

**SCF Rahoituspalvelut VII DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	29.10.2020								
Payment date	27.10.2020								
Period No	22								
Monthly Period	01.09.2020								
Interest Period	from 25.09.2020			to	27.10.2020		=		32 days
Cut-Off date	30.09.2020								

Following payment dates: 25.11.2020  
29.12.2020

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**1. Portfolio Information**



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	<b>Current Period</b>
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>241 882 519,40 EUR</b>
Scheduled Loan Principal Repayments	6 342 392,85 EUR
Prepayments	6 948 913,51 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>13 291 306,36 EUR</b>
New Defaulted Auto Loans in Period	223 810,28 EUR
<b>Closing Balance</b>	<b>228 367 402,76 EUR</b>
Principal Recoveries on loans in default	208 492,08 EUR
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	769 741,41 EUR
Interest Recoveries on loans in default	22 814,19 EUR
<b>Total Revenue Received in Period</b>	<b>792 555,60 EUR</b>
<b># Loans</b>	
At beginning of period	22 777 Loans
Paid in Full	891 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	20 Loans
<b>At end of period</b>	<b>21 866 Loans</b>

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**2. Amount Due for Distribution - Revenue Receipts**

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**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections (Interest, fees, interest recoveries etc.)	788 065,44	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	64 526,50	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
<b>Total Amount for Purchaser Available Revenue Receipts</b>	<b>852 591,94</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	323 181,80	EUR
b. Reserve Fund	1 273 531,95	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
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>1 596 713,75</b>	<b>EUR</b>

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**3. Amount Due for Distribution - Redemption Receipts**



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**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections (Principal payments, Recoveries, Deemed Collection)	13 499 798,44	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
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>13 499 798,44</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	13 499 798,44	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	-	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>13 499 798,44</b>	<b>EUR</b>

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**4. Reserve Accounts**



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**Note Balance**

Beginning of Period	244 299 086,57 EUR
End of Period	230 799 288,13 EUR

**Liquidity Reserve**

Beginning of Period	0,5 %	1 273 531,95 EUR
Cash Outflow		1 273 531,95 EUR
Cash Inflow		1 209 005,45 EUR
End of Period	0,5 %	1 209 005,45 EUR
Required Reserve Amount	0,5 %	1 209 005,45 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**



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**Asset Balance**

Beginning of Period	241 882 519,40	EUR
End of Period	228 367 402,76	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	213 662 962,68	93,56 %	20 583
1-29 days past due	11 390 418,32	4,99 %	1 009
<b>Delinquent Receivables:</b>			
30-59 days past due	2 063 040,92	0,90 %	184
60-89 days past due	480 278,48	0,21 %	39
90-119 days past due	404 159,48	0,18 %	25
120-149 days past due	252 906,52	0,11 %	19
150-179 days past due	113 636,36	0,05 %	7
<b>Total Performing and Delinquent</b>	<b>228 367 403</b>	<b>100,00 %</b>	<b>21 866</b>

Current Period Defaults	223 810,28		20
Cumulative Defaults	5 047 982,33		420
Current Period Interest Recoveries	22 814,19		
Cumulative Interest Recoveries	135 957,02		
Current Period Principal Recoveries	208 492,08		
Cumulative Principal Recoveries	2 616 096,96		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,37 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,36 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,36 %

**or [A] + [B] - [C] / [D] < 10%** **34,69 %**

[A] Aggregate Outstanding Asset Principal Amount	228 367 402,76
[B] Aggregate principal balance of Defaulted Contracts	5 047 982,33
[C] Recoveries received on such Defaulted Contracts	2 616 096,96
[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]	41 629 947,65
Class B Principal Amount [1]	17 150 033,88
Class C Principal Amount [2]	22 479 913,77
Class D Principal Amount [3]	2 000 000,00
[B] Aggregated Outstanding Note Principal Amount	244 299 086,57

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**6. Note Principal**



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**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	202 669 138,92	17 150 033,88	22 479 913,77	2 000 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	11 311 961,74	957 227,77	1 230 608,93	-	EUR
End of Period	191 357 177,18	16 192 806,11	21 249 304,84	2 000 000,00	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	416 567,17	2 000 000,00	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	223 810,28	-	EUR
Principal Recoveries	-	-	208 492,08	-	EUR
End of Period	-	-	431 885,37	2 000 000,00	EUR

**Net Note Principal**

Beginning of Period	202 669 138,92	17 150 033,88	22 063 346,60	-	EUR
End of Period	191 357 177,18	16 192 806,11	20 817 419,47	-	EUR

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**7. Outstanding Notes**

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**1. Note Balance**

	All Notes	Class A	Class B	Class C	Class D
<b>General Note Information</b>					
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
<b>Current Note Information</b>					
Class Principal Outstanding Opening Balance	244 299 086,57	202 669 138,92	17 150 033,88	22 479 913,77	2 000 000,00
Available Distribution Amount	13 499 798,44				
Amortisation	13 499 798,44				
Redemption per Class	13 499 798,44	11 311 961,74	957 227,77	1 230 608,93	-
Redemption per Note		1 889,42	3 418,67	3 362,32	-
Class Principal Outstanding Closing Balance	230 799 288,13	191 357 177,18	16 192 806,11	21 249 304,84	2 000 000,00
Current Tranching	100 %	82,91 %	7,02 %	9,21 %	0,87 %
Current Pool Factor		0,32	0,58	0,58	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	32				
Principal Outstanding per Note Beginning of Period		33 851,53	61 250,12	61 420,53	100 000,00
>Principal Repayment per note		1 889,42	3 418,67	3 362,32	-
Principal Outstanding per Note End of Period		31 962,11	57 831,45	58 058,21	100 000,00
>Interest accrued for the period		-	71,46	396,16	645,00
Interest Payment	177 903,82	-	20 008,37	144 995,44	12 900,00
Interest Payment per Note		-	71,46	396,16	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)	19,00 %	11,98 %	2,78 %	1,91 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	19,52 %	12,51 %	2,78 %	1,91 %
Current CE (Subordination)	17,09 %	10,07 %	0,87 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)	17,61 %	10,60 %	0,87 %	0,00 %



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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.10.2020  
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Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach		
			Short Term				Long Term							
			Fitch	Moody's		Fitch	Moody's							
	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut 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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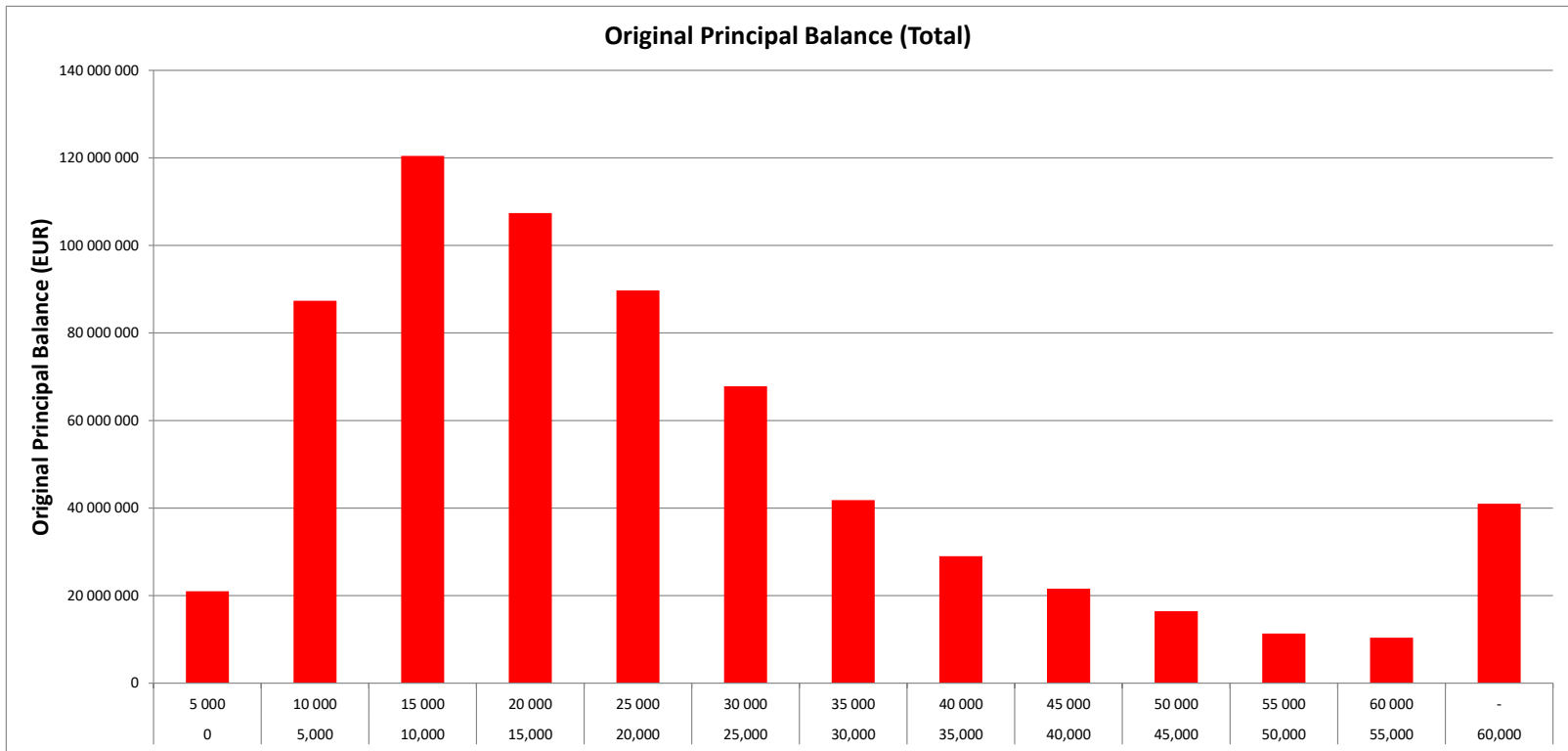
Average amount - all: 15 089

	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**

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**10.a Outstanding Principal Balance**

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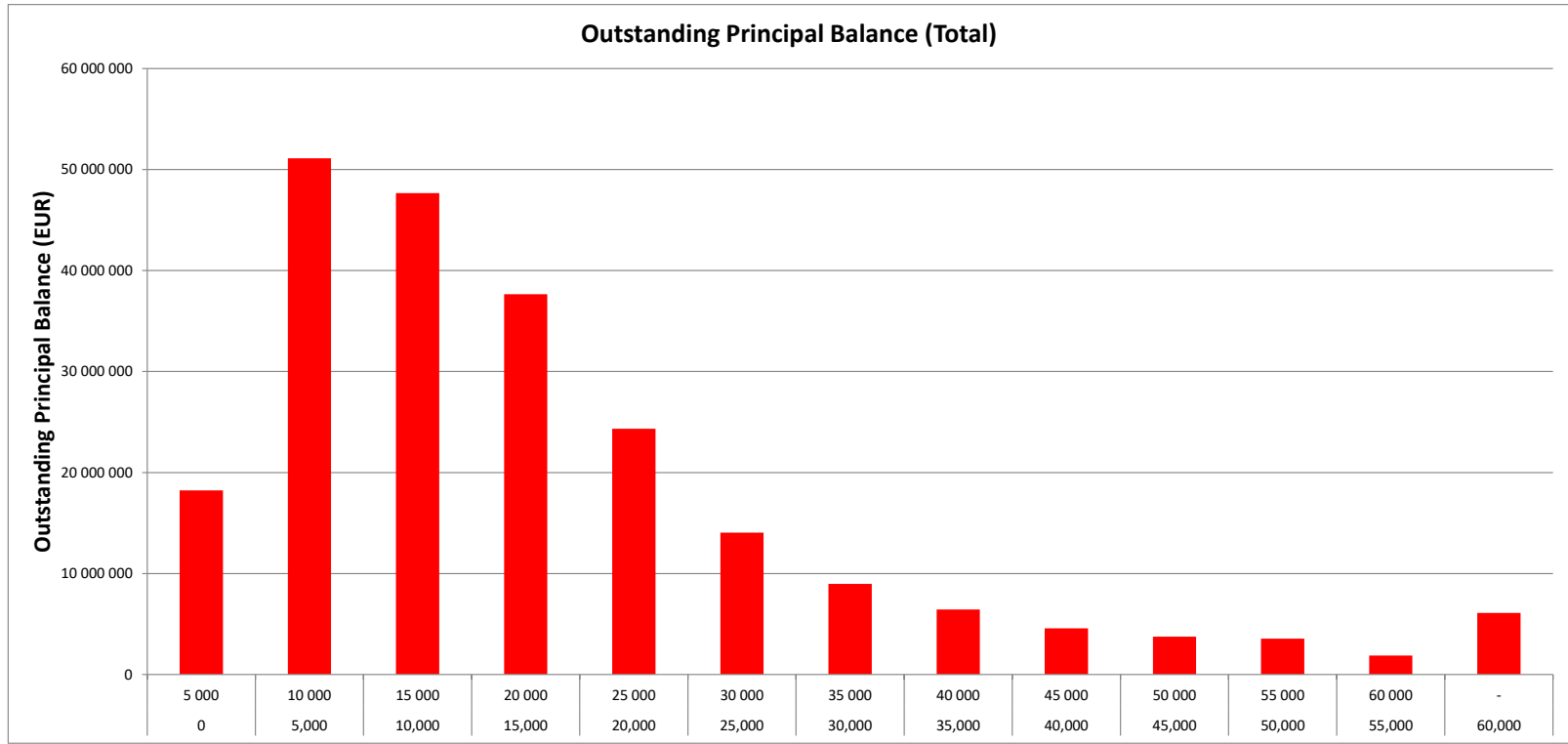
Average amount - all: 10 444

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 363	18 240 856	7,99 %	20,6	31,2
	5 000	10 000	7 002	51 117 599	22,38 %	27,7	30,7
	10 000	15 000	3 898	47 660 346	20,87 %	29,0	30,4
	15 000	20 000	2 175	37 657 596	16,49 %	29,6	29,9
	20 000	25 000	1 098	24 342 753	10,66 %	29,9	29,8
	25 000	30 000	514	14 054 035	6,15 %	29,6	30,2
	30 000	35 000	279	8 977 559	3,93 %	29,7	30,2
	35 000	40 000	173	6 449 273	2,82 %	30,1	30,0
	40 000	45 000	108	4 574 288	2,00 %	29,5	30,5
	45 000	50 000	80	3 753 736	1,64 %	31,1	29,7
	50 000	55 000	68	3 552 990	1,56 %	30,6	29,8
	55 000	60 000	33	1 888 665	0,83 %	30,7	30,1
	60 000	-	75	6 097 708	2,67 %	28,8	30,7
	Total			228 367 403	100 %	28,4	30,3

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**10.b Outstanding Principal Balance Graph**

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**11.a Geographical Distribution**

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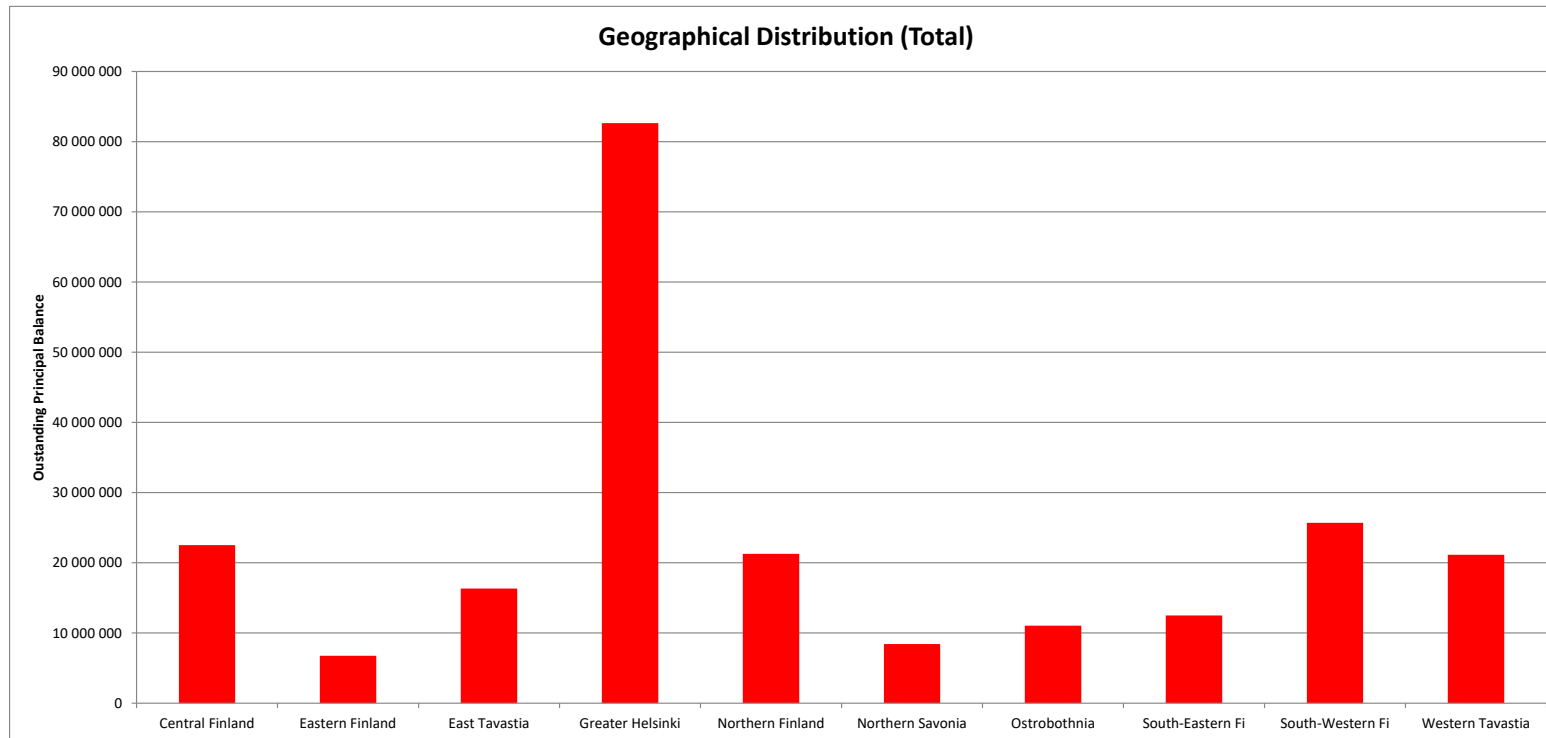


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 323	22 525 566	9,86 %	28,3	30,4	
Eastern Finland	672	6 770 958	2,96 %	28,3	30,1	
East Tavastia	1 642	16 339 798	7,16 %	28,3	30,5	
Greater Helsinki	7 045	82 644 586	36,19 %	28,5	30,4	
Northern Finland	2 003	21 271 826	9,31 %	28,8	30,1	
Northern Savonia	876	8 419 966	3,69 %	28,0	30,3	
Ostrobothnia	1 323	11 056 891	4,84 %	28,0	30,1	
South-Eastern Fi	1 317	12 503 424	5,48 %	28,0	30,6	
South-Western Fi	2 634	25 688 407	11,25 %	28,6	30,3	
Western Tavastia	2 031	21 145 981	9,26 %	28,4	30,3	
Total	21 866	228 367 403	100 %	28,4	30,3	

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11.b Geographical Distribution Graph

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Interest Period	from 25.09.2020	to 27.10.2020 = 32 days



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**12.a Interest Rate**



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

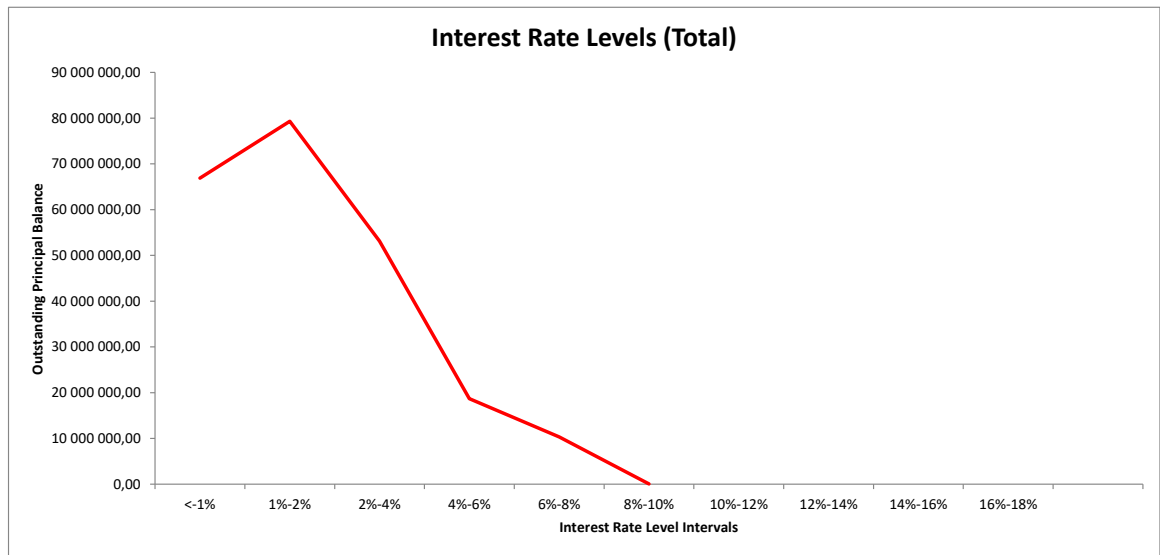
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0	1 %	5 212	66 881 174	29,29 %	29,5	29,8	
0	2 %	6 250	79 309 557	34,73 %	28,1	30,9	
0	4 %	5 480	53 121 155	23,26 %	28,2	30,2	
0	6 %	2 898	18 670 383	8,18 %	27,6	30,1	
0	8 %	2 007	10 331 741	4,52 %	26,8	30,1	
0	10 %	18	50 898	0,02 %	24,0	31,6	
0	12 %						
0	14 %	1	2 495	0,00 %	15,0	32,0	
0	16 %						
0	18 %						
0	-						
Total		21 866	228 367 403	100 %	28,4	30,3	



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12.b Interest Rate

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	22				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

**13.a Remaining Terms**



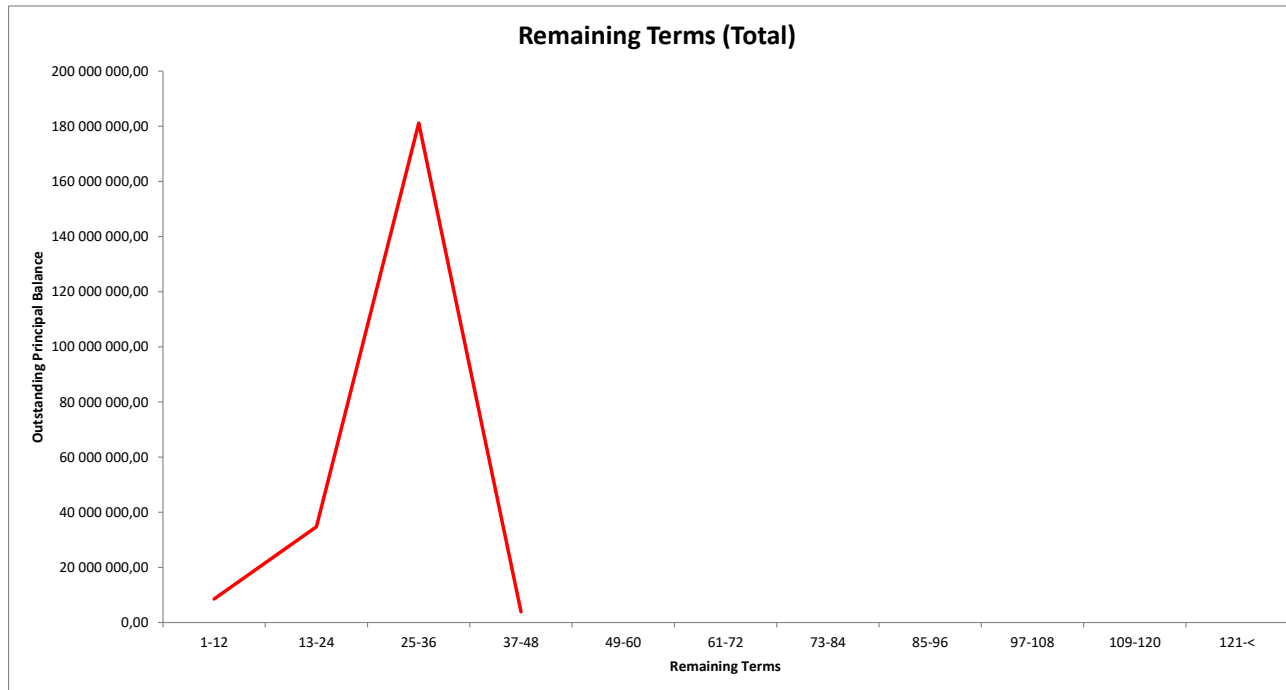
Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	24	24 337	0,01 %	0,0	35,7
	1		12	2 722	8 565 800	3,75 %	7,9	31,9
	13		24	4 772	34 724 360	15,21 %	20,8	33,9
	25		36	14 123	181 143 990	79,32 %	30,6	29,7
	37		48	225	3 908 916	1,71 %	37,6	25,5
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121	-						
Total			21 866	228 367 403	100 %	28,4	30,3	

**SCF Rahoituspalvelut VII DAC**  
**Monthly Investor Report**

**13.b Remaining Terms**

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days



SCF Rahoituspalvelut VII DAC  
 Monthly Investor Report

**14.a Seasoning**



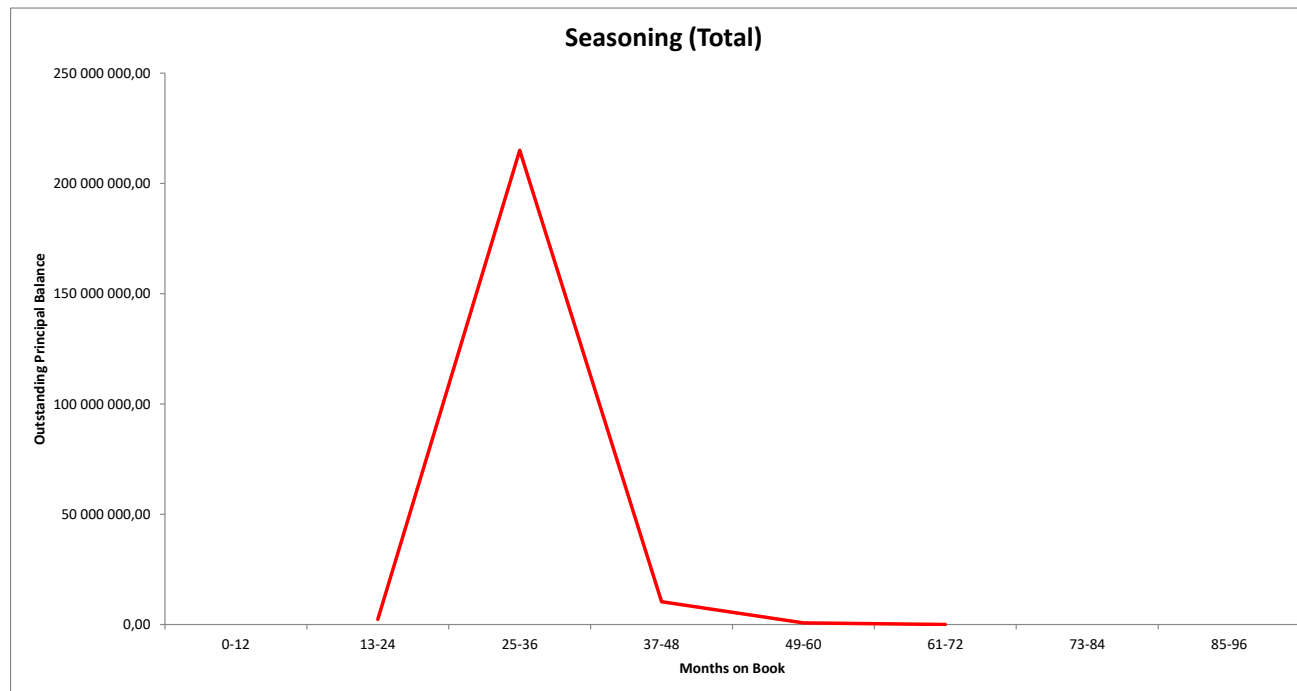
Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	22				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12					
	13		24	196	2 314 092	1,01 %	34,4	24,0
	25		36	20 293	215 026 076	94,16 %	28,8	29,9
	37		48	1 232	10 300 390	4,51 %	20,7	39,6
	49		60	142	708 330	0,31 %	8,3	52,6
	61		72	3	18 515	0,01 %	2,9	63,0
	73		84					
	85		96					
	Total			21 866	228 367 403	100 %	28,4	30,3

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**Monthly Investor Report**

**14.b Seasoning**

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days



**SCF Rahoituspalvelut VII DAC**  
**Monthly Investor Report**

**15.a Balloon loans**



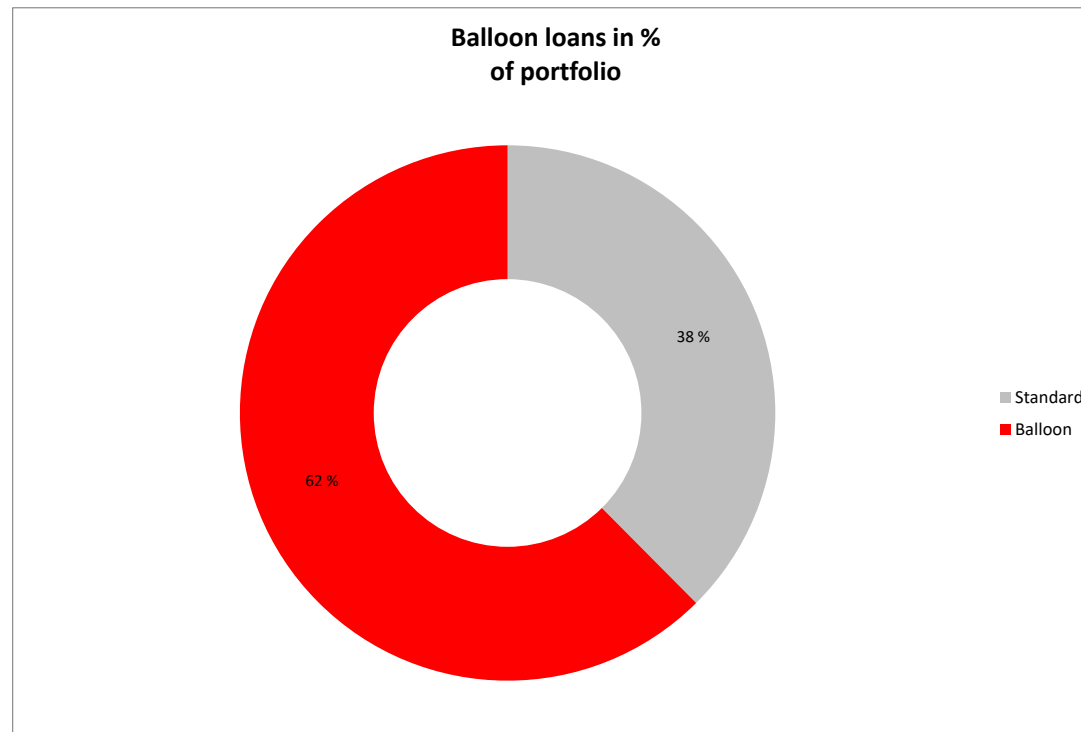
Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	13 654		85 775 679	37,6 %	2 110	0,0 %	27,2	30,1
Balloon	8 212		142 591 723	62,4 %	69 980 451	49,1 %	29,2	30,5
Total	21 866		228 367 403	100 %	69 982 561	31 %	28,4	30,3

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**15.b Balloon loans**

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days



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**16.a # loans per borrower**



Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	22				
Monthly Period	01.09.2020				
Interest Period	from 25.09.2020	to	27.10.2020	=	32 days

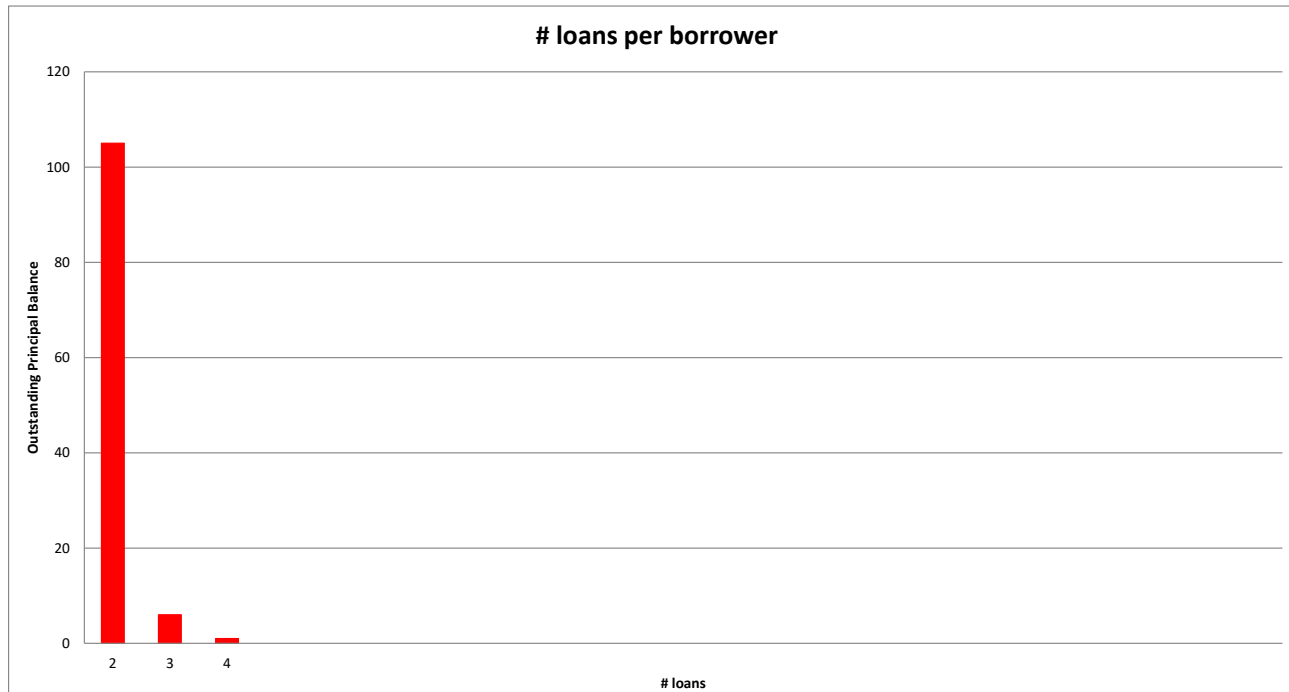
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	21 634	225 144 542	98,59 %
	2	105	2 896 545	1,27 %
	3	6	303 932	0,13 %
	4	1	22 383	0,01 %
Total:		21 746	228 367 403	100,0 %



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16.b # loans per borrower

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days



SCF Rahoituspalvelut VII DAC  
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17.a Amortization Profile



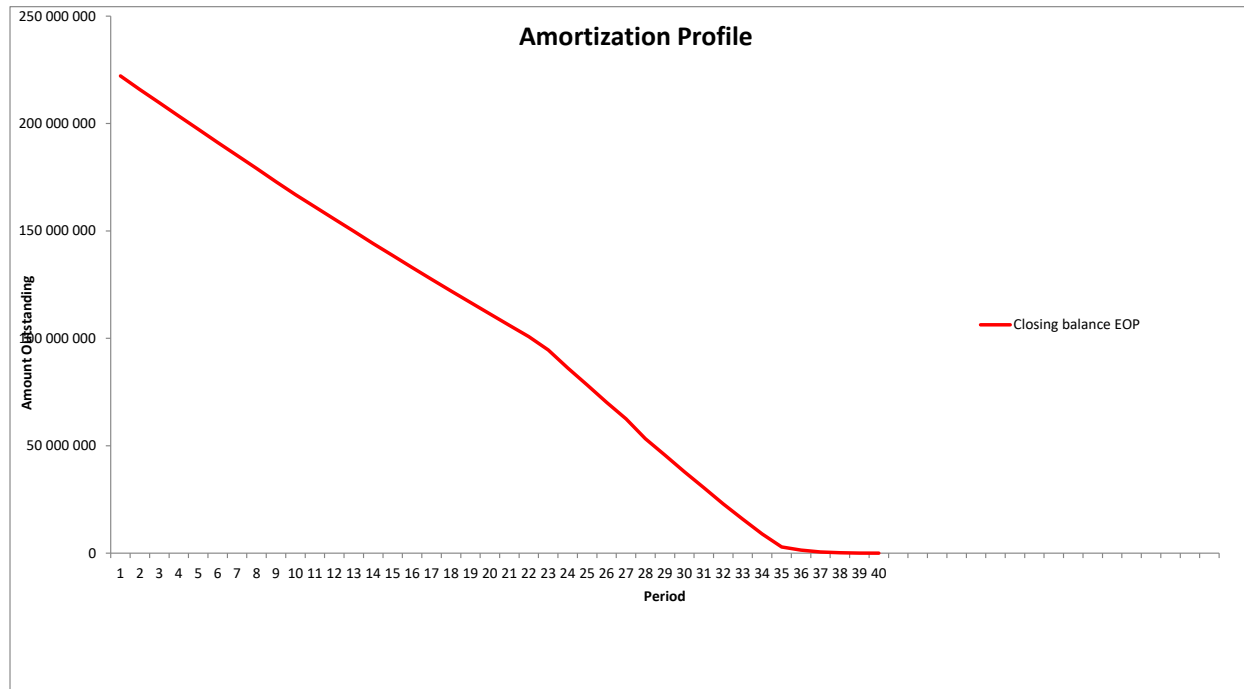
Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	228 367 403	222 175 495	6 191 908	430 344	2,28 %	97,29 %
	2	222 175 495	215 890 188	6 285 306	417 246	2,28 %	94,54 %
	3	215 890 188	209 686 772	6 203 416	404 029	2,27 %	91,82 %
	4	209 686 772	203 489 769	6 197 003	390 987	2,26 %	89,11 %
	5	203 489 769	197 385 725	6 104 045	377 974	2,25 %	86,43 %
	6	197 385 725	191 194 737	6 190 988	365 093	2,24 %	83,72 %
	7	191 194 737	185 158 444	6 036 292	352 213	2,23 %	81,08 %
	8	185 158 444	179 076 966	6 081 478	339 508	2,22 %	78,42 %
	9	179 076 966	172 879 970	6 196 996	326 714	2,21 %	75,70 %
	10	172 879 970	166 885 628	5 994 343	313 849	2,20 %	73,08 %
	11	166 885 628	161 203 041	5 682 586	301 324	2,19 %	70,59 %
	12	161 203 041	155 521 609	5 681 432	289 482	2,18 %	68,10 %
	13	155 521 609	149 861 226	5 660 383	277 762	2,16 %	65,62 %
	14	149 861 226	144 134 857	5 726 369	266 085	2,15 %	63,12 %
	15	144 134 857	138 567 562	5 567 295	254 259	2,14 %	60,68 %
	16	138 567 562	132 969 470	5 598 093	242 881	2,12 %	58,23 %
	17	132 969 470	127 501 967	5 467 502	231 472	2,11 %	55,83 %
	18	127 501 967	122 070 934	5 431 033	220 231	2,09 %	53,45 %
	19	122 070 934	116 713 332	5 357 602	209 141	2,08 %	51,11 %
	20	116 713 332	111 387 128	5 326 205	198 202	2,06 %	48,78 %

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Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days



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**18.a Payment Holidays**



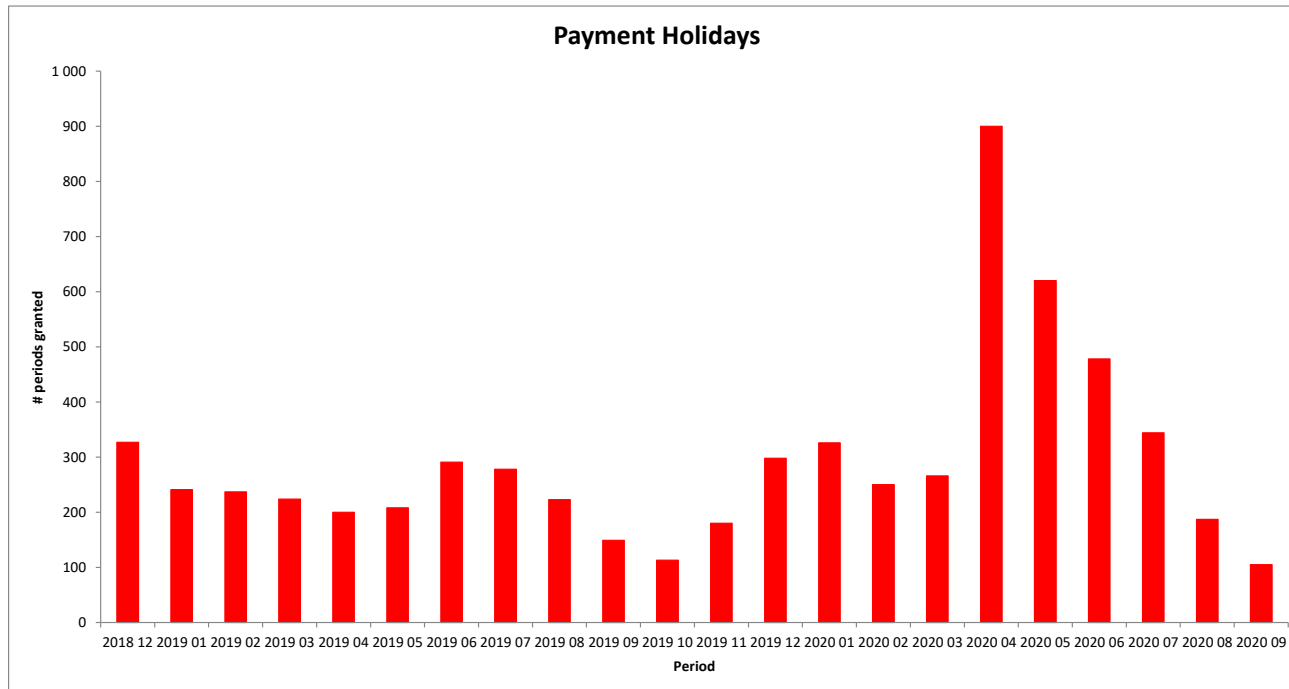
Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

		TOTAL			
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2018 12	327	377	98 109	5 076 048	
2019 01	241	319	86 949	3 977 849	
2019 02	237	319	94 525	4 083 271	
2019 03	224	319	99 842	3 705 852	
2019 04	200	264	74 423	3 303 176	
2019 05	208	290	76 148	2 858 895	
2019 06	291	389	118 434	4 771 884	
2019 07	278	362	97 756	4 165 620	
2019 08	223	280	83 409	3 653 841	
2019 09	149	190	57 836	2 383 703	
2019 10	113	160	45 526	1 799 083	
2019 11	180	267	72 745	2 529 914	
2019 12	298	361	93 931	3 767 101	
2020 01	326	444	133 193	4 871 881	
2020 02	250	346	99 094	3 410 871	
2020 03	266	392	131 527	3 881 264	
2020 04	900	1 470	529 828	14 215 404	
2020 05	620	954	302 967	8 772 640	
2020 06	478	639	194 503	6 589 682	
2020 07	344	440	140 305	4 508 829	
2020 08	187	233	66 814	2 077 310	
2020 09	105	141	41 452	1 252 642	
Total:	6 445	8 956	2 739 314	95 656 760	

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**18.b Payment Holidays**

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	22				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



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19.a Downpayment



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

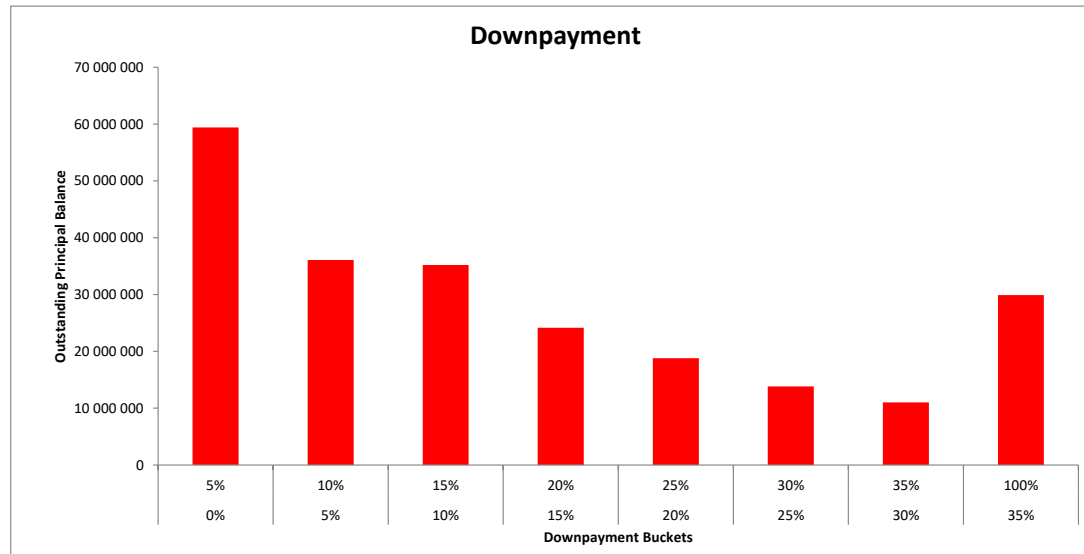
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	4 854	59 404 727	26,01 %	29,0	30,3
	5 %	10 %	2 932	36 074 785	15,80 %	29,4	30,3
	10 %	15 %	3 120	35 183 626	15,41 %	28,7	30,5
	15 %	20 %	2 249	24 140 730	10,57 %	28,4	30,5
	20 %	25 %	1 802	18 813 094	8,24 %	28,1	30,3
	25 %	30 %	1 430	13 836 604	6,06 %	27,5	30,4
	30 %	35 %	1 139	11 020 165	4,83 %	28,1	30,2
	35 %	100 %	4 340	29 893 671	13,09 %	26,4	30,0
Total			21 866	228 367 403	100 %	28,4	30,3

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19.b Downpayment



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from	25.09.2020
	to	27.10.2020
	=	32 days



SCF Rahoituspalvelut VII DAC  
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20.a Vehicle Condition



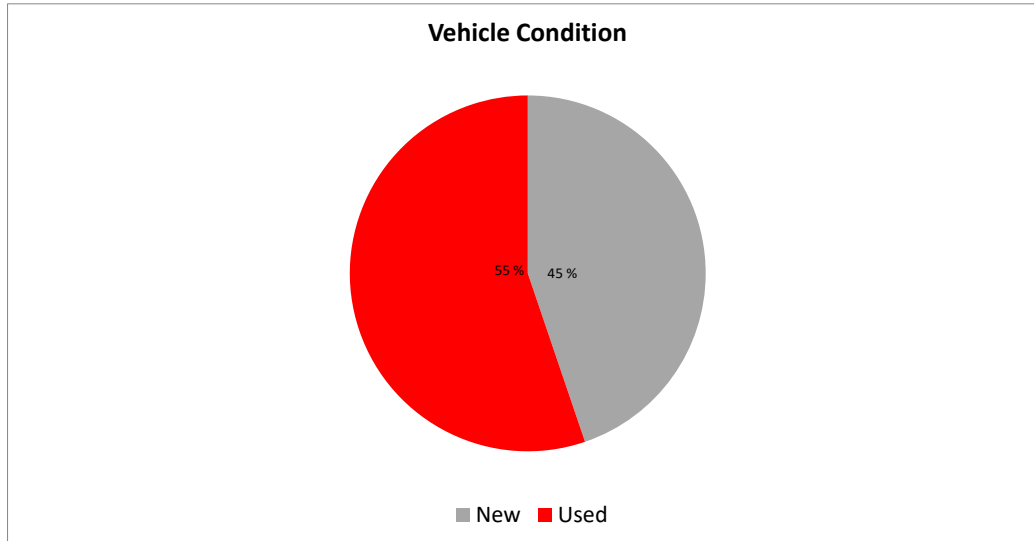
Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	22
Monthly Period	01.09.2020
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 773	102 275 619	44,79 %	28,9	30,1
	Used	15 093	126 091 784	55,21 %	28,0	30,5
	Total	21 866	228 367 403	100 %	28,4	30,3



**20.b Vehicle Condition**

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	22				
Monthly Period	01.09.2020				
Interest Period	from 25.09.2020	to 27.10.2020	=	32 days	



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21.a Borrower Type



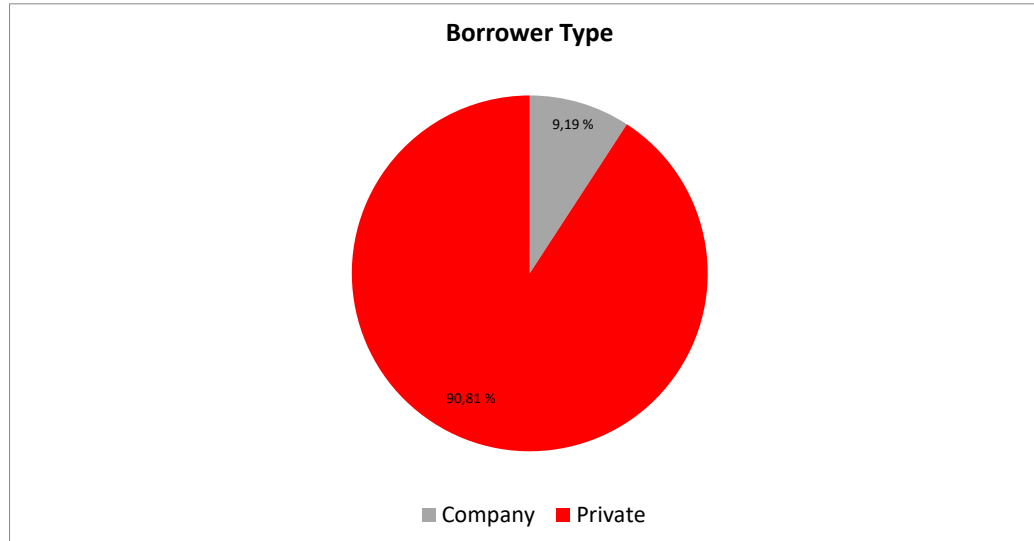
Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	22
Monthly Period	01.09.2020
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 498	20 984 550	9,19 %	27,7	30,5
	Private	20 368	207 382 853	90,81 %	28,5	30,3
	Total	21 866	228 367 403	100 %	28,4	30,3

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21.b Borrower Type

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	22				
Monthly Period	01.09.2020				
Interest Period	from 25.09.2020	to	27.10.2020	=	32 days



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**22.a Vehicle type**



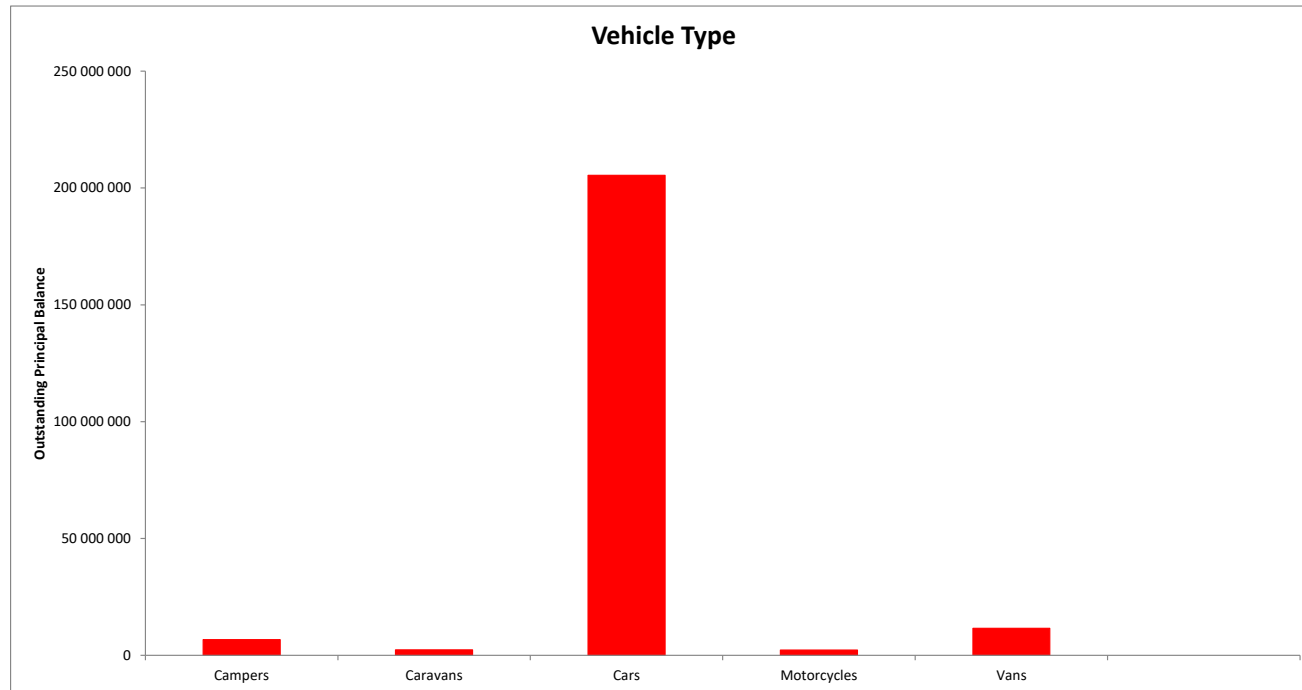
Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	22				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	317	6 705 207	2,9 %	29,8	29,9
	Caravans	222	2 374 523	1,0 %	30,7	28,9
	Cars	19 861	205 435 013	90,0 %	28,4	30,4
	Motorcycles	354	2 274 795	1,0 %	29,3	28,3
	Vans	1 112	11 577 864	5,1 %	27,8	30,6
		21 866	228 367 403	100 %	28,4	30,3

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**22.b Vehicle type**

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days



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23.a Restructured Loans



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

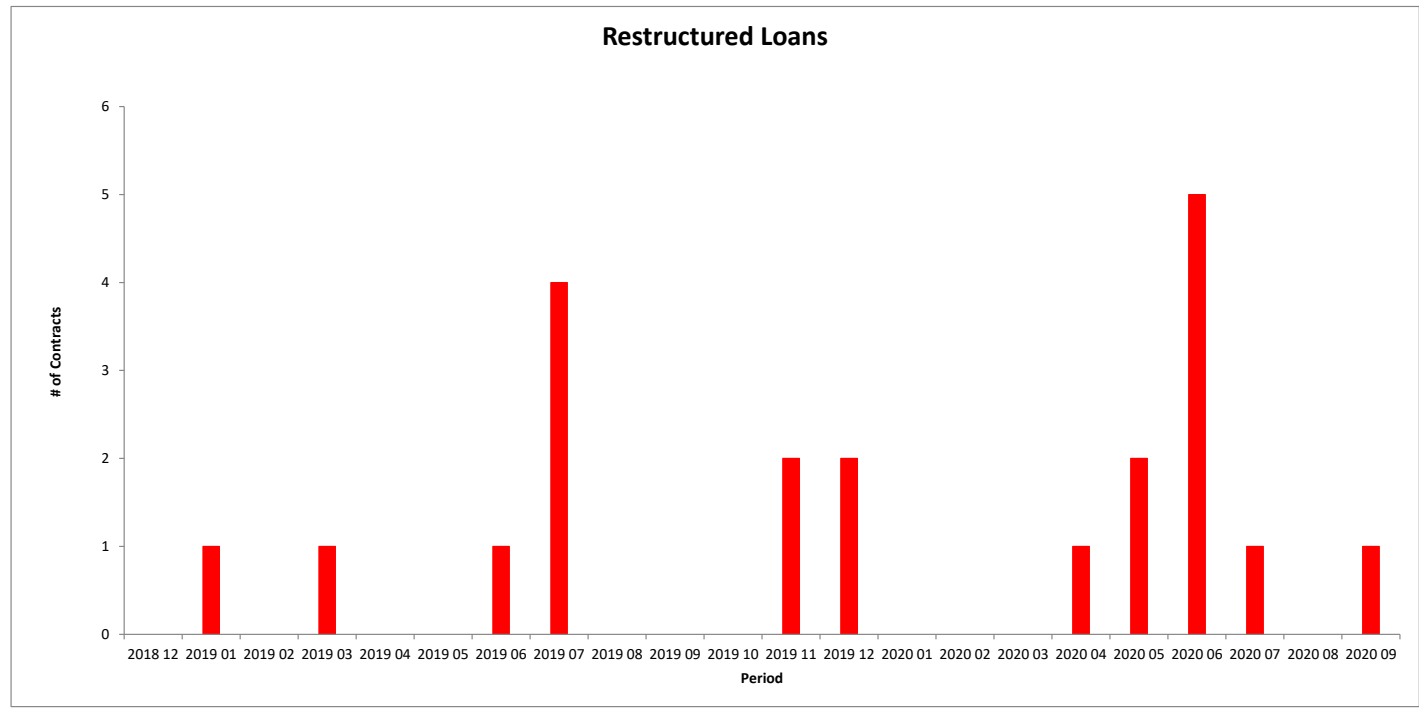
TOTAL		
Period	No	Outstanding balance
2018 12	0	0
2019 01	1	6 294
2019 02	0	0
2019 03	1	9 226
2019 04	0	0
2019 05	0	0
2019 06	1	3 728
2019 07	4	63 323
2019 08	0	0
2019 09	0	0
2019 10	0	0
2019 11	2	20 062
2019 12	2	51 206
2020 01	0	0
2020 02	0	0
2020 03	0	0
2020 04	1	55 313
2020 05	2	14 191
2020 06	5	81 659
2020 07	1	17 881
2020 08	0	0
2020 09	1	13 409
2020 10		
2020 11		
2020 12		
	21	336 291

Restructured

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**23.b Restructured Loans**

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	22				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



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24.a Dynamic Interest rate



Reporting Date	29.10.2020					
Payment date	27.10.2020					
Period No	22					
Monthly Period	from	01.09.2020	to	27.10.2020	=	32 days
Interest Period		25.09.2020				

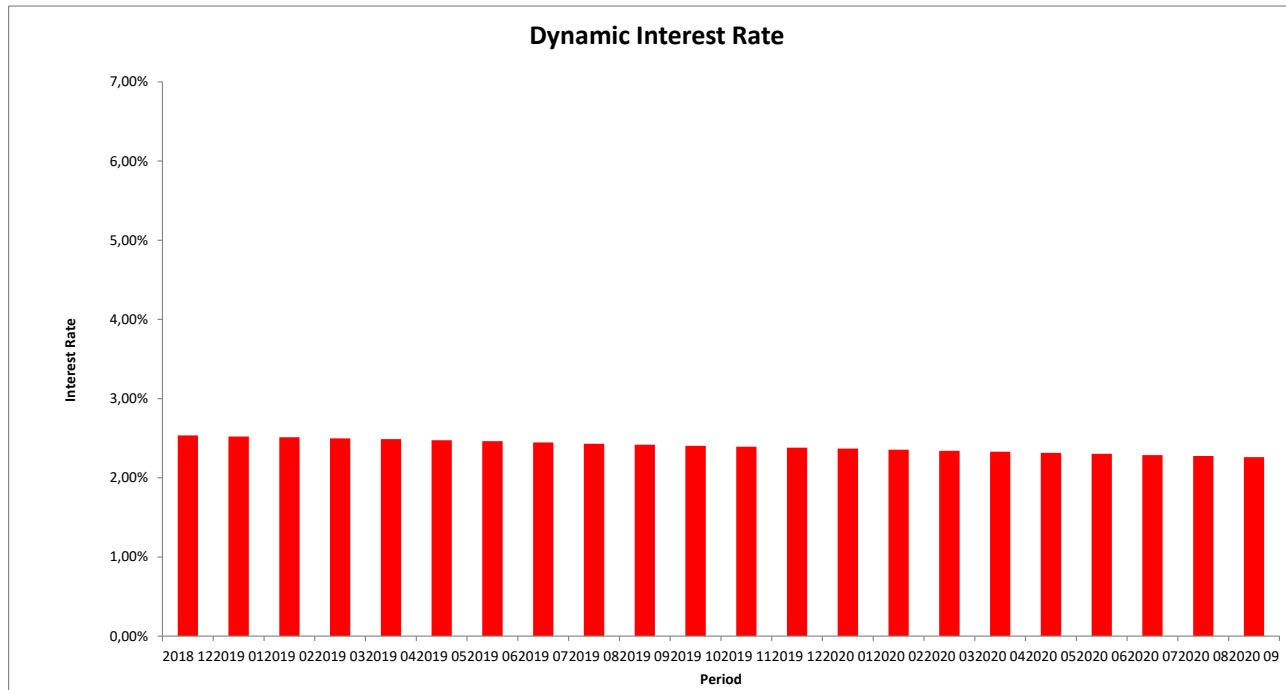
	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2018 12	609 379 376	2,54 %
	2019 01	586 326 503	2,52 %
	2019 02	564 224 282	2,51 %
	2019 03	542 921 229	2,50 %
	2019 04	520 762 448	2,49 %
	2019 05	498 229 783	2,48 %
	2019 06	477 217 707	2,46 %
	2019 07	454 989 142	2,45 %
	2019 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		
	2020 11		
2020 12			



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24.b Dynamic Interest Rate

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	22				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



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25.a Dynamic Pre-Payments



Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	22				
Monthly Period	01.09.2020	to	27.10.2020	=	32 days
Interest Period	from 25.09.2020	to	27.10.2020	=	32 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2018 12	25 771 327	609 379 376	40,46 %	
2019 01	10 976 490	586 326 503	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				
2020 11				
2020 12				

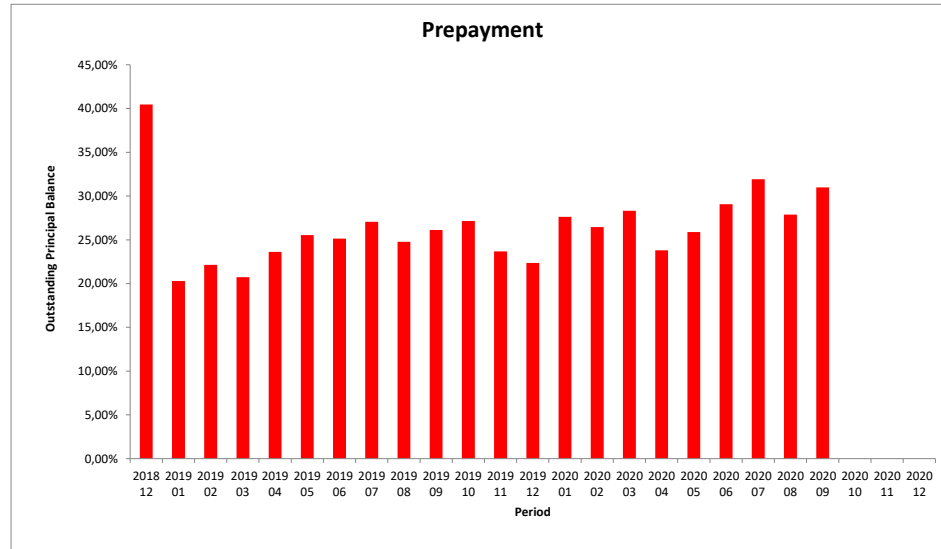
Dynamic Prepayment

SCF Rahoituspalvelut VII DAC  
 Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	22				
Monthly Period	from	01.09.2020	to	27.10.2020	= 32 days
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



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26. Delinquency



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 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																		
	11																		
	12																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	from	01.09.2020
Interest Period	from	25.09.2020
	to	27.10.2020
	=	32 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						
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															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2020 Q1			2020 Q2			2020 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2018 4	1 168	4		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
2019 2	671 972	52	8 668	475 220	196 752	5 417	480 637	191 334	4 263	484 900	187 072
2019 3	824 504	63	130 776	530 325	294 180	13 645	543 970	280 534	9 285	553 255	271 249
2019 4	720 756	54	249 913	365 309	355 446	65 634	430 944	289 812	52 625	483 568	237 187
2020 1	870 936	85	132 476	132 476	738 460	228 479	360 955	509 981	110 322	471 278	399 658
2020 2	897 831	78				231 568	231 568	666 263	282 367	513 935	383 896
2020 3	709 409	57							161 957	161 957	547 452

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**28. Priority of Payments - Revenue**



Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	22
Monthly Period	01.09.2020
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	852 591,94	EUR
Senior Expenses	-	72 760,19	EUR
Servicing Fee	-	95 153,08	EUR
Tranche A Loan Interest to Issuer	-	43 344,17	EUR
Tranche B Loan Interest to Issuer	-	20 008,00	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	-	144 995,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	64 526,50	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		398 905,00	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	1 596 713,75	EUR
Senior Expenses	-	37 408,13	EUR
Issuer Swap Interest Amount	-	43 344,17	EUR
Interest Class A Notes	-	-	EUR
Interest Class B Notes	-	20 008,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 209 005,45	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	144 995,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	-	EUR
Principal Issuer Subordinated Loan	-	64 526,50	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		64 526,50	EUR

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**29. Priority of Payments - Redemption**

Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	22
Monthly Period	01.09.2020
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days



**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	13 499 798,44	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	13 499 798,44	EUR
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Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	13 499 798,44	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	-	11 311 961,74	EUR
(ii) Principal Payments on Class B Notes	-	957 227,77	EUR
(iii) Principal Payments on Class C Notes	-	1 230 608,93	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
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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	64 526,50	EUR
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**Purchaser Priority of Payments - Revenue (n)**

Payment of residual fund as Deferred Purchase Price to Seller	398 905,00	EUR
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**30. Transaction Costs**



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	72 760,19				
Interest accrued for the Period	EUR	177 903,00	-	20 008,00	144 995,00	12 900,00
Cumulative Interest accrued	EUR	5 978 430,00	122 999,00	675 749,00	4 884 272,00	295 410,00
Interest Payments	EUR	177 903,00	-	20 008,00	144 995,00	12 900,00
Cumulative Interest Payments	EUR	5 978 430,00	122 999,00	675 749,00	4 884 272,00	295 410,00
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	29.10.2020	
Payment date	27.10.2020	
Period No	22	
Monthly Period	01.09.2020	
Interest Period	from	25.09.2020
	to	27.10.2020
	=	32 days