

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.08.2020								
Payment date	25.08.2020					Following payment dates:	25.09.2020		
Period No	9						26.10.2020		
Monthly Period	01.07.2020								
Interest Period	from 27.07.2020			to	25.08.2020		=	29 days	
Cut-Off date	31.07.2020								

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1. Portfolio Information



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Payment date	25.08.2020	
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Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	566 526 155,50 EUR
Scheduled Loan Principal Repayments	10 134 579,16 EUR
Prepayments	14 326 835,15 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	24 461 414,31 EUR
New Defaulted Auto Loans in Period	426 767,29 EUR
Closing Balance	541 637 973,90 EUR
Principal Recoveries on loans in default	197 002,28 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 918 066,56 EUR
	EUR
<hr/>	
Total Revenue Received in Period	1 918 066,56 EUR
# Loans	
At beginning of period	37 743 Loans
Paid in Full	1 067 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	31 Loans
<hr/>	
At end of period	36 645 Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27.08.2020
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Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	2 096 753,78	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	111 705,59	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	2 208 459,37	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	766 354,20	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	80 674,25	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	111 705,59	EUR
f. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	958 734,04	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27.08.2020
Payment date	25.08.2020
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Interest Period	from 27.07.2020 to 25.08.2020 = 29 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	24 461 414,31	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	24 461 414,31	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	24 461 414,31	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	426 767,29	EUR
Total Amount for Issuer Available Redemption Receipts	24 888 181,60	EUR

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4. Reserve Accounts



Reporting Date	27.08.2020
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Note Balance

Beginning of Period	566 526 155,50 EUR
End of Period	541 637 973,90 EUR

Liquidity Balance

Beginning of Period	0,5 %	2 784 336,37 EUR
Cash Outflow		111 705,59 EUR
Cash Inflow		- EUR
End of Period	0,5 %	2 672 630,78 EUR
Required Reserve Amount	0,5 %	2 672 630,78 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	27.08.2020	
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Asset Balance

Beginning of Period	566 526 155,50	EUR
End of Period	541 637 973,90	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	512 104 897,21	94,55 %	34 713
1-29 days past due	22 569 358,72	4,17 %	1 512

Delinquent Receivables:

30-59 days past due	4 053 468,62	0,75 %	249
60-89 days past due	1 234 646,90	0,23 %	83
90-119 days past due	600 574,86	0,11 %	27
120-149 days past due	745 855,25	0,14 %	42
150-179 days past due	329 172,34	0,06 %	19
Total Performing and Delinquent	541 637 974	100,00 %	36 645

Current Period Defaults	426 767,29	31
Cumulative Defaults	2 486 741,61	157
Current Period Principal Recoveries	197 002,28	
Cumulative Principal Recoveries	656 033,86	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,23 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,20 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,15 %	

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

[A] Aggregate Outstanding Asset Principal Amount	541 637 973,90	68,01 %
[B] Aggregate principal balance of Defaulted Contracts	2 486 741,61	
[C] Recoveries received on such Defaulted Contracts	656 033,86	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	799 072 147,29	

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

[A] Delinquency Ratio, Payment Date	1,29 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,40 %	
[C] Delinquency Ratio, second preceding Payment Date	1,52 %	

or Servicer Termination Event

or Swap Counterparty Downgrade Event

NO

NO

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

	13,06 %	NO
[A] [1] - [2] - [3]	74 000 000,00	
Class B Principal Amount [1]	42 000 000,00	
Class C Principal Amount [2]	8 000 000,00	
Class C Principal Amount [3]	24 000 000,00	
[B] Aggregated Outstanding Note Principal Amount	566 526 155,50	

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6. Note Principal



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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	492 526 155,50	42 000 000,00	8 000 000,00	24 000 000,00	EUR
Sequential Amortization	24 888 181,60	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	467 637 973,90	42 000 000,00	8 000 000,00	24 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	426 767,29	EUR
Credit PDL	-	-	-	426 767,29	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	492 526 155,50	42 000 000,00	8 000 000,00	24 000 000,00	EUR
End of Period	467 637 973,90	42 000 000,00	8 000 000,00	24 000 000,00	EUR

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7. Outstanding Notes

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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	566 526 155,50	492 526 155,50	42 000 000,00	8 000 000,00	24 000 000,00
Available Distribution Amount	24 888 181,60				
Amortisation	24 888 181,60				
Redemption per Class	24 888 181,60	24 888 181,60	-	-	-
Redemption per Note		3 431,91	-	-	-
Outstanding Closing Balance		467 637 973,90	42 000 000,00	8 000 000,00	24 000 000,00
Net Outstanding Closing Balance	541 637 973,90	467 637 973,90	42 000 000,00	8 000 000,00	24 000 000,00
Current Tranching	100 %	86,34 %	7,75 %	1,48 %	4,43 %
Current Pool Factor		0,64	1,00	1,00	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)	(Act/360)	(30/360)	(30/360)
Interest Days	29				
Principal Outstanding per Note Beginning of Period		67 915,91	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 431,91	-	-	-
Principal Outstanding per Note End of Period		64 484,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		10,12	17,32	116,67	416,67
Interest Payment	190 007,58	73 400,08	7 274,17	9 333,33	100 000,00
Interest Payment per Note		10,12	17,32	116,67	416,67

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)		16,37 %	8,62 %	7,14 %	2,71 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		16,88 %	9,13 %	7,14 %	2,71 %
Current CE (Subordination)		13,66 %	5,91 %	4,43 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		14,17 %	6,42 %	4,43 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.08.2020
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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 VIII DAC		No rating		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance 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	Aa3	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 within 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	Aa2	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

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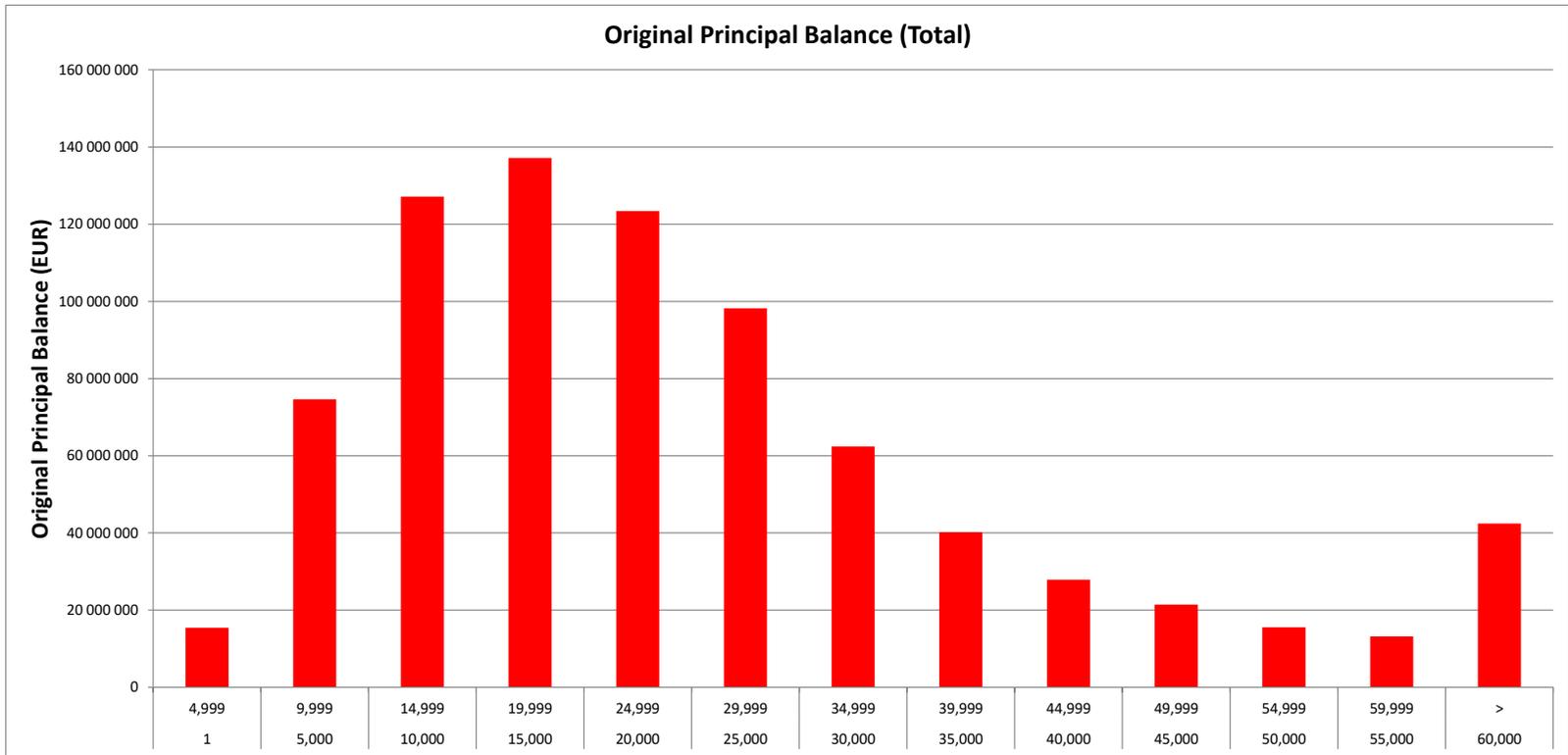
Average amount - all: 17 089

	TOTAL							
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
Original balance	1	4 999	4 513	15 414 742	1,93 %	29,4	7,1	
	5 000	9 999	9 824	74 628 297	9,34 %	46,1	7,7	
	10 000	14 999	10 214	127 151 614	15,91 %	52,6	8,6	
	15 000	19 999	7 904	137 140 566	17,16 %	54,9	8,4	
	20 000	24 999	5 526	123 378 355	15,44 %	55,6	8,2	
	25 000	29 999	3 593	98 199 068	12,29 %	56,2	7,5	
	30 000	34 999	1 933	62 414 363	7,81 %	56,7	6,9	
	35 000	39 999	1 076	40 181 753	5,03 %	56,5	6,9	
	40 000	44 999	659	27 910 346	3,49 %	56,6	6,3	
	45 000	49 999	453	21 430 673	2,68 %	56,4	6,4	
	50 000	54 999	297	15 573 578	1,95 %	56,6	6,7	
	55 000	59 999	230	13 207 862	1,65 %	56,6	5,9	
	60 000 >		537	42 440 931	5,31 %	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

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10.a Outstanding Principal Balance

Reporting Date	27.08.2020
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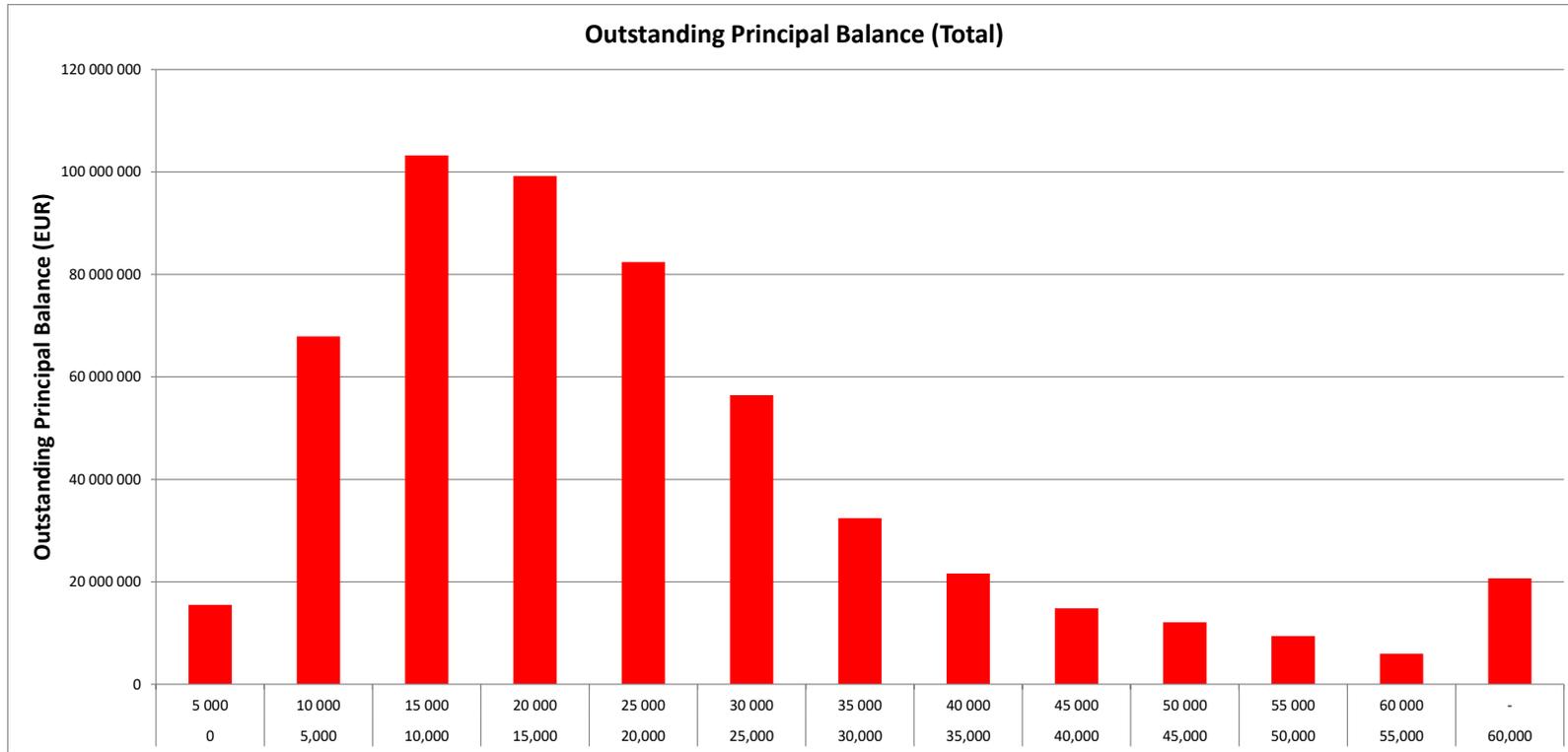
Average amount - all: 14 781

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 101	15 491 043	2,86 %	26,2	17,6
	5 000	10 000	8 991	67 899 342	12,54 %	40,4	19,1
	10 000	15 000	8 334	103 218 122	19,06 %	45,0	19,4
	15 000	20 000	5 722	99 200 318	18,31 %	46,4	19,1
	20 000	25 000	3 686	82 415 440	15,22 %	46,9	18,4
	25 000	30 000	2 077	56 437 099	10,42 %	47,6	17,6
	30 000	35 000	1 006	32 426 803	5,99 %	48,1	17,5
	35 000	40 000	578	21 591 561	3,99 %	48,6	17,2
	40 000	45 000	350	14 824 561	2,74 %	48,0	17,2
	45 000	50 000	255	12 106 281	2,24 %	47,7	17,6
	50 000	55 000	180	9 415 397	1,74 %	46,7	17,3
	55 000	60 000	104	5 954 711	1,10 %	47,9	16,7
	60 000	-	261	20 657 297	3,81 %	46,9	16,6
Total			36 645	541 637 974	100 %	45,3	18,4

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10.b Outstanding Principal Balance Graph

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11.a Geographical Distribution



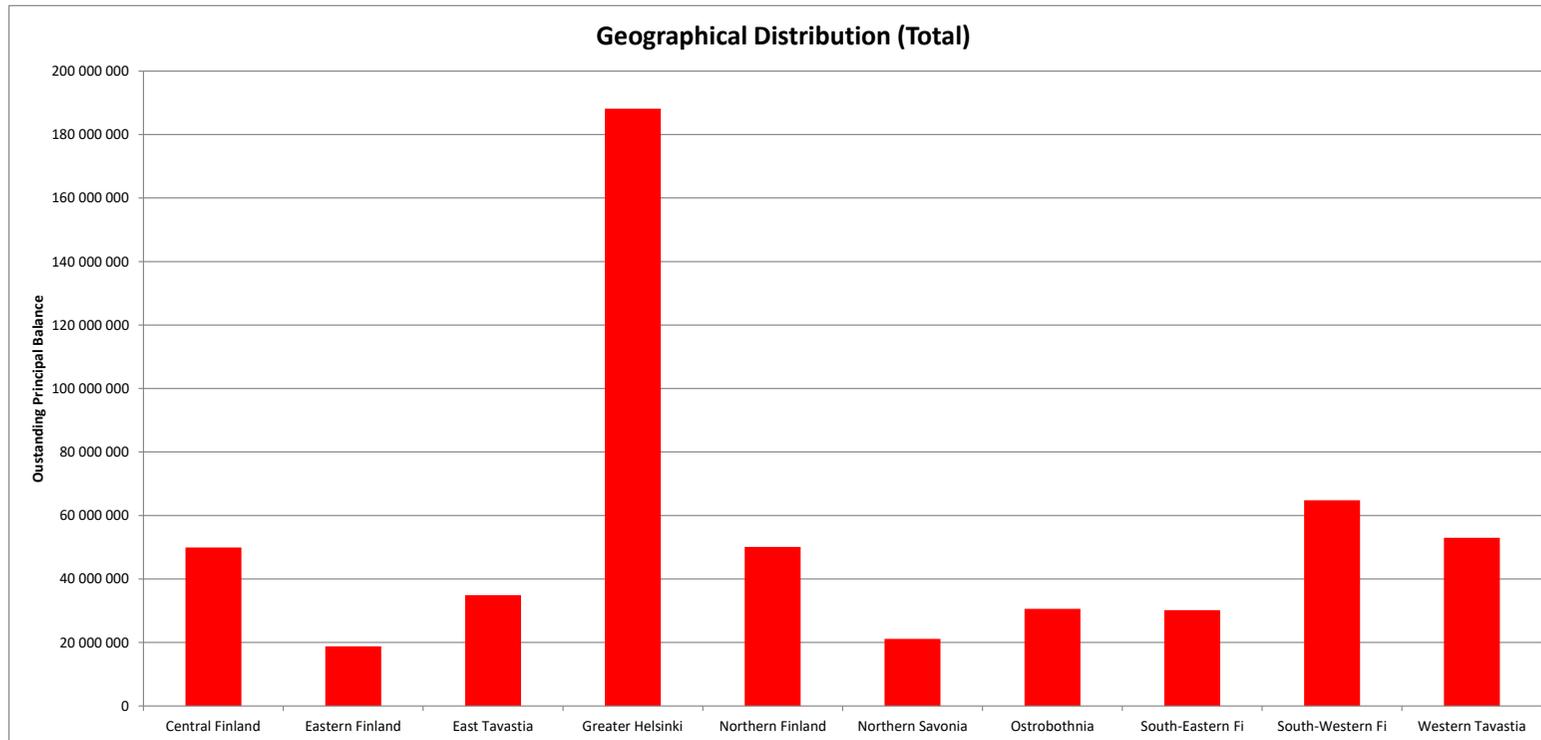
Reporting Date	27.08.2020	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	3 582	49 926 200	9,22 %	44,6		18,2
Eastern Finland	1 393	18 808 767	3,47 %	45,6		18,5
East Tavastia	2 459	34 861 843	6,44 %	45,4		18,9
Greater Helsinki	11 701	188 174 936	34,74 %	45,0		18,5
Northern Finland	3 438	50 115 776	9,25 %	45,7		18,3
Northern Savonia	1 503	21 140 526	3,90 %	44,7		17,7
Ostrobothnia	2 419	30 624 060	5,65 %	44,9		18,2
South-Eastern Fi	2 116	30 174 286	5,57 %	44,9		18,9
South-Western Fi	4 483	64 796 090	11,96 %	46,3		18,5
Western Tavastia	3 551	53 015 489	9,79 %	46,1		18,2
Total	36 645	541 637 974	100 %	45,3		18,4

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11.b Geographical Distribution Graph

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Interest Period	from	27.07.2020
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	=	29 days



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12.a Interest Rate

Reporting Date	27.08.2020	
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Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

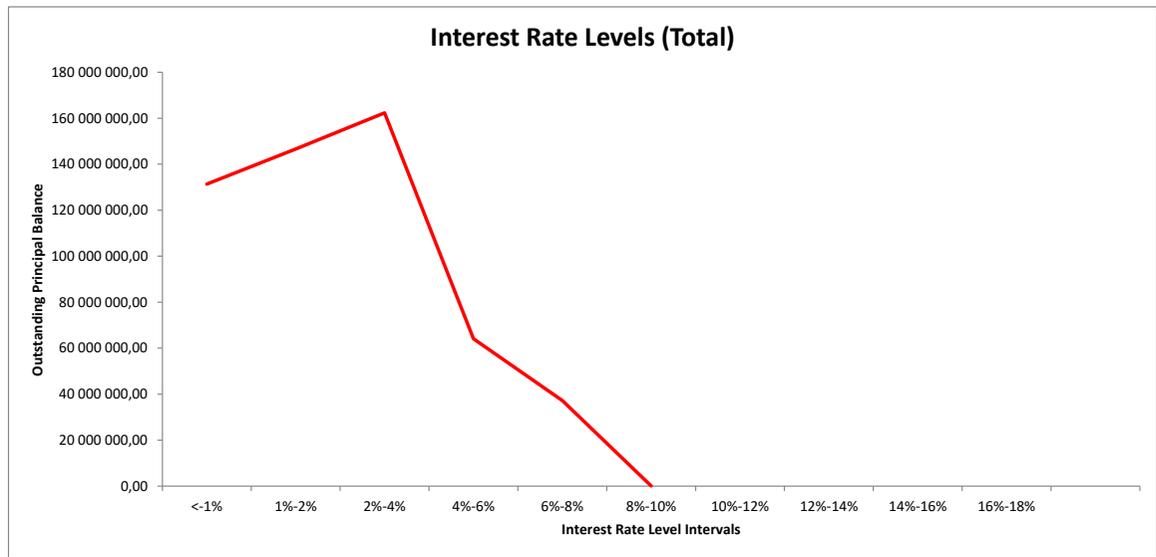


TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	7 249	131 328 078	24,25 %	44,8	18,4
1	2	8 265	146 602 742	27,07 %	45,3	18,4
2	4	10 739	162 332 758	29,97 %	45,9	18,4
4	6	6 164	64 037 815	11,82 %	45,1	18,0
6	8	4 205	37 244 719	6,88 %	45,3	19,4
8	10	23	91 861	0,02 %	36,3	15,4
10	12					
12	14					
14	16					
16	18					
18	-					
Total		36 645	541 637 974	100 %	45,3	18,4

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.b Interest Rate

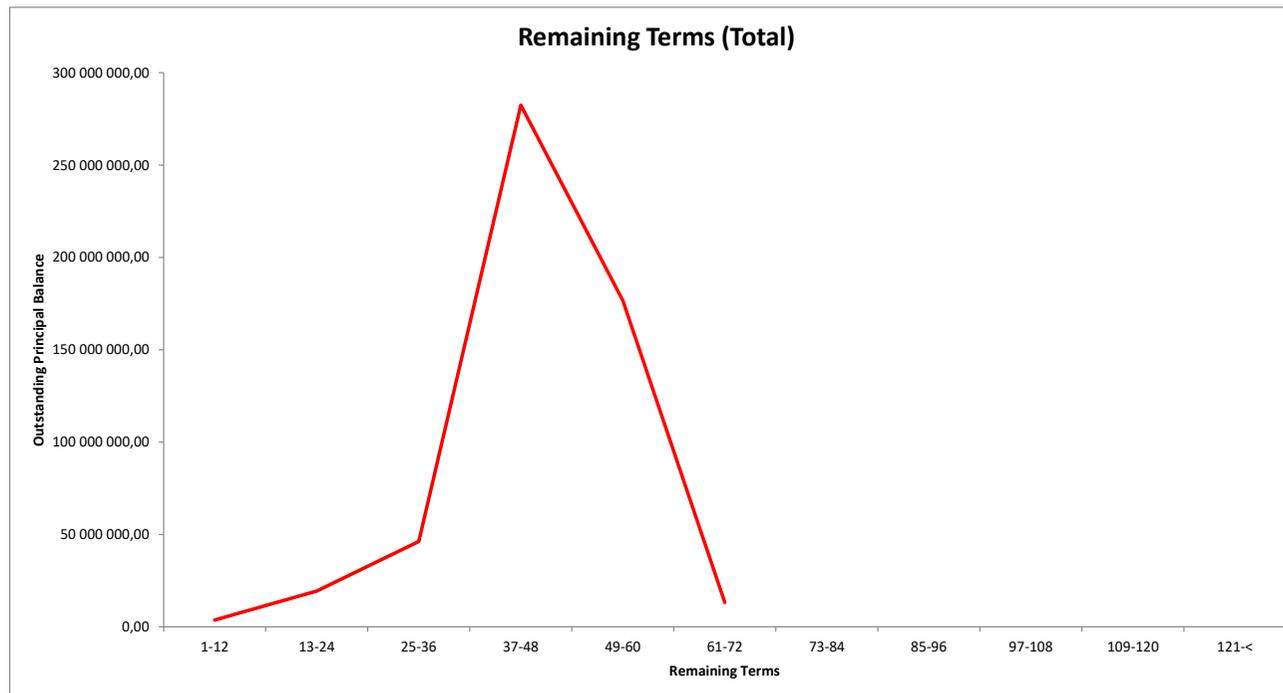
Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	9				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.b Remaining Terms

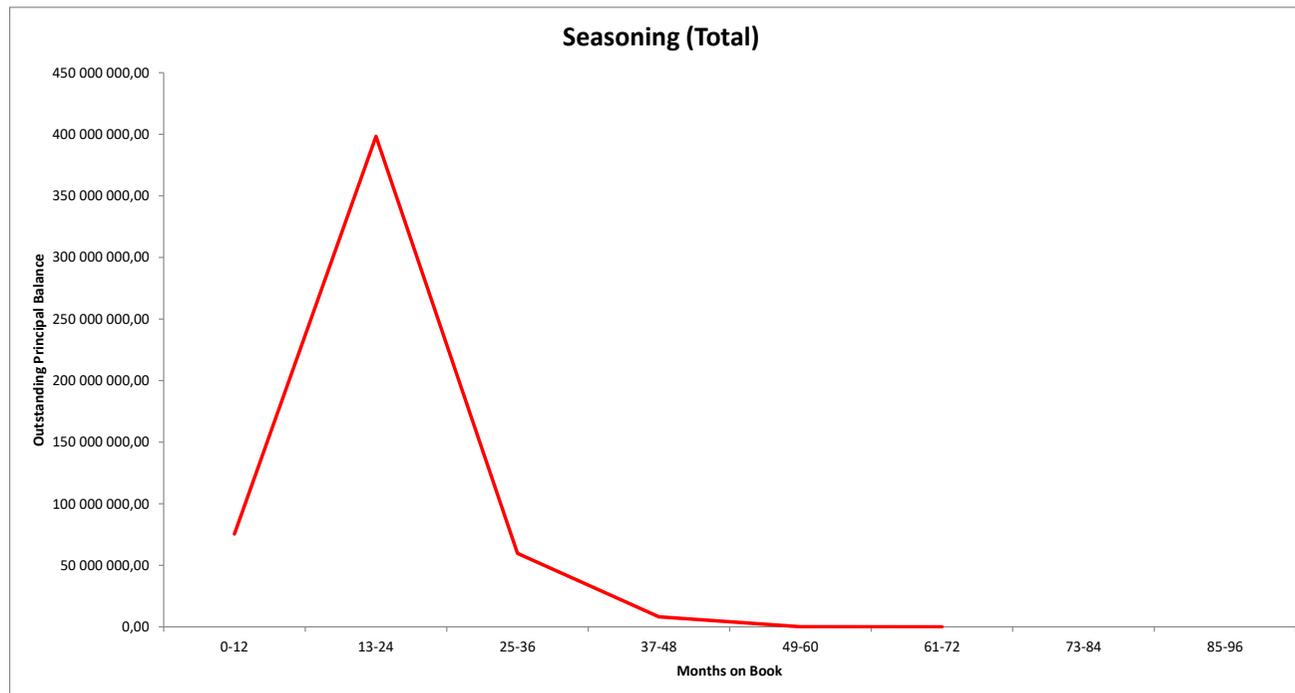
Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	9				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days



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14.b Seasoning

Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	9	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.a Balloon loans



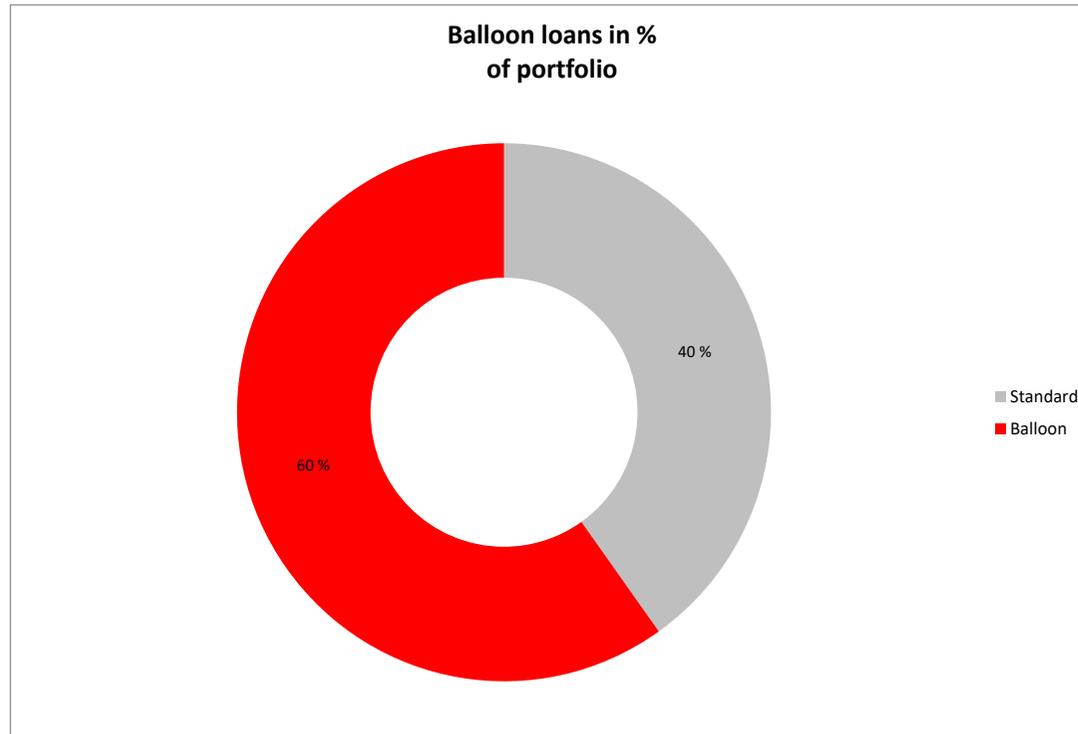
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	9	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

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		21 762	217 505 171	40,16 %	4 288	0,00 %	42,6	18,4
Balloon		14 883	324 132 803	59,84 %	119 471 555	36,86 %	47,1	18,5
Total		36 645	541 637 974	100 %	119 475 843	22,06 %	45,3	18,4

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.b Balloon loans

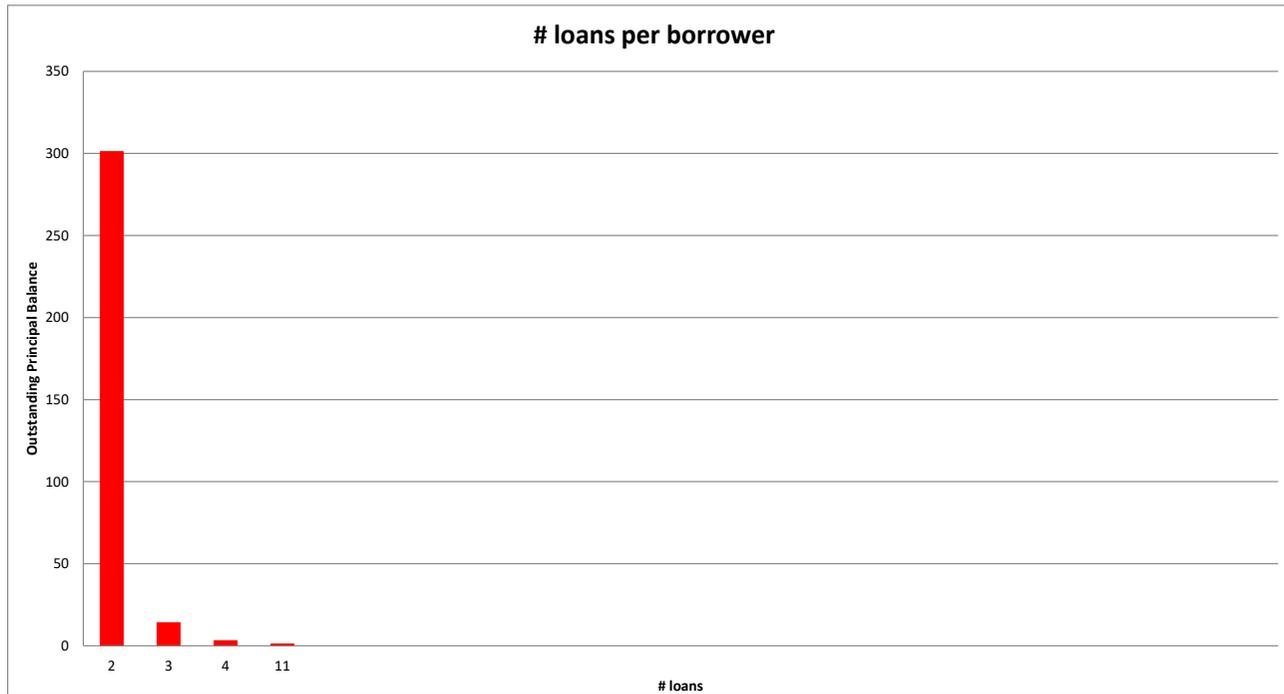
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	9	
Monthly Period	01.07.2020	
Interest Period	from	27.07.2020
	to	25.08.2020
	=	29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	9	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	9	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

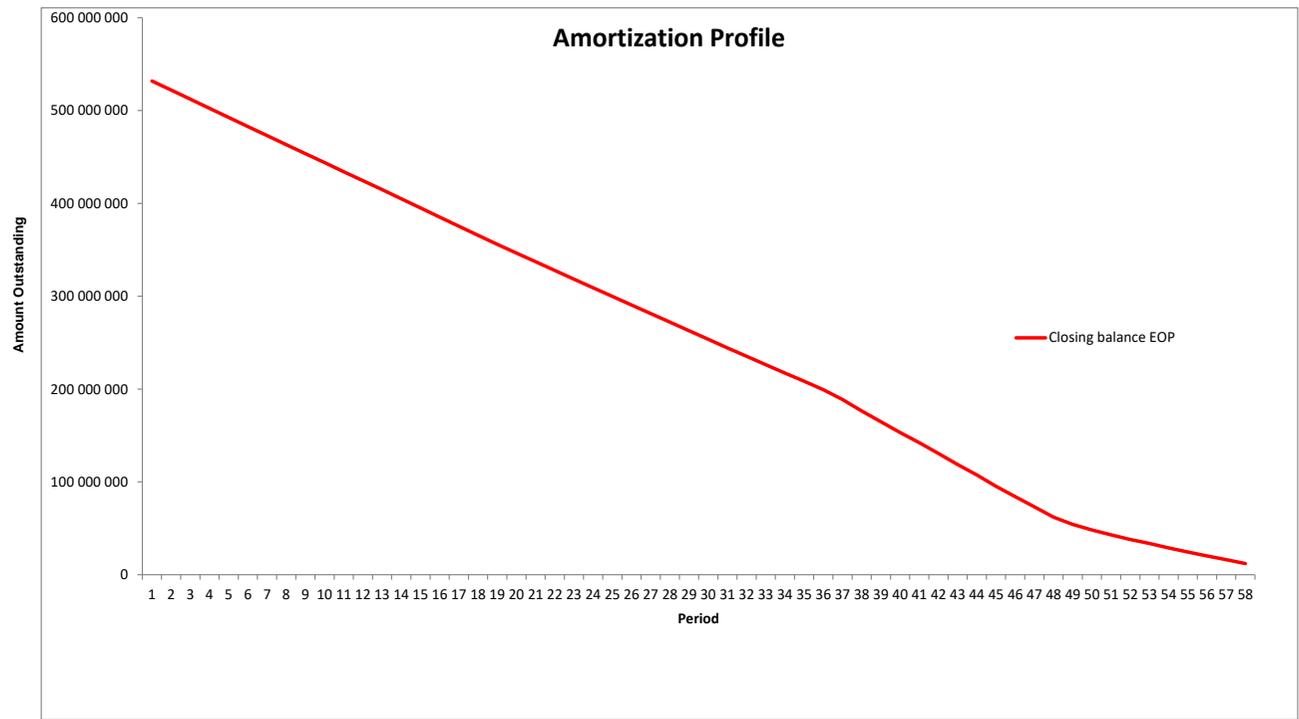
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	541 637 974	531 811 043	9 826 931	1 228 941	2,76 %	98,19 %
2	531 811 043	522 039 962	9 771 082	1 205 392	2,75 %	96,38 %
3	522 039 962	512 229 186	9 810 775	1 182 120	2,75 %	94,57 %
4	512 229 186	502 431 275	9 797 911	1 158 907	2,75 %	92,76 %
5	502 431 275	492 576 095	9 855 181	1 135 743	2,75 %	90,94 %
6	492 576 095	482 787 470	9 788 625	1 112 560	2,74 %	89,13 %
7	482 787 470	473 048 090	9 739 380	1 089 376	2,74 %	87,34 %
8	473 048 090	463 317 918	9 730 172	1 066 260	2,74 %	85,54 %
9	463 317 918	453 567 932	9 749 985	1 043 118	2,74 %	83,74 %
10	453 567 932	443 837 174	9 730 758	1 020 061	2,73 %	81,94 %
11	443 837 174	434 121 476	9 715 698	996 983	2,73 %	80,15 %
12	434 121 476	424 421 372	9 700 105	974 010	2,73 %	78,36 %
13	424 421 372	414 694 278	9 727 094	951 024	2,72 %	76,56 %
14	414 694 278	404 871 096	9 823 182	927 965	2,72 %	74,75 %
15	404 871 096	395 133 022	9 738 074	904 768	2,71 %	72,95 %
16	395 133 022	385 305 644	9 827 378	881 684	2,71 %	71,14 %
17	385 305 644	375 420 450	9 885 194	858 495	2,71 %	69,31 %
18	375 420 450	365 608 537	9 811 914	835 346	2,70 %	67,50 %
19	365 608 537	355 993 796	9 614 741	812 394	2,70 %	65,73 %
20	355 993 796	346 522 531	9 471 264	789 737	2,69 %	63,98 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.b Amortization Profile

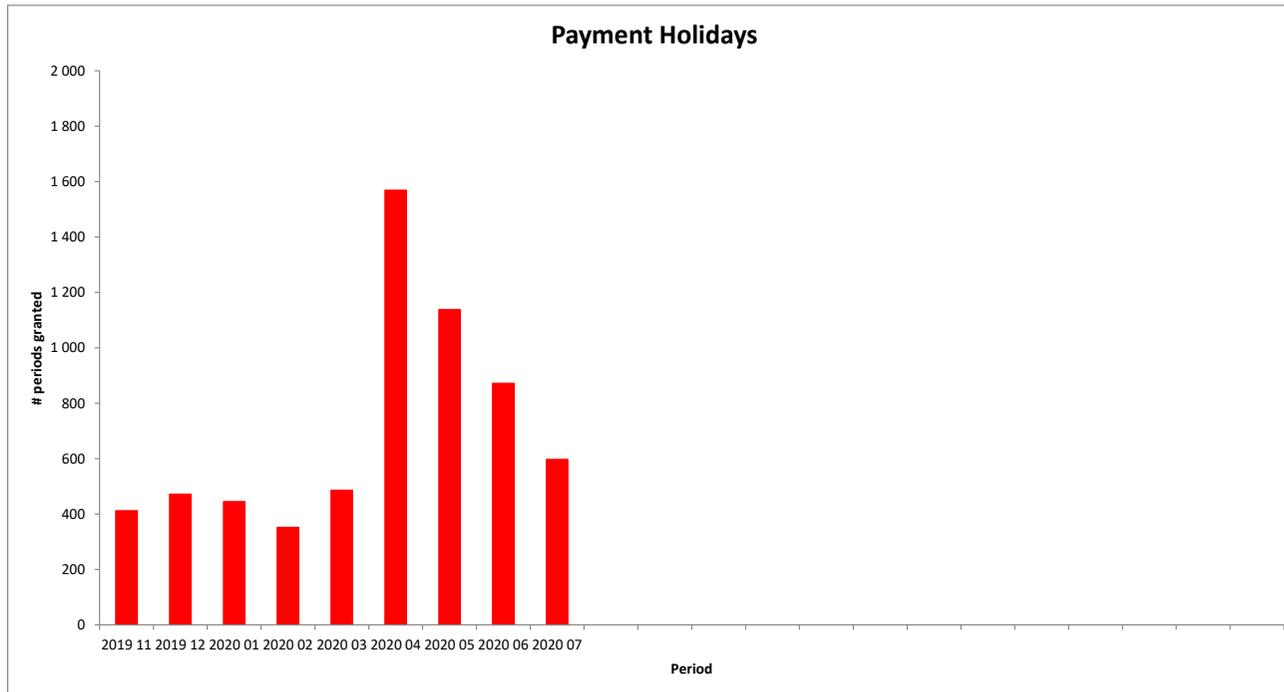
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	9	
Monthly Period	01.07.2020	
Interest Period	from	27.07.2020
	to	25.08.2020
	=	29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	9				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.a Downpayment



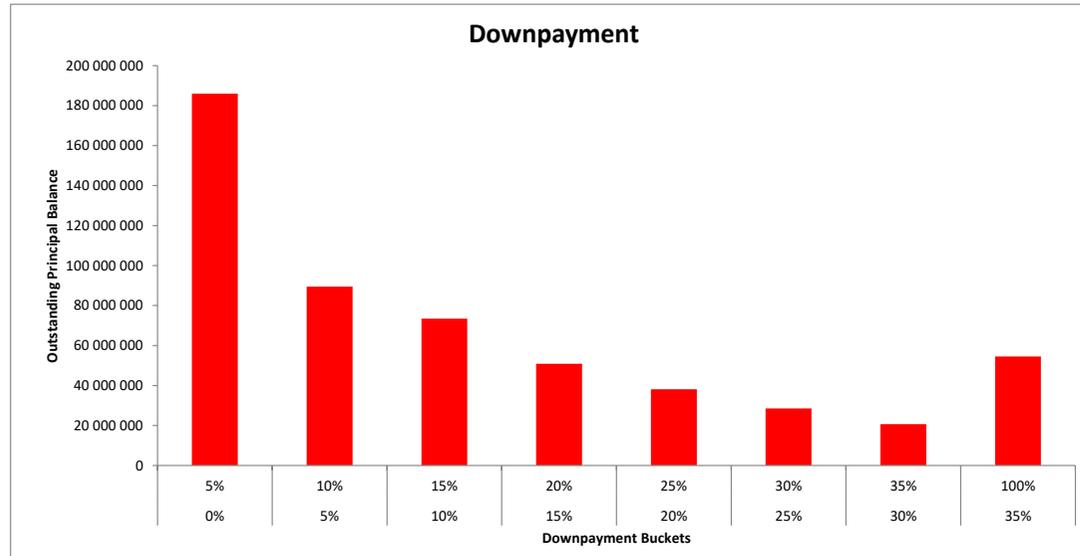
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	9	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	10 969	185 921 768	34,33 %	47,6	18,4
	5 %	10 %	5 115	89 411 486	16,51 %	46,8	18,9
	10 %	15 %	4 768	73 539 526	13,58 %	45,2	18,7
	15 %	20 %	3 398	50 907 661	9,40 %	44,3	18,5
	20 %	25 %	2 668	38 140 146	7,04 %	43,5	18,5
	25 %	30 %	2 135	28 549 835	5,27 %	43,6	18,7
	30 %	35 %	1 625	20 630 759	3,81 %	42,6	18,0
	35 %	100 %	5 967	54 536 792	10,07 %	39,3	17,4
Total			36 645	541 637 974	100 %	45,3	18,4

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	9	
Monthly Period	01.07.2020	
Interest Period	from	27.07.2020
	to	25.08.2020
	=	29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.a Vehicle Condition



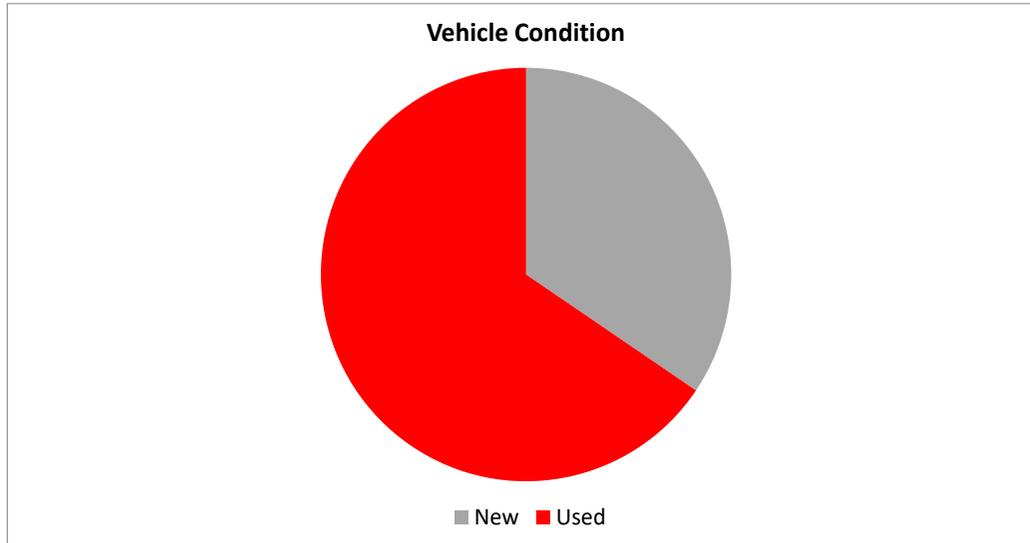
Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	9
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days

Vehicle condition	TOTAL				
	Vehicle condition	No	Outstanding balance	%	WA months to maturity
New	9 070	186 702 078	34,47 %	45	18
Used	27 575	354 935 896	65,53 %	46	18
Total	36 645	541 637 974	100 %	45,3	18,4

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	9				
Monthly Period	01.07.2020				
Interest Period	from 27.07.2020	to	25.08.2020	=	29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.a Borrower Type



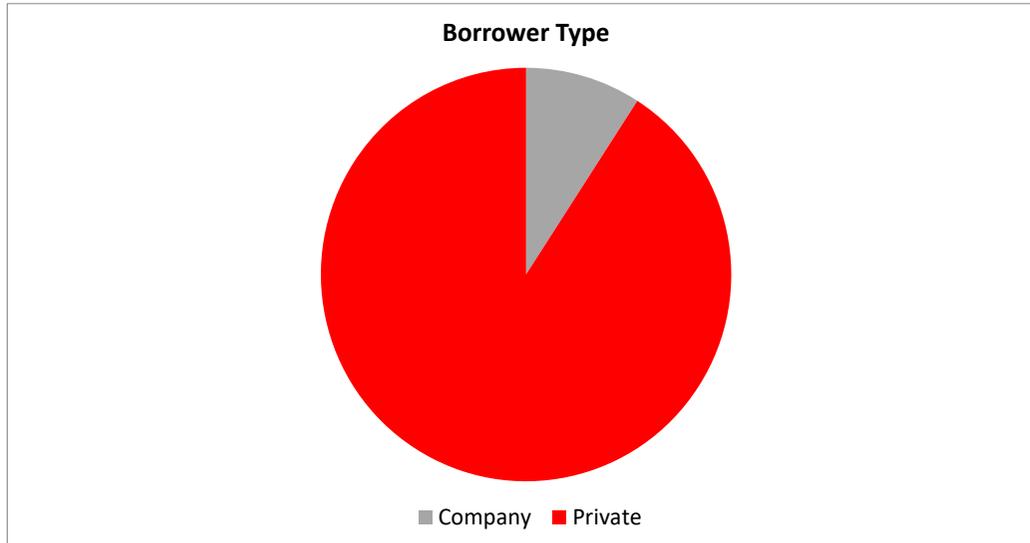
Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	9
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 598	49 421 618	9,12 %	38,7	18,6
	Private	34 047	492 216 356	90,88 %	46,0	18,4
	Total	36 645	541 637 974	100,0 %	45,3	18,4

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	9				
Monthly Period	01.07.2020				
Interest Period	from 27.07.2020	to 25.08.2020	=	29 days	



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.a Vehicle type



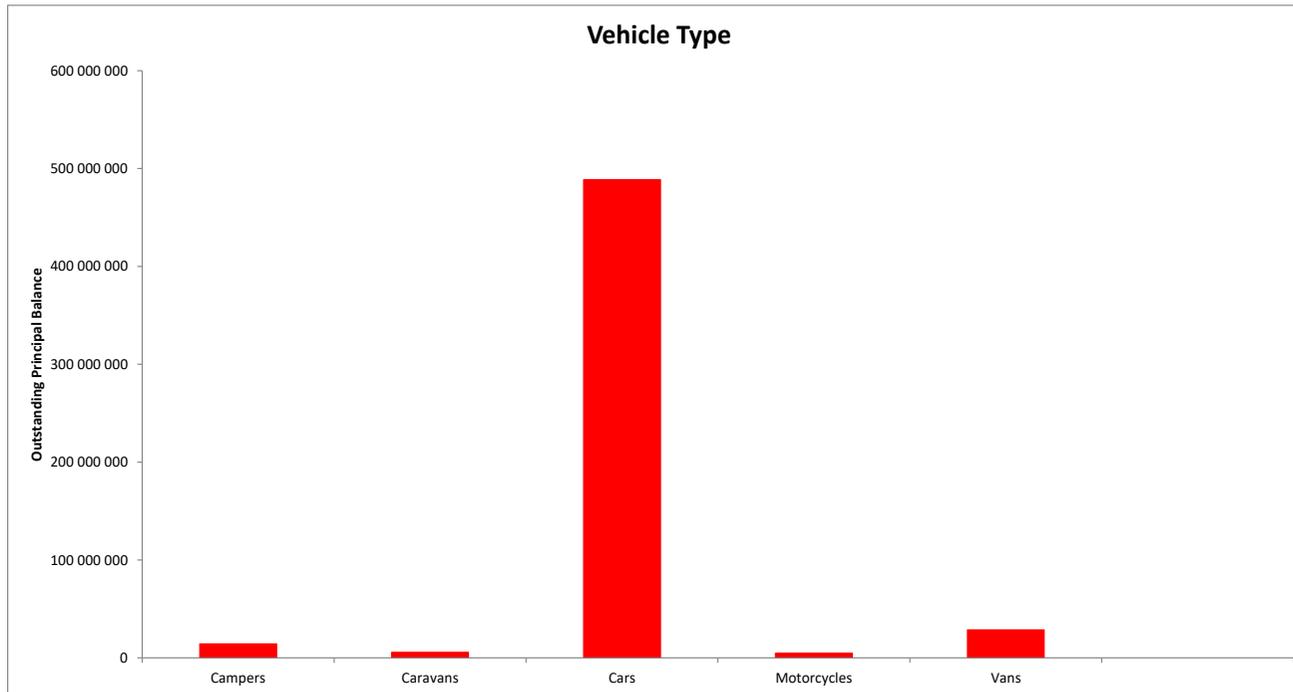
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	9	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		472	14 157 617	2,61 %	48,0	16,5
Caravans		370	5 709 121	1,05 %	48,4	15,3
Cars		33 218	488 649 922	90,22 %	45,5	18,5
Motorcycles		529	4 656 002	0,86 %	41,8	15,0
Vans		2 056	28 465 311	5,26 %	41,3	18,6
		36 645	541 637 974	100 %	45,3	18,4

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Monthly Investor Report

22.b Vehicle type

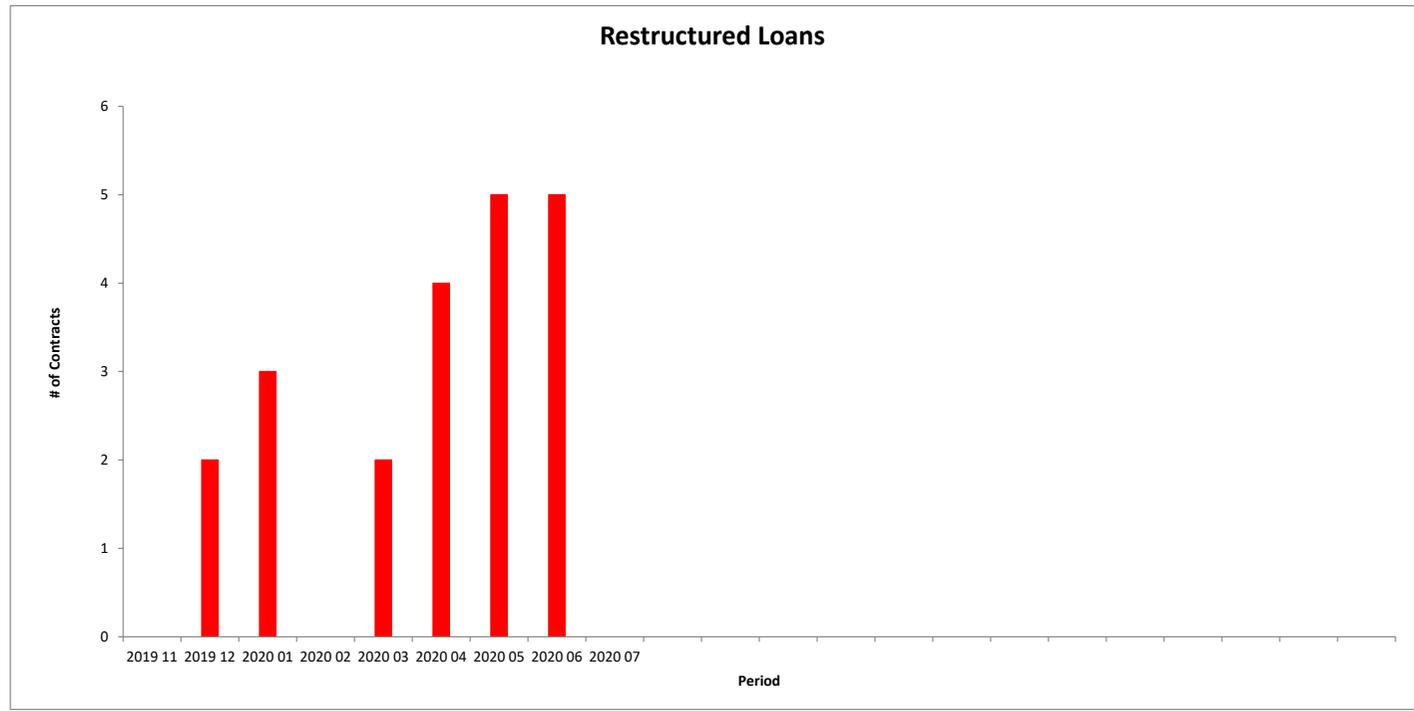
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	9	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	9				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days



SCF RAHOITUSPALVELUT VIII DAC
 Monthly Investor Report

24.a Dynamic Interest rate



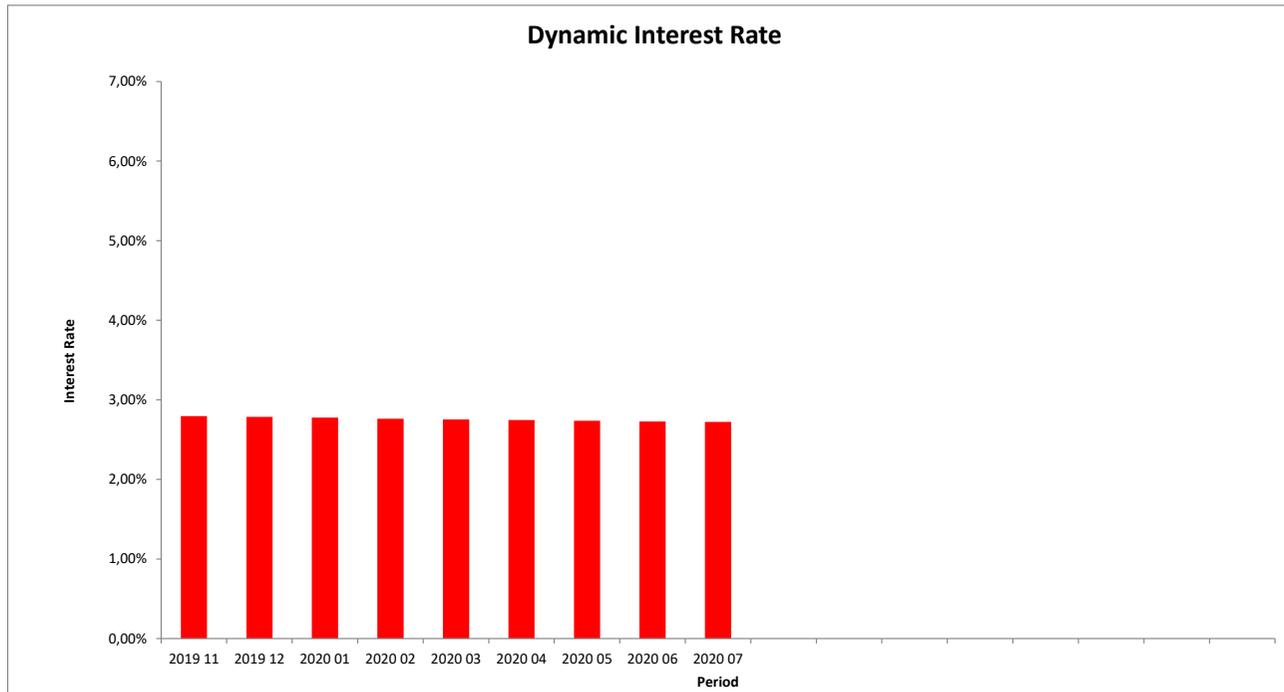
Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	9	
Monthly Period	from 01.07.2020	to 25.08.2020 = 29 days
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	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 %

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Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	9				
Monthly Period	01.07.2020				
Interest Period	from 27.07.2020	to 25.08.2020	=		29 days

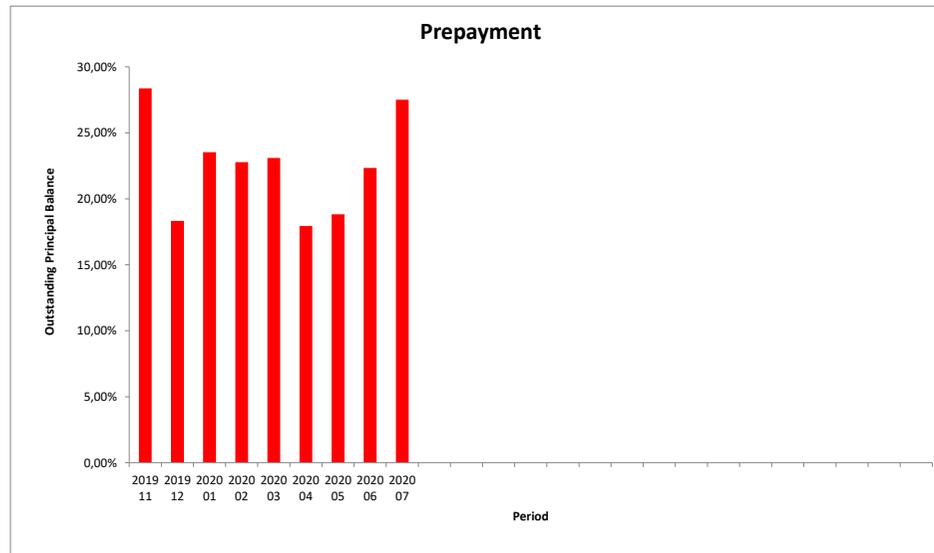


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Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.08.2020				
Payment date	25.08.2020				
Period No	9				
Monthly Period	01.07.2020				
Interest Period	from	27.07.2020	to	25.08.2020	= 29 days



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Monthly Investor Report

26. Delinquency



Reporting Date	27.08.2020						
Payment date	25.08.2020						
Period No	9						
Monthly Period	from	01.07.2020	to	25.08.2020	=	29 days	
Interest Period	27.07.2020						

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																		
	9																		
	10																		
	11																		
	12																		
2021	1																		
	2																		
	3																		
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	8																		
	9																		
	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	9	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 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			
2020 1	812 284	52				48 352	48 352	763 931	284 990	333 342	478 942	70 724	404 066	408 218			
2020 2	1 178 994	72				-	1 178 994	74 640	74 640	1 104 354	151 303	225 943	953 051				
2020 3	426 767	31				-	426 767			-	426 767		-	426 767			
2020 4						-	-			-	-		-	-			

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28. Priority of Payments - Revenue



Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	9
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	2 208 459,37	EUR
Senior Expenses	-	8 649,34	EUR
Servicing Fee	-	233 205,24	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	108 748,43	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	-	9 333,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	100 000,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	426 767,29	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	112 905,56	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	43,10	EUR
Deferred Purchase Price to Seller		1 208 807,40	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	958 734,04	EUR
Senior Expenses	-	8 600,16	EUR
Issuer Swap Interest Amount	-	108 748,43	EUR
Interest Class A Notes	-	73 400,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	7 274,00	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	-	9 333,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	100 000,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	426 767,29	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	112 905,56	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		111 705,59	EUR

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Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date	27.08.2020
Payment date	25.08.2020
Period No	9
Monthly Period	01.07.2020
Interest Period	from 27.07.2020 to 25.08.2020 = 29 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	24 461 414,31	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	24 461 414,31	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	24 888 181,60	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	-	24 888 181,60	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	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iiii) Principal Payments on Class D Notes	-	-	EUR
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	111 705,59	EUR
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Purchaser Priority of Payments - Revenue (r)

Payment of residual fund as Deferred Purchase Price to Seller	1 208 807,40	EUR
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SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	9	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	8 649,34				
Interest accrued for the Period	EUR	190 007,00	73 400,00	7 274,00	9 333,00	100 000,00
Cumulative Interest accrued	EUR	2 530 852,00	1 287 467,00	99 032,00	97 686,00	1 046 667,00
Interest Payments	EUR	190 007,00	73 400,00	7 274,00	9 333,00	100 000,00
Cumulative Interest Payments	EUR	2 530 852,00	1 287 467,00	99 032,00	97 686,00	1 046 667,00
Interest accrued on Subordinated Loan for the Period	EUR	1 199,97				
Cumulative Interest accrued on Subordinated Loan	EUR	17 311,74				
Interest Payments on Subordinated Loan	EUR	1 199,97				
Cumulative Interest Payments on Subordinated Loan	EUR	17 311,73				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	0,01				

SCF RAHOITUSPALVELUT VIII DAC
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32. Swap Overview

Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	9	
Monthly Period	01.07.2020	
Interest Period	from 27.07.2020	to 25.08.2020 = 29 days



Class A Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class A Notes	492 526 156
Interest Period Start	27.07.2020
Interest Period End	25.08.2020
Interest Days	29
Settlement Date	25.08.2020
Party A Floating Interest Rate	0,185 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 73 400,08
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 99 427,35

Class B Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class B Notes	42 000 000
Interest Period Start	27.07.2020
Interest Period End	25.08.2020
Interest Days	29
Settlement Date	25.08.2020
Party A Floating Interest Rate	0,215 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 7 274,17
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 9 321,08

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31. Contact Details



Santander Consumer Bank AS

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Reporting Date	27.08.2020	
Payment date	25.08.2020	
Period No	9	
Monthly Period	01.07.2020	
Interest Period	from	27.07.2020
	to	25.08.2020
	=	29 days