

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.11.2020				
Payment date	25.11.2020			Following payment dates:	29.12.2020
Period No	23				25.01.2021
Monthly Period	01.10.2020				
Interest Period	from 27.10.2020	to	25.11.2020	=	29 days
Cut-Off date	31.10.2020				

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1. Portfolio Information



Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	23	
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Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

	Current Period	
Outstanding receivables	Aggregated Outstanding	Principal Amount
Opening balance	228 367 402,76	EUR
Scheduled Loan Principal Repayments	6 020 097,61	EUR
Prepayments	7 530 557,15	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	13 550 654,76	EUR
New Defaulted Auto Loans in Period	173 633,59	EUR
Closing Balance	214 643 114,41	EUR
Principal Recoveries on loans in default	110 127,46	EUR
Total revenue collections		
Revenue and fees received on loan balances	727 938,79	EUR
Interest Recoveries on loans in default	11 037,78	EUR
Total Revenue Received in Period	738 976,57	EUR
# Loans		
At beginning of period	21 866	Loans
Paid in Full	857	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	13	Loans
At end of period	20 996	Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	23
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	733 975,10	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	67 480,54	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	801 455,64	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	278 258,75	EUR
b. Reserve Fund	1 209 005,45	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	1 487 264,20	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	23				
Monthly Period	01.10.2020				
Interest Period	from 27.10.2020	to	25.11.2020	=	29 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	13 660 782,22	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	13 660 782,22	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	13 660 782,22	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	13 660 782,22	EUR

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4. Reserve Accounts



Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	23
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

Note Balance

Beginning of Period	230 799 288,13 EUR
End of Period	217 138 505,91 EUR

Liquidity Reserve

Beginning of Period	0,5 %	1 209 005,45 EUR
Cash Outflow		1 209 005,45 EUR
Cash Inflow		1 141 524,91 EUR
End of Period	0,5 %	1 141 524,91 EUR
Required Reserve Amount	0,5 %	1 141 524,91 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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6. Note Principal



Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	23
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	191 357 177,18	16 192 806,11	21 249 304,84	2 000 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	11 450 039,89	968 912,06	1 241 830,27	-	EUR
End of Period	179 907 137,29	15 223 894,05	20 007 474,57	2 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	431 885,37	2 000 000,00	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	173 633,59	-	EUR
Principal Recoveries	-	-	110 127,46	-	EUR
End of Period	-	-	495 391,50	2 000 000,00	EUR

Net Note Principal

Beginning of Period	191 357 177,18	16 192 806,11	20 817 419,47	-	EUR
End of Period	179 907 137,29	15 223 894,05	19 512 083,07	-	EUR

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7. Outstanding Notes

Reporting Date	27.11.2020	
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Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days



1. Note Balance

	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS1910883526	XS1910895611	XS1910895884	XS1910896007
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	89,99 %	4,21 %	5,50 %	0,003006163
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	230 799 288,13	191 357 177,18	16 192 806,11	21 249 304,84	2 000 000,00
Available Distribution Amount	13 660 782,22				
Amortisation	13 660 782,22				
Redemption per Class	13 660 782,22	11 450 039,89	968 912,06	1 241 830,27	-
Redemption per Note		1 912,48	3 460,40	3 392,98	-
Class Principal Outstanding Closing Balance	217 138 505,91	179 907 137,29	15 223 894,05	20 007 474,57	2 000 000,00
Current Tranching	100 %	82,85 %	7,01 %	9,21 %	0,92 %
Current Pool Factor		0,30	0,54	0,55	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(30/360)	(30/360)	(30/360)
Interest Days	29				
Principal Outstanding per Note Beginning of Period		31 962,11	57 831,45	58 058,21	100 000,00
>Principal Repayment per note		1 912,48	3 460,40	3 392,98	-
Principal Outstanding per Note End of Period		30 049,63	54 371,05	54 665,23	100 000,00
>Interest accrued for the period		-	67,47	374,48	645,00
Interest Payment	168 849,62	-	18 891,61	137 058,02	12 900,00
Interest Payment per Note		-	67,47	374,48	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)	19,53 %	12,52 %	3,31 %	2,39 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	20,06 %	13,05 %	3,31 %	2,39 %
Current CE (Subordination)	17,15 %	10,14 %	0,92 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)	17,67 %	10,66 %	0,92 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.11.2020
Payment date 25.11.2020
Period No 23
Monthly Period 01.10.2020
Interest Period : 27.10.2020 to 25.11.2020 = 29 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

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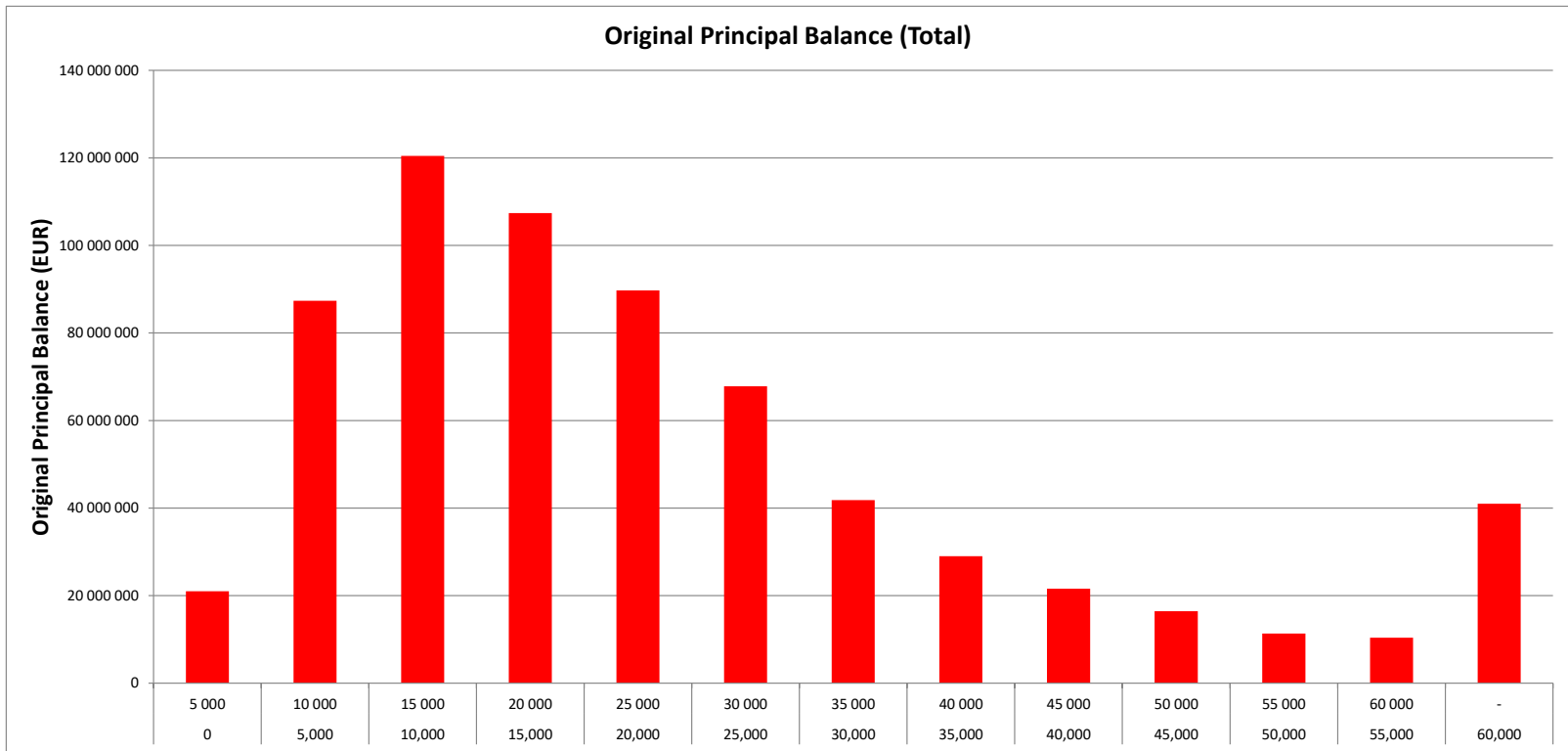
Average amount - all: 15 089

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

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9.b Original Principal Balance Graph

Reporting Date	27.11.2020	
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10.a Outstanding Principal Balance

Reporting Date	27.11.2020				
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Interest Period	from	27.10.2020	to	25.11.2020	= 29 days



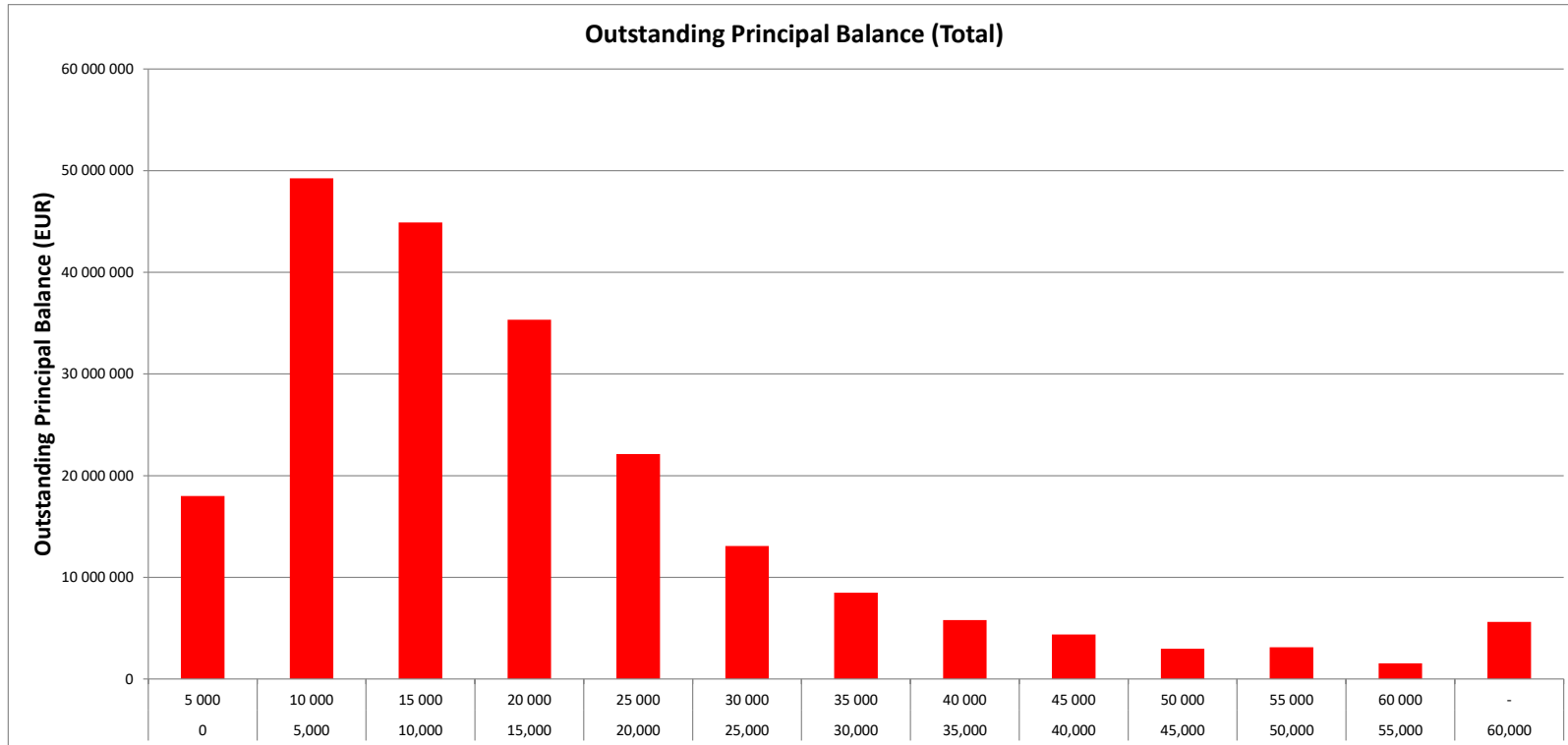
Average amount - all: 10 223

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	6 285	18 007 669	8,39 %	20,3	32,2	
	5 000	10 000	6 768	49 250 470	22,95 %	26,9	31,7	
	10 000	15 000	3 678	44 908 443	20,92 %	28,1	31,3	
	15 000	20 000	2 044	35 344 707	16,47 %	28,8	30,8	
	20 000	25 000	1 001	22 133 073	10,31 %	28,9	30,8	
	25 000	30 000	479	13 084 624	6,10 %	28,7	31,1	
	30 000	35 000	263	8 489 334	3,96 %	28,8	31,3	
	35 000	40 000	155	5 795 484	2,70 %	29,1	30,9	
	40 000	45 000	103	4 379 718	2,04 %	28,6	31,4	
	45 000	50 000	63	2 972 829	1,39 %	30,0	30,9	
	50 000	55 000	60	3 122 442	1,45 %	29,8	30,8	
	55 000	60 000	27	1 536 848	0,72 %	30,3	30,6	
	60 000	-	70	5 617 473	2,62 %	28,1	31,8	
	Total			20 996	214 643 114	100 %	27,5	31,3

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10.b Outstanding Principal Balance Graph

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11.a Geographical Distribution

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Payment date	25.11.2020	
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Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

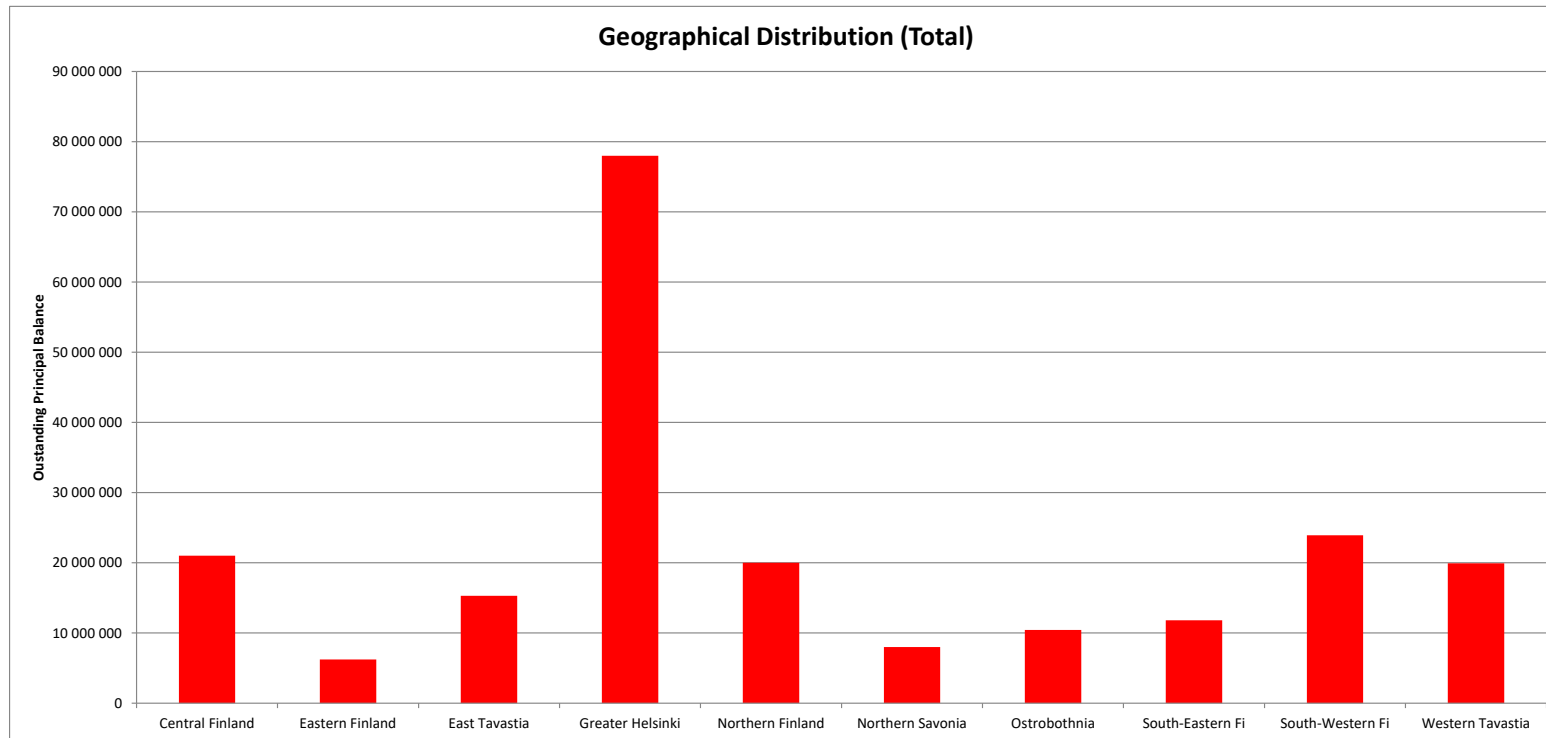


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 220	21 004 327	9,79 %	27,5	31,4	
Eastern Finland	644	6 220 924	2,90 %	27,4	31,0	
East Tavastia	1 574	15 308 623	7,13 %	27,4	31,5	
Greater Helsinki	6 775	78 001 907	36,34 %	27,6	31,3	
Northern Finland	1 925	20 013 841	9,32 %	27,9	31,0	
Northern Savonia	848	8 002 615	3,73 %	27,0	31,4	
Ostrobothnia	1 275	10 445 836	4,87 %	27,1	31,0	
South-Eastern Fi	1 265	11 803 205	5,50 %	27,2	31,6	
South-Western Fi	2 522	23 922 678	11,15 %	27,7	31,3	
Western Tavastia	1 948	19 919 158	9,28 %	27,5	31,3	
Total	20 996	214 643 114	100 %	27,5	31,3	

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11.b Geographical Distribution Graph

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12.a Interest Rate

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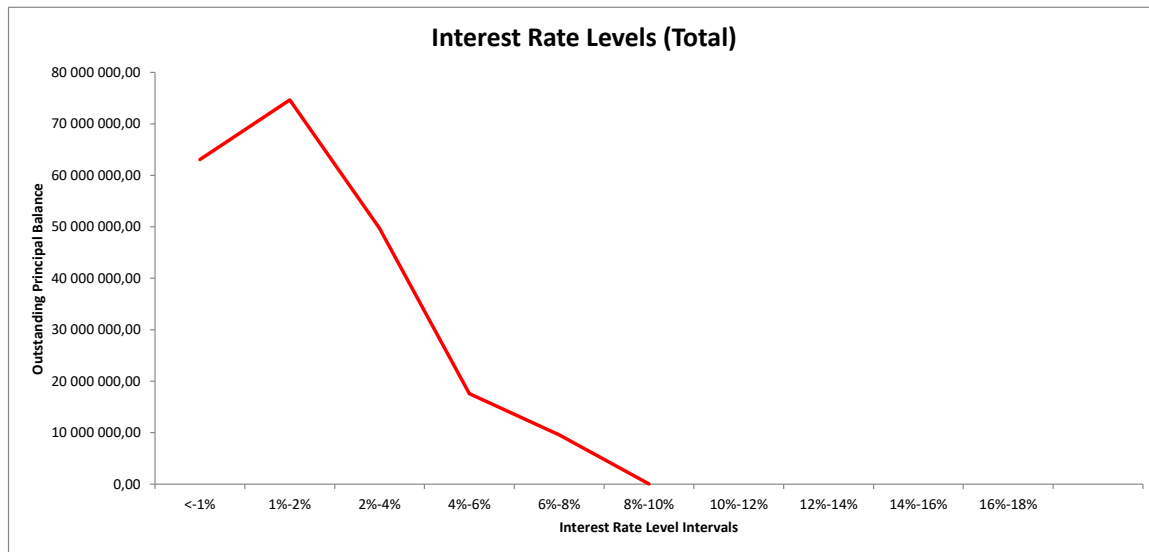


TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0	1 %	5 023	63 062 655	29,38 %	28,6	30,8	
0	2 %	6 027	74 648 267	34,78 %	27,2	31,8	
0	4 %	5 234	49 719 244	23,16 %	27,3	31,2	
0	6 %	2 788	17 580 758	8,19 %	26,8	31,1	
0	8 %	1 907	9 582 987	4,46 %	25,9	31,1	
0	10 %	16	46 852	0,02 %	23,6	32,6	
0	12 %						
0	14 %	1	2 351	0,00 %	14,0	33,0	
0	16 %						
0	18 %						
0	-						
Total		20 996	214 643 114	100 %	27,5	31,3	

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12.b Interest Rate

Reporting Date	27.11.2020	
Payment date	25.11.2020	
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Interest Period	from	27.10.2020
	to	25.11.2020
	=	29 days



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13.a Remaining Terms



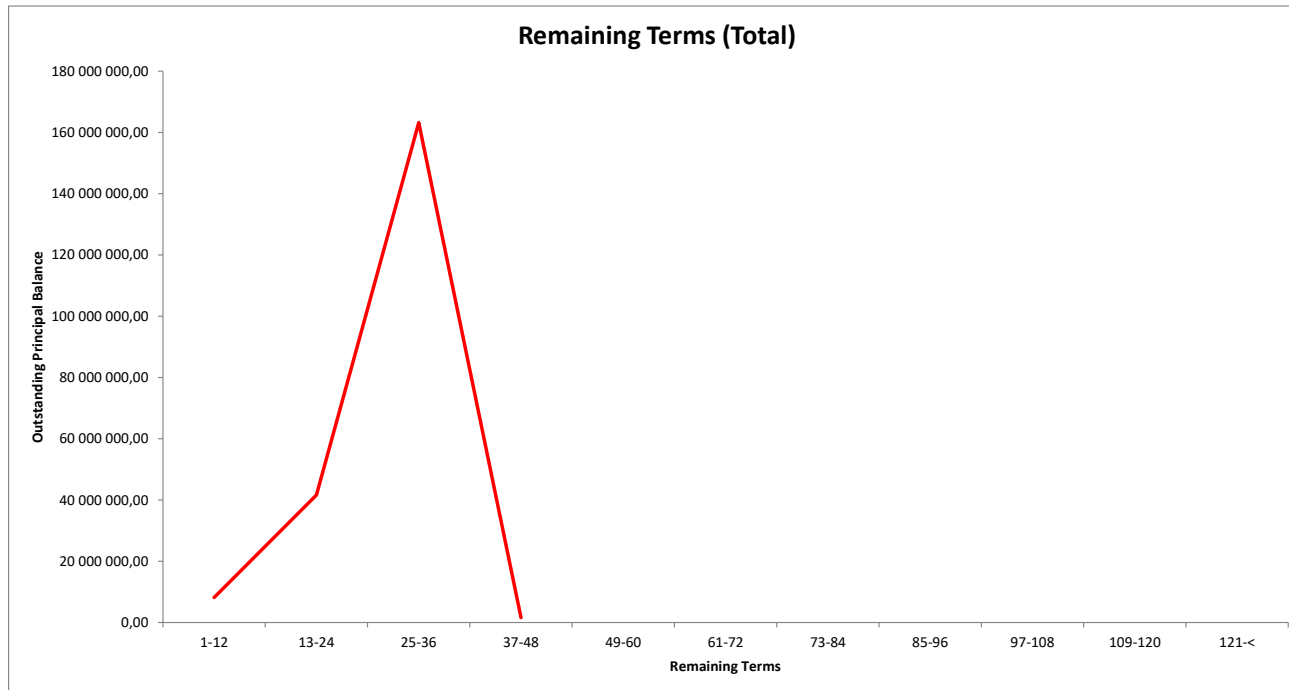
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		TOTAL						
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0			25	25 330	0,01 %	0,0	46,0
	1			12	2 657	3,81 %	7,8	33,3
	13			24	5 384	19,40 %	21,0	35,0
	25			36	12 847	76,03 %	30,1	30,3
	37			48	83	0,75 %	37,4	26,4
	49			60				
	61			72				
	73			84				
	85			96				
	97			108				
	109			120				
	121	-						
Total				20 996	214 643 114	100 %	27,5	31,3

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13.b Remaining Terms

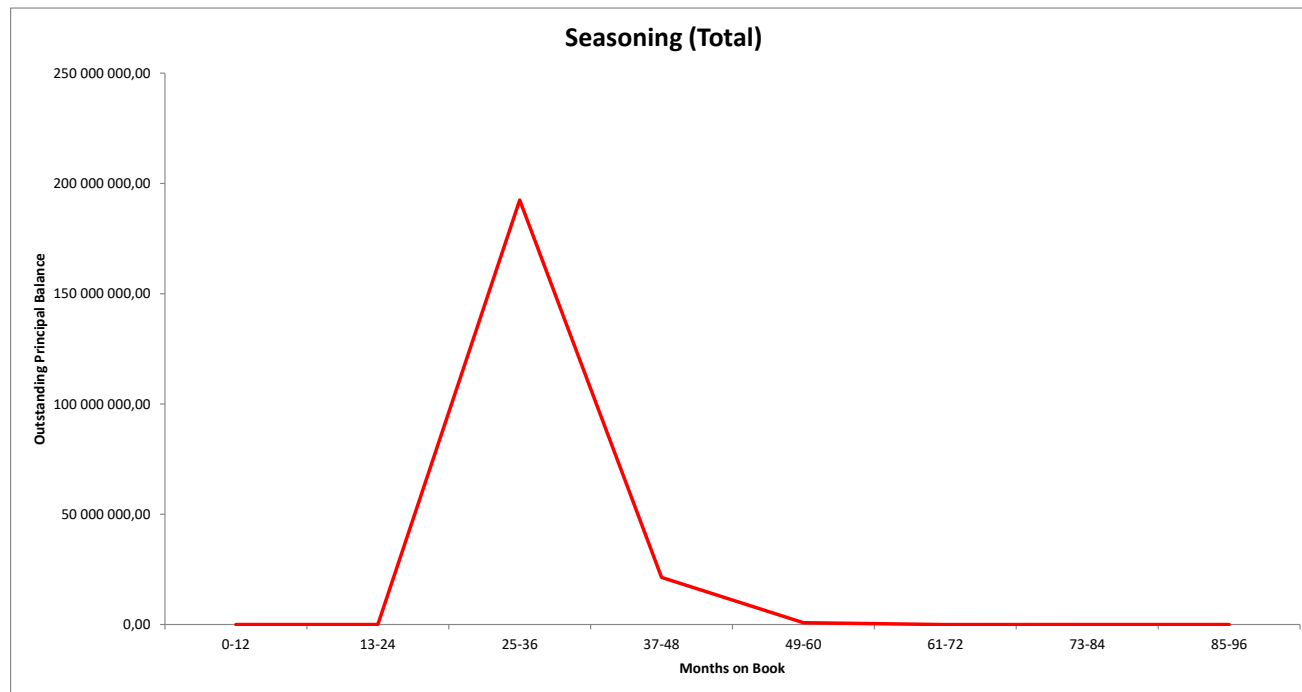
Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	23				
Monthly Period	01.10.2020				
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

14.b Seasoning

Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	23				
Monthly Period	01.10.2020				
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

15.a Balloon loans



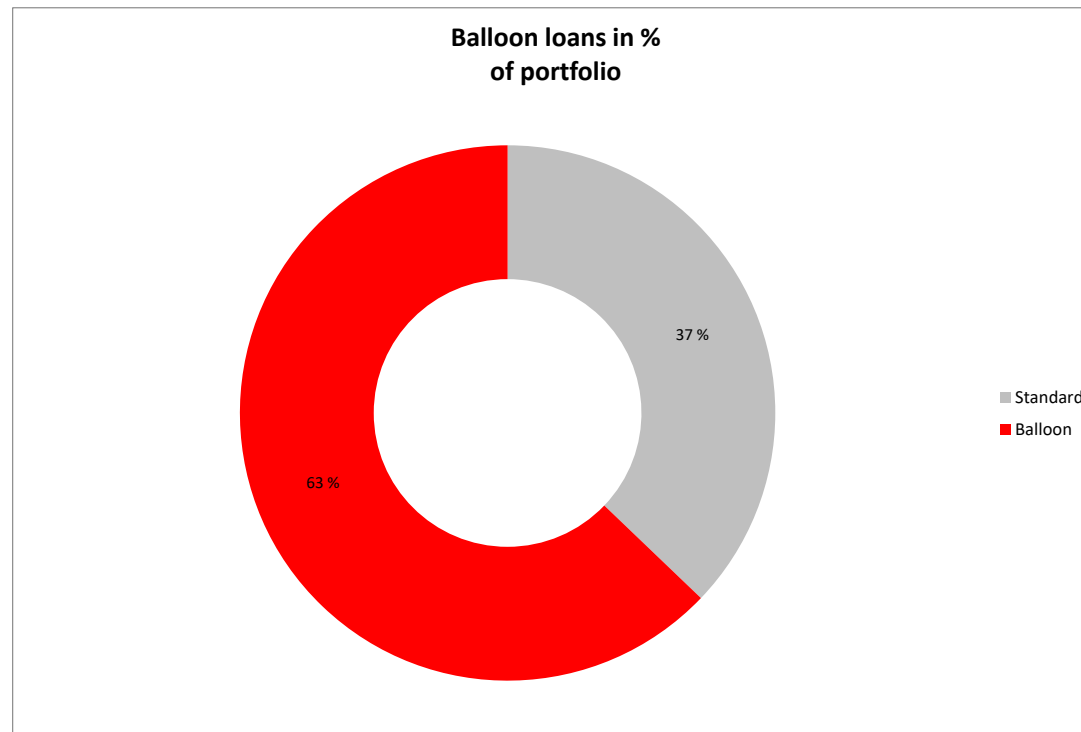
Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	23	
Monthly Period	01.10.2020	
Interest Period	from	27.10.2020
	to	25.11.2020
	=	29 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		13 065	79 747 439	37,2 %	2 131	0,0 %	26,4	31,0
Balloon		7 931	134 895 676	62,8 %	67 186 349	49,8 %	28,2	31,4
Total		20 996	214 643 114	100 %	67 188 480	31 %	27,5	31,3

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

15.b Balloon loans

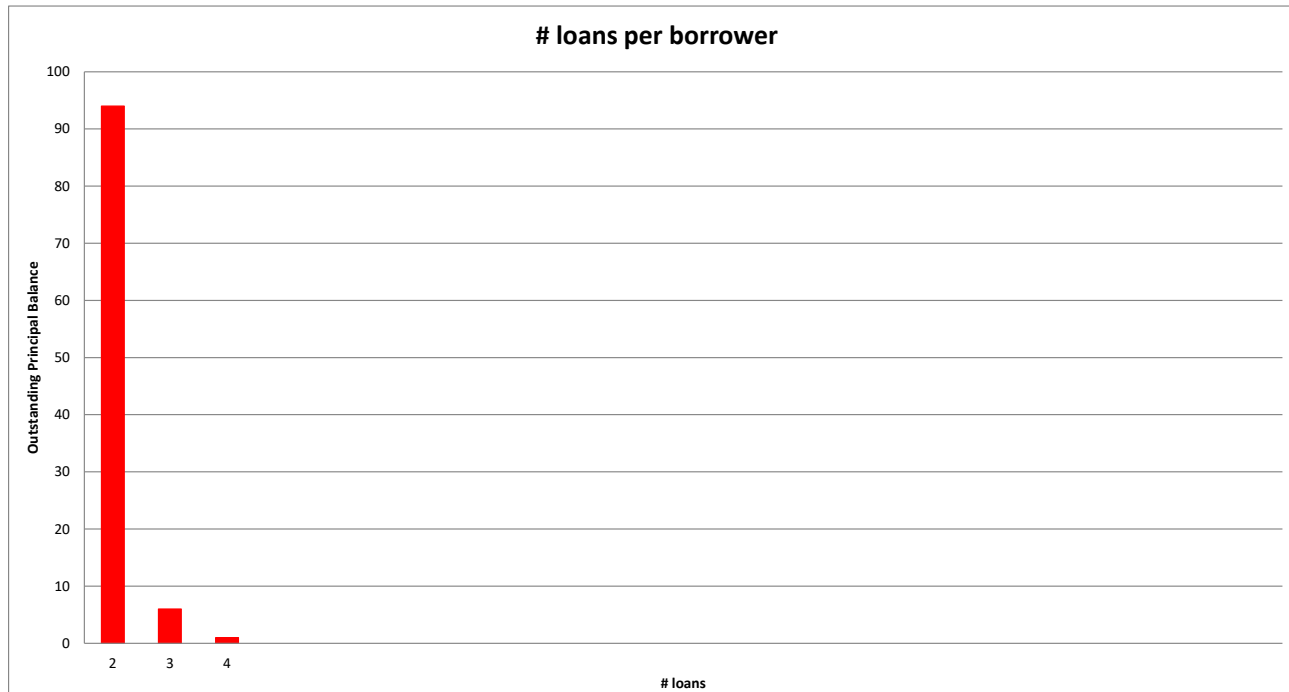
Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	23	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days



SCF Rahoituspalvelut VII DAC
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16.b # loans per borrower

Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	23	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	23	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

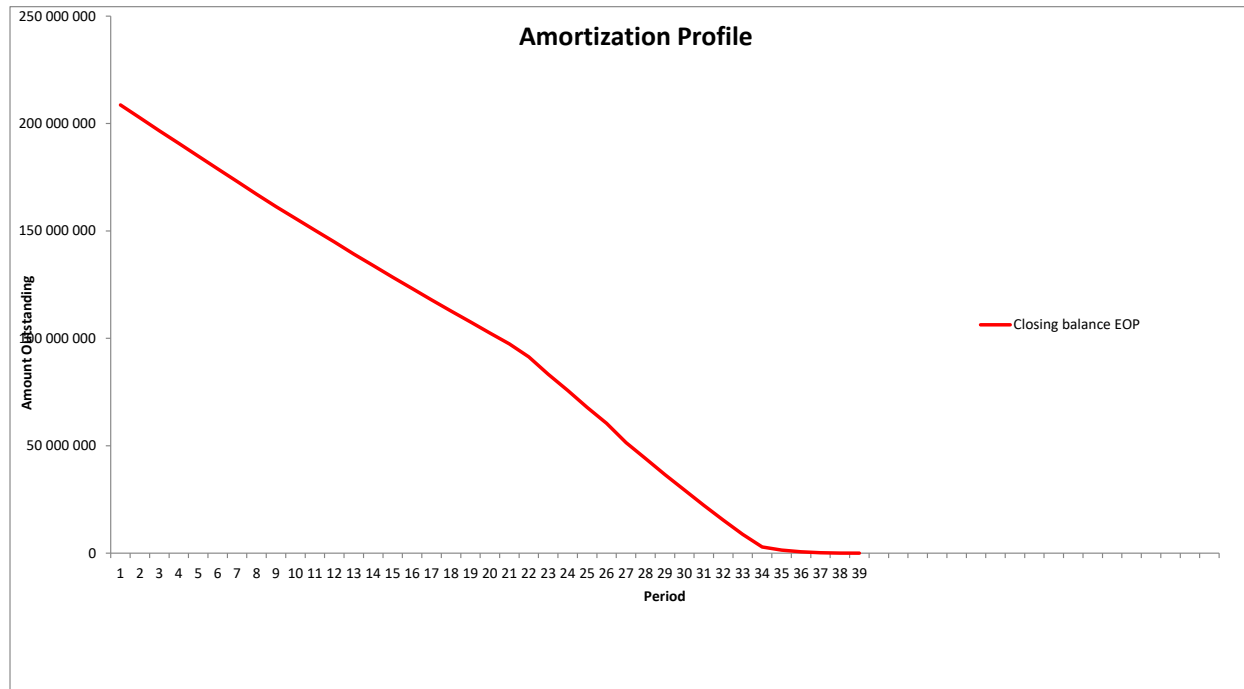
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	214 643 114	208 666 744	5 976 371	403 159	2,28 %	97,22 %
2	208 666 744	202 679 398	5 987 346	390 552	2,27 %	94,43 %
3	202 679 398	196 693 837	5 985 561	377 917	2,26 %	91,64 %
4	196 693 837	190 791 080	5 902 756	365 358	2,25 %	88,89 %
5	190 791 080	184 791 903	5 999 177	352 901	2,24 %	86,09 %
6	184 791 903	178 981 841	5 810 061	340 425	2,23 %	83,39 %
7	178 981 841	173 099 010	5 882 831	328 194	2,22 %	80,65 %
8	173 099 010	167 116 700	5 982 310	315 793	2,21 %	77,86 %
9	167 116 700	161 327 083	5 789 617	303 374	2,20 %	75,16 %
10	161 327 083	155 842 659	5 484 424	291 284	2,19 %	72,61 %
11	155 842 659	150 337 818	5 504 841	279 857	2,18 %	70,04 %
12	150 337 818	144 860 486	5 477 332	268 502	2,16 %	67,49 %
13	144 860 486	139 309 904	5 550 582	257 205	2,15 %	64,90 %
14	139 309 904	133 928 398	5 381 506	245 744	2,14 %	62,40 %
15	133 928 398	128 500 144	5 428 254	234 714	2,12 %	59,87 %
16	128 500 144	123 181 859	5 318 285	223 654	2,11 %	57,39 %
17	123 181 859	117 935 863	5 245 996	212 749	2,09 %	54,95 %
18	117 935 863	112 740 679	5 195 184	202 029	2,08 %	52,52 %
19	112 740 679	107 630 223	5 110 455	191 422	2,06 %	50,14 %
20	107 630 223	102 478 327	5 151 896	181 089	2,04 %	47,74 %

Amortization profile (first 20 periods)

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

17.b Amortization Profile

Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	23	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

18.a Payment Holidays



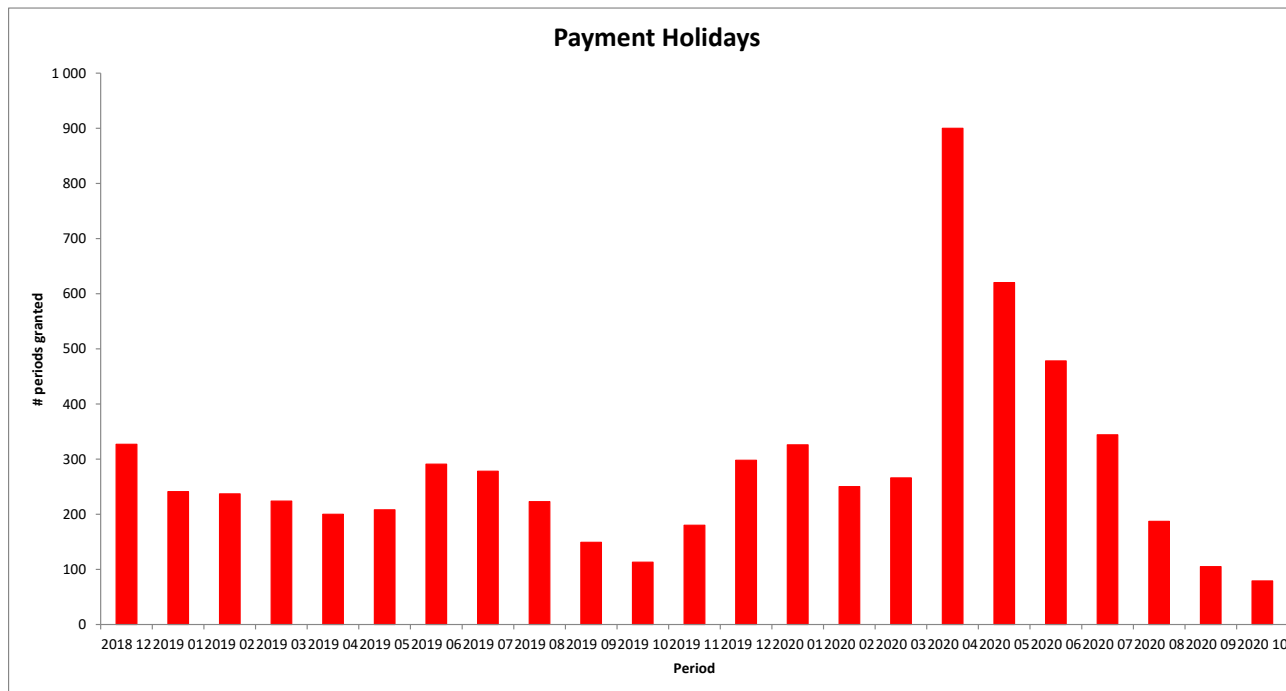
Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	23	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	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	
Total:	6 524	9 059	2 783 330	96 632 736	

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

18.b Payment Holidays

Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	23				
Monthly Period	01.10.2020				
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	23
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

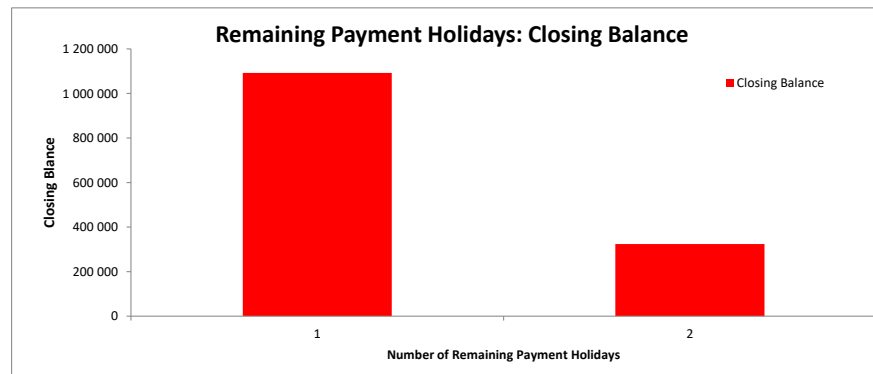
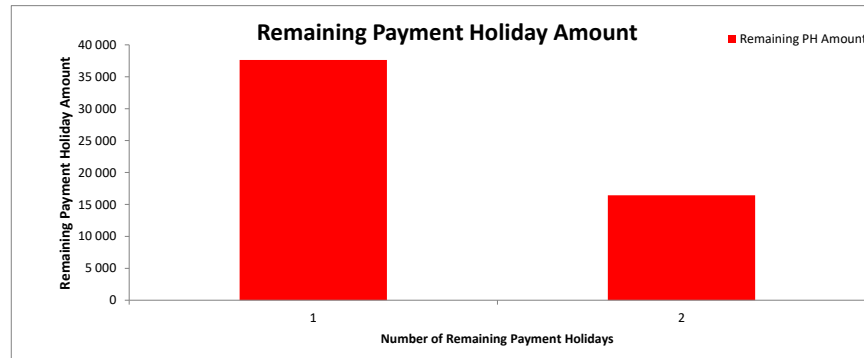
Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	86	37 631	1 092 089
	2	24	16 441	324 242
	Total	110	54 072	1 416 331

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

18.d Remaining Payment Holidays



Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	23
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

19.a Downpayment



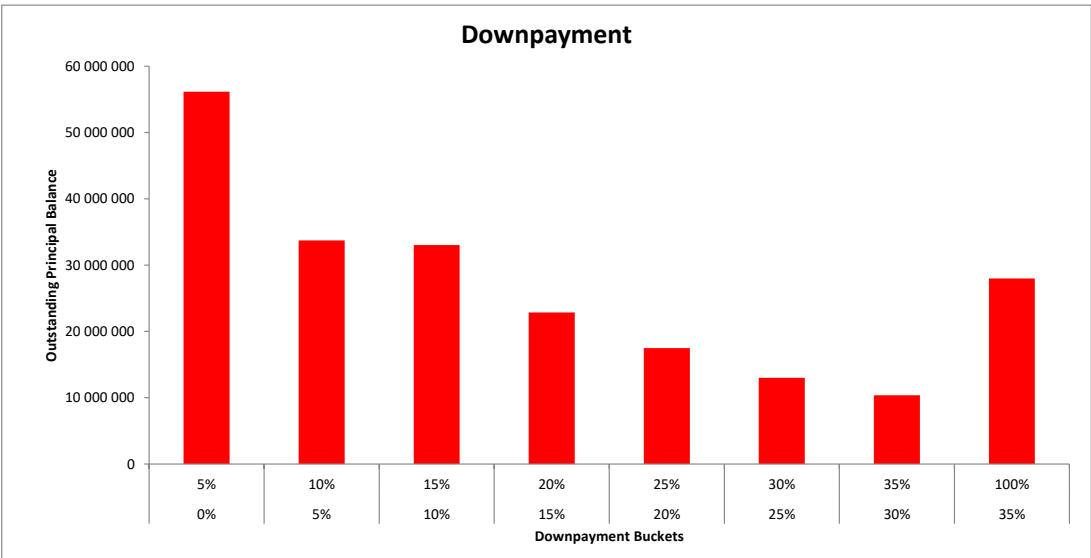
Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	23	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	4 679	56 163 233	26,17 %	28,2	31,3
	5 %	10 %	2 821	33 718 914	15,71 %	28,4	31,3
	10 %	15 %	2 992	33 031 925	15,39 %	27,8	31,5
	15 %	20 %	2 172	22 872 778	10,66 %	27,5	31,5
	20 %	25 %	1 723	17 484 005	8,15 %	27,4	31,2
	25 %	30 %	1 380	13 003 808	6,06 %	26,7	31,3
	30 %	35 %	1 091	10 379 842	4,84 %	27,2	31,2
	35 %	100 %	4 138	27 988 608	13,04 %	25,6	31,0
Total			20 996	214 643 114	100 %	27,5	31,3

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	23	
Monthly Period	01.10.2020	
Interest Period	from	27.10.2020
	to	25.11.2020
	=	29 days



SCF Rahoituspalvelut VII DAC
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20.a Vehicle Condition

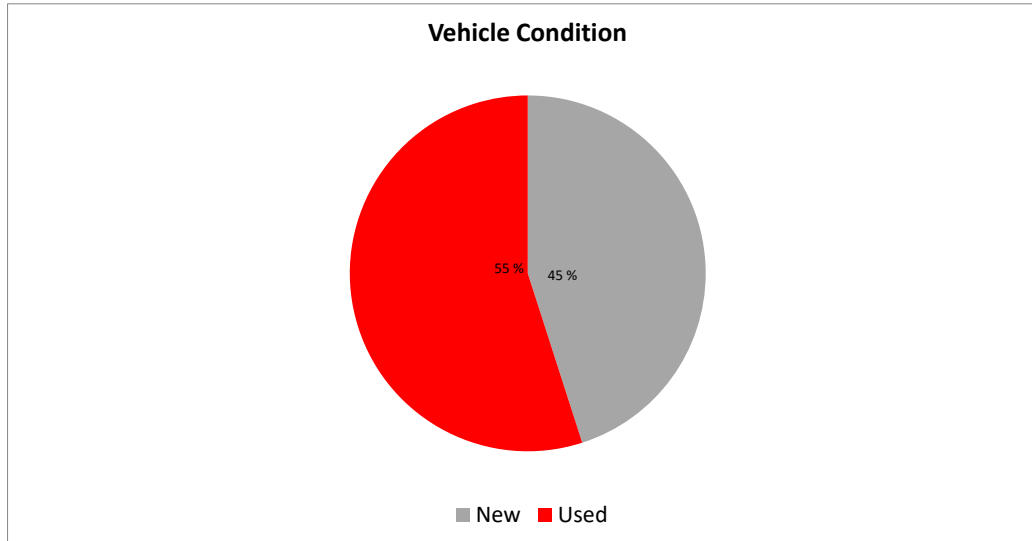


Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	23
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 535	96 693 253	45,05 %	28,0	31,0
	Used	14 461	117 949 862	54,95 %	27,2	31,5
	Total	20 996	214 643 114	100 %	27,5	31,3

20.b Vehicle Condition

Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	23				
Monthly Period	01.10.2020				
Interest Period	from 27.10.2020	to 25.11.2020	=	29 days	



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

21.a Borrower Type



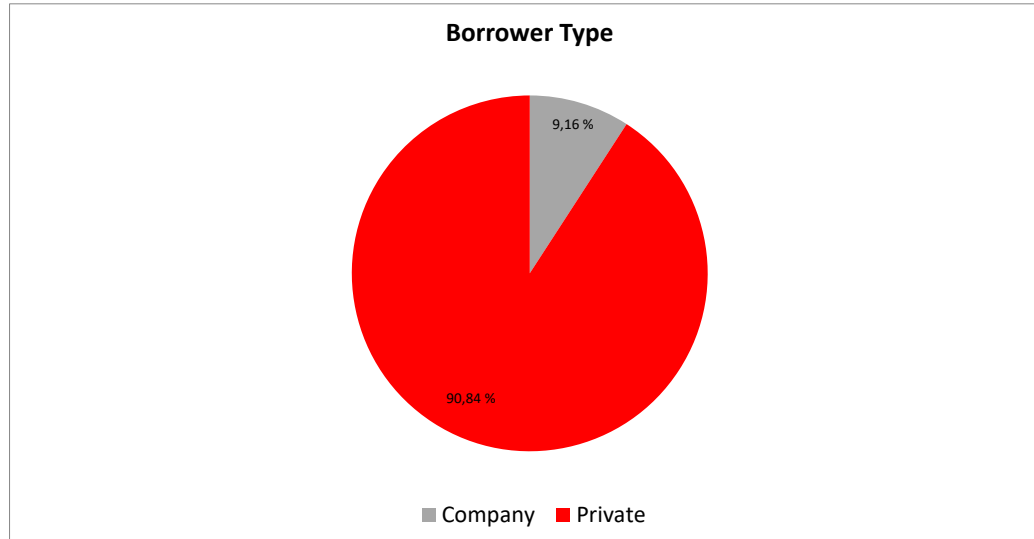
Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	23
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 442	19 659 936	9,16 %	26,8	31,5
	Private	19 554	194 983 178	90,84 %	27,6	31,3
	Total	20 996	214 643 114	100 %	27,5	31,3

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21.b Borrower Type

Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	23				
Monthly Period	01.10.2020				
Interest Period	from 27.10.2020	to 25.11.2020	=	29 days	



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

22.a Vehicle type



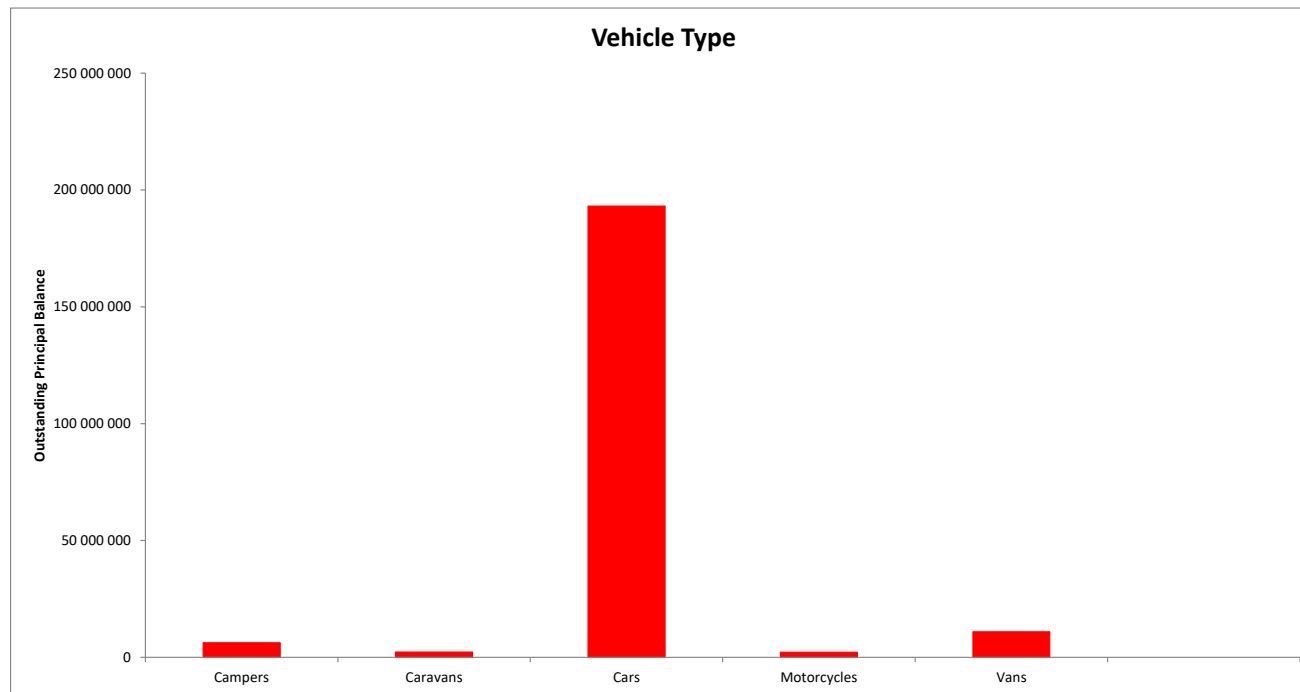
Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	23				
Monthly Period	01.10.2020				
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	300	6 220 183	2,9 %	28,9	30,9
	Caravans	214	2 240 167	1,0 %	29,8	29,8
	Cars	19 064	193 066 597	89,9 %	27,5	31,3
	Motorcycles	344	2 152 293	1,0 %	28,4	29,3
	Vans	1 074	10 963 874	5,1 %	27,0	31,6
		20 996	214 643 114	100 %	27,5	31,3

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

22.b Vehicle type

Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	23	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days



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23.a Restructured Loans



Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	23	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

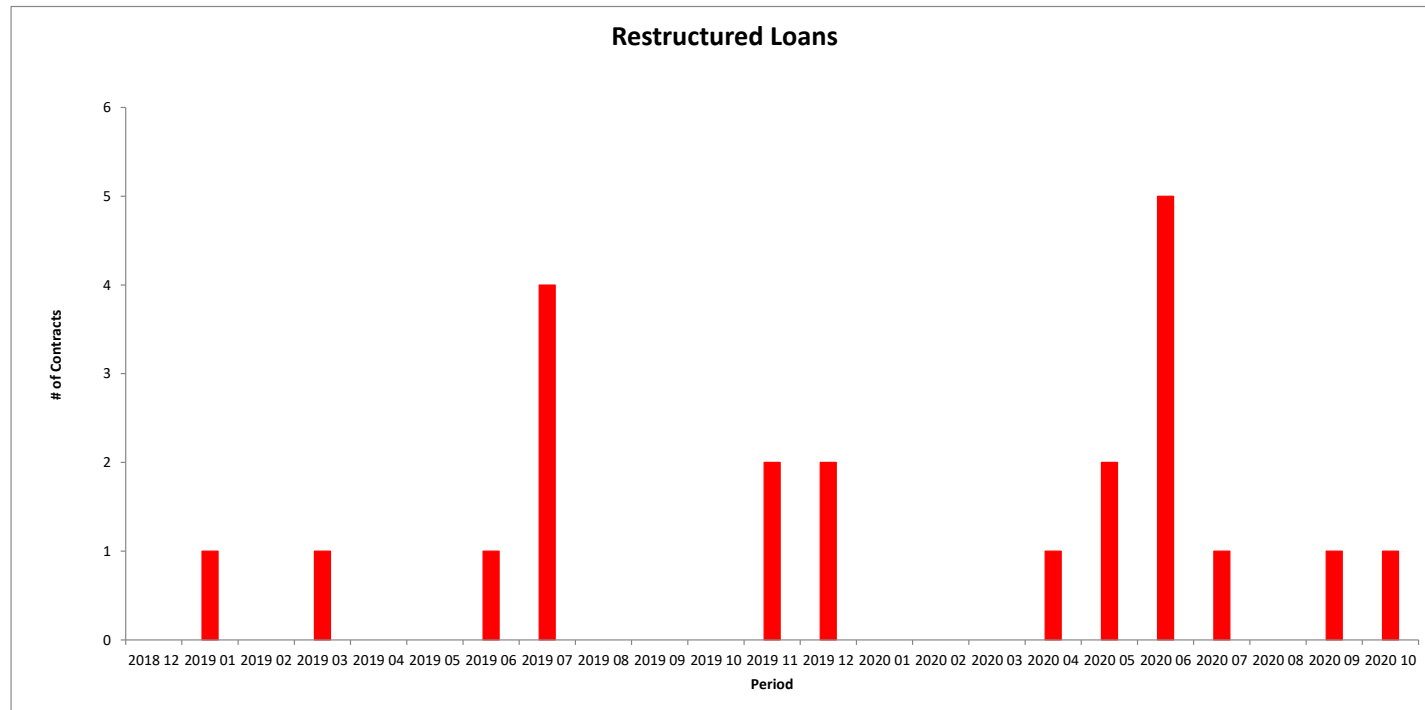
TOTAL		
Period	No	Outstanding balance
2018 12	0	0
2019 01	1	6 294
2019 02	0	0
2019 03	1	9 226
2019 04	0	0
2019 05	0	0
2019 06	1	3 728
2019 07	4	63 323
2019 08	0	0
2019 09	0	0
2019 10	0	0
2019 11	2	20 062
2019 12	2	51 206
2020 01	0	0
2020 02	0	0
2020 03	0	0
2020 04	1	55 313
2020 05	2	14 191
2020 06	5	81 659
2020 07	1	17 881
2020 08	0	0
2020 09	1	13 409
2020 10	1	3 921
2020 11		
2020 12		
	22	340 212

Restructured

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23.b Restructured Loans

Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	23
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days



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24.a Dynamic Interest rate



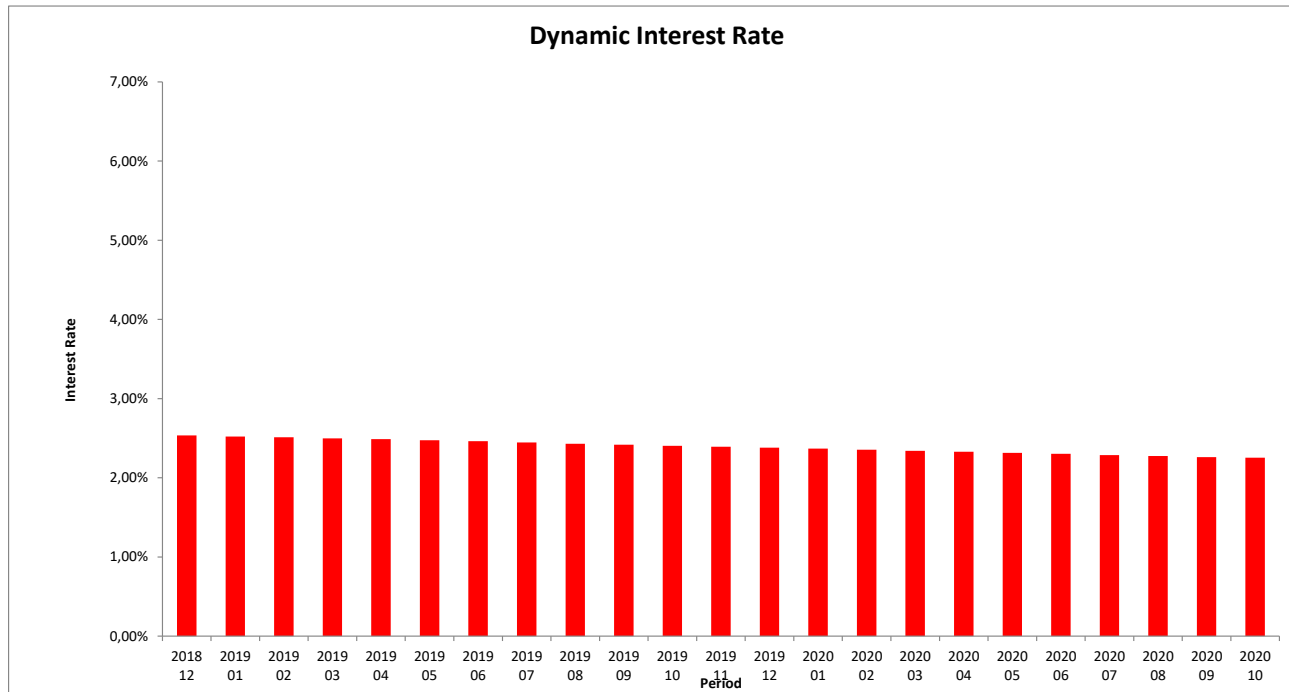
Reporting Date	27.11.2020					
Payment date	25.11.2020					
Period No	23					
Monthly Period	from	01.10.2020	to	25.11.2020	=	29 days
Interest Period		27.10.2020				

	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			
2020 12			

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24.b Dynamic Interest Rate

Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	23				
Monthly Period	01.10.2020				
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days



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25.a Dynamic Pre-Payments



Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	23				
Monthly Period	01.10.2020	to	25.11.2020	=	29 days
Interest Period	from 27.10.2020	to	25.11.2020	=	29 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				
2020 12				

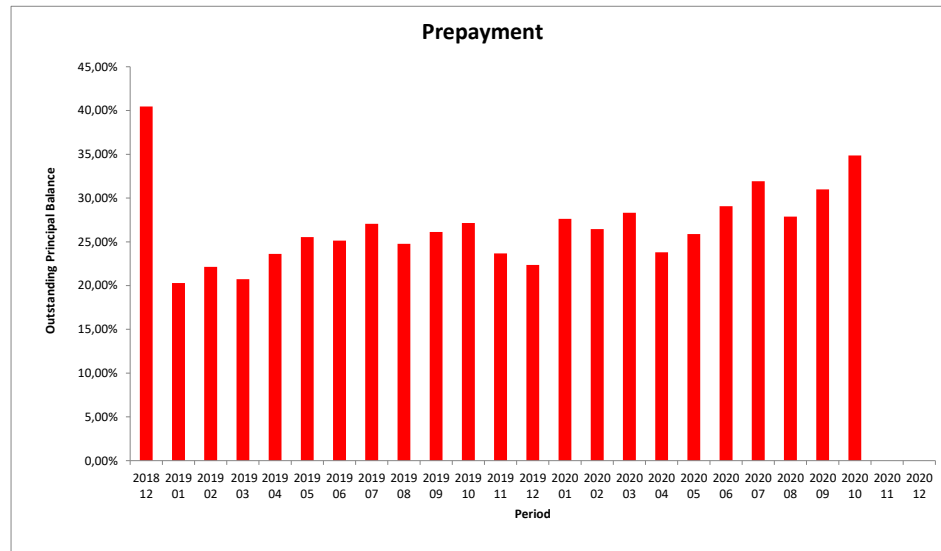
Dynamic Prepayment

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	23				
Monthly Period	01.10.2020				
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days



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26. Delinquency



Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	23	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 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																		
	12																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	23	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 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	173 634	13															

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	1 033	233 834	94 194
2019 2	671 972	52	8 668	475 220	196 752	5 417	480 637	191 334	4 263	484 900	187 072	1 408	486 308	185 664
2019 3	824 504	63	130 776	530 325	294 180	13 645	543 970	280 534	9 285	553 255	271 249	1 969	555 224	269 280
2019 4	720 756	54	249 913	365 309	355 446	65 634	430 944	289 812	52 625	483 568	237 187	3 626	487 195	233 561
2020 1	870 936	85	132 476	132 476	738 460	228 479	360 955	509 981	110 322	471 278	399 658	4 059	475 336	395 599
2020 2	897 831	78				231 568	231 568	666 263	282 367	513 935	383 896	53 533	567 468	330 364
2020 3	709 409	57							161 957	161 957	547 452	54 488	216 445	492 964
2020 4	173 634	13										7 120	7 120	166 514

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28. Priority of Payments - Revenue

Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	23
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days



Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	801 455,64	EUR
Senior Expenses	-	9 680,00	EUR
Servicing Fee	-	92 415,79	EUR
Tranche A Loan Interest to Issuer	-	37 088,21	EUR
Tranche B Loan Interest to Issuer	-	18 892,00	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	-	137 058,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	67 480,54	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		425 941,10	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 487 264,20	EUR
Senior Expenses	-	4 840,00	EUR
Issuer Swap Interest Amount	-	37 088,21	EUR
Interest Class A Notes	-	-	EUR
Interest Class B Notes	-	18 892,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 141 524,91	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	137 058,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	-	EUR
Principal Issuer Subordinated Loan	-	67 480,54	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		67 480,54	EUR

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29. Priority of Payments - Redemption

Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	23
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	13 660 782,22	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	13 660 782,22	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	13 660 782,22	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	-	11 450 039,89	EUR
(ii) Principal Payments on Class B Notes	-	968 912,06	EUR
(iii) Principal Payments on Class C Notes	-	1 241 830,27	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	-	0,00	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	67 480,54	EUR
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Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller	425 941,10	EUR
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30. Transaction Costs



Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	23	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	9 680,00				
Interest accrued for the Period	EUR	168 850,00	-	18 892,00	137 058,00	12 900,00
Cumulative Interest accrued	EUR	6 147 280,00	122 999,00	694 641,00	5 021 330,00	308 310,00
Interest Payments	EUR	168 850,00	-	18 892,00	137 058,00	12 900,00
Cumulative Interest Payments	EUR	6 147 280,00	122 999,00	694 641,00	5 021 330,00	308 310,00
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



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Morten Christopher Freberg Holme	+47 92 82 38 33	morten.holme@santanderconsumer.no
Joachim Joveng Rogne	+47 48 23 86 32	joachim.joveng.rogne@santanderconsumer.no
Kjetil Amundstad	+47 48 17 10 04	kjetil.amundstad@santanderconsumer.no

Risk

Christian Frederik Bull-Berg	+47 41 07 29 52	christian.frederik.bull.berg@santanderconsumer.no
Anders Staude	+47 99 00 40 52	anders.staude@santanderconsumer.no
Thomas Andrén Johansen	+ 47 91 82 42 44	thomas.andren.johansen@santanderconsumer.no

Reporting Date	27.11.2020						
Payment date	25.11.2020						
Period No	23						
Monthly Period	01.10.2020						
Interest Period	from 27.10.2020	to	25.11.2020	=	29 days		