

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	29.03.2022								
Payment date	25.03.2022								
Period No	5								
Monthly Period	01.02.2022								
Interest Period	from 25.02.2022		to	25.03.2022		=		28 days	
Cut-Off date	28.02.2022								

Following payment dates:	25.04.2022
	25.05.2022

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

**1. Portfolio Information**



Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance prior to replenishment</b>	<b>449 966 389,55 EUR</b>
Scheduled Loan Principal Repayments (+MC)	7 247 622,52 EUR
Prepayments	10 719 647,74 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>17 967 270,26 EUR</b>
New Defaulted Auto Loans amt in Period	45 448,86 EUR
<b>Closing balance prior to replenishment</b>	<b>431 953 670,43 EUR</b>
<b>Further Purchase Price due (Replenishment price of new assets)</b>	<b>18 030 464,96 EUR</b>
Re-investment Principal Ledger Closing Balance	15 864,61 EUR
<b>Closing Balance post replenishment</b>	<b>449 984 135,39 EUR</b>
Principal Recoveries on loans in default	491,00 EUR
<b>Total revenue collections</b>	
<b>Total Revenue Received in Period</b>	<b>1 333 264,49 EUR</b>
<b># Loans</b>	
At beginning of period	27 672 Loans
Replenished contracts	1 035 Loans
Paid in Full	777 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	10 Loans
<b>At end of period (pre replenishment)</b>	<b>26 885 Loans</b>

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



Reporting Date	29.03.2022		
Payment date	25.03.2022		
Period No	5		
Monthly Period	01.02.2022	to	25.03.2022 = 28 days
Interest Period	from 25.02.2022	to	25.03.2022 = 28 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	1 323 467,12	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>1 323 467,12</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	173 151,86	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>173 151,86</b>	<b>EUR</b>

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



Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from 25.02.2022	to	25.03.2022	=	28 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	17 967 270,26	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	33 610,45	EUR
f. Any other net income amount received by the Purchaser	45 448,86	EUR
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>18 046 329,57</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>

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**4. Reserve Accounts**



Reporting Date	29.03.2022
Payment date	25.03.2022
Period No	5
Monthly Period	01.02.2022
Interest Period	from 25.02.2022 to 25.03.2022 = 28 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***

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5a. Performance Data



Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from	25.02.2022	to	25.03.2022	= 28 days

Asset Balance

Opening balance prior to replenishment	449 966 389,55	EUR
Closing balance prior to replenishment	431 953 670,43	EUR
Closing Balance post replenishment	449 984 135,39	EUR

Portfolio Performance:

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	410 320 588,29	94,99 %	25 455
1-29 days past due	17 409 629,21	4,03 %	1 168
<b>Delinquent Receivables:</b>			
30-59 days past due	1 839 898,44	0,43 %	124
60-89 days past due	796 165,77	0,18 %	58
90-119 days past due	687 611,39	0,16 %	40
120-149 days past due	548 969,23	0,13 %	23
150-179 days past due	350 808,10	0,08 %	17
<b>Total Performing and Delinquent</b>	<b>431 953 670</b>	<b>100,00 %</b>	<b>26 885</b>
Current Period Defaults	45 448,86		10
Cumulative Defaults	45 448,86		10
Current Period Principal Recoveries	491,00		
Cumulative Principal Recoveries	491,00		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,01 %	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	449 984 135,39	100,0104 %
[B] Aggregate principal balance of Defaulted Contracts	45 448,86	
[C] Recoveries received on such Defaulted Contracts	491,00	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449 982 478,99	

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

[A] Delinquency Ratio, Payment Date	0,98 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,02 %	
[C] Delinquency Ratio, second preceding Payment Date	0,77 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event NO

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

[A] [1] + [2] + [3]	38 200 000,00	8,49 %	NO
Class B Principal Amount [1]	17 600 000,00		
Class C Principal Amount [2]	5 200 000,00		
Class D Principal Amount [3]	15 400 000,00		
[B] Aggregated Outstanding Note Principal Amount	450 000 000,00		

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

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

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**5b. Concentration limits**



Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 days

Concentration limits:	Pre Replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 2.35%)	2,55 %	2,49 %	2,79 %	2,56 %
Weighted average months to maturity (max 56)	49,43*	52,43	54,92	48,98
Used Vehicles (max 74%)	70,79 %	69,27 %	79,18 %	71,13 %
Balloon Loans (max 63,5%)	63,72 %	60,96 %	54,57 %	63,35 %
Corporate Borrowers (max 10%)	8,71 %	34,28 %	9,25 %	8,73 %
IRB (min 95%)	95,45 %***	69,19 %	96,22 %	95,44 %

\* Bucket-based as found in IR

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

\*\*\* As of previous pool cut

Top-10 Exposures*:	Balance	# Loans	Portion
	264 152,53	2	0,06 %
	240 106,61	2	0,05 %
	155 321,37	1	0,03 %
	153 368,51	1	0,03 %
	152 659,19	1	0,03 %
	151 154,19	1	0,03 %
	150 265,91	1	0,03 %
	145 774,76	1	0,03 %
	145 130,88	1	0,03 %
	144 780,49	1	0,03 %
<b>Total (max 0,5%)</b>			<b>0,38 %</b>

\* Post Replenishment

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**6. Note Principal**



Reporting Date	29.03.2022
Payment date	25.03.2022
Period No	5
Monthly Period	01.02.2022
Interest Period	from 25.02.2022 to 25.03.2022 = 28 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



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**7. Outstanding Notes**

Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 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		28	28	28	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		12,13	31,58	54,91	445,83
Interest Payment	58 378,13	49 965,07	5 557,69	2 855,38	68 658,33
Interest Payment per Note		12,13	31,58	54,91	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)		11,28 %	7,36 %	6,21 %	2,79 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		11,75 %	7,84 %	6,21 %	2,79 %
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 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 29.03.2022  
Payment date 25.03.2022  
Period No 5  
Monthly Period 01.02.2022  
Interest Period : 25.02.2022 to 25.03.2022 = 28 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	N/A	
Seller	Santander Consumer Finance Oy			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	N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	A-2	BBB-	A-	BBB-	A-	No		Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	BNP Paribas		F1	F1+	A-1	A-1	A	AA-	A	A+	No		The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.	
Hedge Counterparty	Banco Santander, S.A.	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A(dcr)	A(dcr)	N/A	N/A	No		[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will within 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.]	
	Banco Santander, S.A.	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-(dcr)	A(dcr)	N/A	N/A	No		[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within sixty (60) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.]	
Hedge Counterparty	Banco Santander, S.A.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No		[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.]	
	Banco Santander, S.A.	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No		[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.]	
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No		The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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**9.a Original Portfolio Principal Balance**

Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from	25.02.2022	to	25.03.2022	= 28 days



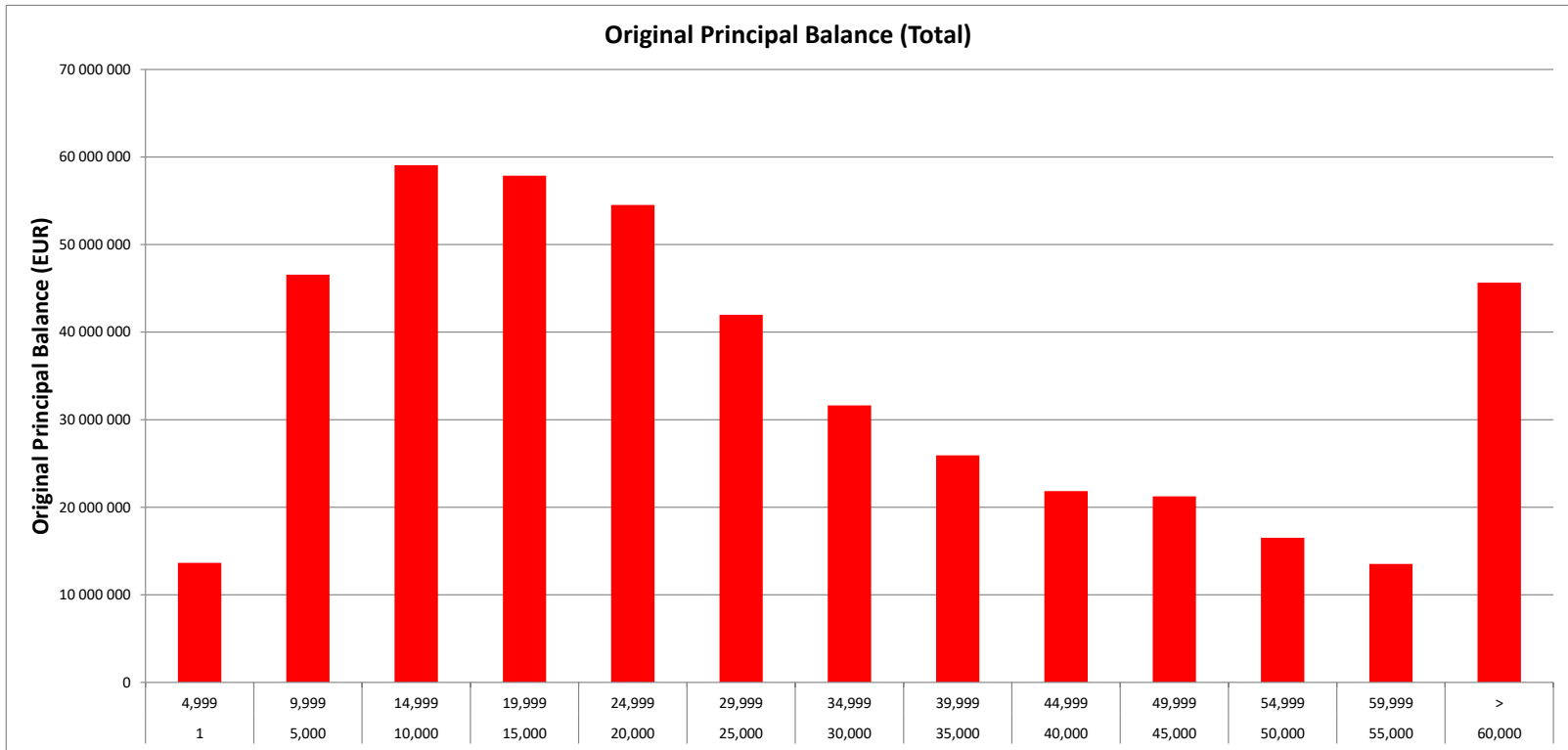
Average amount - all: 17 157

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

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**9.b Original Principal Balance Graph**

Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 days



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**10.a Outstanding Principal Balance**

Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from	25.02.2022	to	25.03.2022	= 28 days



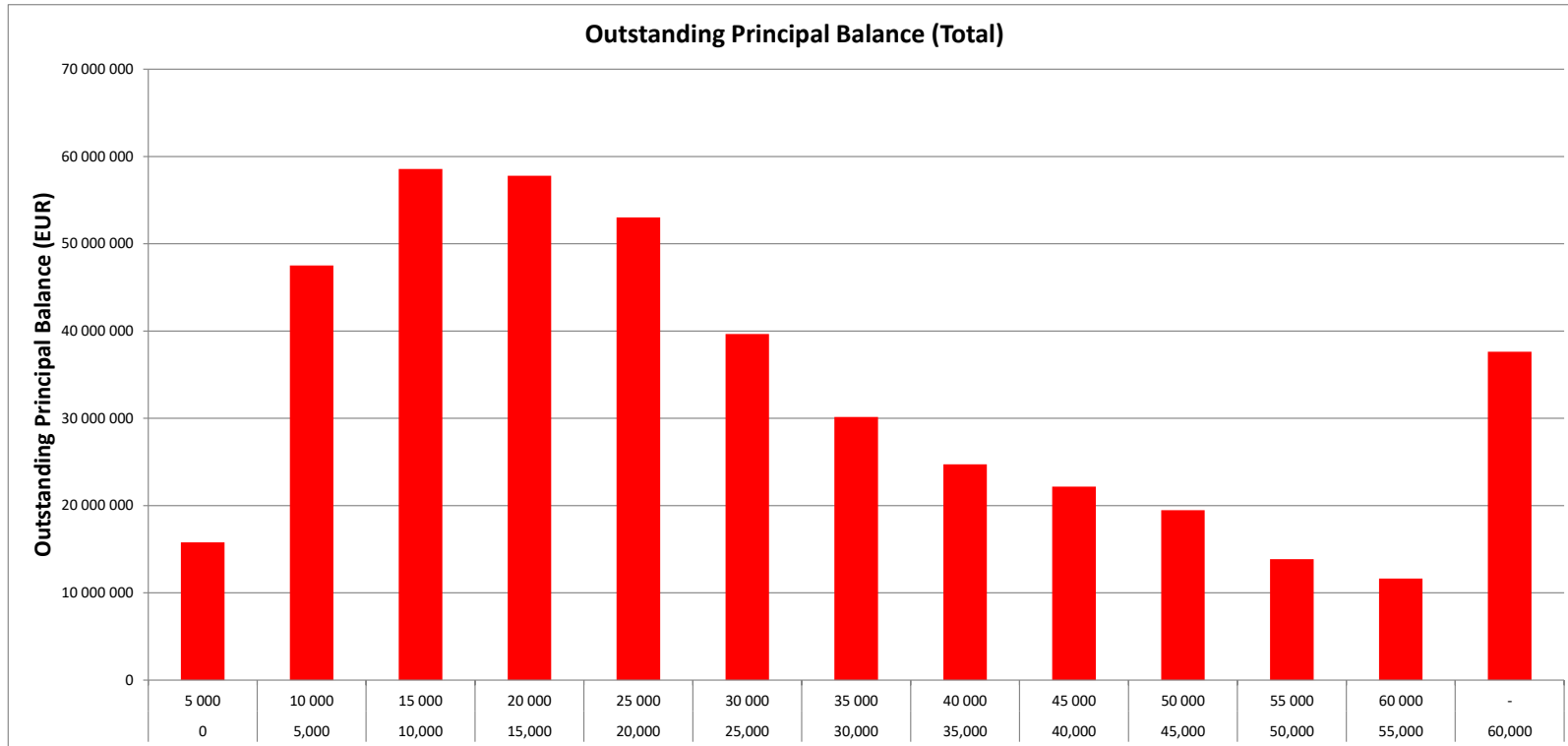
Average amount - all: 16 067

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 090	15 784 712	3,65 %	25,9	20,0
	5 000	10 000	6 408	47 505 540	11,00 %	40,3	17,0
	10 000	15 000	4 750	58 560 448	13,56 %	47,8	14,9
	15 000	20 000	3 326	57 785 789	13,38 %	51,2	13,4
	20 000	25 000	2 373	53 012 002	12,27 %	52,9	12,7
	25 000	30 000	1 451	39 649 619	9,18 %	53,4	12,0
	30 000	35 000	931	30 152 730	6,98 %	52,9	12,5
	35 000	40 000	660	24 722 058	5,72 %	53,0	12,7
	40 000	45 000	522	22 182 980	5,14 %	50,9	14,6
	45 000	50 000	411	19 470 176	4,51 %	52,7	13,3
	50 000	55 000	265	13 869 251	3,21 %	51,2	14,4
	55 000	60 000	203	11 632 817	2,69 %	53,7	13,2
	60 000	-	495	37 625 548	8,71 %	52,0	13,6
	Total			26 885	431 953 670	100 %	49,4

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

**10.b Outstanding Principal Balance Graph**

Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 days



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

**11.a Geographical Distribution**

Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 days

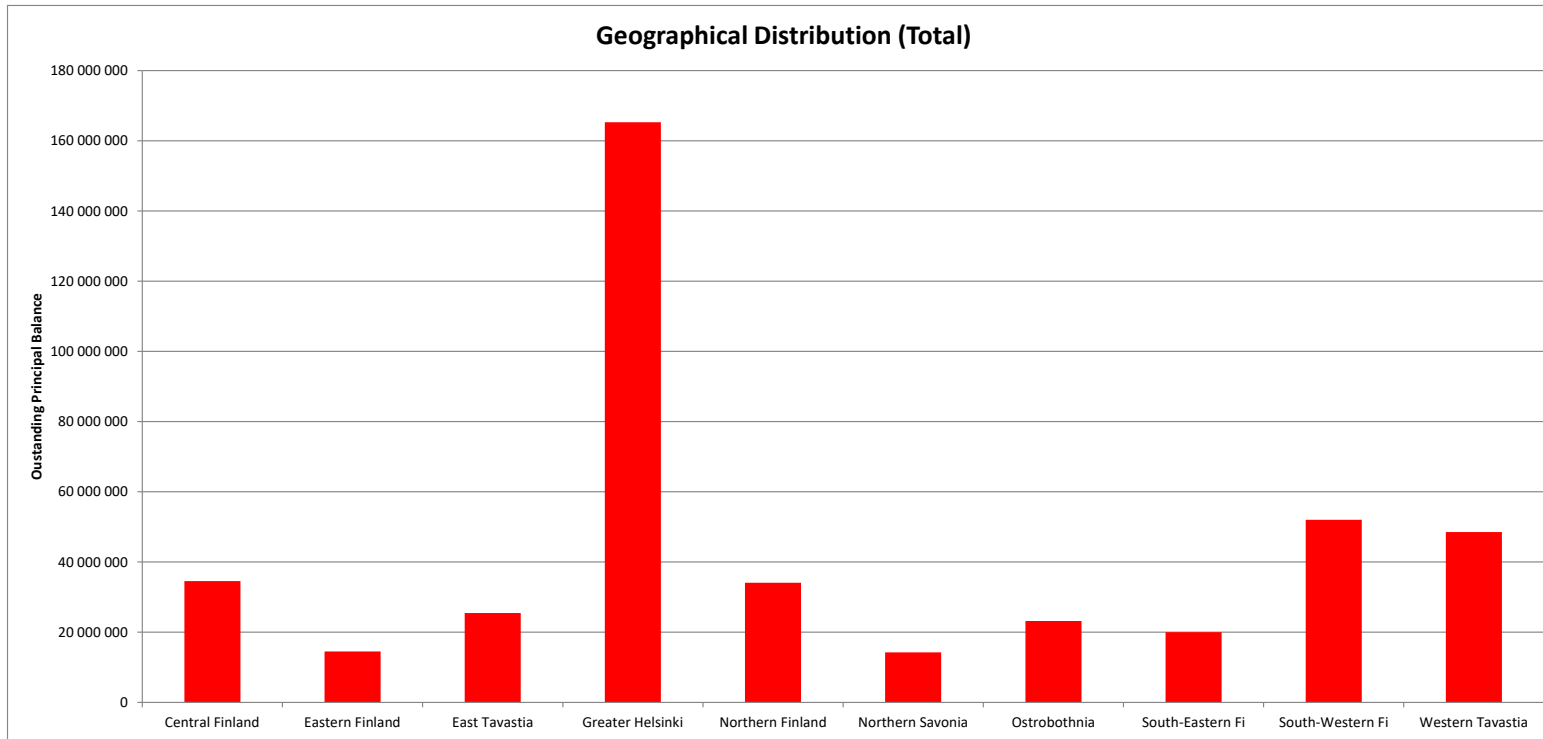


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 412	34 556 919	8,00 %	49,4	13,1	
Eastern Finland	972	14 502 455	3,36 %	49,4	13,5	
East Tavastia	1 693	25 494 718	5,90 %	50,0	13,2	
Greater Helsinki	9 167	165 279 150	38,26 %	48,8	15,1	
Northern Finland	2 105	34 077 242	7,89 %	50,3	12,8	
Northern Savonia	1 045	14 252 426	3,30 %	48,0	13,8	
Ostrobothnia	1 570	23 186 858	5,37 %	49,7	13,3	
South-Eastern Fi	1 528	20 014 632	4,63 %	48,8	13,4	
South-Western Fi	3 153	52 032 808	12,05 %	50,7	13,4	
Western Tavastia	3 240	48 556 463	11,24 %	49,7	13,7	
Total	26 885	431 953 670	100 %	49,4	14,0	

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

**11.b Geographical Distribution Graph**

Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 days





SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

12.a Interest Rate



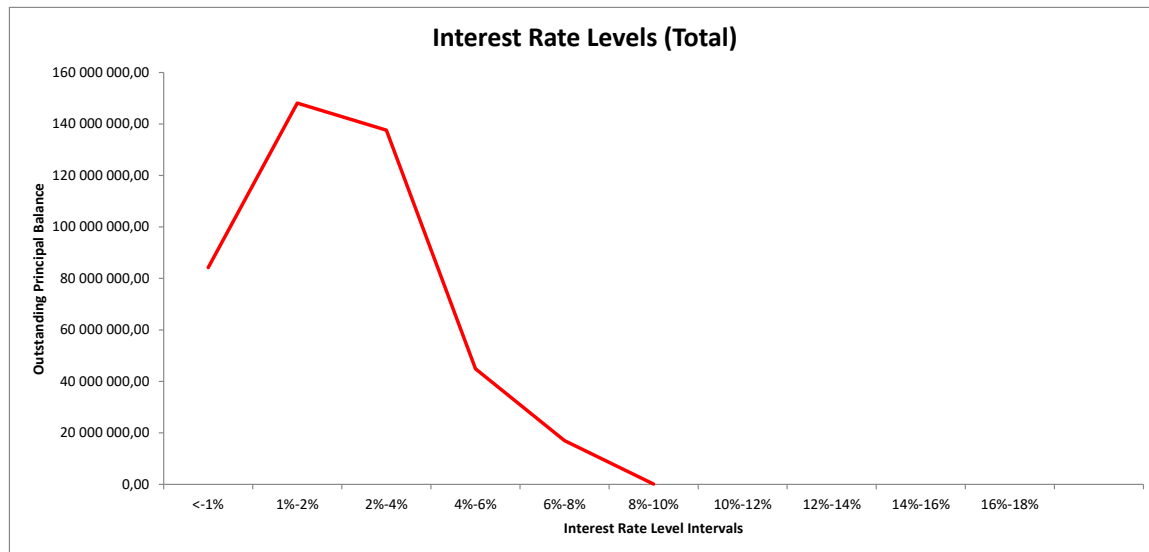
Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 days

		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	4 680	84 192 639	19,49 %	47,5	15,6
	1	2	6 341	148 112 356	34,29 %	49,7	14,4
	2	4	9 283	137 622 805	31,86 %	50,7	13,0
	4	6	4 437	44 915 434	10,40 %	49,1	13,0
	6	8	2 109	16 992 028	3,93 %	47,2	14,5
	8	10	35	118 409	0,03 %	37,4	13,7
	10	12					
	12	14					
	14	16					
16	18						
18	-						
Total			26 885	431 953 670	100 %	49,4	14,0

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

12.b Interest Rate

Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from	25.02.2022	to	25.03.2022	= 28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

13.a Remaining Terms



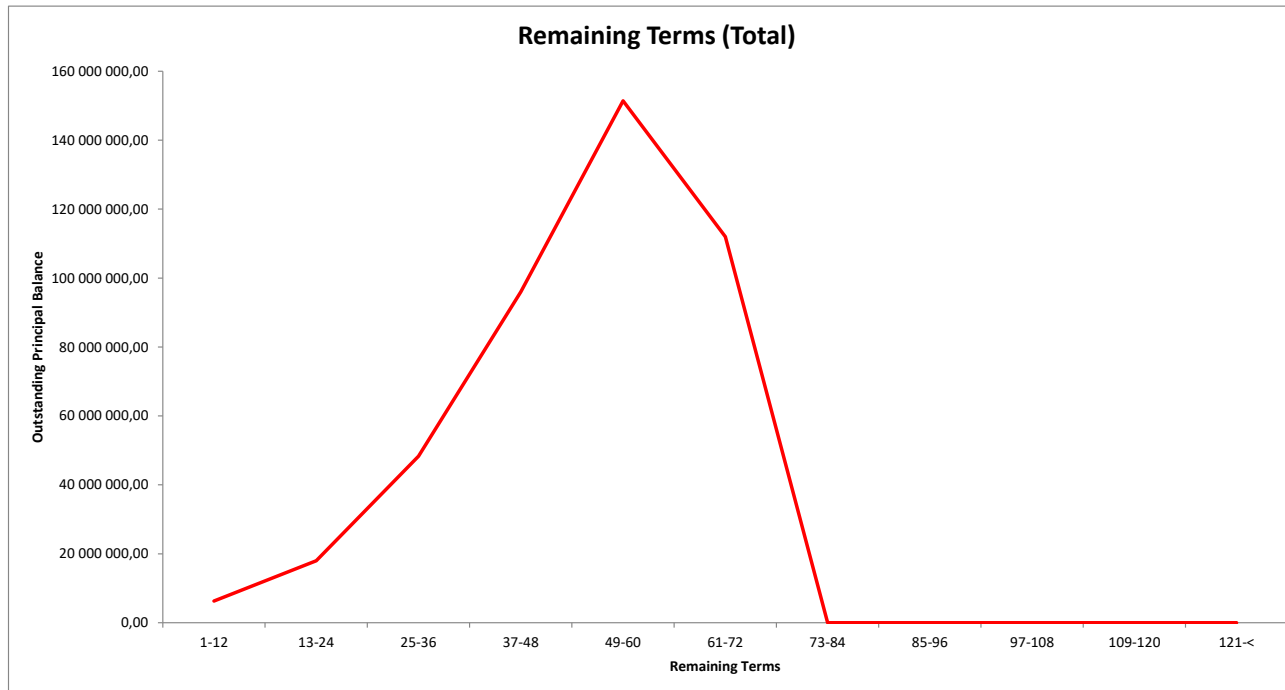
Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from	25.02.2022	to	25.03.2022	= 28 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	10	47 780	0,01 %	0,0	56,8
	1		12	1 436	6 266 724	1,45 %	7,8	38,7
	13		24	2 863	17 965 215	4,16 %	19,1	28,9
	25		36	4 556	48 290 630	11,18 %	30,5	24,4
	37		48	5 958	95 974 173	22,22 %	43,2	16,1
	49		60	7 555	151 413 255	35,05 %	53,7	11,2
	61		72	4 507	111 995 892	25,93 %	64,3	7,7
	73		84					
	85		96					
	97		108					
	109		120					
	121	-						
Total			26 885	431 953 670	100 %	49,4	14,0	

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from	25.02.2022	to	25.03.2022	= 28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

14.a Seasoning



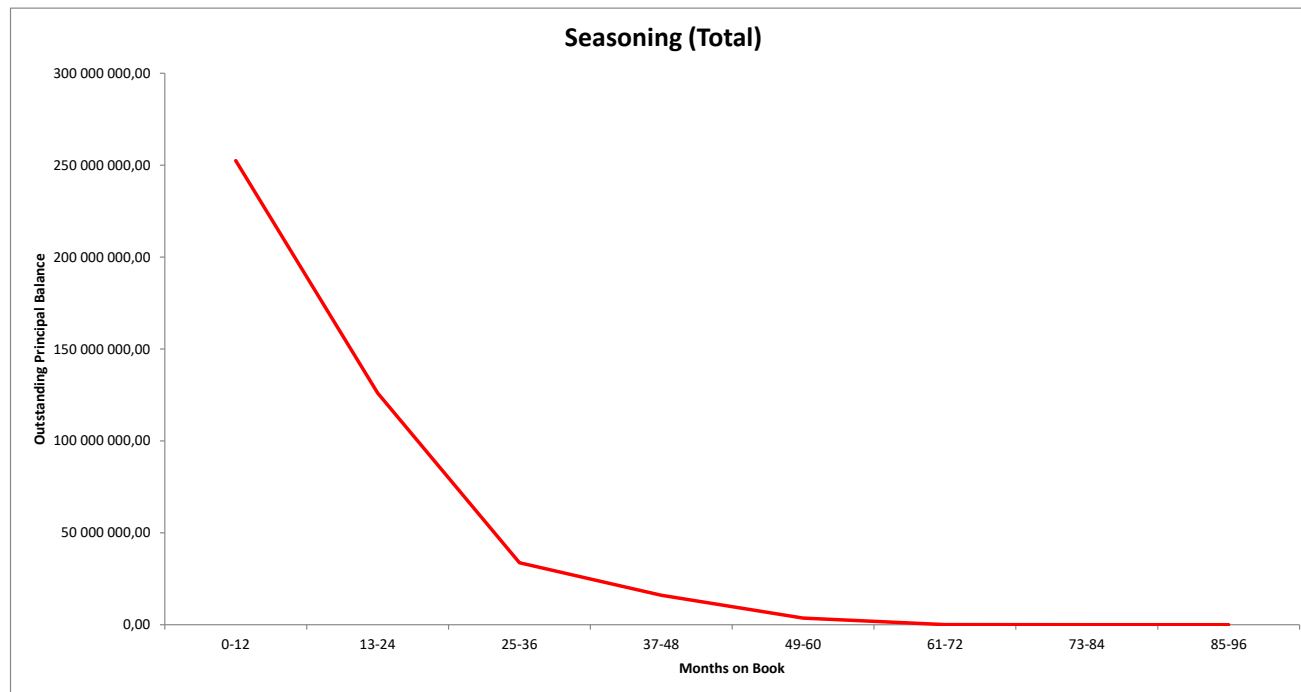
Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 days

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12	14 150	252 457 757	58,45 %	55,4	8,2
	13		24	7 906	126 063 836	29,18 %	46,3	16,9
	25		36	2 562	33 731 440	7,81 %	33,0	29,7
	37		48	1 932	16 082 599	3,72 %	24,3	41,6
	49		60	333	3 573 806	0,83 %	9,3	52,6
	61		72	2	44 232	0,01 %	2,0	61,0
	73		84					
	85		96					
	Total			26 885	431 953 670	100 %	49,4	14,0

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

14.b Seasoning

Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from	25.02.2022	to	25.03.2022	= 28 days



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

**15.a Balloon loans**



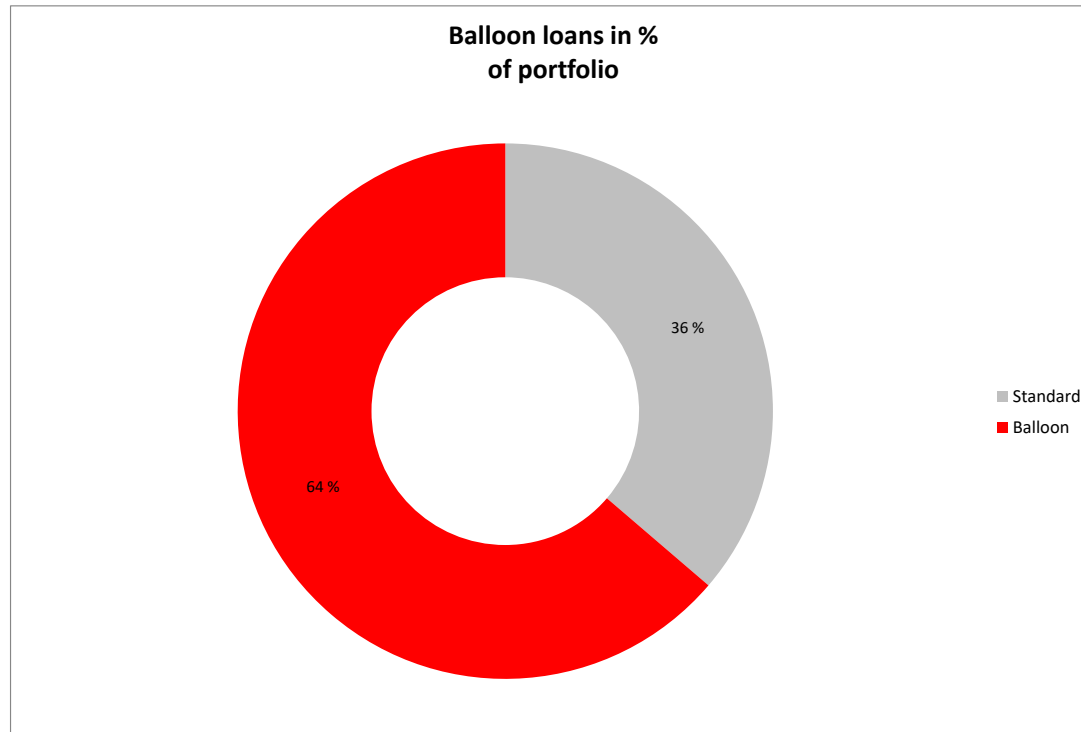
Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	16 412		156 708 447	36,3 %	7 298	0,0 %	45,7	13,6
Balloon	10 473		275 245 223	63,7 %	105 880 033	38,5 %	51,5	14,3
Total	26 885		431 953 670	100 %	105 887 331	25 %	49,4	14,0

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

**15.b Balloon loans**

Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from	25.02.2022
	to	25.03.2022
	=	28 days



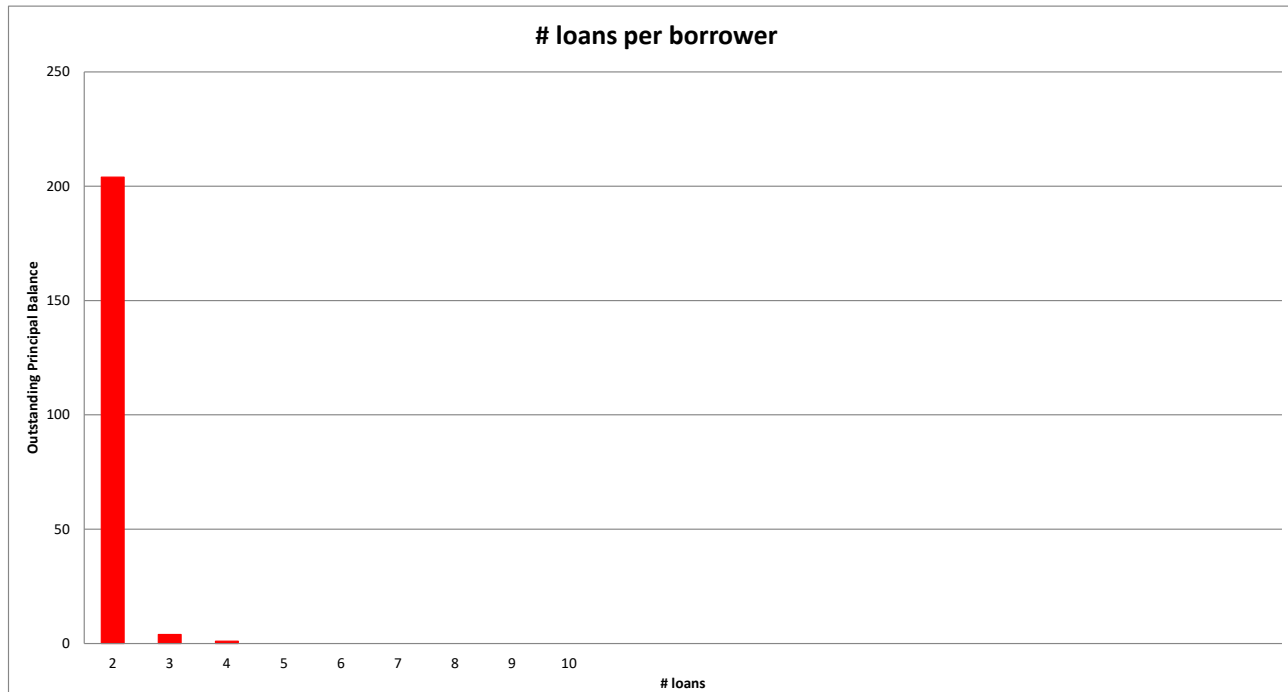




SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

17.a Amortization Profile



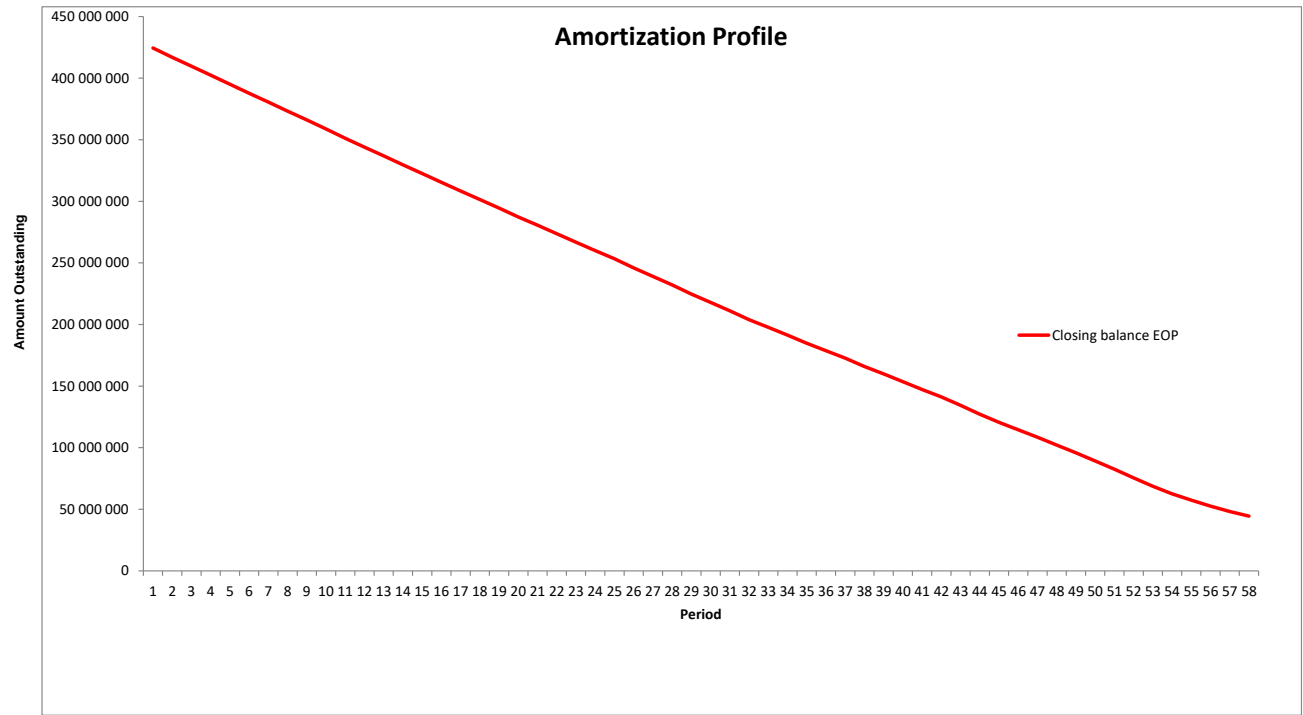
Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	431 953 670	424 477 506	7 476 164	917 809	2,58 %	98,27 %
	2	424 477 506	416 974 562	7 502 944	900 994	2,58 %	96,55 %
	3	416 974 562	409 667 284	7 307 278	884 504	2,58 %	94,85 %
	4	409 667 284	402 414 791	7 252 493	867 947	2,57 %	93,18 %
	5	402 414 791	395 091 584	7 323 208	851 732	2,57 %	91,48 %
	6	395 091 584	387 732 210	7 359 374	835 555	2,57 %	89,78 %
	7	387 732 210	380 539 166	7 193 043	819 351	2,57 %	88,11 %
	8	380 539 166	373 231 781	7 307 385	803 316	2,56 %	86,42 %
	9	373 231 781	366 047 565	7 184 216	787 325	2,56 %	84,76 %
	10	366 047 565	358 713 077	7 334 488	771 279	2,56 %	83,06 %
	11	358 713 077	351 227 319	7 485 758	755 244	2,56 %	81,32 %
	12	351 227 319	344 026 535	7 200 784	739 196	2,55 %	79,66 %
	13	344 026 535	336 843 431	7 183 105	723 201	2,55 %	77,99 %
	14	336 843 431	329 681 889	7 161 542	707 447	2,55 %	76,33 %
	15	329 681 889	322 590 600	7 091 289	691 656	2,55 %	74,69 %
	16	322 590 600	315 514 741	7 075 858	675 989	2,54 %	73,05 %
	17	315 514 741	308 417 756	7 096 985	660 402	2,54 %	71,41 %
	18	308 417 756	301 507 955	6 909 802	644 771	2,54 %	69,81 %
	19	301 507 955	294 576 278	6 931 677	629 400	2,53 %	68,21 %
	20	294 576 278	287 326 614	7 249 663	614 008	2,53 %	66,53 %

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from	25.02.2022	to	25.03.2022	= 28 days



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

**18.a Payment Holidays**



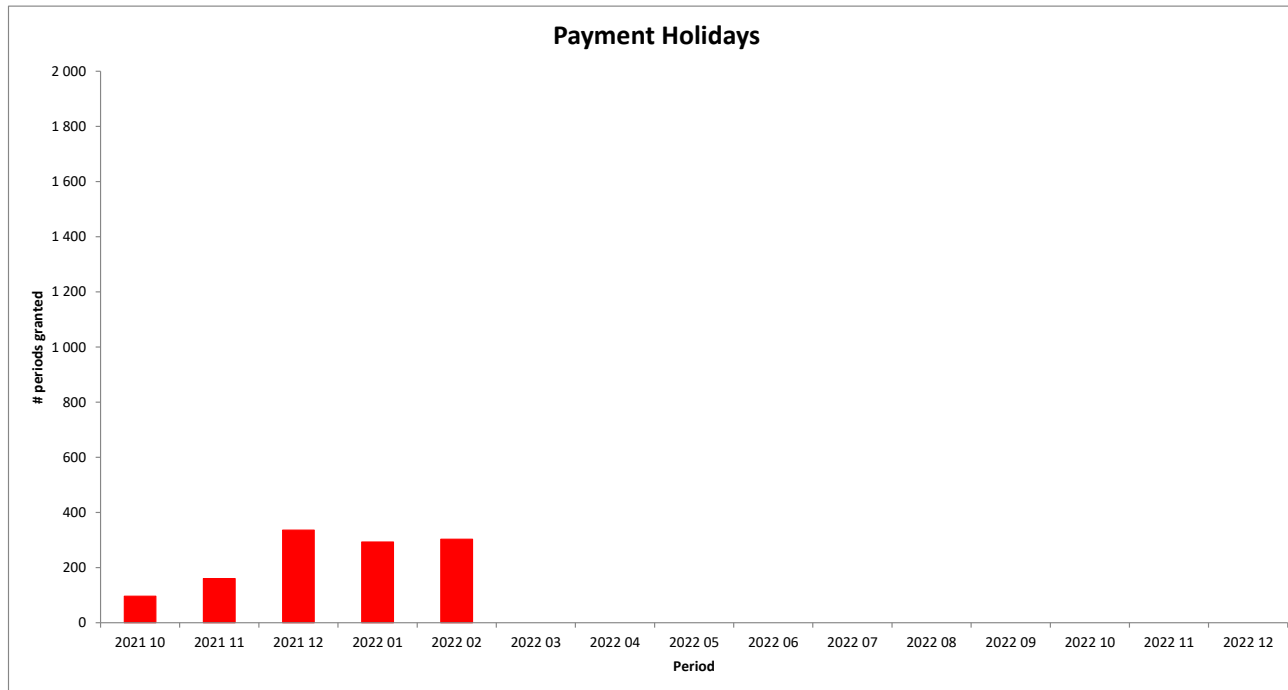
Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from	25.02.2022	to	25.03.2022	= 28 days

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					
2022 04					
2022 05					
2022 06					
2022 07					
2022 08					
2022 09					
2022 10					
2022 11					
2022 12					
Total:	1 188	1 577	421 308	22 209 672	

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

**18.b Payment Holidays**

Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from	25.02.2022	to	25.03.2022	= 28 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

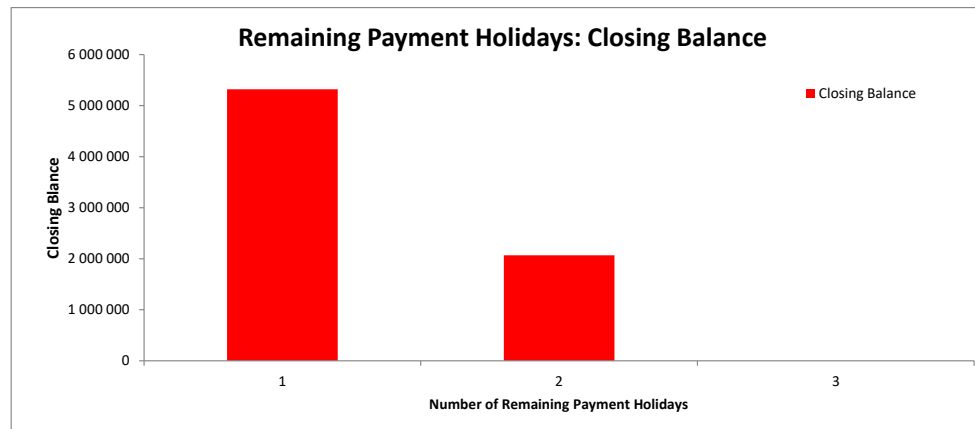
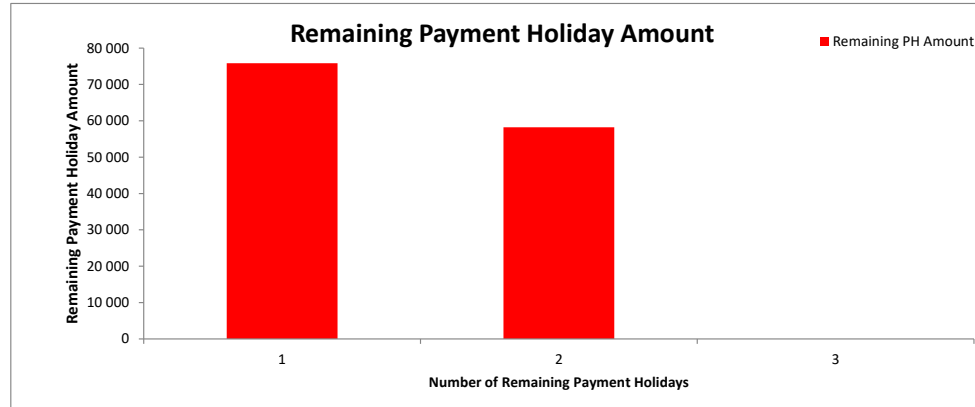


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	280	75 832	5 320 008
	2	109	58 230	2 069 161
	3			
	Total	389	134 063	7 389 169

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



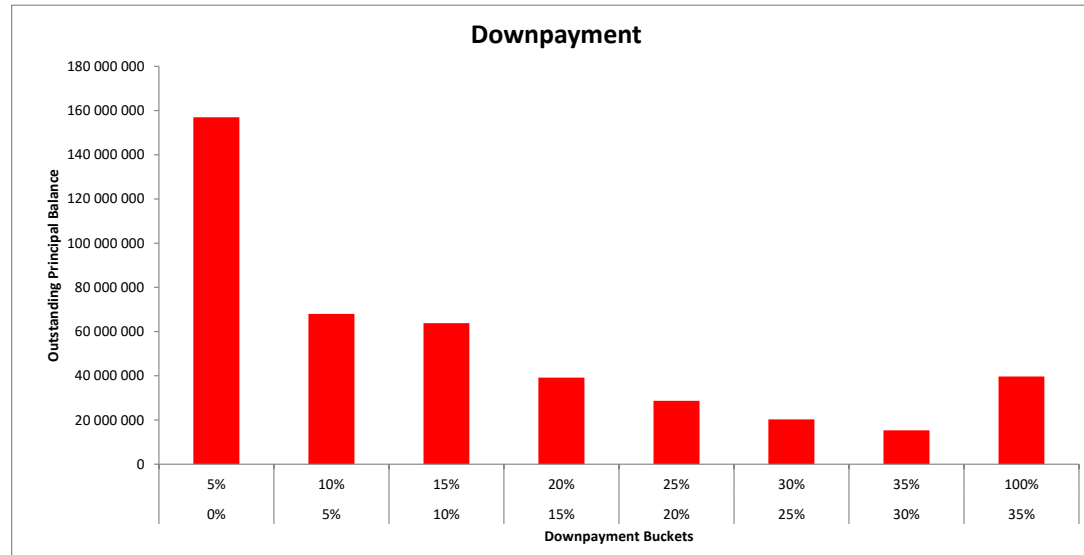




SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

19.b Downpayment

Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from	25.02.2022
	to	25.03.2022
		= 28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

20.a Vehicle Condition



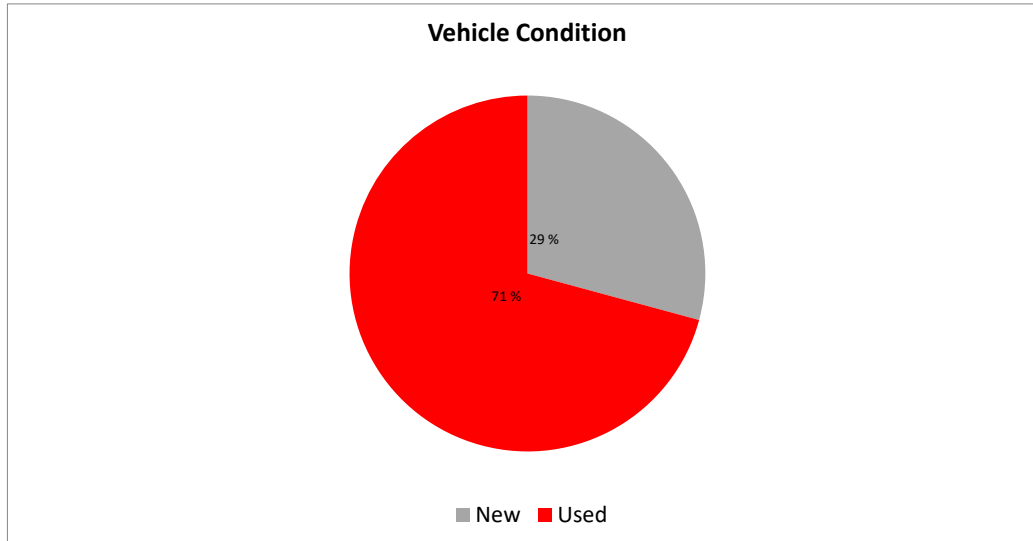
Reporting Date	29.03.2022
Payment date	25.03.2022
Period No	5
Monthly Period	01.02.2022
Interest Period	from 25.02.2022 to 25.03.2022 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 982	126 182 955	29,21 %	46,8	15,5
	Used	21 903	305 770 715	70,79 %	50,5	13,4
	Total	26 885	431 953 670	100 %	49,4	14,0

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from 25.02.2022	to	25.03.2022	=	28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

21.a Borrower Type



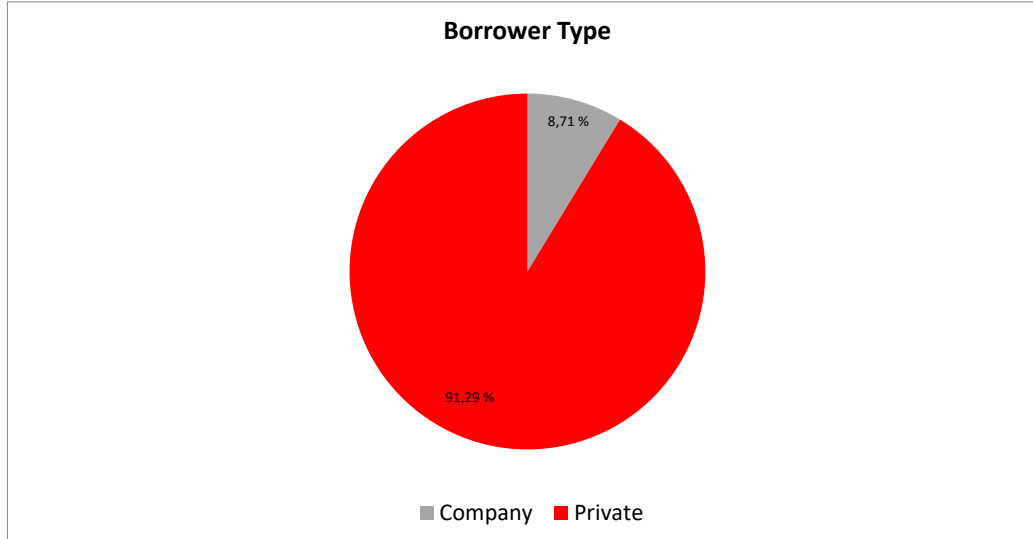
Reporting Date	29.03.2022
Payment date	25.03.2022
Period No	5
Monthly Period	01.02.2022
Interest Period	from 25.02.2022 to 25.03.2022 = 28 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 767	37 620 298	8,71 %	41,7	15,3
	Private	25 118	394 333 372	91,29 %	50,2	13,9
	Total	26 885	431 953 670	100 %	49,4	14,0

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

21.b Borrower Type

Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from 25.02.2022	to	25.03.2022	=	28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

22.a Vehicle type

Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from	25.02.2022	to	25.03.2022	= 28 days

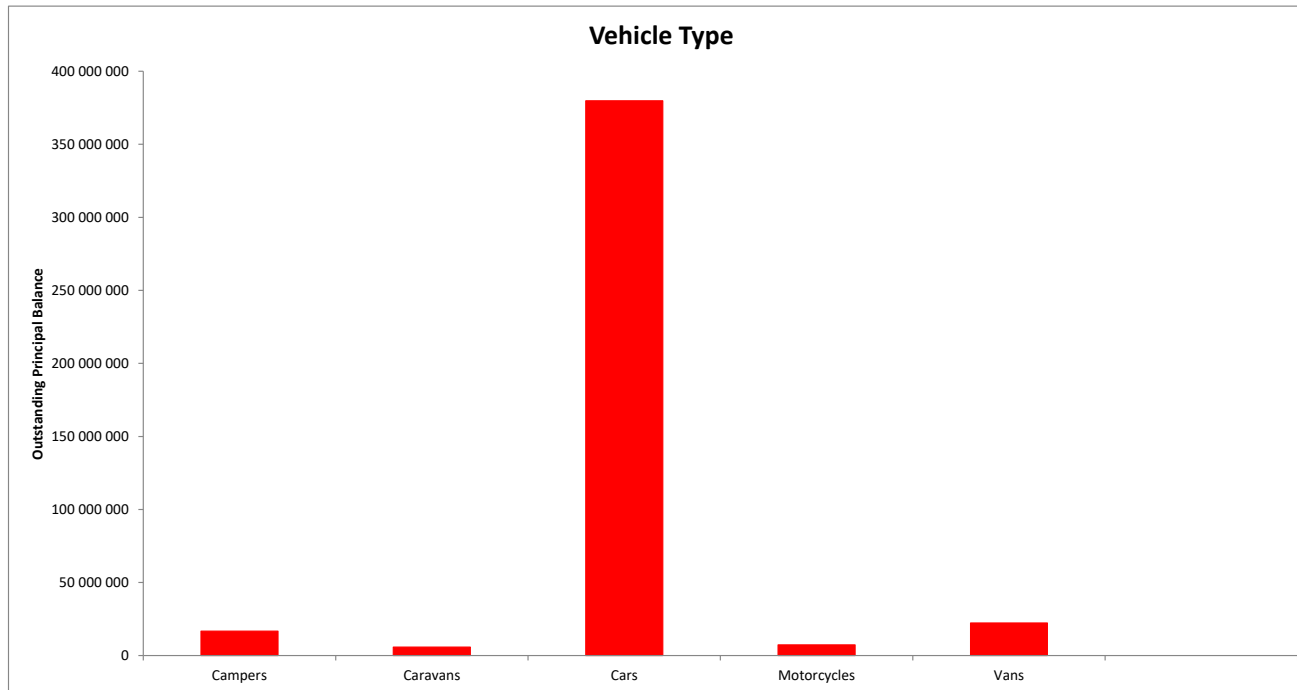


TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	476	16 707 274	3,87 %	55,3	10,7
	Caravans	325	5 728 589	1,33 %	53,9	10,2
	Cars	23 735	379 815 626	87,93 %	49,5	14,2
	Motorcycles	801	7 367 322	1,71 %	44,9	11,5
	Vans	1 548	22 334 858	5,17 %	44,4	14,9
		26 885	431 953 670	100 %	49,4	14,0

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from	25.02.2022	to	25.03.2022	= 28 days





SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

23.a Restructured Loans



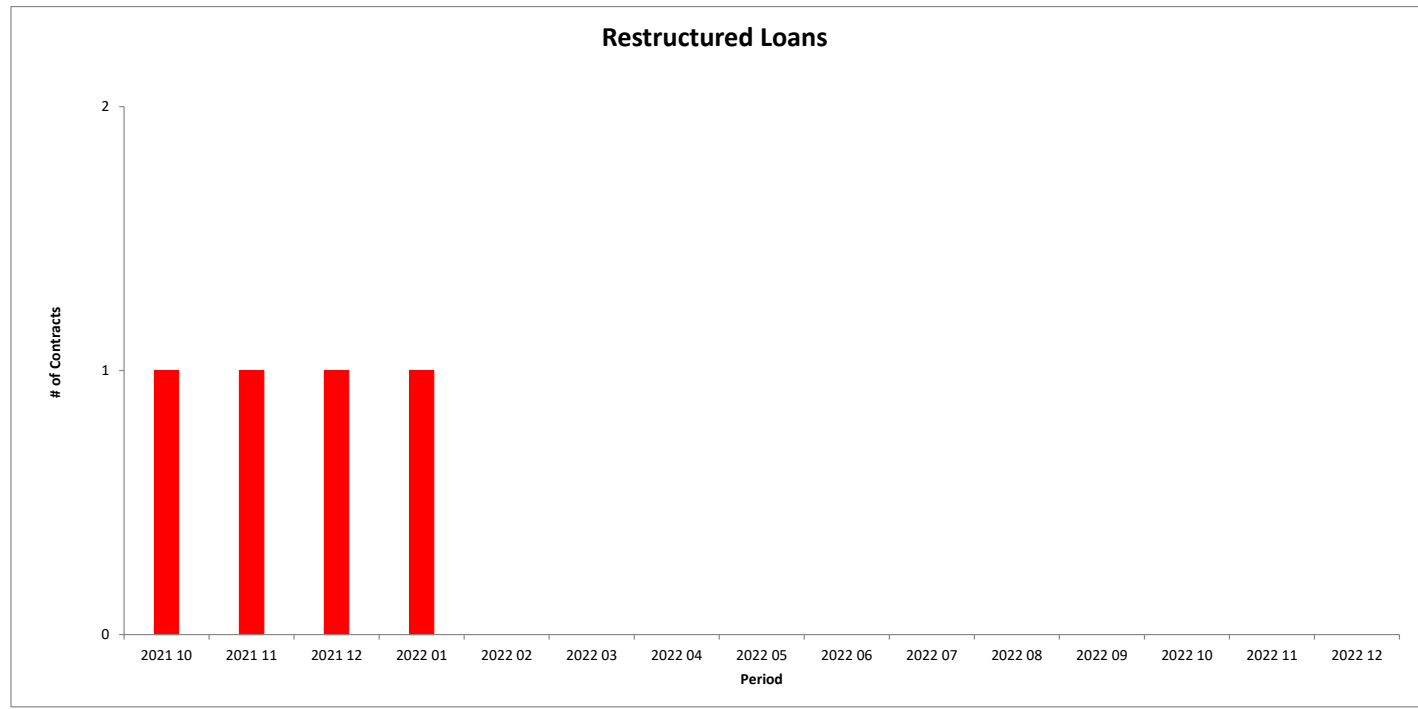
Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from	25.02.2022
	to	25.03.2022
	=	28 days

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		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
	4	120 537

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**23.b Restructured Loans**

Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from	25.02.2022	to	25.03.2022	= 28 days



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

**24.a Dynamic Interest rate**



Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	from	01.02.2022	to	25.03.2022	= 28 days
Interest Period	from	25.02.2022	to	25.03.2022	= 28 days

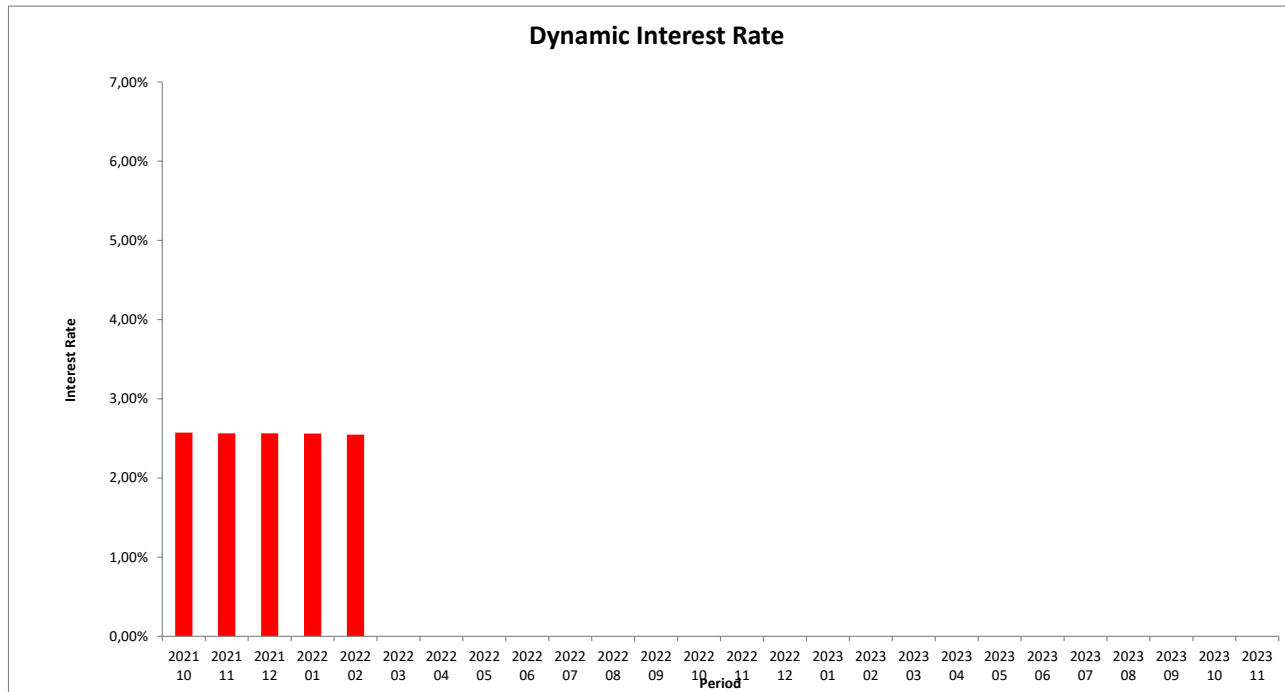
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12	432 351 017	2,56 %
2022 01	430 947 677	2,56 %
2022 02	431 953 670	2,55 %
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
2023 01		
2023 02		
2023 03		
2023 04		
2023 05		
2023 06		
2023 07		
2023 08		
2023 09		
2023 10		
2023 11		

Interest rate evolution

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from	25.02.2022	to	25.03.2022	= 28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022 to 25.03.2022 =	28 days

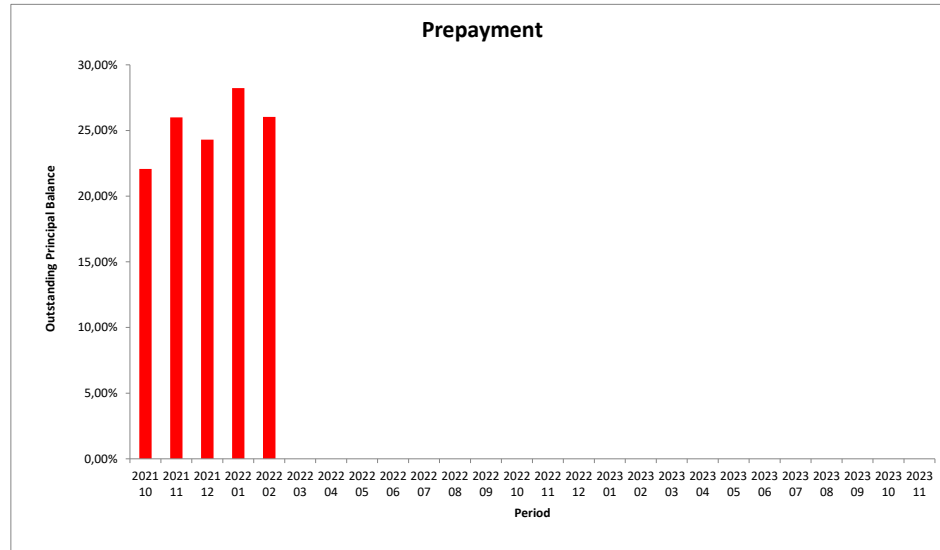
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2021 10	17 184 051	422 120 336	22,07 %
	2021 11	10 688 704	431 339 743	26,00 %
	2021 12	9 914 712	432 351 017	24,30 %
	2022 01	11 745 932	430 947 677	28,22 %
	2022 02	10 719 648	431 953 670	26,03 %
	2022 03			
	2022 04			
	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				

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25.b Dynamic Pre-Payments



Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from	25.02.2022 to 25.03.2022 = 28 days



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26. Delinquency



Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2021	10	422 120 336	24 011	403 026 979	1 057	17 599 584	74	1 277 703	12	216 069	-	-	-	-	-	-	-	-	
	11	431 339 743	24 270	403 513 430	1 599	25 760 159	95	1 786 034	13	209 317	4	70 803	-	-	-	-	-	-	
	12	432 351 017	24 818	408 757 534	1 327	20 269 889	154	2 690 052	28	502 529	3	71 977	4	59 036	-	-	-	-	
2022	1	430 947 677	25 171	409 620 845	1 125	16 949 415	149	2 193 122	54	927 367	35	739 635	22	447 357	9	69 937	-	-	
	2	431 953 670	25 455	410 320 588	1 168	17 409 629	124	1 839 898	58	796 166	40	687 611	23	548 969	17	350 808	10	45 449	
	3																		
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 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									
2022 1	45 449	10				491	491	44 958									
2022 2	0	0															
2022 3	0	0															



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**28. Priority of Payments - Revenue**



Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 323 467,12	EUR
Senior Expenses	-	667,00	EUR
Servicing Fee	-	174 993,83	EUR
Tranche A Loan Interest to Issuer	-	49 965,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	5 558,00	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	-	2 855,00	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	-	45 448,86	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>	-	-	EUR
Deferred Purchase Price to Seller		975 321,43	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	173 151,86	EUR
Senior Expenses	-	667,00	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	49 965,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	5 558,00	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	-	2 855,00	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	-	45 448,86	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>		-	EUR

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**29. Priority of Payments - Redemption**



Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	18 046 329,57	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		18 030 464,96	EUR
Balance to be Credited to the Reinvestment Principal Ledger		15 864,61	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		975 321,43	EUR
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**30. Transaction Costs**



Reporting Date	29.03.2022	
Payment date	25.03.2022	
Period No	5	
Monthly Period	01.02.2022	
Interest Period	from 25.02.2022	to 25.03.2022 = 28 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	127 036,00	49 965,00	5 558,00	2 855,00	68 658,00
Cumulative Interest accrued	EUR	644 865,00	240 572,00	29 471,00	15 511,00	359 311,00
Interest Payments	EUR	127 036,00	49 965,00	5 558,00	2 855,00	68 658,00
Cumulative Interest Payments	EUR	644 865,00	240 572,00	29 471,00	15 511,00	359 311,00
Interest accrued on Subordinated Loan for the Period	EUR	-				
Cumulative Interest accrued on Subordinated Loan	EUR	-				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	-				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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Reporting Date	29.03.2022				
Payment date	25.03.2022				
Period No	5				
Monthly Period	01.02.2022				
Interest Period	from 25.02.2022	to	25.03.2022	=	28 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	25.02.2022
Interest Period End	25.03.2022
Interest Days	28
Settlement Date	25.03.2022
Euribor 1 M	-0,544 %
Cap limit	0,000 %
Floating Interest Rate above cap limit	0,000 %
Cap Floating Rate Day Count Fraction	0,08
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**  
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**31. Contact Details**



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Reporting Date	29.03.2022								
Payment date	25.03.2022								
Period No	5								
Monthly Period	01.02.2022								
Interest Period	from	25.02.2022	to	25.03.2022	=	28 days			