

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.01.2020				
Payment date	27.01.2020			Following payment dates:	25.02.2020
Period No	13				25.03.2020
Monthly Period	01.12.2019				
Interest Period	from 30.12.2019		to	27.01.2020	= 28 days
Cut-Off date	31.12.2019				

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1. Portfolio Information



Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	379 523 956,03 EUR
Scheduled Loan Principal Repayments	8 441 080,77 EUR
Prepayments	7 580 987,45 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	16 022 068,22 EUR
New Defaulted Auto Loans in Period	299 494,03 EUR
Closing Balance	363 202 393,78 EUR
Principal Recoveries on loans in default	196 823,05 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 161 757,61 EUR
Interest Recoveries on loans in default	200,15 EUR
Total Revenue Received in Period	1 161 957,76 EUR
# Loans	
At beginning of period	30 736 Loans
Paid in Full	746 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	16 Loans
At end of period	29 974 Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	29.01.2020
Payment date	27.01.2020
Period No	13
Monthly Period	01.12.2019
Interest Period	from 30.12.2019 to 27.01.2020 = 28 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	1 156 105,02	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	82 972,95	EUR
f. Any other net income amount received by the Purchaser	-	EUR
g. Amount available in accordance with the Purchaser Pre-Enforcement Redemption Priority of Payment	-	EUR
Total Amount for Purchaser Available Revenue Receipts	1 239 077,97	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	422 229,08	EUR
b. Reserve Fund	1 973 882,55	EUR
c. Amounts received under the Swap Agreement	-	EUR
d. Interest earned by the Issuer	-	EUR
e. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	2 396 111,63	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	13				
Monthly Period	01.12.2019				
Interest Period	from 30.12.2019	to	27.01.2020	=	28 days



Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	16 218 891,27	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Clean-up Call Early Redemption	-	EUR
d. Gap Amount Advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
e. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	16 218 891,27	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	16 218 891,27	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	-	EUR
Total Amount for Issuer Available Redemption Receipts	16 218 891,27	EUR

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4. Reserve Accounts



Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

Note Balance

Beginning of Period	380 863 248,89	EUR
End of Period	364 644 357,62	EUR

Reserve Fund

	in %	
Beginning of Period	0,0 %	- EUR
Cash Outflow		- EUR
Cash Inflow		- EUR
End of Period	0,0 %	- EUR
Required Reserve Amount	0,0 %	- EUR

Liquidity Reserve

Beginning of Period	0,5 %	1 973 882,55	EUR
Cash Outflow		1 973 882,55	EUR
Cash Inflow		1 890 909,60	EUR
End of Period	0,5 %	1 890 909,60	EUR
Required Reserve Amount	0,5 %	1 890 909,60	EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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5. Performance Data



Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

Asset Balance

Beginning of Period	379 523 956,03	EUR
End of Period	363 202 393,78	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	338 739 323,36	93,26 %	28 050
1-29 days past due	19 188 942,76	5,28 %	1 518

Delinquent Receivables:

30-59 days past due	2 985 751,35	0,82 %	232
60-89 days past due	1 198 846,78	0,33 %	91
90-119 days past due	405 188,28	0,11 %	35
120-149 days past due	457 491,81	0,13 %	27
150-179 days past due	226 849,44	0,06 %	21

Total Performing and Delinquent **363 202 394** **100,00 %** **29 974**

Current Period Defaults	299 494,03		16
Cumulative Defaults	2 569 806,36		200
Current Period Interest Recoveries	200,15		
Cumulative Interest Recoveries	38 195,35		
Current Period Principal Recoveries	196 823,05		
Cumulative Principal Recoveries	1 127 842,52		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,22 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,35 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,33 %

or [A] + [B] - [C] / [D] < 10% **54,81 %**

[A] Aggregate Outstanding Asset Principal Amount	363 202 393,78
[B] Aggregate principal balance of Defaulted Contracts	2 569 806,36
[C] Recoveries received on such Defaulted Contracts	1 127 842,52
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	665 266 456,77

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

[A] [1] - [2] - [3]	63 884 512,81
Class B Principal Amount [1]	26 823 008,65
Class C Principal Amount [2]	35 061 504,16
Class D Principal Amount [3]	2 000 000,00
[B] Aggregated Outstanding Note Principal Amount	380 863 248,89

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6. Note Principal



Reporting Date	29.01.2020
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Monthly Period	01.12.2019
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	316 978 736,08	26 823 008,65	35 061 504,16	2 000 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	13 569 655,20	1 148 275,70	1 500 960,37	-	EUR
End of Period	303 409 080,88	25 674 732,95	33 560 543,79	2 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	1 339 292,86	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	-	299 494,03	EUR
Principal Recoveries	-	-	-	196 823,05	EUR
End of Period	-	-	-	1 441 963,84	EUR

Net Note Principal

Beginning of Period	316 978 736,08	26 823 008,65	35 061 504,16	660 707,14	EUR
End of Period	303 409 080,88	25 674 732,95	33 560 543,79	558 036,16	EUR

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7. Outstanding Notes



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS1910883526	XS1910895611	XS1910895884	XS1910896007
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	89,99 %	4,21 %	5,50 %	0,003006163
Legal Final Maturity Date		25.11.2027	25.11.2027	25.11.2027	25.11.2027
Rating (Fitch/Moody's)		AAAsf/ Aaa(sf)	Asf/ A2(sf)	Unrated	Unrated
Initial Notes Aggregate Principal Outstanding Balance	665 300 000,00	598 700 000,00	28 000 000,00	36 600 000,00	2 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 653	5 987	280	366	20
Current Note Information					
Class Principal Outstanding Opening Balance	380 863 248,89	316 978 736,08	26 823 008,65	35 061 504,16	2 000 000,00
Available Distribution Amount	16 218 891,27				
Amortisation	16 218 891,27				
Redemption per Class	16 218 891,27	13 569 655,20	1 148 275,70	1 500 960,37	-
Redemption per Note		2 266,52	4 100,98	4 100,98	-
Class Principal Outstanding Closing Balance	364 644 357,62	303 409 080,88	25 674 732,95	33 560 543,79	2 000 000,00
Current Tranching	100 %	83,21 %	7,04 %	9,20 %	0,55 %
Current Pool Factor		0,51	0,92	0,92	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	28				
Principal Outstanding per Note Beginning of Period		52 944,50	95 796,46	95 796,46	100 000,00
>Principal Repayment per note		2 266,52	4 100,98	4 100,98	-
Principal Outstanding per Note End of Period		50 677,98	91 695,47	91 695,47	100 000,00
>Interest accrued for the period		-	111,76	617,89	645,00
Interest Payment	270 340,21	-	31 293,51	226 146,70	12 900,00
Interest Payment per Note		-	111,76	617,89	645,00

3. Credit Enhancements					
Initial total CE (Subordination)		10,01 %	5,80 %	0,30 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		10,53 %	6,32 %	0,30 %	0,00 %
Current CE (Subordination incl. Excess Spread)		19,07 %	12,03 %	2,83 %	2,28 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		19,59 %	12,55 %	2,83 %	2,28 %
Current CE (Subordination)		16,79 %	9,75 %	0,55 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		17,31 %	10,27 %	0,55 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.01.2020
Payment date 27.01.2020
Period No 13
Monthly Period 01.12.2019
Interest Period : 30.12.2019 to 27.01.2020 = 28 days

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

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9.a Original Portfolio Principal Balance

Reporting Date	29.01.2020				
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Period No	13				
Monthly Period	01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days



Average amount - all: 15 089

	TOTAL						
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning
Original balance	0	5 000	6 172	20 988 305	3,15 %	22,3	9,2
	5 000	10 000	11 630	87 366 308	13,13 %	36,3	9,3
	10 000	15 000	9 714	120 462 454	18,11 %	42,2	9,3
	15 000	20 000	6 228	107 391 489	16,14 %	44,2	9,2
	20 000	25 000	4 016	89 711 217	13,49 %	45,1	8,8
	25 000	30 000	2 489	67 807 274	10,19 %	45,6	8,6
	30 000	35 000	1 296	41 803 370	6,28 %	45,8	8,9
	35 000	40 000	775	29 006 696	4,36 %	45,0	8,9
	40 000	45 000	510	21 585 525	3,24 %	45,9	8,8
	45 000	50 000	347	16 455 093	2,47 %	46,4	8,8
	50 000	55 000	216	11 318 521	1,70 %	46,1	8,4
	55 000	60 000	181	10 392 399	1,56 %	46,4	8,6
	60 000	-	516	40 977 808	6,16 %	45,9	8,6
	Total		44 090	665 266 457	100 %	42,80	9,0

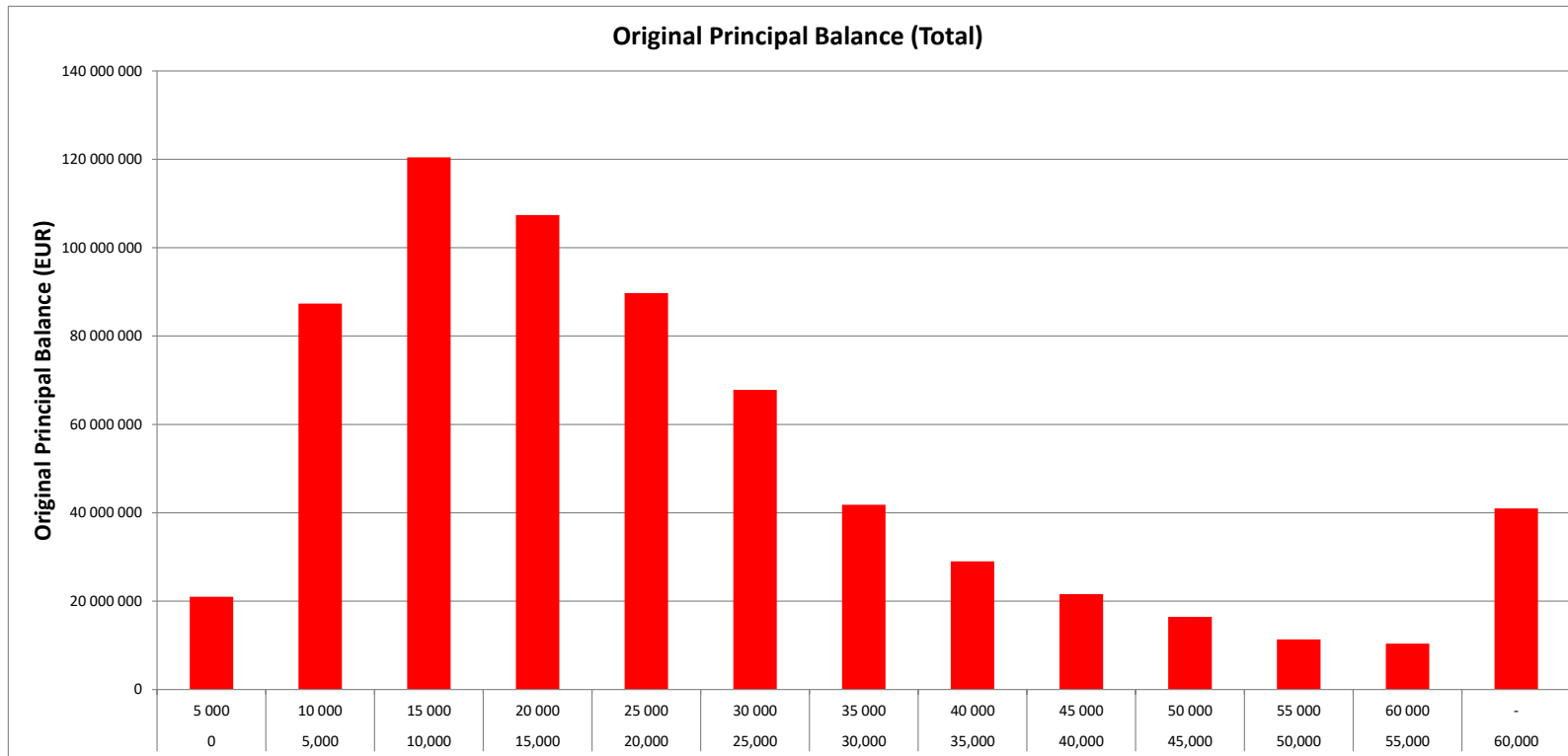
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9.b Original Principal Balance Graph

Reporting Date	29.01.2020	
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Period No	13	
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Original Principal Balance (Total)



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10.a Outstanding Principal Balance

Reporting Date	29.01.2020				
Payment date	27.01.2020				
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Monthly Period	01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days



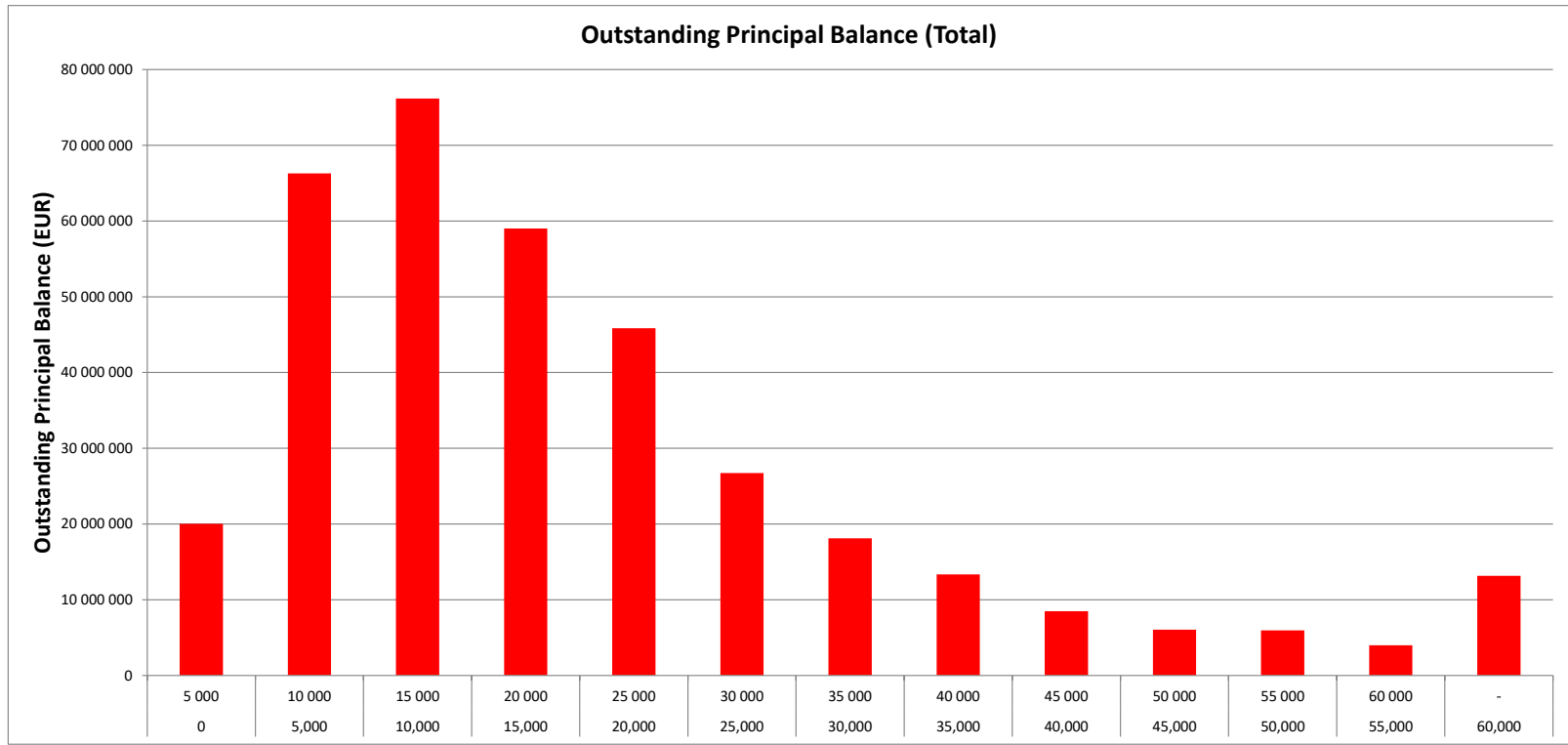
Average amount - all: 12 117

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	6 739	20 032 754	5,52 %	23,1	22,6	
	5 000	10 000	8 954	66 293 615	18,25 %	34,0	22,0	
	10 000	15 000	6 225	76 159 355	20,97 %	36,7	21,7	
	15 000	20 000	3 406	59 019 510	16,25 %	37,4	21,3	
	20 000	25 000	2 068	45 861 197	12,63 %	38,2	20,9	
	25 000	30 000	986	26 720 486	7,36 %	38,3	21,1	
	30 000	35 000	561	18 101 846	4,98 %	37,9	21,3	
	35 000	40 000	359	13 349 954	3,68 %	38,0	21,2	
	40 000	45 000	201	8 497 530	2,34 %	38,3	21,4	
	45 000	50 000	127	6 042 825	1,66 %	38,4	21,5	
	50 000	55 000	114	5 963 903	1,64 %	38,6	20,8	
	55 000	60 000	70	4 001 774	1,10 %	39,8	20,4	
	60 000	-	164	13 157 645	3,62 %	37,6	21,6	
	Total			29 974	363 202 394	100 %		

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10.b Outstanding Principal Balance Graph

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11.a Geographical Distribution

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Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

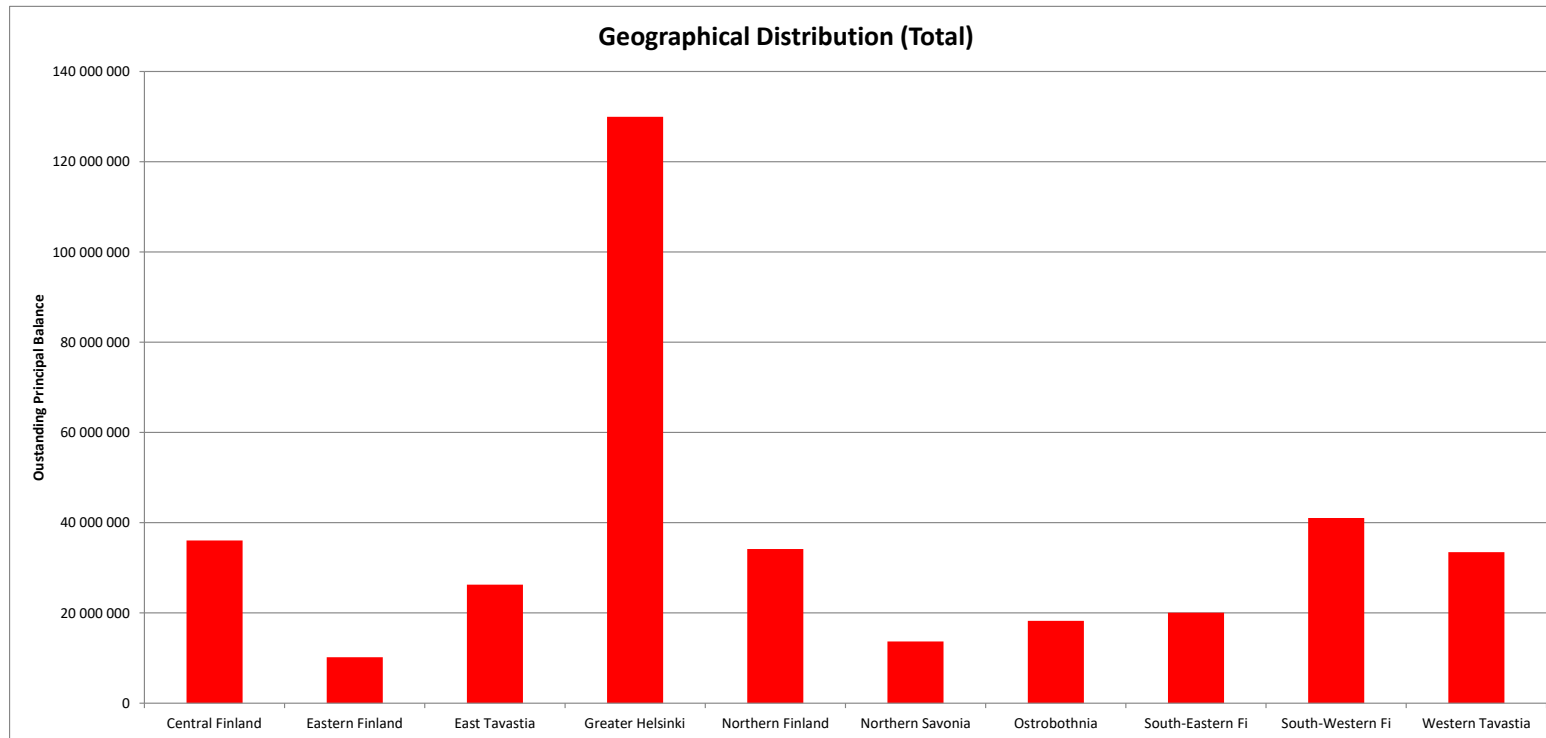


TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning
Central Finland	3 171	36 064 615	9,93 %	36,0	21,6
Eastern Finland	905	10 199 566	2,81 %	35,9	21,4
East Tavastia	2 230	26 277 266	7,23 %	36,1	21,6
Greater Helsinki	9 650	129 975 963	35,79 %	36,2	21,6
Northern Finland	2 771	34 175 312	9,41 %	36,7	21,2
Northern Savonia	1 234	13 700 348	3,77 %	35,8	21,4
Ostrobothnia	1 817	18 232 355	5,02 %	35,7	21,3
South-Eastern Fi	1 821	20 070 610	5,53 %	35,7	21,7
South-Western Fi	3 596	41 053 432	11,30 %	36,4	21,5
Western Tavastia	2 779	33 452 926	9,21 %	36,1	21,4
Total	29 974	363 202 394	100 %		

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11.b Geographical Distribution Graph

Reporting Date	29.01.2020	
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Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days



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12.a Interest Rate



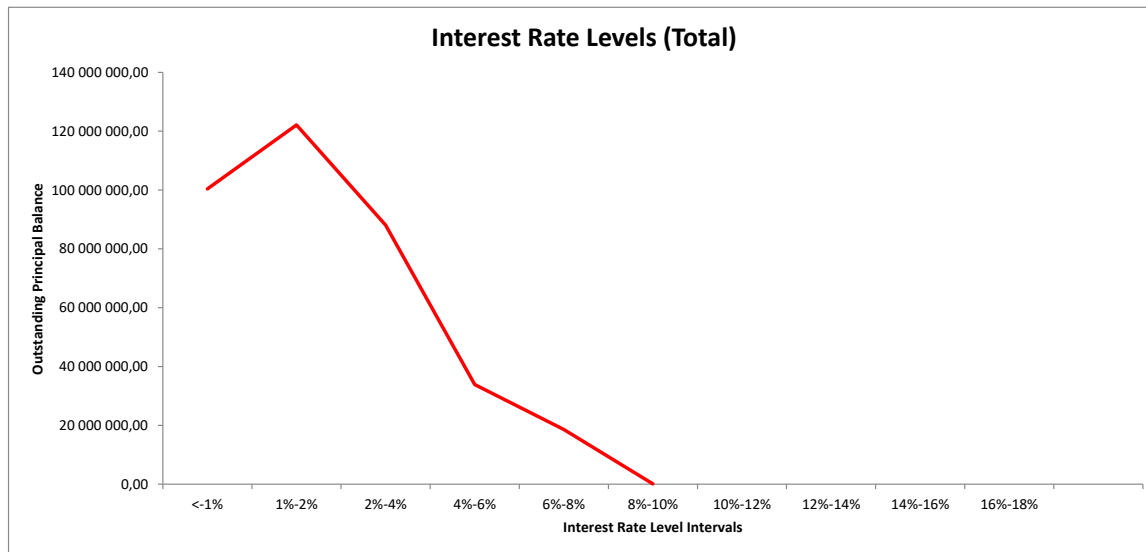
Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	6 655	100 416 414	27,65 %	37,3	21,0
1	2	8 253	122 117 862	33,62 %	36,1	22,1
2	4	7 725	88 107 382	24,26 %	35,9	21,4
4	6	4 272	33 851 909	9,32 %	34,9	21,4
6	8	3 038	18 600 855	5,12 %	33,6	21,2
8	10	30	104 250	0,03 %	32,6	21,8
10	12					
12	14	1	3 721	0,00 %	24,0	23,0
14	16					
16	18					
18	-					
Total		29 974	363 202 394	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from	30.12.2019
	to	27.01.2020
	=	28 days



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13.a Remaining Terms



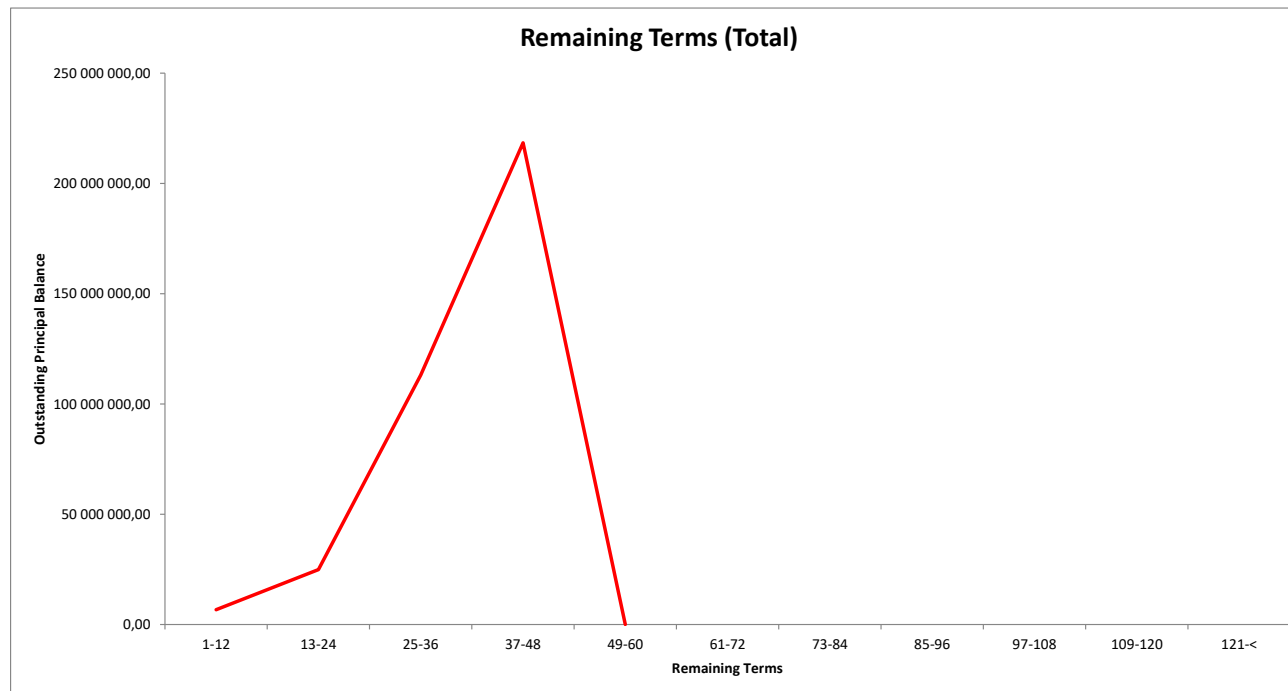
Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	13				
Monthly Period	01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	17	35 511	0,01 %	0,0	24,3
	1		12	2 364	6 703 644	1,85 %	8,6	25,3
	13		24	4 069	24 896 105	6,85 %	19,0	23,7
	25		36	9 564	113 130 996	31,15 %	32,8	24,8
	37		48	13 959	218 398 626	60,13 %	40,7	19,5
	49		60	1	37 511	0,01 %	49,0	16,0
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			29 974	363 202 394	100 %			

**SCF Rahoituspalvelut VII DAC
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13.b Remaining Terms

Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	13				
Monthly Period	01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

14.a Seasoning



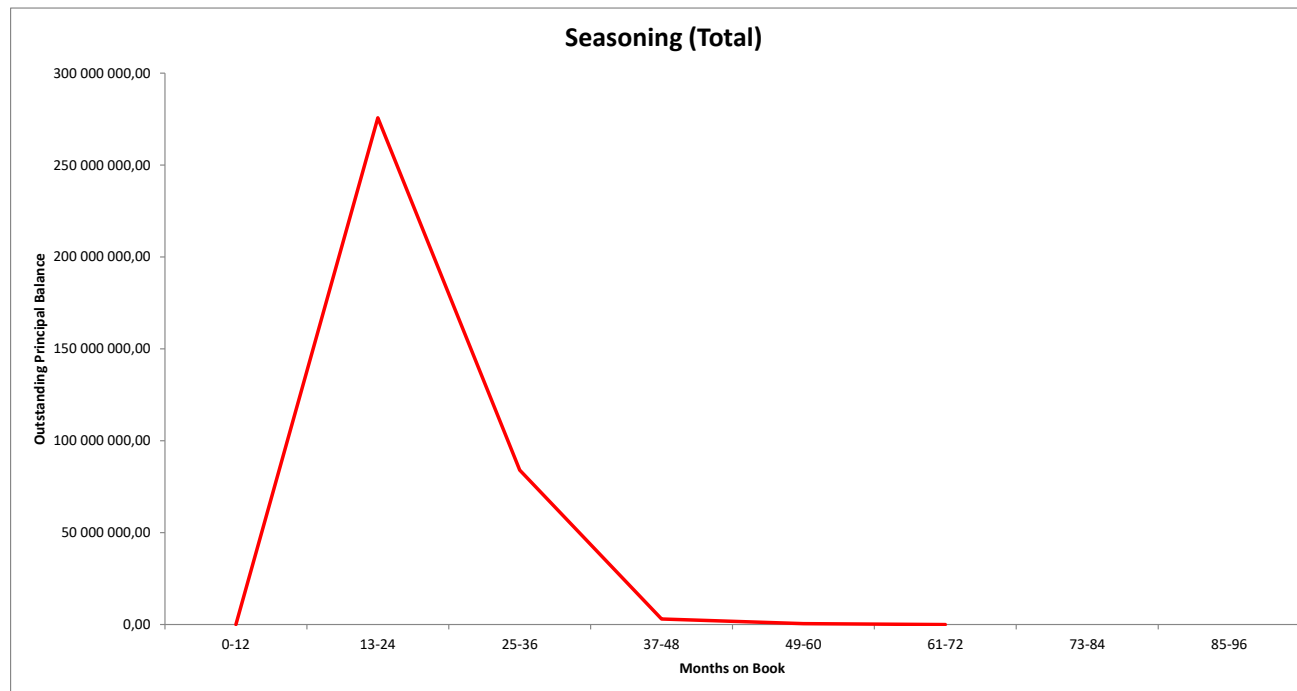
Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	0	0	0,00 %	0,0	0,0
	13		24	21 979	275 698 453	75,91 %	37,7	19,7
	25		36	7 497	84 069 865	23,15 %	31,9	26,7
	37		48	389	2 990 528	0,82 %	19,7	40,4
	49		60	103	435 752	0,12 %	8,1	52,3
	61		72	6	7 796	0,00 %	2,0	62,9
	73		84					
	85		96					
	Total			29 974	363 202 394	100 %		

**SCF Rahoituspalvelut VII DAC
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14.b Seasoning

Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

15.a Balloon loans



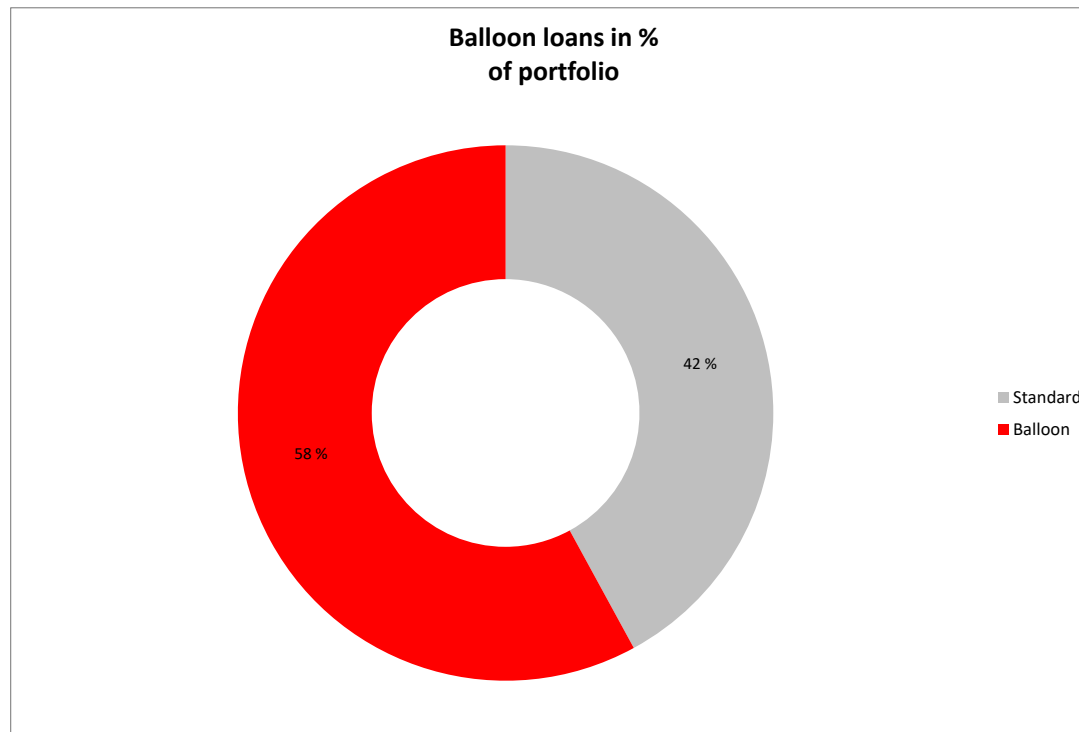
Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

Balloon loans in % of portfolio	TOTAL						
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity
Standard	19 398	152 729 480	42,05 %	2 879	0,00 %	34,2	21,3
Balloon	10 576	210 472 914	57,95 %	89 277 973	42,42 %	37,5	21,7
Total	29 974	363 202 394	100 %	89 280 852	24,58 %		

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15.b Balloon loans

Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days



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16.a # loans per borrower



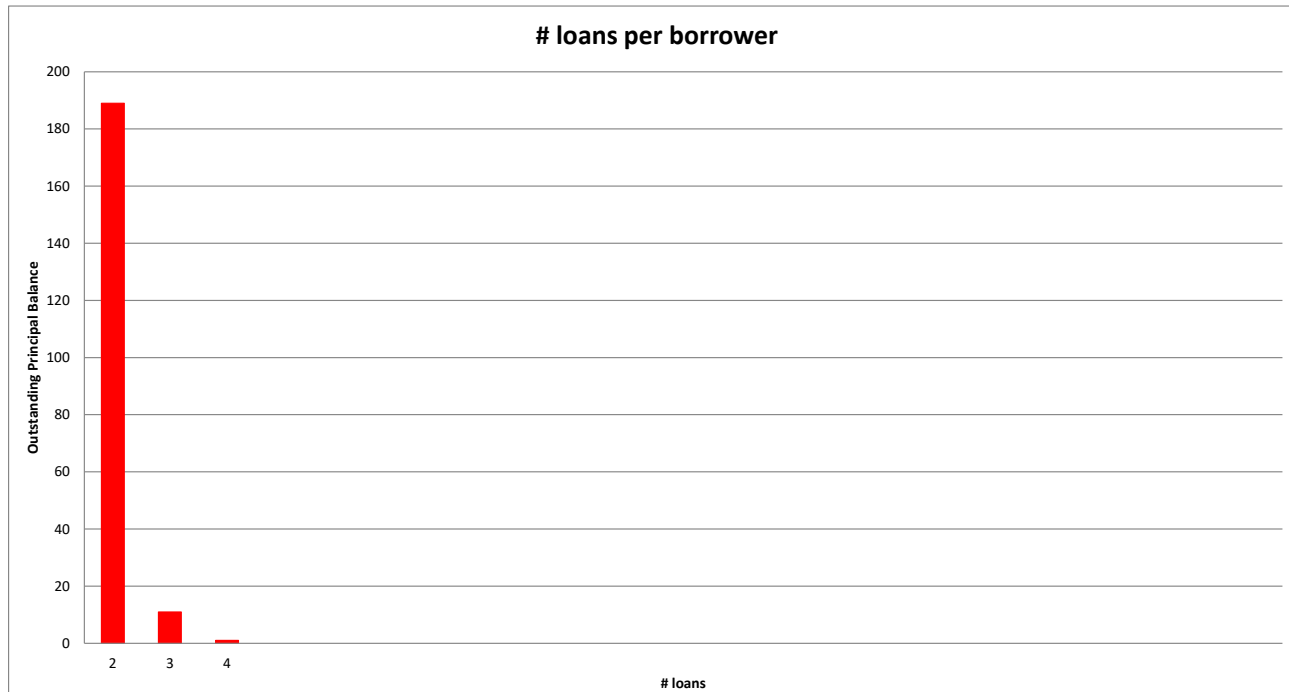
Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	29559	356 341 340	98,11 %
	2	189	5 981 774	1,65 %
	3	11	850 183	0,23 %
	4	1	29 098	0,01 %
	Total:	29 760	363 202 394	100,0 %

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16.b # loans per borrower

Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

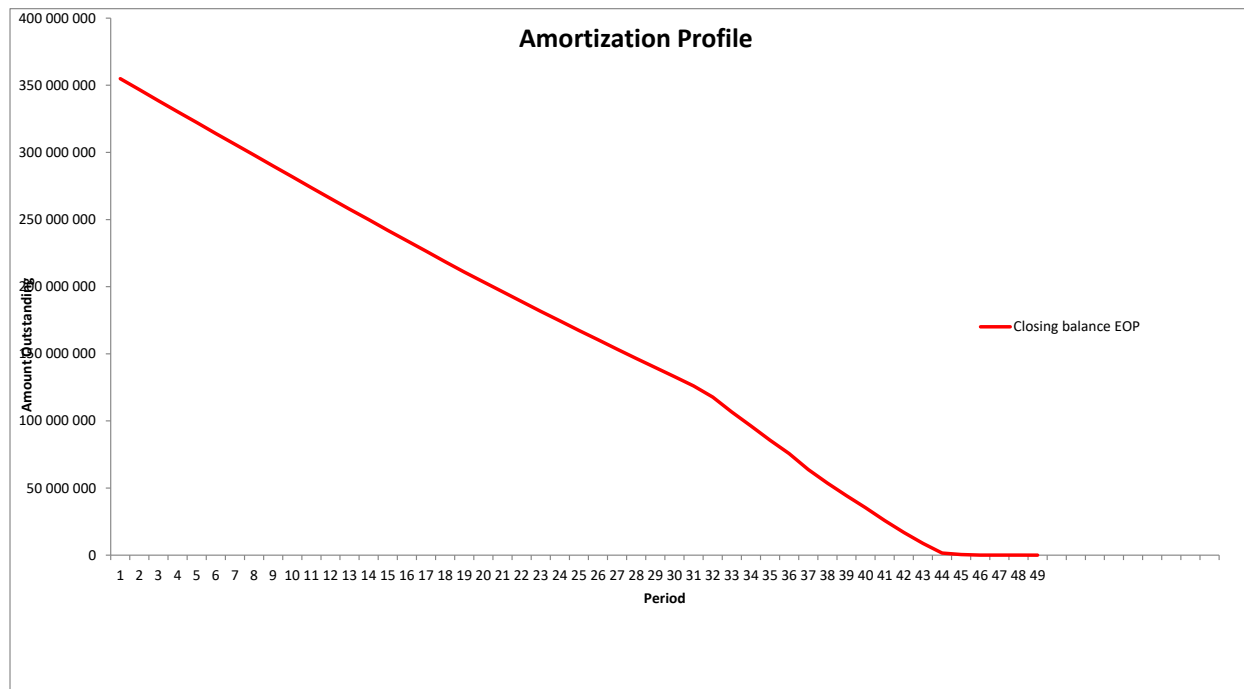
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	363 202 394	354 917 748	8 284 465	720 692	2,41 %	97,72 %
2	354 917 748	346 719 380	8 198 368	702 590	2,40 %	95,46 %
3	346 719 380	338 506 974	8 212 406	684 727	2,40 %	93,20 %
4	338 506 974	330 344 954	8 162 020	666 750	2,39 %	90,95 %
5	330 344 954	322 239 421	8 105 533	648 951	2,38 %	88,72 %
6	322 239 421	314 171 440	8 067 982	631 223	2,38 %	86,50 %
7	314 171 440	306 076 925	8 094 515	613 576	2,37 %	84,27 %
8	306 076 925	298 021 579	8 055 346	595 892	2,36 %	82,05 %
9	298 021 579	289 964 681	8 056 898	578 370	2,35 %	79,84 %
10	289 964 681	281 914 812	8 049 870	560 923	2,35 %	77,62 %
11	281 914 812	273 770 235	8 144 577	543 509	2,34 %	75,38 %
12	273 770 235	265 757 537	8 012 698	526 117	2,33 %	73,17 %
13	265 757 537	257 744 813	8 012 724	508 881	2,32 %	70,96 %
14	257 744 813	249 867 498	7 877 314	491 684	2,31 %	68,80 %
15	249 867 498	241 984 249	7 883 249	474 630	2,30 %	66,63 %
16	241 984 249	234 222 141	7 762 108	457 771	2,29 %	64,49 %
17	234 222 141	226 450 140	7 772 001	441 084	2,28 %	62,35 %
18	226 450 140	218 605 907	7 844 233	424 353	2,27 %	60,19 %
19	218 605 907	210 879 118	7 726 789	407 617	2,26 %	58,06 %
20	210 879 118	203 571 122	7 307 997	391 148	2,25 %	56,05 %

Amortization profile (first 20 periods)

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Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	13				
Monthly Period	01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

18.a Payment Holidays



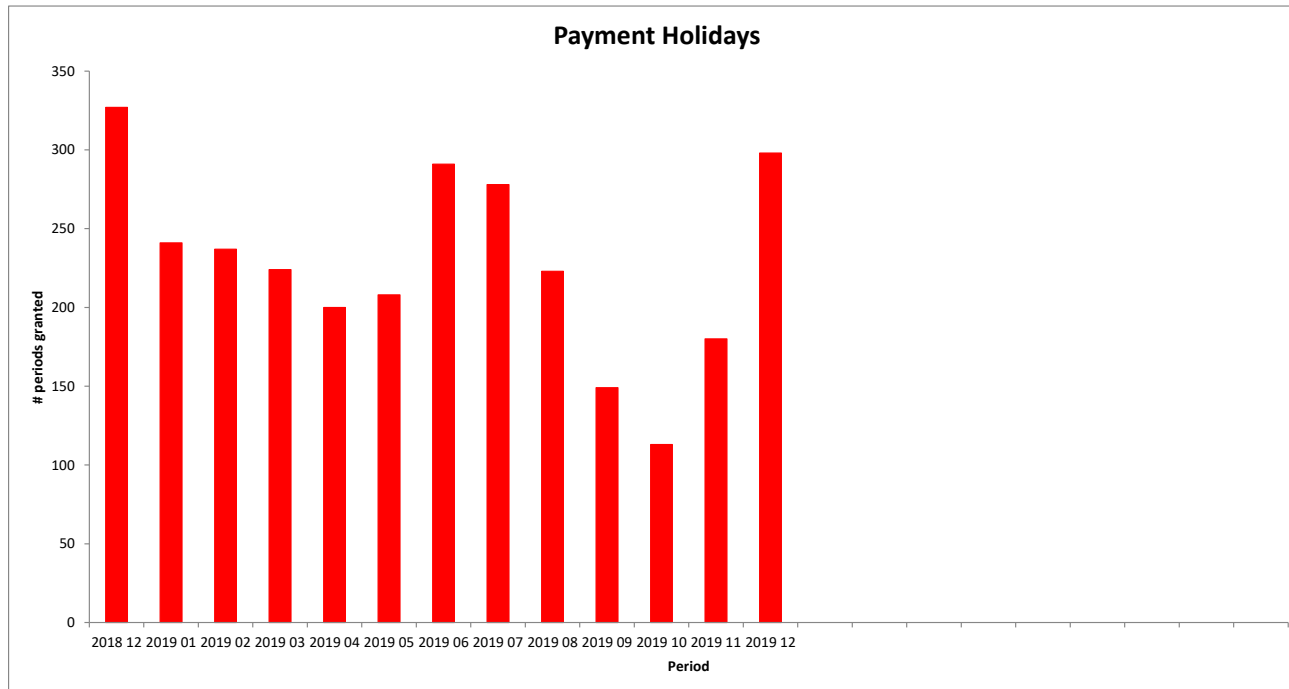
Reporting Date	29.01.2020			
Payment date	27.01.2020			
Period No	13			
Monthly Period	01.12.2019			
Interest Period	from 30.12.2019	to 27.01.2020	=	28 days

		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	
Total:	2 969	3 897	1 099 631	46 076 237	

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18.b Payment Holidays

Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	13				
Monthly Period	01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days



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Monthly Investor Report

19.a Downpayment



Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	13				
Monthly Period	01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days

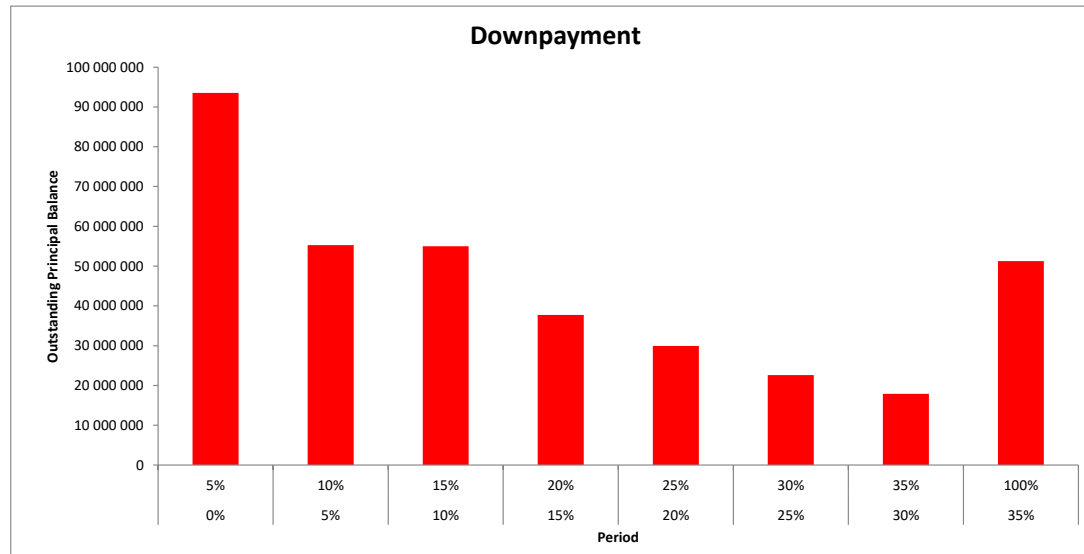
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 612	93 563 386	25,8 %	37,1	21,5
	5 %	10 %	3 817	55 291 039	15,2 %	37,5	21,5
	10 %	15 %	4 154	54 974 914	15,1 %	36,5	21,7
	15 %	20 %	2 981	37 719 518	10,4 %	36,4	21,5
	20 %	25 %	2 425	29 928 654	8,2 %	35,9	21,6
	25 %	30 %	1 949	22 594 791	6,2 %	35,4	21,6
	30 %	35 %	1 589	17 883 739	4,9 %	35,5	21,5
	35 %	100 %	6 447	51 246 353	14,1 %	33,0	21,3
Total			29 974	363 202 394	100 %		

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19.b Downpayment



Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from	30.12.2019
	to	27.01.2020
	=	28 days



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20.a Vehicle Condition

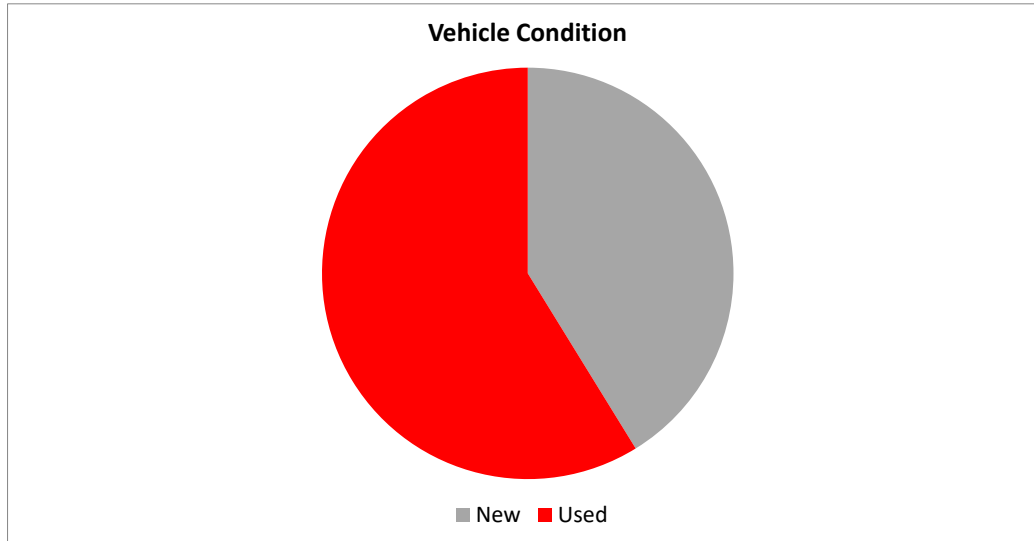


Reporting Date	29.01.2020
Payment date	27.01.2020
Period No	13
Monthly Period	01.12.2019
Interest Period	from 30.12.2019 to 27.01.2020 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 500	149 672 337	41,2 %	36,8	21,3
	Used	21 474	213 530 056	58,8 %	35,7	21,7
	Total	29 974	363 202 394	100 %		

20.b Vehicle Condition

Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	13				
Monthly Period	01.12.2019				
Interest Period	from 30.12.2019	to 27.01.2020	=	28 days	



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21.a Borrower Type



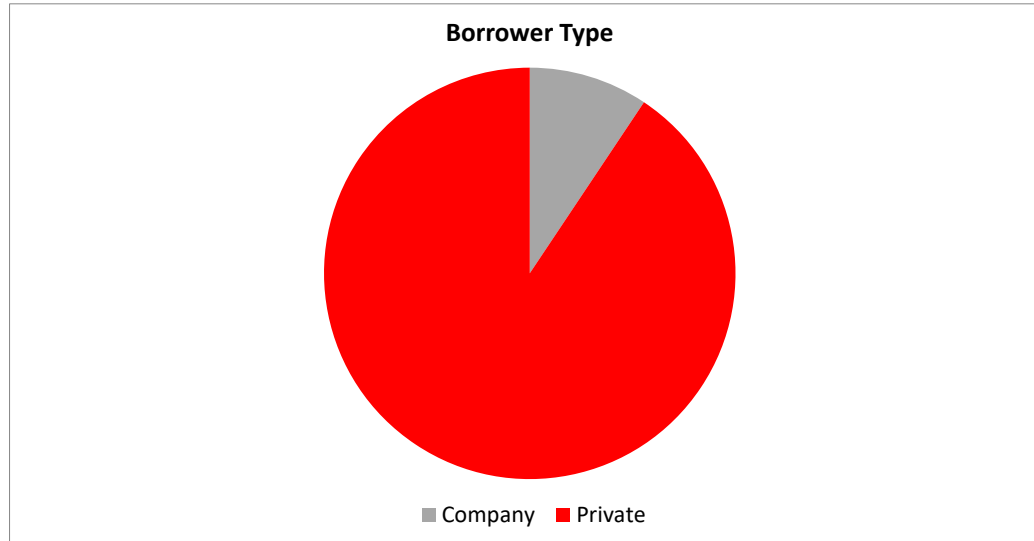
Reporting Date	29.01.2020
Payment date	27.01.2020
Period No	13
Monthly Period	01.12.2019
Interest Period	from 30.12.2019 to 27.01.2020 = 28 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 039	34 023 277	9,4 %	34,73	21,52
	Private	27 935	329 179 117	90,6 %	36,30	21,52
	Total	29 974	363 202 394	100,0 %		

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21.b Borrower Type

Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	13				
Monthly Period	01.12.2019				
Interest Period	from 30.12.2019	to 27.01.2020	=	28 days	



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22.a Vehicle type

Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

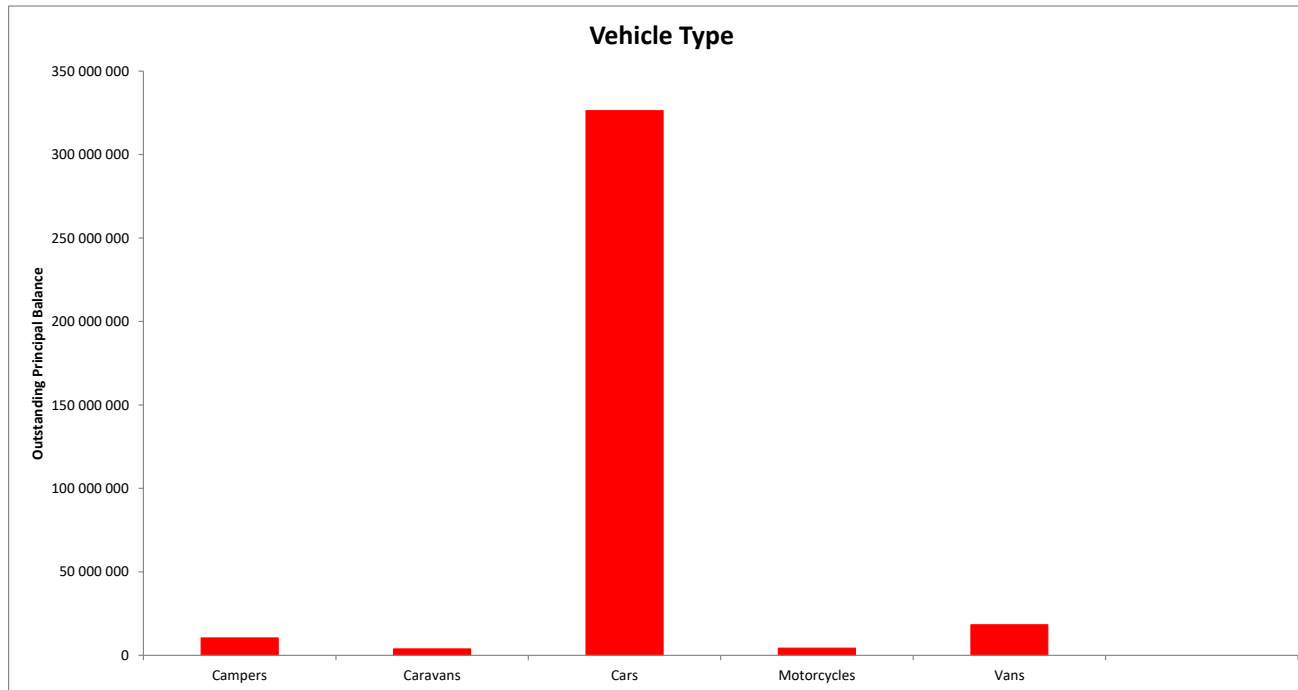


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		443	10 419 605	2,87 %	38,19	20,87
Caravans		319	3 865 302	1,06 %	38,40	20,11
Cars		27 163	326 346 541	89,85 %	36,10	21,57
Motorcycles		555	4 259 246	1,17 %	36,96	19,40
Vans		1 494	18 311 700	5,04 %	35,27	21,86
		29 974	363 202 394	100 %		

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22.b Vehicle type

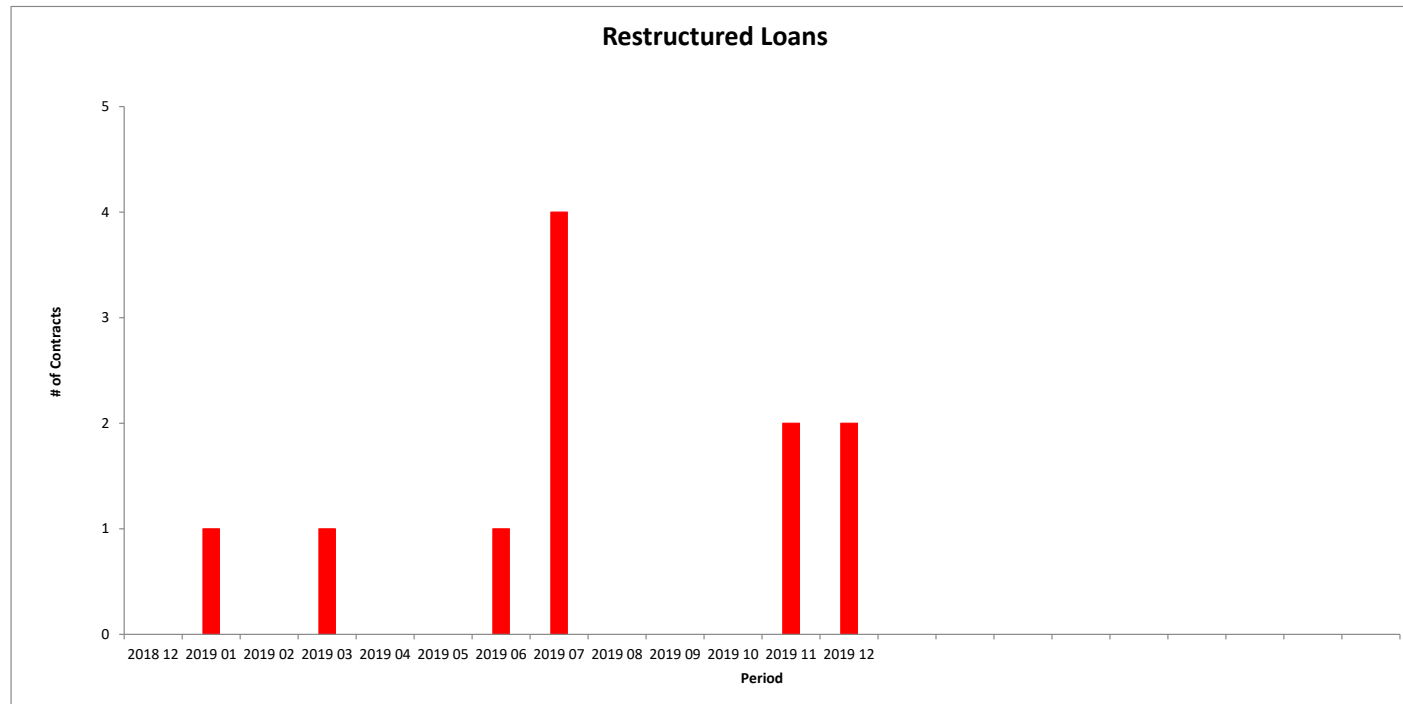
Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days



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23.b Restructured Loans

Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	13				
Monthly Period	01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days



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24.a Dynamic Interest rate



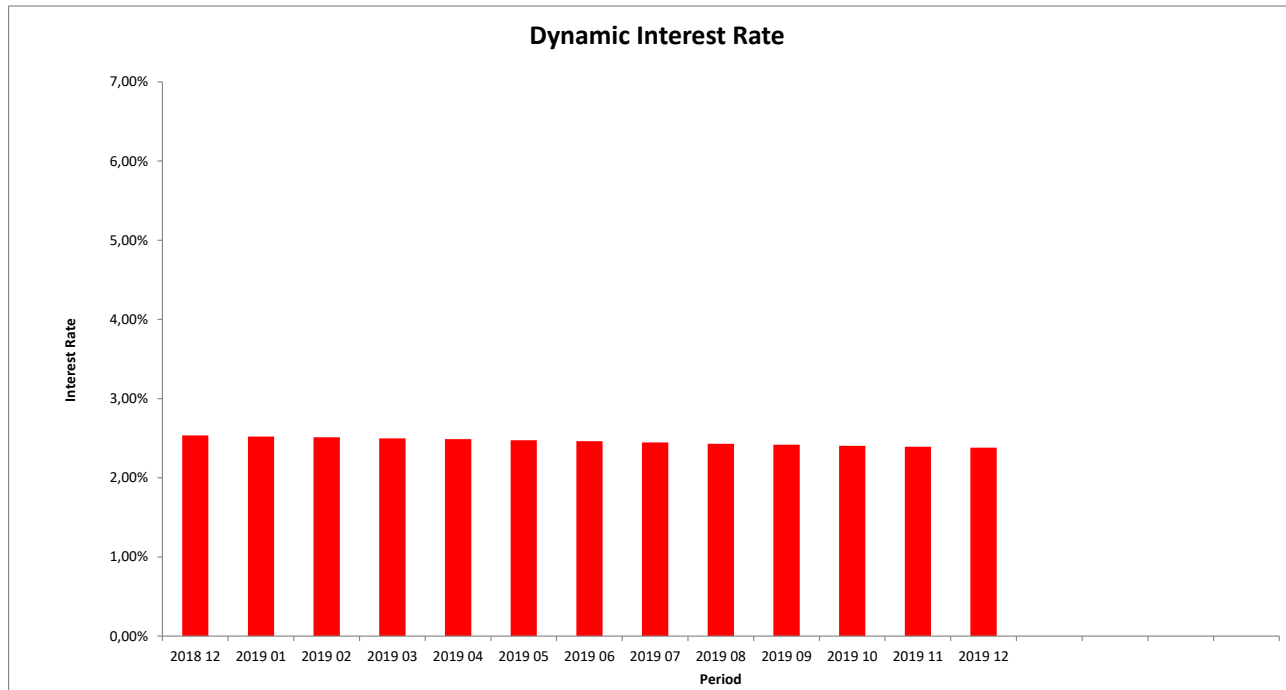
Reporting Date	29.01.2020					
Payment date	27.01.2020					
Period No	13					
Monthly Period	from	01.12.2019	to	27.01.2020	=	28 days
Interest Period		30.12.2019				

	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2018 12	609 379 376	2,54 %
	2019 01	586 326 503	2,52 %
	2019 02	564 224 282	2,51 %
	2019 03	542 921 229	2,50 %
	2019 04	520 762 448	2,49 %
	2019 05	498 229 783	2,48 %
	2019 06	477 217 707	2,46 %
	2019 07	454 989 142	2,45 %
	2019 08	435 559 339	2,43 %
	2019 09	416 047 456	2,42 %
	2019 10	396 194 878	2,40 %
	2019 11	379 523 956	2,39 %
	2019 12	363 202 394	2,38 %

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24.b Dynamic Interest Rate

Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	13				
Monthly Period	01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days



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25.a Dynamic Pre-Payments



Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	13				
Monthly Period	01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days

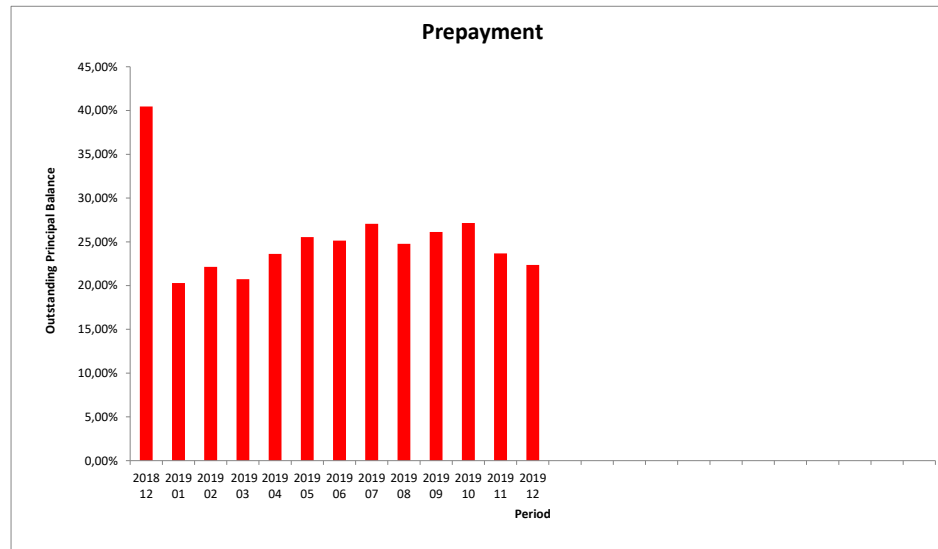
		TOTAL		
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2018 12	25 771 327	609 379 376	40,46 %	
2019 01	10 976 490	586 326 503	20,29 %	
2019 02	11 646 509	564 224 282	22,14 %	
2019 03	10 406 446	542 921 229	20,72 %	
2019 04	11 562 879	520 762 448	23,62 %	
2019 05	12 091 496	498 229 783	25,53 %	
2019 06	11 378 780	477 217 707	25,14 %	
2019 07	11 803 849	454 989 142	27,05 %	
2019 08	10 206 819	435 559 339	24,76 %	
2019 09	10 365 052	416 047 456	26,12 %	
2019 10	10 318 133	396 194 878	27,14 %	
2019 11	8 449 149	379 523 956	23,67 %	
2019 12	7 580 987	363 202 394	22,36 %	

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25.b Dynamic Pre-Payments



Reporting Date	29.01.2020				
Payment date	27.01.2020				
Period No	13				
Monthly Period	01.12.2019				
Interest Period	from	30.12.2019	to	27.01.2020	= 28 days



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26. Delinquency



Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 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			8	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	12	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	31	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	54	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	68	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	83	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	106	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	128	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	146	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	168	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	184	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	200	299 494	
2020	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 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				
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	

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28. Priority of Payments - Revenue

Reporting Date	29.01.2020
Payment date	27.01.2020
Period No	13
Monthly Period	01.12.2019
Interest Period	from 30.12.2019 to 27.01.2020 = 28 days



Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 239 077,97	EUR
Senior Expenses	-	11 306,67	EUR
Servicing Fee	-	156 378,81	EUR
Tranche A Loan Interest to Issuer	-	59 317,29	EUR
Tranche B Loan Interest to Issuer	-	31 294,00	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	-	226 147,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	82 985,24	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	0,62	EUR
Deferred Purchase Price to Seller		658 748,35	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 396 111,63	EUR
Senior Expenses	-	9 585,56	EUR
Issuer Swap Interest Amount	-	59 317,29	EUR
Interest Class A Notes	-	-	EUR
Interest Class B Notes	-	31 294,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 890 909,60	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	226 147,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	12,28	EUR
Principal Issuer Subordinated Loan	-	82 972,95	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		82 972,95	EUR

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29. Priority of Payments - Redemption

Reporting Date	29.01.2020
Payment date	27.01.2020
Period No	13
Monthly Period	01.12.2019
Interest Period	from 30.12.2019 to 27.01.2020 = 28 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	16 218 891,27	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	16 218 891,27	EUR
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Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	16 218 891,27	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	-	13 569 655,20	EUR
(ii) Principal Payments on Class B Notes	-	1 148 275,70	EUR
(iii) Principal Payments on Class C Notes	-	1 500 960,37	EUR
<i>Only after the Class A Notes, the Class B Notes and the Class C Notes have been redeemed in full</i>			
Principal Payments on Class D Notes	-	-	EUR
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Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (n)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	82 972,95	EUR
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Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller	658 748,35	EUR
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30. Transaction Costs



Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from 30.12.2019	to 27.01.2020 = 28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	11 306,67				
Interest accrued for the Period	EUR	270 341,00	-	31 294,00	226 147,00	12 900,00
Cumulative Interest accrued	EUR	4 026 457,00	122 999,00	452 698,00	3 271 450,00	179 310,00
Interest Payments	EUR	270 341,00	-	31 294,00	226 147,00	12 900,00
Cumulative Interest Payments	EUR	4 026 457,00	122 999,00	452 698,00	3 271 450,00	179 310,00
Interest accrued on Subordinated Loan for the Period	EUR	12,28				
Cumulative Interest accrued on Subordinated Loan	EUR	2 241,89				
Interest Payments on Subordinated Loan	EUR	12,28				
Cumulative Interest Payments on Subordinated Loan	EUR	2 241,89				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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31. Contact Details



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Reporting Date	29.01.2020	
Payment date	27.01.2020	
Period No	13	
Monthly Period	01.12.2019	
Interest Period	from	30.12.2019
	to	27.01.2020
	=	28 days