

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.02.2020				
Payment date	25.02.2020			Following payment dates:	25.03.2020
Period No	14				27.04.2020
Monthly Period	01.01.2020				
Interest Period	from 27.01.2020		to	25.02.2020	= 29 days
Cut-Off date	31.01.2020				

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1. Portfolio Information



Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

	Current Period	
Outstanding receivables	Aggregated Outstanding	Principal Amount
Opening balance	363 202 393,78	EUR
Scheduled Loan Principal Repayments	8 310 860,11	EUR
Prepayments	9 183 353,48	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	17 494 213,59	EUR
New Defaulted Auto Loans in Period	271 973,62	EUR
Closing Balance	345 436 206,57	EUR
Principal Recoveries on loans in default	91 153,52	EUR
Total revenue collections		
Revenue and fees received on loan balances	1 150 888,01	EUR
Interest Recoveries on loans in default	-	EUR
Total Revenue Received in Period	1 150 888,01	EUR
# Loans		
At beginning of period	29 974	Loans
Paid in Full	949	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	28	Loans
At end of period	28 997	Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	14
Monthly Period	01.01.2020
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	1 144 553,47	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	80 948,62	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	1 225 502,09	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	428 719,00	EUR
b. Reserve Fund	1 890 909,60	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	2 319 628,60	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27.02.2020				
Payment date	25.02.2020				
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Monthly Period	01.01.2020				
Interest Period	from 27.01.2020	to	25.02.2020	=	29 days



Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	17 585 367,11	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	17 585 367,11	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	17 585 367,11	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	17 585 367,11	EUR

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4. Reserve Accounts



Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	14
Monthly Period	01.01.2020
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days

Note Balance

Beginning of Period	364 644 357,62	EUR
End of Period	347 058 990,51	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 %	1 890 909,60	EUR
Cash Outflow		1 890 909,60	EUR
Cash Inflow		1 809 960,98	EUR
End of Period	0,5 %	1 809 960,98	EUR
Required Reserve Amount	0,5 %	1 809 960,98	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	27.02.2020	
Payment date	25.02.2020	
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Asset Balance

Beginning of Period	363 202 393,78	EUR
End of Period	345 436 206,57	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	323 996 069,32	93,79 %	27 282
1-29 days past due	15 634 723,36	4,53 %	1 283

Delinquent Receivables:

30-59 days past due	3 701 184,77	1,07 %	266
60-89 days past due	969 363,16	0,28 %	77
90-119 days past due	536 728,18	0,16 %	51
120-149 days past due	337 171,14	0,10 %	25
150-179 days past due	260 966,64	0,08 %	13
Total Performing and Delinquent	345 436 207	100,00 %	28 997

Current Period Defaults	271 973,62		28
Cumulative Defaults	2 841 779,98		228
Current Period Interest Recoveries	-		
Cumulative Interest Recoveries	38 195,35		
Current Period Principal Recoveries	91 153,52		
Cumulative Principal Recoveries	1 218 996,04		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,47 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,22 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,35 %	

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

[A] Aggregate Outstanding Asset Principal Amount	345 436 206,57	52,17 %
[B] Aggregate principal balance of Defaulted Contracts	2 841 779,98	
[C] Recoveries received on such Defaulted Contracts	1 218 996,04	
[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]	61 235 276,74	YES
Class B Principal Amount [1]	25 674 732,95	
Class C Principal Amount [2]	33 560 543,79	
Class D Principal Amount [3]	2 000 000,00	
[B] Aggregated Outstanding Note Principal Amount	364 644 357,62	

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6. Note Principal



Reporting Date	27.02.2020
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	303 409 080,88	25 674 732,95	33 560 543,79	2 000 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	14 712 927,31	1 245 020,35	1 627 419,45	-	EUR
End of Period	288 696 153,57	24 429 712,60	31 933 124,34	2 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	1 441 963,84	EUR
Principal Addition Amounts	-	-	-	-	EUR
Defaulted Amounts	-	-	-	271 973,62	EUR
Principal Recoveries	-	-	-	91 153,52	EUR
End of Period	-	-	-	1 622 783,94	EUR

Net Note Principal

Beginning of Period	303 409 080,88	25 674 732,95	33 560 543,79	558 036,16	EUR
End of Period	288 696 153,57	24 429 712,60	31 933 124,34	377 216,06	EUR

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7. Outstanding Notes

Reporting Date	27.02.2020
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1. Note Balance

	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS1910883526	XS1910895611	XS1910895884	XS1910896007
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	89,99 %	4,21 %	5,50 %	0,003006163
Legal Final Maturity Date		25.11.2027	25.11.2027	25.11.2027	25.11.2027
Rating (Fitch/Moody's)		AAAsf/ Aaa(sf)	Asf/ A2(sf)	Unrated	Unrated
Initial Notes Aggregate Principal Outstanding Balance	665 300 000,00	598 700 000,00	28 000 000,00	36 600 000,00	2 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 653	5 987	280	366	20
Current Note Information					
Class Principal Outstanding Opening Balance	364 644 357,62	303 409 080,88	25 674 732,95	33 560 543,79	2 000 000,00
Available Distribution Amount	17 585 367,11				
Amortisation	17 585 367,11				
Redemption per Class	17 585 367,11	14 712 927,31	1 245 020,35	1 627 419,45	-
Redemption per Note		2 457,48	4 446,50	4 446,50	-
Class Principal Outstanding Closing Balance	347 058 990,51	288 696 153,57	24 429 712,60	31 933 124,34	2 000 000,00
Current Tranching	100 %	83,18 %	7,04 %	9,20 %	0,58 %
Current Pool Factor		0,48	0,87	0,87	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(30/360)	(30/360)	(30/360)
Interest Days	29				
Principal Outstanding per Note Beginning of Period		50 677,98	91 695,47	91 695,47	100 000,00
>Principal Repayment per note		2 457,48	4 446,50	4 446,50	-
Principal Outstanding per Note End of Period		48 220,50	87 248,97	87 248,97	100 000,00
>Interest accrued for the period		-	106,98	591,44	645,00
Interest Payment	259 319,36	-	29 953,86	216 465,51	12 900,00
Interest Payment per Note		-	106,98	591,44	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)	19,04 %	12,00 %	2,80 %	2,22 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	19,56 %	12,52 %	2,80 %	2,22 %
Current CE (Subordination)	16,82 %	9,78 %	0,58 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)	17,34 %	10,30 %	0,58 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.02.2020
Payment date 25.02.2020
Period No 14
Monthly Period 01.01.2020
Interest Period : 27.01.2020 to 25.02.2020 = 29 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

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Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



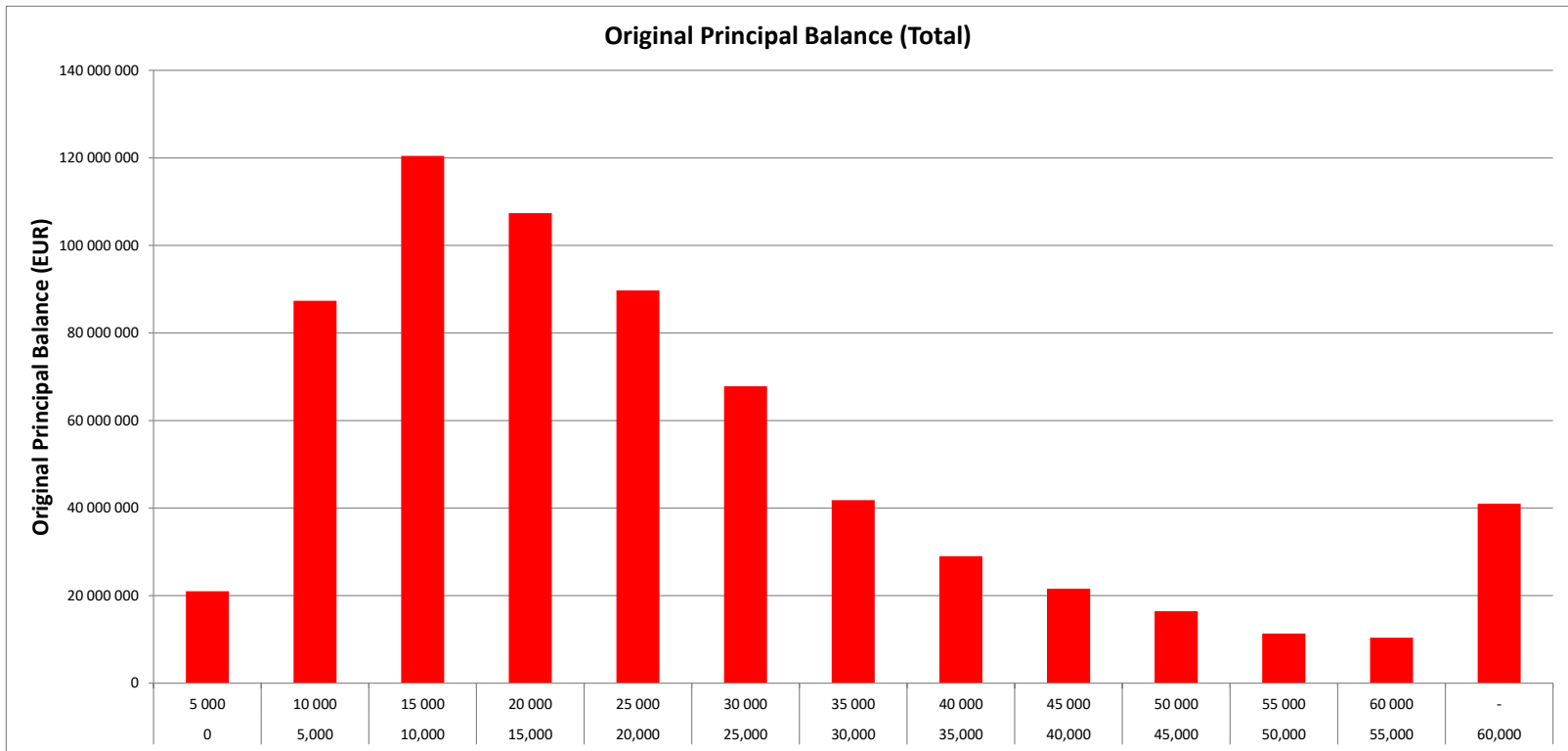
Average amount - all: 15 089

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

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9.b Original Principal Balance Graph

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10.a Outstanding Principal Balance

Reporting Date	27.02.2020				
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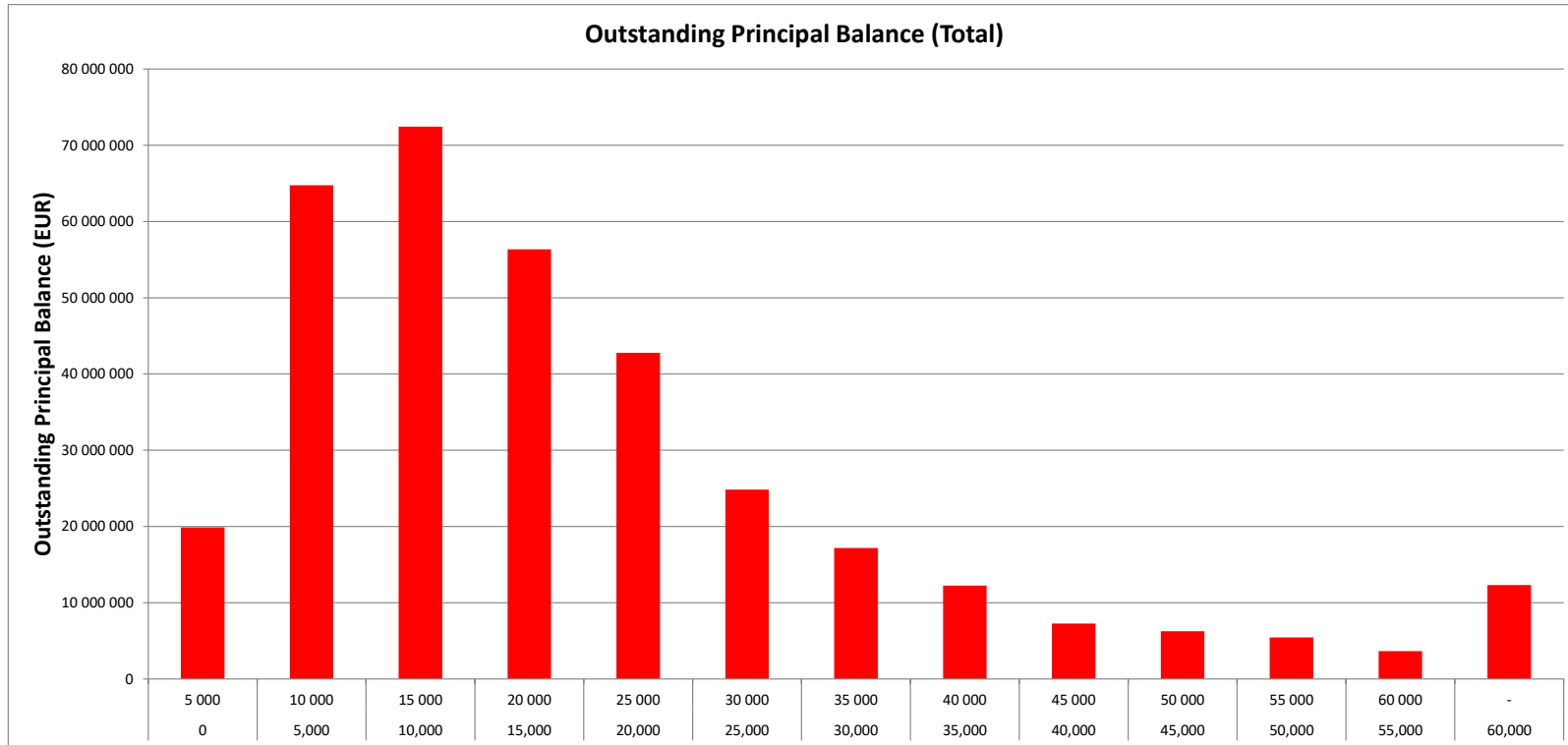
Average amount - all: 11 913

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	6 728	19 880 564	5,76 %	22,8	23,5	
	5 000	10 000	8 759	64 755 285	18,75 %	33,4	23,0	
	10 000	15 000	5 929	72 431 992	20,97 %	35,9	22,7	
	15 000	20 000	3 250	56 345 273	16,31 %	36,6	22,3	
	20 000	25 000	1 928	42 783 832	12,39 %	37,3	21,9	
	25 000	30 000	915	24 827 317	7,19 %	37,3	22,0	
	30 000	35 000	532	17 188 691	4,98 %	36,9	22,4	
	35 000	40 000	329	12 245 273	3,54 %	37,2	22,2	
	40 000	45 000	172	7 279 136	2,11 %	37,6	22,1	
	45 000	50 000	132	6 275 729	1,82 %	37,6	22,4	
	50 000	55 000	104	5 445 562	1,58 %	37,7	21,8	
	55 000	60 000	64	3 655 221	1,06 %	38,7	21,5	
	60 000	-	155	12 322 331	3,57 %	36,5	22,6	
	Total			28 997	345 436 207	100 %		

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10.b Outstanding Principal Balance Graph

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11.a Geographical Distribution



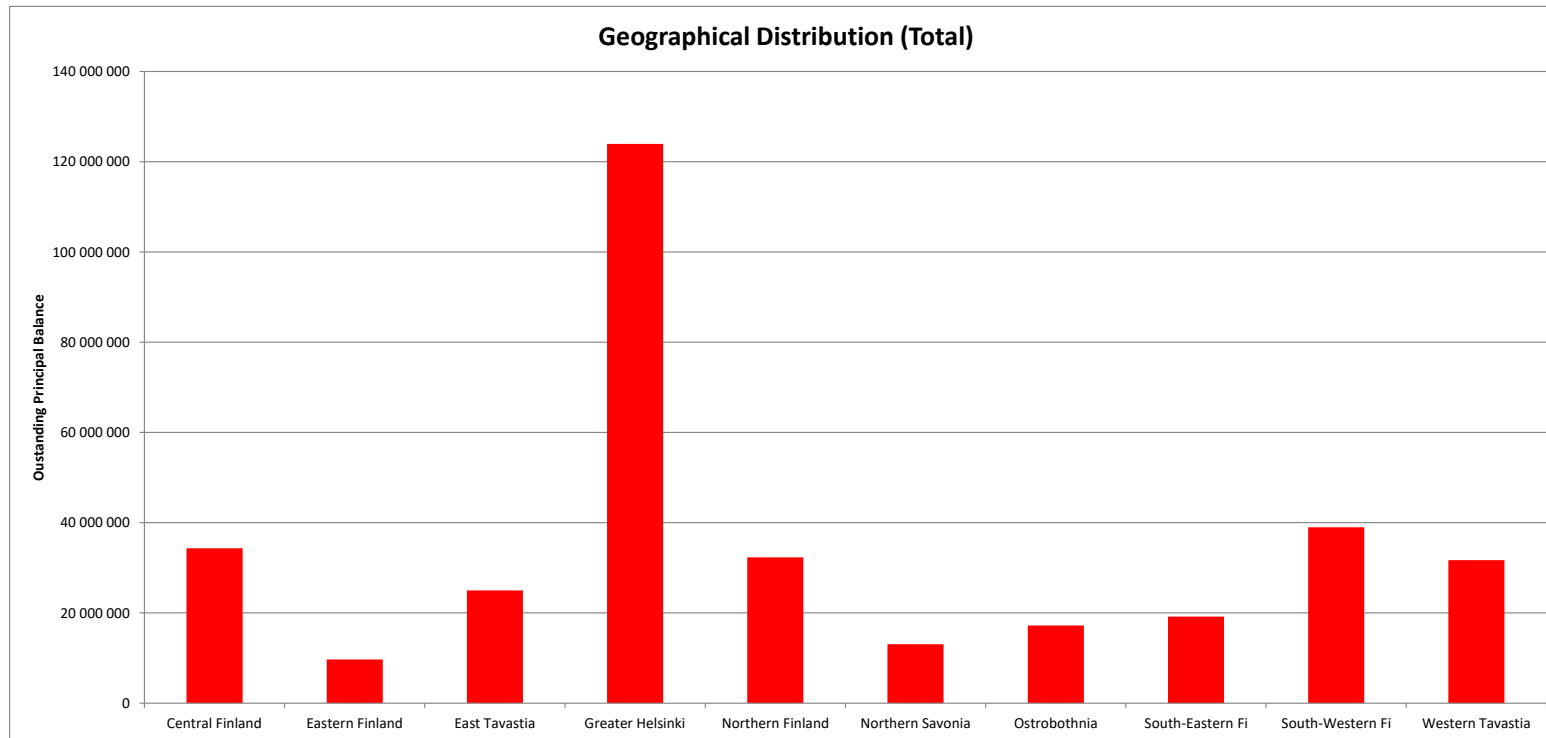
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Monthly Period	01.01.2020	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	3 070	34 320 033	9,94 %	35,1		22,6
Eastern Finland	879	9 683 481	2,80 %	35,0		22,4
East Tavastia	2 159	25 008 051	7,24 %	35,3		22,6
Greater Helsinki	9 336	123 943 717	35,88 %	35,4		22,6
Northern Finland	2 676	32 301 868	9,35 %	35,8		22,2
Northern Savonia	1 191	13 046 953	3,78 %	34,9		22,4
Ostrobothnia	1 753	17 219 939	4,98 %	34,9		22,2
South-Eastern Fi	1 777	19 200 447	5,56 %	34,8		22,7
South-Western Fi	3 471	38 989 060	11,29 %	35,5		22,5
Western Tavastia	2 685	31 722 659	9,18 %	35,3		22,4
Total	28 997	345 436 207	100 %			

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11.b Geographical Distribution Graph

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Period No	14	
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Interest Period	from	27.01.2020
	to	25.02.2020
	=	29 days



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12.a Interest Rate



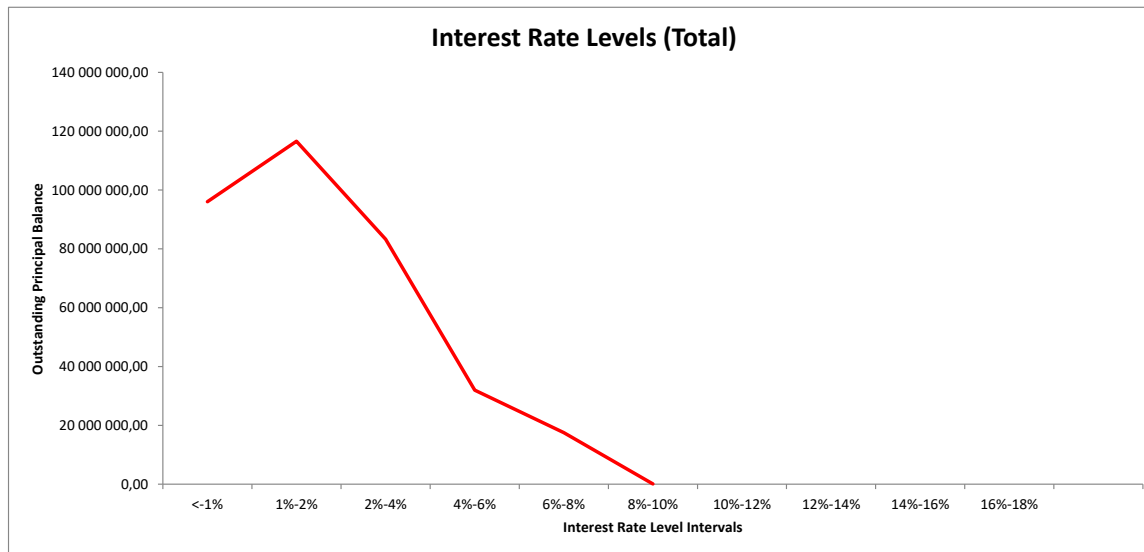
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Payment date	25.02.2020	
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TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	6 479	96 054 533	27,81 %	36,5	22,0
1	2	8 000	116 580 860	33,75 %	35,2	23,0
2	4	7 447	83 284 424	24,11 %	35,1	22,4
4	6	4 132	31 940 930	9,25 %	34,1	22,4
6	8	2 912	17 485 997	5,06 %	32,8	22,2
8	10	26	85 872	0,02 %	30,8	23,3
10	12					
12	14	1	3 591	0,00 %	23,0	24,0
14	16					
16	18					
18	-					
Total		28 997	345 436 207	100 %		

SCF Rahoituspalvelut VII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from	27.01.2020
	to	25.02.2020
	=	29 days



SCF Rahoituspalvelut VII DAC
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13.a Remaining Terms



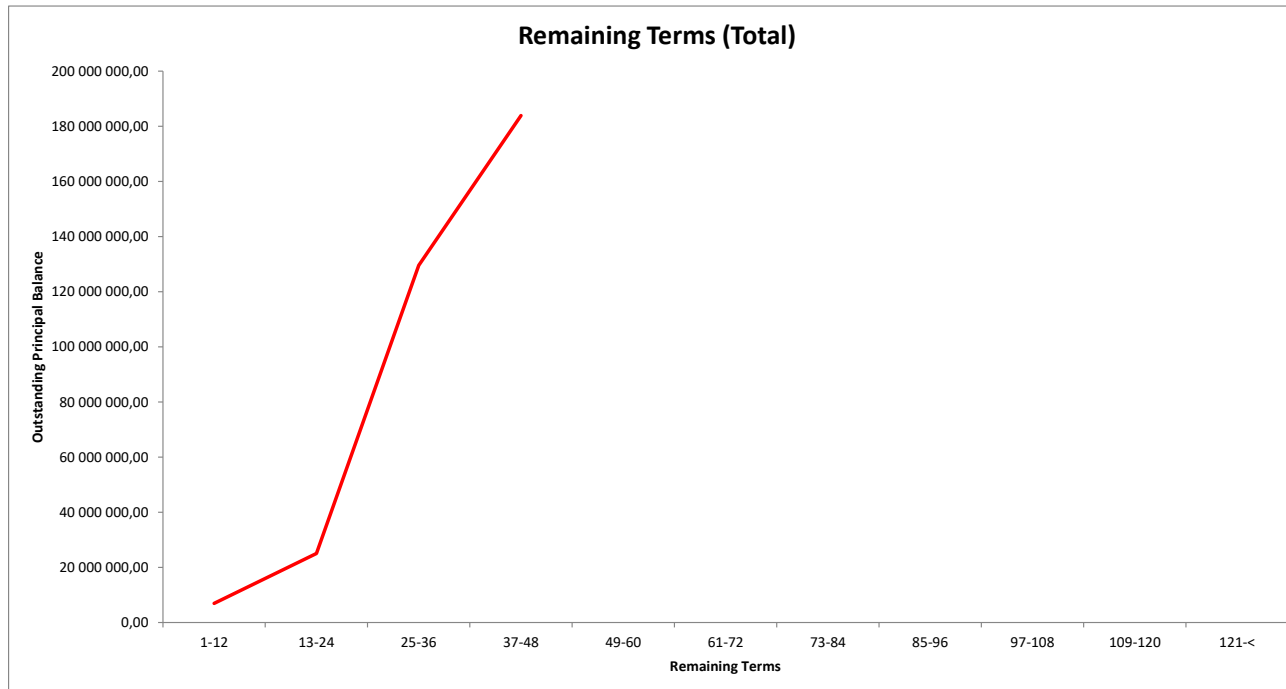
Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	14				
Monthly Period	01.01.2020				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	15	4 459	0,00 %	0,0	31,4
	1		12	2 440	6 941 303	2,01 %	8,9	26,1
	13		24	4 070	25 025 044	7,24 %	19,1	24,9
	25		36	10 527	129 580 811	37,51 %	32,9	25,4
	37		48	11 945	183 884 590	53,23 %	40,2	20,0
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			28 997	345 436 207	100 %			

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13.b Remaining Terms

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days



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14.a Seasoning



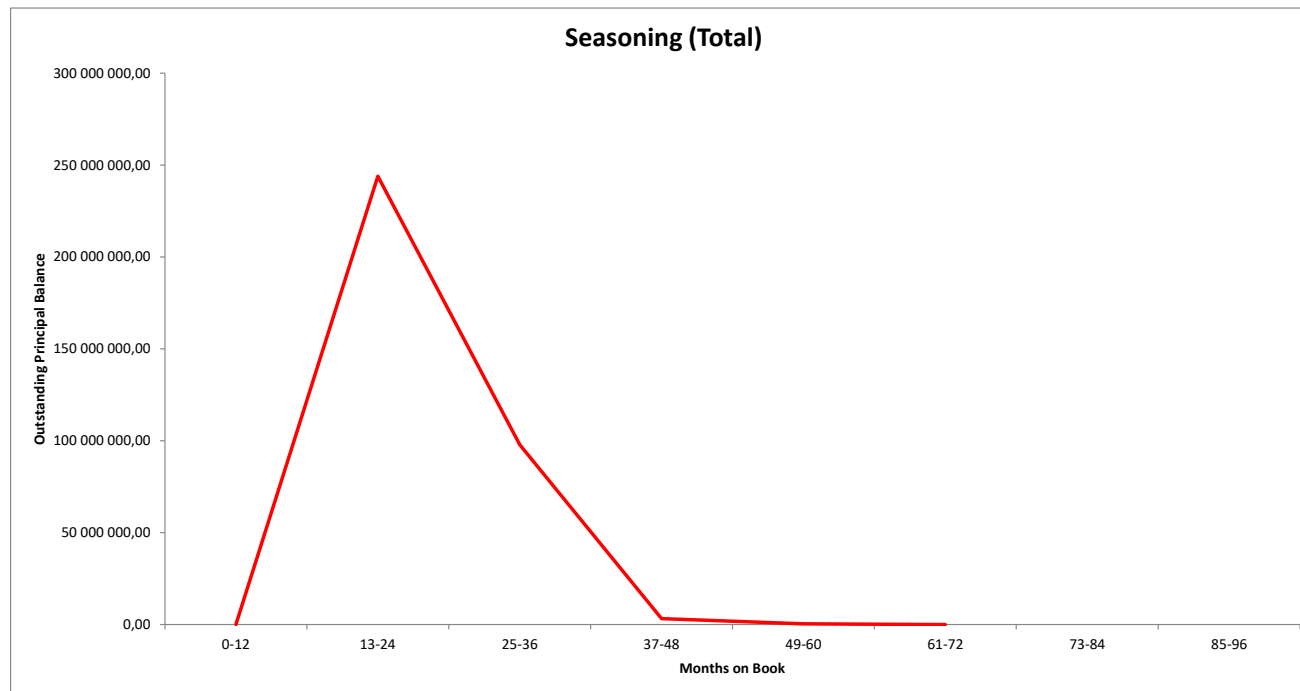
Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

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
	13		24	19 780	243 923 348	70,61 %	37,1
	25		36	8 699	97 892 299	28,34 %	31,5
	37		48	412	3 203 277	0,93 %	19,5
	49		60	101	411 232	0,12 %	7,5
	61		72	5	6 051	0,00 %	2,3
	73		84				
	85		96				
Total			28 997	345 436 207	100 %		

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14.b Seasoning

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days



**SCF Rahoituspalvelut VII DAC
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15.a Balloon loans



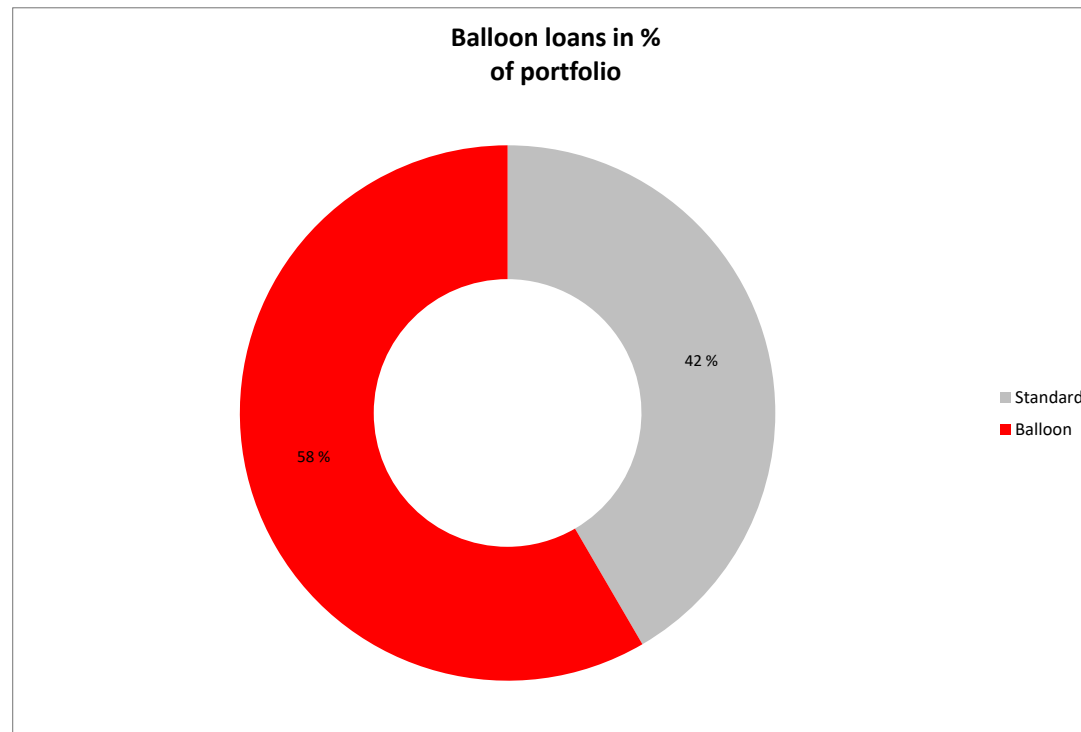
Reporting Date	27.02.2020					
Payment date	25.02.2020					
Period No	14					
Monthly Period	01.01.2020					
Interest Period	from	27.01.2020	to	25.02.2020	=	29 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		18 722	143 702 326	41,60 %	2 758	0,00 %	33,4	22,3
Balloon		10 275	201 733 880	58,40 %	86 814 936	43,03 %	36,6	22,6
Total		28 997	345 436 207	100 %	86 817 694	25,13 %		

SCF Rahoituspalvelut VII DAC
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15.b Balloon loans

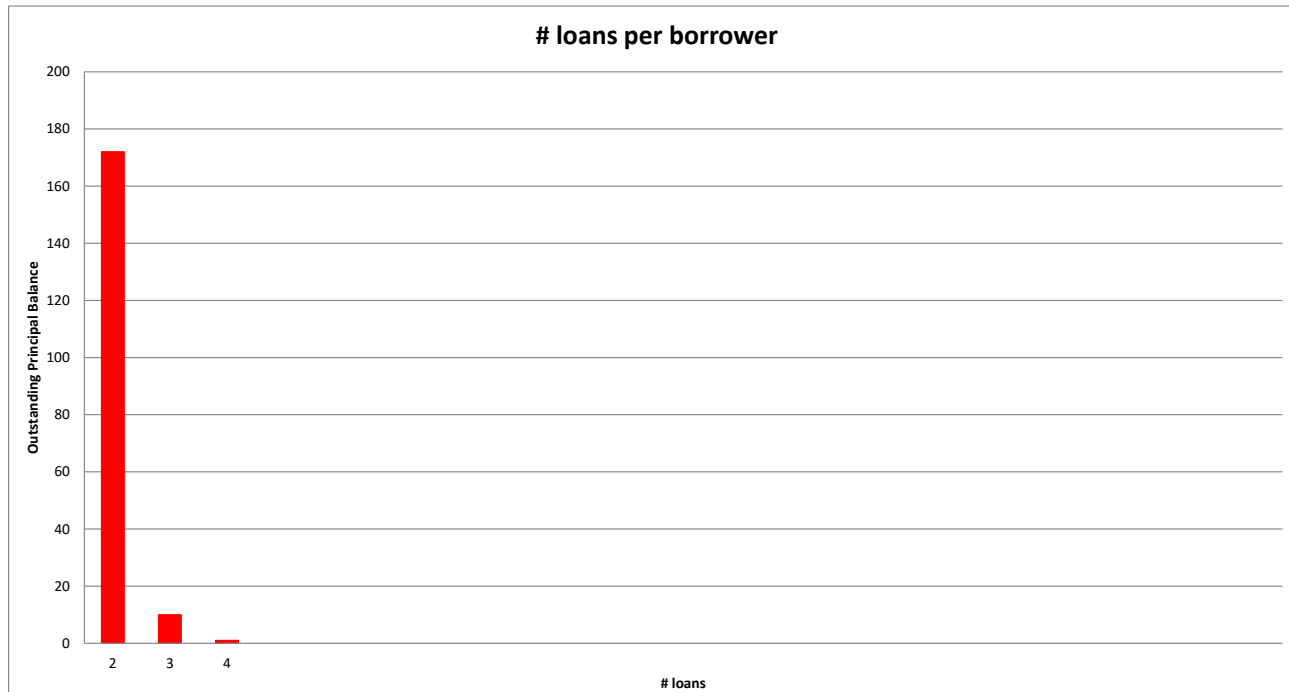
Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from	27.01.2020
	to	25.02.2020
	=	29 days



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16.b # loans per borrower

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days



SCF Rahoituspalvelut VII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

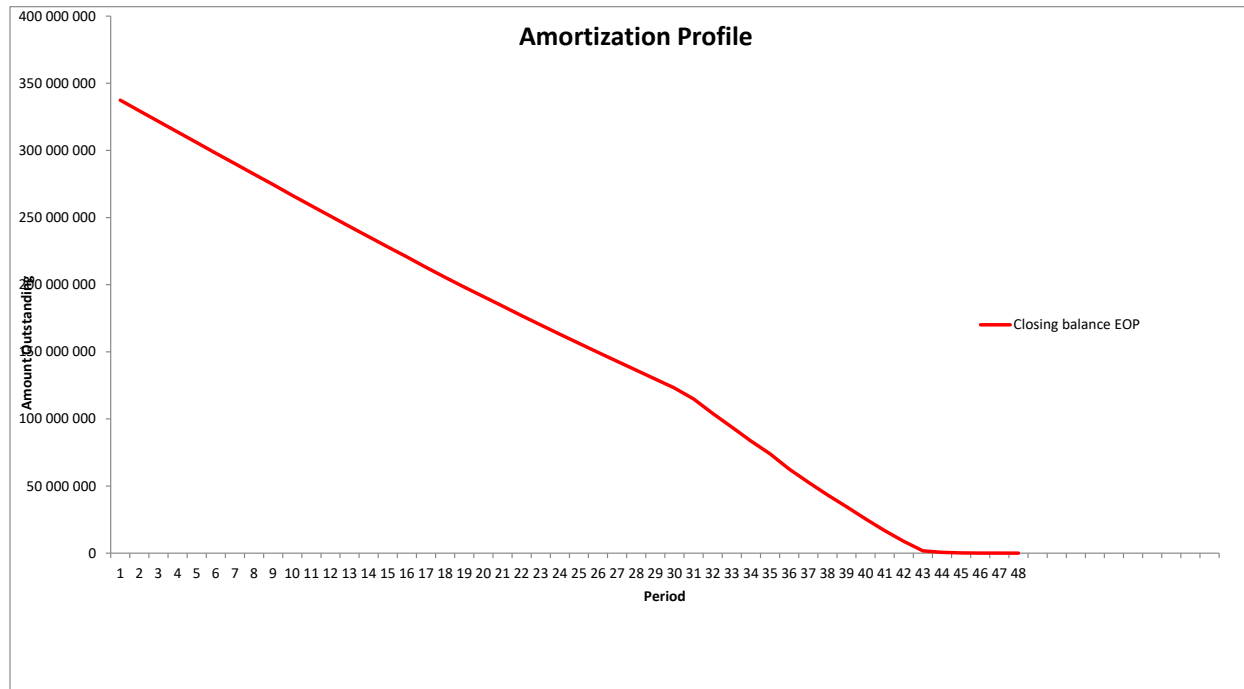
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	345 436 207	337 417 370	8 018 876	682 019	2,40 %	97,68 %
2	337 417 370	329 501 854	7 915 516	664 770	2,39 %	95,39 %
3	329 501 854	321 571 240	7 930 614	647 362	2,38 %	93,09 %
4	321 571 240	313 687 260	7 883 980	630 109	2,38 %	90,81 %
5	313 687 260	305 845 463	7 841 797	612 899	2,37 %	88,54 %
6	305 845 463	297 973 010	7 872 453	595 786	2,36 %	86,26 %
7	297 973 010	290 143 398	7 829 612	578 621	2,36 %	83,99 %
8	290 143 398	282 319 511	7 823 887	561 619	2,35 %	81,73 %
9	282 319 511	274 485 267	7 834 245	544 716	2,34 %	79,46 %
10	274 485 267	266 572 019	7 913 248	527 798	2,33 %	77,17 %
11	266 572 019	258 802 346	7 769 673	510 935	2,32 %	74,92 %
12	258 802 346	251 027 496	7 774 850	494 274	2,32 %	72,67 %
13	251 027 496	243 351 583	7 675 913	477 605	2,31 %	70,45 %
14	243 351 583	235 674 598	7 676 985	461 049	2,30 %	68,23 %
15	235 674 598	228 147 485	7 527 113	444 673	2,29 %	66,05 %
16	228 147 485	220 570 611	7 576 874	428 511	2,28 %	63,85 %
17	220 570 611	212 919 739	7 650 872	412 221	2,27 %	61,64 %
18	212 919 739	205 386 536	7 533 203	395 936	2,25 %	59,46 %
19	205 386 536	198 281 086	7 105 451	379 917	2,24 %	57,40 %
20	198 281 086	191 187 003	7 094 082	364 800	2,23 %	55,35 %

Amortization profile (first 20 periods)

**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

17.b Amortization Profile

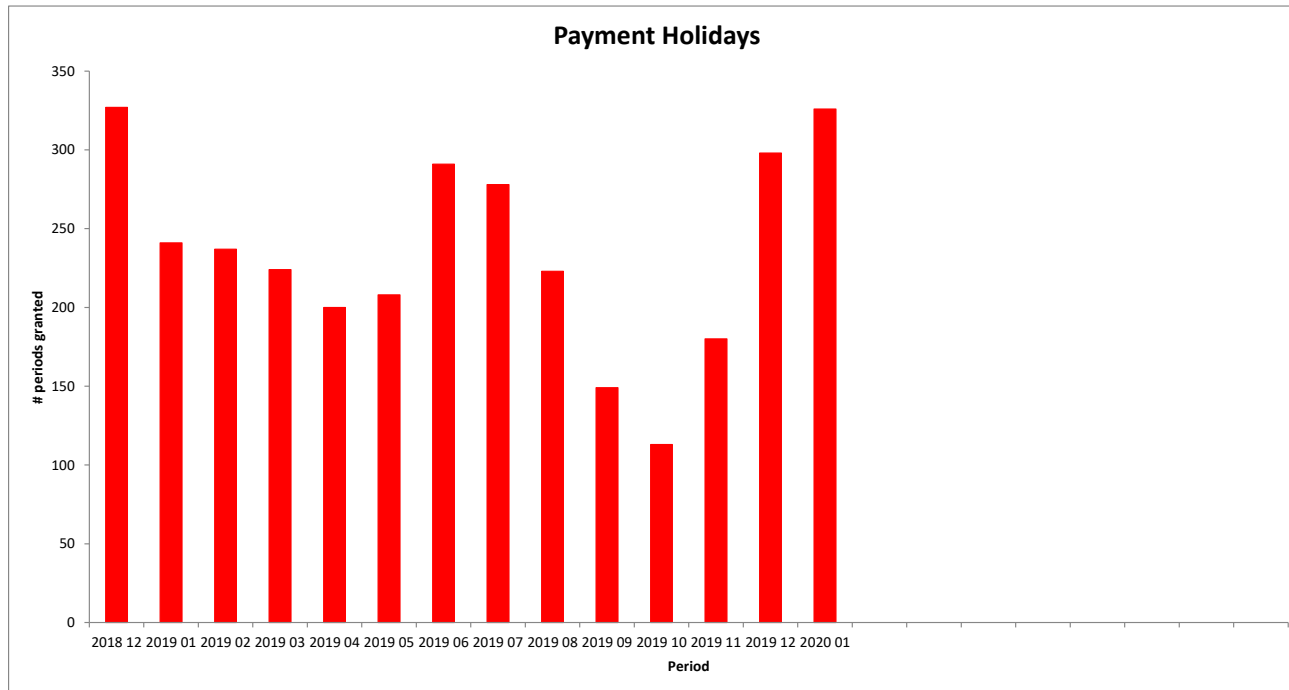
Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	14				
Monthly Period	01.01.2020				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



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18.b Payment Holidays

Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	14				
Monthly Period	01.01.2020				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



**SCF Rahoituspalvelut VII DAC
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19.a Downpayment



Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

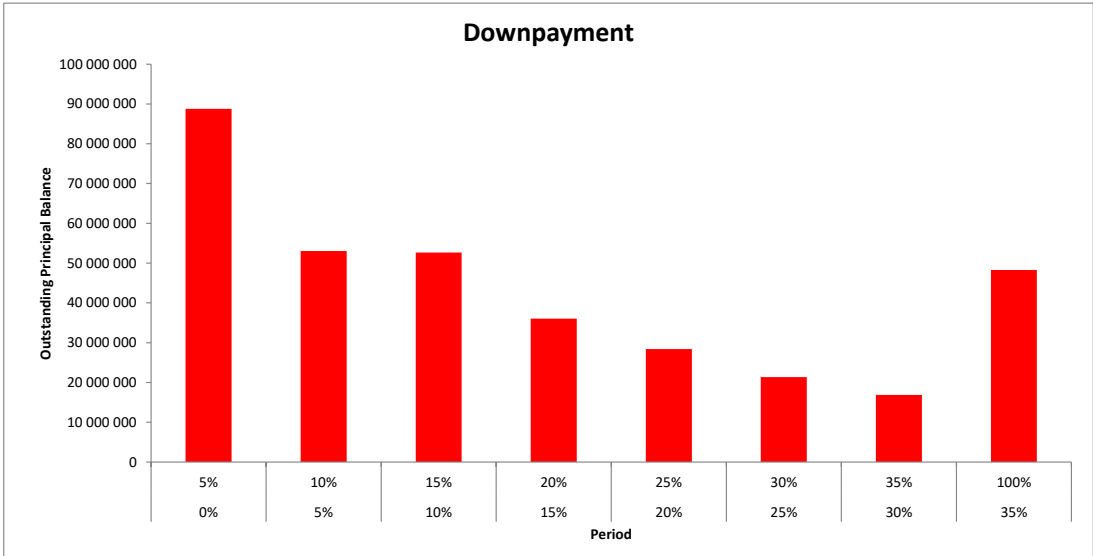
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 381	88 776 248	25,7 %	36,3	22,5
	5 %	10 %	3 716	53 041 873	15,4 %	36,6	22,5
	10 %	15 %	4 063	52 681 494	15,3 %	35,6	22,7
	15 %	20 %	2 897	36 045 081	10,4 %	35,6	22,5
	20 %	25 %	2 351	28 417 350	8,2 %	34,9	22,5
	25 %	30 %	1 889	21 357 960	6,2 %	34,5	22,6
	30 %	35 %	1 527	16 856 392	4,9 %	34,7	22,4
	35 %	100 %	6 173	48 259 808	14,0 %	32,3	22,2
Total			28 997	345 436 207	100 %		

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19.b Downpayment



Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from	27.01.2020
	to	25.02.2020
	=	29 days



SCF Rahoituspalvelut VII DAC
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20.a Vehicle Condition

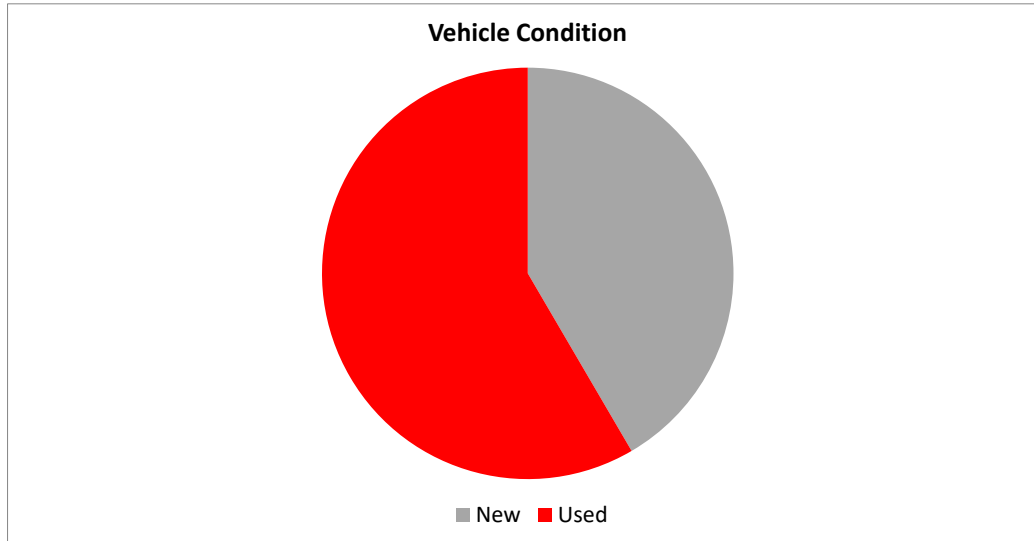


Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	14
Monthly Period	01.01.2020
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 290	143 628 242	41,6 %	36,0	22,3
	Used	20 707	201 807 965	58,4 %	34,8	22,6
	Total	28 997	345 436 207	100 %		

20.b Vehicle Condition

Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	14				
Monthly Period	01.01.2020				
Interest Period	from 27.01.2020	to	25.02.2020	=	29 days



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21.a Borrower Type

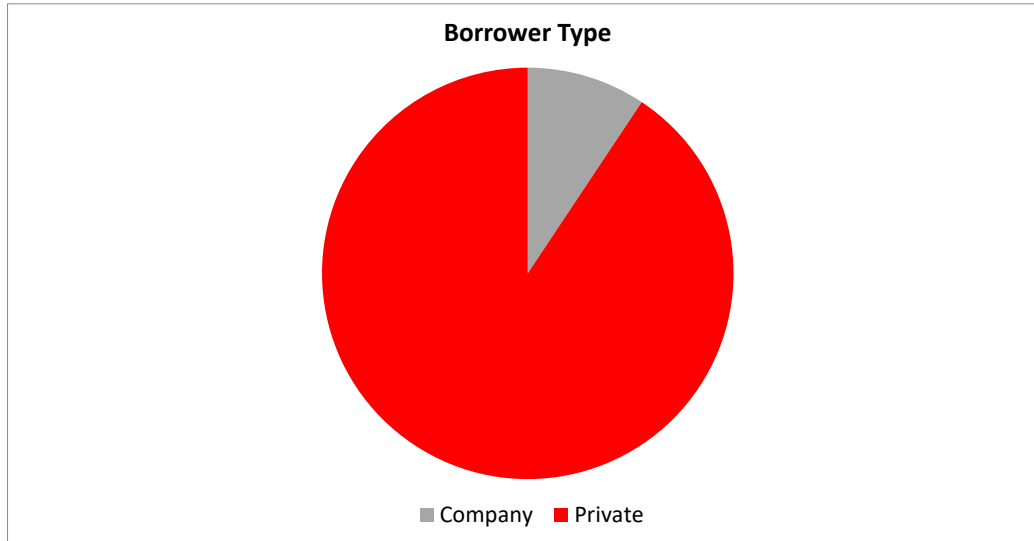


Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	14
Monthly Period	01.01.2020
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 971	32 282 992	9,3 %	33,96	22,52
	Private	27 026	313 153 214	90,7 %	35,45	22,48
	Total	28 997	345 436 207	100,0 %		

21.b Borrower Type

Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	14				
Monthly Period	01.01.2020				
Interest Period	from 27.01.2020	to	25.02.2020	=	29 days



**SCF Rahoituspalvelut VII DAC
Monthly Investor Report**

22.a Vehicle type



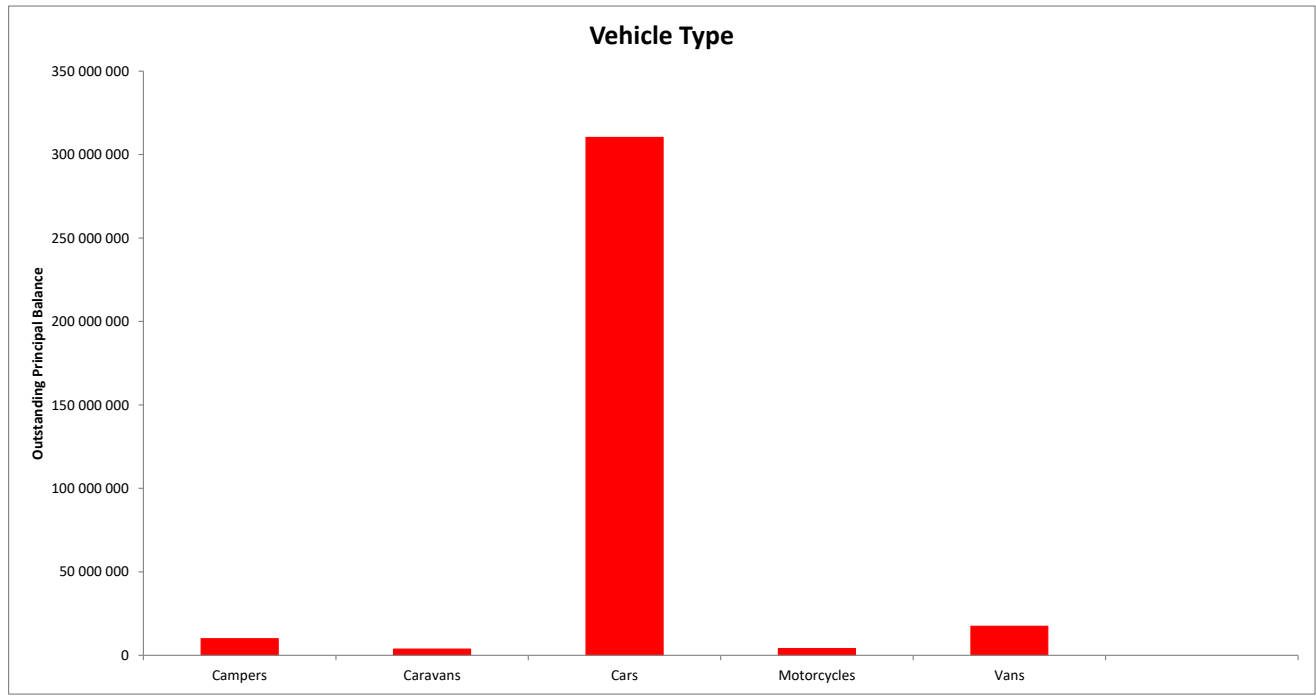
Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		431	9 988 010	2,89 %	37,28	21,82
Caravans		309	3 685 684	1,07 %	37,44	21,15
Cars		26 262	310 265 012	89,82 %	35,26	22,53
Motorcycles		538	4 043 992	1,17 %	36,14	20,36
Vans		1 457	17 453 509	5,05 %	34,46	22,80
		28 997	345 436 207	100 %		

**SCF Rahoituspalvelut VII DAC
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22.b Vehicle type

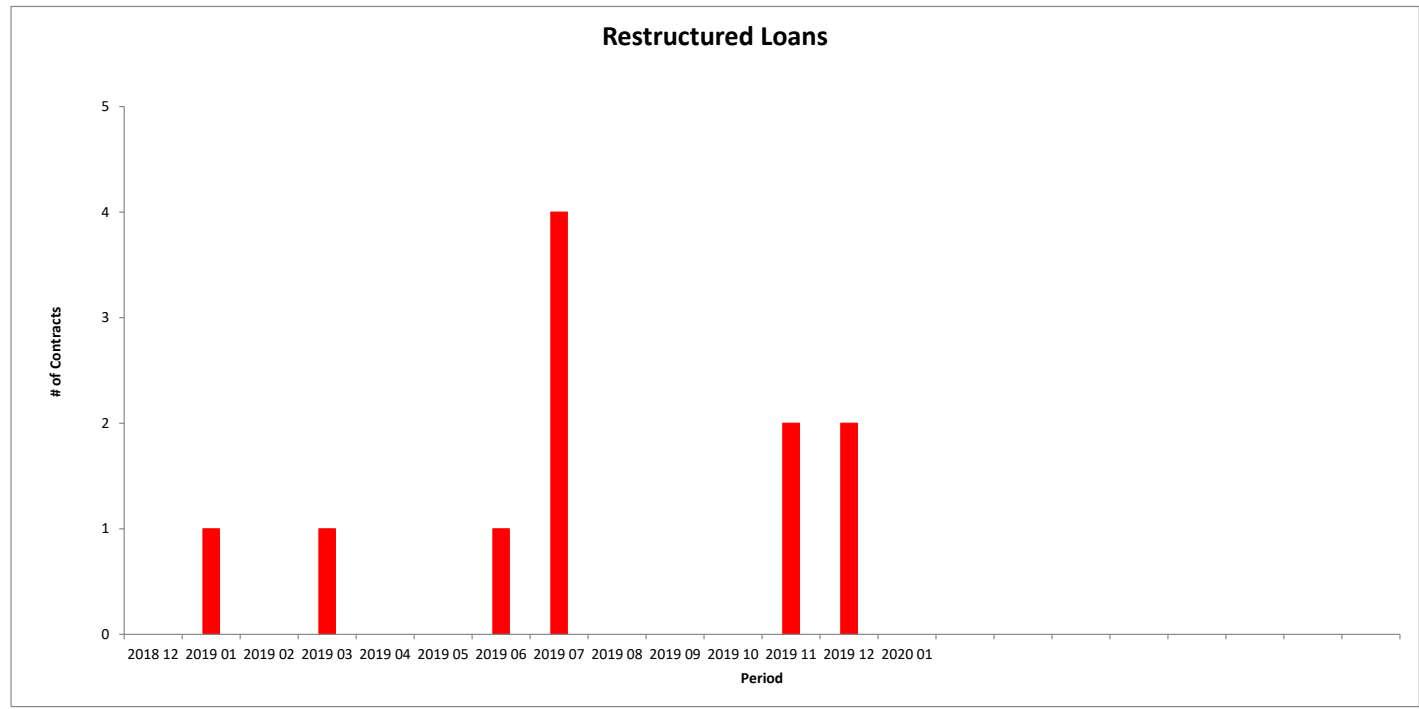
Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days



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23.b Restructured Loans

Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	14				
Monthly Period	01.01.2020				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



SCF Rahoituspalvelut VII DAC
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24.a Dynamic Interest rate



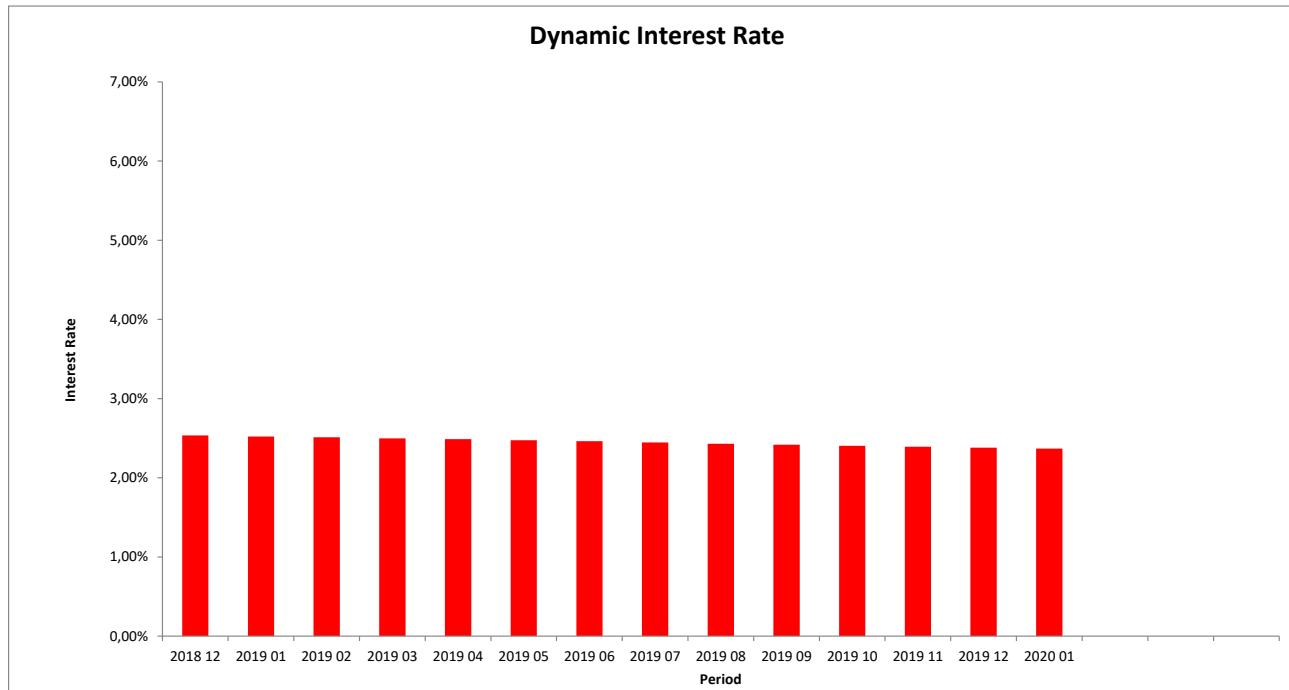
Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

	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 %
	2020 01	345 436 207	2,37 %

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24.b Dynamic Interest Rate

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from	27.01.2020
	to	25.02.2020
	=	29 days



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25.a Dynamic Pre-Payments



Reporting Date	27.02.2020					
Payment date	25.02.2020					
Period No	14					
Monthly Period	from	01.01.2020	to	25.02.2020	=	29 days
Interest Period		27.01.2020				

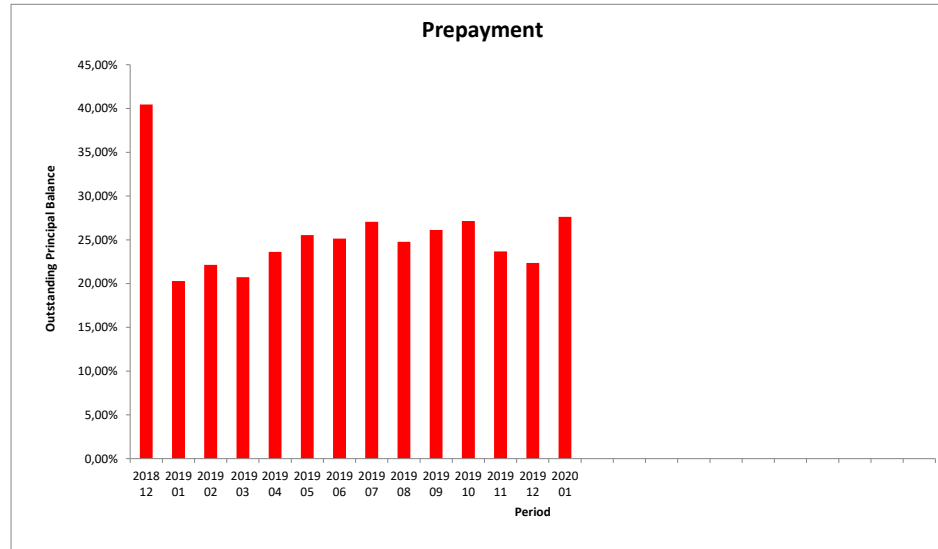
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2018 12	25 771 327	609 379 376	40,46 %
	2019 01	10 976 490	586 326 503	20,29 %
	2019 02	11 646 509	564 224 282	22,14 %
	2019 03	10 406 446	542 921 229	20,72 %
	2019 04	11 562 879	520 762 448	23,62 %
	2019 05	12 091 496	498 229 783	25,53 %
	2019 06	11 378 780	477 217 707	25,14 %
	2019 07	11 803 849	454 989 142	27,05 %
	2019 08	10 206 819	435 559 339	24,76 %
	2019 09	10 365 052	416 047 456	26,12 %
	2019 10	10 318 133	396 194 878	27,14 %
	2019 11	8 449 149	379 523 956	23,67 %
	2019 12	7 580 987	363 202 394	22,36 %
	2020 01	9 183 353	345 436 207	27,63 %

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25.b Dynamic Pre-Payments



Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	14				
Monthly Period	01.01.2020				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



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26. Delinquency



Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2018	12	609 379 376	39 388	569 898 682	2 253	35 206 504	202	3 371 160	53	714 794	12	188 236					4	1 168
	1	586 326 503	38 757	553 279 464	1 927	29 084 043	182	2 743 334	41	764 322	28	354 294	9	101 045			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	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	228	271 974
	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	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2018 Q4			2019 Q1			2019 Q2			2019 Q3			2019 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2018 4	1 168	4	300	300	868	997	1 297	- 129	-	1 297	- 129	-	1 297	- 129	-	1 297	- 129
2019 1	328 028	27				89 932	89 932	238 096	105 981	195 913	132 115	17 918	213 832	114 196	9 082	222 913	105 115
2019 2	671 972	52							114 622	114 622	557 350	240 138	354 759	317 212	111 792	466 552	205 420
2019 3	824 504	63										166 800	166 800	657 704	232 748	399 548	424 956
2019 4	720 756	54												133 697	133 697	587 059	
2020 1	271 974	28															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2020 Q1		
			Recoveries	Cum.Recoveries	Loss
2018 4	1 168	4		1 297	- 129
2019 1	328 028	27	1 273	224 187	103 841
2019 2	671 972	52	3 776	470 327	201 644
2019 3	824 504	63	65 929	465 477	359 027
2019 4	720 756	54	34 468	168 165	552 990
2020 1	271 974	28			

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28. Priority of Payments - Revenue

Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	14
Monthly Period	01.01.2020
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days



Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 225 502,09	EUR
Senior Expenses	-	43 958,98	EUR
Servicing Fee	-	148 729,48	EUR
Tranche A Loan Interest to Issuer	-	58 805,74	EUR
Tranche B Loan Interest to Issuer	-	29 954,00	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	-	216 466,00	EUR
Tranche D Loan Interest to Issuer	-	12 900,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	80 948,62	EUR
Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		633 739,28	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 319 628,60	EUR
Senior Expenses	-	29 644,64	EUR
Issuer Swap Interest Amount	-	58 805,74	EUR
Interest Class A Notes	-	-	EUR
Interest Class B Notes	-	29 954,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	1 809 960,98	EUR
Preceding periods Principal Addition Amounts	-	-	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	216 466,00	EUR
Interest Class D Notes	-	12 900,00	EUR
Interest Issuer Subordinated Loan	-	-	EUR
Principal Issuer Subordinated Loan	-	80 948,62	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		80 948,62	EUR

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29. Priority of Payments - Redemption

Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	14
Monthly Period	01.01.2020
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	17 585 367,11	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	17 585 367,11	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	17 585 367,11	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	-	14 712 927,31	EUR
(ii) Principal Payments on Class B Notes	-	1 245 020,35	EUR
(iii) Principal Payments on Class C Notes	-	1 627 419,45	EUR
<i>Only after the Class A Notes, the Class B Notes and the Class C Notes have been redeemed in full</i>			
Principal Payments on Class D Notes	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (n)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	80 948,62	EUR
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Purchaser Priority of Payments - Revenue (n)

Payment of residual fund as Deferred Purchase Price to Seller	633 739,28	EUR
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30. Transaction Costs



Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	43 958,98				
Interest accrued for the Period	EUR	259 320,00	-	29 954,00	216 466,00	12 900,00
Cumulative Interest accrued	EUR	4 285 777,00	122 999,00	482 652,00	3 487 916,00	192 210,00
Interest Payments	EUR	259 320,00	-	29 954,00	216 466,00	12 900,00
Cumulative Interest Payments	EUR	4 285 777,00	122 999,00	482 652,00	3 487 916,00	192 210,00
Interest accrued on Subordinated Loan for the Period	EUR	-				
Cumulative Interest accrued on Subordinated Loan	EUR	2 241,89				
Interest Payments on Subordinated Loan	EUR	-				
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	27.02.2020	
Payment date	25.02.2020	
Period No	14	
Monthly Period	01.01.2020	
Interest Period	from	27.01.2020
	to	25.02.2020
	=	29 days