

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

Cover Sheet Monthly Investor Report



Index	Page
1 Portfolio Information	1
2 Amount Due for Distribution - Revenue	2
3 Amount Due for Distribution - Redemptions	3
4 Reserve Accounts	4
5 a Performance Data	5
5 b Concentration Limits	6
6 Note Principal	7
7 Outstanding Notes	8
8 Counterparty Ratings, Trigger Levels and Consequences	9
9 a Original Principal Balance	10
9 b Original PB (Graph)	11
10 a Outstanding principal Balance	12
10 b Outstanding PB (Graph)	13
11 a Geographical Distribution	14
11 b Geographical (Graph)	15
12 a Interest Rate	16
12 b Interest Rate (Graph)	17
13 a Remaining Terms	18
13 b Remaining Terms (Graph)	19
14 a Seasoning	20
14 b Seasoning (Graph)	21
15 a Balloon loans as % of other loans	22
15 b Balloon loans as % of other loans (Graph)	23
16 a Loans per borrower	24
16 b Loans per borrower (Graph)	25
17 a Amortization Profile	26
17 b Amortization Profile (Graph)	27
18 a Payment Holidays	28
18 b Payment Holidays (Graph)	29
18 c Remaining Payment Holidays	30
18 d Remaining Payment Holidays (Graph)	31
19 a Downpayment	32
19 b Downpayment (Graph)	33
20 a Vehicle Condition	34
20 b Vehicle Condition (Graph)	35
21 a Borrower Type	36
21 b Borrower Type (Graph)	37
22 a Vehicle Type	38
22 b Vehicle Type (Graph)	39
23 a Restructured Loans	40
23 b Restructured Loans (Graph)	41
24 Dynamic Interest Rate	42
25 Dynamic Pre-Payment	43
26 Dynamic Delinquency	44
27 Defaults, Recoveries and Losses by Quarter of Default	45
28 Priority of Payments (1)	46
29 Priority of Payments (2)	47
30 Transaction Costs	48
31 Swap Overview	49
32 Contact Details	50

Reporting Date	27.01.2022				
Payment date	25.01.2022			Following payment dates:	25.02.2022
Period No	3				25.03.2022
Monthly Period	01.12.2021				
Interest Period	from 30.12.2021	to	25.01.2022	=	26 days
Cut-Off date	31.12.2021				

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**1. Portfolio Information**



Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days

	Current Period	
	Aggregated Outstanding	Principal Amount
<b>Outstanding receivables</b>		
Opening balance prior to replenishment	449 886 772,91	EUR
Scheduled Loan Principal Repayments (+MC)	7 621 043,81	EUR
Prepayments	9 914 711,74	EUR
Deemed Collections - Other	-	EUR
<b>Total Principal Payments Received in Period</b>	<b>17 535 755,55</b>	<b>EUR</b>
New Defaulted Auto Loans amt in Period	-	EUR
<b>Closing balance prior to replenishment</b>	<b>432 351 017,36</b>	<b>EUR</b>
<b>Further Purchase Price due (Replenishment price of new assets)</b>	<b>17 587 845,85</b>	<b>EUR</b>
Re-investment Principal Ledger Closing Balance	61 136,79	EUR
<b>Closing Balance post replenishment</b>	<b>449 938 863,21</b>	<b>EUR</b>
Principal Recoveries on loans in default	-	EUR
<b>Total revenue collections</b>		
<b>Total Revenue Received in Period</b>	<b>1 402 141,80</b>	<b>EUR</b>

# Loans		
At beginning of period	26 999	Loans
Replenished contracts	1 022	Loans
Paid in Full	665	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	-	Loans
<b>At end of period (pre replenishment)</b>	<b>26 334</b>	<b>Loans</b>

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**2. Amount Due for Distribution - Revenue Receipts**



Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				
Interest Period	from 30.12.2021	to	25.01.2022	=	26 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	1 391 652,38	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	-	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser (hedge reduction amt)	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
<b>Total Amount for Purchaser Available Revenue Receipts</b>	<b>1 391 652,38</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	106 584,00	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	-	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	-	EUR
g. Liquidity Reserve Excess Amount	-	EUR
h. Any other net amount received by the Issuer	-	EUR
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>106 584,00</b>	<b>EUR</b>

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**3. Amount Due for Distribution - Redemption Receipts**

Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				
Interest Period	from 30.12.2021	to	25.01.2022	=	26 days



**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	17 535 755,55	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	113 227,09	EUR
f. Any other net income amount received by the Purchaser	-	EUR
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>17 648 982,64</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

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

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**4. Reserve Accounts**



Reporting Date	27.01.2022
Payment date	25.01.2022
Period No	3
Monthly Period	01.12.2021
Interest Period	from 30.12.2021 to 25.01.2022 = 26 days

**Note Balance**

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

**Liquidity Balance**

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

**Expenses Advance**

Beginning of Period	-	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	-	EUR

**Servicer Advance Reserve Fund**

Beginning of Period	100 000,00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100 000,00	EUR
Required Reserve Amount	100 000,00	EUR

**Set-off from Deposits**

No borrowers whose loans were sold to SCF Rahoituspalvelut X DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

***We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 6(3)(c) of the Securitisation Regulation***

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

5a. Performance Data



Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days

Asset Balance

Opening balance prior to replenishment	449 886 772,91	EUR
Closing balance prior to replenishment	432 351 017,36	EUR
Closing Balance post replenishment	449 938 863,21	EUR

Portfolio Performance:

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	408 757 534,37	94,54 %	24 818
1-29 days past due	20 269 889,13	4,69 %	1 327
<b>Delinquent Receivables:</b>			
30-59 days past due	2 690 051,71	0,62 %	154
60-89 days past due	502 528,99	0,12 %	28
90-119 days past due	71 976,93	0,02 %	3
120-149 days past due	59 036,23	0,01 %	4
150-179 days past due	-	0,00 %	0
<b>Total Performing and Delinquent</b>	<b>432 351 017</b>	<b>100,00 %</b>	<b>26 334</b>
Current Period Defaults	-		0
Cumulative Defaults	-		0
Current Period Principal Recoveries	-		
Cumulative Principal Recoveries	-		

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

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

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

[A] Aggregate Outstanding Asset Principal Amount	449 938 863,21	99,9903 %
[B] Aggregate principal balance of Defaulted Contracts	-	
[C] Recoveries received on such Defaulted Contracts	-	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449 982 478,99	

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

[A] Delinquency Ratio, Payment Date	0,77 %	NO
[B] Delinquency Ratio, preceding Payment Date	0,48 %	
[C] Delinquency Ratio, second preceding Payment Date	0,35 %	

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

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

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

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

5b. Concentration limits



Reporting Date	27.01.2022
Payment date	25.01.2022
Period No	3
Monthly Period	01.12.2021
Interest Period	from 30.12.2021 to 25.01.2022 = 26 days

Concentration limits:	Pre Replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 2.35%)	2,56 %	2,51 %	2,63 %	2,57 %
Weighted average months to maturity (max 56)	50,72*	51,98	55,56	50,24
Used Vehicles (max 74%)	71,16 %	68,76 %	77,13 %	71,39 %
Balloon Loans (max 63,5%)	63,72 %	60,16 %	58,25 %	63,50 %
Corporate Borrowers (max 10%)	8,57 %	36,17 %	8,54 %	8,57 %
IRB (min 95%)	95,40%***	67,10 %	95,83 %	95,42 %

\* Bucket-based as found in IR

\*\* Pre adjustments to full-fill CL limits

\*\*\* As of previous pool cut

Top-10 Exposures*:	Balance	# Loans	Portion
	158 083,92	1	0,04 %
	157 222,28	1	0,03 %
	155 411,99	1	0,03 %
	153 546,93	1	0,03 %
	147 696,65	1	0,03 %
	147 685,74	1	0,03 %
	146 907,53	1	0,03 %
	144 406,60	1	0,03 %
	141 581,26	1	0,03 %
	137 927,64	1	0,03 %
<b>Total (max 0,5%)</b>			<b>0,33 %</b>

\* Post Replenishment

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**6. Note Principal**



Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days

**Note Principal**

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

**Principal Deficiency Sub-Ledger**

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

**Net Note Principal**

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



**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**7. Outstanding Notes**

Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
<b>General Note Information</b>					
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
<b>Current Note Information</b>					
Outstanding Opening Balance	450 000 000,00	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00
Available Distribution Amount	-	-	-	-	-
Amortisation	-	-	-	-	-
Redemption per Class	-	-	-	-	-
Redemption per Note	-	-	-	-	-
Outstanding Closing Balance		411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00
Net Outstanding Closing Balance	450 000 000,00	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00
Current Tranching	100 %	91,51 %	3,91 %	1,16 %	3,42 %
Current Pool Factor		1,00	1,00	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(30/360)
Interest Days		26	26	26	30
Principal Outstanding per Note Beginning of Period		100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		-	-	-	-
Principal Outstanding per Note End of Period		100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		7,37	25,42	47,09	445,83
Interest Payment	37 258,87	30 335,93	4 474,31	2 448,62	68 658,33
Interest Payment per Note		7,37	25,42	47,09	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)		11,85 %	7,94 %	6,78 %	3,36 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		12,32 %	8,41 %	6,78 %	3,36 %
Current CE (Subordination)		8,49 %	4,58 %	3,42 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		8,97 %	5,05 %	3,42 %	0,00 %

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 27.01.2022  
Payment date 25.01.2022  
Period No 3  
Monthly Period 01.12.2021  
Interest Period : 30.12.2021 to 25.01.2022 = 26 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.	

**SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report**

**9.a Original Portfolio Principal Balance**

Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	= 26 days



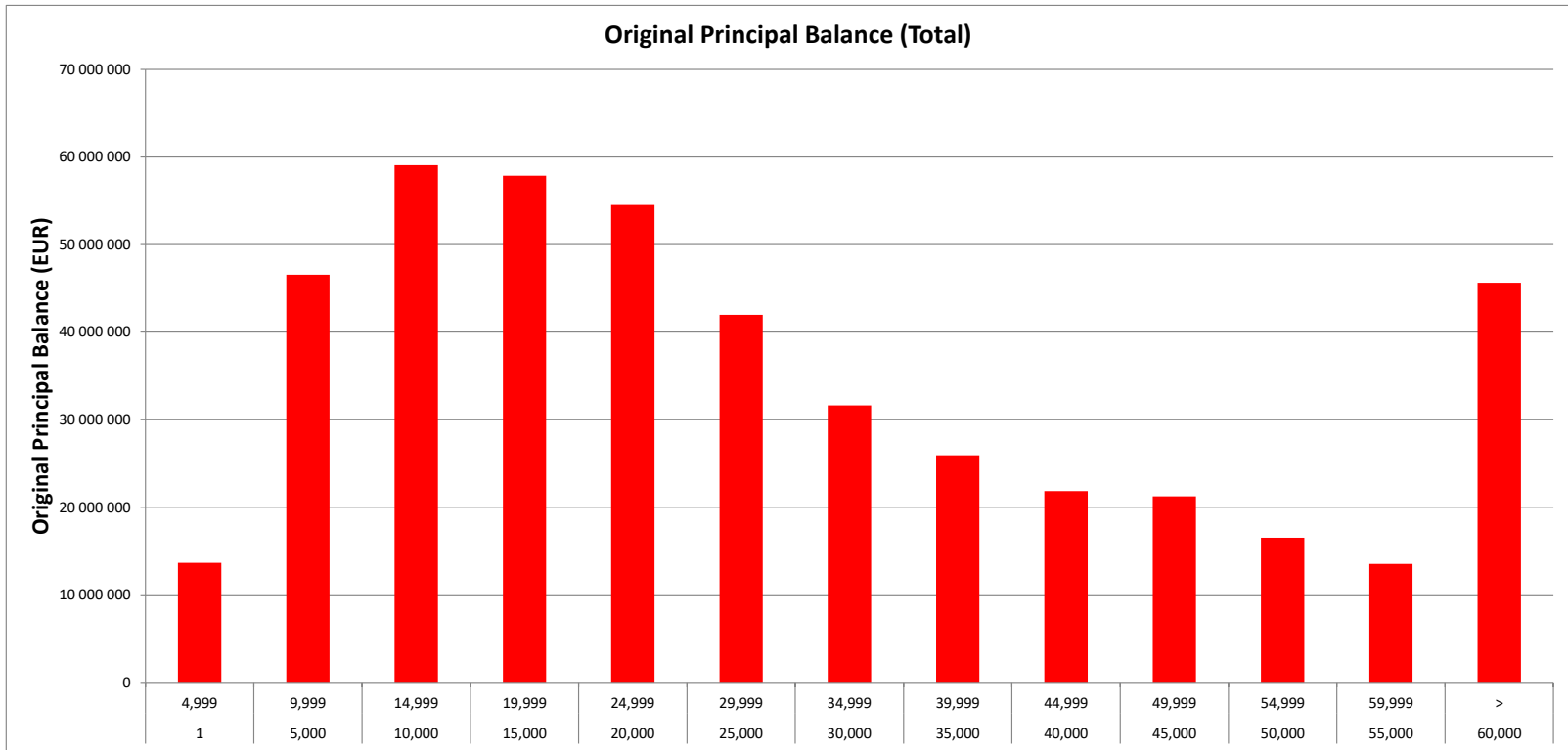
Average amount - all: 17 157

	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	

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**9.b Original Principal Balance Graph**

Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**10.a Outstanding Principal Balance**

Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	= 26 days



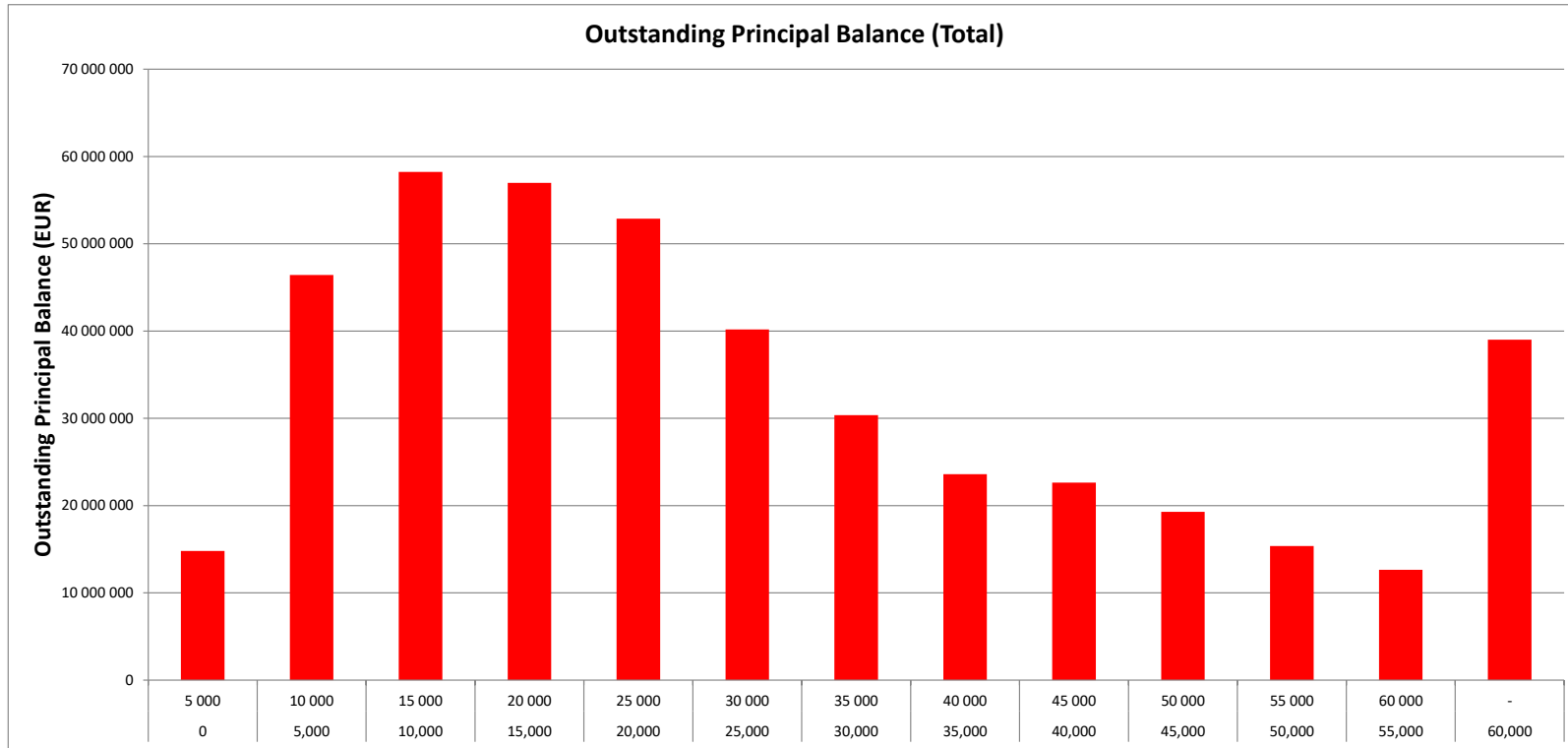
Average amount - all: 16 418

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	4 694	14 797 937	3,42 %	26,4	18,7
	5 000	10 000	6 270	46 417 945	10,74 %	41,0	15,8
	10 000	15 000	4 721	58 223 322	13,47 %	48,6	13,7
	15 000	20 000	3 277	56 978 541	13,18 %	52,5	12,0
	20 000	25 000	2 364	52 861 379	12,23 %	54,3	11,2
	25 000	30 000	1 473	40 187 568	9,30 %	54,8	10,6
	30 000	35 000	938	30 351 647	7,02 %	54,2	11,0
	35 000	40 000	631	23 591 780	5,46 %	54,4	11,2
	40 000	45 000	534	22 639 939	5,24 %	52,5	12,9
	45 000	50 000	408	19 276 050	4,46 %	53,8	12,1
	50 000	55 000	294	15 369 305	3,55 %	52,9	12,8
	55 000	60 000	220	12 640 390	2,92 %	54,2	12,4
	60 000	-	510	39 015 215	9,02 %	53,4	12,2
	Total			26 334	432 351 017	100 %	50,7

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**10.b Outstanding Principal Balance Graph**

Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days

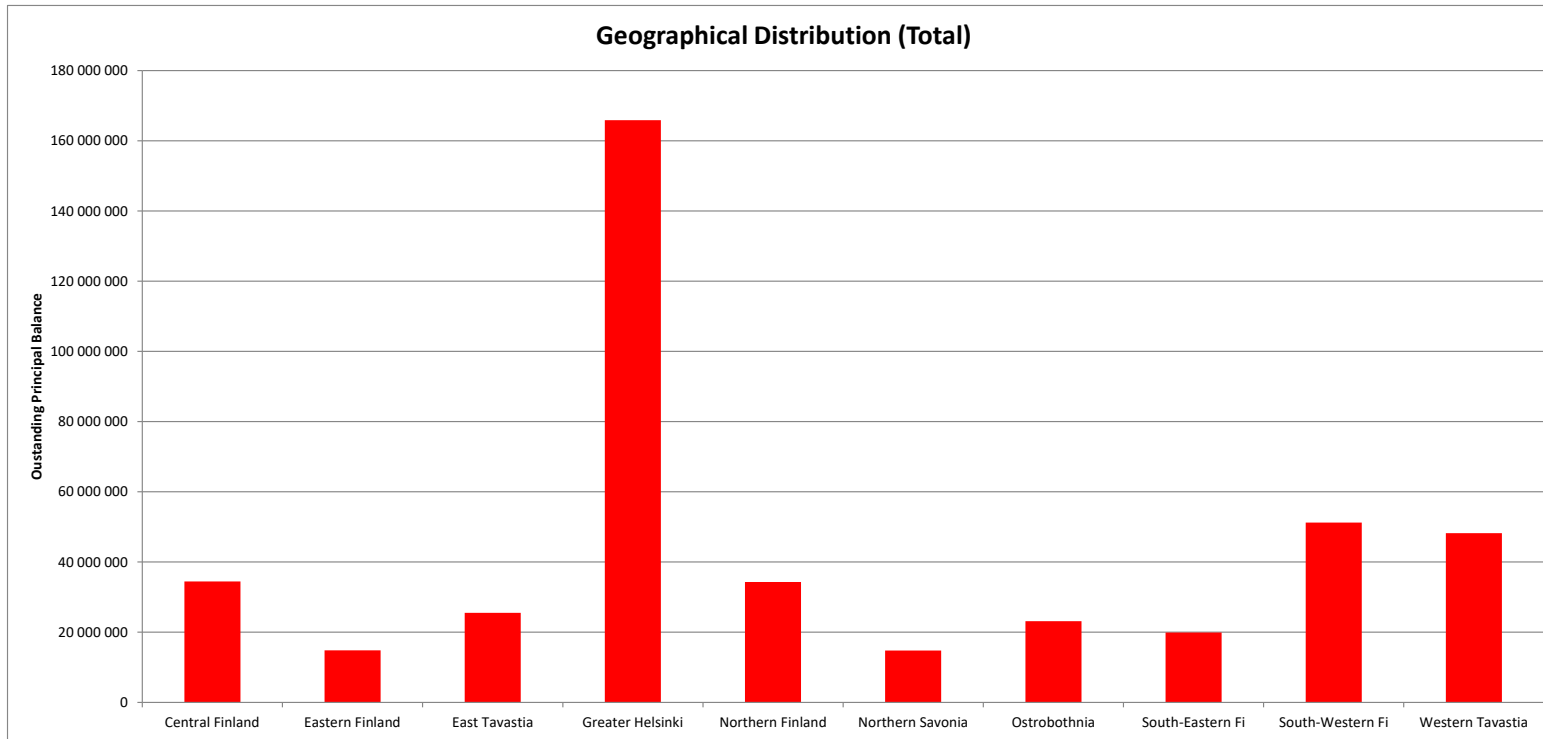


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 350	34 480 044	7,98 %	50,4	11,8	
Eastern Finland	955	14 817 979	3,43 %	51,0	12,1	
East Tavastia	1 663	25 529 060	5,90 %	51,4	11,8	
Greater Helsinki	9 035	165 859 462	38,36 %	50,0	13,8	
Northern Finland	2 058	34 308 882	7,94 %	51,8	11,3	
Northern Savonia	1 054	14 792 441	3,42 %	49,3	12,2	
Ostrobothnia	1 519	23 137 268	5,35 %	51,4	11,7	
South-Eastern Fi	1 488	19 931 707	4,61 %	49,9	12,0	
South-Western Fi	3 047	51 252 381	11,85 %	52,1	11,9	
Western Tavastia	3 165	48 241 794	11,16 %	51,1	12,4	
Total	26 334	432 351 017	100 %	50,7	12,6	

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**11.b Geographical Distribution Graph**

Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days





SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

12.a Interest Rate



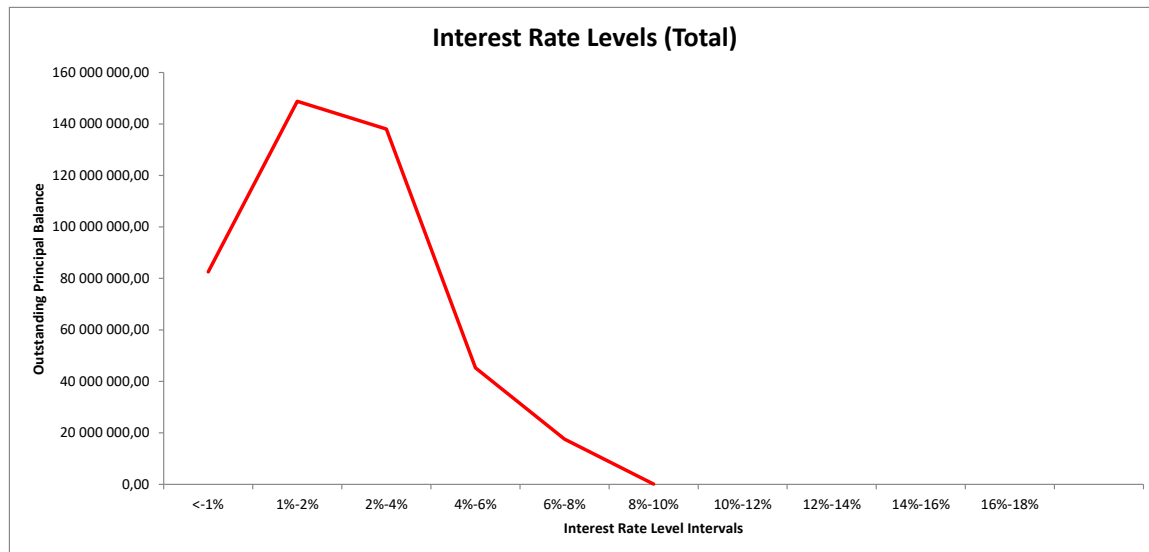
Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days

		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	4 509	82 583 694	19,10 %	48,5	14,5
	1	2	6 268	148 809 610	34,42 %	51,2	12,9
	2	4	9 085	138 018 064	31,92 %	52,0	11,5
	4	6	4 339	45 255 433	10,47 %	50,2	11,6
	6	8	2 101	17 571 742	4,06 %	48,8	12,8
	8	10	32	112 475	0,03 %	38,9	12,1
	10	12					
	12	14					
	14	16					
16	18						
18	-						
Total			26 334	432 351 017	100 %	50,7	12,6

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.01.2022
Payment date	25.01.2022
Period No	3
Monthly Period	01.12.2021
Interest Period	from 30.12.2021 to 25.01.2022 = 26 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

13.a Remaining Terms



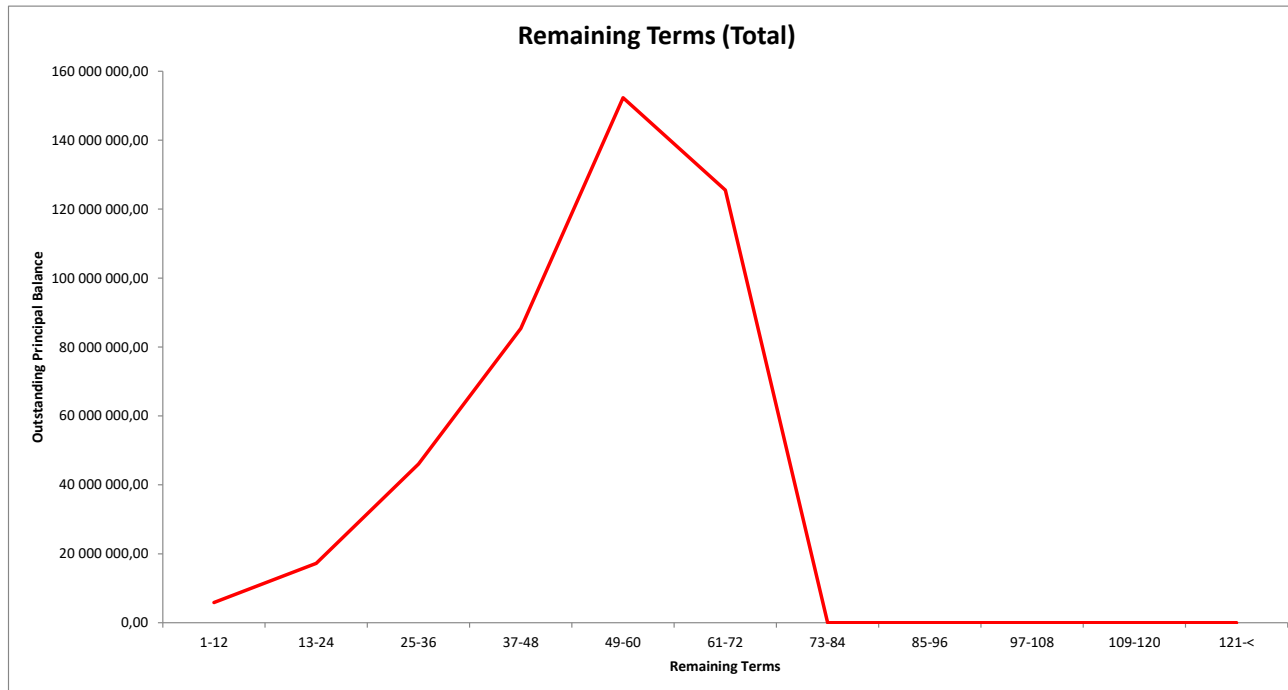
Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			0	7	19 858	0,00 %	0,0	27,2
	1			12	1 254	5 883 259	1,36 %	7,8	38,4
	13			24	2 692	17 203 630	3,98 %	19,2	27,7
	25			36	4 366	46 040 796	10,65 %	31,0	23,4
	37			48	5 449	85 367 724	19,75 %	43,4	15,6
	49			60	7 576	152 307 377	35,23 %	54,0	9,8
	61			72	4 990	125 528 373	29,03 %	65,2	6,8
	73			84					
	85			96					
	97			108					
	109			120					
	121	-							
	Total				26 334		432 351 017	100 %	50,7

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	= 26 days



**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**14.a Seasoning**



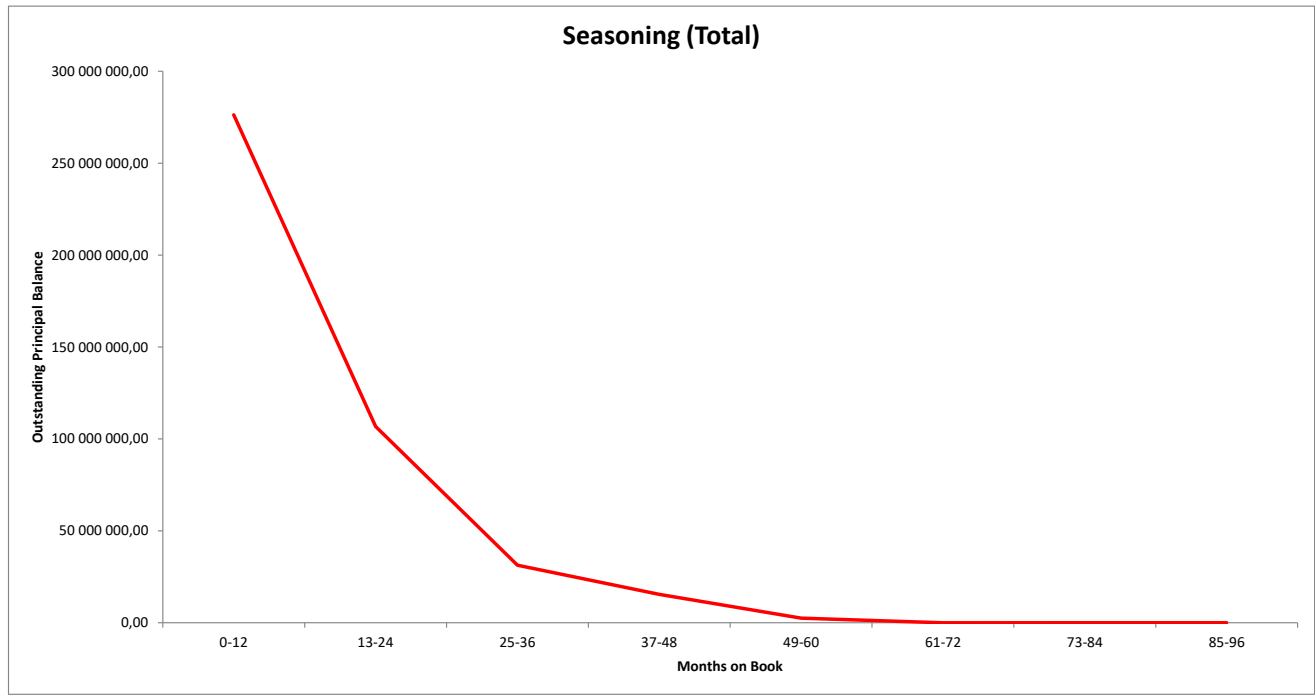
Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				25.01.2022
Interest Period	from	30.12.2021	to	25.01.2022	= 26 days

		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	15 196	276 294 637	63,91 %	56,3	7,1
	13		24	6 672	106 774 278	24,70 %	46,5	16,7
	25		36	2 446	31 253 919	7,23 %	32,7	29,7
	37		48	1 782	15 464 581	3,58 %	24,1	41,3
	49		60	235	2 549 203	0,59 %	7,7	53,2
	61		72	3	14 400	0,00 %	2,9	62,0
	73		84					
	85		96					
Total			26 334	432 351 017	100 %	50,7	12,6	

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**14.b Seasoning**

Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	= 26 days



**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**15.a Balloon loans**



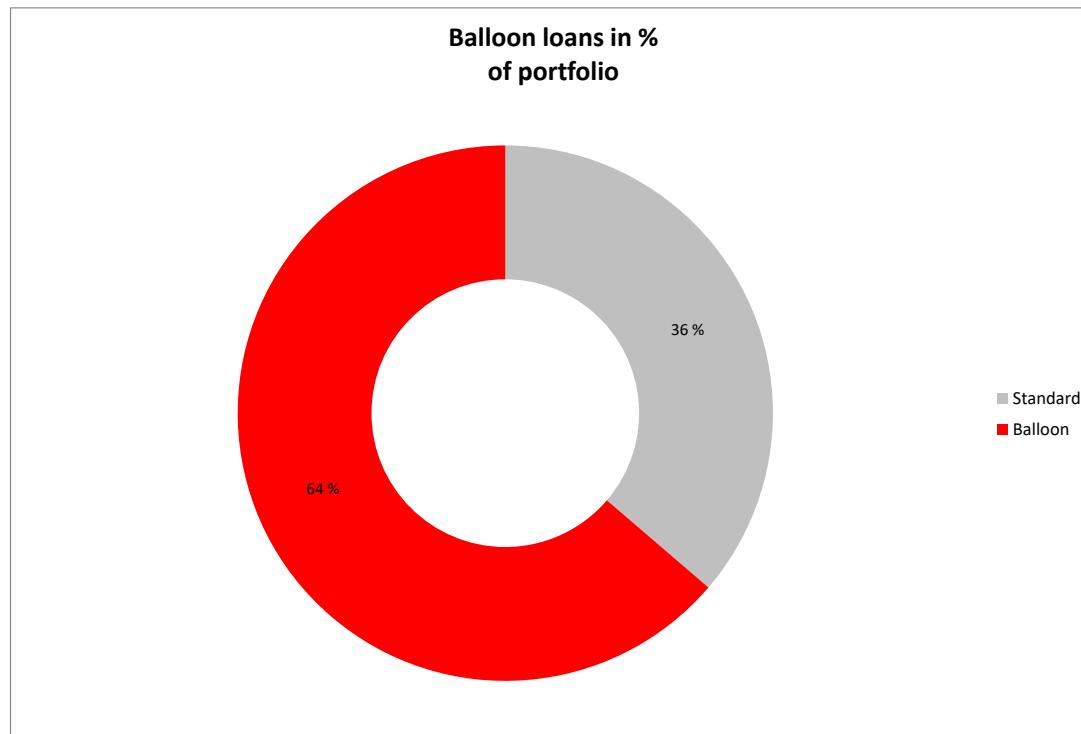
Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	15 993		156 870 587	36,3 %	7 123	0,0 %	46,9	12,3
Balloon	10 341		275 480 430	63,7 %	104 091 858	37,8 %	52,9	12,8
Total	26 334		432 351 017	100 %	104 098 981	24 %	50,7	12,6

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**15.b Balloon loans**

Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from	30.12.2021
	to	25.01.2022
	=	26 days



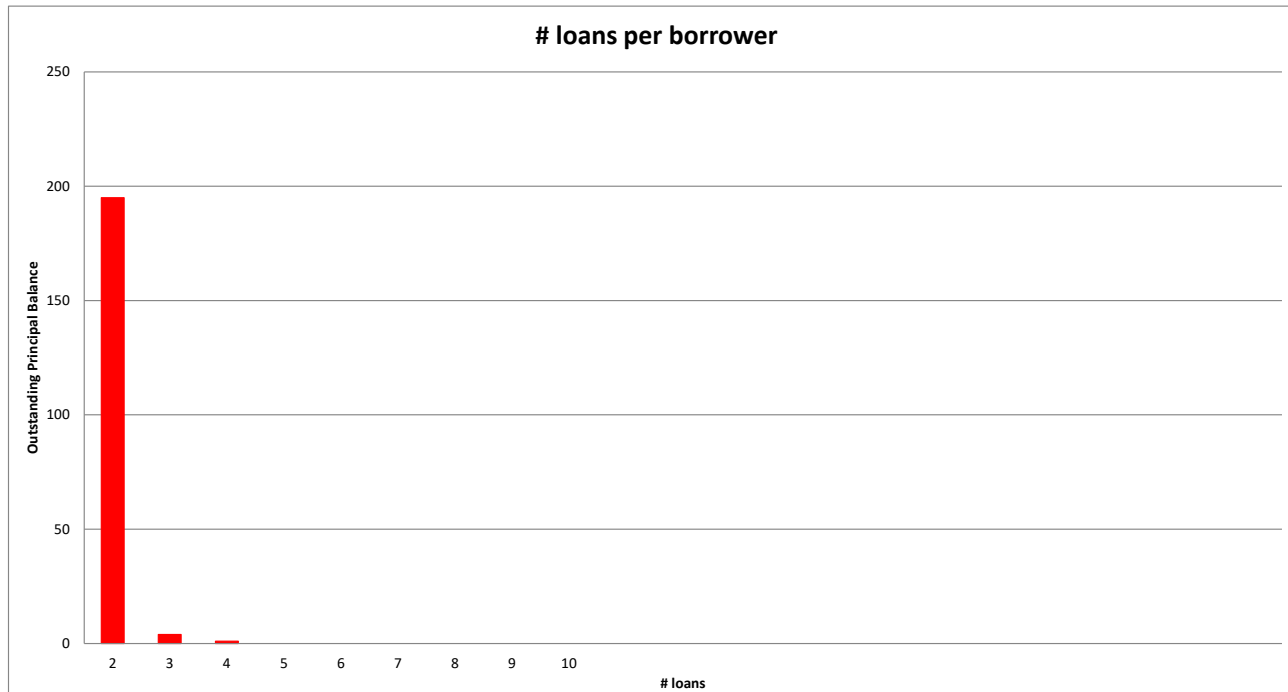




SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.01.2022
Payment date	25.01.2022
Period No	3
Monthly Period	01.12.2021
Interest Period	from 30.12.2021 to 25.01.2022 = 26 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days

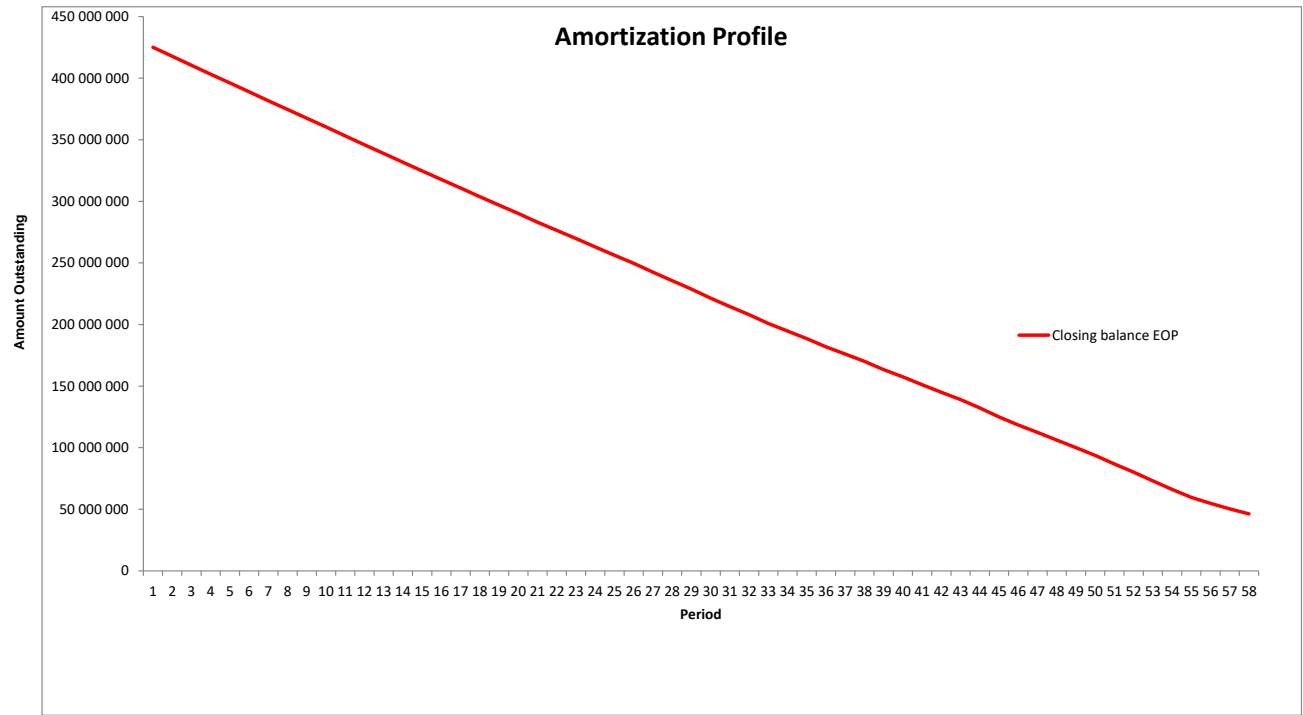
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	432 351 017	425 052 889	7 298 129	924 405	2,60 %	98,31 %
2	425 052 889	417 778 859	7 274 030	907 803	2,59 %	96,63 %
3	417 778 859	410 359 417	7 419 442	891 647	2,59 %	94,91 %
4	410 359 417	403 158 693	7 200 724	875 318	2,59 %	93,25 %
5	403 158 693	396 042 701	7 115 992	859 343	2,59 %	91,60 %
6	396 042 701	388 854 033	7 188 667	843 351	2,59 %	89,94 %
7	388 854 033	381 631 104	7 222 929	827 407	2,58 %	88,27 %
8	381 631 104	374 581 027	7 050 078	811 420	2,58 %	86,64 %
9	374 581 027	367 412 608	7 168 419	795 602	2,58 %	84,98 %
10	367 412 608	360 384 692	7 027 916	779 834	2,58 %	83,35 %
11	360 384 692	353 209 994	7 174 698	764 038	2,57 %	81,70 %
12	353 209 994	345 862 132	7 347 862	748 250	2,57 %	80,00 %
13	345 862 132	338 772 203	7 089 929	732 429	2,57 %	78,36 %
14	338 772 203	331 716 624	7 055 578	716 621	2,57 %	76,72 %
15	331 716 624	324 628 052	7 088 572	701 050	2,57 %	75,08 %
16	324 628 052	317 672 664	6 955 388	685 421	2,56 %	73,48 %
17	317 672 664	310 730 958	6 941 706	669 992	2,56 %	71,87 %
18	310 730 958	303 776 419	6 954 539	654 624	2,56 %	70,26 %
19	303 776 419	296 971 611	6 804 808	639 212	2,55 %	68,69 %
20	296 971 611	290 138 629	6 832 982	623 993	2,55 %	67,11 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	= 26 days



**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**18.a Payment Holidays**



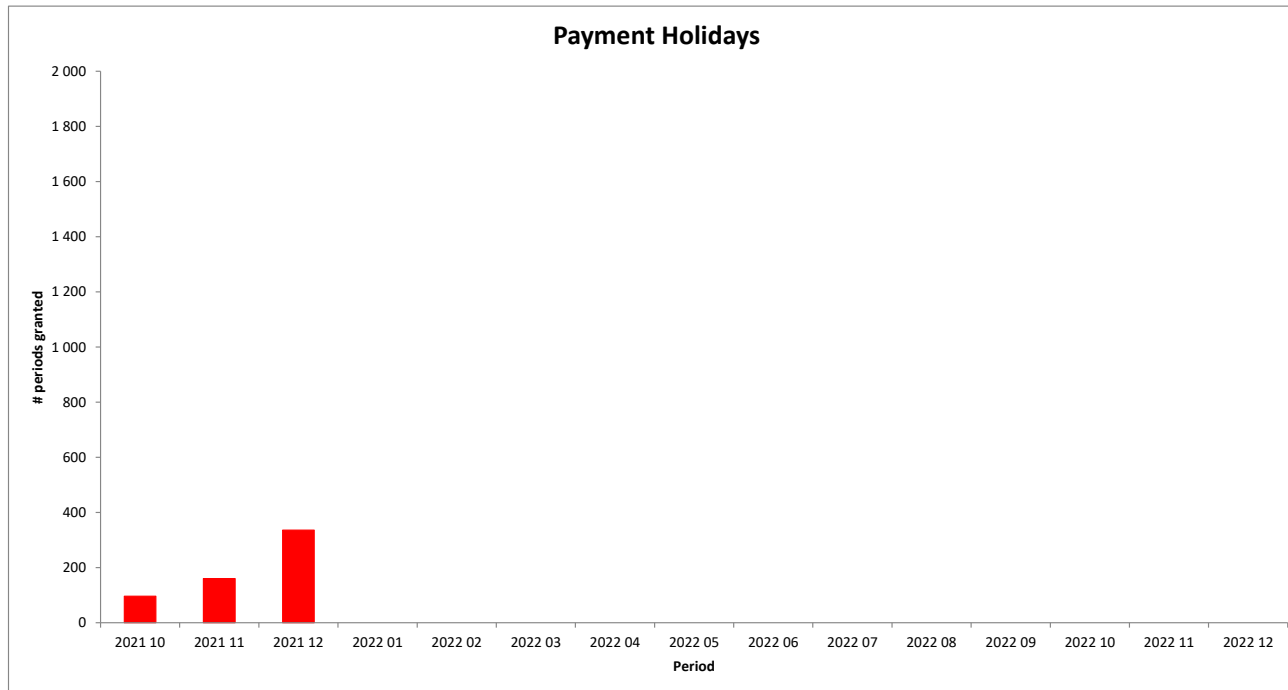
Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	= 26 days

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					
2022 02					
2022 03					
2022 04					
2022 05					
2022 06					
2022 07					
2022 08					
2022 09					
2022 10					
2022 11					
2022 12					
Total:	592	778	208 885	11 450 807	

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**18.b Payment Holidays**

Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	= 26 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

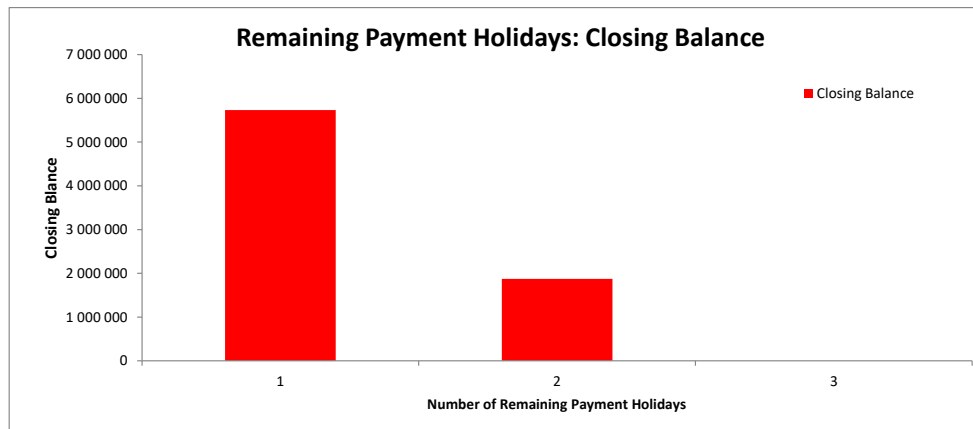
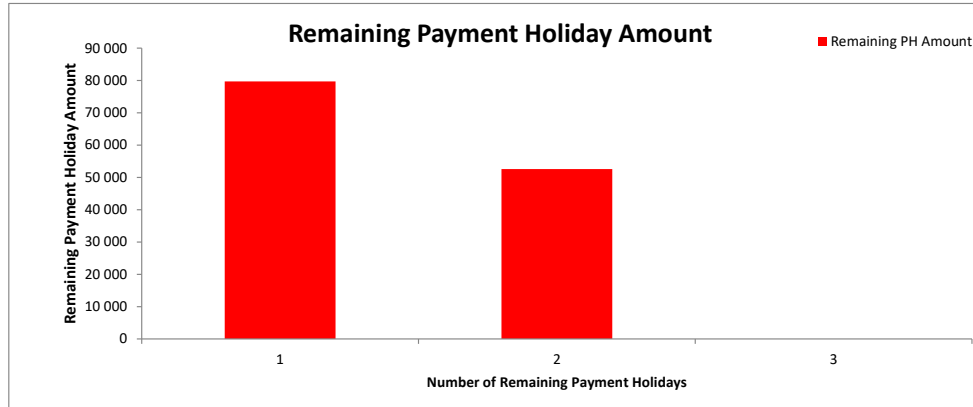


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	316	79 662	5 731 863
	2	87	52 585	1 875 165
	3			
	Total	403	132 247	7 607 028

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

18.d Remaining Payment Holidays

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





**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**19.a Downpayment**



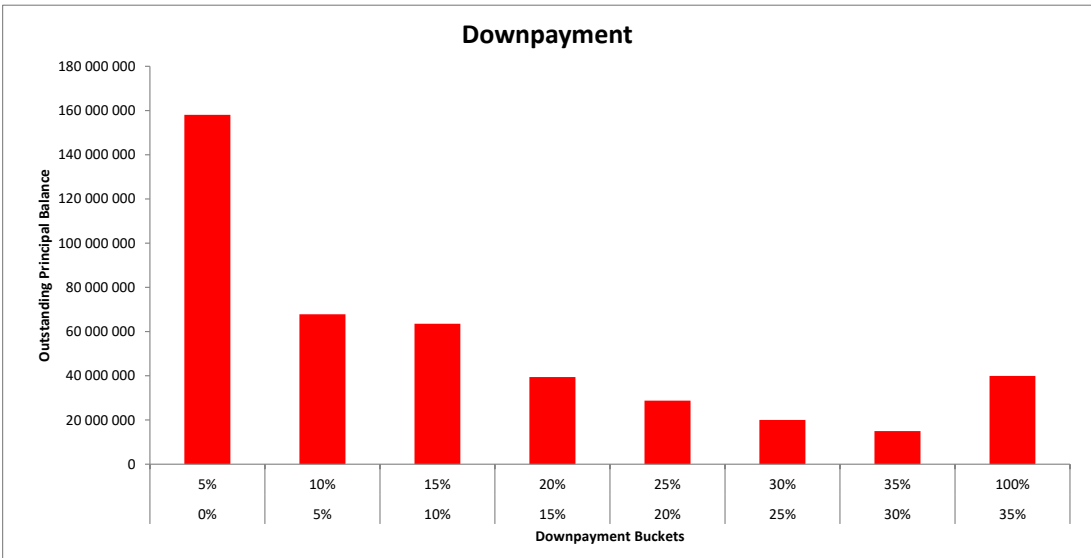
Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	= 26 days

		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	9 238	158 004 575	36,55 %	53,9	11,7	
	5 %	10 %	3 346	67 804 109	15,68 %	52,9	12,4	
	10 %	15 %	3 369	63 502 972	14,69 %	49,4	13,8	
	15 %	20 %	2 295	39 401 489	9,11 %	48,4	14,1	
	20 %	25 %	1 812	28 759 108	6,65 %	48,0	13,9	
	25 %	30 %	1 338	19 993 497	4,62 %	47,2	13,1	
	30 %	35 %	1 134	14 985 734	3,47 %	46,8	13,3	
	35 %	100 %	3 802	39 899 533	9,23 %	44,1	11,8	
	Total		26 334	432 351 017	100 %	50,7	12,6	

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

19.b Downpayment

Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

20.a Vehicle Condition



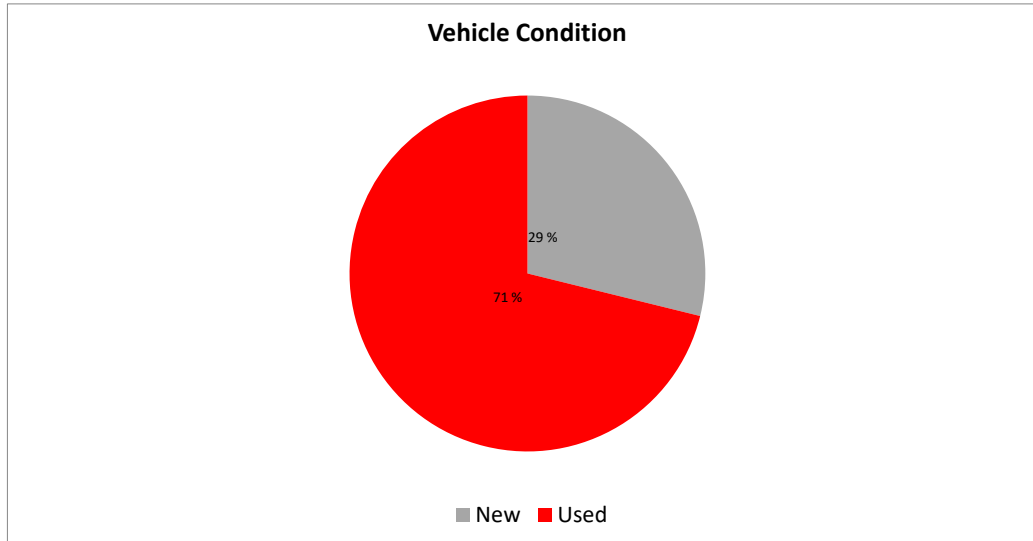
Reporting Date	27.01.2022
Payment date	25.01.2022
Period No	3
Monthly Period	01.12.2021
Interest Period	from 30.12.2021 to 25.01.2022 = 26 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 813	124 706 685	28,84 %	48,1	14,1
	Used	21 521	307 644 332	71,16 %	51,8	12,0
	Total	26 334	432 351 017	100 %	50,7	12,6

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				
Interest Period	from 30.12.2021	to 25.01.2022	=	26 days	



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

21.a Borrower Type



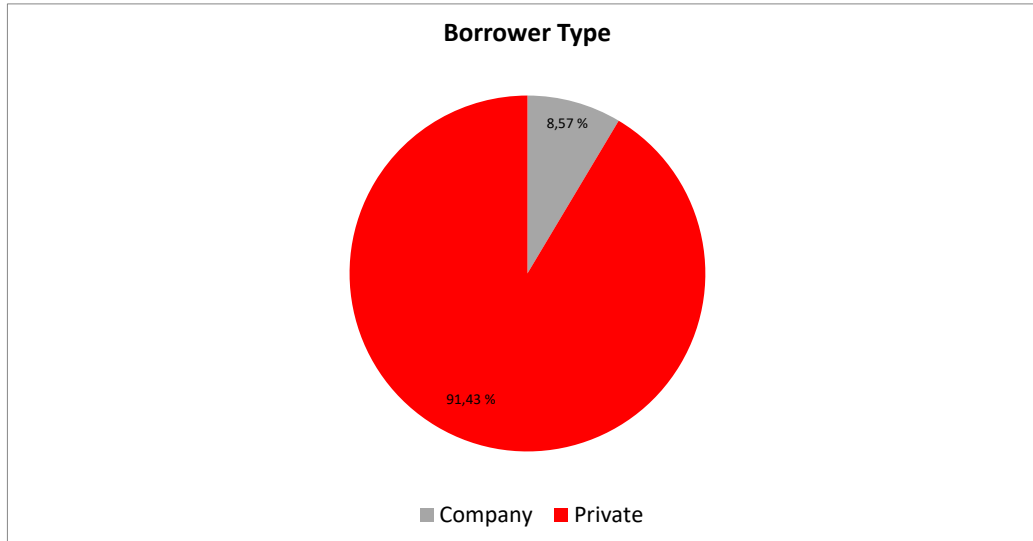
Reporting Date	27.01.2022
Payment date	25.01.2022
Period No	3
Monthly Period	01.12.2021
Interest Period	from 30.12.2021 to 25.01.2022 = 26 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 724	37 069 381	8,57 %	42,8	13,9
	Private	24 610	395 281 636	91,43 %	51,5	12,5
	Total	26 334	432 351 017	100 %	50,7	12,6

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

21.b Borrower Type

Reporting Date		27.01.2022			
Payment date		25.01.2022			
Period No		3			
Monthly Period		01.12.2021			
Interest Period	from	30.12.2021	to	25.01.2022	= 26 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

22.a Vehicle type



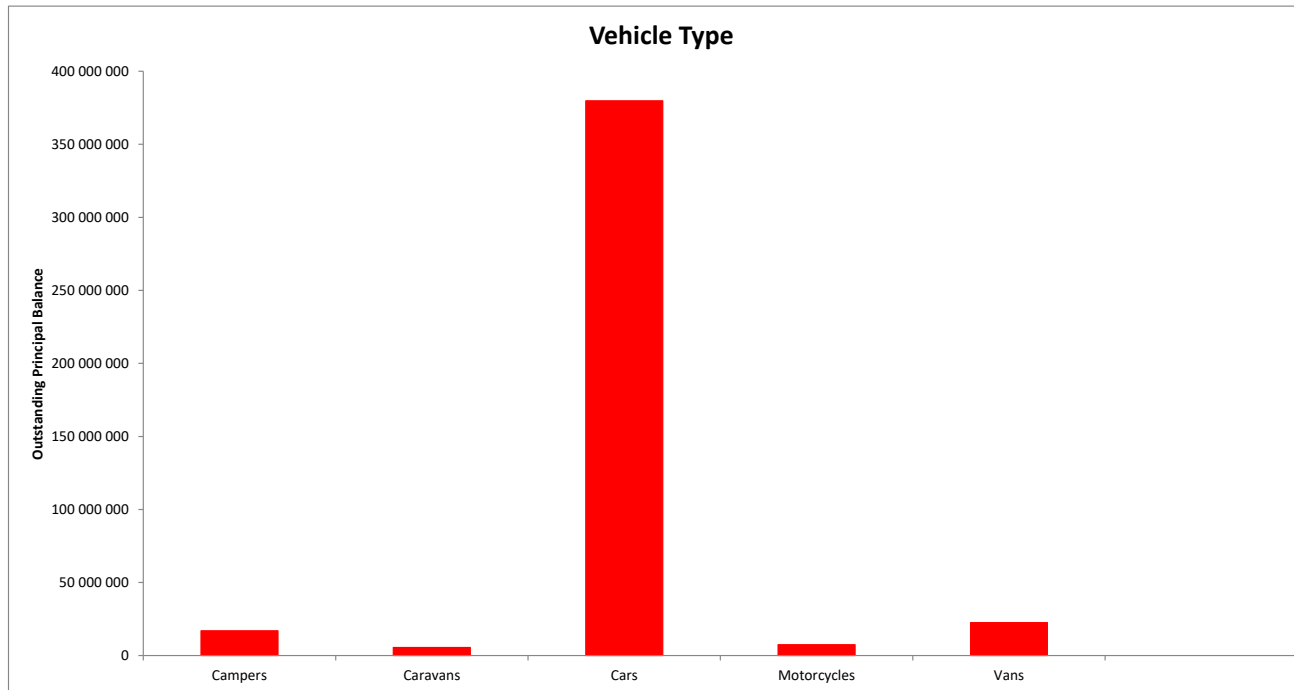
Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	= 26 days

		TOTAL				
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	478	16 967 439	3,92 %	56,9	8,9
	Caravans	311	5 577 377	1,29 %	55,9	8,2
	Cars	23 239	379 820 699	87,85 %	50,7	12,9
	Motorcycles	787	7 478 650	1,73 %	46,6	9,7
	Vans	1 519	22 506 852	5,21 %	45,6	13,5
		26 334	432 351 017	100 %	50,7	12,6

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	= 26 days





SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

23.a Restructured Loans



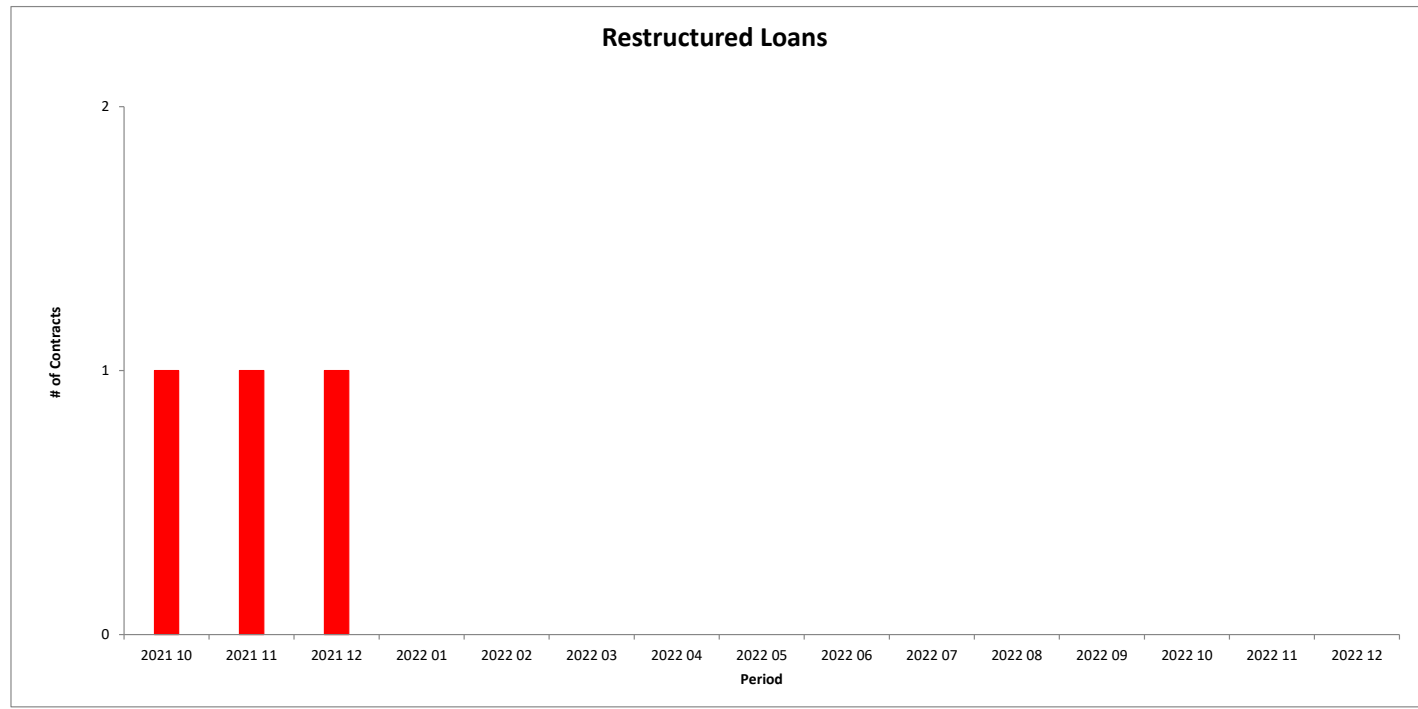
Reporting Date	27.01.2022
Payment date	25.01.2022
Period No	3
Monthly Period	01.12.2021
Interest Period	from 30.12.2021 to 25.01.2022 = 26 days

TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12	1	7 631
2022 01		
2022 02		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
	3	56 465

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**23.b Restructured Loans**

Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	= 26 days



**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**24.a Dynamic Interest rate**



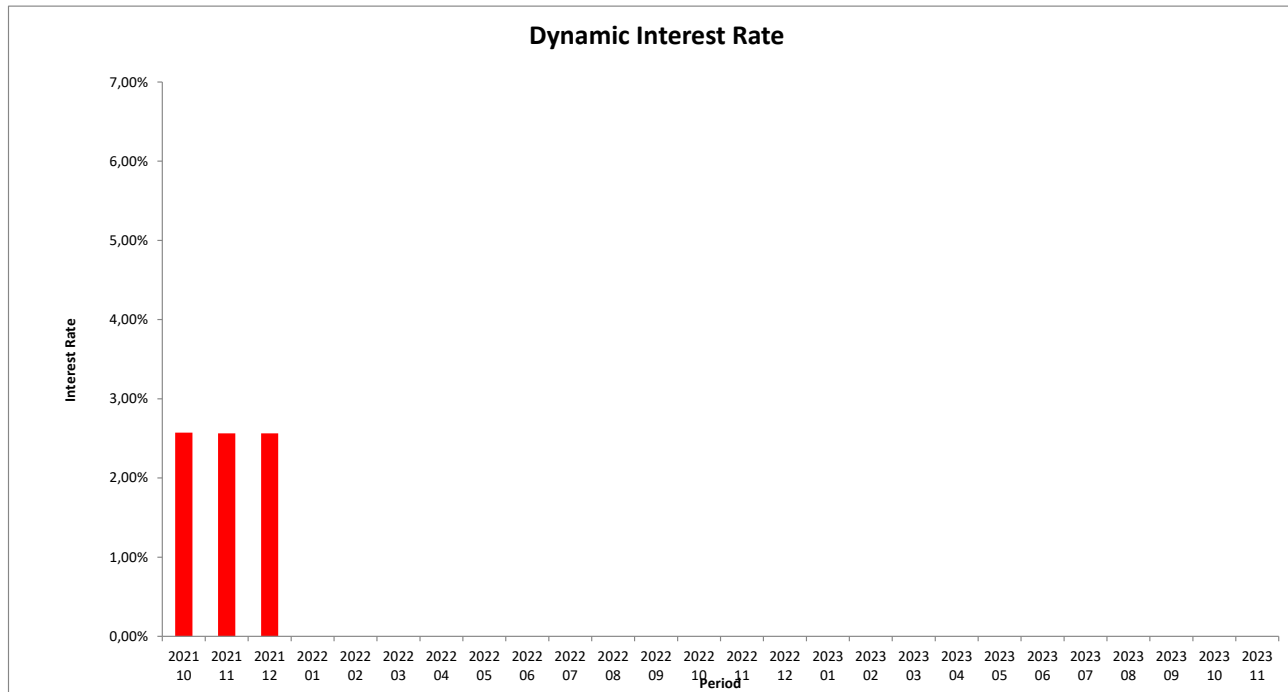
Reporting Date	27.01.2022					
Payment date	25.01.2022					
Period No	3					
Monthly Period	from	01.12.2021	to	25.01.2022	=	26 days
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days

	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2021 10	422 120 336	2,57 %
	2021 11	431 339 743	2,56 %
	2021 12	432 351 017	2,56 %
	2022 01		
	2022 02		
	2022 03		
	2022 04		
	2022 05		
	2022 06		
	2022 07		
	2022 08		
	2022 09		
	2022 10		
	2022 11		
	2022 12		
	2023 01		
	2023 02		
	2023 03		
	2023 04		
	2023 05		
	2023 06		
	2023 07		
	2023 08		
2023 09			
2023 10			
2023 11			

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**24.b Dynamic Interest Rate**

Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days

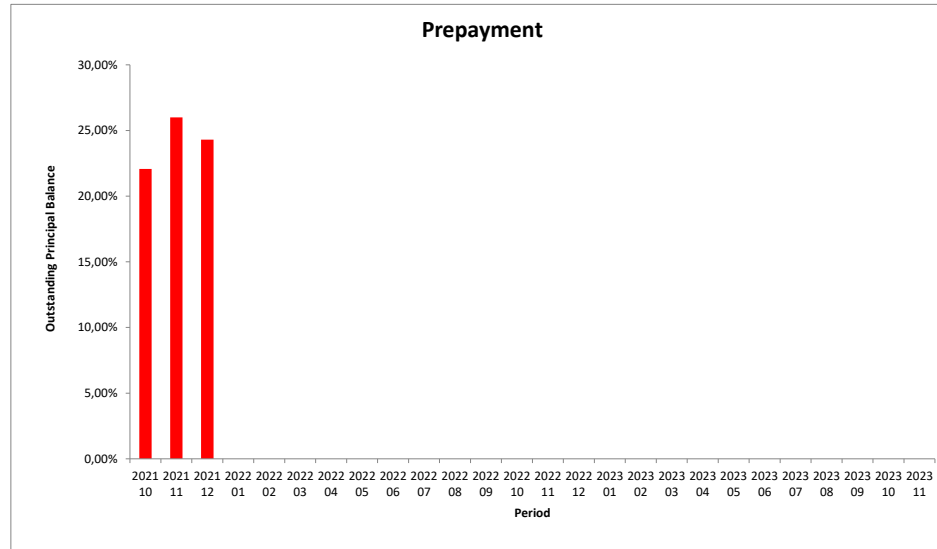
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2021 10	17 184 051	422 120 336	22,07 %
	2021 11	10 688 704	431 339 743	26,00 %
	2021 12	9 914 712	432 351 017	24,30 %
	2022 01			
	2022 02			
	2022 03			
	2022 04			
	2022 05			
	2022 06			
	2022 07			
	2022 08			
	2022 09			
	2022 10			
	2022 11			
	2022 12			
	2023 01			
	2023 02			
	2023 03			
	2023 04			
	2023 05			
	2023 06			
2023 07				
2023 08				
2023 09				
2023 10				
2023 11				

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	= 26 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

26. Delinquency



Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 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																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days

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



**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**28. Priority of Payments - Revenue**



Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 391 652,38	EUR
Senior Expenses	-	667,00	EUR
Servicing Fee	-	193 723,68	EUR
Tranche A Loan Interest to Issuer	-	30 336,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	4 474,00	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	2 449,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	68 658,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
<b>Interest and principal due to Purchaser Subordinated Loan Provider</b>	<b>-</b>	<b>-</b>	<b>EUR</b>
Deferred Purchase Price to Seller		1 091 344,70	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	106 584,00	EUR
Senior Expenses	-	667,00	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	30 336,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	4 474,00	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	-	2 449,00	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	-	-	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
<b>Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment</b>	<b>-</b>	<b>-</b>	<b>EUR</b>

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**29. Priority of Payments - Redemption**



Reporting Date	27.01.2022
Payment date	25.01.2022
Period No	3
Monthly Period	01.12.2021
Interest Period	from 30.12.2021 to 25.01.2022 = 26 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	17 648 982,64	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		17 587 845,85	EUR
Balance to be Credited to the Reinvestment Principal Ledger		61 136,79	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	-	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

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

**Issuer Priority of Payments - Revenue (o)**

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

Payment of residual fund as Deferred Purchase Price to Seller		1 091 344,70	EUR
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**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**30. Transaction Costs**



Reporting Date	27.01.2022	
Payment date	25.01.2022	
Period No	3	
Monthly Period	01.12.2021	
Interest Period	from 30.12.2021	to 25.01.2022 = 26 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	667,00				
Interest accrued for the Period	EUR	105 917,00	30 336,00	4 474,00	2 449,00	68 658,00
Cumulative Interest accrued	EUR	390 152,00	140 608,00	17 987,00	9 562,00	221 995,00
Interest Payments	EUR	105 917,00	30 336,00	4 474,00	2 449,00	68 658,00
Cumulative Interest Payments	EUR	390 152,00	140 608,00	17 987,00	9 562,00	221 995,00
Interest accrued on Subordinated Loan for the Period	EUR	-				
Cumulative Interest accrued on Subordinated Loan	EUR	-				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	-				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

Reporting Date	27.01.2022				
Payment date	25.01.2022				
Period No	3				
Monthly Period	01.12.2021				
Interest Period	from 30.12.2021	to	25.01.2022	=	26 days



**Class A, B and C Cap details**

**Kimi 10 | Front Cap**

<b>Party A</b>	<b>BANCO SANTANDER, S.A</b>
<b>Party B</b>	<b>SCF RAHOITUSPALVELUT X DAC</b>
Cap Notional	<b>434 600 000</b>
Interest Period Start	30.12.2021
Interest Period End	25.01.2022
Interest Days	26
Settlement Date	25.01.2022
Euribor 1 M	-0,598 %
Cap limit	0,000 %
Floating Interest Rate above cap limit	0,000 %
Cap Floating Rate Day Count Fraction	0,07
Cap Interest Amount	<b>EUR 0,00</b>
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u><u>EUR 0,00</u></u>

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**31. Contact Details**



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Reporting Date	27.01.2022						
Payment date	25.01.2022						
Period No	3						
Monthly Period	01.12.2021						
Interest Period	from 30.12.2021	to	25.01.2022	=	26 days		