

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27.01.2023				
Payment date	25.01.2023			Following payment dates:	27.02.2023
Period No	38				27.03.2023
Monthly Period	01.12.2022				
Interest Period	29.12.2022	from		to	25.01.2023 = 27 days
Cut-Off date	31.12.2022				

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1. Portfolio Information



Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	38	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance	121 932 310,26 EUR
Scheduled Loan Principal Repayments	3 820 612,96 EUR
Prepayments	2 620 990,94 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	6 441 603,90 EUR
New Defaulted Auto Loans in Period	104 363,91 EUR
Closing Balance	115 386 342,45 EUR
Principal Recoveries on loans in default	271 709,42 EUR
Total revenue collections	
Revenue and fees received on loan balances	420 517,67 EUR
<hr/>	
Total Revenue Received in Period	420 517,67 EUR
# Loans	
At beginning of period	13 883 Loans
Paid in Full	411 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	17 Loans
<hr/>	
At end of period	13 455 Loans

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

Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	38
Monthly Period	01.12.2022
Interest Period from	29.12.2022
to	25.01.2023
=	27 days

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

a. Collections (Interest, fees, interest recoveries etc.)	695 241,66	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	102,14	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	7 598,83	EUR
f. Any other net income amount received by the Purchaser	-	EUR
g. Amount available in accordance with the Purchaser Pre-Enforcement Redemption Priority of Payment	0,00	EUR
Total Amount for Purchaser Available Revenue Receipts	702 942,63	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	161 066,81	EUR
b. Reserve Fund	-	EUR
c. Amounts received under the Swap Agreement	220 916,91	EUR
d. Interest earned by the Issuer	6 423,43	EUR
e. Liquidity Reserve Excess Amount	1 175,40	EUR
f. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	389 582,55	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	38
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days



Purchaser Available Redemption Receipts

Current Period

a. Collections (Principal payments, Deemed Collection)	6 441 603,90	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Clean-up Call Early Redemption	-	EUR
d. Gap Amount Advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
e. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	6 441 603,90	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	6 441 603,90	EUR
b. Regulatory Call Early Redemption	-	EUR
c. Credit the balance of the Principal Deficiency Sub Ledgers	104 363,91	EUR
Total Amount for Issuer Available Redemption Receipts	6 545 967,81	EUR

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4. Reserve Accounts



Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	38
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days

Note Balance

Beginning of Period	121 932 310,26 EUR
End of Period	115 386 342,45 EUR

Liquidity Balance

Beginning of Period	0,9 %	1 150 800,00 EUR
Cash Outflow		- EUR
Cash Inflow		- EUR
End of Period	0,9 %	1 150 800,00 EUR
Required Reserve Amount	0,9 %	1 150 800,00 EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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5. Performance Data



Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	38	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days

Asset Balance

Beginning of Period	121 932 310,26	EUR
End of Period	115 386 342,45	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	105 925 041,69	91,80 %	12 420
1-29 days past due	6 346 975,47	5,50 %	719

Delinquent Receivables:

30-59 days past due	1 813 804,36	1,57 %	190
60-89 days past due	866 852,71	0,75 %	79
90-119 days past due	268 975,04	0,23 %	29
120-149 days past due	156 020,42	0,14 %	17
150-179 days past due	8 672,76	0,01 %	1
Total Performing and Delinquent	115 386 342	100,00 %	13 455

Current Period Defaults	104 363,91	17
Cumulative Defaults	10 174 360,08	691
Current Period Principal Recoveries	271 709,42	
Cumulative Principal Recoveries	7 067 577,83	

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

[A] Cumulative Net Loss Ratio, Payment Date	0,39 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,41 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,41 %	

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

[A] Aggregate Outstanding Asset Principal Amount	115 386 342,45	14,83 %
[B] Aggregate principal balance of Defaulted Contracts	10 174 360,08	
[C] Recoveries received on such Defaulted Contracts	7 067 577,83	
[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	2,70 %	NO
[B] Delinquency Ratio, preceding Payment Date	2,40 %	
[C] Delinquency Ratio, second preceding Payment Date	2,57 %	

or Servicer Termination Event

or Swap Counterparty Downgrade Event

NO
NO

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

	16,22 %	YES
[A] [1] - [2] - [3]	19 779 003,36	
Class B Principal Amount [1]	11 225 920,81	
Class C Principal Amount [2]	2 138 270,64	
Class C Principal Amount [3]	6 414 811,91	
[B] Aggregated Outstanding Note Principal Amount	121 932 310,26	

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6. Note Principal



Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	38
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	102 153 306,90	11 225 920,81	2 138 270,64	6 414 811,91	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	5 484 126,87	602 666,48	114 793,61	344 380,85	EUR
End of Period	96 669 180,03	10 623 254,33	2 023 477,03	6 070 431,06	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	104 363,91	EUR
Credit PDL	-	-	-	104 363,91	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	102 153 306,90	11 225 920,81	2 138 270,64	6 414 811,91	EUR
End of Period	96 669 180,03	10 623 254,33	2 023 477,03	6 070 431,06	EUR

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7. Outstanding Notes



Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	38
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 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	121 932 310,26	102 153 306,90	11 225 920,81	2 138 270,64	6 414 811,91
Available Distribution Amount	6 545 967,81				
Amortisation	6 545 967,81				
Redemption per Class	6 545 967,81	5 484 126,87	602 666,48	114 793,61	344 380,85
Redemption per Note		756,22	1 434,92	1 434,92	1 434,92
Outstanding Closing Balance		96 669 180,03	10 623 254,33	2 023 477,03	6 070 431,06
Net Outstanding Closing Balance	115 386 342,45	96 669 180,03	10 623 254,33	2 023 477,03	6 070 431,06
Current Tranching	100 %	83,78 %	9,21 %	1,75 %	5,26 %
Current Pool Factor		0,13	0,25	0,25	0,25

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		27	27	30	30
Principal Outstanding per Note Beginning of Period		14 086,23	26 728,38	26 728,38	26 728,38
>Principal Repayment per note		756,22	1 434,92	1 434,92	1 434,92
Principal Outstanding per Note End of Period		13 330,00	25 293,46	25 293,46	25 293,46
>Interest accrued for the period		27,42	52,62	31,18	111,37
Interest Payment	250 139,94	198 815,87	22 101,03	2 494,65	26 728,38
Interest Payment per Note		27,42	52,62	31,18	111,37

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)		21,69 %	12,49 %	10,73 %	5,47 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		22,78 %	13,57 %	10,73 %	5,47 %
Current CE (Subordination)		16,22 %	7,01 %	5,26 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		17,31 %	8,10 %	5,26 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 27.01.2023
Payment date 25.01.2023
Period No 38
Monthly Period 01.12.2022
Interest Period : 29.12.2022 to 25.01.2023 = 27 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

Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	38	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days



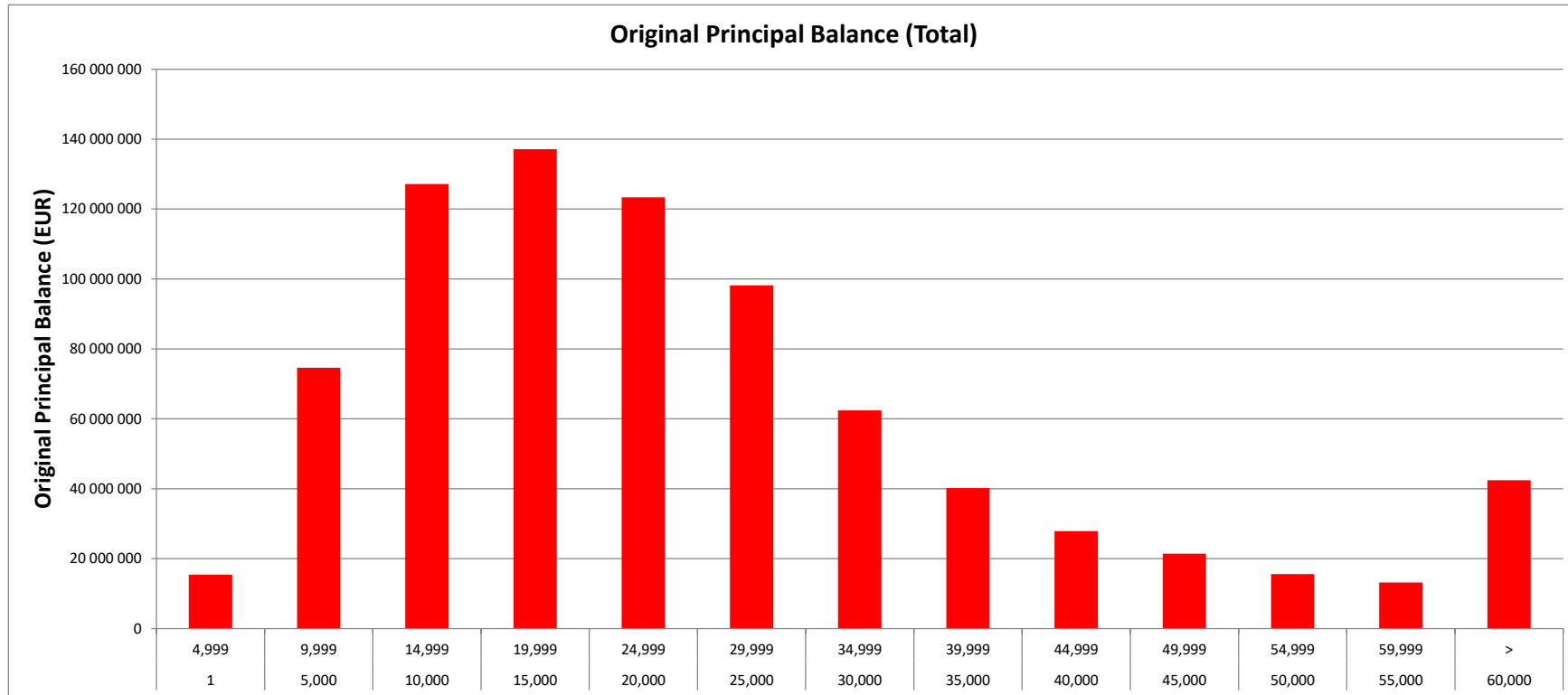
Average amount - all: 17 089

	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	27.01.2023	
Payment date	25.01.2023	
Period No	38	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days



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10.a Outstanding Principal Balance

Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	38	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days



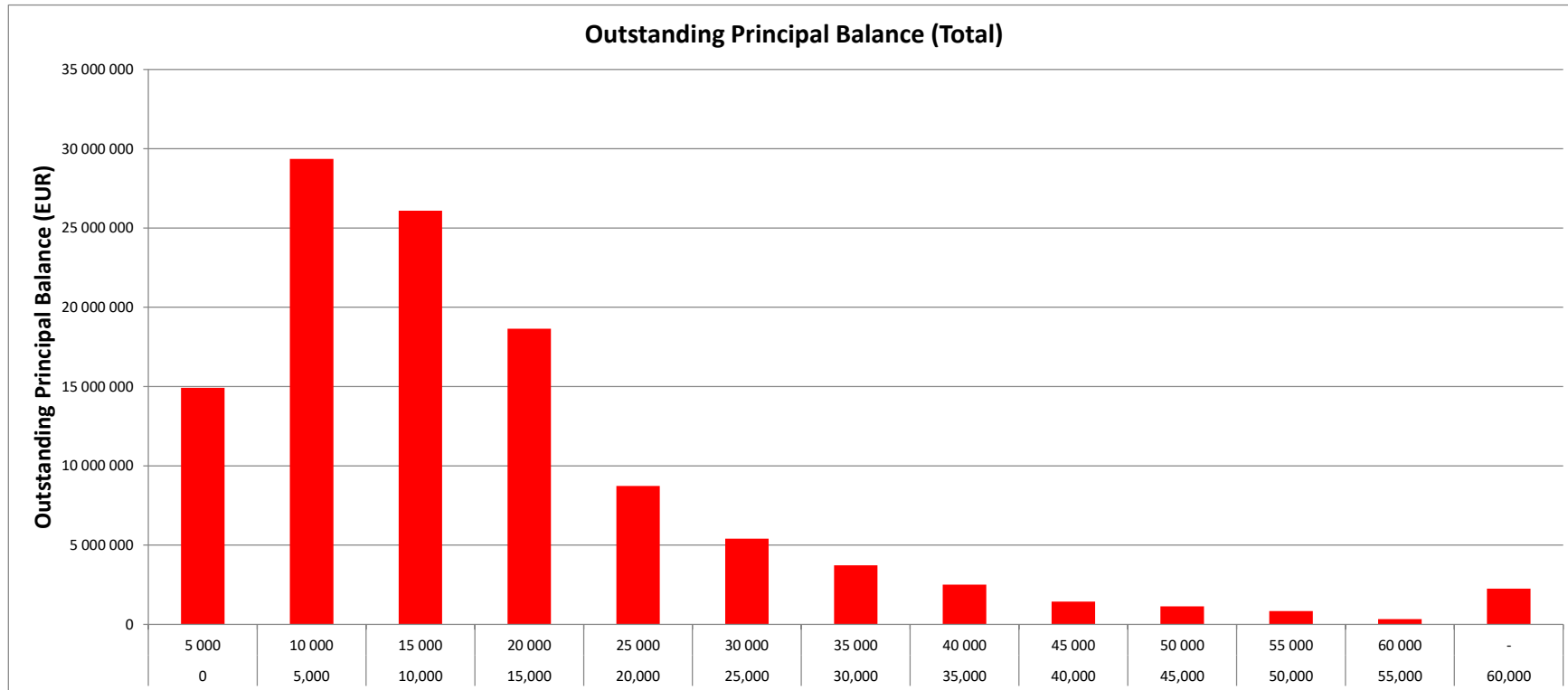
Average amount - all: 8 576

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 297	14 917 159	12,93 %	15,1	48,1
	5 000	10 000	4 056	29 360 164	25,45 %	19,6	47,3
	10 000	15 000	2 133	26 093 400	22,61 %	20,1	47,0
	15 000	20 000	1 084	18 645 627	16,16 %	20,9	46,1
	20 000	25 000	396	8 726 678	7,56 %	22,5	45,7
	25 000	30 000	199	5 410 266	4,69 %	21,6	45,6
	30 000	35 000	116	3 720 730	3,22 %	22,8	45,6
	35 000	40 000	67	2 503 969	2,17 %	21,2	46,5
	40 000	45 000	34	1 441 290	1,25 %	21,9	45,3
	45 000	50 000	24	1 134 183	0,98 %	22,2	45,5
	50 000	55 000	16	843 018	0,73 %	22,3	45,9
	55 000	60 000	6	337 933	0,29 %	21,5	42,5
	60 000	-	27	2 251 926	1,95 %	20,0	44,4
	Total		13 455	115 386 342	100 %	19,8	46,7

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10.b Outstanding Principal Balance Graph

Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	38	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days



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11.a Geographical Distribution

Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	38	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days

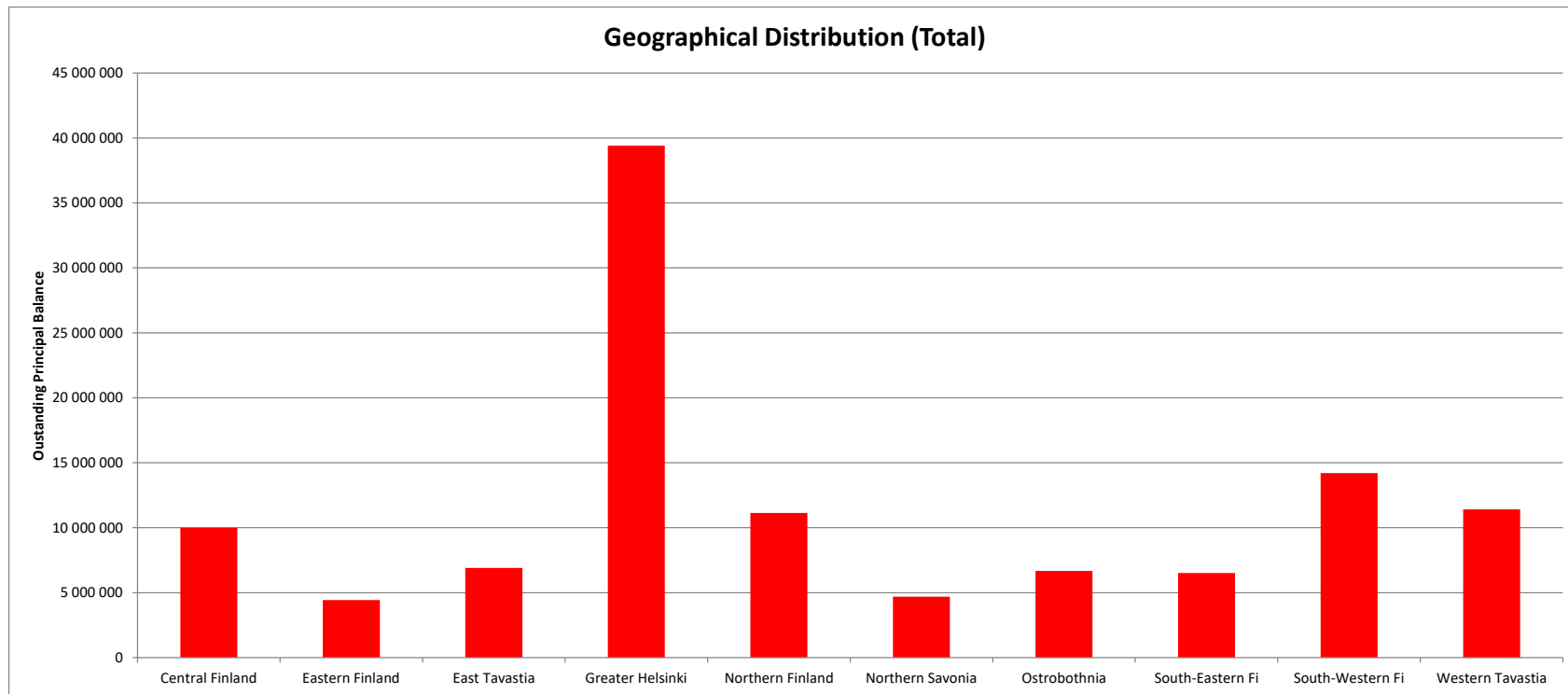


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 300	9 995 281	8,66 %	19,3	46,5	
Eastern Finland	538	4 433 026	3,84 %	20,5	46,9	
East Tavastia	885	6 910 875	5,99 %	19,9	47,3	
Greater Helsinki	4 168	39 409 758	34,15 %	19,5	46,7	
Northern Finland	1 269	11 141 455	9,66 %	19,8	46,5	
Northern Savonia	557	4 687 224	4,06 %	19,5	46,4	
Ostrobothnia	943	6 671 609	5,78 %	19,7	46,6	
South-Eastern Fi	806	6 522 908	5,65 %	19,4	47,4	
South-Western Fi	1 720	14 201 053	12,31 %	20,5	47,1	
Western Tavastia	1 269	11 413 153	9,89 %	20,8	46,5	
Total	13 455	115 386 342	100 %	19,8	46,7	

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11.b Geographical Distribution Graph

Reporting Date	27.01.2023					
Payment date	25.01.2023					
Period No	38					
Monthly Period	01.12.2022					
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days



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12.a Interest Rate



Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	38	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days

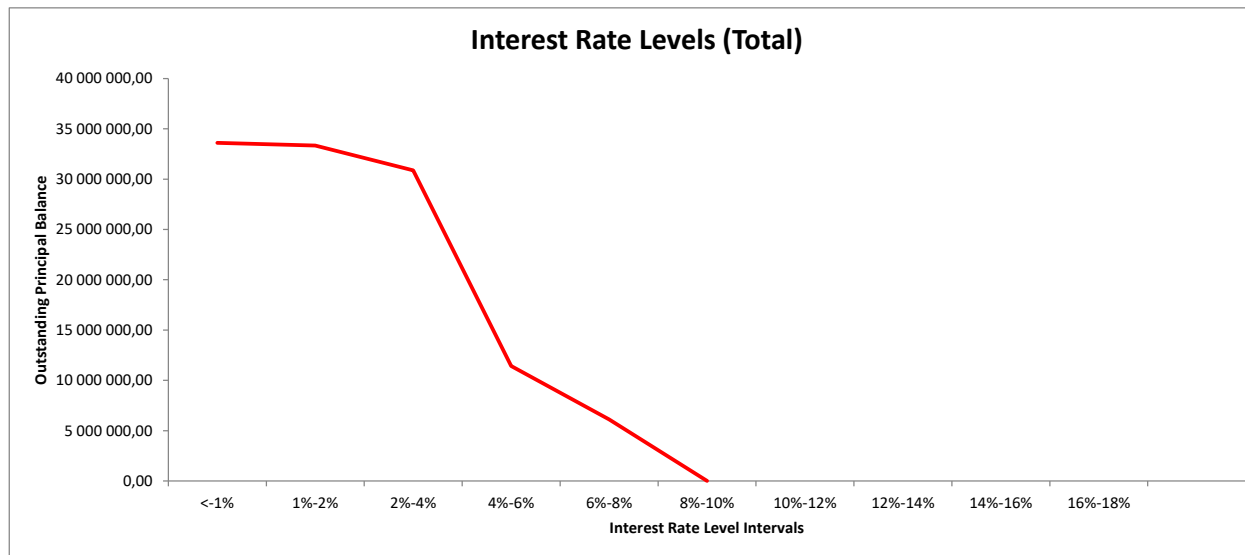
Interest distribution	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	3 351	33 610 526	29,13 %	18,3	46,7
	1 %	2 %	3 186	33 337 710	28,89 %	19,9	46,8
	2 %	4 %	3 624	30 879 254	26,76 %	20,8	46,7
	4 %	6 %	2 052	11 437 193	9,91 %	20,7	46,4
	6 %	8 %	1 239	6 113 151	5,30 %	21,6	47,5
	8 %	10 %	3	8 508	0,01 %	23,9	43,1
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
	16 %	18 %					
	18 %	20 %					
Total			13 455	115 386 342	100 %	19,8	46,7

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.b Interest Rate



Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	38				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.a Remaining Terms



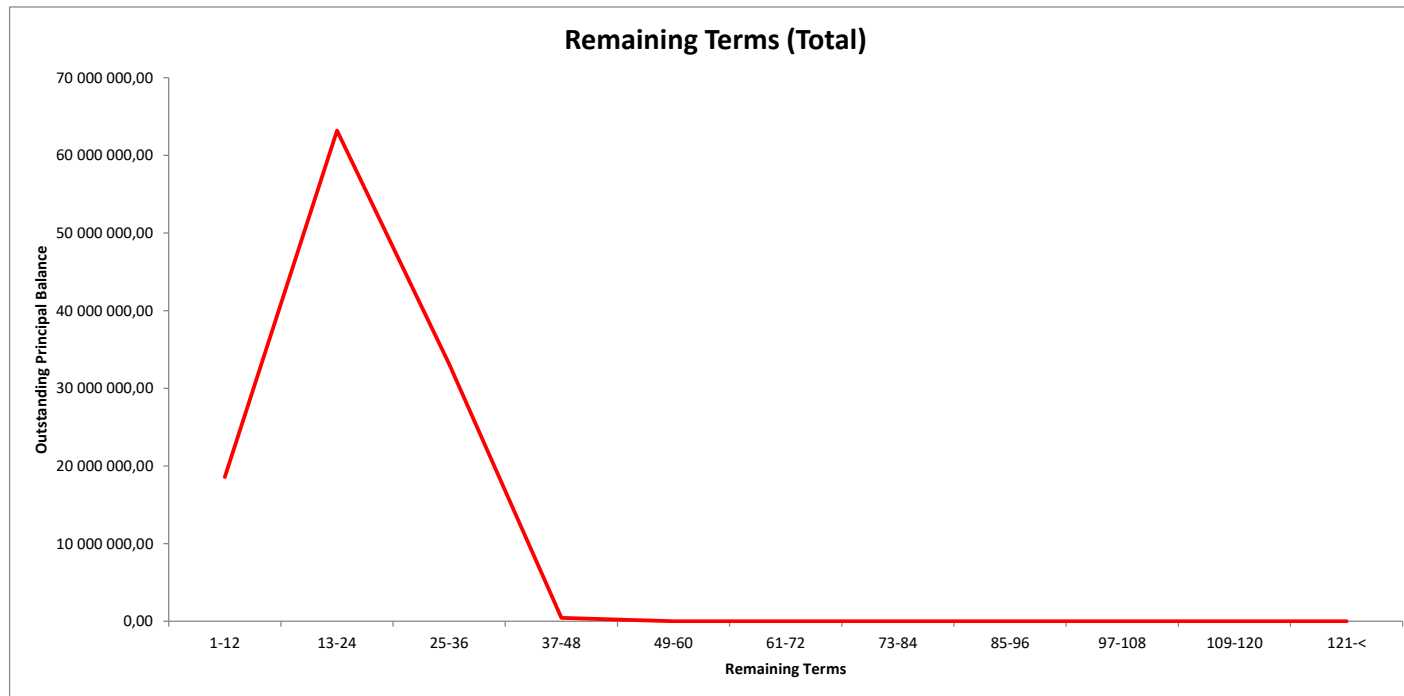
Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	38	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days

		TOTAL						
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0	0	21	62 116	0,05 %	0,0	57,1	
	1	12	3 655	18 570 020	16,09 %	9,2	51,4	
	13	24	7 088	63 190 464	54,76 %	18,0	46,9	
	25	36	2 662	33 133 487	28,72 %	29,1	43,9	
	37	48	29	430 255	0,37 %	37,6	41,5	
	49	60						
	61	72						
	73	84						
	85	96						
	97	108						
	109	120						
	121	-						
Total			13 455	115 386 342	100 %	19,8	46,7	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	38				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.a Seasoning



Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	38				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days

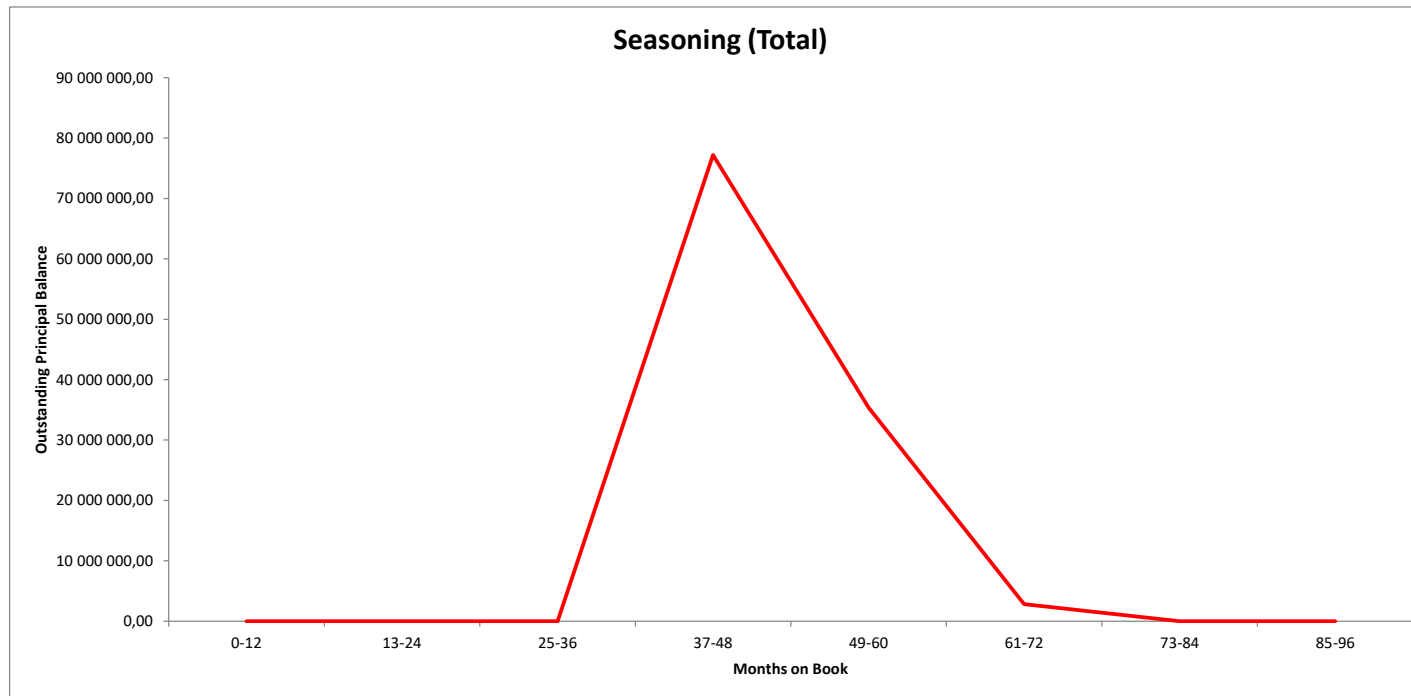
	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12					
	13		24					
	25		36					
	37		48	8 431	77 197 311	66,90 %	21,8	43,7
	49		60	4 477	35 351 945	30,64 %	16,5	52,0
	61		72	547	2 837 087	2,46 %	9,1	64,4
	73		84					
	85		96					
	Total		13 455	115 386 342	100 %	19,8	46,7	

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.b Seasoning



Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	38				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	38
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 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		7 183	31 208 218	27,0 %	1 572	0,0 %	19,4	46,5
Balloon		6 272	84 178 125	73,0 %	49 272 492	58,5 %	20,0	46,8
Total		13 455	115 386 342	100 %	49 274 063	43 %	19,8	46,7

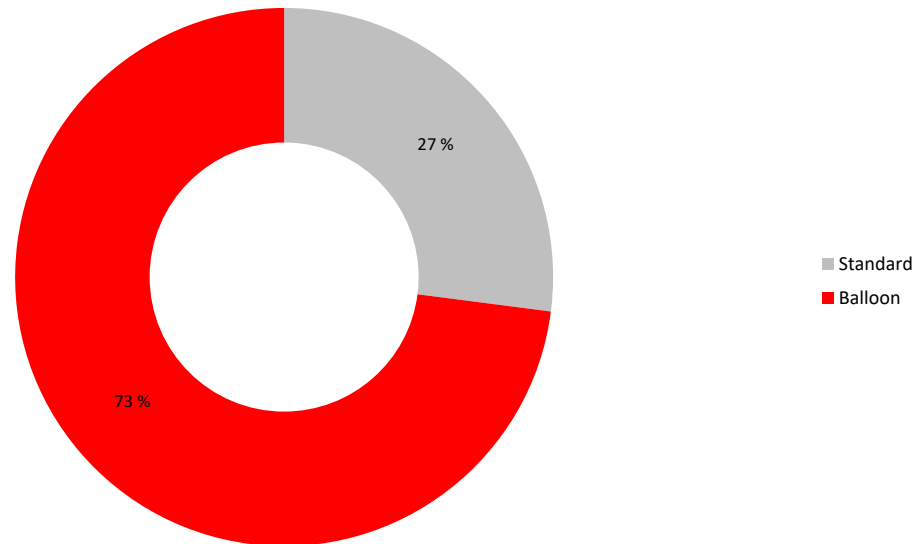
SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.b Balloon loans



Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	38				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days

Balloon loans in %
of portfolio



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.a # loans per borrower



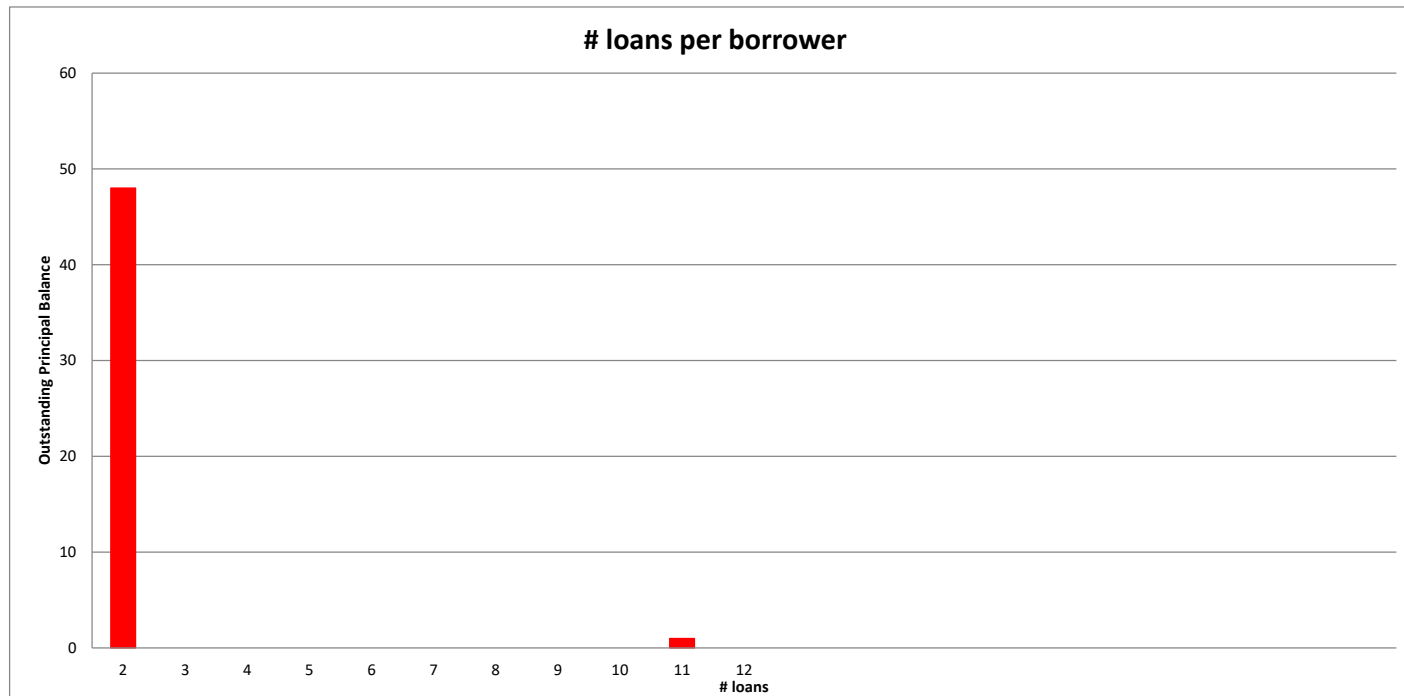
Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	38
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	13 348	114 482 145	99,22 %
2	48	867 211	0,75 %
3			
4			
5			
6			
7			
8			
9			
10			
11	1	36 986	0,03 %
12			
Total:	13 397	115 386 342	100,0 %

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Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	38	
Monthly Period	01.12.2022	
Interest Period	from	29.12.2022
	to	25.01.2023
	=	27 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	38	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days

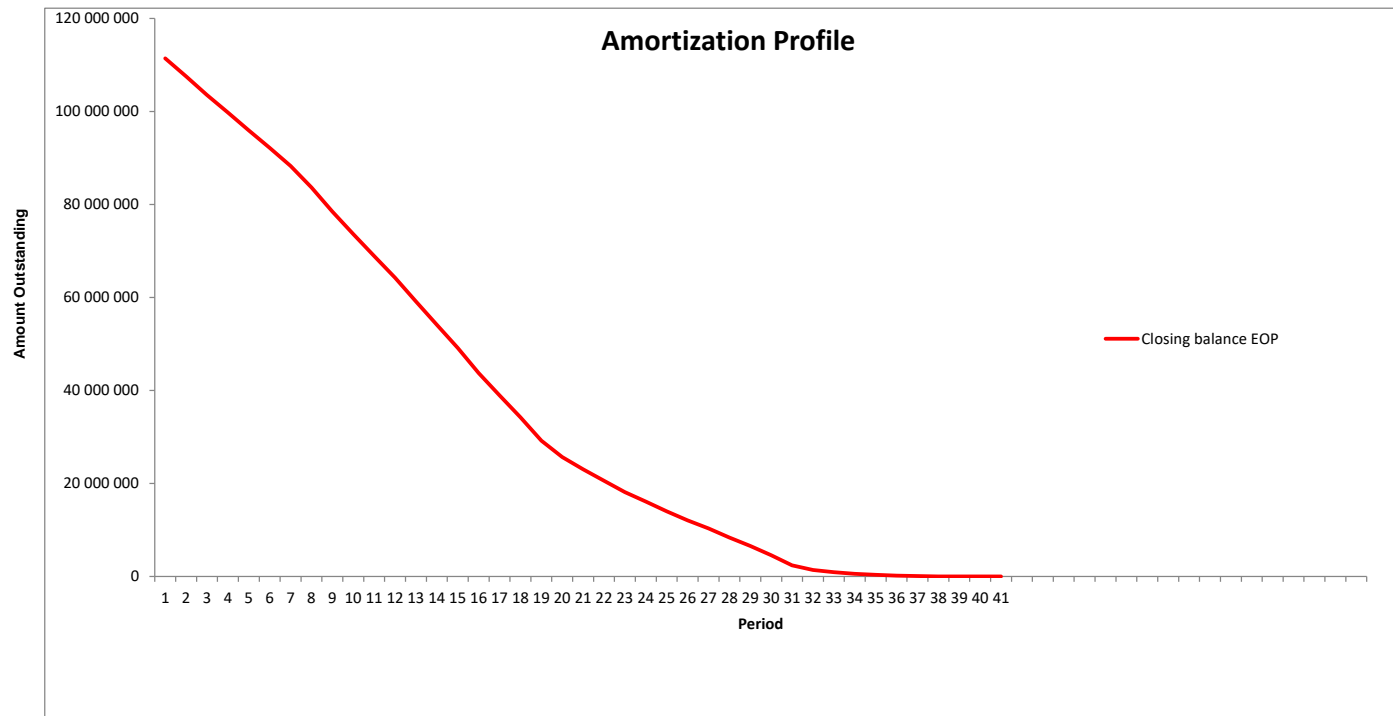
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	115 386 342	111 416 970	3 969 372	235 601	2,48 %	96,56 %
2	111 416 970	107 531 125	3 885 845	227 084	2,47 %	93,19 %
3	107 531 125	103 536 210	3 994 916	218 525	2,47 %	89,73 %
4	103 536 210	99 760 560	3 775 650	209 799	2,46 %	86,46 %
5	99 760 560	95 926 403	3 834 157	201 491	2,45 %	83,13 %
6	95 926 403	92 161 899	3 764 504	193 026	2,44 %	79,87 %
7	92 161 899	88 281 931	3 879 967	184 759	2,43 %	76,51 %
8	88 281 931	83 633 670	4 648 262	176 261	2,42 %	72,48 %
9	83 633 670	78 469 395	5 164 275	166 945	2,42 %	68,01 %
10	78 469 395	73 605 476	4 863 919	157 201	2,43 %	63,79 %
11	73 605 476	68 876 487	4 728 989	147 549	2,43 %	59,69 %
12	68 876 487	64 255 494	4 620 993	138 182	2,43 %	55,69 %
13	64 255 494	59 143 828	5 111 666	128 985	2,44 %	51,26 %
14	59 143 828	54 121 018	5 022 810	119 002	2,44 %	46,90 %
15	54 121 018	49 160 122	4 960 896	109 446	2,45 %	42,60 %
16	49 160 122	43 743 320	5 416 802	100 185	2,47 %	37,91 %
17	43 743 320	38 952 422	4 790 898	90 404	2,51 %	33,76 %
18	38 952 422	34 210 928	4 741 494	81 705	2,55 %	29,65 %
19	34 210 928	29 191 952	5 018 976	72 348	2,57 %	25,30 %
20	29 191 952	25 677 736	3 514 216	62 188	2,59 %	22,25 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	38	
Monthly Period	01.12.2022	
Interest Period	from	29.12.2022
	to	25.01.2023
	=	27 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	38	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days

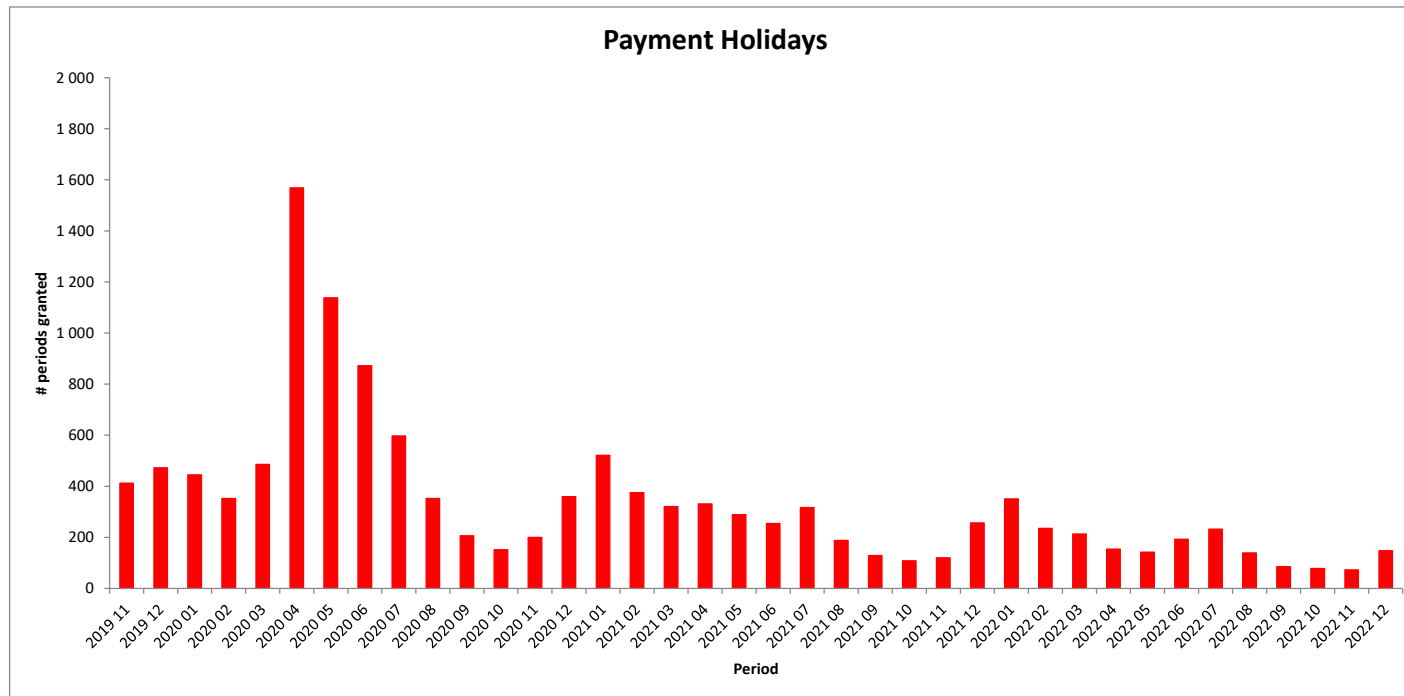
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
2019 11	412		589	164 541	8 155 737
2019 12	472		554	146 542	8 658 237
2020 01	445		594	165 862	8 611 128
2020 02	352		480	133 293	6 812 362
2020 03	486		722	251 794	9 630 613
2020 04	1 569		2 579	928 927	32 299 983
2020 05	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
Total:	12 865		17 917	5 369 611	218 148 541

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.b Payment Holidays



Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	38				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	38
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days

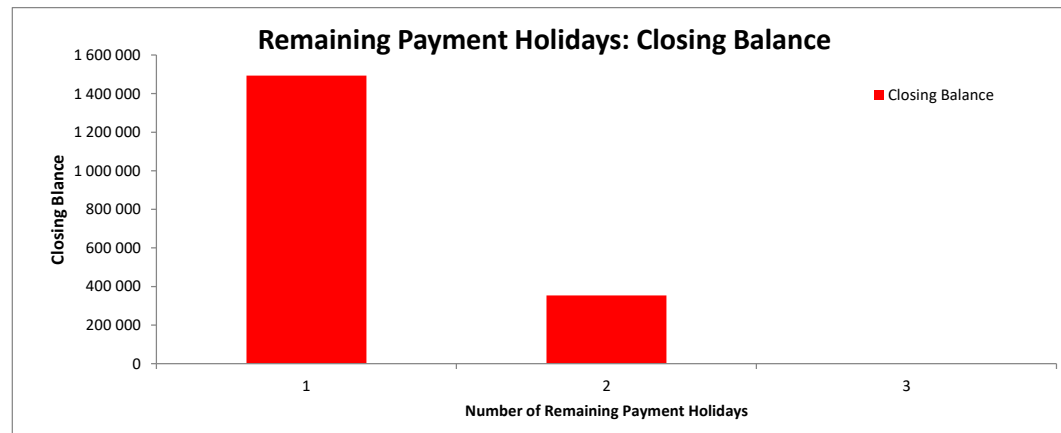
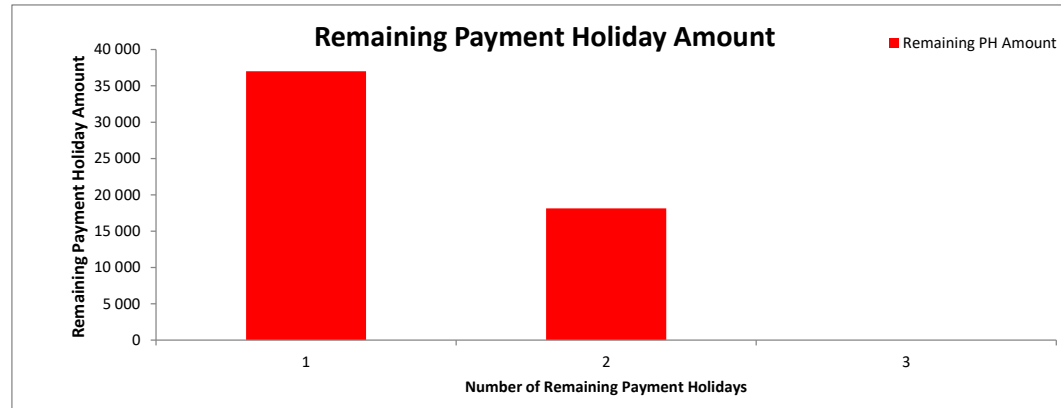
Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1		142	37 003	1 493 276
2		30	18 137	353 306
3				
Total		172	55 141	1 846 581

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.d Remaining Payment Holidays



Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	38				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	38				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days

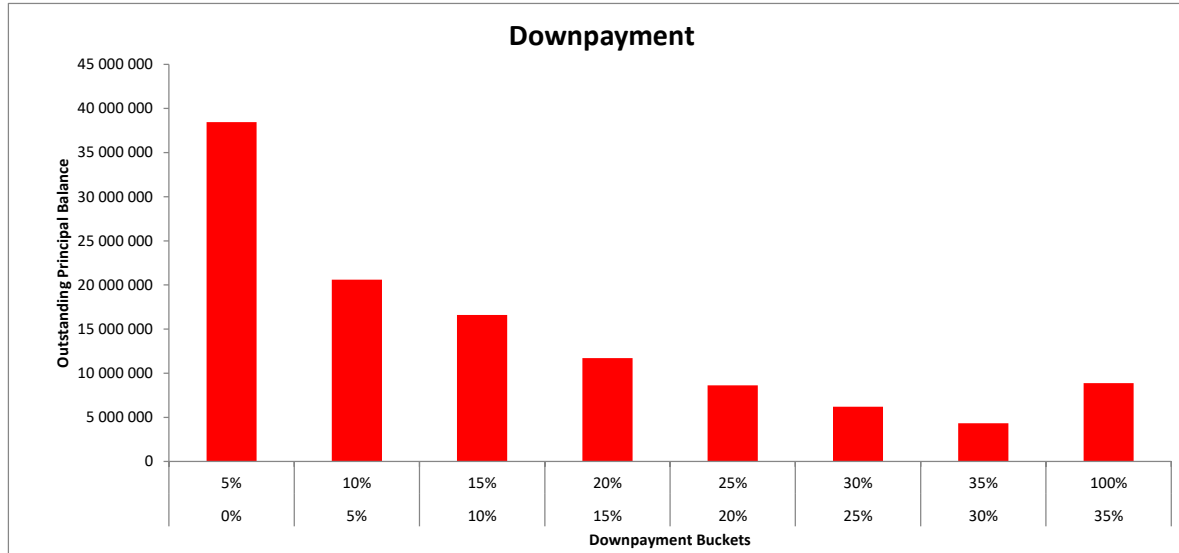
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 910	38 446 093	33,32 %	21,4	46,7
	5 %	10 %	2 096	20 610 086	17,86 %	20,6	47,1
	10 %	15 %	1 929	16 599 094	14,39 %	19,4	47,0
	15 %	20 %	1 342	11 706 142	10,15 %	18,6	46,9
	20 %	25 %	1 061	8 628 180	7,48 %	18,4	46,5
	25 %	30 %	840	6 192 507	5,37 %	18,2	47,0
	30 %	35 %	618	4 321 080	3,74 %	18,1	46,0
	35 %	100 %	1 659	8 883 161	7,70 %	17,1	45,9
Total			13 455	115 386 342	100 %	19,8	46,7

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.b Downpayment



Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	38	
Monthly Period	01.12.2022	
Interest Period	from	29.12.2022
	to	25.01.2023
	=	27 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	38
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days

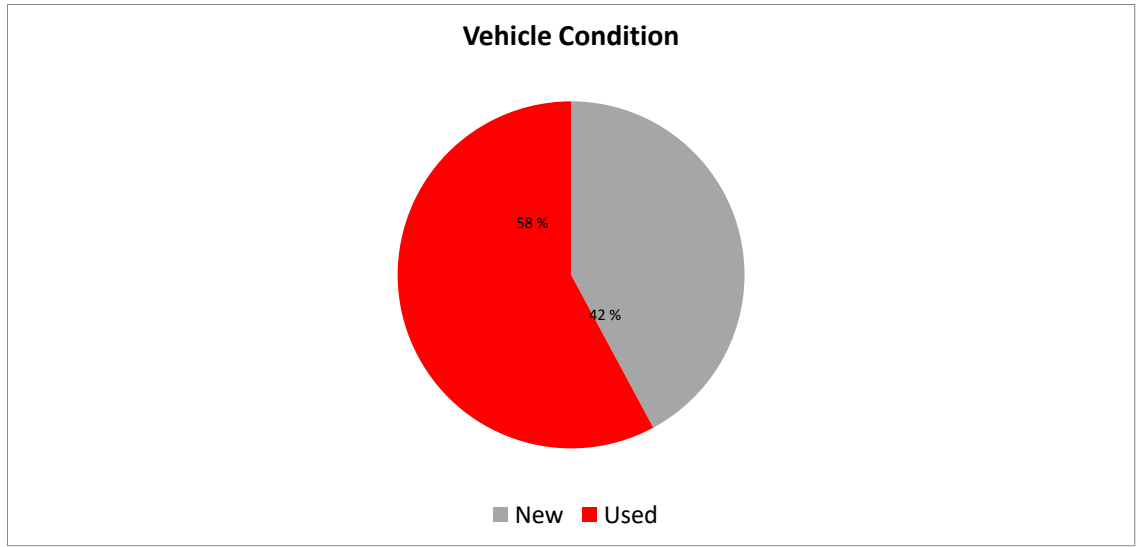
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		4 168	48 631 213	42,15 %	18,8	46,8
Used		9 287	66 755 129	57,85 %	20,6	46,7
Total		13 455	115 386 342	100 %	19,8	46,7

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Monthly Investor Report

20.b Vehicle Condition



Reporting Date		27.01.2023			
Payment date		25.01.2023			
Period No		38			
Monthly Period		01.12.2022			
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.a Borrower Type



Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	38
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days

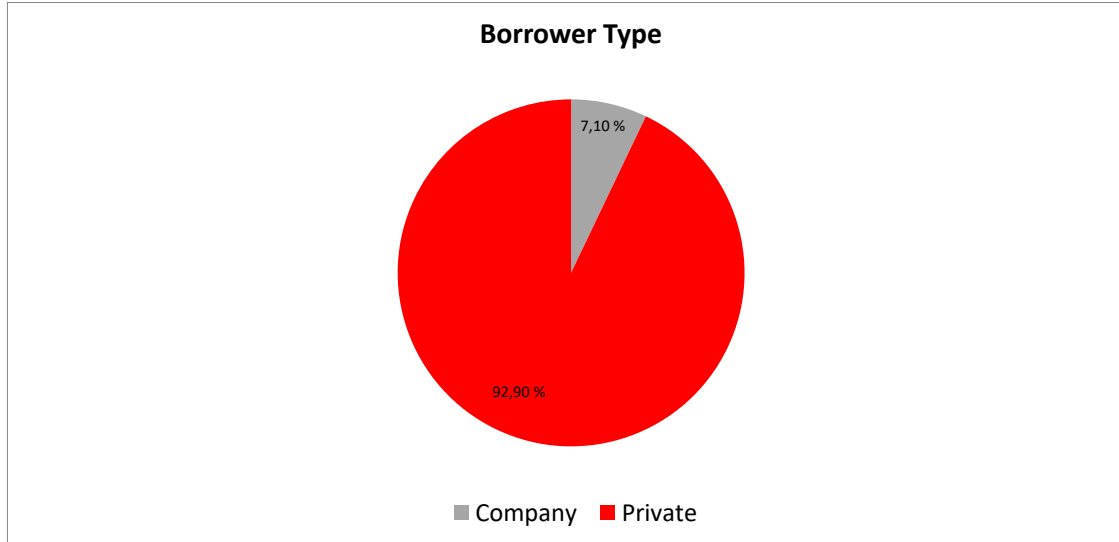
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	819	8 192 254	7,10 %	15,5	46,2
	Private	12 636	107 194 088	92,90 %	20,2	46,8
	Total	13 455	115 386 342	100 %	19,8	46,7

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.b Borrower Type



Reporting Date		27.01.2023			
Payment date		25.01.2023			
Period No		38			
Monthly Period		01.12.2022			
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.a Vehicle type



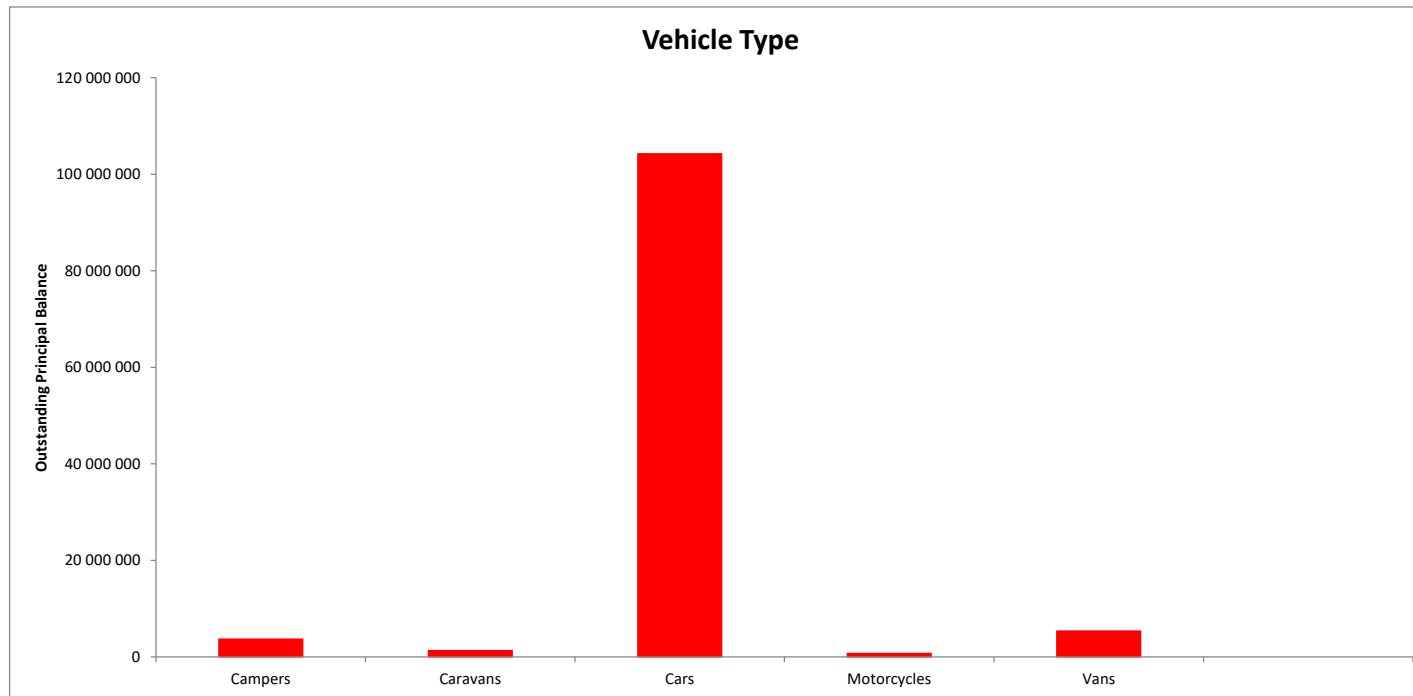
Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	38
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		163	3 690 027	3,20 %	20,8	45,3
Caravans		131	1 312 714	1,14 %	22,5	44,3
Cars		12 326	104 254 499	90,35 %	20,0	46,9
Motorcycles		147	739 618	0,64 %	17,2	43,9
Vans		688	5 389 484	4,67 %	16,8	46,6
		13 455	115 386 342	100 %	19,8	46,7

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Monthly Investor Report

22.b Vehicle type

Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	38				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	38
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days

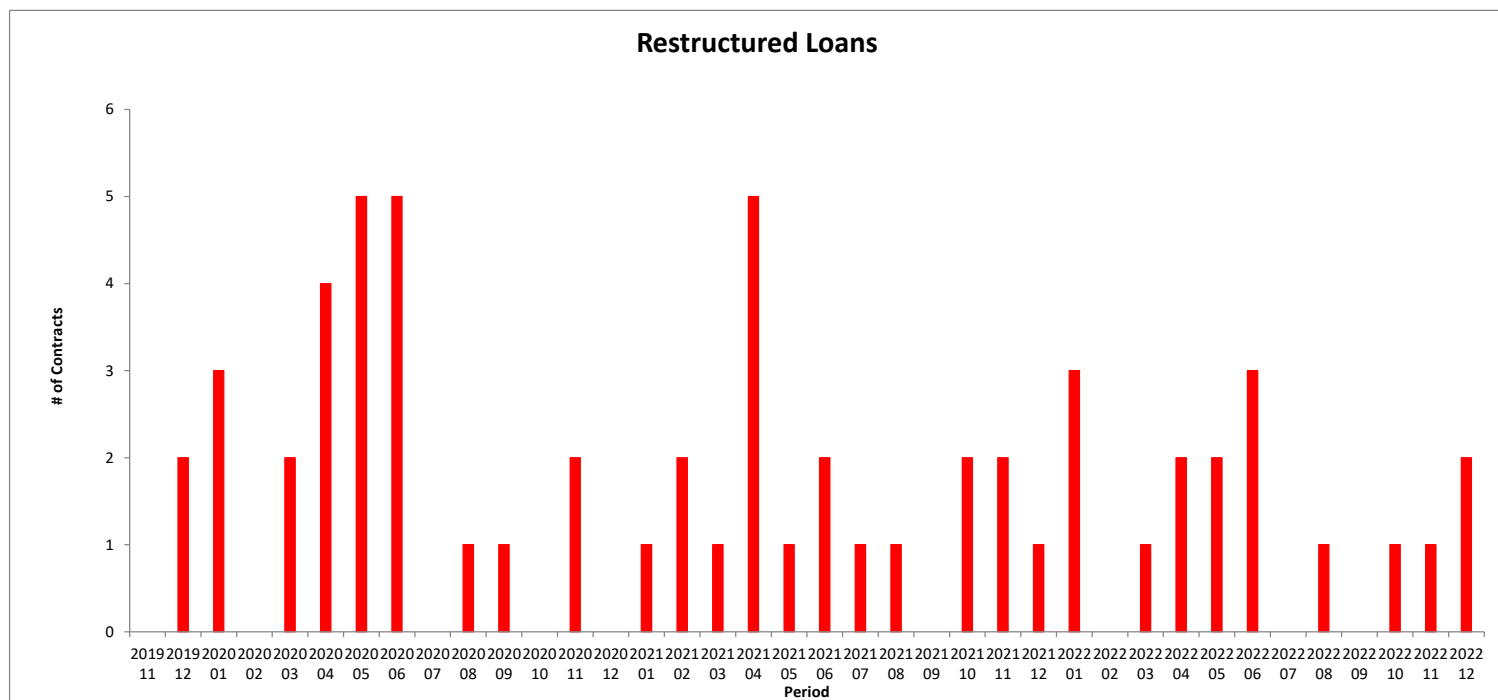
	TOTAL	
	Period	Outstanding balance
	No	
2019 11	0	0
2019 12	2	32 126
2020 01	3	94 262
2020 02	0	0
2020 03	2	68 780
2020 04	4	59 884
2020 05	5	110 867
2020 06	5	48 685
2020 07	0	0
2020 08	1	14 297
2020 09	1	16 587
2020 10	0	0
2020 11	2	17 292
2020 12	0	0
2021 01	1	7 675
2021 02	2	10 684
2021 03	1	17 422
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
	60	985 733

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Monthly Investor Report

23.b Restructured Loans



Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	38
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	38	
Monthly Period	from 01.12.2022	to 25.01.2023 = 27 days
Interest Period	from 29.12.2022	to 25.01.2023 = 27 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 %

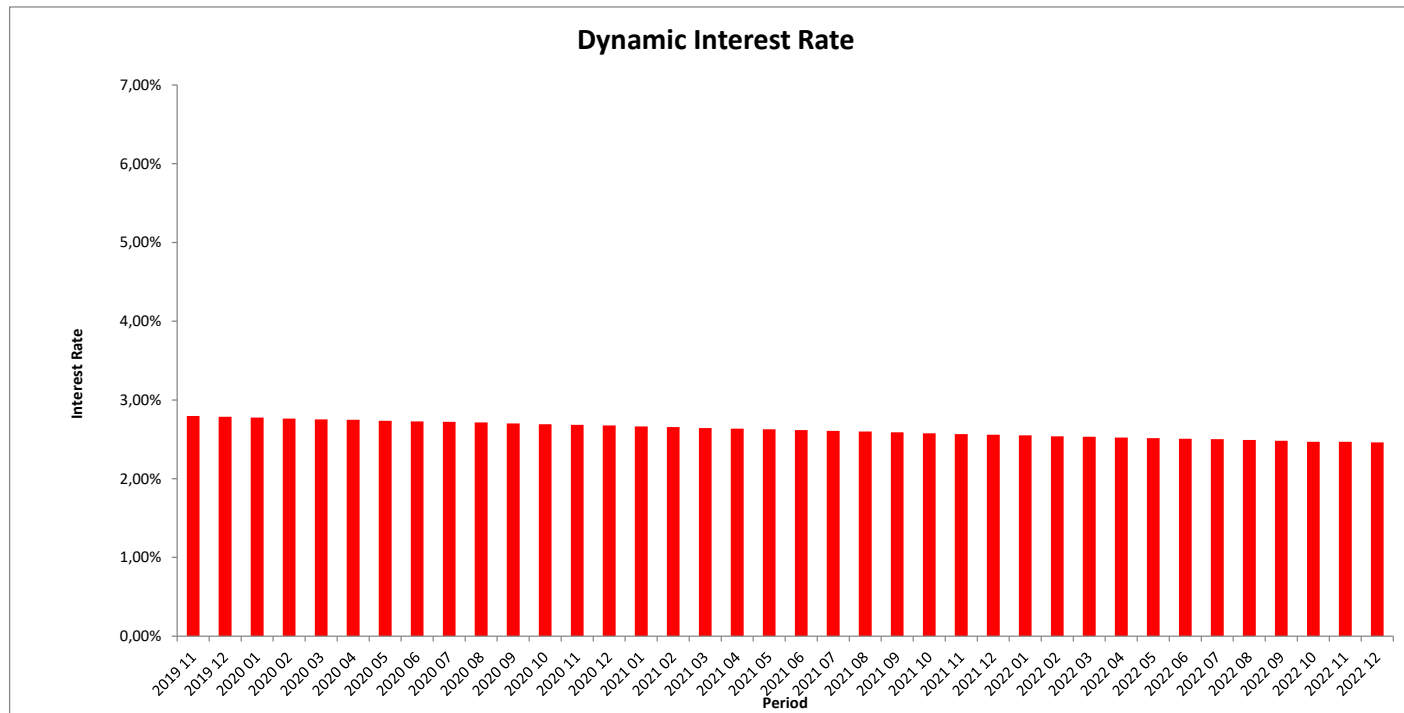
Interest rate evolution

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.b Dynamic Interest Rate



Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	38				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



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Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	27.01.2023			
Payment date	25.01.2023			
Period No	38			
Monthly Period	from	01.12.2022	to	25.01.2023
Interest Period		29.12.2022		= 27 days

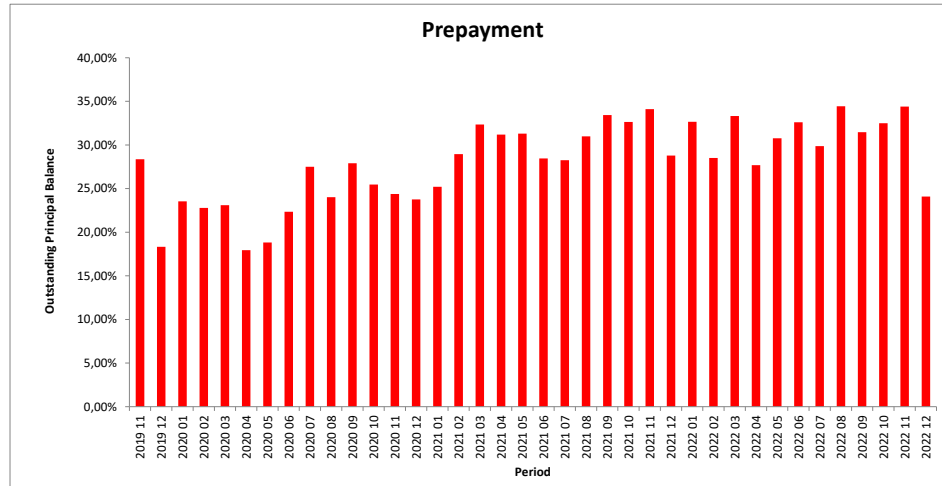
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2019 11	39 469 959	729 991 378	28,36 %	
2019 12	11 820 904	706 304 891	18,33 %	
2020 01	15 030 935	679 530 975	23,54 %	
2020 02	13 954 467	654 742 126	22,78 %	
2020 03	13 619 464	629 246 572	23,09 %	
2020 04	9 950 346	608 819 805	17,94 %	
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 %	

Dynamic Prepayment

25.b Dynamic Pre-Payments



Reporting Date	27.01.2023					
Payment date	25.01.2023					
Period No	38					
Monthly Period	from	01.12.2022	to	25.01.2023	=	27 days
Interest Period		29.12.2022				



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26. Delinquency



Reporting Date	27.01.2023					
Payment date	25.01.2023					
Period No	38					
Monthly Period	01.12.2022					
Interest Period	from	29.12.2022	to	25.01.2023	=	27 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
	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	
2020	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	15	181 426	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
2021	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

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.01.2023					
Payment date	25.01.2023					
Period No	38					
Monthly Period	from	01.12.2022	to	25.01.2023	=	27 days
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2019 Q4			2020 Q1			2020 Q2			2020 Q3			2020 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2019 4	68 697	2	33 036	33 036	35 661	27 080	60 116	8 581	-	60 116	8 581	-	60 116	8 581	-	60 116	8 581
2020 1	812 284	52				48 352	48 352	763 931	284 990	333 342	478 942	163 443	496 785	315 499	11 044	507 829	304 455
2020 2	1 178 994	72							74 640	74 640	1 104 354	457 374	532 014	646 979	140 180	672 195	506 799
2020 3	1 399 821	86										298 922	298 922	1 100 898	423 377	722 299	677 521
2020 4	946 697	56													53 832	53 832	892 865
2021 1	1 296 843	77															
2021 2	1 102 302	71															
2021 3	863 699	63															
2021 4	521 824	42															
2022 1	495 878	40															
2022 2	492 768	40															
2022 3	647 165	48															
2022 4	347 389	42															

Default Quarter	Default Amount	Recovery Quarter 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	68 697	2	-	60 116	8 581	-	60 116	8 581	-	60 116	8 581	4 846	64 962	3 735	-	64 962	3 735
2020 1	812 284	52	24 232	532 060	280 223	11 966	544 026	268 257	29 889	573 915	238 369	106 834	680 749	131 535	11 285	692 033	120 250
2020 2	1 178 994	72	10 792	682 987	496 007	9 982	692 968	486 025	50 943	743 912	435 082	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	396 659	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	451 858	411 842
2021 4	521 824	42										24 938	24 938	496 886	107 277	132 215	389 609
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															

Default Quarter	Default Amount	Recovery Quarter 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	68 697	2	-	64 962	3 735	-	64 962	3 735									
2020 1	812 284	52	3 765	695 798	116 486	1 062	696 860	115 423	693	697 554	114 730						
2020 2	1 178 994	72	17 462	938 276	240 718	4 214	942 490	236 504	16 212	958 702	220 292						
2020 3	1 399 821	86	13 432	1 233 083	166 737	3 692	1 236 775	163 045	131	1 236 907	162 914						
2020 4	946 697	56	11 810	731 044	215 653	55 487	786 530	160 167	3 032	789 562	157 135						
2021 1	1 296 843	77	94 530	925 528	371 315	42 494	968 021	328 821	18 267	986 289	310 554						
2021 2	1 102 302	71	57 847	856 434	245 868	43 828	900 262	202 040	6 162	906 424	195 878						
2021 3	863 699	63	80 417	532 274	331 425	38 215	570 489	293 210	25 217	595 706	267 993						
2021 4	521 824	42	122 023	254 238	267 586	63 403	317 640	204 184	25 065	342 706	179 119						
2022 1	495 878	40	90 522	191 036	304 841	82 926	273 962	221 915	89 748	363 710	132 167						
2022 2	492 768	40	30 614	30 614	462 155	86 697	117 311	375 457	104 494	221 805	270 963						
2022 3	647 165	48				65 246	65 246	581 920	167 338	232 584	414 581						
2022 4	347 389	42							33 547	33 547	313 843						

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28. Priority of Payments - Revenue



Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	38
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	702 942,63	EUR
Senior Expenses	-	8 610,00	EUR
Servicing Fee	-	49 680,23	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	21 519,27	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	-	2 495,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	26 728,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	104 363,91	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	2 270,54	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	220,88	EUR
Deferred Purchase Price to Seller	-	487 054,80	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	389 582,55	EUR
Senior Expenses	-	3 690,00	EUR
Issuer Swap Interest Amount	-	21 519,27	EUR
Interest Class A Notes	-	198 816,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	22 101,00	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	-	2 495,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	26 728,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	104 363,91	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	2 270,54	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	7 598,83	EUR

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29. Priority of Payments - Redemption

Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	38
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	6 441 603,90	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Principal Payments on Loan to Issuer	-	6 441 603,90	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	6 545 967,81	EUR
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event/ Before Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	5 484 126,87	EUR
(ii) Principal Payments on Class B Notes	-	602 666,48	EUR
(iii) Principal Payments on Class C Notes	-	114 793,61	EUR
(iiii) Principal Payments on Class D Notes	-	344 380,85	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	0,00	EUR

Issuer Priority of Payments - Revenue (p)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	7 598,83	EUR
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Purchaser Priority of Payments - Revenue (r)

Payment of residual fund as Deferred Purchase Price to Seller	487 054,80	EUR
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30. Transaction Costs



Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	38				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	8 610,00				
Interest accrued for the Period	EUR	250 140,00	198 816,00	22 101,00	2 495,00	26 728,00
Cumulative Interest accrued	EUR	6 455 655,00	2 992 573,00	302 629,00	269 791,00	2 890 662,00
Interest Payments	EUR	250 140,00	198 816,00	22 101,00	2 495,00	26 728,00
Cumulative Interest Payments	EUR	6 455 655,00	2 992 573,00	302 629,00	269 791,00	2 890 662,00
Interest accrued on Subordinated Loan for the Period	EUR	2 270,54				
Cumulative Interest accrued on Subordinated Loan	EUR	43 223,24				
Interest Payments on Subordinated Loan	EUR	2 270,54				
Cumulative Interest Payments on Subordinated Loan	EUR	43 223,24				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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32. Swap Overview

Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	38	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days



Class A Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class A Notes	102 153 307
Interest Period Start	29.12.2022
Interest Period End	25.01.2023
Interest Days	27
Settlement Date	25.01.2023
Party A Floating Interest Rate	2,595 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 198 815,87
Party B Fixed Rate	0,2506 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 19 199,71

Class B Swap details

Kimi 8 | Front Swap

Party A	ING Bank N.V.
Party B	SCF Rahoituspalvelut VIII DAC
Class B Notes	11 225 921
Interest Period Start	29.12.2022
Interest Period End	25.01.2023
Interest Days	27
Settlement Date	25.01.2023
Party A Floating Interest Rate	2,625 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 22 101,03
Party B Fixed Rate	0,2755 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 2 319,56

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31. Contact Details



Santander Consumer Bank AS

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Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	38
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days