

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.01.2021				
Payment date	25.01.2021			Following payment dates:	25.02.2021
Period No	14				25.03.2021
Monthly Period	01.12.2020				
Interest Period	from 30.12.2020		to 25.01.2021	=	26 days
Cut-Off date	31.12.2020				

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	27.01.2021
Payment date	25.01.2021
Period No	14
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	456 190 374,94 EUR
Scheduled Loan Principal Repayments	9 192 518,82 EUR
Prepayments	9 768 321,10 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	18 960 839,92 EUR
New Defaulted Auto Loans in Period	194 288,06 EUR
Closing Balance	437 035 246,96 EUR
Principal Recoveries on loans in default	233 216,02 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 541 066,82 EUR
	EUR
Total Revenue Received in Period	1 541 066,82 EUR
# Loans	
At beginning of period	32 707 Loans
Paid in Full	837 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	15 Loans
At end of period	31 855 Loans

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	14				
Monthly Period	01.12.2020				
Interest Period	from 30.12.2020	to	25.01.2021	=	26 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	1 759 610,50	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	97 892,36	EUR
f. Any other net income amount received by the Purchaser	-	EUR
g. Amount available in accordance with the Purchaser Pre-Enforcement Redemption Priority of Payment	-	EUR
Total Amount for Purchaser Available Revenue Receipts	1 857 502,86	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	488 378,48	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	41 349,48	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	97 892,36	EUR
f. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	627 620,32	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	14				
Monthly Period	01.12.2020				
Interest Period	from 30.12.2020	to	25.01.2021	=	26 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	18 960 839,92	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Clean-up Call Early Redemption	-	EUR
d. Gap Amount Advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
e. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	18 960 839,92	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	18 960 839,92	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	194 288,06	EUR
Total Amount for Issuer Available Redemption Receipts	19 155 127,98	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	14
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days

Note Balance

Beginning of Period	456 190 374,94 EUR
End of Period	437 035 246,96 EUR

Liquidity Balance

Beginning of Period	0,5 %	2 218 844,23 EUR
Cash Outflow		97 892,36 EUR
Cash Inflow		- EUR
End of Period	0,5 %	2 120 951,87 EUR
Required Reserve Amount	0,5 %	2 120 951,87 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	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days



Asset Balance

Beginning of Period	456 190 374,94	EUR
End of Period	437 035 246,96	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	408 284 451,34	93,42 %	29 901
1-29 days past due	21 648 649,06	4,95 %	1 520

Delinquent Receivables:

30-59 days past due	3 885 377,22	0,89 %	252
60-89 days past due	1 794 955,08	0,41 %	102
90-119 days past due	791 296,96	0,18 %	45
120-149 days past due	443 428,79	0,10 %	23
150-179 days past due	187 088,51	0,04 %	12
Total Performing and Delinquent	437 035 247	100,00 %	31 855

Current Period Defaults	194 288,06	15
Cumulative Defaults	4 406 491,64	268
Current Period Principal Recoveries	233 216,02	
Cumulative Principal Recoveries	1 972 500,86	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,30 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,31 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,27 %	

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

	55,00 %	
[A] Aggregate Outstanding Asset Principal Amount	437 035 246,96	
[B] Aggregate principal balance of Defaulted Contracts	4 406 491,64	
[C] Recoveries received on such Defaulted Contracts	1 972 500,86	
[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	1,63 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,59 %	
[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%

	16,22 %	YES
[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	456 190 374,94	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

6. Note Principal



Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	14
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	382 190 374,94	42 000 000,00	8 000 000,00	24 000 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	16 047 917,60	1 763 551,84	335 914,64	1 007 743,90	EUR
End of Period	366 142 457,34	40 236 448,16	7 664 085,36	22 992 256,10	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	194 288,06	EUR
Credit PDL	-	-	-	194 288,06	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	382 190 374,94	42 000 000,00	8 000 000,00	24 000 000,00	EUR
End of Period	366 142 457,34	40 236 448,16	7 664 085,36	22 992 256,10	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS2056932978	XS2056933190	XS2056933273	XS2056933430
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	90,74 %	5,26 %	1,00 %	3,00 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAAsf/ Aaa(sf)	AA-sf/A2(sf)	Asf/Baa3(sf)	Unrated
Initial Notes Aggregate Principal Outstanding Balance	799 200 000,00	725 200 000,00	42 000 000,00	8 000 000,00	24 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	7 992	7 252	420	80	240
Current Note Information					
Outstanding Opening Balance	456 190 374,94	382 190 374,94	42 000 000,00	8 000 000,00	24 000 000,00
Available Distribution Amount	19 155 127,98				
Amortisation	19 155 127,98				
Redemption per Class	19 155 127,98	16 047 917,60	1 763 551,84	335 914,64	1 007 743,90
Redemption per Note		2 212,90	4 198,93	4 198,93	4 198,93
Outstanding Closing Balance		366 142 457,34	40 236 448,16	7 664 085,36	22 992 256,10
Net Outstanding Closing Balance	437 035 246,96	366 142 457,34	40 236 448,16	7 664 085,36	22 992 256,10
Current Tranching	100 %	83,78 %	9,21 %	1,75 %	5,26 %
Current Pool Factor		0,50	0,96	0,96	0,96

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	26				
Principal Outstanding per Note Beginning of Period		52 701,38	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 212,90	4 198,93	4 198,93	4 198,93
Principal Outstanding per Note End of Period		50 488,48	95 801,07	95 801,07	95 801,07
>Interest accrued for the period		5,02	11,70	116,67	416,67
Interest Payment	150 682,82	36 435,48	4 914,00	9 333,33	100 000,00
Interest Payment per Note		5,02	11,70	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)		19,88 %	10,68 %	8,92 %	3,66 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		20,39 %	11,18 %	8,92 %	3,66 %
Current CE (Subordination)		16,22 %	7,01 %	5,26 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		16,73 %	7,52 %	5,26 %	0,00 %

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.01.2021
Payment date 25.01.2021
Period No 14
Monthly Period 01.12.2020
Interest Period : 30.12.2020 to 25.01.2021 = 26 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

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	14				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 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	

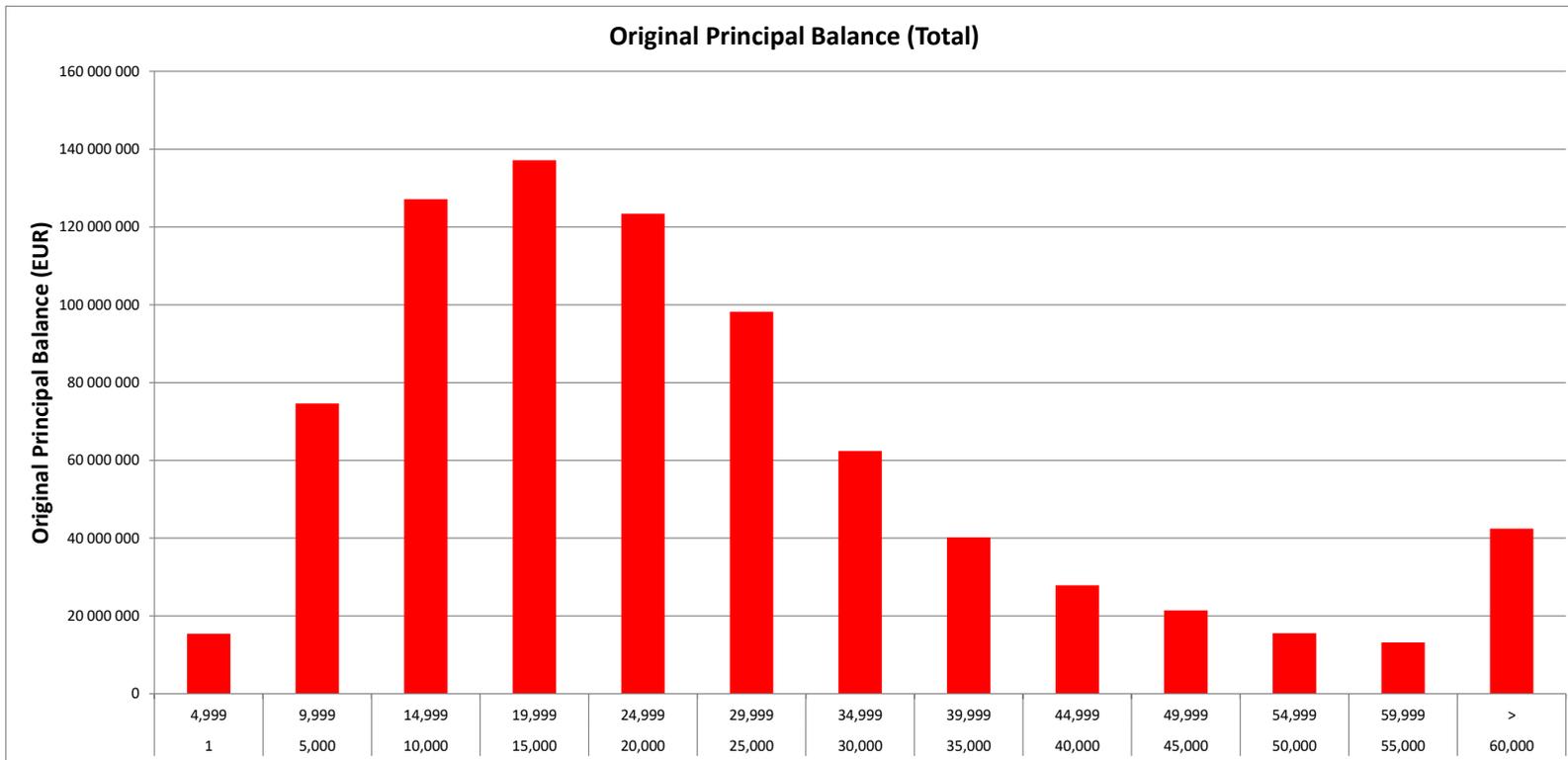
SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days



Original Principal Balance (Total)



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	14				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



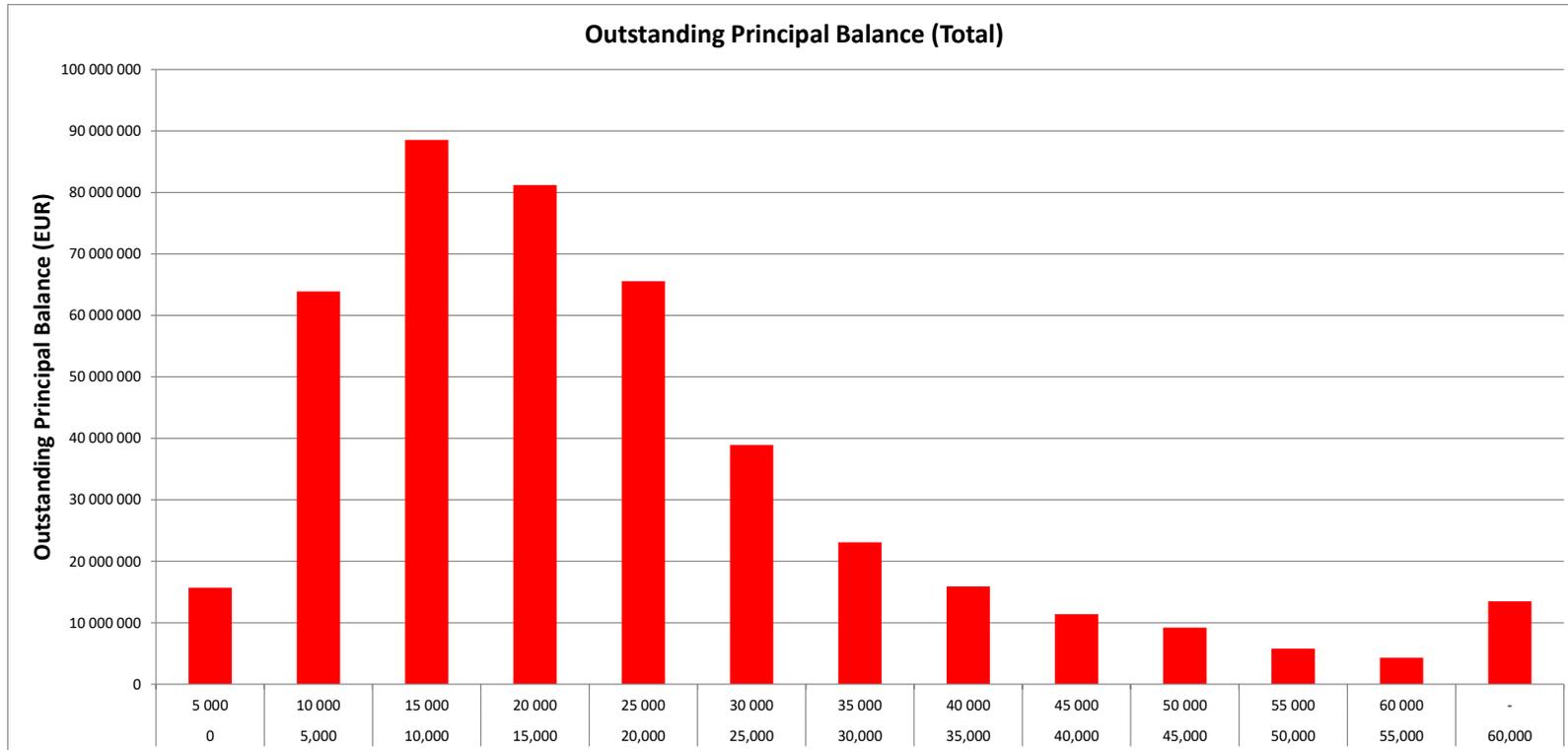
Average amount - all: 13 720

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 185	15 691 581	3,59 %	24,5	22,8
	5 000	10 000	8 474	63 903 162	14,62 %	37,2	24,3
	10 000	15 000	7 169	88 555 433	20,26 %	40,8	24,2
	15 000	20 000	4 696	81 204 843	18,58 %	41,8	23,7
	20 000	25 000	2 940	65 553 824	15,00 %	42,6	23,0
	25 000	30 000	1 432	38 928 073	8,91 %	43,4	22,5
	30 000	35 000	717	23 085 477	5,28 %	43,8	22,1
	35 000	40 000	426	15 910 165	3,64 %	43,2	22,1
	40 000	45 000	269	11 397 910	2,61 %	43,2	22,1
	45 000	50 000	195	9 224 153	2,11 %	42,7	22,8
	50 000	55 000	111	5 799 476	1,33 %	44,1	21,1
	55 000	60 000	75	4 303 306	0,98 %	43,5	21,9
	60 000	-	166	13 477 843	3,08 %	42,3	21,2
	Total			31 855	437 035 247	100 %	40,9

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

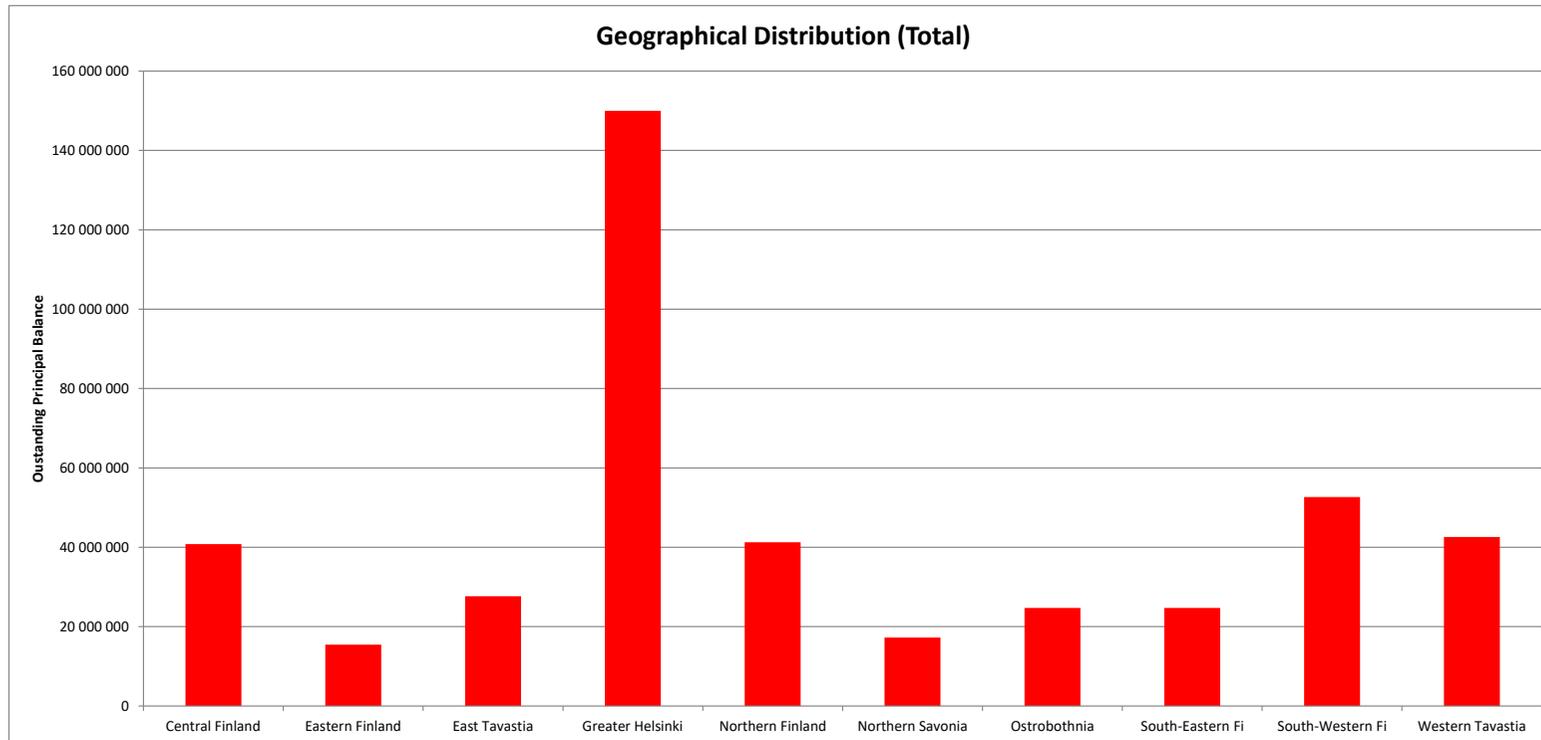


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	3 140	40 812 310	9,34 %	40,2	23,1	
Eastern Finland	1 229	15 450 790	3,54 %	41,2	23,5	
East Tavastia	2 137	27 637 438	6,32 %	40,8	23,8	
Greater Helsinki	10 076	149 998 126	34,32 %	40,6	23,4	
Northern Finland	3 001	41 259 344	9,44 %	41,2	23,1	
Northern Savonia	1 304	17 236 408	3,94 %	40,5	22,6	
Ostrobothnia	2 113	24 714 221	5,65 %	40,5	23,2	
South-Eastern Fi	1 868	24 724 112	5,66 %	40,5	23,7	
South-Western Fi	3 920	52 627 829	12,04 %	41,8	23,4	
Western Tavastia	3 067	42 574 668	9,74 %	41,6	23,1	
Total	31 855	437 035 247	100 %	40,9	23,3	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from	30.12.2020
	to	25.01.2021
	=	26 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

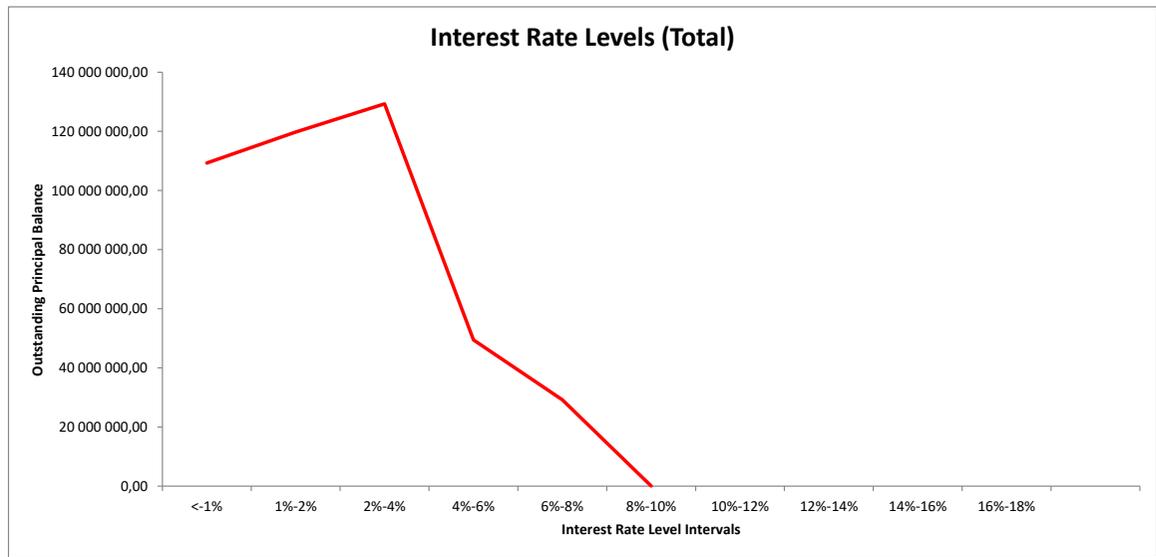


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	6 531	109 267 181	25,00 %	40,2	23,2
	1 %	2 %	7 280	119 766 800	27,40 %	40,8	23,3
	2 %	4 %	9 251	129 304 950	29,59 %	41,4	23,3
	4 %	6 %	5 240	49 459 170	11,32 %	40,8	23,0
	6 %	8 %	3 537	29 180 793	6,68 %	41,2	24,3
	8 %	10 %	16	56 353	0,01 %	33,0	20,3
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	20 %						
Total			31 855	437 035 247	100 %	40,9	23,3

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	14				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.a Remaining Terms

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	14				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days

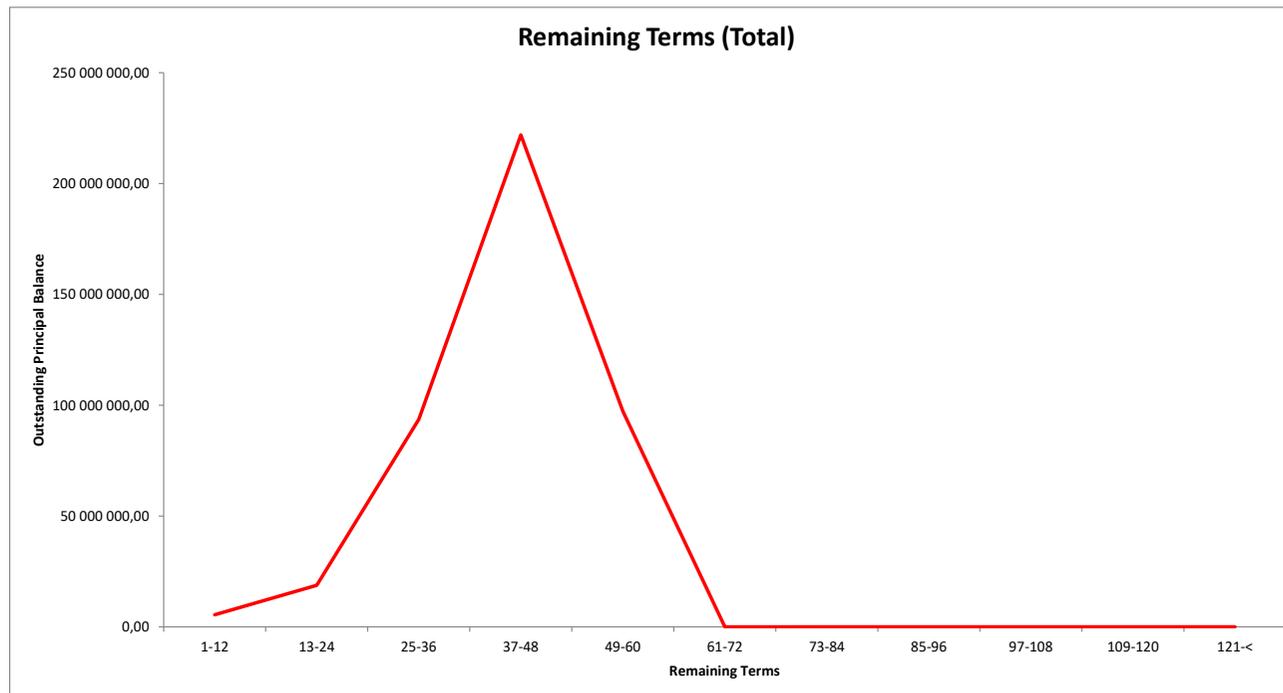


		TOTAL							
Months to maturity		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0			0	12	32 560	0,01 %	0,0	35,1
	1			12	1 710	5 448 664	1,25 %	9,1	24,9
	13			24	2 963	18 770 838	4,30 %	19,2	23,9
	25			36	7 873	93 561 389	21,41 %	32,6	27,4
	37			48	14 108	221 924 138	50,78 %	41,8	23,1
	49			60	5 188	97 284 650	22,26 %	52,8	19,7
	61			72	1	13 008	0,00 %	63,0	26,0
	73			84					
	85			96					
	97			108					
	109			120					
	121			-					
	Total			31 855		437 035 247	100 %	40,9	23,3

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.b Remaining Terms

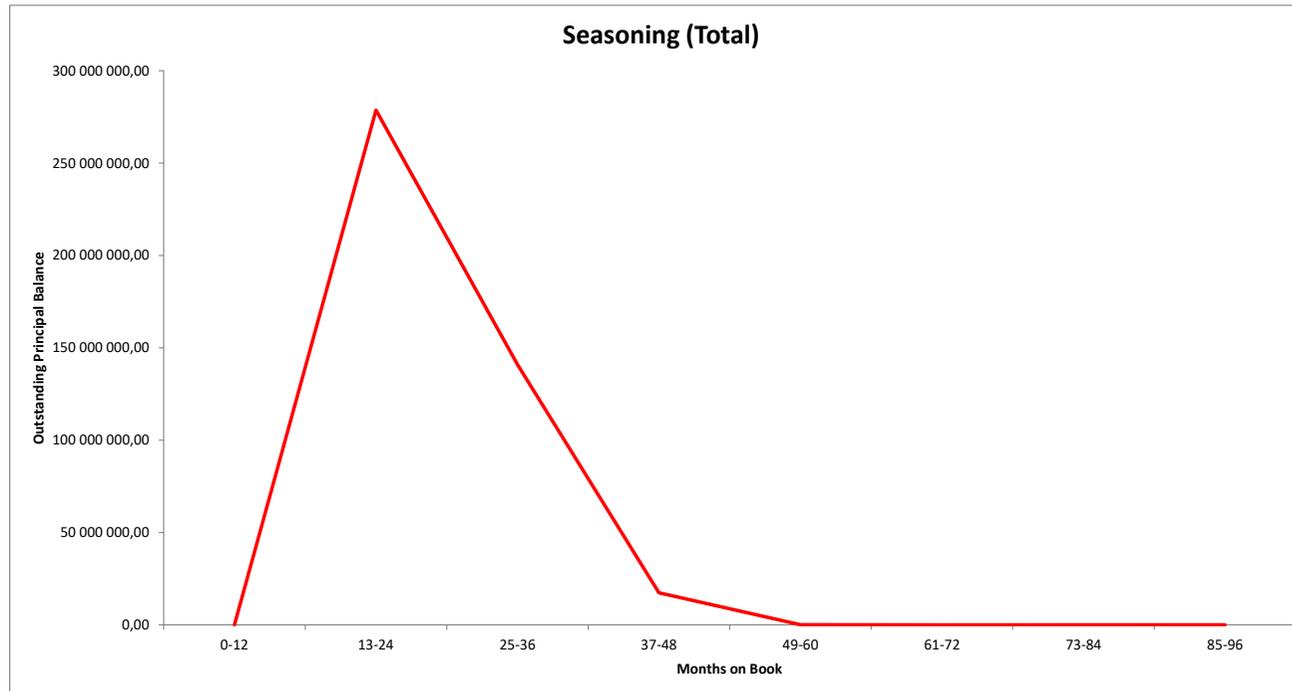
Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	14				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	14				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.a Balloon loans



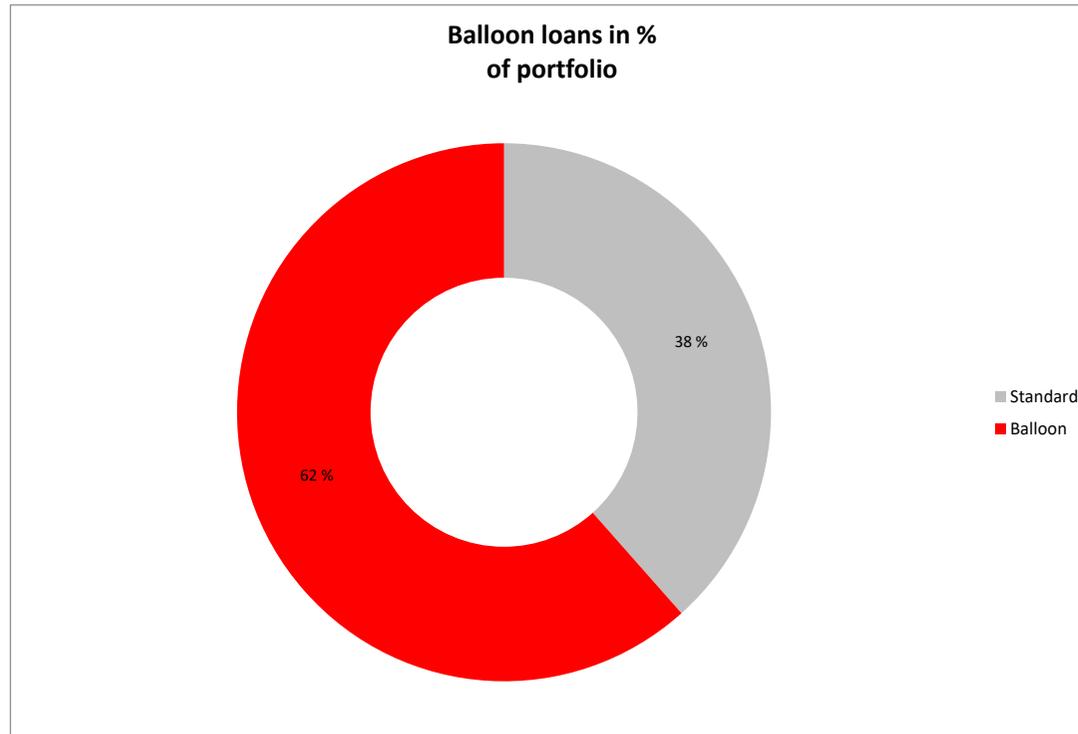
Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

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	18 635		167 943 169	38,4 %	3 528	0,0 %	38,5	23,2
Balloon	13 220		269 092 078	61,6 %	105 823 189	39,3 %	42,4	23,3
Total	31 855		437 035 247	100 %	105 826 718	24 %	40,9	23,3

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from	30.12.2020
	to	25.01.2021
	=	26 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	14				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.a Amortization Profile



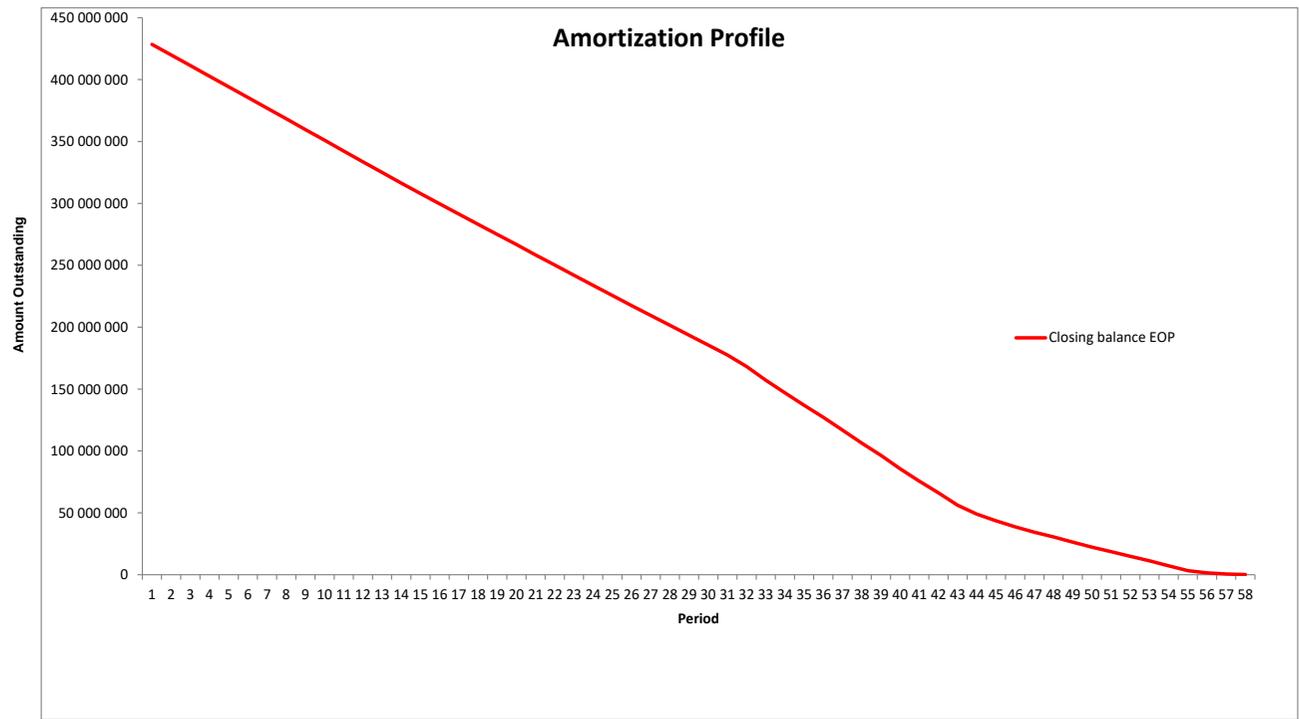
Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	437 035 247	428 442 265	8 592 982	974 513	2,71 %	98,03 %
	2	428 442 265	419 938 423	8 503 841	954 355	2,71 %	96,09 %
	3	419 938 423	411 378 828	8 559 595	934 333	2,70 %	94,13 %
	4	411 378 828	402 770 252	8 608 577	914 267	2,70 %	92,16 %
	5	402 770 252	394 175 765	8 594 487	894 184	2,70 %	90,19 %
	6	394 175 765	385 596 150	8 579 614	874 057	2,69 %	88,23 %
	7	385 596 150	377 006 285	8 589 866	854 031	2,69 %	86,26 %
	8	377 006 285	368 397 618	8 608 666	833 941	2,69 %	84,29 %
	9	368 397 618	359 699 876	8 697 742	813 755	2,68 %	82,30 %
	10	359 699 876	351 104 563	8 595 313	793 450	2,68 %	80,34 %
	11	351 104 563	342 367 815	8 736 748	773 293	2,68 %	78,34 %
	12	342 367 815	333 576 554	8 791 260	752 924	2,67 %	76,33 %
	13	333 576 554	324 902 125	8 674 429	732 622	2,67 %	74,34 %
	14	324 902 125	316 393 427	8 508 699	712 526	2,66 %	72,40 %
	15	316 393 427	307 980 606	8 412 820	692 691	2,66 %	70,47 %
	16	307 980 606	299 691 255	8 289 352	673 110	2,65 %	68,57 %
	17	299 691 255	291 325 055	8 366 199	653 722	2,65 %	66,66 %
	18	291 325 055	283 060 267	8 264 788	634 223	2,64 %	64,77 %
	19	283 060 267	274 857 708	8 202 559	614 973	2,64 %	62,89 %
	20	274 857 708	266 702 068	8 155 640	595 777	2,63 %	61,03 %

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.b Amortization Profile

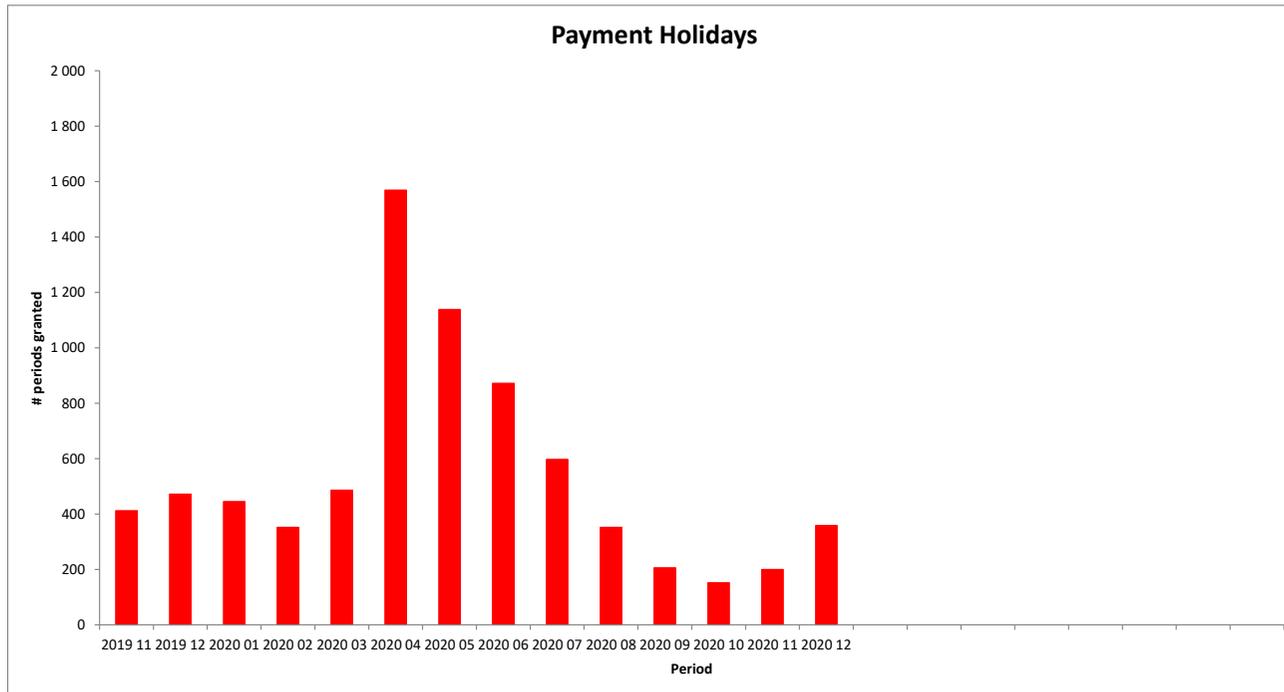
Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	14				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	14				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	14
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days

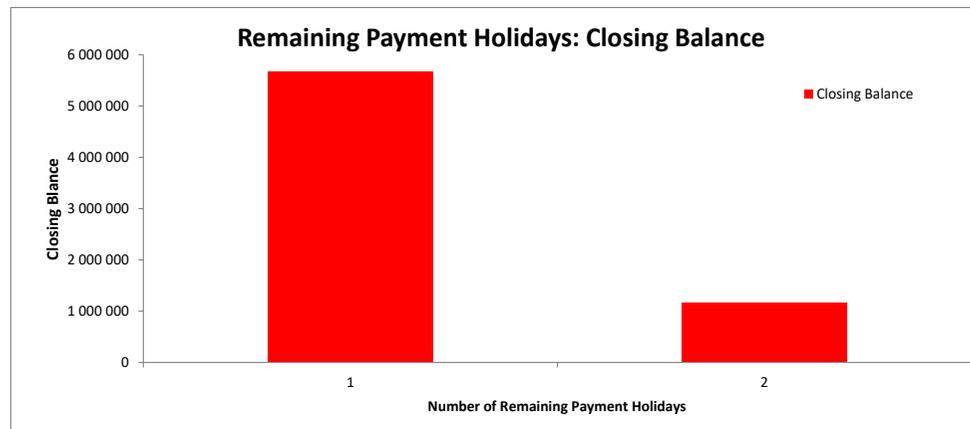
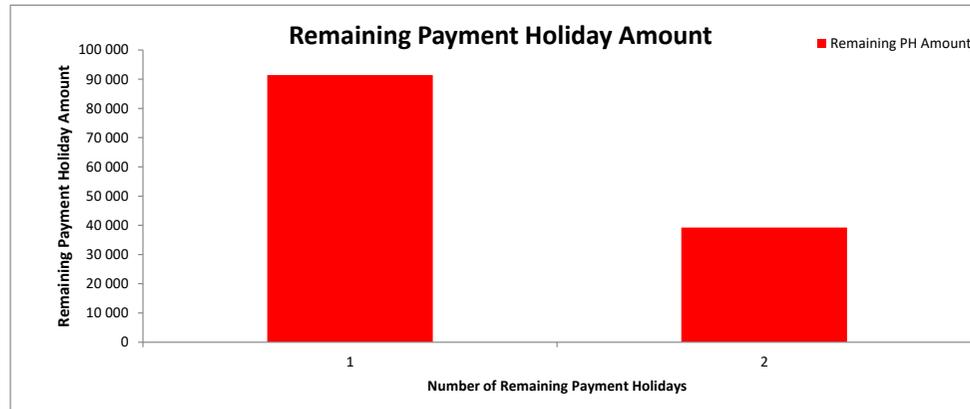


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	355	91 431	5 675 388	
2	81	39 277	1 168 800	
3	3	2 818	55 767	
Total	439	133 526	6 899 955	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	14				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.a Downpayment



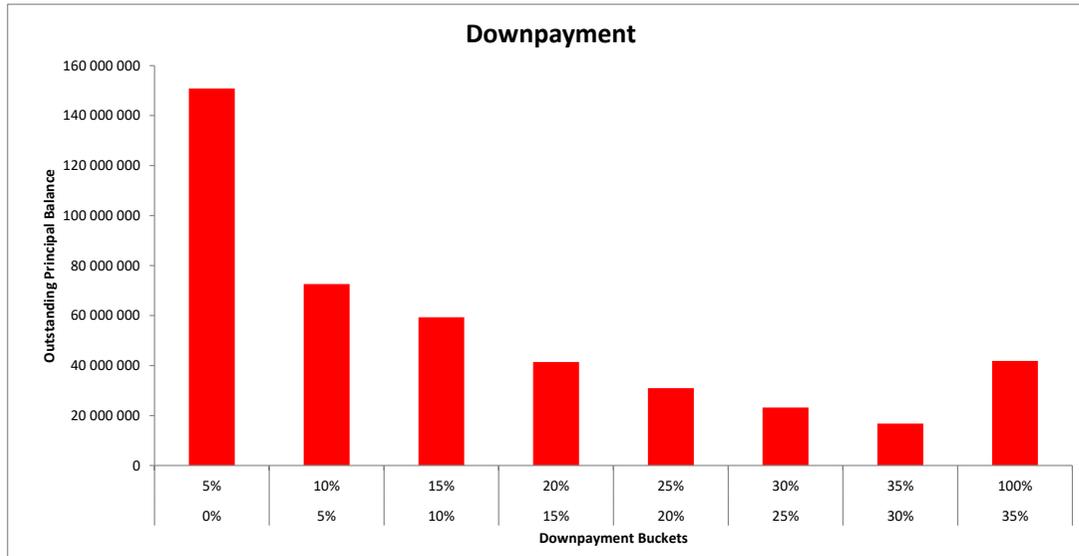
Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	9 529	150 898 159	34,53 %	43,0	23,2
	5 %	10 %	4 510	72 616 532	16,62 %	42,2	23,8
	10 %	15 %	4 218	59 355 925	13,58 %	40,7	23,6
	15 %	20 %	2 999	41 428 014	9,48 %	39,8	23,4
	20 %	25 %	2 333	30 963 006	7,08 %	39,1	23,2
	25 %	30 %	1 882	23 153 312	5,30 %	39,2	23,5
	30 %	35 %	1 421	16 757 209	3,83 %	38,5	22,7
	35 %	100 %	4 963	41 863 089	9,58 %	35,6	22,4
Total			31 855	437 035 247	100 %	40,9	23,3

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from	30.12.2020
	to	25.01.2021
	=	26 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.a Vehicle Condition

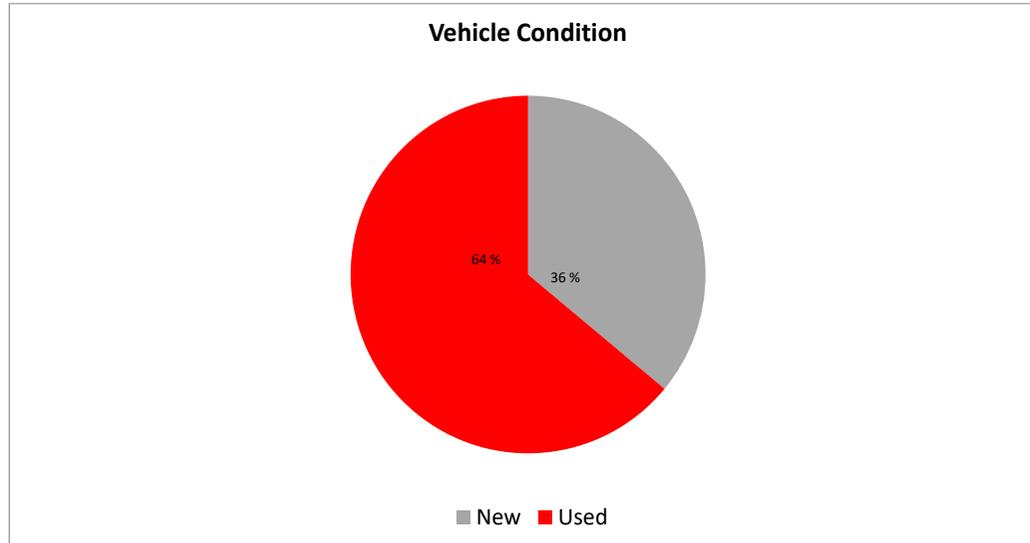


Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	14
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 291	157 484 694	36,03 %	40,0	23,3
	Used	23 564	279 550 553	63,97 %	41,3	23,3
	Total	31 855	437 035 247	100 %	40,9	23,3

20.b Vehicle Condition

Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	14
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.a Borrower Type



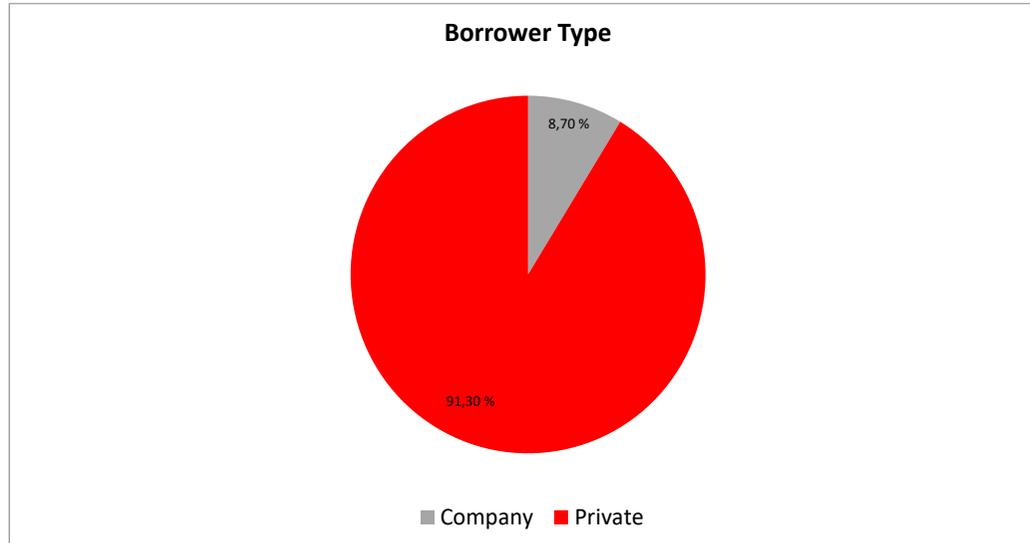
Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	14
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 199	38 003 044	8,70 %	34,7	23,3
	Private	29 656	399 032 203	91,30 %	41,5	23,3
	Total	31 855	437 035 247	100 %	40,9	23,3

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	14
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	14				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days

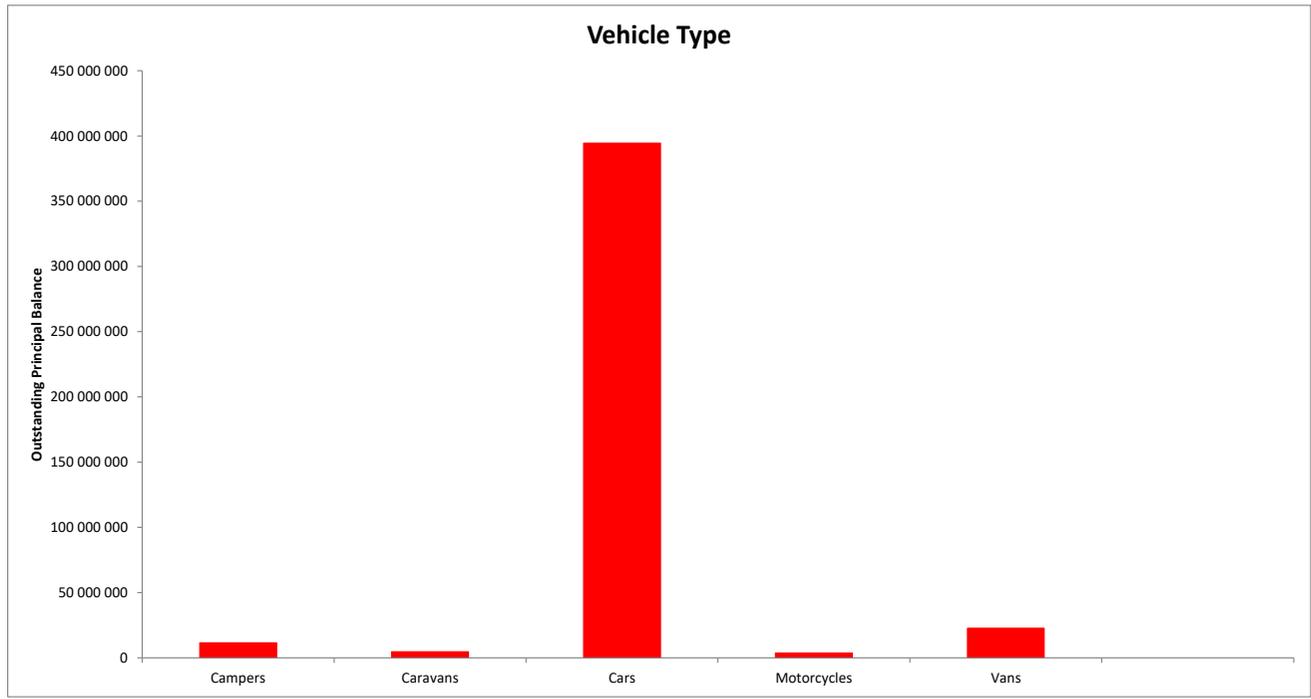


		TOTAL				
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
		Campers	391	11 472 722	2,63 %	43,2
	Caravans	317	4 679 387	1,07 %	44,0	20,2
	Cars	28 902	394 535 185	90,28 %	41,0	23,4
	Motorcycles	456	3 663 685	0,84 %	37,4	20,0
	Vans	1 789	22 684 268	5,19 %	37,1	23,4
		31 855	437 035 247	100 %	40,9	23,3

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.b Vehicle type

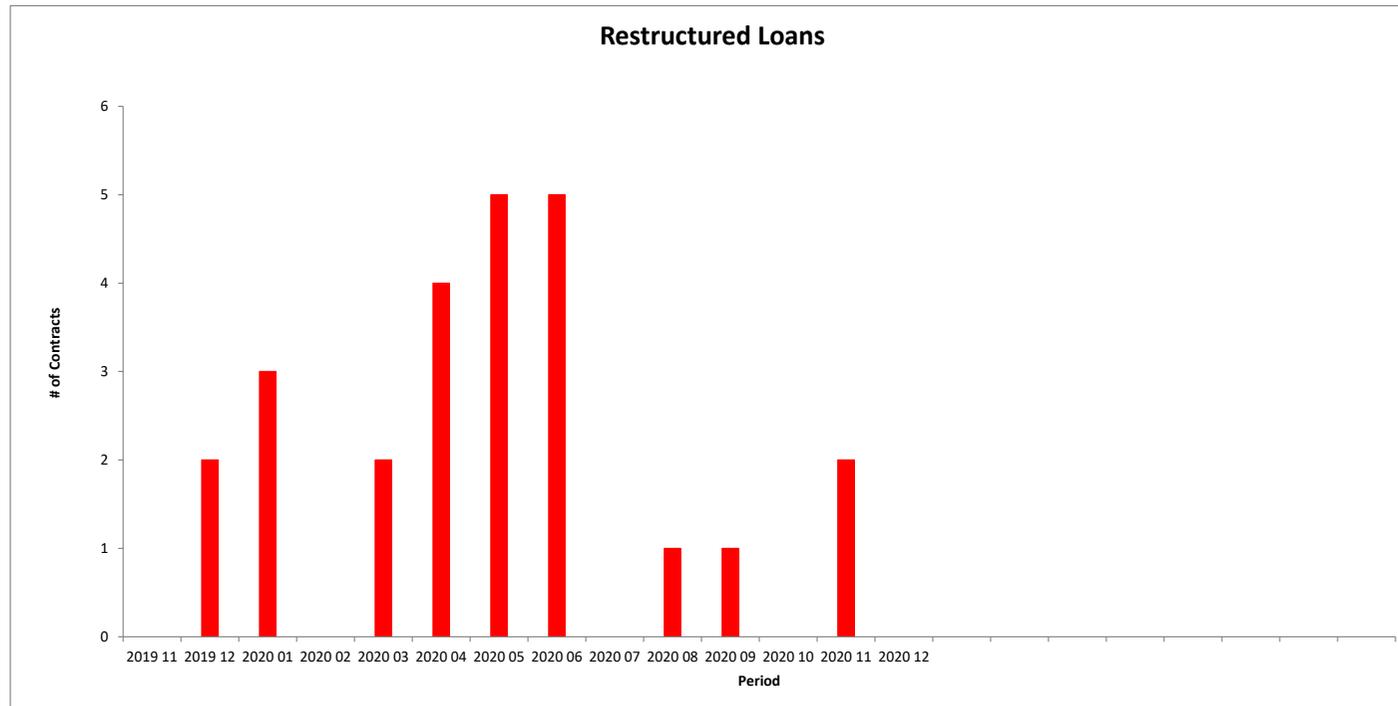
Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	14				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	14
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.a Dynamic Interest rate



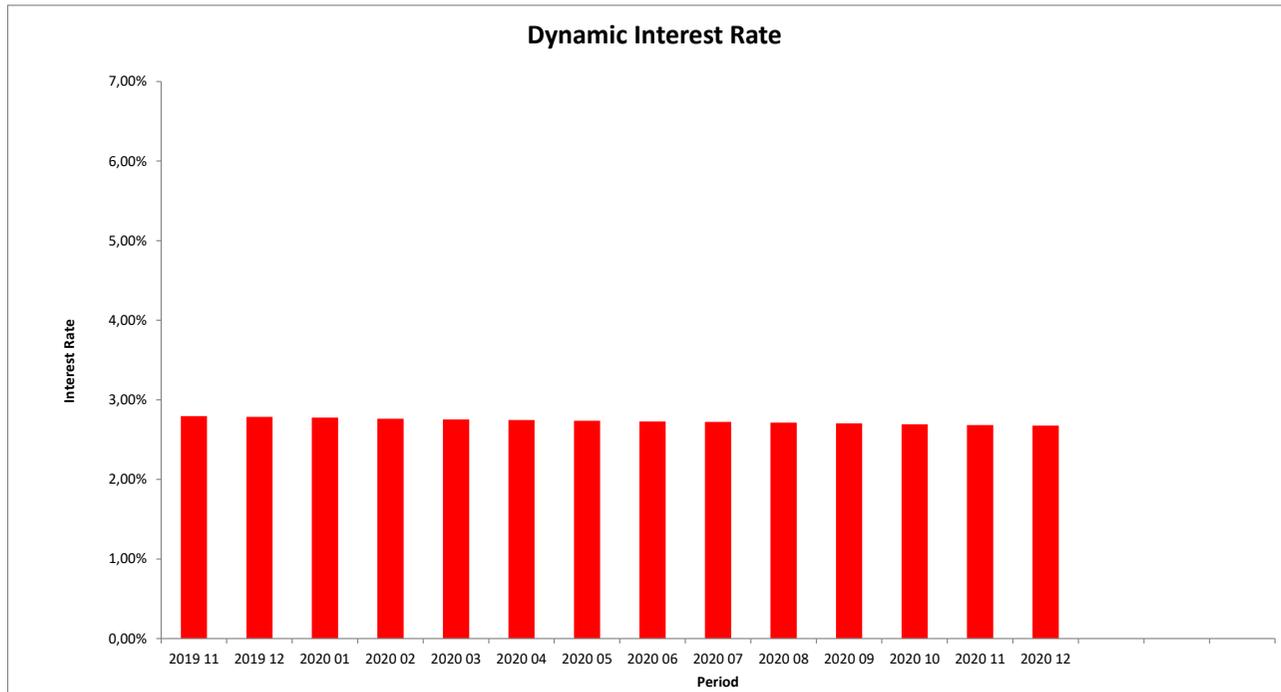
Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020 to 25.01.2021 =	26 days

	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2019 11	729 991 378	2,80 %
	2019 12	706 304 891	2,79 %
	2020 01	679 530 975	2,78 %
	2020 02	654 742 126	2,76 %
	2020 03	629 246 572	2,75 %
	2020 04	608 819 805	2,75 %
	2020 05	588 867 275	2,74 %
	2020 06	566 526 156	2,73 %
	2020 07	541 637 974	2,72 %
	2020 08	520 286 515	2,71 %
	2020 09	496 688 589	2,70 %
	2020 10	475 768 847	2,69 %
	2020 11	456 190 375	2,68 %
2020 12	437 035 247	2,68 %	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	14				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days

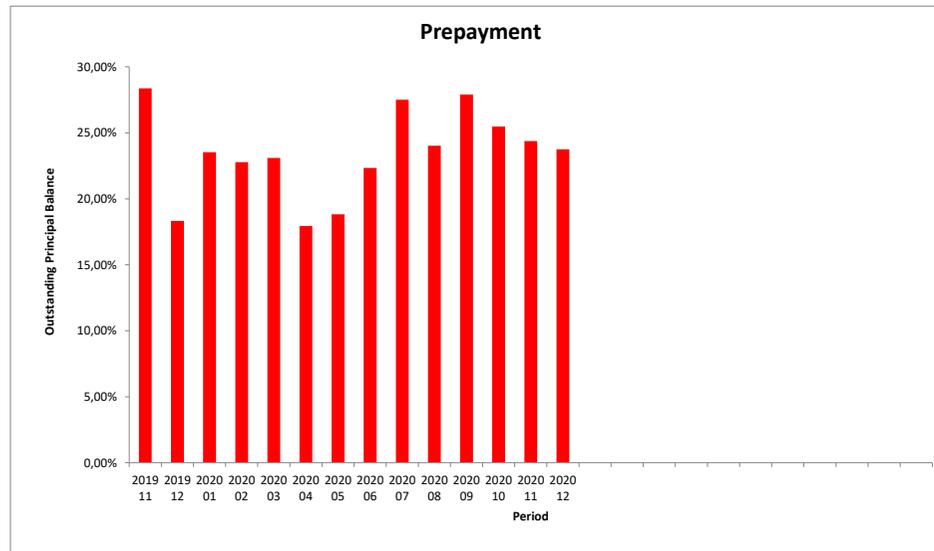


SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.01.2021				
Payment date	25.01.2021				
Period No	14				
Monthly Period	01.12.2020				
Interest Period	from	30.12.2020	to	25.01.2021	= 26 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

26. Delinquency



Reporting Date	27.01.2021					
Payment date	25.01.2021					
Period No	14					
Monthly Period	from	01.12.2020	to	25.01.2021	=	26 days
Interest Period		30.12.2020				

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	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																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 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

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 857 502,86	EUR
Senior Expenses	-	8 613,28	EUR
Servicing Fee	-	188 167,95	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	77 529,04	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	-	194 288,06	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	98 664,76	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	34,81	EUR
Deferred Purchase Price to Seller		1 180 871,96	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	627 620,32	EUR
Senior Expenses	-	8 564,10	EUR
Issuer Swap Interest Amount	-	77 529,04	EUR
Interest Class A Notes	-	36 435,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	4 914,00	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	-	194 288,06	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	98 664,76	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		97 892,36	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date	27.01.2021
Payment date	25.01.2021
Period No	14
Monthly Period	01.12.2020
Interest Period	from 30.12.2020 to 25.01.2021 = 26 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	18 960 839,92	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	18 960 839,92	EUR
<hr/>			
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	19 155 127,98	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	-	16 047 917,60	EUR
(ii) Principal Payments on Class B Notes	-	1 763 551,84	EUR
(iii) Principal Payments on Class C Notes	-	335 914,64	EUR
(iiii) Principal Payments on Class D Notes	-	1 007 743,90	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	97 892,36	EUR
---	-----------	-----

Purchaser Priority of Payments - Revenue (r)

Payment of residual fund as Deferred Purchase Price to Seller	1 180 871,96	EUR
---	--------------	-----

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

30. Transaction Costs

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	8 613,28				
Interest accrued for the Period	EUR	150 682,00	36 435,00	4 914,00	9 333,00	100 000,00
Cumulative Interest accrued	EUR	3 405 408,00	1 581 172,00	133 218,00	144 351,00	1 546 667,00
Interest Payments	EUR	150 682,00	36 435,00	4 914,00	9 333,00	100 000,00
Cumulative Interest Payments	EUR	3 405 408,00	1 581 172,00	133 218,00	144 351,00	1 546 667,00
Interest accrued on Subordinated Loan for the Period	EUR	772,40				
Cumulative Interest accrued on Subordinated Loan	EUR	22 638,86				
Interest Payments on Subordinated Loan	EUR	772,40				
Cumulative Interest Payments on Subordinated Loan	EUR	22 638,86				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

32. Swap Overview

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from 30.12.2020	to 25.01.2021 = 26 days



Class A Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class A Notes	382 190 375
Interest Period Start	30.12.2020
Interest Period End	25.01.2021
Interest Days	26
Settlement Date	25.01.2021
Party A Floating Interest Rate	0,132 %
Party A Floating Rate Day Count Fraction	0,07
Party A Interest Amount	EUR 36 435,48
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,07
Party B Interest Amount	EUR 69 172,21

Class B Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class B Notes	42 000 000
Interest Period Start	30.12.2020
Interest Period End	25.01.2021
Interest Days	26
Settlement Date	25.01.2021
Party A Floating Interest Rate	0,162 %
Party A Floating Rate Day Count Fraction	0,07
Party A Interest Amount	EUR 4 914,00
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,07
Party B Interest Amount	EUR 8 356,83

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

31. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Morten Christopher Freberg Holme	+47 92 82 38 33	morten.holme@santanderconsumer.no
Joachim Joveng Rogne	+47 48 23 86 32	joachim.joveng.rogne@santanderconsumer.no
Kjetil Amundstad	+47 48 17 10 04	kjetil.amundstad@santanderconsumer.no

Risk

Christian Frederik Bull-Berg	+47 41 07 29 52	christian.frederik.bull.berg@santanderconsumer.no
Anders Staude	+47 99 00 40 52	anders.staude@santanderconsumer.no
Thomas Andrén Johansen	+ 47 91 82 42 44	thomas.andren.johansen@santanderconsumer.no

Reporting Date	27.01.2021	
Payment date	25.01.2021	
Period No	14	
Monthly Period	01.12.2020	
Interest Period	from	30.12.2020
	to	25.01.2021
	=	26 days