

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.10.2021	Following payment dates:	25.11.2021
Payment date	26.10.2021		29.12.2021
Period No	34		
Monthly Period	01.09.2021		
Interest Period	from 27.09.2021	to 26.10.2021	= 29 days
Cut-Off date	30.09.2021		

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1. Portfolio Information



Reporting Date	28.10.2021	
Payment date	26.10.2021	
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Interest Period	from 27.09.2021	to 26.10.2021 = 29 days

	Current Period	
Outstanding receivables	Aggregated Outstanding	Principal Amount
Opening balance	112 817 576,76	EUR
Scheduled Loan Principal Repayments	3 768 601,67	EUR
Prepayments	3 659 020,55	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	7 427 622,22	EUR
New Defaulted Auto Loans in Period	108 891,63	EUR
Closing Balance	105 281 062,91	EUR
Principal Recoveries on loans in default	143 136,64	EUR
Total revenue collections		
Revenue and fees received on loan balances	371 687,24	EUR
Interest Recoveries on loans in default	6 500,92	EUR
Total Revenue Received in Period	378 188,16	EUR
# Loans		
At beginning of period	13 591	Loans
Paid in Full	621	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	9	Loans
At end of period	12 961	Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	28.10.2021				
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Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	374 818,03	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	-	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	374 818,03	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	143 514,75	EUR
b. Reserve Fund	940 050,00	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	1 083 564,75	EUR

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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)	7 570 758,86	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	7 570 758,86	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	7 570 758,86	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	7 570 758,86	EUR

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4. Reserve Accounts



Reporting Date	28.10.2021
Payment date	26.10.2021
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Monthly Period	01.09.2021
Interest Period	from 27.09.2021 to 26.10.2021 = 29 days

Note Balance

Beginning of Period	115 979 100,15 EUR
End of Period	108 408 341,29 EUR

Liquidity Reserve

Beginning of Period	0,8 %	940 050,00 EUR
Cash Outflow		940 050,00 EUR
Cash Inflow		940 050,00 EUR
End of Period	0,8 %	940 050,00 EUR
Required Reserve Amount	0,8 %	940 050,00 EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut 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	112 817 576,76	EUR
End of Period	105 281 062,91	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	97 206 669,33	92,33 %	12 042
1-29 days past due	5 694 169,96	5,41 %	701

Delinquent Receivables:

30-59 days past due	1 303 617,47	1,24 %	121
60-89 days past due	683 055,19	0,65 %	58
90-119 days past due	191 496,33	0,18 %	20
120-149 days past due	138 167,79	0,13 %	13
150-179 days past due	63 886,84	0,06 %	6

Total Performing and Delinquent **105 281 063** **100,00 %** **12 961**

Current Period Defaults	108 891,63		9
Cumulative Defaults	6 934 464,89		569
Current Period Interest Recoveries	6 500,92		
Cumulative Interest Recoveries	188 135,35		
Current Period Principal Recoveries	143 136,64		
Cumulative Principal Recoveries	3 807 186,54		

Sequential Payment Trigger Event, where [A], [B], [C] > 1.25%

[A] Cumulative Net Loss Ratio, Payment Date	0,47 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,48 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,44 %	

or [A] + [B] - [C] / [D] < 10%

	16,30 %	
[A] Aggregate Outstanding Asset Principal Amount	105 281 062,91	
[B] Aggregate principal balance of Defaulted Contracts	6 934 464,89	
[C] Recoveries received on such Defaulted Contracts	3 807 186,54	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	665 266 456,77	

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

	18,12 %	YES
[A] [1] - [2] - [3]	21 018 903,98	
Class B Principal Amount [1]	8 035 612,09	
Class C Principal Amount [2]	10 983 291,89	
Class D Principal Amount [3]	2 000 000,00	
[B] Aggregated Outstanding Note Principal Amount	115 979 100,15	

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6. Note Principal



Reporting Date	28.10.2021			
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	94 960 196,17	8 035 612,09	10 983 291,89	2 000 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	6 370 484,19	539 075,76	661 198,91	-	EUR
End of Period	88 589 711,98	7 496 536,33	10 322 092,98	2 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	1 161 523,36	2 000 000,00	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	108 891,63	-	EUR
Principal Recoveries	-	-	143 136,64	-	EUR
End of Period	-	-	1 127 278,35	2 000 000,00	EUR

Net Note Principal

Beginning of Period	94 960 196,17	8 035 612,09	9 821 768,53	-	EUR
End of Period	88 589 711,98	7 496 536,33	9 194 814,63	-	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
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	115 979 100,15	94 960 196,17	8 035 612,09	10 983 291,89	2 000 000,00
Available Distribution Amount	7 570 758,86				
Amortisation	7 570 758,86				
Redemption per Class	7 570 758,86	6 370 484,19	539 075,76	661 198,91	-
Redemption per Note		1 064,05	1 925,27	1 806,55	-
Class Principal Outstanding Closing Balance	108 408 341,29	88 589 711,98	7 496 536,33	10 322 092,98	2 000 000,00
Current Tranching	100 %	81,72 %	6,92 %	9,52 %	1,84 %
Current Pool Factor		0,15	0,27	0,28	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		(Act/360)	(30/360)	(30/360)	(30/360)
Day Count Convention*					
Interest Days	29				
Principal Outstanding per Note Beginning of Period		15 861,07	28 698,61	30 008,99	100 000,00
>Principal Repayment per note		1 064,05	1 925,27	1 806,55	-
Principal Outstanding per Note End of Period		14 797,01	26 773,34	28 202,44	100 000,00
>Interest accrued for the period		-	33,48	193,56	645,00
Interest Payment	93 117,11	-	9 374,88	70 842,23	12 900,00
Interest Payment per Note		-	33,48	193,56	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)	19,98 %	13,06 %	3,54 %	1,69 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	20,84 %	13,93 %	3,54 %	1,69 %
Current CE (Subordination)	18,28 %	11,37 %	1,84 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)	19,15 %	12,23 %	1,84 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.10.2021
Payment date 26.10.2021
Period No 34
Monthly Period 01.09.2021
Interest Period : 27.09.2021 to 26.10.2021 = 29 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		Moody's		Fitch		Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut VII DAC		No rating	No rating	No rating	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	No rating	No rating	No rating	N/A		
Servicer	Santander Consumer Finance Oy		No rating	No rating	No rating	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	Aa3	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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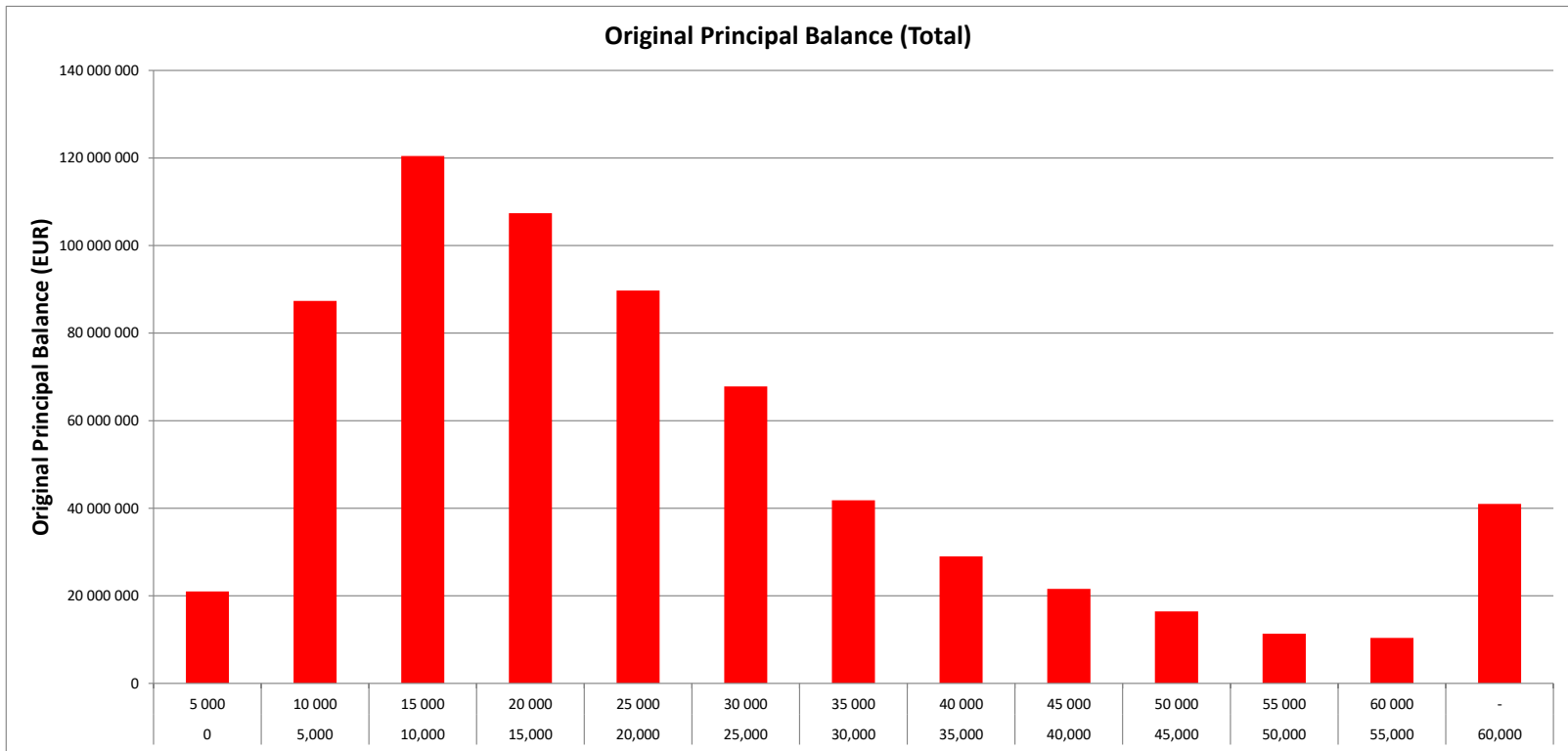
Average amount - all: 15 089

	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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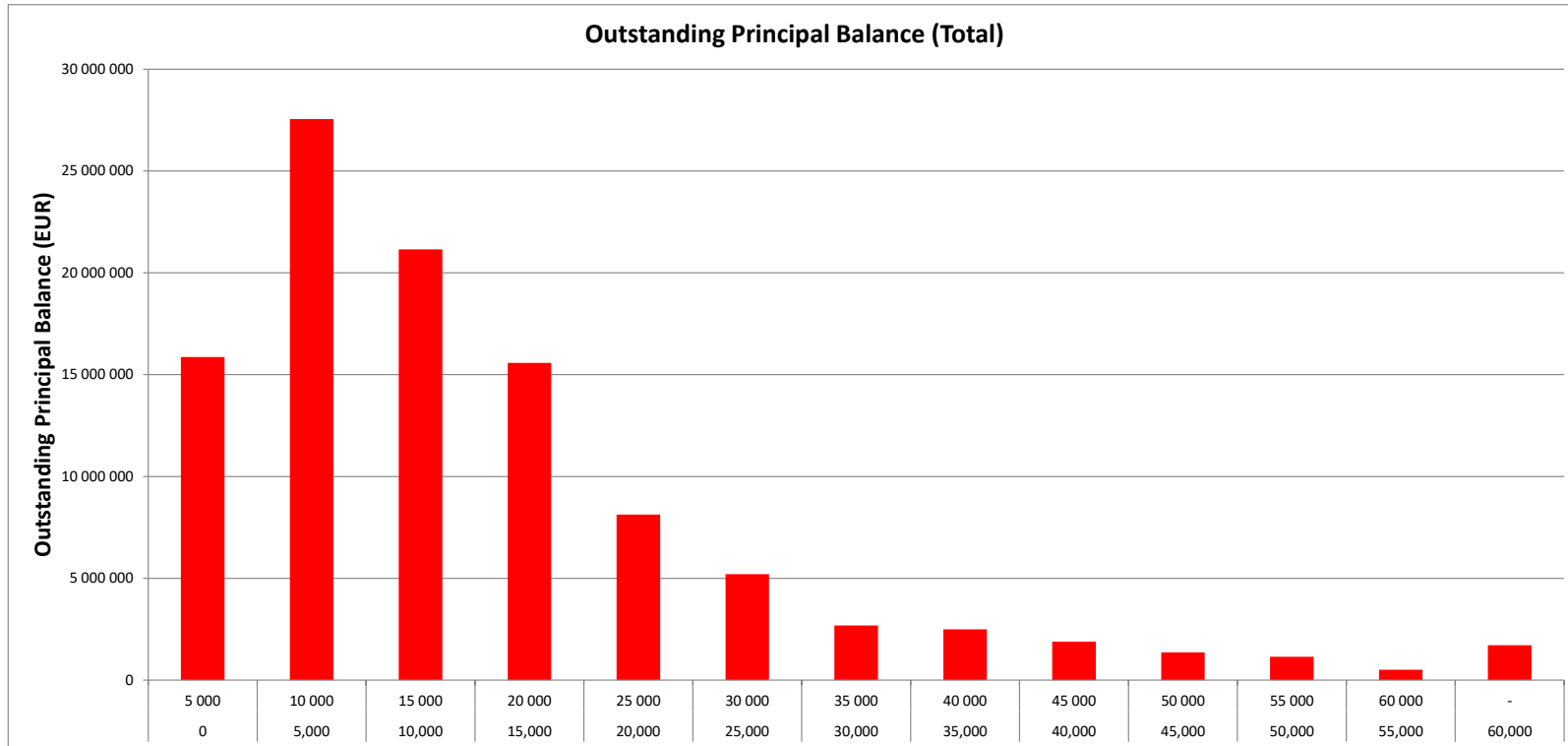
Average amount - all: 8 123

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 652	15 862 859	15,07 %	15,3	42,9
	5 000	10 000	3 836	27 545 567	26,16 %	18,1	42,0
	10 000	15 000	1 733	21 148 979	20,09 %	18,3	41,8
	15 000	20 000	909	15 576 731	14,80 %	19,0	41,6
	20 000	25 000	366	8 130 373	7,72 %	19,1	41,8
	25 000	30 000	190	5 206 023	4,94 %	18,7	42,0
	30 000	35 000	83	2 682 097	2,55 %	19,1	41,5
	35 000	40 000	67	2 492 180	2,37 %	18,1	42,7
	40 000	45 000	45	1 894 915	1,80 %	18,9	42,3
	45 000	50 000	29	1 364 444	1,30 %	19,6	41,2
	50 000	55 000	22	1 150 659	1,09 %	19,1	41,8
	55 000	60 000	9	513 871	0,49 %	15,9	45,0
	60 000	-	20	1 712 365	1,63 %	18,0	42,7
	Total		12 961	105 281 063	100 %	18,0	42,0

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10.b Outstanding Principal Balance Graph

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11.a Geographical Distribution



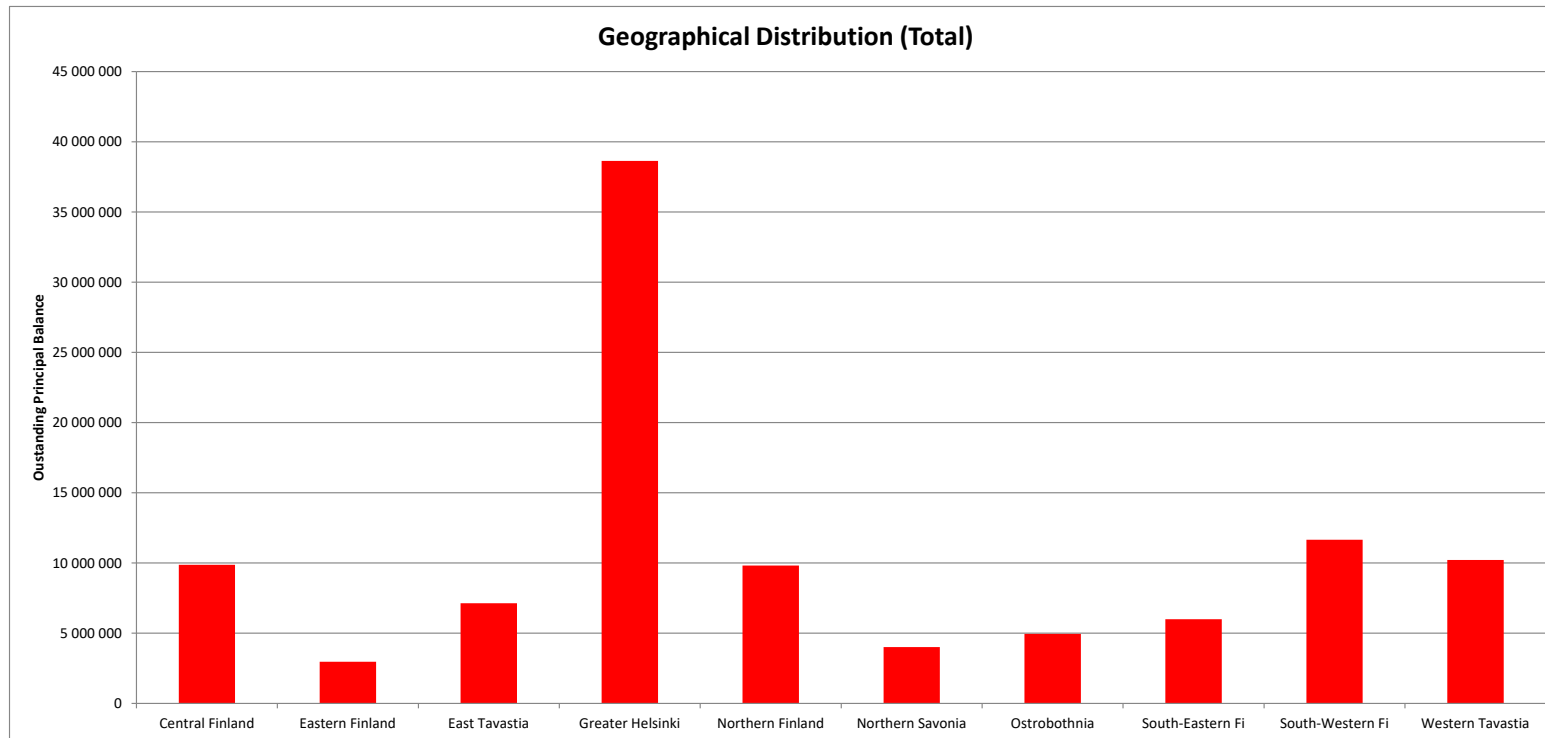
Reporting Date	28.10.2021	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 348	9 878 444	9,38 %	17,8	42,1	
Eastern Finland	389	2 969 665	2,82 %	18,1	41,6	
East Tavastia	971	7 134 792	6,78 %	17,8	42,2	
Greater Helsinki	4 114	38 636 207	36,70 %	18,1	42,1	
Northern Finland	1 194	9 826 696	9,33 %	18,3	41,7	
Northern Savonia	542	4 008 777	3,81 %	17,9	41,9	
Ostrobothnia	781	4 957 973	4,71 %	17,8	41,6	
South-Eastern Fi	803	5 997 818	5,70 %	17,7	42,2	
South-Western Fi	1 600	11 658 872	11,07 %	18,1	42,0	
Western Tavastia	1 219	10 211 818	9,70 %	17,9	42,1	
Total	12 961	105 281 063	100 %	18,0	42,0	

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11.b Geographical Distribution Graph

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Interest Period	from	27.09.2021
	to	26.10.2021
	=	29 days



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12.a Interest Rate

Reporting Date	28.10.2021				
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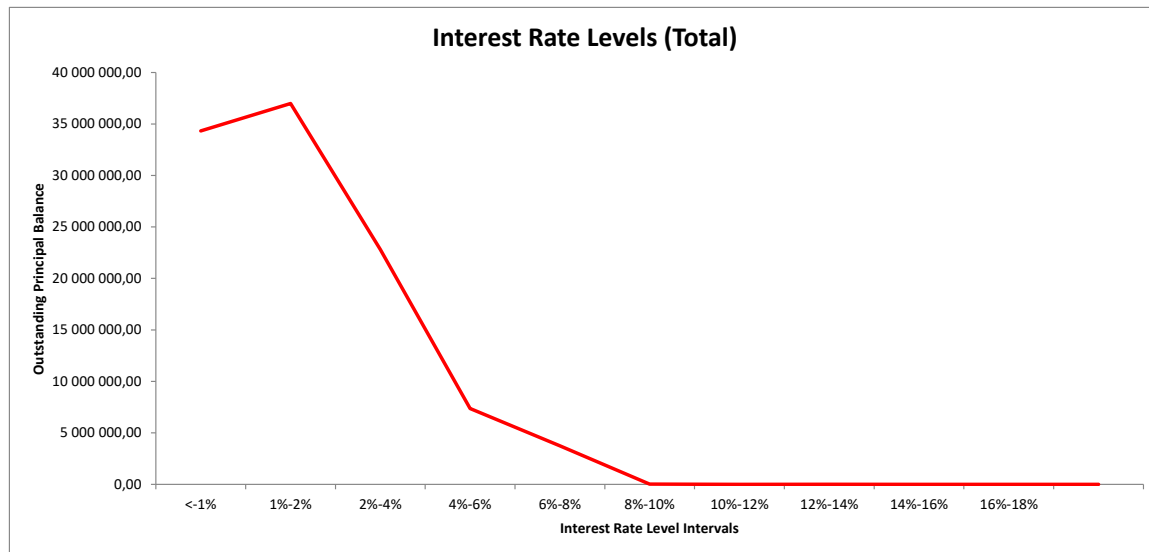


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	3 424	34 336 023	32,61 %	18,6	41,5
	1 %	2 %	3 769	36 989 021	35,13 %	17,5	42,6
	2 %	4 %	3 169	22 816 603	21,67 %	18,0	41,9
	4 %	6 %	1 578	7 373 253	7,00 %	17,9	41,7
	6 %	8 %	1 011	3 742 360	3,55 %	17,3	41,7
	8 %	10 %	9	23 074	0,02 %	14,6	43,9
	10 %	12 %					
	12 %	14 %	1	728	0,00 %	3,0	44,0
	14 %	16 %					
16 %	18 %						
18 %	-						
Total			12 961	105 281 063	100 %	18,0	42,0

SCF Rahoituspalvelut VII DAC
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12.b Interest Rate

Reporting Date	28.10.2021	
Payment date	26.10.2021	
Period No	34	
Monthly Period	01.09.2021	
Interest Period	from	27.09.2021
	to	26.10.2021
	=	29 days



SCF Rahoituspalvelut VII DAC
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13.a Remaining Terms



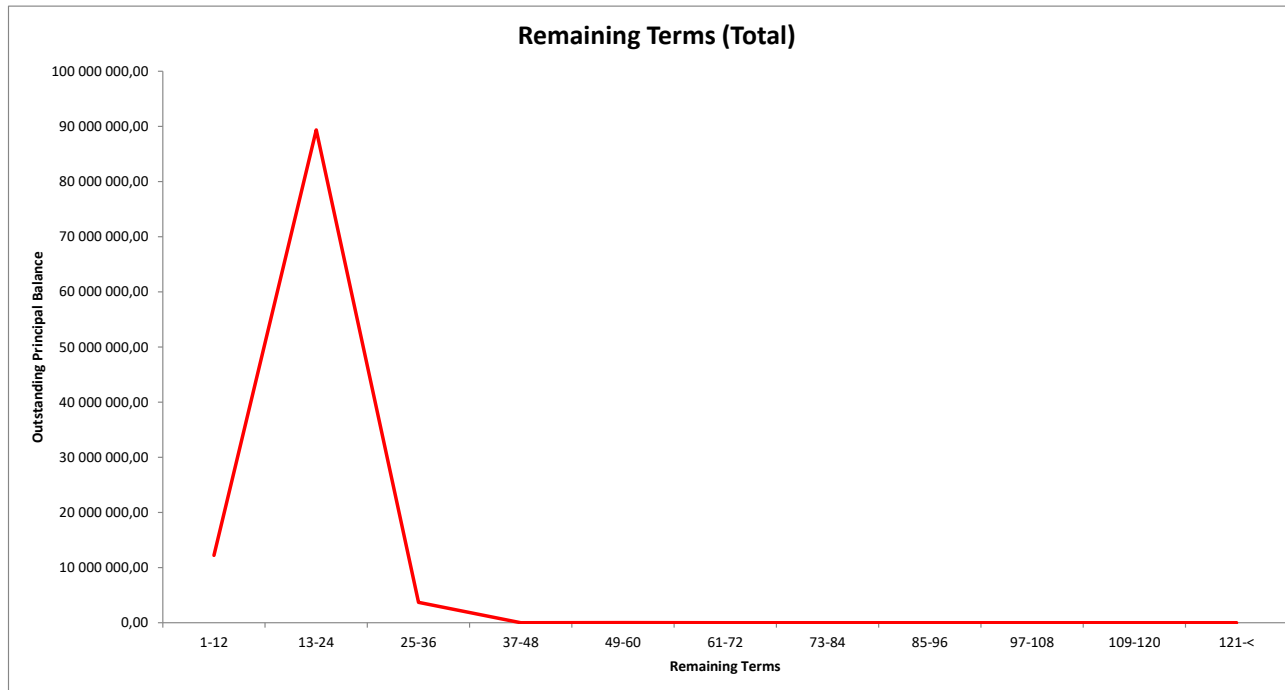
Reporting Date	28.10.2021	
Payment date	26.10.2021	
Period No	34	
Monthly Period	01.09.2021	
Interest Period	from 27.09.2021	to 26.10.2021 = 29 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		19	7 438	0,01 %	0,0	46,6	
	1		2 978	12 210 748	11,60 %	9,5	46,2	
	13		9 683	89 359 520	84,88 %	18,8	41,6	
	25		280	3 683 764	3,50 %	26,0	38,1	
	37							
	49		1	19 593	0,02 %	53,0	38,0	
	61							
	73							
	85							
	97		108					
	109		120					
	121	-						
Total			12 961	105 281 063	100 %	18,0	42,0	

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

13.b Remaining Terms

Reporting Date	28.10.2021				
Payment date	26.10.2021				
Period No	34				
Monthly Period	01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	= 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

14.a Seasoning



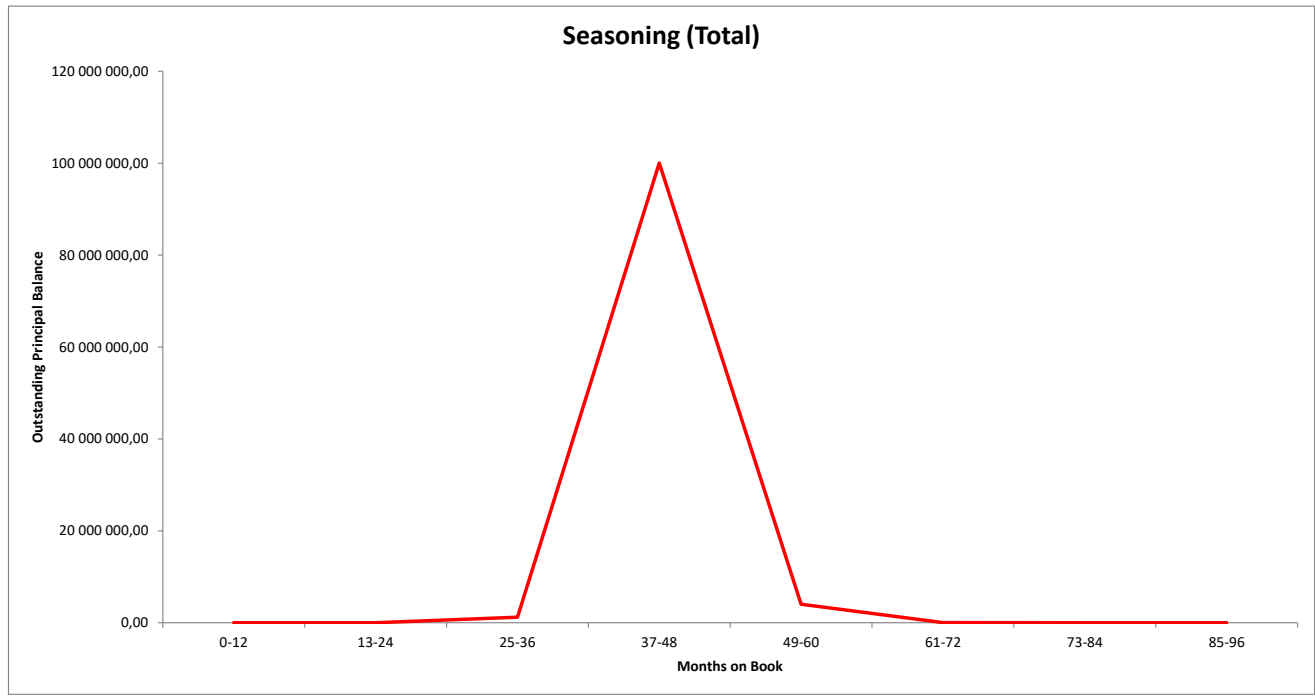
Reporting Date	28.10.2021
Payment date	26.10.2021
Period No	34
Monthly Period	01.09.2021
Interest Period	from 27.09.2021 to 26.10.2021 = 29 days

		TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12					
	13		24					
	25		36	124	1 205 912	1,15 %	23,8	36,0
	37		48	12 164	100 019 928	95,00 %	18,3	41,7
	49		60	666	4 037 694	3,84 %	9,9	51,3
	61		72	7	17 529	0,02 %	3,2	62,4
	73		84					
	85		96					
	Total		12 961	105 281 063	100 %	18,0	42,0	

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14.b Seasoning

Reporting Date	28.10.2021				
Payment date	26.10.2021				
Period No	34				
Monthly Period	01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	= 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

15.a Balloon loans



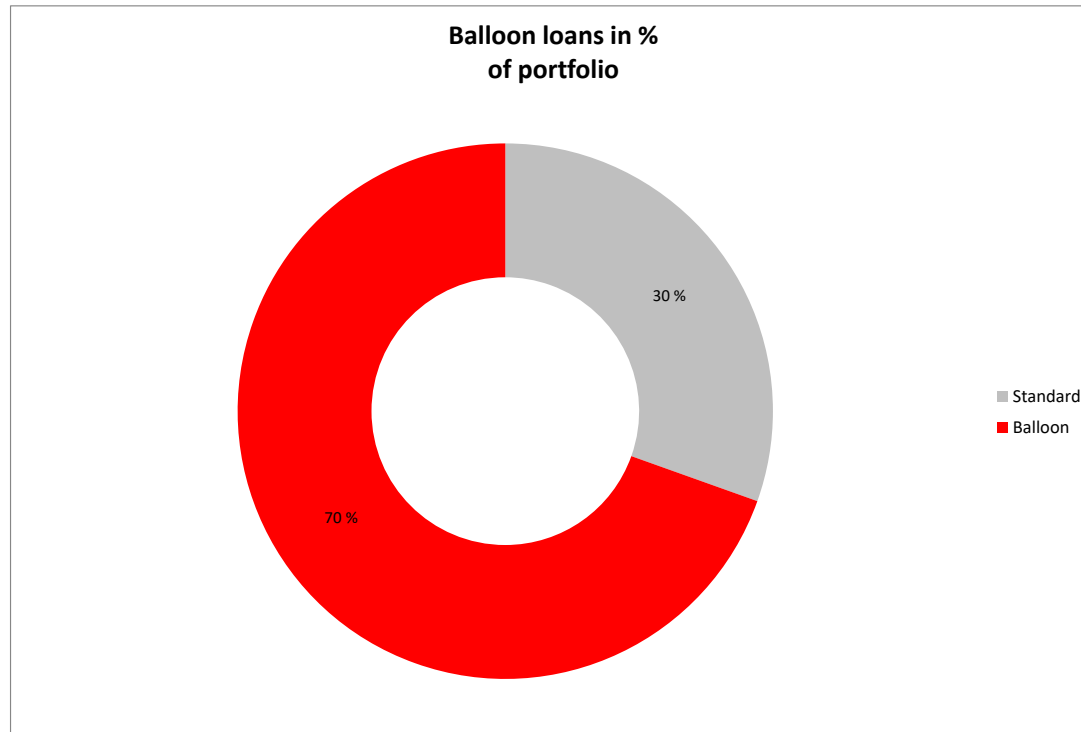
Reporting Date	28.10.2021	
Payment date	26.10.2021	
Period No	34	
Monthly Period	01.09.2021	
Interest Period	from 27.09.2021	to 26.10.2021 = 29 days

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		7 630	32 065 223	30,5 %	1 306	0,0 %	17,6	41,6
Balloon		5 331	73 215 840	69,5 %	44 422 353	60,7 %	18,2	42,2
Total		12 961	105 281 063	100 %	44 423 659	42 %	18,0	42,0

**SCF Rahoituspalvelut VII DAC
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15.b Balloon loans

Reporting Date	28.10.2021	
Payment date	26.10.2021	
Period No	34	
Monthly Period	01.09.2021	
Interest Period	from 27.09.2021	to 26.10.2021 = 29 days



**SCF Rahoituspalvelut VII DAC
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16.a # loans per borrower



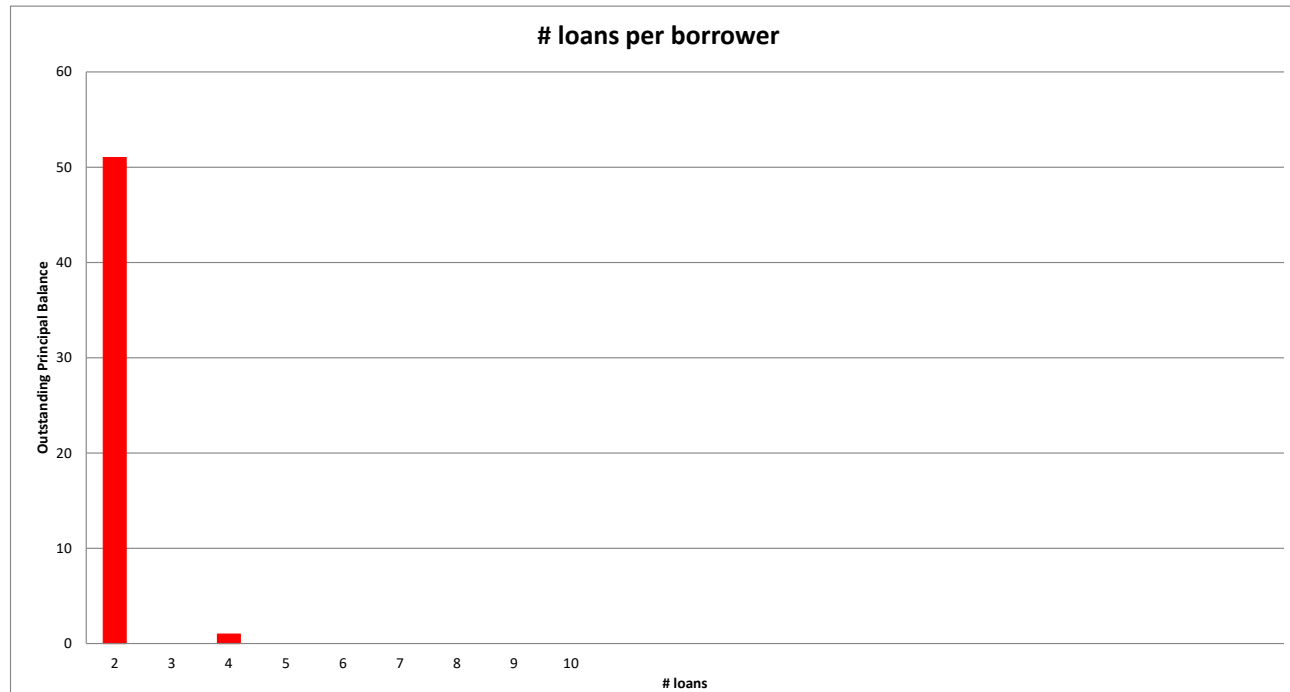
Reporting Date	28.10.2021	
Payment date	26.10.2021	
Period No	34	
Monthly Period	01.09.2021	
Interest Period	from 27.09.2021	to 26.10.2021 = 29 days

	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	12 855	104 020 541	98,80 %
	2	51	1 247 468	1,18 %
	3			
	4	1	13 055	0,01 %
	5			
	6			
	7			
	8			
	9			
	10			
Total:		12 907	105 281 063	100,0 %

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16.b # loans per borrower

Reporting Date	28.10.2021
Payment date	26.10.2021
Period No	34
Monthly Period	01.09.2021
Interest Period	from 27.09.2021 to 26.10.2021 = 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.a Amortization Profile



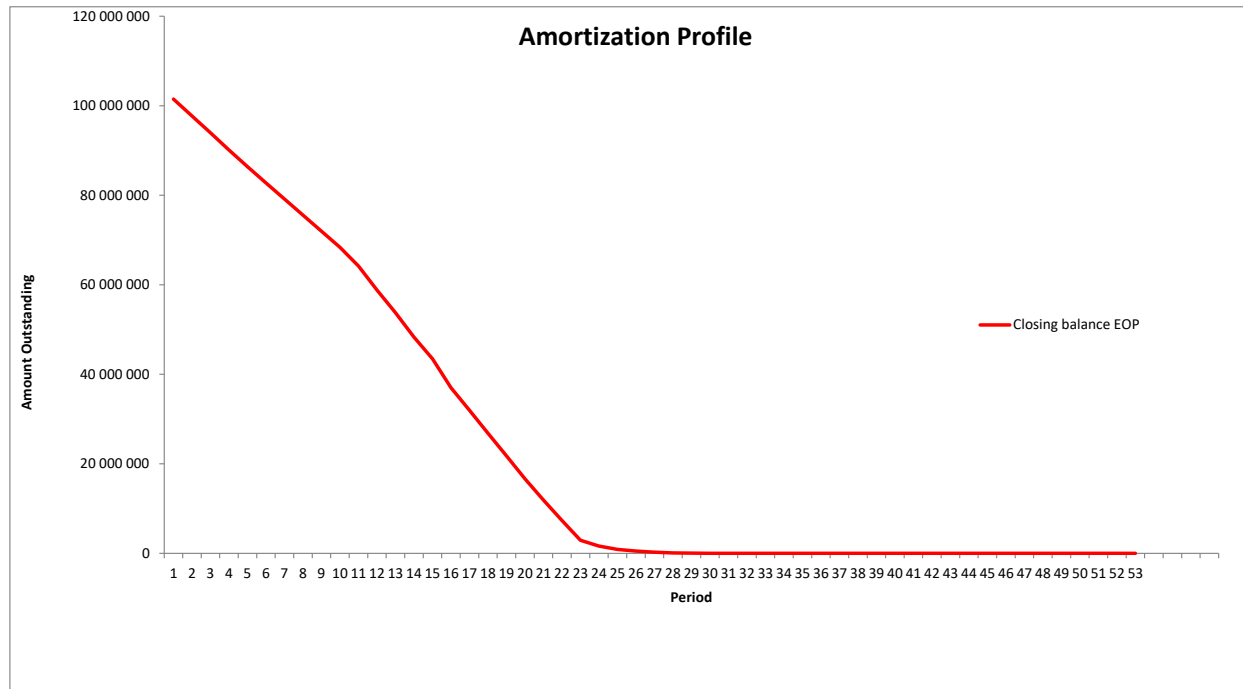
Reporting Date	28.10.2021	
Payment date	26.10.2021	
Period No	34	
Monthly Period	01.09.2021	
Interest Period	from 27.09.2021	to 26.10.2021 = 29 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	105 281 063	101 490 380	3 790 683	183 425	2,11 %	96,40 %
	2	101 490 380	97 717 498	3 772 882	175 697	2,10 %	92,82 %
	3	97 717 498	93 944 038	3 773 460	168 073	2,08 %	89,23 %
	4	93 944 038	90 136 344	3 807 694	160 508	2,07 %	85,61 %
	5	90 136 344	86 406 103	3 730 241	152 883	2,05 %	82,07 %
	6	86 406 103	82 756 625	3 649 478	145 373	2,04 %	78,61 %
	7	82 756 625	79 183 594	3 573 031	138 068	2,02 %	75,21 %
	8	79 183 594	75 579 279	3 604 315	131 010	2,00 %	71,79 %
	9	75 579 279	71 954 405	3 624 874	123 960	1,99 %	68,35 %
	10	71 954 405	68 382 945	3 571 460	116 780	1,97 %	64,95 %
	11	68 382 945	64 212 674	4 170 272	109 763	1,94 %	60,99 %
	12	64 212 674	58 789 309	5 423 364	101 724	1,92 %	55,84 %
	13	58 789 309	53 787 276	5 002 034	92 360	1,90 %	51,09 %
	14	53 787 276	48 320 600	5 466 676	83 549	1,88 %	45,90 %
	15	48 320 600	43 433 615	4 886 985	74 376	1,86 %	41,25 %
	16	43 433 615	37 001 795	6 431 820	66 669	1,86 %	35,15 %
	17	37 001 795	31 952 913	5 048 882	57 415	1,88 %	30,35 %
	18	31 952 913	26 824 491	5 128 422	49 052	1,86 %	25,48 %
	19	26 824 491	21 808 824	5 015 667	40 704	1,84 %	20,71 %
	20	21 808 824	16 650 046	5 158 779	32 161	1,78 %	15,81 %

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	28.10.2021				
Payment date	26.10.2021				
Period No	34				
Monthly Period	01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	= 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

18.a Payment Holidays



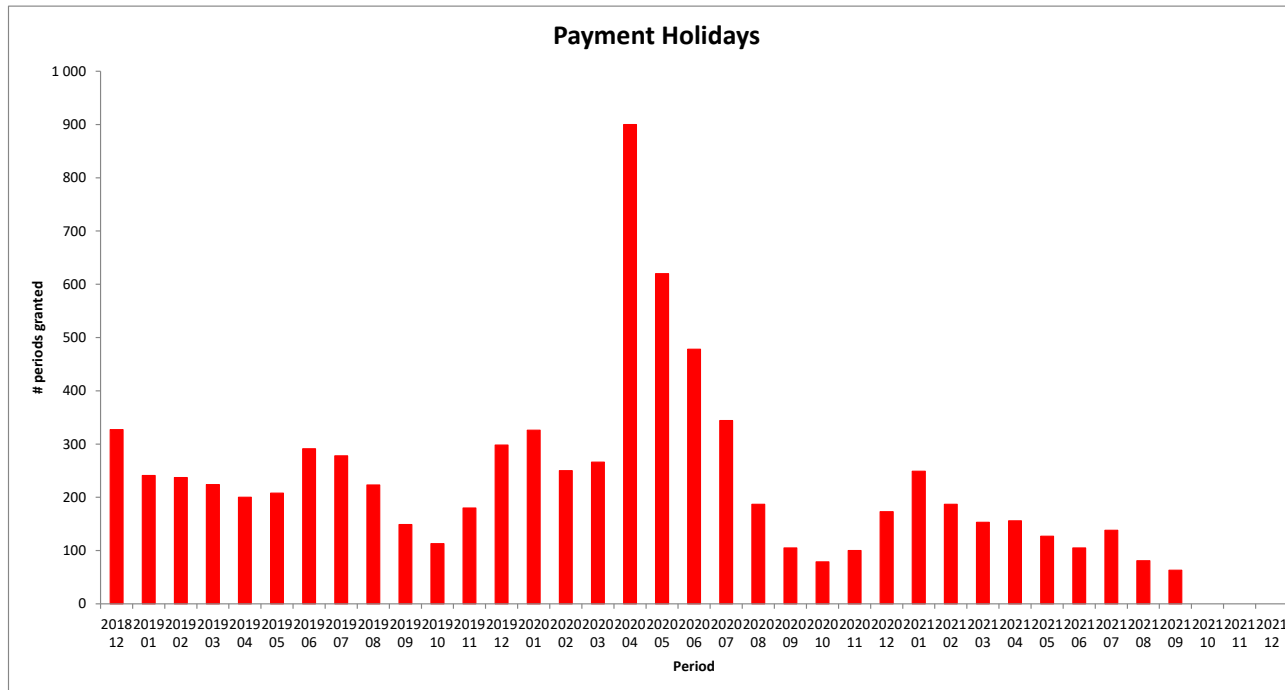
Reporting Date	28.10.2021			
Payment date	26.10.2021			
Period No	34			
Monthly Period	01.09.2021			
Interest Period	from	27.09.2021	to	26.10.2021 = 29 days

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
2021 01	249	355	108 973	3 224 650
2021 02	187	265	79 607	2 353 033
2021 03	153	222	60 188	1 594 709
2021 04	156	229	74 558	2 151 076
2021 05	127	166	63 937	1 476 079
2021 06	105	143	41 442	1 155 442
2021 07	138	186	55 055	1 511 017
2021 08	81	95	28 839	1 017 619
2021 09	63	81	22 746	627 663
2021 10				
2021 11				
2021 12				
Total:	6 797	9 415	2 885 820	99 704 232

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18.b Payment Holidays

Reporting Date	28.10.2021				
Payment date	26.10.2021				
Period No	34				
Monthly Period	01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	= 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



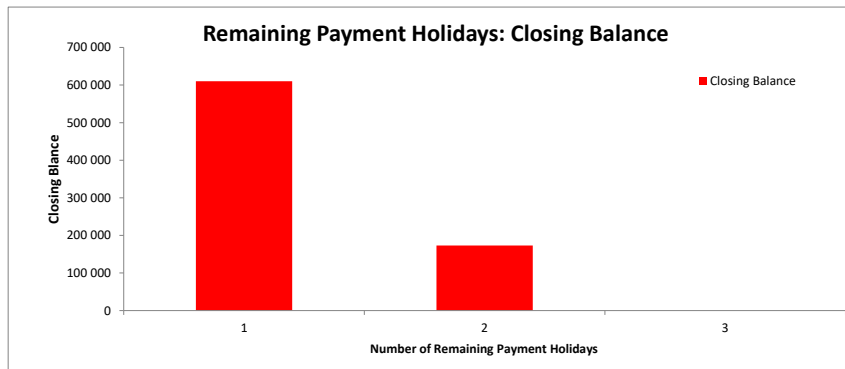
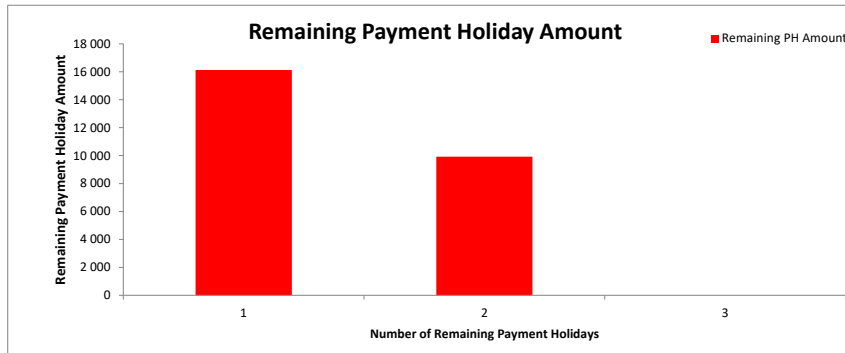
Reporting Date	28.10.2021
Payment date	26.10.2021
Period No	34
Monthly Period	01.09.2021
Interest Period	from 27.09.2021 to 26.10.2021 = 29 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	56	16 135	610 316
	2	18	9 923	172 961
	3			
	Total	74	26 058	783 278

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18.d Remaining Payment Holidays

Reporting Date	28.10.2021	
Payment date	26.10.2021	
Period No	34	
Monthly Period	01.09.2021	
Interest Period	from 27.09.2021	to 26.10.2021 = 29 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

19.a Downpayment



Reporting Date	28.10.2021				
Payment date	26.10.2021				
Period No	34				
Monthly Period	01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	= 29 days

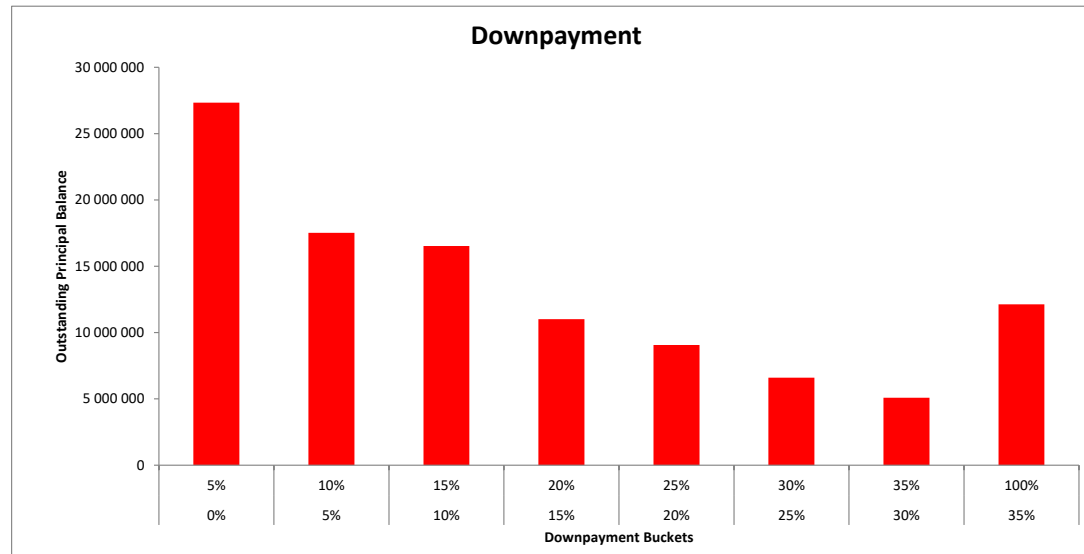
		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0 %	5 %	2 862	27 331 754	25,96 %	18,6	42,0
	5 %	10 %	1 911	17 523 162	16,64 %	18,3	42,0	
	10 %	15 %	1 939	16 530 934	15,70 %	17,9	42,2	
	15 %	20 %	1 370	11 017 595	10,46 %	17,8	42,1	
	20 %	25 %	1 110	9 071 196	8,62 %	18,0	41,7	
	25 %	30 %	881	6 593 825	6,26 %	17,2	42,0	
	30 %	35 %	662	5 081 742	4,83 %	17,8	42,0	
	35 %	100 %	2 226	12 130 855	11,52 %	17,1	41,7	
	Total		12 961	105 281 063	100 %	18,0	42,0	

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19.b Downpayment



Reporting Date	28.10.2021	
Payment date	26.10.2021	
Period No	34	
Monthly Period	01.09.2021	
Interest Period	from	27.09.2021
	to	26.10.2021
	=	29 days



SCF Rahoituspalvelut VII DAC
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20.a Vehicle Condition

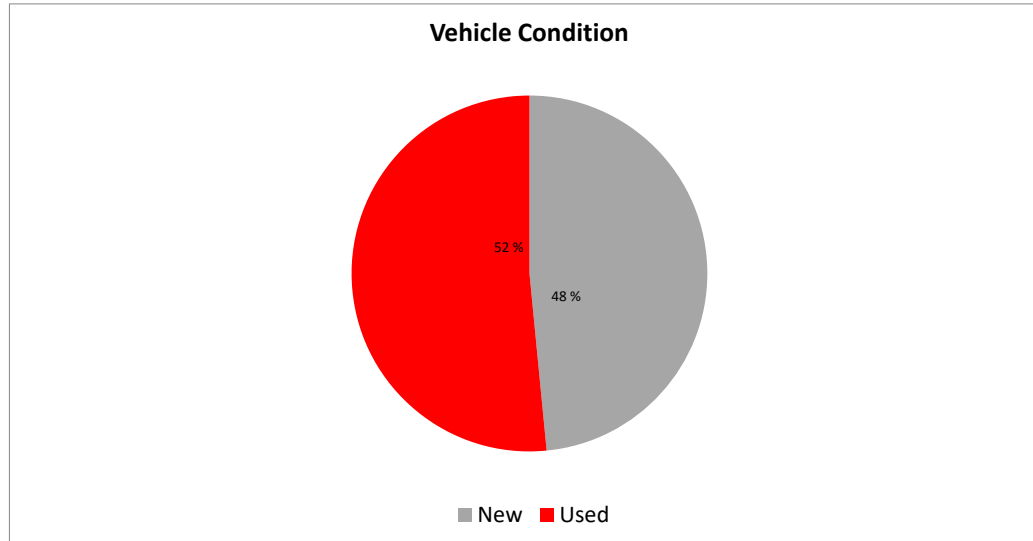


Reporting Date	28.10.2021
Payment date	26.10.2021
Period No	34
Monthly Period	01.09.2021
Interest Period	from 27.09.2021 to 26.10.2021 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 374	51 017 077	48,46 %	18,3	41,8
	Used	8 587	54 263 986	51,54 %	17,7	42,2
	Total	12 961	105 281 063	100 %	18,0	42,0

20.b Vehicle Condition

Reporting Date	28.10.2021				
Payment date	26.10.2021				
Period No	34				
Monthly Period	01.09.2021				
Interest Period	from 27.09.2021	to 26.10.2021	=	29 days	



SCF Rahoituspalvelut VII DAC
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21.a Borrower Type



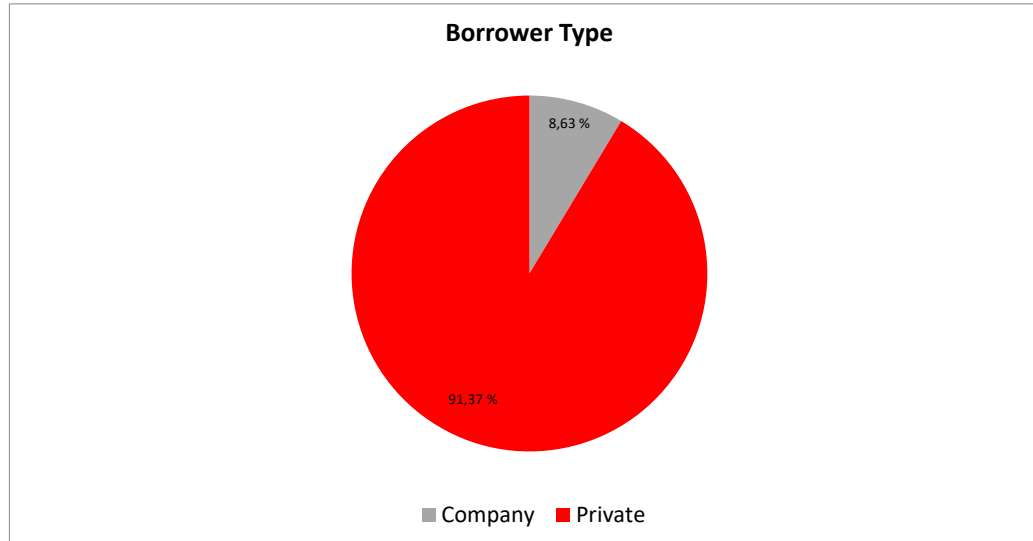
Reporting Date	28.10.2021				
Payment date	26.10.2021				
Period No	34				
Monthly Period	01.09.2021				
Interest Period	from 27.09.2021	to 26.10.2021	=	29 days	

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	888	9 084 164	8,63 %	17,4	42,3
	Private	12 073	96 196 899	91,37 %	18,1	42,0
	Total	12 961	105 281 063	100 %	18,0	42,0

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21.b Borrower Type

Reporting Date	28.10.2021				
Payment date	26.10.2021				
Period No	34				
Monthly Period	01.09.2021				
Interest Period	from 27.09.2021	to 26.10.2021	=	29 days	



**SCF Rahoituspalvelut VII DAC
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22.a Vehicle type



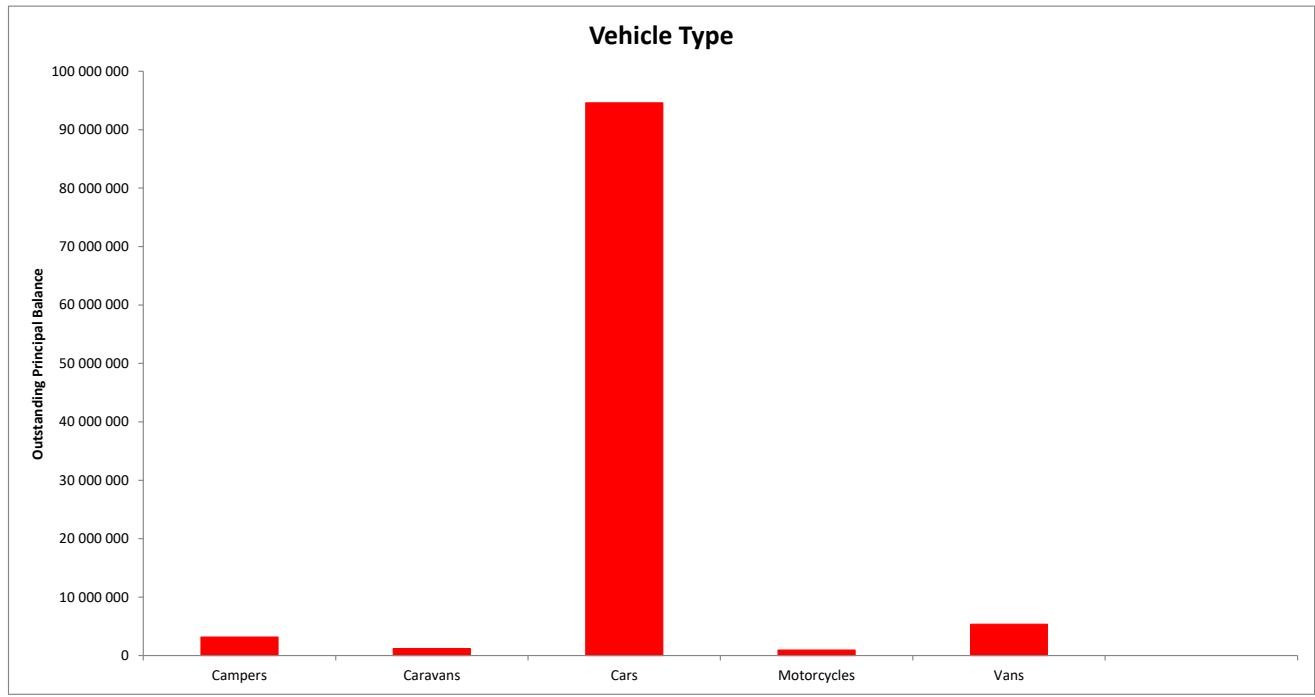
Reporting Date	28.10.2021				
Payment date	26.10.2021				
Period No	34				
Monthly Period	01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	= 29 days

		TOTAL				
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	177	3 171 662	3,0 %	18,4	41,6
	Caravans	143	1 196 400	1,1 %	19,9	40,7
	Cars	11 756	94 599 736	89,9 %	18,0	42,1
	Motorcycles	188	945 110	0,9 %	18,9	40,2
	Vans	697	5 368 154	5,1 %	17,5	42,2
		12 961	105 281 063	100 %	18,0	42,0

**SCF Rahoituspalvelut VII DAC
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22.b Vehicle type

Reporting Date	28.10.2021				
Payment date	26.10.2021				
Period No	34				
Monthly Period	01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	= 29 days



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23.a Restructured Loans



Reporting Date	28.10.2021	
Payment date	26.10.2021	
Period No	34	
Monthly Period	01.09.2021	
Interest Period	from 27.09.2021	to 26.10.2021 = 29 days

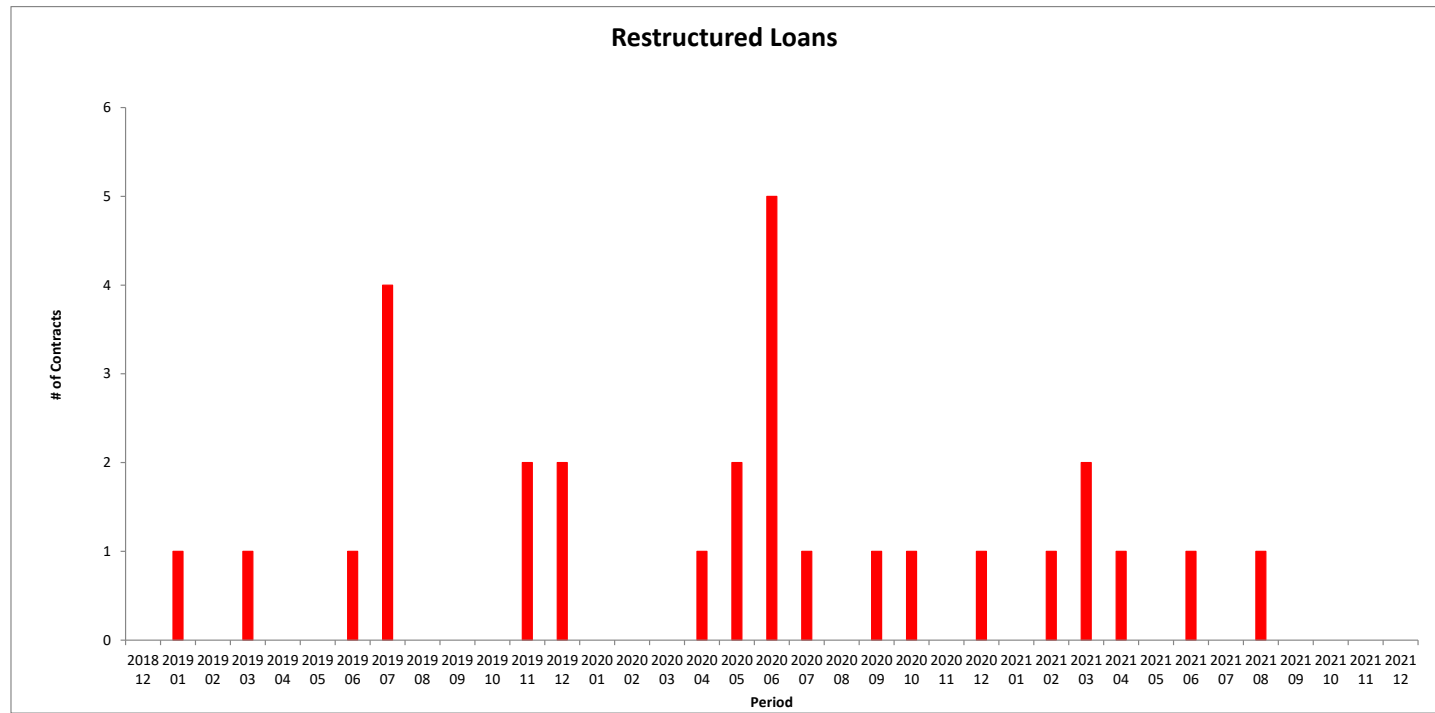
TOTAL		
Period	No	Outstanding balance
2018 12	0	0
2019 01	1	6 294
2019 02	0	0
2019 03	1	9 226
2019 04	0	0
2019 05	0	0
2019 06	1	3 728
2019 07	4	63 323
2019 08	0	0
2019 09	0	0
2019 10	0	0
2019 11	2	20 062
2019 12	2	51 206
2020 01	0	0
2020 02	0	0
2020 03	0	0
2020 04	1	55 313
2020 05	2	14 191
2020 06	5	81 659
2020 07	1	17 881
2020 08	0	0
2020 09	1	13 409
2020 10	1	3 921
2020 11	0	0
2020 12	1	13 940
2021 01	0	0
2021 02	1	9 203
2021 03	2	28 975
2021 04	1	6 341
2021 05	0	0
2021 06	1	25 297
2021 07	0	0
2021 08	1	13 654
2021 09	0	0
2021 10		
2021 11		
2021 12		
	29	437 622

Restructured

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23.b Restructured Loans

Reporting Date	28.10.2021				
Payment date	26.10.2021				
Period No	34				
Monthly Period	01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	= 29 days



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24.a Dynamic Interest rate



Reporting Date	28.10.2021	
Payment date	26.10.2021	
Period No	34	
Monthly Period	01.09.2021	
Interest Period	from 27.09.2021	to 26.10.2021 = 29 days

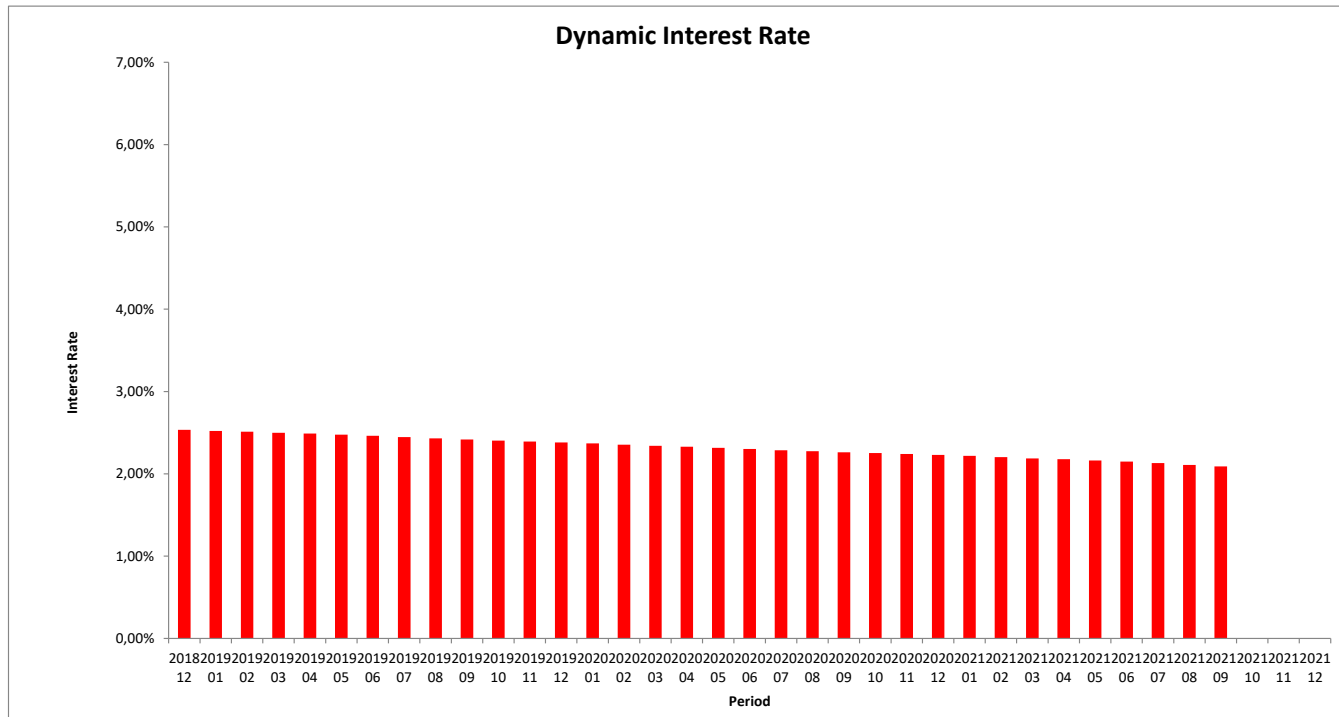
TOTAL		
Period	Closing balance	WA Interest rate
2018 12	609 379 376	2,54 %
2019 01	586 326 503	2,52 %
2019 02	564 224 282	2,51 %
2019 03	542 921 229	2,50 %
2019 04	520 762 448	2,49 %
2019 05	498 229 783	2,48 %
2019 06	477 217 707	2,46 %
2019 07	454 989 142	2,45 %
2019 08	435 559 339	2,43 %
2019 09	416 047 456	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 %
2021 01	180 532 995	2,22 %
2021 02	170 470 803	2,20 %
2021 03	158 576 511	2,19 %
2021 04	148 688 742	2,18 %
2021 05	138 577 591	2,16 %
2021 06	129 983 669	2,15 %
2021 07	121 407 562	2,13 %
2021 08	112 817 577	2,11 %
2021 09	105 281 063	2,09 %
2021 10		
2021 11		
2021 12		

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	28.10.2021				
Payment date	26.10.2021				
Period No	34				
Monthly Period	01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	= 29 days



SCF Rahoituspalvelut VII DAC
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25.a Dynamic Pre-Payments



Reporting Date	28.10.2021			
Payment date	26.10.2021			
Period No	34			
Monthly Period	from	01.09.2021	to	26.10.2021
Interest Period	from	27.09.2021	to	26.10.2021 = 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	5 692 634	203 084 309	28,91 %
	2020 12	5 992 609	191 077 183	31,78 %
	2021 01	5 222 062	180 532 995	29,69 %
	2021 02	4 948 127	170 470 803	29,78 %
	2021 03	6 261 768	158 576 511	38,34 %
	2021 04	5 144 456	148 688 742	34,46 %
	2021 05	5 548 648	138 577 591	38,76 %
	2021 06	3 979 208	129 983 669	31,14 %
	2021 07	4 284 939	121 407 562	35,03 %
	2021 08	4 289 376	112 817 577	37,20 %
	2021 09	3 659 021	105 281 063	34,59 %
	2021 10			
	2021 11			
	2021 12			

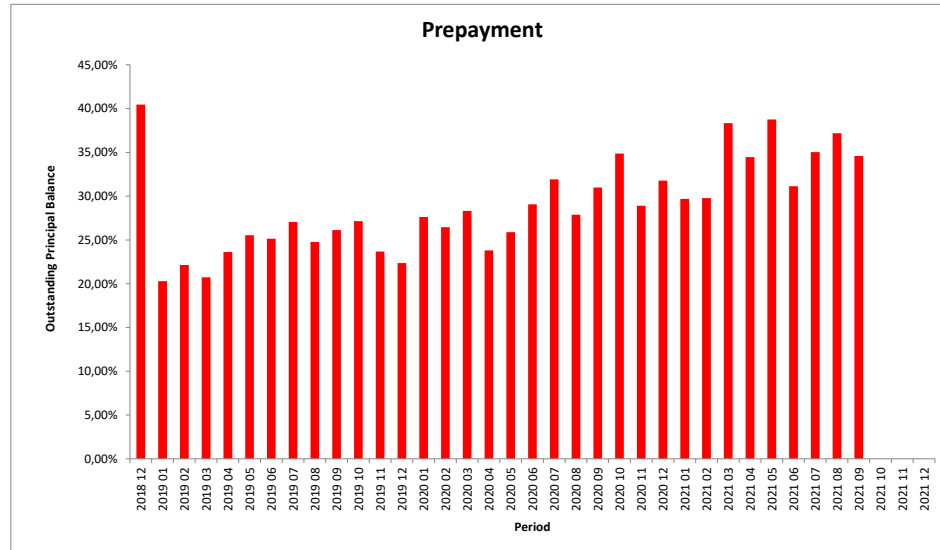
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	28.10.2021				
Payment date	26.10.2021				
Period No	34				
Monthly Period	01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	= 29 days



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26. Delinquency



Reporting Date	28.10.2021			
Payment date	26.10.2021			
Period No	34			
Monthly Period	01.09.2021			
Interest Period	from 27.09.2021	to 26.10.2021	=	29 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
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	
2019	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	299 994	
	2020	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	138 388	
2021	1	180 532 995	17 386	166 644 394	1 032	9 935 441	204	2 391 675	55	772 636	27	414 332	15	247 449	11	127 068	10	167 745	
	2	170 470 803	16 739	157 586 890	991	9 470 928	189	2 086 716	45	631 702	28	408 950	11	164 610	8	121 007	19	220 691	
	3	158 576 511	16 121	148 135 467	809	7 582 445	139	1 664 783	37	494 269	29	471 827	9	143 009	7	84 711	12	146 932	
	4	148 888 742	15 390	138 602 373	747	6 665 098	180	1 971 854	53	761 113	24	403 914	10	142 659	8	141 732	11	68 921	
	5	138 577 591	14 412	126 853 296	945	8 588 252	175	1 695 225	76	749 267	24	400 588	10	169 749	7	121 215	12	156 130	
	6	129 983 669	13 840	119 522 547	893	7 523 140	157	1 752 815	56	474 975	32	351 038	15	280 656	6	78 496	7	113 723	
	7	121 407 562	13 291	112 325 953	758	6 323 029	149	1 659 887	45	471 218	25	222 749	14	175 894	13	228 831	8	77 824	
	8	112 817 577	12 587	104 141 819	743	5 925 405	175	1 888 027	45	407 794	20	223 742	13	128 625	8	102 166	16	265 860	
	9	105 281 063	12 042	97 206 669	701	5 694 170	121	1 303 617	58	683 055	20	191 496	13	138 168	6	63 887	9	108 892	
	10																		
	11																		
	12																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.10.2021	
Payment date	26.10.2021	
Period No	34	
Monthly Period	from 01.09.2021	to 26.10.2021
Interest Period	from 27.09.2021	to 26.10.2021 = 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
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															
2021 1	535 368	41															
2021 2	338 774	30															
2021 3	452 576	33															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2020 Q1			2020 Q2			2020 Q3			2020 Q4			2021 Q1			
			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		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	3 129	244 101	83 927	
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	1 929	501 028	170 944	
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	5 600	564 358	260 147	
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	8 300	509 120	211 636	
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	17 182	498 987	371 949	
2020 2	897 831	78				231 568	231 568	666 263	282 367	513 935	383 896	77 812	591 747	306 084	27 192	618 940	278 892	
2020 3	709 409	57							161 957	161 957	547 452	181 451	343 408	366 001	30 211	373 619	335 790	
2020 4	559 764	45										153 682	153 682	406 082	95 562	249 244	310 520	
2021 1	535 368	41													31 632	31 632	503 736	
2021 2	338 774	30																
2021 3	452 576	33																

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2021 Q2			2021 Q3				
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss		
2018 4	1 168	4		1 297	-	129		1 297	-	129
2019 1	328 028	27	2 027	246 128	81 900	2 583	248 711	79 317		
2019 2	671 972	52	2 918	503 946	168 026	10 202	514 148	157 824		
2019 3	824 504	63	8 386	572 744	251 761	14 185	586 929	237 575		
2019 4	720 756	54	6 957	516 077	204 679	9 071	525 148	195 608		
2020 1	870 936	85	16 186	515 173	355 763	24 255	539 427	331 508		
2020 2	897 831	78	17 092	636 032	261 799	19 578	655 610	242 221		
2020 3	709 409	57	11 879	385 498	323 911	36 880	422 377	287 031		
2020 4	559 764	45	43 081	292 325	267 439	49 621	341 945	217 818		
2021 1	535 368	41	74 083	105 715	429 653	149 060	254 775	280 593		
2021 2	338 774	30	20 277	20 277	318 497	58 764	79 041	259 733		
2021 3	452 576	33				4 608	4 608	447 969		

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28. Priority of Payments - Revenue



Reporting Date	28.10.2021
Payment date	26.10.2021
Period No	34
Monthly Period	01.09.2021
Interest Period	from 27.09.2021 to 26.10.2021 = 29 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	374 818,03	EUR
Senior Expenses	-	70 588,87	EUR
Servicing Fee	-	43 867,11	EUR
Tranche A Loan Interest to Issuer	-	18 404,87	EUR
Tranche B Loan Interest to Issuer	-	9 375,00	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	-	70 842,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		148 840,18	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 083 564,75	EUR
Senior Expenses	-	31 992,88	EUR
Issuer Swap Interest Amount	-	18 404,87	EUR
Interest Class A Notes	-	-	EUR
Interest Class B Notes	-	9 375,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	940 050,00	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	70 842,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	-	EUR
Principal Issuer Subordinated Loan	-	-	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		-	EUR

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29. Priority of Payments - Redemption

Reporting Date	28.10.2021
Payment date	26.10.2021
Period No	34
Monthly Period	01.09.2021
Interest Period	from 27.09.2021 to 26.10.2021 = 29 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	7 570 758,86	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	7 570 758,86	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	7 570 758,86	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	-	6 370 484,19	EUR
(ii) Principal Payments on Class B Notes	-	539 075,76	EUR
(iii) Principal Payments on Class C Notes	-	661 198,91	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		0,00	EUR
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Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller		148 840,18	EUR
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30. Transaction Costs



Reporting Date	28.10.2021	
Payment date	26.10.2021	
Period No	34	
Monthly Period	01.09.2021	
Interest Period	from 27.09.2021	to 26.10.2021 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	70 588,87				
Interest accrued for the Period	EUR	93 117,00	-	9 375,00	70 842,00	12 900,00
Cumulative Interest accrued	EUR	7 515 576,00	122 999,00	841 323,00	6 101 044,00	450 210,00
Interest Payments	EUR	93 117,00	-	9 375,00	70 842,00	12 900,00
Cumulative Interest Payments	EUR	7 515 576,00	122 999,00	841 323,00	6 101 044,00	450 210,00
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	-				

**SCF Rahoituspalvelut VII DAC
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31. Contact Details



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Reporting Date	28.10.2021	
Payment date	26.10.2021	
Period No	34	
Monthly Period	01.09.2021	
Interest Period	from	27.09.2021
	to	26.10.2021
	=	29 days