

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

**Cover Sheet Monthly Investor Report**



Reporting Date	27.08.2020				
Payment date	25.08.2020			Following payment dates:	25.09.2020
Period No	20				26.10.2020
Monthly Period	01.07.2020				
Interest Period	from 27.07.2020		to	25.08.2020	= 29 days
Cut-Off date	31.07.2020				

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**1. Portfolio Information**



Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	20
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
<b>Opening balance</b>	<b>269 922 431,00 EUR</b>
Scheduled Loan Principal Repayments	6 820 671,22 EUR
Prepayments	8 037 487,63 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>14 858 158,85 EUR</b>
New Defaulted Auto Loans in Period	233 947,04 EUR
<b>Closing Balance</b>	<b>254 830 325,11 EUR</b>
Principal Recoveries on loans in default	135 050,41 EUR
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	877 647,75 EUR
Interest Recoveries on loans in default	1 388,94 EUR
<b>Total Revenue Received in Period</b>	<b>879 036,69 EUR</b>
<b># Loans</b>	
At beginning of period	24 628 Loans
Paid in Full	955 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	22 Loans
<b>At end of period</b>	<b>23 651 Loans</b>

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

Reporting Date	27.08.2020				
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Monthly Period	01.07.2020				
Interest Period	from 27.07.2020	to	25.08.2020	=	29 days



**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections (Interest, fees, interest recoveries etc.)	873 464,79	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default, Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	-	EUR
e. Residual balance from Issuer Revenue Priority of Payments	72 870,88	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>946 335,67</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	322 878,07	EUR
b. Reserve Fund	1 421 332,41	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>1 744 210,48</b>	<b>EUR</b>

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

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	20				
Monthly Period	01.07.2020				
Interest Period	from 27.07.2020	to	25.08.2020	=	29 days



**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections (Principal payments, Recoveries, Deemed Collection)	14 993 209,26	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>14 993 209,26</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14 993 209,26	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>14 993 209,26</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	20
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days

**Note Balance**

Beginning of Period	272 201 940,81 EUR
End of Period	257 208 731,55 EUR

**Liquidity Reserve**

Beginning of Period	0,5 %	1 421 332,41 EUR
Cash Outflow		1 421 332,41 EUR
Cash Inflow		1 348 461,53 EUR
End of Period	0,5 %	1 348 461,53 EUR
Required Reserve Amount	0,5 %	1 348 461,53 EUR

**Servicer Advance Reserve Fund**

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

**Set-off from Deposits**

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

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



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**6. Note Principal**



Reporting Date	27.08.2020			
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Interest Period	from 27.07.2020	to	25.08.2020 =	29 days

**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	226 046 571,97	19 128 252,03	25 027 116,81	2 000 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	12 560 666,97	1 062 894,26	1 369 648,03	-	EUR
End of Period	213 485 905,00	18 065 357,77	23 657 468,78	2 000 000,00	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	279 509,81	2 000 000,00	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	233 947,04	-	EUR
Principal Recoveries	-	-	135 050,41	-	EUR
End of Period	-	-	378 406,44	2 000 000,00	EUR

**Net Note Principal**

Beginning of Period	226 046 571,97	19 128 252,03	24 747 607,00	-	EUR
End of Period	213 485 905,00	18 065 357,77	23 279 062,34	-	EUR

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**7. Outstanding Notes**

Reporting Date	27.08.2020	
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Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days



**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	272 201 940,81	226 046 571,97	19 128 252,03	25 027 116,81	2 000 000,00
Available Distribution Amount	14 993 209,26				
Amortisation	14 993 209,26				
Redemption per Class		12 560 666,97	1 062 894,26	1 369 648,03	-
Redemption per Note		2 097,99	3 796,05	3 742,21	-
Class Principal Outstanding Closing Balance	257 208 731,55	213 485 905,00	18 065 357,77	23 657 468,78	2 000 000,00
Current Tranching	100 %	83,00 %	7,02 %	9,20 %	0,78 %
Current Pool Factor		0,36	0,65	0,65	1,00

**2. Payments to Investors per Note**

	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(30/360)	(30/360)	(30/360)
Interest Days	29				
Principal Outstanding per Note Beginning of Period		37 756,23	68 315,19	68 380,10	100 000,00
>Principal Repayment per note		2 097,99	3 796,05	3 742,21	-
Principal Outstanding per Note End of Period		35 658,24	64 519,13	64 637,89	100 000,00
>Interest accrued for the period		-	79,70	441,05	645,00
Interest Payment	196 641,20	-	22 316,29	161 424,90	12 900,00
Interest Payment per Note		-	79,70	441,05	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)	19,43 %	12,40 %	3,21 %	2,43 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	19,95 %	12,93 %	3,21 %	2,43 %
Current CE (Subordination)	17,00 %	9,98 %	0,78 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)	17,52 %	10,50 %	0,78 %	0,00 %



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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.08.2020  
Payment date 25.08.2020  
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Monthly Period 01.07.2020  
Interest Period : 27.07.2020 to 25.08.2020 = 29 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch	Moody's	Fitch	Moody's						
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut VII DAC			No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy			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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Period No	20				
Monthly Period	01.07.2020	to	25.08.2020	=	29 days
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days



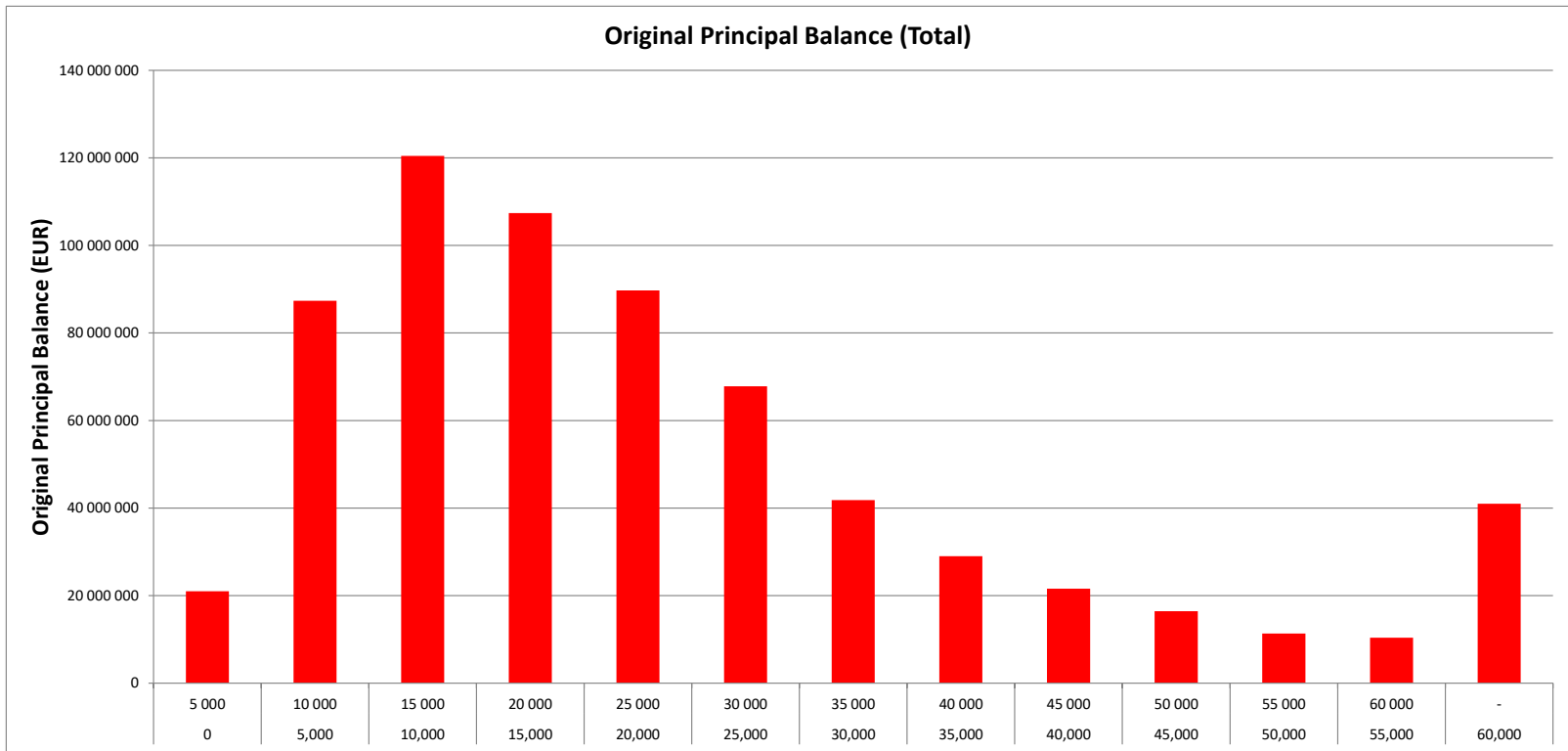
Average amount - all: 15 089

	TOTAL						
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning
Original balance	0	5 000	6 172	20 988 305	3,15 %	22,3	9,2
	5 000	10 000	11 630	87 366 308	13,13 %	36,3	9,3
	10 000	15 000	9 714	120 462 454	18,11 %	42,2	9,3
	15 000	20 000	6 228	107 391 489	16,14 %	44,2	9,2
	20 000	25 000	4 016	89 711 217	13,49 %	45,1	8,8
	25 000	30 000	2 489	67 807 274	10,19 %	45,6	8,6
	30 000	35 000	1 296	41 803 370	6,28 %	45,8	8,9
	35 000	40 000	775	29 006 696	4,36 %	45,0	8,9
	40 000	45 000	510	21 585 525	3,24 %	45,9	8,8
	45 000	50 000	347	16 455 093	2,47 %	46,4	8,8
	50 000	55 000	216	11 318 521	1,70 %	46,1	8,4
	55 000	60 000	181	10 392 399	1,56 %	46,4	8,6
	60 000	-	516	40 977 808	6,16 %	45,9	8,6
	Total		44 090	665 266 457	100 %	42,8	9,0

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**9.b Original Principal Balance Graph**

Reporting Date	27.08.2020	
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**10.a Outstanding Principal Balance**

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	20				
Monthly Period	01.07.2020				
Interest Period	from 27.07.2020	to 25.08.2020	=	29	days



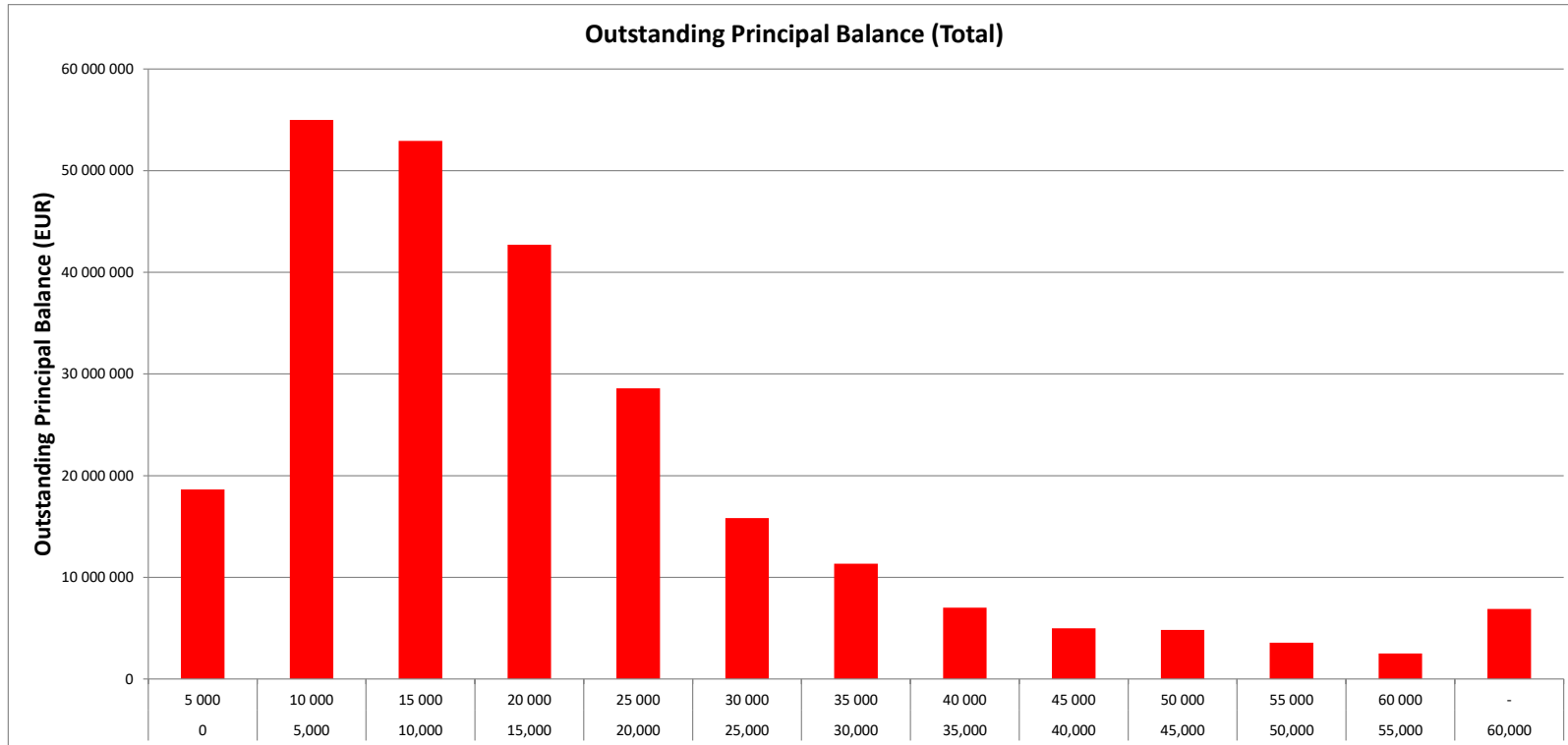
Average amount - all: 10 775

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	6 531	18 649 393	7,32 %	21,1	29,3
		5 000 10 000	7 497	54 996 823	21,58 %	29,2	28,8
		10 000 15 000	4 333	52 931 986	20,77 %	30,8	28,4
		15 000 20 000	2 468	42 710 168	16,76 %	31,3	28,0
		20 000 25 000	1 286	28 581 375	11,22 %	31,8	27,8
		25 000 30 000	579	15 829 334	6,21 %	31,6	28,2
		30 000 35 000	352	11 337 393	4,45 %	31,4	28,2
		35 000 40 000	188	7 023 454	2,76 %	31,5	28,5
		40 000 45 000	118	4 992 009	1,96 %	32,1	28,3
		45 000 50 000	102	4 818 190	1,89 %	32,4	27,8
		50 000 55 000	68	3 567 665	1,40 %	33,1	27,6
		55 000 60 000	44	2 502 329	0,98 %	32,0	28,3
		60 000 -	85	6 890 207	2,70 %	30,8	28,8
		Total		23 651	254 830 325	100 %	30,1

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**10.b Outstanding Principal Balance Graph**

Reporting Date	27.08.2020	
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Interest Period	from 27.07.2020	to 25.08.2020 = 29 days



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**11.a Geographical Distribution**



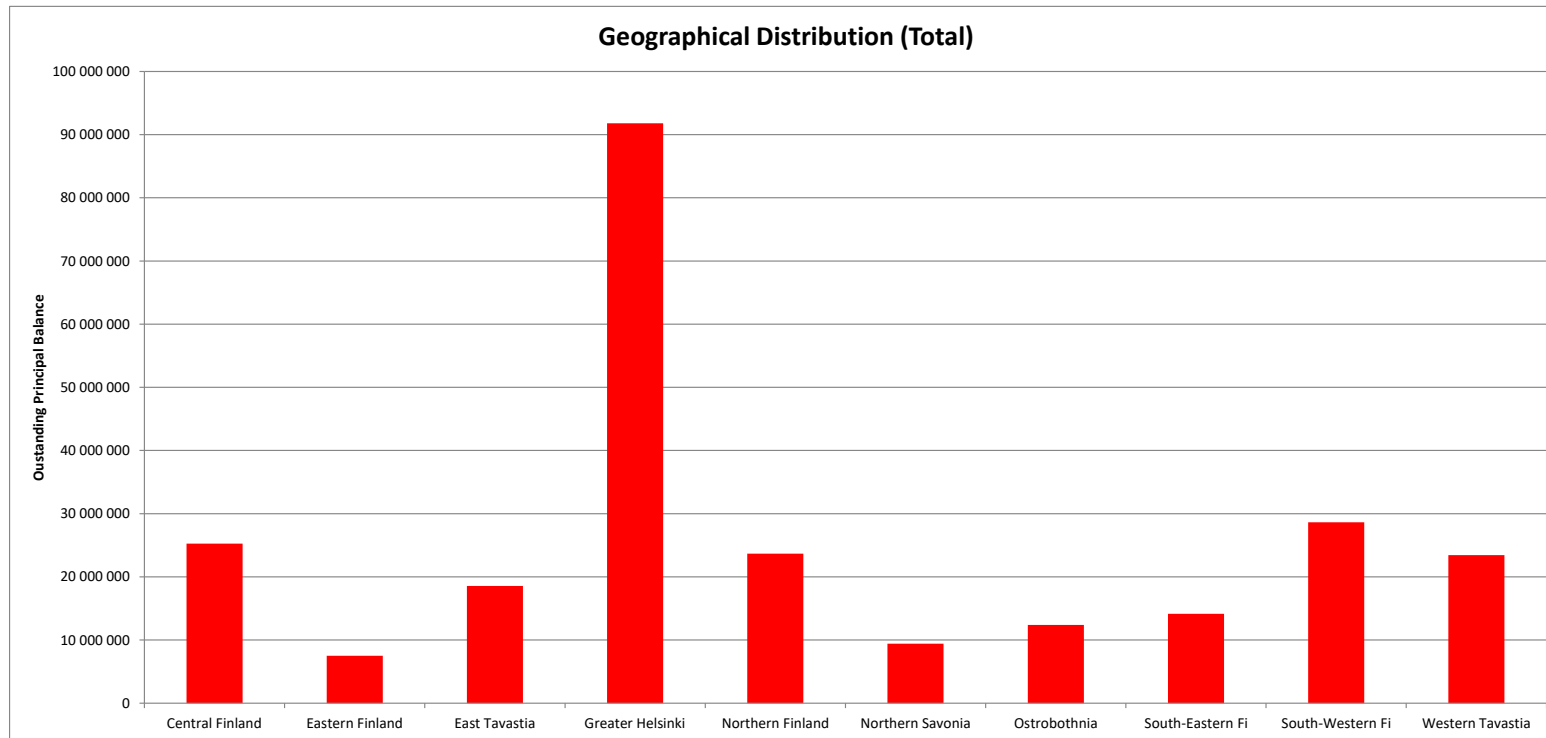
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 511	25 264 453	9,91 %	30,0		28,5
Eastern Finland	736	7 506 424	2,95 %	29,9		28,2
East Tavastia	1 773	18 565 228	7,29 %	30,0		28,5
Greater Helsinki	7 614	91 796 756	36,02 %	30,2		28,4
Northern Finland	2 172	23 670 284	9,29 %	30,5		28,1
Northern Savonia	957	9 424 135	3,70 %	29,8		28,3
Ostrobothnia	1 426	12 380 764	4,86 %	29,7		28,1
South-Eastern Fi	1 444	14 141 156	5,55 %	29,7		28,6
South-Western Fi	2 822	28 644 464	11,24 %	30,3		28,4
Western Tavastia	2 196	23 436 660	9,20 %	30,1		28,3
Total	23 651	254 830 325	100 %	30,1		28,4

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**11.b Geographical Distribution Graph**

Reporting Date	27.08.2020	
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Interest Period	from	27.07.2020
	to	25.08.2020
	=	29 days



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**12.a Interest Rate**



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

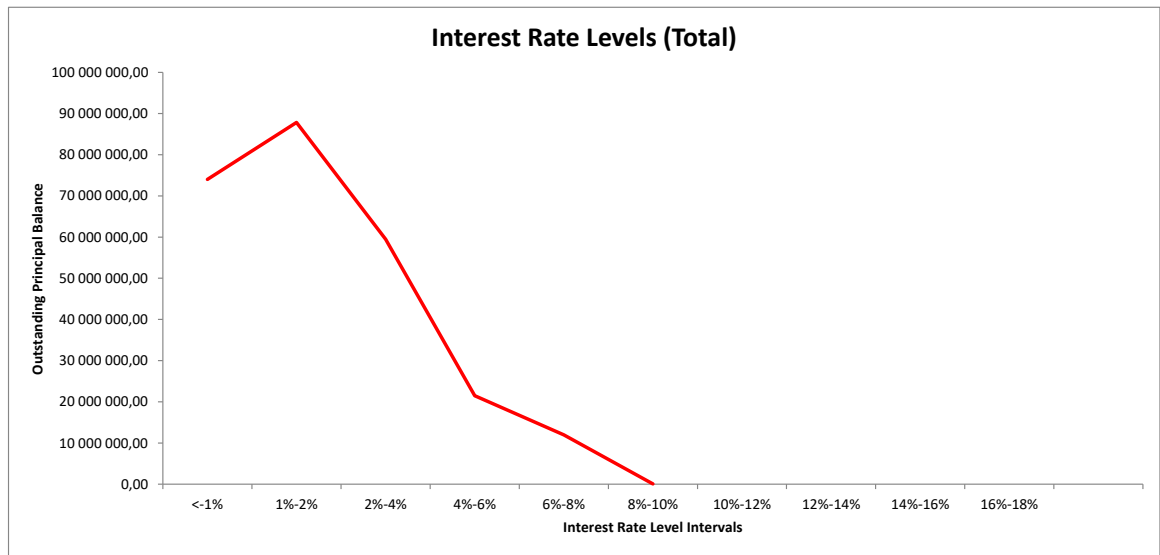
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	5 547	73 997 887	29,04 %	31,2	27,9
1 %	2 %	6 710	87 838 552	34,47 %	29,9	28,9
2 %	4 %	5 950	59 491 900	23,35 %	29,9	28,3
4 %	6 %	3 179	21 464 432	8,42 %	29,2	28,2
6 %	8 %	2 242	11 970 678	4,70 %	28,4	28,1
8 %	10 %	22	64 098	0,03 %	25,8	29,6
10 %	12 %					
12 %	14 %	1	2 778	0,00 %	17,0	30,0
14 %	16 %					
16 %	18 %					
18 %	-					
Total		23 651	254 830 325	100 %	30,1	28,4



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**12.b Interest Rate**

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	20				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days



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13.a Remaining Terms



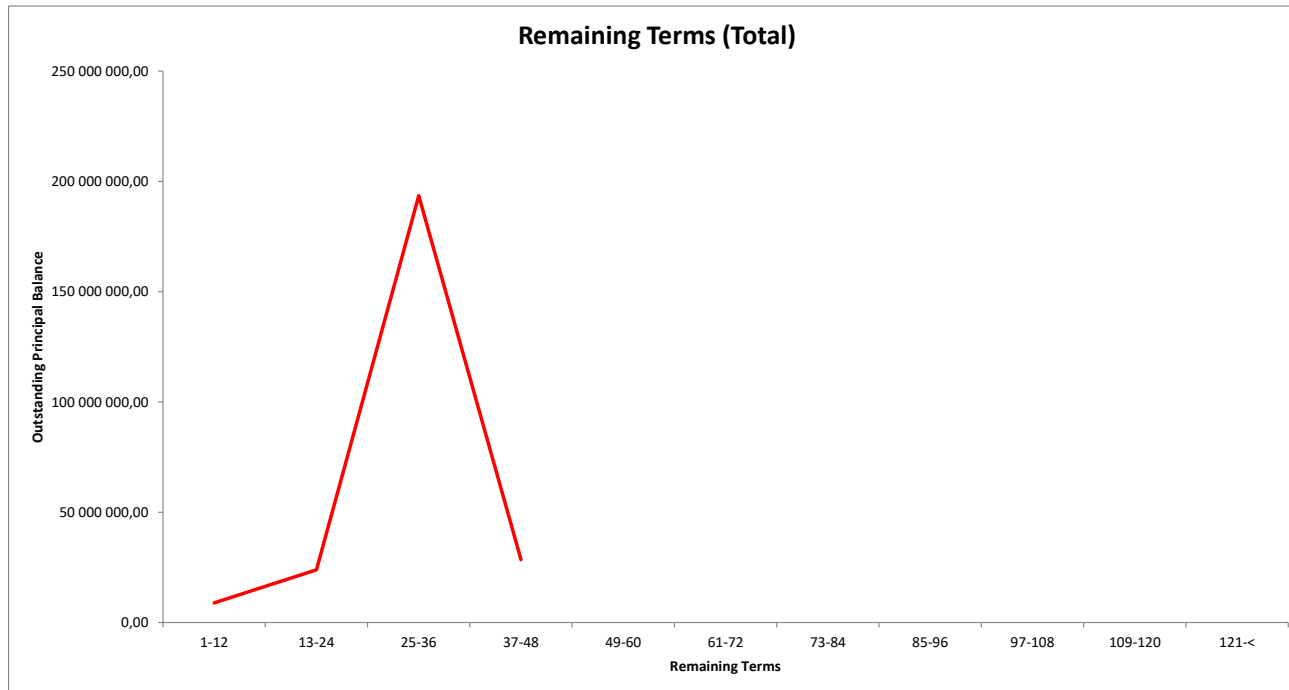
Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	20				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	16	4 609	0,00 %	0,0	26,6
	1		12	2 789	8 898 645	3,49 %	8,4	29,8
	13		24	3 880	23 897 242	9,38 %	19,5	31,0
	25		36	15 088	193 505 538	75,94 %	31,4	28,7
	37		48	1 878	28 524 291	11,19 %	37,5	23,6
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			23 651	254 830 325	100 %	30,1	28,4	

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13.b Remaining Terms

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	20				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days

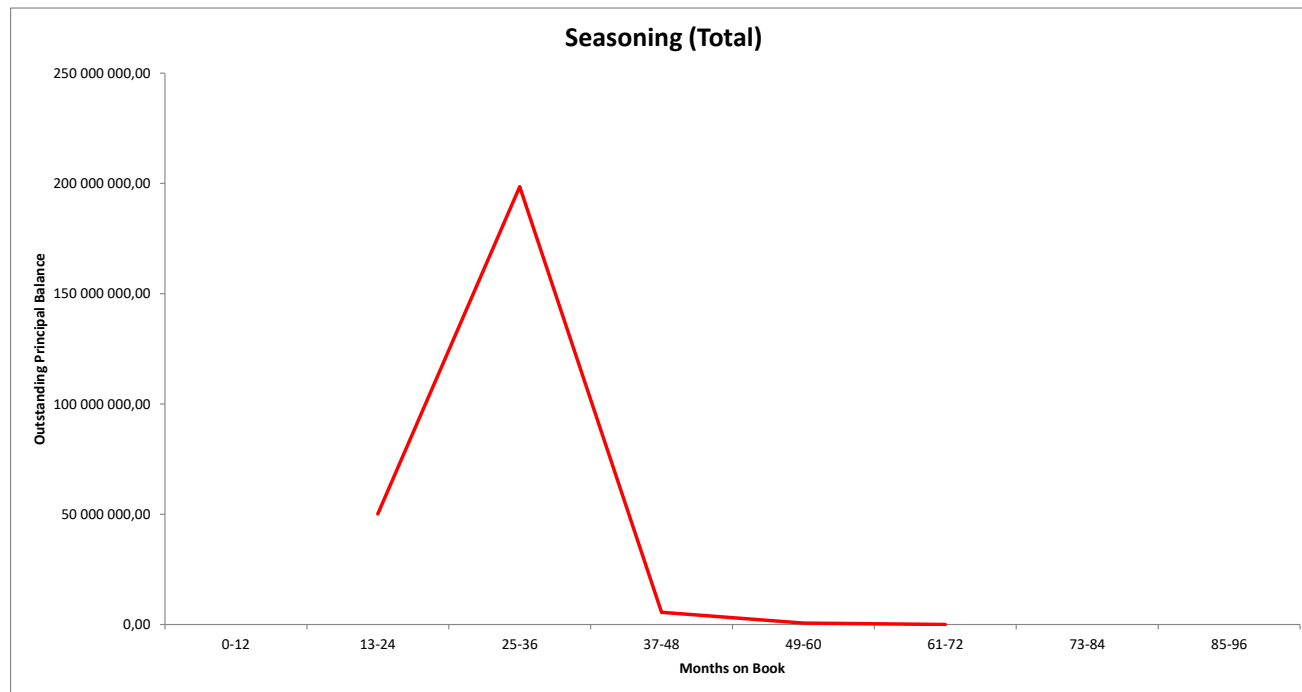




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**14.b Seasoning**

Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days



**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**15.a Balloon loans**



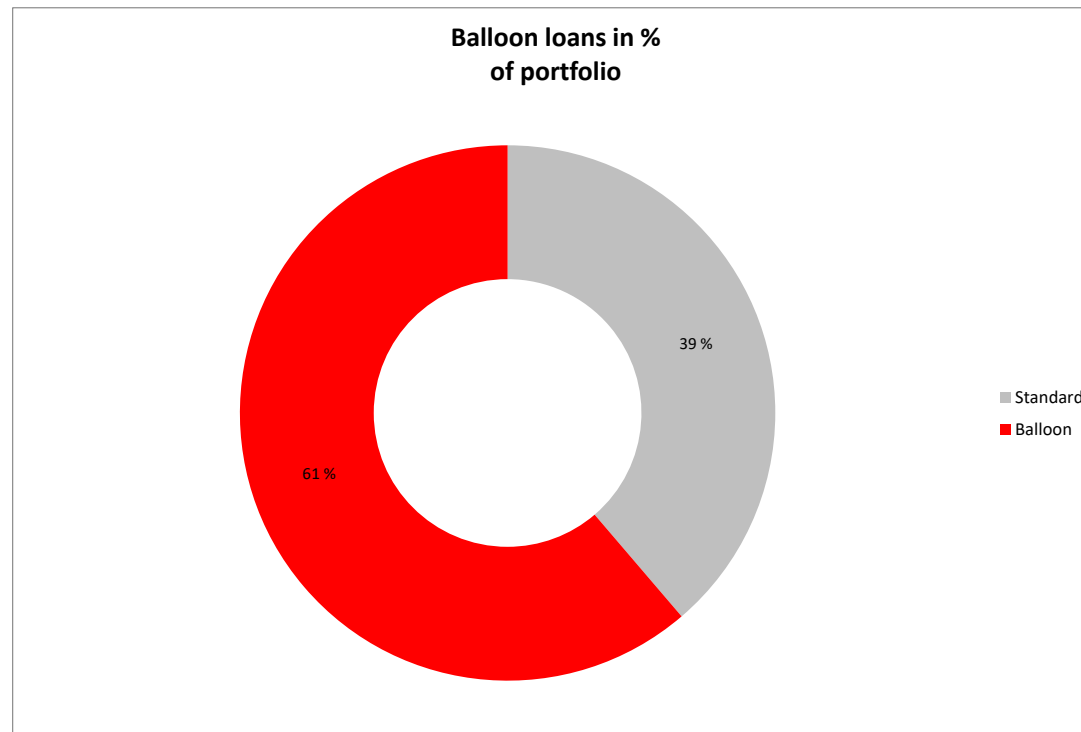
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	14 917		98 714 322	38,74 %	2 365	0 %	28,7	28,1
Balloon	8 734		156 116 003	61,26 %	73 966 511	47 %	31,0	28,5
Total	23 651		254 830 325	100 %	73 968 876	29,03 %	30,1	28,4

**SCF Rahoituspalvelut VII DAC**  
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**15.b Balloon loans**

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	20				
Monthly Period	01.07.2020				
Interest Period	from 27.07.2020	to	25.08.2020	=	29 days



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16.a # loans per borrower



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

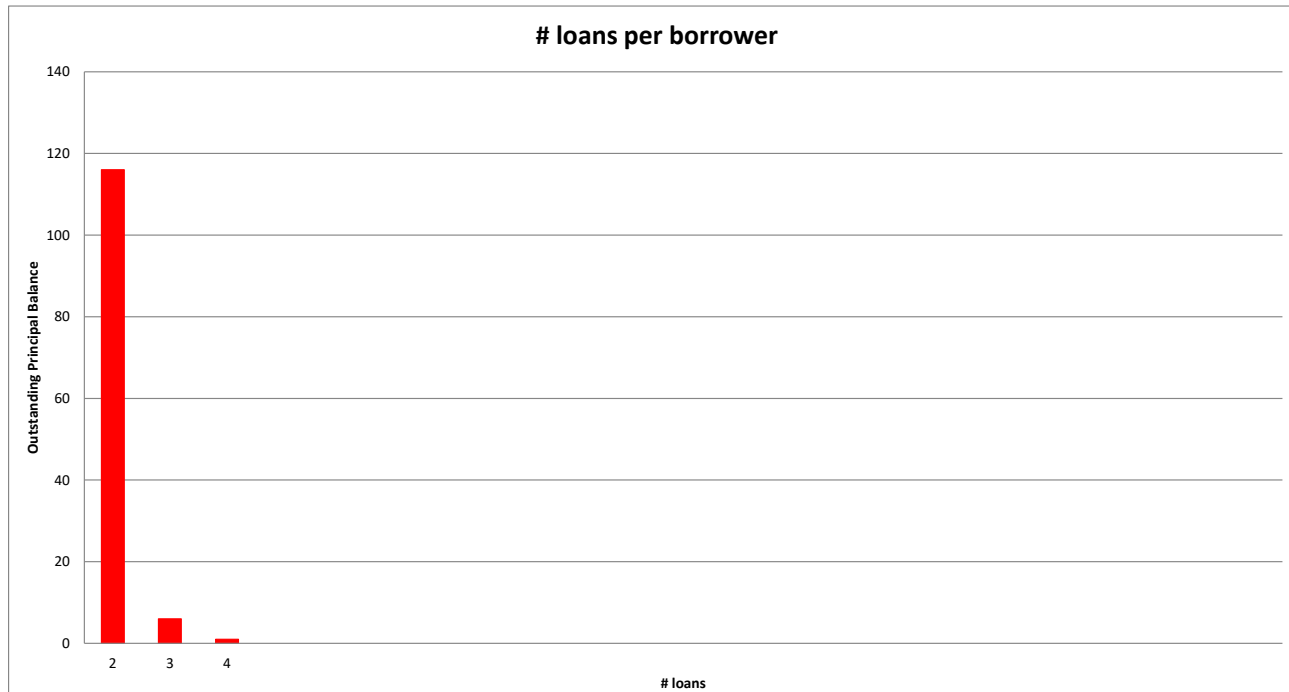
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	23 397	251 166 815	98,56 %
	2	116	3 322 963	1,30 %
	3	6	316 815	0,12 %
	4	1	23 732	0,01 %
	Total:	23 520	254 830 325	100,0 %



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16.b # loans per borrower

Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days



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17.a Amortization Profile



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

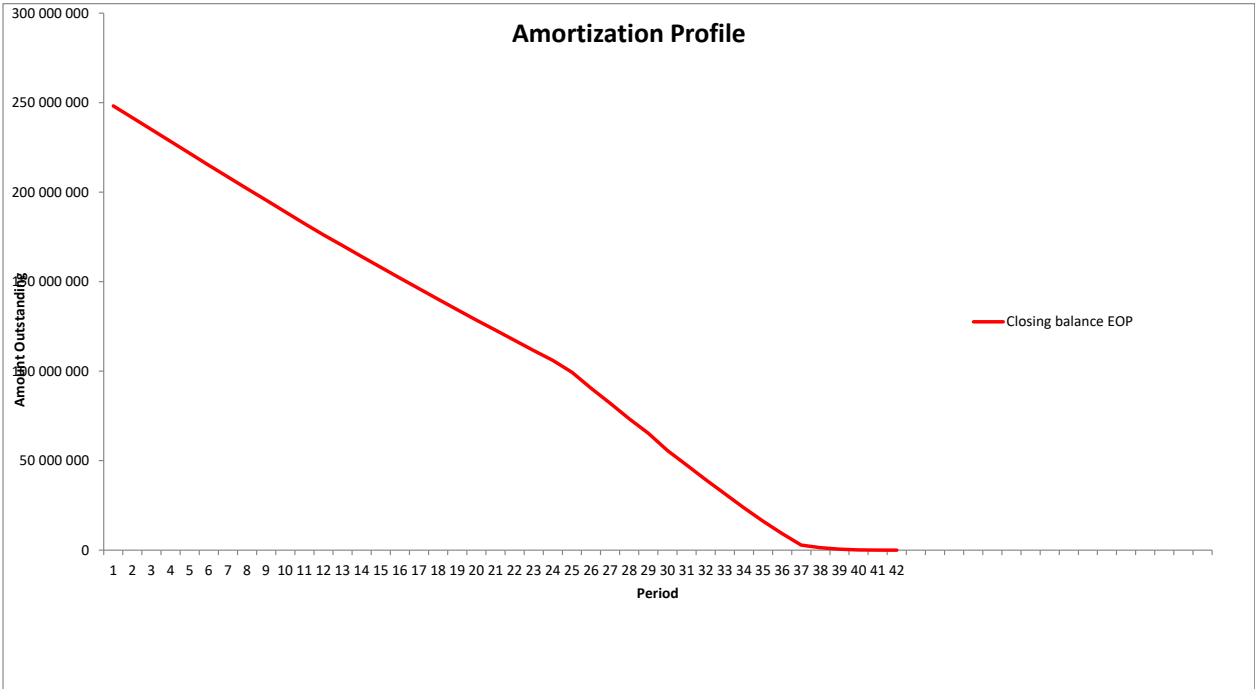
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	254 830 325	248 194 479	6 635 846	485 483	2,31 %	97,40 %
2	248 194 479	241 578 693	6 615 786	471 343	2,30 %	94,80 %
3	241 578 693	234 968 580	6 610 113	457 269	2,30 %	92,21 %
4	234 968 580	228 270 483	6 698 097	443 265	2,29 %	89,58 %
5	228 270 483	221 634 716	6 635 768	429 231	2,28 %	86,97 %
6	221 634 716	215 045 811	6 588 905	415 226	2,27 %	84,39 %
7	215 045 811	208 503 757	6 542 054	401 330	2,26 %	81,82 %
8	208 503 757	201 924 659	6 579 098	387 456	2,25 %	79,24 %
9	201 924 659	195 515 264	6 409 395	373 686	2,24 %	76,72 %
10	195 515 264	189 058 245	6 457 020	360 129	2,23 %	74,19 %
11	189 058 245	182 497 960	6 560 285	346 480	2,22 %	71,62 %
12	182 497 960	176 147 507	6 350 453	332 798	2,21 %	69,12 %
13	176 147 507	170 112 023	6 035 484	319 466	2,20 %	66,76 %
14	170 112 023	164 063 520	6 048 502	306 839	2,19 %	64,38 %
15	164 063 520	158 048 732	6 014 788	294 315	2,17 %	62,02 %
16	158 048 732	151 988 512	6 060 220	281 856	2,16 %	59,64 %
17	151 988 512	146 080 632	5 907 880	269 288	2,15 %	57,32 %
18	146 080 632	140 132 807	5 947 825	257 176	2,13 %	54,99 %
19	140 132 807	134 299 069	5 833 737	245 010	2,12 %	52,70 %
20	134 299 069	128 581 848	5 717 221	232 974	2,10 %	50,46 %

Amortization profile (first 20 periods)

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**17.b Amortization Profile**

Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days



SCF Rahoituspalvelut VII DAC  
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**18.a Payment Holidays**



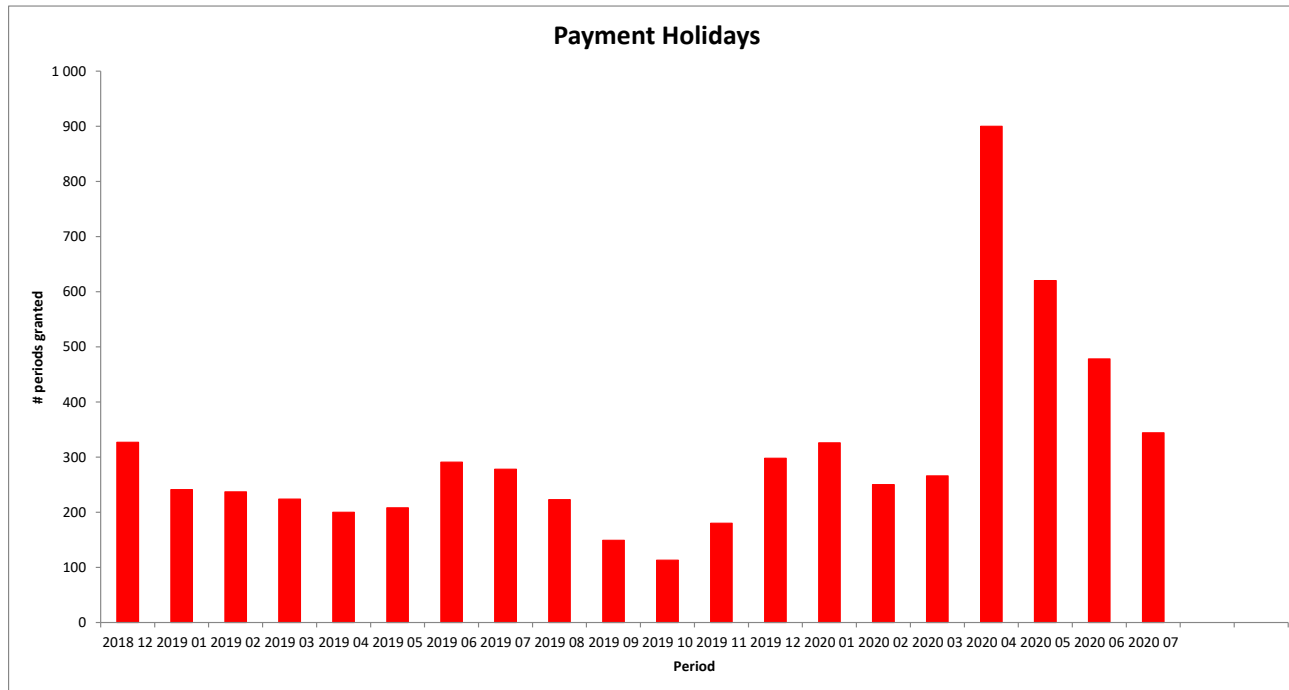
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

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	
Total:	6 153	8 582	2 631 048	92 326 808	

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

**18.b Payment Holidays**

Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days



SCF Rahoituspalvelut VII DAC  
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19.a Downpayment



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

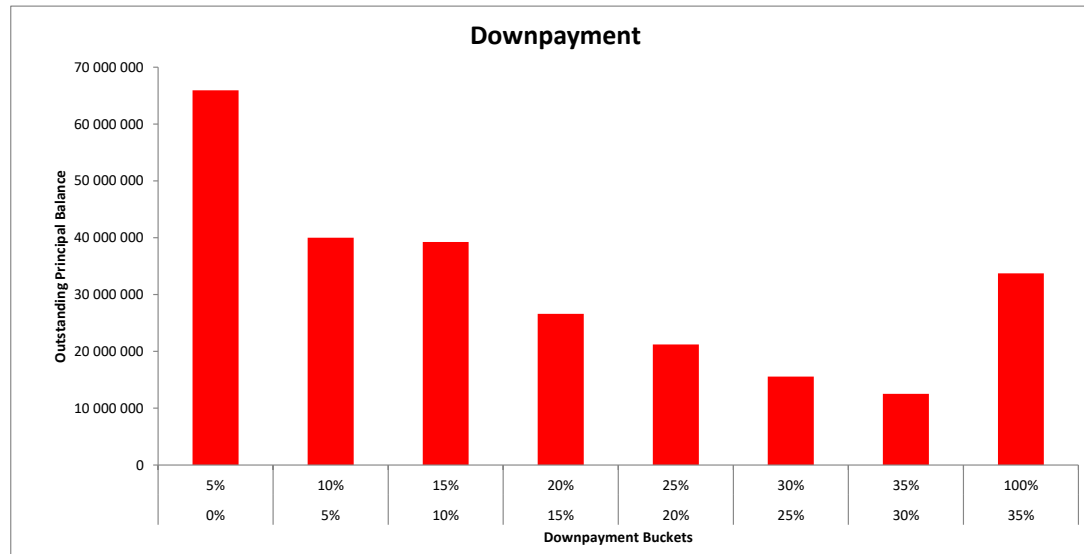
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 231	65 938 640	25,88 %	30,8	28,4
	5 %	10 %	3 125	40 001 205	15,70 %	31,2	28,4
	10 %	15 %	3 379	39 239 843	15,40 %	30,4	28,6
	15 %	20 %	2 403	26 601 220	10,44 %	30,2	28,5
	20 %	25 %	1 953	21 230 835	8,33 %	29,8	28,4
	25 %	30 %	1 550	15 564 443	6,11 %	29,3	28,4
	30 %	35 %	1 247	12 511 877	4,91 %	29,7	28,3
	35 %	100 %	4 763	33 742 263	13,24 %	27,9	28,1
Total			23 651	254 830 325	100 %	30,1	28,4

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19.b Downpayment



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from	27.07.2020
	to	25.08.2020
	=	29 days



SCF Rahoituspalvelut VII DAC  
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20.a Vehicle Condition



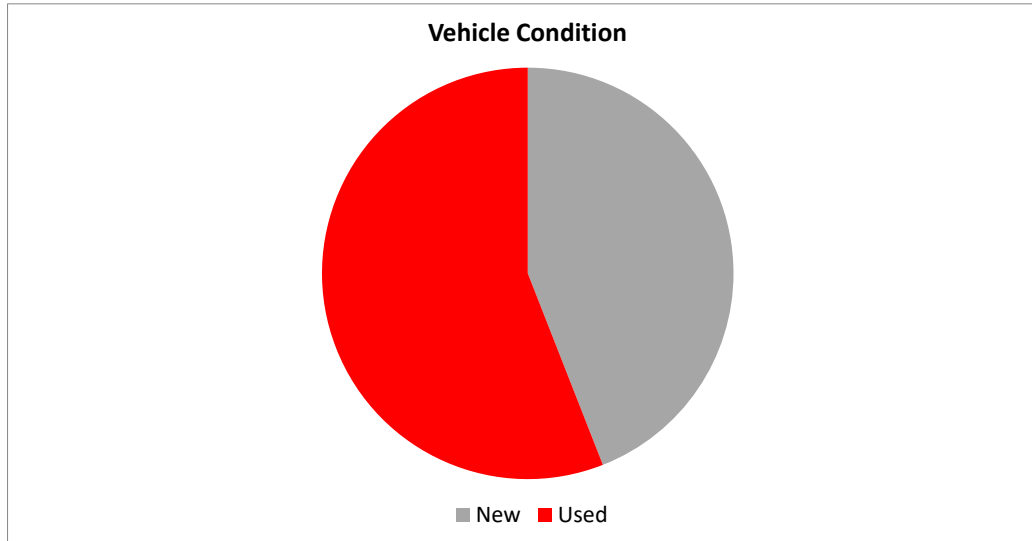
Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	20
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 182	112 253 595	44,05 %	30,6	28,2
	Used	16 469	142 576 730	55,95 %	29,8	28,6
	Total	23 651	254 830 325	100 %	30,1	28,4



20.b Vehicle Condition

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	20				
Monthly Period	01.07.2020				
Interest Period	from 27.07.2020	to 25.08.2020	=	29 days	



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21.a Borrower Type



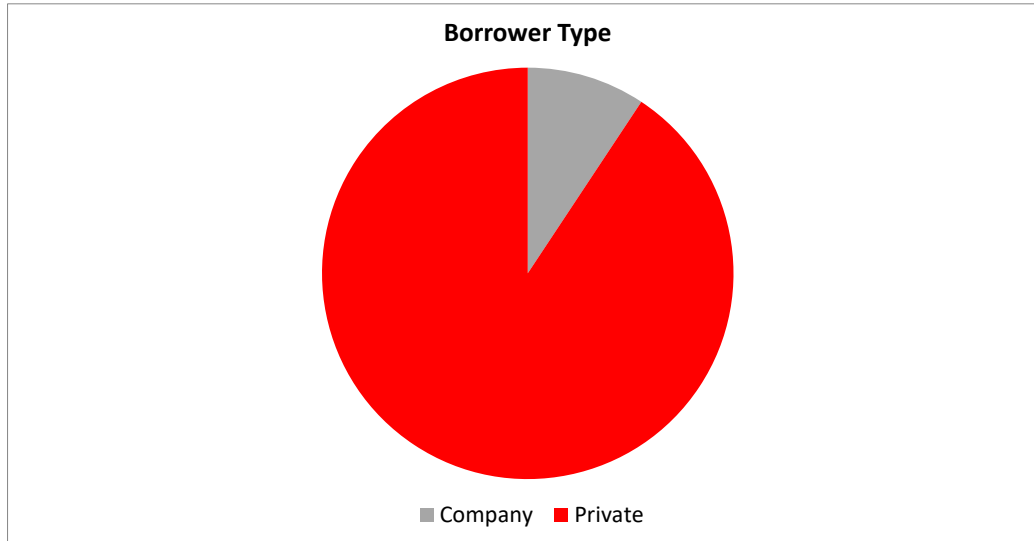
Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	20
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 641	23 725 672	9,31 %	29,4	28,5
	Private	22 010	231 104 653	90,69 %	30,2	28,4
	Total	23 651	254 830 325	100,0 %	30,1	28,4

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21.b Borrower Type

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	20				
Monthly Period	01.07.2020				
Interest Period	from 27.07.2020	to	25.08.2020	=	29 days



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22.a Vehicle type



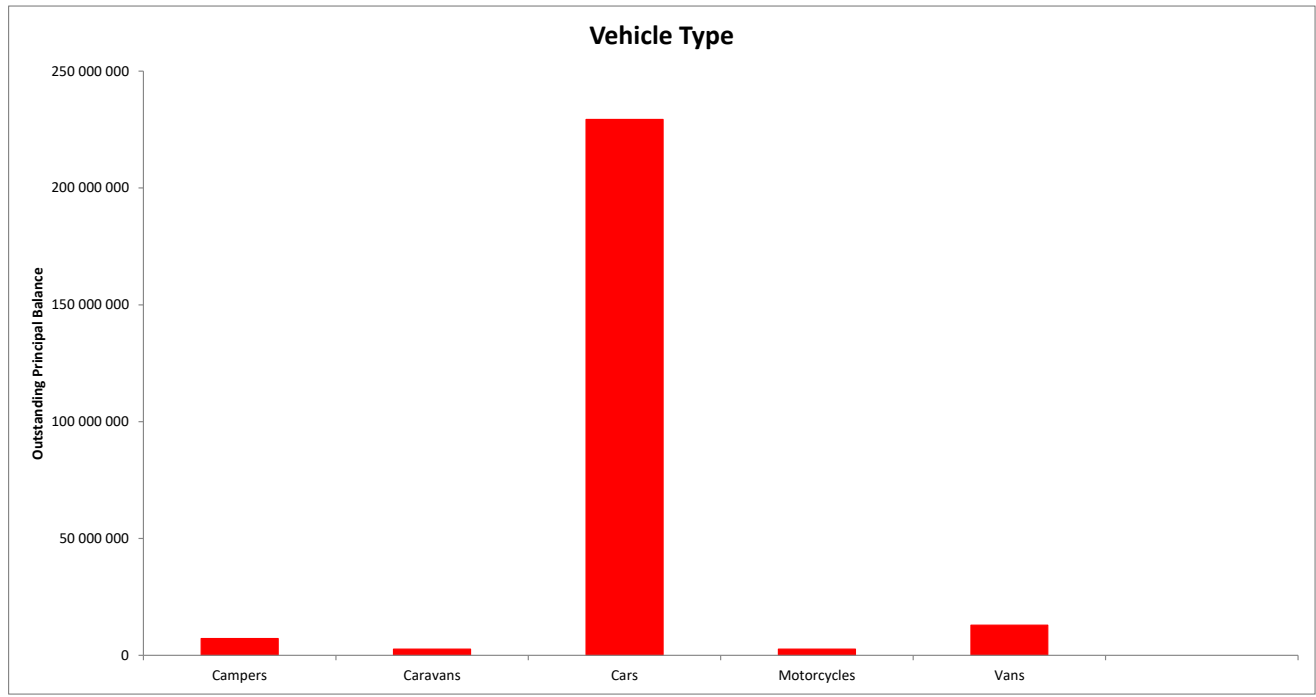
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		333	7 216 633	2,83 %	31,8	27,9
Caravans		245	2 668 041	1,05 %	32,4	27,0
Cars		21 477	229 348 266	90,00 %	30,1	28,4
Motorcycles		395	2 684 545	1,05 %	31,0	26,4
Vans		1 201	12 912 841	5,07 %	29,5	28,7
		23 651	254 830 325	100 %	30,1	28,4

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22.b Vehicle type

Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

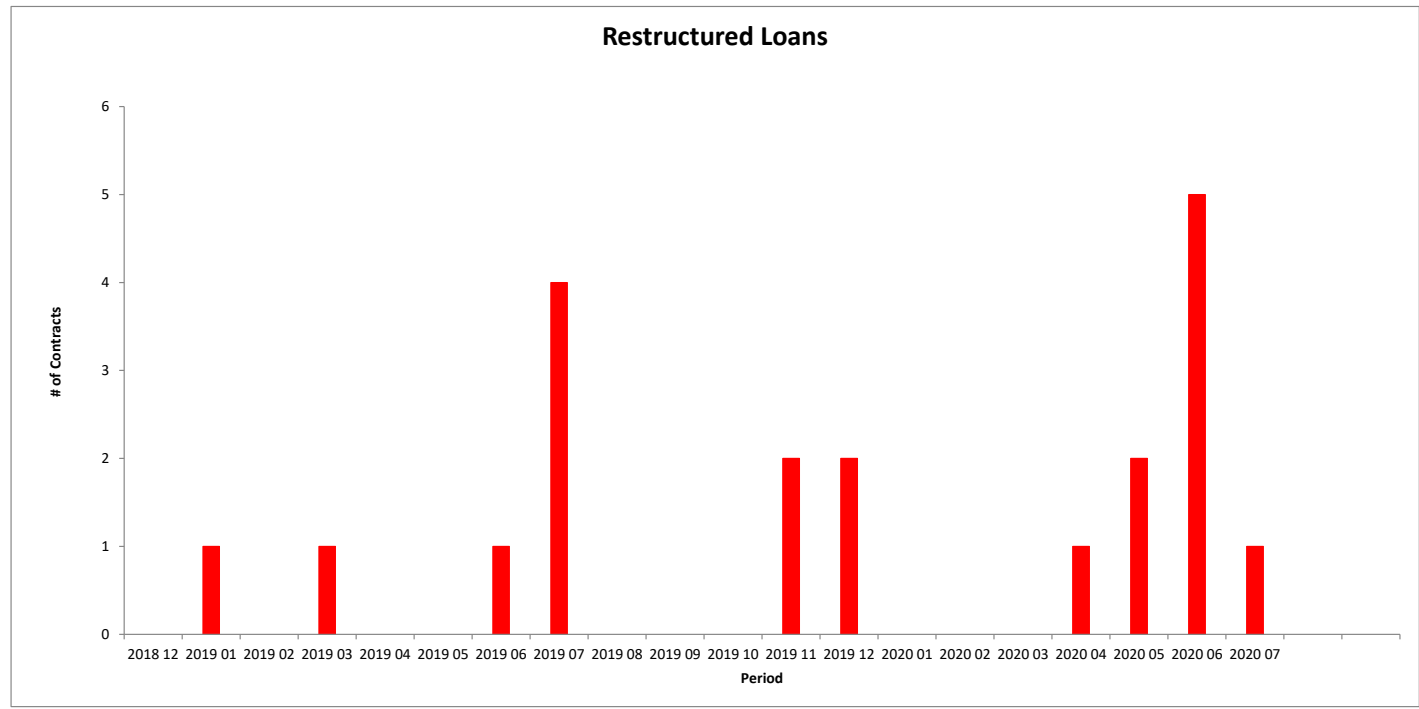




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**23.b Restructured Loans**

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	20				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days



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24.a Dynamic Interest rate



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 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 %

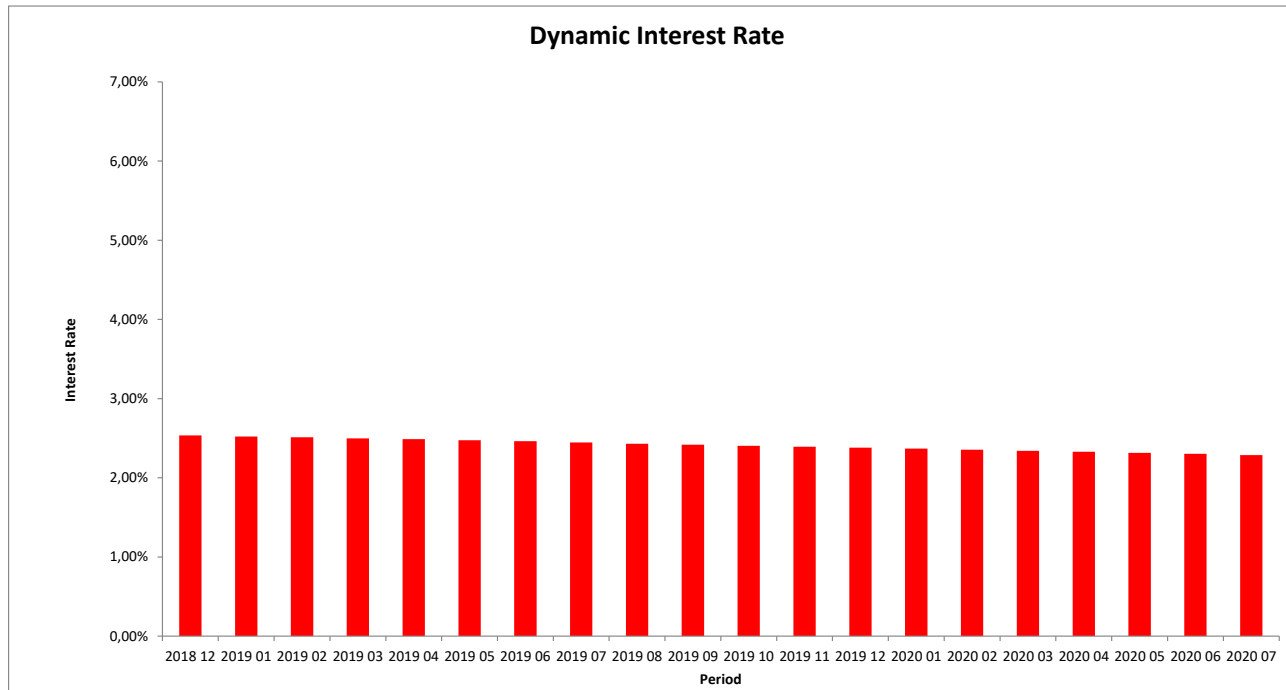
Interest rate evolution



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**24.b Dynamic Interest Rate**

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	20				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days



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25.a Dynamic Pre-Payments



Reporting Date	27.08.2020			
Payment date	25.08.2020			
Period No	20			
Monthly Period	from	01.07.2020	to	25.08.2020
Interest Period	from	27.07.2020	to	25.08.2020 = 29 days

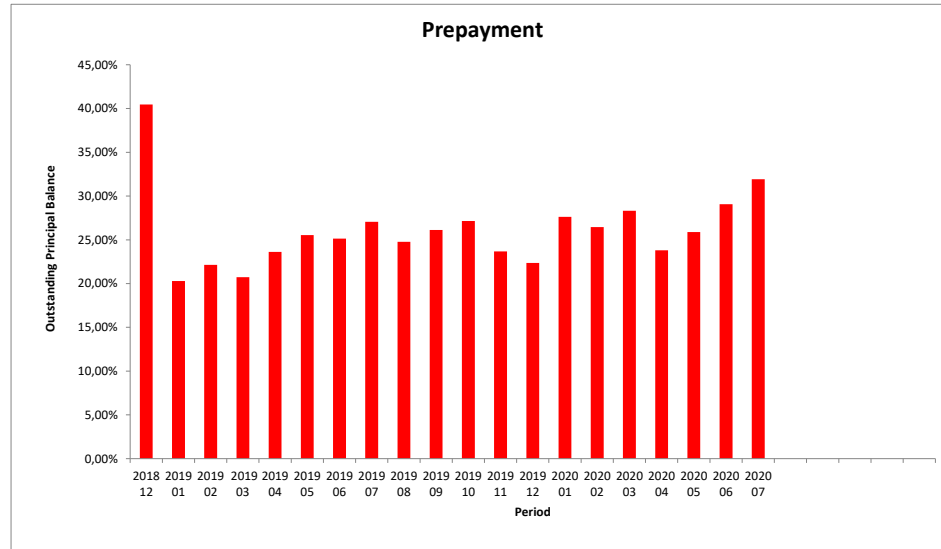
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2018 12	25 771 327	609 379 376	40,46 %	
2019 01	10 976 490	586 326 503	20,29 %	
2019 02	11 646 509	564 224 282	22,14 %	
2019 03	10 406 446	542 921 229	20,72 %	
2019 04	11 562 879	520 762 448	23,62 %	
2019 05	12 091 496	498 229 783	25,53 %	
2019 06	11 378 780	477 217 707	25,14 %	
2019 07	11 803 849	454 989 142	27,05 %	
2019 08	10 206 819	435 559 339	24,76 %	
2019 09	10 365 052	416 047 456	26,12 %	
2019 10	10 318 133	396 194 878	27,14 %	
2019 11	8 449 149	379 523 956	23,67 %	
2019 12	7 580 987	363 202 394	22,36 %	
2020 01	9 183 353	345 436 207	27,63 %	
2020 02	8 329 611	329 422 663	26,46 %	
2020 03	8 554 943	312 679 902	28,32 %	
2020 04	6 689 179	298 679 541	23,80 %	
2020 05	7 014 316	284 575 016	25,88 %	
2020 06	7 617 164	269 922 431	29,07 %	
2020 07	8 037 488	254 830 325	31,93 %	

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25.b Dynamic Pre-Payments



Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	20				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days



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26. Delinquency



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

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

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q4			2019 Q1			2019 Q2			2019 Q3			2019 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2018 4	1 168	4	300	300	868	997	1 297	- 129	-	1 297	- 129		1 297	- 129		1 297	- 129
2019 1	328 028	27				89 932	89 932	238 096	105 981	195 913	132 115	17 918	213 832	114 196	9 082	222 913	105 115
2019 2	671 972	52							114 622	114 622	557 350	240 138	354 759	317 212	111 792	466 552	205 420
2019 3	824 504	63										166 800	166 800	657 704	232 748	399 548	424 956
2019 4	720 756	54												115 397	115 397	605 359	
2020 1	870 936	85															
2020 2	897 831	78															
2020 3	233 947	22															

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	233	230 075	97 953
2019 2	671 972	52	8 668	475 220	196 752	5 417	480 637	191 334	1 852	482 489	189 483
2019 3	824 504	63	130 776	530 325	294 180	13 645	543 970	280 534	3 219	547 189	277 315
2019 4	720 756	54	249 913	365 309	355 446	65 634	430 944	289 812	34 115	465 059	255 697
2020 1	870 936	85	132 476	132 476	738 460	228 479	360 955	509 981	39 721	400 677	470 259
2020 2	897 831	78				231 568	231 568	666 263	57 299	288 867	608 964
2020 3	233 947	22				231 569	231 569	2 378		231 569	2 378

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**28. Priority of Payments - Revenue**



Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	20
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	946 335,67	EUR
Senior Expenses	-	9 857,55	EUR
Servicing Fee	-	109 718,61	EUR
Tranche A Loan Interest to Issuer	-	43 811,59	EUR
Tranche B Loan Interest to Issuer	-	22 316,00	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	-	161 425,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	72 870,88	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		513 436,03	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	1 744 210,48	EUR
Senior Expenses	-	9 554,60	EUR
Issuer Swap Interest Amount	-	43 811,59	EUR
Interest Class A Notes	-	-	EUR
Interest Class B Notes	-	22 316,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 348 461,53	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	161 425,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	-	EUR
Principal Issuer Subordinated Loan	-	72 870,88	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		72 870,88	EUR

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**29. Priority of Payments - Redemption**

Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	20
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days



**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	14 993 209,26	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	14 993 209,26	EUR
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Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	14 993 209,26	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	-	12 560 666,97	EUR
(ii) Principal Payments on Class B Notes	-	1 062 894,26	EUR
(iii) Principal Payments on Class C Notes	-	1 369 648,03	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	72 870,88	EUR
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**Purchaser Priority of Payments - Revenue (n)**

Payment of residual fund as Deferred Purchase Price to Seller	513 436,03	EUR
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**30. Transaction Costs**



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	9 857,55				
Interest accrued for the Period	EUR	196 641,00	-	22 316,00	161 425,00	12 900,00
Cumulative Interest accrued	EUR	5 613 960,00	122 999,00	634 665,00	4 586 686,00	269 610,00
Interest Payments	EUR	196 641,00	-	22 316,00	161 425,00	12 900,00
Cumulative Interest Payments	EUR	5 613 960,00	122 999,00	634 665,00	4 586 686,00	269 610,00
Interest accrued on Subordinated Loan for the Period	EUR	-				
Cumulative Interest accrued on Subordinated Loan	EUR	2 342,34				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	2 342,34				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				



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**31. Contact Details**



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Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	20	
Monthly Period	01.07.2020	
Interest Period	from	27.07.2020
	to	25.08.2020
	=	29 days