

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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| | | | | | | |
|-----------------|------|------------|----|--------------------------|------------|---------|
| Reporting Date | | 27.07.2023 | | | | |
| Payment date | | 25.07.2023 | | Following payment dates: | 25.08.2023 | |
| Period No | | 44 | | | 25.09.2023 | |
| Monthly Period | | 01.06.2023 | | | | |
| Interest Period | from | 26.06.2023 | to | 25.07.2023 | = | 29 days |
| Cut-Off date | | 30.06.2023 | | | | |

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1. Portfolio Information



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from 26.06.2023 | to 25.07.2023 = 29 days |

| | Current Period |
|--|--|
| Outstanding receivables | Aggregated Outstanding Principal Amount |
| Opening balance | 82 988 179,03 EUR |
| Scheduled Loan Principal Repayments | 3 006 180,79 EUR |
| Prepayments | 2 616 013,74 EUR |
| Deemed Collections - Other | - EUR |
| Total Principal Payments Received in Period | 5 622 194,53 EUR |
| | |
| New Defaulted Auto Loans in Period | 141 250,64 EUR |
| Closing Balance | 77 224 733,86 EUR |
| | |
| Principal Recoveries on loans in default | 609 999,06 EUR |
| | |
| Total revenue collections | |
| Revenue and fees received on loan balances | 316 738,15 EUR |
| <hr/> | |
| Total Revenue Received in Period | 316 738,15 EUR |
| | |
| # Loans | |
| At beginning of period | 10 941 Loans |
| Paid in Full | 510 Loans |
| Repurchased (Deemed Collections) | - Loans |
| New loans into default | 11 Loans |
| <hr/> | |
| At end of period | 10 420 Loans |

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2. Amount Due for Distribution - Revenue Receipts

| | |
|-----------------|---|
| Reporting Date | 27.07.2023 |
| Payment date | 25.07.2023 |
| Period No | 44 |
| Monthly Period | 01.06.2023 |
| Interest Period | from 26.06.2023 to 25.07.2023 = 29 days |



Purchaser Available Revenue Receipts

Current Period

| | | |
|---|-------------------|------------|
| a. Collections (Interest, fees, interest recoveries etc.) | 937 800,14 | 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 | 254,70 | EUR |
| e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments | 11 424,58 | EUR |
| f. Any other net income amount received by the Purchaser | - | EUR |
| g. Amount available in accordance with the Purchaser Pre-Enforcement Redemption Priority of Payment | - | EUR |
| Total Amount for Purchaser Available Revenue Receipts | 949 479,42 | EUR |

Issuer Available Revenue Receipts

| | | |
|--|-------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 180 566,71 | EUR |
| b. Reserve Fund | - | EUR |
| c. Amounts received under the Swap Agreement | 255 857,80 | EUR |
| d. Interest earned by the Issuer | 8 511,87 | EUR |
| e. Liquidity Reserve Excess Amount | 2 912,71 | EUR |
| f. Any other net amount received by the Issuer | - | EUR |
| Total Amount for Issuer Available Revenue Receipts | 447 849,09 | EUR |

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3. Amount Due for Distribution - Redemption Receipts



| | |
|-----------------|---|
| Reporting Date | 27.07.2023 |
| Payment date | 25.07.2023 |
| Period No | 44 |
| Monthly Period | 01.06.2023 |
| Interest Period | from 26.06.2023 to 25.07.2023 = 29 days |

Purchaser Available Redemption Receipts

Current Period

| | | |
|---|---------------------|------------|
| a. Collections (Principal payments, Deemed Collection) | 5 622 194,53 | 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 | 5 622 194,53 | EUR |

Issuer Available Redemption Receipts

| | | |
|--|---------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 5 622 194,53 | EUR |
| b. Regulatory Call Early Redemption | - | EUR |
| c. Credit the balance of the Principal Deficiency Sub Ledgers | 141 250,64 | EUR |
| Total Amount for Issuer Available Redemption Receipts | 5 763 445,17 | EUR |

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4. Reserve Accounts



| | |
|-----------------|---|
| Reporting Date | 27.07.2023 |
| Payment date | 25.07.2023 |
| Period No | 44 |
| Monthly Period | 01.06.2023 |
| Interest Period | from 26.06.2023 to 25.07.2023 = 29 days |

Note Balance

| | |
|---------------------|-------------------|
| Beginning of Period | 82 988 179,03 EUR |
| End of Period | 77 224 733,86 EUR |

Liquidity Balance

| | | |
|-------------------------|-------|------------------|
| Beginning of Period | 1,4 % | 1 150 800,00 EUR |
| Cash Outflow | | - EUR |
| Cash Inflow | | - EUR |
| End of Period | 1,4 % | 1 150 800,00 EUR |
| Required Reserve Amount | 1,4 % | 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 | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from 26.06.2023 | to 25.07.2023 = 29 days |



Asset Balance

| | | |
|---------------------|---------------|-----|
| Beginning of Period | 82 988 179,03 | EUR |
| End of Period | 77 224 733,86 | EUR |

Portfolio Performance:

| | EUR | % | # loans |
|--------------------------------|---------------|---------|---------|
| Performing Receivables: | | | |
| Current | 70 619 658,32 | 91,45 % | 9 609 |
| 1-29 days past due | 4 309 483,95 | 5,58 % | 555 |

Delinquent Receivables:

| | | | |
|--|-------------------|-----------------|---------------|
| 30-59 days past due | 1 312 253,64 | 1,70 % | 148 |
| 60-89 days past due | 490 583,43 | 0,64 % | 55 |
| 90-119 days past due | 263 597,98 | 0,34 % | 28 |
| 120-149 days past due | 199 071,63 | 0,26 % | 20 |
| 150-179 days past due | 30 084,91 | 0,04 % | 5 |
| Total Performing and Delinquent | 77 224 734 | 100,00 % | 10 420 |

| | | |
|-------------------------------------|---------------|-----|
| Current Period Defaults | 141 250,64 | 11 |
| Cumulative Defaults | 10 667 332,84 | 755 |
| Current Period Principal Recoveries | 609 999,06 | |
| Cumulative Principal Recoveries | 8 377 853,23 | |

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

| | | |
|--|--------|------------|
| [A] Cumulative Net Loss Ratio, Payment Date | 0,29 % | YES |
| [B] Cumulative Net Loss Ratio, preceding Payment Date | 0,35 % | |
| [C] Cumulative Net Loss Ratio, second preceding Payment Date | 0,34 % | |

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

| | | |
|---|----------------|--|
| | 9,95 % | |
| [A] Aggregate Outstanding Asset Principal Amount | 77 224 733,86 | |
| [B] Aggregate principal balance of Defaulted Contracts | 10 667 332,84 | |
| [C] Recoveries received on such Defaulted Contracts | 8 377 853,23 | |
| [D] Outstanding Asset Principal Amounts on the Note Issuance Date | 799 072 147,29 | |

or AVERAGE [[A], [B], [C]] > 5%

| | | |
|--|-----------|--|
| | NO | |
| [A] Delinquency Ratio, Payment Date | 2,97 % | |
| [B] Delinquency Ratio, preceding Payment Date | 3,09 % | |
| [C] Delinquency Ratio, second preceding Payment Date | 2,95 % | |

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] | 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 | 82 988 179,03 | |

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6. Note Principal



| | |
|-----------------|---|
| Reporting Date | 27.07.2023 |
| Payment date | 25.07.2023 |
| Period No | 44 |
| Monthly Period | 01.06.2023 |
| Interest Period | from 26.06.2023 to 25.07.2023 = 29 days |

Note Principal

| | Class A | Class B | Class C | Class D | |
|-------------------------|---------------|--------------|--------------|--------------|-----|
| Beginning of Period | 69 526 419,24 | 7 640 458,23 | 1 455 325,41 | 4 365 976,15 | EUR |
| Sequential Amortization | 5 763 445,17 | - | - | - | EUR |
| Pro Rata Amortization | - | - | - | - | EUR |
| End of Period | 63 762 974,07 | 7 640 458,23 | 1 455 325,41 | 4 365 976,15 | EUR |

Principal Deficiency Sub-Ledger

| | | | | | |
|----------------------------|---|---|---|------------|-----|
| Beginning of Period | - | - | - | - | EUR |
| Principal Addition Amounts | - | - | - | - | EUR |
| Debit PDL | - | - | - | 141 250,64 | EUR |
| Credit PDL | - | - | - | 141 250,64 | EUR |
| End of Period | - | - | - | - | EUR |

Net Note Principal

| | | | | | |
|---------------------|---------------|--------------|--------------|--------------|-----|
| Beginning of Period | 69 526 419,24 | 7 640 458,23 | 1 455 325,41 | 4 365 976,15 | EUR |
| End of Period | 63 762 974,07 | 7 640 458,23 | 1 455 325,41 | 4 365 976,15 | EUR |

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7. Outstanding Notes

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from 26.06.2023 | to 25.07.2023 = 29 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 | 82 988 179,03 | 69 526 419,24 | 7 640 458,23 | 1 455 325,41 | 4 365 976,15 |
| Available Distribution Amount | 5 763 445,17 | | | | |
| Amortisation | 5 763 445,17 | | | | |
| Redemption per Class | 5 763 445,17 | 5 763 445,17 | - | - | - |
| Redemption per Note | | 794,74 | - | - | - |
| Outstanding Closing Balance | | 63 762 974,07 | 7 640 458,23 | 1 455 325,41 | 4 365 976,15 |
| Net Outstanding Closing Balance | 77 224 733,86 | 63 762 974,07 | 7 640 458,23 | 1 455 325,41 | 4 365 976,15 |
| Current Tranching | 100 % | 82,57 % | 9,89 % | 1,88 % | 5,65 % |
| Current Pool Factor | | 0,09 | 0,18 | 0,18 | 0,18 |

| 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 | | 29 | 29 | 30 | 30 |
| Principal Outstanding per Note Beginning of Period | | 9 587,21 | 18 191,57 | 18 191,57 | 18 191,57 |
| >Principal Repayment per note | | 794,74 | - | - | - |
| Principal Outstanding per Note End of Period | | 8 792,47 | 18 191,57 | 18 191,57 | 18 191,57 |
| >Interest accrued for the period | | 31,76 | 60,71 | 21,22 | 75,80 |
| Interest Payment | 275 747,25 | 230 358,41 | 25 499,39 | 1 697,88 | 18 191,57 |
| Interest Payment per Note | | 31,76 | 60,71 | 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) | | 28,84 % | 18,95 % | 17,06 % | 11,41 % |
| Current CE (Subordination, incl. Liquidity Reserve and Excess Spread) | | 30,46 % | 20,57 % | 17,06 % | 11,41 % |
| Current CE (Subordination) | | 17,43 % | 7,54 % | 5,65 % | 0,00 % |
| Current CE (Subordination, incl. Liquidity Reserve) | | 19,05 % | 9,16 % | 5,65 % | 0,00 % |

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.07.2023
Payment date 25.07.2023
Period No 44
Monthly Period 01.06.2023
Interest Period : 26.06.2023 to 25.07.2023 = 29 days

| Transaction Role | | Counterparty | | Rating Triggers | | | | | | | | Trigger breached? | Summary of Contractual Requirements if Rating Trigger Breach |
|--------------------------|--|--|-----------|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----|--|--|
| | | | | Short Term | | | | Long Term | | | | | |
| | | | | Fitch | | Moody's | | Fitch | | Moody's | | | |
| Criteria | Current | Criteria | Current | Criteria | Current | Criteria | Current | Criteria | Current | | | | |
| Issuer | SCF Rahoituspalvelut VIII DAC | | No rating | No rating | No rating | No rating | No rating | No rating | No rating | No rating | N/A | | |
| Seller | Santander Consumer Finance Oy | | No rating | No rating | No rating | No rating | No rating | No rating | No rating | No rating | N/A | | |
| Servicer | Santander Consumer Finance Oy | | No rating | No rating | No rating | No rating | No rating | No rating | No rating | No rating | N/A | | |
| Servicer's Owner | Santander Consumer Finance S.A. | | N/A | F2 | N/A | P-1 | BBB - | A- | Baa3 | A2 | No | Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance. | |
| Transaction Account Bank | HSBC Bank PLC | | F1 | F1+ | P-1 | P-1 | A | AA- | A3 | 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 | The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirtythree (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings. | |

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9.a Original Portfolio Principal Balance

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from 26.06.2023 | to 25.07.2023 = 29 days |



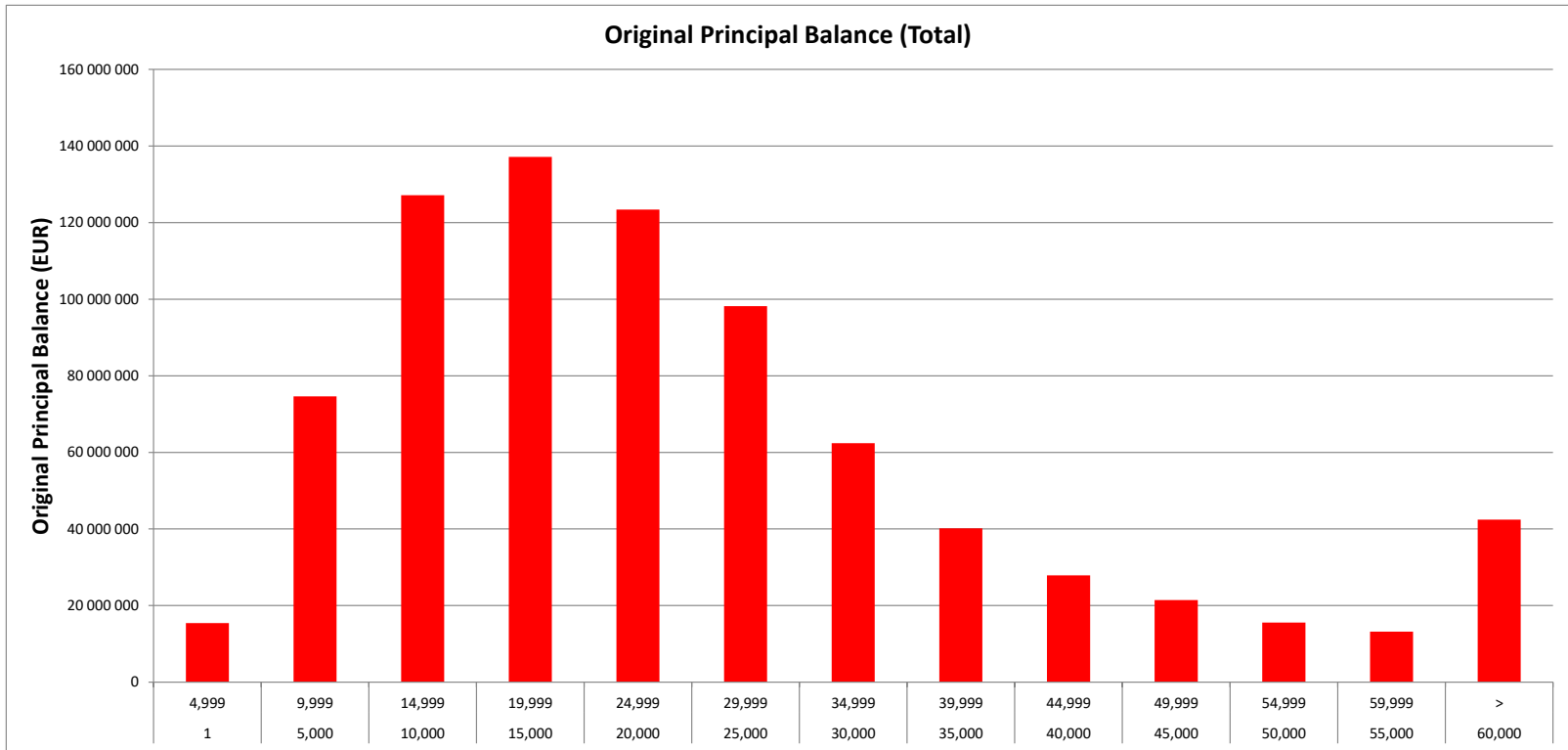
Average amount - all: 17 089

| | TOTAL | | | | | | | | |
|------------------|--------|--------|--------|------------------|-------------|------------------------|--------------|-----|--|
| | Min | Max | No | Original balance | % | WA mounths to maturity | WA seasoning | | |
| Original balance | 1 | 4 999 | 4 513 | 15 414 742 | 1,9 % | 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 | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from 26.06.2023 | to 25.07.2023 = 29 days |



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10.a Outstanding Principal Balance

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.07.2023 | | | | |
| Payment date | 25.07.2023 | | | | |
| Period No | 44 | | | | |
| Monthly Period | 01.06.2023 | | | | |
| Interest Period | from | 26.06.2023 | to | 25.07.2023 | = 29 days |



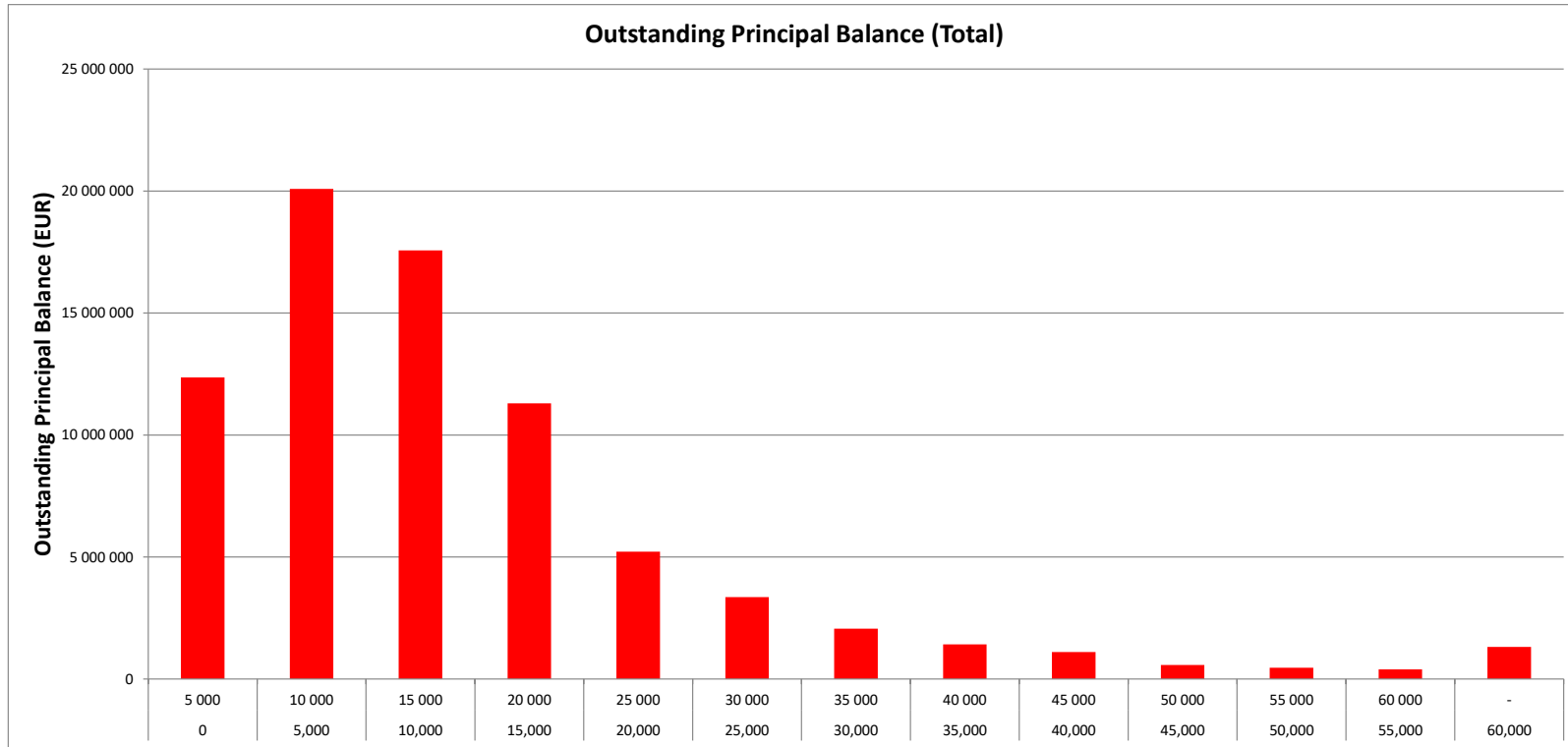
Average amount - all: 7 411

| | TOTAL | | | | | | |
|---------------------|--------|--------|-------|---------------------|------------|-----------------------|--------------|
| | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| Outstanding balance | 0 | 5 000 | 4 997 | 12 363 919 | 16,01 % | 11,8 | 53,4 |
| | 5 000 | 10 000 | 2 791 | 20 085 056 | 26,01 % | 14,9 | 52,8 |
| | 10 000 | 15 000 | 1 440 | 17 566 737 | 22,75 % | 14,8 | 52,6 |
| | 15 000 | 20 000 | 663 | 11 295 746 | 14,63 % | 15,9 | 51,7 |
| | 20 000 | 25 000 | 235 | 5 218 848 | 6,76 % | 16,6 | 51,5 |
| | 25 000 | 30 000 | 123 | 3 356 773 | 4,35 % | 17,1 | 51,8 |
| | 30 000 | 35 000 | 64 | 2 060 468 | 2,67 % | 16,8 | 51,5 |
| | 35 000 | 40 000 | 38 | 1 421 122 | 1,84 % | 16,9 | 52,1 |
| | 40 000 | 45 000 | 26 | 1 107 670 | 1,43 % | 16,5 | 51,3 |
| | 45 000 | 50 000 | 12 | 573 207 | 0,74 % | 13,8 | 52,0 |
| | 50 000 | 55 000 | 9 | 462 329 | 0,60 % | 18,1 | 50,1 |
| | 55 000 | 60 000 | 7 | 398 901 | 0,52 % | 14,9 | 51,2 |
| | 60 000 | - | 15 | 1 313 957 | 1,70 % | 15,7 | 50,0 |
| | Total | | | 10 420 | 77 224 734 | 100 % | 14,9 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

| | | | |
|-----------------|-----------------|---------------|-----------|
| Reporting Date | 27.07.2023 | | |
| Payment date | 25.07.2023 | | |
| Period No | 44 | | |
| Monthly Period | 01.06.2023 | | |
| Interest Period | from 26.06.2023 | to 25.07.2023 | = 29 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.a Geographical Distribution



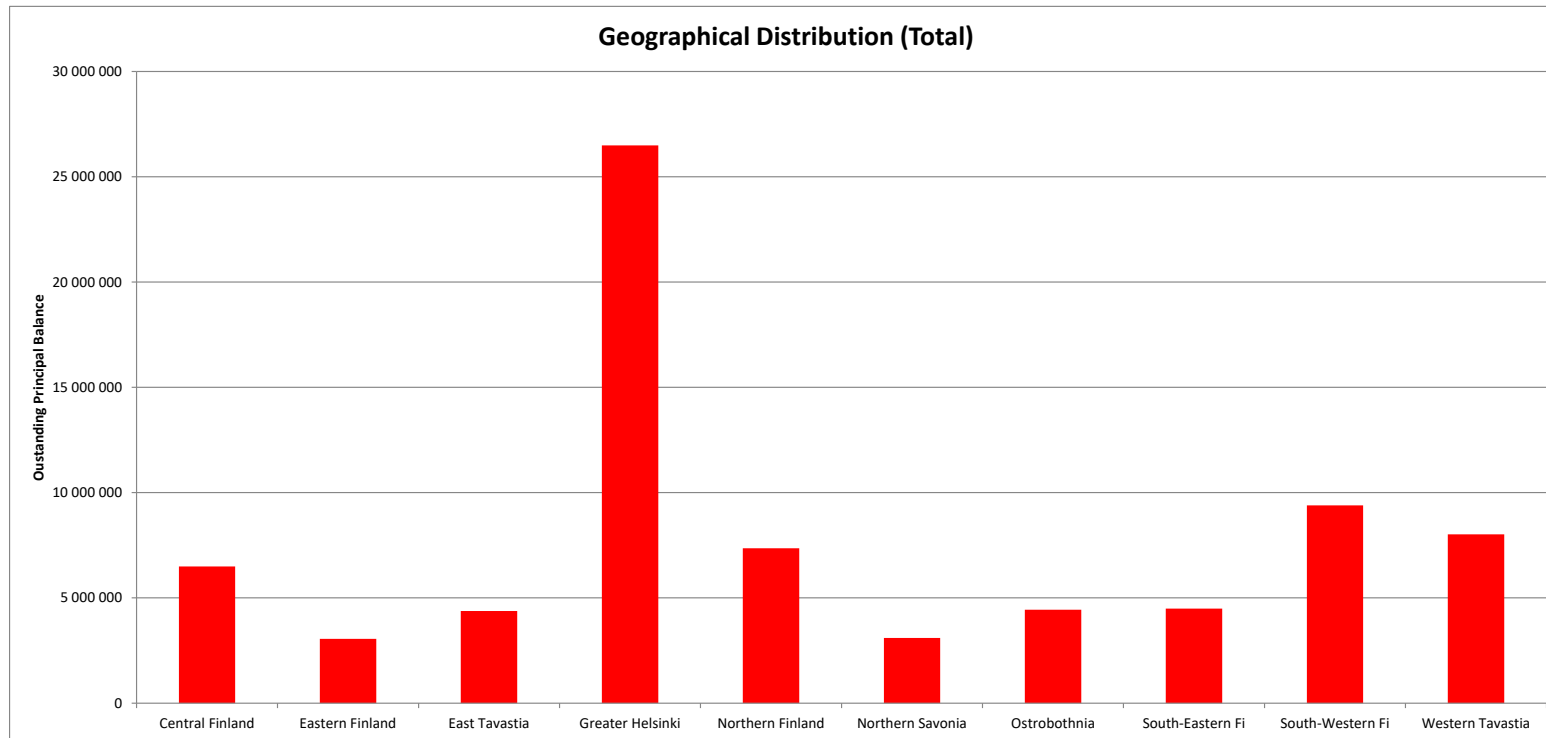
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from 26.06.2023 | to 25.07.2023 = 29 days |

| TOTAL | | | | | | |
|------------------|--------|---------------------|--------------------------|-----------------------|--------------|--|
| District | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning | |
| Central Finland | 1 002 | 6 490 714 | 8,40 % | 14,3 | 52,2 | |
| Eastern Finland | 415 | 3 058 338 | 3,96 % | 15,1 | 52,6 | |
| East Tavastia | 671 | 4 379 859 | 5,67 % | 14,9 | 53,0 | |
| Greater Helsinki | 3 186 | 26 491 094 | 34,30 % | 14,4 | 52,4 | |
| Northern Finland | 1 001 | 7 355 261 | 9,52 % | 15,0 | 52,1 | |
| Northern Savonia | 419 | 3 097 711 | 4,01 % | 14,6 | 52,1 | |
| Ostrobothnia | 747 | 4 440 970 | 5,75 % | 15,1 | 52,0 | |
| South-Eastern Fi | 623 | 4 493 684 | 5,82 % | 14,6 | 53,1 | |
| South-Western Fi | 1 356 | 9 397 058 | 12,17 % | 15,7 | 52,7 | |
| Western Tavastia | 1 000 | 8 020 044 | 10,39 % | 15,9 | 52,1 | |
| | | | | | | |
| | | | | | | |
| Total | 10 420 | 77 224 734 | 100 % | 14,9 | 52,4 | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

| | | |
|-----------------|------------|------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from | 26.06.2023 |
| | to | 25.07.2023 |
| | = | 29 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.a Interest Rate

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from 26.06.2023 | to 25.07.2023 = 29 days |

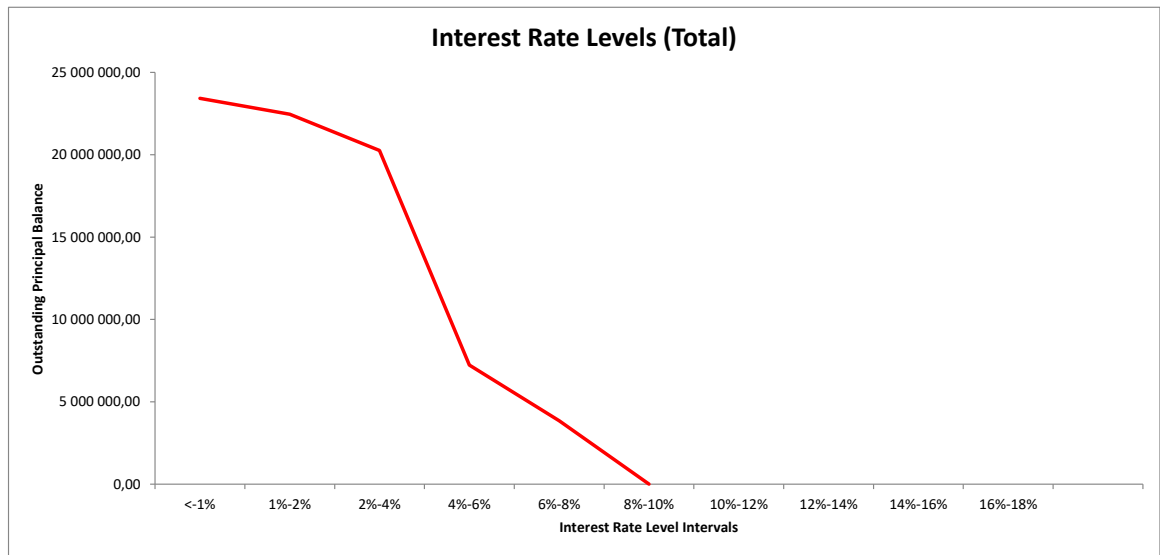


| TOTAL | | | | | | | |
|-----------------------|----------|---------|--------|---------------------|--------------------------------|-----------------------|--------------|
| Interest distribution | Min (>=) | Max (<) | No | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning |
| | 0 % | 1 % | 2 700 | 23 423 546 | 30,33 % | 13,1 | 52,4 |
| | 1 % | 2 % | 2 467 | 22 454 608 | 29,08 % | 14,9 | 52,6 |
| | 2 % | 4 % | 2 748 | 20 258 012 | 26,23 % | 16,0 | 52,3 |
| | 4 % | 6 % | 1 565 | 7 228 294 | 9,36 % | 16,0 | 52,1 |
| | 6 % | 8 % | 938 | 3 854 605 | 4,99 % | 17,4 | 52,9 |
| | 8 % | 10 % | 2 | 5 669 | 0,01 % | 21,6 | 48,8 |
| | 10 % | 12 % | | | | | |
| | 12 % | 14 % | | | | | |
| | 14 % | 16 % | | | | | |
| 16 % | 18 % | | | | | | |
| 18 % | 20 % | | | | | | |
| Total | | | 10 420 | 77 224 734 | 100 % | 14,9 | 52,4 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

12.b Interest Rate

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.07.2023 | | | | |
| Payment date | 25.07.2023 | | | | |
| Period No | 44 | | | | |
| Monthly Period | 01.06.2023 | | | | |
| Interest Period | from | 26.06.2023 | to | 25.07.2023 | = 29 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.a Remaining Terms



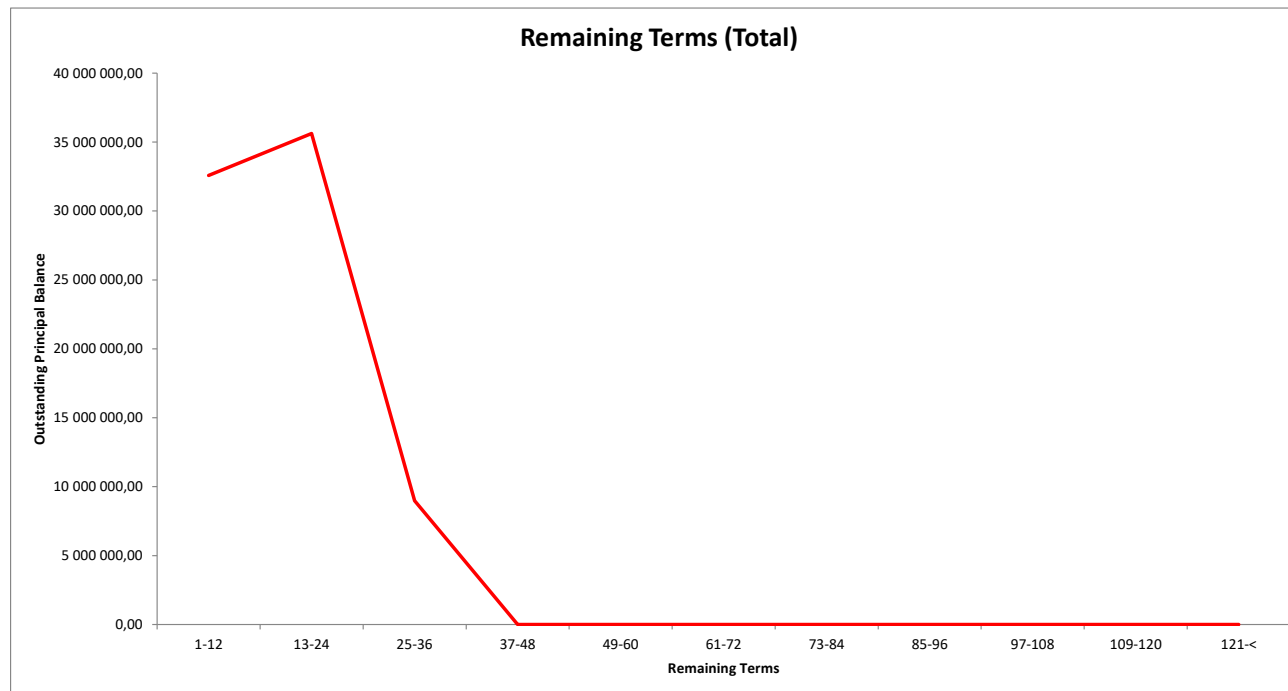
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.07.2023 | | | | |
| Payment date | 25.07.2023 | | | | |
| Period No | 44 | | | | |
| Monthly Period | 01.06.2023 | | | | |
| Interest Period | from | 26.06.2023 | to | 25.07.2023 | = 29 days |

| | | TOTAL | | | | | | |
|--------------------|-----|-------|--------|---------------------|------------|-----------------------|--------------|------|
| Months to maturity | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning | |
| | 0 | | 0 | 23 | 49 538 | 0,06 % | 0,0 | 65,8 |
| | 1 | | 12 | 5 695 | 32 572 858 | 42,18 % | 8,2 | 54,1 |
| | 13 | | 24 | 3 958 | 35 620 303 | 46,13 % | 18,1 | 52,0 |
| | 25 | | 36 | 744 | 8 982 036 | 11,63 % | 26,5 | 48,0 |
| | 37 | | 48 | | | | | |
| | 49 | | 60 | | | | | |
| | 61 | | 72 | | | | | |
| | 73 | | 84 | | | | | |
| | 85 | | 96 | | | | | |
| | 97 | | 108 | | | | | |
| | 109 | | 120 | | | | | |
| | 121 | - | | | | | | |
| Total | | | 10 420 | 77 224 734 | 100 % | 14,9 | 52,4 | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

13.b Remaining Terms

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.07.2023 | | | | |
| Payment date | 25.07.2023 | | | | |
| Period No | 44 | | | | |
| Monthly Period | 01.06.2023 | | | | |
| Interest Period | from | 26.06.2023 | to | 25.07.2023 | = 29 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.a Seasoning



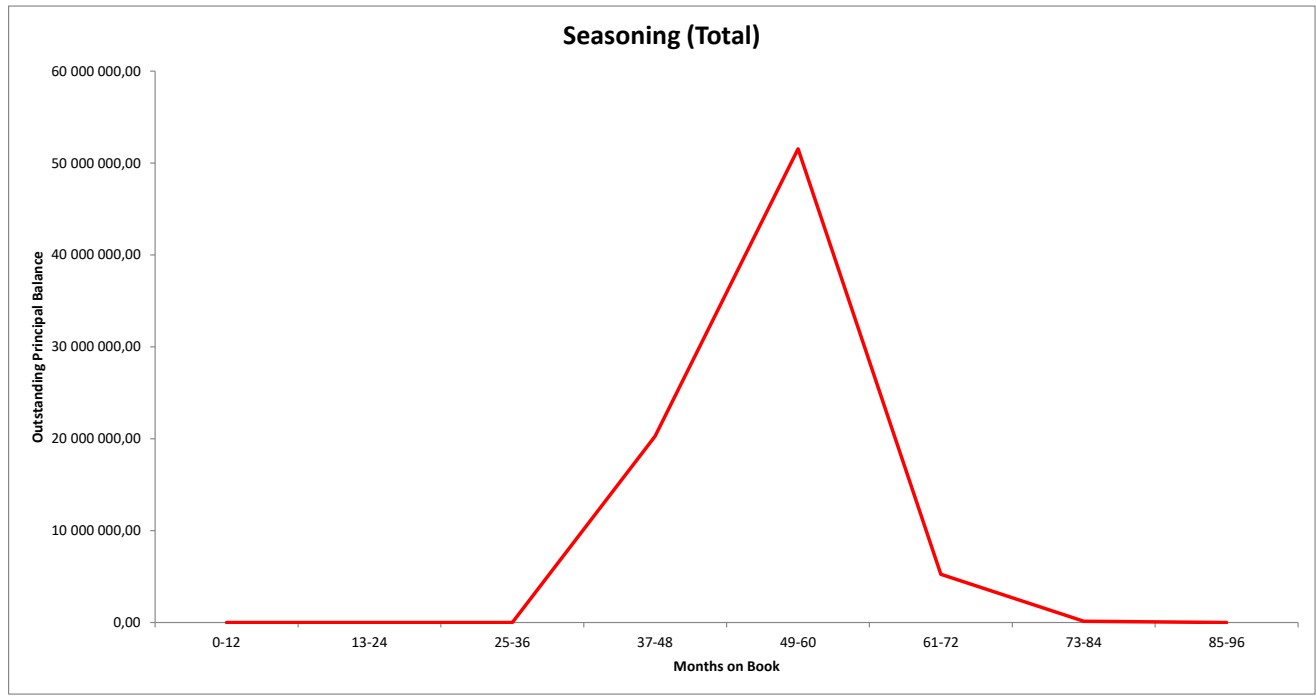
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from 26.06.2023 | to 25.07.2023 = 29 days |

| | | 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 | 2 363 | 20 289 306 | 26,27 % | 19,2 | 47,2 |
| | 49 | | 60 | 7 050 | 51 544 542 | 66,75 % | 13,8 | 53,3 |
| | 61 | | 72 | 987 | 5 257 586 | 6,81 % | 9,0 | 64,1 |
| | 73 | | 84 | 20 | 133 300 | 0,17 % | 3,2 | 74,1 |
| | 85 | | 96 | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| Total | | | | 10 420 | 77 224 734 | 100 % | 14,9 | 52,4 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

14.b Seasoning

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.07.2023 | | | | |
| Payment date | 25.07.2023 | | | | |
| Period No | 44 | | | | |
| Monthly Period | 01.06.2023 | | | | |
| Interest Period | from | 26.06.2023 | to | 25.07.2023 | = 29 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.a Balloon loans



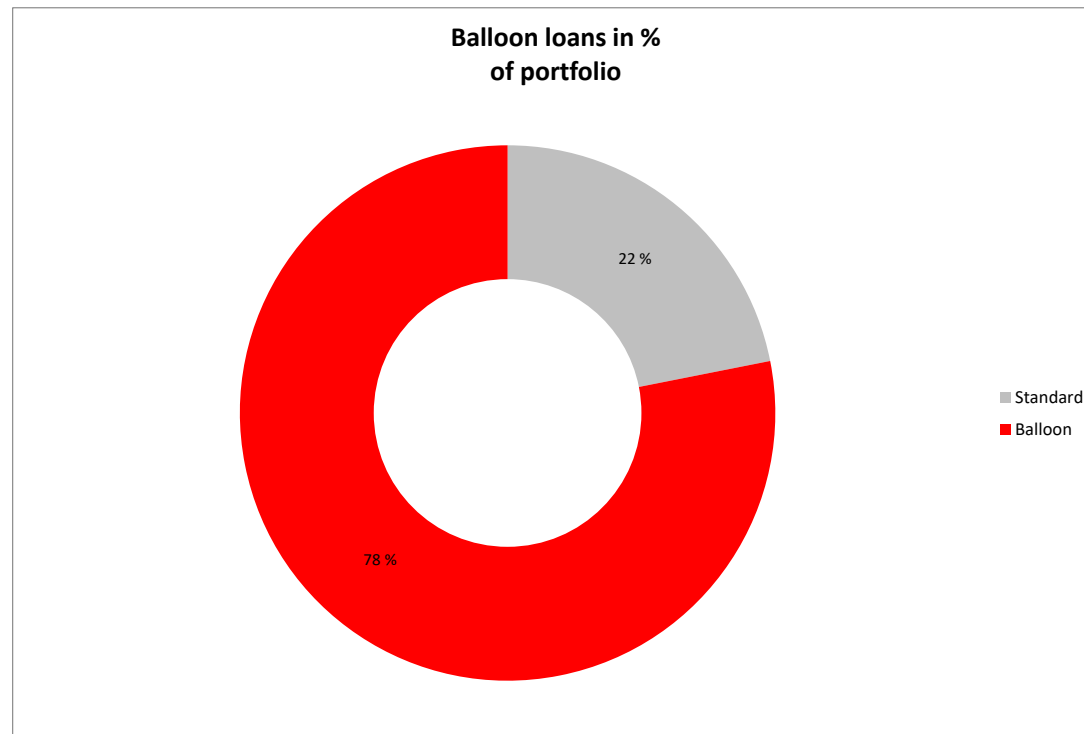
| | |
|-----------------|---|
| Reporting Date | 27.07.2023 |
| Payment date | 25.07.2023 |
| Period No | 44 |
| Monthly Period | 01.06.2023 |
| Interest Period | from 26.06.2023 to 25.07.2023 = 29 days |

| 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 | | 5 327 | 16 903 133 | 21,9 % | 1 328 | 0,0 % | 15,3 | 52,0 |
| Balloon | | 5 093 | 60 321 601 | 78,1 % | 39 941 359 | 66,2 % | 14,7 | 52,5 |
| | | | | | | | | |
| Total | | 10 420 | 77 224 734 | 100 % | 39 942 687 | 52 % | 14,9 | 52,4 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

15.b Balloon loans

| | | |
|-----------------|------------|------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from | 26.06.2023 |
| | to | 25.07.2023 |
| | = | 29 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.a # loans per borrower



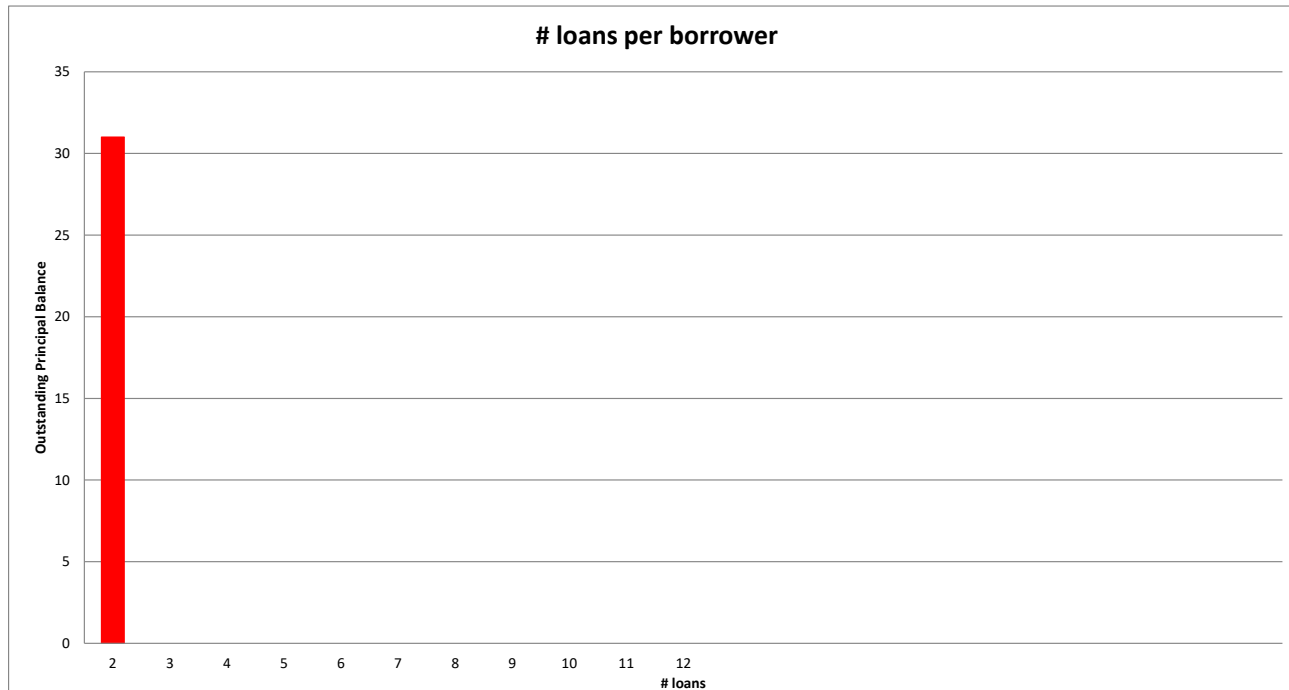
| | | | | | |
|-----------------|------|------------|----|------------|-----------|
| Reporting Date | | 27.07.2023 | | | |
| Payment date | | 25.07.2023 | | | |
| Period No | | 44 | | | |
| Monthly Period | | 01.06.2023 | | | |
| Interest Period | from | 26.06.2023 | to | 25.07.2023 | = 29 days |

| | TOTAL | | | |
|----------------------|-----------------------|-------------------------|---------------------|---------|
| | Total number of loans | Total number of debtors | Outstanding balance | % |
| # loans per borrower | 1 | 10 358 | 76 773 714 | 99,42 % |
| | 2 | 31 | 451 020 | 0,58 % |
| | 3 | | | |
| | 4 | | | |
| | 5 | | | |
| | 6 | | | |
| | 7 | | | |
| | 8 | | | |
| | 9 | | | |
| | 10 | | | |
| | 11 | | | |
| | 12 | | | |
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| | | | | |
| | | | | |
| Total: | | 10 389 | 77 224 734 | 100,0 % |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

16.b # loans per borrower

| | | |
|-----------------|------------|------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from | 26.06.2023 |
| | to | 25.07.2023 |
| | = | 29 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.a Amortization Profile



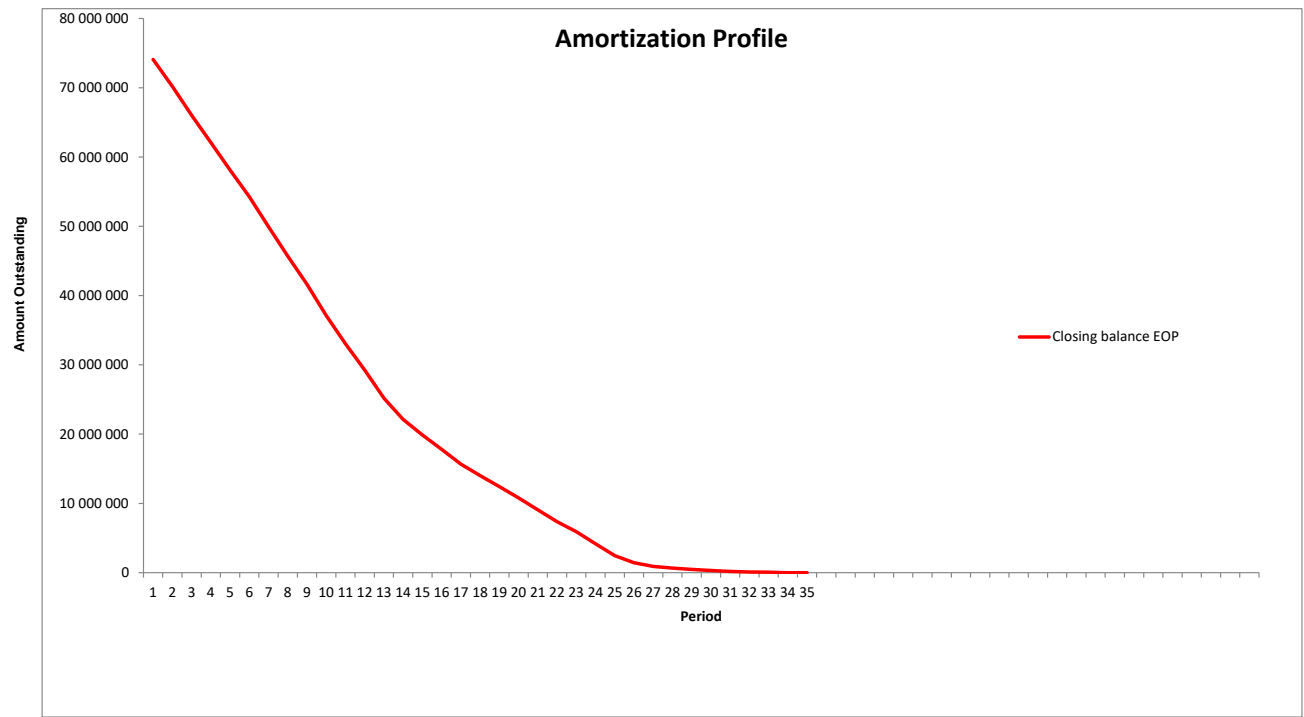
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from 26.06.2023 | to 25.07.2023 = 29 days |

| | TOTAL | | | | | | |
|---|--------|-----------------|-----------------|--------------|----------|--------|------------|
| | Period | Opening Balance | Closing Balance | Amortization | Interest | Yield | Percentage |
| Amortization profile (first 20 periods) | 1 | 77 224 734 | 74 081 160 | 3 143 574 | 153 977 | 2,42 % | 95,93 % |
| | 2 | 74 081 160 | 70 208 467 | 3 872 693 | 147 247 | 2,41 % | 90,91 % |
| | 3 | 70 208 467 | 66 036 141 | 4 172 326 | 139 493 | 2,41 % | 85,51 % |
| | 4 | 66 036 141 | 62 107 229 | 3 928 911 | 131 640 | 2,42 % | 80,42 % |
| | 5 | 62 107 229 | 58 130 207 | 3 977 023 | 123 875 | 2,42 % | 75,27 % |
| | 6 | 58 130 207 | 54 256 291 | 3 873 915 | 116 136 | 2,42 % | 70,26 % |
| | 7 | 54 256 291 | 49 940 681 | 4 315 610 | 108 377 | 2,42 % | 64,67 % |
| | 8 | 49 940 681 | 45 679 482 | 4 261 199 | 99 980 | 2,43 % | 59,15 % |
| | 9 | 45 679 482 | 41 629 933 | 4 049 549 | 91 831 | 2,44 % | 53,91 % |
| | 10 | 41 629 933 | 37 115 899 | 4 514 034 | 84 380 | 2,46 % | 48,06 % |
| | 11 | 37 115 899 | 33 067 355 | 4 048 544 | 76 322 | 2,50 % | 42,82 % |
| | 12 | 33 067 355 | 29 250 033 | 3 817 322 | 68 982 | 2,53 % | 37,88 % |
| | 13 | 29 250 033 | 25 188 981 | 4 061 053 | 61 632 | 2,56 % | 32,62 % |
| | 14 | 25 188 981 | 22 121 516 | 3 067 465 | 53 342 | 2,57 % | 28,65 % |
| | 15 | 22 121 516 | 19 880 931 | 2 240 585 | 47 631 | 2,61 % | 25,74 % |
| | 16 | 19 880 931 | 17 808 390 | 2 072 542 | 42 775 | 2,61 % | 23,06 % |
| | 17 | 17 808 390 | 15 678 301 | 2 130 089 | 38 476 | 2,62 % | 20,30 % |
| | 18 | 15 678 301 | 14 001 416 | 1 676 884 | 33 977 | 2,63 % | 18,13 % |
| | 19 | 14 001 416 | 12 437 820 | 1 563 597 | 30 076 | 2,61 % | 16,11 % |
| | 20 | 12 437 820 | 10 795 583 | 1 642 236 | 26 631 | 2,60 % | 13,98 % |
| | | | | | | | |
| | | | | | | | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

17.b Amortization Profile

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.07.2023 | | | | |
| Payment date | 25.07.2023 | | | | |
| Period No | 44 | | | | |
| Monthly Period | 01.06.2023 | | | | |
| Interest Period | from | 26.06.2023 | to | 25.07.2023 | = 29 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.a Payment Holidays



| | | | | | | |
|-----------------|------------|------------|------------|------------|---------|---------|
| Reporting Date | 27.07.2023 | | | | | |
| Payment date | 25.07.2023 | | | | | |
| Period No | 44 | | | | | |
| Monthly Period | 01.06.2023 | to | 25.07.2023 | = | 29 days | |
| Interest Period | from | 26.06.2023 | to | 25.07.2023 | = | 29 days |

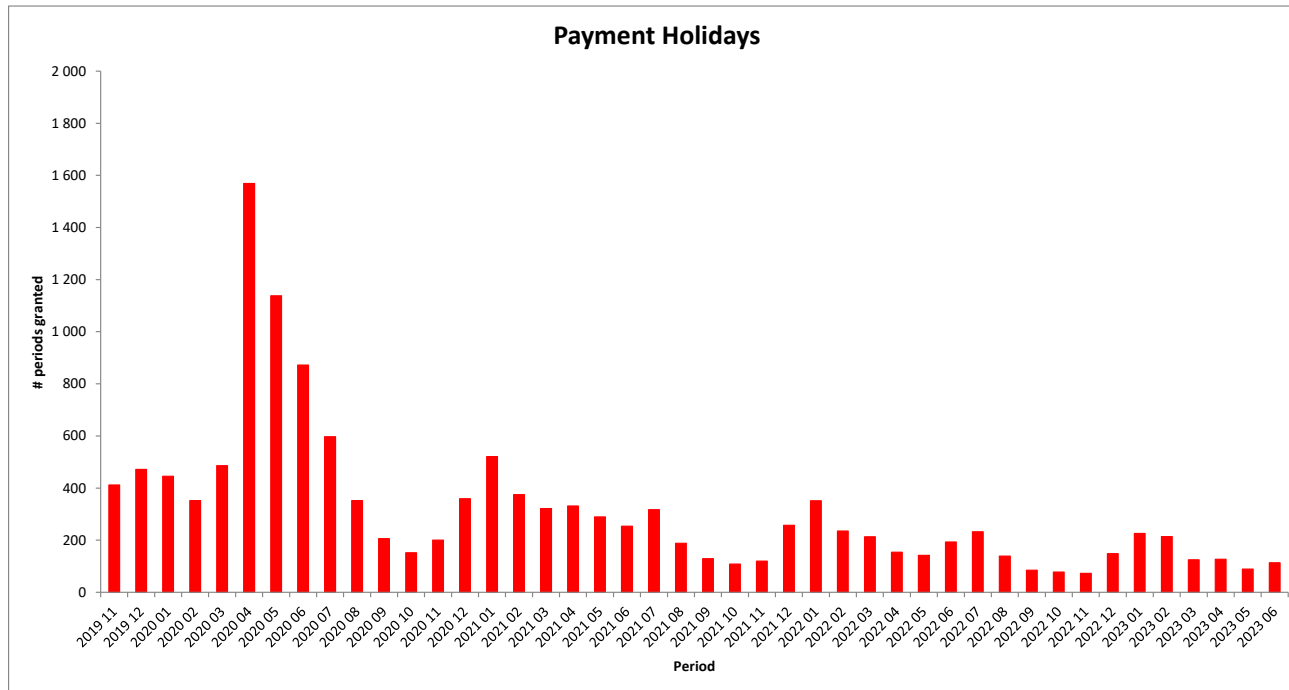
| TOTAL | | | | | |
|---------|--------|---------------------------|-----------------|-----------------|--|
| Period | No | Number of periods granted | Sum of Payments | Closing Balance | |
| 2019 11 | 412 | 589 | 164 541 | 8 155 737 | |
| 2019 12 | 472 | 554 | 146 542 | 8 658 237 | |
| 2020 01 | 445 | 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 | |
| Total: | 13 759 | 19 142 | 5 723 111 | 227 917 305 | |

Payment Holiday

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.b Payment Holidays

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.07.2023 | | | | |
| Payment date | 25.07.2023 | | | | |
| Period No | 44 | | | | |
| Monthly Period | 01.06.2023 | | | | |
| Interest Period | from | 26.06.2023 | to | 25.07.2023 | = 29 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.c Remaining Payment Holidays

| | |
|-----------------|---|
| Reporting Date | 27.07.2023 |
| Payment date | 25.07.2023 |
| Period No | 44 |
| Monthly Period | 01.06.2023 |
| Interest Period | from 26.06.2023 to 25.07.2023 = 29 days |

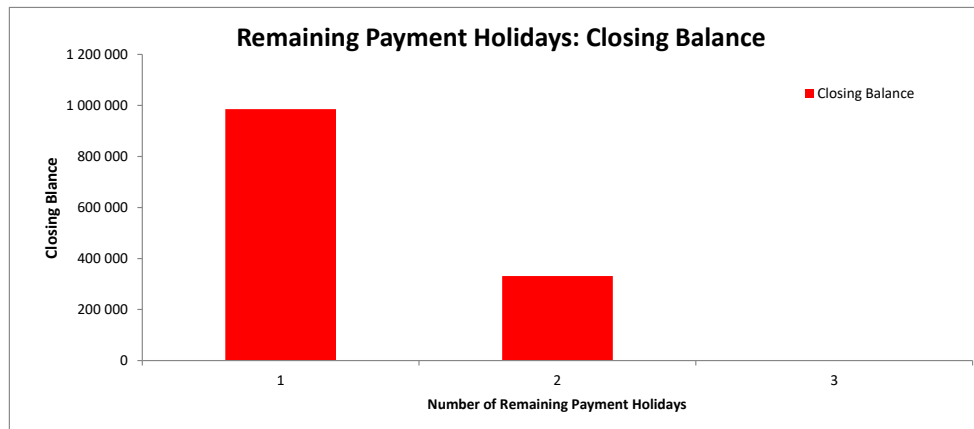
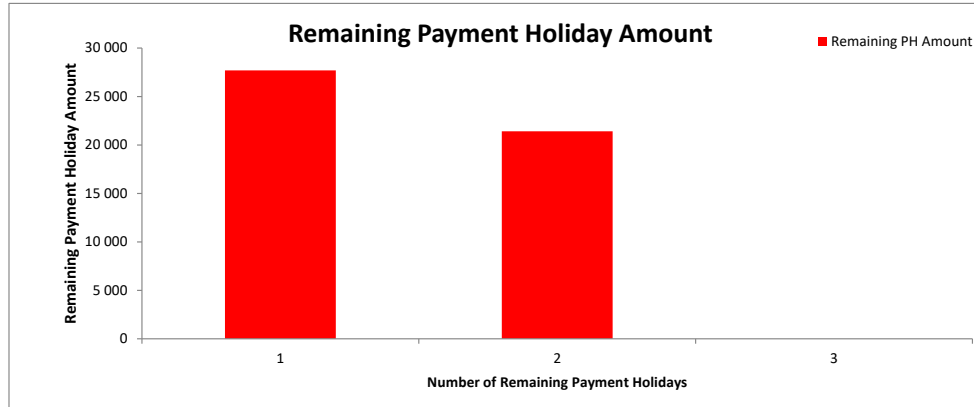


| Remaining PH's | TOTAL | | | |
|----------------|----------------------------------|-----------|-------------------------------|---------------------|
| | Remaining Payment Holiday Months | Contracts | Remaining Payment Holiday Amt | Closing Balance Amt |
| 1 | | 106 | 27 696 | 985 295 |
| 2 | | 39 | 21 414 | 331 330 |
| 3 | | | | |
| Total | | 145 | 49 110 | 1 316 625 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from 26.06.2023 | to 25.07.2023 = 29 days |



**SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report**

19.a Downpayment



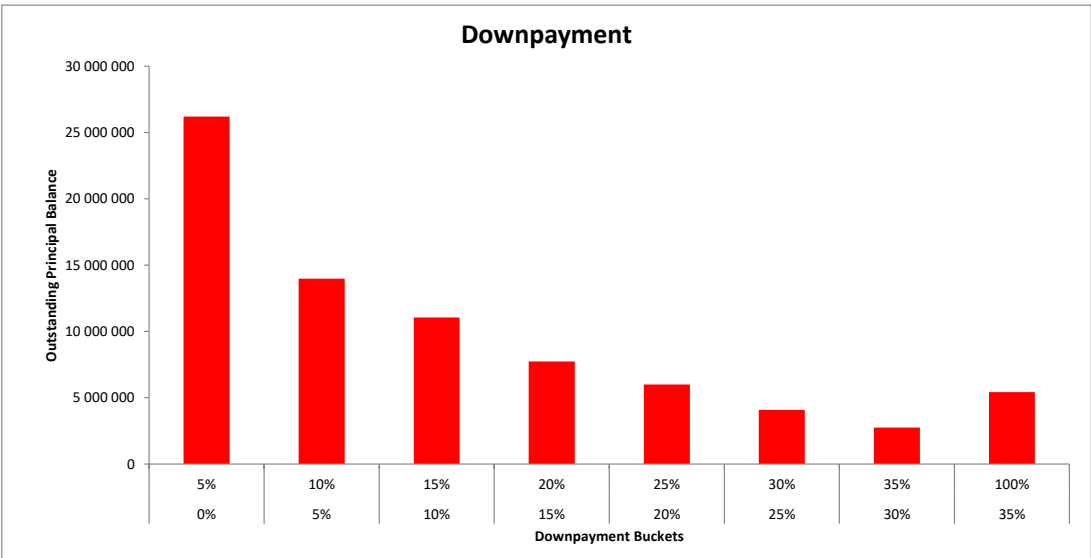
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.07.2023 | | | | |
| Payment date | 25.07.2023 | | | | |
| Period No | 44 | | | | |
| Monthly Period | 01.06.2023 | | | | |
| Interest Period | from | 26.06.2023 | to | 25.07.2023 | = 29 days |

| TOTAL | | | | | | | |
|---------------|----------|---------|--------|---------------------|------------|-----------------------|--------------|
| Downpayment % | Min (>=) | Max (<) | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | | 0 % | 5 % | 3 031 | 26 197 096 | 33,92 % | 16,4 |
| | 5 % | 10 % | 1 668 | 13 980 198 | 18,10 % | 15,5 | 52,8 |
| | 10 % | 15 % | 1 509 | 11 059 122 | 14,32 % | 14,3 | 52,7 |
| | 15 % | 20 % | 1 062 | 7 729 867 | 10,01 % | 13,8 | 52,5 |
| | 20 % | 25 % | 833 | 5 995 383 | 7,76 % | 13,4 | 52,1 |
| | 25 % | 30 % | 649 | 4 086 106 | 5,29 % | 13,3 | 52,7 |
| | 30 % | 35 % | 462 | 2 754 934 | 3,57 % | 13,1 | 51,8 |
| | 35 % | 100 % | 1 206 | 5 422 028 | 7,02 % | 12,4 | 51,4 |
| | | | | | | | |
| | Total | | 10 420 | 77 224 734 | 100 % | 14,9 | 52,4 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

19.b Downpayment

| | | |
|-----------------|------------|------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from | 26.06.2023 |
| | to | 25.07.2023 |
| | | = 29 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

20.a Vehicle Condition

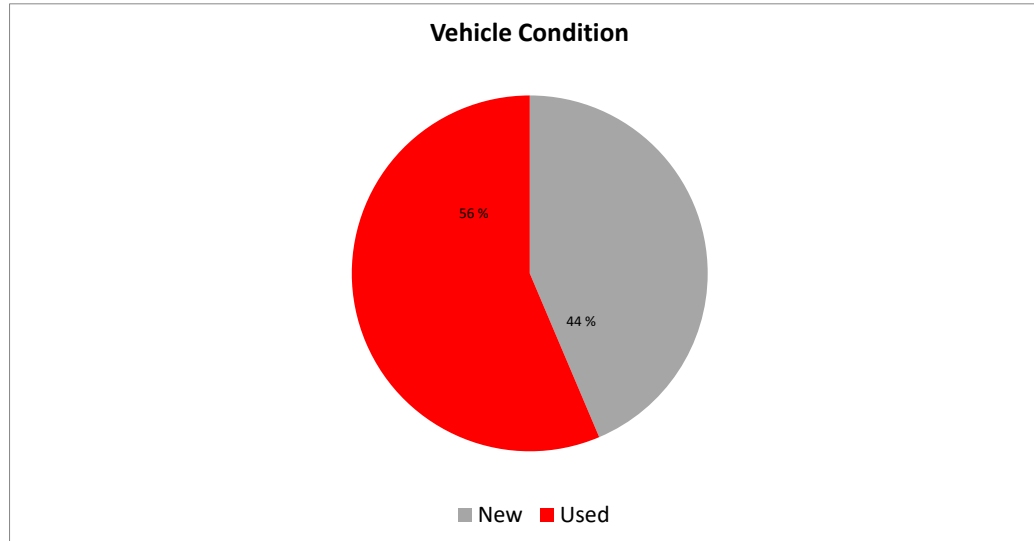


| | | |
|-----------------|------------|------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from | 26.06.2023 |
| | to | 25.07.2023 |
| | = | 29 days |

| Vehicle condition | TOTAL | | | | | |
|-------------------|-------------------|--------|---------------------|---------|-----------------------|--------------|
| | Vehicle condition | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | New | 3 316 | 33 682 759 | 43,62 % | 13,6 | 52,5 |
| | Used | 7 104 | 43 541 975 | 56,38 % | 15,9 | 52,4 |
| | Total | 10 420 | 77 224 734 | 100 % | 14,9 | 52,4 |

20.b Vehicle Condition

| | |
|-----------------|---|
| Reporting Date | 27.07.2023 |
| Payment date | 25.07.2023 |
| Period No | 44 |
| Monthly Period | 01.06.2023 |
| Interest Period | from 26.06.2023 to 25.07.2023 = 29 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.a Borrower Type



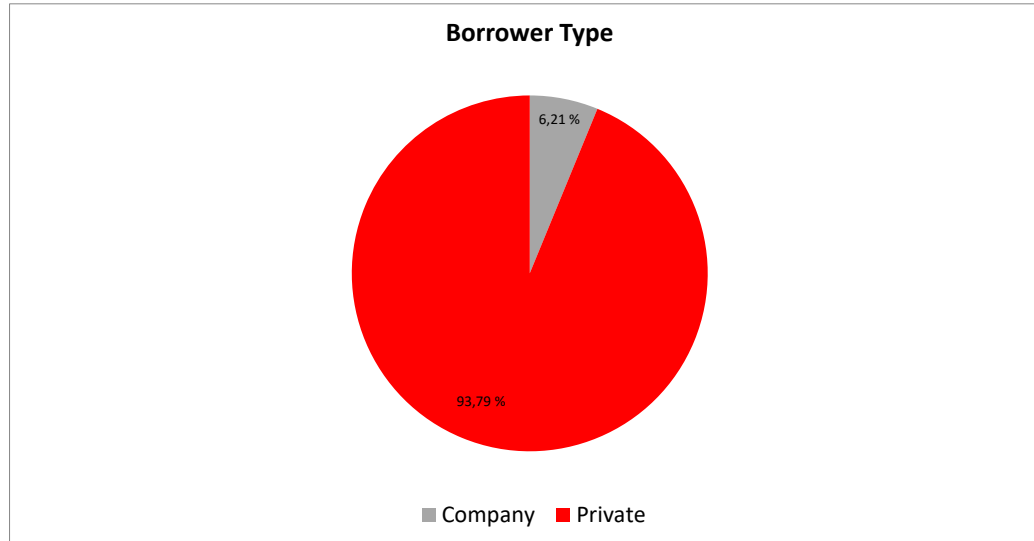
| | |
|-----------------|---|
| Reporting Date | 27.07.2023 |
| Payment date | 25.07.2023 |
| Period No | 44 |
| Monthly Period | 01.06.2023 |
| Interest Period | from 26.06.2023 to 25.07.2023 = 29 days |

| Borrower Type | TOTAL | | | | | |
|---------------|---------------|--------|---------------------|---------|-----------------------|--------------|
| | Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Company | 554 | 4 796 559 | 6,21 % | 11,2 | 51,4 |
| | Private | 9 866 | 72 428 175 | 93,79 % | 15,1 | 52,5 |
| | Total | 10 420 | 77 224 734 | 100 % | 14,9 | 52,4 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

21.b Borrower Type

| | |
|-----------------|---|
| Reporting Date | 27.07.2023 |
| Payment date | 25.07.2023 |
| Period No | 44 |
| Monthly Period | 01.06.2023 |
| Interest Period | from 26.06.2023 to 25.07.2023 = 29 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.a Vehicle type

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from 26.06.2023 | to 25.07.2023 = 29 days |

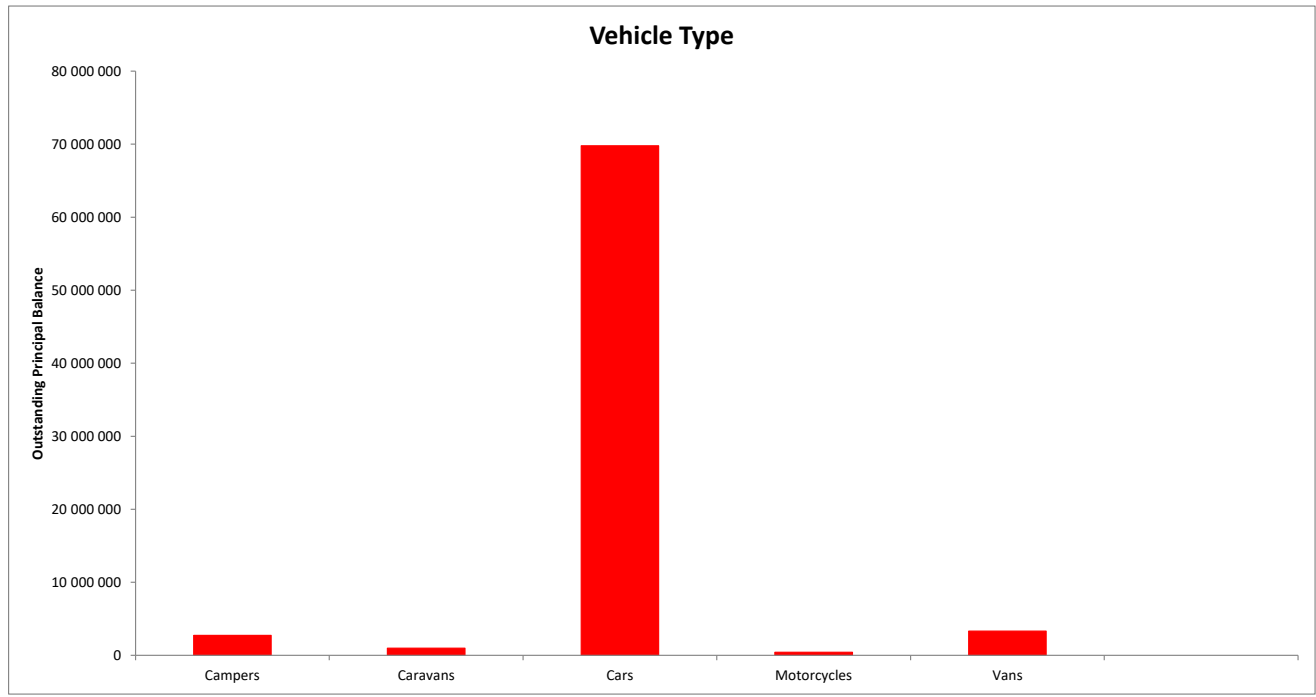


| TOTAL | | | | | | |
|--------------|-----|--------|---------------------|--------------------------|-----------------------|--------------|
| Vehicle type | Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| Campers | | 133 | 2 745 564 | 3,56 % | 15,3 | 51,2 |
| Caravans | | 104 | 975 141 | 1,26 % | 17,5 | 50,3 |
| Cars | | 9 571 | 69 765 373 | 90,34 % | 15,0 | 52,5 |
| Motorcycles | | 100 | 428 757 | 0,56 % | 12,1 | 49,6 |
| Vans | | 512 | 3 309 899 | 4,29 % | 12,0 | 52,5 |
| | | | | | | |
| | | | | | | |
| | | 10 420 | 77 224 734 | 100 % | 14,9 | 52,4 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

22.b Vehicle type

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.07.2023 | | | | |
| Payment date | 25.07.2023 | | | | |
| Period No | 44 | | | | |
| Monthly Period | 01.06.2023 | | | | |
| Interest Period | from | 26.06.2023 | to | 25.07.2023 | = 29 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

23.a Restructured Loans



| | |
|-----------------|---|
| Reporting Date | 27.07.2023 |
| Payment date | 25.07.2023 |
| Period No | 44 |
| Monthly Period | 01.06.2023 |
| Interest Period | from 26.06.2023 to 25.07.2023 = 29 days |

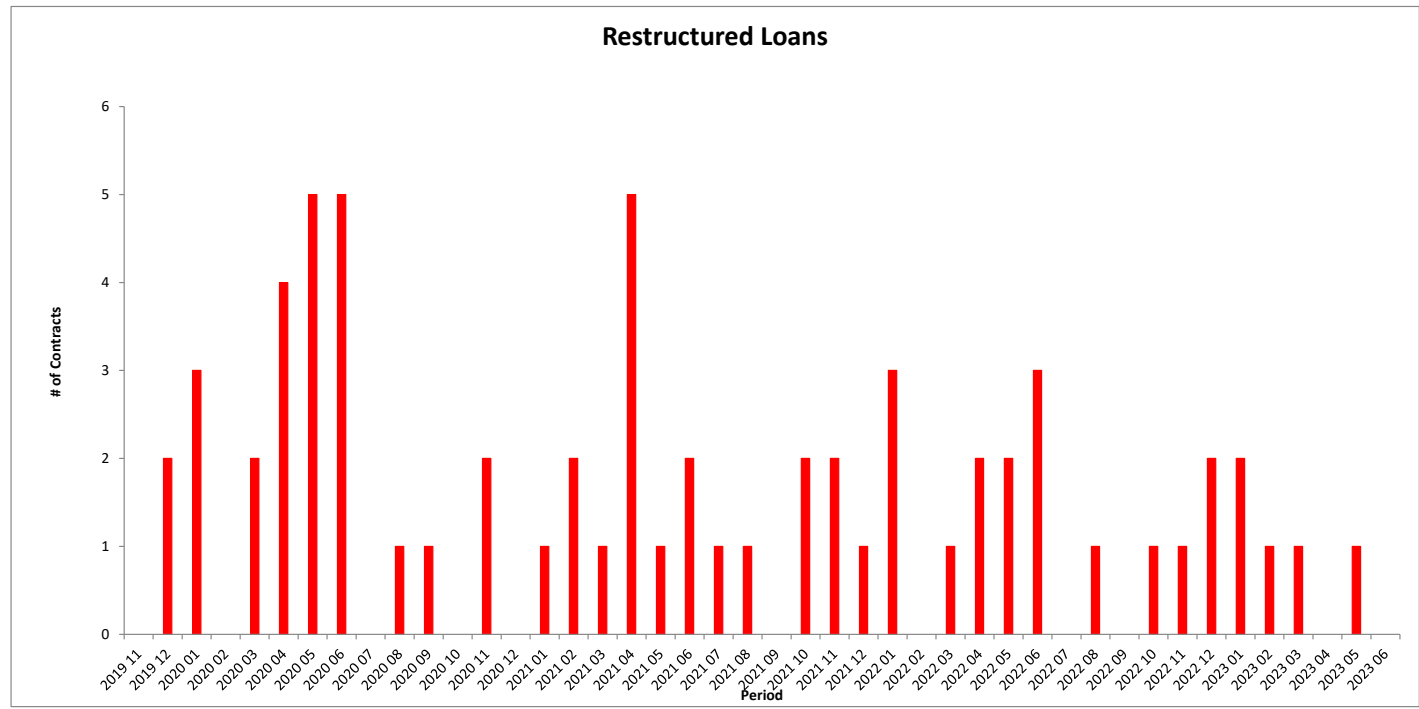
| TOTAL | | |
|---------|----|---------------------|
| Period | No | Outstanding balance |
| 2019 11 | 0 | 0 |
| 2019 12 | 2 | 32 126 |
| 2020 01 | 3 | 94 262 |
| 2020 02 | 0 | 0 |
| 2020 03 | 2 | 68 780 |
| 2020 04 | 4 | 59 884 |
| 2020 05 | 5 | 110 867 |
| 2020 06 | 5 | 48 685 |
| 2020 07 | 0 | 0 |
| 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 |
| | 65 | 1 044 195 |

Restructured

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

23.b Restructured Loans

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.07.2023 | | | | |
| Payment date | 25.07.2023 | | | | |
| Period No | 44 | | | | |
| Monthly Period | 01.06.2023 | | | | |
| Interest Period | from | 26.06.2023 | to | 25.07.2023 | = 29 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.a Dynamic Interest rate



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | from 01.06.2023 | to 25.07.2023 = 29 days |
| Interest Period | from 26.06.2023 | to 25.07.2023 = 29 days |

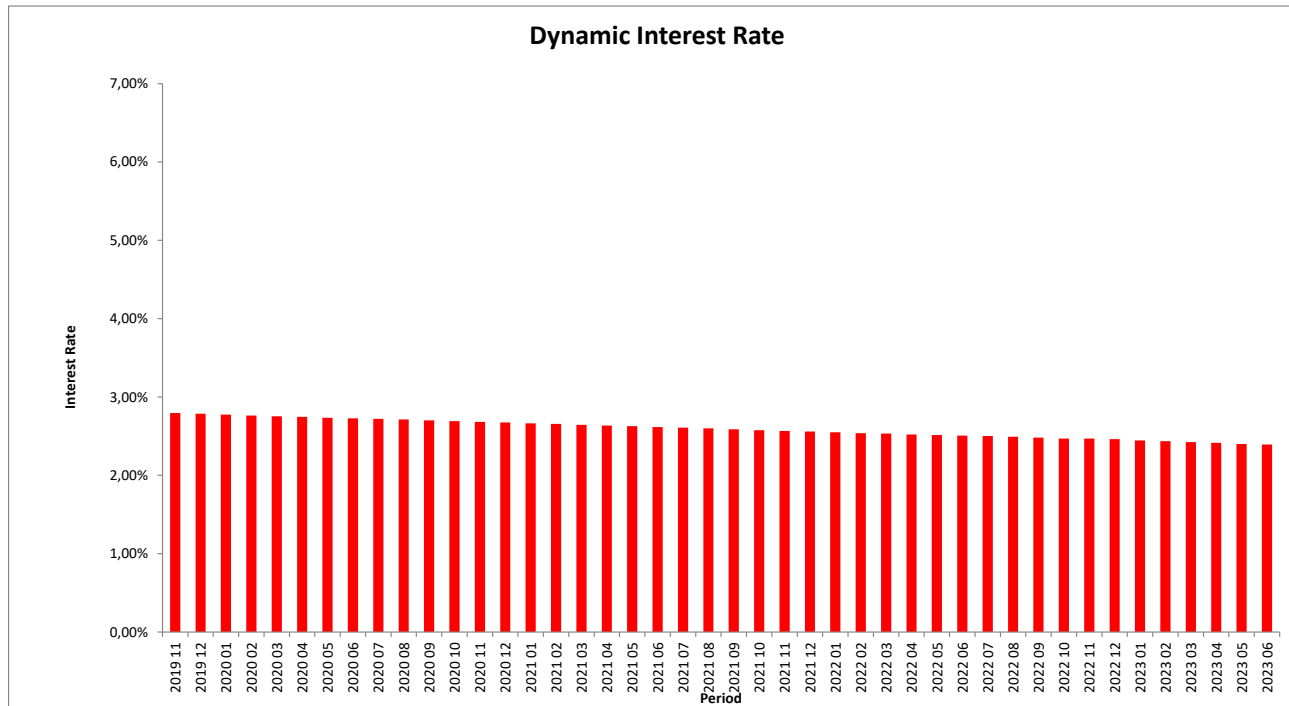
| TOTAL | | |
|---------|-----------------|------------------|
| Period | Closing balance | WA Interest rate |
| 2019 11 | 729 991 378 | 2,80 % |
| 2019 12 | 706 304 891 | 2,79 % |
| 2020 01 | 679 530 975 | 2,78 % |
| 2020 02 | 654 742 126 | 2,76 % |
| 2020 03 | 629 246 572 | 2,75 % |
| 2020 04 | 608 819 805 | 2,75 % |
| 2020 05 | 588 967 275 | 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 % |

Interest rate evolution

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.07.2023 | | | | |
| Payment date | 25.07.2023 | | | | |
| Period No | 44 | | | | |
| Monthly Period | 01.06.2023 | | | | |
| Interest Period | from | 26.06.2023 | to | 25.07.2023 | = 29 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from 26.06.2023 | to 25.07.2023 = 29 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 % |

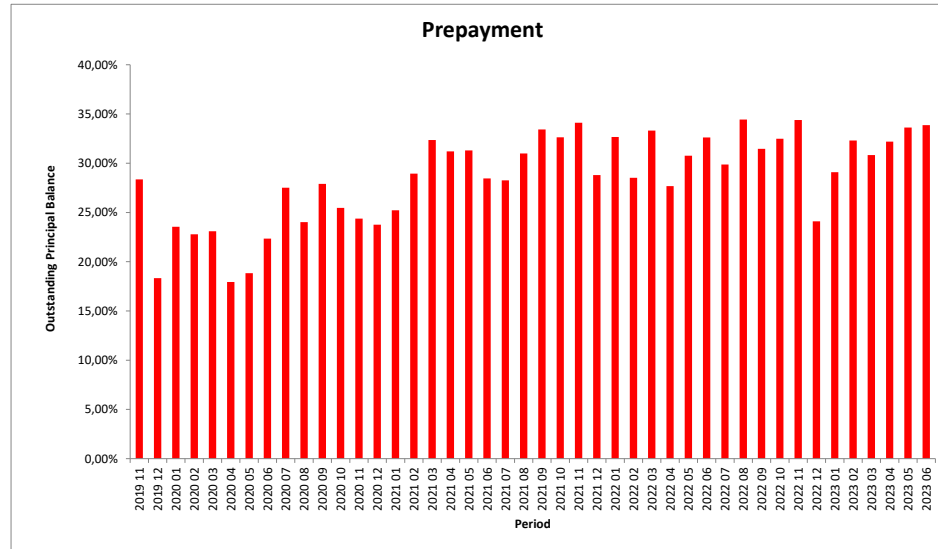
Dynamic Prepayment

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.07.2023 | | | | |
| Payment date | 25.07.2023 | | | | |
| Period No | 44 | | | | |
| Monthly Period | 01.06.2023 | | | | |
| Interest Period | from | 26.06.2023 | to | 25.07.2023 | = 29 days |



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



| | |
|-----------------|---|
| Reporting Date | 27.07.2023 |
| Payment date | 25.07.2023 |
| Period No | 44 |
| Monthly Period | 01.06.2023 |
| Interest Period | from 26.06.2023 to 25.07.2023 = 29 days |

Purchaser Priority of Payments - Revenue

| | | | |
|---|---|---------------|------------|
| Purchaser Available Revenue Receipts | + | 949 479,42 | EUR |
| Senior Expenses | - | - | EUR |
| Servicing Fee | - | 32 176,97 | EUR |
| Credit the Issuer for the Issuer Swap Interest Amount | - | 15 731,10 | 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 | - | 141 250,64 | EUR |
| Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider | - | 3 695,77 | EUR |
| Credit the Issuer for Swap subordinated Amounts due | - | - | EUR |
| Interest and principal due to Purchaser Subordinated Loan Provider | - | 359,52 | EUR |
| Deferred Purchase Price to Seller | | 736 375,42 | EUR |

Issuer Priority of Payments - Revenue

| | | | |
|---|---|------------|-----|
| Issuer Available Revenue Receipts | + | 447 849,09 | EUR |
| Senior Expenses | - | - | EUR |
| Issuer Swap Interest Amount | - | 15 731,10 | EUR |
| Interest Class A Notes | - | 230 358,00 | EUR |
| Credit the Class A Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class B Notes | - | 25 499,00 | 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 | - | 141 250,64 | EUR |
| Interest and principal due to Issuer Subordinated Loan Provider | - | 3 695,77 | EUR |
| Swap subordinated Amounts due | - | - | EUR |
| Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment | | 11 424,58 | EUR |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

29. Priority of Payments - Redemption

| | |
|-----------------|---|
| Reporting Date | 27.07.2023 |
| Payment date | 25.07.2023 |
| Period No | 44 |
| Monthly Period | 01.06.2023 |
| Interest Period | from 26.06.2023 to 25.07.2023 = 29 days |



Purchaser Priority of Payments - Redemption

| | | | |
|--|---|--------------|-----|
| Purchaser Available Redemption Receipts | + | 5 622 194,53 | EUR |
| Payable to Issuer for the Senior Expenses Deficit | - | - | EUR |
| Principal Payments on Loan to Issuer | - | 5 622 194,53 | EUR |
| Payment to Purchaser as Purchaser Available Revenue Receipts | - | - | EUR |

Issuer Priority of Payments - Redemption

| | | | |
|--|---|--------------|-----|
| Issuer Available Redemption Receipts | + | 5 763 445,17 | 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 | - | 5 763 445,17 | EUR |
| <u>On or after the occurrence of a Pro Rata trigger Event/ Before Sequential Payment Trigger Event</u> | | | |
| <i>To pay pari passu and on a pro rata basis</i> | | | |
| (i) Principal Payments on Class A Notes | - | - | EUR |
| (ii) Principal Payments on Class B Notes | - | - | EUR |
| (iii) Principal Payments on Class C Notes | - | - | EUR |
| (iiii) Principal Payments on Class D Notes | - | - | EUR |
| Payment to Issuer as Issuer Available Revenue Receipts | - | - | EUR |

Issuer Priority of Payments - Revenue (p)

| | | |
|---|-----------|-----|
| Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment | 11 424,58 | EUR |
|---|-----------|-----|

Purchaser Priority of Payments - Revenue (r)

| | | |
|---|------------|-----|
| Payment of residual fund as Deferred Purchase Price to Seller | 736 375,42 | EUR |
|---|------------|-----|

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

30. Transaction Costs

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from 26.06.2023 | to 25.07.2023 = 29 days |



| Transaction Costs | Currency | All Notes | Class A | Class B | Class C | Class D |
|--|----------|--------------|--------------|------------|------------|--------------|
| Senior Expenses | EUR | - | | | | |
| Interest accrued for the Period | EUR | 275 747,00 | 230 358,00 | 25 499,00 | 1 698,00 | 18 192,00 |
| Cumulative Interest accrued | EUR | 8 192 054,00 | 4 427 805,00 | 461 725,00 | 281 919,00 | 3 020 605,00 |
| Interest Payments | EUR | 275 747,00 | 230 358,00 | 25 499,00 | 1 698,00 | 18 192,00 |
| Cumulative Interest Payments | EUR | 8 192 054,00 | 4 427 805,00 | 461 725,00 | 281 919,00 | 3 020 605,00 |
| Interest accrued on Subordinated Loan for the Period | EUR | 3 695,77 | | | | |
| Cumulative Interest accrued on Subordinated Loan | EUR | 63 101,85 | | | | |
| Interest Payments on Subordinated Loan | EUR | 3 695,77 | | | | |
| Cumulative Interest Payments on Subordinated Loan | EUR | 63 101,85 | | | | |
| Unpaid Interest for the Period | EUR | - | | | | |
| Cumulative Unpaid Interest | EUR | - | | | | |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

31. Swap Overview

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.07.2023 | |
| Payment date | 25.07.2023 | |
| Period No | 44 | |
| Monthly Period | 01.06.2023 | |
| Interest Period | from 26.06.2023 | to 25.07.2023 = 29 days |



Class A Swap details

Kimi 8 | Front Swap

| | |
|--|--------------------------------------|
| Party A | ING Bank N.V. |
| Party B | SCF Rahoituspalvelut VIII DAC |
| Class A Notes | 69 526 419 |
| Interest Period Start | 26.06.2023 |
| Interest Period End | 25.07.2023 |
| Interest Days | 29 |
| Settlement Date | 25.07.2023 |
| Party A Floating Interest Rate | 4,113 % |
| Party A Floating Rate Day Count Fraction | 0,08 |
| Party A Interest Amount | EUR 230 358,41 |
| Party B Fixed Rate | 0,2506 % |
| Party B Fixed Rate Day Count Fraction | 0,08 |
| Party B Interest Amount | EUR 14 035,45 |

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 | 26.06.2023 |
| Interest Period End | 25.07.2023 |
| Interest Days | 29 |
| Settlement Date | 25.07.2023 |
| Party A Floating Interest Rate | 4,143 % |
| Party A Floating Rate Day Count Fraction | 0,08 |
| Party A Interest Amount | EUR 25 499,39 |
| Party B Fixed Rate | 0,2755 % |
| Party B Fixed Rate Day Count Fraction | 0,08 |
| Party B Interest Amount | EUR 1 695,65 |

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

32. Contact Details



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| | | | | | | | |
|-----------------|-----------------|----|------------|---|---------|--|--|
| Reporting Date | 27.07.2023 | | | | | | |
| Payment date | 25.07.2023 | | | | | | |
| Period No | 44 | | | | | | |
| Monthly Period | 01.06.2023 | | | | | | |
| Interest Period | from 26.06.2023 | to | 25.07.2023 | = | 29 days | | |