

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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

Reporting Date		01.03.2021			
Payment date		25.02.2021		Following payment dates:	25.03.2021
Period No		15			26.04.2021
Monthly Period		01.01.2021			
Interest Period	from	25.01.2021	to	25.02.2021	= 31 days
Cut-Off date		31.01.2021			

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	01.03.2021
Payment date	25.02.2021
Period No	15
Monthly Period	01.01.2021
Interest Period	from 25.01.2021 to 25.02.2021 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	437 035 246,96 EUR
Scheduled Loan Principal Repayments	8 110 970,62 EUR
Prepayments	10 013 149,84 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	18 124 120,46 EUR
New Defaulted Auto Loans in Period	326 571,55 EUR
Closing Balance	418 584 554,95 EUR
Principal Recoveries on loans in default	115 939,64 EUR
Total revenue collections	
Revenue and fees received on loan balances	1 380 064,80 EUR
	EUR
Total Revenue Received in Period	1 380 064,80 EUR
# Loans	
At beginning of period	31 855 Loans
Paid in Full	869 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	21 Loans
At end of period	30 965 Loans

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts

Reporting Date	01.03.2021				
Payment date	25.02.2021				
Period No	15				
Monthly Period	01.01.2021				
Interest Period	from 25.01.2021	to	25.02.2021	=	31 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	1 480 256,30	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	89 057,34	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
Total Amount for Purchaser Available Revenue Receipts	1 569 313,64	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	637 986,89	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	49 680,74	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	89 057,34	EUR
f. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	776 724,97	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



Reporting Date	01.03.2021				
Payment date	25.02.2021				
Period No	15				
Monthly Period	01.01.2021				
Interest Period	from 25.01.2021	to	25.02.2021	=	31 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	18 124 120,46	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	18 124 120,46	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	18 124 120,46	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	326 571,55	EUR
Total Amount for Issuer Available Redemption Receipts	18 450 692,01	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	01.03.2021
Payment date	25.02.2021
Period No	15
Monthly Period	01.01.2021
Interest Period	from 25.01.2021 to 25.02.2021 = 31 days

Note Balance

Beginning of Period	437 035 246,96 EUR
End of Period	418 584 554,95 EUR

Liquidity Balance

Beginning of Period	0,5 %	2 120 951,87 EUR
Cash Outflow		89 057,34 EUR
Cash Inflow		- EUR
End of Period	0,5 %	2 031 894,53 EUR
Required Reserve Amount	0,5 %	2 031 894,53 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	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from 25.01.2021	to 25.02.2021 = 31 days



Asset Balance

Beginning of Period	437 035 246,96	EUR
End of Period	418 584 554,95	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	386 682 542,87	92,38 %	28 734
1-29 days past due	23 780 051,03	5,68 %	1 712

Delinquent Receivables:

30-59 days past due	5 138 277,57	1,23 %	343
60-89 days past due	1 322 320,91	0,32 %	80
90-119 days past due	906 326,57	0,22 %	57
120-149 days past due	488 290,16	0,12 %	26
150-179 days past due	266 745,84	0,06 %	13
Total Performing and Delinquent	418 584 555	100,00 %	30 965

Current Period Defaults	326 571,55	21
Cumulative Defaults	4 733 063,19	289
Current Period Principal Recoveries	115 939,64	
Cumulative Principal Recoveries	2 088 440,50	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,33 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,30 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,31 %	

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

	52,71 %	
[A] Aggregate Outstanding Asset Principal Amount	418 584 554,95	
[B] Aggregate principal balance of Defaulted Contracts	4 733 063,19	
[C] Recoveries received on such Defaulted Contracts	2 088 440,50	
[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	1,94 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,63 %	
[C] Delinquency Ratio, second preceding Payment Date	1,59 %	

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]	70 892 789,62	
Class B Principal Amount [1]	40 236 448,16	
Class C Principal Amount [2]	7 664 085,36	
Class C Principal Amount [3]	22 992 256,10	
[B] Aggregated Outstanding Note Principal Amount	437 035 246,96	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

6. Note Principal



Reporting Date	01.03.2021		
Payment date	25.02.2021		
Period No	15		
Monthly Period	01.01.2021		
Interest Period	from 25.01.2021	to 25.02.2021	= 31 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	366 142 457,34	40 236 448,16	7 664 085,36	22 992 256,10	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	15 457 750,28	1 698 696,66	323 561,27	970 683,80	EUR
End of Period	350 684 707,06	38 537 751,50	7 340 524,09	22 021 572,30	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	326 571,55	EUR
Credit PDL	-	-	-	326 571,55	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	366 142 457,34	40 236 448,16	7 664 085,36	22 992 256,10	EUR
End of Period	350 684 707,06	38 537 751,50	7 340 524,09	22 021 572,30	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from 25.01.2021	to 25.02.2021 = 31 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	437 035 246,96	366 142 457,34	40 236 448,16	7 664 085,36	22 992 256,10
Available Distribution Amount	18 450 692,01				
Amortisation	18 450 692,01				
Redemption per Class	18 450 692,01	15 457 750,28	1 698 696,66	323 561,27	970 683,80
Redemption per Note		2 131,52	4 044,52	4 044,52	4 044,52
Outstanding Closing Balance		350 684 707,06	38 537 751,50	7 340 524,09	22 021 572,30
Net Outstanding Closing Balance	418 584 554,95	350 684 707,06	38 537 751,50	7 340 524,09	22 021 572,30
Current Tranching	100 %	83,78 %	9,21 %	1,75 %	5,26 %
Current Pool Factor		0,48	0,92	0,92	0,92

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(Act/360)	(30/360)	(30/360)
Interest Days	31				
Principal Outstanding per Note Beginning of Period		50 488,48	95 801,07	95 801,07	95 801,07
>Principal Repayment per note		2 131,52	4 044,52	4 044,52	4 044,52
Principal Outstanding per Note End of Period		48 356,96	91 756,55	91 756,55	91 756,55
>Interest accrued for the period		6,04	13,94	111,77	399,17
Interest Payment	154 423,24	43 825,22	5 855,52	8 941,43	95 801,07
Interest Payment per Note		6,04	13,94	111,77	399,17

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D
Initial total CE (Subordination)		9,26 %	4,00 %	3,00 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		9,74 %	4,48 %	3,00 %	0,00 %
Current CE (Subordination incl. Excess Spread)		18,23 %	9,02 %	7,27 %	2,01 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		18,74 %	9,53 %	7,27 %	2,01 %
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 01.03.2021
Payment date 25.02.2021
Period No 15
Monthly Period 01.01.2021
Interest Period : 25.01.2021 to 25.02.2021 = 31 days



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

**SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report**

9.a Original Portfolio Principal Balance

Reporting Date	01.03.2021				
Payment date	25.02.2021				
Period No	15				
Monthly Period	01.01.2021				
Interest Period	from	25.01.2021	to	25.02.2021	= 31 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	

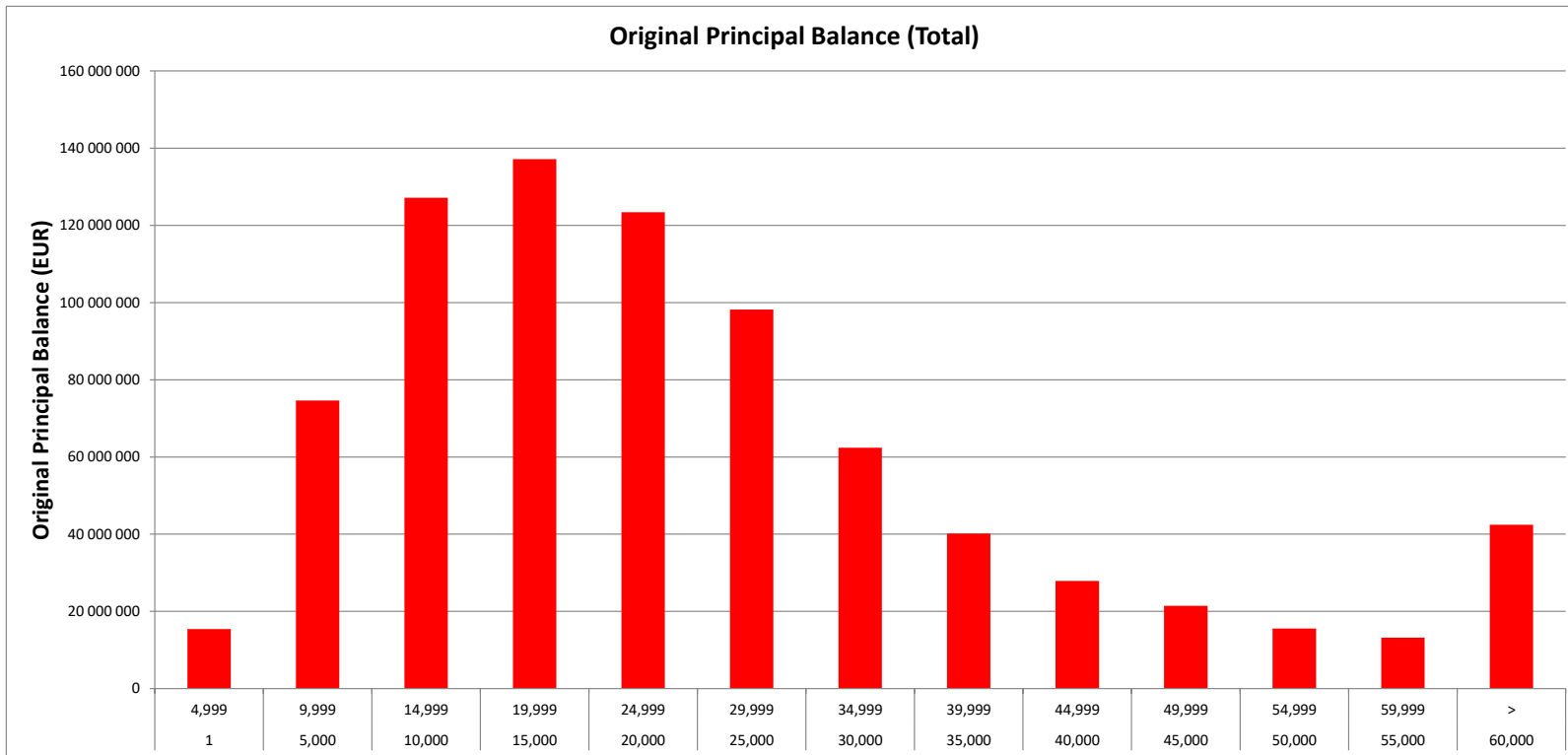
SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from 25.01.2021	to 25.02.2021 = 31 days



Original Principal Balance (Total)



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from 25.01.2021	to 25.02.2021 = 31 days



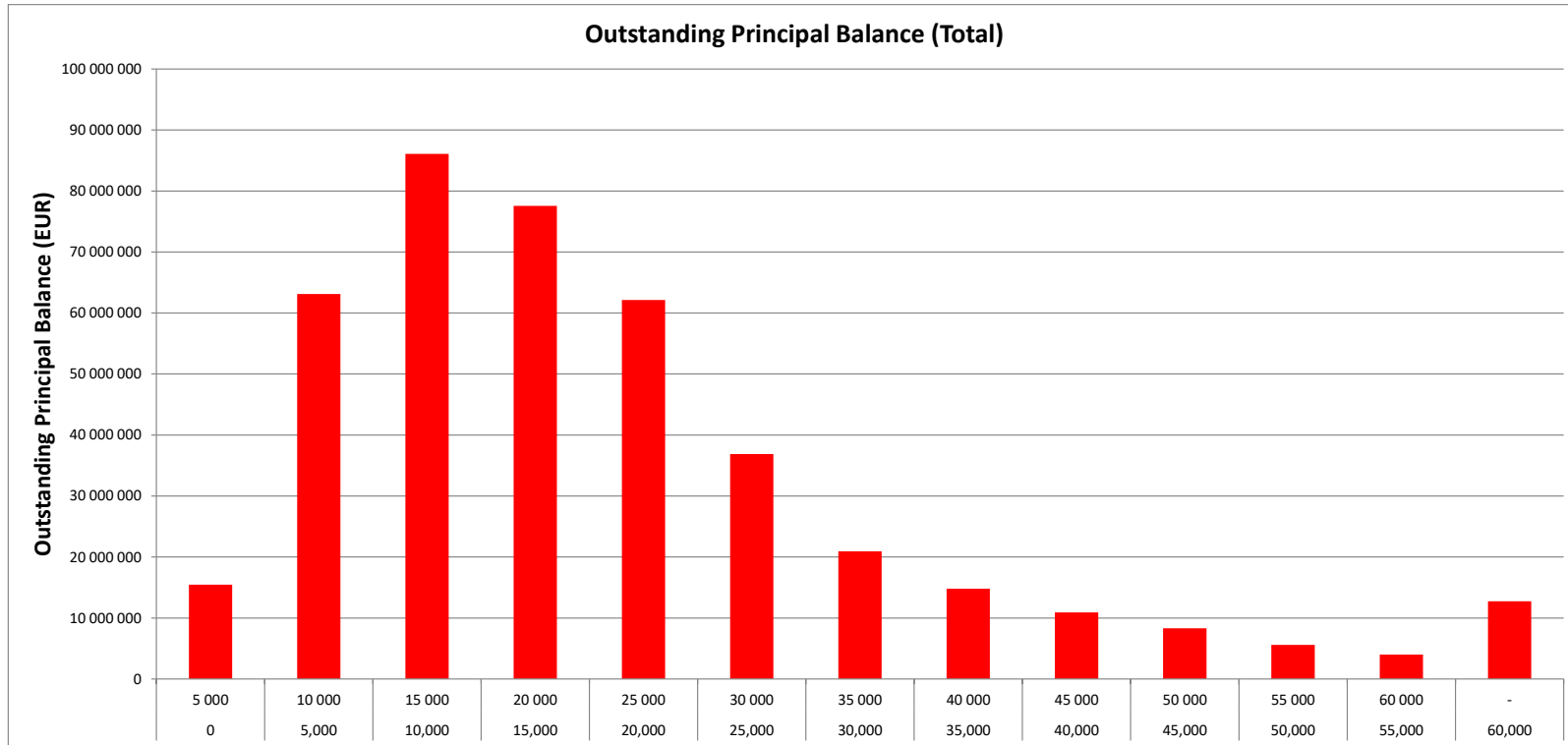
Average amount - all: 13 518

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 149	15 447 843	3,69 %	24,2	23,8
	5 000	10 000	8 395	63 116 141	15,08 %	36,5	25,3
	10 000	15 000	6 978	86 078 867	20,56 %	40,0	25,1
	15 000	20 000	4 486	77 576 107	18,53 %	40,9	24,7
	20 000	25 000	2 788	62 124 851	14,84 %	41,8	23,9
	25 000	30 000	1 355	36 894 116	8,81 %	42,6	23,5
	30 000	35 000	649	20 938 697	5,00 %	42,7	23,2
	35 000	40 000	397	14 810 614	3,54 %	42,4	22,9
	40 000	45 000	258	10 923 279	2,61 %	42,0	23,3
	45 000	50 000	176	8 319 222	1,99 %	42,3	23,5
	50 000	55 000	107	5 586 332	1,33 %	43,1	22,1
	55 000	60 000	70	4 018 091	0,96 %	42,2	23,1
	60 000	-	157	12 750 395	3,05 %	41,5	22,1
	Total		30 965	418 584 555	100 %	40,0	24,3

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	to 25.02.2021
Interest Period	from 25.01.2021	= 31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.a Geographical Distribution



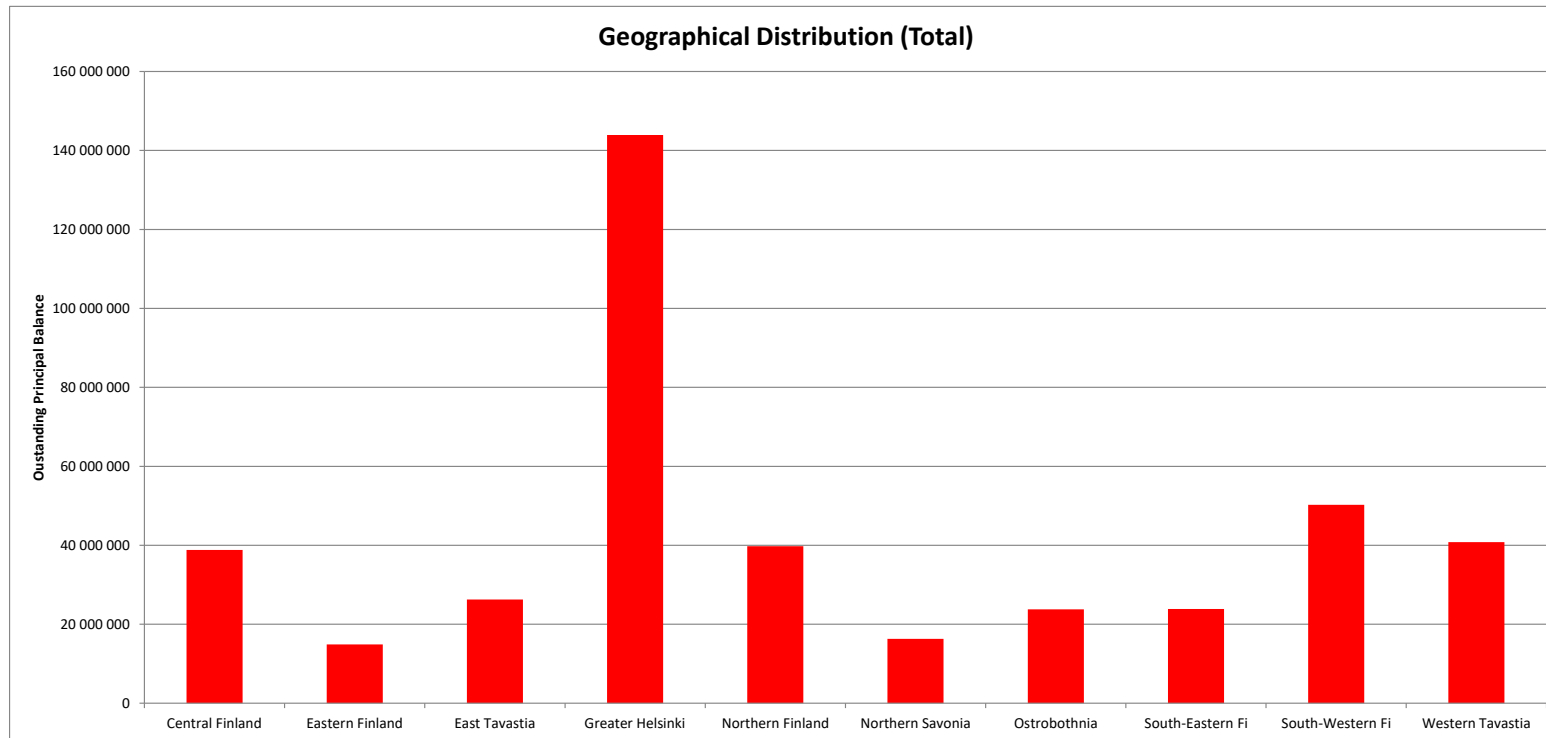
Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from 25.01.2021	to 25.02.2021 = 31 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	3 040	38 808 763	9,27 %	39,3	24,1	
Eastern Finland	1 199	14 892 615	3,56 %	40,4	24,4	
East Tavastia	2 075	26 254 077	6,27 %	39,8	24,8	
Greater Helsinki	9 805	143 905 361	34,38 %	39,7	24,3	
Northern Finland	2 934	39 766 841	9,50 %	40,3	24,0	
Northern Savonia	1 259	16 281 475	3,89 %	39,6	23,6	
Ostrobothnia	2 058	23 773 233	5,68 %	39,6	24,2	
South-Eastern Fi	1 819	23 881 029	5,71 %	39,6	24,7	
South-Western Fi	3 808	50 233 218	12,00 %	40,9	24,4	
Western Tavastia	2 968	40 787 943	9,74 %	40,7	24,1	
Total	30 965	418 584 555	100 %	40,0	24,3	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	01.03.2021				
Payment date	25.02.2021				
Period No	15				
Monthly Period	01.01.2021				
Interest Period	from 25.01.2021	to	25.02.2021	=	31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from 25.01.2021	to 25.02.2021 = 31 days

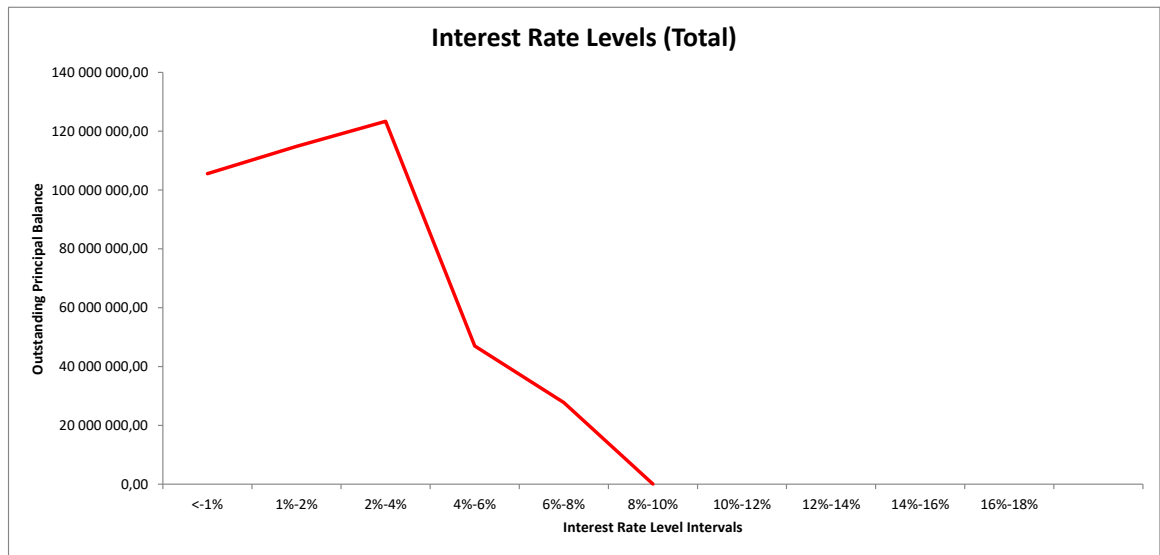


TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0 %	1 %	6 407	105 593 332	25,23 %	39,3	24,2	
1 %	2 %	7 078	114 830 110	27,43 %	39,9	24,3	
2 %	4 %	8 990	123 360 687	29,47 %	40,5	24,2	
4 %	6 %	5 072	47 005 252	11,23 %	40,0	24,0	
6 %	8 %	3 402	27 741 205	6,63 %	40,4	25,3	
8 %	10 %	16	53 969	0,01 %	32,6	21,3	
10 %	12 %						
12 %	14 %						
14 %	16 %						
16 %	18 %						
18 %	20 %						
Total		30 965	418 584 555	100 %	40,0	24,3	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	01.03.2021				
Payment date	25.02.2021				
Period No	15				
Monthly Period	01.01.2021				
Interest Period	from	25.01.2021	to	25.02.2021	= 31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.a Remaining Terms

Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from 25.01.2021	to 25.02.2021 = 31 days

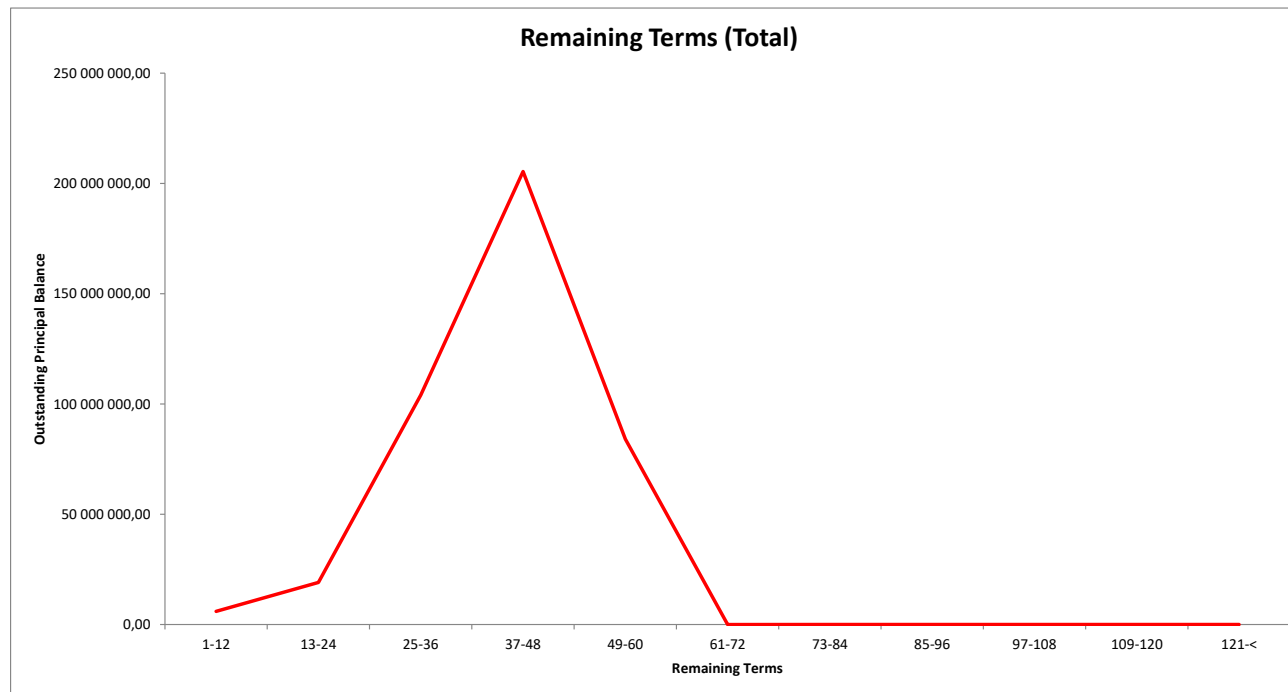


		TOTAL						
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0		0	20	16 459	0,00 %	0,0	24,1
	1		12	1 791	5 968 715	1,43 %	9,1	25,6
	13		24	2 978	19 133 424	4,57 %	19,4	25,6
	25		36	8 529	103 985 532	24,84 %	32,5	28,0
	37		48	13 134	205 386 561	49,07 %	41,5	23,9
	49		60	4 512	84 080 855	20,09 %	52,3	20,3
	61		72	1	13 008	0,00 %	62,0	27,0
	73		84					
	85		96					
	97		108					
	109		120					
	121	-						
	Total				30 965	418 584 555	100 %	40,0

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.b Remaining Terms

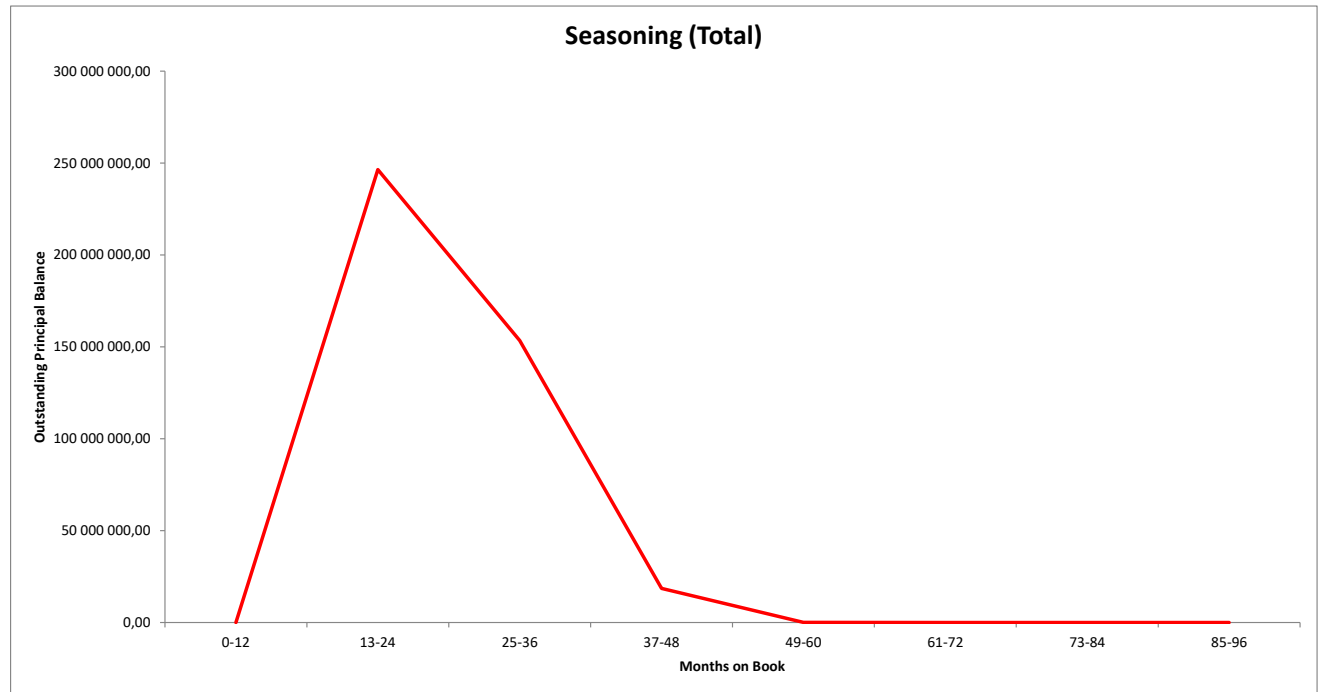
Reporting Date	01.03.2021				
Payment date	25.02.2021				
Period No	15				
Monthly Period	01.01.2021				
Interest Period	from	25.01.2021	to	25.02.2021	= 31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	01.03.2021				
Payment date	25.02.2021				
Period No	15				
Monthly Period	01.01.2021				
Interest Period	from	25.01.2021	to	25.02.2021	= 31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.a Balloon loans



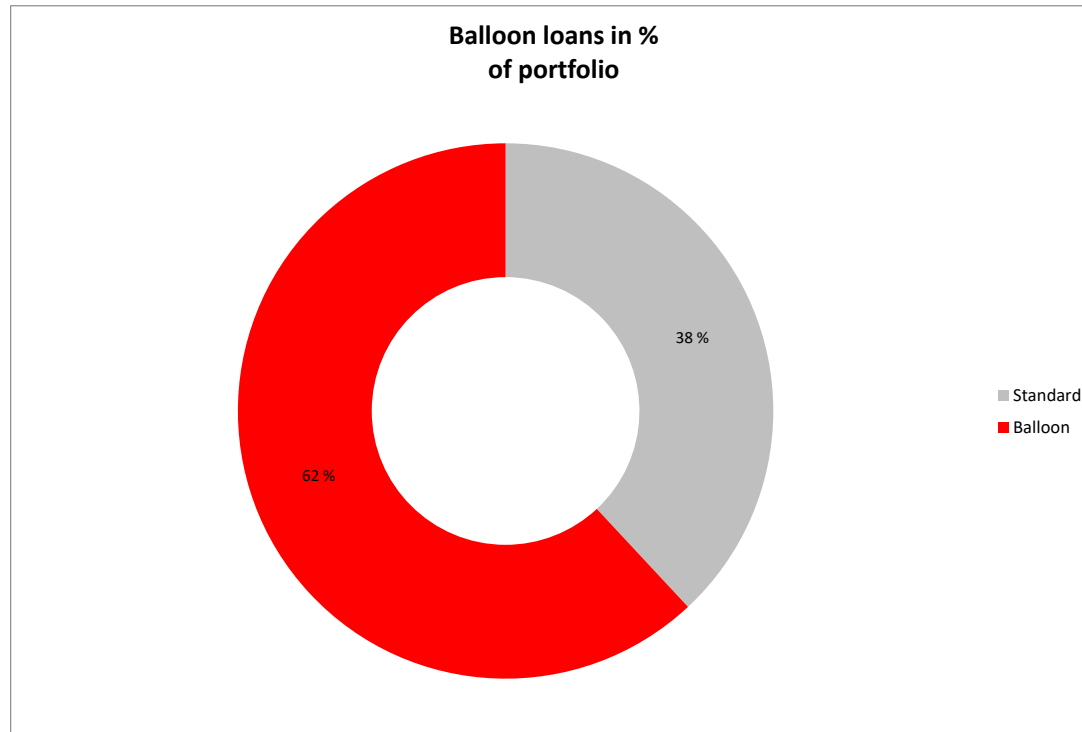
Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from	25.01.2021 to 25.02.2021 = 31 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	18 068		159 341 181	38,1 %	3 409	0,0 %	37,7	24,2
Balloon	12 897		259 243 374	61,9 %	103 471 893	39,9 %	41,4	24,3
Total	30 965		418 584 555	100 %	103 475 303	25 %	40,0	24,3

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.b Balloon loans

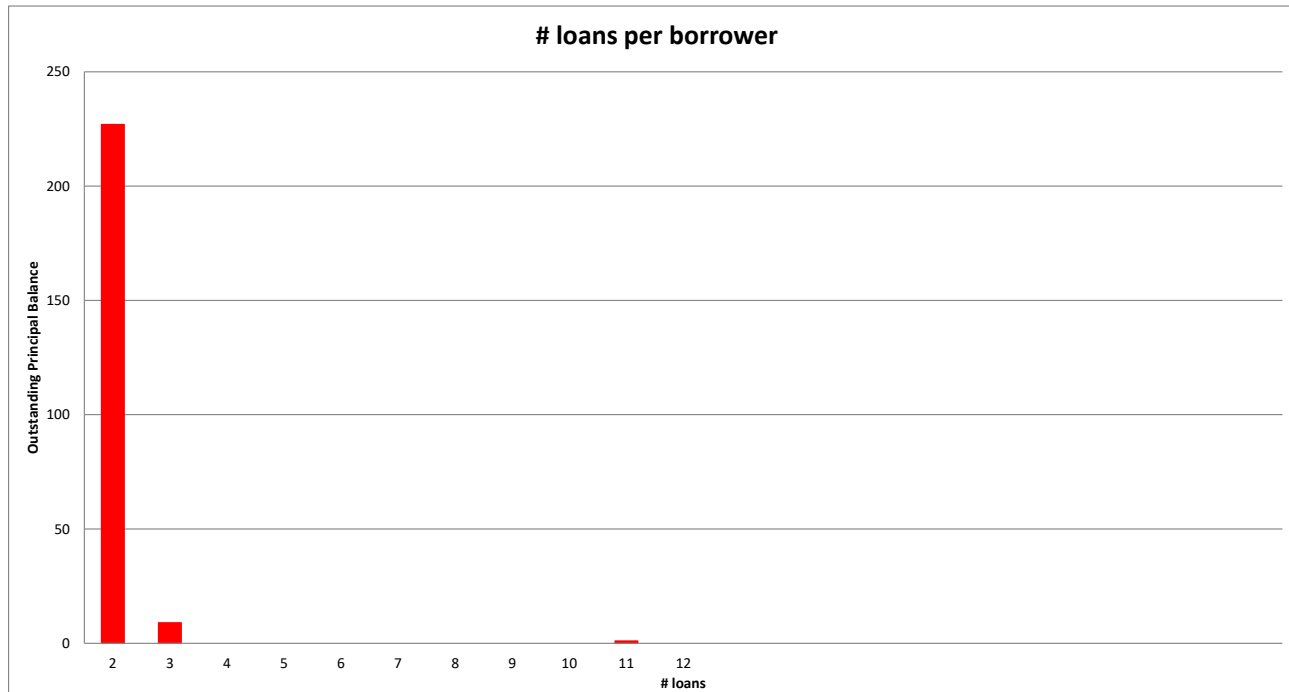
Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from	25.01.2021
	to	25.02.2021
	=	31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	01.03.2021				
Payment date	25.02.2021				
Period No	15				
Monthly Period	01.01.2021				
Interest Period	from 25.01.2021	to	25.02.2021	=	31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from 25.01.2021	to 25.02.2021 = 31 days

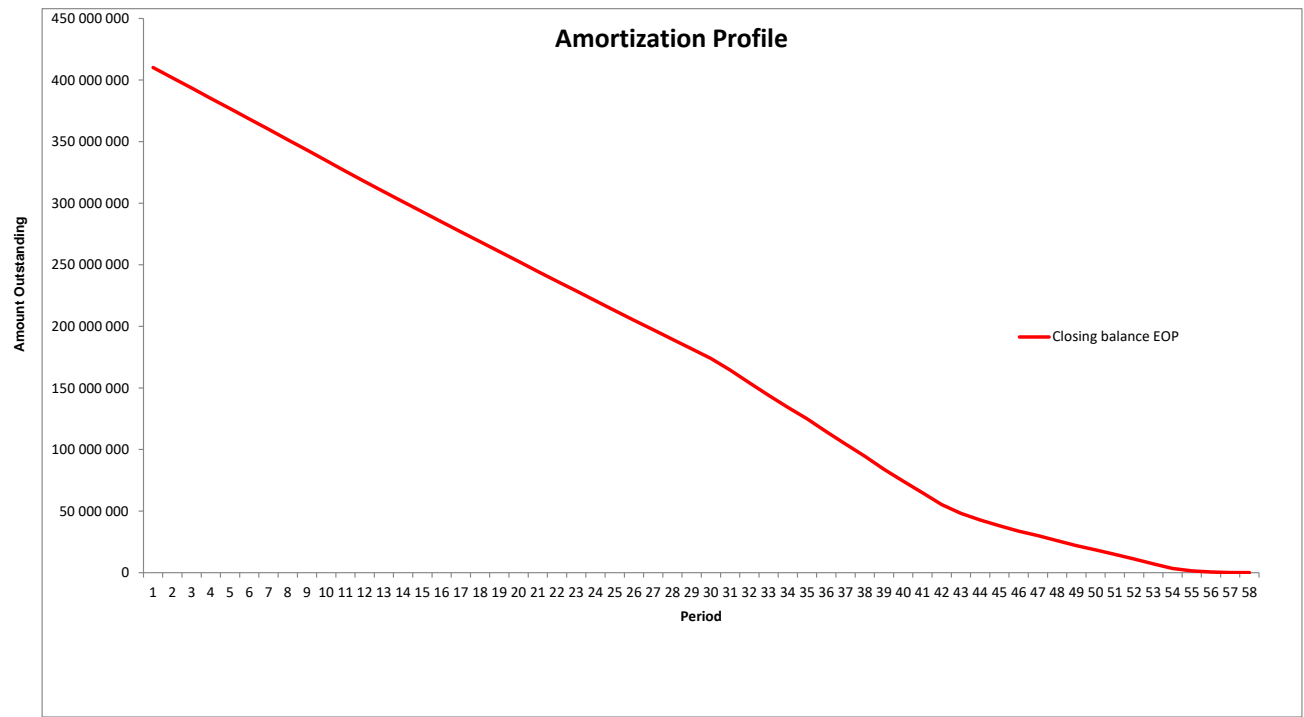
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	418 584 555	410 169 031	8 415 524	929 370	2,70 %	97,99 %
2	410 169 031	401 873 281	8 295 751	909 797	2,69 %	96,01 %
3	401 873 281	393 499 122	8 374 159	890 300	2,69 %	94,01 %
4	393 499 122	385 133 202	8 365 920	870 826	2,69 %	92,01 %
5	385 133 202	376 779 679	8 353 523	851 300	2,68 %	90,01 %
6	376 779 679	368 409 790	8 369 889	831 865	2,68 %	88,01 %
7	368 409 790	360 016 301	8 393 489	812 343	2,68 %	86,01 %
8	360 016 301	351 525 320	8 490 981	792 714	2,67 %	83,98 %
9	351 525 320	343 141 904	8 383 416	772 958	2,67 %	81,98 %
10	343 141 904	334 610 929	8 530 975	753 364	2,67 %	79,94 %
11	334 610 929	326 040 553	8 570 377	733 529	2,66 %	77,89 %
12	326 040 553	317 575 460	8 465 093	713 773	2,66 %	75,87 %
13	317 575 460	309 274 389	8 301 071	694 223	2,65 %	73,89 %
14	309 274 389	301 074 062	8 200 327	674 935	2,65 %	71,93 %
15	301 074 062	292 985 842	8 088 221	655 900	2,65 %	69,99 %
16	292 985 842	284 815 770	8 170 071	637 043	2,64 %	68,04 %
17	284 815 770	276 765 322	8 050 448	618 062	2,64 %	66,12 %
18	276 765 322	268 769 141	7 996 180	599 357	2,63 %	64,21 %
19	268 769 141	260 812 906	7 956 236	580 687	2,62 %	62,31 %
20	260 812 906	252 697 190	8 115 716	562 144	2,62 %	60,37 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	01.03.2021				
Payment date	25.02.2021				
Period No	15				
Monthly Period	01.01.2021				
Interest Period	from	25.01.2021	to	25.02.2021	= 31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	01.03.2021				
Payment date	25.02.2021				
Period No	15				
Monthly Period	01.01.2021				
Interest Period	from	25.01.2021	to	25.02.2021	= 31 days

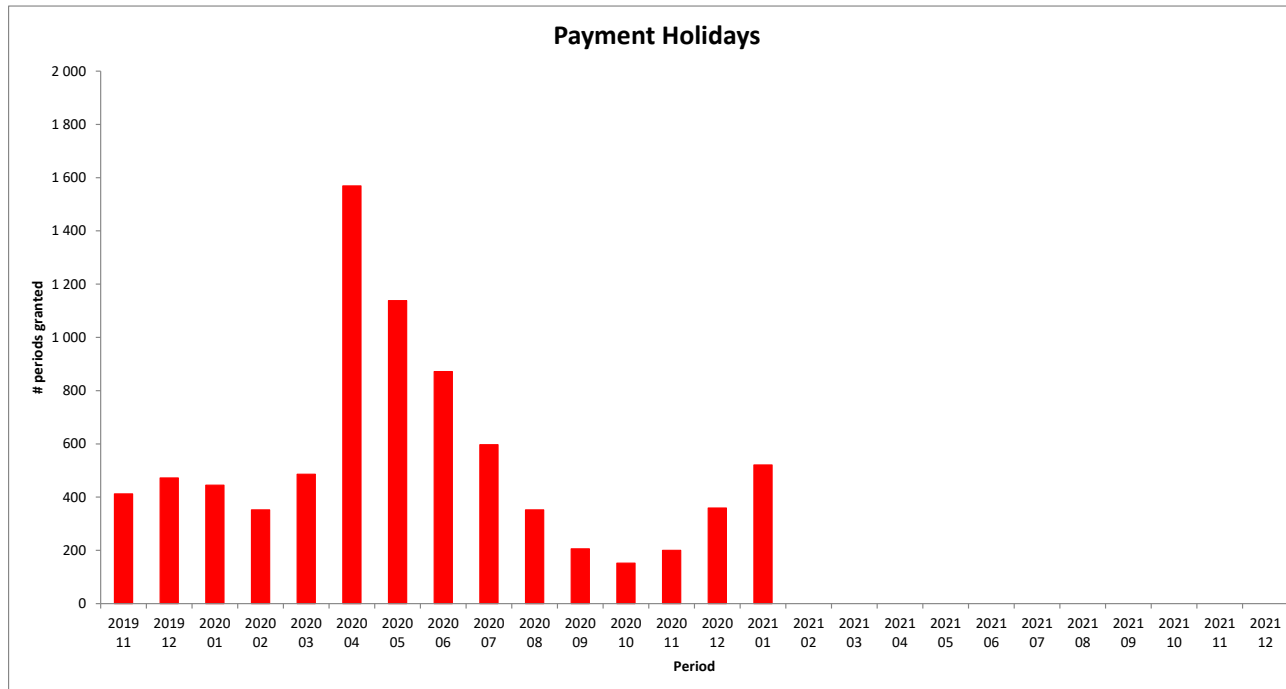
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
2019 11	412	589	164 541	8 155 737	
2019 12	472	554	146 542	8 658 237	
2020 01	445	594	165 862	8 611 128	
2020 02	352	480	133 293	6 812 362	
2020 03	486	722	251 794	9 630 613	
2020 04	1 569	2 579	928 927	32 299 983	
2020 05	1 138	1 765	519 271	20 224 928	
2020 06	872	1 182	356 618	15 936 221	
2020 07	597	754	204 508	9 650 465	
2020 08	352	438	117 981	6 138 995	
2020 09	206	274	83 179	3 479 635	
2020 10	152	212	57 659	2 613 313	
2020 11	200	283	76 078	3 468 056	
2020 12	359	446	111 605	5 454 509	
2021 01	521	738	216 815	8 579 003	
2021 02					
2021 03					
2021 04					
2021 05					
2021 06					
2021 07					
2021 08					
2021 09					
2021 10					
2021 11					
2021 12					
Total:	8 133	11 610	3 534 672	149 713 185	

Payment Holiday

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from	25.01.2021
	to	25.02.2021
	=	31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	01.03.2021
Payment date	25.02.2021
Period No	15
Monthly Period	01.01.2021
Interest Period	from 25.01.2021 to 25.02.2021 = 31 days

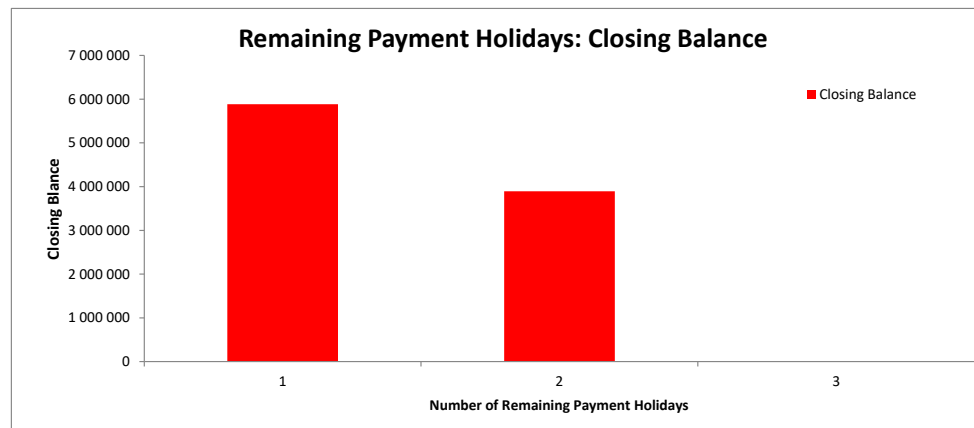
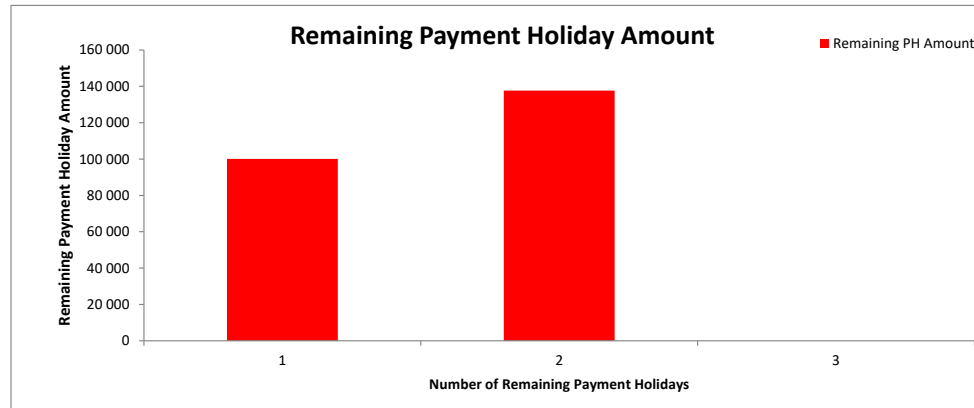


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	383	100 100	5 885 832
	2	220	137 694	3 892 077
	3			
	Total	603	237 795	9 777 910

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from	25.01.2021
	to	25.02.2021
	=	31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.a Downpayment



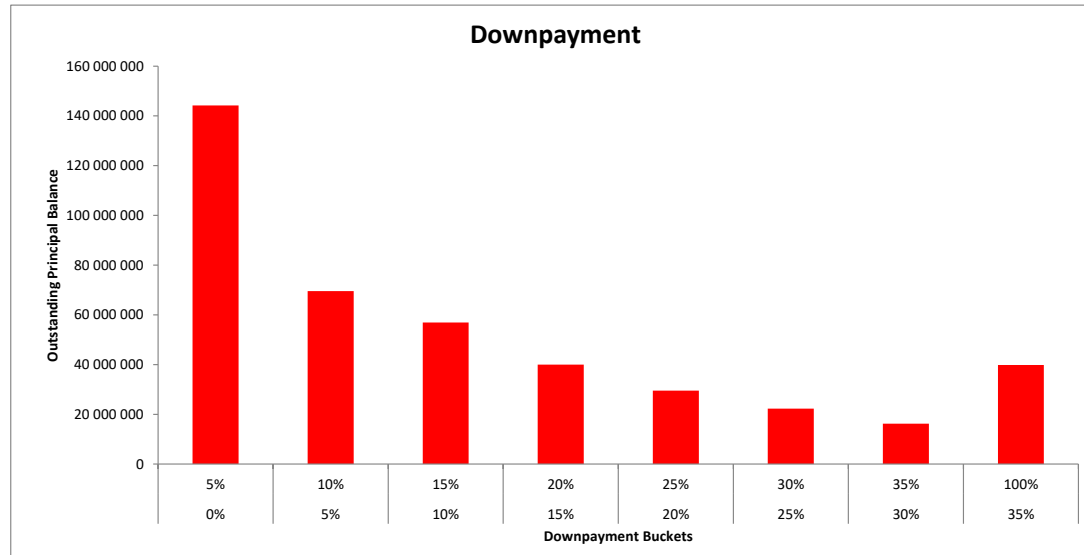
Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from 25.01.2021	to 25.02.2021 = 31 days

		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	9 238	144 231 124	34,46 %	42,1	24,2	
	5 %	10 %	4 397	69 549 154	16,62 %	41,3	24,8	
	10 %	15 %	4 107	56 904 723	13,59 %	39,8	24,5	
	15 %	20 %	2 935	40 005 432	9,56 %	38,9	24,4	
	20 %	25 %	2 268	29 549 497	7,06 %	38,2	24,2	
	25 %	30 %	1 840	22 319 169	5,33 %	38,2	24,5	
	30 %	35 %	1 394	16 224 856	3,88 %	37,6	23,7	
	35 %	100 %	4 786	39 800 600	9,51 %	34,8	23,3	
			30 965	418 584 555	100 %	40,0	24,3	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from	25.01.2021
	to	25.02.2021
	=	31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.a Vehicle Condition

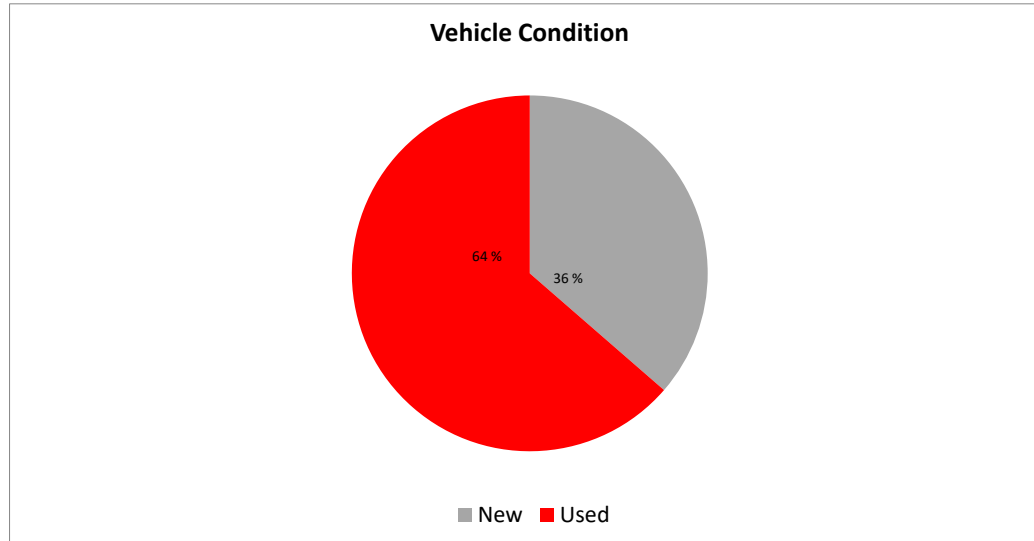


Reporting Date	01.03.2021
Payment date	25.02.2021
Period No	15
Monthly Period	01.01.2021
Interest Period	from 25.01.2021 to 25.02.2021 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 141	152 323 159	36,39 %	39,1	24,2
	Used	22 824	266 261 396	63,61 %	40,5	24,3
	Total	30 965	418 584 555	100 %	40,0	24,3

20.b Vehicle Condition

Reporting Date	01.03.2021				
Payment date	25.02.2021				
Period No	15				
Monthly Period	01.01.2021				
Interest Period	from 25.01.2021	to	25.02.2021	=	31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.a Borrower Type



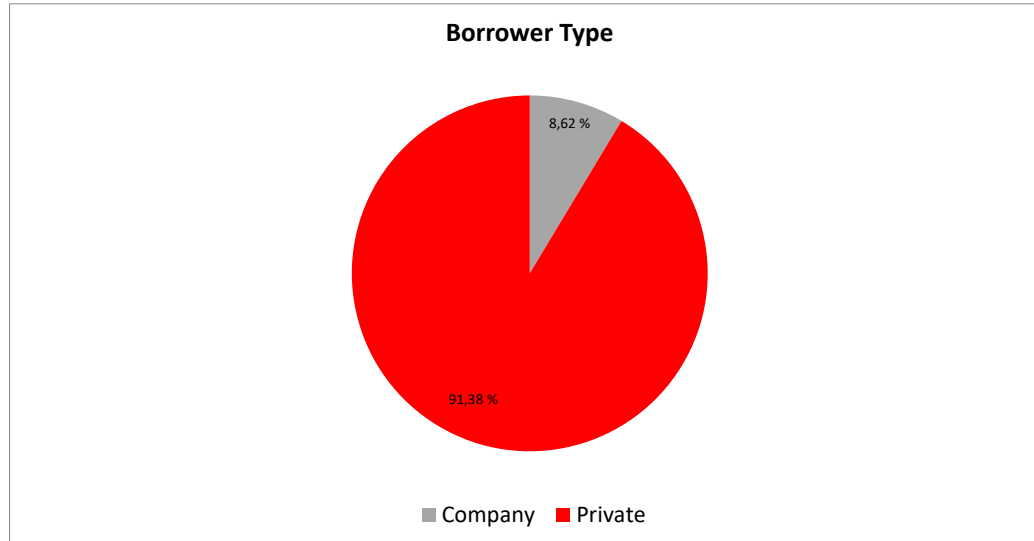
Reporting Date	01.03.2021
Payment date	25.02.2021
Period No	15
Monthly Period	01.01.2021
Interest Period	from 25.01.2021 to 25.02.2021 = 31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 135	36 102 470	8,62 %	33,8	24,3
	Private	28 830	382 482 085	91,38 %	40,6	24,3
	Total	30 965	418 584 555	100 %	40,0	24,3

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	01.03.2021				
Payment date	25.02.2021				
Period No	15				
Monthly Period	01.01.2021				
Interest Period	from 25.01.2021	to	25.02.2021	=	31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from 25.01.2021	to 25.02.2021 = 31 days

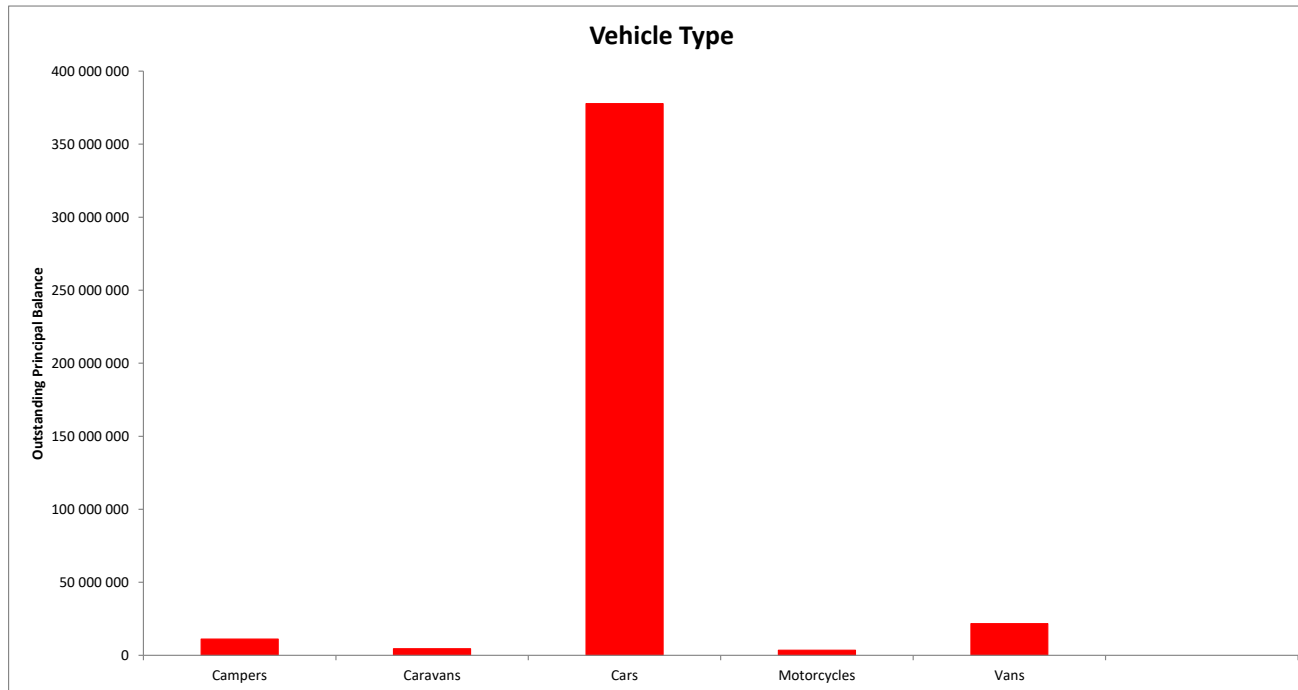


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		385	11 168 920	2,67 %	42,3	22,4
Caravans		314	4 574 034	1,09 %	43,1	21,2
Cars		28 078	377 687 013	90,23 %	40,1	24,4
Motorcycles		448	3 524 894	0,84 %	36,5	21,0
Vans		1 740	21 629 695	5,17 %	36,2	24,3
		30 965	418 584 555	100 %	40,0	24,3

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.b Vehicle type

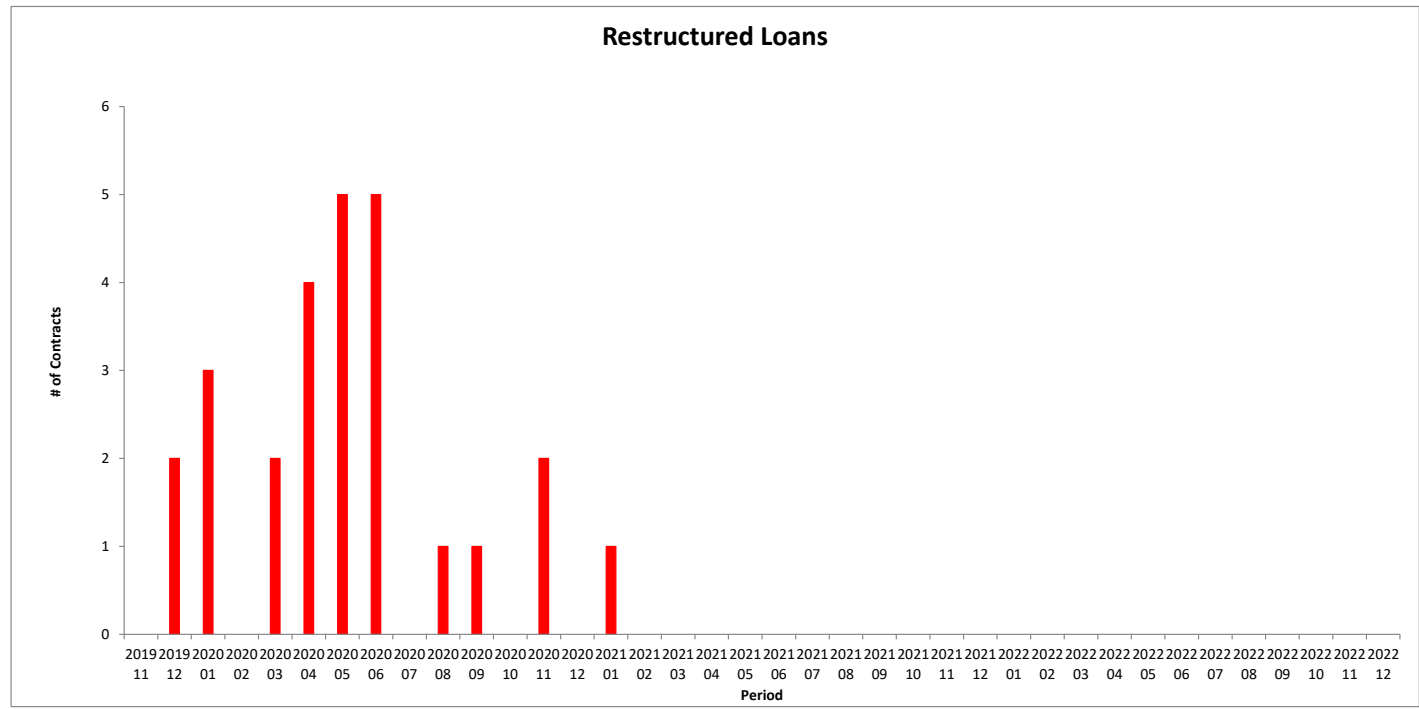
Reporting Date	01.03.2021				
Payment date	25.02.2021				
Period No	15				
Monthly Period	01.01.2021				
Interest Period	from 25.01.2021	to	25.02.2021	=	31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	01.03.2021					
Payment date	25.02.2021					
Period No	15					
Monthly Period	01.01.2021					
Interest Period	from	25.01.2021	to	25.02.2021	=	31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from 25.01.2021 to 25.02.2021 = 31 days	

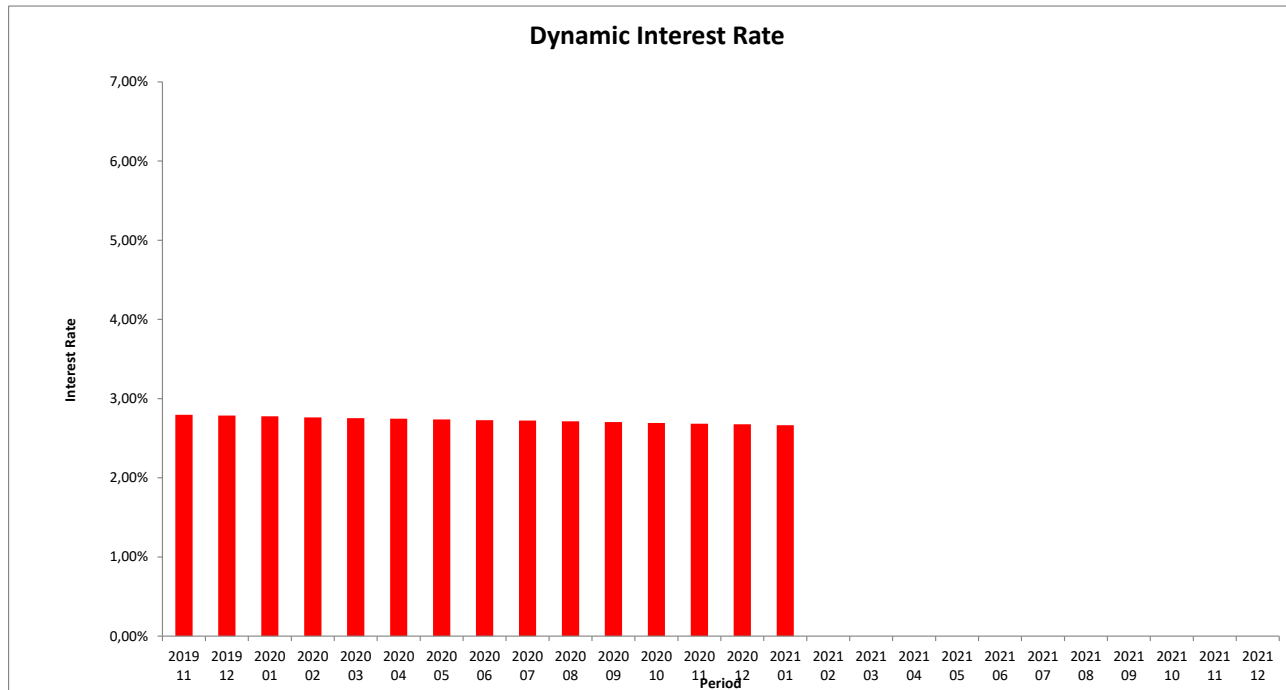
TOTAL		
Period	Closing balance	WA Interest rate
2019 11	729 991 378	2,80 %
2019 12	706 304 891	2,79 %
2020 01	679 530 975	2,78 %
2020 02	654 742 126	2,76 %
2020 03	629 246 572	2,75 %
2020 04	608 819 805	2,75 %
2020 05	588 867 275	2,74 %
2020 06	566 526 156	2,73 %
2020 07	541 637 974	2,72 %
2020 08	520 286 515	2,71 %
2020 09	496 688 589	2,70 %
2020 10	475 768 847	2,69 %
2020 11	456 190 375	2,68 %
2020 12	437 035 247	2,68 %
2021 01	418 584 555	2,66 %
2021 02		
2021 03		
2021 04		
2021 05		
2021 06		
2021 07		
2021 08		
2021 09		
2021 10		
2021 11		
2021 12		

Interest rate evolution

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	01.03.2021				
Payment date	25.02.2021				
Period No	15				
Monthly Period	01.01.2021				
Interest Period	from	25.01.2021	to	25.02.2021	= 31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



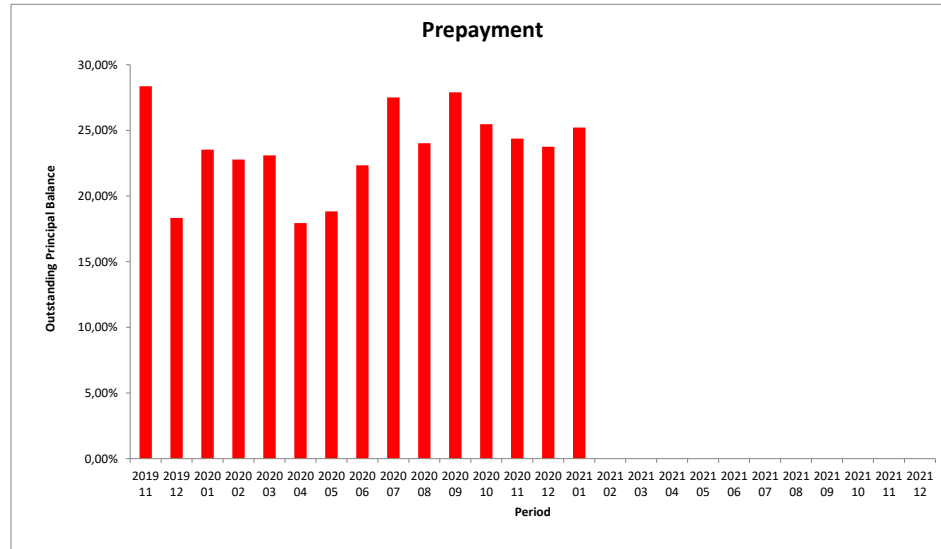
Reporting Date	01.03.2021		
Payment date	25.02.2021		
Period No	15		
Monthly Period	from	01.01.2021	to
Interest Period		25.01.2021	25.02.2021 = 31 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2019 11	39 469 959	729 991 378	28,36 %
2019 12	11 820 904	706 304 891	18,33 %
2020 01	15 030 935	679 530 975	23,54 %
2020 02	13 954 467	654 742 126	22,78 %
2020 03	13 619 464	629 246 572	23,09 %
2020 04	9 950 346	608 819 805	17,94 %
2020 05	10 149 842	588 867 275	18,83 %
2020 06	11 815 395	566 526 156	22,35 %
2020 07	14 326 835	541 637 974	27,51 %
2020 08	11 774 093	520 286 515	24,02 %
2020 09	13 356 067	496 688 589	27,90 %
2020 10	11 513 386	475 768 847	25,47 %
2020 11	10 500 427	456 190 375	24,38 %
2020 12	9 768 321	437 035 247	23,76 %
2021 01	10 013 150	418 584 555	25,21 %
2021 02			
2021 03			
2021 04			
2021 05			
2021 06			
2021 07			
2021 08			
2021 09			
2021 10			
2021 11			
2021 12			

25.b Dynamic Pre-Payments



Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from	25.01.2021
	to	25.02.2021
	=	31 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

26. Delinquency



Reporting Date	01.03.2021					
Payment date	25.02.2021					
Period No	15					
Monthly Period	from	01.01.2021	to	25.02.2021	=	31 days
Interest Period	25.01.2021					

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2019	11	729 991 378	41 738	687 144 081	2 184	37 759 566	223	3 861 951	65	982 131	14	243 650	-	-	-	-	1	32 426	
	12	706 304 891	40 552	658 566 266	2 486	41 375 550	229	4 062 841	81	1 374 481	42	630 607	13	295 146	-	-	1	36 270	
	2020	1	679 530 975	39 905	637 871 391	1 940	32 671 229	373	6 283 265	69	1 119 798	47	855 645	25	457 865	11	271 783	4	7 770
		2	654 742 126	39 132	617 416 363	1 759	29 305 081	308	5 114 347	87	1 458 113	42	695 855	26	481 371	16	270 996	17	343 862
		3	629 246 572	37 742	586 817 011	2 107	34 208 060	308	4 982 560	103	1 655 011	55	921 082	22	317 935	16	344 913	31	460 652
		4	608 819 805	37 206	570 774 057	1 830	29 378 914	294	5 164 191	109	1 952 580	56	923 567	25	406 392	14	220 103	25	405 306
		5	588 867 275	36 119	548 178 840	2 055	31 727 977	278	4 453 000	124	2 329 373	49	1 102 629	36	636 998	27	438 458	15	224 589
		6	566 526 156	35 498	531 377 463	1 773	27 205 042	285	4 538 622	89	1 555 427	53	1 047 137	27	538 630	18	263 834	32	549 099
		7	541 637 974	34 713	512 104 897	1 512	22 569 359	249	4 053 469	83	1 234 647	27	600 575	42	745 855	19	329 172	31	426 767
		8	520 286 515	33 363	484 674 507	1 868	27 730 416	294	4 940 801	87	1 388 265	35	618 170	18	439 600	29	494 757	24	399 567
		9	496 688 589	32 566	466 633 109	1 594	23 738 987	234	3 688 096	85	1 408 221	35	542 397	23	404 402	12	273 377	31	573 487
		10	475 768 847	31 749	447 379 324	1 437	21 728 162	273	4 322 660	59	1 083 039	46	659 390	18	275 363	14	320 909	14	268 186
11		456 190 375	30 594	424 743 685	1 663	24 200 584	304	4 721 752	86	1 451 980	31	630 587	21	315 586	8	126 201	27	484 222	
12	437 035 247	29 901	408 284 451	1 520	21 648 649	252	3 885 377	102	1 794 955	45	791 297	23	443 429	12	187 089	15	194 288		
2021	1	418 584 555	28 734	386 682 543	1 712	23 780 051	343	5 138 278	80	1 322 321	57	906 327	26	488 290	13	266 746	21	326 572	
	2																		
	3																		
	4																		
	5																		
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SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	from	01.01.2021
Interest Period	from	25.01.2021
	to	25.02.2021
	=	31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 Q4			2020 Q1			2020 Q2			2020 Q3			2020 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2019 4	68 697	2	33 036	33 036	35 661	27 080	60 116	8 581	-	60 116	8 581	-	60 116	8 581	-	60 116	8 581
2020 1	812 284	52				48 352	48 352	763 931	284 990	333 342	478 942	163 443	496 785	315 499	11 044	507 829	304 455
2020 2	1 178 994	72							74 640	74 640	1 104 354	457 374	532 014	646 979	140 180	672 195	506 799
2020 3	1 399 821	86										298 922	298 922	1 100 898	423 377	722 299	677 521
2020 4	946 697	56													53 832	53 832	892 865
2021 1	326 572	21															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2021 Q1		
			Recoveries	Cum. Recoveries	Loss
2019 4	68 697	2	-	60 116	8 581
2020 1	812 284	52	17 971	525 800	286 484
2020 2	1 178 994	72	3 879	676 073	502 921
2020 3	1 399 821	86	39 282	761 581	638 240
2020 4	946 697	56	62 428	116 260	830 436
2021 1	326 572	21	-	-	326 572

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from 25.01.2021	to 25.02.2021 = 31 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 569 313,64	EUR
Senior Expenses	-	39 503,89	EUR
Servicing Fee	-	180 223,91	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	88 557,05	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	-	8 941,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	95 801,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	326 571,55	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	89 950,44	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	42,11	EUR
Deferred Purchase Price to Seller		739 722,69	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	776 724,97	EUR
Senior Expenses	-	28 165,59	EUR
Issuer Swap Interest Amount	-	88 557,05	EUR
Interest Class A Notes	-	43 825,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	5 856,00	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	-	8 941,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	95 801,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	326 571,55	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	89 950,44	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		89 057,34	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date	01.03.2021
Payment date	25.02.2021
Period No	15
Monthly Period	01.01.2021
Interest Period	from 25.01.2021 to 25.02.2021 = 31 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	18 124 120,46	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	18 124 120,46	EUR
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Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	18 450 692,01	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	-	15 457 750,28	EUR
(ii) Principal Payments on Class B Notes	-	1 698 696,66	EUR
(iii) Principal Payments on Class C Notes	-	323 561,27	EUR
(iiii) Principal Payments on Class D Notes	-	970 683,80	EUR
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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	89 057,34	EUR
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Purchaser Priority of Payments - Revenue (r)

Payment of residual fund as Deferred Purchase Price to Seller	739 722,69	EUR
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SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

30. Transaction Costs

Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from 25.01.2021	to 25.02.2021 = 31 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	39 503,89				
Interest accrued for the Period	EUR	154 423,00	43 825,00	5 856,00	8 941,00	95 801,00
Cumulative Interest accrued	EUR	3 559 831,00	1 624 997,00	139 074,00	153 292,00	1 642 468,00
Interest Payments	EUR	154 423,00	43 825,00	5 856,00	8 941,00	95 801,00
Cumulative Interest Payments	EUR	3 559 831,00	1 624 997,00	139 074,00	153 292,00	1 642 468,00
Interest accrued on Subordinated Loan for the Period	EUR	893,10				
Cumulative Interest accrued on Subordinated Loan	EUR	23 531,96				
Interest Payments on Subordinated Loan	EUR	893,10				
Cumulative Interest Payments on Subordinated Loan	EUR	23 531,96				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

32. Swap Overview

Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from 25.01.2021	to 25.02.2021 = 31 days



Class A Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class A Notes	366 142 457
Interest Period Start	25.01.2021
Interest Period End	25.02.2021
Interest Days	31
Settlement Date	25.02.2021
Party A Floating Interest Rate	0,139 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 43 825,22
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 79 011,51

Class B Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class B Notes	40 236 448
Interest Period Start	25.01.2021
Interest Period End	25.02.2021
Interest Days	31
Settlement Date	25.02.2021
Party A Floating Interest Rate	0,169 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 5 855,52
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 9 545,54

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

31. Contact Details



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Reporting Date	01.03.2021	
Payment date	25.02.2021	
Period No	15	
Monthly Period	01.01.2021	
Interest Period	from	25.01.2021
	to	25.02.2021
	=	31 days