

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.04.2020				
Payment date	27.04.2020			Following payment dates:	26.05.2020
Period No	5				25.06.2020
Monthly Period	01.03.2020				
Interest Period	from 25.03.2020		to	27.04.2020	= 33 days
Cut-Off date	31.03.2020				

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1. Portfolio Information



Reporting Date	29.04.2020	
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Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
Outstanding receivables		
Opening balance	654 742 125.55	EUR
Scheduled Loan Principal Repayments	11 415 437.02	EUR
Prepayments	13 619 464.47	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	25 034 901.49	EUR
New Defaulted Auto Loans in Period	460 651.82	EUR
Closing Balance	629 246 572.24	EUR
Principal Recoveries on loans in default	47 952.17	EUR
Total revenue collections		
Revenue and fees received on loan balances	2 206 255.54	EUR
	EUR	
Total Revenue Received in Period	2 206 255.54	EUR
# Loans		
At beginning of period	41 370	Loans
Paid in Full	986	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	31	Loans
At end of period	40 353	Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	29.04.2020
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Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	2 235 945.28	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	123 944.00	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	2 359 889.28	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	850 068.21	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	146 720.97	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	123 944.25	EUR
f. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 120 733.43	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	29.04.2020
Payment date	27.04.2020
Period No	5
Monthly Period	01.03.2020
Interest Period	from 25.03.2020 to 27.04.2020 = 33 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	25 034 901.49	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	25 034 901.49	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	25 034 901.49	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	460 651.82	EUR
Total Amount for Issuer Available Redemption Receipts	25 495 553.31	EUR

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4. Reserve Accounts



Reporting Date	29.04.2020
Payment date	27.04.2020
Period No	5
Monthly Period	01.03.2020
Interest Period	from 25.03.2020 to 27.04.2020 = 33 days

Note Balance

Beginning of Period	654 742 125.55 EUR
End of Period	629 246 572.24 EUR

Liquidity Balance

Beginning of Period	0.5 %	3 237 654.88 EUR
Cash Outflow		123 944.25 EUR
Cash Inflow		- EUR
End of Period	0.5 %	3 113 710.63 EUR
Required Reserve Amount	0.5 %	3 113 710.63 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	29.04.2020	
Payment date	27.04.2020	
Period No	5	
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Asset Balance

Beginning of Period	654 742 125.55	EUR
End of Period	629 246 572.24	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	586 817 011.29	93.26 %	37 742
1-29 days past due	34 208 059.62	5.44 %	2 107

Delinquent Receivables:

30-59 days past due	4 982 560.31	0.79 %	308
60-89 days past due	1 655 010.98	0.26 %	103
90-119 days past due	921 081.55	0.15 %	55
120-149 days past due	317 935.09	0.05 %	22
150-179 days past due	344 913.40	0.05 %	16
Total Performing and Delinquent	629 246 572	100.00 %	40 353

Current Period Defaults	460 651.82	31
Cumulative Defaults	880 980.46	54
Current Period Principal Recoveries	47 952.17	
Cumulative Principal Recoveries	108 468.17	

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

[A] Cumulative Net Loss Ratio, Payment Date	0.10 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.05 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.00 %	

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

[A] Aggregate Outstanding Asset Principal Amount	629 246 572.24	78.84 %
[B] Aggregate principal balance of Defaulted Contracts	880 980.46	
[C] Recoveries received on such Defaulted Contracts	108 468.17	
[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	1.31 %	NO
[B] Delinquency Ratio, preceding Payment Date	1.23 %	
[C] Delinquency Ratio, second preceding Payment Date	1.32 %	

or Servicer Termination Event

NO

or Swap Counterparty Downgrade Event

NO

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

	11.30 %	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	654 742 125.55	

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6. Note Principal



Reporting Date	29.04.2020	
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Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	580 742 125.55	42 000 000.00	8 000 000.00	24 000 000.00	EUR
Sequential Amortization	25 495 553.31	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	555 246 572.24	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	-	-	-	460 651.82	EUR
Credit PDL	-	-	-	460 651.82	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	580 742 125.55	42 000 000.00	8 000 000.00	24 000 000.00	EUR
End of Period	555 246 572.24	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	654 742 125.55	580 742 125.55	42 000 000.00	8 000 000.00	24 000 000.00
Available Distribution Amount	25 495 553.31				
Amortisation	25 495 553.31				
Redemption per Class	25 495 553.31	25 495 553.31	-	-	-
Redemption per Note		3 515.66	-	-	-
Outstanding Closing Balance		555 246 572.24	42 000 000.00	8 000 000.00	24 000 000.00
Net Outstanding Closing Balance	629 246 572.24	555 246 572.24	42 000 000.00	8 000 000.00	24 000 000.00
Current Tranching	100 %	88.24 %	6.67 %	1.27 %	3.81 %
Current Pool Factor		0.77	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	33				
Principal Outstanding per Note Beginning of Period		80 080.27	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		3 515.66	-	-	-
Principal Outstanding per Note End of Period		76 564.61	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		18.72	26.13	116.67	416.67
Interest Payment	256 054.31	135 748.47	10 972.50	9 333.33	100 000.00
Interest Payment per Note		18.72	26.13	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)		13.88 %	7.20 %	5.93 %	2.12 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		14.39 %	7.71 %	5.93 %	2.12 %
Current CE (Subordination)		11.76 %	5.09 %	3.81 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		12.27 %	5.60 %	3.81 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 29.04.2020
Payment date 27.04.2020
Period No 5
Monthly Period 01.03.2020
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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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Interest Period	from 25.03.2020	to 27.04.2020 = 33 days



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 %	53.92	7.7	

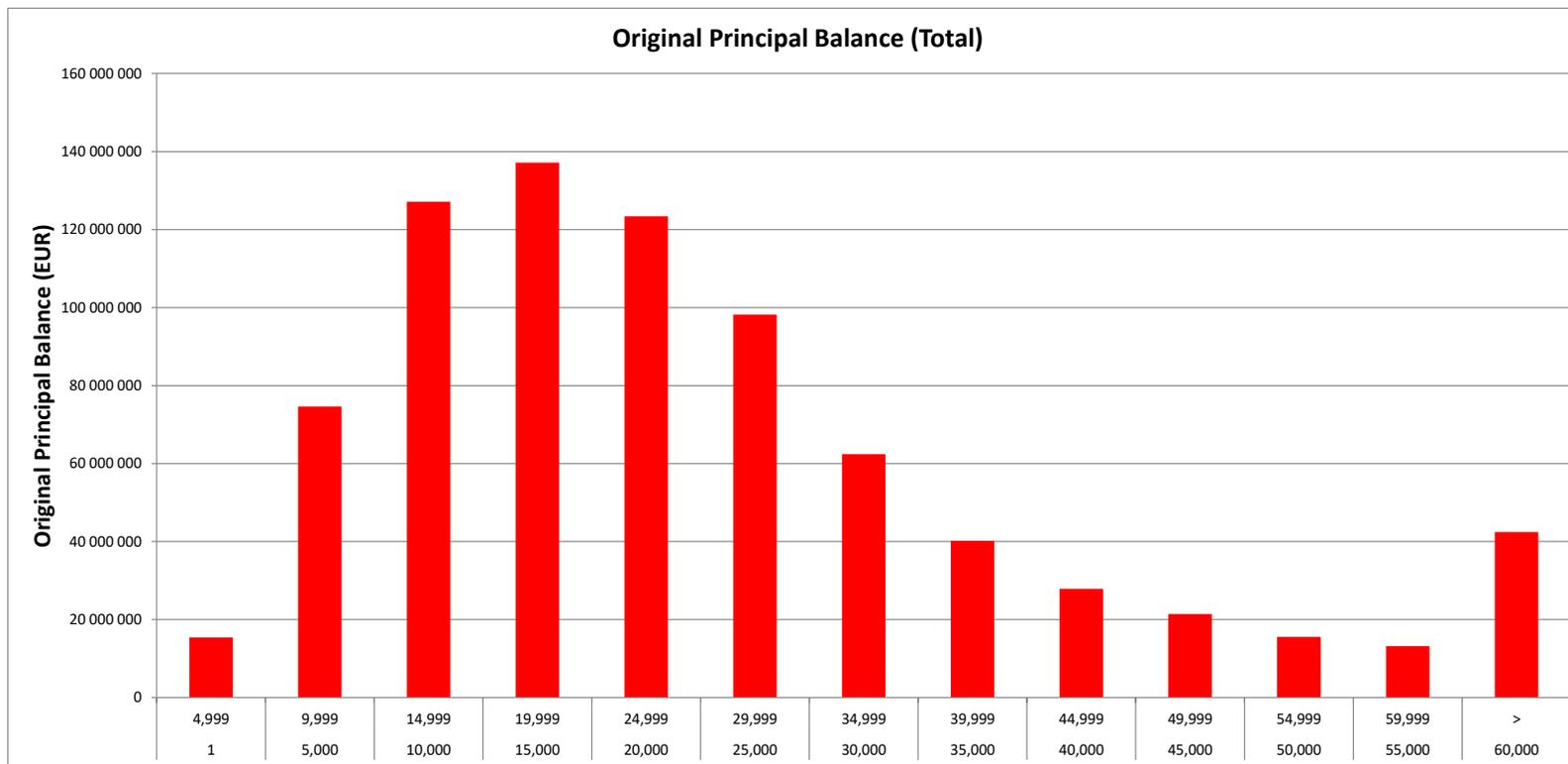
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9.b Original Principal Balance Graph

Reporting Date	29.04.2020	
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Original Principal Balance (Total)



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10.a Outstanding Principal Balance

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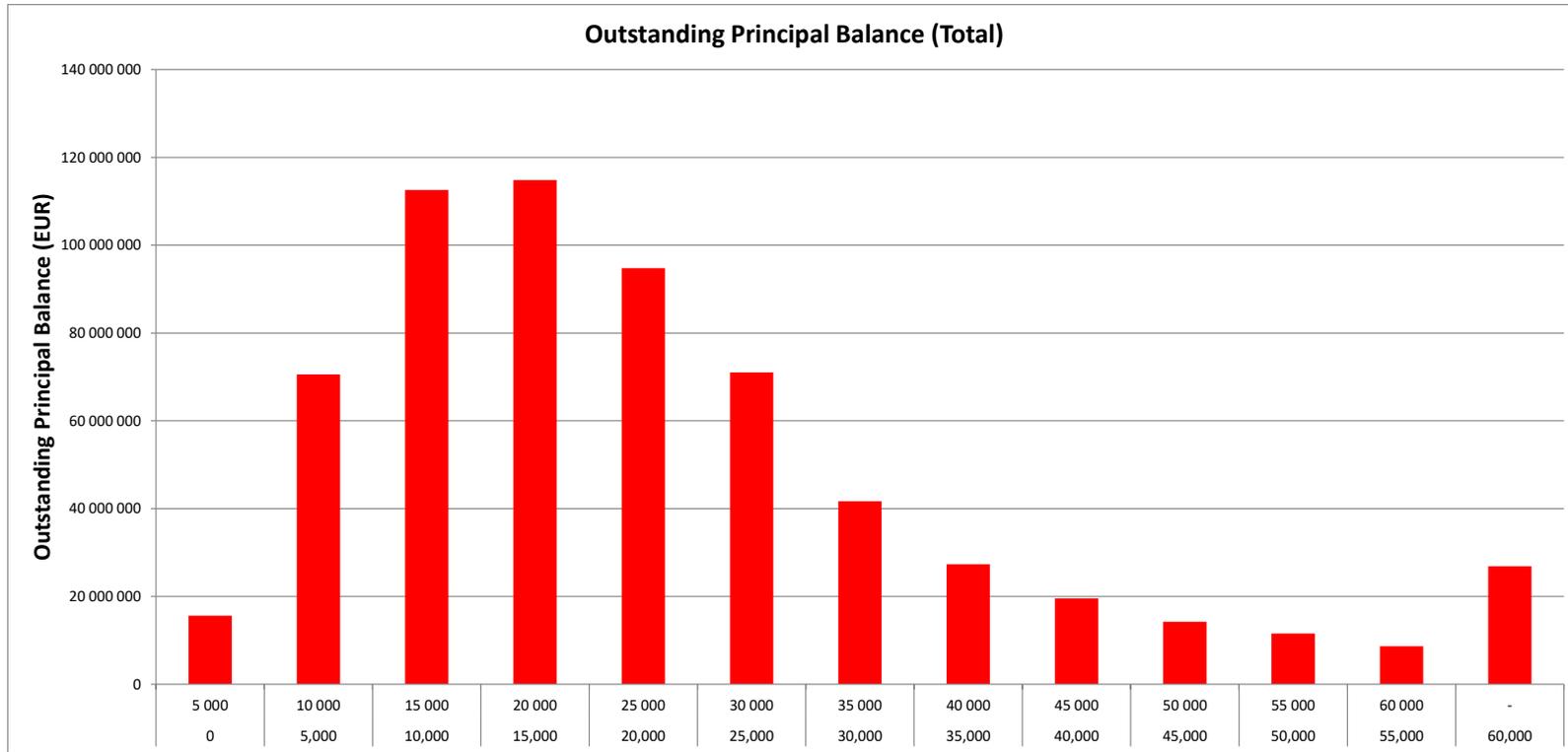
Average amount - all: 15 594

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	4 989	15 600 995	2.48 %	27	14
		5 000 10 000	9 327	70 565 090	11.21 %	43	15
		10 000 15 000	9 072	112 572 624	17.89 %	48	15
		15 000 20 000	6 615	114 836 388	18.25 %	50	15
		20 000 25 000	4 241	94 772 670	15.06 %	50	15
		25 000 30 000	2 610	71 016 305	11.29 %	51	14
		30 000 35 000	1 294	41 671 252	6.62 %	52	14
		35 000 40 000	733	27 327 323	4.34 %	51	13
		40 000 45 000	463	19 562 364	3.11 %	52	13
		45 000 50 000	300	14 235 007	2.26 %	52	13
		50 000 55 000	220	11 555 855	1.84 %	50	14
		55 000 60 000	151	8 655 796	1.38 %	52	13
		60 000 -	338	26 874 903	4.27 %	51	13
Total			40 353	629 246 572	100 %		

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10.b Outstanding Principal Balance Graph

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Interest Period	from 25.03.2020	to 27.04.2020 = 33 days



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11.a Geographical Distribution



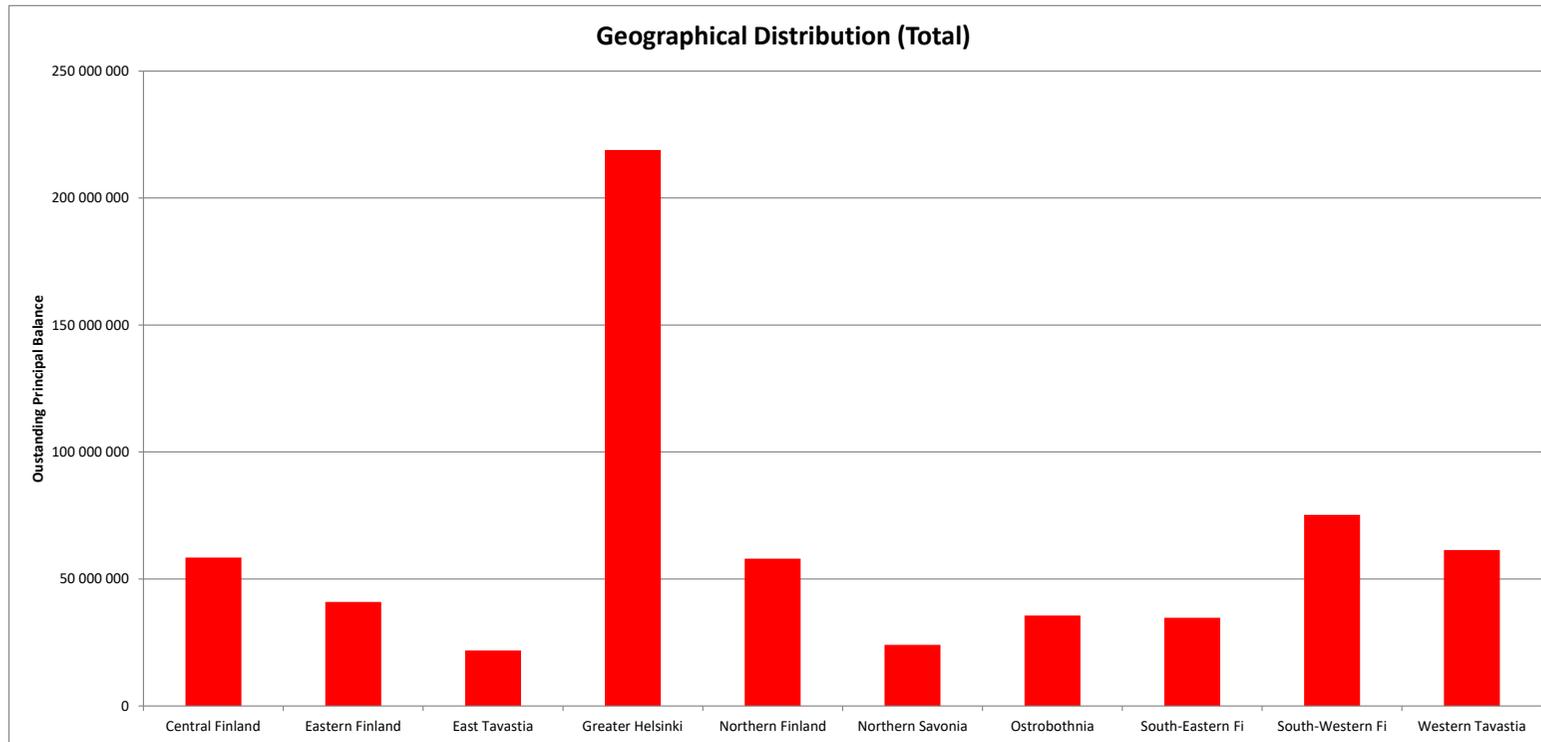
Reporting Date	29.04.2020				
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Period No	5				
Monthly Period	01.03.2020				
Interest Period	from 25.03.2020	to	27.04.2020	=	33 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	3 951	58 418 797	9.28 %	48		14
Eastern Finland	2 739	40 978 061	6.51 %	49		15
East Tavastia	1 537	21 848 685	3.47 %	49		15
Greater Helsinki	12 904	218 894 446	34.79 %	49		15
Northern Finland	3 775	57 990 962	9.22 %	49		14
Northern Savonia	1 654	24 072 958	3.83 %	48		14
Ostrobothnia	2 645	35 623 757	5.66 %	48		14
South-Eastern Fi	2 302	34 737 913	5.52 %	48		15
South-Western Fi	4 941	75 307 310	11.97 %	50		15
Western Tavastia	3 905	61 373 683	9.75 %	50		14
Total	40 353	629 246 572	100 %			

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11.b Geographical Distribution Graph

Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from	25.03.2020
	to	27.04.2020
	=	33 days



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12.a Interest Rate

Reporting Date	29.04.2020	
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Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

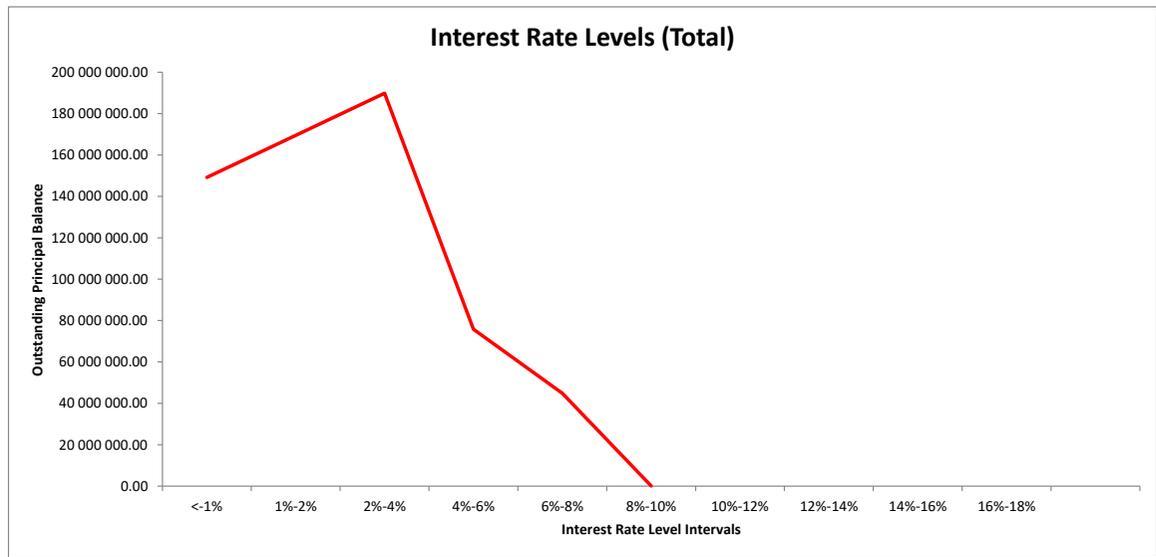


TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	7 743	149 217 012	23.71 %	48	15
1	2	9 013	169 486 504	26.93 %	49	14
2	4	11 900	189 844 392	30.17 %	49	15
4	6	6 864	75 753 745	12.04 %	49	14
6	8	4 807	44 840 304	7.13 %	48	15
8	10	26	104 615	0.02 %	38	11
10	12					
12	14					
14	16					
16	18					
18	-					
Total		40 353	629 246 572	100 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	5				
Monthly Period	01.03.2020				
Interest Period	from	25.03.2020	to	27.04.2020	= 33 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.a Remaining Terms



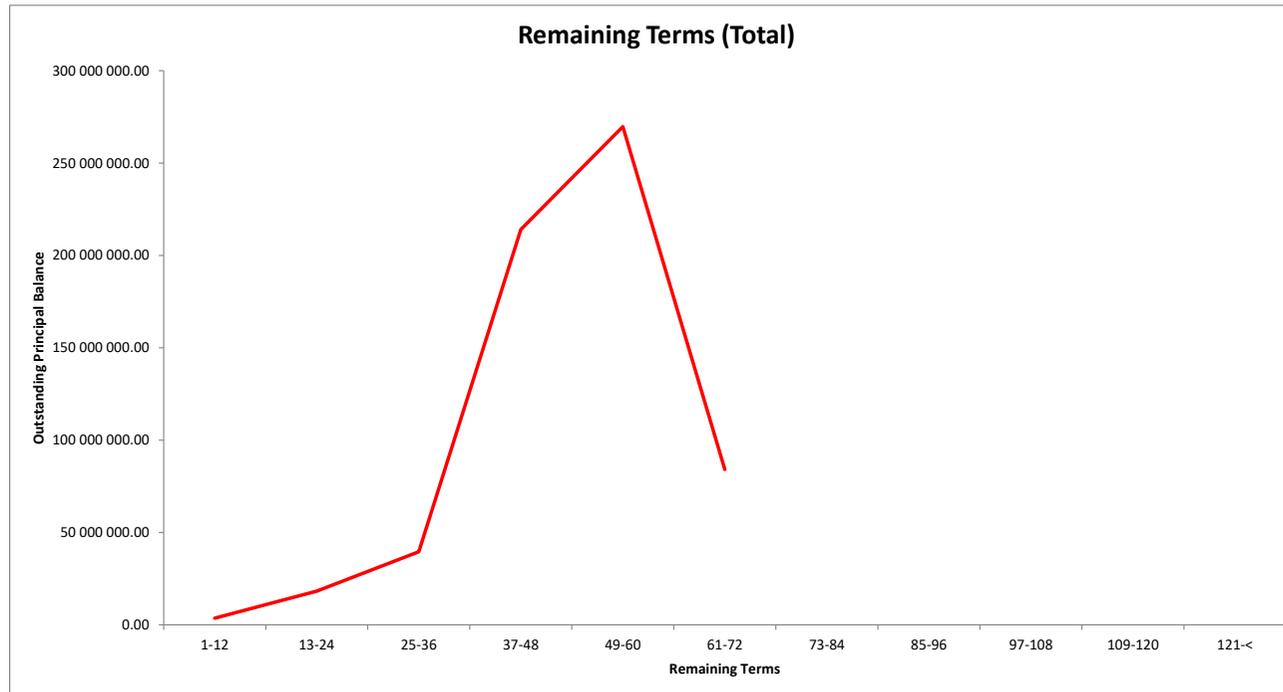
Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

		TOTAL							
Months to maturity		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0			0	12	7 949	0.00 %	0	24
	1			12	1 323	3 612 185	0.57 %	9	18
	13			24	2 831	18 283 039	2.91 %	20	15
	25			36	4 067	39 534 274	6.28 %	31	17
	37			48	13 622	214 028 992	34.01 %	44	17
	49			60	14 507	269 703 383	42.86 %	53	14
	61			72	3 991	84 076 751	13.36 %	63	9
	73			84					
	85			96					
	97			108					
	109			120					
	121			-					
	Total			40 353		629 246 572	100 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.b Remaining Terms

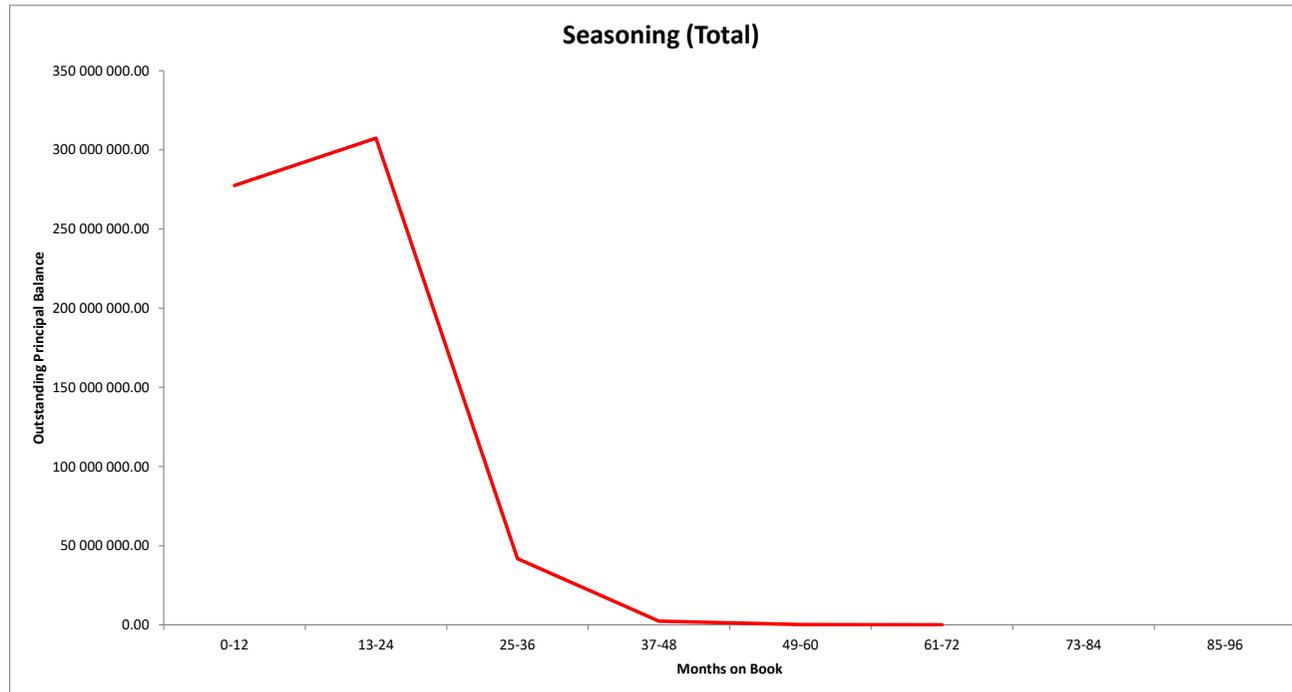
Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	5				
Monthly Period	01.03.2020				
Interest Period	from	25.03.2020	to	27.04.2020	= 33 days



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14.b Seasoning

Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.a Balloon loans



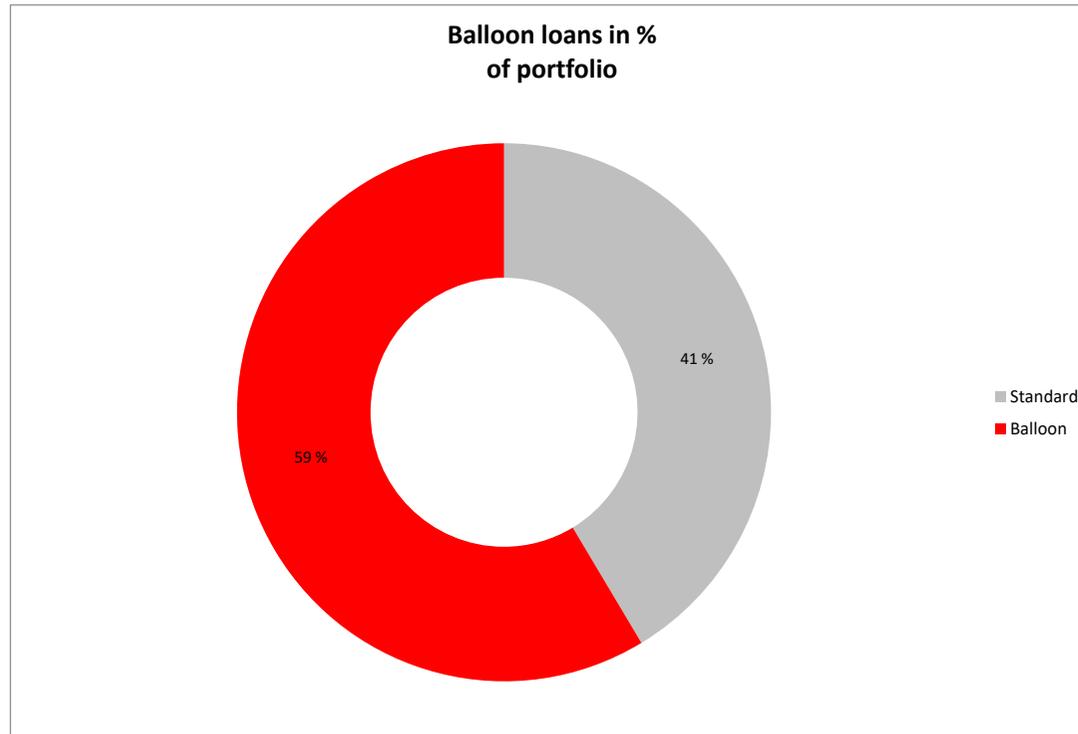
Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

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		24 213	260 473 826	41.39 %	4 922	0.00 %	46	14
Balloon		16 140	368 772 746	58.61 %	129 168 774	35.03 %	51	15
Total		40 353	629 246 572	100 %	129 173 696	20.53 %		

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Monthly Investor Report

15.b Balloon loans

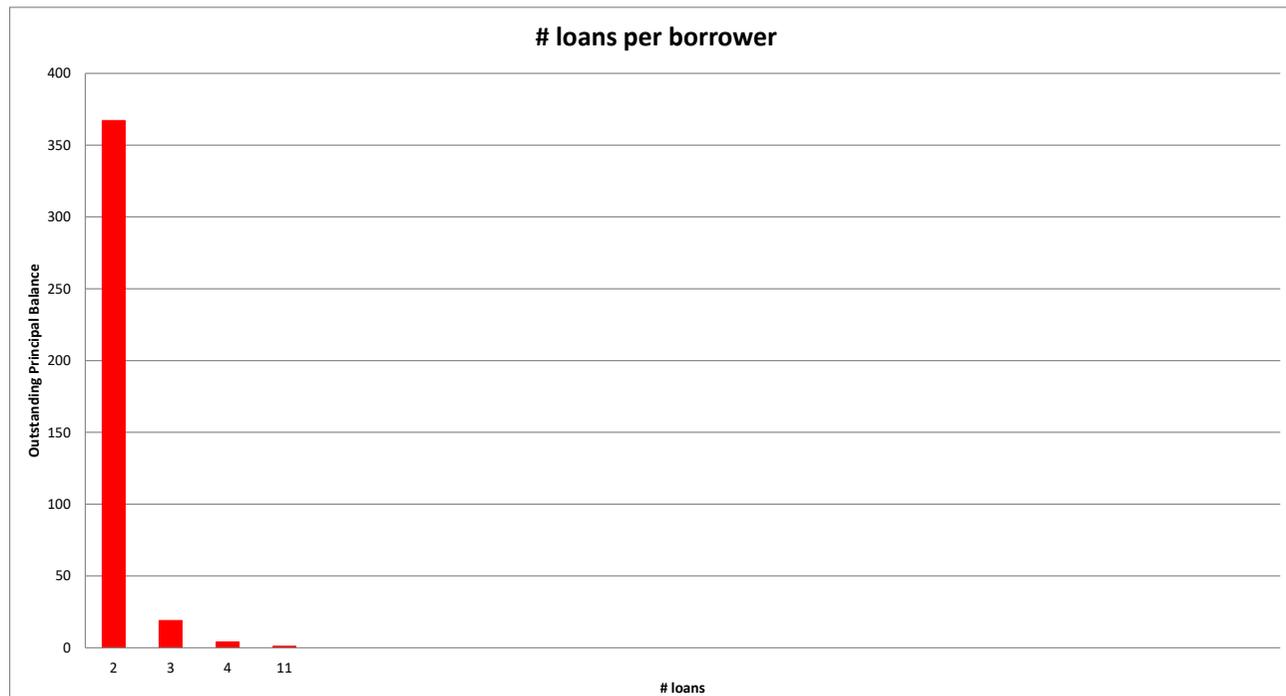
Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from	25.03.2020
	to	27.04.2020
		= 33 days



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16.b # loans per borrower

Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	5				
Monthly Period	01.03.2020				
Interest Period	from 25.03.2020	to	27.04.2020	=	33 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

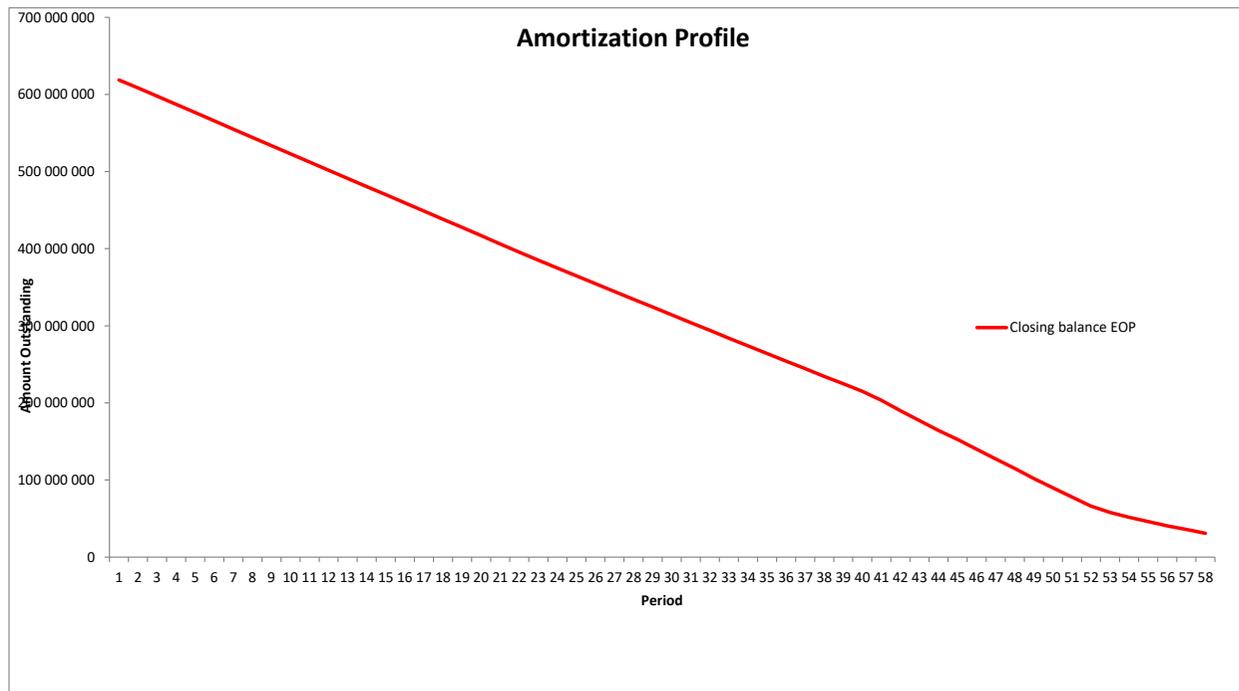
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	629 246 572	618 801 624	10 444 949	1 445 163	2.79 %	98.34 %
2	618 801 624	608 447 013	10 354 611	1 419 438	2.79 %	96.69 %
3	608 447 013	597 856 448	10 590 565	1 394 315	2.78 %	95.01 %
4	597 856 448	587 189 445	10 667 003	1 368 975	2.78 %	93.32 %
5	587 189 445	576 493 404	10 696 040	1 343 485	2.78 %	91.62 %
6	576 493 404	565 795 658	10 697 746	1 317 919	2.78 %	89.92 %
7	565 795 658	555 098 818	10 696 840	1 292 349	2.78 %	88.22 %
8	555 098 818	544 413 954	10 684 865	1 266 789	2.77 %	86.52 %
9	544 413 954	533 670 115	10 743 838	1 241 266	2.77 %	84.81 %
10	533 670 115	523 005 192	10 664 924	1 215 727	2.77 %	83.12 %
11	523 005 192	512 366 849	10 638 343	1 190 210	2.77 %	81.43 %
12	512 366 849	501 779 154	10 587 694	1 164 792	2.76 %	79.74 %
13	501 779 154	491 165 469	10 613 686	1 139 386	2.76 %	78.06 %
14	491 165 469	480 586 135	10 579 334	1 114 043	2.76 %	76.37 %
15	480 586 135	470 016 684	10 569 451	1 088 713	2.75 %	74.70 %
16	470 016 684	459 455 101	10 561 582	1 063 476	2.75 %	73.02 %
17	459 455 101	448 870 171	10 584 930	1 038 197	2.75 %	71.33 %
18	448 870 171	438 218 178	10 651 993	1 012 874	2.74 %	69.64 %
19	438 218 178	427 626 280	10 591 898	987 450	2.74 %	67.96 %
20	427 626 280	416 974 666	10 651 614	962 104	2.73 %	66.27 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.b Amortization Profile

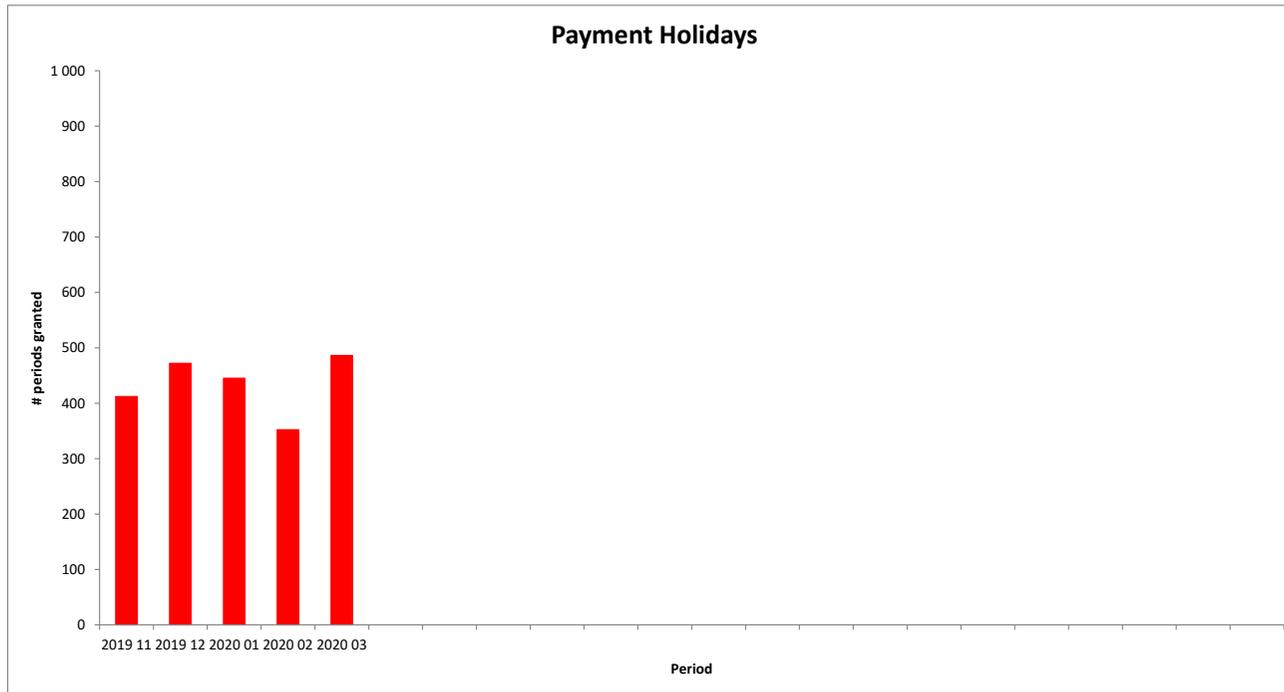
Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days



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18.b Payment Holidays

Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.a Downpayment



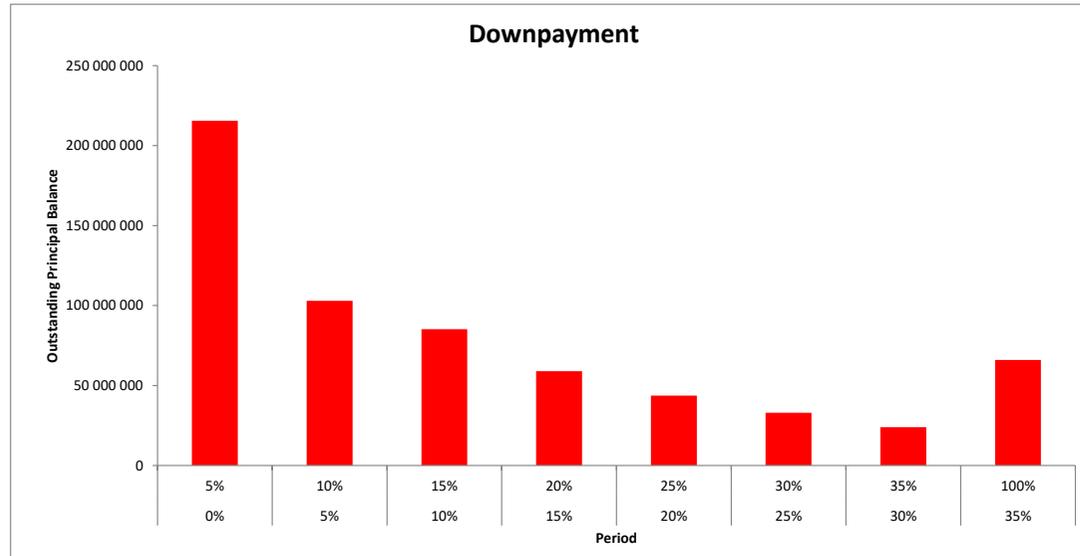
Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	12 105	215 496 989	34.25 %	51	14
	5 %	10 %	5 561	102 942 203	16.36 %	51	15
	10 %	15 %	5 223	85 204 524	13.54 %	49	15
	15 %	20 %	3 718	58 936 882	9.37 %	48	15
	20 %	25 %	2 910	43 701 995	6.95 %	47	15
	25 %	30 %	2 308	32 963 159	5.24 %	47	15
	30 %	35 %	1 794	23 982 580	3.81 %	46	14
	35 %	100 %	6 734	66 018 240	10.49 %	42	13
Total			40 353	629 246 572	100 %		

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19.b Downpayment

Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from	25.03.2020
	to	27.04.2020
	=	33 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.a Vehicle Condition



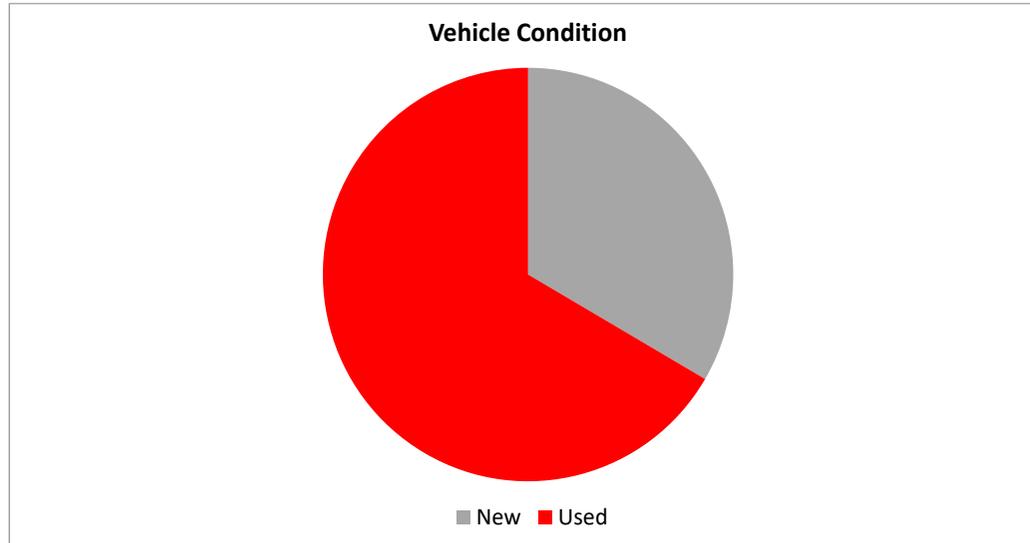
Reporting Date	29.04.2020
Payment date	27.04.2020
Period No	5
Monthly Period	01.03.2020
Interest Period	from 25.03.2020 to 27.04.2020 = 33 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	9 646	210 385 756	33.43 %	48	14
	Used	30 707	418 860 817	66.57 %	49	15
	Total	40 353	629 246 572	100 %		

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20.b Vehicle Condition

Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	5				
Monthly Period	01.03.2020				
Interest Period	from 25.03.2020	to	27.04.2020	=	33 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.a Borrower Type



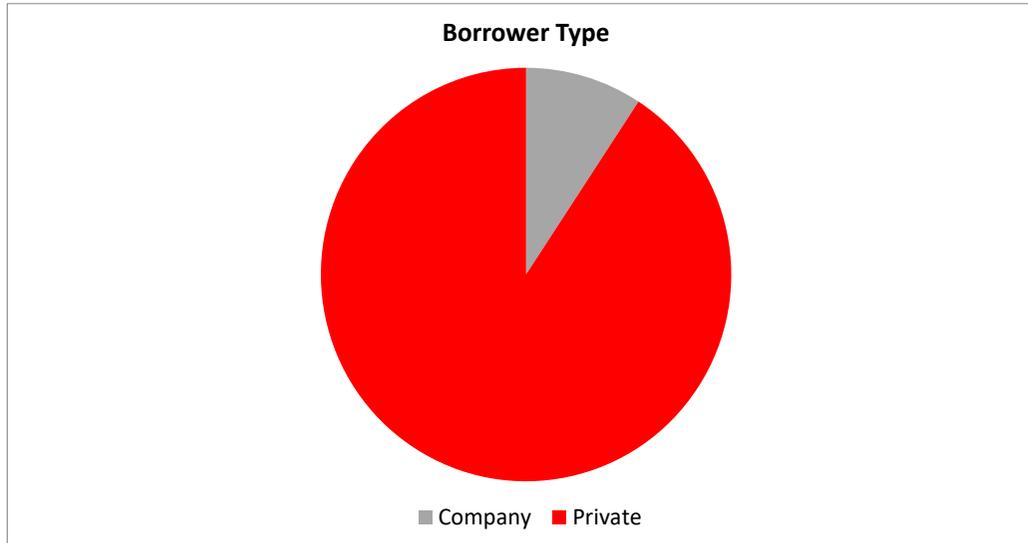
Reporting Date	29.04.2020
Payment date	27.04.2020
Period No	5
Monthly Period	01.03.2020
Interest Period	from 25.03.2020 to 27.04.2020 = 33 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 850	58 081 013	9.23 %	42	15
	Private	37 503	571 165 560	90.77 %	50	14
	Total	40 353	629 246 572	100.0 %		

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21.b Borrower Type

Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	5				
Monthly Period	01.03.2020				
Interest Period	from 25.03.2020	to	27.04.2020	=	33 days



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 Monthly Investor Report

22.a Vehicle type



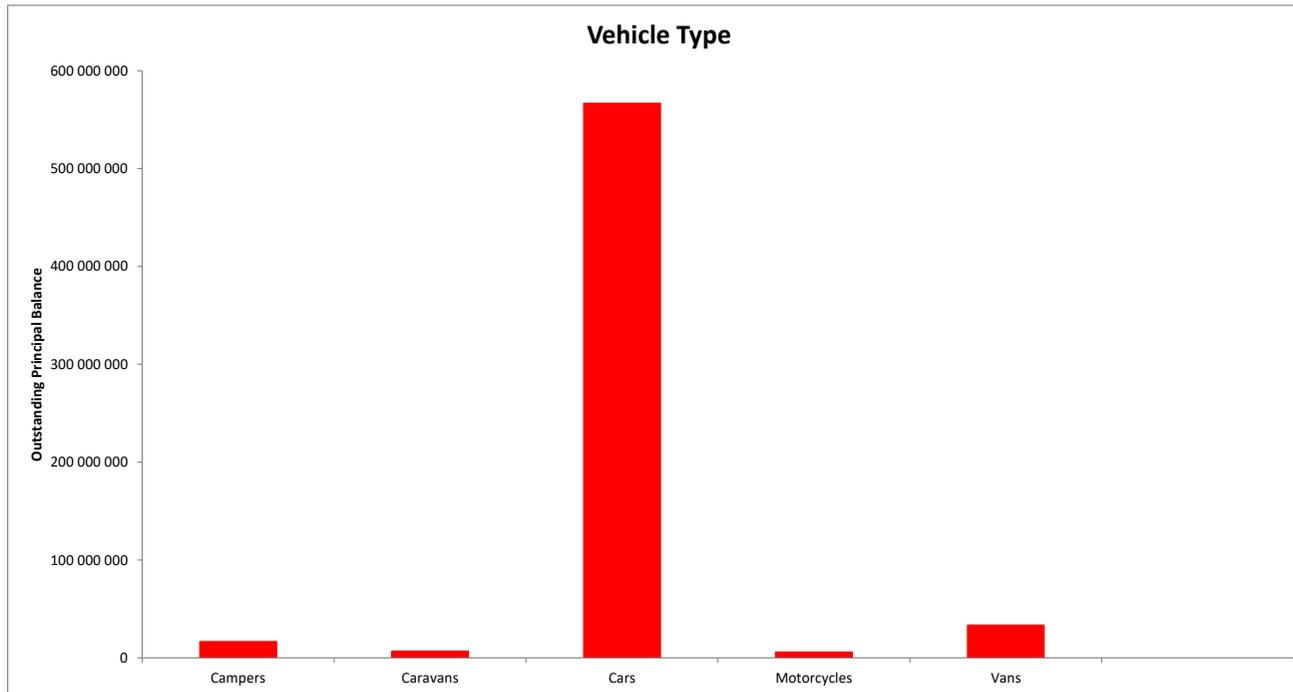
Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		541	16 655 078	2.65 %	52	12
Caravans		425	6 853 707	1.09 %	52	12
Cars		36 538	566 764 021	90.07 %	49	15
Motorcycles		614	5 747 987	0.91 %	45	11
Vans		2 235	33 225 780	5.28 %	45	15
		40 353	629 246 572	100 %		

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Monthly Investor Report

22.b Vehicle type

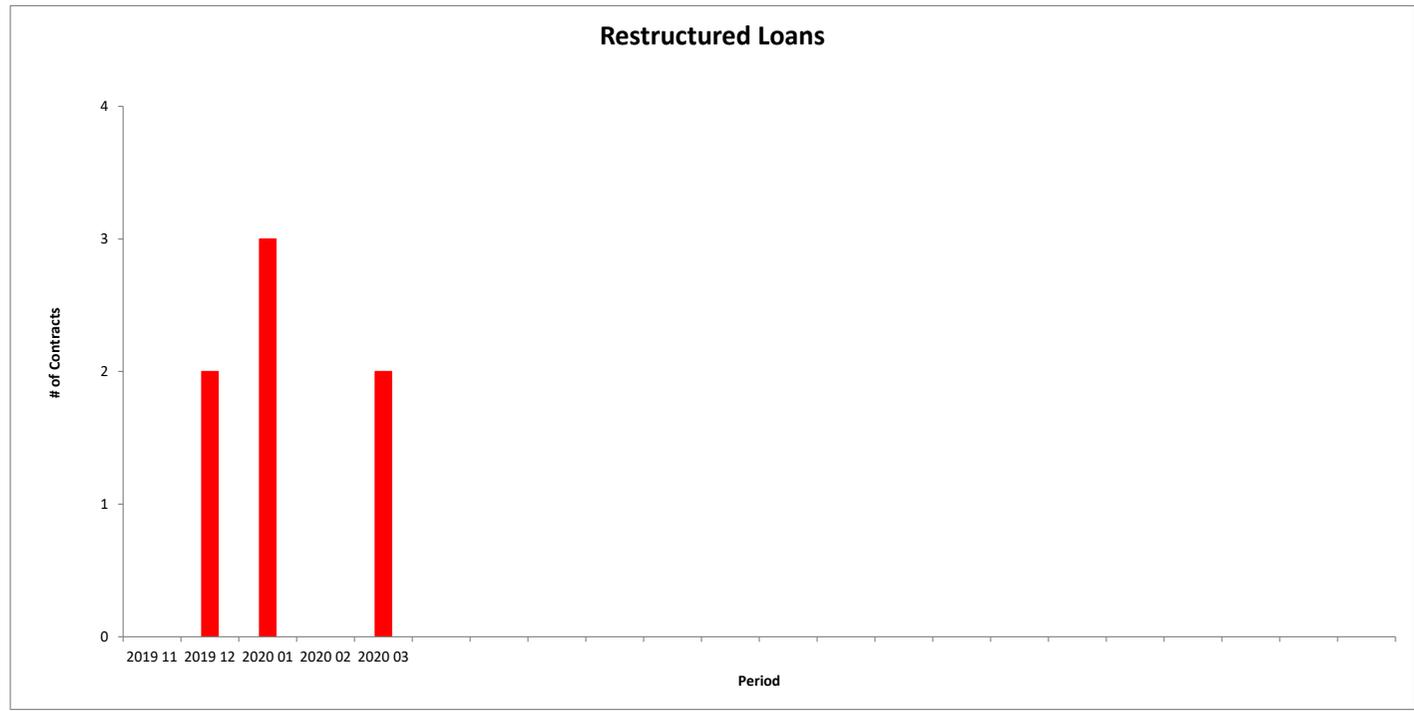
Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days



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23.b Restructured Loans

Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	5				
Monthly Period	01.03.2020				
Interest Period	from	25.03.2020	to	27.04.2020	= 33 days



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24.a Dynamic Interest rate



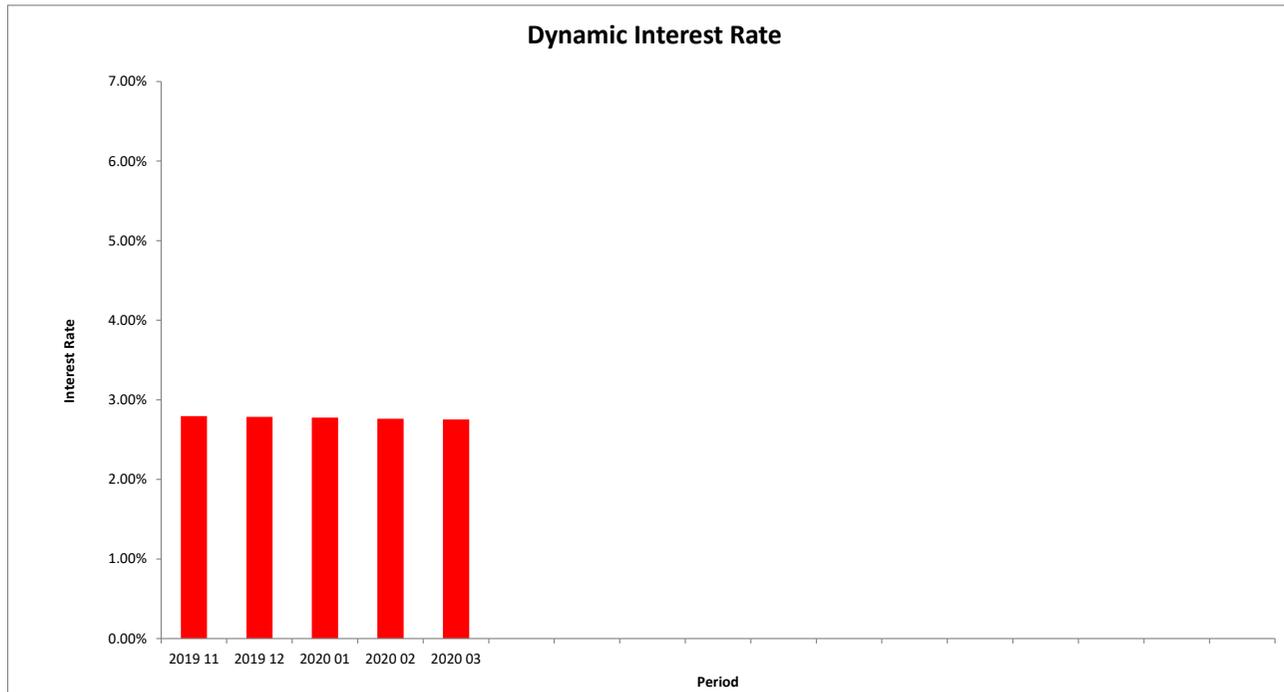
Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	from 01.03.2020	to 27.04.2020 = 33 days
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

	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 %

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24.b Dynamic Interest Rate

Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from	25.03.2020
	to	27.04.2020
	=	33 days



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 Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	29.04.2020				
Payment date	27.04.2020				
Period No	5				
Monthly Period	01.03.2020				
Interest Period	from	25.03.2020	to	27.04.2020	= 33 days

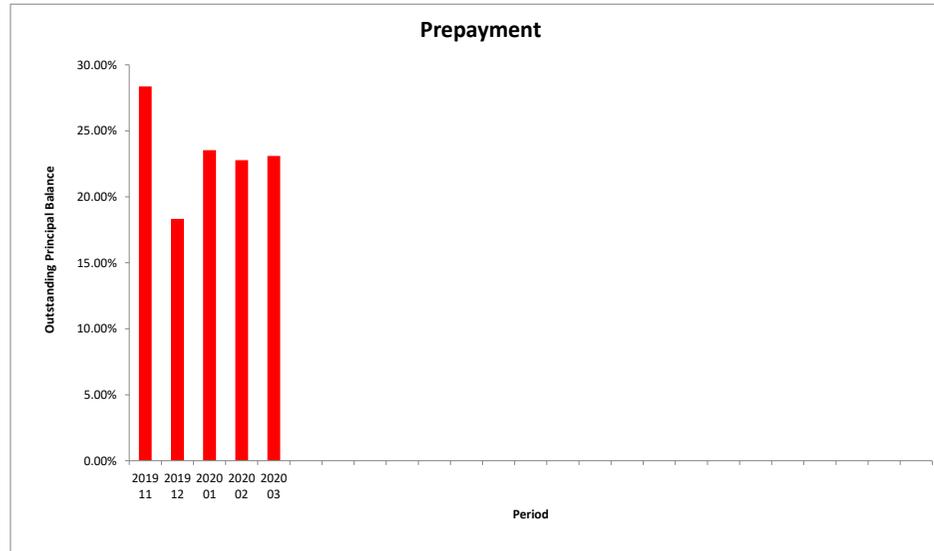
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2019 11	39 469 959	729 991 378	28.36 %
	2019 12	11 820 904	706 304 891	18.33 %
	2020 01	15 030 935	679 530 975	23.54 %
	2020 02	13 954 467	654 742 126	22.78 %
	2020 03	13 619 464	629 246 572	23.09 %

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25.b Dynamic Pre-Payments



Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from	25.03.2020
	to	27.04.2020
	=	33 days



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26. Delinquency



Reporting Date	29.04.2020					
Payment date	27.04.2020					
Period No	5					
Monthly Period	01.03.2020					
Interest Period	from	25.03.2020	to	27.04.2020	=	33 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
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	
2020	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																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		
	2021	1																	
2																			
3																			
4																			
5																			
6																			
7																			
8																			
9																			
10																			
11																			
12																			

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 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									
2020 1	351 632	52				48 352	48 352	303 280									
2020 2							-	-									
2020 3							-	-									
2020 4							-	-									

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28. Priority of Payments - Revenue

Reporting Date	29.04.2020
Payment date	27.04.2020
Period No	5
Monthly Period	01.03.2020
Interest Period	from 25.03.2020 to 27.04.2020 = 33 days



Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	2 359 889.28	EUR
Senior Expenses	-	11 378.21	EUR
Servicing Fee	-	262 186.07	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	144 012.90	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	-	460 651.82	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	125 739.80	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	55.46	EUR
Deferred Purchase Price to Seller		1 246 532.02	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 120 733.43	EUR
Senior Expenses	-	10 330.67	EUR
Issuer Swap Interest Amount	-	144 012.90	EUR
Interest Class A Notes	-	135 748.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	10 973.00	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	-	460 651.82	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	125 739.80	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		123 944.25	EUR

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29. Priority of Payments - Redemption

Reporting Date	29.04.2020
Payment date	27.04.2020
Period No	5
Monthly Period	01.03.2020
Interest Period	from 25.03.2020 to 27.04.2020 = 33 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	25 034 901.49	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	25 034 901.49	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	25 495 553.31	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	-	25 495 553.31	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	123 944.25	EUR
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Purchaser Priority of Payments - Revenue (r)

Payment of residual fund as Deferred Purchase Price to Seller	1 246 532.02	EUR
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30. Transaction Costs



Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	11 378.21				
Interest accrued for the Period	EUR	256 054.00	135 748.00	10 973.00	9 333.00	100 000.00
Cumulative Interest accrued	EUR	1 662 135.00	891 736.00	63 378.00	60 354.00	646 667.00
Interest Payments	EUR	256 054.00	135 748.00	10 973.00	9 333.00	100 000.00
Cumulative Interest Payments	EUR	1 662 135.00	891 736.00	63 378.00	60 354.00	646 667.00
Interest accrued on Subordinated Loan for the Period	EUR	1 795.55				
Cumulative Interest accrued on Subordinated Loan	EUR	11 661.03				
Interest Payments on Subordinated Loan	EUR	1 795.55				
Cumulative Interest Payments on Subordinated Loan	EUR	11 661.03				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	(0.00)				

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Monthly Investor Report

32. Swap Overview

Reporting Date	29.04.2020	
Payment date	27.04.2020	
Period No	5	
Monthly Period	01.03.2020	
Interest Period	from 25.03.2020	to 27.04.2020 = 33 days



Class A Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class A Notes	580 742 126
Interest Period Start	25.03.2020
Interest Period End	27.04.2020
Interest Days	33
Settlement Date	27.04.2020
Party A Floating Interest Rate	0.255 %
Party A Floating Rate Day Count Fraction	0.09
Party A Interest Amount	EUR 135 748.47
Party B Fixed Rate	0.2506 %
Party B Fixed Rate Day Count Fraction	0.09
Party B Interest Amount	EUR 133 406.15

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	25.03.2020
Interest Period End	27.04.2020
Interest Days	33
Settlement Date	27.04.2020
Party A Floating Interest Rate	0.285 %
Party A Floating Rate Day Count Fraction	0.09
Party A Interest Amount	EUR 10 972.50
Party B Fixed Rate	0.2755 %
Party B Fixed Rate Day Count Fraction	0.09
Party B Interest Amount	EUR 10 606.75

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

31. Contact Details



Santander Consumer Bank AS

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Reporting Date	29.04.2020						
Payment date	27.04.2020						
Period No	5						
Monthly Period	01.03.2020						
Interest Period	from 25.03.2020	to	27.04.2020	=	33 days		