

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27.01.2023								
Payment date	25.01.2023					Following payment dates:	27.02.2023		
Period No	15						27.03.2023		
Monthly Period	01.12.2022								
Interest Period	from 29.12.2022		to	25.01.2023	=			27 days	
Cut-Off date	31.12.2022								

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1. Portfolio Information



Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
Outstanding receivables		
Opening balance prior to replenishment	314 932 393,21	EUR
Scheduled Loan Principal Repayments (+MC)	5 812 992,15	EUR
Prepayments	6 131 514,43	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	11 944 506,58	EUR
New Defaulted Auto Loans amt in Period	382 877,56	EUR
Closing balance prior to replenishment	302 605 009,07	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	302 605 009,07	EUR
Principal Recoveries on loans in default	245 151,53	EUR
Total revenue collections		
Total Revenue Received in Period	952 334,07	EUR
# Loans		
At beginning of period	21 783	Loans
Replenished contracts	-	Loans
Paid in Full	535	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	30	Loans
At end of period (pre replenishment)	21 218	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from 29.12.2022	to	25.01.2023	=	27 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 195 385,60	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	4 646,66	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	85 587,83	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser (hedge reduction amt)	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	1 285 620,09	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	671 355,78	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	450 399,80	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	8 821,03	EUR
g. Liquidity Reserve Excess Amount	76 766,80	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 207 343,42	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from 29.12.2022	to	25.01.2023	=	27 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	11 944 506,58	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	11 944 506,58	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 944 506,58	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	382 877,56	EUR
Total Amount for Issuer Available Redemption Receipts	12 327 384,14	EUR

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4. Reserve Accounts



Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	15
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days

Note Balance

Beginning of Period	314 932 393,21	EUR
End of Period	302 605 009,07	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 546 502,99	EUR
Cash Outflow		74 841,02	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 471 661,97	EUR
Required Reserve Amount	0,5 %	1 471 661,97	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	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days

Asset Balance

Opening balance prior to replenishment	314 932 393,21	EUR
Closing balance prior to replenishment	302 605 009,07	EUR
Closing Balance post replenishment	302 605 009,07	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	285 337 848,80	94,29 %	19 954
1-29 days past due	12 837 521,26	4,24 %	962
Delinquent Receivables:			
30-59 days past due	1 882 915,57	0,62 %	123
60-89 days past due	1 222 872,81	0,40 %	84
90-119 days past due	591 765,92	0,20 %	42
120-149 days past due	503 819,97	0,17 %	32
150-179 days past due	228 264,74	0,08 %	21
Total Performing and Delinquent	302 605 009	100,00 %	21 218
Current Period Defaults	382 877,56		30
Cumulative Defaults	3 763 663,65		233
Current Period Principal Recoveries	245 151,53		
Cumulative Principal Recoveries	660 022,84		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,69 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,66 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,55 %	

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

[A] Aggregate Outstanding Asset Principal Amount	302 605 009,07	67,9379 %
[B] Aggregate principal balance of Defaulted Contracts	3 763 663,65	
[C] Recoveries received on such Defaulted Contracts	660 022,84	
[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	1,46 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,25 %	
[C] Delinquency Ratio, second preceding Payment Date	1,36 %	

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	12,13 %	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	314 932 393,21		

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

[A] An Issuer Event of Default	NO
[B] A Servicer Termination Event	NO
[C] A change of control with respect to the Seller	NO
[D] the Seller becomes subject to Insolvency Proceedings	NO
[E] the Delinquency Ratio Rolling Average exceeds 3 per cent	NO
[F] the Cumulative Net Loss Ratio exceeds 0.5 per cent	YES
[G] on any Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts	NO
[H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or	NO
[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	27.01.2023
Payment date	25.01.2023
Period No	15
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days

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

Weighted average interest rate (min 2,35%)	2,47 %
Weighted average months to maturity (max 56)	41,69*
Used Vehicles (max 74%)	68,54 %
Balloon Loans (max 63,5%)	66,23 %
Corporate Borrowers (max 10%)	8,34 %
IRB (min 95%)	95,44 %**

* Bucket-based as found in IR

** As of previous pool cut

Top-10 Exposures:

Balance	# Loans	Portion
235 381,92	2	0,08 %
141 300,47	1	0,05 %
137 851,45	1	0,05 %
137 335,07	1	0,05 %
136 020,51	1	0,04 %
134 041,07	1	0,04 %
132 973,31	1	0,04 %
127 807,13	1	0,04 %
124 023,09	1	0,04 %
117 619,93	1	0,04 %
Total (max 0,5%)		0,47 %

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6. Note Principal



Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	15
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	276 732 393,21	17 600 000,00	5 200 000,00	15 400 000,00	EUR
Sequential Amortization	12 327 384,14	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	264 405 009,07	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	-	-	-	382 877,56	EUR
Credit PDL	-	-	-	382 877,56	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	276 732 393,21	17 600 000,00	5 200 000,00	15 400 000,00	EUR
End of Period	264 405 009,07	17 600 000,00	5 200 000,00	15 400 000,00	EUR

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7. Outstanding Notes

Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS2398294228	XS2398294491	XS2398294574	XS2398294814
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	91,51 %	3,91 %	1,16 %	3,42 %
Legal Final Maturity Date		25.10.2031	25.10.2031	25.10.2031	25.10.2031
Rating (Fitch/S&P)		AAA(sf) / Aaa(sf)	A(sf) / AA+(sf)	BBB(sf)/A+(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	450 000 000,00	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	4 500	4 118	176	52	154
Current Note Information					
Outstanding Opening Balance	314 932 393,21	276 732 393,21	17 600 000,00	5 200 000,00	15 400 000,00
Available Distribution Amount	12 327 384,14				
Amortisation	12 327 384,14				
Redemption per Class	12 327 384,14	12 327 384,14	-	-	-
Redemption per Note		2 993,54	-	-	-
Outstanding Closing Balance		264 405 009,07	17 600 000,00	5 200 000,00	15 400 000,00
Net Outstanding Closing Balance	302 605 009,07	264 405 009,07	17 600 000,00	5 200 000,00	15 400 000,00
Current Tranching	100 %	87,38 %	5,82 %	1,72 %	5,09 %
Current Pool Factor		0,64	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		27	27	27	30
Principal Outstanding per Note Beginning of Period		67 200,68	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 993,54	-	-	-
Principal Outstanding per Note End of Period		64 207,14	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		130,79	213,38	235,88	445,83
Interest Payment	588 409,92	538 590,42	37 554,00	12 265,50	68 658,33
Interest Payment per Note		130,79	213,38	235,88	445,83

3. Credit Enhancements					
Initial total CE (Subordination)		8,49 %	4,58 %	3,42 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		8,97 %	5,05 %	3,42 %	0,00 %
Current CE (Subordination incl. Excess Spread)		14,71 %	8,89 %	7,17 %	2,08 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		15,20 %	9,38 %	7,17 %	2,08 %
Current CE (Subordination)		12,62 %	6,81 %	5,09 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		13,11 %	7,29 %	5,09 %	0,00 %

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Reporting Date 27.01.2023
 Payment date 25.01.2023
 Period No 15
 Monthly Period 01.12.2022
 Interest Period : 29.12.2022 to 25.01.2023 = 27 days

8. Counterparty Ratings, Trigger Levels and Consequences



Rating Triggers												
Short Term												
Long Term												
Fitch												
S&P												
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCF Rahoituspalvelut IX DAC			No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	A-2	BBB-	A-	BBB-	A-	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.
Hedge Counterparty	Banco Santander, S.A.	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will within 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.]
	Banco Santander, S.A.	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within sixty (60) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.]
Hedge Counterparty	Banco Santander, S.A.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.]
	Banco Santander, S.A.	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.]
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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9.a Original Portfolio Principal Balance

Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



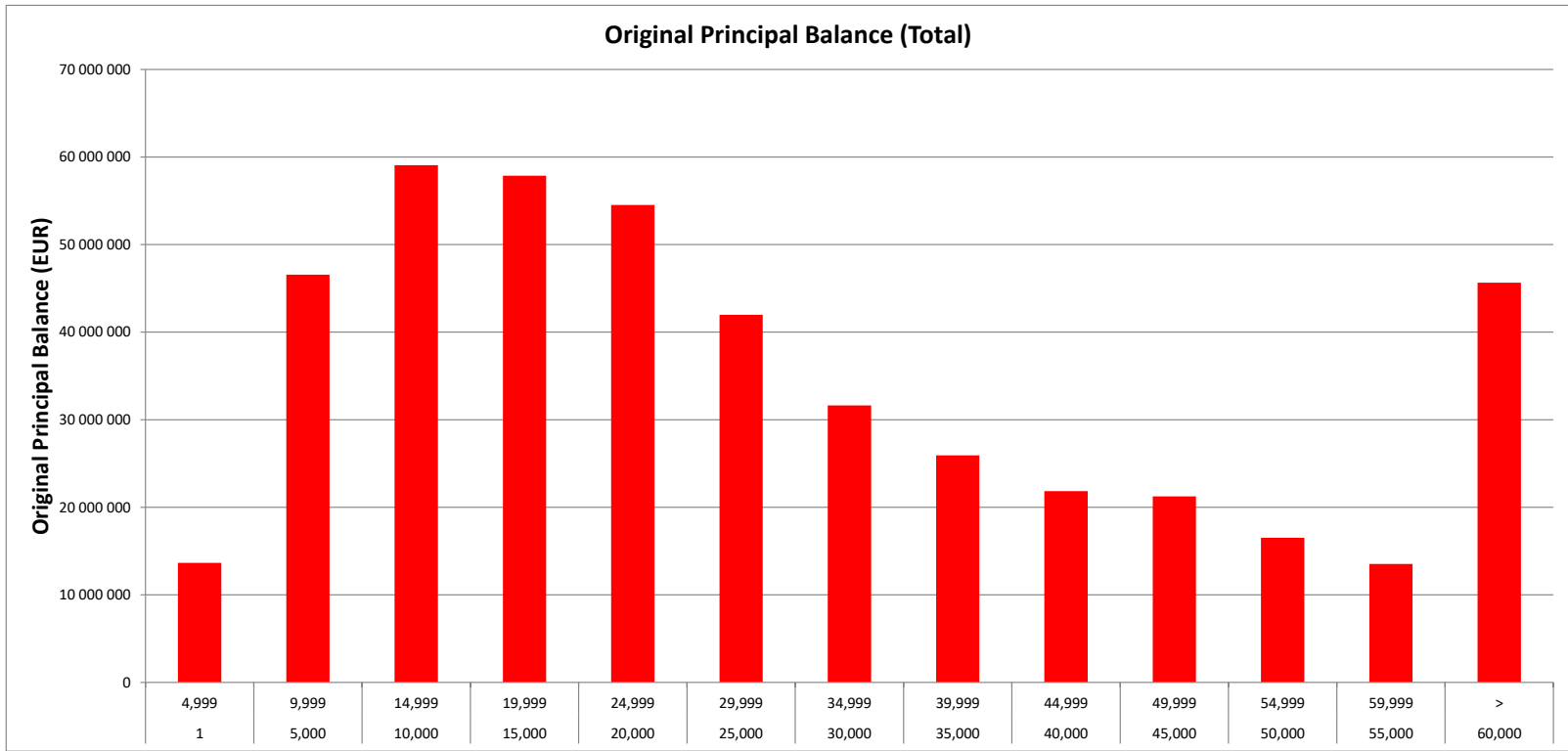
Average amount - all: 17 157

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

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9.b Original Principal Balance Graph

Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days



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10.a Outstanding Principal Balance

Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



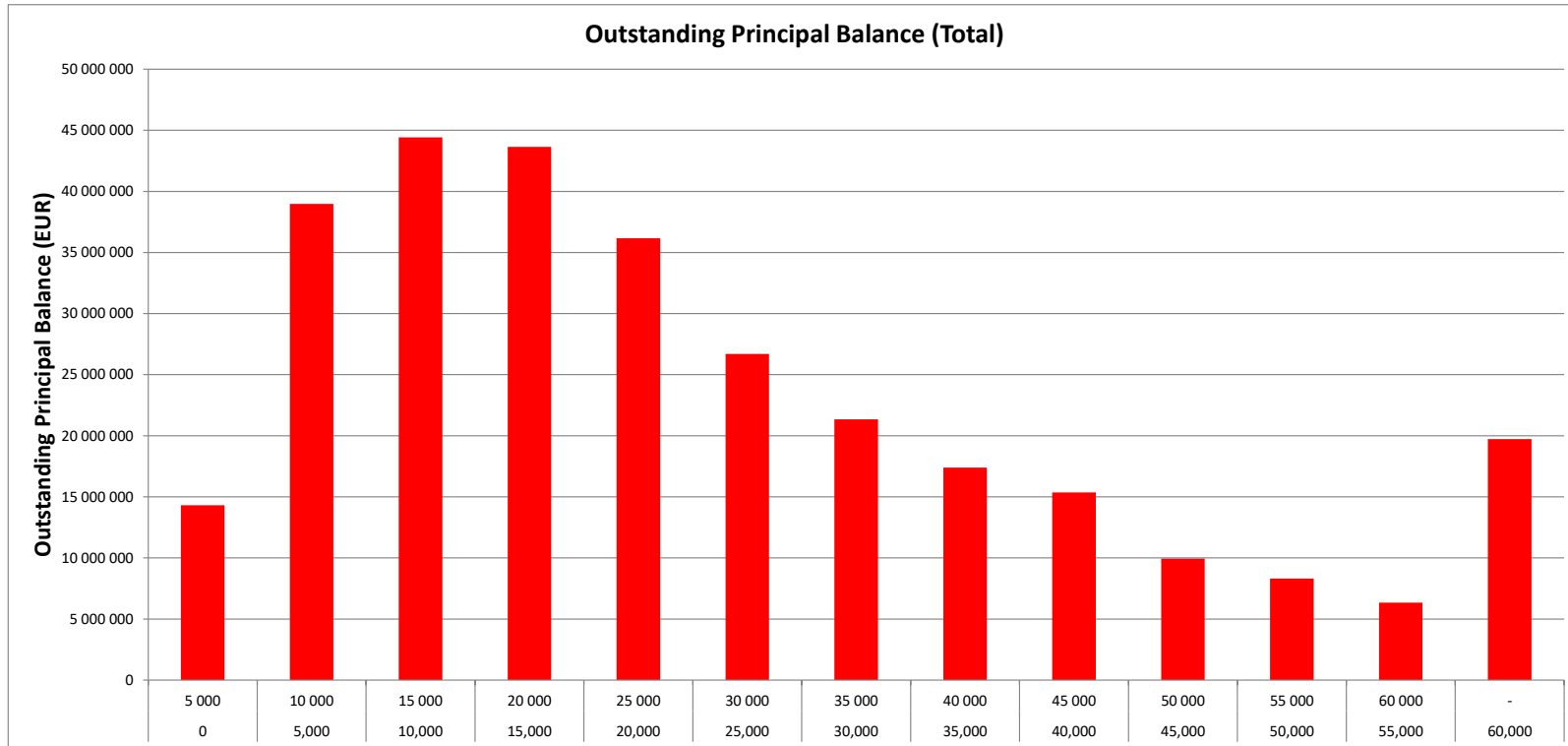
Average amount - all: 14 262

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 027	14 310 003	4,73 %	22,7	28,0	
	5 000	10 000	5 256	38 972 486	12,88 %	35,8	24,6	
	10 000	15 000	3 591	44 425 262	14,68 %	41,6	22,8	
	15 000	20 000	2 516	43 638 151	14,42 %	43,3	22,0	
	20 000	25 000	1 623	36 161 439	11,95 %	44,5	21,2	
	25 000	30 000	976	26 691 189	8,82 %	45,3	20,8	
	30 000	35 000	659	21 338 634	7,05 %	44,0	21,6	
	35 000	40 000	465	17 394 148	5,75 %	42,9	23,0	
	40 000	45 000	363	15 366 363	5,08 %	44,5	22,3	
	45 000	50 000	210	9 941 912	3,29 %	45,0	22,0	
	50 000	55 000	159	8 309 948	2,75 %	45,7	21,5	
	55 000	60 000	110	6 335 667	2,09 %	45,3	22,5	
	60 000	-	263	19 719 809	6,52 %	43,3	22,8	
	Total			21 218	302 605 009	100 %	41,7	22,6

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days



SCF RAHOITUSPALVELUT X DAC
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11.a Geographical Distribution

Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days

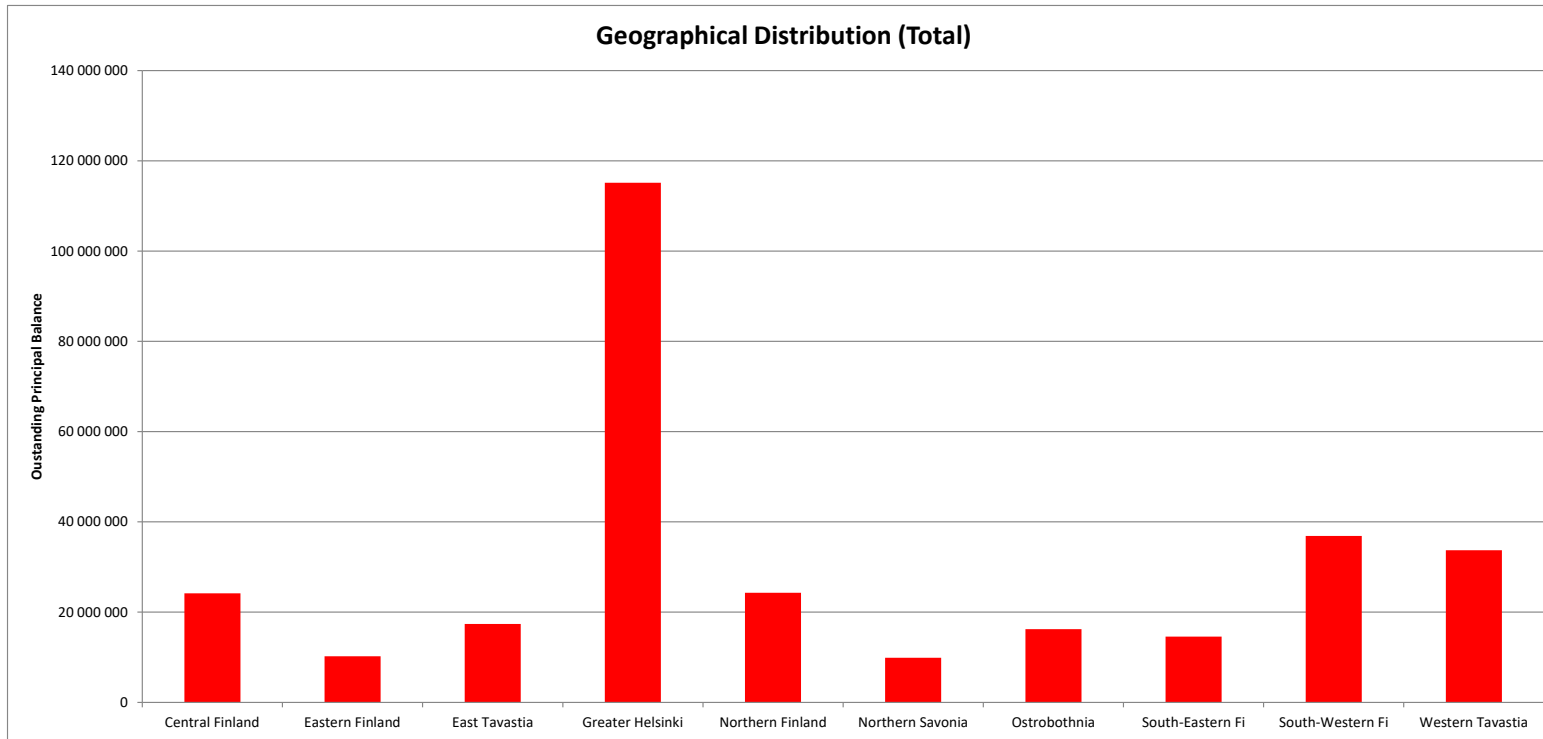


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 921	24 187 245	7,99 %	41,7	21,9	
Eastern Finland	770	10 209 881	3,37 %	41,7	22,2	
East Tavastia	1 315	17 395 617	5,75 %	42,0	22,3	
Greater Helsinki	7 161	115 163 977	38,06 %	41,3	23,4	
Northern Finland	1 679	24 285 058	8,03 %	42,4	21,8	
Northern Savonia	797	9 916 734	3,28 %	40,3	22,6	
Ostrobothnia	1 283	16 215 041	5,36 %	41,9	22,0	
South-Eastern Fi	1 235	14 599 727	4,82 %	41,4	21,8	
South-Western Fi	2 535	36 901 970	12,19 %	42,4	22,4	
Western Tavastia	2 522	33 729 759	11,15 %	41,9	22,3	
Total	21 218	302 605 009	100 %	41,7	22,6	

SCF RAHOITUSPALVELUT X DAC
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11.b Geographical Distribution Graph

Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from	29.12.2022
	to	25.01.2023
	=	27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days

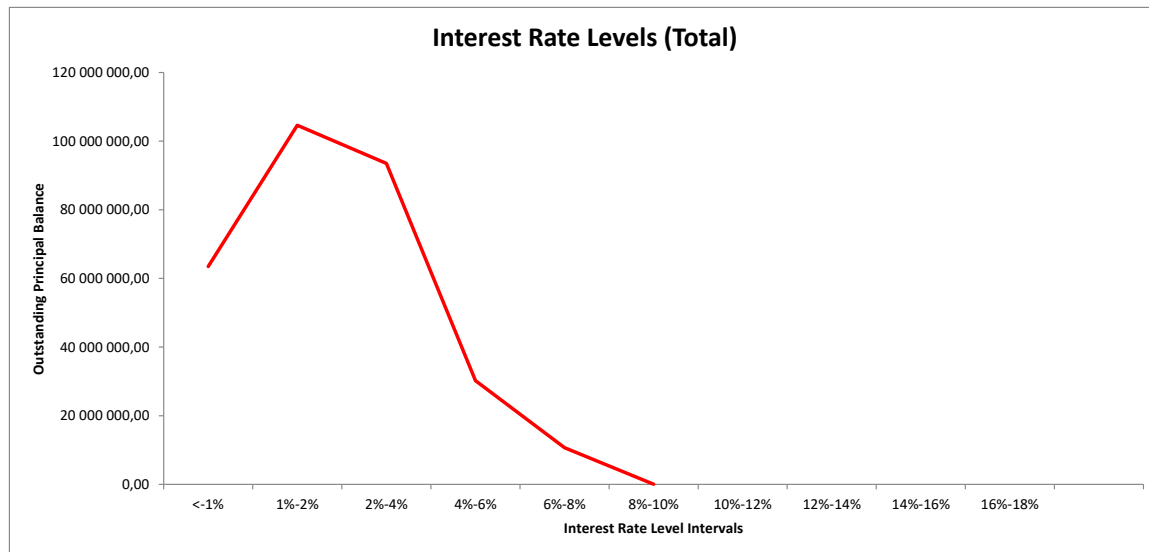


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	4 039	63 510 008	20,99 %	40,4	23,2
	1 %	2 %	5 032	104 619 722	34,57 %	41,3	23,3
	2 %	4 %	7 194	93 538 399	30,91 %	43,0	21,7
	4 %	6 %	3 412	30 214 331	9,98 %	42,1	21,6
	6 %	8 %	1 521	10 672 150	3,53 %	40,5	22,9
	8 %	10 %	20	50 398	0,02 %	32,5	22,0
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	-						
Total			21 218	302 605 009	100 %	41,7	22,6

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

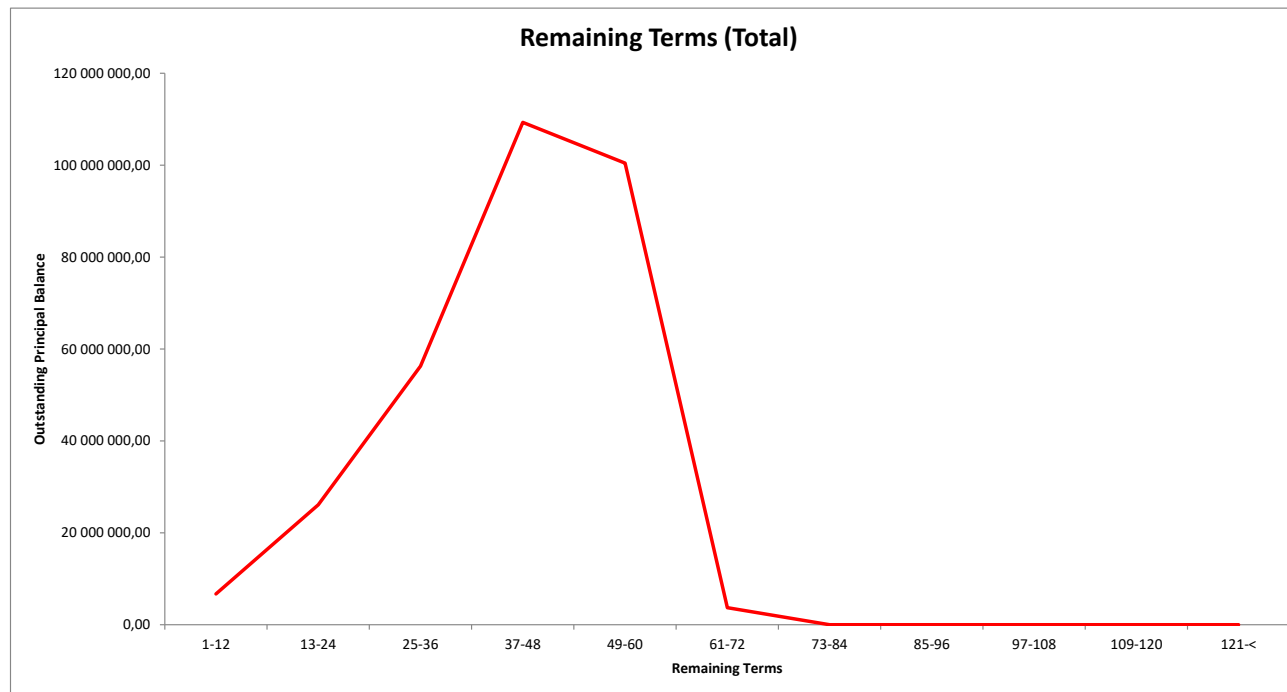
Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

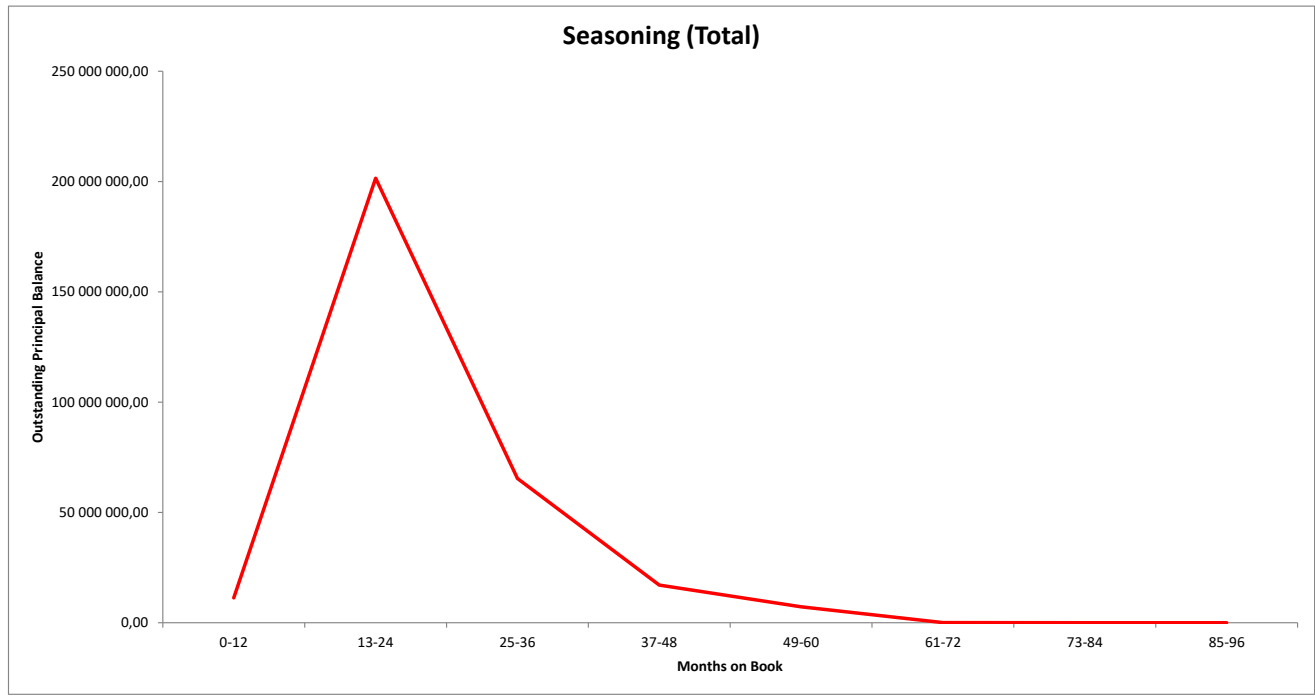
Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



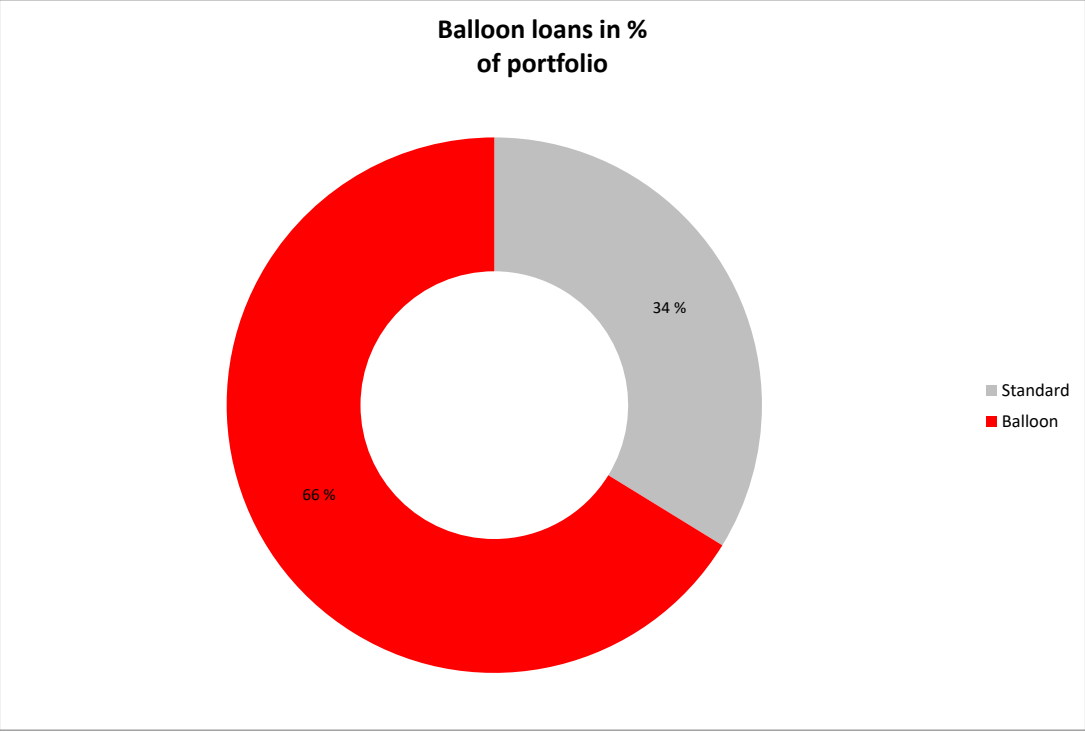
Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from	29.12.2022 to 25.01.2023 = 27 days

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	12 684		102 187 296	33,8 %	5 640	0,0 %	38,9	21,9
Balloon	8 534		200 417 713	66,2 %	86 055 104	42,9 %	43,1	23,0
Total	21 218		302 605 009	100 %	86 060 744	28 %	41,7	22,6

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Monthly Investor Report

15.b Balloon loans

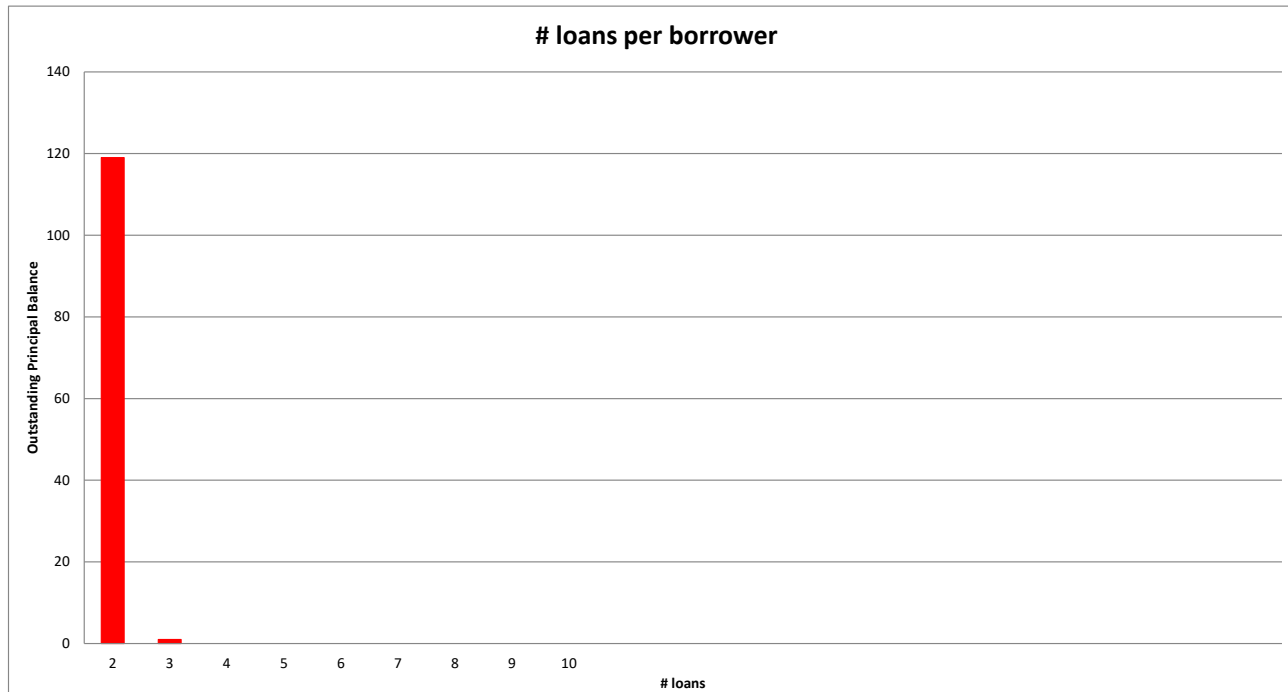
Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from	29.12.2022
	to	25.01.2023
	=	27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from	29.12.2022
	to	25.01.2023
	=	27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



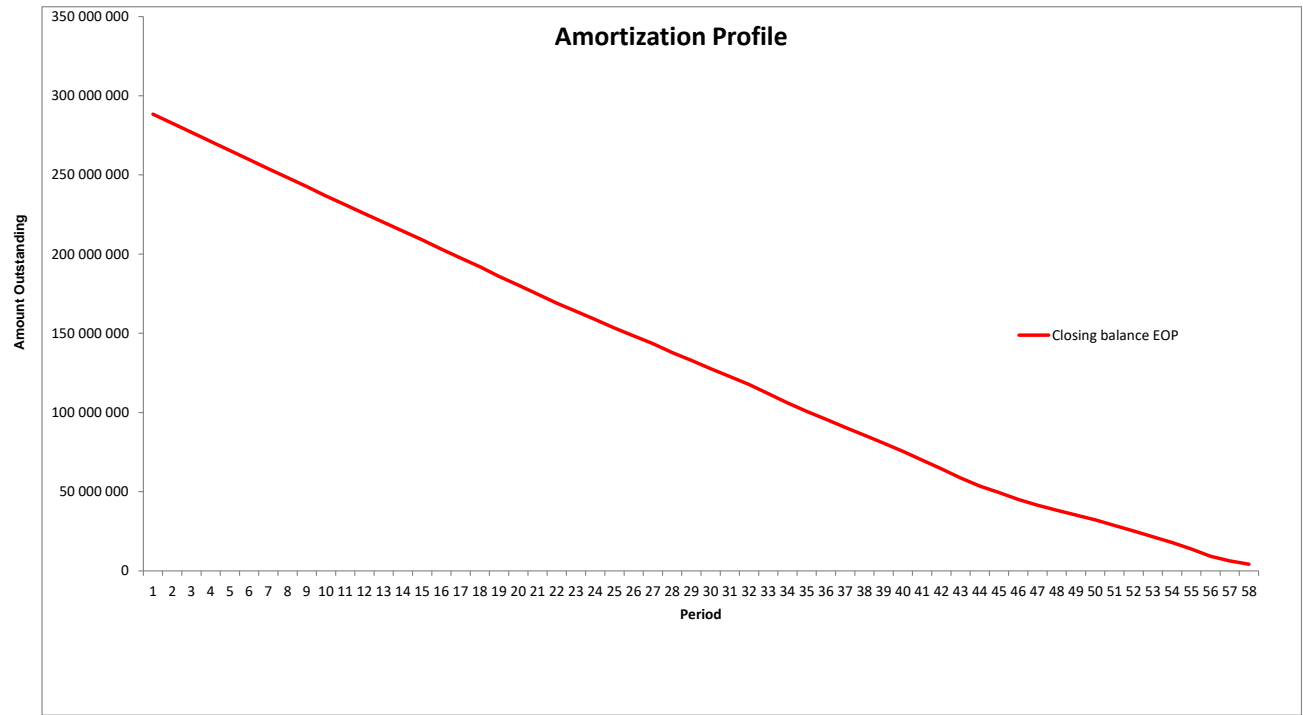
Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	302 605 009	288 356 191	14 248 818	605 662	2,43 %	95,29 %
	2	288 356 191	282 622 126	5 734 065	592 914	2,50 %	93,40 %
	3	282 622 126	276 863 583	5 758 543	580 508	2,49 %	91,49 %
	4	276 863 583	271 101 499	5 762 083	568 050	2,49 %	89,59 %
	5	271 101 499	265 421 021	5 680 478	555 604	2,49 %	87,71 %
	6	265 421 021	259 696 117	5 724 904	543 347	2,48 %	85,82 %
	7	259 696 117	253 930 890	5 765 227	531 031	2,48 %	83,91 %
	8	253 930 890	248 308 826	5 622 063	518 647	2,48 %	82,06 %
	9	248 308 826	242 652 304	5 656 523	506 455	2,48 %	80,19 %
	10	242 652 304	236 706 838	5 945 466	494 190	2,47 %	78,22 %
	11	236 706 838	231 218 363	5 488 475	481 639	2,47 %	76,41 %
	12	231 218 363	225 603 172	5 615 191	469 684	2,47 %	74,55 %
	13	225 603 172	220 025 463	5 577 709	457 791	2,46 %	72,71 %
	14	220 025 463	214 486 409	5 539 053	445 821	2,46 %	70,88 %
	15	214 486 409	209 072 220	5 414 190	433 984	2,46 %	69,09 %
	16	209 072 220	203 130 584	5 941 635	422 349	2,45 %	67,13 %
	17	203 130 584	197 533 307	5 597 277	409 795	2,45 %	65,28 %
	18	197 533 307	192 022 386	5 510 921	397 949	2,44 %	63,46 %
	19	192 022 386	185 869 878	6 152 508	386 177	2,44 %	61,42 %
	20	185 869 878	180 407 214	5 462 664	373 454	2,44 %	59,62 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days

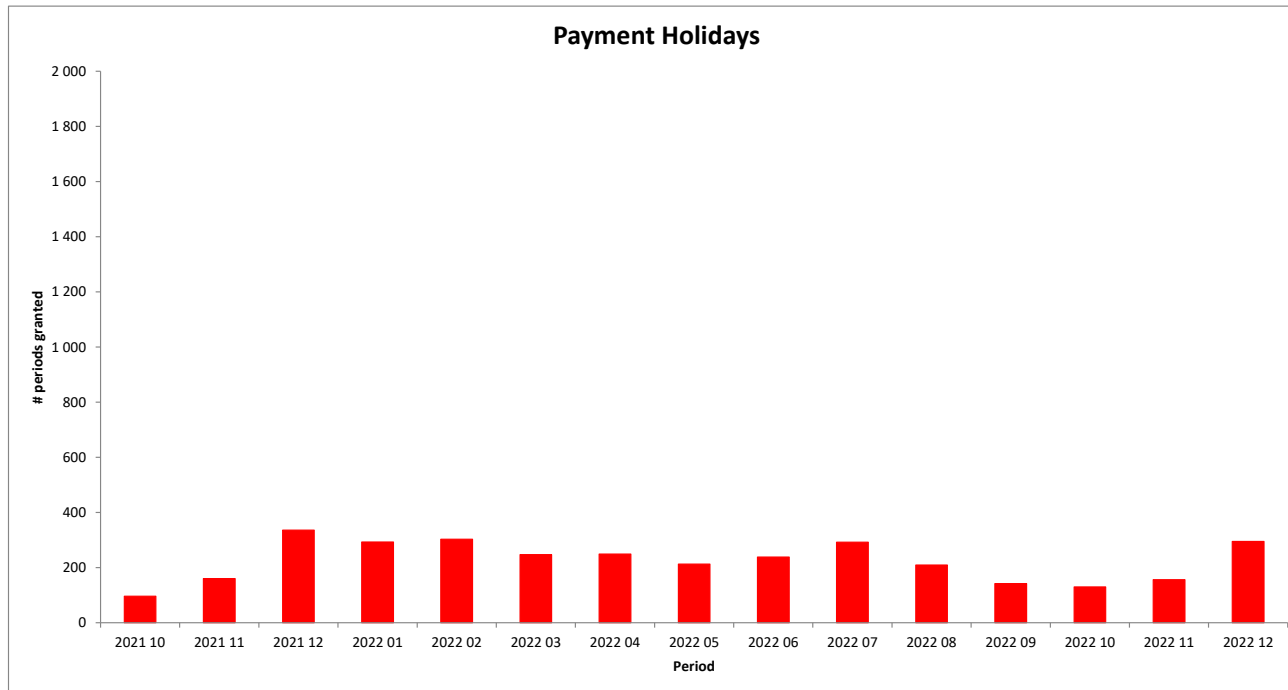
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2021 10	96	121	33 855	2 126 526	
2021 11	160	234	59 030	2 844 045	
2021 12	336	423	116 000	6 480 237	
2022 01	293	385	103 151	5 204 751	
2022 02	303	414	109 272	5 554 114	
2022 03	247	326	92 378	4 610 331	
2022 04	249	323	90 752	4 654 331	
2022 05	213	264	74 659	3 846 135	
2022 06	238	297	78 865	3 980 874	
2022 07	292	370	102 746	5 420 005	
2022 08	209	262	68 849	3 670 822	
2022 09	142	178	51 222	2 554 828	
2022 10	130	181	52 056	2 416 689	
2022 11	156	232	61 879	2 516 673	
2022 12	295	370	100 808	4 893 083	
Total:	3 359	4 380	1 195 520	60 773 443	

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Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 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

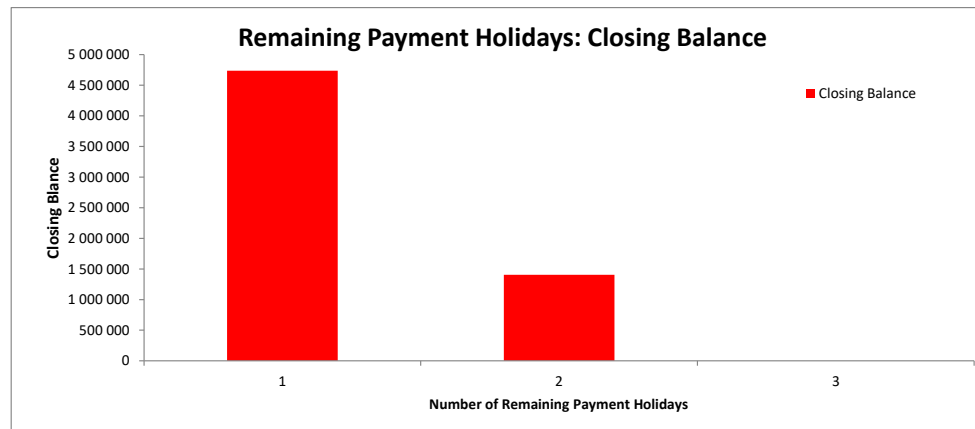
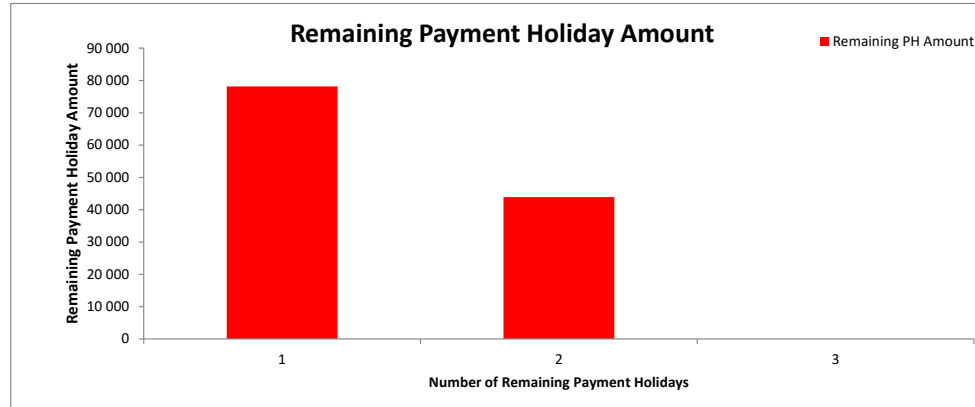


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	295	78 152	4 735 977
	2	75	43 880	1 403 467
	3	0	0	0
	Total	370	122 032	6 139 444

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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



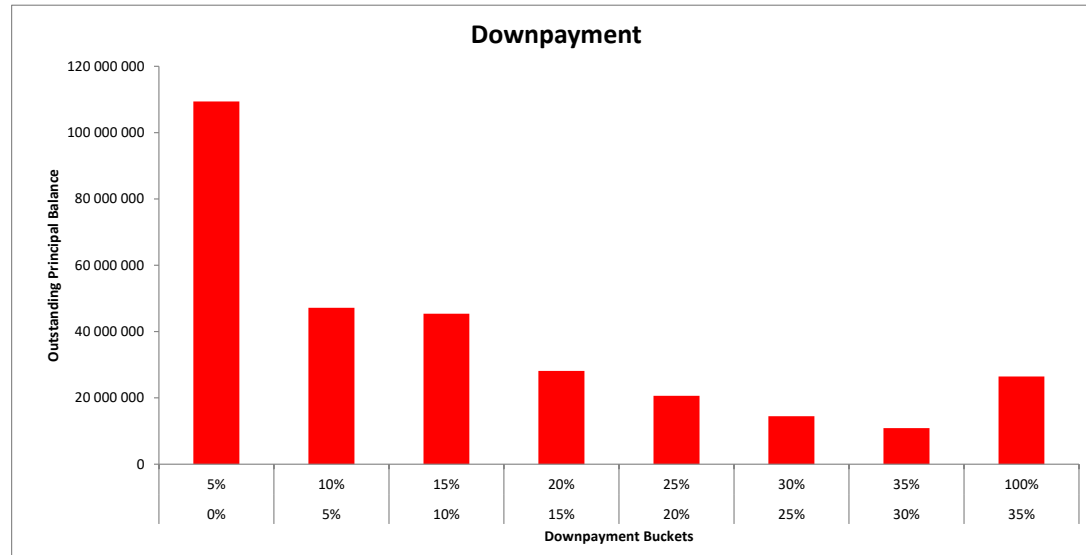
Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days

		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	7 332	109 395 477	36,15 %	44,4	21,9	
	5 %	10 %	2 701	47 161 255	15,59 %	43,2	22,8	
	10 %	15 %	2 750	45 413 388	15,01 %	40,5	23,6	
	15 %	20 %	1 915	28 155 308	9,30 %	39,5	23,9	
	20 %	25 %	1 501	20 647 471	6,82 %	39,4	23,4	
	25 %	30 %	1 127	14 487 967	4,79 %	39,7	22,3	
	30 %	35 %	947	10 864 870	3,59 %	38,6	22,3	
	35 %	100 %	2 945	26 479 273	8,75 %	36,3	21,8	
Total			21 218	302 605 009	100 %	41,7	22,6	

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19.b Downpayment

Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from	29.12.2022
	to	25.01.2023
	=	27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



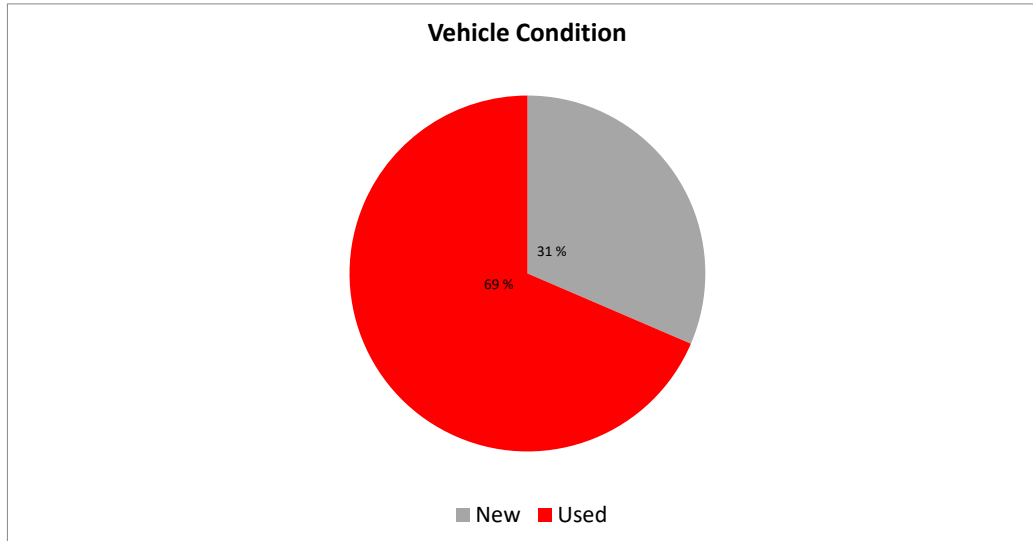
Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	15
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 303	95 193 602	31,46 %	39,2	23,7
	Used	16 915	207 411 407	68,54 %	42,8	22,1
	Total	21 218	302 605 009	100 %	41,7	22,6

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20.b Vehicle Condition

Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	15
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days



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Monthly Investor Report

21.a Borrower Type



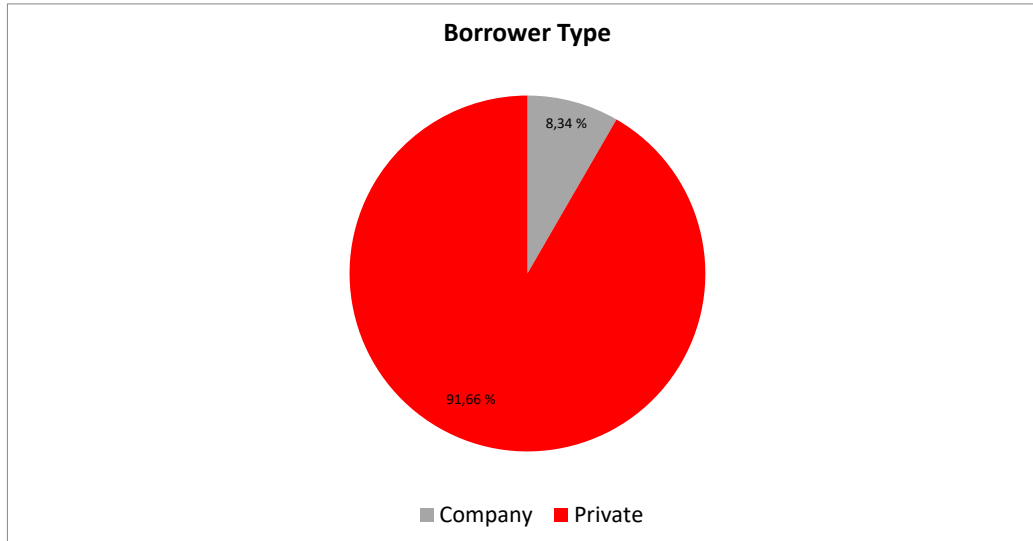
Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	15
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 403	25 247 579	8,34 %	34,1	23,8
	Private	19 815	277 357 430	91,66 %	42,4	22,5
	Total	21 218	302 605 009	100 %	41,7	22,6

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Monthly Investor Report

21.b Borrower Type

Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from 29.12.2022	to 25.01.2023	=	27 days	



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Monthly Investor Report

22.a Vehicle type

Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days

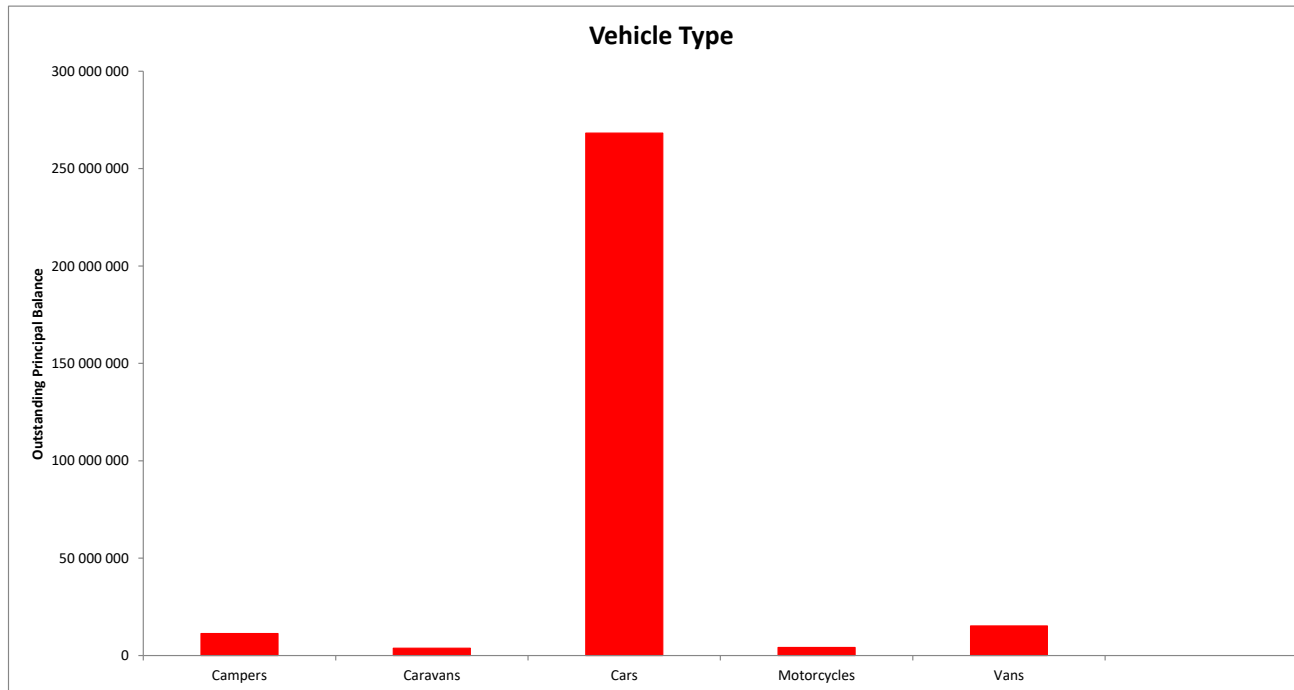


TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	363	11 308 939	3,74 %	47,0	19,7
	Caravans	250	3 733 897	1,23 %	45,1	19,8
	Cars	18 847	268 247 608	88,65 %	41,8	22,8
	Motorcycles	523	4 103 620	1,36 %	37,1	20,4
	Vans	1 235	15 210 944	5,03 %	36,9	23,4
		21 218	302 605 009	100 %	41,7	22,6

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Monthly Investor Report

22.b Vehicle type

Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



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Monthly Investor Report

23.a Restructured Loans



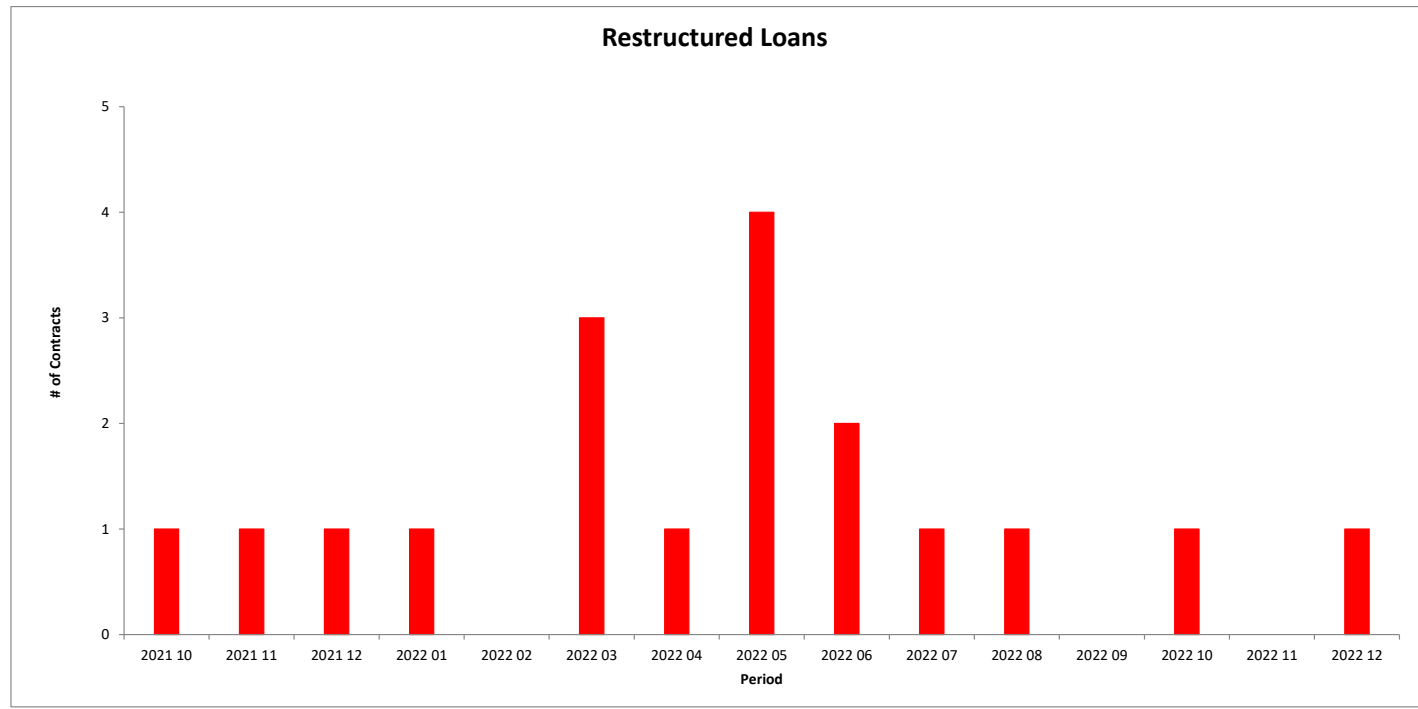
Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	15
Monthly Period	01.12.2022
Interest Period	from 29.12.2022 to 25.01.2023 = 27 days

TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12	1	7 631
2022 01	1	64 072
2022 02	0	0
2022 03	3	75 148
2022 04	1	8 692
2022 05	4	77 788
2022 06	2	12 908
2022 07	1	4 419
2022 08	1	24 918
2022 09	0	0
2022 10	1	77 391
2022 11	0	0
2022 12	1	20 052
	18	421 853

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Monthly Investor Report

23.b Restructured Loans

Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	from	01.12.2022	to	25.01.2023	=
Interest Period		29.12.2022			27 days

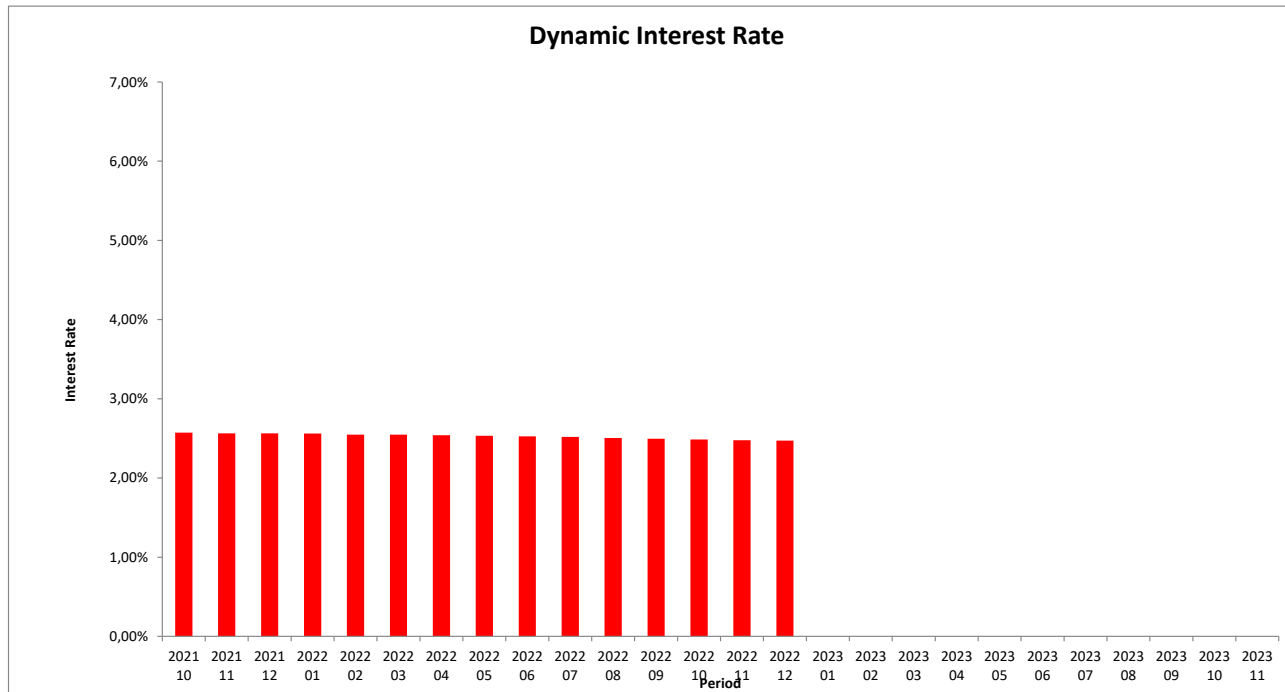
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12	432 351 017	2,56 %
2022 01	430 947 677	2,56 %
2022 02	431 953 670	2,55 %
2022 03	428 412 919	2,55 %
2022 04	431 797 160	2,54 %
2022 05	411 978 840	2,53 %
2022 06	394 318 859	2,53 %
2022 07	378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

24.b Dynamic Interest Rate

Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



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Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	27.01.2023		
Payment date	25.01.2023		
Period No	15		
Monthly Period	01.12.2022		
Interest Period	from 29.12.2022	to 25.01.2023	= 27 days

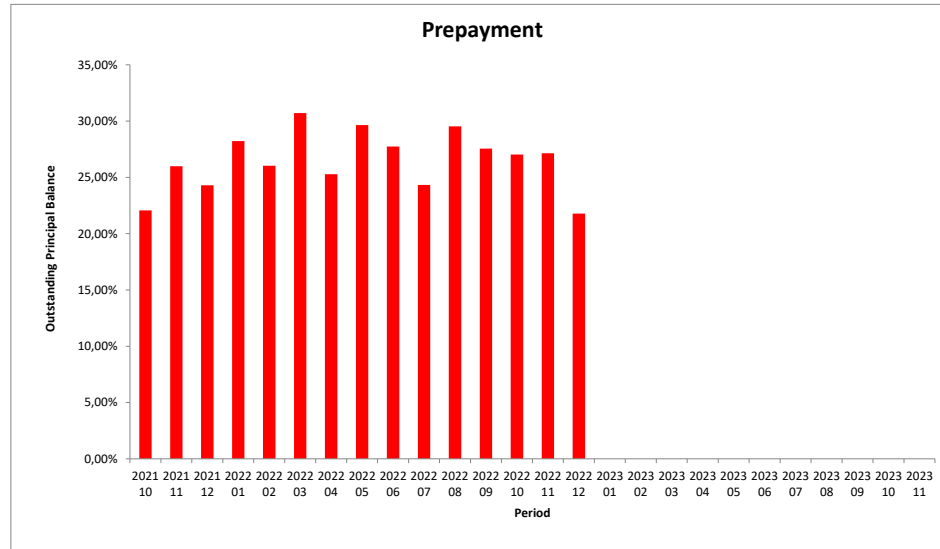
		TOTAL				
		Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
Dynamic Prepayment		2021 10	17 184 051	422 120 336	22,07 %	
		2021 11	10 688 704	431 339 743	26,00 %	
		2021 12	9 914 712	432 351 017	24,30 %	
		2022 01	11 745 932	430 947 677	28,22 %	
		2022 02	10 719 648	431 953 670	26,03 %	
		2022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

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Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	15				
Monthly Period	01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days



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26. Delinquency



Reporting Date	27.01.2023					
Payment date	25.01.2023					
Period No	15					
Monthly Period	from	01.12.2022	to	25.01.2023	=	27 days
Interest Period		29.12.2022				

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2021	10	422 120 336	24 011	403 026 979	1 057	17 599 584	74	1 277 703	12	216 069	-	-	-	-	-	-	-	-
	11	431 339 743	24 270	403 513 430	1 599	25 760 159	95	1 786 034	13	209 317	4	70 803	-	-	-	-	-	-
	12	432 351 017	24 818	408 757 534	1 327	20 269 889	154	2 690 052	28	502 529	3	71 977	4	59 036	-	-	-	-
2022	1	430 947 677	25 171	409 620 845	1 125	16 949 415	149	2 193 122	54	927 367	35	739 635	22	447 357	9	69 937	-	-
	2	431 953 670	25 455	410 320 588	1 168	17 409 629	124	1 839 898	58	796 166	40	687 611	23	548 969	17	350 808	10	45 449
	3	428 412 919	25 672	408 585 833	1 048	15 418 236	127	1 961 503	59	938 207	34	430 112	32	601 459	17	477 569	18	341 793
	4	431 797 160	25 981	410 488 448	1 131	17 081 694	121	1 727 279	67	1 027 378	43	697 230	22	314 469	26	460 662	14	306 774
	5	411 978 840	25 045	390 109 565	1 194	17 514 059	132	2 010 106	59	776 608	42	742 631	33	564 255	15	261 616	17	324 331
	6	394 318 859	24 301	373 203 944	1 094	16 272 911	151	2 204 837	63	1 133 757	37	515 972	30	536 579	25	450 858	14	233 980
	7	378 494 435	23 630	358 856 102	1 003	14 707 450	131	1 829 089	87	1 308 589	50	971 446	26	337 692	25	484 066	20	339 581
	8	360 766 424	22 747	341 373 656	1 032	15 372 641	112	1 334 204	66	915 116	57	891 392	38	731 908	12	147 507	29	458 013
	9	345 087 419	22 060	326 893 558	897	13 416 587	141	2 029 998	62	677 877	44	720 386	44	701 929	33	647 084	11	132 953
	10	329 900 599	21 183	310 380 127	1 051	15 033 862	127	1 883 464	75	1 073 324	38	433 967	29	489 230	39	606 624	33	632 817
	11	314 932 393	20 570	297 691 598	923	13 305 269	129	1 762 116	66	933 431	45	598 551	28	274 283	22	367 147	37	565 096
	12	302 605 009	19 954	285 337 849	962	12 837 521	123	1 882 916	84	1 222 873	42	591 766	32	503 820	21	228 265	30	382 878

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 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
2022 1	387 242	28			11 058	11 058	376 184	18 721	29 779	357 463	40 449	70 228	317 014	57 222	127 450	259 792	
2022 2	865 085	45						14 496	14 496	850 589	26 886	41 382	823 703	98 423	139 805	725 279	
2022 3	930 547	59									13 361	13 361	917 186	279 953	293 314	637 233	
2022 4	1 580 790	100												99 453	99 453	1 481 337	

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28. Priority of Payments - Revenue



Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 285 620,09	EUR
Senior Expenses	-	5 667,00	EUR
Servicing Fee	-	130 288,27	EUR
Tranche A Loan Interest to Issuer	-	122 474,02	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	11 089,29	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	-	4 446,88	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	-	382 877,56	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	77 143,03	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	149,00	EUR
Deferred Purchase Price to Seller		482 827,04	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 207 343,42	EUR
Senior Expenses	-	4 667,00	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	538 590,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	37 554,00	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	-	12 266,00	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	-	382 877,56	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	77 143,03	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		85 587,83	EUR

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29. Priority of Payments - Redemption



Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	11 944 506,58	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	-	11 944 506,58	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	12 327 384,14	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	-	12 327 384,14	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		85 587,83	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		482 827,04	EUR
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30. Transaction Costs

Reporting Date	27.01.2023	
Payment date	25.01.2023	
Period No	15	
Monthly Period	01.12.2022	
Interest Period	from 29.12.2022	to 25.01.2023 = 27 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	5 667,00				
Interest accrued for the Period	EUR	657 068,00	538 590,00	37 554,00	12 266,00	68 658,00
Cumulative Interest accrued	EUR	4 117 160,00	2 777 682,00	211 141,00	82 446,00	1 045 891,00
Interest Payments	EUR	657 068,00	538 590,00	37 554,00	12 266,00	68 658,00
Cumulative Interest Payments	EUR	4 117 160,00	2 777 682,00	211 141,00	82 446,00	1 045 891,00
Interest accrued on Subordinated Loan for the Period	EUR	2 302,00				
Cumulative Interest accrued on Subordinated Loan	EUR	7 588,00				
Interest Payments on Subordinated Loan	EUR	2 302,00				
Cumulative Interest Payments on Subordinated Loan	EUR	7 588,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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Reporting Date	27.01.2023				
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Monthly Period	01.12.2022				
Interest Period	from 29.12.2022	to	25.01.2023	=	27 days



Class A, B and C Cap details

Kimi 10 | Front Cap

Party A	BANCO SANTANDER, S.A
Party B	SCF RAHOITUSPALVELUT X DAC
Cap Notional	316 903 996
Interest Period Start	29.12.2022
Interest Period End	25.01.2023
Interest Days	27
Settlement Date	25.01.2023
Euribor 1 M	1,895 %
Cap limit	0,000 %
Floating Interest Rate above cap limit	1,895 %
Cap Floating Rate Day Count Fraction	0,08
Cap Interest Amount	EUR 450 399,80
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u><u>EUR 450 399,80</u></u>

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31. Contact Details



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Reporting Date	27.01.2023						
Payment date	25.01.2023						
Period No	15						
Monthly Period	01.12.2022						
Interest Period	from 29.12.2022	to	25.01.2023	=	27 days		