

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.11.2020				
Payment date	25.11.2020			Following payment dates:	29.12.2020
Period No	12				25.01.2021
Monthly Period	01.10.2020				
Interest Period	from 27.10.2020		to 25.11.2020	=	29 days
Cut-Off date	31.10.2020				

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1. Portfolio Information



Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	12
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	496 688 588,97 EUR
Scheduled Loan Principal Repayments	9 138 169,65 EUR
Prepayments	11 513 386,36 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	20 651 556,01 EUR
New Defaulted Auto Loans in Period	268 186,35 EUR
Closing Balance	475 768 846,61 EUR
Principal Recoveries on loans in default	216 867,95 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 619 500,38 EUR
	EUR
Total Revenue Received in Period	1 619 500,38 EUR
# Loans	
At beginning of period	34 549 Loans
Paid in Full	939 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	14 Loans
At end of period	33 596 Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27.11.2020
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Interest Period	from 27.10.2020 to 25.11.2020 = 29 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	1 820 040,52	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	117 989,63	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	1 938 030,15	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	658 308,61	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	61 282,53	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	117 989,63	EUR
f. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	837 580,77	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	12
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	20 651 556,01	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	20 651 556,01	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	20 651 556,01	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	268 186,35	EUR
Total Amount for Issuer Available Redemption Receipts	20 919 742,36	EUR

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4. Reserve Accounts



Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	12
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

Note Balance

Beginning of Period	496 688 588,97 EUR
End of Period	475 768 846,61 EUR

Liquidity Balance

Beginning of Period	0,5 %	2 441 432,57 EUR
Cash Outflow		117 989,63 EUR
Cash Inflow		- EUR
End of Period	0,5 %	2 323 442,94 EUR
Required Reserve Amount	0,5 %	2 323 442,94 EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00 EUR
Cash Outflow	- EUR
Cash Inflow	- EUR
End of Period	100 000,00 EUR
Required Reserve Amount	100 000,00 EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut II DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 6(3)(c) of the Securitisation Regulation

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5. Performance Data

Reporting Date	27.11.2020	
Payment date	25.11.2020	
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Interest Period	from 27.10.2020	to 25.11.2020 = 29 days



Asset Balance

Beginning of Period	496 688 588,97	EUR
End of Period	475 768 846,61	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	447 379 323,91	94,03 %	31 749
1-29 days past due	21 728 161,87	4,57 %	1 437

Delinquent Receivables:

30-59 days past due	4 322 660,11	0,91 %	273
60-89 days past due	1 083 039,23	0,23 %	59
90-119 days past due	659 389,99	0,14 %	46
120-149 days past due	275 362,97	0,06 %	18
150-179 days past due	320 908,53	0,07 %	14
Total Performing and Delinquent	475 768 847	100,00 %	33 596

Current Period Defaults	268 186,35	14
Cumulative Defaults	3 727 981,19	226
Current Period Principal Recoveries	216 867,95	
Cumulative Principal Recoveries	1 560 935,95	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,27 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,26 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,25 %	

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

	59,81 %
[A] Aggregate Outstanding Asset Principal Amount	475 768 846,61
[B] Aggregate principal balance of Defaulted Contracts	3 727 981,19
[C] Recoveries received on such Defaulted Contracts	1 560 935,95
[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	1,40 %
[B] Delinquency Ratio, preceding Payment Date	1,27 %
[C] Delinquency Ratio, second preceding Payment Date	1,51 %

or Servicer Termination Event

NO

or Swap Counterparty Downgrade Event

NO

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

	14,90 %	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	496 688 588,97	

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6. Note Principal



Reporting Date	27.11.2020	
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	422 688 588,97	42 000 000,00	8 000 000,00	24 000 000,00	EUR
Sequential Amortization	20 919 742,36	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	401 768 846,61	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	-	-	-	268 186,35	EUR
Credit PDL	-	-	-	268 186,35	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	422 688 588,97	42 000 000,00	8 000 000,00	24 000 000,00	EUR
End of Period	401 768 846,61	42 000 000,00	8 000 000,00	24 000 000,00	EUR

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7. Outstanding Notes

Reporting Date	27.11.2020	
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Interest Period	from 27.10.2020	to 25.11.2020 = 29 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	496 688 588,97	422 688 588,97	42 000 000,00	8 000 000,00	24 000 000,00
Available Distribution Amount	20 919 742,36				
Amortisation	20 919 742,36				
Redemption per Class	20 919 742,36	20 919 742,36	-	-	-
Redemption per Note		2 884,69	-	-	-
Outstanding Closing Balance		401 768 846,61	42 000 000,00	8 000 000,00	24 000 000,00
Net Outstanding Closing Balance	475 768 846,61	401 768 846,61	42 000 000,00	8 000 000,00	24 000 000,00
Current Tranching	100 %	84,45 %	8,83 %	1,68 %	5,04 %
Current Pool Factor		0,55	1,00	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(Act/360)	(30/360)	(30/360)
Interest Days	29				
Principal Outstanding per Note Beginning of Period		58 285,80	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 884,69	-	-	-
Principal Outstanding per Note End of Period		55 401,11	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		7,56	15,39	116,67	416,67
Interest Payment	170 615,86	54 820,36	6 462,17	9 333,33	100 000,00
Interest Payment per Note		7,56	15,39	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)		18,20 %	9,37 %	7,69 %	2,64 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		18,71 %	9,88 %	7,69 %	2,64 %
Current CE (Subordination)		15,55 %	6,73 %	5,04 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		16,06 %	7,24 %	5,04 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.11.2020
Payment date 25.11.2020
Period No 12
Monthly Period 01.10.2020
Interest Period : 27.10.2020 to 25.11.2020 = 29 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 with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Swap Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Swap Agreement.	
	ING BANK N.V.	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A	BBB-	AA-	N/A	N/A	No		If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
Swap Counterparty	ING BANK N.V.	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A3	Aa3	No		If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 30 Business Days.	
	ING BANK N.V.	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	Baa3	Aa3	No		If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Rated Notes.	
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch	F1	F1+	P-1	P-1	A	AA-	A3	Aa2	No		The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirtythree (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.		

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9.a Original Portfolio Principal Balance

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Interest Period	from	27.10.2020	to	25.11.2020	= 29 days



Average amount - all: 17 089

	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	1	4 999	4 513	15 414 742	1,9 %	29,4	7,1		
	5 000	9 999	9 824	74 628 297	9,3 %	46,1	7,7		
	10 000	14 999	10 214	127 151 614	15,9 %	52,6	8,6		
	15 000	19 999	7 904	137 140 566	17,2 %	54,9	8,4		
	20 000	24 999	5 526	123 378 355	15,4 %	55,6	8,2		
	25 000	29 999	3 593	98 199 068	12,3 %	56,2	7,5		
	30 000	34 999	1 933	62 414 363	7,8 %	56,7	6,9		
	35 000	39 999	1 076	40 181 753	5,0 %	56,5	6,9		
	40 000	44 999	659	27 910 346	3,5 %	56,6	6,3		
	45 000	49 999	453	21 430 673	2,7 %	56,4	6,4		
	50 000	54 999	297	15 573 578	1,9 %	56,6	6,7		
	55 000	59 999	230	13 207 862	1,7 %	56,6	5,9		
	60 000	>	537	42 440 931	5,3 %	55,5	5,9		
	Total			46 759	799 072 147	100 %	53,9	7,7	

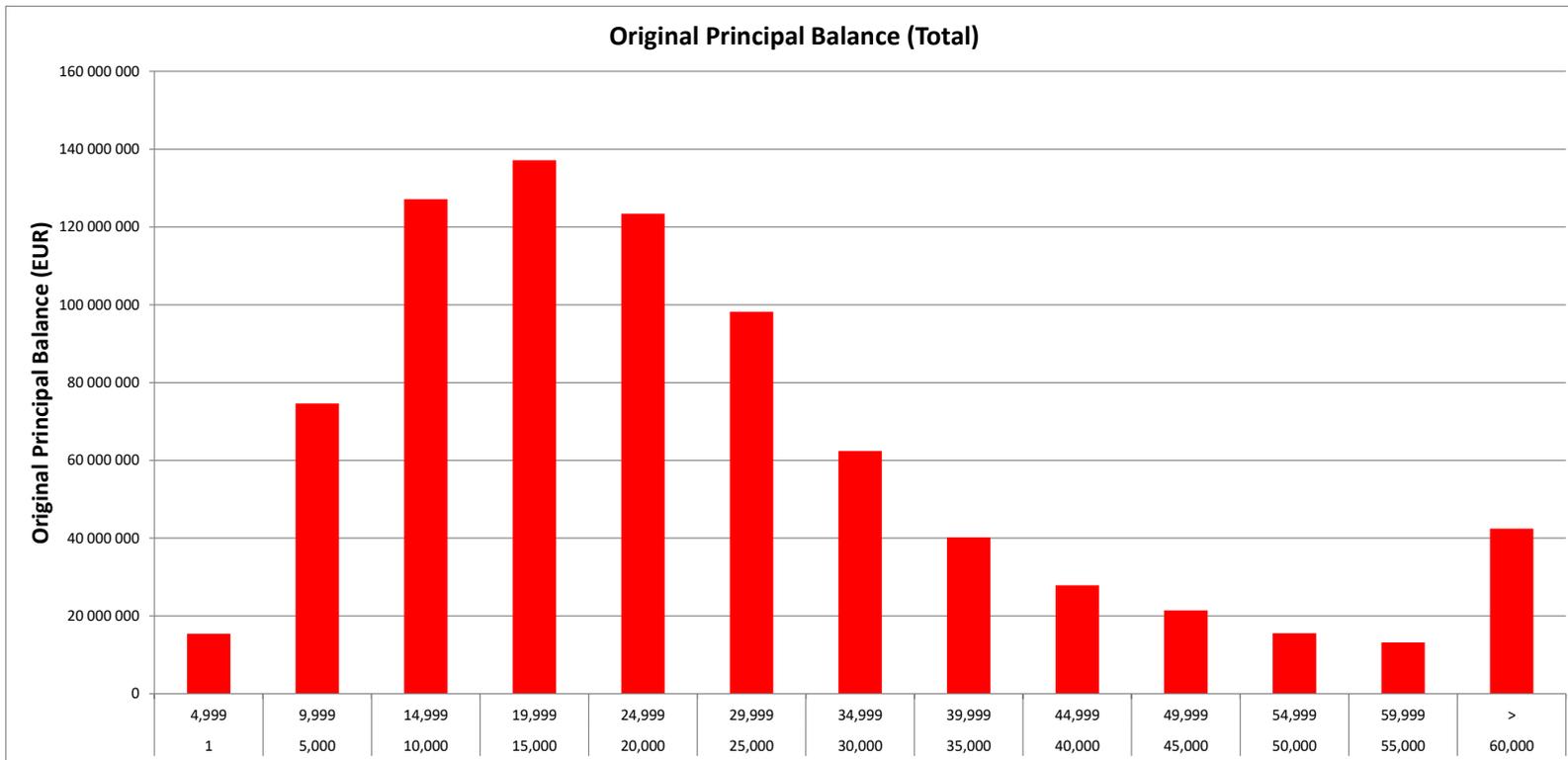
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9.b Original Principal Balance Graph

Reporting Date	27.11.2020	
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Original Principal Balance (Total)



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10.a Outstanding Principal Balance

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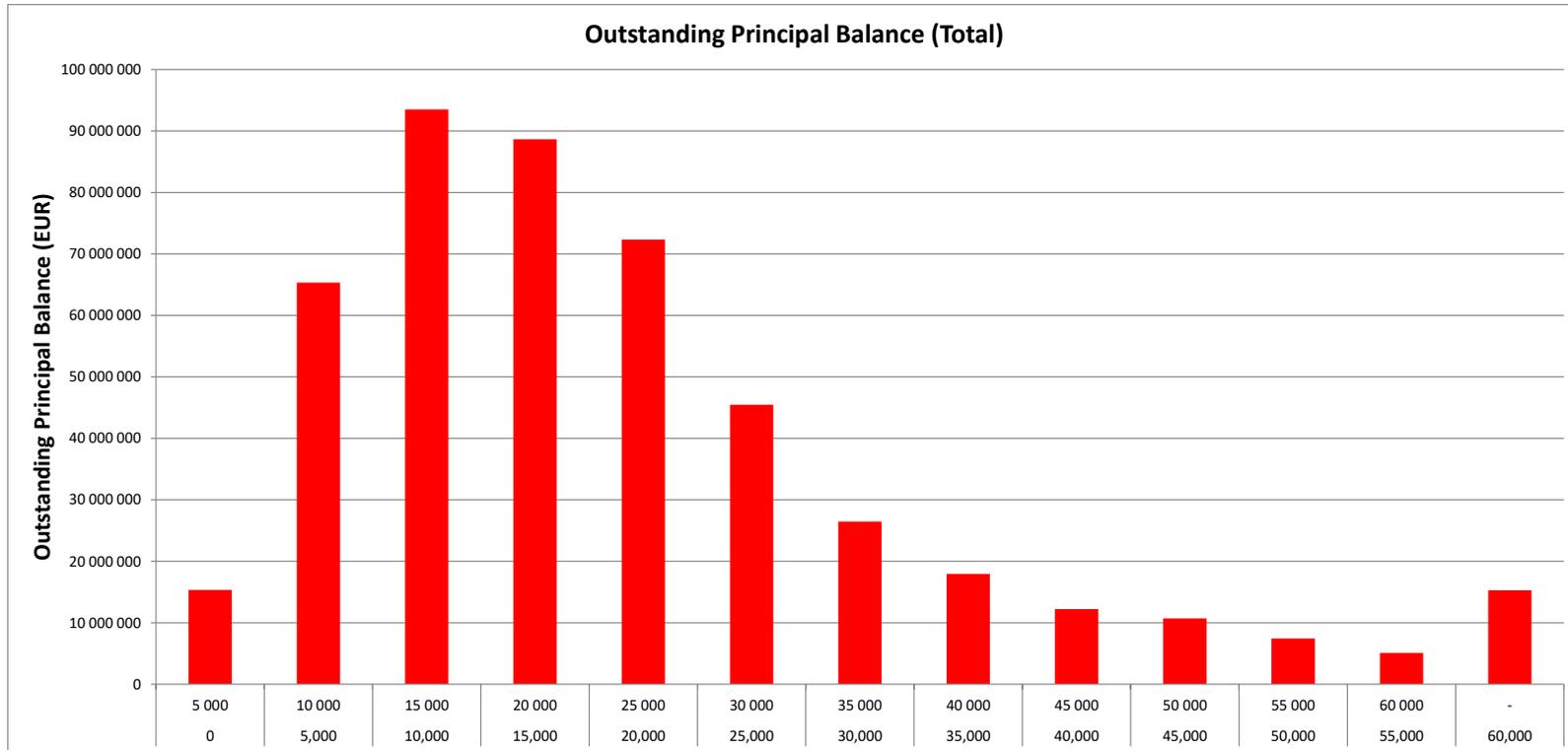
Average amount - all: 14 161

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 075	15 339 604	3,22 %	25,2	20,6
	5 000	10 000	8 672	65 343 947	13,73 %	38,5	22,2
	10 000	15 000	7 573	93 498 315	19,65 %	42,5	22,3
	15 000	20 000	5 129	88 676 639	18,64 %	43,6	21,9
	20 000	25 000	3 239	72 317 788	15,20 %	44,4	21,1
	25 000	30 000	1 673	45 461 197	9,56 %	44,9	20,6
	30 000	35 000	821	26 479 721	5,57 %	45,6	20,3
	35 000	40 000	480	17 931 674	3,77 %	45,7	20,2
	40 000	45 000	289	12 226 348	2,57 %	45,3	20,1
	45 000	50 000	226	10 695 068	2,25 %	44,0	20,7
	50 000	55 000	142	7 432 711	1,56 %	45,2	19,5
	55 000	60 000	88	5 076 946	1,07 %	45,8	19,6
	60 000	-	189	15 288 890	3,21 %	43,8	19,3
	Total			33 596	475 768 847	100 %	42,6

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10.b Outstanding Principal Balance Graph

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11.a Geographical Distribution

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Monthly Period	01.10.2020	
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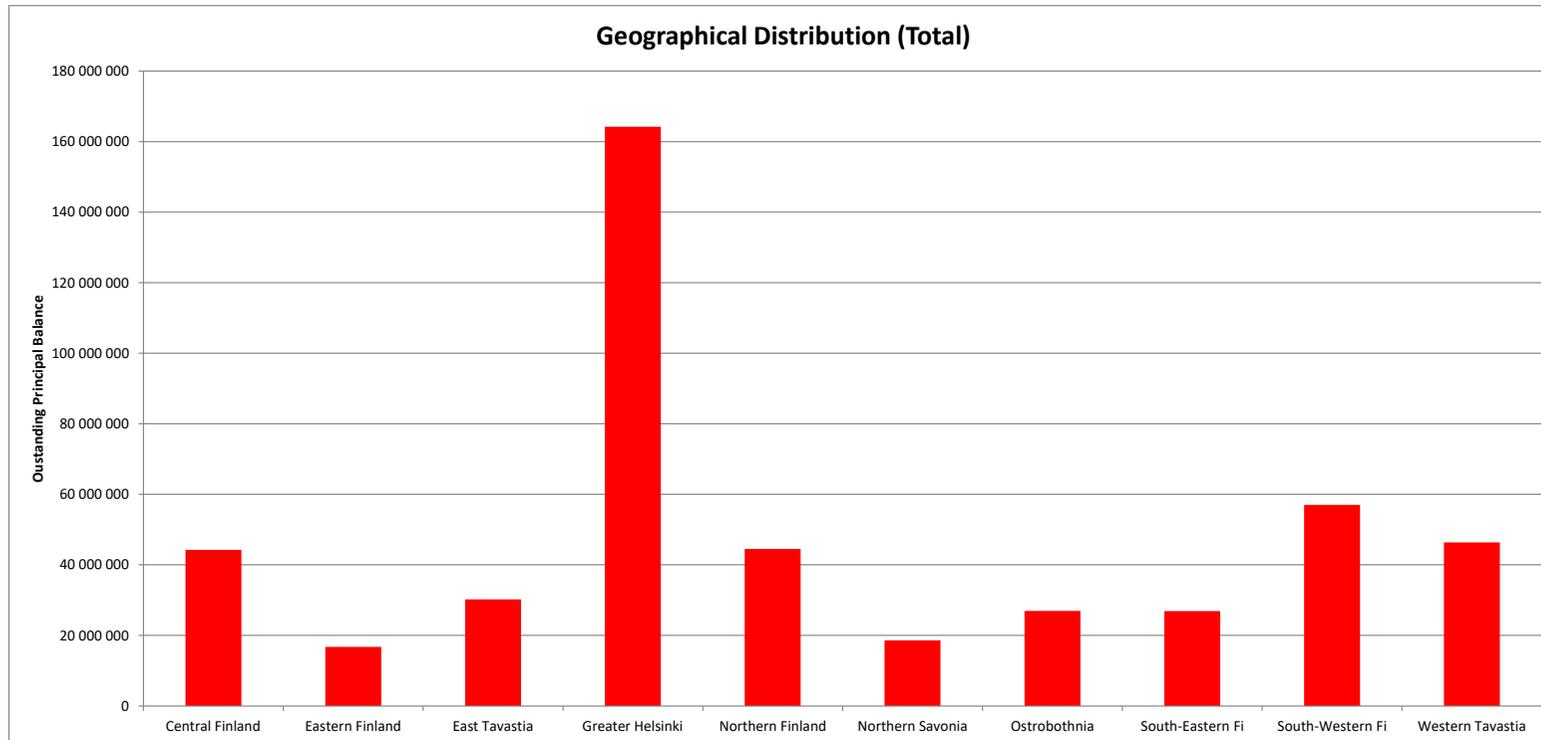


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	3 310	44 276 186	9,31 %	41,8	21,2	
Eastern Finland	1 293	16 747 926	3,52 %	43,0	21,5	
East Tavastia	2 259	30 191 612	6,35 %	42,6	21,8	
Greater Helsinki	10 658	164 211 467	34,51 %	42,3	21,4	
Northern Finland	3 151	44 521 549	9,36 %	43,0	21,1	
Northern Savonia	1 366	18 621 883	3,91 %	42,2	20,7	
Ostrobothnia	2 230	26 946 921	5,66 %	42,2	21,2	
South-Eastern Fi	1 973	26 886 877	5,65 %	42,2	21,8	
South-Western Fi	4 114	57 002 141	11,98 %	43,5	21,4	
Western Tavastia	3 242	46 362 285	9,74 %	43,4	21,2	
Total	33 596	475 768 847	100 %	42,6	21,4	

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11.b Geographical Distribution Graph

Reporting Date	27.11.2020	
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Period No	12	
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Interest Period	from	27.10.2020
	to	25.11.2020
	=	29 days



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12.a Interest Rate

Reporting Date	27.11.2020	
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Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

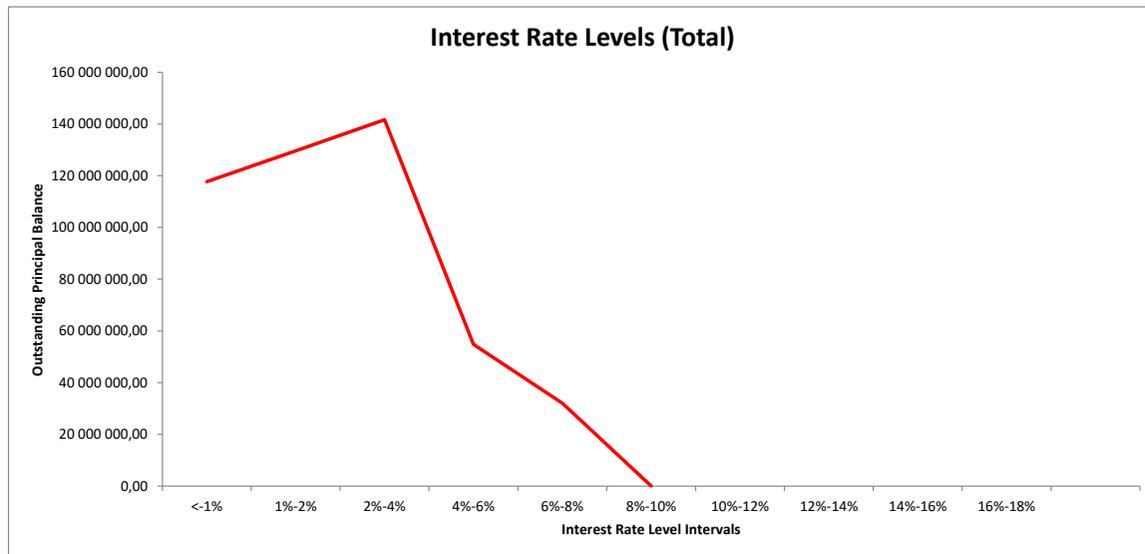


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	6 811	117 712 259	24,74 %	42,0	21,3
	1 %	2 %	7 627	129 577 121	27,24 %	42,5	21,3
	2 %	4 %	9 792	141 632 656	29,77 %	43,1	21,3
	4 %	6 %	5 572	54 755 039	11,51 %	42,6	21,0
	6 %	8 %	3 777	32 030 608	6,73 %	42,9	22,3
	8 %	10 %	17	61 164	0,01 %	34,1	18,3
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	20 %						
Total			33 596	475 768 847	100 %	42,6	21,4

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	12	
Monthly Period	01.10.2020	
Interest Period	from	27.10.2020
	to	25.11.2020
	=	29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.a Remaining Terms



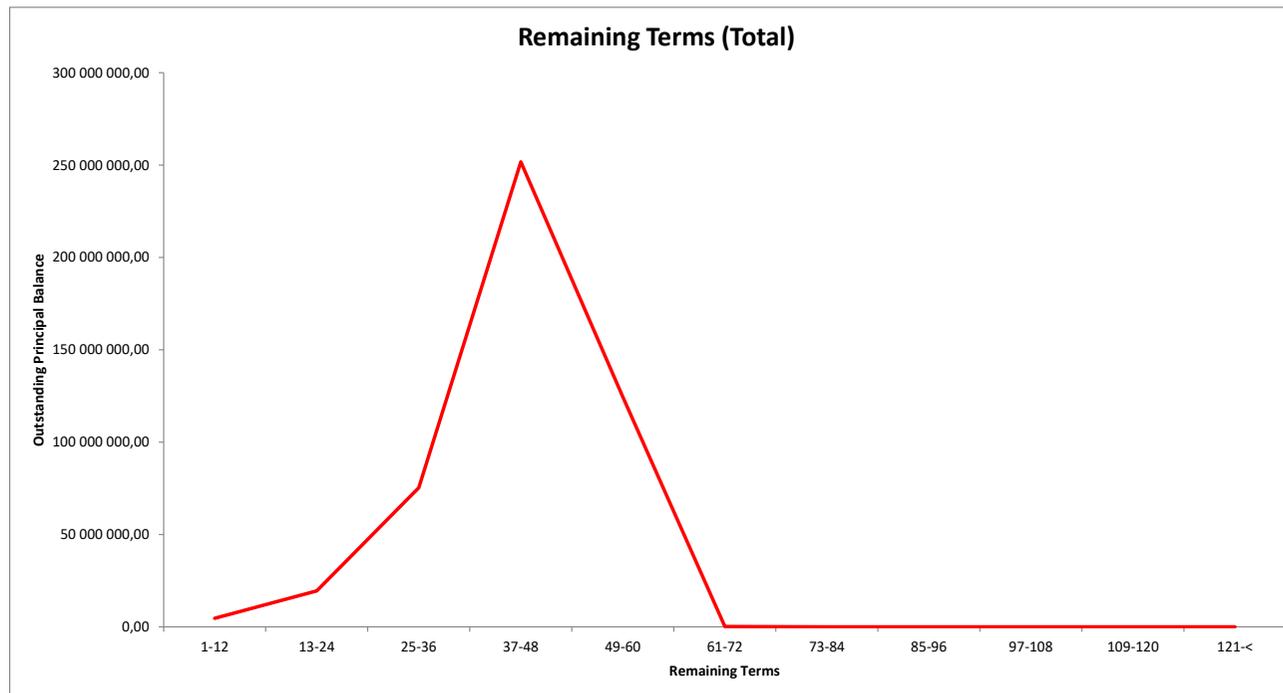
Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	12	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			0	22	45 145	0,01 %	0,0	36,8
	1			12	1 592	4 660 163	0,98 %	8,8	22,7
	13			24	3 041	19 465 210	4,09 %	19,1	21,4
	25			36	6 541	75 292 327	15,83 %	32,8	25,8
	37			48	15 835	251 730 926	52,91 %	42,5	21,4
	49			60	6 560	124 422 944	26,15 %	53,9	18,5
	61			72	5	152 132	0,03 %	61,6	15,4
	73			84					
	85			96					
	97			108					
	109			120					
	121	-							
Total				33 596		475 768 847	100 %	42,6	21,4

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.b Remaining Terms

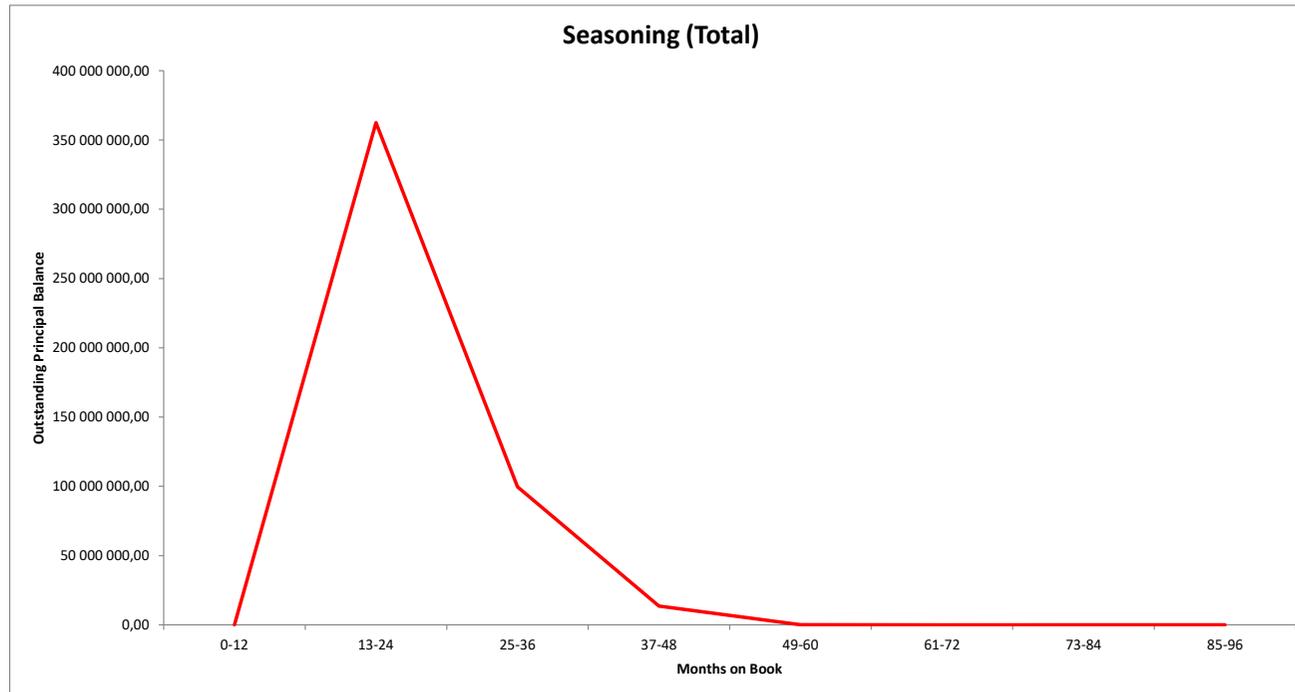
Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	12	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days



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14.b Seasoning

Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	12				
Monthly Period	01.10.2020				
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.a Balloon loans



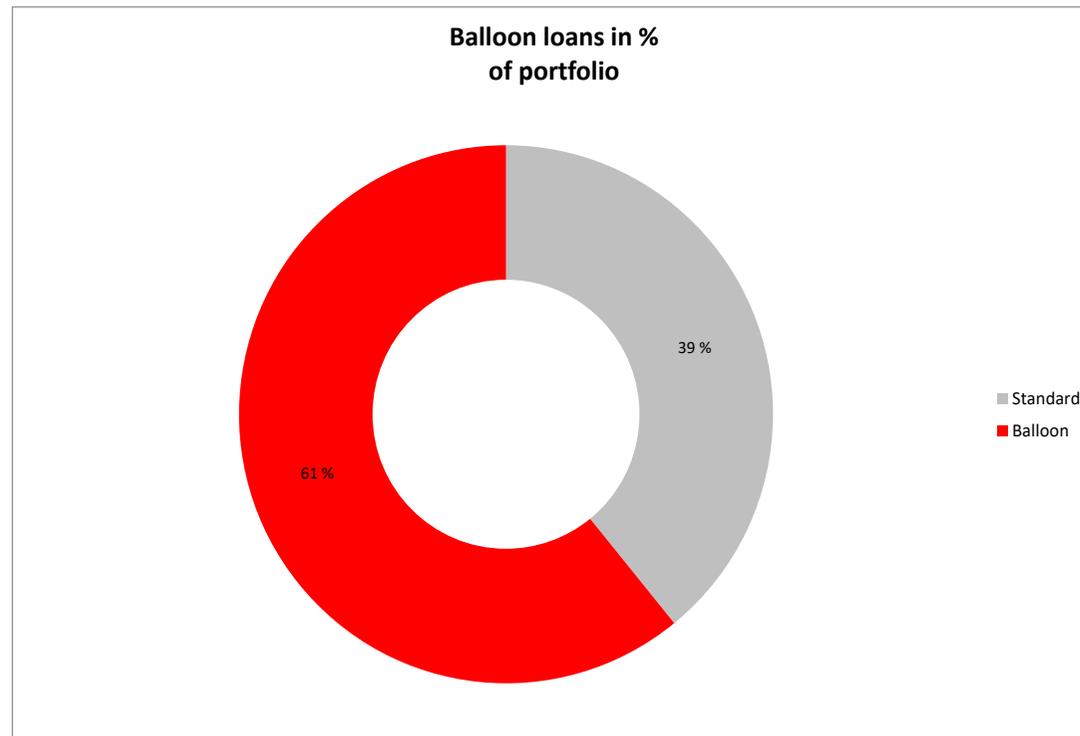
Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	12	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	19 762		186 269 179	39,2 %	3 769	0,0 %	40,1	21,3
Balloon	13 834		289 499 667	60,8 %	110 875 095	38,3 %	44,2	21,4
Total	33 596		475 768 847	100 %	110 878 864	23 %	42,6	21,4

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.b Balloon loans

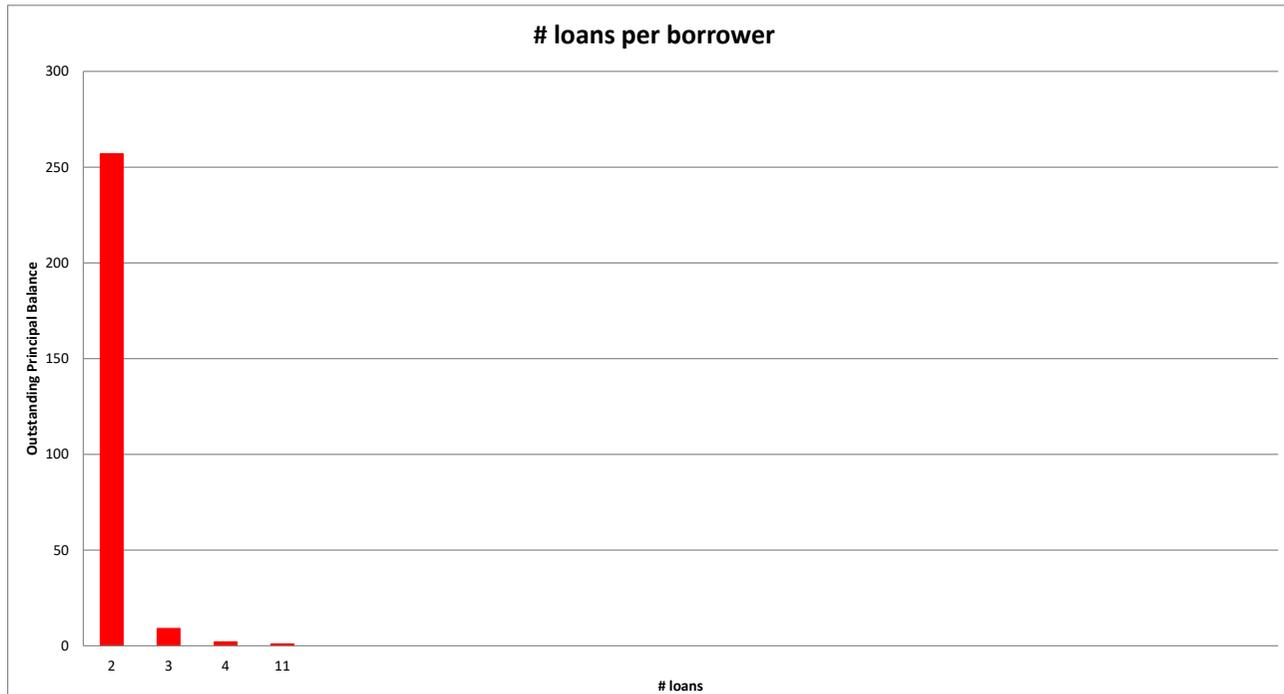
Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	12				
Monthly Period	01.10.2020				
Interest Period	from 27.10.2020	to	25.11.2020	=	29 days



SCF RAHOITUSPALVELUT VIII DAC
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16.b # loans per borrower

Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	12	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	12	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

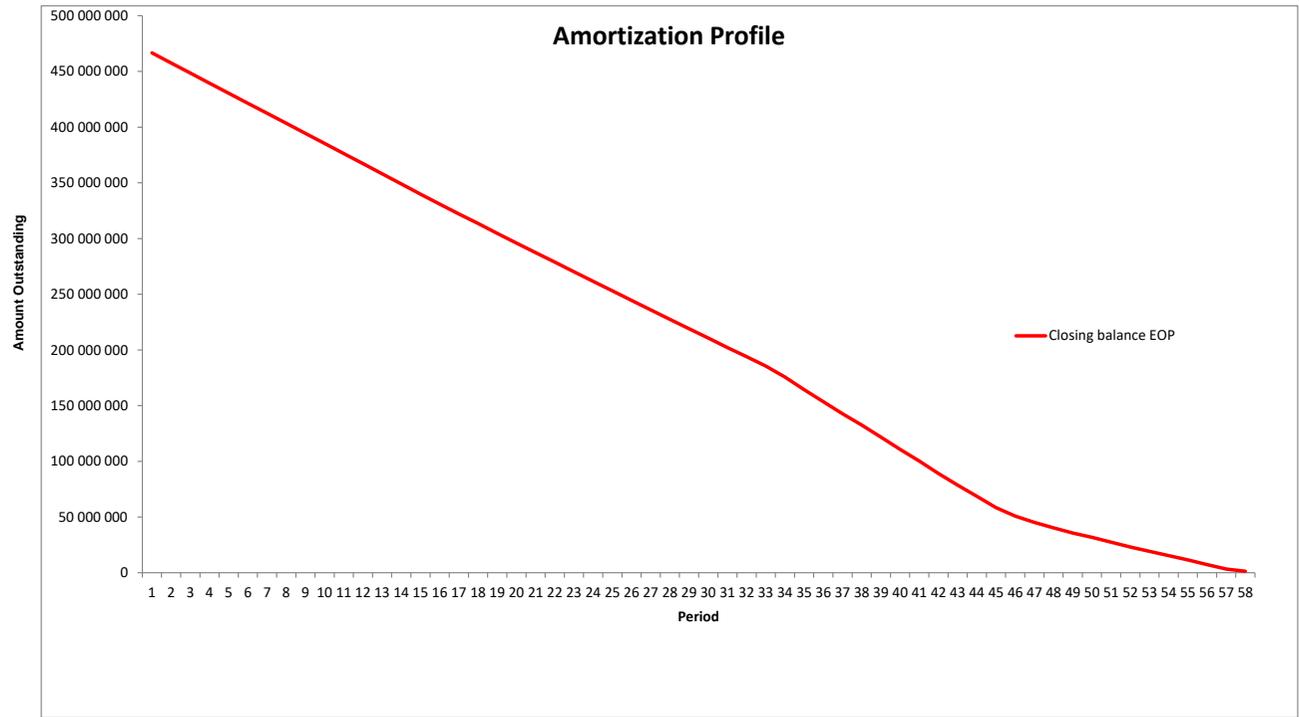
		TOTAL					
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage	
1	475 768 847	466 642 398	9 126 449	1 067 461	2,73 %	98,08 %	
2	466 642 398	457 555 463	9 086 935	1 045 904	2,72 %	96,17 %	
3	457 555 463	448 493 985	9 061 479	1 024 598	2,72 %	94,27 %	
4	448 493 985	439 473 076	9 020 908	1 003 319	2,72 %	92,37 %	
5	439 473 076	430 457 850	9 015 227	982 110	2,71 %	90,48 %	
6	430 457 850	421 422 027	9 035 823	960 864	2,71 %	88,58 %	
7	421 422 027	412 404 834	9 017 193	939 683	2,71 %	86,68 %	
8	412 404 834	403 412 662	8 992 172	918 484	2,71 %	84,79 %	
9	403 412 662	394 415 202	8 997 461	897 397	2,70 %	82,90 %	
10	394 415 202	385 396 526	9 018 676	876 267	2,70 %	81,00 %	
11	385 396 526	376 281 807	9 114 719	855 044	2,70 %	79,09 %	
12	376 281 807	367 252 265	9 029 542	833 687	2,69 %	77,19 %	
13	367 252 265	358 112 860	9 139 405	812 454	2,69 %	75,27 %	
14	358 112 860	348 923 891	9 188 970	791 062	2,68 %	73,34 %	
15	348 923 891	339 834 615	9 089 276	769 739	2,68 %	71,43 %	
16	339 834 615	330 925 566	8 909 049	748 627	2,68 %	69,56 %	
17	330 925 566	322 110 942	8 814 624	727 790	2,67 %	67,70 %	
18	322 110 942	313 429 783	8 681 159	707 207	2,67 %	65,88 %	
19	313 429 783	304 668 168	8 761 615	686 818	2,66 %	64,04 %	
20	304 668 168	295 995 274	8 672 893	666 332	2,66 %	62,21 %	

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.b Amortization Profile

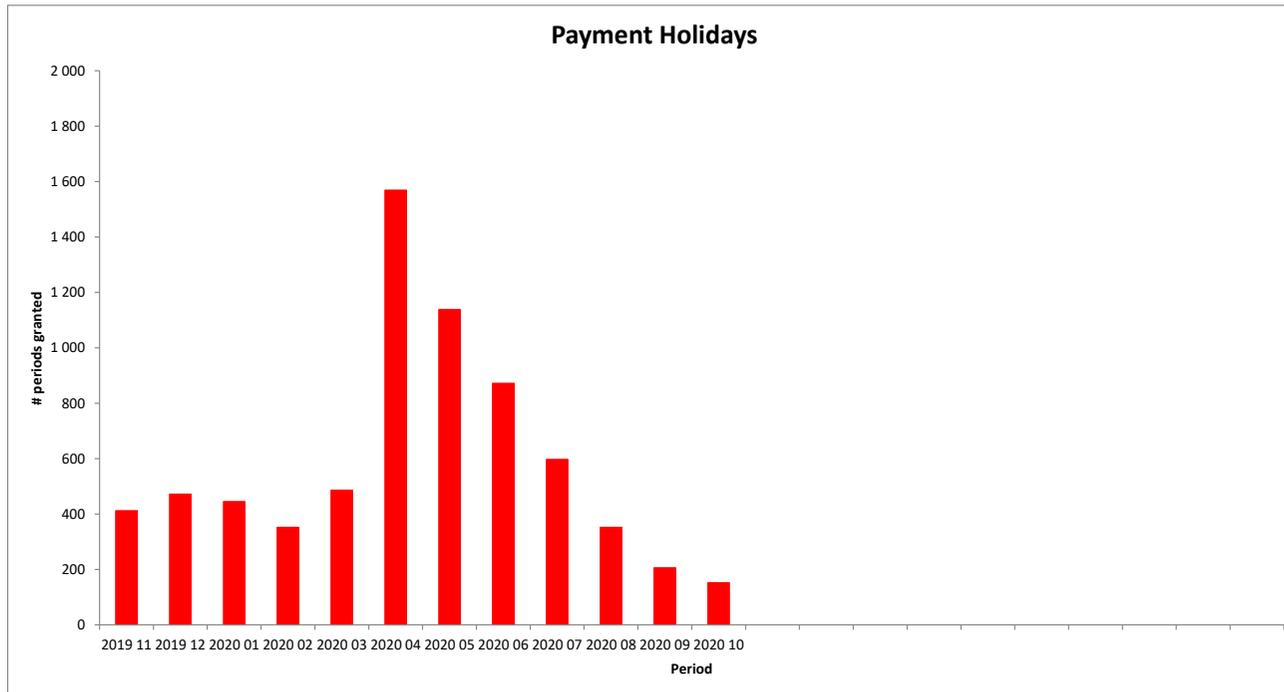
Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	12				
Monthly Period	01.10.2020				
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days



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Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	12	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



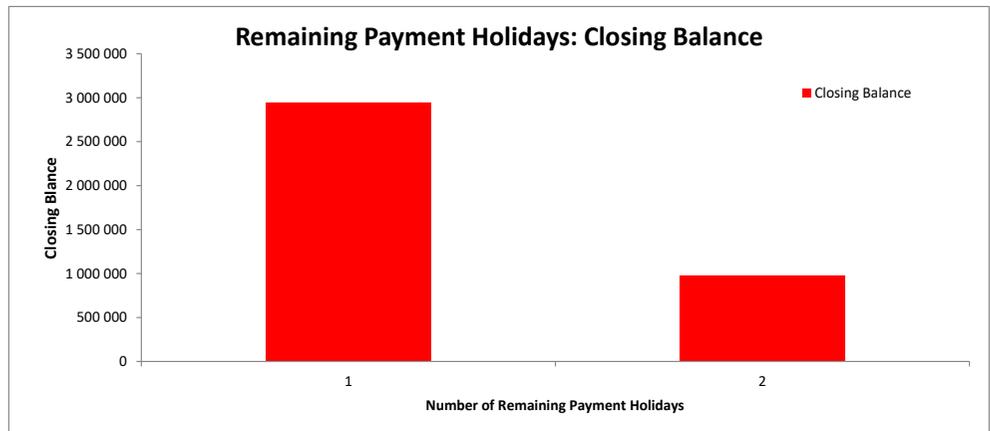
Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	12
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	155	45 882	2 946 681
	2	60	32 924	979 020
	Total	215	78 807	3 925 701

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Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	12
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.a Downpayment



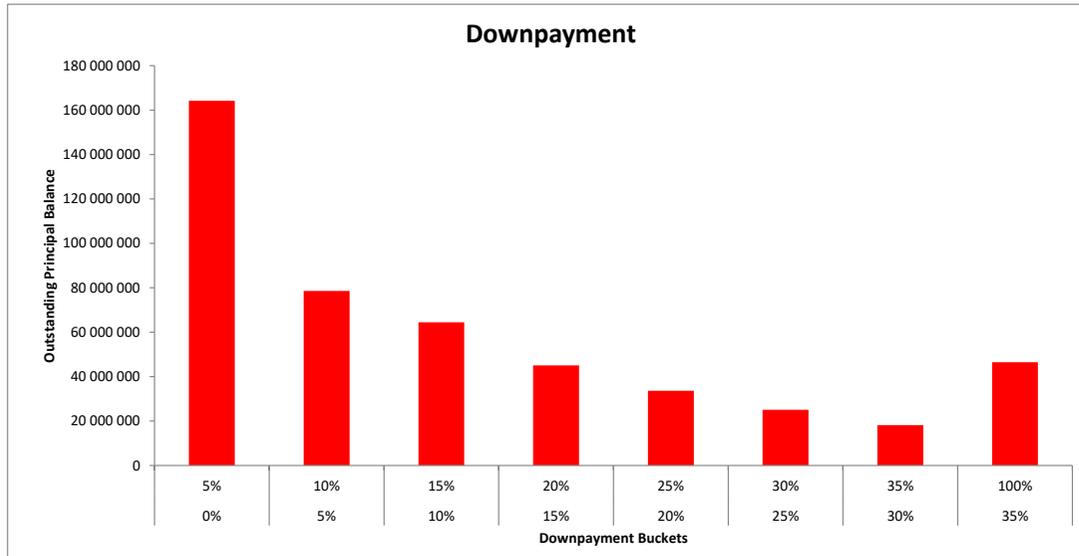
Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	12	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	10 080	164 167 586	34,51 %	44,8	21,3
	5 %	10 %	4 713	78 592 058	16,52 %	44,0	21,8
	10 %	15 %	4 414	64 502 244	13,56 %	42,5	21,6
	15 %	20 %	3 150	45 062 369	9,47 %	41,6	21,4
	20 %	25 %	2 458	33 651 367	7,07 %	40,9	21,3
	25 %	30 %	1 968	25 081 692	5,27 %	40,9	21,5
	30 %	35 %	1 494	18 203 537	3,83 %	40,1	20,8
	35 %	100 %	5 319	46 507 994	9,78 %	37,0	20,4
Total			33 596	475 768 847	100 %	42,6	21,4

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19.b Downpayment

Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	12	
Monthly Period	01.10.2020	
Interest Period	from	27.10.2020
	to	25.11.2020
		= 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.a Vehicle Condition

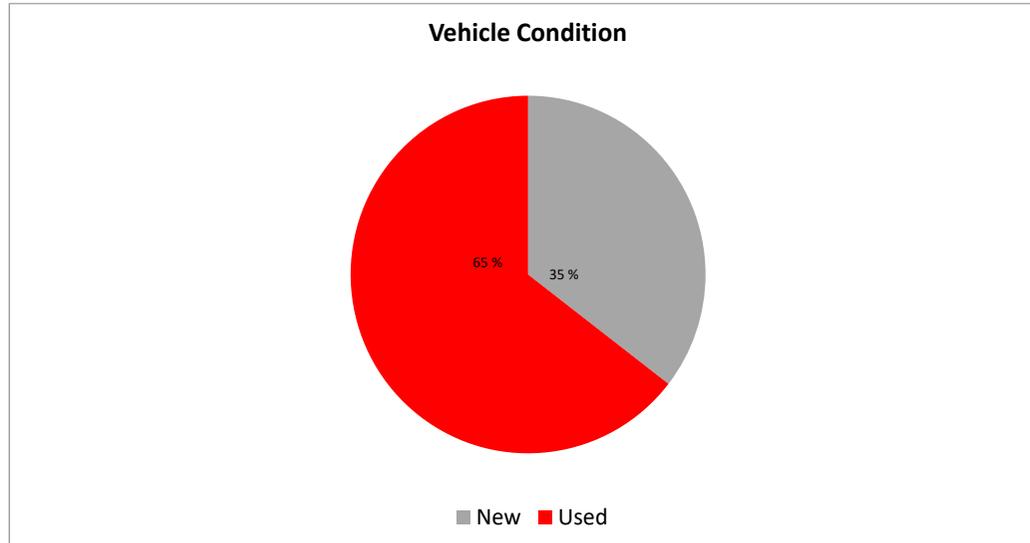


Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	12
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 586	168 756 220	35,47 %	41,8	21,3
	Used	25 010	307 012 627	64,53 %	43,1	21,4
	Total	33 596	475 768 847	100 %	42,6	21,4

20.b Vehicle Condition

Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	12				
Monthly Period	01.10.2020				
Interest Period	from 27.10.2020	to 25.11.2020	=	29 days	



SCF RAHOITUSPALVELUT VIII DAC
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21.a Borrower Type



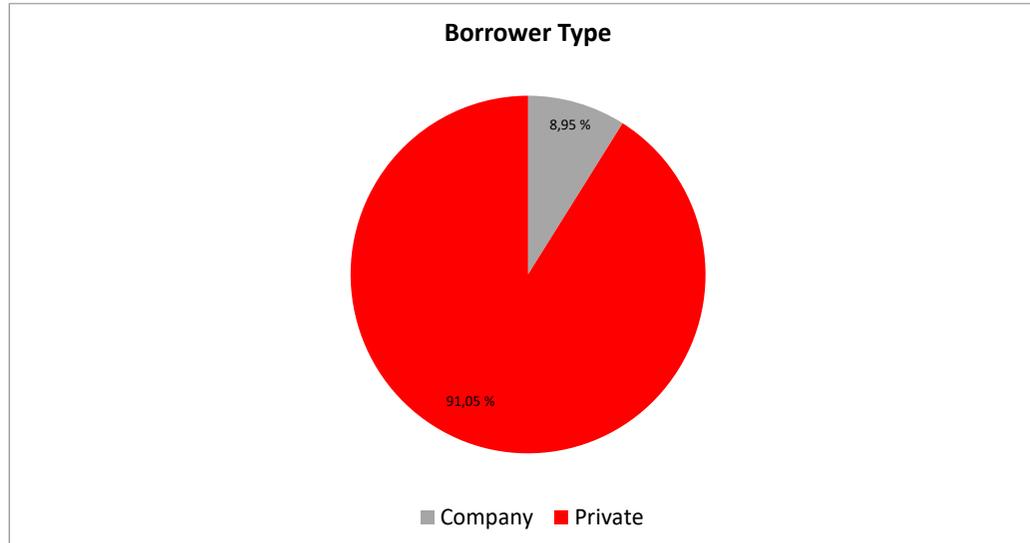
Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	12
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 361	42 560 222	8,95 %	36,2	21,4
	Private	31 235	433 208 625	91,05 %	43,3	21,3
	Total	33 596	475 768 847	100 %	42,6	21,4

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21.b Borrower Type

Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	12				
Monthly Period	01.10.2020				
Interest Period	from 27.10.2020	to 25.11.2020	=	29 days	



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22.a Vehicle type

Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	12				
Monthly Period	01.10.2020				
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days

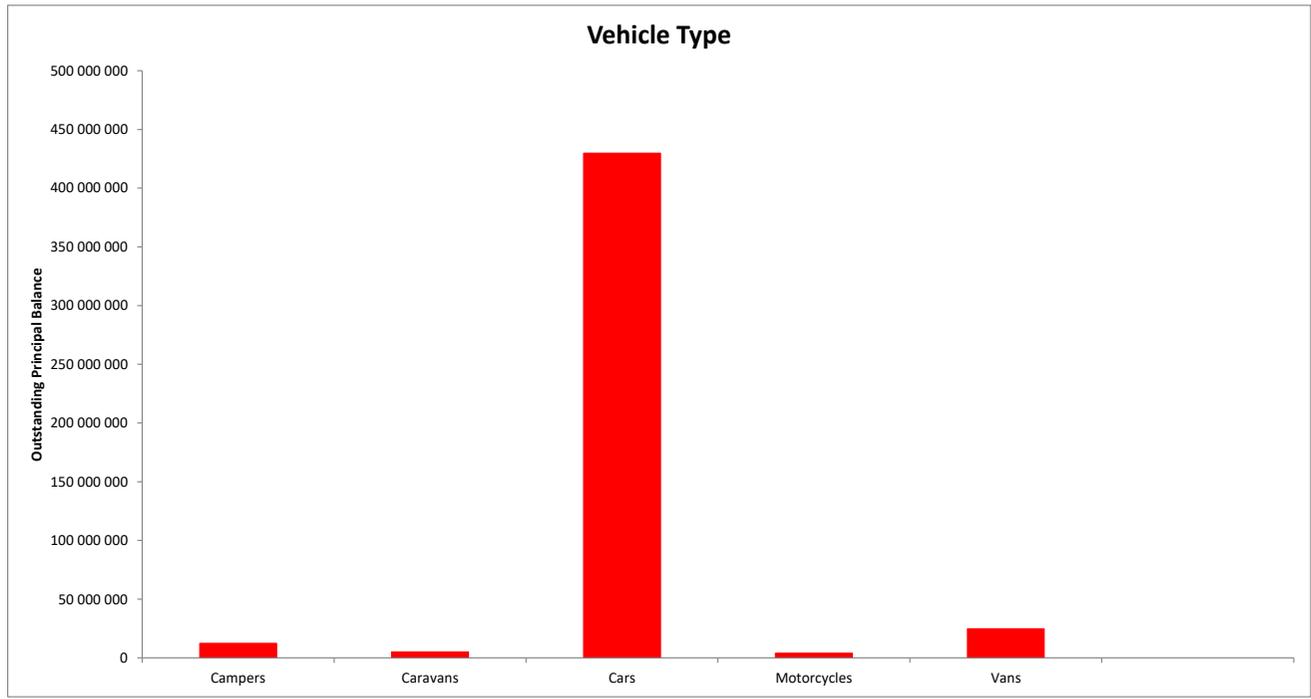


TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	416	12 323 623	2,59 %	45,0	19,3
	Caravans	329	4 949 496	1,04 %	45,9	18,3
	Cars	30 488	429 798 262	90,34 %	42,8	21,5
	Motorcycles	472	3 931 599	0,83 %	39,2	18,0
	Vans	1 891	24 765 866	5,21 %	38,7	21,5
		33 596	475 768 847	100 %	42,6	21,4

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Monthly Investor Report

22.b Vehicle type

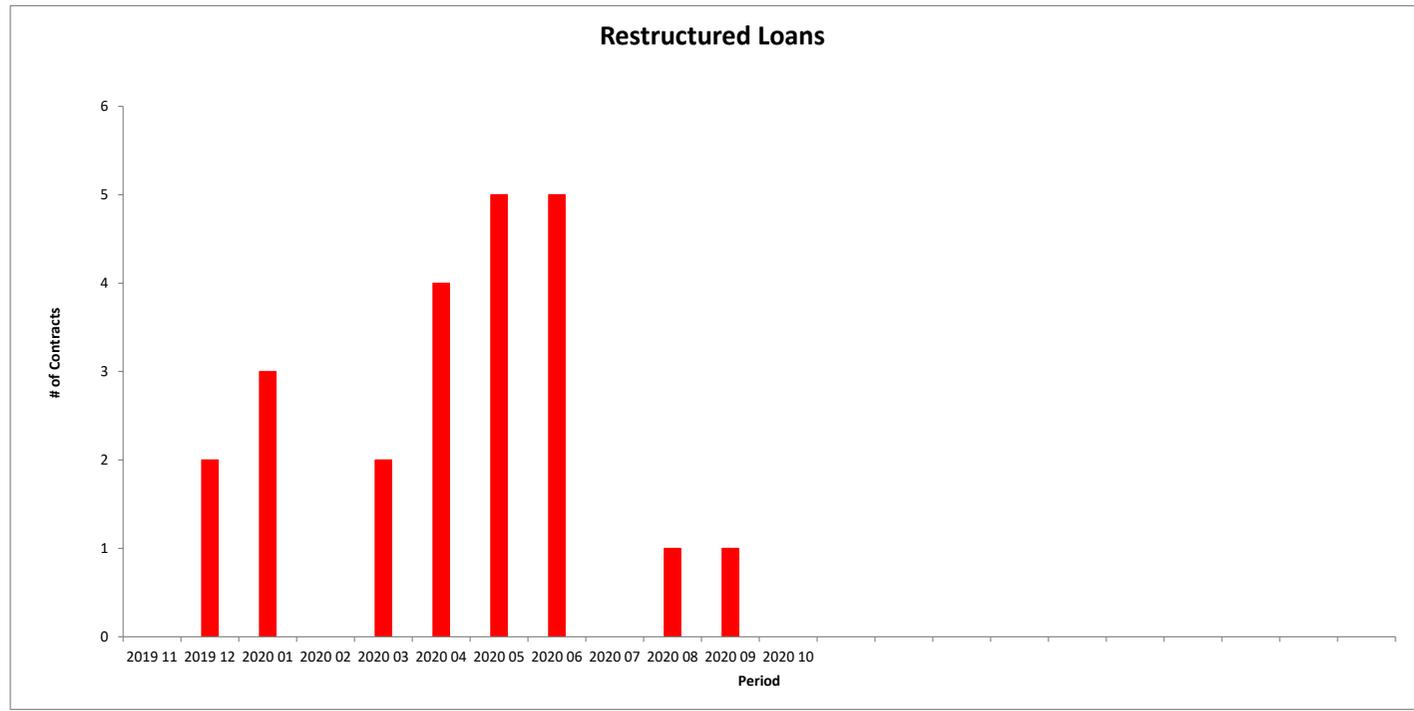
Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	12				
Monthly Period	01.10.2020				
Interest Period	from 27.10.2020	to	25.11.2020	=	29 days



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23.b Restructured Loans

Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	12				
Monthly Period	01.10.2020				
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days



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 Monthly Investor Report

24.a Dynamic Interest rate



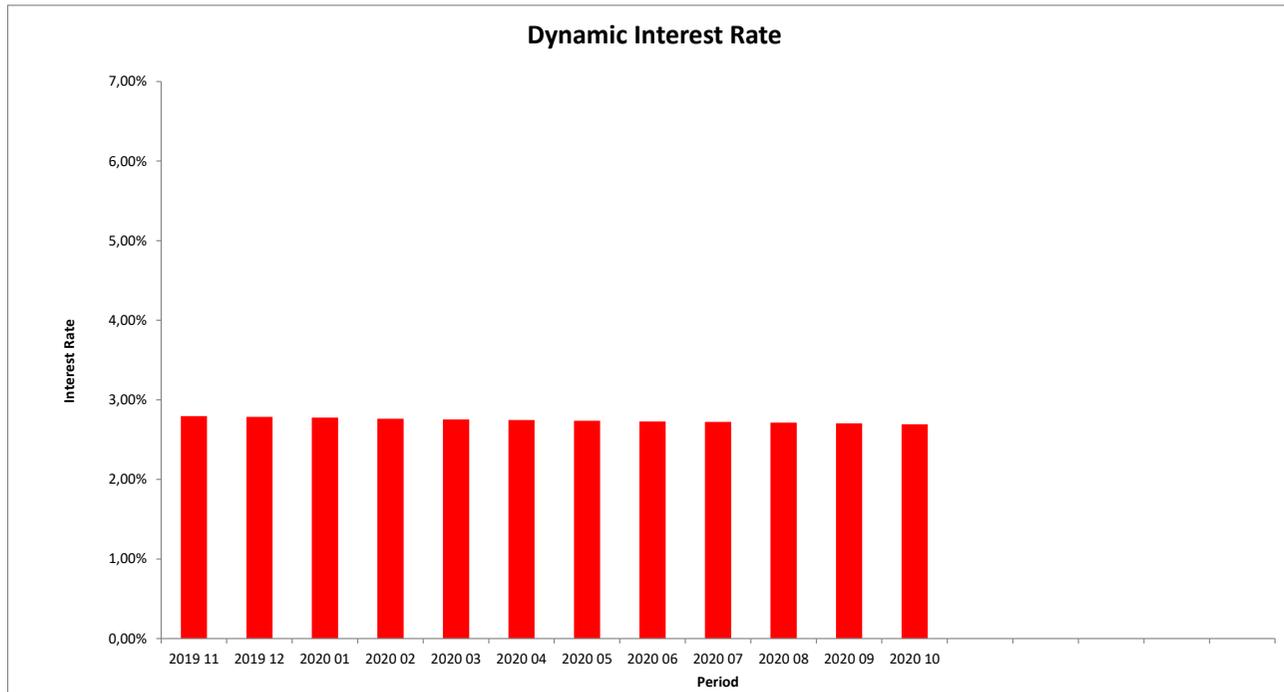
Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	12	
Monthly Period	from 01.10.2020	to 25.11.2020 = 29 days
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2019 11	729 991 378	2,80 %
	2019 12	706 304 891	2,79 %
	2020 01	679 530 975	2,78 %
	2020 02	654 742 126	2,76 %
	2020 03	629 246 572	2,75 %
	2020 04	608 819 805	2,75 %
	2020 05	588 867 275	2,74 %
	2020 06	566 526 156	2,73 %
	2020 07	541 637 974	2,72 %
	2020 08	520 286 515	2,71 %
	2020 09	496 688 589	2,70 %
	2020 10	475 768 847	2,69 %

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24.b Dynamic Interest Rate

Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	12				
Monthly Period	01.10.2020				
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days



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25.a Dynamic Pre-Payments



Reporting Date	27.11.2020			
Payment date	25.11.2020			
Period No	12			
Monthly Period	01.10.2020			
Interest Period	from	27.10.2020	to	25.11.2020 = 29 days

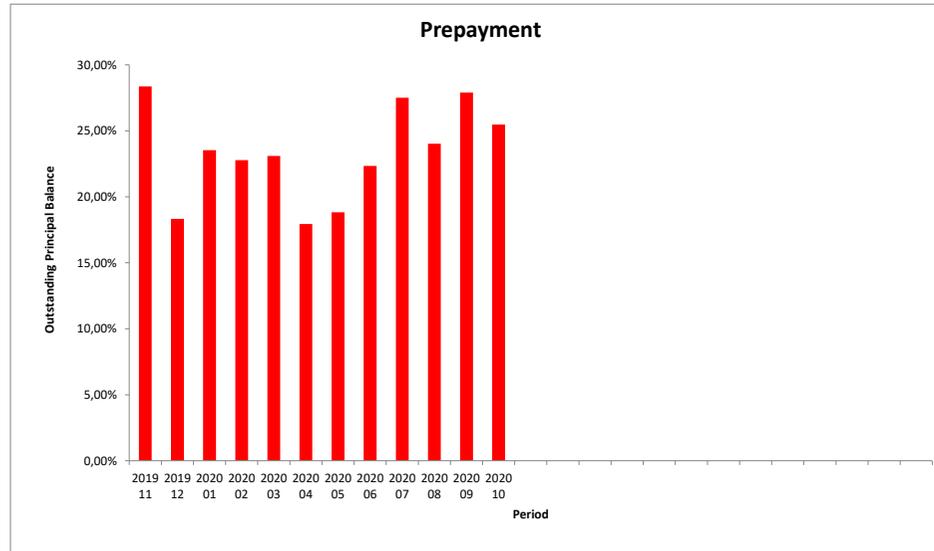
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2019 11	39 469 959	729 991 378	28,36 %
	2019 12	11 820 904	706 304 891	18,33 %
	2020 01	15 030 935	679 530 975	23,54 %
	2020 02	13 954 467	654 742 126	22,78 %
	2020 03	13 619 464	629 246 572	23,09 %
	2020 04	9 950 346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

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25.b Dynamic Pre-Payments



Reporting Date	27.11.2020				
Payment date	25.11.2020				
Period No	12				
Monthly Period	01.10.2020				
Interest Period	from	27.10.2020	to	25.11.2020	= 29 days



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26. Delinquency



Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	12	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 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	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																			
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	27.11.2020	
Payment date	25.11.2020	
Period No	12	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 Q4			2020 Q1			2020 Q2			2020 Q3			2020 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2019 4	68 697	2	33 036	33 036	35 661	27 080	60 116	8 581	-	60 116	8 581	-	60 116	8 581	-	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	8 006	504 791	307 492
2020 2	1 178 994	72							74 640	74 640	1 104 354	457 374	532 014	646 979	72 884	604 898	574 096
2020 3	1 399 821	86										298 922	298 922	1 100 898	135 978	434 900	964 920
2020 4	268 186	14														-	268 186

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28. Priority of Payments - Revenue



Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	12
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 938 030,15	EUR
Senior Expenses	-	107 110,00	EUR
Servicing Fee	-	204 844,92	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	94 650,17	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	-	268 186,35	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	118 994,62	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	41,16	EUR
Deferred Purchase Price to Seller		1 034 869,93	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	837 580,77	EUR
Senior Expenses	-	67 145,00	EUR
Issuer Swap Interest Amount	-	94 650,17	EUR
Interest Class A Notes	-	54 820,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	6 462,00	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	-	268 186,35	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	118 994,62	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		117 989,63	EUR

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29. Priority of Payments - Redemption

Reporting Date	27.11.2020
Payment date	25.11.2020
Period No	12
Monthly Period	01.10.2020
Interest Period	from 27.10.2020 to 25.11.2020 = 29 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	20 651 556,01	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	20 651 556,01	EUR
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Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	20 919 742,36	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	-	20 919 742,36	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	117 989,63	EUR
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Purchaser Priority of Payments - Revenue (r)

Payment of residual fund as Deferred Purchase Price to Seller	1 034 869,93	EUR
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30. Transaction Costs

Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	12	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	107 110,00				
Interest accrued for the Period	EUR	170 615,00	54 820,00	6 462,00	9 333,00	100 000,00
Cumulative Interest accrued	EUR	3 076 000,00	1 483 021,00	120 627,00	125 685,00	1 346 667,00
Interest Payments	EUR	170 615,00	54 820,00	6 462,00	9 333,00	100 000,00
Cumulative Interest Payments	EUR	3 076 000,00	1 483 021,00	120 627,00	125 685,00	1 346 667,00
Interest accrued on Subordinated Loan for the Period	EUR	1 004,99				
Cumulative Interest accrued on Subordinated Loan	EUR	20 718,95				
Interest Payments on Subordinated Loan	EUR	1 004,99				
Cumulative Interest Payments on Subordinated Loan	EUR	20 718,94				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	0,01				

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32. Swap Overview

Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	12	
Monthly Period	01.10.2020	
Interest Period	from 27.10.2020	to 25.11.2020 = 29 days



Class A Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class A Notes	422 688 589
Interest Period Start	27.10.2020
Interest Period End	25.11.2020
Interest Days	29
Settlement Date	25.11.2020
Party A Floating Interest Rate	0,161 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 54 820,36
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 85 329,08

Class B Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class B Notes	42 000 000
Interest Period Start	27.10.2020
Interest Period End	25.11.2020
Interest Days	29
Settlement Date	25.11.2020
Party A Floating Interest Rate	0,191 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 6 462,17
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 9 321,08

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31. Contact Details



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Reporting Date	27.11.2020	
Payment date	25.11.2020	
Period No	12	
Monthly Period	01.10.2020	
Interest Period	from	27.10.2020
	to	25.11.2020
	=	29 days