

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11			Following payment dates:	25.10.2022 25.11.2022
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to	26.09.2022	=	32 days
Cut-Off date	31.08.2022				

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1. Portfolio Information



Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	11
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

	Current Period
	Aggregated Outstanding
	Principal Amount
Outstanding receivables	
Opening balance prior to replenishment	378 494 434,66 EUR
Scheduled Loan Principal Repayments (+MC)	6 899 528,01 EUR
Prepayments	10 370 469,78 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	17 269 997,79 EUR
New Defaulted Auto Loans amt in Period	458 012,75 EUR
Closing balance prior to replenishment	360 766 424,12 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	360 766 424,12 EUR
Principal Recoveries on loans in default	88 629,74 EUR
Total revenue collections	
Total Revenue Received in Period	1 242 035,18 EUR

# Loans	
At beginning of period	24 952 Loans
Replenished contracts	- Loans
Paid in Full	859 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	29 Loans
At end of period (pre replenishment)	24 064 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 327 404,36	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	79 122,12	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	1 406 526,48	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	863 880,38	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	22 792,36	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	79 122,12	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	965 794,86	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to	26.09.2022	=	32 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	17 269 997,79	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	17 269 997,79	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	17 269 997,79	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	458 012,75	EUR
Total Amount for Issuer Available Redemption Receipts	17 728 010,54	EUR

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4. Reserve Accounts



Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	11
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Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Note Balance

Beginning of Period	378 494 434,66	EUR
End of Period	360 766 424,12	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 868 594,29	EUR
Cash Outflow		79 122,12	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 789 472,17	EUR
Required Reserve Amount	0,5 %	1 789 472,17	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	28.09.2022	
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Asset Balance

Opening balance prior to replenishment	378 494 434,66	EUR
Closing balance prior to replenishment	360 766 424,12	EUR
Closing Balance post replenishment	360 766 424,12	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	341 373 655,62	94,62 %	22 747
1-29 days past due	15 372 641,09	4,26 %	1 032
Delinquent Receivables:			
30-59 days past due	1 334 204,26	0,37 %	112
60-89 days past due	915 115,82	0,25 %	66
90-119 days past due	891 391,94	0,25 %	57
120-149 days past due	731 908,14	0,20 %	38
150-179 days past due	147 507,25	0,04 %	12
Total Performing and Delinquent	360 766 424	100,00 %	24 064
Current Period Defaults	458 012,75		29
Cumulative Defaults	2 049 920,57		122
Current Period Principal Recoveries	88 629,74		
Cumulative Principal Recoveries	177 380,92		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,42 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,33 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,27 %	

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

[A] Aggregate Outstanding Asset Principal Amount	360 766 424,12	80,5896 %
[B] Aggregate principal balance of Defaulted Contracts	2 049 920,57	
[C] Recoveries received on such Defaulted Contracts	177 380,92	
[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	1,11 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,30 %	
[C] Delinquency Ratio, second preceding Payment Date	1,23 %	

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	10,09 %	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	378 494 434,66		

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	28.09.2022
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Concentration limits (limits not valid after replenishment period ends):

Weighted average interest rate (min 2,35%)	2,51 %
Weighted average months to maturity (max 56)	44,99*
Used Vehicles (max 74%)	69,59 %
Balloon Loans (max 63,5%)	64,88 %
Corporate Borrowers (max 10%)	8,55 %
IRB (min 95%)	95,44 %**

* Bucket-based as found in IR

** As of previous pool cut

Top-10 Exposures:

Balance	# Loans	Portion
246 507,23	2	0,07 %
220 261,78	2	0,06 %
146 950,73	1	0,04 %
143 928,22	1	0,04 %
143 494,59	1	0,04 %
141 720,20	1	0,04 %
141 646,43	1	0,04 %
139 951,36	1	0,04 %
138 357,78	1	0,04 %
132 521,65	1	0,04 %
Total (max 0,5%)		0,44 %

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6. Note Principal

Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	11
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days



Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	340 294 434,66	17 600 000,00	5 200 000,00	15 400 000,00	EUR
Sequential Amortization	17 728 010,54	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	322 566 424,12	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	-	-	-	458 012,75	EUR
Credit PDL	-	-	-	458 012,75	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	340 294 434,66	17 600 000,00	5 200 000,00	15 400 000,00	EUR
End of Period	322 566 424,12	17 600 000,00	5 200 000,00	15 400 000,00	EUR

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7. Outstanding Notes

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 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	378 494 434,66	340 294 434,66	17 600 000,00	5 200 000,00	15 400 000,00
Available Distribution Amount	17 728 010,54				
Amortisation	17 728 010,54				
Redemption per Class	17 728 010,54	17 728 010,54	-	-	-
Redemption per Note		4 305,00	-	-	-
Outstanding Closing Balance		322 566 424,12	17 600 000,00	5 200 000,00	15 400 000,00
Net Outstanding Closing Balance	360 766 424,12	322 566 424,12	17 600 000,00	5 200 000,00	15 400 000,00
Current Tranching	100 %	89,41 %	4,88 %	1,44 %	4,27 %
Current Pool Factor		0,78	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		32	32	32	30
Principal Outstanding per Note Beginning of Period		82 635,85	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		4 305,00	-	-	-
Principal Outstanding per Note End of Period		78 330,85	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		55,75	89,69	116,36	445,83
Interest Payment	251 421,05	229 585,31	15 785,24	6 050,49	68 658,33
Interest Payment per Note		55,75	89,69	116,36	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)		11,76 %	6,88 %	5,44 %	1,17 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		12,26 %	7,38 %	5,44 %	1,17 %
Current CE (Subordination)		10,59 %	5,71 %	4,27 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		11,08 %	6,21 %	4,27 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 28.09.2022
Payment date 26.09.2022
Period No 11
Monthly Period 01.08.2022
Interest Period : 25.08.2022 to 26.09.2022 = 32 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

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Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



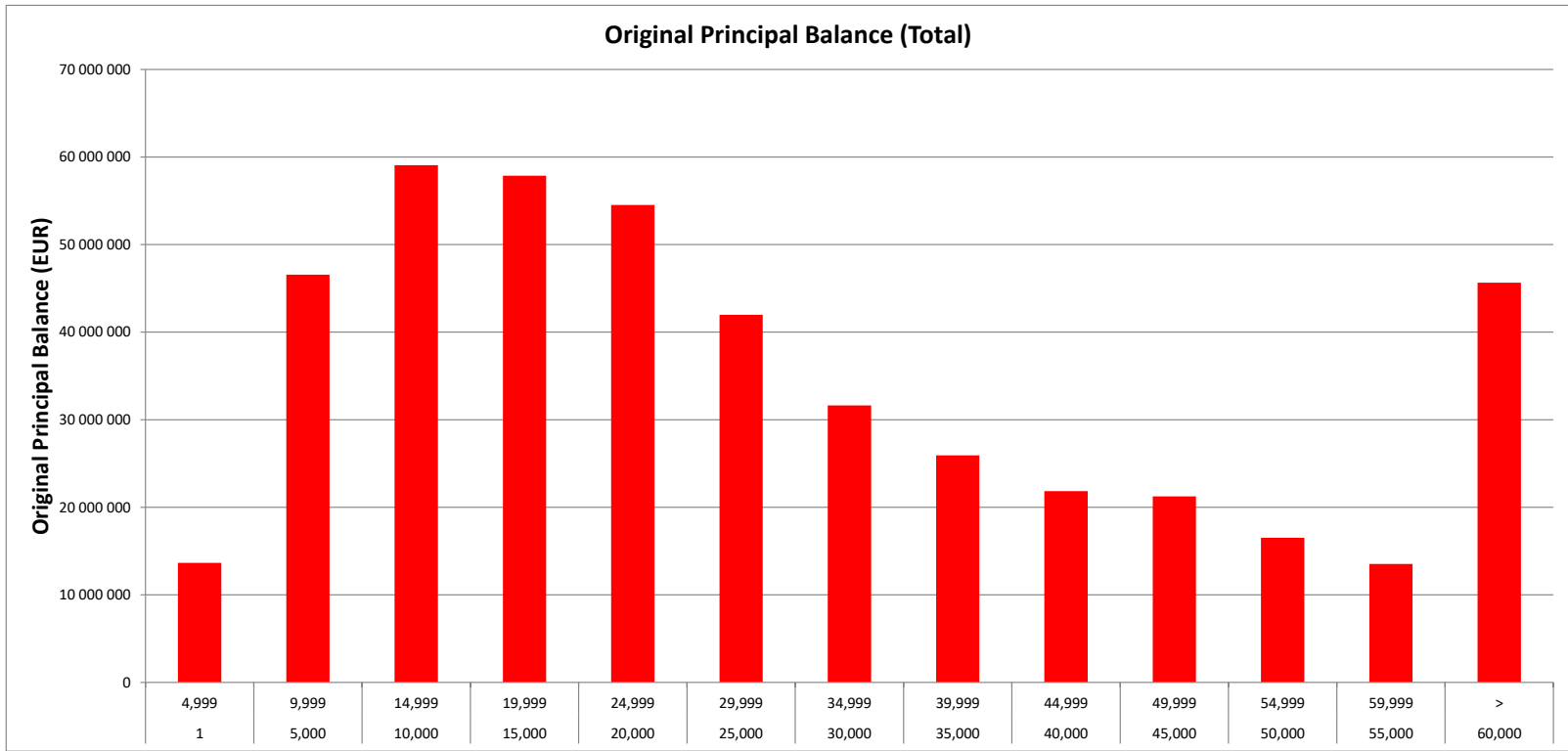
Average amount - all: 17 157

	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

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10.a Outstanding Principal Balance

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
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Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



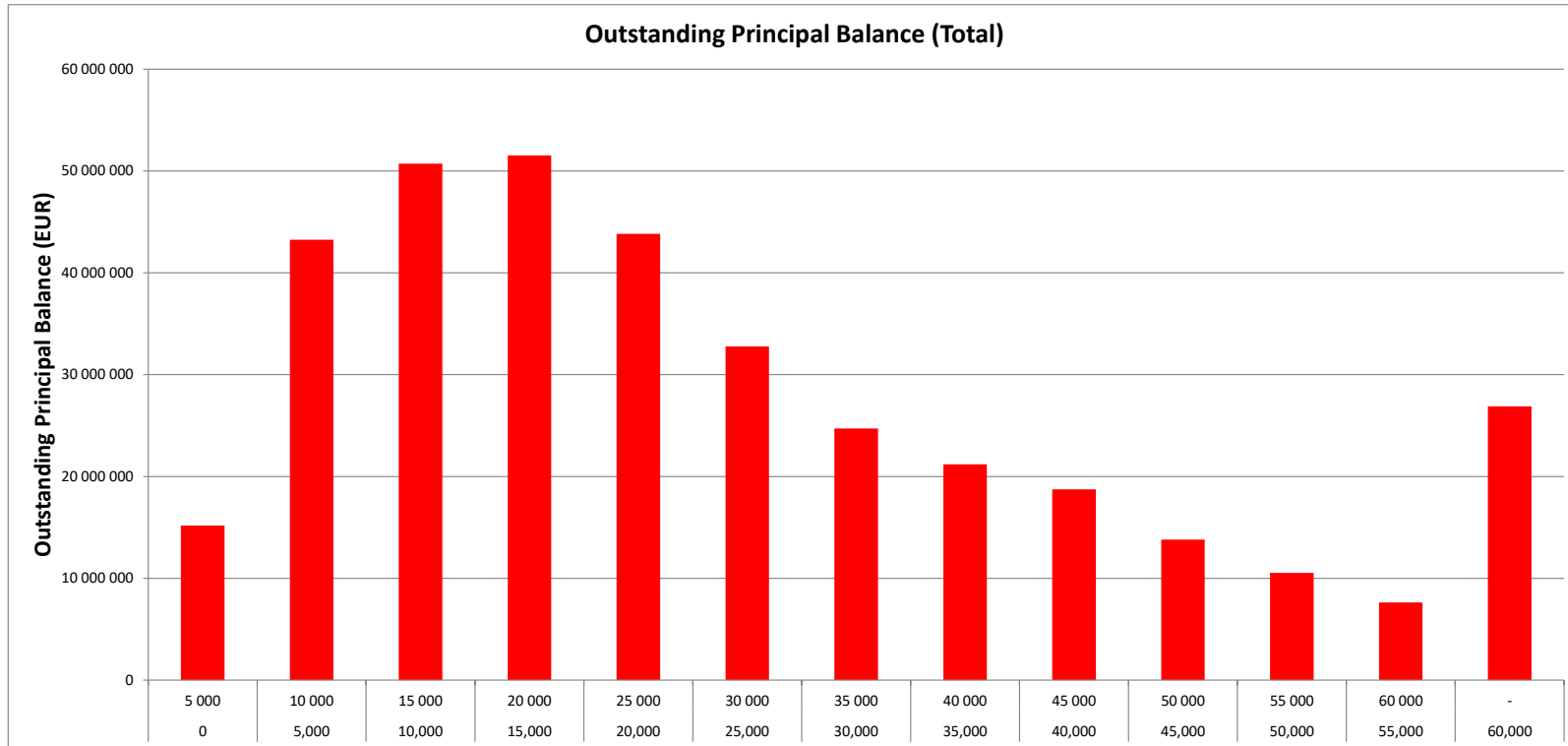
Average amount - all: 14 992

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 202	15 177 260	4,21 %	23,8	24,8
	5 000	10 000	5 844	43 260 481	11,99 %	37,8	21,4
	10 000	15 000	4 121	50 726 696	14,06 %	44,2	19,3
	15 000	20 000	2 976	51 523 672	14,28 %	46,9	18,3
	20 000	25 000	1 966	43 825 168	12,15 %	47,7	17,7
	25 000	30 000	1 199	32 768 211	9,08 %	48,8	17,1
	30 000	35 000	763	24 705 064	6,85 %	48,0	17,7
	35 000	40 000	568	21 198 567	5,88 %	47,0	18,6
	40 000	45 000	442	18 735 566	5,19 %	47,8	18,7
	45 000	50 000	292	13 792 576	3,82 %	47,8	18,8
	50 000	55 000	201	10 539 662	2,92 %	48,0	18,7
	55 000	60 000	133	7 624 057	2,11 %	48,0	18,1
	60 000	-	357	26 889 446	7,45 %	47,4	18,7
	Total			24 064	360 766 424	100 %	45,0

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

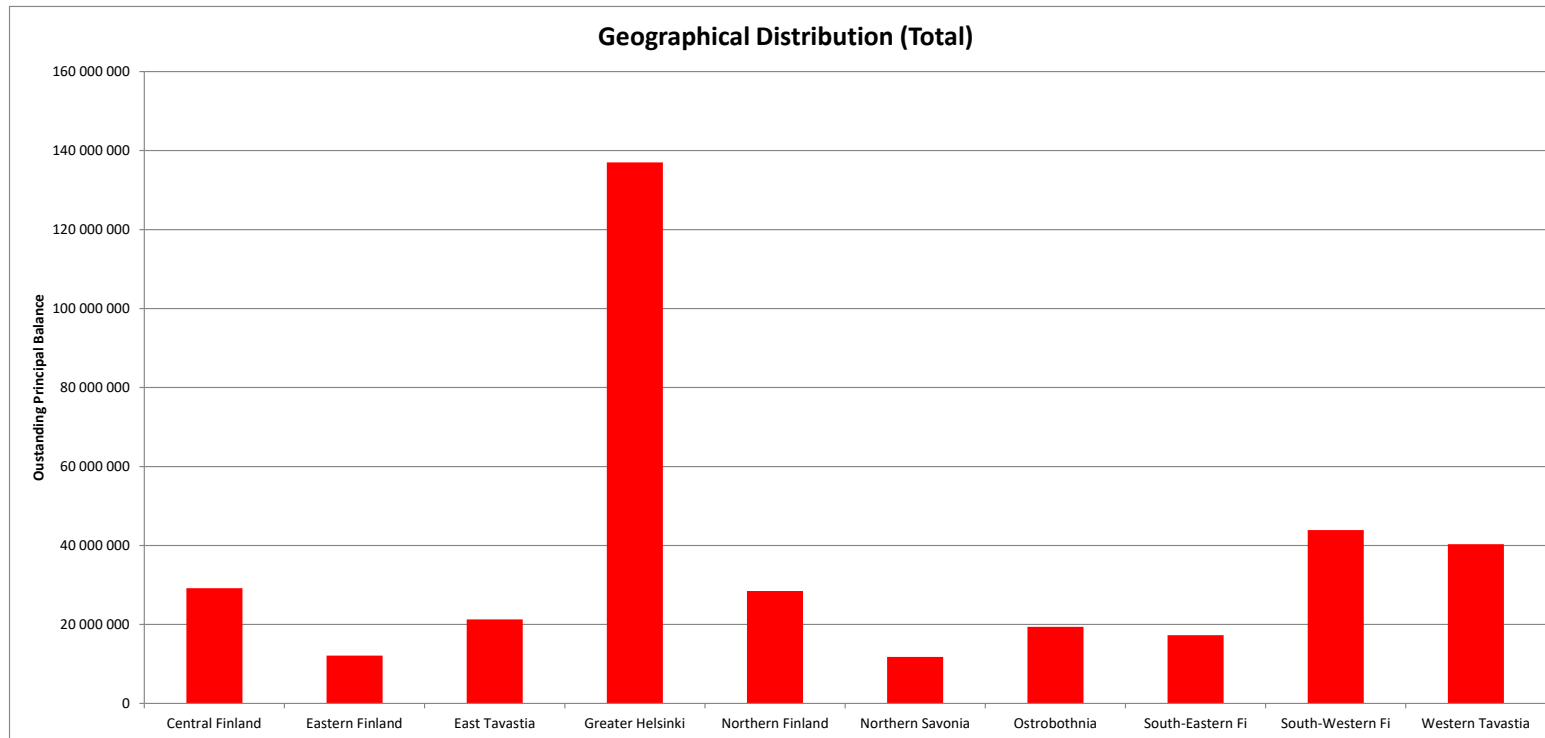


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 185	29 179 092	8,09 %	45,1	18,0	
Eastern Finland	867	12 121 435	3,36 %	45,0	18,4	
East Tavastia	1 512	21 261 268	5,89 %	45,4	18,5	
Greater Helsinki	8 122	136 984 939	37,97 %	44,6	19,9	
Northern Finland	1 881	28 484 011	7,90 %	45,7	17,9	
Northern Savonia	915	11 800 756	3,27 %	43,8	18,6	
Ostrobothnia	1 436	19 411 351	5,38 %	45,1	18,5	
South-Eastern Fi	1 402	17 287 945	4,79 %	44,4	18,2	
South-Western Fi	2 845	43 916 101	12,17 %	45,9	18,6	
Western Tavastia	2 899	40 319 526	11,18 %	45,2	18,6	
Total	24 064	360 766 424	100 %	45,0	18,9	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

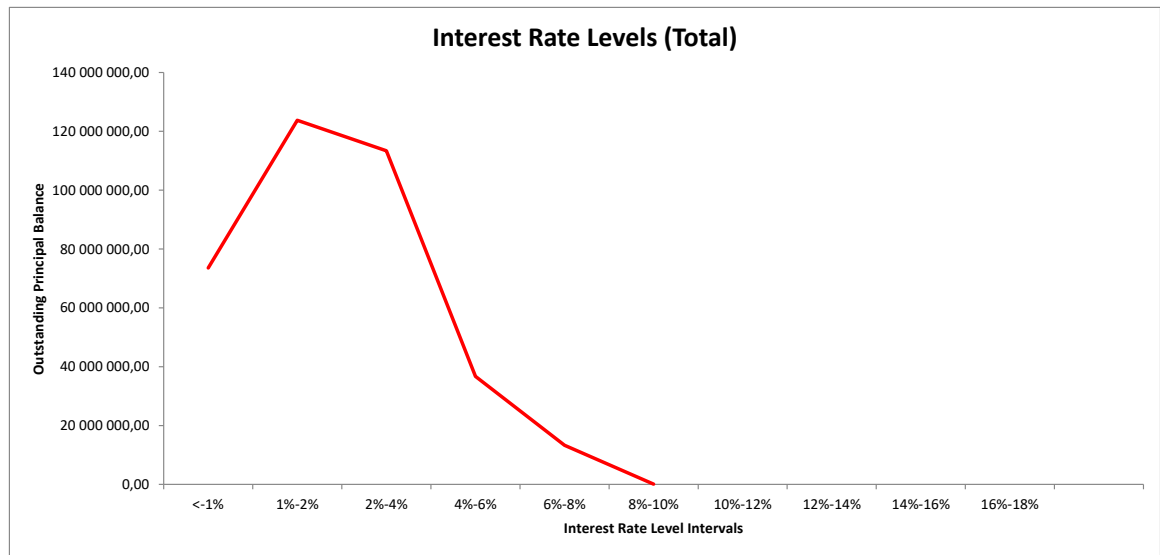


TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0 %	1 %	4 418	73 557 146	20,39 %	43,4	20,0	
1 %	2 %	5 670	123 758 121	34,30 %	44,9	19,5	
2 %	4 %	8 233	113 385 071	31,43 %	46,3	18,0	
4 %	6 %	3 925	36 711 815	10,18 %	45,1	17,9	
6 %	8 %	1 790	13 269 471	3,68 %	43,4	19,2	
8 %	10 %	28	84 800	0,02 %	35,7	16,9	
10 %	12 %						
12 %	14 %						
14 %	16 %						
16 %	18 %						
18 %	-						
Total		24 064	360 766 424	100 %	45,0	18,9	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.a Remaining Terms



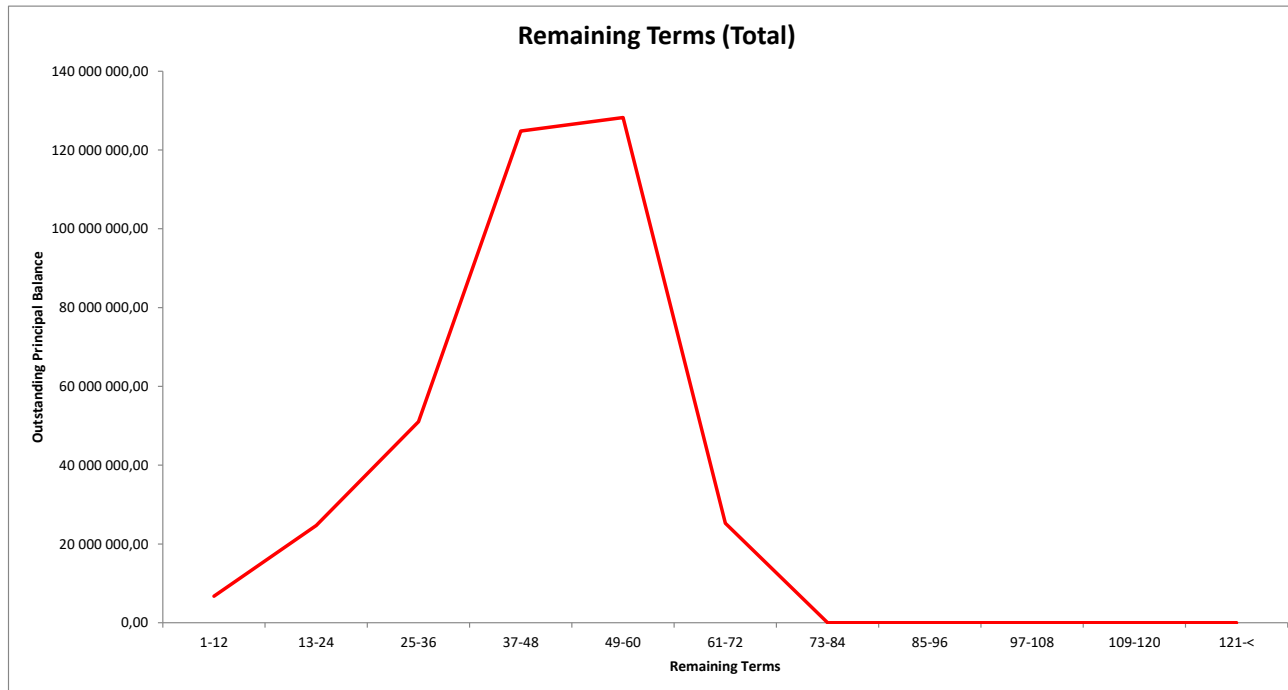
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			0	14	5 557	0,00 %	0,0	35,1
	1			12	1 883	6 715 708	1,86 %	7,8	39,6
	13			24	3 417	24 706 678	6,85 %	19,9	31,8
	25			36	4 422	51 022 944	14,14 %	31,4	25,4
	37			48	7 384	124 795 515	34,59 %	43,4	18,1
	49			60	5 893	128 244 191	35,55 %	55,2	15,5
	61			72	1 051	25 275 831	7,01 %	62,7	9,6
	73			84					
	85			96					
	97			108					
	109			120					
	121	-							
	Total				24 064		360 766 424	100 %	45,0

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.a Seasoning



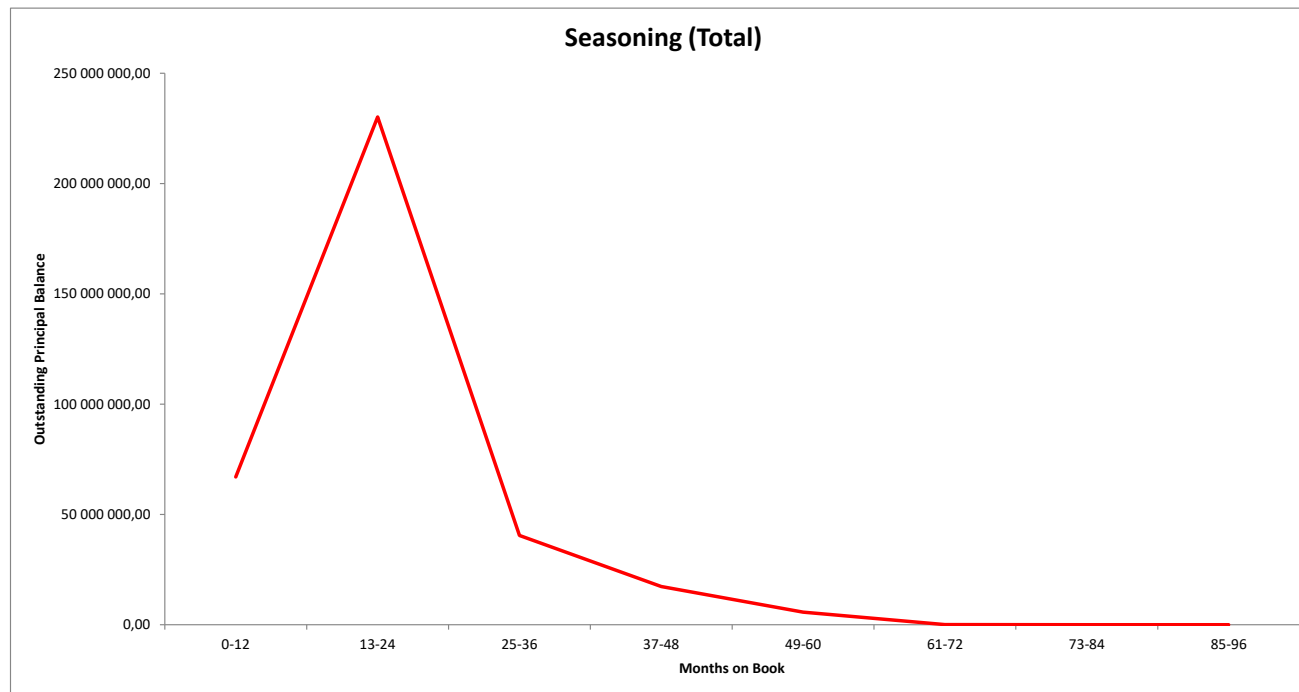
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	3 949	67 017 384	18,58 %	53,5	10,2
	13		24	14 358	230 176 916	63,80 %	46,9	17,1
	25		36	3 169	40 459 813	11,21 %	34,1	29,4
	37		48	1 755	17 302 968	4,80 %	22,9	41,7
	49		60	821	5 706 144	1,58 %	12,9	52,5
	61		72	12	103 198	0,03 %	5,1	61,9
	73		84					
	85		96					
Total			24 064	360 766 424	100 %	45,0	18,9	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



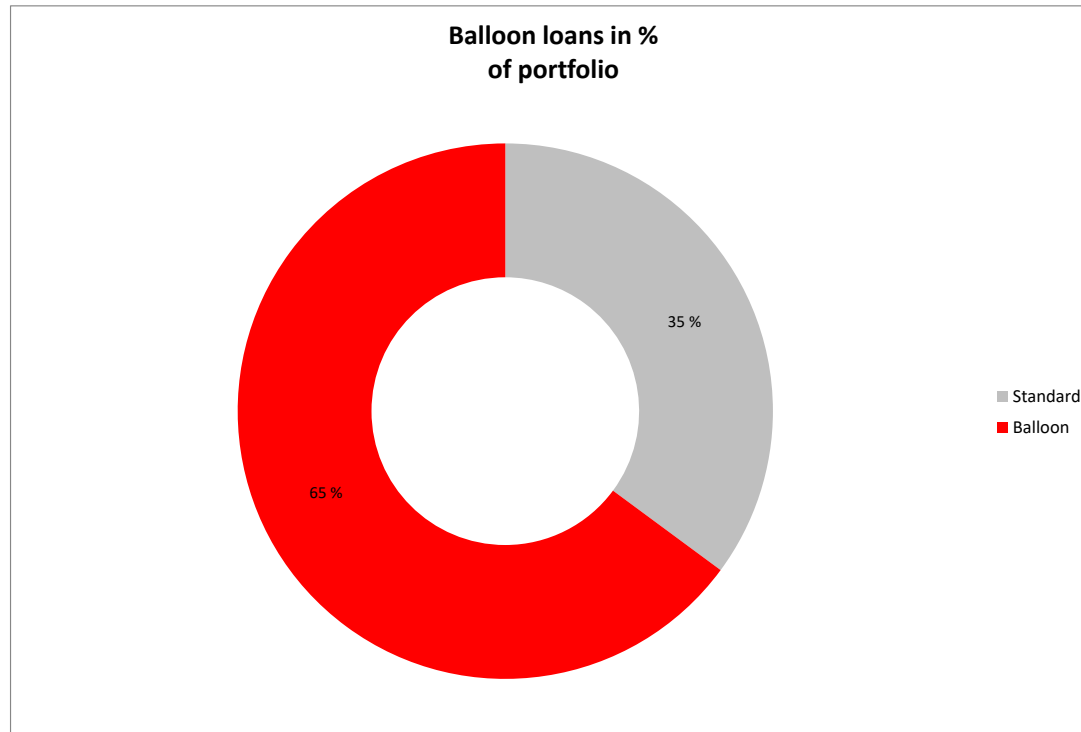
Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from	25.08.2022 to 26.09.2022 = 32 days

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		14 560	126 693 843	35,1 %	6 360	0,0 %	41,9	18,3
Balloon		9 504	234 072 581	64,9 %	95 833 645	40,9 %	46,7	19,3
Total		24 064	360 766 424	100 %	95 840 005	27 %	45,0	18,9

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

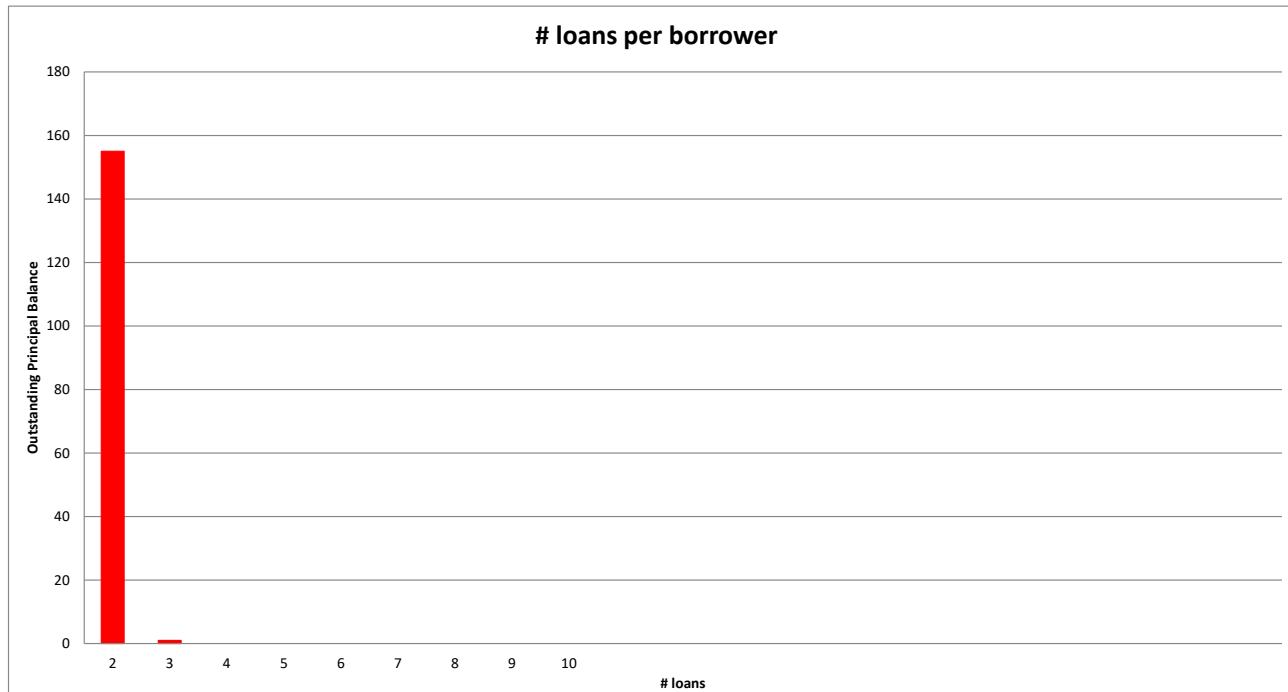
Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	11					
Monthly Period	01.08.2022					
Interest Period	from 25.08.2022	to	26.09.2022	=		32 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days	



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



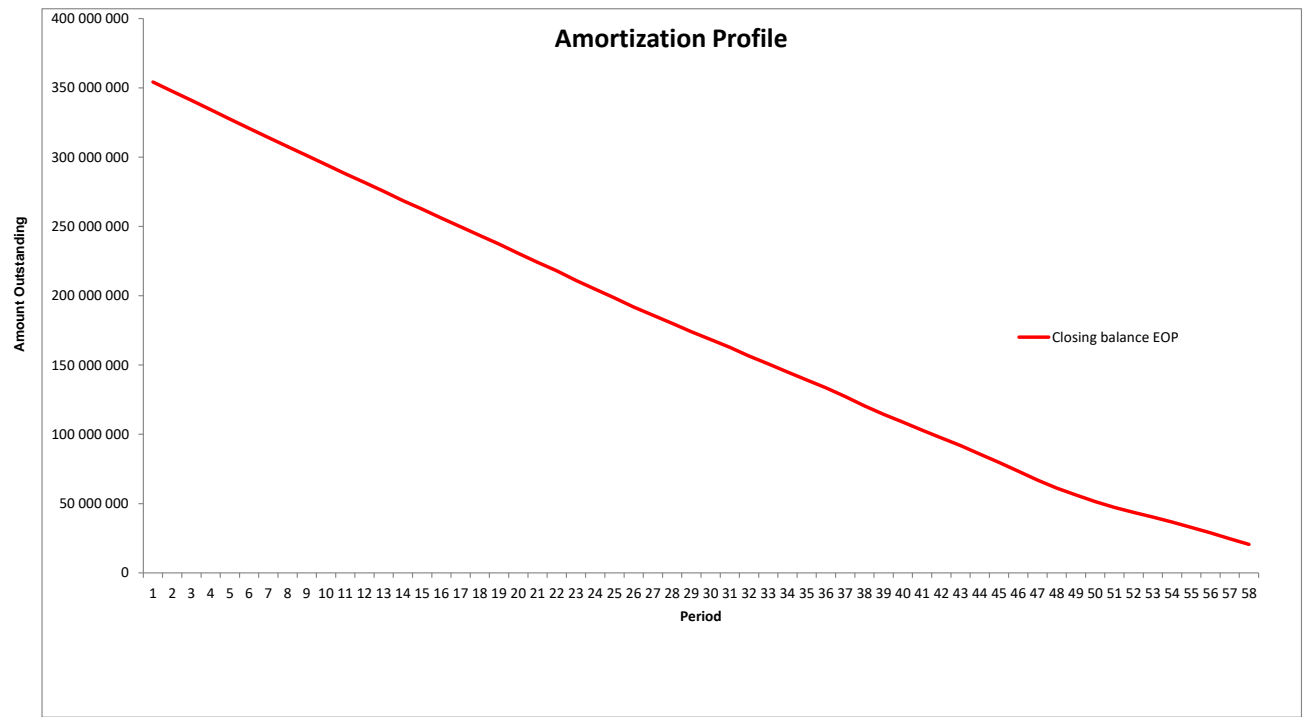
Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	360 766 424	354 192 095	6 574 330	753 065	2,53 %	98,18 %
	2	354 192 095	347 525 974	6 666 121	738 962	2,53 %	96,33 %
	3	347 525 974	340 954 034	6 571 940	724 284	2,53 %	94,51 %
	4	340 954 034	334 227 720	6 726 314	709 718	2,53 %	92,64 %
	5	334 227 720	327 384 407	6 843 313	695 271	2,53 %	90,75 %
	6	327 384 407	320 781 671	6 602 737	680 871	2,52 %	88,92 %
	7	320 781 671	314 218 422	6 563 248	666 436	2,52 %	87,10 %
	8	314 218 422	307 665 366	6 553 057	652 145	2,52 %	85,28 %
	9	307 665 366	301 147 138	6 518 227	637 800	2,52 %	83,47 %
	10	301 147 138	294 620 573	6 526 565	623 579	2,51 %	81,67 %
	11	294 620 573	288 114 686	6 505 887	609 403	2,51 %	79,86 %
	12	288 114 686	281 738 040	6 376 646	595 220	2,51 %	78,09 %
	13	281 738 040	275 351 876	6 386 164	581 229	2,50 %	76,32 %
	14	275 351 876	268 650 434	6 701 442	567 209	2,50 %	74,47 %
	15	268 650 434	262 426 507	6 223 927	552 866	2,50 %	72,74 %
	16	262 426 507	256 047 124	6 379 383	539 166	2,49 %	70,97 %
	17	256 047 124	249 722 120	6 325 004	525 491	2,49 %	69,22 %
	18	249 722 120	243 431 280	6 290 840	511 757	2,49 %	67,48 %
	19	243 431 280	237 277 089	6 154 191	498 135	2,48 %	65,77 %
	20	237 277 089	230 549 145	6 727 944	484 793	2,48 %	63,91 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



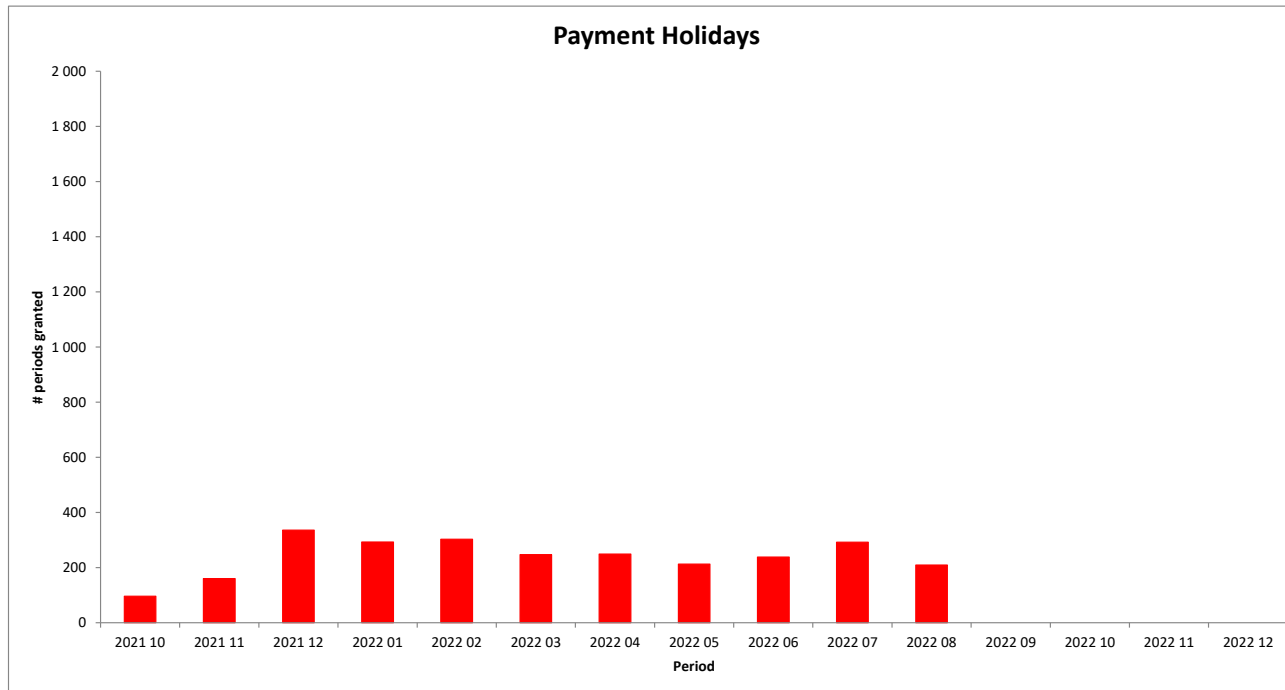
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

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					
2022 10					
2022 11					
2022 12					
Total:	2 636	3 419	929 556	48 392 170	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 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

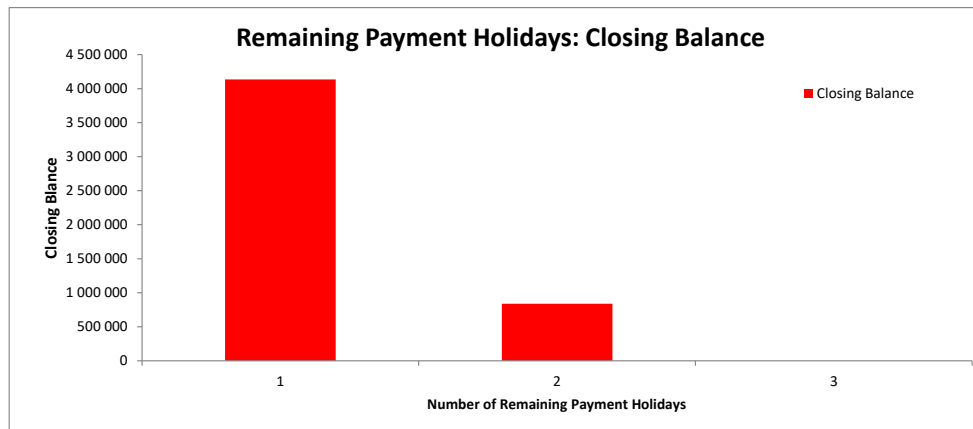
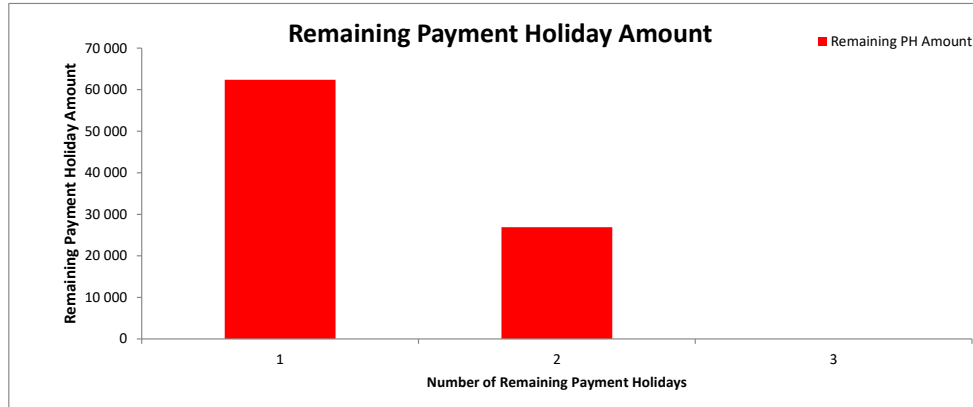


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	232	62 395	4 135 333
	2	53	26 878	839 339
	3	0	0	0
	Total	285	89 273	4 974 672

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Monthly Investor Report

18.d Remaining Payment Holidays

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



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.a Downpayment



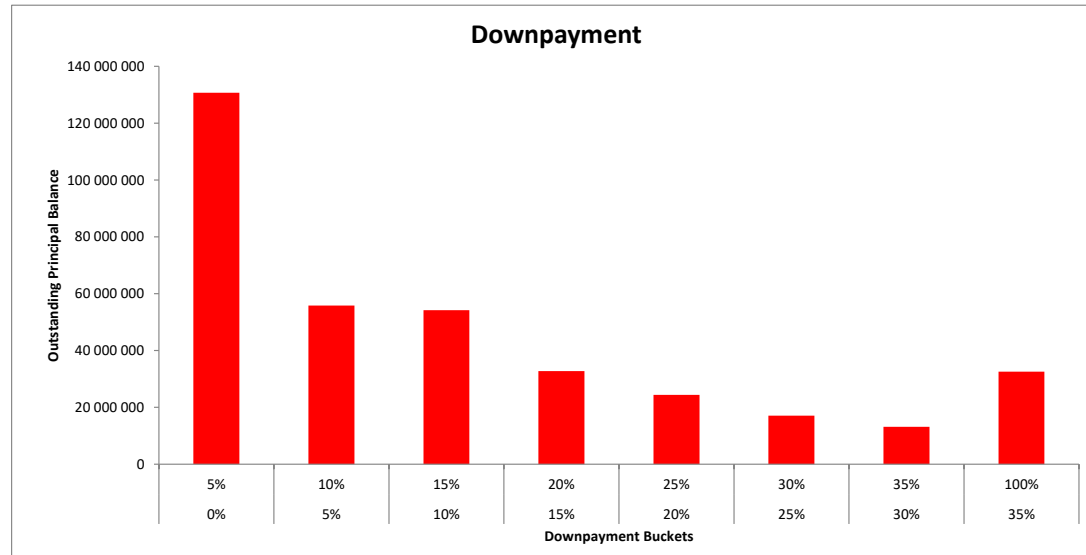
Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	8 315	130 675 305	36,22 %	47,9	18,1
	5 %	10 %	3 039	55 819 388	15,47 %	46,7	19,1
	10 %	15 %	3 119	54 221 800	15,03 %	43,7	20,0
	15 %	20 %	2 128	32 790 277	9,09 %	42,7	20,4
	20 %	25 %	1 695	24 405 849	6,77 %	42,6	19,8
	25 %	30 %	1 282	17 114 755	4,74 %	42,6	18,8
	30 %	35 %	1 079	13 174 663	3,65 %	41,6	19,1
	35 %	100 %	3 407	32 564 388	9,03 %	39,1	18,1
Total			24 064	360 766 424	100 %	45,0	18,9

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Monthly Investor Report

19.b Downpayment

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from	25.08.2022
	to	26.09.2022
	=	32 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	11
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

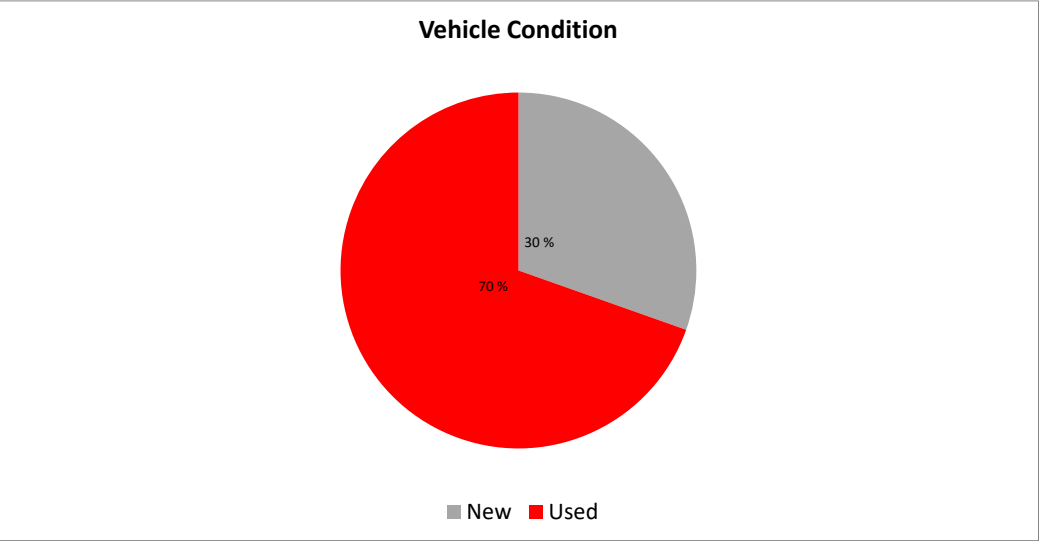
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 685	109 707 105	30,41 %	42,4	20,2
	Used	19 379	251 059 319	69,59 %	46,1	18,4
	Total	24 064	360 766 424	100 %	45,0	18,9

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days	



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



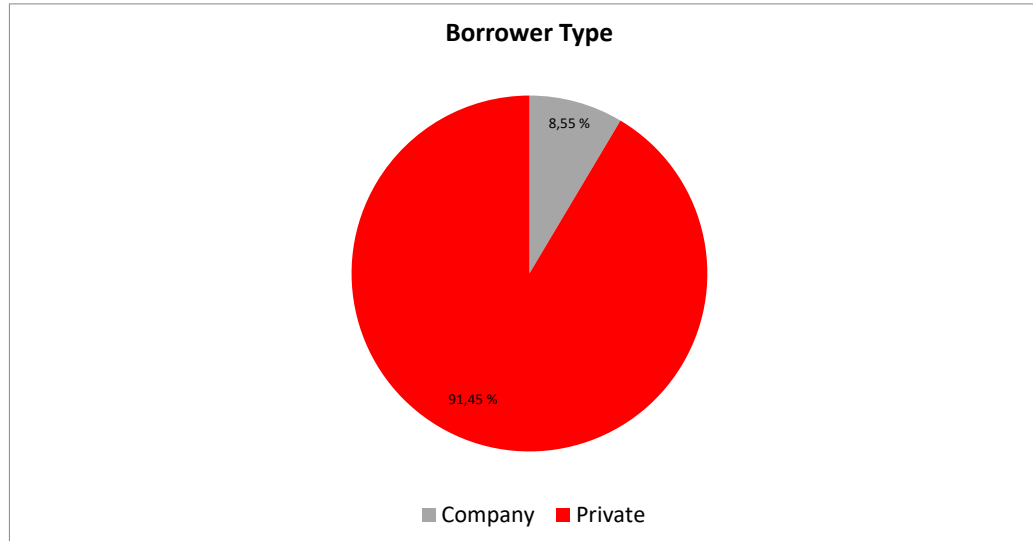
Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	11
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 596	30 846 820	8,55 %	37,3	20,2
	Private	22 468	329 919 604	91,45 %	45,7	18,8
	Total	24 064	360 766 424	100 %	45,0	18,9

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to	26.09.2022	=	32 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type



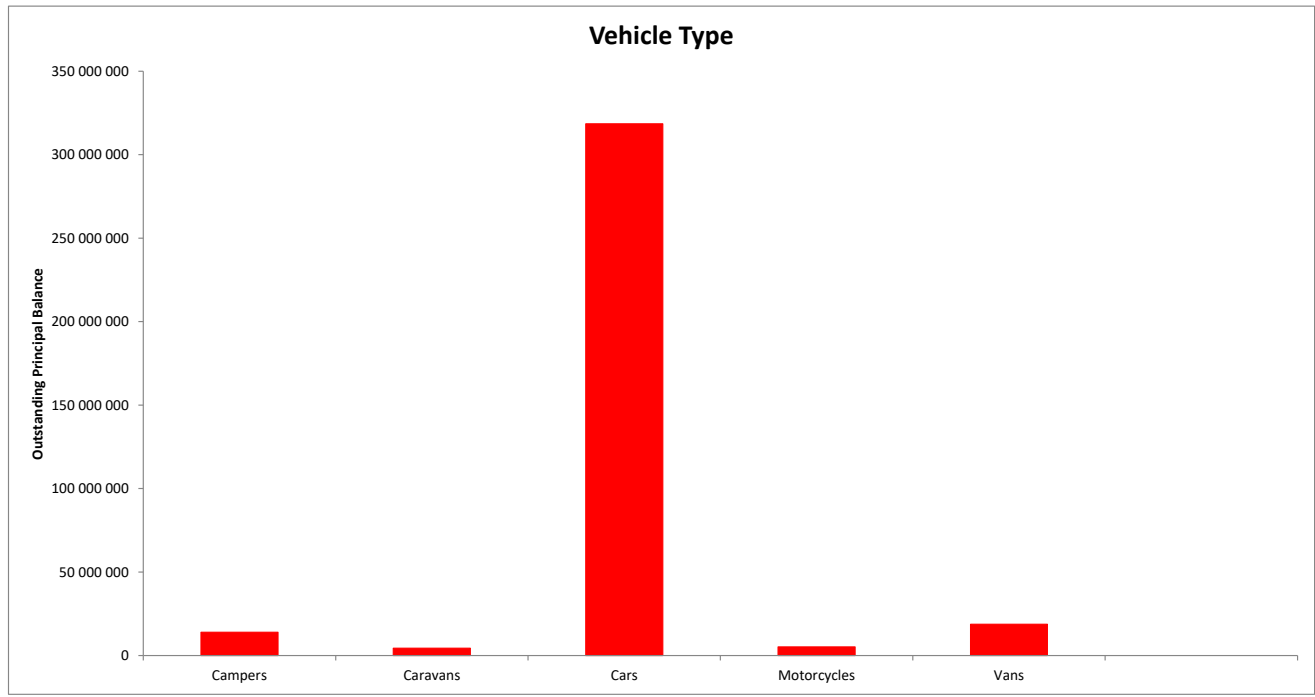
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

		TOTAL				
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	422	13 958 160	3,87 %	50,4	16,1
	Caravans	275	4 435 297	1,23 %	48,8	15,7
	Cars	21 362	318 506 555	88,29 %	45,1	19,1
	Motorcycles	600	5 121 849	1,42 %	40,2	16,7
	Vans	1 405	18 744 563	5,20 %	40,0	19,9
		24 064	360 766 424	100 %	45,0	18,9

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



SCF RAHOITUSPALVELUT X DAC
 Monthly Investor Report

23.a Restructured Loans



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

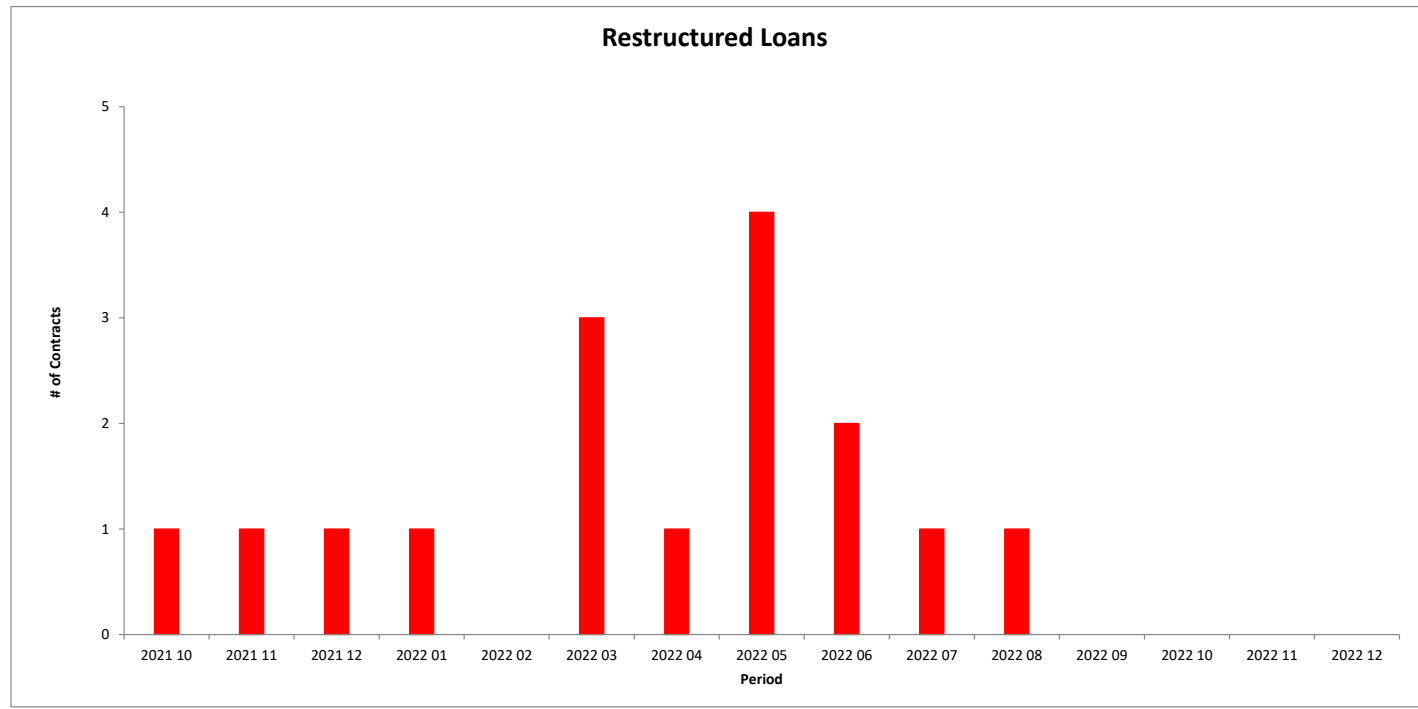
TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12	1	7 631
2022 01	1	64 072
2022 02	0	0
2022 03	3	75 148
2022 04	1	8 692
2022 05	4	77 788
2022 06	2	12 908
2022 07	1	4 419
2022 08	1	24 918
2022 09		
2022 10		
2022 11		
2022 12		
	16	324 410

Restructured

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022 to 26.09.2022 =	32 days

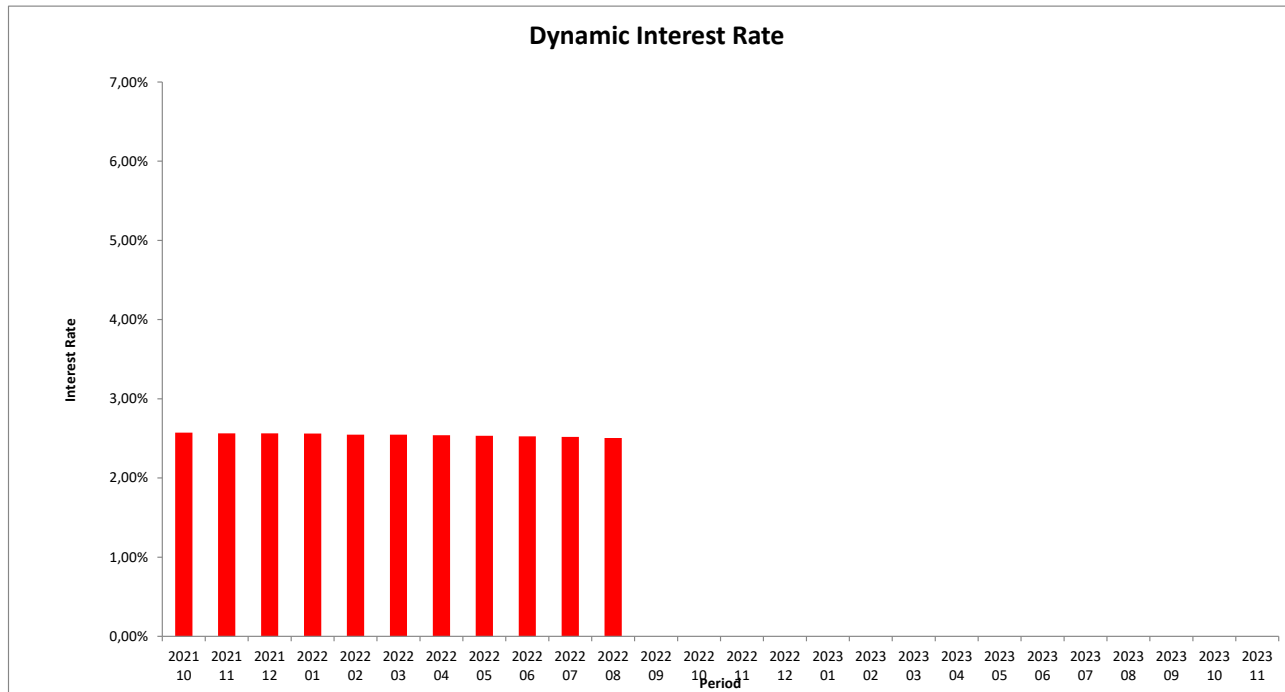
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12	432 351 017	2,56 %
2022 01	430 947 677	2,56 %
2022 02	431 953 670	2,55 %
2022 03	428 412 919	2,55 %
2022 04	431 797 160	2,54 %
2022 05	411 978 840	2,53 %
2022 06	394 318 859	2,53 %
2022 07	378 494 435	2,52 %
2022 08	360 766 424	2,51 %
2022 09		
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

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24.b Dynamic Interest Rate

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



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25.a Dynamic Pre-Payments



Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	11					
Monthly Period	01.08.2022	to	26.09.2022	=	32 days	
Interest Period	from	25.08.2022	to	26.09.2022	=	32 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				
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				

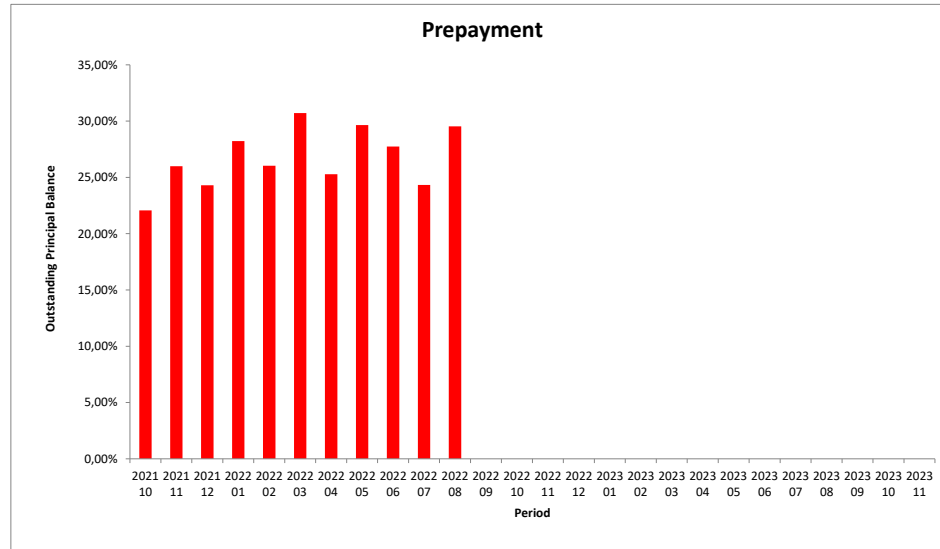
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from	25.08.2022
	to	26.09.2022
	=	32 days



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26. Delinquency



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
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																		
	10																		
	11																		
	12																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 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	38 330	49 388	337 854	84 965	134 354	252 889			
2022 2	865 085	45							38 272	38 272	826 812	205 101	243 373	621 712			
2022 3	797 594	48										17 222	17 222	780 372			

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28. Priority of Payments - Revenue



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 406 526,48	EUR
Senior Expenses	-	31 559,10	EUR
Servicing Fee	-	155 329,99	EUR
Tranche A Loan Interest to Issuer	-	208 223,86	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	14 680,20	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	-	5 723,58	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	-	458 012,75	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	79 369,12	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	13,00	EUR
Deferred Purchase Price to Seller		384 956,88	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	965 794,86	EUR
Senior Expenses	-	29 212,87	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	229 585,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	15 785,00	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	-	6 050,00	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	-	458 012,75	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	79 369,12	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		79 122,12	EUR

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29. Priority of Payments - Redemption



Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	11
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	17 269 997,79	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	-	17 269 997,79	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	17 728 010,54	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	-	17 728 010,54	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iii) Principal Payments on Class D Notes	-	-	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (o)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		79 122,12	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		384 956,88	EUR
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30. Transaction Costs



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	11	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	31 559,10				
Interest accrued for the Period	EUR	320 078,00	229 585,00	15 785,00	6 050,00	68 658,00
Cumulative Interest accrued	EUR	1 735 412,00	843 986,00	81 321,00	38 846,00	771 259,00
Interest Payments	EUR	320 078,00	229 585,00	15 785,00	6 050,00	68 658,00
Cumulative Interest Payments	EUR	1 735 412,00	843 986,00	81 321,00	38 846,00	771 259,00
Interest accrued on Subordinated Loan for the Period	EUR	247,00				
Cumulative Interest accrued on Subordinated Loan	EUR	247,00				
Interest Payments on Subordinated Loan	EUR	247,00				
Cumulative Interest Payments on Subordinated Loan	EUR	247,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	11				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to	26.09.2022	=	32 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 **434 600 000**

Interest Period Start 25.08.2022
Interest Period End 26.09.2022
Interest Days 32
Settlement Date 26.09.2022

Euribor 1 M 0,059 %
Cap limit 0,000 %
Floating Interest Rate above cap limit 0,059 %
Cap Floating Rate Day Count Fraction 0,09

Cap Interest Amount **EUR 22 792,36**

Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC) EUR 22 792,36

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31. Contact Details



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Reporting Date	28.09.2022						
Payment date	26.09.2022						
Period No	11						
Monthly Period	01.08.2022						
Interest Period	from 25.08.2022	to	26.09.2022	=	32 days		