

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.05.2020	Following payment dates:	25.06.2020
Payment date	26.05.2020		27.07.2020
Period No	17		
Monthly Period	01.04.2020		
Interest Period	from 27.04.2020	to 26.05.2020	= 29 days
Cut-Off date	30.04.2020		

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1. Portfolio Information



Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	17	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	312 679 901,54 EUR
Scheduled Loan Principal Repayments	7 057 527,80 EUR
Prepayments	6 689 179,47 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	13 746 707,27 EUR
New Defaulted Auto Loans in Period	253 653,52 EUR
Closing Balance	298 679 540,75 EUR
Principal Recoveries on loans in default	101 458,67 EUR
Total revenue collections	
Revenue and fees received on loan balances	959 796,24 EUR
Interest Recoveries on loans in default	30,31 EUR
Total Revenue Received in Period	959 826,55 EUR
# Loans	
At beginning of period	27 165 Loans
Paid in Full	762 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	27 Loans
At end of period	26 376 Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	28.05.2020
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Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	954 752,30	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	83 120,62	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	1 037 872,92	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	366 087,41	EUR
b. Reserve Fund	1 642 947,23	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	2 009 034,64	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	28.05.2020
Payment date	26.05.2020
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Monthly Period	01.04.2020
Interest Period	from 27.04.2020 to 26.05.2020 = 29 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	13 848 165,94	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	13 848 165,94	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	13 848 165,94	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	13 848 165,94	EUR

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4. Reserve Accounts



Reporting Date	28.05.2020
Payment date	26.05.2020
Period No	17
Monthly Period	01.04.2020
Interest Period	from 27.04.2020 to 26.05.2020 = 29 days

Note Balance

Beginning of Period	314 527 356,33 EUR
End of Period	300 679 190,39 EUR

Liquidity Reserve

Beginning of Period	0,5 %	1 642 947,23 EUR
Cash Outflow		1 642 947,23 EUR
Cash Inflow		1 559 826,61 EUR
End of Period	0,5 %	1 559 826,61 EUR
Required Reserve Amount	0,5 %	1 559 826,61 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	28.05.2020	
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Monthly Period	01.04.2020	
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Asset Balance

Beginning of Period	312 679 901,54	EUR
End of Period	298 679 540,75	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	280 472 318,34	93,90 %	24 821
1-29 days past due	13 491 958,35	4,52 %	1 191

Delinquent Receivables:

30-59 days past due	2 850 261,90	0,95 %	218
60-89 days past due	849 277,30	0,28 %	73
90-119 days past due	467 323,59	0,16 %	26
120-149 days past due	309 074,22	0,10 %	29
150-179 days past due	239 327,05	0,08 %	18

Total Performing and Delinquent	298 679 541	100,00 %	26 376
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Current Period Defaults	253 653,52	27
Cumulative Defaults	3 694 395,75	312
Current Period Interest Recoveries	30,31	
Cumulative Interest Recoveries	57 785,73	
Current Period Principal Recoveries	101 458,67	
Cumulative Principal Recoveries	1 694 746,11	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,30 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,28 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,26 %

or [A] + [B] - [C] / [D] < 10% **45,20 %**

[A] Aggregate Outstanding Asset Principal Amount	298 679 540,75
[B] Aggregate principal balance of Defaulted Contracts	3 694 395,75
[C] Recoveries received on such Defaulted Contracts	1 694 746,11
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	665 266 456,77

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

[A] [1] - [2] - [3]	53 049 034,82
Class B Principal Amount [1]	22 126 516,63
Class C Principal Amount [2]	28 922 518,19
Class D Principal Amount [3]	2 000 000,00
[B] Aggregated Outstanding Note Principal Amount	314 527 356,33

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6. Note Principal



Reporting Date	28.05.2020			
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	261 478 321,51	22 126 516,63	28 922 518,19	2 000 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	11 586 170,34	980 431,53	1 281 564,07	-	EUR
End of Period	249 892 151,17	21 146 085,10	27 640 954,12	2 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	1 847 454,79	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	101 108,31	152 545,21	EUR
Principal Recoveries	-	-	101 108,31	350,36	EUR
End of Period	-	-	-	1 999 649,64	EUR

Net Note Principal

Beginning of Period	261 478 321,51	22 126 516,63	28 922 518,19	152 545,21	EUR
End of Period	249 892 151,17	21 146 085,10	27 640 954,12	350,36	EUR

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7. Outstanding Notes

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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	314 527 356,33	261 478 321,51	22 126 516,63	28 922 518,19	2 000 000,00
Available Distribution Amount	13 848 165,94				
Amortisation	13 848 165,94				
Redemption per Class	13 848 165,94	11 586 170,34	980 431,53	1 281 564,07	-
Redemption per Note		1 935,22	3 501,54	3 501,54	-
Class Principal Outstanding Closing Balance	300 679 190,39	249 892 151,17	21 146 085,10	27 640 954,12	2 000 000,00
Current Tranching	100 %	83,11 %	7,03 %	9,19 %	0,67 %
Current Pool Factor		0,42	0,76	0,76	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		43 674,35	79 023,27	79 023,27	100 000,00
>Principal Repayment per note		1 935,22	3 501,54	3 501,54	-
Principal Outstanding per Note End of Period		41 739,13	75 521,73	75 521,73	100 000,00
>Interest accrued for the period		-	92,19	509,70	645,00
Interest Payment	225 264,51	-	25 814,27	186 550,24	12 900,00
Interest Payment per Note		-	92,19	509,70	645,00

3. Credit Enhancements

Initial total CE (Subordination)	10,01 %	5,80 %	0,30 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)	10,53 %	6,32 %	0,30 %	0,00 %
Current CE (Subordination incl. Excess Spread)	19,11 %	12,08 %	2,89 %	2,22 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	19,63 %	12,60 %	2,89 %	2,22 %
Current CE (Subordination)	16,89 %	9,86 %	0,67 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)	17,41 %	10,38 %	0,67 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.05.2020
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Monthly Period 01.04.2020
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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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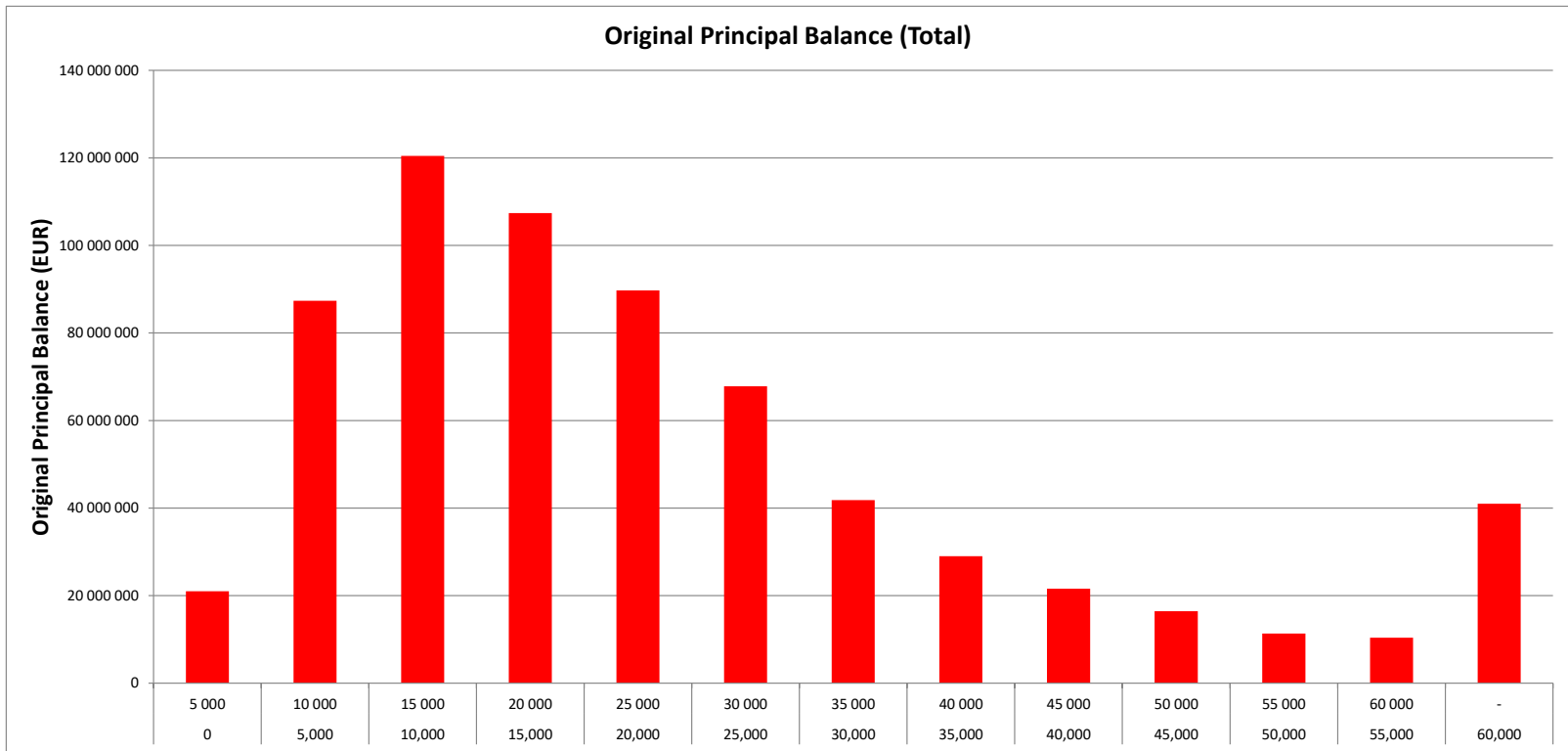
Average amount - all: 15 089

	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

Reporting Date	28.05.2020
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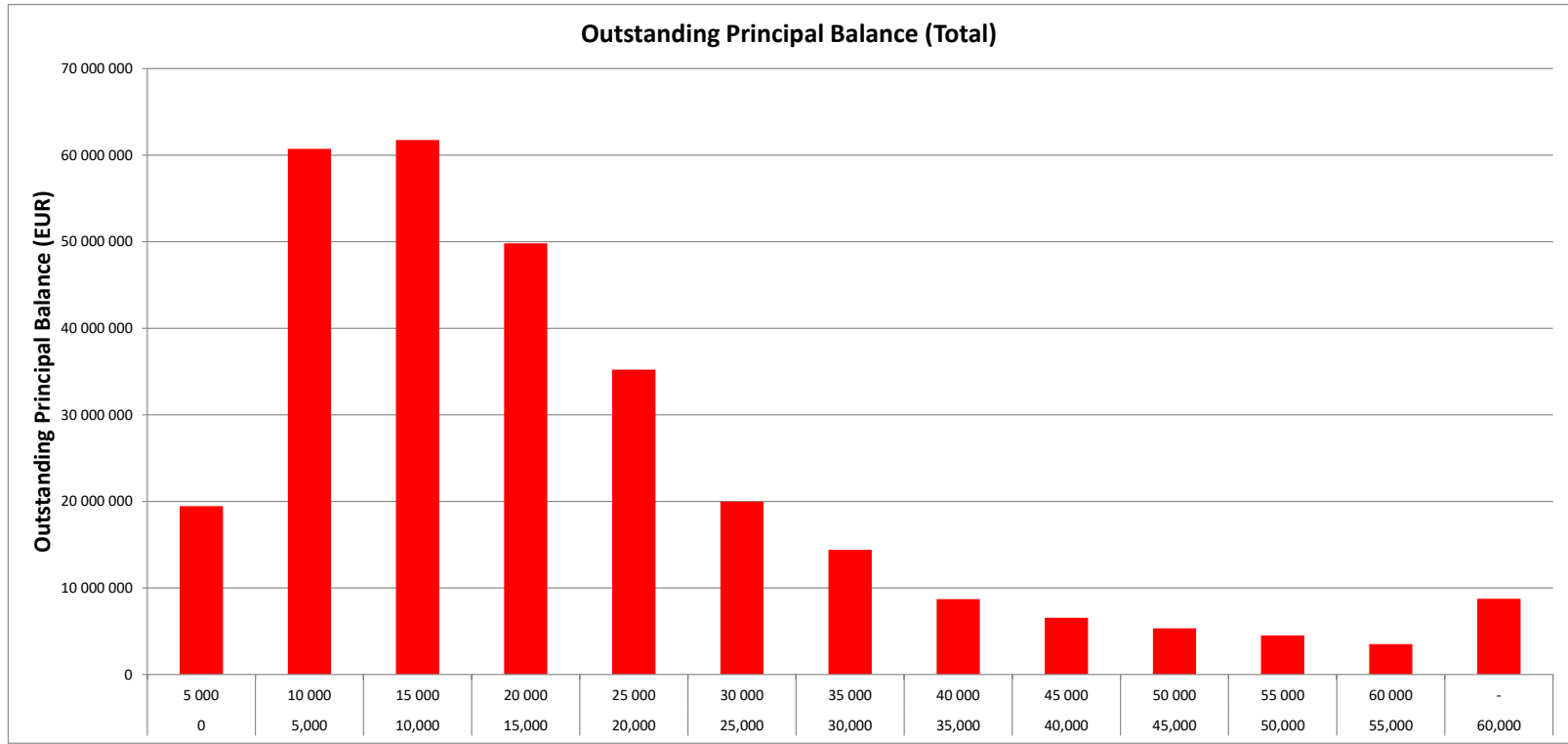
Average amount - all: 11 324

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 692	19 444 217	6,51 %	22	26
	5 000	10 000	8 227	60 730 769	20,33 %	31	26
	10 000	15 000	5 058	61 744 781	20,67 %	34	25
	15 000	20 000	2 876	49 817 300	16,68 %	34	25
	20 000	25 000	1 588	35 213 821	11,79 %	35	25
	25 000	30 000	734	19 969 478	6,69 %	35	25
	30 000	35 000	446	14 399 763	4,82 %	34	25
	35 000	40 000	234	8 698 134	2,91 %	34	26
	40 000	45 000	155	6 552 117	2,19 %	35	25
	45 000	50 000	112	5 333 538	1,79 %	35	25
	50 000	55 000	86	4 515 072	1,51 %	36	24
	55 000	60 000	61	3 513 045	1,18 %	34	26
	60 000	-	107	8 747 506	2,93 %	34	26
	Total		26 376	298 679 541	100 %		

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10.b Outstanding Principal Balance Graph

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11.a Geographical Distribution



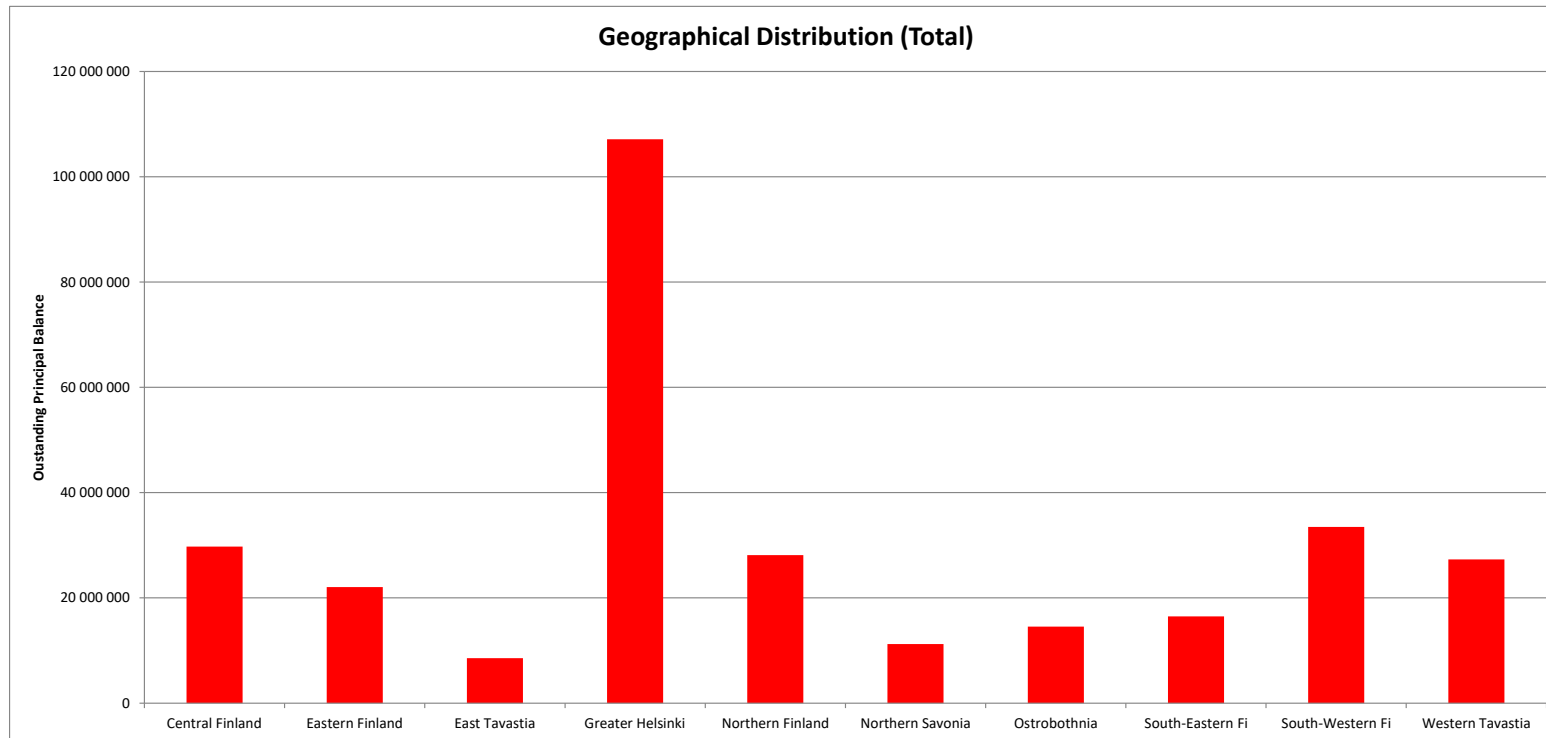
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 796	29 738 664	9,96 %	33		26
Eastern Finland	1 989	22 053 009	7,38 %	33		26
East Tavastia	804	8 557 305	2,87 %	33		25
Greater Helsinki	8 489	107 119 353	35,86 %	33		25
Northern Finland	2 445	28 118 972	9,41 %	33		25
Northern Savonia	1 068	11 247 629	3,77 %	32		25
Ostrobothnia	1 579	14 541 678	4,87 %	32		25
South-Eastern Fi	1 610	16 485 883	5,52 %	32		26
South-Western Fi	3 139	33 492 284	11,21 %	33		25
Western Tavastia	2 457	27 324 765	9,15 %	33		25
Total	26 376	298 679 541	100 %			

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11.b Geographical Distribution Graph

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12.a Interest Rate



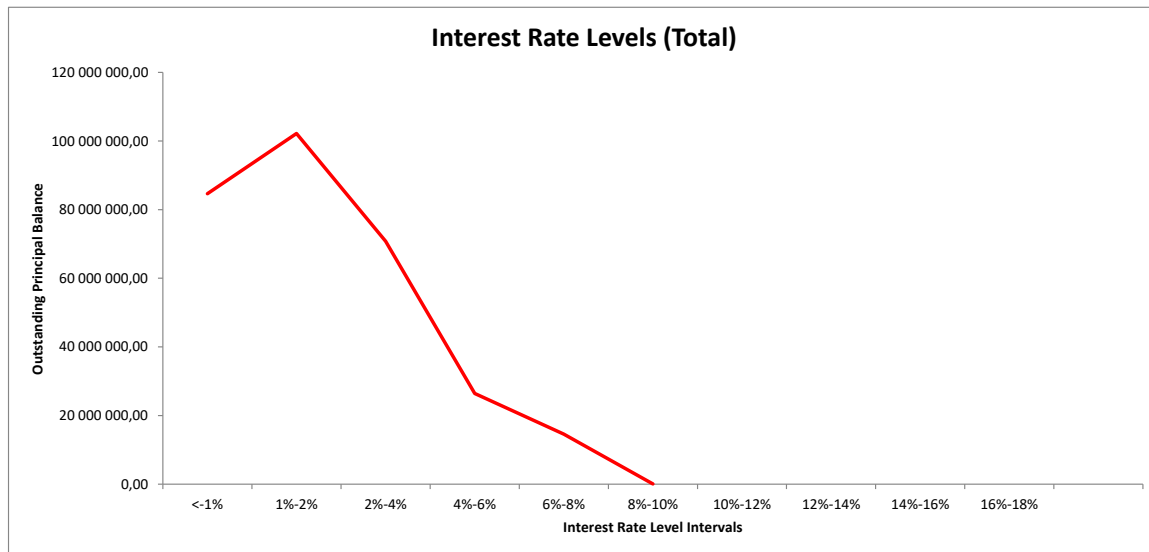
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TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	6 013	84 626 406	28,33 %	34	25
1	2	7 396	102 186 828	34,21 %	33	26
2	4	6 712	70 770 335	23,69 %	33	25
4	6	3 657	26 441 940	8,85 %	32	25
6	8	2 574	14 578 579	4,88 %	31	25
8	10	23	72 263	0,02 %	28	27
10	12					
12	14	1	3 191	0,00 %	20	27
14	16					
16	18					
18	-					
Total		26 376	298 679 541	100 %		

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12.b Interest Rate

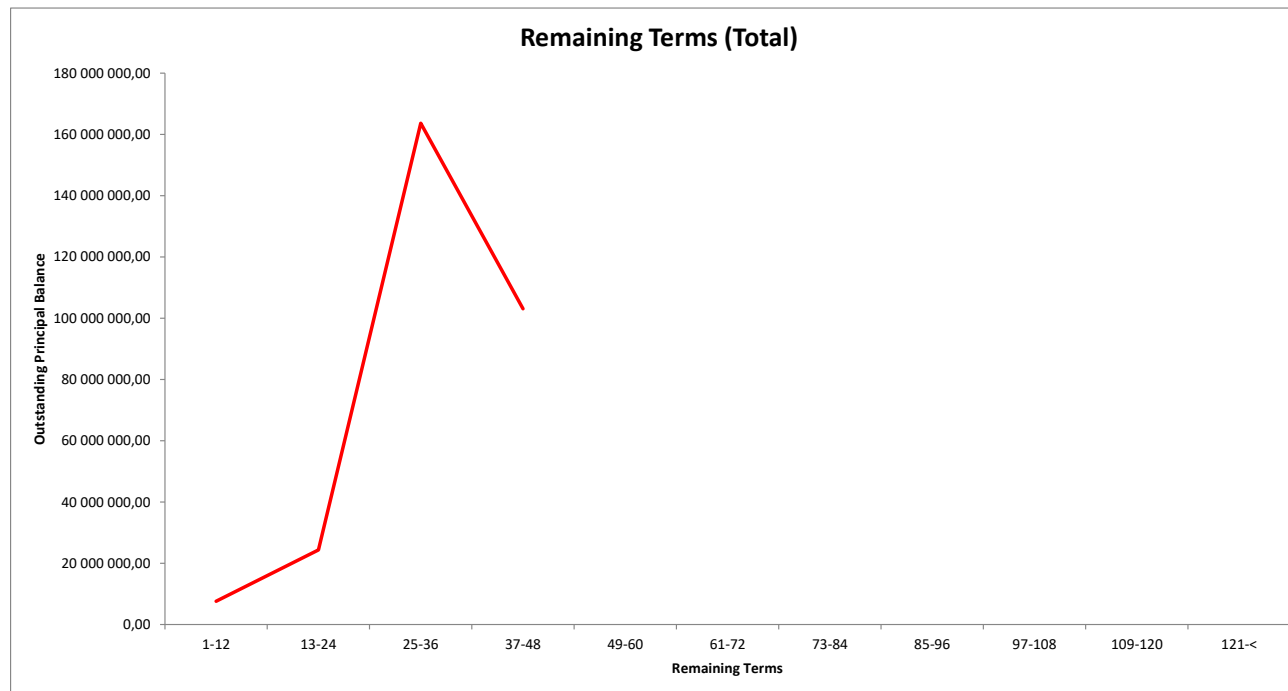
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Period No	17	
Monthly Period	01.04.2020	
Interest Period	from	27.04.2020
	to	26.05.2020
	=	29 days



**SCF Rahoituspalvelut VII DAC
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13.b Remaining Terms

Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	17				
Monthly Period	01.04.2020				
Interest Period	from	27.04.2020	to	26.05.2020	= 29 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

14.a Seasoning



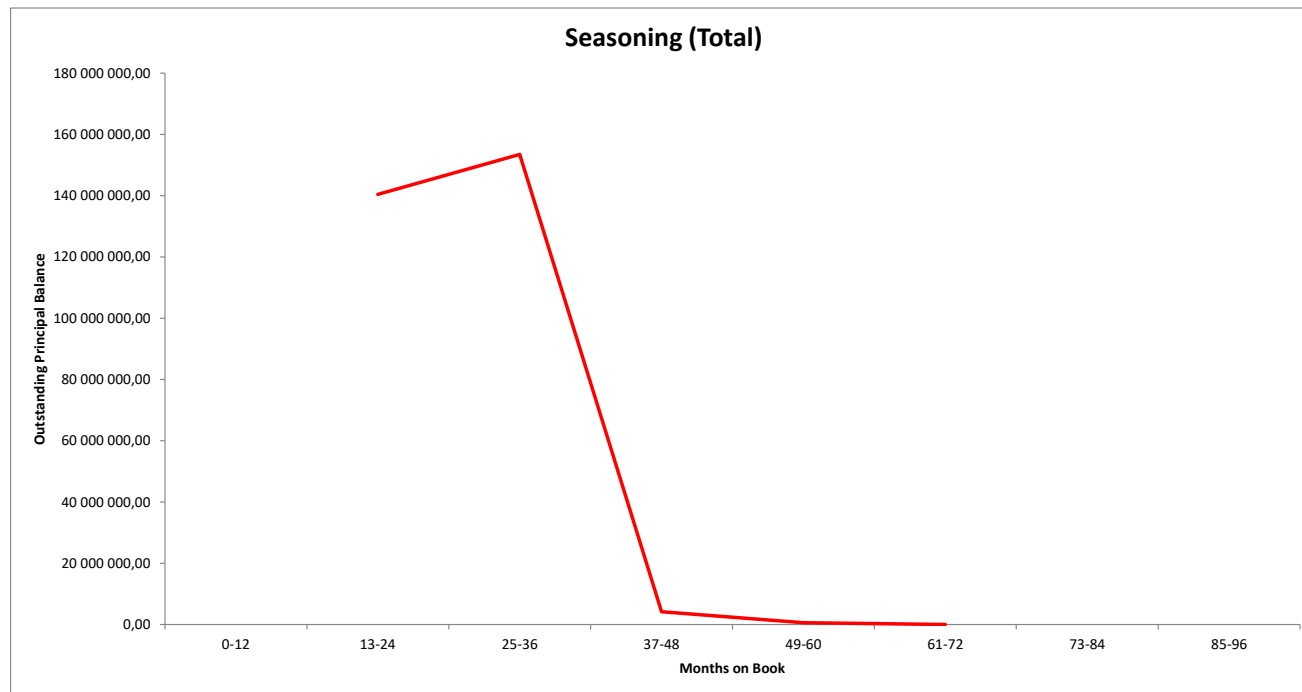
Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	17	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days

TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity
Months on book	1		12			
	13	24	11 838	140 398 145	47,01 %	36
	25	36	13 886	153 472 688	51,38 %	31
	37	48	529	4 198 563	1,41 %	20
	49	60	121	603 409	0,20 %	8
	61	72	2	6 736	0,00 %	1
	73	84				
	85	96				
Total			26 376	298 679 541	100 %	

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

14.b Seasoning

Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	17	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

15.a Balloon loans



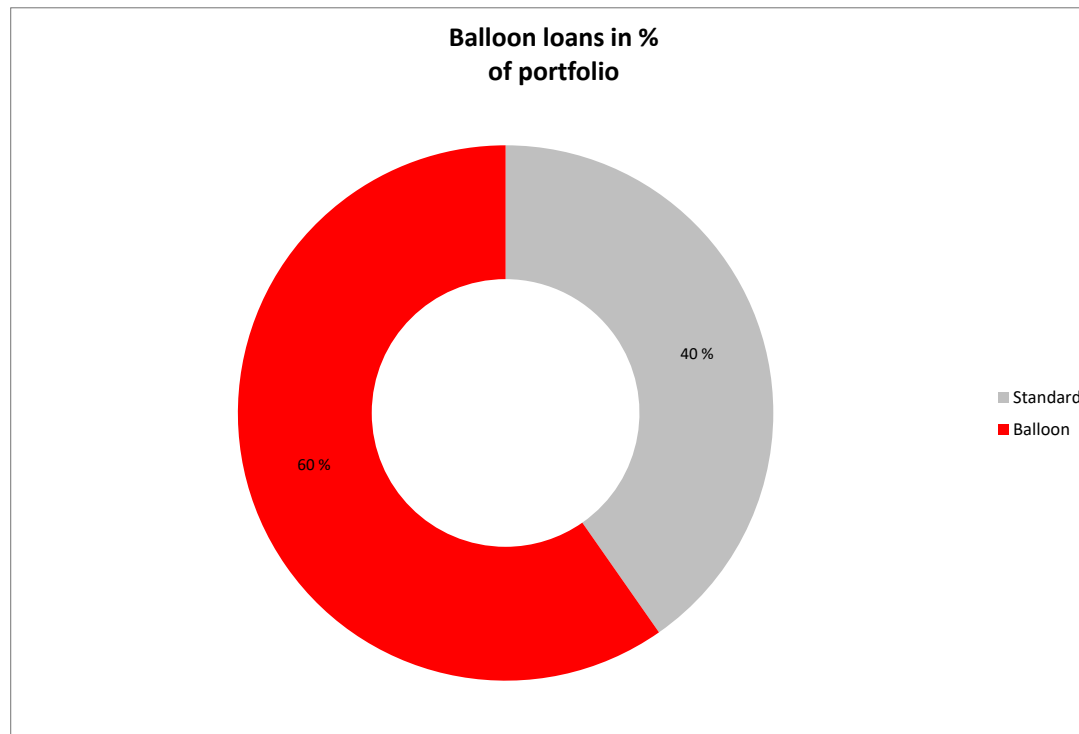
Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	17	
Monthly Period	01.04.2020	
Interest Period	from	27.04.2020
	to	26.05.2020
	=	29 days

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		16 854	120 333 647	40,29 %	2 498	0	31	25
Balloon		9 522	178 345 894	59,71 %	80 451 661	0	34	26
Total		26 376	298 679 541	100 %	80 454 159	26,94 %		

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15.b Balloon loans

Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	17	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

16.a # loans per borrower



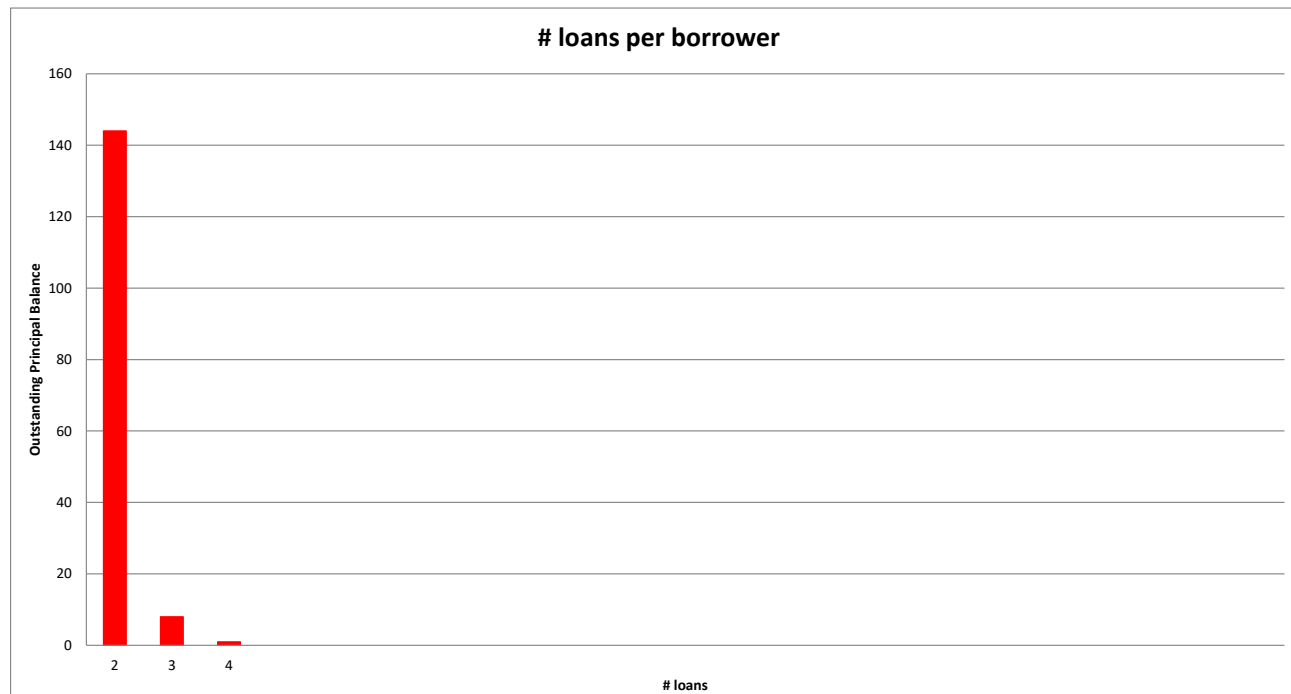
Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	17	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days

	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	26 060	293 997 555	98,43 %
	2	144	4 282 055	1,43 %
	3	8	373 702	0,13 %
	4	1	26 229	0,01 %
Total:	26 213	298 679 541	100,0 %	

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16.b # loans per borrower

Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	17	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	17	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days

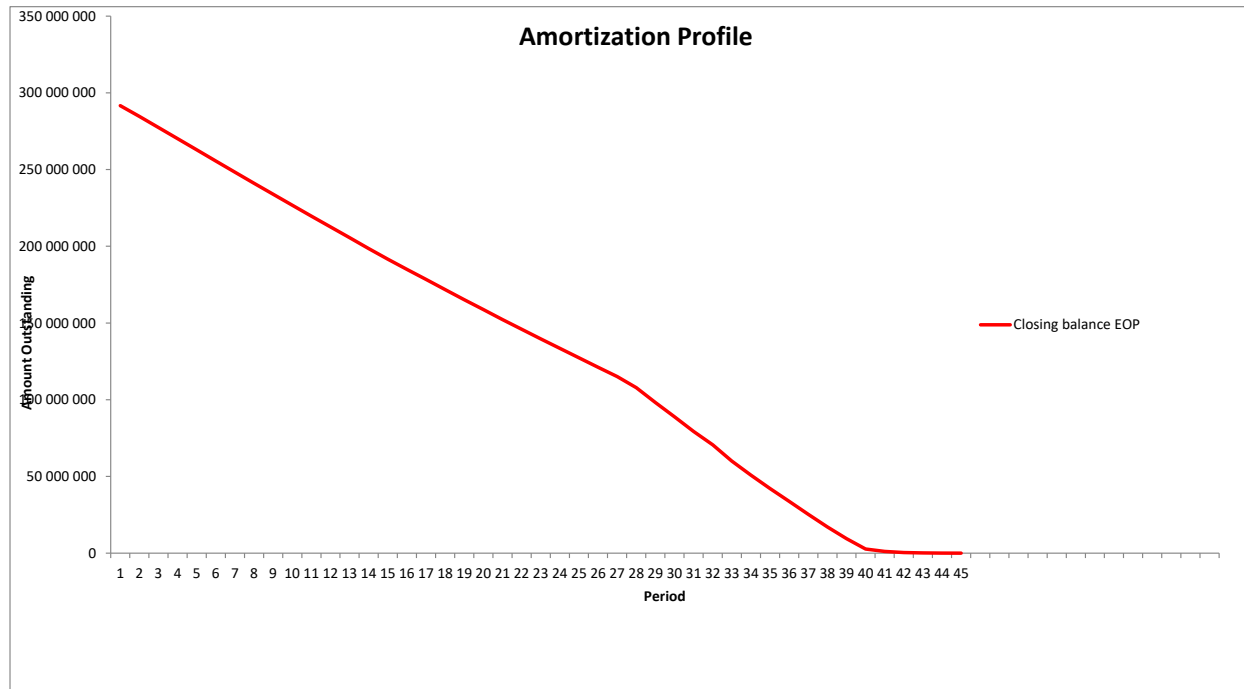
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	298 679 541	291 664 001	7 015 540	579 687	2,35 %	97,65 %
2	291 664 001	284 581 365	7 082 636	564 551	2,35 %	95,28 %
3	284 581 365	277 361 434	7 219 931	549 170	2,34 %	92,86 %
4	277 361 434	270 137 378	7 224 056	533 556	2,33 %	90,44 %
5	270 137 378	262 896 594	7 240 785	518 002	2,33 %	88,02 %
6	262 896 594	255 637 074	7 259 520	502 501	2,32 %	85,59 %
7	255 637 074	248 317 806	7 319 268	486 965	2,31 %	83,14 %
8	248 317 806	241 124 491	7 193 315	471 486	2,30 %	80,73 %
9	241 124 491	233 933 935	7 190 555	456 186	2,29 %	78,32 %
10	233 933 935	226 800 722	7 133 213	440 889	2,29 %	75,93 %
11	226 800 722	219 663 041	7 137 681	425 644	2,28 %	73,54 %
12	219 663 041	212 685 246	6 977 795	410 592	2,27 %	71,21 %
13	212 685 246	205 639 266	7 045 980	395 719	2,26 %	68,85 %
14	205 639 266	198 534 070	7 105 195	380 728	2,24 %	66,47 %
15	198 534 070	191 569 523	6 964 547	365 754	2,23 %	64,14 %
16	191 569 523	184 980 055	6 589 468	351 082	2,22 %	61,93 %
17	184 980 055	178 368 606	6 611 449	337 207	2,21 %	59,72 %
18	178 368 606	171 801 884	6 566 722	323 395	2,20 %	57,52 %
19	171 801 884	165 224 418	6 577 466	309 723	2,18 %	55,32 %
20	165 224 418	158 791 171	6 433 247	295 956	2,17 %	53,16 %

Amortization profile (first 20 periods)

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

17.b Amortization Profile

Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	17	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days



SCF Rahoituspalvelut VII DAC
 Monthly Investor Report

18.a Payment Holidays



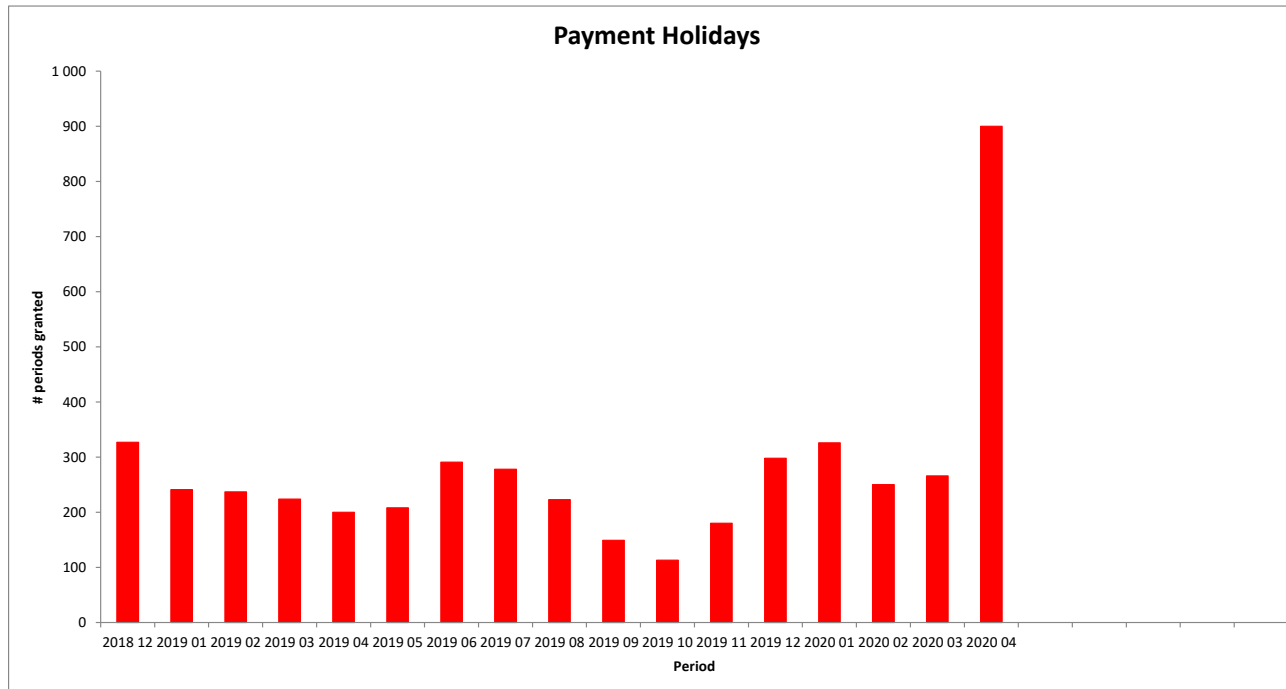
Reporting Date			28.05.2020				
Payment date			26.05.2020				
Period No			17				
Monthly Period		from	01.04.2020	to	26.05.2020	=	29 days
Interest Period			27.04.2020				

	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2018 12	327	377	98 109	5 076 048
	2019 01	241	319	86 949	3 977 849
	2019 02	237	319	94 525	4 083 271
	2019 03	224	319	99 842	3 705 852
	2019 04	200	264	74 423	3 303 176
	2019 05	208	290	76 148	2 858 895
	2019 06	291	389	118 434	4 771 884
	2019 07	278	362	97 756	4 165 620
	2019 08	223	280	83 409	3 653 841
	2019 09	149	190	57 836	2 383 703
	2019 10	113	160	45 526	1 799 083
	2019 11	180	267	72 745	2 529 914
	2019 12	298	361	93 931	3 767 101
	2020 01	326	444	133 193	4 871 881
	2020 02	250	346	99 094	3 410 871
	2020 03	266	392	131 527	3 881 264
	2020 04	900	1 470	529 828	14 215 404
Total:	4 711	6 549	1 993 273	72 455 657	

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	17	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days



**SCF Rahoituspalvelut VII DAC
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19.a Downpayment



Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	17				
Monthly Period	01.04.2020				
Interest Period	from	27.04.2020	to	26.05.2020	= 29 days

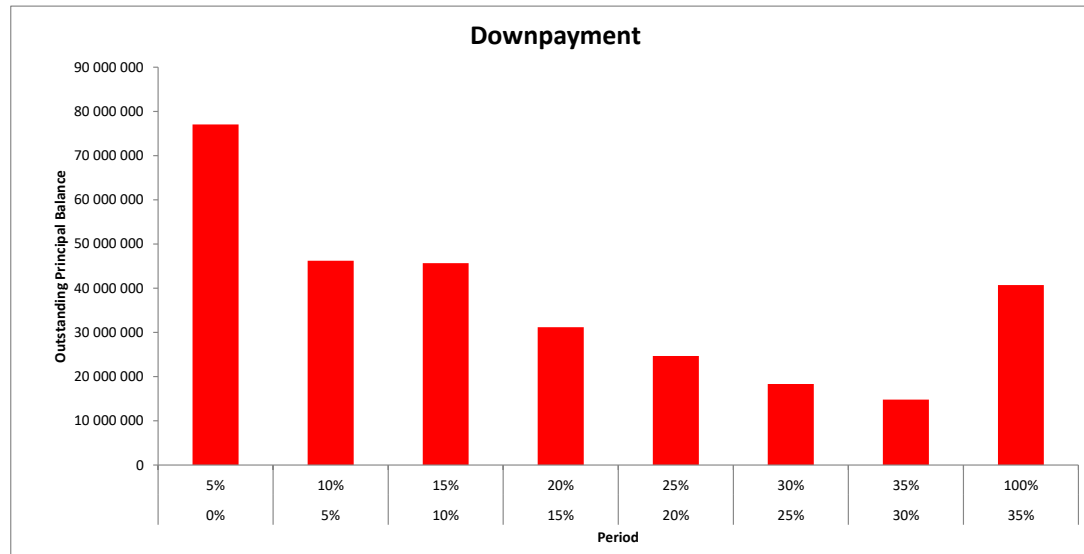
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 813	77 058 079	25,80 %	34	25
	5 %	10 %	3 421	46 233 781	15,48 %	34	25
	10 %	15 %	3 733	45 678 371	15,29 %	33	26
	15 %	20 %	2 659	31 173 970	10,44 %	33	26
	20 %	25 %	2 146	24 692 620	8,27 %	32	25
	25 %	30 %	1 726	18 318 290	6,13 %	32	26
	30 %	35 %	1 408	14 792 738	4,95 %	32	25
	35 %	100 %	5 470	40 731 693	13,64 %	30	25
Total			26 376	298 679 541	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

19.b Downpayment



Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	17	
Monthly Period	01.04.2020	
Interest Period	from	27.04.2020
	to	26.05.2020
	=	29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

20.a Vehicle Condition

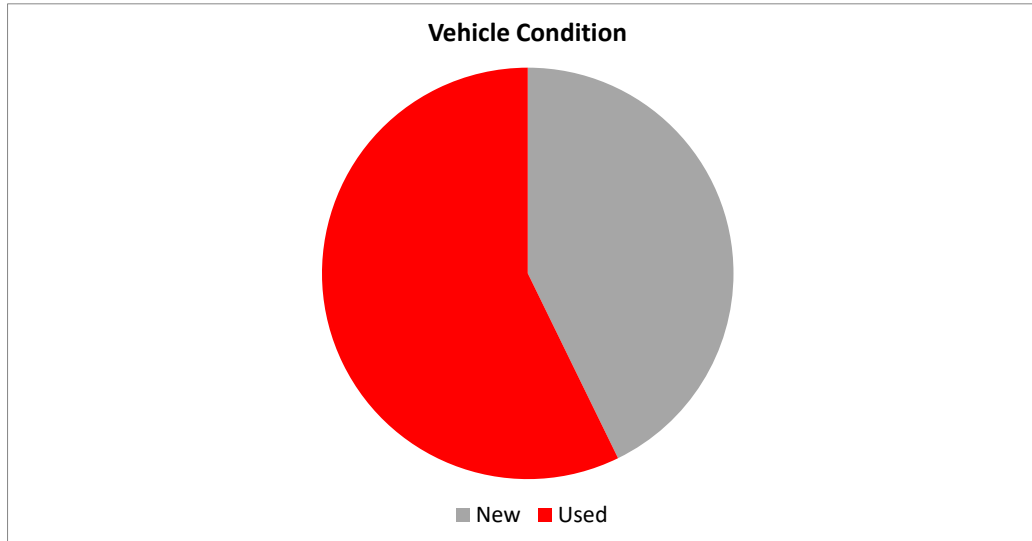


Reporting Date	28.05.2020
Payment date	26.05.2020
Period No	17
Monthly Period	01.04.2020
Interest Period	from 27.04.2020 to 26.05.2020 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 772	127 737 704	42,77 %	33	25
	Used	18 604	170 941 837	57,23 %	32	26
	Total	26 376	298 679 541	100 %		

20.b Vehicle Condition

Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	17				
Monthly Period	01.04.2020				
Interest Period	from 27.04.2020	to	26.05.2020	=	29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

21.a Borrower Type



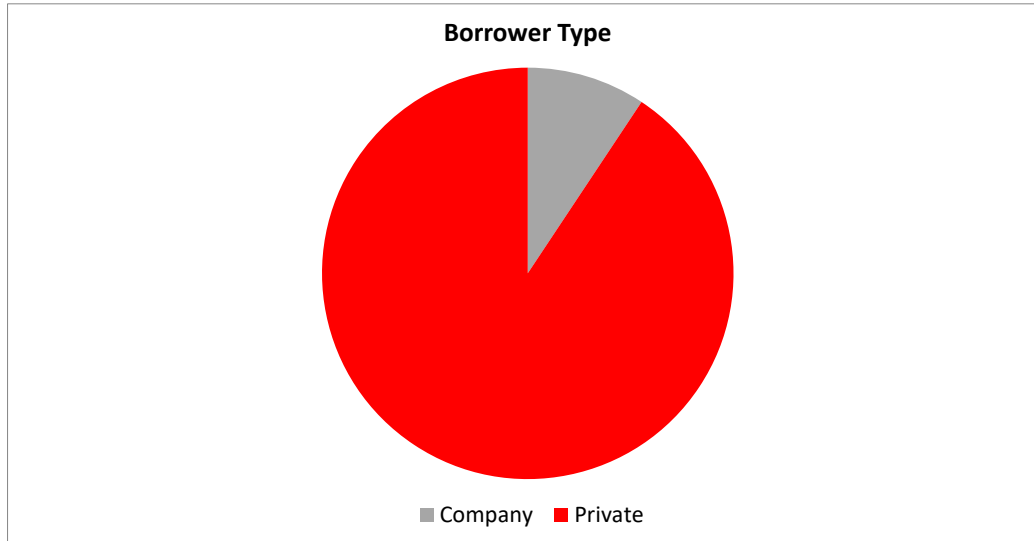
Reporting Date	28.05.2020
Payment date	26.05.2020
Period No	17
Monthly Period	01.04.2020
Interest Period	from 27.04.2020 to 26.05.2020 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 804	27 862 121	9,33 %	32	26
	Private	24 572	270 817 420	90,67 %	33	25
	Total	26 376	298 679 541	100,0 %		

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21.b Borrower Type

Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	17				
Monthly Period	01.04.2020				
Interest Period	from 27.04.2020	to	26.05.2020	=	29 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

22.a Vehicle type



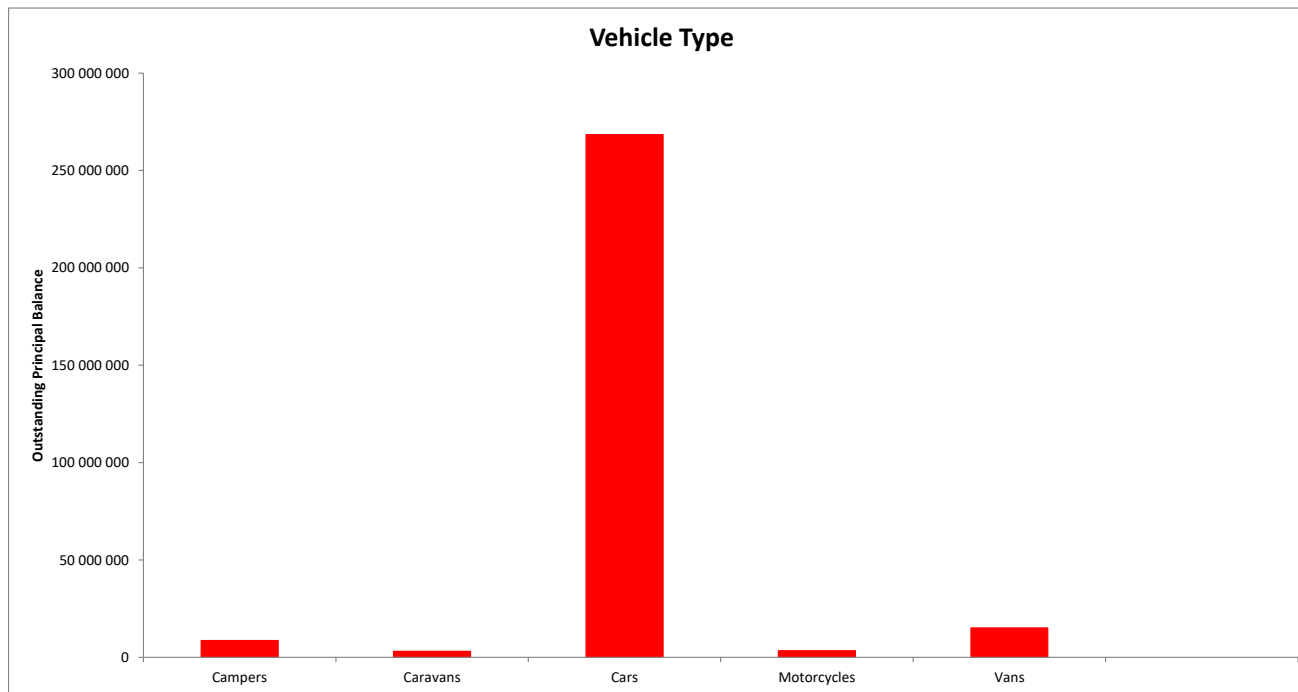
Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	17	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		388	8 626 027	2,89 %	35	25
Caravans		276	3 089 858	1,03 %	35	24
Cars		23 906	268 447 473	89,88 %	33	25
Motorcycles		479	3 431 380	1,15 %	34	23
Vans		1 327	15 084 802	5,05 %	32	26
		26 376	298 679 541	100 %		

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Monthly Investor Report

22.b Vehicle type

Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	17				
Monthly Period	01.04.2020				
Interest Period	from 27.04.2020	to	26.05.2020	=	29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

23.a Restructured Loans



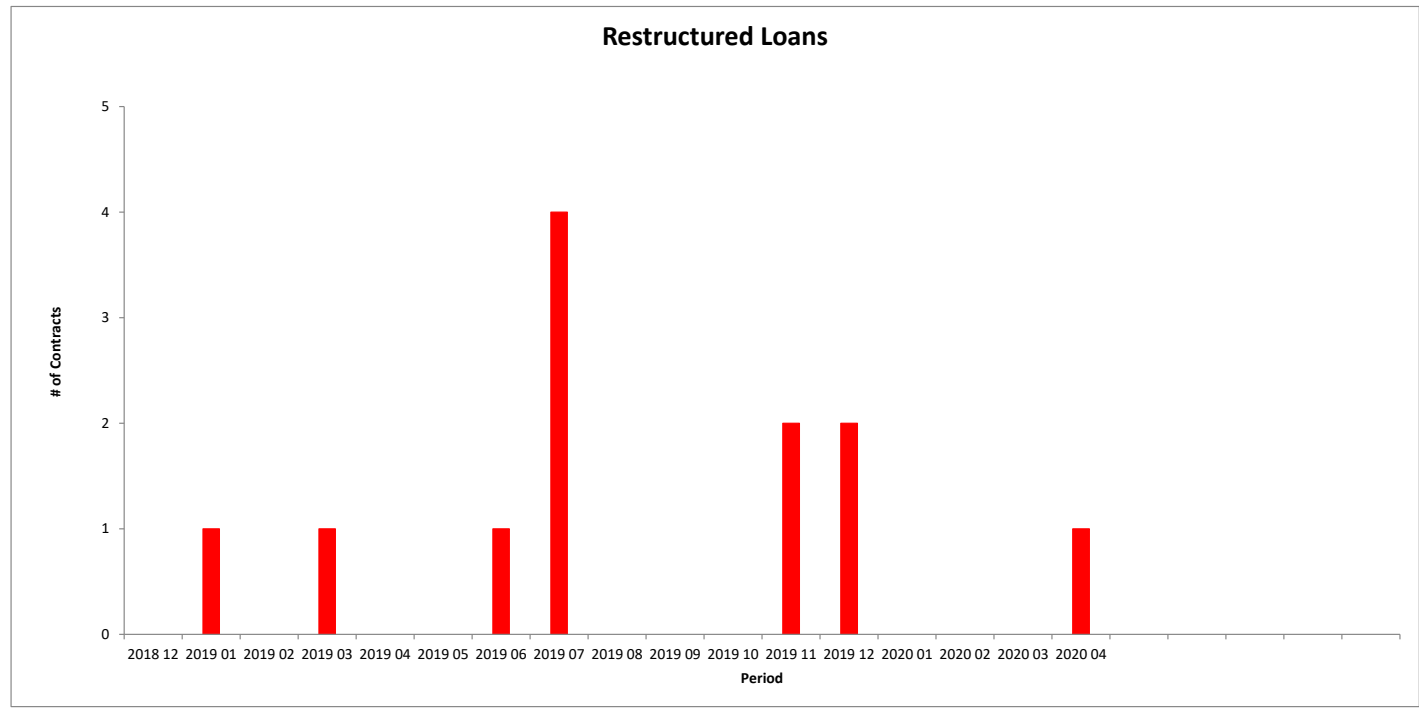
Reporting Date	28.05.2020			
Payment date	26.05.2020			
Period No	17			
Monthly Period	01.04.2020			
Interest Period	from 27.04.2020	to 26.05.2020	=	29 days

	TOTAL	
Period	No	Outstanding balance
2018 12	0	0
2019 01	1	6 294
2019 02	0	0
2019 03	1	9 226
2019 04	0	0
2019 05	0	0
2019 06	1	3 728
2019 07	4	63 323
2019 08	0	0
2019 09	0	0
2019 10	0	0
2019 11	2	20 062
2019 12	2	51 206
2020 01	0	0
2020 02	0	0
2020 03	0	0
2020 04	1	55 313
	12	209 151

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23.b Restructured Loans

Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	17				
Monthly Period	01.04.2020				
Interest Period	from	27.04.2020	to	26.05.2020	= 29 days



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24.a Dynamic Interest rate



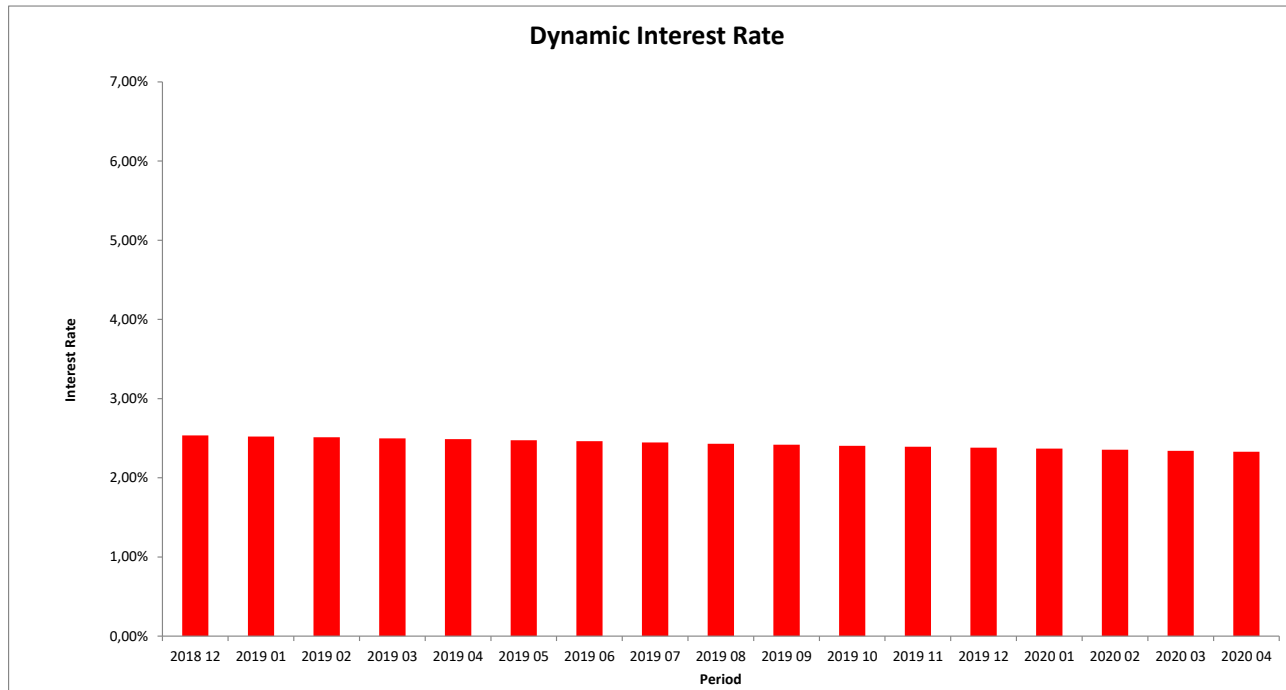
Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	17				
Monthly Period	01.04.2020				
Interest Period	from	27.04.2020	to	26.05.2020	= 29 days

	TOTAL	
	Period	WA Interest rate
2018 12	609 379 376	2,54 %
2019 01	586 326 503	2,52 %
2019 02	564 224 282	2,51 %
2019 03	542 921 229	2,50 %
2019 04	520 762 448	2,49 %
2019 05	498 229 783	2,48 %
2019 06	477 217 707	2,46 %
2019 07	454 989 142	2,45 %
2019 08	435 559 339	2,43 %
2019 09	416 047 456	2,42 %
2019 10	396 194 878	2,40 %
2019 11	379 523 956	2,39 %
2019 12	363 202 394	2,38 %
2020 01	345 436 207	2,37 %
2020 02	329 422 663	2,35 %
2020 03	312 679 902	2,34 %
2020 04	298 679 541	2,33 %

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24.b Dynamic Interest Rate

Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	17				
Monthly Period	01.04.2020				
Interest Period	from	27.04.2020	to	26.05.2020	= 29 days



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25.a Dynamic Pre-Payments



Reporting Date	28.05.2020			
Payment date	26.05.2020			
Period No	17			
Monthly Period	from	01.04.2020	to	26.05.2020
Interest Period	from	27.04.2020	to	26.05.2020 = 29 days

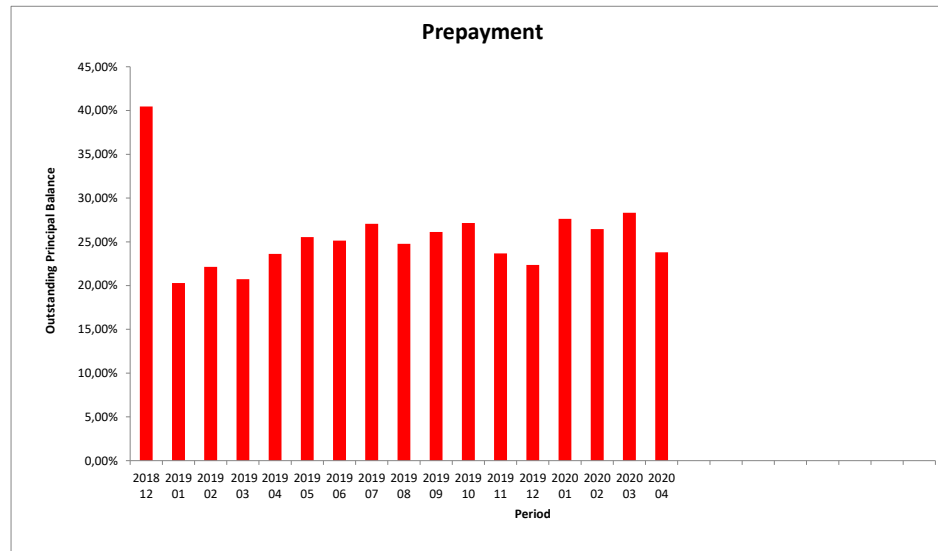
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2018 12	25 771 327	609 379 376	40,46 %	
2019 01	10 976 490	586 326 503	20,29 %	
2019 02	11 646 509	564 224 282	22,14 %	
2019 03	10 406 446	542 921 229	20,72 %	
2019 04	11 562 879	520 762 448	23,62 %	
2019 05	12 091 496	498 229 783	25,53 %	
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 %	
2020 03	8 554 943	312 679 902	28,32 %	
2020 04	6 689 179	298 679 541	23,80 %	

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25.b Dynamic Pre-Payments



Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	17				
Monthly Period	01.04.2020				
Interest Period	from	27.04.2020	to	26.05.2020	= 29 days



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26. Delinquency



Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	17	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 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	9	101 045			4	69 786
	2	564 217 647	38 153	536 483 060	1 574	23 698 911	181	2 746 292	44	650 758	20	370 226	17	202 725	5	65 676	4	35 531
	3	542 921 229	36 890	511 417 448	1 779	26 743 611	212	3 144 502	62	929 129	19	223 046	14	346 452	10	117 041	19	222 711
	4	520 762 448	35 785	489 845 792	1 808	25 845 589	236	3 174 912	68	1 156 416	29	385 273	10	181 501	7	172 964	23	202 320
	5	498 229 783	34 835	469 456 106	1 679	23 384 417	227	3 200 515	74	1 125 886	35	658 185	24	314 772	6	89 901	14	294 292
	6	477 217 707	33 674	446 251 272	1 835	25 532 355	232	3 349 875	65	1 029 298	31	473 744	23	388 400	12	192 763	15	175 360
	7	454 989 142	32 651	426 658 064	1 777	23 683 554	197	2 994 348	49	600 856	25	450 598	21	335 514	16	266 208	23	326 303
	8	435 559 339	31 962	411 904 051	1 361	18 164 046	274	3 857 209	59	769 801	25	294 974	16	330 233	15	239 026	22	277 518
	9	416 047 456	30 747	388 809 087	1 600	22 098 400	225	3 255 496	69	972 590	29	463 018	16	198 176	10	250 690	18	220 683
	10	396 194 878	29 784	371 646 145	1 521	19 896 040	190	2 905 376	61	798 291	46	602 774	16	238 710	8	107 542	22	271 327
	11	379 523 956	28 973	356 805 071	1 368	17 380 218	259	3 533 545	59	688 168	36	550 535	32	419 334	9	147 085	16	173 313
12	363 202 394	28 050	338 739 323	1 518	19 188 943	232	2 985 751	91	1 198 847	35	405 188	27	457 492	21	226 849	16	299 494	
2019	1	345 436 207	27 282	323 996 069	1 283	15 634 723	266	3 701 185	77	969 363	51	536 728	25	337 171	13	260 967	28	271 974
	2	329 422 663	26 523	309 644 271	1 217	14 852 012	209	2 842 765	85	1 034 631	41	484 820	34	349 933	18	214 230	23	317 848
	3	312 679 902	25 342	290 413 127	1 422	17 283 818	239	2 905 327	62	731 570	55	745 639	26	366 191	19	234 229	34	281 114
	4	298 679 541	24 821	280 472 318	1 191	13 491 958	218	2 850 262	73	849 277	26	467 324	29	309 074	18	239 327	27	253 654
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	17	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 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
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	85															
2020 2	253 654	27															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2020 Q1			2020 Q2			
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	
2018 4	1 168	4		1 297	-	129	1 297	-	129
2019 1	328 028	27	3 016	225 929	102 099	909	226 838	101 190	
2019 2	671 972	52	8 668	475 220	196 752	2 154	477 374	194 597	
2019 3	824 504	63	130 776	530 325	294 180	1 924	532 248	292 256	
2019 4	720 756	54	249 913	383 609	337 146	30 607	414 216	306 540	
2020 1	589 822	85	132 476	132 476	457 346	64 204	196 680	393 142	
2020 2	253 654	27				1 692	1 692	251 962	

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28. Priority of Payments - Revenue

Reporting Date	28.05.2020
Payment date	26.05.2020
Period No	17
Monthly Period	01.04.2020
Interest Period	from 27.04.2020 to 26.05.2020 = 29 days



Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 037 872,92	EUR
Senior Expenses	-	7 555,72	EUR
Servicing Fee	-	124 449,81	EUR
Tranche A Loan Interest to Issuer	-	50 678,86	EUR
Tranche B Loan Interest to Issuer	-	25 814,00	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	-	186 550,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	83 197,38	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	4,67	EUR
Deferred Purchase Price to Seller		546 722,48	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 009 034,64	EUR
Senior Expenses	-	6 947,17	EUR
Issuer Swap Interest Amount	-	50 678,86	EUR
Interest Class A Notes	-	-	EUR
Interest Class B Notes	-	25 814,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 559 826,61	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	186 550,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	76,76	EUR
Principal Issuer Subordinated Loan	-	83 120,62	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		83 120,62	EUR

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29. Priority of Payments - Redemption

Reporting Date	28.05.2020
Payment date	26.05.2020
Period No	17
Monthly Period	01.04.2020
Interest Period	from 27.04.2020 to 26.05.2020 = 29 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	13 848 165,94	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	13 848 165,94	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	13 848 165,94	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	-	11 586 170,34	EUR
(ii) Principal Payments on Class B Notes	-	980 431,53	EUR
(iii) Principal Payments on Class C Notes	-	1 281 564,07	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	83 120,62	EUR
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Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller	546 722,48	EUR
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30. Transaction Costs



Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	17	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	7 555,72				
Interest accrued for the Period	EUR	225 264,00	-	25 814,00	186 550,00	12 900,00
Cumulative Interest accrued	EUR	4 994 992,00	122 999,00	564 157,00	4 076 926,00	230 910,00
Interest Payments	EUR	225 264,00	-	25 814,00	186 550,00	12 900,00
Cumulative Interest Payments	EUR	4 994 992,00	122 999,00	564 157,00	4 076 926,00	230 910,00
Interest accrued on Subordinated Loan for the Period	EUR	76,76				
Cumulative Interest accrued on Subordinated Loan	EUR	2 342,34				
Interest Payments on Subordinated Loan	EUR	76,76				
Cumulative Interest Payments on Subordinated Loan	EUR	2 342,34				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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31. Contact Details



Santander Consumer Bank AS

Financial Markets

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

Risk

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

Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	17	
Monthly Period	01.04.2020	
Interest Period	from	27.04.2020
	to	26.05.2020
	=	29 days