

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date		29.11.2021			
Payment date		25.11.2021		Following payment dates:	30.12.2021
Period No		24			25.01.2022
Monthly Period		01.10.2021			
Interest Period	from	26.10.2021	to	25.11.2021	= 30 days
Cut-Off date		31.10.2021			

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	29.11.2021
Payment date	25.11.2021
Period No	24
Monthly Period	01.10.2021
Interest Period	from 26.10.2021 to 25.11.2021 = 30 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	276 234 657,84 EUR
Scheduled Loan Principal Repayments	6 163 771,72 EUR
Prepayments	8 466 619,01 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	14 630 390,73 EUR
New Defaulted Auto Loans in Period	157 766,98 EUR
Closing Balance	261 446 500,13 EUR
Principal Recoveries on loans in default	412 902,61 EUR
Total revenue collections	
Revenue and fees received on loan balances	938 332,58 EUR
	EUR
Total Revenue Received in Period	938 332,58 EUR
# Loans	
At beginning of period	23 468 Loans
Paid in Full	857 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	12 Loans
At end of period	22 599 Loans

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts

Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	24				
Monthly Period	01.10.2021				
Interest Period	from 26.10.2021	to	25.11.2021	=	30 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	1 339 047,40	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	74 711,72	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	1 413 759,12	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	393 399,33	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	29 960,41	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	74 711,72	EUR
f. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	498 071,46	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	24				
Monthly Period	01.10.2021				
Interest Period	from 26.10.2021	to	25.11.2021	=	30 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	14 630 390,73	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	14 630 390,73	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14 630 390,73	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	157 766,98	EUR
Total Amount for Issuer Available Redemption Receipts	14 788 157,71	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	29.11.2021
Payment date	25.11.2021
Period No	24
Monthly Period	01.10.2021
Interest Period	from 26.10.2021 to 25.11.2021 = 30 days

Note Balance

Beginning of Period	276 234 657,84 EUR
End of Period	261 446 500,13 EUR

Liquidity Balance

Beginning of Period	0,5 %	1 359 001,02 EUR
Cash Outflow		74 711,72 EUR
Cash Inflow		- EUR
End of Period	0,5 %	1 284 289,30 EUR
Required Reserve Amount	0,5 %	1 284 289,30 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	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from 26.10.2021	to 25.11.2021 = 30 days



Asset Balance

Beginning of Period	276 234 657,84	EUR
End of Period	261 446 500,13	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	240 242 162,41	91,89 %	20 870
1-29 days past due	15 791 732,41	6,04 %	1 325

Delinquent Receivables:

30-59 days past due	3 282 490,27	1,26 %	253
60-89 days past due	1 024 239,74	0,39 %	78
90-119 days past due	631 495,85	0,24 %	43
120-149 days past due	378 603,17	0,14 %	20
150-179 days past due	95 776,28	0,04 %	10
Total Performing and Delinquent	261 446 500	100,00 %	22 599

Current Period Defaults	157 766,98	12
Cumulative Defaults	7 827 102,33	491
Current Period Principal Recoveries	412 902,61	
Cumulative Principal Recoveries	3 972 022,65	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,48 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,51 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,50 %	

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

	33,20 %	
[A] Aggregate Outstanding Asset Principal Amount	261 446 500,13	
[B] Aggregate principal balance of Defaulted Contracts	7 827 102,33	
[C] Recoveries received on such Defaulted Contracts	3 972 022,65	
[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	2,07 %
[B] Delinquency Ratio, preceding Payment Date	1,85 %
[C] Delinquency Ratio, second preceding Payment Date	2,15 %

or Servicer Termination Event

NO

or Swap Counterparty Downgrade Event

NO

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

	16,22 %	YES
[A] [1] - [2] - [3]	44 808 846,92	
Class B Principal Amount [1]	25 432 048,24	
Class C Principal Amount [2]	4 844 199,66	
Class C Principal Amount [3]	14 532 599,02	
[B] Aggregated Outstanding Note Principal Amount	276 234 657,84	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

6. Note Principal



Reporting Date	29.11.2021
Payment date	25.11.2021
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Interest Period	from 26.10.2021 to 25.11.2021 = 30 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	231 425 810,92	25 432 048,24	4 844 199,66	14 532 599,02	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	12 389 326,58	1 361 498,76	259 333,09	777 999,28	EUR
End of Period	219 036 484,34	24 070 549,49	4 584 866,57	13 754 599,73	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	157 766,98	EUR
Credit PDL	-	-	-	157 766,98	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	231 425 810,92	25 432 048,24	4 844 199,66	14 532 599,02	EUR
End of Period	219 036 484,34	24 070 549,49	4 584 866,57	13 754 599,73	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from 26.10.2021	to 25.11.2021 = 30 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	276 234 657,84	231 425 810,92	25 432 048,24	4 844 199,66	14 532 599,02
Available Distribution Amount	14 788 157,71				
Amortisation	14 788 157,71				
Redemption per Class	14 788 157,71	12 389 326,58	1 361 498,76	259 333,09	777 999,28
Redemption per Note		1 708,40	3 241,66	3 241,66	3 241,66
Outstanding Closing Balance		219 036 484,34	24 070 549,49	4 584 866,57	13 754 599,73
Net Outstanding Closing Balance	261 446 500,13	219 036 484,34	24 070 549,48	4 584 866,57	13 754 599,74
Current Tranching	100 %	83,78 %	9,21 %	1,75 %	5,26 %
Current Pool Factor		0,30	0,57	0,57	0,57

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(Act/360)	(30/360)	(30/360)
Day Count Convention*					
Interest Days	30				
Principal Outstanding per Note Beginning of Period		31 912,00	60 552,50	60 552,50	60 552,50
>Principal Repayment per note		1 708,40	3 241,66	3 241,66	3 241,66
Principal Outstanding per Note End of Period		30 203,60	57 310,83	57 310,83	57 310,83
>Interest accrued for the period		3,64	8,43	70,64	252,30
Interest Payment	96 164,47	26 421,11	3 539,29	5 651,57	60 552,50
Interest Payment per Note		3,64	8,43	70,64	252,30

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)		20,27 %	11,06 %	9,31 %	4,04 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		20,80 %	11,59 %	9,31 %	4,04 %
Current CE (Subordination)		16,22 %	7,01 %	5,26 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		16,75 %	7,54 %	5,26 %	0,00 %

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.11.2021
Payment date 25.11.2021
Period No 24
Monthly Period 01.10.2021
Interest Period : 26.10.2021 to 25.11.2021 = 30 days

		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
		Short Term				Long Term						
		Fitch		Moody's		Fitch		Moody's				
Transaction Role	Counterparty	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut VIII DAC		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance S.A.	N/A	F2	N/A	P-1	BBB-	A-	Baa3	A2	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	HSBC Bank PLC	F1	F1+	P-1	P-1	A	AA-	A3	A1	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	Aa3	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

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Interest Period	from	26.10.2021	to	25.11.2021	= 30 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	

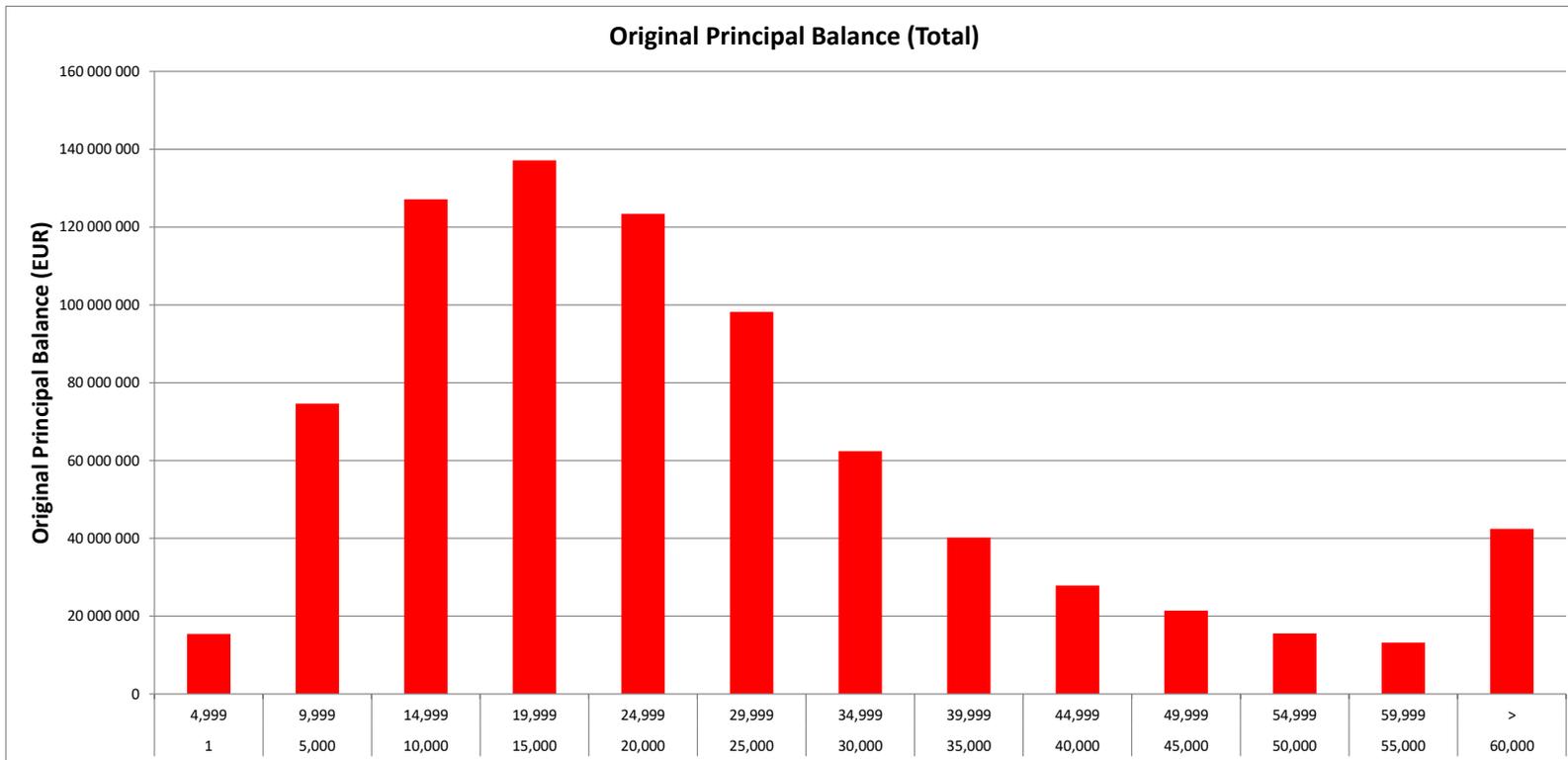
SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from 26.10.2021	to 25.11.2021 = 30 days



Original Principal Balance (Total)



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	29.11.2021				
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Interest Period	from	26.10.2021	to	25.11.2021	= 30 days



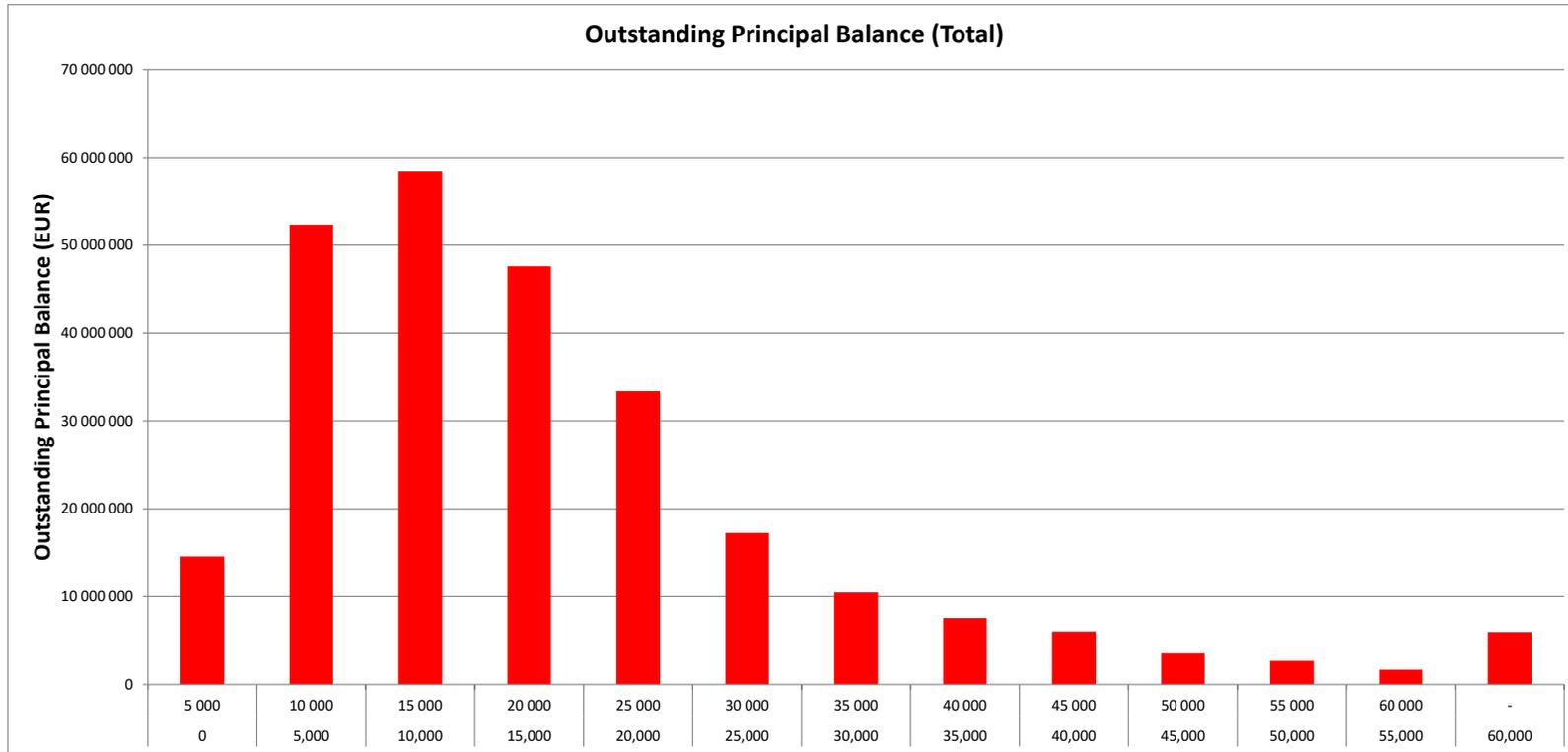
Average amount - all: 11 569

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	4 985	14 588 647	5,58 %	21,7	33,6
	5 000	10 000	7 070	52 349 006	20,02 %	30,0	34,3
	10 000	15 000	4 751	58 375 456	22,33 %	32,5	33,6
	15 000	20 000	2 753	47 605 893	18,21 %	32,8	33,2
	20 000	25 000	1 509	33 378 501	12,77 %	33,7	32,4
	25 000	30 000	635	17 256 784	6,60 %	34,7	32,2
	30 000	35 000	323	10 474 403	4,01 %	34,6	31,7
	35 000	40 000	203	7 562 247	2,89 %	34,3	32,1
	40 000	45 000	142	6 019 947	2,30 %	34,4	32,1
	45 000	50 000	75	3 536 508	1,35 %	34,1	31,9
	50 000	55 000	51	2 673 732	1,02 %	35,2	31,4
	55 000	60 000	29	1 668 892	0,64 %	32,5	31,7
	60 000	-	73	5 956 484	2,28 %	33,9	30,7
	Total			22 599	261 446 500	100 %	32,0

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

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Interest Period	from 26.10.2021	to 25.11.2021 = 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.a Geographical Distribution



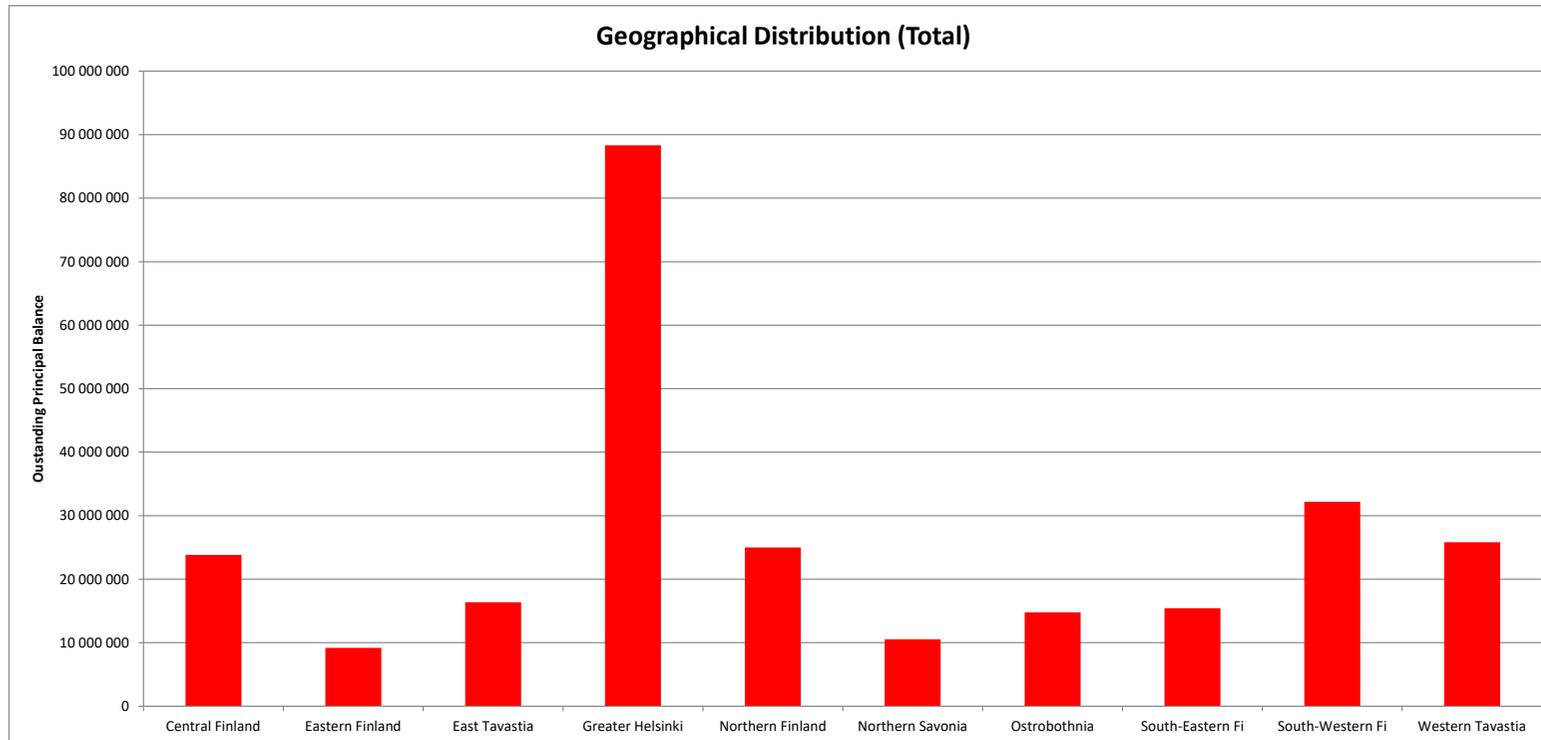
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 219	23 835 300	9,12 %	31,4	32,9	
Eastern Finland	854	9 186 183	3,51 %	32,6	33,2	
East Tavastia	1 524	16 356 392	6,26 %	32,1	33,7	
Greater Helsinki	7 036	88 333 002	33,79 %	31,7	33,2	
Northern Finland	2 152	24 984 184	9,56 %	32,3	32,9	
Northern Savonia	935	10 544 785	4,03 %	31,7	32,5	
Ostrobothnia	1 500	14 777 552	5,65 %	31,9	32,8	
South-Eastern Fi	1 368	15 428 839	5,90 %	31,4	33,7	
South-Western Fi	2 818	32 183 747	12,31 %	32,9	33,3	
Western Tavastia	2 193	25 816 516	9,87 %	32,6	33,0	
Total	22 599	261 446 500	100 %	32,0	33,1	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29.11.2021	
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Interest Period	from	26.10.2021
	to	25.11.2021
	=	30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	29.11.2021	
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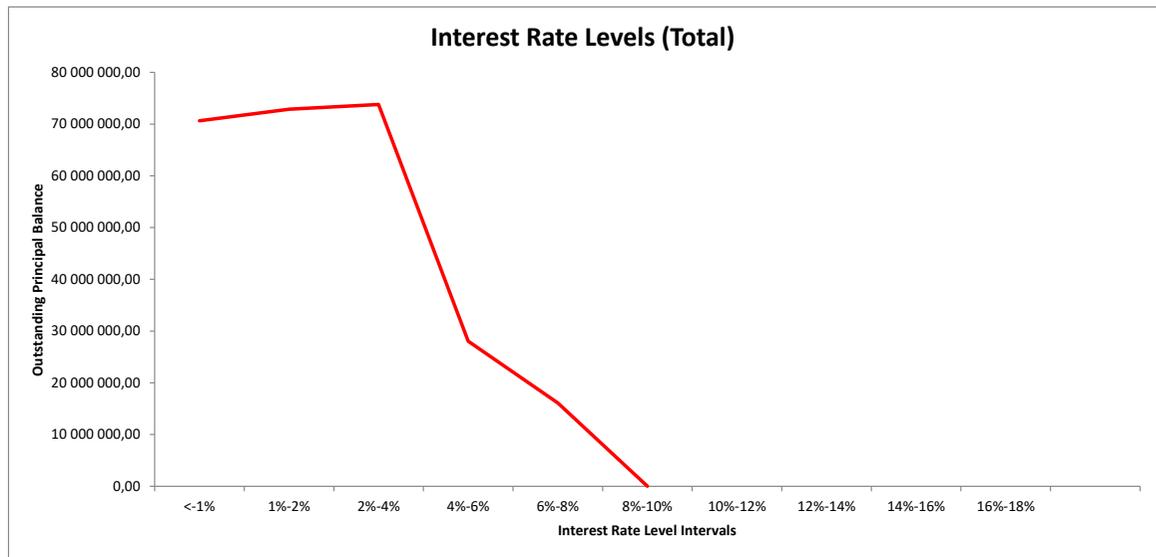


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	5 085	70 627 492	27,01 %	31,1	33,1
	1 %	2 %	5 251	72 858 677	27,87 %	32,0	33,1
	2 %	4 %	6 369	73 788 370	28,22 %	32,6	33,1
	4 %	6 %	3 602	28 042 730	10,73 %	32,4	32,8
	6 %	8 %	2 287	16 106 880	6,16 %	33,0	34,3
	8 %	10 %	5	22 352	0,01 %	31,4	30,3
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	20 %						
Total			22 599	261 446 500	100 %	32,0	33,1

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.b Interest Rate

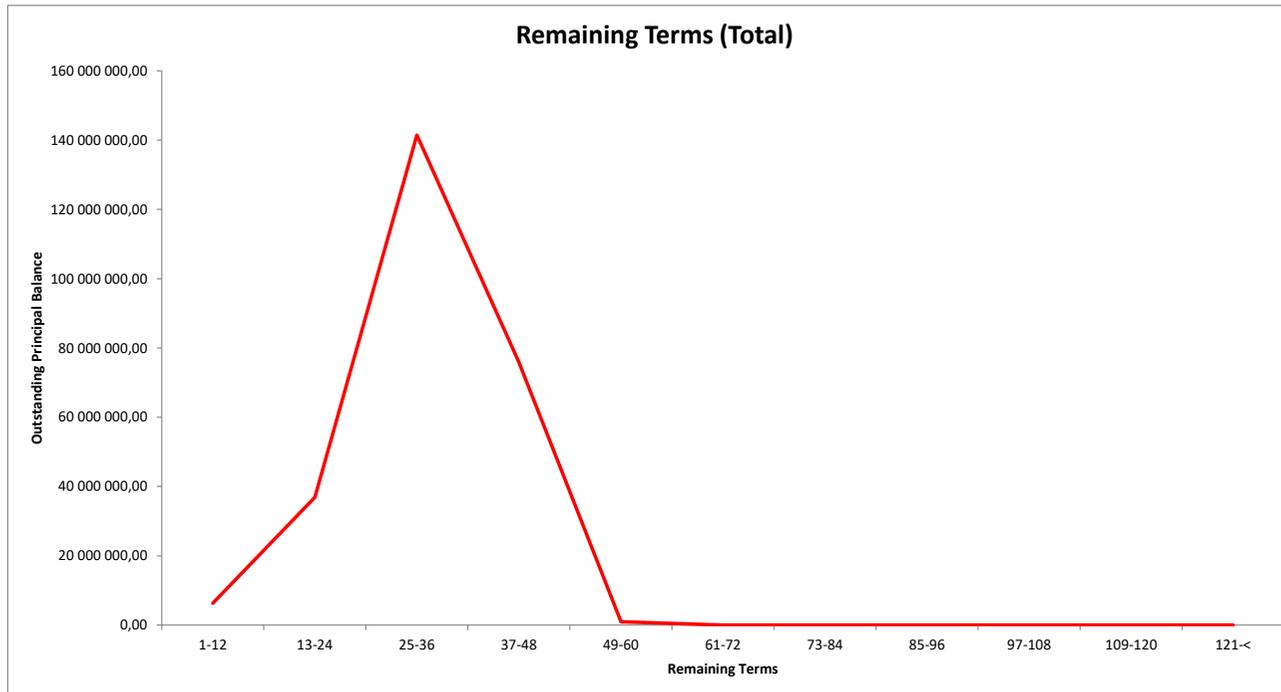
Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from 26.10.2021	to 25.11.2021 = 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	24				
Monthly Period	01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	= 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.a Seasoning



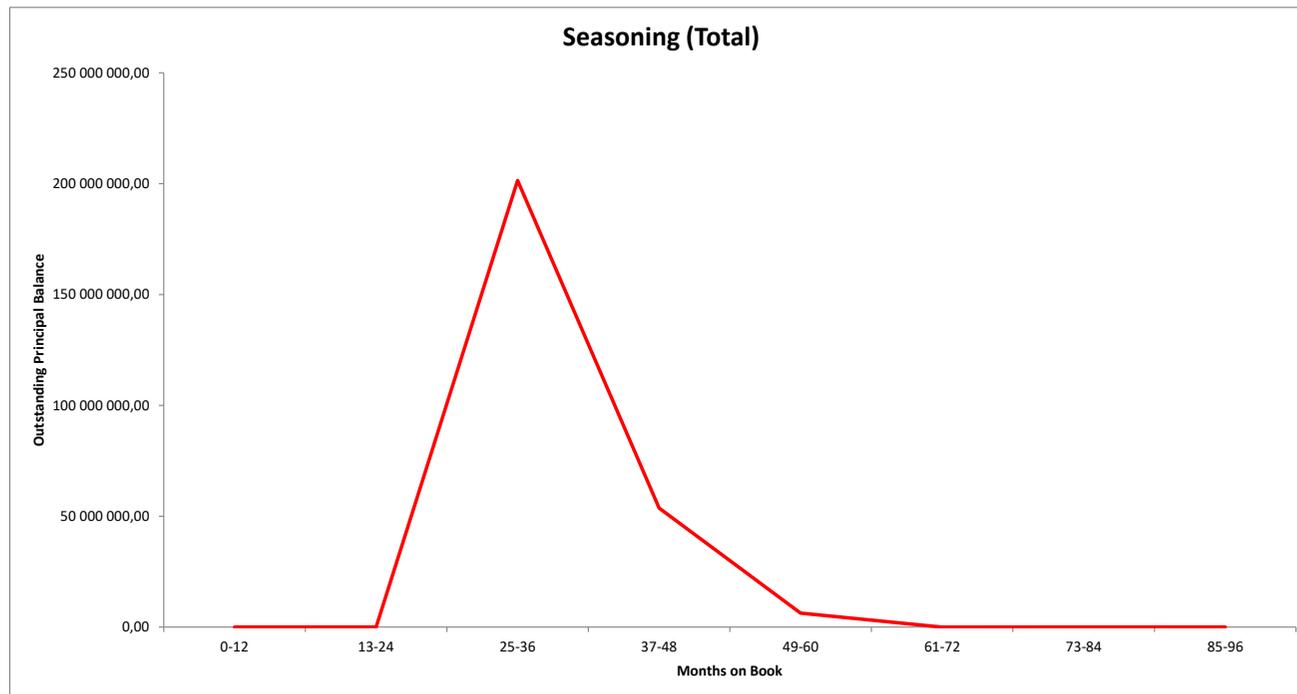
Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from 26.10.2021	to 25.11.2021 = 30 days

		TOTAL						
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1		12					
	13		24					
	25		36	17 069	201 437 352	77,05 %	33,2	30,7
	37		48	4 801	53 691 148	20,54 %	28,9	40,0
	49		60	727	6 314 632	2,42 %	20,3	51,9
	61		72	2	3 368	0,00 %	3,1	65,1
	73		84					
	85		96					
Total				22 599	261 446 500	100 %	32,0	33,1

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from 26.10.2021	to 25.11.2021 = 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.a Balloon loans



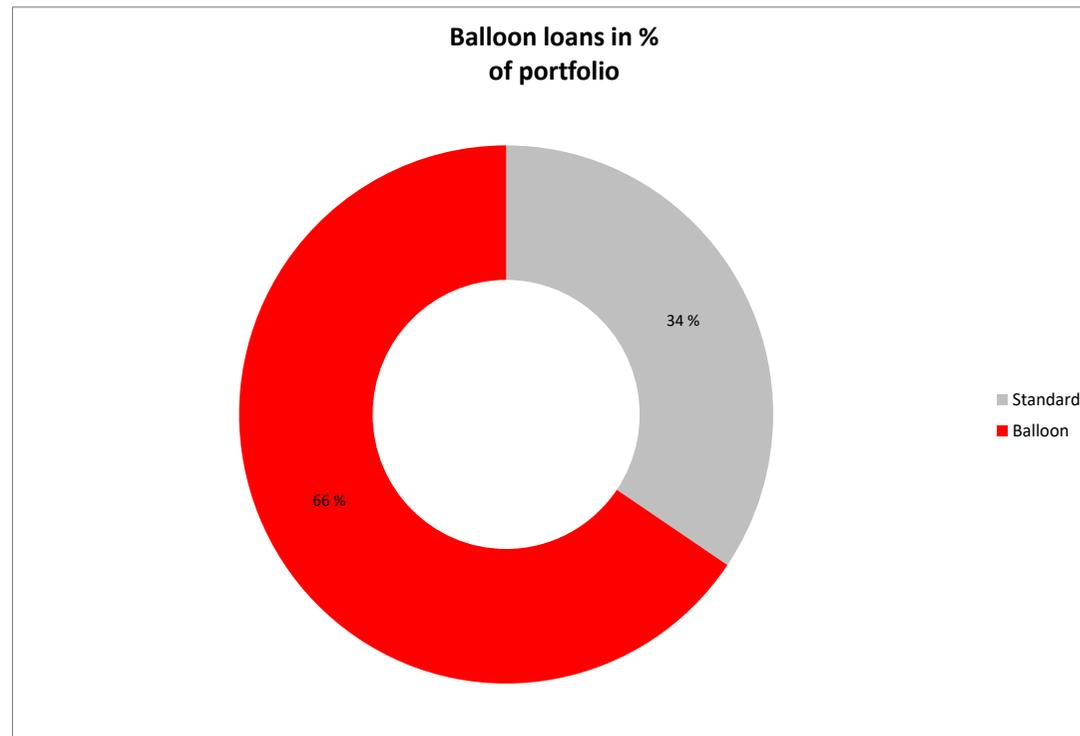
Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from 26.10.2021	to 25.11.2021 = 30 days

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	12 788	90 084 818	34,5 %	2 494	0,0 %	30,3	33,0	
Balloon	9 811	171 361 682	65,5 %	78 421 975	45,8 %	32,9	33,2	
Total	22 599	261 446 500	100 %	78 424 470	30 %	32,0	33,1	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.b Balloon loans

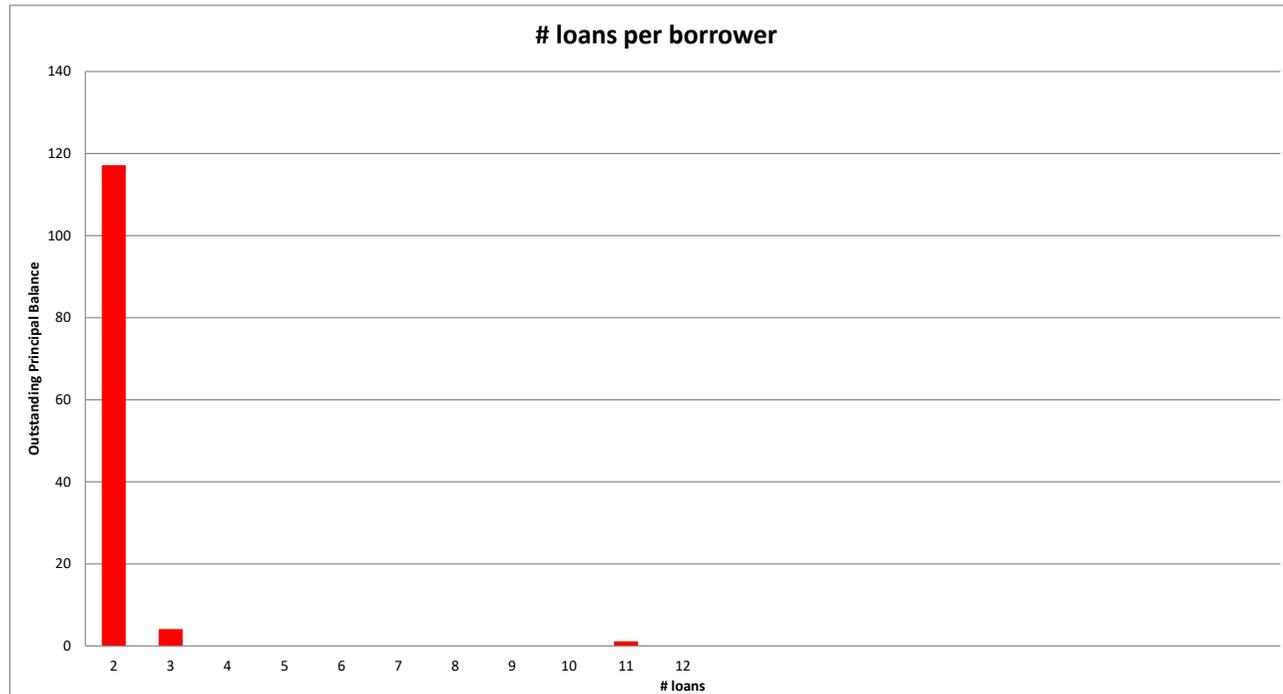
Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from	26.10.2021
	to	25.11.2021
	=	30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from 26.10.2021	to 25.11.2021 = 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.a Amortization Profile



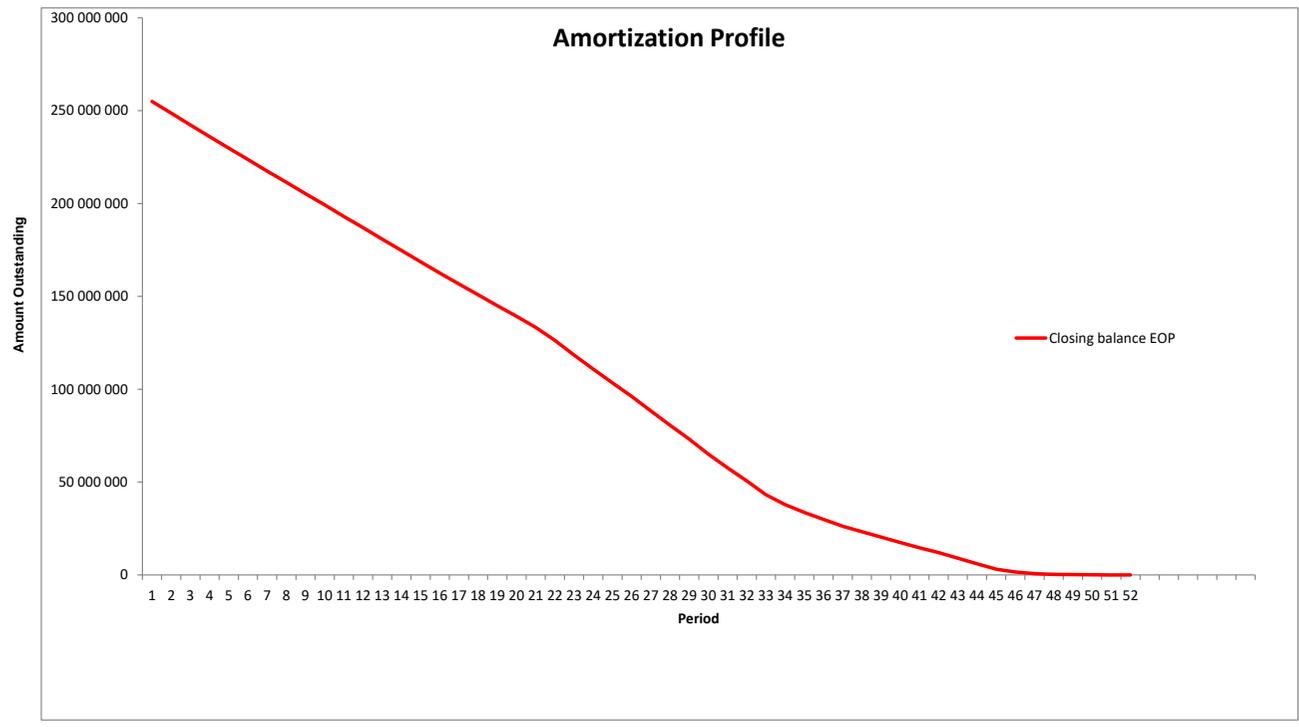
Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from 26.10.2021	to 25.11.2021 = 30 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	261 446 500	254 947 960	6 498 540	561 340	2,61 %	97,51 %
	2	254 947 960	248 655 783	6 292 177	546 683	2,60 %	95,11 %
	3	248 655 783	242 310 145	6 345 638	532 329	2,60 %	92,68 %
	4	242 310 145	236 017 514	6 292 631	517 994	2,60 %	90,27 %
	5	236 017 514	229 797 143	6 220 371	503 719	2,59 %	87,89 %
	6	229 797 143	223 655 419	6 141 724	489 635	2,59 %	85,55 %
	7	223 655 419	217 462 225	6 193 195	475 651	2,58 %	83,18 %
	8	217 462 225	211 366 354	6 095 870	461 564	2,58 %	80,84 %
	9	211 366 354	205 294 506	6 071 848	447 665	2,57 %	78,52 %
	10	205 294 506	199 236 611	6 057 895	433 797	2,57 %	76,21 %
	11	199 236 611	193 063 423	6 173 189	419 977	2,56 %	73,84 %
	12	193 063 423	186 961 196	6 102 227	406 065	2,55 %	71,51 %
	13	186 961 196	180 787 437	6 173 758	392 173	2,55 %	69,15 %
	14	180 787 437	174 735 162	6 052 276	378 227	2,54 %	66,83 %
	15	174 735 162	168 647 730	6 087 432	364 612	2,53 %	64,51 %
	16	168 647 730	162 607 783	6 039 947	350 915	2,53 %	62,20 %
	17	162 607 783	156 636 266	5 971 517	337 330	2,52 %	59,91 %
	18	156 636 266	150 787 810	5 848 457	323 902	2,51 %	57,67 %
	19	150 787 810	145 018 327	5 769 482	310 725	2,50 %	55,47 %
	20	145 018 327	139 269 028	5 749 299	297 645	2,49 %	53,27 %

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	24				
Monthly Period	01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	= 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	24				
Monthly Period	01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	= 30 days

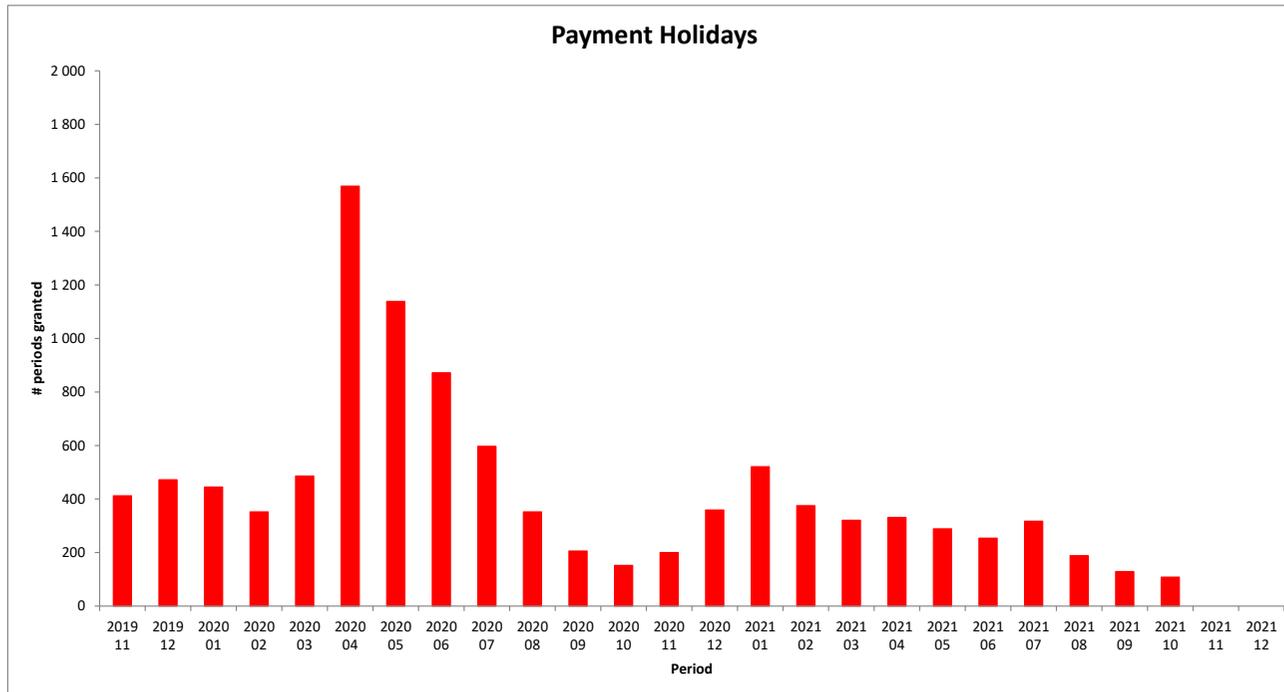
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
2019 11	412	589	164 541	8 155 737	
2019 12	472	554	146 542	8 658 237	
2020 01	445	594	165 862	8 611 128	
2020 02	352	480	133 293	6 812 362	
2020 03	486	722	251 794	9 630 613	
2020 04	1 569	2 579	928 927	32 299 983	
2020 05	1 138	1 765	519 271	20 224 928	
2020 06	872	1 182	356 618	15 936 221	
2020 07	597	754	204 508	9 650 465	
2020 08	352	438	117 981	6 138 995	
2020 09	206	274	83 179	3 479 635	
2020 10	152	212	57 659	2 613 313	
2020 11	200	283	76 078	3 468 056	
2020 12	359	446	111 605	5 454 509	
2021 01	521	738	216 815	8 579 003	
2021 02	375	528	153 931	6 158 678	
2021 03	321	454	138 348	5 835 952	
2021 04	331	466	139 429	5 385 405	
2021 05	289	400	125 334	4 848 406	
2021 06	254	340	96 193	3 978 530	
2021 07	317	428	132 567	4 444 072	
2021 08	188	233	67 801	2 894 187	
2021 09	129	158	43 218	2 049 279	
2021 10	108	135	36 178	1 409 862	
2021 11					
2021 12					
Total:	10 445	14 752	4 467 672	186 717 556	

Payment Holiday

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	24				
Monthly Period	01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	= 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



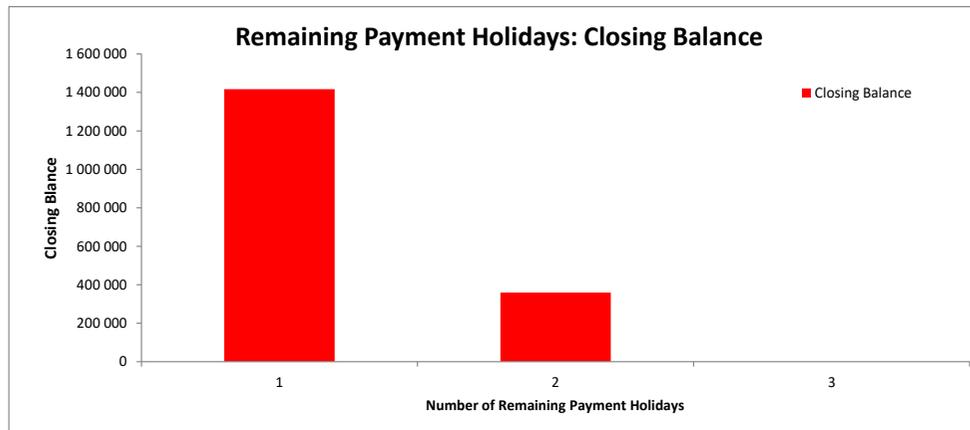
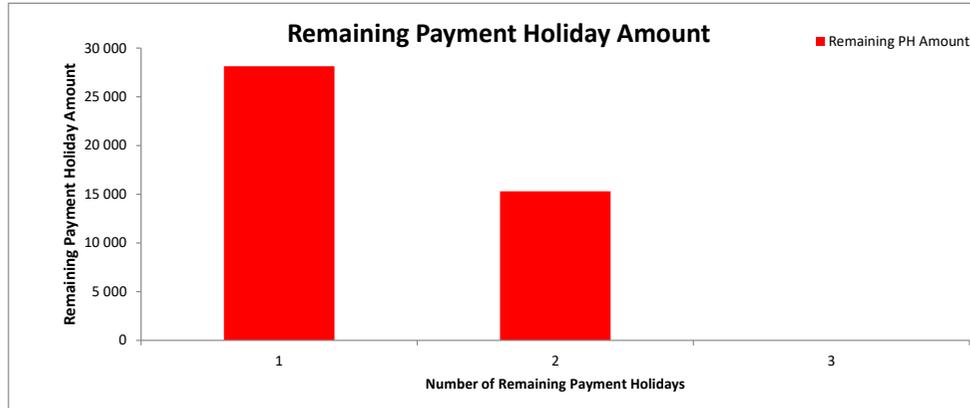
Reporting Date	29.11.2021
Payment date	25.11.2021
Period No	24
Monthly Period	01.10.2021
Interest Period	from 26.10.2021 to 25.11.2021 = 30 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	109	28 128	1 417 321
	2	27	15 304	359 442
	3			
	Total	136	43 432	1 776 763

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

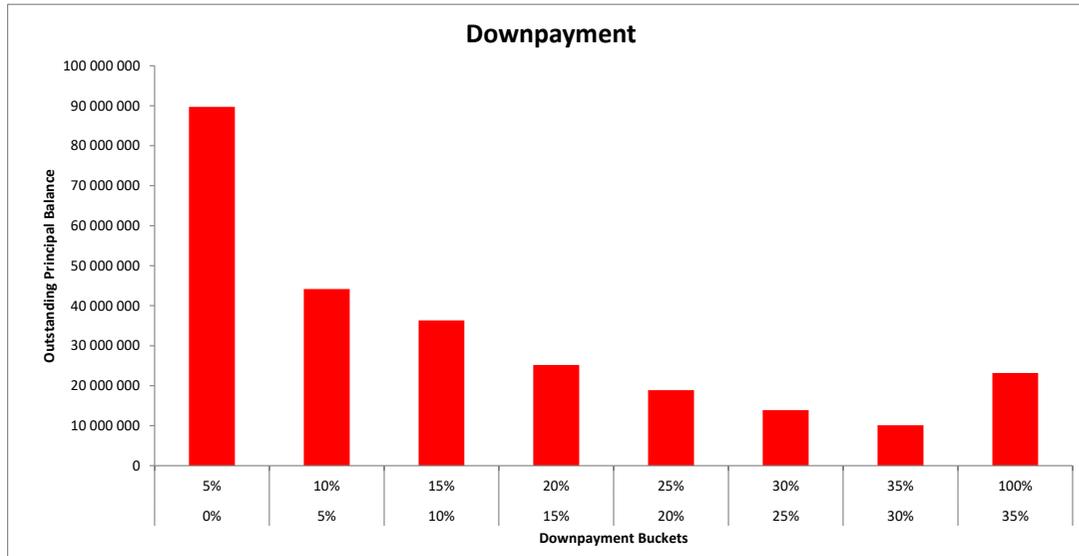
Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from 26.10.2021	to 25.11.2021 = 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from	26.10.2021
	to	25.11.2021
	=	30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.a Vehicle Condition

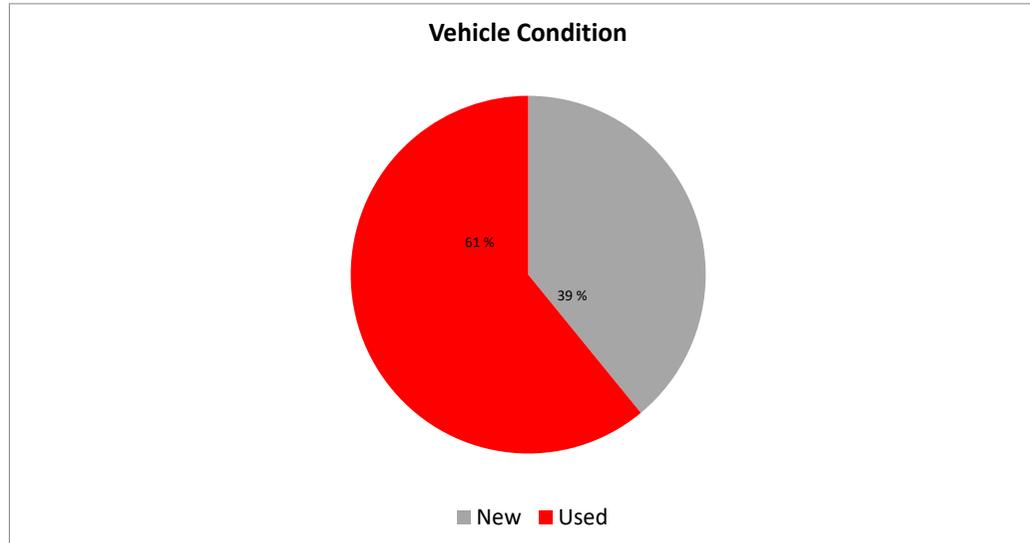


Reporting Date	29.11.2021
Payment date	25.11.2021
Period No	24
Monthly Period	01.10.2021
Interest Period	from 26.10.2021 to 25.11.2021 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 414	102 104 804	39,05 %	31,0	33,1
	Used	16 185	159 341 696	60,95 %	32,7	33,1
	Total	22 599	261 446 500	100 %	32,0	33,1

20.b Vehicle Condition

Reporting Date		29.11.2021			
Payment date		25.11.2021			
Period No		24			
Monthly Period		01.10.2021			
Interest Period	from	26.10.2021	to	25.11.2021	= 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.a Borrower Type



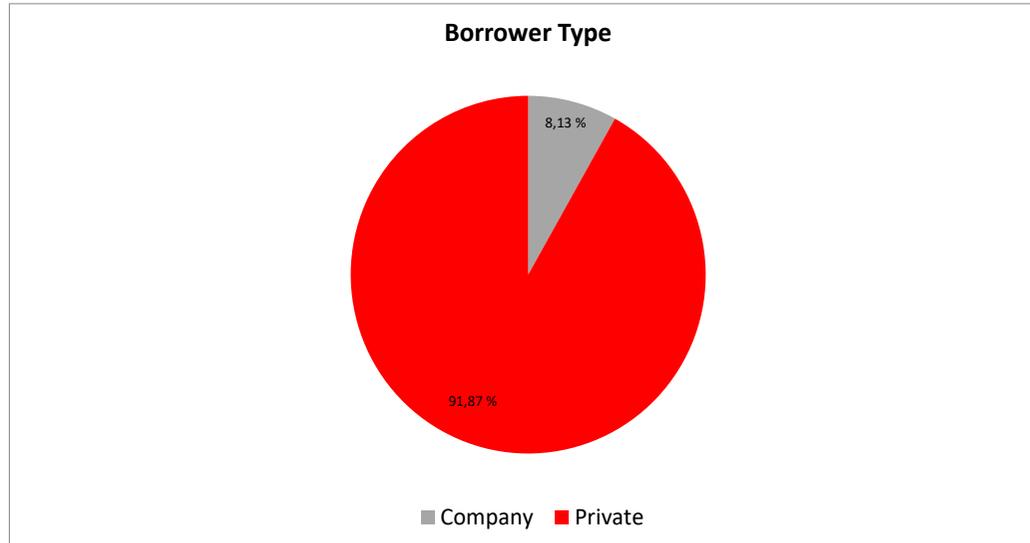
Reporting Date	29.11.2021
Payment date	25.11.2021
Period No	24
Monthly Period	01.10.2021
Interest Period	from 26.10.2021 to 25.11.2021 = 30 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 523	21 249 665	8,13 %	26,7	33,0
	Private	21 076	240 196 835	91,87 %	32,5	33,1
	Total	22 599	261 446 500	100 %	32,0	33,1

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Monthly Investor Report

21.b Borrower Type

Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	24				
Monthly Period	01.10.2021				
Interest Period	from 26.10.2021	to 25.11.2021	=	30 days	



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from 26.10.2021	to 25.11.2021 = 30 days

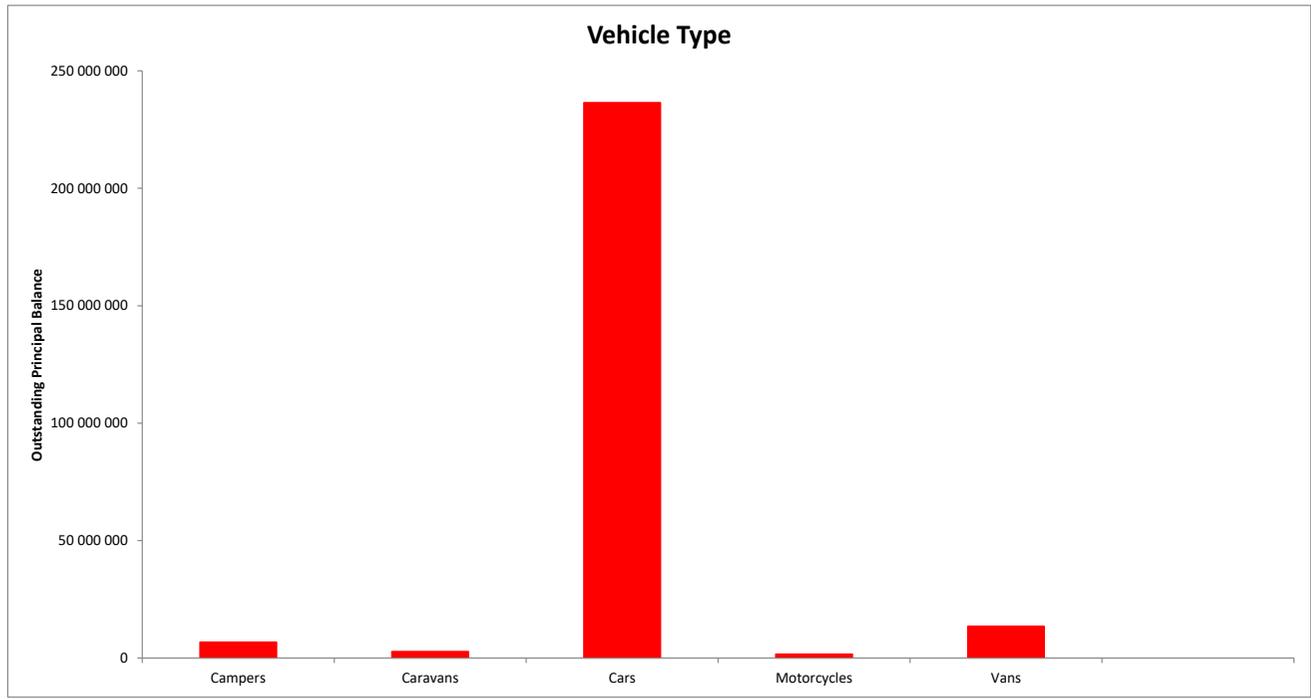


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		257	6 824 072	2,61 %	33,9	31,5
Caravans		216	2 813 671	1,08 %	35,2	30,1
Cars		20 576	236 513 043	90,46 %	32,1	33,2
Motorcycles		273	1 744 489	0,67 %	29,0	30,2
Vans		1 277	13 551 227	5,18 %	28,7	33,1
		22 599	261 446 500	100 %	32,0	33,1

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Monthly Investor Report

22.b Vehicle type

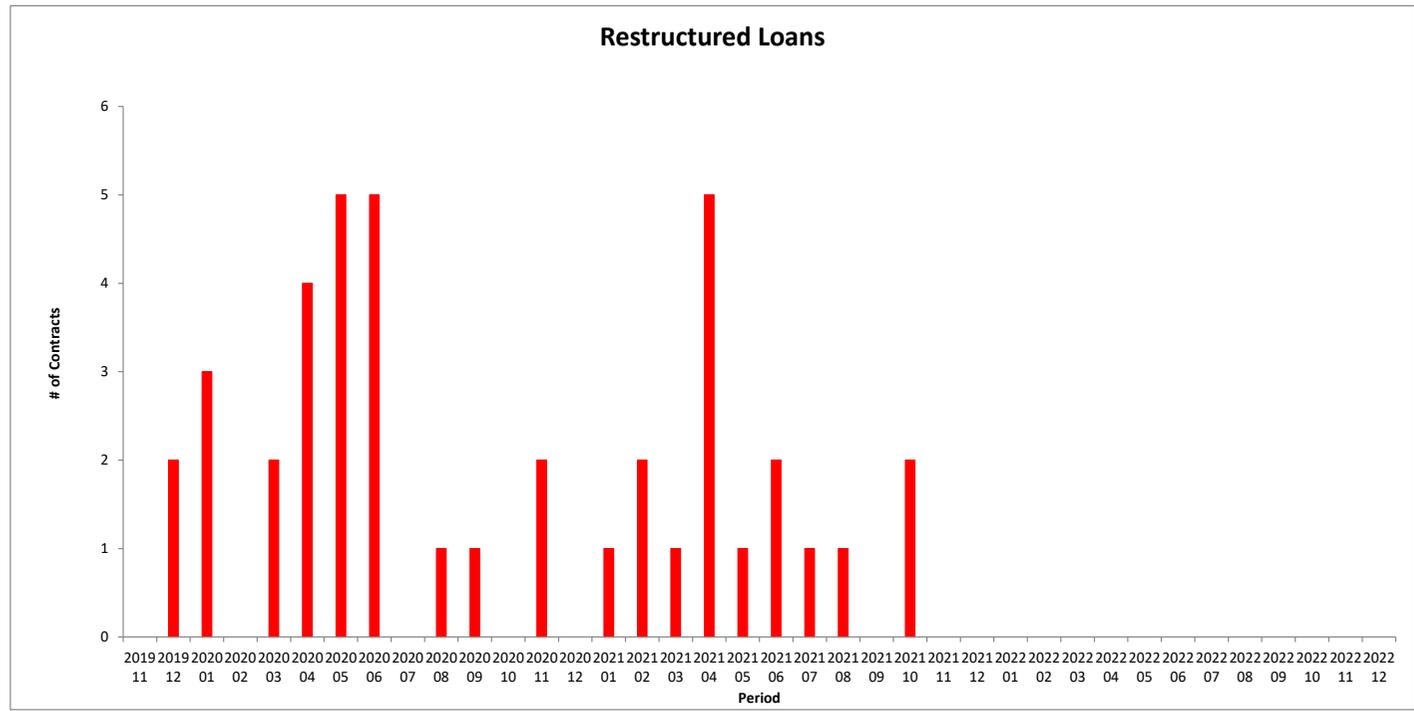
Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from 26.10.2021	to 25.11.2021 = 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	24				
Monthly Period	01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	= 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	24				
Monthly Period	from	01.10.2021	to	25.11.2021	=
Interest Period		26.10.2021			30 days

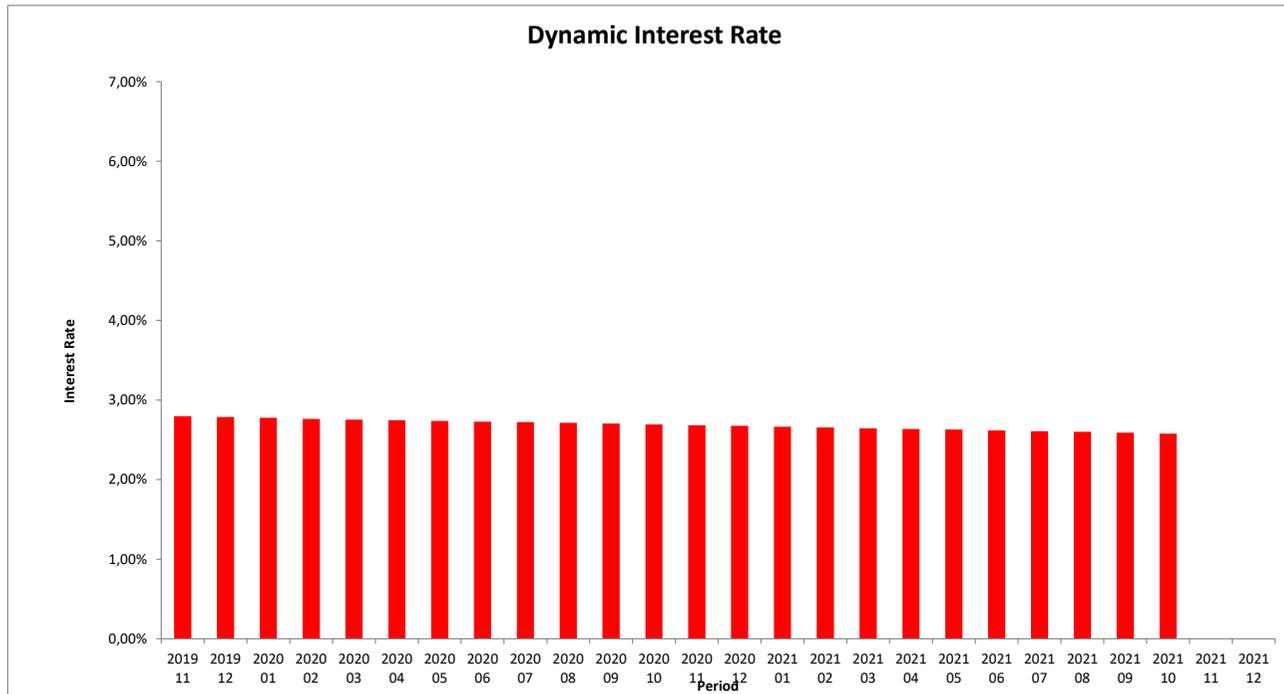
TOTAL		
Period	Closing balance	WA Interest rate
2019 11	729 991 378	2,80 %
2019 12	706 304 891	2,79 %
2020 01	679 530 975	2,78 %
2020 02	654 742 126	2,76 %
2020 03	629 246 572	2,75 %
2020 04	608 819 805	2,75 %
2020 05	588 867 275	2,74 %
2020 06	566 526 156	2,73 %
2020 07	541 637 974	2,72 %
2020 08	520 286 515	2,71 %
2020 09	496 688 589	2,70 %
2020 10	475 768 847	2,69 %
2020 11	456 190 375	2,68 %
2020 12	437 035 247	2,68 %
2021 01	418 584 555	2,66 %
2021 02	399 295 163	2,66 %
2021 03	377 858 719	2,64 %
2021 04	359 138 214	2,64 %
2021 05	340 755 398	2,63 %
2021 06	324 272 678	2,62 %
2021 07	308 511 951	2,61 %
2021 08	292 304 221	2,60 %
2021 09	276 234 658	2,59 %
2021 10	261 446 500	2,58 %
2021 11		
2021 12		

Interest rate evolution

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	24				
Monthly Period	01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	= 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



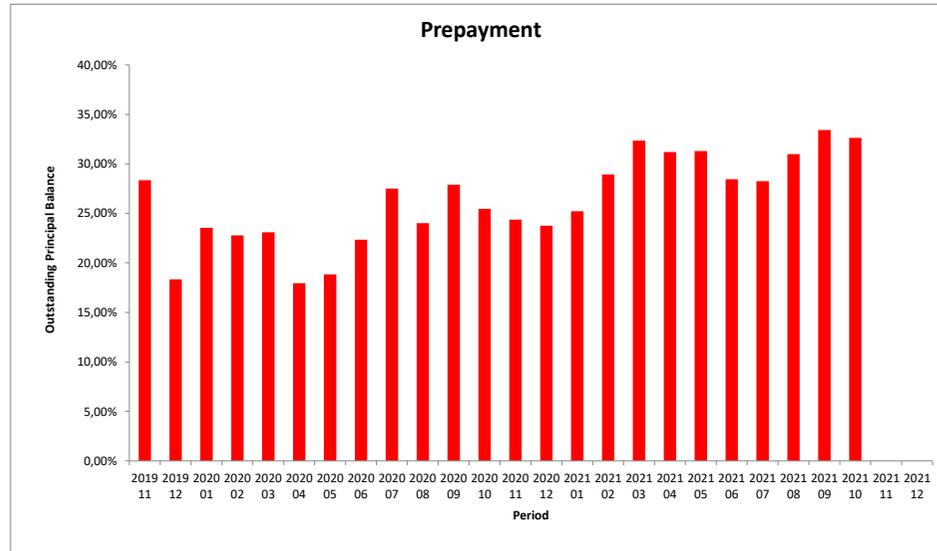
Reporting Date	29.11.2021			
Payment date	25.11.2021			
Period No	24			
Monthly Period	from	01.10.2021	to	25.11.2021
Interest Period		26.10.2021		= 30 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2019 11	39 469 959	729 991 378	28,36 %	
2019 12	11 820 904	706 304 891	18,33 %	
2020 01	15 030 935	679 530 975	23,54 %	
2020 02	13 954 467	654 742 126	22,78 %	
2020 03	13 619 464	629 246 572	23,09 %	
2020 04	9 950 346	608 819 805	17,94 %	
2020 05	10 149 842	588 867 275	18,83 %	
2020 06	11 815 395	566 526 156	22,35 %	
2020 07	14 326 835	541 637 974	27,51 %	
2020 08	11 774 093	520 286 515	24,02 %	
2020 09	13 356 067	496 688 589	27,90 %	
2020 10	11 513 386	475 768 847	25,47 %	
2020 11	10 500 427	456 190 375	24,38 %	
2020 12	9 768 321	437 035 247	23,76 %	
2021 01	10 013 150	418 584 555	25,21 %	
2021 02	11 210 180	399 295 163	28,95 %	
2021 03	12 107 064	377 858 719	32,35 %	
2021 04	11 018 877	359 138 214	31,20 %	
2021 05	10 496 066	340 755 398	31,30 %	
2021 06	8 922 474	324 272 678	28,45 %	
2021 07	8 420 583	308 511 951	28,26 %	
2021 08	8 895 389	292 304 221	30,99 %	
2021 09	9 209 542	276 234 658	33,43 %	
2021 10	8 466 619	261 446 500	32,63 %	
2021 11				
2021 12				

25.b Dynamic Pre-Payments



Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	24				
Monthly Period	01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	= 30 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

26. Delinquency



Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from 26.10.2021	to 25.11.2021 = 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	566 526 156	35 498	531 377 463	1 773	27 205 042	285	4 538 622	89	1 555 427	53	1 047 137	27	538 630	18	263 834	32	549 099
		7	541 637 974	34 713	512 104 897	1 512	22 569 359	249	4 053 469	83	1 234 647	27	600 575	42	745 855	19	329 172	31	426 767
		8	520 286 515	33 363	484 674 507	1 868	27 730 416	294	4 940 801	87	1 388 265	35	618 170	18	439 600	29	494 757	24	399 567
		9	496 688 589	32 566	466 633 109	1 594	23 738 987	234	3 688 096	85	1 408 221	35	542 397	23	404 402	12	273 377	31	573 487
		10	475 768 847	31 749	447 379 324	1 437	21 728 162	273	4 322 660	59	1 083 039	46	659 390	18	275 363	14	320 909	14	268 186
11		456 190 375	30 594	424 743 685	1 663	24 200 584	304	4 721 752	86	1 451 980	31	630 587	21	315 586	8	126 201	27	484 222	
12	437 035 247	29 901	408 284 451	1 520	21 648 649	252	3 885 377	102	1 794 955	45	791 297	23	443 429	12	187 089	15	194 288		
2021	1	418 584 555	28 734	386 682 543	1 712	23 780 051	343	5 138 278	80	1 322 321	57	906 327	26	488 290	13	266 746	21	326 572	
	2	399 295 163	27 931	369 686 933	1 640	22 547 915	277	4 135 400	86	1 403 395	45	760 039	30	436 235	15	325 246	21	354 452	
	3	377 858 719	27 320	355 198 671	1 257	16 743 016	215	2 999 831	84	1 438 408	46	753 088	30	544 278	15	181 426	35	615 819	
	4	359 138 214	26 365	336 803 330	1 209	15 866 370	264	3 826 921	71	1 015 026	39	666 169	29	492 765	23	467 632	22	201 307	
	5	340 755 398	25 063	314 512 907	1 567	19 632 217	276	4 031 125	100	1 486 092	31	445 092	24	396 890	16	251 073	29	585 359	
	6	324 272 678	24 283	299 372 521	1 564	19 265 148	212	3 056 211	103	1 460 602	37	555 686	19	316 429	13	246 081	20	315 636	
	7	308 511 951	23 634	286 145 399	1 319	16 363 418	259	3 519 699	84	1 254 570	40	628 602	26	394 806	13	205 457	17	229 984	
	8	292 304 221	22 619	269 130 692	1 404	16 878 157	268	3 872 928	93	1 428 770	37	527 540	20	306 427	13	159 708	21	314 545	
	9	276 234 658	21 931	257 098 460	1 168	14 039 403	226	2 866 735	85	1 320 364	32	559 583	19	231 379	7	118 733	25	319 171	
	10	261 446 500	20 870	240 242 162	1 325	15 791 732	253	3 282 490	78	1 024 240	43	631 496	20	378 603	10	95 776	12	157 767	
	11																		
	12																		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from 26.10.2021	to 25.11.2021 = 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	-	60 116	8 581	-	60 116	8 581
2020 1	812 284	52				48 352	48 352	763 931	284 990	333 342	478 942	163 443	496 785	315 499	11 044	507 829	304 455
2020 2	1 178 994	72							74 640	74 640	1 104 354	457 374	532 014	646 979	140 180	672 195	506 799
2020 3	1 399 821	86										298 922	298 922	1 100 898	423 377	722 299	677 521
2020 4	946 697	56													53 832	53 832	892 865
2021 1	1 296 843	77															
2021 2	1 102 302	71															
2021 3	863 699	63															
2021 4	157 767	12															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2021 Q1			2021 Q2			2021 Q3			2021 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2019 4	68 697	2	-	60 116	8 581	-	60 116	8 581	-	60 116	8 581	-	60 116	8 581
2020 1	812 284	52	24 232	532 060	280 223	11 966	544 026	268 257	29 889	573 915	238 369	1 333	575 248	237 036
2020 2	1 178 994	72	10 792	682 987	496 007	9 982	692 968	486 025	50 943	743 912	435 082	3 931	747 842	431 152
2020 3	1 399 821	86	113 474	835 773	564 047	121 487	957 260	442 561	63 564	1 020 824	378 996	5 776	1 026 600	373 221
2020 4	946 697	56	213 175	267 008	679 689	147 450	414 457	532 240	150 331	564 789	381 908	1 735	566 523	380 173
2021 1	1 296 843	77	40 498	40 498	1 256 344	223 948	264 446	1 032 397	199 533	463 979	832 864	123 889	587 868	708 975
2021 2	1 102 302	71				39 286	39 286	1 063 016	236 692	275 978	826 323	184 795	460 773	641 529
2021 3	863 699	63							10 167	10 167	853 533	113 949	124 116	739 583
2021 4	157 767	12										-	-	157 767

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	29.11.2021
Payment date	25.11.2021
Period No	24
Monthly Period	01.10.2021
Interest Period	from 26.10.2021 to 25.11.2021 = 30 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 413 759,12	EUR
Senior Expenses	-	41 546,63	EUR
Servicing Fee	-	112 567,24	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	54 168,20	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	-	5 652,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	60 552,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	157 766,98	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	75 263,25	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
<u>Interest and principal due to Purchaser Subordinated Loan Provider</u>	-	<u>40,58</u>	<u>EUR</u>
Deferred Purchase Price to Seller		906 202,24	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	498 071,46	EUR
Senior Expenses	-	39 997,31	EUR
Issuer Swap Interest Amount	-	54 168,20	EUR
Interest Class A Notes	-	26 421,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	3 539,00	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	-	5 652,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	60 552,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	157 766,98	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	75 263,25	EUR
<u>Swap subordinated Amounts due</u>	-	<u>-</u>	<u>EUR</u>
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		74 711,72	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date	29.11.2021
Payment date	25.11.2021
Period No	24
Monthly Period	01.10.2021
Interest Period	from 26.10.2021 to 25.11.2021 = 30 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	14 630 390,73	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	14 630 390,73	EUR
<hr/>			
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	14 788 157,71	EUR
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event/ Before Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	12 389 326,58	EUR
(ii) Principal Payments on Class B Notes	-	1 361 498,76	EUR
(iii) Principal Payments on Class C Notes	-	259 333,09	EUR
(iiii) Principal Payments on Class D Notes	-	777 999,28	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	74 711,72	EUR
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Purchaser Priority of Payments - Revenue (r)

Payment of residual fund as Deferred Purchase Price to Seller	906 202,24	EUR
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SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from 26.10.2021	to 25.11.2021 = 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	41 546,63				
Interest accrued for the Period	EUR	96 164,00	26 421,00	3 539,00	5 652,00	60 552,00
Cumulative Interest accrued	EUR	4 657 944,00	1 939 149,00	180 799,00	216 654,00	2 321 342,00
Interest Payments	EUR	96 164,00	26 421,00	3 539,00	5 652,00	60 552,00
Cumulative Interest Payments	EUR	4 657 944,00	1 939 149,00	180 799,00	216 654,00	2 321 342,00
Interest accrued on Subordinated Loan for the Period	EUR	551,53				
Cumulative Interest accrued on Subordinated Loan	EUR	29 829,48				
Interest Payments on Subordinated Loan	EUR	551,53				
Cumulative Interest Payments on Subordinated Loan	EUR	29 829,48				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

32. Swap Overview

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from 26.10.2021	to 25.11.2021 = 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	231 425 811
Interest Period Start	26.10.2021
Interest Period End	25.11.2021
Interest Days	30
Settlement Date	25.11.2021
Party A Floating Interest Rate	0,137 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 26 421,11
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 48 329,42

Class B Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class B Notes	25 432 048
Interest Period Start	26.10.2021
Interest Period End	25.11.2021
Interest Days	30
Settlement Date	25.11.2021
Party A Floating Interest Rate	0,167 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 3 539,29
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 5 838,77

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

31. Contact Details



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Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	24	
Monthly Period	01.10.2021	
Interest Period	from	26.10.2021
	to	25.11.2021
	=	30 days