

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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| | | | | | |
|-----------------|------|------------|----|--------------------------|------------|
| Reporting Date | | 01.03.2022 | | | |
| Payment date | | 25.02.2022 | | Following payment dates: | 25.03.2022 |
| Period No | | 27 | | | 25.04.2022 |
| Monthly Period | | 01.01.2022 | | | |
| Interest Period | from | 25.01.2022 | to | 25.02.2022 | = 31 days |
| Cut-Off date | | 31.01.2022 | | | |

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1. Portfolio Information



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |

| | Current Period | |
|--|------------------------|--------------|
| | Aggregated Outstanding | |
| | Principal Amount | |
| Outstanding receivables | | |
| Opening balance | 233 954 193,45 | EUR |
| Scheduled Loan Principal Repayments | 5 521 272,07 | EUR |
| Prepayments | 7 167 339,82 | EUR |
| Deemed Collections - Other | - | EUR |
| Total Principal Payments Received in Period | 12 688 611,89 | EUR |
| | | |
| New Defaulted Auto Loans in Period | 160 921,93 | EUR |
| Closing Balance | 221 104 659,63 | EUR |
| | | |
| Principal Recoveries on loans in default | 127 901,32 | EUR |
| | | |
| Total revenue collections | | |
| Revenue and fees received on loan balances | 791 117,57 | EUR |
| | - | EUR |
| Total Revenue Received in Period | 791 117,57 | EUR |
| | | |
| # Loans | | |
| At beginning of period | 21 081 | Loans |
| Paid in Full | 740 | Loans |
| Repurchased (Deemed Collections) | - | Loans |
| New loans into default | 15 | Loans |
| At end of period | 20 326 | Loans |

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2. Amount Due for Distribution - Revenue Receipts

| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 01.03.2022 | | | | |
| Payment date | 25.02.2022 | | | | |
| Period No | 27 | | | | |
| Monthly Period | 01.01.2022 | | | | |
| Interest Period | from 25.01.2022 | to | 25.02.2022 | = | 31 days |



Purchaser Available Revenue Receipts

Current Period

| | | |
|---|-------------------|------------|
| a. Collections (Interest, fees, interest recoveries etc.) | 907 835,59 | 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 Pre-Enforcement Revenue Priority of Payments | 59 012,66 | 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 | 966 848,25 | EUR |

Issuer Available Revenue Receipts

| | | |
|--|-------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 349 474,11 | EUR |
| b. Reserve Fund | - | EUR |
| c. Amounts received under the Swap Agreement | 26 969,81 | EUR |
| d. Interest earned by the Issuer | - | EUR |
| e. Liquidity Reserve Excess Amount | 59 012,66 | EUR |
| f. Any other net amount received by the Issuer | - | EUR |
| Total Amount for Issuer Available Revenue Receipts | 435 456,58 | EUR |

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3. Amount Due for Distribution - Redemption Receipts

| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 01.03.2022 | | | | |
| Payment date | 25.02.2022 | | | | |
| Period No | 27 | | | | |
| Monthly Period | 01.01.2022 | | | | |
| Interest Period | from 25.01.2022 | to | 25.02.2022 | = | 31 days |



Purchaser Available Redemption Receipts

Current Period

| | | |
|---|----------------------|------------|
| a. Collections (Principal payments, Recoveries, Deemed Collection) | 12 688 611,89 | 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 | 12 688 611,89 | EUR |

Issuer Available Redemption Receipts

| | | |
|--|----------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 12 688 611,89 | EUR |
| b. Regulatory Call Early Redemption | - | EUR |
| c. Credit the balance of the Class A Principal Deficiency Sub Ledger | 160 921,93 | EUR |
| Total Amount for Issuer Available Redemption Receipts | 12 849 533,82 | EUR |

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4. Reserve Accounts



| | |
|-----------------|---|
| Reporting Date | 01.03.2022 |
| Payment date | 25.02.2022 |
| Period No | 27 |
| Monthly Period | 01.01.2022 |
| Interest Period | from 25.01.2022 to 25.02.2022 = 31 days |

Note Balance

| | |
|---------------------|--------------------|
| Beginning of Period | 233 954 193,45 EUR |
| End of Period | 221 104 659,63 EUR |

Liquidity Balance

| | | |
|-------------------------|-------|------------------|
| Beginning of Period | 0,5 % | 1 146 728,69 EUR |
| Cash Outflow | | 59 012,66 EUR |
| Cash Inflow | | - EUR |
| End of Period | 0,5 % | 1 087 716,03 EUR |
| Required Reserve Amount | 0,5 % | 1 087 716,03 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 6(3)(c) of the Securitisation Regulation

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5. Performance Data

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |



Asset Balance

| | | |
|---------------------|----------------|-----|
| Beginning of Period | 233 954 193,45 | EUR |
| End of Period | 221 104 659,63 | EUR |

Portfolio Performance:

| | EUR | % | # loans |
|--------------------------------|----------------|---------|---------|
| Performing Receivables: | | | |
| Current | 201 962 868,10 | 91,34 % | 18 736 |
| 1-29 days past due | 13 698 809,33 | 6,20 % | 1 171 |

Delinquent Receivables:

| | | | |
|--|--------------------|-----------------|---------------|
| 30-59 days past due | 3 812 433,30 | 1,72 % | 286 |
| 60-89 days past due | 902 277,26 | 0,41 % | 74 |
| 90-119 days past due | 370 821,32 | 0,17 % | 33 |
| 120-149 days past due | 245 478,84 | 0,11 % | 17 |
| 150-179 days past due | 111 971,48 | 0,05 % | 9 |
| Total Performing and Delinquent | 221 104 660 | 100,00 % | 20 326 |

| | | |
|-------------------------------------|--------------|-----|
| Current Period Defaults | 160 921,93 | 15 |
| Cumulative Defaults | 8 352 081,46 | 536 |
| Current Period Principal Recoveries | 127 901,32 | |
| Cumulative Principal Recoveries | 5 304 967,18 | |

Sequential Payment Trigger Event, where [A], [B], [C] > 1.00%

| | | |
|--|--------|-----------|
| [A] Cumulative Net Loss Ratio, Payment Date | 0,38 % | NO |
| [B] Cumulative Net Loss Ratio, preceding Payment Date | 0,38 % | |
| [C] Cumulative Net Loss Ratio, second preceding Payment Date | 0,39 % | |

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

| | | |
|---|----------------|--|
| | 28,05 % | |
| [A] Aggregate Outstanding Asset Principal Amount | 221 104 659,63 | |
| [B] Aggregate principal balance of Defaulted Contracts | 8 352 081,46 | |
| [C] Recoveries received on such Defaulted Contracts | 5 304 967,18 | |
| [D] Outstanding Asset Principal Amounts on the Note Issuance Date | 799 072 147,29 | |

or AVERAGE [[A], [B], [C]] > 5%

| | |
|--|-----------|
| | NO |
| [A] Delinquency Ratio, Payment Date | 2,46 % |
| [B] Delinquency Ratio, preceding Payment Date | 2,20 % |
| [C] Delinquency Ratio, second preceding Payment Date | 2,19 % |

or Servicer Termination Event

NO

or Swap Counterparty Downgrade Event

NO

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

| | | |
|--|----------------|------------|
| | 16,22 % | YES |
| [A] [1] - [2] - [3] | 37 950 406,81 | |
| Class B Principal Amount [1] | 21 539 420,07 | |
| Class C Principal Amount [2] | 4 102 746,68 | |
| Class C Principal Amount [3] | 12 308 240,06 | |
| [B] Aggregated Outstanding Note Principal Amount | 233 954 193,45 | |

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6. Note Principal



| | | | | |
|-----------------|-----------------|----|------------|-----------|
| Reporting Date | 01.03.2022 | | | |
| Payment date | 25.02.2022 | | | |
| Period No | 27 | | | |
| Monthly Period | 01.01.2022 | | | |
| Interest Period | from 25.01.2022 | to | 25.02.2022 | = 31 days |

Note Principal

| | Class A | Class B | Class C | Class D | |
|-------------------------|----------------|---------------|--------------|---------------|-----|
| Beginning of Period | 196 003 786,64 | 21 539 420,07 | 4 102 746,68 | 12 308 240,06 | EUR |
| Sequential Amortization | - | - | - | - | EUR |
| Pro Rata Amortization | 10 765 172,65 | 1 183 015,80 | 225 336,34 | 676 009,03 | EUR |
| End of Period | 185 238 613,99 | 20 356 404,27 | 3 877 410,34 | 11 632 231,03 | EUR |

Principal Deficiency Sub-Ledger

| | | | | | |
|----------------------------|---|---|---|------------|-----|
| Beginning of Period | - | - | - | - | EUR |
| Principal Addition Amounts | - | - | - | - | EUR |
| Debit PDL | - | - | - | 160 921,93 | EUR |
| Credit PDL | - | - | - | 160 921,93 | EUR |
| End of Period | - | - | - | - | EUR |

Net Note Principal

| | | | | | |
|---------------------|----------------|---------------|--------------|---------------|-----|
| Beginning of Period | 196 003 786,64 | 21 539 420,07 | 4 102 746,68 | 12 308 240,06 | EUR |
| End of Period | 185 238 613,99 | 20 356 404,27 | 3 877 410,34 | 11 632 231,03 | EUR |

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7. Outstanding Notes

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |



| 1. Note Balance | All Notes | Class A | Class B | Class C | Class D |
|---|----------------|----------------|---------------|--------------|---------------|
| General Note Information | | | | | |
| ISIN Code | | XS2056932978 | XS2056933190 | XS2056933273 | XS2056933430 |
| Currency | | EUR | EUR | EUR | EUR |
| Initial Tranching | 100 % | 90,74 % | 5,26 % | 1,00 % | 3,00 % |
| Legal Final Maturity Date | | 25.10.2029 | 25.10.2029 | 25.10.2029 | 25.10.2029 |
| Rating (Fitch/Moody's) | | AAAsf/ Aaa(sf) | AA-sf/A2(sf) | Asf/Baa3(sf) | Unrated |
| Initial Notes Aggregate Principal Outstanding Balance | 799 200 000,00 | 725 200 000,00 | 42 000 000,00 | 8 000 000,00 | 24 000 000,00 |
| Initial Nominal per Note | | 100 000,00 | 100 000,00 | 100 000,00 | 100 000,00 |
| Initial Number of Notes per Class | 7 992 | 7 252 | 420 | 80 | 240 |
| Current Note Information | | | | | |
| Outstanding Opening Balance | 233 954 193,45 | 196 003 786,64 | 21 539 420,07 | 4 102 746,68 | 12 308 240,06 |
| Available Distribution Amount | 12 849 533,82 | | | | |
| Amortisation | 12 849 533,82 | | | | |
| Redemption per Class | 12 849 533,82 | 10 765 172,65 | 1 183 015,80 | 225 336,34 | 676 009,03 |
| Redemption per Note | | 1 484,44 | 2 816,70 | 2 816,70 | 2 816,70 |
| Outstanding Closing Balance | | 185 238 613,99 | 20 356 404,27 | 3 877 410,34 | 11 632 231,03 |
| Net Outstanding Closing Balance | 221 104 659,63 | 185 238 613,99 | 20 356 404,27 | 3 877 410,34 | 11 632 231,03 |
| Current Tranching | 100 % | 83,78 % | 9,21 % | 1,75 % | 5,26 % |
| Current Pool Factor | | 0,26 | 0,48 | 0,48 | 0,48 |

| 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) | (Act/360) | (30/360) | (30/360) |
| Interest Days | | 31 | 31 | 30 | 30 |
| Principal Outstanding per Note Beginning of Period | | 27 027,55 | 51 284,33 | 51 284,33 | 51 284,33 |
| >Principal Repayment per note | | 1 484,44 | 2 816,70 | 2 816,70 | 2 816,70 |
| Principal Outstanding per Note End of Period | | 25 543,11 | 48 467,63 | 48 467,63 | 48 467,63 |
| >Interest accrued for the period | | 3,28 | 7,55 | 59,83 | 213,68 |
| Interest Payment | 83 040,68 | 23 798,13 | 3 171,68 | 4 786,54 | 51 284,33 |
| Interest Payment per Note | | 3,28 | 7,55 | 59,83 | 213,68 |

| 3. Credit Enhancements | All Notes | Class A | Class B | Class C | Class D |
|---|-----------|---------|---------|---------|---------|
| Initial total CE (Subordination) | | 9,26 % | 4,00 % | 3,00 % | 0,00 % |
| Initial total CE (Subordination, incl. Liquidity Reserve) | | 9,74 % | 4,48 % | 3,00 % | 0,00 % |
| Current CE (Subordination incl. Excess Spread) | | 18,83 % | 9,62 % | 7,87 % | 2,61 % |
| Current CE (Subordination, incl. Liquidity Reserve and Excess Spread) | | 19,36 % | 10,16 % | 7,87 % | 2,61 % |
| Current CE (Subordination) | | 16,22 % | 7,01 % | 5,26 % | 0,00 % |
| Current CE (Subordination, incl. Liquidity Reserve) | | 16,76 % | 7,55 % | 5,26 % | 0,00 % |

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 01.03.2022
Payment date 25.02.2022
Period No 27
Monthly Period 01.01.2022
Interest Period : 25.01.2022 to 25.02.2022 = 31 days

| | | Rating Triggers | | | | | | | | Trigger breached? | Summary of Contractual Requirements if Rating Trigger Breach | |
|--------------------------|--|--|-----------|----------|-----------|-----------|-----------|----------|-----------|-------------------|---|--|
| | | Short Term | | | | Long Term | | | | | | |
| | | Fitch | | Moody's | | Fitch | | Moody's | | | | |
| Transaction Role | Counterparty | Criteria | Current | Criteria | Current | Criteria | Current | Criteria | Current | | | |
| Issuer | SCF Rahoituspalvelut VIII 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 S.A. | 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 sixty (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 | HSBC Bank PLC | F1 | F1+ | P-1 | P-1 | A | AA- | A3 | A1 | No | The Issuer and the Purchaser will procure with the assistance of the Servicer or another Santander entity (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings. | |
| 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 with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Swap Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Swap Agreement. |
| | ING BANK N.V. | Fitch Second Rating Trigger Collateral. | 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 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 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 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 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 Rated Notes. |
| Collections Account Bank | Skandinaviska Enskilda Banken AB (publ), Helsinki Branch | | 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 arrange for the transfer (no earlier than thirtythree (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings. |

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9.a Original Portfolio Principal Balance

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 01.03.2022 | | | | |
| Payment date | 25.02.2022 | | | | |
| Period No | 27 | | | | |
| Monthly Period | 01.01.2022 | | | | |
| Interest Period | from | 25.01.2022 | to | 25.02.2022 | = 31 days |



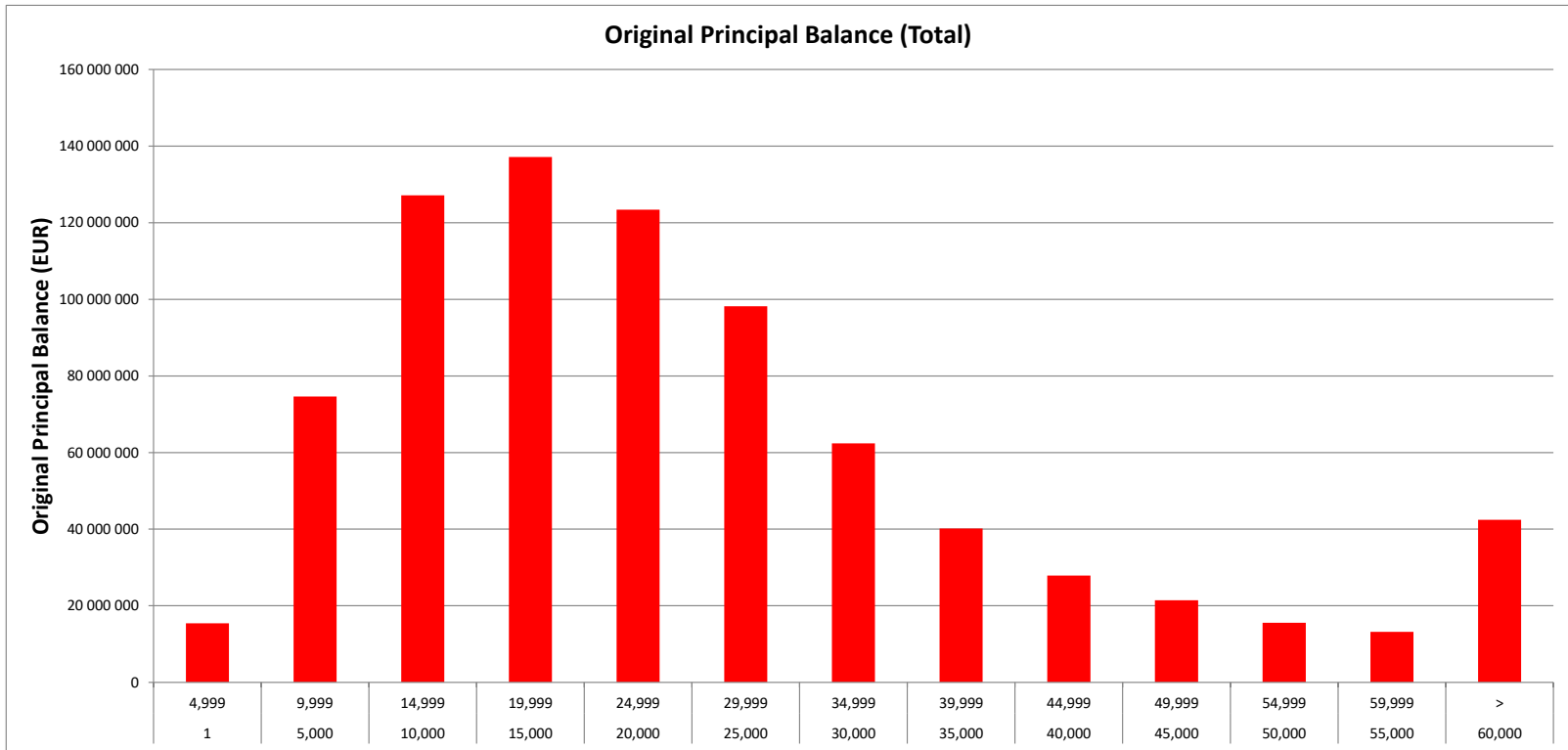
Average amount - all: 17 089

| | TOTAL | | | | | | | | |
|------------------|--------|--------|--------|------------------|-------------|------------------------|--------------|-----|--|
| | Min | Max | No | Original balance | % | WA mounths to maturity | WA seasoning | | |
| Original balance | 1 | 4 999 | 4 513 | 15 414 742 | 1,9 % | 29,4 | 7,1 | | |
| | 5 000 | 9 999 | 9 824 | 74 628 297 | 9,3 % | 46,1 | 7,7 | | |
| | 10 000 | 14 999 | 10 214 | 127 151 614 | 15,9 % | 52,6 | 8,6 | | |
| | 15 000 | 19 999 | 7 904 | 137 140 566 | 17,2 % | 54,9 | 8,4 | | |
| | 20 000 | 24 999 | 5 526 | 123 378 355 | 15,4 % | 55,6 | 8,2 | | |
| | 25 000 | 29 999 | 3 593 | 98 199 068 | 12,3 % | 56,2 | 7,5 | | |
| | 30 000 | 34 999 | 1 933 | 62 414 363 | 7,8 % | 56,7 | 6,9 | | |
| | 35 000 | 39 999 | 1 076 | 40 181 753 | 5,0 % | 56,5 | 6,9 | | |
| | 40 000 | 44 999 | 659 | 27 910 346 | 3,5 % | 56,6 | 6,3 | | |
| | 45 000 | 49 999 | 453 | 21 430 673 | 2,7 % | 56,4 | 6,4 | | |
| | 50 000 | 54 999 | 297 | 15 573 578 | 1,9 % | 56,6 | 6,7 | | |
| | 55 000 | 59 999 | 230 | 13 207 862 | 1,7 % | 56,6 | 5,9 | | |
| | 60 000 | > | 537 | 42 440 931 | 5,3 % | 55,5 | 5,9 | | |
| | | | | | | | | | |
| | Total | | | 46 759 | 799 072 147 | 100 % | 53,9 | 7,7 | |

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9.b Original Principal Balance Graph

| | | |
|-----------------|-----------------|---------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | to 25.02.2022 |
| Interest Period | from 25.01.2022 | = 31 days |



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10.a Outstanding Principal Balance

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 01.03.2022 | | | | |
| Payment date | 25.02.2022 | | | | |
| Period No | 27 | | | | |
| Monthly Period | 01.01.2022 | | | | |
| Interest Period | from | 25.01.2022 | to | 25.02.2022 | = 31 days |



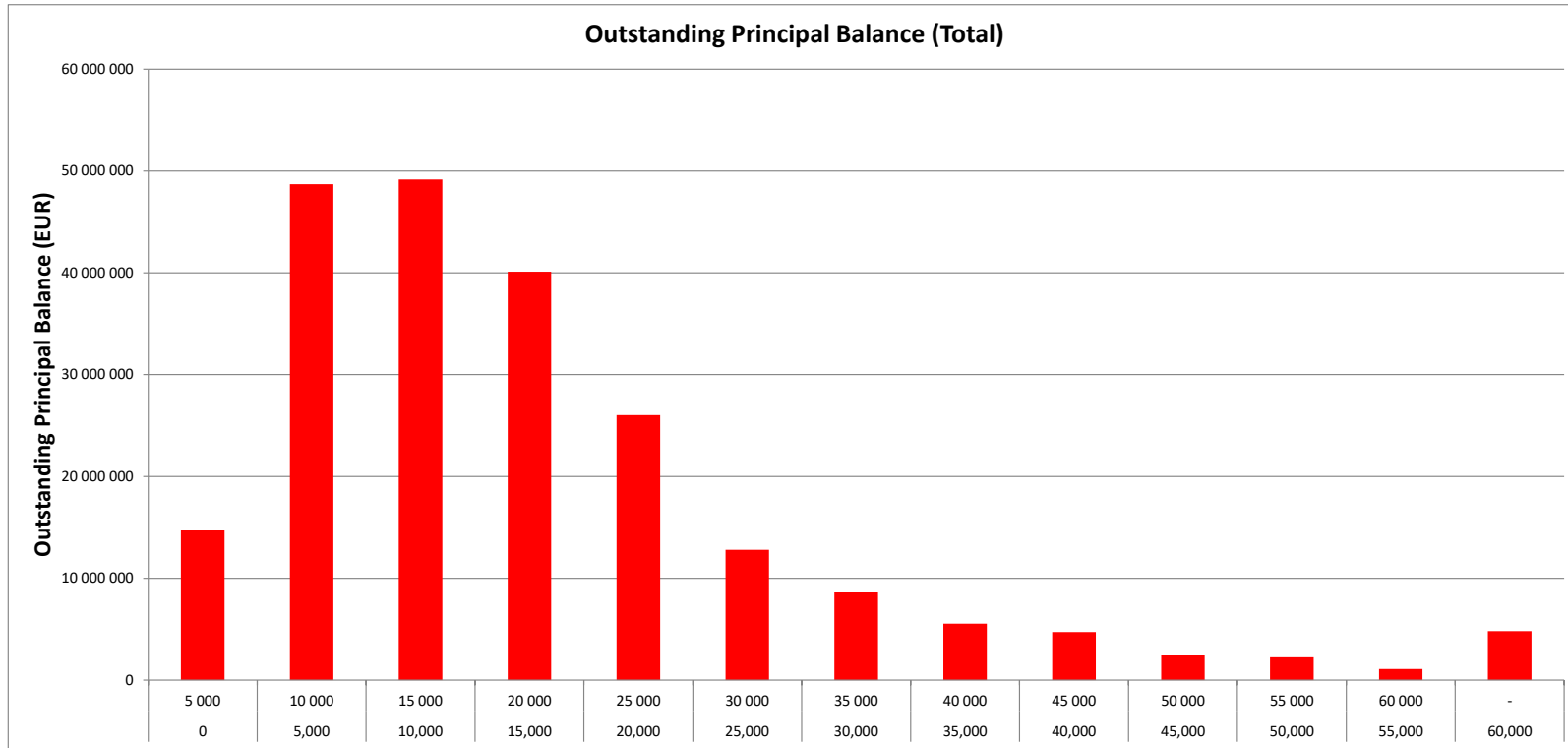
Average amount - all: 10 878

| | TOTAL | | | | | | |
|---------------------|--------|--------|-------|---------------------|---------|-----------------------|--------------|
| | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| Outstanding balance | 0 | 5 000 | 5 024 | 14 771 597 | 6,68 % | 20,6 | 37,0 |
| | 5 000 | 10 000 | 6 625 | 48 715 655 | 22,03 % | 27,8 | 37,1 |
| | 10 000 | 15 000 | 4 007 | 49 177 216 | 22,24 % | 30,0 | 36,4 |
| | 15 000 | 20 000 | 2 321 | 40 112 972 | 18,14 % | 30,2 | 36,0 |
| | 20 000 | 25 000 | 1 178 | 26 017 049 | 11,77 % | 31,4 | 35,2 |
| | 25 000 | 30 000 | 471 | 12 794 050 | 5,79 % | 31,9 | 35,0 |
| | 30 000 | 35 000 | 267 | 8 643 520 | 3,91 % | 31,7 | 34,3 |
| | 35 000 | 40 000 | 149 | 5 543 273 | 2,51 % | 32,3 | 35,2 |
| | 40 000 | 45 000 | 112 | 4 724 764 | 2,14 % | 32,0 | 35,5 |
| | 45 000 | 50 000 | 52 | 2 454 294 | 1,11 % | 31,7 | 34,8 |
| | 50 000 | 55 000 | 43 | 2 247 864 | 1,02 % | 32,9 | 34,2 |
| | 55 000 | 60 000 | 19 | 1 094 494 | 0,50 % | 31,6 | 34,8 |
| | 60 000 | - | 58 | 4 807 913 | 2,17 % | 31,1 | 33,3 |
| | Total | | | 221 104 660 | 100 % | 29,5 | 36,1 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

| | | |
|-----------------|-----------------|---------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | to 25.02.2022 |
| Interest Period | from 25.01.2022 | = 31 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.a Geographical Distribution



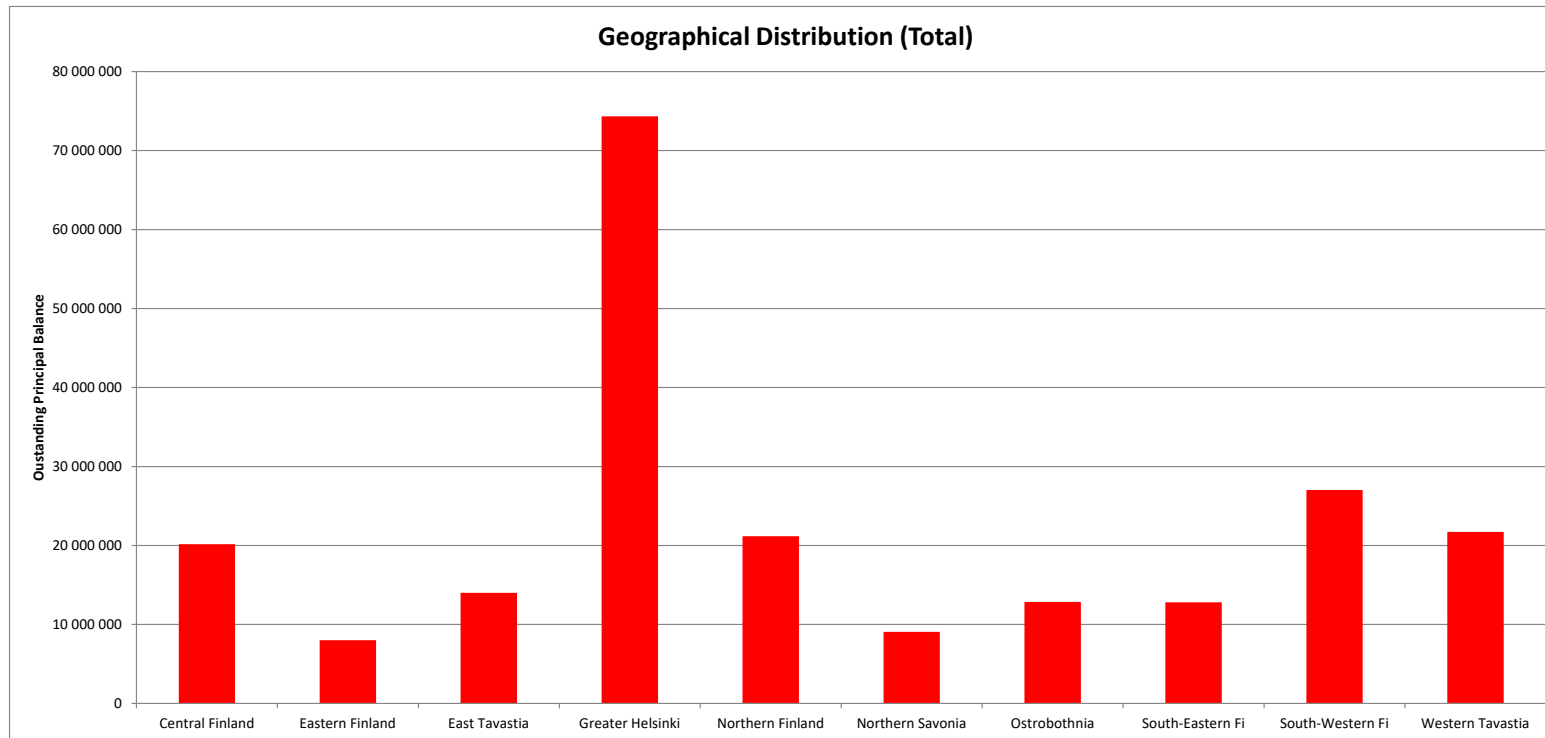
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |

| TOTAL | | | | | | |
|------------------|--------|---------------------|--------------------------|-----------------------|--------------|--|
| District | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning | |
| Central Finland | 1 999 | 20 151 186 | 9,11 % | 28,7 | 35,8 | |
| Eastern Finland | 798 | 8 003 878 | 3,62 % | 29,9 | 36,2 | |
| East Tavastia | 1 380 | 14 005 259 | 6,33 % | 29,5 | 36,6 | |
| Greater Helsinki | 6 306 | 74 325 268 | 33,62 % | 29,2 | 36,1 | |
| Northern Finland | 1 931 | 21 167 892 | 9,57 % | 29,8 | 35,7 | |
| Northern Savonia | 849 | 9 072 672 | 4,10 % | 29,0 | 35,4 | |
| Ostrobothnia | 1 380 | 12 842 385 | 5,81 % | 29,4 | 35,8 | |
| South-Eastern Fi | 1 209 | 12 797 835 | 5,79 % | 28,9 | 36,6 | |
| South-Western Fi | 2 523 | 27 019 074 | 12,22 % | 30,3 | 36,2 | |
| Western Tavastia | 1 951 | 21 719 211 | 9,82 % | 30,0 | 36,0 | |
| | | | | | | |
| | | | | | | |
| Total | 20 326 | 221 104 660 | 100 % | 29,5 | 36,1 | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

| | | |
|-----------------|------------|------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from | 25.01.2022 |
| | to | 25.02.2022 |
| | = | 31 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.a Interest Rate

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |

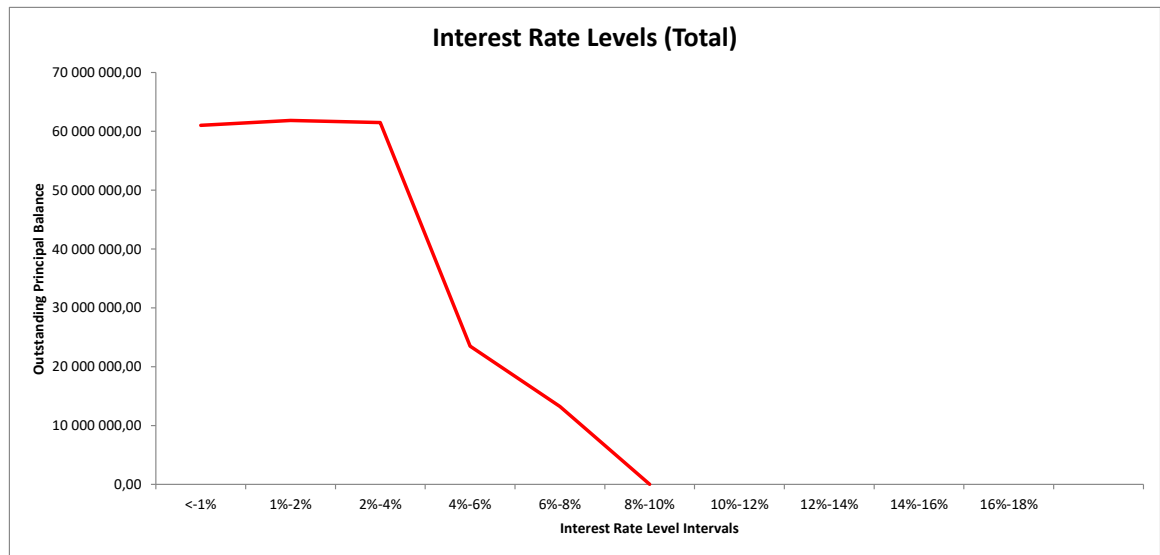


| TOTAL | | | | | | | |
|-----------------------|----------|---------|--------|---------------------|--------------------------------|-----------------------|--------------|
| Interest distribution | Min (>=) | Max (<) | No | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning |
| | 0 % | 1 % | 4 653 | 61 021 070 | 27,60 % | 28,4 | 36,0 |
| | 1 % | 2 % | 4 744 | 61 849 559 | 27,97 % | 29,4 | 36,1 |
| | 2 % | 4 % | 5 674 | 61 496 481 | 27,81 % | 30,1 | 36,0 |
| | 4 % | 6 % | 3 241 | 23 494 425 | 10,63 % | 29,9 | 35,7 |
| | 6 % | 8 % | 2 010 | 13 227 831 | 5,98 % | 30,6 | 37,2 |
| | 8 % | 10 % | 4 | 15 293 | 0,01 % | 30,3 | 32,3 |
| | 10 % | 12 % | | | | | |
| | 12 % | 14 % | | | | | |
| | 14 % | 16 % | | | | | |
| 16 % | 18 % | | | | | | |
| 18 % | 20 % | | | | | | |
| Total | | | 20 326 | 221 104 660 | 100 % | 29,5 | 36,1 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.b Interest Rate

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 01.03.2022 | | | | |
| Payment date | 25.02.2022 | | | | |
| Period No | 27 | | | | |
| Monthly Period | 01.01.2022 | | | | |
| Interest Period | from | 25.01.2022 | to | 25.02.2022 | = 31 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.a Remaining Terms



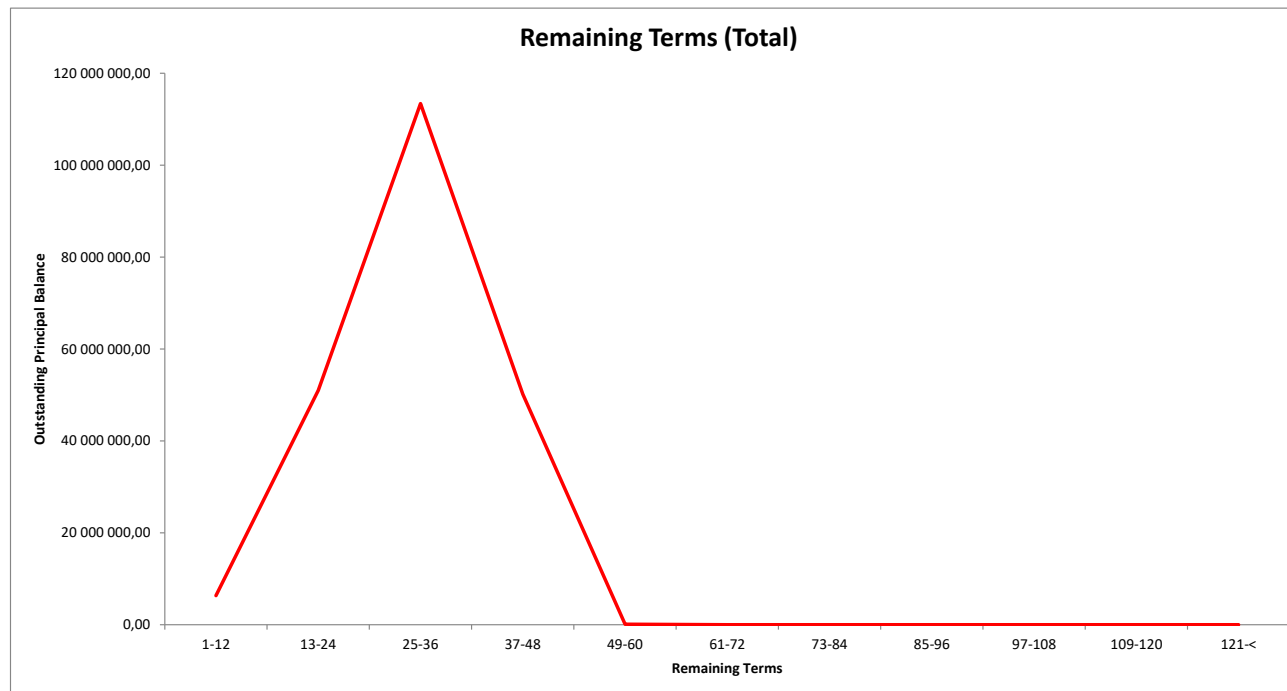
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |

| | | TOTAL | | | | | | | |
|--------------------|-----|-------|-----|--------|---------------------|-------------|-----------------------|--------------|------|
| | | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning | |
| Months to maturity | 0 | | | 0 | 20 | 63 670 | 0,03 % | 0,0 | 36,0 |
| | 1 | | | 12 | 1 928 | 6 347 575 | 2,87 % | 8,4 | 38,7 |
| | 13 | | | 24 | 5 850 | 50 995 058 | 23,06 % | 20,7 | 39,8 |
| | 25 | | | 36 | 9 296 | 113 399 484 | 51,29 % | 29,7 | 35,9 |
| | 37 | | | 48 | 3 228 | 50 178 791 | 22,69 % | 40,5 | 32,4 |
| | 49 | | | 60 | 4 | 120 080 | 0,05 % | 49,0 | 29,8 |
| | 61 | | | 72 | | | | | |
| | 73 | | | 84 | | | | | |
| | 85 | | | 96 | | | | | |
| | 97 | | | 108 | | | | | |
| | 109 | | | 120 | | | | | |
| | 121 | - | | | | | | | |
| Total | | | | 20 326 | | 221 104 660 | 100 % | 29,5 | 36,1 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.b Remaining Terms

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | to 25.02.2022 = 31 days |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.a Seasoning



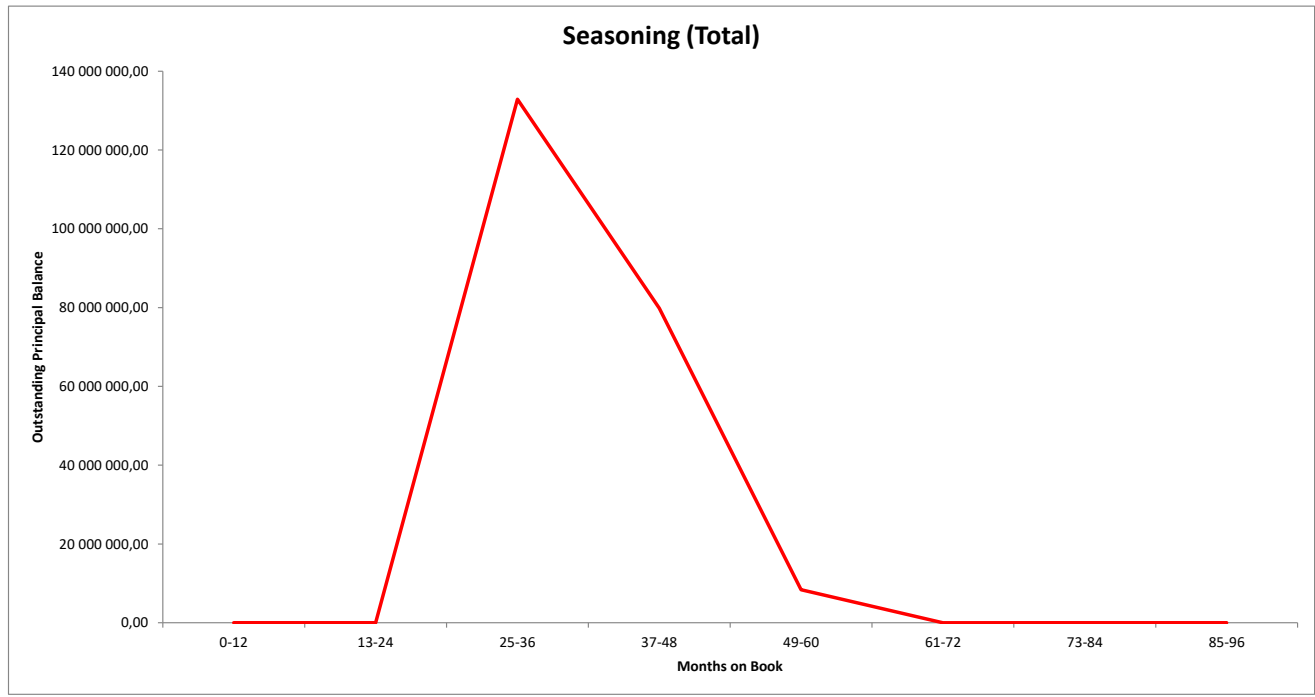
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |

| | | TOTAL | | | | | | |
|----------------|----|-------|-----|--------|---------------------|--------------------------|-----------------------|--------------|
| | | Min | Max | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| Months on book | 1 | | 12 | | | | | |
| | 13 | | 24 | | | | | |
| | 25 | | 36 | 11 669 | 132 886 943 | 60,10 % | 31,8 | 32,4 |
| | 37 | | 48 | 7 643 | 79 838 005 | 36,11 % | 26,7 | 40,4 |
| | 49 | | 60 | 1 011 | 8 377 995 | 3,79 % | 19,0 | 53,0 |
| | 61 | | 72 | 3 | 1 716 | 0,00 % | 1,0 | 61,1 |
| | 73 | | 84 | | | | | |
| | 85 | | 96 | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| Total | | | | 20 326 | 221 104 660 | 100 % | 29,5 | 36,1 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.b Seasoning

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.a Balloon loans



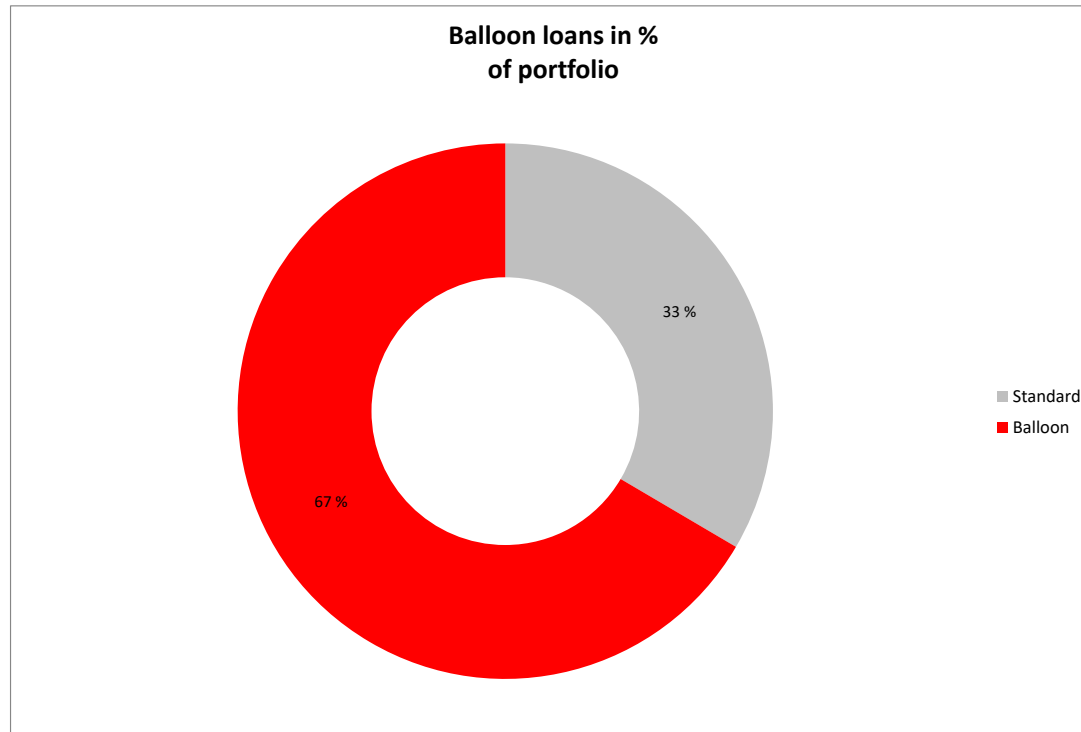
| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 01.03.2022 | | | | | |
| Payment date | 25.02.2022 | | | | | |
| Period No | 27 | | | | | |
| Monthly Period | 01.01.2022 | | | | | |
| Interest Period | from | 25.01.2022 | to | 25.02.2022 | = | 31 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 | 11 432 | | 73 987 282 | 33,5 % | 2 352 | 0,0 % | 28,0 | 36,0 |
| Balloon | 8 894 | | 147 117 378 | 66,5 % | 70 526 144 | 47,9 % | 30,2 | 36,1 |
| | | | | | | | | |
| Total | 20 326 | | 221 104 660 | 100 % | 70 528 496 | 32 % | 29,5 | 36,1 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.b Balloon loans

| | | |
|-----------------|------------|------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from | 25.01.2022 |
| | to | 25.02.2022 |
| | = | 31 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.a # loans per borrower



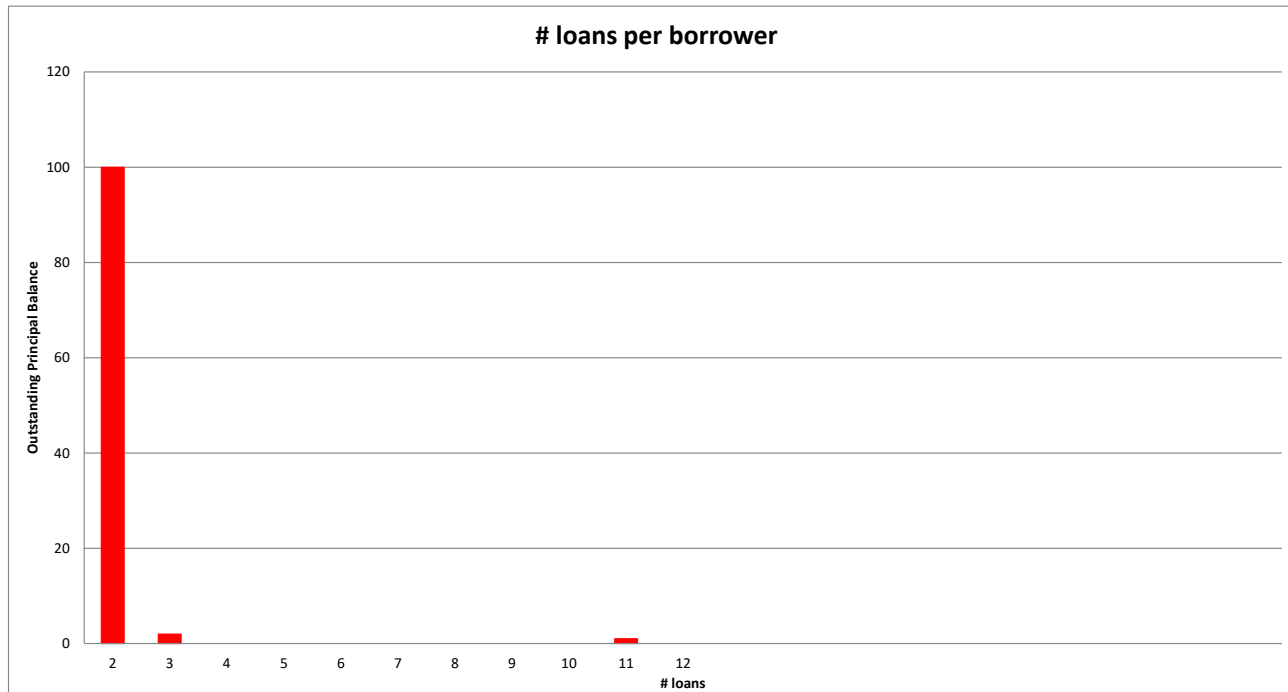
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 01.03.2022 | | | | |
| Payment date | 25.02.2022 | | | | |
| Period No | 27 | | | | |
| Monthly Period | 01.01.2022 | | | | |
| Interest Period | from | 25.01.2022 | to | 25.02.2022 | = 31 days |

| | | TOTAL | | |
|----------------------|-----------------------|-------------------------|---------------------|---|
| # loans per borrower | Total number of loans | Total number of debtors | Outstanding balance | % |
| 1 | 20 109 | 218 603 829 | 98,87 % | |
| 2 | 100 | 2 385 250 | 1,08 % | |
| 3 | 2 | 52 479 | 0,02 % | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| 11 | 1 | 63 102 | 0,03 % | |
| 12 | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
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| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| Total: | 20 212 | 221 104 660 | 100,0 % | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.b # loans per borrower

| | | |
|-----------------|------------|------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from | 25.01.2022 |
| | to | 25.02.2022 |
| | = | 31 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.a Amortization Profile



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |

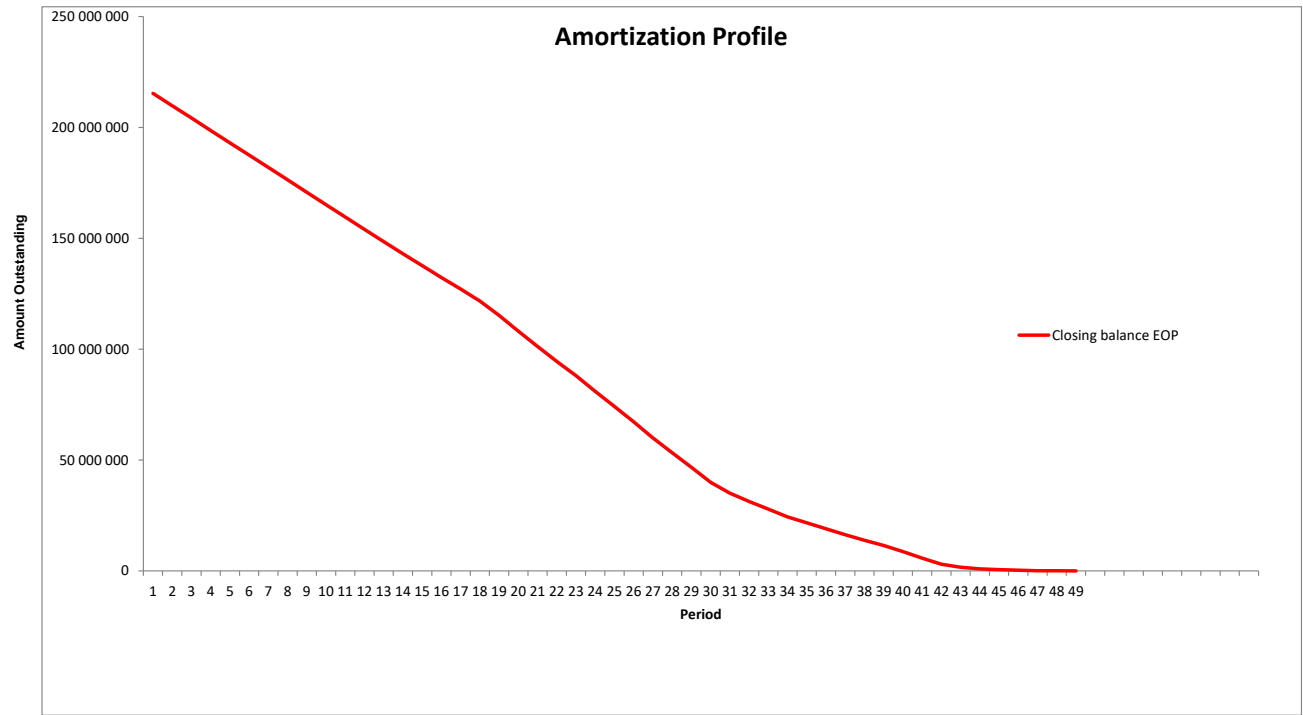
| TOTAL | | | | | | |
|--------|-----------------|-----------------|--------------|----------|--------|------------|
| Period | Opening Balance | Closing Balance | Amortization | Interest | Yield | Percentage |
| 1 | 221 104 660 | 215 361 590 | 5 743 070 | 469 961 | 2,58 % | 97,40 % |
| 2 | 215 361 590 | 209 771 158 | 5 590 432 | 457 018 | 2,58 % | 94,87 % |
| 3 | 209 771 158 | 204 199 137 | 5 572 021 | 444 273 | 2,57 % | 92,35 % |
| 4 | 204 199 137 | 198 599 750 | 5 599 386 | 431 648 | 2,57 % | 89,82 % |
| 5 | 198 599 750 | 193 035 139 | 5 564 612 | 418 968 | 2,56 % | 87,30 % |
| 6 | 193 035 139 | 187 476 643 | 5 558 495 | 406 349 | 2,56 % | 84,79 % |
| 7 | 187 476 643 | 181 943 592 | 5 533 051 | 393 724 | 2,55 % | 82,29 % |
| 8 | 181 943 592 | 176 328 463 | 5 615 129 | 381 176 | 2,54 % | 79,75 % |
| 9 | 176 328 463 | 170 720 048 | 5 608 415 | 368 532 | 2,54 % | 77,21 % |
| 10 | 170 720 048 | 165 092 126 | 5 627 923 | 355 831 | 2,53 % | 74,67 % |
| 11 | 165 092 126 | 159 559 512 | 5 532 613 | 343 153 | 2,52 % | 72,16 % |
| 12 | 159 559 512 | 153 971 635 | 5 587 877 | 330 756 | 2,52 % | 69,64 % |
| 13 | 153 971 635 | 148 438 199 | 5 533 436 | 318 262 | 2,51 % | 67,13 % |
| 14 | 148 438 199 | 142 975 269 | 5 462 930 | 305 877 | 2,50 % | 64,66 % |
| 15 | 142 975 269 | 137 616 873 | 5 358 396 | 293 651 | 2,49 % | 62,24 % |
| 16 | 137 616 873 | 132 329 388 | 5 287 485 | 281 664 | 2,48 % | 59,85 % |
| 17 | 132 329 388 | 127 095 124 | 5 234 264 | 269 754 | 2,47 % | 57,48 % |
| 18 | 127 095 124 | 121 623 184 | 5 471 940 | 257 929 | 2,46 % | 55,01 % |
| 19 | 121 623 184 | 115 231 221 | 6 391 963 | 245 771 | 2,45 % | 52,12 % |
| 20 | 115 231 221 | 108 056 395 | 7 174 826 | 232 577 | 2,45 % | 48,87 % |
| | | | | | | |
| | | | | | | |

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.b Amortization Profile

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 01.03.2022 | | | | |
| Payment date | 25.02.2022 | | | | |
| Period No | 27 | | | | |
| Monthly Period | 01.01.2022 | | | | |
| Interest Period | from | 25.01.2022 | to | 25.02.2022 | = 31 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.a Payment Holidays



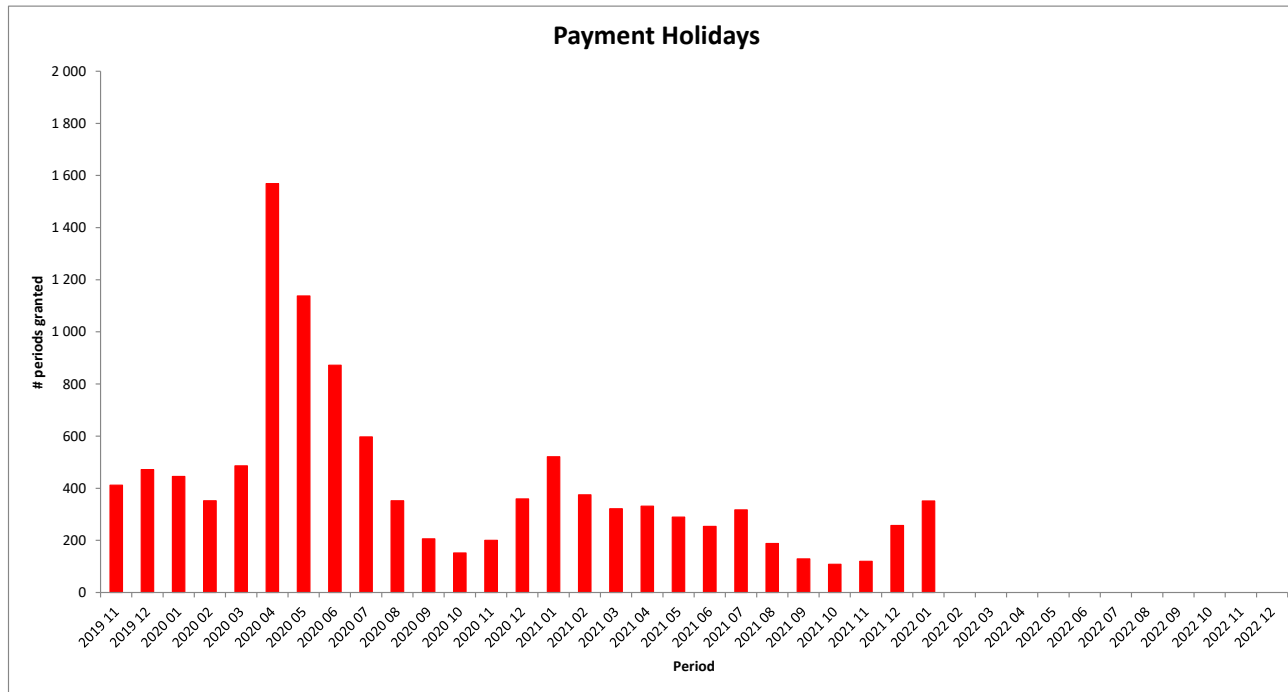
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |

| | TOTAL | | | | |
|---------|--------|--------|---------------------------|-----------------|-----------------|
| | Period | No | Number of periods granted | Sum of Payments | Closing Balance |
| 2019 11 | 412 | 589 | 164 541 | 8 155 737 | |
| 2019 12 | 472 | 554 | 146 542 | 8 658 237 | |
| 2020 01 | 445 | 594 | 165 862 | 8 611 128 | |
| 2020 02 | 352 | 480 | 133 293 | 6 812 362 | |
| 2020 03 | 486 | 722 | 251 794 | 9 630 613 | |
| 2020 04 | 1 569 | 2 579 | 928 927 | 32 299 983 | |
| 2020 05 | 1 138 | 1 765 | 519 271 | 20 224 928 | |
| 2020 06 | 872 | 1 182 | 356 618 | 15 936 221 | |
| 2020 07 | 597 | 754 | 204 508 | 9 650 465 | |
| 2020 08 | 352 | 438 | 117 981 | 6 138 995 | |
| 2020 09 | 206 | 274 | 83 179 | 3 479 635 | |
| 2020 10 | 152 | 212 | 57 659 | 2 613 313 | |
| 2020 11 | 200 | 283 | 76 078 | 3 468 056 | |
| 2020 12 | 359 | 446 | 111 605 | 5 454 509 | |
| 2021 01 | 521 | 738 | 216 815 | 8 579 003 | |
| 2021 02 | 375 | 528 | 153 931 | 6 158 678 | |
| 2021 03 | 321 | 454 | 138 348 | 5 835 952 | |
| 2021 04 | 331 | 466 | 139 429 | 5 385 405 | |
| 2021 05 | 289 | 400 | 125 334 | 4 848 406 | |
| 2021 06 | 254 | 340 | 96 193 | 3 978 530 | |
| 2021 07 | 317 | 428 | 132 567 | 4 444 072 | |
| 2021 08 | 188 | 233 | 67 801 | 2 894 187 | |
| 2021 09 | 129 | 158 | 43 218 | 2 049 279 | |
| 2021 10 | 108 | 135 | 36 178 | 1 409 862 | |
| 2021 11 | 120 | 171 | 43 965 | 1 590 468 | |
| 2021 12 | 257 | 304 | 78 742 | 3 102 075 | |
| 2022 01 | 351 | 489 | 140 790 | 5 109 606 | |
| 2022 02 | | | | | |
| 2022 03 | | | | | |
| 2022 04 | | | | | |
| 2022 05 | | | | | |
| 2022 06 | | | | | |
| 2022 07 | | | | | |
| 2022 08 | | | | | |
| 2022 09 | | | | | |
| 2022 10 | | | | | |
| 2022 11 | | | | | |
| 2022 12 | | | | | |
| Total: | 10 822 | 15 227 | 4 590 379 | 191 410 099 | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.b Payment Holidays

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 01.03.2022 | | | | |
| Payment date | 25.02.2022 | | | | |
| Period No | 27 | | | | |
| Monthly Period | 01.01.2022 | | | | |
| Interest Period | from | 25.01.2022 | to | 25.02.2022 | = 31 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



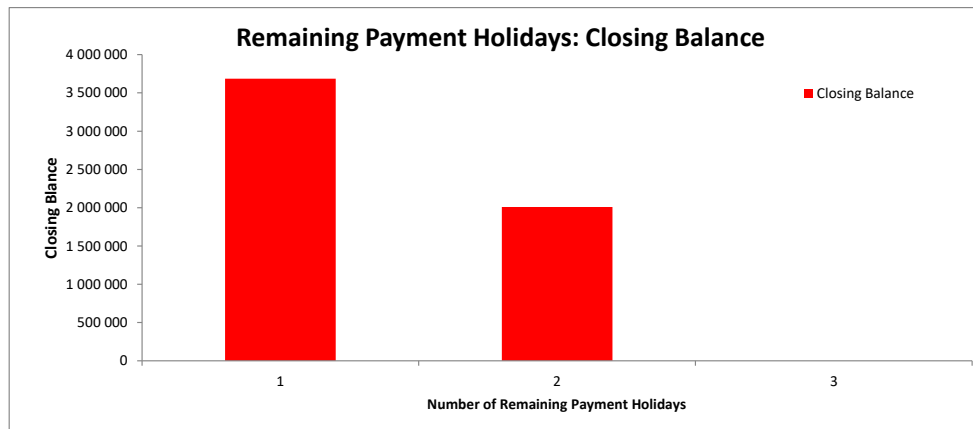
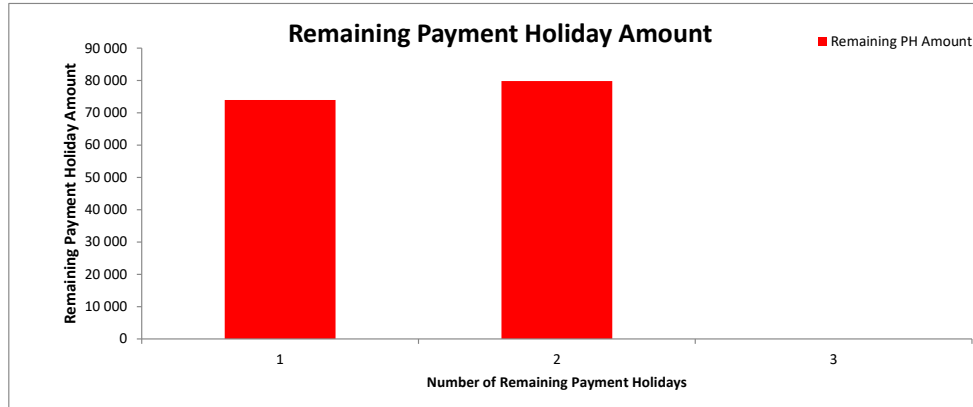
| | |
|-----------------|---|
| Reporting Date | 01.03.2022 |
| Payment date | 25.02.2022 |
| Period No | 27 |
| Monthly Period | 01.01.2022 |
| Interest Period | from 25.01.2022 to 25.02.2022 = 31 days |

| Remaining PH's | TOTAL | | | |
|----------------|----------------------------------|-----------|-------------------------------|---------------------|
| | Remaining Payment Holiday Months | Contracts | Remaining Payment Holiday Amt | Closing Balance Amt |
| | 1 | 258 | 73 919 | 3 684 161 |
| | 2 | 138 | 79 829 | 2 009 127 |
| | 3 | | | |
| | Total | 396 | 153 747 | 5 693 287 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

| | | | | | |
|-----------------|------------|------------|------------|------------|-----------|
| Reporting Date | 01.03.2022 | | | | |
| Payment date | 25.02.2022 | | | | |
| Period No | 27 | | | | |
| Monthly Period | 01.01.2022 | to | 25.02.2022 | = | 31 days |
| Interest Period | from | 25.01.2022 | to | 25.02.2022 | = 31 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.a Downpayment



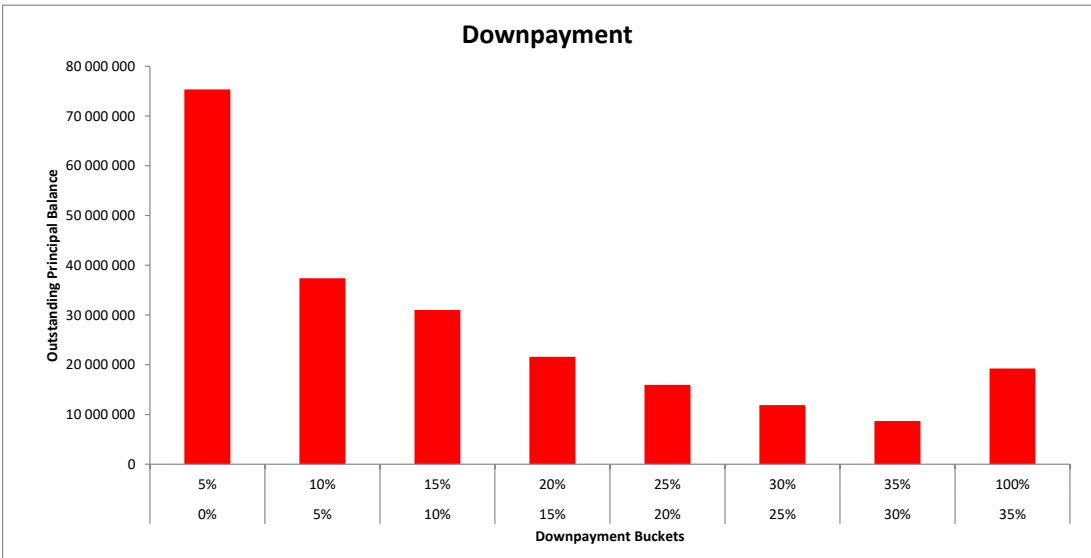
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |

| TOTAL | | | | | | | |
|---------------|----------|---------|--------|---------------------|---------|-----------------------|--------------|
| Downpayment % | Min (>=) | Max (<) | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | 0 % | 5 % | 5 975 | 75 347 370 | 34,08 % | 31,2 | 36,0 |
| | 5 % | 10 % | 3 005 | 37 386 058 | 16,91 % | 30,4 | 36,6 |
| | 10 % | 15 % | 2 813 | 31 010 846 | 14,03 % | 29,1 | 36,2 |
| | 15 % | 20 % | 2 004 | 21 583 392 | 9,76 % | 28,4 | 36,2 |
| | 20 % | 25 % | 1 547 | 15 968 133 | 7,22 % | 27,7 | 36,1 |
| | 25 % | 30 % | 1 235 | 11 899 013 | 5,38 % | 27,8 | 36,0 |
| | 30 % | 35 % | 940 | 8 674 060 | 3,92 % | 27,4 | 35,4 |
| | 35 % | 100 % | 2 807 | 19 235 787 | 8,70 % | 25,8 | 35,1 |
| | | | | | | | |
| Total | | | 20 326 | 221 104 660 | 100 % | 29,5 | 36,1 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.b Downpayment

| | | |
|-----------------|------------|------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from | 25.01.2022 |
| | to | 25.02.2022 |
| | = | 31 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.a Vehicle Condition

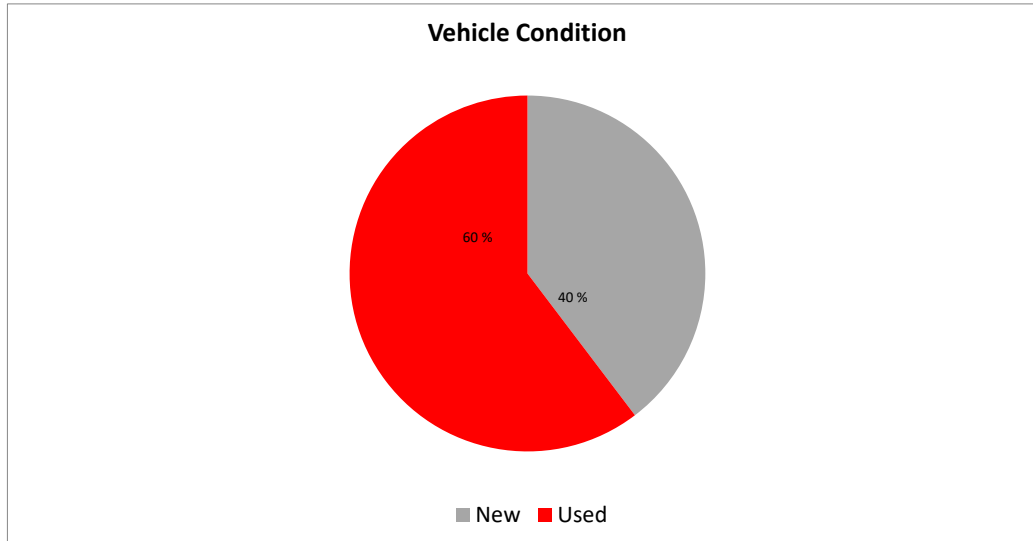


| | |
|-----------------|---|
| Reporting Date | 01.03.2022 |
| Payment date | 25.02.2022 |
| Period No | 27 |
| Monthly Period | 01.01.2022 |
| Interest Period | from 25.01.2022 to 25.02.2022 = 31 days |

| Vehicle condition | TOTAL | | | | | |
|-------------------|-------------------|--------|---------------------|---------|-----------------------|--------------|
| | Vehicle condition | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | New | 5 837 | 87 712 170 | 39,67 % | 28,5 | 36,0 |
| | Used | 14 489 | 133 392 490 | 60,33 % | 30,1 | 36,1 |
| | Total | 20 326 | 221 104 660 | 100 % | 29,5 | 36,1 |

20.b Vehicle Condition

| | | | | | |
|-----------------|-----------------|---------------|---|---------|--|
| Reporting Date | 01.03.2022 | | | | |
| Payment date | 25.02.2022 | | | | |
| Period No | 27 | | | | |
| Monthly Period | 01.01.2022 | | | | |
| Interest Period | from 25.01.2022 | to 25.02.2022 | = | 31 days | |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.a Borrower Type



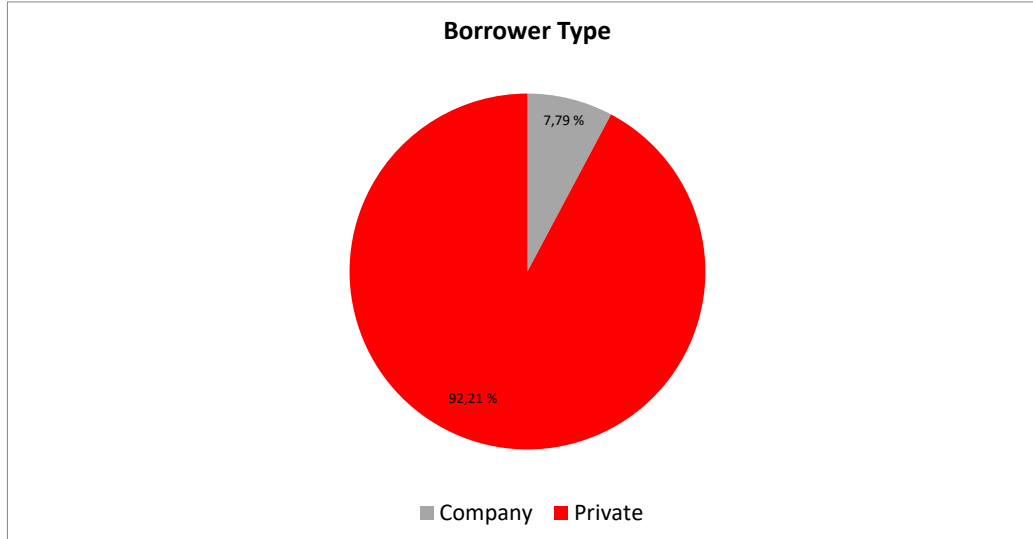
| | |
|-----------------|---|
| Reporting Date | 01.03.2022 |
| Payment date | 25.02.2022 |
| Period No | 27 |
| Monthly Period | 01.01.2022 |
| Interest Period | from 25.01.2022 to 25.02.2022 = 31 days |

| Borrower Type | TOTAL | | | | | |
|---------------|---------------|--------|---------------------|---------|-----------------------|--------------|
| | Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Company | 1 335 | 17 221 649 | 7,79 % | 24,1 | 36,0 |
| | Private | 18 991 | 203 883 011 | 92,21 % | 29,9 | 36,1 |
| | Total | 20 326 | 221 104 660 | 100 % | 29,5 | 36,1 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.b Borrower Type

| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 01.03.2022 | | | | |
| Payment date | 25.02.2022 | | | | |
| Period No | 27 | | | | |
| Monthly Period | 01.01.2022 | | | | |
| Interest Period | from 25.01.2022 | to | 25.02.2022 | = | 31 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.a Vehicle type

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |

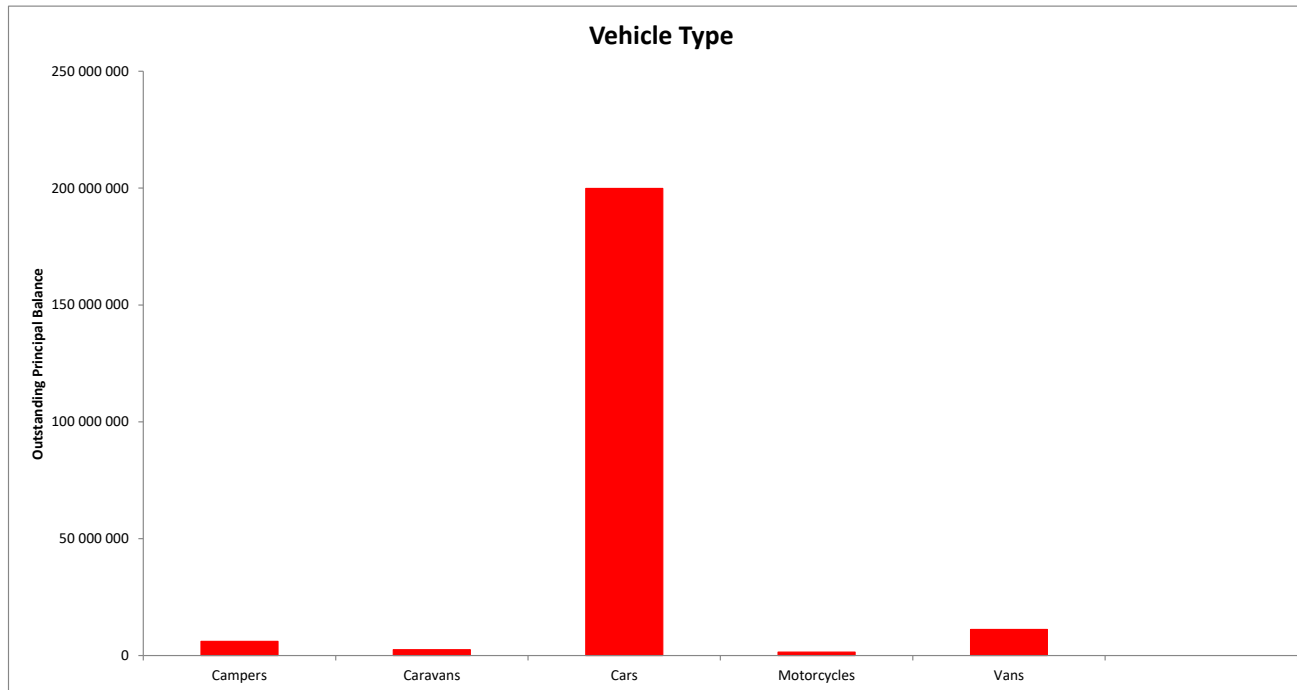


| Vehicle type | TOTAL | | | | | |
|--------------|-------|--------|---------------------|--------------------------|-----------------------|--------------|
| | Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| Campers | | 240 | 6 070 208 | 2,75 % | 31,3 | 34,5 |
| Caravans | | 204 | 2 512 654 | 1,14 % | 32,8 | 33,1 |
| Cars | | 18 500 | 199 851 958 | 90,39 % | 29,6 | 36,2 |
| Motorcycles | | 253 | 1 492 026 | 0,67 % | 26,6 | 33,1 |
| Vans | | 1 129 | 11 177 813 | 5,06 % | 26,2 | 36,1 |
| | | | | | | |
| | | | | | | |
| | | 20 326 | 221 104 660 | 100 % | 29,5 | 36,1 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.b Vehicle type

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | to 25.02.2022 = 31 days |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

| | |
|-----------------|---|
| Reporting Date | 01.03.2022 |
| Payment date | 25.02.2022 |
| Period No | 27 |
| Monthly Period | 01.01.2022 |
| Interest Period | from 25.01.2022 to 25.02.2022 = 31 days |

23.a Restructured Loans

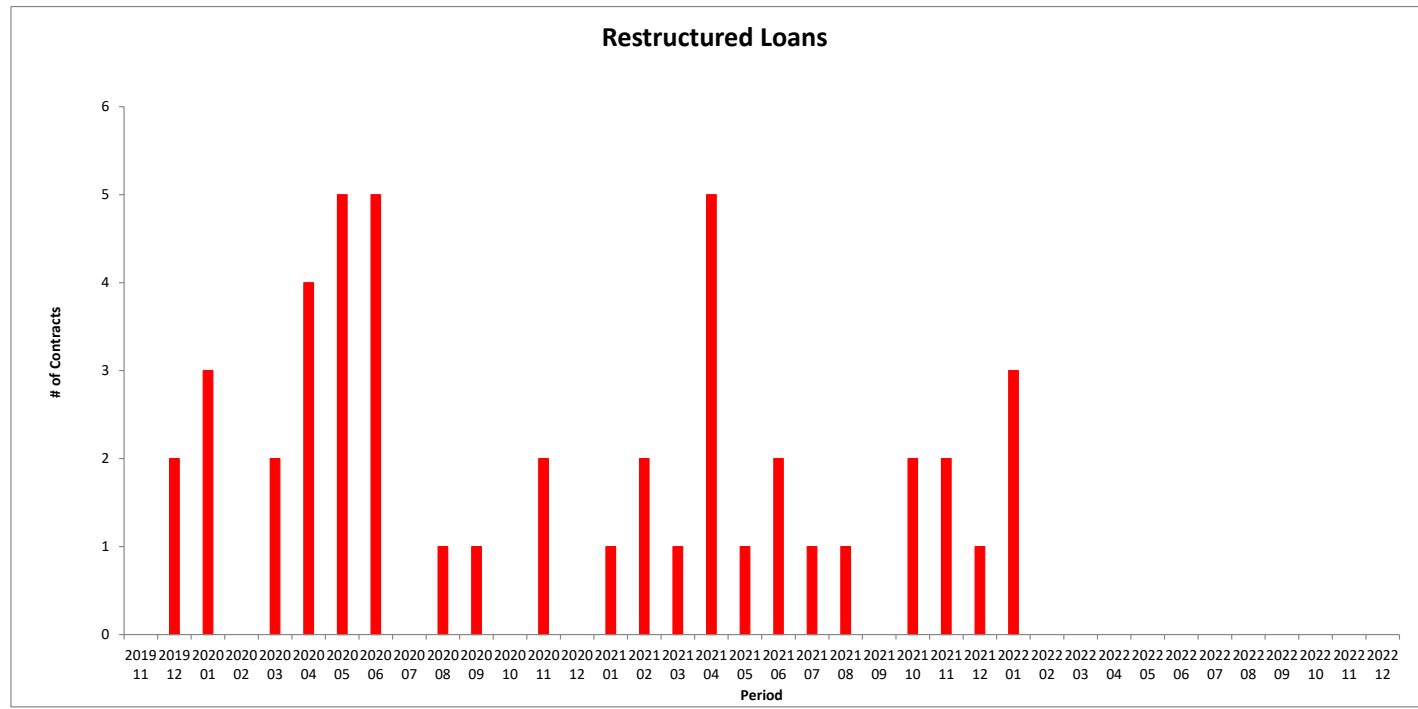


| TOTAL | | |
|---------|----|---------------------|
| Period | No | Outstanding balance |
| 2019 11 | 0 | 0 |
| 2019 12 | 2 | 32 126 |
| 2020 01 | 3 | 94 262 |
| 2020 02 | 0 | 0 |
| 2020 03 | 2 | 68 780 |
| 2020 04 | 4 | 59 884 |
| 2020 05 | 5 | 110 867 |
| 2020 06 | 5 | 48 685 |
| 2020 07 | 0 | 0 |
| 2020 08 | 1 | 14 297 |
| 2020 09 | 1 | 16 587 |
| 2020 10 | 0 | 0 |
| 2020 11 | 2 | 17 292 |
| 2020 12 | 0 | 0 |
| 2021 01 | 1 | 7 675 |
| 2021 02 | 2 | 10 684 |
| 2021 03 | 1 | 17 422 |
| 2021 04 | 5 | 142 246 |
| 2021 05 | 1 | 29 868 |
| 2021 06 | 2 | 17 720 |
| 2021 07 | 1 | 23 010 |
| 2021 08 | 1 | 4 694 |
| 2021 09 | 0 | 0 |
| 2021 10 | 2 | 31 585 |
| 2021 11 | 2 | 25 279 |
| 2021 12 | 1 | 52 648 |
| 2022 01 | 3 | 33 102 |
| 2022 02 | | |
| 2022 03 | | |
| 2022 04 | | |
| 2022 05 | | |
| 2022 06 | | |
| 2022 07 | | |
| 2022 08 | | |
| 2022 09 | | |
| 2022 10 | | |
| 2022 11 | | |
| 2022 12 | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | 47 | 858 713 |

SCF RAHOITUSPALVELUT VIII DAC
 Monthly Investor Report

23.b Restructured Loans

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 01.03.2022 | | | | |
| Payment date | 25.02.2022 | | | | |
| Period No | 27 | | | | |
| Monthly Period | 01.01.2022 | | | | |
| Interest Period | from | 25.01.2022 | to | 25.02.2022 | = 31 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.a Dynamic Interest rate



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 01.03.2022 | | | | | |
| Payment date | 25.02.2022 | | | | | |
| Period No | 27 | | | | | |
| Monthly Period | from | 01.01.2022 | to | 25.02.2022 | = | 31 days |
| Interest Period | | | | | | |

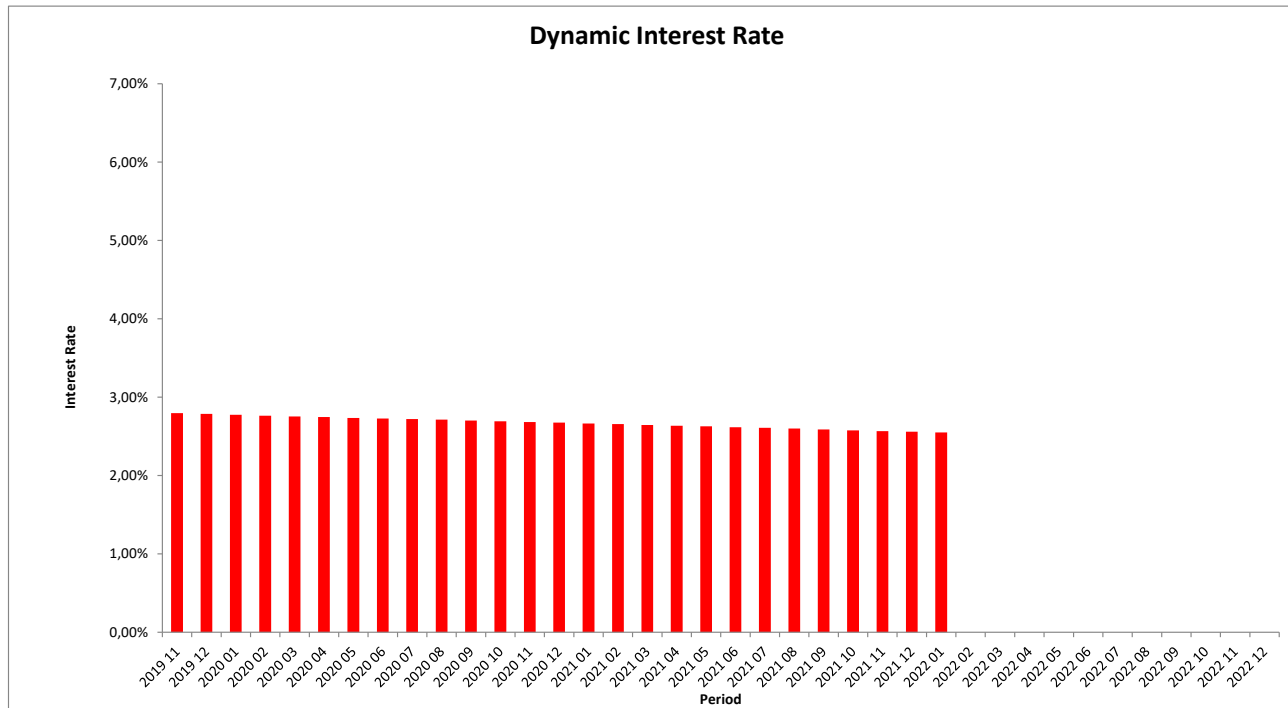
| TOTAL | | |
|---------|-----------------|------------------|
| Period | Closing balance | WA Interest rate |
| 2019 11 | 729 991 378 | 2,80 % |
| 2019 12 | 706 304 891 | 2,79 % |
| 2020 01 | 679 530 975 | 2,78 % |
| 2020 02 | 654 742 126 | 2,76 % |
| 2020 03 | 629 246 572 | 2,75 % |
| 2020 04 | 608 819 805 | 2,75 % |
| 2020 05 | 588 867 275 | 2,74 % |
| 2020 06 | 566 526 156 | 2,73 % |
| 2020 07 | 541 637 974 | 2,72 % |
| 2020 08 | 520 286 515 | 2,71 % |
| 2020 09 | 496 688 589 | 2,70 % |
| 2020 10 | 475 768 847 | 2,69 % |
| 2020 11 | 456 190 375 | 2,68 % |
| 2020 12 | 437 035 247 | 2,68 % |
| 2021 01 | 418 584 555 | 2,66 % |
| 2021 02 | 399 295 163 | 2,66 % |
| 2021 03 | 377 858 719 | 2,64 % |
| 2021 04 | 359 138 214 | 2,64 % |
| 2021 05 | 340 755 398 | 2,63 % |
| 2021 06 | 324 272 678 | 2,62 % |
| 2021 07 | 308 511 951 | 2,61 % |
| 2021 08 | 292 304 221 | 2,60 % |
| 2021 09 | 276 234 658 | 2,59 % |
| 2021 10 | 261 446 500 | 2,58 % |
| 2021 11 | 246 647 082 | 2,57 % |
| 2021 12 | 233 954 193 | 2,56 % |
| 2022 01 | 221 104 660 | 2,55 % |
| 2022 02 | | |
| 2022 03 | | |
| 2022 04 | | |
| 2022 05 | | |
| 2022 06 | | |
| 2022 07 | | |
| 2022 08 | | |
| 2022 09 | | |
| 2022 10 | | |
| 2022 11 | | |
| 2022 12 | | |

Interest rate evolution

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 01.03.2022 | | | | |
| Payment date | 25.02.2022 | | | | |
| Period No | 27 | | | | |
| Monthly Period | 01.01.2022 | | | | |
| Interest Period | from | 25.01.2022 | to | 25.02.2022 | = 31 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 01.03.2022 | | | | | |
| Payment date | 25.02.2022 | | | | | |
| Period No | 27 | | | | | |
| Monthly Period | from | 01.01.2022 | to | 25.02.2022 | = | 31 days |
| Interest Period | | 25.01.2022 | | | | |

| | | TOTAL | | | |
|---------|---------------------|-----------------|------------|--|--|
| Period | Sum of Pre-Payments | Closing Balance | CPR Annual | | |
| 2019 11 | 39 469 959 | 729 991 378 | 28,36 % | | |
| 2019 12 | 11 820 904 | 706 304 891 | 18,33 % | | |
| 2020 01 | 15 030 935 | 679 530 975 | 23,54 % | | |
| 2020 02 | 13 954 467 | 654 742 126 | 22,78 % | | |
| 2020 03 | 13 619 464 | 629 246 572 | 23,09 % | | |
| 2020 04 | 9 950 346 | 608 819 805 | 17,94 % | | |
| 2020 05 | 10 149 842 | 588 867 275 | 18,83 % | | |
| 2020 06 | 11 815 395 | 566 526 156 | 22,35 % | | |
| 2020 07 | 14 326 835 | 541 637 974 | 27,51 % | | |
| 2020 08 | 11 774 093 | 520 286 515 | 24,02 % | | |
| 2020 09 | 13 356 067 | 496 688 589 | 27,90 % | | |
| 2020 10 | 11 513 386 | 475 768 847 | 25,47 % | | |
| 2020 11 | 10 500 427 | 456 190 375 | 24,38 % | | |
| 2020 12 | 9 768 321 | 437 035 247 | 23,76 % | | |
| 2021 01 | 10 013 150 | 418 584 555 | 25,21 % | | |
| 2021 02 | 11 210 180 | 399 295 163 | 28,95 % | | |
| 2021 03 | 12 107 064 | 377 858 719 | 32,35 % | | |
| 2021 04 | 11 018 877 | 359 138 214 | 31,20 % | | |
| 2021 05 | 10 496 066 | 340 755 398 | 31,30 % | | |
| 2021 06 | 8 922 474 | 324 272 678 | 28,45 % | | |
| 2021 07 | 8 420 583 | 308 511 951 | 28,26 % | | |
| 2021 08 | 8 895 389 | 292 304 221 | 30,99 % | | |
| 2021 09 | 9 209 542 | 276 234 658 | 33,43 % | | |
| 2021 10 | 8 466 619 | 261 446 500 | 32,63 % | | |
| 2021 11 | 8 428 386 | 246 647 082 | 34,11 % | | |
| 2021 12 | 6 527 227 | 233 954 193 | 28,79 % | | |
| 2022 01 | 7 167 340 | 221 104 660 | 32,66 % | | |
| 2022 02 | | | | | |
| 2022 03 | | | | | |
| 2022 04 | | | | | |
| 2022 05 | | | | | |
| 2022 06 | | | | | |
| 2022 07 | | | | | |
| 2022 08 | | | | | |
| 2022 09 | | | | | |
| 2022 10 | | | | | |
| 2022 11 | | | | | |
| 2022 12 | | | | | |

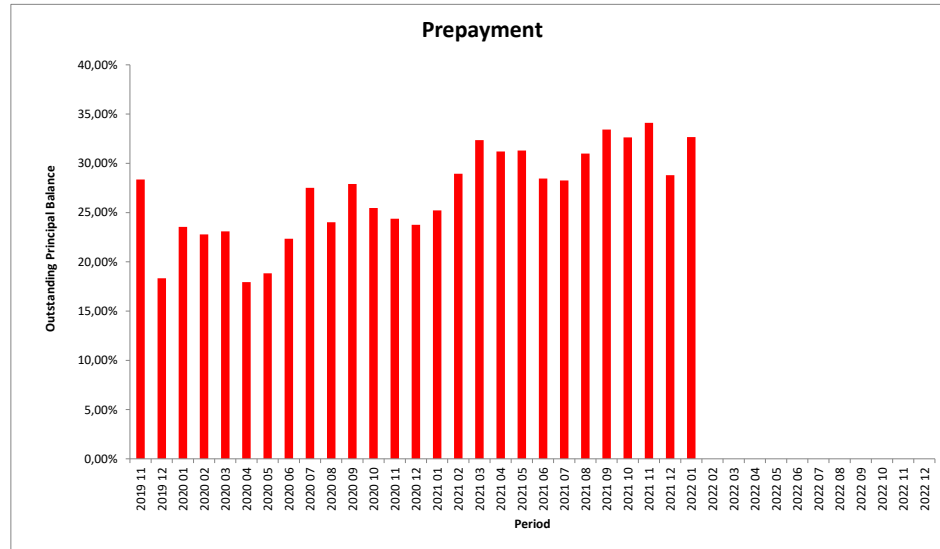
Dynamic Prepayment

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 01.03.2022 | | | | |
| Payment date | 25.02.2022 | | | | |
| Period No | 27 | | | | |
| Monthly Period | 01.01.2022 | | | | |
| Interest Period | from | 25.01.2022 | to | 25.02.2022 | = 31 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

26. Delinquency



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 01.03.2022 | | | | | |
| Payment date | 25.02.2022 | | | | | |
| Period No | 27 | | | | | |
| Monthly Period | 01.01.2022 | | | | | |
| Interest Period | from | 25.01.2022 | to | 25.02.2022 | = | 31 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 | |
|------|-------------|-------------------|------------------|-----------------|---------------|--------------|----------------|---------------|----------------|---------------|-----------------|----------------|------------------|-----------------|------------------|-----------------|--------------------|----------------------|---------|
| 2019 | 11 | 729 991 378 | 41 738 | 687 144 081 | 2 184 | 37 759 566 | 223 | 3 861 951 | 65 | 982 131 | 14 | 243 650 | - | - | - | - | 1 | 32 426 | |
| | 12 | 706 304 891 | 40 552 | 658 566 266 | 2 486 | 41 375 550 | 229 | 4 062 841 | 81 | 1 374 481 | 42 | 630 607 | 13 | 295 146 | - | - | 1 | 36 270 | |
| | 2020 | 1 | 679 530 975 | 39 905 | 637 871 391 | 1 940 | 32 671 229 | 373 | 6 283 265 | 69 | 1 119 798 | 47 | 855 645 | 25 | 457 865 | 11 | 271 783 | 4 | 7 770 |
| | | 2 | 654 742 126 | 39 132 | 617 416 363 | 1 759 | 29 305 081 | 308 | 5 114 347 | 87 | 1 458 113 | 42 | 695 855 | 26 | 481 371 | 16 | 270 996 | 17 | 343 862 |
| | | 3 | 629 246 572 | 37 742 | 586 817 011 | 2 107 | 34 208 060 | 308 | 4 982 560 | 103 | 1 655 011 | 55 | 921 082 | 22 | 317 935 | 16 | 344 913 | 31 | 460 652 |
| | | 4 | 608 819 805 | 37 206 | 570 774 057 | 1 830 | 29 378 914 | 294 | 5 164 191 | 109 | 1 952 580 | 56 | 923 567 | 25 | 406 392 | 14 | 220 103 | 25 | 405 306 |
| | | 5 | 588 867 275 | 36 119 | 548 178 840 | 2 055 | 31 727 977 | 278 | 4 453 000 | 124 | 2 329 373 | 49 | 1 102 629 | 36 | 636 998 | 27 | 438 458 | 15 | 224 589 |
| | 6 | 566 526 156 | 35 498 | 531 377 463 | 1 773 | 27 205 042 | 285 | 4 538 622 | 89 | 1 555 427 | 53 | 1 047 137 | 27 | 538 630 | 18 | 263 834 | 32 | 549 099 | |
| | 7 | 541 637 974 | 34 713 | 512 104 897 | 1 512 | 22 569 359 | 249 | 4 053 469 | 83 | 1 234 647 | 27 | 600 575 | 42 | 745 855 | 19 | 329 172 | 31 | 426 767 | |
| | 8 | 520 286 515 | 33 363 | 484 674 507 | 1 868 | 27 730 416 | 294 | 4 940 801 | 87 | 1 388 265 | 35 | 618 170 | 18 | 439 600 | 29 | 494 757 | 24 | 399 567 | |
| | 9 | 496 688 589 | 32 566 | 466 633 109 | 1 594 | 23 738 987 | 234 | 3 688 096 | 85 | 1 408 221 | 35 | 542 397 | 23 | 404 402 | 12 | 273 377 | 31 | 573 487 | |
| | 10 | 475 768 847 | 31 749 | 447 379 324 | 1 437 | 21 728 162 | 273 | 4 322 660 | 59 | 1 083 039 | 46 | 659 390 | 18 | 275 363 | 14 | 320 909 | 14 | 268 186 | |
| 11 | 456 190 375 | 30 594 | 424 743 685 | 1 663 | 24 200 584 | 304 | 4 721 752 | 86 | 1 451 980 | 31 | 630 587 | 21 | 315 586 | 8 | 126 201 | 27 | 484 222 | | |
| 12 | 437 035 247 | 29 901 | 408 284 451 | 1 520 | 21 648 849 | 252 | 3 885 377 | 102 | 1 794 955 | 45 | 791 297 | 23 | 443 429 | 12 | 187 089 | 15 | 194 288 | | |
| 2021 | 1 | 418 584 555 | 28 734 | 386 682 543 | 1 712 | 23 780 051 | 343 | 5 138 278 | 80 | 1 322 321 | 57 | 906 327 | 26 | 488 290 | 13 | 266 746 | 21 | 326 572 | |
| | 2 | 399 295 163 | 27 931 | 369 686 933 | 1 640 | 22 547 915 | 277 | 4 135 400 | 86 | 1 403 395 | 45 | 760 039 | 30 | 436 235 | 15 | 325 246 | 21 | 354 452 | |
| | 3 | 377 858 719 | 27 320 | 355 198 671 | 1 257 | 16 743 016 | 215 | 2 999 831 | 84 | 1 438 408 | 46 | 753 088 | 30 | 544 278 | 15 | 181 426 | 35 | 615 819 | |
| | 4 | 359 138 214 | 26 365 | 336 803 330 | 1 209 | 15 866 370 | 264 | 3 826 921 | 71 | 1 015 026 | 39 | 666 169 | 29 | 492 765 | 23 | 467 632 | 22 | 201 307 | |
| | 5 | 340 755 398 | 25 063 | 314 512 907 | 1 567 | 19 632 217 | 276 | 4 031 125 | 100 | 1 486 092 | 31 | 445 092 | 24 | 396 890 | 16 | 251 073 | 29 | 585 359 | |
| | 6 | 324 272 678 | 24 283 | 299 372 521 | 1 564 | 19 265 148 | 212 | 3 056 211 | 103 | 1 460 602 | 37 | 555 686 | 19 | 316 429 | 13 | 246 081 | 20 | 315 636 | |
| | 7 | 308 511 951 | 23 634 | 286 145 399 | 1 319 | 16 363 418 | 259 | 3 519 699 | 84 | 1 254 570 | 40 | 628 602 | 26 | 394 806 | 13 | 205 457 | 17 | 229 984 | |
| | 8 | 292 304 221 | 22 619 | 269 130 692 | 1 404 | 16 878 157 | 268 | 3 872 928 | 93 | 1 428 770 | 37 | 527 540 | 20 | 306 427 | 13 | 159 708 | 21 | 314 545 | |
| | 9 | 276 234 658 | 21 931 | 257 098 460 | 1 168 | 14 039 403 | 226 | 2 866 735 | 85 | 1 320 364 | 32 | 559 583 | 19 | 231 379 | 7 | 118 733 | 25 | 319 171 | |
| | 10 | 261 446 500 | 20 870 | 240 242 162 | 1 325 | 15 791 732 | 253 | 3 282 490 | 78 | 1 024 240 | 43 | 631 496 | 20 | 378 603 | 10 | 95 776 | 12 | 157 767 | |
| | 11 | 246 647 082 | 20 184 | 227 213 078 | 1 164 | 14 036 458 | 252 | 3 248 263 | 91 | 1 203 155 | 28 | 354 946 | 21 | 378 935 | 7 | 212 247 | 19 | 180 467 | |
| | 12 | 233 954 193 | 19 627 | 216 764 391 | 1 042 | 12 051 545 | 256 | 3 186 354 | 94 | 1 147 568 | 34 | 414 109 | 19 | 222 994 | 9 | 167 232 | 11 | 183 590 | |
| 2022 | 1 | 221 104 660 | 18 736 | 201 962 868 | 1 171 | 13 698 809 | 286 | 3 812 433 | 74 | 902 277 | 33 | 370 821 | 17 | 245 479 | 9 | 111 971 | 15 | 160 922 | |
| | 2 | | | | | | | | | | | | | | | | | | |
| | 3 | | | | | | | | | | | | | | | | | | |
| | 4 | | | | | | | | | | | | | | | | | | |
| | 5 | | | | | | | | | | | | | | | | | | |
| | 6 | | | | | | | | | | | | | | | | | | |
| | 7 | | | | | | | | | | | | | | | | | | |
| | 8 | | | | | | | | | | | | | | | | | | |
| | 9 | | | | | | | | | | | | | | | | | | |
| | 10 | | | | | | | | | | | | | | | | | | |
| | 11 | | | | | | | | | | | | | | | | | | |
| | 12 | | | | | | | | | | | | | | | | | | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



| | | |
|-----------------|------------|------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | from | 01.01.2022 |
| Interest Period | from | 25.01.2022 |
| | to | 25.02.2022 |
| | = | 31 days |

| Default Quarter | Default Amount | Recovery Quarter No Of Loans | 2019 Q4 | | | 2020 Q1 | | | 2020 Q2 | | | 2020 Q3 | | | 2020 Q4 | | |
|-----------------|----------------|---------------------------------|------------|-----------------|--------|------------|-----------------|---------|------------|-----------------|-----------|------------|-----------------|-----------|------------|-----------------|---------|
| | | | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss |
| 2019 4 | 68 697 | 2 | 33 036 | 33 036 | 35 661 | 27 080 | 60 116 | 8 581 | - | 60 116 | 8 581 | - | 60 116 | 8 581 | - | 60 116 | 8 581 |
| 2020 1 | 812 284 | 52 | | | | 48 352 | 48 352 | 763 931 | 284 990 | 333 342 | 478 942 | 163 443 | 496 785 | 315 499 | 11 044 | 507 829 | 304 455 |
| 2020 2 | 1 178 994 | 72 | | | | | | | 74 640 | 74 640 | 1 104 354 | 457 374 | 532 014 | 646 979 | 140 180 | 672 195 | 506 799 |
| 2020 3 | 1 399 821 | 86 | | | | | | | | | | 298 922 | 298 922 | 1 100 898 | 423 377 | 722 299 | 677 521 |
| 2020 4 | 946 697 | 56 | | | | | | | | | | | | | 53 832 | 53 832 | 892 865 |
| 2021 1 | 1 296 843 | 77 | | | | | | | | | | | | | | | |
| 2021 2 | 1 102 302 | 71 | | | | | | | | | | | | | | | |
| 2021 3 | 863 699 | 63 | | | | | | | | | | | | | | | |
| 2021 4 | 521 824 | 42 | | | | | | | | | | | | | | | |
| 2022 1 | 160 922 | 15 | | | | | | | | | | | | | | | |

| Default Quarter | Default Amount | Recovery Quarter No Of Loans | 2021 Q1 | | | 2021 Q2 | | | 2021 Q3 | | | 2021 Q4 | | | 2022 Q1 | | |
|-----------------|----------------|---------------------------------|------------|-----------------|-----------|------------|-----------------|-----------|------------|-----------------|---------|------------|-----------------|---------|------------|-----------------|---------|
| | | | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss |
| 2019 4 | 68 697 | 2 | - | 60 116 | 8 581 | - | 60 116 | 8 581 | - | 60 116 | 8 581 | 4 846 | 64 962 | 3 735 | | 64 962 | 3 735 |
| 2020 1 | 812 284 | 52 | 24 232 | 532 060 | 280 223 | 11 966 | 544 026 | 268 257 | 29 889 | 573 915 | 238 369 | 106 834 | 680 749 | 131 535 | 833 | 681 581 | 130 702 |
| 2020 2 | 1 178 994 | 72 | 10 792 | 682 987 | 496 007 | 9 982 | 692 968 | 486 025 | 50 943 | 743 912 | 435 082 | 174 614 | 918 525 | 260 469 | 273 | 918 798 | 260 196 |
| 2020 3 | 1 399 821 | 86 | 113 474 | 835 773 | 564 047 | 121 487 | 957 260 | 442 561 | 63 564 | 1 020 824 | 378 996 | 197 216 | 1 218 040 | 181 781 | 174 | 1 218 214 | 181 607 |
| 2020 4 | 946 697 | 56 | 213 175 | 267 008 | 679 689 | 147 450 | 414 457 | 532 240 | 150 331 | 564 789 | 381 908 | 113 982 | 678 771 | 267 926 | 1 649 | 680 420 | 266 277 |
| 2021 1 | 1 296 843 | 77 | 40 498 | 40 498 | 1 256 344 | 223 948 | 264 446 | 1 032 397 | 199 533 | 463 979 | 832 864 | 314 935 | 778 913 | 517 929 | 16 971 | 795 884 | 500 958 |
| 2021 2 | 1 102 302 | 71 | | | | 39 286 | 39 286 | 1 063 016 | 236 692 | 275 978 | 826 323 | 429 664 | 705 642 | 396 659 | 18 557 | 724 199 | 378 103 |
| 2021 3 | 863 699 | 63 | | | | | | | 10 167 | 10 167 | 853 533 | 264 083 | 274 250 | 589 449 | 70 089 | 344 339 | 519 361 |
| 2021 4 | 521 824 | 42 | | | | | | | | | | 24 938 | 24 938 | 496 886 | 57 687 | 82 625 | 439 200 |
| 2022 1 | 160 922 | 15 | | | | | | | | | | | | | | - | 160 922 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |

Purchaser Priority of Payments - Revenue

| | | | |
|---|---|--------------|------------|
| Purchaser Available Revenue Receipts | + | 966 848,25 | EUR |
| Senior Expenses | - | 37 177,99 | EUR |
| Servicing Fee | - | 95 197,84 | EUR |
| Credit the Issuer for the Issuer Swap Interest Amount | - | 47 406,46 | EUR |
| Tranche A Loan Interest to Issuer | - | - | EUR |
| Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche B Loan Interest to Issuer | - | - | EUR |
| Credit the Issuer the amount for the Reserve Account | - | - | EUR |
| Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche C Loan Interest to Issuer | - | 4 787,00 | EUR |
| Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche D Loan Interest to Issuer | - | 51 284,00 | EUR |
| Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount | - | 160 921,93 | EUR |
| Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider | - | 59 497,50 | EUR |
| Credit the Issuer for Swap subordinated Amounts due | - | - | EUR |
| <u>Interest and principal due to Purchaser Subordinated Loan Provider</u> | - | <u>42,28</u> | <u>EUR</u> |
| Deferred Purchase Price to Seller | | 510 533,25 | EUR |

Issuer Priority of Payments - Revenue

| | | | |
|---|---|------------|------------|
| Issuer Available Revenue Receipts | + | 435 456,58 | EUR |
| Senior Expenses | - | 25 577,03 | EUR |
| Issuer Swap Interest Amount | - | 47 406,46 | EUR |
| Interest Class A Notes | - | 23 798,00 | EUR |
| Credit the Class A Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class B Notes | - | 3 172,00 | EUR |
| Credit the Reserve Account up to the required Liquidity Reserve Amount | - | - | EUR |
| Credit the Class B Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class C Notes | - | 4 787,00 | EUR |
| Credit the Class C Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class D Notes | - | 51 284,00 | EUR |
| Credit the Class D Principal Deficiency Sub-Ledger | - | 160 921,93 | EUR |
| Interest and principal due to Issuer Subordinated Loan Provider | - | 59 497,50 | EUR |
| <u>Swap subordinated Amounts due</u> | - | <u>-</u> | <u>EUR</u> |
| Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment | | 59 012,66 | EUR |

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29. Priority of Payments - Redemption

| | |
|-----------------|---|
| Reporting Date | 01.03.2022 |
| Payment date | 25.02.2022 |
| Period No | 27 |
| Monthly Period | 01.01.2022 |
| Interest Period | from 25.01.2022 to 25.02.2022 = 31 days |



Purchaser Priority of Payments - Redemption

| | | | |
|--|---|---------------|-----|
| Purchaser Available Redemption Receipts | + | 12 688 611,89 | EUR |
| Payable to Issuer for the Senior Expenses Deficit | - | - | EUR |
| Principal Payments on Loan to Issuer | - | 12 688 611,89 | EUR |
| <hr/> | | | |
| Payment to Purchaser as Purchaser Available Revenue Receipts | - | - | EUR |

Issuer Priority of Payments - Redemption

| | | | |
|--|---|---------------|-----|
| Issuer Available Redemption Receipts | + | 12 849 533,82 | 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 | - | 10 765 172,65 | EUR |
| (ii) Principal Payments on Class B Notes | - | 1 183 015,80 | EUR |
| (iii) Principal Payments on Class C Notes | - | 225 336,34 | EUR |
| (iiii) Principal Payments on Class D Notes | - | 676 009,03 | EUR |
| <hr/> | | | |
| Payment to Issuer as Issuer Available Revenue Receipts | - | - | EUR |

Issuer Priority of Payments - Revenue (p)

| | | |
|---|-----------|-----|
| Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment | 59 012,66 | EUR |
|---|-----------|-----|

Purchaser Priority of Payments - Revenue (r)

| | | |
|---|------------|-----|
| Payment of residual fund as Deferred Purchase Price to Seller | 510 533,25 | EUR |
|---|------------|-----|

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30. Transaction Costs

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |



| Transaction Costs | Currency | All Notes | Class A | Class B | Class C | Class D |
|--|----------|--------------|--------------|------------|------------|--------------|
| Senior Expenses | EUR | 37 177,99 | | | | |
| Interest accrued for the Period | EUR | 83 041,00 | 23 798,00 | 3 172,00 | 4 787,00 | 51 284,00 |
| Cumulative Interest accrued | EUR | 4 911 573,00 | 2 005 853,00 | 189 880,00 | 231 836,00 | 2 484 004,00 |
| Interest Payments | EUR | 83 041,00 | 23 798,00 | 3 172,00 | 4 787,00 | 51 284,00 |
| Cumulative Interest Payments | EUR | 4 911 573,00 | 2 005 853,00 | 189 880,00 | 231 836,00 | 2 484 004,00 |
| Interest accrued on Subordinated Loan for the Period | EUR | 484,84 | | | | |
| Cumulative Interest accrued on Subordinated Loan | EUR | 31 310,46 | | | | |
| Interest Payments on Subordinated Loan | EUR | 484,84 | | | | |
| Cumulative Interest Payments on Subordinated Loan | EUR | 31 310,46 | | | | |
| Unpaid Interest for the Period | EUR | - | | | | |
| Cumulative Unpaid Interest | EUR | - | | | | |

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32. Swap Overview

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2022 | |
| Payment date | 25.02.2022 | |
| Period No | 27 | |
| Monthly Period | 01.01.2022 | |
| Interest Period | from 25.01.2022 | to 25.02.2022 = 31 days |



Class A Swap details

Kimi 8 | Front Swap

| | |
|--|--------------------------------------|
| Party A | ING Bank N.V. |
| Party B | SCF Rahoituspalvelut VIII DAC |
| Class A Notes | 196 003 787 |
| Interest Period Start | 25.01.2022 |
| Interest Period End | 25.02.2022 |
| Interest Days | 31 |
| Settlement Date | 25.02.2022 |
| Party A Floating Interest Rate | 0,141 % |
| Party A Floating Rate Day Count Fraction | 0,09 |
| Party A Interest Amount | EUR 23 798,13 |
| Party B Fixed Rate | 0,2506 % |
| Party B Fixed Rate Day Count Fraction | 0,09 |
| Party B Interest Amount | EUR 42 296,53 |

Class B Swap details

Kimi 8 | Front Swap

| | |
|--|--------------------------------------|
| Party A | ING Bank N.V. |
| Party B | SCF Rahoituspalvelut VIII DAC |
| Class B Notes | 21 539 420 |
| Interest Period Start | 25.01.2022 |
| Interest Period End | 25.02.2022 |
| Interest Days | 31 |
| Settlement Date | 25.02.2022 |
| Party A Floating Interest Rate | 0,171 % |
| Party A Floating Rate Day Count Fraction | 0,09 |
| Party A Interest Amount | EUR 3 171,68 |
| Party B Fixed Rate | 0,2755 % |
| Party B Fixed Rate Day Count Fraction | 0,09 |
| Party B Interest Amount | EUR 5 109,93 |

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31. Contact Details



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| | | | | | | | |
|-----------------|-----------------|----|------------|---|---------|--|--|
| Reporting Date | 01.03.2022 | | | | | | |
| Payment date | 25.02.2022 | | | | | | |
| Period No | 27 | | | | | | |
| Monthly Period | 01.01.2022 | | | | | | |
| Interest Period | from 25.01.2022 | to | 25.02.2022 | = | 31 days | | |