

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



| | | | | | |
|-----------------|------------|------|--|--------------------------|----------------------|
| Reporting Date | 29.07.2020 | | | | |
| Payment date | 27.07.2020 | | | Following payment dates: | 25.08.2020 |
| Period No | 8 | | | | 25.09.2020 |
| Monthly Period | 01.06.2020 | | | | |
| Interest Period | 25.06.2020 | from | | to | 27.07.2020 = 32 days |
| Cut-Off date | 30.06.2020 | | | | |

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1. Portfolio Information



| | |
|-----------------|---|
| Reporting Date | 29.07.2020 |
| Payment date | 27.07.2020 |
| Period No | 8 |
| Monthly Period | 01.06.2020 |
| Interest Period | from 25.06.2020 to 27.07.2020 = 32 days |

| | Current Period |
|--|--|
| Outstanding receivables | Aggregated Outstanding Principal Amount |
| Opening balance | 588 867 274,77 EUR |
| Scheduled Loan Principal Repayments | 9 976 625,15 EUR |
| Prepayments | 11 815 395,12 EUR |
| Deemed Collections - Other | - EUR |
| Total Principal Payments Received in Period | 21 792 020,27 EUR |
| | |
| New Defaulted Auto Loans in Period | 549 099,00 EUR |
| Closing Balance | 566 526 155,50 EUR |
| | |
| Principal Recoveries on loans in default | 109 476,24 EUR |
| Total revenue collections | |
| Revenue and fees received on loan balances | 1 929 743,44 EUR |
| | EUR |
| Total Revenue Received in Period | 1 929 743,44 EUR |
| | |
| # Loans | |
| At beginning of period | 38 688 Loans |
| Paid in Full | 913 Loans |
| Repurchased (Deemed Collections) | - Loans |
| New loans into default | 32 Loans |
| At end of period | 37 743 Loans |

SCF RAHOITUSPALVELUT VIII DAC**Monthly Investor Report****2. Amount Due for Distribution - Revenue Receipts**

| | |
|-----------------|---|
| Reporting Date | 29.07.2020 |
| Payment date | 27.07.2020 |
| Period No | 8 |
| Monthly Period | 01.06.2020 |
| Interest Period | from 25.06.2020 to 27.07.2020 = 32 days |

**Purchaser Available Revenue Receipts****Current Period**

| | | |
|---|---------------------|------------|
| a. Collections (Interest, fees, interest recoveries etc.) | 2 022 659,61 | 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 | 99 762,65 | EUR |
| f. Any other net income amount received by the Purchaser | - | EUR |
| g. Amount available in accordance with the Purchaser Pre-Enforcement Redemption Priority of Payment | - | EUR |
| Total Amount for Purchaser Available Revenue Receipts | 2 122 422,26 | EUR |

Issuer Available Revenue Receipts

| | | |
|--|---------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 893 058,49 | EUR |
| b. Reserve Fund | - | EUR |
| c. Amounts received under the Swap Agreement | 96 158,68 | EUR |
| d. Interest earned by the Issuer | - | EUR |
| e. Liquidity Reserve Excess Amount | 99 762,65 | EUR |
| f. Any other net amount received by the Issuer | - | EUR |
| Total Amount for Issuer Available Revenue Receipts | 1 088 979,82 | EUR |

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3. Amount Due for Distribution - Redemption Receipts



| | |
|-----------------|---|
| Reporting Date | 29.07.2020 |
| Payment date | 27.07.2020 |
| Period No | 8 |
| Monthly Period | 01.06.2020 |
| Interest Period | from 25.06.2020 to 27.07.2020 = 32 days |

Purchaser Available Redemption Receipts

Current Period

| | | |
|---|----------------------|------------|
| a. Collections (Principal payments, Recoveries, Deemed Collection) | 21 792 020,27 | 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 | 21 792 020,27 | EUR |

Issuer Available Redemption Receipts

| | | |
|--|----------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 21 792 020,27 | EUR |
| b. Regulatory Call Early Redemption | - | EUR |
| c. Credit the balance of the Class A Principal Deficiency Sub Ledger | 549 099,00 | EUR |
| Total Amount for Issuer Available Redemption Receipts | 22 341 119,27 | EUR |

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4. Reserve Accounts



| | |
|-----------------|---|
| Reporting Date | 29.07.2020 |
| Payment date | 27.07.2020 |
| Period No | 8 |
| Monthly Period | 01.06.2020 |
| Interest Period | from 25.06.2020 to 27.07.2020 = 32 days |

Note Balance

| | |
|---------------------|--------------------|
| Beginning of Period | 588 867 274,77 EUR |
| End of Period | 566 526 155,50 EUR |

Liquidity Balance

| | | |
|-------------------------|-------|------------------|
| Beginning of Period | 0,5 % | 2 884 099,02 EUR |
| Cash Outflow | | 99 762,65 EUR |
| Cash Inflow | | - EUR |
| End of Period | 0,5 % | 2 784 336,37 EUR |
| Required Reserve Amount | 0,5 % | 2 784 336,37 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

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5. Performance Data



| | | |
|-----------------|-----------------|-------------------------|
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| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 days |

Asset Balance

| | | |
|---------------------|----------------|-----|
| Beginning of Period | 588 867 274,77 | EUR |
| End of Period | 566 526 155,50 | EUR |

Portfolio Performance:

| | EUR | % | # loans |
|--------------------------------|----------------|---------|---------|
| Performing Receivables: | | | |
| Current | 531 377 462,95 | 93,80 % | 35 498 |
| 1-29 days past due | 27 205 042,16 | 4,80 % | 1 773 |

Delinquent Receivables:

| | | | |
|--|--------------------|-----------------|---------------|
| 30-59 days past due | 4 538 622,11 | 0,80 % | 285 |
| 60-89 days past due | 1 555 427,20 | 0,27 % | 89 |
| 90-119 days past due | 1 047 137,12 | 0,18 % | 53 |
| 120-149 days past due | 538 629,69 | 0,10 % | 27 |
| 150-179 days past due | 263 834,27 | 0,05 % | 18 |
| Total Performing and Delinquent | 566 526 156 | 100,00 % | 37 743 |

| | | |
|-------------------------------------|--------------|-----|
| Current Period Defaults | 549 099,00 | 32 |
| Cumulative Defaults | 2 059 974,32 | 126 |
| Current Period Principal Recoveries | 109 476,24 | |
| Cumulative Principal Recoveries | 459 031,58 | |

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

| | | |
|--|--------|-----------|
| [A] Cumulative Net Loss Ratio, Payment Date | 0,20 % | NO |
| [B] Cumulative Net Loss Ratio, preceding Payment Date | 0,15 % | |
| [C] Cumulative Net Loss Ratio, second preceding Payment Date | 0,13 % | |

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

| | | |
|---|----------------|----------------|
| [A] Aggregate Outstanding Asset Principal Amount | 566 526 155,50 | 71,10 % |
| [B] Aggregate principal balance of Defaulted Contracts | 2 059 974,32 | |
| [C] Recoveries received on such Defaulted Contracts | 459 031,58 | |
| [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 | 1,40 % | NO |
| [B] Delinquency Ratio, preceding Payment Date | 1,52 % | |
| [C] Delinquency Ratio, second preceding Payment Date | 1,42 % | |

or Servicer Termination Event

NO

or Swap Counterparty Downgrade Event

NO

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

12,57 %

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 | 588 867 274,77 |

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6. Note Principal



| | |
|-----------------|---|
| Reporting Date | 29.07.2020 |
| Payment date | 27.07.2020 |
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| Monthly Period | 01.06.2020 |
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Note Principal

| | Class A | Class B | Class C | Class D | |
|-------------------------|----------------|---------------|--------------|---------------|-----|
| Beginning of Period | 514 867 274,77 | 42 000 000,00 | 8 000 000,00 | 24 000 000,00 | EUR |
| Sequential Amortization | 22 341 119,27 | - | - | - | EUR |
| Pro Rata Amortization | - | - | - | - | EUR |
| End of Period | 492 526 155,50 | 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 | - | - | - | 549 099,00 | EUR |
| Credit PDL | - | - | - | 549 099,00 | EUR |
| End of Period | - | - | - | - | EUR |

Net Note Principal

| | | | | | |
|---------------------|----------------|---------------|--------------|---------------|-----|
| Beginning of Period | 514 867 274,77 | 42 000 000,00 | 8 000 000,00 | 24 000 000,00 | EUR |
| End of Period | 492 526 155,50 | 42 000 000,00 | 8 000 000,00 | 24 000 000,00 | EUR |

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7. Outstanding Notes

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 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 | 588 867 274,77 | 514 867 274,77 | 42 000 000,00 | 8 000 000,00 | 24 000 000,00 |
| Available Distribution Amount | 22 341 119,27 | | | | |
| Amortisation | 22 341 119,27 | | | | |
| Redemption per Class | 22 341 119,27 | 22 341 119,27 | - | - | - |
| Redemption per Note | | 3 080,68 | - | - | - |
| Outstanding Closing Balance | | 492 526 155,50 | 42 000 000,00 | 8 000 000,00 | 24 000 000,00 |
| Net Outstanding Closing Balance | 566 526 155,50 | 492 526 155,50 | 42 000 000,00 | 8 000 000,00 | 24 000 000,00 |
| Current Tranching | 100 % | 86,94 % | 7,41 % | 1,41 % | 4,24 % |
| Current Pool Factor | | 0,68 | 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 | 32 | | | | |
| Principal Outstanding per Note Beginning of Period | | 70 996,59 | 100 000,00 | 100 000,00 | 100 000,00 |
| >Principal Repayment per note | | 3 080,68 | - | - | - |
| Principal Outstanding per Note End of Period | | 67 915,91 | 100 000,00 | 100 000,00 | 100 000,00 |
| >Interest accrued for the period | | 12,12 | 19,73 | 116,67 | 416,67 |
| Interest Payment | 205 492,01 | 87 870,68 | 8 288,00 | 9 333,33 | 100 000,00 |
| Interest Payment per Note | | 12,12 | 19,73 | 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) | | 15,00 % | 7,58 % | 6,17 % | 1,93 % |
| Current CE (Subordination, incl. Liquidity Reserve and Excess Spread) | | 15,50 % | 8,09 % | 6,17 % | 1,93 % |
| Current CE (Subordination) | | 13,06 % | 5,65 % | 4,24 % | 0,00 % |
| Current CE (Subordination, incl. Liquidity Reserve) | | 13,57 % | 6,16 % | 4,24 % | 0,00 % |

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.07.2020
Payment date 27.07.2020
Period No 8
Monthly Period 01.06.2020
Interest Period : 25.06.2020 to 27.07.2020 = 32 days

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

**SCF RAHOITUSPALVELUT VIII DAC
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9.a Original Portfolio Principal Balance

| | | |
|-----------------|-----------------|-------------------------|
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| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 days |



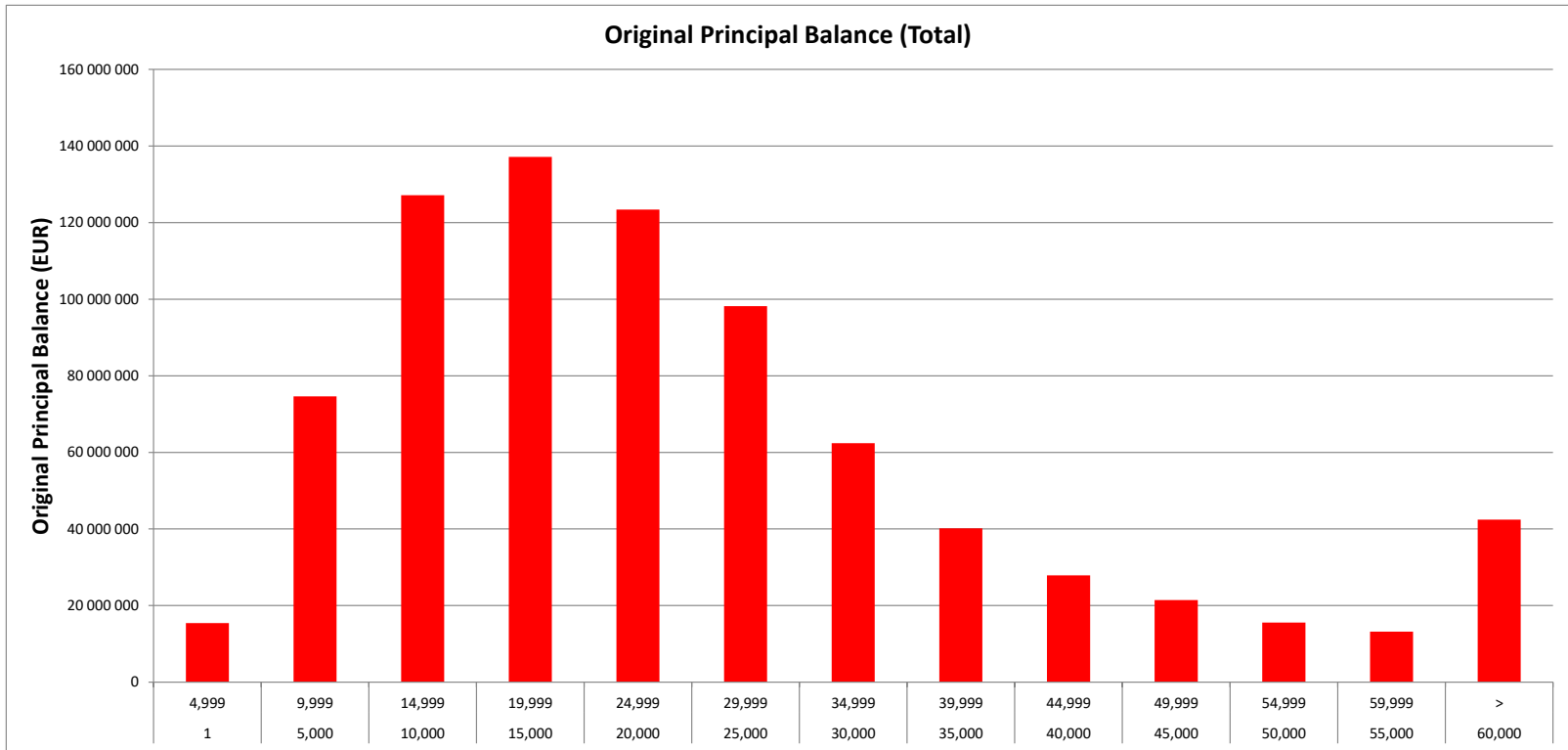
Average amount - all: 17 089

| | 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 | 7 | | |
| | 5 000 | 9 999 | 9 824 | 74 628 297 | 9,34 % | 46 | 8 | | |
| | 10 000 | 14 999 | 10 214 | 127 151 614 | 15,91 % | 53 | 9 | | |
| | 15 000 | 19 999 | 7 904 | 137 140 566 | 17,16 % | 55 | 8 | | |
| | 20 000 | 24 999 | 5 526 | 123 378 355 | 15,44 % | 56 | 8 | | |
| | 25 000 | 29 999 | 3 593 | 98 199 068 | 12,29 % | 56 | 7 | | |
| | 30 000 | 34 999 | 1 933 | 62 414 363 | 7,81 % | 57 | 7 | | |
| | 35 000 | 39 999 | 1 076 | 40 181 753 | 5,03 % | 57 | 7 | | |
| | 40 000 | 44 999 | 659 | 27 910 346 | 3,49 % | 57 | 6 | | |
| | 45 000 | 49 999 | 453 | 21 430 673 | 2,68 % | 56 | 6 | | |
| | 50 000 | 54 999 | 297 | 15 573 578 | 1,95 % | 57 | 7 | | |
| | 55 000 | 59 999 | 230 | 13 207 862 | 1,65 % | 57 | 6 | | |
| | 60 000 > | | 537 | 42 440 931 | 5,31 % | 55 | 6 | | |
| | Total | | | 46 759 | 799 072 147 | 100 % | 53,92 | 7,7 | |

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9.b Original Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
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10.a Outstanding Principal Balance



Average amount - all: 15 010

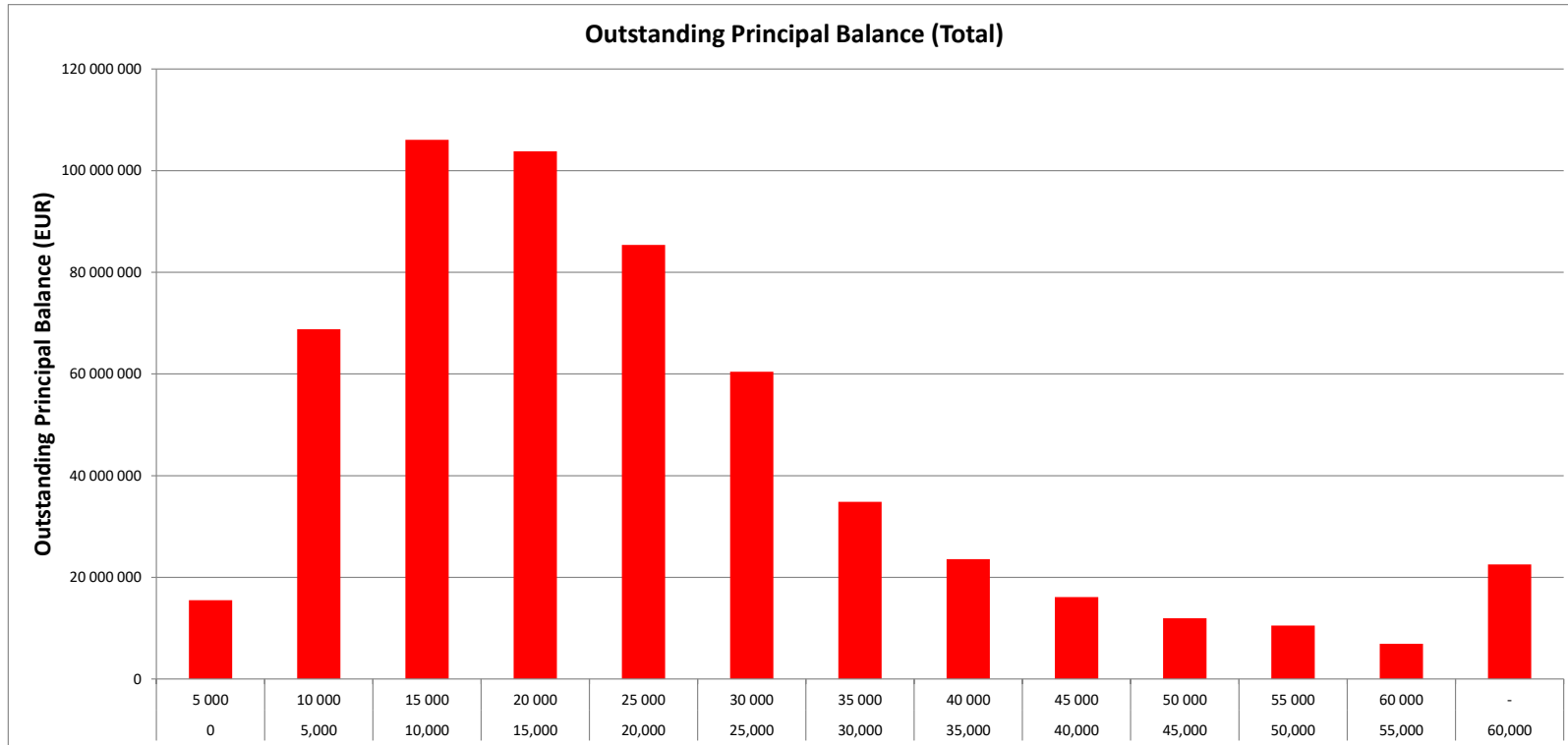
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
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| | TOTAL | | | | | | |
|---------------------|-------|---------------|--------|---------------------|---------|-----------------------|--------------|
| | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| Outstanding balance | | 0 5 000 | 5 077 | 15 508 243 | 2,74 % | 26 | 17 |
| | | 5 000 10 000 | 9 118 | 68 817 115 | 12,15 % | 41 | 18 |
| | | 10 000 15 000 | 8 567 | 106 070 944 | 18,72 % | 46 | 18 |
| | | 15 000 20 000 | 5 987 | 103 813 601 | 18,32 % | 47 | 18 |
| | | 20 000 25 000 | 3 820 | 85 408 620 | 15,08 % | 48 | 18 |
| | | 25 000 30 000 | 2 224 | 60 446 891 | 10,67 % | 49 | 17 |
| | | 30 000 35 000 | 1 081 | 34 841 839 | 6,15 % | 49 | 17 |
| | | 35 000 40 000 | 631 | 23 563 661 | 4,16 % | 49 | 16 |
| | | 40 000 45 000 | 380 | 16 117 644 | 2,84 % | 49 | 16 |
| | | 45 000 50 000 | 252 | 11 958 011 | 2,11 % | 49 | 16 |
| | | 50 000 55 000 | 201 | 10 504 477 | 1,85 % | 48 | 16 |
| | | 55 000 60 000 | 121 | 6 927 518 | 1,22 % | 48 | 16 |
| | | 60 000 - | 284 | 22 547 589 | 3,98 % | 48 | 16 |
| | | Total | 37 743 | 566 526 156 | 100 % | | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.a Geographical Distribution



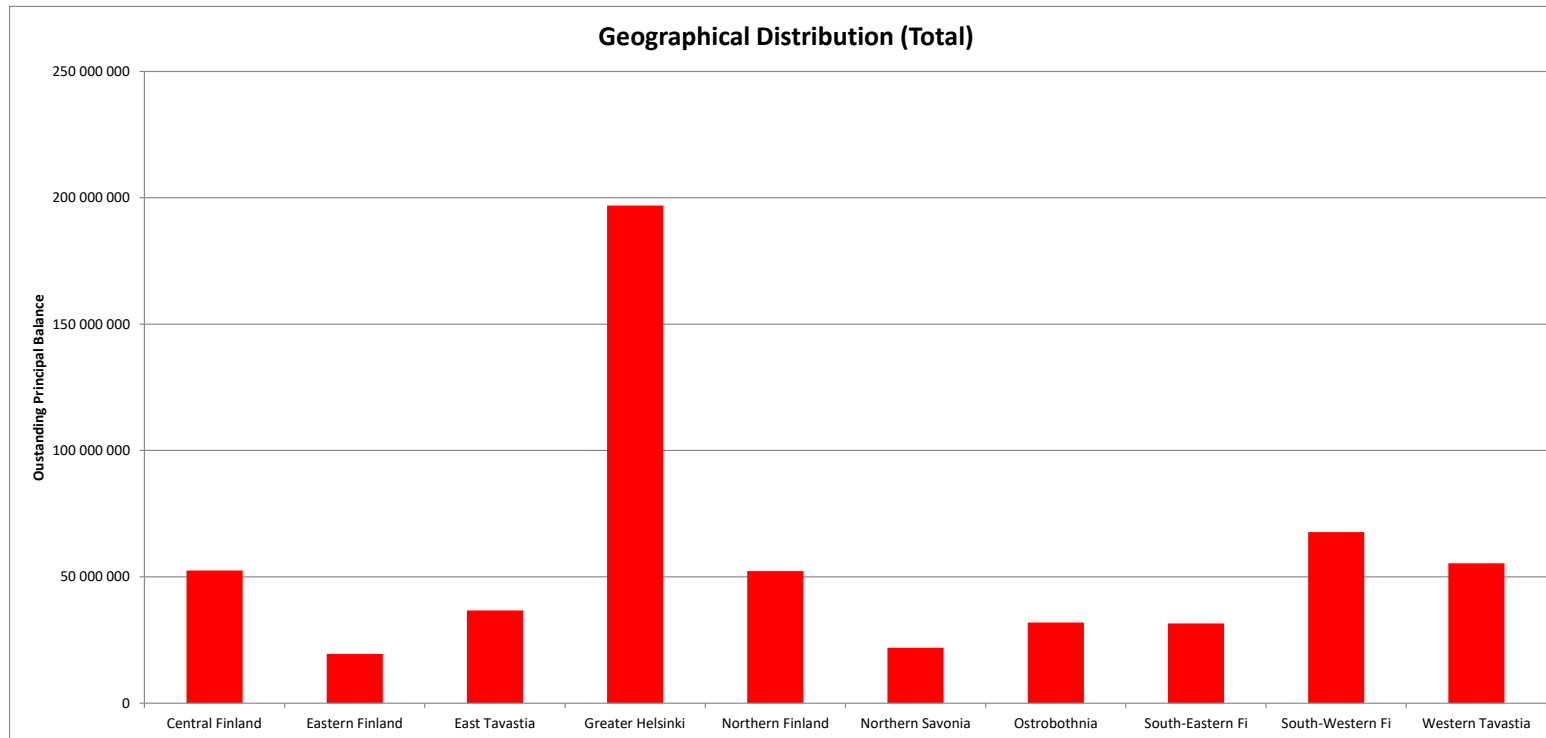
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 days |

| TOTAL | | | | | |
|------------------|--------|---------------------|--------------------------|-----------------|--------------|
| District | No | Outstanding balance | % of Outstanding balance | WA months to ma | WA seasoning |
| Central Finland | 3 692 | 52 514 571 | 9,27 % | 46 | 17 |
| Eastern Finland | 1 427 | 19 519 166 | 3,45 % | 46 | 18 |
| East Tavastia | 2 540 | 36 727 462 | 6,48 % | 46 | 18 |
| Greater Helsinki | 12 077 | 196 961 898 | 34,77 % | 46 | 18 |
| Northern Finland | 3 544 | 52 282 074 | 9,23 % | 47 | 17 |
| Northern Savonia | 1 542 | 21 969 715 | 3,88 % | 46 | 17 |
| Ostrobothnia | 2 471 | 31 905 919 | 5,63 % | 46 | 17 |
| South-Eastern Fi | 2 181 | 31 532 296 | 5,57 % | 46 | 18 |
| South-Western Fi | 4 615 | 67 742 140 | 11,96 % | 47 | 18 |
| Western Tavastia | 3 654 | 55 370 915 | 9,77 % | 47 | 17 |
| | | | | | |
| | | | | | |
| Total | 37 743 | 566 526 156 | 100 % | | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.a Interest Rate

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 days |

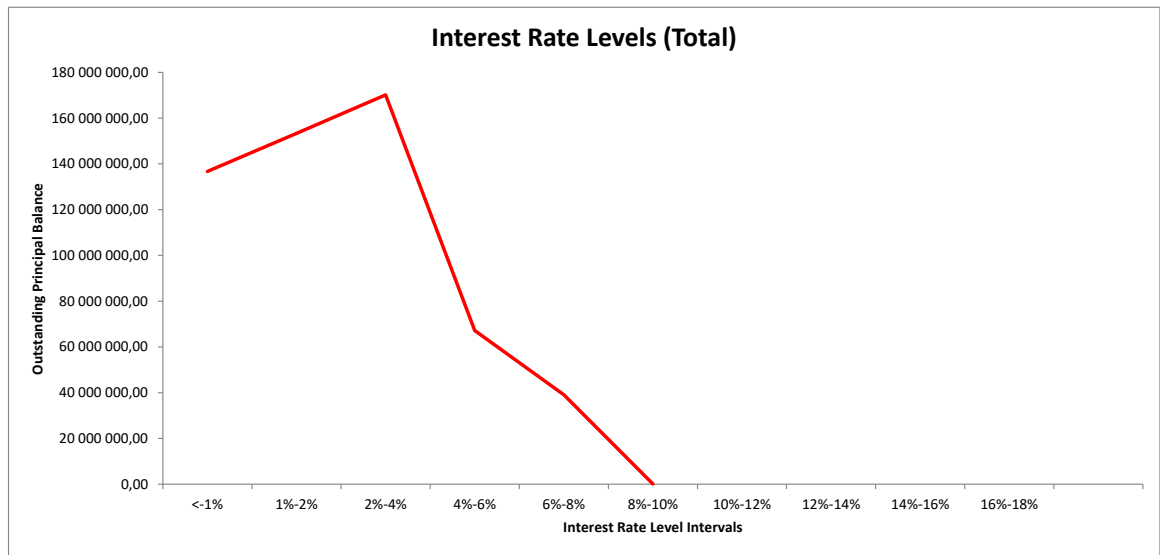


| TOTAL | | | | | | |
|----------|---------|--------|---------------------|--------------------------------|-----------------------|--------------|
| Min (>=) | Max (<) | No | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning |
| 0 | 1 | 7 407 | 136 662 111 | 24,12 % | 46 | 17 |
| 1 | 2 | 8 483 | 153 364 599 | 27,07 % | 46 | 17 |
| 2 | 4 | 11 085 | 170 170 196 | 30,04 % | 47 | 17 |
| 4 | 6 | 6 365 | 67 133 626 | 11,85 % | 46 | 17 |
| 6 | 8 | 4 380 | 39 101 874 | 6,90 % | 46 | 18 |
| 8 | 10 | 23 | 93 749 | 0,02 % | 37 | 14 |
| 10 | 12 | | | | | |
| 12 | 14 | | | | | |
| 14 | 16 | | | | | |
| 16 | 18 | | | | | |
| 18 | - | | | | | |
| Total | | 37 743 | 566 526 156 | 100 % | | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.b Interest Rate

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 29.07.2020 | | | | |
| Payment date | 27.07.2020 | | | | |
| Period No | 8 | | | | |
| Monthly Period | 01.06.2020 | | | | |
| Interest Period | from | 25.06.2020 | to | 27.07.2020 | = 32 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.a Remaining Terms



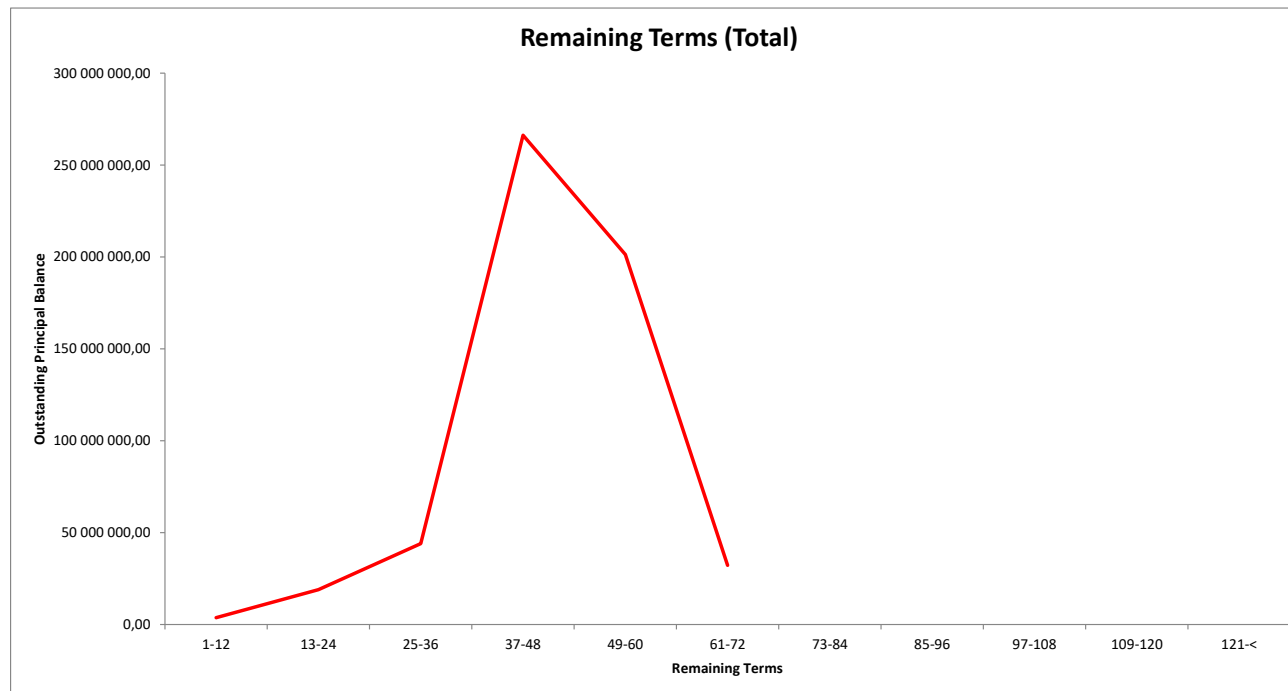
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 29.07.2020 | | | | |
| Payment date | 27.07.2020 | | | | |
| Period No | 8 | | | | |
| Monthly Period | 01.06.2020 | | | | |
| Interest Period | from | 25.06.2020 | to | 27.07.2020 | = 32 days |

| | | TOTAL | | | | | | |
|--------------------|--|-------|-----|--------|---------------------|---------|-----------------------|--------------|
| Months to maturity | | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | | 0 | | 0 | 14 304 | 0,00 % | 0 | 14 |
| | | 1 | | 12 | 1 424 | 0,66 % | 8 | 19 |
| | | 13 | | 24 | 2 963 | 3,36 % | 19 | 17 |
| | | 25 | | 36 | 4 371 | 7,77 % | 32 | 21 |
| | | 37 | | 48 | 16 659 | 46,99 % | 44 | 19 |
| | | 49 | | 60 | 10 777 | 35,54 % | 54 | 16 |
| | | 61 | | 72 | 1 541 | 5,68 % | 62 | 11 |
| | | 73 | | 84 | | | | |
| | | 85 | | 96 | | | | |
| | | 97 | | 108 | | | | |
| | | 109 | | 120 | | | | |
| | | 121 | | - | | | | |
| | | Total | | 37 743 | 566 526 156 | 100 % | | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.b Remaining Terms

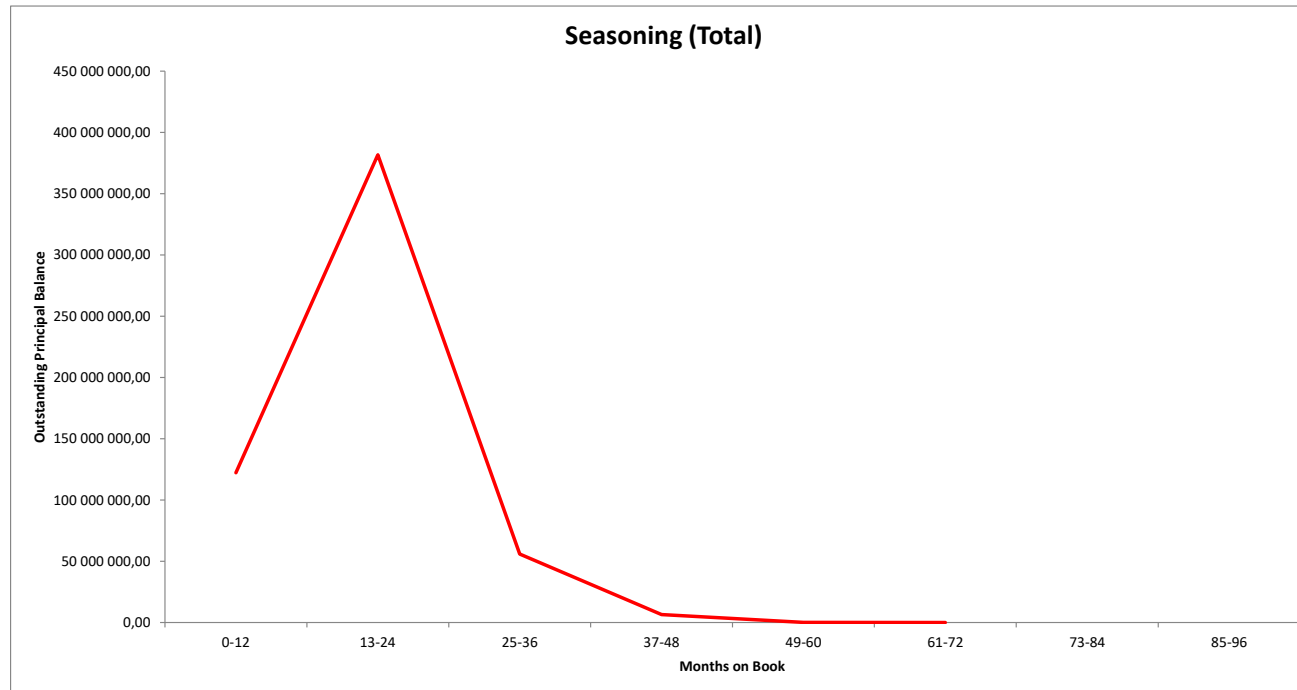
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 29.07.2020 | | | | |
| Payment date | 27.07.2020 | | | | |
| Period No | 8 | | | | |
| Monthly Period | 01.06.2020 | | | | |
| Interest Period | from | 25.06.2020 | to | 27.07.2020 | = 32 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.b Seasoning

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.a Balloon loans



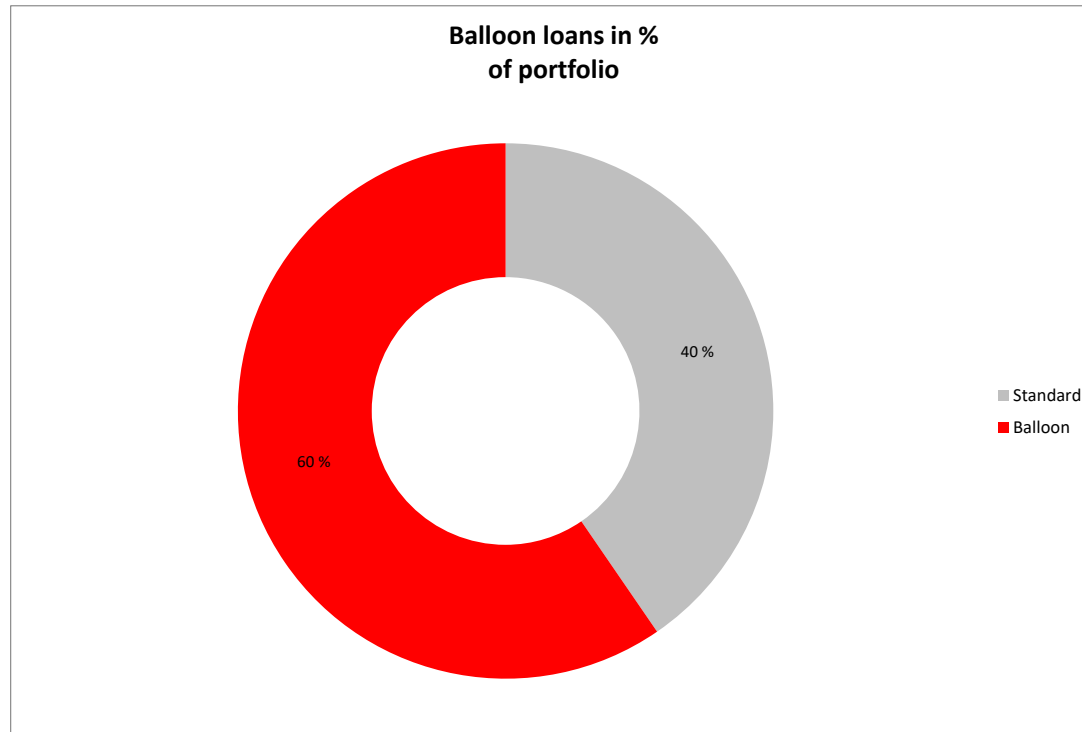
| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 29.07.2020 | | | | | |
| Payment date | 27.07.2020 | | | | | |
| Period No | 8 | | | | | |
| Monthly Period | 01.06.2020 | | | | | |
| Interest Period | from | 25.06.2020 | to | 27.07.2020 | = | 32 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 | | 22 465 | 229 027 342 | 40,43 % | 4 351 | 0,00 % | 43 | 17 |
| Balloon | | 15 278 | 337 498 813 | 59,57 % | 122 699 319 | 36,36 % | 48 | 17 |
| | | | | | | | | |
| Total | | 37 743 | 566 526 156 | 100 % | 122 703 671 | 21,66 % | | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.b Balloon loans

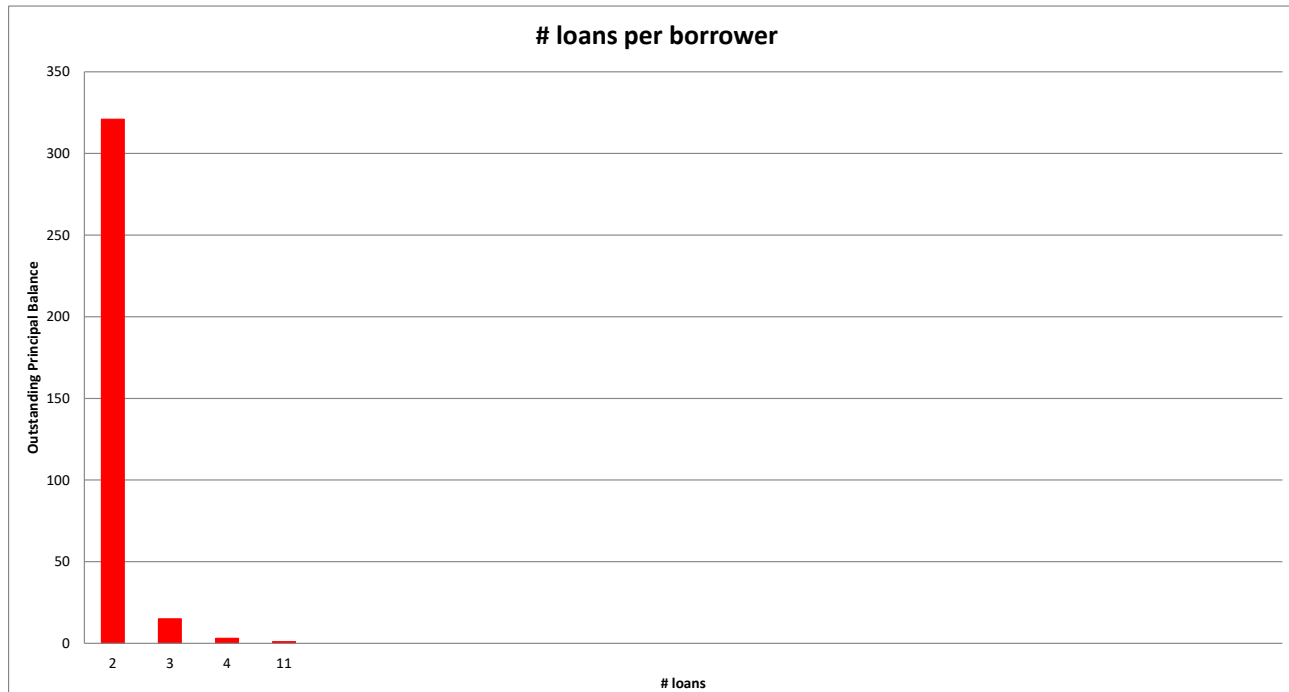
| | | |
|-----------------|------------|------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from | 25.06.2020 |
| | to | 27.07.2020 |
| | = | 32 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.b # loans per borrower

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.a Amortization Profile



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 days |

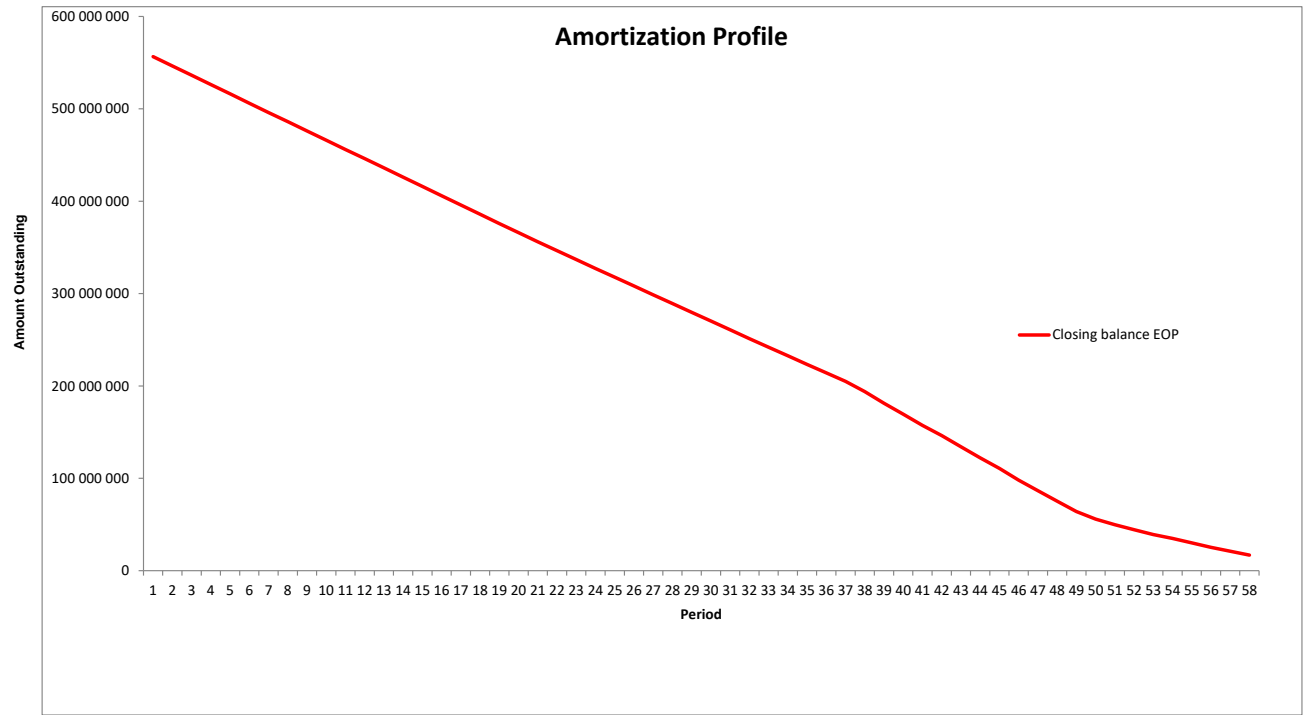
| TOTAL | | | | | | |
|--------|-----------------|-----------------|--------------|-----------|--------|------------|
| Period | Opening Balance | Closing Balance | Amortization | Interest | Yield | Percentage |
| 1 | 566 526 156 | 556 510 742 | 10 015 414 | 1 288 624 | 2,76 % | 98,23 % |
| 2 | 556 510 742 | 546 497 624 | 10 013 118 | 1 264 318 | 2,76 % | 96,46 % |
| 3 | 546 497 624 | 536 423 412 | 10 074 212 | 1 240 425 | 2,76 % | 94,69 % |
| 4 | 536 423 412 | 526 333 129 | 10 090 283 | 1 216 524 | 2,76 % | 92,91 % |
| 5 | 526 333 129 | 516 263 723 | 10 069 406 | 1 192 595 | 2,75 % | 91,13 % |
| 6 | 516 263 723 | 506 132 608 | 10 131 115 | 1 168 742 | 2,75 % | 89,34 % |
| 7 | 506 132 608 | 496 074 486 | 10 058 121 | 1 144 860 | 2,75 % | 87,56 % |
| 8 | 496 074 486 | 486 069 981 | 10 004 506 | 1 120 989 | 2,75 % | 85,80 % |
| 9 | 486 069 981 | 476 071 227 | 9 998 754 | 1 097 206 | 2,74 % | 84,03 % |
| 10 | 476 071 227 | 466 048 887 | 10 022 339 | 1 073 380 | 2,74 % | 82,26 % |
| 11 | 466 048 887 | 456 050 923 | 9 997 965 | 1 049 637 | 2,74 % | 80,50 % |
| 12 | 456 050 923 | 446 070 660 | 9 980 263 | 1 025 880 | 2,73 % | 78,74 % |
| 13 | 446 070 660 | 436 104 714 | 9 965 946 | 1 002 235 | 2,73 % | 76,98 % |
| 14 | 436 104 714 | 426 112 595 | 9 992 118 | 978 572 | 2,73 % | 75,21 % |
| 15 | 426 112 595 | 416 041 285 | 10 071 311 | 954 838 | 2,72 % | 73,44 % |
| 16 | 416 041 285 | 406 034 446 | 10 006 838 | 930 981 | 2,72 % | 71,67 % |
| 17 | 406 034 446 | 395 946 850 | 10 087 596 | 907 215 | 2,71 % | 69,89 % |
| 18 | 395 946 850 | 385 797 955 | 10 148 895 | 883 357 | 2,71 % | 68,10 % |
| 19 | 385 797 955 | 375 728 526 | 10 069 429 | 859 537 | 2,71 % | 66,32 % |
| 20 | 375 728 526 | 365 856 255 | 9 872 271 | 835 928 | 2,70 % | 64,58 % |
| | | | | | | |
| | | | | | | |

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.b Amortization Profile

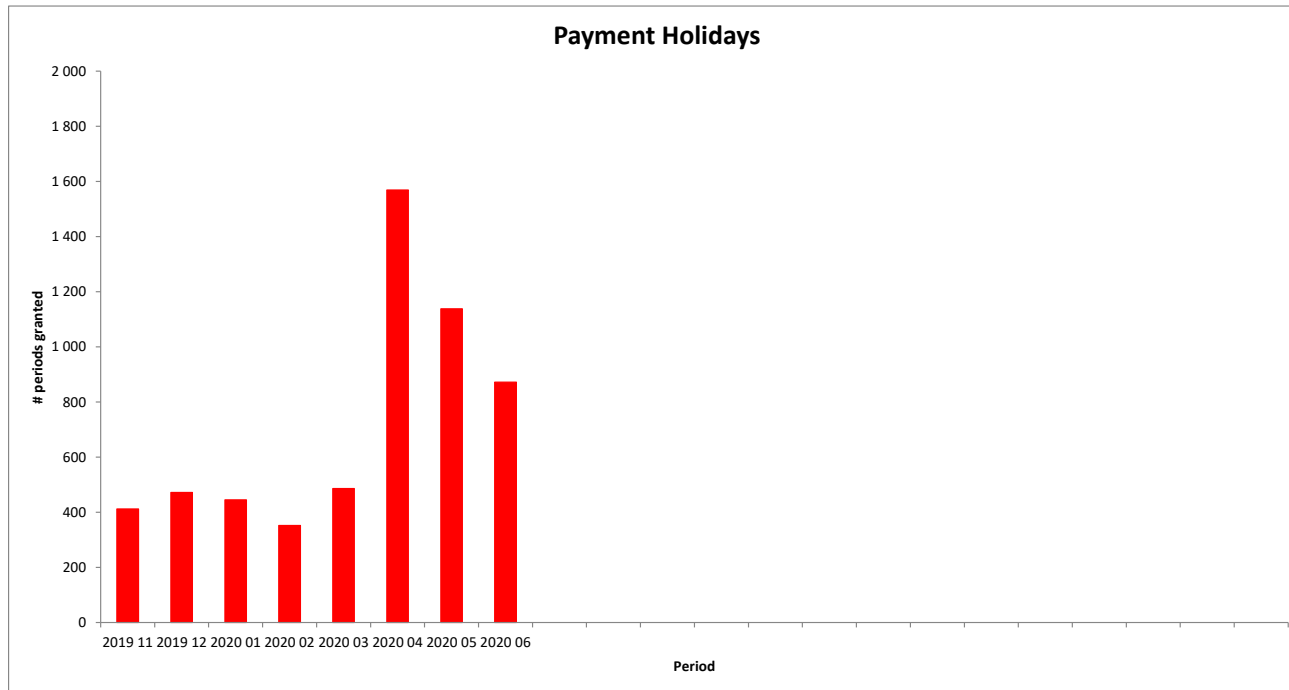
| | | |
|-----------------|------------|------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from | 25.06.2020 |
| | to | 27.07.2020 |
| | = | 32 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.b Payment Holidays

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 29.07.2020 | | | | |
| Payment date | 27.07.2020 | | | | |
| Period No | 8 | | | | |
| Monthly Period | 01.06.2020 | | | | |
| Interest Period | from | 25.06.2020 | to | 27.07.2020 | = 32 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.a Downpayment



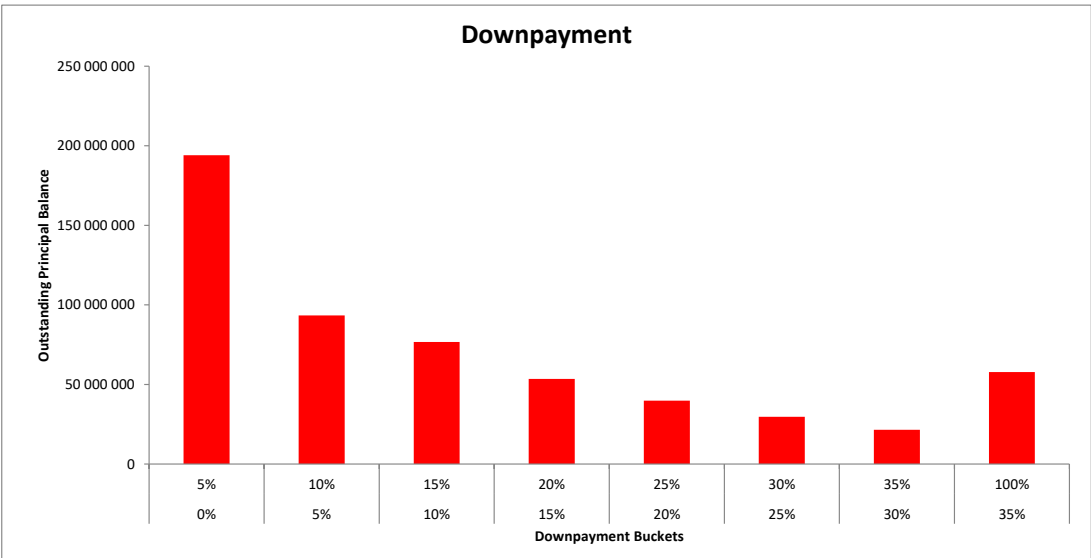
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 days |

| TOTAL | | | | | | | |
|---------------|----------|---------|--------|---------------------|---------|-----------------------|--------------|
| Downpayment % | Min (>=) | Max (<) | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | 0 % | 5 % | 11 305 | 194 086 450 | 34,26 % | 49 | 17 |
| | 5 % | 10 % | 5 249 | 93 434 717 | 16,49 % | 48 | 18 |
| | 10 % | 15 % | 4 895 | 76 667 857 | 13,53 % | 46 | 18 |
| | 15 % | 20 % | 3 503 | 53 450 184 | 9,43 % | 45 | 18 |
| | 20 % | 25 % | 2 741 | 39 800 379 | 7,03 % | 44 | 18 |
| | 25 % | 30 % | 2 187 | 29 737 873 | 5,25 % | 45 | 18 |
| | 30 % | 35 % | 1 675 | 21 543 249 | 3,80 % | 43 | 17 |
| | 35 % | 100 % | 6 188 | 57 805 447 | 10,20 % | 40 | 16 |
| | | | | | | | |
| Total | | | 37 743 | 566 526 156 | 100 % | | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.b Downpayment

| | | |
|-----------------|------------|------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from | 25.06.2020 |
| | to | 27.07.2020 |
| | | = 32 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.a Vehicle Condition



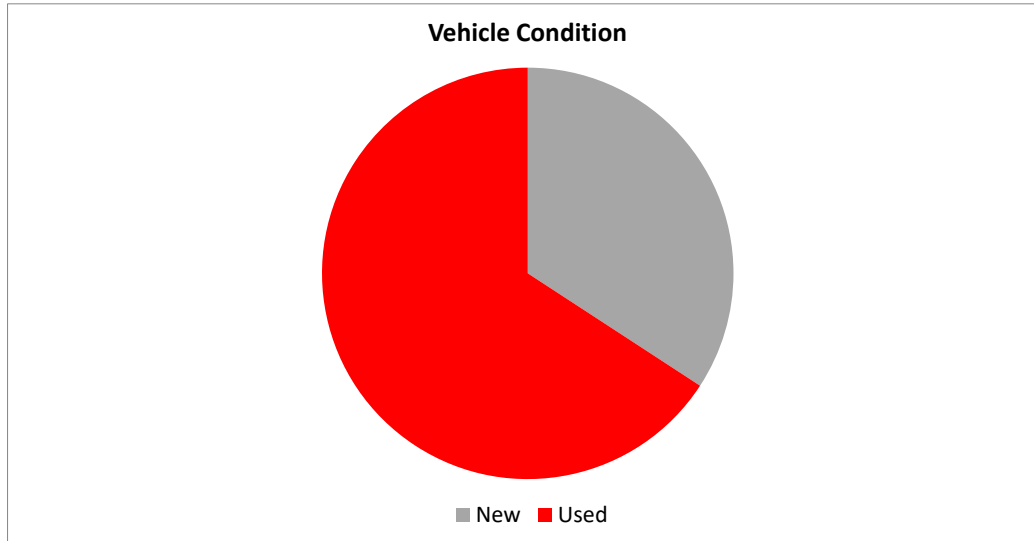
| | | |
|-----------------|------------|------------------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from | 25.06.2020 to 27.07.2020 = 32 days |

| Vehicle condition | TOTAL | | | | | |
|-------------------|-------------------|--------|---------------------|---------|-----------------------|--------------|
| | Vehicle condition | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | New | 9 254 | 193 740 767 | 34,20 % | 45 | 17 |
| | Used | 28 489 | 372 785 389 | 65,80 % | 47 | 17 |
| | Total | 37 743 | 566 526 156 | 100 % | | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.b Vehicle Condition

| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 29.07.2020 | | | | |
| Payment date | 27.07.2020 | | | | |
| Period No | 8 | | | | |
| Monthly Period | 01.06.2020 | | | | |
| Interest Period | from 25.06.2020 | to | 27.07.2020 | = | 32 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.a Borrower Type



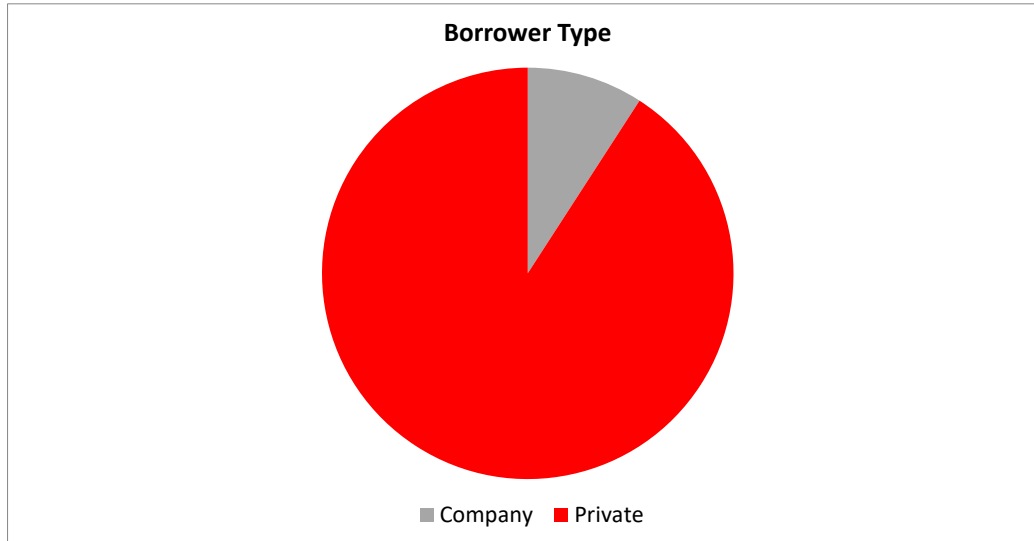
| | |
|-----------------|---|
| Reporting Date | 29.07.2020 |
| Payment date | 27.07.2020 |
| Period No | 8 |
| Monthly Period | 01.06.2020 |
| Interest Period | from 25.06.2020 to 27.07.2020 = 32 days |

| Borrower Type | TOTAL | | | | | |
|---------------|---------------|--------|---------------------|---------|-----------------------|--------------|
| | Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Company | 2 661 | 51 794 643 | 9,14 % | 40 | 18 |
| | Private | 35 082 | 514 731 512 | 90,86 % | 47 | 17 |
| | Total | 37 743 | 566 526 156 | 100,0 % | | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.b Borrower Type

| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 29.07.2020 | | | | |
| Payment date | 27.07.2020 | | | | |
| Period No | 8 | | | | |
| Monthly Period | 01.06.2020 | | | | |
| Interest Period | from 25.06.2020 | to | 27.07.2020 | = | 32 days |



SCF RAHOITUSPALVELUT VIII DAC
 Monthly Investor Report

22.a Vehicle type

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 days |

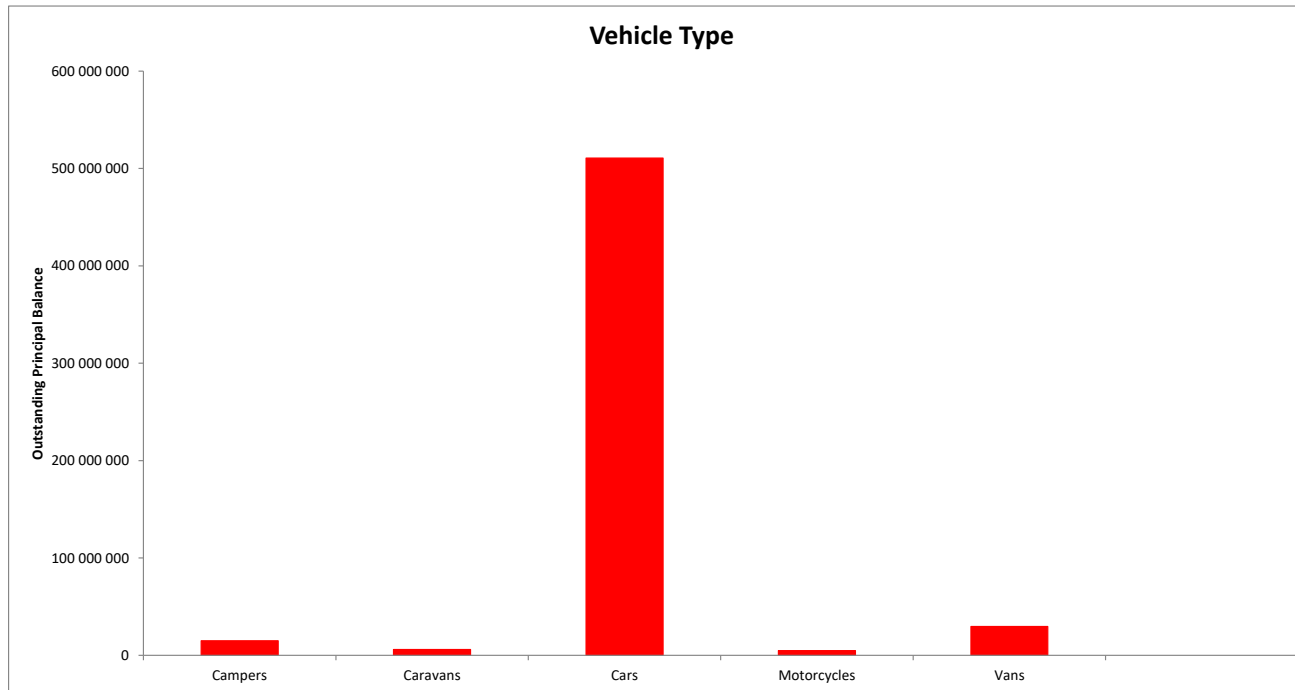


| Vehicle type | TOTAL | | | | | |
|--------------|-------|--------|---------------------|--------------------------|-----------------------|--------------|
| | Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| Campers | | 496 | 15 038 894 | 2,65 % | 49 | 15 |
| Caravans | | 388 | 6 039 911 | 1,07 % | 49 | 14 |
| Cars | | 34 202 | 510 785 743 | 90,16 % | 46 | 18 |
| Motorcycles | | 549 | 4 932 081 | 0,87 % | 42 | 14 |
| Vans | | 2 108 | 29 729 527 | 5,25 % | 42 | 18 |
| | | | | | | |
| | | 37 743 | 566 526 156 | 100 % | | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.b Vehicle type

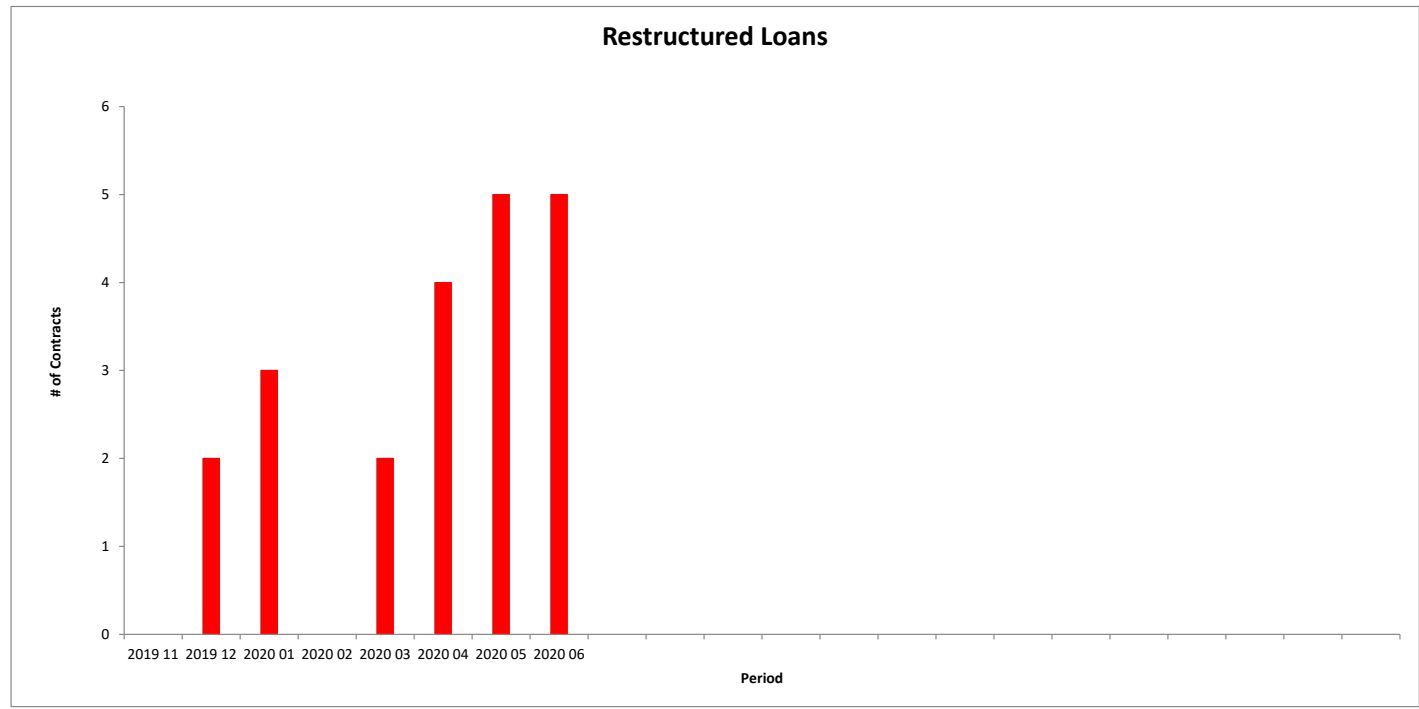
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

23.b Restructured Loans

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 29.07.2020 | | | | |
| Payment date | 27.07.2020 | | | | |
| Period No | 8 | | | | |
| Monthly Period | 01.06.2020 | | | | |
| Interest Period | from | 25.06.2020 | to | 27.07.2020 | = 32 days |



SCF RAHOITUSPALVELUT VIII DAC
 Monthly Investor Report

24.a Dynamic Interest rate



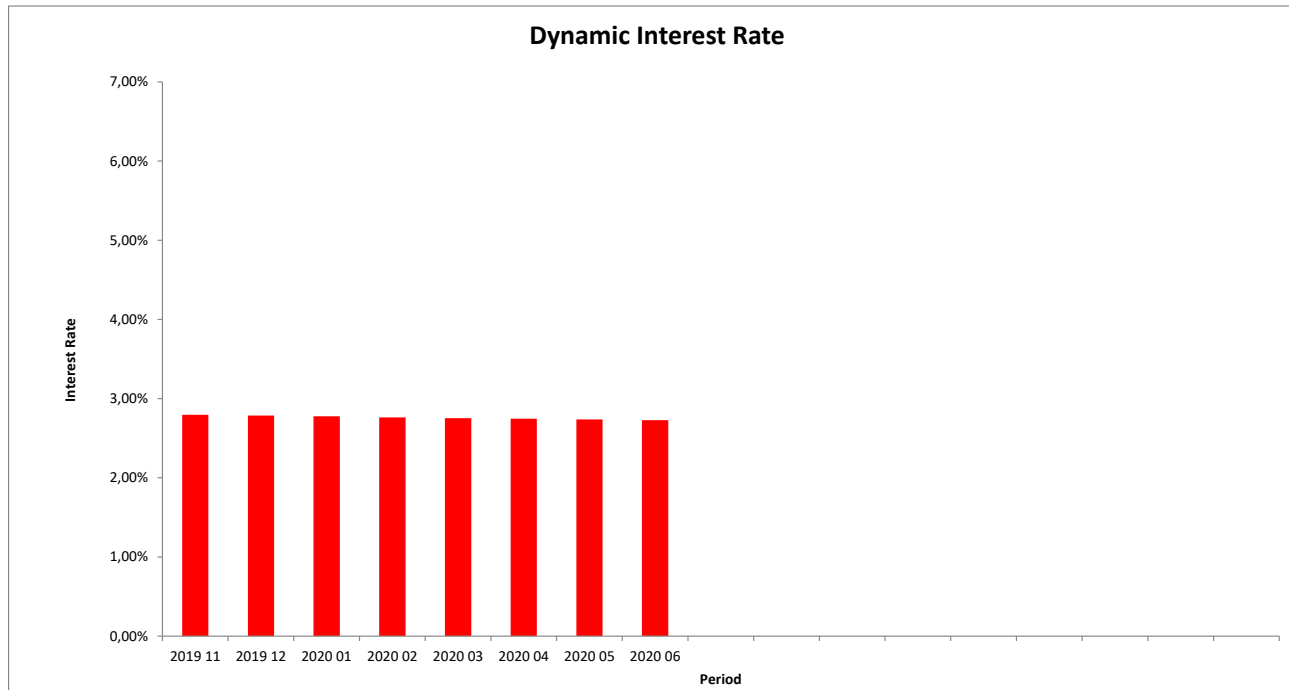
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | from 01.06.2020 | to 27.07.2020 = 32 days |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 days |

| | TOTAL | | |
|-------------------------|---------|-----------------|------------------|
| | Period | Closing balance | WA Interest rate |
| Interest rate evolution | 2019 11 | 729 991 378 | 2,80 % |
| | 2019 12 | 706 304 891 | 2,79 % |
| | 2020 01 | 679 530 975 | 2,78 % |
| | 2020 02 | 654 742 126 | 2,76 % |
| | 2020 03 | 629 246 572 | 2,75 % |
| | 2020 04 | 608 819 805 | 2,75 % |
| | 2020 05 | 588 867 275 | 2,74 % |
| | 2020 06 | 566 526 156 | 2,73 % |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

| | | |
|-----------------|------------|------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from | 25.06.2020 |
| | to | 27.07.2020 |
| | = | 32 days |



SCF RAHOITUSPALVELUT VIII DAC
 Monthly Investor Report

25.a Dynamic Pre-Payments



| | | | | |
|-----------------|------------|------------|----|----------------------|
| Reporting Date | 29.07.2020 | | | |
| Payment date | 27.07.2020 | | | |
| Period No | 8 | | | |
| Monthly Period | from | 01.06.2020 | to | 27.07.2020 |
| Interest Period | from | 25.06.2020 | to | 27.07.2020 = 32 days |

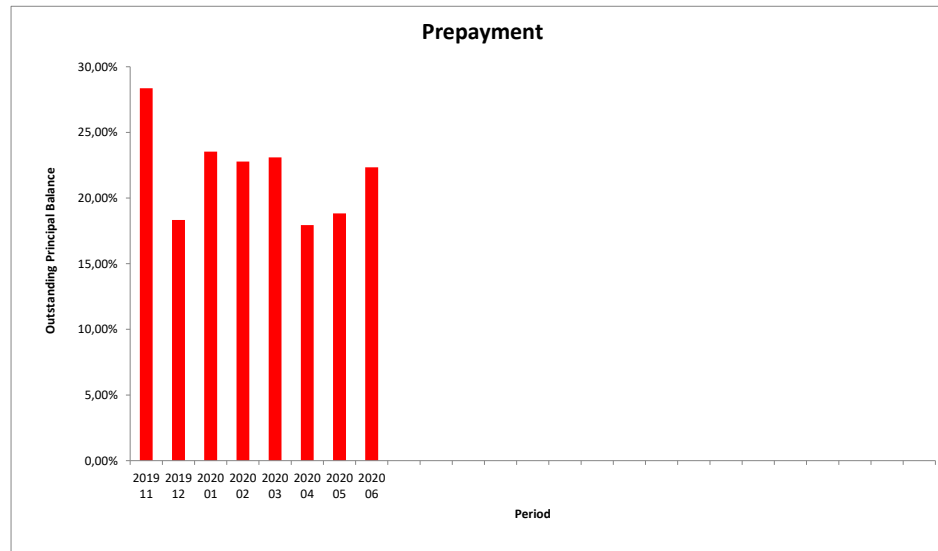
| | TOTAL | | | |
|--------------------|---------|---------------------|-----------------|------------|
| | Period | Sum of Pre-Payments | Closing Balance | CPR Annual |
| Dynamic Prepayment | 2019 11 | 39 469 959 | 729 991 378 | 28,36 % |
| | 2019 12 | 11 820 904 | 706 304 891 | 18,33 % |
| | 2020 01 | 15 030 935 | 679 530 975 | 23,54 % |
| | 2020 02 | 13 954 467 | 654 742 126 | 22,78 % |
| | 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 % |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 29.07.2020 | | | | |
| Payment date | 27.07.2020 | | | | |
| Period No | 8 | | | | |
| Monthly Period | 01.06.2020 | | | | |
| Interest Period | from | 25.06.2020 | to | 27.07.2020 | = 32 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

26. Delinquency



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 29.07.2020 | | | | | |
| Payment date | 27.07.2020 | | | | | |
| Period No | 8 | | | | | |
| Monthly Period | 01.06.2020 | | | | | |
| Interest Period | from | 25.06.2020 | to | 27.07.2020 | = | 32 days |

| 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 | | | | | | | | | | | | | | | | | | |
| | 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 | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 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 | | | | | | |
| 2020 1 | 812 284 | 52 | | | | 48 352 | 48 352 | 763 931 | 284 990 | 333 342 | 478 942 | | | | | | |
| 2020 2 | 1 178 994 | 72 | | | | - | - | 1 178 994 | 74 640 | 74 640 | 1 104 354 | | | | | | |
| 2020 3 | | | | | | - | - | - | - | - | - | | | | | | |
| 2020 4 | | | | | | - | - | - | - | - | - | | | | | | |

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28. Priority of Payments - Revenue



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 days |

Purchaser Priority of Payments - Revenue

| | | | |
|---|---|--------------|------------|
| Purchaser Available Revenue Receipts | + | 2 122 422,26 | EUR |
| Senior Expenses | - | 8 809,97 | EUR |
| Servicing Fee | - | 236 052,56 | EUR |
| Credit the Issuer for the Issuer Swap Interest Amount | - | 124 974,88 | 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 | - | 549 099,00 | EUR |
| Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider | - | 101 152,14 | EUR |
| Credit the Issuer for Swap subordinated Amounts due | - | - | EUR |
| Interest and principal due to Purchaser Subordinated Loan Provider | - | 48,18 | EUR |
| Deferred Purchase Price to Seller | | 992 952,53 | EUR |

Issuer Priority of Payments - Revenue

| | | | |
|---|---|--------------|-----|
| Issuer Available Revenue Receipts | + | 1 088 979,82 | EUR |
| Senior Expenses | - | 8 499,15 | EUR |
| Issuer Swap Interest Amount | - | 124 974,88 | EUR |
| Interest Class A Notes | - | 87 871,00 | EUR |
| Credit the Class A Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class B Notes | - | 8 288,00 | 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 | - | 549 099,00 | EUR |
| Interest and principal due to Issuer Subordinated Loan Provider | - | 101 152,14 | EUR |
| Swap subordinated Amounts due | - | - | EUR |
| Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment | | 99 762,65 | EUR |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

29. Priority of Payments - Redemption

| | |
|-----------------|---|
| Reporting Date | 29.07.2020 |
| Payment date | 27.07.2020 |
| Period No | 8 |
| Monthly Period | 01.06.2020 |
| Interest Period | from 25.06.2020 to 27.07.2020 = 32 days |



Purchaser Priority of Payments - Redemption

| | | | |
|--|---|---------------|-----|
| Purchaser Available Redemption Receipts | + | 21 792 020,27 | EUR |
| Payable to Issuer for the Senior Expenses Deficit | - | - | EUR |
| Principal Payments on Loan to Issuer | - | 21 792 020,27 | EUR |
| Payment to Purchaser as Purchaser Available Revenue Receipts | - | - | EUR |

Issuer Priority of Payments - Redemption

| | | | |
|--|---|---------------|-----|
| Issuer Available Redemption Receipts | + | 22 341 119,27 | 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 | - | 22 341 119,27 | 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 | 99 762,65 | EUR |
|---|-----------|-----|

Purchaser Priority of Payments - Revenue (r)

| | | |
|---|------------|-----|
| Payment of residual fund as Deferred Purchase Price to Seller | 992 952,53 | EUR |
|---|------------|-----|

SCF RAHOITUSPALVELUT VIII DAC
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30. Transaction Costs



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 days |

| Transaction Costs | Currency | All Notes | Class A | Class B | Class C | Class D |
|--|----------|--------------|--------------|-----------|-----------|------------|
| Senior Expenses | EUR | 8 809,97 | | | | |
| Interest accrued for the Period | EUR | 205 492,00 | 87 871,00 | 8 288,00 | 9 333,00 | 100 000,00 |
| Cumulative Interest accrued | EUR | 2 340 845,00 | 1 214 067,00 | 91 758,00 | 88 353,00 | 946 667,00 |
| Interest Payments | EUR | 205 492,00 | 87 871,00 | 8 288,00 | 9 333,00 | 100 000,00 |
| Cumulative Interest Payments | EUR | 2 340 845,00 | 1 214 067,00 | 91 758,00 | 88 353,00 | 946 667,00 |
| Interest accrued on Subordinated Loan for the Period | EUR | 1 389,49 | | | | |
| Cumulative Interest accrued on Subordinated Loan | EUR | 16 111,76 | | | | |
| Interest Payments on Subordinated Loan | EUR | 1 389,49 | | | | |
| Cumulative Interest Payments on Subordinated Loan | EUR | 16 111,76 | | | | |
| Unpaid Interest for the Period | EUR | - | | | | |
| Cumulative Unpaid Interest | EUR | - | | | | |

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32. Swap Overview

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from 25.06.2020 | to 27.07.2020 = 32 days |



Class A Swap details

Kimi 8 | Front Swap

| | |
|--|--------------------------------------|
| Party A | ING Bank N.V. |
| Party B | SCF Rahoituspalvelut VIII DAC |
| Class A Notes | 514 867 275 |
| Interest Period Start | 25.06.2020 |
| Interest Period End | 27.07.2020 |
| Interest Days | 32 |
| Settlement Date | 27.07.2020 |
| Party A Floating Interest Rate | 0,192 % |
| Party A Floating Rate Day Count Fraction | 0,09 |
| Party A Interest Amount | EUR 87 870,68 |
| Party B Fixed Rate | 0,2506 % |
| Party B Fixed Rate Day Count Fraction | 0,09 |
| Party B Interest Amount | EUR 114 689,55 |

Class B Swap details

Kimi 8 | Front Swap

| | |
|--|--------------------------------------|
| Party A | ING Bank N.V. |
| Party B | SCF Rahoituspalvelut VIII DAC |
| Class B Notes | 42 000 000 |
| Interest Period Start | 25.06.2020 |
| Interest Period End | 27.07.2020 |
| Interest Days | 32 |
| Settlement Date | 27.07.2020 |
| Party A Floating Interest Rate | 0,222 % |
| Party A Floating Rate Day Count Fraction | 0,09 |
| Party A Interest Amount | EUR 8 288,00 |
| Party B Fixed Rate | 0,2755 % |
| Party B Fixed Rate Day Count Fraction | 0,09 |
| Party B Interest Amount | EUR 10 285,33 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

31. Contact Details



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Financial Markets

| | | |
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| | | |
|-----------------|------------|------------|
| Reporting Date | 29.07.2020 | |
| Payment date | 27.07.2020 | |
| Period No | 8 | |
| Monthly Period | 01.06.2020 | |
| Interest Period | from | 25.06.2020 |
| | to | 27.07.2020 |
| | = | 32 days |