

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

**Cover Sheet Monthly Investor Report**



Reporting Date	27.02.2020								
Payment date	25.02.2020					Following payment dates:	25.03.2020		
Period No	3						27.04.2020		
Monthly Period	01.01.2020								
Interest Period	from 27.01.2020			to	25.02.2020		=	29 days	
Cut-Off date	31.01.2020								

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**1. Portfolio Information**



Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
<b>Outstanding receivables</b>		
<b>Opening balance</b>	<b>706 304 891,37</b>	<b>EUR</b>
Scheduled Loan Principal Repayments	11 735 211,23	EUR
Prepayments	15 030 934,58	EUR
Deemed Collections - Other	-	EUR
<b>Total Principal Payments Received in Period</b>	<b>26 766 145,81</b>	<b>EUR</b>
New Defaulted Auto Loans in Period	7 770,14	EUR
<b>Closing Balance</b>	<b>679 530 975,42</b>	<b>EUR</b>
Principal Recoveries on loans in default	27 080,00	EUR
<b>Total revenue collections</b>		
Revenue and fees received on loan balances	2 390 756,30	EUR
		EUR
<b>Total Revenue Received in Period</b>	<b>2 390 756,30</b>	<b>EUR</b>
<b># Loans</b>		
At beginning of period	43 403	Loans
Paid in Full	1 029	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	4	Loans
<b>At end of period</b>	<b>42 370</b>	<b>Loans</b>

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

Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	3
Monthly Period	01.01.2020
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days



**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections (Interest, fees, interest recoveries etc.)	2 407 415,68	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	118 432,00	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	0,00	EUR
<b>Total Amount for Purchaser Available Revenue Receipts</b>	<b>2 525 847,68</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	439 318,99	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	127 578,28	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	118 432,43	EUR
f. Any other net amount received by the Issuer	-	EUR
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>685 329,71</b>	<b>EUR</b>

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



Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	3
Monthly Period	01.01.2020
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections (Principal payments, Recoveries, Deemed Collection)	26 766 145,81	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>26 766 145,81</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	26 766 145,81	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	7 770,14	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>26 773 915,95</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	3
Monthly Period	01.01.2020
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days

**Note Balance**

Beginning of Period	706 304 891,37 EUR
End of Period	679 530 975,42 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 %	3 489 956,89 EUR
Cash Outflow		118 432,43 EUR
Cash Inflow		- EUR
End of Period	0,5 %	3 371 524,46 EUR
Required Reserve Amount	0,5 %	3 371 524,46 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	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days



**Asset Balance**

Beginning of Period	706 304 891,37	EUR
End of Period	679 530 975,42	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	637 871 390,71	93,87 %	39 905
1-29 days past due	32 671 229,35	4,81 %	1 940

**Delinquent Receivables:**

30-59 days past due	6 283 264,81	0,92 %	373
60-89 days past due	1 119 798,02	0,16 %	69
90-119 days past due	855 645,14	0,13 %	47
120-149 days past due	457 864,81	0,07 %	25
150-179 days past due	271 782,58	0,04 %	11
<b>Total Performing and Delinquent</b>	<b>679 530 975</b>	<b>100,00 %</b>	<b>42 370</b>

Current Period Defaults	7 770,14	4
Cumulative Defaults	76 466,97	6
Current Period Principal Recoveries	27 080,00	
Cumulative Principal Recoveries	60 116,00	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,00 %	<b>NO</b>
[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	679 530 975,42	<b>85,04 %</b>
[B] Aggregate principal balance of Defaulted Contracts	76 466,97	
[C] Recoveries received on such Defaulted Contracts	60 116,00	
[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	1,32 %	<b>NO</b>
[B] Delinquency Ratio, preceding Payment Date	0,90 %	
[C] Delinquency Ratio, second preceding Payment Date	0,70 %	

**or Servicer Termination Event**

**NO**

**or Swap Counterparty Downgrade Event**

**NO**

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

	10,48 %	<b>NO</b>
[A] [1] - [2] - [3]	74 000 000,00	
Class B Principal Amount [1]	42 000 000,00	
Class C Principal Amount [2]	8 000 000,00	
Class C Principal Amount [3]	24 000 000,00	
[B] Aggregated Outstanding Note Principal Amount	706 304 891,37	

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**6. Note Principal**



Reporting Date	27.02.2020	
Payment date	25.02.2020	
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Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	632 304 891,37	42 000 000,00	8 000 000,00	24 000 000,00	EUR
Sequential Amortization	26 773 915,95	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	605 530 975,42	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	-	-	-	7 770,14	EUR
Credit PDL	-	-	-	7 770,14	EUR
End of Period	-	-	-	-	EUR

**Net Note Principal**

Beginning of Period	632 304 891,37	42 000 000,00	8 000 000,00	24 000 000,00	EUR
End of Period	605 530 975,42	42 000 000,00	8 000 000,00	24 000 000,00	EUR

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**7. Outstanding Notes**

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 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	706 304 891,37	632 304 891,37	42 000 000,00	8 000 000,00	24 000 000,00
Available Distribution Amount	26 773 915,95				
Amortisation	26 773 915,95				
Redemption per Class	26 773 915,95	26 773 915,95	-	-	-
Redemption per Note		3 691,94	-	-	-
Outstanding Closing Balance		605 530 975,42	42 000 000,00	8 000 000,00	24 000 000,00
Net Outstanding Closing Balance	679 530 975,42	605 530 975,42	42 000 000,00	8 000 000,00	24 000 000,00
Current Tranching	100 %	89,11 %	6,18 %	1,18 %	3,53 %
Current Pool Factor		0,83	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		87 190,42	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 691,94	-	-	-
Principal Outstanding per Note End of Period		83 498,48	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		16,37	21,19	116,67	416,67
Interest Payment	236 911,62	118 680,12	8 898,17	9 333,33	100 000,00
Interest Payment per Note		16,37	21,19	116,67	416,67

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D
Initial total CE (Subordination)		9,26 %	4,00 %	3,00 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		9,74 %	4,48 %	3,00 %	0,00 %
Current CE (Subordination incl. Excess Spread)		14,09 %	7,91 %	6,73 %	3,20 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		14,58 %	8,40 %	6,73 %	3,20 %
Current CE (Subordination)		10,89 %	4,71 %	3,53 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		11,39 %	5,21 %	3,53 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.02.2020  
Payment date 25.02.2020  
Period No 3  
Monthly Period 01.01.2020  
Interest Period : 27.01.2020 to 25.02.2020 = 29 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	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	27.02.2020				
Payment date	25.02.2020				
Period No	3				
Monthly Period	01.01.2020	to	25.02.2020	=	29 days
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



Average amount - all: 17 089

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

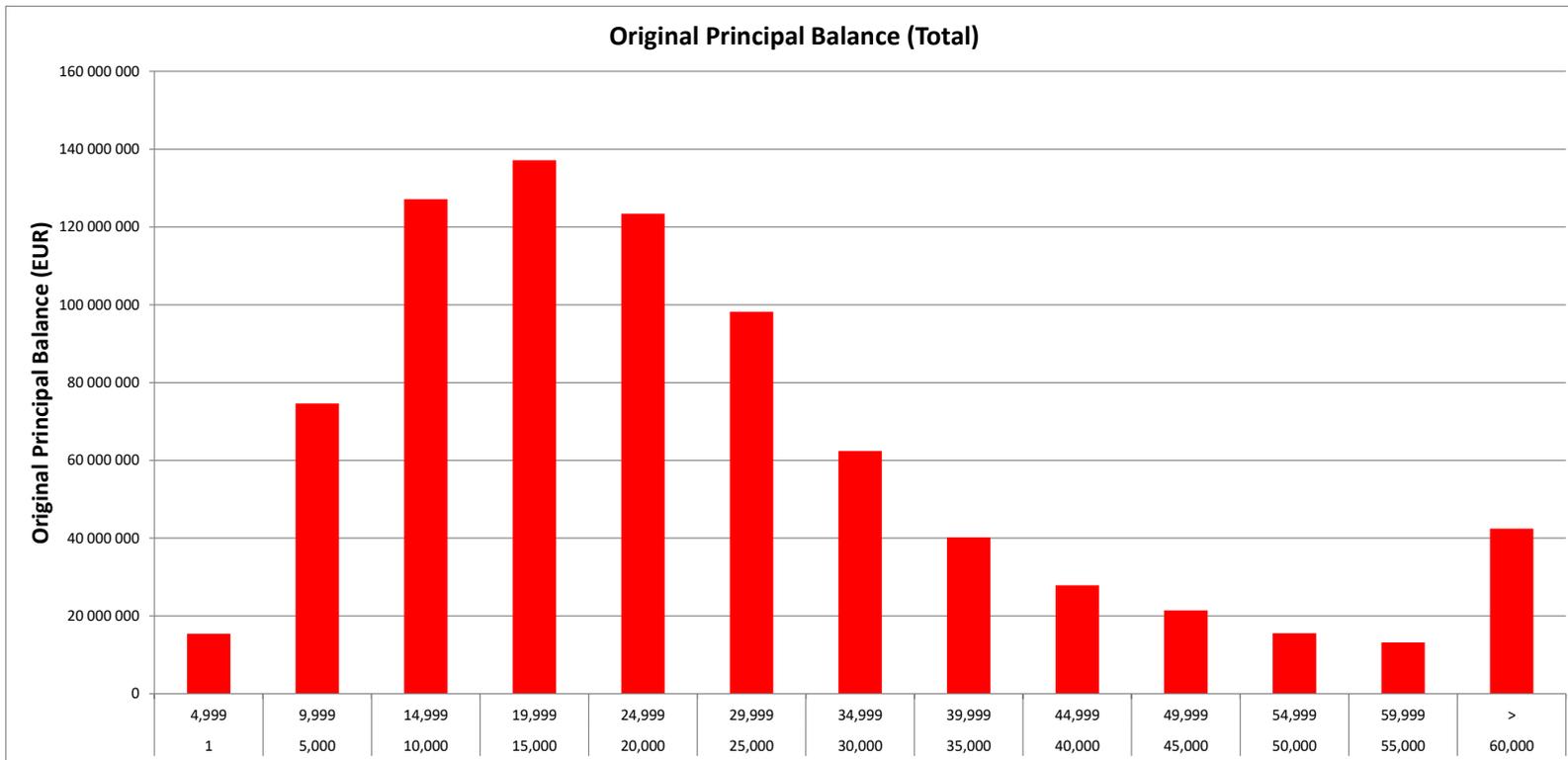
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9.b Original Principal Balance Graph

Reporting Date	27.02.2020	
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Original Principal Balance (Total)



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**10.a Outstanding Principal Balance**



Average amount - all: 16 038

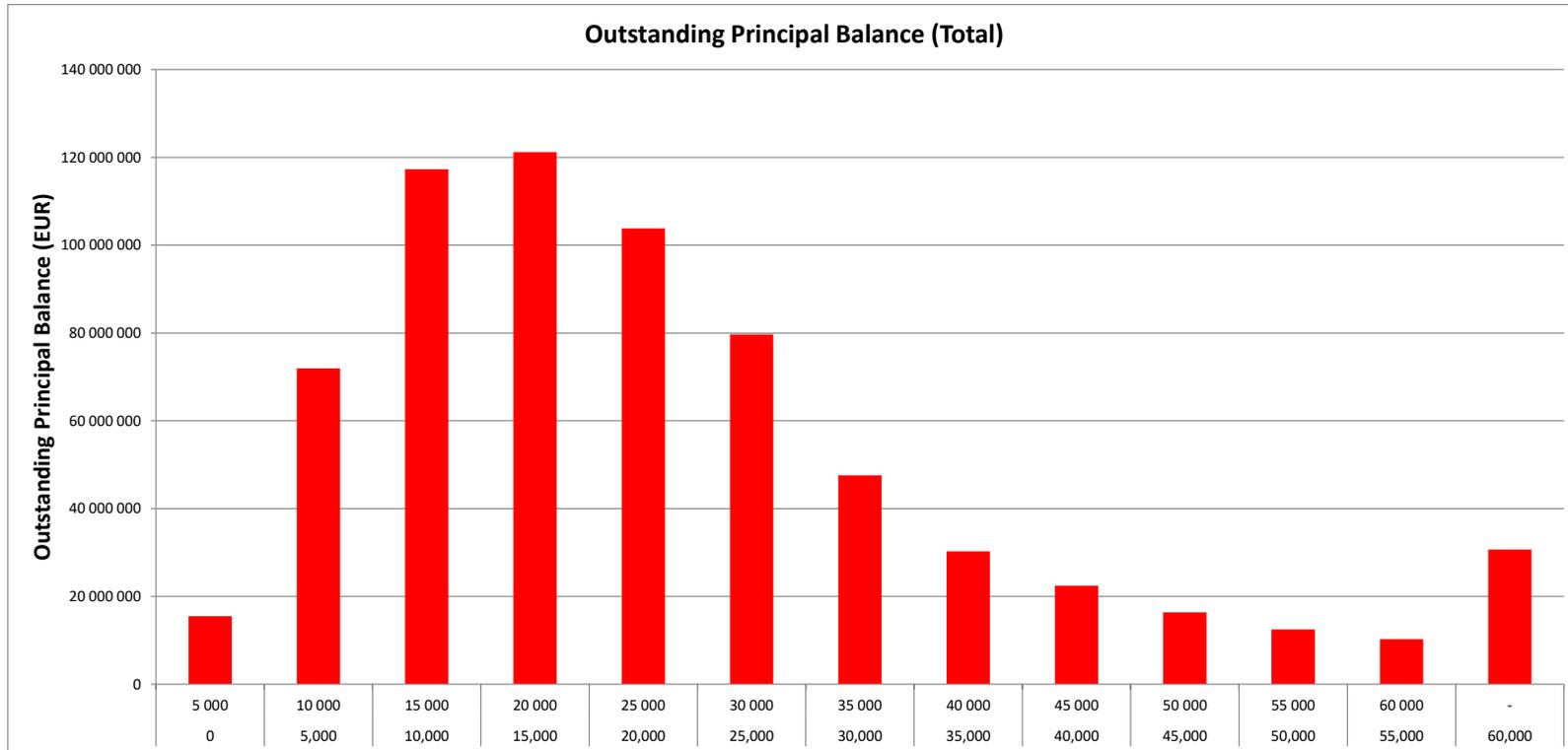
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Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance		0 5 000	4 881	15 506 551	2,28 %	27,9	11,8
		5 000 10 000	9 503	71 947 372	10,59 %	44,1	12,8
		10 000 15 000	9 446	117 321 786	17,27 %	49,8	13,5
		15 000 20 000	6 989	121 181 068	17,83 %	51,7	13,3
		20 000 25 000	4 654	103 801 875	15,28 %	52,3	12,9
		25 000 30 000	2 926	79 677 082	11,73 %	52,8	12,0
		30 000 35 000	1 477	47 575 681	7,00 %	53,2	11,8
		35 000 40 000	812	30 263 460	4,45 %	53,3	11,5
		40 000 45 000	532	22 462 023	3,31 %	53,6	11,3
		45 000 50 000	346	16 375 963	2,41 %	53,8	10,9
		50 000 55 000	238	12 486 124	1,84 %	53,3	11,7
		55 000 60 000	179	10 256 886	1,51 %	52,6	11,0
		60 000 -	387	30 675 104	4,51 %	52,3	10,7
Total			42 370	679 530 975	100 %		

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10.b Outstanding Principal Balance Graph

Reporting Date	27.02.2020	
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Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days



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11.a Geographical Distribution



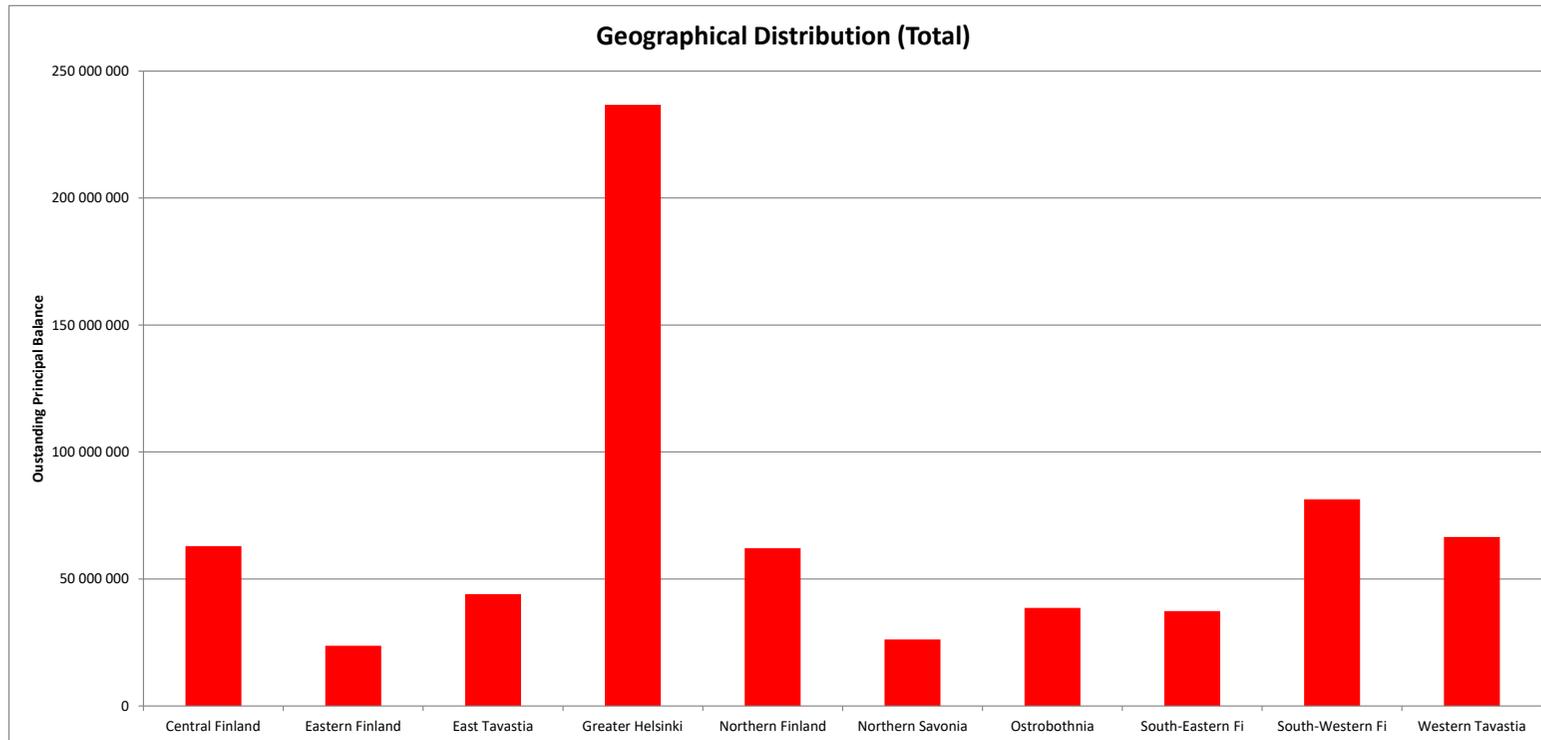
Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	3				
Monthly Period	01.01.2020				
Interest Period	from 27.01.2020	to	25.02.2020	=	29 days

		TOTAL				
District	No	Outstanding balance	% of Outstanding balance	WA months to ma	WA seasoning	
Geographic distribution	Central Finland	4 134	62 905 833	9,26 %	49,9	12,3
	Eastern Finland	1 614	23 722 155	3,49 %	50,9	12,5
	East Tavastia	2 850	44 044 138	6,48 %	50,7	13,0
	Greater Helsinki	13 574	236 705 110	34,83 %	50,4	12,6
	Northern Finland	3 947	62 149 964	9,15 %	50,8	12,4
	Northern Savonia	1 737	26 165 640	3,85 %	49,9	11,9
	Ostrobothnia	2 779	38 578 744	5,68 %	50,0	12,3
	South-Eastern Fi	2 414	37 372 367	5,50 %	49,9	13,0
	South-Western Fi	5 200	81 346 799	11,97 %	51,6	12,7
	Western Tavastia	4 121	66 540 226	9,79 %	51,5	12,4
Total	42 370	679 530 975	100 %			

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

**11.b Geographical Distribution Graph**

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**12.a Interest Rate**

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

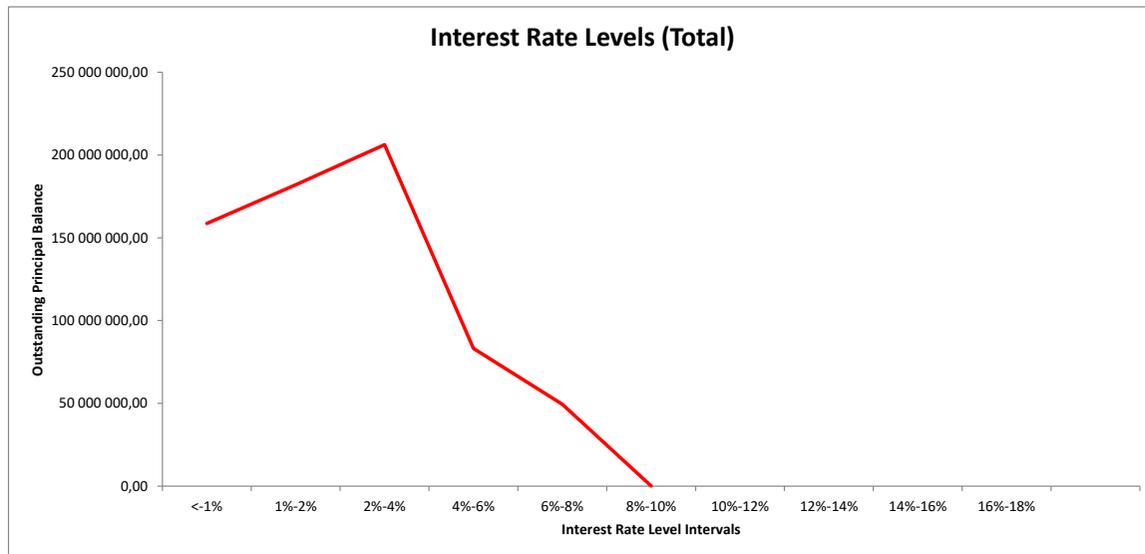


TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	7 988	158 663 911	23,35 %	50,2	12,6
1	2	9 395	182 001 812	26,78 %	50,7	12,5
2	4	12 538	206 224 253	30,35 %	51,1	12,5
4	6	7 290	83 114 684	12,23 %	50,2	12,1
6	8	5 130	49 402 757	7,27 %	50,0	13,4
8	10	29	123 559	0,02 %	39,0	10,0
10	12					
12	14					
14	16					
16	18					
18	-					
Total		42 370	679 530 975	100 %		

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from	27.01.2020
	to	25.02.2020
	=	29 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**13.a Remaining Terms**



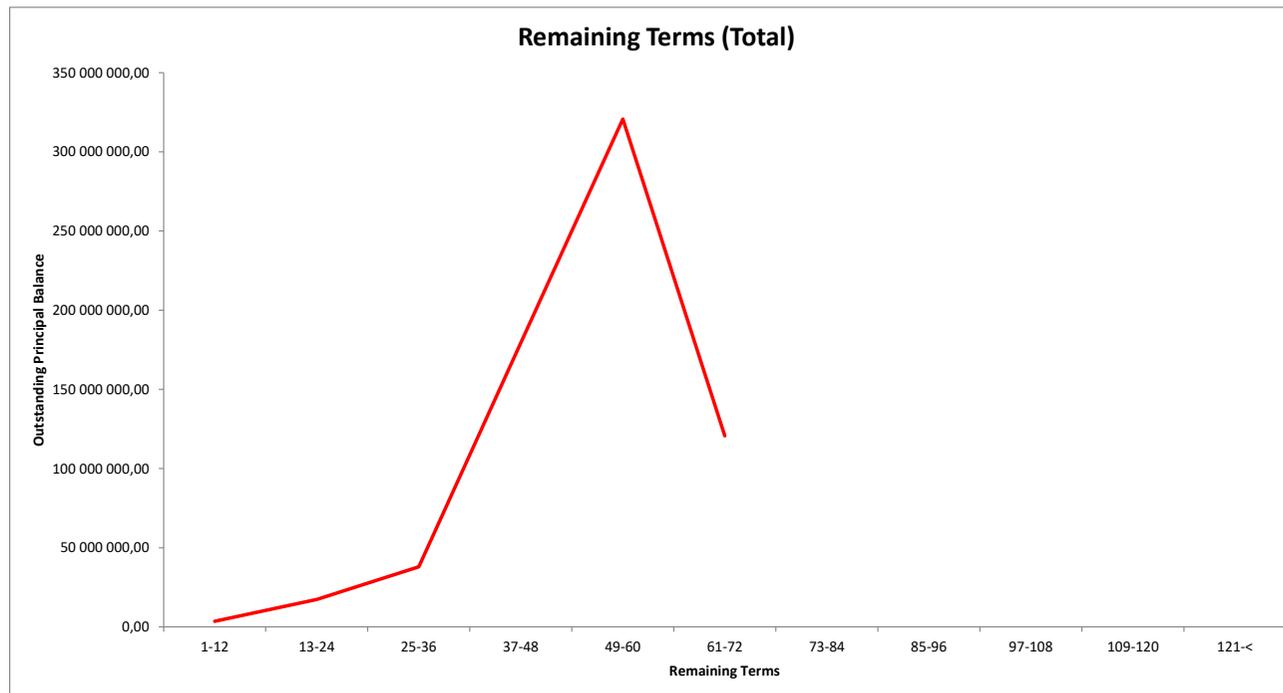
Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	12 342	0,00 %	0,0	16,5	
	1		12	1 218	3 519 193	0,52 %	8,8	18,4
	13		24	2 703	17 260 357	2,54 %	20,0	13,2
	25		36	4 022	37 876 370	5,57 %	31,2	13,6
	37		48	11 638	179 490 145	26,41 %	44,4	16,2
	49		60	17 142	320 731 507	47,20 %	53,4	12,0
	61		72	5 638	120 641 061	17,75 %	64,0	8,1
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			42 370	679 530 975	100 %			

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

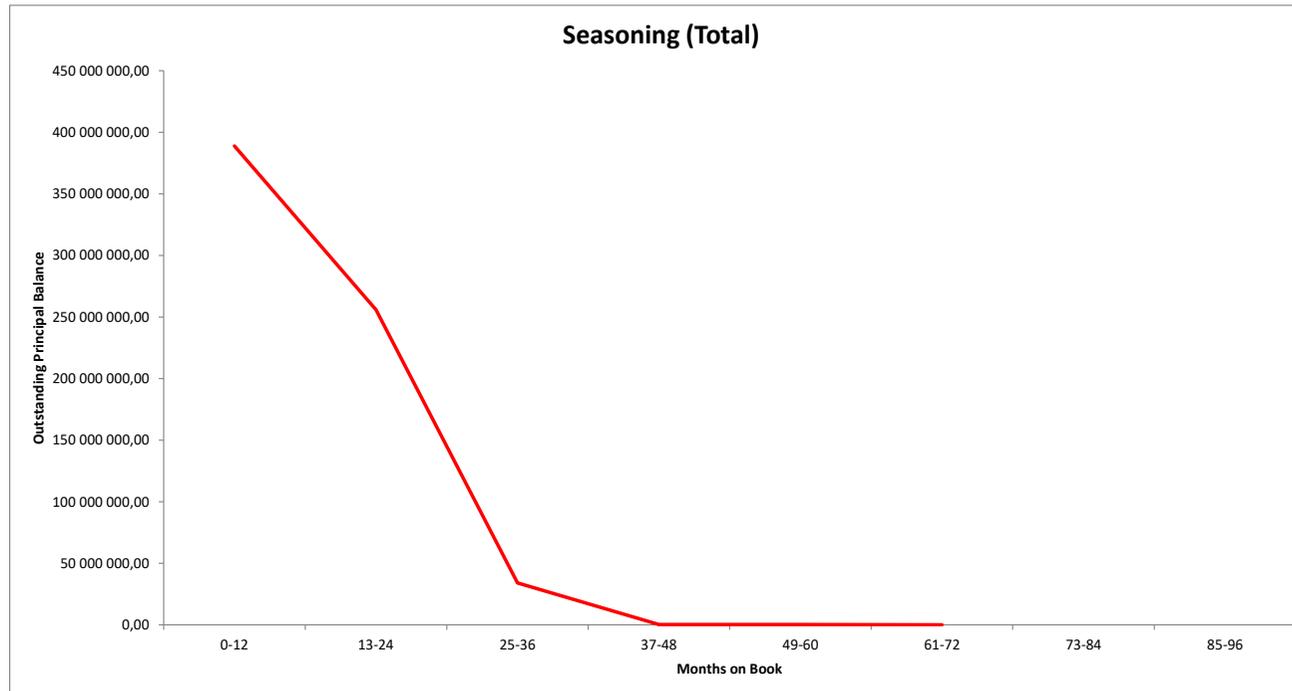




**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**14.b Seasoning**

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days



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

**15.a Balloon loans**



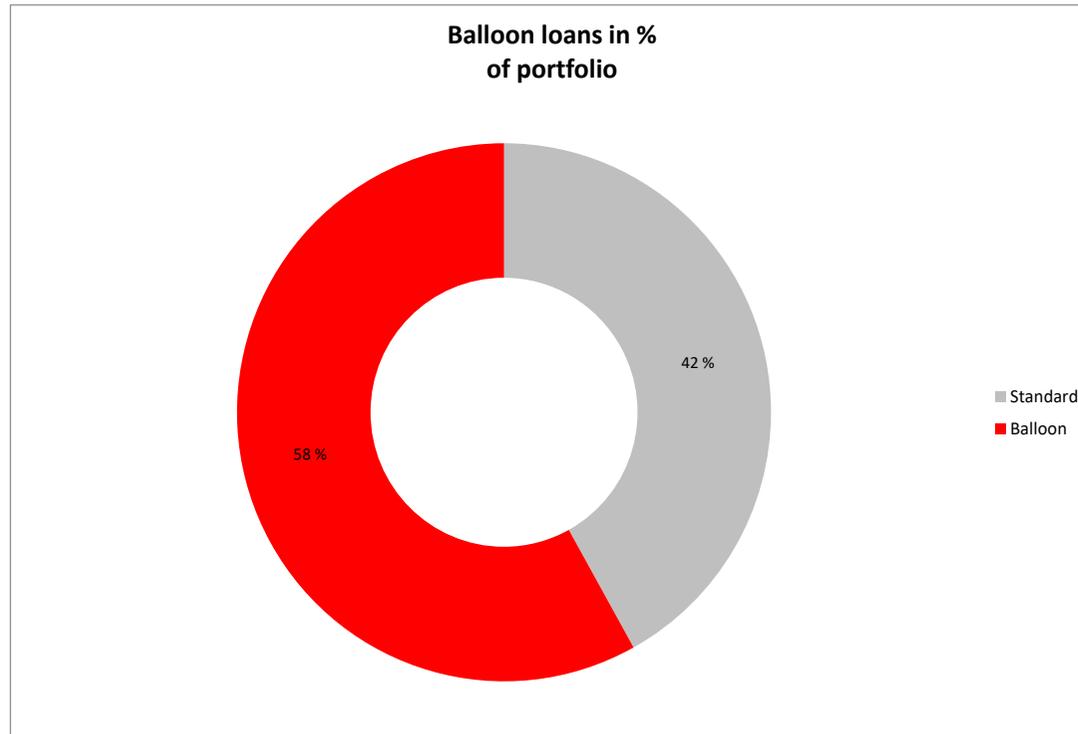
Reporting Date	27.02.2020					
Payment date	25.02.2020					
Period No	3					
Monthly Period	01.01.2020					
Interest Period	from	27.01.2020	to	25.02.2020	=	29 days

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		25 518	284 966 308	41,94 %	5 227	0,00 %	47,5	12,5
Balloon		16 852	394 564 667	58,06 %	134 830 090	34,17 %	52,8	12,6
Total		42 370	679 530 975	100 %	134 835 318	19,84 %		

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

15.b Balloon loans

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from	27.01.2020
	to	25.02.2020
	=	29 days

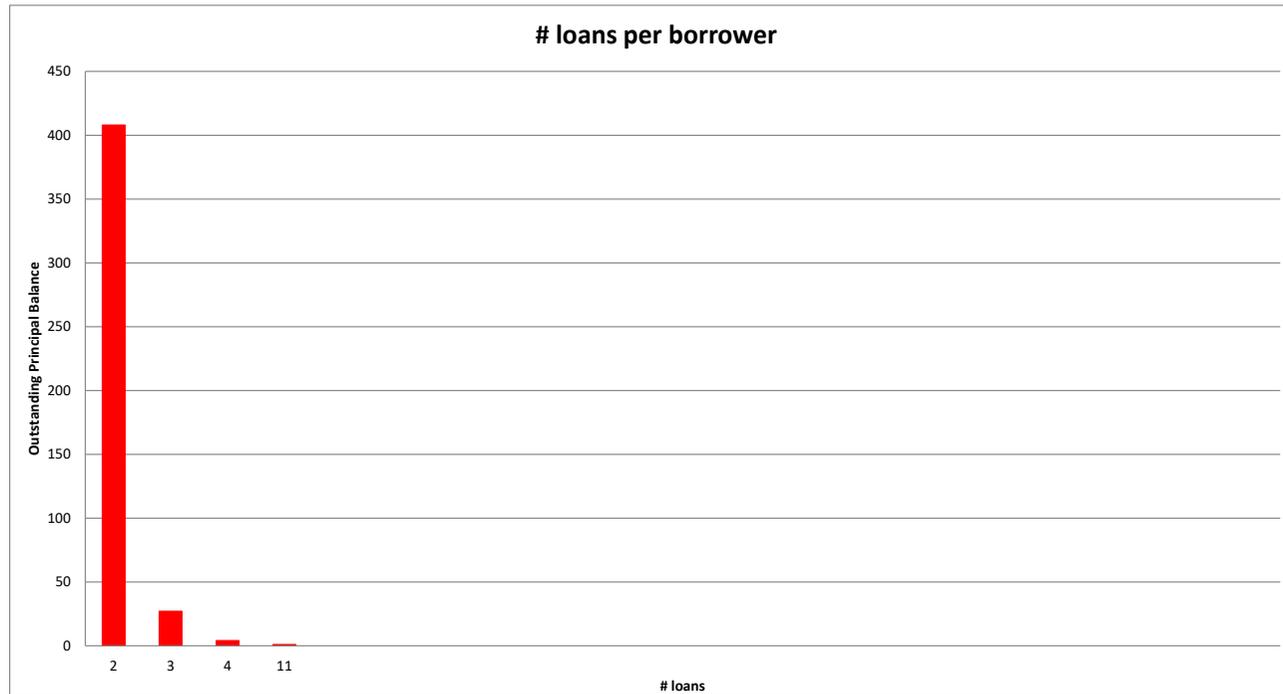




SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

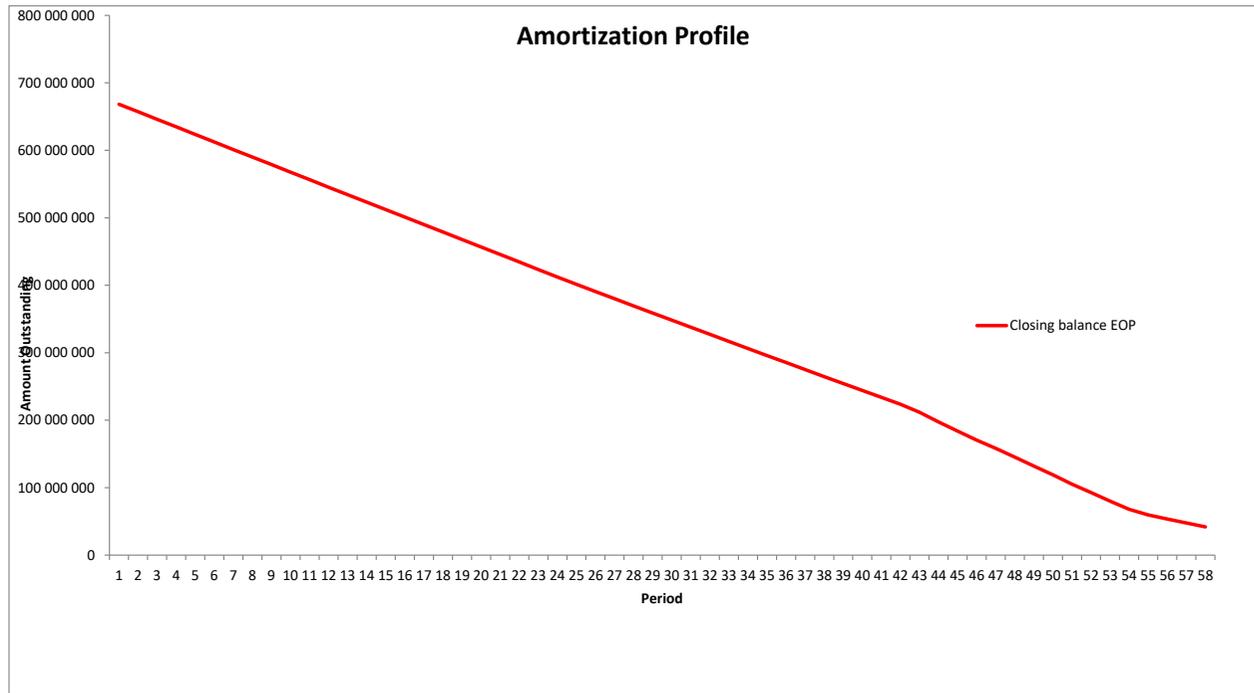
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	679 530 975	668 253 004	11 277 971	1 572 517	2,81 %	98,34 %
2	668 253 004	657 140 909	11 112 096	1 545 070	2,81 %	96,71 %
3	657 140 909	645 952 628	11 188 281	1 517 905	2,81 %	95,06 %
4	645 952 628	634 792 497	11 160 131	1 490 996	2,81 %	93,42 %
5	634 792 497	623 620 230	11 172 267	1 464 113	2,80 %	91,77 %
6	623 620 230	612 443 180	11 177 050	1 437 203	2,80 %	90,13 %
7	612 443 180	601 229 561	11 213 619	1 410 319	2,80 %	88,48 %
8	601 229 561	590 040 489	11 189 071	1 383 363	2,80 %	86,83 %
9	590 040 489	578 862 372	11 178 117	1 356 431	2,79 %	85,19 %
10	578 862 372	567 680 407	11 181 965	1 329 539	2,79 %	83,54 %
11	567 680 407	556 450 475	11 229 932	1 302 631	2,79 %	81,89 %
12	556 450 475	545 302 291	11 148 184	1 275 746	2,79 %	80,25 %
13	545 302 291	534 179 989	11 122 302	1 248 887	2,78 %	78,61 %
14	534 179 989	523 111 467	11 068 523	1 222 119	2,78 %	76,98 %
15	523 111 467	512 019 006	11 092 460	1 195 363	2,78 %	75,35 %
16	512 019 006	500 963 912	11 055 094	1 168 691	2,77 %	73,72 %
17	500 963 912	489 916 247	11 047 664	1 142 036	2,77 %	72,10 %
18	489 916 247	478 899 105	11 017 142	1 115 459	2,77 %	70,47 %
19	478 899 105	467 856 764	11 042 342	1 088 899	2,76 %	68,85 %
20	467 856 764	456 734 411	11 122 353	1 062 300	2,76 %	67,21 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

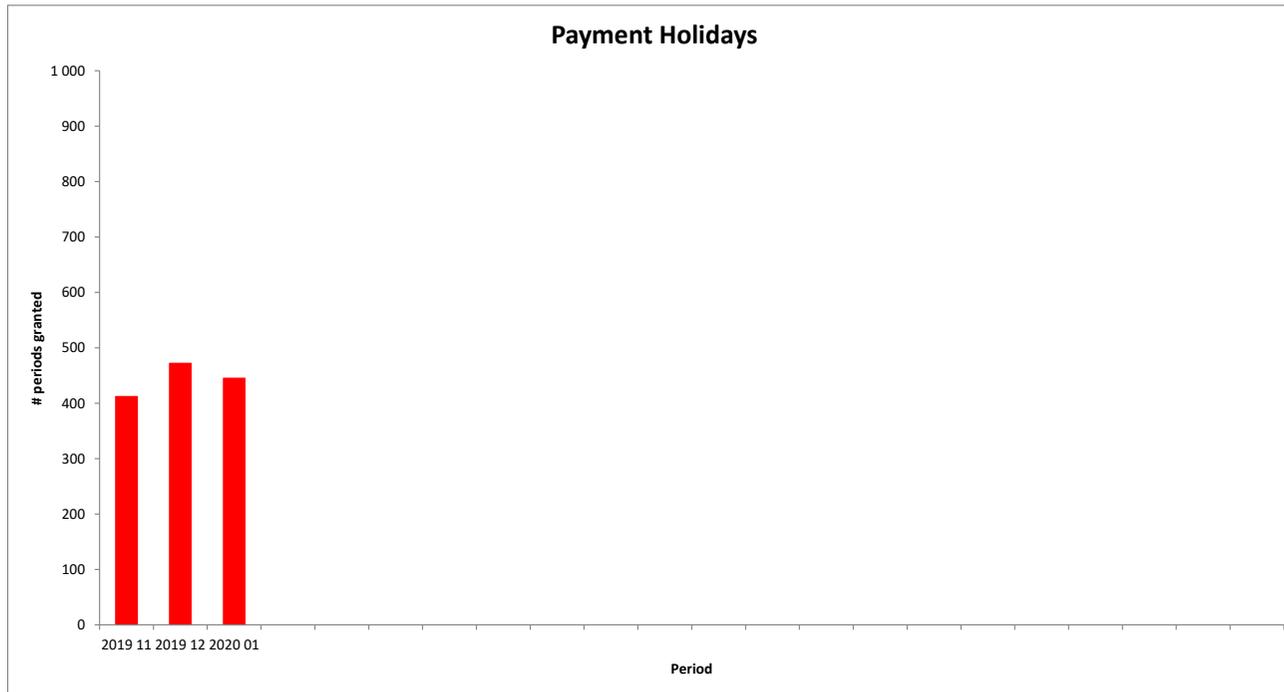




**SCF RAHOITUSPALVELUT VIII DAC**  
**Monthly Investor Report**

**18.b Payment Holidays**

Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	3				
Monthly Period	01.01.2020				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



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

**19.a Downpayment**



Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

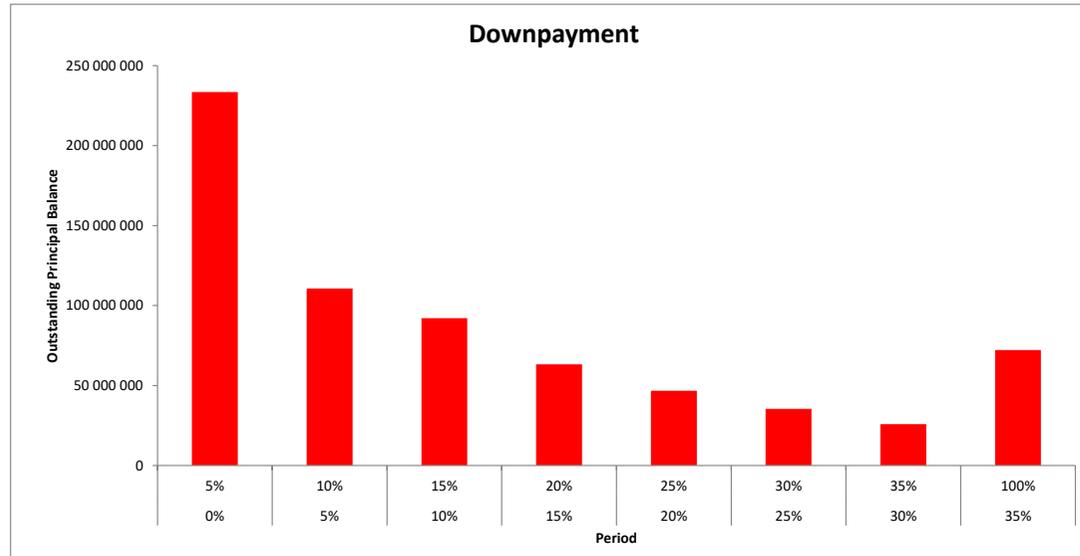
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	12 773	233 518 043	34,4 %	53,0	12,5
	5 %	10 %	5 828	110 631 259	16,3 %	52,4	13,0
	10 %	15 %	5 461	92 093 034	13,6 %	50,5	12,9
	15 %	20 %	3 879	63 284 123	9,3 %	49,7	12,6
	20 %	25 %	3 030	46 734 097	6,9 %	48,8	12,6
	25 %	30 %	2 408	35 353 201	5,2 %	49,1	12,7
	30 %	35 %	1 871	25 790 844	3,8 %	47,7	12,0
	35 %	100 %	7 120	72 126 376	10,6 %	43,9	11,5
Total			42 370	679 530 975	100 %		

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Monthly Investor Report

19.b Downpayment



Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from	27.01.2020
	to	25.02.2020
	=	29 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

20.a Vehicle Condition

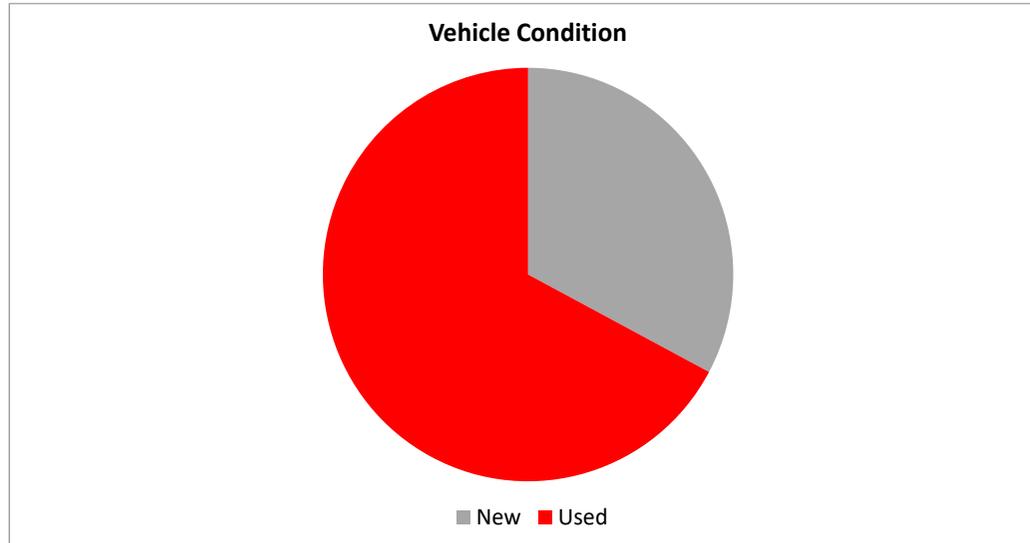


Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	3
Monthly Period	01.01.2020
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	9 926	222 957 141	32,8 %	49,9	12,6
	Used	32 444	456 573 834	67,2 %	50,9	12,5
	Total	42 370	679 530 975	100 %		

20.b Vehicle Condition

Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	3				
Monthly Period	01.01.2020				
Interest Period	from 27.01.2020	to	25.02.2020	=	29 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

21.a Borrower Type



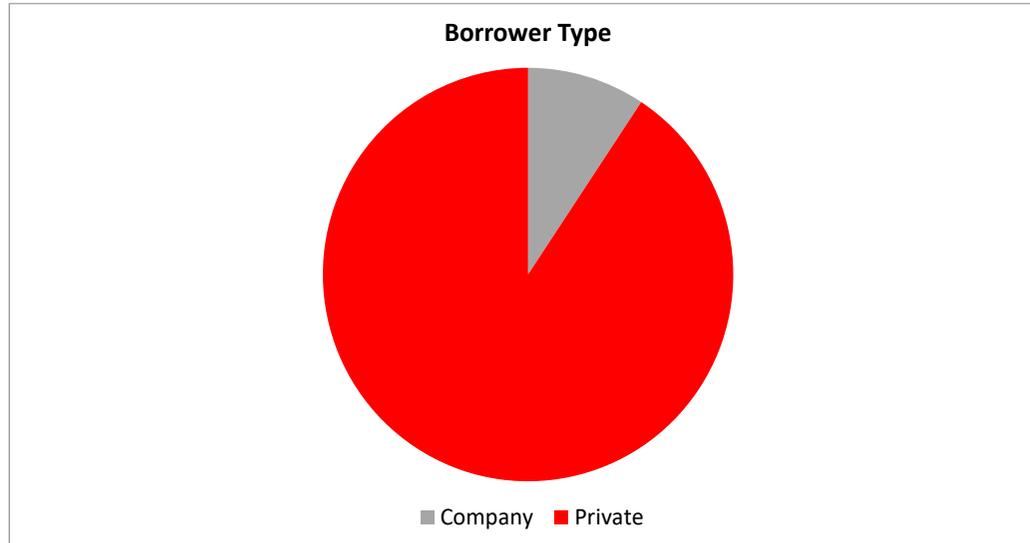
Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	3
Monthly Period	01.01.2020
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 977	63 190 633	9,3 %	43,48	12,72
	Private	39 393	616 340 342	90,7 %	51,33	12,53
	Total	42 370	679 530 975	100,0 %		

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

21.b Borrower Type

Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	3				
Monthly Period	01.01.2020				
Interest Period	from 27.01.2020	to	25.02.2020	=	29 days



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22.a Vehicle type

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

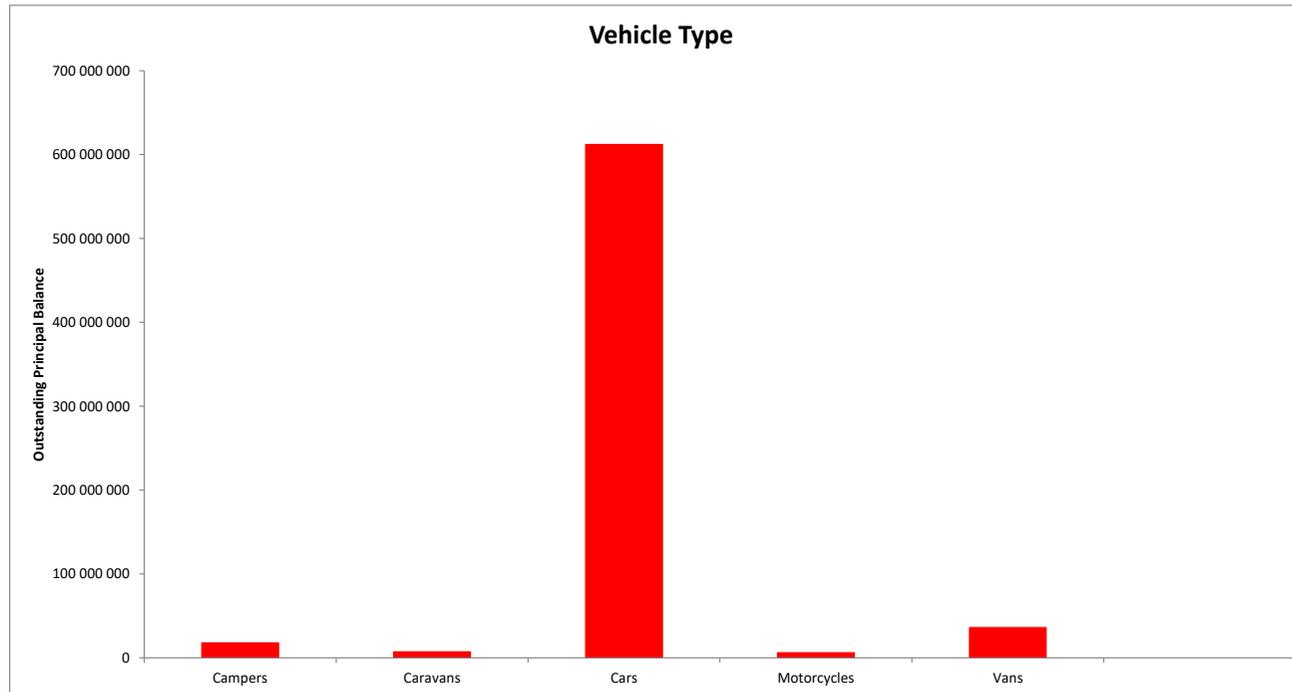


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		573	17 961 792	2,64 %	53,57	10,40
Caravans		439	7 259 166	1,07 %	53,31	9,53
Cars		38 372	612 082 987	90,07 %	50,77	12,68
Motorcycles		641	6 160 841	0,91 %	46,35	9,09
Vans		2 345	36 066 189	5,31 %	46,43	12,62
		42 370	679 530 975	100 %		

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Monthly Investor Report

22.b Vehicle type

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

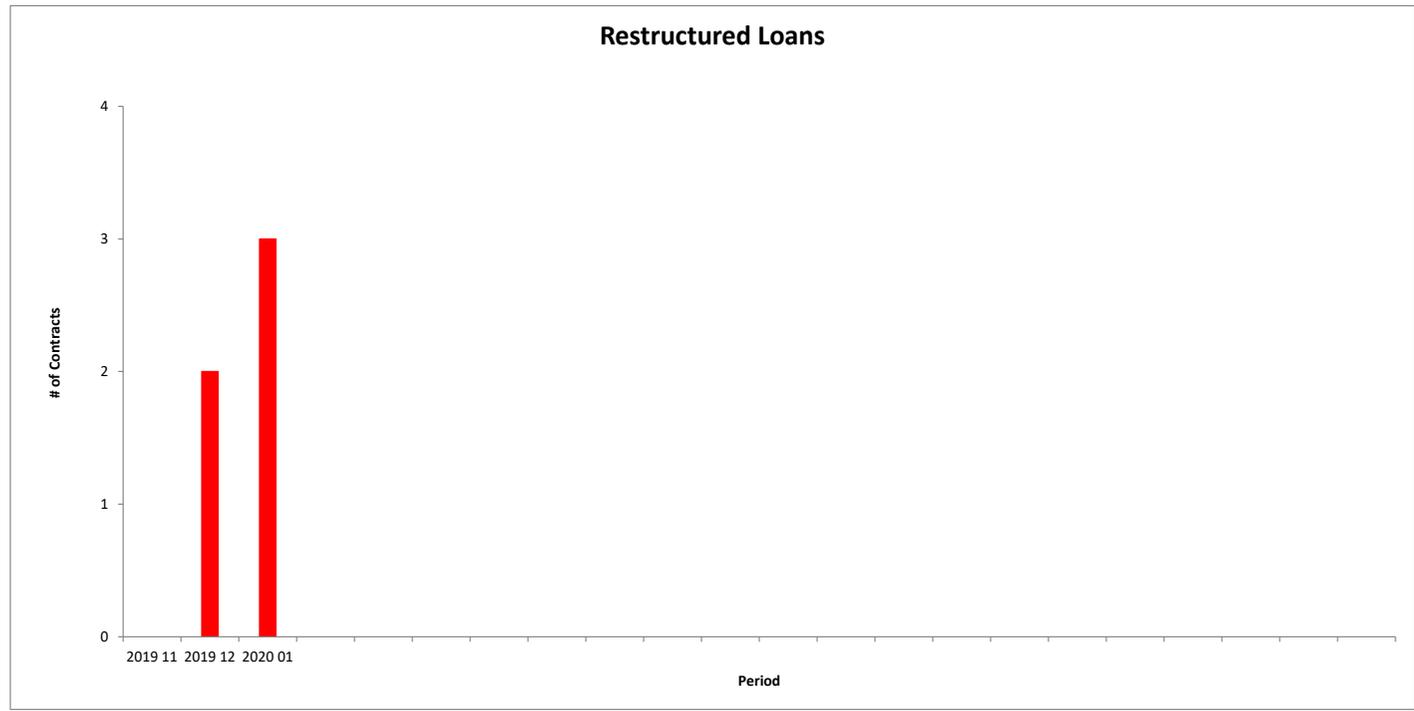




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**23.b Restructured Loans**

Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	3				
Monthly Period	01.01.2020				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



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24.a Dynamic Interest rate



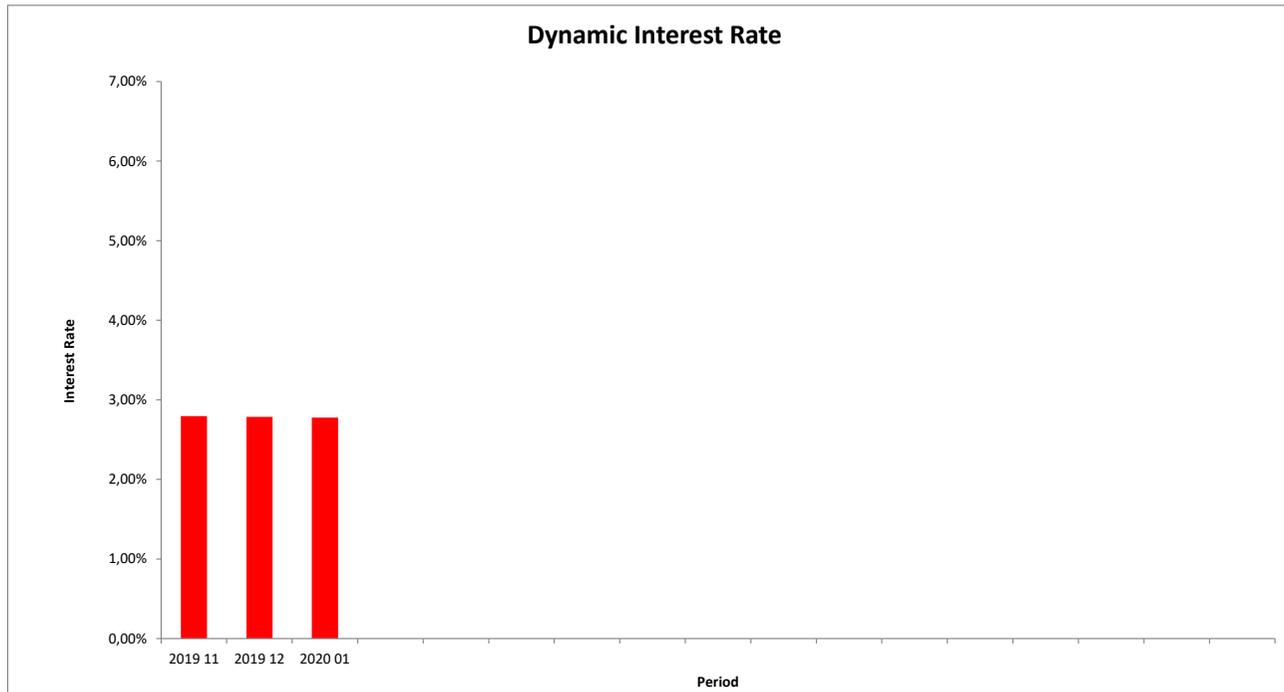
Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	from 01.01.2020	to 25.02.2020 = 29 days
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

	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 %

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**24.b Dynamic Interest Rate**

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days



SCF RAHOITUSPALVELUT VIII DAC  
 Monthly Investor Report

25.a Dynamic Pre-Payments



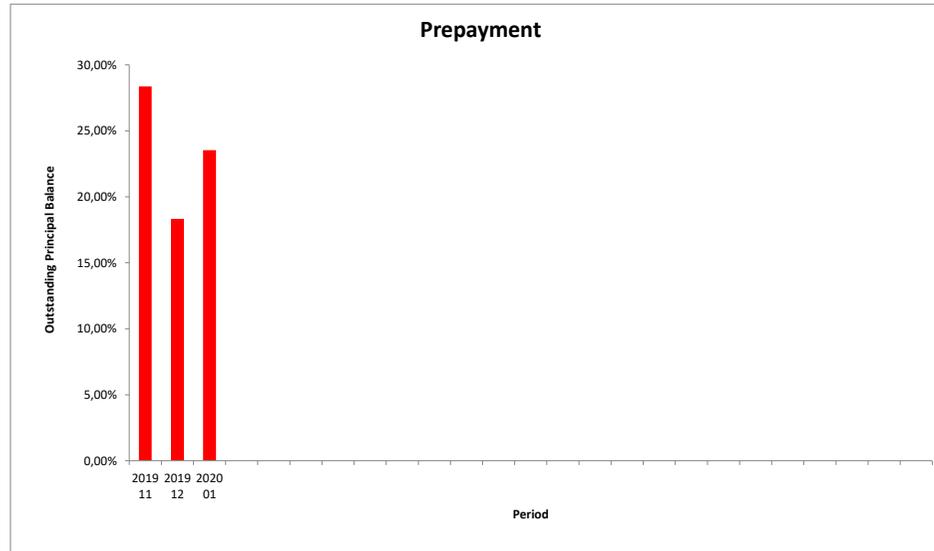
Reporting Date	27.02.2020			
Payment date	25.02.2020			
Period No	3			
Monthly Period	from	01.01.2020	to	25.02.2020
Interest Period	from	27.01.2020	to	25.02.2020 = 29 days

	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 %

25.b Dynamic Pre-Payments



Reporting Date	27.02.2020				
Payment date	25.02.2020				
Period No	3				
Monthly Period	01.01.2020				
Interest Period	from	27.01.2020	to	25.02.2020	= 29 days



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

26. Delinquency



Reporting Date	27.02.2020					
Payment date	25.02.2020					
Period No	3					
Monthly Period	01.01.2020					
Interest Period	from	27.01.2020	to	25.02.2020	=	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	-	-	2	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	6	7 770	
	2																		
	3																		
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		
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	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 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	7 770	4															
2020 2																	
2020 3																	
2020 4																	

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**Monthly Investor Report**

**28. Priority of Payments - Revenue**



Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	3
Monthly Period	01.01.2020
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	2 525 847,68	EUR
Senior Expenses	-	83 359,80	EUR
Servicing Fee	-	283 137,91	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	136 965,88	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	-	7 770,14	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	120 071,45	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
<b>Interest and principal due to Purchaser Subordinated Loan Provider</b>	-	<b>46,96</b>	<b>EUR</b>
Deferred Purchase Price to Seller		1 785 162,54	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	685 329,71	EUR
Senior Expenses	-	65 178,80	EUR
Issuer Swap Interest Amount	-	136 965,88	EUR
Interest Class A Notes	-	118 680,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	8 898,00	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	-	7 770,14	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	120 071,45	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		118 432,44	EUR

**SCF RAHOITUSPALVELUT VIII DAC**  
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**29. Priority of Payments - Redemption**

Reporting Date	27.02.2020
Payment date	25.02.2020
Period No	3
Monthly Period	01.01.2020
Interest Period	from 27.01.2020 to 25.02.2020 = 29 days



**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	26 766 145,81	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	26 766 145,81	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	26 773 915,95	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	-	26 773 915,95	EUR
<u>On or after the occurrence of a Pro Rata trigger Event/ Before Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iiii) Principal Payments on Class D Notes	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	0,00	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	118 432,44	EUR
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**Purchaser Priority of Payments - Revenue (r)**

Payment of residual fund as Deferred Purchase Price to Seller	1 785 162,54	EUR
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**SCF RAHOITUSPALVELUT VIII DAC**  
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**30. Transaction Costs**



Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	83 359,80				
Interest accrued for the Period	EUR	236 911,00	118 680,00	8 898,00	9 333,00	100 000,00
Cumulative Interest accrued	EUR	1 179 933,00	647 699,00	43 879,00	41 688,00	446 667,00
Interest Payments	EUR	236 911,00	118 680,00	8 898,00	9 333,00	100 000,00
Cumulative Interest Payments	EUR	1 179 933,00	647 699,00	43 879,00	41 688,00	446 667,00
Interest accrued on Subordinated Loan for the Period	EUR	1 639,02				
Cumulative Interest accrued on Subordinated Loan	EUR	8 311,95				
Interest Payments on Subordinated Loan	EUR	1 639,02				
Cumulative Interest Payments on Subordinated Loan	EUR	8 311,96				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	(0,00)				

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**32. Swap Overview**

Reporting Date	27.02.2020	
Payment date	25.02.2020	
Period No	3	
Monthly Period	01.01.2020	
Interest Period	from 27.01.2020	to 25.02.2020 = 29 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>632 304 891</b>
Interest Period Start	27.01.2020
Interest Period End	25.02.2020
Interest Days	29
Settlement Date	25.02.2020
Party A Floating Interest Rate	0,233 %
Party A Floating Rate Day Count Fraction	0,08
<b>Party A Interest Amount</b>	<b>EUR 118 680,12</b>
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,08
<b>Party B Interest Amount</b>	<b>EUR 127 644,79</b>

**Class B Swap details**

**Kimi 8 | Front Swap**

<b>Party A</b>	<b>ING Bank N.V.</b>
<b>Party B</b>	<b>SCF Rahoituspalvelut VIII DAC</b>
Class B Notes	<b>42 000 000</b>
Interest Period Start	27.01.2020
Interest Period End	25.02.2020
Interest Days	29
Settlement Date	25.02.2020
Party A Floating Interest Rate	0,263 %
Party A Floating Rate Day Count Fraction	0,08
<b>Party A Interest Amount</b>	<b>EUR 8 898,17</b>
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,08
<b>Party B Interest Amount</b>	<b>EUR 9 321,08</b>

**SCF RAHOITUSPALVELUT VIII DAC**  
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**31. Contact Details**



**Santander Consumer Bank AS**

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Reporting Date	27.02.2020						
Payment date	25.02.2020						
Period No	3						
Monthly Period	01.01.2020						
Interest Period	from 27.01.2020	to	25.02.2020	=	29 days		