

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

**Cover Sheet Monthly Investor Report**



Reporting Date	29.04.2020				
Payment date	27.04.2020			Following payment dates:	26.05.2020
Period No	16				25.06.2020
Monthly Period	01.03.2020				
Interest Period	from 25.03.2020		to 27.04.2020	=	33 days
Cut-Off date	31.03.2020				

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1. Portfolio Information



Reporting Date	29.04.2020
Payment date	27.04.2020
Period No	16
Monthly Period	01.03.2020
Interest Period	from 25.03.2020 to 27.04.2020 = 33 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>329 422 662.68 EUR</b>
Scheduled Loan Principal Repayments	7 906 703.84 EUR
Prepayments	8 554 943.11 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>16 461 646.95 EUR</b>
New Defaulted Auto Loans in Period	281 114.19 EUR
<b>Closing Balance</b>	<b>312 679 901.54 EUR</b>
Principal Recoveries on loans in default	192 426.88 EUR
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	1 066 528.99 EUR
Interest Recoveries on loans in default	714.70 EUR
<b>Total Revenue Received in Period</b>	<b>1 067 243.69 EUR</b>
<b># Loans</b>	
At beginning of period	28 127 Loans
Paid in Full	928 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	34 Loans
<b>At end of period</b>	<b>27 165 Loans</b>

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

Reporting Date	29.04.2020
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Monthly Period	01.03.2020
Interest Period	from 25.03.2020 to 27.04.2020 = 33 days



**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections (Interest, fees, interest recoveries etc.)	1 061 385.64	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	79 245.03	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>1 140 630.67</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	382 842.56	EUR
b. Reserve Fund	1 722 192.26	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>2 105 034.82</b>	<b>EUR</b>

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

Reporting Date	29.04.2020
Payment date	27.04.2020
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Monthly Period	01.03.2020
Interest Period	from 25.03.2020 to 27.04.2020 = 33 days



**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections (Principal payments, Recoveries, Deemed Collection)	16 654 073.83	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>16 654 073.83</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	16 654 073.83	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>16 654 073.83</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	29.04.2020
Payment date	27.04.2020
Period No	16
Monthly Period	01.03.2020
Interest Period	from 25.03.2020 to 27.04.2020 = 33 days

**Note Balance**

Beginning of Period	331 181 430.16 EUR
End of Period	314 527 356.33 EUR

**Liquidity Reserve**

Beginning of Period	0.5 %	1 722 192.26 EUR
Cash Outflow		1 722 192.26 EUR
Cash Inflow		1 642 947.23 EUR
End of Period	0.5 %	1 642 947.23 EUR
Required Reserve Amount	0.5 %	1 642 947.23 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	29.04.2020
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Interest Period	from 25.03.2020 to 27.04.2020 = 33 days

**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	275 412 075.41	23 305 602.67	30 463 752.08	2 000 000.00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	13 933 753.90	1 179 086.04	1 541 233.89	-	EUR
End of Period	261 478 321.51	22 126 516.63	28 922 518.19	2 000 000.00	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	-	1 758 767.48	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	39 881.67	241 232.52	EUR
Principal Recoveries	-	-	39 881.67	152 545.21	EUR
End of Period	-	-	-	1 847 454.79	EUR

**Net Note Principal**

Beginning of Period	275 412 075.41	23 305 602.67	30 463 752.08	241 232.52	EUR
End of Period	261 478 321.51	22 126 516.63	28 922 518.19	152 545.21	EUR

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**7. Outstanding Notes**

Reporting Date	29.04.2020	
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Interest Period	from 25.03.2020	to 27.04.2020 = 33 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	331 181 430.16	275 412 075.41	23 305 602.67	30 463 752.08	2 000 000.00
Available Distribution Amount	16 654 073.83				
Amortisation	16 654 073.83				
Redemption per Class	16 654 073.83	13 933 753.90	1 179 086.04	1 541 233.89	-
Redemption per Note		2 327.33	4 211.02	4 211.02	-
Class Principal Outstanding Closing Balance	314 527 356.33	261 478 321.51	22 126 516.63	28 922 518.19	2 000 000.00
Current Tranching	100 %	83.13 %	7.03 %	9.20 %	0.64 %
Current Pool Factor		0.44	0.79	0.79	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	33				
Principal Outstanding per Note Beginning of Period		46 001.68	83 234.30	83 234.30	100 000.00
>Principal Repayment per note		2 327.33	4 211.02	4 211.02	-
Principal Outstanding per Note End of Period		43 674.35	79 023.27	79 023.27	100 000.00
>Interest accrued for the period		-	97.11	536.86	645.00
Interest Payment	236 581.07	-	27 189.87	196 491.20	12 900.00
Interest Payment per Note		-	97.11	536.86	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)		18.98 %	11.95 %	2.75 %	2.12 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		19.50 %	12.47 %	2.75 %	2.12 %
Current CE (Subordination)		16.87 %	9.83 %	0.64 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		17.39 %	10.35 %	0.64 %	0.00 %



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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.04.2020  
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Period No 16  
Monthly Period 01.03.2020  
Interest Period : 25.03.2020 to 27.04.2020 = 33 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	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance		N/A	F2	N/A	P-1	BBB -	A-	Baa3	A2	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within 60 days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance		
Transaction Account Bank	BNP Paribas		F1	F1	P-1	P-1	A	A+ *-	A3	Aa3	No	The Issuer and the Purchaser will (with the prior written consent of the Note Trustee) procure that, within 30 calendar days, (i) in relation to the Issuer, the Issuer Secured Accounts, the Issuer Share Capital Account and all of the funds standing to the credit of the Issuer Secured Accounts and the Issuer Share Capital Account and (ii) in relation to the Purchaser, the Purchaser Transaction Account, the Purchaser Share Capital Account and all funds standing to the credit of the Purchaser Transaction Account and the Purchaser Share Capital Account, are transferred to another bank that meets the applicable Required Ratings (which bank will be notified in writing by the Issuer to the Transaction Account Bank) and which has been approved in writing by the Note Trustee in accordance with the provisions of the Transaction Account Bank Agreement. The appointment of the Transaction Account Bank will terminate on the date on which the appointment of the new transaction account bank becomes effective		
Swap Counterparty	ING Bank N.V.	Fitch First Rating Trigger Collateral	F1	F1+ *-	N/A	N/A	A	AA- *-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; or (ii) may, within fourteen (14) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.		
	ING Bank N.V.	Fitch Second Trigger Required Rating	F3	F1+ *-	N/A	N/A	BBB-	AA- *-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within fourteen (14) calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.		
Swap Counterparty	ING Bank N.V.	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within thirty (30) Business Days.		
	ING Bank N.V.	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	Baa3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within thirty (30) Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Notes.		
Collections Account Bank	Skandinaviska Enskilda Banken		F1	F1+ *-	P-1	P-1	A	AA- *-	A3	Aa2	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to procure that, within 30 calendar days, the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account are transferred to another bank which meets the Required Ratings		

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**9.a Original Portfolio Principal Balance**

Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	16				
Monthly Period	from	01.03.2020	to	27.04.2020	= 33 days
Interest Period		25.03.2020			



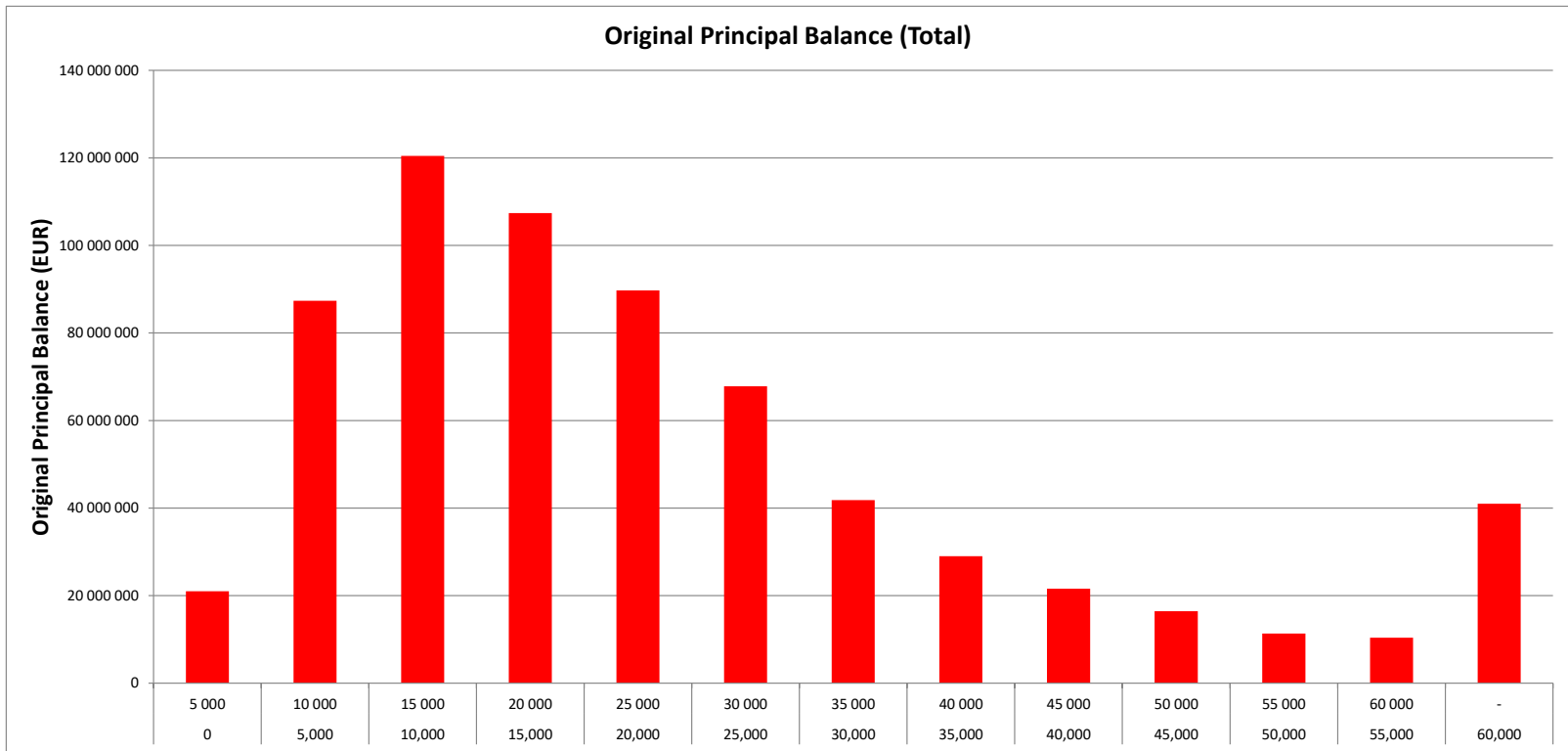
Average amount - all: 15 089

	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 %	42.80	9.0

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**9.b Original Principal Balance Graph**

Reporting Date	29.04.2020	
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**10.a Outstanding Principal Balance**

Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	16				
Monthly Period	01.03.2020				
Interest Period	from	25.03.2020	to	27.04.2020	= 33 days



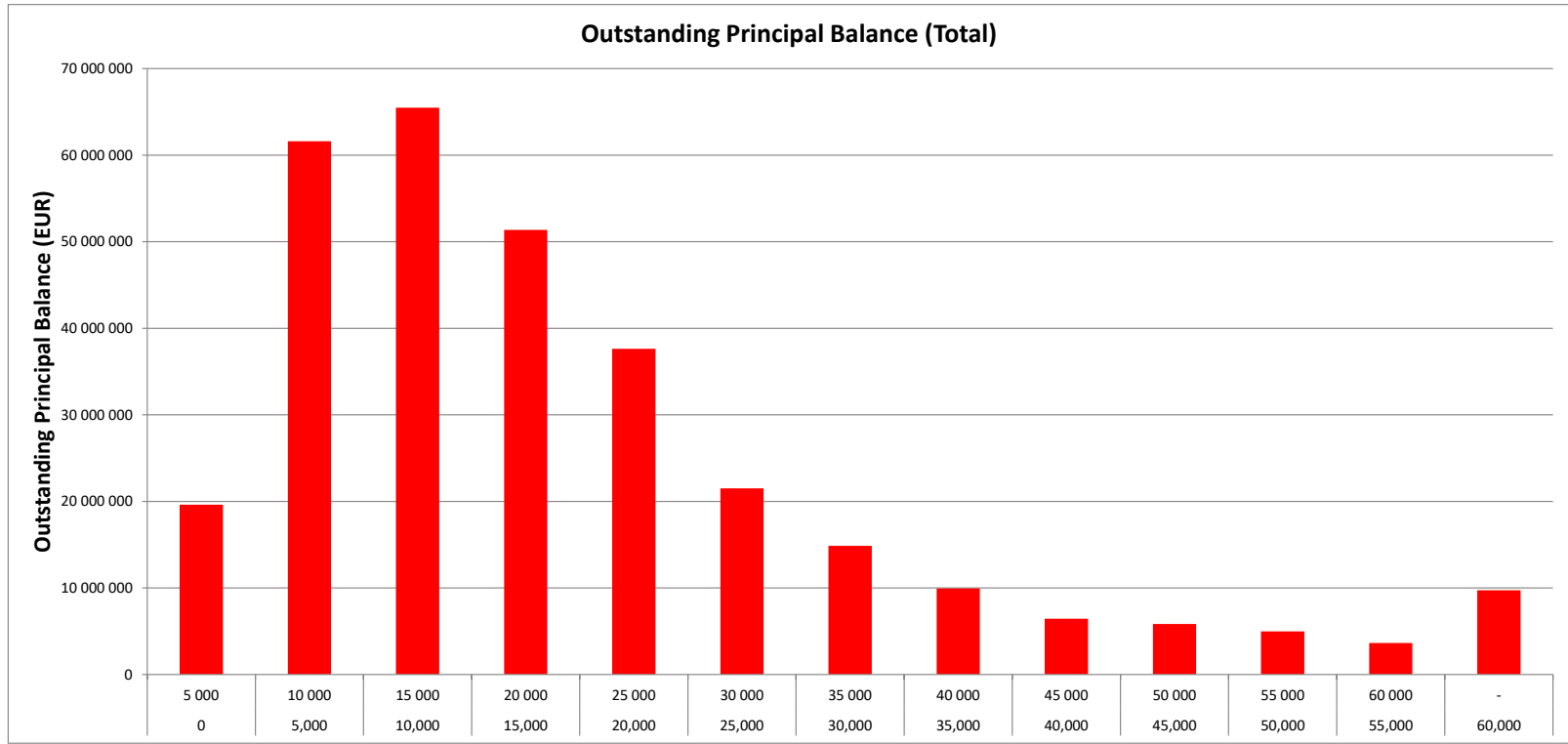
Average amount - all: 11 510

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	6 724	19 627 461	6.28 %	22	25
	5 000	10 000	8 344	61 603 438	19.70 %	32	25
	10 000	15 000	5 364	65 487 362	20.94 %	34	25
	15 000	20 000	2 963	51 363 628	16.43 %	35	24
	20 000	25 000	1 698	37 635 412	12.04 %	36	24
	25 000	30 000	790	21 505 956	6.88 %	35	24
	30 000	35 000	460	14 868 325	4.76 %	35	24
	35 000	40 000	268	9 949 865	3.18 %	35	24
	40 000	45 000	153	6 455 618	2.06 %	36	24
	45 000	50 000	123	5 829 314	1.86 %	36	24
	50 000	55 000	95	4 983 060	1.59 %	37	23
	55 000	60 000	63	3 638 186	1.16 %	36	24
	60 000	-	120	9 732 277	3.11 %	35	25
	Total			27 165	312 679 902	100 %	

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**10.b Outstanding Principal Balance Graph**

Reporting Date	29.04.2020	
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Interest Period	from 25.03.2020	to 27.04.2020 = 33 days



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11.a Geographical Distribution



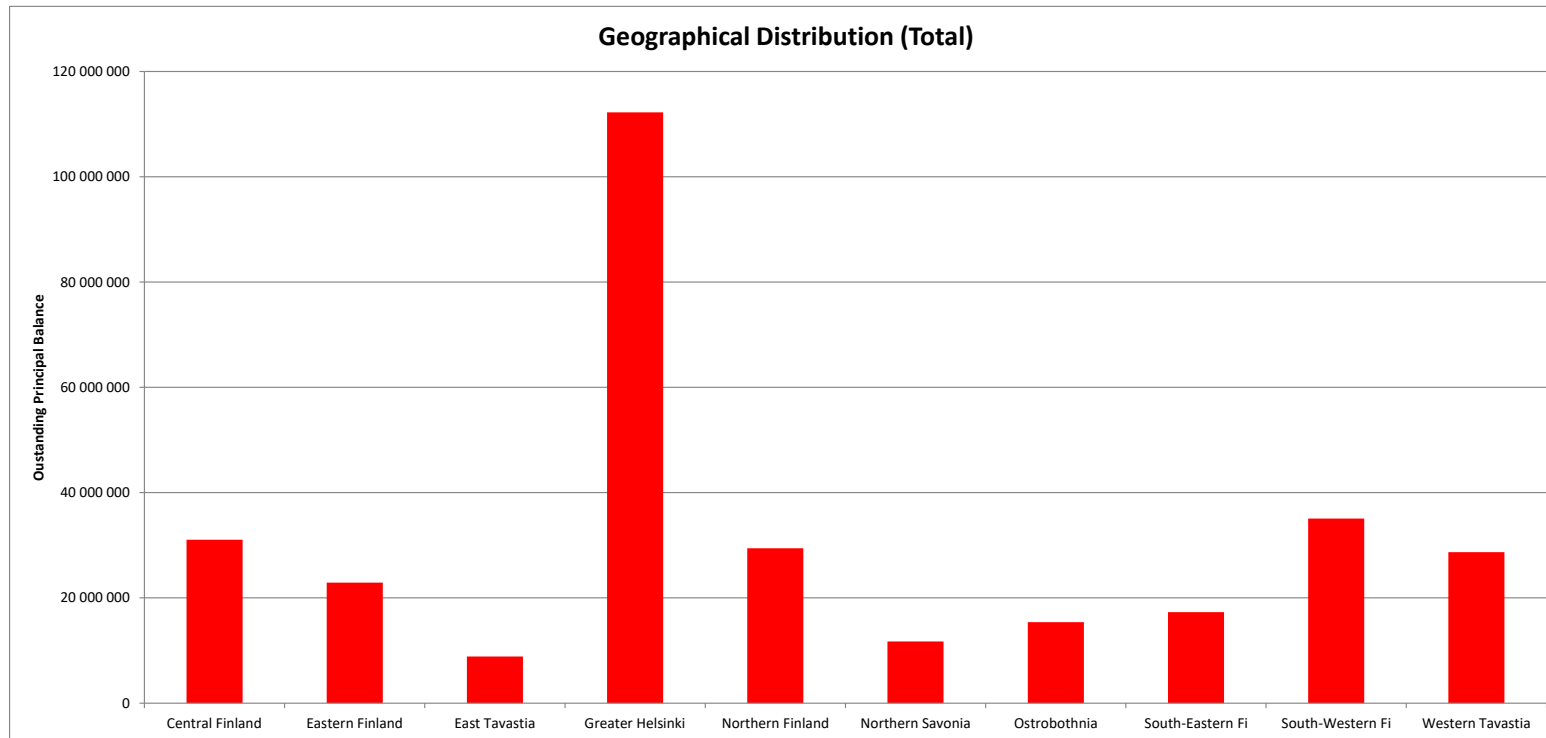
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	2 881	31 046 641	9.93 %	33		25
Eastern Finland	2 039	22 901 516	7.32 %	34		25
East Tavastia	825	8 871 222	2.84 %	33		24
Greater Helsinki	8 750	112 231 252	35.89 %	34		25
Northern Finland	2 513	29 442 651	9.42 %	34		24
Northern Savonia	1 096	11 710 809	3.75 %	33		24
Ostrobothnia	1 635	15 391 049	4.92 %	33		24
South-Eastern Fi	1 673	17 308 526	5.54 %	33		25
South-Western Fi	3 227	35 079 453	11.22 %	34		24
Western Tavastia	2 526	28 696 784	9.18 %	34		24
Total	27 165	312 679 902	100 %			

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11.b Geographical Distribution Graph

Reporting Date	29.04.2020	
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Period No	16	
Monthly Period	01.03.2020	
Interest Period	from	25.03.2020
	to	27.04.2020
	=	33 days



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**12.a Interest Rate**



Reporting Date	29.04.2020	
Payment date	27.04.2020	
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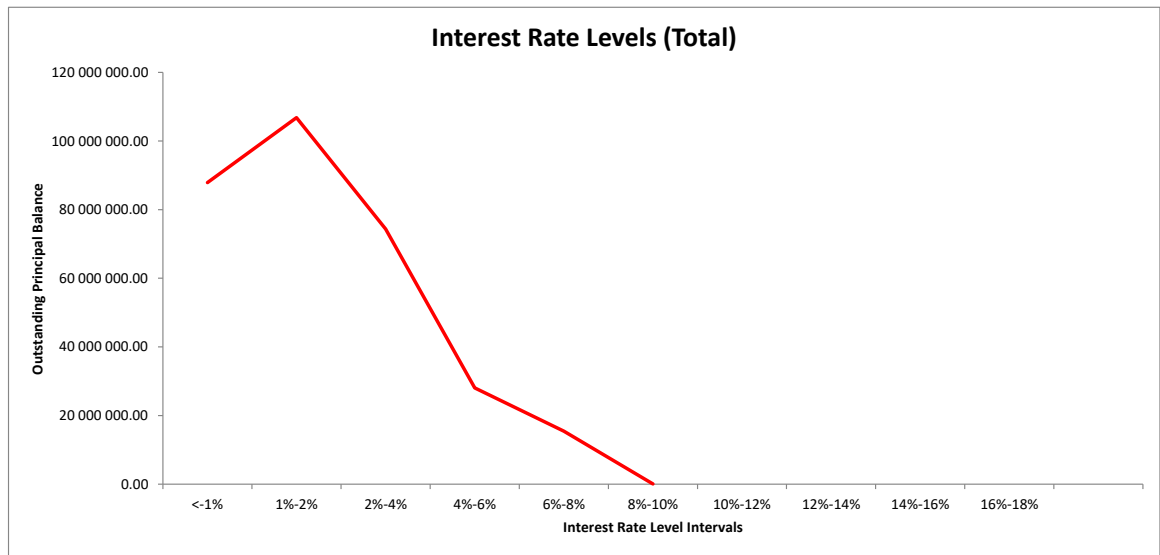
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	6 149	87 908 638	28.11 %	35	24
1	2	7 584	106 805 858	34.16 %	33	25
2	4	6 923	74 375 321	23.79 %	33	24
4	6	3 809	28 077 711	8.98 %	32	24
6	8	2 676	15 434 029	4.94 %	31	24
8	10	23	75 020	0.02 %	29	26
10	12					
12	14	1	3 326	0.00 %	21	26
14	16					
16	18					
18	-					
Total		27 165	312 679 902	100 %		



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12.b Interest Rate

Reporting Date	29.04.2020				
Payment date	27.04.2020				
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Monthly Period	01.03.2020				
Interest Period	from	25.03.2020	to	27.04.2020	= 33 days



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**13.a Remaining Terms**



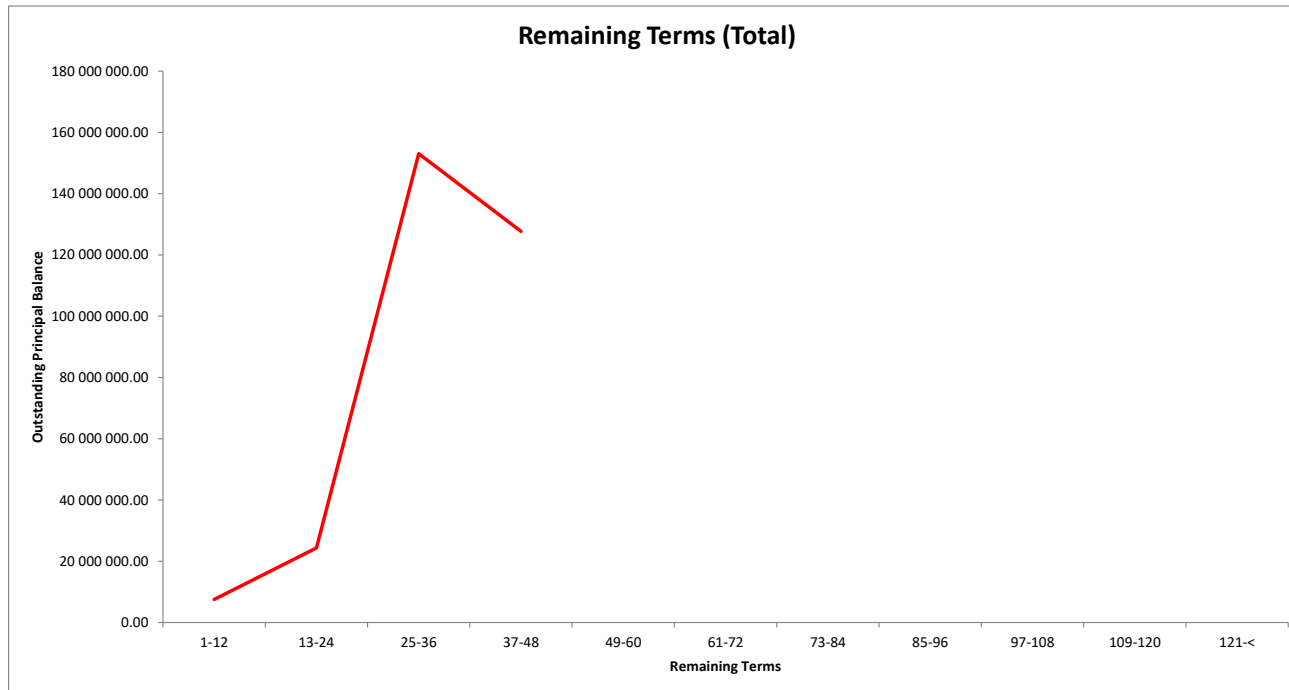
Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	16	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			0	23	18 880	0.01 %	0	37
	1			12	2 574	7 528 172	2.41 %	9	28
	13			24	3 979	24 369 640	7.79 %	19	27
	25			36	12 143	153 056 005	48.95 %	32	27
	37			48	8 446	127 707 205	40.84 %	39	21
	49			60					
	61			72					
	73			84					
	85			96					
	97			108					
	109			120					
	121			-					
	Total				27 165		312 679 902	100 %	

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13.b Remaining Terms

Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	16	
Monthly Period	01.03.2020	
Interest Period	from	25.03.2020
	to	27.04.2020
	=	33 days

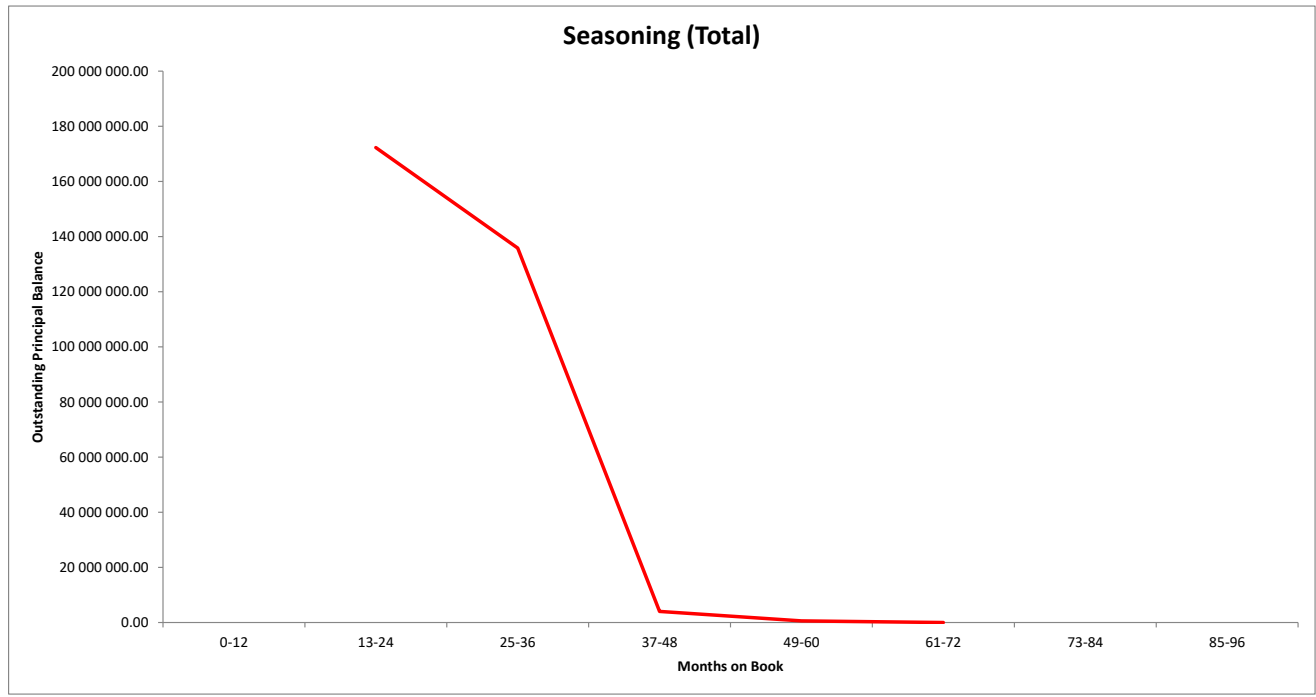




**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**14.b Seasoning**

Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	16	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days



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

**15.a Balloon loans**



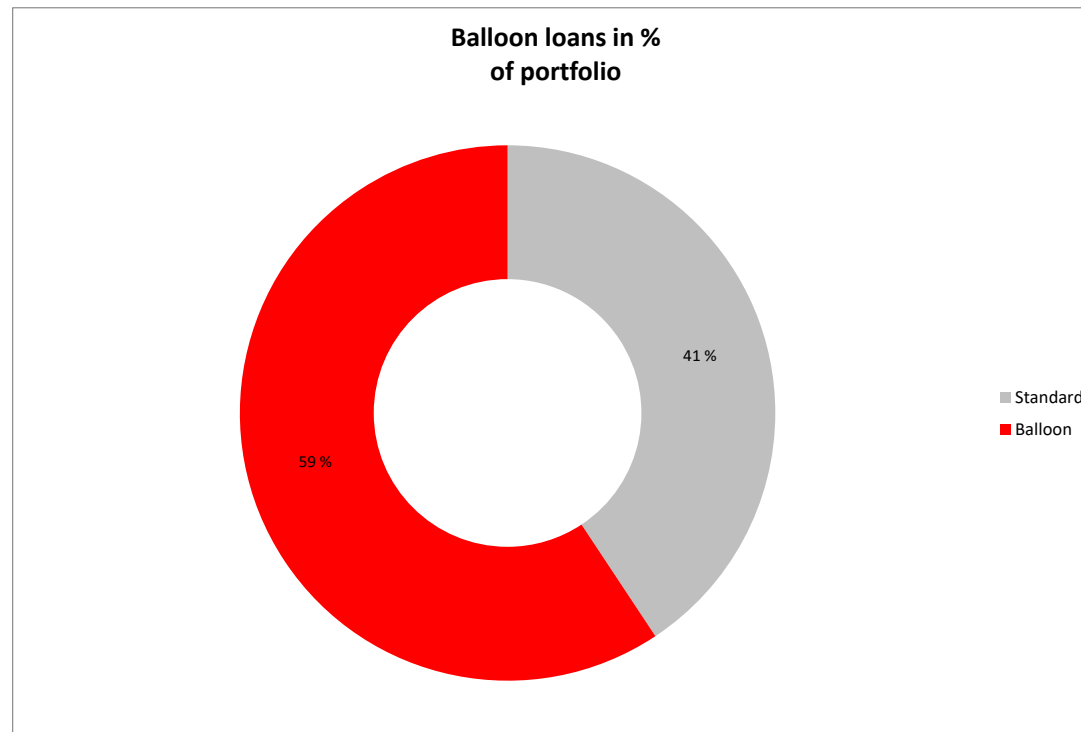
Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	16	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

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		17 419	127 231 801	40.69 %	2 535	0	32	24
Balloon		9 746	185 448 100	59.31 %	82 420 275	0	35	25
Total		27 165	312 679 902	100 %	82 422 810	26.36 %		

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**15.b Balloon loans**

Reporting Date	29.04.2020					
Payment date	27.04.2020					
Period No	16					
Monthly Period	01.03.2020					
Interest Period	from 25.03.2020	to	27.04.2020	=	33 days	



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**16.a # loans per borrower**



Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	16	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

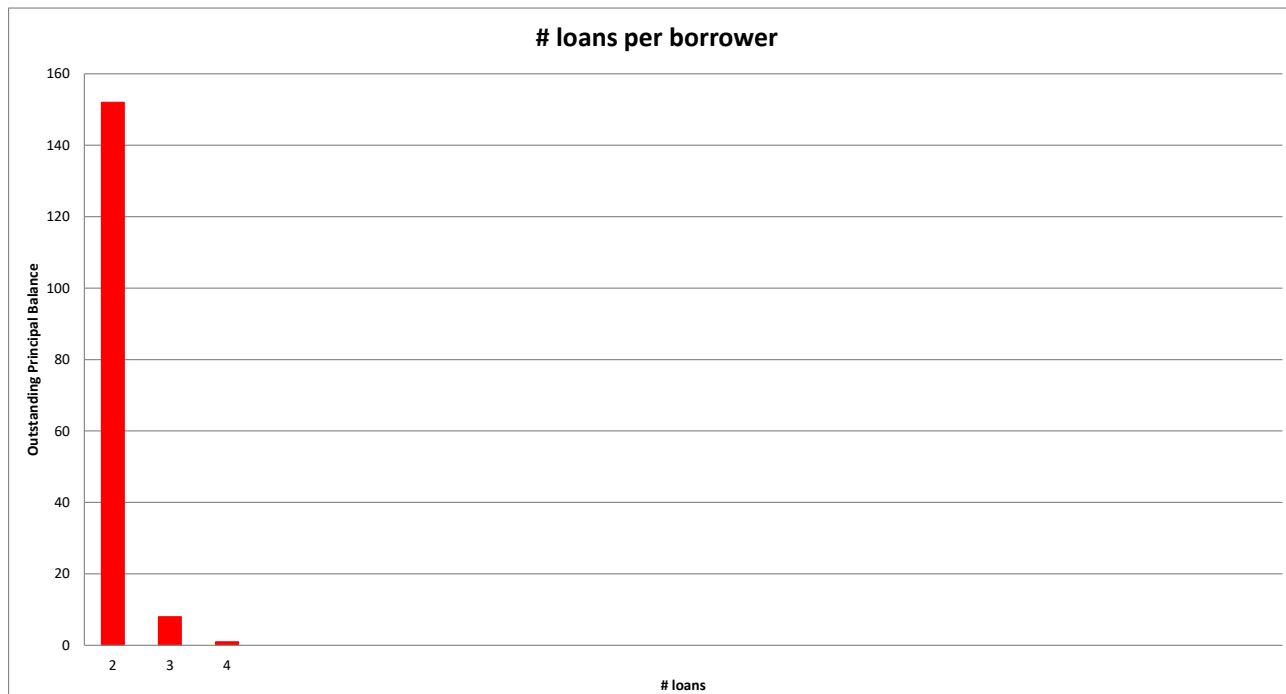
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	26833	307722624.6	98.41 %
	2	152	4551001.71	1.46 %
	3	8	379471.25	0.12 %
	4	1	26803.97	0.01 %
	Total:	26 994	312 679 902	100.0 %



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16.b # loans per borrower

Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	16				
Monthly Period	01.03.2020				
Interest Period	from	25.03.2020	to	27.04.2020	= 33 days



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17.a Amortization Profile



Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	16	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

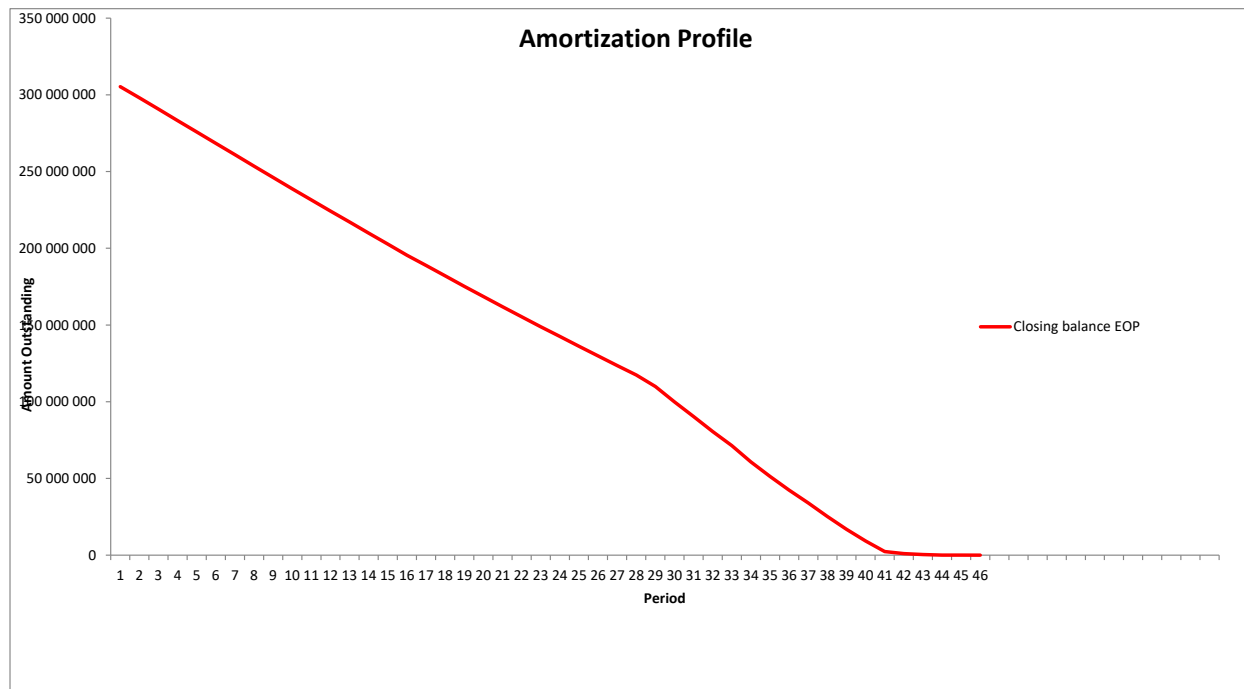
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	312 679 902	305 336 440	7 343 462	609 953	2.37 %	97.65 %
2	305 336 440	298 059 074	7 277 366	594 059	2.36 %	95.32 %
3	298 059 074	290 684 884	7 374 190	578 180	2.35 %	92.97 %
4	290 684 884	283 245 520	7 439 364	562 196	2.35 %	90.59 %
5	283 245 520	275 844 982	7 400 537	546 072	2.34 %	88.22 %
6	275 844 982	268 436 165	7 408 817	530 101	2.33 %	85.85 %
7	268 436 165	261 007 090	7 429 076	514 198	2.32 %	83.47 %
8	261 007 090	253 527 870	7 479 219	498 259	2.31 %	81.08 %
9	253 527 870	246 172 130	7 355 741	482 404	2.31 %	78.73 %
10	246 172 130	238 804 964	7 367 165	466 720	2.30 %	76.37 %
11	238 804 964	231 515 202	7 289 763	451 016	2.29 %	74.04 %
12	231 515 202	224 217 927	7 297 275	435 393	2.28 %	71.71 %
13	224 217 927	217 085 937	7 131 991	419 950	2.27 %	69.43 %
14	217 085 937	209 904 809	7 181 127	404 736	2.26 %	67.13 %
15	209 904 809	202 662 691	7 242 119	389 407	2.25 %	64.81 %
16	202 662 691	195 488 331	7 174 359	374 102	2.24 %	62.52 %
17	195 488 331	188 755 699	6 732 633	358 946	2.23 %	60.37 %
18	188 755 699	182 003 692	6 752 007	344 742	2.21 %	58.21 %
19	182 003 692	175 293 838	6 709 854	330 576	2.20 %	56.06 %
20	175 293 838	168 574 976	6 718 862	316 558	2.19 %	53.91 %

Amortization profile (first 20 periods)

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17.b Amortization Profile

Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	16				
Monthly Period	01.03.2020				
Interest Period	from	25.03.2020	to	27.04.2020	= 33 days

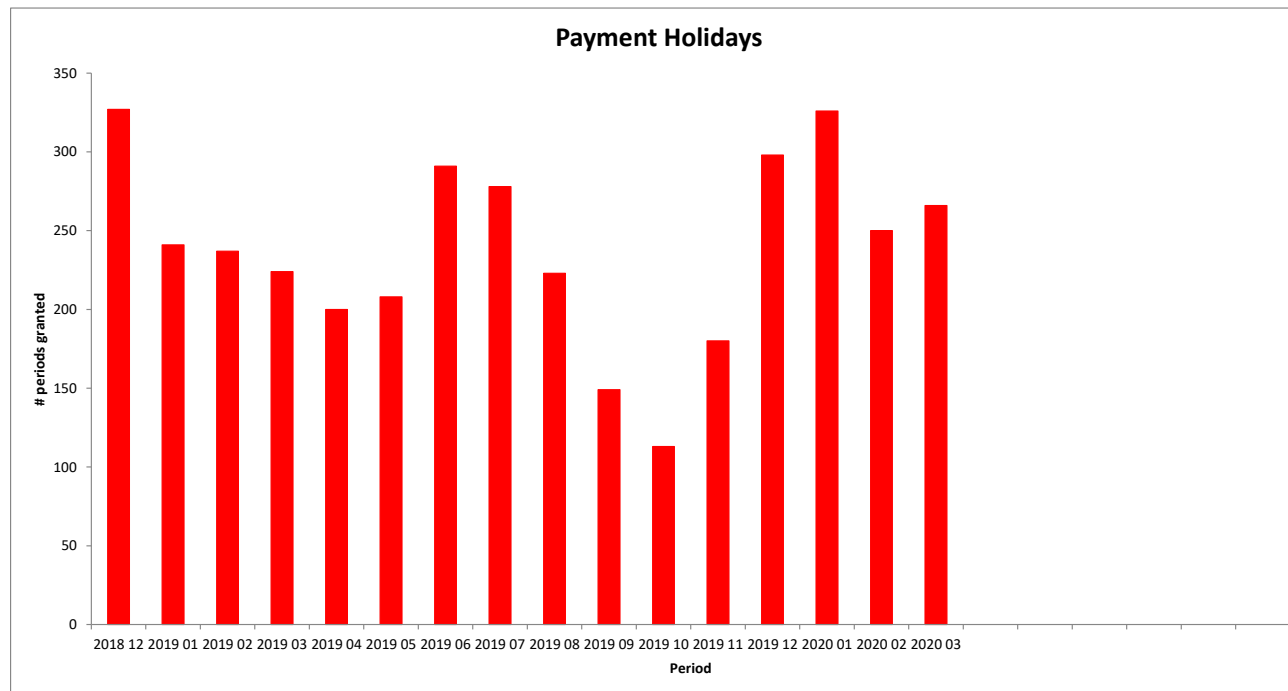




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18.b Payment Holidays

Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	16				
Monthly Period	01.03.2020				
Interest Period	from	25.03.2020	to	27.04.2020	= 33 days



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19.a Downpayment



Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	16	
Monthly Period	01.03.2020	
Interest Period	from	25.03.2020 to 27.04.2020 = 33 days

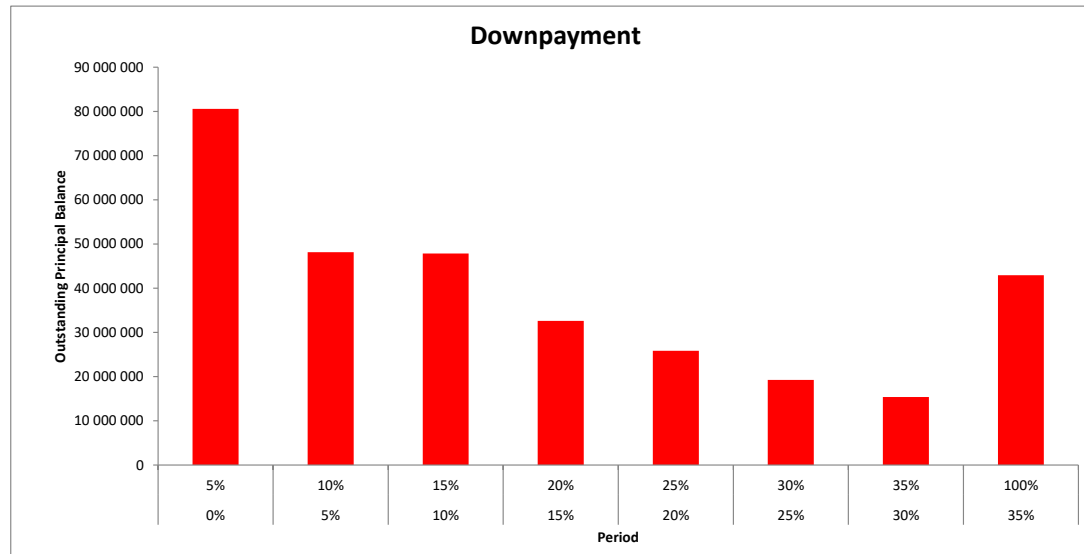
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 985	80 596 400	25.78 %	35	24
	5 %	10 %	3 511	48 135 371	15.39 %	35	24
	10 %	15 %	3 824	47 868 542	15.31 %	34	25
	15 %	20 %	2 729	32 618 988	10.43 %	34	25
	20 %	25 %	2 211	25 849 617	8.27 %	33	24
	25 %	30 %	1 777	19 244 484	6.15 %	33	25
	30 %	35 %	1 438	15 407 245	4.93 %	33	24
	35 %	100 %	5 690	42 959 254	13.74 %	31	24
	Total		27 165	312 679 902	100 %		

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19.b Downpayment



Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	16	
Monthly Period	01.03.2020	
Interest Period	from	25.03.2020
	to	27.04.2020
	=	33 days



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20.a Vehicle Condition



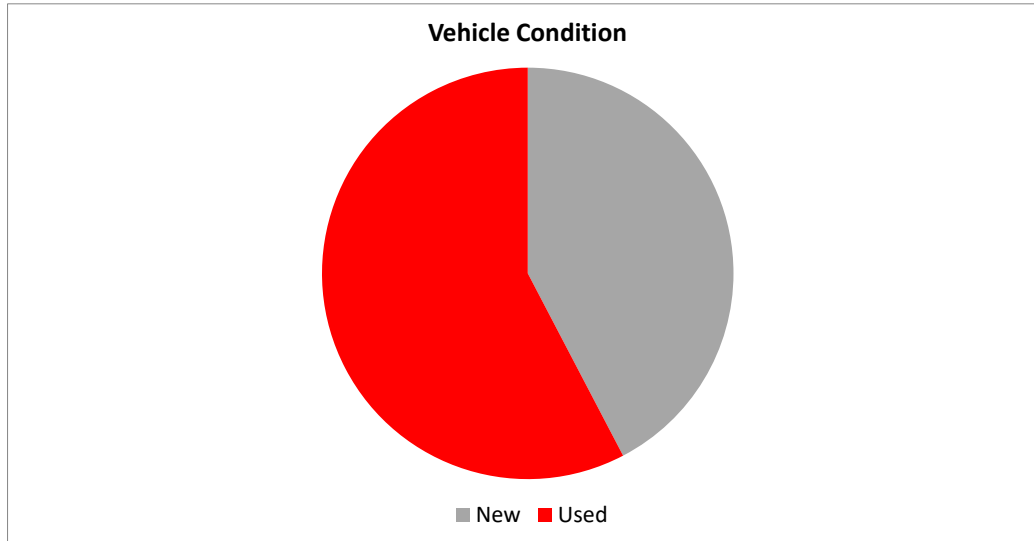
Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	16	
Monthly Period	01.03.2020	
Interest Period	from	25.03.2020 to 27.04.2020 = 33 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 920	132 360 120	42.33 %	34	24
	Used	19 245	180 319 782	57.67 %	33	25
	Total	27 165	312 679 902	100 %		



20.b Vehicle Condition

Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	16				
Monthly Period	01.03.2020				
Interest Period	from 25.03.2020	to	27.04.2020	=	33 days



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21.a Borrower Type



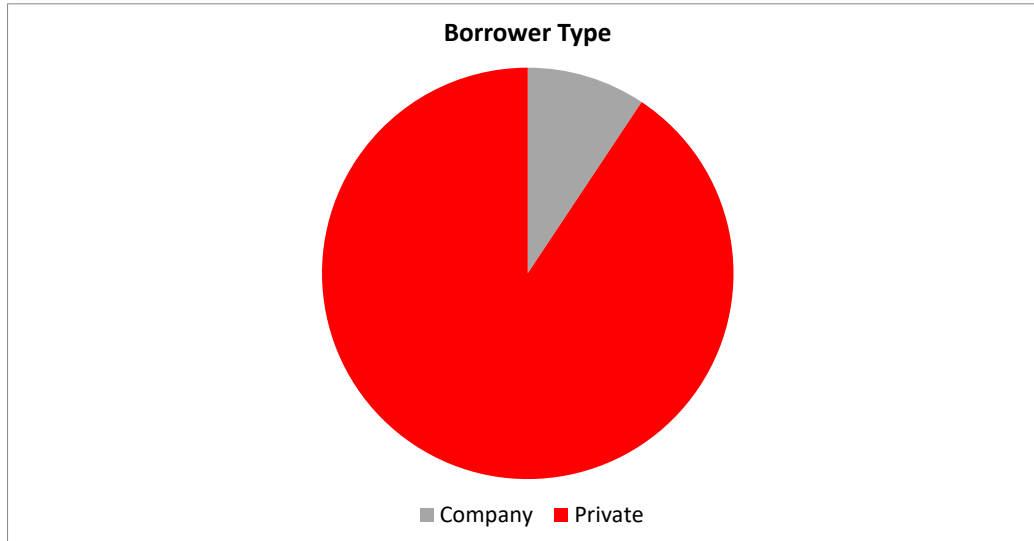
Reporting Date	29.04.2020
Payment date	27.04.2020
Period No	16
Monthly Period	01.03.2020
Interest Period	from 25.03.2020 to 27.04.2020 = 33 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 862	29 192 237	9.34 %	32	25
	Private	25 303	283 487 665	90.66 %	34	24
	Total	27 165	312 679 902	100.0 %		

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21.b Borrower Type

Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	16				
Monthly Period	01.03.2020				
Interest Period	from 25.03.2020	to	27.04.2020	=	33 days



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22.a Vehicle type



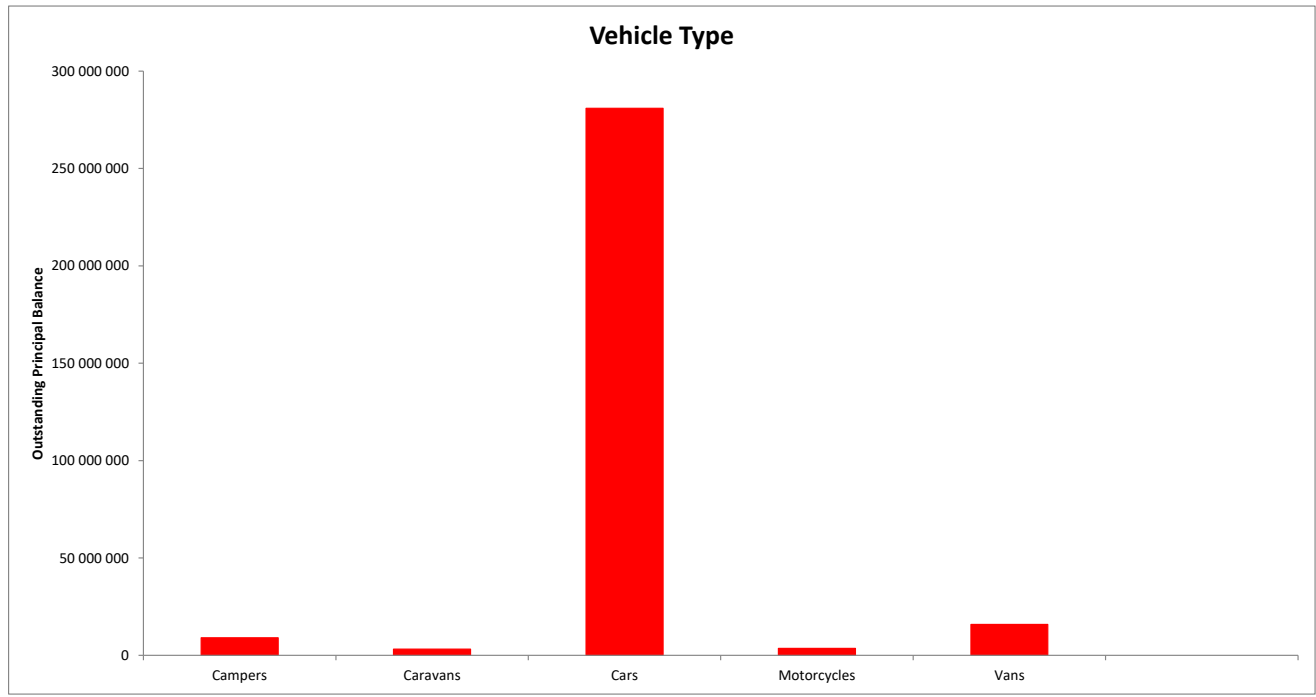
Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	16	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		401	9 036 344	2.89 %	35	24
Caravans		284	3 236 257	1.04 %	36	23
Cars		24 614	280 911 682	89.84 %	34	24
Motorcycles		494	3 604 647	1.15 %	35	22
Vans		1 372	15 890 973	5.08 %	33	25
		27 165	312 679 902	100 %		

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22.b Vehicle type

Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	16	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

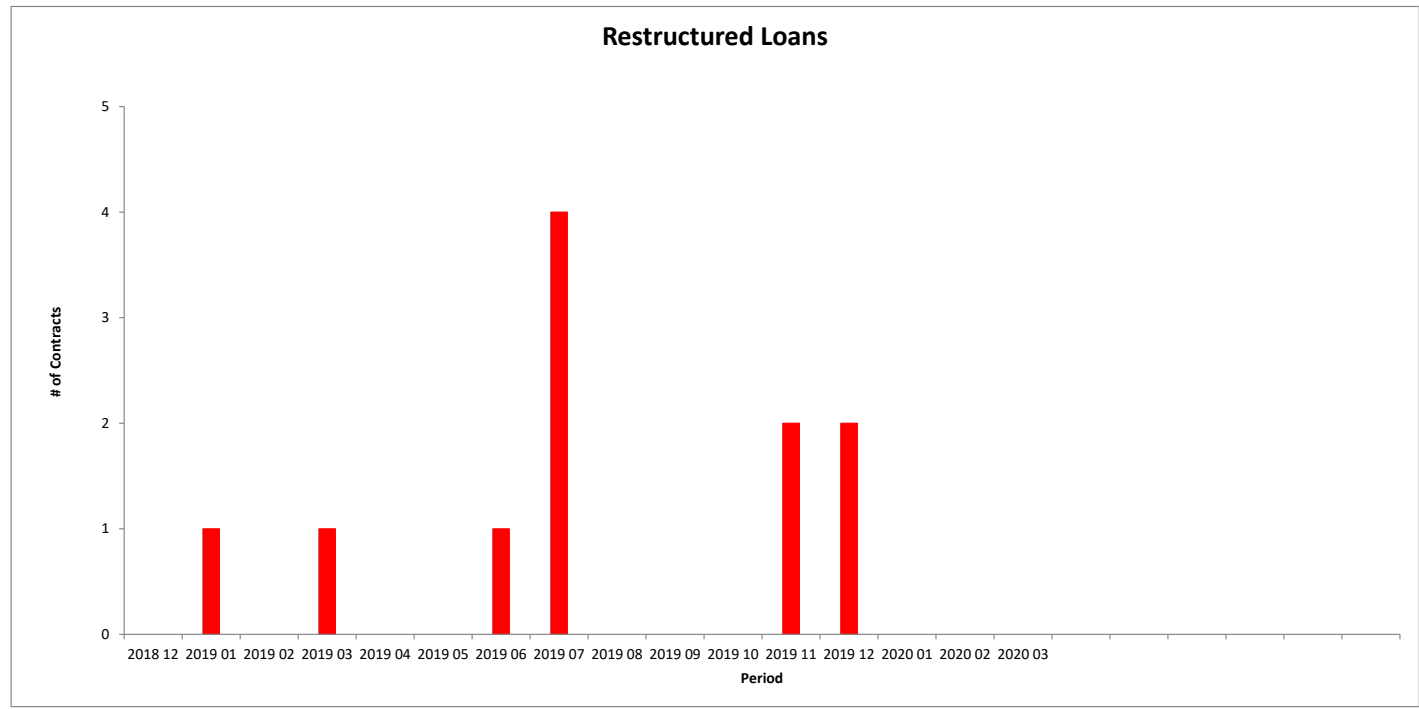




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**23.b Restructured Loans**

Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	16				
Monthly Period	01.03.2020				
Interest Period	from	25.03.2020	to	27.04.2020	= 33 days



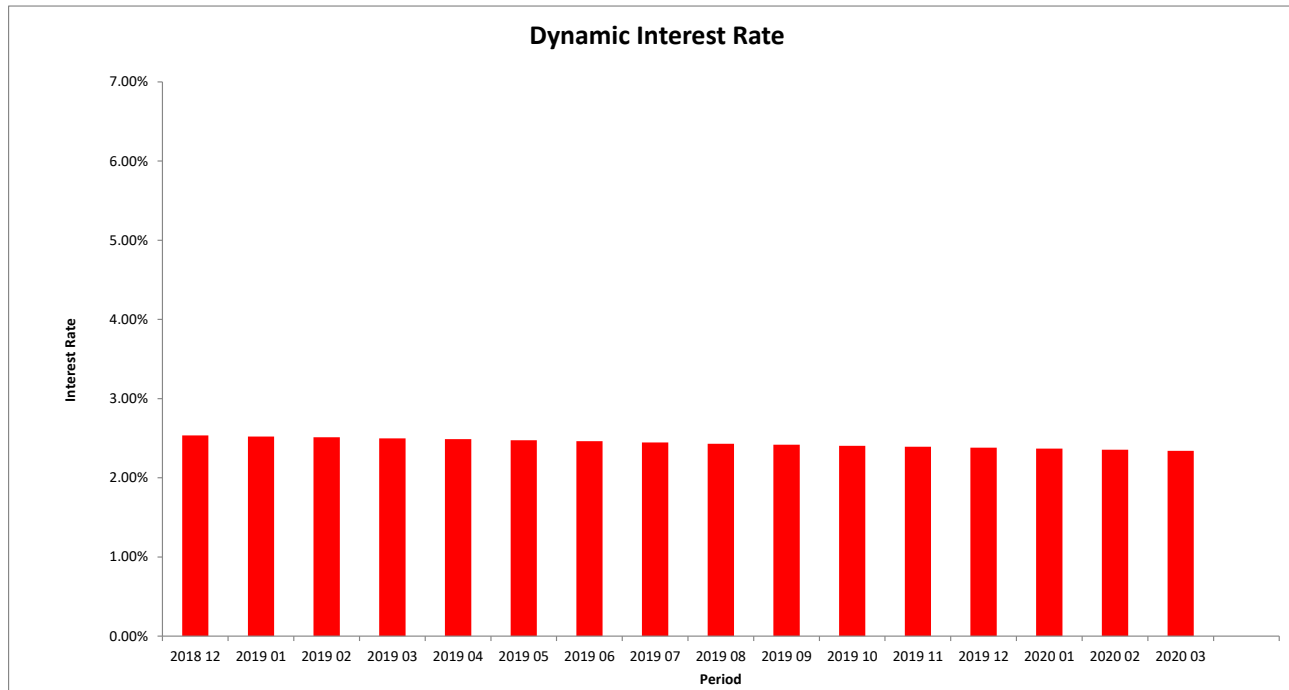




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**24.b Dynamic Interest Rate**

Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	16				
Monthly Period	01.03.2020				
Interest Period	from	25.03.2020	to	27.04.2020	= 33 days



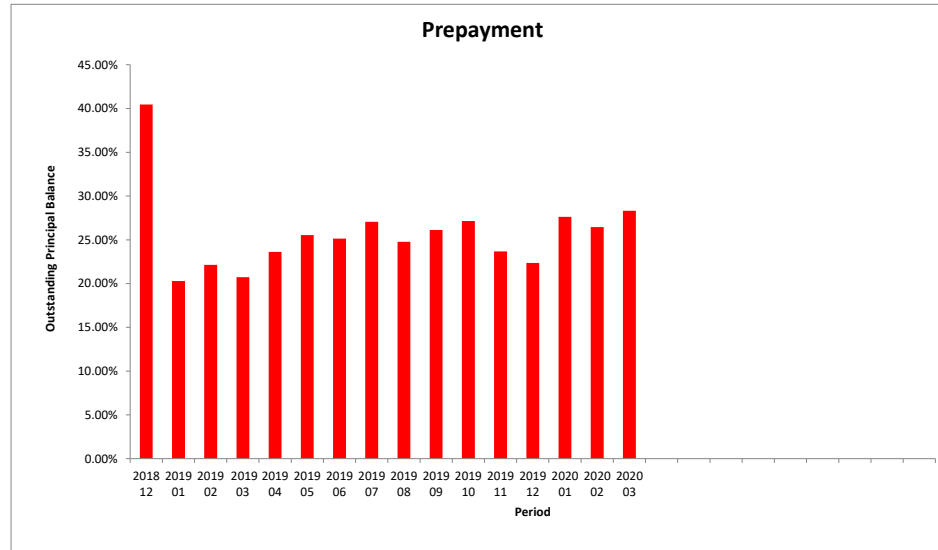


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25.b Dynamic Pre-Payments



Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	16				
Monthly Period	01.03.2020				
Interest Period	from	25.03.2020	to	27.04.2020	= 33 days



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26. Delinquency



Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	16	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 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																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	16	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 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												133 697	133 697	587 059	
2020 1	589 822	85															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2020 Q1		
			Recoveries	Cum.Recoveries	Loss
2018 4	1 168	4			1 168
2019 1	328 028	27	3 016		328 028
2019 2	671 972	52	8 668		671 972
2019 3	824 504	63	130 776		824 504
2019 4	720 756	54	249 913		720 756
2020 1	589 822	85	132 476		589 822

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**28. Priority of Payments - Revenue**

Reporting Date	29.04.2020
Payment date	27.04.2020
Period No	16
Monthly Period	01.03.2020
Interest Period	from 25.03.2020 to 27.04.2020 = 33 days



**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 140 630.67	EUR
Senior Expenses	-	6 880.06	EUR
Servicing Fee	-	134 626.07	EUR
Tranche A Loan Interest to Issuer	-	60 742.13	EUR
Tranche B Loan Interest to Issuer	-	27 190.00	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	-	196 491.00	EUR
Tranche D Loan Interest to Issuer	-	12 900.00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	79 268.71	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	1.38	EUR
Deferred Purchase Price to Seller		622 531.32	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	2 105 034.82	EUR
Senior Expenses	-	6 250.72	EUR
Issuer Swap Interest Amount	-	60 742.13	EUR
Interest Class A Notes	-	-	EUR
Interest Class B Notes	-	27 190.00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 642 947.23	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	196 491.00	EUR
Interest Class D Notes	-	12 900.00	EUR
Interest Issuer Subordinated Loan	-	23.68	EUR
Principal Issuer Subordinated Loan	-	79 245.03	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		79 245.03	EUR

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**29. Priority of Payments - Redemption**

Reporting Date	29.04.2020
Payment date	27.04.2020
Period No	16
Monthly Period	01.03.2020
Interest Period	from 25.03.2020 to 27.04.2020 = 33 days



**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	16 654 073.83	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	16 654 073.83	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	16 654 073.83	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	-	13 933 753.90	EUR
(ii) Principal Payments on Class B Notes	-	1 179 086.04	EUR
(iii) Principal Payments on Class C Notes	-	1 541 233.89	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	79 245.03	EUR
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**Purchaser Priority of Payments - Revenue (n)**

Payment of residual fund as Deferred Purchase Price to Seller	622 531.32	EUR
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**30. Transaction Costs**



Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	16	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	6 880.06				
Interest accrued for the Period	EUR	236 581.00	-	27 190.00	196 491.00	12 900.00
Cumulative Interest accrued	EUR	4 769 728.00	122 999.00	538 343.00	3 890 376.00	218 010.00
Interest Payments	EUR	236 581.00	-	27 190.00	196 491.00	12 900.00
Cumulative Interest Payments	EUR	4 769 728.00	122 999.00	538 343.00	3 890 376.00	218 010.00
Interest accrued on Subordinated Loan for the Period	EUR	23.68				
Cumulative Interest accrued on Subordinated Loan	EUR	2 265.57				
Interest Payments on Subordinated Loan	EUR	23.68				
Cumulative Interest Payments on Subordinated Loan	EUR	2 265.57				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				



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**31. Contact Details**



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Reporting Date	29.04.2020					
Payment date	27.04.2020					
Period No	16					
Monthly Period	01.03.2020					
Interest Period	from 25.03.2020	to 27.04.2020	=	33 days		