

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29.10.2020								
Payment date	27.10.2020					Following payment dates:	25.11.2020		
Period No	11						29.12.2020		
Monthly Period	01.09.2020								
Interest Period	from 25.09.2020			to	27.10.2020		=		32 days
Cut-Off date	30.09.2020								

Index		Page
1	Portfolio Information	1
2	Amount Due for Distribution - Revenue	2
3	Amount Due for Distribution - Redemptions	3
4	Reserve Accounts	4
5	Performance Data	5
6	Note Principal	6
7	Outstanding Notes	7
8	Counterparty Ratings, Trigger Levels and Consequences	8
9 a	Original Principal Balance	9
9 b	Original PB (Graph)	10
10 a	Outstanding principal Balance	11
10 b	Outstanding PB (Graph)	12
11 a	Geographical Distribution	13
11 b	Geographical (Graph)	14
12 a	Interest Rate	15
12 b	Interest Rate (Graph)	16
13 a	Remaining Terms	17
13 b	Remaining Terms (Graph)	18
14 a	Seasoning	19
14 b	Seasoning (Graph)	20
15 a	Balloon loans as % of other loans	21
15 b	Balloon loans as % of other loans (Graph)	22
16 a	Loans per borrower	23
16 b	Loans per borrower (Graph)	24
17 a	Amortization Profile	25
17 b	Amortization Profile (Graph)	26
18 a	Payment Holidays	27
18 b	Payment Holidays (Graph)	28
19 a	Downpayment	29
19 b	Downpayment (Graph)	30
20 a	Vehicle Condition	31
20 b	Vehicle Condition (Graph)	32
21 a	Borrower Type	33
21 b	Borrower Type (Graph)	34
22 a	Vehicle Type	35
22 b	Vehicle Type (Graph)	36
23 a	Restructured Loans	37
23 b	Restructured Loans (Graph)	38
24	Dynamic Interest Rate	39
25	Dynamic Pre-Payment	40
26	Dynamic Delinquency	41
27	Defaults, Recoveries and Losses by Quarter of Default	42
28	Priority of Payments (1)	43
29	Priority of Payments (2)	44
30	Transaction Costs	45
31	Swap Overview	46
32	Contact Details	47

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	29.10.2020	
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Period No	11	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	520 286 514,76 EUR
Scheduled Loan Principal Repayments	9 668 372,19 EUR
Prepayments	13 356 066,96 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	23 024 439,15 EUR
New Defaulted Auto Loans in Period	573 486,64 EUR
Closing Balance	496 688 588,97 EUR
Principal Recoveries on loans in default	449 937,51 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 750 959,45 EUR
	EUR
Total Revenue Received in Period	1 750 959,45 EUR
# Loans	
At beginning of period	35 694 Loans
Paid in Full	1 114 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	31 Loans
At end of period	34 549 Loans

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts

Reporting Date	29.10.2020
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Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	2 184 882,60	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	106 757,30	EUR
f. Any other net income amount received by the Purchaser	-	EUR
g. Amount available in accordance with the Purchaser Pre-Enforcement Redemption Priority of Payment	-	EUR
Total Amount for Purchaser Available Revenue Receipts	2 291 639,90	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	930 338,06	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	74 471,49	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	106 757,30	EUR
f. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 111 566,84	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



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Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	23 024 439,15	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	23 024 439,15	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	23 024 439,15	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	573 486,64	EUR
Total Amount for Issuer Available Redemption Receipts	23 597 925,79	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	29.10.2020
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Period No	11
Monthly Period	01.09.2020
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

Note Balance

Beginning of Period	520 286 514,76 EUR
End of Period	496 688 588,97 EUR

Liquidity Balance

Beginning of Period	0,5 %	2 548 189,87 EUR
Cash Outflow		106 757,30 EUR
Cash Inflow		- EUR
End of Period	0,5 %	2 441 432,57 EUR
Required Reserve Amount	0,5 %	2 441 432,57 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	29.10.2020	
Payment date	27.10.2020	
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Monthly Period	01.09.2020	
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Asset Balance

Beginning of Period	520 286 514,76	EUR
End of Period	496 688 588,97	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	466 633 109,07	93,95 %	32 566
1-29 days past due	23 738 987,42	4,78 %	1 594

Delinquent Receivables:

30-59 days past due	3 688 096,32	0,74 %	234
60-89 days past due	1 408 220,90	0,28 %	85
90-119 days past due	542 396,96	0,11 %	35
120-149 days past due	404 401,64	0,08 %	23
150-179 days past due	273 376,66	0,06 %	12
Total Performing and Delinquent	496 688 589	100,00 %	34 549

Current Period Defaults	573 486,64	31
Cumulative Defaults	3 459 794,84	212
Current Period Principal Recoveries	449 937,51	
Cumulative Principal Recoveries	1 344 068,00	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,26 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,25 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,23 %	

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

	62,42 %	
[A] Aggregate Outstanding Asset Principal Amount	496 688 588,97	
[B] Aggregate principal balance of Defaulted Contracts	3 459 794,84	
[C] Recoveries received on such Defaulted Contracts	1 344 068,00	
[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	1,27 %	
[B] Delinquency Ratio, preceding Payment Date	1,51 %	
[C] Delinquency Ratio, second preceding Payment Date	1,29 %	

or Servicer Termination Event

NO

or Swap Counterparty Downgrade Event

NO

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

	14,22 %	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	520 286 514,76	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

6. Note Principal



Reporting Date	29.10.2020			
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Monthly Period	01.09.2020			
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	446 286 514,76	42 000 000,00	8 000 000,00	24 000 000,00	EUR
Sequential Amortization	23 597 925,79	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	422 688 588,97	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	-	-	-	573 486,64	EUR
Credit PDL	-	-	-	573 486,64	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	446 286 514,76	42 000 000,00	8 000 000,00	24 000 000,00	EUR
End of Period	422 688 588,97	42 000 000,00	8 000 000,00	24 000 000,00	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	29.10.2020	
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Period No	11	
Monthly Period	01.09.2020	
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1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS2056932978	XS2056933190	XS2056933273	XS2056933430
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	90,74 %	5,26 %	1,00 %	3,00 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAAsf/ Aaa(sf)	AA-sf/A2(sf)	Asf/Baa3(sf)	Unrated
Initial Notes Aggregate Principal Outstanding Balance	799 200 000,00	725 200 000,00	42 000 000,00	8 000 000,00	24 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	7 992	7 252	420	80	240
Current Note Information					
Outstanding Opening Balance	520 286 514,76	446 286 514,76	42 000 000,00	8 000 000,00	24 000 000,00
Available Distribution Amount	23 597 925,79				
Amortisation	23 597 925,79				
Redemption per Class	23 597 925,79	23 597 925,79	-	-	-
Redemption per Note		3 253,99	-	-	-
Outstanding Closing Balance		422 688 588,97	42 000 000,00	8 000 000,00	24 000 000,00
Net Outstanding Closing Balance	496 688 588,97	422 688 588,97	42 000 000,00	8 000 000,00	24 000 000,00
Current Tranching	100 %	85,10 %	8,46 %	1,61 %	4,83 %
Current Pool Factor		0,58	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	32				
Principal Outstanding per Note Beginning of Period		61 539,78	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 253,99	-	-	-
Principal Outstanding per Note End of Period		58 285,80	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		9,24	17,69	116,67	416,67
Interest Payment	183 804,82	67 042,15	7 429,33	9 333,33	100 000,00
Interest Payment per Note		9,24	17,69	116,67	416,67

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D
Initial total CE (Subordination)		9,26 %	4,00 %	3,00 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		9,74 %	4,48 %	3,00 %	0,00 %
Current CE (Subordination incl. Excess Spread)		17,45 %	8,99 %	7,38 %	2,55 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		17,96 %	9,50 %	7,38 %	2,55 %
Current CE (Subordination)		14,90 %	6,44 %	4,83 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		15,41 %	6,95 %	4,83 %	0,00 %

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.10.2020
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Period No 11
Monthly Period 01.09.2020
Interest Period : 25.09.2020 to 27.10.2020 = 32 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		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	Aa3	No	The Issuer and the Purchaser will procure with the assistance of the Servicer or another Santander entity (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.	
Swap Counterparty	ING BANK N.V.	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will within 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Swap Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Swap Agreement.	
	ING BANK N.V.	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A	BBB-	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
Swap Counterparty	ING BANK N.V.	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 30 Business Days.	
	ING BANK N.V.	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	Baa3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Rated Notes.	
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	P-1	P-1	A	AA-	A3	Aa2	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirtythree (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

**SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report**

9.a Original Portfolio Principal Balance

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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	

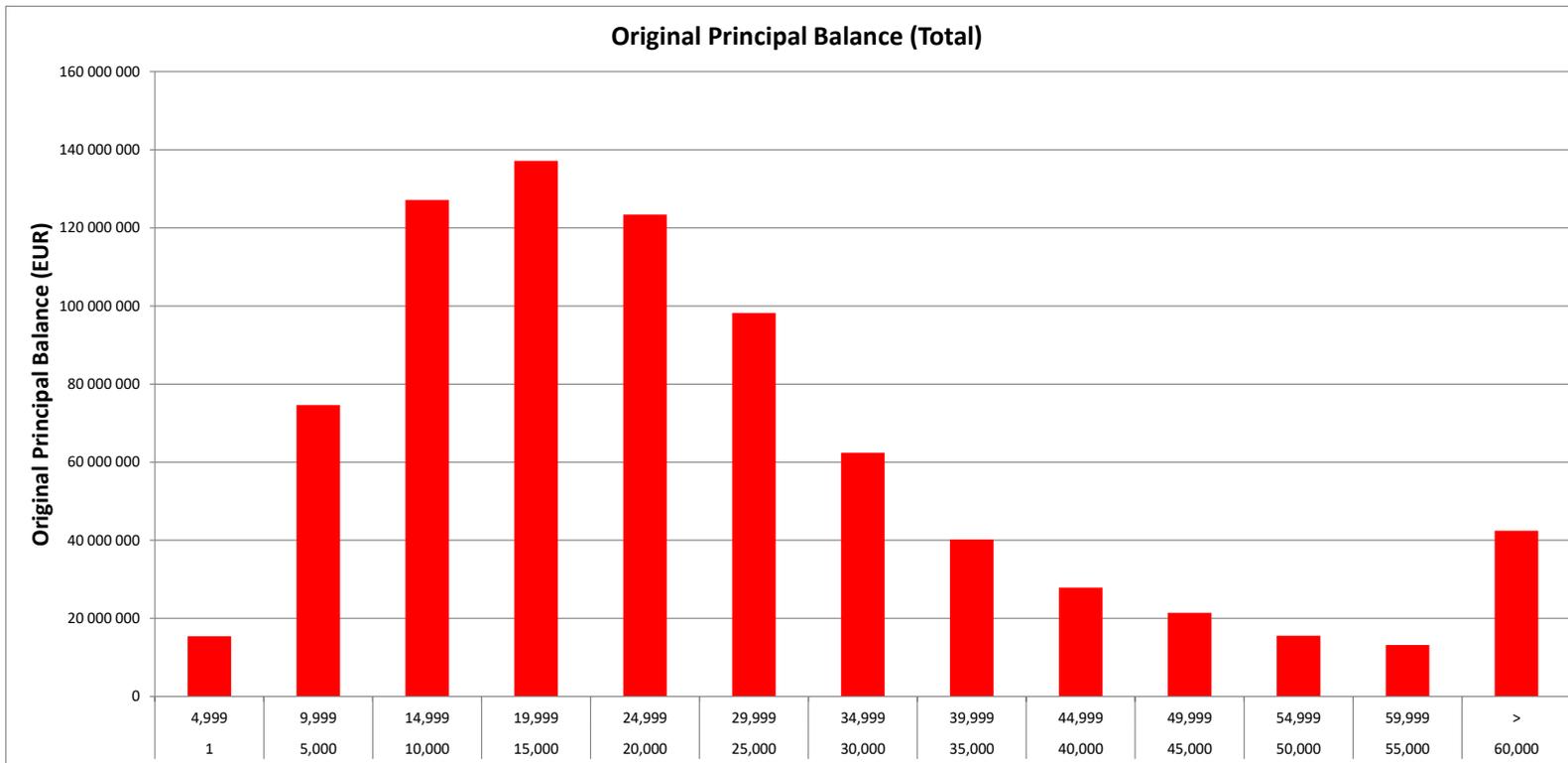
SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

9.b Original Principal Balance Graph

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Period No	11	
Monthly Period	01.09.2020	
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Original Principal Balance (Total)



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

10.a Outstanding Principal Balance

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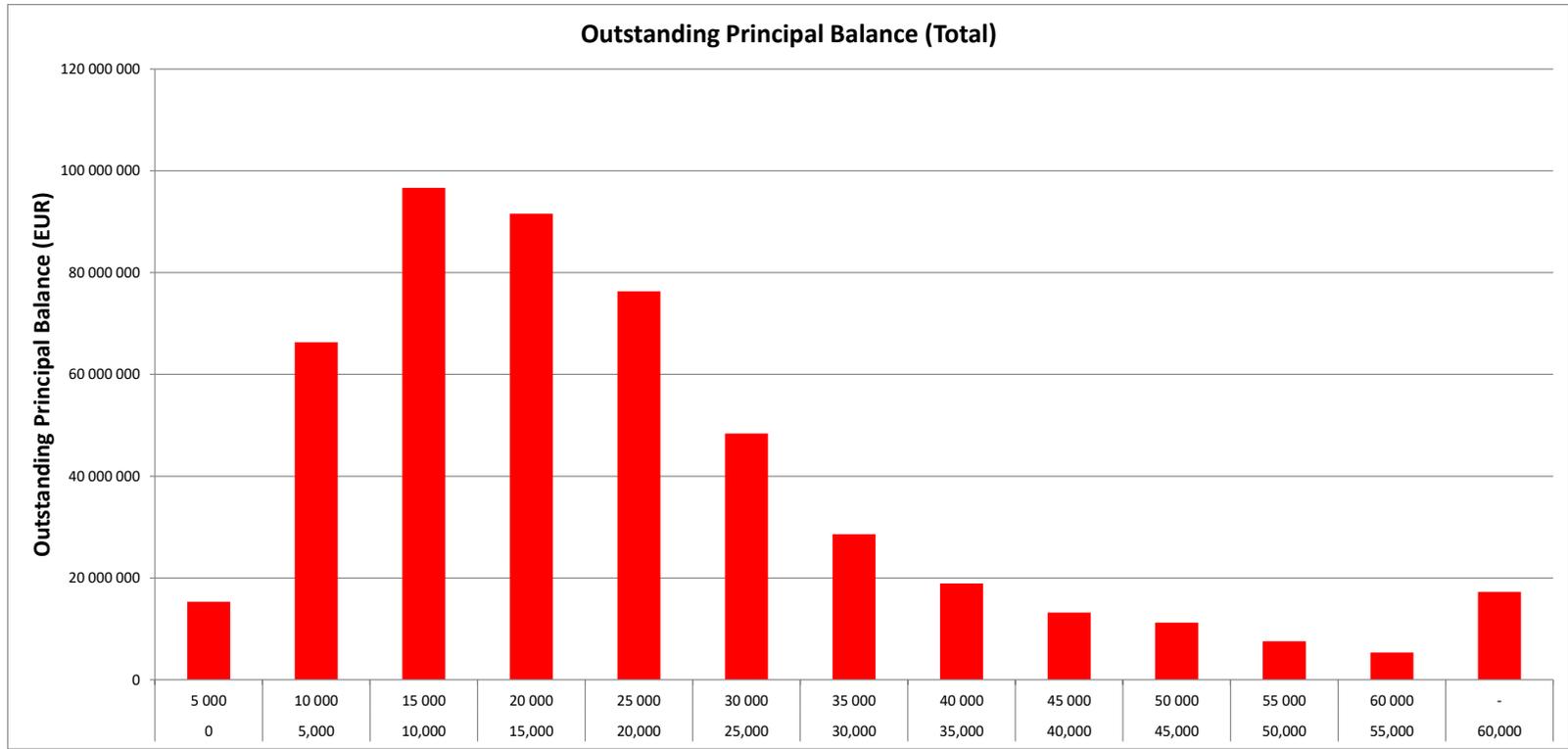
Average amount - all: 14 376

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 061	15 306 826	3,08 %	25,6	19,6	
	5 000	10 000	8 788	66 332 868	13,36 %	39,0	21,2	
	10 000	15 000	7 815	96 662 386	19,46 %	43,4	21,3	
	15 000	20 000	5 291	91 552 319	18,43 %	44,5	21,0	
	20 000	25 000	3 416	76 303 003	15,36 %	45,2	20,2	
	25 000	30 000	1 781	48 370 432	9,74 %	45,9	19,6	
	30 000	35 000	888	28 608 355	5,76 %	46,2	19,4	
	35 000	40 000	507	18 929 153	3,81 %	46,8	19,2	
	40 000	45 000	312	13 190 893	2,66 %	45,9	19,2	
	45 000	50 000	237	11 246 880	2,26 %	45,1	19,5	
	50 000	55 000	145	7 581 036	1,53 %	46,2	19,0	
	55 000	60 000	93	5 336 057	1,07 %	46,2	18,4	
	60 000	-	215	17 268 382	3,48 %	44,9	18,5	
	Total			34 549	496 688 589	100 %	43,5	20,4

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

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SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.a Geographical Distribution



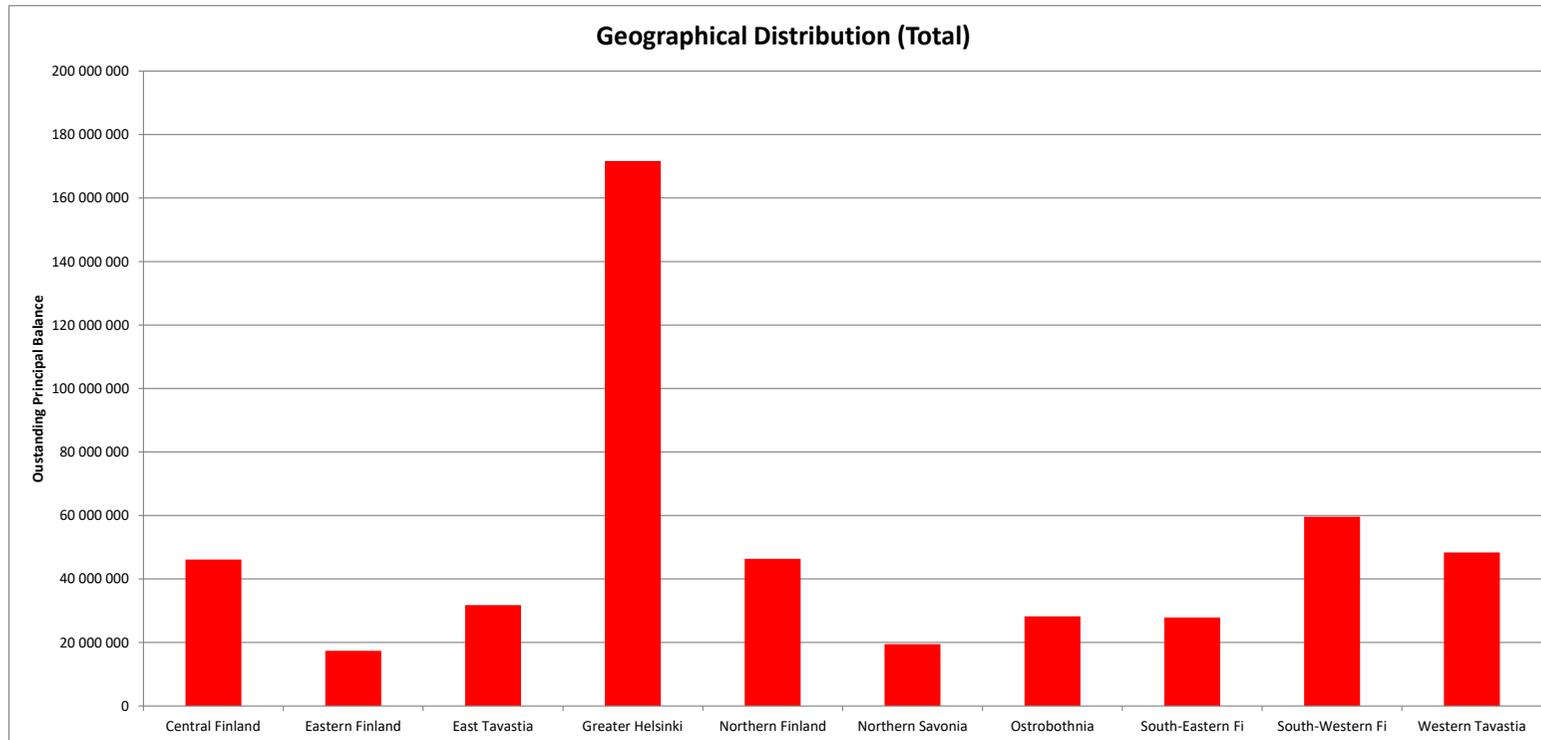
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Monthly Period	01.09.2020	
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TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	3 403	46 108 177	9,28 %	42,8	20,2	
Eastern Finland	1 322	17 355 763	3,49 %	43,8	20,5	
East Tavastia	2 325	31 779 092	6,40 %	43,5	20,8	
Greater Helsinki	10 982	171 639 913	34,56 %	43,2	20,5	
Northern Finland	3 243	46 373 140	9,34 %	43,9	20,2	
Northern Savonia	1 415	19 477 018	3,92 %	43,1	19,7	
Ostrobothnia	2 293	28 172 696	5,67 %	43,1	20,2	
South-Eastern Fi	2 009	27 822 734	5,60 %	43,1	20,8	
South-Western Fi	4 220	59 640 055	12,01 %	44,5	20,5	
Western Tavastia	3 337	48 320 001	9,73 %	44,4	20,1	
Total	34 549	496 688 589	100 %	43,5	20,4	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29.10.2020	
Payment date	27.10.2020	
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Monthly Period	01.09.2020	
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	to	27.10.2020
	=	32 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	11	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

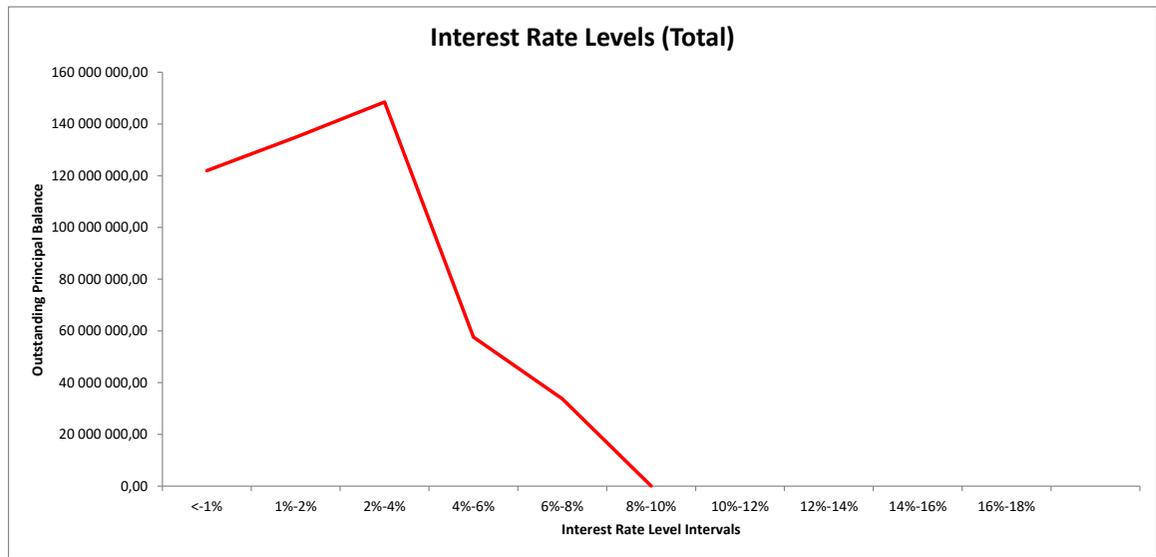


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	6 961	121 943 651	24,55 %	43,0	20,3
	1 %	2 %	7 827	134 850 452	27,15 %	43,5	20,4
	2 %	4 %	10 094	148 492 779	29,90 %	44,1	20,4
	4 %	6 %	5 738	57 632 483	11,60 %	43,4	20,0
	6 %	8 %	3 912	33 705 930	6,79 %	43,7	21,4
	8 %	10 %	17	63 295	0,01 %	34,7	17,3
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	20 %						
Total			34 549	496 688 589	100 %	43,5	20,4

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	11				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.a Remaining Terms



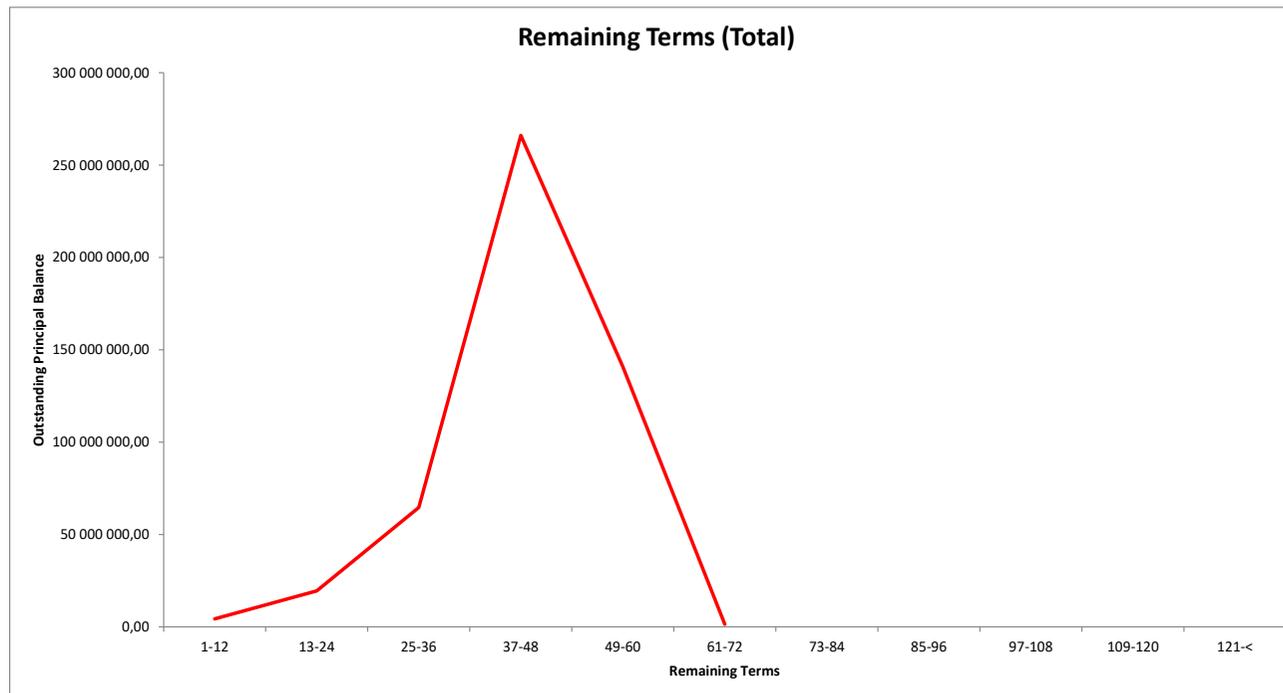
Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	11	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

		TOTAL						
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity		0		10	17 823	0,00 %	0,0	37,5
		1		12	1 541	0,87 %	8,7	21,6
		13		24	3 044	3,92 %	19,1	20,2
		25		36	5 758	13,00 %	32,6	24,8
		37		48	16 710	53,57 %	42,8	20,6
		49		60	7 432	28,34 %	54,2	18,0
		61		72	54	0,28 %	61,1	13,6
		73		84				
		85		96				
		97		108				
		109		120				
		121	-					
		Total			34 549	496 688 589	100 %	43,5

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	11				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.a Seasoning



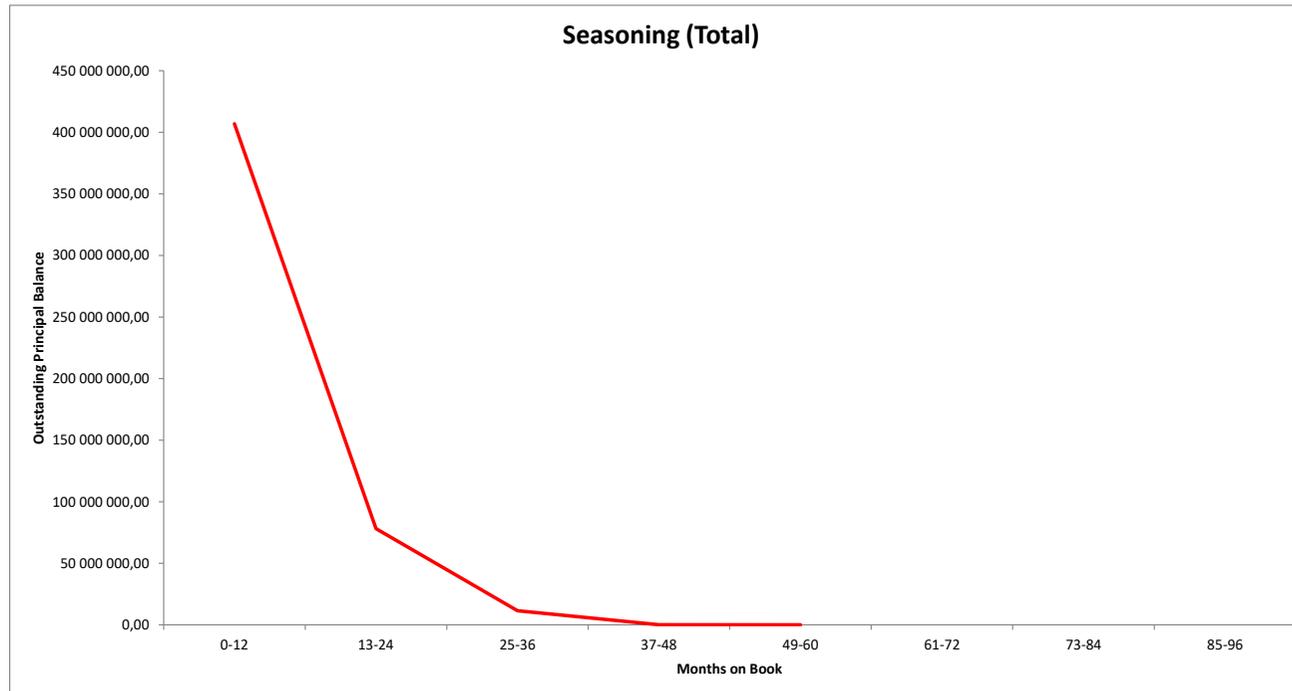
Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	11				
Monthly Period	01.09.2020	to	27.10.2020	=	32 days
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days

		TOTAL							
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1			12	28 206	406 915 429	81,93 %	44,3	18,2
	13			24	5 387	78 171 147	15,74 %	41,1	28,6
	25			36	940	11 527 969	2,32 %	32,0	39,7
	37			48	13	53 327	0,01 %	8,6	51,8
	49			60	3	20 716	0,00 %	2,8	61,7
	61			72					
	73			84					
	85			96					
	Total			34 549		496 688 589	100 %	43,5	20,4

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	11	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.a Balloon loans



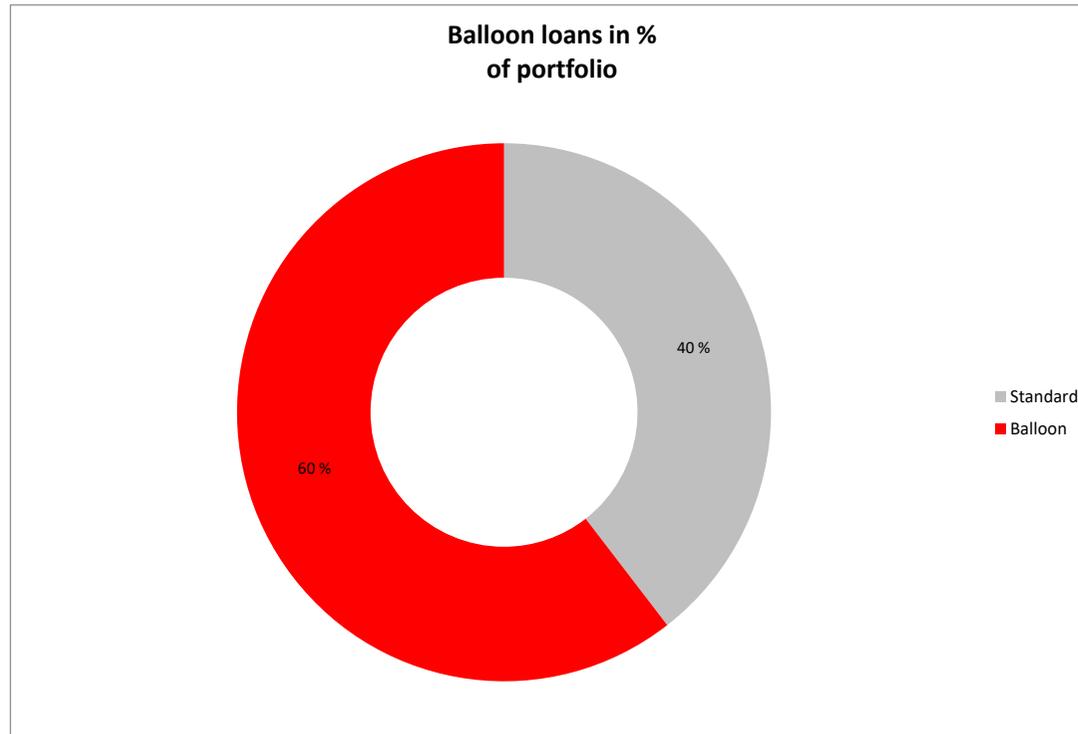
Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	11	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

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	20 396		196 345 312	39,5 %	3 933	0,0 %	41,0	20,3
Balloon	14 153		300 343 277	60,5 %	113 506 006	37,8 %	45,2	20,4
Total	34 549		496 688 589	100 %	113 509 939	23 %	43,5	20,4

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.b Balloon loans

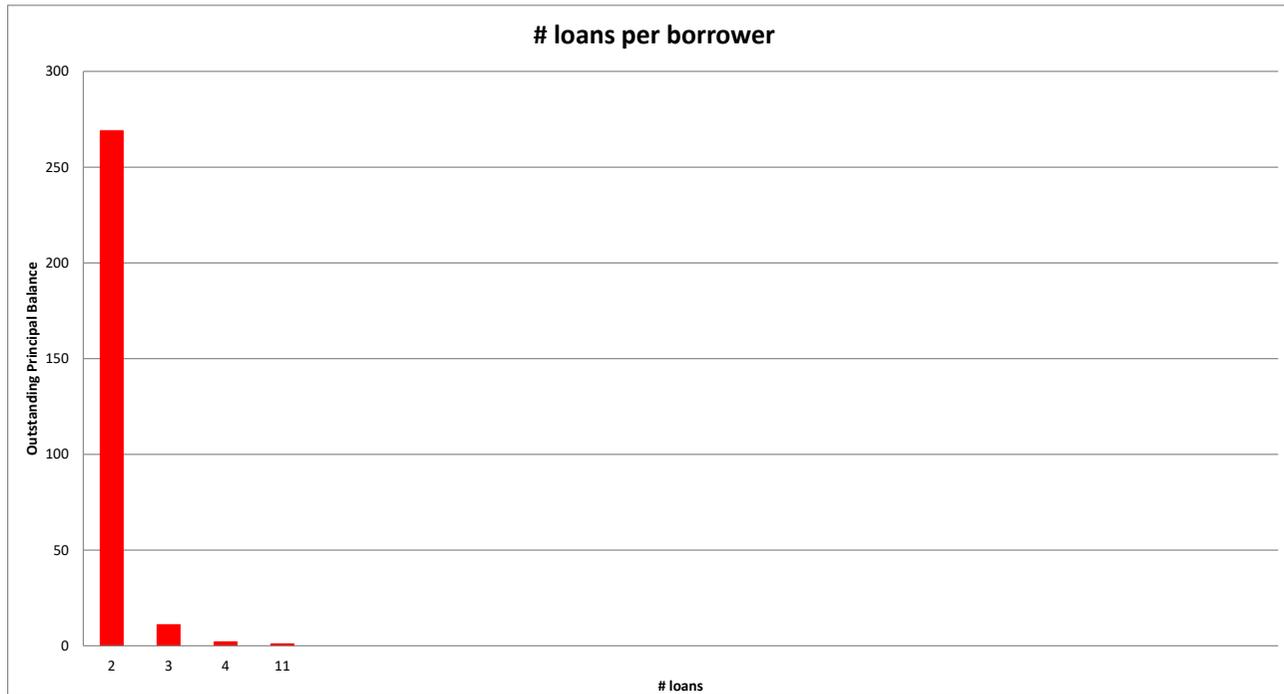
Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	11				
Monthly Period	01.09.2020				
Interest Period	from 25.09.2020	to	27.10.2020	=	32 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	11	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	11	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

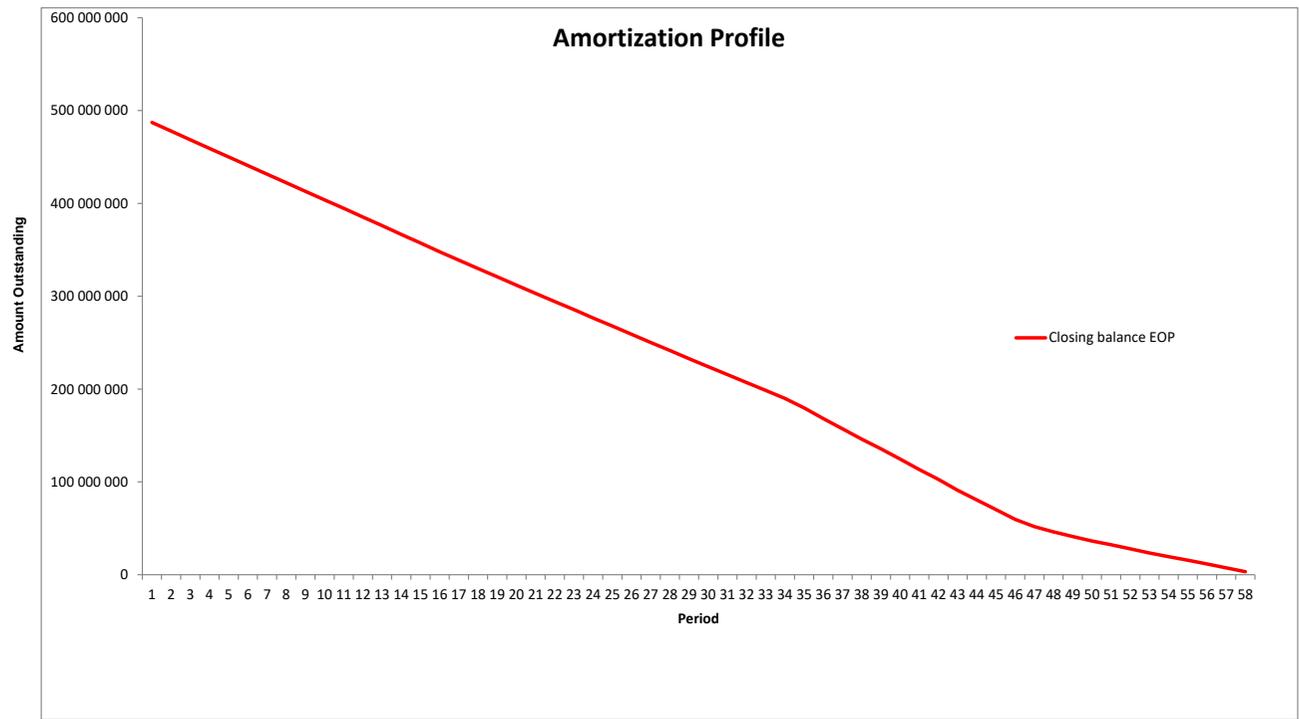
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	496 688 589	487 164 559	9 523 777	1 118 831	2,74 %	98,08 %
2	487 164 559	477 897 822	9 266 737	1 096 534	2,73 %	96,22 %
3	477 897 822	468 546 133	9 351 689	1 074 589	2,73 %	94,33 %
4	468 546 133	459 252 581	9 293 552	1 052 720	2,73 %	92,46 %
5	459 252 581	450 004 332	9 248 249	1 030 829	2,73 %	90,60 %
6	450 004 332	440 761 387	9 242 945	1 009 012	2,72 %	88,74 %
7	440 761 387	431 507 431	9 253 956	987 152	2,72 %	86,88 %
8	431 507 431	422 272 863	9 234 567	965 397	2,72 %	85,02 %
9	422 272 863	413 043 110	9 229 753	943 626	2,71 %	83,16 %
10	413 043 110	403 829 559	9 213 551	921 932	2,71 %	81,30 %
11	403 829 559	394 597 247	9 232 312	900 232	2,71 %	79,45 %
12	394 597 247	385 259 420	9 337 828	878 443	2,70 %	77,57 %
13	385 259 420	376 000 389	9 259 030	856 504	2,70 %	75,70 %
14	376 000 389	366 646 293	9 354 096	834 667	2,70 %	73,82 %
15	366 646 293	357 245 904	9 400 390	812 711	2,69 %	71,93 %
16	357 245 904	347 946 470	9 299 433	790 833	2,69 %	70,05 %
17	347 946 470	338 822 265	9 124 206	769 171	2,69 %	68,22 %
18	338 822 265	329 792 013	9 030 252	747 774	2,68 %	66,40 %
19	329 792 013	320 893 255	8 898 758	726 629	2,68 %	64,61 %
20	320 893 255	311 923 901	8 969 354	705 669	2,67 %	62,80 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.b Amortization Profile

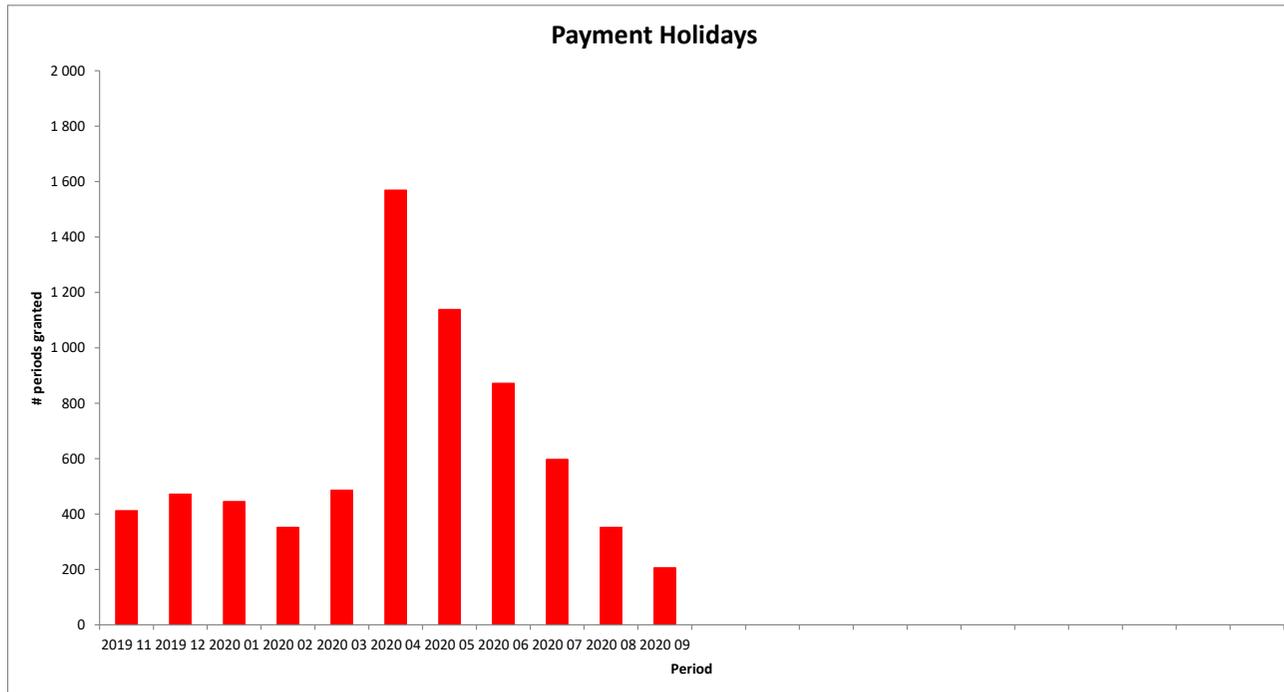
Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	11	
Monthly Period	01.09.2020	
Interest Period	from	25.09.2020
	to	27.10.2020
	=	32 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	11				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.a Downpayment



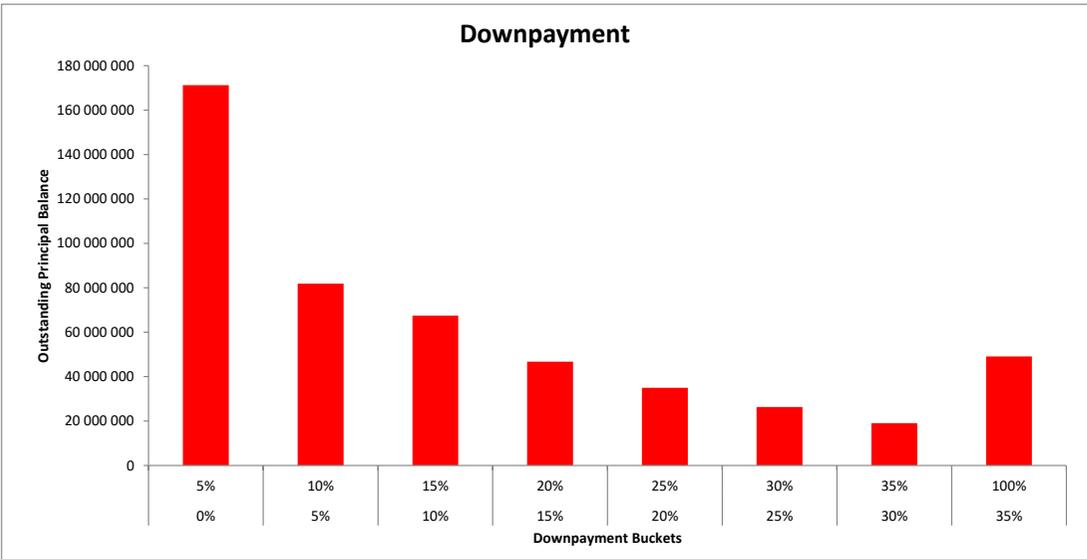
Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	11	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	10 375	171 240 893	34,48 %	45,7	20,3
	5 %	10 %	4 834	81 829 883	16,48 %	45,0	20,9
	10 %	15 %	4 529	67 462 135	13,58 %	43,4	20,7
	15 %	20 %	3 218	46 739 792	9,41 %	42,5	20,5
	20 %	25 %	2 512	34 989 214	7,04 %	41,7	20,4
	25 %	30 %	2 026	26 316 369	5,30 %	41,8	20,5
	30 %	35 %	1 535	18 998 545	3,83 %	40,9	19,8
	35 %	100 %	5 520	49 111 757	9,89 %	37,8	19,4
Total			34 549	496 688 589	100 %	43,5	20,4

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	11	
Monthly Period	01.09.2020	
Interest Period	from	25.09.2020
	to	27.10.2020
	=	32 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.a Vehicle Condition

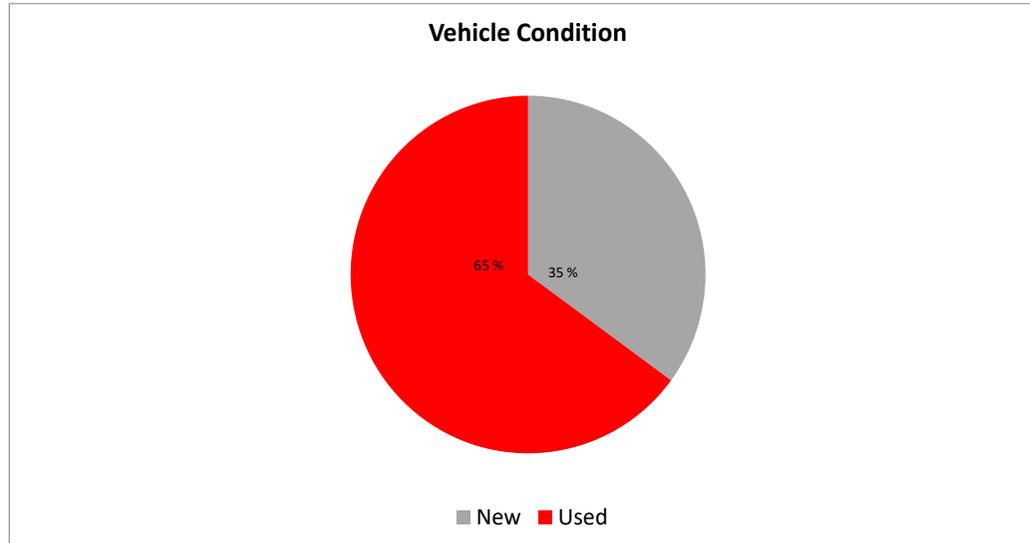


Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	11
Monthly Period	01.09.2020
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 732	174 235 432	35,08 %	42,7	20,3
	Used	25 817	322 453 157	64,92 %	44,0	20,4
	Total	34 549	496 688 589	100 %	43,5	20,4

20.b Vehicle Condition

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	11				
Monthly Period	01.09.2020				
Interest Period	from 25.09.2020	to 27.10.2020	=	32 days	



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.a Borrower Type



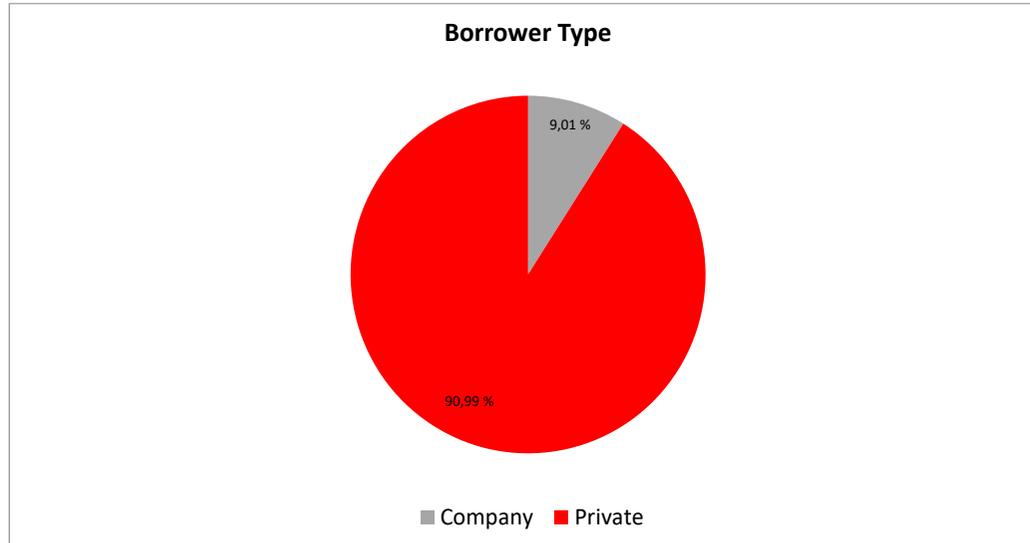
Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	11
Monthly Period	01.09.2020
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 438	44 771 711	9,01 %	37,1	20,4
	Private	32 111	451 916 878	90,99 %	44,2	20,4
	Total	34 549	496 688 589	100 %	43,5	20,4

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	11				
Monthly Period	01.09.2020				
Interest Period	from 25.09.2020	to 27.10.2020	=	32 days	



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.a Vehicle type



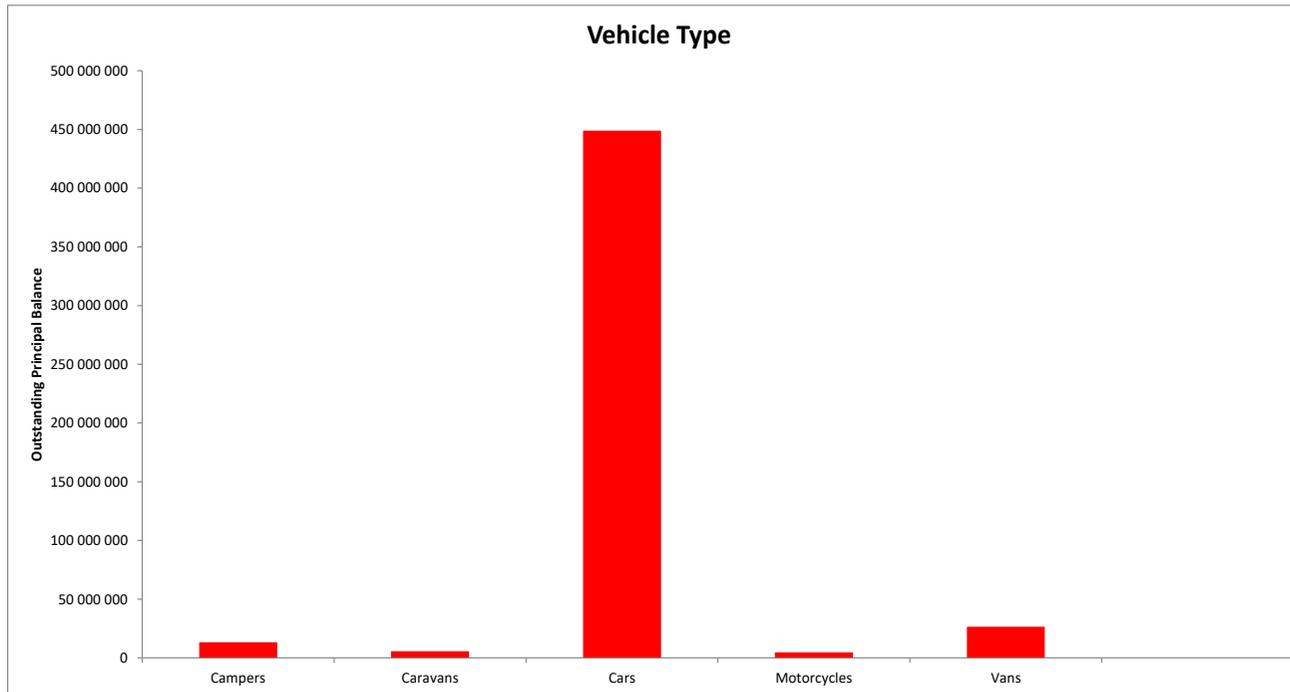
Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	11				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	432	12 832 158	2,58 %	46,0	18,3
	Caravans	340	5 214 048	1,05 %	46,7	17,3
	Cars	31 345	448 550 134	90,31 %	43,7	20,5
	Motorcycles	485	4 137 215	0,83 %	40,2	17,0
	Vans	1 947	25 955 035	5,23 %	39,6	20,5
		34 549	496 688 589	100 %	43,5	20,4

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.b Vehicle type

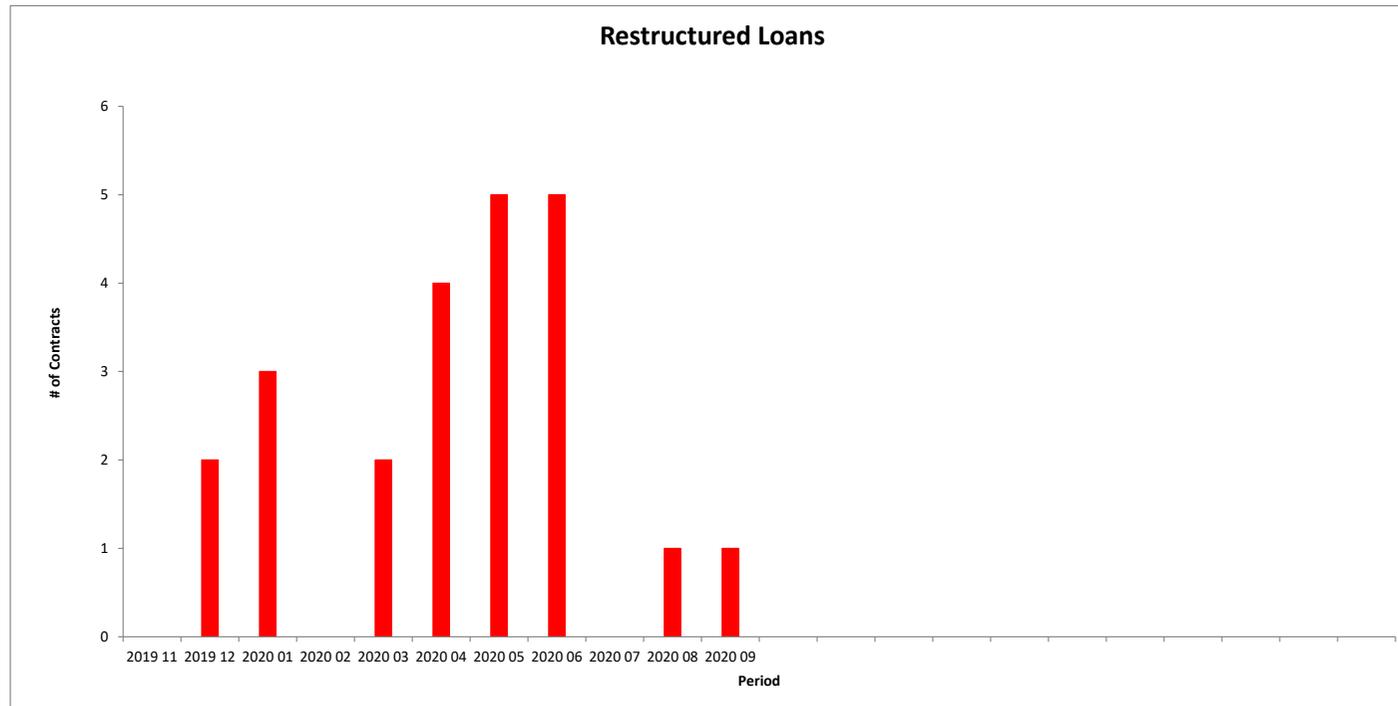
Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	11	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	11				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



**SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report**

24.a Dynamic Interest rate



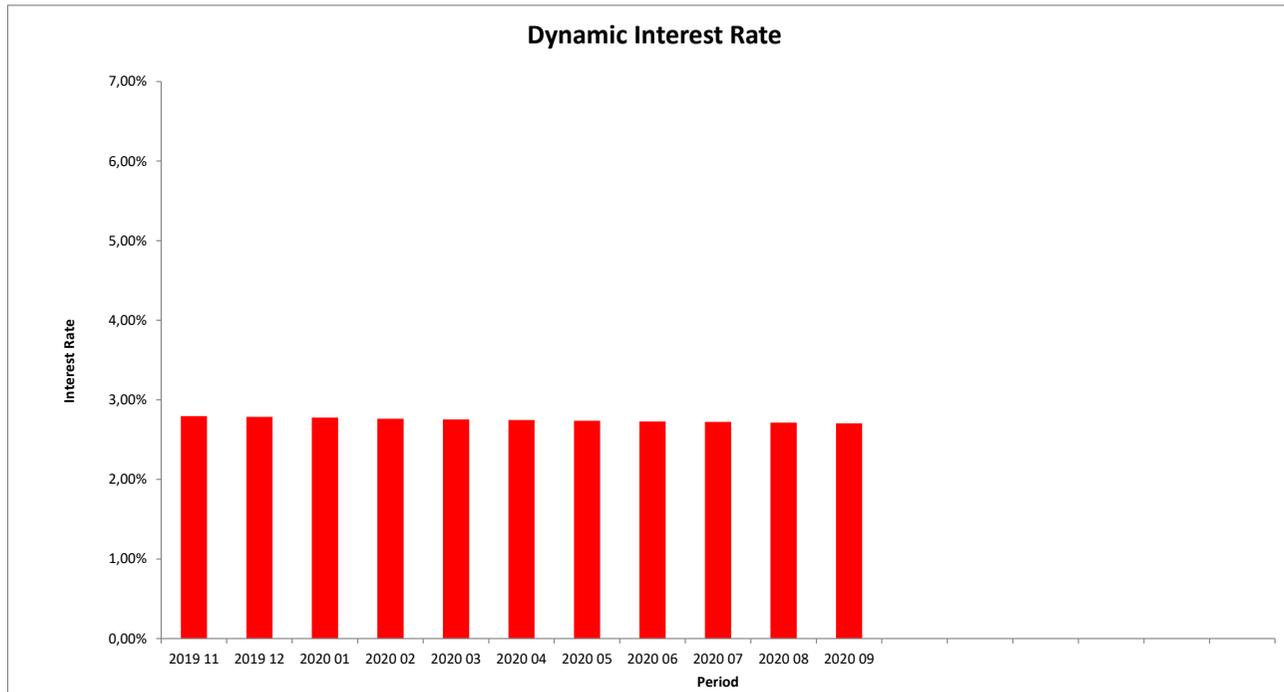
Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	11				
Monthly Period	from	01.09.2020	to	27.10.2020	= 32 days
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days

	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 %

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	11	
Monthly Period	01.09.2020	
Interest Period	from	25.09.2020
	to	27.10.2020
	=	32 days

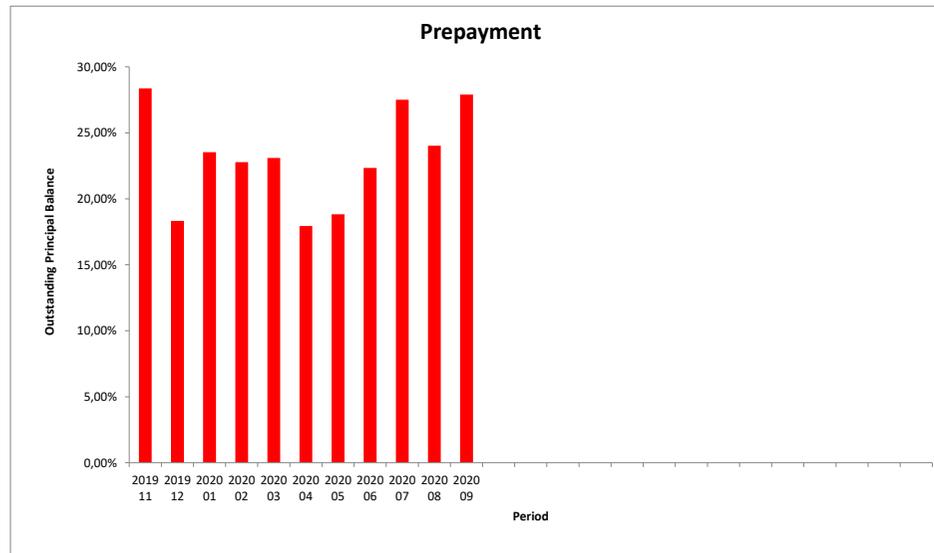


SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	11				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

26. Delinquency



Reporting Date	29.10.2020					
Payment date	27.10.2020					
Period No	11					
Monthly Period	from	01.09.2020	to	27.10.2020	=	32 days
Interest Period	from	25.09.2020	to	27.10.2020	=	32 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																	
11																			
12																			
2021	1																		
	2																		
	3																		
	4																		
	5																		
	6																		
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	9																		
	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.10.2020				
Payment date	27.10.2020				
Period No	11				
Monthly Period	01.09.2020				
Interest Period	from	25.09.2020	to	27.10.2020	= 32 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 Q4			2020 Q1			2020 Q2			2020 Q3		
			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
2020 1	812 284	52				48 352	48 352	763 931	284 990	333 342	478 942	163 443	496 785	315 499
2020 2	1 178 994	72							74 640	74 640	1 104 354	457 374	532 014	646 979
2020 3	1 399 821	86									298 922	298 922	1 100 898	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	11
Monthly Period	01.09.2020
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	2 291 639,90	EUR
Senior Expenses	-	31 487,92	EUR
Servicing Fee	-	206 953,58	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	109 698,13	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	-	573 486,64	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	107 932,86	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	46,13	EUR
Deferred Purchase Price to Seller		1 152 701,64	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 111 566,85	EUR
Senior Expenses	-	29 887,92	EUR
Issuer Swap Interest Amount	-	109 698,13	EUR
Interest Class A Notes	-	67 042,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	7 429,00	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	-	573 486,64	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	107 932,86	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		106 757,30	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	11
Monthly Period	01.09.2020
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	23 024 439,15	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	23 024 439,15	EUR
<hr/>			
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	23 597 925,79	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	-	23 597 925,79	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	106 757,30	EUR
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Purchaser Priority of Payments - Revenue (r)

Payment of residual fund as Deferred Purchase Price to Seller	1 152 701,64	EUR
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SCF RAHOITUSPALVELUT VIII DAC**Monthly Investor Report****30. Transaction Costs**

Reporting Date	29.10.2020
Payment date	27.10.2020
Period No	11
Monthly Period	01.09.2020
Interest Period	from 25.09.2020 to 27.10.2020 = 32 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	31 487,92				
Interest accrued for the Period	EUR	183 804,00	67 042,00	7 429,00	9 333,00	100 000,00
Cumulative Interest accrued	EUR	2 905 385,00	1 428 201,00	114 165,00	116 352,00	1 246 667,00
Interest Payments	EUR	183 804,00	67 042,00	7 429,00	9 333,00	100 000,00
Cumulative Interest Payments	EUR	2 905 385,00	1 428 201,00	114 165,00	116 352,00	1 246 667,00
Interest accrued on Subordinated Loan for the Period	EUR	1 175,56				
Cumulative Interest accrued on Subordinated Loan	EUR	19 713,96				
Interest Payments on Subordinated Loan	EUR	1 175,56				
Cumulative Interest Payments on Subordinated Loan	EUR	19 713,95				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	0,01				

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

32. Swap Overview

Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	11	
Monthly Period	01.09.2020	
Interest Period	from 25.09.2020	to 27.10.2020 = 32 days



Class A Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class A Notes	446 286 515
Interest Period Start	25.09.2020
Interest Period End	27.10.2020
Interest Days	32
Settlement Date	27.10.2020
Party A Floating Interest Rate	0,169 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 67 042,15
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 99 412,80

Class B Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class B Notes	42 000 000
Interest Period Start	25.09.2020
Interest Period End	27.10.2020
Interest Days	32
Settlement Date	27.10.2020
Party A Floating Interest Rate	0,199 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 7 429,33
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 10 285,33

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

31. Contact Details



Santander Consumer Bank AS

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Reporting Date	29.10.2020	
Payment date	27.10.2020	
Period No	11	
Monthly Period	01.09.2020	
Interest Period	from	25.09.2020
	to	27.10.2020
	=	32 days