

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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

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

Loans

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

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

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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
Total Amount for Purchaser Available Revenue Receipts	2 322 484,95	EUR

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
Total Amount for Issuer Available Revenue Receipts	2 779 879,21	EUR

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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
Total Amount for Purchaser Available Redemption Receipts	72 404 001,15	EUR

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
Total Amount for Issuer Available Redemtion Receipts	71 928 364,07	EUR

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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
Performing Receivables:			
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
Total Performing and Delinquent	65 466 054	100,00 %	9 247
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 %	YES
[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 %	NO
[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 %	YES
[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
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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
General Note Information					
ISIN Code		XS2056932978	XS2056933190	XS2056933273	XS2056933430
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	90,74 %	5,26 %	1,00 %	3,00 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAAsf/ Aaa(sf)	AA+sf/A2(sf)	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
Current Note Information					
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				
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.

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9.a Original Portfolio Principal Balance

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Payment date	25.09.2023	
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Interest Period	from 25.08.2023	to 25.09.2023 = 31 days



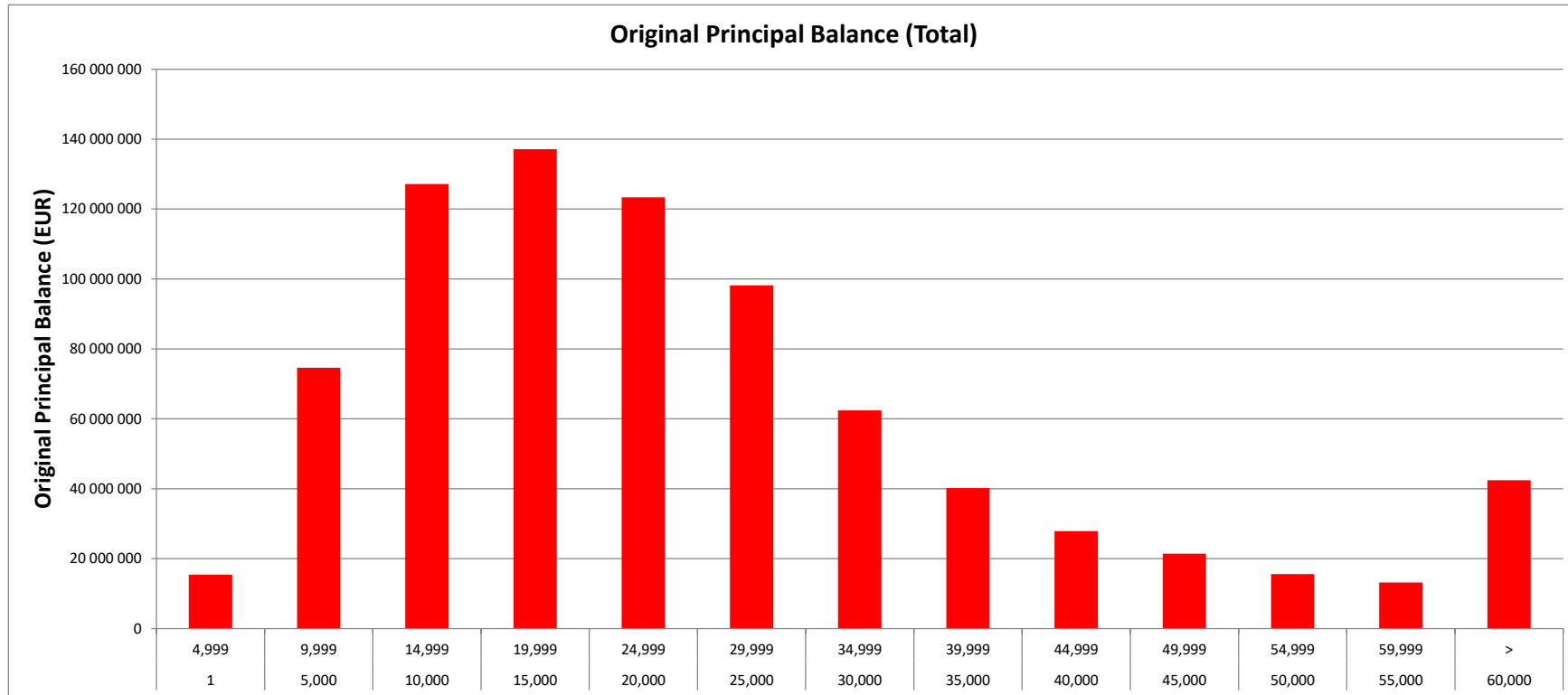
Average amount - all: 17 089

	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

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9.b Original Principal Balance Graph

Reporting Date	27.09.2023	
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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



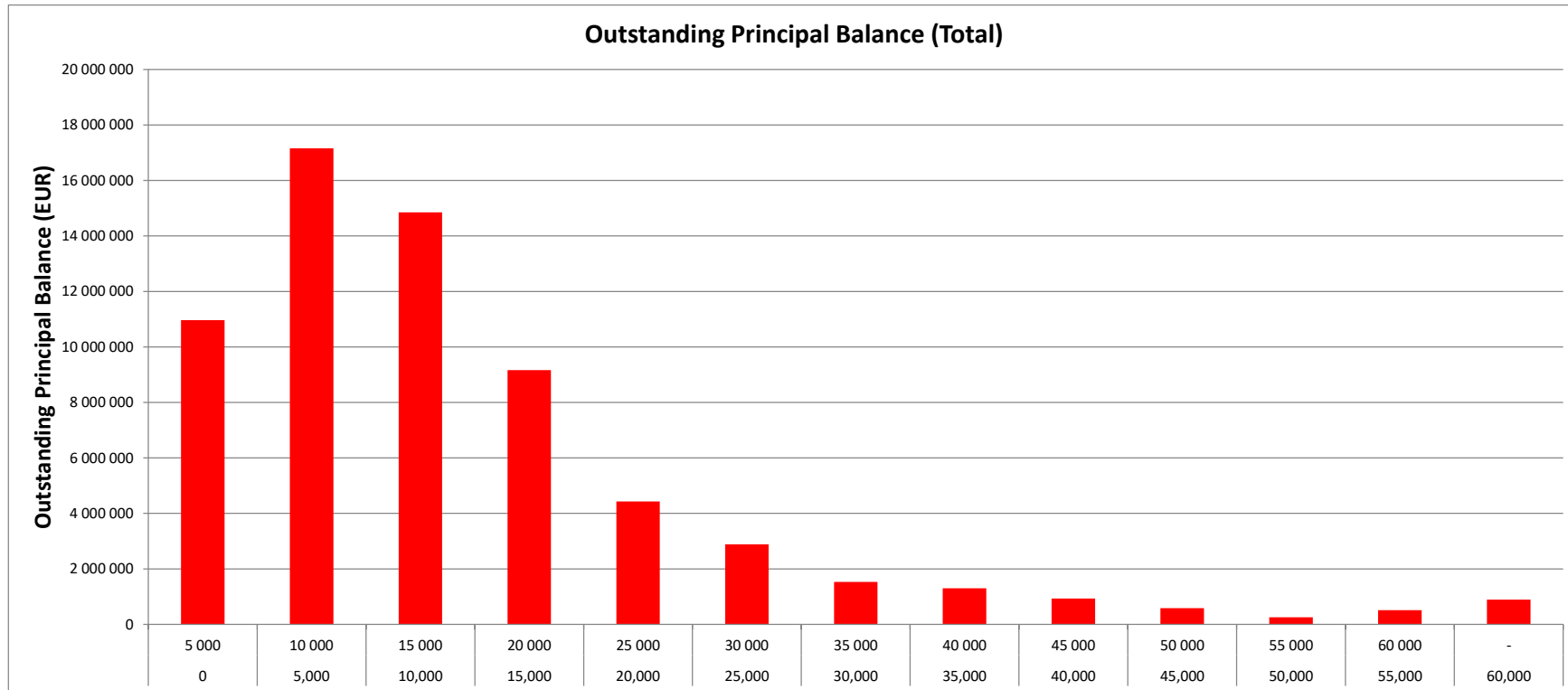
Average amount - all: 7 080

	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

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10.b Outstanding Principal Balance Graph

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Interest Period	from 25.08.2023	to 25.09.2023 = 31 days



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11.a Geographical Distribution



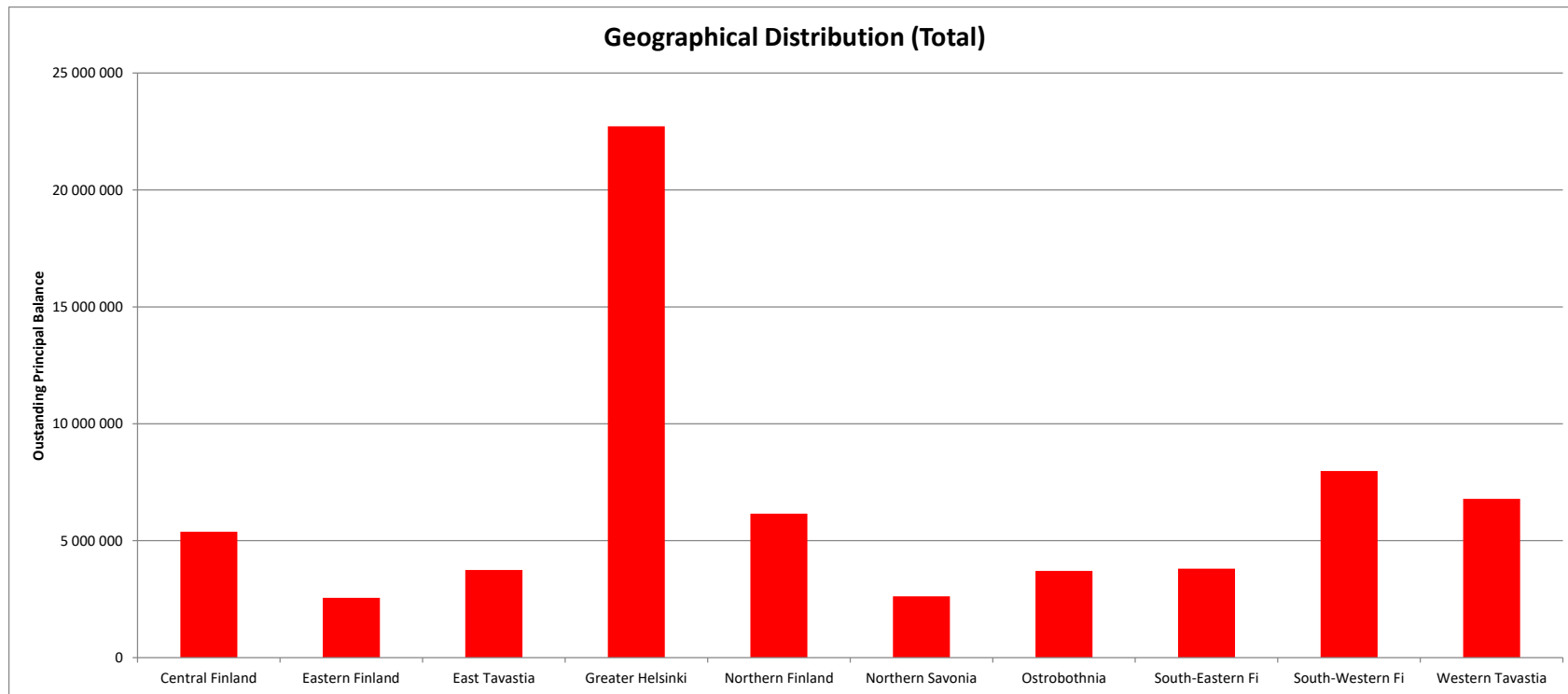
Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	46	
Monthly Period	01.08.2023	
Interest Period	from 25.08.2023	to 25.09.2023 = 31 days

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	

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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
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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

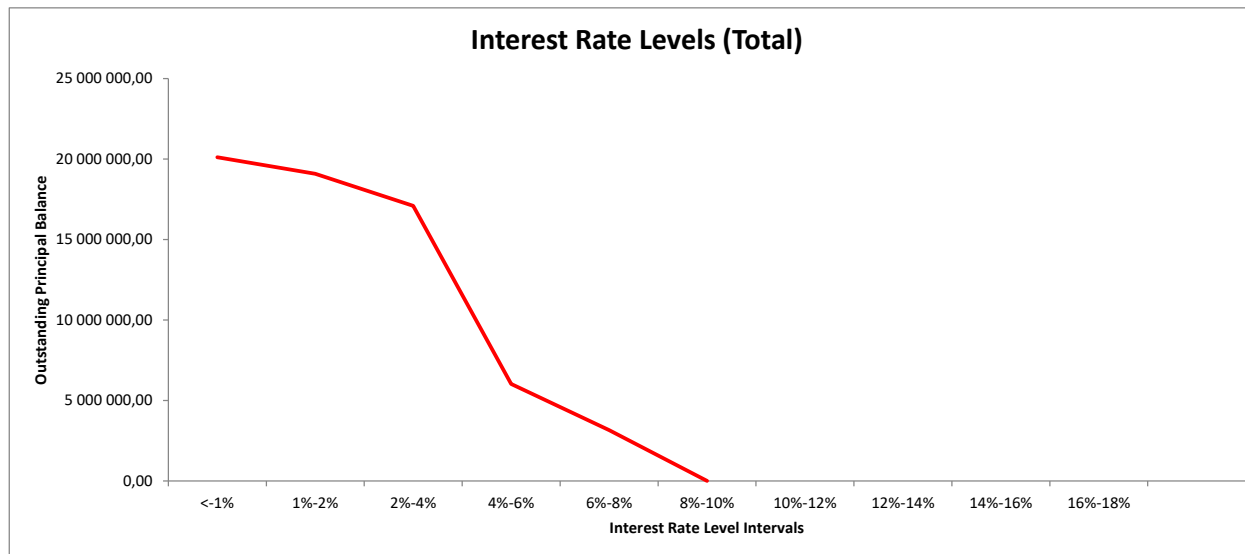
Interest distribution	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	2 425	20 110 669	30,72 %	11,6	54,1
	1 %	2 %	2 201	19 083 521	29,15 %	13,5	54,3
	2 %	4 %	2 433	17 087 680	26,10 %	14,4	54,1
	4 %	6 %	1 376	6 026 989	9,21 %	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

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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



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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

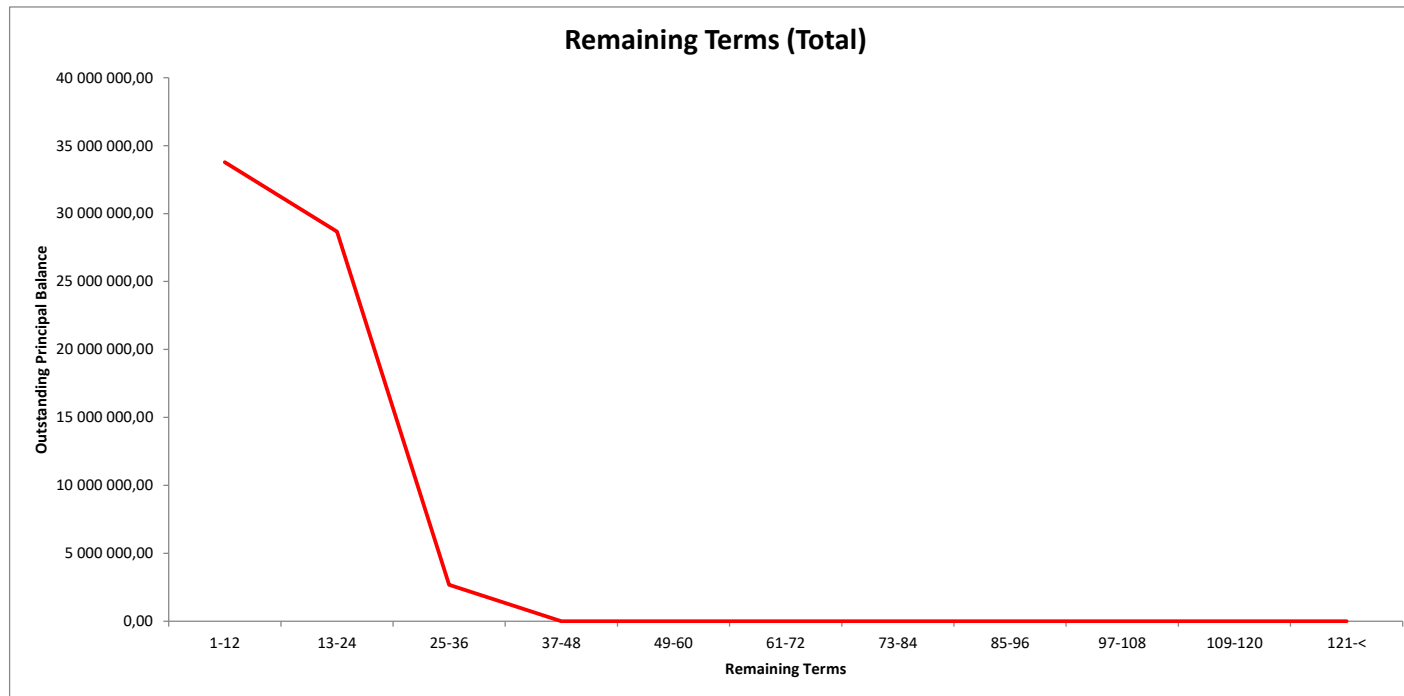
	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0		60	332 240	0,51 %	0,0	59,6
	1		5 937	33 781 366	51,60 %	7,8	55,1
	13		3 053	28 673 257	43,80 %	18,8	53,4
	25		197	2 679 190	4,09 %	27,0	50,6
	37						
	49						
	61						
	73						
	85						
	97			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

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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



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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

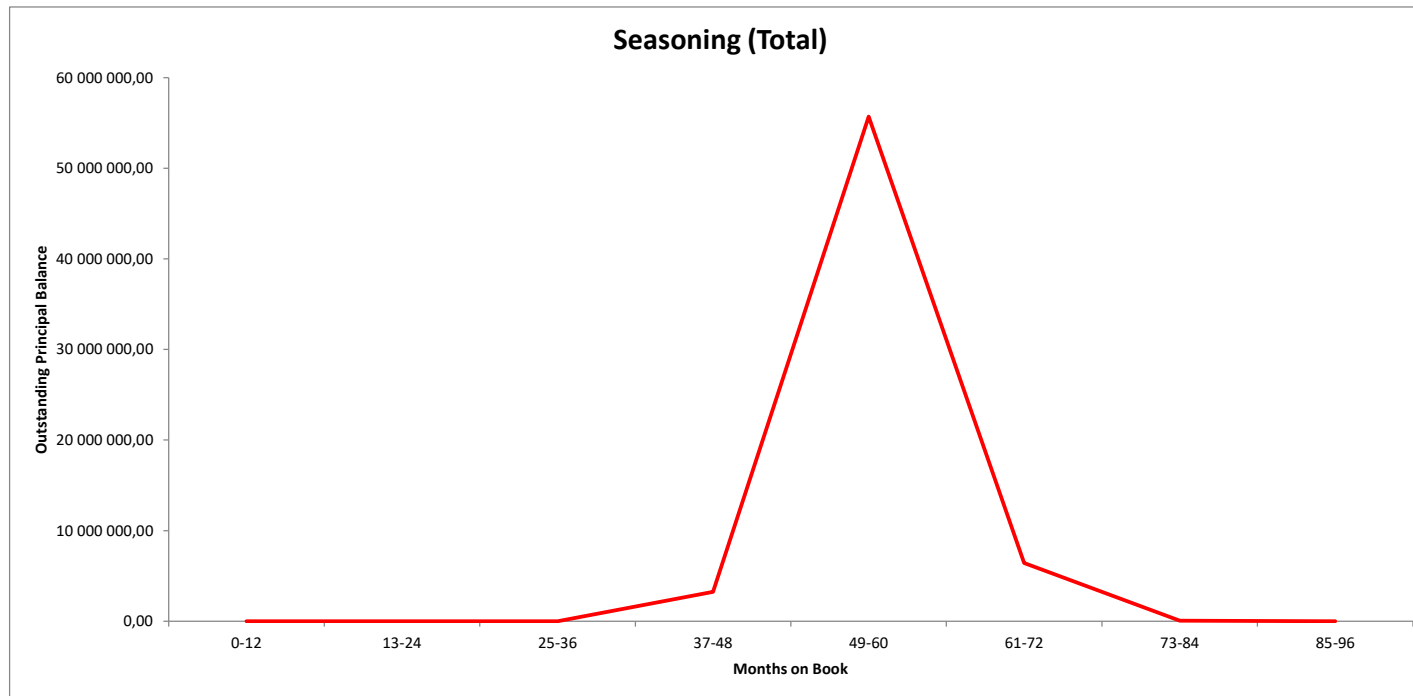
		TOTAL						
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1		12					
	13		24					
	25		36					
	37		48	420	3 254 181	4,97 %	17,7	48,0
	49		60	7 636	55 706 016	85,09 %	13,6	53,4
	61		72	1 169	6 438 500	9,83 %	9,1	64,1
	73		84	22	67 358	0,10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

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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



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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	

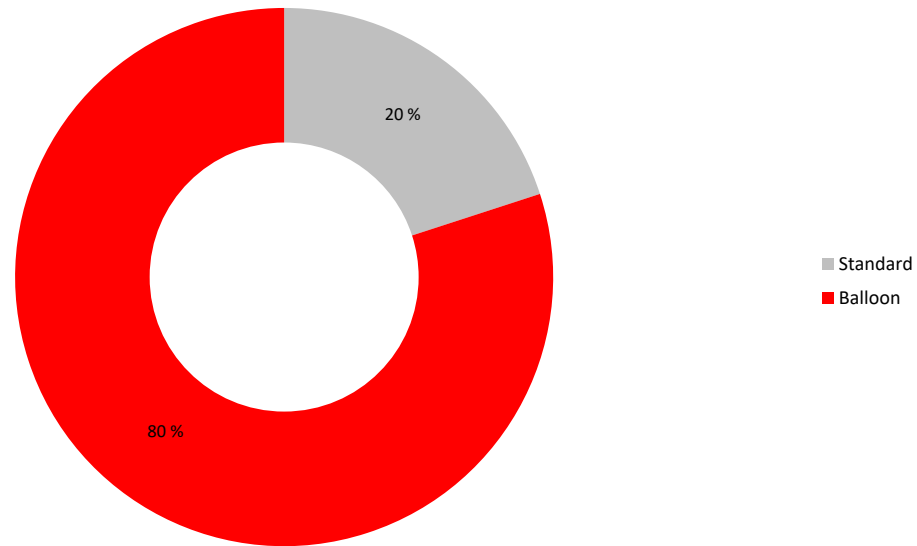
SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

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

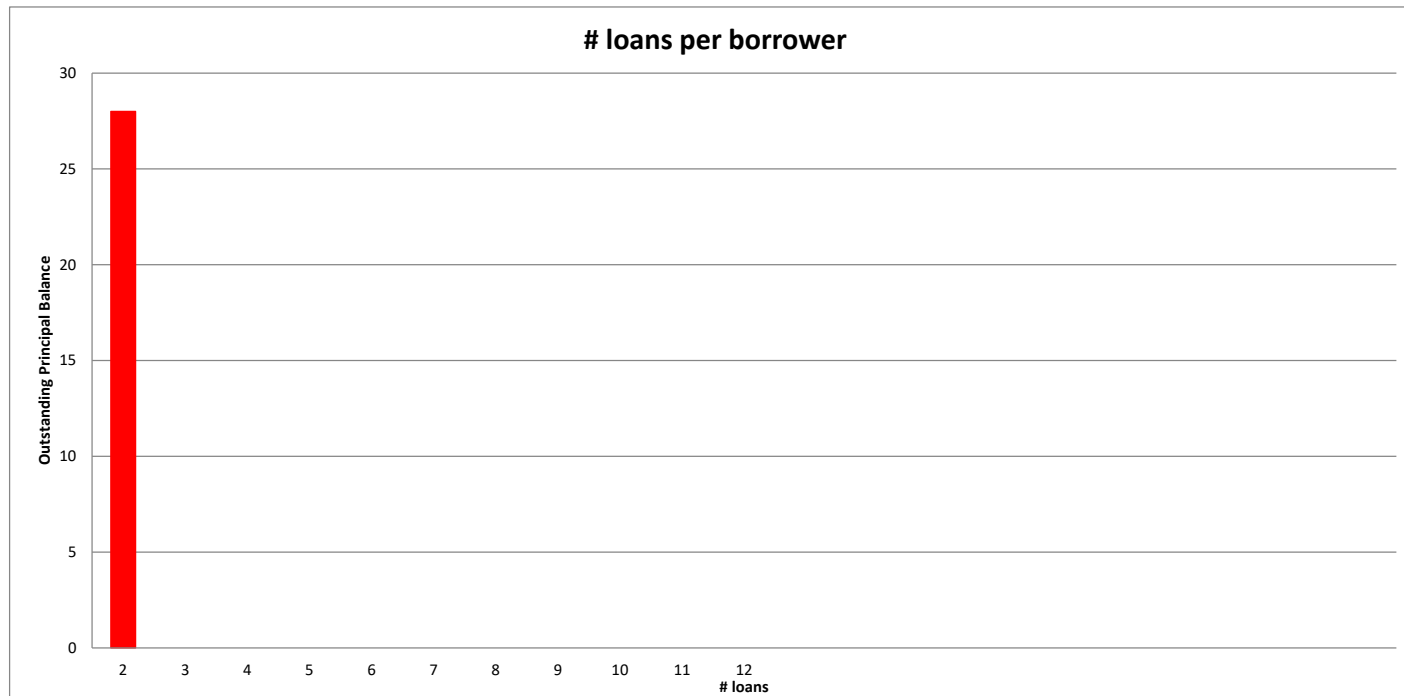


SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.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
Monthly Investor Report

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

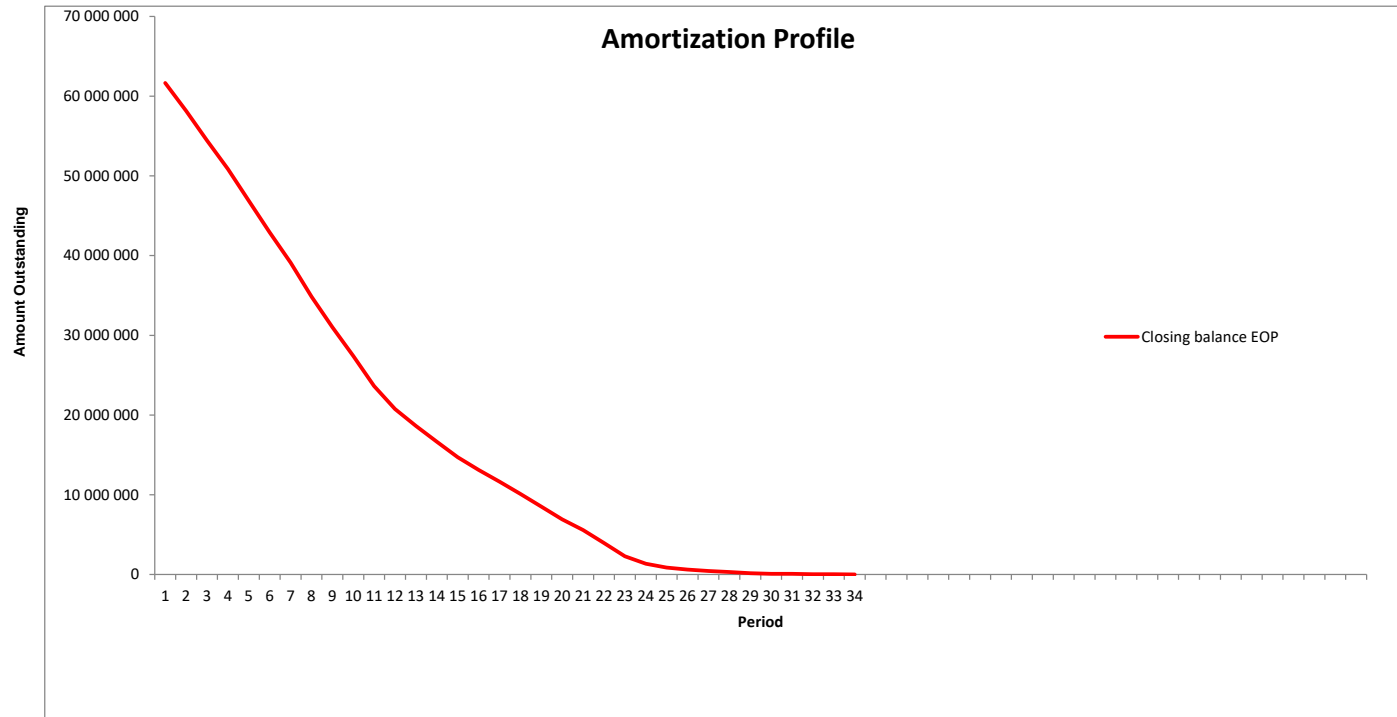
TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage	
1	65 466 054	61 654 435	3 811 619	128 794	2,39 %	94,18 %	
2	61 654 435	58 152 846	3 501 589	122 120	2,40 %	88,83 %	
3	58 152 846	54 443 453	3 709 393	115 131	2,40 %	83,16 %	
4	54 443 453	50 856 724	3 586 729	107 932	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



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

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

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

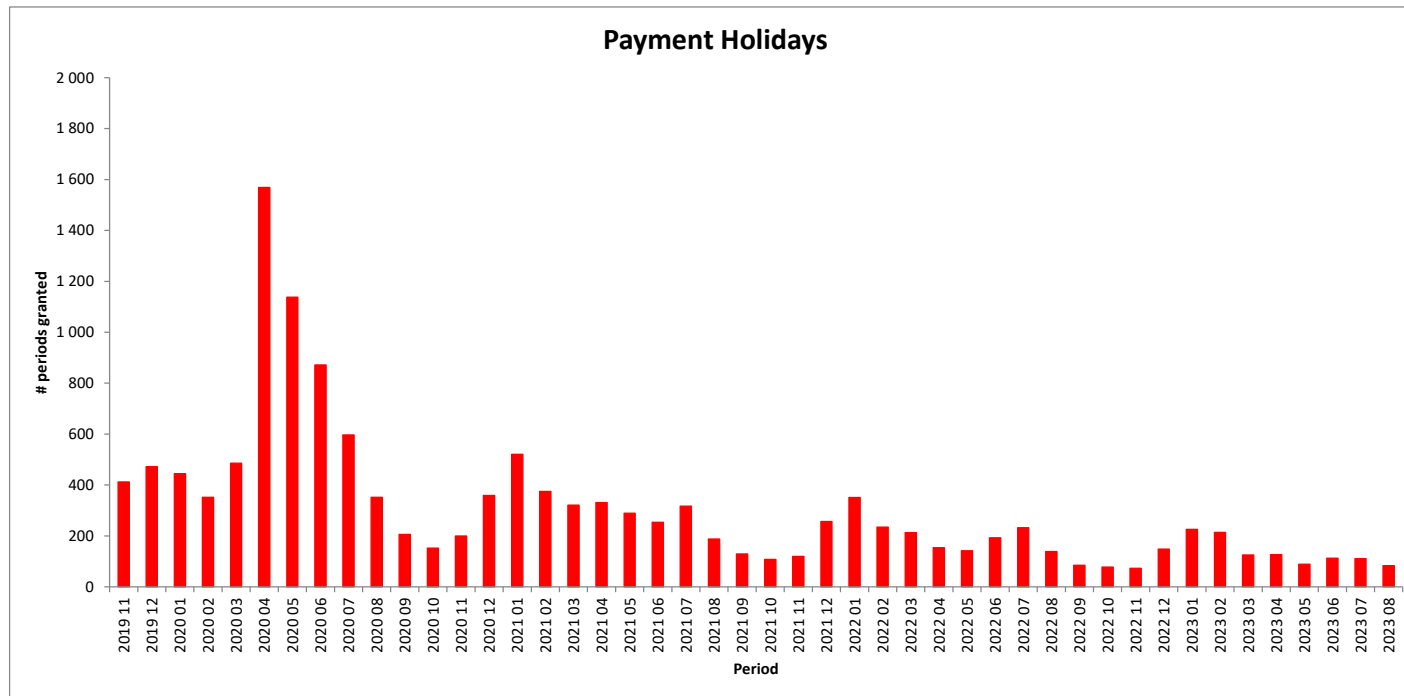
Payment Holiday

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



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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



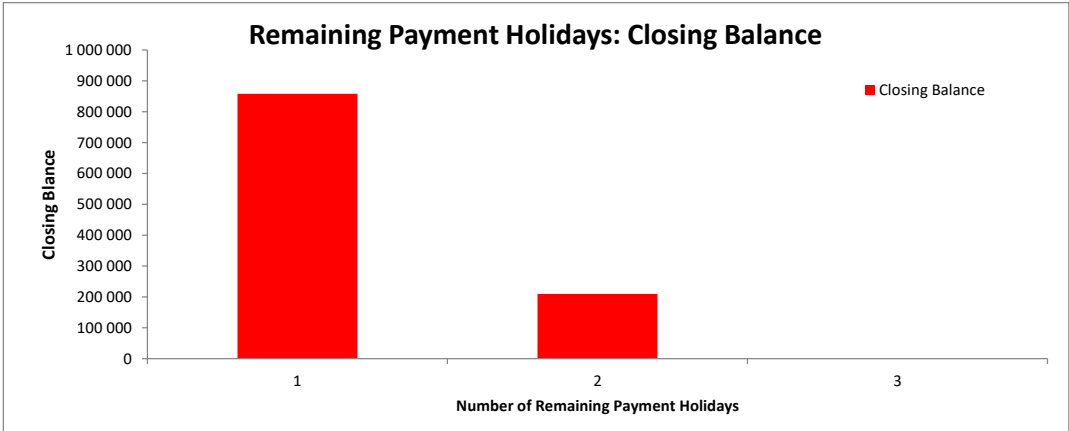
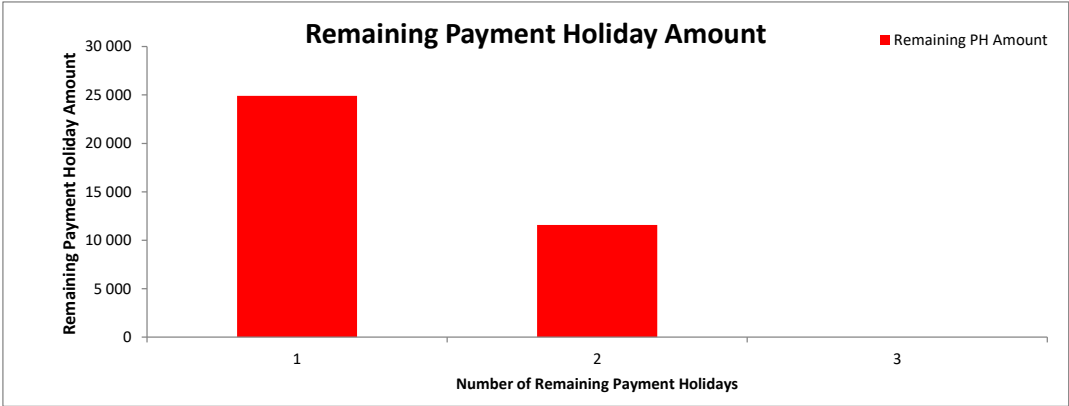
Remaining PH's	TOTAL		
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt
1	86	24 902	858 341
2	20	11 574	209 811
3			
Total	106	36 476	1 068 152

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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



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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

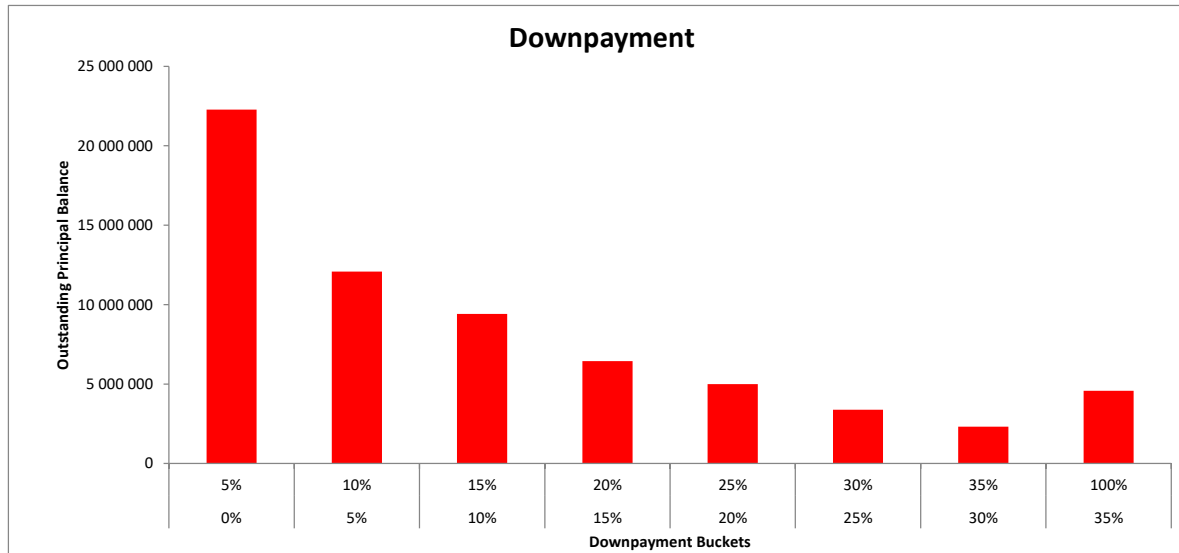
		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	2 702	22 275 629	34,03 %	14,8	54,3	
	5 %	10 %	1 513	12 074 322	18,44 %	13,9	54,6	
	10 %	15 %	1 348	9 414 009	14,38 %	12,8	54,3	
	15 %	20 %	915	6 435 530	9,83 %	12,4	54,1	
	20 %	25 %	726	4 993 996	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	

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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



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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

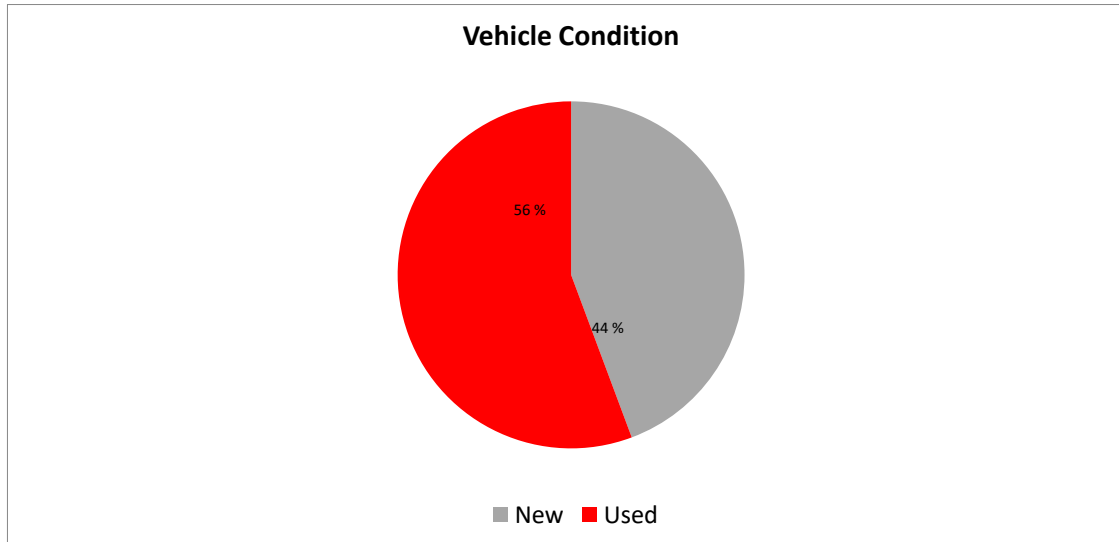
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		2 980	29 011 671	44,32 %	12,1	54,3
Used		6 267	36 454 382	55,68 %	14,3	54,1
Total		9 247	65 466 054	100 %	13,4	54,2

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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
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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

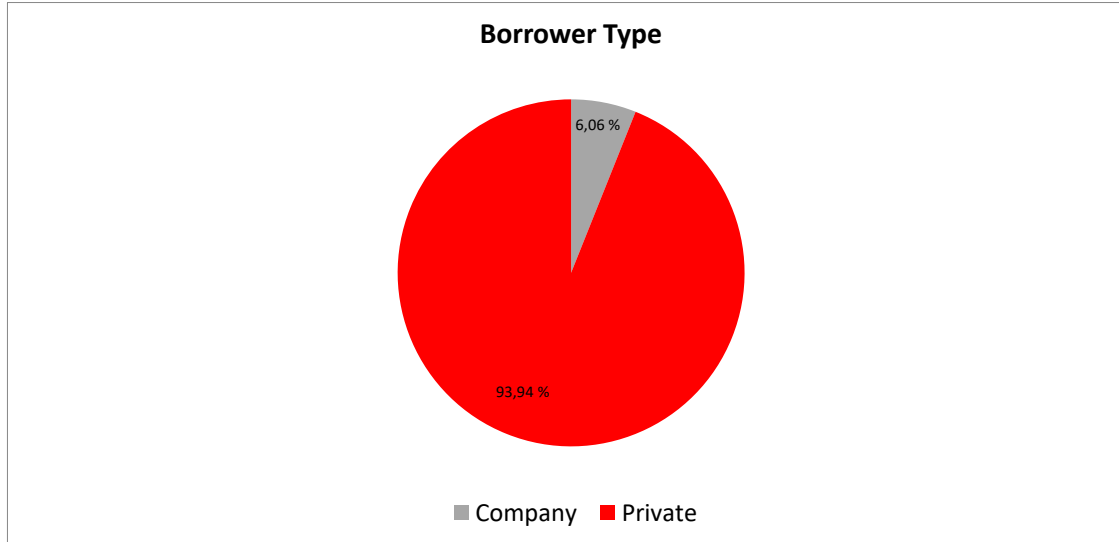
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	486	3 968 377	6,06 %	9,5	53,2
	Private	8 761	61 497 677	93,94 %	13,6	54,2
	Total	9 247	65 466 054	100 %	13,4	54,2

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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



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Monthly Investor Report

22.a Vehicle type



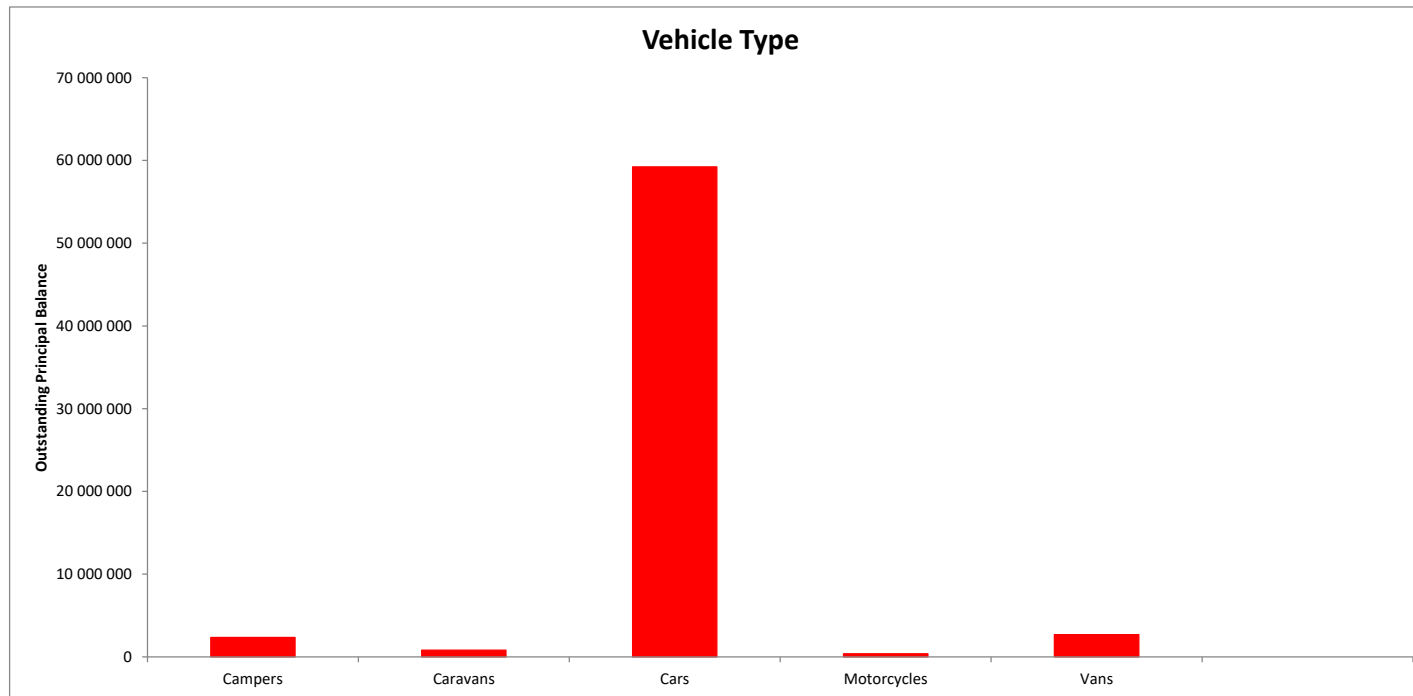
Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	46	
Monthly Period	01.08.2023	
Interest Period	from	25.08.2023 to 25.09.2023 = 31 days

		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

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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



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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

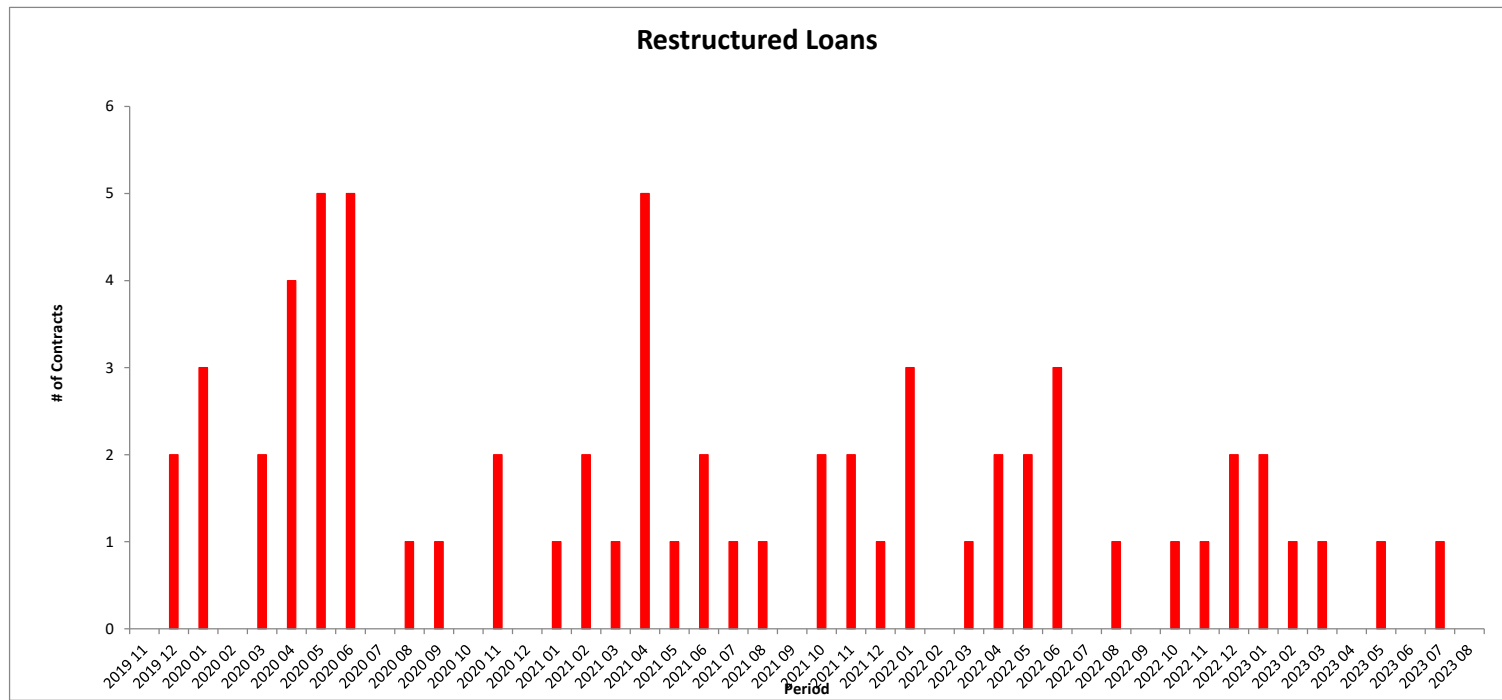
	TOTAL		
	Period	No	Outstanding balance
	2019 11	0	0
	2019 12	2	32 126
	2020 01	3	94 262
	2020 02	0	0
	2020 03	2	68 780
	2020 04	4	59 884
	2020 05	5	110 867
	2020 06	5	48 685
	2020 07	0	0
	2020 08	1	14 297
	2020 09	1	16 587
	2020 10	0	0
	2020 11	2	17 292
	2020 12	0	0
	2021 01	1	7 675
	2021 02	2	10 684
	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

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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



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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 %

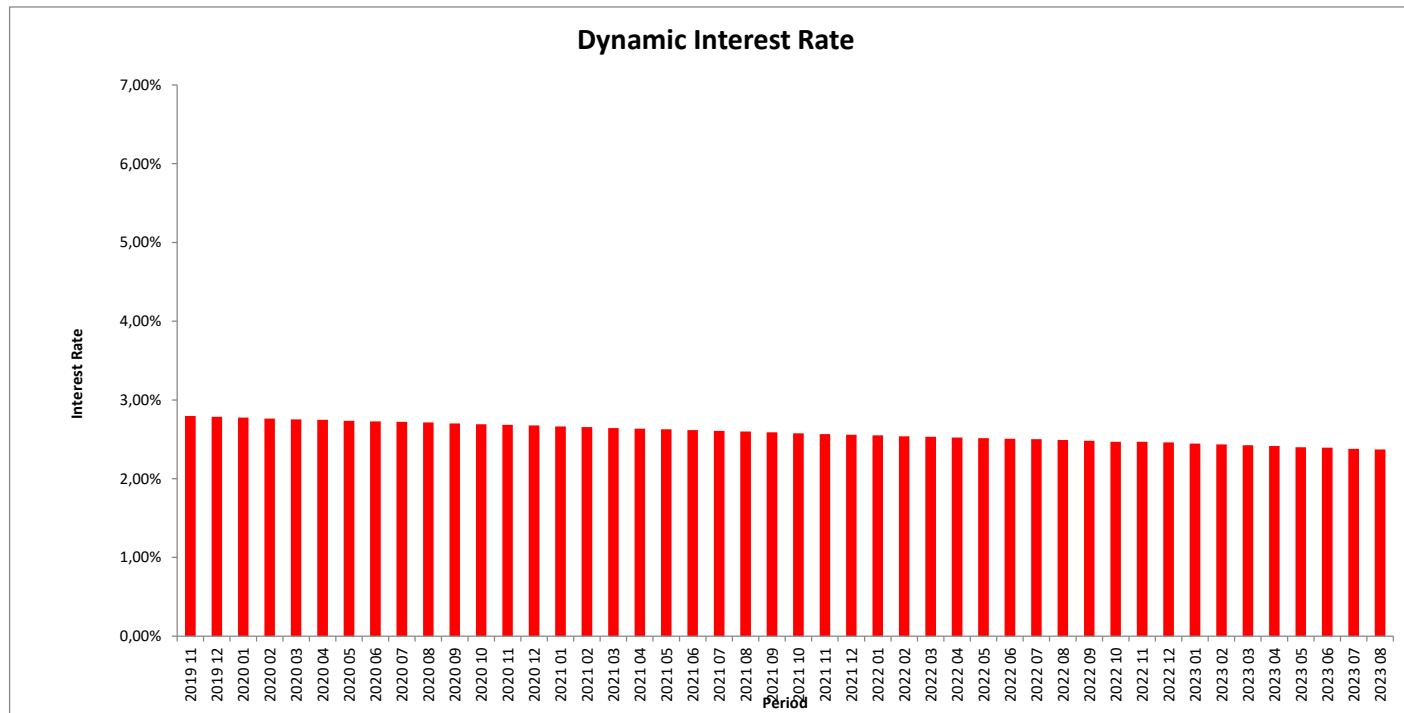
Interest rate evolution

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



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

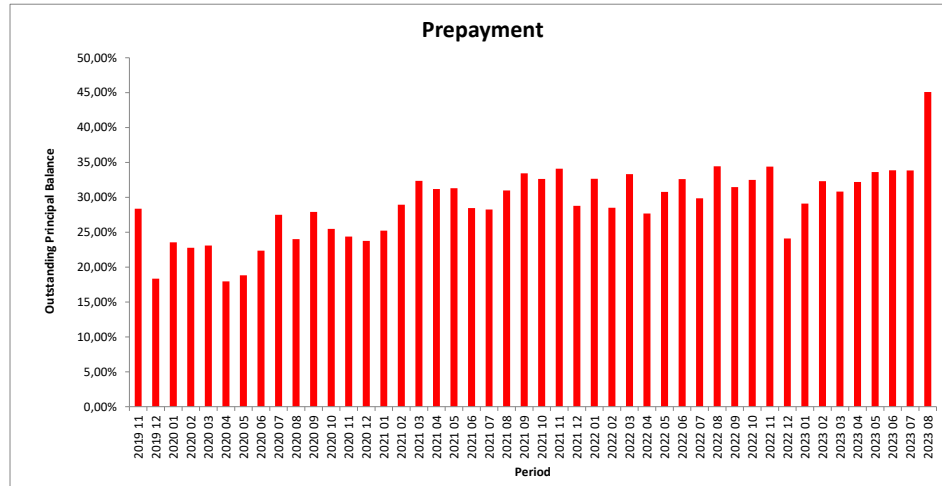
Dynamic Prepayment

SCF RAHOITUSPALVELUT VIII DAC
 Monthly Investor Report

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	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2019	11	729 991 378	41 738	687 144 081	2 184	37 759 566	223	3 961 951	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	13	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	43	546 163	8	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	693 515	19	166 336	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	668 777	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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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
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Purchaser Priority of Payments - Revenue (r)

Payment of residual fund as Deferred Purchase Price to Seller	859 216,81	EUR
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Monthly Investor Report

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

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class A Notes	58 380 116
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
Party A Interest Amount	EUR 218 280,01
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 12 598,10

Class B Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class B Notes	7 640 458
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
Party A Interest Amount	EUR 28 764,63
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 1 812,59

SCF RAHOITUSPALVELUT VIII DAC
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32. Contact Details



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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