

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.06.2020								
Payment date	25.06.2020					Following payment dates:	27.07.2020		
Period No	7						25.08.2020		
Monthly Period	01.05.2020								
Interest Period	from 26.05.2020			to	25.06.2020		=		30 days
Cut-Off date	31.05.2020								

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1. Portfolio Information



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	608 819 804,76 EUR
Scheduled Loan Principal Repayments	9 578 098,73 EUR
Prepayments	10 149 842,13 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	19 727 940,86 EUR
New Defaulted Auto Loans in Period	224 589,13 EUR
Closing Balance	588 867 274,77 EUR
Principal Recoveries on loans in default	128 489,34 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 899 911,93 EUR
	EUR
Total Revenue Received in Period	1 899 911,93 EUR

# Loans	
At beginning of period	39 534 Loans
Paid in Full	831 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	15 Loans
At end of period	38 688 Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	29.06.2020
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Interest Period	from 26.05.2020 to 25.06.2020 = 30 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	2 010 949,19	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	102 133,84	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	2 113 083,03	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	570 082,66	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	110 165,08	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	102 133,84	EUR
f. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	782 381,58	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	7				
Monthly Period	01.05.2020				
Interest Period	from 26.05.2020	to	25.06.2020	=	30 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	19 727 940,86	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	19 727 940,86	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	19 727 940,86	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	224 589,13	EUR
Total Amount for Issuer Available Redemption Receipts	19 952 529,99	EUR

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4. Reserve Accounts



Reporting Date	29.06.2020
Payment date	25.06.2020
Period No	7
Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 30 days

Note Balance

Beginning of Period	608 819 804,76 EUR
End of Period	588 867 274,77 EUR

Liquidity Balance

Beginning of Period	0,5 %	2 986 232,86 EUR
Cash Outflow		102 133,84 EUR
Cash Inflow		- EUR
End of Period	0,5 %	2 884 099,02 EUR
Required Reserve Amount	0,5 %	2 884 099,02 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	29.06.2020	
Payment date	25.06.2020	
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Asset Balance

Beginning of Period	608 819 804,76	EUR
End of Period	588 867 274,77	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	548 178 839,79	93,09 %	36 119
1-29 days past due	31 727 976,55	5,39 %	2 055

Delinquent Receivables:

30-59 days past due	4 452 999,82	0,76 %	278
60-89 days past due	2 329 373,39	0,40 %	124
90-119 days past due	1 102 628,92	0,19 %	49
120-149 days past due	636 998,02	0,11 %	36
150-179 days past due	438 458,28	0,07 %	27
Total Performing and Delinquent	588 867 275	100,00 %	38 688

Current Period Defaults	224 589,13	15
Cumulative Defaults	1 510 875,32	94
Current Period Principal Recoveries	128 489,34	
Cumulative Principal Recoveries	349 555,34	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,15 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,13 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,10 %	

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

	73,84 %
[A] Aggregate Outstanding Asset Principal Amount	588 867 274,77
[B] Aggregate principal balance of Defaulted Contracts	1 510 875,32
[C] Recoveries received on such Defaulted Contracts	349 555,34
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	799 072 147,29

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

	NO
[A] Delinquency Ratio, Payment Date	1,52 %
[B] Delinquency Ratio, preceding Payment Date	1,42 %
[C] Delinquency Ratio, second preceding Payment Date	1,31 %

or Servicer Termination Event

or Swap Counterparty Downgrade Event

NO

NO

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

	12,15 %	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	608 819 804,76	

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6. Note Principal



Reporting Date	29.06.2020
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	534 819 804,76	42 000 000,00	8 000 000,00	24 000 000,00	EUR
Sequential Amortization	19 952 529,99	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	514 867 274,77	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	-	-	-	224 589,13	EUR
Credit PDL	-	-	-	224 589,13	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	534 819 804,76	42 000 000,00	8 000 000,00	24 000 000,00	EUR
End of Period	514 867 274,77	42 000 000,00	8 000 000,00	24 000 000,00	EUR

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7. Outstanding Notes

Reporting Date	29.06.2020	
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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	608 819 804,76	534 819 804,76	42 000 000,00	8 000 000,00	24 000 000,00
Available Distribution Amount	19 952 529,99				
Amortisation	19 952 529,99				
Redemption per Class	19 952 529,99	19 952 529,99	-	-	-
Redemption per Note		2 751,31	-	-	-
Outstanding Closing Balance		514 867 274,77	42 000 000,00	8 000 000,00	24 000 000,00
Net Outstanding Closing Balance	588 867 274,77	514 867 274,77	42 000 000,00	8 000 000,00	24 000 000,00
Current Tranching	100 %	87,43 %	7,13 %	1,36 %	4,08 %
Current Pool Factor		0,71	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	30				
Principal Outstanding per Note Beginning of Period		73 747,90	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 751,31	-	-	-
Principal Outstanding per Note End of Period		70 996,59	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		13,95	21,42	116,67	416,67
Interest Payment	219 498,41	101 170,08	8 995,00	9 333,33	100 000,00
Interest Payment per Note		13,95	21,42	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)		15,17 %	8,03 %	6,68 %	2,60 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		15,67 %	8,54 %	6,68 %	2,60 %
Current CE (Subordination)		12,57 %	5,43 %	4,08 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		13,07 %	5,94 %	4,08 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.06.2020
Payment date 25.06.2020
Period No 7
Monthly Period 01.05.2020
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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 26.05.2020	to 25.06.2020 = 30 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	

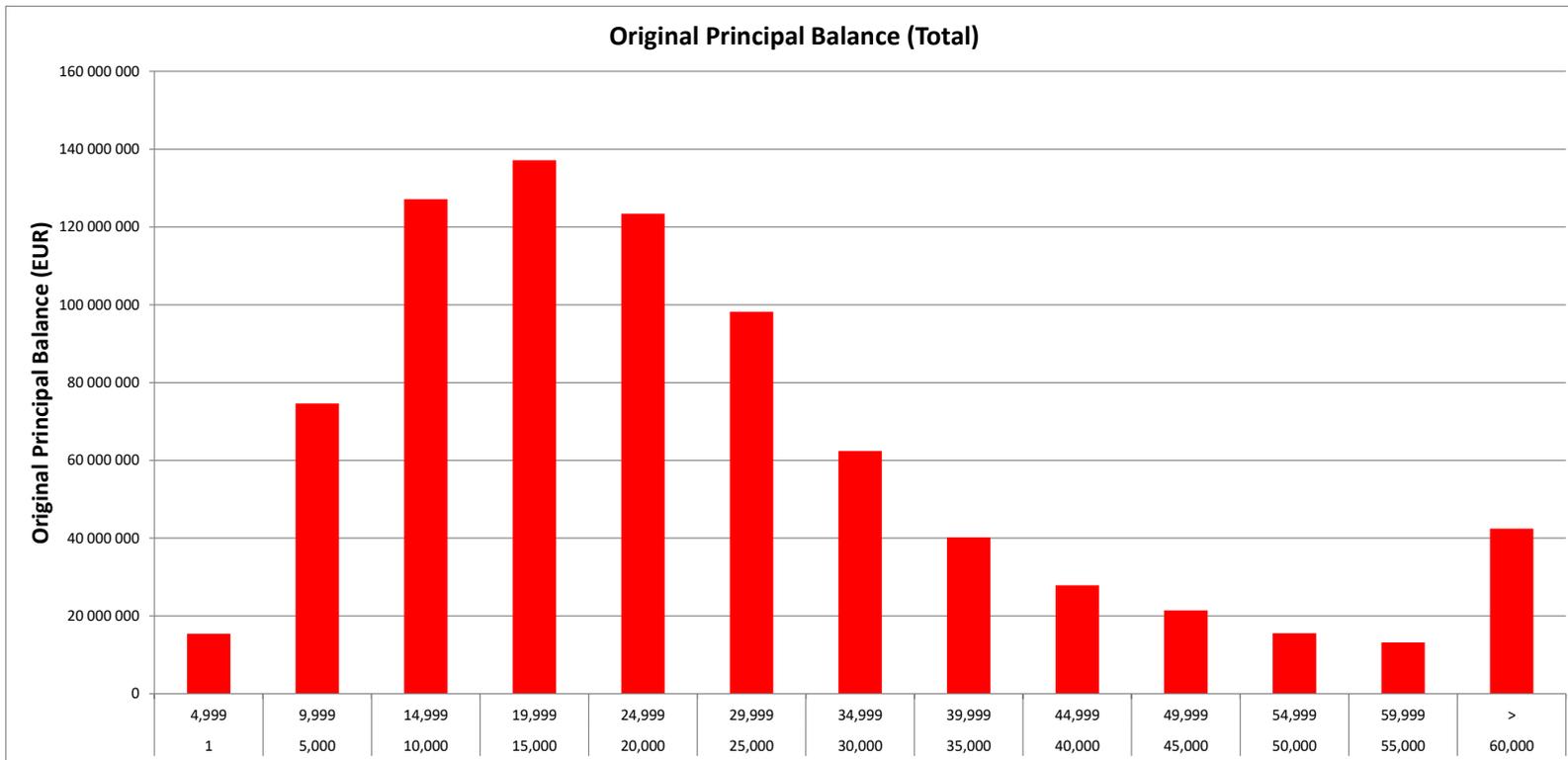
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9.b Original Principal Balance Graph

Reporting Date	29.06.2020	
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Original Principal Balance (Total)



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10.a Outstanding Principal Balance

Reporting Date	29.06.2020				
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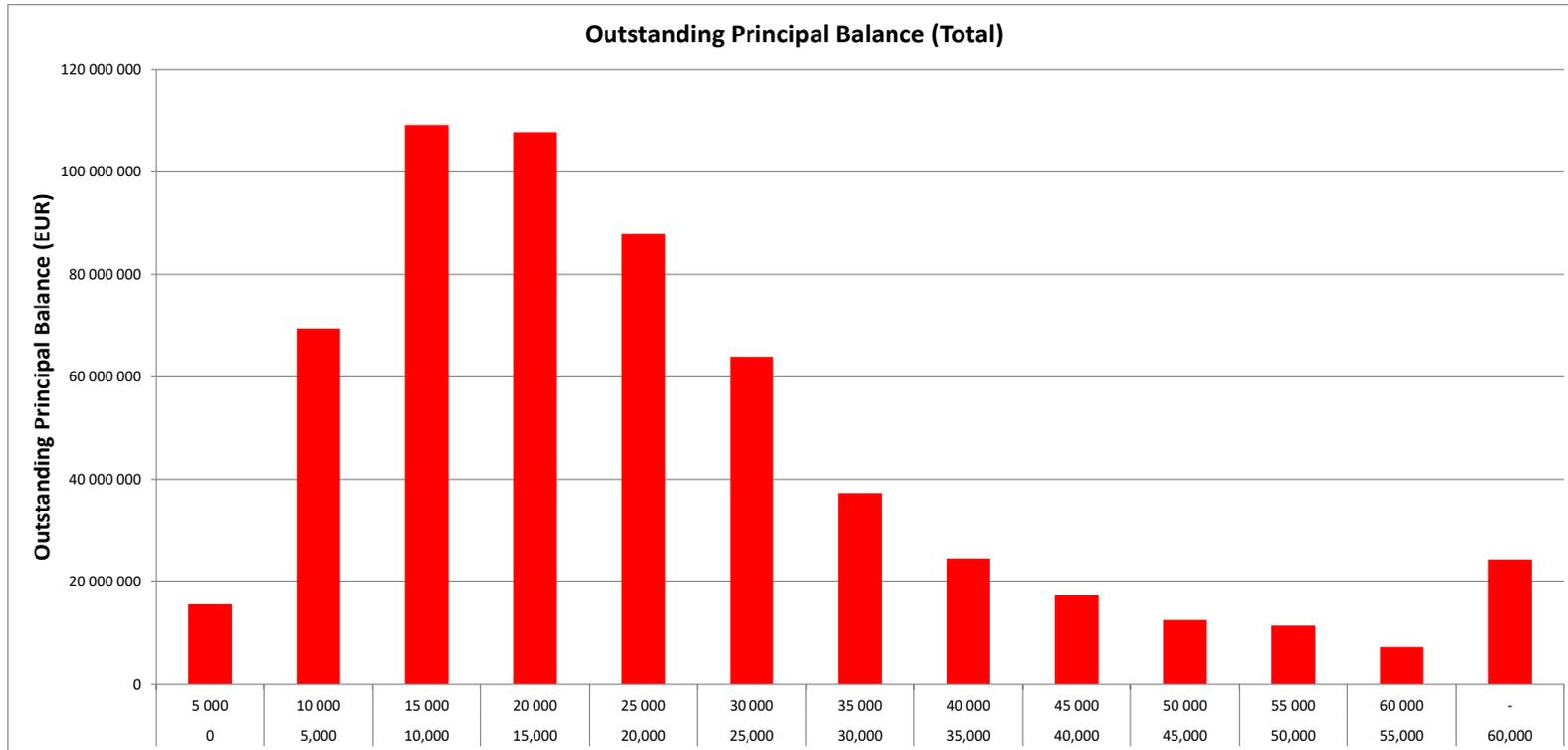
Average amount - all: 15 221

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 058	15 631 207	2,65 %	27	16
	5 000	10 000	9 184	69 370 055	11,78 %	42	17
	10 000	15 000	8 804	109 120 048	18,53 %	47	17
	15 000	20 000	6 203	107 709 418	18,29 %	48	17
	20 000	25 000	3 935	87 999 731	14,94 %	49	17
	25 000	30 000	2 352	63 920 370	10,85 %	49	16
	30 000	35 000	1 160	37 345 366	6,34 %	50	16
	35 000	40 000	659	24 552 758	4,17 %	50	15
	40 000	45 000	411	17 360 504	2,95 %	50	15
	45 000	50 000	266	12 585 758	2,14 %	50	15
	50 000	55 000	220	11 511 240	1,95 %	48	16
	55 000	60 000	129	7 390 600	1,26 %	50	15
	60 000	-	307	24 370 221	4,14 %	49	15
	Total			38 688	588 867 275	100 %	

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10.b Outstanding Principal Balance Graph

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11.a Geographical Distribution

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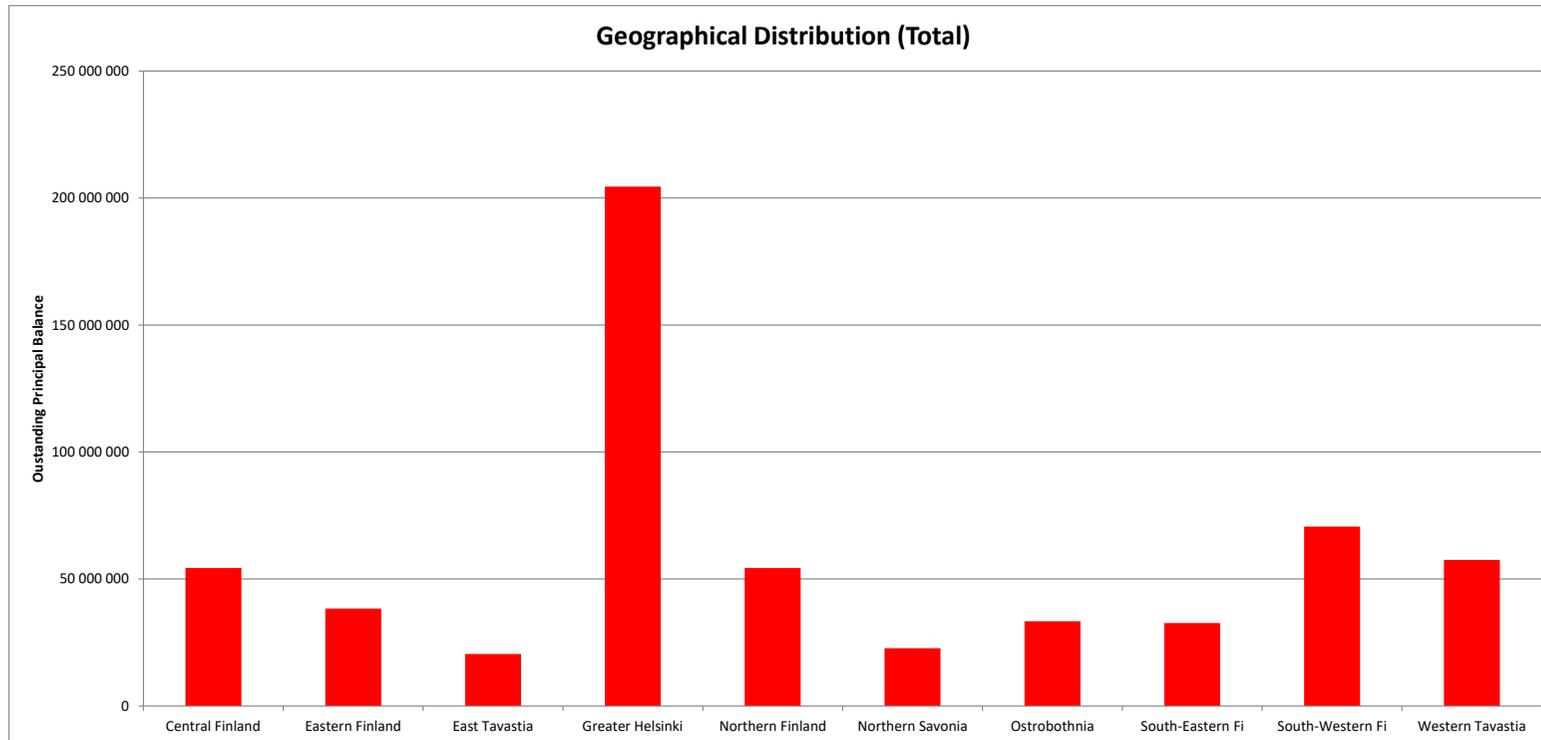


TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning
Central Finland	3 777	54 347 764	9,23 %	46	16
Eastern Finland	2 619	38 344 511	6,51 %	47	17
East Tavastia	1 470	20 437 815	3,47 %	47	17
Greater Helsinki	12 353	204 490 600	34,73 %	47	17
Northern Finland	3 625	54 351 012	9,23 %	47	16
Northern Savonia	1 584	22 778 166	3,87 %	47	16
Ostrobothnia	2 535	33 313 733	5,66 %	47	16
South-Eastern Fi	2 226	32 680 263	5,55 %	47	17
South-Western Fi	4 751	70 651 865	12,00 %	48	17
Western Tavastia	3 748	57 471 545	9,76 %	48	16
Total	38 688	588 867 275	100 %		

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11.b Geographical Distribution Graph

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Monthly Period	01.05.2020	
Interest Period	from	26.05.2020
	to	25.06.2020
	=	30 days



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12.a Interest Rate

Reporting Date	29.06.2020	
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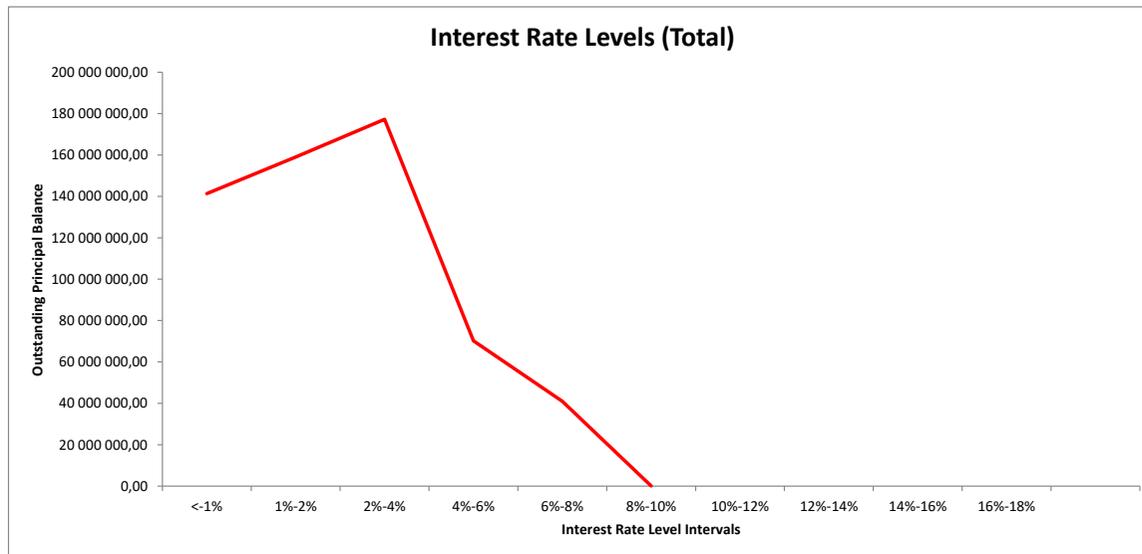


TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	7 540	141 308 831	24,00 %	47	16
1	2	8 664	159 052 909	27,01 %	47	16
2	4	11 390	177 243 784	30,10 %	48	16
4	6	6 554	70 211 871	11,92 %	47	16
6	8	4 514	40 951 477	6,95 %	47	17
8	10	26	98 403	0,02 %	37	13
10	12					
12	14					
14	16					
16	18					
18	-					
Total		38 688	588 867 275	100 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.b Interest Rate

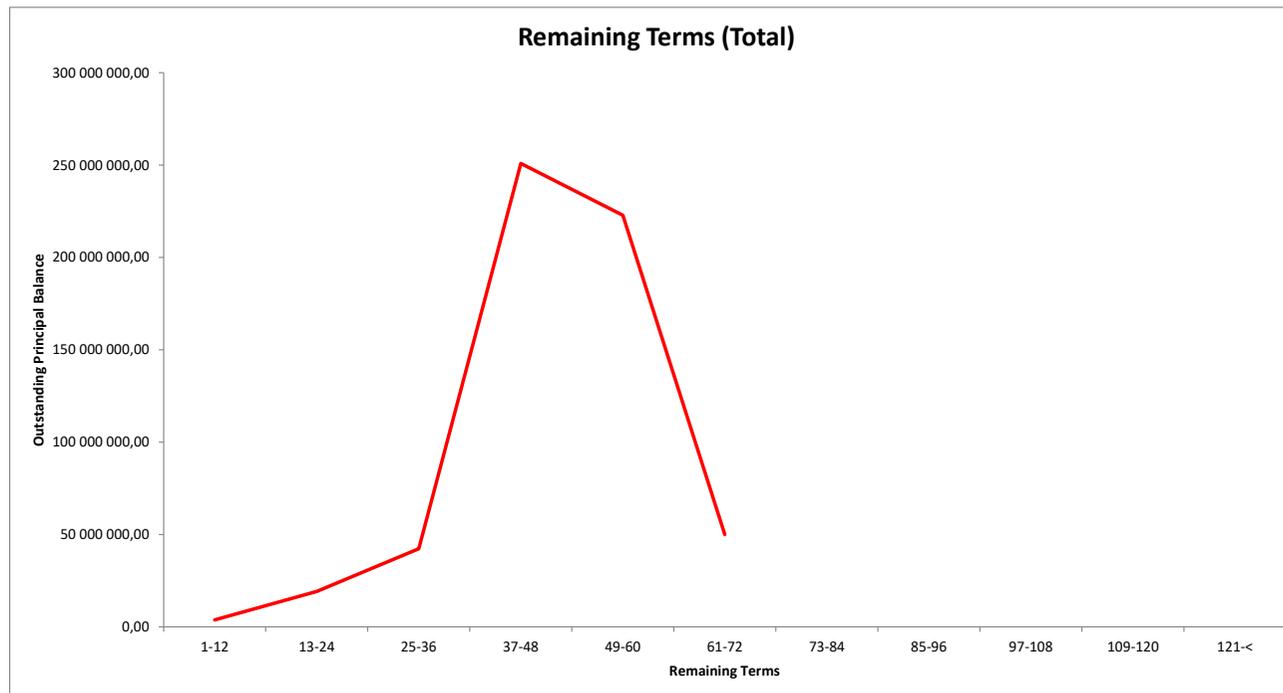
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from	26.05.2020
	to	25.06.2020
	=	30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.a Seasoning



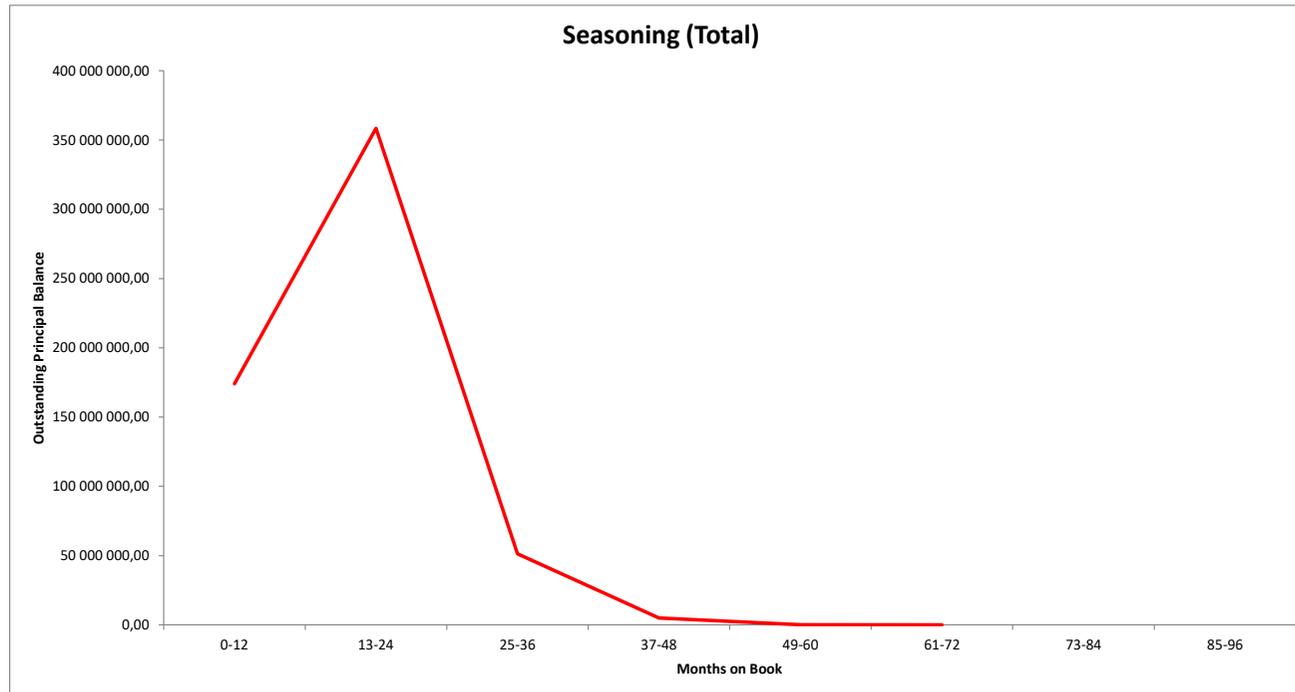
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	10 897	173 984 127	29,55 %	51	11
	13		24	23 893	358 431 349	60,87 %	46	17
	25		36	3 456	51 317 800	8,71 %	42	29
	37		48	391	4 981 515	0,85 %	33	39
	49		60	44	144 466	0,02 %	5	56
	61		72	7	8 018	0,00 %	2	63
	73		84					
	85		96					
Total			38 688	588 867 275	100 %			

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.a Balloon loans



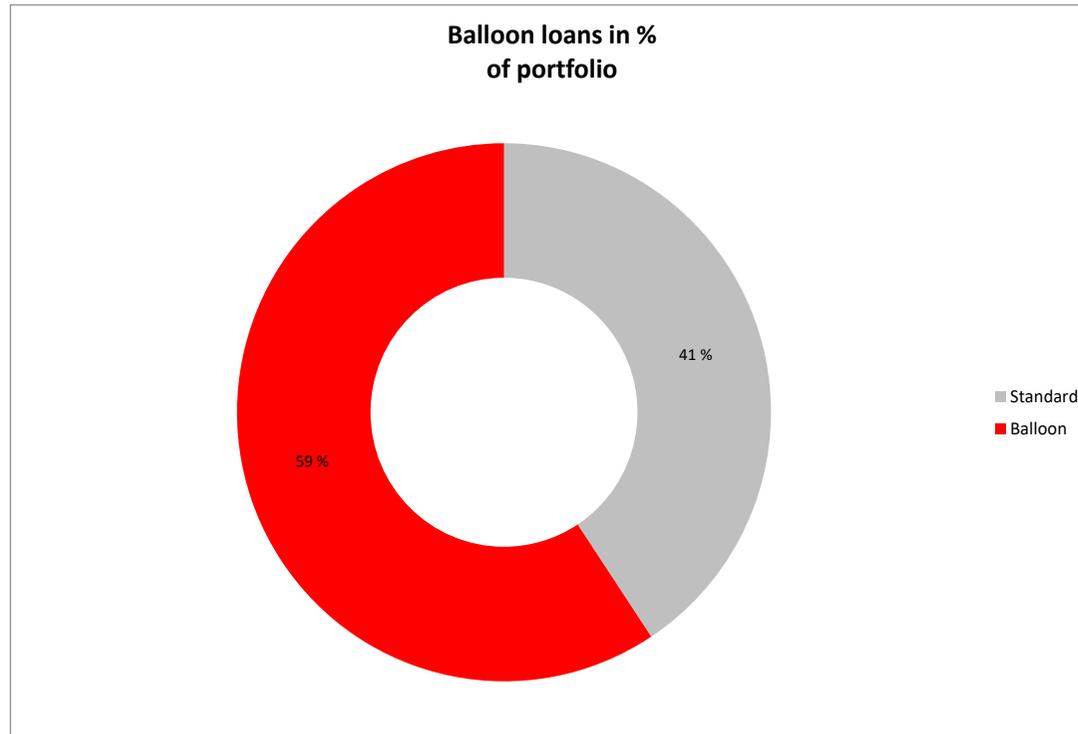
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

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		23 072	239 695 213	40,70 %	4 574	0,00 %	44	16
Balloon		15 616	349 172 062	59,30 %	125 370 323	35,91 %	49	17
Total		38 688	588 867 275	100 %	125 374 897	21,29 %		

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Monthly Investor Report

15.b Balloon loans

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from	26.05.2020
	to	25.06.2020
	=	30 days



SCF RAHOITUSPALVELUT VIII DAC
 Monthly Investor Report

16.a # loans per borrower



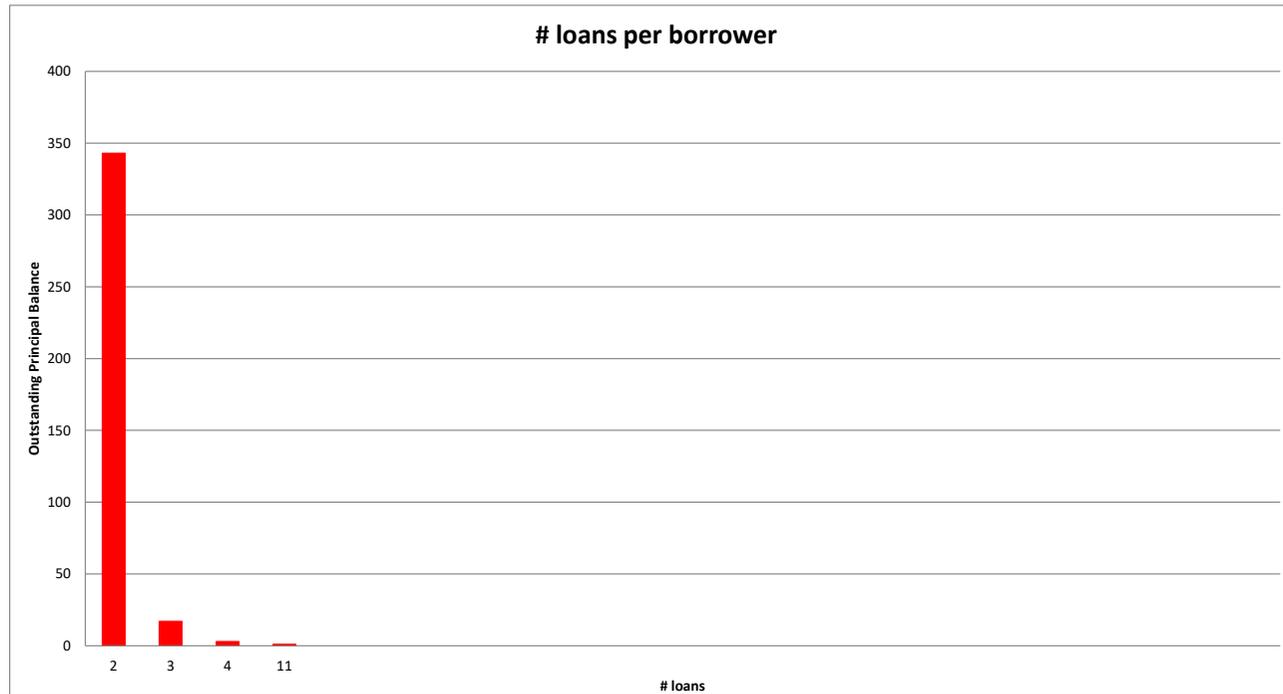
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	37928	575156445,5	97,67 %
	2	343	12448241,48	2,11 %
	3	17	958457,36	0,16 %
	4	3	195023,3	0,03 %
	11	1	109107,1	0,02 %
Total:	38 292	588 867 275	100,0 %	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

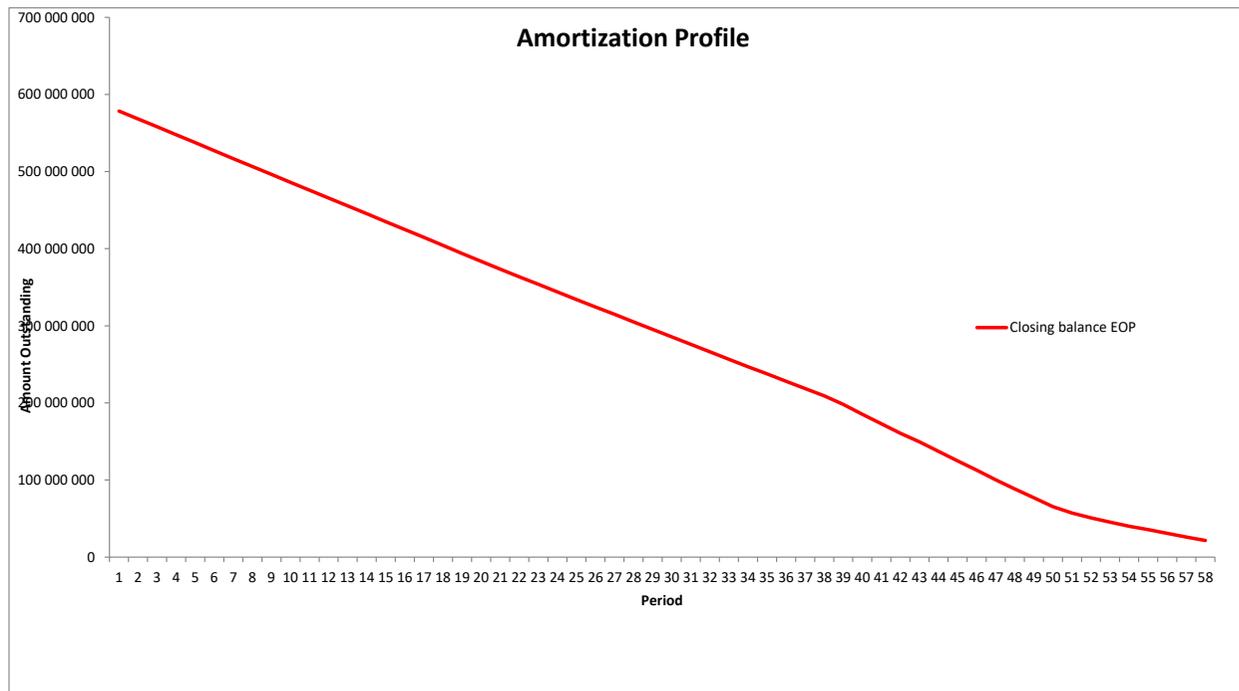
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	588 867 275	578 536 421	10 330 854	1 342 707	2,77 %	98,25 %
2	578 536 421	568 391 535	10 144 886	1 318 495	2,77 %	96,52 %
3	568 391 535	558 147 167	10 244 368	1 293 845	2,77 %	94,78 %
4	558 147 167	547 843 026	10 304 142	1 269 439	2,76 %	93,03 %
5	547 843 026	537 521 126	10 321 900	1 244 927	2,76 %	91,28 %
6	537 521 126	527 223 479	10 297 647	1 220 379	2,76 %	89,53 %
7	527 223 479	516 869 567	10 353 912	1 195 913	2,76 %	87,77 %
8	516 869 567	506 590 225	10 279 342	1 171 433	2,75 %	86,03 %
9	506 590 225	496 338 606	10 251 619	1 146 975	2,75 %	84,29 %
10	496 338 606	486 116 452	10 222 155	1 122 581	2,75 %	82,55 %
11	486 116 452	475 880 283	10 236 168	1 098 143	2,74 %	80,81 %
12	475 880 283	465 663 381	10 216 902	1 073 823	2,74 %	79,08 %
13	465 663 381	455 470 846	10 192 535	1 049 477	2,74 %	77,35 %
14	455 470 846	445 297 045	10 173 801	1 025 265	2,73 %	75,62 %
15	445 297 045	435 081 707	10 215 339	1 001 041	2,73 %	73,88 %
16	435 081 707	424 800 805	10 280 902	976 711	2,73 %	72,14 %
17	424 800 805	414 569 735	10 231 070	952 289	2,72 %	70,40 %
18	414 569 735	404 274 258	10 295 477	927 921	2,72 %	68,65 %
19	404 274 258	393 921 472	10 352 786	903 506	2,72 %	66,89 %
20	393 921 472	383 650 249	10 271 223	879 145	2,71 %	65,15 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.b Amortization Profile

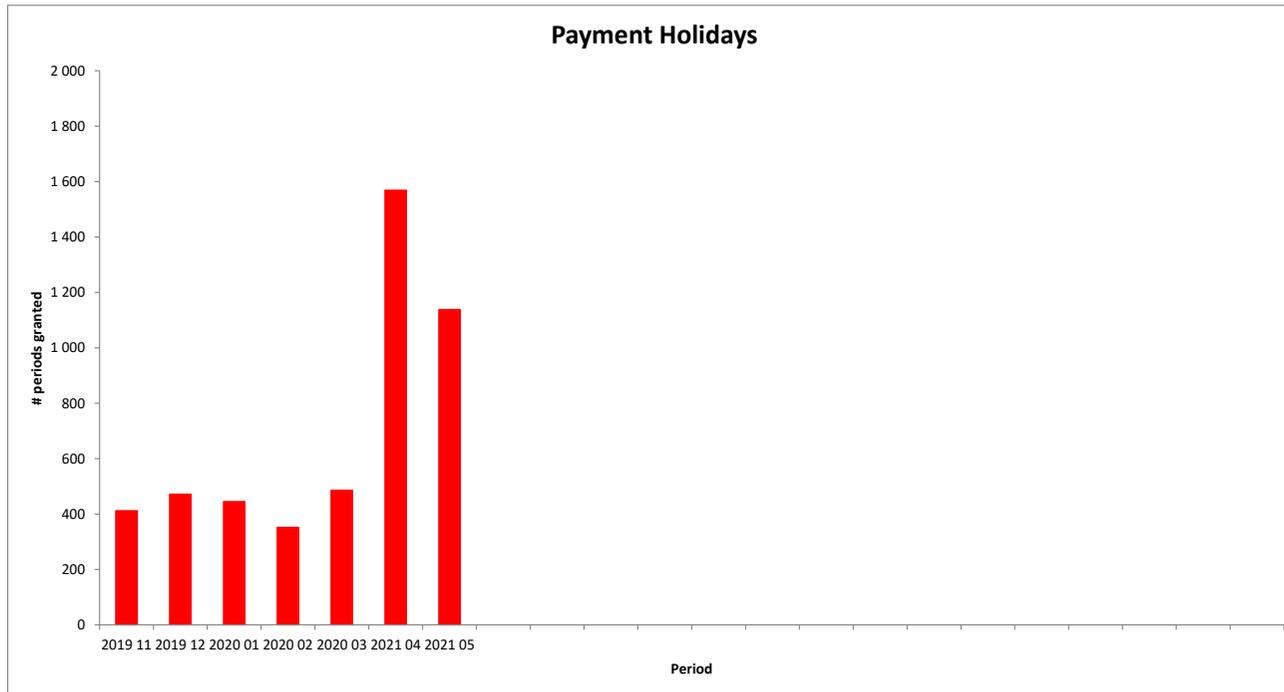
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.a Downpayment



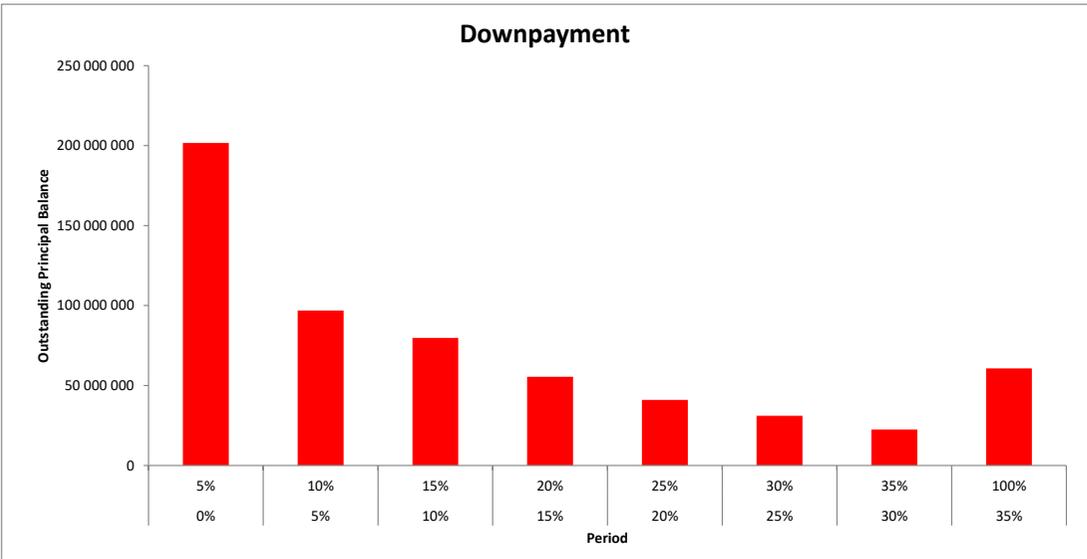
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	11 589	201 659 994	34,25 %	49	16
	5 %	10 %	5 369	96 927 212	16,46 %	49	17
	10 %	15 %	5 024	79 725 519	13,54 %	47	17
	15 %	20 %	3 586	55 434 678	9,41 %	46	17
	20 %	25 %	2 785	40 950 205	6,95 %	45	17
	25 %	30 %	2 234	31 061 804	5,27 %	45	17
	30 %	35 %	1 717	22 423 400	3,81 %	44	16
	35 %	100 %	6 384	60 684 462	10,31 %	41	15
Total			38 688	588 867 275	100 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	29.06.2020		
Payment date	25.06.2020		
Period No	7		
Monthly Period	01.05.2020		
Interest Period	from	26.05.2020	to 25.06.2020 = 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.a Vehicle Condition



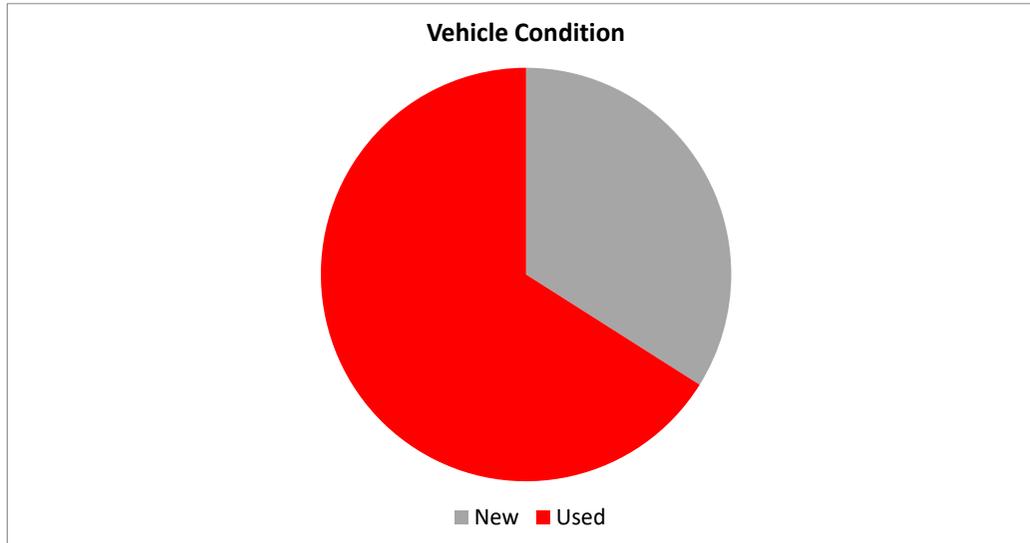
Reporting Date	29.06.2020
Payment date	25.06.2020
Period No	7
Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	9 411	199 903 727	33,95 %	46	16
	Used	29 277	388 963 547	66,05 %	47	16
	Total	38 688	588 867 275	100 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	7				
Monthly Period	01.05.2020				
Interest Period	from 26.05.2020	to	25.06.2020	=	30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.a Borrower Type



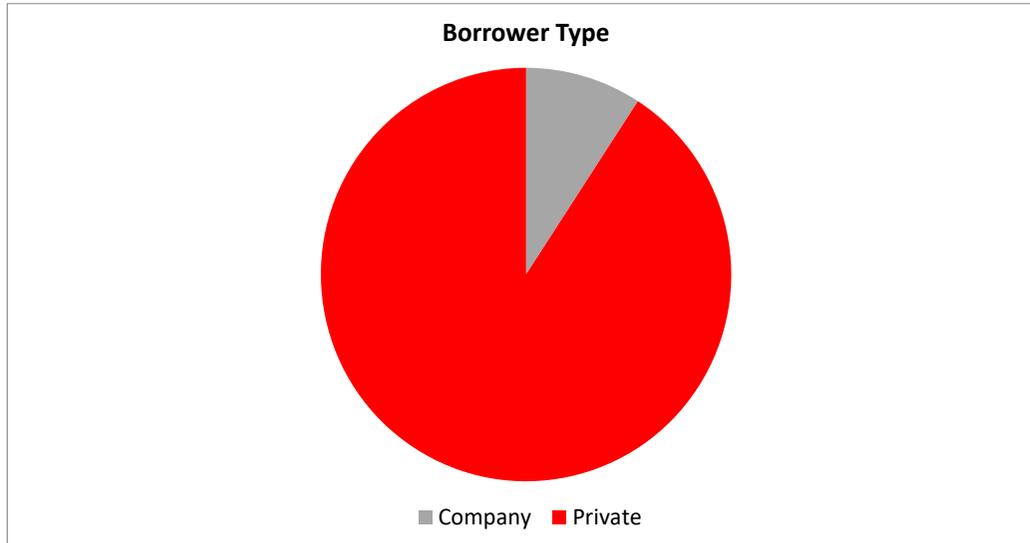
Reporting Date	29.06.2020
Payment date	25.06.2020
Period No	7
Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 30 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 736	54 037 410	9,18 %	40	17
	Private	35 952	534 829 865	90,82 %	48	16
	Total	38 688	588 867 275	100,0 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	7				
Monthly Period	01.05.2020				
Interest Period	from 26.05.2020	to	25.06.2020	=	30 days



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 Monthly Investor Report

22.a Vehicle type

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

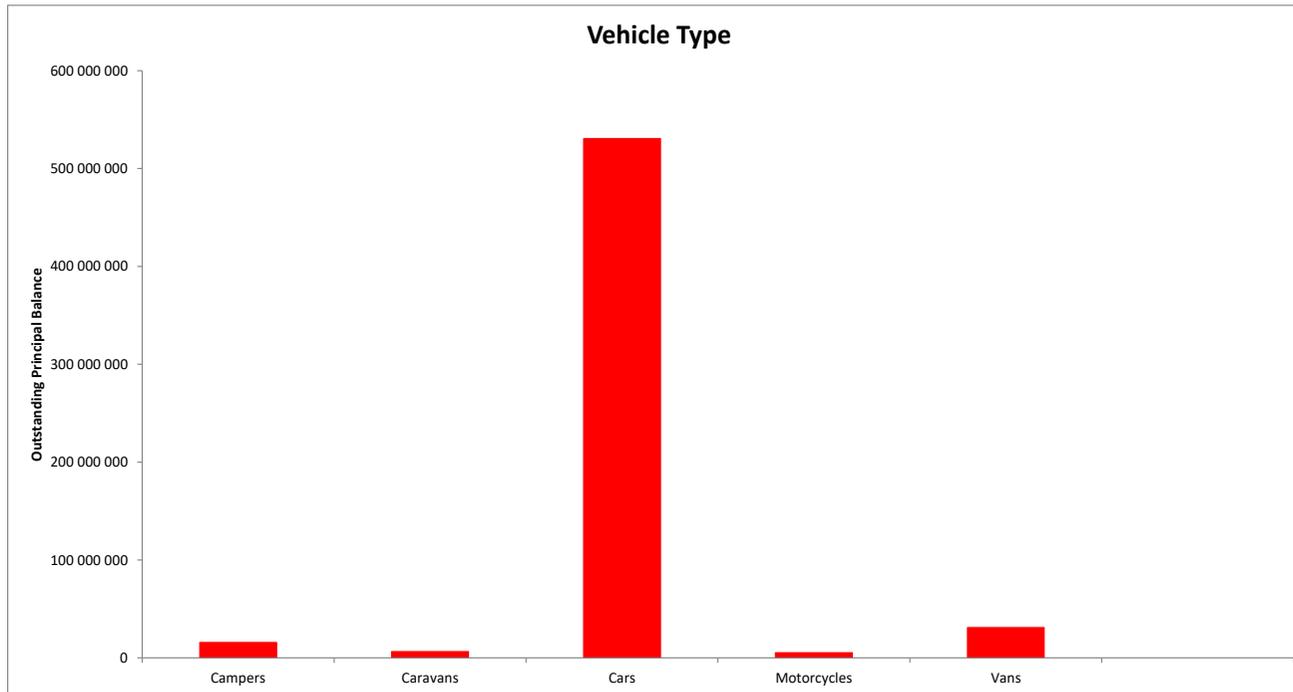


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		513	15 667 375	2,66 %	50	14
Caravans		402	6 377 270	1,08 %	50	13
Cars		35 043	530 561 272	90,10 %	47	17
Motorcycles		576	5 256 678	0,89 %	43	13
Vans		2 154	31 004 680	5,27 %	43	17
		38 688	588 867 275	100 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.b Vehicle type

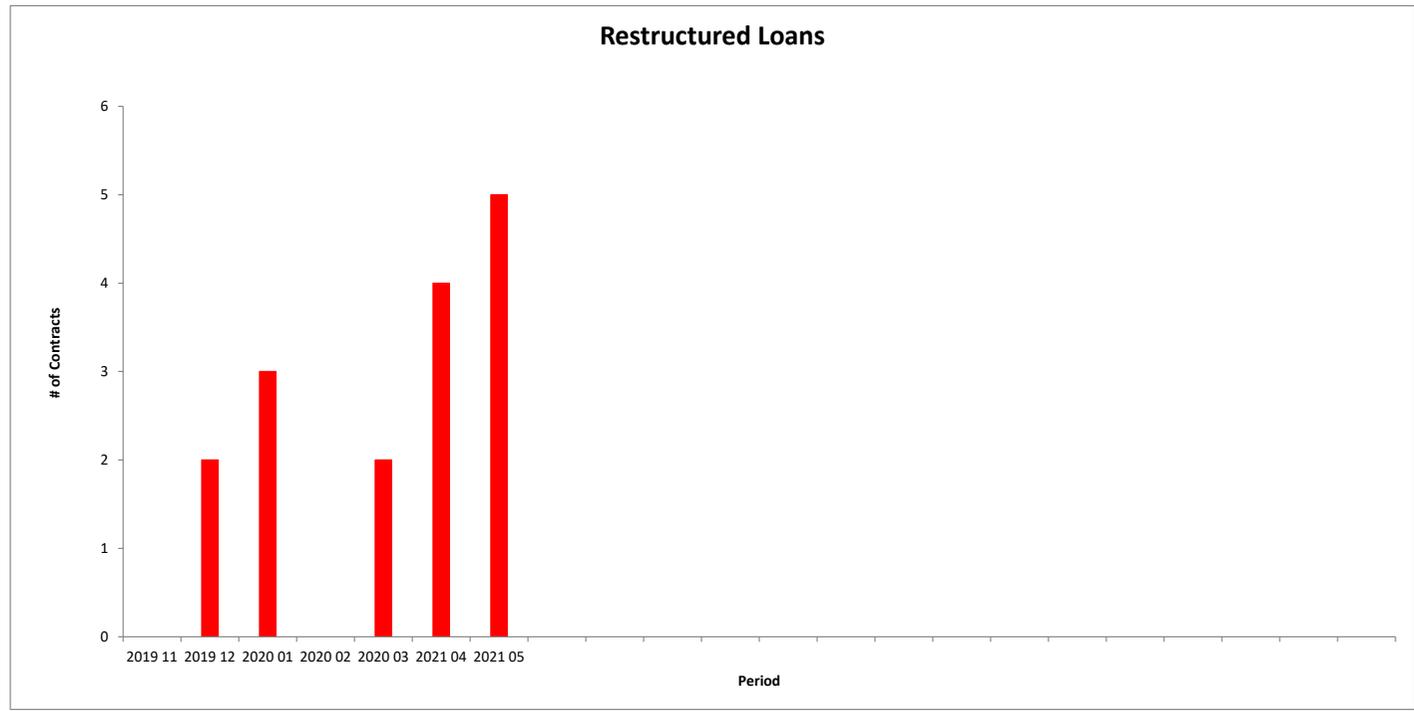
Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	7				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



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Monthly Investor Report

23.b Restructured Loans

Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	7				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



SCF RAHOITUSPALVELUT VIII DAC
 Monthly Investor Report

24.a Dynamic Interest rate



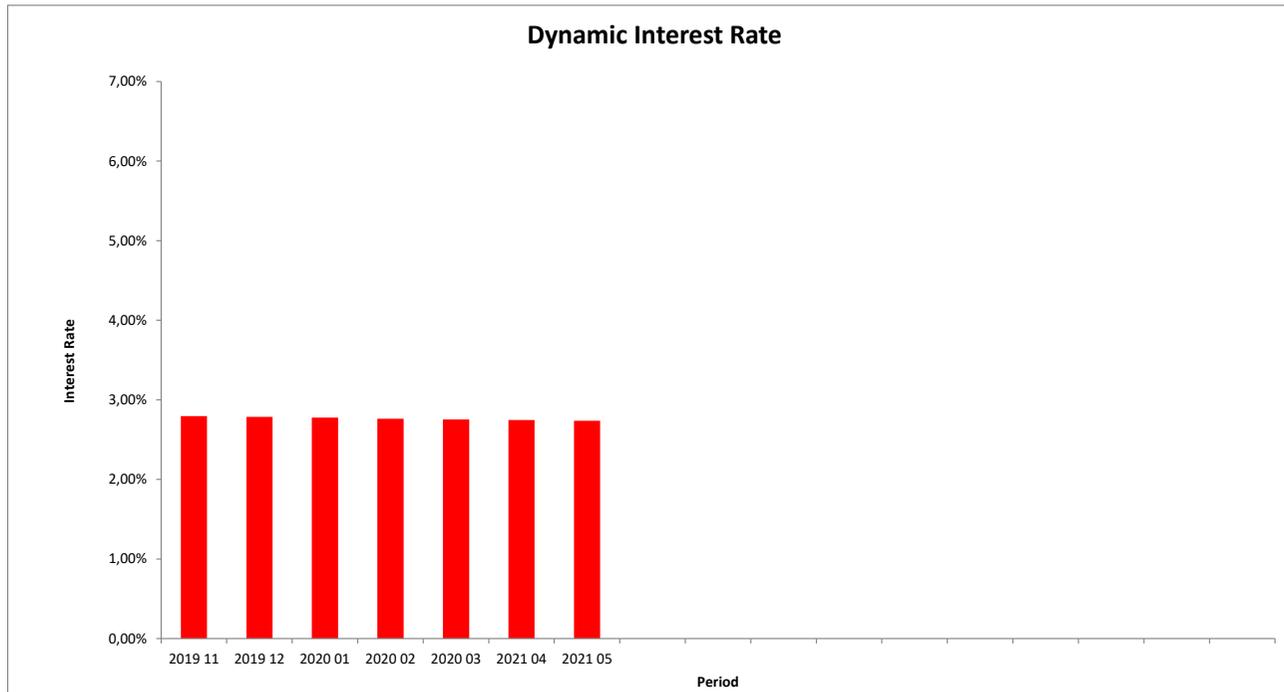
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	from 01.05.2020	to 25.06.2020 = 30 days
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

	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 %
	2021 04	608 819 805	2,75 %
	2021 05	588 867 275	2,74 %

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Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from	26.05.2020
	to	25.06.2020
	=	30 days



SCF RAHOITUSPALVELUT VIII DAC
 Monthly Investor Report

25.a Dynamic Pre-Payments



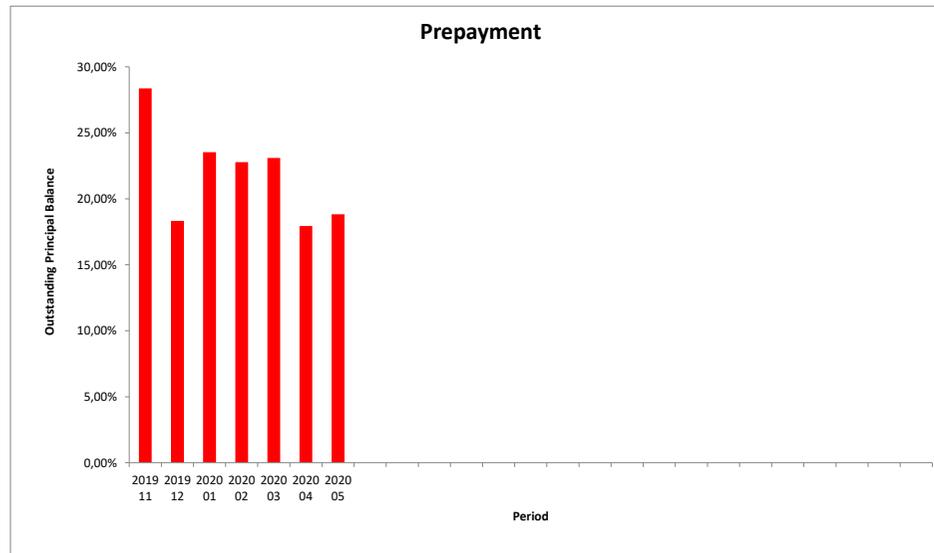
Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

	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 %

25.b Dynamic Pre-Payments



Reporting Date	29.06.2020				
Payment date	25.06.2020				
Period No	7				
Monthly Period	01.05.2020				
Interest Period	from	26.05.2020	to	25.06.2020	= 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

26. Delinquency



Reporting Date	29.06.2020					
Payment date	25.06.2020					
Period No	7					
Monthly Period	01.05.2020					
Interest Period	from	26.05.2020	to	25.06.2020	=	30 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	
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																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		
2021	1																		
	2																		
	3																		
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	9																		
	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 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						
2020 1	812 284	52				48 352	48 352	763 931	217 609	265 961	546 323						
2020 2	629 895	40				-	-	629 895	32 545	32 545	597 350						
2020 3						-	-	-	-	-	-						
2020 4						-	-	-	-	-	-						

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Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	29.06.2020
Payment date	25.06.2020
Period No	7
Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 30 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	2 113 083,03	EUR
Senior Expenses	-	11 309,37	EUR
Servicing Fee	-	245 361,36	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	121 330,70	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	-	224 589,13	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	103 569,72	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	48,08	EUR
Deferred Purchase Price to Seller		1 297 541,67	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	782 381,58	EUR
Senior Expenses	-	11 260,19	EUR
Issuer Swap Interest Amount	-	121 330,70	EUR
Interest Class A Notes	-	101 170,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	8 995,00	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	-	224 589,13	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	103 569,72	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		102 133,84	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date	29.06.2020
Payment date	25.06.2020
Period No	7
Monthly Period	01.05.2020
Interest Period	from 26.05.2020 to 25.06.2020 = 30 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	19 727 940,86	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	19 727 940,86	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	19 952 529,99	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	-	19 952 529,99	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	102 133,84	EUR
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Purchaser Priority of Payments - Revenue (r)

Payment of residual fund as Deferred Purchase Price to Seller	1 297 541,67	EUR
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SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	11 309,37				
Interest accrued for the Period	EUR	219 498,00	101 170,00	8 995,00	9 333,00	100 000,00
Cumulative Interest accrued	EUR	2 135 353,00	1 126 196,00	83 470,00	79 020,00	846 667,00
Interest Payments	EUR	219 498,00	101 170,00	8 995,00	9 333,00	100 000,00
Cumulative Interest Payments	EUR	2 135 353,00	1 126 196,00	83 470,00	79 020,00	846 667,00
Interest accrued on Subordinated Loan for the Period	EUR	1 435,88				
Cumulative Interest accrued on Subordinated Loan	EUR	14 722,27				
Interest Payments on Subordinated Loan	EUR	1 435,88				
Cumulative Interest Payments on Subordinated Loan	EUR	14 722,27				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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32. Swap Overview

Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from 26.05.2020	to 25.06.2020 = 30 days



Class A Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class A Notes	534 819 805
Interest Period Start	26.05.2020
Interest Period End	25.06.2020
Interest Days	30
Settlement Date	25.06.2020
Party A Floating Interest Rate	0,227 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 101 170,08
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 111 688,20

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	26.05.2020
Interest Period End	25.06.2020
Interest Days	30
Settlement Date	25.06.2020
Party A Floating Interest Rate	0,257 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 8 995,00
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 9 642,50

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31. Contact Details



Santander Consumer Bank AS

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Reporting Date	29.06.2020	
Payment date	25.06.2020	
Period No	7	
Monthly Period	01.05.2020	
Interest Period	from	26.05.2020
	to	25.06.2020
	=	30 days