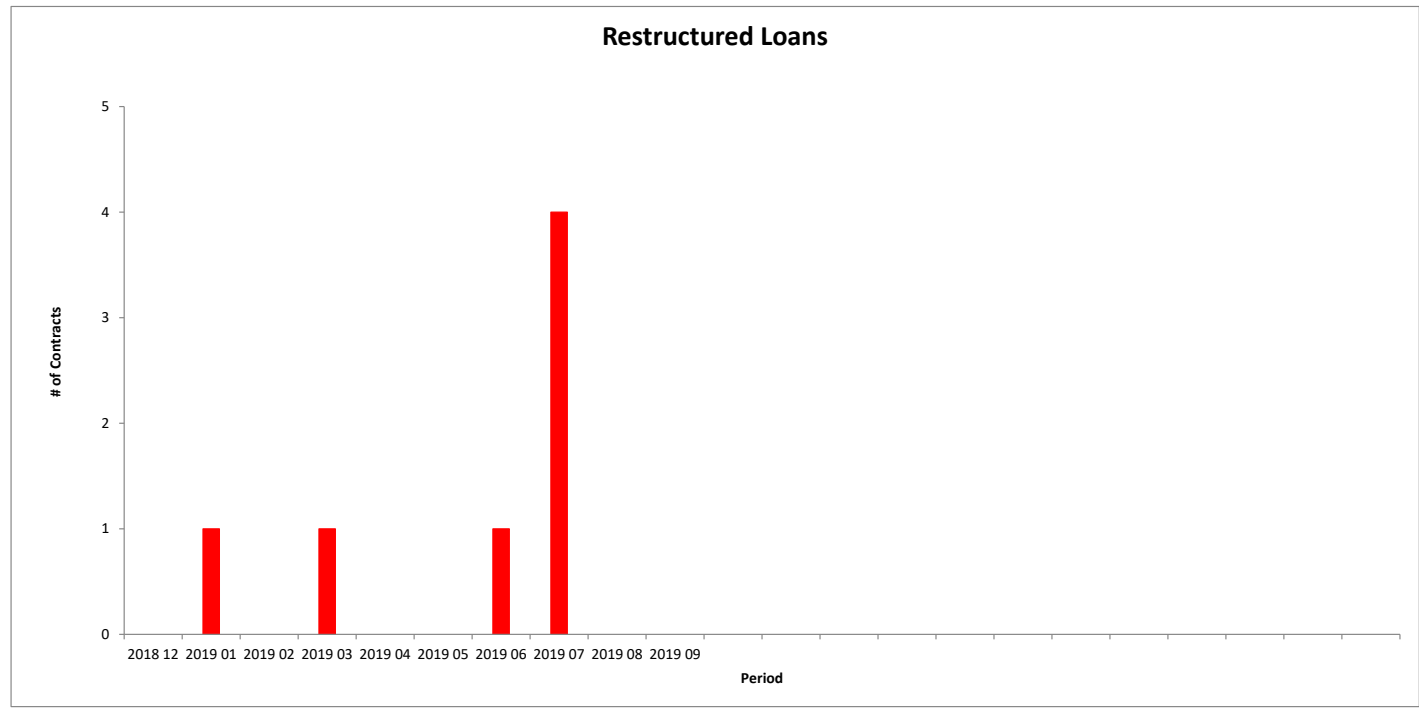
Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

23.b Restructured Loans

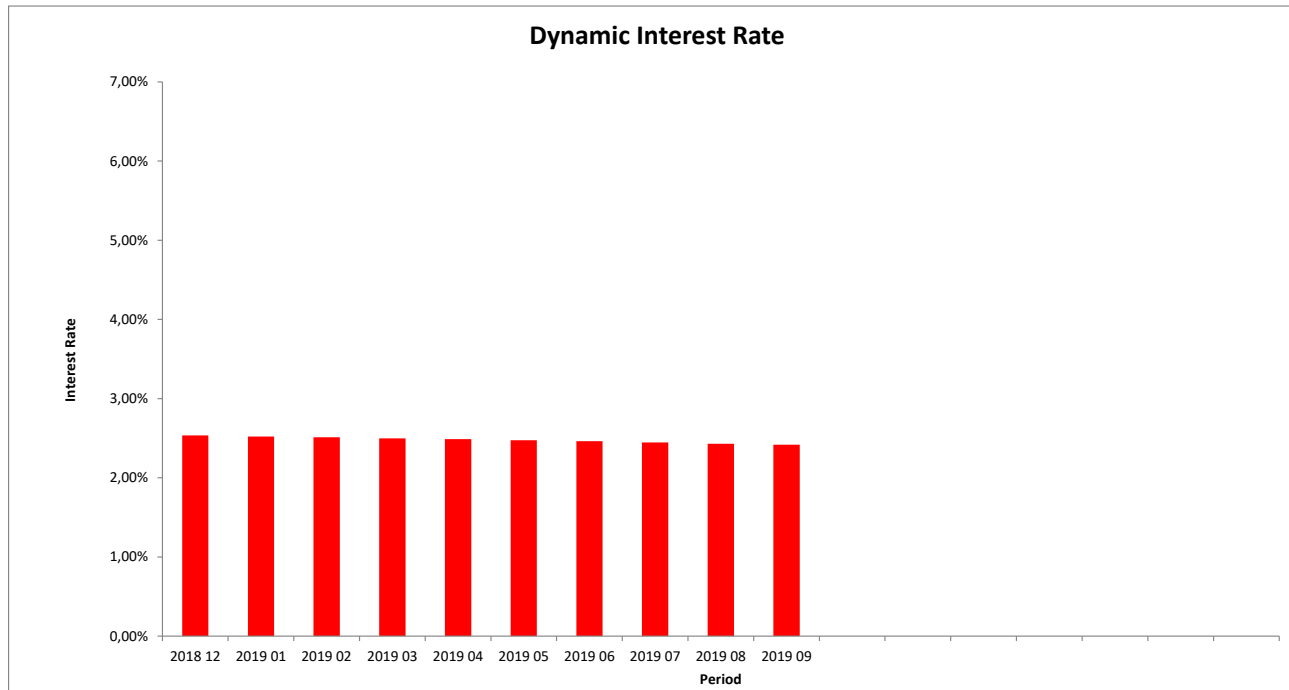
Reporting Date	29.10.2019				
Payment date	25.10.2019				
Period No	10				
Monthly Period	01.09.2019				
Interest Period	from	25.09.2019	to	25.10.2019	= 30 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

24.b Dynamic Interest Rate

Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from	25.09.2019
	to	25.10.2019
	=	30 days

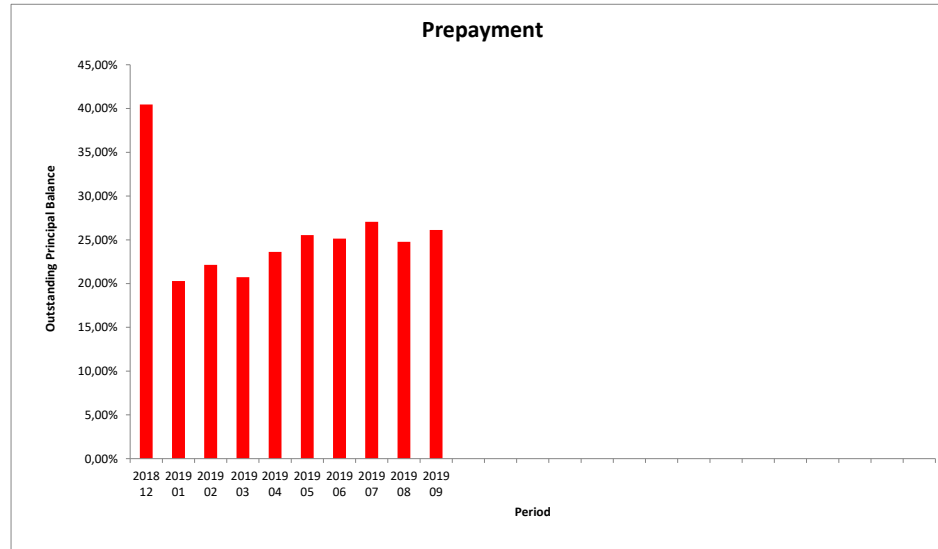


SCF Rahoituspalvelut VII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29.10.2019				
Payment date	25.10.2019				
Period No	10				
Monthly Period	01.09.2019				
Interest Period	from	25.09.2019	to	25.10.2019	= 30 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

26. Delinquency



Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 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																		
	11																		
12																			
2020	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	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q4			2019 Q1			2019 Q2			2019 Q3		
			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	
2019 1	328 028	27				89 932	89 932		238 096	105 981	195 913	132 115	17 918	
2019 2	671 972	52								114 622	114 622	557 350	240 138	
2019 3	824 504	63											166 800	
													166 800	
													657 704	

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

28. Priority of Payments - Revenue

Reporting Date	29.10.2019
Payment date	25.10.2019
Period No	10
Monthly Period	01.09.2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 days



Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 413 681,37	EUR
Senior Expenses	-	9 663,65	EUR
Servicing Fee	-	173 353,11	EUR
Tranche A Loan Interest to Issuer	-	74 193,12	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	-	106 134,23	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	0,83	EUR
Deferred Purchase Price to Seller		768 699,44	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 765 334,33	EUR
Senior Expenses	-	8 032,25	EUR
Issuer Swap Interest Amount	-	74 193,12	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	-	2 189 222,63	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	-	19,13	EUR
Principal Issuer Subordinated Loan	-	106 115,10	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		106 115,10	EUR

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date	29.10.2019
Payment date	25.10.2019
Period No	10
Monthly Period	01.09.2019
Interest Period	from 25.09.2019 to 25.10.2019 = 30 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	19 490 834,54	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	19 490 834,54	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	19 490 834,54	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	-	19 490 834,54	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
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	106 115,10	EUR
-------------------------------------------------------------------------------------------------------------	------------	-----

Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller	768 699,44	EUR
---------------------------------------------------------------	------------	-----

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from 25.09.2019	to 25.10.2019 = 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	9 663,65				
Interest accrued for the Period	EUR	281 637,00	-	32 667,00	236 070,00	12 900,00
Cumulative Interest accrued	EUR	3 192 842,00	122 999,00	356 070,00	2 573 163,00	140 610,00
Interest Payments	EUR	281 637,00	-	32 667,00	236 070,00	12 900,00
Cumulative Interest Payments	EUR	3 192 842,00	122 999,00	356 070,00	2 573 163,00	140 610,00
Interest accrued on Subordinated Loan for the Period	EUR	19,13				
Cumulative Interest accrued on Subordinated Loan	EUR	2 195,54				
Interest Payments on Subordinated Loan	EUR	19,13				
Cumulative Interest Payments on Subordinated Loan	EUR	2 195,54				
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	29.10.2019	
Payment date	25.10.2019	
Period No	10	
Monthly Period	01.09.2019	
Interest Period	from	25.09.2019
	to	25.10.2019
	=	30 days