

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	01.03.2023				
Payment date	27.02.2023			Following payment dates:	27.03.2023
Period No	16				25.04.2023
Monthly Period	01.01.2023				
Interest Period	from 25.01.2023		to 27.02.2023	=	33 days
Cut-Off date	31.01.2023				

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

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from 25.01.2023	to 27.02.2023 = 33 days

	Current Period
	Aggregated Outstanding
	Principal Amount
Outstanding receivables	
Opening balance prior to replenishment	302 605 009,07 EUR
Scheduled Loan Principal Repayments (+MC)	5 943 421,51 EUR
Prepayments	7 038 467,61 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	12 981 889,12 EUR
New Defaulted Auto Loans amt in Period	222 410,03 EUR
Closing balance prior to replenishment	289 400 709,92 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	289 400 709,92 EUR
Principal Recoveries on loans in default	191 678,16 EUR
Total revenue collections	
Total Revenue Received in Period	956 552,51 EUR
# Loans	
At beginning of period	21 218 Loans
Replenished contracts	- Loans
Paid in Full	655 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	22 Loans
At end of period (pre replenishment)	20 541 Loans

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from 25.01.2023	to 27.02.2023 = 33 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 143 875,67	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	818,95	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	73 449,91	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	1 218 144,53	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	504 390,24	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	573 686,66	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	9 524,37	EUR
g. Liquidity Reserve Excess Amount	63 925,54	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 151 526,81	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	16				
Monthly Period	01.01.2023				
Interest Period	from 25.01.2023	to	27.02.2023	=	33 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	12 981 889,12	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date)	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	12 981 889,12	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 981 889,12	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	222 410,03	EUR
Total Amount for Issuer Available Redemption Receipts	13 204 299,15	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	01.03.2023
Payment date	27.02.2023
Period No	16
Monthly Period	01.01.2023
Interest Period	from 25.01.2023 to 27.02.2023 = 33 days

Note Balance

Beginning of Period	302 605 009,07	EUR
End of Period	289 400 709,92	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 471 661,97	EUR
Cash Outflow		61 636,92	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 410 025,05	EUR
Required Reserve Amount	0,5 %	1 410 025,05	EUR

Expenses Advance

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

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

5a. Performance Data



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Asset Balance

Opening balance prior to replenishment	302 605 009,07	EUR
Closing balance prior to replenishment	289 400 709,92	EUR
Closing Balance post replenishment	289 400 709,92	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	271 963 594,17	93,97 %	19 303
1-29 days past due	12 749 416,29	4,41 %	928
Delinquent Receivables:			
30-59 days past due	1 826 111,38	0,63 %	129
60-89 days past due	1 267 181,97	0,44 %	80
90-119 days past due	817 278,19	0,28 %	52
120-149 days past due	396 488,86	0,14 %	23
150-179 days past due	380 639,06	0,13 %	26
Total Performing and Delinquent	289 400 710	100,00 %	20 541
Current Period Defaults	222 410,03		22
Cumulative Defaults	3 986 073,68		255
Current Period Principal Recoveries	191 678,16		
Cumulative Principal Recoveries	851 701,00		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,70 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,69 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,66 %	

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

[A] Aggregate Outstanding Asset Principal Amount	289 400 709,92	65,0103 %
[B] Aggregate principal balance of Defaulted Contracts	3 986 073,68	
[C] Recoveries received on such Defaulted Contracts	851 701,00	
[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	1,62 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,46 %	
[C] Delinquency Ratio, second preceding Payment Date	1,25 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event NO

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

[A] [1] + [2] + [3]	38 200 000,00	12,62 %	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	302 605 009,07		

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

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

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

5b. Concentration limits



Reporting Date	01.03.2023
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Concentration limits (limits not valid after replenishment period ends):

Weighted average interest rate (min 2,35%)	2,47 %
Weighted average months to maturity (max 56)	40,93*
Used Vehicles (max 74%)	68,37 %
Balloon Loans (max 63,5%)	66,65 %
Corporate Borrowers (max 10%)	8,15 %
IRB (min 95%)	95,44 %**

* Bucket-based as found in IR

** As of previous pool cut

Top-10 Exposures:

Balance	# Loans	Portion
232 585,86	2	0,08 %
139 879,09	1	0,05 %
137 851,45	1	0,05 %
135 788,93	1	0,05 %
135 031,67	1	0,05 %
132 957,51	1	0,05 %
131 232,22	1	0,05 %
126 623,61	1	0,04 %
122 845,52	1	0,04 %
115 597,10	1	0,04 %
Total (max 0,5%)		0,49 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

6. Note Principal



Reporting Date	01.03.2023
Payment date	27.02.2023
Period No	16
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Interest Period	from 25.01.2023 to 27.02.2023 = 33 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	264 405 009,07	17 600 000,00	5 200 000,00	15 400 000,00	EUR
Sequential Amortization	13 204 299,15	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	251 200 709,92	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	-	-	-	222 410,03	EUR
Credit PDL	-	-	-	222 410,03	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	264 405 009,07	17 600 000,00	5 200 000,00	15 400 000,00	EUR
End of Period	251 200 709,92	17 600 000,00	5 200 000,00	15 400 000,00	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from 25.01.2023	to 27.02.2023 = 33 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS2398294228	XS2398294491	XS2398294574	XS2398294814
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	91,51 %	3,91 %	1,16 %	3,42 %
Legal Final Maturity Date		25.10.2031	25.10.2031	25.10.2031	25.10.2031
Rating (Fitch/S&P)		AAA(sf) / Aaa(sf)	A(sf) / AA+(sf)	BBB(sf)/A+(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	450 000 000,00	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	4 500	4 118	176	52	154
Current Note Information					
Outstanding Opening Balance	302 605 009,07	264 405 009,07	17 600 000,00	5 200 000,00	15 400 000,00
Available Distribution Amount	13 204 299,15				
Amortisation	13 204 299,15				
Redemption per Class	13 204 299,15	13 204 299,15	-	-	-
Redemption per Note		3 206,48	-	-	-
Outstanding Closing Balance		251 200 709,92	17 600 000,00	5 200 000,00	15 400 000,00
Net Outstanding Closing Balance	289 400 709,92	251 200 709,92	17 600 000,00	5 200 000,00	15 400 000,00
Current Tranching	100 %	86,80 %	6,08 %	1,80 %	5,32 %
Current Pool Factor		0,61	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		33	33	33	30
Principal Outstanding per Note Beginning of Period		64 207,14	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 206,48	-	-	-
Principal Outstanding per Note End of Period		61 000,66	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		159,74	271,70	299,20	445,83
Interest Payment	721 173,20	657 795,60	47 819,20	15 558,40	68 658,33
Interest Payment per Note		159,74	271,70	299,20	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)		15,37 %	9,29 %	7,49 %	2,17 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		15,85 %	9,77 %	7,49 %	2,17 %
Current CE (Subordination)		13,20 %	7,12 %	5,32 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		13,69 %	7,61 %	5,32 %	0,00 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 01.03.2023
Payment date 27.02.2023
Period No 16
Monthly Period 01.01.2023
Interest Period : 25.01.2023 to 27.02.2023 = 33 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 S.A.		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.	
Hedge Counterparty	Banco Santander, S.A.	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will within 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.]	
	Banco Santander, S.A.	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within sixty (60) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.]	
Hedge Counterparty	Banco Santander, S.A.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.]	
	Banco Santander, S.A.	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.]	
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

**SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report**

9.a Original Portfolio Principal Balance

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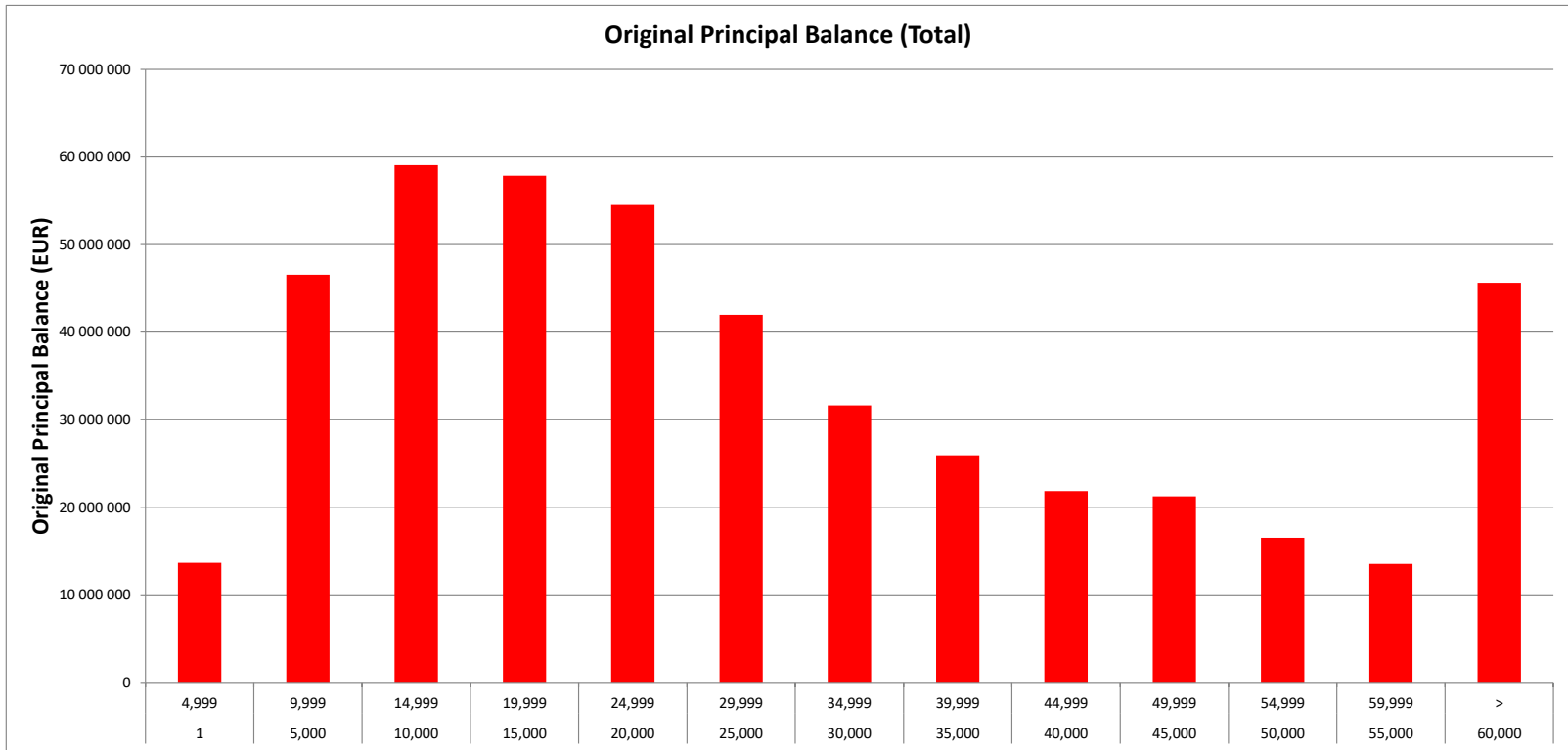
Average amount - all: 17 157

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

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

9.b Original Principal Balance Graph

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SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.a Outstanding Principal Balance

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Payment date	27.02.2023				
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Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



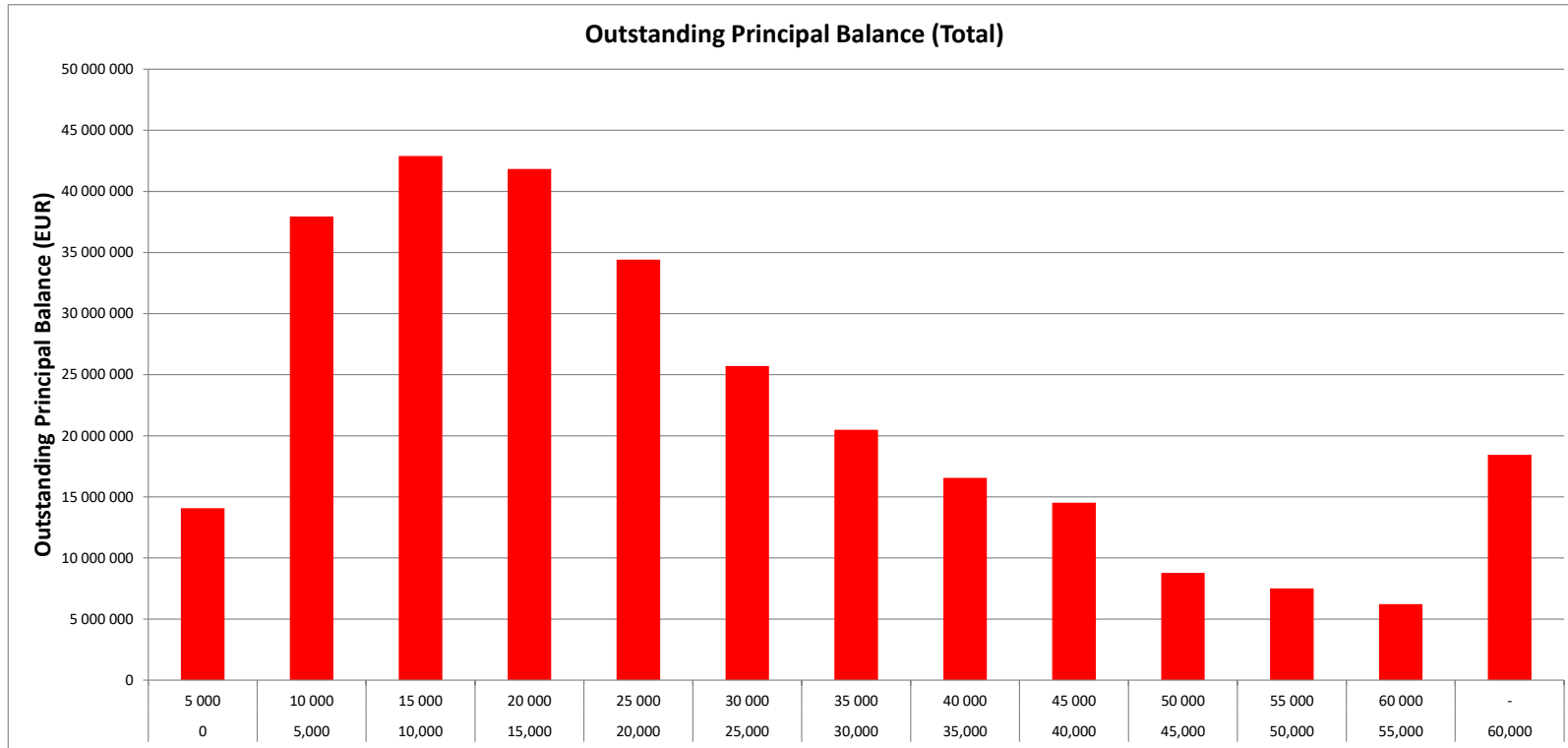
Average amount - all: 14 089

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	4 957	14 072 729	4,86 %	22,5	28,8
	5 000	10 000	5 119	37 951 261	13,11 %	35,2	25,5
	10 000	15 000	3 463	42 896 198	14,82 %	40,9	23,6
	15 000	20 000	2 414	41 840 784	14,46 %	42,4	22,9
	20 000	25 000	1 547	34 416 488	11,89 %	43,7	22,1
	25 000	30 000	941	25 709 100	8,88 %	44,4	21,8
	30 000	35 000	632	20 488 407	7,08 %	43,1	22,6
	35 000	40 000	442	16 548 562	5,72 %	42,5	23,8
	40 000	45 000	343	14 526 697	5,02 %	43,7	23,2
	45 000	50 000	185	8 773 722	3,03 %	44,2	22,9
	50 000	55 000	144	7 513 611	2,60 %	45,1	22,5
	55 000	60 000	108	6 218 567	2,15 %	45,2	23,0
	60 000	-	246	18 444 583	6,37 %	42,4	23,6
	Total			289 400 710	100 %	40,9	23,5

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	to 27.02.2023
Interest Period	from 25.01.2023	to 27.02.2023 = 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from 25.01.2023	to 27.02.2023 = 33 days

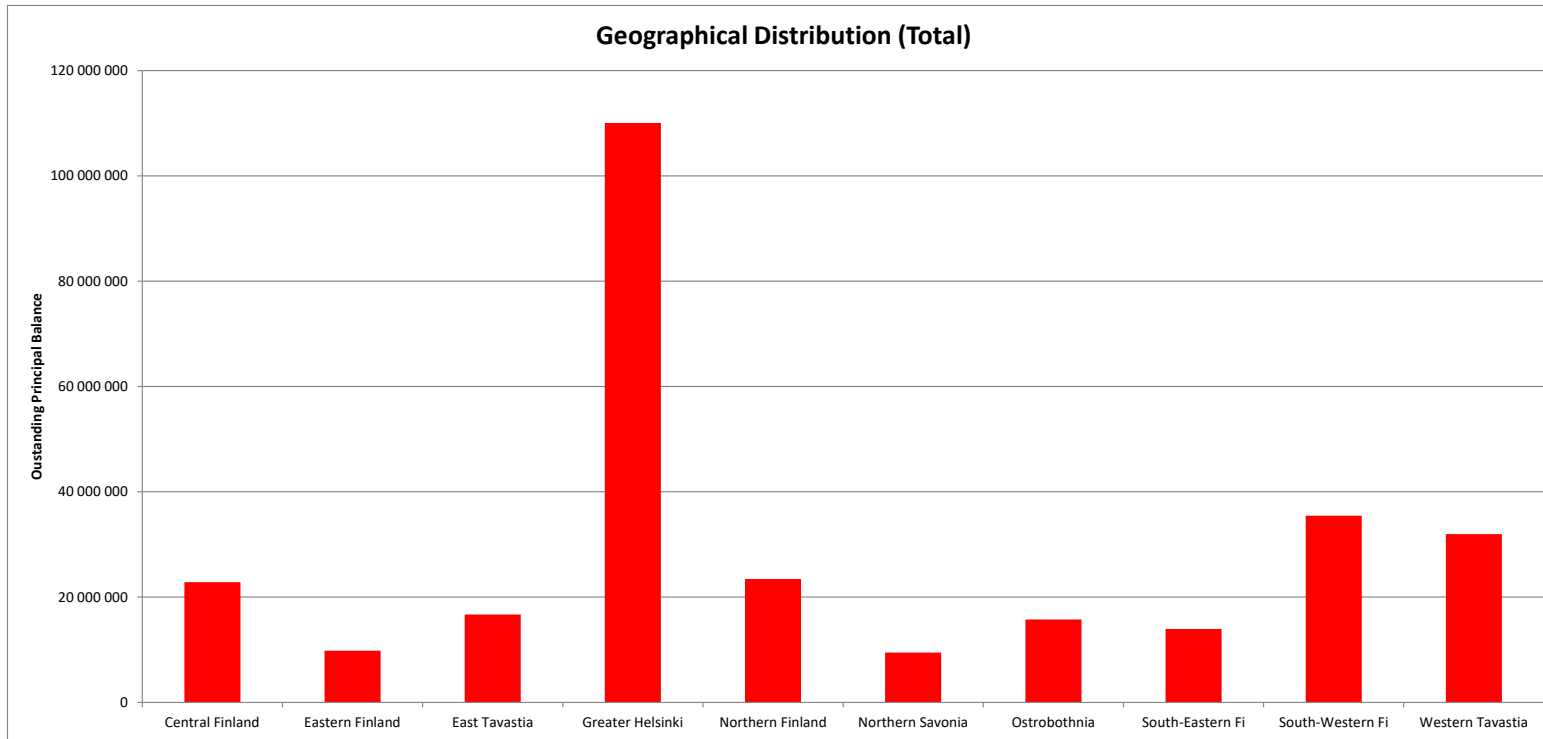


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 860	22 827 736	7,89 %	41,1	22,6	
Eastern Finland	747	9 823 770	3,39 %	41,0	23,0	
East Tavastia	1 266	16 693 143	5,77 %	41,3	23,1	
Greater Helsinki	6 922	110 045 773	38,03 %	40,5	24,3	
Northern Finland	1 643	23 422 312	8,09 %	41,5	22,7	
Northern Savonia	764	9 479 780	3,28 %	39,6	23,5	
Ostrobothnia	1 249	15 745 211	5,44 %	41,2	23,0	
South-Eastern Fi	1 198	13 947 690	4,82 %	40,6	22,7	
South-Western Fi	2 455	35 448 054	12,25 %	41,6	23,2	
Western Tavastia	2 437	31 967 241	11,05 %	41,1	23,2	
Total	20 541	289 400 710	100 %	40,9	23,5	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from	25.01.2023
	to	27.02.2023
	=	33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from 25.01.2023	to 27.02.2023 = 33 days

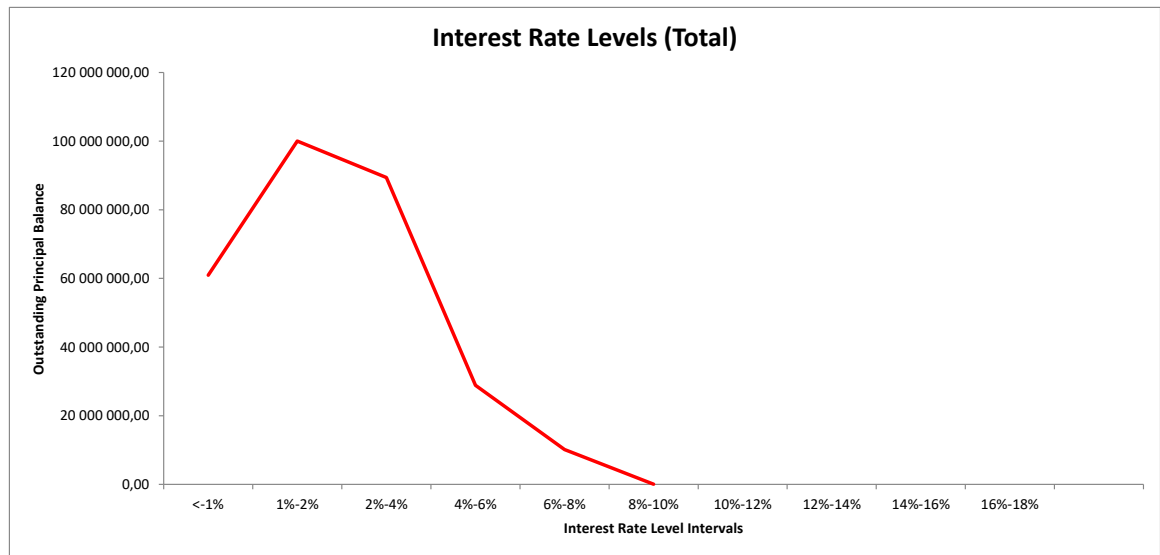


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	3 939	60 918 418	21,05 %	39,7	24,0
	1 %	2 %	4 890	100 021 265	34,56 %	40,4	24,3
	2 %	4 %	6 943	89 419 976	30,90 %	42,3	22,6
	4 %	6 %	3 288	28 870 132	9,98 %	41,4	22,5
	6 %	8 %	1 463	10 123 314	3,50 %	39,9	23,7
	8 %	10 %	18	47 605	0,02 %	32,5	22,5
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	-						
Total			20 541	289 400 710	100 %	40,9	23,5

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	16				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.a Remaining Terms



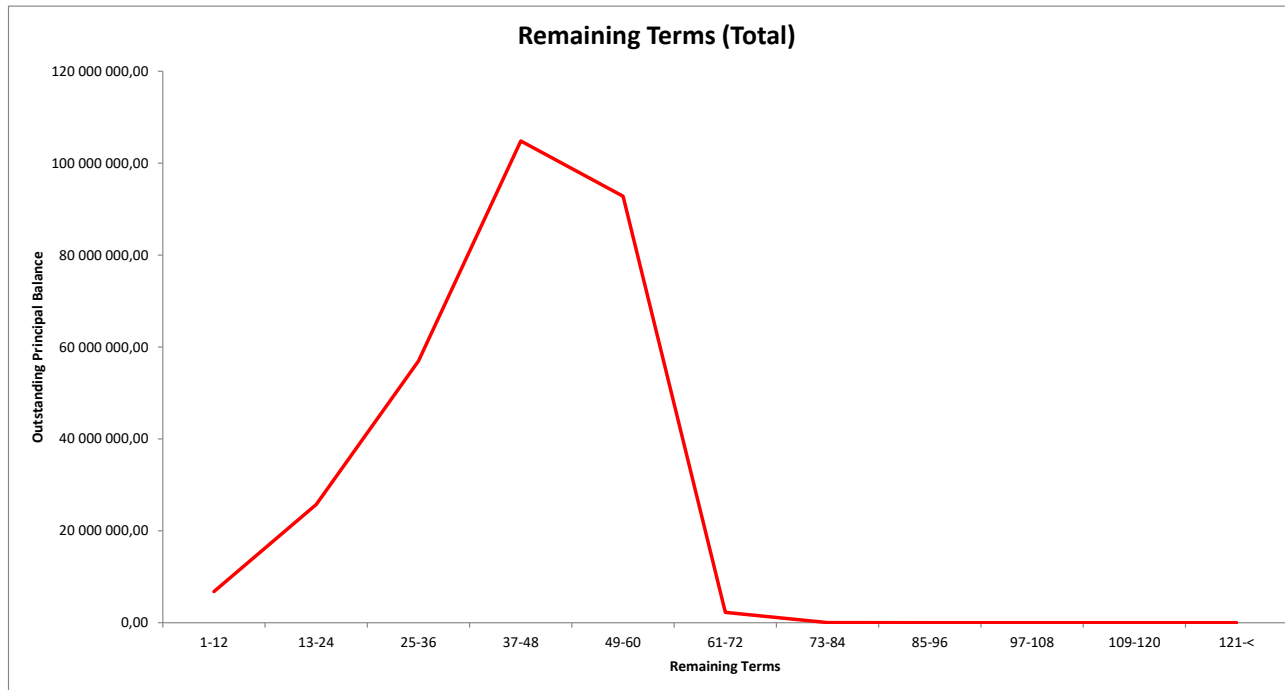
Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from 25.01.2023	to 27.02.2023 = 33 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			0	11	10 082	0,00 %	0,0	48,7
	1			12	1 934	6 777 181	2,34 %	8,0	42,0
	13			24	3 412	25 742 530	8,90 %	19,1	35,4
	25			36	4 512	56 957 407	19,68 %	31,4	27,5
	37			48	6 304	104 824 349	36,22 %	42,1	21,7
	49			60	4 280	92 792 777	32,06 %	53,4	18,7
	61			72	87	2 259 906	0,78 %	61,4	11,2
	73			84	1	36 479	0,01 %	84,0	22,0
	85			96					
	97			108					
	109			120					
	121	-							
Total				20 541		289 400 710	100 %	40,9	23,5

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

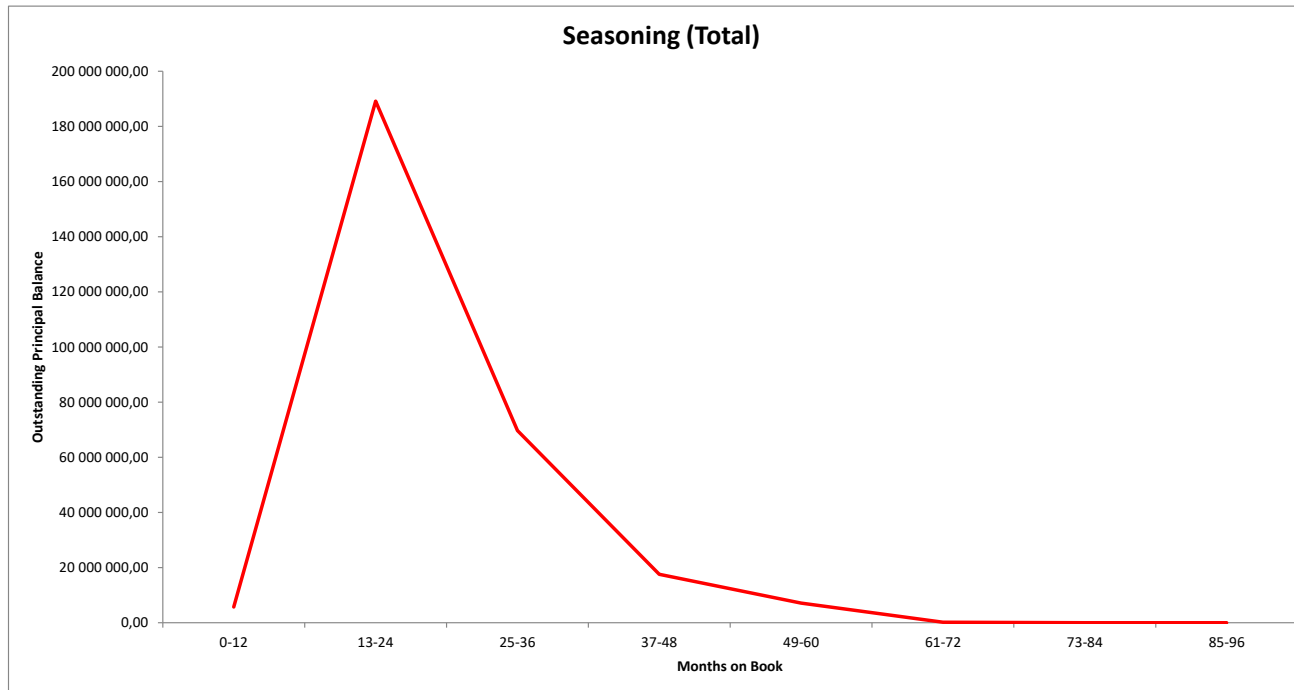
Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	16				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	to 27.02.2023 = 33 days
Interest Period	from 25.01.2023	to 27.02.2023 = 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



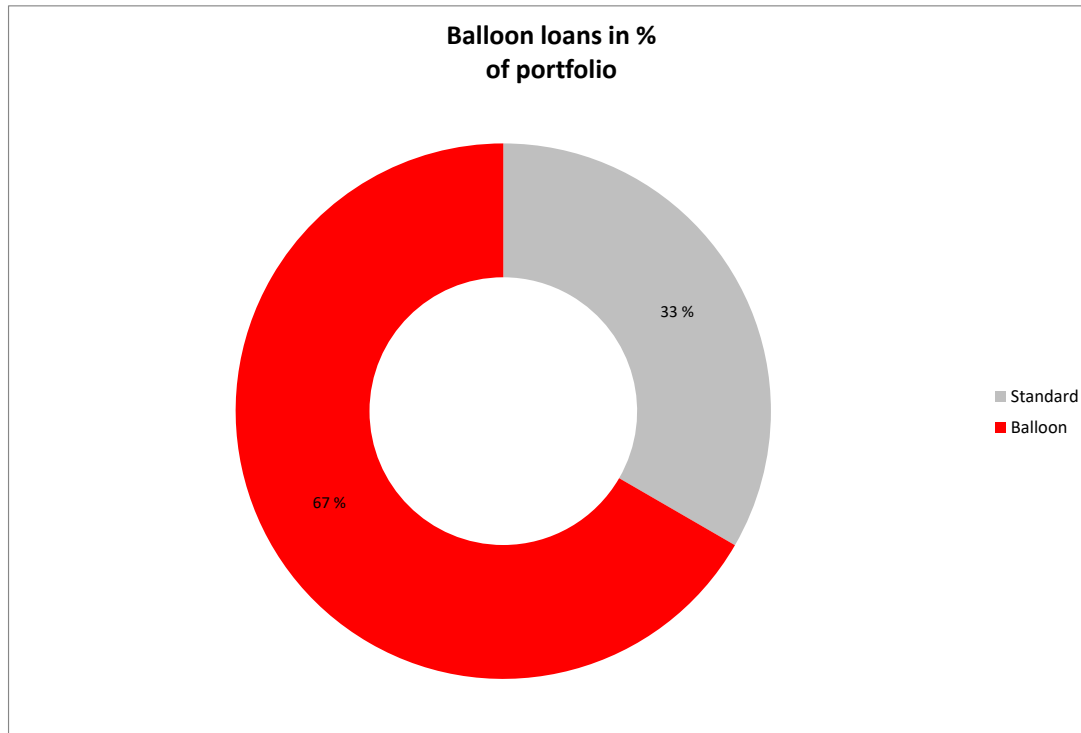
Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from 25.01.2023	to 27.02.2023 = 33 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	12 214		96 506 853	33,3 %	5 480	0,0 %	38,2	22,8
Balloon	8 327		192 893 857	66,7 %	83 779 042	43,4 %	42,3	23,9
Total	20 541		289 400 710	100 %	83 784 523	29 %	40,9	23,5

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

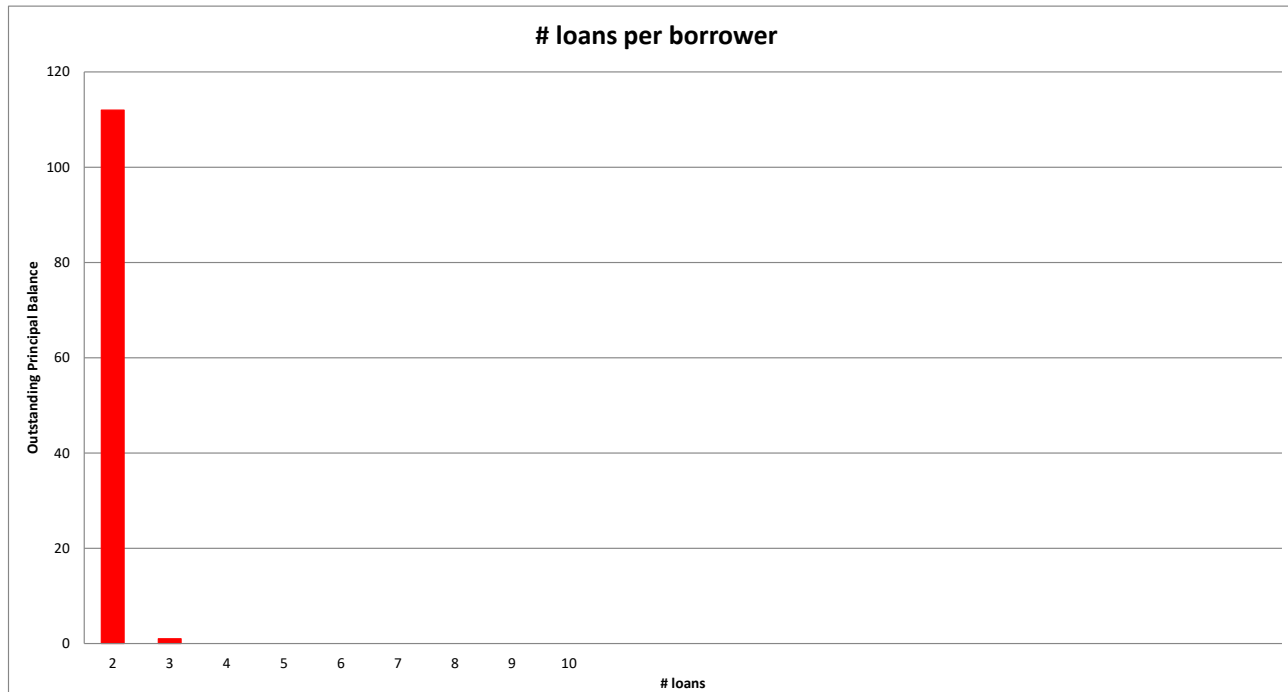
Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from	25.01.2023
	to	27.02.2023
	=	33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from	25.01.2023
	to	27.02.2023
	=	33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from 25.01.2023	to 27.02.2023 = 33 days

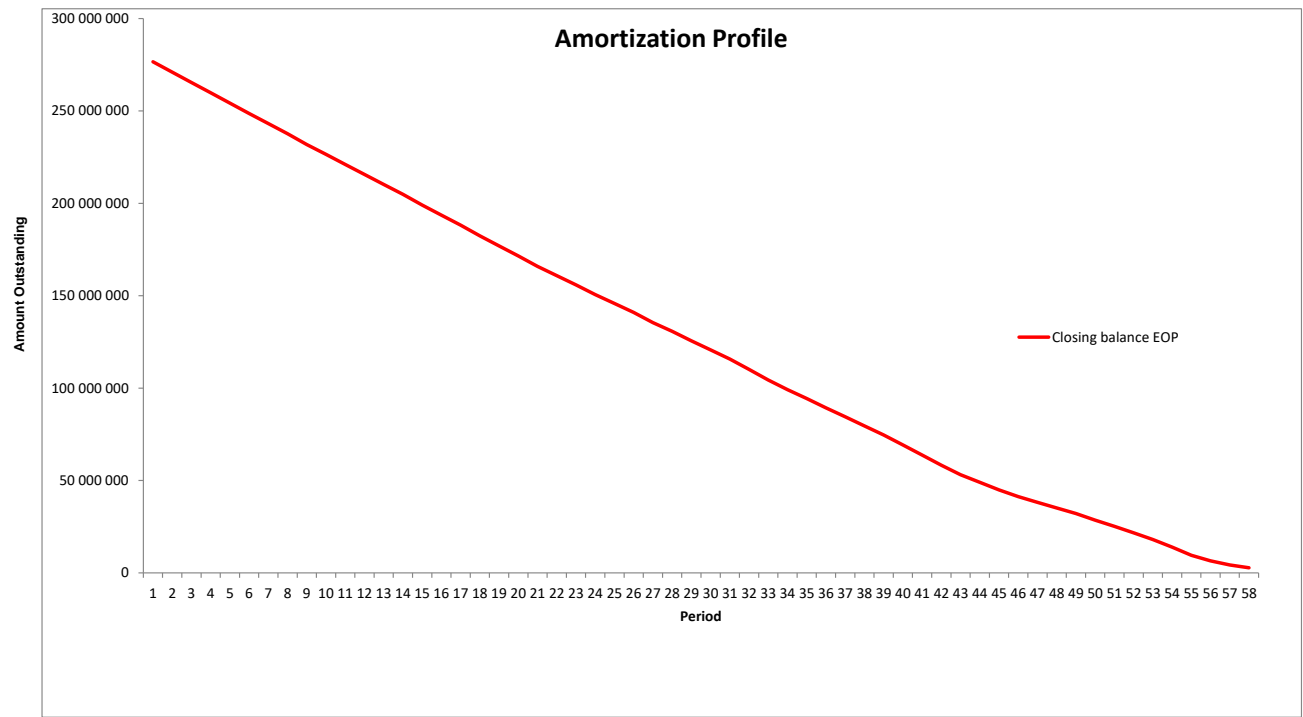
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	289 400 710	276 599 122	12 801 588	579 987	2,43 %	95,58 %
2	276 599 122	271 034 167	5 564 955	567 596	2,49 %	93,65 %
3	271 034 167	265 419 697	5 614 470	555 570	2,49 %	91,71 %
4	265 419 697	259 830 633	5 589 063	543 479	2,49 %	89,78 %
5	259 830 633	254 245 897	5 584 736	531 536	2,48 %	87,85 %
6	254 245 897	248 619 270	5 626 627	519 546	2,48 %	85,91 %
7	248 619 270	243 153 525	5 465 745	507 483	2,48 %	84,02 %
8	243 153 525	237 616 804	5 536 721	495 638	2,47 %	82,11 %
9	237 616 804	231 824 685	5 792 119	483 655	2,47 %	80,11 %
10	231 824 685	226 467 239	5 357 446	471 439	2,47 %	78,25 %
11	226 467 239	221 040 366	5 426 873	459 777	2,46 %	76,38 %
12	221 040 366	215 588 116	5 452 250	448 219	2,46 %	74,49 %
13	215 588 116	210 169 597	5 418 519	436 535	2,46 %	72,62 %
14	210 169 597	204 881 753	5 287 844	424 983	2,45 %	70,80 %
15	204 881 753	199 073 717	5 808 036	413 628	2,45 %	68,79 %
16	199 073 717	193 602 466	5 471 251	401 373	2,45 %	66,90 %
17	193 602 466	188 217 170	5 385 296	389 804	2,44 %	65,04 %
18	188 217 170	182 325 595	5 891 574	378 347	2,44 %	63,00 %
19	182 325 595	176 983 677	5 341 918	366 109	2,44 %	61,16 %
20	176 983 677	171 508 722	5 474 955	354 713	2,43 %	59,26 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	16				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



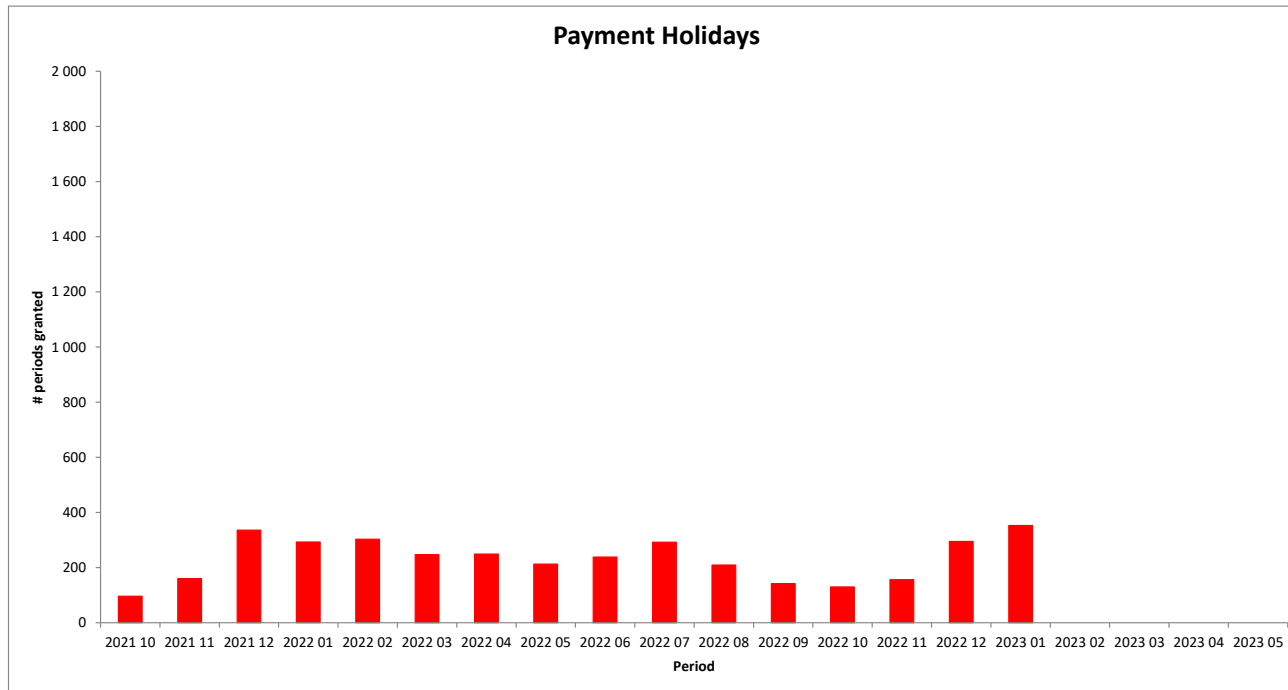
Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from	25.01.2023 to 27.02.2023 = 33 days

TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2021 10	96	121	33 855	2 126 526	
2021 11	160	234	59 030	2 844 045	
2021 12	336	423	116 000	6 480 237	
2022 01	293	385	103 151	5 204 751	
2022 02	303	414	109 272	5 554 114	
2022 03	247	326	92 378	4 610 331	
2022 04	249	323	90 752	4 654 331	
2022 05	213	264	74 659	3 846 135	
2022 06	238	297	78 865	3 980 874	
2022 07	292	370	102 746	5 420 005	
2022 08	209	262	68 849	3 670 822	
2022 09	142	178	51 222	2 554 828	
2022 10	130	181	52 056	2 416 689	
2022 11	156	232	61 879	2 516 673	
2022 12	295	370	100 808	4 893 083	
2023 01	353	495	190 344	5 857 294	
2023 02					
2023 03					
2023 04					
2023 05					
Total:	3 359	4 380	1 195 520	60 773 443	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	16				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.c Remaining Payment Holidays



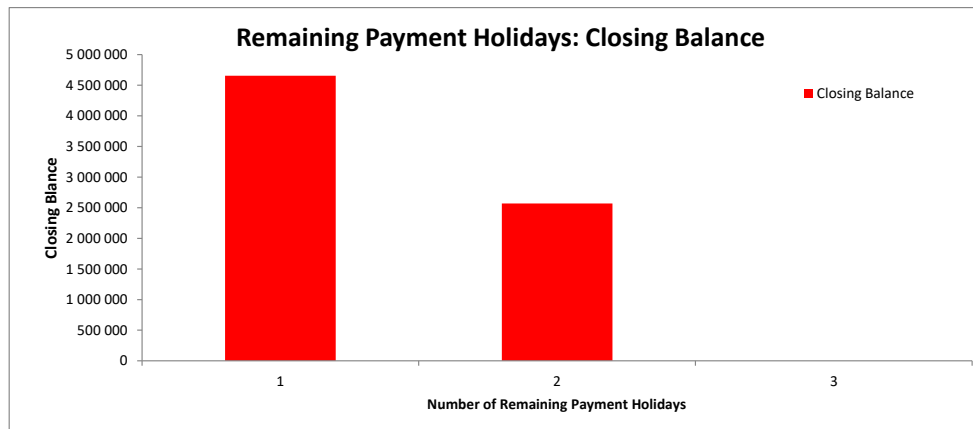
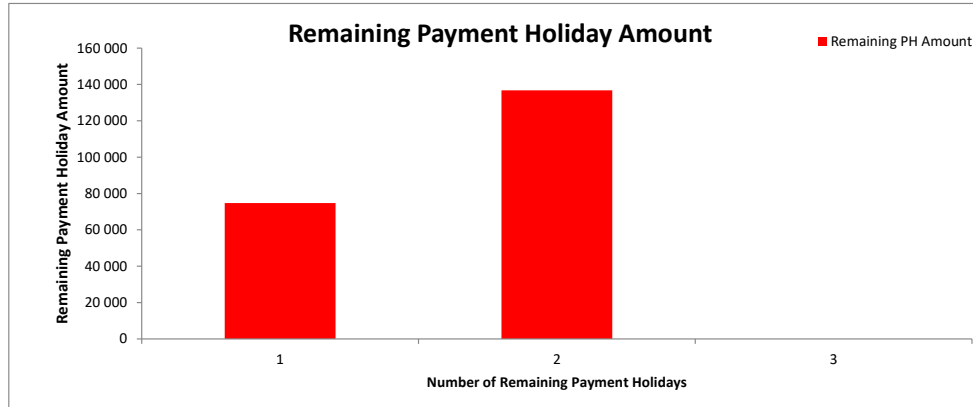
Reporting Date	01.03.2023
Payment date	27.02.2023
Period No	16
Monthly Period	01.01.2023
Interest Period	from 25.01.2023 to 27.02.2023 = 33 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	282	74 783	4 654 972
	2	142	136 792	2 570 026
	3	0	0	0
	Total	424	211 575	7 224 998

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	16				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.a Downpayment



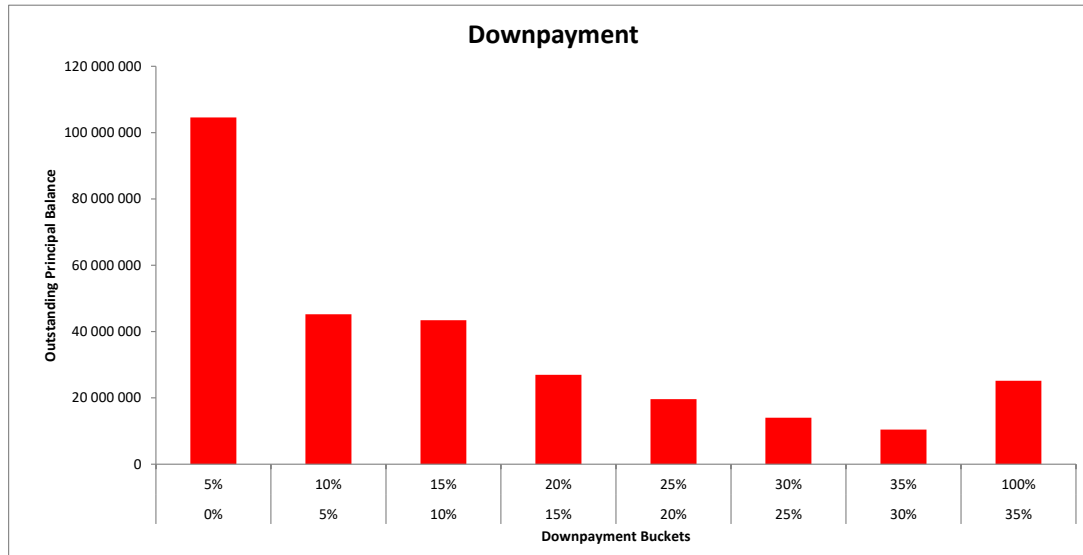
Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from 25.01.2023	to 27.02.2023 = 33 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 092	104 560 990	36,13 %	43,6	22,8
	5 %	10 %	2 624	45 203 576	15,62 %	42,4	23,7
	10 %	15 %	2 658	43 421 477	15,00 %	39,7	24,5
	15 %	20 %	1 864	26 963 852	9,32 %	38,8	24,8
	20 %	25 %	1 452	19 638 510	6,79 %	38,9	24,1
	25 %	30 %	1 102	14 005 521	4,84 %	39,0	23,2
	30 %	35 %	923	10 442 828	3,61 %	37,9	23,3
	35 %	100 %	2 826	25 163 956	8,70 %	35,6	22,7
Total			20 541	289 400 710	100 %	40,9	23,5

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	01.03.2023					
Payment date	27.02.2023					
Period No	16					
Monthly Period	01.01.2023					
Interest Period	from	25.01.2023	to	27.02.2023	=	33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



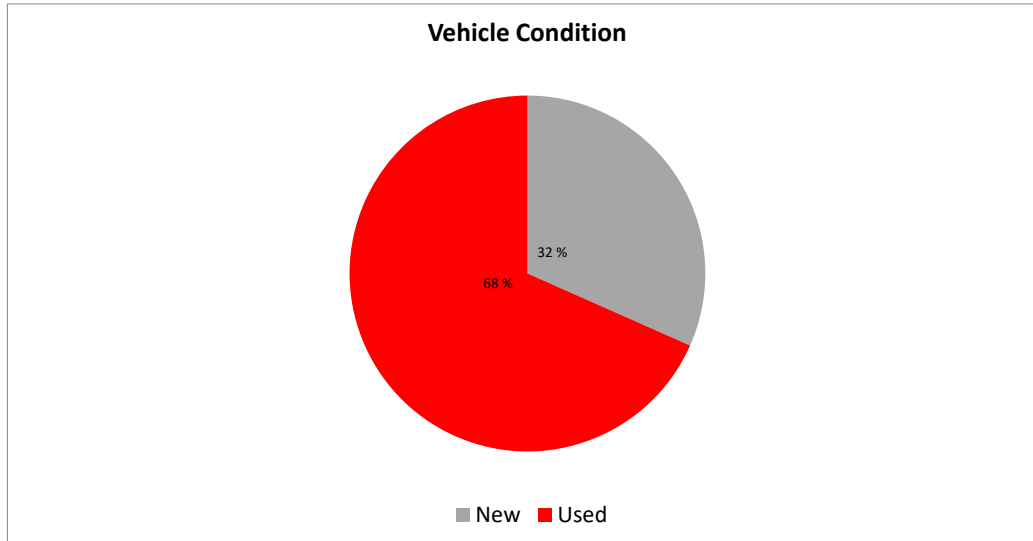
Reporting Date	01.03.2023
Payment date	27.02.2023
Period No	16
Monthly Period	01.01.2023
Interest Period	from 25.01.2023 to 27.02.2023 = 33 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 200	91 549 702	31,63 %	38,4	24,5
	Used	16 341	197 851 008	68,37 %	42,1	23,0
	Total	20 541	289 400 710	100 %	40,9	23,5

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	16				
Monthly Period	01.01.2023				
Interest Period	from 25.01.2023	to	27.02.2023	=	33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



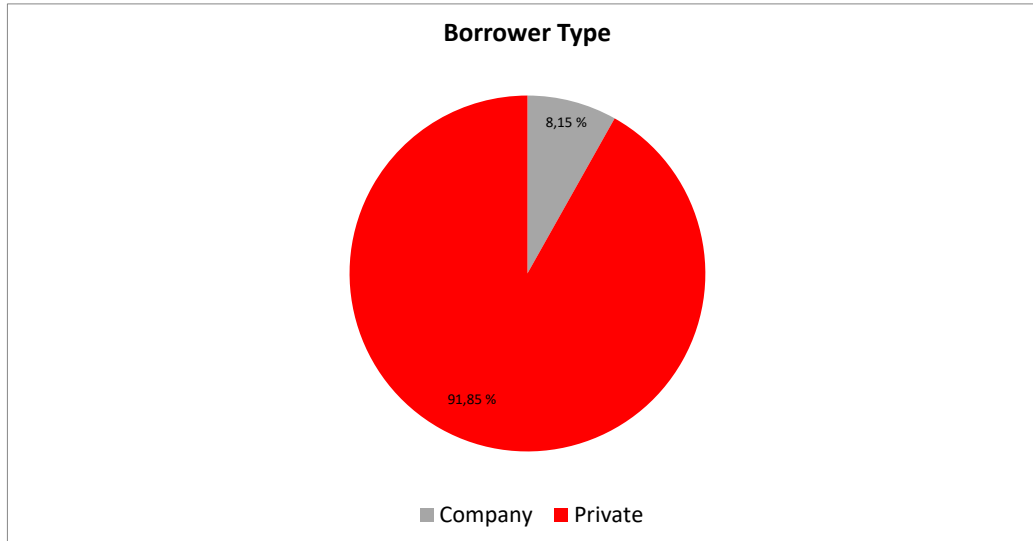
Reporting Date	01.03.2023
Payment date	27.02.2023
Period No	16
Monthly Period	01.01.2023
Interest Period	from 25.01.2023 to 27.02.2023 = 33 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 353	23 600 586	8,15 %	33,2	24,7
	Private	19 188	265 800 124	91,85 %	41,6	23,4
	Total	20 541	289 400 710	100 %	40,9	23,5

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	16				
Monthly Period	01.01.2023				
Interest Period	from 25.01.2023	to	27.02.2023	=	33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type



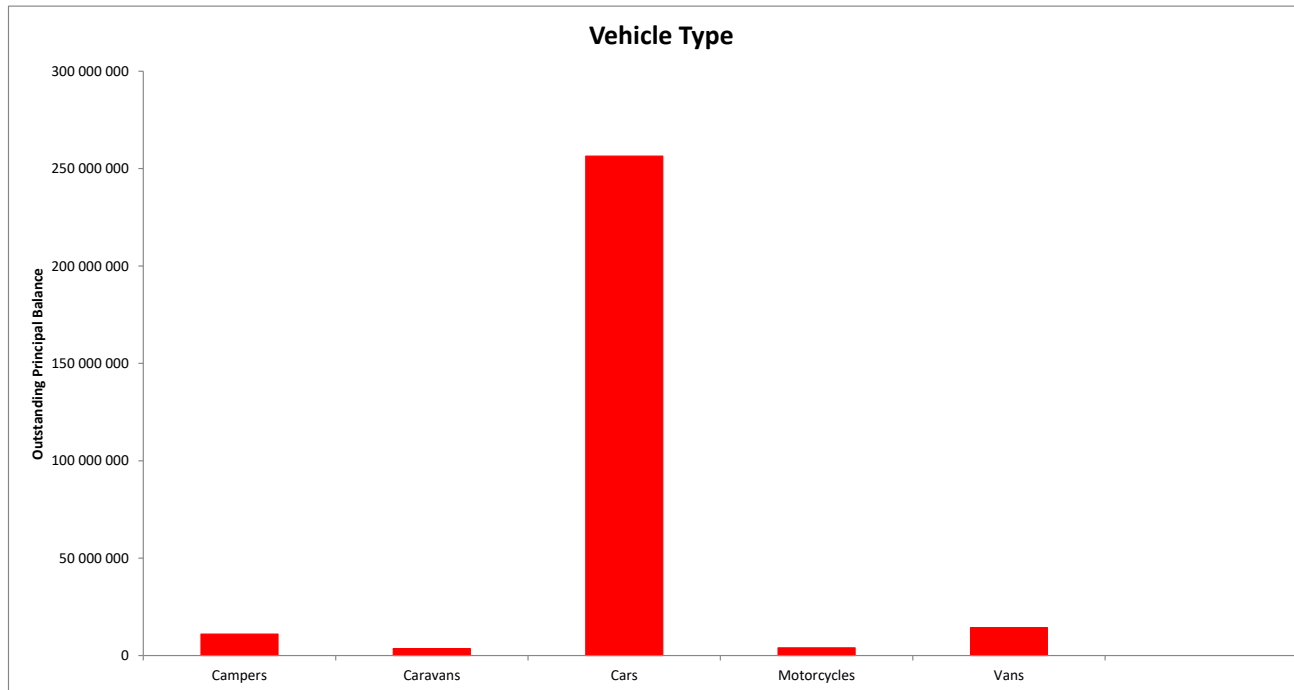
Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	16				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days

		TOTAL				
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	358	11 020 066	3,81 %	46,1	20,8
	Caravans	245	3 616 914	1,25 %	44,2	20,8
	Cars	18 231	256 434 236	88,61 %	41,0	23,6
	Motorcycles	512	3 946 221	1,36 %	36,3	21,4
	Vans	1 195	14 383 272	4,97 %	36,2	24,3
		20 541	289 400 710	100 %	40,9	23,5

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	16				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	16				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days

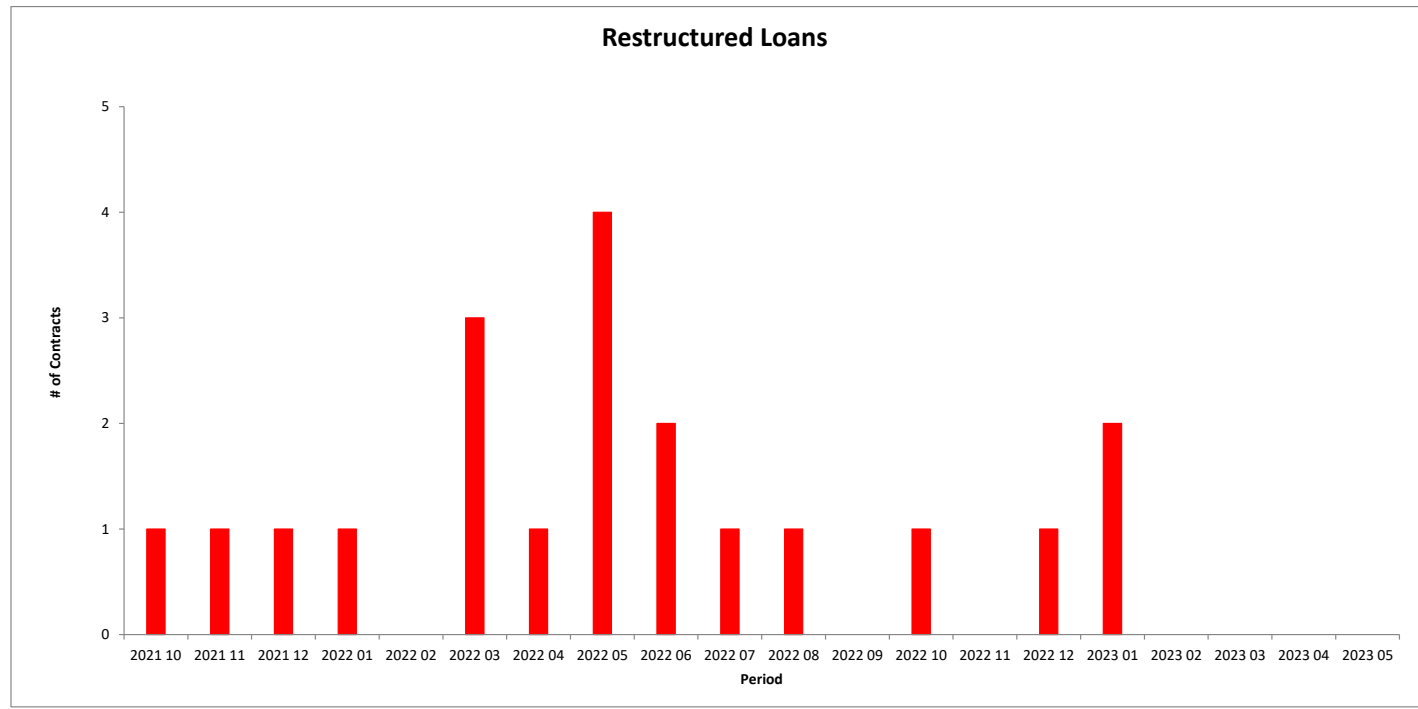
TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12	1	7 631
2022 01	1	64 072
2022 02	0	0
2022 03	3	75 148
2022 04	1	8 692
2022 05	4	77 788
2022 06	2	12 908
2022 07	1	4 419
2022 08	1	24 918
2022 09	0	0
2022 10	1	77 391
2022 11	0	0
2022 12	1	20 052
2023 01	2	72 501
2023 02		
2023 03		
2023 04		
2023 05		
	20	494 354

Restructured

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Monthly Investor Report

23.b Restructured Loans

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	16				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from 25.01.2023	to 27.02.2023 = 33 days

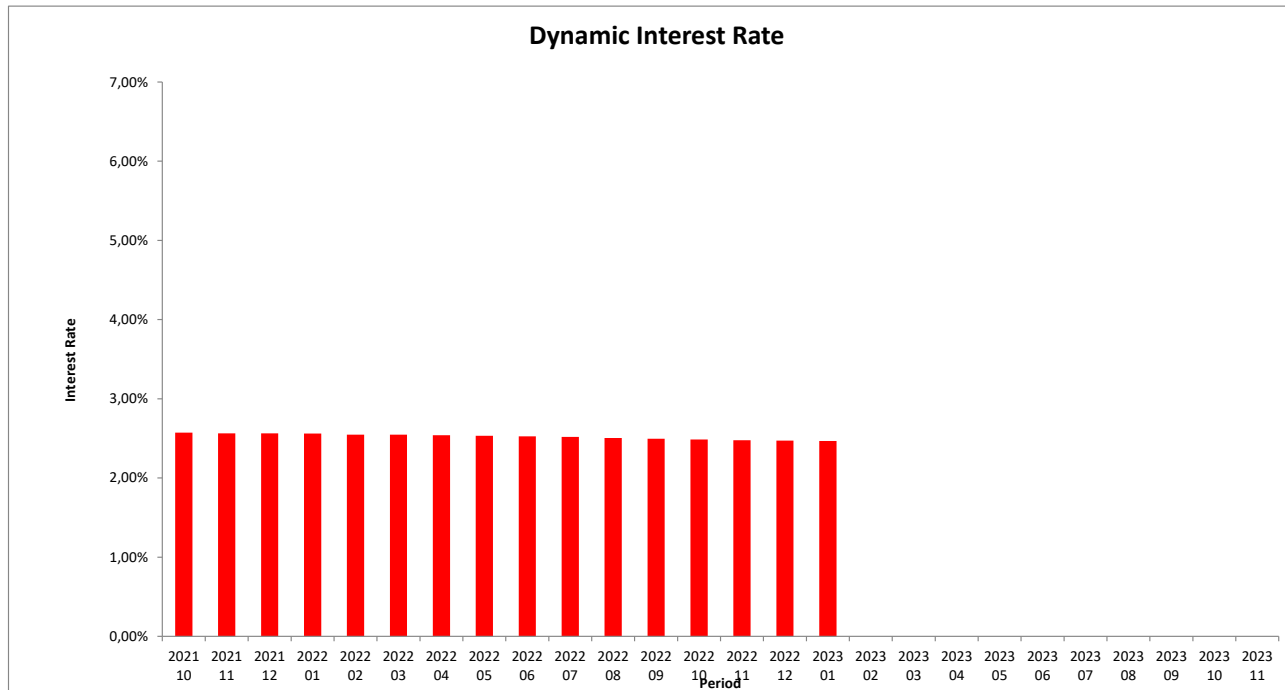
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12	432 351 017	2,56 %
2022 01	430 947 677	2,56 %
2022 02	431 953 670	2,55 %
2022 03	428 412 919	2,55 %
2022 04	431 797 160	2,54 %
2022 05	411 978 840	2,53 %
2022 06	394 318 859	2,53 %
2022 07	378 494 435	2,52 %
2022 08	360 766 424	2,51 %
2022 09	345 087 419	2,50 %
2022 10	329 900 599	2,49 %
2022 11	314 932 393	2,48 %
2022 12	302 605 009	2,47 %
2023 01	289 400 710	2,47 %
2023 02		
2023 03		
2023 04		
2023 05		
2023 06		
2023 07		
2023 08		
2023 09		
2023 10		
2023 11		

Interest rate evolution

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Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	16				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	01.03.2023			
Payment date	27.02.2023			
Period No	16			
Monthly Period	01.01.2023			
Interest Period	from	25.01.2023	to	27.02.2023 = 33 days

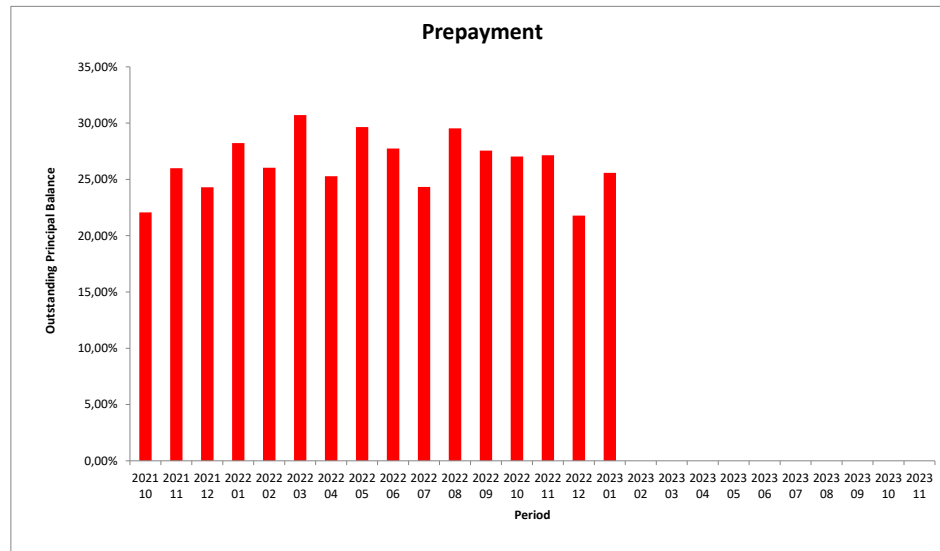
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2021 10	17 184 051	422 120 336	22,07 %
	2021 11	10 688 704	431 339 743	26,00 %
	2021 12	9 914 712	432 351 017	24,30 %
	2022 01	11 745 932	430 947 677	28,22 %
	2022 02	10 719 648	431 953 670	26,03 %
	2022 03	12 902 104	428 412 919	30,72 %
	2022 04	10 364 405	431 797 160	25,29 %
	2022 05	11 900 231	411 978 840	29,65 %
	2022 06	10 536 210	394 318 859	27,75 %
	2022 07	8 690 142	378 494 435	24,33 %
	2022 08	10 370 470	360 766 424	29,53 %
	2022 09	9 146 185	345 087 419	27,55 %
	2022 10	8 548 989	329 900 599	27,03 %
	2022 11	8 202 784	314 932 393	27,14 %
	2022 12	6 131 514	302 605 009	21,78 %
	2023 01	7 038 468	289 400 710	25,58 %
	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	01.03.2023				
Payment date	27.02.2023				
Period No	16				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

26. Delinquency



Reporting Date	01.03.2023					
Payment date	27.02.2023					
Period No	16					
Monthly Period	from	01.01.2023	to	27.02.2023	=	33 days
Interest Period		25.01.2023				

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2021	10	422 120 336	24 011	403 026 979	1 057	17 599 584	74	1 277 703	12	216 069	-	-	-	-	-	-	-	-
	11	431 339 743	24 270	403 513 430	1 599	25 760 159	95	1 786 034	13	209 317	4	70 803	-	-	-	-	-	-
	12	432 351 017	24 818	408 757 534	1 327	20 269 889	154	2 690 052	28	502 529	3	71 977	4	59 036	-	-	-	-
2022	1	430 947 677	25 171	409 620 845	1 125	16 949 415	149	2 193 122	54	927 367	35	739 635	22	447 357	9	69 937	-	-
	2	431 953 670	25 455	410 320 588	1 168	17 409 629	124	1 839 898	58	796 166	40	687 611	23	548 969	17	350 808	10	45 449
	3	428 412 919	25 672	408 585 833	1 048	15 418 236	127	1 961 503	59	938 207	34	430 112	32	601 459	17	477 569	18	341 793
	4	431 797 160	25 981	410 488 448	1 131	17 081 694	121	1 727 279	67	1 027 378	43	697 230	22	314 469	26	460 662	14	306 774
	5	411 978 840	25 045	390 109 565	1 194	17 514 059	132	2 010 106	59	776 608	42	742 631	33	564 255	15	261 616	17	324 331
	6	394 318 859	24 301	373 203 944	1 094	16 272 911	151	2 204 837	63	1 133 757	37	515 972	30	536 579	25	450 858	14	233 980
	7	378 494 435	23 630	358 856 102	1 003	14 707 450	131	1 829 089	87	1 308 589	50	971 446	26	337 692	25	484 066	20	339 581
	8	360 766 424	22 747	341 373 656	1 032	15 372 641	112	1 334 204	66	915 116	57	891 392	38	731 908	12	147 507	29	458 013
	9	345 087 419	22 060	326 893 558	897	13 416 587	141	2 029 998	62	677 877	44	720 386	44	701 929	33	647 084	11	132 953
	10	329 900 599	21 183	310 380 127	1 051	15 033 862	127	1 883 464	75	1 073 324	38	433 967	29	489 230	39	606 624	33	632 817
	11	314 932 393	20 570	297 691 598	923	13 305 269	129	1 762 116	66	933 431	45	598 551	28	274 283	22	367 147	37	565 096
	12	302 605 009	19 954	285 337 849	962	12 837 521	123	1 882 916	84	1 222 873	42	591 766	32	503 820	21	228 265	30	382 878
2023	1	289 400 710	19 303	271 963 594	928	12 749 416	129	1 826 111	80	1 267 182	52	817 278	23	396 489	26	380 639	22	222 410
	2																	
	3																	
	4																	
	5																	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from 25.01.2023	to 27.02.2023 = 33 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2021 Q4			2022 Q1			2022 Q2			2022 Q3			2022 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2021 4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022 1	387 242	28				11 058	11 058	376 184	18 721	29 779	357 463	40 449	70 228	317 014	57 222	127 450	259 792
2022 2	865 085	45							14 496	14 496	850 589		26 886	41 382	823 703	98 423	139 805
2022 3	930 547	59											13 361	13 361	917 186	279 953	293 314
2022 4	1 580 790	100															
2023 1	222 410	21													99 453	99 453	1 481 337
2023 2																	
2023 3																	
2023 4																	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q1			2023 Q2			2023 Q3			2023 Q4			2024 Q1		
			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												
2022 1	387 242	28	3 532	130 982	256 260												
2022 2	865 085	45	57 136	196 942	668 143												
2022 3	930 547	59	55 517	348 831	581 716												
2022 4	1 580 790	100	71 815	171 268	1 409 522												
2023 1	222 410	21	3 679	3 679	218 731												
2023 2	0	0															
2023 3	0	0															
2023 4	0	0															

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from 25.01.2023	to 27.02.2023 = 33 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 218 144,53	EUR
Senior Expenses	-	2 054,90	EUR
Servicing Fee	-	124 603,08	EUR
Tranche A Loan Interest to Issuer	-	129 651,92	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	12 663,33	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	5 171,10	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	-	222 410,03	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	64 474,92	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	193,00	EUR
Deferred Purchase Price to Seller		588 264,26	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 151 526,81	EUR
Senior Expenses	-	1 360,95	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	657 796,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	47 819,00	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	-	15 558,00	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	-	222 410,03	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	64 474,92	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		73 449,91	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	01.03.2023
Payment date	27.02.2023
Period No	16
Monthly Period	01.01.2023
Interest Period	from 25.01.2023 to 27.02.2023 = 33 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	12 981 889,12	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	12 981 889,12	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	13 204 299,15	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	-	13 204 299,15	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		73 449,91	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		588 264,26	EUR
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SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	01.03.2023	
Payment date	27.02.2023	
Period No	16	
Monthly Period	01.01.2023	
Interest Period	from 25.01.2023	to 27.02.2023 = 33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	2 054,90				
Interest accrued for the Period	EUR	789 831,00	657 796,00	47 819,00	15 558,00	68 658,00
Cumulative Interest accrued	EUR	4 906 991,00	3 435 478,00	258 960,00	98 004,00	1 114 549,00
Interest Payments	EUR	789 831,00	657 796,00	47 819,00	15 558,00	68 658,00
Cumulative Interest Payments	EUR	4 906 991,00	3 435 478,00	258 960,00	98 004,00	1 114 549,00
Interest accrued on Subordinated Loan for the Period	EUR	2 838,00				
Cumulative Interest accrued on Subordinated Loan	EUR	10 426,00				
Interest Payments on Subordinated Loan	EUR	2 838,00				
Cumulative Interest Payments on Subordinated Loan	EUR	10 426,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	16				
Monthly Period	01.01.2023				
Interest Period	from 25.01.2023	to	27.02.2023	=	33 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 **310 744 781**

Interest Period Start 25.01.2023
Interest Period End 27.02.2023
Interest Days 33
Settlement Date 27.02.2023

Euribor 1 M 2,014 %
Cap limit 0,000 %
Floating Interest Rate above cap limit 2,014 %
Cap Floating Rate Day Count Fraction 0,09

Cap Interest Amount **EUR 573 686,66**

Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC) EUR 573 686,66

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

31. Contact Details



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Reporting Date	01.03.2023						
Payment date	27.02.2023						
Period No	16						
Monthly Period	01.01.2023						
Interest Period	from 25.01.2023	to	27.02.2023	=	33 days		