

**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date		28.07.2021			
Payment date		26.07.2021		Following payment dates:	25.08.2021
Period No		20			27.09.2021
Monthly Period		01.06.2021			
Interest Period	from	28.06.2021	to	26.07.2021	= 28 days
Cut-Off date		30.06.2021			

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**1. Portfolio Information**



Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from 28.06.2021	to 26.07.2021 = 28 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>340 755 397,75</b>	<b>EUR</b>
Scheduled Loan Principal Repayments	7 244 610,28	EUR
Prepayments	8 922 473,75	EUR
Deemed Collections - Other	-	EUR
<b>Total Principal Payments Received in Period</b>	<b>16 167 084,03</b>	<b>EUR</b>
New Defaulted Auto Loans in Period	315 635,51	EUR
<b>Closing Balance</b>	<b>324 272 678,21</b>	<b>EUR</b>
Principal Recoveries on loans in default	179 098,99	EUR
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	1 139 326,21	EUR
		EUR
<b>Total Revenue Received in Period</b>	<b>1 139 326,21</b>	<b>EUR</b>
<b># Loans</b>		
At beginning of period	27 077	Loans
Paid in Full	826	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	20	Loans
<b>At end of period</b>	<b>26 231</b>	<b>Loans</b>

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



Reporting Date	28.07.2021
Payment date	26.07.2021
Period No	20
Monthly Period	01.06.2021
Interest Period	from 28.06.2021 to 26.07.2021 = 28 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections (Interest, fees, interest recoveries etc.)	1 299 447,81	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	85 466,66	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
<b>Total Amount for Purchaser Available Revenue Receipts</b>	<b>1 384 914,47</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	552 958,72	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	35 726,64	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	85 466,66	EUR
f. Any other net amount received by the Issuer	-	EUR
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>674 152,02</b>	<b>EUR</b>

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



Reporting Date	28.07.2021
Payment date	26.07.2021
Period No	20
Monthly Period	01.06.2021
Interest Period	from 28.06.2021 to 26.07.2021 = 28 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections (Principal payments, Recoveries, Deemed Collection)	16 167 084,03	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
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>16 167 084,03</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	16 167 084,03	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	315 635,51	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>16 482 719,54</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	28.07.2021
Payment date	26.07.2021
Period No	20
Monthly Period	01.06.2021
Interest Period	from 28.06.2021 to 26.07.2021 = 28 days

**Note Balance**

Beginning of Period	340 755 397,75 EUR
End of Period	324 272 678,21 EUR

**Liquidity Balance**

Beginning of Period	0,5 %	1 669 730,25 EUR
Cash Outflow		85 466,66 EUR
Cash Inflow		- EUR
End of Period	0,5 %	1 584 263,59 EUR
Required Reserve Amount	0,5 %	1 584 263,59 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	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from 28.06.2021	to 26.07.2021 = 28 days

**Asset Balance**

Beginning of Period	340 755 397,75	EUR
End of Period	324 272 678,21	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	299 372 520,51	92,32 %	24 283
1-29 days past due	19 265 147,88	5,94 %	1 564
<b>Delinquent Receivables:</b>			
30-59 days past due	3 056 211,16	0,94 %	212
60-89 days past due	1 460 602,31	0,45 %	103
90-119 days past due	555 686,40	0,17 %	37
120-149 days past due	316 428,55	0,10 %	19
150-179 days past due	246 081,40	0,08 %	13
<b>Total Performing and Delinquent</b>	<b>324 272 678</b>	<b>100,00 %</b>	<b>26 231</b>

Current Period Defaults	315 635,51	20
Cumulative Defaults	6 805 635,89	416
Current Period Principal Recoveries	179 098,99	
Cumulative Principal Recoveries	2 891 372,19	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,49 %	<b>NO</b>
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,47 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,41 %	

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

[A] Aggregate Outstanding Asset Principal Amount	324 272 678,21	<b>41,07 %</b>
[B] Aggregate principal balance of Defaulted Contracts	6 805 635,89	
[C] Recoveries received on such Defaulted Contracts	2 891 372,19	
[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	1,74 %	<b>NO</b>
[B] Delinquency Ratio, preceding Payment Date	1,94 %	
[C] Delinquency Ratio, second preceding Payment Date	1,80 %	

**or Servicer Termination Event**

**NO**

**or Swap Counterparty Downgrade Event**

**NO**

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

[A] [1] - [2] - [3]	55 274 948,40	16,22 %	<b>YES</b>
Class B Principal Amount [1]	31 372 268,01		
Class C Principal Amount [2]	5 975 670,08		
Class C Principal Amount [3]	17 927 010,31		
[B] Aggregated Outstanding Note Principal Amount	340 755 397,75		

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**6. Note Principal**



Reporting Date	28.07.2021		
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Period No	20		
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Interest Period	from	28.06.2021	to 26.07.2021 = 28 days

**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	285 480 449,35	31 372 268,01	5 975 670,08	17 927 010,31	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	13 809 008,49	1 517 511,68	289 049,84	867 149,53	EUR
End of Period	271 671 440,86	29 854 756,33	5 686 620,24	17 059 860,78	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	315 635,51	EUR
Credit PDL	-	-	-	315 635,51	EUR
End of Period	-	-	-	-	EUR

**Net Note Principal**

Beginning of Period	285 480 449,35	31 372 268,01	5 975 670,08	17 927 010,31	EUR
End of Period	271 671 440,86	29 854 756,33	5 686 620,24	17 059 860,78	EUR

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**7. Outstanding Notes**

Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from 28.06.2021	to 26.07.2021 = 28 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
<b>General Note Information</b>					
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
<b>Current Note Information</b>					
Outstanding Opening Balance	340 755 397,75	285 480 449,35	31 372 268,01	5 975 670,08	17 927 010,31
Available Distribution Amount	16 482 719,54				
Amortisation	16 482 719,54				
Redemption per Class	16 482 719,54	13 809 008,49	1 517 511,68	289 049,84	867 149,53
Redemption per Note		1 904,17	3 613,12	3 613,12	3 613,12
Outstanding Closing Balance		271 671 440,86	29 854 756,33	5 686 620,24	17 059 860,78
Net Outstanding Closing Balance	324 272 678,21	271 671 440,86	29 854 756,33	5 686 620,24	17 059 860,78
Current Tranching	100 %	83,78 %	9,21 %	1,75 %	5,26 %
Current Pool Factor		0,37	0,71	0,71	0,71

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	28				
Principal Outstanding per Note Beginning of Period		39 365,75	74 695,88	74 695,88	74 695,88
>Principal Repayment per note		1 904,17	3 613,12	3 613,12	3 613,12
Principal Outstanding per Note End of Period		37 461,59	71 082,75	71 082,75	71 082,75
>Interest accrued for the period		4,35	9,99	87,15	311,23
Interest Payment	117 394,13	31 529,73	4 196,91	6 971,62	74 695,88
Interest Payment per Note		4,35	9,99	87,15	311,23

3. Credit Enhancements					
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)		18,91 %	9,70 %	7,95 %	2,69 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		19,43 %	10,22 %	7,95 %	2,69 %
Current CE (Subordination)		16,22 %	7,01 %	5,26 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		16,74 %	7,53 %	5,26 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.07.2021  
Payment date 26.07.2021  
Period No 20  
Monthly Period 01.06.2021  
Interest Period : 28.06.2021 to 26.07.2021 = 28 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		Moody's		Fitch		Moody's			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut 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	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 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	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**

Reporting Date	28.07.2021				
Payment date	26.07.2021				
Period No	20				
Monthly Period	01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	= 28 days



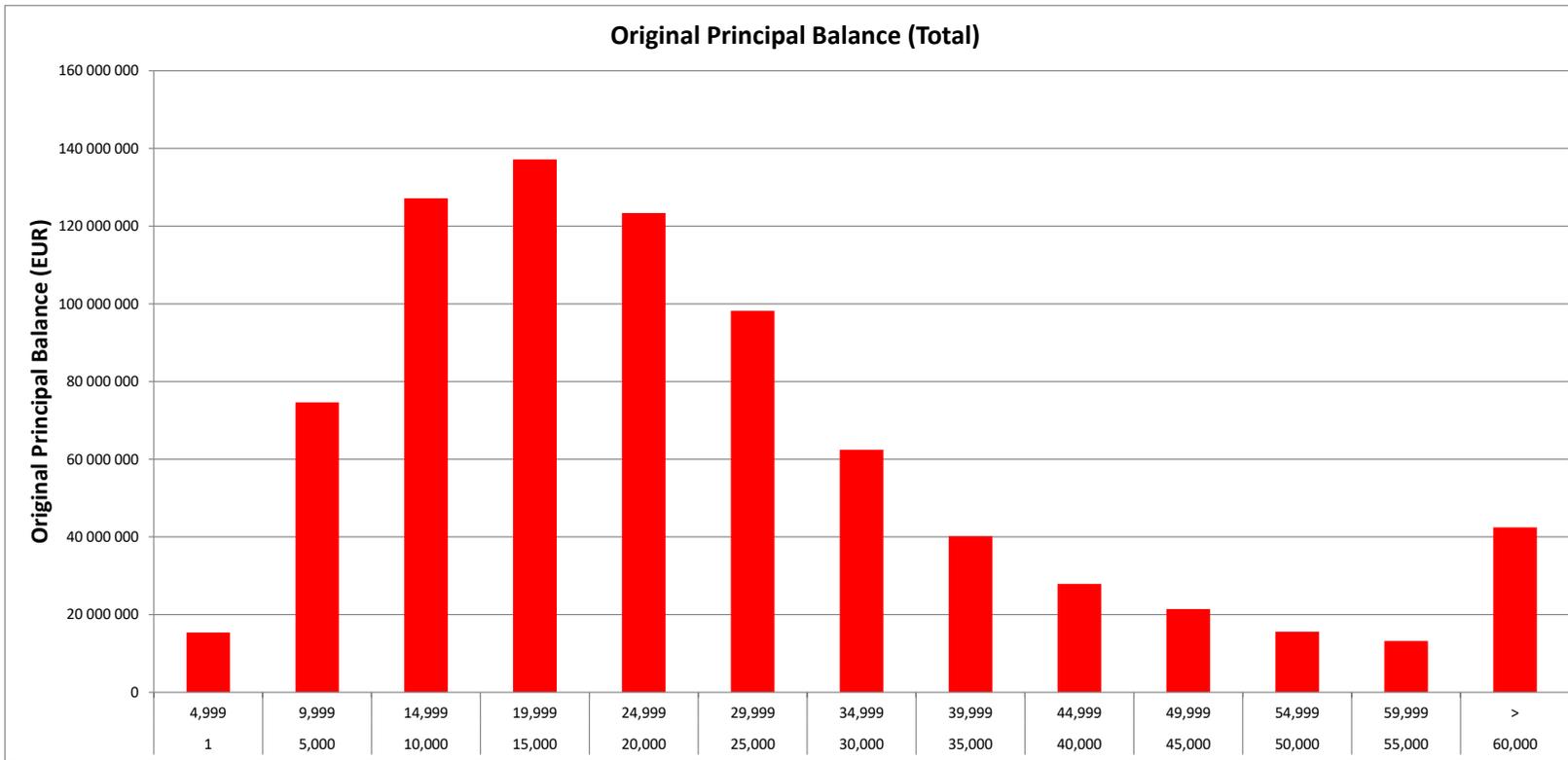
Average amount - all: 17 089

	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**

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**10.a Outstanding Principal Balance**

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Monthly Period	01.06.2021	
Interest Period	from 28.06.2021	to 26.07.2021 = 28 days



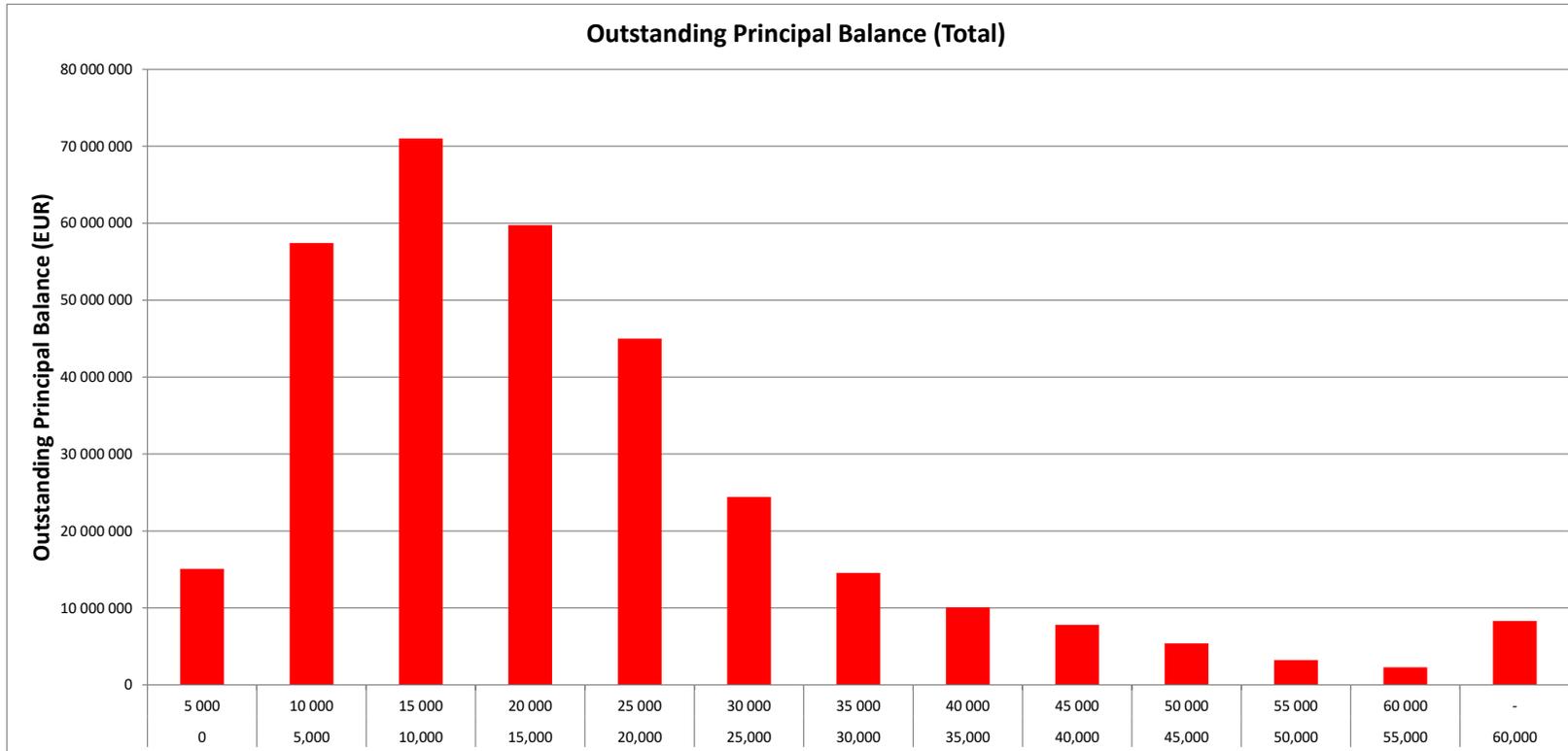
Average amount - all: 12 362

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 135	15 067 041	4,65 %	22,8	29,3	
	5 000	10 000	7 702	57 434 205	17,71 %	33,0	30,3	
	10 000	15 000	5 776	71 011 111	21,90 %	35,7	29,9	
	15 000	20 000	3 466	59 743 416	18,42 %	36,4	29,4	
	20 000	25 000	2 030	45 023 135	13,88 %	37,5	28,5	
	25 000	30 000	900	24 425 935	7,53 %	38,1	28,3	
	30 000	35 000	451	14 544 179	4,49 %	38,4	27,8	
	35 000	40 000	270	10 058 814	3,10 %	37,9	28,0	
	40 000	45 000	184	7 796 182	2,40 %	38,0	28,1	
	45 000	50 000	114	5 391 168	1,66 %	38,2	27,9	
	50 000	55 000	61	3 202 814	0,99 %	37,7	27,9	
	55 000	60 000	40	2 284 389	0,70 %	39,2	27,6	
	60 000	-	102	8 290 290	2,56 %	36,9	27,0	
	Total			26 231	324 272 678	100 %	35,5	29,2

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**10.b Outstanding Principal Balance Graph**

Reporting Date	28.07.2021	
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Interest Period	from 28.06.2021	to 26.07.2021 = 28 days



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**11.a Geographical Distribution**



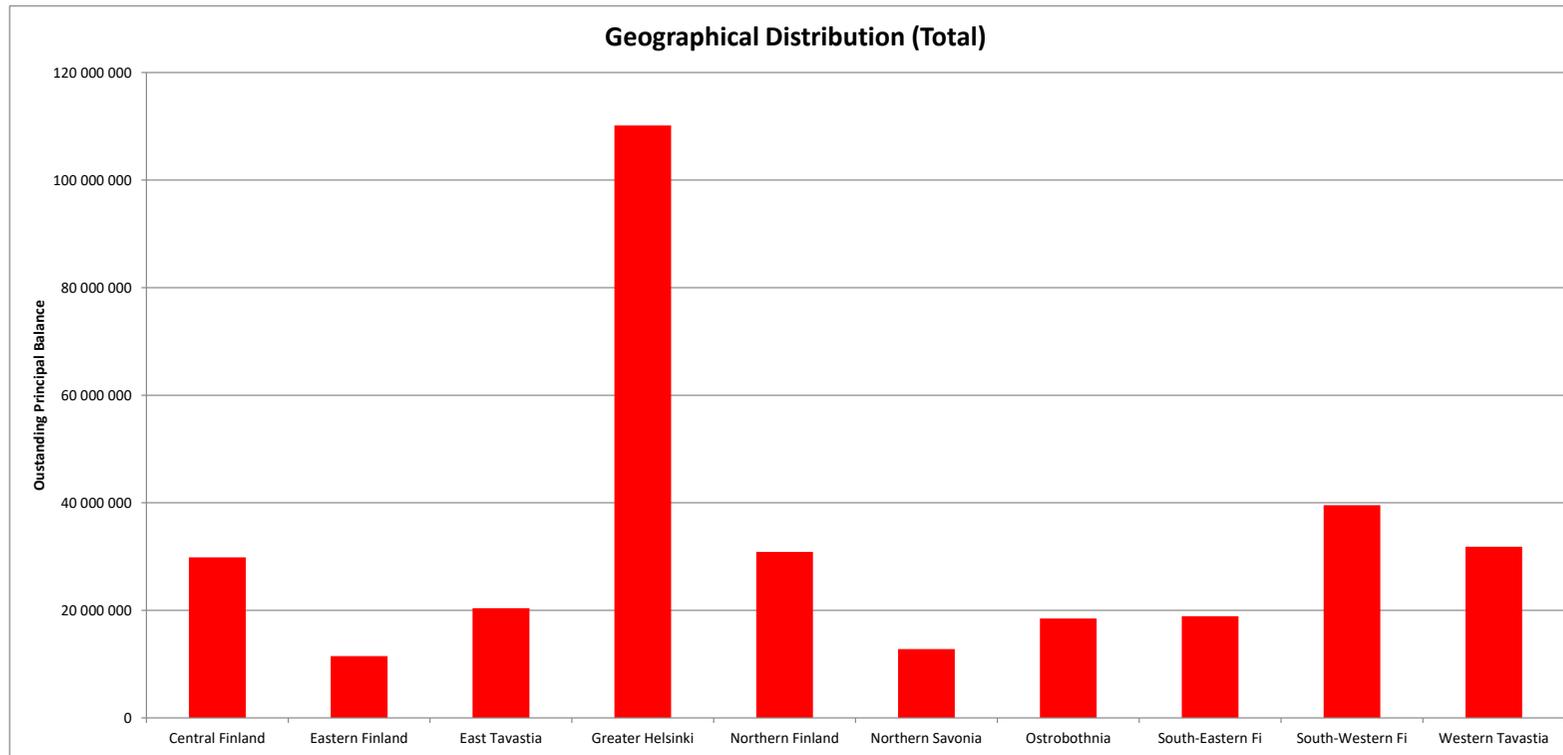
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 577	29 827 515	9,20 %	34,9	29,0	
Eastern Finland	1 002	11 474 123	3,54 %	36,1	29,3	
East Tavastia	1 774	20 373 598	6,28 %	35,6	29,7	
Greater Helsinki	8 224	110 185 790	33,98 %	35,3	29,3	
Northern Finland	2 500	30 870 907	9,52 %	35,9	28,9	
Northern Savonia	1 075	12 783 257	3,94 %	35,3	28,6	
Ostrobothnia	1 748	18 485 416	5,70 %	35,0	29,1	
South-Eastern Fi	1 563	18 897 844	5,83 %	35,0	29,6	
South-Western Fi	3 232	39 556 869	12,20 %	36,4	29,3	
Western Tavastia	2 536	31 817 358	9,81 %	36,1	29,1	
<b>Total</b>	<b>26 231</b>	<b>324 272 678</b>	<b>100 %</b>	<b>35,5</b>	<b>29,2</b>	

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	28.07.2021				
Payment date	26.07.2021				
Period No	20				
Monthly Period	01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	= 28 days



**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**12.a Interest Rate**



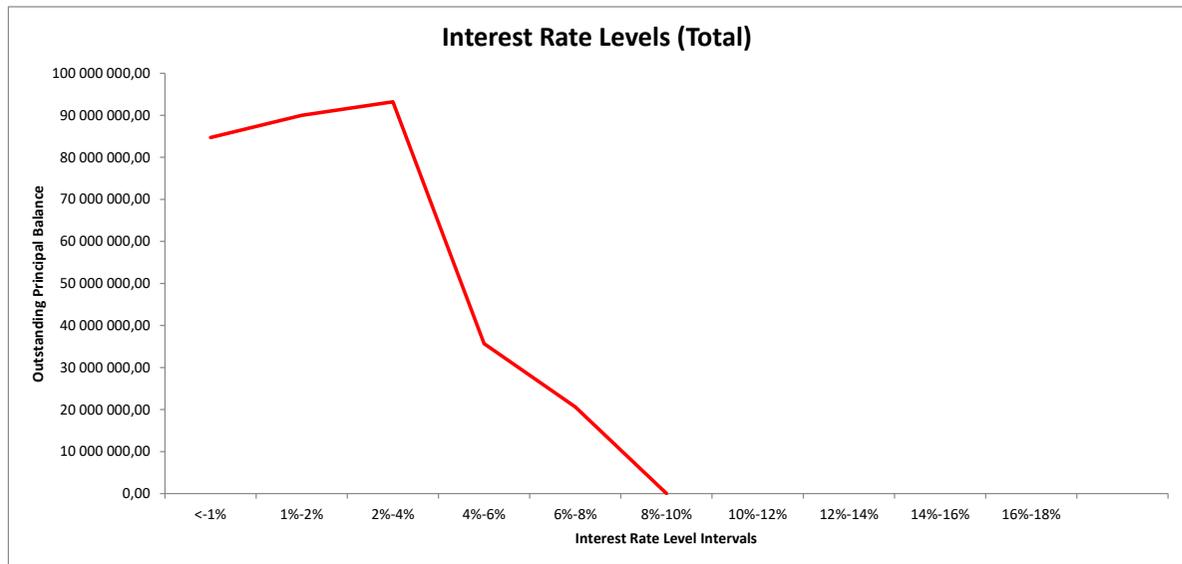
Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from 28.06.2021	to 26.07.2021 = 28 days

		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	5 664	84 724 358	26,13 %	34,7	29,1
	1 %	2 %	6 078	89 992 394	27,75 %	35,5	29,2
	2 %	4 %	7 498	93 213 619	28,75 %	36,0	29,2
	4 %	6 %	4 225	35 680 930	11,00 %	35,8	28,9
	6 %	8 %	2 754	20 622 552	6,36 %	36,4	30,2
	8 %	10 %	12	38 826	0,01 %	30,6	25,7
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	20 %						
Total			26 231	324 272 678	100 %	35,5	29,2

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**12.b Interest Rate**

Reporting Date	28.07.2021					
Payment date	26.07.2021					
Period No	20					
Monthly Period	01.06.2021					
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

13.a Remaining Terms



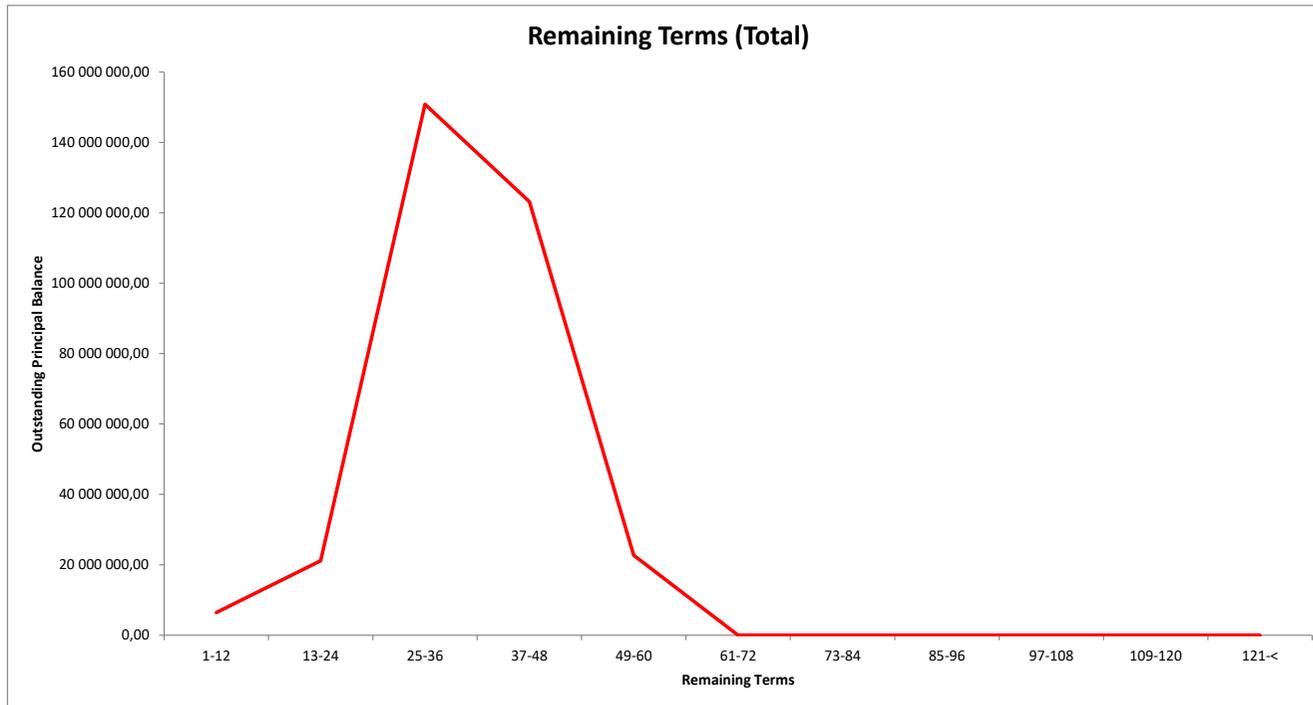
Reporting Date	28.07.2021				
Payment date	26.07.2021				
Period No	20				
Monthly Period	01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	= 28 days

		TOTAL						
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity		0		9	3 306	0,00 %	0,0	27,5
		1		12 1 987	6 421 548	1,98 %	7,9	29,3
		13		24 3 093	21 145 607	6,52 %	19,6	32,9
		25		36 11 959	150 811 756	46,51 %	31,7	30,6
		37		48 7 924	123 157 395	37,98 %	41,8	28,0
		49		60 1 259	22 733 067	7,01 %	49,9	23,4
		61		72				
		73		84				
		85		96				
		97		108				
		109		120				
		121	-					
		Total			26 231	324 272 678	100 %	35,5

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	28.07.2021				
Payment date	26.07.2021				
Period No	20				
Monthly Period	01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	= 28 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

14.a Seasoning



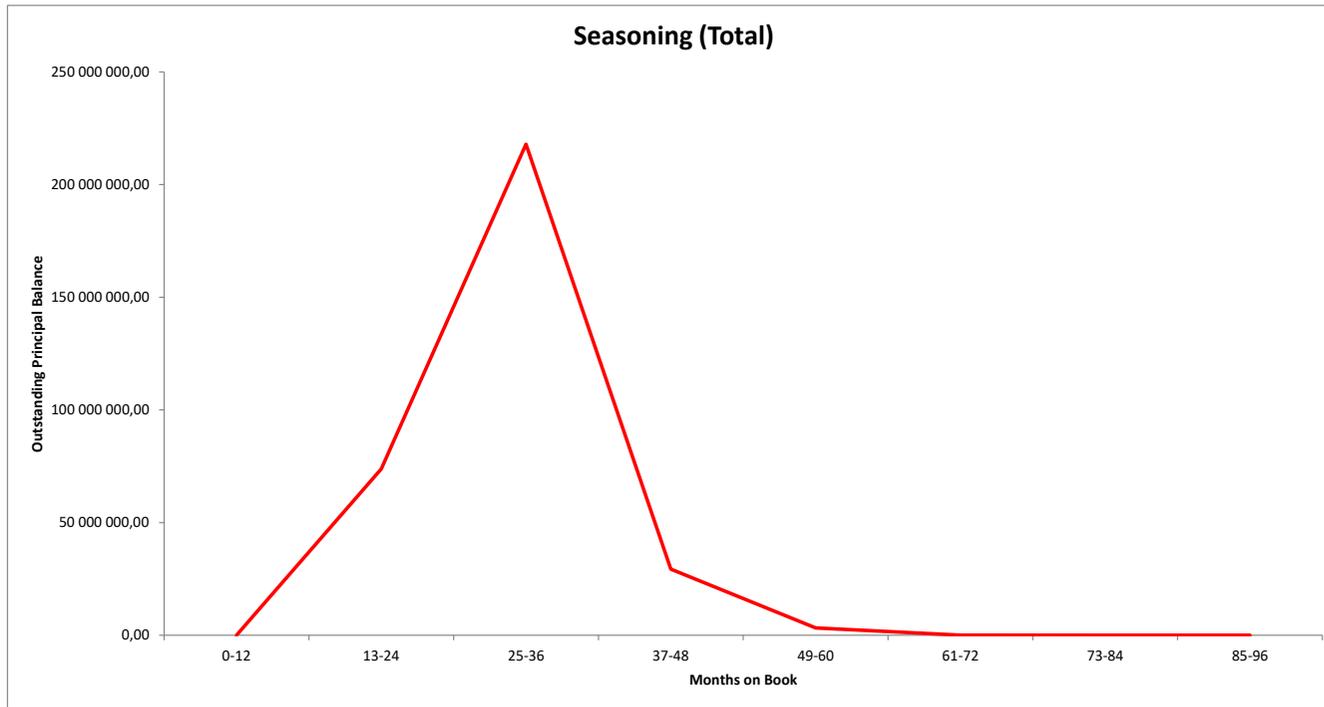
Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from 28.06.2021	to 26.07.2021 = 28 days

		TOTAL						
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1		12					
	13		24	5 543	73 812 168	22,76 %	40,2	23,2
	25		36	17 819	217 933 139	67,21 %	34,8	29,4
	37		48	2 540	29 320 276	9,04 %	30,5	40,8
	49		60	327	3 203 471	0,99 %	21,3	50,8
	61		72	2	3 624	0,00 %	1,0	61,1
	73		84					
	85		96					
	Total			26 231	324 272 678	100 %	35,5	29,2

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

14.b Seasoning

Reporting Date	28.07.2021				
Payment date	26.07.2021				
Period No	20				
Monthly Period	01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	= 28 days



**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**15.a Balloon loans**

Reporting Date	28.07.2021					
Payment date	26.07.2021					
Period No	20					
Monthly Period	01.06.2021					
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

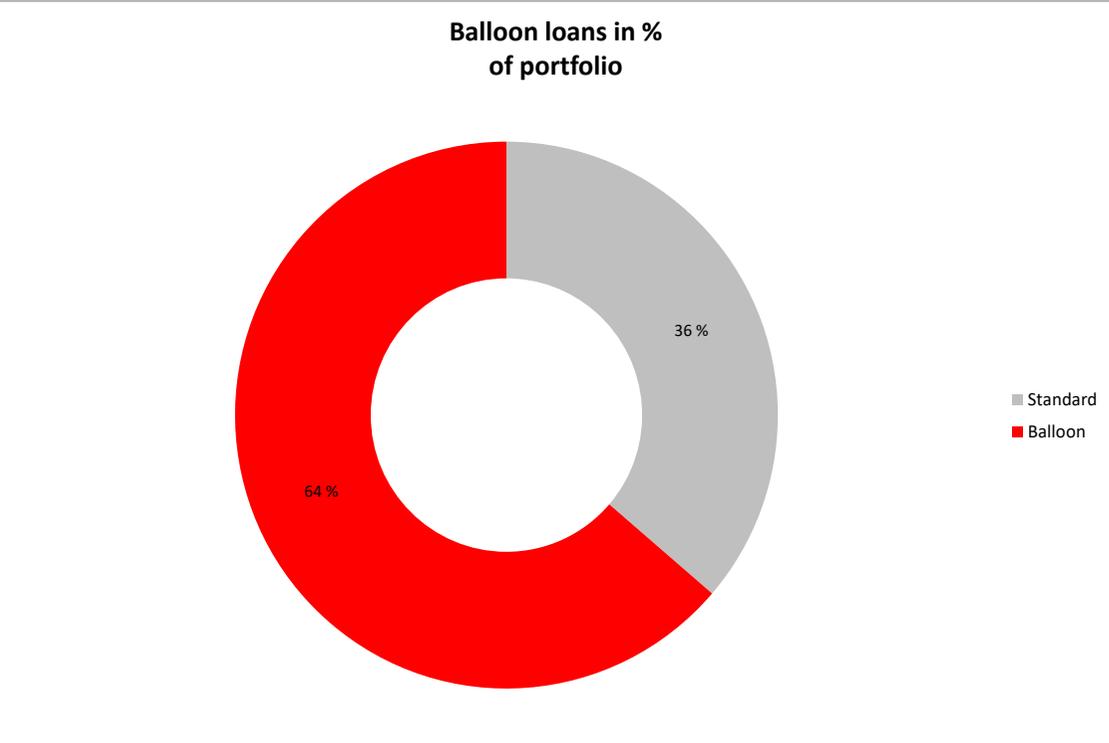


Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	15 094	117 760 847	36,3 %	2 949	0,0 %	33,6	29,1
	Balloon	11 137	206 511 831	63,7 %	88 622 755	42,9 %	36,7	29,3
	Total	26 231	324 272 678	100 %	88 625 703	27 %	35,5	29,2

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**15.b Balloon loans**

Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from	28.06.2021
	to	26.07.2021
	=	28 days

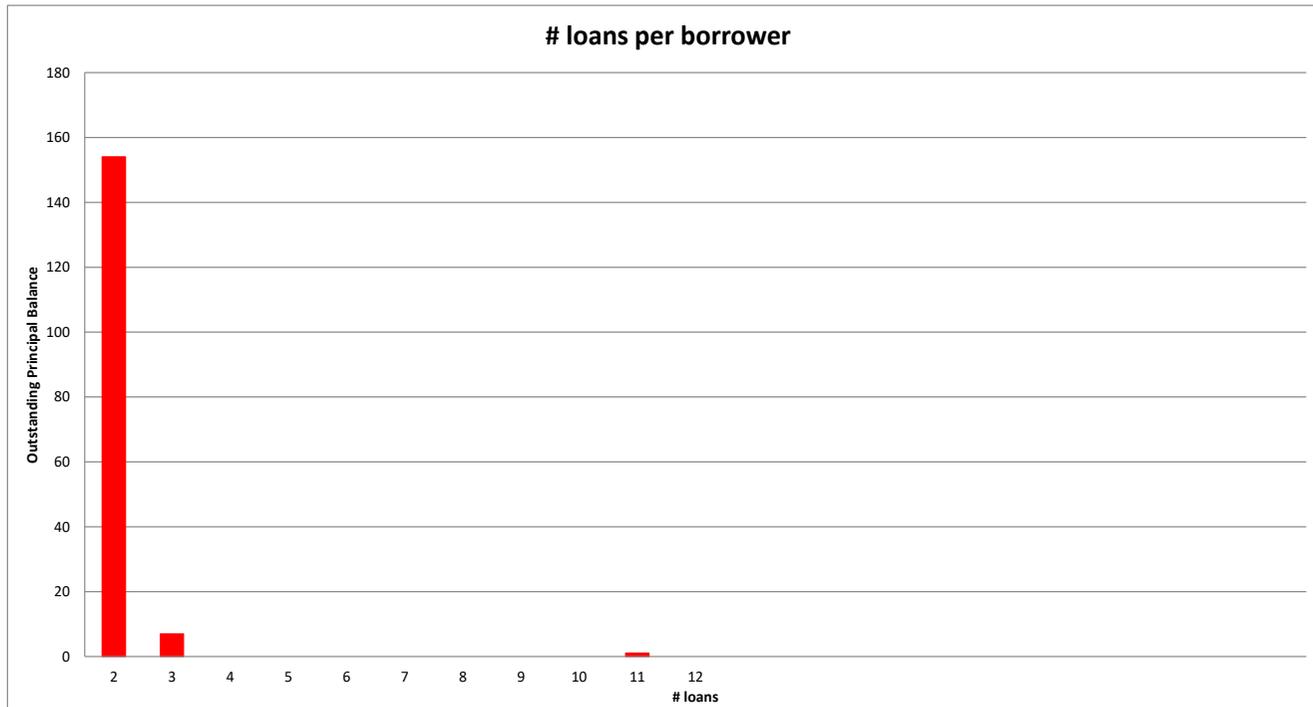




SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**16.b # loans per borrower**

Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from	28.06.2021
	to	26.07.2021
	=	28 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

17.a Amortization Profile



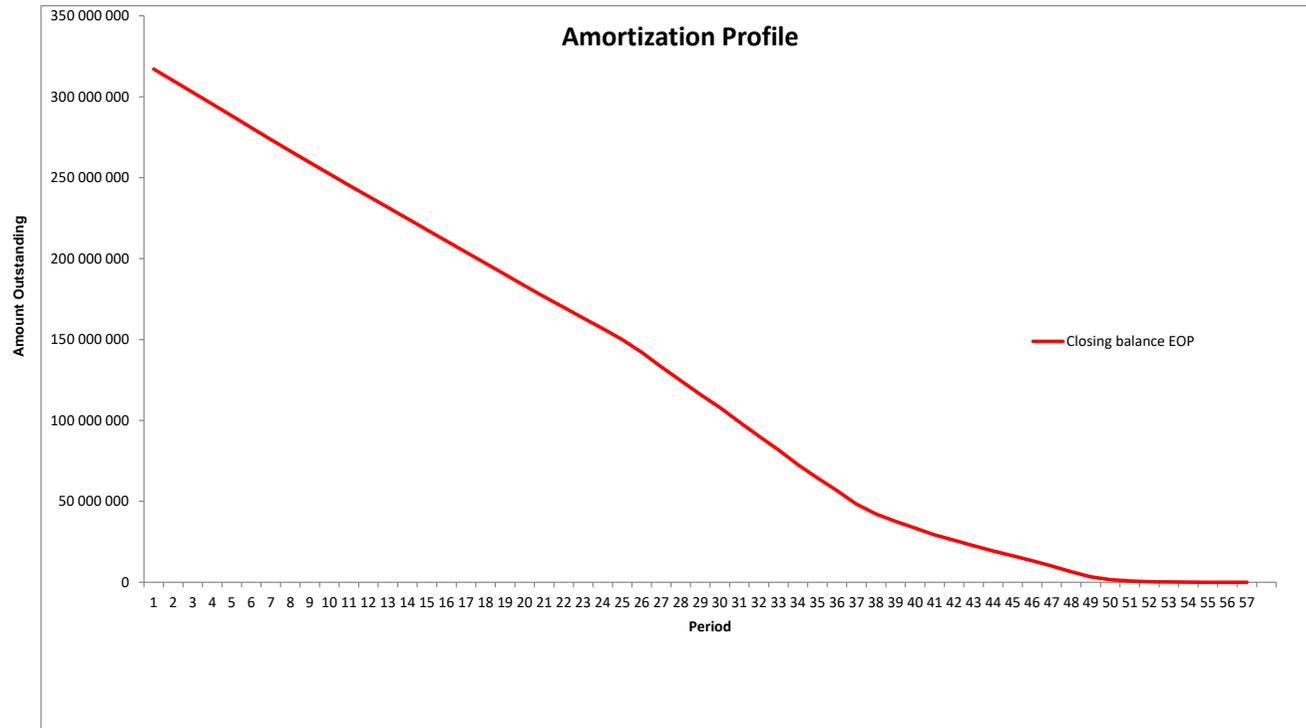
Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from 28.06.2021	to 26.07.2021 = 28 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	324 272 678	317 081 299	7 191 379	707 294	2,65 %	97,78 %
	2	317 081 299	309 927 887	7 153 412	690 712	2,65 %	95,58 %
	3	309 927 887	302 640 641	7 287 246	674 082	2,64 %	93,33 %
	4	302 640 641	295 472 471	7 168 170	657 348	2,64 %	91,12 %
	5	295 472 471	288 173 578	7 298 893	640 839	2,63 %	88,87 %
	6	288 173 578	280 847 610	7 325 968	624 119	2,63 %	86,61 %
	7	280 847 610	273 549 528	7 298 082	607 408	2,63 %	84,36 %
	8	273 549 528	266 394 905	7 154 623	590 747	2,62 %	82,15 %
	9	266 394 905	259 343 346	7 051 560	574 351	2,62 %	79,98 %
	10	259 343 346	252 370 471	6 972 874	558 212	2,61 %	77,83 %
	11	252 370 471	245 330 169	7 040 302	542 157	2,61 %	75,66 %
	12	245 330 169	238 440 220	6 889 949	526 004	2,60 %	73,53 %
	13	238 440 220	231 559 097	6 881 123	510 140	2,60 %	71,41 %
	14	231 559 097	224 697 791	6 861 307	494 268	2,59 %	69,29 %
	15	224 697 791	217 730 202	6 967 589	478 462	2,59 %	67,14 %
	16	217 730 202	210 818 285	6 911 916	462 599	2,58 %	65,01 %
	17	210 818 285	203 859 524	6 958 761	446 707	2,57 %	62,87 %
	18	203 859 524	197 043 177	6 816 347	430 825	2,57 %	60,76 %
	19	197 043 177	190 130 813	6 912 364	415 317	2,56 %	58,63 %
	20	190 130 813	183 241 804	6 889 009	399 602	2,55 %	56,51 %

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Monthly Investor Report

17.b Amortization Profile

Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from	28.06.2021
	to	26.07.2021
	=	28 days



**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**18.a Payment Holidays**



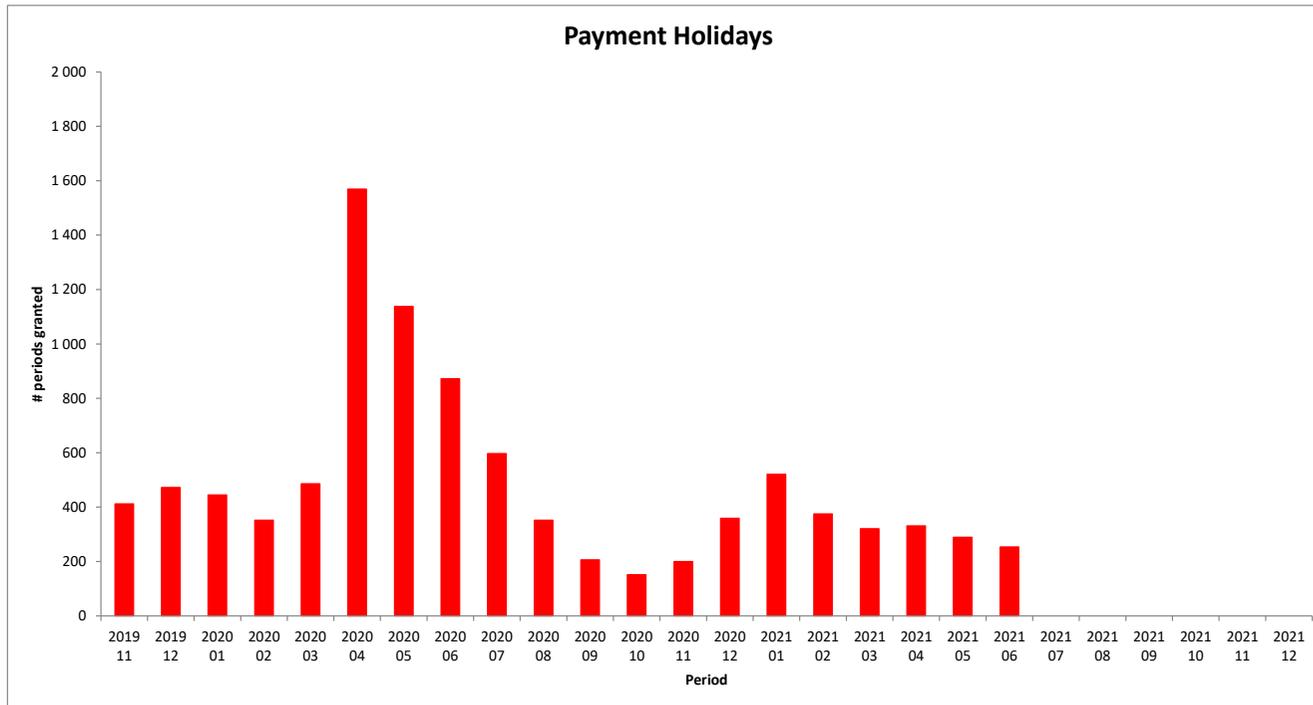
Reporting Date	28.07.2021				
Payment date	26.07.2021				
Period No	20				
Monthly Period	01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	= 28 days

	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	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				
	2021 08				
	2021 09				
	2021 10				
2021 11					
2021 12					
Total:	9 703	13 798	4 187 907	175 920 156	

**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**18.b Payment Holidays**

Reporting Date	28.07.2021				
Payment date	26.07.2021				
Period No	20				
Monthly Period	01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	= 28 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

18.c Remaining Payment Holidays



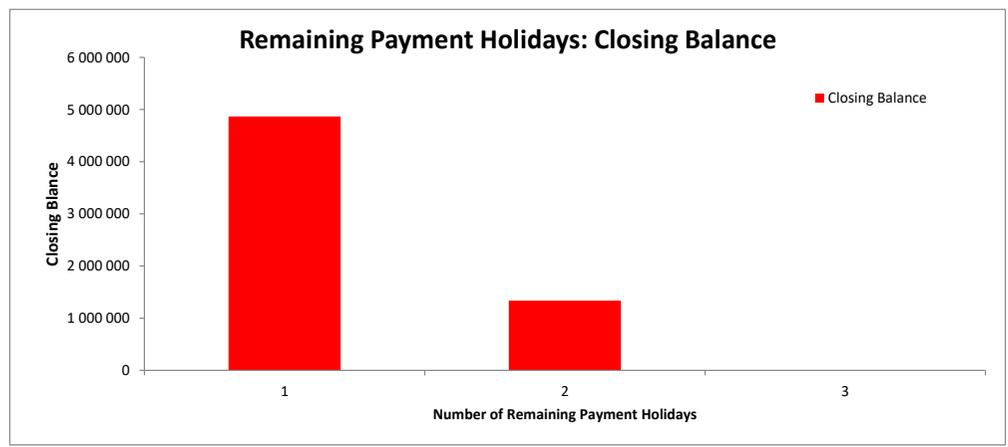
Reporting Date	28.07.2021
Payment date	26.07.2021
Period No	20
Monthly Period	01.06.2021
Interest Period	from 28.06.2021 to 26.07.2021 = 28 days

Remaining PH's	TOTAL		
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt
1	277	83 507	4 868 505
2	86	50 108	1 336 645
3			
Total	363	133 615	6 205 150

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from 28.06.2021	to 26.07.2021 = 28 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

19.a Downpayment



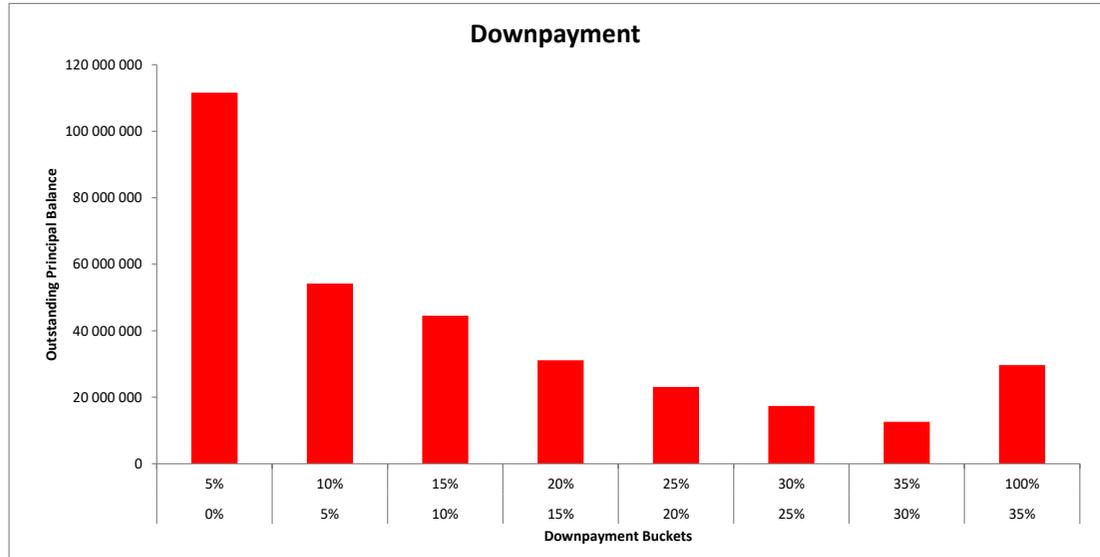
Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from 28.06.2021	to 26.07.2021 = 28 days

		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	7 772	111 572 113	34,41 %	37,5	29,2	
	5 %	10 %	3 778	54 206 510	16,72 %	36,6	29,7	
	10 %	15 %	3 537	44 561 108	13,74 %	35,4	29,4	
	15 %	20 %	2 520	31 120 940	9,60 %	34,4	29,4	
	20 %	25 %	1 954	23 123 032	7,13 %	33,8	29,1	
	25 %	30 %	1 575	17 393 235	5,36 %	33,8	29,2	
	30 %	35 %	1 191	12 602 206	3,89 %	33,3	28,5	
	35 %	100 %	3 904	29 693 534	9,16 %	31,1	28,2	
	Total		26 231	324 272 678	100 %	35,5	29,2	

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Monthly Investor Report

19.b Downpayment

Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from	28.06.2021
	to	26.07.2021
	=	28 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

20.a Vehicle Condition

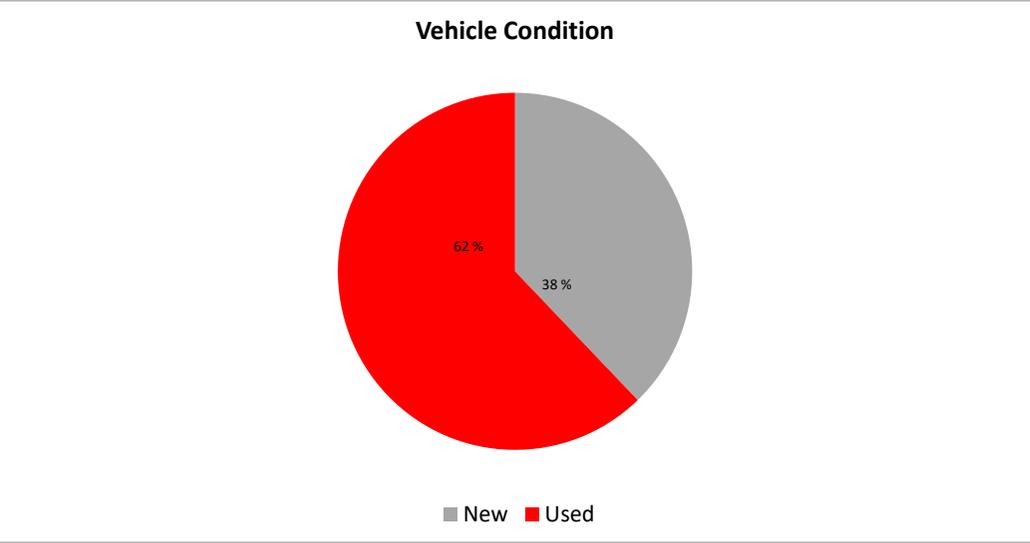


Reporting Date	28.07.2021
Payment date	26.07.2021
Period No	20
Monthly Period	01.06.2021
Interest Period	from 28.06.2021 to 26.07.2021 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 181	122 650 679	37,82 %	34,6	29,2
	Used	19 050	201 622 000	62,18 %	36,1	29,2
	Total	26 231	324 272 678	100 %	35,5	29,2

**20.b Vehicle Condition**

Reporting Date	28.07.2021				
Payment date	26.07.2021				
Period No	20				
Monthly Period	01.06.2021				
Interest Period	from 28.06.2021	to	26.07.2021	=	28 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

21.a Borrower Type



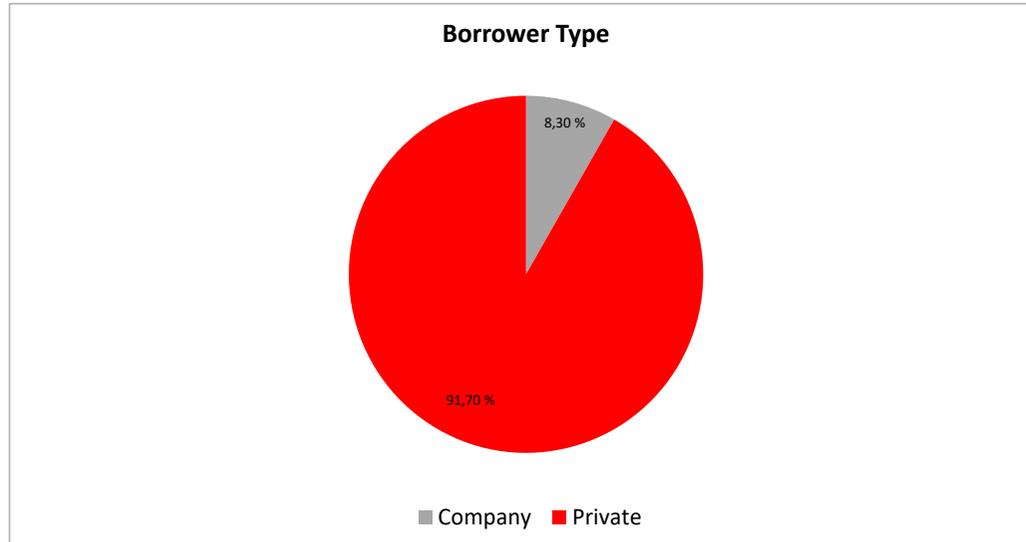
Reporting Date	28.07.2021
Payment date	26.07.2021
Period No	20
Monthly Period	01.06.2021
Interest Period	from 28.06.2021 to 26.07.2021 = 28 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 781	26 900 511	8,30 %	29,9	29,2
	Private	24 450	297 372 167	91,70 %	36,0	29,2
	Total	26 231	324 272 678	100 %	35,5	29,2

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

21.b Borrower Type

Reporting Date	28.07.2021				
Payment date	26.07.2021				
Period No	20				
Monthly Period	01.06.2021				
Interest Period	from 28.06.2021	to	26.07.2021	=	28 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

22.a Vehicle type



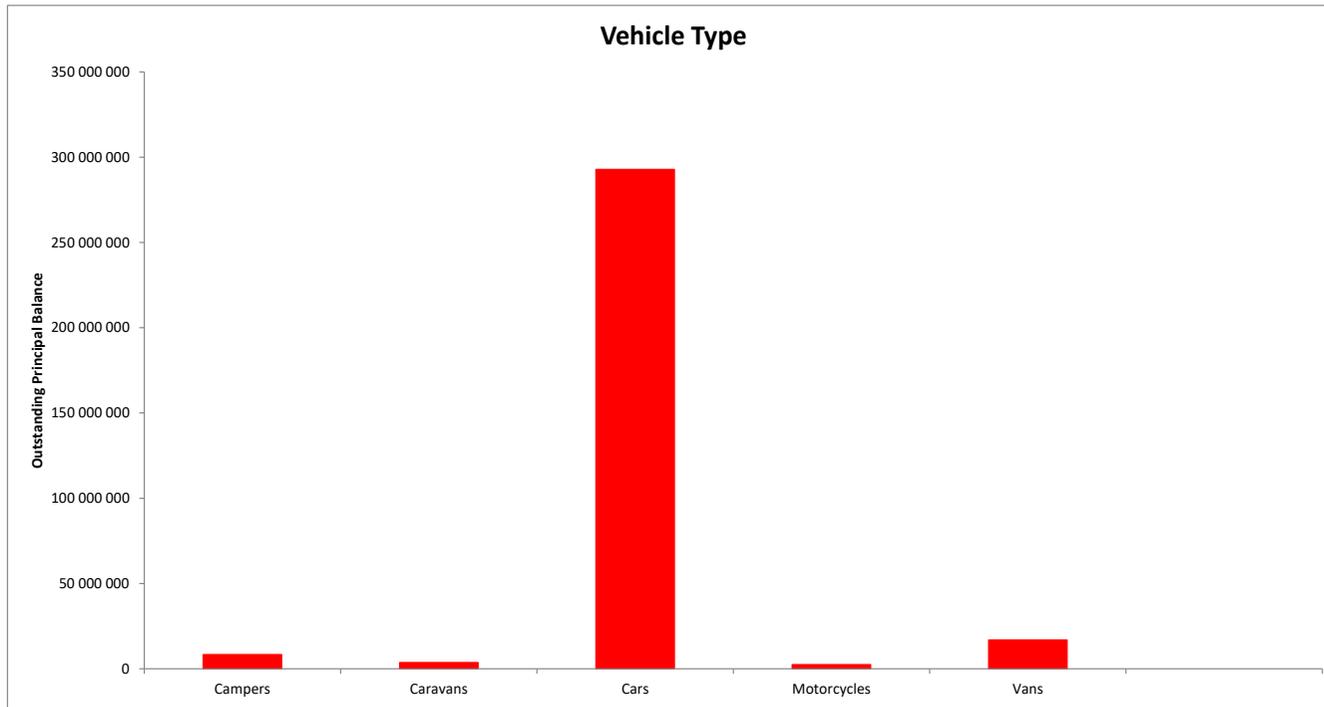
Reporting Date	28.07.2021				
Payment date	26.07.2021				
Period No	20				
Monthly Period	01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	= 28 days

		TOTAL				
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	307	8 405 552	2,59 %	37,7	27,4
	Caravans	259	3 648 055	1,12 %	38,9	26,1
	Cars	23 835	292 856 925	90,31 %	35,7	29,3
	Motorcycles	343	2 420 774	0,75 %	32,2	26,1
	Vans	1 487	16 941 372	5,22 %	32,2	29,2
		26 231	324 272 678	100 %	35,5	29,2

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from	28.06.2021
	to	26.07.2021
	=	28 days

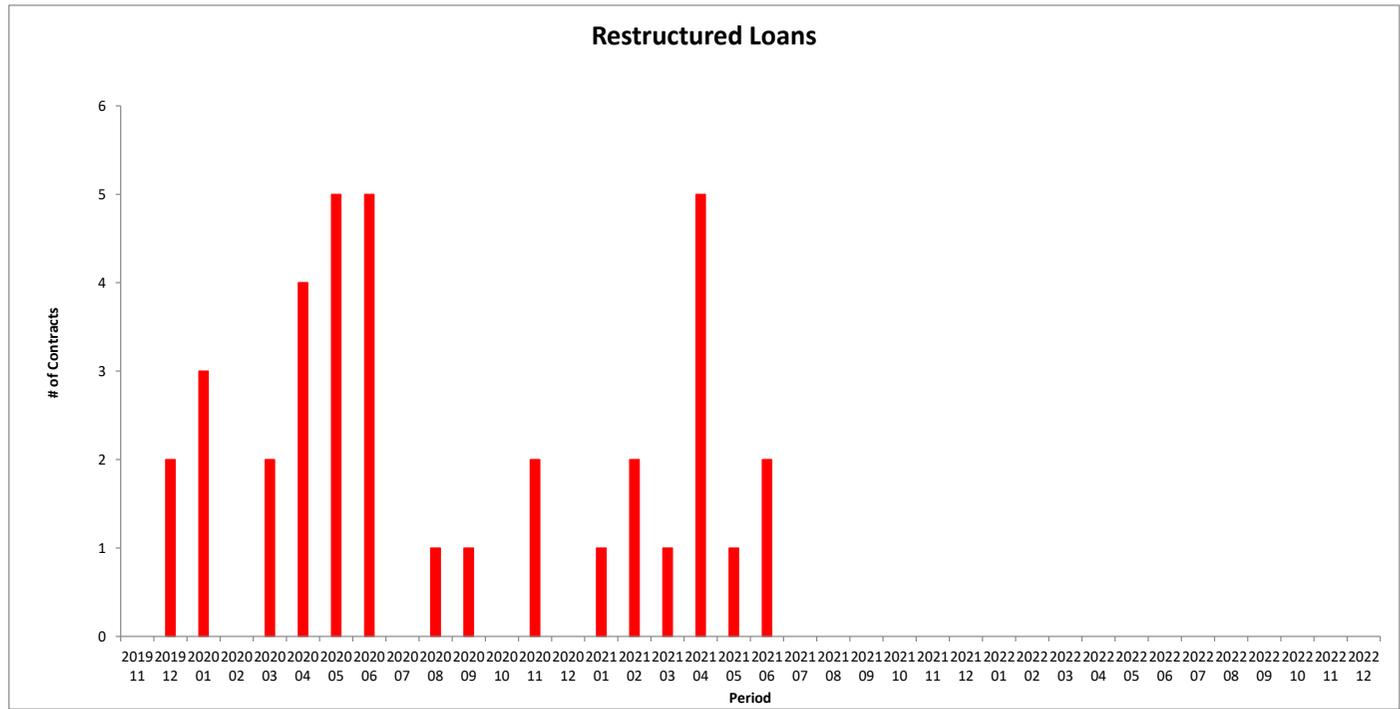




SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**23.b Restructured Loans**

Reporting Date	28.07.2021				
Payment date	26.07.2021				
Period No	20				
Monthly Period	01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	= 28 days



**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**24.a Dynamic Interest rate**



Reporting Date	28.07.2021				
Payment date	26.07.2021				
Period No	20				
Monthly Period	from	01.06.2021	to	26.07.2021	=
Interest Period		28.06.2021			28 days

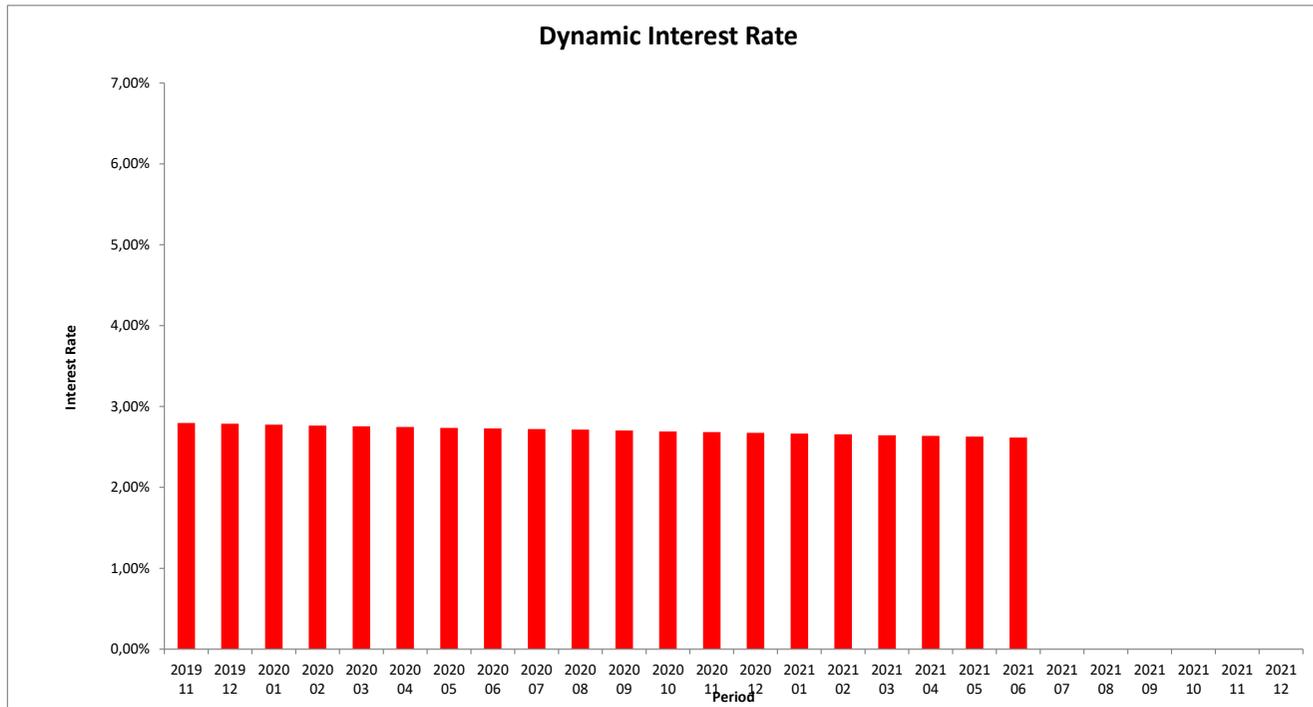
TOTAL		
Period	Closing balance	WA Interest rate
2019 11	729 991 378	2,80 %
2019 12	706 304 891	2,79 %
2020 01	679 530 975	2,78 %
2020 02	654 742 126	2,76 %
2020 03	629 246 572	2,75 %
2020 04	608 819 805	2,75 %
2020 05	588 867 275	2,74 %
2020 06	566 526 156	2,73 %
2020 07	541 637 974	2,72 %
2020 08	520 286 515	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		
2021 08		
2021 09		
2021 10		
2021 11		
2021 12		

Interest rate evolution

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**24.b Dynamic Interest Rate**

Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from	28.06.2021
	to	26.07.2021
	=	28 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	28.07.2021			
Payment date	26.07.2021			
Period No	20			
Monthly Period	from	01.06.2021	to	26.07.2021
Interest Period		28.06.2021		= 28 days

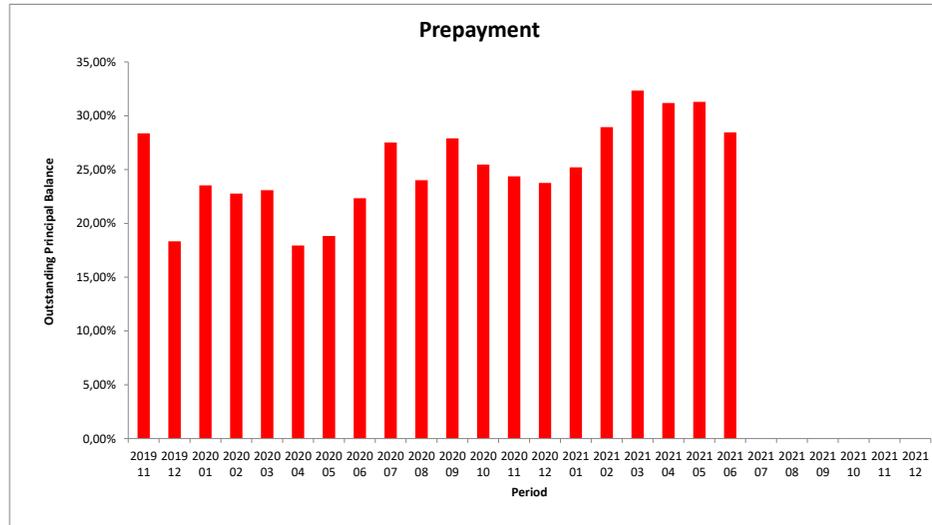
		TOTAL			
		Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2019 11		39 469 959	729 991 378	28,36 %
	2019 12		11 820 904	706 304 891	18,33 %
	2020 01		15 030 935	679 530 975	23,54 %
	2020 02		13 954 467	654 742 126	22,78 %
	2020 03		13 619 464	629 246 572	23,09 %
	2020 04		9 950 346	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					
2021 08					
2021 09					
2021 10					
2021 11					
2021 12					

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Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	28.07.2021				
Payment date	26.07.2021				
Period No	20				
Monthly Period	01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	= 28 days



SCF RAHOITUSPALVELUT VIII DAC  
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26. Delinquency



Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from 28.06.2021	to 26.07.2021 = 28 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	
	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	21 648 649	252	3 885 377	102	1 794 955	45	791 297	23	443 429	12	187 089	15	194 288		
2020	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																		
	8																		
	9																		
	10																		
	11																		
	12																		

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**27. Defaults, Recoveries and Losses by Quarter of Default**



Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from 28.06.2021	to 26.07.2021 = 28 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															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2021 Q1			2021 Q2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2019 4	68 697	2		60 116	8 581		60 116	8 581
2020 1	812 284	52	24 232	532 060	280 223	11 966	544 026	268 257
2020 2	1 178 994	72	10 792	682 987	496 007	9 982	692 968	486 025
2020 3	1 399 821	86	113 474	835 773	564 047	121 487	957 260	442 561
2020 4	946 697	56	213 175	267 008	679 689	147 450	414 457	532 240
2021 1	1 296 843	77	40 498	40 498	1 256 344	223 948	264 446	1 032 397
2021 2	1 102 302	71				39 286	39 286	1 063 016

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**28. Priority of Payments - Revenue**



Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from 28.06.2021	to 26.07.2021 = 28 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 384 914,47	EUR
Senior Expenses	-	7 234,51	EUR
Servicing Fee	-	137 370,84	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	62 365,69	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	-	6 972,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	74 696,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	315 635,51	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	86 105,61	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	38,27	EUR
Deferred Purchase Price to Seller		694 496,04	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	674 152,02	EUR
Senior Expenses	-	7 183,55	EUR
Issuer Swap Interest Amount	-	62 365,69	EUR
Interest Class A Notes	-	31 530,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	4 197,00	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	-	6 972,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	74 696,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	315 635,51	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	86 105,61	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		85 466,66	EUR

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**29. Priority of Payments - Redemption**



Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from 28.06.2021	to 26.07.2021 = 28 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	16 167 084,03	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	16 167 084,03	EUR
<hr/>			
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	16 482 719,54	EUR
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event/ Before Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	13 809 008,49	EUR
(ii) Principal Payments on Class B Notes	-	1 517 511,68	EUR
(iii) Principal Payments on Class C Notes	-	289 049,84	EUR
(iiii) Principal Payments on Class D Notes	-	867 149,53	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	85 466,66	EUR
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**Purchaser Priority of Payments - Revenue (r)**

Payment of residual fund as Deferred Purchase Price to Seller	694 496,04	EUR
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**30. Transaction Costs**



Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from 28.06.2021	to 26.07.2021 = 28 days

<b>Transaction Costs</b>	<b>Currency</b>	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>	<b>Class C</b>	<b>Class D</b>
Senior Expenses	EUR	7 234,51				
Interest accrued for the Period	EUR	117 395,00	31 530,00	4 197,00	6 972,00	74 696,00
Cumulative Interest accrued	EUR	4 232 039,00	1 817 357,00	164 602,00	192 076,00	2 058 004,00
Interest Payments	EUR	117 395,00	31 530,00	4 197,00	6 972,00	74 696,00
Cumulative Interest Payments	EUR	4 232 039,00	1 817 357,00	164 602,00	192 076,00	2 058 004,00
Interest accrued on Subordinated Loan for the Period	EUR	638,95				
Cumulative Interest accrued on Subordinated Loan	EUR	27 370,84				
Interest Payments on Subordinated Loan	EUR	638,95				
Cumulative Interest Payments on Subordinated Loan	EUR	27 370,84				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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**32. Swap Overview**

Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from 28.06.2021	to 26.07.2021 = 28 days



**Class A Swap details**

**Kimi 8 | Front Swap**

<b>Party A</b>	<b>ING Bank N.V.</b>
<b>Party B</b>	<b>SCF Rahoituspalvelut VIII DAC</b>
Class A Notes	<b>285 480 449</b>
Interest Period Start	28.06.2021
Interest Period End	26.07.2021
Interest Days	28
Settlement Date	26.07.2021
Party A Floating Interest Rate	0,142 %
Party A Floating Rate Day Count Fraction	0,08
<b>Party A Interest Amount</b>	<b>EUR 31 529,73</b>
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,08
<b>Party B Interest Amount</b>	<b>EUR 55 643,31</b>

**Class B Swap details**

**Kimi 8 | Front Swap**

<b>Party A</b>	<b>ING Bank N.V.</b>
<b>Party B</b>	<b>SCF Rahoituspalvelut VIII DAC</b>
Class B Notes	<b>31 372 268</b>
Interest Period Start	28.06.2021
Interest Period End	26.07.2021
Interest Days	28
Settlement Date	26.07.2021
Party A Floating Interest Rate	0,172 %
Party A Floating Rate Day Count Fraction	0,08
<b>Party A Interest Amount</b>	<b>EUR 4 196,91</b>
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,08
<b>Party B Interest Amount</b>	<b>EUR 6 722,38</b>

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**31. Contact Details**



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Reporting Date	28.07.2021	
Payment date	26.07.2021	
Period No	20	
Monthly Period	01.06.2021	
Interest Period	from	28.06.2021
	to	26.07.2021
	=	28 days