

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	28.07.2022					
Payment date	26.07.2022					
Period No	9				Following payment dates:	25.08.2022 26.09.2022
Monthly Period	01.06.2022					
Interest Period	from 27.06.2022		to	26.07.2022	=	29 days
Cut-Off date	30.06.2022					

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1. Portfolio Information



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Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from 27.06.2022	to 26.07.2022 = 29 days

	Current Period
Outstanding receivables	Aggregated Outstanding
	Principal Amount
Opening balance prior to replenishment	411 978 840,20 EUR
Scheduled Loan Principal Repayments (+MC)	6 889 792,03 EUR
Prepayments	10 536 209,64 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	17 426 001,67 EUR
New Defaulted Auto Loans amt in Period	233 979,62 EUR
Closing balance prior to replenishment	394 318 858,91 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	394 318 858,91 EUR
Principal Recoveries on loans in default	20 937,90 EUR
Total revenue collections	
Total Revenue Received in Period	1 277 187,47 EUR

# Loans	
At beginning of period	26 520 Loans
Replenished contracts	- Loans
Paid in Full	805 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	14 Loans
At end of period (pre replenishment)	25 701 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	28.07.2022	
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Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 287 061,01	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	-	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser (hedge reduction amt)	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	1 287 061,01	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	364 100,62	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	-	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	-	EUR
g. Liquidity Reserve Excess Amount	99 091,60	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	463 192,22	EUR

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3. Amount Due for Distribution - Redemption Receipts

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Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	17 426 001,67	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	17 426 001,67	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	17 426 001,67	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	233 979,62	EUR
Total Amount for Issuer Available Redemption Receipts	17 659 981,29	EUR

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4. Reserve Accounts



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Note Balance

Beginning of Period	411 978 840,20	EUR
End of Period	394 318 858,91	EUR

Liquidity Balance

Beginning of Period	0,5 %	2 055 985,80	EUR
Cash Outflow		99 091,60	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 956 894,20	EUR
Required Reserve Amount	0,5 %	1 956 894,20	EUR

Expenses Advance

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

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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5a. Performance Data



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Asset Balance

Opening balance prior to replenishment	411 978 840,20	EUR
Closing balance prior to replenishment	394 318 858,91	EUR
Closing Balance post replenishment	394 318 858,91	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	373 203 943,67	94,65 %	24 301
1-29 days past due	16 272 910,59	4,13 %	1 094
Delinquent Receivables:			
30-59 days past due	2 204 837,33	0,56 %	151
60-89 days past due	1 133 757,24	0,29 %	63
90-119 days past due	515 972,35	0,13 %	37
120-149 days past due	536 579,39	0,14 %	30
150-179 days past due	450 858,34	0,11 %	25
Total Performing and Delinquent	394 318 859	100,00 %	25 701
Current Period Defaults	233 979,62		14
Cumulative Defaults	1 252 326,85		73
Current Period Principal Recoveries	20 937,90		
Cumulative Principal Recoveries	43 499,63		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,27 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,22 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,15 %	

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

[A] Aggregate Outstanding Asset Principal Amount	394 318 858,91	87,8985 %
[B] Aggregate principal balance of Defaulted Contracts	1 252 326,85	
[C] Recoveries received on such Defaulted Contracts	43 499,63	
[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	1,23 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,06 %	
[C] Delinquency Ratio, second preceding Payment Date	0,98 %	

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	9,27 %	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	411 978 840,20		

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

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

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5b. Concentration limits



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

Weighted average interest rate (min 2,35%)	2,53 %
Weighted average months to maturity (max 56)	46,7*
Used Vehicles (max 74%)	70,03 %
Balloon Loans (max 63,5%)	64,23 %
Corporate Borrowers (max 10%)	8,64 %
IRB (min 95%)	95,44 %**

* Bucket-based as found in IR

** As of previous pool cut

Top-10 Exposures:

Balance	# Loans	Portion
252 034,71	2	0,06 %
226 898,35	2	0,06 %
149 754,84	1	0,04 %
146 559,38	1	0,04 %
146 344,86	1	0,04 %
145 617,53	1	0,04 %
143 374,61	1	0,04 %
141 902,16	1	0,04 %
140 505,64	1	0,04 %
134 867,23	1	0,03 %
Total (max 0,5%)		0,41 %

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6. Note Principal



Reporting Date	28.07.2022	
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	373 778 840,20	17 600 000,00	5 200 000,00	15 400 000,00	EUR
Sequential Amortization	17 659 981,29	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	356 118 858,91	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	-	-	-	233 979,62	EUR
Credit PDL	-	-	-	233 979,62	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	373 778 840,20	17 600 000,00	5 200 000,00	15 400 000,00	EUR
End of Period	356 118 858,91	17 600 000,00	5 200 000,00	15 400 000,00	EUR

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7. Outstanding Notes

Reporting Date	28.07.2022	
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1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS2398294228	XS2398294491	XS2398294574	XS2398294814
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	91,51 %	3,91 %	1,16 %	3,42 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	A(sf) / AA+(sf)	BBB(sf)/A+(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	450 000 000,00	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	4 500	4 118	176	52	154
Current Note Information					
Outstanding Opening Balance	411 978 840,20	373 778 840,20	17 600 000,00	5 200 000,00	15 400 000,00
Available Distribution Amount	17 659 981,29				
Amortisation	17 659 981,29				
Redemption per Class	17 659 981,29	17 659 981,29	-	-	-
Redemption per Note		4 288,49	-	-	-
Outstanding Closing Balance		356 118 858,91	17 600 000,00	5 200 000,00	15 400 000,00
Net Outstanding Closing Balance	394 318 858,91	356 118 858,91	17 600 000,00	5 200 000,00	15 400 000,00
Current Tranching	100 %	90,31 %	4,46 %	1,32 %	3,91 %
Current Pool Factor		0,86	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		29	29	29	30
Principal Outstanding per Note Beginning of Period		90 767,08	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		4 288,49	-	-	-
Principal Outstanding per Note End of Period		86 478,60	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		12,58	33,99	58,16	445,83
Interest Payment	60 796,53	51 789,13	5 983,02	3 024,38	68 658,33
Interest Payment per Note		12,58	33,99	58,16	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)		12,02 %	7,56 %	6,24 %	2,34 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		12,52 %	8,06 %	6,24 %	2,34 %
Current CE (Subordination)		9,69 %	5,22 %	3,91 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		10,18 %	5,72 %	3,91 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 28.07.2022
Payment date 26.07.2022
Period No 9
Monthly Period 01.06.2022
Interest Period : 27.06.2022 to 26.07.2022 = 29 days



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

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9.a Original Portfolio Principal Balance

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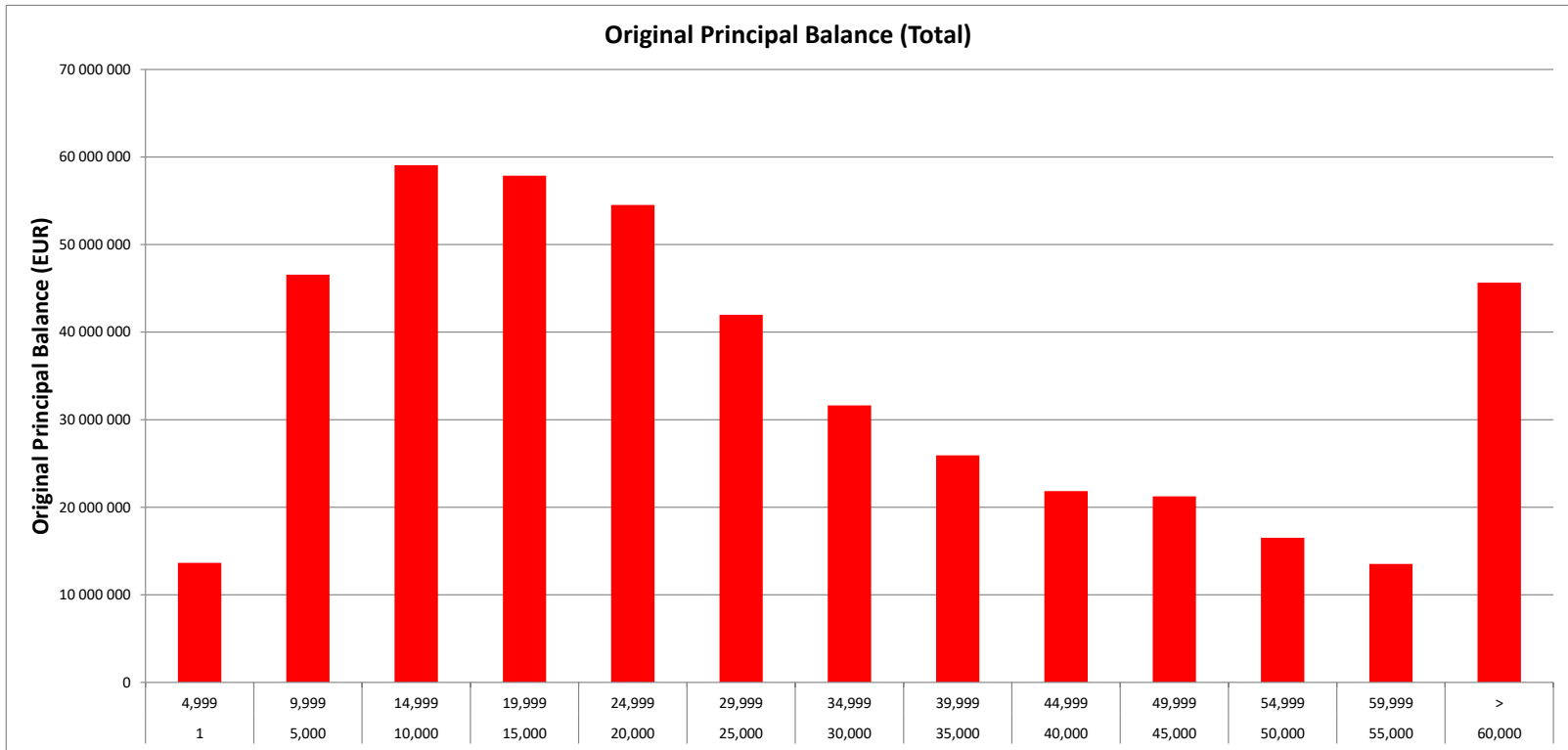
Average amount - all: 17 157

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

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9.b Original Principal Balance Graph

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10.a Outstanding Principal Balance

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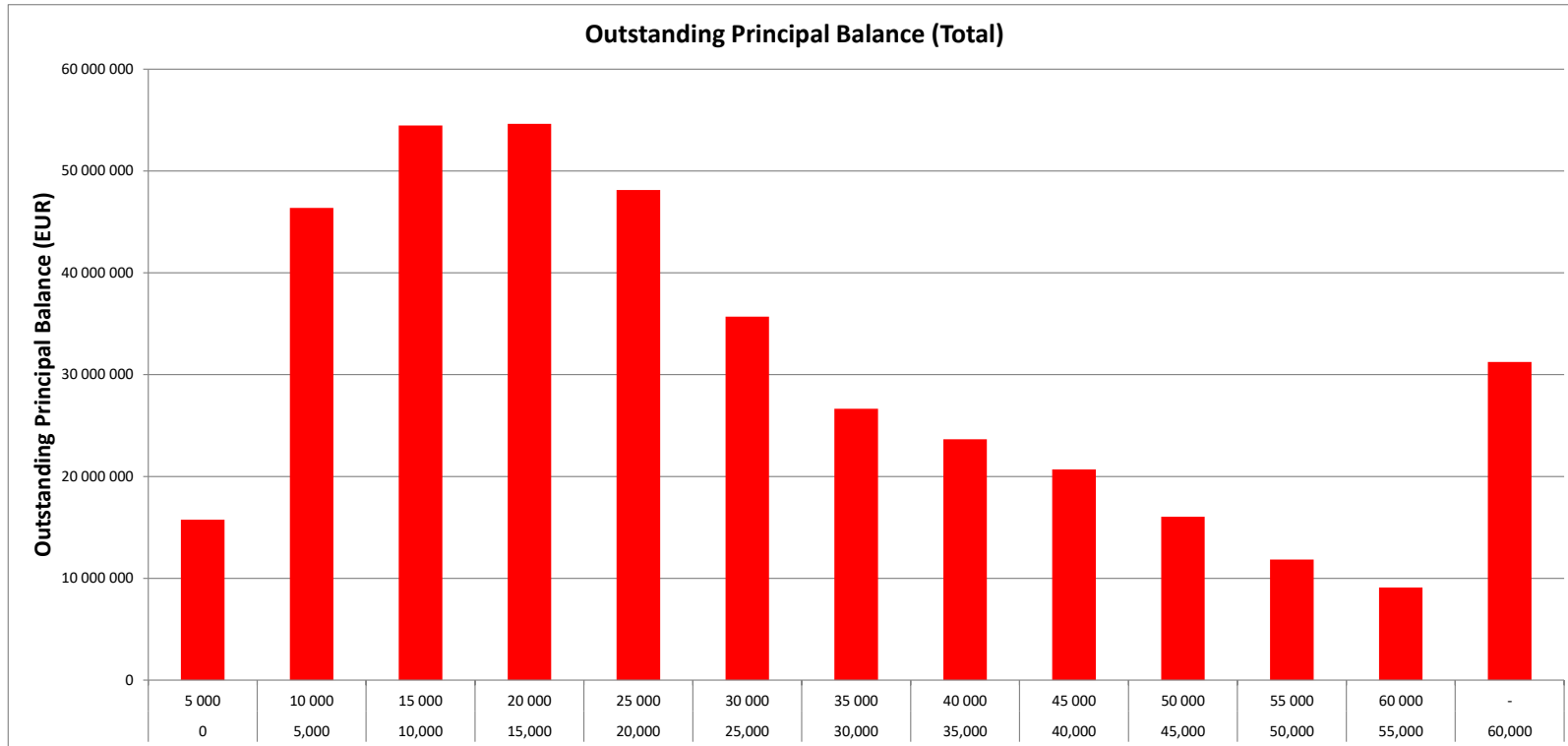
Average amount - all: 15 343

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 314	15 758 787	4,00 %	24,6	23,0	
	5 000	10 000	6 262	46 380 353	11,76 %	38,8	19,7	
	10 000	15 000	4 424	54 472 392	13,81 %	45,7	17,6	
	15 000	20 000	3 153	54 629 117	13,85 %	48,6	16,3	
	20 000	25 000	2 158	48 136 116	12,21 %	49,6	15,9	
	25 000	30 000	1 306	35 688 754	9,05 %	50,7	15,1	
	30 000	35 000	825	26 652 158	6,76 %	49,7	15,8	
	35 000	40 000	634	23 662 545	6,00 %	49,7	16,1	
	40 000	45 000	487	20 699 045	5,25 %	48,7	17,1	
	45 000	50 000	339	16 051 646	4,07 %	49,3	17,2	
	50 000	55 000	226	11 848 776	3,00 %	50,4	16,3	
	55 000	60 000	159	9 099 320	2,31 %	50,5	16,0	
	60 000	-	414	31 239 852	7,92 %	49,0	16,9	
	Total			25 701	394 318 859	100 %	46,7	17,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	28.07.2022		
Payment date	26.07.2022		
Period No	9		
Monthly Period	01.06.2022		
Interest Period	from 27.06.2022	to 26.07.2022	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	28.07.2022	
Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from 27.06.2022	to 26.07.2022 = 29 days

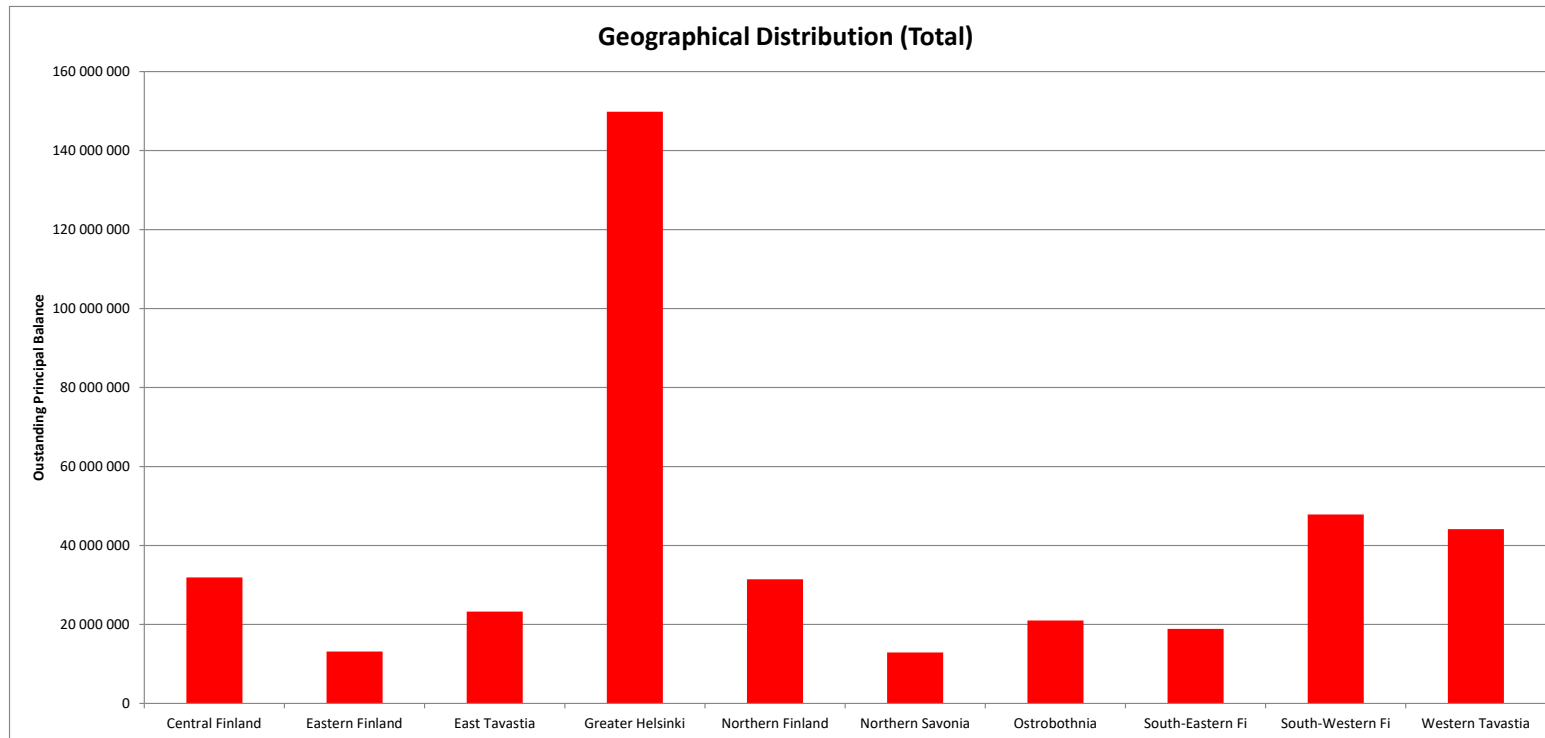


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 346	31 910 685	8,09 %	46,8	16,1	
Eastern Finland	921	13 135 249	3,33 %	46,7	16,6	
East Tavastia	1 626	23 235 331	5,89 %	47,1	16,6	
Greater Helsinki	8 671	149 840 606	38,00 %	46,3	18,0	
Northern Finland	2 018	31 442 293	7,97 %	47,5	16,0	
Northern Savonia	994	12 888 813	3,27 %	45,4	16,7	
Ostrobothnia	1 519	21 008 241	5,33 %	46,7	16,6	
South-Eastern Fi	1 496	18 895 379	4,79 %	45,9	16,4	
South-Western Fi	3 014	47 846 813	12,13 %	47,7	16,6	
Western Tavastia	3 096	44 115 449	11,19 %	46,9	16,8	
Total	25 701	394 318 859	100 %	46,7	17,1	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	28.07.2022	
Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from	27.06.2022
	to	26.07.2022
	=	29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate



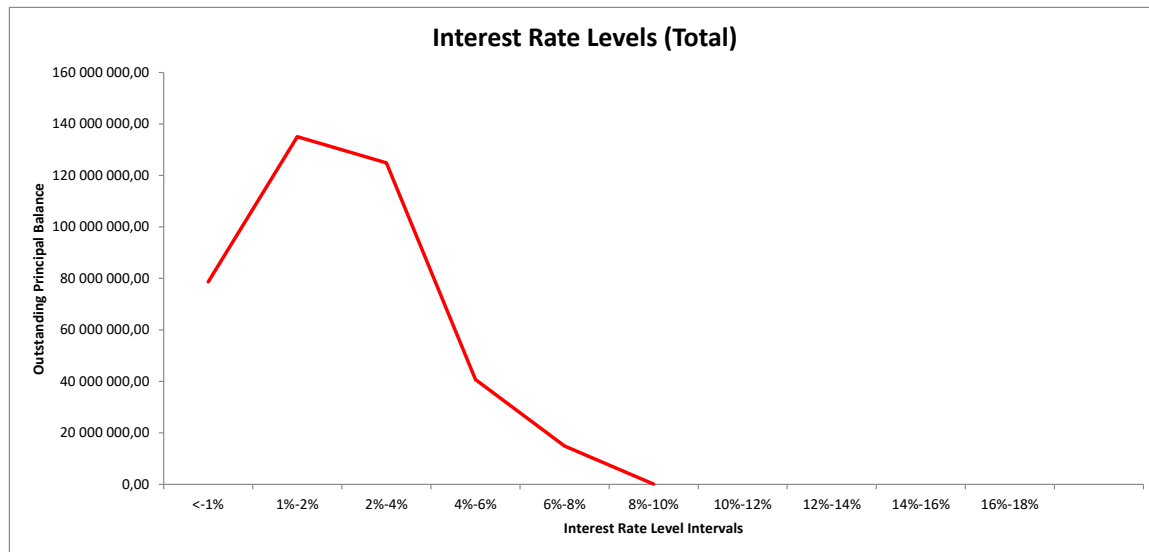
Reporting Date	28.07.2022	
Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from 27.06.2022	to 26.07.2022 = 29 days

		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	4 587	78 664 724	19,95 %	45,0	18,3
	1	2	6 032	135 061 154	34,25 %	46,8	17,5
	2	4	8 855	124 883 669	31,67 %	47,9	16,1
	4	6	4 241	40 726 251	10,33 %	46,7	16,0
	6	8	1 953	14 880 982	3,77 %	44,9	17,3
	8	10	33	102 080	0,03 %	35,1	17,0
	10	12					
	12	14					
	14	16					
16	18						
18	-						
Total			25 701	394 318 859	100 %	46,7	17,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	28.07.2022				
Payment date	26.07.2022				
Period No	9				
Monthly Period	01.06.2022				
Interest Period	from	27.06.2022	to	26.07.2022	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.a Remaining Terms



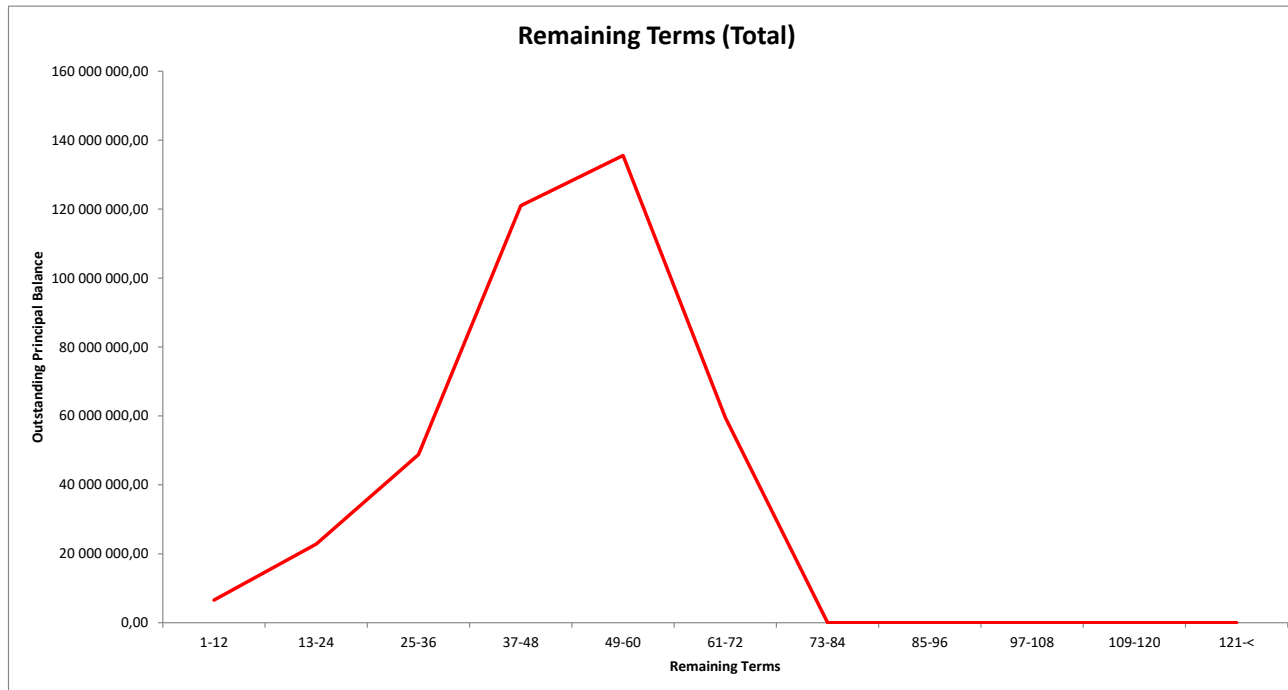
Reporting Date	28.07.2022	
Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from 27.06.2022	to 26.07.2022 = 29 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			0	16	12 732	0,00 %	0,0	30,7
	1			12	1 764	6 553 048	1,66 %	7,9	39,5
	13			24	3 262	22 857 072	5,80 %	19,9	30,8
	25			36	4 425	48 805 997	12,38 %	30,9	25,0
	37			48	7 238	120 982 916	30,68 %	43,4	17,1
	49			60	6 527	135 562 797	34,38 %	54,6	14,1
	61			72	2 469	59 544 296	15,10 %	62,9	9,3
	73			84					
	85			96					
	97			108					
	109			120					
	121	-							
	Total				25 701		394 318 859	100 %	46,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

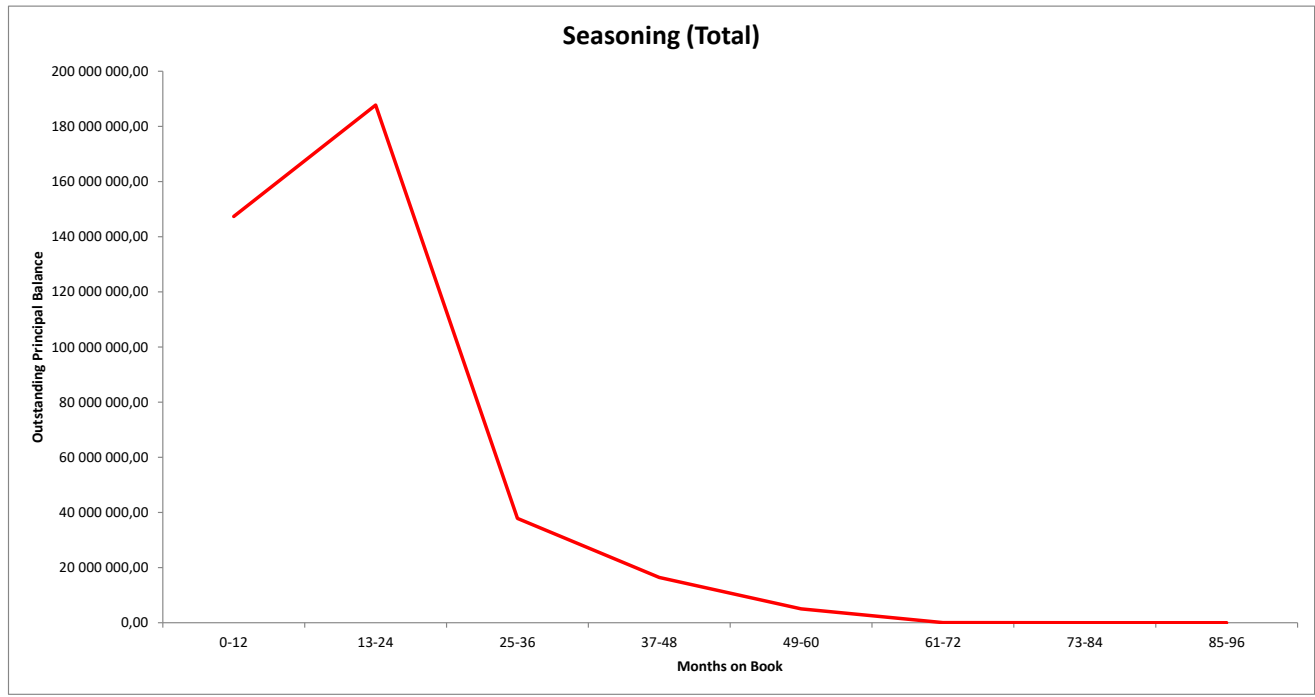
Reporting Date	28.07.2022				
Payment date	26.07.2022				
Period No	9				
Monthly Period	01.06.2022				
Interest Period	from	27.06.2022	to	26.07.2022	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	28.07.2022	
Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from 27.06.2022	to 26.07.2022 = 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



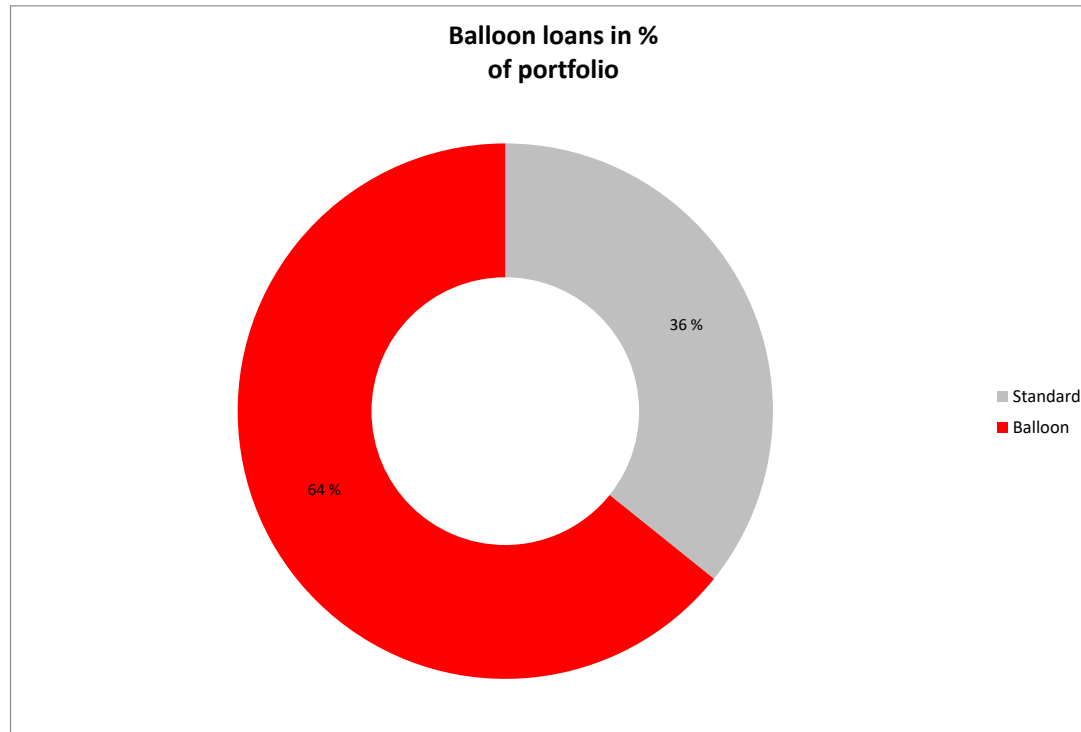
Reporting Date	28.07.2022	
Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from	27.06.2022 to 26.07.2022 = 29 days

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		15 681	141 036 628	35,8 %	6 833	0,0 %	43,3	16,5
Balloon		10 020	253 282 231	64,2 %	101 251 860	40,0 %	48,6	17,4
Total		25 701	394 318 859	100 %	101 258 693	26 %	46,7	17,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

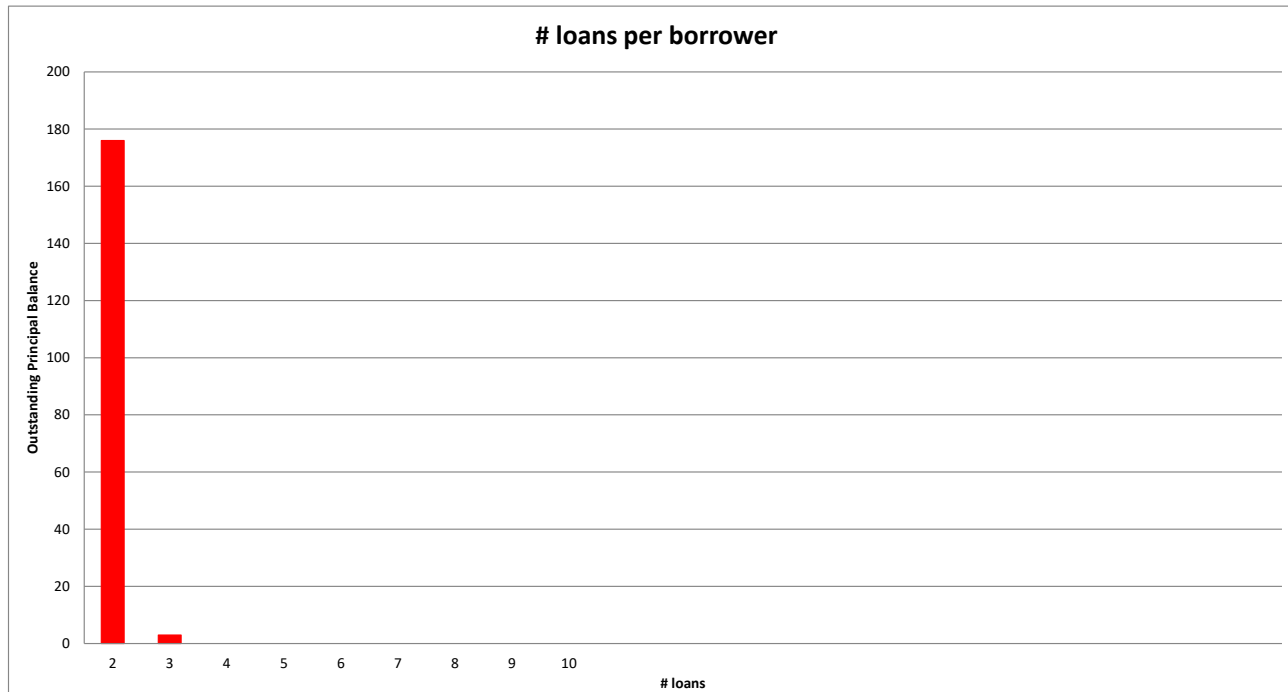
Reporting Date	28.07.2022	
Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from	27.06.2022
	to	26.07.2022
	=	29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	28.07.2022	
Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from 27.06.2022	to 26.07.2022 = 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



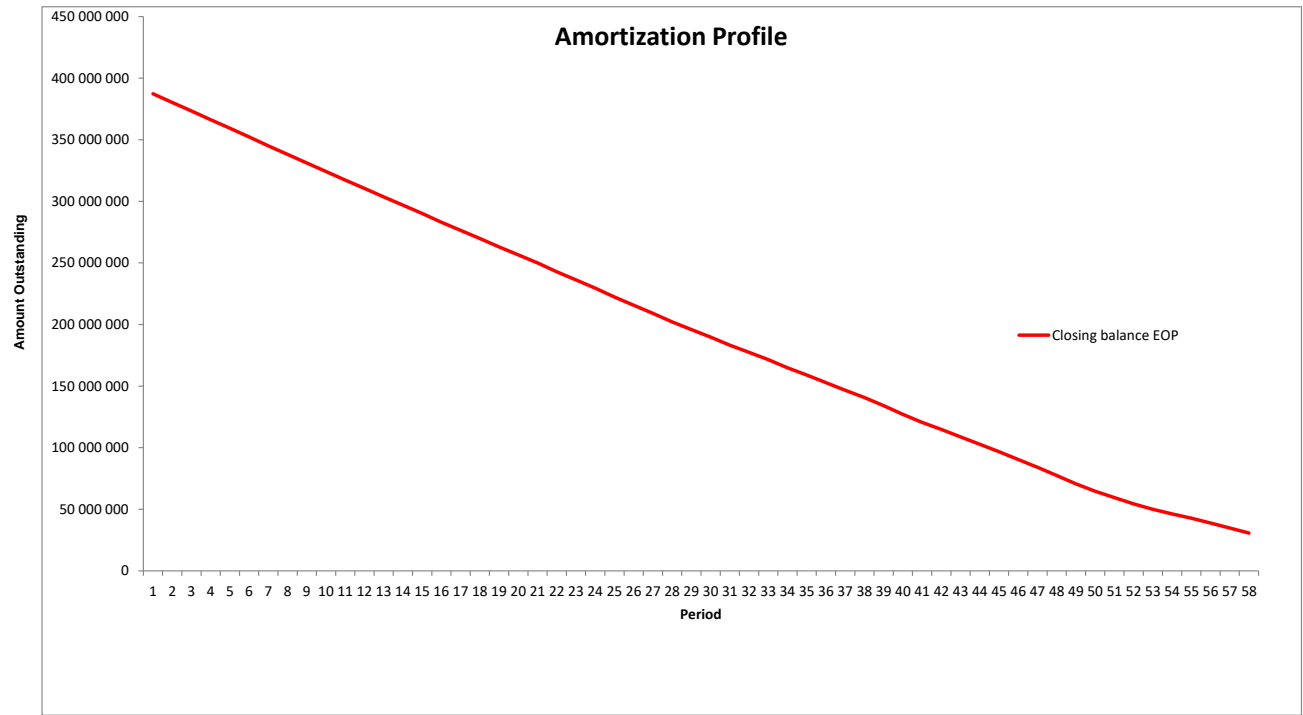
Reporting Date	28.07.2022	
Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from 27.06.2022	to 26.07.2022 = 29 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	394 318 859	387 322 254	6 996 605	830 181	2,56 %	98,23 %
	2	387 322 254	380 282 260	7 039 994	815 065	2,55 %	96,44 %
	3	380 282 260	373 356 596	6 925 664	799 172	2,55 %	94,68 %
	4	373 356 596	366 284 508	7 072 088	783 688	2,55 %	92,89 %
	5	366 284 508	359 350 448	6 934 061	768 339	2,55 %	91,13 %
	6	359 350 448	352 242 331	7 108 116	752 985	2,54 %	89,33 %
	7	352 242 331	345 029 176	7 213 155	737 563	2,54 %	87,50 %
	8	345 029 176	338 066 816	6 962 360	722 205	2,54 %	85,73 %
	9	338 066 816	331 101 618	6 965 198	706 855	2,54 %	83,97 %
	10	331 101 618	324 189 993	6 911 624	691 652	2,54 %	82,22 %
	11	324 189 993	317 326 880	6 863 113	676 407	2,53 %	80,47 %
	12	317 326 880	310 444 664	6 882 216	661 300	2,53 %	78,73 %
	13	310 444 664	303 598 628	6 846 036	646 249	2,53 %	76,99 %
	14	303 598 628	296 860 419	6 738 209	631 202	2,52 %	75,28 %
	15	296 860 419	290 126 786	6 733 633	616 302	2,52 %	73,58 %
	16	290 126 786	283 057 995	7 068 791	601 419	2,52 %	71,78 %
	17	283 057 995	276 484 104	6 573 891	586 173	2,51 %	70,12 %
	18	276 484 104	269 765 759	6 718 345	571 612	2,51 %	68,41 %
	19	269 765 759	263 060 176	6 705 583	557 083	2,51 %	66,71 %
	20	263 060 176	256 454 114	6 606 062	542 441	2,50 %	65,04 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	28.07.2022				
Payment date	26.07.2022				
Period No	9				
Monthly Period	01.06.2022				
Interest Period	from	27.06.2022	to	26.07.2022	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



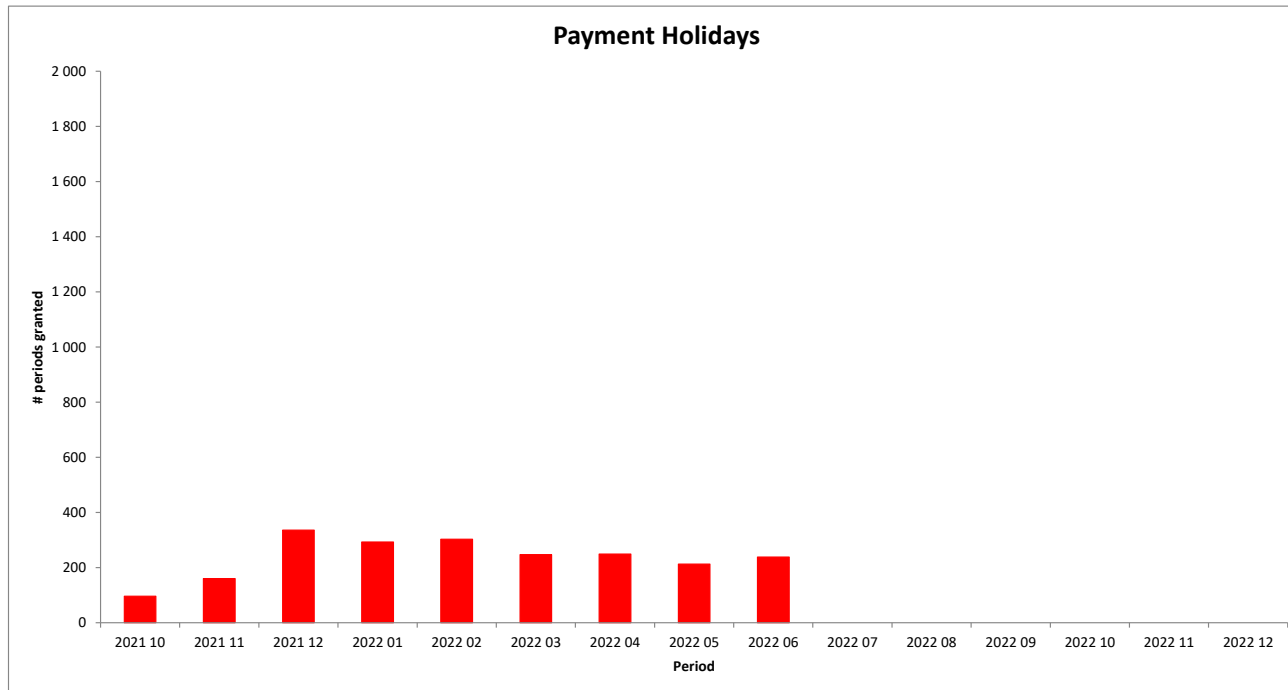
Reporting Date	28.07.2022				
Payment date	26.07.2022				
Period No	9				
Monthly Period	01.06.2022				
Interest Period	from	27.06.2022	to	26.07.2022	= 29 days

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					
2022 08					
2022 09					
2022 10					
2022 11					
2022 12					
Total:	2 135	2 787	757 961	39 301 343	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	28.07.2022				
Payment date	26.07.2022				
Period No	9				
Monthly Period	01.06.2022				
Interest Period	from	27.06.2022	to	26.07.2022	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.c Remaining Payment Holidays

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

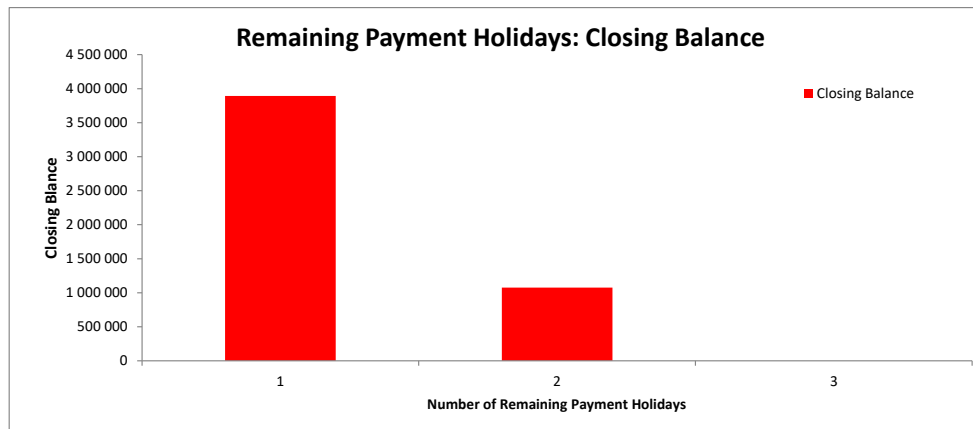
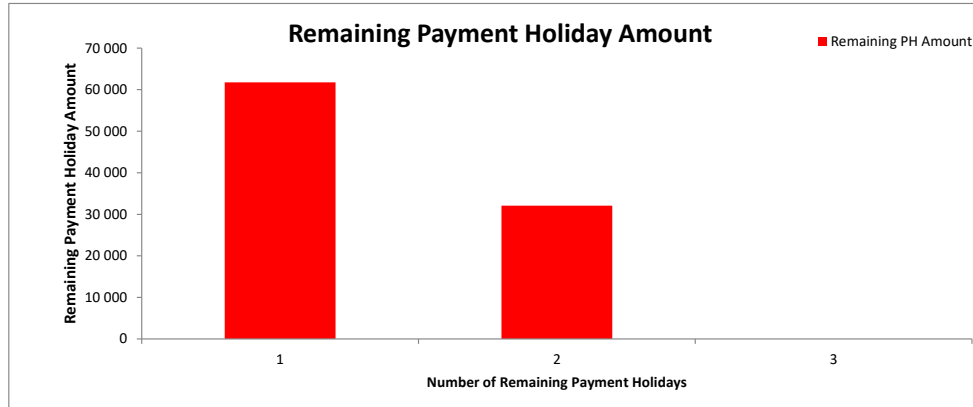


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	230	61 774	3 892 327
	2	59	32 085	1 076 557
	3	0	0	0
	Total	289	93 858	4 968 884

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.d Remaining Payment Holidays

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



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.a Downpayment



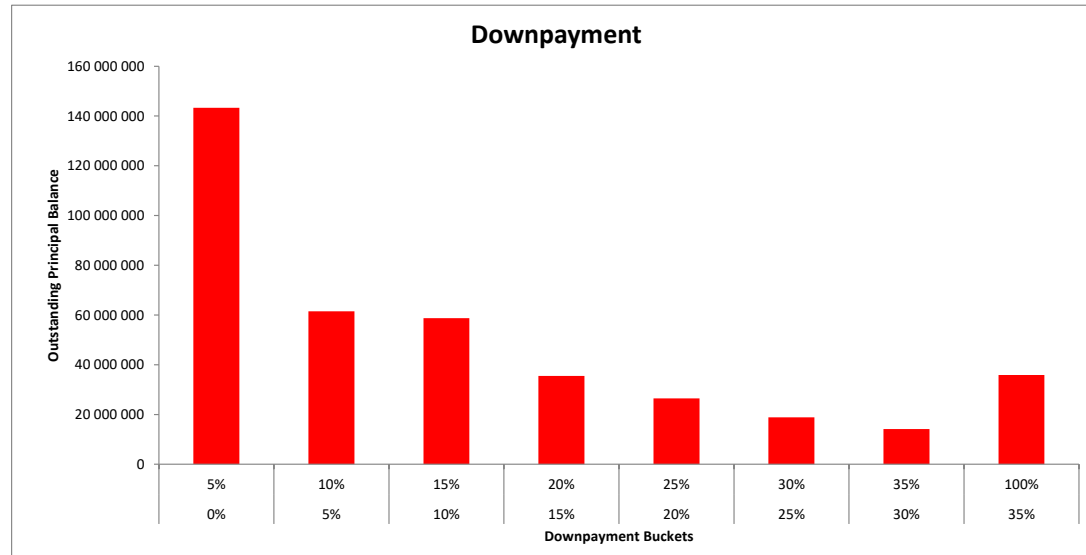
Reporting Date	28.07.2022	
Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from 27.06.2022	to 26.07.2022 = 29 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	8 902	143 316 640	36,35 %	49,7	16,2
	5 %	10 %	3 244	61 468 960	15,59 %	48,5	17,1
	10 %	15 %	3 309	58 749 269	14,90 %	45,4	18,2
	15 %	20 %	2 272	35 514 930	9,01 %	44,4	18,5
	20 %	25 %	1 797	26 455 081	6,71 %	44,3	17,9
	25 %	30 %	1 358	18 852 445	4,78 %	43,7	17,3
	30 %	35 %	1 135	14 119 193	3,58 %	43,2	17,2
	35 %	100 %	3 684	35 842 341	9,09 %	40,6	16,2
Total			25 701	394 318 859	100 %	46,7	17,1

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Monthly Investor Report

19.b Downpayment

Reporting Date	28.07.2022	
Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from	27.06.2022
	to	26.07.2022
	=	29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



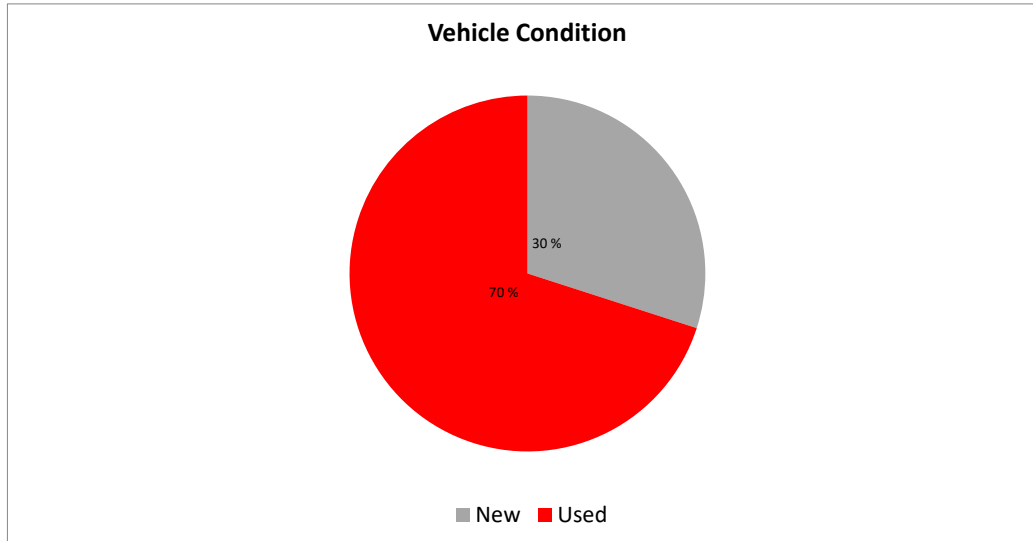
Reporting Date	28.07.2022	
Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from	27.06.2022
	to	26.07.2022
	=	29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 896	118 168 321	29,97 %	44,1	18,4
	Used	20 805	276 150 538	70,03 %	47,8	16,5
	Total	25 701	394 318 859	100 %	46,7	17,1

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20.b Vehicle Condition

Reporting Date	28.07.2022				
Payment date	26.07.2022				
Period No	9				
Monthly Period	01.06.2022				
Interest Period	from 27.06.2022	to 26.07.2022	=	29 days	



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



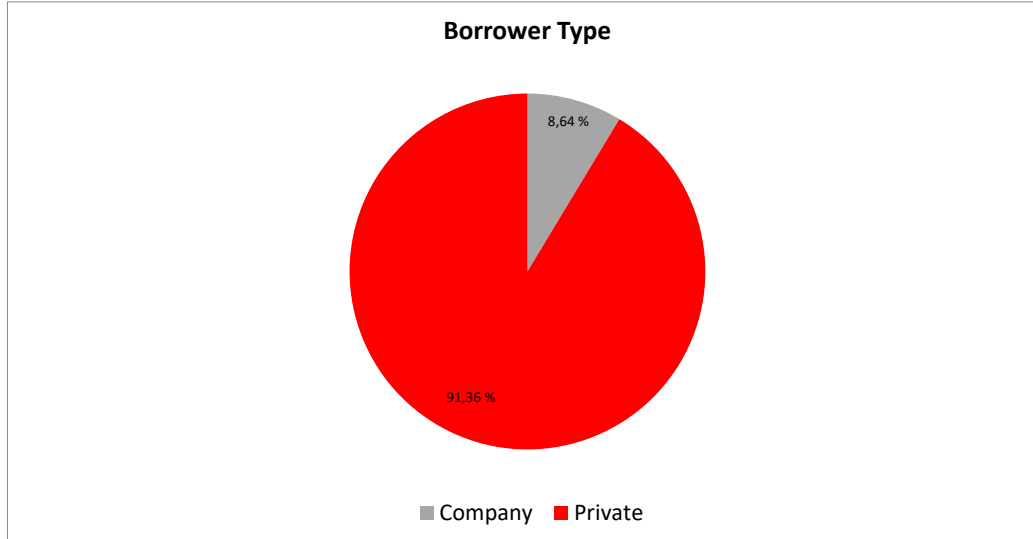
Reporting Date	28.07.2022
Payment date	26.07.2022
Period No	9
Monthly Period	01.06.2022
Interest Period	from 27.06.2022 to 26.07.2022 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 694	34 083 009	8,64 %	39,0	18,3
	Private	24 007	360 235 850	91,36 %	47,4	16,9
	Total	25 701	394 318 859	100 %	46,7	17,1

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21.b Borrower Type

Reporting Date	28.07.2022				
Payment date	26.07.2022				
Period No	9				
Monthly Period	01.06.2022				
Interest Period	from 27.06.2022	to 26.07.2022	=	29 days	



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type



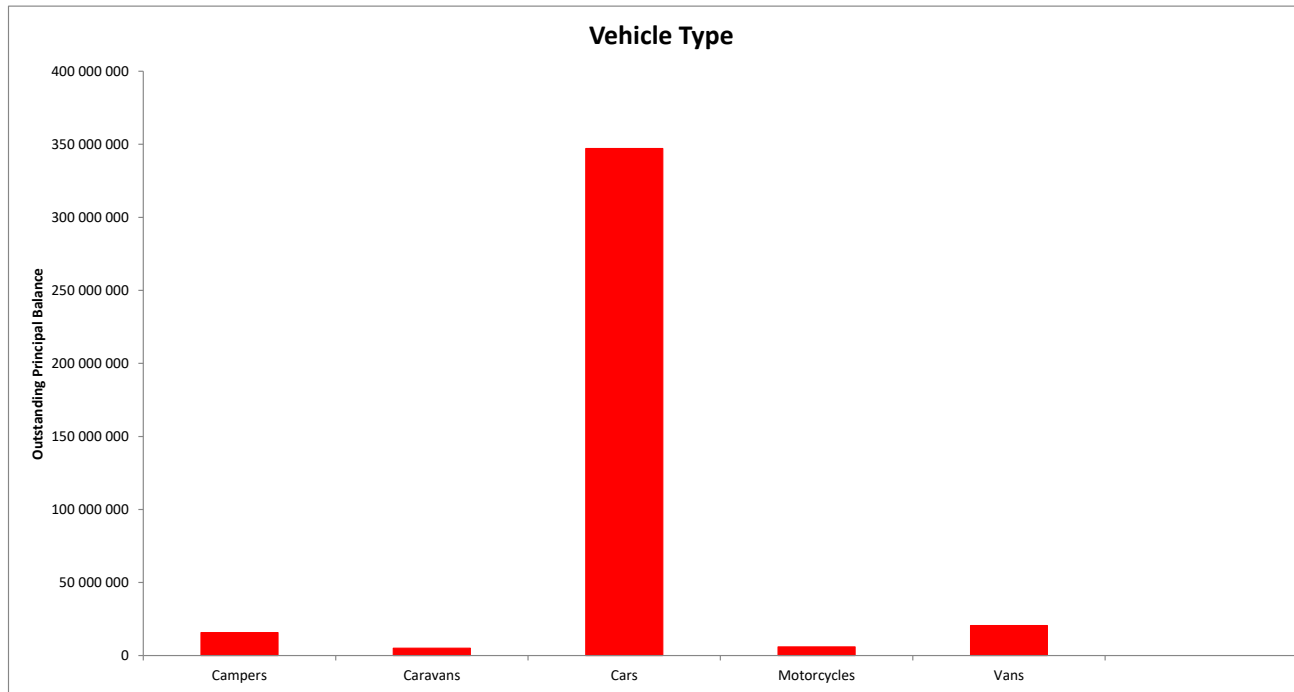
Reporting Date	28.07.2022				
Payment date	26.07.2022				
Period No	9				
Monthly Period	01.06.2022				
Interest Period	from	27.06.2022	to	26.07.2022	= 29 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	460	15 655 927	3,97 %	52,2	14,1
	Caravans	302	4 987 449	1,26 %	50,5	13,7
	Cars	22 747	347 142 622	88,04 %	46,8	17,2
	Motorcycles	689	5 969 271	1,51 %	41,9	14,8
	Vans	1 503	20 563 589	5,21 %	41,7	18,1
		25 701	394 318 859	100 %	46,7	17,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	28.07.2022				
Payment date	26.07.2022				
Period No	9				
Monthly Period	01.06.2022				
Interest Period	from	27.06.2022	to	26.07.2022	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans



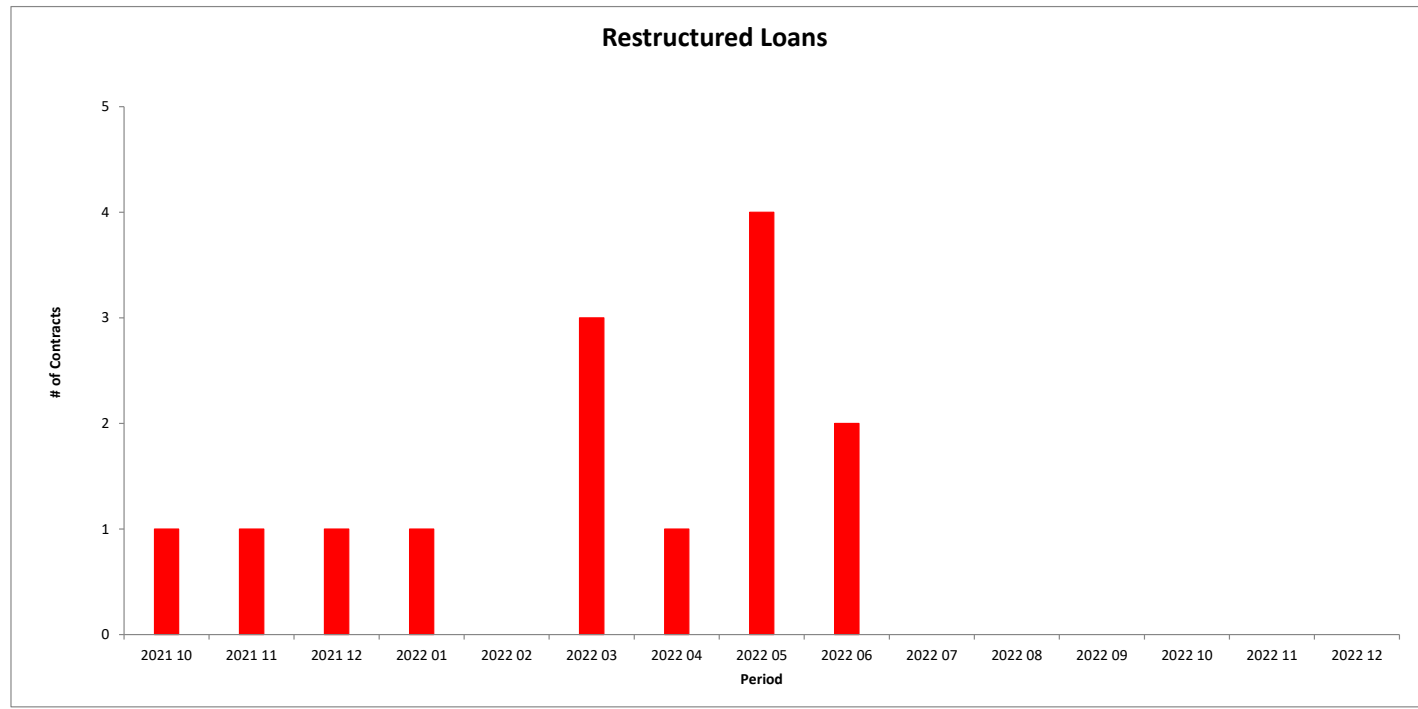
Reporting Date	28.07.2022	
Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from 27.06.2022	to 26.07.2022 = 29 days

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		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
	14	295 073

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Monthly Investor Report

23.b Restructured Loans

Reporting Date	28.07.2022				
Payment date	26.07.2022				
Period No	9				
Monthly Period	01.06.2022				
Interest Period	from	27.06.2022	to	26.07.2022	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	28.07.2022					
Payment date	26.07.2022					
Period No	9					
Monthly Period	from	01.06.2022	to	26.07.2022	=	29 days
Interest Period						

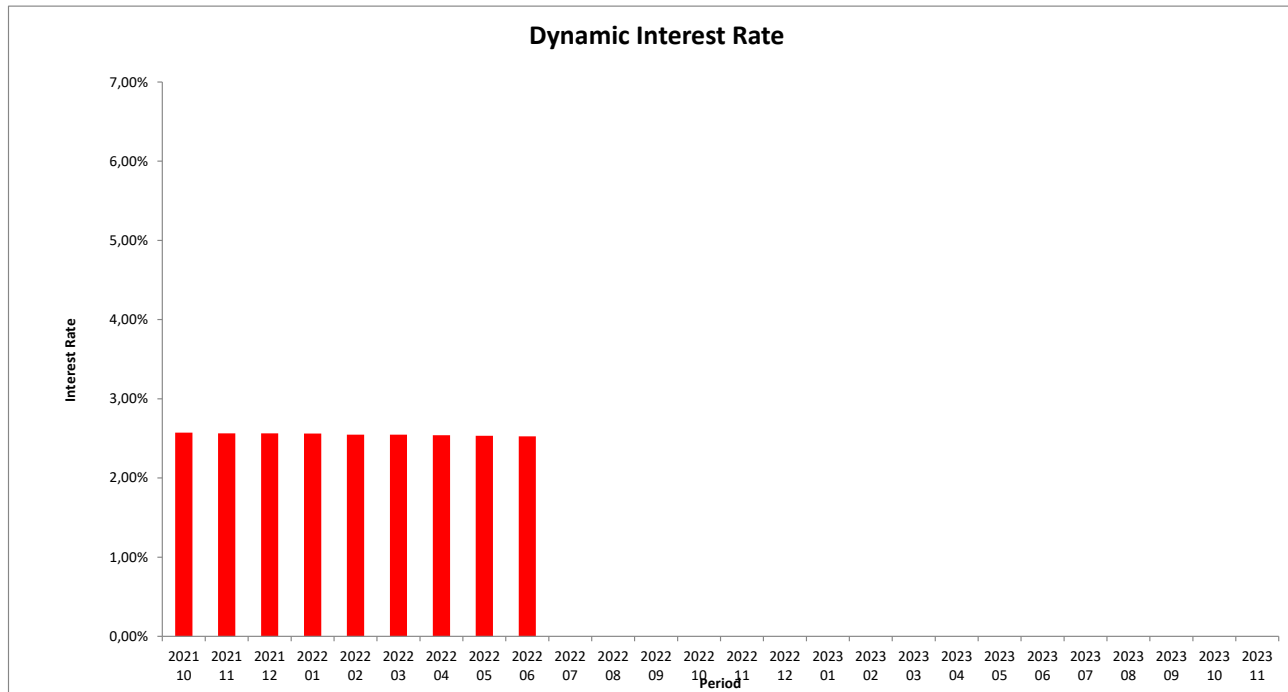
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12	432 351 017	2,56 %
2022 01	430 947 677	2,56 %
2022 02	431 953 670	2,55 %
2022 03	428 412 919	2,55 %
2022 04	431 797 160	2,54 %
2022 05	411 978 840	2,53 %
2022 06	394 318 859	2,53 %
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
2023 01		
2023 02		
2023 03		
2023 04		
2023 05		
2023 06		
2023 07		
2023 08		
2023 09		
2023 10		
2023 11		

Interest rate evolution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	28.07.2022					
Payment date	26.07.2022					
Period No	9					
Monthly Period	01.06.2022					
Interest Period	from	27.06.2022	to	26.07.2022	=	29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date 28.07.2022
Payment date 26.07.2022
Period No 9

Monthly Period 01.06.2022
Interest Period from 27.06.2022 to 26.07.2022 = 29 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				
2022 08				
2022 09				
2022 10				
2022 11				
2022 12				
2023 01				
2023 02				
2023 03				
2023 04				
2023 05				
2023 06				
2023 07				
2023 08				
2023 09				
2023 10				
2023 11				

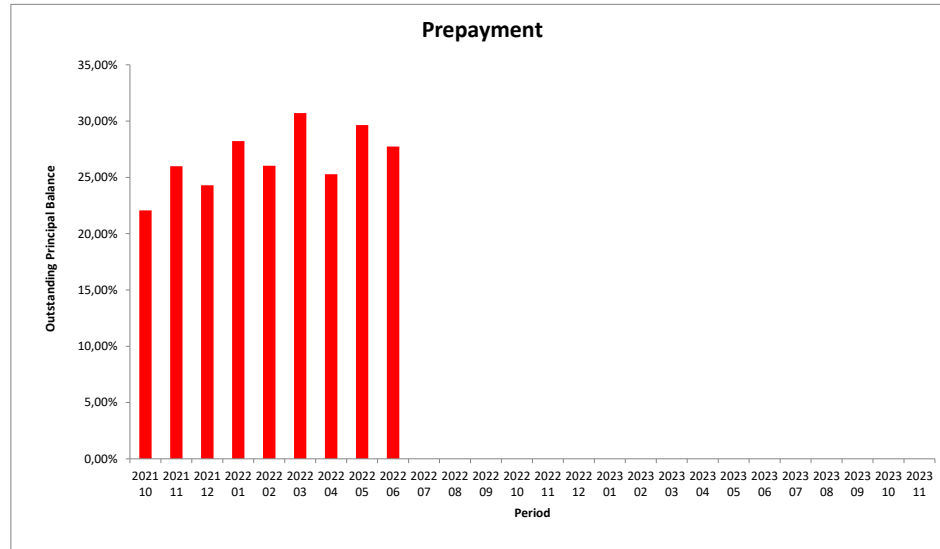
Dynamic Prepayment

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	28.07.2022				
Payment date	26.07.2022				
Period No	9				
Monthly Period	01.06.2022				
Interest Period	from	27.06.2022	to	26.07.2022	= 29 days



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26. Delinquency



Reporting Date	28.07.2022						
Payment date	26.07.2022						
Period No	9						
Monthly Period	from	01.06.2022	to	26.07.2022	=	29 days	
Interest Period	27.06.2022						

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

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.07.2022	
Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from 27.06.2022	to 26.07.2022 = 29 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	38 330	49 388	337 854						
2022 2	865 085	45							38 272	38 272	826 812						
2022 3	0	0															

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28. Priority of Payments - Revenue



Reporting Date	28.07.2022	
Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from 27.06.2022	to 26.07.2022 = 29 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 287 061,01	EUR
Senior Expenses	-	667,00	EUR
Servicing Fee	-	164 299,52	EUR
Tranche A Loan Interest to Issuer	-	51 789,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	5 983,00	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	3 024,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	68 658,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	233 979,62	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		758 660,87	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	463 192,22	EUR
Senior Expenses	-	667,00	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	51 789,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	5 983,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	3 024,00	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	-	233 979,62	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	99 091,60	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

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29. Priority of Payments - Redemption



Reporting Date	28.07.2022
Payment date	26.07.2022
Period No	9
Monthly Period	01.06.2022
Interest Period	from 27.06.2022 to 26.07.2022 = 29 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	17 426 001,67	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	-	17 426 001,67	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	17 659 981,29	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	-	17 659 981,29	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iii) Principal Payments on Class D Notes	-	-	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
Issuer Priority of Payments - Revenue (o)			
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		758 660,87	EUR
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30. Transaction Costs



Reporting Date	28.07.2022	
Payment date	26.07.2022	
Period No	9	
Monthly Period	01.06.2022	
Interest Period	from 27.06.2022	to 26.07.2022 = 29 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	129 454,00	51 789,00	5 983,00	3 024,00	68 658,00
Cumulative Interest accrued	EUR	1 173 270,00	457 115,00	54 096,00	28 116,00	633 943,00
Interest Payments	EUR	129 454,00	51 789,00	5 983,00	3 024,00	68 658,00
Cumulative Interest Payments	EUR	1 173 270,00	457 115,00	54 096,00	28 116,00	633 943,00
Interest accrued on Subordinated Loan for the Period	EUR	-				
Cumulative Interest accrued on Subordinated Loan	EUR	-				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	-				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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Interest Period	from 27.06.2022	to	26.07.2022	=	29 days



Class A, B and C Cap details

Kimi 10 | Front Cap

Party A
Party B

BANCO SANTANDER, S.A
SCF RAHOITUSPALVELUT X DAC

Cap Notional	434 600 000
Interest Period Start	27.06.2022
Interest Period End	26.07.2022
Interest Days	29
Settlement Date	26.07.2022
Euribor 1 M	-0,528 %
Cap limit	0,000 %
Floating Interest Rate above cap limit	0,000 %
Cap Floating Rate Day Count Fraction	0,08
Cap Interest Amount	EUR 0,00
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u><u>EUR 0,00</u></u>

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31. Contact Details



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Reporting Date	28.07.2022								
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