

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		04.01.2021			
Payment date		30.12.2020		Following payment dates:	25.01.2021
Period No		13			25.02.2021
Monthly Period		01.11.2020			
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days
Cut-Off date		30.11.2020			

Index	Page
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9 a	9
9 b	10
10 a	11
10 b	12
11 a	13
11 b	14
12 a	15
12 b	16
13 a	17
13 b	18
14 a	19
14 b	20
15 a	21
15 b	22
16 a	23
16 b	24
17 a	25
17 b	26
18 a	27
18 b	28
18 c	29
18 d	30
19 a	31
19 b	32
20 a	33
20 b	34
21 a	35
21 b	36
22 a	37
22 b	38
23 a	39
23 b	40
24	41
25	42
26	43
27	44
28	45
29	46
30	47
31	48
32	49

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	13
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	475 768 846,61 EUR
Scheduled Loan Principal Repayments	8 593 821,83 EUR
Prepayments	10 500 427,45 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	19 094 249,28 EUR
New Defaulted Auto Loans in Period	484 222,39 EUR
Closing Balance	456 190 374,94 EUR
Principal Recoveries on loans in default	178 348,89 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 495 678,72 EUR
	EUR
Total Revenue Received in Period	1 495 678,72 EUR
# Loans	
At beginning of period	33 596 Loans
Paid in Full	862 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	27 Loans
At end of period	32 707 Loans

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts

Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	13
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	1 657 425,77	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	104 598,71	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	1 762 024,48	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	835 177,99	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	69 392,83	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	104 598,71	EUR
f. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 009 169,53	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	13				
Monthly Period	01.11.2020				
Interest Period	from 25.11.2020	to	30.12.2020	=	35 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	19 094 249,28	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	19 094 249,28	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	19 094 249,28	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	484 222,39	EUR
Total Amount for Issuer Available Redemption Receipts	19 578 471,67	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	13
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days

Note Balance

Beginning of Period	475 768 846,61 EUR
End of Period	456 190 374,94 EUR

Liquidity Balance

Beginning of Period	0,5 %	2 323 442,94 EUR
Cash Outflow		104 598,71 EUR
Cash Inflow		- EUR
End of Period	0,5 %	2 218 844,23 EUR
Required Reserve Amount	0,5 %	2 218 844,23 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

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

5. Performance Data



Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	13	
Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 days

Asset Balance

Beginning of Period	475 768 846,61	EUR
End of Period	456 190 374,94	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	424 743 685,36	93,11 %	30 594
1-29 days past due	24 200 583,95	5,30 %	1 663

Delinquent Receivables:

30-59 days past due	4 721 751,74	1,04 %	304
60-89 days past due	1 451 979,56	0,32 %	86
90-119 days past due	630 587,41	0,14 %	31
120-149 days past due	315 586,17	0,07 %	21
150-179 days past due	126 200,75	0,03 %	8
Total Performing and Delinquent	456 190 375	100,00 %	32 707

Current Period Defaults	484 222,39	27
Cumulative Defaults	4 212 203,58	253
Current Period Principal Recoveries	178 348,89	
Cumulative Principal Recoveries	1 739 284,84	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,31 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,27 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,26 %	

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

	57,40 %
[A] Aggregate Outstanding Asset Principal Amount	456 190 374,94
[B] Aggregate principal balance of Defaulted Contracts	4 212 203,58
[C] Recoveries received on such Defaulted Contracts	1 739 284,84
[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	1,59 %
[B] Delinquency Ratio, preceding Payment Date	1,40 %
[C] Delinquency Ratio, second preceding Payment Date	1,27 %

or Servicer Termination Event

NO

or Swap Counterparty Downgrade Event

NO

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

	15,55 %	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	475 768 846,61	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

6. Note Principal



Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	13
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	401 768 846,61	42 000 000,00	8 000 000,00	24 000 000,00	EUR
Sequential Amortization	19 578 471,67	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	382 190 374,94	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	-	-	-	484 222,39	EUR
Credit PDL	-	-	-	484 222,39	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	401 768 846,61	42 000 000,00	8 000 000,00	24 000 000,00	EUR
End of Period	382 190 374,94	42 000 000,00	8 000 000,00	24 000 000,00	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	13	
Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS2056932978	XS2056933190	XS2056933273	XS2056933430
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	90,74 %	5,26 %	1,00 %	3,00 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAAsf/ Aaa(sf)	AA-sf/A2(sf)	Asf/Baa3(sf)	Unrated
Initial Notes Aggregate Principal Outstanding Balance	799 200 000,00	725 200 000,00	42 000 000,00	8 000 000,00	24 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	7 992	7 252	420	80	240
Current Note Information					
Outstanding Opening Balance	475 768 846,61	401 768 846,61	42 000 000,00	8 000 000,00	24 000 000,00
Available Distribution Amount	19 578 471,67				
Amortisation	19 578 471,67				
Redemption per Class	19 578 471,67	19 578 471,67	-	-	-
Redemption per Note		2 699,73	-	-	-
Outstanding Closing Balance		382 190 374,94	42 000 000,00	8 000 000,00	24 000 000,00
Net Outstanding Closing Balance	456 190 374,94	382 190 374,94	42 000 000,00	8 000 000,00	24 000 000,00
Current Tranching	100 %	83,78 %	9,21 %	1,75 %	5,26 %
Current Pool Factor		0,53	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	35				
Principal Outstanding per Note Beginning of Period		55 401,11	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 699,73	-	-	-
Principal Outstanding per Note End of Period		52 701,38	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		8,51	18,28	116,67	416,67
Interest Payment	178 726,16	61 716,16	7 676,67	9 333,33	100 000,00
Interest Payment per Note		8,51	18,28	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)		17,84 %	8,64 %	6,88 %	1,62 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		18,35 %	9,15 %	6,88 %	1,62 %
Current CE (Subordination)		16,22 %	7,01 %	5,26 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		16,73 %	7,52 %	5,26 %	0,00 %

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 04.01.2021
Payment date 30.12.2020
Period No 13
Monthly Period 01.11.2020
Interest Period : 25.11.2020 to 30.12.2020 = 35 days

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.	

**SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report**

9.a Original Portfolio Principal Balance

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	13				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



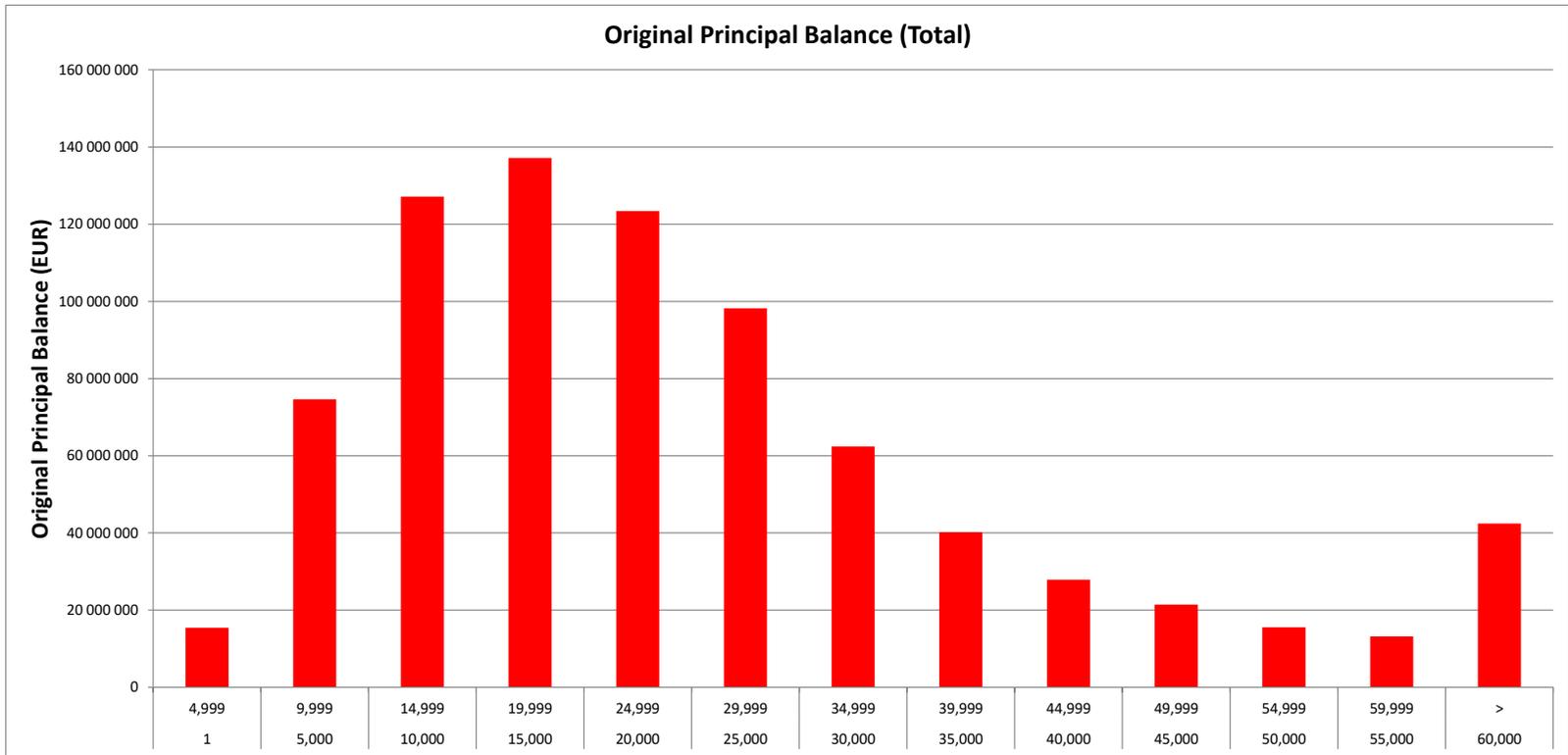
Average amount - all: 17 089

	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	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	04.01.2021	
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Monthly Period	01.11.2020	
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SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	04.01.2021				
Payment date	30.12.2020				
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Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



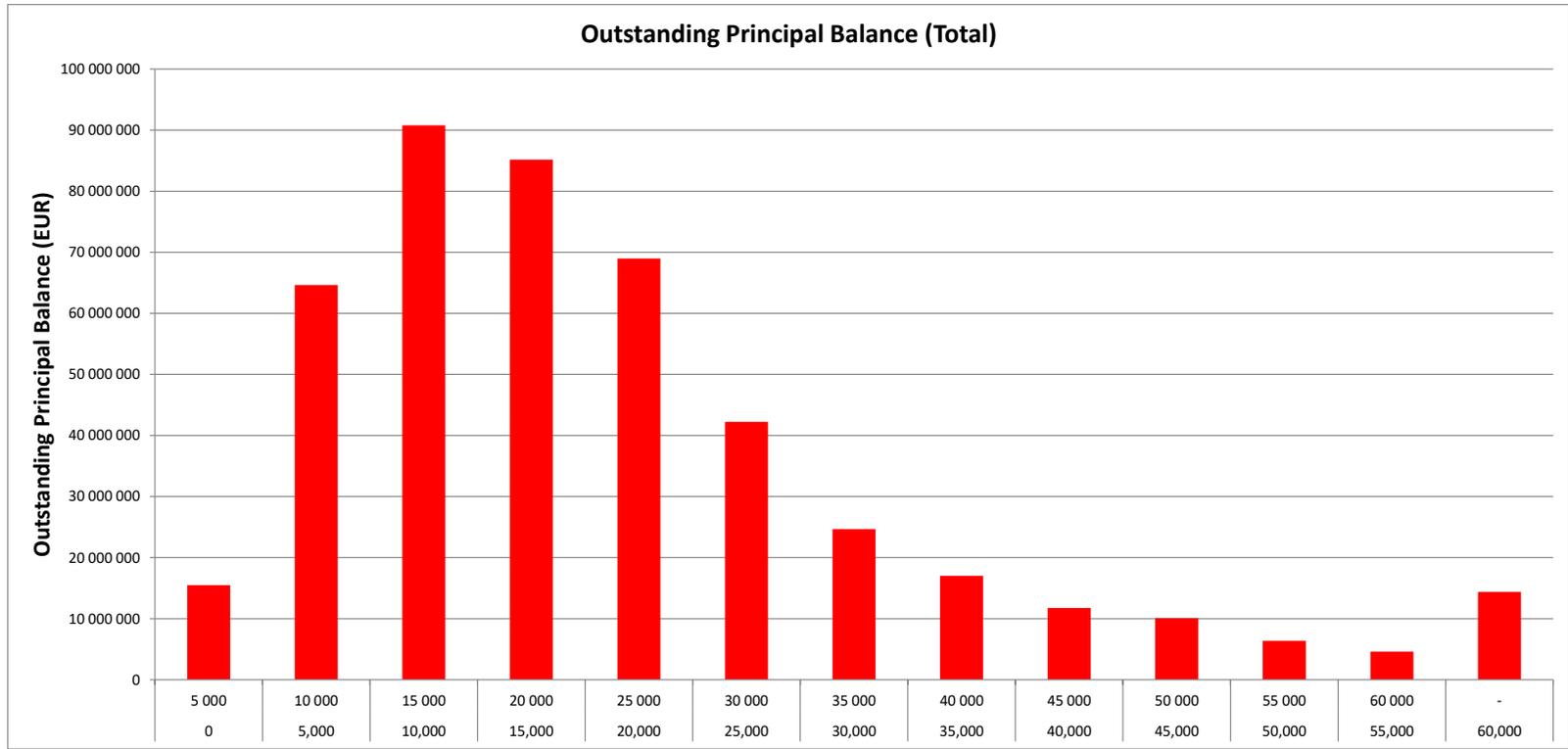
Average amount - all: 13 948

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 124	15 498 463	3,40 %	24,9	21,7
	5 000	10 000	8 566	64 626 854	14,17 %	37,8	23,2
	10 000	15 000	7 352	90 783 288	19,90 %	41,7	23,3
	15 000	20 000	4 927	85 167 089	18,67 %	42,7	22,9
	20 000	25 000	3 092	68 987 907	15,12 %	43,5	22,1
	25 000	30 000	1 555	42 237 094	9,26 %	44,1	21,5
	30 000	35 000	766	24 685 209	5,41 %	44,8	21,2
	35 000	40 000	455	17 011 375	3,73 %	44,5	21,2
	40 000	45 000	277	11 740 137	2,57 %	44,0	21,0
	45 000	50 000	213	10 085 538	2,21 %	43,6	21,9
	50 000	55 000	122	6 373 968	1,40 %	44,3	20,3
	55 000	60 000	80	4 594 966	1,01 %	44,4	20,8
	60 000	-	178	14 398 487	3,16 %	43,2	20,3
	Total			32 707	456 190 375	100 %	41,7

SCF RAHOITUSPALVELUT VIII DAC
 Monthly Investor Report

10.b Outstanding Principal Balance Graph

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Period No	13	
Monthly Period	01.11.2020	
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SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	04.01.2021	
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Interest Period	from 25.11.2020	to 30.12.2020 = 35 days

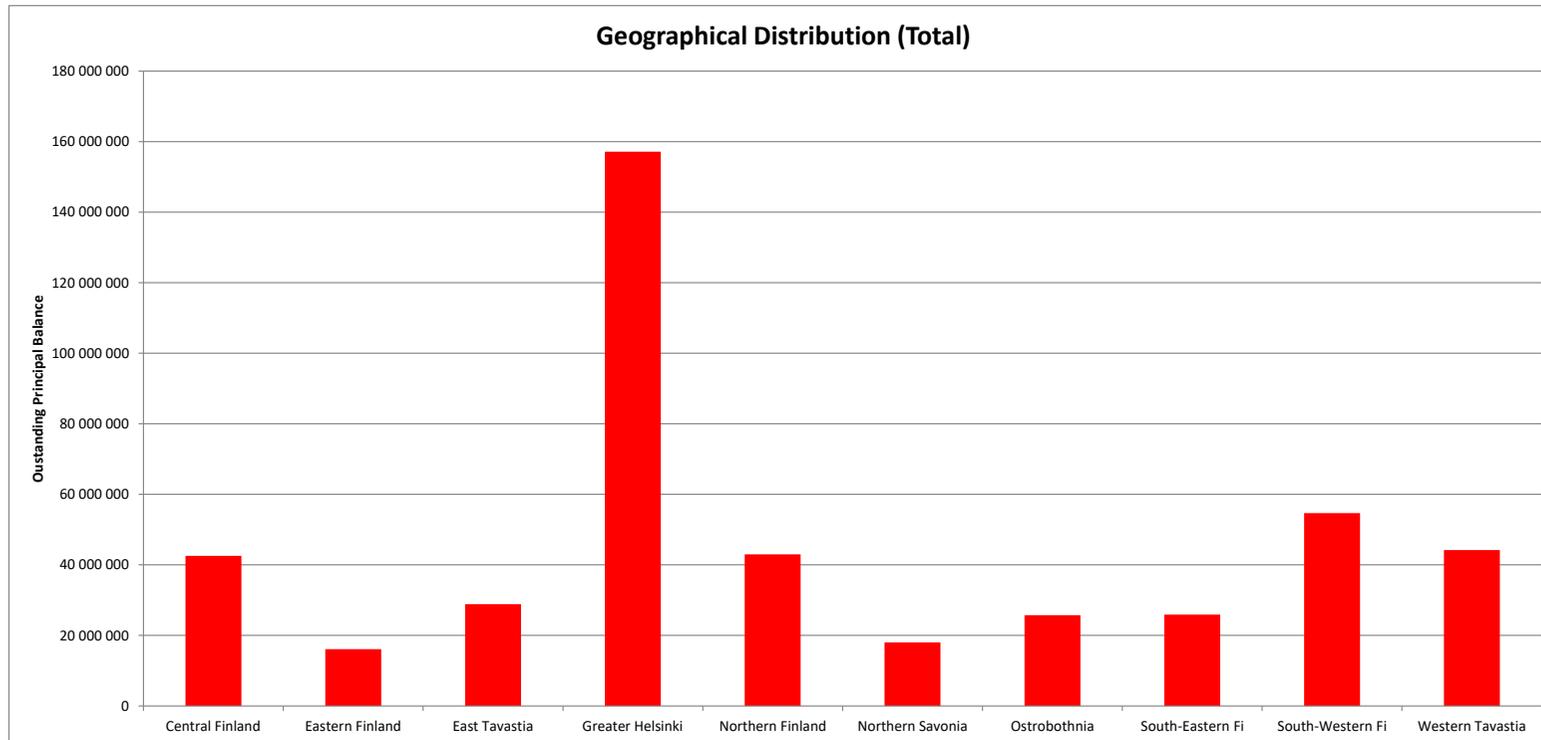


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	3 219	42 547 984	9,33 %	41,0	22,1	
Eastern Finland	1 257	16 107 357	3,53 %	42,1	22,5	
East Tavastia	2 189	28 848 021	6,32 %	41,7	22,8	
Greater Helsinki	10 381	157 146 455	34,45 %	41,5	22,4	
Northern Finland	3 077	42 966 222	9,42 %	42,1	22,1	
Northern Savonia	1 337	18 022 993	3,95 %	41,3	21,6	
Ostrobothnia	2 163	25 742 295	5,64 %	41,4	22,2	
South-Eastern Fi	1 921	25 909 176	5,68 %	41,4	22,7	
South-Western Fi	4 009	54 676 816	11,99 %	42,6	22,4	
Western Tavastia	3 154	44 223 058	9,69 %	42,5	22,2	
Total	32 707	456 190 375	100 %	41,7	22,3	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	13	
Monthly Period	01.11.2020	
Interest Period	from	25.11.2020
	to	30.12.2020
	=	35 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	04.01.2021	
Payment date	30.12.2020	
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Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 days

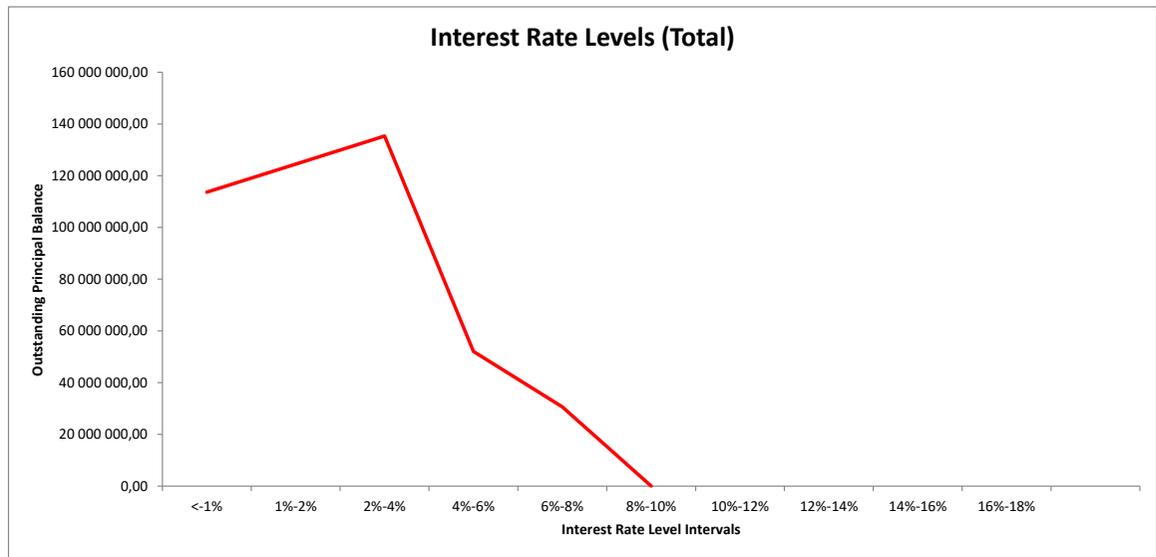


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	6 672	113 643 387	24,91 %	41,1	22,3
	1 %	2 %	7 443	124 468 982	27,28 %	41,7	22,3
	2 %	4 %	9 509	135 331 172	29,67 %	42,2	22,3
	4 %	6 %	5 402	52 036 078	11,41 %	41,7	22,0
	6 %	8 %	3 664	30 651 990	6,72 %	42,0	23,3
	8 %	10 %	17	58 766	0,01 %	33,6	19,3
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	20 %						
Total			32 707	456 190 375	100 %	41,7	22,3

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	13				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.a Remaining Terms

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	13				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days

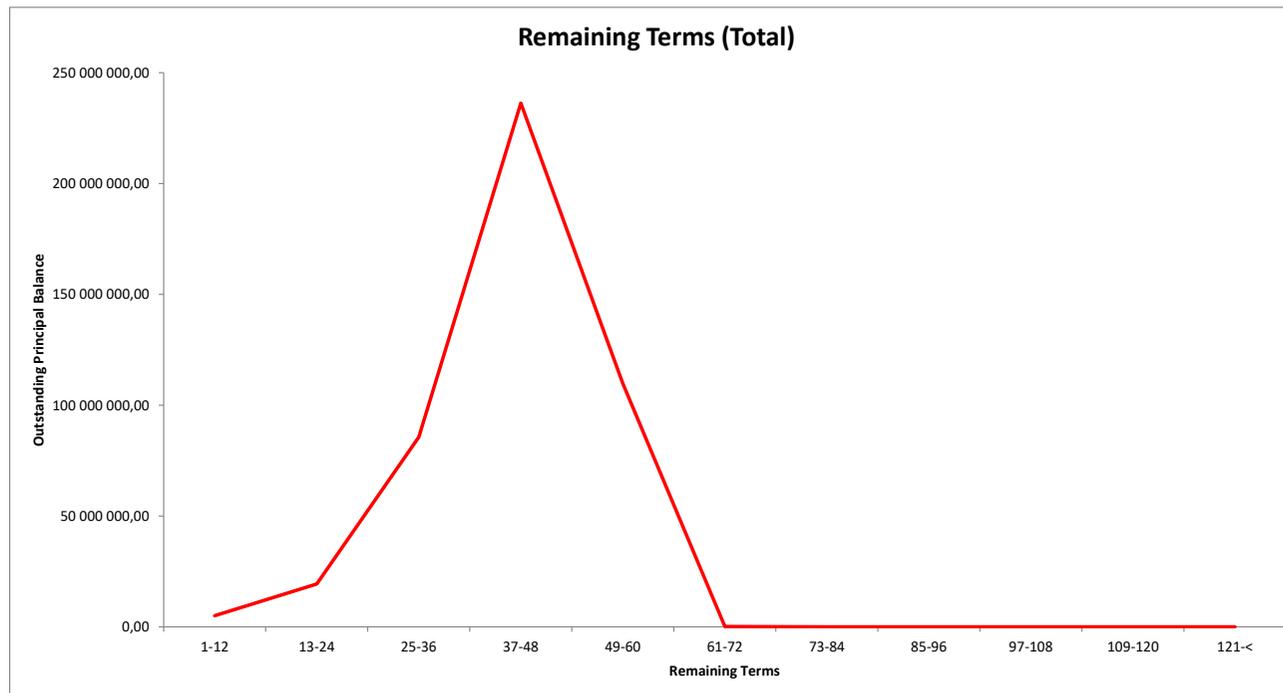


		TOTAL						
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0			25	12 473	0,00 %	0,0	23,4
	1			1 640	5 042 559	1,11 %	9,0	24,0
	13			3 023	19 333 786	4,24 %	19,1	22,7
	25			7 284	85 629 982	18,77 %	32,8	26,6
	37			14 899	236 279 513	51,79 %	42,2	22,2
	49			5 832	109 771 587	24,06 %	53,4	19,1
	61			4	120 474	0,03 %	61,3	17,8
	73							
	85							
	97			108				
	109			120				
	121	-						
	Total				32 707	456 190 375	100 %	41,7

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.b Remaining Terms

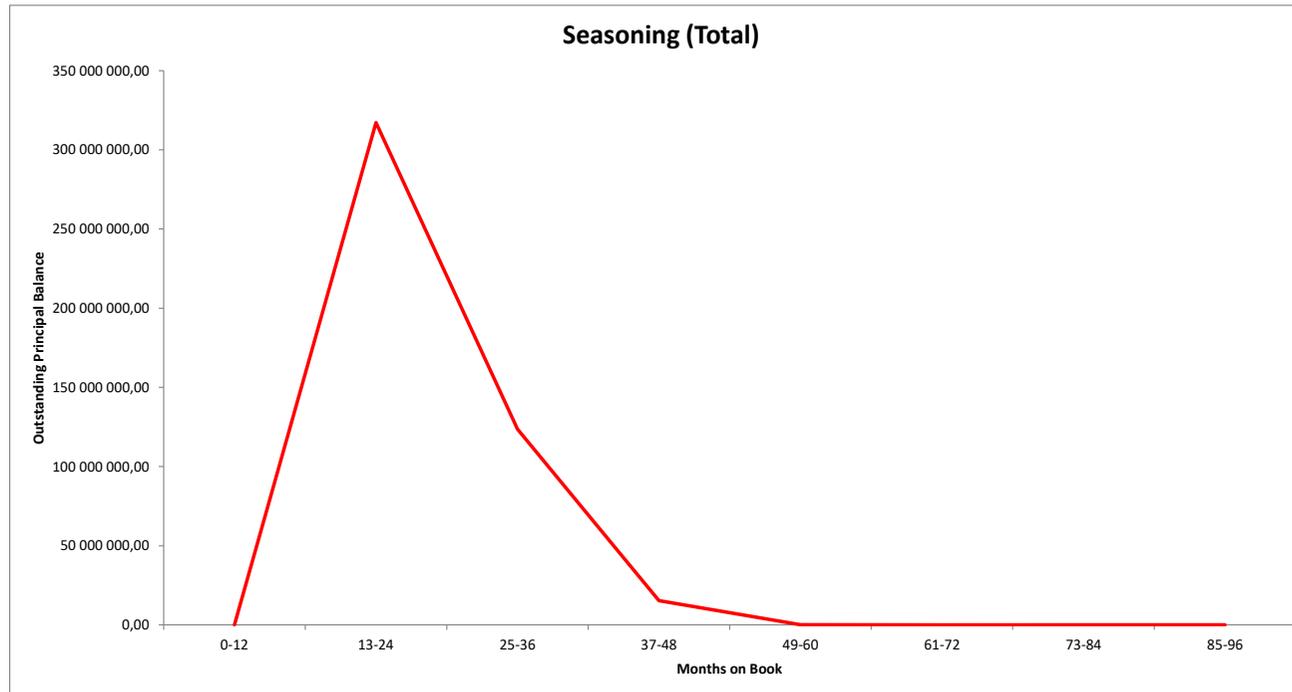
Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	13				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	13				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.a Balloon loans



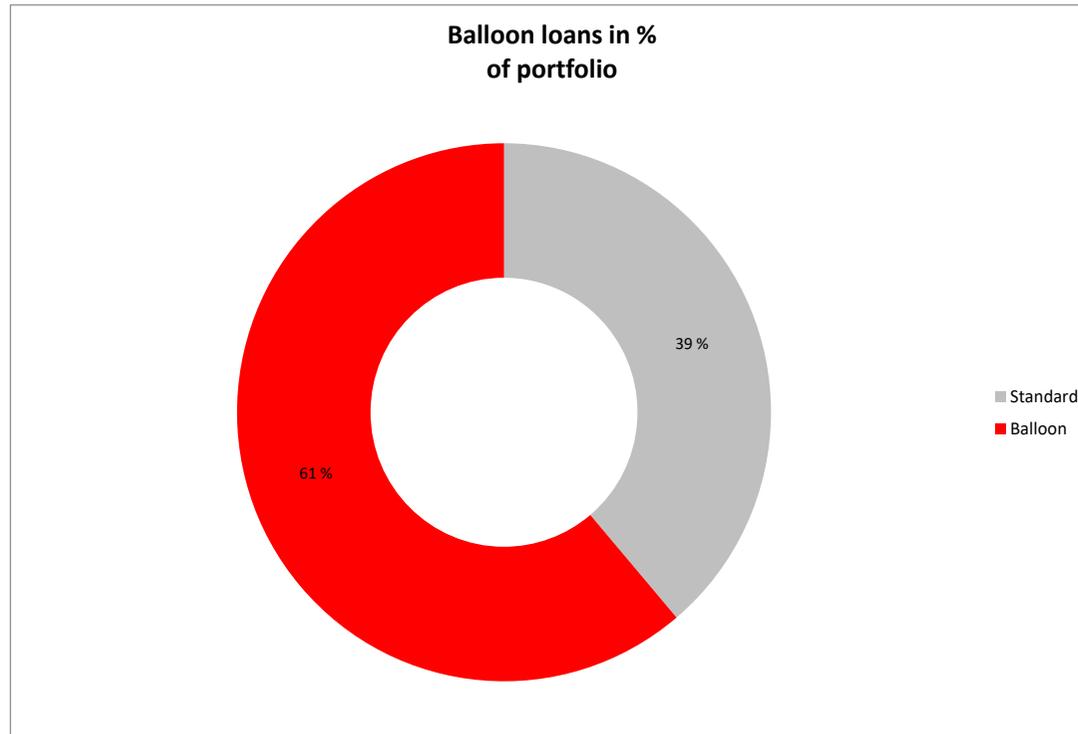
Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	13	
Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 days

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	19 185		177 081 066	38,8 %	3 672	0,0 %	39,3	22,3
Balloon	13 522		279 109 309	61,2 %	108 217 353	38,8 %	43,3	22,4
Total	32 707		456 190 375	100 %	108 221 025	24 %	41,7	22,3

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	13	
Monthly Period	01.11.2020	
Interest Period	from	25.11.2020
	to	30.12.2020
	=	35 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	13	
Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	13	
Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 days

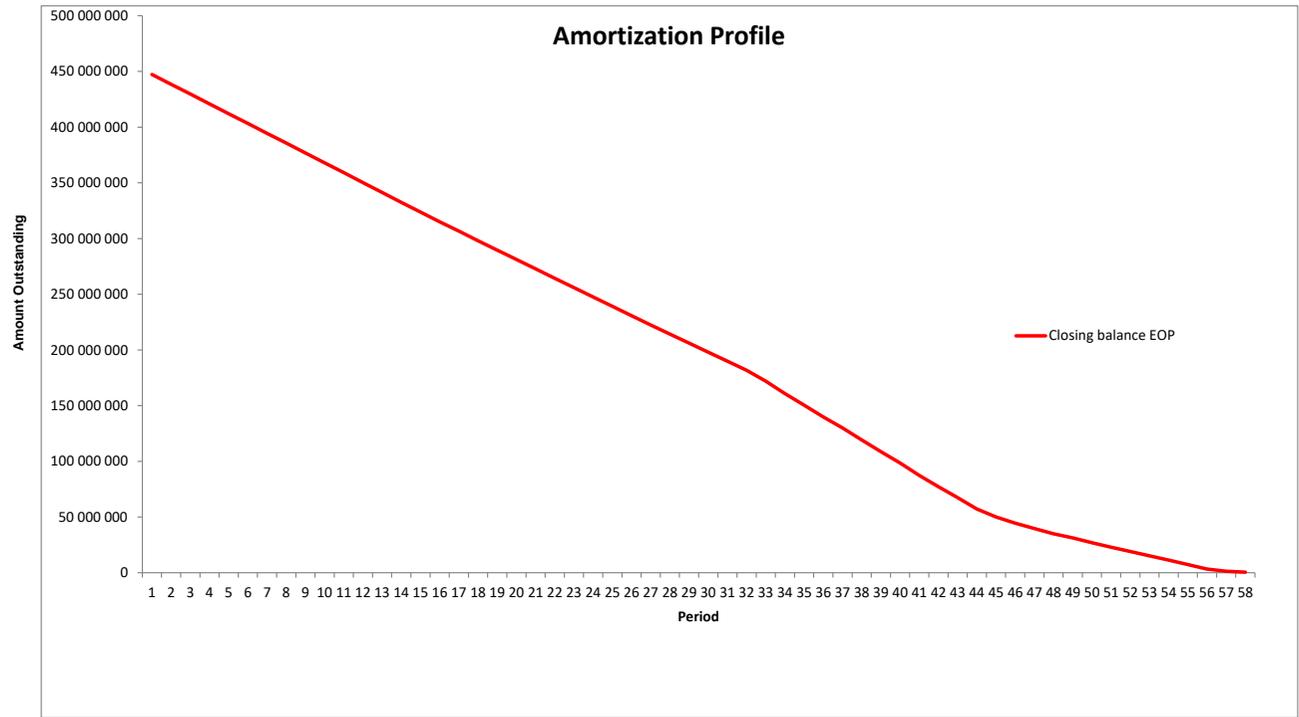
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	456 190 375	447 234 018	8 946 577	1 020 240	2,72 %	98,04 %
2	447 234 018	438 435 403	8 798 615	999 184	2,71 %	96,11 %
3	438 435 403	429 654 582	8 780 821	978 489	2,71 %	94,19 %
4	429 654 582	420 858 348	8 796 234	957 887	2,71 %	92,26 %
5	420 858 348	412 037 566	8 820 782	937 199	2,71 %	90,32 %
6	412 037 566	403 240 723	8 796 843	916 572	2,70 %	88,39 %
7	403 240 723	394 462 887	8 777 835	895 932	2,70 %	86,47 %
8	394 462 887	385 671 719	8 791 169	875 402	2,70 %	84,54 %
9	385 671 719	376 863 703	8 808 016	854 805	2,69 %	82,61 %
10	376 863 703	367 954 790	8 908 913	834 113	2,69 %	80,66 %
11	367 954 790	359 154 199	8 800 591	813 287	2,68 %	78,73 %
12	359 154 199	350 215 944	8 938 255	792 610	2,68 %	76,77 %
13	350 215 944	341 231 627	8 984 318	771 735	2,68 %	74,80 %
14	341 231 627	332 344 231	8 887 395	750 941	2,67 %	72,85 %
15	332 344 231	323 645 974	8 698 257	730 347	2,67 %	70,95 %
16	323 645 974	315 031 502	8 614 472	710 032	2,66 %	69,06 %
17	315 031 502	306 550 396	8 481 107	689 960	2,66 %	67,20 %
18	306 550 396	297 990 141	8 560 255	670 076	2,65 %	65,32 %
19	297 990 141	289 519 199	8 470 942	650 110	2,65 %	63,47 %
20	289 519 199	281 149 184	8 370 015	630 341	2,64 %	61,63 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.b Amortization Profile

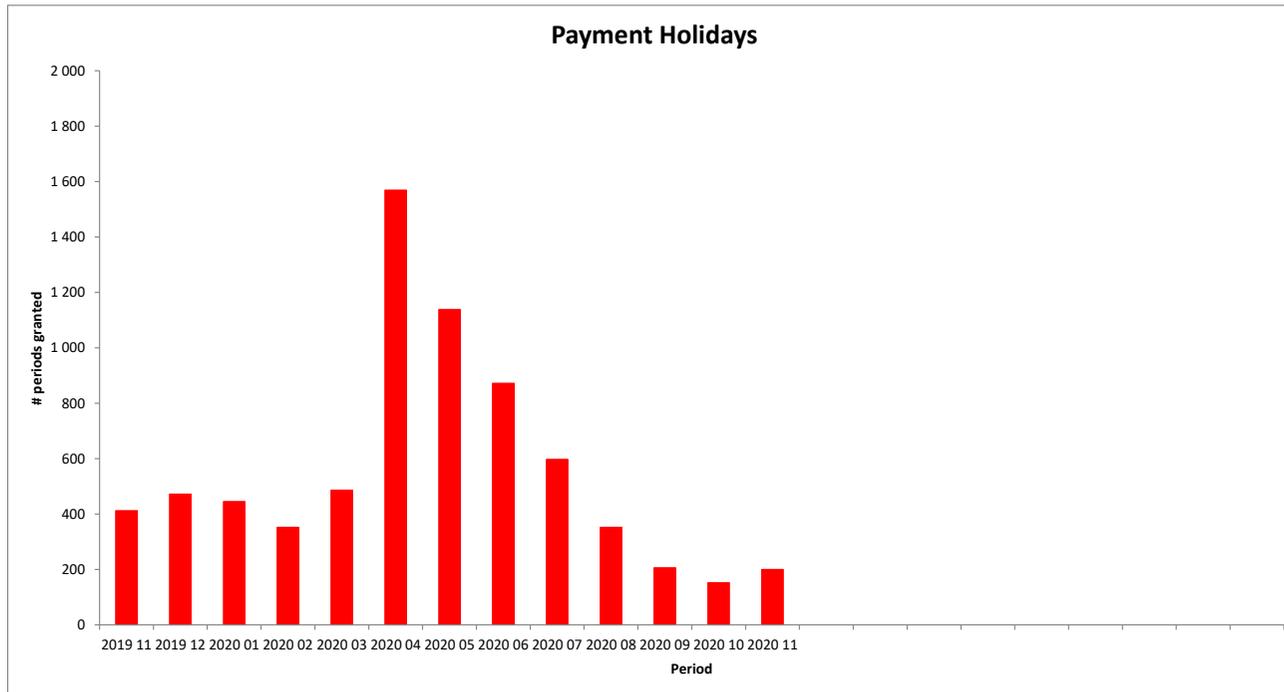
Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	13				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	13				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



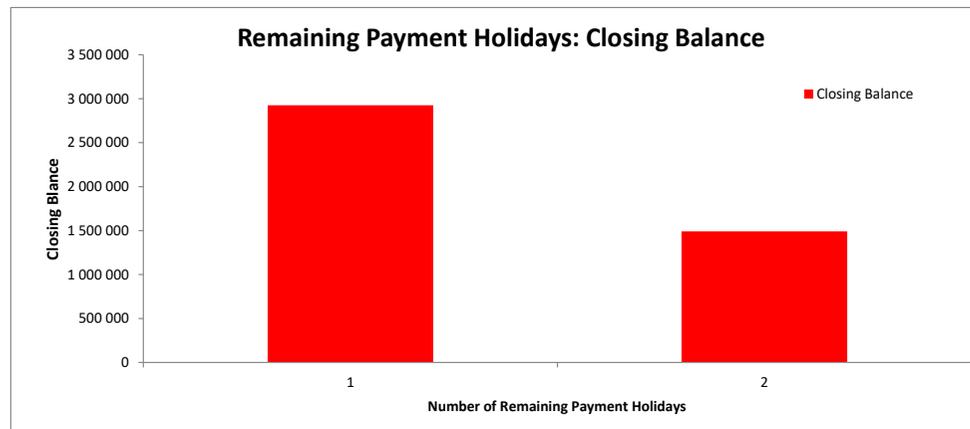
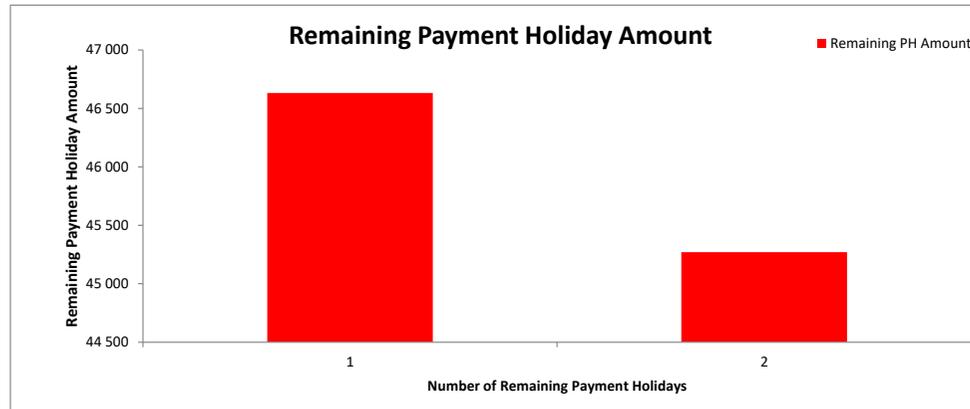
Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	13
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	175	46 632	2 924 947
	2	83	45 271	1 489 926
	Total	258	91 903	4 414 873

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	04.01.2021					
Payment date	30.12.2020					
Period No	13					
Monthly Period	01.11.2020	to	30.12.2020	=	35 days	
Interest Period	from	25.11.2020	to	30.12.2020	=	35 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.a Downpayment



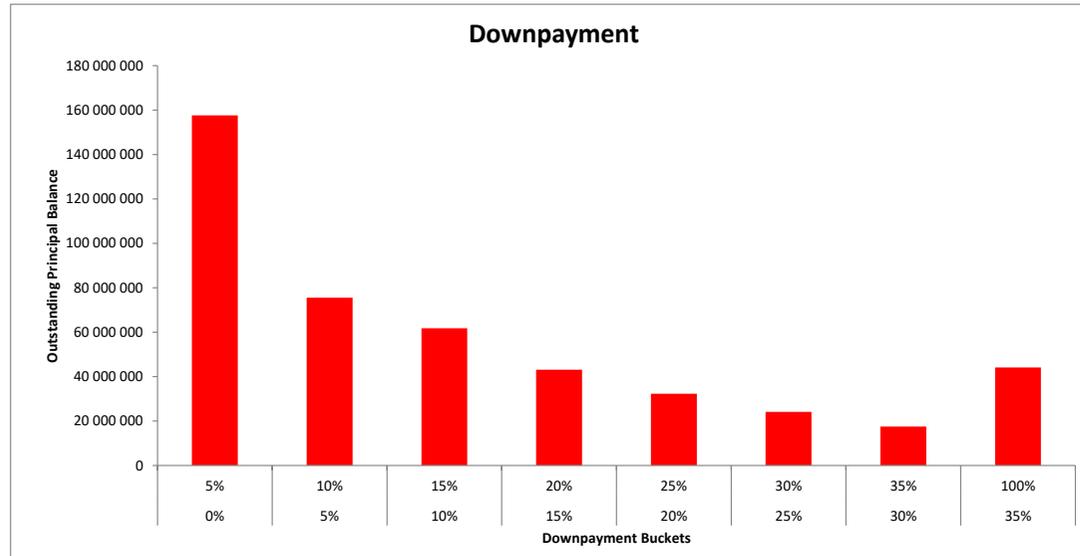
Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	13	
Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	9 809	157 626 723	34,55 %	43,9	22,3
	5 %	10 %	4 607	75 537 848	16,56 %	43,1	22,8
	10 %	15 %	4 305	61 807 766	13,55 %	41,6	22,6
	15 %	20 %	3 071	43 131 096	9,45 %	40,7	22,4
	20 %	25 %	2 387	32 277 060	7,08 %	40,0	22,3
	25 %	30 %	1 930	24 145 981	5,29 %	40,0	22,5
	30 %	35 %	1 455	17 494 663	3,83 %	39,3	21,8
	35 %	100 %	5 143	44 169 239	9,68 %	36,3	21,4
Total			32 707	456 190 375	100 %	41,7	22,3

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	13	
Monthly Period	01.11.2020	
Interest Period	from	25.11.2020
	to	30.12.2020
	=	35 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.a Vehicle Condition

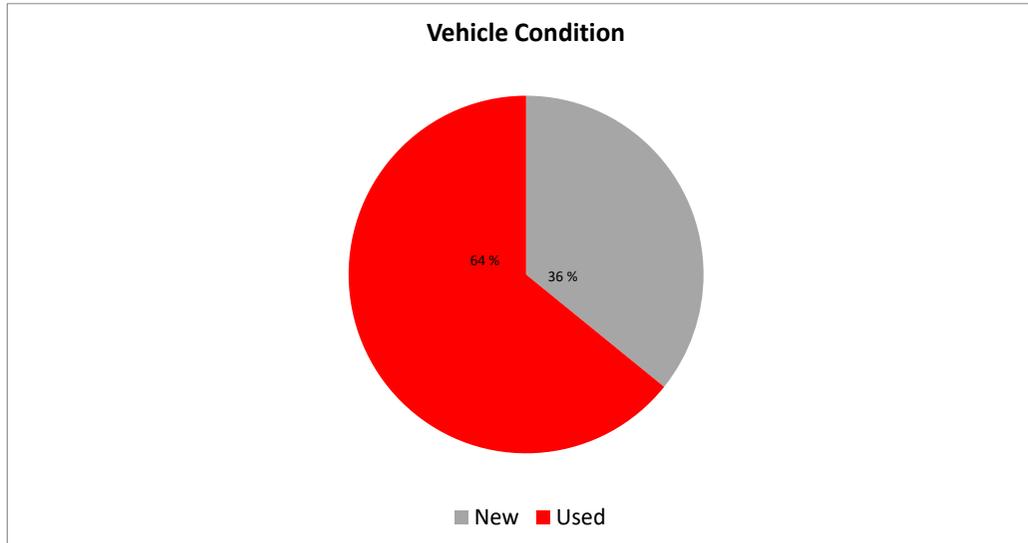


Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	13
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 445	163 348 287	35,81 %	40,9	22,3
	Used	24 262	292 842 088	64,19 %	42,2	22,3
	Total	32 707	456 190 375	100 %	41,7	22,3

20.b Vehicle Condition

Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	13
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.a Borrower Type



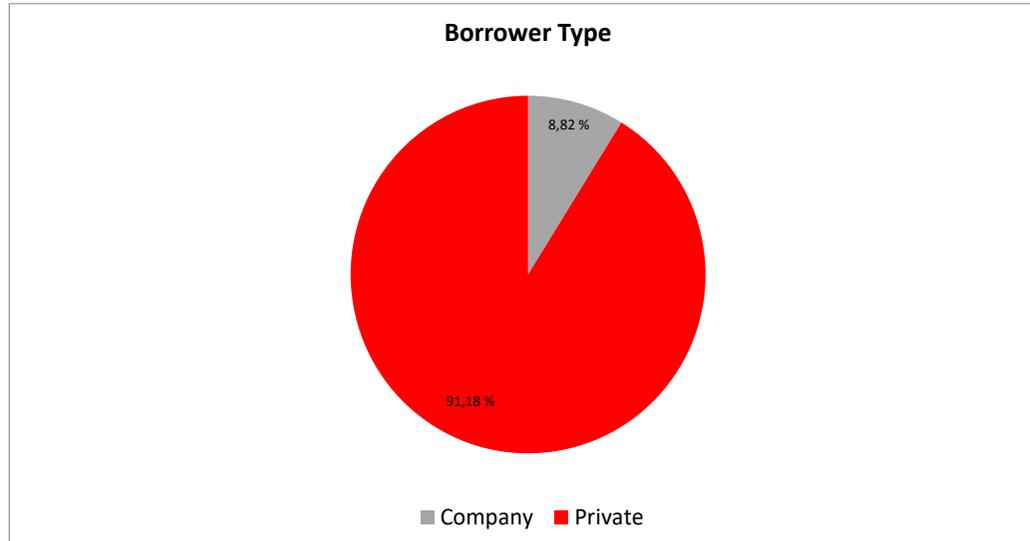
Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	13
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 277	40 227 449	8,82 %	35,4	22,4
	Private	30 430	415 962 926	91,18 %	42,4	22,3
	Total	32 707	456 190 375	100 %	41,7	22,3

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	13				
Monthly Period	01.11.2020				
Interest Period	from 25.11.2020	to 30.12.2020	=	35 days	



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	13				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days

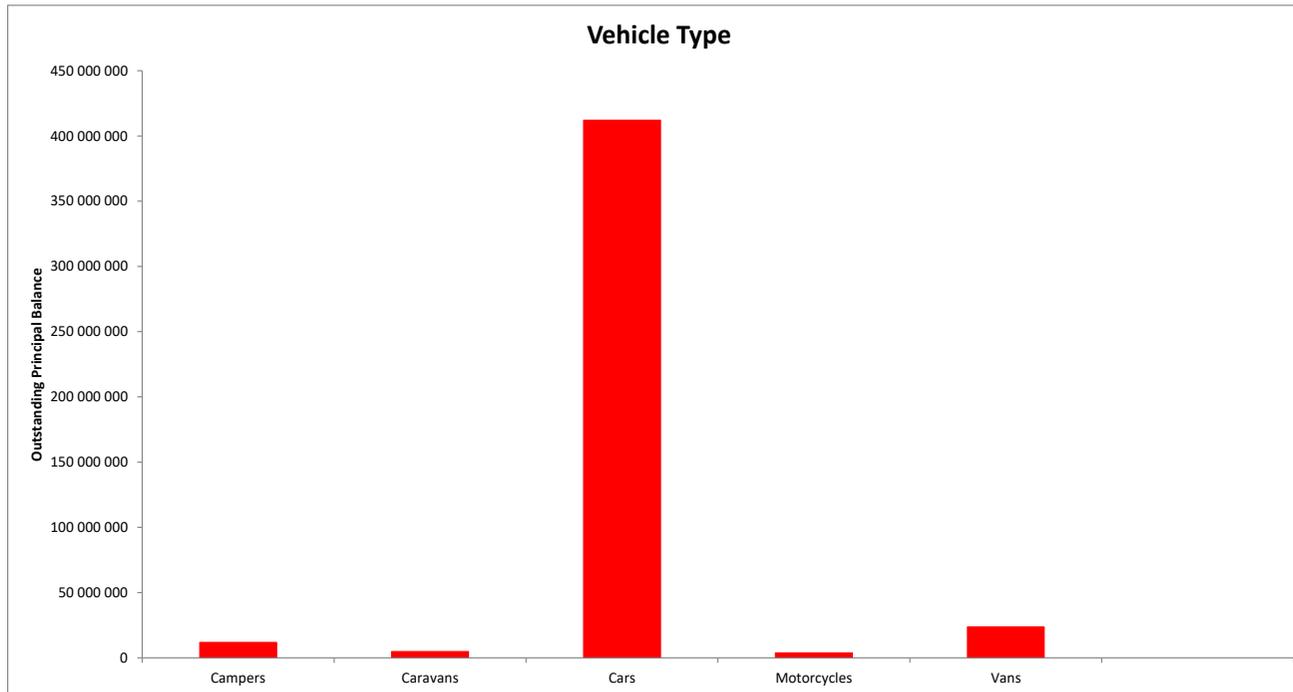


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		403	11 861 729	2,60 %	44,1	20,3
Caravans		321	4 804 917	1,05 %	44,9	19,2
Cars		29 682	412 091 633	90,33 %	41,9	22,4
Motorcycles		463	3 774 688	0,83 %	38,2	19,0
Vans		1 838	23 657 409	5,19 %	37,9	22,4
		32 707	456 190 375	100 %	41,7	22,3

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Monthly Investor Report

22.b Vehicle type

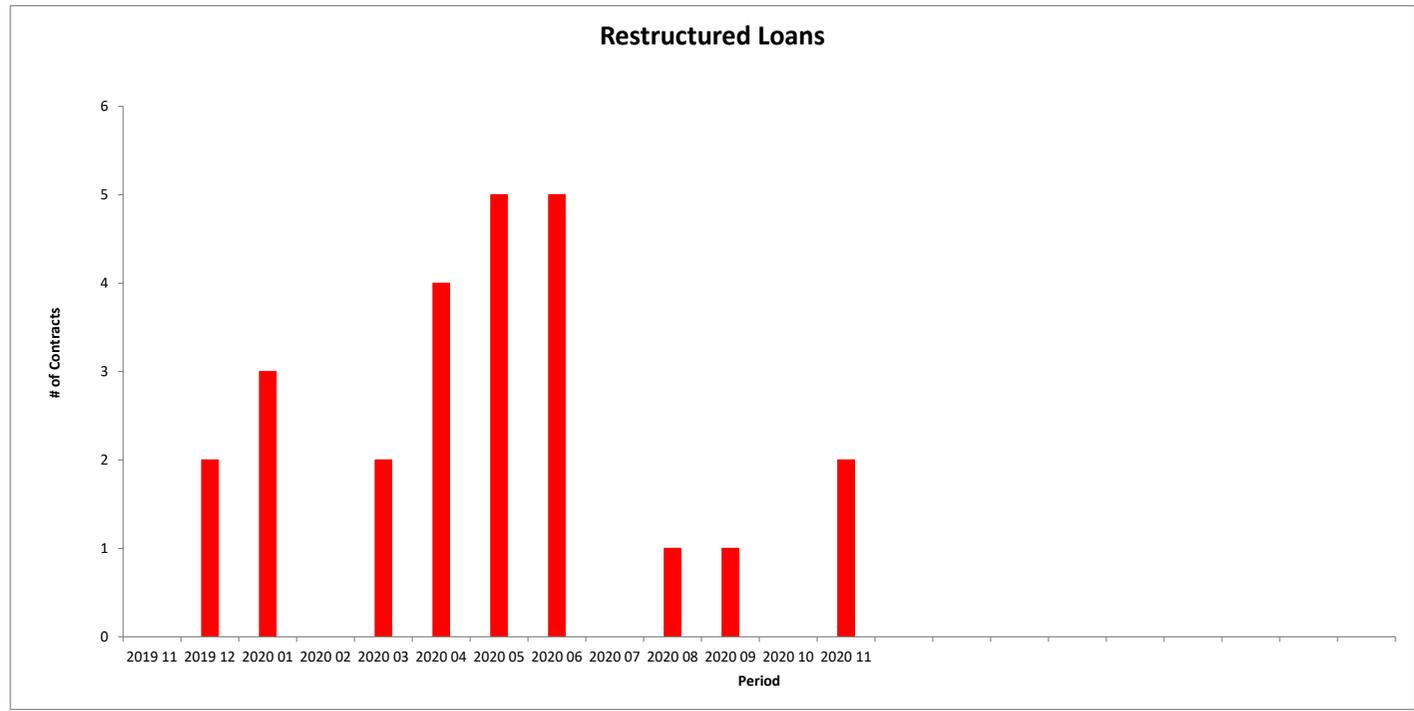
Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	13				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

23.b Restructured Loans

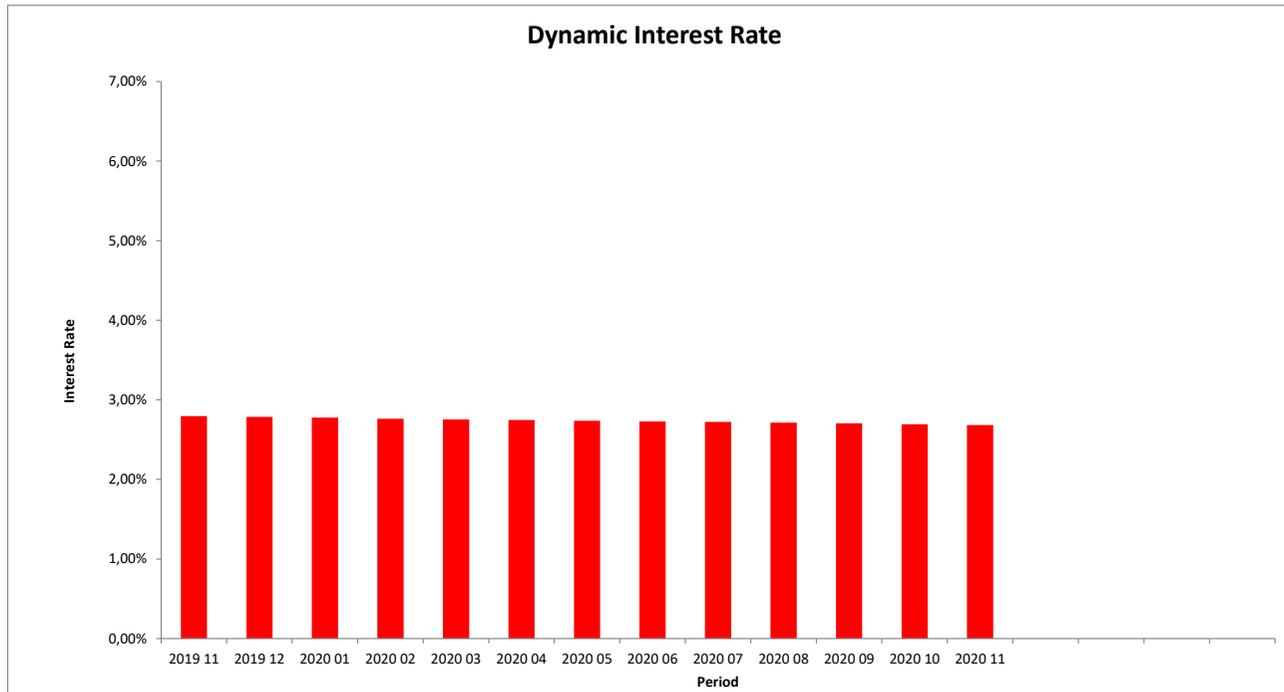
Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	13				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	13				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



SCF RAHOITUSPALVELUT VIII DAC
 Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	04.01.2021			
Payment date	30.12.2020			
Period No	13			
Monthly Period	01.11.2020	to	30.12.2020	=
Interest Period	from 25.11.2020	to	30.12.2020	= 35 days

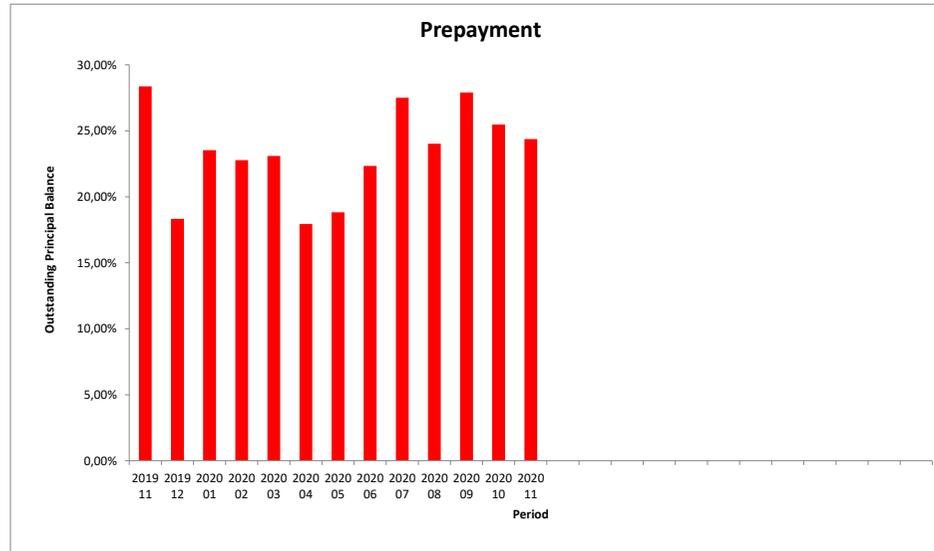
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2019 11	39 469 959	729 991 378	28,36 %
	2019 12	11 820 904	706 304 891	18,33 %
	2020 01	15 030 935	679 530 975	23,54 %
	2020 02	13 954 467	654 742 126	22,78 %
	2020 03	13 619 464	629 246 572	23,09 %
	2020 04	9 950 346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

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	13				
Monthly Period	01.11.2020				
Interest Period	from	25.11.2020	to	30.12.2020	= 35 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

26. Delinquency



Reporting Date	04.01.2021					
Payment date	30.12.2020					
Period No	13					
Monthly Period	from	01.11.2020	to	30.12.2020	=	35 days
Interest Period	25.11.2020					

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	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																			
2021	1																		
	2																		
	3																		
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	13	
Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 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	9 126	505 911	306 372
2020 2	1 178 994	72							74 640	74 640	1 104 354	457 374	532 014	646 979	94 400	626 414	552 579
2020 3	1 399 821	86										298 922	298 922	1 100 898	279 295	578 218	821 603
2020 4	752 409	14													12 395	12 395	740 013

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	13
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 762 024,48	EUR
Senior Expenses	-	28 012,92	EUR
Servicing Fee	-	190 079,32	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	109 136,10	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	-	484 222,39	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	105 746,23	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	49,39	EUR
Deferred Purchase Price to Seller		735 445,13	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 009 169,53	EUR
Senior Expenses	-	26 740,10	EUR
Issuer Swap Interest Amount	-	109 136,10	EUR
Interest Class A Notes	-	61 716,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	7 677,00	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	-	484 222,39	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	105 746,23	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		104 598,71	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	13
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	19 094 249,28	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	19 094 249,28	EUR
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Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	19 578 471,67	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	-	19 578 471,67	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
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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	104 598,71	EUR
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Purchaser Priority of Payments - Revenue (r)

Payment of residual fund as Deferred Purchase Price to Seller	735 445,13	EUR
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SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

30. Transaction Costs

Reporting Date	04.01.2021					
Payment date	30.12.2020					
Period No	13					
Monthly Period	01.11.2020					
Interest Period	from	25.11.2020	to	30.12.2020	=	35 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	28 012,92				
Interest accrued for the Period	EUR	178 726,00	61 716,00	7 677,00	9 333,00	100 000,00
Cumulative Interest accrued	EUR	3 254 726,00	1 544 737,00	128 304,00	135 018,00	1 446 667,00
Interest Payments	EUR	178 726,00	61 716,00	7 677,00	9 333,00	100 000,00
Cumulative Interest Payments	EUR	3 254 726,00	1 544 737,00	128 304,00	135 018,00	1 446 667,00
Interest accrued on Subordinated Loan for the Period	EUR	1 147,52				
Cumulative Interest accrued on Subordinated Loan	EUR	21 866,46				
Interest Payments on Subordinated Loan	EUR	1 147,52				
Cumulative Interest Payments on Subordinated Loan	EUR	21 866,46				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

32. Swap Overview

Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	13	
Monthly Period	01.11.2020	
Interest Period	from 25.11.2020	to 30.12.2020 = 35 days



Class A Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class A Notes	401 768 847
Interest Period Start	25.11.2020
Interest Period End	30.12.2020
Interest Days	35
Settlement Date	30.12.2020
Party A Floating Interest Rate	0,158 %
Party A Floating Rate Day Count Fraction	0,10
Party A Interest Amount	EUR 61 716,16
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,10
Party B Interest Amount	EUR 97 886,52

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	25.11.2020
Interest Period End	30.12.2020
Interest Days	35
Settlement Date	30.12.2020
Party A Floating Interest Rate	0,188 %
Party A Floating Rate Day Count Fraction	0,10
Party A Interest Amount	EUR 7 676,67
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,10
Party B Interest Amount	EUR 11 249,58

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

31. Contact Details



Santander Consumer Bank AS

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Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	13	
Monthly Period	01.11.2020	
Interest Period	from	25.11.2020
	to	30.12.2020
	=	35 days