

**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	29.09.2020				
Payment date	25.09.2020			Following payment dates:	26.10.2020
Period No	10				25.11.2020
Monthly Period	01.08.2020				
Interest Period	from 25.08.2020		to	25.09.2020	= 31 days
Cut-Off date	31.08.2020				

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	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>541 637 973,90 EUR</b>
Scheduled Loan Principal Repayments	9 177 800,01 EUR
Prepayments	11 774 092,54 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>20 951 892,55 EUR</b>
New Defaulted Auto Loans in Period	399 566,59 EUR
<b>Closing Balance</b>	<b>520 286 514,76 EUR</b>
Principal Recoveries on loans in default	238 096,63 EUR
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	1 693 722,54 EUR
	EUR
<b>Total Revenue Received in Period</b>	<b>1 693 722,54 EUR</b>
<b># Loans</b>	
At beginning of period	36 645 Loans
Paid in Full	927 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	24 Loans
<b>At end of period</b>	<b>35 694 Loans</b>

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**2. Amount Due for Distribution - Revenue Receipts**

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	10				
Monthly Period	01.08.2020				
Interest Period	from 25.08.2020	to	25.09.2020	=	31 days



**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections (Interest, fees, interest recoveries etc.)	1 914 926,00	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	124 440,91	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
<b>Total Amount for Purchaser Available Revenue Receipts</b>	<b>2 039 366,91</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	754 715,52	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	81 395,45	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	124 440,91	EUR
f. Any other net amount received by the Issuer	-	EUR
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>960 551,88</b>	<b>EUR</b>

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**3. Amount Due for Distribution - Redemption Receipts**



Reporting Date	29.09.2020
Payment date	25.09.2020
Period No	10
Monthly Period	01.08.2020
Interest Period	from 25.08.2020 to 25.09.2020 = 31 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections (Principal payments, Recoveries, Deemed Collection)	20 951 892,55	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
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>20 951 892,55</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	20 951 892,55	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	399 566,59	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>21 351 459,14</b>	<b>EUR</b>

**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**4. Reserve Accounts**



Reporting Date	29.09.2020
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Interest Period	from 25.08.2020 to 25.09.2020 = 31 days

**Note Balance**

Beginning of Period	541 637 973,90 EUR
End of Period	520 286 514,76 EUR

**Liquidity Balance**

Beginning of Period	0,5 %	2 672 630,78 EUR
Cash Outflow		124 440,91 EUR
Cash Inflow		- EUR
End of Period	0,5 %	2 548 189,87 EUR
Required Reserve Amount	0,5 %	2 548 189,87 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	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
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**Asset Balance**

Beginning of Period	541 637 973,90	EUR
End of Period	520 286 514,76	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	484 674 507,03	93,16 %	33 363
1-29 days past due	27 730 415,65	5,33 %	1 868

**Delinquent Receivables:**

30-59 days past due	4 940 800,62	0,95 %	294
60-89 days past due	1 388 264,62	0,27 %	87
90-119 days past due	618 169,80	0,12 %	35
120-149 days past due	439 599,79	0,08 %	18
150-179 days past due	494 757,25	0,10 %	29
<b>Total Performing and Delinquent</b>	<b>520 286 515</b>	<b>100,00 %</b>	<b>35 694</b>

Current Period Defaults	399 566,59	24
Cumulative Defaults	2 886 308,20	181
Current Period Principal Recoveries	238 096,63	
Cumulative Principal Recoveries	894 130,49	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,25 %	<b>NO</b>
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,23 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,20 %	

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

	<b>65,36 %</b>
[A] Aggregate Outstanding Asset Principal Amount	520 286 514,76
[B] Aggregate principal balance of Defaulted Contracts	2 886 308,20
[C] Recoveries received on such Defaulted Contracts	894 130,49
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	799 072 147,29

**or AVERAGE [ [A], [B], [C] ] > 5%**

[A] Delinquency Ratio, Payment Date	1,51 %	<b>NO</b>
[B] Delinquency Ratio, preceding Payment Date	1,29 %	
[C] Delinquency Ratio, second preceding Payment Date	1,40 %	

**or Servicer Termination Event**

**NO**

**or Swap Counterparty Downgrade Event**

**NO**

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

	13,66 %	<b>NO</b>
[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	541 637 973,90	

**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**6. Note Principal**



Reporting Date	29.09.2020			
Payment date	25.09.2020			
Period No	10			
Monthly Period	01.08.2020			
Interest Period	from 25.08.2020	to	25.09.2020 =	31 days

**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	467 637 973,90	42 000 000,00	8 000 000,00	24 000 000,00	EUR
Sequential Amortization	21 351 459,14	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	446 286 514,76	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	-	-	-	399 566,59	EUR
Credit PDL	-	-	-	399 566,59	EUR
End of Period	-	-	-	-	EUR

**Net Note Principal**

Beginning of Period	467 637 973,90	42 000 000,00	8 000 000,00	24 000 000,00	EUR
End of Period	446 286 514,76	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	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
<b>General Note Information</b>					
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
<b>Current Note Information</b>					
Outstanding Opening Balance	541 637 973,90	467 637 973,90	42 000 000,00	8 000 000,00	24 000 000,00
Available Distribution Amount	21 351 459,14				
Amortisation	21 351 459,14				
Redemption per Class	21 351 459,14	21 351 459,14	-	-	-
Redemption per Note		2 944,22	-	-	-
Outstanding Closing Balance		446 286 514,76	42 000 000,00	8 000 000,00	24 000 000,00
Net Outstanding Closing Balance	520 286 514,76	446 286 514,76	42 000 000,00	8 000 000,00	24 000 000,00
Current Tranching	100 %	85,78 %	8,07 %	1,54 %	4,61 %
Current Pool Factor		0,62	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	31				
Principal Outstanding per Note Beginning of Period		64 484,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 944,22	-	-	-
Principal Outstanding per Note End of Period		61 539,78	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		10,16	18,34	116,67	416,67
Interest Payment	190 728,78	73 691,95	7 703,50	9 333,33	100 000,00
Interest Payment per Note		10,16	18,34	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)		16,54 %	8,47 %	6,93 %	2,32 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		17,05 %	8,98 %	6,93 %	2,32 %
Current CE (Subordination)		14,22 %	6,15 %	4,61 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		14,73 %	6,66 %	4,61 %	0,00 %

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 29.09.2020  
Payment date 25.09.2020  
Period No 10  
Monthly Period 01.08.2020  
Interest Period : 25.08.2020 to 25.09.2020 = 31 days



Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
				Short Term				Long Term						
				Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut VIII DAC		No rating		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance S.A.	N/A	F2	N/A	P-1	BBB -	A-	Baa3	A2	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.			
Transaction Account Bank	HSBC Bank PLC	F1	F1+	P-1	P-1	A	AA-	A3	Aa3	No	The Issuer and the Purchaser will procure with the assistance of the Servicer or another Santander entity (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.			
Swap Counterparty	ING BANK N.V.	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will within 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Swap Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Swap Agreement.		
	ING BANK N.V.	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A	BBB-	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.		
Swap Counterparty	ING BANK N.V.	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 30 Business Days.		
	ING BANK N.V.	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	Baa3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Rated Notes.		
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	P-1	P-1	A	AA-	A3	Aa2	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirtythree (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.		

**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**9.a Original Portfolio Principal Balance**

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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	

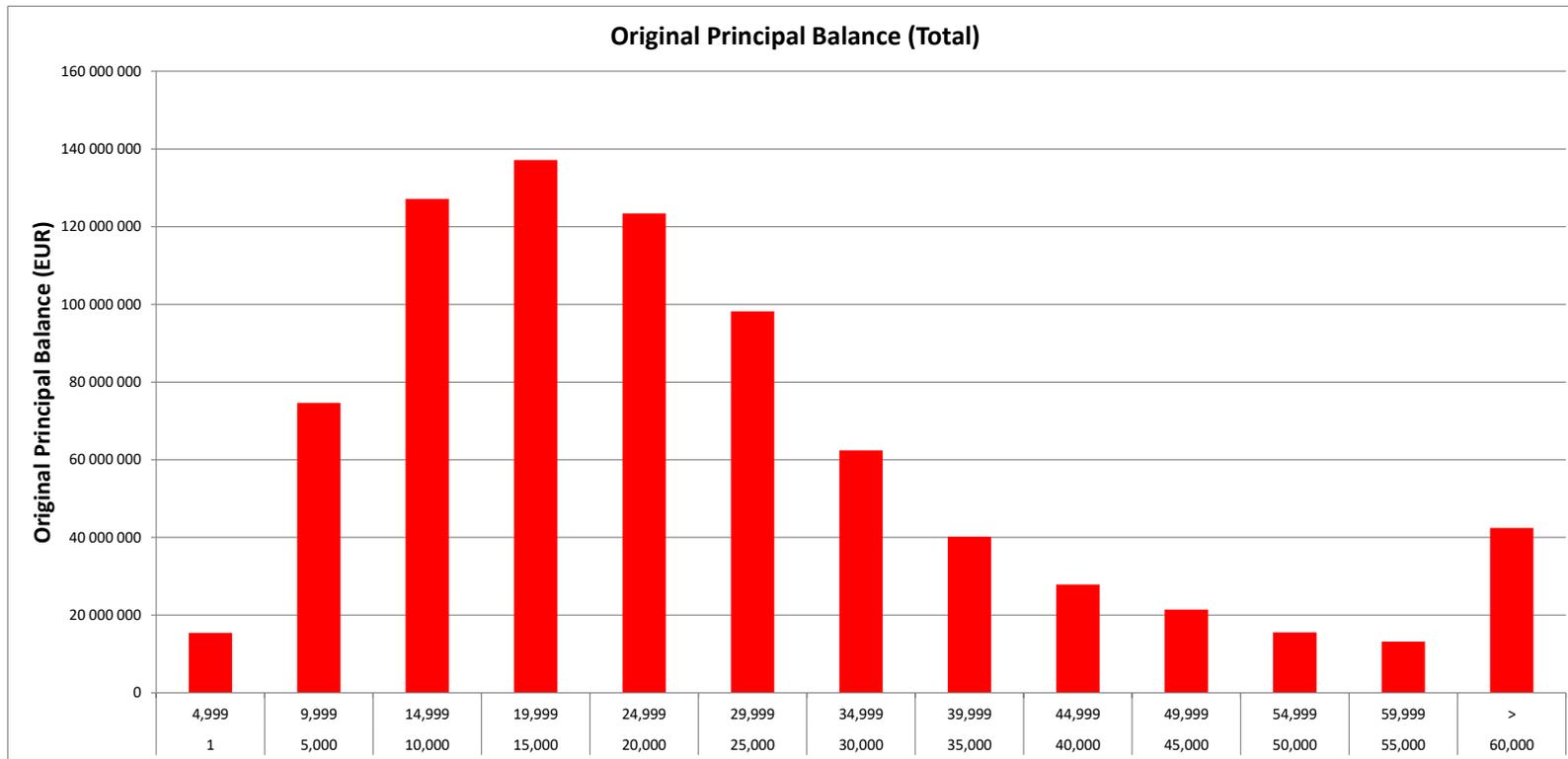
**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**9.b Original Principal Balance Graph**

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Period No	10	
Monthly Period	01.08.2020	
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**Original Principal Balance (Total)**



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**10.a Outstanding Principal Balance**

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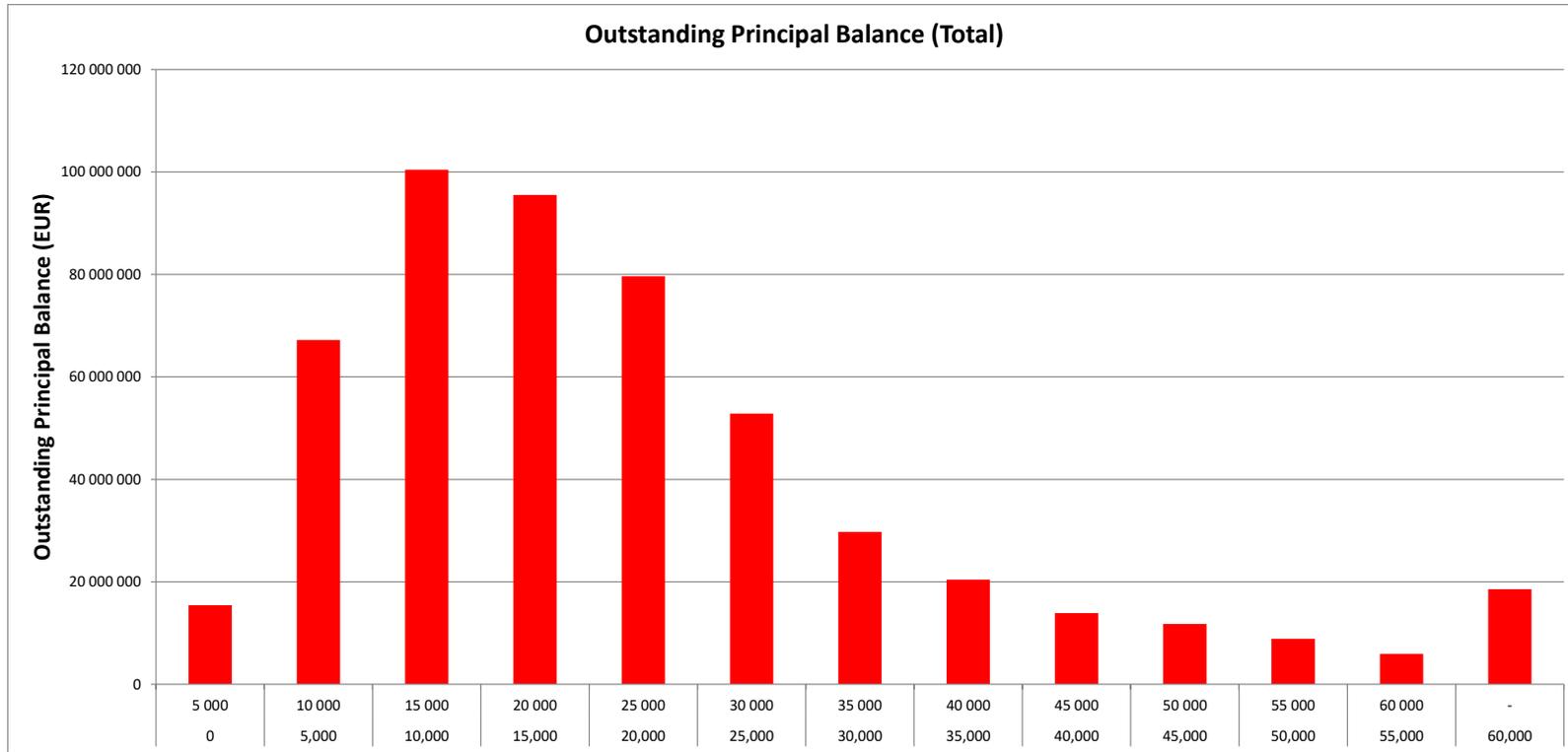
Average amount - all: 14 576

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 096	15 426 718	2,97 %	25,8	18,6
	5 000	10 000	8 904	67 212 667	12,92 %	39,7	20,1
	10 000	15 000	8 117	100 447 250	19,31 %	44,2	20,3
	15 000	20 000	5 516	95 519 372	18,36 %	45,5	20,0
	20 000	25 000	3 565	79 668 971	15,31 %	46,0	19,4
	25 000	30 000	1 944	52 821 158	10,15 %	46,8	18,5
	30 000	35 000	924	29 769 875	5,72 %	47,3	18,5
	35 000	40 000	548	20 433 817	3,93 %	47,8	18,1
	40 000	45 000	329	13 903 642	2,67 %	46,9	18,1
	45 000	50 000	248	11 756 821	2,26 %	46,3	18,8
	50 000	55 000	169	8 846 892	1,70 %	45,9	18,3
	55 000	60 000	103	5 922 605	1,14 %	47,2	17,4
	60 000	-	231	18 556 728	3,57 %	46,0	17,5
	Total			35 694	520 286 515	100 %	44,4

**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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Period No	10	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days

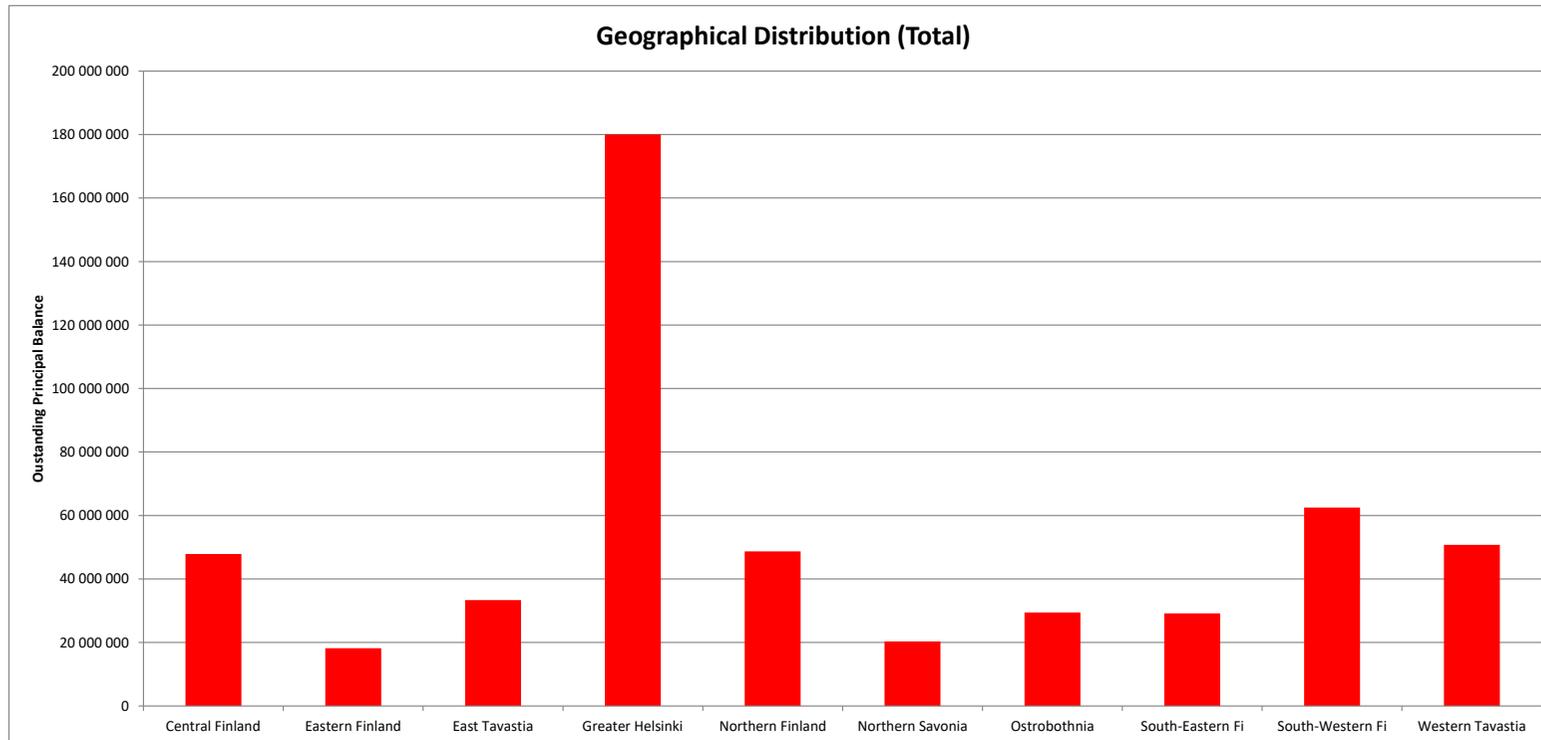


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	3 492	47 894 247	9,21 %	43,7	19,2	
Eastern Finland	1 358	18 190 282	3,50 %	44,8	19,5	
East Tavastia	2 394	33 359 299	6,41 %	44,5	19,8	
Greater Helsinki	11 352	179 993 478	34,60 %	44,1	19,5	
Northern Finland	3 371	48 727 233	9,37 %	44,8	19,2	
Northern Savonia	1 461	20 287 936	3,90 %	43,9	18,6	
Ostrobothnia	2 362	29 436 468	5,66 %	43,9	19,2	
South-Eastern Fi	2 075	29 128 655	5,60 %	43,9	19,9	
South-Western Fi	4 371	62 518 620	12,02 %	45,4	19,5	
Western Tavastia	3 458	50 750 298	9,75 %	45,2	19,2	
<b>Total</b>	<b>35 694</b>	<b>520 286 515</b>	<b>100 %</b>	<b>44,4</b>	<b>19,4</b>	

**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**11.b Geographical Distribution Graph**

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from	25.08.2020
	to	25.09.2020
	=	31 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

12.a Interest Rate



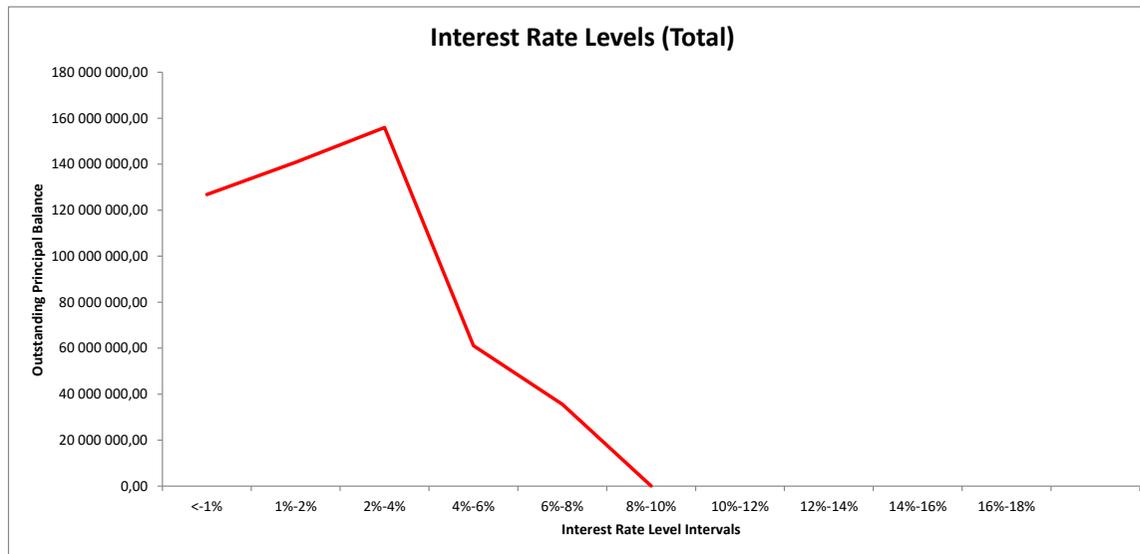
Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days

		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	7 121	126 811 693	24,37 %	43,9	19,3
	1	2	8 065	140 835 457	27,07 %	44,3	19,4
	2	4	10 451	155 947 424	29,97 %	45,0	19,4
	4	6	5 969	61 077 405	11,74 %	44,3	19,0
	6	8	4 070	35 546 320	6,83 %	44,5	20,4
	8	10	18	68 215	0,01 %	34,6	16,4
	10	12					
	12	14					
	14	16					
16	18						
18	-						
Total			35 694	520 286 515	100 %	44,4	19,4

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

12.b Interest Rate

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from	25.08.2020
	to	25.09.2020
	=	31 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

13.a Remaining Terms

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	10				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days

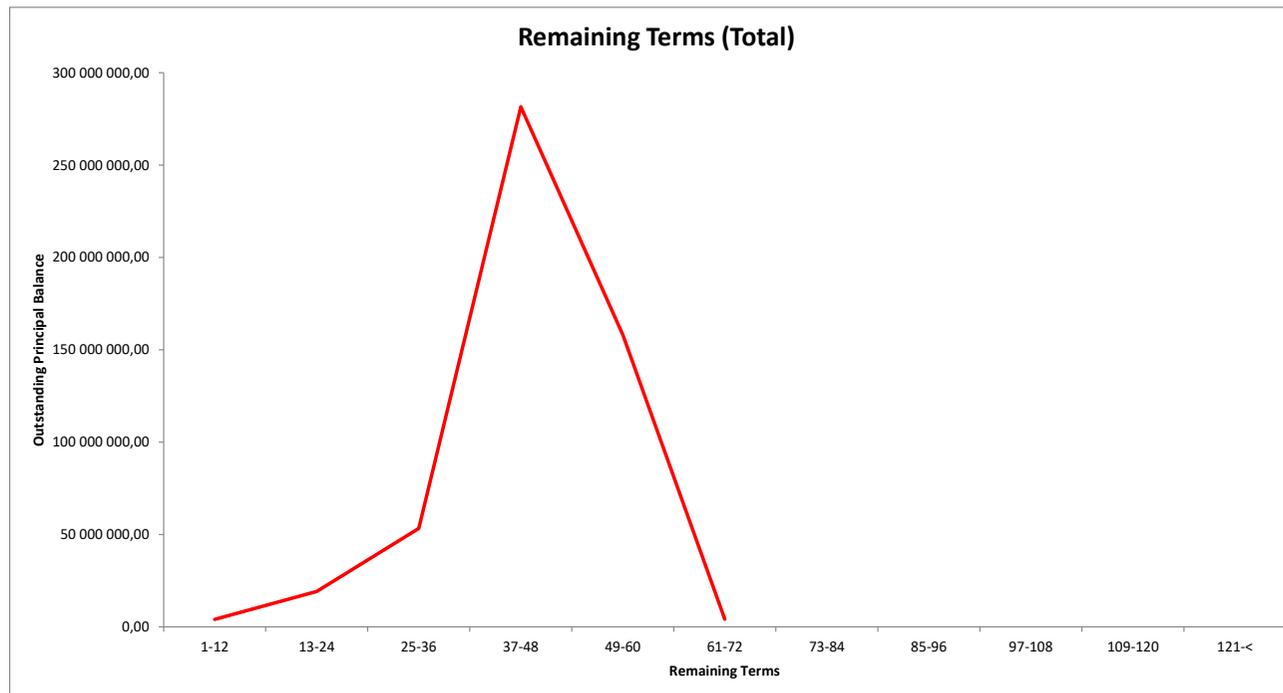


		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			0	19	11 102	0,00 %	0,0	19,7
	1			12	1 501	4 048 988	0,78 %	8,5	20,1
	13			24	3 012	19 202 632	3,69 %	19,0	18,7
	25			36	4 974	53 281 959	10,24 %	32,0	23,6
	37			48	17 695	281 552 230	54,11 %	43,1	19,8
	49			60	8 327	158 040 618	30,38 %	54,5	17,5
	61			72	166	4 148 985	0,80 %	61,4	12,9
	73			84					
	85			96					
	97			108					
	109			120					
	121	-							
	Total				35 694		520 286 515	100 %	44,4

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	10				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days

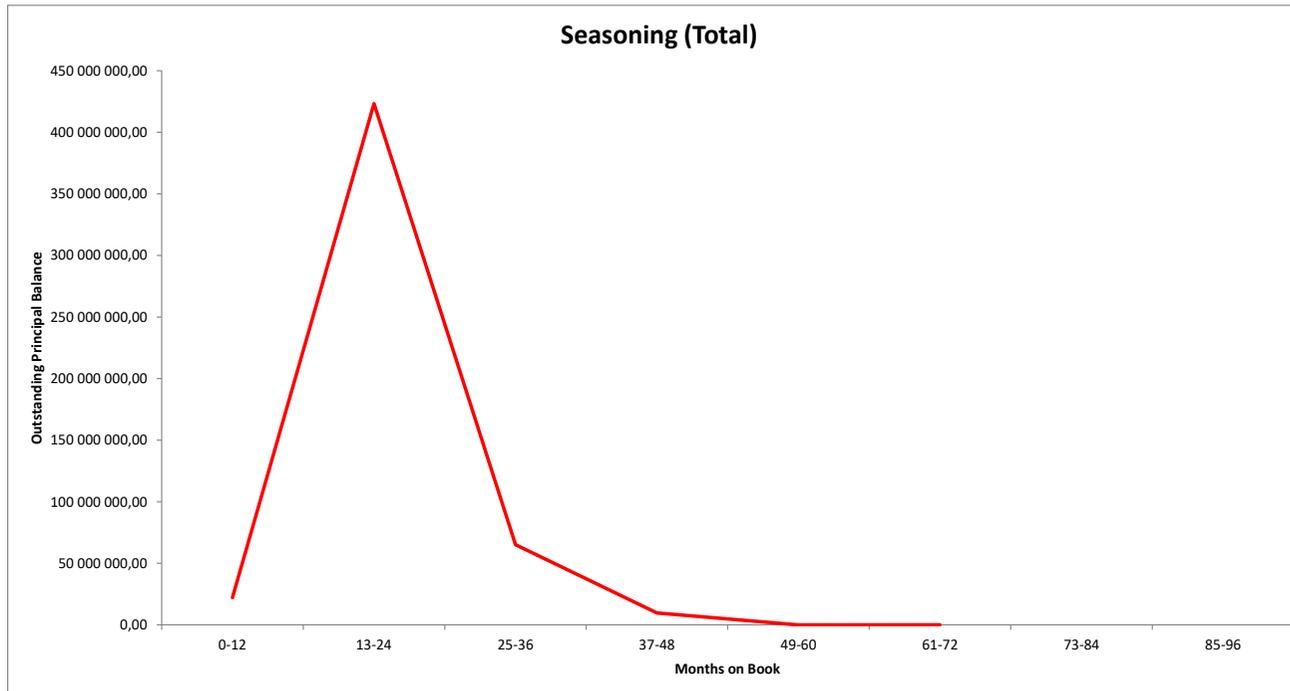




SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

14.b Seasoning

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days



**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**15.a Balloon loans**



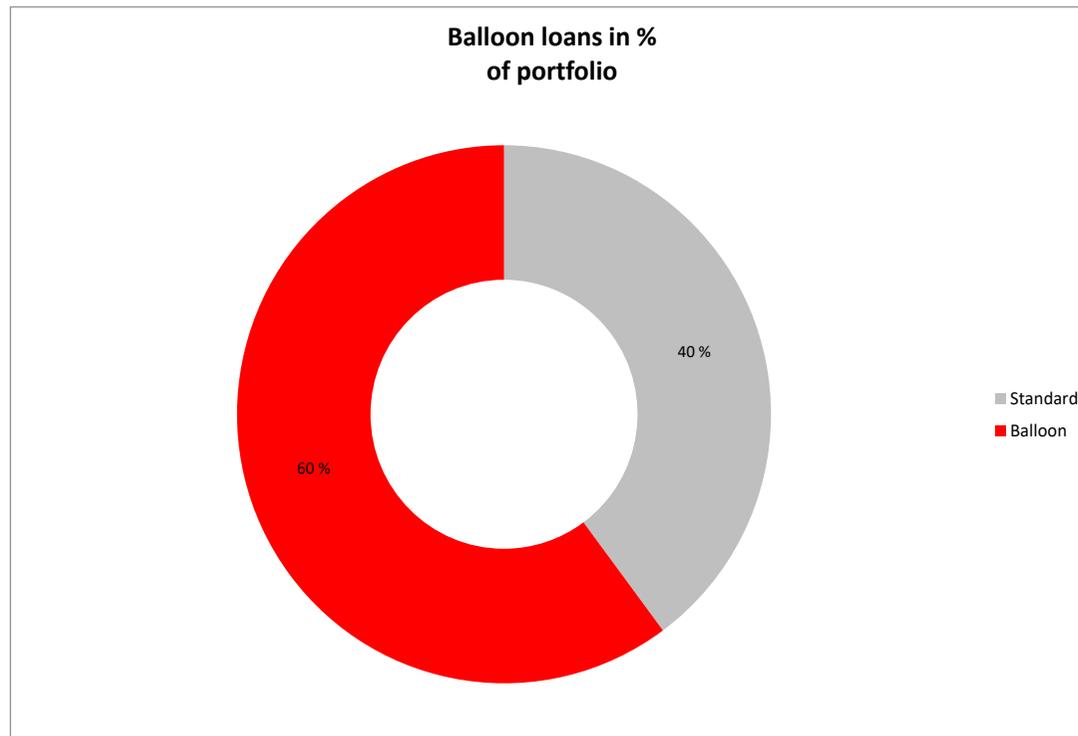
Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days

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	21 133		207 354 421	39,9 %	4 077	0,0 %	41,8	19,3
Balloon	14 561		312 932 094	60,1 %	116 716 746	37,3 %	46,2	19,4
Total	35 694		520 286 515	100 %	116 720 823	22 %	44,4	19,4

**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**15.b Balloon loans**

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	10				
Monthly Period	01.08.2020				
Interest Period	from 25.08.2020	to	25.09.2020	=	31 days

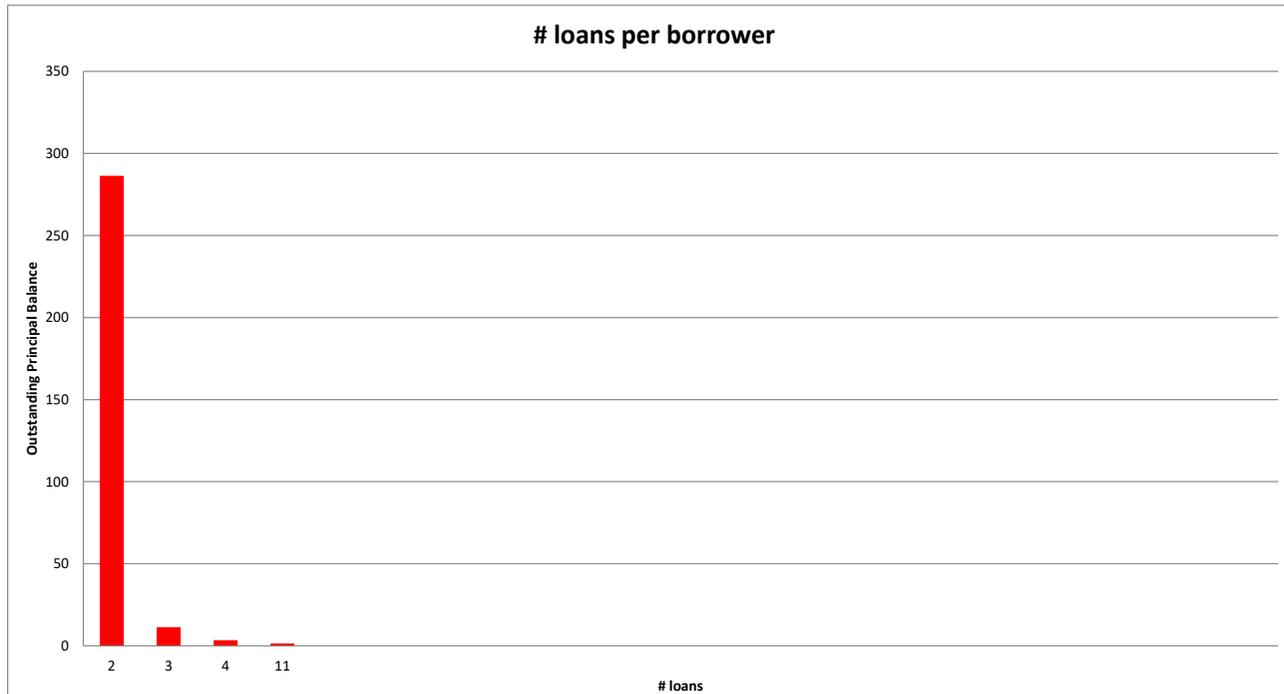




SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	10				
Monthly Period	01.08.2020				
Interest Period	from 25.08.2020	to 25.09.2020	=		31 days



**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**17.a Amortization Profile**



Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days

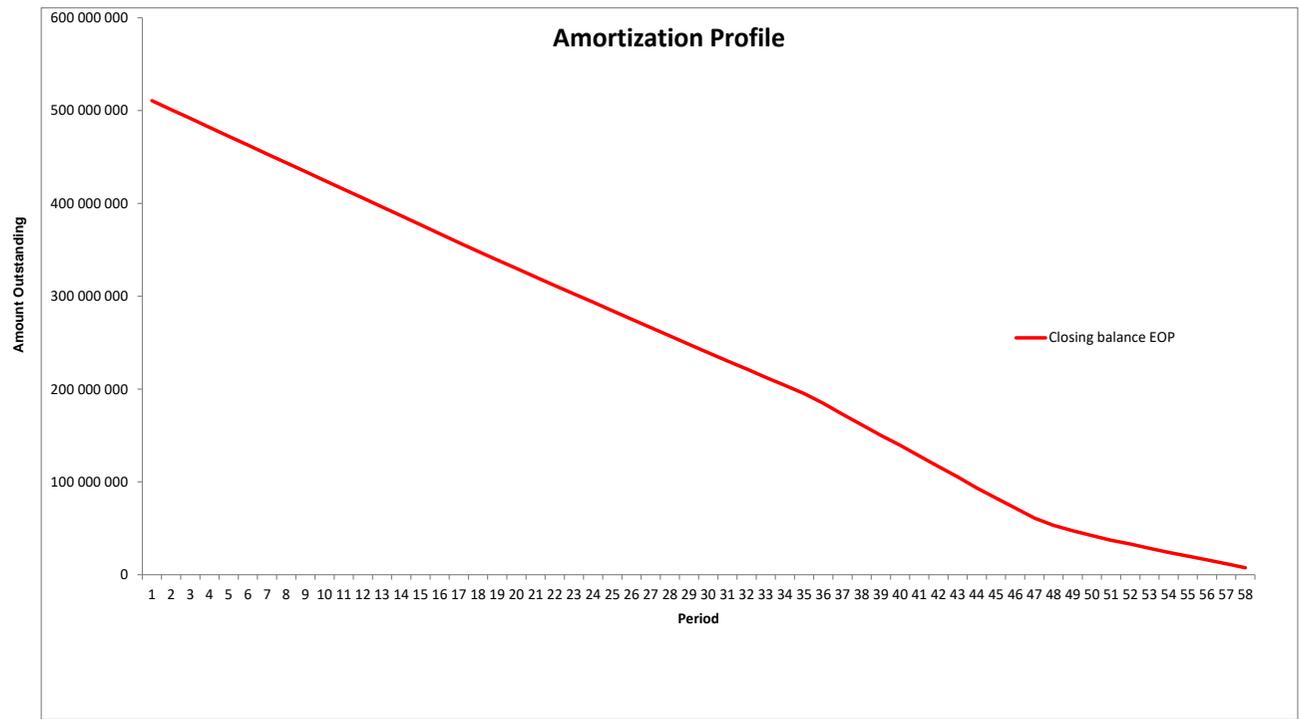
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	520 286 515	510 612 795	9 673 720	1 176 725	2,75 %	98,14 %
2	510 612 795	501 038 089	9 574 706	1 154 059	2,75 %	96,30 %
3	501 038 089	491 478 077	9 560 012	1 131 321	2,74 %	94,46 %
4	491 478 077	481 845 904	9 632 173	1 108 776	2,74 %	92,61 %
5	481 845 904	472 281 056	9 564 848	1 086 182	2,74 %	90,77 %
6	472 281 056	462 759 205	9 521 851	1 063 593	2,74 %	88,94 %
7	462 759 205	453 251 036	9 508 169	1 041 058	2,73 %	87,12 %
8	453 251 036	443 726 990	9 524 046	1 018 505	2,73 %	85,29 %
9	443 726 990	434 216 565	9 510 425	996 045	2,73 %	83,46 %
10	434 216 565	424 721 852	9 494 712	973 553	2,72 %	81,63 %
11	424 721 852	415 242 669	9 479 184	951 167	2,72 %	79,81 %
12	415 242 669	405 744 463	9 498 206	928 767	2,72 %	77,98 %
13	405 744 463	396 137 561	9 606 901	906 280	2,71 %	76,14 %
14	396 137 561	386 614 810	9 522 752	883 653	2,71 %	74,31 %
15	386 614 810	376 995 867	9 618 942	861 140	2,71 %	72,46 %
16	376 995 867	367 323 650	9 672 218	838 489	2,70 %	70,60 %
17	367 323 650	357 721 738	9 601 912	815 903	2,70 %	68,75 %
18	357 721 738	348 345 846	9 375 892	793 499	2,69 %	66,95 %
19	348 345 846	339 062 752	9 283 094	771 440	2,69 %	65,17 %
20	339 062 752	329 912 919	9 149 833	749 630	2,69 %	63,41 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from	25.08.2020
	to	25.09.2020
	=	31 days

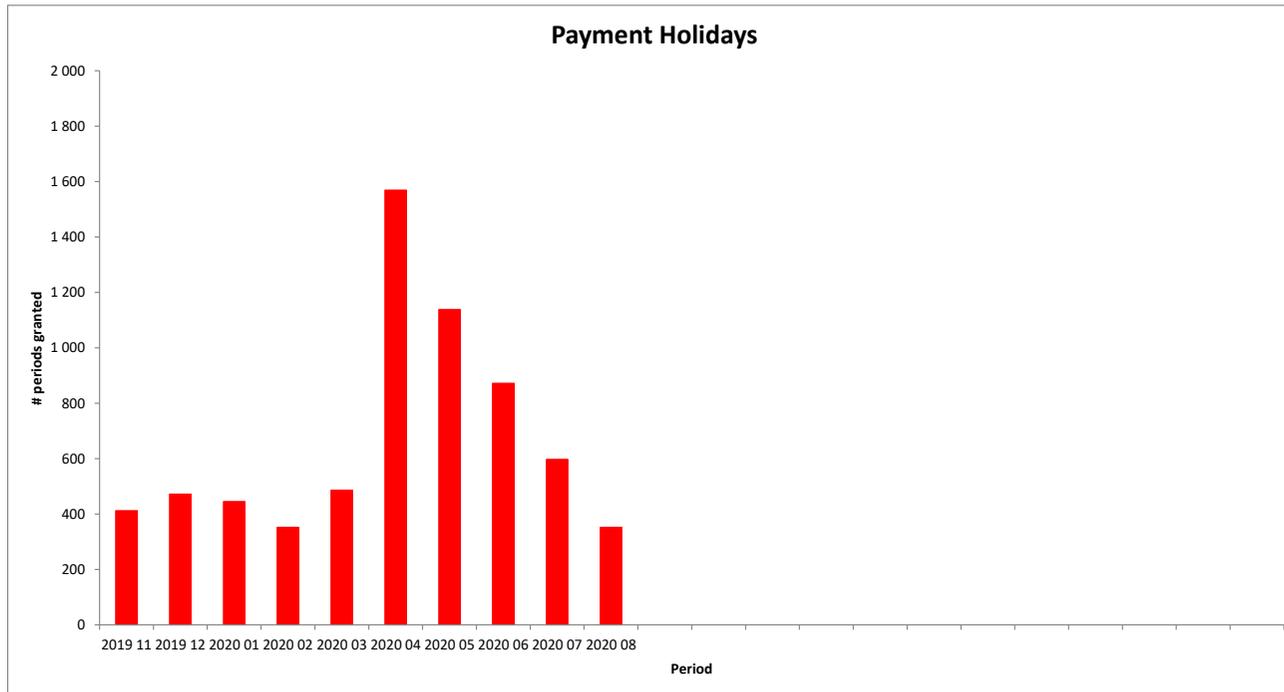




**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**18.b Payment Holidays**

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days



**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**19.a Downpayment**



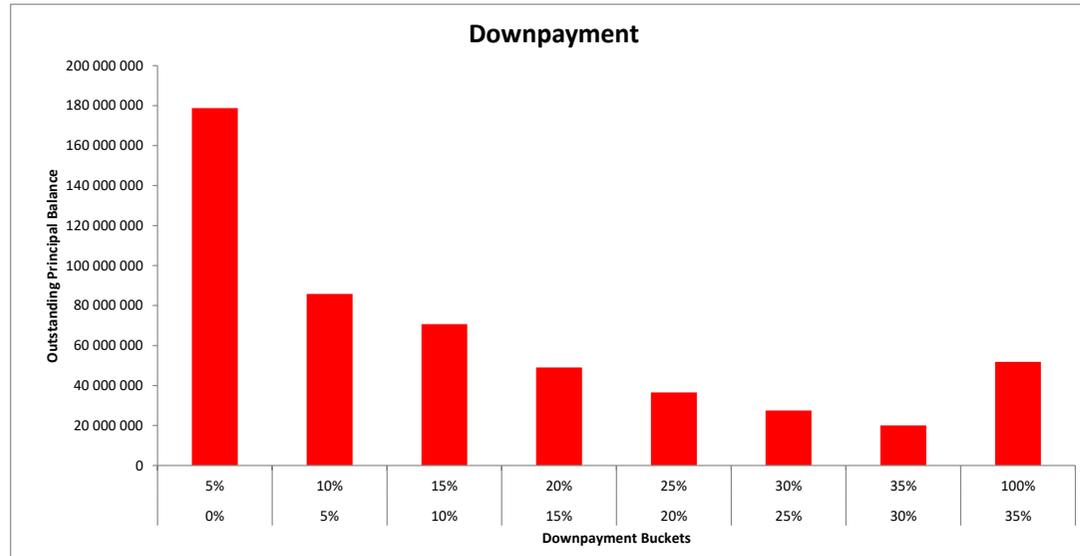
Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	10 694	178 802 131	34,37 %	46,7	19,4
	5 %	10 %	4 997	85 847 205	16,50 %	45,9	19,9
	10 %	15 %	4 656	70 739 899	13,60 %	44,3	19,7
	15 %	20 %	3 321	49 057 524	9,43 %	43,4	19,5
	20 %	25 %	2 592	36 544 522	7,02 %	42,6	19,5
	25 %	30 %	2 087	27 514 698	5,29 %	42,7	19,6
	30 %	35 %	1 593	19 971 632	3,84 %	41,7	18,9
	35 %	100 %	5 754	51 808 904	9,96 %	38,5	18,4
Total			35 694	520 286 515	100 %	44,4	19,4

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

19.b Downpayment

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from	25.08.2020
	to	25.09.2020
	=	31 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

20.a Vehicle Condition

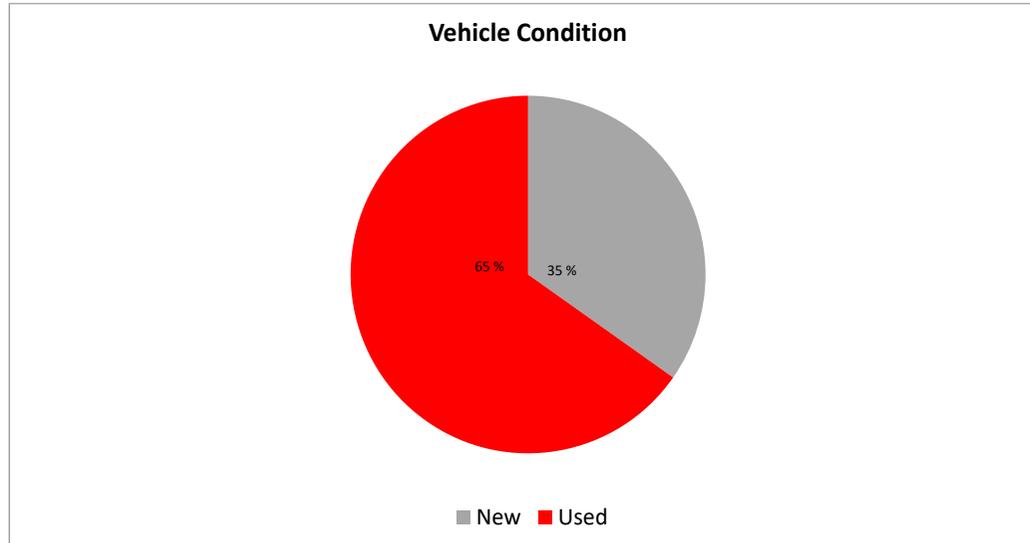


Reporting Date	29.09.2020
Payment date	25.09.2020
Period No	10
Monthly Period	01.08.2020
Interest Period	from 25.08.2020 to 25.09.2020 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 921	180 885 127	34,77 %	43,6	19,4
	Used	26 773	339 401 388	65,23 %	44,8	19,4
	Total	35 694	520 286 515	100 %	44,4	19,4

20.b Vehicle Condition

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	10				
Monthly Period	01.08.2020				
Interest Period	from 25.08.2020	to 25.09.2020	=	31 days	



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

21.a Borrower Type



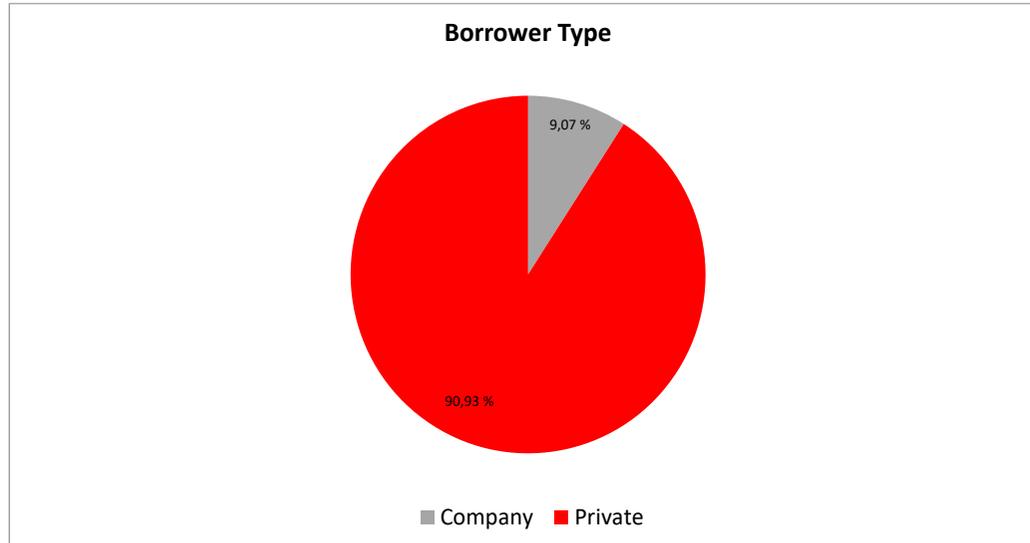
Reporting Date	29.09.2020
Payment date	25.09.2020
Period No	10
Monthly Period	01.08.2020
Interest Period	from 25.08.2020 to 25.09.2020 = 31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 527	47 182 855	9,07 %	37,8	19,5
	Private	33 167	473 103 659	90,93 %	45,1	19,4
	Total	35 694	520 286 515	100 %	44,4	19,4

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

21.b Borrower Type

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	10				
Monthly Period	01.08.2020				
Interest Period	from 25.08.2020	to	25.09.2020	=	31 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

22.a Vehicle type

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	10				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days

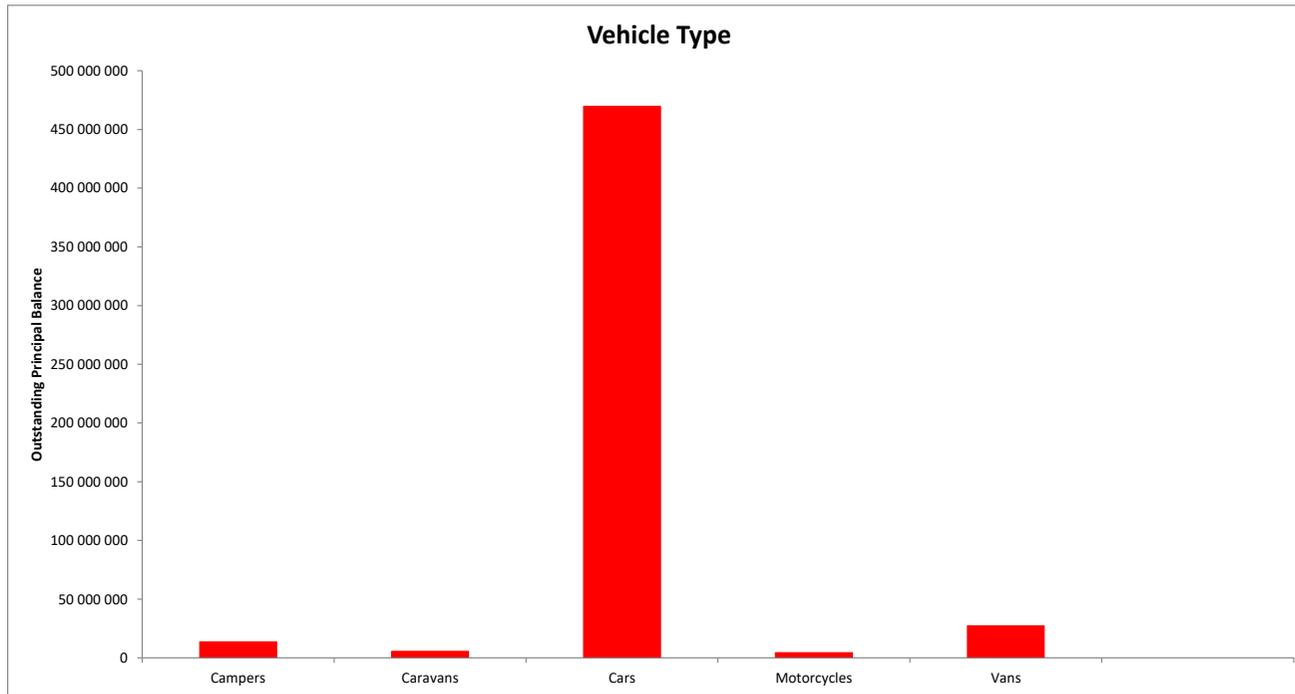


TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	452	13 568 093	2,61 %	47,1	17,4
	Caravans	356	5 453 943	1,05 %	47,6	16,3
	Cars	32 378	469 706 556	90,28 %	44,6	19,5
	Motorcycles	505	4 346 796	0,84 %	40,9	16,0
	Vans	2 003	27 211 127	5,23 %	40,4	19,5
		35 694	520 286 515	100 %	44,4	19,4

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	10				
Monthly Period	01.08.2020				
Interest Period	from 25.08.2020	to	25.09.2020	=	31 days

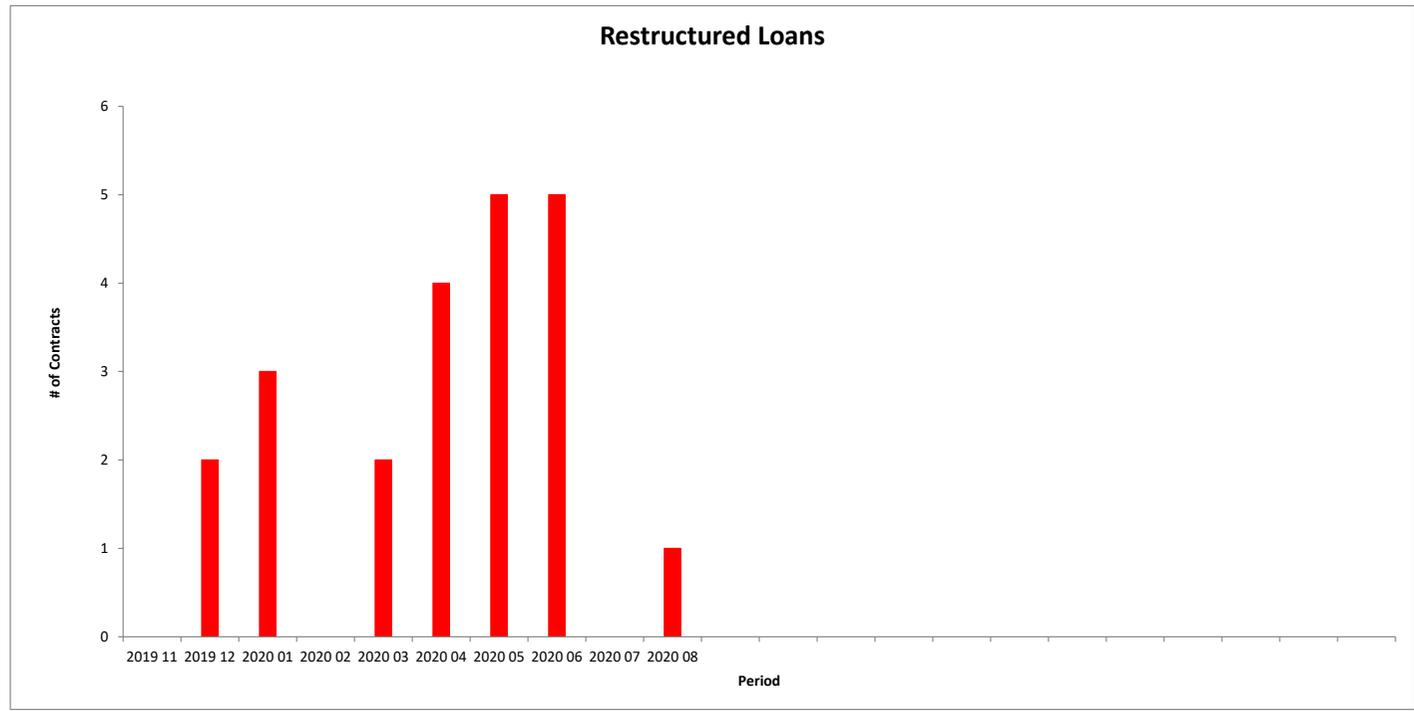




SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**23.b Restructured Loans**

Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	10				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days

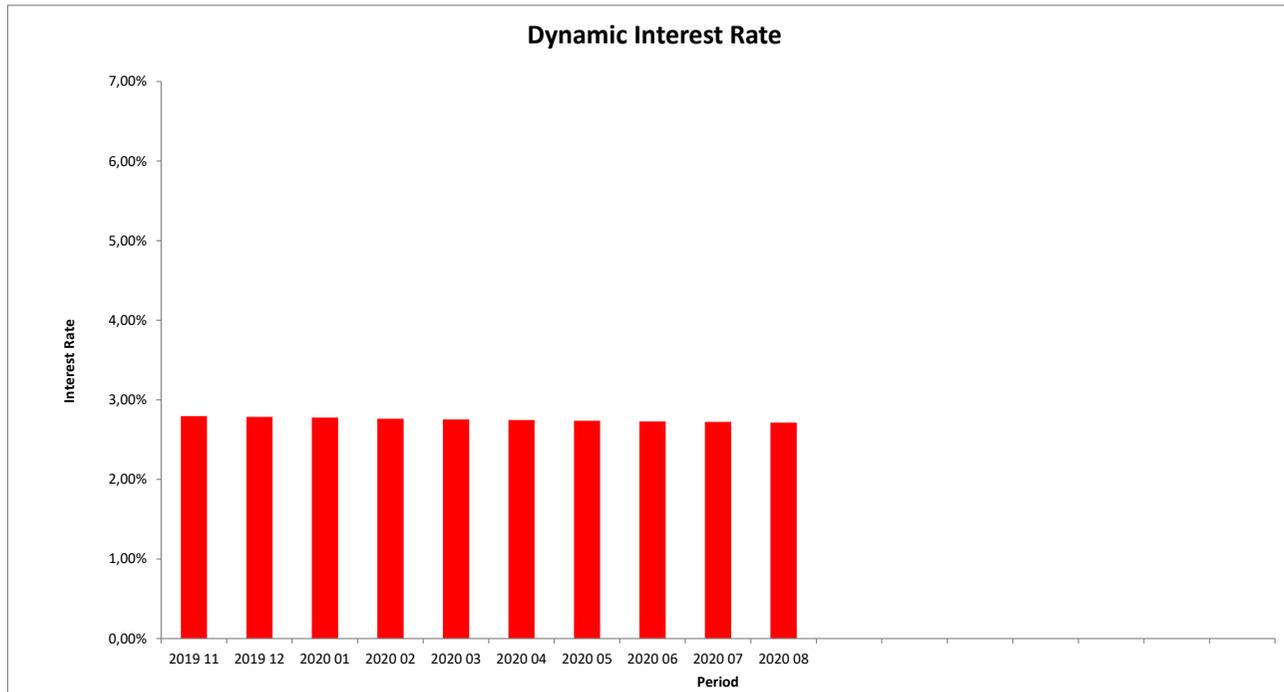




SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days



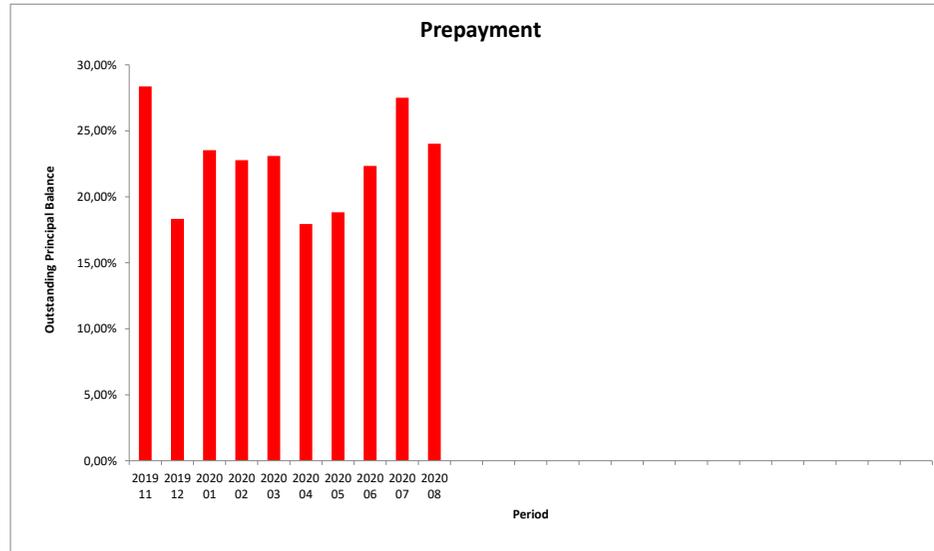


SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29.09.2020				
Payment date	25.09.2020				
Period No	10				
Monthly Period	01.08.2020				
Interest Period	from	25.08.2020	to	25.09.2020	= 31 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

26. Delinquency



Reporting Date	29.09.2020					
Payment date	25.09.2020					
Period No	10					
Monthly Period	from	01.08.2020	to	25.09.2020	=	31 days
Interest Period	25.08.2020					

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2019	11	729 991 378	41 738	687 144 081	2 184	37 759 566	223	3 861 951	65	982 131	14	243 650	-	-	-	-	1	32 426	
	12	706 304 891	40 552	658 566 266	2 486	41 375 550	229	4 062 841	81	1 374 481	42	630 607	13	295 146	-	-	1	36 270	
2020	1	679 530 975	39 905	637 871 391	1 940	32 671 229	373	6 283 265	69	1 119 798	47	855 645	25	457 865	11	271 783	4	7 770	
	2	654 742 126	39 132	617 416 363	1 759	29 305 081	308	5 114 347	87	1 458 113	42	695 855	26	481 371	16	270 996	17	343 862	
	3	629 246 572	37 742	586 817 011	2 107	34 208 060	308	4 982 560	103	1 655 011	55	921 082	22	317 935	16	344 913	31	460 652	
	4	608 819 805	37 206	570 774 057	1 830	29 378 914	294	5 164 191	109	1 952 580	56	923 567	25	406 392	14	220 103	25	405 306	
	5	588 867 275	36 119	548 178 840	2 055	31 727 977	278	4 453 000	124	2 329 373	49	1 102 629	36	636 998	27	438 458	15	224 589	
	6	566 526 156	35 498	531 377 463	1 773	27 205 042	285	4 538 622	89	1 555 427	53	1 047 137	27	538 630	18	263 834	32	549 099	
	7	541 637 974	34 713	512 104 897	1 512	22 569 359	249	4 053 469	83	1 234 647	27	600 575	42	745 855	19	329 172	31	426 767	
	8	520 286 515	33 363	484 674 507	1 868	27 730 416	294	4 940 801	87	1 388 265	35	618 170	18	439 600	29	494 757	24	399 567	
	9																		
	10																		
	11																		
	12																		
2021	1																		
	2																		
	3																		
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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	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 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	95 318	428 661	383 623
2020 2	1 178 994	72							74 640	74 640	1 104 354	274 822	349 462	829 532
2020 3	826 334	55										89 984	89 984	736 350

**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**28. Priority of Payments - Revenue**



Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	2 039 366,91	EUR
Senior Expenses	-	9 321,04	EUR
Servicing Fee	-	224 012,25	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	110 877,59	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	-	399 566,59	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	125 667,57	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
<b>Interest and principal due to Purchaser Subordinated Loan Provider</b>	-	<b>45,90</b>	<b>EUR</b>
Deferred Purchase Price to Seller		1 060 542,97	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	960 551,88	EUR
Senior Expenses	-	9 270,22	EUR
Issuer Swap Interest Amount	-	110 877,59	EUR
Interest Class A Notes	-	73 692,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	7 704,00	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	-	399 566,59	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	125 667,57	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		124 440,91	EUR

**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**29. Priority of Payments - Redemption**

Reporting Date	29.09.2020
Payment date	25.09.2020
Period No	10
Monthly Period	01.08.2020
Interest Period	from 25.08.2020 to 25.09.2020 = 31 days



**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	20 951 892,55	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	20 951 892,55	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	21 351 459,14	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	-	21 351 459,14	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
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	124 440,91	EUR
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**Purchaser Priority of Payments - Revenue (r)**

Payment of residual fund as Deferred Purchase Price to Seller	1 060 542,97	EUR
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**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**30. Transaction Costs**

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	9 321,04				
Interest accrued for the Period	EUR	190 729,00	73 692,00	7 704,00	9 333,00	100 000,00
Cumulative Interest accrued	EUR	2 721 581,00	1 361 159,00	106 736,00	107 019,00	1 146 667,00
Interest Payments	EUR	190 729,00	73 692,00	7 704,00	9 333,00	100 000,00
Cumulative Interest Payments	EUR	2 721 581,00	1 361 159,00	106 736,00	107 019,00	1 146 667,00
Interest accrued on Subordinated Loan for the Period	EUR	1 226,66				
Cumulative Interest accrued on Subordinated Loan	EUR	18 538,40				
Interest Payments on Subordinated Loan	EUR	1 226,66				
Cumulative Interest Payments on Subordinated Loan	EUR	18 538,39				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	0,01				

**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**32. Swap Overview**

Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from 25.08.2020	to 25.09.2020 = 31 days



**Class A Swap details**

**Kimi 8 | Front Swap**

<b>Party A</b>	<b>ING Bank N.V.</b>
<b>Party B</b>	<b>SCF Rahoituspalvelut VIII DAC</b>
Class A Notes	<b>467 637 974</b>
Interest Period Start	25.08.2020
Interest Period End	25.09.2020
Interest Days	31
Settlement Date	25.09.2020
Party A Floating Interest Rate	0,183 %
Party A Floating Rate Day Count Fraction	0,09
<b>Party A Interest Amount</b>	<b>EUR 73 691,95</b>
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,09
<b>Party B Interest Amount</b>	<b>EUR 100 913,68</b>

**Class B Swap details**

**Kimi 8 | Front Swap**

<b>Party A</b>	<b>ING Bank N.V.</b>
<b>Party B</b>	<b>SCF Rahoituspalvelut VIII DAC</b>
Class B Notes	<b>42 000 000</b>
Interest Period Start	25.08.2020
Interest Period End	25.09.2020
Interest Days	31
Settlement Date	25.09.2020
Party A Floating Interest Rate	0,213 %
Party A Floating Rate Day Count Fraction	0,09
<b>Party A Interest Amount</b>	<b>EUR 7 703,50</b>
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,09
<b>Party B Interest Amount</b>	<b>EUR 9 963,92</b>

**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**31. Contact Details**



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Reporting Date	29.09.2020	
Payment date	25.09.2020	
Period No	10	
Monthly Period	01.08.2020	
Interest Period	from	25.08.2020
	to	25.09.2020
	=	31 days