

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.09.2022				
Payment date	26.09.2022			Following payment dates:	25.10.2022
Period No	45				25.11.2022
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022		to 26.09.2022	=	32 days
Cut-Off date	31.08.2022				

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1. Portfolio Information



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	49 856 442,20 EUR
Scheduled Loan Principal Repayments	2 597 295,07 EUR
Prepayments	2 542 622,60 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	5 139 917,67 EUR
New Defaulted Auto Loans in Period	160 353,76 EUR
Closing Balance	44 556 170,77 EUR
Principal Recoveries on loans in default	138 242,11 EUR
Total revenue collections	
Revenue and fees received on loan balances	181 543,72 EUR
Interest Recoveries on loans in default	13 822,69 EUR
Total Revenue Received in Period	195 366,41 EUR
# Loans	
At beginning of period	8 051 Loans
Paid in Full	605 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	15 Loans
At end of period	7 432 Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	28.09.2022
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Interest Period	from 25.08.2022 to 26.09.2022 = 32 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	194 238,46	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	-	EUR
f. The amounts set out in item (c) of the Final Repurchase Price	56 956,18	EUR
g. Any other net income amount received by the Purchaser	100 000,00	EUR
h. Amount available in accordance with the Purchaser Pre-Enf. Redemption Priority of Payment item (c)	1 244,78	EUR
Total Amount for Purchaser Available Revenue Receipts	352 439,42	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	158 619,11	EUR
b. Reserve Fund	940 050,00	EUR
c. Amounts received under the Swap Agreement	15 609,70	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	1 114 278,81	EUR

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3. Amount Due for Distribution - Redemption Receipts



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Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	5 278 159,78	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	45 201 750,51	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	50 479 910,29	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	50 478 665,51	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	50 478 665,51	EUR

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4. Reserve Accounts



Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	45
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Note Balance

Beginning of Period	51 978 665,51 EUR
End of Period	1 500 000,00 EUR

Liquidity Reserve

Beginning of Period	1,8 %	940 050,00 EUR
Cash Outflow		940 050,00 EUR
Cash Inflow		- EUR
End of Period	0,0 %	- EUR
Required Reserve Amount	0,0 %	- EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00 EUR
Cash Outflow	100 000,00 EUR
Cash Inflow	- EUR
End of Period	- EUR
Required Reserve Amount	- 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	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
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Asset Balance

Beginning of Period	49 856 442,20	EUR
End of Period	44 556 170,77	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	40 791 584,52	91,55 %	6 857
1-29 days past due	2 549 489,42	5,72 %	409

Delinquent Receivables:

30-59 days past due	660 808,17	1,48 %	97
60-89 days past due	295 994,04	0,66 %	39
90-119 days past due	84 486,36	0,19 %	14
120-149 days past due	154 263,49	0,35 %	12
150-179 days past due	19 544,77	0,04 %	4

Total Performing and Delinquent **44 556 171** **100,00 %** **7 432**

Current Period Defaults	160 353,76		15
Cumulative Defaults	7 654 871,99		652
Current Period Interest Recoveries	13 822,69		
Cumulative Interest Recoveries	354 728,75		
Current Period Principal Recoveries	138 242,11		
Cumulative Principal Recoveries	5 510 537,07		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,32 %	YES
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,32 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,33 %	

or [A] + [B] - [C] / [D] < 10% **7,02 %**

[A] Aggregate Outstanding Asset Principal Amount	44 556 170,77
[B] Aggregate principal balance of Defaulted Contracts	7 654 871,99
[C] Recoveries received on such Defaulted Contracts	5 510 537,07
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	665 266 456,77

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

[A] [1] - [2] - [3]	13 719 607,99	YES
Class B Principal Amount [1]	4 887 455,05	
Class C Principal Amount [2]	6 832 152,94	
Class D Principal Amount [3]	2 000 000,00	
[B] Aggregated Outstanding Note Principal Amount	51 978 665,51	

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6. Note Principal



Reporting Date	28.09.2022	
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	38 259 057,52	4 887 455,05	6 832 152,94	2 000 000,00	EUR
Sequential Amortization	38 259 057,52	4 887 455,05	6 832 152,94	500 000,00	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	-	-	-	1 500 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	122 223,27	2 000 000,00	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	160 353,76	-	EUR
Principal Recoveries	-	-	138 242,11	-	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	38 259 057,52	4 887 455,05	6 709 929,67	-	EUR
End of Period	-	-	-	1 500 000,00	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 %	0,30 %
Legal Final Maturity Date		25.11.2027	25.11.2027	25.11.2027	25.11.2027
Rating (Fitch/Moody's)		AAAsf/ Aaa(sf)	AA+sf/ 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	51 978 665,51	38 259 057,52	4 887 455,05	6 832 152,94	2 000 000,00
Available Distribution Amount	50 478 665,51				
Amortisation	50 478 665,51				
Redemption per Class	50 478 665,51	38 259 057,52	4 887 455,05	6 832 152,94	500 000,00
Redemption per Note		6 390,36	17 455,20	18 667,08	25 000,00
Class Principal Outstanding Closing Balance	1 500 000,00	-	-	-	1 500 000,00
Current Tranching	100 %	0,00 %	0,00 %	0,00 %	100,00 %
Current Pool Factor		-	-	-	0,75

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*		32	30	30	30
Interest Days		32	30	30	30
Principal Outstanding per Note Beginning of Period		6 390,36	17 455,20	18 667,08	100 000,00
>Principal Repayment per note		6 390,36	17 455,20	18 667,08	25 000,00
Principal Outstanding per Note End of Period		-	-	-	75 000,00
>Interest accrued for the period		2,61	20,36	120,40	645,00
Interest Payment	78 279,11	15 609,70	5 702,03	44 067,39	12 900,00
Interest Payment per Note		2,61	20,36	120,40	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 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.09.2022
Payment date 26.09.2022
Period No 45
Monthly Period 01.08.2022
Interest Period : 25.08.2022 to 26.09.2022 = 32 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 VII DAC		No rating	No rating	No rating	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	No rating	No rating	No rating	N/A		
Servicer	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A		
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-1	BBB-	A-	Baa3	A2	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within 60 days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	BNP Paribas		F1	F1	P-1	P-1	A	A+	A3	Aa3	No	The Issuer and the Purchaser will (with the prior written consent of the Note Trustee) procure that, within 30 calendar days, (i) in relation to the Issuer, the Issuer Secured Accounts, the Issuer Share Capital Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Issuer Share Capital Account and (ii) in relation to the Purchaser, the Purchaser Transaction Account, the Purchaser Share Capital Account and all funds standing to the credit of the Purchaser Transaction Account and the Purchaser Share Capital Account, are transferred to another bank that meets the applicable Required Ratings (which bank will be notified in writing by the Issuer to the Transaction Account Bank) and which has been approved in writing by the Note Trustee in accordance with the provisions of the Transaction Account Bank Agreement. The appointment of the Transaction Account Bank will terminate on the date on which the appointment of the new transaction account bank becomes effective.	
Swap Counterparty	ING Bank N.V.	Fitch First Rating Trigger Collateral	F1	F1+	N/A	N/A	A	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (ii) may, within fourteen (14) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
	ING Bank N.V.	Fitch Second Trigger Required Rating	F3	F1+	N/A	N/A	BBB-	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within fourteen (14) calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
Swap Counterparty	ING Bank N.V.	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within thirty (30) Business Days.	
	ING Bank N.V.	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	Baa3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Notes.	
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+	P-1	P-1	A	AA-	A3	Aa3	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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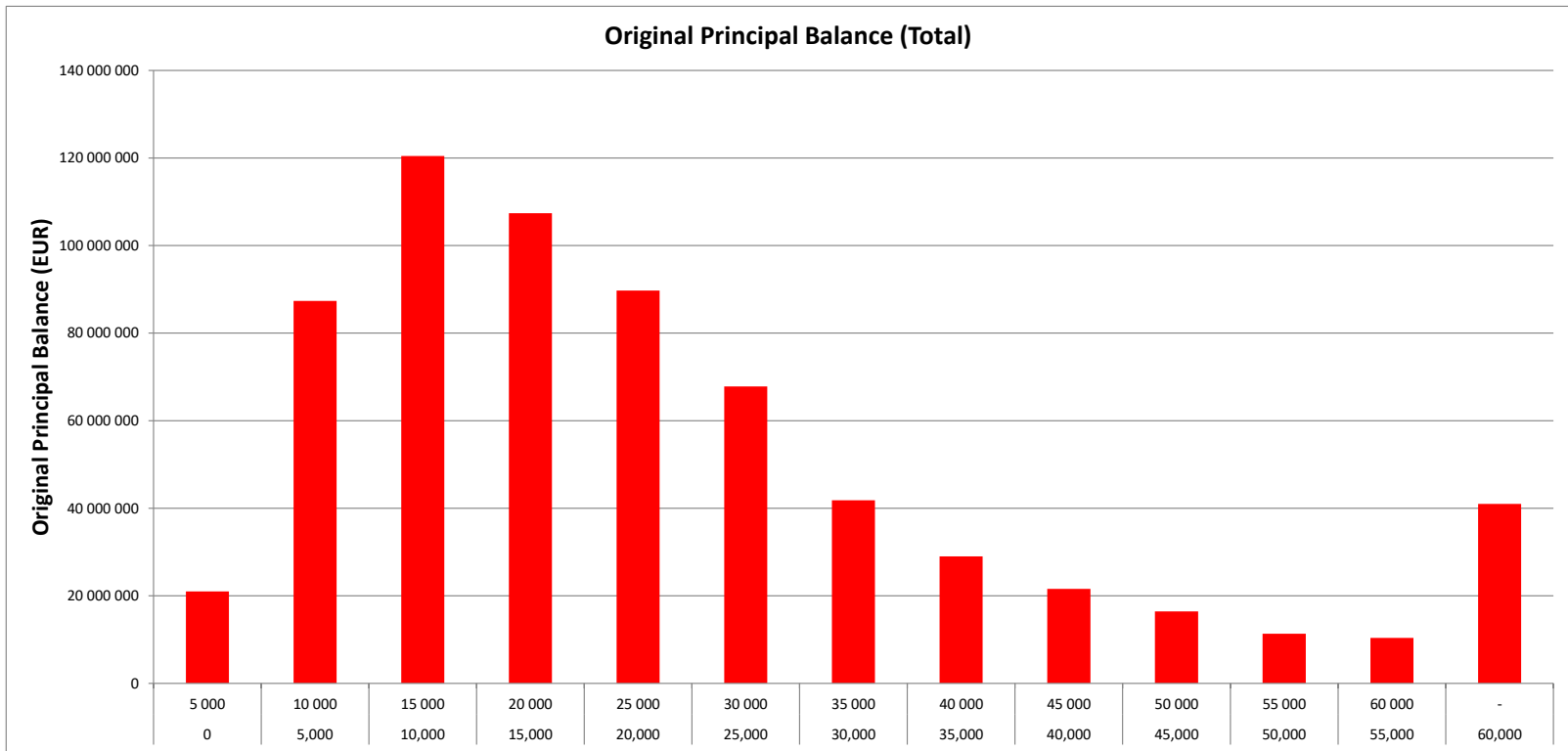
Average amount - all: 15 089

	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	0	5 000	6 172	20 988 305	3,2 %	22,3	9,2	
	5 000	10 000	11 630	87 366 308	13,1 %	36,3	9,3	
	10 000	15 000	9 714	120 462 454	18,1 %	42,2	9,3	
	15 000	20 000	6 228	107 391 489	16,1 %	44,2	9,2	
	20 000	25 000	4 016	89 711 217	13,5 %	45,1	8,8	
	25 000	30 000	2 489	67 807 274	10,2 %	45,6	8,6	
	30 000	35 000	1 296	41 803 370	6,3 %	45,8	8,9	
	35 000	40 000	775	29 006 696	4,4 %	45,0	8,9	
	40 000	45 000	510	21 585 525	3,2 %	45,9	8,8	
	45 000	50 000	347	16 455 093	2,5 %	46,4	8,8	
	50 000	55 000	216	11 318 521	1,7 %	46,1	8,4	
	55 000	60 000	181	10 392 399	1,6 %	46,4	8,6	
	60 000	-	516	40 977 808	6,2 %	45,9	8,6	
	Total			44 090	665 266 457	100 %	42,8	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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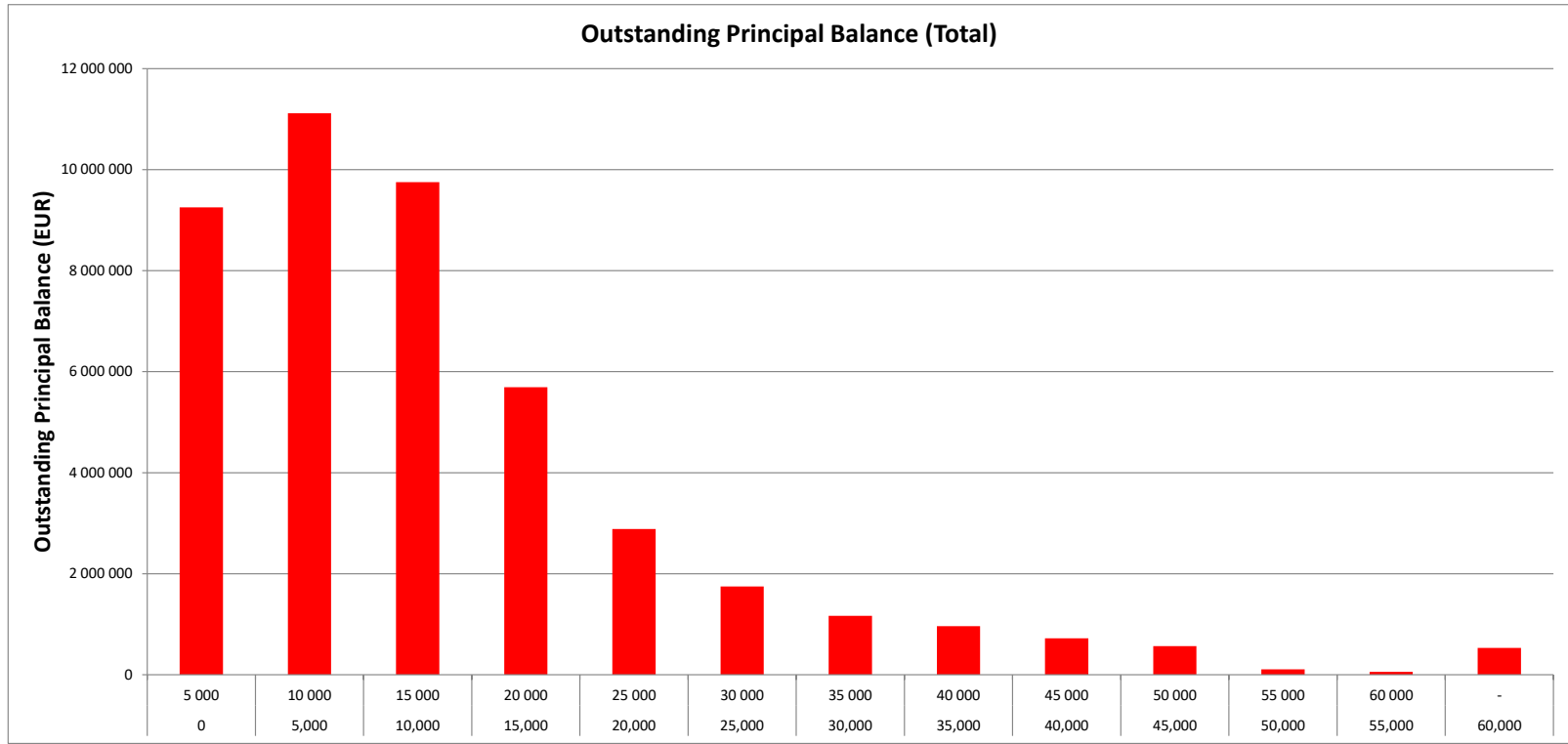
Average amount - all: 5 995

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	4 463	9 253 283	20,77 %	8,1	52,3
	5 000	10 000	1 545	11 117 339	24,95 %	8,0	52,6
	10 000	15 000	798	9 751 323	21,89 %	8,8	52,0
	15 000	20 000	332	5 693 956	12,78 %	8,9	52,3
	20 000	25 000	129	2 887 093	6,48 %	8,9	52,7
	25 000	30 000	65	1 746 635	3,92 %	9,3	52,1
	30 000	35 000	36	1 165 232	2,62 %	8,7	53,1
	35 000	40 000	26	962 898	2,16 %	8,0	53,4
	40 000	45 000	17	720 059	1,62 %	8,4	52,1
	45 000	50 000	12	566 223	1,27 %	6,6	54,0
	50 000	55 000	2	106 504	0,24 %	8,6	52,9
	55 000	60 000	1	55 992	0,13 %	5,0	55,0
	60 000	-	6	529 633	1,19 %	9,0	52,1
	Total		7 432	44 556 171	100 %	8,4	52,4

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10.b Outstanding Principal Balance Graph

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11.a Geographical Distribution



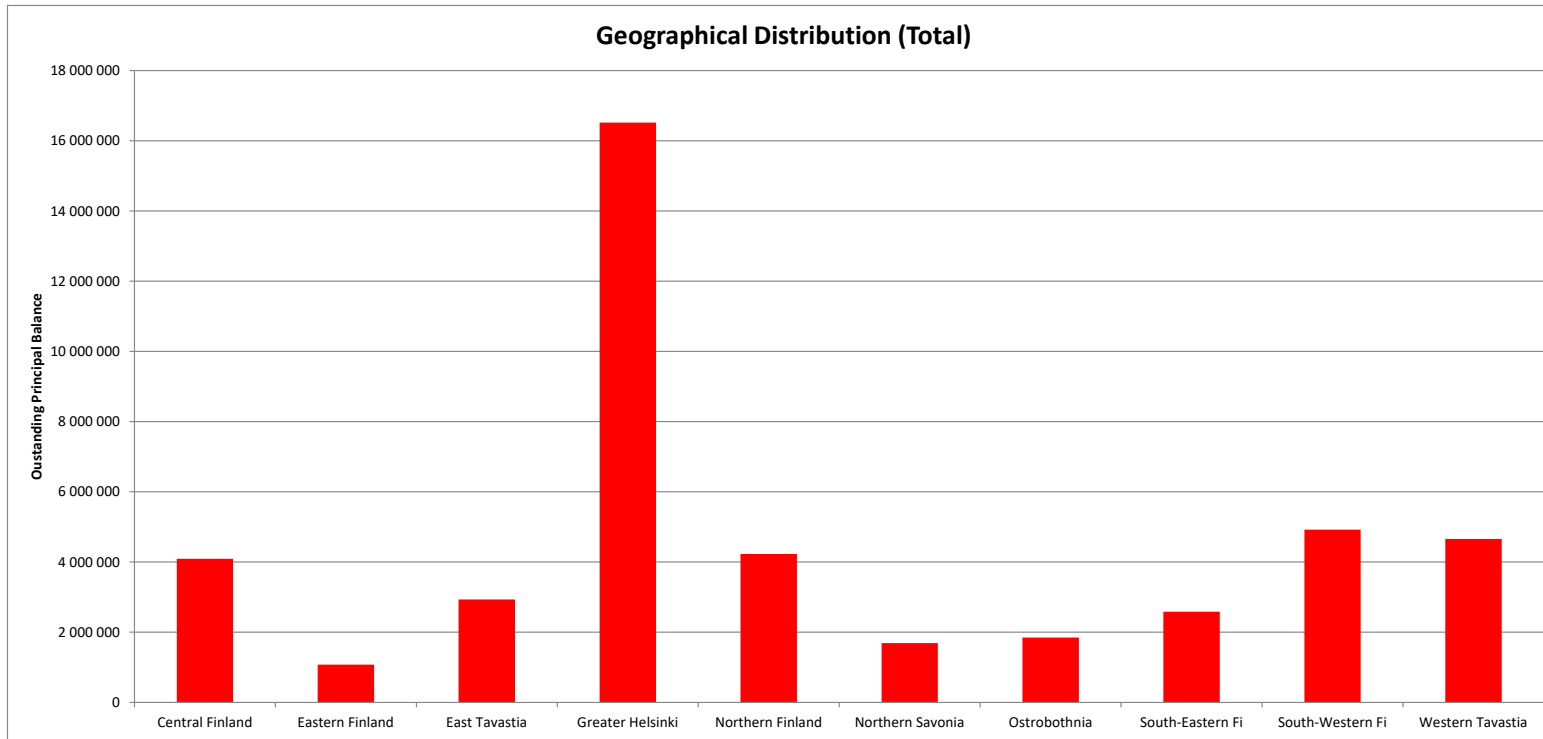
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	758	4 091 970	9,18 %	8,3	52,3	
Eastern Finland	200	1 075 369	2,41 %	8,9	51,9	
East Tavastia	544	2 935 963	6,59 %	8,0	52,7	
Greater Helsinki	2 363	16 519 993	37,08 %	8,5	52,4	
Northern Finland	720	4 227 612	9,49 %	8,5	52,1	
Northern Savonia	306	1 689 745	3,79 %	8,4	52,5	
Ostrobothnia	429	1 848 775	4,15 %	8,9	51,7	
South-Eastern Fi	466	2 586 475	5,80 %	8,4	52,4	
South-Western Fi	923	4 921 574	11,05 %	8,6	52,2	
Western Tavastia	723	4 658 694	10,46 %	8,1	53,0	
Total	7 432	44 556 171	100 %	8,4	52,4	

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11.b Geographical Distribution Graph

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12.a Interest Rate



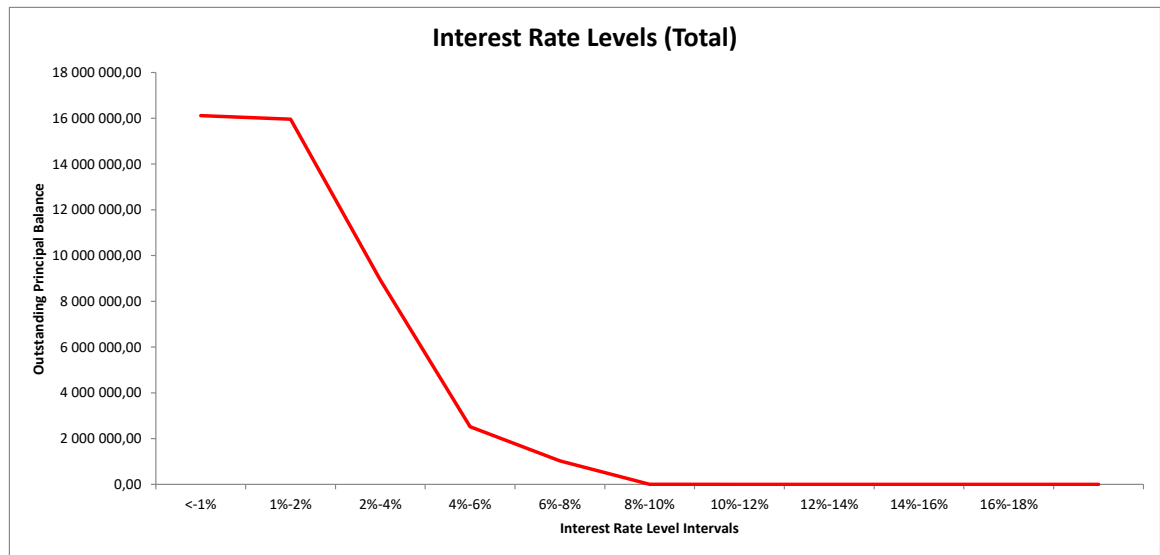
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TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0 %	1 %	2 183	16 114 740	36,17 %	8,7	52,0	
1 %	2 %	2 204	15 959 345	35,82 %	7,9	52,9	
2 %	4 %	1 776	8 935 236	20,05 %	8,8	52,2	
4 %	6 %	800	2 516 370	5,65 %	9,1	51,8	
6 %	8 %	465	1 024 282	2,30 %	8,8	51,9	
8 %	10 %	4	6 197	0,01 %	5,4	53,2	
10 %	12 %						
12 %	14 %						
14 %	16 %						
16 %	18 %						
18 %	-						
Total		7 432	44 556 171	100 %	8,4	52,4	

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12.b Interest Rate

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

13.a Remaining Terms



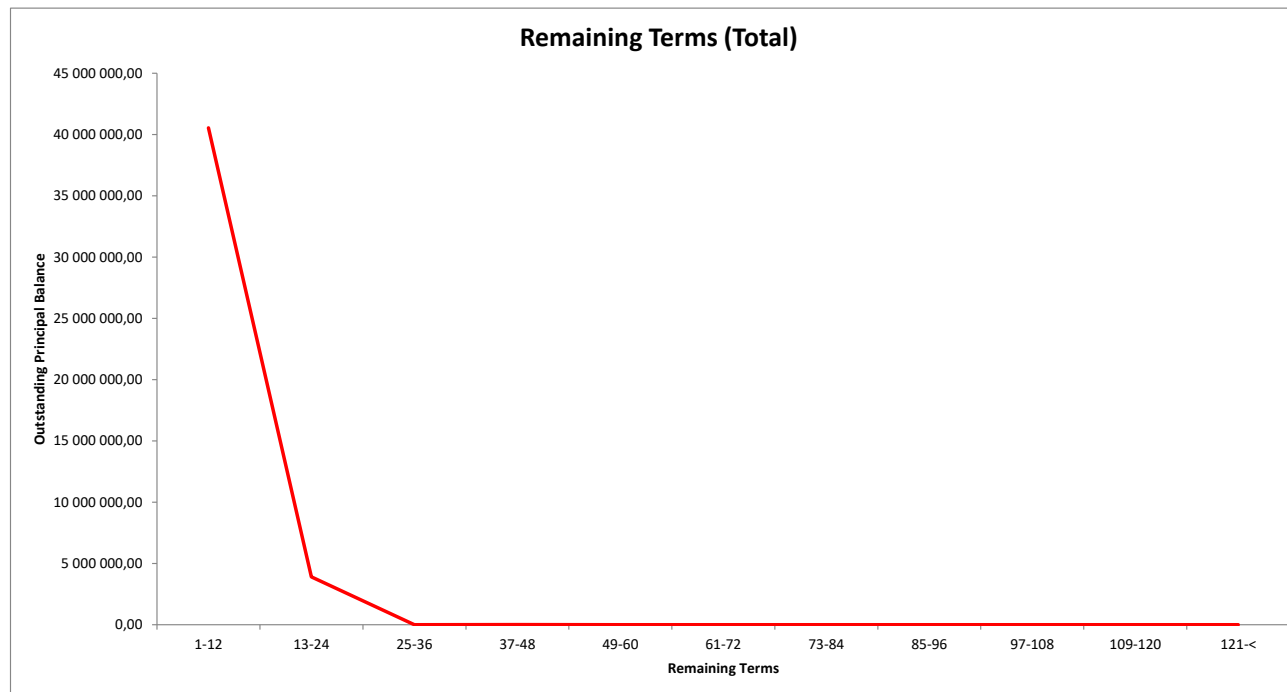
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

		TOTAL							
Months to maturity		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0		0	52	88 792	0,20 %	0,0	58,1
		1		12	6 983	40 543 827	90,99 %	7,8	52,6
		13		24	396	3 906 796	8,77 %	14,9	49,7
		25		36					
		37		48	1	16 755	0,04 %	43,0	49,0
		49		60					
		61		72					
		73		84					
		85		96					
		97		108					
		109		120					
		121	-						
		Total		7 432		44 556 171	100 %	8,4	52,4

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

13.b Remaining Terms

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

14.a Seasoning



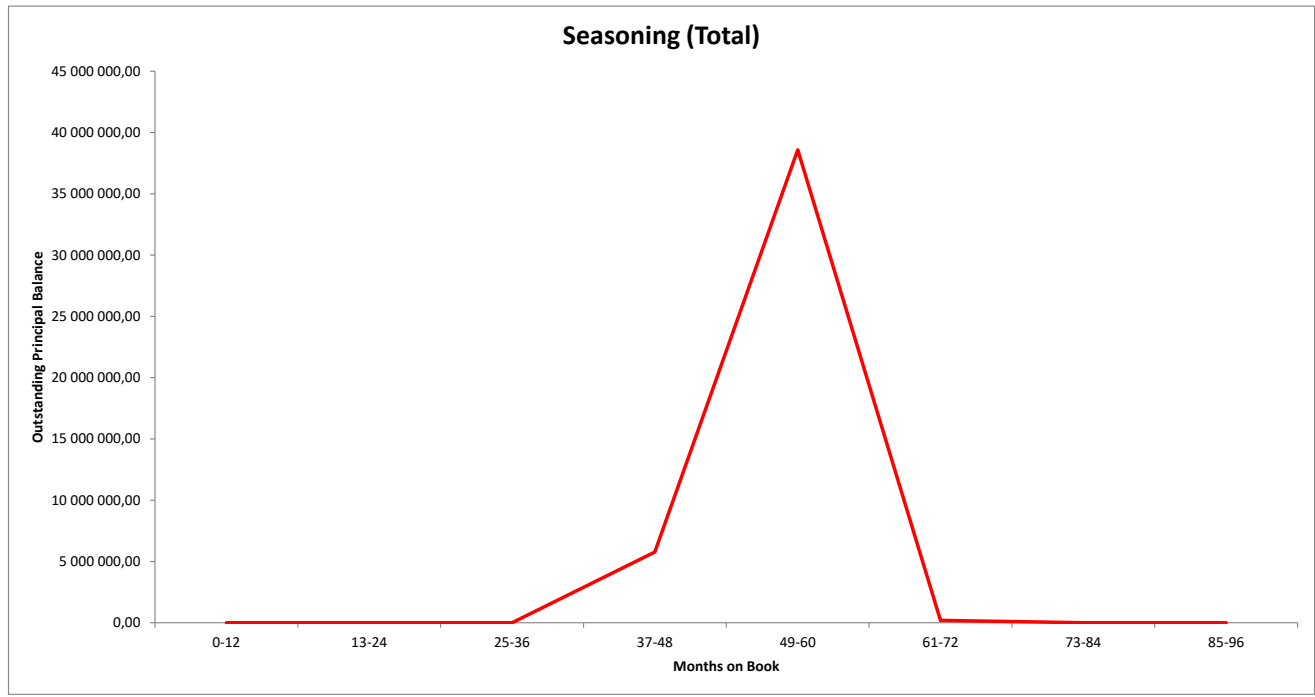
Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	45
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24					
25		36					
37		48	800	5 769 531	12,95 %	12,6	47,9
49		60	6 600	38 585 137	86,60 %	7,9	53,0
61		72	32	201 503	0,45 %	3,2	62,3
73		84					
85		96					
Total		7 432		44 556 171	100 %	8,4	52,4

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

14.b Seasoning

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

15.a Balloon loans



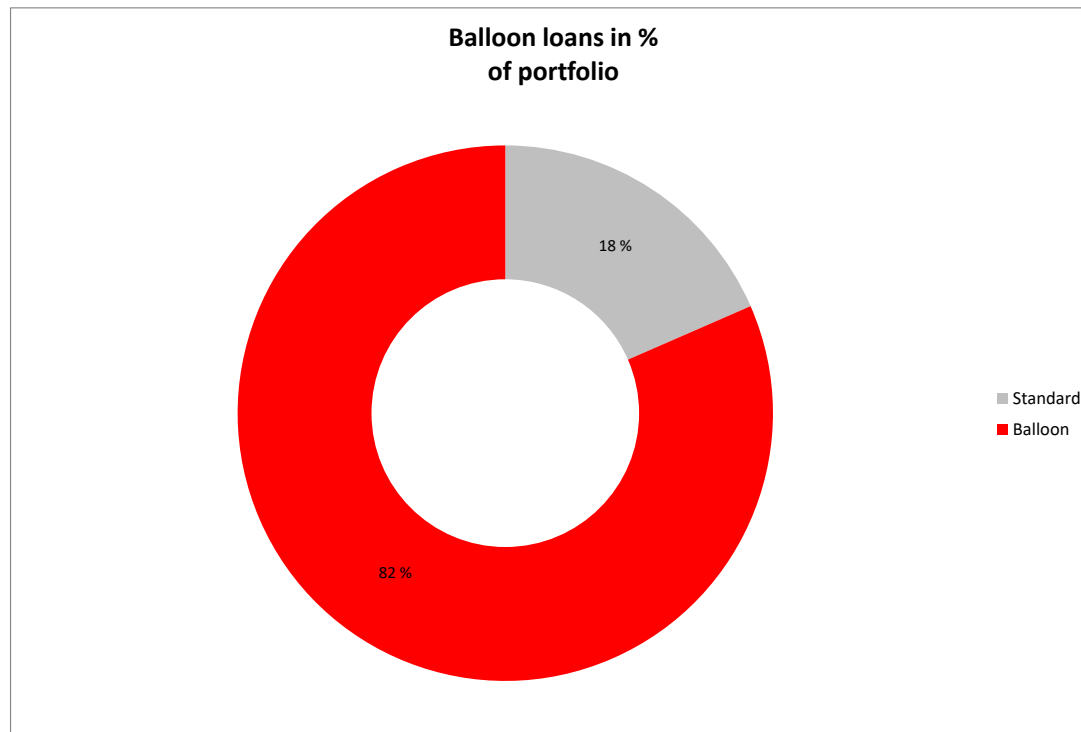
Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from	25.08.2022
	to	26.09.2022
	=	32 days

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		4 024	8 223 395	18,5 %	942	0,0 %	9,0	51,5
Balloon		3 408	36 332 776	81,5 %	28 098 355	77,3 %	8,3	52,6
Total		7 432	44 556 171	100 %	28 099 298	63 %	8,4	52,4

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

15.b Balloon loans

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

16.a # loans per borrower



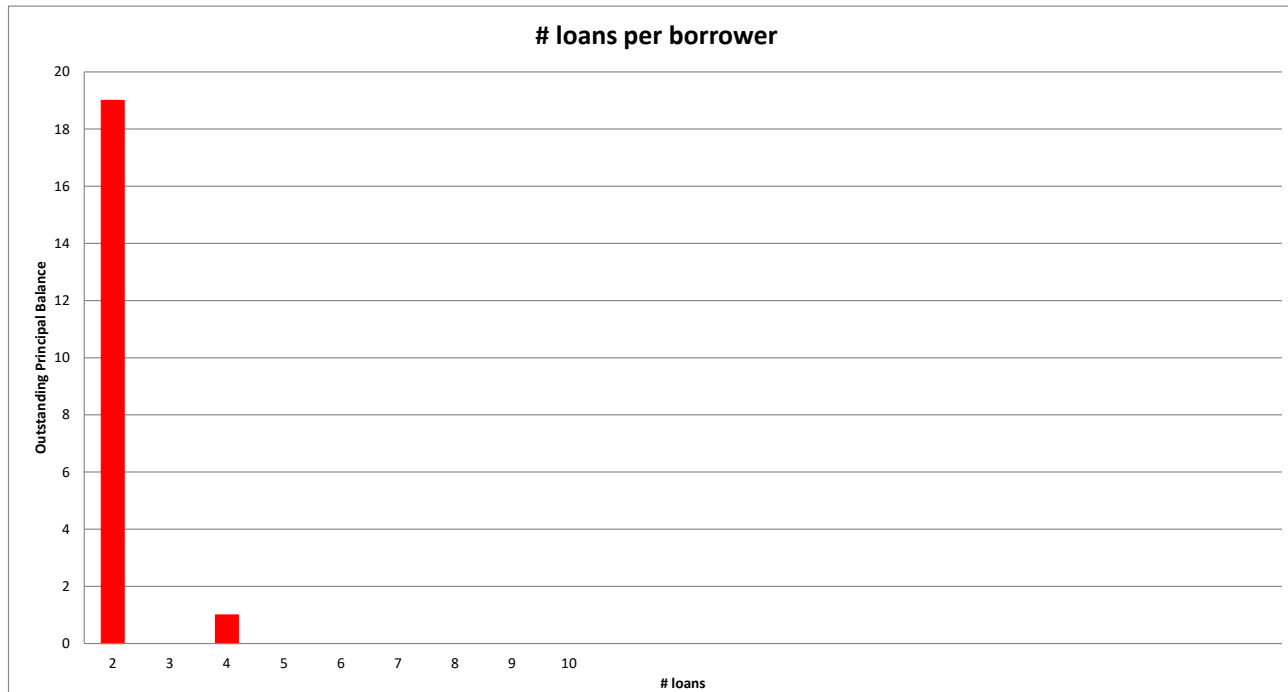
Reporting Date			28.09.2022			
Payment date			26.09.2022			
Period No			45			
Monthly Period			01.08.2022			
Interest Period	from	25.08.2022	to	26.09.2022	=	32 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	7 390	44 210 456	99,22 %
	2	19	341 335	0,77 %
	3			
	4	1	4 380	0,01 %
	5			
	6			
	7			
	8			
	9			
	10			
Total:		7 410	44 556 171	100,0 %

SCF Rahoituspalvelut VII DAC
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16.b # loans per borrower

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days	



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.a Amortization Profile



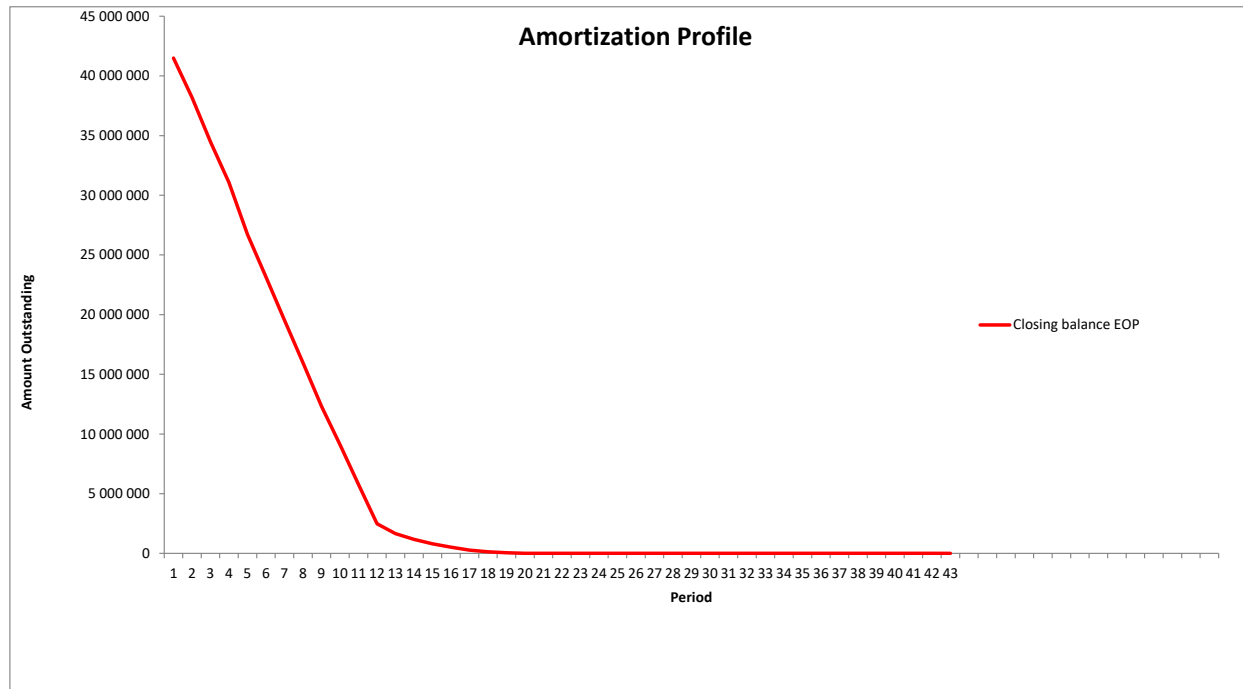
Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	44 556 171	41 493 128	3 060 104	69 968	1,90 %	93,13 %
	2	41 493 128	38 194 875	3 298 253	64 844	1,89 %	85,73 %
	3	38 194 875	34 460 228	3 734 647	59 029	1,87 %	77,35 %
	4	34 460 228	31 078 749	3 381 479	52 799	1,85 %	69,76 %
	5	31 078 749	26 718 117	4 360 631	47 569	1,85 %	59,97 %
	6	26 718 117	23 137 643	3 580 475	41 304	1,87 %	51,93 %
	7	23 137 643	19 539 127	3 598 516	35 501	1,86 %	43,86 %
	8	19 539 127	15 967 476	3 571 651	29 752	1,84 %	35,84 %
	9	15 967 476	12 305 521	3 661 955	23 665	1,79 %	27,62 %
	10	12 305 521	9 128 180	3 177 341	17 881	1,76 %	20,49 %
	11	9 128 180	5 778 331	3 349 848	12 797	1,70 %	12,97 %
	12	5 778 331	2 477 530	3 300 801	7 839	1,64 %	5,56 %
	13	2 477 530	1 659 179	818 352	4 093	2,00 %	3,72 %
	14	1 659 179	1 166 546	492 633	2 603	1,90 %	2,63 %
	15	1 166 546	797 896	368 650	1 750	1,82 %	1,80 %
	16	797 896	515 566	282 330	1 169	1,77 %	1,16 %
	17	515 566	268 115	247 450	648	1,52 %	0,60 %
	18	268 115	123 203	144 912	266	1,20 %	0,28 %
	19	123 203	47 826	75 377	140	1,37 %	0,11 %
	20	47 826	11 202	36 624	66	1,67 %	0,03 %

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

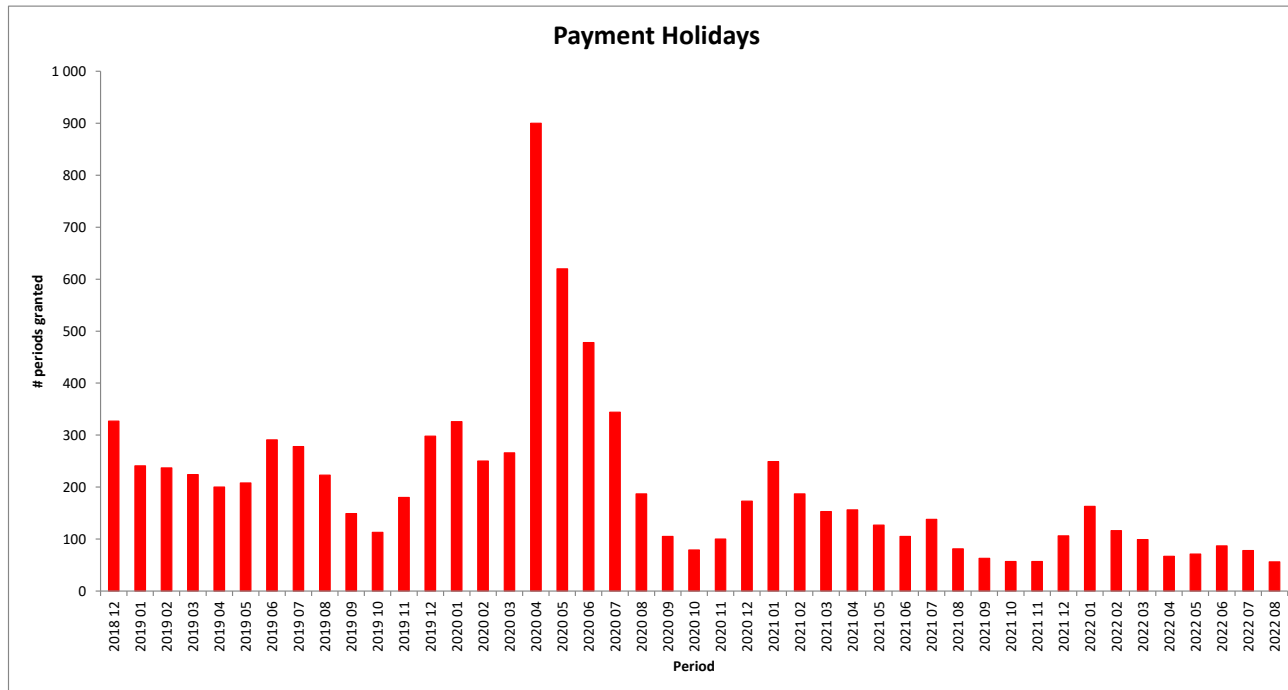
TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2018 12	327	377	98 109	5 076 048
2019 01	241	319	86 949	3 977 849
2019 02	237	319	94 525	4 083 271
2019 03	224	319	99 842	3 705 852
2019 04	200	264	74 423	3 303 176
2019 05	208	290	76 148	2 858 895
2019 06	291	389	118 434	4 771 884
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
2020 05	620	954	302 967	8 772 640
2020 06	478	639	194 503	6 589 682
2020 07	344	440	140 305	4 508 829
2020 08	187	233	66 814	2 077 310
2020 09	105	141	41 452	1 252 642
2020 10	79	103	44 017	975 976
2020 11	100	144	37 977	1 012 704
2020 12	173	212	64 513	2 058 792
2021 01	249	355	108 973	3 224 650
2021 02	187	265	79 607	2 353 033
2021 03	153	222	60 188	1 594 709
2021 04	156	229	74 558	2 151 076
2021 05	127	166	63 937	1 476 079
2021 06	105	143	41 442	1 155 442
2021 07	138	186	55 055	1 511 017
2021 08	81	95	28 839	1 017 619
2021 09	63	81	22 746	627 663
2021 10	57	75	25 268	617 050
2021 11	57	79	22 343	461 372
2021 12	106	127	40 175	1 193 857
2022 01	163	213	59 481	1 497 694
2022 02	116	164	47 928	1 144 324
2022 03	99	138	39 907	875 637
2022 04	67	87	25 097	597 950
2022 05	71	86	23 475	591 930
2022 06	87	104	28 416	754 374
2022 07	78	100	31 631	749 698
2022 08	56	69	19 703	458 178
Total:	9 013	12 399	3 784 589	123 757 583

Payment Holiday

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



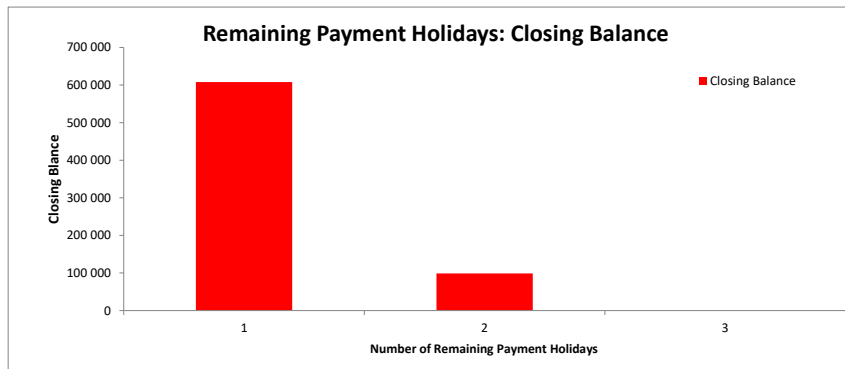
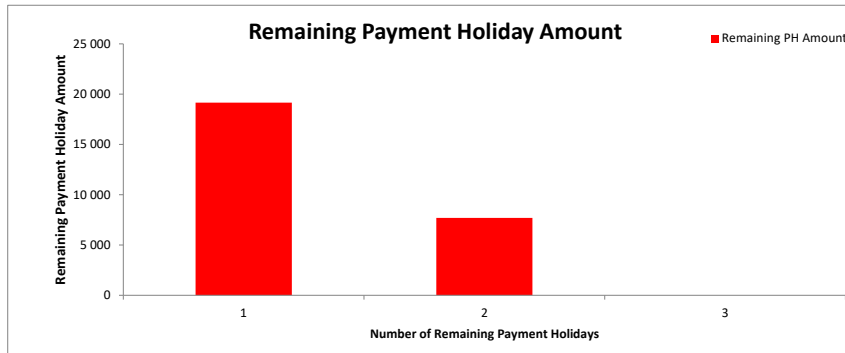
Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	45
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	64	19 153	607 790
	2	13	7 701	99 039
	3			
	Total	77	26 854	706 829

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	45
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

19.a Downpayment



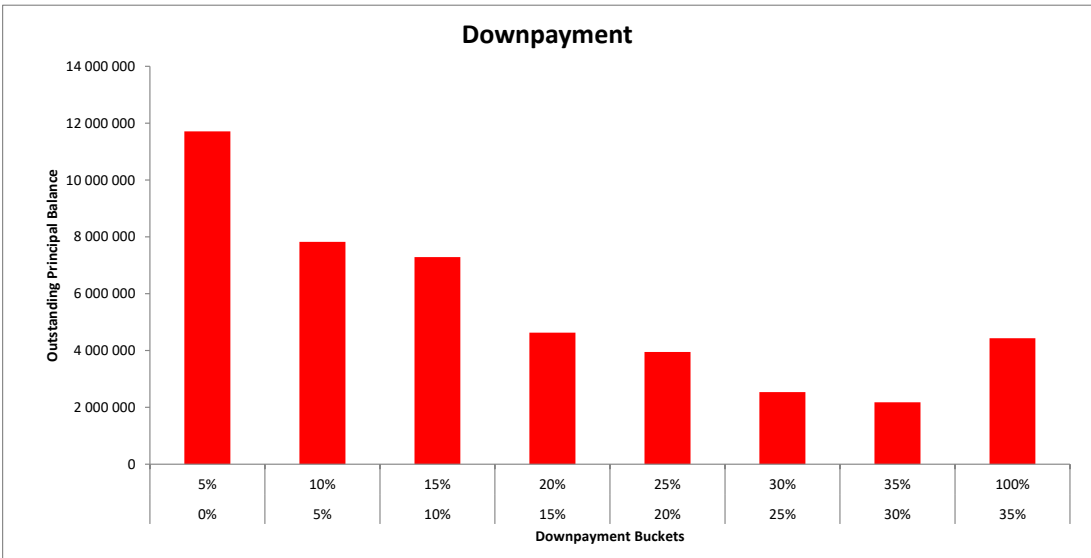
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	1 617	11 712 419	26,29 %	8,8	52,5
	5 %	10 %	1 176	7 824 257	17,56 %	8,5	52,4
	10 %	15 %	1 129	7 290 316	16,36 %	8,1	52,6
	15 %	20 %	788	4 628 767	10,39 %	8,1	52,5
	20 %	25 %	676	3 949 436	8,86 %	8,7	51,9
	25 %	30 %	480	2 537 972	5,70 %	8,3	52,1
	30 %	35 %	385	2 178 265	4,89 %	8,3	52,4
	35 %	100 %	1 181	4 434 738	9,95 %	8,1	52,0
Total			7 432	44 556 171	100 %	8,4	52,4

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from	25.08.2022
	to	26.09.2022
	=	32 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

20.a Vehicle Condition



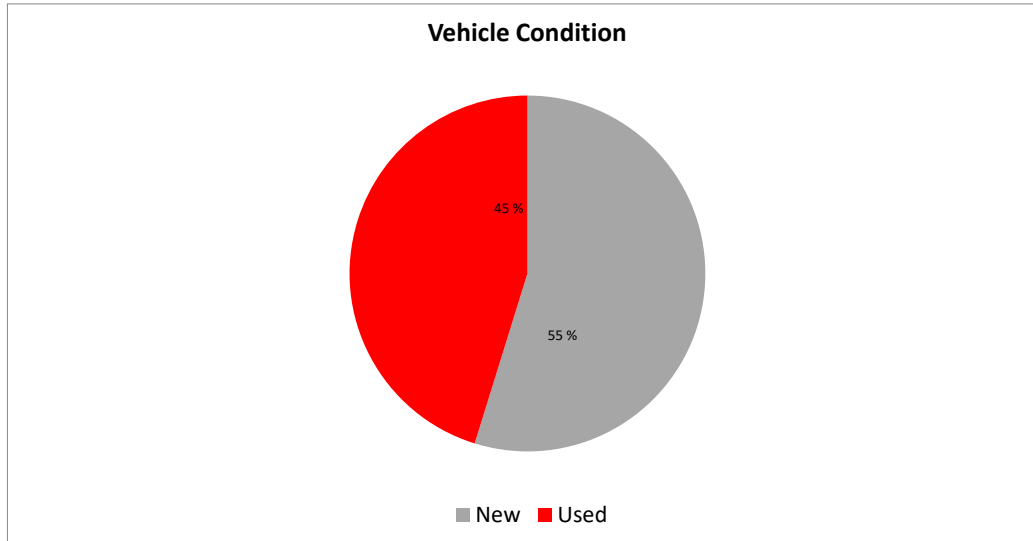
Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	45
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 859	24 414 713	54,80 %	8,5	52,3
	Used	4 573	20 141 458	45,20 %	8,4	52,5
	Total	7 432	44 556 171	100 %	8,4	52,4

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20.b Vehicle Condition

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days	



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

21.a Borrower Type



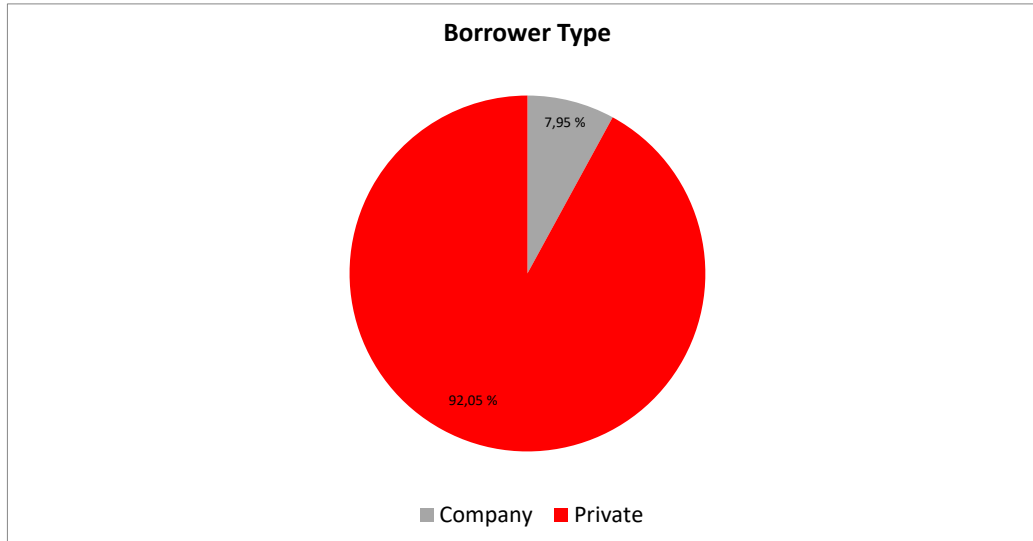
Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	45
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	529	3 544 199	7,95 %	7,6	52,7
	Private	6 903	41 011 972	92,05 %	8,5	52,4
	Total	7 432	44 556 171	100 %	8,4	52,4

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21.b Borrower Type

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to	26.09.2022	=	32 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

22.a Vehicle type



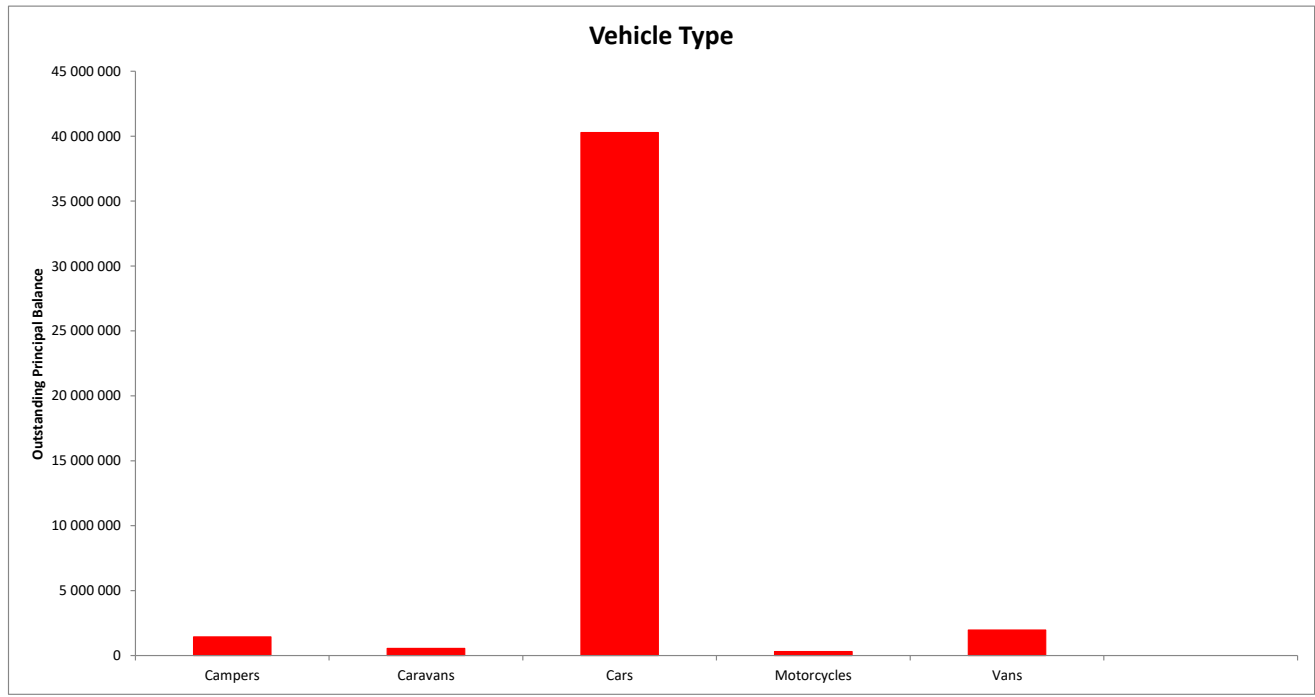
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	106	1 431 099	3,2 %	7,8	52,6
	Caravans	80	556 163	1,2 %	10,8	51,2
	Cars	6 742	40 285 215	90,4 %	8,5	52,4
	Motorcycles	105	310 152	0,7 %	9,4	51,0
	Vans	399	1 973 542	4,4 %	8,0	52,3
		7 432	44 556 171	100 %	8,4	52,4

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

22.b Vehicle type

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

23.a Restructured Loans

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022	to	26.09.2022	=	32 days
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



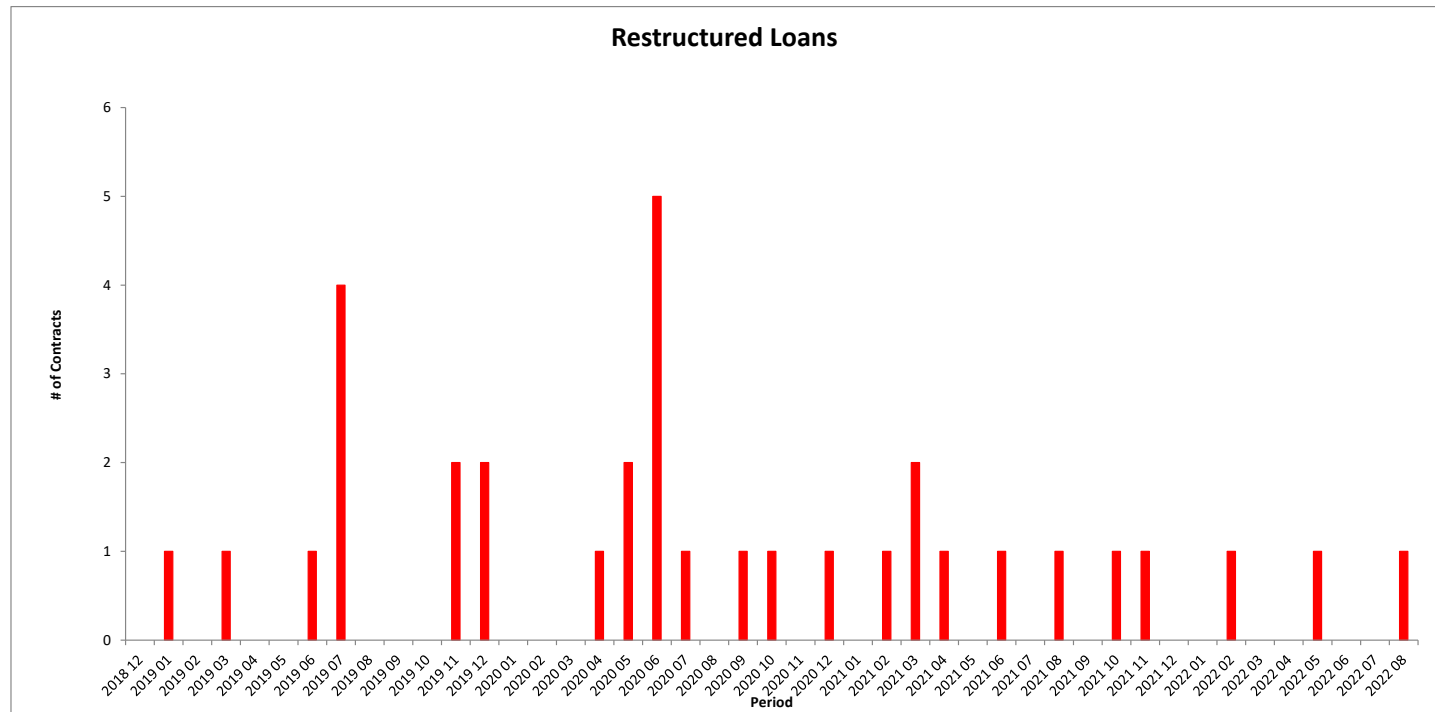
TOTAL		
Period	No	Outstanding balance
2018 12	0	0
2019 01	1	6 294
2019 02	0	0
2019 03	1	9 226
2019 04	0	0
2019 05	0	0
2019 06	1	3 728
2019 07	4	63 323
2019 08	0	0
2019 09	0	0
2019 10	0	0
2019 11	2	20 062
2019 12	2	51 206
2020 01	0	0
2020 02	0	0
2020 03	0	0
2020 04	1	55 313
2020 05	2	14 191
2020 06	5	81 659
2020 07	1	17 881
2020 08	0	0
2020 09	1	13 409
2020 10	1	3 921
2020 11	0	0
2020 12	1	13 940
2021 01	0	0
2021 02	1	9 203
2021 03	2	28 975
2021 04	1	6 341
2021 05	0	0
2021 06	1	25 297
2021 07	0	0
2021 08	1	13 654
2021 09	0	0
2021 10	1	1 380
2021 11	1	7 058
2021 12	0	0
2022 01	0	0
2022 02	1	11 344
2022 03	0	0
2022 04	0	0
2022 05	1	2 619
2022 06	0	0
2022 07	0	0
2022 08	1	1 508
	34	461 530

Restructured

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Monthly Investor Report

23.b Restructured Loans

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



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24.a Dynamic Interest rate



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

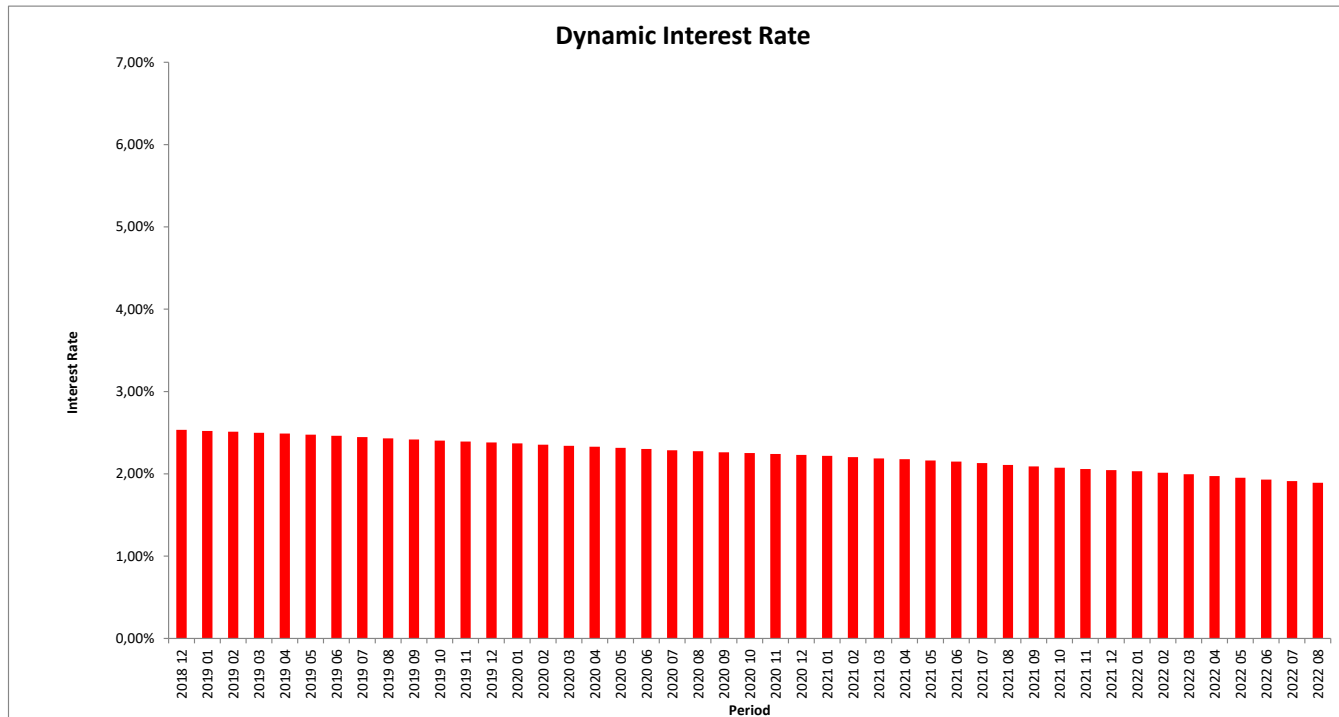
TOTAL		
Period	Closing balance	WA Interest rate
2018 12	609 379 376	2,54 %
2019 01	586 326 503	2,52 %
2019 02	564 224 282	2,51 %
2019 03	542 921 229	2,50 %
2019 04	520 762 448	2,49 %
2019 05	498 229 783	2,48 %
2019 06	477 217 707	2,46 %
2019 07	454 989 142	2,45 %
2019 08	435 559 339	2,43 %
2019 09	416 047 456	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 %
2020 05	284 575 016	2,32 %
2020 06	269 922 431	2,30 %
2020 07	254 830 325	2,29 %
2020 08	241 882 519	2,27 %
2020 09	228 367 403	2,26 %
2020 10	214 643 114	2,25 %
2020 11	203 084 309	2,24 %
2020 12	191 077 183	2,23 %
2021 01	180 532 995	2,22 %
2021 02	170 470 803	2,20 %
2021 03	158 576 511	2,19 %
2021 04	148 688 742	2,18 %
2021 05	138 577 591	2,16 %
2021 06	129 983 669	2,15 %
2021 07	121 407 562	2,13 %
2021 08	112 817 577	2,11 %
2021 09	105 281 063	2,09 %
2021 10	98 706 039	2,08 %
2021 11	92 269 233	2,06 %
2021 12	86 265 313	2,05 %
2022 01	80 363 484	2,03 %
2022 02	74 984 073	2,01 %
2022 03	69 299 038	1,99 %
2022 04	64 199 802	1,97 %
2022 05	58 766 433	1,95 %
2022 06	54 147 674	1,93 %
2022 07	49 856 442	1,91 %
2022 08	44 556 171	1,89 %

Interest rate evolution

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF Rahoituspalvelut VII DAC
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25.a Dynamic Pre-Payments



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 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	586 326 603	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 %
2020 05	7 014 316	284 575 016	25,88 %
2020 06	7 617 164	269 922 431	29,07 %
2020 07	8 037 488	254 830 325	31,93 %
2020 08	6 501 205	241 882 519	27,89 %
2020 09	6 948 914	228 367 403	30,98 %
2020 10	7 530 557	214 643 114	34,86 %
2020 11	5 692 634	203 084 309	28,91 %
2020 12	5 992 609	191 077 183	31,78 %
2021 01	5 222 062	180 532 995	29,69 %
2021 02	4 948 127	170 470 803	29,78 %
2021 03	6 261 768	158 576 511	38,34 %
2021 04	5 144 456	148 688 742	34,46 %
2021 05	5 548 648	138 577 591	38,76 %
2021 06	3 979 208	129 983 669	31,14 %
2021 07	4 284 939	121 407 562	35,03 %
2021 08	4 289 376	112 817 577	37,20 %
2021 09	3 659 021	105 281 063	34,59 %
2021 10	2 948 193	98 706 039	30,50 %
2021 11	2 856 257	92 269 233	31,43 %
2021 12	2 590 618	86 265 313	30,64 %
2022 01	2 710 930	80 363 484	33,75 %
2022 02	2 411 729	74 984 073	32,45 %
2022 03	2 397 794	69 299 038	34,46 %
2022 04	2 342 877	64 199 802	35,99 %
2022 05	2 543 940	58 766 433	41,20 %
2022 06	1 998 938	54 147 674	36,33 %
2022 07	1 775 329	49 856 442	35,28 %
2022 08	2 542 623	44 556 171	50,59 %

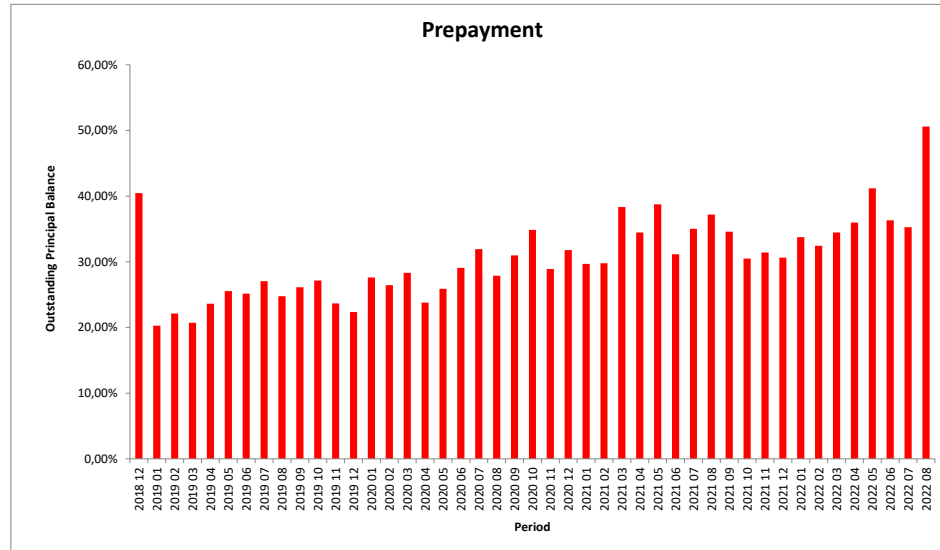
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



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28. Priority of Payments - Revenue

Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	45
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days



Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	352 439,42	EUR
Senior Expenses	-	139 392,83	EUR
Servicing Fee	-	19 183,91	EUR
Tranche A Loan Interest to Issuer	-	8 182,34	EUR
Tranche B Loan Interest to Issuer	-	5 702,00	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	-	44 067,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	433,87	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	100 046,13	EUR
Deferred Purchase Price to Seller		22 531,34	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 114 278,81	EUR
Senior Expenses	-	87 333,90	EUR
Issuer Swap Interest Amount	-	8 182,34	EUR
Interest Class A Notes	-	15 610,00	EUR
Interest Class B Notes	-	5 702,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	44 067,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	433,87	EUR
Principal Issuer Subordinated Loan	-	940 049,70	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		-	EUR

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29. Priority of Payments - Redemption

Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	45
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	50 479 910,29	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	50 478 665,51	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	1 244,78	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	50 478 665,51	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	-	38 259 057,52	EUR
(ii) Principal Payments on Class B Notes	-	4 887 455,05	EUR
(iii) Principal Payments on Class C Notes	-	6 832 152,94	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	-	500 000,00	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		-	EUR

Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller		22 531,34	EUR
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30. Transaction Costs



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	139 392,83				
Interest accrued for the Period	EUR	78 279,00	15 610,00	5 702,00	44 067,00	12 900,00
Cumulative Interest accrued	EUR	8 315 215,00	146 776,00	914 247,00	6 662 082,00	592 110,00
Interest Payments	EUR	78 279,00	15 610,00	5 702,00	44 067,00	12 900,00
Cumulative Interest Payments	EUR	8 315 215,00	146 776,00	914 247,00	6 662 082,00	592 110,00
Interest accrued on Subordinated Loan for the Period	EUR	433,68				
Cumulative Interest accrued on Subordinated Loan	EUR	3 003,19				
Interest Payments on Subordinated Loan	EUR	433,87				
Cumulative Interest Payments on Subordinated Loan	EUR	3 003,19				
Unpaid Interest for the Period	EUR	0,00				
Cumulative Unpaid Interest	EUR	-				

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31. Contact Details



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Reporting Date	28.09.2022						
Payment date	26.09.2022						
Period No	45						
Monthly Period	01.08.2022						
Interest Period	from 25.08.2022	to	26.09.2022	=	32 days		