

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.03.2020				
Payment date	25.03.2020			Following payment dates:	27.04.2020
Period No	4				26.05.2020
Monthly Period	01.02.2020				
Interest Period	from 25.02.2020		to	25.03.2020	= 29 days
Cut-Off date	29.02.2020				

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1. Portfolio Information



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
Outstanding receivables		
Opening balance	679 530 975.42	EUR
Scheduled Loan Principal Repayments	10 490 521.68	EUR
Prepayments	13 954 466.52	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	24 444 988.20	EUR
New Defaulted Auto Loans in Period	343 861.67	EUR
Closing Balance	654 742 125.55	EUR
Principal Recoveries on loans in default	400.00	EUR
Total revenue collections		
Revenue and fees received on loan balances	2 095 908.59	EUR
	EUR	
Total Revenue Received in Period	2 095 908.59	EUR
# Loans		
At beginning of period	42 370	Loans
Paid in Full	983	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	17	Loans
At end of period	41 370	Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27.03.2020
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Period No	4
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Interest Period	from 25.02.2020 to 25.03.2020 = 29 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	2 075 201.31	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	133 870.00	EUR
f. Any other net income amount received by the Purchaser	-	EUR
g. Amount available in accordance with the Purchaser Pre-Enforcement Redemption Priority of Payment	-	EUR
Total Amount for Purchaser Available Revenue Receipts	2 209 071.31	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	737 719.53	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	116 815.12	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	133 869.58	EUR
f. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	988 404.24	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	4
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	24 444 988.20	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	24 444 988.20	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	24 444 988.20	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	343 861.67	EUR
Total Amount for Issuer Available Redemption Receipts	24 788 849.87	EUR

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4. Reserve Accounts



Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	4
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

Note Balance

Beginning of Period	679 530 975.42 EUR
End of Period	654 742 125.55 EUR

Reserve Fund

	in %	
Beginning of Period	0.0 %	- EUR
Cash Outflow		- EUR
Cash Inflow		- EUR
End of Period	0.0 %	- EUR
Required Reserve Amount	0.0 %	- EUR

Liquidity Balance

Beginning of Period	0.5 %	3 371 524.46 EUR
Cash Outflow		133 869.58 EUR
Cash Inflow		- EUR
End of Period	0.5 %	3 237 654.88 EUR
Required Reserve Amount	0.5 %	3 237 654.88 EUR

Set-off from Deposits

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

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

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5. Performance Data

Reporting Date	27.03.2020	
Payment date	25.03.2020	
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Asset Balance

Beginning of Period	679 530 975.42	EUR
End of Period	654 742 125.55	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	617 416 362.51	94.30 %	39 132
1-29 days past due	29 305 081.37	4.48 %	1 759

Delinquent Receivables:

30-59 days past due	5 114 347.23	0.78 %	308
60-89 days past due	1 458 112.90	0.22 %	87
90-119 days past due	695 854.76	0.11 %	42
120-149 days past due	481 370.70	0.07 %	26
150-179 days past due	270 996.08	0.04 %	16
Total Performing and Delinquent	654 742 126	100.00 %	41 370

Current Period Defaults	343 861.67	17
Cumulative Defaults	420 328.64	23
Current Period Principal Recoveries	400.00	
Cumulative Principal Recoveries	60 516.00	

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

[A] Cumulative Net Loss Ratio, Payment Date	0.05 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.00 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.00 %	

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

[A] Aggregate Outstanding Asset Principal Amount	654 742 125.55	81.98 %
[B] Aggregate principal balance of Defaulted Contracts	420 328.64	
[C] Recoveries received on such Defaulted Contracts	60 516.00	
[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	1.23 %	NO
[B] Delinquency Ratio, preceding Payment Date	1.32 %	
[C] Delinquency Ratio, second preceding Payment Date	0.90 %	

or Servicer Termination Event

NO

or Swap Counterparty Downgrade Event

NO

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

	10.89 %	NO
[A] [1] - [2] - [3]	74 000 000.00	
Class B Principal Amount [1]	42 000 000.00	
Class C Principal Amount [2]	8 000 000.00	
Class C Principal Amount [3]	24 000 000.00	
[B] Aggregated Outstanding Note Principal Amount	679 530 975.42	

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6. Note Principal



Reporting Date	27.03.2020
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	605 530 975.42	42 000 000.00	8 000 000.00	24 000 000.00	EUR
Sequential Amortization	24 788 849.87	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	580 742 125.55	42 000 000.00	8 000 000.00	24 000 000.00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	343 861.67	EUR
Credit PDL	-	-	-	343 861.67	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	605 530 975.42	42 000 000.00	8 000 000.00	24 000 000.00	EUR
End of Period	580 742 125.55	42 000 000.00	8 000 000.00	24 000 000.00	EUR

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7. Outstanding Notes

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Interest Period	from 25.02.2020	to 25.03.2020 = 29 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	679 530 975.42	605 530 975.42	42 000 000.00	8 000 000.00	24 000 000.00
Available Distribution Amount	24 788 849.87				
Amortisation	24 788 849.87				
Redemption per Class	24 788 849.87	24 788 849.87	-	-	-
Redemption per Note		3 418.21	-	-	-
Outstanding Closing Balance		580 742 125.55	42 000 000.00	8 000 000.00	24 000 000.00
Net Outstanding Closing Balance	654 742 125.55	580 742 125.55	42 000 000.00	8 000 000.00	24 000 000.00
Current Tranching	100 %	88.70 %	6.41 %	1.22 %	3.67 %
Current Pool Factor		0.80	1.00	1.00	1.00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(Act/360)	(30/360)	(30/360)
Interest Days	29				
Principal Outstanding per Note Beginning of Period		83 498.48	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		3 418.21	-	-	-
Principal Outstanding per Note End of Period		80 080.27	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		14.93	20.30	116.67	416.67
Interest Payment	226 148.46	108 289.12	8 526.00	9 333.33	100 000.00
Interest Payment per Note		14.93	20.30	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)		13.57 %	7.15 %	5.93 %	2.26 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		14.06 %	7.65 %	5.93 %	2.26 %
Current CE (Subordination)		11.30 %	4.89 %	3.67 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		11.80 %	5.38 %	3.67 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.03.2020
Payment date 25.03.2020
Period No 4
Monthly Period 01.02.2020
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Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
				Short Term				Long Term						
				Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut VIII DAC		No rating		No rating		No rating		No rating		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	A+	A3	Aa3	No	The Issuer and the Purchaser will procure with the assistance of the Servicer or another Santander entity (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.			
Swap Counterparty	ING BANK N.V.	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will within 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Swap Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Swap Agreement.		
	ING BANK N.V.	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A	BBB-	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.		
Swap Counterparty	ING BANK N.V.	Moody's Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 30 Business Days.		
	ING BANK N.V.	Moody's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	Baa3	Aa3	No	If the Swap Counterparty (or its guarantor) ceases to have the Moody's Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by Moody's) to maintain the then current rating of the Rated Notes.		
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch	F1	F1+	P-1	P-1	A	AA-	A3	Aa2	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirtythree (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.			

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9.a Original Portfolio Principal Balance

Reporting Date	27.03.2020	
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Interest Period	from 25.02.2020	to 25.03.2020 = 29 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	1.93 %	29.4	7.1		
	5 000	9 999	9 824	74 628 297	9.34 %	46.1	7.7		
	10 000	14 999	10 214	127 151 614	15.91 %	52.6	8.6		
	15 000	19 999	7 904	137 140 566	17.16 %	54.9	8.4		
	20 000	24 999	5 526	123 378 355	15.44 %	55.6	8.2		
	25 000	29 999	3 593	98 199 068	12.29 %	56.2	7.5		
	30 000	34 999	1 933	62 414 363	7.81 %	56.7	6.9		
	35 000	39 999	1 076	40 181 753	5.03 %	56.5	6.9		
	40 000	44 999	659	27 910 346	3.49 %	56.6	6.3		
	45 000	49 999	453	21 430 673	2.68 %	56.4	6.4		
	50 000	54 999	297	15 573 578	1.95 %	56.6	6.7		
	55 000	59 999	230	13 207 862	1.65 %	56.6	5.9		
	60 000 >		537	42 440 931	5.31 %	55.5	5.9		
	Total			46 759	799 072 147	100 %	53.92	7.7	

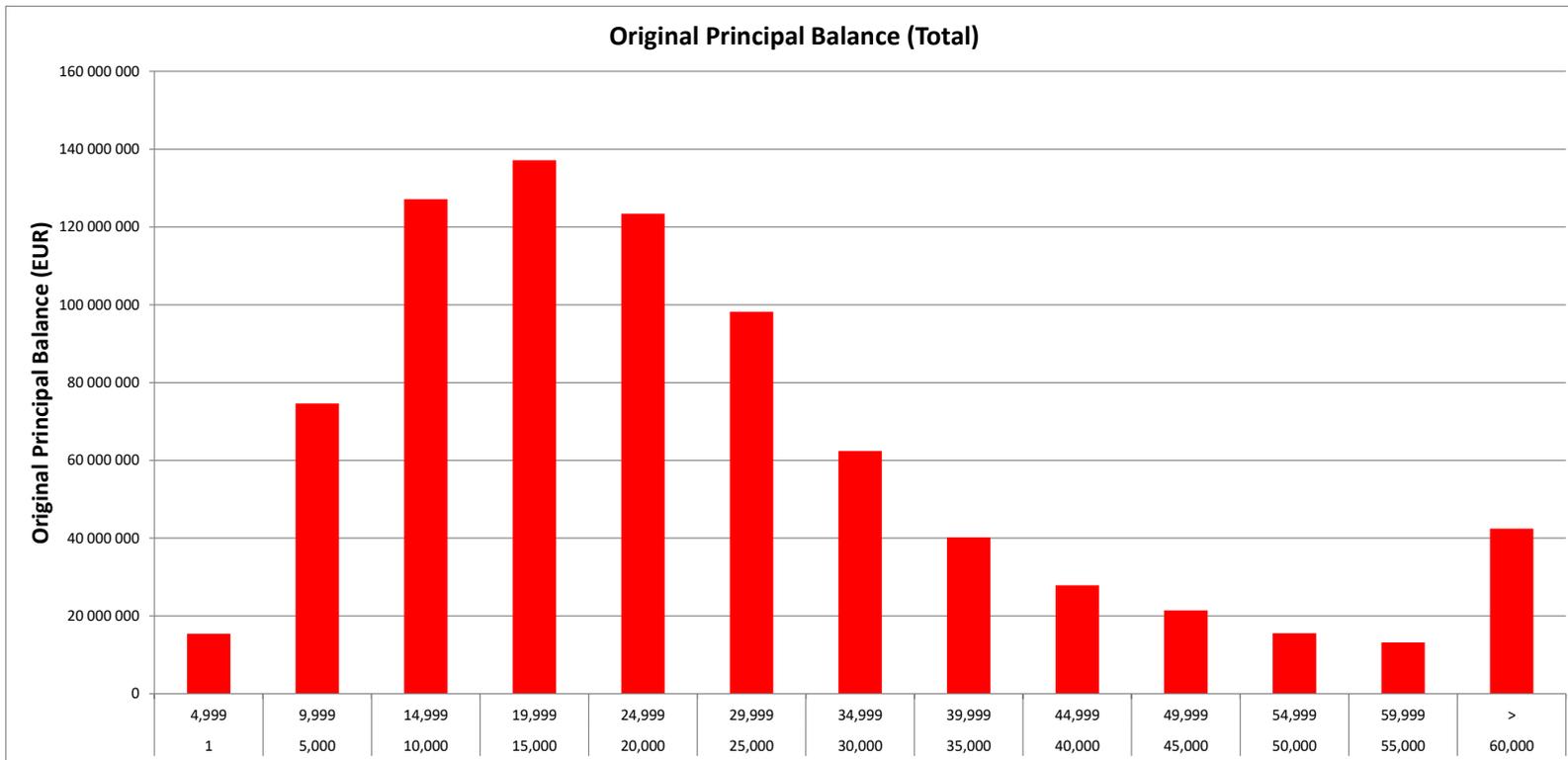
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9.b Original Principal Balance Graph

Reporting Date	27.03.2020	
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Original Principal Balance (Total)



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10.a Outstanding Principal Balance



Average amount - all: 15 826

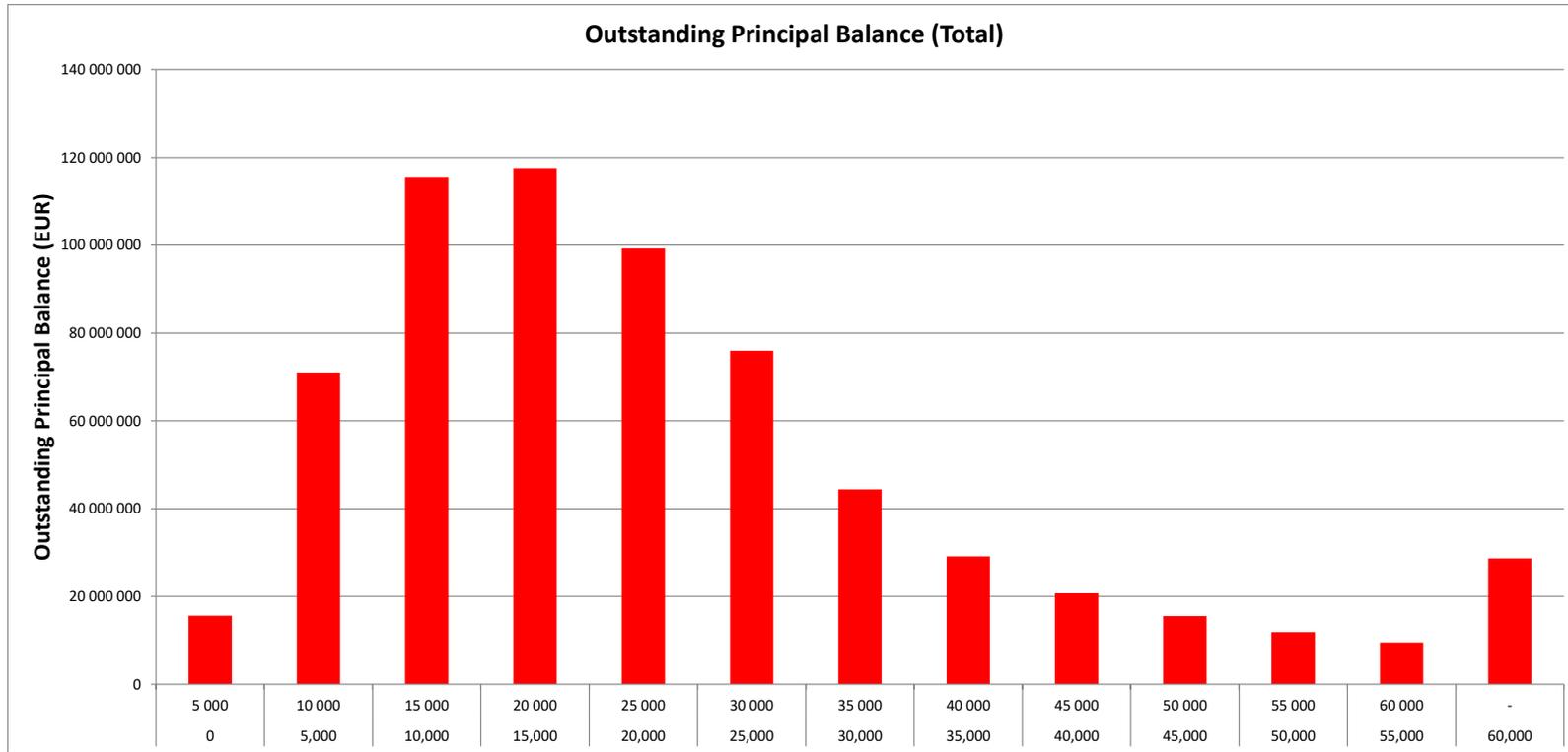
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Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	4 947	15 634 539	2.39 %	27.6	12.8
		5 000 10 000	9 385	71 038 459	10.85 %	43.5	13.9
		10 000 15 000	9 292	115 379 201	17.62 %	49.0	14.5
		15 000 20 000	6 776	117 602 351	17.96 %	50.8	14.3
		20 000 25 000	4 448	99 268 974	15.16 %	51.3	13.9
		25 000 30 000	2 790	75 947 250	11.60 %	52.0	12.9
		30 000 35 000	1 378	44 378 299	6.78 %	52.3	12.7
		35 000 40 000	781	29 128 687	4.45 %	52.3	12.5
		40 000 45 000	491	20 737 310	3.17 %	52.6	12.2
		45 000 50 000	328	15 532 593	2.37 %	53.0	12.0
		50 000 55 000	226	11 872 160	1.81 %	51.8	12.8
		55 000 60 000	167	9 557 716	1.46 %	51.6	12.1
		60 000 -	361	28 664 587	4.38 %	51.5	11.6
Total			41 370	654 742 126	100 %		

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10.b Outstanding Principal Balance Graph

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Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days



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11.a Geographical Distribution



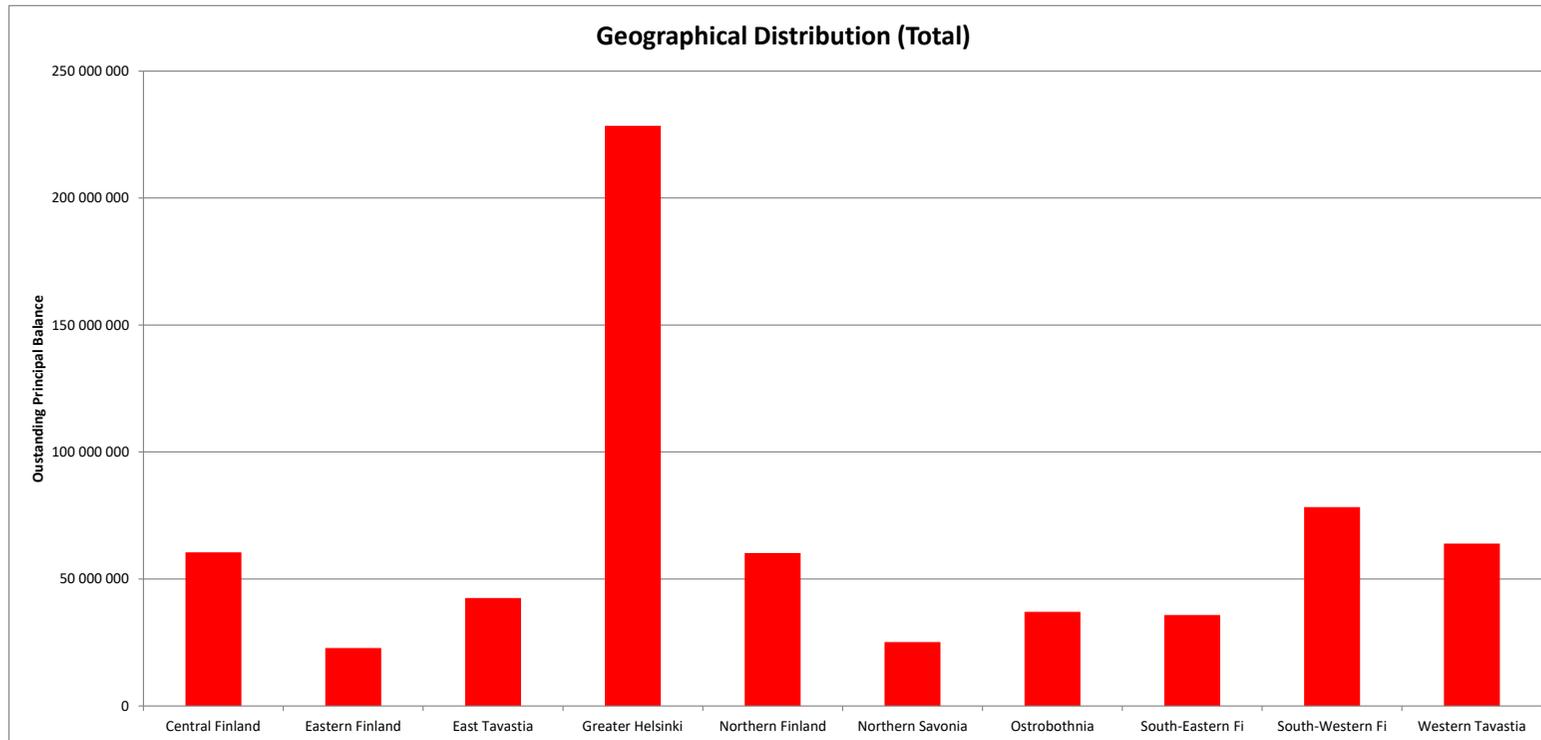
Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Central Finland	4 038	60 498 951	9.24 %	49.0		13.3
Eastern Finland	1 574	22 782 012	3.48 %	49.9		13.5
East Tavastia	2 799	42 536 590	6.50 %	49.7		14.0
Greater Helsinki	13 276	228 469 286	34.89 %	49.4		13.6
Northern Finland	3 855	60 184 514	9.19 %	50.0		13.3
Northern Savonia	1 700	25 162 902	3.84 %	49.1		12.8
Ostrobothnia	2 710	37 103 547	5.67 %	49.1		13.3
South-Eastern Fi	2 348	35 817 853	5.47 %	49.1		14.0
South-Western Fi	5 057	78 257 420	11.95 %	50.6		13.6
Western Tavastia	4 013	63 929 050	9.76 %	50.6		13.3
Total	41 370	654 742 126	100 %			

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11.b Geographical Distribution Graph

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Monthly Period	01.02.2020	
Interest Period	from	25.02.2020
	to	25.03.2020
	=	29 days



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12.a Interest Rate

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

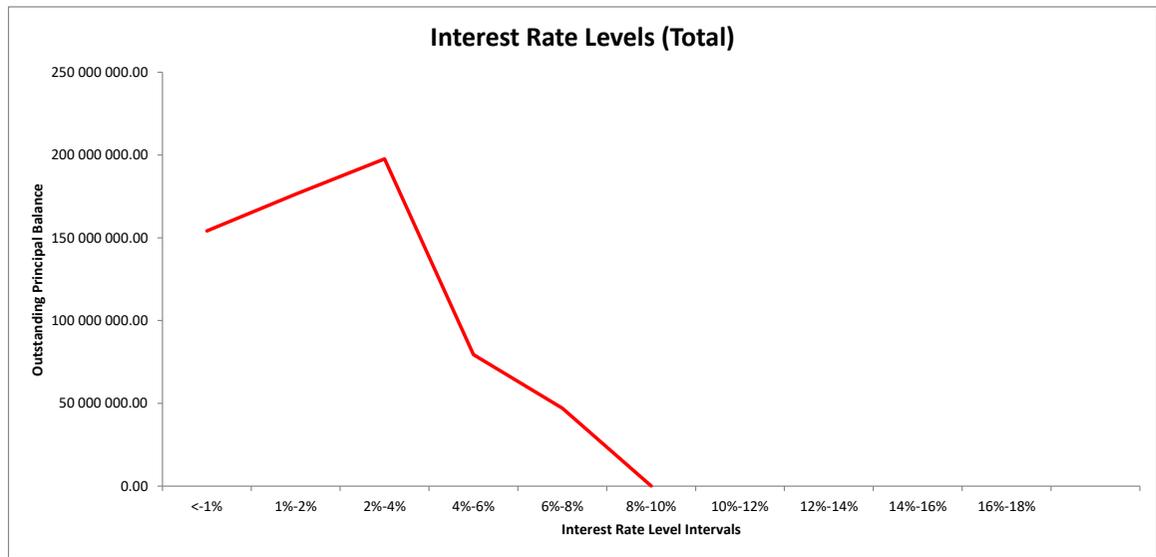


TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	7 877	154 188 453	23.55 %	49.2	13.5
1	2	9 226	176 313 304	26.93 %	49.8	13.5
2	4	12 203	197 642 634	30.19 %	50.2	13.5
4	6	7 077	79 413 939	12.13 %	49.3	13.1
6	8	4 958	47 063 114	7.19 %	49.2	14.5
8	10	29	120 682	0.02 %	38.2	11.0
10	12					
12	14					
14	16					
16	18					
18	-					
Total		41 370	654 742 126	100 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	4				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.a Remaining Terms



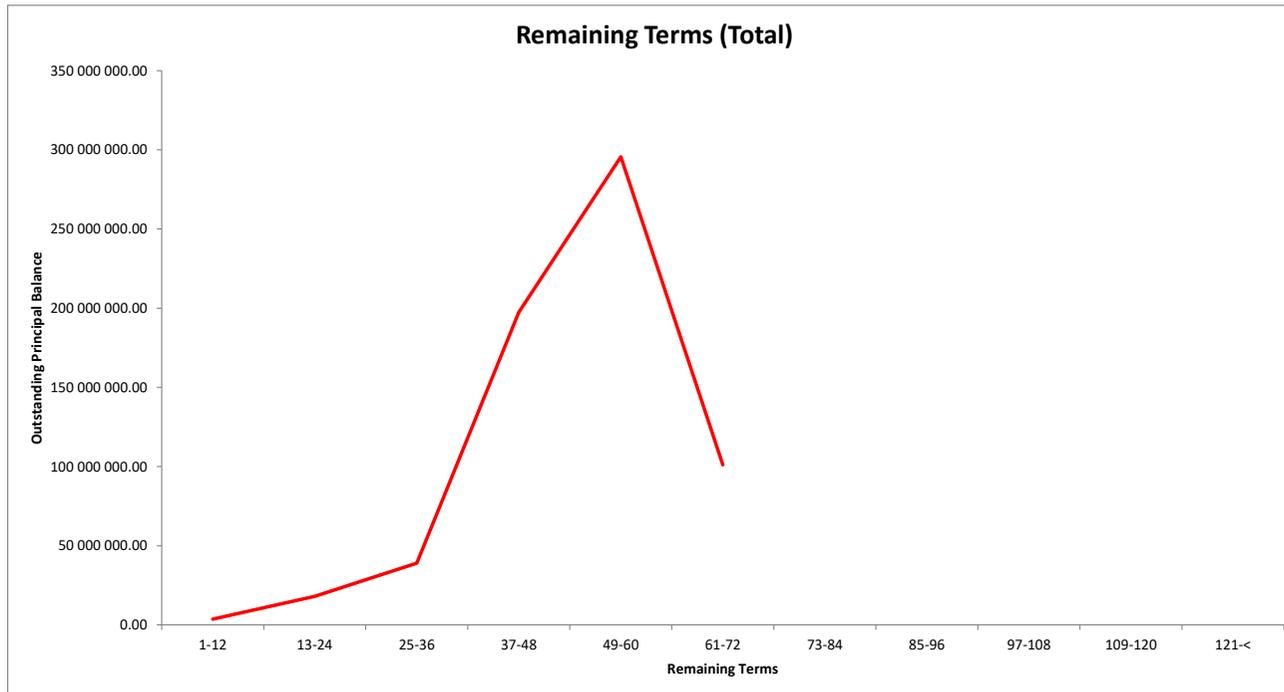
Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	12	7 774	0.00 %	0.0	20.1
	1		12	1 270	3 610 816	0.55 %	8.6	18.4
	13		24	2 771	17 976 495	2.75 %	19.9	14.0
	25		36	4 064	38 932 207	5.95 %	31.3	15.1
	37		48	12 625	197 521 731	30.17 %	44.3	16.8
	49		60	15 859	295 599 501	45.15 %	53.3	12.8
	61		72	4 769	101 093 601	15.44 %	63.4	8.6
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			41 370	654 742 126	100 %			

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.b Remaining Terms

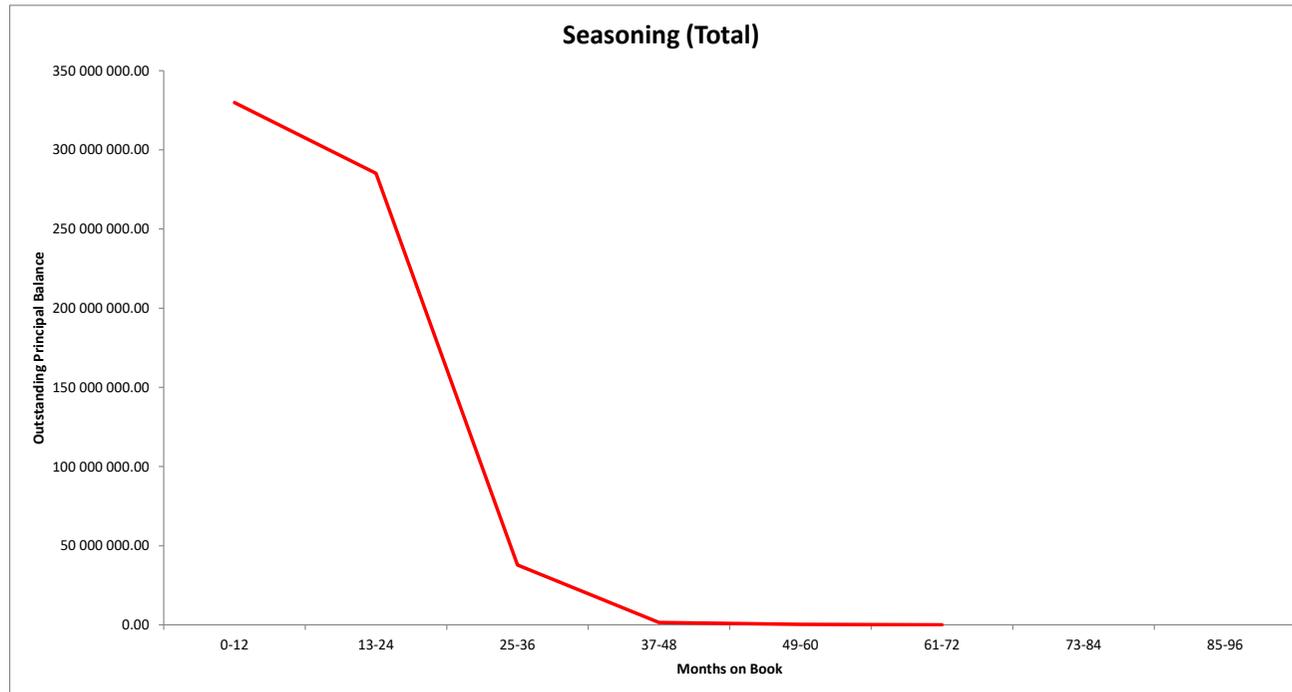
Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	4				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27.03.2020					
Payment date	25.03.2020					
Period No	4					
Monthly Period	01.02.2020	to	25.03.2020	=	29 days	
Interest Period	from	25.02.2020	to	25.03.2020	=	29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.a Balloon loans



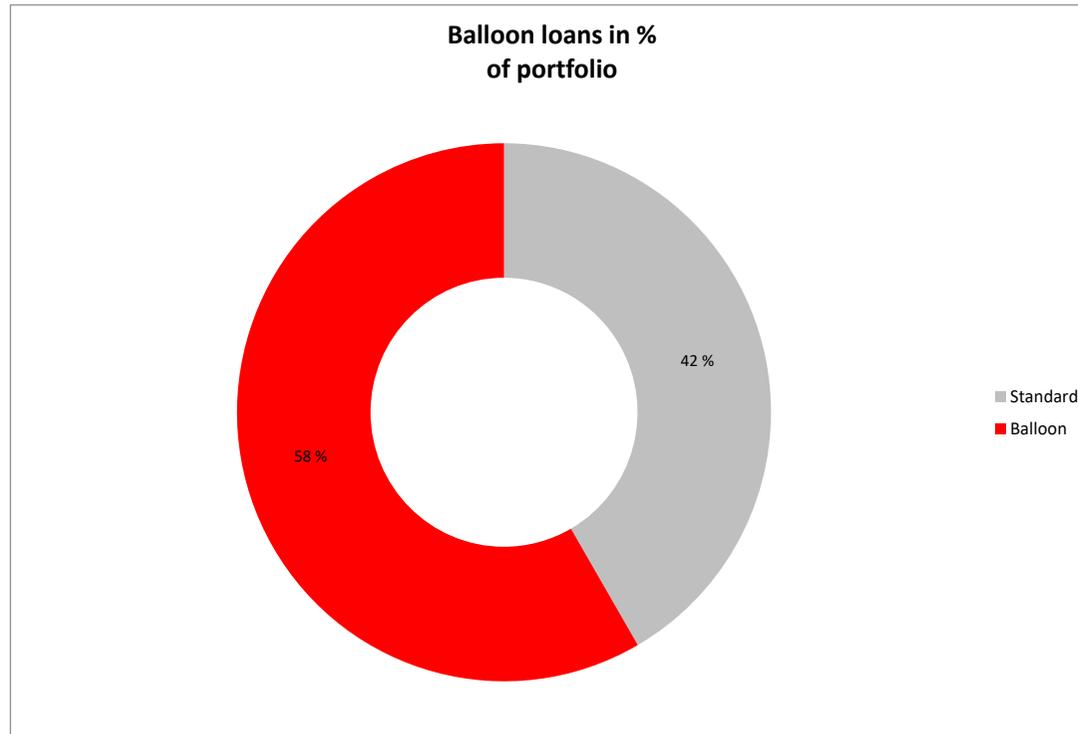
Reporting Date	27.03.2020					
Payment date	25.03.2020					
Period No	4					
Monthly Period	01.02.2020					
Interest Period	from	25.02.2020	to	25.03.2020	=	29 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		24 856	272 670 568	41.65 %	4 999	0.00 %	46.7	13.5
Balloon		16 514	382 071 557	58.35 %	132 168 397	34.59 %	51.8	13.6
Total		41 370	654 742 126	100 %	132 173 397	20.19 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from	25.02.2020
	to	25.03.2020
	=	29 days



SCF RAHOITUSPALVELUT VIII DAC
 Monthly Investor Report

16.a # loans per borrower



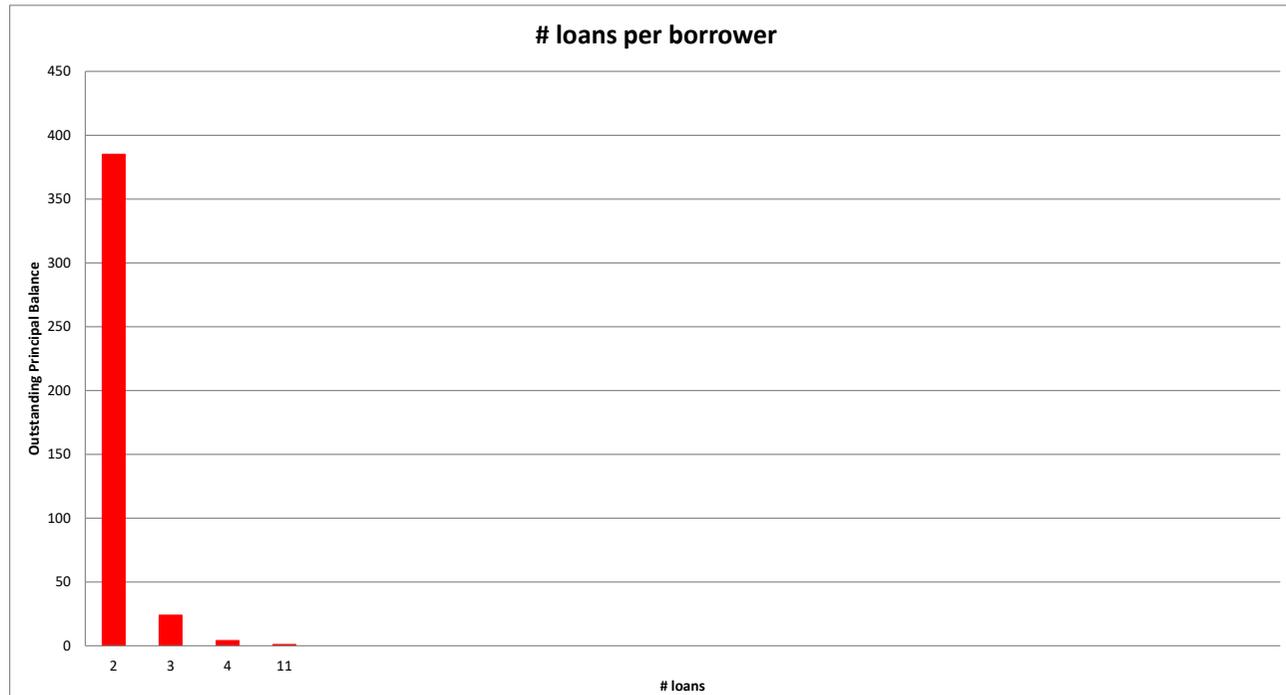
Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	40501	638 352 554	97.50 %
	2	385	14 633 627	2.24 %
	3	24	1 392 687	0.21 %
	4	4	247 284	0.04 %
	11	1	115 974	0.02 %
Total:	40 915	654 742 126	100.0 %	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

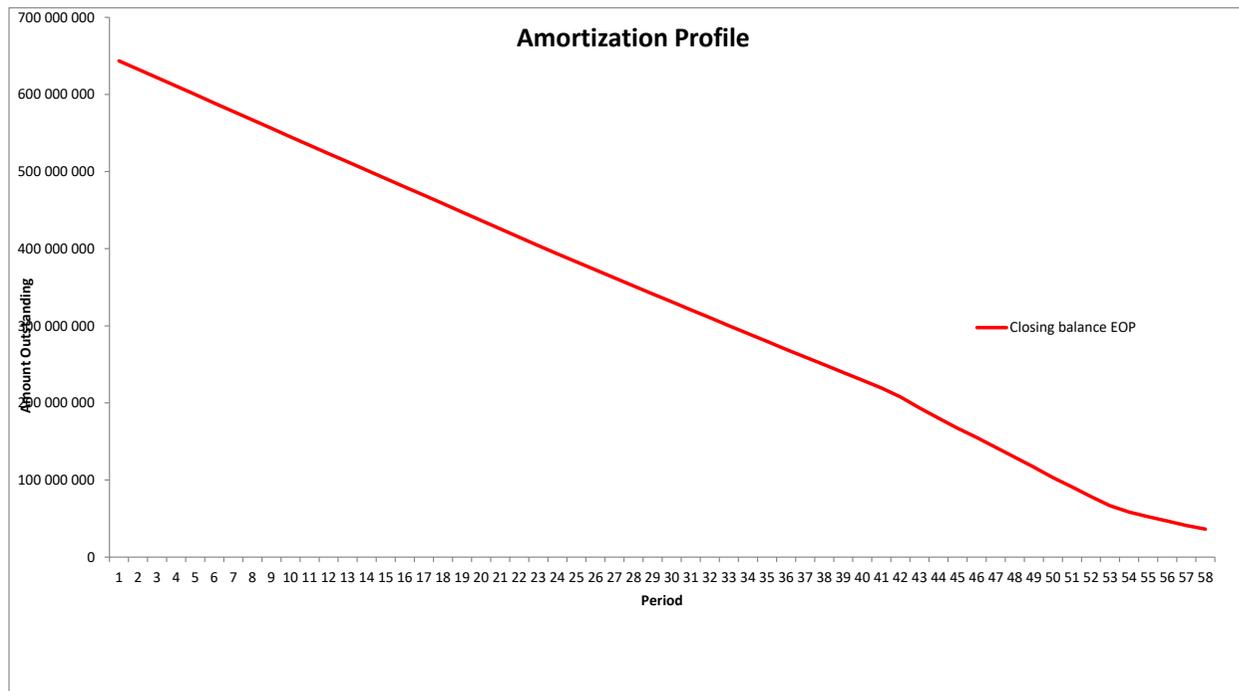
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	654 742 126	643 571 276	11 170 849	1 507 926	2.80 %	98.29 %
2	643 571 276	632 673 375	10 897 902	1 481 263	2.80 %	96.63 %
3	632 673 375	621 767 182	10 906 193	1 454 719	2.79 %	94.96 %
4	621 767 182	610 846 010	10 921 172	1 428 547	2.79 %	93.30 %
5	610 846 010	599 915 566	10 930 444	1 402 342	2.79 %	91.63 %
6	599 915 566	588 950 015	10 965 551	1 376 143	2.79 %	89.95 %
7	588 950 015	578 009 127	10 940 888	1 349 884	2.79 %	88.28 %
8	578 009 127	567 077 970	10 931 157	1 323 652	2.78 %	86.61 %
9	567 077 970	556 151 282	10 926 687	1 297 453	2.78 %	84.94 %
10	556 151 282	545 162 889	10 988 393	1 271 282	2.78 %	83.26 %
11	545 162 889	534 253 983	10 908 906	1 245 081	2.78 %	81.60 %
12	534 253 983	523 373 922	10 880 061	1 218 902	2.77 %	79.94 %
13	523 373 922	512 546 244	10 827 679	1 192 827	2.77 %	78.28 %
14	512 546 244	501 692 501	10 853 742	1 166 760	2.77 %	76.62 %
15	501 692 501	490 871 969	10 820 532	1 140 765	2.76 %	74.97 %
16	490 871 969	480 064 470	10 807 499	1 114 769	2.76 %	73.32 %
17	480 064 470	469 269 911	10 794 560	1 088 873	2.76 %	71.67 %
18	469 269 911	458 461 068	10 808 843	1 062 949	2.75 %	70.02 %
19	458 461 068	447 574 346	10 886 721	1 037 013	2.75 %	68.36 %
20	447 574 346	436 734 207	10 840 139	1 010 957	2.74 %	66.70 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.b Amortization Profile

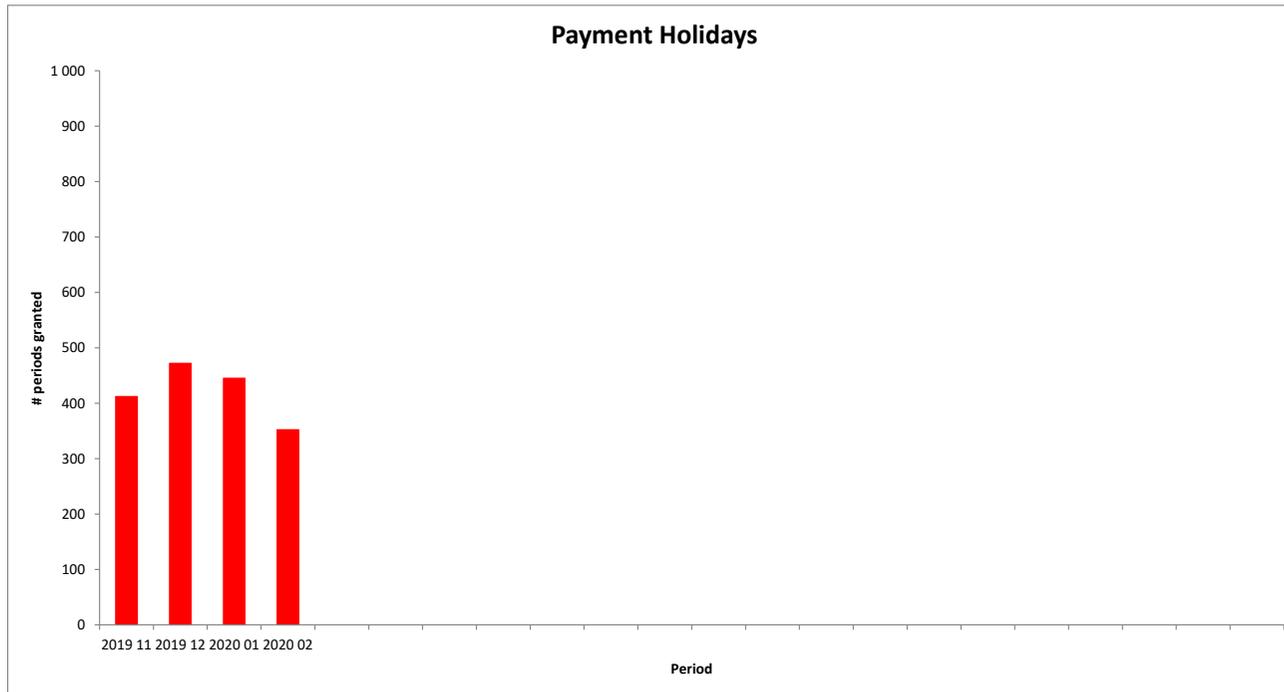
Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days



SCF RAHOITUSPALVELUT VIII DAC
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18.b Payment Holidays

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	4				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.a Downpayment



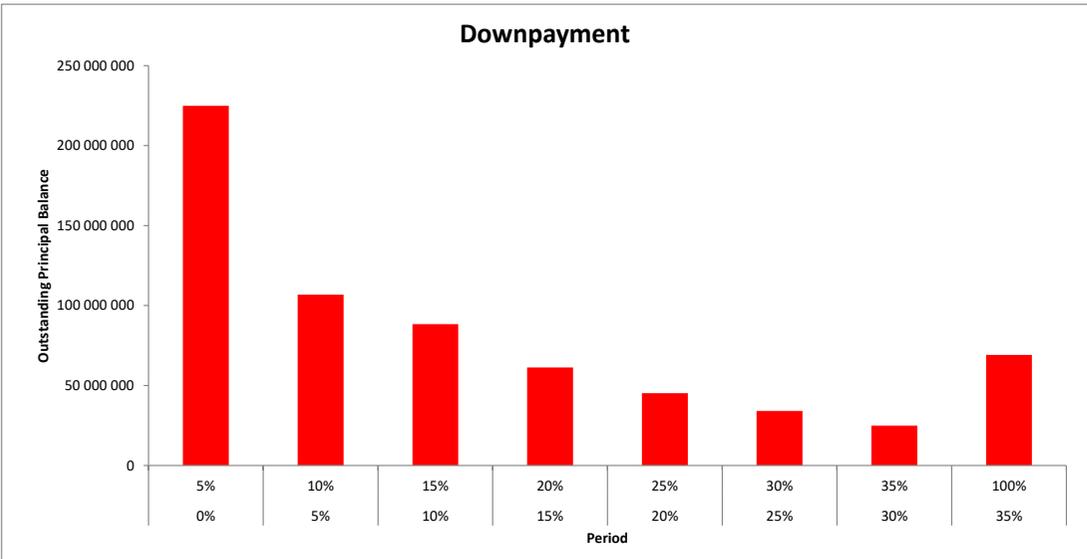
Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	12 454	224 910 811	34.4 %	52.1	13.5
	5 %	10 %	5 694	106 853 766	16.3 %	51.4	14.0
	10 %	15 %	5 339	88 357 568	13.5 %	49.6	13.8
	15 %	20 %	3 798	61 257 332	9.4 %	48.7	13.6
	20 %	25 %	2 965	45 215 397	6.9 %	47.9	13.6
	25 %	30 %	2 356	34 105 717	5.2 %	48.1	13.7
	30 %	35 %	1 837	24 939 647	3.8 %	46.8	13.0
	35 %	100 %	6 927	69 101 887	10.6 %	43.1	12.5
Total			41 370	654 742 126	100 %		

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19.b Downpayment

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from	25.02.2020
	to	25.03.2020
	=	29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.a Vehicle Condition

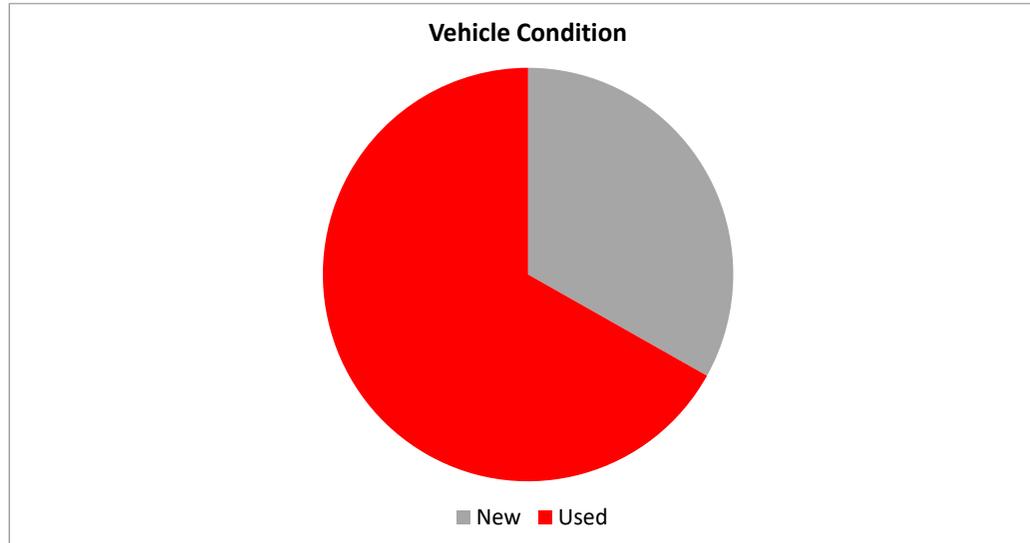


Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	4
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	9 798	216 984 792	33.1 %	49.0	13.5
	Used	31 572	437 757 334	66.9 %	50.0	13.5
	Total	41 370	654 742 126	100 %		

20.b Vehicle Condition

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	4				
Monthly Period	01.02.2020				
Interest Period	from 25.02.2020	to	25.03.2020	=	29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.a Borrower Type



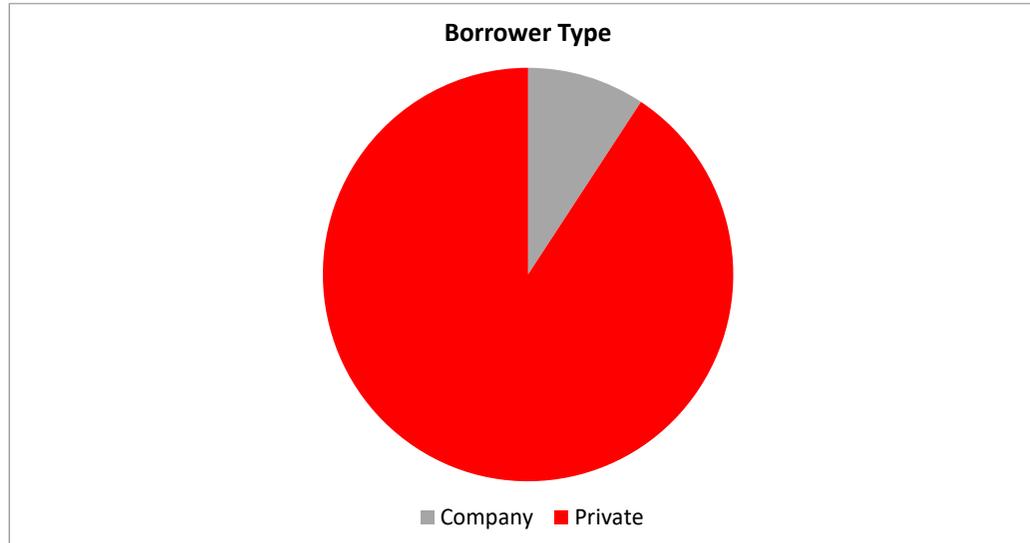
Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	4
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 919	60 716 019	9.3 %	42.55	13.70
	Private	38 451	594 026 107	90.7 %	50.40	13.51
	Total	41 370	654 742 126	100.0 %		

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21.b Borrower Type

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	4				
Monthly Period	01.02.2020				
Interest Period	from 25.02.2020	to	25.03.2020	=	29 days



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 Monthly Investor Report

22.a Vehicle type

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

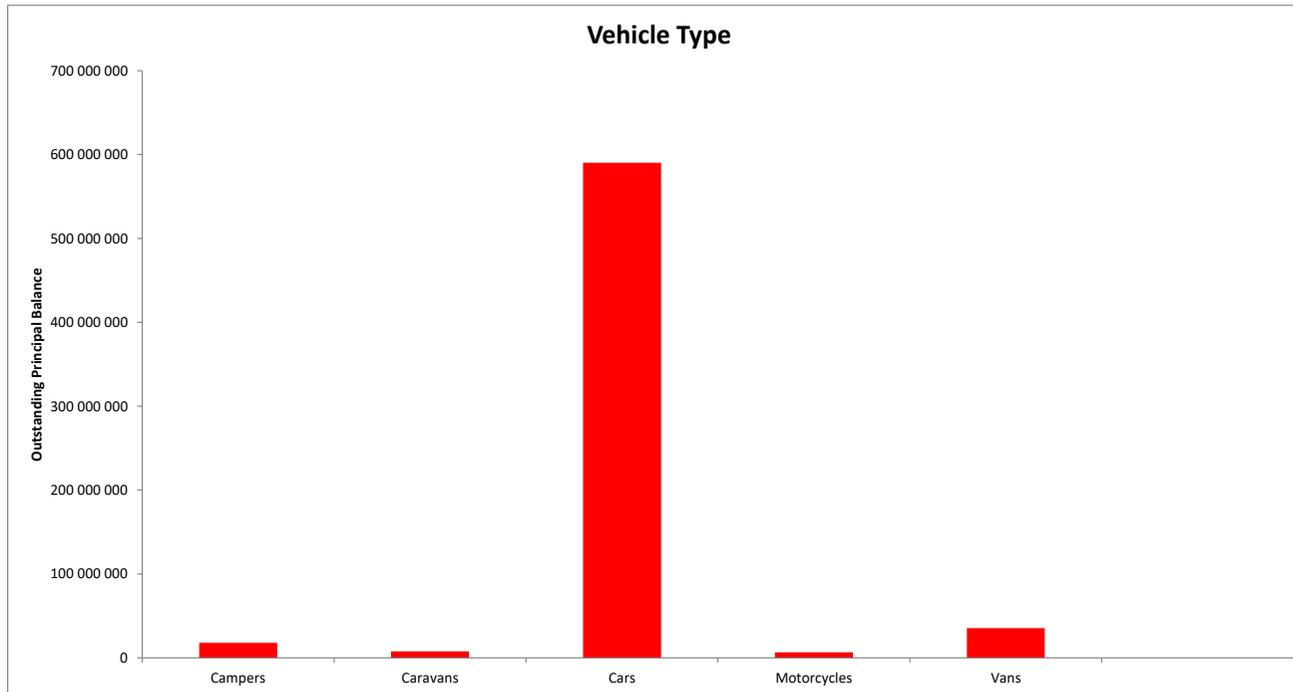


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		556	17 243 610	2.63 %	52.70	11.36
Caravans		430	7 044 506	1.08 %	52.40	10.56
Cars		37 460	589 676 348	90.06 %	49.84	13.66
Motorcycles		629	5 984 552	0.91 %	45.56	10.10
Vans		2 295	34 793 109	5.31 %	45.52	13.60
		41 370	654 742 126	100 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.b Vehicle type

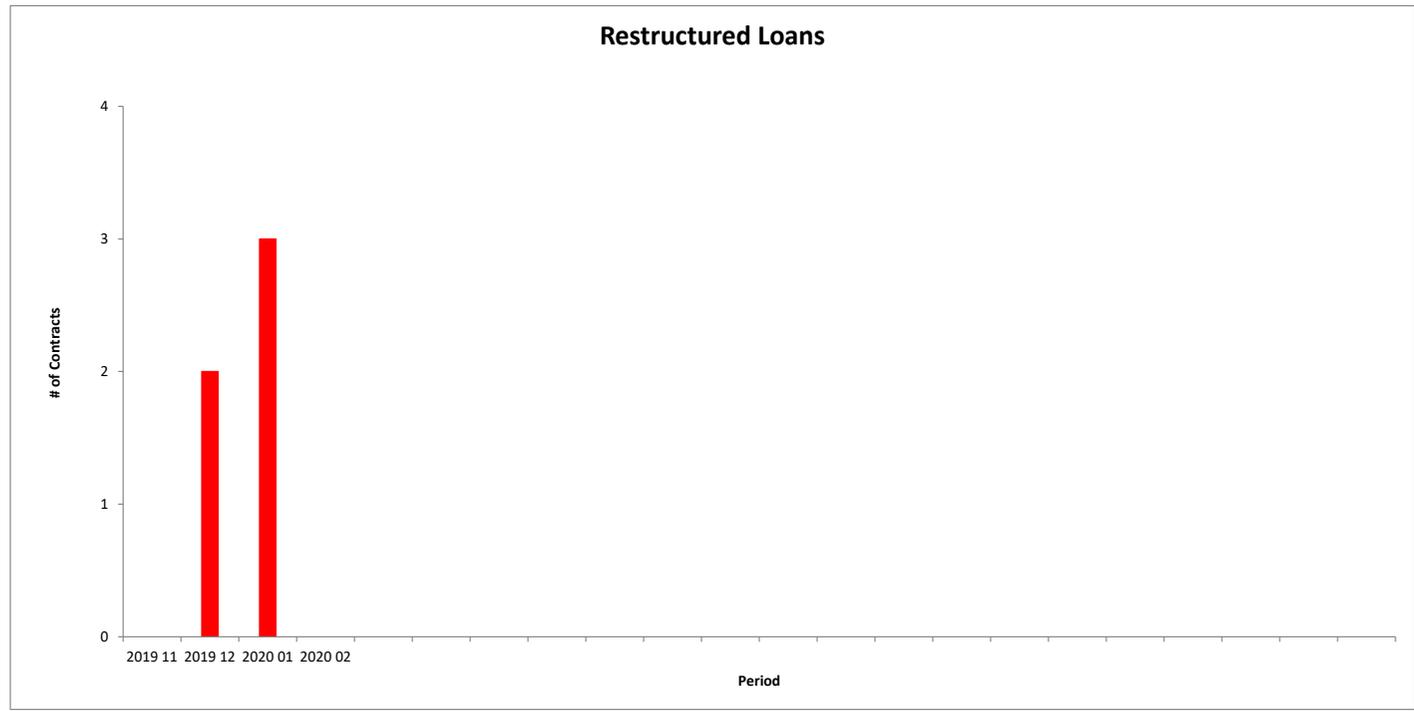
Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	4				
Monthly Period	01.02.2020				
Interest Period	from 25.02.2020	to	25.03.2020	=	29 days



SCF RAHOITUSPALVELUT VIII DAC
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23.b Restructured Loans

Reporting Date	27.03.2020				
Payment date	25.03.2020				
Period No	4				
Monthly Period	01.02.2020				
Interest Period	from	25.02.2020	to	25.03.2020	= 29 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.a Dynamic Interest rate



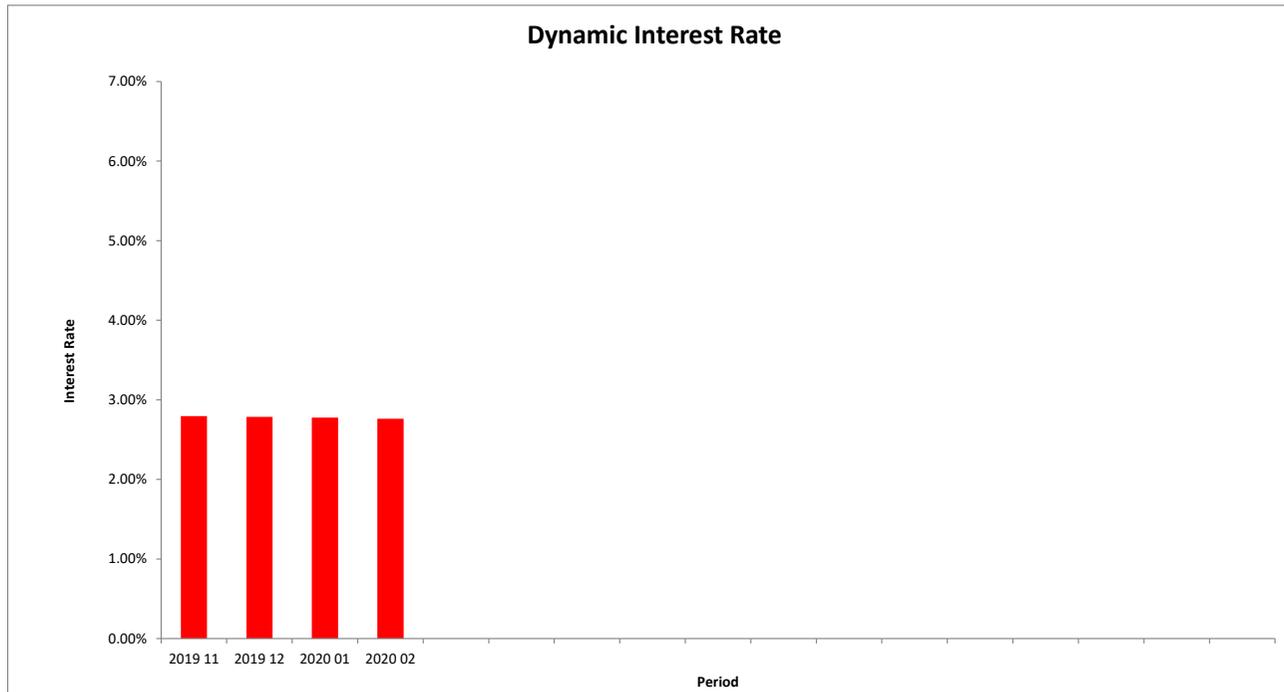
Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	from 01.02.2020	to 25.03.2020 = 29 days
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2019 11	729 991 378	2.80 %
	2019 12	706 304 891	2.79 %
	2020 01	679 530 975	2.78 %
	2020 02	654 742 126	2.76 %

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24.b Dynamic Interest Rate

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days



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 Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	27.03.2020					
Payment date	25.03.2020					
Period No	4					
Monthly Period	01.02.2020	to	25.03.2020	=	29 days	
Interest Period	from	25.02.2020	to	25.03.2020	=	29 days

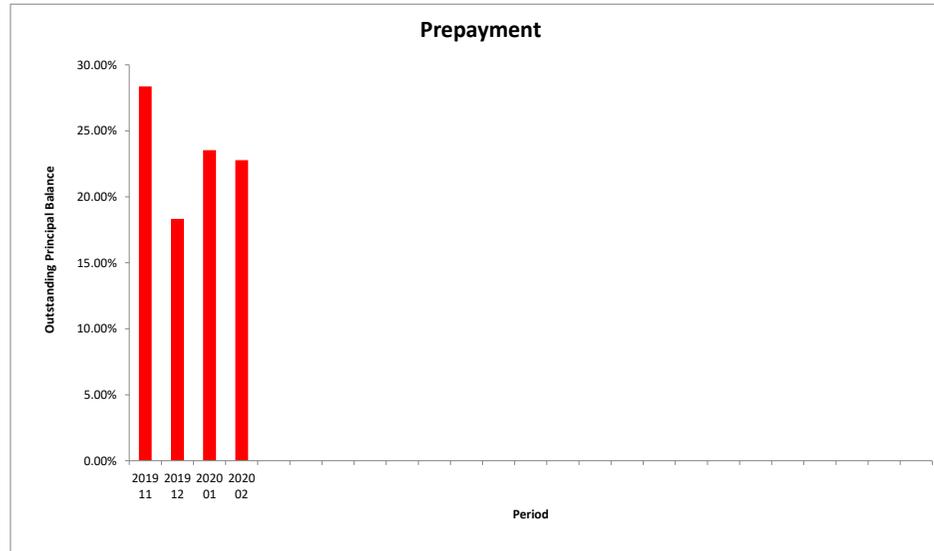
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2019 11	39 469 959	729 991 378	28.36 %
	2019 12	11 820 904	706 304 891	18.33 %
	2020 01	15 030 935	679 530 975	23.54 %
	2020 02	13 954 467	654 742 126	22.78 %

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25.b Dynamic Pre-Payments



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from	25.02.2020 to 25.03.2020 = 29 days



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26. Delinquency



Reporting Date	27.03.2020					
Payment date	25.03.2020					
Period No	4					
Monthly Period	01.02.2020					
Interest Period	from	25.02.2020	to	25.03.2020	=	29 days

year	mth	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																		
	4																		
	5																		
	6																		
	7																		
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	9																		
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	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT VIII DAC
 Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 Q4			2020 Q1			2020 Q2			2020 Q3			2020 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss	Recoveries	Cum.Recoveries	Loss
2019 4	68 697	2	33 036	33 036	35 661	27 080	60 116	8 581									
2020 1	351 632	21				400	400	351 232									
2020 2																	
2020 3																	
2020 4																	

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Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	4
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	2 209 071.31	EUR
Senior Expenses	-	17 587.55	EUR
Servicing Fee	-	254 621.94	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	131 560.97	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	-	343 861.67	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	135 423.10	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	46.08	EUR
Deferred Purchase Price to Seller		1 216 637.00	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	988 404.24	EUR
Senior Expenses	-	17 540.91	EUR
Issuer Swap Interest Amount	-	131 560.97	EUR
Interest Class A Notes	-	108 289.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	8 526.00	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	-	343 861.67	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	135 423.10	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		133 869.59	EUR

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Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date	27.03.2020
Payment date	25.03.2020
Period No	4
Monthly Period	01.02.2020
Interest Period	from 25.02.2020 to 25.03.2020 = 29 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	24 444 988.20	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	24 444 988.20	EUR
<hr/>			
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	24 788 849.87	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	-	24 788 849.87	EUR
<u>On or after the occurrence of a Pro Rata trigger Event/ Before Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iiii) Principal Payments on Class D Notes	-	-	EUR
<hr/>			
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (p)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	133 869.59	EUR
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Purchaser Priority of Payments - Revenue (r)

Payment of residual fund as Deferred Purchase Price to Seller	1 216 637.00	EUR
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SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	17 587.55				
Interest accrued for the Period	EUR	226 148.00	108 289.00	8 526.00	9 333.00	100 000.00
Cumulative Interest accrued	EUR	1 406 081.00	755 988.00	52 405.00	51 021.00	546 667.00
Interest Payments	EUR	226 148.00	108 289.00	8 526.00	9 333.00	100 000.00
Cumulative Interest Payments	EUR	1 406 081.00	755 988.00	52 405.00	51 021.00	546 667.00
Interest accrued on Subordinated Loan for the Period	EUR	1 553.52				
Cumulative Interest accrued on Subordinated Loan	EUR	9 865.48				
Interest Payments on Subordinated Loan	EUR	1 553.52				
Cumulative Interest Payments on Subordinated Loan	EUR	9 865.48				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	(0.00)				

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32. Swap Overview

Reporting Date	27.03.2020	
Payment date	25.03.2020	
Period No	4	
Monthly Period	01.02.2020	
Interest Period	from 25.02.2020	to 25.03.2020 = 29 days



Class A Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class A Notes	605 530 975
Interest Period Start	25.02.2020
Interest Period End	25.03.2020
Interest Days	29
Settlement Date	25.03.2020
Party A Floating Interest Rate	0.222 %
Party A Floating Rate Day Count Fraction	0.08
Party A Interest Amount	EUR 108 289.12
Party B Fixed Rate	0.2506 %
Party B Fixed Rate Day Count Fraction	0.08
Party B Interest Amount	EUR 122 239.88

Class B Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class B Notes	42 000 000
Interest Period Start	25.02.2020
Interest Period End	25.03.2020
Interest Days	29
Settlement Date	25.03.2020
Party A Floating Interest Rate	0.252 %
Party A Floating Rate Day Count Fraction	0.08
Party A Interest Amount	EUR 8 526.00
Party B Fixed Rate	0.2755 %
Party B Fixed Rate Day Count Fraction	0.08
Party B Interest Amount	EUR 9 321.08

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31. Contact Details



Santander Consumer Bank AS

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
Thomas André Johansen	+ 47 91 82 42 44	thomas.andren.johansen@santanderconsumer.no
Joachim Joveng Rogne	+47 48 23 86 32	joachim.joveng.rogne@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

Reporting Date	27.03.2020						
Payment date	25.03.2020						
Period No	4						
Monthly Period	01.02.2020						
Interest Period	from 25.02.2020	to	25.03.2020	=	29 days		