

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	7			Following payment dates:	27.06.2022 25.07.2022
Monthly Period	01.04.2022				
Interest Period	from 25.04.2022	to	25.05.2022	=	30 days
Cut-Off date	30.04.2022				

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1. Portfolio Information



Reporting Date	30.05.2022
Payment date	25.05.2022
Period No	7
Monthly Period	01.04.2022
Interest Period	from 25.04.2022 to 25.05.2022 = 30 days

	Current Period
	Aggregated Outstanding
	Principal Amount
Outstanding receivables	
Opening balance prior to replenishment	449 988 044,26 EUR
Scheduled Loan Principal Repayments (+MC)	7 519 704,56 EUR
Prepayments	10 364 405,44 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	17 884 110,00 EUR
New Defaulted Auto Loans amt in Period	306 774,00 EUR
Closing balance prior to replenishment	431 797 160,26 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	431 797 160,26 EUR
Principal Recoveries on loans in default	5 139,89 EUR
Total revenue collections	
Total Revenue Received in Period	1 326 205,83 EUR
# Loans	
At beginning of period	28 177 Loans
Replenished contracts	- Loans
Paid in Full	772 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	14 Loans
At end of period (pre replenishment)	27 391 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	7				
Monthly Period	01.04.2022				
Interest Period	from 25.04.2022	to	25.05.2022	=	30 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 321 220,70	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	-	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	1 321 220,70	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	472 304,59	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	-	EUR
Total Amount for Issuer Available Revenue Receipts	472 304,59	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	7				
Monthly Period	01.04.2022				
Interest Period	from 25.04.2022	to	25.05.2022	=	30 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	17 884 110,00	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	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	11 955,74	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	17 896 065,74	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	17 896 065,74	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	306 774,00	EUR
Total Amount for Issuer Available Redemption Receipts	18 202 839,74	EUR

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4. Reserve Accounts



Reporting Date	30.05.2022
Payment date	25.05.2022
Period No	7
Monthly Period	01.04.2022
Interest Period	from 25.04.2022 to 25.05.2022 = 30 days

Note Balance

Beginning of Period	450 000 000,00	EUR
End of Period	431 797 160,26	EUR

Liquidity Balance

Beginning of Period	0,5 %	2 147 000,00	EUR
Cash Outflow		-	EUR
Cash Inflow		-	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	-	EUR
Interest paid	-	EUR
Principal Paid	-	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	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

Asset Balance

Opening balance prior to replenishment	449 988 044,26	EUR
Closing balance prior to replenishment	431 797 160,26	EUR
Closing Balance post replenishment	431 797 160,26	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	410 488 448,25	95,07 %	25 981
1-29 days past due	17 081 694,08	3,96 %	1 131
Delinquent Receivables:			
30-59 days past due	1 727 278,73	0,40 %	121
60-89 days past due	1 027 378,48	0,24 %	67
90-119 days past due	697 229,98	0,16 %	43
120-149 days past due	314 468,73	0,07 %	22
150-179 days past due	460 662,01	0,11 %	26
Total Performing and Delinquent	431 797 160	100,00 %	27 391
Current Period Defaults	306 774,00		14
Cumulative Defaults	694 016,09		42
Current Period Principal Recoveries	5 139,89		
Cumulative Principal Recoveries	15 722,63		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,15 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,08 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,01 %	

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

[A] Aggregate Outstanding Asset Principal Amount	431 797 160,26	96,1094 %
[B] Aggregate principal balance of Defaulted Contracts	694 016,09	
[C] Recoveries received on such Defaulted Contracts	15 722,63	
[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	0,98 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,03 %	
[C] Delinquency Ratio, second preceding Payment Date	0,98 %	

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	30.05.2022
Payment date	25.05.2022
Period No	7
Monthly Period	01.04.2022
Interest Period	from 25.04.2022 to 25.05.2022 = 30 days

Concentration limits (limits not valid after replenishment period ends):

Weighted average interest rate (min 2,35%)	2,54 %
Weighted average months to maturity (max 56)	48,39*
Used Vehicles (max 74%)	70,62 %
Balloon Loans (max 63,5%)	63,71 %
Corporate Borrowers (max 10%)	8,68 %
IRB (min 95%)	95,44 %**

* Bucket-based as found in IR

** As of previous pool cut

Top-10 Exposures:

Balance	# Loans	Portion
257 538,86	2	0,06 %
233 513,27	2	0,05 %
152 545,03	1	0,04 %
151 137,95	1	0,04 %
149 500,28	1	0,03 %
148 753,51	1	0,03 %
146 824,53	1	0,03 %
143 843,28	1	0,03 %
142 646,54	1	0,03 %
137 205,05	1	0,03 %
Total (max 0,5%)		0,39 %

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6. Note Principal



Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 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	18 202 839,74	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	393 597 160,26	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	393 597 160,26	17 600 000,00	5 200 000,00	15 400 000,00	EUR

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7. Outstanding Notes

Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 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	18 202 839,74				
Amortisation	18 202 839,74				
Redemption per Class	18 202 839,74	18 202 839,74	-	-	-
Redemption per Note		4 420,31	-	-	-
Outstanding Closing Balance		393 597 160,26	17 600 000,00	5 200 000,00	15 400 000,00
Net Outstanding Closing Balance	431 797 160,26	393 597 160,26	17 600 000,00	5 200 000,00	15 400 000,00
Current Tranching	100 %	91,15 %	4,08 %	1,20 %	3,57 %
Current Pool Factor		0,96	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)	(Act/360)	(30/360)
Interest Days		30	30	30	30
Principal Outstanding per Note Beginning of Period		100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		4 420,31	-	-	-
Principal Outstanding per Note End of Period		95 579,69	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		13,25	34,08	59,08	445,83
Interest Payment	63 634,50	54 563,50	5 998,67	3 072,33	68 658,33
Interest Payment per Note		13,25	34,08	59,08	445,83

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)		10,66 %	6,58 %	5,38 %	1,81 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		11,15 %	7,08 %	5,38 %	1,81 %
Current CE (Subordination)		8,85 %	4,77 %	3,57 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		9,34 %	5,27 %	3,57 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 30.05.2022
Payment date 25.05.2022
Period No 7
Monthly Period 01.04.2022
Interest Period : 25.04.2022 to 25.05.2022 = 30 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	30.05.2022		
Payment date	25.05.2022		
Period No	7		
Monthly Period	01.04.2022		
Interest Period	from	25.04.2022	to 25.05.2022 = 30 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	

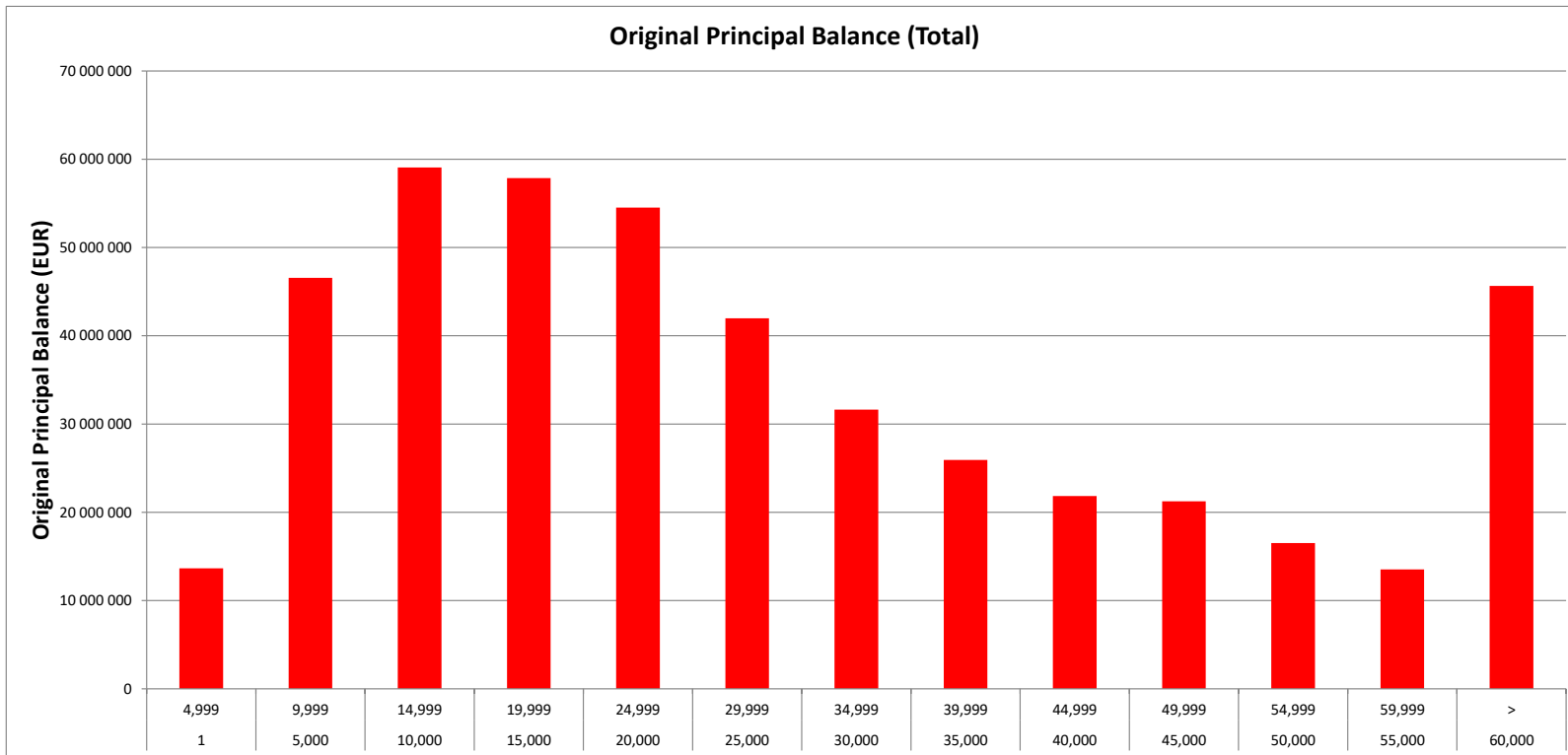
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9.b Original Principal Balance Graph

Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
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Original Principal Balance (Total)



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10.a Outstanding Principal Balance

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	7				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days



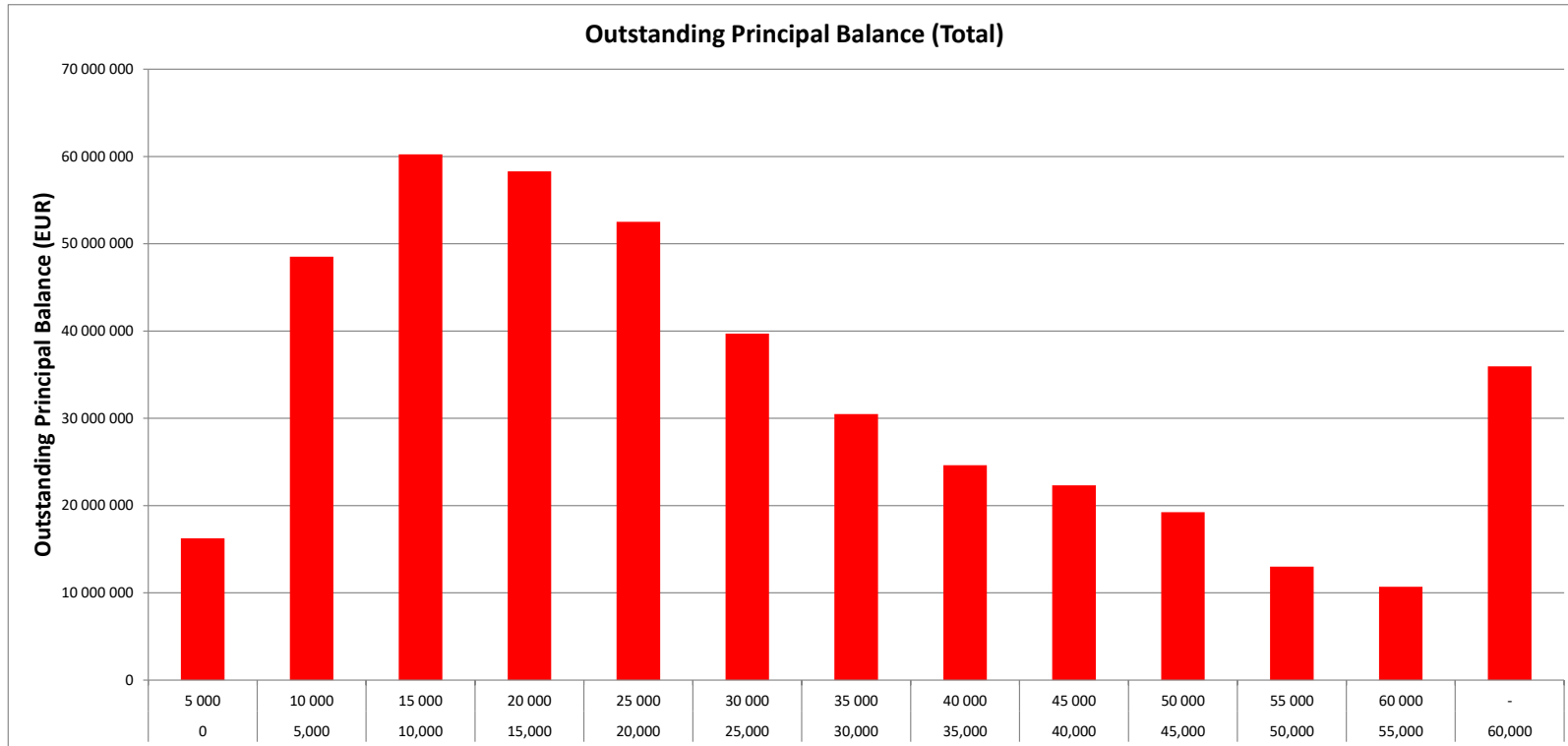
Average amount - all: 15 764

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 347	16 237 512	3,76 %	25,3	21,4	
	5 000	10 000	6 552	48 506 698	11,23 %	39,7	18,1	
	10 000	15 000	4 888	60 231 860	13,95 %	46,9	15,9	
	15 000	20 000	3 356	58 288 780	13,50 %	50,3	14,5	
	20 000	25 000	2 352	52 504 832	12,16 %	51,3	14,0	
	25 000	30 000	1 455	39 707 794	9,20 %	52,4	13,2	
	30 000	35 000	942	30 478 475	7,06 %	51,6	13,9	
	35 000	40 000	658	24 612 240	5,70 %	52,2	13,8	
	40 000	45 000	526	22 322 032	5,17 %	50,0	15,5	
	45 000	50 000	407	19 250 517	4,46 %	51,5	15,1	
	50 000	55 000	248	12 995 638	3,01 %	51,2	14,8	
	55 000	60 000	187	10 707 468	2,48 %	53,8	13,2	
	60 000	-	473	35 953 315	8,33 %	50,7	15,2	
	Total			27 391	431 797 160	100 %	48,4	15,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

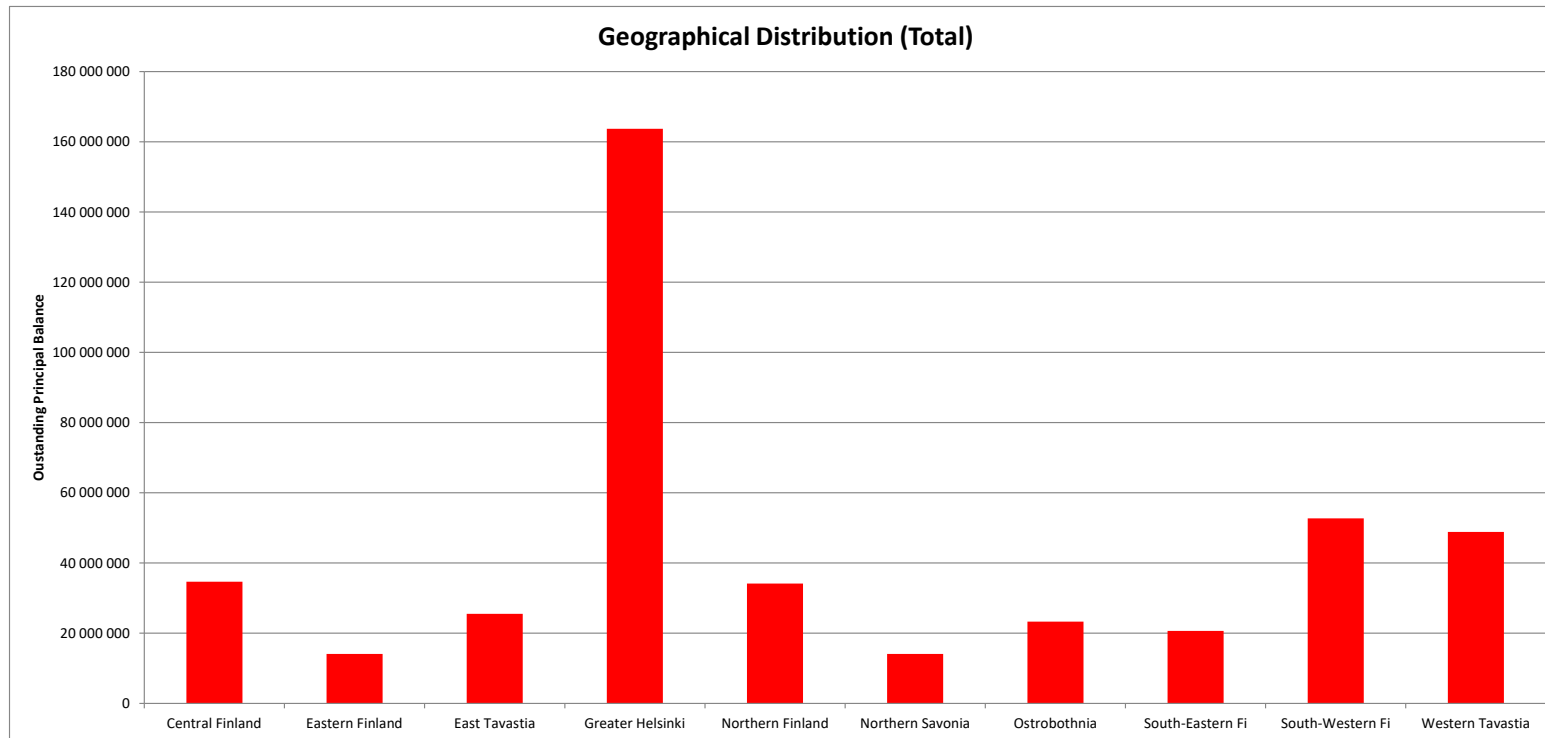


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 469	34 665 385	8,03 %	48,2	14,4	
Eastern Finland	974	14 096 744	3,26 %	48,6	14,6	
East Tavastia	1 734	25 523 492	5,91 %	48,7	14,7	
Greater Helsinki	9 244	163 691 233	37,91 %	47,9	16,2	
Northern Finland	2 142	34 135 140	7,91 %	49,3	14,1	
Northern Savonia	1 061	14 118 317	3,27 %	47,0	14,9	
Ostrobothnia	1 622	23 328 075	5,40 %	48,6	14,5	
South-Eastern Fi	1 586	20 663 256	4,79 %	47,7	14,5	
South-Western Fi	3 238	52 740 707	12,21 %	49,6	14,7	
Western Tavastia	3 321	48 834 811	11,31 %	48,6	14,9	
Total	27 391	431 797 160	100 %	48,4	15,2	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from	25.04.2022
	to	25.05.2022
	=	30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate



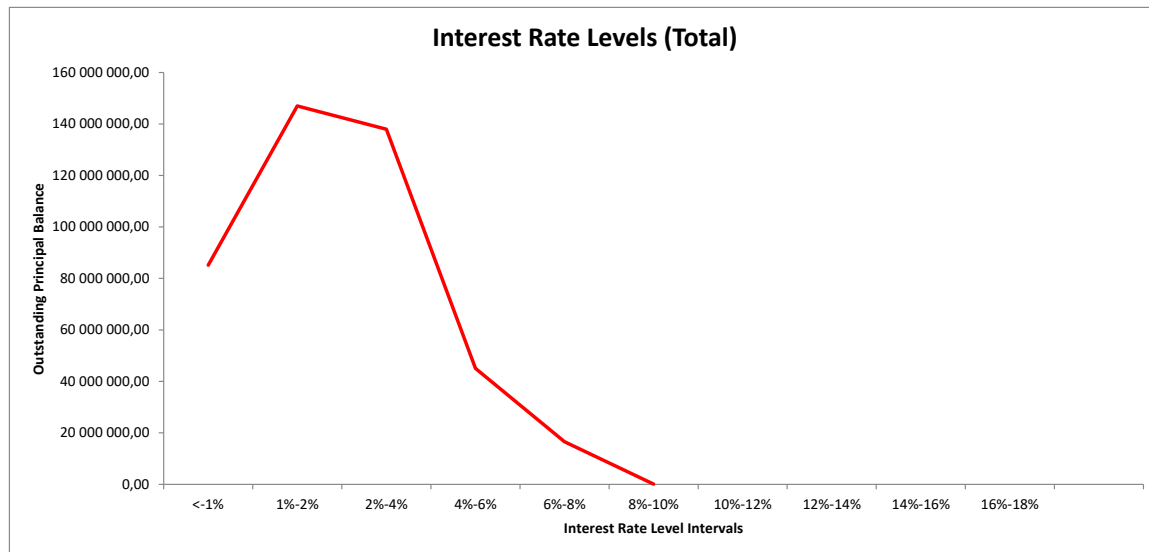
Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	4 827	85 178 107	19,73 %	46,6	16,6
	1	2	6 426	146 998 600	34,04 %	48,6	15,6
	2	4	9 465	137 942 633	31,95 %	49,6	14,2
	4	6	4 531	45 012 308	10,42 %	48,2	14,2
	6	8	2 109	16 556 087	3,83 %	46,3	15,5
	8	10	33	109 427	0,03 %	36,5	15,2
	10	12					
	12	14					
	14	16					
16	18						
18	-						
Total			27 391	431 797 160	100 %	48,4	15,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	7				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.a Remaining Terms



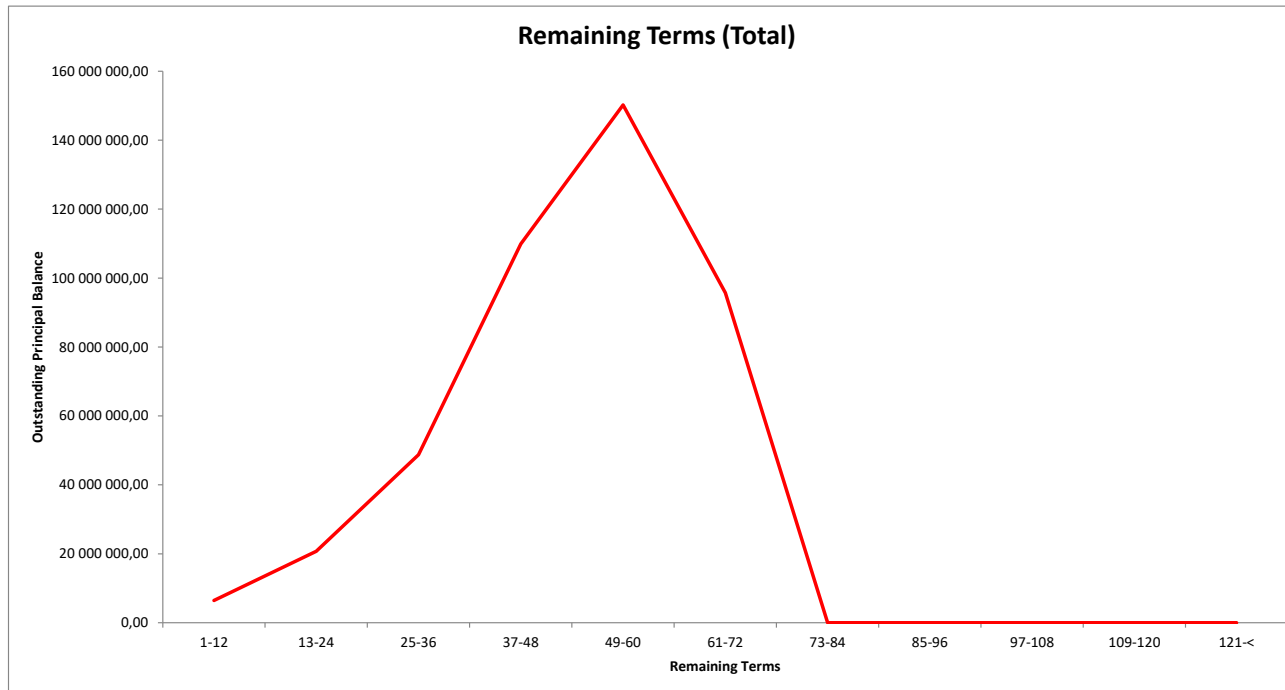
Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	7				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			0	16	56 212	0,01 %	0,0	55,1
	1			12	1 606	6 439 743	1,49 %	8,1	38,7
	13			24	3 136	20 749 528	4,81 %	19,6	29,8
	25			36	4 532	48 737 858	11,29 %	30,6	24,6
	37			48	6 786	109 873 113	25,45 %	43,2	16,7
	49			60	7 407	150 220 820	34,79 %	53,9	12,4
	61			72	3 908	95 719 887	22,17 %	63,7	8,3
	73			84					
	85			96					
	97			108					
	109			120					
	121	-							
	Total				27 391		431 797 160	100 %	48,4

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	7				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.a Seasoning



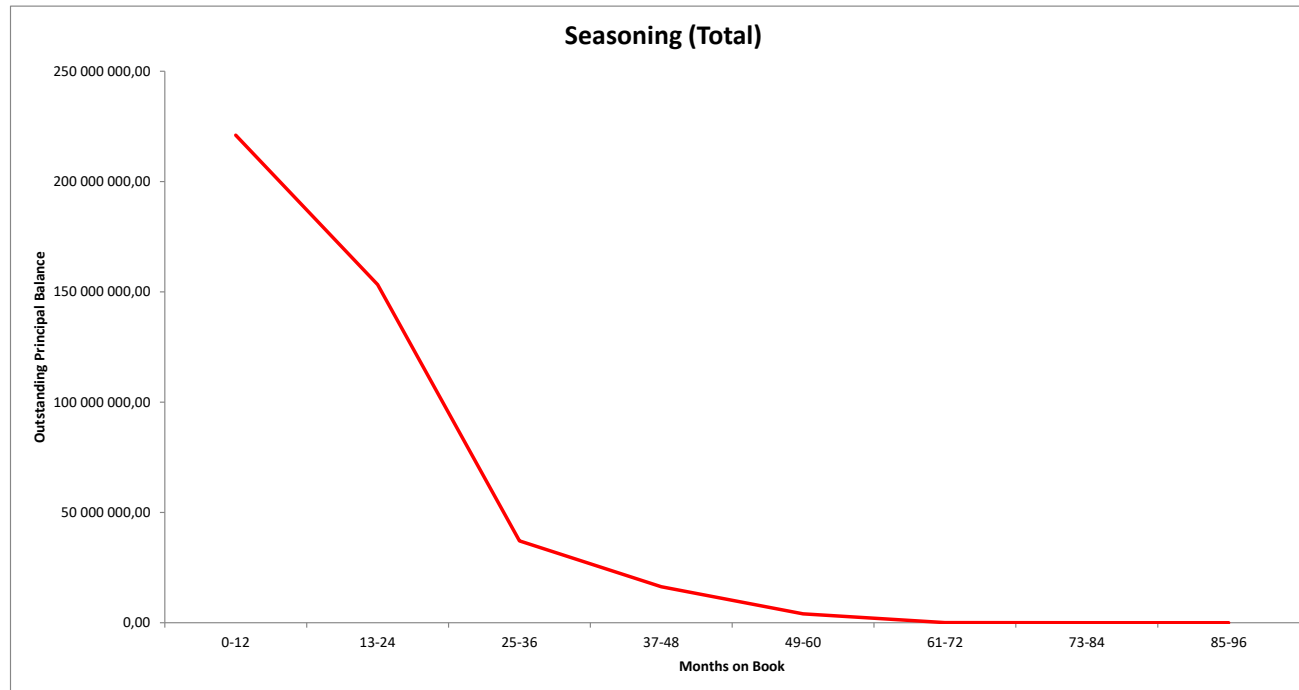
Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

		TOTAL						
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1		12	12 561	221 021 981	51,19 %	54,7	8,9
	13		24	9 705	153 290 563	35,50 %	46,6	17,0
	25		36	2 748	37 115 537	8,60 %	33,3	29,7
	37		48	1 892	16 298 027	3,77 %	23,5	42,1
	49		60	480	4 012 366	0,93 %	11,2	52,2
	61		72	5	58 686	0,01 %	0,6	62,5
	73		84					
	85		96					
	Total			27 391	431 797 160	100 %	48,4	15,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



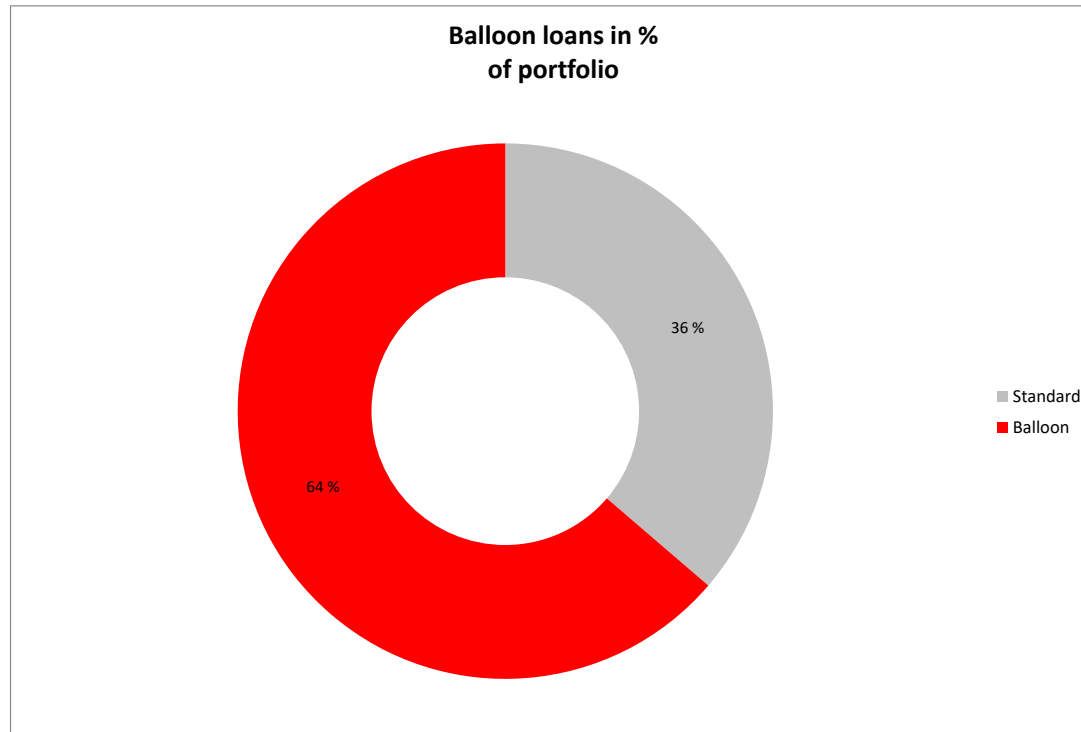
Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from	25.04.2022 to 25.05.2022 = 30 days

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		16 750	156 698 663	36,3 %	7 326	0,0 %	44,8	14,7
Balloon		10 641	275 098 497	63,7 %	107 451 077	39,1 %	50,4	15,5
Total		27 391	431 797 160	100 %	107 458 403	25 %	48,4	15,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

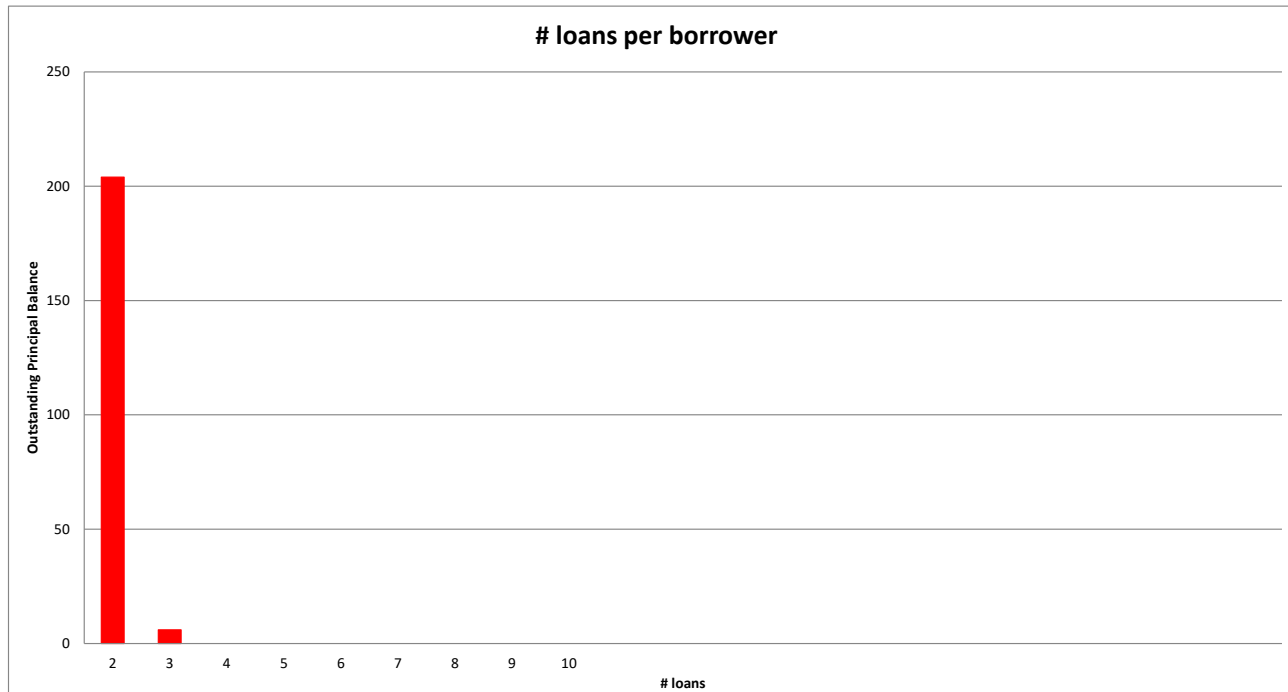
Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from	25.04.2022
	to	25.05.2022
	=	30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	7				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

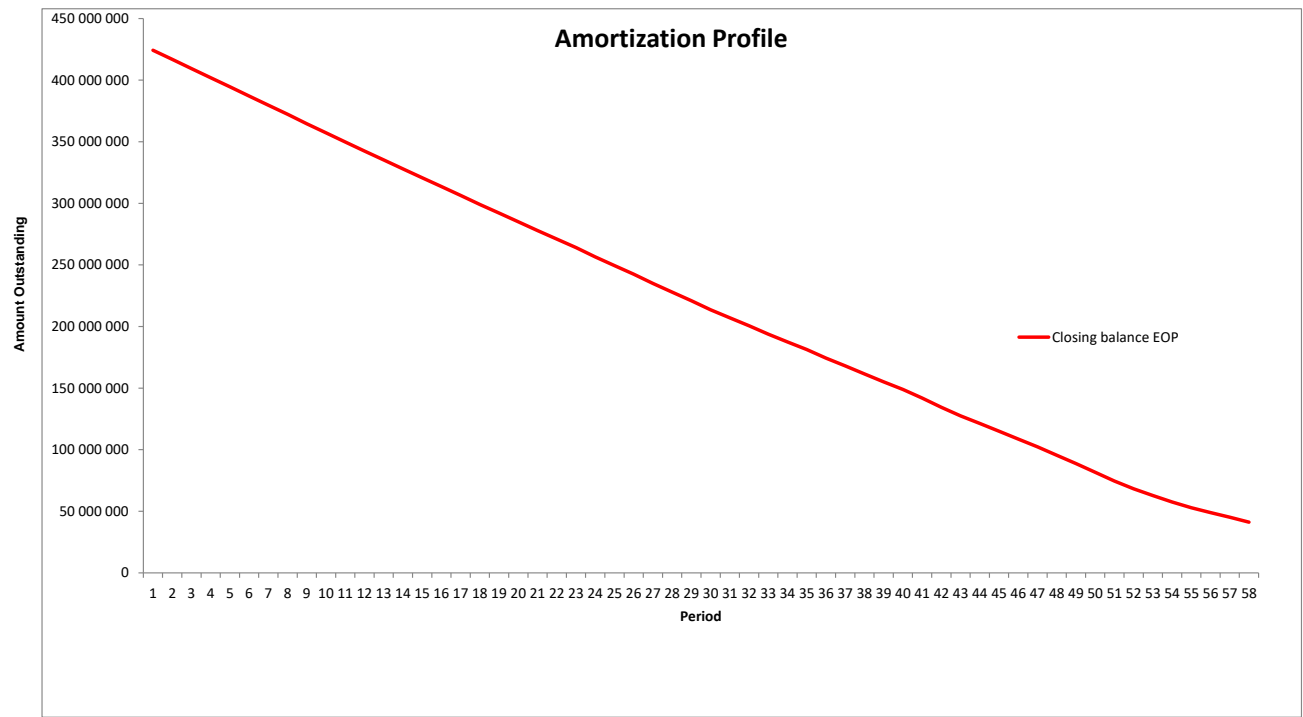
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	431 797 160	424 261 088	7 536 072	915 239	2,57 %	98,25 %
2	424 261 088	416 905 165	7 355 924	898 012	2,57 %	96,56 %
3	416 905 165	409 430 761	7 474 403	881 316	2,57 %	94,83 %
4	409 430 761	401 919 976	7 510 785	864 629	2,56 %	93,09 %
5	401 919 976	394 567 067	7 352 910	848 137	2,56 %	91,39 %
6	394 567 067	387 082 312	7 484 754	831 792	2,56 %	89,65 %
7	387 082 312	379 739 679	7 342 633	815 456	2,56 %	87,95 %
8	379 739 679	372 227 085	7 512 595	799 133	2,55 %	86,21 %
9	372 227 085	364 578 204	7 648 881	782 741	2,55 %	84,44 %
10	364 578 204	357 186 133	7 392 071	766 356	2,55 %	82,73 %
11	357 186 133	349 821 962	7 364 171	749 988	2,55 %	81,02 %
12	349 821 962	342 467 239	7 354 723	733 872	2,55 %	79,32 %
13	342 467 239	335 202 334	7 264 906	717 685	2,54 %	77,64 %
14	335 202 334	327 940 026	7 262 308	701 648	2,54 %	75,96 %
15	327 940 026	320 703 201	7 236 825	685 681	2,54 %	74,28 %
16	320 703 201	313 585 871	7 117 330	669 730	2,53 %	72,63 %
17	313 585 871	306 485 612	7 100 259	653 932	2,53 %	70,99 %
18	306 485 612	299 007 380	7 478 232	638 158	2,53 %	69,25 %
19	299 007 380	292 083 642	6 923 738	621 958	2,52 %	67,65 %
20	292 083 642	285 006 303	7 077 339	606 530	2,52 %	66,01 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from	25.04.2022
	to	25.05.2022
	=	30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



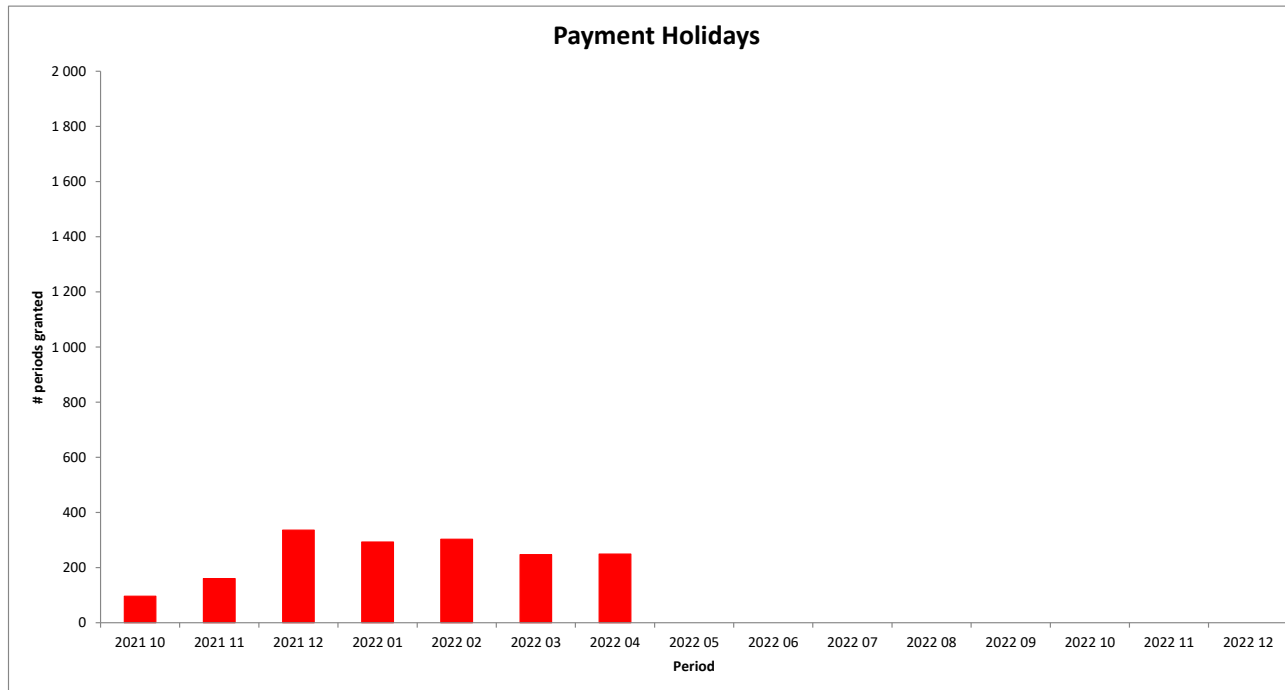
Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	7				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days

TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2021 10	96	121	33 855	2 126 526	
2021 11	160	234	59 030	2 844 045	
2021 12	336	423	116 000	6 480 237	
2022 01	293	385	103 151	5 204 751	
2022 02	303	414	109 272	5 554 114	
2022 03	247	326	92 378	4 610 331	
2022 04	249	323	90 752	4 654 331	
2022 05					
2022 06					
2022 07					
2022 08					
2022 09					
2022 10					
2022 11					
2022 12					
Total:	1 684	2 226	604 437	31 474 334	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	7				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 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

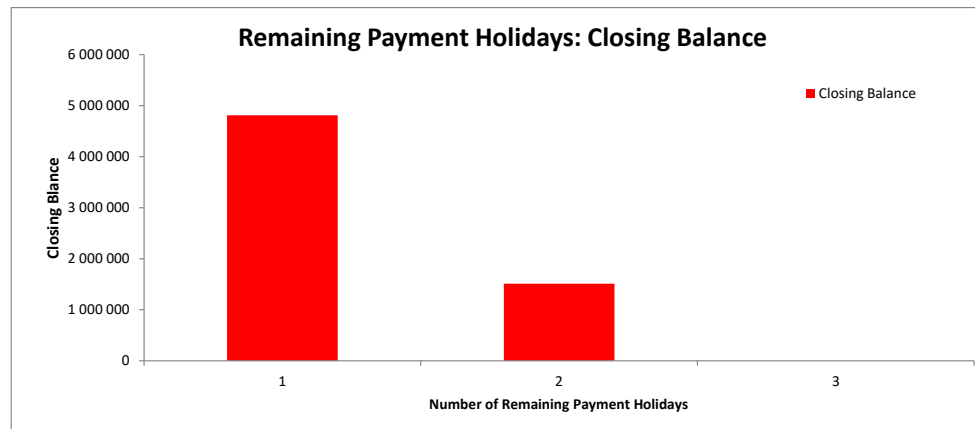
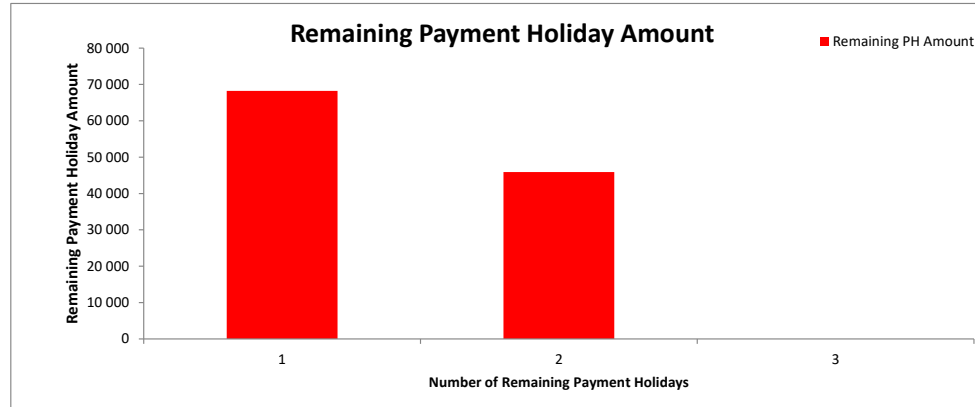


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	253	68 246	4 811 023
	2	74	45 911	1 510 348
	3	0	0	0
	Total	327	114 158	6 321 371

SCF RAHOITUSPALVELUT X DAC
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



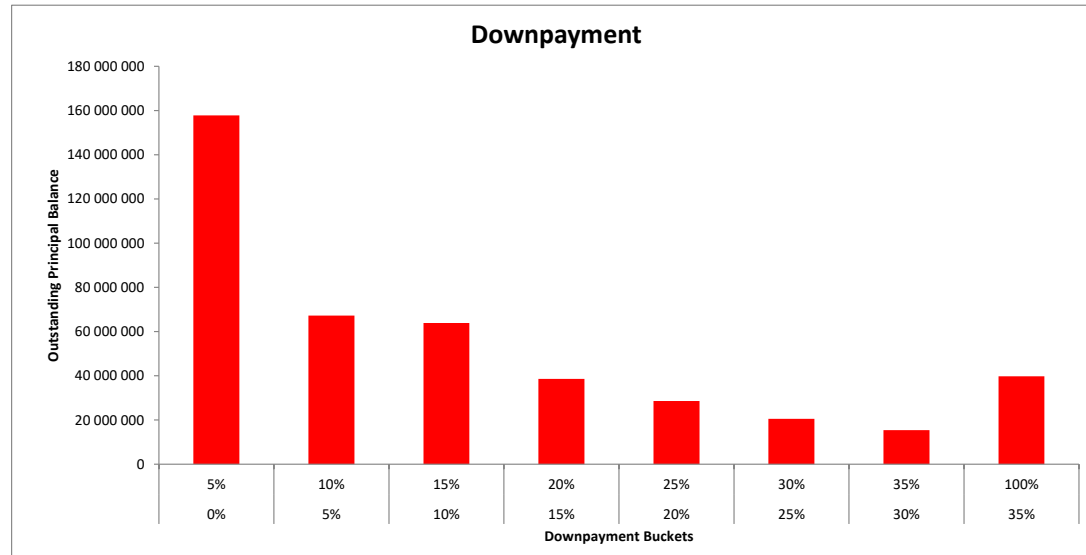
Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	9 555	157 792 802	36,54 %	51,5	14,3
	5 %	10 %	3 455	67 211 656	15,57 %	50,3	15,3
	10 %	15 %	3 499	63 878 126	14,79 %	47,1	16,3
	15 %	20 %	2 396	38 612 271	8,94 %	46,0	16,7
	20 %	25 %	1 895	28 635 203	6,63 %	46,0	16,1
	25 %	30 %	1 433	20 551 087	4,76 %	45,3	15,5
	30 %	35 %	1 200	15 382 196	3,56 %	44,7	15,5
	35 %	100 %	3 958	39 733 818	9,20 %	42,1	14,4
			27 391	431 797 160	100 %	48,4	15,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from	25.04.2022
	to	25.05.2022
	=	30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



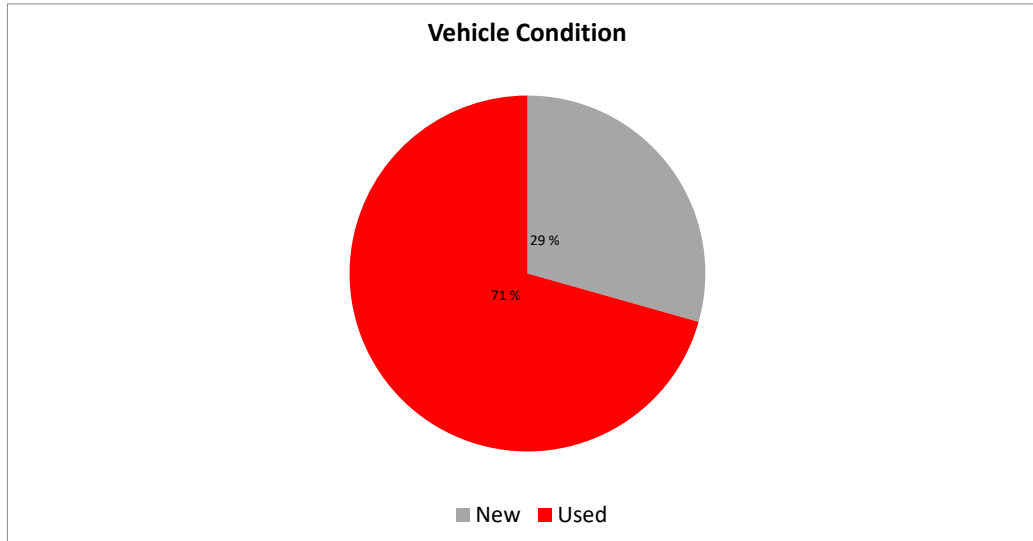
Reporting Date	30.05.2022
Payment date	25.05.2022
Period No	7
Monthly Period	01.04.2022
Interest Period	from 25.04.2022 to 25.05.2022 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 127	126 859 767	29,38 %	45,8	16,6
	Used	22 264	304 937 393	70,62 %	49,5	14,6
	Total	27 391	431 797 160	100 %	48,4	15,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	7				
Monthly Period	01.04.2022				
Interest Period	from 25.04.2022	to	25.05.2022	=	30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



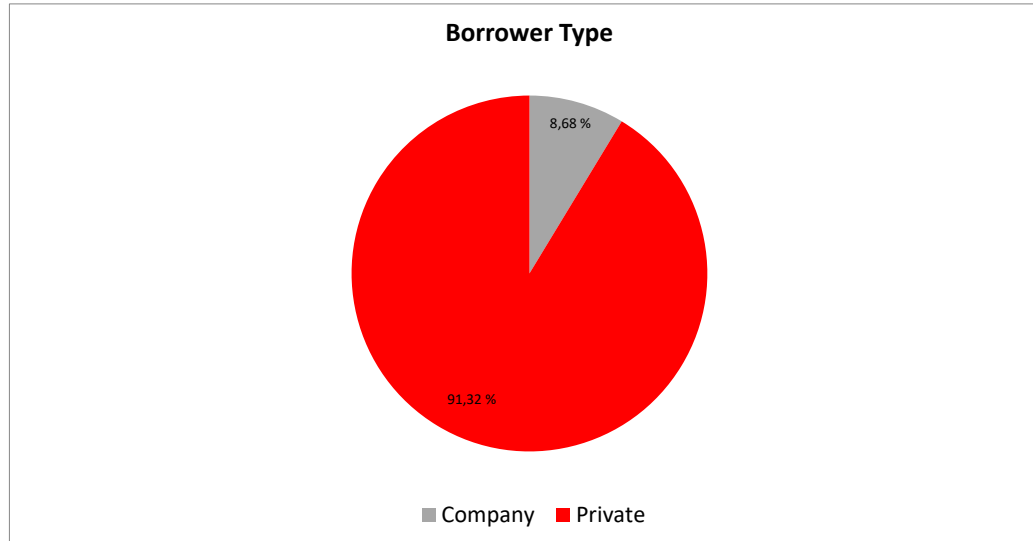
Reporting Date	30.05.2022
Payment date	25.05.2022
Period No	7
Monthly Period	01.04.2022
Interest Period	from 25.04.2022 to 25.05.2022 = 30 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 801	37 494 198	8,68 %	40,6	16,5
	Private	25 590	394 302 962	91,32 %	49,1	15,1
	Total	27 391	431 797 160	100 %	48,4	15,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	7				
Monthly Period	01.04.2022				
Interest Period	from 25.04.2022	to	25.05.2022	=	30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type



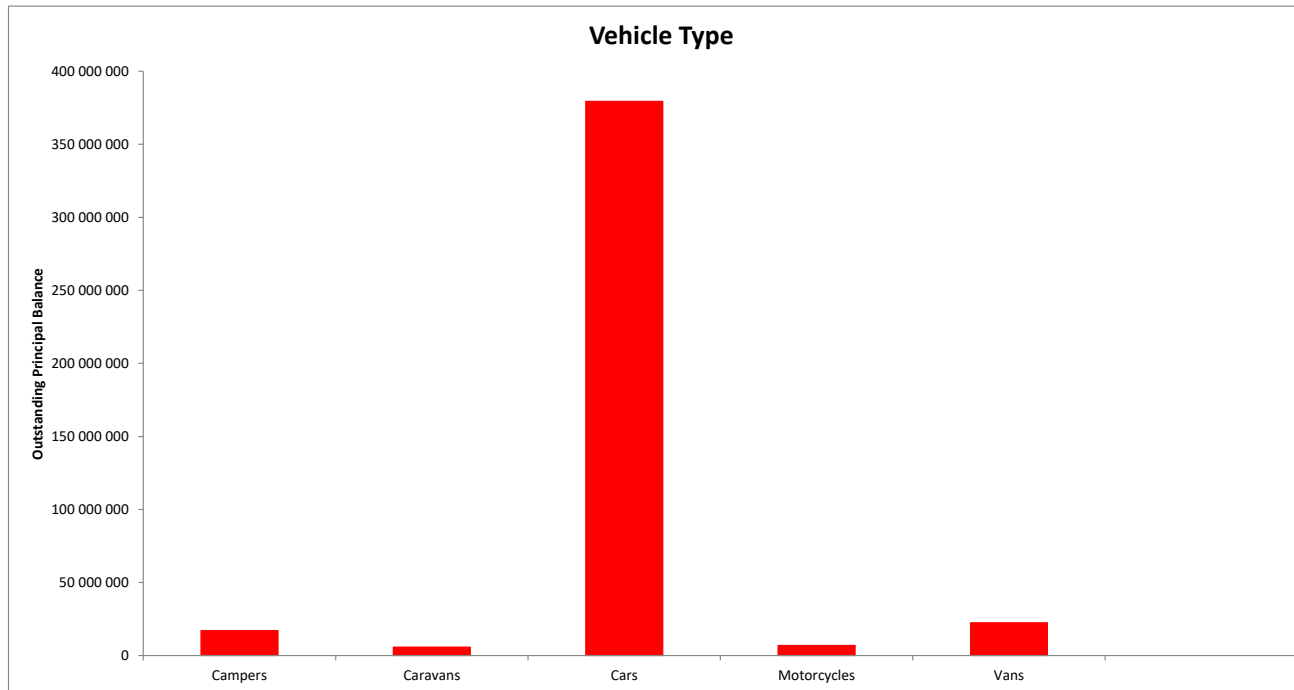
Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	7				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	494	17 119 209	3,96 %	54,2	12,1
	Caravans	336	5 817 901	1,35 %	52,5	11,7
	Cars	24 202	379 452 995	87,88 %	48,4	15,4
	Motorcycles	773	6 964 907	1,61 %	43,6	12,9
	Vans	1 586	22 442 148	5,20 %	43,5	16,2
		27 391	431 797 160	100 %	48,4	15,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans



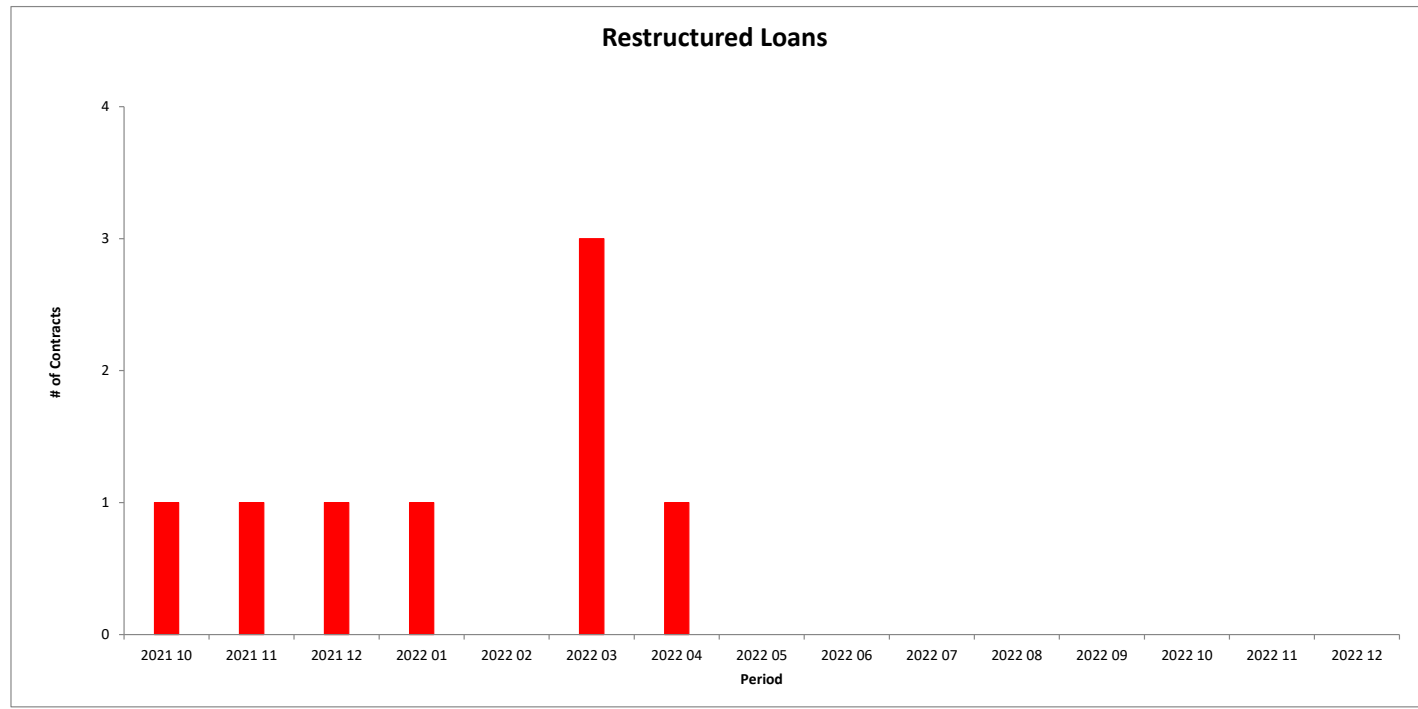
Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from	25.04.2022
	to	25.05.2022
	=	30 days

TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12	1	7 631
2022 01	1	64 072
2022 02	0	0
2022 03	3	75 148
2022 04	1	8 692
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
	8	204 377

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	7				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days



**SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report**

24.a Dynamic Interest rate



Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	7				
Monthly Period	from	01.04.2022	to	25.05.2022	= 30 days
Interest Period					

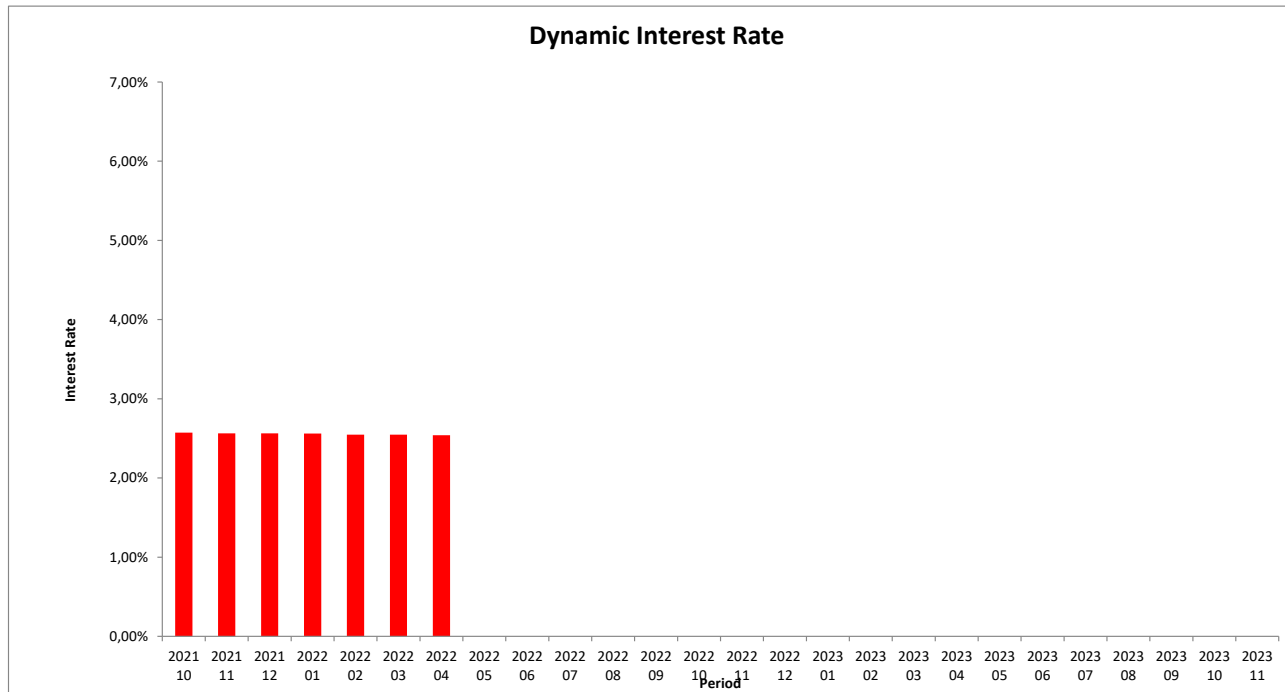
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12	432 351 017	2,56 %
2022 01	430 947 677	2,56 %
2022 02	431 953 670	2,55 %
2022 03	428 412 919	2,55 %
2022 04	431 797 160	2,54 %
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 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	30.05.2022					
Payment date	25.05.2022					
Period No	7					
Monthly Period	01.04.2022					
Interest Period	from	25.04.2022	to	25.05.2022	=	30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date 30.05.2022
Payment date 25.05.2022
Period No 7

Monthly Period 01.04.2022
Interest Period from 25.04.2022 to 25.05.2022 = 30 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2021 10	17 184 051	422 120 336	22,07 %	
2021 11	10 688 704	431 339 743	26,00 %	
2021 12	9 914 712	432 351 017	24,30 %	
2022 01	11 745 932	430 947 677	28,22 %	
2022 02	10 719 648	431 953 670	26,03 %	
2022 03	12 902 104	428 412 919	30,72 %	
2022 04	10 364 405	431 797 160	25,29 %	
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				

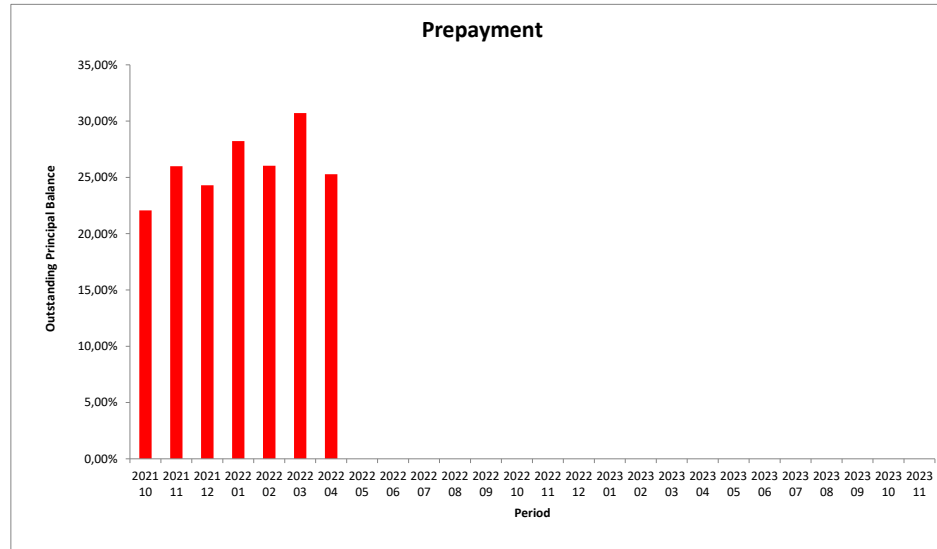
Dynamic Prepayment

SCF RAHOITUSPALVELUT X DAC
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25.b Dynamic Pre-Payments



Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from	25.04.2022 to 25.05.2022 = 30 days



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26. Delinquency



Reporting Date	30.05.2022					
Payment date	25.05.2022					
Period No	7					
Monthly Period	from	01.04.2022	to	25.05.2022	=	30 days
Interest Period	25.04.2022					

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2021	10	422 120 336	24 011	403 026 979	1 057	17 599 584	74	1 277 703	12	216 069	-	-	-	-	-	-	-	-
	11	431 339 743	24 270	403 513 430	1 599	25 760 159	95	1 786 034	13	209 317	4	70 803	-	-	-	-	-	-
	12	432 351 017	24 818	408 757 534	1 327	20 269 889	154	2 690 052	28	502 529	3	71 977	4	59 036	-	-	-	-
2022	1	430 947 677	25 171	409 620 845	1 125	16 949 415	149	2 193 122	54	927 367	35	739 635	22	447 357	9	69 937	-	-
	2	431 953 670	25 455	410 320 588	1 168	17 409 629	124	1 839 898	58	796 166	40	687 611	23	548 969	17	350 808	10	45 449
	3	428 412 919	25 672	408 585 833	1 048	15 418 236	127	1 961 503	59	938 207	34	430 112	32	601 459	17	477 569	18	341 793
	4	431 797 160	25 981	410 488 448	1 131	17 081 694	121	1 727 279	67	1 027 378	43	697 230	22	314 469	26	460 662	14	306 774
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 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	387 242	28				11 058	11 058	376 184	17 078	28 136	359 106						
2022 2	306 774	14							1 122	1 122	305 652						
2022 3	0	0															

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28. Priority of Payments - Revenue



Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 321 220,70	EUR
Senior Expenses	-	37 719,93	EUR
Servicing Fee	-	179 915,48	EUR
Tranche A Loan Interest to Issuer	-	54 564,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	5 999,00	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	-	3 072,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	68 658,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	306 774,00	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		664 518,29	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	472 304,59	EUR
Senior Expenses	-	33 237,59	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	54 564,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	5 999,00	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	-	3 072,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	68 658,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	306 774,00	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		-	EUR

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29. Priority of Payments - Redemption



Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	17 896 065,74	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	17 896 065,74	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	18 202 839,74	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	-	18 202 839,74	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	-	0,00	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		0,00	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	-	-	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		664 518,29	EUR
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30. Transaction Costs



Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	7	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	37 719,93				
Interest accrued for the Period	EUR	132 293,00	54 564,00	5 999,00	3 072,00	68 658,00
Cumulative Interest accrued	EUR	908 577,00	348 681,00	41 547,00	21 722,00	496 627,00
Interest Payments	EUR	132 293,00	54 564,00	5 999,00	3 072,00	68 658,00
Cumulative Interest Payments	EUR	908 577,00	348 681,00	41 547,00	21 722,00	496 627,00
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	30.05.2022				
Payment date	25.05.2022				
Period No	7				
Monthly Period	01.04.2022				
Interest Period	from 25.04.2022	to	25.05.2022	=	30 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	25.04.2022
Interest Period End	25.05.2022
Interest Days	30
Settlement Date	25.05.2022
Euribor 1 M	-0,541 %
Cap limit	0,000 %
Floating Interest Rate above cap limit	0,000 %
Cap Floating Rate Day Count Fraction	0,08
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	30.05.2022						
Payment date	25.05.2022						
Period No	7						
Monthly Period	01.04.2022						
Interest Period	from 25.04.2022	to	25.05.2022	=	30 days		