

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.03.2020								
Payment date	25.03.2020								
Period No	15								
Monthly Period	01.02.2020								
Interest Period	25.02.2020	from				to	25.03.2020	=	29 days
Cut-Off date	29.02.2020								

Following payment dates: 27.04.2020
26.05.2020

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1. Portfolio Information



Reporting Date	27.03.2020	
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Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

	Current Period	
Outstanding receivables	Aggregated Outstanding	Principal Amount
Opening balance	345 436 206.57	EUR
Scheduled Loan Principal Repayments	7 366 085.29	EUR
Prepayments	8 329 610.54	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	15 695 695.83	EUR
New Defaulted Auto Loans in Period	317 848.06	EUR
Closing Balance	329 422 662.68	EUR
Principal Recoveries on loans in default	181 864.52	EUR
Total revenue collections		
Revenue and fees received on loan balances	1 012 843.47	EUR
Interest Recoveries on loans in default	18 845.37	EUR
Total Revenue Received in Period	1 031 688.84	EUR
# Loans		
At beginning of period	28 997	Loans
Paid in Full	847	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	23	Loans
At end of period	28 127	Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27.03.2020
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Monthly Period	01.02.2020
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Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	1 025 755.62	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	87 768.72	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	0.00	EUR
Total Amount for Purchaser Available Revenue Receipts	1 113 524.34	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	397 719.56	EUR
b. Reserve Fund	1 809 960.98	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	2 207 680.54	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27.03.2020
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Interest Period	from 25.02.2020 to 25.03.2020 = 29 days



Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	15 877 560.35	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
Total Amount for Purchaser Available Redemption Receipts	15 877 560.35	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	15 877 560.35	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	15 877 560.35	EUR

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4. Reserve Accounts



Reporting Date	27.03.2020
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Period No	15
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

Note Balance

Beginning of Period	347 058 990.51	EUR
End of Period	331 181 430.16	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 %	1 809 960.98	EUR
Cash Outflow		1 809 960.98	EUR
Cash Inflow		1 722 192.26	EUR
End of Period	0.5 %	1 722 192.26	EUR
Required Reserve Amount	0.5 %	1 722 192.26	EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000.00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100 000.00	EUR
Required Reserve Amount	100 000.00	EUR

Set-off from Deposits

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

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

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5. Performance Data



Reporting Date	27.03.2020	
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Asset Balance

Beginning of Period	345 436 206.57	EUR
End of Period	329 422 662.68	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	309 644 271.36	94.00 %	26 523
1-29 days past due	14 852 011.71	4.51 %	1 217

Delinquent Receivables:

30-59 days past due	2 842 765.42	0.86 %	209
60-89 days past due	1 034 631.18	0.31 %	85
90-119 days past due	484 820.49	0.15 %	41
120-149 days past due	349 932.88	0.11 %	34
150-179 days past due	214 229.64	0.07 %	18
Total Performing and Delinquent	329 422 663	100.00 %	28 127

Current Period Defaults	317 848.06		23
Cumulative Defaults	3 159 628.04		251
Current Period Interest Recoveries	18 845.37		
Cumulative Interest Recoveries	57 040.72		
Current Period Principal Recoveries	181 864.52		
Cumulative Principal Recoveries	1 400 860.56		

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

[A] Cumulative Net Loss Ratio, Payment Date	0.53 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.47 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.22 %	

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

	49.78 %	
[A] Aggregate Outstanding Asset Principal Amount	329 422 662.68	
[B] Aggregate principal balance of Defaulted Contracts	3 159 628.04	
[C] Recoveries received on such Defaulted Contracts	1 400 860.56	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	665 266 456.77	

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

	16.82 %	YES
[A] [1] - [2] - [3]	58 362 836.94	
Class B Principal Amount [1]	24 429 712.60	
Class C Principal Amount [2]	31 933 124.34	
Class D Principal Amount [3]	2 000 000.00	
[B] Aggregated Outstanding Note Principal Amount	347 058 990.51	

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6. Note Principal



Reporting Date	27.03.2020
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	288 696 153.57	24 429 712.60	31 933 124.34	2 000 000.00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	13 284 078.16	1 124 109.93	1 469 372.26	-	EUR
End of Period	275 412 075.41	23 305 602.68	30 463 752.08	2 000 000.00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	1 622 783.94	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	-	317 848.06	EUR
Principal Recoveries	-	-	-	181 864.52	EUR
End of Period	-	-	-	1 758 767.48	EUR

Net Note Principal

Beginning of Period	288 696 153.57	24 429 712.60	31 933 124.34	377 216.06	EUR
End of Period	275 412 075.41	23 305 602.68	30 463 752.08	241 232.52	EUR

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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	347 058 990.51	288 696 153.57	24 429 712.60	31 933 124.34	2 000 000.00
Available Distribution Amount	15 877 560.35				
Amortisation	15 877 560.35				
Redemption per Class	15 877 560.35	13 284 078.16	1 124 109.93	1 469 372.26	-
Redemption per Note		2 218.82	4 014.68	4 014.68	-
Class Principal Outstanding Closing Balance	331 181 430.16	275 412 075.41	23 305 602.68	30 463 752.08	2 000 000.00
Current Tranching	100 %	83.16 %	7.04 %	9.20 %	0.60 %
Current Pool Factor		0.46	0.83	0.83	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	29				
Principal Outstanding per Note Beginning of Period		48 220.50	87 248.97	87 248.97	100 000.00
>Principal Repayment per note		2 218.82	4 014.68	4 014.68	-
Principal Outstanding per Note End of Period		46 001.68	83 234.30	83 234.30	100 000.00
>Interest accrued for the period		-	101.79	562.76	645.00
Interest Payment	247 369.98	-	28 501.33	205 968.65	12 900.00
Interest Payment per Note		-	101.79	562.76	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)	18.98 %	11.94 %	2.75 %	2.14 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	19.50 %	12.46 %	2.75 %	2.14 %
Current CE (Subordination)	16.84 %	9.80 %	0.60 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)	17.36 %	10.32 %	0.60 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



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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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Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



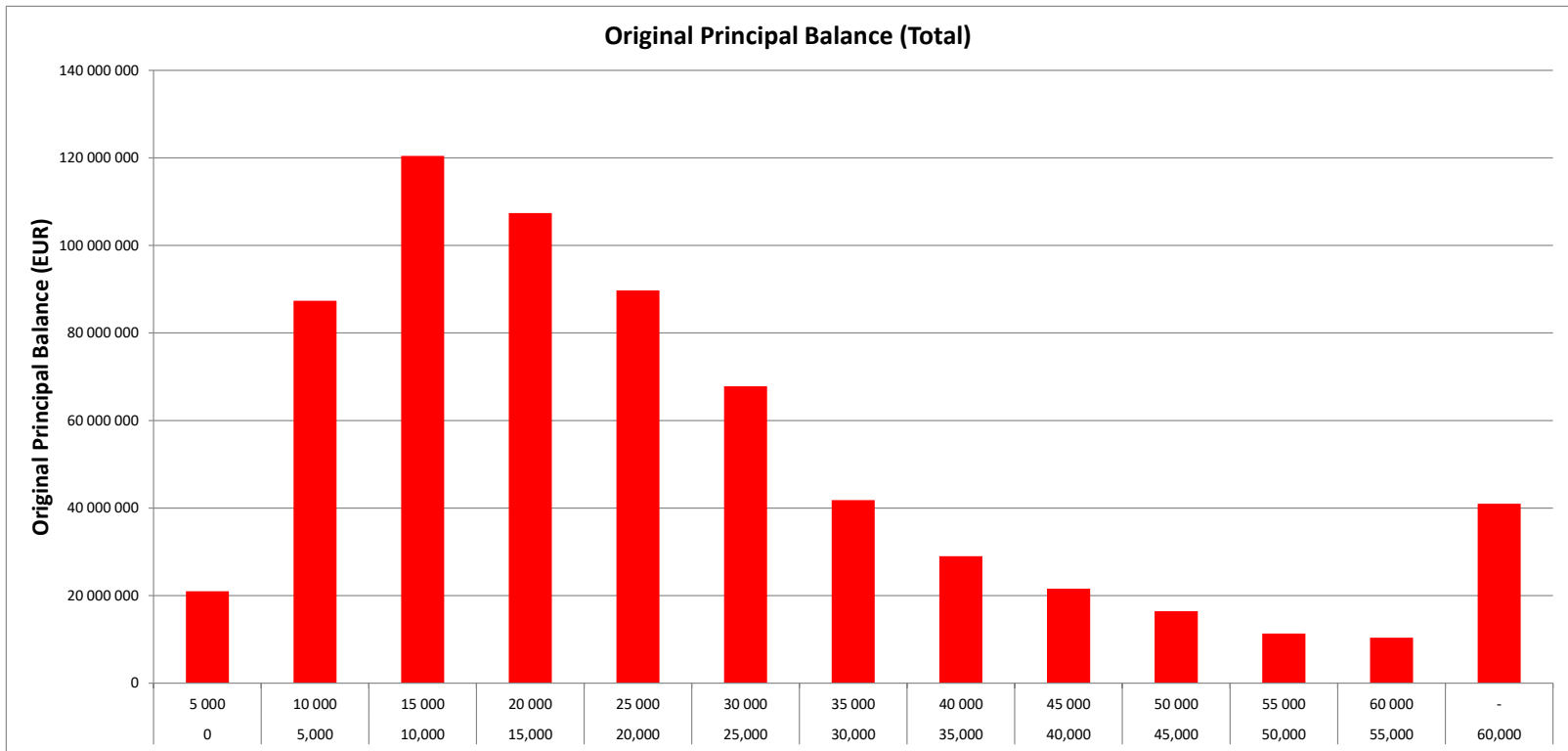
Average amount - all: 15 089

	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

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9.b Original Principal Balance Graph

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10.a Outstanding Principal Balance

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Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



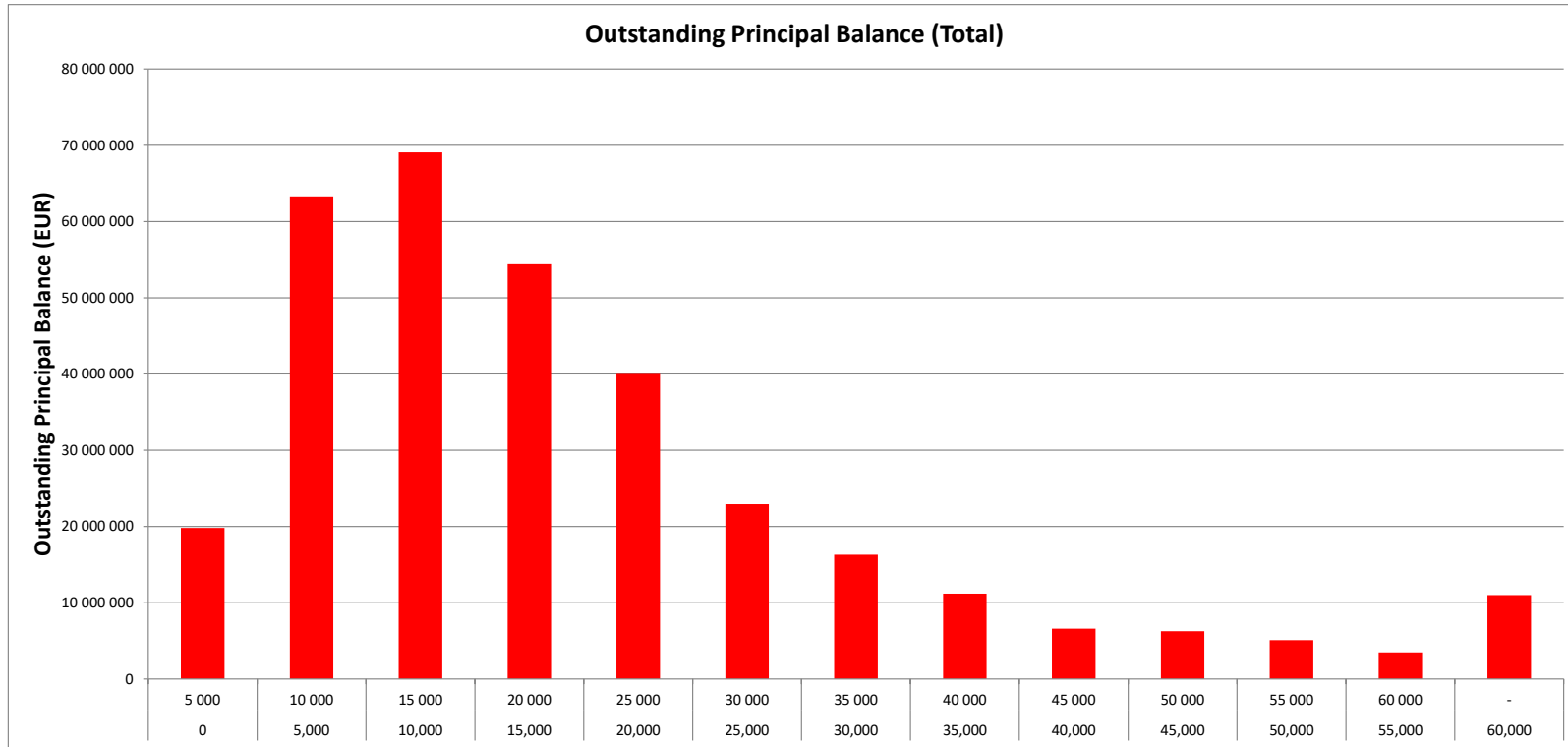
Average amount - all: 11 712

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 746	19 804 064	6.01 %	22.4	24.5
	5 000	10 000	8 557	63 304 449	19.22 %	32.7	24.0
	10 000	15 000	5 653	69 051 789	20.96 %	35.0	23.6
	15 000	20 000	3 135	54 398 665	16.51 %	35.7	23.2
	20 000	25 000	1 801	40 007 614	12.14 %	36.5	22.8
	25 000	30 000	844	22 918 078	6.96 %	36.3	23.2
	30 000	35 000	505	16 302 592	4.95 %	35.8	23.3
	35 000	40 000	301	11 194 444	3.40 %	36.3	23.3
	40 000	45 000	156	6 595 843	2.00 %	36.6	22.9
	45 000	50 000	132	6 256 337	1.90 %	36.6	23.3
	50 000	55 000	97	5 087 660	1.54 %	37.0	22.7
	55 000	60 000	61	3 489 195	1.06 %	37.5	22.6
	60 000	-	139	11 011 934	3.34 %	35.4	23.7
Total			28 127	329 422 663	100 %		

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10.b Outstanding Principal Balance Graph

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11.a Geographical Distribution



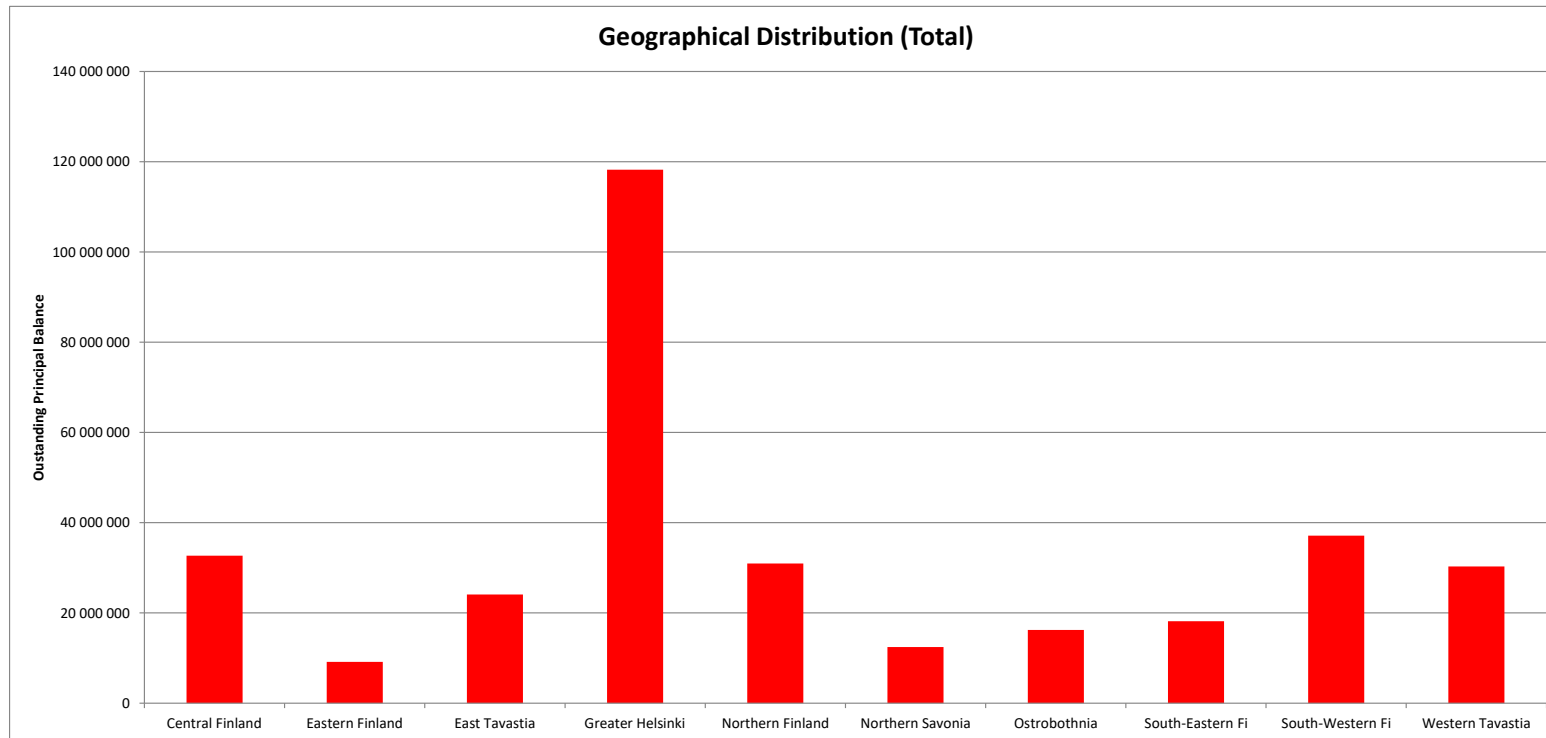
Reporting Date	27.03.2020	
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Period No	15	
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Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 984	32 679 630	9.92 %	34.2		23.6
Eastern Finland	844	9 172 888	2.78 %	34.2		23.3
East Tavastia	2 111	24 103 838	7.32 %	34.4		23.6
Greater Helsinki	9 067	118 239 240	35.89 %	34.5		23.5
Northern Finland	2 598	30 977 982	9.40 %	34.9		23.2
Northern Savonia	1 145	12 427 569	3.77 %	34.0		23.4
Ostrobothnia	1 686	16 222 828	4.92 %	34.0		23.2
South-Eastern Fi	1 721	18 154 959	5.51 %	33.9		23.7
South-Western Fi	3 359	37 142 461	11.28 %	34.6		23.5
Western Tavastia	2 612	30 301 268	9.20 %	34.4		23.3
Total	28 127	329 422 663	100 %			

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11.b Geographical Distribution Graph

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Period No	15	
Monthly Period	01.02.2020	
Interest Period	from	25.02.2020
	to	25.03.2020
	=	29 days



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12.a Interest Rate



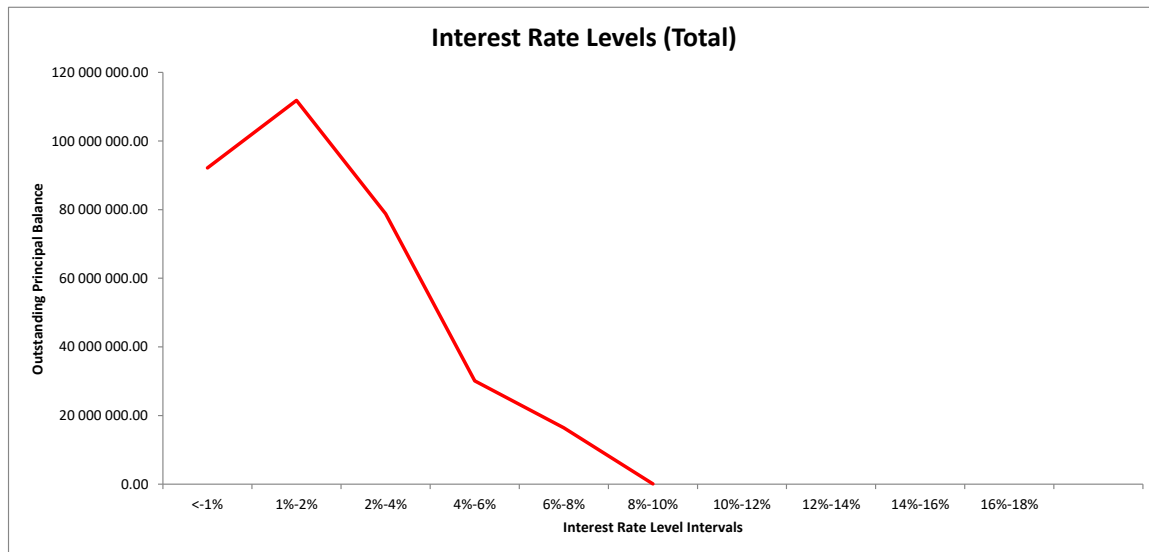
Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	15	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	6 322	92 152 045	27.97 %	35.6	23.0
1	2	7 799	111 830 924	33.95 %	34.3	24.0
2	4	7 202	78 806 020	23.92 %	34.2	23.4
4	6	3 980	30 122 749	9.14 %	33.2	23.4
6	8	2 798	16 425 092	4.99 %	32.0	23.2
8	10	25	82 373	0.03 %	30.2	24.3
10	12					
12	14	1	3 459	0.00 %	22.0	25.0
14	16					
16	18					
18	-					
Total		28 127	329 422 663	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	15	
Monthly Period	01.02.2020	
Interest Period	from	25.02.2020
	to	25.03.2020
	=	29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

13.a Remaining Terms



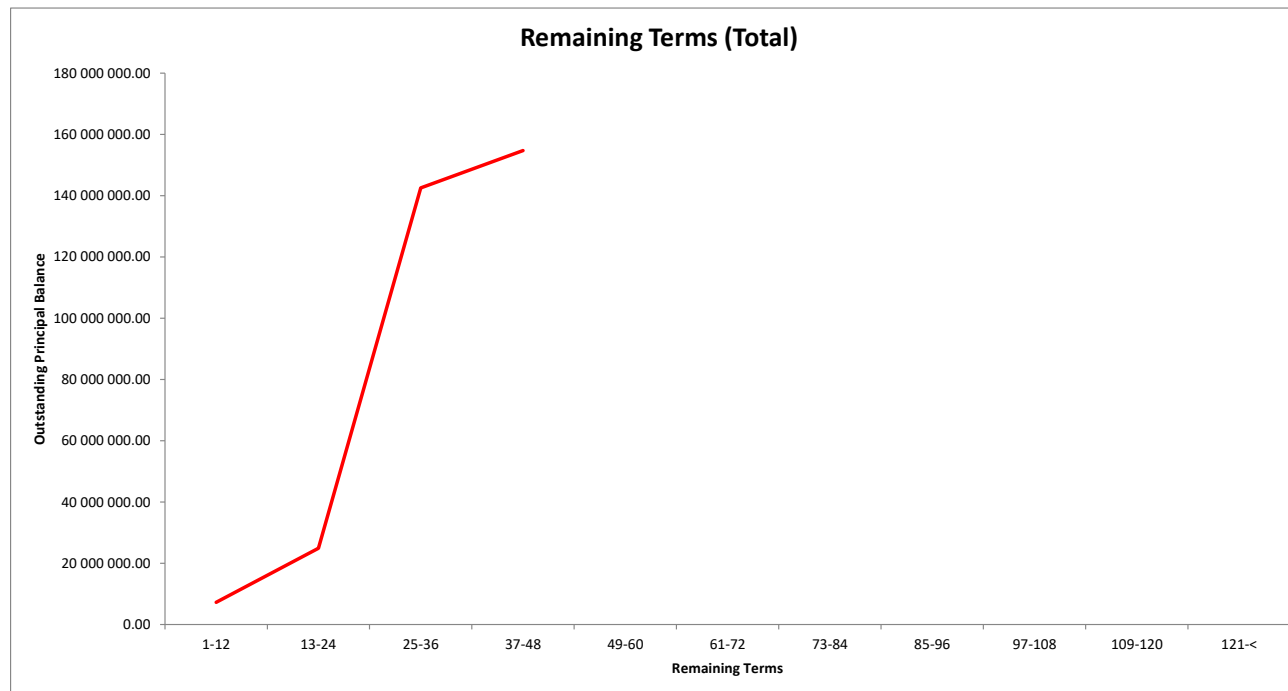
Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	15				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	27	22 959	0.01 %	0.0	25.4
	1		12	2 525	7 250 081	2.20 %	8.8	27.1
	13		24	4 025	24 875 265	7.55 %	19.1	25.9
	25		36	11 403	142 545 011	43.27 %	32.7	26.0
	37		48	10 147	154 729 347	46.97 %	39.7	20.5
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			28 127	329 422 663	100 %			

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

13.b Remaining Terms

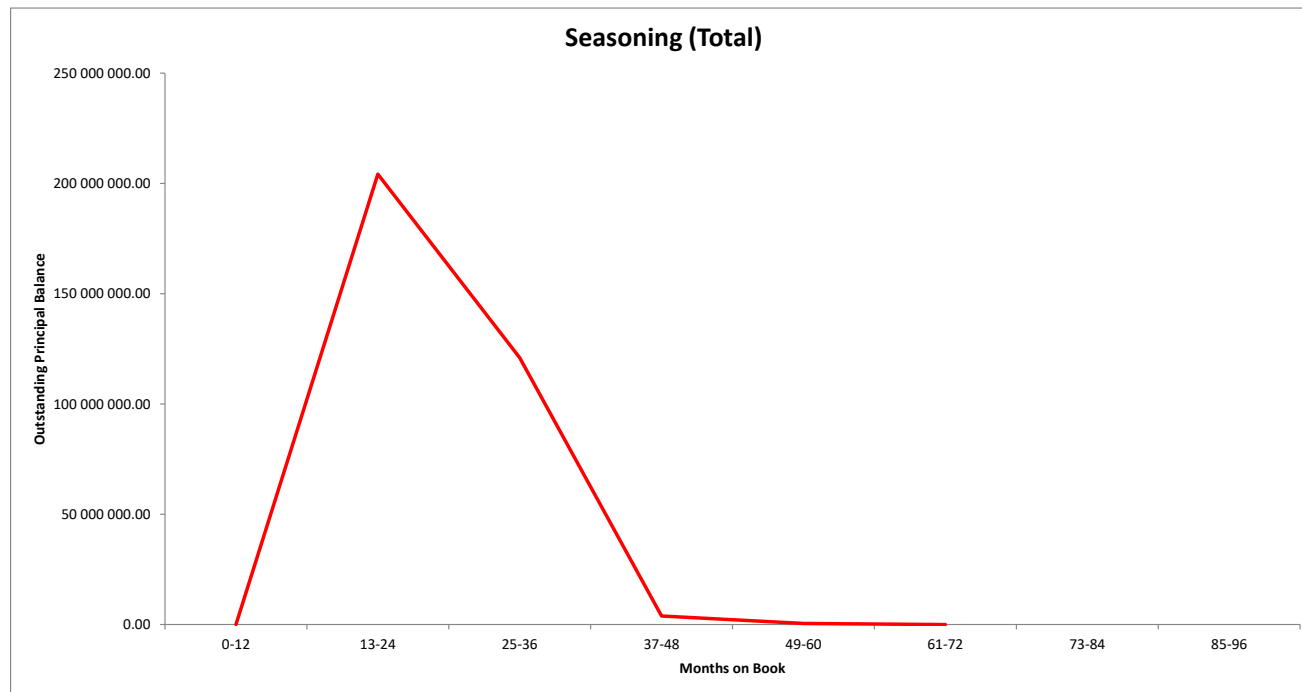
Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	15				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



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14.b Seasoning

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	15	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

15.a Balloon loans



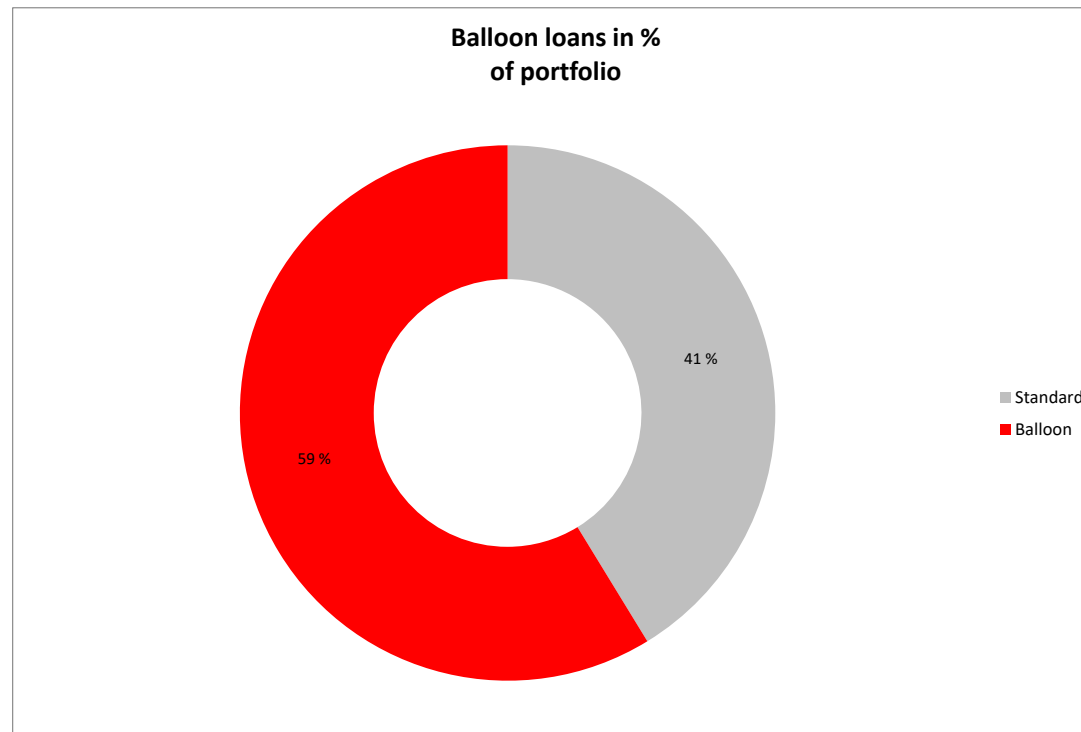
Reporting Date	27.03.2020					
Payment date	25.03.2020					
Period No	15					
Monthly Period	01.02.2020					
Interest Period	from	25.02.2020	to	25.03.2020	=	29 days

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	18 116		135 909 469	41.26 %	2 640	0.00 %	32.6	23.3
Balloon	10 011		193 513 193	58.74 %	84 583 727	43.71 %	35.7	23.6
Total	28 127		329 422 663	100 %	84 586 368	25.68 %		

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15.b Balloon loans

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	15	
Monthly Period	01.02.2020	
Interest Period	from	25.02.2020
	to	25.03.2020
	=	29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

16.a # loans per borrower



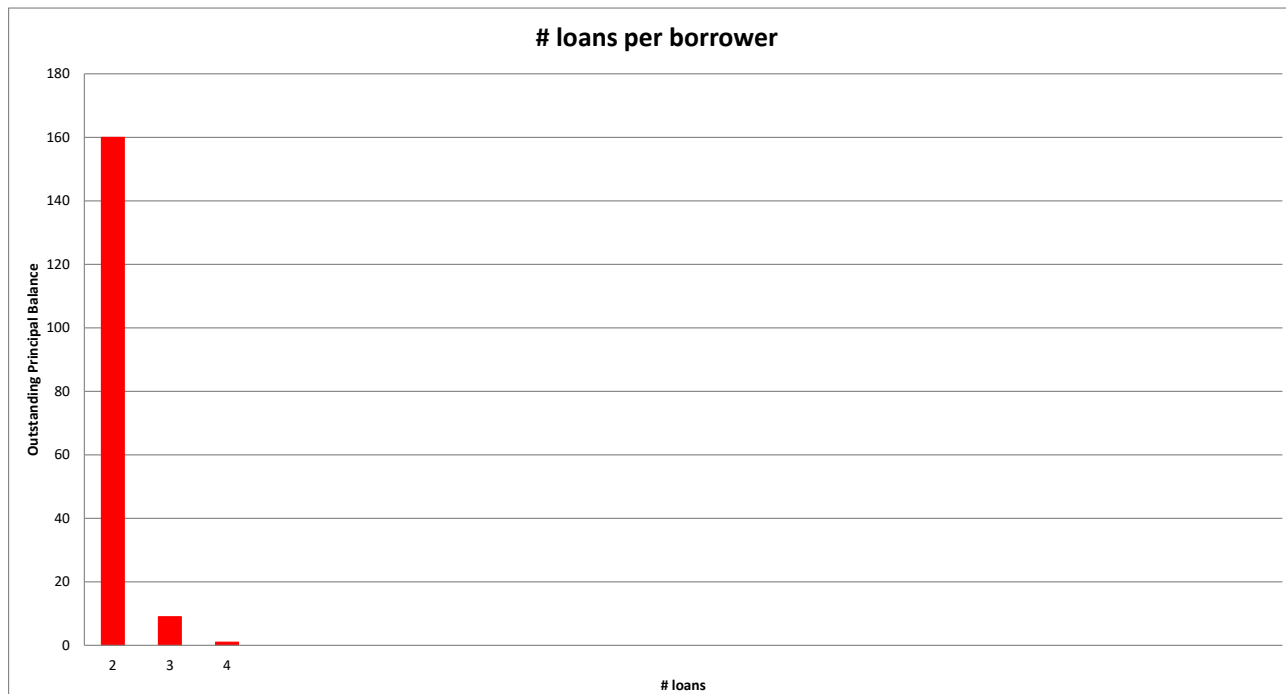
Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	15	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	27776	324 088 816	98.38 %
	2	160	4 830 482	1.47 %
	3	9	475 604	0.14 %
	4	1	27 760	0.01 %
	Total:	27 946	329 422 663	100.0 %

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16.b # loans per borrower

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	15	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	15	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

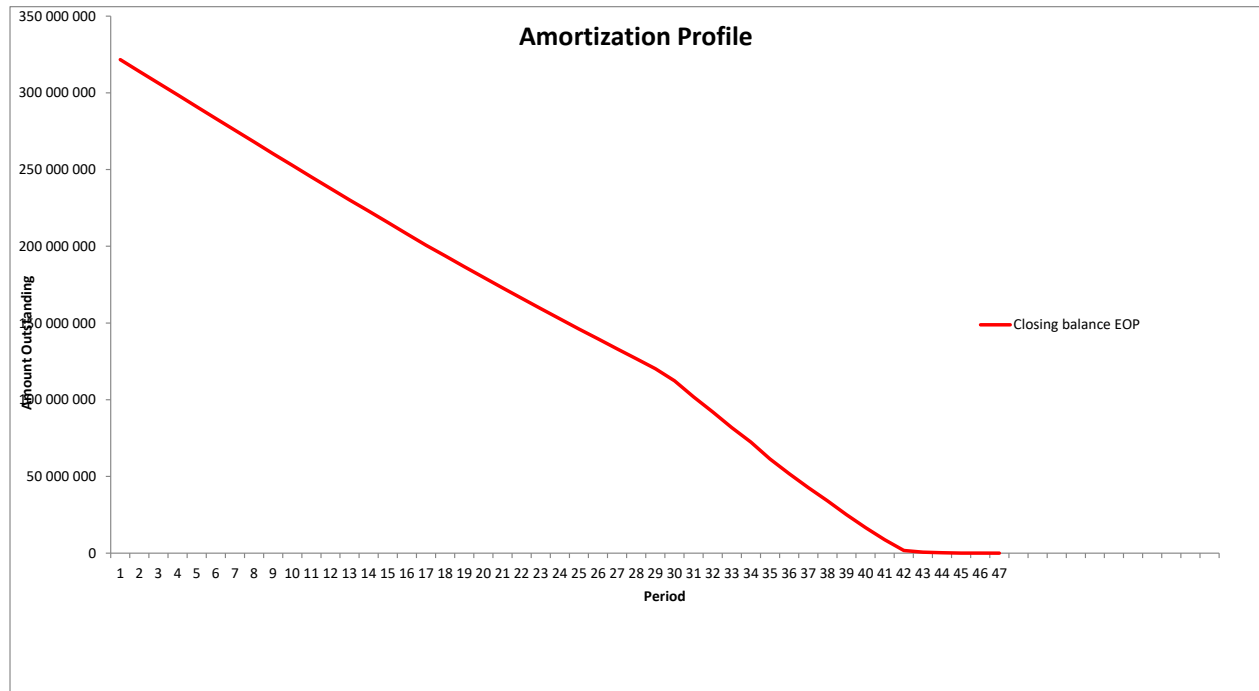
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	329 422 663	321 675 582	7 747 081	646 652	2.38 %	97.65 %
2	321 675 582	313 958 347	7 717 236	629 615	2.37 %	95.31 %
3	313 958 347	306 289 826	7 668 520	612 846	2.37 %	92.98 %
4	306 289 826	298 648 693	7 641 133	596 166	2.36 %	90.66 %
5	298 648 693	290 978 060	7 670 633	579 545	2.35 %	88.33 %
6	290 978 060	283 343 454	7 634 606	562 871	2.35 %	86.01 %
7	283 343 454	275 719 623	7 623 832	546 355	2.34 %	83.70 %
8	275 719 623	268 076 802	7 642 821	529 944	2.33 %	81.38 %
9	268 076 802	260 376 233	7 700 569	513 490	2.32 %	79.04 %
10	260 376 233	252 810 426	7 565 807	497 108	2.32 %	76.74 %
11	252 810 426	245 232 008	7 578 418	480 921	2.31 %	74.44 %
12	245 232 008	237 736 244	7 495 764	464 716	2.30 %	72.17 %
13	237 736 244	230 233 295	7 502 949	448 599	2.29 %	69.89 %
14	230 233 295	222 886 694	7 346 601	432 659	2.28 %	67.66 %
15	222 886 694	215 489 614	7 397 080	416 938	2.27 %	65.41 %
16	215 489 614	208 014 950	7 474 664	401 091	2.26 %	63.15 %
17	208 014 950	200 652 827	7 362 123	385 252	2.25 %	60.91 %
18	200 652 827	193 730 928	6 921 899	369 659	2.23 %	58.81 %
19	193 730 928	186 784 614	6 946 314	354 980	2.22 %	56.70 %
20	186 784 614	179 885 543	6 899 071	340 353	2.21 %	54.61 %

Amortization profile (first 20 periods)

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.b Amortization Profile

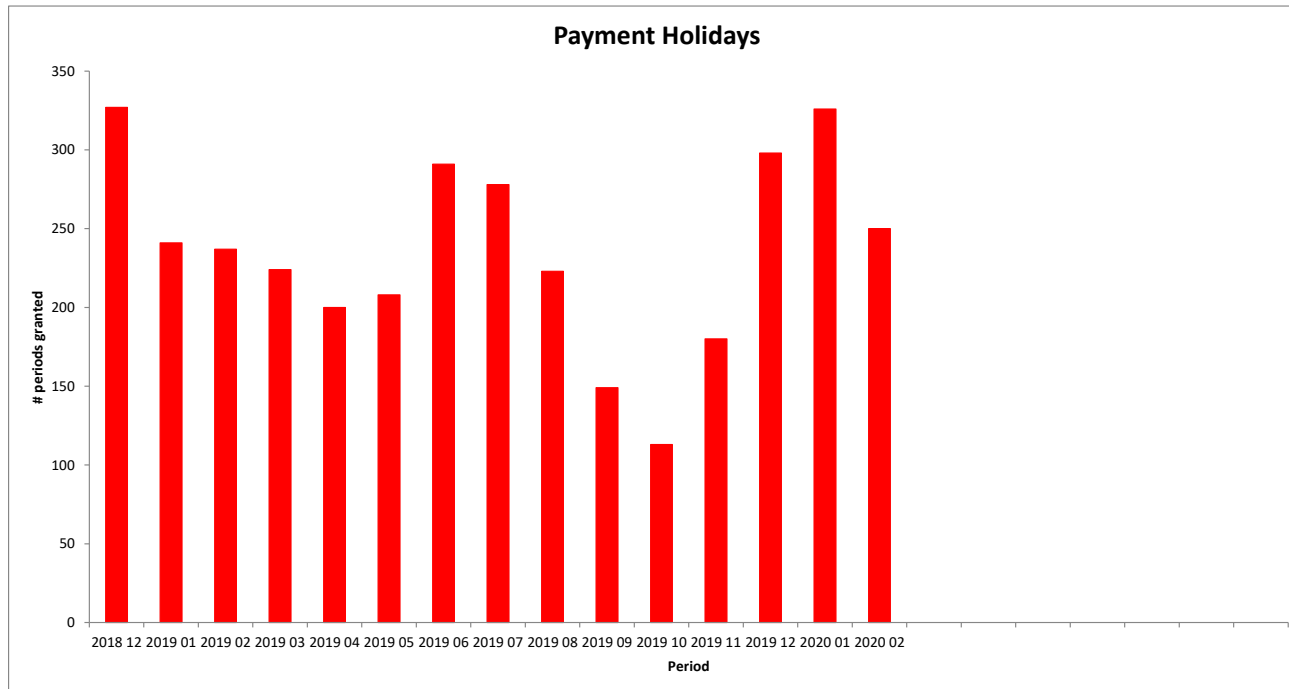
Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	15				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



SCF Rahoituspalvelut VII DAC
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18.b Payment Holidays

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	15				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

19.a Downpayment



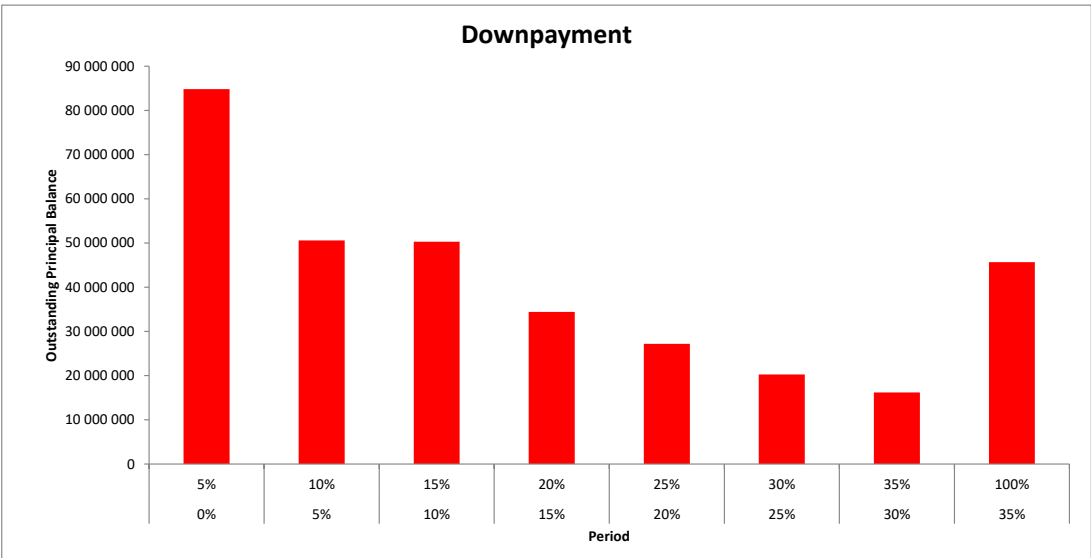
Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	15				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 213	84 798 409	25,7 %	35,4	23,5
	5 %	10 %	3 621	50 602 246	15,4 %	35,6	23,5
	10 %	15 %	3 945	50 298 587	15,3 %	34,7	23,7
	15 %	20 %	2 816	34 418 994	10,4 %	34,7	23,5
	20 %	25 %	2 278	27 182 814	8,3 %	34,1	23,5
	25 %	30 %	1 827	20 275 653	6,2 %	33,7	23,6
	30 %	35 %	1 487	16 186 834	4,9 %	33,8	23,4
	35 %	100 %	5 940	45 659 125	13,9 %	31,6	23,2
Total			28 127	329 422 663	100 %		

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19.b Downpayment

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	15	
Monthly Period	01.02.2020	
Interest Period	from	25.02.2020
	to	25.03.2020
		= 29 days



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Monthly Investor Report

20.a Vehicle Condition

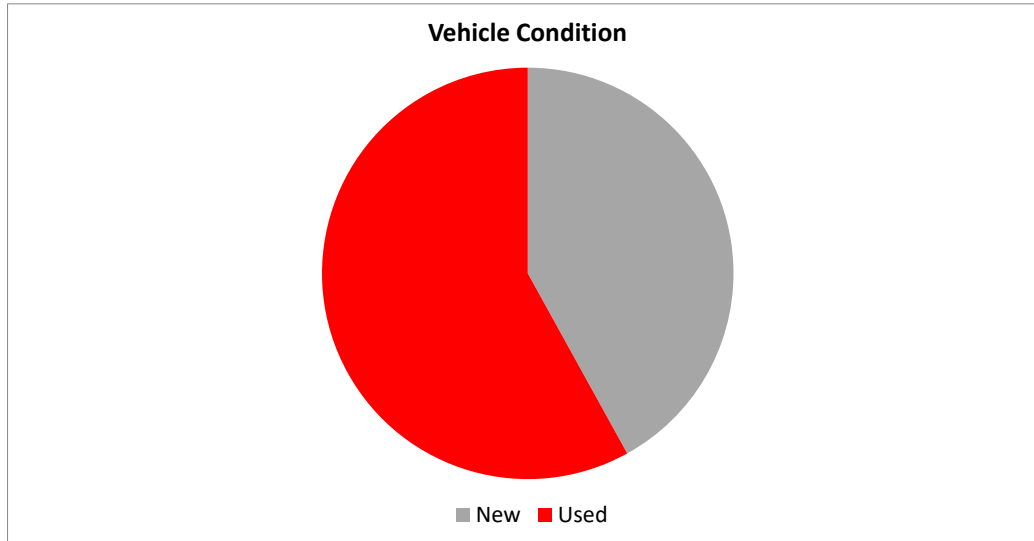


Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	15
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 128	138 261 343	42.0 %	35.1	23.2
	Used	19 999	191 161 319	58.0 %	33.9	23.6
	Total	28 127	329 422 663	100 %		

20.b Vehicle Condition

Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	15
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days



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Monthly Investor Report

21.a Borrower Type



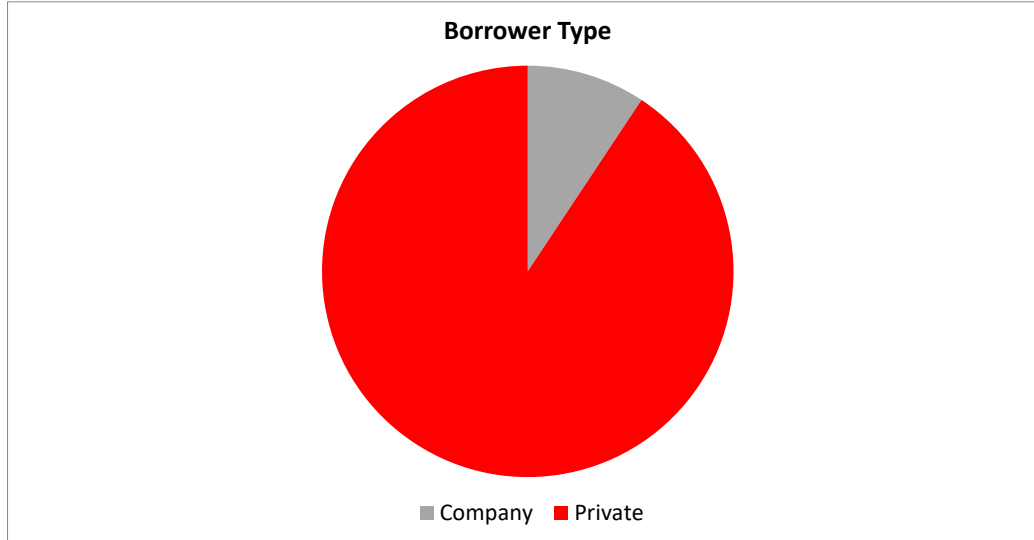
Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	15
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 917	30 714 245	9.3 %	33.13	23.50
	Private	26 210	298 708 417	90.7 %	34.55	23.47
	Total	28 127	329 422 663	100.0 %		

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21.b Borrower Type

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	15				
Monthly Period	01.02.2020				
Interest Period	from 25.02.2020	to	25.03.2020	=	29 days



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22.a Vehicle type



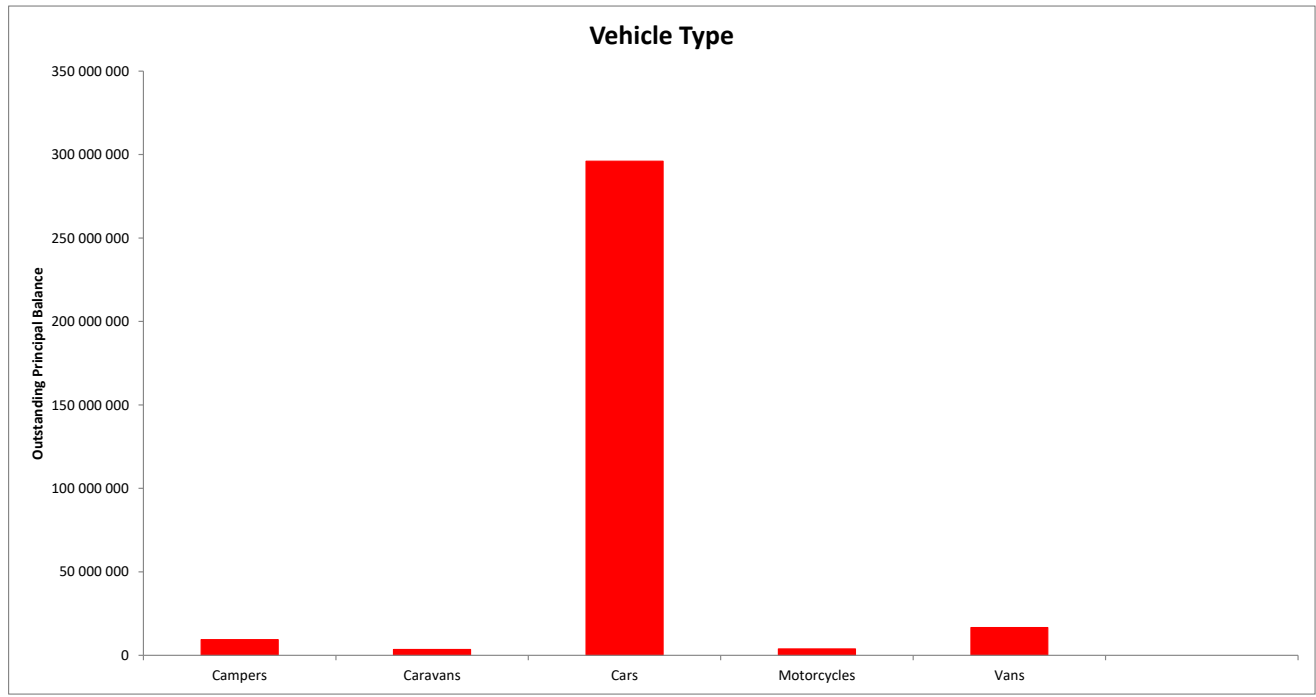
Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	15	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		413	9 443 078	2.87 %	36.26	22.88
Caravans		295	3 461 941	1.05 %	36.66	21.98
Cars		25 487	296 087 663	89.88 %	34.36	23.52
Motorcycles		519	3 838 463	1.17 %	35.38	21.37
Vans		1 413	16 591 518	5.04 %	33.61	23.73
		28 127	329 422 663	100 %		

SCF Rahoituspalvelut VII DAC
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22.b Vehicle type

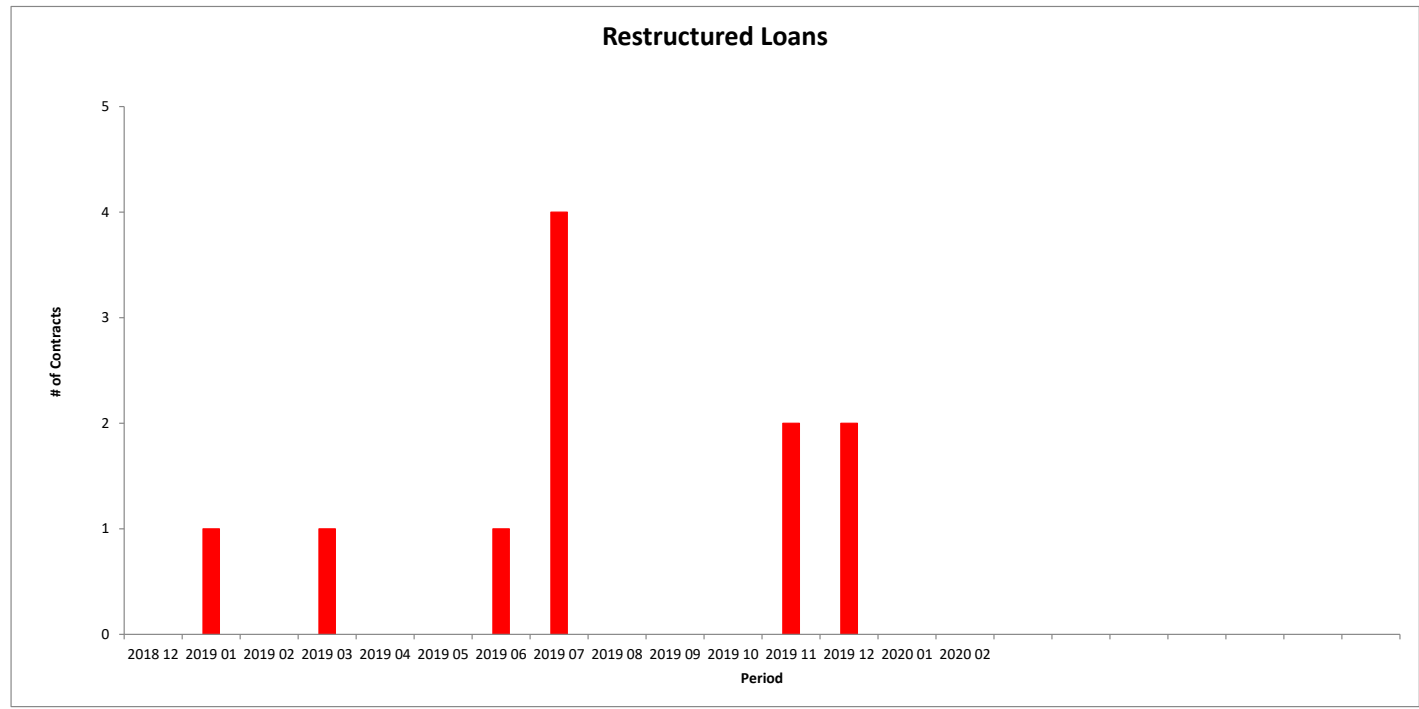
Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	15	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days



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23.b Restructured Loans

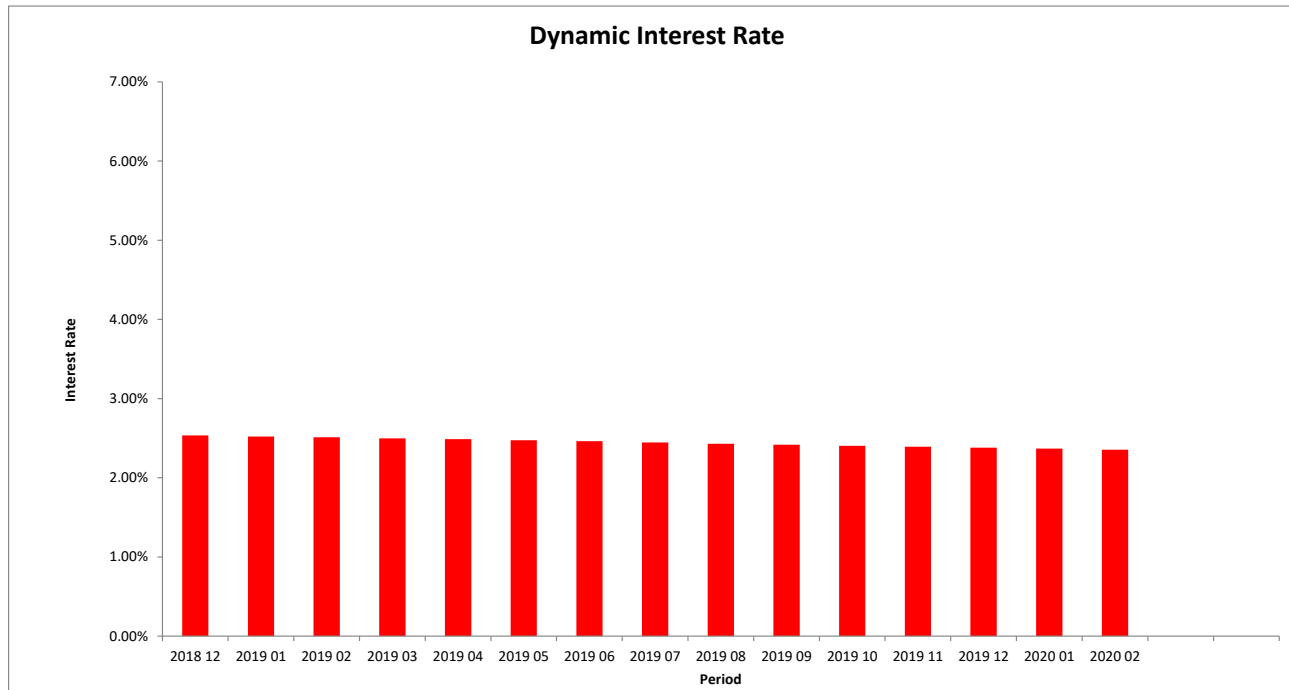
Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	15				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



**SCF Rahoituspalvelut VII DAC
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24.b Dynamic Interest Rate

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	15				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



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25.a Dynamic Pre-Payments



Reporting Date	27.03.2020			
Payment date	25.03.2020			
Period No	15			
Monthly Period	01.02.2020			
Interest Period	from	25.02.2020	to	25.03.2020 = 29 days

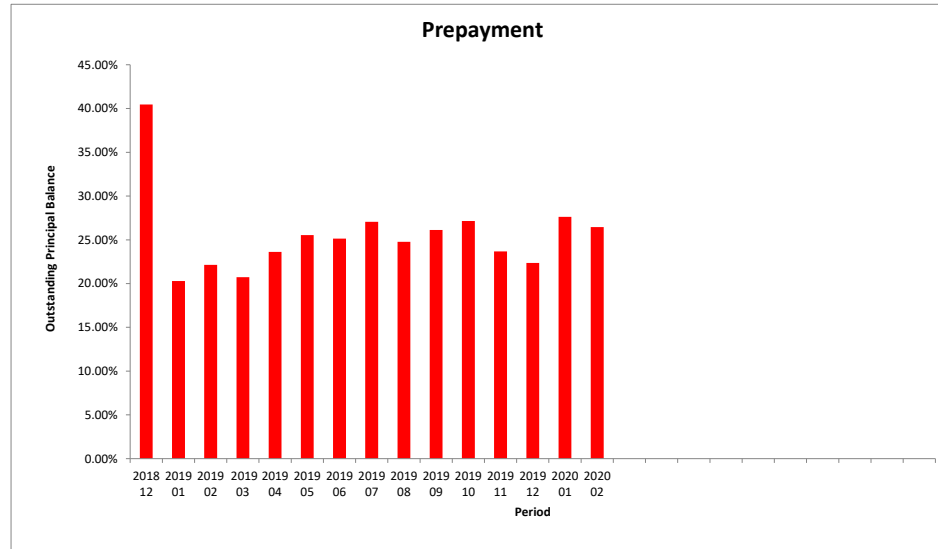
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2018 12	25 771 327	609 379 376	40.46 %	
2019 01	10 976 490	586 326 503	20.29 %	
2019 02	11 646 509	564 224 282	22.14 %	
2019 03	10 406 446	542 921 229	20.72 %	
2019 04	11 562 879	520 762 448	23.62 %	
2019 05	12 091 496	498 229 783	25.53 %	
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 %	

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25.b Dynamic Pre-Payments



Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	15				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



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26. Delinquency



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	15	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 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		101 045			4	69 786
	2	564 217 647	38 153	536 483 060	1 574	23 698 911	181	2 746 292	44	650 758	20	370 226	17	202 725	5	65 676	4	35 531
	3	542 921 229	36 890	511 417 448	1 779	26 743 611	212	3 144 502	62	929 129	19	223 046	14	346 452	10	117 041	19	222 711
	4	520 762 448	35 785	489 845 792	1 808	25 845 589	236	3 174 912	68	1 156 416	29	385 273	10	181 501	7	172 964	23	202 320
	5	498 229 783	34 835	469 456 106	1 679	23 384 417	227	3 200 515	74	1 125 886	35	658 185	24	314 772	6	89 901	14	294 292
	6	477 217 707	33 674	446 251 272	1 835	25 532 355	232	3 349 875	65	1 029 298	31	473 744	23	388 400	12	192 763	15	175 360
	7	454 989 142	32 651	426 658 064	1 777	23 683 554	197	2 994 348	49	600 856	25	450 598	21	335 514	16	266 208	23	326 303
	8	435 559 339	31 962	411 904 051	1 361	18 164 046	274	3 857 209	59	769 801	25	294 974	16	330 233	15	239 026	22	277 518
	9	416 047 456	30 747	388 809 087	1 600	22 098 400	225	3 255 496	69	972 590	29	463 018	16	198 176	10	250 690	18	220 683
	10	396 194 878	29 784	371 646 145	1 521	19 896 040	190	2 905 376	61	798 291	46	602 774	16	238 710	8	107 542	22	271 327
	11	379 523 956	28 973	356 805 071	1 368	17 380 218	259	3 533 545	59	688 168	36	550 535	32	419 334	9	147 085	16	173 313
12	363 202 394	28 050	338 739 323	1 518	19 188 943	232	2 985 751	91	1 198 847	35	405 188	27	457 492	21	226 849	16	299 494	
2020	1	345 436 207	27 282	323 996 069	1 283	15 634 723	266	3 701 185	77	969 363	51	536 728	25	337 171	13	260 967	28	271 974
	2	329 422 663	26 523	309 644 271	1 217	14 852 012	209	2 842 765	85	1 034 631	41	484 820	34	349 933	18	214 230	23	317 848
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	15	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 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												133 697	133 697	587 059	
2020 1	589 822	51															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2020 Q1		
			Recoveries	Cum.Recoveries	Loss
2018 4	1 168	4		1 297	- 129
2019 1	328 028	27	2 533	225 447	102 581
2019 2	671 972	52	6 480	473 032	198 940
2019 3	824 504	63	105 477	505 025	319 479
2019 4	720 756	54	131 192	264 889	455 867
2020 1	589 822	51	87 055	87 055	502 767

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28. Priority of Payments - Revenue

Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	15
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days



Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 113 524.35	EUR
Senior Expenses	-	7 550.83	EUR
Servicing Fee	-	132 684.13	EUR
Tranche A Loan Interest to Issuer	-	55 954.13	EUR
Tranche B Loan Interest to Issuer	-	28 501.00	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	-	205 969.00	EUR
Tranche D Loan Interest to Issuer	-	12 900.00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	87 768.72	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		582 196.55	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 207 680.54	EUR
Senior Expenses	-	6 626.71	EUR
Issuer Swap Interest Amount	-	55 954.13	EUR
Interest Class A Notes	-	-	EUR
Interest Class B Notes	-	28 501.00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 722 192.26	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	205 969.00	EUR
Interest Class D Notes	-	12 900.00	EUR
Interest Issuer Subordinated Loan	-	-	EUR
Principal Issuer Subordinated Loan	-	87 768.72	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		87 768.72	EUR

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Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	15
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	15 877 560.35	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	15 877 560.35	EUR
<hr/>			
Payment to Purchaser as Purchaser Available Revenue Receipts	-	0.00	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	15 877 560.35	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	-	13 284 078.16	EUR
(ii) Principal Payments on Class B Notes	-	1 124 109.93	EUR
(iii) Principal Payments on Class C Notes	-	1 469 372.26	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
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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	87 768.72	EUR
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Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller	582 196.55	EUR
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30. Transaction Costs



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	15	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	7 550.83				
Interest accrued for the Period	EUR	247 370.00	-	28 501.00	205 969.00	12 900.00
Cumulative Interest accrued	EUR	4 533 147.00	122 999.00	511 153.00	3 693 885.00	205 110.00
Interest Payments	EUR	247 370.00	-	28 501.00	205 969.00	12 900.00
Cumulative Interest Payments	EUR	4 533 147.00	122 999.00	511 153.00	3 693 885.00	205 110.00
Interest accrued on Subordinated Loan for the Period	EUR	-				
Cumulative Interest accrued on Subordinated Loan	EUR	2 241.89				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	2 241.89				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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31. Contact Details



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Reporting Date	27.03.2020						
Payment date	25.03.2020						
Period No	15						
Monthly Period	01.02.2020						
Interest Period	from 25.02.2020	to	25.03.2020	=	29 days		