

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

**Cover Sheet Monthly Investor Report**



Reporting Date		29.09.2021			
Payment date		27.09.2021		Following payment dates:	25.10.2021
Period No		22			25.11.2021
Monthly Period		01.08.2021			
Interest Period	from	25.08.2021	to	27.09.2021	= 33 days
Cut-Off date		31.08.2021			

Index	Page
1	1
2	2
3	3
4	4
5	5
6	6
7	7
8	8
9 a	9
9 b	10
10 a	11
10 b	12
11 a	13
11 b	14
12 a	15
12 b	16
13 a	17
13 b	18
14 a	19
14 b	20
15 a	21
15 b	22
16 a	23
16 b	24
17 a	25
17 b	26
18 a	27
18 b	28
18 c	29
18 d	30
19 a	31
19 b	32
20 a	33
20 b	34
21 a	35
21 b	36
22 a	37
22 b	38
23 a	39
23 b	40
24	41
25	42
26	43
27	44
28	45
29	46
30	47
31	48
32	49

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

**1. Portfolio Information**



Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance</b>	<b>308 511 950,65 EUR</b>
Scheduled Loan Principal Repayments	6 997 795,54 EUR
Prepayments	8 895 388,99 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>15 893 184,53 EUR</b>
New Defaulted Auto Loans in Period	314 544,85 EUR
<b>Closing Balance</b>	<b>292 304 221,27 EUR</b>
Principal Recoveries on loans in default	190 468,52 EUR
<b>Total revenue collections</b>	
Revenue and fees received on loan balances	1 078 690,10 EUR
	EUR
<b>Total Revenue Received in Period</b>	<b>1 078 690,10 EUR</b>
<b># Loans</b>	
At beginning of period	25 375 Loans
Paid in Full	900 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	21 Loans
<b>At end of period</b>	<b>24 454 Loans</b>

**SCF RAHOITUSPALVELUT VIII DAC****Monthly Investor Report****2. Amount Due for Distribution - Revenue Receipts**

Reporting Date	29.09.2021
Payment date	27.09.2021
Period No	22
Monthly Period	01.08.2021
Interest Period	from 25.08.2021 to 27.09.2021 = 33 days

**Purchaser Available Revenue Receipts****Current Period**

a. Collections (Interest, fees, interest recoveries etc.)	1 257 096,41	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	73 275,87	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>1 330 372,28</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	540 500,29	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	38 385,11	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	73 275,87	EUR
f. Any other net amount received by the Issuer	-	EUR
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>652 161,27</b>	<b>EUR</b>

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

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



Reporting Date	29.09.2021				
Payment date	27.09.2021				
Period No	22				
Monthly Period	01.08.2021				
Interest Period	from 25.08.2021	to	27.09.2021	=	33 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections (Principal payments, Recoveries, Deemed Collection)	15 893 184,53	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>15 893 184,53</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	15 893 184,53	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	314 544,85	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>16 207 729,38</b>	<b>EUR</b>

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

**4. Reserve Accounts**



Reporting Date	29.09.2021
Payment date	27.09.2021
Period No	22
Monthly Period	01.08.2021
Interest Period	from 25.08.2021 to 27.09.2021 = 33 days

**Note Balance**

Beginning of Period	308 511 950,65 EUR
End of Period	292 304 221,27 EUR

**Liquidity Balance**

Beginning of Period	0,5 %	1 507 630,99 EUR
Cash Outflow		73 275,87 EUR
Cash Inflow		- EUR
End of Period	0,5 %	1 434 355,12 EUR
Required Reserve Amount	0,5 %	1 434 355,12 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	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 days



**Asset Balance**

Beginning of Period	308 511 950,65	EUR
End of Period	292 304 221,27	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	269 130 692,42	92,07 %	22 619
1-29 days past due	16 878 156,83	5,77 %	1 404

**Delinquent Receivables:**

30-59 days past due	3 872 927,78	1,32 %	268
60-89 days past due	1 428 770,09	0,49 %	93
90-119 days past due	527 539,50	0,18 %	37
120-149 days past due	306 427,07	0,10 %	20
150-179 days past due	159 707,58	0,05 %	13
<b>Total Performing and Delinquent</b>	<b>292 304 221</b>	<b>100,00 %</b>	<b>24 454</b>

Current Period Defaults	314 544,85	21
Cumulative Defaults	7 350 164,49	454
Current Period Principal Recoveries	190 468,52	
Cumulative Principal Recoveries	3 355 907,40	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,50 %	<b>NO</b>
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,48 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,49 %	

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

	<b>37,08 %</b>	
[A] Aggregate Outstanding Asset Principal Amount	292 304 221,27	
[B] Aggregate principal balance of Defaulted Contracts	7 350 164,49	
[C] Recoveries received on such Defaulted Contracts	3 355 907,40	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	799 072 147,29	

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

	<b>NO</b>	
[A] Delinquency Ratio, Payment Date	2,15 %	
[B] Delinquency Ratio, preceding Payment Date	1,95 %	
[C] Delinquency Ratio, second preceding Payment Date	1,74 %	

**or Servicer Termination Event**

**NO**

**or Swap Counterparty Downgrade Event**

**NO**

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

	16,22 %	<b>YES</b>
[A] [1] - [2] - [3]	50 044 642,77	
Class B Principal Amount [1]	28 403 716,16	
Class C Principal Amount [2]	5 410 231,64	
Class C Principal Amount [3]	16 230 694,97	
[B] Aggregated Outstanding Note Principal Amount	308 511 950,65	

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

**6. Note Principal**



Reporting Date	29.09.2021			
Payment date	27.09.2021			
Period No	22			
Monthly Period	01.08.2021			
Interest Period	from 25.08.2021	to	27.09.2021 =	33 days

**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	258 467 307,88	28 403 716,16	5 410 231,64	16 230 694,97	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	13 578 625,30	1 492 194,21	284 227,47	852 682,40	EUR
End of Period	244 888 682,58	26 911 521,95	5 126 004,17	15 378 012,57	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	314 544,85	EUR
Credit PDL	-	-	-	314 544,85	EUR
End of Period	-	-	-	-	EUR

**Net Note Principal**

Beginning of Period	258 467 307,88	28 403 716,16	5 410 231,64	16 230 694,97	EUR
End of Period	244 888 682,58	26 911 521,95	5 126 004,17	15 378 012,57	EUR

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

**7. Outstanding Notes**

Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 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	308 511 950,65	258 467 307,88	28 403 716,16	5 410 231,64	16 230 694,97
Available Distribution Amount	16 207 729,38				
Amortisation	16 207 729,38				
Redemption per Class	16 207 729,38	13 578 625,30	1 492 194,21	284 227,47	852 682,40
Redemption per Note		1 872,40	3 552,84	3 552,84	3 552,84
Outstanding Closing Balance		244 888 682,58	26 911 521,95	5 126 004,17	15 378 012,57
Net Outstanding Closing Balance	292 304 221,27	244 888 682,58	26 911 521,95	5 126 004,17	15 378 012,57
Current Tranching	100 %	83,78 %	9,21 %	1,75 %	5,26 %
Current Pool Factor		0,34	0,64	0,64	0,64

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	33				
Principal Outstanding per Note Beginning of Period		35 640,83	67 627,90	67 627,90	67 627,90
>Principal Repayment per note		1 872,40	3 552,84	3 552,84	3 552,84
Principal Outstanding per Note End of Period		33 768,43	64 075,05	64 075,05	64 075,05
>Interest accrued for the period		4,67	10,72	78,90	281,78
Interest Payment	112 324,94	33 880,76	4 504,36	6 311,94	67 627,90
Interest Payment per Note		4,67	10,72	78,90	281,78

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D
Initial total CE (Subordination)		9,26 %	4,00 %	3,00 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		9,74 %	4,48 %	3,00 %	0,00 %
Current CE (Subordination incl. Excess Spread)		18,61 %	9,41 %	7,65 %	2,39 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		19,14 %	9,93 %	7,65 %	2,39 %
Current CE (Subordination)		16,22 %	7,01 %	5,26 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		16,75 %	7,54 %	5,26 %	0,00 %

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.09.2021  
Payment date 27.09.2021  
Period No 22  
Monthly Period 01.08.2021  
Interest Period : 25.08.2021 to 27.09.2021 = 33 days

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

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

**9.a Original Portfolio Principal Balance**

Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 days



Average amount - all: 17 089

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

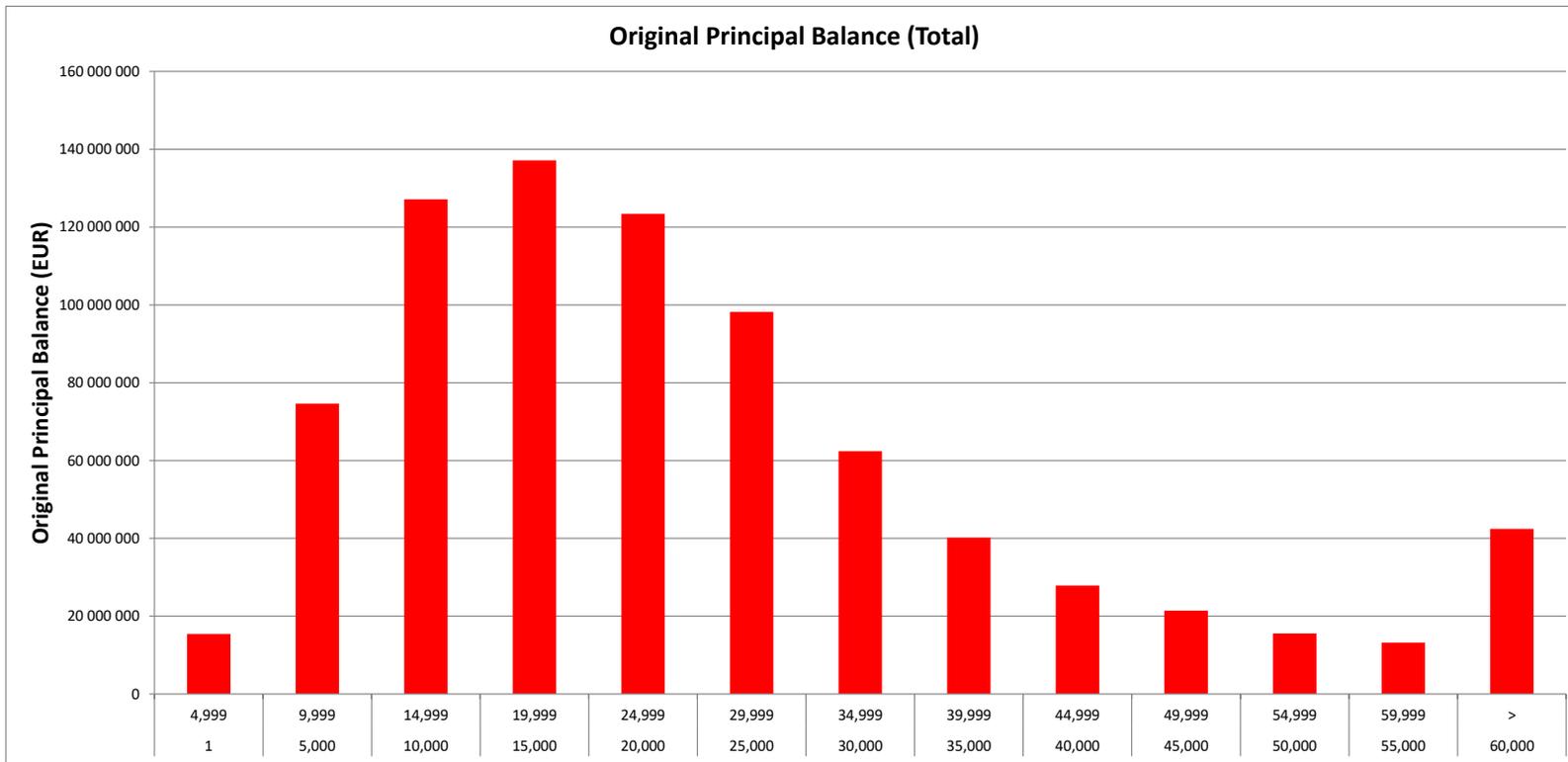
**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**9.b Original Principal Balance Graph**

Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 days



**Original Principal Balance (Total)**



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**10.a Outstanding Principal Balance**

Reporting Date	29.09.2021				
Payment date	27.09.2021				
Period No	22				
Monthly Period	01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	= 33 days



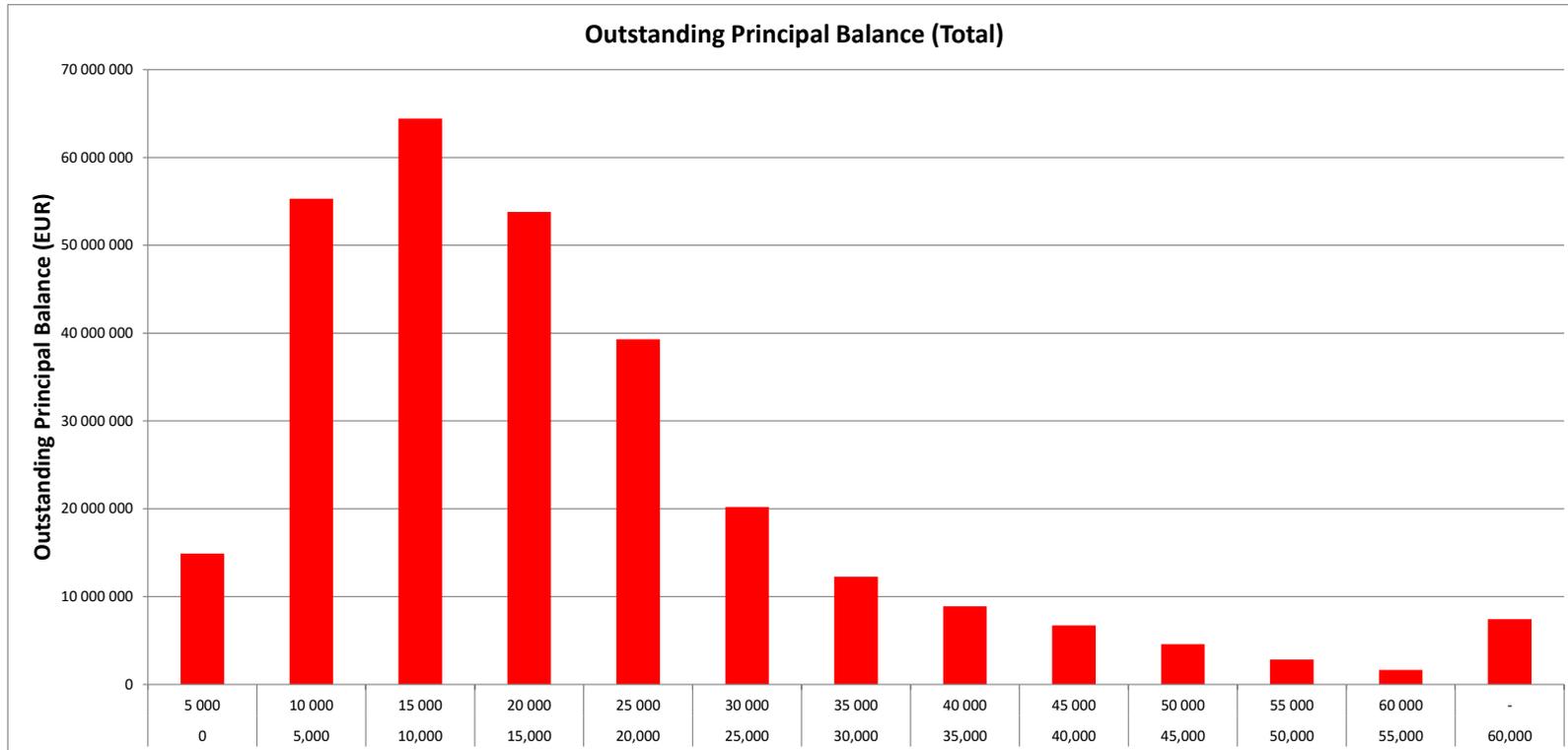
Average amount - all: 11 953

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 108	14 898 490	5,10 %	22,3	31,5
	5 000	10 000	7 427	55 300 332	18,92 %	31,6	32,3
	10 000	15 000	5 238	64 419 775	22,04 %	34,1	31,8
	15 000	20 000	3 116	53 790 944	18,40 %	34,5	31,3
	20 000	25 000	1 772	39 304 167	13,45 %	35,5	30,4
	25 000	30 000	743	20 213 368	6,92 %	36,5	30,2
	30 000	35 000	380	12 263 047	4,20 %	36,5	29,7
	35 000	40 000	239	8 888 230	3,04 %	35,8	30,3
	40 000	45 000	159	6 726 145	2,30 %	36,0	30,2
	45 000	50 000	97	4 576 549	1,57 %	36,5	29,8
	50 000	55 000	54	2 847 180	0,97 %	36,3	29,7
	55 000	60 000	29	1 651 349	0,56 %	37,1	29,1
	60 000	-	92	7 424 645	2,54 %	35,1	29,1
	Total			24 454	292 304 221	100 %	33,8

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

**10.b Outstanding Principal Balance Graph**

Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

11.a Geographical Distribution



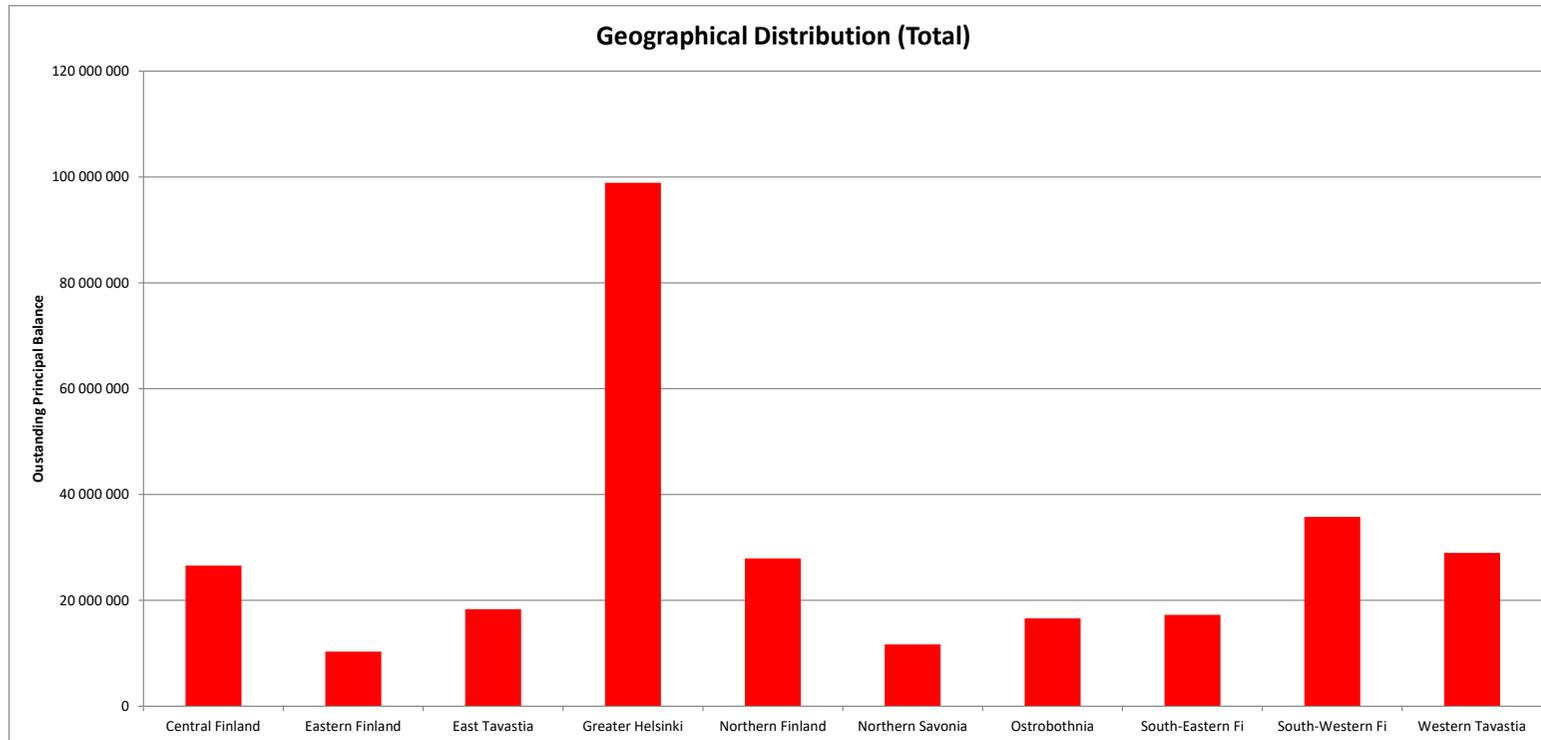
Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 390	26 581 353	9,09 %	33,1	30,9	
Eastern Finland	926	10 317 719	3,53 %	34,3	31,3	
East Tavastia	1 635	18 306 449	6,26 %	33,7	31,6	
Greater Helsinki	7 633	98 900 056	33,83 %	33,5	31,2	
Northern Finland	2 344	27 902 829	9,55 %	34,0	30,9	
Northern Savonia	1 011	11 707 648	4,01 %	33,6	30,6	
Ostrobothnia	1 623	16 593 176	5,68 %	33,5	30,9	
South-Eastern Fi	1 487	17 256 206	5,90 %	33,1	31,7	
South-Western Fi	3 022	35 767 756	12,24 %	34,7	31,3	
Western Tavastia	2 383	28 971 029	9,91 %	34,3	31,1	
Total	24 454	292 304 221	100 %	33,8	31,2	

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

**11.b Geographical Distribution Graph**

Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**12.a Interest Rate**

Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 days

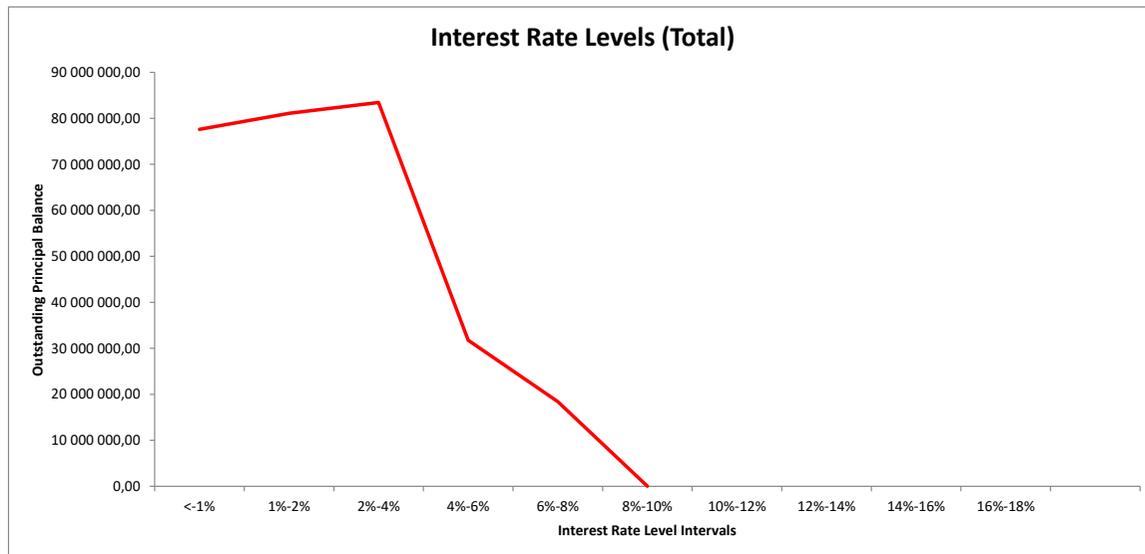


TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0 %	1 %	5 380	77 591 625	26,54 %	32,9	31,1	
1 %	2 %	5 661	81 080 231	27,74 %	33,7	31,1	
2 %	4 %	6 946	83 449 935	28,55 %	34,3	31,1	
4 %	6 %	3 916	31 759 885	10,87 %	34,1	30,8	
6 %	8 %	2 544	18 396 123	6,29 %	34,7	32,2	
8 %	10 %	7	26 423	0,01 %	32,9	28,5	
10 %	12 %						
12 %	14 %						
14 %	16 %						
16 %	18 %						
18 %	20 %						
Total		24 454	292 304 221	100 %	33,8	31,2	

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

12.b Interest Rate

Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from	25.08.2021
	to	27.09.2021
	=	33 days

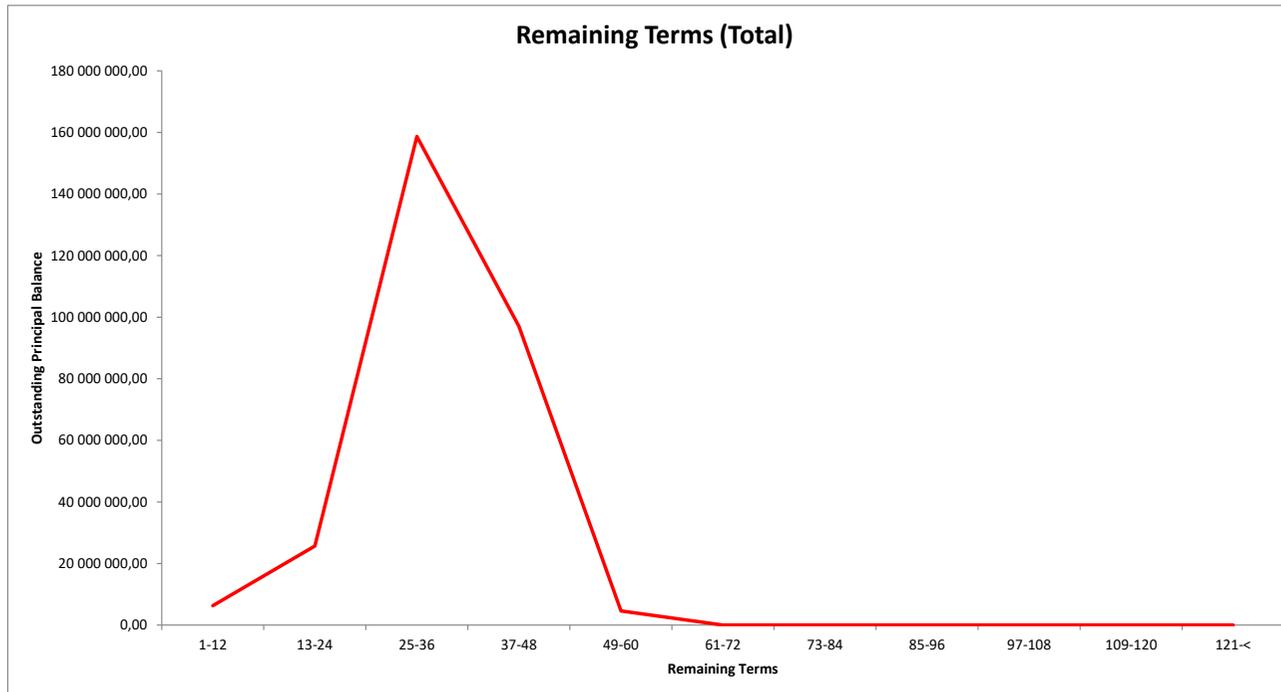




SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.09.2021				
Payment date	27.09.2021				
Period No	22				
Monthly Period	01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	= 33 days

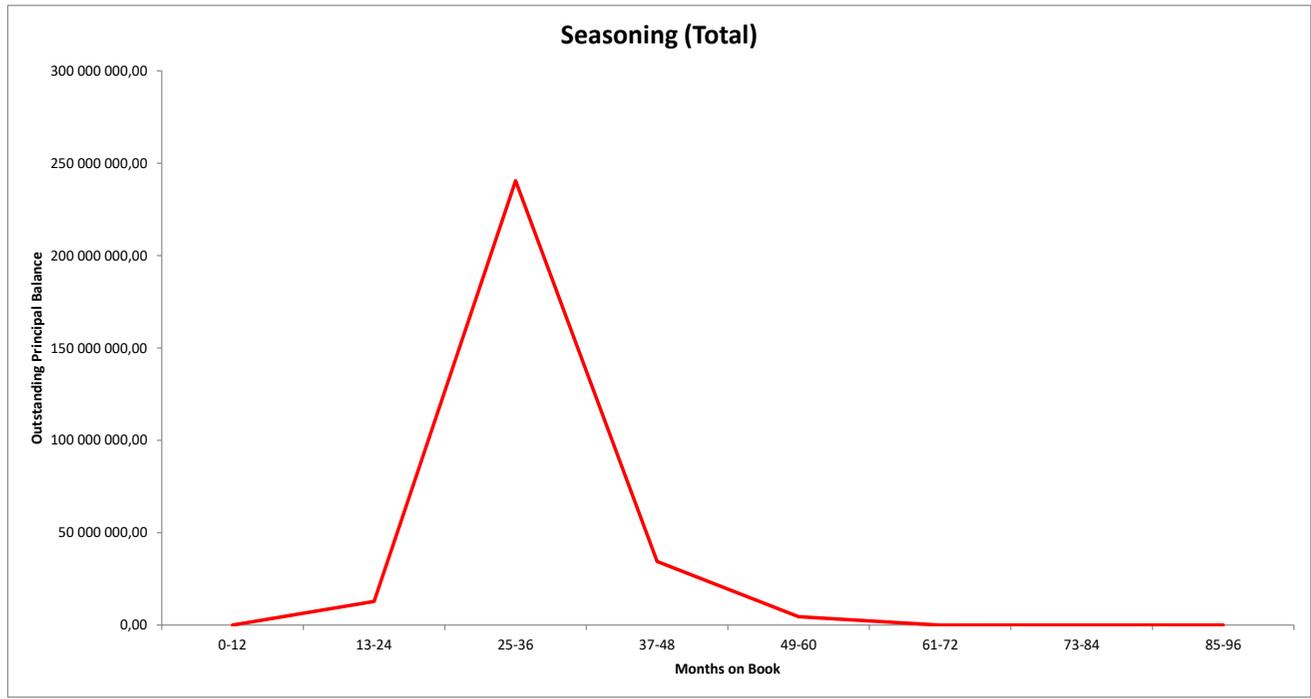




**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**14.b Seasoning**

Reporting Date	29.09.2021				
Payment date	27.09.2021				
Period No	22				
Monthly Period	01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	= 33 days



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

**15.a Balloon loans**



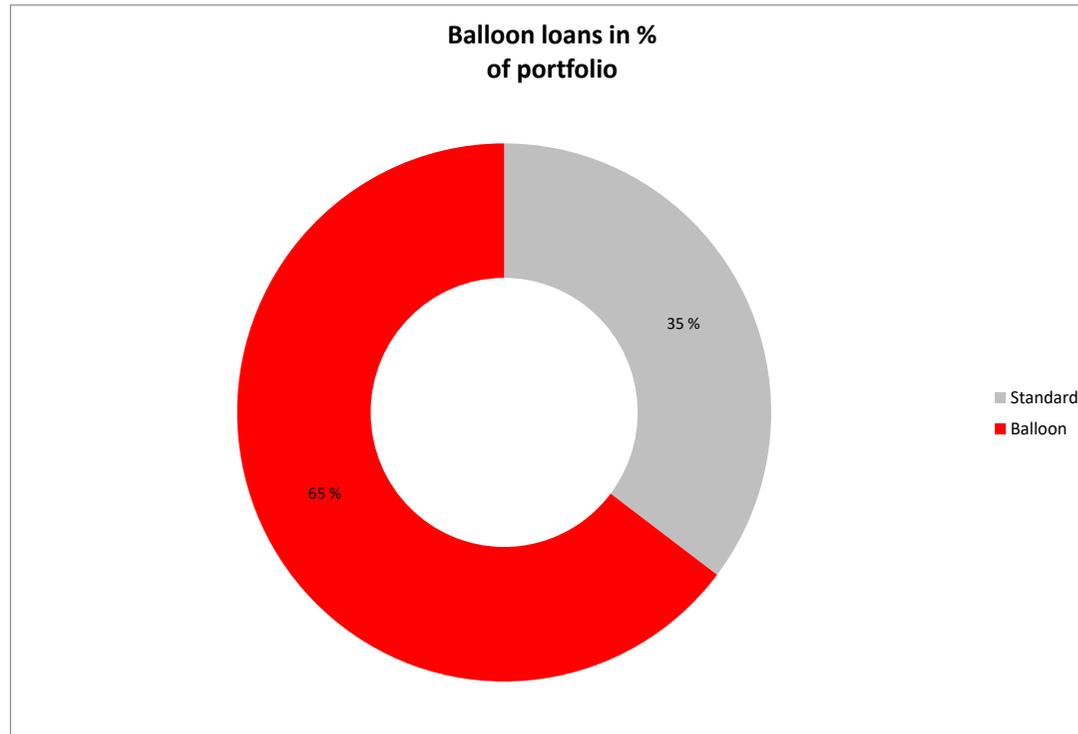
Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 days

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	13 954		103 211 701	35,3 %	2 714	0,0 %	32,0	31,1
Balloon	10 500		189 092 520	64,7 %	83 832 369	44,3 %	34,7	31,2
Total	24 454		292 304 221	100 %	83 835 083	29 %	33,8	31,2

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

**15.b Balloon loans**

Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from	25.08.2021
	to	27.09.2021
	=	33 days

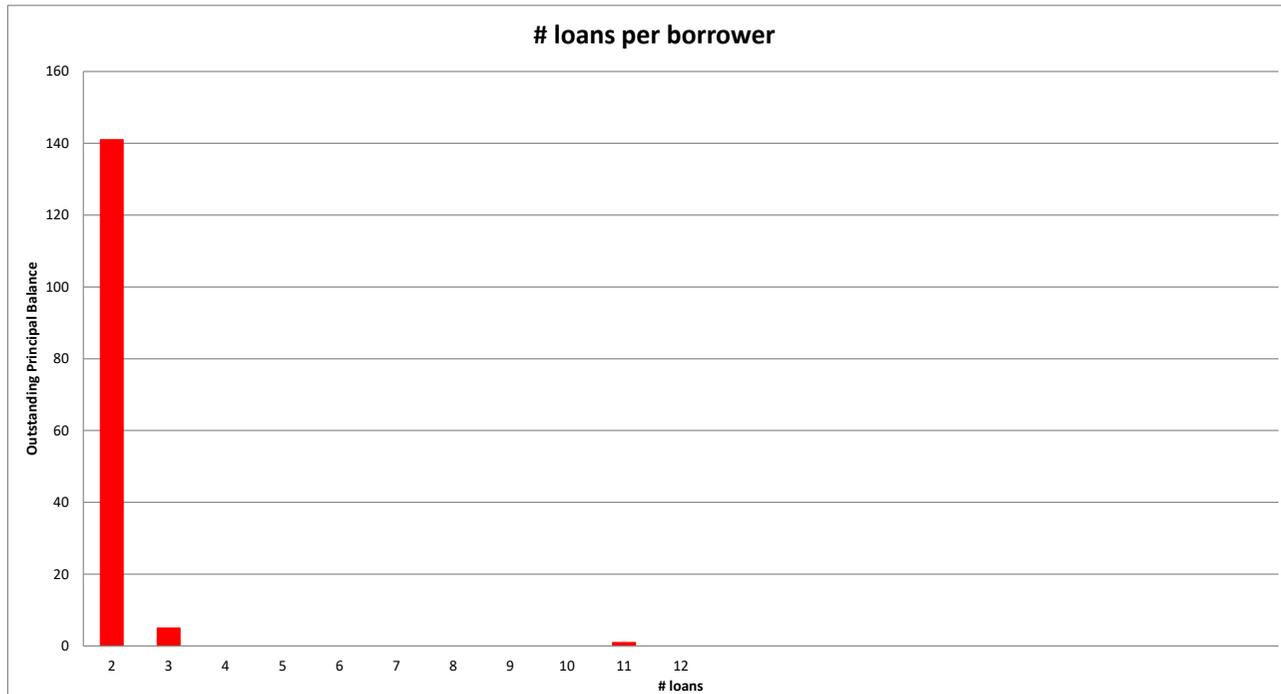




SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

17.a Amortization Profile



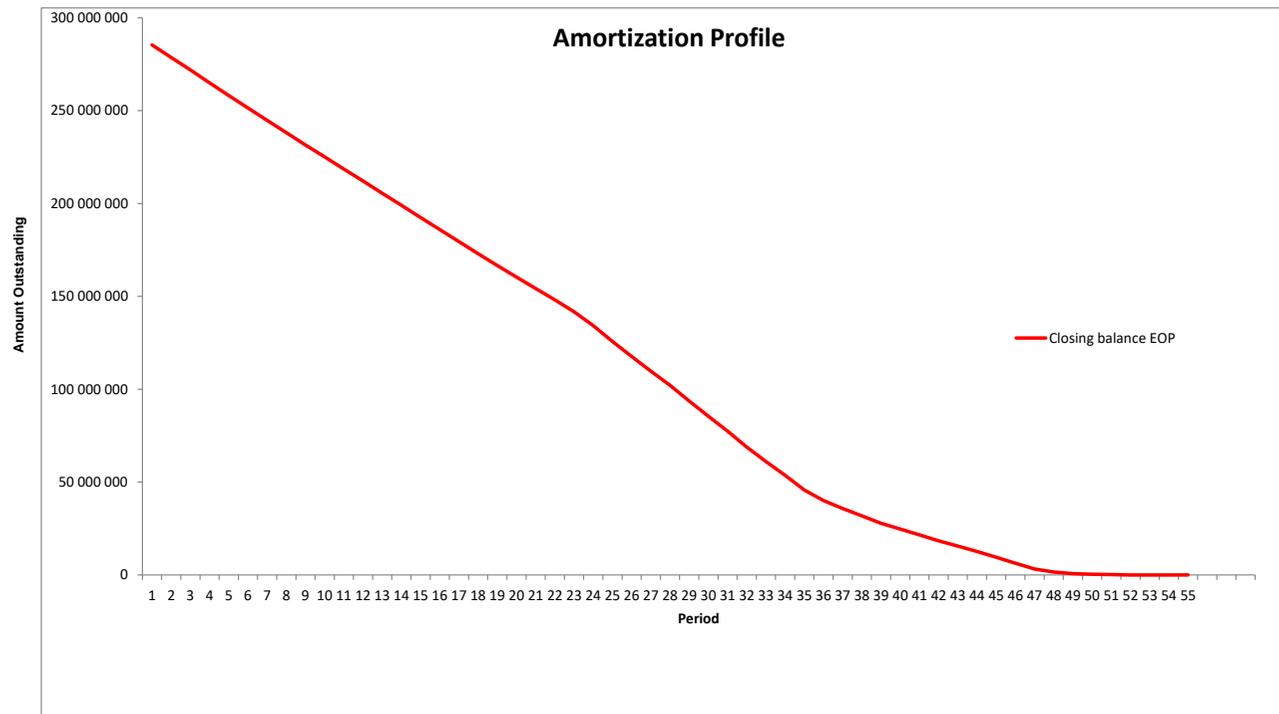
Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	292 304 221	285 398 474	6 905 747	633 661	2,63 %	97,64 %
	2	285 398 474	278 680 073	6 718 401	617 732	2,63 %	95,34 %
	3	278 680 073	271 862 675	6 817 398	602 222	2,62 %	93,01 %
	4	271 862 675	264 985 839	6 876 836	586 672	2,62 %	90,65 %
	5	264 985 839	258 121 867	6 863 971	571 048	2,62 %	88,31 %
	6	258 121 867	251 393 060	6 728 807	555 458	2,61 %	86,00 %
	7	251 393 060	244 751 501	6 641 559	540 108	2,61 %	83,73 %
	8	244 751 501	238 184 857	6 566 643	524 970	2,60 %	81,49 %
	9	238 184 857	231 538 376	6 646 481	509 915	2,60 %	79,21 %
	10	231 538 376	225 043 776	6 494 600	494 732	2,59 %	76,99 %
	11	225 043 776	218 561 467	6 482 309	479 837	2,59 %	74,77 %
	12	218 561 467	212 096 930	6 464 538	464 947	2,58 %	72,56 %
	13	212 096 930	205 519 177	6 577 752	450 108	2,58 %	70,31 %
	14	205 519 177	199 004 107	6 515 070	435 200	2,57 %	68,08 %
	15	199 004 107	192 418 364	6 585 743	420 279	2,56 %	65,83 %
	16	192 418 364	185 976 166	6 442 198	405 333	2,56 %	63,62 %
	17	185 976 166	179 469 174	6 506 992	390 745	2,55 %	61,40 %
	18	179 469 174	172 969 805	6 499 368	376 009	2,54 %	59,17 %
	19	172 969 805	166 619 031	6 350 775	361 417	2,54 %	57,00 %
	20	166 619 031	160 376 442	6 242 588	347 028	2,53 %	54,87 %

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from	25.08.2021
	to	27.09.2021
	=	33 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

18.a Payment Holidays



Reporting Date	29.09.2021				
Payment date	27.09.2021				
Period No	22				
Monthly Period	01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	= 33 days

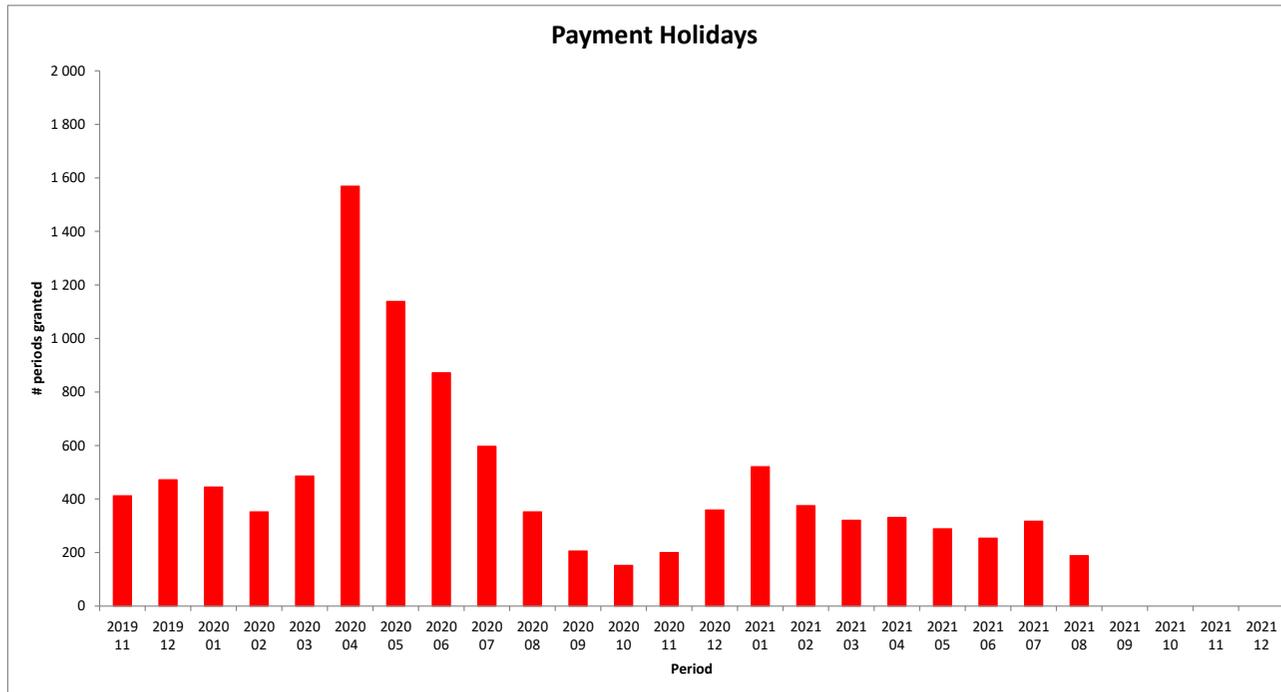
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
2019 11	412	589	164 541	8 155 737	
2019 12	472	554	146 542	8 658 237	
2020 01	445	594	165 862	8 611 128	
2020 02	352	480	133 293	6 812 362	
2020 03	486	722	251 794	9 630 613	
2020 04	1 569	2 579	928 927	32 299 983	
2020 05	1 138	1 765	519 271	20 224 928	
2020 06	872	1 182	356 618	15 936 221	
2020 07	597	754	204 508	9 650 465	
2020 08	352	438	117 981	6 138 995	
2020 09	206	274	83 179	3 479 635	
2020 10	152	212	57 659	2 613 313	
2020 11	200	283	76 078	3 468 056	
2020 12	359	446	111 605	5 454 509	
2021 01	521	738	216 815	8 579 003	
2021 02	375	528	153 931	6 158 678	
2021 03	321	454	138 348	5 835 952	
2021 04	331	466	139 429	5 385 405	
2021 05	289	400	125 334	4 848 406	
2021 06	254	340	96 193	3 978 530	
2021 07	317	428	132 567	4 444 072	
2021 08	188	233	67 801	2 894 187	
2021 09					
2021 10					
2021 11					
2021 12					
Total:	10 208	14 459	4 388 275	183 258 415	

Payment Holiday

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29.09.2021				
Payment date	27.09.2021				
Period No	22				
Monthly Period	01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	= 33 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	29.09.2021
Payment date	27.09.2021
Period No	22
Monthly Period	01.08.2021
Interest Period	from 25.08.2021 to 27.09.2021 = 33 days

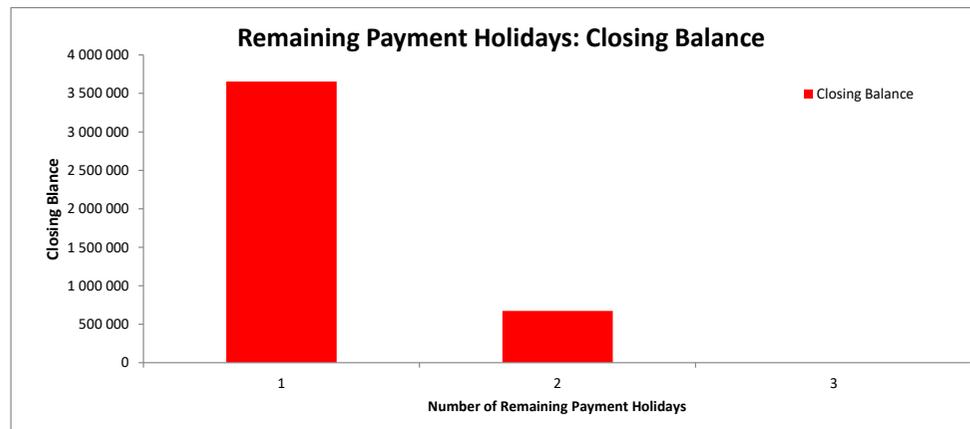
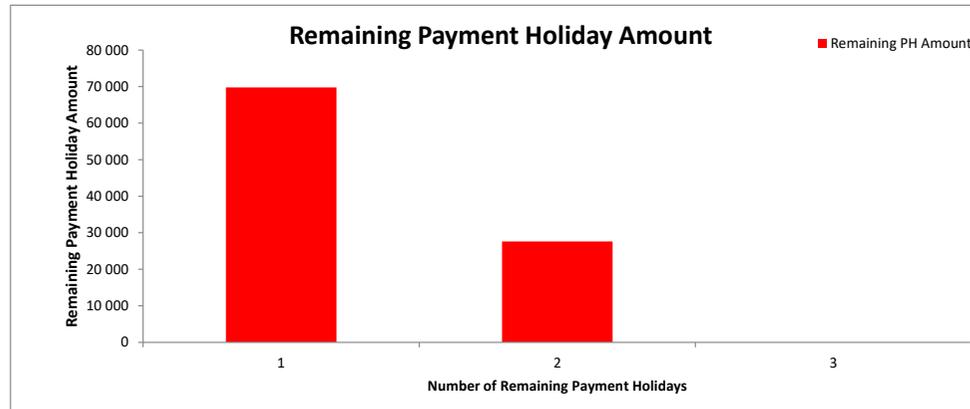


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	253	69 778	3 654 674
	2	45	27 599	673 841
	3			
	Total	298	97 378	4 328 515

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

**18.d Remaining Payment Holidays**

Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 days

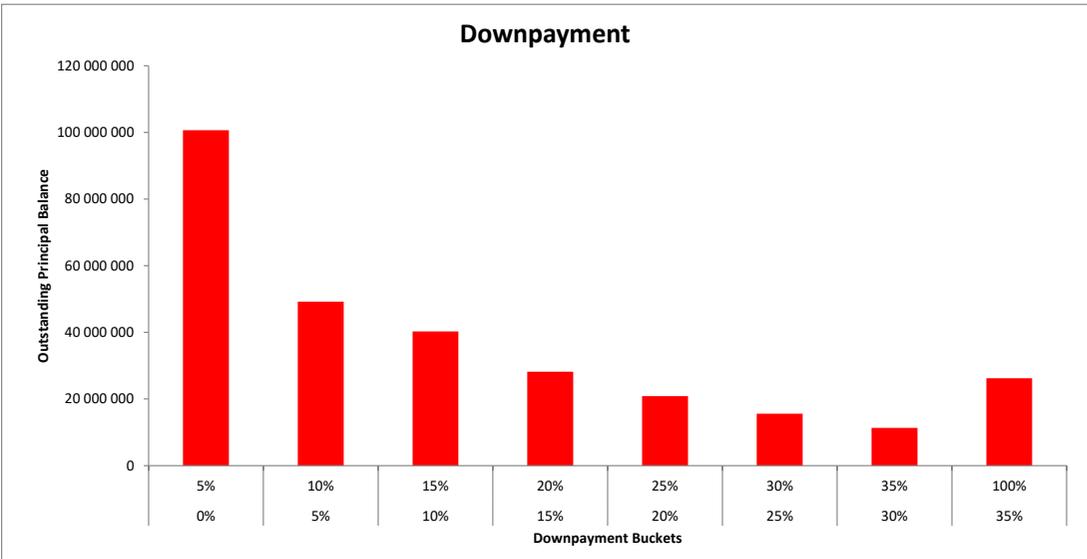




SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

19.b Downpayment

Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from	25.08.2021
	to	27.09.2021
		= 33 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

20.a Vehicle Condition



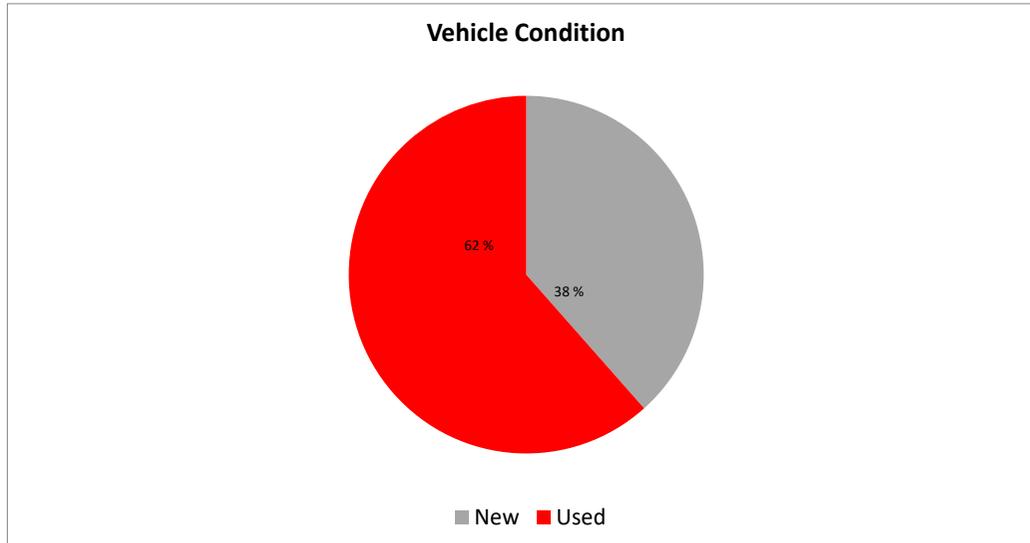
Reporting Date	29.09.2021
Payment date	27.09.2021
Period No	22
Monthly Period	01.08.2021
Interest Period	from 25.08.2021 to 27.09.2021 = 33 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 807	112 338 566	38,43 %	32,8	31,1
	Used	17 647	179 965 655	61,57 %	34,4	31,2
	Total	24 454	292 304 221	100 %	33,8	31,2

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	29.09.2021				
Payment date	27.09.2021				
Period No	22				
Monthly Period	01.08.2021				
Interest Period	from 25.08.2021	to	27.09.2021	=	33 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

21.a Borrower Type



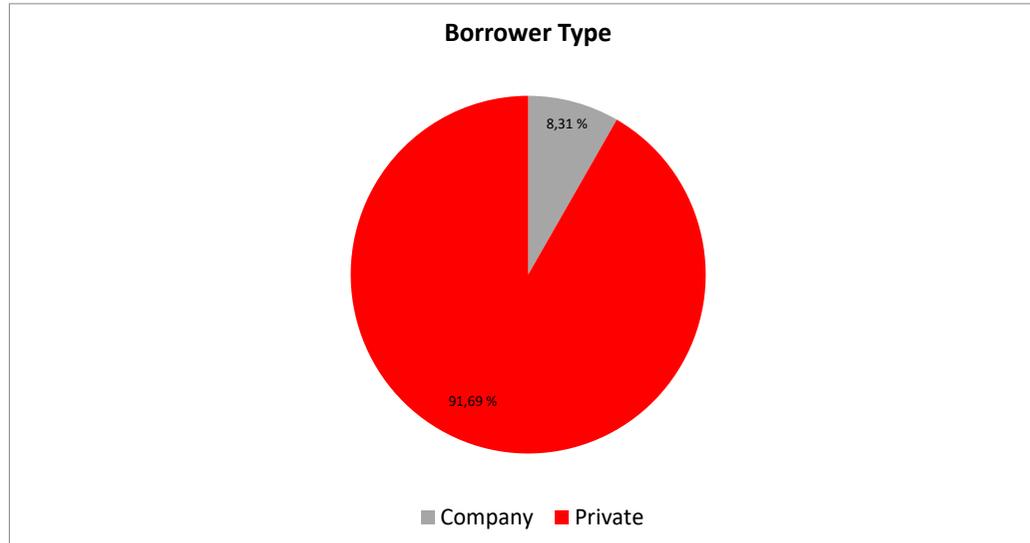
Reporting Date	29.09.2021
Payment date	27.09.2021
Period No	22
Monthly Period	01.08.2021
Interest Period	from 25.08.2021 to 27.09.2021 = 33 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 679	24 301 258	8,31 %	28,2	31,2
	Private	22 775	268 002 964	91,69 %	34,3	31,2
	Total	24 454	292 304 221	100 %	33,8	31,2

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

21.b Borrower Type

Reporting Date	29.09.2021				
Payment date	27.09.2021				
Period No	22				
Monthly Period	01.08.2021				
Interest Period	from 25.08.2021	to 27.09.2021	=	33 days	



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

22.a Vehicle type

Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 days

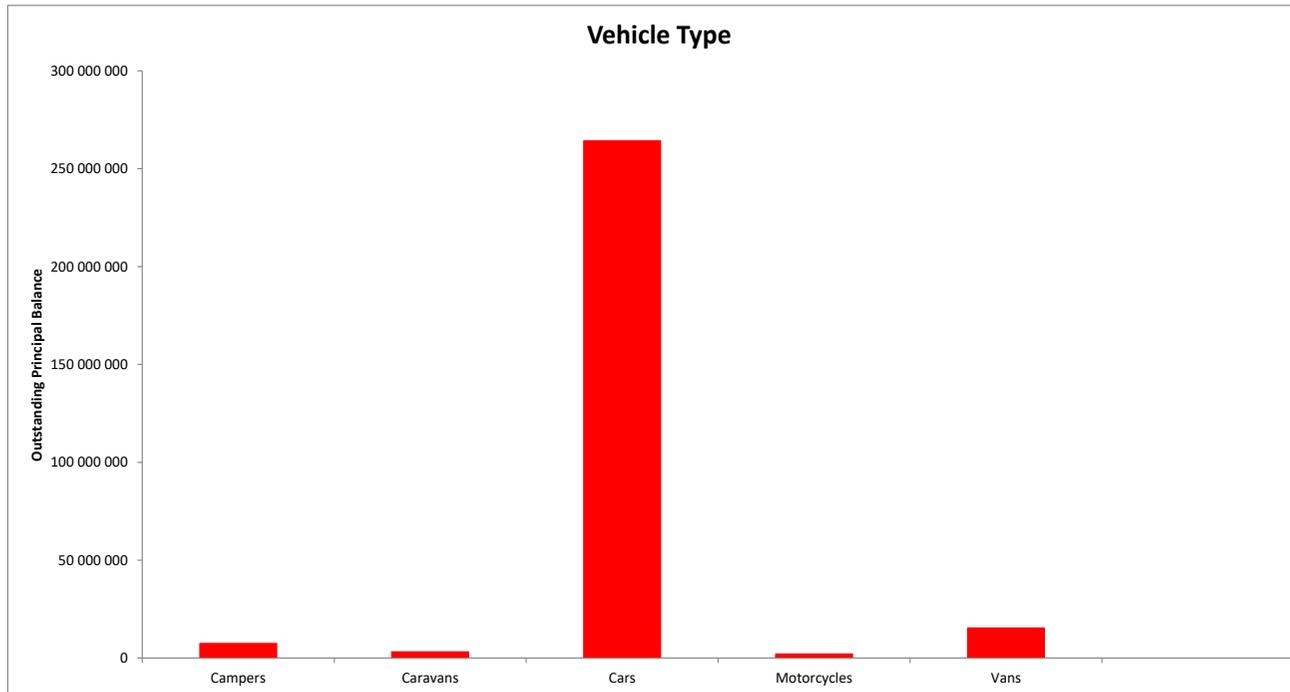


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		277	7 516 113	2,57 %	35,8	29,4
Caravans		235	3 233 693	1,11 %	37,2	28,1
Cars		22 244	264 199 194	90,39 %	33,9	31,3
Motorcycles		305	2 012 013	0,69 %	30,4	28,2
Vans		1 393	15 343 209	5,25 %	30,5	31,1
		24 454	292 304 221	100 %	33,8	31,2

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 days

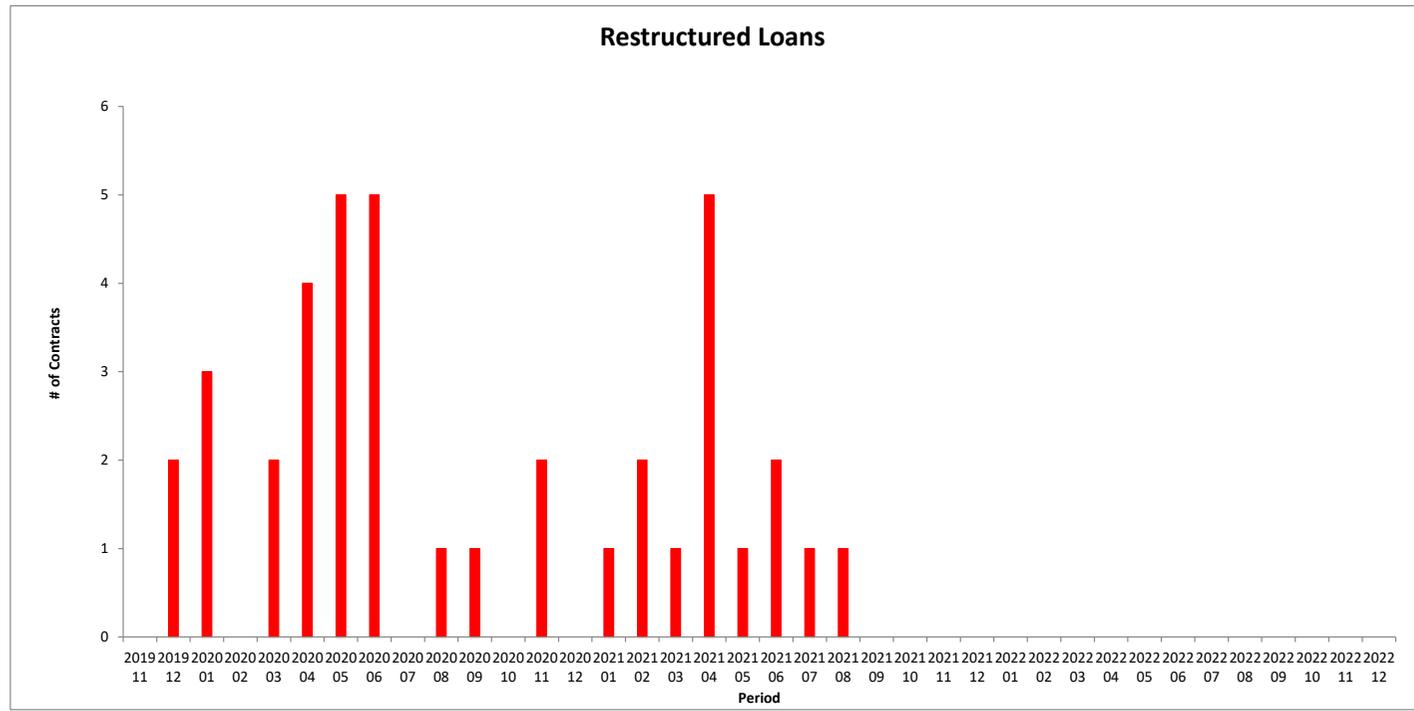




SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**23.b Restructured Loans**

Reporting Date	29.09.2021				
Payment date	27.09.2021				
Period No	22				
Monthly Period	01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	= 33 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021 to 27.09.2021 =	33 days

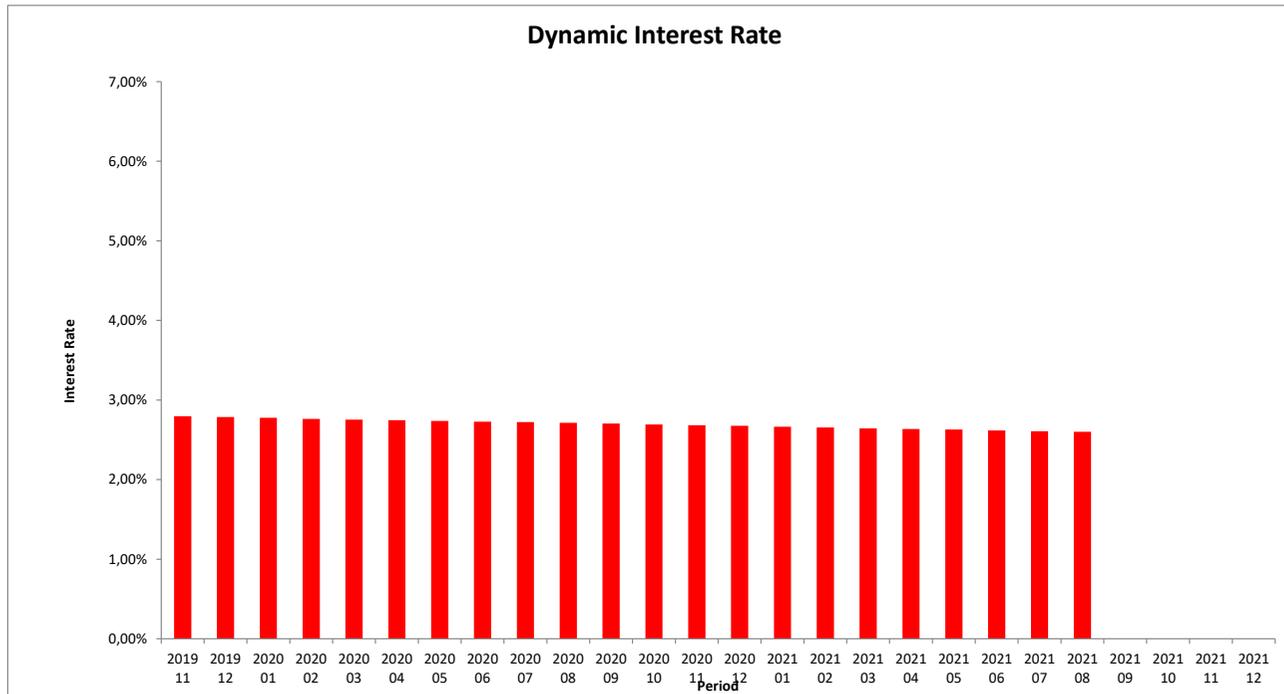
TOTAL		
Period	Closing balance	WA Interest rate
2019 11	729 991 378	2,80 %
2019 12	706 304 891	2,79 %
2020 01	679 530 975	2,78 %
2020 02	654 742 126	2,76 %
2020 03	629 246 572	2,75 %
2020 04	608 819 805	2,75 %
2020 05	588 867 275	2,74 %
2020 06	566 526 156	2,73 %
2020 07	541 637 974	2,72 %
2020 08	520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

Interest rate evolution

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	29.09.2021				
Payment date	27.09.2021				
Period No	22				
Monthly Period	01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	= 33 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

25.a Dynamic Pre-Payments



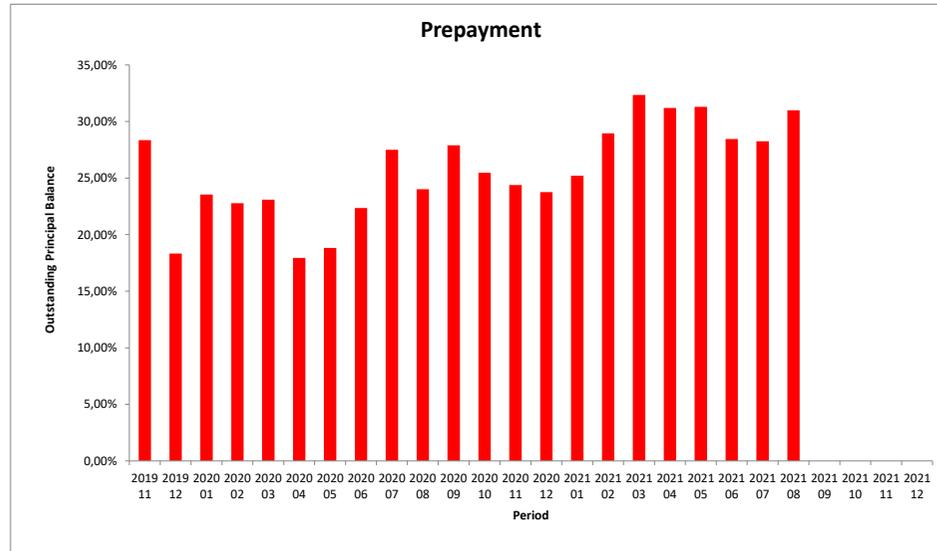
Reporting Date	29.09.2021		
Payment date	27.09.2021		
Period No	22		
Monthly Period	from	01.08.2021	to
Interest Period		25.08.2021	27.09.2021 = 33 days

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

**25.b Dynamic Pre-Payments**



Reporting Date	29.09.2021				
Payment date	27.09.2021				
Period No	22				
Monthly Period	01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	= 33 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

26. Delinquency



Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2019	11	729 991 378	41 738	687 144 081	2 184	37 759 566	223	3 861 951	65	982 131	14	243 650	-	-	-	-	1	32 426	
	12	706 304 891	40 552	658 566 266	2 486	41 375 550	229	4 062 841	81	1 374 481	42	630 607	13	295 146	-	-	1	36 270	
	2020	1	679 530 975	39 905	637 871 391	1 940	32 671 229	373	6 283 265	69	1 119 798	47	855 645	25	457 865	11	271 783	4	7 770
		2	654 742 126	39 132	617 416 363	1 759	29 305 081	308	5 114 347	87	1 458 113	42	695 855	26	481 371	16	270 996	17	343 862
		3	629 246 572	37 742	586 817 011	2 107	34 208 060	308	4 982 560	103	1 655 011	55	921 082	22	317 935	16	344 913	31	460 652
		4	608 819 805	37 206	570 774 057	1 830	29 378 914	294	5 164 191	109	1 952 580	56	923 567	25	406 392	14	220 103	25	405 306
		5	588 867 275	36 119	548 178 840	2 055	31 727 977	278	4 453 000	124	2 329 373	49	1 102 629	36	636 998	27	438 458	15	224 589
		6	566 526 156	35 498	531 377 463	1 773	27 205 042	285	4 538 622	89	1 555 427	53	1 047 137	27	538 630	18	263 834	32	549 099
		7	541 637 974	34 713	512 104 897	1 512	22 569 359	249	4 053 469	83	1 234 647	27	600 575	42	745 855	19	329 172	31	426 767
		8	520 286 515	33 363	484 674 507	1 868	27 730 416	294	4 940 801	87	1 388 265	35	618 170	18	439 600	29	494 757	24	399 567
		9	496 688 589	32 566	466 633 109	1 594	23 738 987	234	3 688 096	85	1 408 221	35	542 397	23	404 402	12	273 377	31	573 487
		10	475 768 847	31 749	447 379 324	1 437	21 728 162	273	4 322 660	59	1 083 039	46	659 390	18	275 363	14	320 909	14	268 186
11		456 190 375	30 594	424 743 685	1 663	24 200 584	304	4 721 752	86	1 451 980	31	630 587	21	315 586	8	126 201	27	484 222	
12	437 035 247	29 901	408 284 451	1 520	21 648 649	252	3 885 377	102	1 794 955	45	791 297	23	443 429	12	187 089	15	194 288		
2021	1	418 584 555	28 734	386 682 543	1 712	23 780 051	343	5 138 278	80	1 322 321	57	906 327	26	488 290	13	266 746	21	326 572	
	2	399 295 163	27 931	369 686 933	1 640	22 547 915	277	4 135 400	86	1 403 395	45	760 039	30	436 235	15	325 246	21	354 452	
	3	377 858 719	27 320	355 198 671	1 257	16 743 016	215	2 999 831	84	1 438 408	46	753 088	30	544 278	15	181 426	35	615 819	
	4	359 138 214	26 365	336 803 330	1 209	15 866 370	264	3 826 921	71	1 015 026	39	666 169	29	492 765	23	467 632	22	201 307	
	5	340 755 398	25 063	314 512 907	1 567	19 632 217	276	4 031 125	100	1 486 092	31	445 092	24	396 890	16	251 073	29	585 359	
	6	324 272 678	24 283	299 372 521	1 564	19 265 148	212	3 056 211	103	1 460 602	37	555 686	19	316 429	13	246 081	20	315 636	
	7	308 511 951	23 634	286 145 399	1 319	16 363 418	259	3 519 699	84	1 254 570	40	628 602	26	394 806	13	205 457	17	229 984	
	8	292 304 221	22 619	269 130 692	1 404	16 878 157	268	3 872 928	93	1 428 770	37	527 540	20	306 427	13	159 708	21	314 545	
	9																		
	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	from	01.08.2021
Interest Period	from	25.08.2021
	to	27.09.2021
	=	33 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 Q4			2020 Q1			2020 Q2			2020 Q3			2020 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2019 4	68 697	2	33 036	33 036	35 661	27 080	60 116	8 581	-	60 116	8 581	-	60 116	8 581	-	60 116	8 581
2020 1	812 284	52				48 352	48 352	763 931	284 990	333 342	478 942	163 443	496 785	315 499	11 044	507 829	304 455
2020 2	1 178 994	72							74 640	74 640	1 104 354	457 374	532 014	646 979	140 180	672 195	506 799
2020 3	1 399 821	86										298 922	298 922	1 100 898	423 377	722 299	677 521
2020 4	946 697	56													53 832	53 832	892 865
2021 1	1 296 843	77															
2021 2	1 102 302	71															
2021 3	544 529	38															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2021 Q1			2021 Q2			2021 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2019 4	68 697	2		60 116	8 581		60 116	8 581		60 116	8 581
2020 1	812 284	52	24 232	532 060	280 223	11 966	544 026	268 257	27 696	571 723	240 561
2020 2	1 178 994	72	10 792	682 987	496 007	9 982	692 968	486 025	46 367	739 335	439 659
2020 3	1 399 821	86	113 474	835 773	564 047	121 487	957 260	442 561	46 407	1 003 667	396 153
2020 4	946 697	56	213 175	267 008	679 689	147 450	414 457	532 240	90 337	504 794	441 903
2021 1	1 296 843	77	40 498	40 498	1 256 344	223 948	264 446	1 032 397	160 080	424 526	872 317
2021 2	1 102 302	71				39 286	39 286	1 063 016	114 800	154 086	948 216
2021 3	544 529	38							3 227	3 227	541 301

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

**28. Priority of Payments - Revenue**

Reporting Date	29.09.2021
Payment date	27.09.2021
Period No	22
Monthly Period	01.08.2021
Interest Period	from 25.08.2021 to 27.09.2021 = 33 days



**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 330 372,28	EUR
Senior Expenses	-	16 481,95	EUR
Servicing Fee	-	125 853,21	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	66 547,37	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	-	6 312,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	67 628,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	314 544,85	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	73 957,19	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
<u>Interest and principal due to Purchaser Subordinated Loan Provider</u>	-	<u>45,19</u>	<u>EUR</u>
Deferred Purchase Price to Seller		659 002,52	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	652 161,27	EUR
Senior Expenses	-	11 510,99	EUR
Issuer Swap Interest Amount	-	66 547,37	EUR
Interest Class A Notes	-	33 881,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	4 504,00	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	-	6 312,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	67 628,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	314 544,85	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	73 957,19	EUR
<u>Swap subordinated Amounts due</u>	-	<u>-</u>	<u>EUR</u>
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		73 275,87	EUR

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

**29. Priority of Payments - Redemption**

Reporting Date	29.09.2021
Payment date	27.09.2021
Period No	22
Monthly Period	01.08.2021
Interest Period	from 25.08.2021 to 27.09.2021 = 33 days



**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	15 893 184,53	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	15 893 184,53	EUR
<hr/>			
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	16 207 729,38	EUR
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event/ Before Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	13 578 625,30	EUR
(ii) Principal Payments on Class B Notes	-	1 492 194,21	EUR
(iii) Principal Payments on Class C Notes	-	284 227,47	EUR
(iiii) Principal Payments on Class D Notes	-	852 682,40	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	73 275,87	EUR
---	-----------	-----

**Purchaser Priority of Payments - Revenue (r)**

Payment of residual fund as Deferred Purchase Price to Seller	659 002,52	EUR
---	------------	-----

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

**30. Transaction Costs**



Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	16 481,95				
Interest accrued for the Period	EUR	112 325,00	33 881,00	4 504,00	6 312,00	67 628,00
Cumulative Interest accrued	EUR	4 459 765,00	1 884 518,00	173 510,00	205 022,00	2 196 715,00
Interest Payments	EUR	112 325,00	33 881,00	4 504,00	6 312,00	67 628,00
Cumulative Interest Payments	EUR	4 459 765,00	1 884 518,00	173 510,00	205 022,00	2 196 715,00
Interest accrued on Subordinated Loan for the Period	EUR	681,32				
Cumulative Interest accrued on Subordinated Loan	EUR	28 708,31				
Interest Payments on Subordinated Loan	EUR	681,32				
Cumulative Interest Payments on Subordinated Loan	EUR	28 708,31				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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

**32. Swap Overview**

Reporting Date	29.09.2021	
Payment date	27.09.2021	
Period No	22	
Monthly Period	01.08.2021	
Interest Period	from 25.08.2021	to 27.09.2021 = 33 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>258 467 308</b>
Interest Period Start	25.08.2021
Interest Period End	27.09.2021
Interest Days	33
Settlement Date	27.09.2021
Party A Floating Interest Rate	0,143 %
Party A Floating Rate Day Count Fraction	0,09
<b>Party A Interest Amount</b>	<b>EUR 33 880,76</b>
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,09
<b>Party B Interest Amount</b>	<b>EUR 59 374,25</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>28 403 716</b>
Interest Period Start	25.08.2021
Interest Period End	27.09.2021
Interest Days	33
Settlement Date	27.09.2021
Party A Floating Interest Rate	0,173 %
Party A Floating Rate Day Count Fraction	0,09
<b>Party A Interest Amount</b>	<b>EUR 4 504,36</b>
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,09
<b>Party B Interest Amount</b>	<b>EUR 7 173,12</b>

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

**31. Contact Details**



**Santander Consumer Bank AS**

**Financial Markets**

Anders Bruun-Olsen +47 21 08 37 70  
Priscilla Halverson +47 21 08 37 72  
Morten Christopher Freberg Holme +47 92 82 38 33  
Joachim Joveng Rogne +47 48 23 86 32  
Kjetil Amundstad +47 48 17 10 04

anders.bruun.olsen@santanderconsumer.no  
priscilla.halverson@santanderconsumer.no  
morten.holme@santanderconsumer.no  
joachim.joveng.rogne@santanderconsumer.no  
kjetil.amundstad@santanderconsumer.no

**Risk**

Christian Frederik Bull-Berg +47 41 07 29 52  
Anders Staude +47 99 00 40 52  
Thomas Andrén Johansen + 47 91 82 42 44

christian.frederik.bull.berg@santanderconsumer.no  
anders.staude@santanderconsumer.no  
thomas.andren.johansen@santanderconsumer.no

Reporting Date	29.09.2021						
Payment date	27.09.2021						
Period No	22						
Monthly Period	01.08.2021						
Interest Period	from 25.08.2021	to	27.09.2021	=	33 days		