

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.05.2020				
Payment date	26.05.2020			Following payment dates:	25.06.2020
Period No	6				27.07.2020
Monthly Period	01.04.2020				
Interest Period	from 27.04.2020		to	26.05.2020	= 29 days
Cut-Off date	30.04.2020				

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1. Portfolio Information



Reporting Date	28.05.2020	
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Interest Period	from 27.04.2020	to 26.05.2020 = 29 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	629 246 572,24 EUR
Scheduled Loan Principal Repayments	10 071 115,92 EUR
Prepayments	9 950 345,83 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	20 021 461,75 EUR
New Defaulted Auto Loans in Period	405 305,73 EUR
Closing Balance	608 819 804,76 EUR
Principal Recoveries on loans in default	112 597,83 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 986 412,10 EUR
	EUR
Total Revenue Received in Period	1 986 412,10 EUR
# Loans	
At beginning of period	40 353 Loans
Paid in Full	794 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	25 Loans
At end of period	39 534 Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	28.05.2020
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Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	2 080 808,80	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	127 477,77	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	2 208 286,57	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	775 651,26	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	144 387,36	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	127 477,77	EUR
f. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 047 516,39	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	28.05.2020
Payment date	26.05.2020
Period No	6
Monthly Period	01.04.2020
Interest Period	from 27.04.2020 to 26.05.2020 = 29 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	20 021 461,75	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Clean-up Call Early Redemption	-	EUR
d. Gap Amount Advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
e. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	20 021 461,75	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	20 021 461,75	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	405 305,73	EUR
Total Amount for Issuer Available Redemption Receipts	20 426 767,48	EUR

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4. Reserve Accounts



Reporting Date	28.05.2020
Payment date	26.05.2020
Period No	6
Monthly Period	01.04.2020
Interest Period	from 27.04.2020 to 26.05.2020 = 29 days

Note Balance

Beginning of Period	629 246 572,24 EUR
End of Period	608 819 804,76 EUR

Liquidity Balance

Beginning of Period	0,5 %	3 113 710,63 EUR
Cash Outflow		127 477,77 EUR
Cash Inflow		- EUR
End of Period	0,5 %	2 986 232,86 EUR
Required Reserve Amount	0,5 %	2 986 232,86 EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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5. Performance Data

Reporting Date	28.05.2020	
Payment date	26.05.2020	
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Asset Balance

Beginning of Period	629 246 572,24	EUR
End of Period	608 819 804,76	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	570 774 056,56	93,75 %	37 206
1-29 days past due	29 378 914,26	4,83 %	1 830

Delinquent Receivables:

30-59 days past due	5 164 191,46	0,85 %	294
60-89 days past due	1 952 579,57	0,32 %	109
90-119 days past due	923 567,35	0,15 %	56
120-149 days past due	406 392,44	0,07 %	25
150-179 days past due	220 103,12	0,04 %	14
Total Performing and Delinquent	608 819 805	100,00 %	39 534

Current Period Defaults	405 305,73	25
Cumulative Defaults	1 286 286,19	79
Current Period Principal Recoveries	112 597,83	
Cumulative Principal Recoveries	221 066,00	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,13 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,10 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,05 %	

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

	76,32 %
[A] Aggregate Outstanding Asset Principal Amount	608 819 804,76
[B] Aggregate principal balance of Defaulted Contracts	1 286 286,19
[C] Recoveries received on such Defaulted Contracts	221 066,00
[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	1,42 %
[B] Delinquency Ratio, preceding Payment Date	1,31 %
[C] Delinquency Ratio, second preceding Payment Date	1,23 %

or Servicer Termination Event

or Swap Counterparty Downgrade Event

NO

NO

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

	11,76 %	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	629 246 572,24	

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6. Note Principal



Reporting Date	28.05.2020
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	555 246 572,24	42 000 000,00	8 000 000,00	24 000 000,00	EUR
Sequential Amortization	20 426 767,48	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	534 819 804,76	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	-	-	-	405 305,73	EUR
Credit PDL	-	-	-	405 305,73	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	555 246 572,24	42 000 000,00	8 000 000,00	24 000 000,00	EUR
End of Period	534 819 804,76	42 000 000,00	8 000 000,00	24 000 000,00	EUR

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7. Outstanding Notes

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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	629 246 572,24	555 246 572,24	42 000 000,00	8 000 000,00	24 000 000,00
Available Distribution Amount	20 426 767,48				
Amortisation	20 426 767,48				
Redemption per Class	20 426 767,48	20 426 767,48	-	-	-
Redemption per Note		2 816,71	-	-	-
Outstanding Closing Balance		534 819 804,76	42 000 000,00	8 000 000,00	24 000 000,00
Net Outstanding Closing Balance	608 819 804,76	534 819 804,76	42 000 000,00	8 000 000,00	24 000 000,00
Current Tranching	100 %	87,85 %	6,90 %	1,31 %	3,94 %
Current Pool Factor		0,74	1,00	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(Act/360)	(30/360)	(30/360)
Interest Days	29				
Principal Outstanding per Note Beginning of Period		76 564,61	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 816,71	-	-	-
Principal Outstanding per Note End of Period		73 747,90	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		18,38	26,42	116,67	416,67
Interest Payment	253 720,69	133 290,02	11 097,33	9 333,33	100 000,00
Interest Payment per Note		18,38	26,42	116,67	416,67

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D
Initial total CE (Subordination)		9,26 %	4,00 %	3,00 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		9,74 %	4,48 %	3,00 %	0,00 %
Current CE (Subordination incl. Excess Spread)		14,54 %	7,64 %	6,32 %	2,38 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		15,04 %	8,14 %	6,32 %	2,38 %
Current CE (Subordination)		12,15 %	5,26 %	3,94 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		12,66 %	5,76 %	3,94 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.05.2020
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Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
			Short Term				Long Term						
			Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut VIII DAC			No rating		No rating		No rating		No rating		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.	

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9.a Original Portfolio Principal Balance

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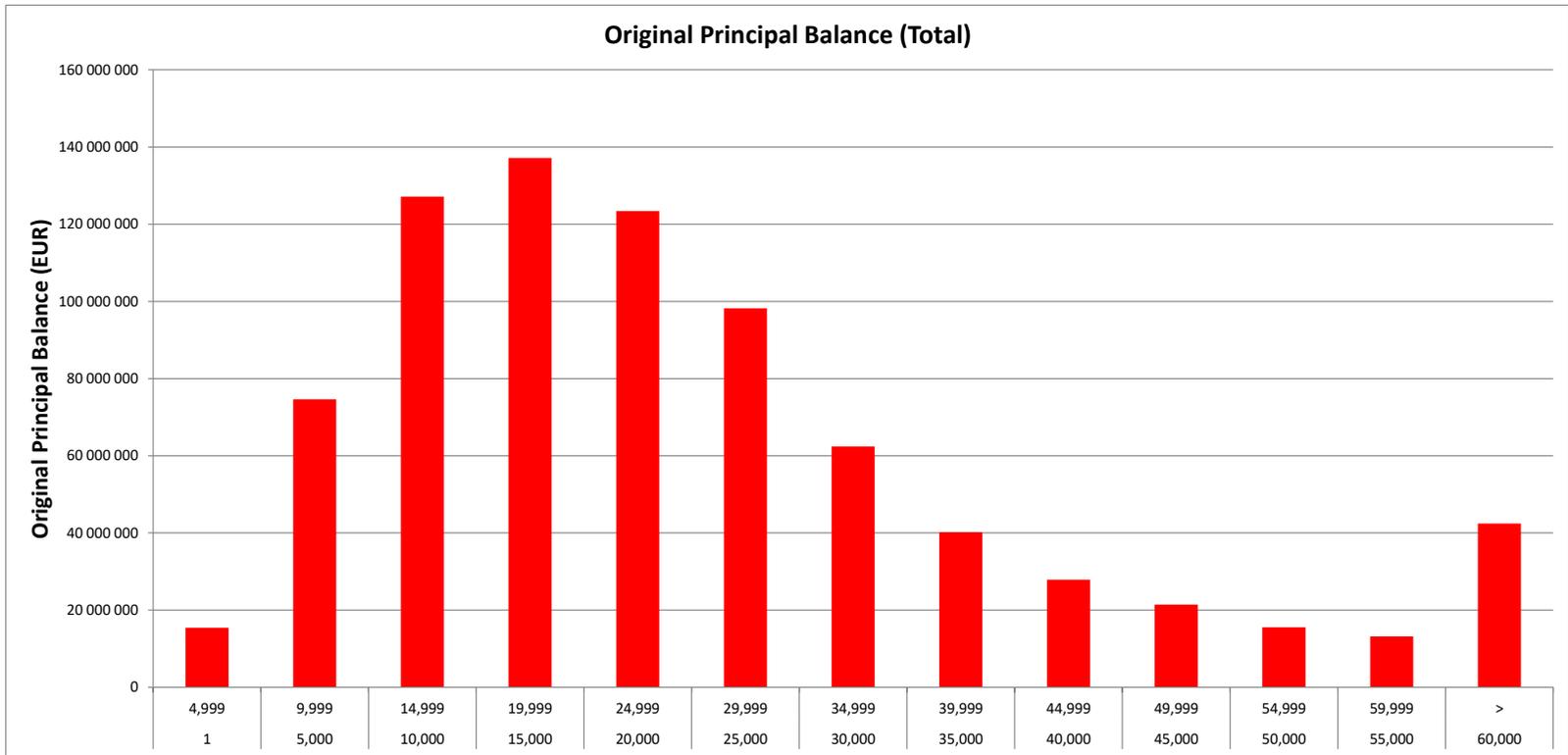
Average amount - all: 17 089

	TOTAL								
	Min	Max	No	Original balance	%	WA months to maturity	WA seasoning		
Original balance	1	4 999	4 513	15 414 742	1,93 %	29,4	7,1		
	5 000	9 999	9 824	74 628 297	9,34 %	46,1	7,7		
	10 000	14 999	10 214	127 151 614	15,91 %	52,6	8,6		
	15 000	19 999	7 904	137 140 566	17,16 %	54,9	8,4		
	20 000	24 999	5 526	123 378 355	15,44 %	55,6	8,2		
	25 000	29 999	3 593	98 199 068	12,29 %	56,2	7,5		
	30 000	34 999	1 933	62 414 363	7,81 %	56,7	6,9		
	35 000	39 999	1 076	40 181 753	5,03 %	56,5	6,9		
	40 000	44 999	659	27 910 346	3,49 %	56,6	6,3		
	45 000	49 999	453	21 430 673	2,68 %	56,4	6,4		
	50 000	54 999	297	15 573 578	1,95 %	56,6	6,7		
	55 000	59 999	230	13 207 862	1,65 %	56,6	5,9		
	60 000 >		537	42 440 931	5,31 %	55,5	5,9		
	Total			46 759	799 072 147	100 %	53,92	7,7	

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9.b Original Principal Balance Graph

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10.a Outstanding Principal Balance



Average amount - all: 15 400

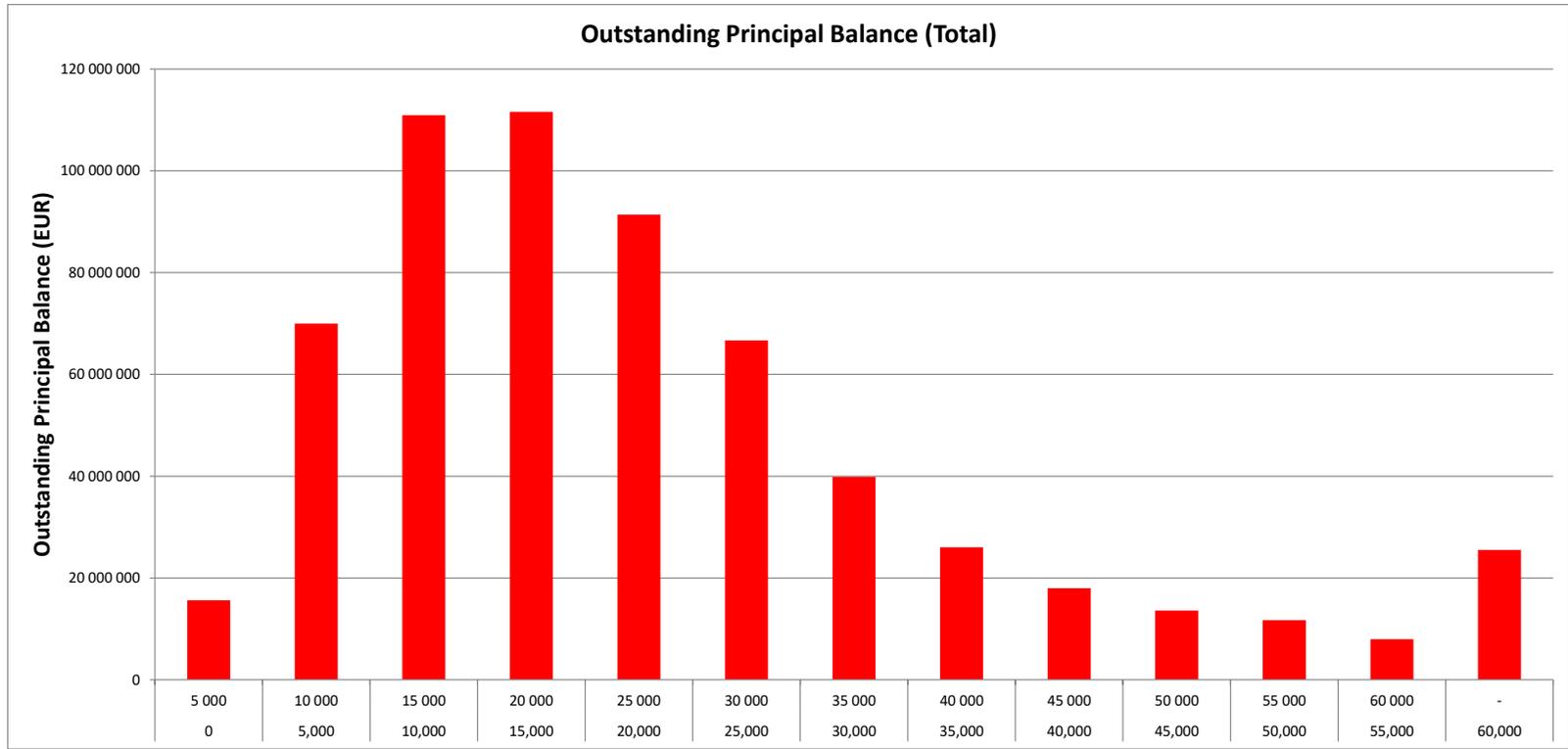
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	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 029	15 599 733	2,56 %	27	15
	5 000	10 000	9 263	69 996 036	11,50 %	42	16
	10 000	15 000	8 947	110 929 941	18,22 %	47	16
	15 000	20 000	6 425	111 588 644	18,33 %	49	16
	20 000	25 000	4 084	91 382 851	15,01 %	50	16
	25 000	30 000	2 452	66 693 610	10,95 %	50	15
	30 000	35 000	1 239	39 861 018	6,55 %	51	15
	35 000	40 000	698	26 015 230	4,27 %	50	15
	40 000	45 000	426	17 963 083	2,95 %	51	14
	45 000	50 000	288	13 616 898	2,24 %	51	14
	50 000	55 000	223	11 685 558	1,92 %	49	15
	55 000	60 000	139	7 972 615	1,31 %	51	14
	60 000	-	321	25 514 588	4,19 %	50	14
Total			39 534	608 819 805	100 %		

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10.b Outstanding Principal Balance Graph

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11.a Geographical Distribution

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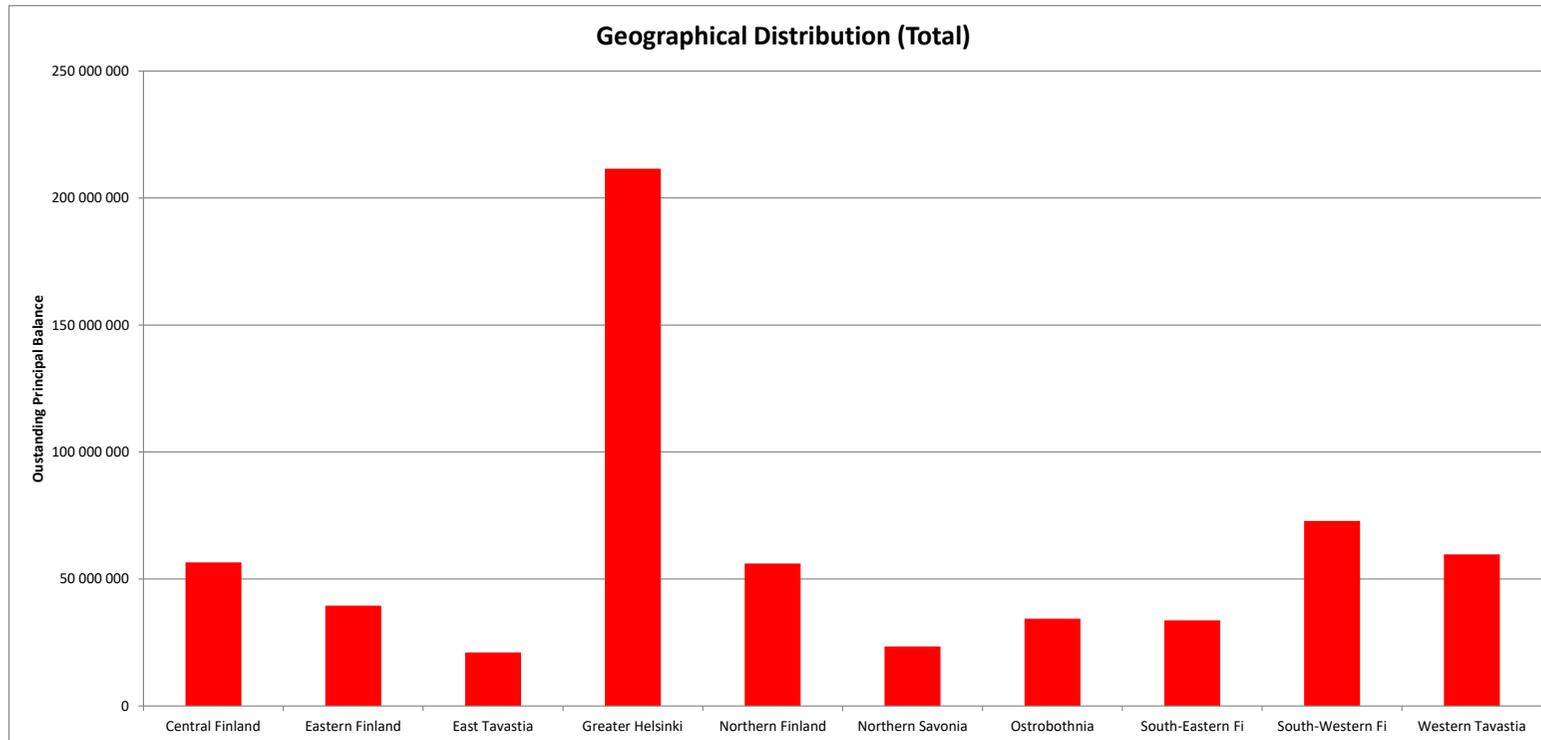


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	3 879	56 507 737	9,28 %	47		15
Eastern Finland	2 673	39 511 712	6,49 %	48		16
East Tavastia	1 505	21 088 206	3,46 %	48		16
Greater Helsinki	12 619	211 588 519	34,75 %	48		16
Northern Finland	3 699	56 126 589	9,22 %	48		15
Northern Savonia	1 624	23 422 863	3,85 %	47		15
Ostrobothnia	2 584	34 368 032	5,65 %	47		15
South-Eastern Fi	2 265	33 682 392	5,53 %	47		16
South-Western Fi	4 845	72 852 358	11,97 %	49		16
Western Tavastia	3 841	59 671 397	9,80 %	49		15
Total	39 534	608 819 805	100 %			

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11.b Geographical Distribution Graph

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Period No	6	
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Interest Period	from	27.04.2020
	to	26.05.2020
	=	29 days



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12.a Interest Rate

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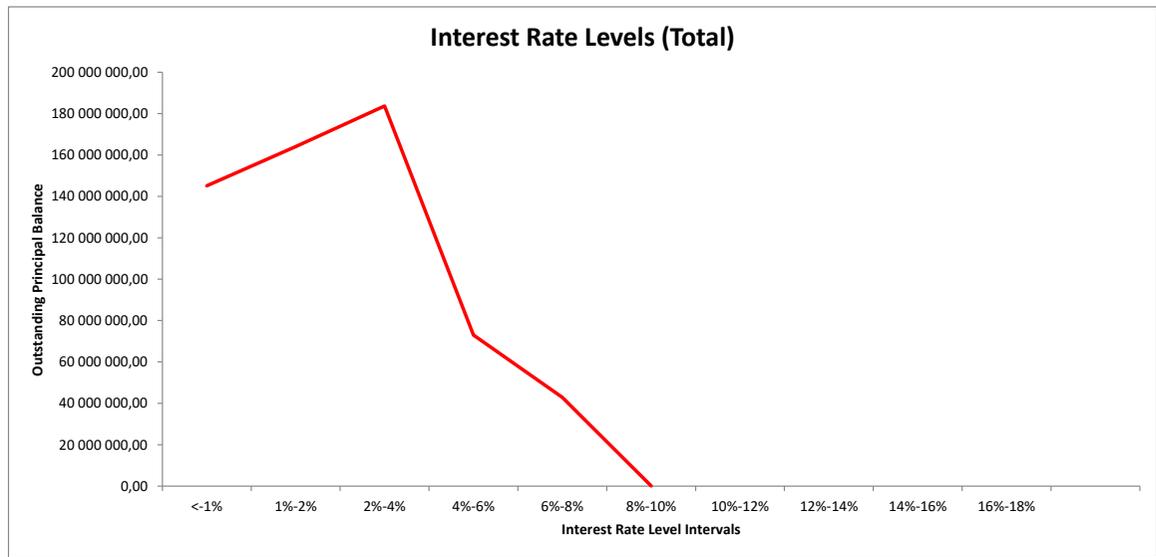


TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	7 634	145 086 821	23,83 %	48	15
1	2	8 819	164 040 177	26,94 %	48	15
2	4	11 666	183 678 197	30,17 %	49	15
4	6	6 719	73 030 760	12,00 %	48	15
6	8	4 670	42 882 205	7,04 %	48	16
8	10	26	101 645	0,02 %	38	12
10	12					
12	14					
14	16					
16	18					
18	-					
Total		39 534	608 819 805	100 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from	27.04.2020
	to	26.05.2020
	=	29 days



SCF RAHOITUSPALVELUT VIII DAC
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13.a Remaining Terms



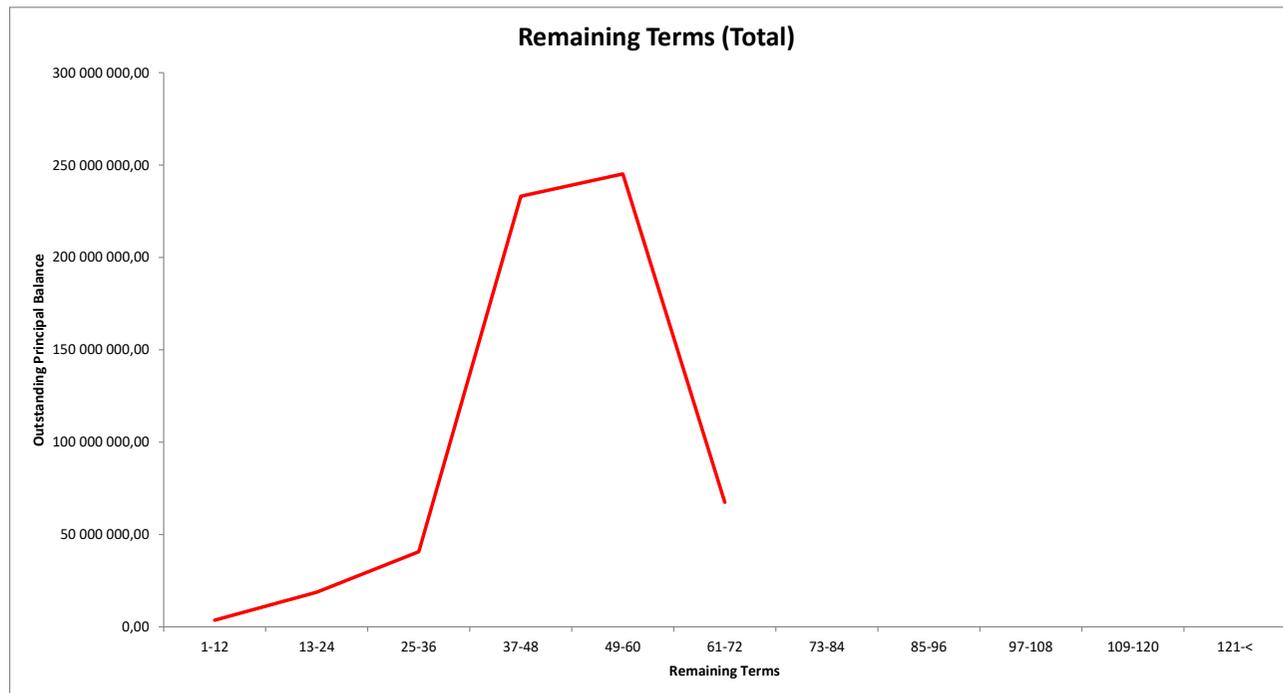
Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days

		TOTAL							
Months to maturity		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0			0	17	16 940	0,00 %	0	27
	1			12	1 350	3 614 939	0,59 %	9	19
	13			24	2 911	18 720 988	3,07 %	20	16
	25			36	4 142	40 681 773	6,68 %	32	18
	37			48	14 709	233 125 003	38,29 %	44	18
	49			60	13 211	245 210 445	40,28 %	53	14
	61			72	3 194	67 449 717	11,08 %	63	10
	73			84					
	85			96					
	97			108					
	109			120					
	121			-					
	Total			39 534		608 819 805	100 %		

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13.b Remaining Terms

Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	6				
Monthly Period	01.04.2020				
Interest Period	from	27.04.2020	to	26.05.2020	= 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.a Seasoning



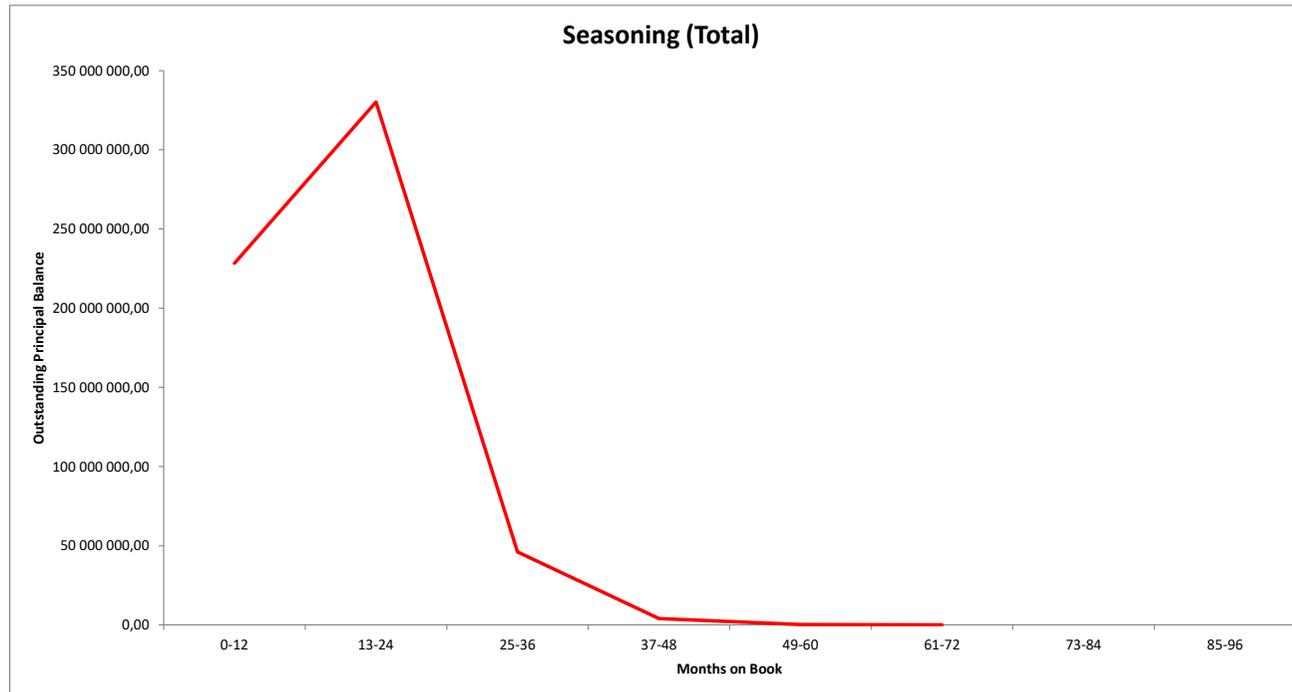
Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days

TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	14 264	228 331 620	37,50 %	52	10
	13		24	21 775	330 232 712	54,24 %	47	17
	25		36	3 112	46 032 844	7,56 %	42	29
	37		48	318	4 039 223	0,66 %	33	38
	49		60	61	178 932	0,03 %	5	56
	61		72	4	4 474	0,00 %	3	64
	73		84					
	85		96					
Total			39 534	608 819 805	100 %			

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14.b Seasoning

Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.a Balloon loans



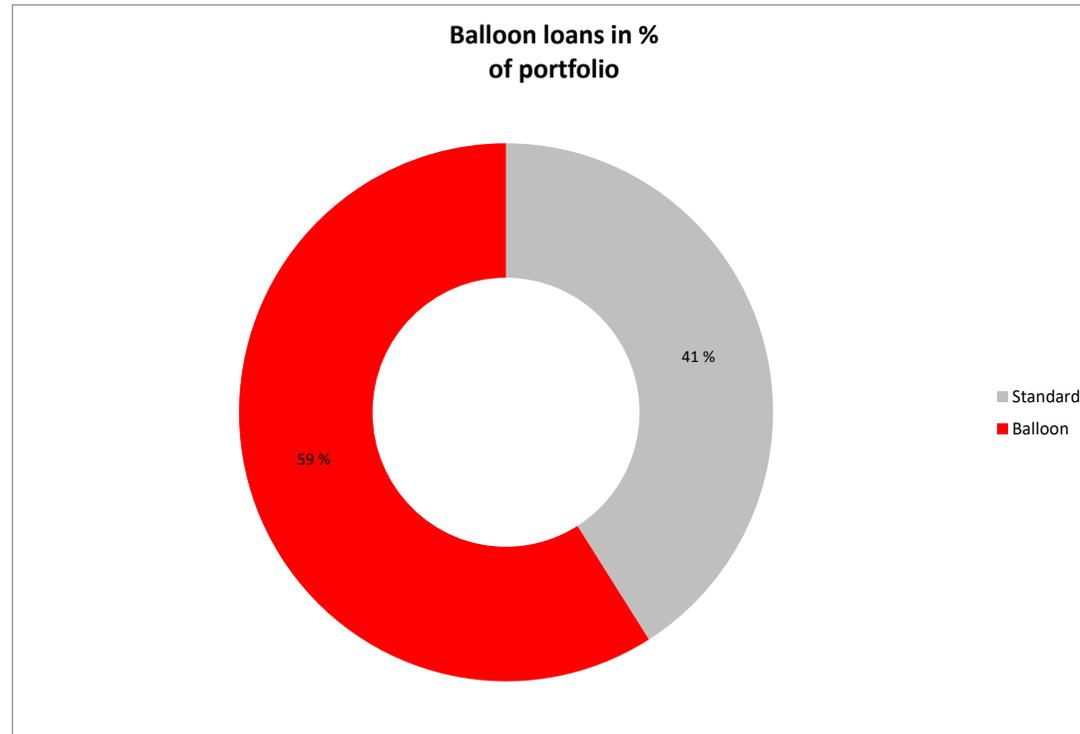
Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	23 643		249 673 418	41,01 %	4 822	0,00 %	45	15
Balloon	15 891		359 146 387	58,99 %	127 349 133	35,46 %	50	16
Total	39 534		608 819 805	100 %	127 353 955	20,92 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.b Balloon loans

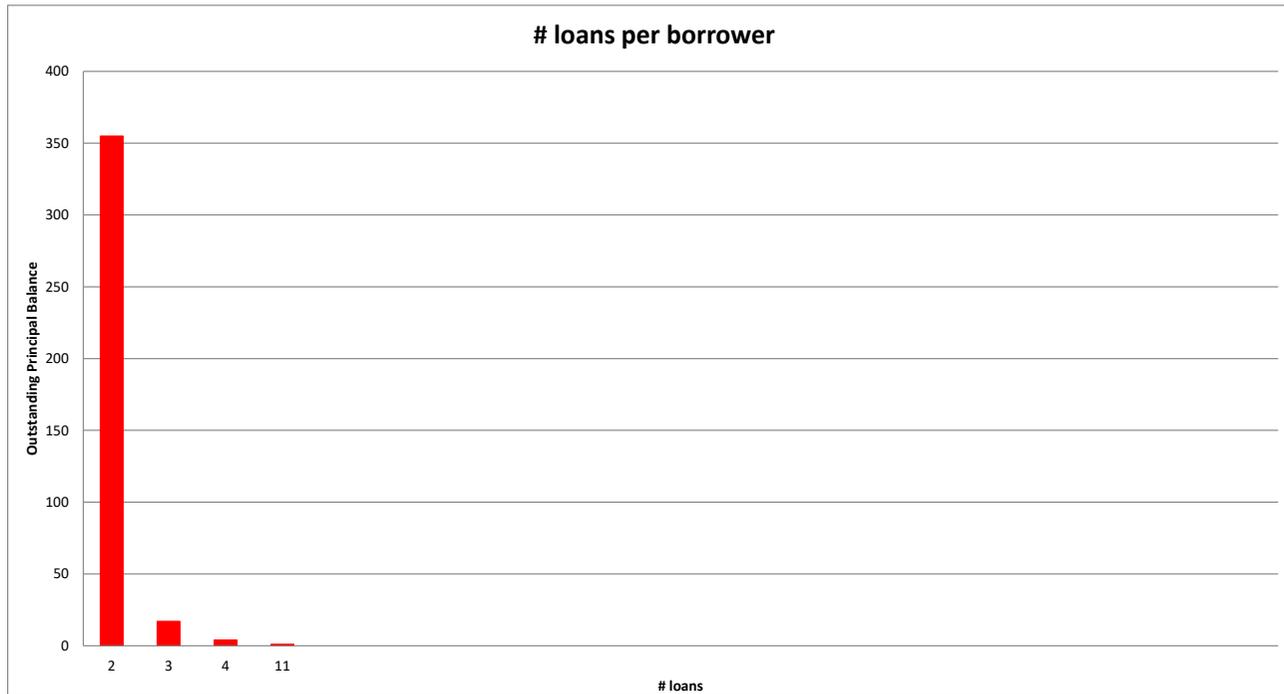
Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	6				
Monthly Period	01.04.2020				
Interest Period	from 27.04.2020	to	26.05.2020	=	29 days



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16.b # loans per borrower

Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days

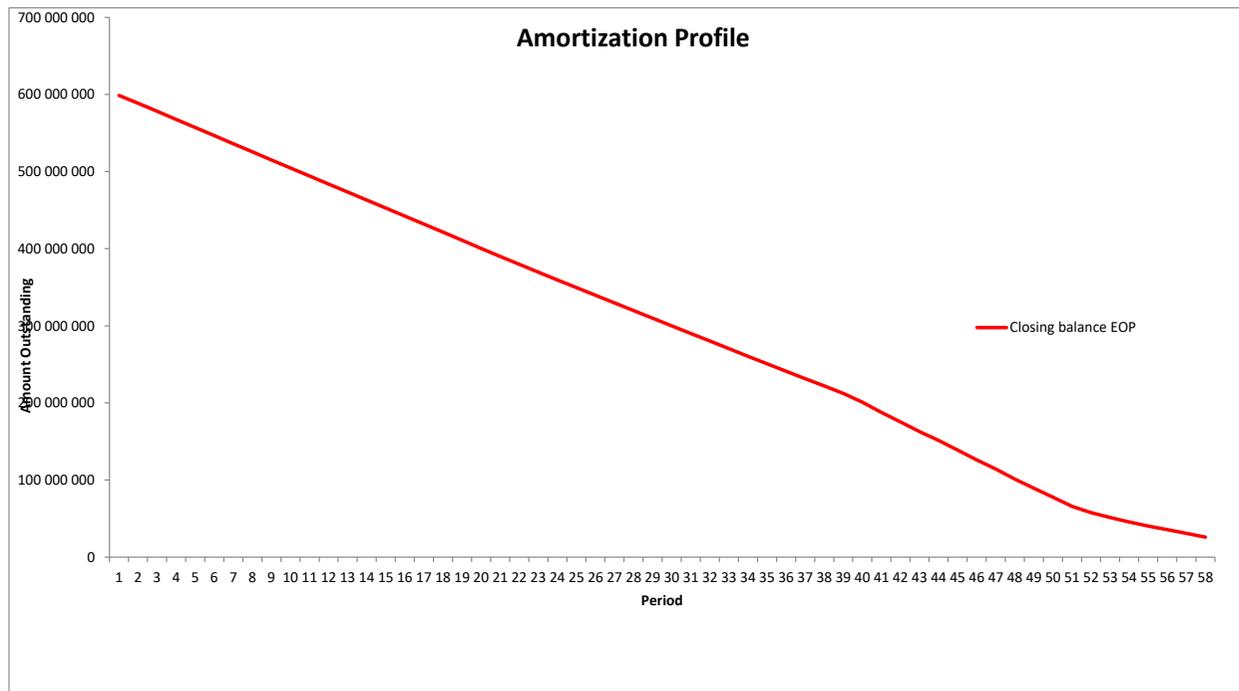
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	608 819 805	598 802 151	10 017 653	1 393 924	2,78 %	98,35 %
2	598 802 151	588 588 061	10 214 090	1 369 694	2,78 %	96,68 %
3	588 588 061	578 174 173	10 413 888	1 345 166	2,78 %	94,97 %
4	578 174 173	567 690 093	10 484 081	1 320 320	2,78 %	93,24 %
5	567 690 093	557 187 759	10 502 334	1 295 292	2,77 %	91,52 %
6	557 187 759	546 671 969	10 515 790	1 270 230	2,77 %	89,79 %
7	546 671 969	536 175 408	10 496 561	1 245 144	2,77 %	88,07 %
8	536 175 408	525 620 641	10 554 767	1 220 118	2,77 %	86,33 %
9	525 620 641	515 140 800	10 479 841	1 195 072	2,76 %	84,61 %
10	515 140 800	504 687 248	10 453 553	1 170 041	2,76 %	82,90 %
11	504 687 248	494 284 529	10 402 719	1 145 106	2,76 %	81,19 %
12	494 284 529	483 860 920	10 423 609	1 120 183	2,75 %	79,48 %
13	483 860 920	473 451 489	10 409 431	1 095 342	2,75 %	77,77 %
14	473 451 489	463 067 852	10 383 637	1 070 445	2,75 %	76,06 %
15	463 067 852	452 683 278	10 384 574	1 045 695	2,74 %	74,35 %
16	452 683 278	442 281 753	10 401 525	1 020 879	2,74 %	72,65 %
17	442 281 753	431 815 149	10 466 604	996 030	2,74 %	70,93 %
18	431 815 149	421 395 929	10 419 220	971 081	2,73 %	69,22 %
19	421 395 929	410 916 863	10 479 066	946 190	2,73 %	67,49 %
20	410 916 863	400 368 212	10 548 651	921 256	2,72 %	65,76 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.b Amortization Profile

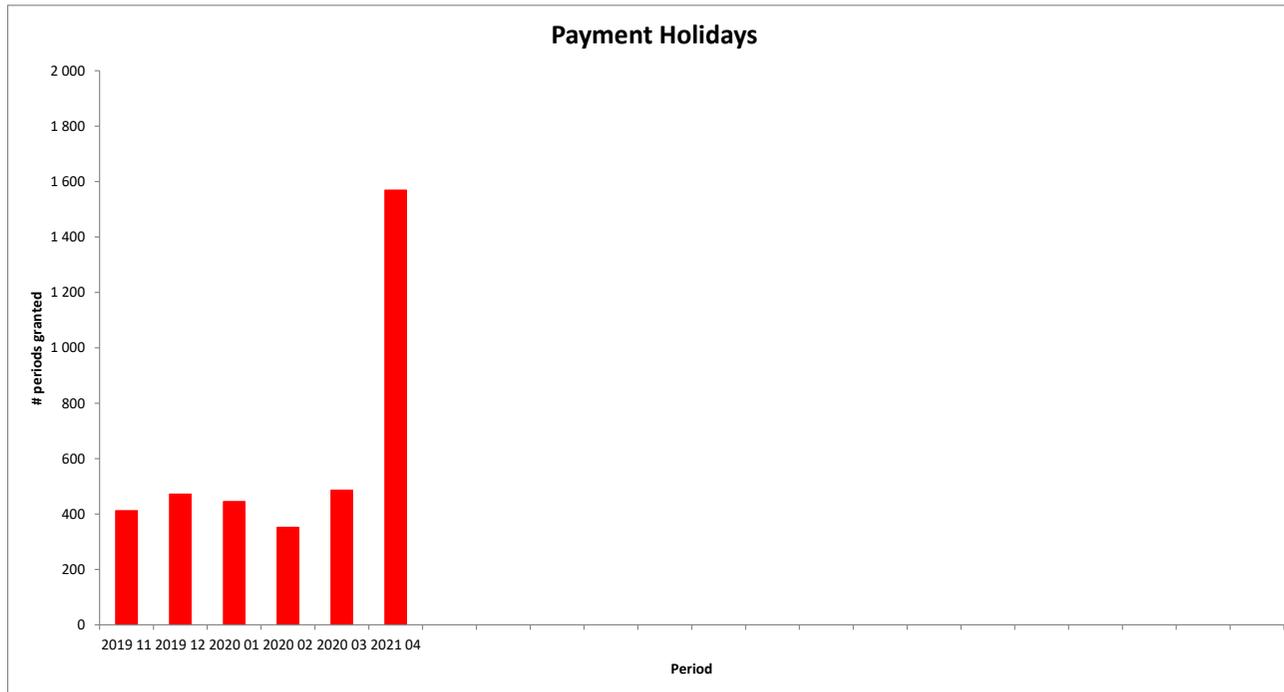
Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	6				
Monthly Period	01.04.2020				
Interest Period	from	27.04.2020	to	26.05.2020	= 29 days



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18.b Payment Holidays

Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.a Downpayment



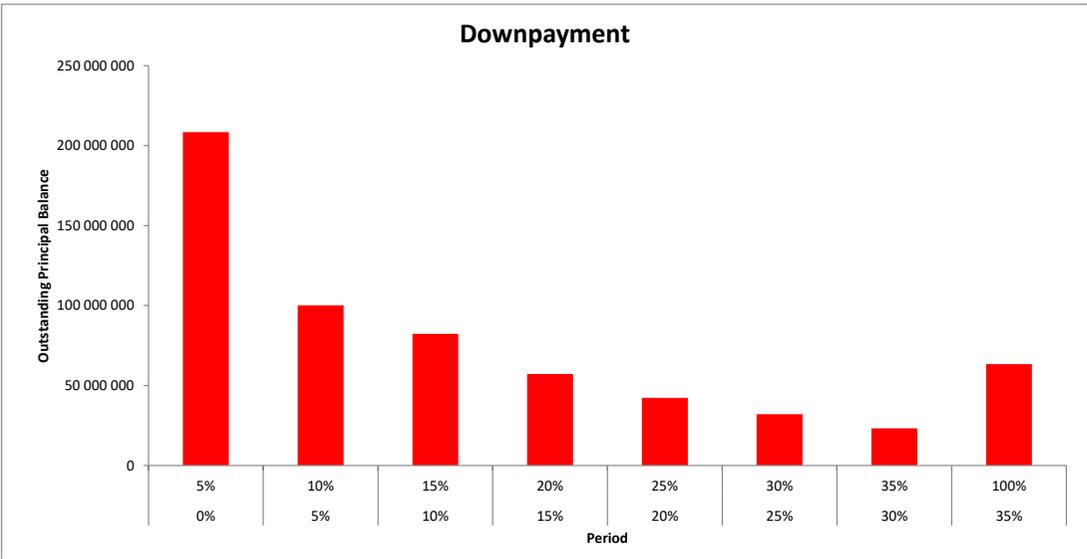
Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	11 850	208 458 229	34,24 %	50	15
	5 %	10 %	5 472	100 100 137	16,44 %	50	16
	10 %	15 %	5 116	82 297 224	13,52 %	48	16
	15 %	20 %	3 655	57 171 409	9,39 %	47	16
	20 %	25 %	2 846	42 244 126	6,94 %	46	16
	25 %	30 %	2 270	32 002 774	5,26 %	46	16
	30 %	35 %	1 759	23 194 907	3,81 %	45	15
	35 %	100 %	6 566	63 350 999	10,41 %	42	14
Total			39 534	608 819 805	100 %		

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Monthly Investor Report

19.b Downpayment

Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from	27.04.2020
	to	26.05.2020
	=	29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.a Vehicle Condition



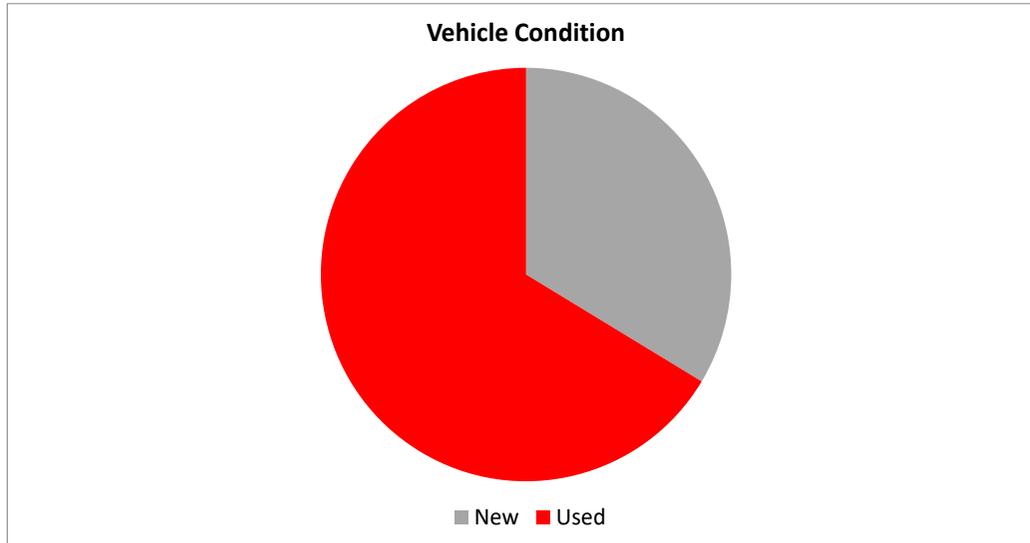
Reporting Date	28.05.2020
Payment date	26.05.2020
Period No	6
Monthly Period	01.04.2020
Interest Period	from 27.04.2020 to 26.05.2020 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	9 516	204 868 942	33,65 %	47	15
	Used	30 018	403 950 863	66,35 %	48	15
	Total	39 534	608 819 805	100 %		

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20.b Vehicle Condition

Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	6				
Monthly Period	01.04.2020				
Interest Period	from 27.04.2020	to	26.05.2020	=	29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.a Borrower Type



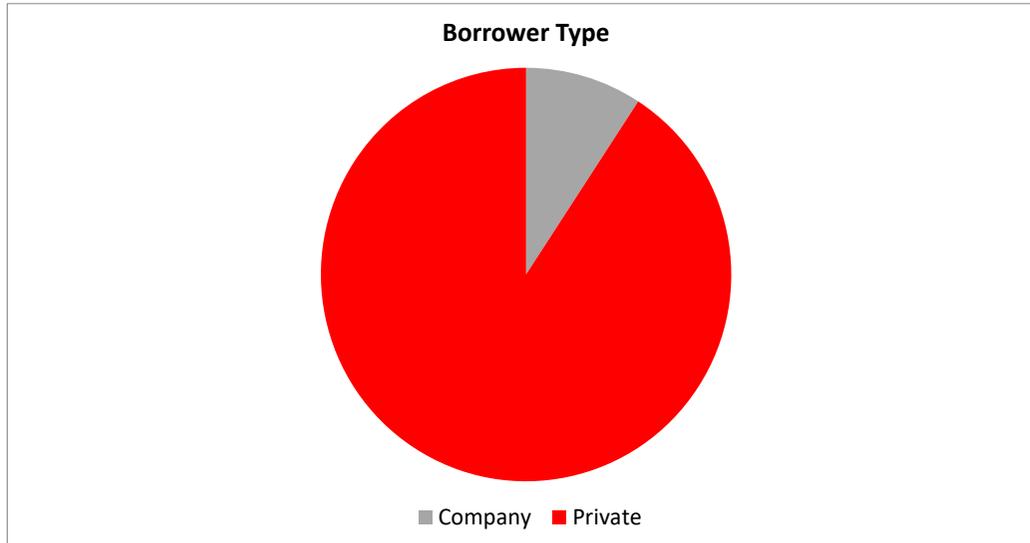
Reporting Date	28.05.2020
Payment date	26.05.2020
Period No	6
Monthly Period	01.04.2020
Interest Period	from 27.04.2020 to 26.05.2020 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 793	56 042 759	9,21 %	41	16
	Private	36 741	552 777 046	90,79 %	49	15
	Total	39 534	608 819 805	100,0 %		

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21.b Borrower Type

Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	6				
Monthly Period	01.04.2020				
Interest Period	from 27.04.2020	to	26.05.2020	=	29 days



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Monthly Investor Report

22.a Vehicle type



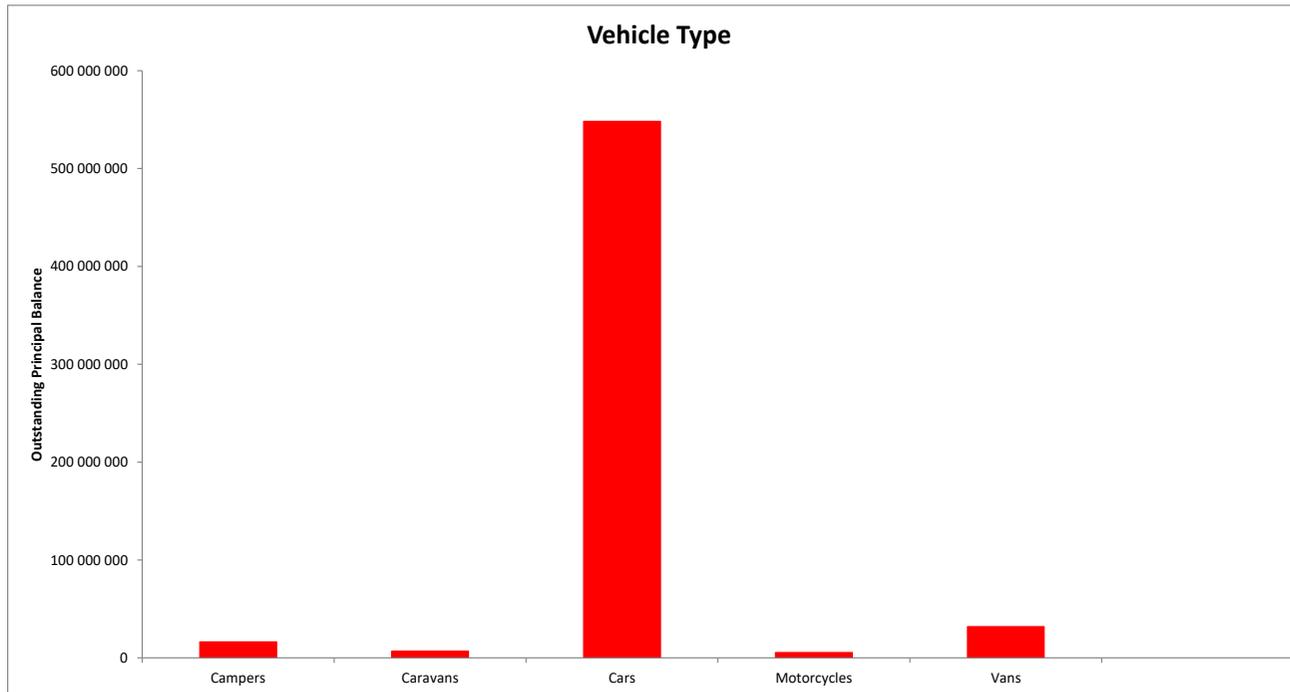
Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from	27.04.2020 to 26.05.2020 = 29 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		528	16 212 142	2,66 %	51	13
Caravans		417	6 702 862	1,10 %	51	12
Cars		35 800	548 361 271	90,07 %	48	16
Motorcycles		594	5 518 582	0,91 %	44	12
Vans		2 195	32 024 947	5,26 %	44	16
		39 534	608 819 805	100 %		

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Monthly Investor Report

22.b Vehicle type

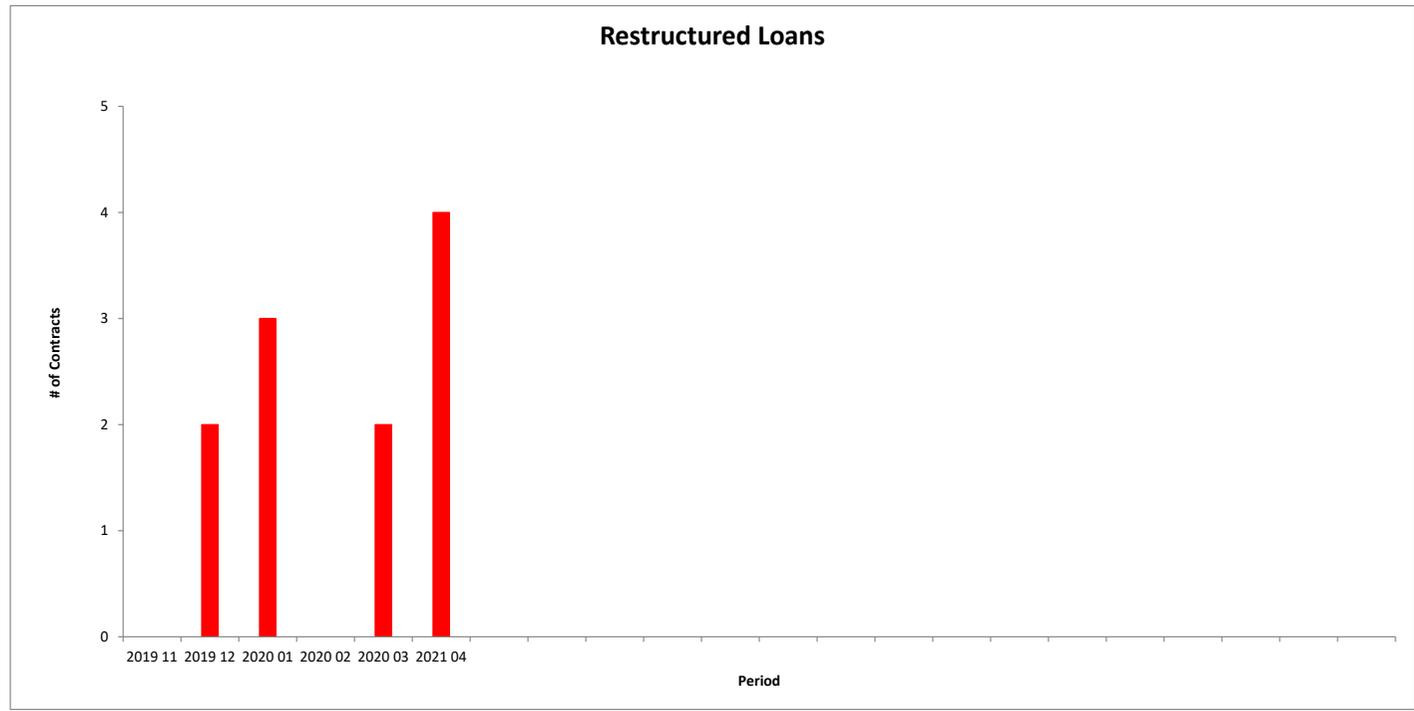
Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days



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23.b Restructured Loans

Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	6				
Monthly Period	01.04.2020				
Interest Period	from	27.04.2020	to	26.05.2020	= 29 days



SCF RAHOITUSPALVELUT VIII DAC
 Monthly Investor Report

24.a Dynamic Interest rate



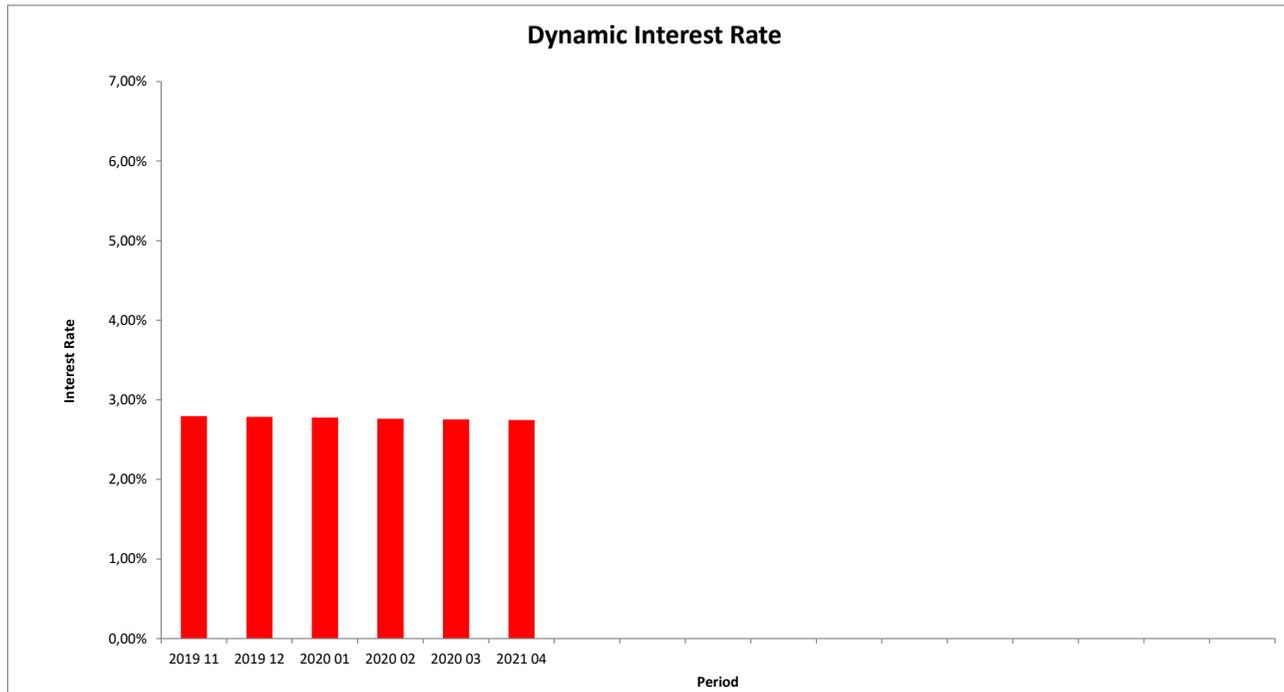
Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	from 01.04.2020	to 26.05.2020 = 29 days
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days

	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2019 11	729 991 378	2,80 %
	2019 12	706 304 891	2,79 %
	2020 01	679 530 975	2,78 %
	2020 02	654 742 126	2,76 %
	2020 03	629 246 572	2,75 %
	2021 04	608 819 805	2,75 %

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24.b Dynamic Interest Rate

Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from	27.04.2020
	to	26.05.2020
	=	29 days



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 Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	6				
Monthly Period	01.04.2020				
Interest Period	from	27.04.2020	to	26.05.2020	= 29 days

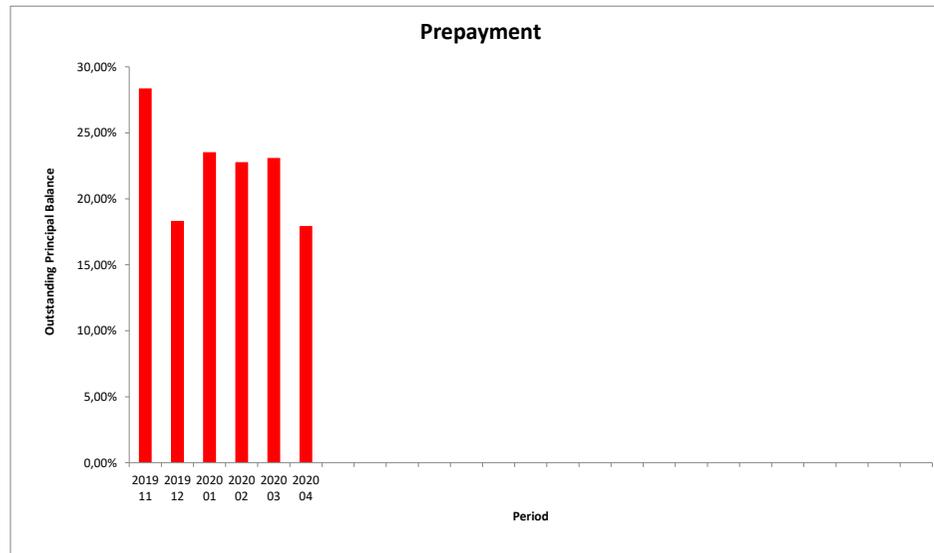
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2019 11	39 469 959	729 991 378	28,36 %
	2019 12	11 820 904	706 304 891	18,33 %
	2020 01	15 030 935	679 530 975	23,54 %
	2020 02	13 954 467	654 742 126	22,78 %
	2020 03	13 619 464	629 246 572	23,09 %
	2020 04	9 950 346	608 819 805	17,94 %

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Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	28.05.2020				
Payment date	26.05.2020				
Period No	6				
Monthly Period	01.04.2020				
Interest Period	from	27.04.2020	to	26.05.2020	= 29 days



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26. Delinquency



Reporting Date	28.05.2020						
Payment date	26.05.2020						
Period No	6						
Monthly Period	01.04.2020						
Interest Period	from	27.04.2020	to	26.05.2020	=	29 days	

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2019	11	729 991 378	41 738	687 144 081	2 184	37 759 566	223	3 861 951	65	982 131	14	243 650	-	-	-	-	1	32 426	
	12	706 304 891	40 552	658 566 266	2 486	41 375 550	229	4 062 841	81	1 374 481	42	630 607	13	295 146	-	-	1	36 270	
	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	
2020	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																		
	6																		
	7																		
	8																		
	9																		
	10																		
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	12																		
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9																			
10																			
11																			
12																			

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 Q4			2020 Q1			2020 Q2			2020 Q3			2020 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2019 4	68 697	2	33 036	33 036	35 661	27 080	60 116	8 581		60 116	8 581						
2020 1	351 632	52				48 352	48 352	303 280	103 858	152 210	199 422						
2020 2	405 306	25				-	-	405 306	8 740	8 740	396 566						
2020 3						-	-	-	-	-	-						
2020 4						-	-	-	-	-	-						

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Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	28.05.2020
Payment date	26.05.2020
Period No	6
Monthly Period	01.04.2020
Interest Period	from 27.04.2020 to 26.05.2020 = 29 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	2 208 286,57	EUR
Senior Expenses	-	10 550,64	EUR
Servicing Fee	-	245 219,09	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	121 409,94	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	-	405 305,73	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	129 103,12	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	52,20	EUR
Deferred Purchase Price to Seller		1 187 312,85	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 047 516,39	EUR
Senior Expenses	-	10 499,82	EUR
Issuer Swap Interest Amount	-	121 409,94	EUR
Interest Class A Notes	-	133 290,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	11 097,00	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	-	405 305,73	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	129 103,12	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		127 477,77	EUR

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Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date	28.05.2020
Payment date	26.05.2020
Period No	6
Monthly Period	01.04.2020
Interest Period	from 27.04.2020 to 26.05.2020 = 29 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	20 021 461,75	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	20 021 461,75	EUR
<hr/>			
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	20 426 767,48	EUR
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	20 426 767,48	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
<hr/>			
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	127 477,77	EUR
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Purchaser Priority of Payments - Revenue (r)

Payment of residual fund as Deferred Purchase Price to Seller	1 187 312,85	EUR
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Monthly Investor Report

30. Transaction Costs



Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	10 550,64				
Interest accrued for the Period	EUR	253 720,00	133 290,00	11 097,00	9 333,00	100 000,00
Cumulative Interest accrued	EUR	1 915 855,00	1 025 026,00	74 475,00	69 687,00	746 667,00
Interest Payments	EUR	253 720,00	133 290,00	11 097,00	9 333,00	100 000,00
Cumulative Interest Payments	EUR	1 915 855,00	1 025 026,00	74 475,00	69 687,00	746 667,00
Interest accrued on Subordinated Loan for the Period	EUR	1 625,36				
Cumulative Interest accrued on Subordinated Loan	EUR	13 286,39				
Interest Payments on Subordinated Loan	EUR	1 625,36				
Cumulative Interest Payments on Subordinated Loan	EUR	13 286,39				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

SCF RAHOITUSPALVELUT VIII DAC
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32. Swap Overview

Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from 27.04.2020	to 26.05.2020 = 29 days



Class A Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class A Notes	555 246 572
Interest Period Start	27.04.2020
Interest Period End	26.05.2020
Interest Days	29
Settlement Date	26.05.2020
Party A Floating Interest Rate	0,298 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 133 290,02
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 112 088,86

Class B Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class B Notes	42 000 000
Interest Period Start	27.04.2020
Interest Period End	26.05.2020
Interest Days	29
Settlement Date	26.05.2020
Party A Floating Interest Rate	0,328 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 11 097,33
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 9 321,08

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31. Contact Details



Santander Consumer Bank AS

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Reporting Date	28.05.2020	
Payment date	26.05.2020	
Period No	6	
Monthly Period	01.04.2020	
Interest Period	from	27.04.2020
	to	26.05.2020
	=	29 days