

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		27.01.2021			
Payment date		25.01.2021		Following payment dates:	25.02.2021
Period No		25			25.03.2021
Monthly Period		01.12.2020			
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days
Cut-Off date		31.12.2020			

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1. Portfolio Information



Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	25
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	203 084 309,06 EUR
Scheduled Loan Principal Repayments	5 876 129,49 EUR
Prepayments	5 992 608,54 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	11 868 738,03 EUR
New Defaulted Auto Loans in Period	138 388,28 EUR
Closing Balance	191 077 182,75 EUR
Principal Recoveries on loans in default	265 966,42 EUR
Total revenue collections	
Revenue and fees received on loan balances	667 504,89 EUR
Interest Recoveries on loans in default	2 057,13 EUR
Total Revenue Received in Period	669 562,02 EUR
# Loans	
At beginning of period	20 245 Loans
Paid in Full	775 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	12 Loans
At end of period	19 458 Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	25
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	665 376,79	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	56 917,10	EUR
f. Any other net income amount received by the Purchaser	-	EUR
g. Amount available in accordance with the Purchaser Pre-Enforcement Redemption Priority of Payment	-	EUR
Total Amount for Purchaser Available Revenue Receipts	722 293,89	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	250 687,94	EUR
b. Reserve Fund	1 073 220,67	EUR
c. Amounts received under the Swap Agreement	-	EUR
d. Interest earned by the Issuer	-	EUR
e. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 323 908,61	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	25
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	12 134 704,45	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Clean-up Call Early Redemption	-	EUR
d. Gap Amount Advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
e. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	12 134 704,45	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 134 704,45	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	12 134 704,45	EUR

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4. Reserve Accounts



Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	25
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days

Note Balance

Beginning of Period	205 764 965,56 EUR
End of Period	193 630 261,11 EUR

Liquidity Reserve

Beginning of Period	0,5 %	1 073 220,67 EUR
Cash Outflow		1 073 220,67 EUR
Cash Inflow		1 016 303,57 EUR
End of Period	0,5 %	1 016 303,57 EUR
Required Reserve Amount	0,5 %	1 016 303,57 EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00 EUR
Cash Outflow	- EUR
Cash Inflow	- EUR
End of Period	100 000,00 EUR
Required Reserve Amount	100 000,00 EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut II DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 405 of the CRR and Article 51 of the AIFMR

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5. Performance Data

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days



Asset Balance

Beginning of Period	203 084 309,06	EUR
End of Period	191 077 182,75	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	178 061 423,69	93,19 %	18 220
1-29 days past due	9 390 783,87	4,91 %	964
Delinquent Receivables:			
30-59 days past due	2 261 249,61	1,18 %	177
60-89 days past due	608 238,46	0,32 %	50
90-119 days past due	464 237,08	0,24 %	28
120-149 days past due	191 209,25	0,10 %	13
150-179 days past due	100 040,79	0,05 %	6
Total Performing and Delinquent	191 077 183	100,00 %	19 458

Current Period Defaults	138 388,28	12
Cumulative Defaults	5 607 746,09	465
Current Period Interest Recoveries	2 057,13	
Cumulative Interest Recoveries	151 256,28	
Current Period Principal Recoveries	265 966,42	
Cumulative Principal Recoveries	3 054 667,73	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,38 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,40 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,38 %

or [A] + [B] - [C] / [D] < 10% **29,11 %**

[A] Aggregate Outstanding Asset Principal Amount	191 077 182,75
[B] Aggregate principal balance of Defaulted Contracts	5 607 746,09
[C] Recoveries received on such Defaulted Contracts	3 054 667,73
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	665 266 456,77

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

[A] [1] - [2] - [3]	35 399 008,93
Class B Principal Amount [1]	14 416 511,28
Class C Principal Amount [2]	18 982 497,65
Class D Principal Amount [3]	2 000 000,00
[B] Aggregated Outstanding Note Principal Amount	205 764 965,56

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6. Note Principal



Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	25
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	170 365 956,63	14 416 511,28	18 982 497,65	2 000 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	10 173 324,80	860 875,35	1 100 504,30	-	EUR
End of Period	160 192 631,83	13 555 635,93	17 881 993,35	2 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	680 656,50	2 000 000,00	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	138 388,28	-	EUR
Principal Recoveries	-	-	265 966,42	-	EUR
End of Period	-	-	553 078,36	2 000 000,00	EUR

Net Note Principal

Beginning of Period	170 365 956,63	14 416 511,28	18 301 841,15	-	EUR
End of Period	160 192 631,83	13 555 635,93	17 328 914,99	-	EUR

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7. Outstanding Notes

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days



	All Notes	Class A	Class B	Class C	Class D
1. Note Balance					
General Note Information					
ISIN Code		XS1910883526	XS1910895611	XS1910895884	XS1910896007
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	89,99 %	4,21 %	5,50 %	0,003006163
Legal Final Maturity Date		25.11.2027	25.11.2027	25.11.2027	25.11.2027
Rating (Fitch/Moody's)		AAAsf/ Aaa(sf)	Asf/ A2(sf)	Unrated	Unrated
Initial Notes Aggregate Principal Outstanding Balance	665 300 000,00	598 700 000,00	28 000 000,00	36 600 000,00	2 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 653	5 987	280	366	20
Current Note Information					
Class Principal Outstanding Opening Balance	205 764 965,56	170 365 956,63	14 416 511,28	18 982 497,65	2 000 000,00
Available Distribution Amount	12 134 704,45				
Amortisation	12 134 704,45				
Redemption per Class	12 134 704,45	10 173 324,80	860 875,35	1 100 504,30	-
Redemption per Note		1 699,24	3 074,55	3 006,84	-
Class Principal Outstanding Closing Balance	193 630 261,11	160 192 631,83	13 555 635,93	17 881 993,35	2 000 000,00
Current Tranching	100 %	82,73 %	7,00 %	9,24 %	1,03 %
Current Pool Factor		0,27	0,48	0,49	1,00
2. Payments to Investors per Note					
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*					
Interest Days	26				
Principal Outstanding per Note Beginning of Period		28 455,98	51 487,54	51 864,75	100 000,00
>Principal Repayment per note		1 699,24	3 074,55	3 006,84	-
Principal Outstanding per Note End of Period		26 756,74	48 412,99	48 857,91	100 000,00
>Interest accrued for the period		-	60,07	334,53	645,00
Interest Payment	152 156,37	-	16 819,26	122 437,11	12 900,00
Interest Payment per Note		-	60,07	334,53	645,00
3. Credit Enhancements					
Initial total CE (Subordination)		10,01 %	5,80 %	0,30 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		10,53 %	6,32 %	0,30 %	0,00 %
Current CE (Subordination incl. Excess Spread)		19,99 %	12,99 %	3,75 %	2,72 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		20,51 %	13,51 %	3,75 %	2,72 %
Current CE (Subordination)		17,27 %	10,27 %	1,03 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		17,79 %	10,79 %	1,03 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.01.2021
Payment date 25.01.2021
Period No 25
Monthly Period 01.12.2020
Interest Period : 30.12.2020 to 25.01.2021 = 26 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
				Short Term				Long Term						
				Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut VII DAC		No rating		No rating		No rating		No rating		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 60 days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance			
Transaction Account Bank	BNP Paribas	F1	F1	P-1	P-1	A	A+	A3	Aa3	No	The Issuer and the Purchaser will (with the prior written consent of the Note Trustee) procure that, within 30 calendar days, (i) in relation to the Issuer, the Issuer Secured Accounts, the Issuer Share Capital Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Issuer Share Capital Account and (ii) in relation to the Purchaser, the Purchaser Transaction Account, the Purchaser Share Capital Account and all funds standing to the credit of the Purchaser Transaction Account and the Purchaser Share Capital Account, are transferred to another bank that meets the applicable Required Ratings (which bank will be notified in writing by the Issuer to the Transaction Account Bank) and which has been approved in writing by the Note Trustee in accordance with the provisions of the Transaction Account Bank Agreement. The appointment of the Transaction Account Bank will terminate on the date on which the appointment of the new transaction account bank becomes effective			
Swap Counterparty	ING Bank N.V.	Fitch First Rating Trigger Collateral	F1	F1+	N/A	N/A	A	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (ii) may, within fourteen (14) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.		
	ING Bank N.V.	Fitch Second Trigger Required Rating	F3	F1+	N/A	N/A	BBB-	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within fourteen (14) calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.		
Swap Counterparty	ING Bank N.V.	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within thirty (30) Business Days.		
	ING Bank N.V.	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	Baa3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Notes.		
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+	P-1	P-1	A	AA-	A3	Aa2	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank which meets the Required Ratings		

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9.a Original Portfolio Principal Balance

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	25				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



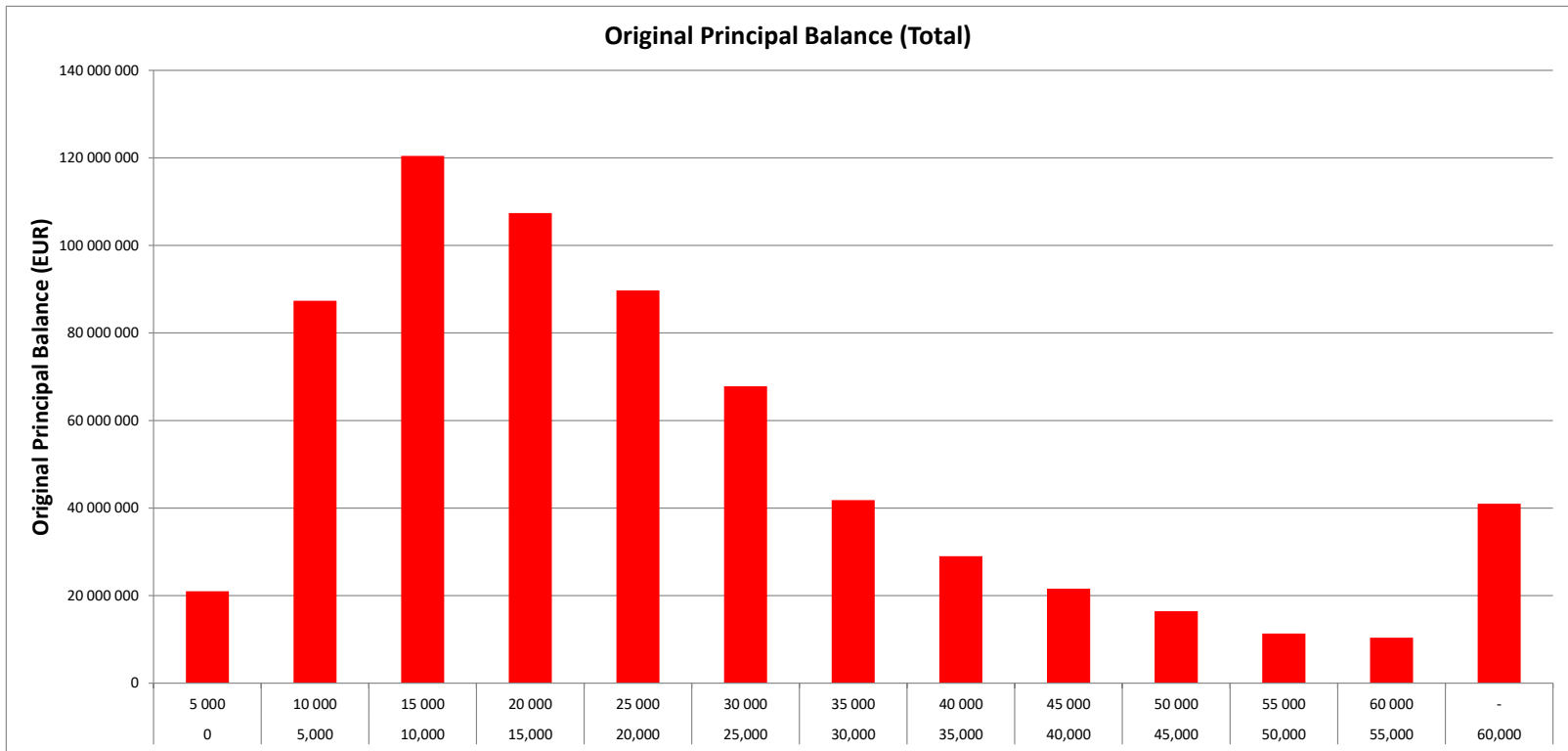
Average amount - all: 15 089

	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

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days



**SCF Rahoituspalvelut VII DAC
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10.a Outstanding Principal Balance

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	25				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



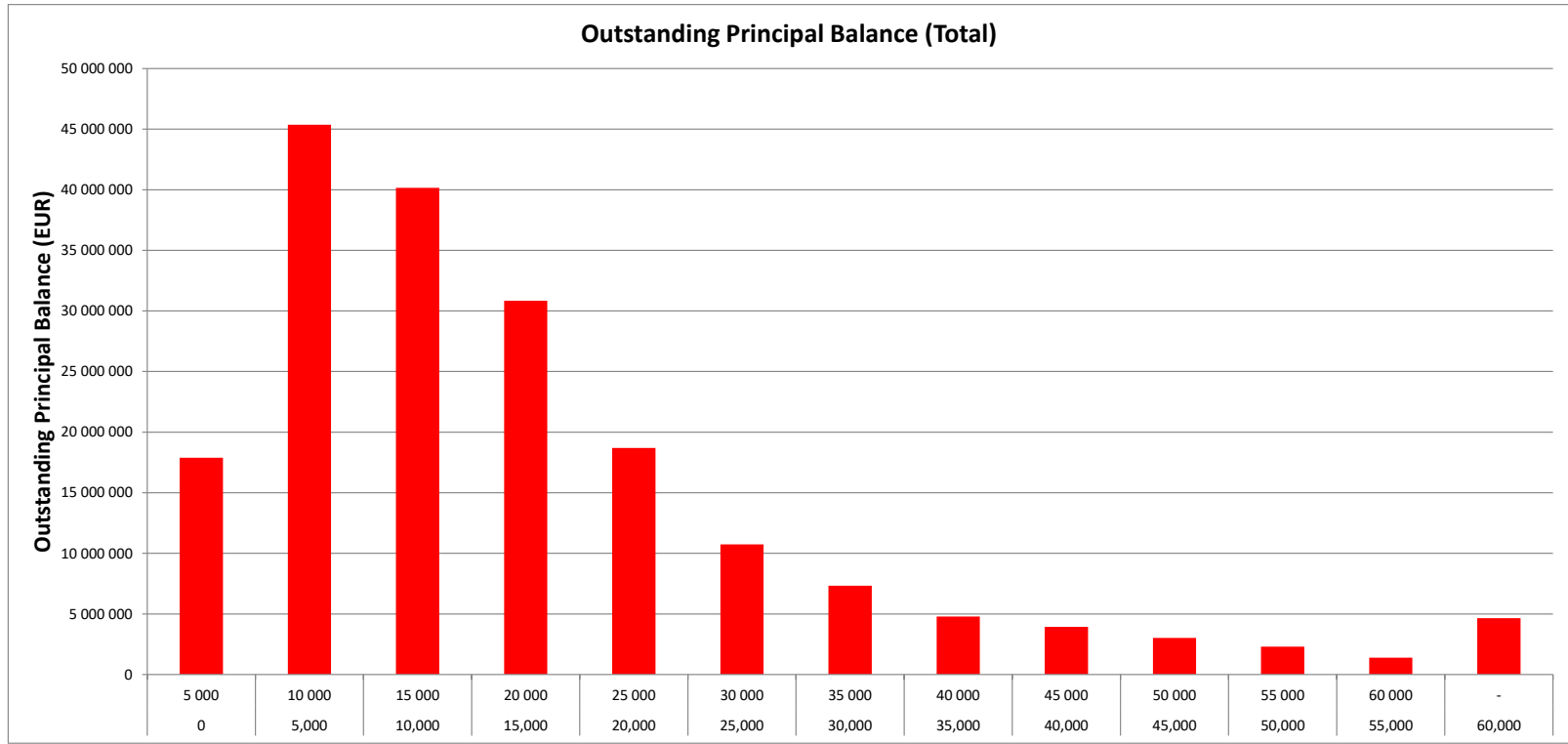
Average amount - all: 9 820

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 257	17 881 230	9,36 %	19,5	34,2
	5 000	10 000	6 255	45 368 997	23,74 %	25,5	33,5
	10 000	15 000	3 288	40 153 077	21,01 %	26,3	33,3
	15 000	20 000	1 782	30 841 174	16,14 %	26,9	32,8
	20 000	25 000	846	18 690 889	9,78 %	27,2	32,7
	25 000	30 000	394	10 739 786	5,62 %	27,0	33,2
	30 000	35 000	227	7 322 902	3,83 %	27,1	33,1
	35 000	40 000	128	4 791 129	2,51 %	27,0	33,0
	40 000	45 000	93	3 934 584	2,06 %	27,6	32,9
	45 000	50 000	63	3 011 762	1,58 %	27,8	32,9
	50 000	55 000	44	2 305 846	1,21 %	27,7	32,6
	55 000	60 000	24	1 387 469	0,73 %	28,4	32,7
	60 000	-	57	4 648 338	2,43 %	26,1	34,0
	Total			19 458	191 077 183	100 %	25,8

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10.b Outstanding Principal Balance Graph

Reporting Date	27.01.2021					
Payment date	25.01.2021					
Period No	25					
Monthly Period	from	01.12.2020	to	25.01.2021	=	26 days
Interest Period		30.12.2020				



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11.a Geographical Distribution

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
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Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

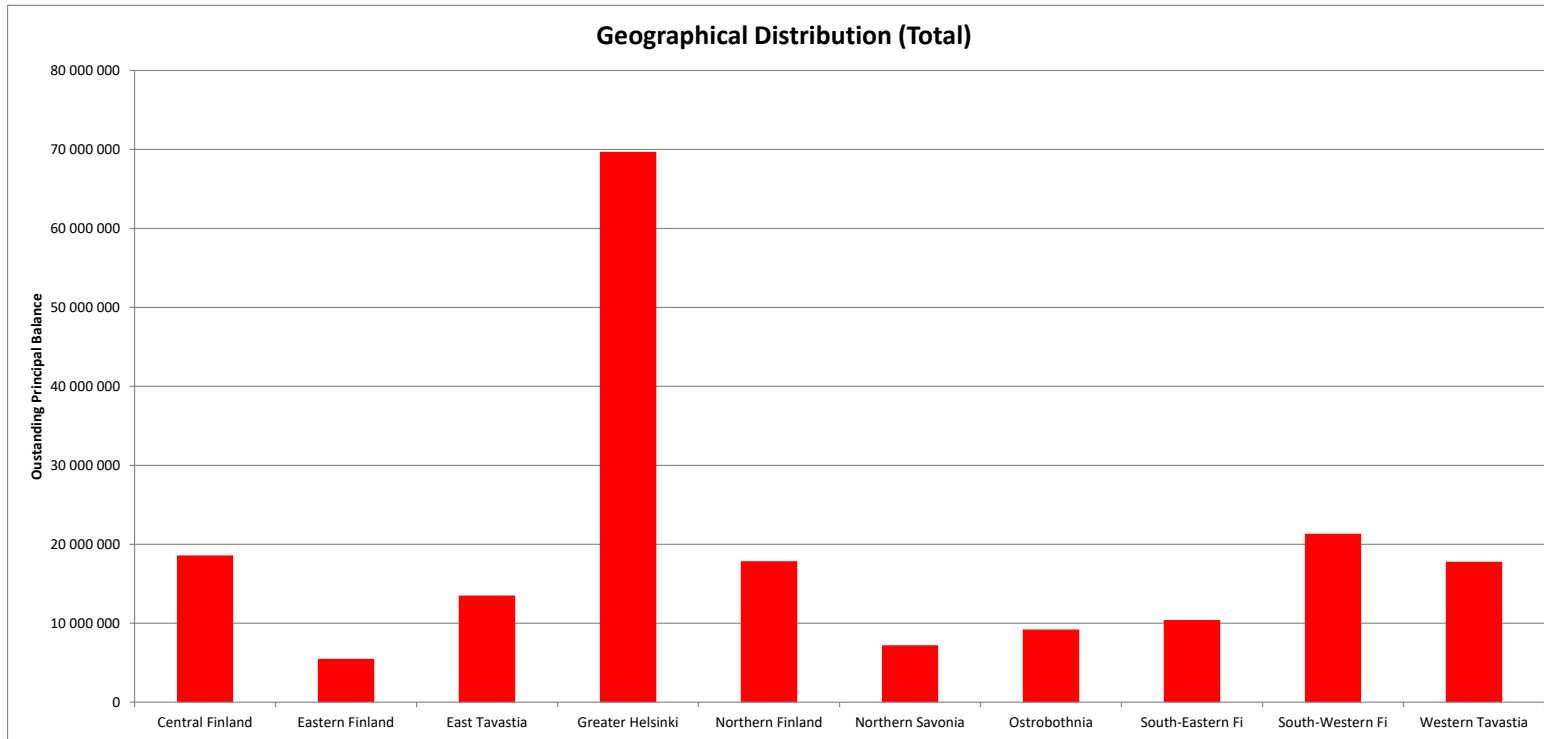


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 062	18 580 120	9,72 %	25,7	33,3	
Eastern Finland	595	5 500 792	2,88 %	25,6	32,9	
East Tavastia	1 451	13 502 659	7,07 %	25,7	33,3	
Greater Helsinki	6 284	69 697 219	36,48 %	25,9	33,3	
Northern Finland	1 778	17 849 253	9,34 %	26,1	32,9	
Northern Savonia	790	7 204 939	3,77 %	25,3	33,3	
Ostrobothnia	1 180	9 195 680	4,81 %	25,5	32,9	
South-Eastern Fi	1 174	10 401 511	5,44 %	25,5	33,5	
South-Western Fi	2 340	21 348 185	11,17 %	26,0	33,2	
Western Tavastia	1 804	17 796 826	9,31 %	25,7	33,3	
Total	19 458	191 077 183	100 %	25,8	33,2	

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11.b Geographical Distribution Graph

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from	30.12.2020
	to	25.01.2021
	=	26 days



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12.a Interest Rate

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
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Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

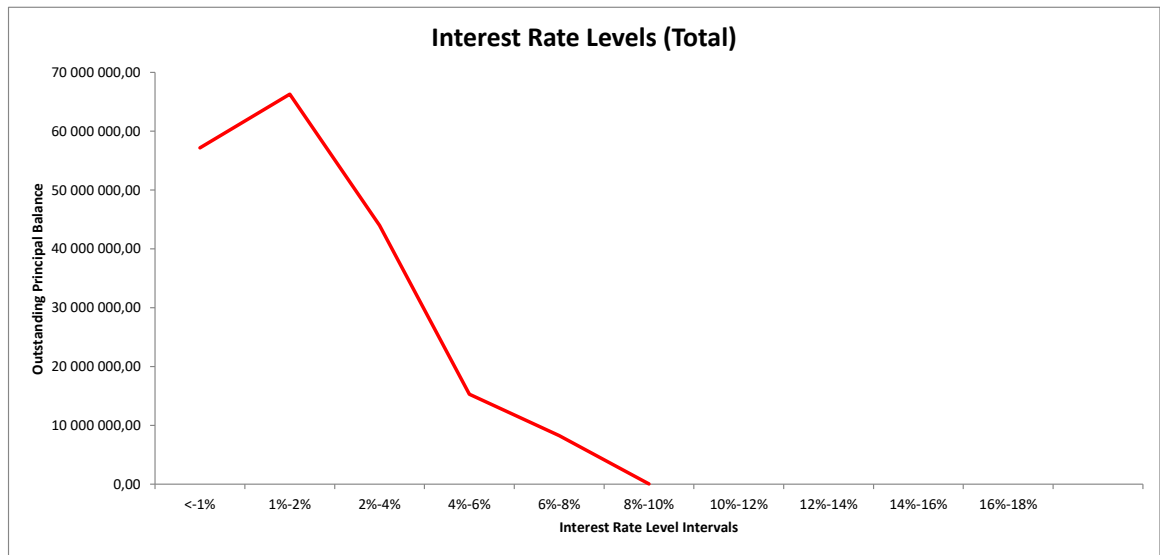


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1 %	4 712	57 178 038	29,92 %	26,8	32,8
	0	2 %	5 586	66 292 520	34,69 %	25,5	33,8
	0	4 %	4 857	44 010 749	23,03 %	25,6	33,1
	0	6 %	2 544	15 286 657	8,00 %	25,2	33,0
	0	8 %	1 743	8 264 564	4,33 %	24,3	33,1
	0	10 %	15	42 596	0,02 %	22,1	34,5
	0	12 %					
	0	14 %	1	2 059	0,00 %	12,0	35,0
	0	16 %					
	0	18 %					
	0	-					
	Total			19 458	191 077 183	100 %	25,8

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12.b Interest Rate

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	25				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



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13.a Remaining Terms



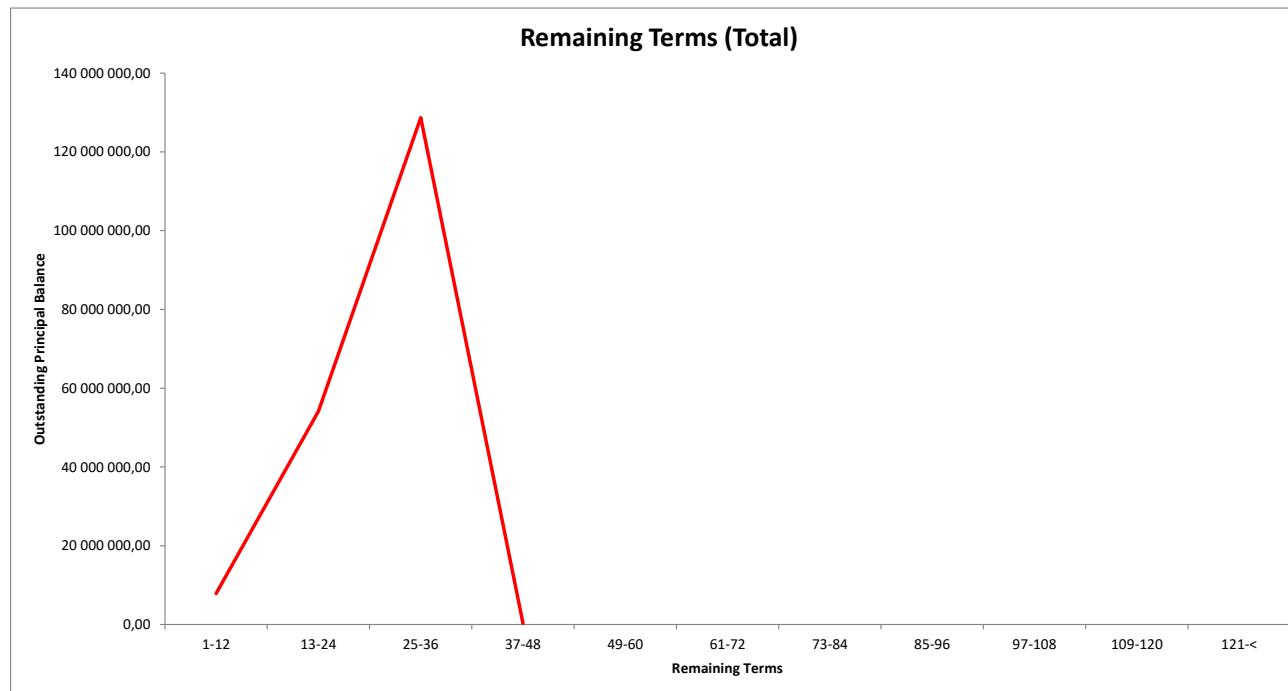
Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			0	21	82 564	0,04 %	0,0	37,5
	1			12	2 610	7 885 741	4,13 %	7,6	36,2
	13			24	6 448	54 138 003	28,33 %	21,0	36,8
	25			36	10 365	128 685 175	67,35 %	28,9	31,6
	37			48	14	285 699	0,15 %	37,0	28,1
	49			60					
	61			72					
	73			84					
	85			96					
	97			108					
	109			120					
	121	-							
Total				19 458		191 077 183	100 %	25,8	33,2

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

13.b Remaining Terms

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	25				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

14.a Seasoning



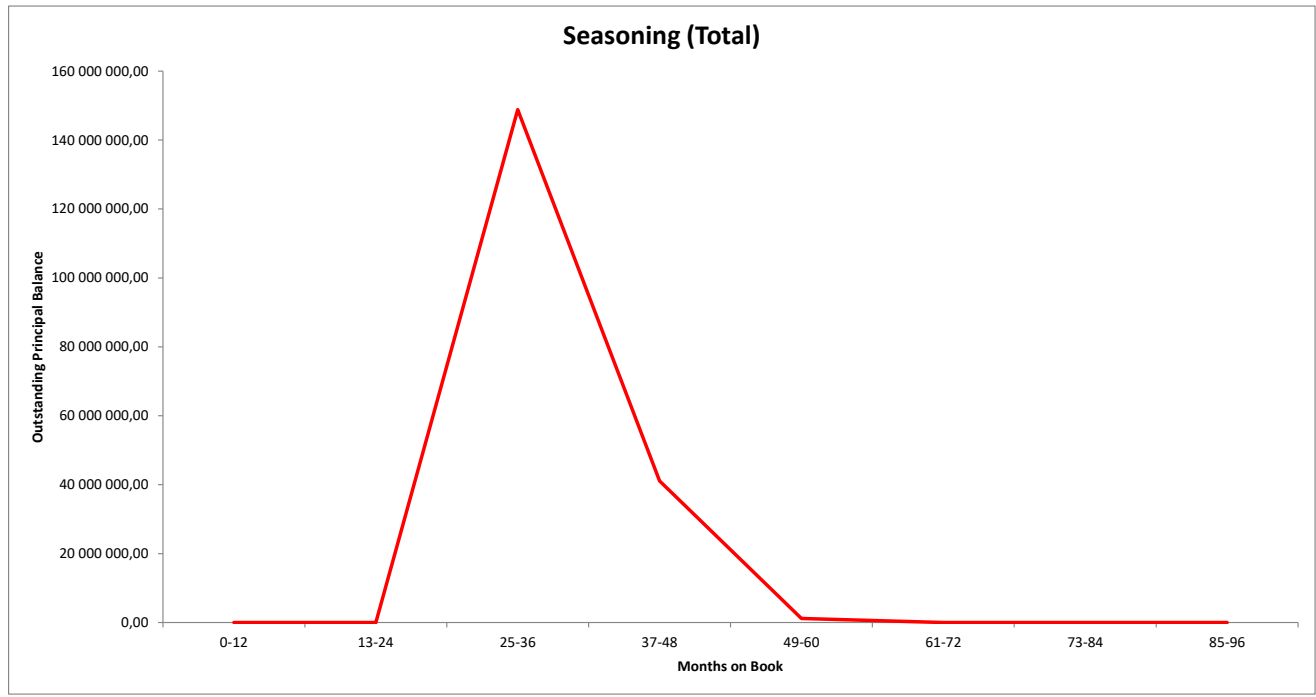
Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12					
	13		24					
	25		36	14 695	148 823 595	77,89 %	27,2	31,6
	37		48	4 555	41 098 976	21,51 %	21,3	38,7
	49		60	208	1 154 611	0,60 %	9,0	51,9
	61		72					
	73		84					
	85		96					
Total			19 458	191 077 183	100 %	25,8	33,3	

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14.b Seasoning

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	25				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

15.a Balloon loans



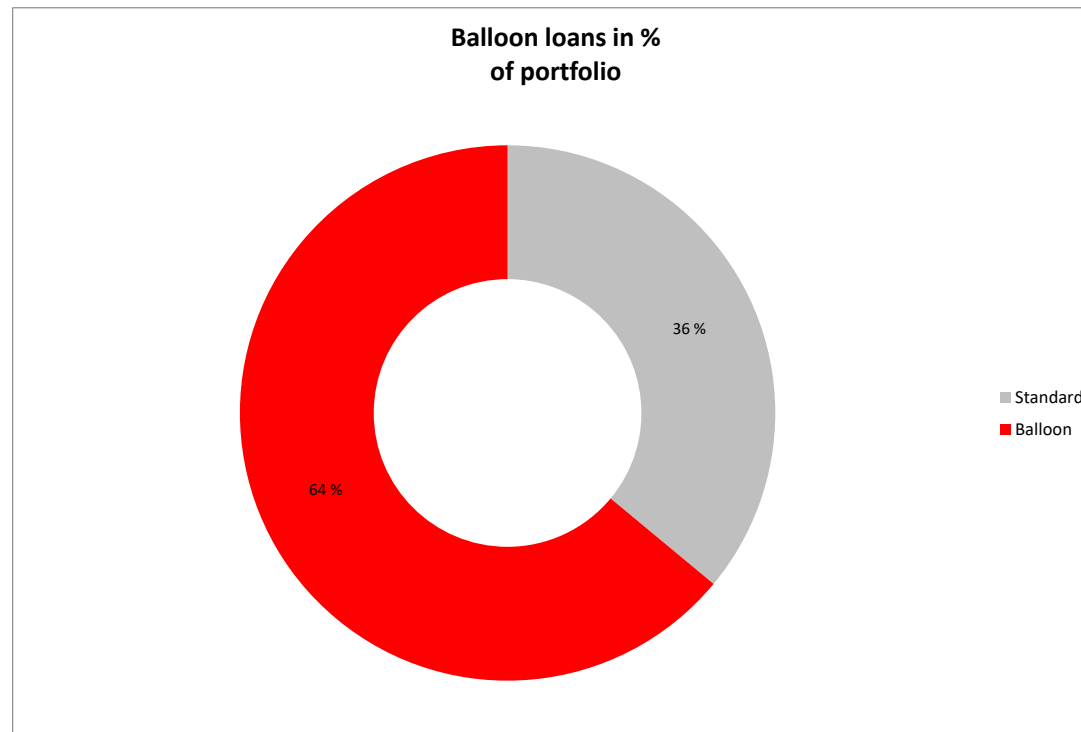
Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

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		12 004	68 832 592	36,0 %	1 882	0,0 %	24,8	33,0
Balloon		7 454	122 244 591	64,0 %	63 009 743	51,5 %	26,4	33,4
Total		19 458	191 077 183	100 %	63 011 625	33 %	25,8	33,2

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15.b Balloon loans

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

16.a # loans per borrower



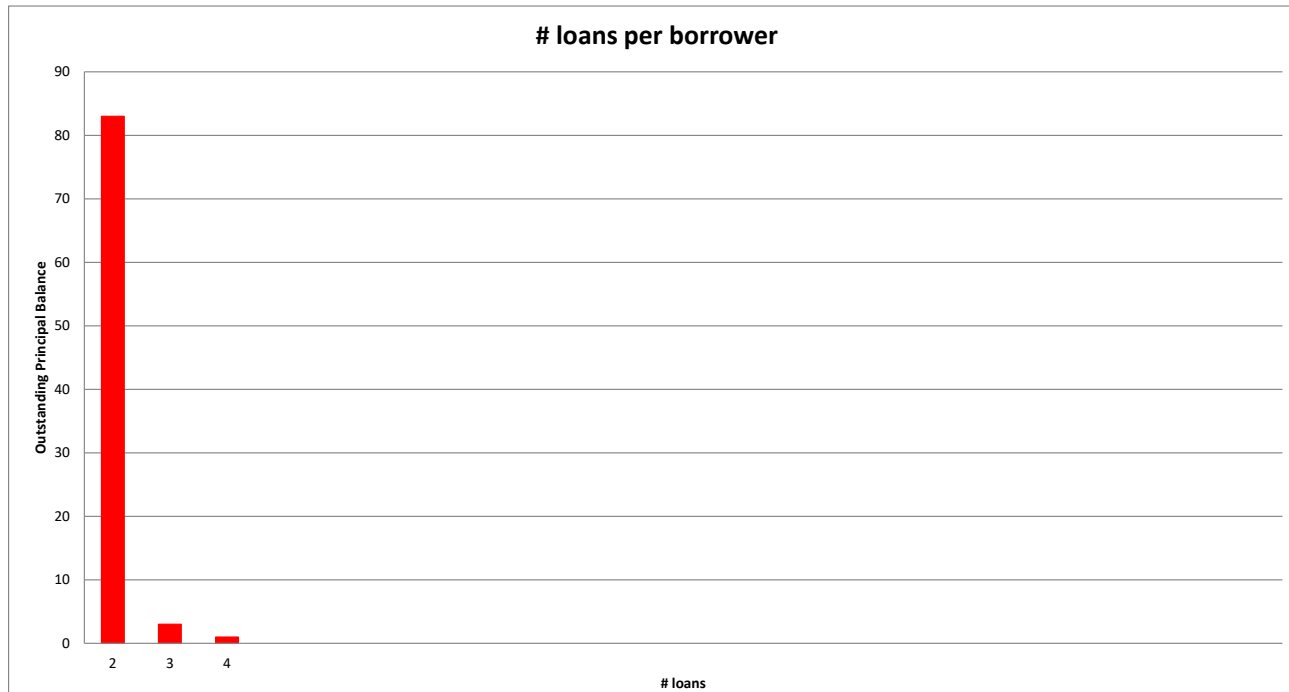
Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	19 279	188 782 126	98,80 %
	2	83	2 182 747	1,14 %
	3	3	92 439	0,05 %
	4	1	19 871	0,01 %
	Total:	19 366	191 077 183	100,0 %

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16.b # loans per borrower

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	25				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.a Amortization Profile



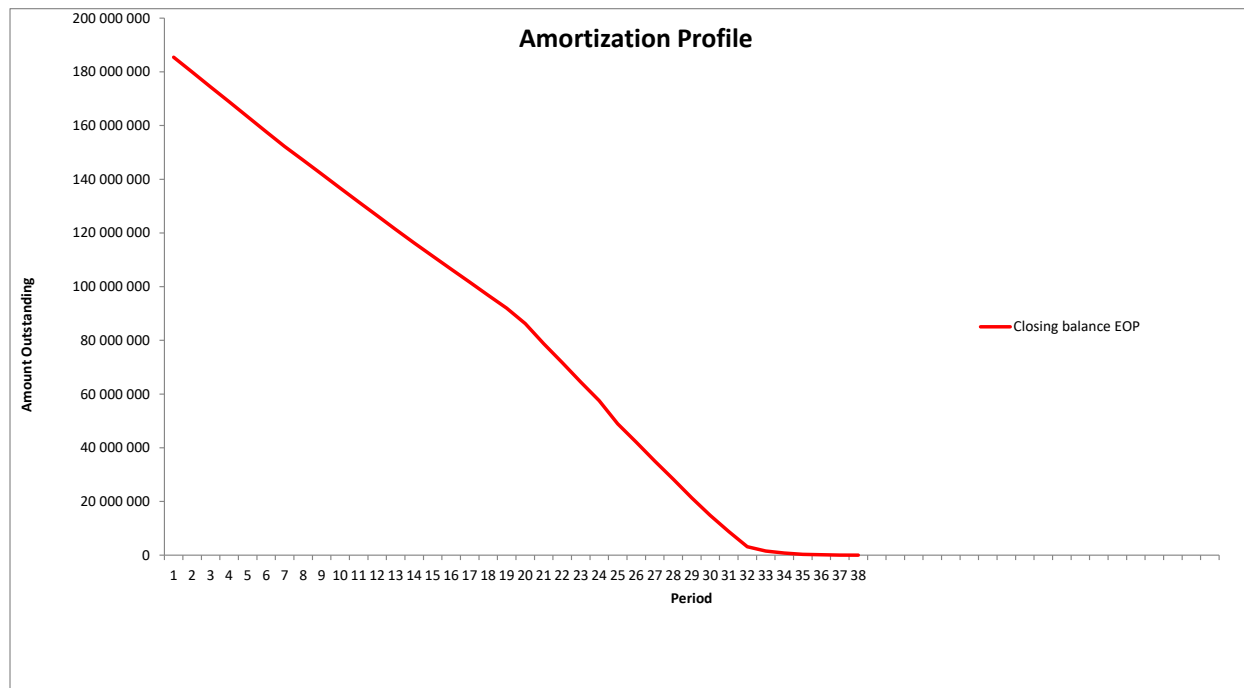
Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	191 077 183	185 452 902	5 624 281	355 042	2,25 %	97,06 %
	2	185 452 902	179 953 365	5 499 536	343 285	2,24 %	94,18 %
	3	179 953 365	174 311 531	5 641 834	331 713	2,23 %	91,23 %
	4	174 311 531	168 843 250	5 468 281	320 041	2,23 %	88,36 %
	5	168 843 250	163 294 681	5 548 569	308 591	2,22 %	85,46 %
	6	163 294 681	157 661 457	5 633 224	296 934	2,20 %	82,51 %
	7	157 661 457	152 245 337	5 416 120	285 279	2,19 %	79,68 %
	8	152 245 337	147 069 986	5 175 351	273 975	2,18 %	76,97 %
	9	147 069 986	141 883 134	5 186 852	263 230	2,17 %	74,25 %
	10	141 883 134	136 744 363	5 138 772	252 565	2,16 %	71,56 %
	11	136 744 363	131 519 385	5 224 977	241 973	2,14 %	68,83 %
	12	131 519 385	126 443 277	5 076 108	231 222	2,13 %	66,17 %
	13	126 443 277	121 307 251	5 136 026	220 860	2,12 %	63,49 %
	14	121 307 251	116 289 565	5 017 686	210 434	2,10 %	60,86 %
	15	116 289 565	111 343 919	4 945 647	200 173	2,09 %	58,27 %
	16	111 343 919	106 477 926	4 865 993	190 079	2,07 %	55,73 %
	17	106 477 926	101 653 752	4 824 174	180 235	2,05 %	53,20 %
	18	101 653 752	96 770 343	4 883 410	170 490	2,03 %	50,64 %
	19	96 770 343	91 964 747	4 805 596	160 604	2,01 %	48,13 %
	20	91 964 747	86 241 675	5 723 072	151 051	1,99 %	45,13 %

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Monthly Investor Report

17.b Amortization Profile

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	25				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

18.a Payment Holidays



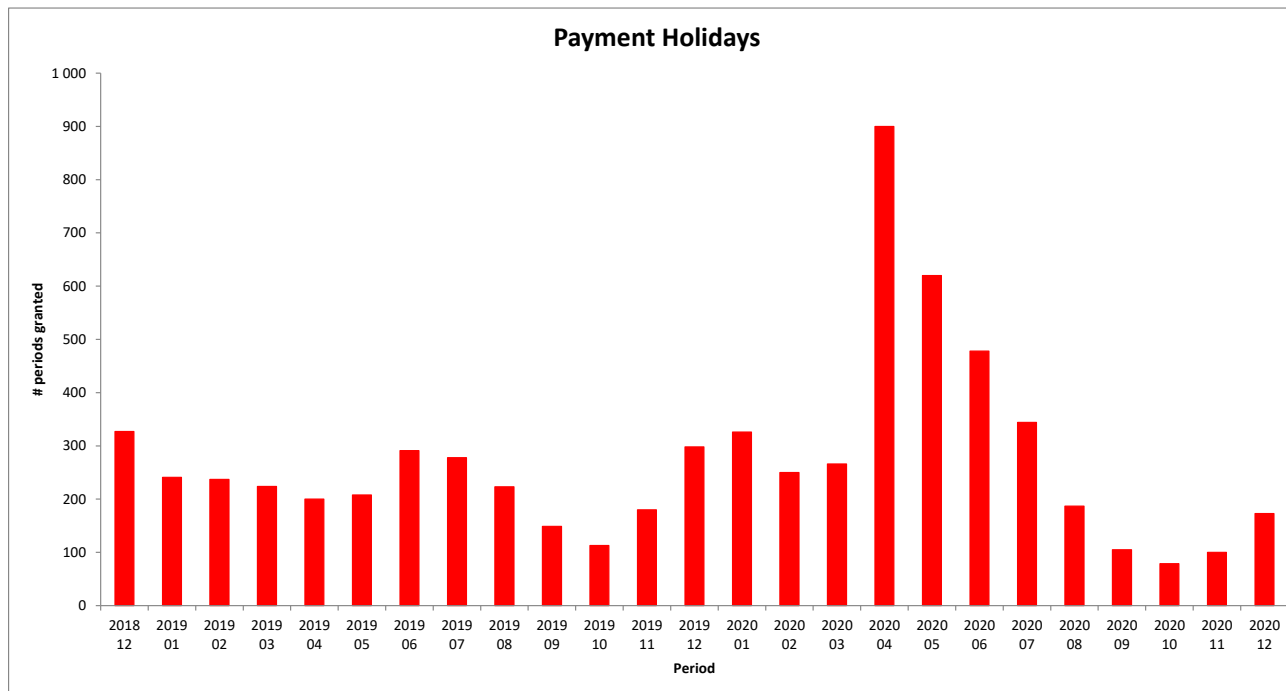
Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from	30.12.2020 to 25.01.2021 = 26 days

	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	
Total:	6 797	9 415	2 885 820	99 704 232	

SCF Rahoituspalvelut VII DAC
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18.b Payment Holidays

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	25				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



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Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	25
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days

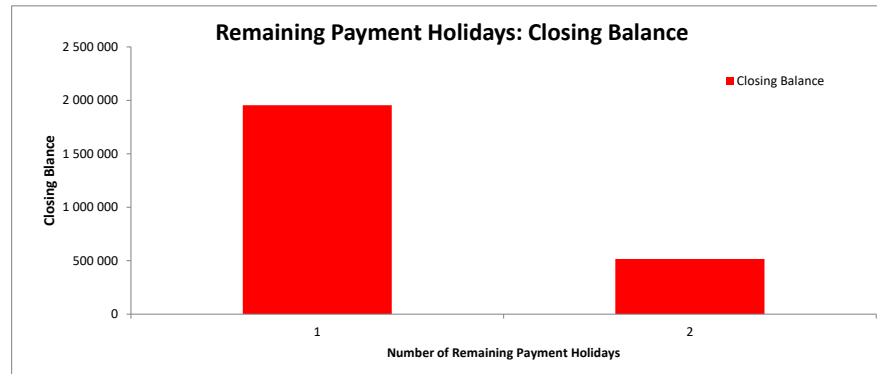
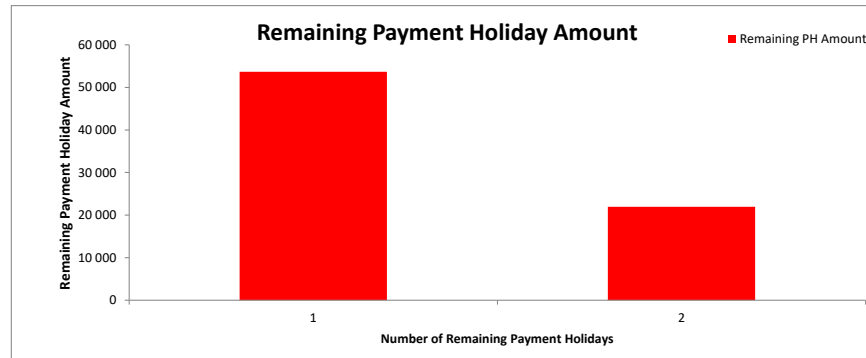
Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	176	53 679	1 955 136	
2	39	21 967	516 332	
Total	215	75 646	2 471 468	

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18.d Remaining Payment Holidays



Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	25
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

19.a Downpayment



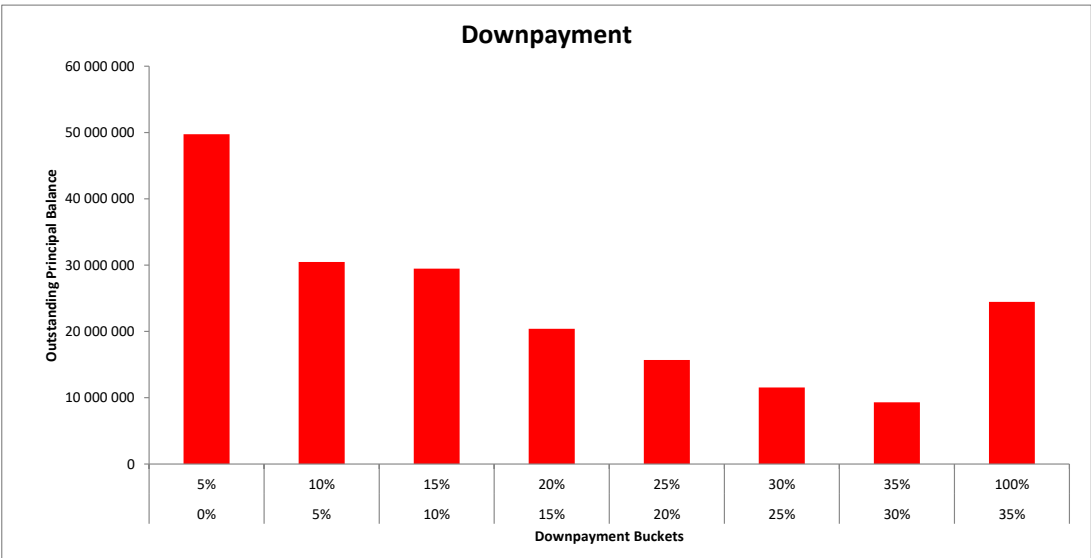
Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	4 326	49 738 081	26,03 %	26,4	33,2
	5 %	10 %	2 661	30 465 498	15,94 %	26,6	33,2
	10 %	15 %	2 786	29 467 142	15,42 %	26,0	33,5
	15 %	20 %	2 029	20 405 712	10,68 %	25,8	33,4
	20 %	25 %	1 598	15 702 517	8,22 %	25,7	33,1
	25 %	30 %	1 282	11 539 982	6,04 %	25,1	33,3
	30 %	35 %	1 011	9 311 017	4,87 %	25,5	33,1
	35 %	100 %	3 765	24 447 234	12,79 %	24,1	33,0
Total			19 458	191 077 183	100 %	25,8	33,2

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19.b Downpayment

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from	30.12.2020
	to	25.01.2021
	=	26 days



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20.a Vehicle Condition

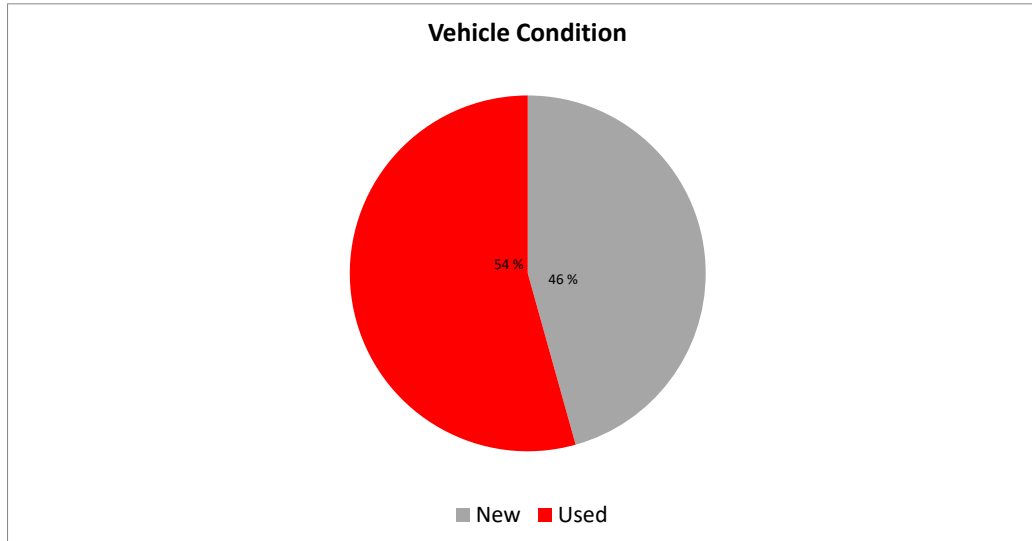


Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	25
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 135	87 250 538	45,66 %	26,2	33,0
	Used	13 323	103 826 645	54,34 %	25,5	33,5
	Total	19 458	191 077 183	100 %	25,8	33,2

20.b Vehicle Condition

Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	25
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

21.a Borrower Type



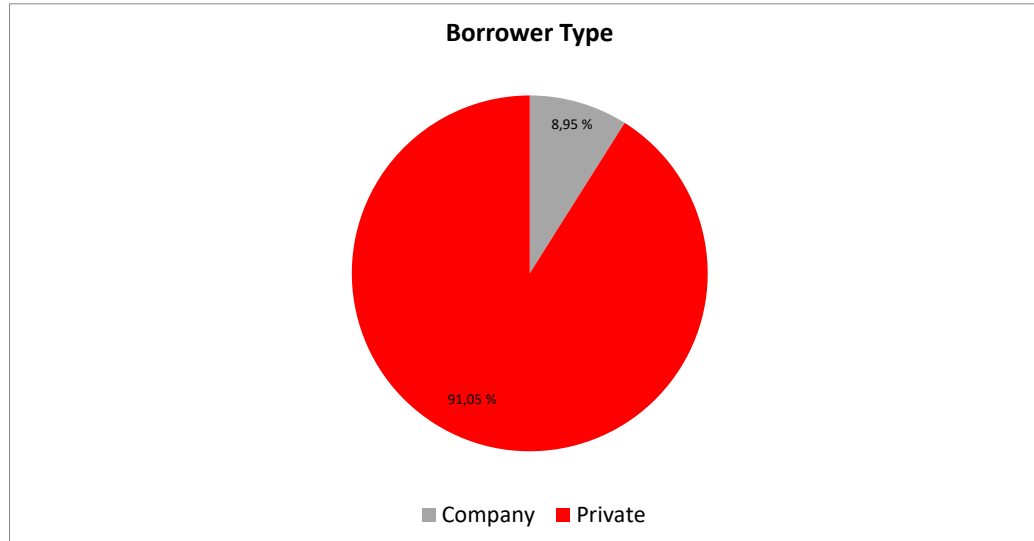
Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	25
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 315	17 109 818	8,95 %	25,3	33,4
	Private	18 143	173 967 365	91,05 %	25,9	33,2
	Total	19 458	191 077 183	100 %	25,8	33,2

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21.b Borrower Type

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	25				
Monthly Period	01.12.2020				
Interest Period	from 30.12.2020	to 25.01.2021	=	26 days	



**SCF Rahoituspalvelut VII DAC
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22.a Vehicle type



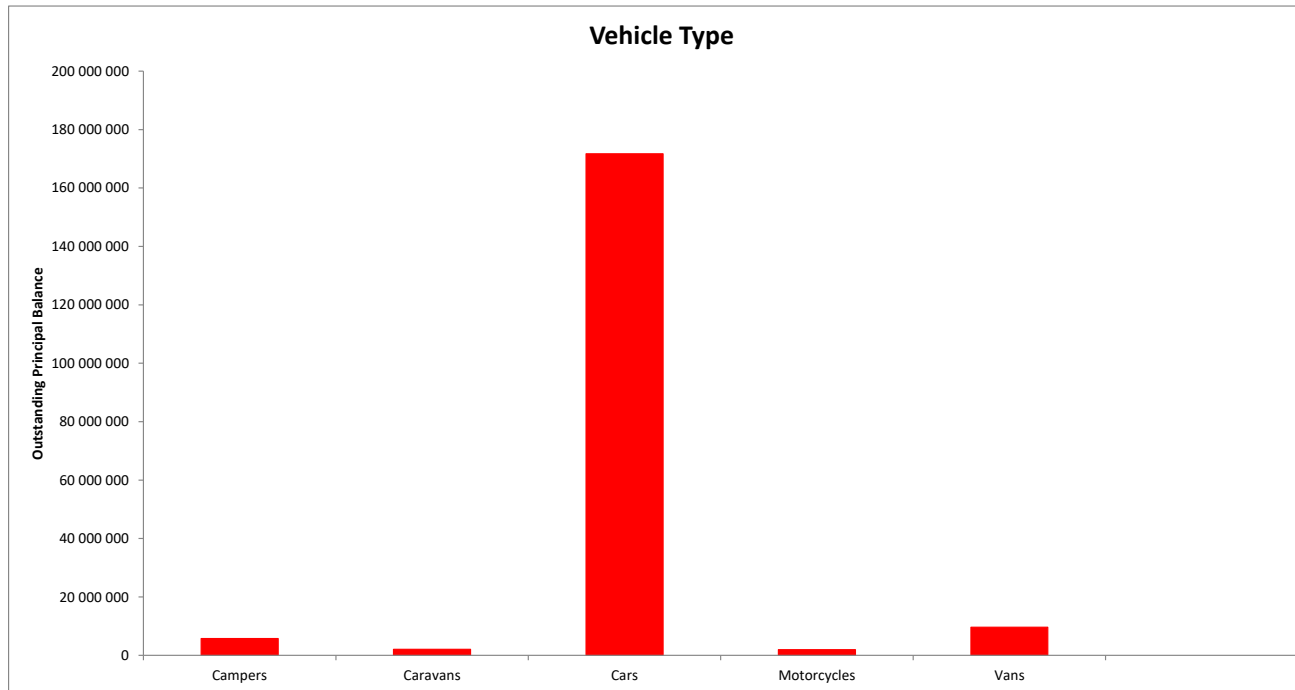
Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	25				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	283	5 766 651	3,0 %	27,0	32,9
	Caravans	205	2 062 376	1,1 %	28,0	31,7
	Cars	17 658	171 712 352	89,9 %	25,8	33,3
	Motorcycles	325	1 924 631	1,0 %	26,6	31,3
	Vans	987	9 611 172	5,0 %	25,3	33,4
		19 458	191 077 183	100 %	25,8	33,2

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22.b Vehicle type

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days



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23.a Restructured Loans



Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

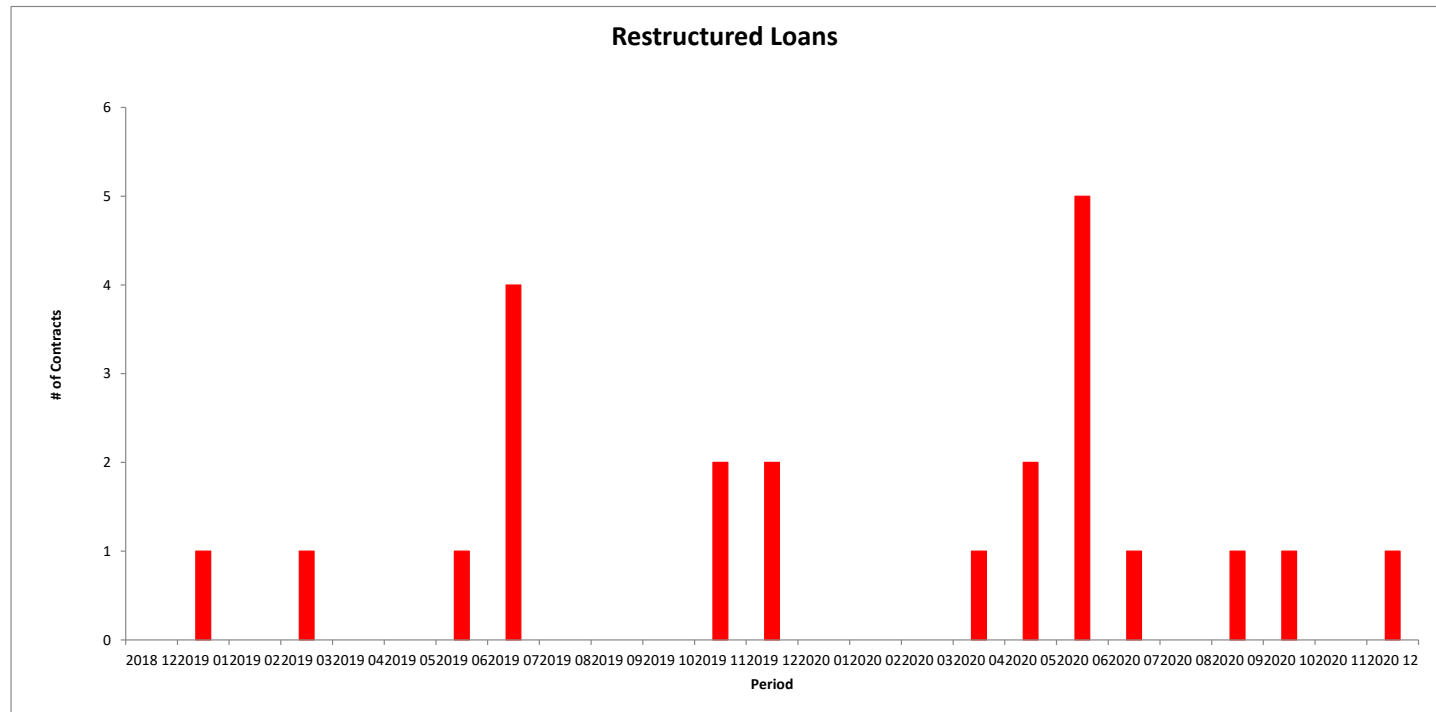
TOTAL		
Period	No	Outstanding balance
2018 12	0	0
2019 01	1	6 294
2019 02	0	0
2019 03	1	9 226
2019 04	0	0
2019 05	0	0
2019 06	1	3 728
2019 07	4	63 323
2019 08	0	0
2019 09	0	0
2019 10	0	0
2019 11	2	20 062
2019 12	2	51 206
2020 01	0	0
2020 02	0	0
2020 03	0	0
2020 04	1	55 313
2020 05	2	14 191
2020 06	5	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
	23	354 152

Restructured

SCF Rahoituspalvelut VII DAC
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23.b Restructured Loans

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	25				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



SCF Rahoituspalvelut VII DAC
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24.a Dynamic Interest rate



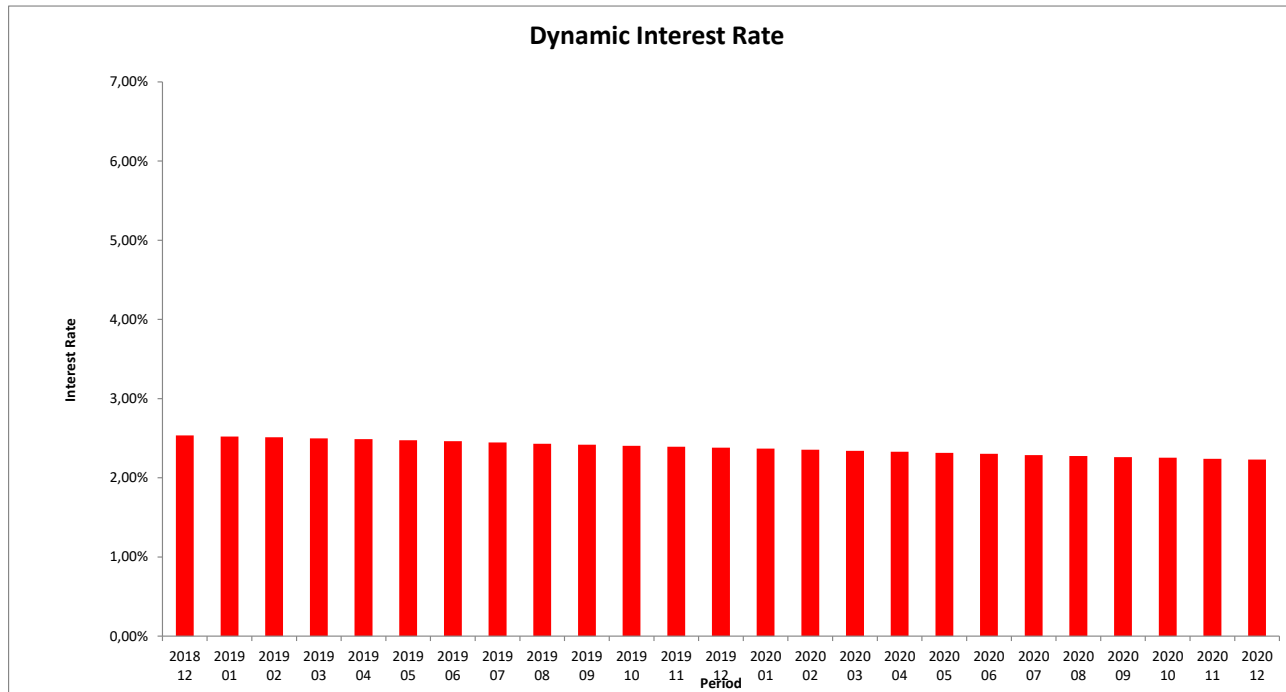
Reporting Date	27.01.2021					
Payment date	25.01.2021					
Period No	25					
Monthly Period	from	01.12.2020	to	25.01.2021	=	26 days
Interest Period		30.12.2020				

	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	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 %	

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24.b Dynamic Interest Rate

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	25				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



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25.a Dynamic Pre-Payments



Reporting Date	27.01.2021			
Payment date	25.01.2021			
Period No	25			
Monthly Period	01.12.2020			
Interest Period	from 30.12.2020	to 25.01.2021	=	26 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2018 12	25 771 327	609 379 376	40,46 %	
2019 01	10 976 490	586 326 503	20,29 %	
2019 02	11 646 509	564 224 282	22,14 %	
2019 03	10 406 446	542 921 229	20,72 %	
2019 04	11 562 879	520 762 448	23,62 %	
2019 05	12 091 496	498 229 783	25,53 %	
2019 06	11 378 780	477 217 707	25,14 %	
2019 07	11 803 849	454 989 142	27,05 %	
2019 08	10 206 819	435 559 339	24,76 %	
2019 09	10 365 052	416 047 456	26,12 %	
2019 10	10 318 133	396 194 878	27,14 %	
2019 11	8 449 149	379 523 956	23,67 %	
2019 12	7 580 987	363 202 394	22,36 %	
2020 01	9 183 353	345 436 207	27,63 %	
2020 02	8 329 611	329 422 663	26,46 %	
2020 03	8 554 943	312 679 902	28,32 %	
2020 04	6 689 179	298 679 541	23,80 %	
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 %	

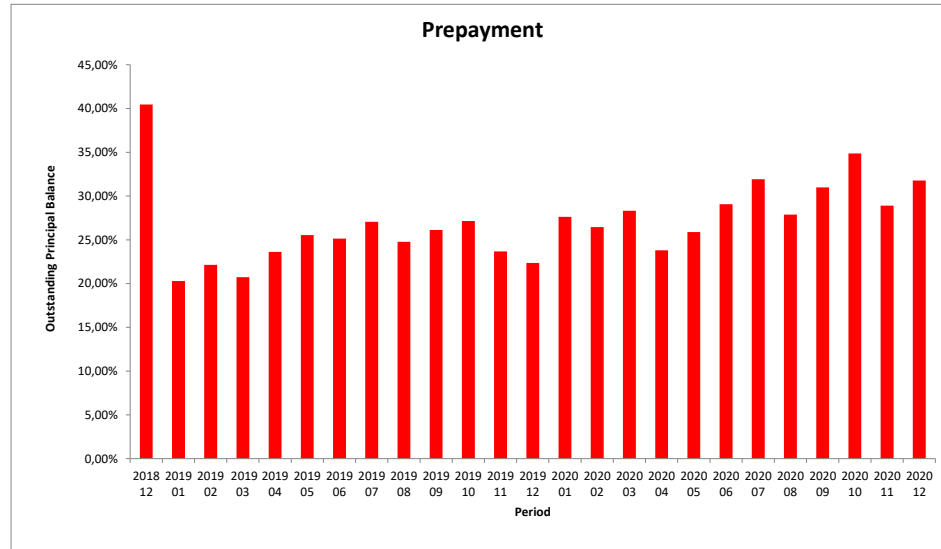
Dynamic Prepayment

SCF Rahoituspalvelut VII DAC
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25.b Dynamic Pre-Payments



Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	25				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



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26. Delinquency



Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2018	12	609 379 376	39 388	569 898 682	2 253	35 206 504	202	3 371 160	53	714 794	12	188 236					4	1 168
	1	586 326 503	38 757	553 279 464	1 927	29 084 043	182	2 743 334	41	764 322	28	354 294	9	101 045			4	69 786
	2	564 217 647	38 153	536 483 060	1 574	23 698 911	181	2 746 292	44	650 758	20	370 226	17	202 725	5	65 676	4	35 531
	3	542 921 229	36 890	511 417 448	1 779	26 743 611	212	3 144 502	62	929 129	19	223 046	14	346 452	10	117 041	19	222 711
	4	520 762 448	35 785	489 845 792	1 808	25 845 589	236	3 174 912	68	1 156 416	29	385 273	10	181 501	7	172 964	23	202 320
	5	498 229 783	34 835	469 456 106	1 679	23 384 417	227	3 200 515	74	1 125 886	35	658 185	24	314 772	6	89 901	14	294 292
	6	477 217 707	33 674	446 251 272	1 835	25 532 355	232	3 349 875	65	1 029 298	31	473 744	23	388 400	12	192 763	15	175 360
	7	454 989 142	32 651	426 658 064	1 777	23 683 554	197	2 994 348	49	600 856	25	450 598	21	335 514	16	266 208	23	326 303
	8	435 559 339	31 962	411 904 051	1 361	18 164 046	274	3 857 209	59	769 801	25	294 974	16	330 233	15	239 026	22	277 518
	9	416 047 456	30 747	388 809 087	1 600	22 098 400	225	3 255 496	69	972 590	29	463 018	16	198 176	10	250 690	18	220 683
	10	396 194 878	29 784	371 646 145	1 521	19 896 040	190	2 905 376	61	798 291	46	602 774	16	238 710	8	107 542	22	271 327
	11	379 523 956	28 973	356 805 071	1 368	17 380 218	259	3 533 545	59	688 168	36	550 535	32	419 334	9	147 085	16	173 313
12	363 202 394	28 050	338 739 323	1 518	19 188 943	232	2 985 751	91	1 198 847	35	405 188	27	457 492	21	226 849	16	299 494	
2019	1	345 436 207	27 282	323 996 069	1 283	15 634 723	266	3 701 185	77	969 363	51	536 728	25	337 171	13	260 967	28	271 974
	2	329 422 663	26 523	309 644 271	1 217	14 852 012	209	2 842 765	85	1 034 631	41	484 820	34	349 933	18	214 230	23	317 848
	3	312 679 902	25 342	290 413 127	1 422	17 283 818	239	2 905 327	62	731 570	55	745 639	26	366 191	19	234 229	34	281 114
	4	298 679 541	24 821	280 472 318	1 191	13 491 958	218	2 850 262	73	849 277	26	467 324	29	309 074	18	239 327	27	253 654
	5	284 575 016	23 851	264 249 139	1 347	15 888 435	199	2 367 272	82	1 209 909	37	527 244	11	145 534	19	187 483	30	436 240
	6	269 922 431	23 141	252 071 464	1 150	13 247 647	214	2 814 955	62	849 428	35	540 646	19	320 411	7	77 880	21	207 938
	7	254 830 325	22 375	240 031 406	976	10 957 009	188	2 305 215	60	801 787	20	288 148	20	236 305	12	210 455	22	233 947
	8	241 882 519	21 313	225 490 908	1 156	12 618 376	208	2 478 853	43	499 167	31	446 438	13	208 257	13	140 520	15	251 652
	9	228 367 403	20 583	213 662 963	1 009	11 390 418	184	2 063 041	39	480 278	25	404 159	19	252 907	7	113 636	20	223 810
	10	214 643 114	19 825	201 679 138	914	9 730 360	164	1 964 906	45	515 890	23	353 595	11	171 920	14	227 306	13	173 634
	11	203 084 309	18 933	188 653 612	1 023	10 563 460	190	2 463 469	52	698 964	28	383 615	14	251 246	5	69 942	20	247 742
	12	191 077 183	18 220	178 061 424	964	9 390 784	177	2 261 250	50	608 238	28	464 237	13	191 209	6	100 041	12	138 888

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	from	01.12.2020
Interest Period	from	30.12.2020
	to	25.01.2021
	=	26 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q4			2019 Q1			2019 Q2			2019 Q3			2019 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2018 4	1 168	4	300	300	868	997	1 297	- 129	-	1 297	- 129	-	1 297	- 129	-	1 297	- 129
2019 1	328 028	27				89 932	89 932	238 096	105 981	195 913	132 115	17 918	213 832	114 196	9 082	222 913	105 115
2019 2	671 972	52							114 622	114 622	557 350	240 138	354 759	317 212	111 792	466 552	205 420
2019 3	824 504	63										166 800	166 800	657 704	232 748	399 548	424 956
2019 4	720 756	54													115 397	115 397	605 359
2020 1	870 936	85															
2020 2	897 831	78															
2020 3	709 409	57															
2020 4	559 764	45															

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
2018 4	1 168	4		1 297	- 129		1 297	- 129		1 297	- 129		1 297	- 129
2019 1	328 028	27	3 016	225 929	102 099	3 913	229 842	98 186	2 959	232 801	95 226	8 170	240 972	87 056
2019 2	671 972	52	8 668	475 220	196 752	5 417	480 637	191 334	4 263	484 900	187 072	14 199	499 099	172 873
2019 3	824 504	63	130 776	530 325	294 180	13 645	543 970	280 534	9 285	553 255	271 249	5 503	558 758	265 747
2019 4	720 756	54	249 913	365 309	355 446	65 634	430 944	289 812	52 625	483 568	237 187	17 251	500 819	219 936
2020 1	870 936	85	132 476	132 476	738 460	228 479	360 955	509 981	110 322	471 278	399 658	10 527	481 804	389 132
2020 2	897 831	78				231 568	231 568	666 263	282 367	513 935	383 896	77 812	591 747	306 084
2020 3	709 409	57							161 957	161 957	547 452	181 451	343 408	366 001
2020 4	559 764	45										153 682	153 682	406 082

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28. Priority of Payments - Revenue

Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	25
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days



Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	722 293,89	EUR
Senior Expenses	-	14 312,06	EUR
Servicing Fee	-	82 269,34	EUR
Tranche A Loan Interest to Issuer	-	29 603,92	EUR
Tranche B Loan Interest to Issuer	-	16 819,00	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	-	122 437,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	56 917,10	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		387 035,47	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 323 908,61	EUR
Senior Expenses	-	12 010,92	EUR
Issuer Swap Interest Amount	-	29 603,92	EUR
Interest Class A Notes	-	-	EUR
Interest Class B Notes	-	16 819,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 016 303,57	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	122 437,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	-	EUR
Principal Issuer Subordinated Loan	-	56 917,10	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		56 917,10	EUR

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29. Priority of Payments - Redemption

Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	25
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	12 134 704,45	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	12 134 704,45	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	12 134 704,45	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	-	10 173 324,80	EUR
(ii) Principal Payments on Class B Notes	-	860 875,35	EUR
(iii) Principal Payments on Class C Notes	-	1 100 504,30	EUR
<i>Only after the Class A Notes, the Class B Notes and the Class C Notes have been redeemed in full</i>			
Principal Payments on Class D Notes	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (n)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	56 917,10	EUR
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Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller	387 035,47	EUR
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30. Transaction Costs



Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	14 312,06				
Interest accrued for the Period	EUR	152 156,00	-	16 819,00	122 437,00	12 900,00
Cumulative Interest accrued	EUR	6 459 145,00	122 999,00	729 221,00	5 272 815,00	334 110,00
Interest Payments	EUR	152 156,00	-	16 819,00	122 437,00	12 900,00
Cumulative Interest Payments	EUR	6 459 145,00	122 999,00	729 221,00	5 272 815,00	334 110,00
Interest accrued on Subordinated Loan for the Period	EUR	-				
Cumulative Interest accrued on Subordinated Loan	EUR	2 342,34				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	2 342,34				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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31. Contact Details



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Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	25	
Monthly Period	01.12.2020	
Interest Period	from	30.12.2020
	to	25.01.2021
	=	26 days