

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Index	Page
1	1
2	2
3	3
4	4
5 a	5
5 b	6
6	7
7	8
8	9
9 a	10
9 b	11
10 a	12
10 b	13
11 a	14
11 b	15
12 a	16
12 b	17
13 a	18
13 b	19
14 a	20
14 b	21
15 a	22
15 b	23
16 a	24
16 b	25
17 a	26
17 b	27
18 a	28
18 b	29
18 c	30
18 d	31
19 a	32
19 b	33
20 a	34
20 b	35
21 a	36
21 b	37
22 a	38
22 b	39
23 a	40
23 b	41
24	42
25	43
26	44
27	45
28	46
29	47
30	48
31	49
32	50

Reporting Date	29.08.2023				
Payment date	25.08.2023			Following payment dates:	25.09.2023
Period No	22				25.10.2023
Monthly Period	01.07.2023				
Interest Period	from 25.07.2023		to	25.08.2023	= 31 days
Cut-Off date	31.07.2023				

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from 25.07.2023	to 25.08.2023 = 31 days

	Current Period	
Outstanding receivables	Aggregated Outstanding	Principal Amount
Opening balance prior to replenishment	230 134 029,49	EUR
Scheduled Loan Principal Repayments (+MC)	4 640 910,70	EUR
Prepayments	5 752 581,96	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	10 393 492,66	EUR
New Defaulted Auto Loans amt in Period	425 950,98	EUR
Closing balance prior to replenishment	219 314 585,85	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	219 314 585,85	EUR
Principal Recoveries on loans in default	170 334,18	EUR
Total revenue collections		
Total Revenue Received in Period	721 241,02	EUR
# Loans		
At beginning of period	17 280	Loans
Replenished contracts	-	Loans
Paid in Full	586	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	26	Loans
At end of period (pre replenishment)	16 668	Loans

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	29.08.2023				
Payment date	25.08.2023				
Period No	22				
Monthly Period	01.07.2023				
Interest Period	from 25.07.2023	to	25.08.2023	=	31 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	899 645,34	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	1 442,06	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	80 957,15	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	982 044,55	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	636 671,88	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	703 208,60	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	19 798,04	EUR
g. Liquidity Reserve Excess Amount	61 159,11	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 420 837,63	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts

Reporting Date	29.08.2023
Payment date	25.08.2023
Period No	22
Monthly Period	01.07.2023
Interest Period	from 25.07.2023 to 25.08.2023 = 31 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	10 393 492,66	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	10 393 492,66	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10 393 492,66	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	425 950,98	EUR
Total Amount for Issuer Available Redemption Receipts	10 819 443,64	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	29.08.2023				
Payment date	25.08.2023				
Period No	22				
Monthly Period	01.07.2023				
Interest Period	from 25.07.2023	to	25.08.2023	=	31 days

Note Balance

Beginning of Period	230 134 029,49	EUR
End of Period	219 314 585,85	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 105 611,65	EUR
Cash Outflow		57 941,50	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 047 670,15	EUR
Required Reserve Amount	0,5 %	1 047 670,15	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



Asset Balance

Opening balance prior to replenishment	230 134 029,49	EUR
Closing balance prior to replenishment	219 314 585,85	EUR
Closing Balance post replenishment	219 314 585,85	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	205 219 198,45	93,57 %	15 627
1-29 days past due	10 408 134,18	4,75 %	799
Delinquent Receivables:			
30-59 days past due	1 223 358,13	0,56 %	87
60-89 days past due	783 508,66	0,36 %	58
90-119 days past due	609 794,65	0,28 %	39
120-149 days past due	664 680,82	0,30 %	38
150-179 days past due	405 910,96	0,19 %	20
Total Performing and Delinquent	219 314 586	100,00 %	16 668
Current Period Defaults	425 950,98		26
Cumulative Defaults	6 597 462,00		424
Current Period Principal Recoveries	170 334,18		
Cumulative Principal Recoveries	2 533 558,03		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,90 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,85 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,82 %	

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

[A] Aggregate Outstanding Asset Principal Amount	219 314 585,85	49,6416 %
[B] Aggregate principal balance of Defaulted Contracts	6 597 462,00	
[C] Recoveries received on such Defaulted Contracts	2 533 558,03	
[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	1,68 %
[B] Delinquency Ratio, preceding Payment Date	1,72 %
[C] Delinquency Ratio, second preceding Payment Date	1,88 %

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	16,60 %	YES
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	230 134 029,49		

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Payment date	25.08.2023
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Revolving Period Termination Event, where any of [A], [B], [C], [D], [E], [F], [G], [H], [I], [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	29.08.2023
Payment date	25.08.2023
Period No	22
Monthly Period	01.07.2023
Interest Period	from 25.07.2023 to 25.08.2023 = 31 days

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

Weighted average interest rate (min 2.35%)	2,41 %
Weighted average months to maturity (max 56)	35,86*
Used Vehicles (max 74%)	67,00 %
Balloon Loans (max 63,5%)	69,26 %
Corporate Borrowers (max 10%)	7,87 %
IRB (min 95%)	95,44 %**

* Bucket-based as found in IR

** As of previous pool cut

Top-10 Exposures:

	Balance	# Loans	Portion
	215 684,73	2	0,10 %
	131 276,14	1	0,06 %
	130 492,56	1	0,06 %
	129 046,66	1	0,06 %
	126 459,19	1	0,06 %
	126 419,06	1	0,06 %
	122 494,27	1	0,06 %
	119 481,14	1	0,05 %
	115 718,25	1	0,05 %
	109 467,02	1	0,05 %
Total (max 0,5%)			0,60 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

6. Note Principal



Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from 25.07.2023	to 25.08.2023 = 31 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	191 934 029,49	17 600 000,00	5 200 000,00	15 400 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	9 023 521,72	827 440,46	244 471,05	724 010,41	EUR
End of Period	182 910 507,77	16 772 559,54	4 955 528,95	14 675 989,59	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	425 950,98	EUR
Credit PDL	-	-	-	425 950,98	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	191 934 029,49	17 600 000,00	5 200 000,00	15 400 000,00	EUR
End of Period	182 910 507,77	16 772 559,54	4 955 528,95	14 675 989,59	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from 25.07.2023	to 25.08.2023 = 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		25.10.2031	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	230 134 029,49	191 934 029,49	17 600 000,00	5 200 000,00	15 400 000,00
Available Distribution Amount	10 819 443,64				
Amortisation	10 095 433,23				
Redemption per Class	10 819 443,64	9 023 521,72	827 440,46	244 471,05	724 010,41
Redemption per Note		2 191,24	4 701,37	4 701,37	4 701,37
Outstanding Closing Balance		182 910 507,77	16 772 559,54	4 955 528,95	14 675 989,59
Net Outstanding Closing Balance	219 314 585,85	182 910 507,77	16 772 559,54	4 955 528,95	14 675 989,59
Current Tranching	100 %	83,40 %	7,65 %	2,26 %	6,69 %
Current Pool Factor		0,44	0,95	0,95	0,95

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		46 608,56	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 191,24	4 701,37	4 701,37	4 701,37
Principal Outstanding per Note End of Period		44 417,32	95 298,63	95 298,63	95 298,63
>Interest accrued for the period		168,65	383,37	409,20	445,83
Interest Payment	851 901,23	694 491,96	67 472,53	21 278,40	68 658,33
Interest Payment per Note		168,65	383,37	409,20	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)		17,89 %	10,25 %	7,99 %	1,30 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		18,37 %	10,72 %	7,99 %	1,30 %
Current CE (Subordination)		16,60 %	8,95 %	6,69 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		17,08 %	9,43 %	6,69 %	0,00 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.08.2023
Payment date 25.08.2023
Period No 22
Monthly Period 01.07.2023 to 25.08.2023 = 31 days
Interest Period : 25.07.2023 to 25.08.2023 = 31 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		S&P		Fitch		S&P			
Criteria	Current	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	N/A		
Seller	Santander Consumer Finance Oy		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	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 with 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), Helsingin Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

9.a Original Portfolio Principal Balance

Reporting Date	29.08.2023				
Payment date	25.08.2023				
Period No	22				
Monthly Period	01.07.2023	to	25.08.2023	=	31 days
Interest Period	from	25.07.2023			



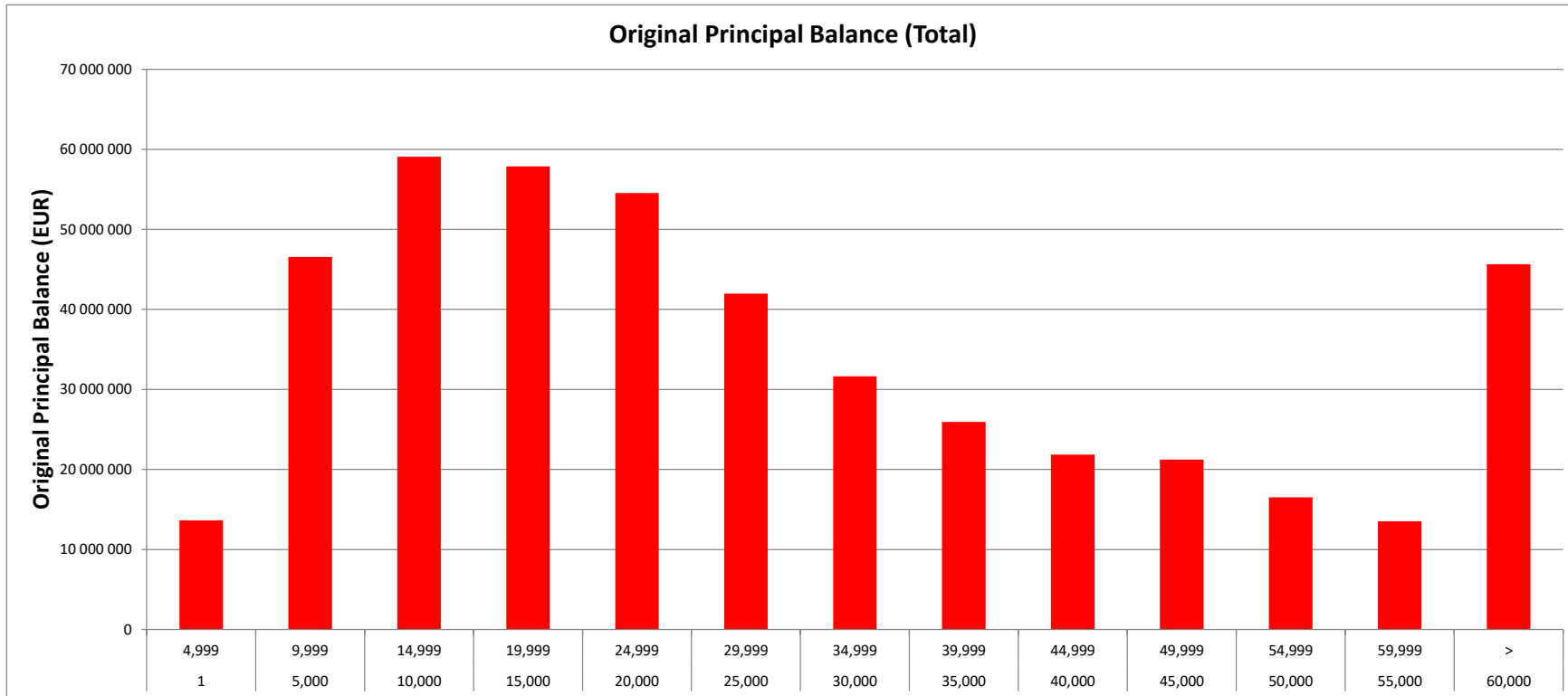
Average amount - all: 17 157

	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

Reporting Date	29.08.2023	
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**SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report**

10.a Outstanding Principal Balance



Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from 25.07.2023	to 25.08.2023 = 31 days

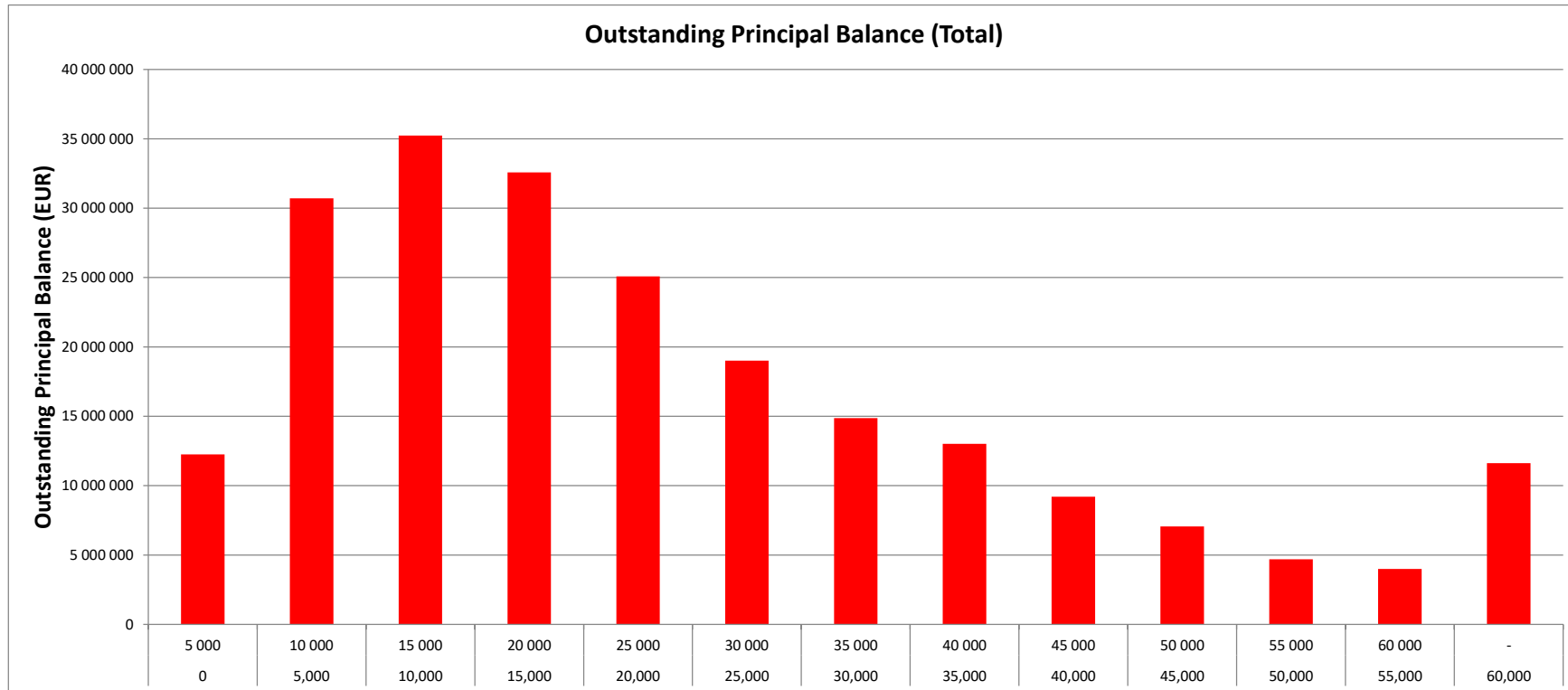
Average amount - all: 13 158

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	4 441	12 253 388	5,59 %	20,7	33,5
	5 000	10 000	4 185	30 712 280	14,00 %	31,8	30,5
	10 000	15 000	2 845	35 239 738	16,07 %	36,4	29,0
	15 000	20 000	1 881	32 573 361	14,85 %	37,4	28,3
	20 000	25 000	1 127	25 080 454	11,44 %	38,8	27,6
	25 000	30 000	698	19 007 952	8,67 %	37,8	28,0
	30 000	35 000	460	14 867 055	6,78 %	37,4	28,8
	35 000	40 000	349	13 020 006	5,94 %	37,6	29,2
	40 000	45 000	218	9 199 131	4,19 %	38,8	28,8
	45 000	50 000	149	7 052 843	3,22 %	39,0	28,9
	50 000	55 000	89	4 688 670	2,14 %	38,9	28,8
	55 000	60 000	70	4 000 693	1,82 %	37,9	30,1
	60 000	-	156	11 619 016	5,30 %	37,3	29,0
	Total		16 668	219 314 586	100 %	35,9	29,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from 25.07.2023	to 25.08.2023 = 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution



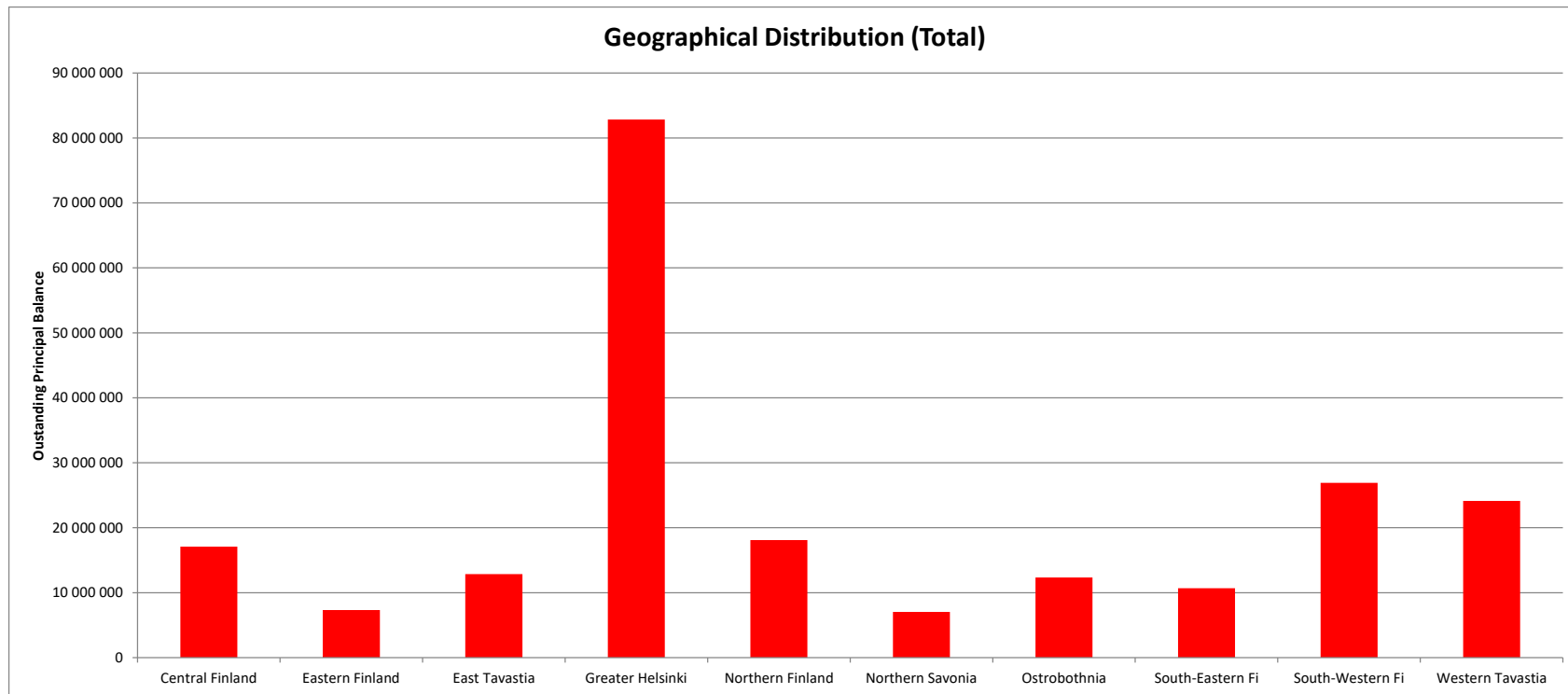
Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from 25.07.2023	to 25.08.2023 = 31 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 509	17 100 526	7,80 %	35,9	28,4	
Eastern Finland	599	7 332 967	3,34 %	36,5	28,4	
East Tavastia	1 038	12 857 483	5,86 %	36,3	28,6	
Greater Helsinki	5 543	82 824 575	37,77 %	35,6	29,8	
Northern Finland	1 354	18 108 456	8,26 %	36,5	28,3	
Northern Savonia	617	7 036 370	3,21 %	34,4	29,4	
Ostrobothnia	1 056	12 344 460	5,63 %	35,9	28,6	
South-Eastern Fi	991	10 673 850	4,87 %	35,5	28,4	
South-Western Fi	1 987	26 917 233	12,27 %	36,5	28,9	
Western Tavastia	1 974	24 118 667	11,00 %	35,8	29,1	
Total	16 668	219 314 586	100 %	35,9	29,1	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from	25.07.2023
	to	25.08.2023
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from 25.07.2023	to 25.08.2023 = 31 days

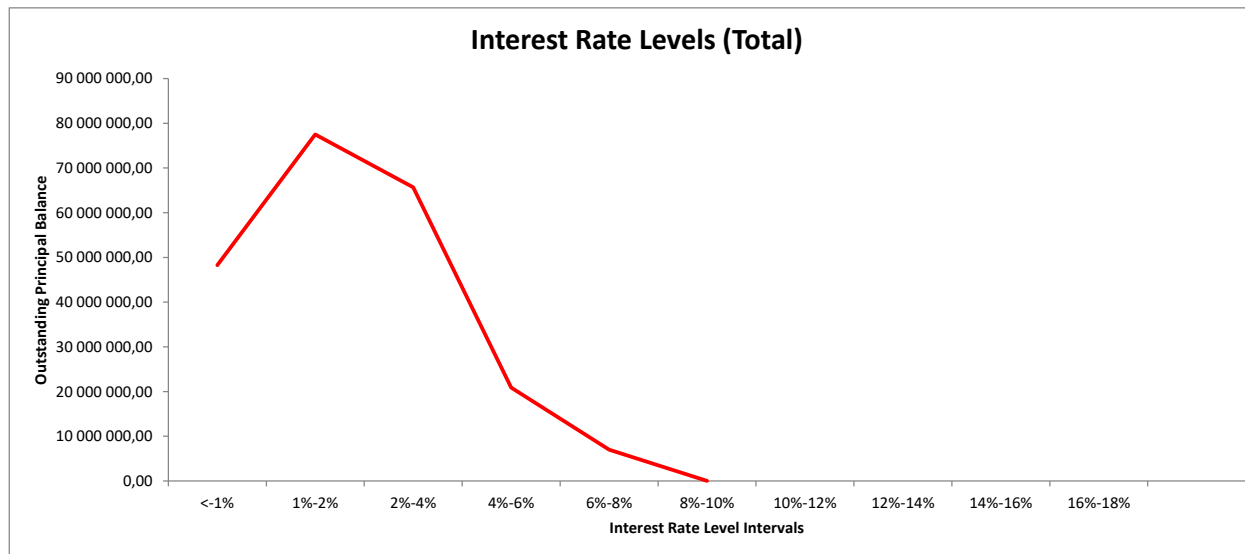
	TOTAL							
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
Interest distribution	0 %	1 %	3 342	48 251 539	22,00 %	34,9	29,3	
	1 %	2 %	4 085	77 505 394	35,34 %	35,0	30,0	
	2 %	4 %	5 552	65 665 279	29,94 %	37,3	28,2	
	4 %	6 %	2 583	20 868 739	9,52 %	36,8	28,2	
	6 %	8 %	1 097	7 005 148	3,19 %	35,4	29,2	
	8 %	10 %	9	18 487	0,01 %	27,3	28,7	
	10 %	12 %						
	12 %	14 %						
	14 %	16 %						
	16 %	18 %						
	18 %	-						
	Total			16 668	219 314 586	100 %	35,9	29,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate



Reporting Date	29.08.2023				
Payment date	25.08.2023				
Period No	22				
Monthly Period	01.07.2023				
Interest Period	from	25.07.2023	to	25.08.2023	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.a Remaining Terms



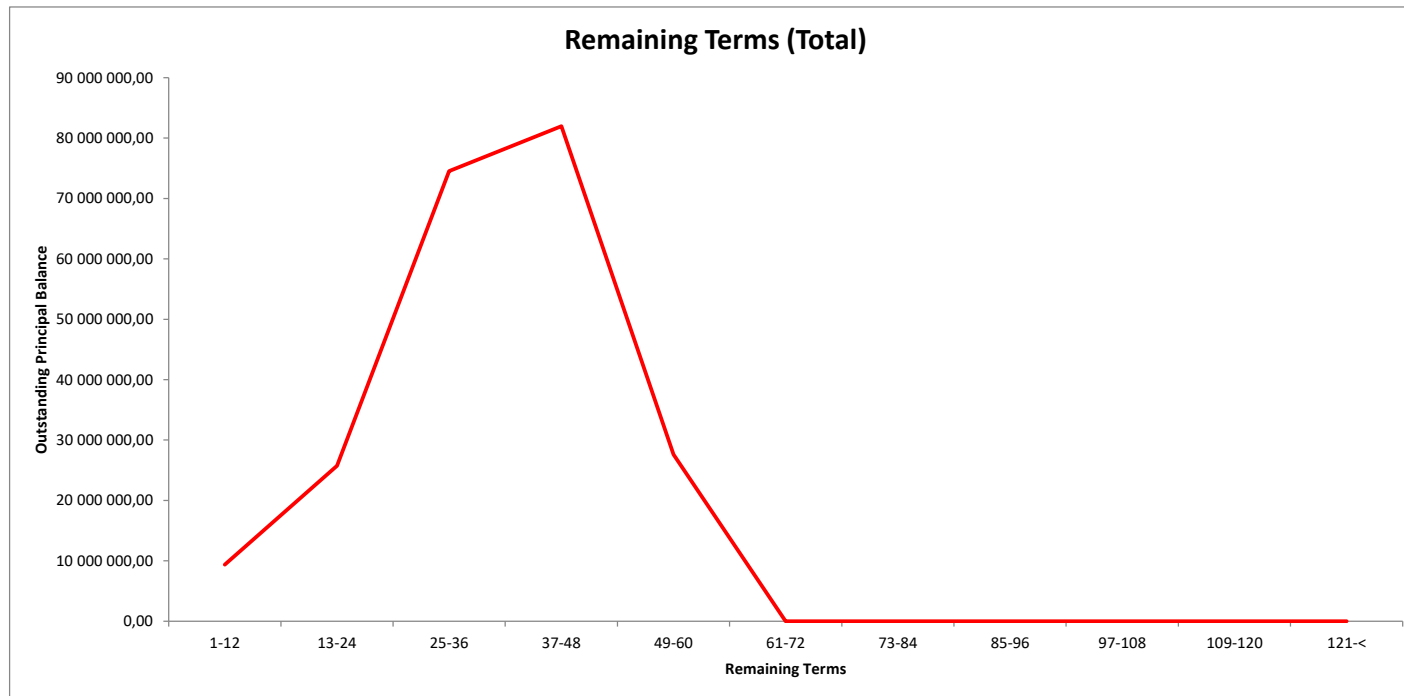
Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from 25.07.2023	to 25.08.2023 = 31 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	31	71 895	0,03 %	0,0	57,0
	1		12	2 146	9 363 935	4,27 %	8,3	44,7
	13		24	3 162	25 744 914	11,74 %	19,2	37,4
	25		36	5 474	74 550 013	33,99 %	31,5	29,5
	37		48	4 545	81 969 151	37,38 %	43,1	26,8
	49		60	1 310	27 614 677	12,59 %	51,0	21,8
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121	-						
Total			16 668	219 314 586	100 %	35,9	29,1	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from	25.07.2023
	to	25.08.2023
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.a Seasoning



Reporting Date	29.08.2023					
Payment date	25.08.2023					
Period No	22					
Monthly Period	01.07.2023					
Interest Period	from	25.07.2023	to	25.08.2023	=	31 days

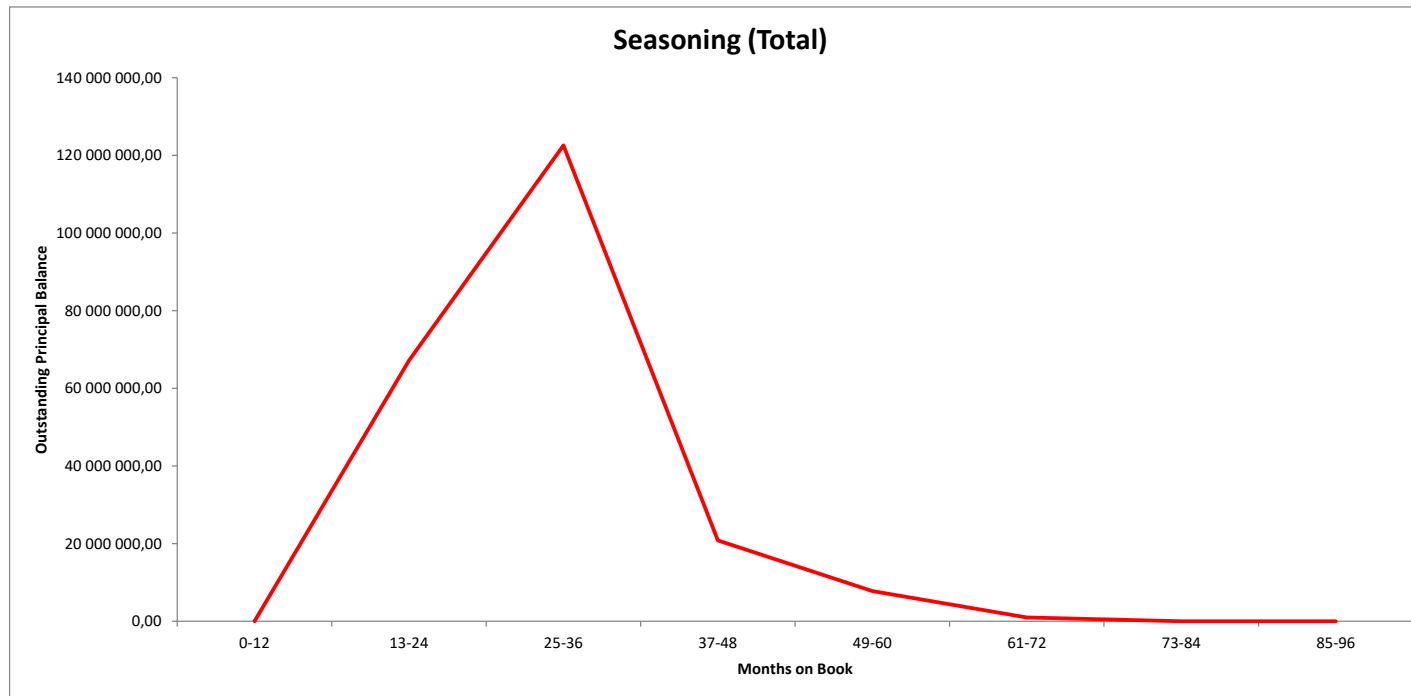
		TOTAL						
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1		12					
	13		24	4 618	67 174 173	30,63 %	42,7	22,2
	25		36	8 952	122 556 598	55,88 %	36,0	29,0
	37		48	1 859	20 831 539	9,50 %	22,9	41,6
	49		60	1 028	7 787 771	3,55 %	12,8	53,4
	61		72	211	964 505	0,44 %	8,2	62,7
	73		84					
	85		96					
	Total			16 668	219 314 586	100 %	35,9	29,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning



Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from	25.07.2023
	to	25.08.2023
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	29.08.2023				
Payment date	25.08.2023				
Period No	22				
Monthly Period	01.07.2023				
Interest Period	from	25.07.2023	to	25.08.2023	= 31 days

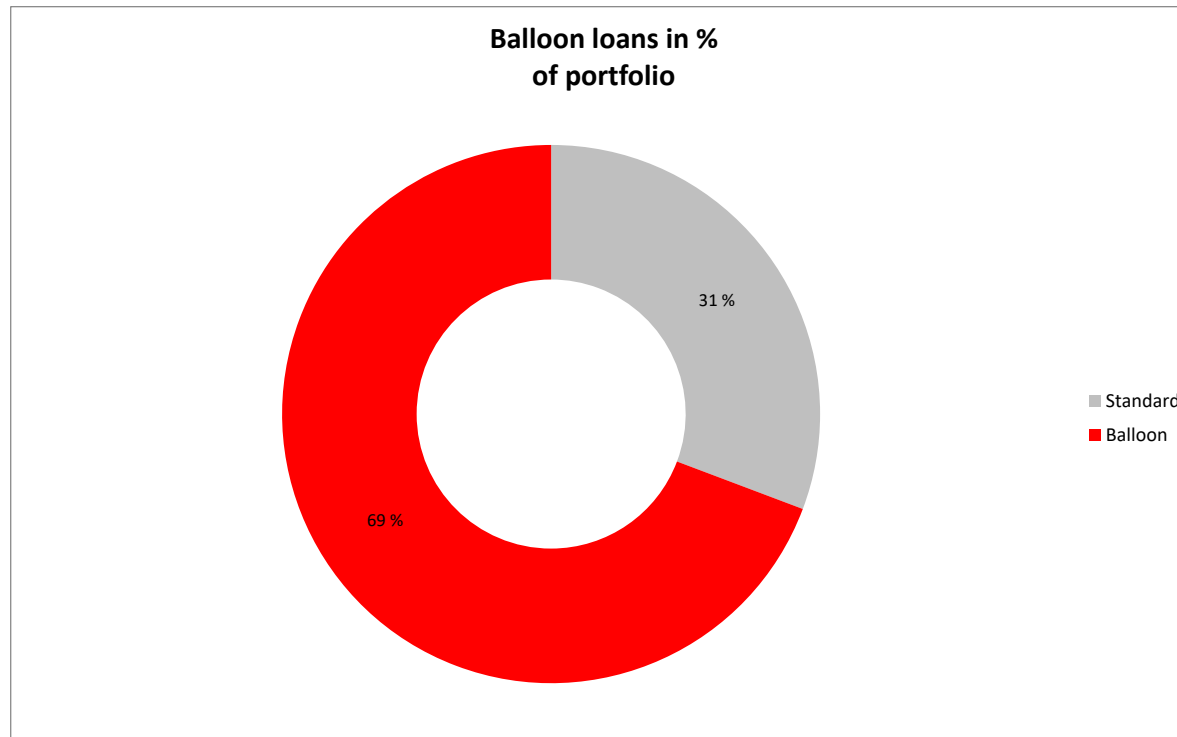
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	9 587	67 417 859	30,7 %	4 585	0,0 %	33,8	28,2	
Balloon	7 081	151 896 727	69,3 %	71 484 319	47,1 %	36,8	29,5	
Total	16 668	219 314 586	100 %	71 488 904	33 %	35,9	29,1	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans



Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from	25.07.2023
	to	25.08.2023
	=	31 days

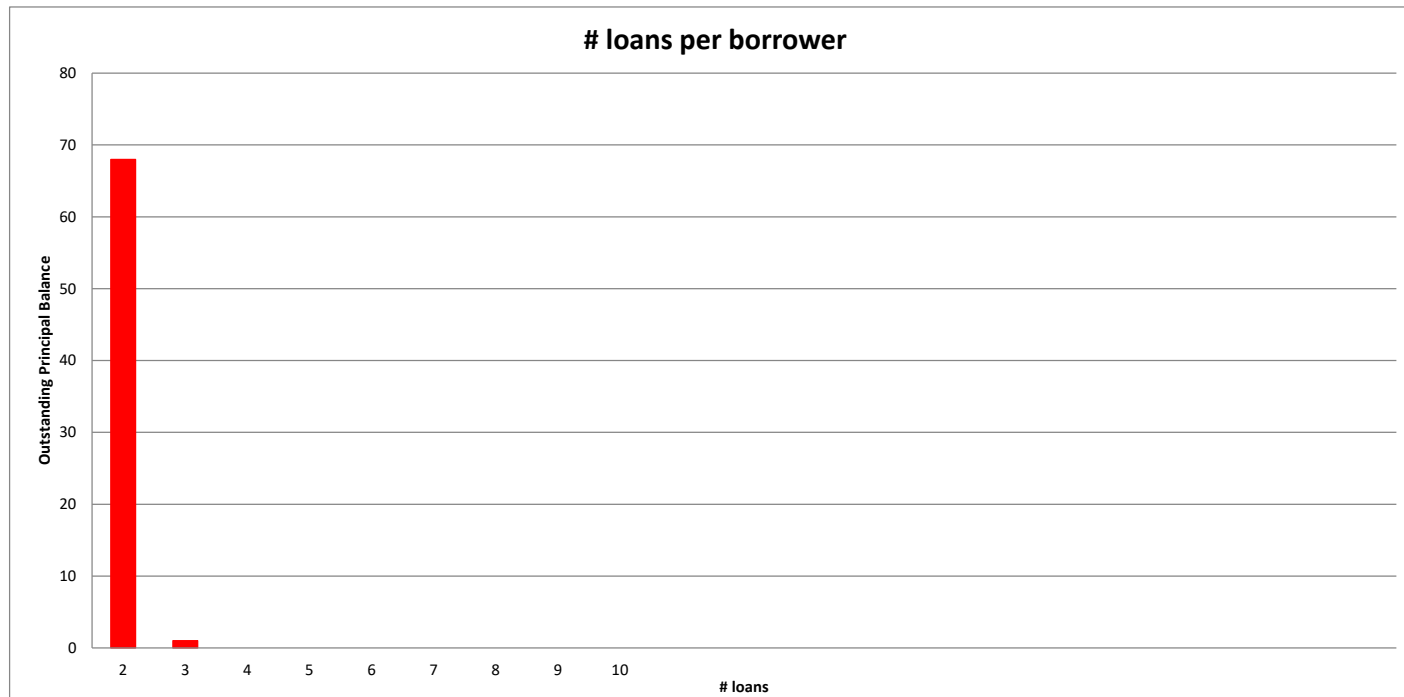


SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower



Reporting Date	29.08.2023
Payment date	25.08.2023
Period No	22
Monthly Period	01.07.2023
Interest Period	from 25.07.2023 to 25.08.2023 = 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from 25.07.2023	to 25.08.2023 = 31 days

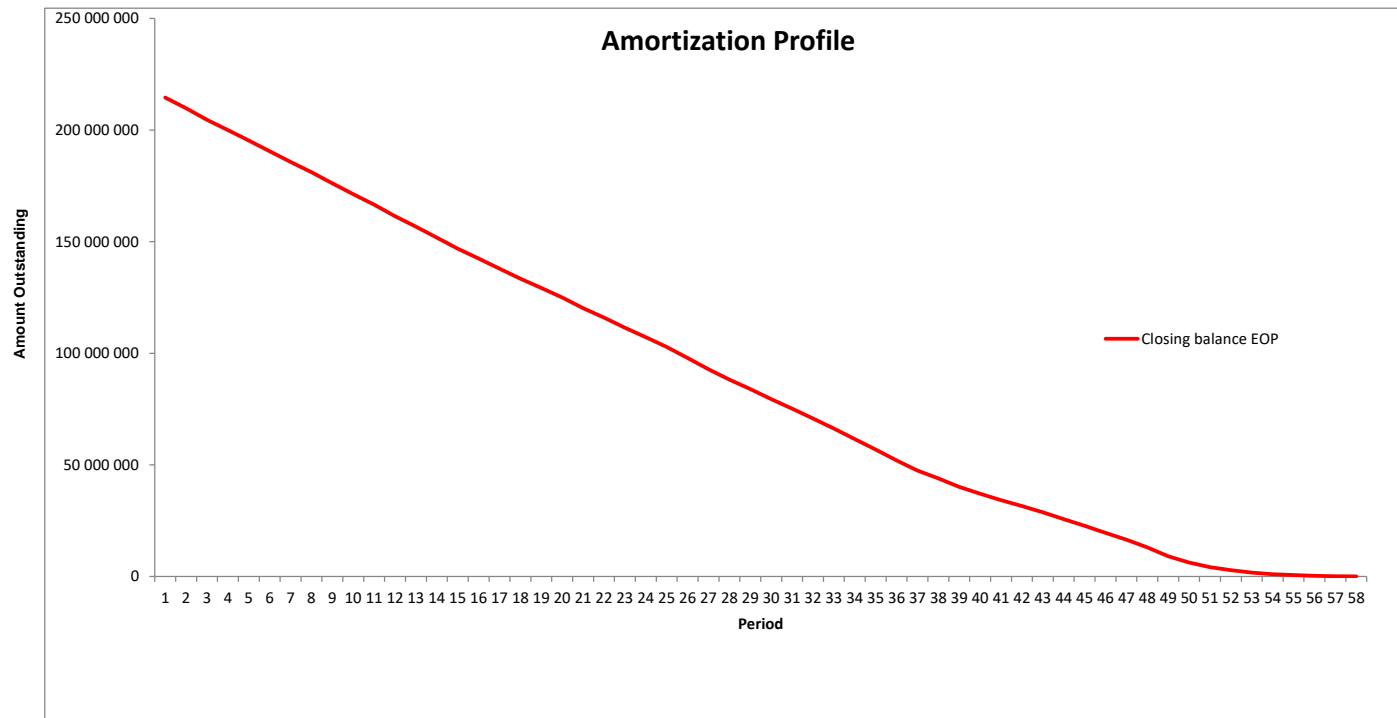
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	219 314 586	214 549 618	4 764 968	439 797	2,43 %	97,83 %
2	214 549 618	209 749 745	4 799 873	430 000	2,43 %	95,64 %
3	209 749 745	204 649 433	5 100 312	419 590	2,43 %	93,31 %
4	204 649 433	199 971 960	4 677 473	408 972	2,42 %	91,18 %
5	199 971 960	195 262 647	4 709 312	398 975	2,42 %	89,03 %
6	195 262 647	190 515 165	4 747 482	389 078	2,42 %	86,87 %
7	190 515 165	185 696 667	4 818 498	379 033	2,41 %	84,67 %
8	185 696 667	181 078 377	4 618 290	369 038	2,41 %	82,57 %
9	181 078 377	176 120 934	4 957 443	359 291	2,41 %	80,31 %
10	176 120 934	171 279 545	4 841 390	348 950	2,40 %	78,10 %
11	171 279 545	166 554 936	4 724 609	338 847	2,40 %	75,94 %
12	166 554 936	161 436 112	5 118 824	328 975	2,40 %	73,61 %
13	161 436 112	156 730 570	4 705 542	318 463	2,39 %	71,46 %
14	156 730 570	151 856 579	4 873 991	308 596	2,39 %	69,24 %
15	151 856 579	146 860 035	4 996 544	298 544	2,38 %	66,96 %
16	146 860 035	142 417 802	4 442 234	288 272	2,38 %	64,94 %
17	142 417 802	137 959 014	4 458 788	278 914	2,38 %	62,90 %
18	137 959 014	133 368 353	4 590 661	269 586	2,37 %	60,81 %
19	133 368 353	129 207 296	4 161 056	260 285	2,37 %	58,91 %
20	129 207 296	125 001 187	4 206 109	251 430	2,36 %	57,00 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.08.2023					
Payment date	25.08.2023					
Period No	22					
Monthly Period	01.07.2023					
Interest Period	from	25.07.2023	to	25.08.2023	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	29.08.2023				
Payment date	25.08.2023				
Period No	22				
Monthly Period	01.07.2023				
Interest Period	from	25.07.2023	to	25.08.2023	= 31 days

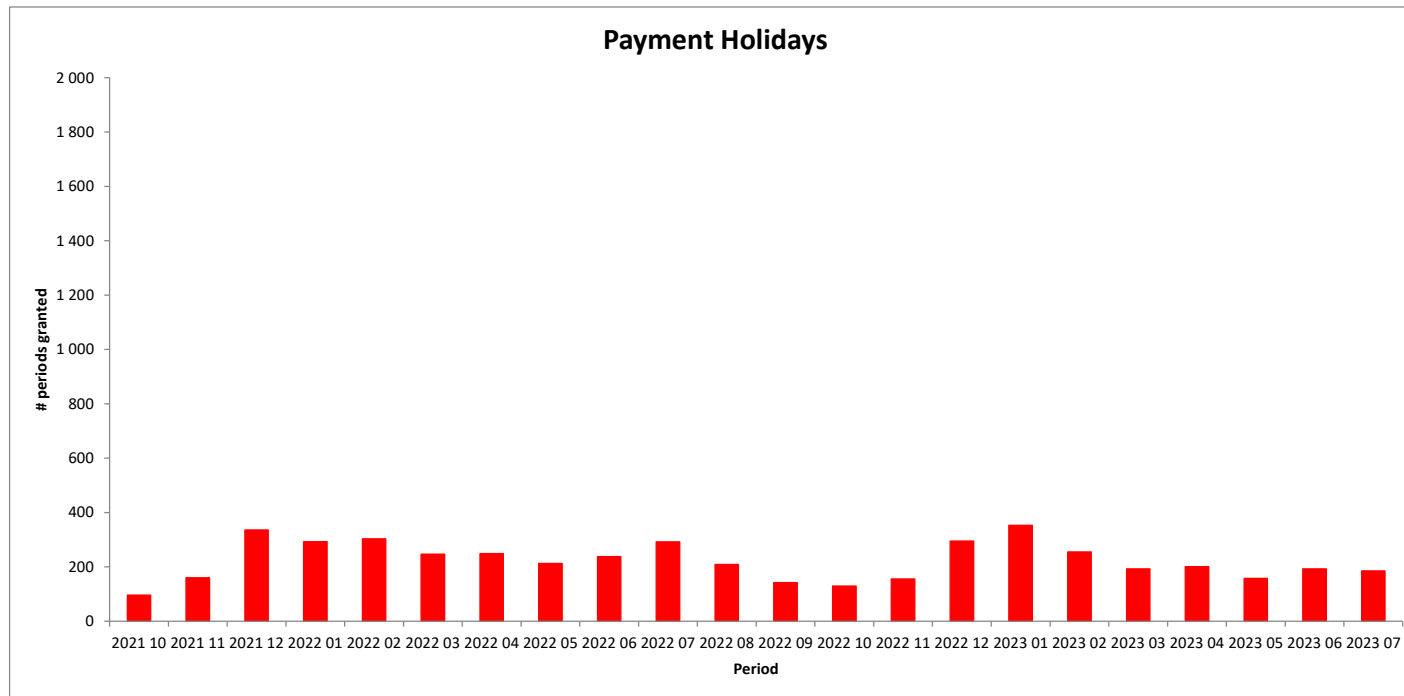
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2021 10	96	121	33 855	2 126 526
	2021 11	160	234	59 030	2 844 045
	2021 12	336	423	116 000	6 480 237
	2022 01	293	385	103 151	5 204 751
	2022 02	303	414	109 272	5 554 114
	2022 03	247	326	92 378	4 610 331
	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	255	369	108 884	4 242 039
	2023 03	193	254	77 583	3 136 200
	2023 04	201	282	76 865	3 125 172
	2023 05	158	214	59 027	2 497 487
2023 06	193	255	72 302	3 008 204	
2023 07	185	236	61 448	2 741 484	
Total:	4 897	6 485	1 841 973	85 381 324	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays



Reporting Date	29.08.2023				
Payment date	25.08.2023				
Period No	22				
Monthly Period	01.07.2023				
Interest Period	from	25.07.2023	to	25.08.2023	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	29.08.2023
Payment date	25.08.2023
Period No	22
Monthly Period	01.07.2023
Interest Period	from 25.07.2023 to 25.08.2023 = 31 days

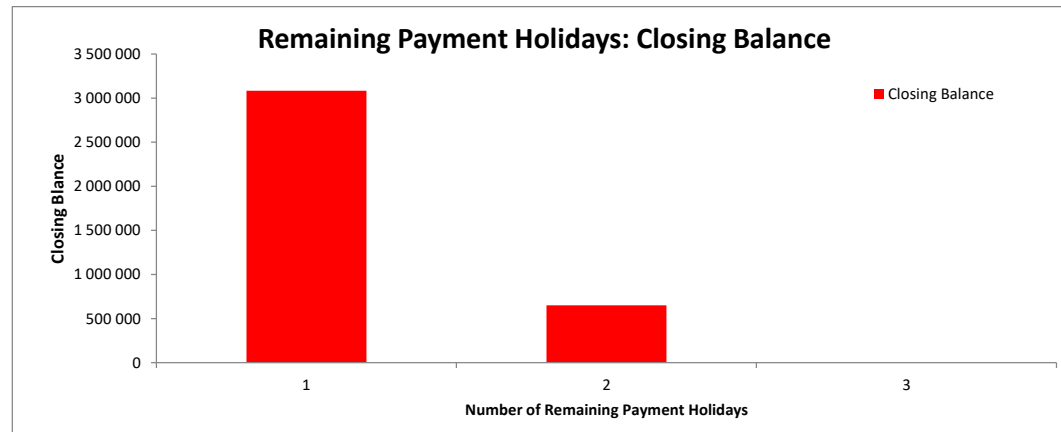
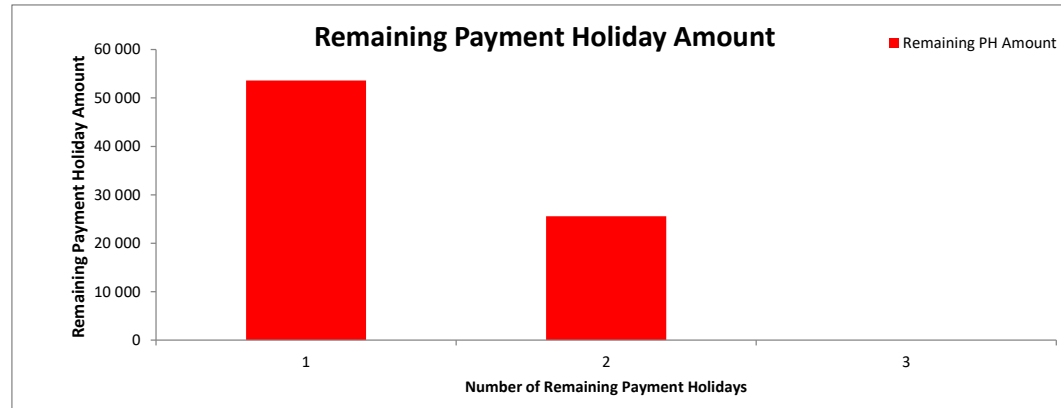
Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1		194	53 591	3 084 393
2		51	25 588	649 361
3		0	0	0
Total		245	79 178	3 733 754

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.d Remaining Payment Holidays



Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from	25.07.2023
	to	25.08.2023
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	29.08.2023		
Payment date	25.08.2023		
Period No	22		
Monthly Period	01.07.2023		
Interest Period	from	25.07.2023	to 25.08.2023 = 31 days

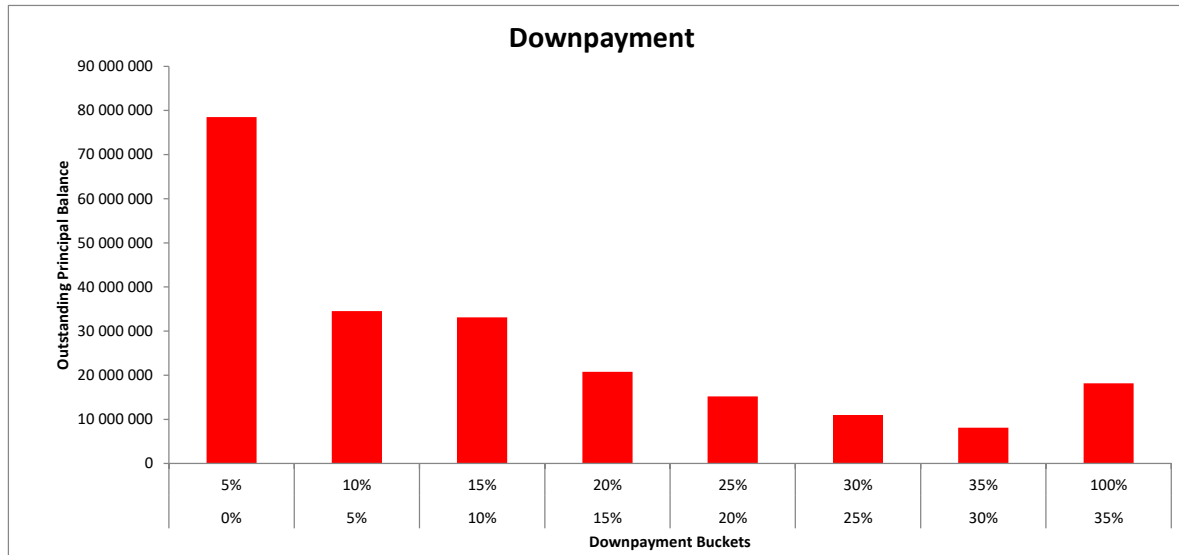
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 737	78 508 965	35,80 %	38,3	28,5
	5 %	10 %	2 155	34 541 499	15,75 %	37,1	29,4
	10 %	15 %	2 187	33 093 441	15,09 %	34,5	30,1
	15 %	20 %	1 544	20 757 193	9,46 %	34,0	30,2
	20 %	25 %	1 209	15 168 934	6,92 %	33,9	29,6
	25 %	30 %	918	10 969 781	5,00 %	34,0	28,7
	30 %	35 %	751	8 106 132	3,70 %	33,5	28,8
	35 %	100 %	2 167	18 168 641	8,28 %	31,4	28,2
	Total		16 668	219 314 586	100 %	35,9	29,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.b Downpayment



Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from	25.07.2023
	to	25.08.2023
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	29.08.2023
Payment date	25.08.2023
Period No	22
Monthly Period	01.07.2023
Interest Period	from 25.07.2023 to 25.08.2023 = 31 days

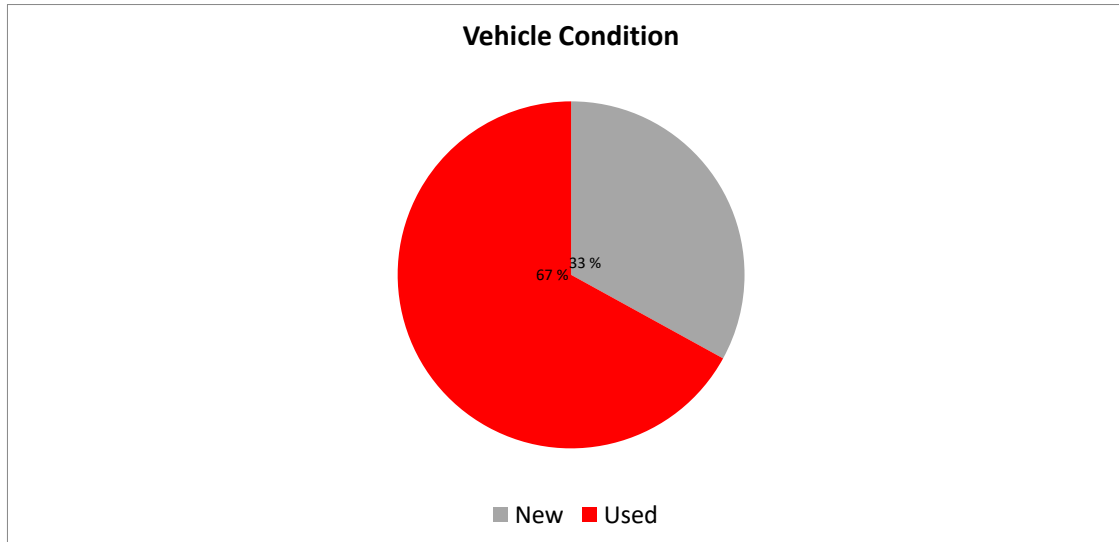
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		3 554	72 369 832	33,00 %	33,3	29,9
Used		13 114	146 944 754	67,00 %	37,1	28,7
Total		16 668	219 314 586	100 %	35,9	29,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	29.08.2023
Payment date	25.08.2023
Period No	22
Monthly Period	01.07.2023
Interest Period	from 25.07.2023 to 25.08.2023 = 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



Reporting Date	29.08.2023				
Payment date	25.08.2023				
Period No	22				
Monthly Period	01.07.2023				
Interest Period	from 25.07.2023	to	25.08.2023	=	31 days

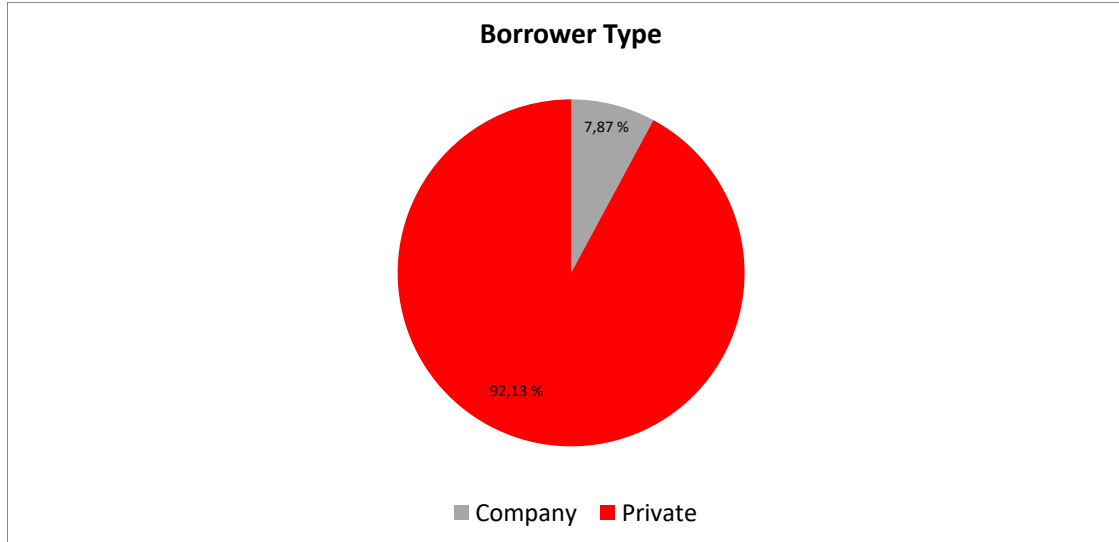
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 079	17 253 730	7,87 %	28,2	30,3
	Private	15 589	202 060 856	92,13 %	36,5	29,0
	Total	16 668	219 314 586	100 %	35,9	29,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.b Borrower Type



Reporting Date		29.08.2023			
Payment date		25.08.2023			
Period No		22			
Monthly Period		01.07.2023			
Interest Period	from	25.07.2023	to	25.08.2023	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type



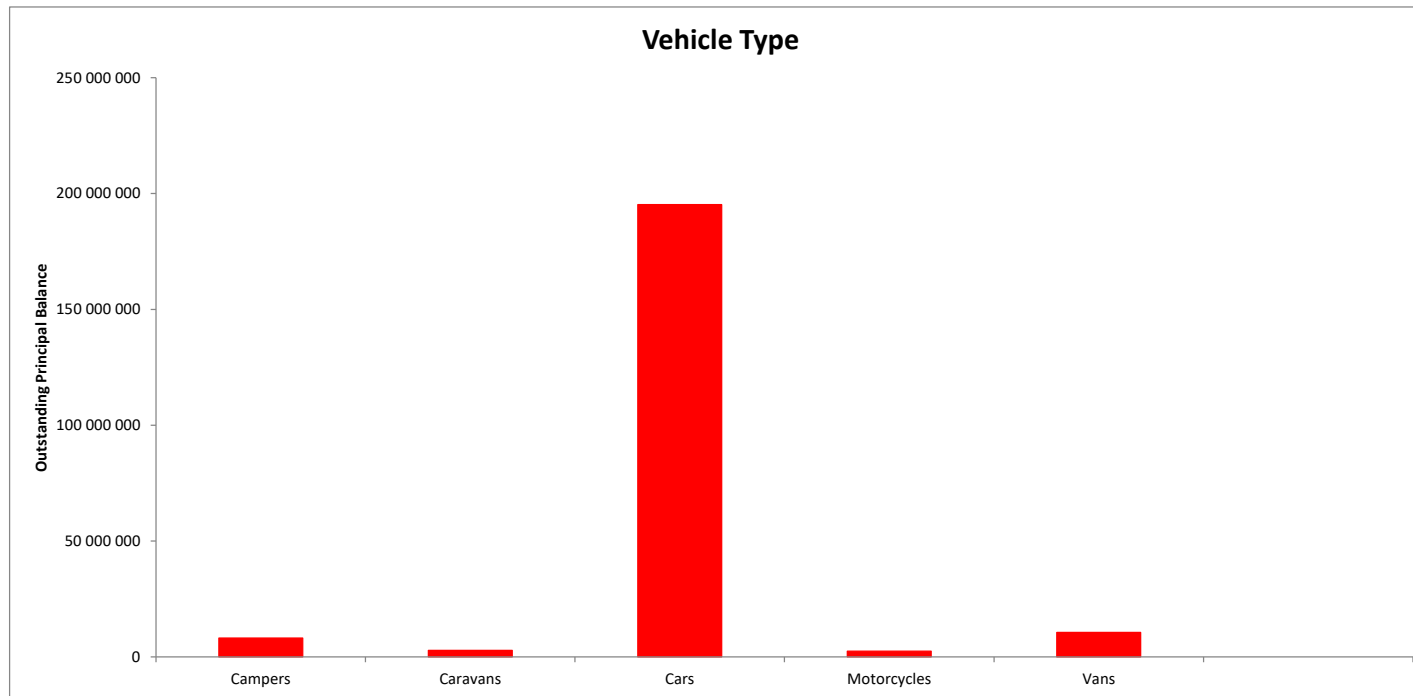
Reporting Date	29.08.2023				
Payment date	25.08.2023				
Period No	22				
Monthly Period	01.07.2023				
Interest Period	from	25.07.2023	to	25.08.2023	= 31 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		282	8 163 031	3,72 %	40,4	26,7
Caravans		192	2 799 120	1,28 %	39,3	26,6
Cars		14 856	195 226 994	89,02 %	35,9	29,2
Motorcycles		356	2 507 306	1,14 %	31,4	27,2
Vans		982	10 618 135	4,84 %	31,2	30,0
		16 668	219 314 586	100 %	35,9	29,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from	25.07.2023
	to	25.08.2023
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans

Reporting Date	29.08.2023				
Payment date	25.08.2023				
Period No	22				
Monthly Period	01.07.2023				
Interest Period	from	25.07.2023	to	25.08.2023	= 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	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	1	3 968
2023 03	0	0
2023 04	0	0
2023 05	1	12 889
2023 06	0	0
2023 07	0	0
2023 08		
2023 09		
2023 10		
2023 11		
2023 12		
	22	511 212

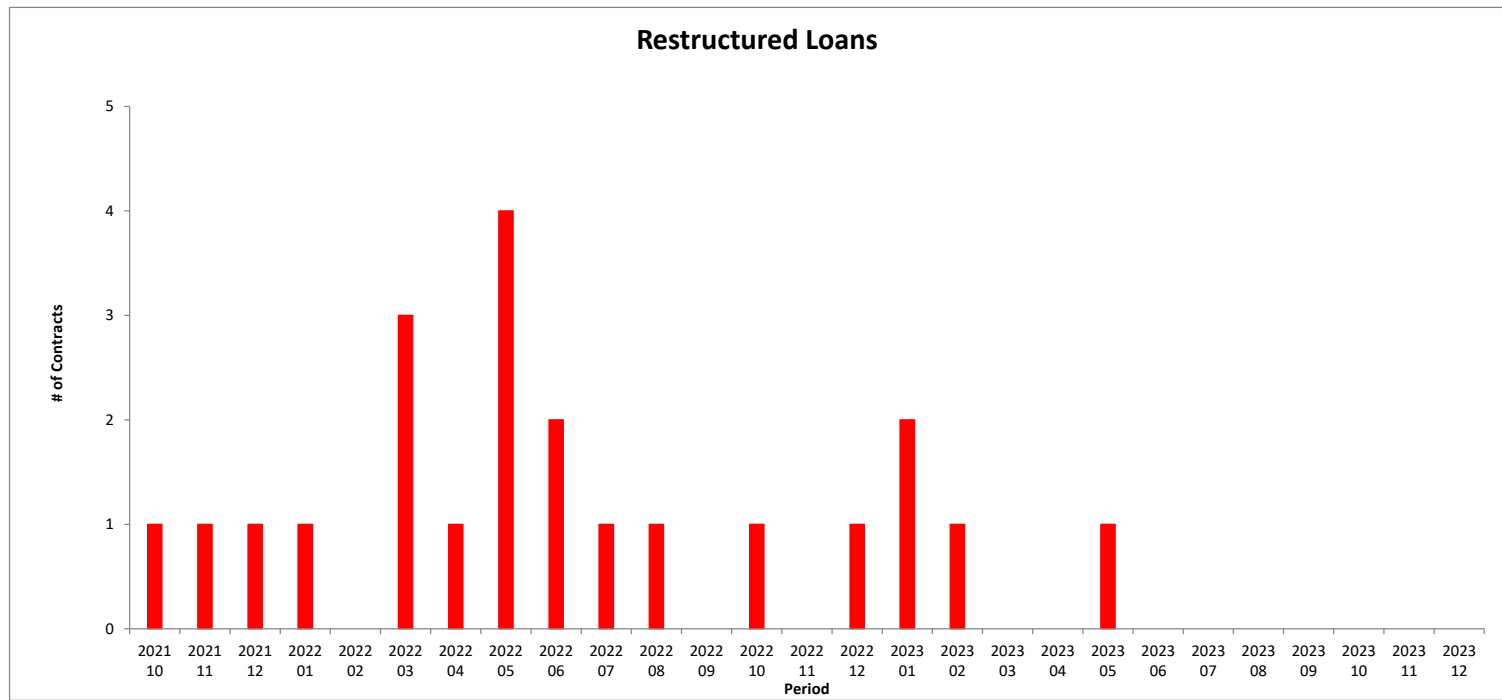
Restructured

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.b Restructured Loans



Reporting Date	29.08.2023				
Payment date	25.08.2023				
Period No	22				
Monthly Period	01.07.2023				
Interest Period	from	25.07.2023	to	25.08.2023	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	from 01.07.2023	to 25.08.2023 = 31 days
Interest Period	from 25.07.2023	to 25.08.2023 = 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	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	277 376 415	2,45 %
2023 03	264 643 604	2,44 %
2023 04	253 638 898	2,44 %
2023 05	241 722 331	2,42 %
2023 06	230 134 029	2,42 %
2023 07	219 314 586	2,41 %
2023 08		
2023 09		
2023 10		
2023 11		

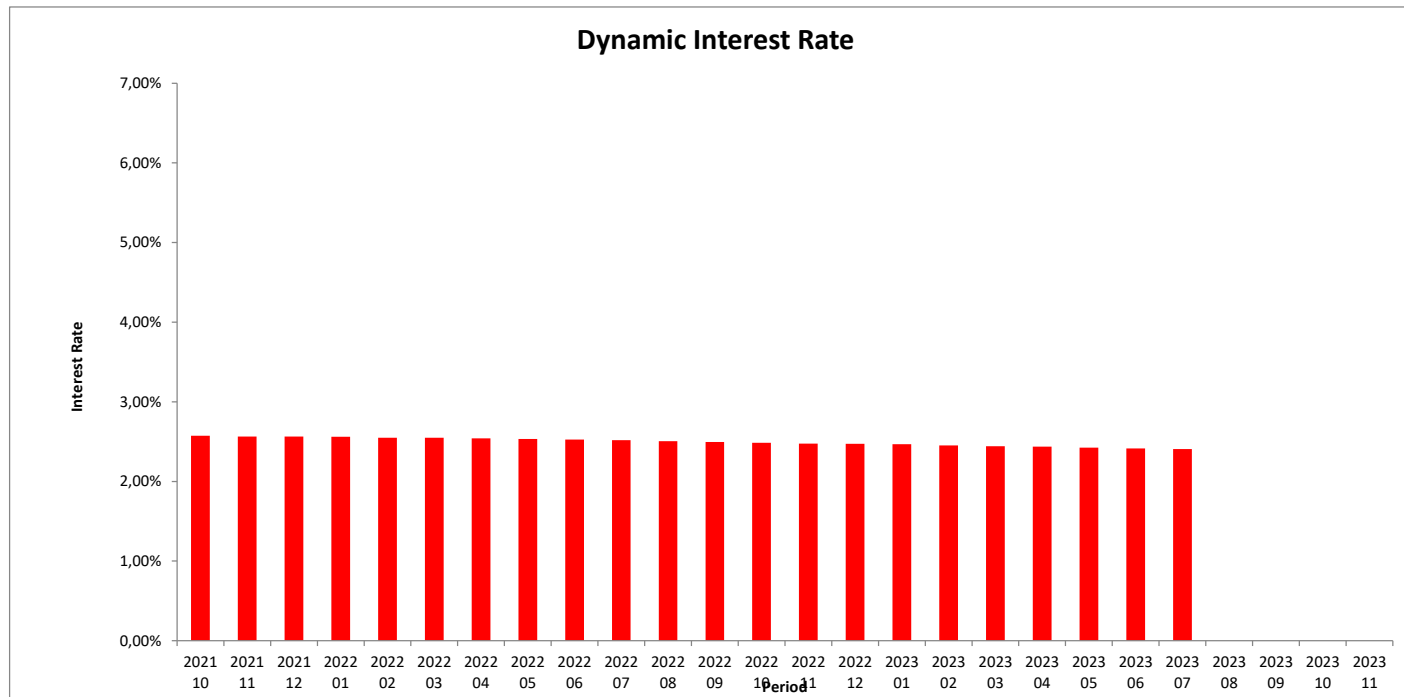
Interest rate evolution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.b Dynamic Interest Rate



Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from	25.07.2023
	to	25.08.2023
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	from 01.07.2023	to 25.08.2023 = 31 days
Interest Period	from 25.07.2023	to 25.08.2023 = 31 days

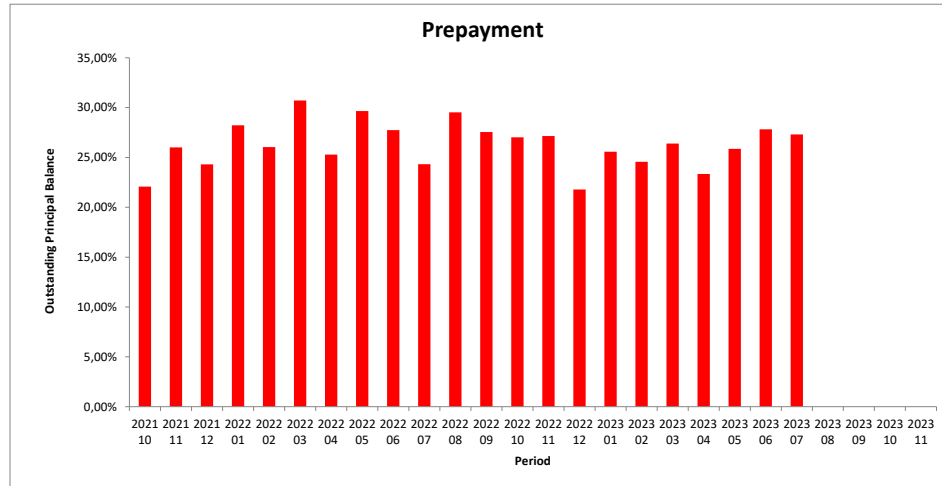
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2021 10	17 184 051	422 120 336	22,07 %	
2021 11	10 688 704	431 339 743	26,00 %	
2021 12	9 914 712	432 351 017	24,30 %	
2022 01	11 745 932	430 947 677	28,22 %	
2022 02	10 719 648	431 953 670	26,03 %	
2022 03	12 902 104	428 412 919	30,72 %	
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	6 438 114	277 376 415	24,56 %	
2023 03	6 671 466	264 643 604	26,39 %	
2023 04	5 555 092	253 638 898	23,34 %	
2023 05	5 954 682	241 722 331	25,87 %	
2023 06	6 166 420	230 134 029	27,81 %	
2023 07	5 752 582	219 314 586	27,31 %	
2023 08				
2023 09				
2023 10				
2023 11				

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29.08.2023				
Payment date	25.08.2023				
Period No	22				
Monthly Period	01.07.2023				
Interest Period	from	25.07.2023	to	25.08.2023	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	from 01.07.2023	to 25.08.2023 = 31 days
Interest Period	from 25.07.2023	to 25.08.2023 = 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	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	30 105	44 601	820 484	98 423	143 024	722 061
2022 3	930 547	59										13 361	13 361	917 186	279 953	293 314	637 233
2022 4	1 580 790	100													99 453	99 453	1 481 337
2023 1	778 687	73															
2023 2	1 629 160	90															
2023 3	425 951	29															
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	0	0	0	0	0	0	0	0	0	0	0	0
2022 1	387 242	28	44 217	171 667	215 575	28 136	199 803	187 439	2 491	202 294	184 948						
2022 2	865 085	45	171 331	314 355	550 730	133 141	447 496	417 588	13 696	461 192	403 892						
2022 3	930 547	59	198 068	491 382	439 165	136 558	627 941	302 607	7 786	635 727	294 820						
2022 4	1 580 790	100	272 625	372 078	1 208 712	306 467	678 545	902 245	57 877	736 422	844 368						
2023 1	778 687	73	66 521	66 521	712 166	173 610	240 132	538 556	26 845	266 977	511 710						
2023 2	1 629 160	90				169 307	169 307	1 459 853	50 424	219 731	1 409 429						
2023 3	425 951	29							11 215	11 215	414 736						
2023 4	0	0															

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from 25.07.2023	to 25.08.2023 = 31 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	982 044,55	EUR
Senior Expenses	-	667,00	EUR
Servicing Fee	-	94 427,11	EUR
Tranche A Loan Interest to Issuer	-	65 948,59	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	9 836,72	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	4 249,10	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	-	425 950,98	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	61 361,50	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	309,00	EUR
Deferred Purchase Price to Seller		250 636,56	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 420 837,63	EUR
Senior Expenses	-	667,00	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	694 492,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	67 473,00	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	-	21 278,00	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	-	425 950,98	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	61 361,50	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		80 957,15	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from 25.07.2023	to 25.08.2023 = 31 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	10 393 492,66	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
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	-	10 393 492,66	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	10 819 443,64	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	-	9 023 521,72	EUR
(ii) Principal Payments on Class B Notes	-	827 440,46	EUR
(iii) Principal Payments on Class C Notes	-	244 471,05	EUR
(iii) Principal Payments on Class D Notes	-	724 010,41	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			
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		9 023 521,72	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		827 440,46	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		244 471,05	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable		724 010,41	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	80 957,15	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	250 636,56	EUR
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SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

30. Transaction Costs

Reporting Date	29.08.2023	
Payment date	25.08.2023	
Period No	22	
Monthly Period	01.07.2023	
Interest Period	from 25.07.2023	to 25.08.2023 = 31 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	667,00				
Interest accrued for the Period	EUR	851 901,00	694 492,00	67 473,00	21 278,00	68 658,00
Cumulative Interest accrued	EUR	9 876 305,00	7 530 192,00	610 108,00	209 508,00	1 526 497,00
Interest Payments	EUR	851 901,00	694 492,00	67 473,00	21 278,00	68 658,00
Cumulative Interest Payments	EUR	9 876 305,00	7 530 192,00	610 108,00	209 508,00	1 526 497,00
Interest accrued on Subordinated Loan for the Period	EUR	3 420,00				
Cumulative Interest accrued on Subordinated Loan	EUR	29 872,00				
Interest Payments on Subordinated Loan	EUR	3 420,00				
Cumulative Interest Payments on Subordinated Loan	EUR	29 872,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Reporting Date	29.08.2023				
Payment date	25.08.2023				
Period No	22				
Monthly Period	01.07.2023				
Interest Period	from 25.07.2023	to	25.08.2023	=	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 **233 189 418**

Interest Period Start 25.07.2023
Interest Period End 25.08.2023
Interest Days 31
Settlement Date 25.08.2023

Euribor 1 M 3,502 %
Cap limit 0,000 %
Floating Interest Rate above cap limit 3,502 %
Cap Floating Rate Day Count Fraction 0,09

Cap Interest Amount **EUR 703 208,60**

Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC) EUR 703 208,60

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

32. Contact Details



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Reporting Date	29.08.2023
Payment date	25.08.2023
Period No	22
Monthly Period	01.07.2023
Interest Period	from 25.07.2023 to 25.08.2023 = 31 days