

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27.03.2020				
Payment date	25.03.2020			Following payment dates:	27.04.2020
Period No	28				26.05.2020
Monthly Period	feb.20				
Interest Period	from 25.02.2020	to	25.03.2020	=	29 days
Cut-Off date	29.02.2020				

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1. Portfolio Information



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	28	
Monthly Period	feb.20	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	173 850 477.84 EUR
Scheduled Loan Principal Repayments	4 930 210.76 EUR
Prepayments	5 601 813.29 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received	10 532 024.05 EUR
New Defaulted Auto Loans in Period	165 491.94 EUR
Closing Balance	163 152 961.85 EUR
Total revenue collections	
Revenue and fees received on loan balances	568 826.16 EUR
Recoveries on loans in default	168 521.21 EUR
Total Revenue Received in Period	737 347.37 EUR
# Loans	
At beginning of period	18 363 Loans
Paid in Full	767 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	17 Loans
At end of period	17 579 Loans

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2. Amount Due for Distribution



Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	28
Monthly Period	feb.20
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

Purchaser Available Distribution Amount

Current Period

a. Collections (Principal, interest, and fee etc)	11 265 478 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	11 265 478 EUR

Issuer Available Distribution Amount

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 199 706 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	12 151 756 EUR

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3. Reserve Accounts



Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	28
Monthly Period	feb.20
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

Note Balance

Beginning of Period	173 850 477.84	EUR
End of Period	163 152 961.85	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	27.03.2020				
Payment date	25.03.2020				
Period No	28				
Monthly Period	feb.20				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



Asset Balance

Beginning of Period	173 850 477.84	EUR
End of Period	163 152 961.85	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	149 498 286.32	91.63 %	16 223
1-29 days past due	9 606 146.55	5.89 %	984
Delinquent Receivables:			
30-59 days past due	2 661 396.55	1.63 %	258
60-89 days past due	605 640.55	0.37 %	56
90-119 days past due	398 309.99	0.24 %	27
120-149 days past due	144 538.41	0.09 %	12
150-179 days past due	238 643.48	0.15 %	19
Total Performing and Delinquent	163 152 962	100.00 %	17 579

	EUR	%	# loans
Volkswagen vehicles	7 582 775	4.65 %	1 360

Current Period Defaults	165 491.94		17
Cumulative Defaults	7 473 283.41		555
Current Period Recoveries	168 521.21		
Cumulative Recoveries	5 099 038.32		

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5. Outstanding Notes

Reporting Date	27.03.2020		
Payment date	25.03.2020		
Period No	28		
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Interest Period	from	25.02.2020	to 25.03.2020 = 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	173 850 477.84	109 050 477.84	64 800 000.00
Available Distribution Amount	12 151 756.47		
Amortisation	10 697 515.99		
Redemption per Class	10 697 515.99	10 697 515.99	-
Redemption per Note		1 685.44	-
Class Principal Outstanding Closing Balance	163 152 961.85	98 352 961.85	64 800 000.00
Current Tranching	100 %	60.28 %	39.72 %
Current Pool Factor		0.15	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		17 181.42	100 000.00
>Principal Repayment per note		1 685.44	-
Principal Outstanding per Note End of Period		15 495.98	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)		43.25 %	3.53 %
Current CE (excl. Excess Spread)		40.30 %	0.58 %

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6. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.03.2020
 Payment date 25.03.2020
 Period No 28
 Monthly Period feb.20
 Interest Period : 25.02.2020 to 25.03.2020 = 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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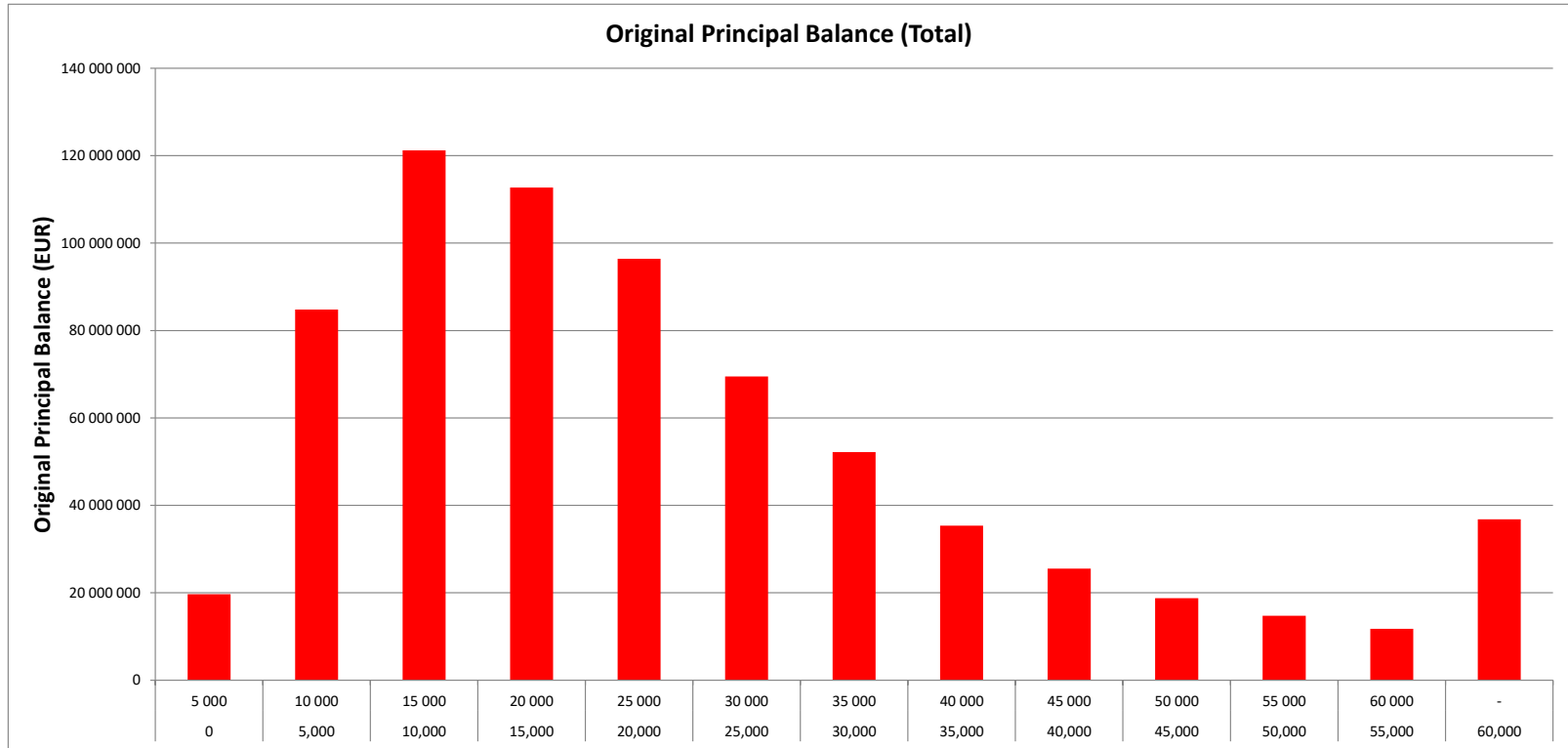
Average amount - all: 15 669

	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

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Monthly Period	feb.20	
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8.a Outstanding Principal Balance

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



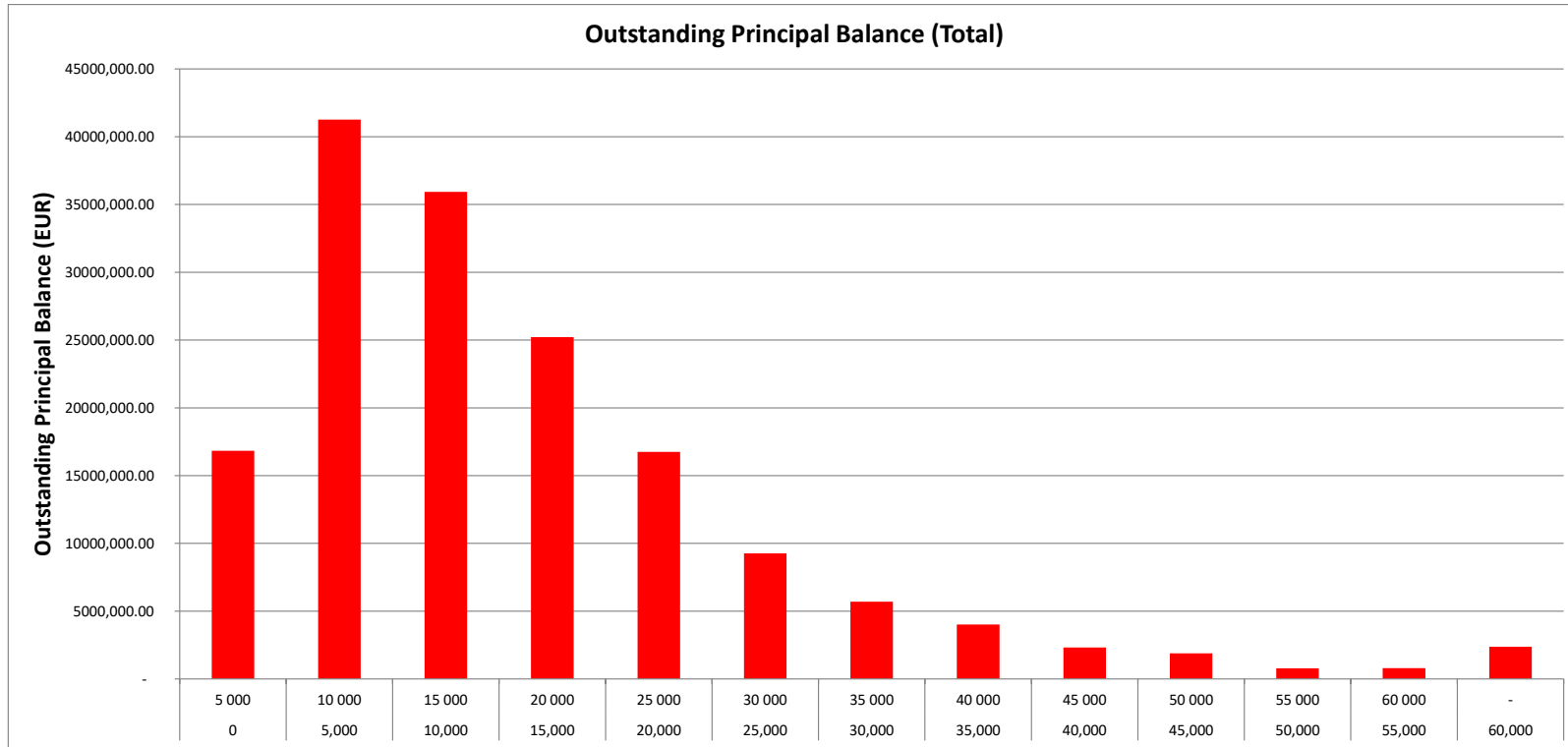
Average amount - all: 9 281

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	5 912	16 834 349.36	10.3 %	18.8	35.7
		5 000 10 000	5 721	41 270 323.30	25.3 %	24.1	35.1
		10 000 15 000	2 947	35 934 724.07	22.0 %	25.0	34.8
		15 000 20 000	1 468	25 216 832.56	15.5 %	25.0	34.8
		20 000 25 000	749	16 743 808.69	10.3 %	25.3	34.6
		25 000 30 000	341	9 262 187.66	5.7 %	25.5	34.4
		30 000 35 000	177	5 701 841.02	3.5 %	25.8	34.4
		35 000 40 000	108	4 012 604.65	2.5 %	25.2	34.3
		40 000 45 000	55	2 321 182.34	1.4 %	25.8	34.7
		45 000 50 000	40	1 889 712.62	1.2 %	25.4	34.3
		50 000 55 000	15	787 441.72	0.5 %	26.9	33.5
		55 000 60 000	14	798 308.87	0.5 %	23.9	34.1
		60 000 -	32	2 379 644.99	1.5 %	25.9	33.6
		Total	17 579	163 152 962	100 %		

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8.b Outstanding Principal Balance Graph

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9.a Geographical Distribution



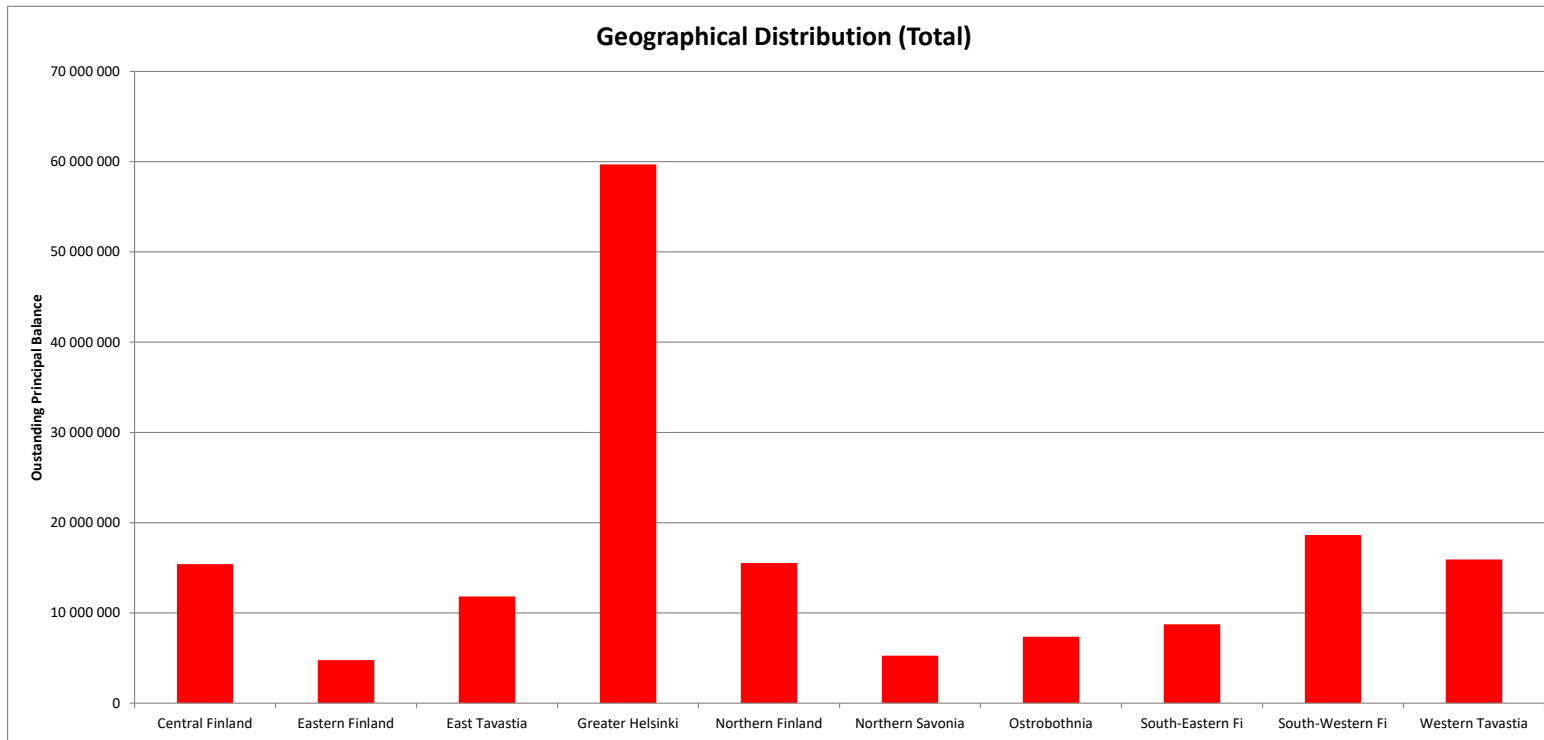
Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	28				
Monthly Period	feb.20				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	1 843	15 414 780	9.45 %	24.1	35.0	
Eastern Finland	541	4 768 670	2.92 %	24.2	34.8	
East Tavastia	1 301	11 822 124	7.25 %	24.4	34.8	
Greater Helsinki	5 908	59 701 628	36.59 %	24.1	34.9	
Northern Finland	1 672	15 518 622	9.51 %	24.6	34.8	
Northern Savonia	638	5 264 777	3.23 %	24.0	34.8	
Ostrobothnia	1 020	7 359 833	4.51 %	23.9	34.7	
South-Eastern Fi	975	8 748 575	5.36 %	24.2	34.9	
South-Western Fi	2 015	18 626 940	11.42 %	24.5	34.9	
Western Tavastia	1 666	15 927 013	9.76 %	24.4	34.9	
Total	17 579	163 152 962	100 %			

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9.b Geographical Distribution Graph

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



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10.a Interest Rate



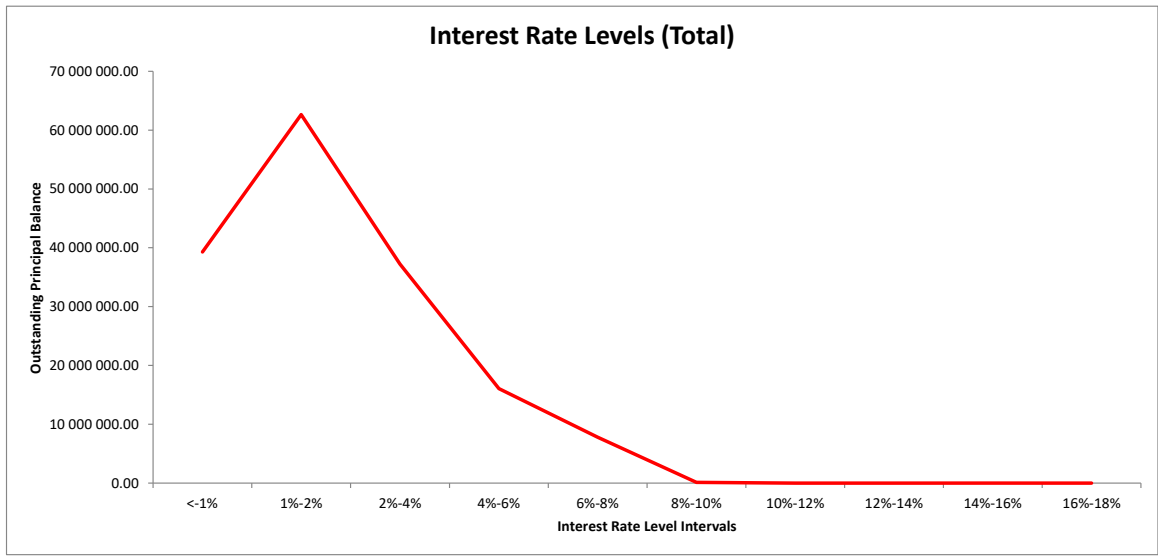
Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	28	
Monthly Period	feb.20	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0		1	3549	39 283 853	24.08 %	24.4	35.0
1		2	5742	62 641 104	38.39 %	24.4	34.7
2		4	4053	37 228 290	22.82 %	24.2	35.0
4		6	2624	16 053 485	9.84 %	23.5	35.0
6		8	1574	7 799 397	4.78 %	23.8	34.6
8		10	32	127 267	0.08 %	25.0	32.9
10		12	2	8 657	0.01 %	26.5	32.1
12		14	2	7 576	0.00 %	24.3	32.0
14		16	0	-	0.00 %	0.0	0.0
16		18	1	3 332	0.00 %	11.0	33.0
18		20					
Total		17 579		163 152 962	100 %		

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10.b Interest Rate

Reporting Date	27.03.2020					
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11.a Remaining Terms



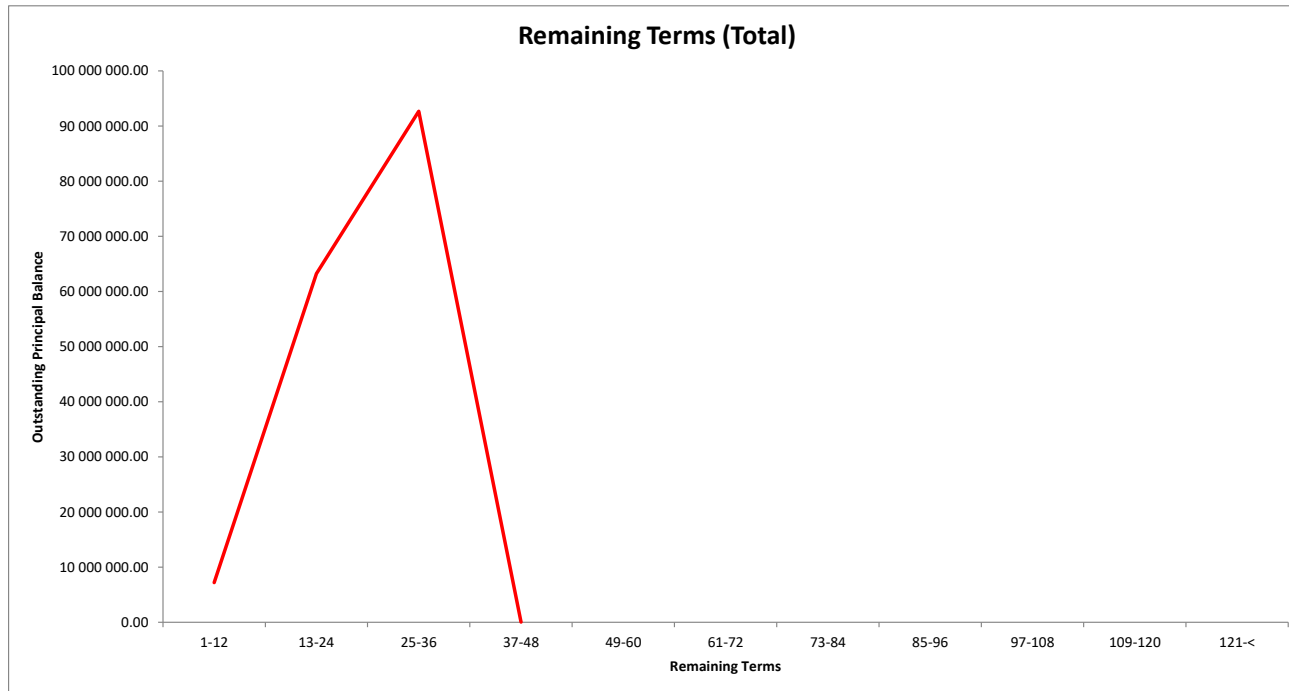
Reporting Date	27.03.2020	
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Period No	28	
Monthly Period	feb.20	
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		TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning		
		0		0	22	18 227	0.01 %	0.0	38.2
		1		12	2 563	7 184 473	4.40 %	7.7	38.3
		13		24	7 057	63 231 139	38.76 %	20.8	37.9
		25		36	7 934	92 679 350	56.81 %	27.9	32.6
		37		48	3	39 772	0.02 %	37.4	30.6
		49		60					
		61		72					
		73		84					
		85		96					
		97		108					
		109		120					
		121		-					
	Total		17 579		163 152 962	100 %			

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11.b Remaining Terms

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Period No	28				
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12.a Seasoning



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Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

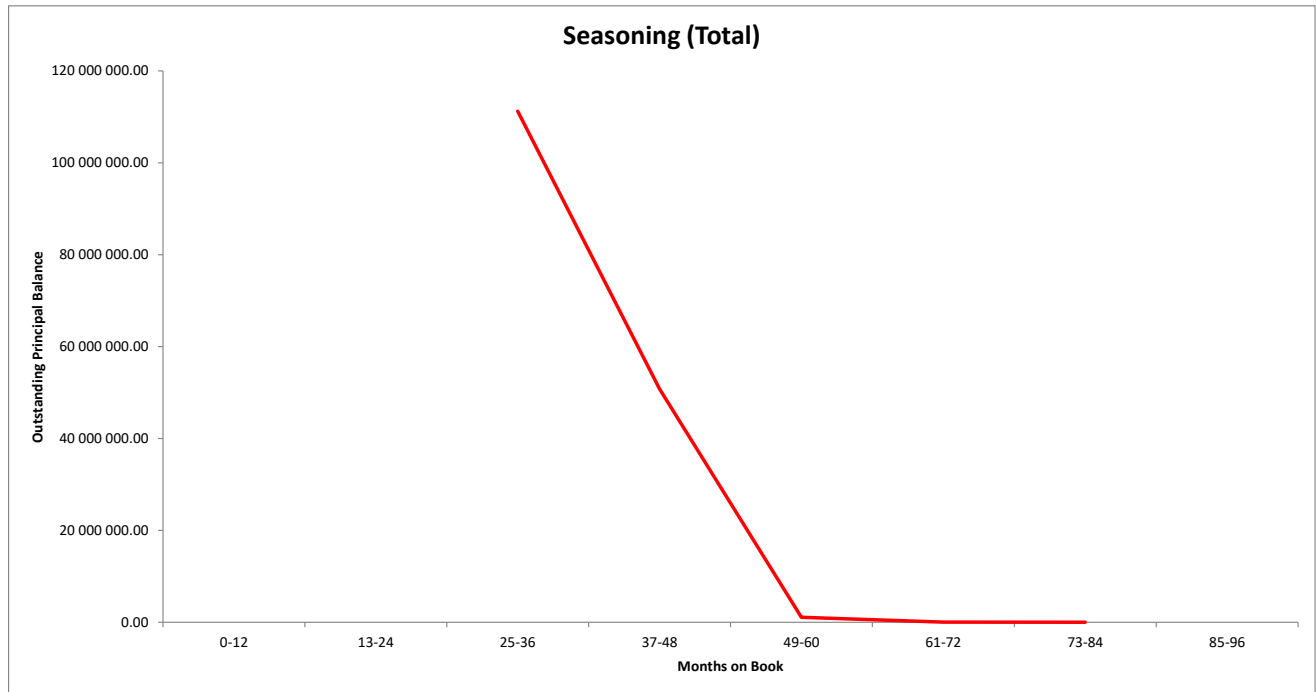
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24					
25		36	11 685	111 225 087	68.17 %	26.1	32.7
37		48	5 631	50 800 060	31.14 %	20.5	39.2
49		60	254	1 088 364	0.67 %	8.0	52.6
61		72	8	28 695	0.02 %	2.0	62.0
73		84	1	10 755	0.01 %	10.0	75.0
85		96					
Total		17 579	163 152 962	100 %			

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12.b Seasoning



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13.a Balloon loans



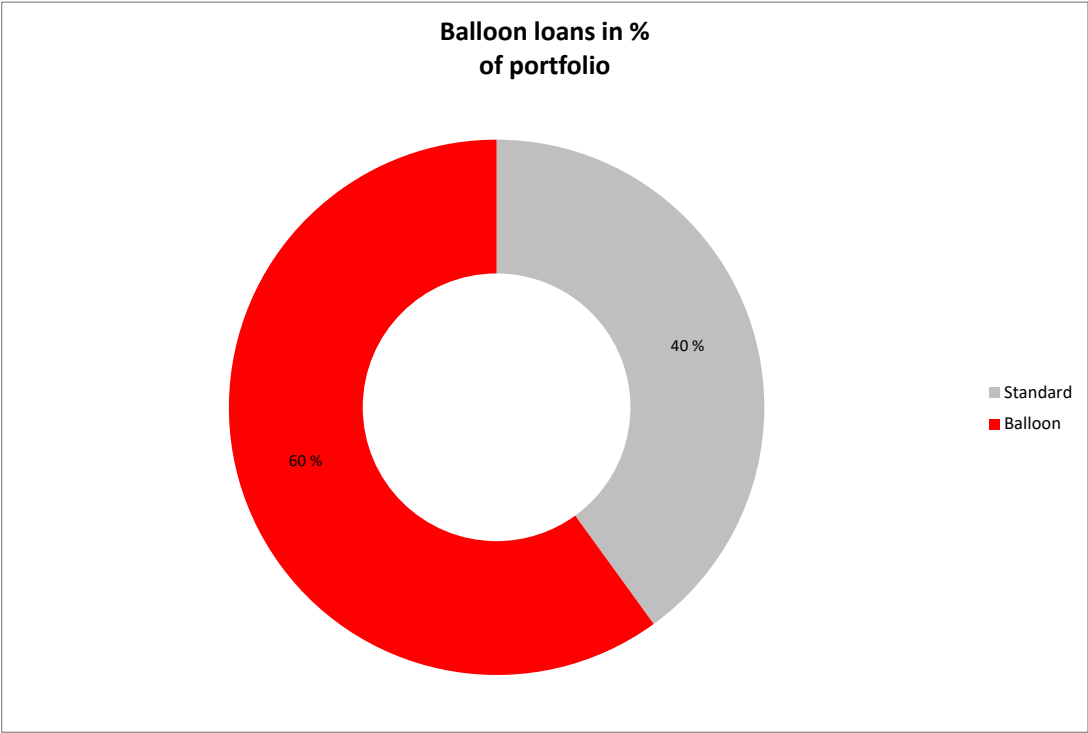
Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	28	
Monthly Period	feb.20	
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Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		11 238	65 284 185	40.01 %	1 534	0.00 %	23.5	34.6
Balloon		6 341	97 868 777	59.99 %	49 426 338	50.50 %	24.8	35.1
Total		17 579	163 152 962	100 %	49 427 872	30.30 %		

13.b Balloon loans



Reporting Date	27.03.2020				
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Period No	28				
Monthly Period	feb.20				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



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14.a # loans per borrower



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	28	
Monthly Period	feb.20	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

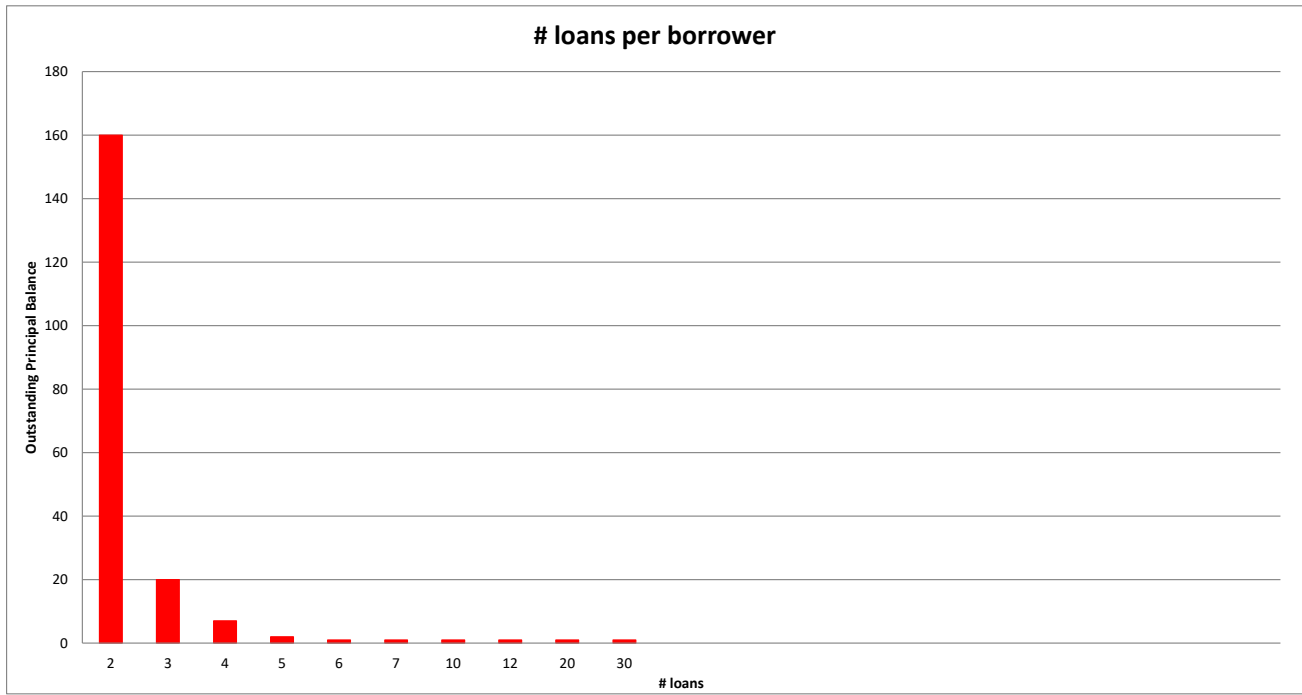
TOTAL					
	Total number of loans	Total number of debtors	Outstanding balance	%	
# loans per borrower	1	17076	157 456 971	96.51 %	
	2	160	3 724 988	2.28 %	
	3	20	771 909	0.47 %	
	4	7	317 699	0.19 %	
	5	2	151 555	0.09 %	
	6	1	71 294	0.04 %	
	7	1	45 589	0.03 %	
	10	1	40 242	0.02 %	
	12	1	54 360	0.03 %	
	20	1	90 477	0.06 %	
	30	1	427 878	0.26 %	
Total:		17 271	163 152 962	100.0 %	

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14.b # loans per borrower



Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	28				
Monthly Period	feb.20				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



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15.a Amortization Profile



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	28	
Monthly Period	feb.20	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

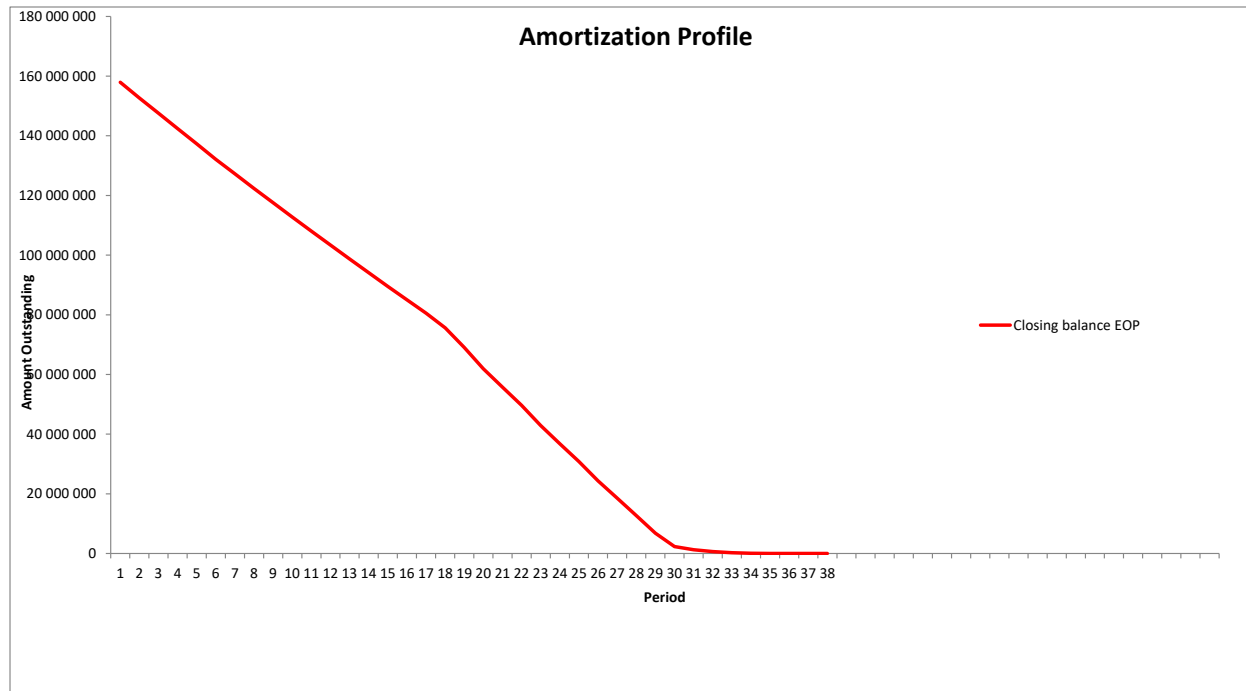
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	163 152 962	157 941 792	5 211 170	324 702	2.41 %	96.81 %
2	157 941 792	152 687 966	5 253 826	313 300	2.41 %	93.59 %
3	152 687 966	147 548 534	5 139 432	301 687	2.40 %	90.44 %
4	147 548 534	142 397 995	5 150 539	290 417	2.39 %	87.28 %
5	142 397 995	137 310 765	5 087 231	279 232	2.38 %	84.16 %
6	137 310 765	132 119 904	5 190 861	268 048	2.37 %	80.98 %
7	132 119 904	127 290 796	4 829 108	256 949	2.36 %	78.02 %
8	127 290 796	122 371 868	4 918 928	246 427	2.35 %	75.00 %
9	122 371 868	117 576 045	4 795 823	235 702	2.34 %	72.06 %
10	117 576 045	112 792 029	4 784 016	225 248	2.32 %	69.13 %
11	112 792 029	108 031 189	4 760 841	214 856	2.31 %	66.21 %
12	108 031 189	103 366 479	4 664 710	204 517	2.30 %	63.36 %
13	103 366 479	98 718 745	4 647 734	194 438	2.28 %	60.51 %
14	98 718 745	94 103 753	4 614 992	184 396	2.26 %	57.68 %
15	94 103 753	89 521 711	4 582 041	174 484	2.25 %	54.87 %
16	89 521 711	85 005 269	4 516 443	164 625	2.23 %	52.10 %
17	85 005 269	80 529 612	4 475 657	154 980	2.21 %	49.36 %
18	80 529 612	75 602 646	4 926 966	145 501	2.19 %	46.34 %
19	75 602 646	69 064 900	6 537 746	135 423	2.17 %	42.33 %
20	69 064 900	61 925 889	7 139 011	122 990	2.16 %	37.96 %

Amortization profile (first 20 periods)

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15.b Amortization Profile

Reporting Date	27.03.2020					
Payment date	25.03.2020					
Period No	28					
Monthly Period	feb.20					
Interest Period	from	25.02.2020	to	25.03.2020	=	29 days



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Monthly Investor Report

16.a Payment Holidays



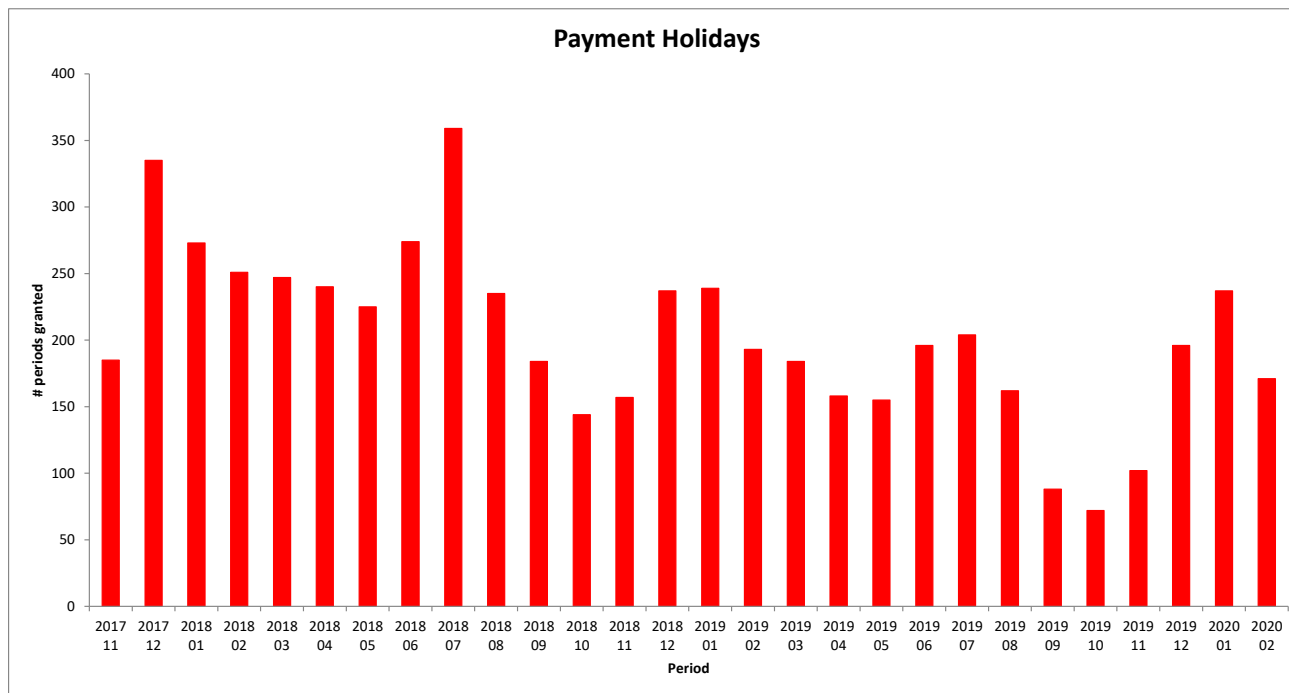
Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	28				
Monthly Period	feb.20				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days

	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
	2020 02	171	245	67 535	1 837 351
Total:	5 703	7 611	2 202 265	83 810 230	

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16.b Payment Holidays

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	28				
Monthly Period	feb.20				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



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Monthly Investor Report

17.a Downpayment



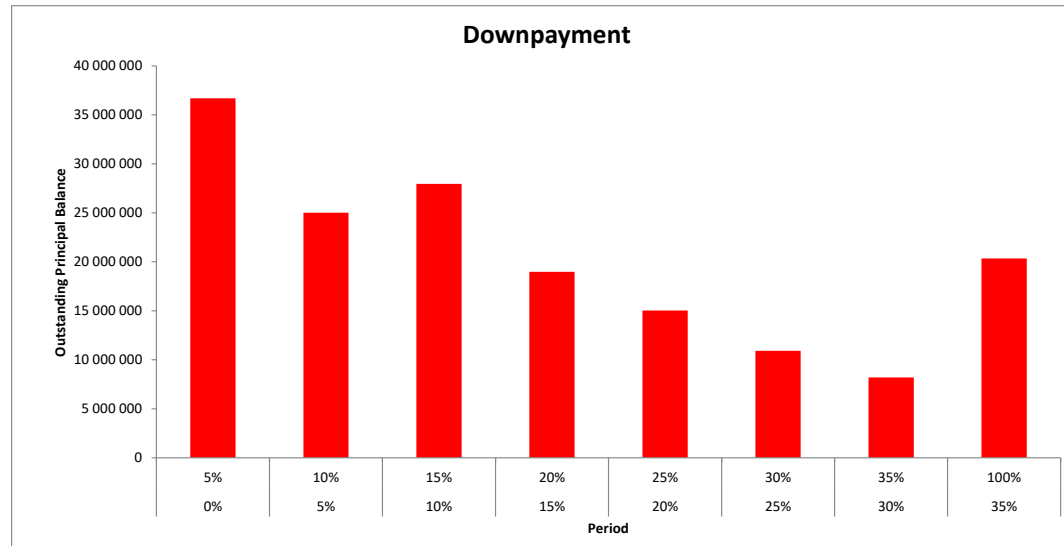
Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	28				
Monthly Period	feb.20				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 380	36 687 501	22.5 %	25.1	34.9
	5 %	10 %	2 343	25 022 641	15.3 %	24.8	34.9
	10 %	15 %	2 809	27 959 331	17.1 %	24.5	34.8
	15 %	20 %	1 957	18 977 304	11.6 %	24.0	35.0
	20 %	25 %	1 593	15 034 671	9.2 %	23.9	35.1
	25 %	30 %	1 251	10 927 266	6.7 %	23.9	34.8
	30 %	35 %	968	8 196 382	5.0 %	23.3	34.8
	35 %	100 %	3 278	20 347 866	12.5 %	22.9	34.5
Total			17 579	163 152 962	100 %		

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17.b Downpayment

Reporting Date	27.03.2020					
Payment date	25.03.2020					
Period No	28					
Monthly Period	feb.20					
Interest Period	from	25.02.2020	to	25.03.2020	=	29 days



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Monthly Investor Report

18.a Vehicle Condition

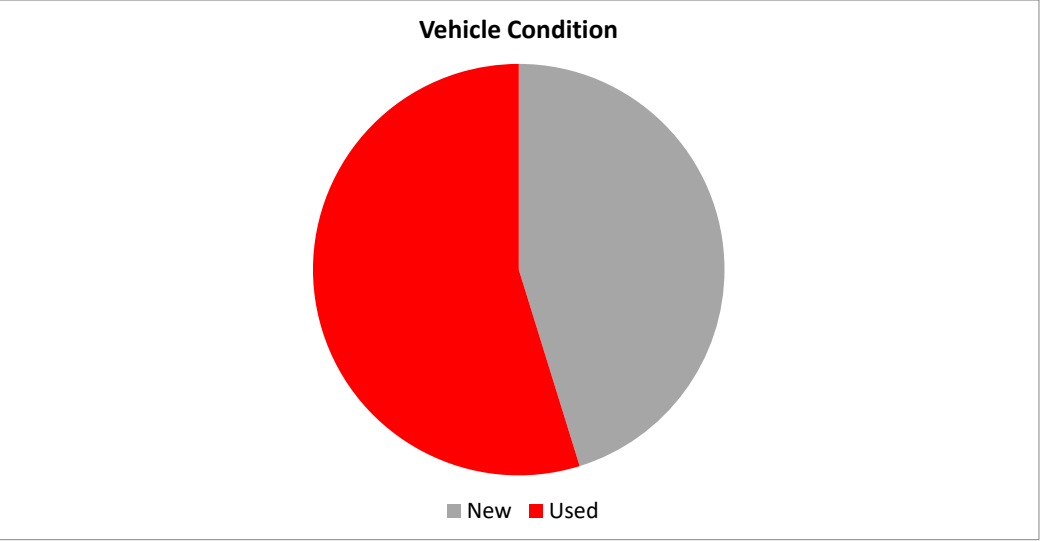


Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	28
Monthly Period	feb.20
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		5 521	73 773 350	45.2 %	24.2	35.1
Used		12 058	89 379 612	54.8 %	24.3	34.7
Total		17 579	163 152 962	100 %		

18.b Vehicle Condition

Reporting Date	27.03.2020		
Payment date	25.03.2020		
Period No	28		
Monthly Period	feb.20		
Interest Period	from	25.02.2020	to 25.03.2020 = 29 days



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19.a Borrower Type



Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	28
Monthly Period	feb.20
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

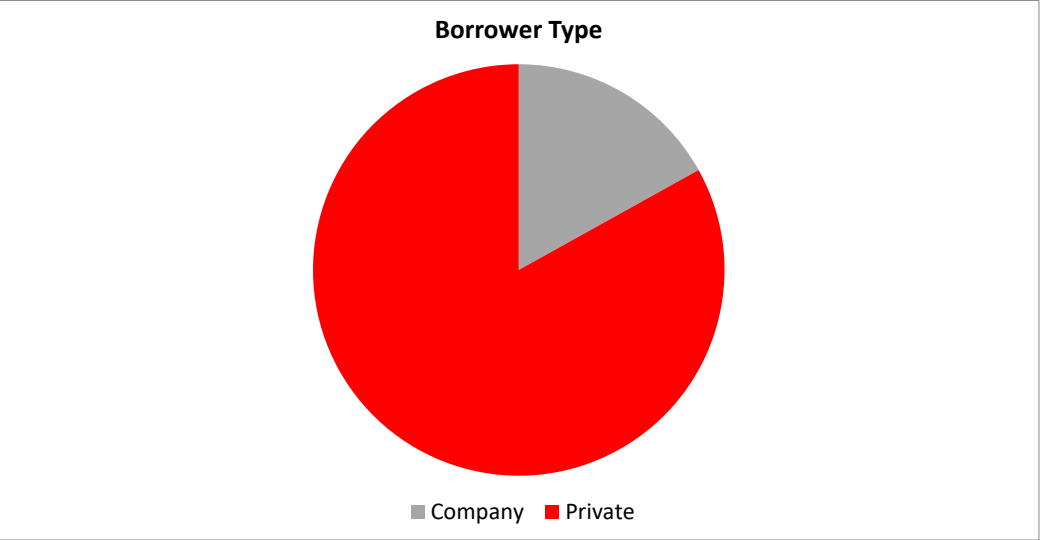
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 322	27 617 454	16.9 %	22.96	34.77
	Private	15 257	135 535 508	83.1 %	24.51	34.88
	Total	17 579	163 152 962	100.0 %		

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19.b Borrower Type



Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	28				
Monthly Period	feb.20				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



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 Monthly Investor Report

20.a Vehicle type



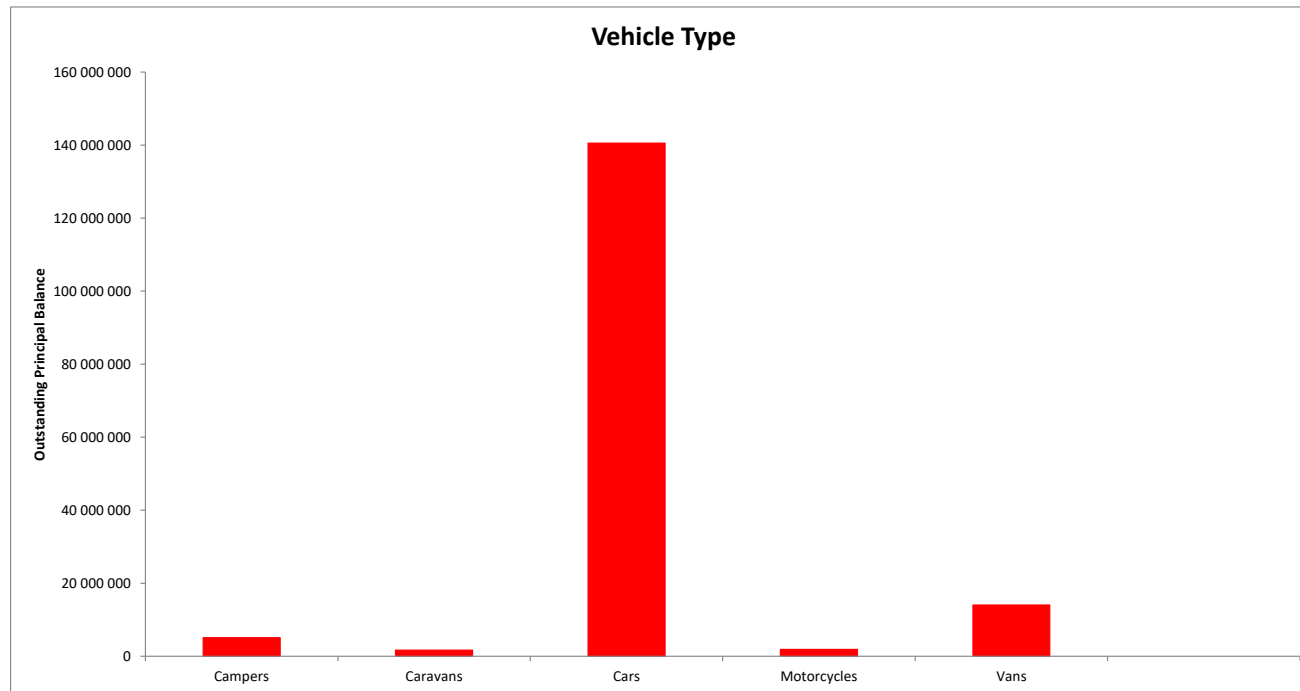
Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	28	
Monthly Period	feb.20	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	294	5 057 835	3.10 %	25.42	34.33	
Caravans	180	1 672 121	1.02 %	25.90	33.80	
Cars	15 371	140 549 383	86.15 %	24.25	34.93	
Motorcycles	301	1 864 814	1.14 %	25.03	33.45	
Vans	1 433	14 008 809	8.59 %	23.48	34.74	
	17 579	163 152 962	100 %			

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20.b Vehicle type

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	28				
Monthly Period	feb.20				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



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21.a Restructured Loans



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	28	
Monthly Period	feb.20	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 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
	20	305 810

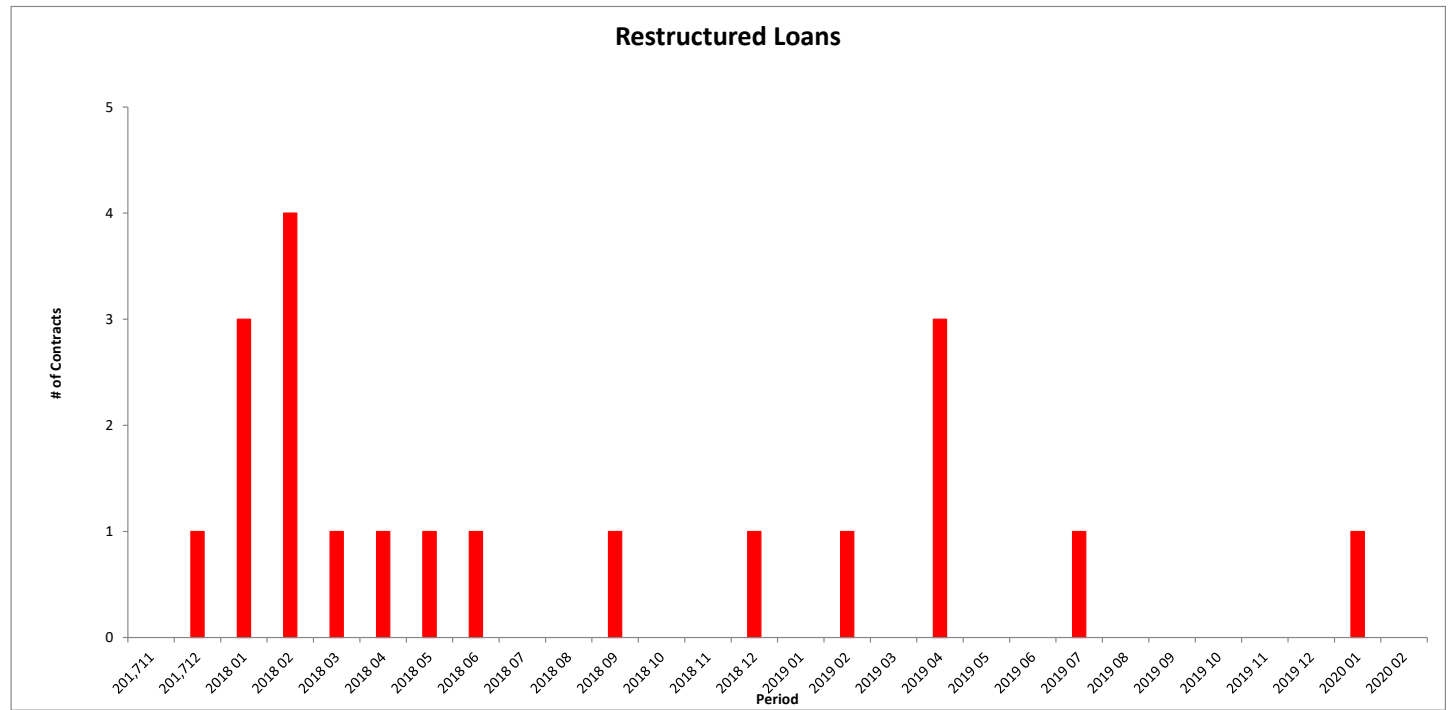
Restructured

SCF RAHOITUSPALVELUT KIMI VI DAC
Monthly Investor Report

21.b Restructured Loans



Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	28				
Monthly Period	feb.20				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



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22.a Dynamic Interest rate



Reporting Date	27.03.2020					
Payment date	25.03.2020					
Period No	28					
Monthly Period	from	feb.20	to	25.03.2020	=	29 days
Interest Period		25.02.2020				

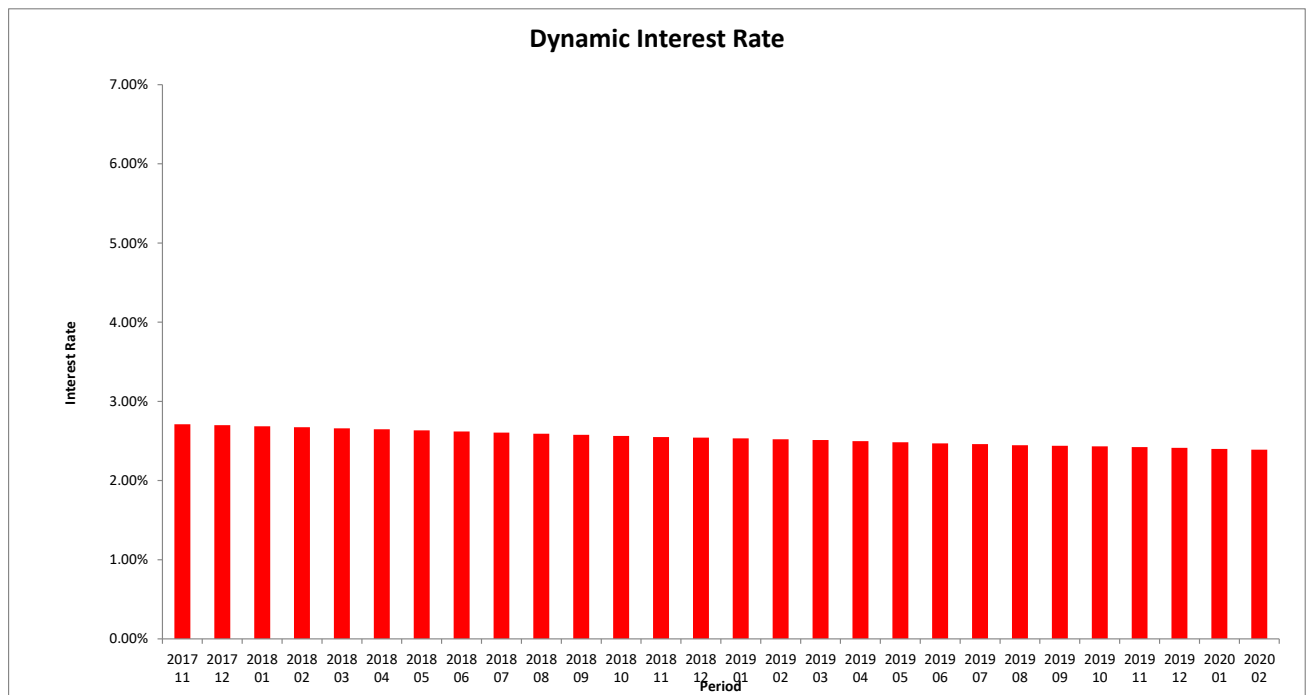
TOTAL		
Period	Closing balance	WA Interest rate
2017 11	654 359 999	2.71 %
2017 12	632 393 737	2.70 %
2018 01	605 908 494	2.69 %
2018 02	583 020 434	2.67 %
2018 03	559 624 303	2.66 %
2018 04	537 063 143	2.65 %
2018 05	512 948 811	2.63 %
2018 06	491 458 115	2.62 %
2018 07	469 040 973	2.60 %
2018 08	448 156 109	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 %
2020 02	163 152 962	2.39 %

Interest rate evolution

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22.b Dynamic Interest Rate

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	28				
Monthly Period	feb.20				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



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23.a Dynamic Pre-Payments



Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	28				
Monthly Period	from feb.20 to 25.03.2020 = 29 days				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days

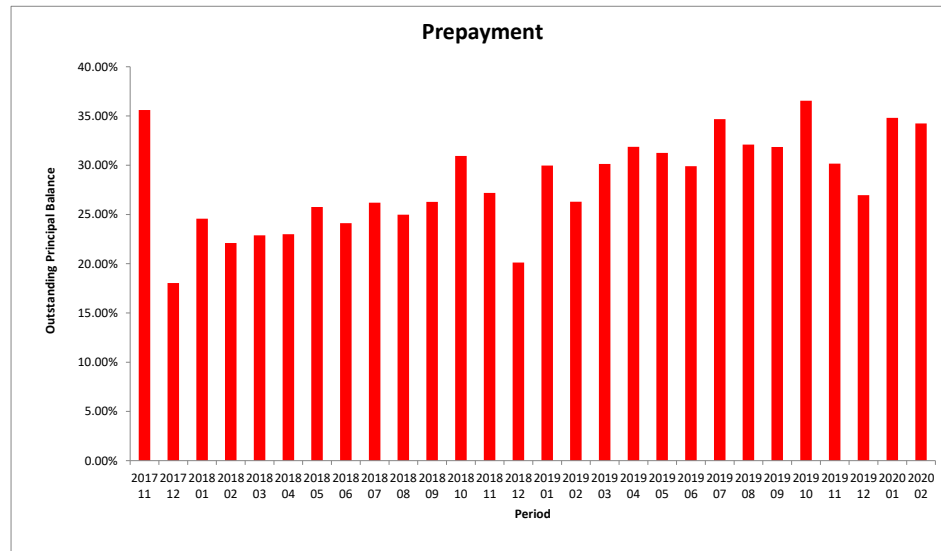
		TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual		
2017 11	23 564 683	654 359 999	35.60 %		
2017 12	10 398 475	632 393 737	18.04 %		
2018 01	14 071 796	605 908 494	24.57 %		
2018 02	12 005 772	583 020 434	22.10 %		
2018 03	11 984 288	559 624 303	22.88 %		
2018 04	11 566 483	537 063 143	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 %		

Dynamic Prepayment

23.b Dynamic Pre-Payments



Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	28				
Monthly Period	feb.20				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



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24. Delinquency



Reporting Date	27.03.2020					
Payment date	25.03.2020					
Period No	28					
Monthly Period	feb.20					
Interest Period	from	25.02.2020	to	25.03.2020	=	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	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																	
	4																	
	5																	
	6																	

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25. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	28	
Monthly Period	feb.20	
Interest Period	from 25.02.2020	to 25.03.2020 = 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	398 456	35	-	-	-	-	-	-	-	-	-	-	-	-

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	-	-	650	-	-	650	-	-	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	13 860	1 153 277	251 650	-	-	-	-	-	-	-	-	-
2019 1	827 368	63	1 148	691 243	136 125	-	-	-	-	-	-	-	-	-
2019 2	1 066 588	84	19 568	778 321	288 266	-	-	-	-	-	-	-	-	-
2019 3	972 977	71	162 662	680 601	292 377	-	-	-	-	-	-	-	-	-
2019 4	681 599	53	116 809	216 353	465 246	-	-	-	-	-	-	-	-	-
2020 1	398 456	35	48 667	48 667	349 789	-	-	-	-	-	-	-	-	-

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26. Priority of Payments



Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	28
Monthly Period	feb.20
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

Purchaser Priority of Payments

Purchaser Available Distribution Amount	+	11 265 478.16	EUR
Senior Expenses	-	4 859.94	EUR
Servicing Fee	-	65 714.39	EUR
Servicer Advance Reserve Fund Replenishment	-	-	EUR
Interest on Loan to Issuer	-	497 387.84	EUR
Principal on Loan to Issuer	-	10 697 515.99	EUR
		-	

Issuer Priority of Payments

Issuer Available Distribution Amount	+	12 151 756.47	EUR
Senior Expenses	-	4 802.64	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	-	10 697 515.99	EUR
Principal Payments on Class B	-	-	EUR
Interest and Principal on Expenses Advance	-	-	EUR
Interest Issuer Subordinated Loan	-	55.22	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Payment to Purchaser	-	400 256.77	EUR

Purchaser Priority of Payments: Second Pass

Available Distribution Amount	+	400 256.77	EUR
Interest on Purchaser Subordinated Loan (SAF)	-	5.80	EUR
Principal on Purchaser Subordinated Loan (SAF)	-	-	EUR
Payment of residual funds to Seller	=	400 250.97	EUR

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27. Transaction Costs

Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	28
Monthly Period	feb.20
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days



Transaction Costs	Currency	All Notes	Class A	Class B
Senior Expenses	EUR	4 859.94		
Interest accrued for the Period	EUR	81 000.00	-	81 000.00
Cumulative Interest accrued	EUR	2 611 207.00	254 107.00	2 357 100.00
Interest Payments	EUR	81 000.00	-	81 000.00
Cumulative Interest Payments	EUR	2 611 207.00	254 107.00	2 357 100.00
Interest accrued on Subordinated Loan for the Period	EUR	55.22		
Cumulative Interest accrued on Subordinated Loan	EUR	9 277.34		
Interest Payments on Subordinated Loan	EUR	55.22		
Cumulative Interest Payments on Subordinated Loan	EUR	9 277.34		
Unpaid Interest for the Period	EUR	-		
Cumulative Unpaid Interest	EUR	-		

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28. Contact Details



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Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	28
Monthly Period	feb.20
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

