

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	29.05.2023				
Payment date	25.05.2023			Following payment dates:	26.06.2023
Period No	19				25.07.2023
Monthly Period	01.04.2023				
Interest Period	from 25.04.2023	to	25.05.2023	=	30 days
Cut-Off date	30.04.2023				

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1. Portfolio Information



Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
Outstanding receivables		
Opening balance prior to replenishment	264 643 603,74	EUR
Scheduled Loan Principal Repayments (+MC)	4 919 652,27	EUR
Prepayments	5 555 091,73	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	10 474 744,00	EUR
New Defaulted Auto Loans amt in Period	529 961,33	EUR
Closing balance prior to replenishment	253 638 898,41	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	253 638 898,41	EUR
Principal Recoveries on loans in default	225 648,03	EUR
Total revenue collections		
Total Revenue Received in Period	765 420,43	EUR
# Loans		
At beginning of period	19 208	Loans
Replenished contracts	-	Loans
Paid in Full	569	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	30	Loans
At end of period (pre replenishment)	18 609	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	19				
Monthly Period	01.04.2023				
Interest Period	from 25.04.2023	to	25.05.2023	=	30 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	996 068,95	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	1 324,14	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	81 219,83	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	1 078 612,92	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	833 634,31	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	613 970,08	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	14 516,15	EUR
g. Liquidity Reserve Excess Amount	66 703,68	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 528 824,22	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	19				
Monthly Period	01.04.2023				
Interest Period	from 25.04.2023	to	25.05.2023	=	30 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	10 474 744,00	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	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	10 474 744,00	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10 474 744,00	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	529 961,33	EUR
Total Amount for Issuer Available Redemption Receipts	11 004 705,33	EUR

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4. Reserve Accounts



Reporting Date	29.05.2023
Payment date	25.05.2023
Period No	19
Monthly Period	01.04.2023
Interest Period	from 25.04.2023 to 25.05.2023 = 30 days

Note Balance

Beginning of Period	264 643 603,74	EUR
End of Period	253 638 898,41	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 283 882,07	EUR
Cash Outflow		63 664,05	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 220 218,02	EUR
Required Reserve Amount	0,5 %	1 220 218,02	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



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Asset Balance

Opening balance prior to replenishment	264 643 603,74	EUR
Closing balance prior to replenishment	253 638 898,41	EUR
Closing Balance post replenishment	253 638 898,41	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	238 575 608,59	94,06 %	17 525
1-29 days past due	10 254 383,72	4,04 %	764
Delinquent Receivables:			
30-59 days past due	1 678 564,56	0,66 %	132
60-89 days past due	1 025 574,04	0,40 %	69
90-119 days past due	657 451,95	0,26 %	49
120-149 days past due	910 913,99	0,36 %	48
150-179 days past due	536 401,56	0,21 %	22
Total Performing and Delinquent	253 638 898	100,00 %	18 609
Current Period Defaults	529 961,33		30
Cumulative Defaults	5 072 312,13		338
Current Period Principal Recoveries	225 648,03		
Cumulative Principal Recoveries	1 638 499,38		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,76 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,70 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,72 %	

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

[A] Aggregate Outstanding Asset Principal Amount	253 638 898,41	57,1295 %
[B] Aggregate principal balance of Defaulted Contracts	5 072 312,13	
[C] Recoveries received on such Defaulted Contracts	1 638 499,38	
[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	1,90 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,79 %	
[C] Delinquency Ratio, second preceding Payment Date	1,81 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO

NO

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

[A] [1] + [2] + [3]	38 200 000,00	14,43 %	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	264 643 603,74		

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	YES
[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
[J] 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	29.05.2023	
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Concentration limits (limits not valid after replenishment period ends):

Weighted average interest rate (min 2,35%)	2,44 %
Weighted average months to maturity (max 56)	38,39*
Used Vehicles (max 74%)	67,61 %
Balloon Loans (max 63,5%)	67,88 %
Corporate Borrowers (max 10%)	7,99 %
IRB (min 95%)	95,44 %**

* Bucket-based as found in IR

** As of previous pool cut

Top-10 Exposures:

Balance	# Loans	Portion
225 320,21	2	0,09 %
135 593,67	1	0,05 %
134 181,15	1	0,05 %
132 050,33	1	0,05 %
131 135,42	1	0,05 %
129 696,25	1	0,05 %
125 995,96	1	0,05 %
123 061,25	1	0,05 %
119 295,19	1	0,05 %
112 430,99	1	0,04 %
Total (max 0,5%)		0,54 %

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6. Note Principal



Reporting Date	29.05.2023
Payment date	25.05.2023
Period No	19
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Interest Period	from 25.04.2023 to 25.05.2023 = 30 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	226 443 603,74	17 600 000,00	5 200 000,00	15 400 000,00	EUR
Sequential Amortization	11 004 705,33	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	215 438 898,41	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	-	-	-	529 961,33	EUR
Credit PDL	-	-	-	529 961,33	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	226 443 603,74	17 600 000,00	5 200 000,00	15 400 000,00	EUR
End of Period	215 438 898,41	17 600 000,00	5 200 000,00	15 400 000,00	EUR

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7. Outstanding Notes

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 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		25.10.2031	25.10.2031	25.10.2031	25.10.2031
Rating (Fitch/S&P)		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	264 643 603,74	226 443 603,74	17 600 000,00	5 200 000,00	15 400 000,00
Available Distribution Amount	11 004 705,33				
Amortisation	11 004 705,33				
Redemption per Class	11 004 705,33	11 004 705,33	-	-	-
Redemption per Note		2 672,34	-	-	-
Outstanding Closing Balance		215 438 898,41	17 600 000,00	5 200 000,00	15 400 000,00
Net Outstanding Closing Balance	253 638 898,41	215 438 898,41	17 600 000,00	5 200 000,00	15 400 000,00
Current Tranching	100 %	84,94 %	6,94 %	2,05 %	6,07 %
Current Pool Factor		0,52	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		54 988,73	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 672,34	-	-	-
Principal Outstanding per Note End of Period		52 316,39	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		167,53	325,50	350,50	445,83
Interest Payment	834 070,51	689 898,18	57 288,00	18 226,00	68 658,33
Interest Payment per Note		167,53	325,50	350,50	445,83

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D
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)		15,65 %	8,71 %	6,66 %	0,59 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		16,13 %	9,19 %	6,66 %	0,59 %
Current CE (Subordination)		15,06 %	8,12 %	6,07 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		15,54 %	8,60 %	6,07 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



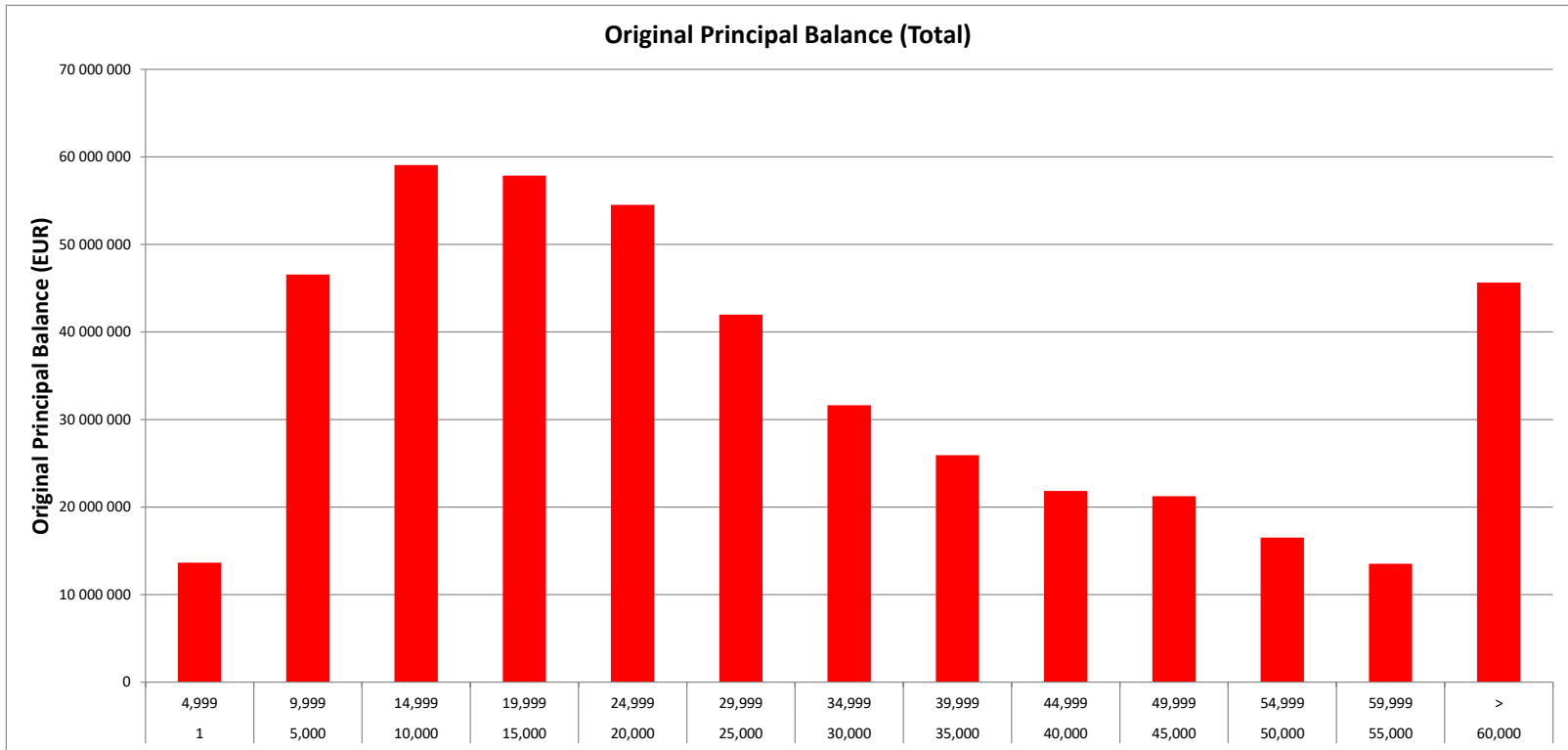
Reporting Date 29.05.2023
Payment date 25.05.2023
Period No 19
Monthly Period 01.04.2023
Interest Period : 25.04.2023 to 25.05.2023 = 30 days

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 S.A.		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.b Original Principal Balance Graph

Reporting Date	29.05.2023	
Payment date	25.05.2023	
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Monthly Period	01.04.2023	
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10.a Outstanding Principal Balance

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from	25.04.2023 to 25.05.2023 = 30 days



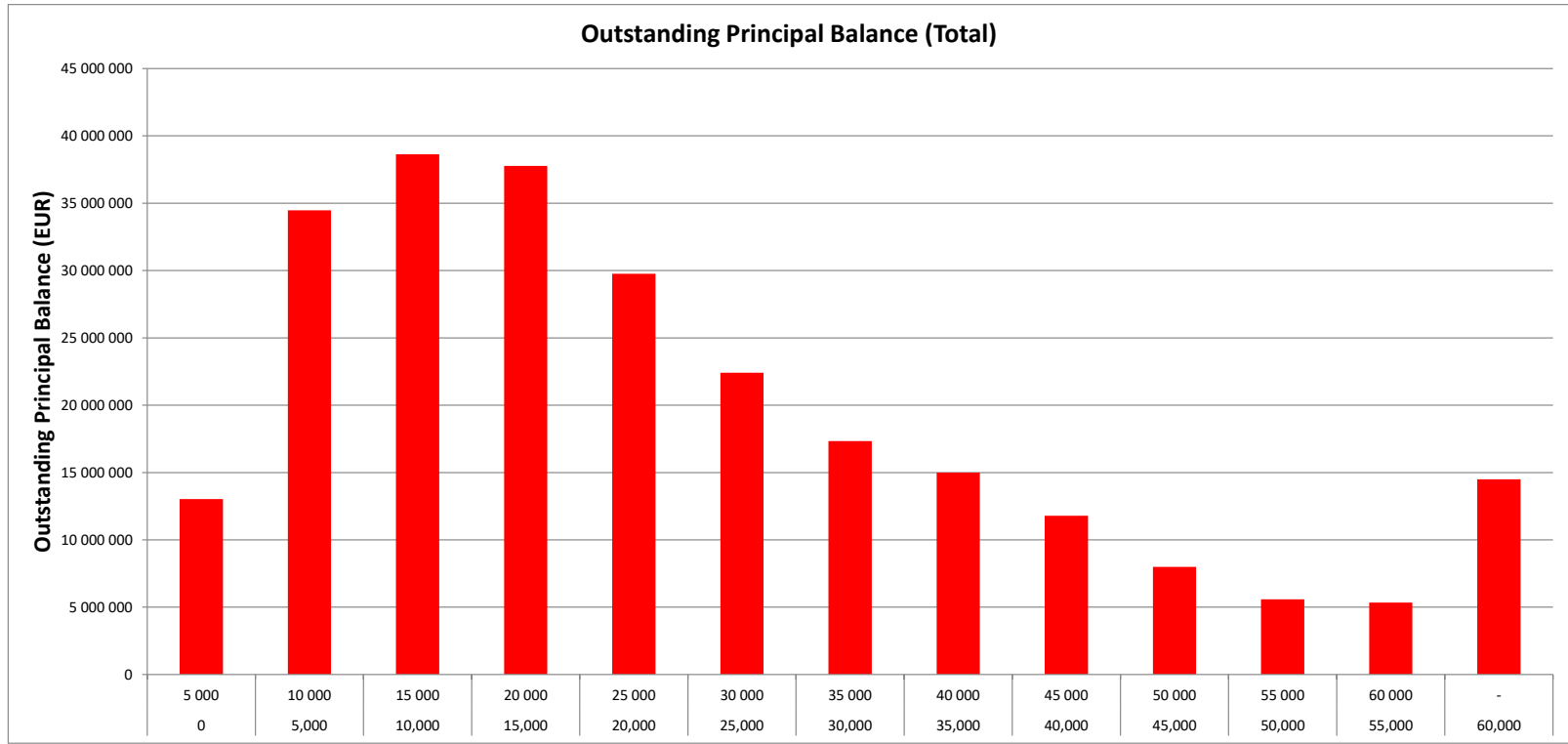
Average amount - all: 13 630

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	4 695	13 035 365	5,14 %	21,6	31,2	
	5 000	10 000	4 673	34 469 113	13,59 %	33,5	27,9	
	10 000	15 000	3 124	38 636 910	15,23 %	38,8	26,2	
	15 000	20 000	2 184	37 776 394	14,89 %	39,8	25,7	
	20 000	25 000	1 337	29 767 186	11,74 %	41,4	24,7	
	25 000	30 000	820	22 418 180	8,84 %	40,8	25,1	
	30 000	35 000	535	17 333 919	6,83 %	40,2	25,7	
	35 000	40 000	401	14 995 334	5,91 %	40,1	26,4	
	40 000	45 000	279	11 792 043	4,65 %	41,5	25,7	
	45 000	50 000	168	7 992 073	3,15 %	40,9	26,3	
	50 000	55 000	107	5 590 756	2,20 %	42,2	25,6	
	55 000	60 000	93	5 336 138	2,10 %	42,0	26,0	
	60 000	-	193	14 495 488	5,72 %	39,8	26,5	
	Total			18 609	253 638 898	100 %	38,4	26,3

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10.b Outstanding Principal Balance Graph

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11.a Geographical Distribution

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Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

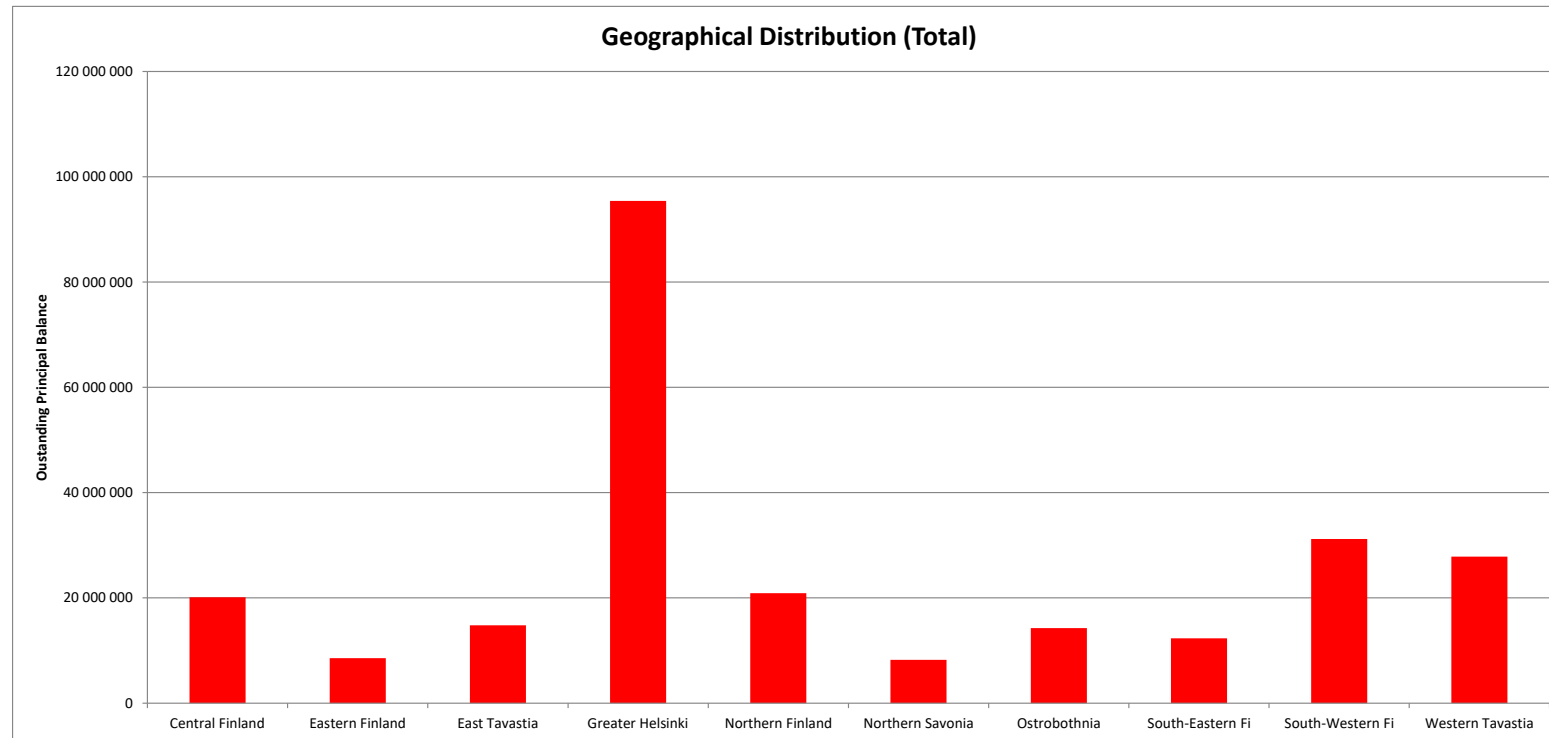


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 698	20 108 453	7,93 %	38,5	25,4	
Eastern Finland	681	8 554 859	3,37 %	38,6	25,8	
East Tavastia	1 156	14 781 773	5,83 %	38,8	25,9	
Greater Helsinki	6 200	95 409 556	37,62 %	38,1	27,0	
Northern Finland	1 495	20 907 778	8,24 %	39,0	25,5	
Northern Savonia	696	8 245 657	3,25 %	36,8	26,4	
Ostrobothnia	1 166	14 265 008	5,62 %	38,7	25,7	
South-Eastern Fi	1 092	12 327 111	4,86 %	38,0	25,6	
South-Western Fi	2 230	31 190 237	12,30 %	39,1	26,1	
Western Tavastia	2 195	27 848 468	10,98 %	38,4	26,2	
Total	18 609	253 638 898	100 %	38,4	26,3	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from	25.04.2023
	to	25.05.2023
	=	30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

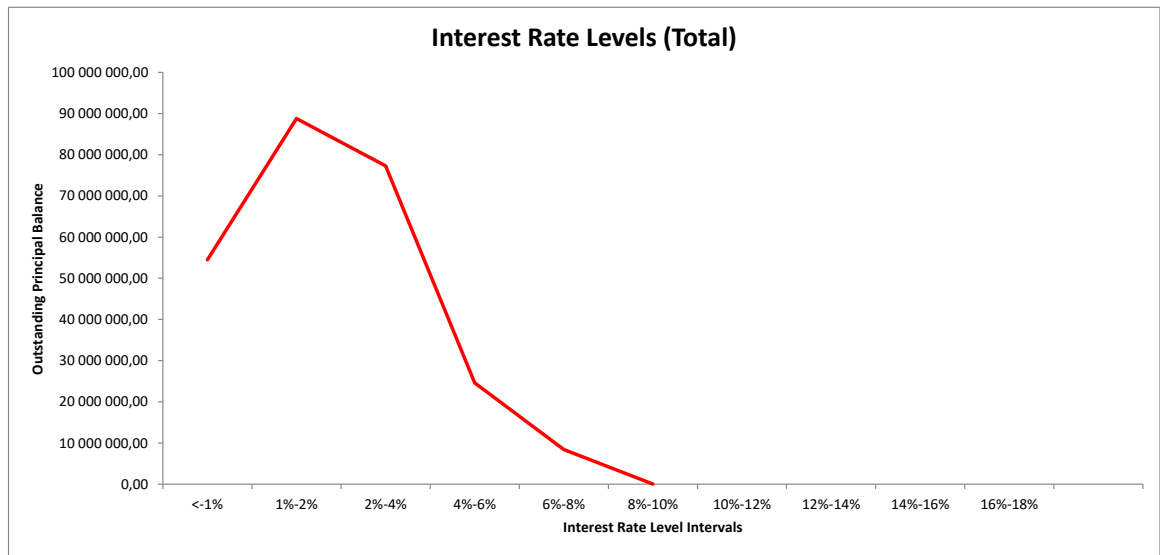


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	3 636	54 485 469	21,48 %	37,4	26,6
	1 %	2 %	4 501	88 787 740	35,01 %	37,7	27,2
	2 %	4 %	6 263	77 313 515	30,48 %	39,8	25,4
	4 %	6 %	2 934	24 608 120	9,70 %	39,0	25,4
	6 %	8 %	1 259	8 411 909	3,32 %	37,6	26,5
	8 %	10 %	16	32 144	0,01 %	30,9	24,8
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	-						
Total			18 609	253 638 898	100 %	38,4	26,3

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

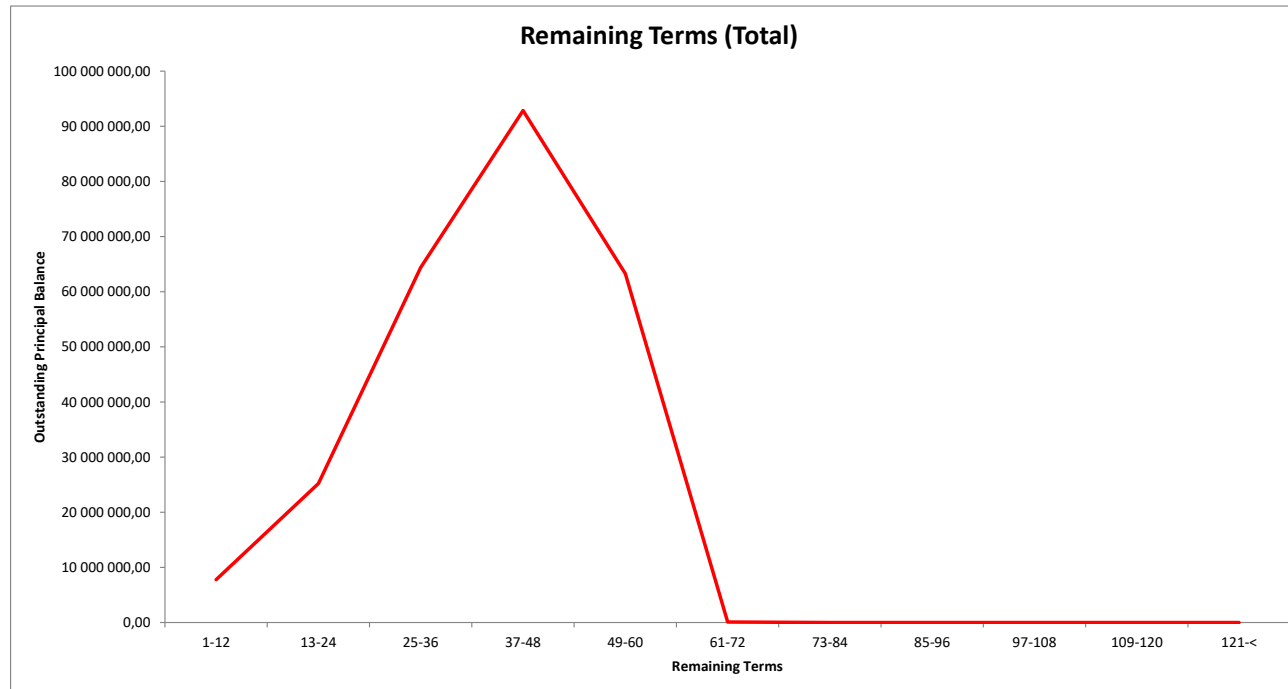
Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	19				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

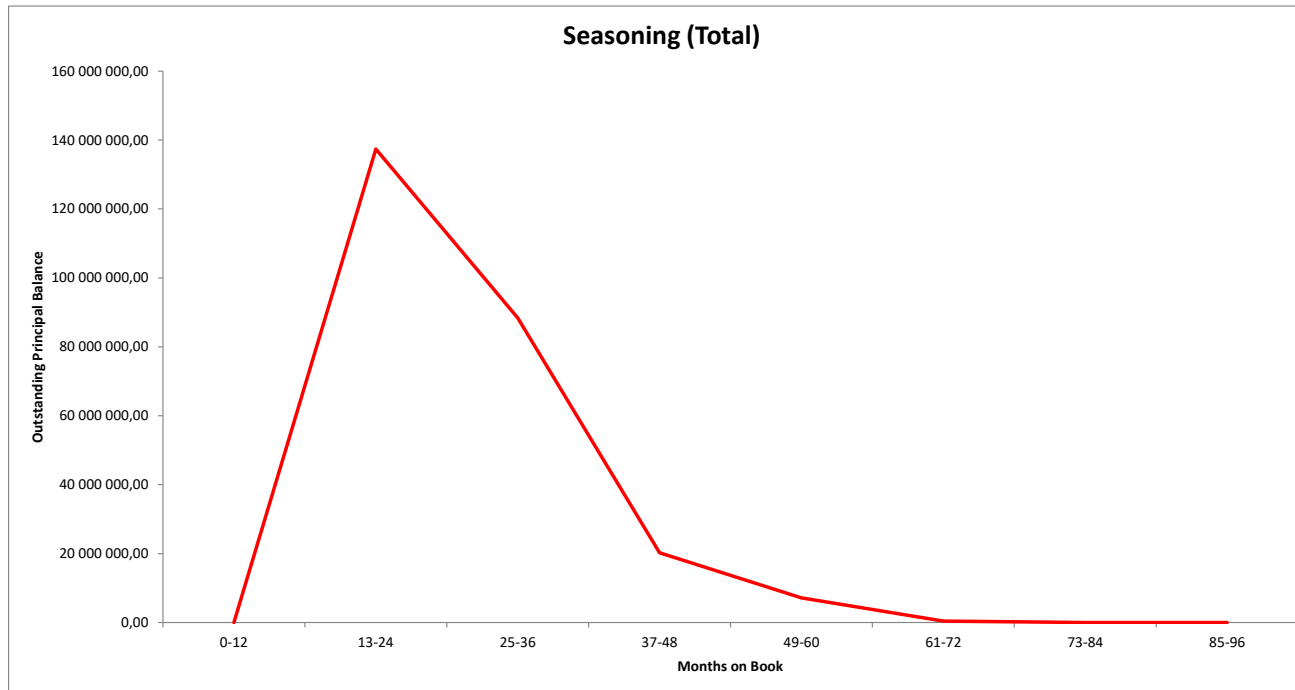
Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	19				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



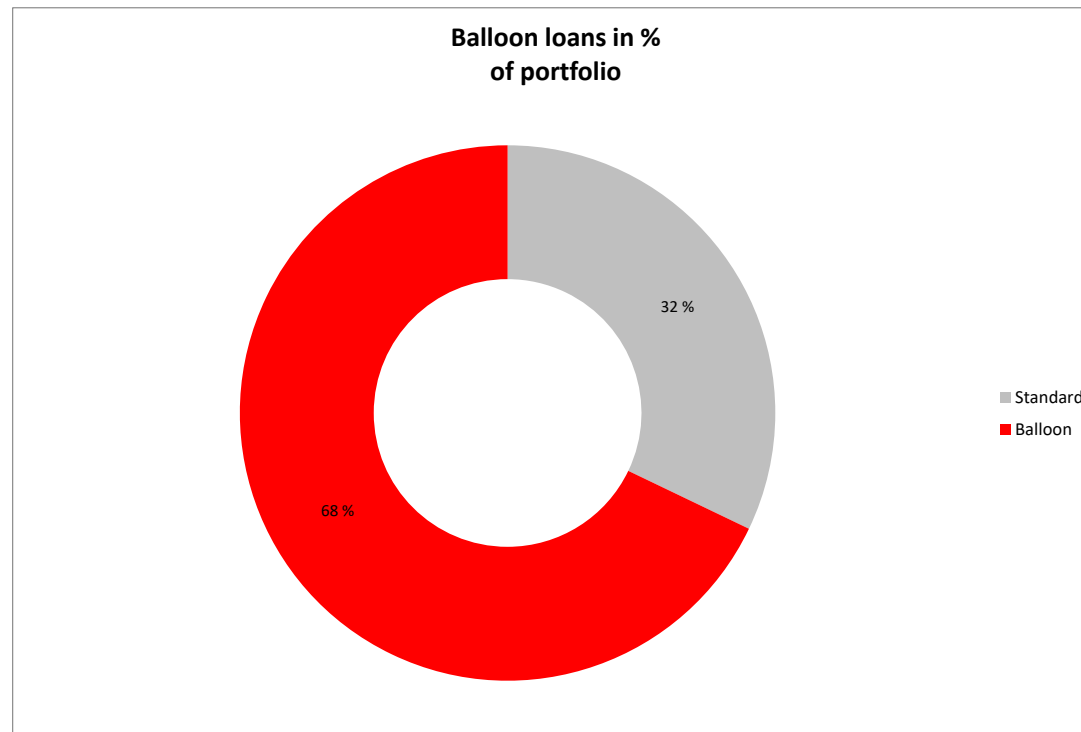
Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

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	10 902		81 469 441	32,1 %	5 050	0,0 %	36,0	25,5
Balloon	7 707		172 169 458	67,9 %	77 727 239	45,1 %	39,5	26,7
Total	18 609		253 638 898	100 %	77 732 289	31 %	38,4	26,3

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

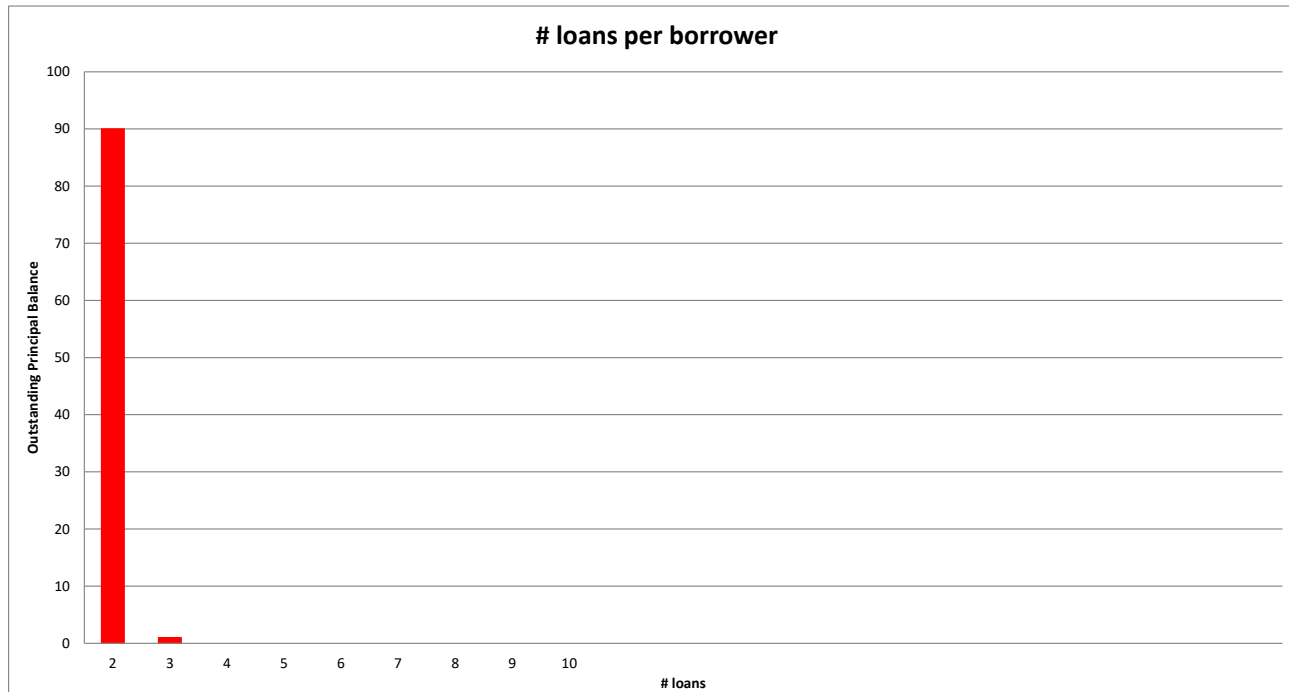
Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from	25.04.2023
	to	25.05.2023
	=	30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



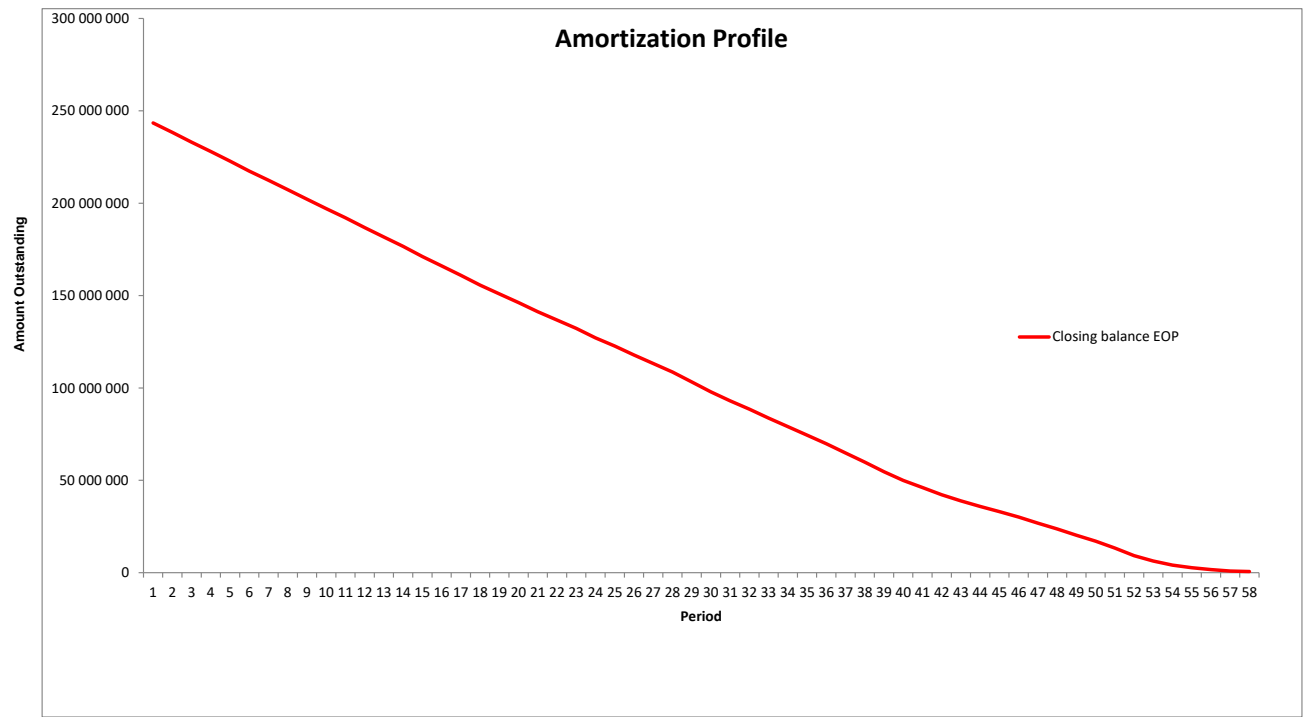
Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	253 638 898	243 444 039	10 194 860	503 687	2,41 %	95,98 %
	2	243 444 039	238 328 638	5 115 400	492 454	2,45 %	93,96 %
	3	238 328 638	233 066 645	5 261 994	481 495	2,45 %	91,89 %
	4	233 066 645	227 957 992	5 108 652	470 345	2,45 %	89,88 %
	5	227 957 992	222 804 029	5 153 963	459 413	2,45 %	87,84 %
	6	222 804 029	217 377 434	5 426 595	448 380	2,44 %	85,70 %
	7	217 377 434	212 383 276	4 994 158	437 067	2,44 %	83,73 %
	8	212 383 276	207 305 170	5 078 106	426 318	2,44 %	81,73 %
	9	207 305 170	202 216 693	5 088 477	415 597	2,43 %	79,73 %
	10	202 216 693	197 092 565	5 124 128	404 780	2,43 %	77,71 %
	11	197 092 565	192 149 695	4 942 870	394 067	2,43 %	75,76 %
	12	192 149 695	186 796 298	5 353 397	383 562	2,42 %	73,65 %
	13	186 796 298	181 667 488	5 128 811	372 344	2,42 %	71,62 %
	14	181 667 488	176 627 150	5 040 337	361 590	2,41 %	69,64 %
	15	176 627 150	171 165 807	5 461 343	351 009	2,41 %	67,48 %
	16	171 165 807	166 098 219	5 067 588	339 766	2,41 %	65,49 %
	17	166 098 219	160 932 598	5 165 621	329 106	2,40 %	63,45 %
	18	160 932 598	155 596 572	5 336 026	318 402	2,40 %	61,35 %
	19	155 596 572	150 881 496	4 715 076	307 401	2,40 %	59,49 %
	20	150 881 496	146 154 261	4 727 236	297 383	2,39 %	57,62 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	19				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



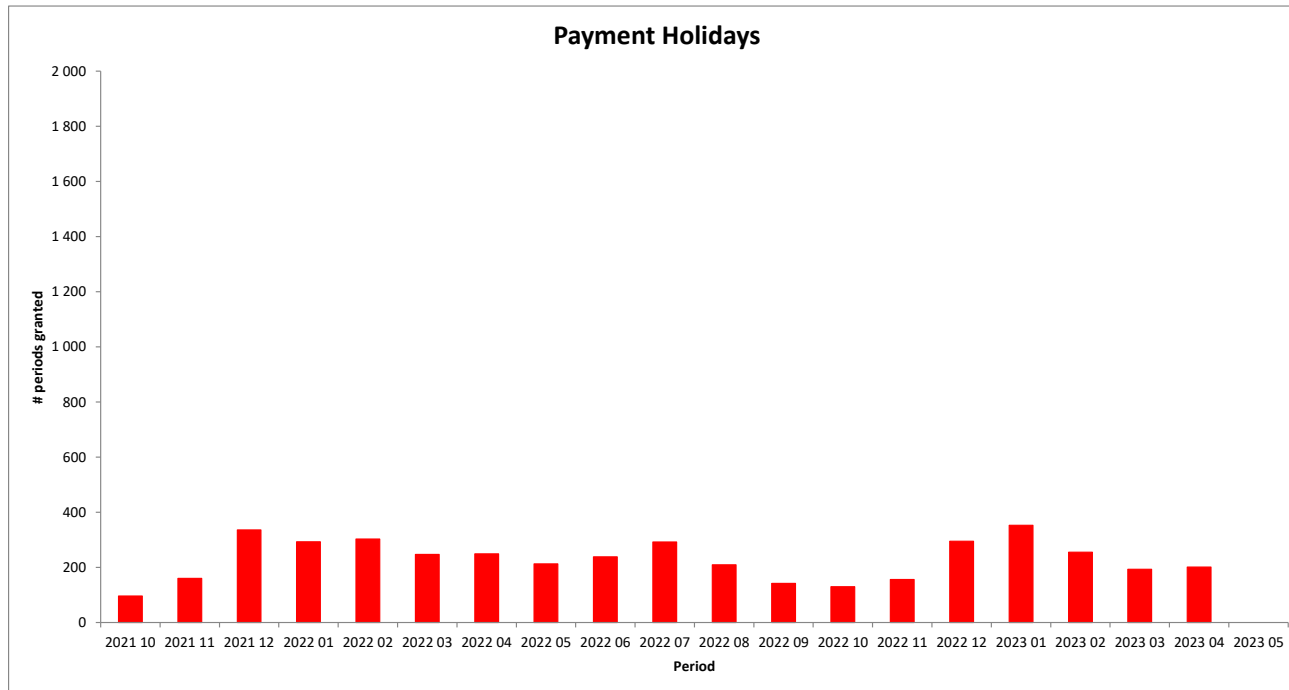
Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	19				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days

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	213	264	74 659	3 846 135	
2022 06	238	297	78 865	3 980 874	
2022 07	292	370	102 746	5 420 005	
2022 08	209	262	68 849	3 670 822	
2022 09	142	178	51 222	2 554 828	
2022 10	130	181	52 056	2 416 689	
2022 11	156	232	61 879	2 516 673	
2022 12	295	370	100 808	4 893 083	
2023 01	353	495	190 344	5 857 294	
2023 02	255	369	108 884	4 242 039	
2023 03	193	254	77 583	3 136 200	
2023 04	201	282	76 865	3 125 172	
2023 05					
Total:	3 359	4 380	1 195 520	60 773 443	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	19				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	29.05.2023
Payment date	25.05.2023
Period No	19
Monthly Period	01.04.2023
Interest Period	from 25.04.2023 to 25.05.2023 = 30 days

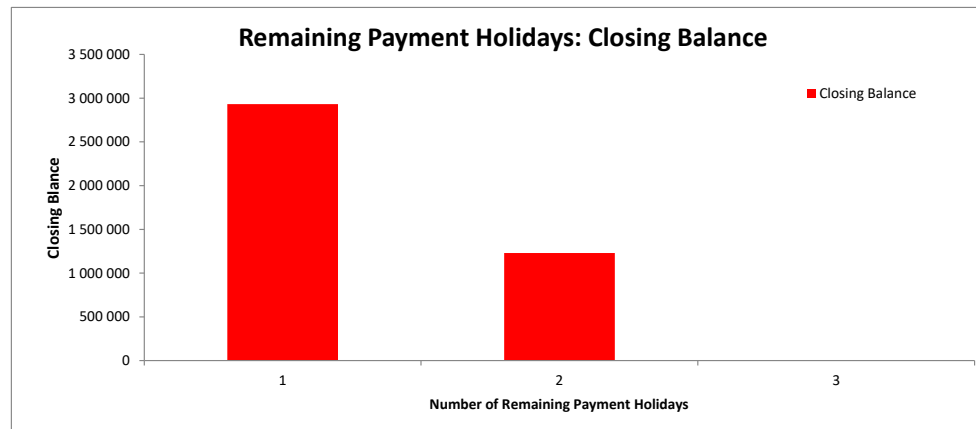
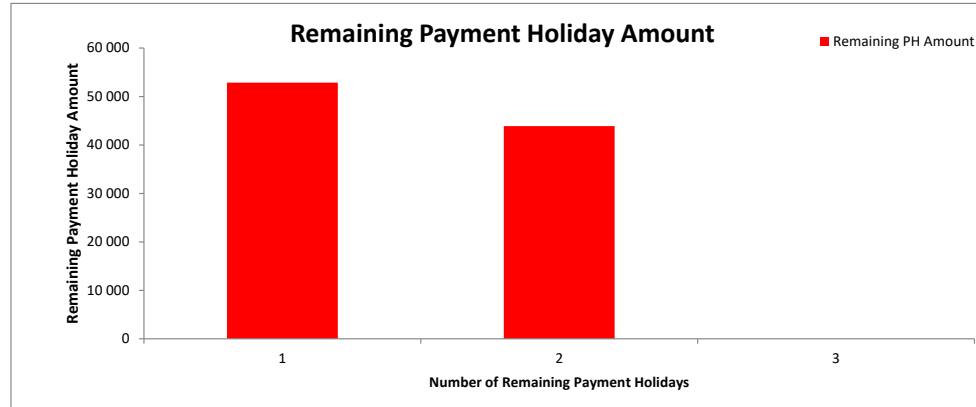


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1		180	52 844	2 932 814
2		81	43 903	1 229 997
3		0	0	0
Total		261	96 747	4 162 811

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from	25.04.2023
	to	25.05.2023
	=	30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

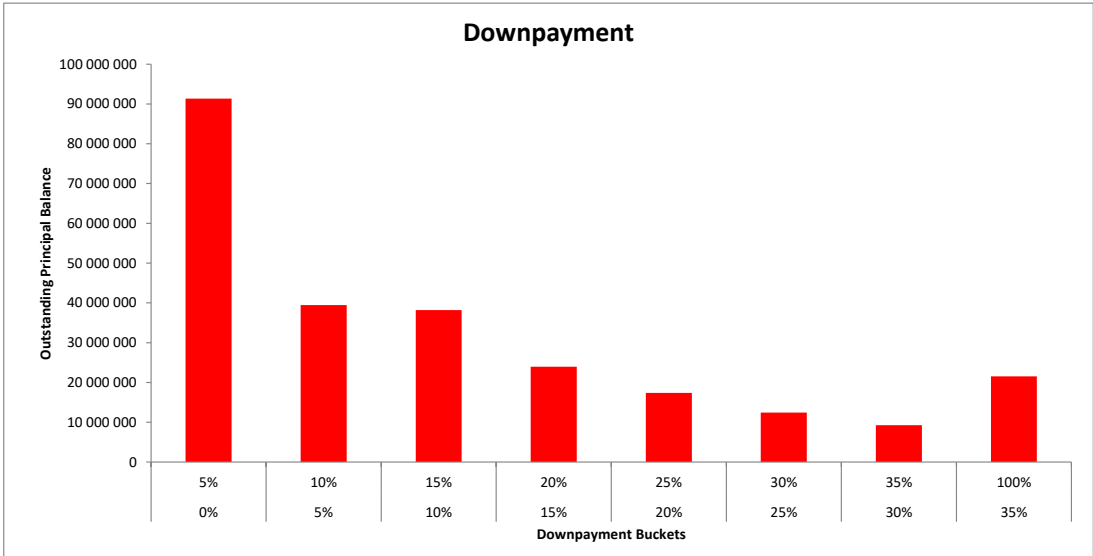
		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	6 422	91 369 922	36,02 %	40,9	25,7	
	5 %	10 %	2 369	39 462 959	15,56 %	39,8	26,6	
	10 %	15 %	2 439	38 192 026	15,06 %	37,0	27,4	
	15 %	20 %	1 719	23 979 240	9,45 %	36,4	27,5	
	20 %	25 %	1 330	17 392 019	6,86 %	36,5	26,8	
	25 %	30 %	1 011	12 451 970	4,91 %	36,5	25,9	
	30 %	35 %	840	9 260 110	3,65 %	35,8	25,9	
	35 %	100 %	2 479	21 530 653	8,49 %	33,6	25,4	
			18 609	253 638 898	100 %	38,4	26,3	

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Monthly Investor Report

19.b Downpayment



Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from	25.04.2023
	to	25.05.2023
	=	30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



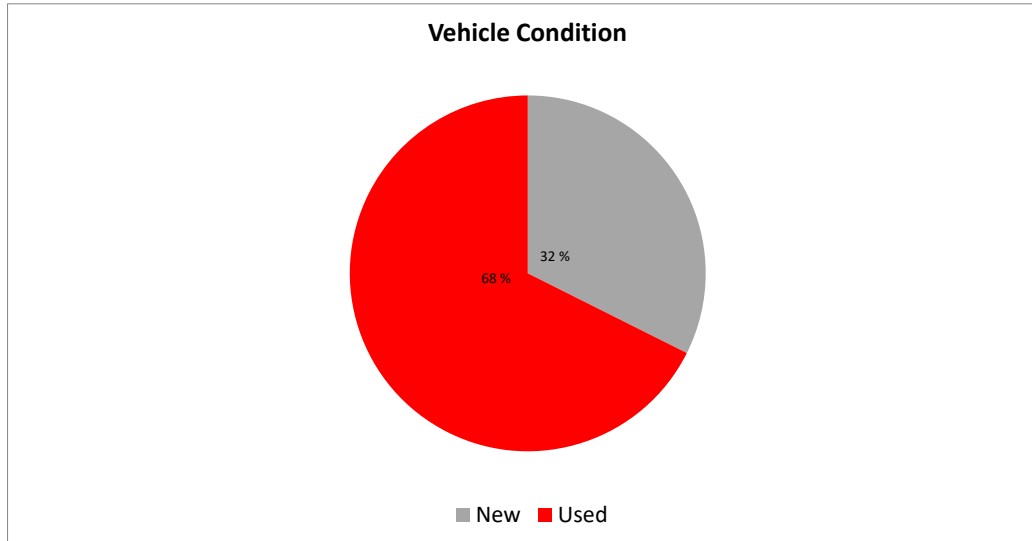
Reporting Date	29.05.2023
Payment date	25.05.2023
Period No	19
Monthly Period	01.04.2023
Interest Period	from 25.04.2023 to 25.05.2023 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	3 887	82 158 438	32,39 %	35,9	27,2
	Used	14 722	171 480 460	67,61 %	39,6	25,9
	Total	18 609	253 638 898	100 %	38,4	26,3

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Monthly Investor Report

20.b Vehicle Condition

Reporting Date	29.05.2023
Payment date	25.05.2023
Period No	19
Monthly Period	01.04.2023
Interest Period	from 25.04.2023 to 25.05.2023 = 30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



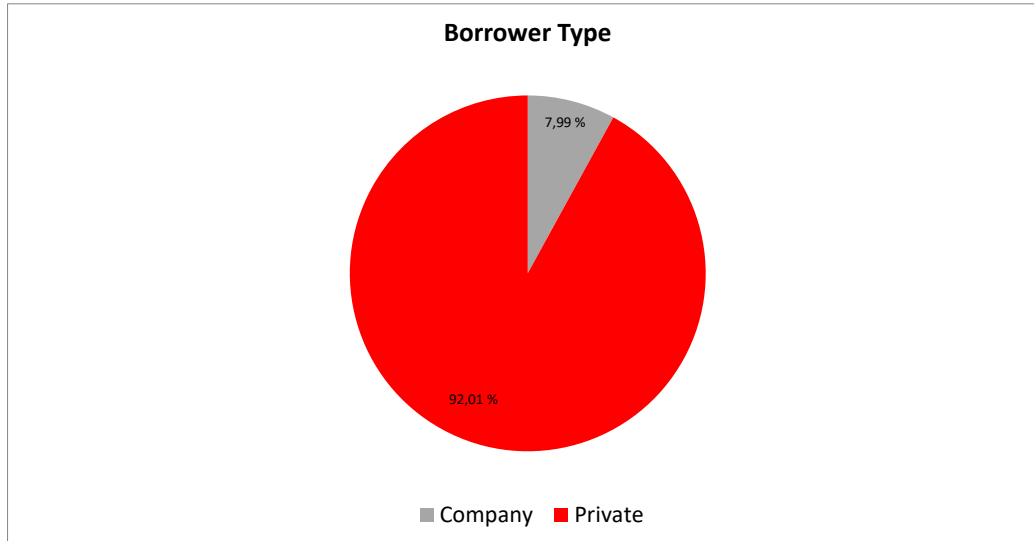
Reporting Date	29.05.2023
Payment date	25.05.2023
Period No	19
Monthly Period	01.04.2023
Interest Period	from 25.04.2023 to 25.05.2023 = 30 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 219	20 254 216	7,99 %	30,7	27,5
	Private	17 390	233 384 682	92,01 %	39,1	26,2
	Total	18 609	253 638 898	100 %	38,4	26,3

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21.b Borrower Type

Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	19				
Monthly Period	01.04.2023				
Interest Period	from 25.04.2023	to	25.05.2023	=	30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type



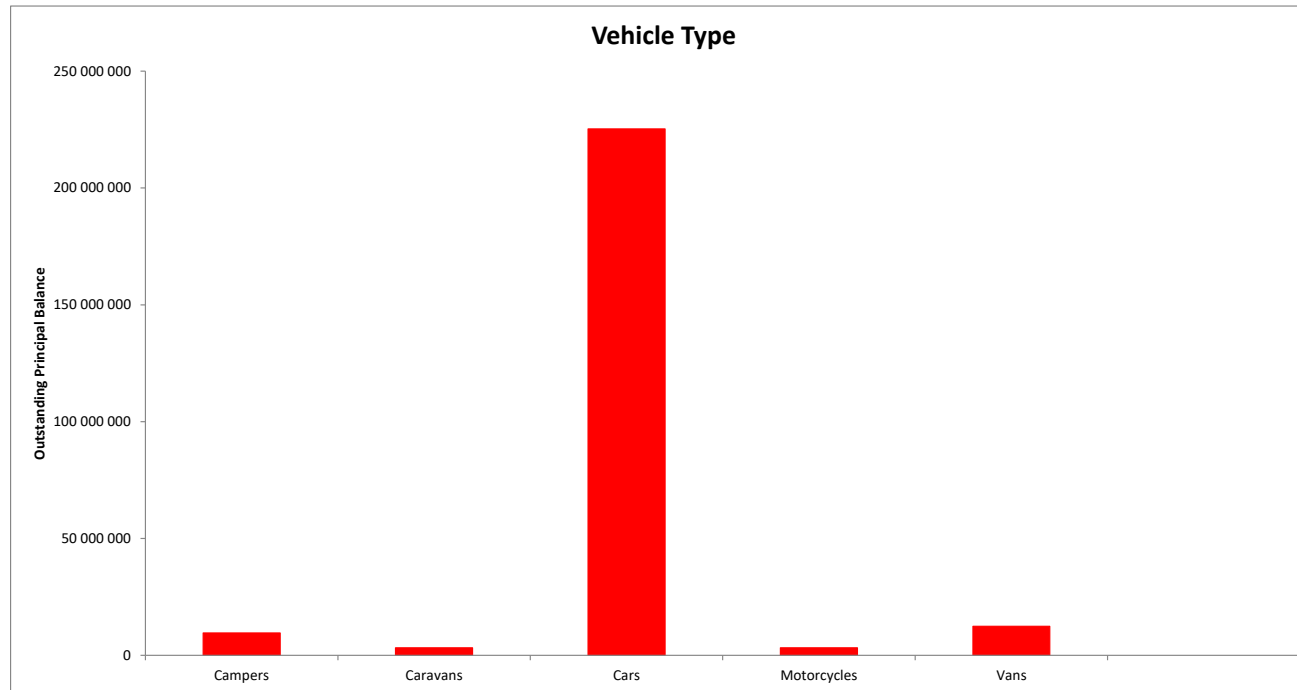
Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	19				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	321	9 569 149	3,77 %	43,3	23,8
	Caravans	222	3 214 683	1,27 %	41,8	23,6
	Cars	16 538	225 261 675	88,81 %	38,5	26,4
	Motorcycles	433	3 182 886	1,25 %	33,9	24,2
	Vans	1 095	12 410 506	4,89 %	33,5	27,2
		18 609	253 638 898	100 %	38,4	26,3

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Monthly Investor Report

22.b Vehicle type

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days



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Monthly Investor Report

23.a Restructured Loans



Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	19				
Monthly Period	01.04.2023				
Interest Period	from 25.04.2023	to	25.05.2023	=	30 days

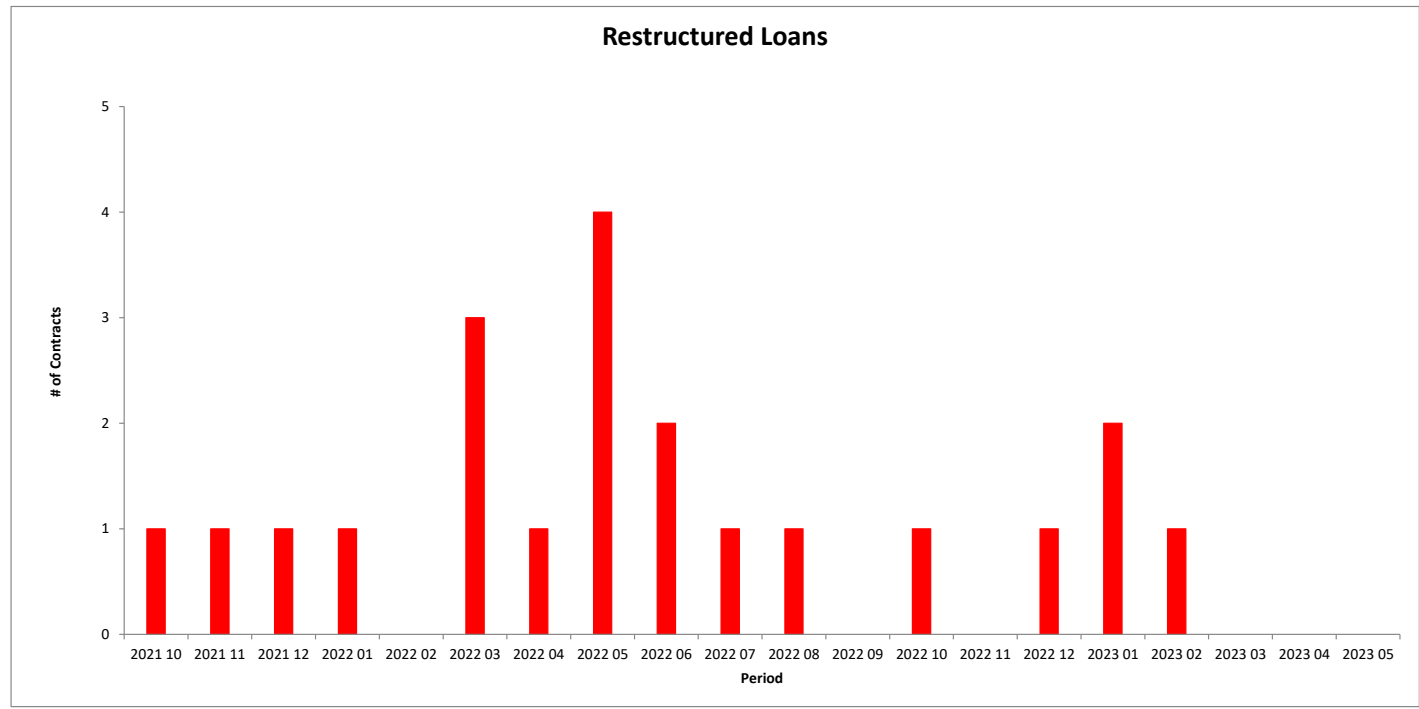
TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12	1	7 631
2022 01	1	64 072
2022 02	0	0
2022 03	3	75 148
2022 04	1	8 692
2022 05	4	77 788
2022 06	2	12 908
2022 07	1	4 419
2022 08	1	24 918
2022 09	0	0
2022 10	1	77 391
2022 11	0	0
2022 12	1	20 052
2023 01	2	72 501
2023 02	1	3 968
2023 03	0	0
2023 04	0	0
2023 05		
	21	498 322

Restructured

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23.b Restructured Loans

Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	19				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	29.05.2023					
Payment date	25.05.2023					
Period No	19					
Monthly Period	from	01.04.2023	to	25.05.2023	=	30 days
Interest Period						

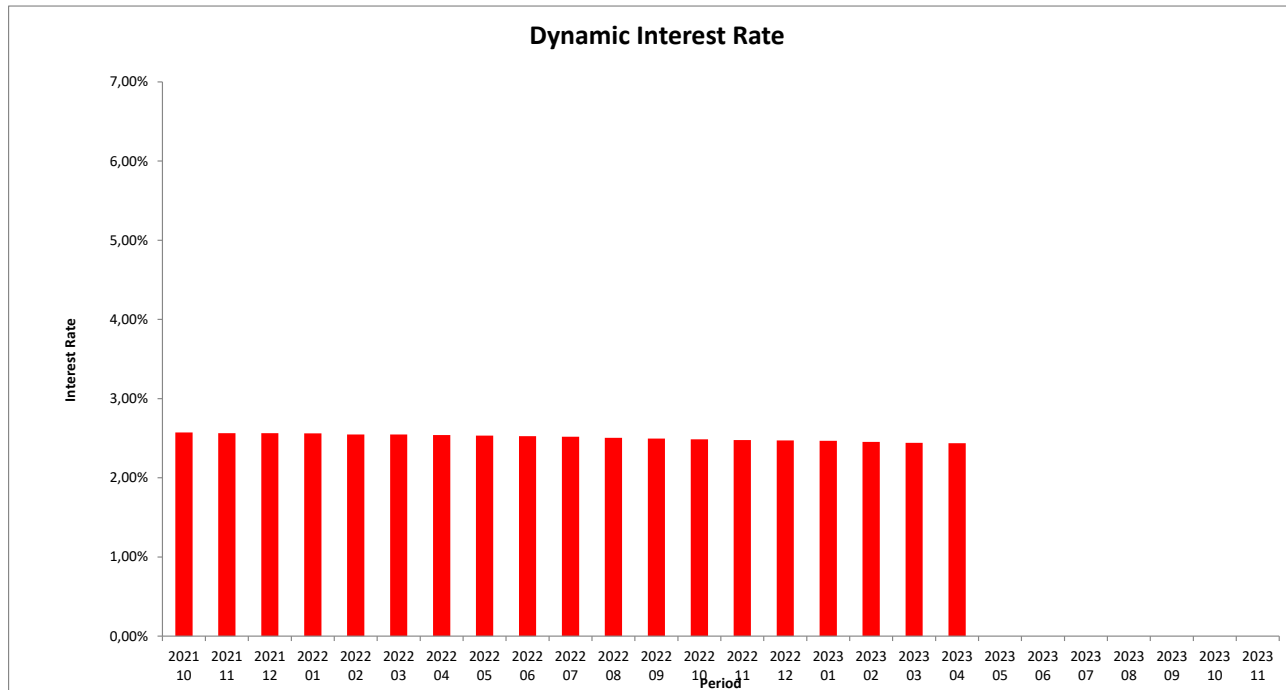
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12	432 351 017	2,56 %
2022 01	430 947 677	2,56 %
2022 02	431 953 670	2,55 %
2022 03	428 412 919	2,55 %
2022 04	431 797 160	2,54 %
2022 05	411 978 840	2,53 %
2022 06	394 318 859	2,53 %
2022 07	378 494 435	2,52 %
2022 08	360 766 424	2,51 %
2022 09	345 087 419	2,50 %
2022 10	329 900 599	2,49 %
2022 11	314 932 393	2,48 %
2022 12	302 605 009	2,47 %
2023 01	289 400 710	2,47 %
2023 02	277 376 415	2,45 %
2023 03	264 643 604	2,44 %
2023 04	253 638 898	2,44 %
2023 05		
2023 06		
2023 07		
2023 08		
2023 09		
2023 10		
2023 11		

Interest rate evolution

SCF RAHOITUSPALVELUT X DAC
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24.b Dynamic Interest Rate

Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	19				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	29.05.2023			
Payment date	25.05.2023			
Period No	19			
Monthly Period	01.04.2023			
Interest Period	from	25.04.2023	to	25.05.2023 = 30 days

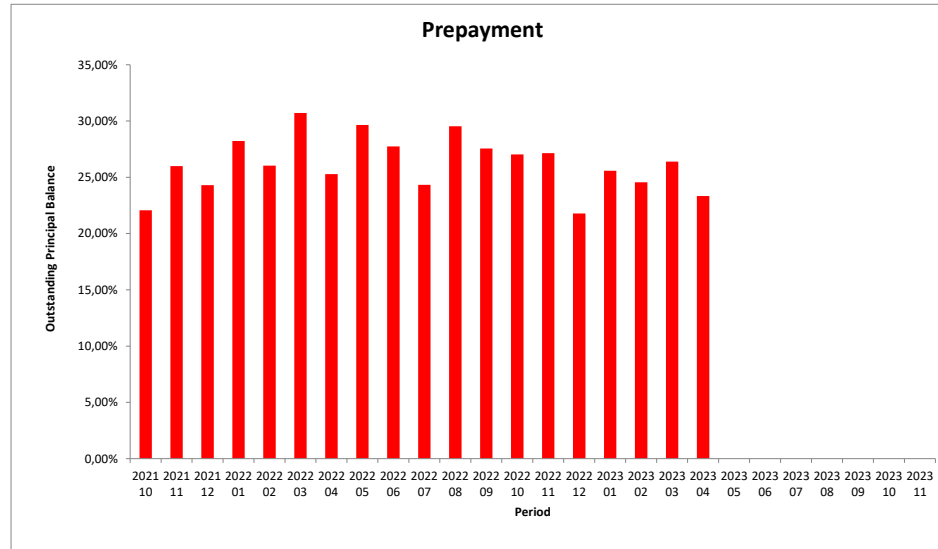
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2021 10	17 184 051	422 120 336	22,07 %	
2021 11	10 688 704	431 339 743	26,00 %	
2021 12	9 914 712	432 351 017	24,30 %	
2022 01	11 745 932	430 947 677	28,22 %	
2022 02	10 719 648	431 953 670	26,03 %	
2022 03	12 902 104	428 412 919	30,72 %	
2022 04	10 364 405	431 797 160	25,29 %	
2022 05	11 900 231	411 978 840	29,65 %	
2022 06	10 536 210	394 318 859	27,75 %	
2022 07	8 690 142	378 494 435	24,33 %	
2022 08	10 370 470	360 766 424	29,53 %	
2022 09	9 146 185	345 087 419	27,55 %	
2022 10	8 548 989	329 900 599	27,03 %	
2022 11	8 202 784	314 932 393	27,14 %	
2022 12	6 131 514	302 605 009	21,78 %	
2023 01	7 038 468	289 400 710	25,58 %	
2023 02	6 438 114	277 376 415	24,56 %	
2023 03	6 671 466	264 643 604	26,39 %	
2023 04	5 555 092	253 638 898	23,34 %	
2023 05				
2023 06				
2023 07				
2023 08				
2023 09				
2023 10				
2023 11				

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	19				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

26. Delinquency



Reporting Date	29.05.2023					
Payment date	25.05.2023					
Period No	19					
Monthly Period	from	01.04.2023	to	25.05.2023	=	30 days
Interest Period	from	25.04.2023	to	25.05.2023	=	30 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	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	411 978 840	25 045	390 109 565	1 194	17 514 059	132	2 010 106	59	776 608	42	742 631	33	564 255	15	261 616	17	324 331
	6	394 318 859	24 301	373 203 944	1 094	16 272 911	151	2 204 837	63	1 133 757	37	515 972	30	536 579	25	450 858	14	233 980
	7	378 494 435	23 630	358 856 102	1 003	14 707 450	131	1 829 089	87	1 308 589	50	971 446	26	337 692	25	484 066	20	339 581
	8	360 766 424	22 747	341 373 656	1 032	15 372 641	112	1 334 204	66	915 116	57	891 392	38	731 908	12	147 507	29	458 013
	9	345 087 419	22 060	326 893 558	897	13 416 587	141	2 029 998	62	677 877	44	720 386	44	701 929	33	647 084	11	132 953
	10	329 900 599	21 183	310 380 127	1 051	15 033 862	127	1 883 464	75	1 073 324	38	433 967	29	489 230	39	606 624	33	632 817
	11	314 932 393	20 570	297 691 598	923	13 305 269	129	1 762 116	66	933 431	45	598 551	28	274 283	22	367 147	37	565 096
	12	302 605 009	19 954	285 337 849	962	12 837 521	123	1 882 916	84	1 222 873	42	591 766	32	503 820	21	228 265	30	382 878
2023	1	289 400 710	19 303	271 963 594	928	12 749 416	129	1 826 111	80	1 267 182	52	817 278	23	396 489	26	380 639	22	222 410
	2	277 376 415	18 757	261 565 726	813	10 803 218	135	1 918 586	79	1 215 075	46	851 495	45	728 083	18	294 233	27	298 694
	3	264 643 604	18 144	250 259 752	761	9 650 607	114	1 594 740	64	827 257	61	1 005 454	30	713 699	34	592 095	26	257 583
	4	253 638 898	17 527	238 575 609	764	10 254 384	132	1 678 565	69	1 025 574	49	657 452	48	910 914	22	536 402	30	529 961
	5																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 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	18 721	29 779	357 463	40 449	70 228	317 014	57 222	127 450	259 792
2022 2	865 085	45							14 496	14 496	850 589			823 516	98 423	139 992	725 093
2022 3	930 547	59										13 361	13 361	917 186	279 953	293 314	637 233
2022 4	1 580 790	100													99 453	99 453	1 481 337
2023 1	778 687	73															
2023 2	529 961	30															
2023 3																	
2023 4																	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q1			2023 Q2			2023 Q3			2023 Q4			2024 Q1		
			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									
2022 1	387 242	28	44 217	171 667	215 575	4 167	175 835	211 408									
2022 2	865 085	45	171 331	311 323	553 762	6 141	317 464	547 621									
2022 3	930 547	59	198 068	491 382	439 165	6 156	497 538	433 009									
2022 4	1 580 790	100	272 625	372 078	1 208 712	144 936	517 014	1 063 775									
2023 1	778 687	73	66 521	66 521	712 166	57 270	123 791	654 896									
2023 2	529 961	30				6 857	6 857	523 104									
2023 3	0	0															
2023 4	0	0															

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28. Priority of Payments - Revenue



Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 078 612,92	EUR
Senior Expenses	-	27 827,07	EUR
Servicing Fee	-	105 682,87	EUR
Tranche A Loan Interest to Issuer	-	132 091,92	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	13 933,33	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	-	5 416,67	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	-	529 961,33	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	66 923,05	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	254,00	EUR
Deferred Purchase Price to Seller		127 864,68	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 528 824,22	EUR
Senior Expenses	-	16 650,00	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	689 898,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	57 288,00	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	-	18 226,00	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	-	529 961,33	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	66 923,05	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		81 219,83	EUR

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29. Priority of Payments - Redemption



Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	10 474 744,00	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	-	10 474 744,00	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	11 004 705,33	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	-	11 004 705,33	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
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	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		81 219,83	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		127 864,68	EUR
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30. Transaction Costs

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	19	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	27 827,07				
Interest accrued for the Period	EUR	834 070,00	689 898,00	57 288,00	18 226,00	68 658,00
Cumulative Interest accrued	EUR	7 311 311,00	5 425 632,00	416 760,00	148 396,00	1 320 523,00
Interest Payments	EUR	834 070,00	689 898,00	57 288,00	18 226,00	68 658,00
Cumulative Interest Payments	EUR	7 311 311,00	5 425 632,00	416 760,00	148 396,00	1 320 523,00
Interest accrued on Subordinated Loan for the Period	EUR	3 259,00				
Cumulative Interest accrued on Subordinated Loan	EUR	19 658,00				
Interest Payments on Subordinated Loan	EUR	3 259,00				
Cumulative Interest Payments on Subordinated Loan	EUR	19 658,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	19				
Monthly Period	01.04.2023				
Interest Period	from 25.04.2023	to	25.05.2023	=	30 days



Class A, B and C Cap details

Kimi 10 | Front Cap

Party A
Party B

BANCO SANTANDER, S.A
SCF RAHOITUSPALVELUT X DAC

Cap Notional	249 243 604
Interest Period Start	25.04.2023
Interest Period End	25.05.2023
Interest Days	30
Settlement Date	25.05.2023
Euribor 1 M	2,956 %
Cap limit	0,000 %
Floating Interest Rate above cap limit	2,956 %
Cap Floating Rate Day Count Fraction	0,08
Cap Interest Amount	EUR 613 970,08
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u><u>EUR 613 970,08</u></u>

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32. Contact Details



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Reporting Date	29.05.2023								
Payment date	25.05.2023								
Period No	19								
Monthly Period	01.04.2023								
Interest Period	from	25.04.2023	to	25.05.2023	=	30 days			