

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

**Cover Sheet Monthly Investor Report**



|                 |      |            |    |            |           |
|-----------------|------|------------|----|------------|-----------|
| Reporting Date  |      | 27.09.2023 |    |            |           |
| Payment date    |      | 25.09.2023 |    |            |           |
| Period No       |      | 46         |    |            |           |
| Monthly Period  |      | 01.08.2023 |    |            |           |
| Interest Period | from | 25.08.2023 | to | 25.09.2023 | = 31 days |
| Cut-Off date    |      | 31.08.2023 |    |            |           |

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The SCF RAHOITUSPALVELUT VIII DAC transaction was cleaned up on the 25. September 2023

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**1. Portfolio Information**



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.09.2023      |                         |
| Payment date    | 25.09.2023      |                         |
| Period No       | 46              |                         |
| Monthly Period  | 01.08.2023      |                         |
| Interest Period | from 25.08.2023 | to 25.09.2023 = 31 days |

|  | Current Period                                 |
|--|--|
| <b>Outstanding receivables</b>                     | <b>Aggregated Outstanding Principal Amount</b> |
| <b>Opening balance</b>                             | <b>71 841 875,35 EUR</b>                       |
| Scheduled Loan Principal Repayments                | 3 098 505,48 EUR                               |
| Prepayments  | 3 190 827,29 EUR                               |
| Deemed Collections - Other                         | - EUR  |
| <b>Total Principal Payments Received in Period</b> | <b>6 289 332,77 EUR</b>                        |
| <br>   |  |
| New Defaulted Auto Loans in Period                 | 86 488,72 EUR                                  |
| <b>Closing Balance</b>                             | <b>65 466 053,86 EUR</b>                       |
| <br>   |  |
| Principal Recoveries on loans in default           | 71 157,26 EUR                                  |
| <br>   |  |
| <b>Total revenue collections</b>                   |  |
| Revenue and fees received on loan balances         | 296 691,81 EUR                                 |
| <b>Total Revenue Received in Period</b>            | <b>296 691,81 EUR</b>                          |

**# Loans**

|                                  |              |              |
|----------------------------------|--------------|--------------|
| At beginning of period           | 9 896        | Loans        |
| Paid in Full                     | 639          | Loans        |
| Repurchased (Deemed Collections) | -            | Loans        |
| New loans into default           | 10           | Loans        |
| <b>At end of period</b>          | <b>9 247</b> | <b>Loans</b> |

| Specification of the Final Repurchase Price |                   |            |
|---|-------------------|------------|
| Current a)                                  | 63 774 224        | EUR        |
| Delinquent b)                               | 2 340 445         | EUR        |
| Overdue interest c)                         | 110 050           | EUR        |
| <b>Total Amount</b>                         | <b>66 224 718</b> | <b>EUR</b> |

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



|                 |                 |    |            |   |         |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date  | 27.09.2023      |    |            |   |         |
| Payment date    | 25.09.2023      |    |            |   |         |
| Period No       | 46              |    |            |   |         |
| Monthly Period  | 01.08.2023      |    |            |   |         |
| Interest Period | from 25.08.2023 | to | 25.09.2023 | = | 31 days |

**Purchaser Available Revenue Receipts**

**Current Period**

|  |                     |            |
|--|---------------------|------------|
| a. Collections (Interest, fees, interest recoveries etc.)  | 382 587,44          | 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  | 572,14              | EUR        |
| e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments                             | 1 267 149,57        | EUR        |
| f. Any other net income amount received by the Purchaser   | 110 050,00          | EUR        |
| g. Amount available in accordance with the Purchaser Pre-Enforcement Redemption Priority of Payment      | -                   | EUR        |
| i. Amounts determined in accordance with item c) of the purchaser pre enf redemption Priority of Payment | 562 125,80          | EUR        |
| <b>Total Amount for Purchaser Available Revenue Receipts</b>   | <b>2 322 484,95</b> | <b>EUR</b> |

**Issuer Available Revenue Receipts**

|  |                     |            |
|--|---------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement                             | 1 265 685,00        | EUR        |
| b. Reserve Fund  | -                   | EUR        |
| c. Amounts received under the Swap Agreement   | 247 044,64          | EUR        |
| d. Pro rata ARR amounts  | 86 488,72           | EUR        |
| e. On the regulatory call early redemption date only, the seller loan revenue purchase price |                     | EUR        |
| f. Interest earned by the Issuer   | 23 146,65           | EUR        |
| g. Liquidity Reserve Excess Amount   | 1 157 514,20        | EUR        |
| h. Any other net amount received by the Issuer   | -                   | EUR        |
| <b>Total Amount for Issuer Available Revenue Receipts</b>                                    | <b>2 779 879,21</b> | <b>EUR</b> |

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



|                 |                 |    |            |   |         |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date  | 27.09.2023      |    |            |   |         |
| Payment date    | 25.09.2023      |    |            |   |         |
| Period No       | 46              |    |            |   |         |
| Monthly Period  | 01.08.2023      |    |            |   |         |
| Interest Period | from 25.08.2023 | to | 25.09.2023 | = | 31 days |

**Purchaser Available Redemption Receipts**

**Current Period**

|   |                      |            |
|---|----------------------|------------|
| a. Collections (Principal payments, Deemed Collection)  | 6 289 332,77         | EUR        |
| b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities | -                    | EUR        |
| c. GAP Amount / Clean-up Call Early Redemption  | 66 114 668,38        | EUR        |
| d. Any other net income amount received by the Purchaser  | -                    | EUR        |
|   | -                    | EUR        |
| <b>Total Amount for Purchaser Available Redemption Receipts</b>   | <b>72 404 001,15</b> | <b>EUR</b> |

**Issuer Available Redemption Receipts**

|  |                      |            |
|--|----------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 71 841 875,35        | EUR        |
| b. Regulatory Call Early Redemption                              | -                    | EUR        |
| c. Credit the balance of the Principal Deficiency Sub Ledgers    | 86 488,72            | EUR        |
| <b>Total Amount for Issuer Available Redemtion Receipts</b>      | <b>71 928 364,07</b> | <b>EUR</b> |

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**4. Reserve Accounts**



|                 |   |
|-----------------|---|
| Reporting Date  | 27.09.2023                              |
| Payment date    | 25.09.2023                              |
| Period No       | 46                                      |
| Monthly Period  | 01.08.2023                              |
| Interest Period | from 25.08.2023 to 25.09.2023 = 31 days |

**Note Balance**

|                     |                   |
|---------------------|-------------------|
| Beginning of Period | 71 841 875,35 EUR |
| End of Period       | 0,00 EUR          |

**Liquidity Balance**

|                         |       |                  |
|-------------------------|-------|------------------|
| Beginning of Period     | 1,6 % | 1 150 800,00 EUR |
| Cash Outflow            |       | 1 150 800,00 EUR |
| Cash Inflow             |       | - EUR            |
| End of Period           | 0,0 % | - EUR            |
| Required Reserve Amount | 0,0 % | - EUR            |

**Servicer Advance Reserve Fund**

|                         |                |
|-------------------------|----------------|
| Beginning of Period     | 100 000,00 EUR |
| Cash Outflow            | 100 000,00 EUR |
| Cash Inflow             | - EUR          |
| End of Period           | - EUR          |
| Required Reserve Amount | - EUR          |

**Set-off from Deposits**

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

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

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**5. Performance Data**

|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.09.2023      |                         |
| Payment date    | 25.09.2023      |                         |
| Period No       | 46              |                         |
| Monthly Period  | 01.08.2023      |                         |
| Interest Period | from 25.08.2023 | to 25.09.2023 = 31 days |



**Asset Balance**

|                     |               |     |
|---------------------|---------------|-----|
| Beginning of Period | 71 841 875,35 | EUR |
| End of Period       | 65 466 053,86 | EUR |

**Portfolio Performance:**

|                                | EUR           | %       | # loans |
|--------------------------------|---------------|---------|---------|
| <b>Performing Receivables:</b> |               |         |         |
| Current                        | 59 362 535,49 | 90,68 % | 8 482   |
| 1-29 days past due             | 4 411 688,05  | 6,74 %  | 568     |

**Delinquent Receivables:**

|  |                   |                 |              |
|--|-------------------|-----------------|--------------|
| 30-59 days past due                    | 1 021 150,08      | 1,56 %          | 121          |
| 60-89 days past due                    | 372 147,75        | 0,57 %          | 41           |
| 90-119 days past due                   | 135 438,03        | 0,21 %          | 17           |
| 120-149 days past due                  | 125 460,98        | 0,19 %          | 13           |
| 150-179 days past due                  | 37 633,48         | 0,06 %          | 5            |
| <b>Total Performing and Delinquent</b> | <b>65 466 054</b> | <b>100,00 %</b> | <b>9 247</b> |

|                                     |               |     |
|-------------------------------------|---------------|-----|
| Current Period Defaults             | 86 488,72     | 10  |
| Cumulative Defaults                 | 10 817 034,88 | 776 |
| Current Period Principal Recoveries | 71 157,26     |     |
| Cumulative Principal Recoveries     | 8 574 313,88  |     |

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

|  |        |            |
|--|--------|------------|
| [A] Cumulative Net Loss Ratio, Payment Date                  | 0,28 % | <b>YES</b> |
| [B] Cumulative Net Loss Ratio, preceding Payment Date        | 0,28 % |            |
| [C] Cumulative Net Loss Ratio, second preceding Payment Date | 0,29 % |            |

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

|   |                |        |
|---|----------------|--------|
| [A] Aggregate Outstanding Asset Principal Amount                  | 65 466 053,86  | 8,47 % |
| [B] Aggregate principal balance of Defaulted Contracts            | 10 817 034,88  |        |
| [C] Recoveries received on such Defaulted Contracts               | 8 574 313,88   |        |
| [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                  | 2,58 % | <b>NO</b> |
| [B] Delinquency Ratio, preceding Payment Date        | 3,01 % |           |
| [C] Delinquency Ratio, second preceding Payment Date | 2,97 % |           |

**or Servicer Termination Event**

**or Swap Counterparty Downgrade Event**

**NO**  
**NO**

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

|  |               |            |
|--|---------------|------------|
|  | 18,74 %       | <b>YES</b> |
| [A] [1] - [2] - [3]                              | 13 461 759,79 |            |
| Class B Principal Amount [1]                     | 7 640 458,23  |            |
| Class C Principal Amount [2]                     | 1 455 325,41  |            |
| Class C Principal Amount [3]                     | 4 365 976,15  |            |
| [B] Aggregated Outstanding Note Principal Amount | 71 841 875,35 |            |

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**6. Note Principal**



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.09.2023      |                         |
| Payment date    | 25.09.2023      |                         |
| Period No       | 46              |                         |
| Monthly Period  | 01.08.2023      |                         |
| Interest Period | from 25.08.2023 | to 25.09.2023 = 31 days |

**Note Principal**

|                         | Class A       | Class B      | Class C      | Class D      |     |
|-------------------------|---------------|--------------|--------------|--------------|-----|
| Beginning of Period     | 58 380 115,56 | 7 640 458,23 | 1 455 325,41 | 4 365 976,15 | EUR |
| Sequential Amortization | 58 380 115,56 | 7 640 458,23 | 1 455 325,41 | 4 365 976,15 | EUR |
| Pro Rata Amortization   | -             | -            | -            | -            | EUR |
| End of Period           | -             | -            | -            | 0,00         | EUR |

**Principal Deficiency Sub-Ledger**

|                            |   |   |   |           |     |
|----------------------------|---|---|---|-----------|-----|
| Beginning of Period        | - | - | - | -         | EUR |
| Principal Addition Amounts | - | - | - | -         | EUR |
| Debit PDL                  | - | - | - | 86 488,72 | EUR |
| Credit PDL                 | - | - | - | 86 488,72 | EUR |
| End of Period              | - | - | - | -         | EUR |

**Net Note Principal**

|                     |               |              |              |              |     |
|---------------------|---------------|--------------|--------------|--------------|-----|
| Beginning of Period | 58 380 115,56 | 7 640 458,23 | 1 455 325,41 | 4 365 976,15 | EUR |
| End of Period       | -             | -            | -            | 0,00         | EUR |

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**7. Outstanding Notes**



|                 |   |
|-----------------|---|
| Reporting Date  | 27.09.2023                              |
| Payment date    | 25.09.2023                              |
| Period No       | 46                                      |
| Monthly Period  | 01.08.2023                              |
| Interest Period | from 25.08.2023 to 25.09.2023 = 31 days |

| 1. Note Balance                                       | All Notes      | Class A        | Class B       | Class C       | Class D       |
|---|----------------|----------------|---------------|---------------|---------------|
| <b>General Note Information</b>                       |                |                |               |               |               |
| ISIN Code   |                | XS2056932978   | XS2056933190  | XS2056933273  | XS2056933430  |
| Currency  |                | EUR            | EUR           | EUR           | EUR           |
| Initial Tranching                                     | 100 %          | 90,74 %        | 5,26 %        | 1,00 %        | 3,00 %        |
| Legal Final Maturity Date                             |                | 25.10.2029     | 25.10.2029    | 25.10.2029    | 25.10.2029    |
| Rating (Fitch/Moody's)                                |                | AAAsf/ Aaa(sf) | AA+sf/A2(sf)  | A+sf/Baa3(sf) | Unrated       |
| Initial Notes Aggregate Principal Outstanding Balance | 799 200 000,00 | 725 200 000,00 | 42 000 000,00 | 8 000 000,00  | 24 000 000,00 |
| Initial Nominal per Note                              |                | 100 000,00     | 100 000,00    | 100 000,00    | 100 000,00    |
| Initial Number of Notes per Class                     | 7 992          | 7 252          | 420           | 80            | 240           |
| <b>Current Note Information</b>                       |                |                |               |               |               |
| Outstanding Opening Balance                           | 71 841 875,35  | 58 380 115,56  | 7 640 458,23  | 1 455 325,41  | 4 365 976,15  |
| Available Distribution Amount                         | 71 928 364,07  |                |               |               |               |
| Amortisation  | 71 841 875,35  |                |               |               |               |
| Redemption per Class                                  | 71 841 875,35  | 58 380 115,56  | 7 640 458,23  | 1 455 325,41  | 4 365 976,15  |
| Redemption per Note                                   |                | 8 050,21       | 18 191,57     | 18 191,57     | 18 191,57     |
| Outstanding Closing Balance                           |                | -              | -             | -             | 0,00          |
| Net Outstanding Closing Balance                       | (0,00)         | -              | -             | (0,00)        | -             |
| Current Tranching                                     | 0 %            | 0,00 %         | 0,00 %        | 0,00 %        | 0,00 %        |
| Current Pool Factor                                   |                | -              | -             | -             | -             |

| 2. Payments to Investors per Note                  | All Notes  | Class A    | Class B   | Class C   | Class D   |
|--|------------|------------|-----------|-----------|-----------|
| Interest rate Basis: 1-M EURIBOR / Spread          |            |            |           |           |           |
| Day Count Convention*                              |            | (Act/360)  | (Act/360) | (30/360)  | (30/360)  |
| Interest Days                                      |            | 31         | 31        | 30        | 30        |
| Principal Outstanding per Note Beginning of Period |            | 8 050,21   | 18 191,57 | 18 191,57 | 18 191,57 |
| >Principal Repayment per note                      |            | 8 050,21   | 18 191,57 | 18 191,57 | 18 191,57 |
| Principal Outstanding per Note End of Period       |            | -          | -         | (0,00)    | -         |
| >Interest accrued for the period                   |            | 30,10      | 68,49     | 21,22     | 75,80     |
| Interest Payment                                   | 266 934,08 | 218 280,01 | 28 764,63 | 1 697,88  | 18 191,57 |
| Interest Payment per Note                          |            | 30,10      | 68,49     | 21,22     | 75,80     |

| 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)                        |           | 114,53 % | 114,53 % | 14,53 % | 14,53 % |
| Current CE (Subordination, incl. Liquidity Reserve and Excess Spread) |           | 114,53 % | 114,53 % | 14,53 % | 14,53 % |
| Current CE (Subordination)  |           | 100,00 % | 100,00 % | 0,00 %  | 0,00 %  |
| Current CE (Subordination, incl. Liquidity Reserve)                   |           | 100,00 % | 100,00 % | 0,00 %  | 0,00 %  |



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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.09.2023  
Payment date 25.09.2023  
Period No 46  
Monthly Period 01.08.2023  
Interest Period : 25.08.2023 to 25.09.2023 = 31 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 |           |                   |  |
| 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         | AA-       | A3      | A1        | 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      | 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.  |

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

**9.a Original Portfolio Principal Balance**

|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.09.2023      |                         |
| Payment date    | 25.09.2023      |                         |
| Period No       | 46              |                         |
| Monthly Period  | 01.08.2023      |                         |
| Interest Period | from 25.08.2023 | to 25.09.2023 = 31 days |



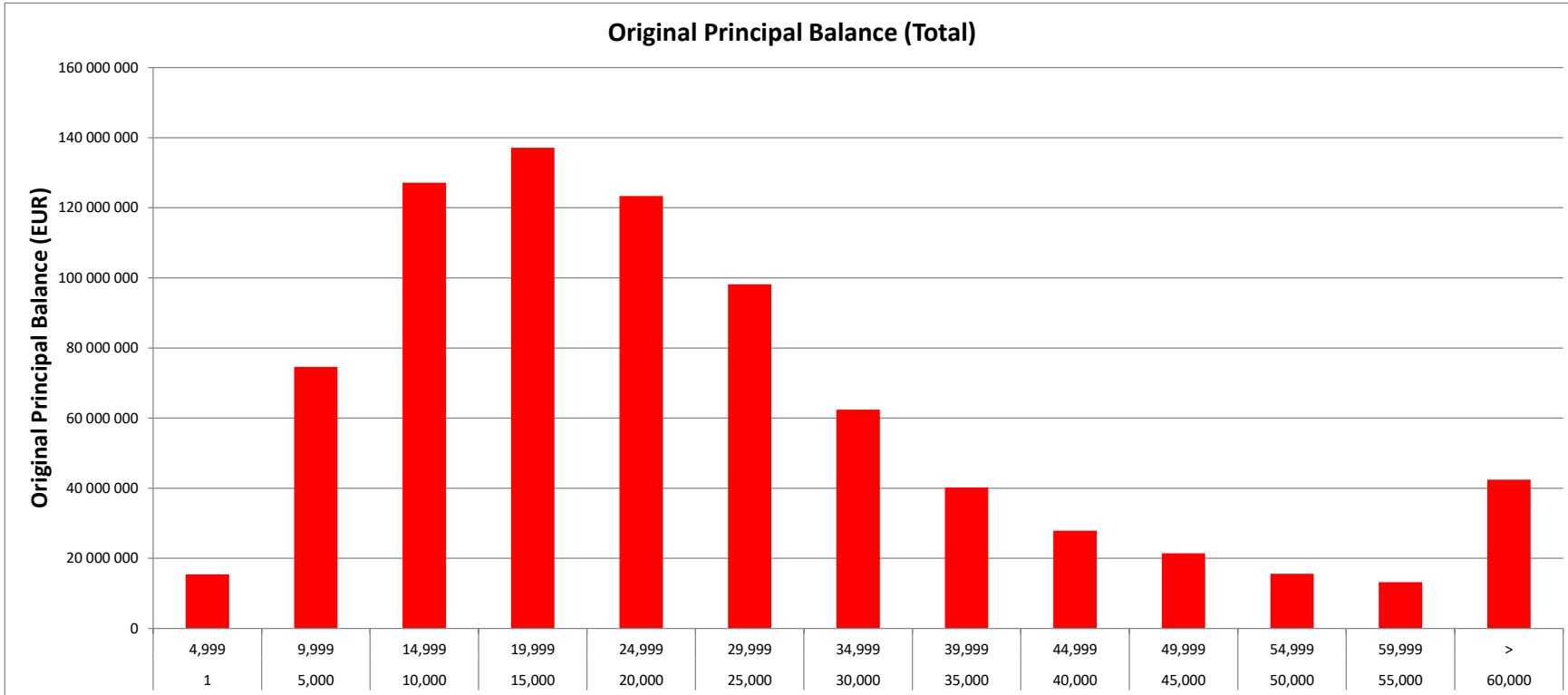
Average amount - all: 17 089

|                  | TOTAL  |        |        |                  |        |                       |              |
|------------------|--------|--------|--------|------------------|--------|-----------------------|--------------|
|                  | Min    | Max    | No     | Original balance | %      | WA months to maturity | WA seasoning |
| Original balance | 1      | 4 999  | 4 513  | 15 414 742       | 1,9 %  | 29,4                  | 7,1          |
|                  | 5 000  | 9 999  | 9 824  | 74 628 297       | 9,3 %  | 46,1                  | 7,7          |
|                  | 10 000 | 14 999 | 10 214 | 127 151 614      | 15,9 % | 52,6                  | 8,6          |
|                  | 15 000 | 19 999 | 7 904  | 137 140 566      | 17,2 % | 54,9                  | 8,4          |
|                  | 20 000 | 24 999 | 5 526  | 123 378 355      | 15,4 % | 55,6                  | 8,2          |
|                  | 25 000 | 29 999 | 3 593  | 98 199 068       | 12,3 % | 56,2                  | 7,5          |
|                  | 30 000 | 34 999 | 1 933  | 62 414 363       | 7,8 %  | 56,7                  | 6,9          |
|                  | 35 000 | 39 999 | 1 076  | 40 181 753       | 5,0 %  | 56,5                  | 6,9          |
|                  | 40 000 | 44 999 | 659    | 27 910 346       | 3,5 %  | 56,6                  | 6,3          |
|                  | 45 000 | 49 999 | 453    | 21 430 673       | 2,7 %  | 56,4                  | 6,4          |
|                  | 50 000 | 54 999 | 297    | 15 573 578       | 1,9 %  | 56,6                  | 6,7          |
|                  | 55 000 | 59 999 | 230    | 13 207 862       | 1,7 %  | 56,6                  | 5,9          |
|                  | 60 000 | >      | 537    | 42 440 931       | 5,3 %  | 55,5                  | 5,9          |
|                  | Total  |        | 46 759 | 799 072 147      | 100 %  | 53,9                  | 7,7          |

**SCF RAHOITUSPALVELUT VIII DAC**  
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**9.b Original Principal Balance Graph**

|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.09.2023      |                         |
| Payment date    | 25.09.2023      |                         |
| Period No       | 46              |                         |
| Monthly Period  | 01.08.2023      |                         |
| Interest Period | from 25.08.2023 | to 25.09.2023 = 31 days |



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**10.a Outstanding Principal Balance**

|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.09.2023      |                         |
| Payment date    | 25.09.2023      |                         |
| Period No       | 46              |                         |
| Monthly Period  | 01.08.2023      |                         |
| Interest Period | from 25.08.2023 | to 25.09.2023 = 31 days |



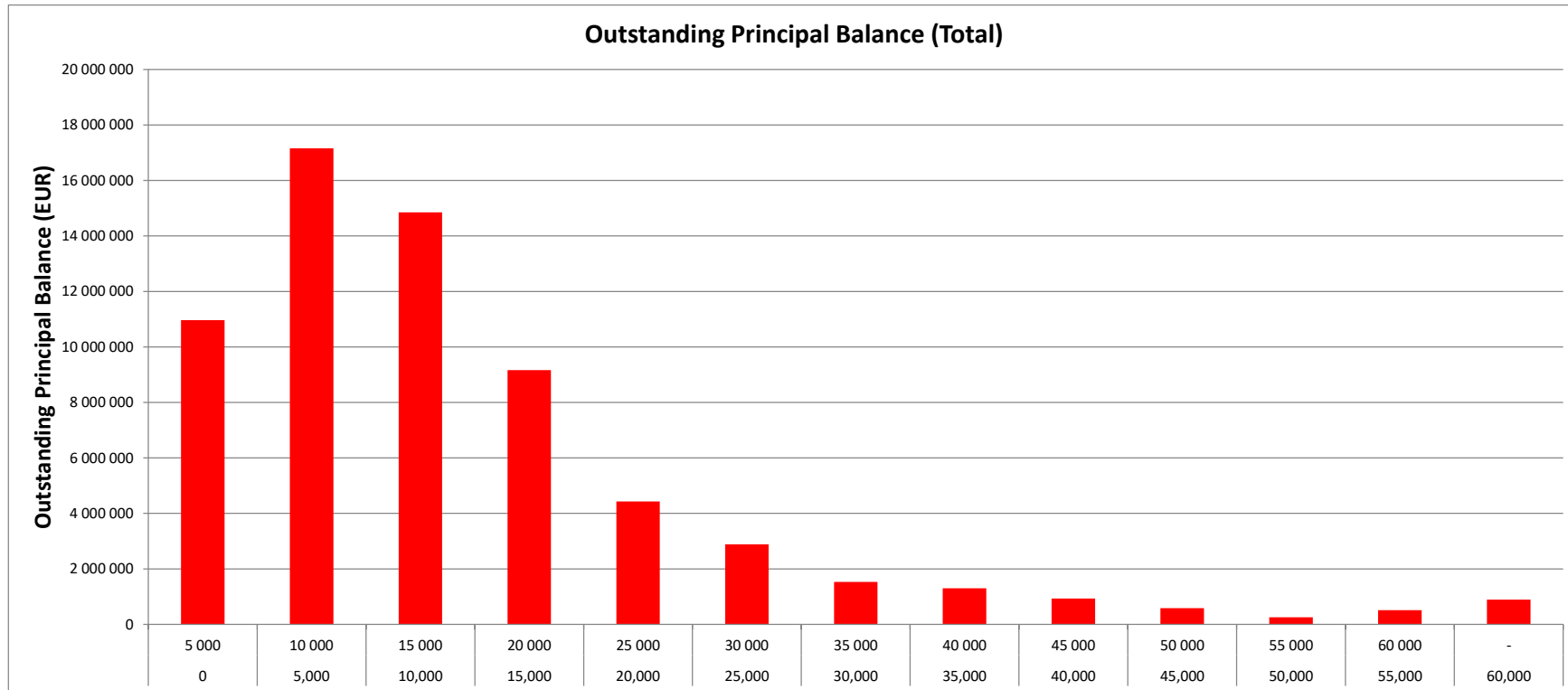
Average amount - all: 7 080

|                     | TOTAL  |        |       |                     |         |                       |              |
|---------------------|--------|--------|-------|---------------------|---------|-----------------------|--------------|
|                     | Min    | Max    | No    | Outstanding balance | %       | WA months to maturity | WA seasoning |
| Outstanding balance | 0      | 5 000  | 4 666 | 10 961 754          | 16,74 % | 10,8                  | 55,1         |
|                     | 5 000  | 10 000 | 2 378 | 17 158 940          | 26,21 % | 13,2                  | 54,6         |
|                     | 10 000 | 15 000 | 1 216 | 14 848 420          | 22,68 % | 13,3                  | 54,4         |
|                     | 15 000 | 20 000 | 541   | 9 164 930           | 14,00 % | 14,4                  | 53,3         |
|                     | 20 000 | 25 000 | 200   | 4 427 062           | 6,76 %  | 15,0                  | 53,5         |
|                     | 25 000 | 30 000 | 106   | 2 886 598           | 4,41 %  | 15,9                  | 53,4         |
|                     | 30 000 | 35 000 | 48    | 1 529 895           | 2,34 %  | 15,5                  | 53,5         |
|                     | 35 000 | 40 000 | 35    | 1 302 936           | 1,99 %  | 14,6                  | 54,0         |
|                     | 40 000 | 45 000 | 22    | 936 077             | 1,43 %  | 14,0                  | 53,4         |
|                     | 45 000 | 50 000 | 12    | 582 798             | 0,89 %  | 12,3                  | 54,1         |
|                     | 50 000 | 55 000 | 5     | 257 892             | 0,39 %  | 24,2                  | 50,0         |
|                     | 55 000 | 60 000 | 9     | 513 964             | 0,79 %  | 13,6                  | 51,8         |
|                     | 60 000 | -      | 9     | 894 789             | 1,37 %  | 13,1                  | 51,9         |
|                     | Total  |        | 9 247 | 65 466 054          | 100 %   | 13,4                  | 54,2         |

**SCF RAHOITUSPALVELUT VIII DAC**  
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**10.b Outstanding Principal Balance Graph**

|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.09.2023      |                         |
| Payment date    | 25.09.2023      |                         |
| Period No       | 46              |                         |
| Monthly Period  | 01.08.2023      |                         |
| Interest Period | from 25.08.2023 | to 25.09.2023 = 31 days |



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**11.a Geographical Distribution**

|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.09.2023      |                         |
| Payment date    | 25.09.2023      |                         |
| Period No       | 46              |                         |
| Monthly Period  | 01.08.2023      |                         |
| Interest Period | from 25.08.2023 | to 25.09.2023 = 31 days |

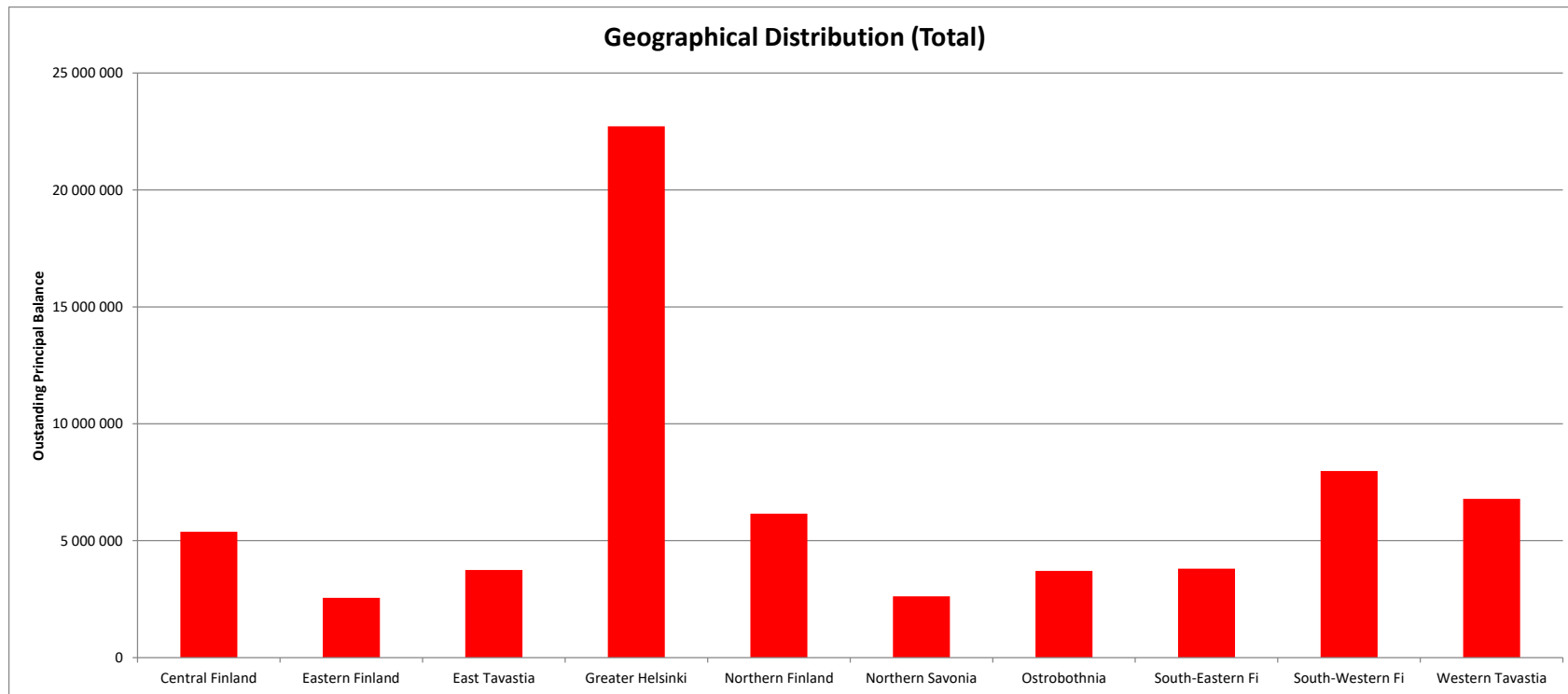


| TOTAL            |       |                     |                          |                       |              |  |
|------------------|-------|---------------------|--------------------------|-----------------------|--------------|--|
| District         | No    | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning |  |
| Central Finland  | 878   | 5 383 228           | 8,22 %                   | 12,8                  | 54,1         |  |
| Eastern Finland  | 360   | 2 560 156           | 3,91 %                   | 13,3                  | 54,4         |  |
| East Tavastia    | 598   | 3 750 291           | 5,73 %                   | 13,3                  | 54,8         |  |
| Greater Helsinki | 2 851 | 22 719 936          | 34,70 %                  | 12,8                  | 54,2         |  |
| Northern Finland | 890   | 6 153 181           | 9,40 %                   | 13,6                  | 53,8         |  |
| Northern Savonia | 366   | 2 621 029           | 4,00 %                   | 12,9                  | 53,9         |  |
| Ostrobothnia     | 656   | 3 705 592           | 5,66 %                   | 13,7                  | 53,6         |  |
| South-Eastern Fi | 539   | 3 804 232           | 5,81 %                   | 13,3                  | 54,8         |  |
| South-Western Fi | 1 204 | 7 977 616           | 12,19 %                  | 14,2                  | 54,5         |  |
| Western Tavastia | 905   | 6 790 793           | 10,37 %                  | 14,4                  | 53,9         |  |
|                  |       |                     |                          |                       |              |  |
|                  |       |                     |                          |                       |              |  |
| Total            | 9 247 | 65 466 054          | 100 %                    | 13,4                  | 54,2         |  |

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

|                 |            |            |
|-----------------|------------|------------|
| Reporting Date  | 27.09.2023 |            |
| Payment date    | 25.09.2023 |            |
| Period No       | 46         |            |
| Monthly Period  | 01.08.2023 |            |
| Interest Period | from       | 25.08.2023 |
|                 | to         | 25.09.2023 |
|                 | =          | 31 days    |



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

12.a Interest Rate



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.09.2023      |                         |
| Payment date    | 25.09.2023      |                         |
| Period No       | 46              |                         |
| Monthly Period  | 01.08.2023      |                         |
| Interest Period | from 25.08.2023 | to 25.09.2023 = 31 days |

| Interest distribution | TOTAL    |         |       |                     |                                |                       |              |
|-----------------------|----------|---------|-------|---------------------|--------------------------------|-----------------------|--------------|
|                       | Min (>=) | Max (<) | No    | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning |
|                       | 0 %      | 1 %     | 2 425 | 20 110 669          | 30,72 %                        | 11,6                  | 54,1         |
|                       | 1 %      | 2 %     | 2 201 | 19 083 521          | 29,15 %                        | 13,5                  | 54,3         |
|                       | 2 %      | 4 %     | 2 433 | 17 087 680          | 26,10 %                        | 14,4                  | 54,1         |
|                       | 4 %      | 6 %     | 1 376 | 6 026 989           | 9,21 %                         | 14,5                  | 53,9         |
|                       | 6 %      | 8 %     | 810   | 3 152 012           | 4,81 %                         | 15,9                  | 54,7         |
|                       | 8 %      | 10 %    | 2     | 5 183               | 0,01 %                         | 20,4                  | 50,5         |
|                       | 10 %     | 12 %    |       |                     |                                |                       |              |
|                       | 12 %     | 14 %    |       |                     |                                |                       |              |
|                       | 14 %     | 16 %    |       |                     |                                |                       |              |
|                       | 16 %     | 18 %    |       |                     |                                |                       |              |
|                       | 18 %     | 20 %    |       |                     |                                |                       |              |
| Total                 |          |         | 9 247 | 65 466 054          | 100 %                          | 13,4                  | 54,2         |

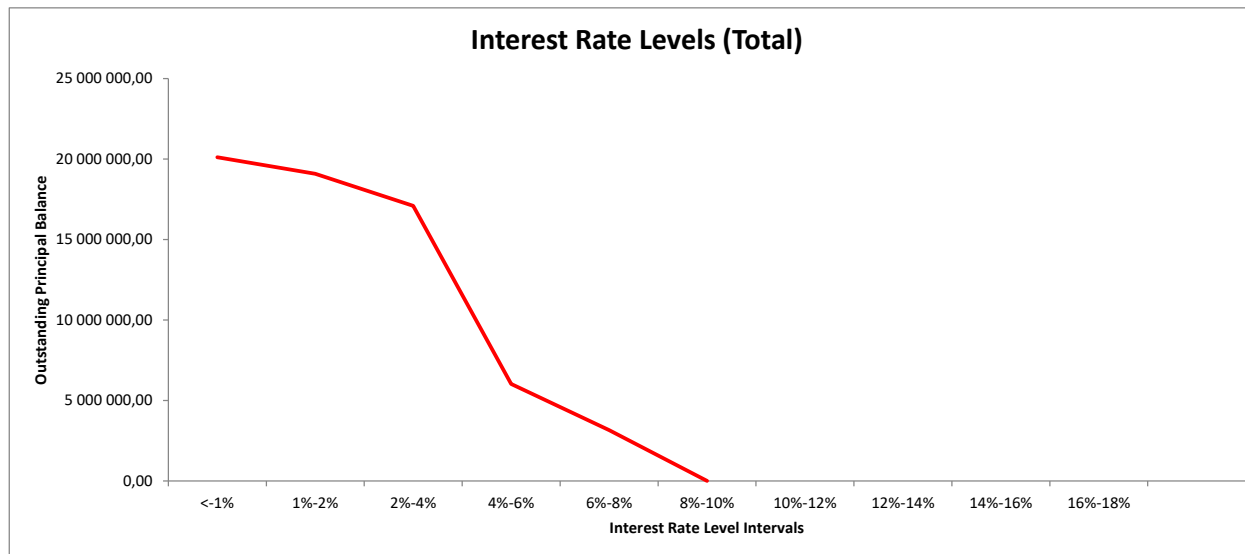


SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

12.b Interest Rate



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 27.09.2023 |            |    |            |           |
| Payment date    | 25.09.2023 |            |    |            |           |
| Period No       | 46         |            |    |            |           |
| Monthly Period  | 01.08.2023 |            |    |            |           |
| Interest Period | from       | 25.08.2023 | to | 25.09.2023 | = 31 days |



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

13.a Remaining Terms



|                 |            |            |
|-----------------|------------|------------|
| Reporting Date  | 27.09.2023 |            |
| Payment date    | 25.09.2023 |            |
| Period No       | 46         |            |
| Monthly Period  | 01.08.2023 |            |
| Interest Period | from       | 25.08.2023 |
|                 | to         | 25.09.2023 |
|                 | =          | 31 days    |

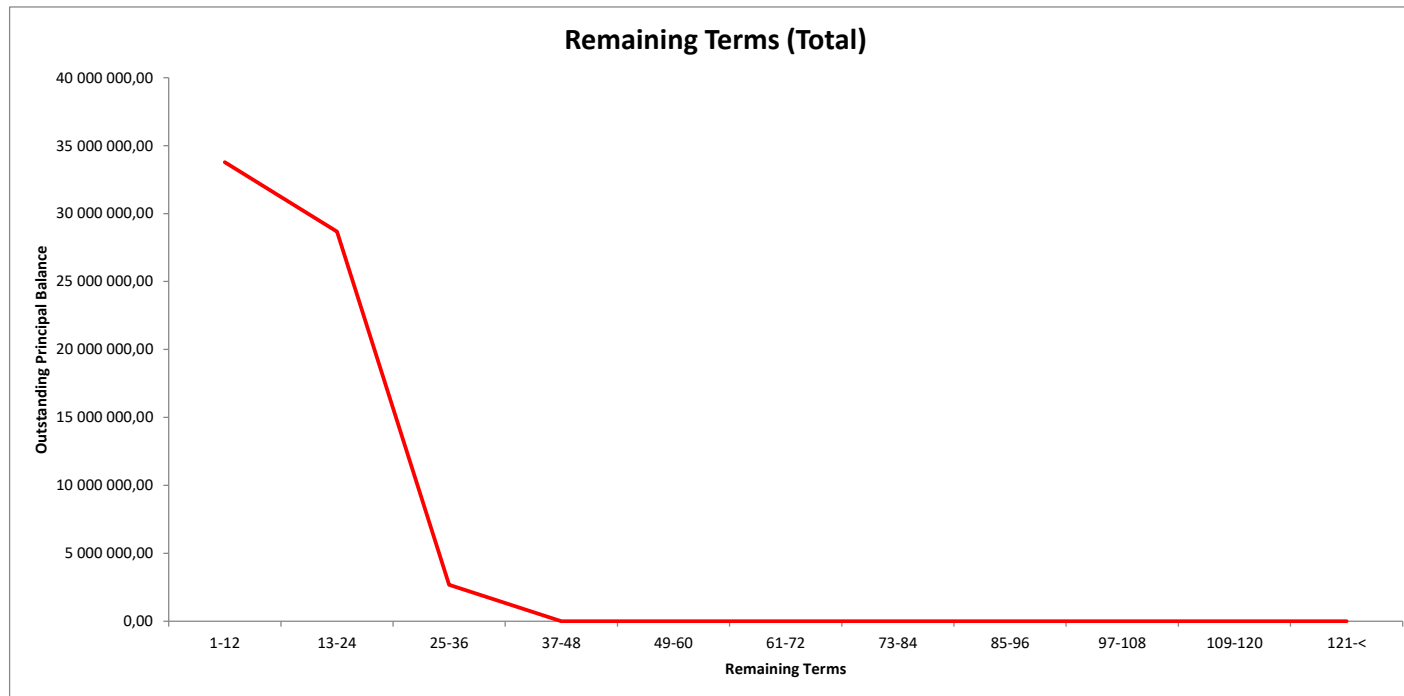
| TOTAL              |     |     |       |                     |            |                       |              |      |
|--------------------|-----|-----|-------|---------------------|------------|-----------------------|--------------|------|
| Months to maturity | Min | Max | No    | Outstanding balance | %          | WA months to maturity | WA seasoning |      |
|                    | 0   |     | 0     | 60                  | 332 240    | 0,51 %                | 0,0          | 59,6 |
|                    | 1   |     | 12    | 5 937               | 33 781 366 | 51,60 %               | 7,8          | 55,1 |
|                    | 13  |     | 24    | 3 053               | 28 673 257 | 43,80 %               | 18,8         | 53,4 |
|                    | 25  |     | 36    | 197                 | 2 679 190  | 4,09 %                | 27,0         | 50,6 |
|                    | 37  |     | 48    |                     |            |                       |              |      |
|                    | 49  |     | 60    |                     |            |                       |              |      |
|                    | 61  |     | 72    |                     |            |                       |              |      |
|                    | 73  |     | 84    |                     |            |                       |              |      |
|                    | 85  |     | 96    |                     |            |                       |              |      |
|                    | 97  |     | 108   |                     |            |                       |              |      |
|                    | 109 |     | 120   |                     |            |                       |              |      |
|                    | 121 | -   |       |                     |            |                       |              |      |
| Total              |     |     | 9 247 | 65 466 054          | 100 %      | 13,4                  | 54,2         |      |

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

13.b Remaining Terms



|                 |            |            |
|-----------------|------------|------------|
| Reporting Date  | 27.09.2023 |            |
| Payment date    | 25.09.2023 |            |
| Period No       | 46         |            |
| Monthly Period  | 01.08.2023 |            |
| Interest Period | from       | 25.08.2023 |
|                 | to         | 25.09.2023 |
|                 | =          | 31 days    |



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

**14.a Seasoning**



|                 |            |            |    |            |   |         |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date  | 27.09.2023 |            |    |            |   |         |
| Payment date    | 25.09.2023 |            |    |            |   |         |
| Period No       | 46         |            |    |            |   |         |
| Monthly Period  | 01.08.2023 |            |    |            |   |         |
| Interest Period | from       | 25.08.2023 | to | 25.09.2023 | = | 31 days |

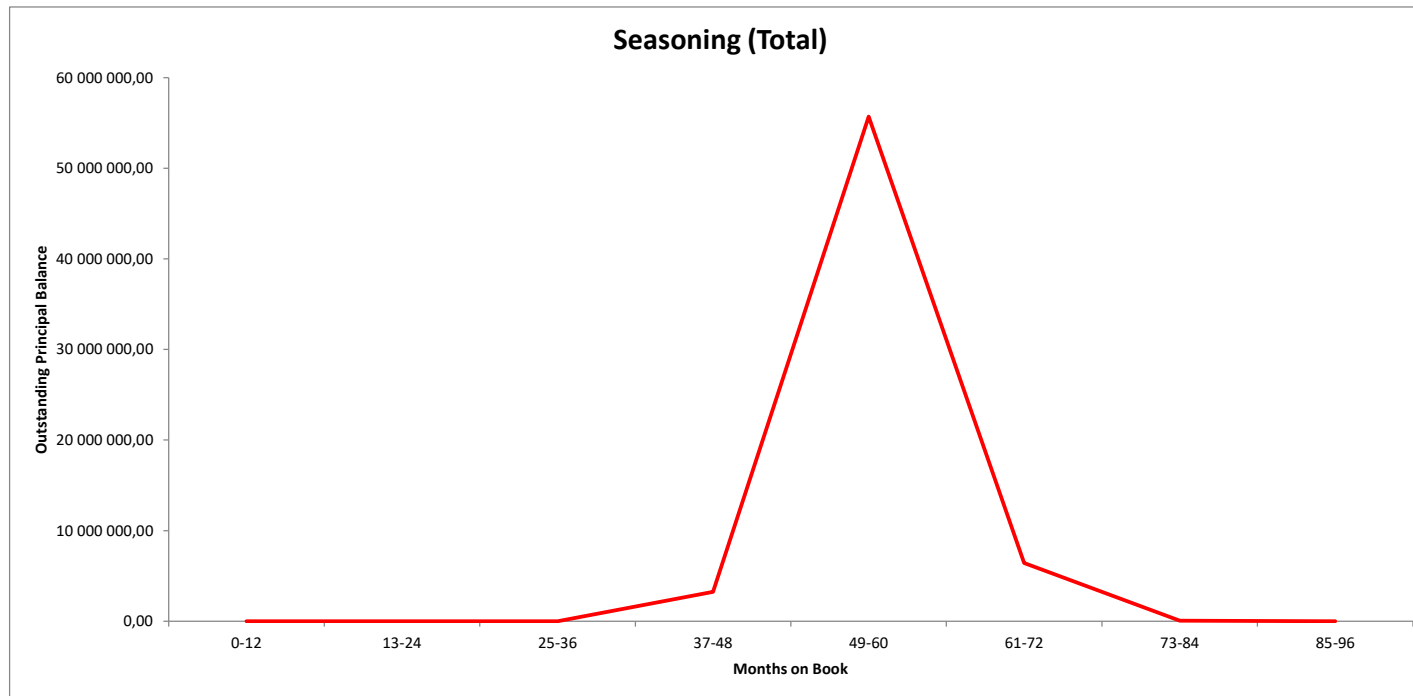
|                |    | TOTAL |     |       |                     |                          |                       |              |
|----------------|----|-------|-----|-------|---------------------|--------------------------|-----------------------|--------------|
|                |    | Min   | Max | No    | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| Months on book | 1  |       | 12  |       |                     |                          |                       |              |
|                | 13 |       | 24  |       |                     |                          |                       |              |
|                | 25 |       | 36  |       |                     |                          |                       |              |
|                | 37 |       | 48  | 420   | 3 254 181           | 4,97 %                   | 17,7                  | 48,0         |
|                | 49 |       | 60  | 7 636 | 55 706 016          | 85,09 %                  | 13,6                  | 53,4         |
|                | 61 |       | 72  | 1 169 | 6 438 500           | 9,83 %                   | 9,1                   | 64,1         |
|                | 73 |       | 84  | 22    | 67 358              | 0,10 %                   | 3,8                   | 75,4         |
|                | 85 |       | 96  |       |                     |                          |                       |              |
|                |    |       |     |       |                     |                          |                       |              |
|                |    | Total |     |       | 9 247               | 65 466 054               | 100 %                 | 13,4         |

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

14.b Seasoning



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 27.09.2023 |            |    |            |           |
| Payment date    | 25.09.2023 |            |    |            |           |
| Period No       | 46         |            |    |            |           |
| Monthly Period  | 01.08.2023 |            |    |            |           |
| Interest Period | from       | 25.08.2023 | to | 25.09.2023 | = 31 days |



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

**15.a Balloon loans**



|                 |            |            |    |            |   |         |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date  | 27.09.2023 |            |    |            |   |         |
| Payment date    | 25.09.2023 |            |    |            |   |         |
| Period No       | 46         |            |    |            |   |         |
| Monthly Period  | 01.08.2023 |            |    |            |   |         |
| Interest Period | from       | 25.08.2023 | to | 25.09.2023 | = | 31 days |

| Balloon loans in % of portfolio | TOTAL |            |                     |                          |                |                   |                       |              |
|---------------------------------|-------|------------|---------------------|--------------------------|----------------|-------------------|-----------------------|--------------|
|                                 | Min   | No         | Outstanding balance | % of Outstanding Balance | Residual Value | Residual of Total | WA months to maturity | WA seasoning |
| Standard                        | 4 643 | 13 094 352 | 20,0 %              | 1 145                    | 0,0 %          | 14,1              | 53,7                  |              |
| Balloon                         | 4 604 | 52 371 702 | 80,0 %              | 36 112 108               | 69,0 %         | 13,2              | 54,3                  |              |
| Total                           | 9 247 | 65 466 054 | 100 %               | 36 113 253               | 55 %           | 13,4              | 54,2                  |              |

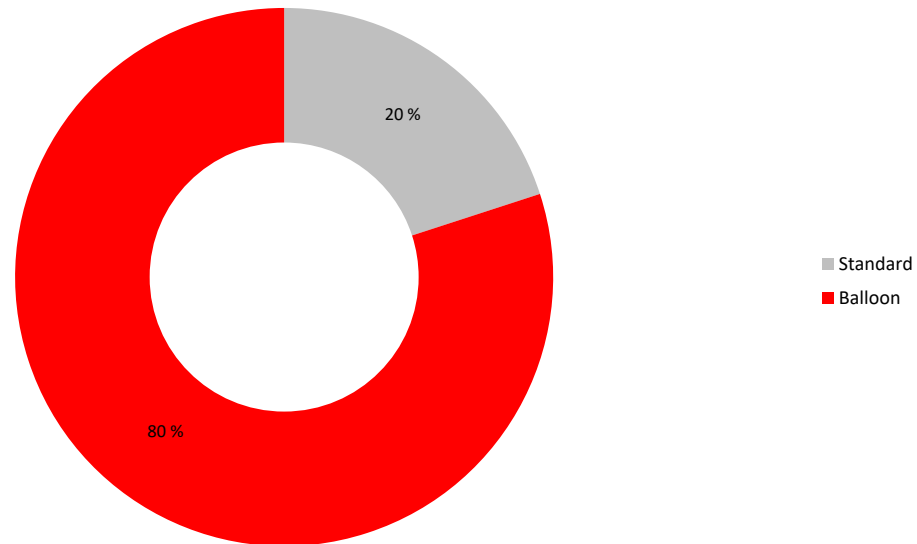
SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**15.b Balloon loans**



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 27.09.2023 |            |    |            |           |
| Payment date    | 25.09.2023 |            |    |            |           |
| Period No       | 46         |            |    |            |           |
| Monthly Period  | 01.08.2023 |            |    |            |           |
| Interest Period | from       | 25.08.2023 | to | 25.09.2023 | = 31 days |

**Balloon loans in %  
of portfolio**



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

16.a # loans per borrower



|                 |                 |               |   |         |  |
|-----------------|-----------------|---------------|---|---------|--|
| Reporting Date  | 27.09.2023      |               |   |         |  |
| Payment date    | 25.09.2023      |               |   |         |  |
| Period No       | 46              |               |   |         |  |
| Monthly Period  | 01.08.2023      |               |   |         |  |
| Interest Period | from 25.08.2023 | to 25.09.2023 | = | 31 days |  |

| # loans per borrower | TOTAL                 |                         |                     |   |
|----------------------|-----------------------|-------------------------|---------------------|---|
|                      | Total number of loans | Total number of debtors | Outstanding balance | % |
| 1                    | 9 191                 | 65 115 716              | 99,46 %             |   |
| 2                    | 28                    | 350 338                 | 0,54 %              |   |
| 3                    |                       |                         |                     |   |
| 4                    |                       |                         |                     |   |
| 5                    |                       |                         |                     |   |
| 6                    |                       |                         |                     |   |
| 7                    |                       |                         |                     |   |
| 8                    |                       |                         |                     |   |
| 9                    |                       |                         |                     |   |
| 10                   |                       |                         |                     |   |
| 11                   |                       |                         |                     |   |
| 12                   |                       |                         |                     |   |
|                      |                       |                         |                     |   |
|                      |                       |                         |                     |   |
|                      |                       |                         |                     |   |
|                      |                       |                         |                     |   |
|                      |                       |                         |                     |   |
|                      |                       |                         |                     |   |
|                      |                       |                         |                     |   |
|                      |                       |                         |                     |   |
|                      |                       |                         |                     |   |
| Total:               | 9 219                 | 65 466 054              | 100,0 %             |   |

Santander Consumer Finance Oy  
Risto Rytin tie 33  
Helsinki 00570  
Y-tunnus 2076455-0, Finland

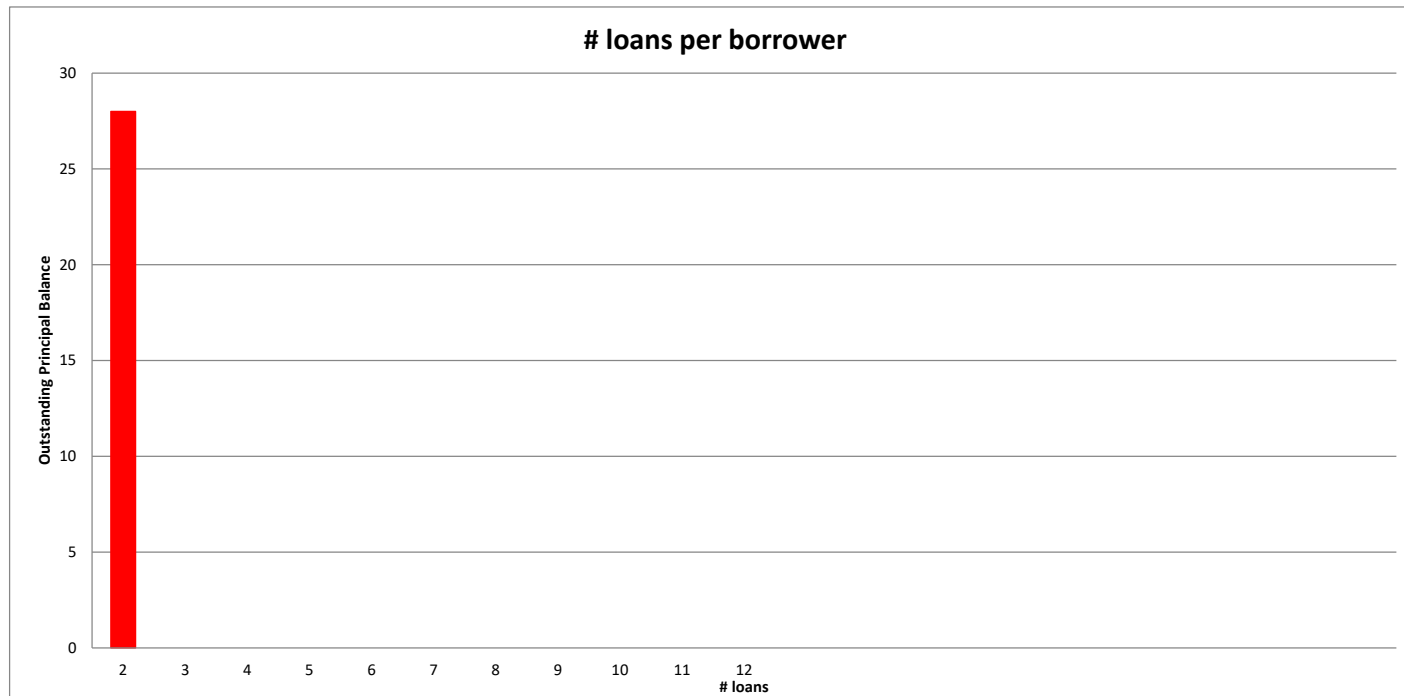


SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

16.b # loans per borrower



|                 |            |            |
|-----------------|------------|------------|
| Reporting Date  | 27.09.2023 |            |
| Payment date    | 25.09.2023 |            |
| Period No       | 46         |            |
| Monthly Period  | 01.08.2023 |            |
| Interest Period | from       | 25.08.2023 |
|                 | to         | 25.09.2023 |
|                 | =          | 31 days    |



SCF RAHOITUSPALVELUT VIII DAC  
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17.a Amortization Profile



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.09.2023      |                         |
| Payment date    | 25.09.2023      |                         |
| Period No       | 46              |                         |
| Monthly Period  | 01.08.2023      |                         |
| Interest Period | from 25.08.2023 | to 25.09.2023 = 31 days |

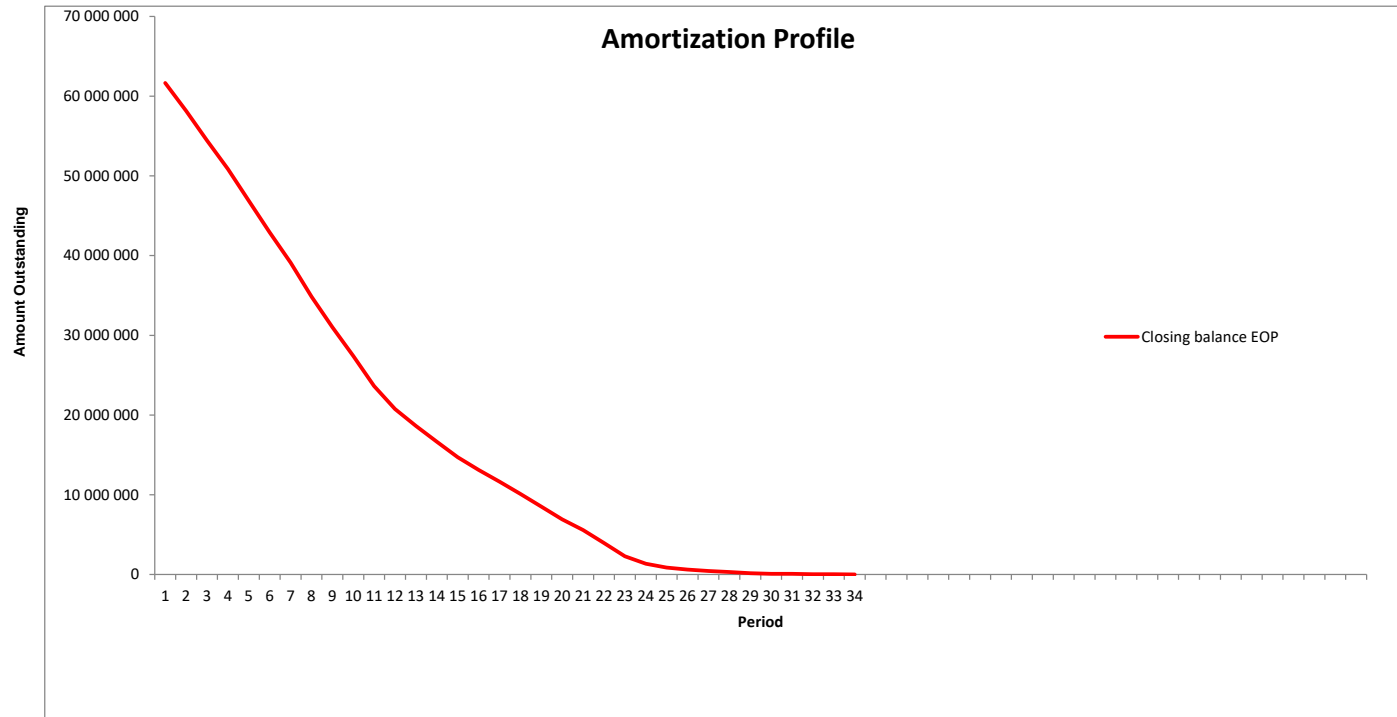
| TOTAL  |                 |                 |              |          |        |            |  |
|--------|-----------------|-----------------|--------------|----------|--------|------------|--|
| Period | Opening Balance | Closing Balance | Amortization | Interest | Yield  | Percentage |  |
|        |                 |                 |              |          |        |            |  |
| 1      | 65 466 054      | 61 654 435      | 3 811 619    | 128 794  | 2,39 % | 94,18 %    |  |
| 2      | 61 654 435      | 58 152 846      | 3 501 589    | 122 120  | 2,40 % | 88,83 %    |  |
| 3      | 58 152 846      | 54 443 453      | 3 709 393    | 115 131  | 2,40 % | 83,16 %    |  |
| 4      | 54 443 453      | 50 856 724      | 3 586 729    | 107 932  | 2,41 % | 77,68 %    |  |
| 5      | 50 856 724      | 46 876 327      | 3 980 397    | 100 788  | 2,40 % | 71,60 %    |  |
| 6      | 46 876 327      | 42 928 407      | 3 947 920    | 93 067   | 2,41 % | 65,57 %    |  |
| 7      | 42 928 407      | 39 110 965      | 3 817 442    | 85 710   | 2,42 % | 59,74 %    |  |
| 8      | 39 110 965      | 34 843 431      | 4 267 535    | 78 751   | 2,44 % | 53,22 %    |  |
| 9      | 34 843 431      | 31 037 003      | 3 806 428    | 71 198   | 2,48 % | 47,41 %    |  |
| 10     | 31 037 003      | 27 397 802      | 3 639 201    | 64 339   | 2,52 % | 41,85 %    |  |
| 11     | 27 397 802      | 23 624 649      | 3 773 153    | 57 303   | 2,54 % | 36,09 %    |  |
| 12     | 23 624 649      | 20 757 647      | 2 867 002    | 49 682   | 2,55 % | 31,71 %    |  |
| 13     | 20 757 647      | 18 624 314      | 2 133 334    | 44 428   | 2,60 % | 28,45 %    |  |
| 14     | 18 624 314      | 16 658 099      | 1 966 215    | 39 834   | 2,60 % | 25,45 %    |  |
| 15     | 16 658 099      | 14 716 320      | 1 941 779    | 35 778   | 2,61 % | 22,48 %    |  |
| 16     | 14 716 320      | 13 123 566      | 1 592 754    | 31 720   | 2,62 % | 20,05 %    |  |
| 17     | 13 123 566      | 11 633 563      | 1 490 003    | 28 023   | 2,59 % | 17,77 %    |  |
| 18     | 11 633 563      | 10 099 574      | 1 533 989    | 24 747   | 2,58 % | 15,43 %    |  |
| 19     | 10 099 574      | 8 497 990       | 1 601 584    | 21 578   | 2,59 % | 12,98 %    |  |
| 20     | 8 497 990       | 6 912 834       | 1 585 156    | 18 147   | 2,59 % | 10,56 %    |  |
|        |                 |                 |              |          |        |            |  |
|        |                 |                 |              |          |        |            |  |

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**17.b Amortization Profile**

|                 |            |            |
|-----------------|------------|------------|
| Reporting Date  | 27.09.2023 |            |
| Payment date    | 25.09.2023 |            |
| Period No       | 46         |            |
| Monthly Period  | 01.08.2023 |            |
| Interest Period | from       | 25.08.2023 |
|                 | to         | 25.09.2023 |
|                 | =          | 31 days    |



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18.a Payment Holidays



|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.09.2023      |                         |
| Payment date    | 25.09.2023      |                         |
| Period No       | 46              |                         |
| Monthly Period  | 01.08.2023      |                         |
| Interest Period | from 25.08.2023 | to 25.09.2023 = 31 days |

| Period  | No     | TOTAL                     |                 |                 |
|---------|--------|---------------------------|-----------------|-----------------|
|         |        | Number of periods granted | Sum of Payments | Closing Balance |
| 2019 11 | 412    | 589                       | 164 541         | 8 155 737       |
| 2019 12 | 472    | 554                       | 146 542         | 8 658 237       |
| 2020 01 | 445    | 594                       | 165 862         | 8 611 128       |
| 2020 02 | 352    | 480                       | 133 293         | 6 812 362       |
| 2020 03 | 486    | 722                       | 251 794         | 9 630 613       |
| 2020 04 | 1 569  | 2 579                     | 928 927         | 32 299 983      |
| 2020 05 | 1 138  | 1 765                     | 519 271         | 20 224 928      |
| 2020 06 | 872    | 1 182                     | 356 618         | 15 936 221      |
| 2020 07 | 597    | 754                       | 204 508         | 9 650 465       |
| 2020 08 | 352    | 438                       | 117 981         | 6 138 995       |
| 2020 09 | 206    | 274                       | 83 179          | 3 479 635       |
| 2020 10 | 152    | 212                       | 57 659          | 2 613 313       |
| 2020 11 | 200    | 283                       | 76 078          | 3 468 056       |
| 2020 12 | 359    | 446                       | 111 605         | 5 454 509       |
| 2021 01 | 521    | 738                       | 216 815         | 8 579 003       |
| 2021 02 | 375    | 528                       | 153 931         | 6 158 678       |
| 2021 03 | 321    | 454                       | 138 348         | 5 835 952       |
| 2021 04 | 331    | 466                       | 139 429         | 5 385 405       |
| 2021 05 | 289    | 400                       | 125 334         | 4 848 406       |
| 2021 06 | 254    | 340                       | 96 193          | 3 978 530       |
| 2021 07 | 317    | 428                       | 132 567         | 4 444 072       |
| 2021 08 | 188    | 233                       | 67 801          | 2 894 187       |
| 2021 09 | 129    | 158                       | 43 218          | 2 049 279       |
| 2021 10 | 108    | 135                       | 36 178          | 1 409 862       |
| 2021 11 | 120    | 171                       | 43 965          | 1 590 468       |
| 2021 12 | 257    | 304                       | 78 742          | 3 102 075       |
| 2022 01 | 351    | 489                       | 140 790         | 5 109 606       |
| 2022 02 | 235    | 332                       | 98 000          | 3 309 231       |
| 2022 03 | 213    | 279                       | 77 319          | 2 742 654       |
| 2022 04 | 154    | 205                       | 54 708          | 1 882 782       |
| 2022 05 | 142    | 184                       | 54 634          | 1 787 579       |
| 2022 06 | 193    | 254                       | 83 807          | 2 746 486       |
| 2022 07 | 232    | 297                       | 85 163          | 3 019 899       |
| 2022 08 | 139    | 167                       | 48 655          | 1 738 773       |
| 2022 09 | 85     | 108                       | 33 913          | 1 167 525       |
| 2022 10 | 78     | 99                        | 27 773          | 924 747         |
| 2022 11 | 73     | 98                        | 25 994          | 820 293         |
| 2022 12 | 148    | 178                       | 48 476          | 1 488 866       |
| 2023 01 | 226    | 335                       | 98 071          | 2 569 688       |
| 2023 02 | 214    | 287                       | 79 454          | 2 326 100       |
| 2023 03 | 125    | 163                       | 48 647          | 1 298 686       |
| 2023 04 | 127    | 167                       | 55 427          | 1 760 700       |
| 2023 05 | 89     | 121                       | 30 829          | 737 993         |
| 2023 06 | 113    | 152                       | 41 072          | 1 075 597       |
| 2023 07 | 111    | 136                       | 37 604          | 976 878         |
| 2023 08 | 83     | 103                       | 29 966          | 894 336         |
| Total:  | 13 953 | 19 381                    | 5 790 681       | 229 788 520     |

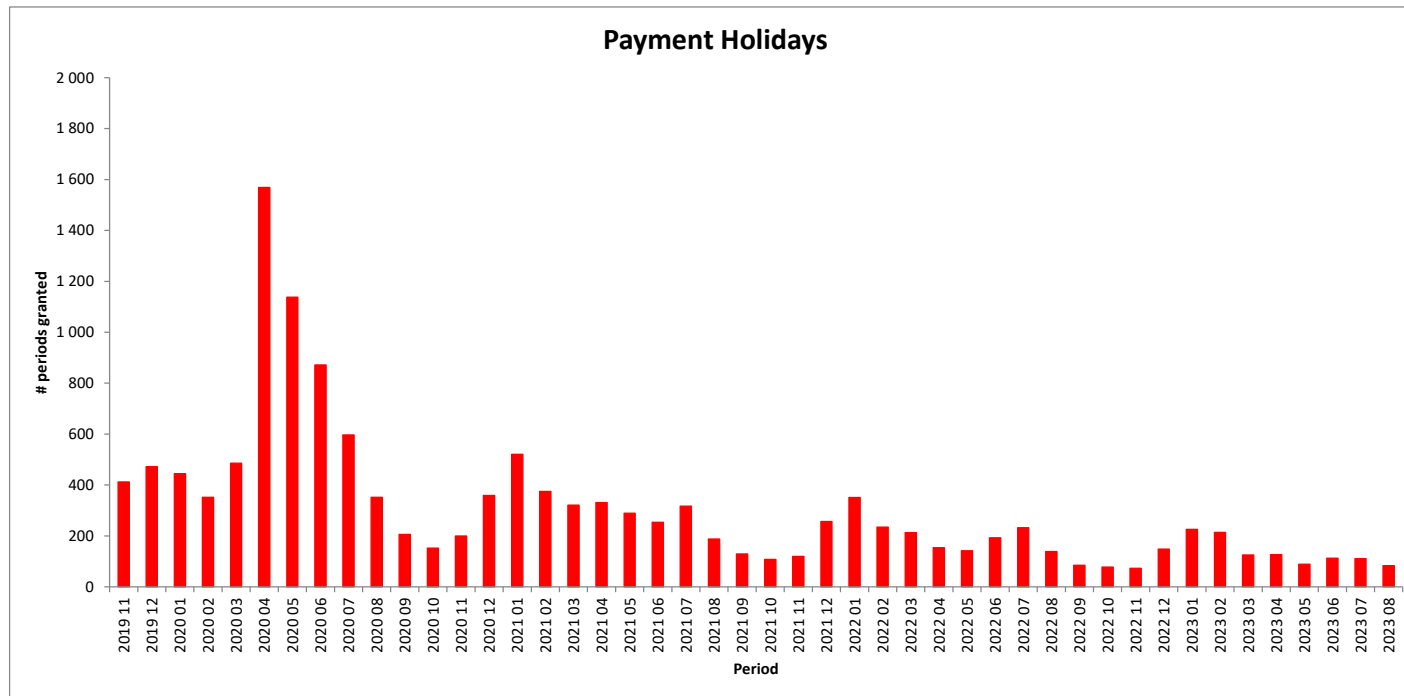
Payment Holiday

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

18.b Payment Holidays



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 27.09.2023 |            |    |            |           |
| Payment date    | 25.09.2023 |            |    |            |           |
| Period No       | 46         |            |    |            |           |
| Monthly Period  | 01.08.2023 |            |    |            |           |
| Interest Period | from       | 25.08.2023 | to | 25.09.2023 | = 31 days |



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

**18.c Remaining Payment Holidays**



|                 |   |
|-----------------|---|
| Reporting Date  | 27.09.2023                              |
| Payment date    | 25.09.2023                              |
| Period No       | 46                                      |
| Monthly Period  | 01.08.2023                              |
| Interest Period | from 25.08.2023 to 25.09.2023 = 31 days |

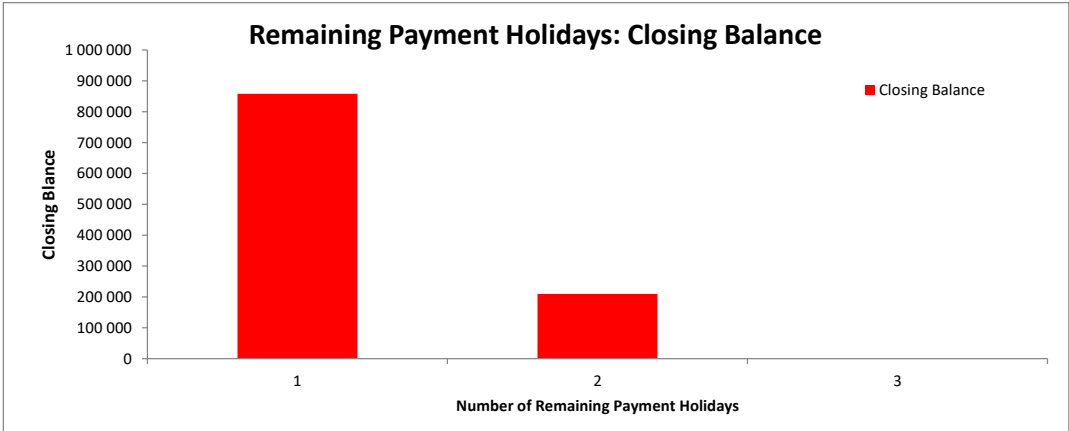
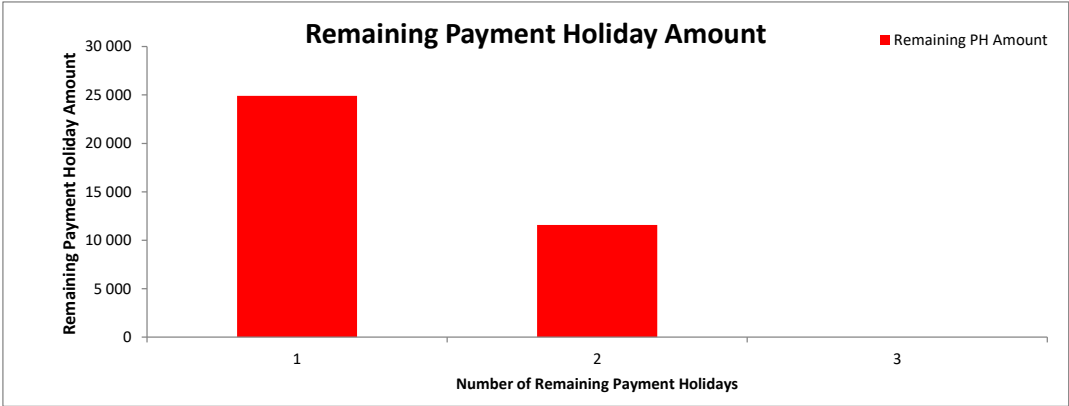
| Remaining PH's | TOTAL                            |           |                               |                     |
|----------------|----------------------------------|-----------|-------------------------------|---------------------|
|                | Remaining Payment Holiday Months | Contracts | Remaining Payment Holiday Amt | Closing Balance Amt |
| 1              |                                  | 86        | 24 902                        | 858 341             |
| 2              |                                  | 20        | 11 574                        | 209 811             |
| 3              |                                  |           |                               |                     |
| Total          |                                  | 106       | 36 476                        | 1 068 152           |

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

18.d Remaining Payment Holidays



|                 |            |            |
|-----------------|------------|------------|
| Reporting Date  | 27.09.2023 |            |
| Payment date    | 25.09.2023 |            |
| Period No       | 46         |            |
| Monthly Period  | 01.08.2023 |            |
| Interest Period | from       | 25.08.2023 |
|                 | to         | 25.09.2023 |
|                 | =          | 31 days    |



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**19.a Downpayment**



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 27.09.2023 |            |    |            |           |
| Payment date    | 25.09.2023 |            |    |            |           |
| Period No       | 46         |            |    |            |           |
| Monthly Period  | 01.08.2023 |            |    |            |           |
| Interest Period | from       | 25.08.2023 | to | 25.09.2023 | = 31 days |

|               |          | TOTAL   |       |                     |         |                       |              |  |
|---------------|----------|---------|-------|---------------------|---------|-----------------------|--------------|--|
| Downpayment % | Min (>=) | Max (<) | No    | Outstanding balance | %       | WA months to maturity | WA seasoning |  |
|               | 0 %      | 5 %     | 2 702 | 22 275 629          | 34,03 % | 14,8                  | 54,3         |  |
|               | 5 %      | 10 %    | 1 513 | 12 074 322          | 18,44 % | 13,9                  | 54,6         |  |
|               | 10 %     | 15 %    | 1 348 | 9 414 009           | 14,38 % | 12,8                  | 54,3         |  |
|               | 15 %     | 20 %    | 915   | 6 435 530           | 9,83 %  | 12,4                  | 54,1         |  |
|               | 20 %     | 25 %    | 726   | 4 993 996           | 7,63 %  | 11,9                  | 53,7         |  |
|               | 25 %     | 30 %    | 578   | 3 380 229           | 5,16 %  | 12,0                  | 54,3         |  |
|               | 30 %     | 35 %    | 414   | 2 314 692           | 3,54 %  | 11,8                  | 53,5         |  |
|               | 35 %     | 100 %   | 1 051 | 4 577 646           | 6,99 %  | 10,9                  | 53,2         |  |
|               | Total    |         | 9 247 | 65 466 054          | 100 %   | 13,4                  | 54,2         |  |

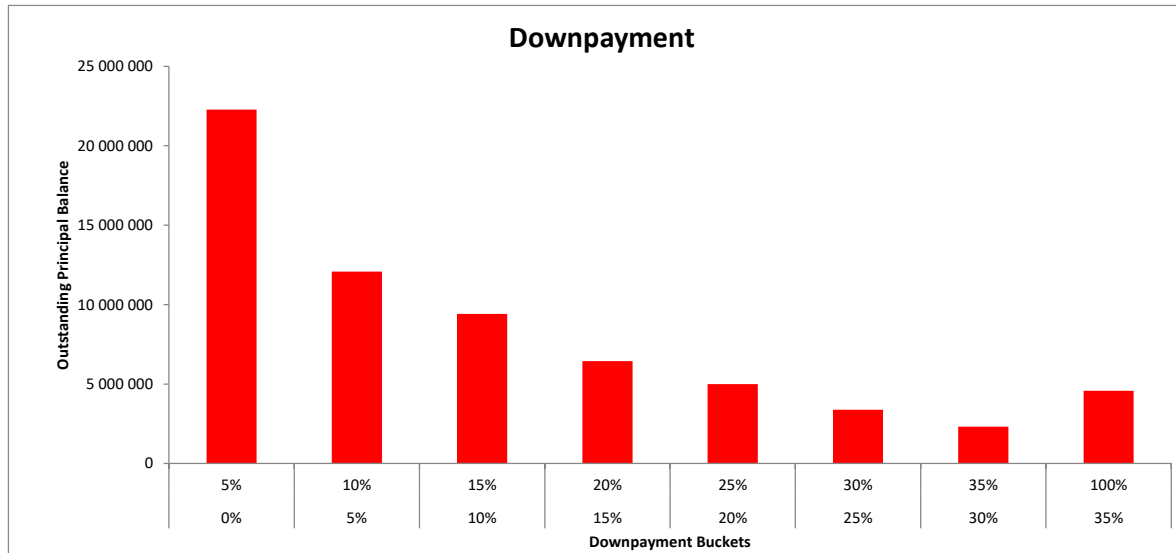


SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**19.b Downpayment**



|                 |            |            |
|-----------------|------------|------------|
| Reporting Date  | 27.09.2023 |            |
| Payment date    | 25.09.2023 |            |
| Period No       | 46         |            |
| Monthly Period  | 01.08.2023 |            |
| Interest Period | from       | 25.08.2023 |
|                 | to         | 25.09.2023 |
|                 | =          | 31 days    |



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

20.a Vehicle Condition



|                 |   |
|-----------------|---|
| Reporting Date  | 27.09.2023                              |
| Payment date    | 25.09.2023                              |
| Period No       | 46                                      |
| Monthly Period  | 01.08.2023                              |
| Interest Period | from 25.08.2023 to 25.09.2023 = 31 days |

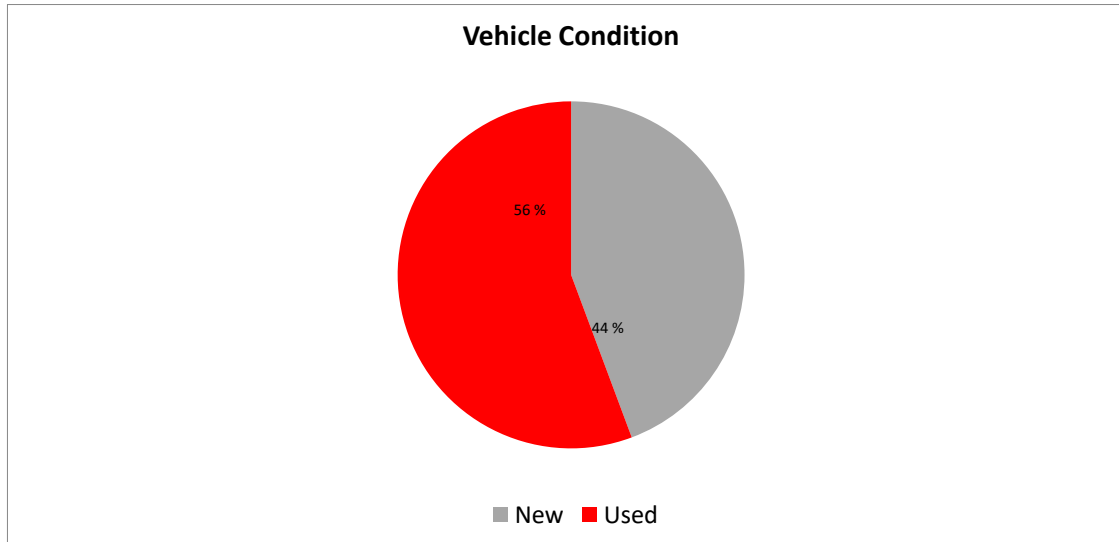
| Vehicle condition | TOTAL             |       |                     |         |                       |              |
|-------------------|-------------------|-------|---------------------|---------|-----------------------|--------------|
|                   | Vehicle condition | No    | Outstanding balance | %       | WA months to maturity | WA seasoning |
| New               |                   | 2 980 | 29 011 671          | 44,32 % | 12,1                  | 54,3         |
| Used              |                   | 6 267 | 36 454 382          | 55,68 % | 14,3                  | 54,1         |
| Total             |                   | 9 247 | 65 466 054          | 100 %   | 13,4                  | 54,2         |

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

20.b Vehicle Condition



|                 |   |
|-----------------|---|
| Reporting Date  | 27.09.2023                              |
| Payment date    | 25.09.2023                              |
| Period No       | 46                                      |
| Monthly Period  | 01.08.2023                              |
| Interest Period | from 25.08.2023 to 25.09.2023 = 31 days |



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

21.a Borrower Type



|                 |   |
|-----------------|---|
| Reporting Date  | 27.09.2023                              |
| Payment date    | 25.09.2023                              |
| Period No       | 46                                      |
| Monthly Period  | 01.08.2023                              |
| Interest Period | from 25.08.2023 to 25.09.2023 = 31 days |

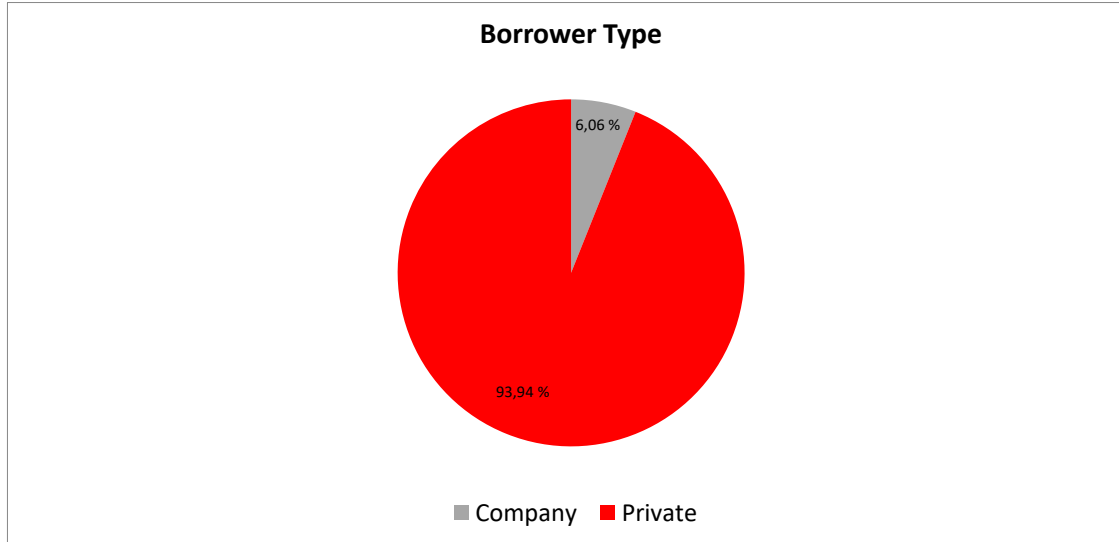
| Borrower Type | TOTAL         |       |                     |         |                       |              |
|---------------|---------------|-------|---------------------|---------|-----------------------|--------------|
|               | Borrower type | No    | Outstanding balance | %       | WA months to maturity | WA seasoning |
|               | Company       | 486   | 3 968 377           | 6,06 %  | 9,5                   | 53,2         |
|               | Private       | 8 761 | 61 497 677          | 93,94 % | 13,6                  | 54,2         |
|               | Total         | 9 247 | 65 466 054          | 100 %   | 13,4                  | 54,2         |

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

21.b Borrower Type



|                 |      |            |    |            |           |
|-----------------|------|------------|----|------------|-----------|
| Reporting Date  |      | 27.09.2023 |    |            |           |
| Payment date    |      | 25.09.2023 |    |            |           |
| Period No       |      | 46         |    |            |           |
| Monthly Period  |      | 01.08.2023 |    |            |           |
| Interest Period | from | 25.08.2023 | to | 25.09.2023 | = 31 days |



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

**22.a Vehicle type**



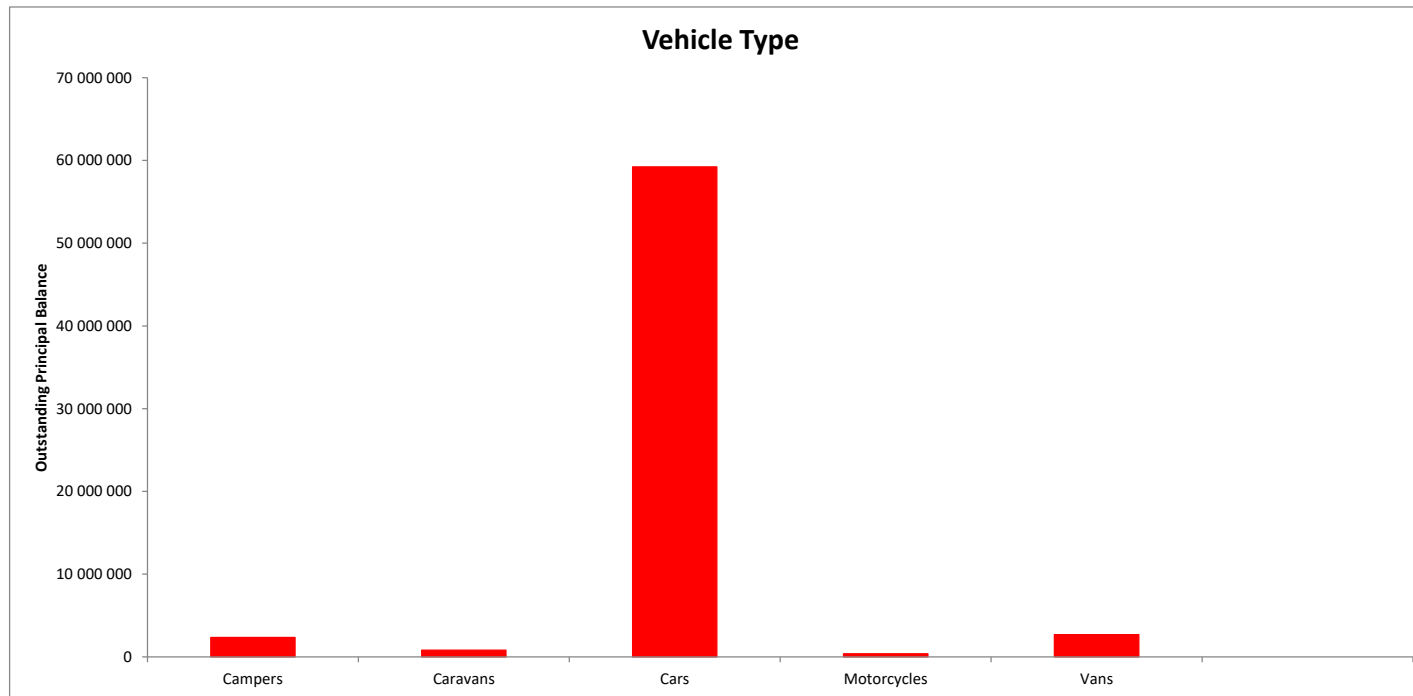
|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 27.09.2023 |            |    |            |           |
| Payment date    | 25.09.2023 |            |    |            |           |
| Period No       | 46         |            |    |            |           |
| Monthly Period  | 01.08.2023 |            |    |            |           |
| Interest Period | from       | 25.08.2023 | to | 25.09.2023 | = 31 days |

|              |             | TOTAL |                     |                          |                       |              |
|--------------|-------------|-------|---------------------|--------------------------|-----------------------|--------------|
| Vehicle type | Min         | No    | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
|              | Campers     | 118   | 2 363 338           | 3,61 %                   | 13,5                  | 53,0         |
|              | Caravans    | 90    | 822 150             | 1,26 %                   | 16,5                  | 51,8         |
|              | Cars        | 8 493 | 59 220 900          | 90,46 %                  | 13,5                  | 54,3         |
|              | Motorcycles | 88    | 365 373             | 0,56 %                   | 10,5                  | 51,4         |
|              | Vans        | 458   | 2 694 293           | 4,12 %                   | 10,1                  | 54,2         |
|              |             |       |                     |                          |                       |              |
|              |             | 9 247 | 65 466 054          | 100 %                    | 13,4                  | 54,2         |

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

22.b Vehicle type

|                 |            |            |
|-----------------|------------|------------|
| Reporting Date  | 27.09.2023 |            |
| Payment date    | 25.09.2023 |            |
| Period No       | 46         |            |
| Monthly Period  | 01.08.2023 |            |
| Interest Period | from       | 25.08.2023 |
|                 | to         | 25.09.2023 |
|                 | =          | 31 days    |



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

23.a Restructured Loans



|                 |   |
|-----------------|---|
| Reporting Date  | 27.09.2023                              |
| Payment date    | 25.09.2023                              |
| Period No       | 46                                      |
| Monthly Period  | 01.08.2023                              |
| Interest Period | from 25.08.2023 to 25.09.2023 = 31 days |

|         | TOTAL  |           |
|---------|--------|-----------|
|         | Period | No        |
| 2019 11 | 0      | 0         |
| 2019 12 | 2      | 32 126    |
| 2020 01 | 3      | 94 262    |
| 2020 02 | 0      | 0         |
| 2020 03 | 2      | 68 780    |
| 2020 04 | 4      | 59 884    |
| 2020 05 | 5      | 110 867   |
| 2020 06 | 5      | 48 685    |
| 2020 07 | 0      | 0         |
| 2020 08 | 1      | 14 297    |
| 2020 09 | 1      | 16 587    |
| 2020 10 | 0      | 0         |
| 2020 11 | 2      | 17 292    |
| 2020 12 | 0      | 0         |
| 2021 01 | 1      | 7 675     |
| 2021 02 | 2      | 10 684    |
| 2021 03 | 1      | 17 422    |
| 2021 04 | 5      | 142 246   |
| 2021 05 | 1      | 29 868    |
| 2021 06 | 2      | 17 720    |
| 2021 07 | 1      | 23 010    |
| 2021 08 | 1      | 4 694     |
| 2021 09 | 0      | 0         |
| 2021 10 | 2      | 31 585    |
| 2021 11 | 2      | 25 279    |
| 2021 12 | 1      | 52 648    |
| 2022 01 | 3      | 33 102    |
| 2022 02 | 0      | 0         |
| 2022 03 | 1      | 5 166     |
| 2022 04 | 2      | 32 885    |
| 2022 05 | 2      | 26 563    |
| 2022 06 | 3      | 28 679    |
| 2022 07 | 0      | 0         |
| 2022 08 | 1      | 6 426     |
| 2022 09 | 0      | 0         |
| 2022 10 | 1      | 2 678     |
| 2022 11 | 1      | 14 586    |
| 2022 12 | 2      | 10 038    |
| 2023 01 | 2      | 28 763    |
| 2023 02 | 1      | 11 873    |
| 2023 03 | 1      | 5 805     |
| 2023 04 | 0      | 0         |
| 2023 05 | 1      | 12 022    |
| 2023 06 | 0      | 0         |
| 2023 07 | 1      | 4 419     |
| 2023 08 | 0      | 0         |
|         | 66     | 1 048 614 |

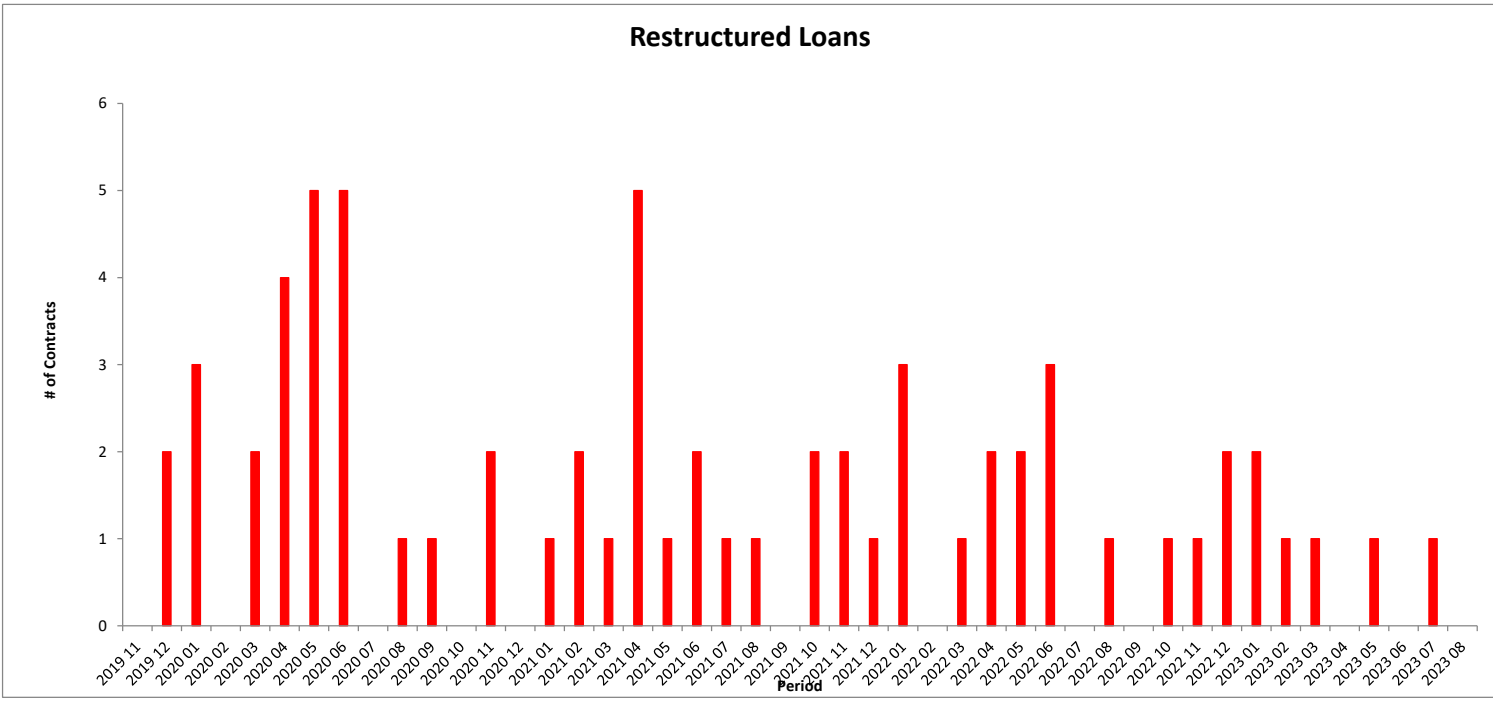
Restructured



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

**23.b Restructured Loans**

|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 27.09.2023 |            |    |            |           |
| Payment date    | 25.09.2023 |            |    |            |           |
| Period No       | 46         |            |    |            |           |
| Monthly Period  | 01.08.2023 |            |    |            |           |
| Interest Period | from       | 25.08.2023 | to | 25.09.2023 | = 31 days |



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

24.a Dynamic Interest rate



|                 |                 |               |
|-----------------|-----------------|---------------|
| Reporting Date  | 27.09.2023      |               |
| Payment date    | 25.09.2023      |               |
| Period No       | 46              |               |
| Monthly Period  | 01.08.2023      | to 25.09.2023 |
| Interest Period | from 25.08.2023 | = 31 days     |

| TOTAL   |                 |                  |
|---------|-----------------|------------------|
| Period  | Closing balance | WA Interest rate |
| 2019 11 | 729 991 378     | 2,80 %           |
| 2019 12 | 706 304 891     | 2,79 %           |
| 2020 01 | 679 530 975     | 2,78 %           |
| 2020 02 | 654 742 126     | 2,76 %           |
| 2020 03 | 629 246 572     | 2,75 %           |
| 2020 04 | 608 819 805     | 2,75 %           |
| 2020 05 | 588 867 275     | 2,74 %           |
| 2020 06 | 566 526 156     | 2,73 %           |
| 2020 07 | 541 637 974     | 2,72 %           |
| 2020 08 | 520 286 515     | 2,71 %           |
| 2020 09 | 496 688 589     | 2,70 %           |
| 2020 10 | 475 768 847     | 2,69 %           |
| 2020 11 | 456 190 375     | 2,68 %           |
| 2020 12 | 437 035 247     | 2,68 %           |
| 2021 01 | 418 584 555     | 2,66 %           |
| 2021 02 | 399 295 163     | 2,66 %           |
| 2021 03 | 377 858 719     | 2,64 %           |
| 2021 04 | 359 138 214     | 2,64 %           |
| 2021 05 | 340 755 398     | 2,63 %           |
| 2021 06 | 324 272 678     | 2,62 %           |
| 2021 07 | 308 511 951     | 2,61 %           |
| 2021 08 | 292 304 221     | 2,60 %           |
| 2021 09 | 276 234 658     | 2,59 %           |
| 2021 10 | 261 446 500     | 2,58 %           |
| 2021 11 | 246 647 082     | 2,57 %           |
| 2021 12 | 233 954 193     | 2,56 %           |
| 2022 01 | 221 104 660     | 2,55 %           |
| 2022 02 | 210 032 207     | 2,54 %           |
| 2022 03 | 197 562 799     | 2,53 %           |
| 2022 04 | 187 577 146     | 2,52 %           |
| 2022 05 | 176 896 732     | 2,51 %           |
| 2022 06 | 166 633 715     | 2,51 %           |
| 2022 07 | 157 171 619     | 2,50 %           |
| 2022 08 | 147 270 648     | 2,49 %           |
| 2022 09 | 138 640 274     | 2,48 %           |
| 2022 10 | 130 313 495     | 2,47 %           |
| 2022 11 | 121 932 310     | 2,47 %           |
| 2022 12 | 115 386 342     | 2,46 %           |
| 2023 01 | 108 419 600     | 2,45 %           |
| 2023 02 | 101 700 573     | 2,44 %           |
| 2023 03 | 95 124 011      | 2,42 %           |
| 2023 04 | 89 171 079      | 2,41 %           |
| 2023 05 | 82 988 179      | 2,40 %           |
| 2023 06 | 77 224 734      | 2,39 %           |
| 2023 07 | 71 841 875      | 2,38 %           |
| 2023 08 | 65 466 054      | 2,37 %           |

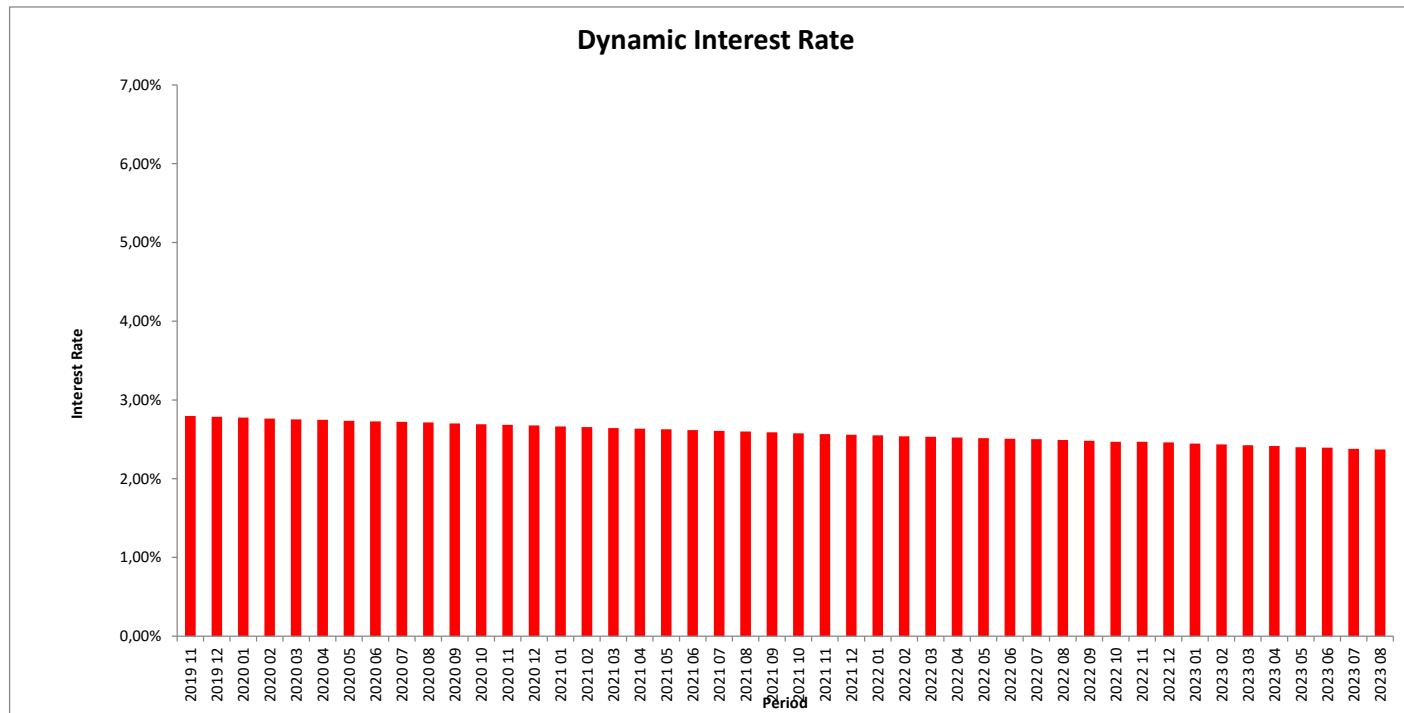
Interest rate evolution

SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

24.b Dynamic Interest Rate



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 27.09.2023 |            |    |            |           |
| Payment date    | 25.09.2023 |            |    |            |           |
| Period No       | 46         |            |    |            |           |
| Monthly Period  | 01.08.2023 |            |    |            |           |
| Interest Period | from       | 25.08.2023 | to | 25.09.2023 | = 31 days |



SCF RAHOITUSPALVELUT VIII DAC  
Monthly Investor Report

25.a Dynamic Pre-Payments



|                 |            |            |
|-----------------|------------|------------|
| Reporting Date  | 27.09.2023 |            |
| Payment date    | 25.09.2023 |            |
| Period No       | 46         |            |
| Monthly Period  | from       | 01.08.2023 |
| Interest Period | to         | 25.09.2023 |
|                 | =          | 31 days    |

|         | TOTAL      |                     |                 |
|---------|------------|---------------------|-----------------|
|         | Period     | Sum of Pre-Payments | Closing Balance |
| 2019 11 | 39 469 959 | 729 991 378         | 28,36 %         |
| 2019 12 | 11 820 904 | 706 304 891         | 18,33 %         |
| 2020 01 | 15 030 935 | 679 530 975         | 23,54 %         |
| 2020 02 | 13 954 467 | 654 742 126         | 22,78 %         |
| 2020 03 | 13 619 464 | 629 246 572         | 23,09 %         |
| 2020 04 | 9 950 346  | 608 819 805         | 17,94 %         |
| 2020 05 | 10 149 842 | 588 867 275         | 18,83 %         |
| 2020 06 | 11 815 395 | 566 526 156         | 22,35 %         |
| 2020 07 | 14 326 835 | 541 637 974         | 27,51 %         |
| 2020 08 | 11 774 093 | 520 286 515         | 24,02 %         |
| 2020 09 | 13 356 067 | 496 688 589         | 27,90 %         |
| 2020 10 | 11 513 386 | 475 768 847         | 25,47 %         |
| 2020 11 | 10 500 427 | 456 190 375         | 24,38 %         |
| 2020 12 | 9 768 321  | 437 035 247         | 23,76 %         |
| 2021 01 | 10 013 150 | 418 584 555         | 25,21 %         |
| 2021 02 | 11 210 180 | 399 295 163         | 28,95 %         |
| 2021 03 | 12 107 064 | 377 858 719         | 32,35 %         |
| 2021 04 | 11 018 877 | 359 138 214         | 31,20 %         |
| 2021 05 | 10 496 066 | 340 755 398         | 31,30 %         |
| 2021 06 | 8 922 474  | 324 272 678         | 28,45 %         |
| 2021 07 | 8 420 583  | 308 511 951         | 28,26 %         |
| 2021 08 | 8 895 389  | 292 304 221         | 30,99 %         |
| 2021 09 | 9 209 542  | 276 234 658         | 33,43 %         |
| 2021 10 | 8 466 619  | 261 446 500         | 32,63 %         |
| 2021 11 | 8 428 386  | 246 647 082         | 34,11 %         |
| 2021 12 | 6 527 227  | 233 954 193         | 28,79 %         |
| 2022 01 | 7 167 340  | 221 104 660         | 32,66 %         |
| 2022 02 | 5 793 594  | 210 032 207         | 28,51 %         |
| 2022 03 | 6 559 966  | 197 562 799         | 33,32 %         |
| 2022 04 | 4 997 456  | 187 577 146         | 27,68 %         |
| 2022 05 | 5 337 852  | 176 896 732         | 30,77 %         |
| 2022 06 | 5 391 657  | 166 633 715         | 32,61 %         |
| 2022 07 | 4 578 983  | 157 171 619         | 29,87 %         |
| 2022 08 | 5 091 495  | 147 270 648         | 34,44 %         |
| 2022 09 | 4 297 593  | 138 640 274         | 31,47 %         |
| 2022 10 | 4 197 096  | 130 313 495         | 32,49 %         |
| 2022 11 | 4 208 749  | 121 932 310         | 34,40 %         |
| 2022 12 | 2 620 991  | 115 386 342         | 24,10 %         |
| 2023 01 | 3 062 186  | 108 419 600         | 29,09 %         |
| 2023 02 | 3 253 605  | 101 700 573         | 32,31 %         |
| 2023 03 | 2 877 456  | 95 124 011          | 30,83 %         |
| 2023 04 | 2 840 497  | 89 171 079          | 32,19 %         |
| 2023 05 | 2 786 802  | 82 988 179          | 33,63 %         |
| 2023 06 | 2 616 014  | 77 224 734          | 33,87 %         |
| 2023 07 | 2 431 426  | 71 841 875          | 33,84 %         |
| 2023 08 | 3 190 827  | 65 466 054          | 45,10 %         |

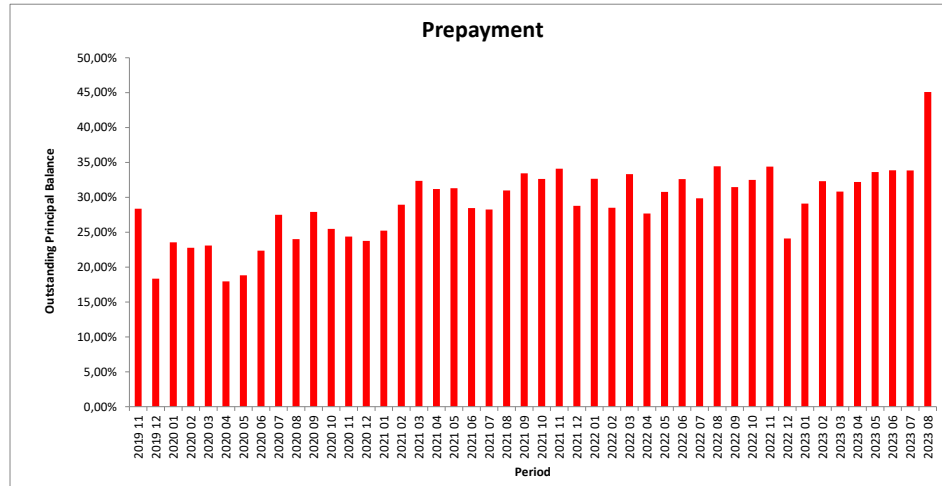
Dynamic Prepayment

SCF RAHOITUSPALVELUT VIII DAC  
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25.b Dynamic Pre-Payments



|                 |            |            |    |            |   |         |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date  | 27.09.2023 |            |    |            |   |         |
| Payment date    | 25.09.2023 |            |    |            |   |         |
| Period No       | 46         |            |    |            |   |         |
| Monthly Period  | from       | 01.08.2023 | to | 25.09.2023 | = | 31 days |
| Interest Period |            | 25.08.2023 |    |            |   |         |



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26. Delinquency



|                 |            |            |    |            |           |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date  | 27.09.2023 |            |    |            |           |
| Payment date    | 25.09.2023 |            |    |            |           |
| Period No       | 46         |            |    |            |           |
| Monthly Period  | 01.08.2023 |            |    |            |           |
| Interest Period | from       | 25.08.2023 | to | 25.09.2023 | = 31 days |

| year | mth         | Total outstanding | accounts current | balance current | accounts 1-30 | balance 1-30 | accounts 30-60 | balance 30-60 | accounts 60-90 | balance 60-90 | accounts 90-120 | balance 90-120 | accounts 120-150 | balance 120-150 | accounts 150-180 | balance 150-180 | New defaults Count | New defaults Balance |         |
|------|-------------|-------------------|------------------|-----------------|---------------|--------------|----------------|---------------|----------------|---------------|-----------------|----------------|------------------|-----------------|------------------|-----------------|--------------------|----------------------|---------|
| 2019 | 11          | 729 991 378       | 41 738           | 687 144 081     | 2 184         | 37 759 566   | 223            | 3 861 951     | 65             | 982 131       | 14              | 243 650        | -                | -               | -                | -               | 1                  | 32 426               |         |
|      | 12          | 706 304 891       | 40 552           | 658 566 266     | 2 486         | 41 375 550   | 229            | 4 062 841     | 81             | 1 374 481     | 42              | 630 607        | 13               | 295 146         | -                | -               | 1                  | 36 270               |         |
|      | 2020        | 1                 | 679 530 975      | 39 905          | 637 871 391   | 1 940        | 32 671 229     | 373           | 6 283 265      | 69            | 1 119 798       | 47             | 855 645          | 25              | 457 865          | 11              | 271 783            | 4                    | 7 770   |
|      |             | 2                 | 654 742 126      | 39 132          | 617 416 363   | 1 759        | 29 305 081     | 308           | 5 114 347      | 87            | 1 458 113       | 42             | 695 855          | 26              | 481 371          | 16              | 270 996            | 17                   | 343 862 |
|      |             | 3                 | 629 246 572      | 37 742          | 586 817 011   | 2 107        | 34 208 060     | 308           | 4 982 560      | 103           | 1 655 011       | 55             | 921 082          | 22              | 317 935          | 16              | 344 913            | 31                   | 460 652 |
|      |             | 4                 | 608 819 805      | 37 206          | 570 774 057   | 1 830        | 29 378 914     | 294           | 5 164 191      | 109           | 1 952 580       | 56             | 923 567          | 25              | 406 392          | 14              | 220 103            | 25                   | 405 306 |
|      |             | 5                 | 588 867 275      | 36 119          | 548 178 840   | 2 055        | 31 727 977     | 278           | 4 453 000      | 124           | 2 329 373       | 49             | 1 102 629        | 36              | 636 998          | 27              | 438 458            | 15                   | 224 589 |
|      |             | 6                 | 566 526 156      | 35 498          | 531 377 463   | 1 773        | 27 205 042     | 285           | 4 538 622      | 89            | 1 555 427       | 53             | 1 047 137        | 27              | 538 630          | 18              | 263 834            | 32                   | 549 099 |
|      |             | 7                 | 541 637 974      | 34 713          | 512 104 897   | 1 512        | 22 569 359     | 249           | 4 053 469      | 83            | 1 234 647       | 27             | 600 575          | 42              | 745 855          | 19              | 329 172            | 31                   | 426 767 |
|      |             | 8                 | 520 286 515      | 33 363          | 484 674 507   | 1 868        | 27 730 416     | 294           | 4 940 801      | 87            | 1 388 265       | 35             | 618 170          | 18              | 439 600          | 29              | 494 757            | 24                   | 399 567 |
|      |             | 9                 | 496 688 589      | 32 566          | 466 633 109   | 1 594        | 23 738 987     | 234           | 3 688 096      | 85            | 1 408 221       | 35             | 542 397          | 23              | 404 402          | 12              | 273 377            | 31                   | 573 487 |
|      |             | 10                | 475 768 847      | 31 749          | 447 379 324   | 1 437        | 21 728 162     | 273           | 4 322 660      | 59            | 1 083 039       | 46             | 659 390          | 18              | 275 363          | 14              | 320 909            | 14                   | 268 186 |
| 11   |             | 456 190 375       | 30 594           | 424 743 685     | 1 663         | 24 200 584   | 304            | 4 721 752     | 86             | 1 451 980     | 31              | 630 587        | 21               | 315 586         | 8                | 126 201         | 27                 | 484 222              |         |
| 12   | 437 035 247 | 29 901            | 408 284 451      | 1 520           | 21 648 649    | 252          | 3 885 377      | 102           | 1 794 955      | 45            | 791 297         | 23             | 443 429          | 12              | 187 089          | 15              | 194 288            |                      |         |
| 2021 | 1           | 418 584 555       | 28 734           | 386 682 543     | 1 712         | 23 780 051   | 343            | 5 138 278     | 80             | 1 322 321     | 57              | 906 327        | 26               | 488 290         | 13               | 266 746         | 21                 | 326 572              |         |
|      | 2           | 399 295 163       | 27 931           | 369 686 933     | 1 640         | 22 547 915   | 277            | 4 135 400     | 86             | 1 403 395     | 45              | 760 039        | 30               | 436 235         | 15               | 325 246         | 21                 | 354 452              |         |
|      | 3           | 377 858 719       | 27 320           | 355 198 671     | 1 257         | 16 743 016   | 215            | 2 999 831     | 84             | 1 438 408     | 46              | 753 088        | 30               | 544 278         | 10               | 181 422         | 35                 | 615 819              |         |
|      | 4           | 359 138 214       | 26 365           | 336 803 330     | 1 209         | 15 866 370   | 264            | 3 826 921     | 71             | 1 015 026     | 39              | 666 169        | 29               | 492 765         | 23               | 467 632         | 22                 | 201 307              |         |
|      | 5           | 340 755 398       | 25 063           | 314 512 907     | 1 567         | 19 632 217   | 276            | 4 031 125     | 100            | 1 486 092     | 31              | 445 092        | 24               | 396 890         | 16               | 251 073         | 29                 | 585 359              |         |
|      | 6           | 324 272 678       | 24 283           | 299 372 521     | 1 564         | 19 265 148   | 212            | 3 056 211     | 103            | 1 460 602     | 37              | 555 686        | 19               | 316 429         | 13               | 246 081         | 20                 | 315 636              |         |
|      | 7           | 308 511 951       | 23 634           | 286 145 399     | 1 319         | 16 363 418   | 259            | 3 519 699     | 94             | 1 254 570     | 40              | 628 602        | 26               | 394 806         | 13               | 205 457         | 17                 | 229 984              |         |
|      | 8           | 292 304 221       | 22 619           | 269 130 692     | 1 404         | 16 878 157   | 268            | 3 872 928     | 83             | 1 428 770     | 37              | 527 540        | 20               | 306 427         | 13               | 159 708         | 21                 | 314 545              |         |
|      | 9           | 276 234 658       | 21 931           | 257 098 460     | 1 188         | 14 039 403   | 226            | 2 866 735     | 85             | 1 320 364     | 32              | 559 583        | 19               | 231 379         | 7                | 118 733         | 25                 | 319 171              |         |
|      | 10          | 261 446 500       | 20 870           | 240 242 162     | 1 325         | 15 791 732   | 253            | 3 282 490     | 78             | 1 024 240     | 43              | 631 496        | 20               | 378 603         | 10               | 95 776          | 12                 | 157 767              |         |
|      | 11          | 246 647 082       | 20 184           | 227 213 078     | 1 164         | 14 036 458   | 252            | 3 248 263     | 91             | 1 203 155     | 28              | 354 946        | 21               | 378 935         | 7                | 212 247         | 19                 | 180 467              |         |
|      | 12          | 233 954 193       | 19 627           | 216 764 391     | 1 042         | 12 051 545   | 256            | 3 186 354     | 94             | 1 147 568     | 34              | 414 109        | 19               | 222 994         | 9                | 167 232         | 11                 | 183 590              |         |
| 2022 | 1           | 221 104 660       | 18 736           | 201 962 868     | 1 171         | 13 698 809   | 286            | 3 812 433     | 74             | 902 277       | 33              | 370 821        | 17               | 245 479         | 9                | 111 971         | 15                 | 160 922              |         |
|      | 2           | 210 032 207       | 18 151           | 191 942 385     | 1 139         | 12 921 266   | 246            | 3 203 124     | 89             | 1 283 759     | 28              | 313 473        | 17               | 242 273         | 8                | 125 926         | 13                 | 136 412              |         |
|      | 3           | 197 562 799       | 17 488           | 181 917 944     | 1 073         | 11 379 043   | 187            | 2 243 235     | 81             | 1 090 152     | 46              | 699 333        | 14               | 198 128         | 5                | 34 964          | 12                 | 198 544              |         |
|      | 4           | 187 577 146       | 16 955           | 172 850 935     | 904           | 9 812 961    | 251            | 2 859 108     | 69             | 867 056       | 37              | 579 800        | 27               | 467 467         | 8                | 139 819         | 12                 | 68 926               |         |
|      | 5           | 176 896 732       | 16 160           | 161 470 113     | 1 039         | 10 632 686   | 236            | 2 700 978     | 83             | 1 055 448     | 37              | 450 988        | 18               | 388 400         | 13               | 198 119         | 16                 | 250 465              |         |
|      | 6           | 166 633 715       | 15 708           | 152 930 034     | 896           | 9 547 820    | 222            | 2 388 741     | 75             | 931 440       | 24              | 305 749        | 19               | 241 472         | 16               | 288 459         | 12                 | 173 377              |         |
|      | 7           | 157 171 619       | 14 915           | 142 262 632     | 1 028         | 10 595 958   | 212            | 2 362 113     | 104            | 1 240 970     | 31              | 268 179        | 20               | 270 007         | 12               | 171 760         | 17                 | 320 811              |         |
|      | 8           | 147 270 648       | 14 395           | 134 219 885     | 936           | 9 234 850    | 199            | 2 246 209     | 70             | 790 191       | 42              | 576 197        | 17               | 137 904         | 10               | 65 412          | 19                 | 222 413              |         |
|      | 9           | 138 640 274       | 13 958           | 127 849 294     | 737           | 7 204 813    | 204            | 2 166 668     | 50             | 642 534       | 40              | 331 731        | 19               | 356 764         | 11               | 88 469          | 12                 | 103 942              |         |
|      | 10          | 130 313 495       | 13 215           | 118 285 145     | 895           | 8 674 553    | 195            | 1 903 985     | 72             | 828 493       | 24              | 215 142        | 24               | 186 382         | 11               | 219 795         | 13                 | 142 561              |         |
|      | 11          | 121 932 310       | 12 819           | 111 575 861     | 765           | 7 424 573    | 178            | 1 734 498     | 72             | 766 004       | 27              | 259 259        | 14               | 115 854         | 8                | 56 262          | 12                 | 100 464              |         |
|      | 12          | 115 386 342       | 12 420           | 105 925 042     | 719           | 6 346 975    | 190            | 1 813 804     | 79             | 866 853       | 29              | 268 975        | 17               | 156 020         | 1                | 8 673           | 17                 | 104 364              |         |
| 2023 | 1           | 108 419 600       | 11 848           | 98 573 332      | 765           | 6 890 557    | 185            | 1 796 867     | 67             | 674 258       | 27              | 274 568        | 15               | 112 069         | 10               | 97 948          | 7                  | 43 952               |         |
|      | 2           | 101 700 573       | 11 477           | 93 081 075      | 673           | 5 829 574    | 155            | 1 422 842     | 82             | 985 093       | 28              | 255 084        | 6                | 68 409          | 6                | 58 497          | 14                 | 94 345               |         |
|      | 3           | 95 124 011        | 11 008           | 87 008 731      | 620           | 5 350 488    | 154            | 1 393 281     | 83             | 746 601       | 3               | 46 414         | 3                | 46 414          | 3                | 32 333          | 12                 | 97 817               |         |
|      | 4           | 89 171 079        | 10 442           | 80 496 926      | 717           | 6 041 365    | 173            | 1 366 641     | 69             | 893 515       | 19              | 165 336        | 27               | 364 976         | 6                | 42 321          | 13                 | 51 765               |         |
|      | 5           | 82 988 179        | 9 986            | 74 944 270      | 677           | 5 483 525    | 152            | 1 257 610     | 67             | 868 777       | 15              | 366 805        | 11               | 85 190          | 13               | 182 001         | 7                  | 83 843               |         |
|      | 6           | 77 224 734        | 9 609            | 70 619 658      | 555           | 4 309 484    | 148            | 1 312 254     | 55             | 490 583       | 28              | 263 598        | 20               | 199 072         | 5                | 30 085          | 11                 | 141 251              |         |
|      | 7           | 71 841 875        | 9 051            | 64 642 904      | 602           | 5 037 386    | 140            | 1 178 588     | 55             | 522 673       | 29              | 279 065        | 10               | 93 525          | 9                | 87 734          | 11                 | 63 213               |         |
|      | 8           | 65 466 054        | 8 482            | 59 362 535      | 568           | 4 411 688    | 121            | 1 021 150     | 41             | 372 148       | 17              | 135 438        | 13               | 125 461         | 5                | 37 633          | 10                 | 86 489               |         |

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27. Defaults, Recoveries and Losses by Quarter of Default

|                 |   |
|-----------------|---|
| Reporting Date  | 27.09.2023                              |
| Payment date    | 25.09.2023                              |
| Period No       | 46                                      |
| Monthly Period  | 01.08.2023                              |
| Interest Period | from 25.08.2023 to 25.09.2023 = 31 days |



| Default Quarter | Default Amount | 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          | 812 284        | 2           | 33 036     | 33 036          | 35 661 | 27 080     | 60 116          | 8 581   | -          | -               | 60 116    | 8 581      | -               | 60 116  | 8 581      | -               | 60 116  | 8 581 |
| 2020 1          | 812 284        | 2           | -          | -               | -      | 48 352     | 48 352          | 763 931 | 284 990    | 333 342         | 478 942   | 163 443    | 496 785         | 315 499 | 11 044     | 507 829         | 304 455 |       |
| 2020 2          | 1 178 994      | 72          | -          | -               | -      | -          | -               | -       | 74 640     | 74 640          | 1 104 354 | 457 374    | 532 014         | 646 979 | 140 180    | 672 195         | 506 799 |       |
| 2020 3          | 1 399 821      | 86          | -          | -               | -      | -          | -               | -       | -          | -               | 298 822   | 298 822    | 1 100 898       | 423 377 | 722 299    | 677 521         | 892 865 |       |
| 2020 4          | 946 697        | 56          | -          | -               | -      | -          | -               | -       | -          | -               | -         | -          | -               | -       | -          | -               | -       | -     |
| 2021 1          | 1 296 843      | 77          | -          | -               | -      | -          | -               | -       | -          | -               | -         | -          | -               | -       | -          | -               | -       | -     |
| 2021 2          | 1 102 302      | 71          | -          | -               | -      | -          | -               | -       | -          | -               | -         | -          | -               | -       | -          | -               | -       | -     |
| 2021 3          | 863 699        | 63          | -          | -               | -      | -          | -               | -       | -          | -               | -         | -          | -               | -       | -          | -               | -       | -     |
| 2021 4          | 521 624        | 42          | -          | -               | -      | -          | -               | -       | -          | -               | -         | -          | -               | -       | -          | -               | -       | -     |
| 2022 1          | 495 878        | 40          | -          | -               | -      | -          | -               | -       | -          | -               | -         | -          | -               | -       | -          | -               | -       | -     |
| 2022 2          | 492 768        | 40          | -          | -               | -      | -          | -               | -       | -          | -               | -         | -          | -               | -       | -          | -               | -       | -     |
| 2022 3          | 647 165        | 48          | -          | -               | -      | -          | -               | -       | -          | -               | -         | -          | -               | -       | -          | -               | -       | -     |
| 2022 4          | 347 389        | 42          | -          | -               | -      | -          | -               | -       | -          | -               | -         | -          | -               | -       | -          | -               | -       | -     |
| 2023 1          | 236 114        | 33          | -          | -               | -      | -          | -               | -       | -          | -               | -         | -          | -               | -       | -          | -               | -       | -     |
| 2023 2          | 256 859        | 31          | -          | -               | -      | -          | -               | -       | -          | -               | -         | -          | -               | -       | -          | -               | -       | -     |
| 2023 3          | 149 702        | 21          | -          | -               | -      | -          | -               | -       | -          | -               | -         | -          | -               | -       | -          | -               | -       | -     |

| Default Quarter | Default Amount | No Of Loans | 2021 Q1    |                 |           | 2021 Q2    |                 |           | 2021 Q3    |                 |         | 2021 Q4    |                 |         | 2022 Q1    |                 |         |       |
|-----------------|----------------|-------------|------------|-----------------|-----------|------------|-----------------|-----------|------------|-----------------|---------|------------|-----------------|---------|------------|-----------------|---------|-------|
|                 |                |             | Recoveries | Cum. Recoveries | Loss      | Recoveries | Cum. Recoveries | Loss      | Recoveries | Cum. Recoveries | Loss    | Recoveries | Cum. Recoveries | Loss    | Recoveries | Cum. Recoveries | Loss    |       |
| 2019 4          | 812 284        | 2           | -          | 60 116          | 8 581     | -          | 60 116          | 8 581     | -          | -               | 60 116  | 8 581      | -               | 60 116  | 8 581      | -               | 60 116  | 8 581 |
| 2020 1          | 812 284        | 2           | 24 232     | 532 060         | 280 223   | 11 966     | 544 026         | 268 257   | 28 880     | 573 815         | 238 369 | 106 834    | 680 749         | 131 535 | 11 285     | 692 038         | 120 250 |       |
| 2020 2          | 1 178 994      | 72          | 110 792    | 692 987         | 498 007   | 9 982      | 602 968         | 488 025   | 50 943     | 743 912         | 435 052 | 174 614    | 918 525         | 260 469 | 2 289      | 920 814         | 258 180 |       |
| 2020 3          | 1 399 821      | 86          | 113 474    | 835 773         | 564 047   | 121 487    | 957 260         | 442 561   | 63 564     | 1 020 824       | 378 996 | 197 216    | 1 218 040       | 181 781 | 1 612      | 1 219 652       | 180 169 |       |
| 2020 4          | 946 697        | 56          | 213 175    | 267 008         | 679 689   | 147 450    | 414 457         | 532 240   | 150 331    | 564 789         | 381 908 | 113 982    | 678 771         | 267 926 | 40 463     | 719 234         | 227 463 |       |
| 2021 1          | 1 296 843      | 77          | 40 498     | 40 498          | 1 256 344 | 223 948    | 264 446         | 1 032 397 | 199 533    | 463 979         | 832 864 | 314 935    | 778 913         | 517 929 | 52 085     | 830 998         | 465 845 |       |
| 2021 2          | 1 102 302      | 71          | -          | -               | -         | 39 286     | 39 286          | 1 063 016 | -          | 236 692         | 275 978 | 826 323    | 429 664         | 705 642 | 92 944     | 798 586         | 303 715 |       |
| 2021 3          | 863 699        | 63          | -          | -               | -         | -          | -               | -         | 10 167     | 10 167          | 853 533 | 264 083    | 274 250         | 589 449 | 177 607    | 451 856         | 411 842 |       |
| 2021 4          | 521 624        | 42          | -          | -               | -         | -          | -               | -         | -          | -               | 24 938  | 24 938     | 496 886         | 107 277 | 132 215    | 389 609         | 395 363 |       |
| 2022 1          | 495 878        | 40          | -          | -               | -         | -          | -               | -         | -          | -               | -       | -          | -               | 100 515 | 100 515    | 395 363         | -       | -     |
| 2022 2          | 492 768        | 40          | -          | -               | -         | -          | -               | -         | -          | -               | -       | -          | -               | -       | -          | -               | -       | -     |
| 2022 3          | 647 165        | 48          | -          | -               | -         | -          | -               | -         | -          | -               | -       | -          | -               | -       | -          | -               | -       | -     |
| 2022 4          | 347 389        | 42          | -          | -               | -         | -          | -               | -         | -          | -               | -       | -          | -               | -       | -          | -               | -       | -     |
| 2023 1          | 236 114        | 33          | -          | -               | -         | -          | -               | -         | -          | -               | -       | -          | -               | -       | -          | -               | -       | -     |
| 2023 2          | 256 859        | 31          | -          | -               | -         | -          | -               | -         | -          | -               | -       | -          | -               | -       | -          | -               | -       | -     |
| 2023 3          | 149 702        | 21          | -          | -               | -         | -          | -               | -         | -          | -               | -       | -          | -               | -       | -          | -               | -       | -     |

| Default Quarter | Default Amount | No Of Loans | 2022 Q2    |                 |         | 2022 Q3    |                 |         | 2022 Q4    |                 |         | 2023 Q1    |                 |         | 2023 Q2    |                 |         |       |
|-----------------|----------------|-------------|------------|-----------------|---------|------------|-----------------|---------|------------|-----------------|---------|------------|-----------------|---------|------------|-----------------|---------|-------|
|                 |                |             | Recoveries | Cum. Recoveries | Loss    | Recoveries | Cum. Recoveries | Loss    | Recoveries | Cum. Recoveries | Loss    | Recoveries | Cum. Recoveries | Loss    | Recoveries | Cum. Recoveries | Loss    |       |
| 2019 4          | 812 284        | 2           | -          | 64 962          | 3 735   | -          | 64 962          | 3 735   | -          | -               | 64 962  | 3 735      | -               | 64 962  | 3 735      | -               | 64 962  | 3 735 |
| 2020 1          | 812 284        | 2           | 3 765      | 695 798         | 116 486 | 1 062      | 696 860         | 115 423 | 693        | 697 554         | 114 730 | 946        | 698 499         | 113 784 | 4 624      | 703 123         | 109 160 |       |
| 2020 2          | 1 178 994      | 72          | 17 462     | 938 276         | 240 718 | 4 214      | 942 490         | 236 504 | 16 212     | 958 702         | 220 292 | 2 144      | 960 846         | 218 148 | 8 843      | 969 689         | 209 305 |       |
| 2020 3          | 1 399 821      | 86          | 13 432     | 1 233 083       | 168 737 | 3 892      | 1 236 775       | 163 045 | 131        | 1 238 907       | 162 914 | 478        | 1 237 385       | 162 436 | 6 694      | 1 244 079       | 155 742 |       |
| 2020 4          | 946 697        | 56          | 11 810     | 731 044         | 215 663 | 55 487     | 786 530         | 160 167 | 3 032      | 789 562         | 157 135 | 2 230      | 791 792         | 154 905 | 15 663     | 807 445         | 138 252 |       |
| 2021 1          | 1 296 843      | 77          | 94 530     | 925 528         | 371 315 | 42 494     | 968 021         | 328 821 | 18 267     | 986 289         | 310 554 | 9 975      | 996 264         | 300 579 | 78 931     | 1 075 195       | 221 648 |       |
| 2021 2          | 1 102 302      | 71          | 57 847     | 856 434         | 245 868 | 43 828     | 900 262         | 202 040 | 6 162      | 906 424         | 195 878 | 15 699     | 922 123         | 180 179 | 90 564     | 1 012 687       | 89 614  |       |
| 2021 3          | 863 699        | 63          | 80 417     | 532 274         | 331 425 | 38 215     | 570 489         | 293 210 | 25 217     | 595 706         | 267 993 | 28 486     | 624 193         | 239 907 | 88 789     | 712 981         | 150 718 |       |
| 2021 4          | 521 624        | 42          | 122 023    | 254 239         | 267 586 | 63 403     | 317 640         | 204 184 | 25 065     | 342 706         | 179 119 | 7 257      | 349 962         | 171 862 | 68 983     | 418 945         | 104 879 |       |
| 2022 1          | 495 878        | 40          | 90 522     | 191 036         | 304 841 | 82 926     | 273 962         | 221 915 | 89 748     | 363 710         | 132 167 | 14 128     | 377 838         | 118 039 | 58 656     | 436 495         | 59 383  |       |
| 2022 2          | 492 768        | 40          | 30 614     | 30 614          | 462 155 | 86 697     | 117 311         | 375 457 | 104 494    | 221 805         | 270 963 | 183 134    | 404 939         | 87 829  | 57 866     | 462 805         | 29 964  |       |
| 2022 3          | 647 165        | 48          | -          | -               | -       | 65 246     | 65 246          | 581 920 | 167 338    | 232 584         | 414 581 | 121 179    | 353 763         | 293 403 | 73 375     | 427 137         | 220 028 |       |
| 2022 4          | 347 389        | 42          | -          | -               | -       | -          | -               | -       | 33 547     | 33 547          | 313 843 | 138 009    | 171 556         | 175 834 | 80 147     | 251 703         | 85 686  |       |
| 2023 1          | 236 114        | 33          | -          | -               | -       | -          | -               | -       | -          | -               | 86 090  | 86 090     | 170 024         | 102 040 | 168 130    | 67 894          | 67 894  |       |
| 2023 2          | 256 859        | 31          | -          | -               | -       | -          | -               | -       | -          | -               | -       | -          | -               | -       | -          | -               | -       | -     |
| 2023 3          | 149 702        | 21          | -          | -               | -       | -          | -               | -       | -          | -               | -       | -          | -               | -       | -          | -               | -       | -     |

| Default Quarter | Default Amount | No Of Loans | 2023 Q3    |                 |         |
|-----------------|----------------|-------------|------------|-----------------|---------|
|                 |                |             | Recoveries | Cum. Recoveries | Loss    |
| 2019 4          | 812 284        | 2           | -          | 64 962          | 3 735   |
| 2020 1          | 812 284        | 2           | -          | 703 123         | 109 160 |
| 2020 2          | 1 178 994      | 72          | 2 503      | 972 192         | 206 802 |
| 2020 3          | 1 399 821      | 86          | 47         | 1 244 126       | 155 695 |
| 2020 4          | 946 697        | 56          | 914        | 808 359         | 138 338 |
| 2021 1          | 1 296 843      | 77          | 3 848      | 1 079 043       | 217 800 |
| 2021 2          | 1 102 302      | 71          | 3 489      | 1 016 176       | 86 125  |
| 2021 3          | 863 699        | 63          | 14 317     | 727 299         | 136 401 |
| 2021 4          | 521 624        | 42          | 32 419     | 449 365         | 72 460  |
| 2022 1          | 495 878        | 40          | 22 242     | 458 737         | 37 141  |
| 2022 2          | 492 768        | 40          | 16 876     | 478 681         | 13 087  |
| 2022 3          | 647 165        | 48          | 43 928     | 471 056         | 176 100 |
| 2022 4          | 347 389        | 42          | 27 703     | 279 406         | 67 983  |
| 2023 1          | 236 114        | 33          | 10 215     | 178 345         | 57 769  |
| 2023 2          | 256 859        | 31          | 7 920      | 81 685          | 175 174 |
| 2023 3          | 149 702        | 21          | 19 300     | 19 300          | 130 402 |

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**28. Priority of Payments - Revenue**



|                 |   |
|-----------------|---|
| Reporting Date  | 27.09.2023                              |
| Payment date    | 25.09.2023                              |
| Period No       | 46                                      |
| Monthly Period  | 01.08.2023                              |
| Interest Period | from 25.08.2023 to 25.09.2023 = 31 days |

**Purchaser Priority of Payments - Revenue**

|   |   |              |     |
|---|---|--------------|-----|
| Purchaser Available Revenue Receipts  | + | 2 322 484,95 | EUR |
| Senior Expenses   | - | 181 759,47   | EUR |
| Servicing Fee   | - | 28 186,77    | EUR |
| Credit the Issuer for the Issuer Swap Interest Amount                                 | - | 14 410,70    | 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   | - | 1 698,00     | EUR |
| Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount                  | - | -            | EUR |
| Tranche D Loan Interest to Issuer   | - | 18 192,00    | EUR |
| Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount                  | - | 86 488,72    | EUR |
| Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider | - | 1 032 128,45 | EUR |
| Credit the Issuer for Swap subordinated Amounts due                                   | - | -            | EUR |
| Interest and principal due to Purchaser Subordinated Loan Provider                    | - | 100 404,03   | EUR |
| Deferred Purchase Price to Seller   | - | 859 216,81   | EUR |

**Issuer Priority of Payments - Revenue**

|   |   |              |     |
|---|---|--------------|-----|
| Issuer Available Revenue Receipts   | + | 2 779 879,21 | EUR |
| Senior Expenses   | - | 112 766,77   | EUR |
| Issuer Swap Interest Amount   | - | 14 410,70    | EUR |
| Interest Class A Notes  | - | 218 280,00   | EUR |
| Credit the Class A Principal Deficiency Sub-Ledger  | - | -            | EUR |
| Interest Class B Notes  | - | 28 765,00    | 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  | - | 1 698,00     | EUR |
| Credit the Class C Principal Deficiency Sub-Ledger  | - | -            | EUR |
| Interest Class D Notes  | - | 18 192,00    | EUR |
| Credit the Class D Principal Deficiency Sub-Ledger  | - | 86 488,72    | EUR |
| Interest and principal due to Issuer Subordinated Loan Provider   | - | 1 032 128,45 | EUR |
| Swap subordinated Amounts due   | - | -            | EUR |
| Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment | - | 1 267 149,57 | EUR |



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**29. Priority of Payments - Redemption**



|                 |   |
|-----------------|---|
| Reporting Date  | 27.09.2023                              |
| Payment date    | 25.09.2023                              |
| Period No       | 46                                      |
| Monthly Period  | 01.08.2023                              |
| Interest Period | from 25.08.2023 to 25.09.2023 = 31 days |

**Purchaser Priority of Payments - Redemption**

|  |   |               |     |
|--|---|---------------|-----|
| Purchaser Available Redemption Receipts                      | + | 72 404 001,15 | EUR |
| Payable to Issuer for the Senior Expenses Deficit            | - | -             | EUR |
| Principal Payments on Loan to Issuer                         | - | 71 841 875,35 | EUR |
| Payment to Purchaser as Purchaser Available Revenue Receipts | - | 562 125,80    | EUR |

**Issuer Priority of Payments - Redemption**

|  |   |               |     |
|--|---|---------------|-----|
| Issuer Available Redemption Receipts   | + | 71 928 364,07 | 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  | - | 58 380 115,56 | 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   | - | 7 640 458,23  | EUR |
| (iii) Principal Payments on Class C Notes  | - | 1 455 325,41  | EUR |
| (iiii) Principal Payments on Class D Notes   | - | 4 365 976,15  | EUR |
| Payment to Issuer as Issuer Available Revenue Receipts   | - | 86 488,72     | 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 | 1 267 149,57 | EUR |
|---|--------------|-----|

**Purchaser Priority of Payments - Revenue (r)**

|   |            |     |
|---|------------|-----|
| Payment of residual fund as Deferred Purchase Price to Seller | 859 216,81 | EUR |
|---|------------|-----|

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**30. Transaction Costs**

|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.09.2023      |                         |
| Payment date    | 25.09.2023      |                         |
| Period No       | 46              |                         |
| Monthly Period  | 01.08.2023      |                         |
| Interest Period | from 25.08.2023 | to 25.09.2023 = 31 days |



| Transaction Costs                                    | Currency | All Notes    | Class A      | Class B    | Class C    | Class D      |
|--|----------|--------------|--------------|------------|------------|--------------|
| Senior Expenses                                      | EUR      | 181 759,47   |              |            |            |              |
| Interest accrued for the Period                      | EUR      | 266 935,00   | 218 280,00   | 28 765,00  | 1 698,00   | 18 192,00    |
| Cumulative Interest accrued                          | EUR      | 8 737 442,00 | 4 876 804,00 | 518 334,00 | 285 315,00 | 3 056 989,00 |
| Interest Payments                                    | EUR      | 266 935,00   | 218 280,00   | 28 765,00  | 1 698,00   | 18 192,00    |
| Cumulative Interest Payments                         | EUR      | 8 737 442,00 | 4 876 804,00 | 518 334,00 | 285 315,00 | 3 056 989,00 |
| Interest accrued on Subordinated Loan for the Period | EUR      | 4 153,36     |              |            |            |              |
| Cumulative Interest accrued on Subordinated Loan     | EUR      | 71 284,64    |              |            |            |              |
| Interest Payments on Subordinated Loan               | EUR      | 4 153,36     |              |            |            |              |
| Cumulative Interest Payments on Subordinated Loan    | EUR      | 71 284,64    |              |            |            |              |
| Unpaid Interest for the Period                       | EUR      | -            |              |            |            |              |
| Cumulative Unpaid Interest                           | EUR      | -            |              |            |            |              |

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**31. Swap Overview**

|                 |                 |                         |
|-----------------|-----------------|-------------------------|
| Reporting Date  | 27.09.2023      |                         |
| Payment date    | 25.09.2023      |                         |
| Period No       | 46              |                         |
| Monthly Period  | 01.08.2023      |                         |
| Interest Period | from 25.08.2023 | to 25.09.2023 = 31 days |



**Class A Swap details**

**Kimi 8 | Front Swap**

|  |                                      |
|--|--------------------------------------|
| <b>Party A</b>                           | <b>ING Bank N.V.</b>                 |
| <b>Party B</b>                           | <b>SCF Rahoituspalvelut VIII DAC</b> |
| Class A Notes                            | <b>58 380 116</b>                    |
| Interest Period Start                    | 25.08.2023                           |
| Interest Period End                      | 25.09.2023                           |
| Interest Days                            | 31                                   |
| Settlement Date                          | 25.09.2023                           |
| Party A Floating Interest Rate           | 4,342 %                              |
| Party A Floating Rate Day Count Fraction | 0,09                                 |
| <b>Party A Interest Amount</b>           | <b>EUR 218 280,01</b>                |
| Party B Fixed Rate                       | 0,2506 %                             |
| Party B Fixed Rate Day Count Fraction    | 0,09                                 |
| <b>Party B Interest Amount</b>           | <b>EUR 12 598,10</b>                 |

**Class B Swap details**

**Kimi 8 | Front Swap**

|  |                                      |
|--|--------------------------------------|
| <b>Party A</b>                           | <b>ING Bank N.V.</b>                 |
| <b>Party B</b>                           | <b>SCF Rahoituspalvelut VIII DAC</b> |
| Class B Notes                            | <b>7 640 458</b>                     |
| Interest Period Start                    | 25.08.2023                           |
| Interest Period End                      | 25.09.2023                           |
| Interest Days                            | 31                                   |
| Settlement Date                          | 25.09.2023                           |
| Party A Floating Interest Rate           | 4,372 %                              |
| Party A Floating Rate Day Count Fraction | 0,09                                 |
| <b>Party A Interest Amount</b>           | <b>EUR 28 764,63</b>                 |
| Party B Fixed Rate                       | 0,2755 %                             |
| Party B Fixed Rate Day Count Fraction    | 0,09                                 |
| <b>Party B Interest Amount</b>           | <b>EUR 1 812,59</b>                  |

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**32. Contact Details**



**Santander Consumer Bank AS**

**Financial Markets**

Morten Christopher Freberg Holme  
Kjetil Amundstad  
Anders Bruun-Olsen

+47 92 82 38 33  
+47 48 17 10 04  
+47 21 08 37 70

morten.holme@santanderconsumer.no  
kjetil.amundstad@santanderconsumer.no  
anders.bruun.olsen@santanderconsumer.no

**Risk**

Isak Nygaardsmoen Riksheim  
Kyrre Skram  
Olav Furuset

+47 40 62 65 84  
+ 47 90 80 28 86  
+47 91 15 20 08

isak.nygardsmoen.riksheim@santanderconsumer.no  
kyrre.skram@santanderconsumer.no  
olav.furuset@santanderconsumer.no

|                 |   |
|-----------------|---|
| Reporting Date  | 27.09.2023                              |
| Payment date    | 25.09.2023                              |
| Period No       | 46                                      |
| Monthly Period  | 01.08.2023                              |
| Interest Period | from 25.08.2023 to 25.09.2023 = 31 days |