

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27.02.2020				
Payment date	25.02.2020			Following payment dates:	25.03.2020
Period No	27				27.04.2020
Monthly Period	from	jan.20	to	25.02.2020	= 29 days
Interest Period		27.01.2020			
Cut-Off date		31.01.2020			

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1. Portfolio Information



Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	27	
Monthly Period	jan.20	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	185 869 736,80 EUR
Scheduled Loan Principal Repayments	5 695 107,31 EUR
Prepayments	6 091 187,72 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	11 786 295,03 EUR
New Defaulted Auto Loans in Period	232 963,93 EUR
Closing Balance	173 850 477,84 EUR
Total revenue collections	
Revenue and fees received on loan balances	651 315,36 EUR
Recoveries on loans in default	168 116,34 EUR
Total Revenue Received in Period	819 431,70 EUR
# Loans	
At beginning of period	19 247 Loans
Paid in Full	866 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	18 Loans
At end of period	18 363 Loans

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2. Amount Due for Distribution



Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	27
Monthly Period	jan.20
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days

Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	12 601 466 EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	0 EUR
c. Default, Interest, Indemnities etc Paid by the Seller to the Purchaser	0 EUR
d. Other amounts Paid by the Seller to the Purchaser	0 EUR
e. Interest Earned by the Purchaser	0 EUR
f. Other amounts received by the purchaser	0 EUR
Total Amount for Purchaser Available Distribution Amount	12 601 466 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 475 831 EUR
b. Reserve Fund	952 050 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
Total Amount for Issuer Available Distribution Amount	13 427 881 EUR

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3. Reserve Accounts



Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	27
Monthly Period	jan.20
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days

Note Balance

Beginning of Period	185 869 736,80	EUR
End of Period	173 850 477,84	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 Balance

Beginning of Period	0,5 %	952 050,00	EUR
Cash Outflow		952 050,00	EUR
Cash Inflow		952 050,00	EUR
End of Period	0,5 %	952 050,00	EUR
Required Reserve Amount	0,5 %	952 050,00	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 KIMI VI 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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4. Performance Data

Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	27				
Monthly Period	jan.20				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



Asset Balance

Beginning of Period	185 869 736,80	EUR
End of Period	173 850 477,84	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	159 082 291,47	91,51 %	16 948
1-29 days past due	10 053 329,03	5,78 %	999
Delinquent Receivables:			
30-59 days past due	3 230 751,26	1,86 %	290
60-89 days past due	684 675,83	0,39 %	59
90-119 days past due	335 419,54	0,19 %	30
120-149 days past due	245 502,55	0,14 %	25
150-179 days past due	218 508,16	0,13 %	12
Total Performing and Delinquent	173 850 478	100,00 %	18 363

	EUR	%	# loans
Volkswagen vehicles	8 296 495	4,77 %	1 446

Current Period Defaults	232 963,93		18
Cumulative Defaults	7 307 791,47		538
Current Period Recoveries	168 116,34		
Cumulative Recoveries	4 930 517,11		

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5. Outstanding Notes

Reporting Date	27.02.2020		
Payment date	25.02.2020		
Period No	27		
Monthly Period	jan.20		
Interest Period	from	27.01.2020	to 25.02.2020 = 29 days



1. Note Balance

	All Notes	Class A	Class B
General Note Information			
ISIN Code		XS1696456711	XS1698606537
Currency		EUR	EUR
Initial Tranching	100 %	90,74 %	9,26 %
Legal Final Maturity Date		25.11.2026	25.11.2026
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	Unrated
Initial Notes Aggregate Principal Outstanding Balance	699 500 000,00	634 700 000,00	64 800 000,00
Initial Nominal per Note		100 000,00	100 000,00
Initial Number of Notes per Class	6995	6347	648
Current Note Information			
Class Principal Outstanding Opening Balance	185 869 736,80	121 069 736,80	64 800 000,00
Available Distribution Amount	13 427 881,27		
Amortisation	12 019 258,96		
Redemption per Class	12 019 258,96	12 019 258,96	-
Redemption per Note		1 893,69	-
Class Principal Outstanding Closing Balance	173 850 477,84	109 050 477,84	64 800 000,00
Current Tranching	100 %	62,73 %	37,27 %
Current Pool Factor		0,17	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B
Interest rate Basis: 1-M EURIBOR / Spread			
Day Count Convention*		(Act/360)	(30/360)
Interest Days	29		
Principal Outstanding per Note Beginning of Period		19 075,11	100 000,00
>Principal Repayment per note		1 893,69	-
Principal Outstanding per Note End of Period		17 181,42	100 000,00
>Interest accrued for the period		-	125,00
Interest Payment	81 000,00	-	81 000,00
Interest Payment per Note		-	125,00

3. Credit Enhancements

Initial total CE (Subordination, Reserve)		9,81 %	0,54 %
Current CE (incl. Excess Spread)		39,93 %	2,65 %
Current CE (excl. Excess Spread)		37,82 %	0,55 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.02.2020
 Payment date 25.02.2020
 Period No 27
 Monthly Period jan.20
 Interest Period : 27.01.2020 to 25.02.2020 = 29 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		Moody's		Fitch		Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut I DAC		No rating		No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance	N/A	F2	N/A	P-1	BBB -	A-	Baa3	A2		No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (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 procure with the assistance of the Servicer or another Santander entity (with the prior written consent of the Note Trustee) arrange for the transfer (within thirty (30) calendar days) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.	
Swap Counterparty	RBC	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.
	RBC	Fitch Second Rating Trigger Collateral.	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	RBC	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A3	A2		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.
	RBC	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	Baa3	A2		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 Class A 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 arrange for the transfer (within thirty (30) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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7.a Original Portfolio Principal Balance

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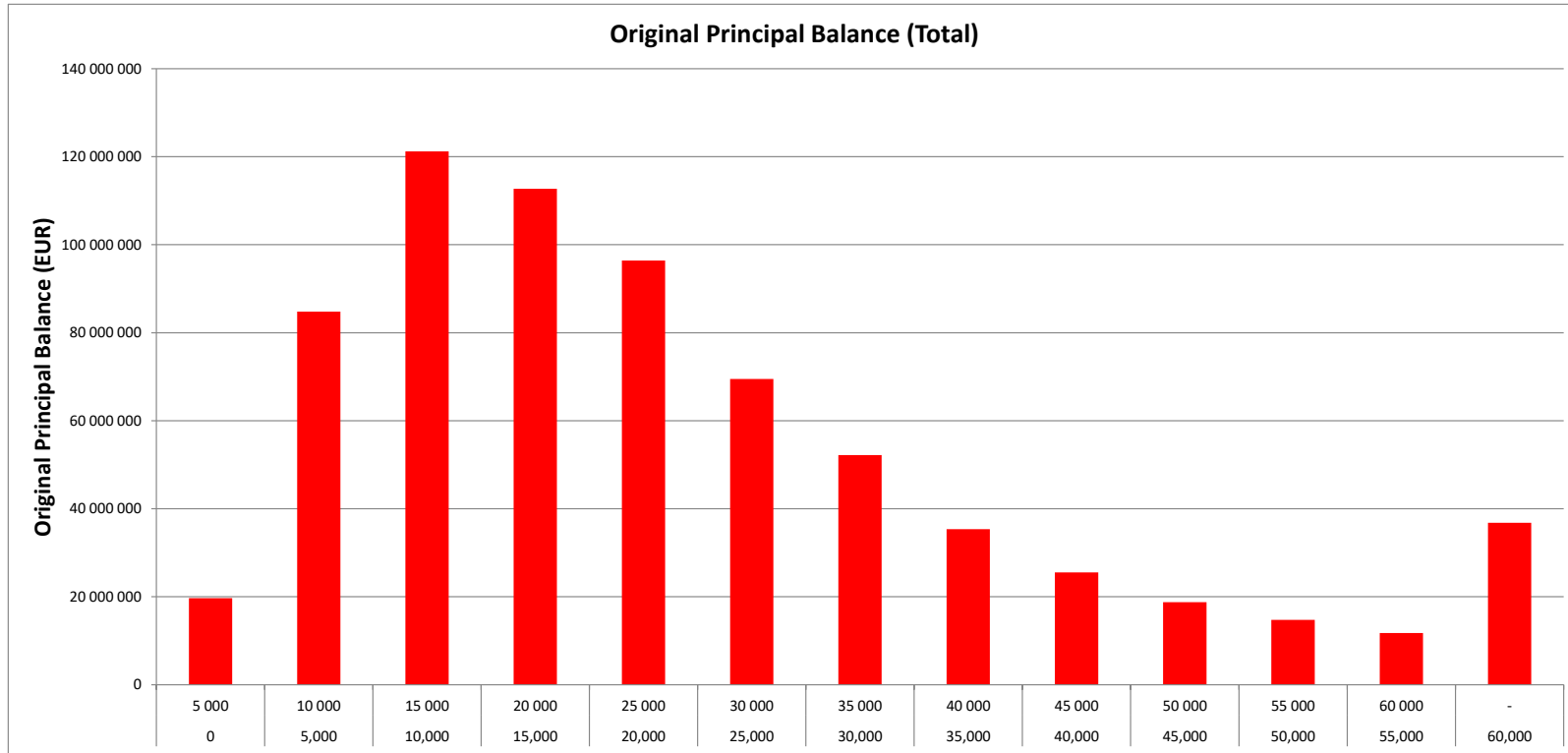
Average amount - all: 15 669

	TOTAL						
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning
Original balance	0	5 000	5 747	19 694 249	2,8 %	27,2	7,7
	5 000	10 000	11 247	84 798 827	12,1 %	42,4	7,2
	10 000	15 000	9 761	121 231 426	17,3 %	48,2	6,8
	15 000	20 000	6 506	112 695 322	16,1 %	50,1	6,5
	20 000	25 000	4 319	96 397 074	13,8 %	50,4	6,6
	25 000	30 000	2 547	69 510 668	9,9 %	50,6	6,5
	30 000	35 000	1 614	52 187 299	7,5 %	50,7	6,3
	35 000	40 000	949	35 372 223	5,1 %	51,2	6,0
	40 000	45 000	602	25 516 433	3,6 %	50,8	6,3
	45 000	50 000	396	18 779 435	2,7 %	51,2	5,9
	50 000	55 000	282	14 734 799	2,1 %	51,8	5,8
	55 000	60 000	205	11 746 958	1,7 %	52,1	5,4
	60 000	-	466	36 826 844	5,3 %	51,1	5,7
	Total		44 641	699 491 556	100 %	48,49	6,6

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7.b Original Principal Balance Graph

Reporting Date	27.02.2020	
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Monthly Period	from	jan.20
Interest Period	from	27.01.2020
	to	25.02.2020
	=	29 days



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8.a Outstanding Principal Balance

Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	27				
Monthly Period	jan.20				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



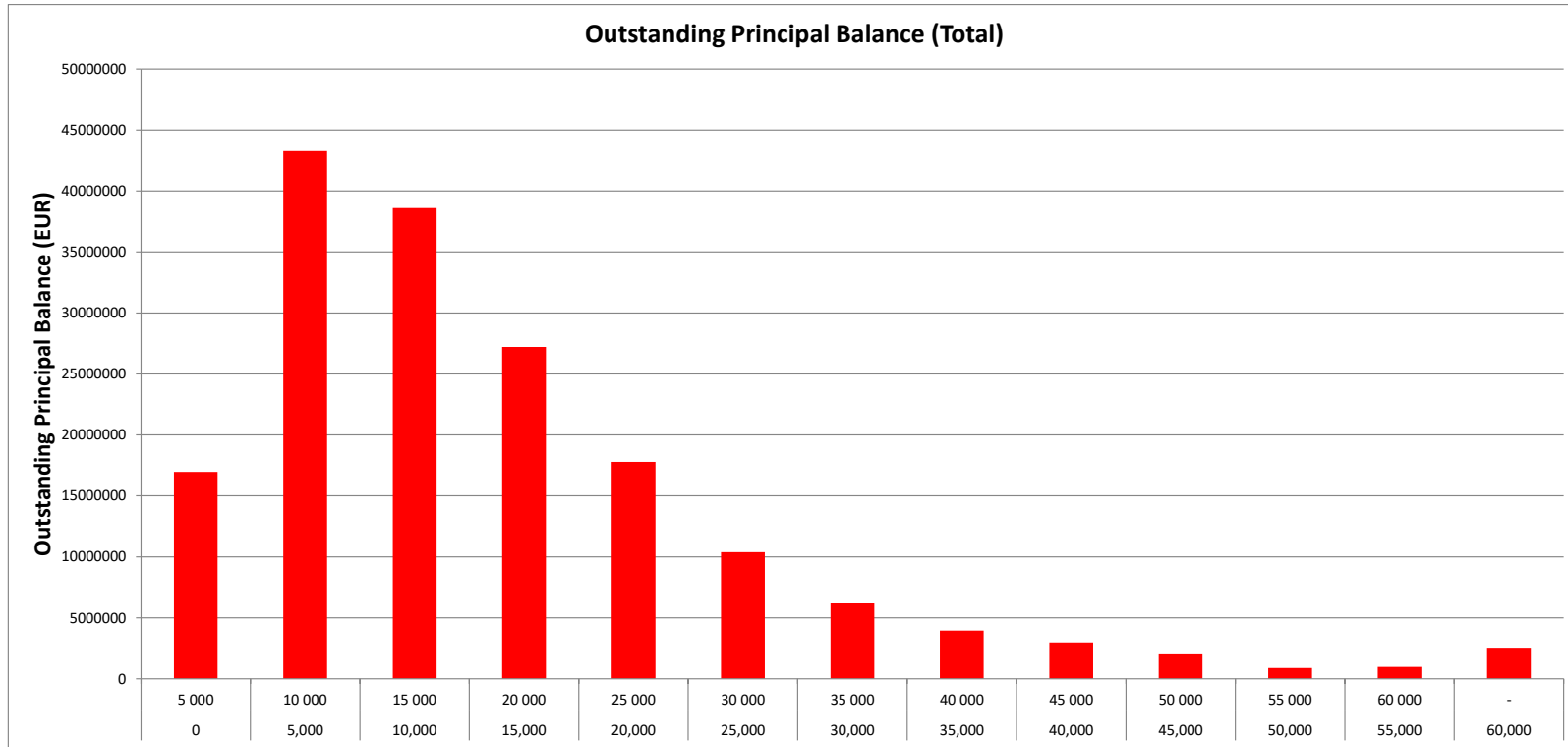
Average amount - all: 9 467

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	5 970	16 971 476,10	9,8 %	19,2	34,7
		5 000 10 000	5 989	43 258 303,80	24,9 %	24,8	34,1
		10 000 15 000	3 161	38 591 914,42	22,2 %	25,9	33,9
		15 000 20 000	1 581	27 205 904,71	15,6 %	26,0	33,8
		20 000 25 000	796	17 787 785,20	10,2 %	26,1	33,7
		25 000 30 000	383	10 379 974,59	6,0 %	26,6	33,5
		30 000 35 000	193	6 231 319,63	3,6 %	26,6	33,5
		35 000 40 000	107	3 956 151,04	2,3 %	26,0	33,0
		40 000 45 000	71	2 977 137,19	1,7 %	26,9	33,6
		45 000 50 000	44	2 085 385,94	1,2 %	25,9	33,7
		50 000 55 000	17	887 967,51	0,5 %	27,4	32,9
		55 000 60 000	17	974 407,44	0,6 %	25,1	33,1
		60 000 -	34	2 542 750,27	1,5 %	26,9	32,7
		Total	18 363	173 850 478	100 %		

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8.b Outstanding Principal Balance Graph

Reporting Date	27.02.2020	
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Interest Period	from 27.01.2020	to 25.02.2020 = 29 days



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9.a Geographical Distribution



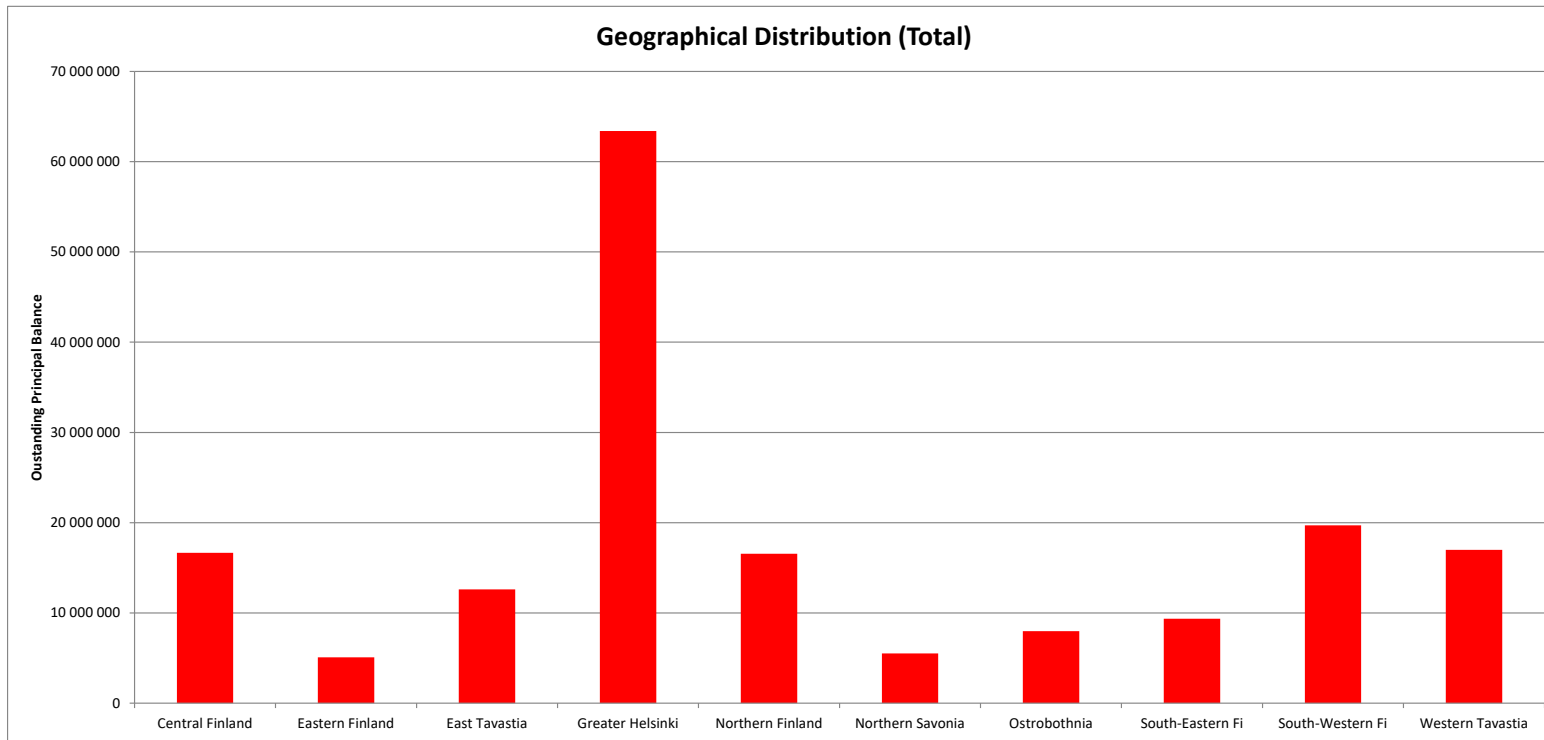
Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	27				
Monthly Period	jan.20				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning
Central Finland	1 937	16 662 993	9,58 %	25,0	33,9
Eastern Finland	572	5 085 508	2,93 %	24,9	33,8
East Tavastia	1 353	12 602 836	7,25 %	25,3	33,8
Greater Helsinki	6 150	63 403 983	36,47 %	25,0	33,9
Northern Finland	1 751	16 558 526	9,52 %	25,5	33,8
Northern Savonia	657	5 508 738	3,17 %	24,9	33,7
Ostrobothnia	1 080	7 968 934	4,58 %	24,7	33,7
South-Eastern Fi	1 018	9 361 106	5,38 %	25,1	34,0
South-Western Fi	2 102	19 714 038	11,34 %	25,4	33,9
Western Tavastia	1 743	16 983 817	9,77 %	25,3	33,9
Total	18 363	173 850 478	100 %		

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9.b Geographical Distribution Graph

Reporting Date	27.02.2020				
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Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



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10.a Interest Rate



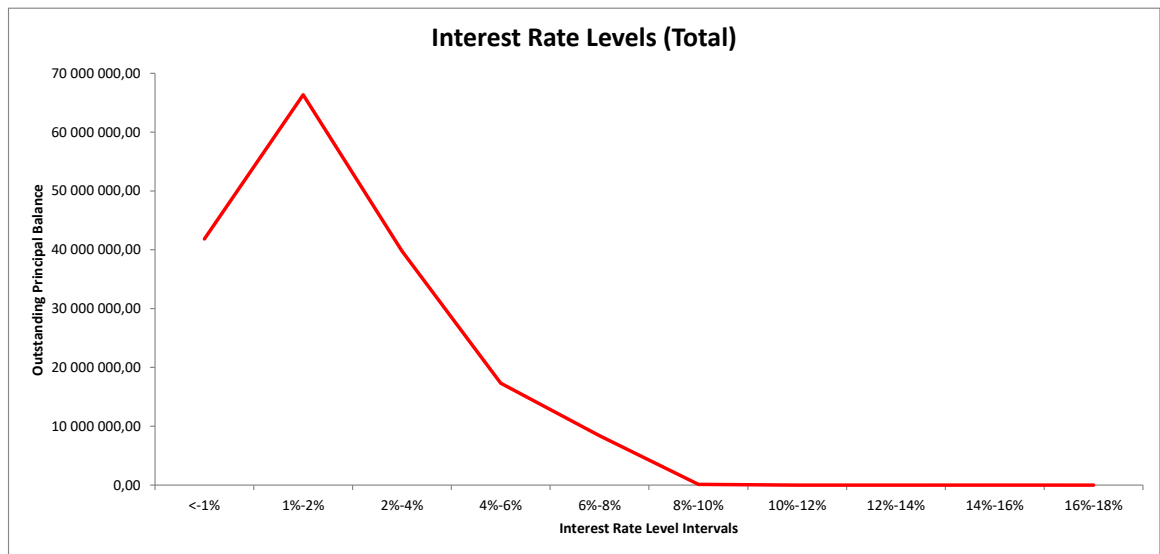
Reporting Date	27.02.2020	
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Period No	27	
Monthly Period	jan.20	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0		1	3685	41 849 403	24,07 %	25,3	34,0
1		2	5981	66 349 400	38,16 %	25,3	33,7
2		4	4239	39 778 882	22,88 %	25,1	34,0
4		6	2770	17 330 606	9,97 %	24,3	34,0
6		8	1649	8 387 478	4,82 %	24,5	33,7
8		10	34	133 957	0,08 %	25,7	31,8
10		12	2	9 024	0,01 %	27,3	31,2
12		14	2	8 056	0,00 %	24,7	31,0
14		16	0	-	0,00 %	0,0	0,0
16		18	1	3 672	0,00 %	12,0	32,0
18		20					
Total		18 363		173 850 478	100 %		

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10.b Interest Rate

Reporting Date	27.02.2020				
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Period No	27				
Monthly Period	jan.20				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



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11.a Remaining Terms



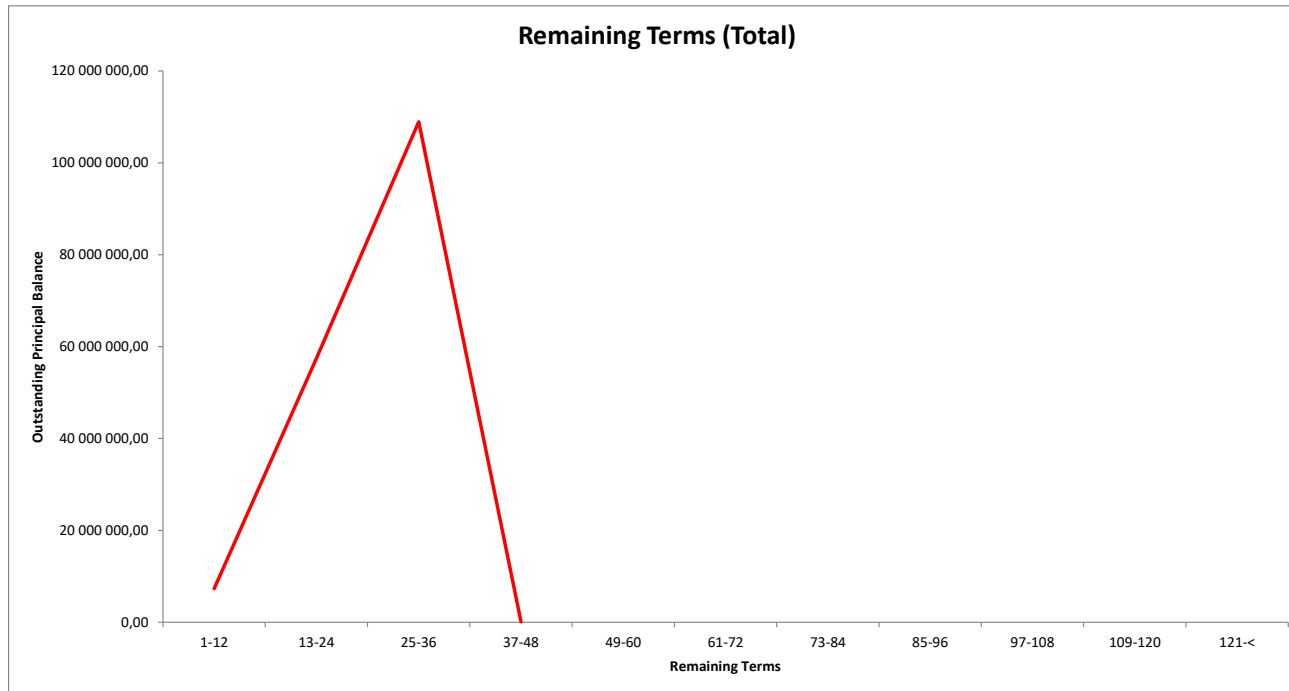
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Payment date	25.02.2020				
Period No	27				
Monthly Period	jan.20				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days

		TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning		
		0		0	22	29 533	0,02 %	0,0	42,7
		1		12	2 615	7 314 627	4,21 %	7,8	37,2
		13		24	6 504	57 464 415	33,05 %	21,0	37,2
		25		36	9 215	108 922 415	62,65 %	28,4	31,9
		37		48	7	119 489	0,07 %	37,5	29,9
		49		60					
		61		72					
		73		84					
		85		96					
		97		108					
		109		120					
		121		-					
	Total		18 363		173 850 478	100 %			

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11.b Remaining Terms

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Period No	27				
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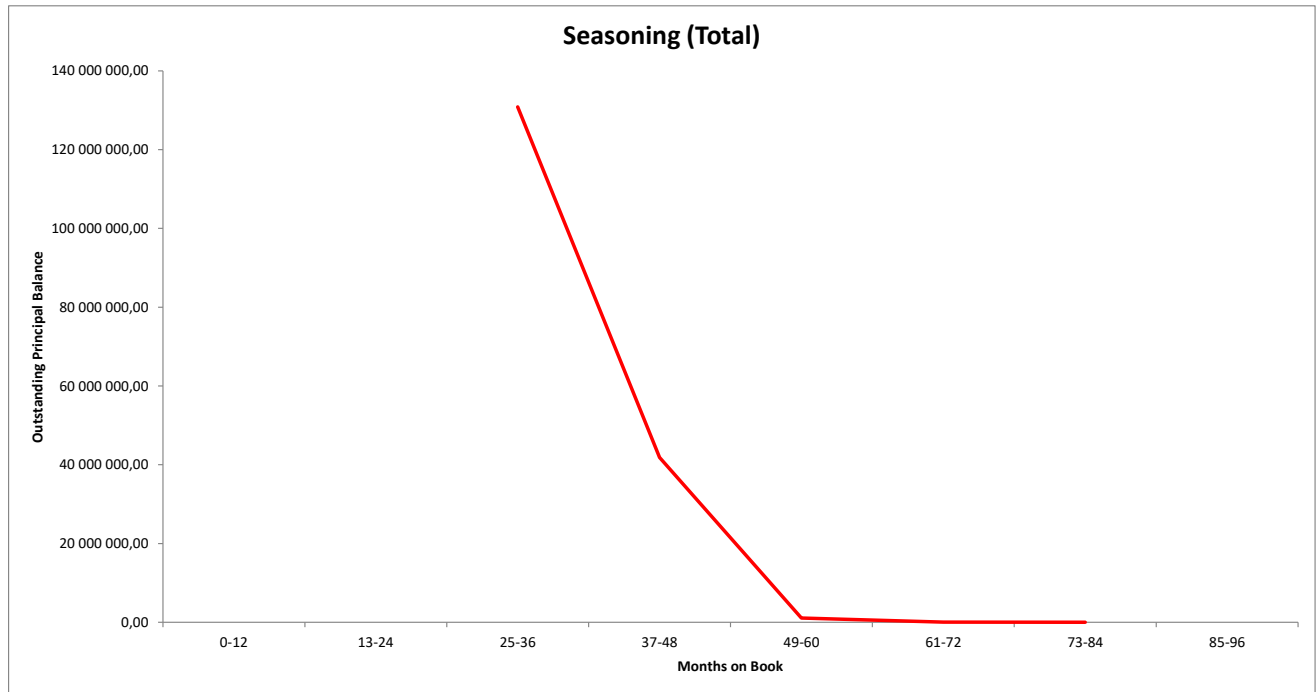


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12.b Seasoning



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13.a Balloon loans



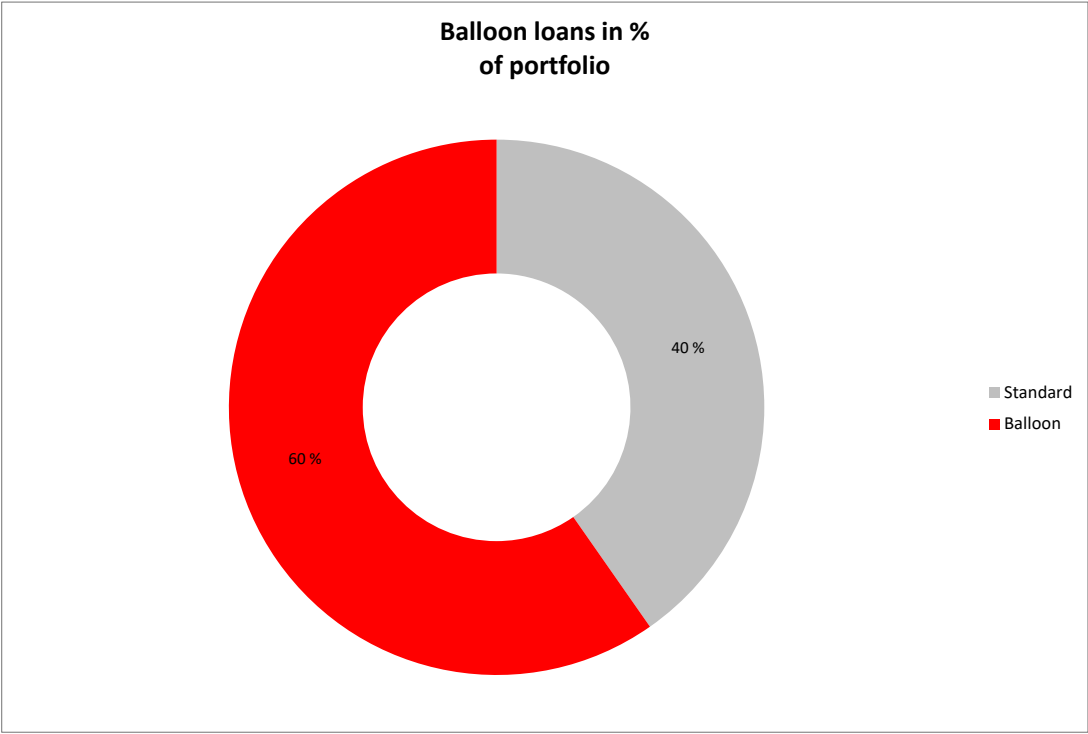
Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	27	
Monthly Period	jan.20	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

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	11 749		70 046 034	40,29 %	1 675	0,00 %	24,2	33,6
Balloon	6 614		103 804 444	59,71 %	51 474 078	49,59 %	25,7	34,1
Total	18 363		173 850 478	100 %	51 475 752	29,61 %		

13.b Balloon loans



Reporting Date	27.02.2020				
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14.a # loans per borrower



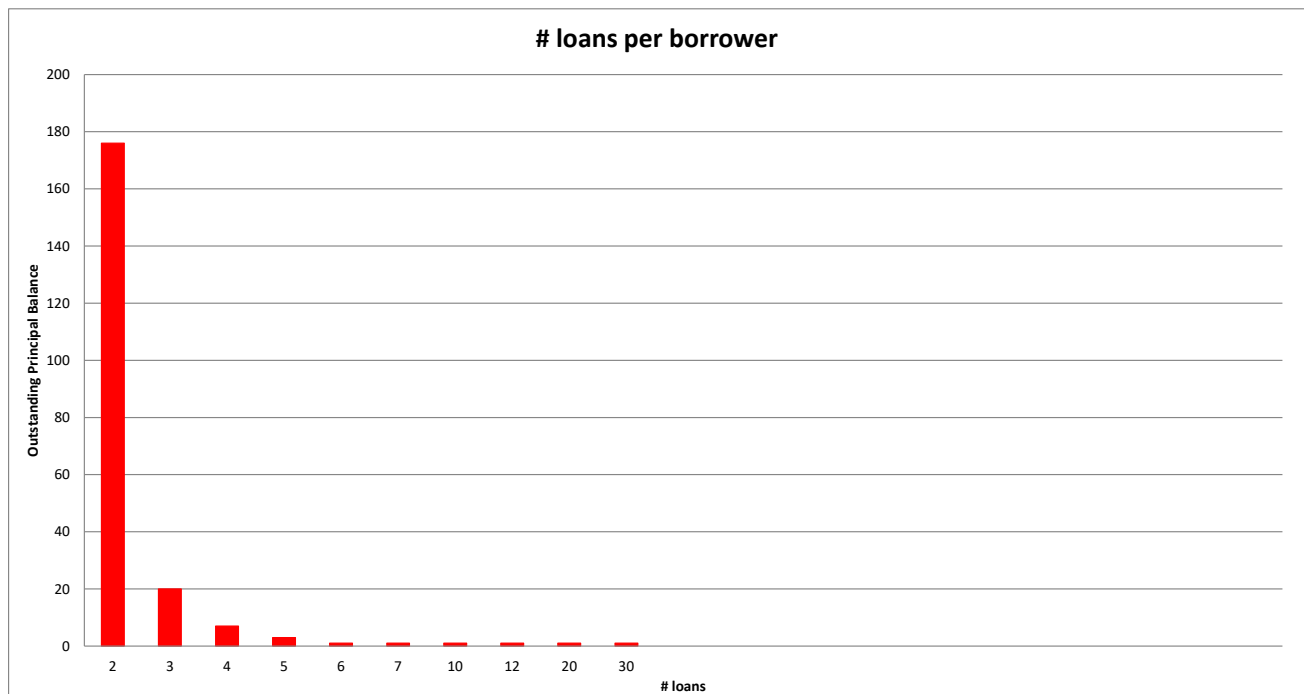
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Period No	27	
Monthly Period	jan.20	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	17823	167 578 257	96,39 %	
	2	176	4 213 541	2,42 %	
	3	20	820 152	0,47 %	
	4	7	328 768	0,19 %	
	5	3	158 025	0,09 %	
	6	1	73 870	0,04 %	
	7	1	47 449	0,03 %	
	10	1	45 659	0,03 %	
	12	1	54 360	0,03 %	
	20	1	92 425	0,05 %	
	30	1	437 973	0,25 %	
Total:		18 035	173 850 478	100,0 %	

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Monthly Investor Report

14.b # loans per borrower

Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	27
Monthly Period	jan.20
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days



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15.a Amortization Profile



Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	27	
Monthly Period	jan.20	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

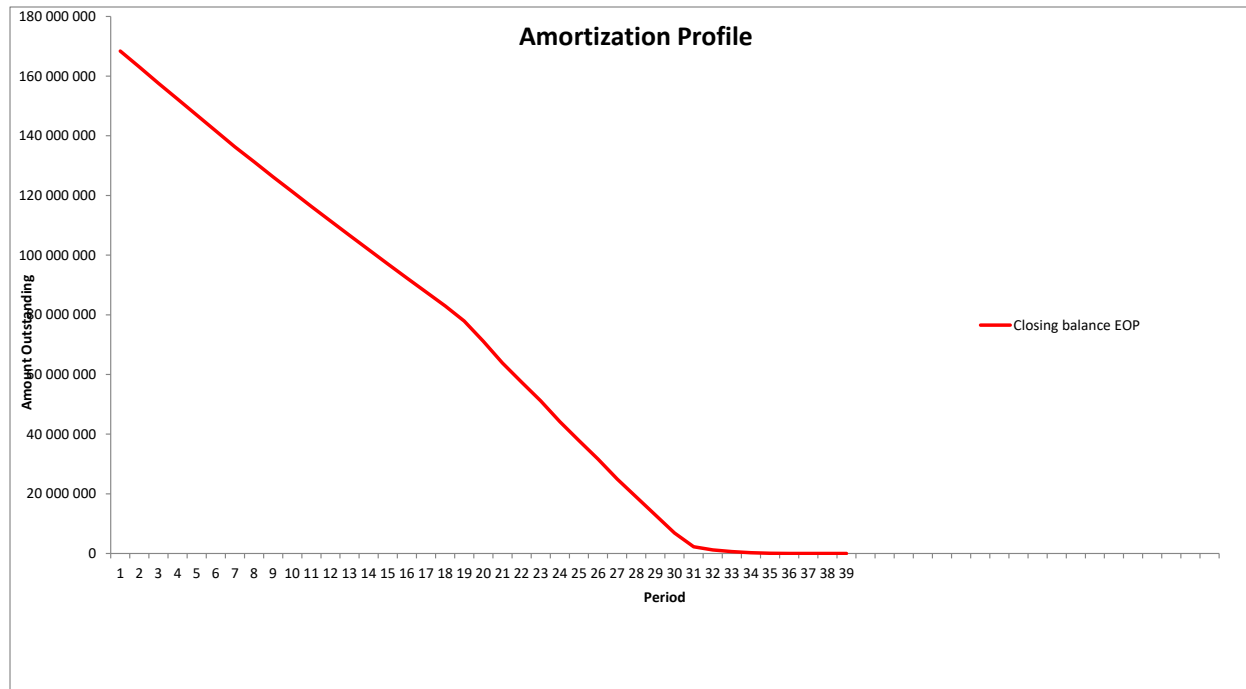
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	173 850 478	168 403 978	5 446 500	347 480	2,43 %	96,87 %
2	168 403 978	163 042 145	5 361 833	335 468	2,42 %	93,78 %
3	163 042 145	157 565 809	5 476 336	323 570	2,41 %	90,63 %
4	157 565 809	152 259 561	5 306 248	311 582	2,40 %	87,58 %
5	152 259 561	146 928 349	5 331 212	299 935	2,39 %	84,51 %
6	146 928 349	141 676 649	5 251 700	288 315	2,38 %	81,49 %
7	141 676 649	136 316 207	5 360 443	276 763	2,37 %	78,41 %
8	136 316 207	131 328 694	4 987 513	265 259	2,36 %	75,54 %
9	131 328 694	126 244 411	5 084 283	254 378	2,35 %	72,62 %
10	126 244 411	121 293 498	4 950 913	243 284	2,34 %	69,77 %
11	121 293 498	116 347 683	4 945 814	232 484	2,32 %	66,92 %
12	116 347 683	111 440 960	4 906 723	221 727	2,31 %	64,10 %
13	111 440 960	106 618 208	4 822 751	211 055	2,30 %	61,33 %
14	106 618 208	101 803 150	4 815 058	200 625	2,28 %	58,56 %
15	101 803 150	97 043 383	4 759 767	190 227	2,27 %	55,82 %
16	97 043 383	92 291 907	4 751 476	179 989	2,25 %	53,09 %
17	92 291 907	87 621 748	4 670 159	169 767	2,23 %	50,40 %
18	87 621 748	82 994 784	4 626 964	159 758	2,21 %	47,74 %
19	82 994 784	77 914 260	5 080 524	149 948	2,19 %	44,82 %
20	77 914 260	71 144 616	6 769 644	139 535	2,17 %	40,92 %

Amortization profile (first 20 periods)

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15.b Amortization Profile

Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	27				
Monthly Period	jan.20				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



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Monthly Investor Report

16.a Payment Holidays



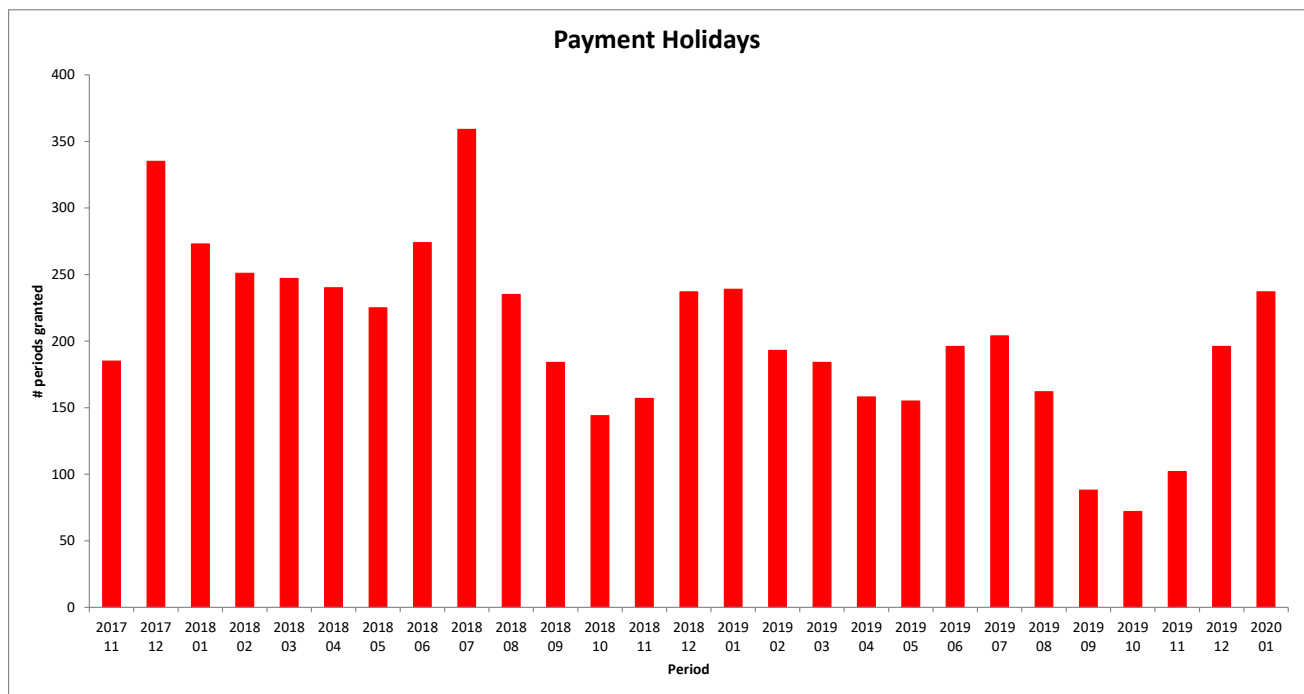
Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	27				
Monthly Period	jan.20				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days

	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2017 11	185	263	72 741	3 167 942
	2017 12	335	399	112 189	5 609 816
	2018 01	273	360	100 696	4 558 606
	2018 02	251	342	97 342	4 172 372
	2018 03	247	335	102 549	4 460 893
	2018 04	240	317	88 155	3 736 289
	2018 05	225	292	83 310	3 506 602
	2018 06	274	393	121 344	4 348 874
	2018 07	359	473	142 149	5 797 581
	2018 08	235	296	89 585	3 804 741
	2018 09	184	241	69 182	2 727 122
	2018 10	144	199	56 548	2 117 144
	2018 11	157	228	65 021	2 233 490
	2018 12	237	275	76 582	3 326 976
	2019 01	239	320	92 907	3 558 977
	2019 02	193	285	81 885	2 686 735
	2019 03	184	258	79 301	2 731 591
	2019 04	158	230	66 020	1 913 533
	2019 05	155	221	64 441	2 146 597
	2019 06	196	274	77 221	2 640 496
	2019 07	204	250	72 052	2 640 501
	2019 08	162	211	61 402	2 077 108
	2019 09	88	110	33 818	1 098 293
	2019 10	72	92	31 455	815 082
	2019 11	102	147	40 231	1 181 049
	2019 12	196	237	62 340	1 809 172
	2020 01	237	318	94 265	3 105 296
Total:	5 532	7 366	2 134 730	81 972 879	

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16.b Payment Holidays

Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	27				
Monthly Period	jan.20				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



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17.a Downpayment



Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	27				
Monthly Period	jan.20				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days

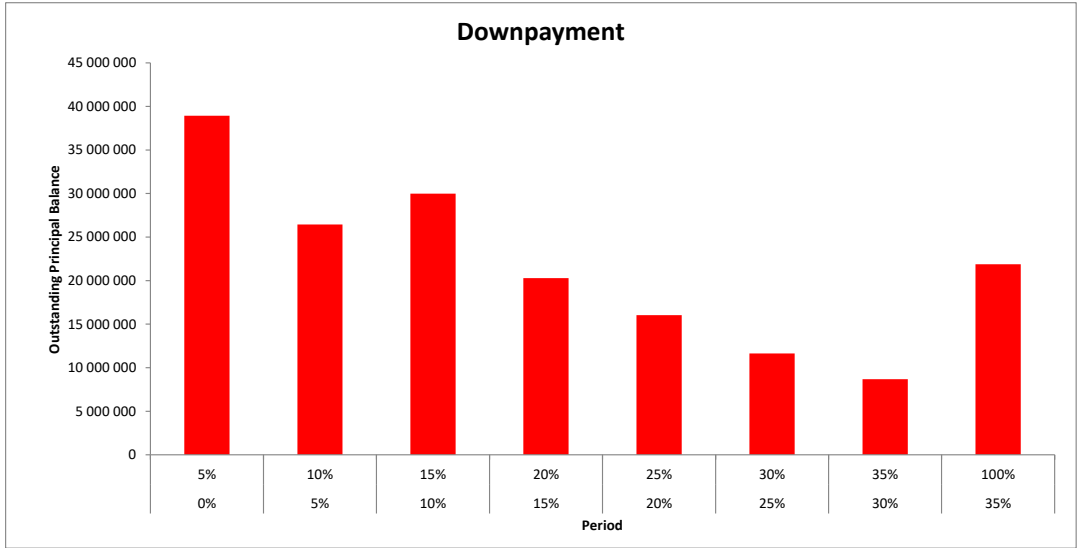
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 519	38 923 837	22,4 %	26,0	33,9
	5 %	10 %	2 436	26 437 379	15,2 %	25,7	33,9
	10 %	15 %	2 941	29 984 257	17,2 %	25,3	33,9
	15 %	20 %	2 038	20 276 909	11,7 %	24,9	34,0
	20 %	25 %	1 658	16 035 499	9,2 %	24,7	34,1
	25 %	30 %	1 299	11 630 543	6,7 %	24,7	33,8
	30 %	35 %	1 001	8 675 426	5,0 %	24,2	33,8
	35 %	100 %	3 471	21 886 628	12,6 %	23,6	33,6
Total			18 363	173 850 478	100 %		

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Monthly Investor Report

17.b Downpayment



Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	27	
Monthly Period	jan.20	
Interest Period	from	27.01.2020
	to	25.02.2020
	=	29 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

18.a Vehicle Condition

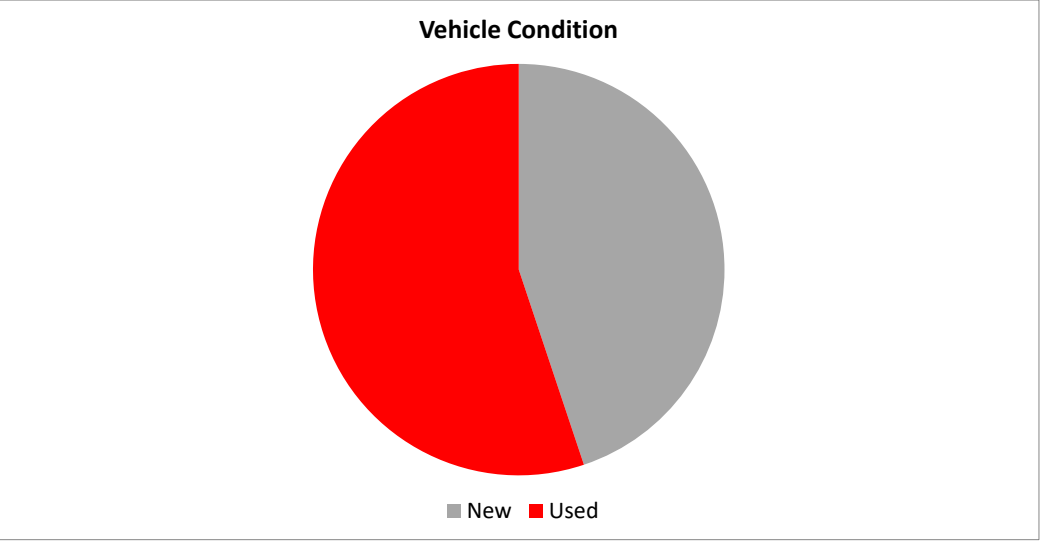


Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	27
Monthly Period	jan.20
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		5 713	78 008 079	44,9 %	25,1	34,1
Used		12 650	95 842 398	55,1 %	25,1	33,7
Total		18 363	173 850 478	100 %		

18.b Vehicle Condition

Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	27				
Monthly Period	jan.20				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

19.a Borrower Type



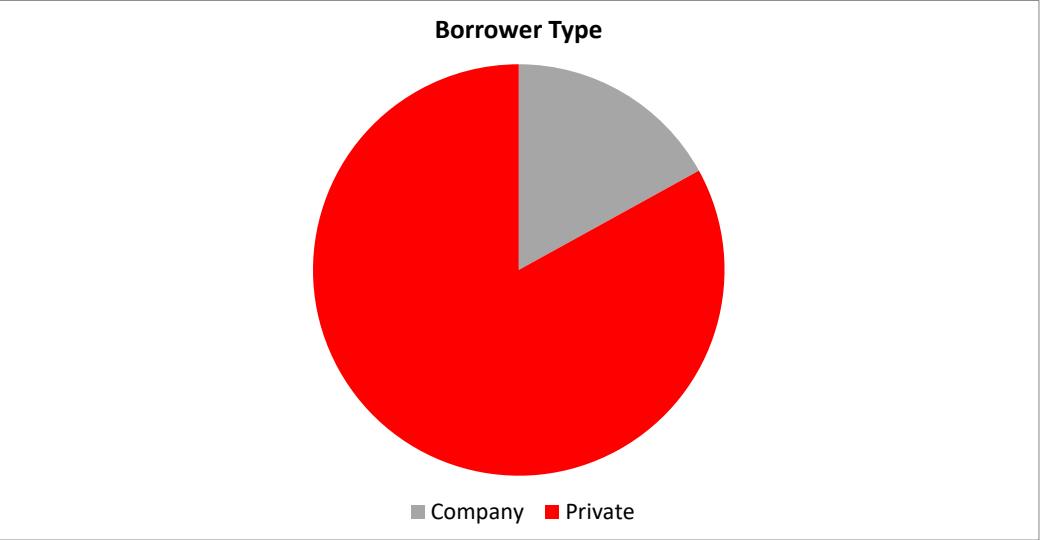
Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	27
Monthly Period	jan.20
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 420	29 522 722	17,0 %	23,74	33,83
	Private	15 943	144 327 755	83,0 %	25,39	33,91
	Total	18 363	173 850 478	100,0 %		

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Monthly Investor Report

19.b Borrower Type

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	27	
Monthly Period	jan.20	
Interest Period	from	27.01.2020 to 25.02.2020 = 29 days



SCF RAHOITUSPALVELUT KIMI VI DAC
 Monthly Investor Report

20.a Vehicle type



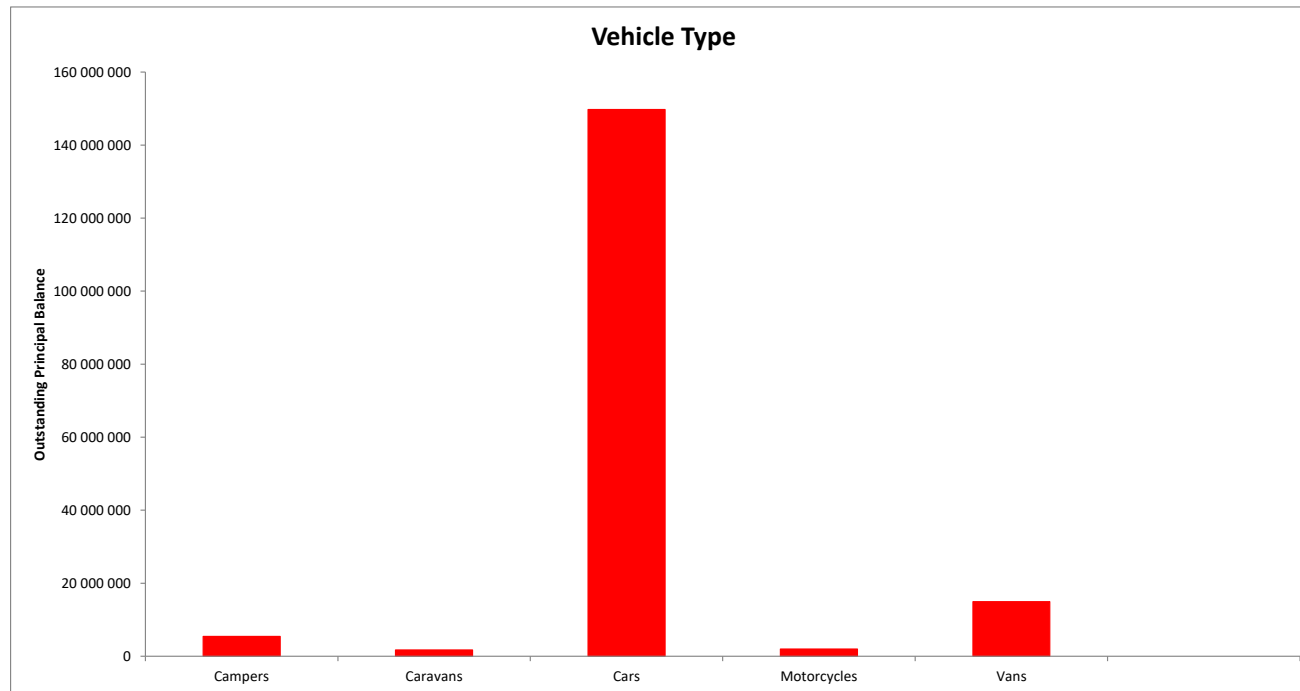
Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	27	
Monthly Period	jan.20	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	308	5 417 401	3,12 %	26,34	33,34	
Caravans	187	1 739 740	1,00 %	26,71	32,89	
Cars	16 052	149 742 334	86,13 %	25,12	33,96	
Motorcycles	318	1 984 792	1,14 %	25,92	32,44	
Vans	1 498	14 966 212	8,61 %	24,27	33,80	
	18 363	173 850 478	100 %			

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Monthly Investor Report

20.b Vehicle type

Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	27				
Monthly Period	jan.20				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



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 Monthly Investor Report

21.a Restructured Loans



Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	27	
Monthly Period	jan.20	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

TOTAL		
Period	No	Outstanding balance
201 711	0	0
201 712	1	9 769
2018 01	3	30 264
2018 02	4	54 872
2018 03	1	6 127
2018 04	1	32 959
2018 05	1	20 223
2018 06	1	12 436
2018 07	0	0
2018 08	0	0
2018 09	1	18 394
2018 10	0	0
2018 11	0	0
2018 12	1	19 859
2019 01	0	0
2019 02	1	11 392
2019 03	0	0
2019 04	3	47 995
2019 05	0	0
2019 06	0	0
2019 07	1	33 175
2019 08	0	0
2019 09	0	0
2019 10	0	0
2019 11	0	0
2019 12	0	0
2020 01	1	8 344
	20	305 810

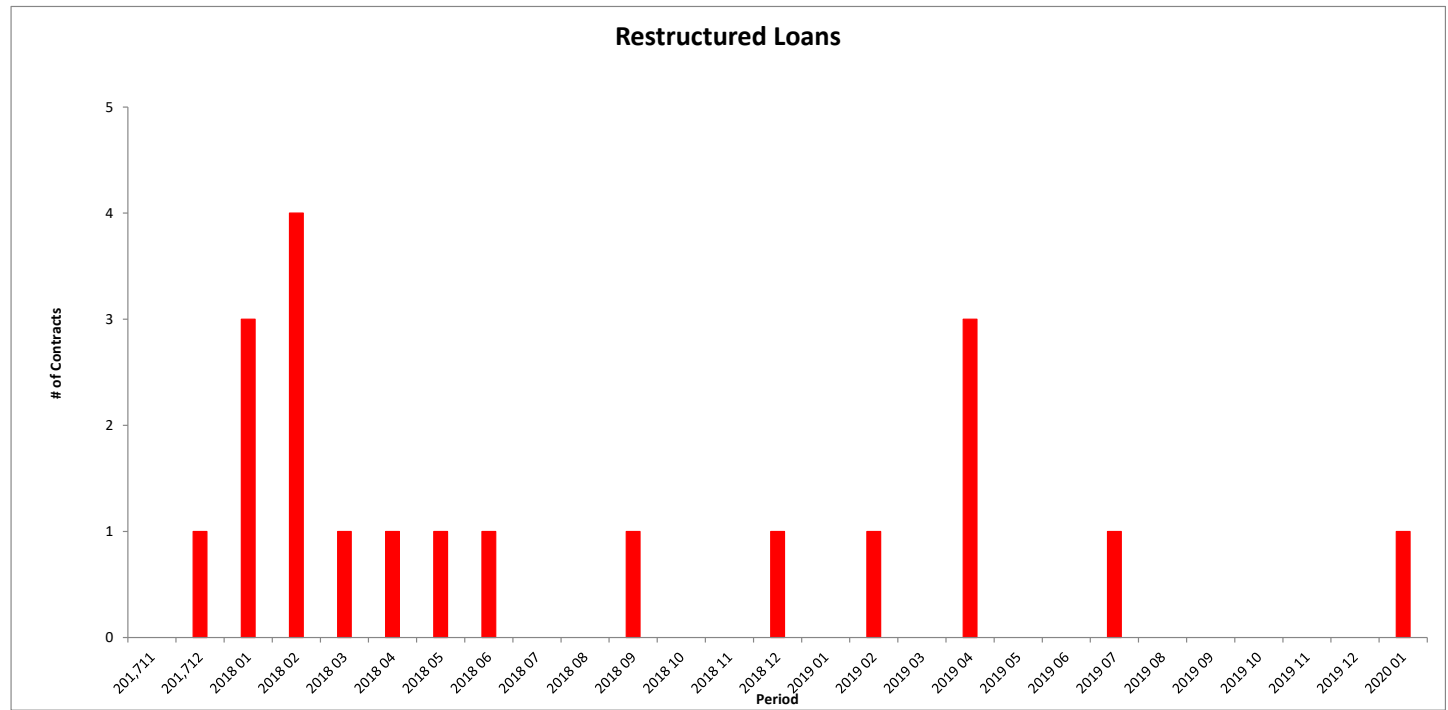
Restructured

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Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	27				
Monthly Period	jan.20				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



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Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	27.02.2020					
Payment date	25.02.2020					
Period No	27					
Monthly Period	from	jan.20	to	25.02.2020	=	29 days
Interest Period	from	27.01.2020	to	25.02.2020	=	29 days

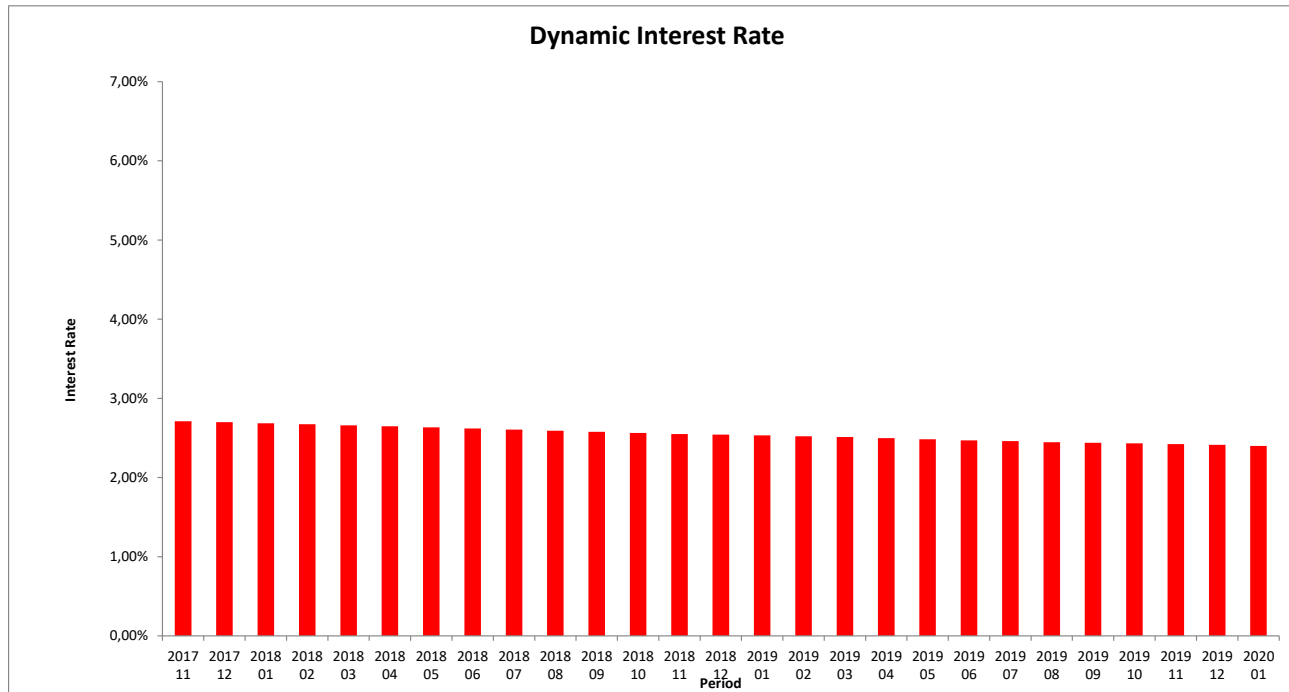
TOTAL		
Period	Closing balance	WA Interest rate
2017 11	654 359 999	2,71 %
2017 12	632 393 737	2,70 %
2018 01	605 908 494	2,69 %
2018 02	583 020 434	2,67 %
2018 03	559 624 303	2,66 %
2018 04	537 063 143	2,65 %
2018 05	512 948 811	2,63 %
2018 06	491 458 115	2,62 %
2018 07	469 040 973	2,60 %
2018 08	448 156 109	2,59 %
2018 09	428 110 404	2,58 %
2018 10	405 177 902	2,56 %
2018 11	385 861 384	2,55 %
2018 12	370 328 217	2,54 %
2019 01	350 476 612	2,53 %
2019 02	334 052 265	2,52 %
2019 03	316 479 755	2,51 %
2019 04	298 935 005	2,50 %
2019 05	282 428 091	2,48 %
2019 06	267 380 309	2,47 %
2019 07	251 008 202	2,46 %
2019 08	236 609 266	2,45 %
2019 09	222 879 839	2,44 %
2019 10	208 402 437	2,43 %
2019 11	196 812 063	2,42 %
2019 12	185 869 737	2,41 %
2020 01	173 850 478	2,40 %

Interest rate evolution

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

22.b Dynamic Interest Rate

Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	27				
Monthly Period	jan.20				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



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Monthly Investor Report

23.a Dynamic Pre-Payments



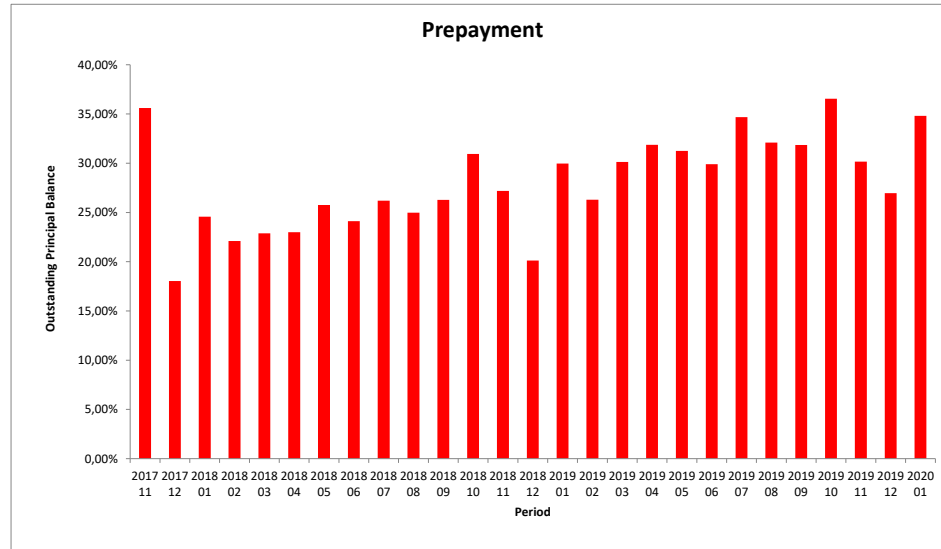
Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	27				
Monthly Period	from jan.20 to 25.02.2020 = 29 days				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days

		TOTAL			
		Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment		2017 11	23 564 683	654 359 999	35,60 %
		2017 12	10 398 475	632 393 737	18,04 %
		2018 01	14 071 796	605 908 494	24,57 %
		2018 02	12 005 772	583 020 434	22,10 %
		2018 03	11 984 288	559 624 303	22,88 %
		2018 04	11 566 483	537 063 143	22,99 %
		2018 05	12 578 534	512 948 811	25,76 %
		2018 06	11 174 572	491 458 115	24,12 %
		2018 07	11 720 891	469 040 973	26,19 %
		2018 08	10 606 410	448 156 109	24,98 %
		2018 09	10 739 366	428 110 404	26,28 %
		2018 10	12 307 008	405 177 902	30,94 %
		2018 11	10 071 452	385 861 384	27,19 %
		2018 12	6 865 134	370 328 217	20,11 %
		2019 01	10 248 807	350 476 612	29,96 %
		2019 02	8 384 515	334 052 265	26,29 %
		2019 03	9 317 025	316 479 755	30,13 %
		2019 04	9 406 746	298 935 005	31,87 %
		2019 05	8 683 385	282 428 091	31,25 %
		2019 06	7 799 951	267 380 309	29,90 %
		2019 07	8 753 235	251 008 202	34,68 %
	2019 08	7 512 015	236 609 266	32,10 %	
	2019 09	7 010 313	222 879 839	31,85 %	
	2019 10	7 752 162	208 402 437	36,55 %	
	2019 11	5 801 152	196 812 063	30,16 %	
	2019 12	4 804 287	185 869 737	26,97 %	
	2020 01	6 091 188	173 850 478	34,82 %	

23.b Dynamic Pre-Payments



Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	27				
Monthly Period	jan.20				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



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24. Delinquency



Reporting Date	27.02.2020					
Payment date	25.02.2020					
Period No	27					
Monthly Period	jan.20					
Interest Period	from	27.01.2020	to	25.02.2020	=	29 days

year	mth	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
2017	11	654 359 999	40 799	619 786 133	1 985	32 266 000	126	2 107 347	24	200 518								
	12	632 393 737	39 868	596 329 319	2 057	32 620 014	168	2 789 187	45	565 645	11	89 573					1	650
2018	1	605 908 494	38 804	570 463 970	2 023	31 447 539	188	3 014 537	39	603 110	23	320 693	6	58 645			4	9 309
	2	583 020 434	37 931	548 954 711	1 970	30 163 587	170	2 766 221	45	572 231	18	310 799	14	214 828	4	38 058	2	2 701
	3	559 624 303	36 965	526 756 612	1 929	28 489 916	195	2 859 642	47	857 070	19	234 919	13	230 444	13	195 702	12	135 764
	4	537 063 143	35 622	498 298 990	2 241	33 561 912	222	3 554 681	67	959 485	18	354 398	15	149 934	9	183 742	21	265 973
	5	512 948 811	34 689	477 928 439	2 066	29 602 184	223	3 430 373	68	989 023	35	577 187	14	316 996	10	104 610	21	299 723
	6	491 452 021	33 978	460 426 943	1 764	25 106 936	254	3 826 357	59	982 883	33	503 669	28	510 392	8	94 841	83	1 056 283
	7	469 040 973	32 598	433 300 530	2 118	29 741 573	221	3 444 938	79	1 262 015	30	567 526	24	387 704	17	336 686	108	1 389 516
	8	448 156 109	31 965	419 192 426	1 675	22 917 056	273	3 973 119	52	734 757	36	647 261	22	470 342	12	221 147	143	1 835 972
	9	428 110 404	30 737	396 388 954	1 925	26 235 228	238	3 343 373	62	801 275	35	484 225	24	461 740	18	395 609	159	2 121 455
	10	405 177 902	29 830	377 056 099	1 749	23 720 151	214	2 926 820	48	594 653	29	391 611	20	334 395	10	154 172	198	2 842 284
	11	385 861 384	29 049	360 638 612	1 536	20 400 454	226	3 340 054	53	714 107	22	262 500	20	306 788	11	198 870	225	3 171 558
	12	370 328 217	27 909	340 095 252	1 886	24 808 678	246	3 568 813	74	1 117 878	27	375 812	14	190 763	11	171 022	249	3 526 296
2019	1	350 461 596	27 232	324 958 822	1 576	20 583 574	228	3 059 129	63	1 051 204	39	540 199	20	190 091	6	78 578	269	3 876 109
	2	334 037 464	26 520	311 074 140	1 376	17 756 104	231	3 195 873	70	1 092 863	30	428 616	26	346 042	13	143 826	290	4 067 412
	3	316 479 755	25 377	291 612 449	1 537	19 625 954	244	3 057 807	73	988 436	40	626 420	22	310 632	21	258 057	312	4 353 664
	4	298 935 005	24 400	275 496 557	1 489	18 215 758	258	3 185 298	70	983 761	32	460 703	26	441 626	15	151 301	349	4 784 299
	5	282 428 091	23 616	262 059 398	1 284	15 325 219	252	2 995 632	73	904 726	39	549 168	23	337 407	16	256 541	372	5 107 497
	6	267 380 309	22 626	245 743 049	1 391	16 330 429	243	3 022 531	84	988 831	46	656 989	28	387 088	15	251 391	396	5 420 252
	7	251 008 202	21 738	231 184 811	1 314	15 142 471	217	2 584 808	60	823 807	46	614 166	24	387 511	19	270 628	418	5 702 960
	8	236 606 337	21 105	220 037 120	1 053	11 556 637	233	3 070 447	59	764 227	31	559 313	29	386 924	12	231 669	448	6 035 167
	9	222 879 839	20 009	204 817 628	1 290	14 129 153	207	2 300 400	54	691 231	39	566 413	14	245 823	13	129 191	467	6 393 229
	10	208 402 437	19 214	192 447 523	1 150	12 329 349	204	2 139 732	56	634 620	29	420 212	21	314 686	7	116 314	487	6 609 773
	11	196 812 063	18 510	181 525 926	1 076	11 240 715	209	2 597 087	72	604 595	26	366 555	19	240 135	14	237 051	500	6 799 007
	12	185 869 737	17 731	170 019 258	1 164	11 862 842	214	2 431 377	69	757 725	36	364 237	21	268 053	12	166 244	520	7 074 828
2020	1	173 850 478	16 948	159 082 291	999	10 053 329	290	3 230 751	59	684 676	30	335 420	25	245 503	12	218 508	538	7 307 791
	2																	
	3																	
	4																	
	5																	
	6																	

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	27	
Monthly Period	jan.20	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2017 4			2018 Q1			2018 Q2			2018 Q3			2018 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1	-	-	650	-	-	650	-	-	650	-	-	650	-	-	650
2018 1	147 774	18	-	-	-	10 176	10 176	137 598	55 431	65 607	82 167	4 241	69 848	77 925	43 305	113 153	34 620
2018 2	907 860	64	-	-	-	-	-	-	320 680	320 680	587 179	-	-	-	214 315	664 307	243 553
2018 3	1 065 172	77	-	-	-	-	-	-	-	-	-	302 473	302 473	762 699	259 885	562 358	502 814
2018 4	1 404 927	90	-	-	-	-	-	-	-	-	-	-	-	504 176	504 176	900 751	-
2019 1	827 368	63	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 2	1 066 588	84	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 3	972 977	71	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2019 4	681 599	53	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2020 1	232 964	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 Q1			2019 Q2			2019 Q3			2019 Q4		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1	-	-	650	-	-	650	-	-	650	-	-	650
2018 1	147 774	18	-	113 153	34 620	18 738	131 891	15 882	-	131 891	15 882	-	131 891	15 882
2018 2	907 860	64	13 117	677 424	230 435	59 399	736 823	171 037	55 823	792 647	115 213	-	792 647	115 213
2018 3	1 065 172	77	57 290	619 648	445 524	238 950	858 598	206 573	14 220	872 818	192 354	242	873 060	192 112
2018 4	1 404 927	90	258 952	763 129	641 798	351 194	1 114 323	290 605	22 762	1 137 084	267 843	2 333	1 139 417	265 510
2019 1	827 368	63	327 216	327 216	500 152	274 011	601 227	226 141	64 788	666 015	161 353	24 080	690 095	137 274
2019 2	1 066 588	84	-	-	-	260 410	260 410	806 178	308 579	568 990	497 598	189 764	758 753	307 835
2019 3	972 977	71	-	-	-	-	-	-	123 855	123 855	849 122	394 083	517 939	455 039
2019 4	681 599	53	-	-	-	-	-	-	-	-	-	99 544	99 544	582 054
2020 1	232 964	18	-	-	-	-	-	-	-	-	-	-	-	-

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2020 Q1			2020 Q2			2020 Q3			2020 Q4		
			Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2017 4	650	1	-	-	650	-	-	-	-	-	-	-	-	-
2018 1	147 774	18	-	131 891	15 882	-	-	-	-	-	-	-	-	-
2018 2	907 860	64	-	792 647	115 213	-	-	-	-	-	-	-	-	-
2018 3	1 065 172	77	120	873 180	191 992	-	-	-	-	-	-	-	-	-
2018 4	1 404 927	90	12 970	1 152 386	252 541	-	-	-	-	-	-	-	-	-
2019 1	827 368	63	802	690 897	136 471	-	-	-	-	-	-	-	-	-
2019 2	1 066 588	84	12 731	771 484	295 104	-	-	-	-	-	-	-	-	-
2019 3	972 977	71	71 106	589 044	383 933	-	-	-	-	-	-	-	-	-
2019 4	681 599	53	55 468	155 012	526 586	-	-	-	-	-	-	-	-	-
2020 1	232 964	18	14 920	14 920	218 044	-	-	-	-	-	-	-	-	-

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26. Priority of Payments



Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	27
Monthly Period	jan.20
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	12 601 466,32	EUR
Senior Expenses	-	103 271,70	EUR
Servicing Fee	-	74 852,29	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	404 083,37	EUR
Principal on Loan to Issuer	-	12 019 258,96	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	13 427 881,27	EUR
Senior Expenses	-	52 488,94	EUR
Interest Class A	-	-	EUR
Interest Class B	-	81 000,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	952 050,00	EUR
Principal Payments on Class A	-	12 019 258,96	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	-	EUR
Interest Issuer Subordinated Loan	-	63,66	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	305 172,02	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	305 172,02	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	6,69	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	305 165,33	EUR

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27. Transaction Costs

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	27	
Monthly Period	jan.20	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days



Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	103 271,70		
Interest accrued for the Period	EUR	81 000,00	-	81 000,00
Cumulative Interest accrued	EUR	2 530 207,00	254 107,00	2 276 100,00
Interest Payments	EUR	81 000,00	-	81 000,00
Cumulative Interest Payments	EUR	2 530 207,00	254 107,00	2 276 100,00
Interest accrued on Subordinated Loan for the Period	EUR	63,66		
Cumulative Interest accrued on Subordinated Loan	EUR	9 222,12		
Interest Payments on Subordinated Loan	EUR	63,66		
Cumulative Interest Payments on Subordinated Loan	EUR	9 222,12		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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28. Contact Details



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Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	27
Monthly Period	jan.20
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days

