

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	02.01.2020				
Payment date	30.12.2019			Following payment dates:	27.01.2020
Period No	1				25.02.2020
Monthly Period	01.11.2019				
Interest Period	from 17.10.2019		to 30.12.2019	=	74 days
Cut-Off date	30.11.2019				

Index		Page
1	Portfolio Information	1
2	Amount Due for Distribution - Revenue	2
3	Amount Due for Distribution - Redemptions	3
4	Reserve Accounts	4
5	Performance Data	5
6	Note Principal	6
7	Outstanding Notes	7
8	Counterparty Ratings, Trigger Levels and Consequences	8
9 a	Original Principal Balance	9
9 b	Original PB (Graph)	10
10 a	Outstanding principal Balance	11
10 b	Outstanding PB (Graph)	12
11 a	Geographical Distribution	13
11 b	Geographical (Graph)	14
12 a	Interest Rate	15
12 b	Interest Rate (Graph)	16
13 a	Remaining Terms	17
13 b	Remaining Terms (Graph)	18
14 a	Seasoning	19
14 b	Seasoning (Graph)	20
15 a	Balloon loans as % of other loans	21
15 b	Balloon loans as % of other loans (Graph)	22
16 a	Loans per borrower	23
16 b	Loans per borrower (Graph)	24
17 a	Amortization Profile	25
17 b	Amortization Profile (Graph)	26
18 a	Payment Holidays	27
18 b	Payment Holidays (Graph)	28
19 a	Downpayment	29
19 b	Downpayment (Graph)	30
20 a	Vehicle Condition	31
20 b	Vehicle Condition (Graph)	32
21 a	Borrower Type	33
21 b	Borrower Type (Graph)	34
22 a	Vehicle Type	35
22 b	Vehicle Type (Graph)	36
23 a	Restructured Loans	37
23 b	Restructured Loans (Graph)	38
24	Dynamic Interest Rate	39
25	Dynamic Pre-Payment	40
26	Dynamic Delinquency	41
27	Defaults, Recoveries and Losses by Quarter of Default	42
28	Priority of Payments (1)	43
29	Priority of Payments (2)	44
30	Transaction Costs	45
31	Swap Overview	46
32	Contact Details	47

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 days

	Current Period	
Outstanding receivables	Aggregated Outstanding	Principal Amount
Opening balance	799 072 147,29	EUR
Scheduled Loan Principal Repayments	29 578 383,34	EUR
Prepayments	39 469 959,45	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	69 048 342,79	EUR
New Defaulted Auto Loans in Period	32 426,49	EUR
Closing Balance	729 991 378,01	EUR
Principal Recoveries on loans in default	-	EUR
Total revenue collections		
Revenue and fees received on loan balances	6 105 212,40	EUR
		EUR
Total Revenue Received in Period	6 105 212,40	EUR
# Loans		
At beginning of period	46 759	Loans
Paid in Full	2 534	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	1	Loans
At end of period	44 224	Loans

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts

Reporting Date	02.01.2020
Payment date	30.12.2019
Period No	1
Monthly Period	01.11.2019
Interest Period	from 17.10.2019 to 30.12.2019 = 74 days



Purchaser Available Revenue Receipts

Current Period

a. Collections (Interest, fees, interest recoveries etc.)	5 933 210,51	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	6 040 916,00	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	11 974 126,51	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	743 236,63	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	428 386,00	EUR
d. Interest earned by the Issuer	-	EUR
e. Liquidity Reserve Excess Amount	-	EUR
f. Any other net amount received by the Issuer	6 040 916,00	EUR
Total Amount for Issuer Available Revenue Receipts	7 212 538,63	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



Reporting Date	02.01.2020				
Payment date	30.12.2019				
Period No	1				
Monthly Period	01.11.2019				
Interest Period	from 17.10.2019	to	30.12.2019	=	74 days

Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Recoveries, Deemed Collection)	69 048 342,79	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	127 852,71	EUR
e. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	69 176 195,50	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	69 176 195,50	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Class A Principal Deficiency Sub Ledger	32 426,49	EUR
Total Amount for Issuer Available Redemption Receipts	69 208 621,99	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	02.01.2020
Payment date	30.12.2019
Period No	1
Monthly Period	01.11.2019
Interest Period	from 17.10.2019 to 30.12.2019 = 74 days

Note Balance

Beginning of Period	799 200 000,00 EUR
End of Period	729 991 378,01 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 %	3 836 000,00 EUR
Cash Outflow		- EUR
Cash Inflow		- EUR
End of Period	0,5 %	3 836 000,00 EUR
Required Reserve Amount	0,5 %	3 836 000,00 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	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 days



Asset Balance

Beginning of Period	799 072 147,29	EUR
End of Period	729 991 378,01	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	687 144 080,60	94,13 %	41 738
1-29 days past due	37 759 565,70	5,17 %	2 184

Delinquent Receivables:

30-59 days past due	3 861 951,39	0,53 %	223
60-89 days past due	982 130,62	0,13 %	65
90-119 days past due	243 649,70	0,03 %	14
120-149 days past due	-	0,00 %	0
150-179 days past due	-	0,00 %	0
Total Performing and Delinquent	729 991 378	100,00 %	44 224

Current Period Defaults	32 426,49	1
Cumulative Defaults	32 426,49	1
Current Period Principal Recoveries	-	
Cumulative Principal Recoveries	-	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,00 %	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	729 991 378,01	91,36 %
[B] Aggregate principal balance of Defaulted Contracts	32 426,49	
[C] Recoveries received on such Defaulted Contracts	-	
[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	0,70 %	NO
[B] Delinquency Ratio, preceding Payment Date	0,00 %	
[C] Delinquency Ratio, second preceding Payment Date	0,00 %	

or Servicer Termination Event

NO

or Swap Counterparty Downgrade Event

NO

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

9,26 %

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	799 200 000,00

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

6. Note Principal



Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from	17.10.2019 to 30.12.2019 = 74 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	725 200 000,00	42 000 000,00	8 000 000,00	24 000 000,00	EUR
Sequential Amortization	69 208 621,99	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	655 991 378,01	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	-	-	-	32 426,49	EUR
Credit PDL	-	-	-	32 426,49	EUR
Recoveries	-	-	-	-	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	725 200 000,00	42 000 000,00	8 000 000,00	24 000 000,00	EUR
End of Period	655 991 378,01	42 000 000,00	8 000 000,00	24 000 000,00	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 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	799 200 000,00	725 200 000,00	42 000 000,00	8 000 000,00	24 000 000,00
Available Distribution Amount	69 208 621,99				
Amortisation	69 208 621,99				
Redemption per Class	69 208 621,99	69 208 621,99	-	-	-
Redemption per Note		9 543,38	-	-	-
Outstanding Closing Balance		655 991 378,01	42 000 000,00	8 000 000,00	24 000 000,00
Net Outstanding Closing Balance	729 991 378,01	655 991 378,01	42 000 000,00	8 000 000,00	24 000 000,00
Current Tranching	100 %	89,86 %	5,75 %	1,10 %	3,29 %
Current Pool Factor		0,90	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)	(30/360)	(30/360)	(30/360)
Interest Days	74				
Principal Outstanding per Note Beginning of Period		100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		9 543,38	-	-	-
Principal Outstanding per Note End of Period		90 456,62	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		55,50	61,67	287,78	1 027,78
Interest Payment	698 074,89	402 486,00	25 900,00	23 022,22	246 666,67
Interest Payment per Note		55,50	61,67	287,78	1 027,78

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D
Initial total CE (Subordination)		9,26 %	4,00 %	3,00 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		9,74 %	4,48 %	3,00 %	0,00 %
Current CE (Subordination incl. Excess Spread)		16,80 %	11,04 %	9,95 %	6,66 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		17,32 %	11,57 %	9,95 %	6,66 %
Current CE (Subordination)		10,14 %	4,38 %	3,29 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		10,66 %	4,91 %	3,29 %	0,00 %

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 02.01.2020
Payment date 30.12.2019
Period No 1
Monthly Period 01.11.2019
Interest Period : 17.10.2019 to 30.12.2019 = 74 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch	Moody's	Fitch	Moody's	Fitch	Moody's	Fitch	Moody's		
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut VIII DAC			No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	P-1	BBB -	A-	Baa3	A2	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	HSBC Bank PLC		F1	F1+	P-1	P-1	A	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 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	02.01.2020				
Payment date	30.12.2019				
Period No	1				
Monthly Period	01.11.2019				
Interest Period	from	17.10.2019	to	30.12.2019	= 74 days



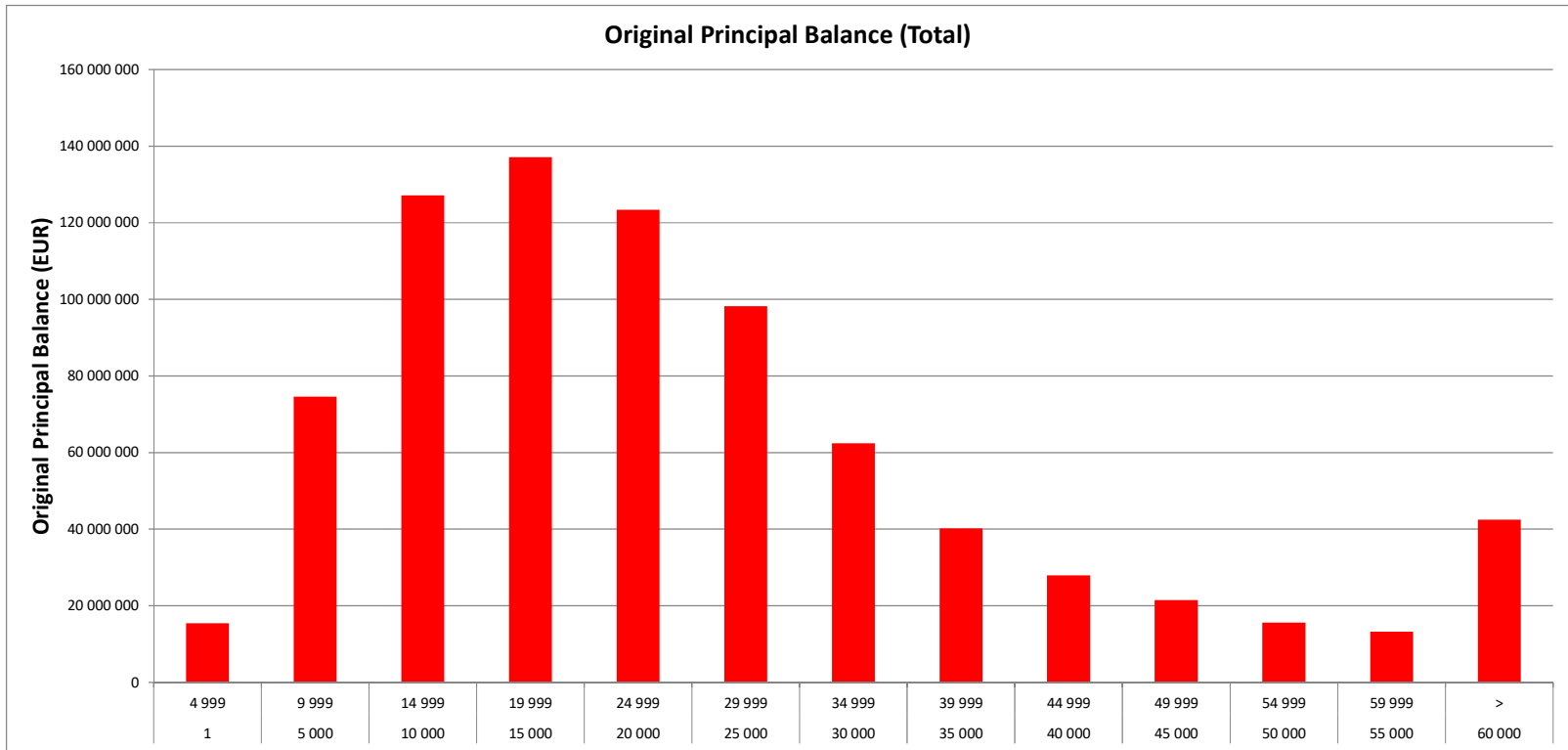
Average amount - all: 17 089

	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

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	02.01.2020				
Payment date	30.12.2019				
Period No	1				
Monthly Period	01.11.2019				
Interest Period	from	17.10.2019	to	30.12.2019	= 74 days



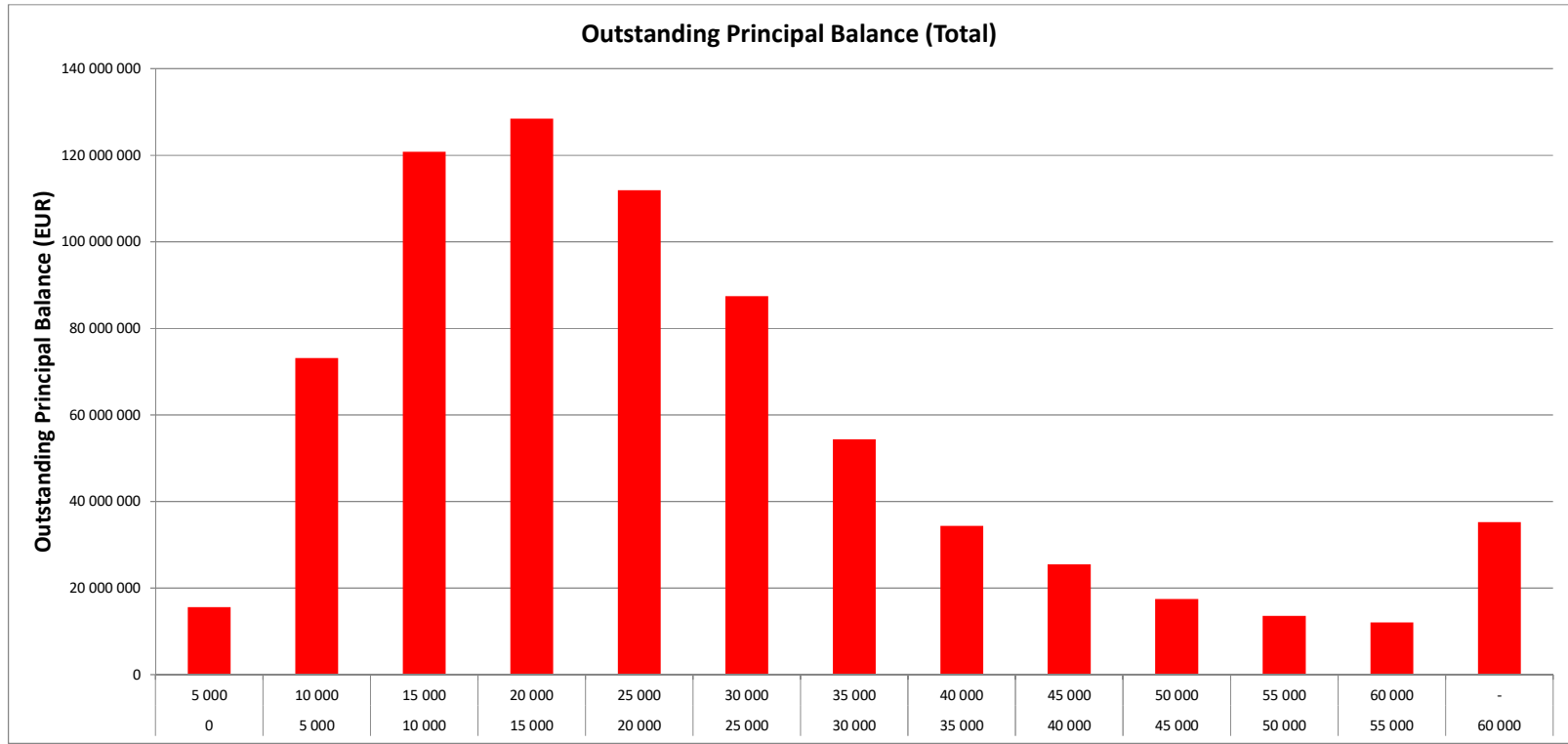
Average amount - all: 16 507

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	4 750	15 598 565	2,14 %	28,9	10,0
	5 000	10 000	9 622	73 129 072	10,02 %	45,4	10,7
	10 000	15 000	9 716	120 839 600	16,55 %	51,4	11,6
	15 000	20 000	7 409	128 426 006	17,59 %	53,4	11,4
	20 000	25 000	5 020	111 950 628	15,34 %	54,1	11,1
	25 000	30 000	3 209	87 468 690	11,98 %	54,7	10,2
	30 000	35 000	1 687	54 334 651	7,44 %	55,1	9,8
	35 000	40 000	923	34 374 015	4,71 %	54,9	9,6
	40 000	45 000	603	25 502 047	3,49 %	55,3	9,4
	45 000	50 000	369	17 451 833	2,39 %	55,4	8,9
	50 000	55 000	260	13 598 449	1,86 %	55,3	9,7
	55 000	60 000	211	12 079 846	1,65 %	53,4	9,3
	60 000	-	445	35 237 975	4,83 %	54,2	8,8
	Total			44 224	729 991 378	100 %	

SCF RAHOITUSPALVELUT VIII DAC
 Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.a Geographical Distribution



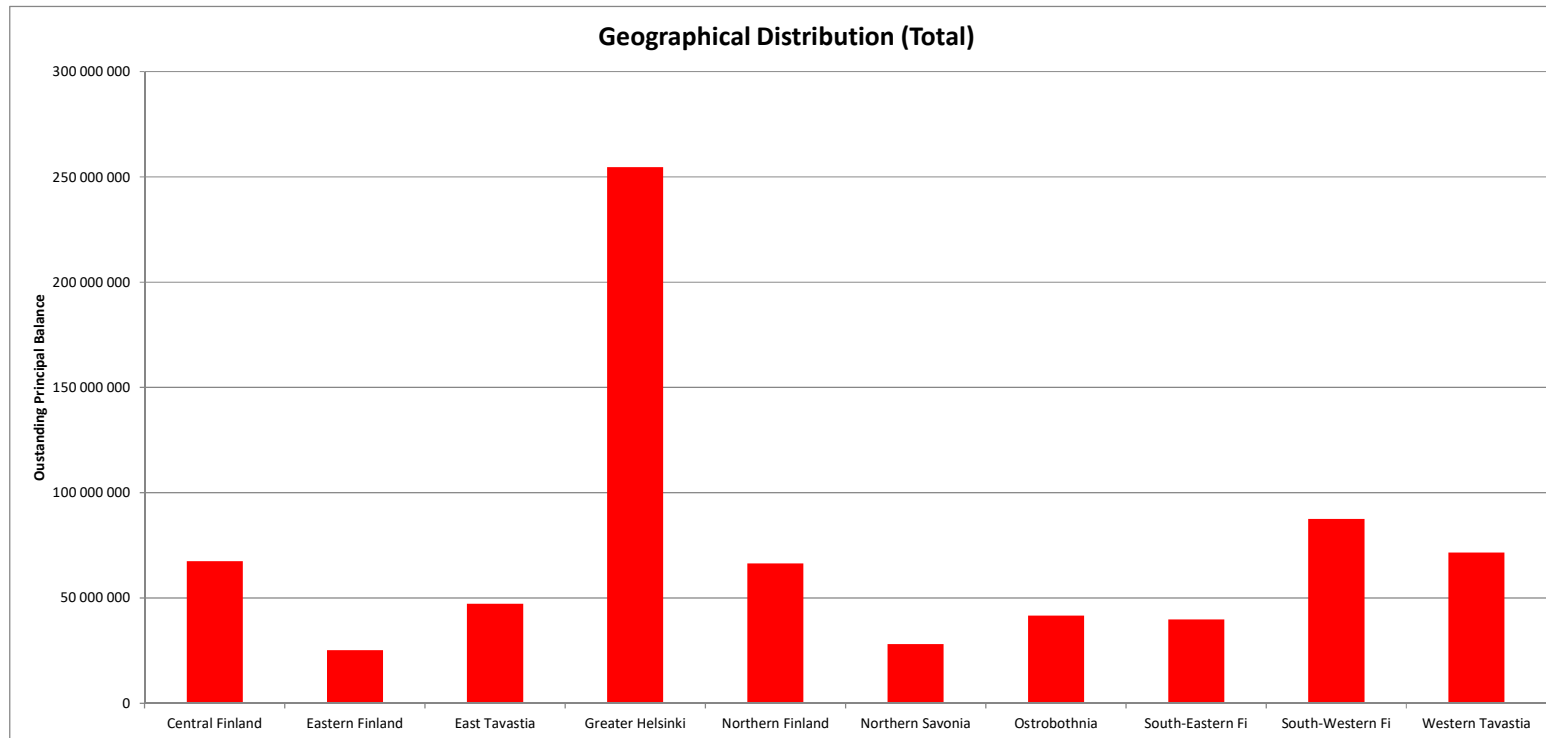
Reporting Date	02.01.2020				
Payment date	30.12.2019				
Period No	1				
Monthly Period	01.11.2019				
Interest Period	from 17.10.2019	to 30.12.2019	=	74 days	

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to mat	WA seasoning	
Central Finland	4 315	67 601 187	9,26 %	51,7		10,4
Eastern Finland	1 694	25 287 647	3,46 %	52,5		10,6
East Tavastia	2 965	47 324 951	6,48 %	52,5		11,0
Greater Helsinki	14 187	254 646 872	34,88 %	52,2		10,7
Northern Finland	4 116	66 419 922	9,10 %	52,6		10,4
Northern Savonia	1 812	28 105 029	3,85 %	51,7		9,9
Ostrobothnia	2 894	41 636 649	5,70 %	51,8		10,3
South-Eastern Fi	2 514	39 852 240	5,46 %	51,6		11,1
South-Western Fi	5 435	87 496 714	11,99 %	53,4		10,7
Western Tavastia	4 292	71 620 167	9,81 %	53,2		10,4
Total	44 224	729 991 378	100 %			

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from	17.10.2019
	to	30.12.2019
	=	74 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 days

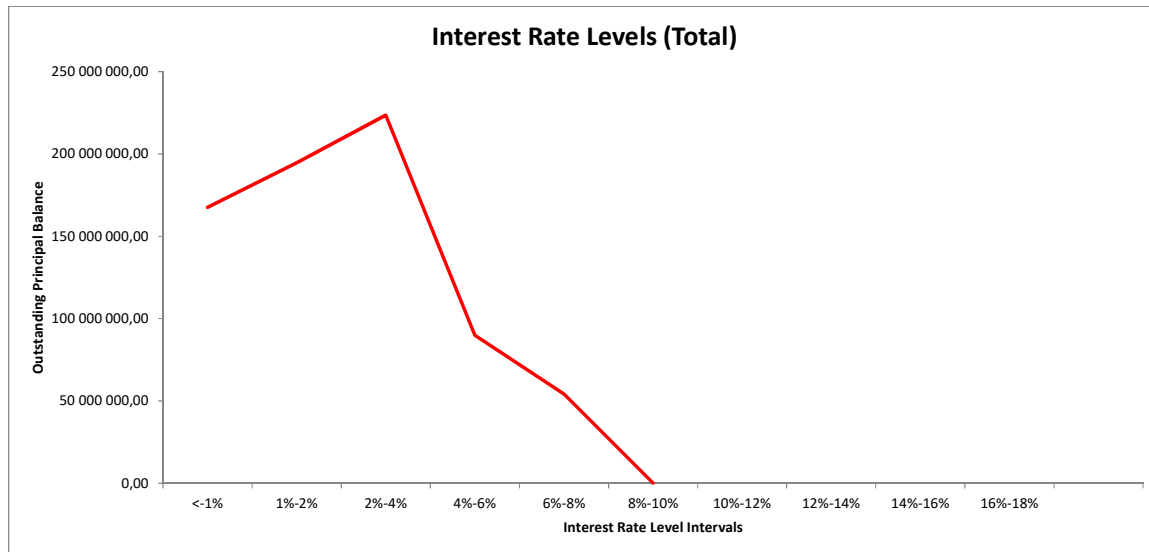


TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	8 184	167 582 972	22,96 %	52,0	10,6
1	2	9 752	194 622 168	26,66 %	52,5	10,6
2	4	13 167	223 497 919	30,62 %	53,0	10,6
4	6	7 640	89 946 203	12,32 %	51,8	10,2
6	8	5 451	54 203 966	7,43 %	51,7	11,5
8	10	30	138 149	0,02 %	41,7	7,9
10	12					
12	14					
14	16					
16	18					
18	-					
Total		44 224	729 991 378	100 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from	17.10.2019
	to	30.12.2019
	=	74 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.a Remaining Terms



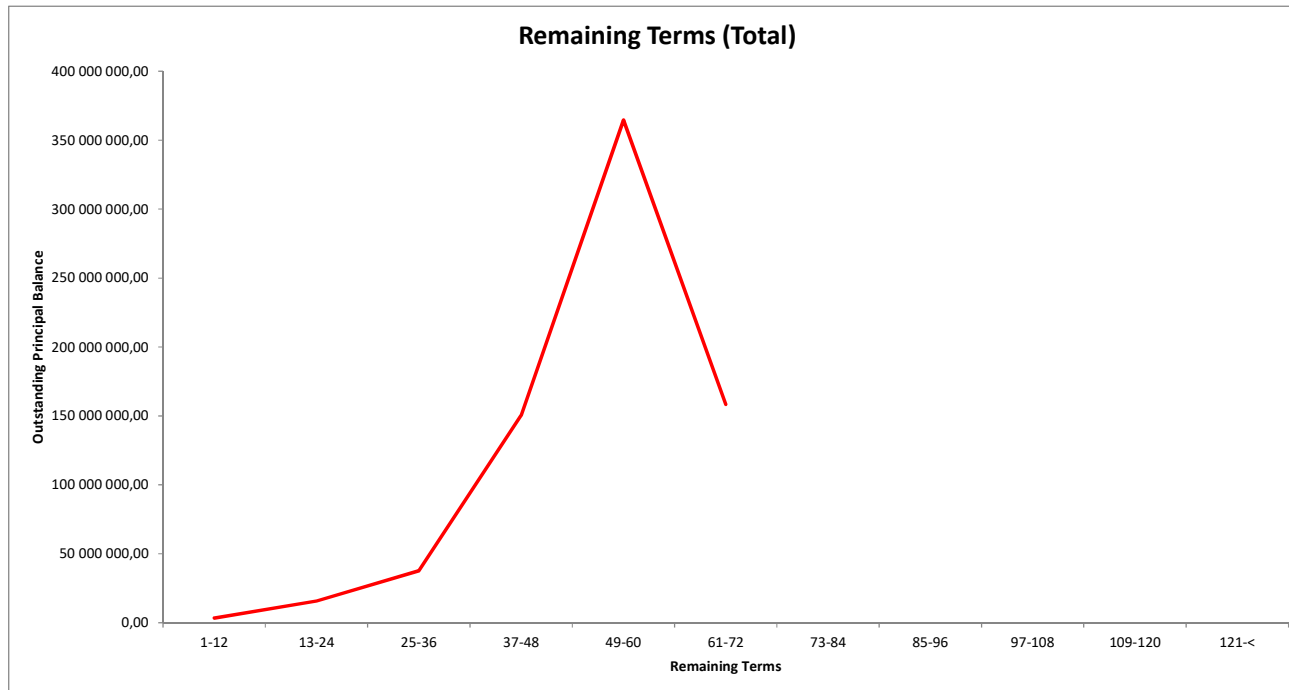
Reporting Date	02.01.2020				
Payment date	30.12.2019				
Period No	1				
Monthly Period	01.11.2019				
Interest Period	from	17.10.2019	to	30.12.2019	= 74 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	4	7 039	0,00 %	0,0	11,5
	1		12	1 069	3 350 613	0,46 %	8,8	18,8
	13		24	2 507	15 680 526	2,15 %	20,0	11,2
	25		36	4 040	37 627 747	5,15 %	30,9	10,7
	37		48	10 001	150 372 232	20,60 %	44,7	14,8
	49		60	19 289	364 632 790	49,95 %	54,1	10,3
	61		72	7 314	158 320 431	21,69 %	65,1	6,9
	73		84					
	85		96					
	97		108					
	109		120					
	121		-					
Total			44 224	729 991 378	100 %			

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	02.01.2020				
Payment date	30.12.2019				
Period No	1				
Monthly Period	01.11.2019				
Interest Period	from	17.10.2019	to	30.12.2019	= 74 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.a Seasoning



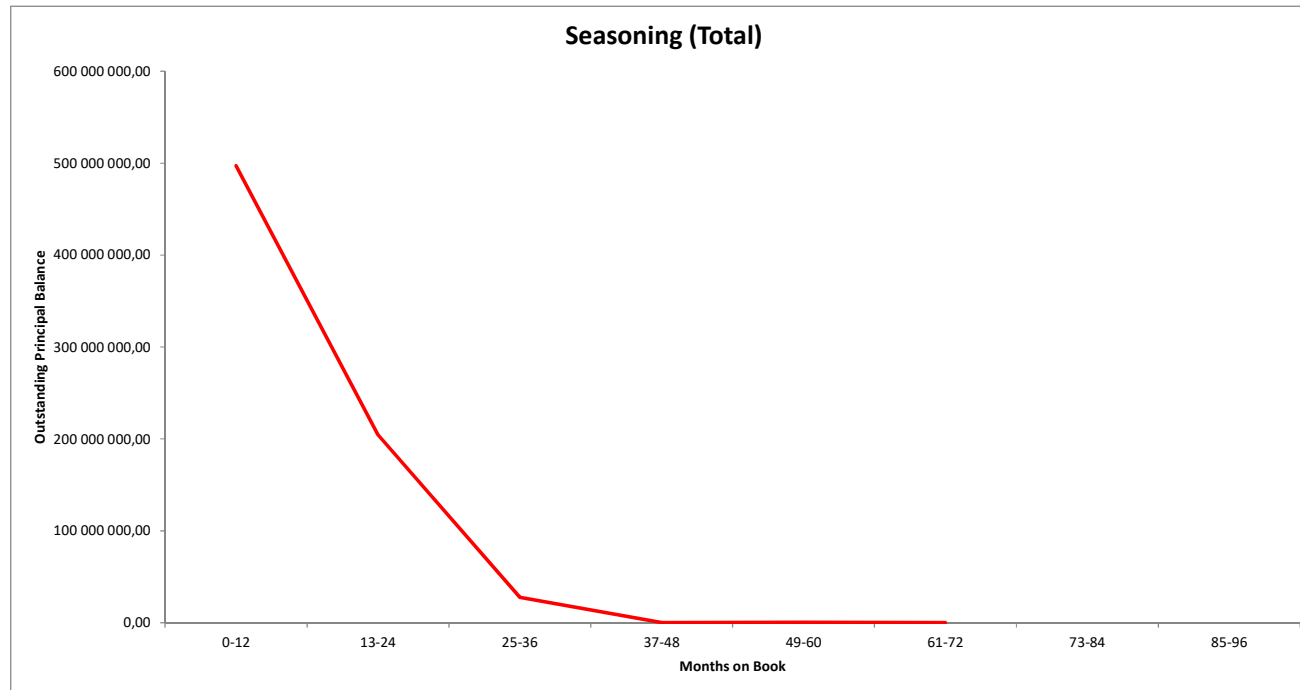
Reporting Date	02.01.2020		
Payment date	30.12.2019		
Period No	1		
Monthly Period	01.11.2019		
Interest Period	from 17.10.2019	to 30.12.2019	= 74 days

TOTAL								
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	29 571	497 228 865	68,11 %	54,0	7,3
	13		24	12 672	204 347 893	27,99 %	49,9	16,0
	25		36	1 835	27 675 872	3,79 %	42,4	28,4
	37		48	28	218 388	0,03 %	18,9	40,2
	49		60	115	499 856	0,07 %	6,4	54,1
	61		72	3	20 503	0,00 %	3,9	61,3
	73		84					
	85		96					
Total			44 224	729 991 378	100 %			

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	02.01.2020				
Payment date	30.12.2019				
Period No	1				
Monthly Period	01.11.2019				
Interest Period	from	17.10.2019	to	30.12.2019	= 74 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.a Balloon loans



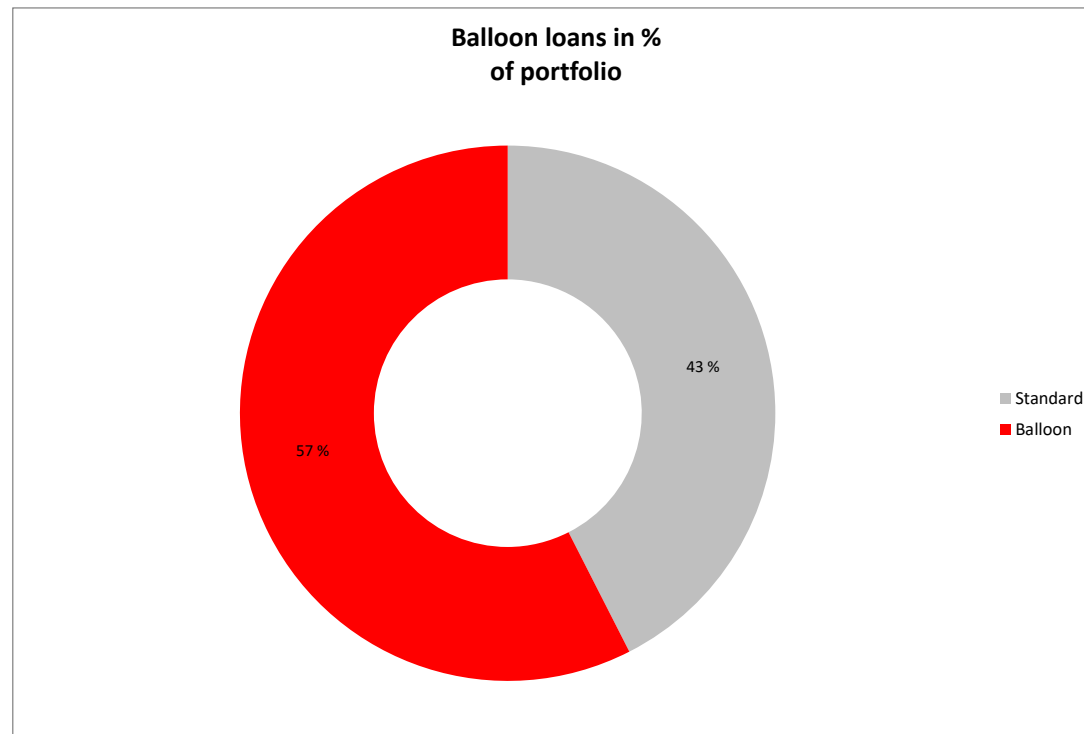
Reporting Date	02.01.2020					
Payment date	30.12.2019					
Period No	1					
Monthly Period	01.11.2019					
Interest Period	from	17.10.2019	to	30.12.2019	=	74 days

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		26 720	310 258 438	42,50 %	5 367	0,00 %	49,3	10,5
Balloon		17 504	419 732 940	57,50 %	140 110 555	33,38 %	54,7	10,7
Total		44 224	729 991 378	100 %	140 115 922	19,19 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	02.01.2020				
Payment date	30.12.2019				
Period No	1				
Monthly Period	01.11.2019				
Interest Period	from 17.10.2019	to	30.12.2019	=	74 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.a # loans per borrower



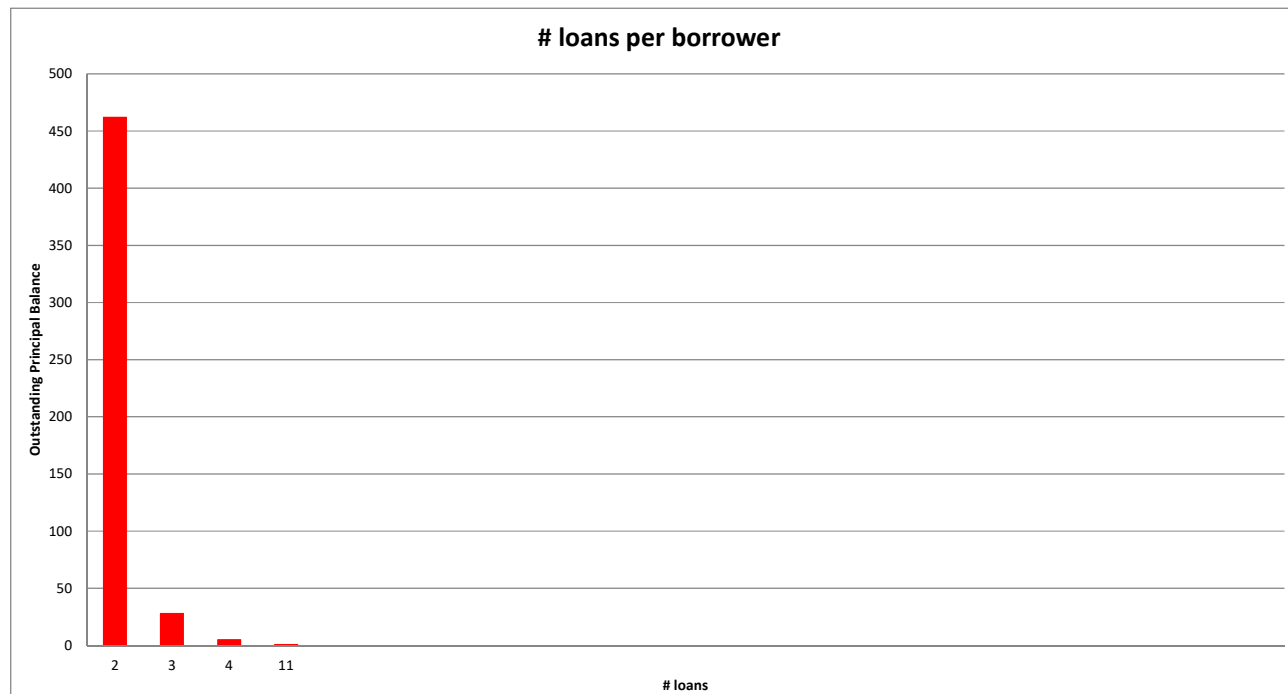
Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	43185	709 338 506	97,17 %
	2	462	18 426 024	2,52 %
	3	28	1 636 730	0,22 %
	4	5	467 297	0,06 %
	11	1	122 821	0,02 %
Total:	43 681	729 991 378	100,0 %	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 days

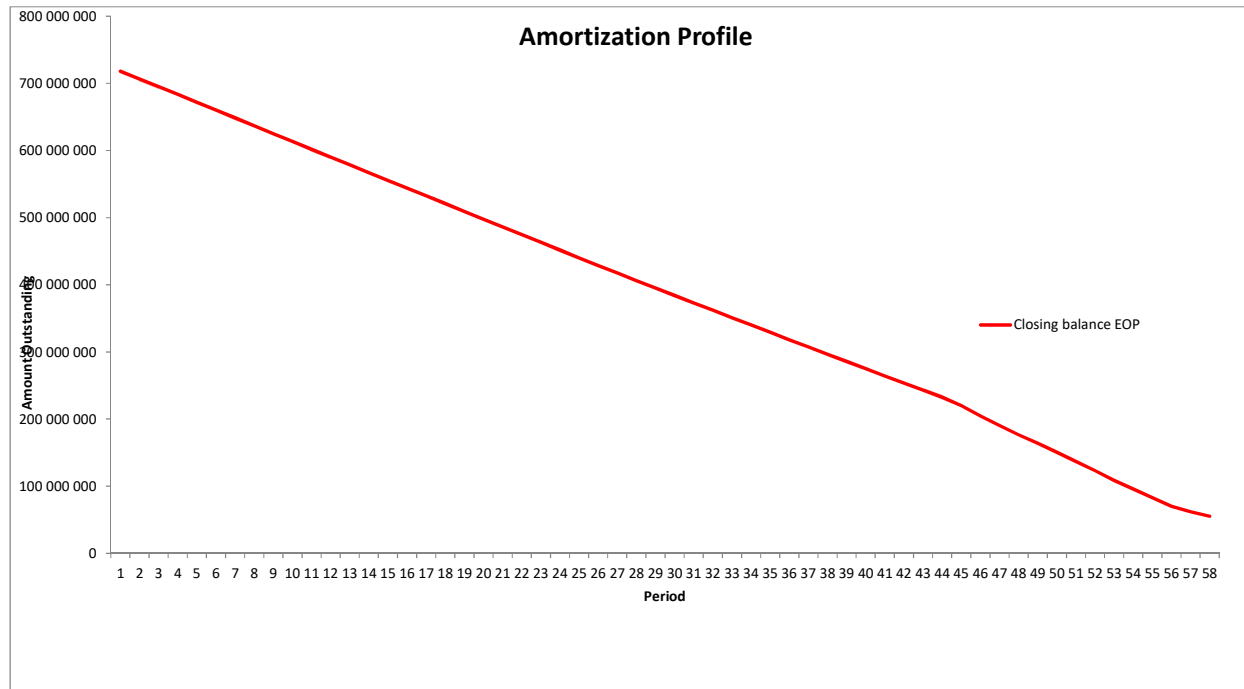
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	729 991 378	718 263 856	11 727 522	1 702 241	2,83 %	98,39 %
2	718 263 856	706 713 921	11 549 935	1 672 972	2,83 %	96,81 %
3	706 713 921	695 062 346	11 651 575	1 644 519	2,83 %	95,22 %
4	695 062 346	683 445 052	11 617 293	1 616 299	2,83 %	93,62 %
5	683 445 052	671 789 028	11 656 025	1 588 178	2,82 %	92,03 %
6	671 789 028	660 162 953	11 626 074	1 559 970	2,82 %	90,43 %
7	660 162 953	648 535 808	11 627 146	1 531 802	2,82 %	88,84 %
8	648 535 808	636 878 600	11 657 207	1 503 621	2,82 %	87,24 %
9	636 878 600	625 213 004	11 665 596	1 475 373	2,82 %	85,65 %
10	625 213 004	613 554 238	11 658 766	1 447 146	2,81 %	84,05 %
11	613 554 238	601 928 960	11 625 277	1 418 918	2,81 %	82,46 %
12	601 928 960	590 313 354	11 615 606	1 390 768	2,81 %	80,87 %
13	590 313 354	578 635 033	11 678 321	1 362 663	2,81 %	79,27 %
14	578 635 033	567 018 512	11 616 521	1 334 518	2,80 %	77,67 %
15	567 018 512	555 457 033	11 561 479	1 306 385	2,80 %	76,09 %
16	555 457 033	543 947 992	11 509 041	1 278 380	2,80 %	74,51 %
17	543 947 992	532 410 616	11 537 376	1 250 380	2,79 %	72,93 %
18	532 410 616	520 903 325	11 507 290	1 222 444	2,79 %	71,36 %
19	520 903 325	509 374 962	11 528 363	1 194 521	2,79 %	69,78 %
20	509 374 962	497 921 562	11 453 400	1 166 644	2,78 %	68,21 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.b Amortization Profile

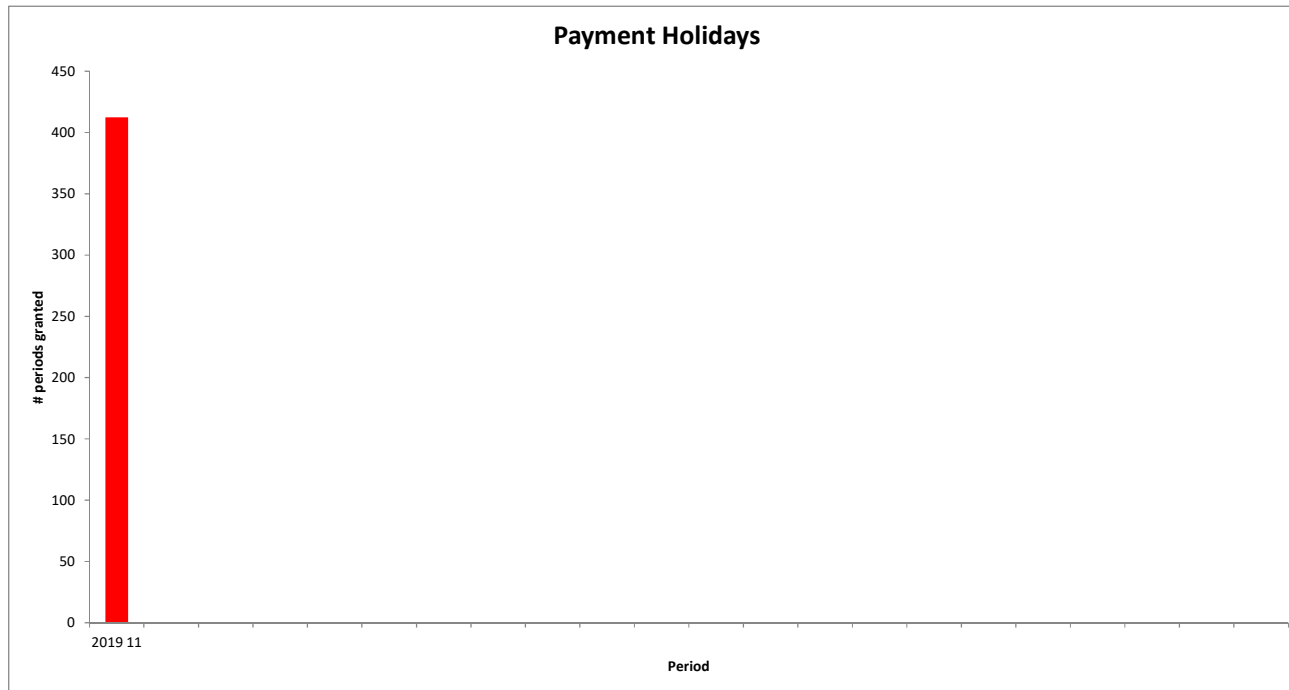
Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from	17.10.2019
	to	30.12.2019
	=	74 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.a Downpayment



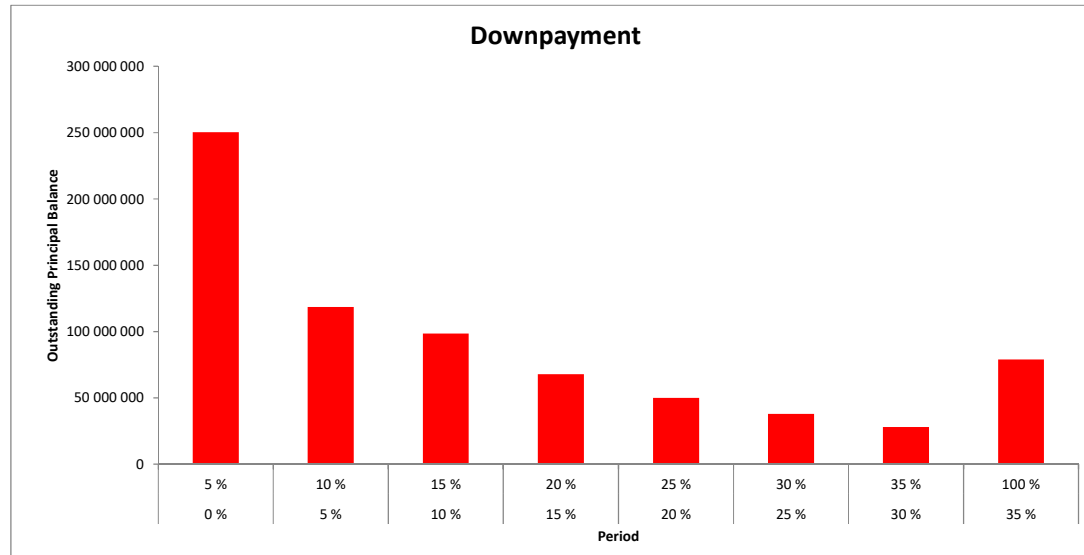
Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	13 346	250 228 443	34,3 %	54,8	10,6
	5 %	10 %	6 071	118 513 949	16,2 %	54,2	11,1
	10 %	15 %	5 654	98 433 330	13,5 %	52,4	10,9
	15 %	20 %	4 049	67 974 478	9,3 %	51,5	10,7
	20 %	25 %	3 150	50 055 736	6,9 %	50,6	10,7
	25 %	30 %	2 504	37 857 579	5,2 %	50,8	10,7
	30 %	35 %	1 967	27 905 778	3,8 %	49,5	10,1
	35 %	100 %	7 483	79 022 086	10,8 %	45,5	9,5
Total			44 224	729 991 378	100 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from	17.10.2019
	to	30.12.2019
		= 74 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.a Vehicle Condition

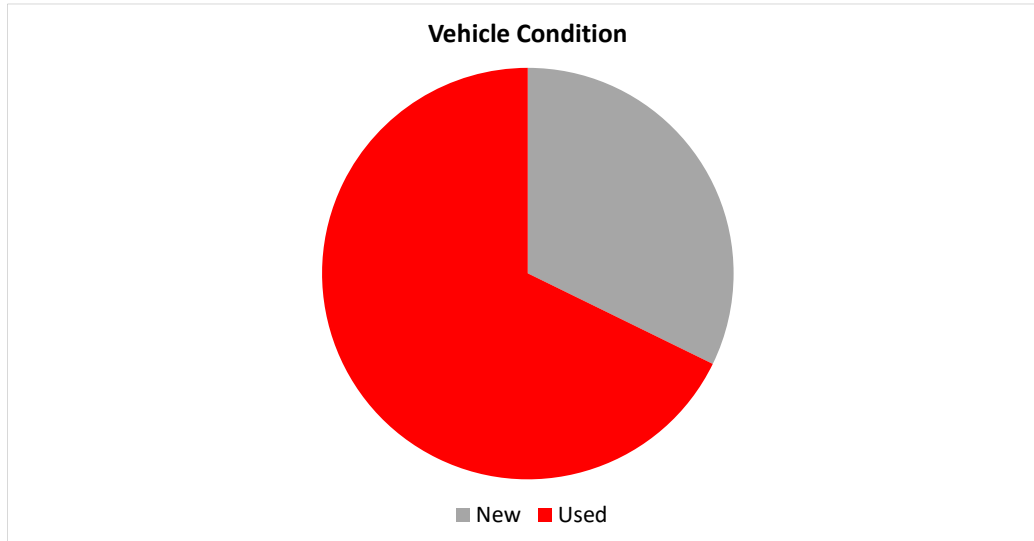


Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from	17.10.2019
	to	30.12.2019
	=	74 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	10 175	235 325 626	32,2 %	51,7	10,6
	Used	34 049	494 665 752	67,8 %	52,7	10,6
	Total	44 224	729 991 378	100 %		

20.b Vehicle Condition

Reporting Date	02.01.2020				
Payment date	30.12.2019				
Period No	1				
Monthly Period	01.11.2019				
Interest Period	from 17.10.2019	to 30.12.2019	=	74 days	



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.a Borrower Type



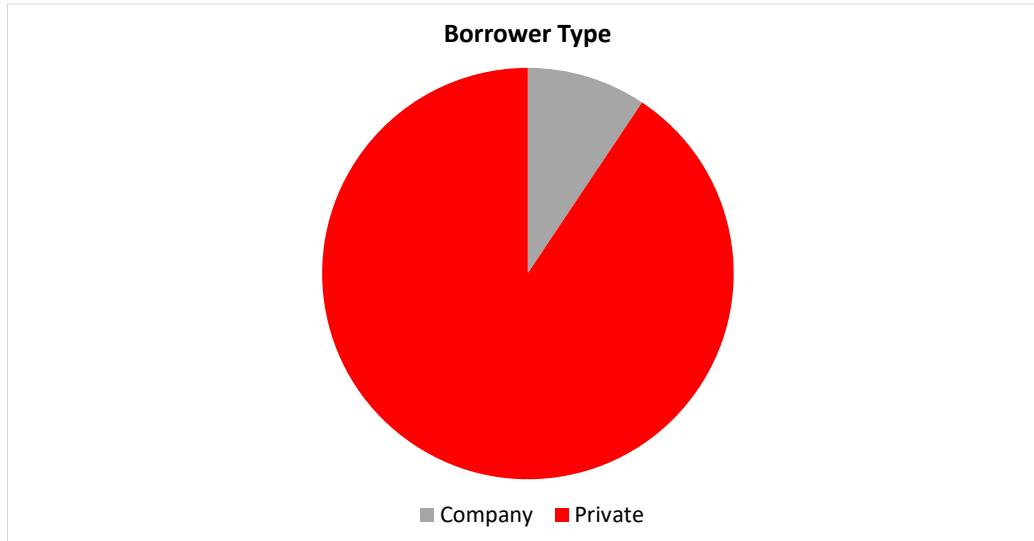
Reporting Date	02.01.2020				
Payment date	30.12.2019				
Period No	1				
Monthly Period	01.11.2019				
Interest Period	from	17.10.2019	to	30.12.2019	= 74 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	3 093	68 409 512	9,4 %	45,15	10,78
	Private	41 131	661 581 867	90,6 %	53,13	10,58
	Total	44 224	729 991 378	100,0 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	02.01.2020				
Payment date	30.12.2019				
Period No	1				
Monthly Period	01.11.2019				
Interest Period	from 17.10.2019	to	30.12.2019	=	74 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 days

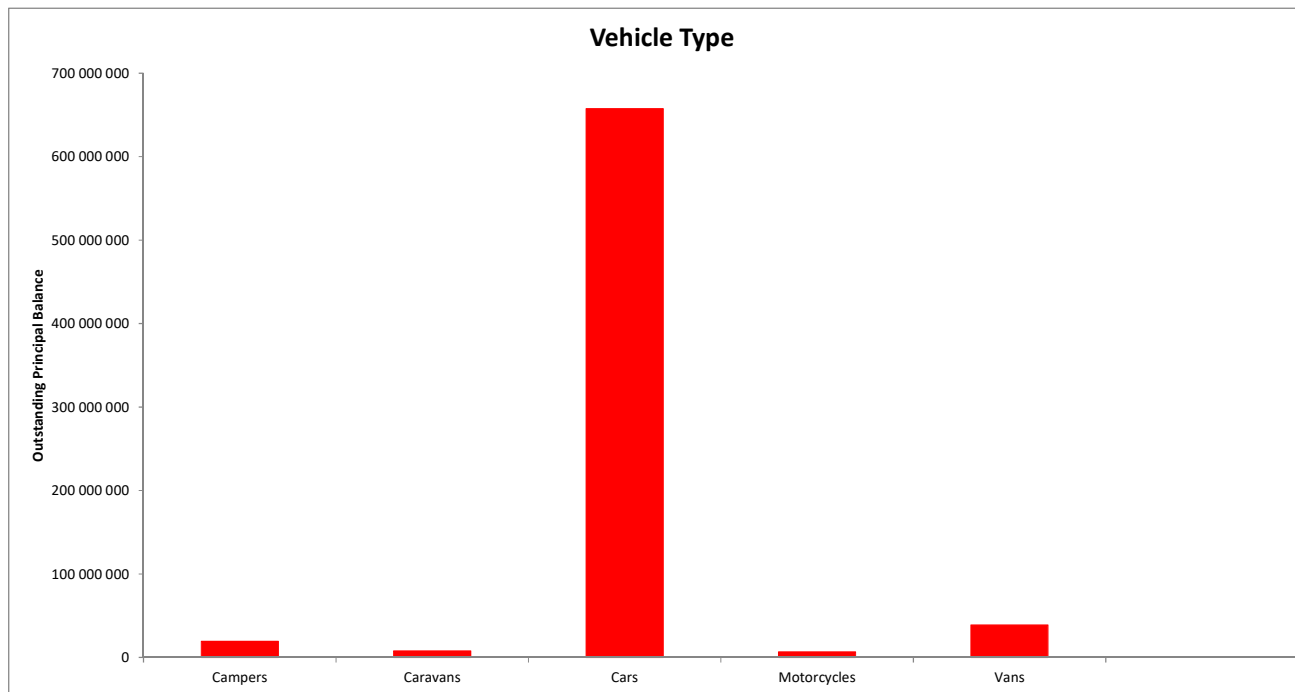


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		607	19 299 867	2,64 %	55,24	8,49
Caravans		456	7 718 915	1,06 %	55,09	7,59
Cars		40 062	657 560 058	90,08 %	52,56	10,73
Motorcycles		659	6 543 737	0,90 %	48,18	7,11
Vans		2 440	38 868 801	5,32 %	48,19	10,67
		44 224	729 991 378	100 %		

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	02.01.2020				
Payment date	30.12.2019				
Period No	1				
Monthly Period	01.11.2019				
Interest Period	from	17.10.2019	to	30.12.2019	= 74 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

23.a Restructured Loans



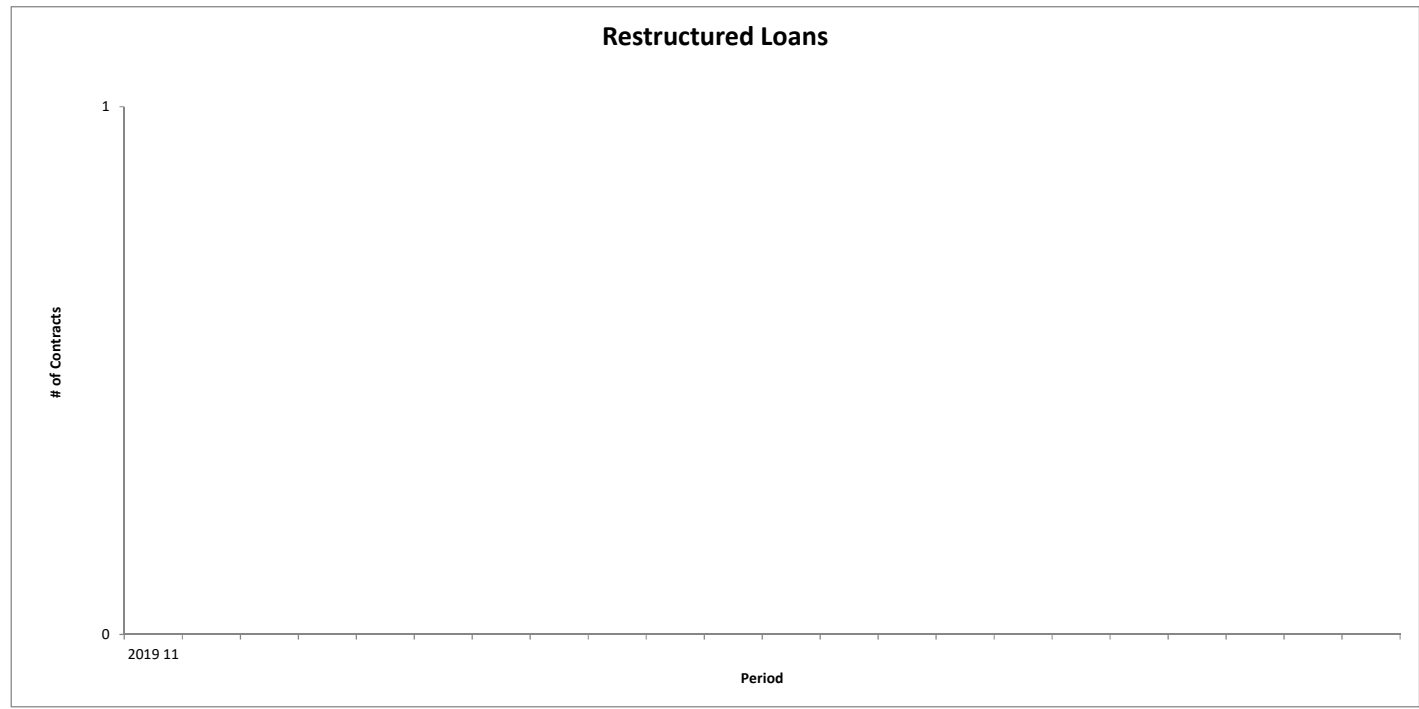
Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 days

TOTAL		
Period	No	Outstanding balance
2019 11	0	0
	0	0

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	02.01.2020				
Payment date	30.12.2019				
Period No	1				
Monthly Period	01.11.2019				
Interest Period	from	17.10.2019	to	30.12.2019	= 74 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.a Dynamic Interest rate



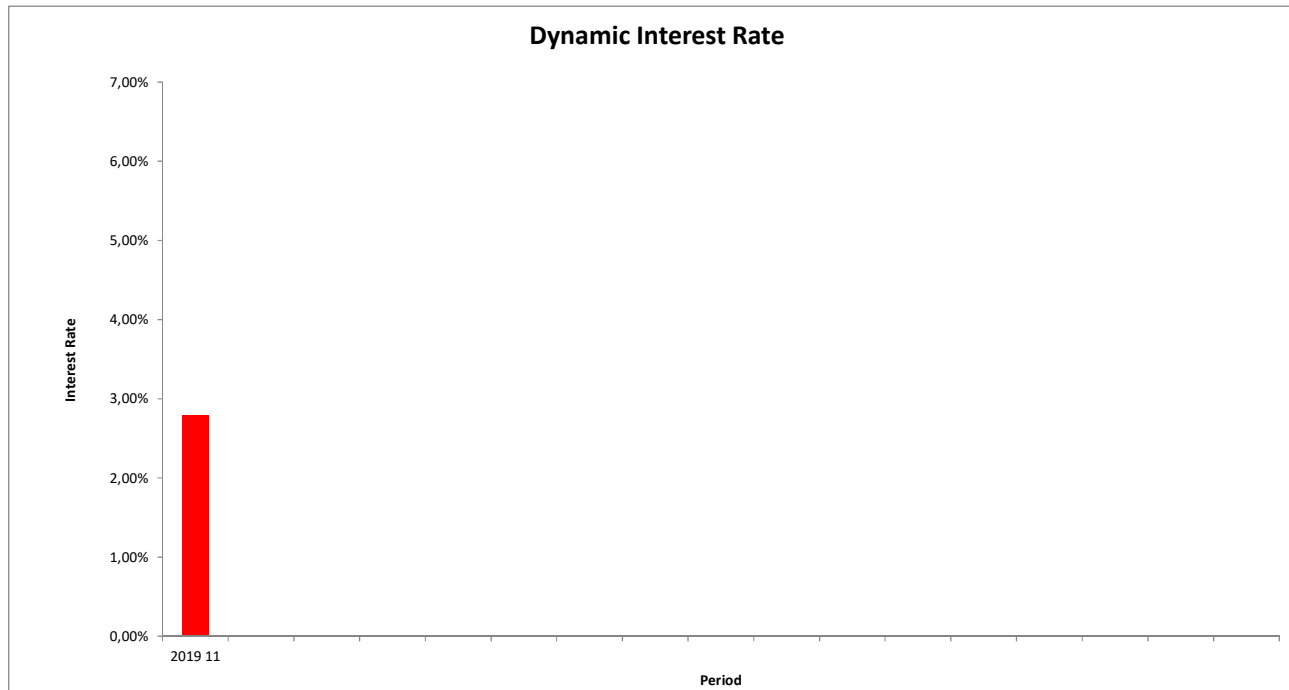
Reporting Date	02.01.2020
Payment date	30.12.2019
Period No	1
Monthly Period	01.11.2019
Interest Period	from 17.10.2019 to 30.12.2019 = 74 days

	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2019 11	729 991 378	2,80 %

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	02.01.2020				
Payment date	30.12.2019				
Period No	1				
Monthly Period	01.11.2019				
Interest Period	from	17.10.2019	to	30.12.2019	= 74 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 days

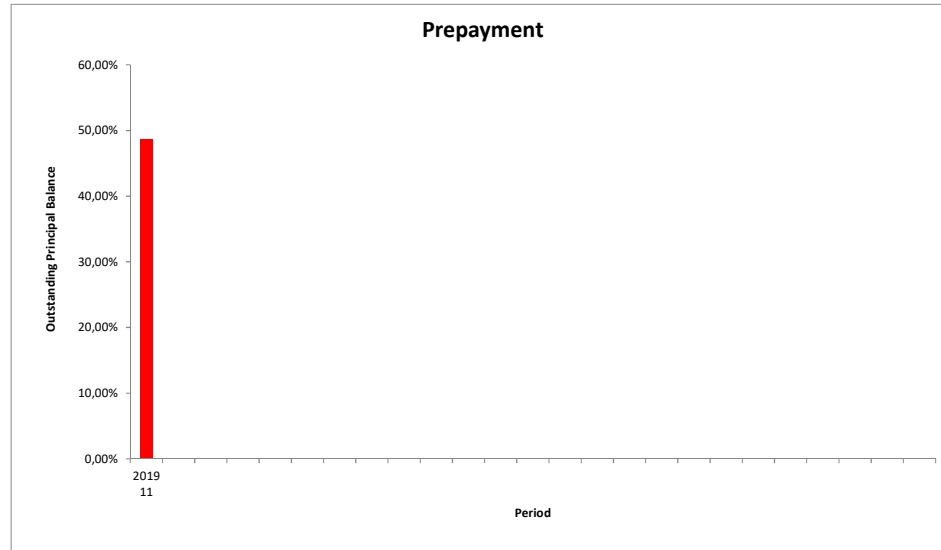
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2019 11	39 469 959	729 991 378	48,68 %

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from	17.10.2019
	to	30.12.2019
	=	74 days



SCF RAHOITUSPALVELUT VIII DAC
 Monthly Investor Report

26. Delinquency



Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 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																		
	1																		
2020	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	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 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	32 426	1		-	32 426												
2020 1																	
2020 2																	
2020 3																	
2020 4																	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	02.01.2020
Payment date	30.12.2019
Period No	1
Monthly Period	01.11.2019
Interest Period	from 17.10.2019 to 30.12.2019 = 74 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	11 974 126,51	EUR
Senior Expenses	-	41 436,36	EUR
Servicing Fee	-	760 407,69	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	397 351,47	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	-	23 022,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	246 667,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	32 426,49	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	4 888,77	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	127,44	EUR
Deferred Purchase Price to Seller		10 467 799,29	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	7 212 538,63	EUR
Senior Expenses	-	38 880,91	EUR
Issuer Swap Interest Amount	-	397 351,47	EUR
Interest Class A Notes	-	402 486,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	25 900,00	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	-	23 022,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	246 667,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	32 426,49	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	4 888,77	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		6 040 915,99	EUR

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date	02.01.2020
Payment date	30.12.2019
Period No	1
Monthly Period	01.11.2019
Interest Period	from 17.10.2019 to 30.12.2019 = 74 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	69 176 195,50	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	69 176 195,50	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	69 208 621,99	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	-	69 208 621,99	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	-	-	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	6 040 915,99	EUR
---	--------------	-----

Purchaser Priority of Payments - Revenue (r)

Payment of residual fund as Deferred Purchase Price to Seller	10 467 799,29	EUR
---	---------------	-----

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	41 436,36				
Interest accrued for the Period	EUR	698 075,00	402 486,00	25 900,00	23 022,00	246 667,00
Cumulative Interest accrued	EUR	698 075,00	402 486,00	25 900,00	23 022,00	246 667,00
Interest Payments	EUR	698 075,00	402 486,00	25 900,00	23 022,00	246 667,00
Cumulative Interest Payments	EUR	698 075,00	402 486,00	25 900,00	23 022,00	246 667,00
Interest accrued on Subordinated Loan for the Period	EUR	4 888,77				
Cumulative Interest accrued on Subordinated Loan	EUR	4 888,77				
Interest Payments on Subordinated Loan	EUR	4 888,77				
Cumulative Interest Payments on Subordinated Loan	EUR	4 888,77				
Unpaid Interest for the Period	EUR	(0,00)				
Cumulative Unpaid Interest	EUR	(0,00)				

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

32. Swap Overview

Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from 17.10.2019	to 30.12.2019 = 74 days



Class A Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class A Notes	725 200 000
Interest Period Start	17.10.2019
Interest Period End	30.12.2019
Interest Days	74
Settlement Date	30.12.2019
Party A Floating Interest Rate	0,270 %
Party A Floating Rate Day Count Fraction	0,21
Party A Interest Amount	EUR 402 486,00
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,21
Party B Interest Amount	EUR 373 566,64

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	17.10.2019
Interest Period End	30.12.2019
Interest Days	74
Settlement Date	30.12.2019
Party A Floating Interest Rate	0,300 %
Party A Floating Rate Day Count Fraction	0,21
Party A Interest Amount	EUR 25 900,00
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,21
Party B Interest Amount	EUR 23 784,83

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

31. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
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
------------------------------	-----------------	---

Reporting Date	02.01.2020	
Payment date	30.12.2019	
Period No	1	
Monthly Period	01.11.2019	
Interest Period	from	17.10.2019
	to	30.12.2019
	=	74 days