

SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	29.10.2020				
Payment date	27.10.2020			Following payment dates:	25.11.2020
Period No	35				29.12.2020
Monthly Period		sep.20			
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days
Cut-Off date		30.09.2020			

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**1. Portfolio Information**



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	35	
Monthly Period	sep.20	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>108 663 502,14 EUR</b>
Scheduled Loan Principal Repayments	3 967 167,27 EUR
Prepayments	3 782 682,19 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received</b>	<b>7 749 849,46 EUR</b>
New Defaulted Auto Loans in Period	102 850,77 EUR
<b>Closing Balance</b>	<b>100 810 801,91 EUR</b>
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	384 609,32 EUR
Recoveries on loans in default	137 205,97 EUR
<b>Total Revenue Received in Period</b>	<b>521 815,29 EUR</b>
<b># Loans</b>	
At beginning of period	13 318 Loans
Paid in Full	612 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	13 Loans
<b>At end of period</b>	<b>12 693 Loans</b>

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**2. Amount Due for Distribution**



Reporting Date	29.10.2020
Payment date	27.10.2020
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**Purchaser Available Distribution Amount**

**Current Period**

a. Collections (Principal, interest, and fee etc)	8 269 021 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
<b>Total Amount for Purchaser Available Distribution Amount</b>	<b>8 269 021 EUR</b>

**Issuer Available Distribution Amount**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	8 222 064 EUR
b. Reserve Fund	952 050 EUR
c. Interest Earned by the Issuer	0 EUR
d. Other amounts received by the issuer	0 EUR
<b>Total Amount for Issuer Available Distribution Amount</b>	<b>9 174 114 EUR</b>

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**3. Reserve Accounts**



Reporting Date	29.10.2020
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Monthly Period	sep.20
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

**Note Balance**

Beginning of Period	108 663 502,14	EUR
End of Period	100 810 801,91	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	0,9 %	952 050,00	EUR
Cash Outflow		952 050,00	EUR
Cash Inflow		952 050,00	EUR
End of Period	0,9 %	952 050,00	EUR
Required Reserve Amount	0,9 %	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**

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**Asset Balance**

Beginning of Period	108 663 502,14	EUR
End of Period	100 810 801,91	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	92 782 387,02	92,04 %	11 785
1-29 days past due	5 835 540,61	5,79 %	684
<b>Delinquent Receivables:</b>			
30-59 days past due	1 288 427,08	1,28 %	141
60-89 days past due	456 541,40	0,45 %	41
90-119 days past due	205 463,98	0,20 %	22
120-149 days past due	139 895,14	0,14 %	11
150-179 days past due	102 546,68	0,10 %	9
<b>Total Performing and Delinquent</b>	<b>100 810 802</b>	<b>100,00 %</b>	<b>12 693</b>

	EUR	%	# loans
<b>Volkswagen vehicles</b>	3 427 116	3,40 %	716

Current Period Defaults	102 850,77		13
Cumulative Defaults	8 938 464,23		688
Current Period Recoveries	137 205,97		
Cumulative Recoveries	6 220 356,79		

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**5. Outstanding Notes**

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**1. Note Balance**

	All Notes	Class A	Class B
<b>General Note Information</b>			
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
<b>Current Note Information</b>			
Class Principal Outstanding Opening Balance	108 663 502,14	43 863 502,14	64 800 000,00
Available Distribution Amount	9 174 114,35		
Amortisation	7 852 700,23		
Redemption per Class	7 852 700,23	7 852 700,23	-
Redemption per Note		1 237,23	-
Class Principal Outstanding Closing Balance	100 810 801,91	36 010 801,91	64 800 000,00
Current Tranching	100 %	35,72 %	64,28 %
Current Pool Factor		0,06	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	32		
Principal Outstanding per Note Beginning of Period		6 910,90	100 000,00
>Principal Repayment per note		1 237,23	-
Principal Outstanding per Note End of Period		5 673,67	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)		67,85 %	3,57 %
Current CE (excl. Excess Spread)		65,22 %	0,94 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.10.2020  
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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

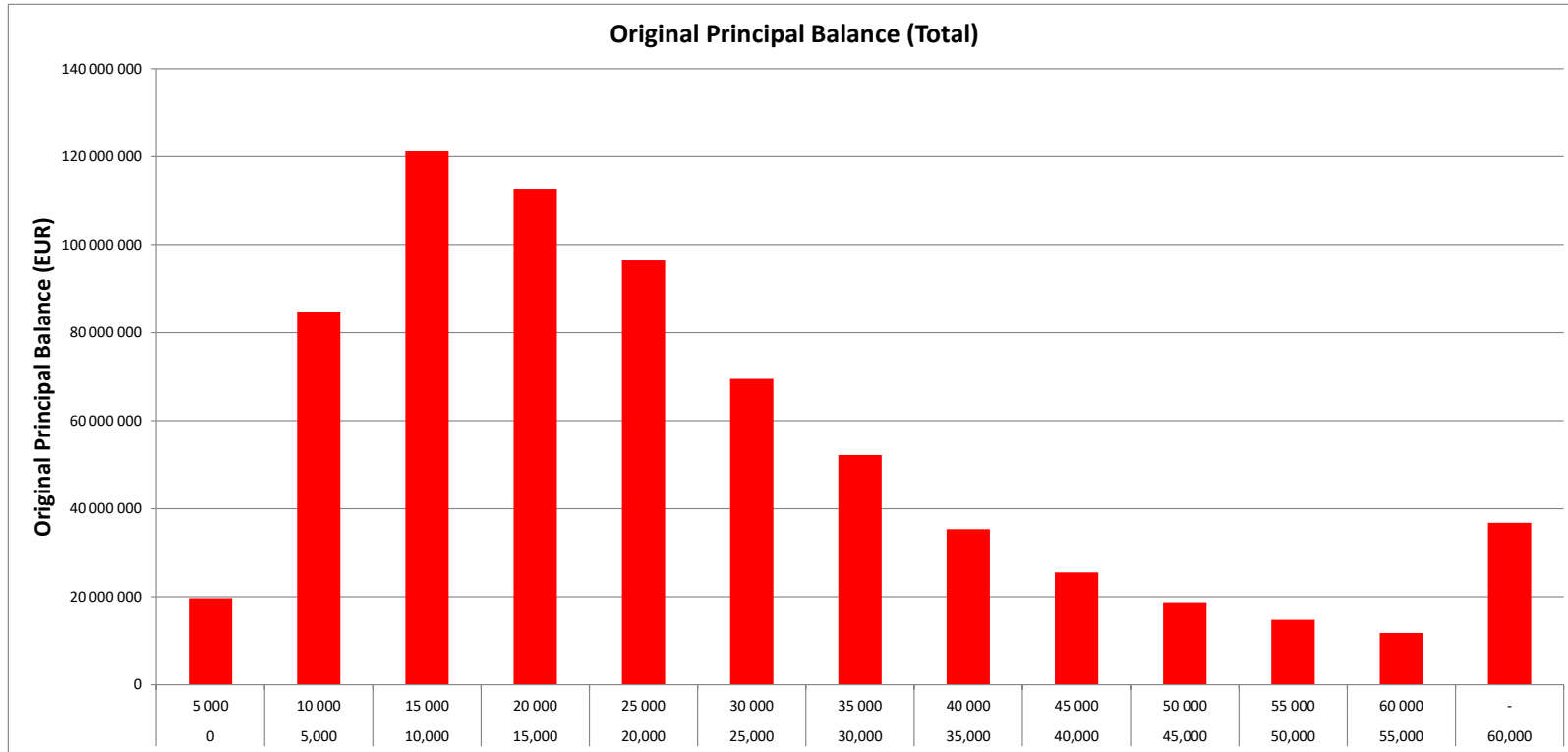
	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	0	5 000	5 747	19 694 249	2,8 %	27,2	7,7		
	5 000	10 000	11 247	84 798 827	12,1 %	42,4	7,2		
	10 000	15 000	9 761	121 231 426	17,3 %	48,2	6,8		
	15 000	20 000	6 506	112 695 322	16,1 %	50,1	6,5		
	20 000	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 %	48,5	6,6	



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**7.b Original Principal Balance Graph**

Reporting Date	29.10.2020		
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**8.a Outstanding Principal Balance**



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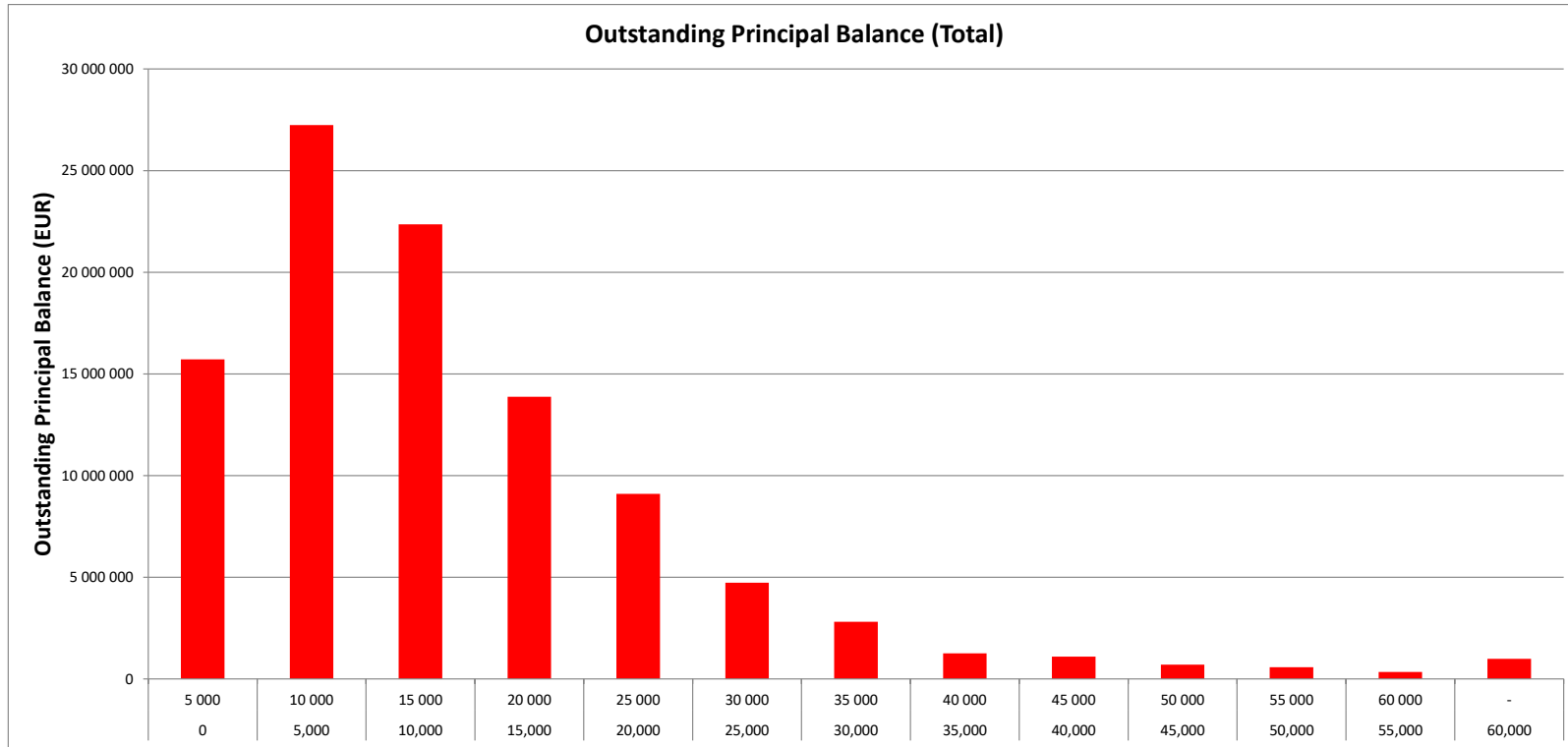
Average amount - all: 7 942

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 442	15 712 646	15,6 %	15,7	42,5	
	5 000	10 000	3 825	27 240 719	27,0 %	18,3	41,7	
	10 000	15 000	1 839	22 355 746	22,2 %	18,6	41,8	
	15 000	20 000	811	13 880 400	13,8 %	18,7	41,8	
	20 000	25 000	410	9 104 860	9,0 %	19,1	41,4	
	25 000	30 000	173	4 730 031	4,7 %	19,5	41,3	
	30 000	35 000	87	2 810 768	2,8 %	19,1	41,4	
	35 000	40 000	34	1 259 728	1,2 %	20,3	41,2	
	40 000	45 000	26	1 097 992	1,1 %	19,3	41,7	
	45 000	50 000	15	705 445	0,7 %	21,0	39,9	
	50 000	55 000	11	579 674	0,6 %	17,8	40,1	
	55 000	60 000	6	341 874	0,3 %	18,9	40,9	
	60 000	-	14	990 919	1,0 %	20,1	41,7	
	Total			12 693	100 810 802	100 %	18,2	41,8

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**8.b Outstanding Principal Balance Graph**

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9.a Geographical Distribution



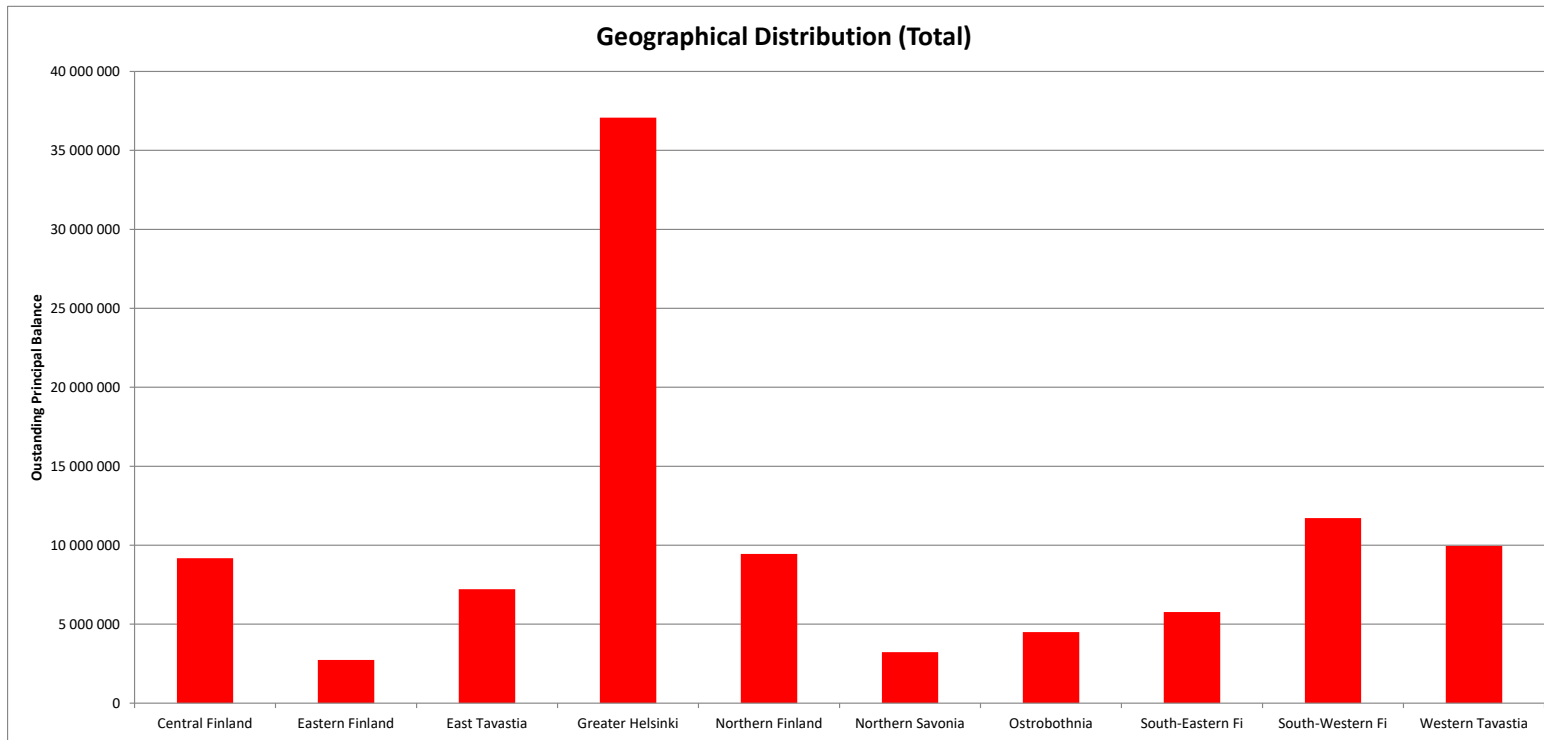
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Interest Period	from	25.09.2020	to	27.10.2020	= 32 days

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months	WA seasoning
Central Finland	1 299	9 173 862	9,10 %	18,0	41,9
Eastern Finland	382	2 735 776	2,71 %	18,6	41,5
East Tavastia	951	7 214 757	7,16 %	18,5	41,6
Greater Helsinki	4 262	37 079 332	36,78 %	18,1	41,8
Northern Finland	1 198	9 444 250	9,37 %	18,5	41,6
Northern Savonia	443	3 231 670	3,21 %	17,9	41,6
Ostrobothnia	728	4 494 469	4,46 %	18,0	41,4
South-Eastern Fi	741	5 769 877	5,72 %	18,6	41,5
South-Western Fi	1 490	11 714 285	11,62 %	18,5	41,6
Western Tavastia	1 199	9 952 523	9,87 %	18,3	41,7
Total	12 693	100 810 802	100 %	18,2	41,7

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9.b Geographical Distribution Graph

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10.a Interest Rate

Reporting Date	29.10.2020				
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Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



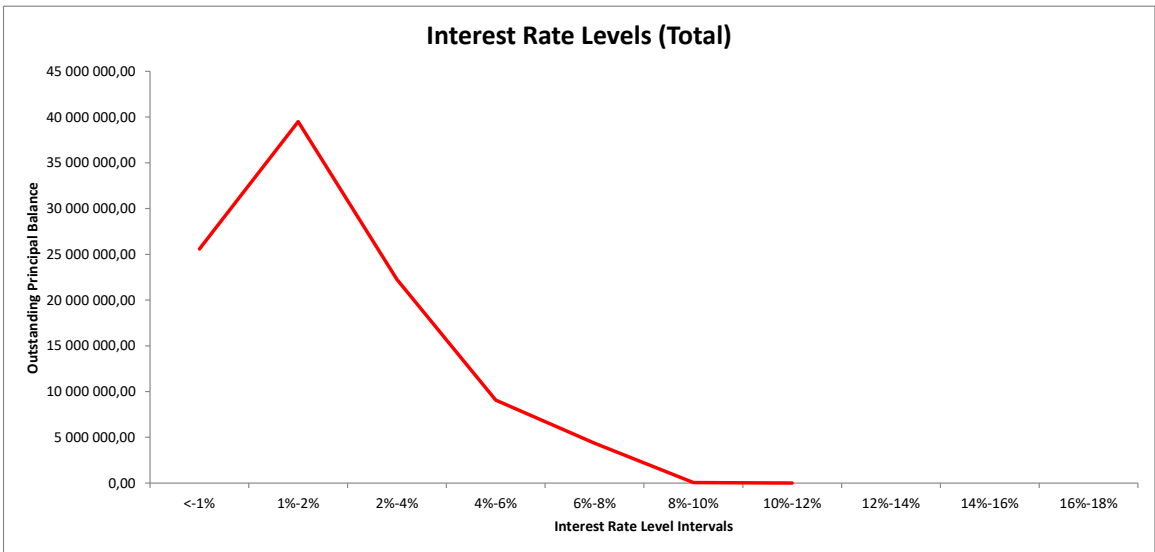
		TOTAL						
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
	0 %	1 %	2 727	25 573 337	25,37 %	18,0	42,0	
	1 %	2 %	4 252	39 499 347	39,18 %	18,4	41,6	
	2 %	4 %	2 882	22 259 845	22,08 %	18,3	41,7	
	4 %	6 %	1 763	9 058 959	8,99 %	18,0	41,6	
	6 %	8 %	1 052	4 356 867	4,32 %	18,3	41,3	
	8 %	10 %	16	57 469	0,06 %	20,0	39,5	
	10 %	12 %	1	4 978	0,00 %	21,0	39,0	
	12 %	14 %						
	14 %	16 %						
16 %	18 %							
18 %	20 %							
Total			12 693	100 810 802	100 %	18,2	41,7	

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10.b Interest Rate



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11.a Remaining Terms



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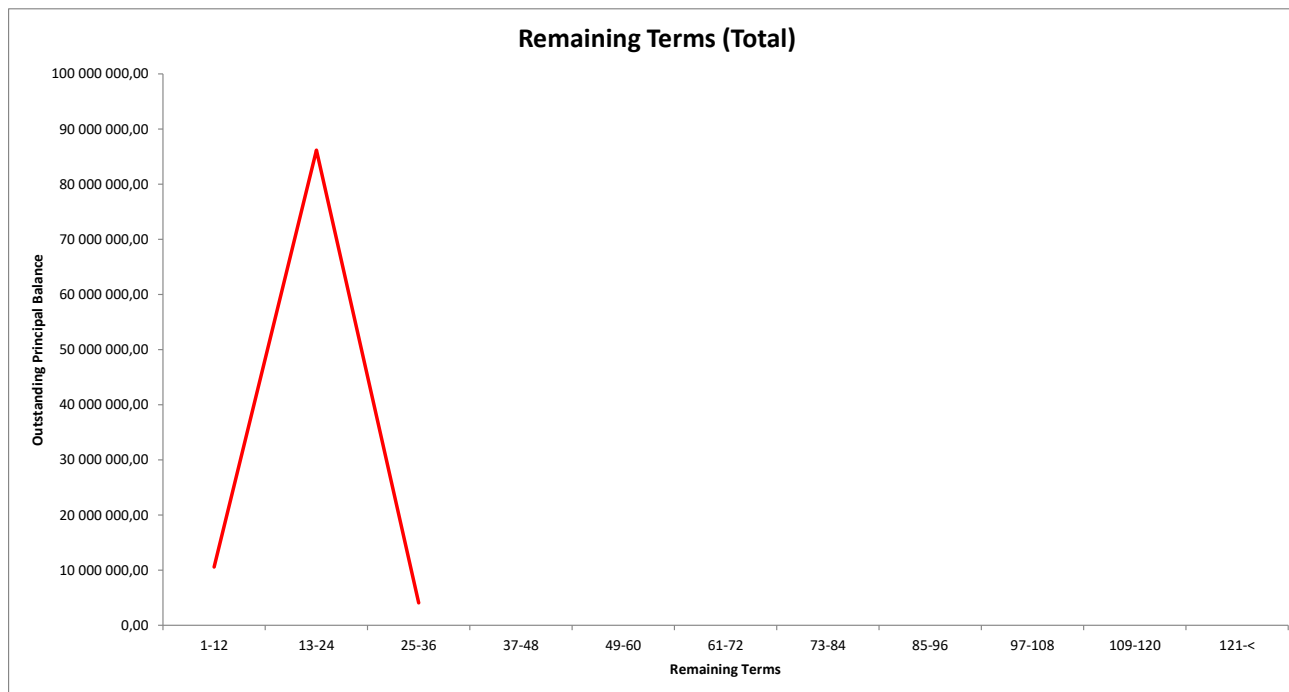
		TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning		
		0		0	22	5 406	0,01 %	0,0	48,1
		1		12	2 732	10 565 800	10,48 %	9,3	45,4
		13		24	9 636	86 173 114	85,48 %	19,0	41,4
		25		36	303	4 066 482	4,03 %	26,0	38,6
		37		48					
		49		60					
		61		72					
		73		84					
		85		96					
		97		108					
		109		120					
		121		-					
	Total		12 693		100 810 802	100 %	18,2	41,7	



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**11.b Remaining Terms**

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12.a Seasoning

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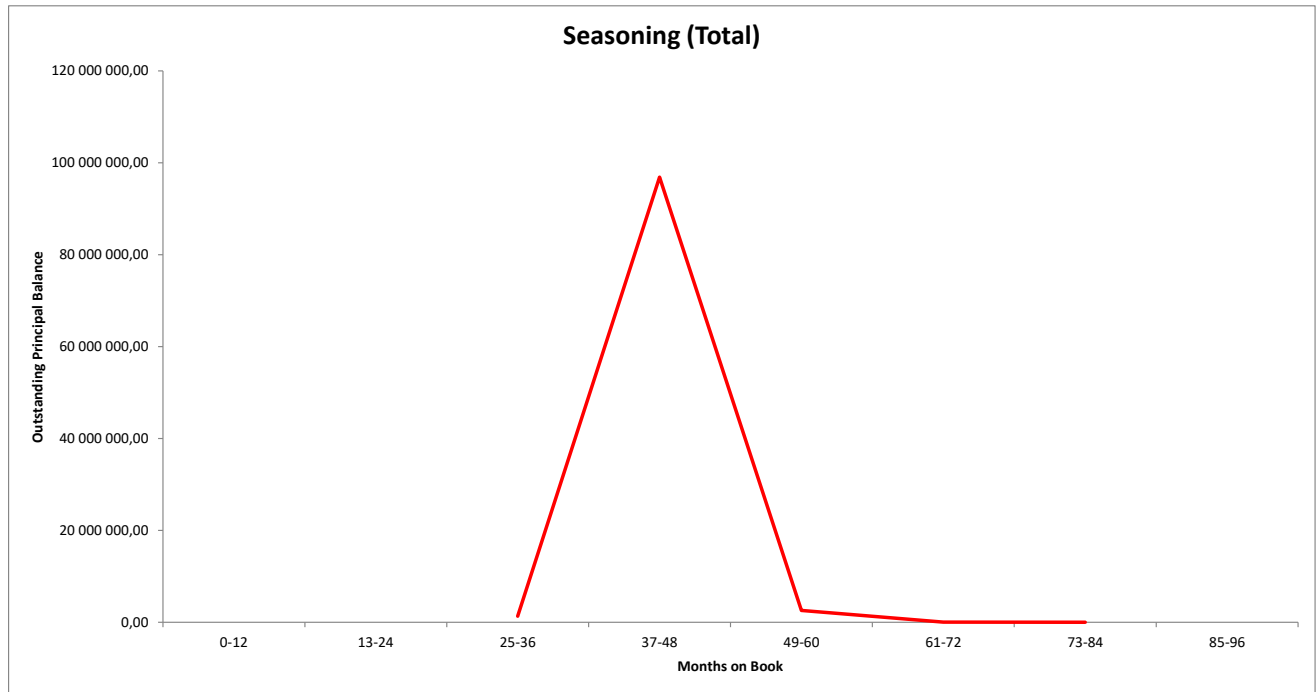
TOTAL									
Months on book		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
		1		12					
		13		24					
		25		36	1 330 805	1,32 %	23,0	36,0	
		37		48	12 038	96,09 %	18,4	41,6	
		49		60	511	2,54 %	10,0	51,2	
		61		72	11	38 070	0,04 %	4,1	61,3
		73		84	1	9 025	0,01 %	5,0	82,0
		85		96					
		Total		12 693	100 810 802	100 %	18,2	41,8	

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12.b Seasoning



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**13.a Balloon loans**



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Monthly Period	sep.20	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

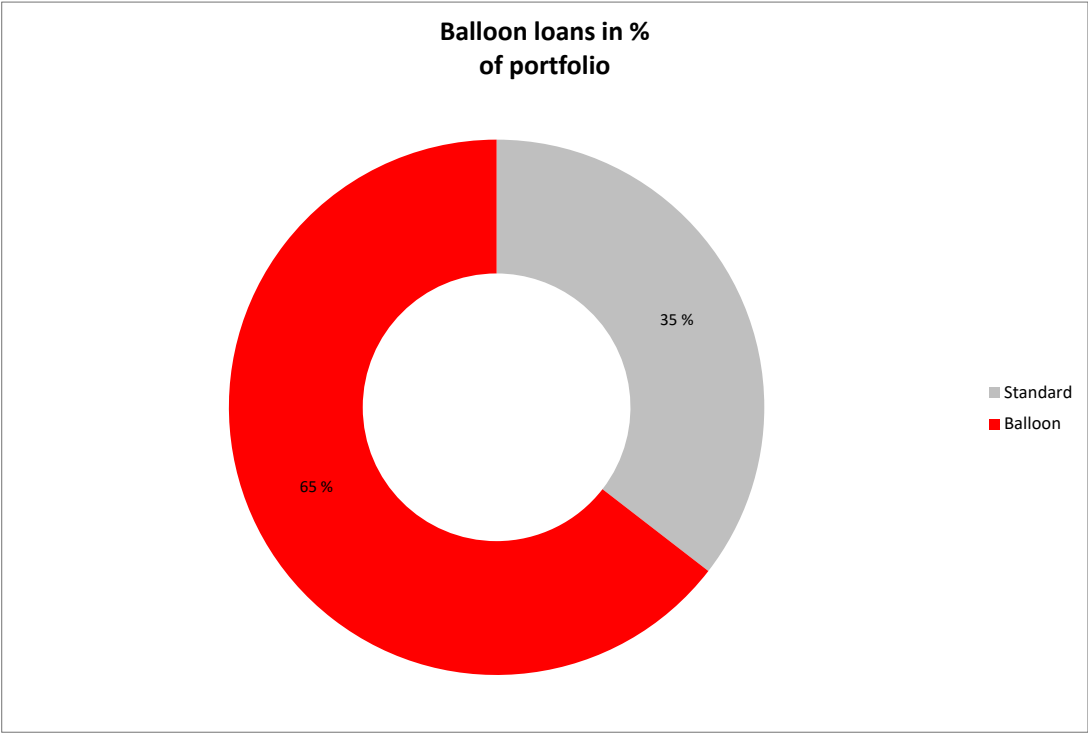
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		7 796	35 764 745	35,5 %	1 187	0,0 %	17,9	41,3
Balloon		4 897	65 046 057	64,5 %	37 570 478	57,8 %	18,4	41,9
Total		12 693	100 810 802	100 %	37 571 665	37 %	18,2	41,7

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13.b Balloon loans



Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	35				
Monthly Period	sep.20				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



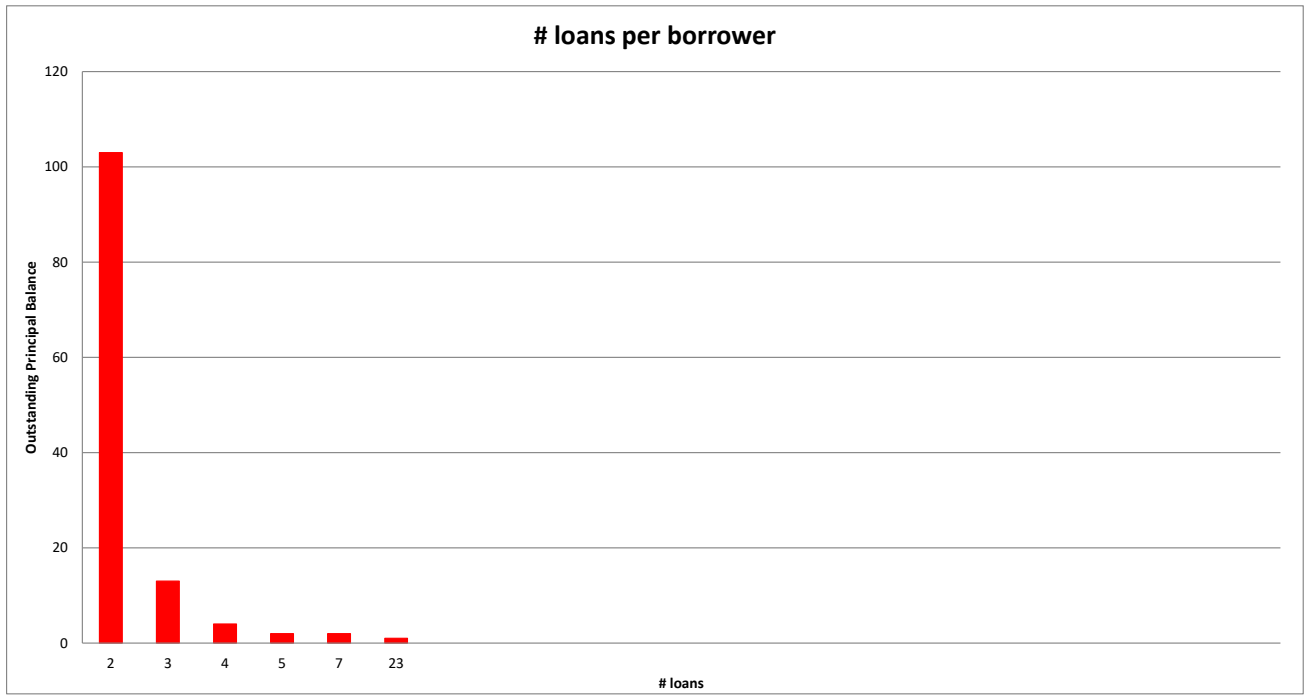


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14.b # loans per borrower



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	35	
Monthly Period	sep.20	
Interest Period	from	25.09.2020
	to	27.10.2020
	=	32 days



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15.a Amortization Profile



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	35	
Monthly Period	sep.20	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

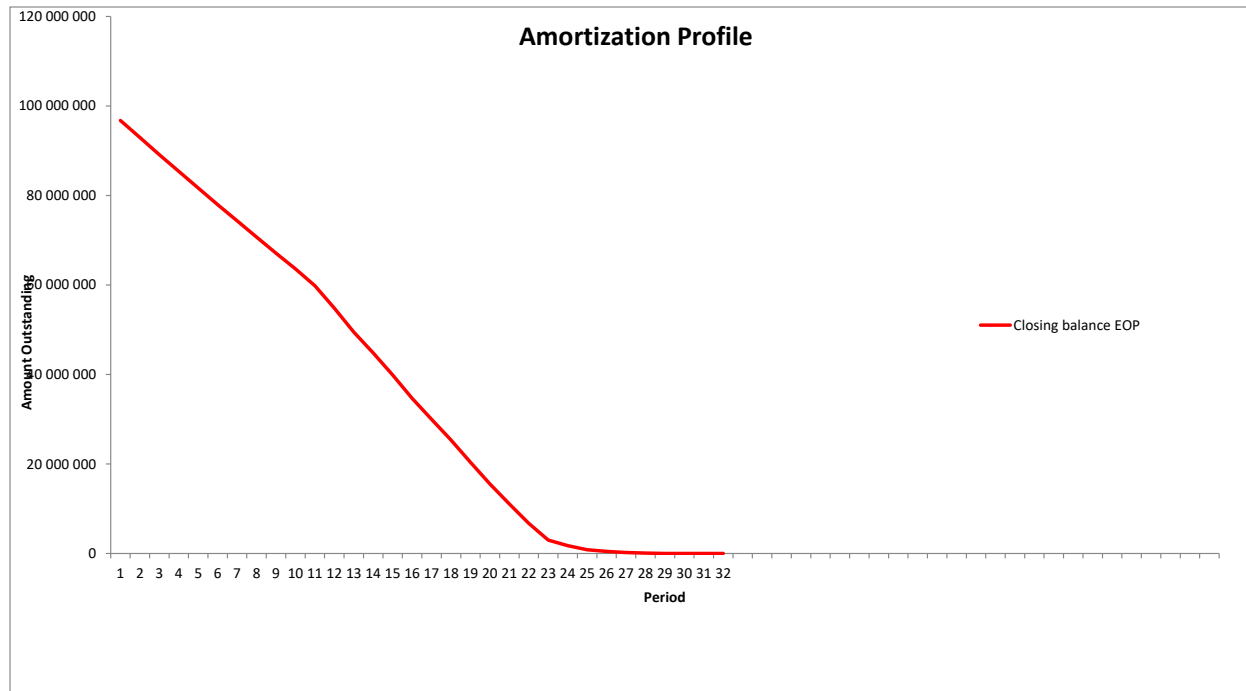
	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	100 810 802	96 752 976	4 057 826	192 348	2,31 %	95,97 %
	2	96 752 976	92 961 120	3 791 856	183 970	2,31 %	92,21 %
	3	92 961 120	89 123 617	3 837 503	175 866	2,29 %	88,41 %
	4	89 123 617	85 378 238	3 745 380	167 619	2,28 %	84,69 %
	5	85 378 238	81 655 640	3 722 597	159 603	2,27 %	81,00 %
	6	81 655 640	77 970 197	3 685 444	151 629	2,25 %	77,34 %
	7	77 970 197	74 348 468	3 621 729	143 780	2,24 %	73,75 %
	8	74 348 468	70 703 292	3 645 176	136 095	2,22 %	70,13 %
	9	70 703 292	67 081 724	3 621 568	128 414	2,20 %	66,54 %
	10	67 081 724	63 592 462	3 489 262	120 787	2,18 %	63,08 %
	11	63 592 462	59 822 077	3 770 384	113 310	2,16 %	59,34 %
	12	59 822 077	54 802 828	5 019 250	105 620	2,14 %	54,36 %
	13	54 802 828	49 503 017	5 299 811	96 143	2,13 %	49,10 %
	14	49 503 017	44 822 262	4 680 755	86 413	2,11 %	44,46 %
	15	44 822 262	39 877 210	4 945 052	77 896	2,11 %	39,56 %
	16	39 877 210	34 644 037	5 233 173	69 054	2,10 %	34,37 %
	17	34 644 037	29 996 072	4 647 965	59 455	2,08 %	29,75 %
	18	29 996 072	25 368 801	4 627 271	51 157	2,07 %	25,16 %
	19	25 368 801	20 377 958	4 990 843	42 922	2,05 %	20,21 %
	20	20 377 958	15 527 714	4 850 244	34 280	2,04 %	15,40 %



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15.b Amortization Profile

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	35				
Monthly Period	sep.20				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



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16.a Payment Holidays



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	35	
Monthly Period	sep.20	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

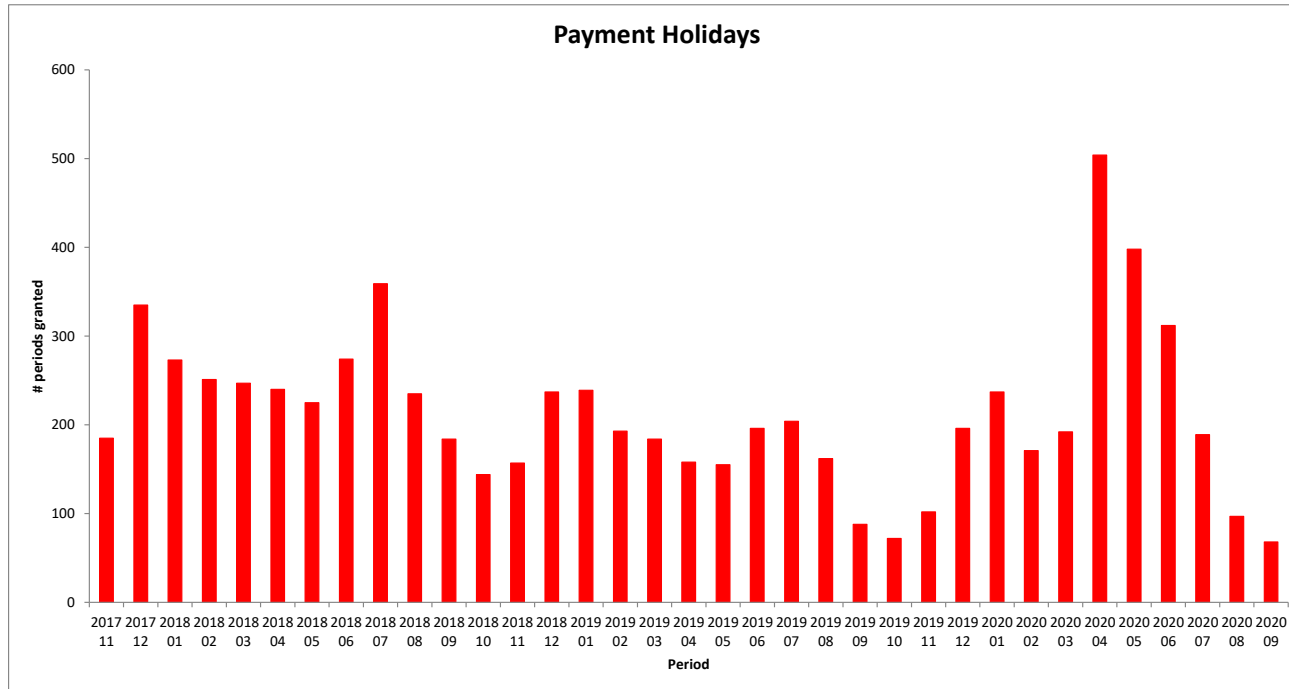
Period	No	TOTAL		
		Number of periods granted	Sum of Payments	Closing Balance
2017 11	185	263	72 741	3 167 942
2017 12	335	399	112 189	5 609 816
2018 01	273	360	100 696	4 558 606
2018 02	251	342	97 342	4 172 372
2018 03	247	335	102 549	4 460 893
2018 04	240	317	88 155	3 736 289
2018 05	225	292	83 310	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
2020 02	171	245	67 535	1 837 351
2020 03	192	305	104 012	2 202 223
2020 04	504	830	350 919	6 689 121
2020 05	398	629	216 720	4 563 975
2020 06	312	433	203 608	3 479 248
2020 07	189	244	92 640	2 093 414
2020 08	97	118	36 504	878 631
2020 09	68	86	25 629	682 558
Total:	7 463	10 256	3 232 297	104 399 399

Payment Holiday

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Monthly Investor Report

16.b Payment Holidays

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	35				
Monthly Period	sep.20				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

17.a Downpayment



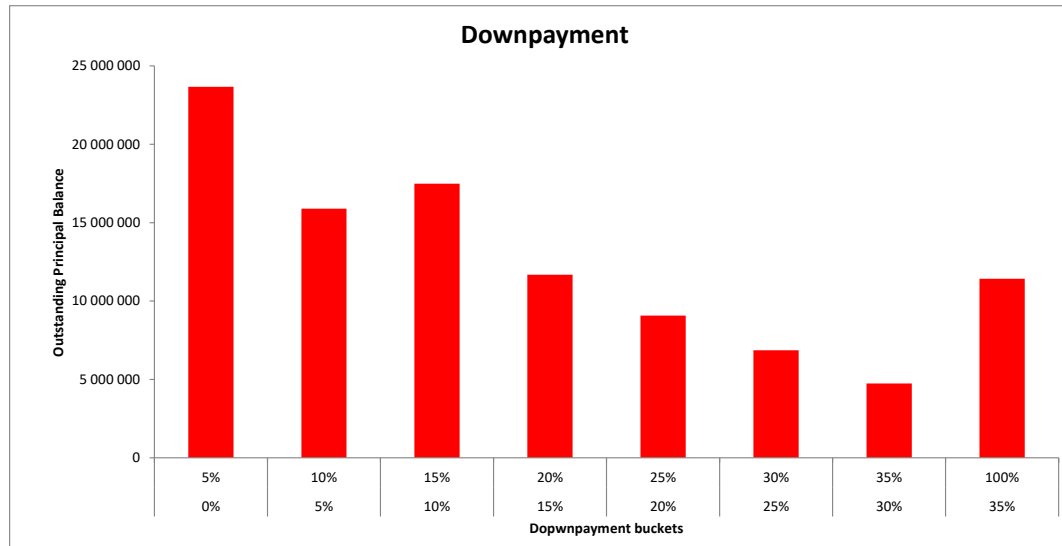
Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	35				
Monthly Period	sep.20				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	2 522	23 662 260	23,47 %	18,8	41,7
	5 %	10 %	1 774	15 891 894	15,76 %	18,6	41,7
	10 %	15 %	2 119	17 481 556	17,34 %	18,3	41,8
	15 %	20 %	1 415	11 675 259	11,58 %	18,0	41,8
	20 %	25 %	1 148	9 073 906	9,00 %	17,8	41,8
	25 %	30 %	921	6 858 763	6,80 %	18,0	41,6
	30 %	35 %	687	4 746 628	4,71 %	17,4	41,9
	35 %	100 %	2 107	11 420 535	11,33 %	17,5	41,3
Total			12 693	100 810 802	100 %	18,2	41,7

SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

17.b Downpayment

Reporting Date	29.10.2020					
Payment date	27.10.2020					
Period No	35					
Monthly Period	sep.20					
Interest Period	from	25.09.2020	to	27.10.2020	=	32 days



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18.a Vehicle Condition

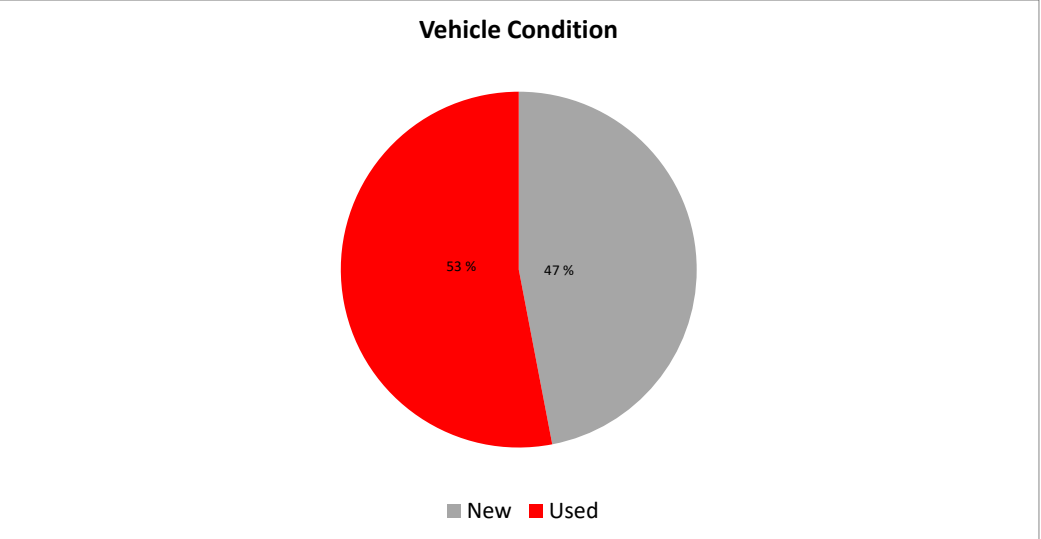


Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	35
Monthly Period	sep.20
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		4 225	47 366 718	46,99 %	18,0	42,0
Used		8 468	53 444 084	53,01 %	18,5	41,4
Total		12 693	100 810 802	100 %	18,2	41,7

18.b Vehicle Condition

Reporting Date	29.10.2020		
Payment date	27.10.2020		
Period No	35		
Monthly Period	sep.20		
Interest Period	from	25.09.2020	to 27.10.2020 = 32 days



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Monthly Investor Report

19.a Borrower Type



Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	35
Monthly Period	sep.20
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 606	15 965 344	15,84 %	17,3	41,6
	Private	11 087	84 845 458	84,16 %	18,4	41,7
	Total	12 693	100 810 802	100,0 %	18,2	41,7

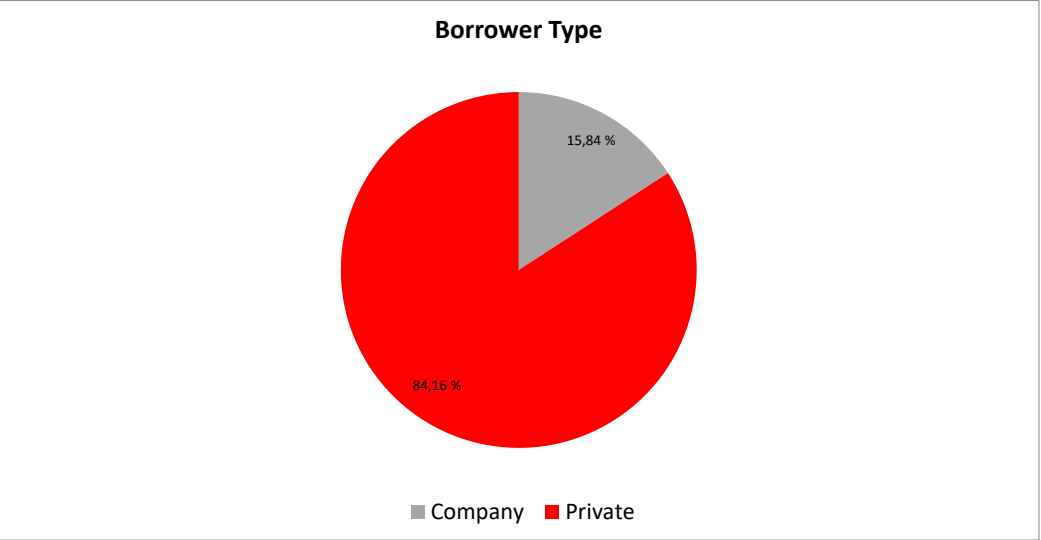


SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

19.b Borrower Type



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	35	
Monthly Period	sep.20	
Interest Period	from	25.09.2020 to 27.10.2020 = 32 days



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20.a Vehicle type



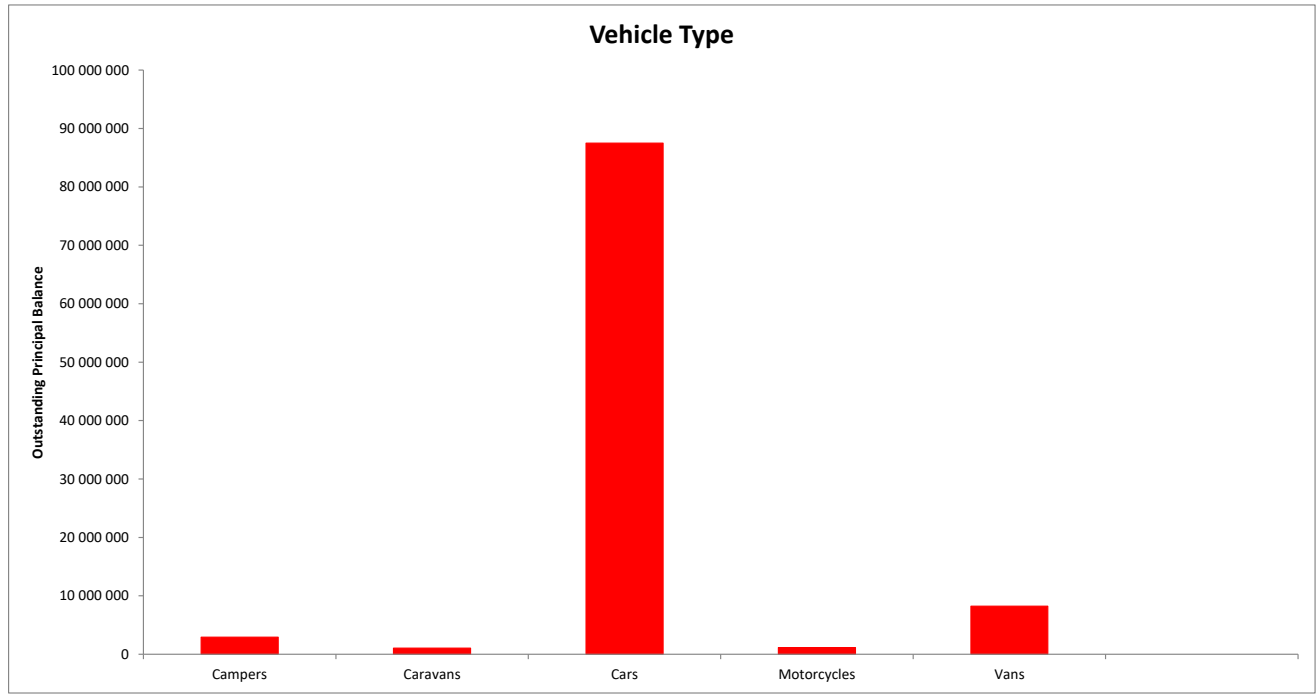
Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	35	
Monthly Period	sep.20	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		195	2 909 924	2,9 %	19,5	41,1
Caravans		129	1 046 095	1,0 %	19,4	40,8
Cars		11 146	87 473 813	86,8 %	18,2	41,8
Motorcycles		201	1 156 071	1,1 %	18,9	40,2
Vans		1 022	8 224 899	8,2 %	17,8	41,5
		12 693	100 810 802	100 %	18,2	41,7

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20.b Vehicle type

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	35				
Monthly Period	sep.20				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



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 Monthly Investor Report

21.a Restructured Loans



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	35	
Monthly Period	sep.20	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

TOTAL		
Period	No	Outstanding balance
2017 11	0	0
2017 12	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
2020 02	0	0
2020 03	1	3 220
2020 04	3	57 268
2020 05	5	32 187
2020 06	1	24 534
2020 07	3	30 843
2020 08	0	0
2020 09	1	244
Total	34	454 106

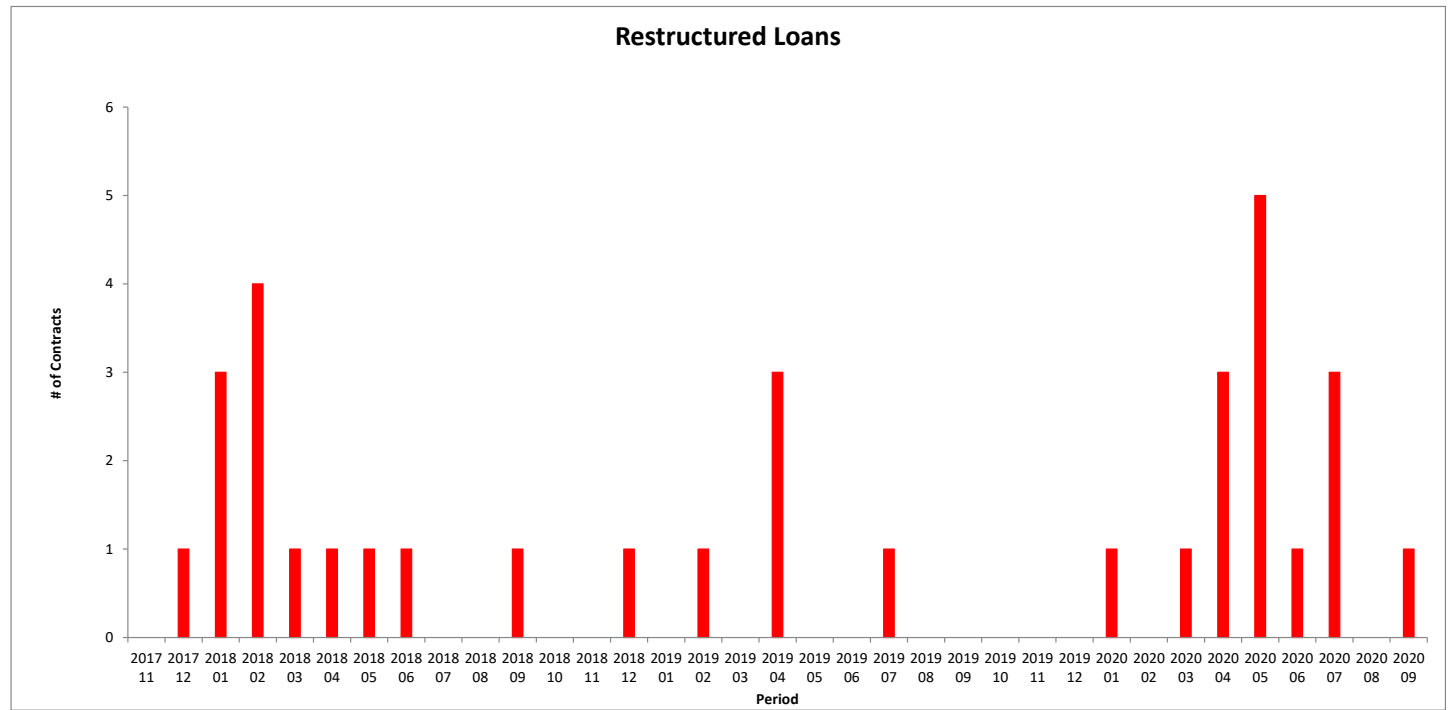
Restructured

SCF RAHOITUSPALVELUT KIMI VI DAC  
Monthly Investor Report

21.b Restructured Loans



Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	35				
Monthly Period	sep.20				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



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Monthly Investor Report

22.a Dynamic Interest rate



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	35	
Monthly Period	from	25.09.2020 to 27.10.2020 = 32 days

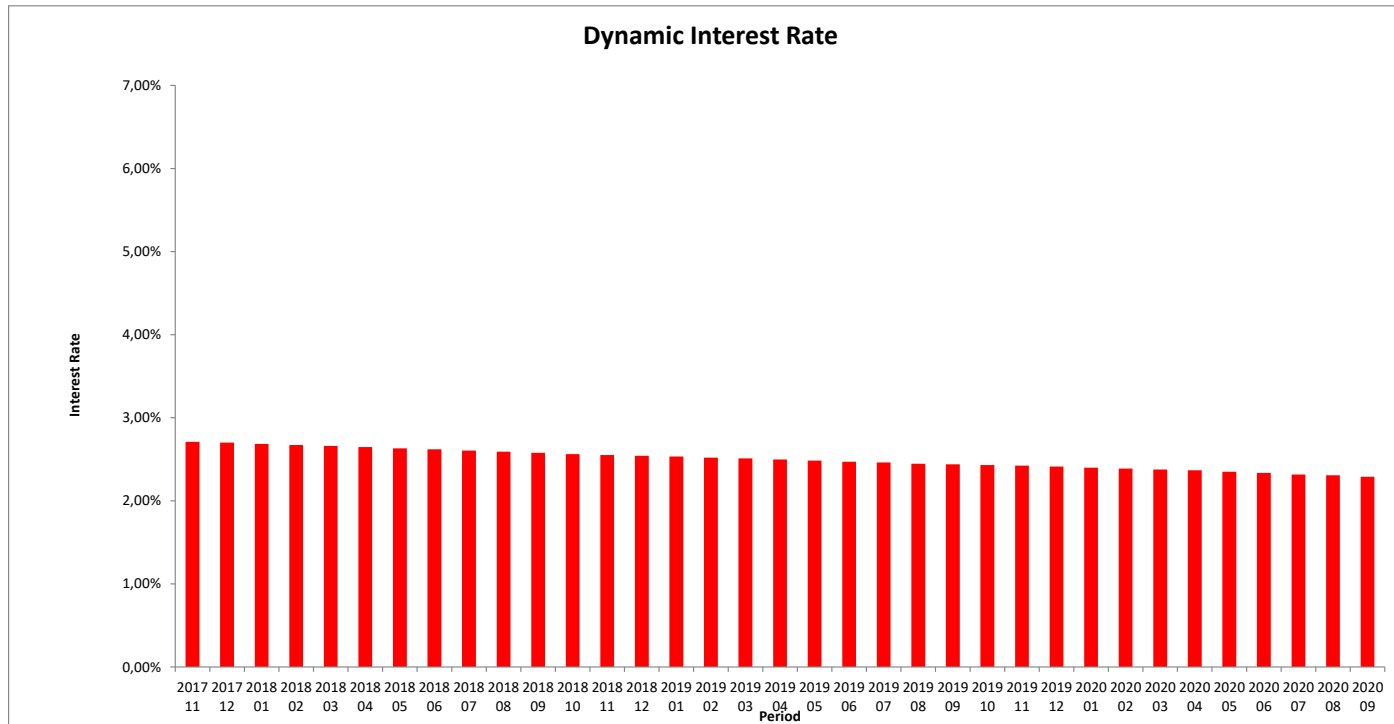
	TOTAL	
	Period	Closing balance
2017 11	654 359 999	2,71 %
2017 12	632 393 737	2,70 %
2018 01	605 908 494	2,69 %
2018 02	583 020 434	2,67 %
2018 03	559 624 303	2,66 %
2018 04	537 063 143	2,65 %
2018 05	512 948 811	2,63 %
2018 06	491 458 115	2,62 %
2018 07	469 040 973	2,60 %
2018 08	448 156 109	2,59 %
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 %
2020 02	163 152 962	2,39 %
2020 03	151 763 907	2,38 %
2020 04	142 871 541	2,37 %
2020 05	134 140 123	2,35 %
2020 06	125 310 282	2,34 %
2020 07	116 395 260	2,32 %
2020 08	108 663 502	2,31 %
2020 09	100 810 802	2,29 %
2020 10		
2020 11		
2020 12		

Interest rate evolution

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22.b Dynamic Interest Rate

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	35				
Monthly Period	sep.20				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



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23.a Dynamic Pre-Payments



Reporting Date	29.10.2020					
Payment date	27.10.2020					
Period No	35					
Monthly Period	from	sep.20	to	27.10.2020	=	32 days
Interest Period		25.09.2020				

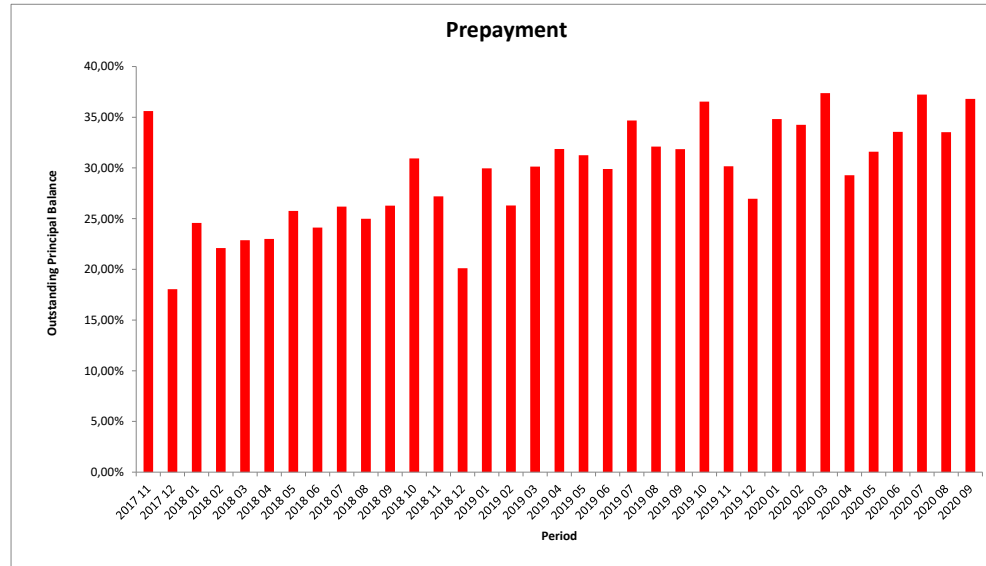
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2017 11	23 564 683	654 359 999	35,60 %
	2017 12	10 398 475	632 393 737	18,04 %
	2018 01	14 071 796	605 908 494	24,57 %
	2018 02	12 005 772	583 020 434	22,10 %
	2018 03	11 984 288	559 624 303	22,88 %
	2018 04	11 566 483	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 %
	2020 02	5 601 813	163 152 962	34,25 %
	2020 03	5 804 772	151 763 907	37,37 %
	2020 04	4 066 780	142 871 541	29,29 %
	2020 05	4 179 682	134 140 123	31,60 %
	2020 06	4 198 328	125 310 282	33,56 %
	2020 07	4 432 212	116 395 260	37,24 %
	2020 08	3 634 725	108 663 502	33,52 %
	2020 09	3 782 682	100 810 802	36,80 %
	2020 10			
2020 11				
2020 12				



**23.b Dynamic Pre-Payments**



Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	35				
Monthly Period	sep.20				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



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24. Delinquency



Reporting Date	29.10.2020					
Payment date	27.10.2020					
Period No	35					
Monthly Period	sep.20					
Interest Period	from	25.09.2020	to	27.10.2020	=	32 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	22	342 164	
	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	25	333 233	
	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	35	446 456	
	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	16	285 483	
	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	39	720 830	
	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	27	329 274	
	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	24	354 737	
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	20	349 813	
	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	21	191 303	
	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	22	286 252	
	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	37	430 635	
	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	23	323 198	
	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	24	312 755	
	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	22	282 708	
	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	30	332 207	
	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	19	358 062	
	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	20	216 544	
	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	13	189 235	
	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	20	275 820	
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	18	232 964	
	2	163 152 962	16 223	149 498 286	984	9 606 147	258	2 661 397	56	605 641	27	398 310	12	144 538	19	238 643	17	165 492	
	3	151 763 907	15 306	137 443 179	1 084	10 371 929	230	2 401 974	84	860 683	29	311 684	15	226 992	10	147 465	22	270 746	
	4	142 871 541	14 856	130 868 373	901	8 462 092	212	2 041 487	71	785 564	37	332 678	18	234 885	7	146 462	19	172 729	
	5	134 140 123	14 112	122 045 509	961	8 697 485	191	1 867 170	84	789 663	30	394 392	25	202 604	10	143 302	15	241 491	
	6	125 310 282	13 592	115 105 132	836	7 398 930	163	1 528 473	62	550 718	34	367 594	13	205 426	18	154 009	18	218 535	
	7	116 395 260	12 965	107 345 837	738	6 470 543	164	1 494 757	41	373 437	20	157 636	20	201 168	7	151 882	28	190 422	
	8	108 663 502	12 245	99 231 417	819	6 960 911	170	1 654 135	44	405 253	18	212 767	13	102 431	9	96 587	18	268 407	
	9	100 810 802	11 785	92 782 387	684	5 835 541	141	1 288 427	41	456 541	22	205 464	11	139 895	9	102 547	13	102 851	
	10																		
	11																		
	12																		

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25. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	35	
Monthly Period	from	sep.20
Interest Period	from	25.09.2020 to 27.10.2020 = 32 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	129 311	449 992	457 868	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	669 202	57															
2020 2	632 755	52															
2020 3	561 680	59															

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	669 202	57												
2020 2	632 755	52												
2020 3	561 680	59												

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2020 Q1			2020 Q2			2020 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2017 4	650	1		-	650		-	650		-	650
2018 1	147 774	18		131 891	15 882		131 891	15 882		131 891	15 882
2018 2	907 860	64		792 647	115 213		792 647	115 213		792 647	115 213
2018 3	1 065 172	77	494	873 554	191 618	232	873 786	191 386	500	874 286	190 886
2018 4	1 404 927	90	15 232	1 154 649	250 279	59 167	1 213 816	191 111	2 757	1 216 573	188 354
2019 1	827 368	63	2 453	692 547	134 821	1 642	694 190	133 178	-	696 832	130 536
2019 2	1 066 588	84	31 539	790 292	276 296	21 613	811 905	254 683	34 764	846 669	219 919
2019 3	972 977	71	165 006	682 945	290 033	26 964	709 908	263 069	34 805	744 713	228 264
2019 4	681 599	53	178 994	278 538	403 060	74 398	352 936	328 662	11 296	364 233	317 366
2020 1	669 202	57	128 862	128 862	540 341	132 049	260 911	408 292	192 468	453 379	215 823
2020 2	632 755	52				59 284	59 284	573 471	301 245	360 529	272 226
2020 3	561 680	59							127 341	127 341	434 339

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**26. Priority of Payments**



Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	35
Monthly Period	sep.20
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

**Purchaser Priority of Payments**

Purchaser Available Distribution Amount	+	8 269 021,00	EUR
Senior Expenses	-	41 478,54	EUR
Servicing Fee	-	42 004,50	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	332 837,73	EUR
Principal on Loan to Issuer	-	7 852 700,23	EUR
		-	

**Issuer Priority of Payments**

Issuer Available Distribution Amount	+	9 174 114,35	EUR
Senior Expenses	-	36 526,39	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	-	7 852 700,23	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	-	EUR
Interest Issuer Subordinated Loan	-	16,08	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	244 686,52	EUR

**Purchaser Priority of Payments: Second Pass**

Available Distribution Amount	+	244 686,52	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	1,69	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	244 684,83	EUR

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**27. Transaction Costs**



Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	35				
Monthly Period	sep.20				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days

Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	41 478,54		
Interest accrued for the Period	EUR	81 000,00	-	81 000,00
Cumulative Interest accrued	EUR	3 178 207,00	254 107,00	2 924 100,00
Interest Payments	EUR	81 000,00	-	81 000,00
Cumulative Interest Payments	EUR	3 178 207,00	254 107,00	2 924 100,00
Interest accrued on Subordinated Loan for the Period	EUR	16,08		
Cumulative Interest accrued on Subordinated Loan	EUR	9 649,08		
Interest Payments on Subordinated Loan	EUR	16,08		
Cumulative Interest Payments on Subordinated Loan	EUR	9 649,08		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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**28. Contact Details**



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Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	35
Monthly Period	sep.20
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

