

SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.09.2022	Following payment dates:	25.10.2022
Payment date	26.09.2022		25.11.2022
Period No	45		
Monthly Period	01.08.2022		
Interest Period	from 25.08.2022	to 26.09.2022	= 32 days
Cut-Off date	31.08.2022		

Index	Page
1 Portfolio Information	1
2 Amount Due for Distribution - Revenue	2
3 Amount Due for Distribution - Redemptions	3
4 Reserve Accounts	4
5 Performance Data	5
6 Note Principal	6
7 Outstanding Notes	7
8 Counterparty Ratings, Trigger Levels and Consequences	8
9 a Original Principal Balance	9
9 b Original PB (Graph)	10
10 a Outstanding principal Balance	11
10 b Outstanding PB (Graph)	12
11 a Geographical Distribution	13
11 b Geographical (Graph)	14
12 a Interest Rate	15
12 b Interest Rate (Graph)	16
13 a Remaining Terms	17
13 b Remaining Terms (Graph)	18
14 a Seasoning	19
14 b Seasoning (Graph)	20
15 a Balloon loans as % of other loans	21
15 b Balloon loans as % of other loans (Graph)	22
16 a Loans per borrower	23
16 b Loans per borrower (Graph)	24
17 a Amortization Profile	25
17 b Amortization Profile (Graph)	26
18 a Payment Holidays	27
18 b Payment Holidays (Graph)	28
18 c Remaining Payment Holidays	29
18 d Remaining Payment Holidays (Graph)	30
19 a Downpayment	31
19 b Downpayment (Graph)	32
20 a Vehicle Condition	33
20 b Vehicle Condition (Graph)	34
21 a Borrower Type	35
21 b Borrower Type (Graph)	36
22 a Vehicle Type	37
22 b Vehicle Type (Graph)	38
23 a Restructured Loans	39
23 b Restructured Loans (Graph)	40
24 Dynamic Interest Rate	41
25 Dynamic Pre-Payment	42
26 Dynamic Delinquency	43
27 Defaults, Recoveries and Losses by Quarter of Default	44
28 Priority of Payments (1)	45
29 Priority of Payments (2)	46
30 Transaction Costs	47
31 Contact Details	48

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

**1. Portfolio Information**



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>49 856 442,20 EUR</b>
Scheduled Loan Principal Repayments	2 597 295,07 EUR
Prepayments	2 542 622,60 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>5 139 917,67 EUR</b>
New Defaulted Auto Loans in Period	160 353,76 EUR
<b>Closing Balance</b>	<b>44 556 170,77 EUR</b>
Principal Recoveries on loans in default	138 242,11 EUR
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	181 543,72 EUR
Interest Recoveries on loans in default	13 822,69 EUR
<b>Total Revenue Received in Period</b>	<b>195 366,41 EUR</b>
<b># Loans</b>	
At beginning of period	8 051 Loans
Paid in Full	605 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	15 Loans
<b>At end of period</b>	<b>7 432 Loans</b>

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

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

Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	45
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days



**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections (Interest, fees, interest recoveries etc.)	194 238,46	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. The amounts set out in item (c) of the Final Repurchase Price	56 956,18	EUR
g. Any other net income amount received by the Purchaser	100 000,00	EUR
h. Amount available in accordance with the Purchaser Pre-Enf. Redemption Priority of Payment item (c)	1 244,78	EUR
<b>Total Amount for Purchaser Available Revenue Receipts</b>	<b>352 439,42</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	158 619,11	EUR
b. Reserve Fund	940 050,00	EUR
c. Amounts received under the Swap Agreement	15 609,70	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>1 114 278,81</b>	<b>EUR</b>

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

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

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to	26.09.2022	=	32 days



**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections (Principal payments, Recoveries, Deemed Collection)	5 278 159,78	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	45 201 750,51	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>50 479 910,29</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	50 478 665,51	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>50 478 665,51</b>	<b>EUR</b>

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**4. Reserve Accounts**



Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	45
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

**Note Balance**

Beginning of Period	51 978 665,51 EUR
End of Period	1 500 000,00 EUR

**Liquidity Reserve**

Beginning of Period	1,8 %	940 050,00 EUR
Cash Outflow		940 050,00 EUR
Cash Inflow		- EUR
End of Period	0,0 %	- EUR
Required Reserve Amount	0,0 %	- EUR

**Servicer Advance Reserve Fund**

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

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**5. Performance Data**



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

**Asset Balance**

Beginning of Period	49 856 442,20	EUR
End of Period	44 556 170,77	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	40 791 584,52	91,55 %	6 857
1-29 days past due	2 549 489,42	5,72 %	409

**Delinquent Receivables:**

30-59 days past due	660 808,17	1,48 %	97
60-89 days past due	295 994,04	0,66 %	39
90-119 days past due	84 486,36	0,19 %	14
120-149 days past due	154 263,49	0,35 %	12
150-179 days past due	19 544,77	0,04 %	4

**Total Performing and Delinquent**      **44 556 171**      **100,00 %**      **7 432**

Current Period Defaults	160 353,76		15
Cumulative Defaults	7 654 871,99		652
Current Period Interest Recoveries	13 822,69		
Cumulative Interest Recoveries	354 728,75		
Current Period Principal Recoveries	138 242,11		
Cumulative Principal Recoveries	5 510 537,07		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,32 %	<b>YES</b>
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,32 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,33 %	

**or [A] + [B] - [C] / [D] < 10%**      **7,02 %**

[A] Aggregate Outstanding Asset Principal Amount	44 556 170,77
[B] Aggregate principal balance of Defaulted Contracts	7 654 871,99
[C] Recoveries received on such Defaulted Contracts	5 510 537,07
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	665 266 456,77

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

[A] [1] - [2] - [3]	13 719 607,99	<b>YES</b>
Class B Principal Amount [1]	4 887 455,05	
Class C Principal Amount [2]	6 832 152,94	
Class D Principal Amount [3]	2 000 000,00	
[B] Aggregated Outstanding Note Principal Amount	51 978 665,51	

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**6. Note Principal**



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	38 259 057,52	4 887 455,05	6 832 152,94	2 000 000,00	EUR
Sequential Amortization	38 259 057,52	4 887 455,05	6 832 152,94	500 000,00	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	-	-	-	1 500 000,00	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	122 223,27	2 000 000,00	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	160 353,76	-	EUR
Principal Recoveries	-	-	138 242,11	-	EUR
End of Period	-	-	-	-	EUR

**Net Note Principal**

Beginning of Period	38 259 057,52	4 887 455,05	6 709 929,67	-	EUR
End of Period	-	-	-	1 500 000,00	EUR

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**7. Outstanding Notes**

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 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 %	0,30 %
Legal Final Maturity Date		25.11.2027	25.11.2027	25.11.2027	25.11.2027
Rating (Fitch/Moody's)		AAAsf/ Aaa(sf)	AA+sf/ 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	51 978 665,51	38 259 057,52	4 887 455,05	6 832 152,94	2 000 000,00
Available Distribution Amount	50 478 665,51				
Amortisation	50 478 665,51				
Redemption per Class	50 478 665,51	38 259 057,52	4 887 455,05	6 832 152,94	500 000,00
Redemption per Note		6 390,36	17 455,20	18 667,08	25 000,00
Class Principal Outstanding Closing Balance	1 500 000,00	-	-	-	1 500 000,00
Current Tranching	100 %	0,00 %	0,00 %	0,00 %	100,00 %
Current Pool Factor		-	-	-	0,75

**2. Payments to Investors per Note**

	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(30/360)	(30/360)	(30/360)
Interest Days		32	30	30	30
Principal Outstanding per Note Beginning of Period		6 390,36	17 455,20	18 667,08	100 000,00
>Principal Repayment per note		6 390,36	17 455,20	18 667,08	25 000,00
Principal Outstanding per Note End of Period		-	-	-	75 000,00
>Interest accrued for the period		2,61	20,36	120,40	645,00
Interest Payment	78 279,11	15 609,70	5 702,03	44 067,39	12 900,00
Interest Payment per Note		2,61	20,36	120,40	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 %



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.09.2022  
Payment date 26.09.2022  
Period No 45  
Monthly Period 01.08.2022  
Interest Period : 25.08.2022 to 26.09.2022 = 32 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	

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**9.a Original Portfolio Principal Balance**

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



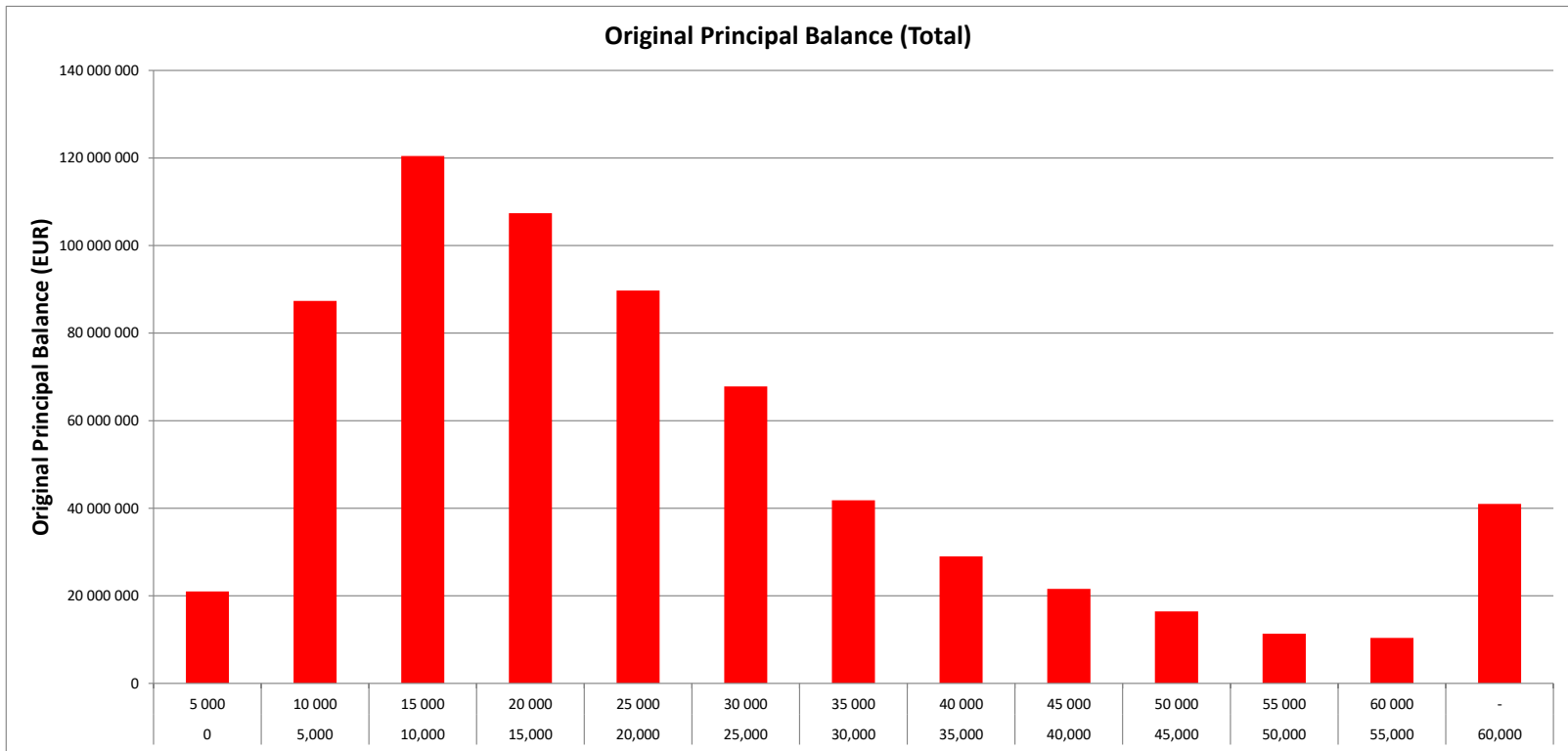
Average amount - all: 15 089

	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	

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**9.b Original Principal Balance Graph**

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



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

**10.a Outstanding Principal Balance**

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



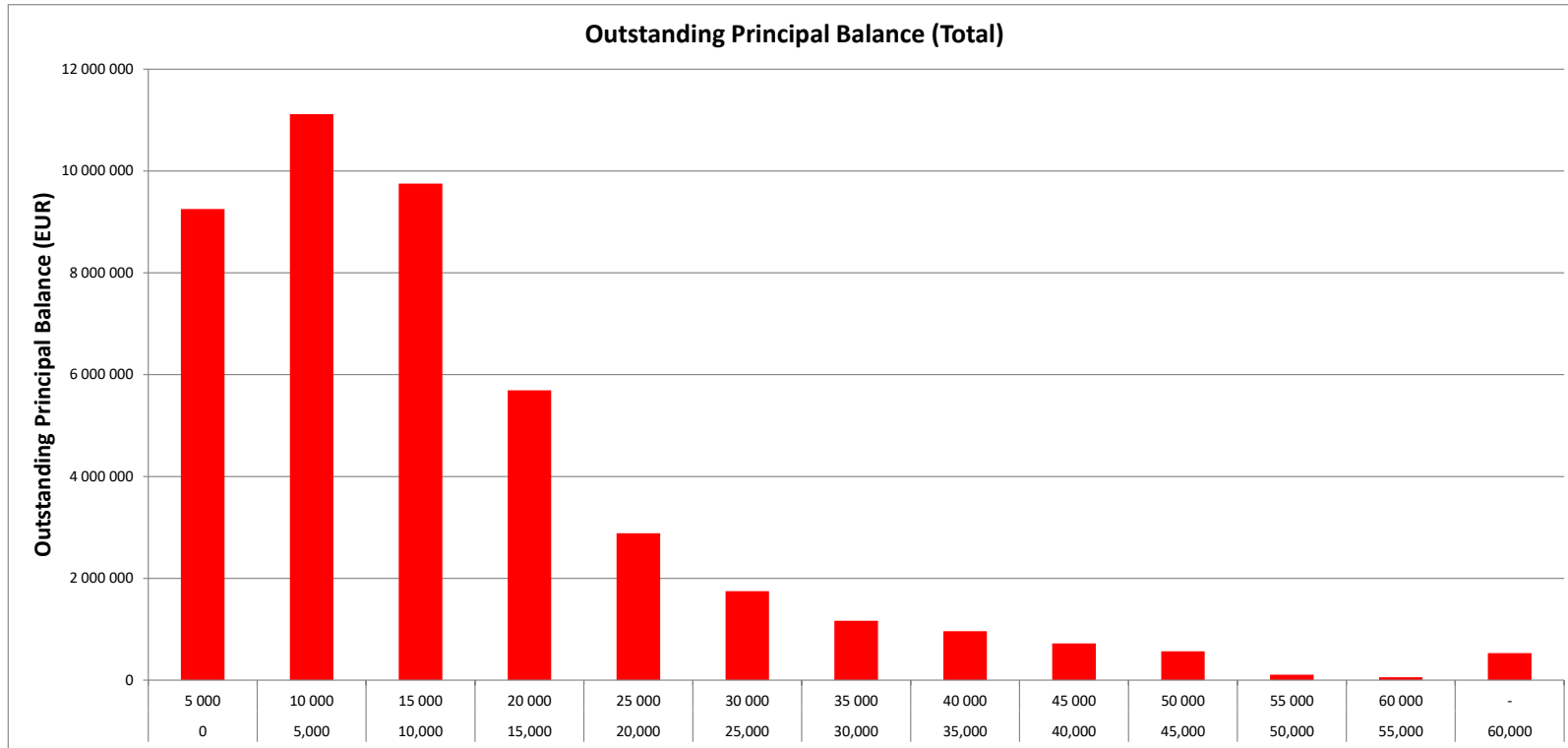
Average amount - all: 5 995

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	4 463	9 253 283	20,77 %	8,1	52,3
	5 000	10 000	1 545	11 117 339	24,95 %	8,0	52,6
	10 000	15 000	798	9 751 323	21,89 %	8,8	52,0
	15 000	20 000	332	5 693 956	12,78 %	8,9	52,3
	20 000	25 000	129	2 887 093	6,48 %	8,9	52,7
	25 000	30 000	65	1 746 635	3,92 %	9,3	52,1
	30 000	35 000	36	1 165 232	2,62 %	8,7	53,1
	35 000	40 000	26	962 898	2,16 %	8,0	53,4
	40 000	45 000	17	720 059	1,62 %	8,4	52,1
	45 000	50 000	12	566 223	1,27 %	6,6	54,0
	50 000	55 000	2	106 504	0,24 %	8,6	52,9
	55 000	60 000	1	55 992	0,13 %	5,0	55,0
	60 000	-	6	529 633	1,19 %	9,0	52,1
	Total		7 432	44 556 171	100 %	8,4	52,4

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**10.b Outstanding Principal Balance Graph**

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**11.a Geographical Distribution**



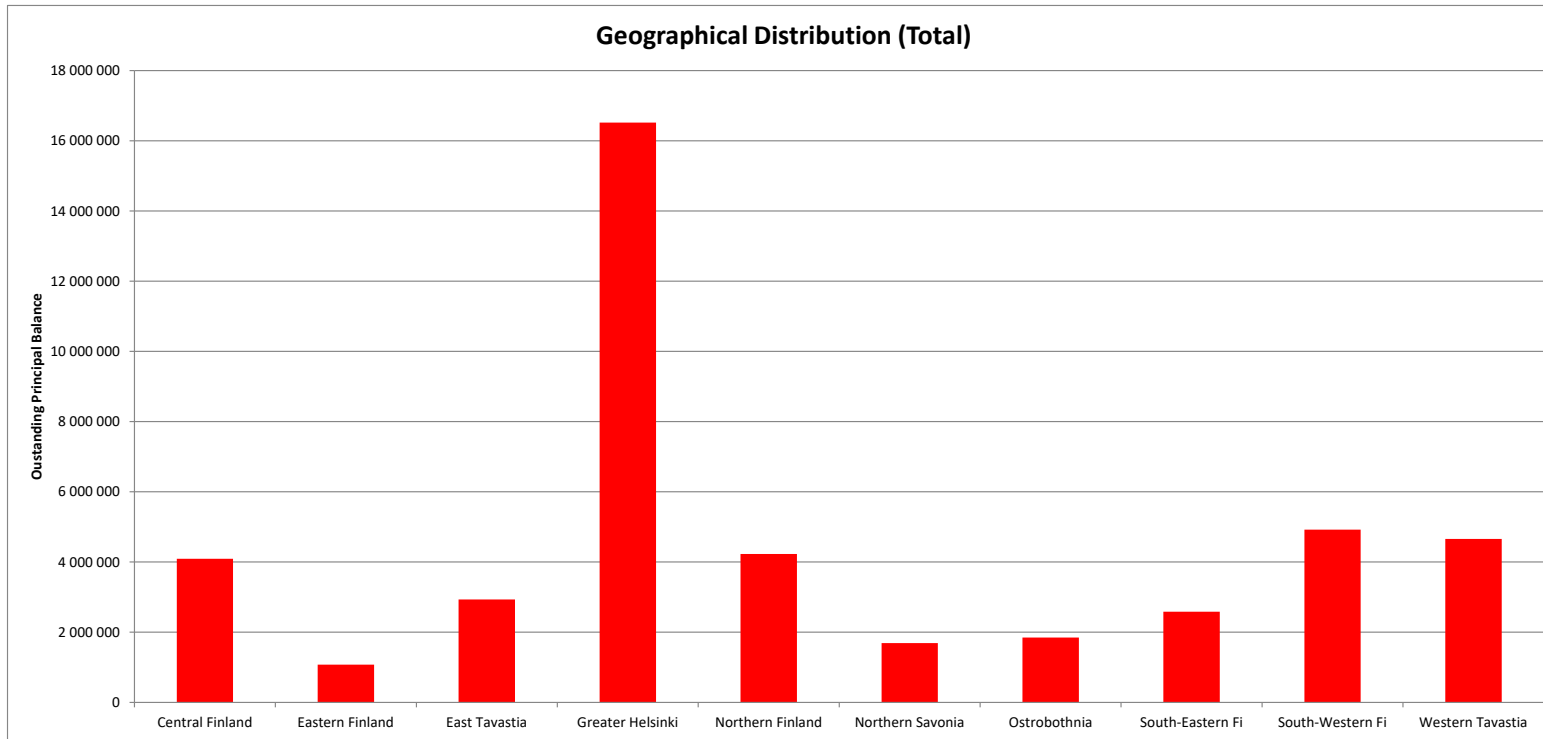
Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	758	4 091 970	9,18 %	8,3	52,3	
Eastern Finland	200	1 075 369	2,41 %	8,9	51,9	
East Tavastia	544	2 935 963	6,59 %	8,0	52,7	
Greater Helsinki	2 363	16 519 993	37,08 %	8,5	52,4	
Northern Finland	720	4 227 612	9,49 %	8,5	52,1	
Northern Savonia	306	1 689 745	3,79 %	8,4	52,5	
Ostrobothnia	429	1 848 775	4,15 %	8,9	51,7	
South-Eastern Fi	466	2 586 475	5,80 %	8,4	52,4	
South-Western Fi	923	4 921 574	11,05 %	8,6	52,2	
Western Tavastia	723	4 658 694	10,46 %	8,1	53,0	
Total	7 432	44 556 171	100 %	8,4	52,4	

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

**11.b Geographical Distribution Graph**

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**12.a Interest Rate**



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

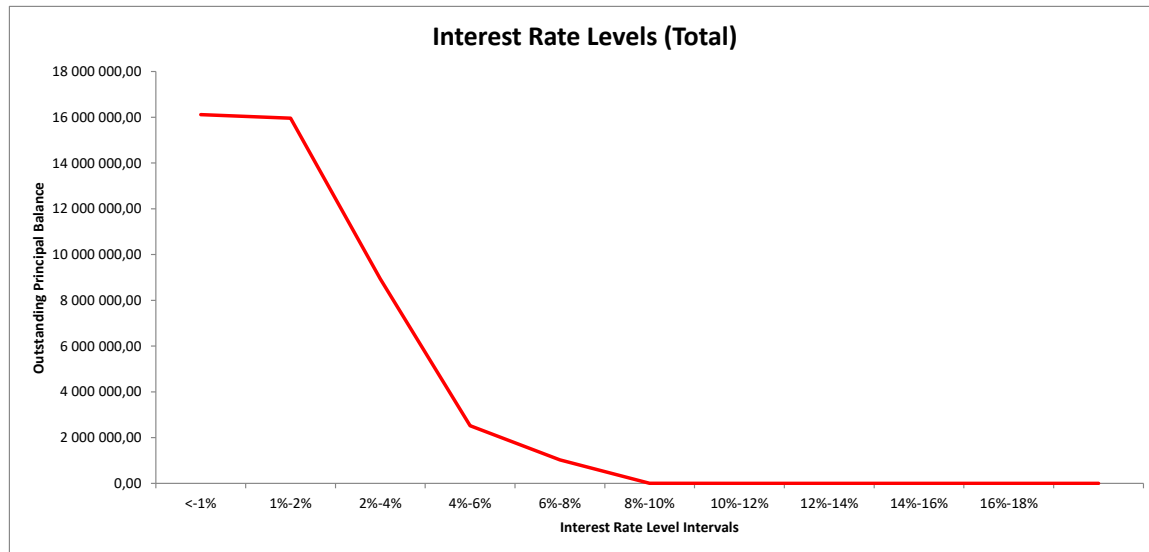
TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	2 183	16 114 740	36,17 %	8,7	52,0
	1 %	2 %	2 204	15 959 345	35,82 %	7,9	52,9
	2 %	4 %	1 776	8 935 236	20,05 %	8,8	52,2
	4 %	6 %	800	2 516 370	5,65 %	9,1	51,8
	6 %	8 %	465	1 024 282	2,30 %	8,8	51,9
	8 %	10 %	4	6 197	0,01 %	5,4	53,2
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	-						
Total			7 432	44 556 171	100 %	8,4	52,4



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

12.b Interest Rate

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

**13.a Remaining Terms**



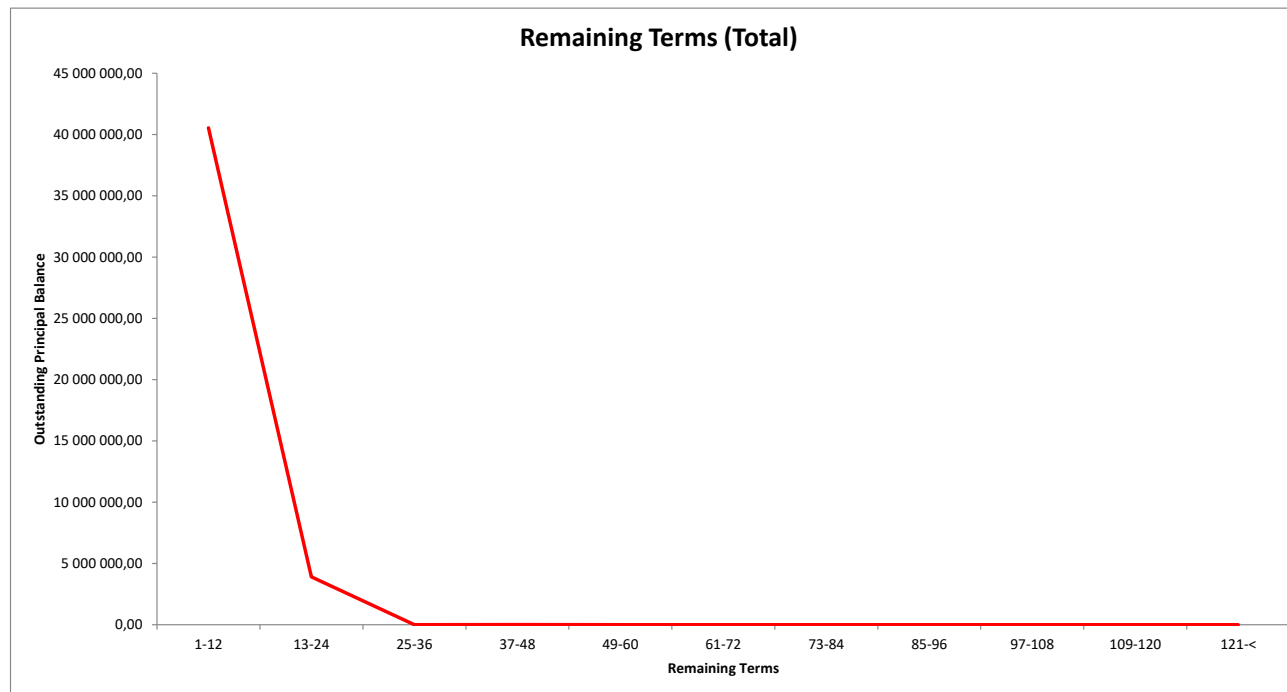
Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	52	88 792	0,20 %	0,0	58,1
	1		12	6 983	40 543 827	90,99 %	7,8	52,6
	13		24	396	3 906 796	8,77 %	14,9	49,7
	25		36					
	37		48	1	16 755	0,04 %	43,0	49,0
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121	-						
Total			7 432	44 556 171	100 %	8,4	52,4	

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**13.b Remaining Terms**

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

14.a Seasoning



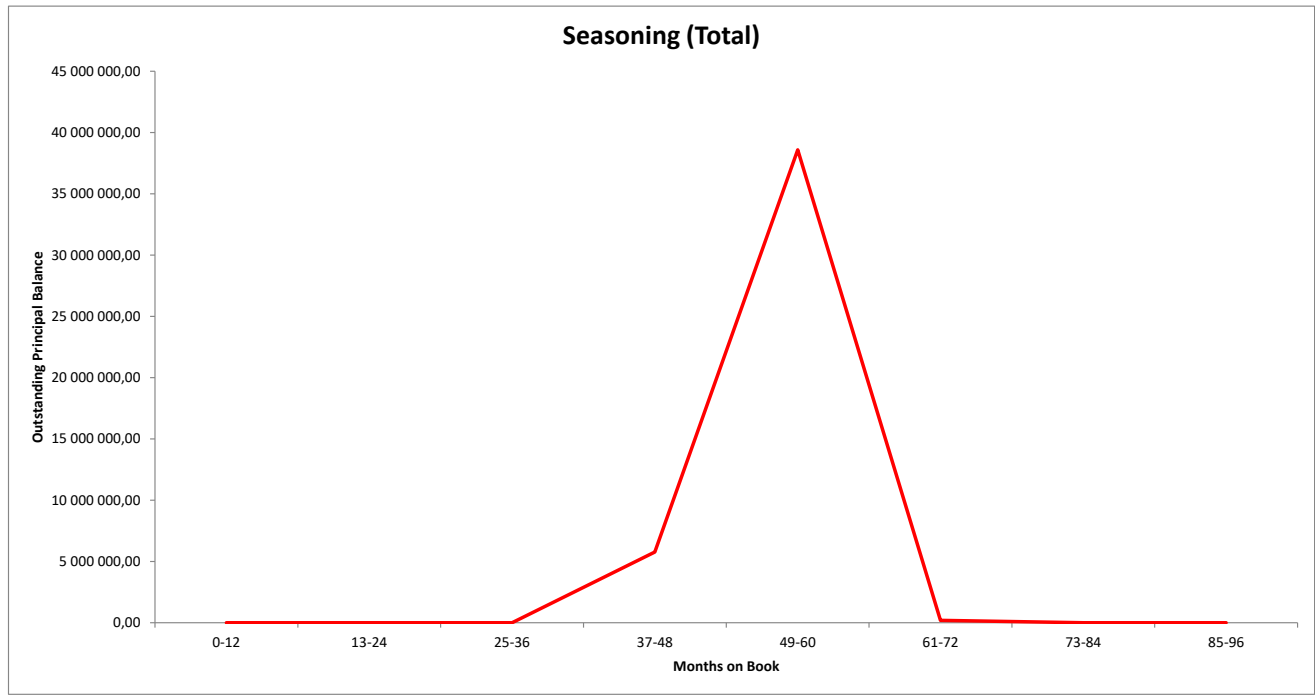
Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
		1	12					
		13	24					
		25	36					
		37	48	800	5 769 531	12,95 %	12,6	47,9
		49	60	6 600	38 585 137	86,60 %	7,9	53,0
		61	72	32	201 503	0,45 %	3,2	62,3
		73	84					
		85	96					
		Total		7 432	44 556 171	100 %	8,4	52,4

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**14.b Seasoning**

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



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

**15.a Balloon loans**



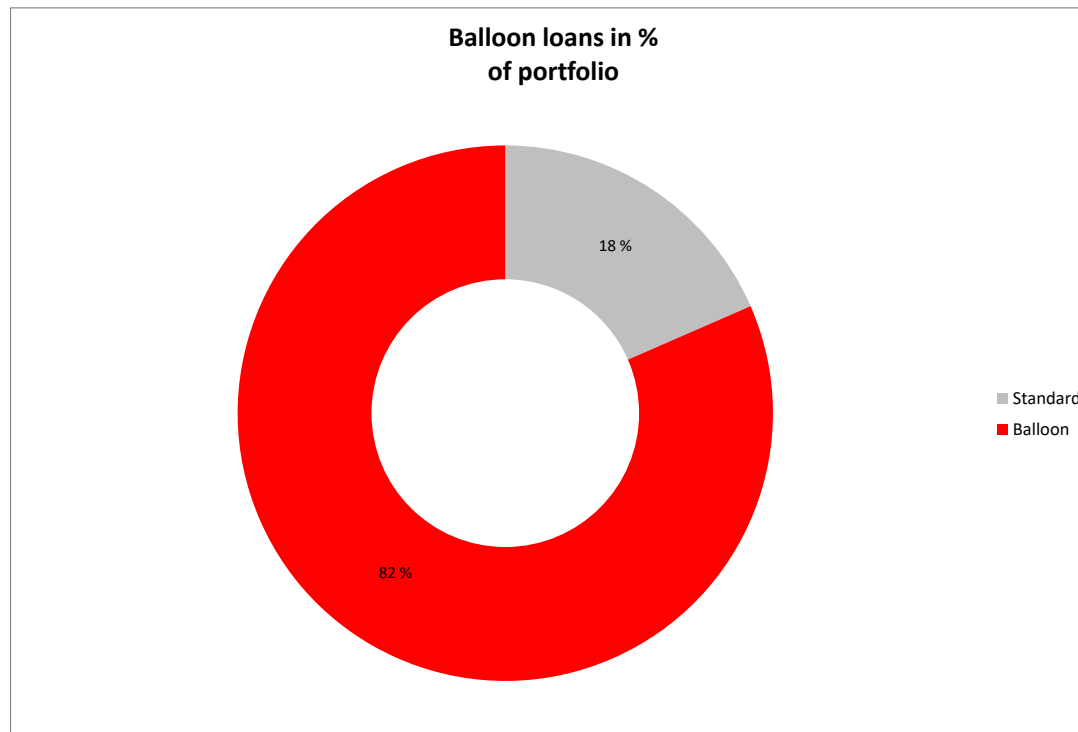
Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	45					
Monthly Period	01.08.2022					
Interest Period	from	25.08.2022	to	26.09.2022	=	32 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		4 024	8 223 395	18,5 %	942	0,0 %	9,0	51,5
Balloon		3 408	36 332 776	81,5 %	28 098 355	77,3 %	8,3	52,6
Total		7 432	44 556 171	100 %	28 099 298	63 %	8,4	52,4

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**15.b Balloon loans**

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from	25.08.2022
	to	26.09.2022
	=	32 days



**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**16.a # loans per borrower**



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

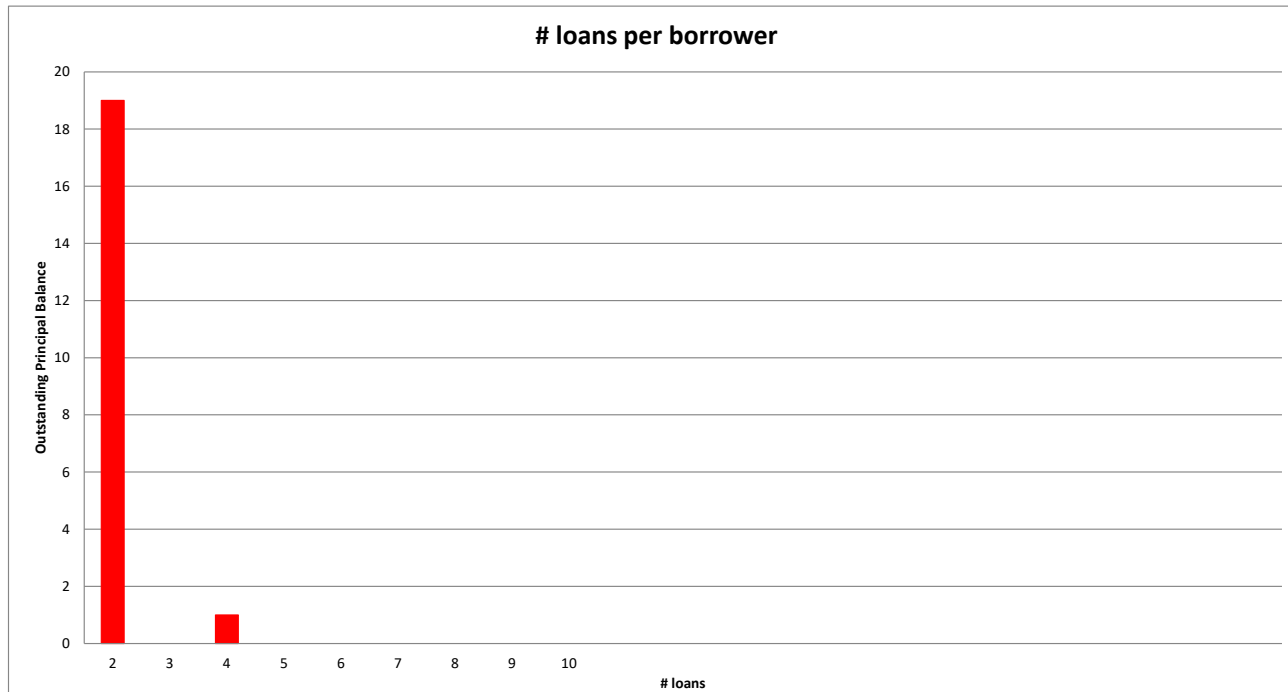
TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	7 390	44 210 456	99,22 %
2	19	341 335	0,77 %
3			
4	1	4 380	0,01 %
5			
6			
7			
8			
9			
10			
Total:	7 410	44 556 171	100,0 %



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

16.b # loans per borrower

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

17.a Amortization Profile



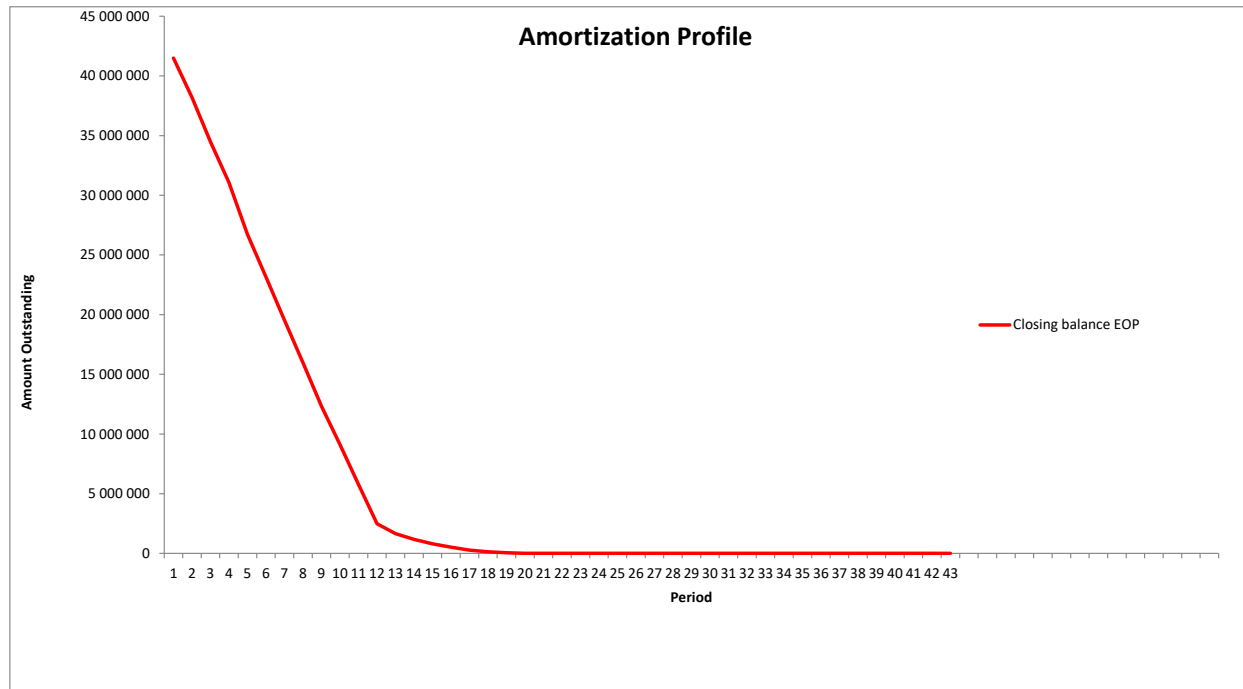
Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	44 556 171	41 493 128	3 060 104	69 968	1,90 %	93,13 %
	2	41 493 128	38 194 875	3 298 253	64 844	1,89 %	85,73 %
	3	38 194 875	34 460 228	3 734 647	59 029	1,87 %	77,35 %
	4	34 460 228	31 078 749	3 381 479	52 799	1,85 %	69,76 %
	5	31 078 749	26 718 117	4 360 631	47 569	1,85 %	59,97 %
	6	26 718 117	23 137 643	3 580 475	41 304	1,87 %	51,93 %
	7	23 137 643	19 539 127	3 598 516	35 501	1,86 %	43,86 %
	8	19 539 127	15 967 476	3 571 651	29 752	1,84 %	35,84 %
	9	15 967 476	12 305 521	3 661 955	23 665	1,79 %	27,62 %
	10	12 305 521	9 128 180	3 177 341	17 881	1,76 %	20,49 %
	11	9 128 180	5 778 331	3 349 848	12 797	1,70 %	12,97 %
	12	5 778 331	2 477 530	3 300 801	7 839	1,64 %	5,56 %
	13	2 477 530	1 659 179	818 352	4 093	2,00 %	3,72 %
	14	1 659 179	1 166 546	492 633	2 603	1,90 %	2,63 %
	15	1 166 546	797 896	368 650	1 750	1,82 %	1,80 %
	16	797 896	515 566	282 330	1 169	1,77 %	1,16 %
	17	515 566	268 115	247 450	648	1,52 %	0,60 %
	18	268 115	123 203	144 912	266	1,20 %	0,28 %
	19	123 203	47 826	75 377	140	1,37 %	0,11 %
	20	47 826	11 202	36 624	66	1,67 %	0,03 %

SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

17.b Amortization Profile

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

18.a Payment Holidays



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

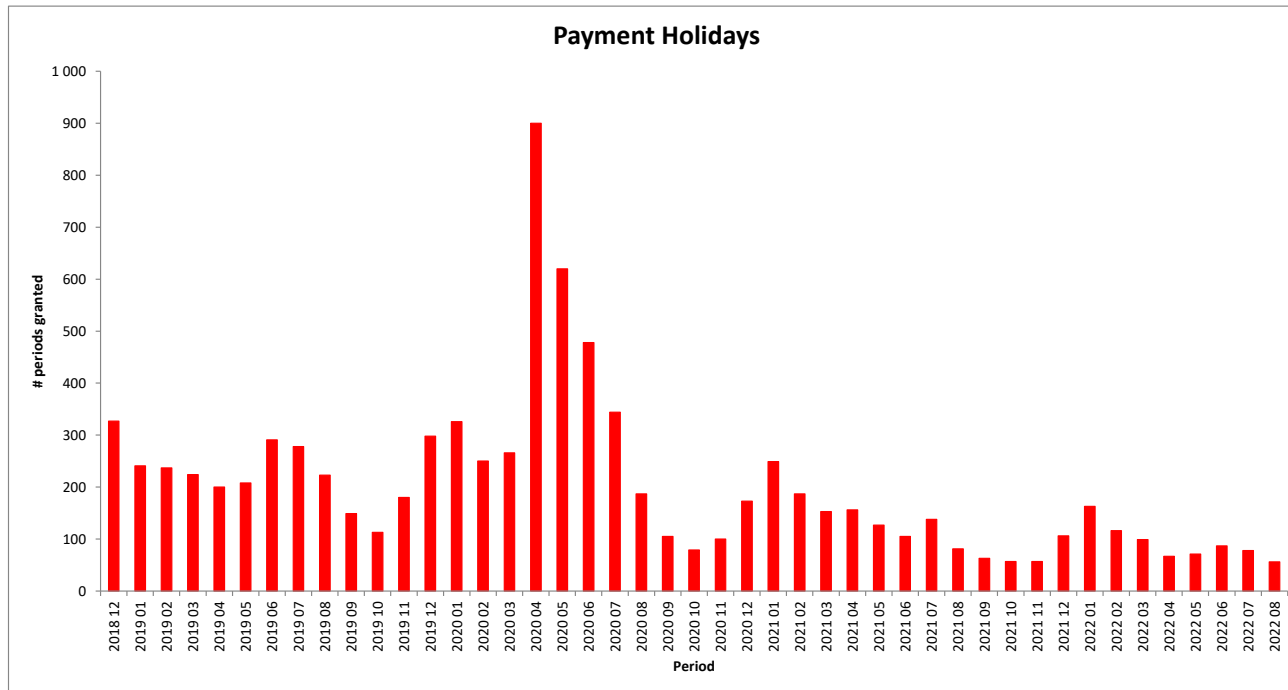
TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2018 12	327	377	98 109	5 076 048
2019 01	241	319	86 949	3 977 849
2019 02	237	319	94 525	4 083 271
2019 03	224	319	99 842	3 705 852
2019 04	200	264	74 423	3 303 176
2019 05	208	290	76 148	2 858 895
2019 06	291	389	118 434	4 771 884
2019 07	278	362	97 756	4 165 620
2019 08	223	280	83 409	3 653 841
2019 09	149	190	57 836	2 383 703
2019 10	113	160	45 526	1 799 083
2019 11	180	267	72 745	2 529 914
2019 12	298	361	93 931	3 767 101
2020 01	326	444	133 193	4 871 881
2020 02	250	346	99 094	3 410 871
2020 03	266	392	131 527	3 881 264
2020 04	900	1 470	529 828	14 215 404
2020 05	620	954	302 967	8 772 640
2020 06	478	639	194 503	6 589 682
2020 07	344	440	140 305	4 508 829
2020 08	187	233	66 814	2 077 310
2020 09	105	141	41 452	1 252 642
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	57	75	25 268	617 050
2021 11	57	79	22 343	461 372
2021 12	106	127	40 175	1 193 857
2022 01	163	213	59 481	1 497 694
2022 02	116	164	47 928	1 144 324
2022 03	99	138	39 907	875 637
2022 04	67	87	25 097	597 950
2022 05	71	86	23 475	591 930
2022 06	87	104	28 416	754 374
2022 07	78	100	31 631	749 698
2022 08	56	69	19 703	458 178
Total:	9 013	12 399	3 784 589	123 757 583

Payment Holiday

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

**18.b Payment Holidays**

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

**18.c Remaining Payment Holidays**



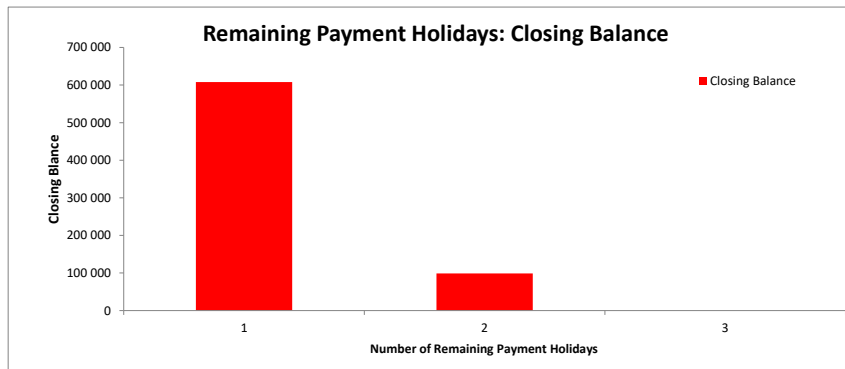
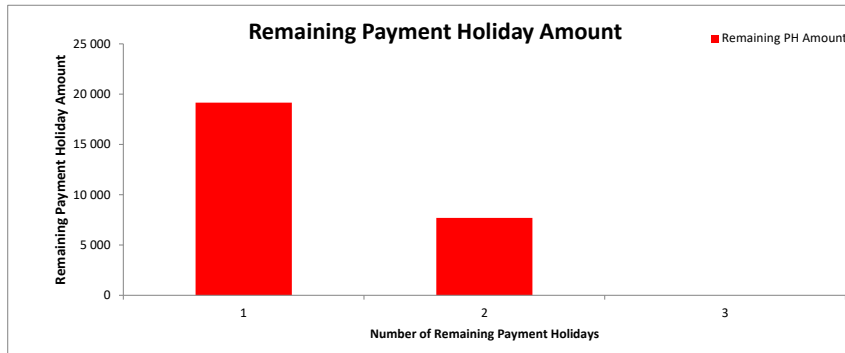
Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	45
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	64	19 153	607 790
	2	13	7 701	99 039
	3			
	Total	77	26 854	706 829

SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**19.a Downpayment**



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

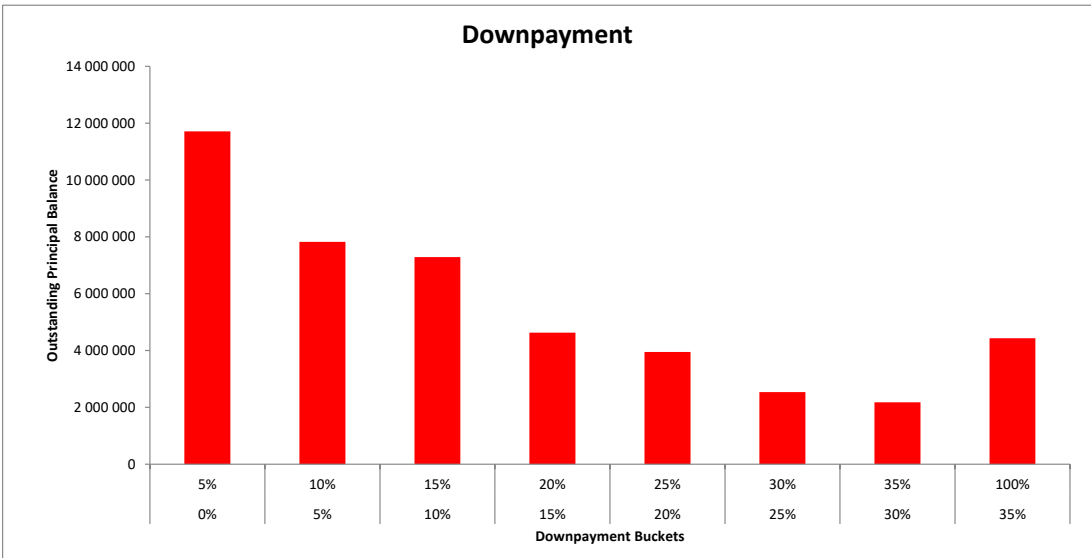
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
		0 %	5 %	1 617	11 712 419	26,29 %	8,8
	5 %	10 %	1 176	7 824 257	17,56 %	8,5	52,4
	10 %	15 %	1 129	7 290 316	16,36 %	8,1	52,6
	15 %	20 %	788	4 628 767	10,39 %	8,1	52,5
	20 %	25 %	676	3 949 436	8,86 %	8,7	51,9
	25 %	30 %	480	2 537 972	5,70 %	8,3	52,1
	30 %	35 %	385	2 178 265	4,89 %	8,3	52,4
	35 %	100 %	1 181	4 434 738	9,95 %	8,1	52,0
Total			7 432	44 556 171	100 %	8,4	52,4



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

19.b Downpayment

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from	25.08.2022
	to	26.09.2022
	=	32 days



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

20.a Vehicle Condition

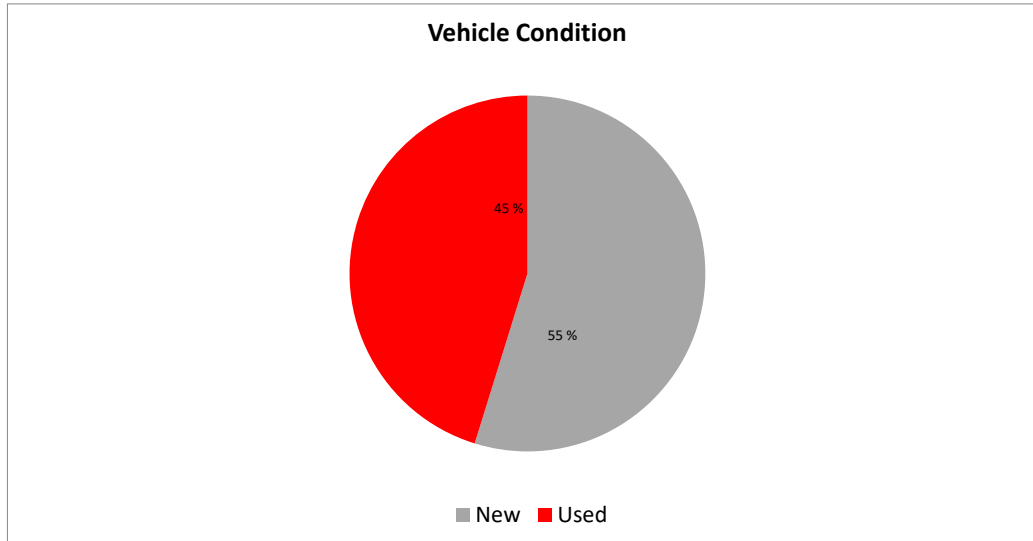


Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	45
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2 859	24 414 713	54,80 %	8,5	52,3
	Used	4 573	20 141 458	45,20 %	8,4	52,5
	Total	7 432	44 556 171	100 %	8,4	52,4

20.b Vehicle Condition

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days	



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

21.a Borrower Type



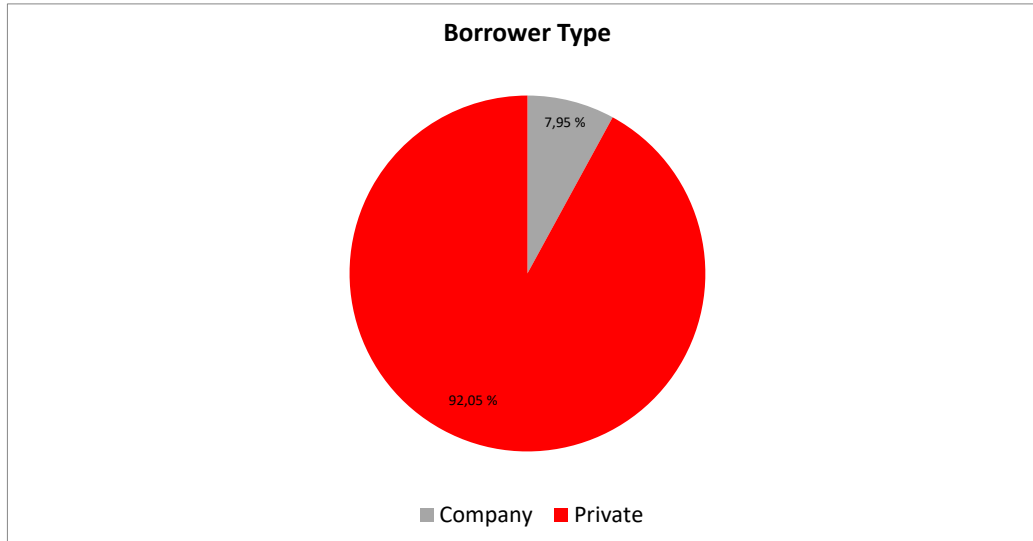
Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	45
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	529	3 544 199	7,95 %	7,6	52,7
	Private	6 903	41 011 972	92,05 %	8,5	52,4
	Total	7 432	44 556 171	100 %	8,4	52,4

SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

21.b Borrower Type

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to	26.09.2022	=	32 days



**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**22.a Vehicle type**



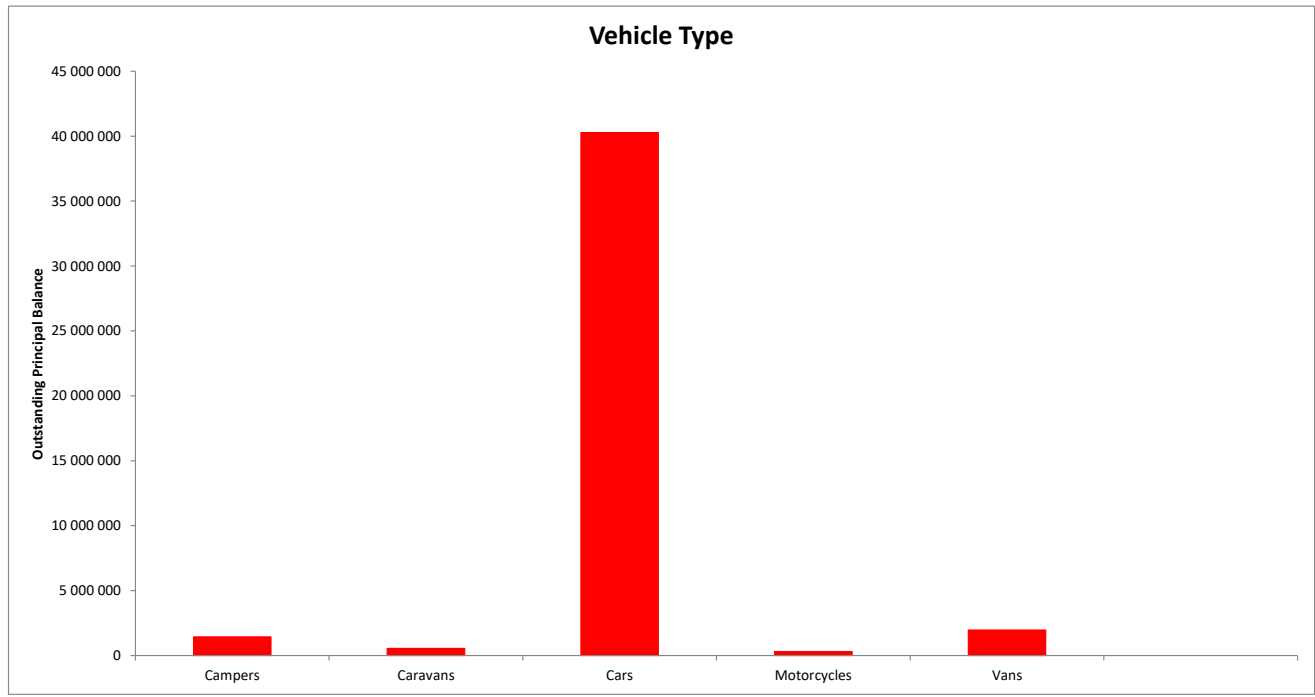
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

		TOTAL				
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	106	1 431 099	3,2 %	7,8	52,6
	Caravans	80	556 163	1,2 %	10,8	51,2
	Cars	6 742	40 285 215	90,4 %	8,5	52,4
	Motorcycles	105	310 152	0,7 %	9,4	51,0
	Vans	399	1 973 542	4,4 %	8,0	52,3
		7 432	44 556 171	100 %	8,4	52,4

**SCF Rahoituspalvelut VII DAC  
Monthly Investor Report**

**22.b Vehicle type**

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

23.a Restructured Loans

Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	45
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days



	TOTAL	
	Period	No
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	1	1 380
2021 11	1	7 058
2021 12	0	0
2022 01	0	0
2022 02	1	11 344
2022 03	0	0
2022 04	0	0
2022 05	1	2 619
2022 06	0	0
2022 07	0	0
2022 08	1	1 508
	34	461 530

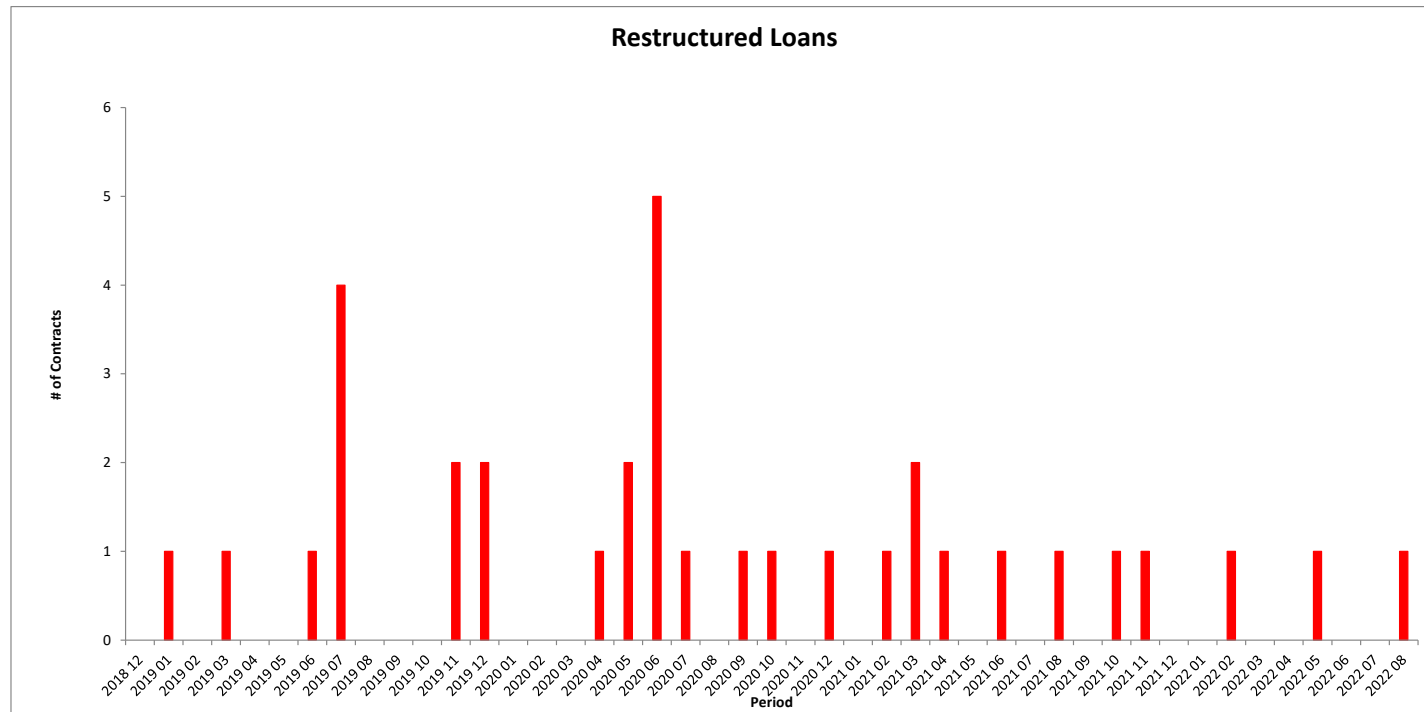
Restructured



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

**23.b Restructured Loans**

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

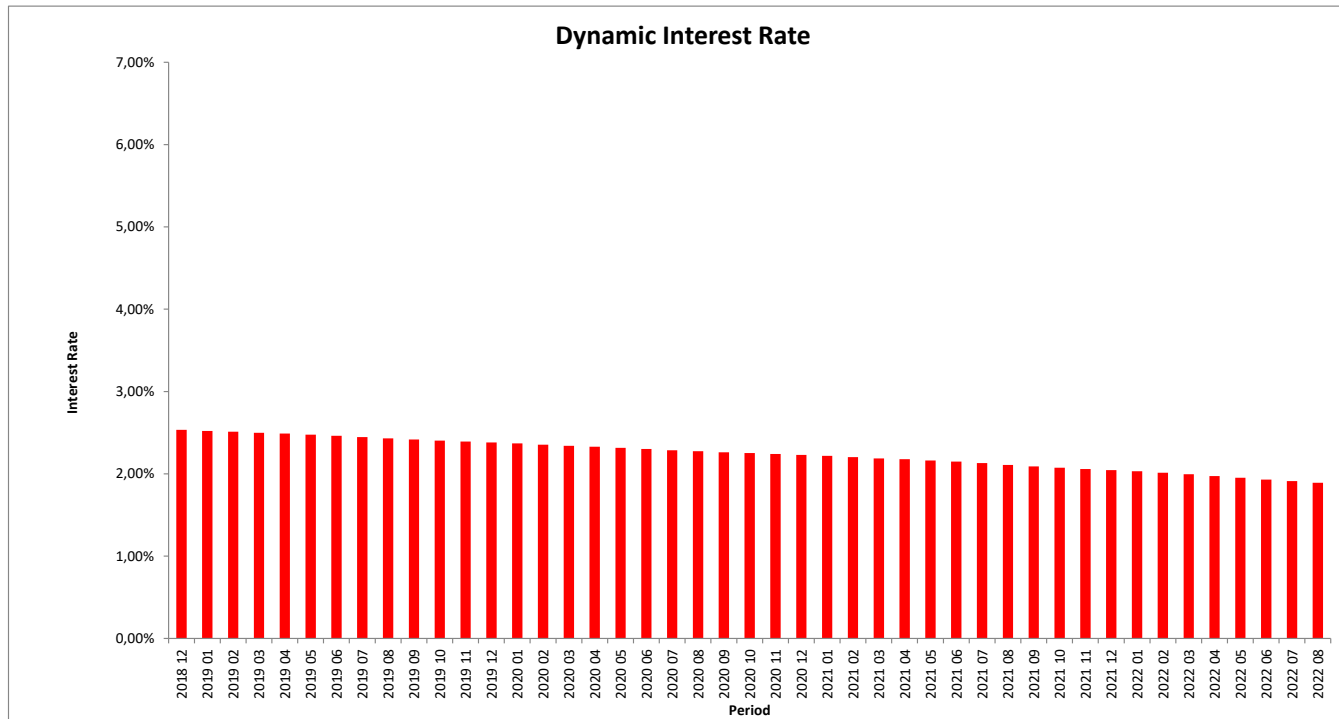
TOTAL		
Period	Closing balance	WA Interest rate
2018 12	609 379 376	2,54 %
2019 01	586 326 503	2,52 %
2019 02	564 224 282	2,51 %
2019 03	542 921 229	2,50 %
2019 04	520 762 448	2,49 %
2019 05	498 229 783	2,48 %
2019 06	477 217 707	2,46 %
2019 07	454 989 142	2,45 %
2019 08	435 559 339	2,43 %
2019 09	416 047 456	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	98 706 039	2,08 %
2021 11	92 269 233	2,06 %
2021 12	86 265 313	2,05 %
2022 01	80 363 484	2,03 %
2022 02	74 984 073	2,01 %
2022 03	69 299 038	1,99 %
2022 04	64 199 802	1,97 %
2022 05	58 766 433	1,95 %
2022 06	54 147 674	1,93 %
2022 07	49 856 442	1,91 %
2022 08	44 556 171	1,89 %

Interest rate evolution

SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF Rahoituspalvelut VII DAC  
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2018 12	25 771 327	609 379 376	40,46 %
2019 01	10 976 490	586 326 603	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	2 948 193	98 706 039	30,50 %
2021 11	2 856 257	92 269 233	31,43 %
2021 12	2 590 618	86 265 313	30,64 %
2022 01	2 710 930	80 363 484	33,75 %
2022 02	2 411 729	74 984 073	32,45 %
2022 03	2 397 794	69 299 038	34,46 %
2022 04	2 342 877	64 199 802	35,99 %
2022 05	2 543 940	58 766 433	41,20 %
2022 06	1 998 938	54 147 674	36,33 %
2022 07	1 775 329	49 856 442	35,28 %
2022 08	2 542 623	44 556 171	50,59 %

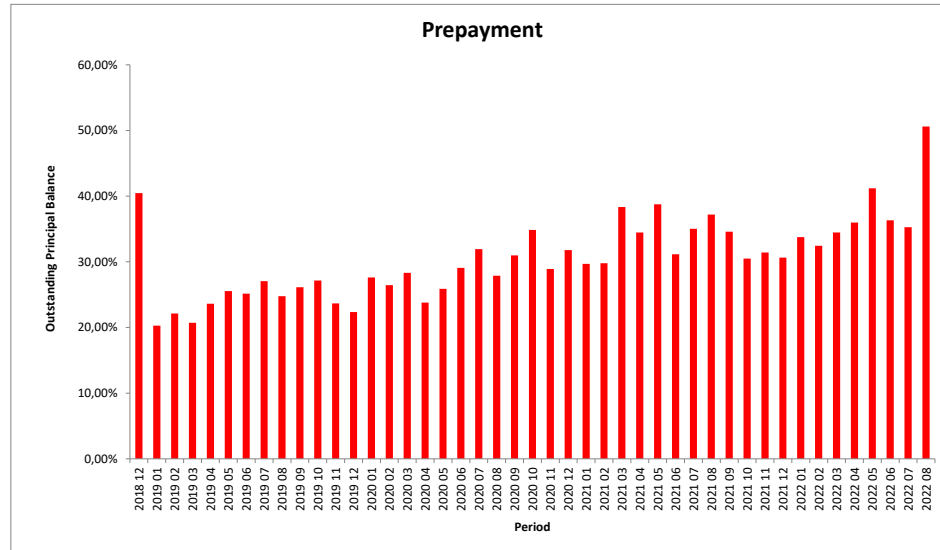
Dynamic Prepayment

SCF Rahoituspalvelut VII DAC  
 Monthly Investor Report

**25.b Dynamic Pre-Payments**



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	45				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



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

**26. Delinquency**

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 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	1 166	
2019	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	69	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	
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	148 688 742	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	6 588 252	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	98 706 039	11 415	90 242 704	759	6 044 119	142	1 570 829	47	390 027	33	279 890	9	140 985	6	37 485	9	70 066	
	11	92 269 233	11 018	84 869 769	645	5 279 478	135	1 236 738	46	574 243	22	221 795	9	53 563	3	33 646	6	38 602	
	12	86 265 313	10 613	79 674 443	599	4 446 353	136	1 179 940	55	581 185	18	197 108	11	122 845	8	63 439	4	27 268	
2022	1	80 363 484	10 000	73 237 738	664	4 887 056	148	1 242 565	57	542 123	24	289 313	8	118 679	4	46 011	8	53 396	
	2	74 984 073	9 597	68 263 821	615	4 529 229	133	982 603	67	712 755	26	248 109	9	172 191	5	75 364	4	46 011	
	3	69 299 038	9 162	63 624 332	588	3 858 208	107	868 937	48	436 323	24	227 598	16	157 482	6	126 158	4	42 120	
	4	64 199 802	8 834	59 136 531	481	3 307 208	116	835 802	35	397 958	32	295 025	8	89 936	8	137 342	7	48 273	
	5	58 766 433	8 299	53 631 332	547	3 720 607	115	675 059	46	367 451	13	208 419	15	115 295	5	48 272	11	139 973	
	6	54 147 674	7 878	49 595 727	486	3 198 016	86	556 413	48	438 157	19	139 669	9	145 965	9	73 727	7	62 838	
	7	49 856 442	7 361	45 177 531	499	3 209 547	103	696 413	46	530 035	23	205 594	11	69 099	8	168 223	8	32 108	
	8	44 556 171	6 857	40 791 585	409	2 549 489	97	660 808	39	295 994	14	84 486	12	154 263	4	19 545	15	160 354	
	9																		
	10																		
	11																		
	12																		

27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	28.09.2022		
Payment date	26.09.2022		
Period No	45		
Monthly Period	from	01.08.2022	to
Interest Period	from	25.08.2022	to
		26.09.2022	= 32 days



Default Quarter	Default Amount	2018 Q4			2019 Q1			2019 Q2			2019 Q3			2019 Q4			
		No Of Loans	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	105 981	195 913	132 115	17 918	213 832	114 196	9 002	222 913	105 115
2019.1	300 028	27	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
2019.2	671 972	52	130 776	530 325	294 180	13 645	543 970	280 534	9 285	553 255	271 249	5 603	558 758	265 747	5 600	564 358	260 147
2019.3	824 504	63	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
2019.4	720 756	54	132 478	132 478	738 460	228 479	360 955	509 381	110 222	471 278	399 458	10 527	481 804	389 132	17 182	498 987	371 949
2020.1	870 936	85	709 409	559 764	45	43 081	292 325	267 439	49 621	341 945	217 818	68 042	409 987	149 777	18 017	428 004	131 760
2020.2	897 831	85	559 764	559 764	45	74 083	105 715	429 653	149 060	254 775	280 593	136 562	391 337	144 031	20 112	411 449	123 919
2020.3	709 409	57	535 368	535 368	41	20 277	20 277	318 487	58 764	79 041	259 733	122 560	201 602	137 172	69 601	271 203	67 571
2020.4	559 764	45	452 576	452 576	33	135 936	135 936	141 527	16	250 483	250 483	23	192 462	192 462	23		

Default Quarter	Default Amount	2020 Q1			2020 Q2			2020 Q3			2020 Q4			2021 Q1			
		No Of Loans	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	3 216	225 929	102 099	3 913	229 842	98 186	2 659	232 801	85 226	8 170	240 972	87 056	3 129	244 101	83 927
2019.1	300 028	27	8 868	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
2019.2	671 972	52	130 776	530 325	294 180	13 645	543 970	280 534	9 285	553 255	271 249	5 603	558 758	265 747	5 600	564 358	260 147
2019.3	824 504	63	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
2019.4	720 756	54	132 478	132 478	738 460	228 479	360 955	509 381	110 222	471 278	399 458	10 527	481 804	389 132	17 182	498 987	371 949
2020.1	870 936	85	709 409	559 764	45	43 081	292 325	267 439	49 621	341 945	217 818	68 042	409 987	149 777	18 017	428 004	131 760
2020.2	897 831	85	559 764	559 764	45	74 083	105 715	429 653	149 060	254 775	280 593	136 562	391 337	144 031	20 112	411 449	123 919
2020.3	709 409	57	535 368	535 368	41	20 277	20 277	318 487	58 764	79 041	259 733	122 560	201 602	137 172	69 601	271 203	67 571
2020.4	559 764	45	452 576	452 576	33	135 936	135 936	141 527	16	250 483	250 483	23	192 462	192 462	23		

Default Quarter	Default Amount	2021 Q2			2021 Q3			2021 Q4			2022 Q1			2022 Q2			
		No Of Loans	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	2 027	246 128	81 900	2 583	248 711	79 317	39 090	287 801	40 227	218	288 019	40 009	545	288 564	39 464
2019.1	300 028	27	2 918	503 946	169 026	10 202	514 148	167 824	100 214	614 362	57 610	-	614 362	57 610	-	614 362	57 610
2019.2	671 972	52	8 386	572 744	251 761	14 185	586 929	237 675	97 776	684 705	139 799	-	684 705	139 799	8 002	692 707	131 798
2019.3	824 504	63	6 957	516 077	204 679	6 071	525 148	195 608	85 702	610 850	109 906	1 625	612 475	108 281	11 118	623 593	97 163
2019.4	720 756	54	16 186	515 173	355 763	24 255	539 427	331 508	149 458	688 886	182 050	1 421	690 306	180 630	47 836	738 142	132 794
2020.1	870 936	85	17 092	636 032	261 799	19 578	655 610	242 221	131 398	787 008	110 624	9 492	796 500	101 332	25 207	821 706	76 125
2020.2	897 831	85	13 879	385 496	323 911	36 860	422 377	297 011	100 905	523 282	198 127	2 258	525 541	183 868	15 357	540 898	168 511
2020.3	709 409	57	43 081	292 325	267 439	49 621	341 945	217 818	68 042	409 987	149 777	18 017	428 004	131 760	4 183	432 187	127 577
2020.4	559 764	45	74 083	105 715	429 653	149 060	254 775	280 593	136 562	391 337	144 031	20 112	411 449	123 919	8 228	419 677	115 692
2021.1	535 368	41	20 277	20 277	318 487	58 764	79 041	259 733	122 560	201 602	137 172	69 601	271 203	67 571	10 429	281 632	57 142
2021.2	338 774	30	4 608	447 969	152 753	157 361	295 216	56 008	213 368	239 208	74 960	288 329	164 248	164 248	164 248	164 248	164 248
2021.3	452 576	33	37 897	326 226	126 351	80 378	139 519	3 584	96 801	107 985	33 542	16 237	29 419	221 064	13 182	13 182	237 301
2021.4	135 936	19	192 462	192 462	23	190	190	192 272									

Default Quarter	Default Amount	2022 Q3		
		No Of Loans	Recoveries	Cum. Recoveries
2018.4	1 168	4	1 297	129
2019.1	300 028	27	218	288 792
2019.2	671 972	52	9 180	820 542
2019.3	824 504	63	2 381	695 088
2019.4	720 756	54	550	624 143
2020.1	870 936	85	333	738 474
2020.2	897 831	85	5 225	829 832
2020.3	709 409	57	5 128	548 024
2020.4	559 764	45	806	432 993
2021.1	535 368	41	7 994	427 671
2021.2	338 774	30	85 491	367 122
2021.3	452 576	33	37 897	326 226
2021.4	135 936	19	80 378	139 519
2022.1	141 527	16	96 801	107 985
2022.2	250 483	25	16 237	29 419
2022.3	192 462	23	190	190

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

**28. Priority of Payments - Revenue**

Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	45
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days



**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	352 439,42	EUR
Senior Expenses	-	139 392,83	EUR
Servicing Fee	-	19 183,91	EUR
Tranche A Loan Interest to Issuer	-	8 182,34	EUR
Tranche B Loan Interest to Issuer	-	5 702,00	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	-	44 067,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	433,87	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	100 046,13	EUR
Deferred Purchase Price to Seller		22 531,34	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	1 114 278,81	EUR
Senior Expenses	-	87 333,90	EUR
Issuer Swap Interest Amount	-	8 182,34	EUR
Interest Class A Notes	-	15 610,00	EUR
Interest Class B Notes	-	5 702,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	44 067,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	433,87	EUR
Principal Issuer Subordinated Loan	-	940 049,70	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



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

**29. Priority of Payments - Redemption**

Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	45
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days



**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	50 479 910,29	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	50 478 665,51	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	1 244,78	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	50 478 665,51	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	-	38 259 057,52	EUR
(ii) Principal Payments on Class B Notes	-	4 887 455,05	EUR
(iii) Principal Payments on Class C Notes	-	6 832 152,94	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	-	500 000,00	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<b>Issuer Priority of Payments - Revenue (n)</b>			
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		-	EUR

**Purchaser Priority of Payments - Revenue (n)**

Payment of residual fund as Deferred Purchase Price to Seller		22 531,34	EUR
---	--	-----------	-----

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

**30. Transaction Costs**



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	45	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	139 392,83				
Interest accrued for the Period	EUR	78 279,00	15 610,00	5 702,00	44 067,00	12 900,00
Cumulative Interest accrued	EUR	8 315 215,00	146 776,00	914 247,00	6 662 082,00	592 110,00
Interest Payments	EUR	78 279,00	15 610,00	5 702,00	44 067,00	12 900,00
Cumulative Interest Payments	EUR	8 315 215,00	146 776,00	914 247,00	6 662 082,00	592 110,00
Interest accrued on Subordinated Loan for the Period	EUR	433,68				
Cumulative Interest accrued on Subordinated Loan	EUR	3 003,19				
Interest Payments on Subordinated Loan	EUR	433,87				
Cumulative Interest Payments on Subordinated Loan	EUR	3 003,19				
Unpaid Interest for the Period	EUR	0,00				
Cumulative Unpaid Interest	EUR	-				

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

**31. Contact Details**



**Santander Consumer Bank AS**

**Financial Markets**

Morten Christopher Freberg Holme  
Kjetil Amundstad  
Anders Bruun-Olsen

+47 92 82 38 33  
+47 48 17 10 04  
+47 21 08 37 70

morten.holme@santanderconsumer.no  
kjetil.amundstad@santanderconsumer.no  
anders.bruun.olsen@santanderconsumer.no

**Risk**

Isak Nygaardsmoen Riksheim  
Kyrre Skram  
Olav Furuseth

+47 40 62 65 84  
+47 90 80 28 86  
+47 91 15 20 08

isak.nygaardsmoen.riksheim@santanderconsumer.no  
kyrre.skram@santanderconsumer.no  
olav.furuseth@santanderconsumer.no

Reporting Date	28.09.2022						
Payment date	26.09.2022						
Period No	45						
Monthly Period	01.08.2022						
Interest Period	from 25.08.2022	to	26.09.2022	=	32 days		