

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	1			Following payment dates:	30.12.2021 25.01.2022
Monthly Period	01.10.2021				
Interest Period	from 19.10.2021	to	25.11.2021	=	37 days
Cut-Off date	31.10.2021				

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1. Portfolio Information



Reporting Date	29.11.2021
Payment date	25.11.2021
Period No	1
Monthly Period	01.10.2021
Interest Period	from 19.10.2021 to 25.11.2021 = 37 days

	Current Period
	Aggregated Outstanding
	Principal Amount
Outstanding receivables	
Opening balance prior to replenishment	449 982 478,99 EUR
Scheduled Loan Principal Repayments (+MC)	10 631 677,03 EUR
Prepayments	17 184 050,60 EUR
Deemed Collections - Other	46 415,84 EUR
Total Principal Payments Received in Period	27 862 143,47 EUR
New Defaulted Auto Loans amt in Period	- EUR
Closing balance prior to replenishment	422 120 335,52 EUR
Further Purchase Price due (Replenishment price of new assets)	27 624 355,85 EUR
Re-investment Principal Ledger Closing Balance	255 308,63 EUR
Closing Balance post replenishment	449 744 691,37 EUR
Principal Recoveries on loans in default	- EUR
Total revenue collections	
Total Revenue Received in Period	2 099 982,98 EUR

Loans

At beginning of period	26 227 Loans
Replenished contracts	1 534 Loans
Paid in Full	1 073 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	- Loans
At end of period (pre replenishment)	25 154 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	1				
Monthly Period	01.10.2021				
Interest Period	from 19.10.2021	to	25.11.2021	=	37 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	2 075 428,76	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	-	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	937 671,29	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser (hedge reduction amt)	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	3 013 100,05	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	178 486,55	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	-	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	-	EUR
g. Liquidity Reserve Excess Amount	-	EUR
h. Any other net amount received by the Issuer	4 859 240,00	EUR
Total Amount for Issuer Available Revenue Receipts	5 037 726,55	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	1				
Monthly Period	01.10.2021				
Interest Period	from 19.10.2021	to	25.11.2021	=	37 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	27 862 143,47	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date)	-	EUR
d. Gap Amount	17 521,01	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	27 879 664,48	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	-	EUR
b. Seller Loan Redemption Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
c. Credit the balance of the Principal Deficiency Sub Ledgers	-	EUR
Total Amount for Issuer Available Redemption Receipts	-	EUR

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4. Reserve Accounts



Reporting Date	29.11.2021
Payment date	25.11.2021
Period No	1
Monthly Period	01.10.2021
Interest Period	from 19.10.2021 to 25.11.2021 = 37 days

Note Balance

Beginning of Period	450 000 000,00	EUR
End of Period	450 000 000,00	EUR

Liquidity Balance

Beginning of Period	0,5 %	2 146 473,00	EUR
Cash Outflow		-	EUR
Cash Inflow		527,00	EUR
End of Period	0,5 %	2 147 000,00	EUR
Required Reserve Amount	0,5 %	2 147 000,00	EUR

Expenses Advance

Beginning of Period	3 921 206,00	EUR
Interest paid	362,71	EUR
Principal Paid	3 921 206,00	EUR
End of Period	-	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 X 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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5a. Performance Data



Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days

Asset Balance

Opening balance prior to replenishment	449 982 478,99	EUR
Closing balance prior to replenishment	422 120 335,52	EUR
Closing Balance post replenishment	449 744 691,37	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	403 026 979,44	95,48 %	24 011
1-29 days past due	17 599 584,21	4,17 %	1 057
Delinquent Receivables:			
30-59 days past due	1 277 703,30	0,30 %	74
60-89 days past due	216 068,57	0,05 %	12
90-119 days past due	-	0,00 %	0
120-149 days past due	-	0,00 %	0
150-179 days past due	-	0,00 %	0
Total Performing and Delinquent	422 120 336	100,00 %	25 154
Current Period Defaults	-		0
Cumulative Defaults	-		0
Current Period Principal Recoveries	-		
Cumulative Principal Recoveries	-		

Sequential Payment Trigger Event, where [A], [B], [C] > 1.70%

[A] Cumulative Net Loss Ratio, Payment Date	0,00 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,00 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,00 %	

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

[A] Aggregate Outstanding Asset Principal Amount	449 744 691,37	99,9472 %
[B] Aggregate principal balance of Defaulted Contracts	-	
[C] Recoveries received on such Defaulted Contracts	-	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449 982 478,99	

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

[A] Delinquency Ratio, Payment Date	0,35 %	NO
[B] Delinquency Ratio, preceding Payment Date	0,00 %	
[C] Delinquency Ratio, second preceding Payment Date	0,00 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event **NO**

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

[A] [1] + [2] + [3]	38 200 000,00	8,49 %	NO
Class B Principal Amount [1]	17 600 000,00		
Class C Principal Amount [2]	5 200 000,00		
Class D Principal Amount [3]	15 400 000,00		
[B] Aggregated Outstanding Note Principal Amount	450 000 000,00		

Revolving Period Termination Event, where any of [A], [B], [C], [D], [E], [F], [G], [H], [J] occurs

[A] An Issuer Event of Default	NO
[B] A Servicer Termination Event	NO
[C] A change of control with respect to the Seller	NO
[D] the Seller becomes subject to Insolvency Proceedings	NO
[E] the Delinquency Ratio Rolling Average exceeds 3 per cent	NO
[F] the Cumulative Net Loss Ratio exceeds 0.5 per cent	NO
[G] on any Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts	NO
[H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or	NO
[I] Event of Default or an Additional Termination Event under the Swap Agreement (each as defined therein) or a Swap Counterparty Downgrade Event occurs and none of the remedies provided for in the Swap Agreement are put in place within the timeframe required thereunder.	NO

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5b. Concentration limits



Reporting Date	29.11.2021
Payment date	25.11.2021
Period No	1
Monthly Period	01.10.2021
Interest Period	from 19.10.2021 to 25.11.2021 = 37 days

Concentration limits:	Pre Replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 2,35%)	2,57 %	2,52 %	2,57 %	2,57 %
Weighted average months to maturity (max 56)	51,99*	51,32	55,06	51,50
Used Vehicles (max 74%)	71,73 %	67,99 %	72,06 %	71,75 %
Balloon Loans (max 63,5%)	63,28 %	59,61 %	62,48 %	63,24 %
Corporate Borrowers (max 10%)	8,71 %	37,97 %	7,84 %	8,66 %
IRB (min 95%)	95,30%***	64,98 %	95,88 %	95,38 %

* Bucket-based as found in IR

** Pre adjustments to full-fill CL limits

*** As of previous pool cut

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6. Note Principal



Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	-	EUR
Credit PDL	-	-	-	-	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00	EUR
End of Period	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00	EUR

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7. Outstanding Notes

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS2398294228	XS2398294491	XS2398294574	XS2398294814
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	91,51 %	3,91 %	1,16 %	3,42 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	A(sf) / AA+(sf)	BBB(sf)/A+(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	450 000 000,00	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	4 500	4 118	176	52	154
Current Note Information					
Outstanding Opening Balance	450 000 000,00	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00
Available Distribution Amount	-	-	-	-	-
Amortisation	-	-	-	-	-
Redemption per Class	-	-	-	-	-
Redemption per Note	-	-	-	-	-
Outstanding Closing Balance		411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00
Net Outstanding Closing Balance	450 000 000,00	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00
Current Tranching	100 %	91,51 %	3,91 %	1,16 %	3,42 %
Current Pool Factor		1,00	1,00	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(Act/360)	(30/360)	(30/360)
Interest Days	37				
Principal Outstanding per Note Beginning of Period		100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		-	-	-	-
Principal Outstanding per Note End of Period		100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		14,14	39,83	70,67	549,86
Interest Payment	68 910,36	58 224,97	7 010,71	3 674,68	84 678,61
Interest Payment per Note		14,14	39,83	70,67	549,86

3. Credit Enhancements					
Initial total CE (Subordination)		8,49 %	4,58 %	3,42 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		8,97 %	5,05 %	3,42 %	0,00 %
Current CE (Subordination incl. Excess Spread)		13,93 %	10,02 %	8,86 %	5,44 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		14,41 %	10,50 %	8,86 %	5,44 %
Current CE (Subordination)		8,49 %	4,58 %	3,42 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		8,97 %	5,05 %	3,42 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.11.2021
Payment date 25.11.2021
Period No 1
Monthly Period 01.10.2021
Interest Period : 19.10.2021 to 25.11.2021 = 37 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current		
Issuer	SCF Rahoituspalvelut IX DAC		No rating	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	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	No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	A-2	BBB-	A-	BBB-	A-	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	BNP Paribas		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (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.	
Hedge Counterparty	Banco Santander, S.A.	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will within 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge 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 Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge 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 Hedge Agreement.]	
	Banco Santander, S.A.	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge 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 sixty (60) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.]	
Hedge Counterparty	Banco Santander, S.A.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.]	
	Banco Santander, S.A.	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P 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 Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.]	
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (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	29.11.2021				
Payment date	25.11.2021				
Period No	1				
Monthly Period	01.10.2021				
Interest Period	from	19.10.2021	to	25.11.2021	= 37 days



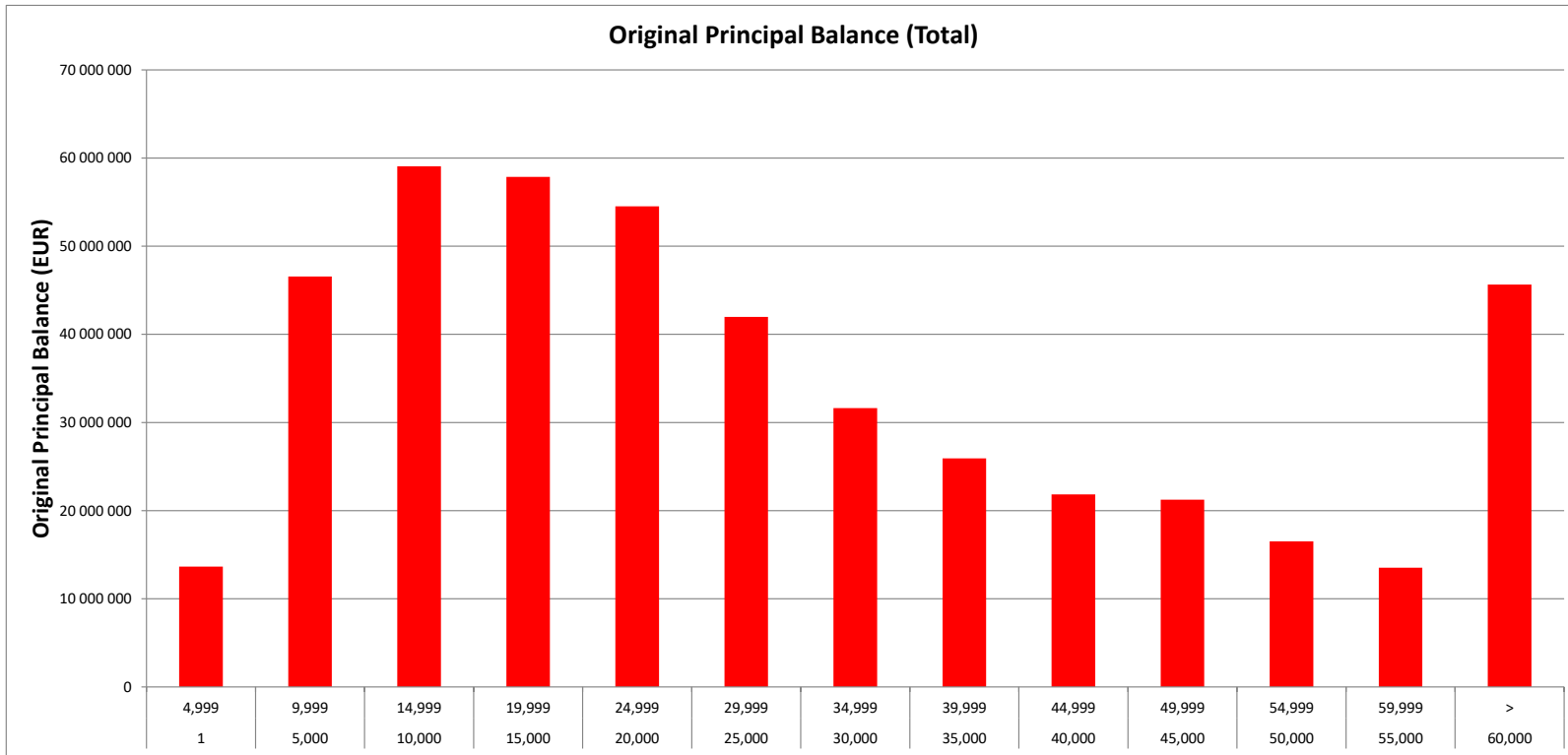
Average amount - all: 17 157

	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	1	4 999	4 092	13 647 172	3,0 %	27,3	15,1	
	5 000	9 999	6 282	46 554 194	10,3 %	41,7	12,7	
	10 000	14 999	4 778	59 074 311	13,1 %	49,8	10,8	
	15 000	19 999	3 326	57 863 134	12,9 %	54,1	8,8	
	20 000	24 999	2 432	54 528 957	12,1 %	56,1	8,0	
	25 000	29 999	1 538	41 972 429	9,3 %	56,9	7,2	
	30 000	34 999	978	31 638 372	7,0 %	57,0	7,4	
	35 000	39 999	693	25 931 165	5,8 %	56,2	7,9	
	40 000	44 999	515	21 853 098	4,9 %	55,8	8,4	
	45 000	49 999	448	21 232 601	4,7 %	55,3	9,4	
	50 000	54 999	315	16 507 155	3,7 %	54,9	9,5	
	55 000	59 999	236	13 529 131	3,0 %	56,7	8,1	
	60 000	>	594	45 650 760	10,1 %	55,3	8,9	
	Total			26 227	449 982 479	100 %	52,6	9,3

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9.b Original Principal Balance Graph

Reporting Date	29.11.2021	
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10.a Outstanding Principal Balance

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days



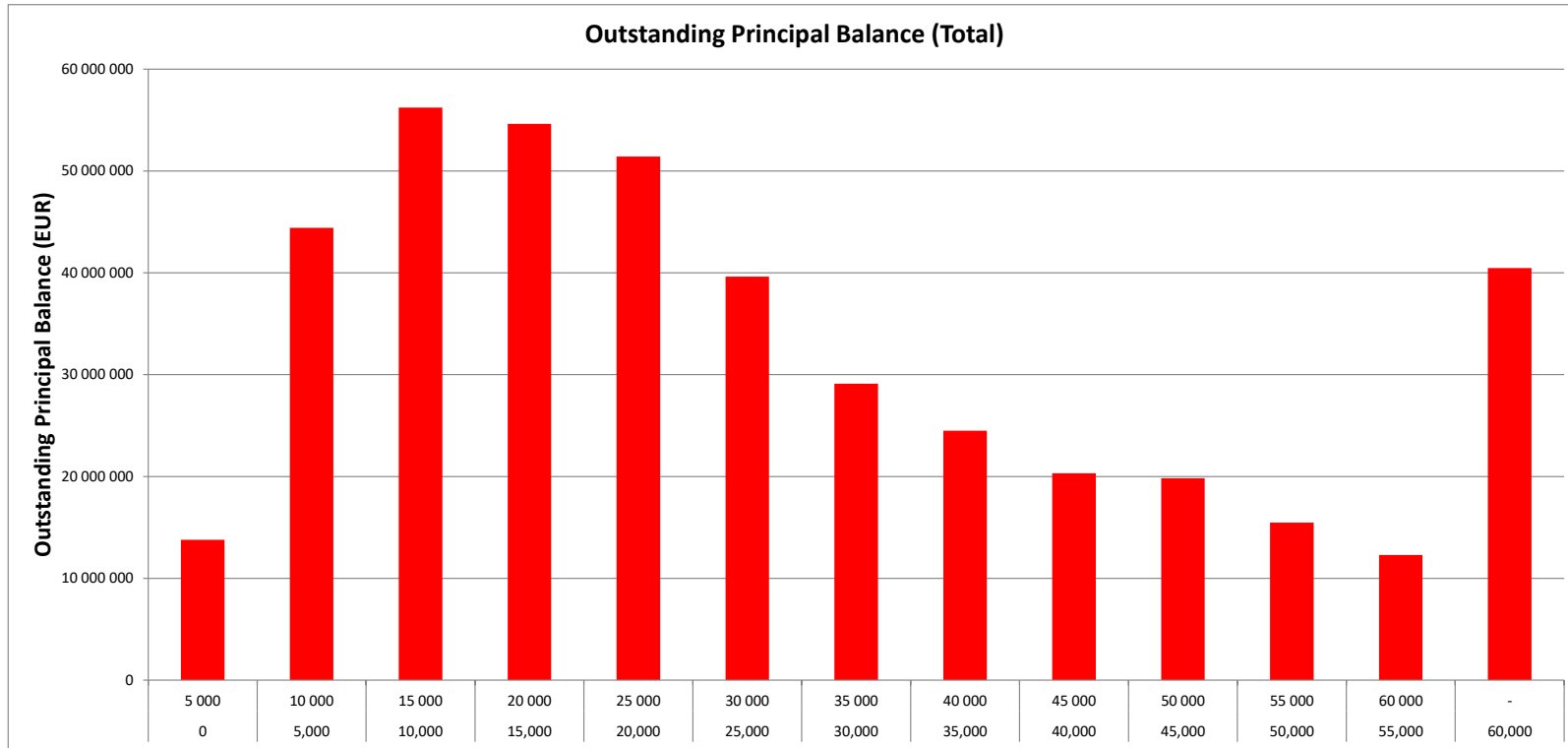
Average amount - all: 16 781

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	4 231	13 789 102	3,27 %	27,2	17,0
	5 000	10 000	5 990	44 421 455	10,52 %	41,7	14,5
	10 000	15 000	4 553	56 234 710	13,32 %	49,5	12,5
	15 000	20 000	3 140	54 633 161	12,94 %	53,7	10,6
	20 000	25 000	2 297	51 416 273	12,18 %	55,4	9,8
	25 000	30 000	1 453	39 632 739	9,39 %	56,2	9,1
	30 000	35 000	900	29 108 018	6,90 %	56,3	9,3
	35 000	40 000	655	24 500 254	5,80 %	55,4	9,7
	40 000	45 000	478	20 310 162	4,81 %	54,4	11,0
	45 000	50 000	419	19 837 206	4,70 %	54,9	11,1
	50 000	55 000	295	15 468 229	3,66 %	54,3	11,2
	55 000	60 000	214	12 289 828	2,91 %	56,3	10,2
	60 000	-	529	40 479 200	9,59 %	54,3	11,0
	Total			25 154	422 120 336	100 %	52,0

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days



SCF RAHOITUSPALVELUT X DAC
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11.a Geographical Distribution

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days

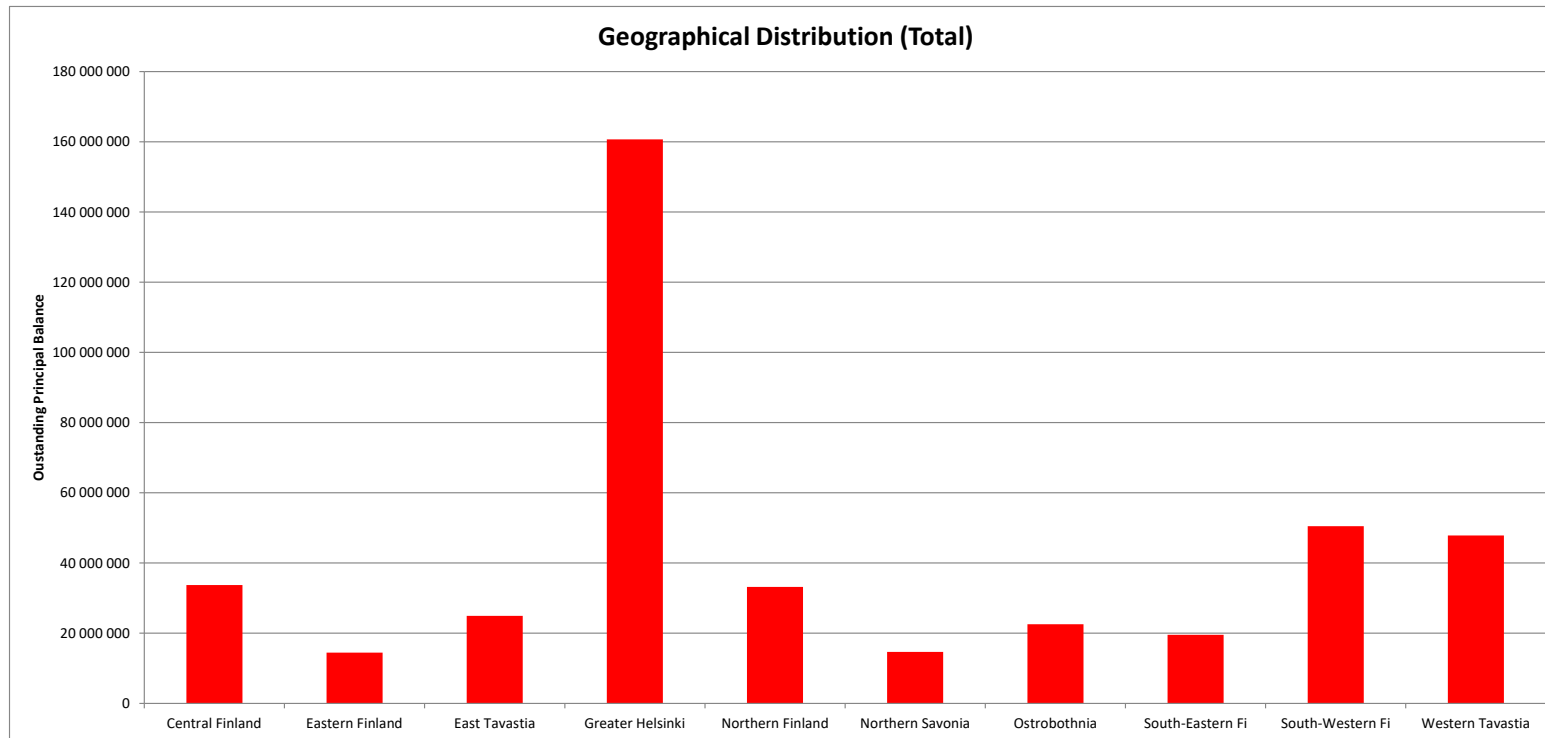


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 248	33 748 427	7,99 %	51,6	10,3	
Eastern Finland	913	14 474 042	3,43 %	52,2	10,5	
East Tavastia	1 569	24 929 781	5,91 %	52,7	10,3	
Greater Helsinki	8 624	160 666 376	38,06 %	51,2	12,5	
Northern Finland	1 949	33 177 593	7,86 %	53,4	9,6	
Northern Savonia	1 018	14 669 043	3,48 %	50,7	10,6	
Ostrobothnia	1 441	22 543 964	5,34 %	52,7	10,1	
South-Eastern Fi	1 405	19 560 195	4,63 %	51,3	10,4	
South-Western Fi	2 960	50 506 948	11,97 %	53,4	10,5	
Western Tavastia	3 027	47 843 966	11,33 %	52,4	10,9	
Total	25 154	422 120 336	100 %	52,0	11,2	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from	19.10.2021
	to	25.11.2021
	=	37 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate



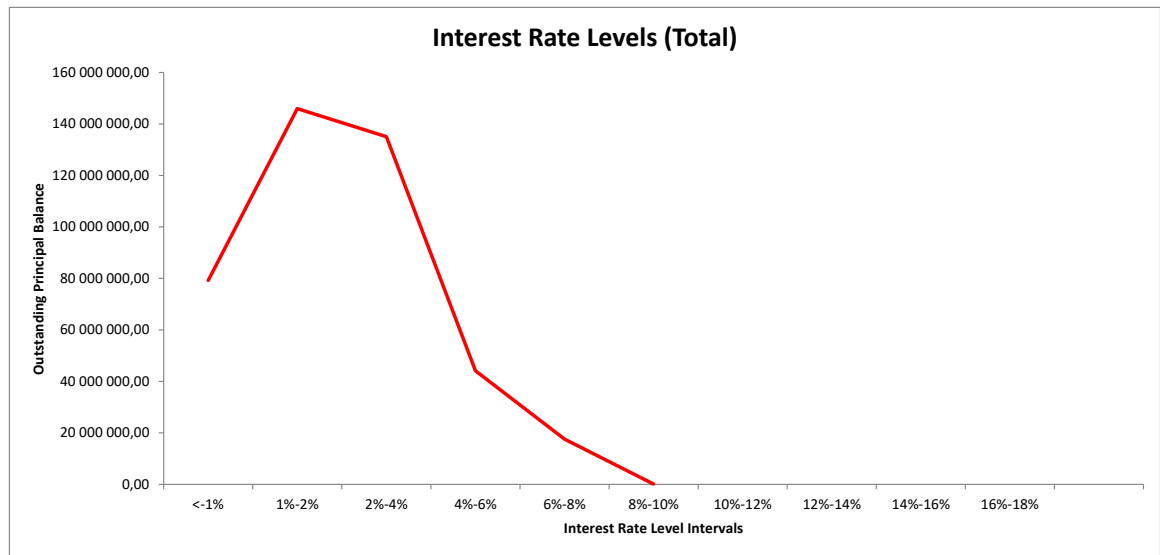
Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days

		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	4 239	79 246 767	18,77 %	49,6	13,2
	1	2	6 012	145 957 267	34,58 %	52,6	11,4
	2	4	8 696	135 092 939	32,00 %	53,3	10,0
	4	6	4 130	44 106 991	10,45 %	51,3	10,4
	6	8	2 043	17 596 638	4,17 %	50,1	11,3
	8	10	34	119 733	0,03 %	40,6	10,9
	10	12					
	12	14					
	14	16					
16	18						
18	-						
Total		25 154	422 120 336	100 %	52,0	11,2	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	1				
Monthly Period	01.10.2021				
Interest Period	from	19.10.2021	to	25.11.2021	= 37 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.a Remaining Terms



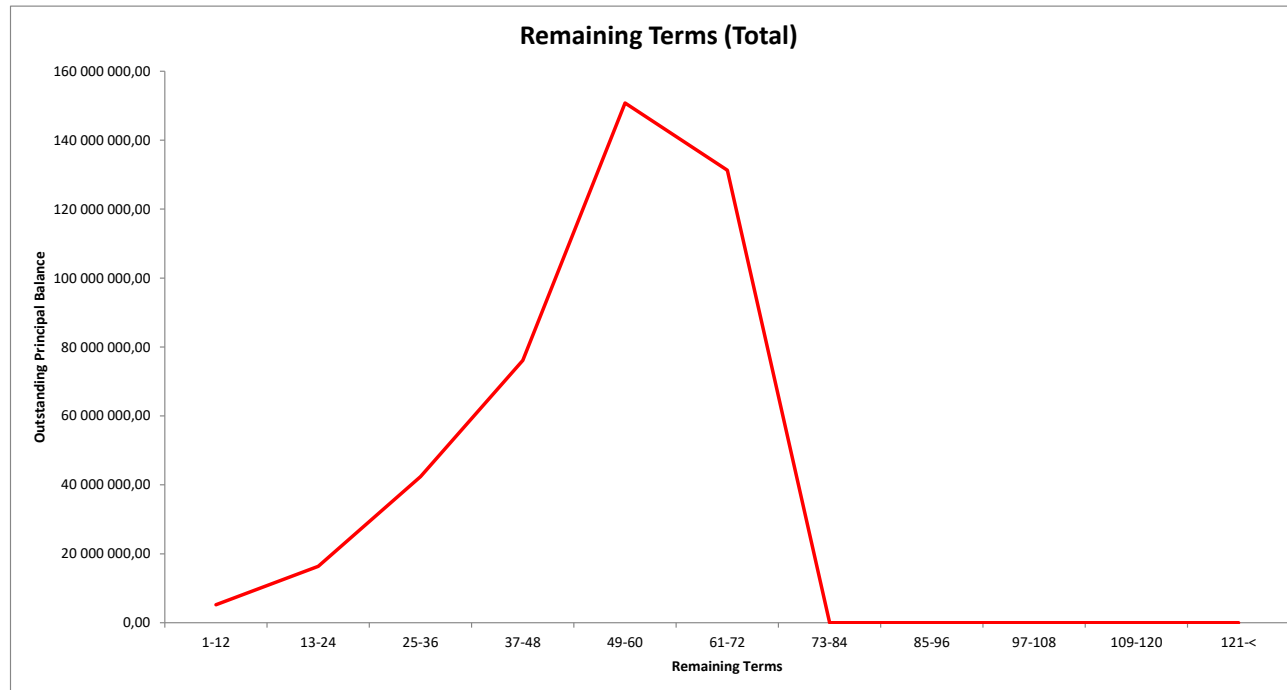
Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days

		TOTAL						
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0			1	158	0,00 %	0,0	3,0
	1			12	1 026	1,23 %	7,8	36,5
	13			24	2 514	3,88 %	19,3	26,9
	25			36	4 077	10,04 %	31,4	22,2
	37			48	4 951	18,03 %	43,6	15,0
	49			60	7 424	35,72 %	54,6	8,4
	61			72	5 161	31,10 %	66,3	5,7
	73			84				
	85			96				
	97			108				
	109			120				
	121	-						
	Total				25 154	422 120 336	100 %	52,0

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	1				
Monthly Period	01.10.2021				
Interest Period	from	19.10.2021	to	25.11.2021	= 37 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.a Seasoning



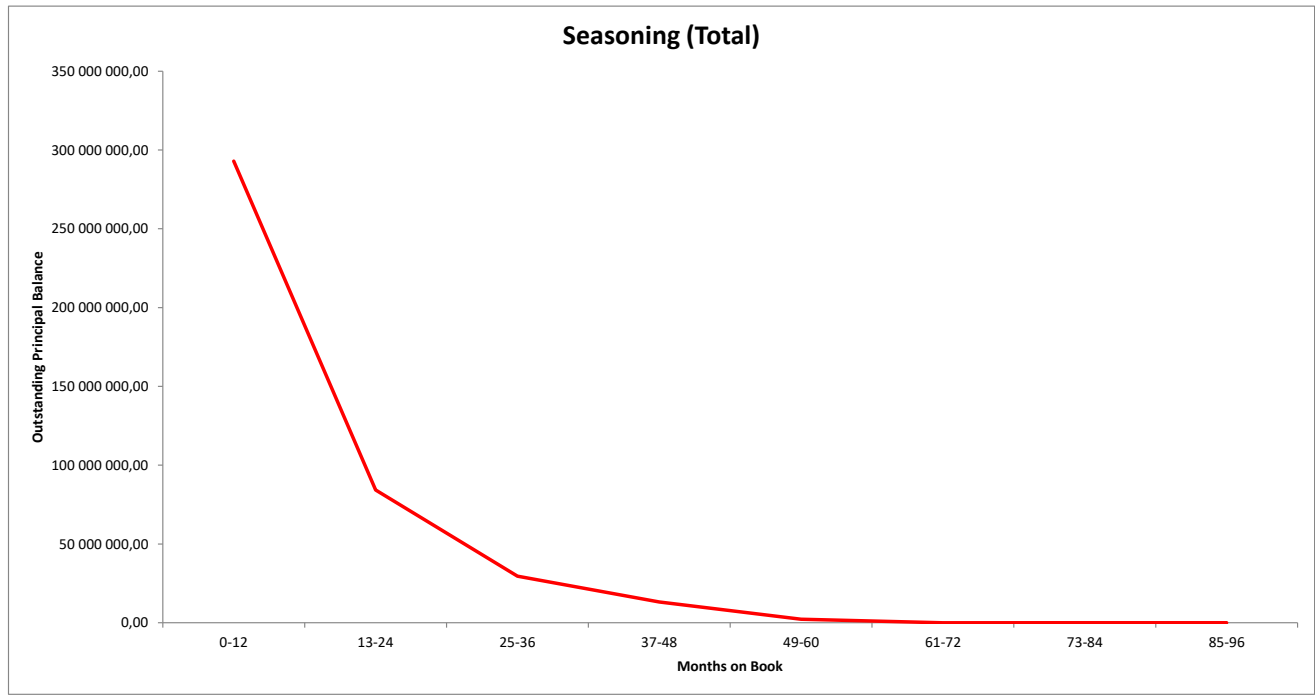
Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days

		TOTAL							
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1			12	15 929	292 951 926	69,40 %	57,2	6,1
	13			24	5 223	84 231 282	19,95 %	46,1	16,6
	25			36	2 391	29 577 304	7,01 %	32,8	29,9
	37			48	1 456	13 163 182	3,12 %	24,1	41,0
	49			60	154	2 195 720	0,52 %	7,6	52,9
	61			72	1	921	0,00 %	4,0	61,0
	73			84					
	85			96					
	Total			25 154		422 120 336	100 %	52,0	11,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



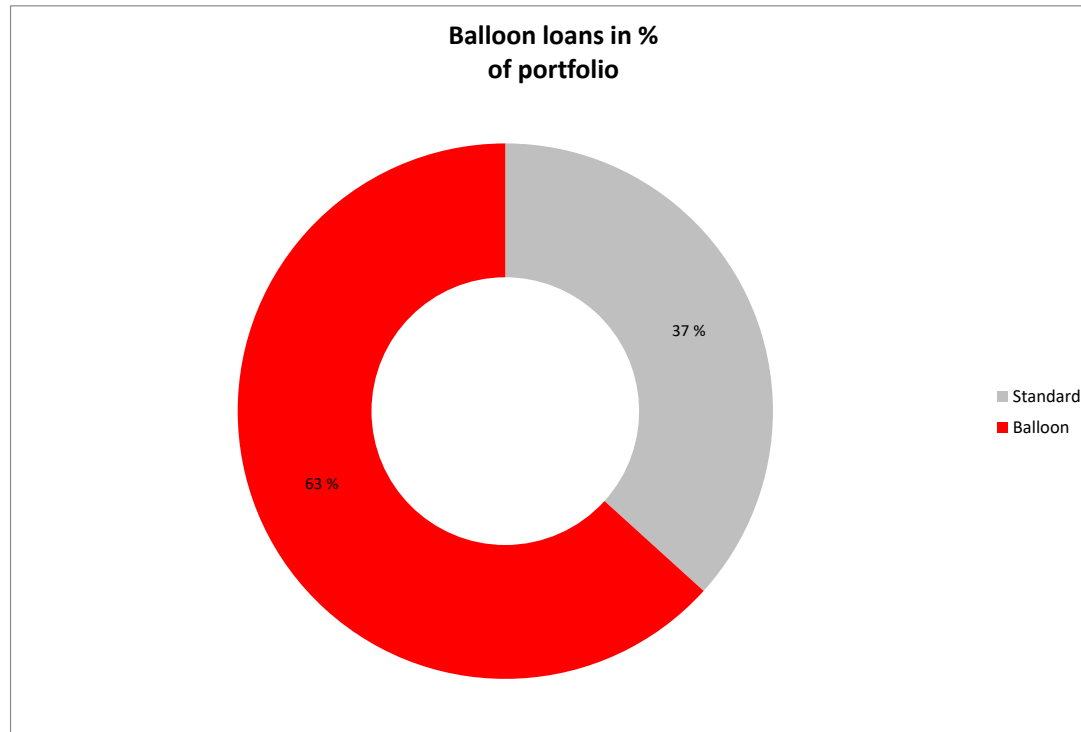
Reporting Date	29.11.2021
Payment date	25.11.2021
Period No	1
Monthly Period	01.10.2021
Interest Period	from 19.10.2021 to 25.11.2021 = 37 days

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		15 301	154 983 326	36,7 %	6 871	0,0 %	48,1	10,8
Balloon		9 853	267 137 010	63,3 %	99 063 285	37,1 %	54,2	11,4
Total		25 154	422 120 336	100 %	99 070 156	23 %	52,0	11,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	29.11.2021					
Payment date	25.11.2021					
Period No	1					
Monthly Period	01.10.2021					
Interest Period	from 19.10.2021	to	25.11.2021	=	37 days	



**SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report**

16.a # loans per borrower



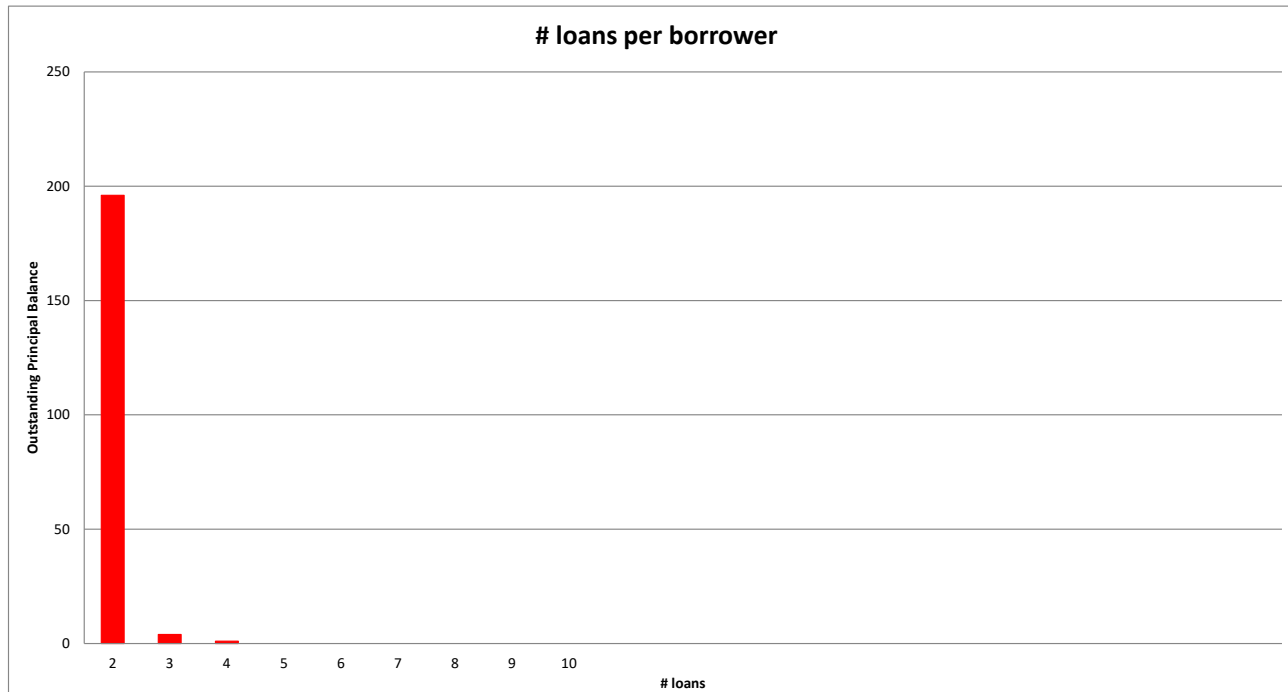
Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days

	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	24 746	414 377 038	98,17 %
	2	196	7 506 128	1,78 %
	3	4	188 678	0,04 %
	4	1	48 491	0,01 %
	5			
	6			
	7			
	8			
	9			
	10			
Total:	24 947	422 120 336	100,0 %	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.11.2021
Payment date	25.11.2021
Period No	1
Monthly Period	01.10.2021
Interest Period	from 19.10.2021 to 25.11.2021 = 37 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



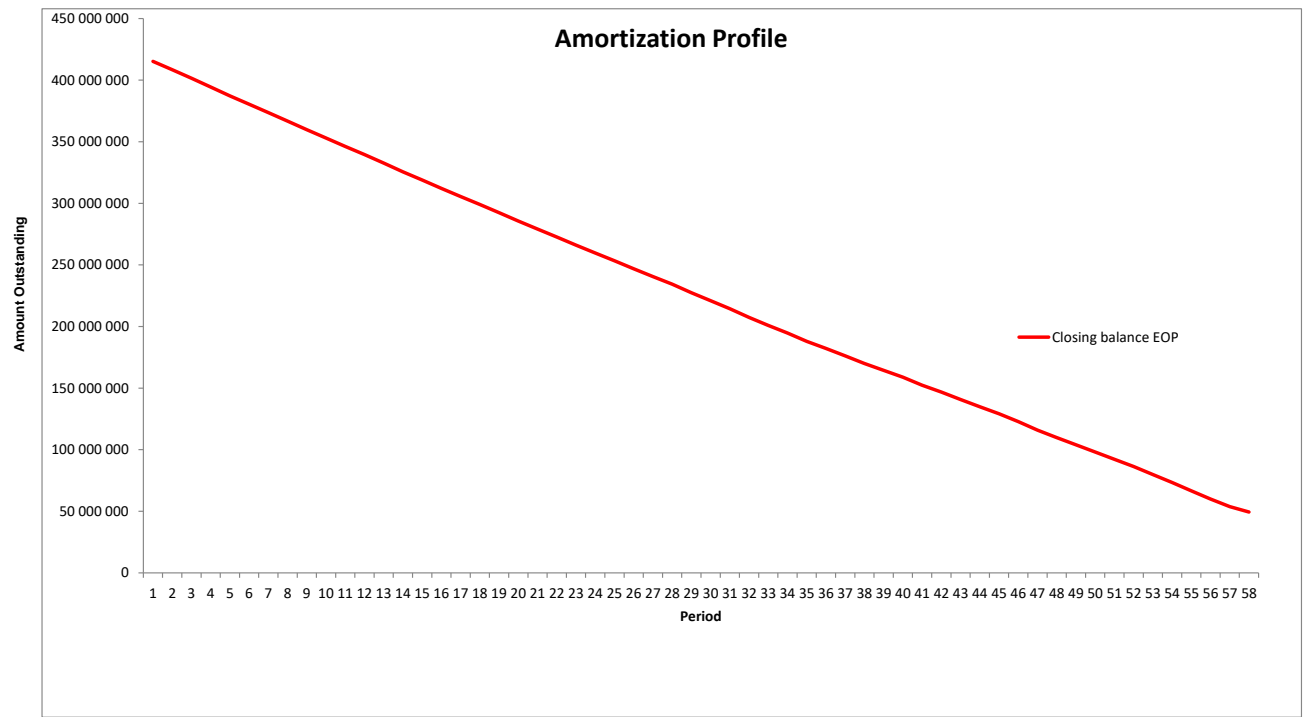
Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	422 120 336	415 223 432	6 896 904	905 321	2,60 %	98,37 %
	2	415 223 432	408 470 070	6 753 362	889 713	2,60 %	96,77 %
	3	408 470 070	401 531 638	6 938 432	874 136	2,60 %	95,12 %
	4	401 531 638	394 384 143	7 147 495	858 703	2,60 %	93,43 %
	5	394 384 143	387 279 584	7 104 559	843 065	2,60 %	91,75 %
	6	387 279 584	380 397 548	6 882 036	827 397	2,59 %	90,12 %
	7	380 397 548	373 581 415	6 816 133	812 097	2,59 %	88,50 %
	8	373 581 415	366 660 542	6 920 872	796 800	2,59 %	86,86 %
	9	366 660 542	359 779 493	6 881 049	781 537	2,59 %	85,23 %
	10	359 779 493	353 054 890	6 724 603	766 226	2,59 %	83,64 %
	11	353 054 890	346 213 954	6 840 936	751 100	2,58 %	82,02 %
	12	346 213 954	339 511 796	6 702 158	736 042	2,58 %	80,43 %
	13	339 511 796	332 698 527	6 813 269	720 941	2,58 %	78,82 %
	14	332 698 527	325 629 495	7 069 032	705 918	2,58 %	77,14 %
	15	325 629 495	318 872 412	6 757 082	690 798	2,58 %	75,54 %
	16	318 872 412	312 217 147	6 655 266	675 772	2,57 %	73,96 %
	17	312 217 147	305 545 632	6 671 515	660 935	2,57 %	72,38 %
	18	305 545 632	298 980 932	6 564 700	646 065	2,57 %	70,83 %
	19	298 980 932	292 364 775	6 616 157	631 447	2,56 %	69,26 %
	20	292 364 775	285 689 371	6 675 404	616 799	2,56 %	67,68 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	1				
Monthly Period	01.10.2021				
Interest Period	from	19.10.2021	to	25.11.2021	= 37 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from	19.10.2021 to 25.11.2021 = 37 days

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2021 10	96	121	33 855	2 126 526
2021 11				
2021 12				
2022 01				
2022 02				
2022 03				
2022 04				
2022 05				
2022 06				
2022 07				
2022 08				
2022 09				
2022 10				
2022 11				
2022 12				
Total:	96	121	33 855	2 126 526

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	1				
Monthly Period	01.10.2021				
Interest Period	from	19.10.2021	to	25.11.2021	= 37 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	27.05.2021
Payment date	28.06.2021
Period No	19
Monthly Period	01.05.2021
Interest Period	from 25.05.2021 to 28.06.2021 = 34 days

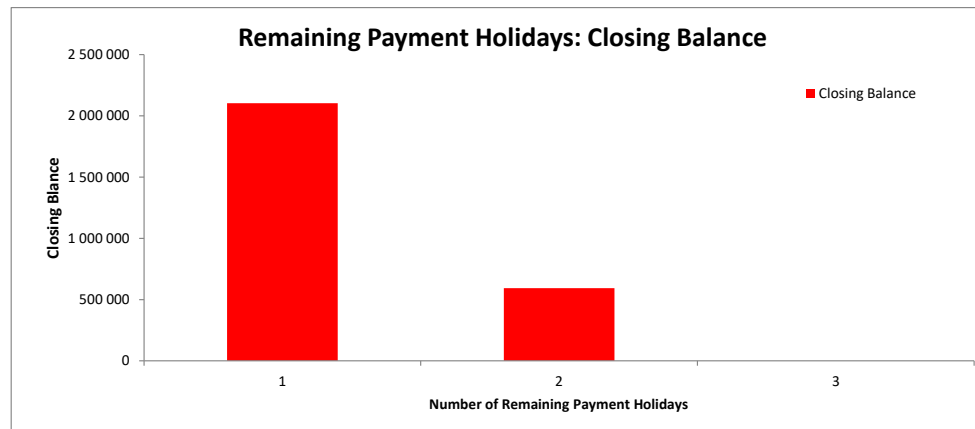
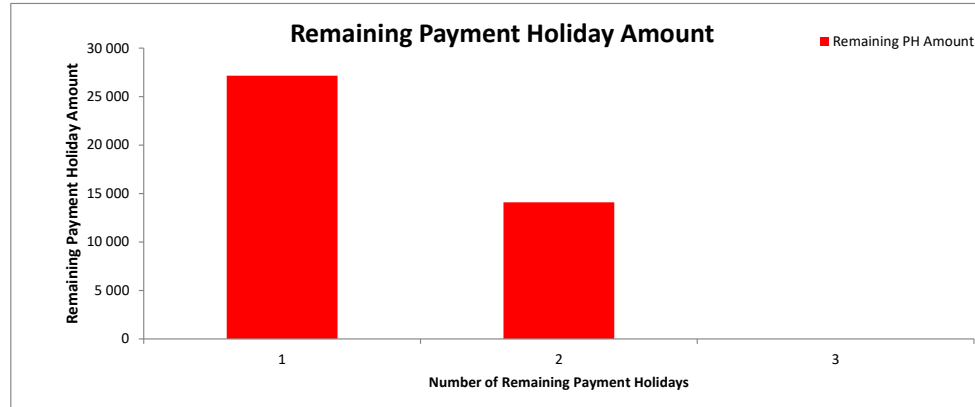


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	97	27 155	2 103 222
	2	25	14 085	593 859
	3			
	Total	122	41 239	2 697 081

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Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27.05.2021	
Payment date	28.06.2021	
Period No	19	
Monthly Period	01.05.2021	
Interest Period	from	25.05.2021
	to	28.06.2021
	=	34 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.a Downpayment



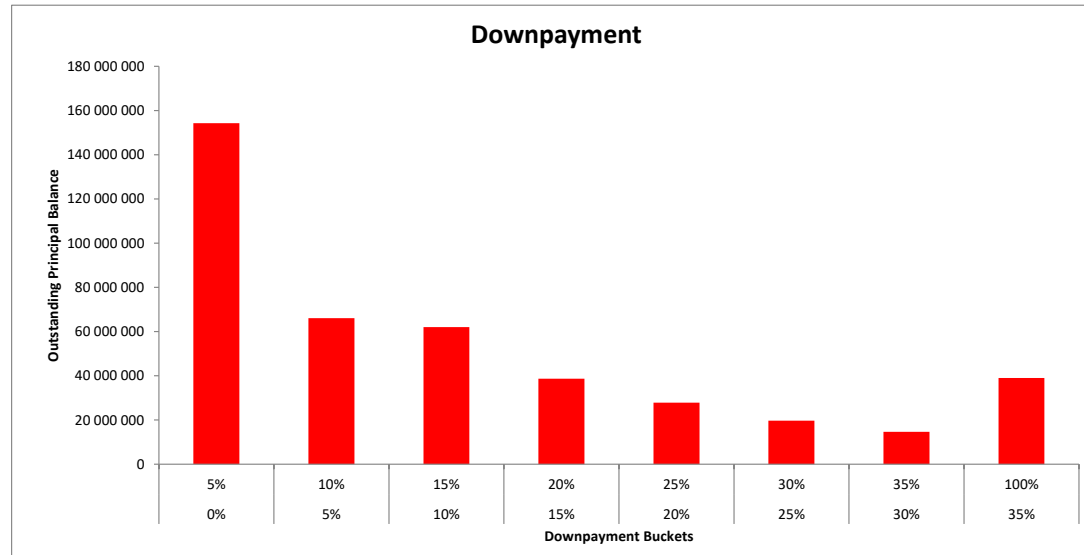
Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	8 839	154 237 740	36,54 %	55,2	10,3
	5 %	10 %	3 212	66 065 292	15,65 %	54,3	11,0
	10 %	15 %	3 210	62 053 025	14,70 %	50,6	12,4
	15 %	20 %	2 202	38 659 955	9,16 %	49,8	12,5
	20 %	25 %	1 714	27 830 191	6,59 %	48,9	12,6
	25 %	30 %	1 283	19 683 354	4,66 %	48,5	11,7
	30 %	35 %	1 078	14 615 381	3,46 %	47,9	11,9
	35 %	100 %	3 616	38 975 398	9,23 %	45,1	10,3
Total			25 154	422 120 336	100 %	52,0	11,2

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Monthly Investor Report

19.b Downpayment

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from	19.10.2021
	to	25.11.2021
	=	37 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



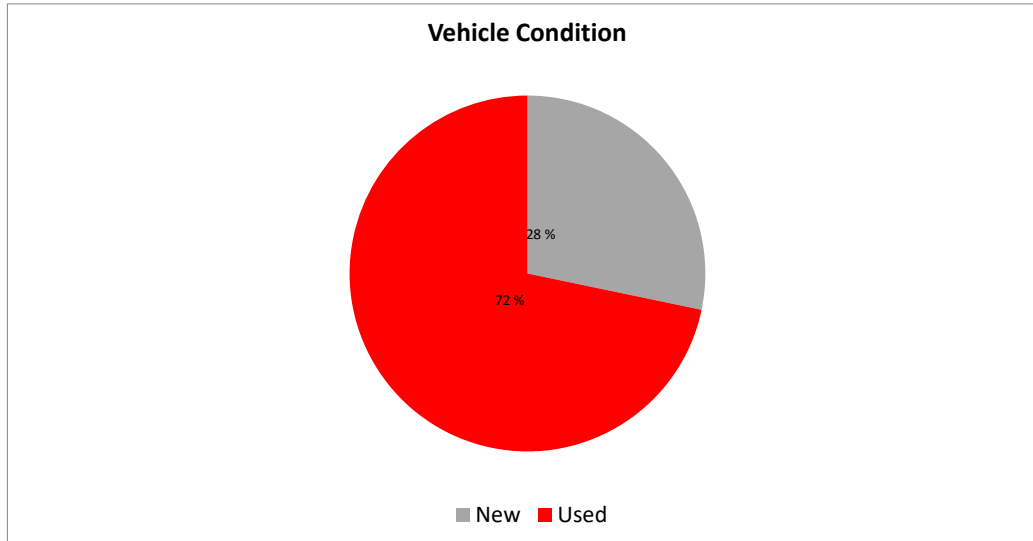
Reporting Date	29.11.2021
Payment date	25.11.2021
Period No	1
Monthly Period	01.10.2021
Interest Period	from 19.10.2021 to 25.11.2021 = 37 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 504	119 354 319	28,27 %	49,5	12,6
	Used	20 650	302 766 017	71,73 %	53,0	10,6
	Total	25 154	422 120 336	100 %	52,0	11,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	1				
Monthly Period	01.10.2021				
Interest Period	from 19.10.2021	to 25.11.2021	=	37 days	



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



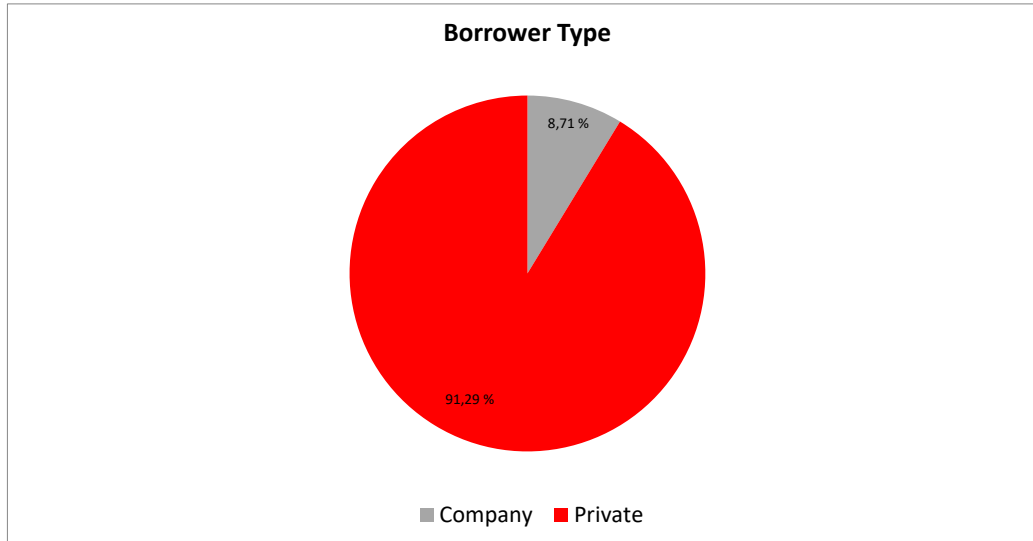
Reporting Date	29.11.2021
Payment date	25.11.2021
Period No	1
Monthly Period	01.10.2021
Interest Period	from 19.10.2021 to 25.11.2021 = 37 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 654	36 772 159	8,71 %	44,4	12,2
	Private	23 500	385 348 176	91,29 %	52,7	11,1
	Total	25 154	422 120 336	100 %	52,0	11,2

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Monthly Investor Report

21.b Borrower Type

Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	1				
Monthly Period	01.10.2021				
Interest Period	from 19.10.2021	to 25.11.2021	=	37 days	



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type



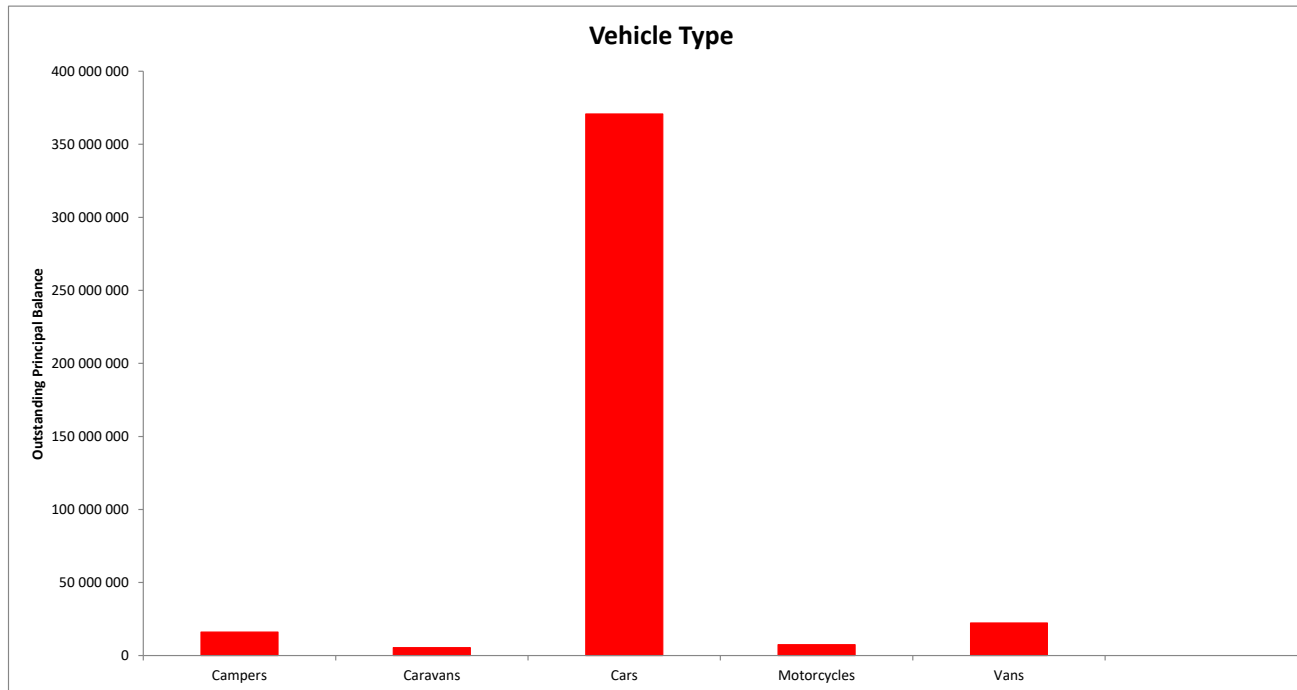
Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	1				
Monthly Period	01.10.2021				
Interest Period	from	19.10.2021	to	25.11.2021	= 37 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	447	16 118 758	3,82 %	58,5	7,2
	Caravans	294	5 460 190	1,29 %	57,5	6,4
	Cars	22 190	370 785 759	87,84 %	52,0	11,5
	Motorcycles	768	7 453 205	1,77 %	48,0	8,0
	Vans	1 455	22 302 424	5,28 %	47,0	11,8
		25 154	422 120 336	100 %	52,0	11,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans



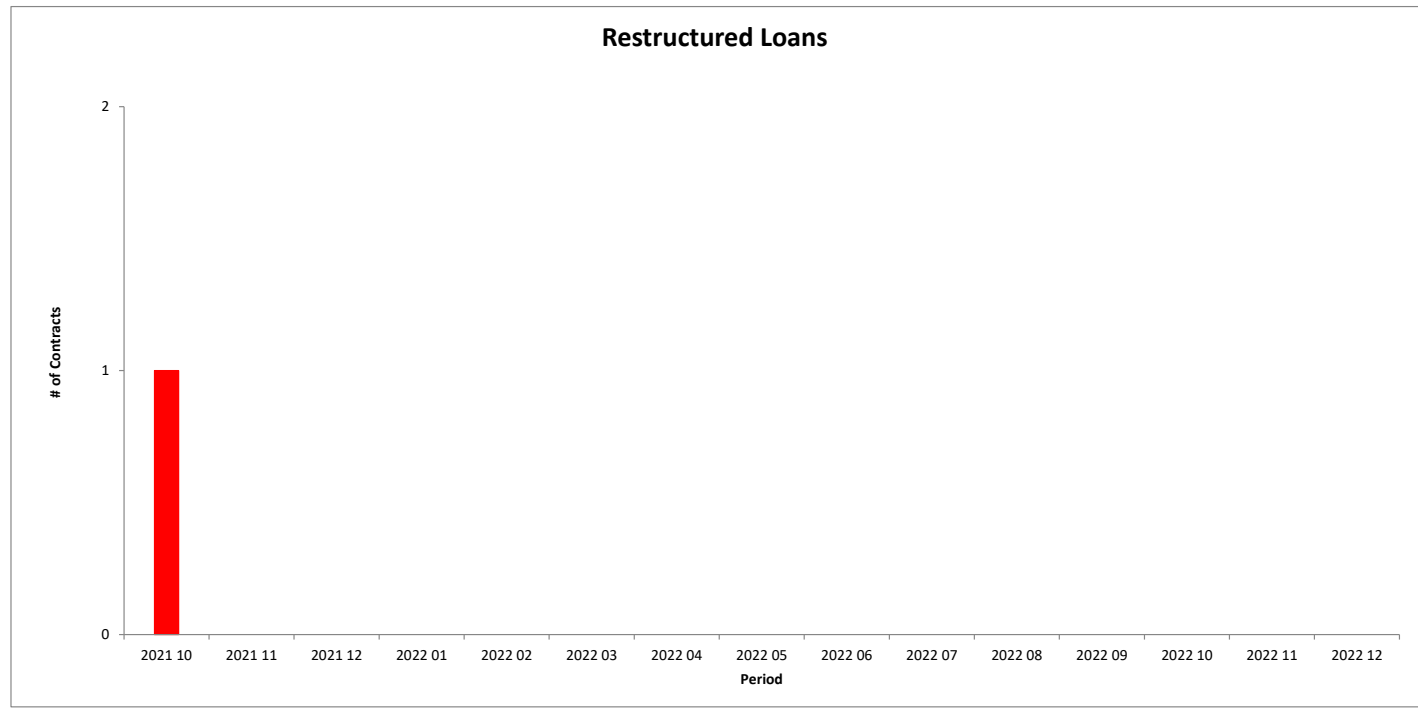
Reporting Date	29.11.2021
Payment date	25.11.2021
Period No	1
Monthly Period	01.10.2021
Interest Period	from 19.10.2021 to 25.11.2021 = 37 days

TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11		
2021 12		
2022 01		
2022 02		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
	1	23 632

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	29.11.2021					
Payment date	25.11.2021					
Period No	1					
Monthly Period	01.10.2021					
Interest Period	from	19.10.2021	to	25.11.2021	=	37 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	from 01.10.2021	to 25.11.2021 = 37 days
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days

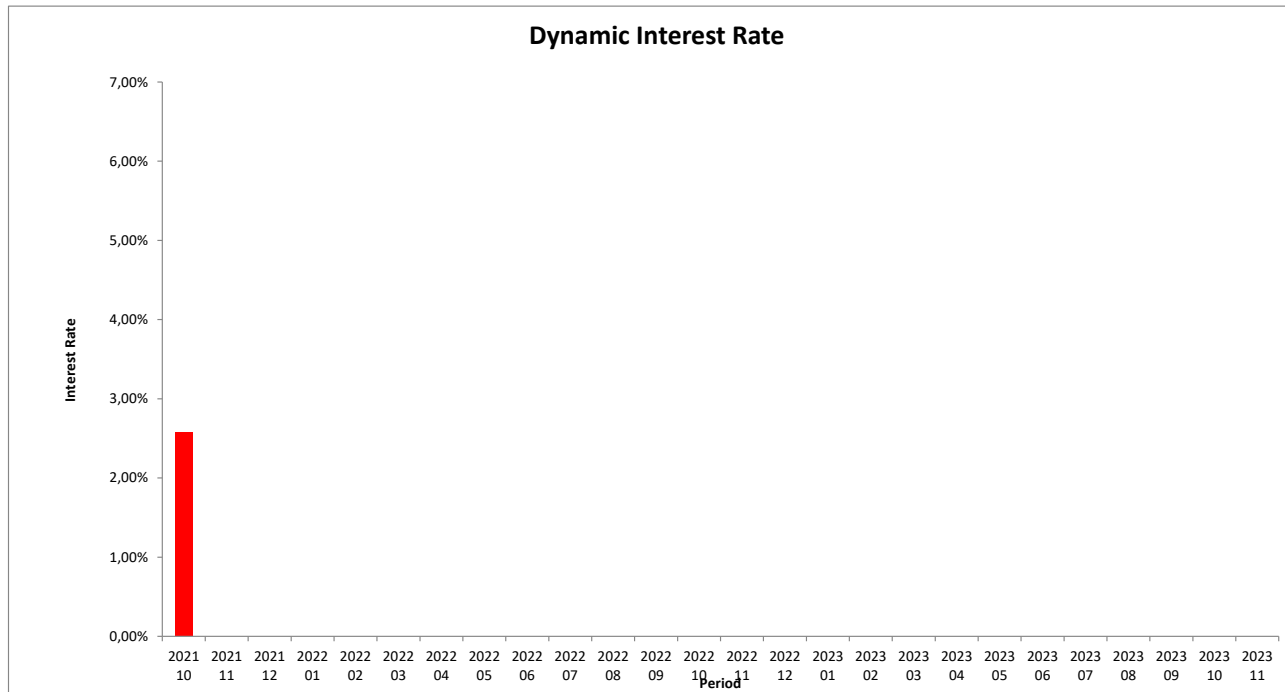
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11		
2021 12		
2022 01		
2022 02		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
2023 01		
2023 02		
2023 03		
2023 04		
2023 05		
2023 06		
2023 07		
2023 08		
2023 09		
2023 10		
2023 11		

Interest rate evolution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from	19.10.2021
	to	25.11.2021
	=	37 days



SCF RAHOITUSPALVELUT X DAC
 Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	29.11.2021		
Payment date	25.11.2021		
Period No	1		
Monthly Period	01.10.2021		
Interest Period	from	19.10.2021	to 25.11.2021 = 37 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2021 10	17 184 051	422 120 336	22,07 %
2021 11			
2021 12			
2022 01			
2022 02			
2022 03			
2022 04			
2022 05			
2022 06			
2022 07			
2022 08			
2022 09			
2022 10			
2022 11			
2022 12			
2023 01			
2023 02			
2023 03			
2023 04			
2023 05			
2023 06			
2023 07			
2023 08			
2023 09			
2023 10			
2023 11			

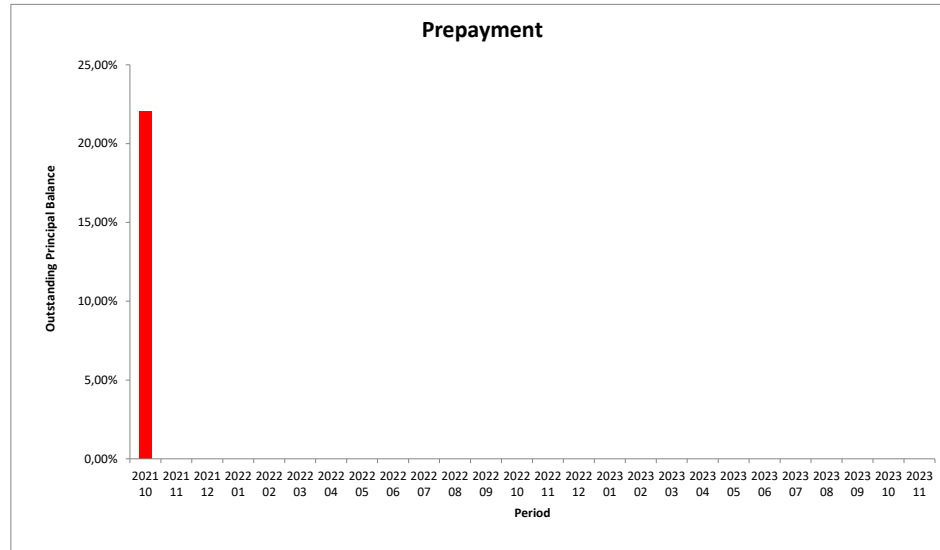
Dynamic Prepayment

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from	19.10.2021
	to	25.11.2021
	=	37 days



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26. Delinquency



Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2021	10	422 120 336	24 011	403 026 979	1 057	17 599 584	74	1 277 703	12	216 069	-	-	-	-	-	-	-	-
	11																	
	12																	
2022	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2021 Q4			2022 Q1			2022 Q2			2022 Q3			2022 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2021 4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022 1	0	0		0	0		0	0		0	0		0	0		0	0
2022 2	0	0			0		0	0		0	0		0	0		0	0
2022 3	0	0			0			0			0		0	0		0	0

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28. Priority of Payments - Revenue



Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	3 013 100,05	EUR
Senior Expenses	-	30 385,64	EUR
Servicing Fee	-	312 322,70	EUR
Tranche A Loan Interest to Issuer	-	58 225,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	7 011,00	EUR
Credit the Issuer the amount for the Reserve Account	-	527,00	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	3 675,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	84 679,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		2 516 274,71	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	5 037 726,55	EUR
Senior Expenses	-	24 369,55	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	58 225,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	7 011,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	527,00	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	3 675,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	84 679,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider		3 921 568,71	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		937 671,29	EUR

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Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	29.11.2021
Payment date	25.11.2021
Period No	1
Monthly Period	01.10.2021
Interest Period	from 19.10.2021 to 25.11.2021 = 37 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	27 879 664,48	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		27 624 355,85	EUR
Balance to be Credited to the Reinvestment Principal Ledger		255 308,63	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	-	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
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
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a 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
(iii) Principal Payments on Class D Notes	-	-	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (o)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		937 671,29	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		2 516 274,71	EUR
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30. Transaction Costs

Reporting Date	29.11.2021	
Payment date	25.11.2021	
Period No	1	
Monthly Period	01.10.2021	
Interest Period	from 19.10.2021	to 25.11.2021 = 37 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	30 385,64				
Interest accrued for the Period	EUR	153 590,00	58 225,00	7 011,00	3 675,00	84 679,00
Cumulative Interest accrued	EUR	153 590,00	58 225,00	7 011,00	3 675,00	84 679,00
Interest Payments	EUR	153 590,00	58 225,00	7 011,00	3 675,00	84 679,00
Cumulative Interest Payments	EUR	153 590,00	58 225,00	7 011,00	3 675,00	84 679,00
Interest accrued on Subordinated Loan for the Period	EUR	-				
Cumulative Interest accrued on Subordinated Loan	EUR	-				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	-				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	1				
Monthly Period	01.10.2021				
Interest Period	from 19.10.2021	to	25.11.2021	=	37 days



Class A, B and C Cap details

Kimi 10 | Front Cap

Party A	BANCO SANTANDER, S.A
Party B	SCF RAHOITUSPALVELUT X DAC
Cap Notional	434 600 000
Interest Period Start	19.10.2021
Interest Period End	25.11.2021
Interest Days	37
Settlement Date	25.11.2021
Euribor 1 M	-0,562 %
Cap limit	0,000 %
Floating Interest Rate above cap limit	0,000 %
Cap Floating Rate Day Count Fraction	0,10
Cap Interest Amount	EUR 0,00
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u><u>EUR 0,00</u></u>

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31. Contact Details



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Reporting Date	29.11.2021						
Payment date	25.11.2021						
Period No	1						
Monthly Period	01.10.2021						
Interest Period	from 19.10.2021	to 25.11.2021	=	37 days			