

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	4			Following payment dates:	25.03.2022 25.04.2022
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to	25.02.2022	=	31 days
Cut-Off date	31.01.2022				

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1. Portfolio Information



Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from 25.01.2022	to 25.02.2022 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	449 938 863,21 EUR
Scheduled Loan Principal Repayments (+MC)	7 245 254,03 EUR
Prepayments	11 745 932,33 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	18 991 186,36 EUR
New Defaulted Auto Loans amt in Period	- EUR
Closing balance prior to replenishment	430 947 676,85 EUR
Further Purchase Price due (Replenishment price of new assets)	19 018 712,70 EUR
Re-investment Principal Ledger Closing Balance	33 610,45 EUR
Closing Balance post replenishment	449 966 389,55 EUR
Principal Recoveries on loans in default	- EUR
Total revenue collections	
Total Revenue Received in Period	1 354 591,58 EUR

# Loans	
At beginning of period	27 356 Loans
Replenished contracts	1 109 Loans
Paid in Full	793 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	- Loans
At end of period (pre replenishment)	26 563 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from 25.01.2022	to 25.02.2022 = 31 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 342 212,43	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
Total Amount for Purchaser Available Revenue Receipts	1 342 212,43	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	143 691,56	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
Total Amount for Issuer Available Revenue Receipts	143 691,56	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	4				
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to	25.02.2022	=	31 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	18 991 186,36	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	61 136,79	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	19 052 323,15	EUR

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
Total Amount for Issuer Available Redemption Receipts	-	EUR

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4. Reserve Accounts



Reporting Date	01.03.2022
Payment date	25.02.2022
Period No	4
Monthly Period	01.01.2022
Interest Period	from 25.01.2022 to 25.02.2022 = 31 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	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from 25.01.2022	to 25.02.2022 = 31 days

Asset Balance

Opening balance prior to replenishment	449 938 863,21	EUR
Closing balance prior to replenishment	430 947 676,85	EUR
Closing Balance post replenishment	449 966 389,55	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	409 620 845,11	95,05 %	25 171
1-29 days past due	16 949 414,85	3,93 %	1 125
Delinquent Receivables:			
30-59 days past due	2 193 121,78	0,51 %	149
60-89 days past due	927 367,05	0,22 %	54
90-119 days past due	739 634,65	0,17 %	35
120-149 days past due	447 356,86	0,10 %	22
150-179 days past due	69 936,55	0,02 %	9
Total Performing and Delinquent	430 947 677	100,00 %	26 565
Current Period Defaults	-		0
Cumulative Defaults	-		0
Current Period Principal Recoveries	-		
Cumulative Principal Recoveries	-		

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

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

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

[A] Aggregate Outstanding Asset Principal Amount	449 966 389,55	99,9964 %
[B] Aggregate principal balance of Defaulted Contracts	-	
[C] Recoveries received on such Defaulted Contracts	-	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449 982 478,99	

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

[A] Delinquency Ratio, Payment Date	1,02 %	NO
[B] Delinquency Ratio, preceding Payment Date	0,77 %	
[C] Delinquency Ratio, second preceding Payment Date	0,48 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO

NO

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

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

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

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

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5b. Concentration limits



Reporting Date	01.03.2022
Payment date	25.02.2022
Period No	4
Monthly Period	01.01.2022
Interest Period	from 25.01.2022 to 25.02.2022 = 31 days

Concentration limits:	Pre Replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 2.35%)	2,56 %	2,48 %	2,52 %	2,56 %
Weighted average months to maturity (max 56)	50,09*	51,92	54,55	49,62
Used Vehicles (max 74%)	71,04 %	68,73 %	73,42 %	71,14 %
Balloon Loans (max 63,5%)	63,72 %	60,10 %	56,71 %	63,42 %
Corporate Borrowers (max 10%)	8,51 %	35,70 %	11,65 %	8,64 %
IRB (min 95%)	95,420%***	67,64 %	95,23 %	95,45 %

* Bucket-based as found in IR

** Pre adjustments to full-fill CL limits

*** As of previous pool cut

Top-10 Exposures*:	Balance	# Loans	Portion
	156 704,36	1	0,03 %
	155 297,20	1	0,03 %
	151 983,40	1	0,03 %
	151 154,19	1	0,03 %
	146 736,90	1	0,03 %
	146 409,64	1	0,03 %
	145 844,87	1	0,03 %
	140 697,27	1	0,03 %
	139 826,52	1	0,03 %
	139 606,35	1	0,03 %
Total (max 0,5%)			0,33 %

* Post Replenishment

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6. Note Principal



Reporting Date	01.03.2022
Payment date	25.02.2022
Period No	4
Monthly Period	01.01.2022
Interest Period	from 25.01.2022 to 25.02.2022 = 31 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	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from 25.01.2022	to 25.02.2022 = 31 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS2398294228	XS2398294491	XS2398294574	XS2398294814
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	91,51 %	3,91 %	1,16 %	3,42 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	A(sf) / AA+(sf)	BBB(sf)/A+(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	450 000 000,00	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	4 500	4 118	176	52	154
Current Note Information					
Outstanding Opening Balance	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		31	31	31	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		12,14	33,67	59,50	445,83
Interest Payment	59 019,35	49 999,38	5 925,82	3 094,14	68 658,33
Interest Payment per Note		12,14	33,67	59,50	445,83

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D
Initial total CE (Subordination)		8,49 %	4,58 %	3,42 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		8,97 %	5,05 %	3,42 %	0,00 %
Current CE (Subordination incl. Excess Spread)		11,05 %	7,14 %	5,99 %	2,57 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		11,53 %	7,62 %	5,99 %	2,57 %
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 01.03.2022
Payment date 25.02.2022
Period No 4
Monthly Period 01.01.2022
Interest Period : 25.01.2022 to 25.02.2022 = 31 days



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

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9.a Original Portfolio Principal Balance

Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	4				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days



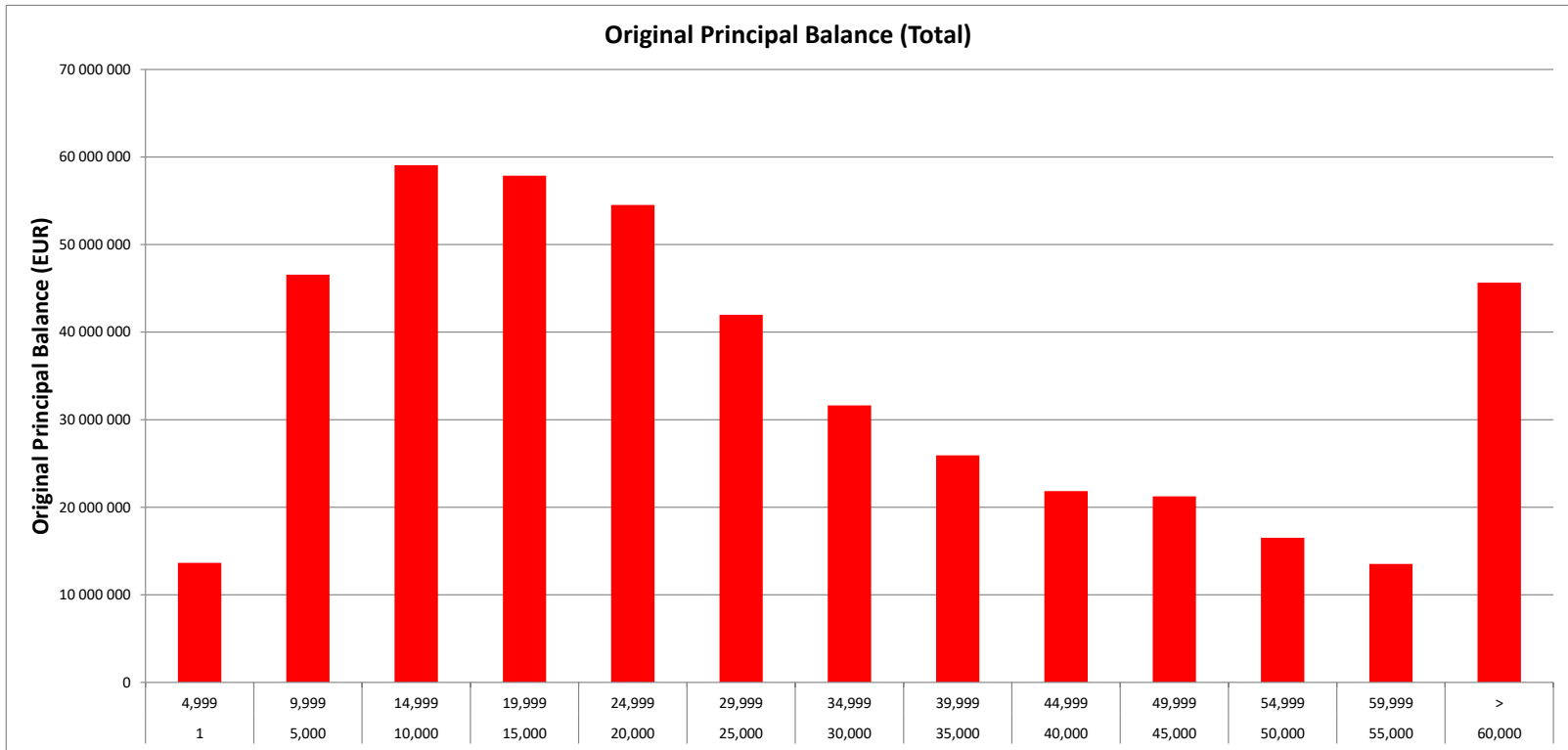
Average amount - all: 17 157

	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	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	to 25.02.2022
Interest Period	from 25.01.2022	= 31 days



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10.a Outstanding Principal Balance

Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	4				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days



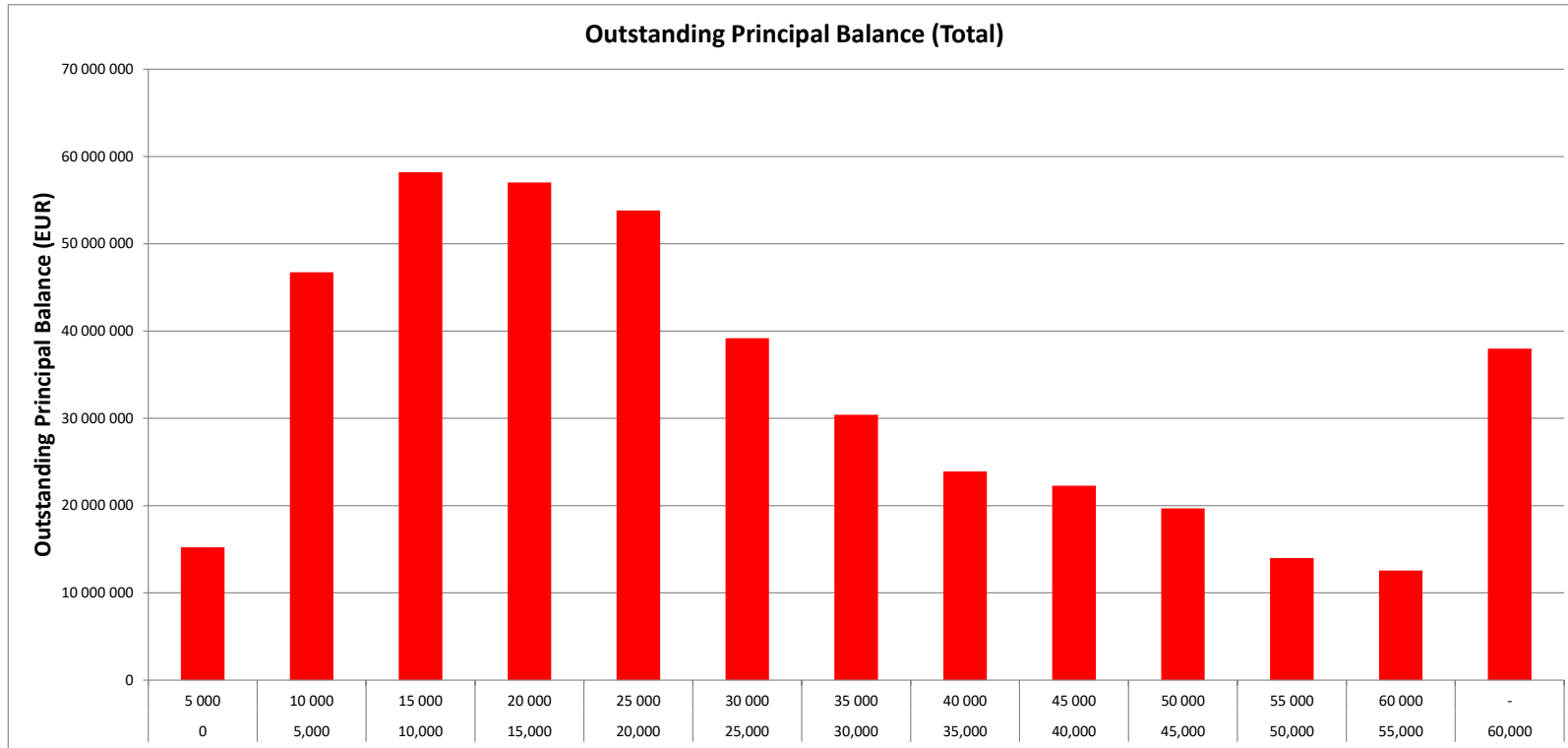
Average amount - all: 16 224

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	4 887	15 214 209	3,53 %	26,0	19,4	
	5 000	10 000	6 322	46 734 756	10,84 %	40,7	16,4	
	10 000	15 000	4 724	58 185 787	13,50 %	48,2	14,3	
	15 000	20 000	3 285	57 026 390	13,23 %	51,9	12,7	
	20 000	25 000	2 407	53 810 362	12,49 %	53,6	11,8	
	25 000	30 000	1 435	39 182 749	9,09 %	54,1	11,3	
	30 000	35 000	940	30 406 325	7,06 %	53,6	11,8	
	35 000	40 000	639	23 900 732	5,55 %	54,1	11,7	
	40 000	45 000	525	22 268 838	5,17 %	51,3	13,9	
	45 000	50 000	416	19 682 173	4,57 %	53,4	12,7	
	50 000	55 000	268	13 987 805	3,25 %	51,6	14,1	
	55 000	60 000	219	12 560 148	2,91 %	54,3	12,5	
	60 000	-	496	37 987 403	8,81 %	52,8	12,9	
	Total			26 563	430 947 677	100 %	50,1	13,3

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from 25.01.2022	to 25.02.2022 = 31 days



SCF RAHOITUSPALVELUT X DAC
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11.a Geographical Distribution

Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from 25.01.2022	to 25.02.2022 = 31 days

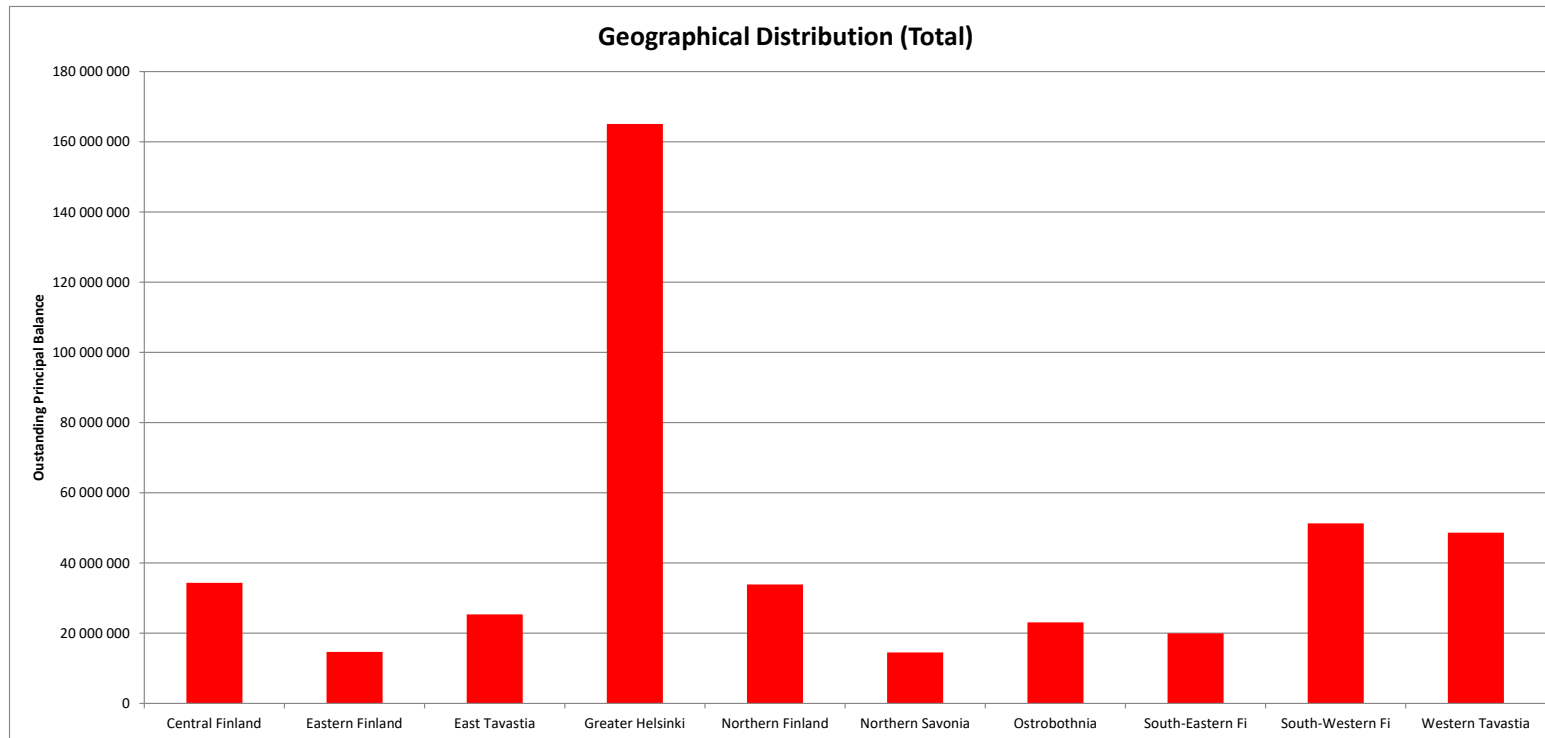


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 376	34 384 042	7,98 %	49,9	12,5	
Eastern Finland	963	14 693 009	3,41 %	50,2	12,9	
East Tavastia	1 672	25 365 255	5,89 %	50,7	12,6	
Greater Helsinki	9 084	165 065 718	38,30 %	49,4	14,5	
Northern Finland	2 075	33 898 680	7,87 %	51,1	12,1	
Northern Savonia	1 049	14 537 767	3,37 %	48,7	12,9	
Ostrobothnia	1 549	23 100 708	5,36 %	50,5	12,5	
South-Eastern Fi	1 510	19 978 092	4,64 %	49,3	12,7	
South-Western Fi	3 082	51 283 389	11,90 %	51,4	12,7	
Western Tavastia	3 203	48 641 017	11,29 %	50,6	12,9	
Total	26 563	430 947 677	100 %	50,1	13,3	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from	25.01.2022
	to	25.02.2022
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate



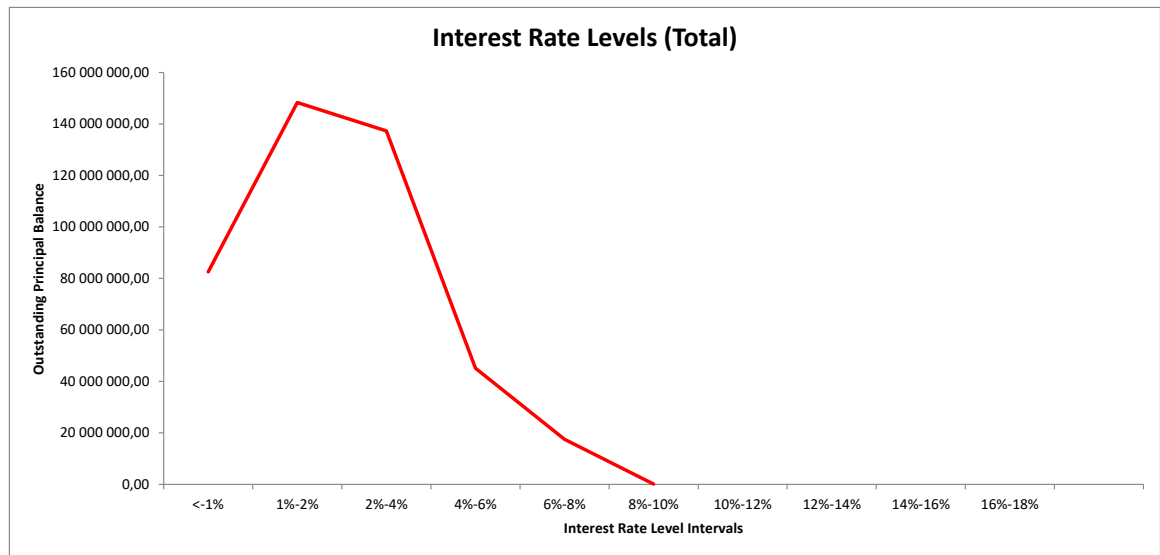
Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from 25.01.2022	to 25.02.2022 = 31 days

		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	4 562	82 563 304	19,16 %	48,0	15,0
	1	2	6 281	148 320 035	34,42 %	50,5	13,6
	2	4	9 165	137 342 968	31,87 %	51,3	12,3
	4	6	4 396	45 121 647	10,47 %	49,7	12,3
	6	8	2 125	17 485 260	4,06 %	48,0	13,6
	8	10	34	114 462	0,03 %	38,5	13,4
	10	12					
	12	14					
	14	16					
16	18						
18	-						
Total			26 563	430 947 677	100 %	50,1	13,3

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

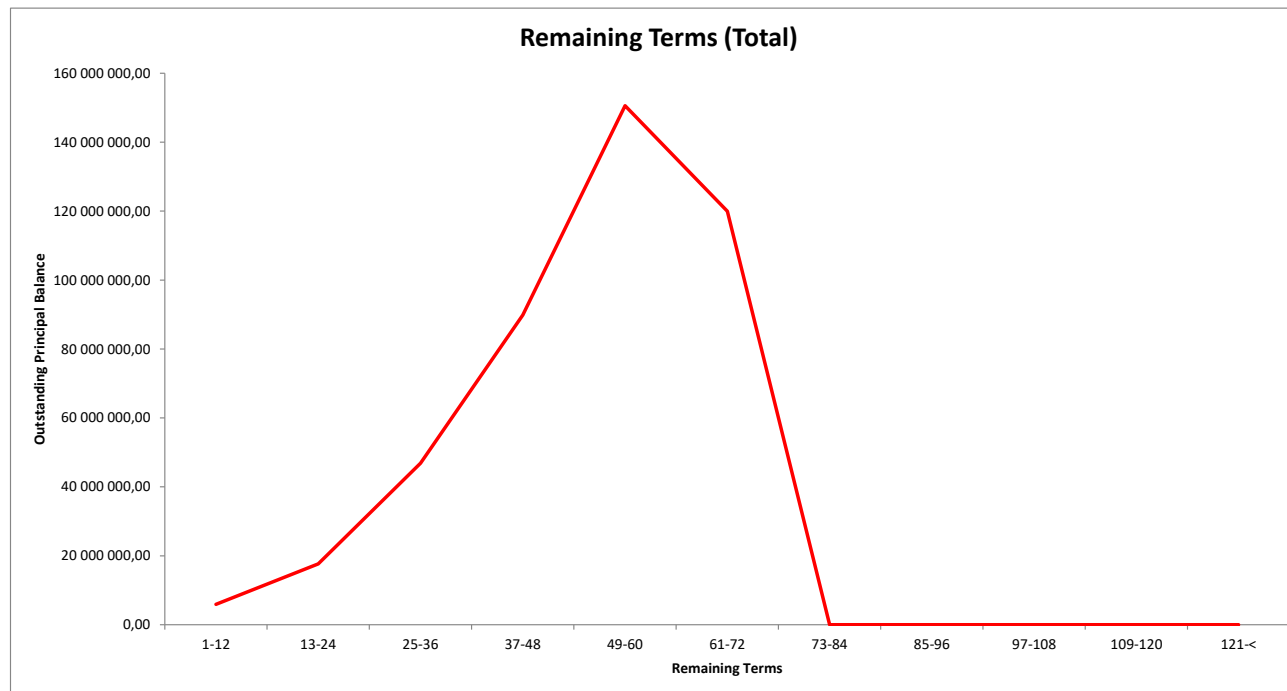
Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	4				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

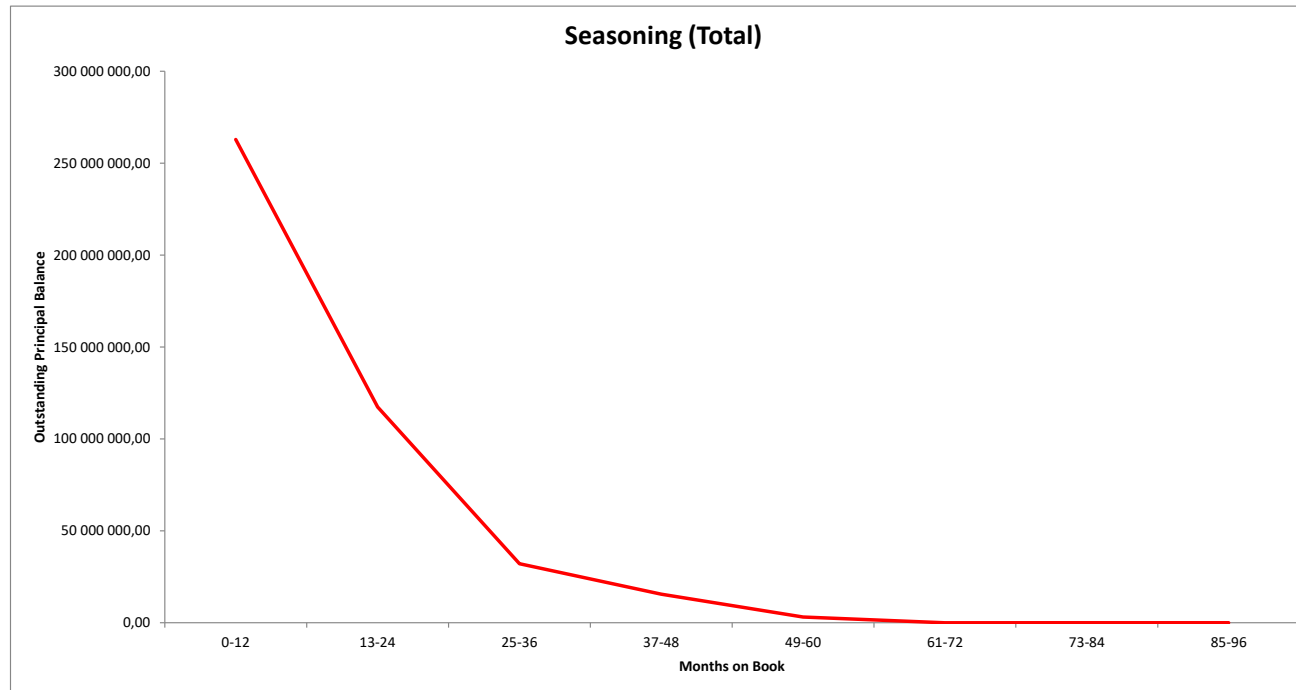
Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	4				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	4				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



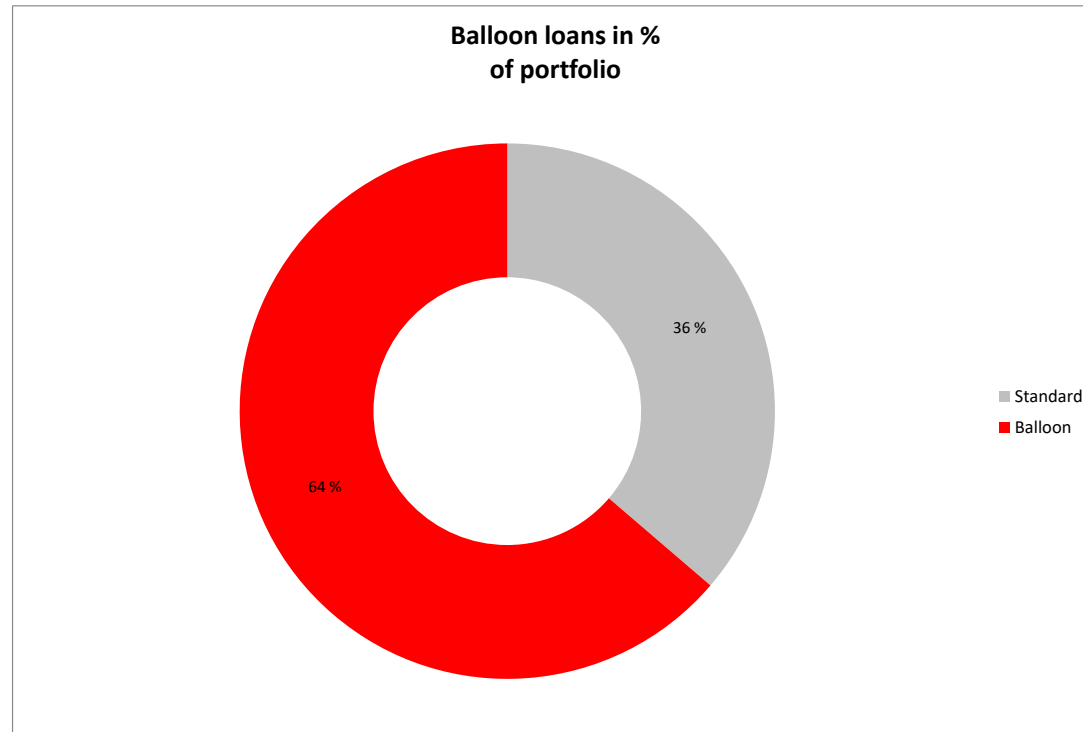
Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from	25.01.2022 to 25.02.2022 = 31 days

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		16 183	156 354 824	36,3 %	7 245	0,0 %	46,3	12,9
Balloon		10 380	274 592 852	63,7 %	104 719 823	38,1 %	52,2	13,5
Total		26 563	430 947 677	100 %	104 727 068	24 %	50,1	13,3

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

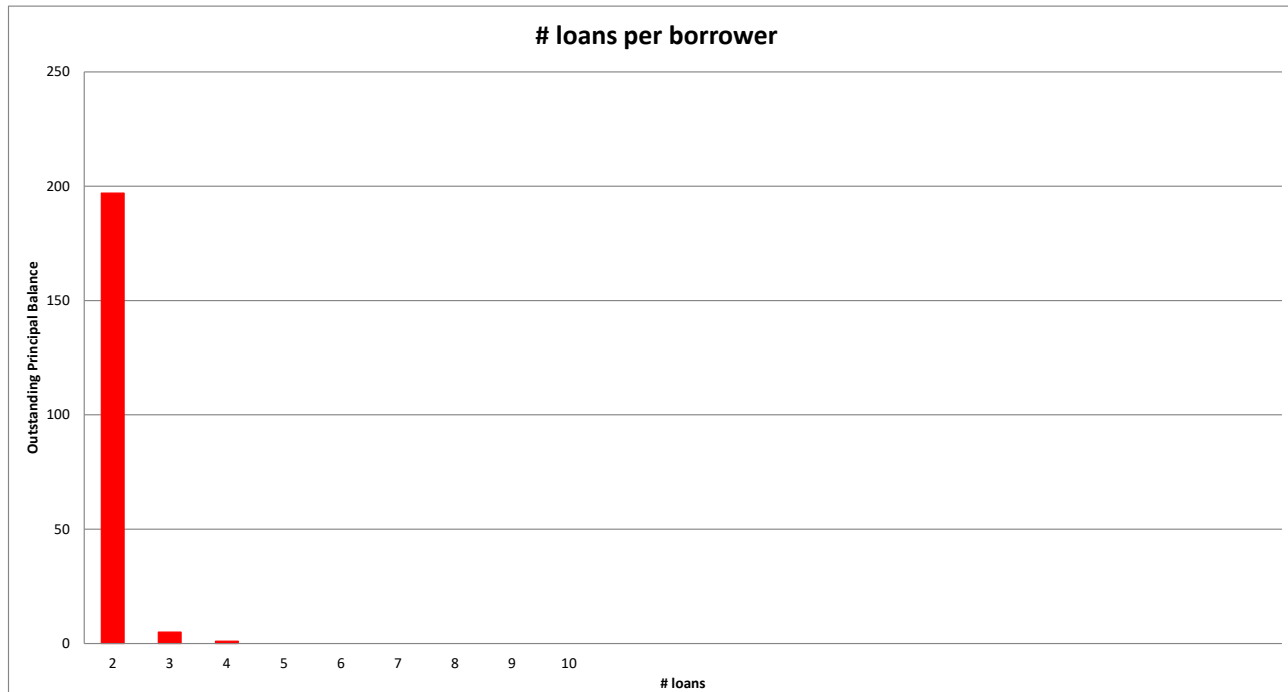
Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from	25.01.2022
	to	25.02.2022
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	4				
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to 25.02.2022	=	31 days	



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from 25.01.2022	to 25.02.2022 = 31 days

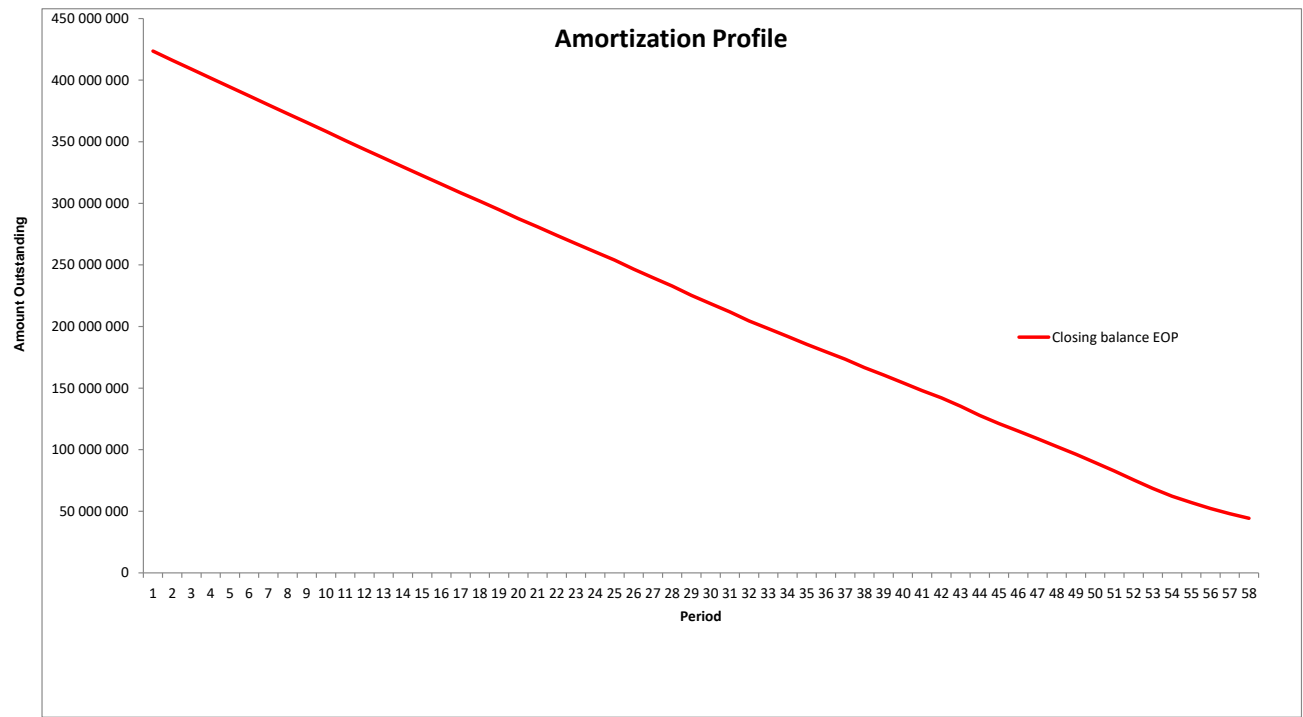
		TOTAL					
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage	
1	430 947 677	423 587 381	7 360 296	920 313	2,59 %	98,29 %	
2	423 587 381	416 135 595	7 451 787	903 408	2,59 %	96,56 %	
3	416 135 595	408 881 543	7 254 052	886 916	2,59 %	94,88 %	
4	408 881 543	401 698 361	7 183 182	870 829	2,59 %	93,21 %	
5	401 698 361	394 449 531	7 248 830	854 691	2,58 %	91,53 %	
6	394 449 531	387 156 884	7 292 647	838 612	2,58 %	89,84 %	
7	387 156 884	380 035 932	7 120 952	822 473	2,58 %	88,19 %	
8	380 035 932	372 803 079	7 232 853	806 506	2,58 %	86,51 %	
9	372 803 079	365 696 158	7 106 921	790 610	2,57 %	84,86 %	
10	365 696 158	358 421 659	7 274 500	774 650	2,57 %	83,17 %	
11	358 421 659	351 002 205	7 419 453	758 664	2,57 %	81,45 %	
12	351 002 205	343 874 512	7 127 694	742 683	2,57 %	79,79 %	
13	343 874 512	336 758 082	7 116 430	726 773	2,57 %	78,14 %	
14	336 758 082	329 652 838	7 105 244	711 083	2,56 %	76,49 %	
15	329 652 838	322 620 368	7 032 470	695 348	2,56 %	74,86 %	
16	322 620 368	315 603 019	7 017 349	679 737	2,56 %	73,23 %	
17	315 603 019	308 575 997	7 027 022	664 212	2,55 %	71,60 %	
18	308 575 997	301 718 029	6 857 968	648 644	2,55 %	70,01 %	
19	301 718 029	294 809 719	6 908 310	633 298	2,55 %	68,41 %	
20	294 809 719	287 578 770	7 230 949	617 929	2,54 %	66,73 %	

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from	25.01.2022
	to	25.02.2022
	=	31 days



SCF RAHOITUSPALVELUT X DAC
 Monthly Investor Report

18.a Payment Holidays



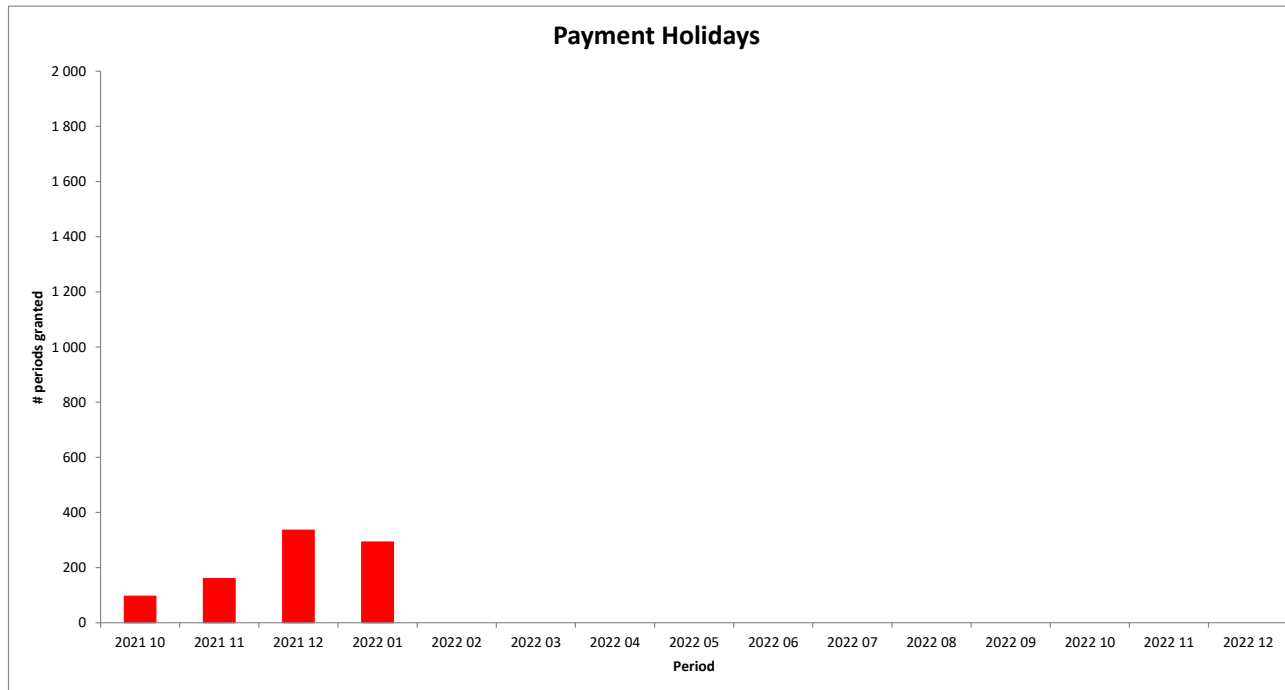
Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	4				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days

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					
2022 03					
2022 04					
2022 05					
2022 06					
2022 07					
2022 08					
2022 09					
2022 10					
2022 11					
2022 12					
Total:	885	1 163	312 036	16 655 558	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	4				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 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

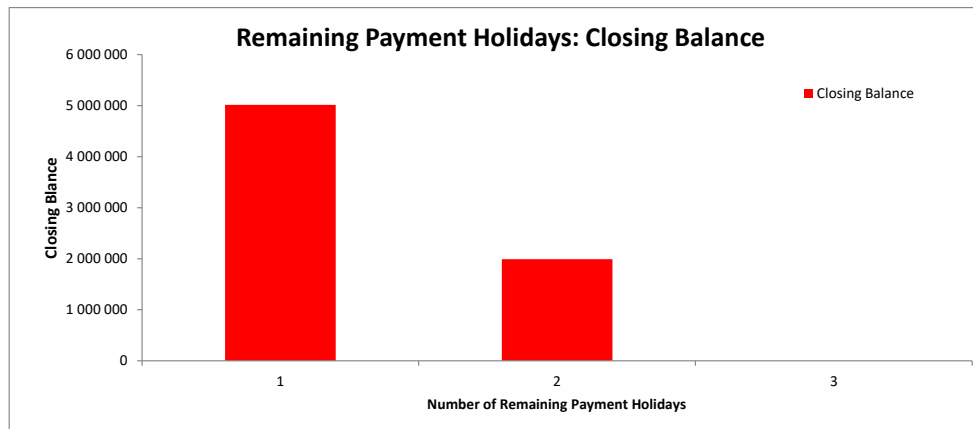
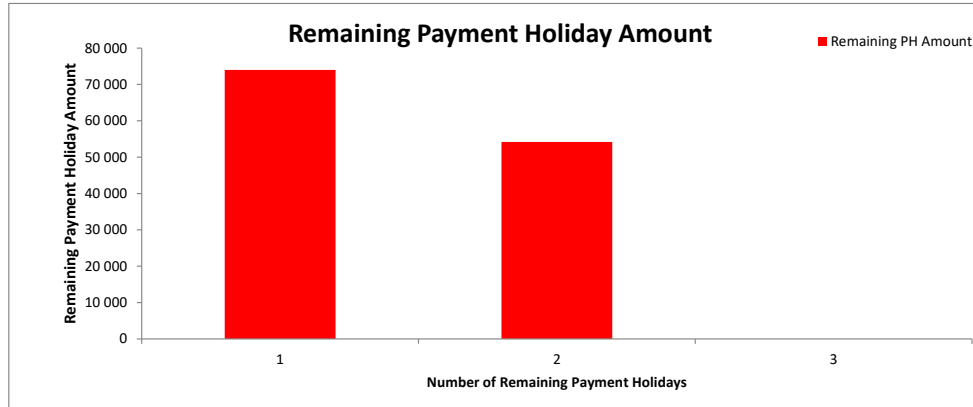


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	285	73 992	5 014 280
	2	92	54 174	1 991 264
	3			
	Total	377	128 167	7 005 543

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.d Remaining Payment Holidays

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



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.a Downpayment



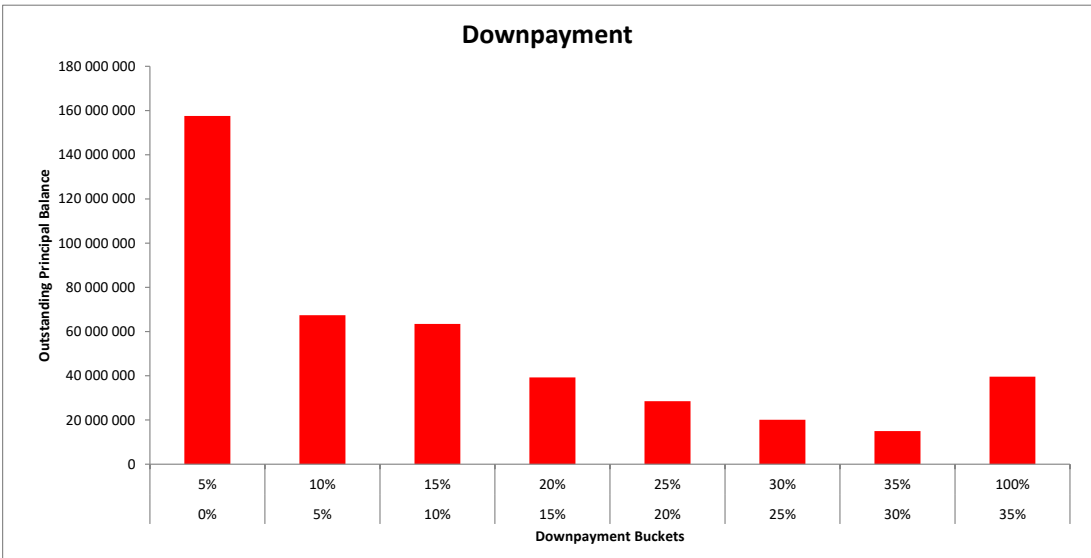
Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from 25.01.2022	to 25.02.2022 = 31 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	9 316	157 544 074	36,56 %	53,2	12,4
	5 %	10 %	3 384	67 424 727	15,65 %	52,1	13,3
	10 %	15 %	3 387	63 441 824	14,72 %	48,9	14,5
	15 %	20 %	2 327	39 244 658	9,11 %	47,8	14,8
	20 %	25 %	1 817	28 532 190	6,62 %	47,3	14,6
	25 %	30 %	1 352	20 137 250	4,67 %	46,8	13,8
	30 %	35 %	1 154	14 990 105	3,48 %	46,2	14,0
	35 %	100 %	3 826	39 632 849	9,20 %	43,6	12,5
Total			26 563	430 947 677	100 %	50,1	13,3

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from	25.01.2022
	to	25.02.2022
		= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



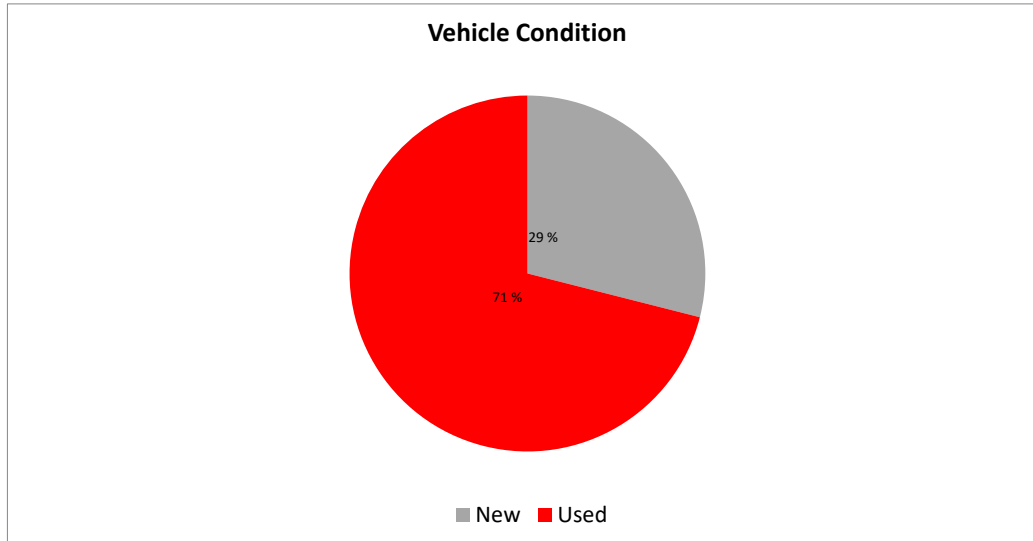
Reporting Date	01.03.2022
Payment date	25.02.2022
Period No	4
Monthly Period	01.01.2022
Interest Period	from 25.01.2022 to 25.02.2022 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 882	124 785 662	28,96 %	47,4	14,8
	Used	21 681	306 162 015	71,04 %	51,2	12,7
	Total	26 563	430 947 677	100 %	50,1	13,3

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	4				
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to	25.02.2022	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



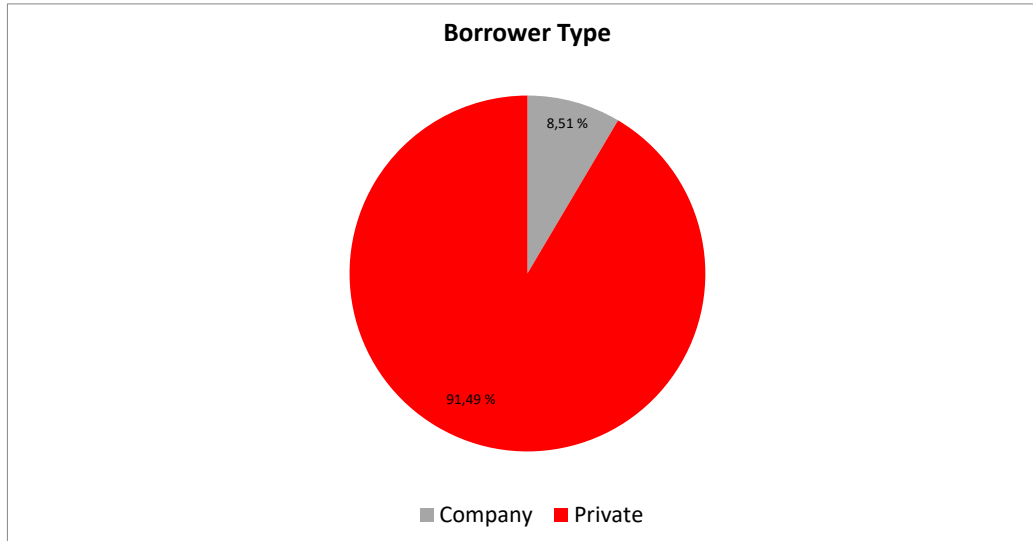
Reporting Date	01.03.2022
Payment date	25.02.2022
Period No	4
Monthly Period	01.01.2022
Interest Period	from 25.01.2022 to 25.02.2022 = 31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 724	36 660 294	8,51 %	42,1	14,7
	Private	24 839	394 287 383	91,49 %	50,8	13,2
	Total	26 563	430 947 677	100 %	50,1	13,3

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Monthly Investor Report

21.b Borrower Type

Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	4				
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to	25.02.2022	=	31 days



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Monthly Investor Report

22.a Vehicle type

Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	4				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days

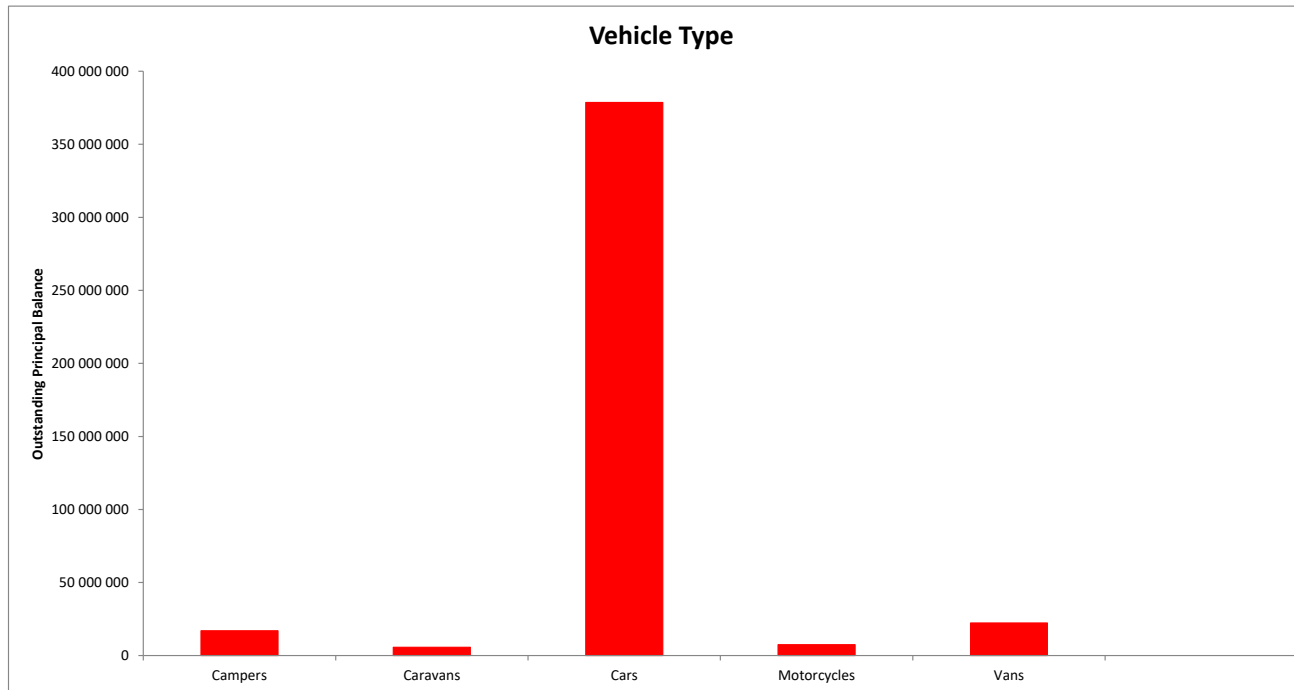


TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	481	16 940 416	3,93 %	56,2	9,8
	Caravans	318	5 702 802	1,32 %	54,9	9,2
	Cars	23 439	378 631 809	87,86 %	50,1	13,5
	Motorcycles	795	7 419 459	1,72 %	45,7	10,6
	Vans	1 530	22 253 191	5,16 %	44,9	14,2
		26 563	430 947 677	100 %	50,1	13,3

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	4				
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to	25.02.2022	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans



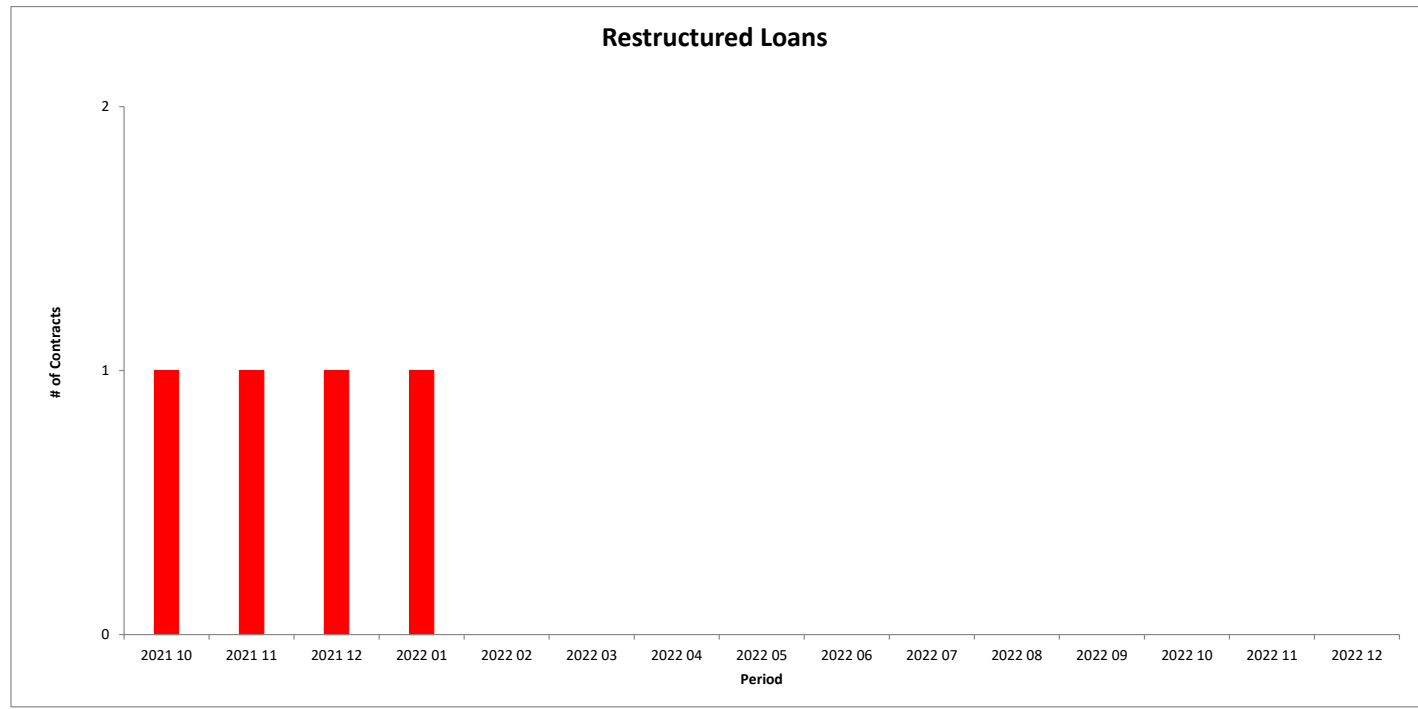
Reporting Date	01.03.2022
Payment date	25.02.2022
Period No	4
Monthly Period	01.01.2022
Interest Period	from 25.01.2022 to 25.02.2022 = 31 days

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		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
	4	120 537

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Monthly Investor Report

23.b Restructured Loans

Reporting Date	01.03.2022					
Payment date	25.02.2022					
Period No	4					
Monthly Period	01.01.2022					
Interest Period	from	25.01.2022	to	25.02.2022	=	31 days



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Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	from 01.01.2022	to 25.02.2022 = 31 days
Interest Period	from 25.01.2022	to 25.02.2022 = 31 days

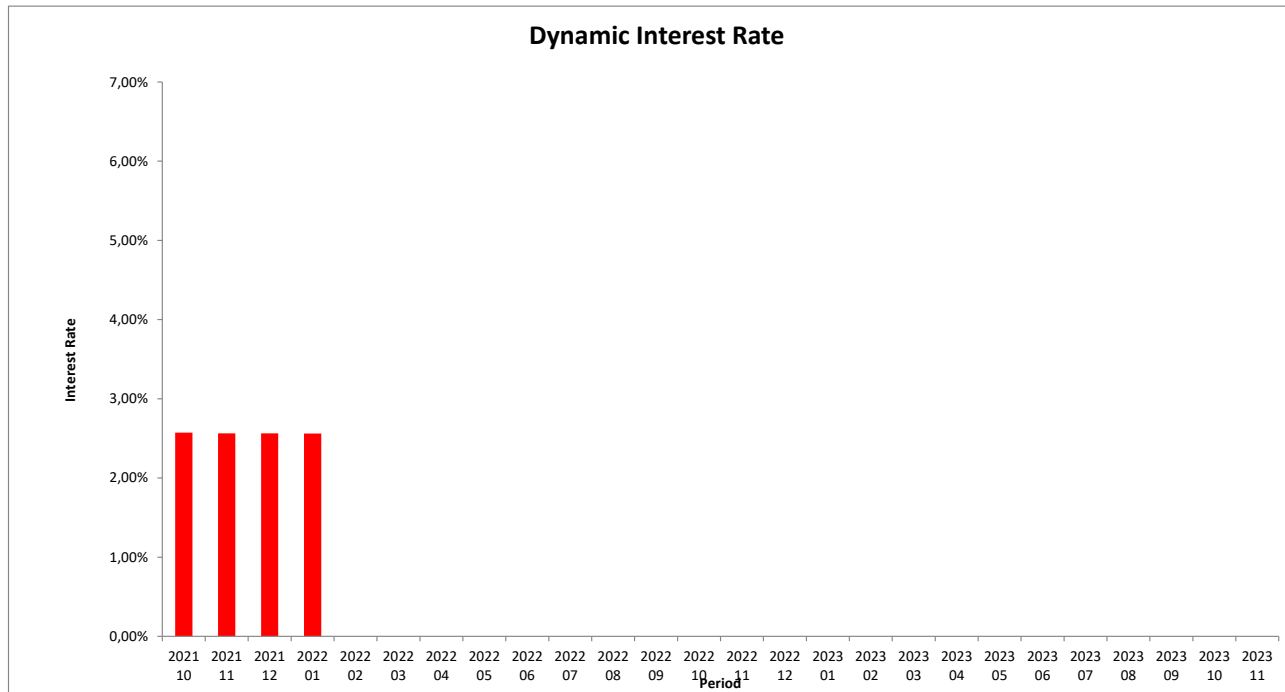
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12	432 351 017	2,56 %
2022 01	430 947 677	2,56 %
2022 02		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
2023 01		
2023 02		
2023 03		
2023 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	01.03.2022					
Payment date	25.02.2022					
Period No	4					
Monthly Period	01.01.2022					
Interest Period	from	25.01.2022	to	25.02.2022	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from 25.01.2022	to 25.02.2022 = 31 days

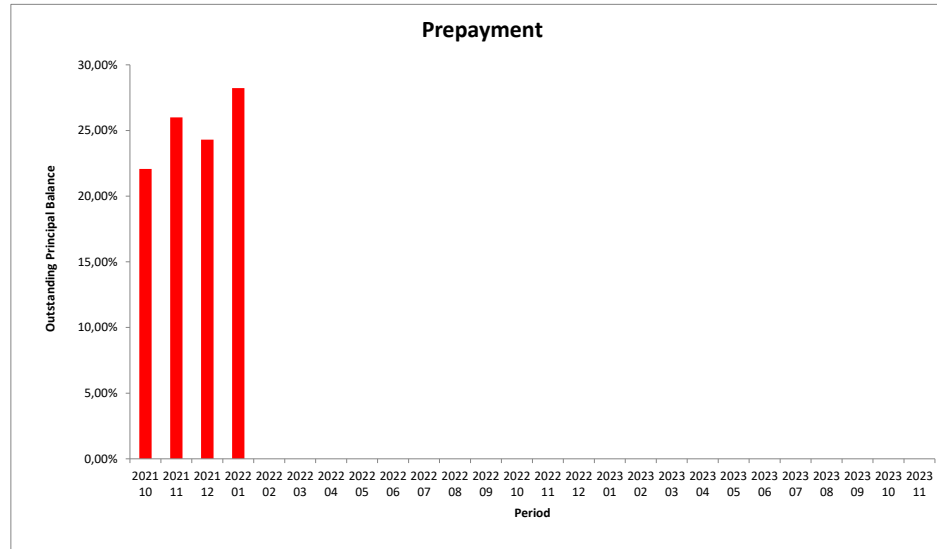
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2021 10	17 184 051	422 120 336	22,07 %
	2021 11	10 688 704	431 339 743	26,00 %
	2021 12	9 914 712	432 351 017	24,30 %
	2022 01	11 745 932	430 947 677	28,22 %
	2022 02			
	2022 03			
	2022 04			
	2022 05			
	2022 06			
	2022 07			
	2022 08			
	2022 09			
	2022 10			
	2022 11			
	2022 12			
	2023 01			
	2023 02			
	2023 03			
	2023 04			
	2023 05			
	2023 06			
2023 07				
2023 08				
2023 09				
2023 10				
2023 11				

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from	25.01.2022
	to	25.02.2022
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

26. Delinquency



Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from 25.01.2022	to 25.02.2022 = 31 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2021	10	422 120 336	24 011	403 026 979	1 057	17 599 584	74	1 277 703	12	216 069	-	-	-	-	-	-	-	-
	11	431 339 743	24 270	403 513 430	1 599	25 760 159	95	1 786 034	13	209 317	4	70 803	-	-	-	-	-	-
	12	432 351 017	24 818	408 757 534	1 327	20 269 889	154	2 690 052	28	502 529	3	71 977	4	59 036	-	-	-	-
2022	1	430 947 677	25 171	409 620 845	1 125	16 949 415	149	2 193 122	54	927 367	35	739 635	22	447 357	9	69 937	-	-
	2																	
	3																	
	4																	
	5																	
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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from 25.01.2022	to 25.02.2022 = 31 days

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

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28. Priority of Payments - Revenue



Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from 25.01.2022	to 25.02.2022 = 31 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 342 212,43	EUR
Senior Expenses	-	26 862,12	EUR
Servicing Fee	-	193 735,53	EUR
Tranche A Loan Interest to Issuer	-	49 999,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	5 926,00	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	-	3 094,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	68 658,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		993 937,78	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	143 691,56	EUR
Senior Expenses	-	16 014,56	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	49 999,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	5 926,00	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	-	3 094,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	68 658,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

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29. Priority of Payments - Redemption



Reporting Date	01.03.2022
Payment date	25.02.2022
Period No	4
Monthly Period	01.01.2022
Interest Period	from 25.01.2022 to 25.02.2022 = 31 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	19 052 323,15	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		19 018 712,70	EUR
Balance to be Credited to the Reinvestment Principal Ledger		33 610,45	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		993 937,78	EUR
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30. Transaction Costs



Reporting Date	01.03.2022	
Payment date	25.02.2022	
Period No	4	
Monthly Period	01.01.2022	
Interest Period	from 25.01.2022	to 25.02.2022 = 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	26 862,12				
Interest accrued for the Period	EUR	127 677,00	49 999,00	5 926,00	3 094,00	68 658,00
Cumulative Interest accrued	EUR	517 829,00	190 607,00	23 913,00	12 656,00	290 653,00
Interest Payments	EUR	127 677,00	49 999,00	5 926,00	3 094,00	68 658,00
Cumulative Interest Payments	EUR	517 829,00	190 607,00	23 913,00	12 656,00	290 653,00
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	01.03.2022						
Payment date	25.02.2022						
Period No	4						
Monthly Period	01.01.2022						
Interest Period	from 25.01.2022	to	25.02.2022	=		31 days	



Class A, B and C Cap details

Kimi 10 | Front Cap

Party A
Party B

BANCO SANTANDER, S.A
SCF RAHOITUSPALVELUT X DAC

Cap Notional	434 600 000
Interest Period Start	25.01.2022
Interest Period End	25.02.2022
Interest Days	31
Settlement Date	25.02.2022
Euribor 1 M	-0,559 %
Cap limit	0,000 %
Floating Interest Rate above cap limit	0,000 %
Cap Floating Rate Day Count Fraction	0,09
Cap Interest Amount	EUR 0,00
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u><u>EUR 0,00</u></u>

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31. Contact Details



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Reporting Date	01.03.2022						
Payment date	25.02.2022						
Period No	4						
Monthly Period	01.01.2022						
Interest Period	from 25.01.2022	to	25.02.2022	=	31 days		