

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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

Reporting Date	27.07.2023				
Payment date	25.07.2023			Following payment dates:	25.08.2023
Period No	21				25.09.2023
Monthly Period	01.06.2023				
Interest Period	from 26.06.2023	to	25.07.2023	=	29 days
Cut-Off date	30.06.2023				

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	21	
Monthly Period	01.06.2023	
Interest Period	from 26.06.2023	to 25.07.2023 = 29 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
Outstanding receivables		
Opening balance prior to replenishment	241 722 330,76	EUR
Scheduled Loan Principal Repayments (+MC)	4 780 532,28	EUR
Prepayments	6 166 419,79	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	10 946 952,07	EUR
New Defaulted Auto Loans amt in Period	641 349,20	EUR
Closing balance prior to replenishment	230 134 029,49	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	230 134 029,49	EUR
Principal Recoveries on loans in default	516 518,71	EUR
Total revenue collections		
Total Revenue Received in Period	730 129,61	EUR

# Loans		
At beginning of period	17 931	Loans
Replenished contracts	-	Loans
Paid in Full	618	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	33	Loans
At end of period (pre replenishment)	17 280	Loans

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from 26.06.2023	to	25.07.2023	=	29 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 254 225,51	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	4 794,50	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	77 276,89	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	1 336 296,90	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	873 757,97	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	655 498,07	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	14 619,40	EUR
g. Liquidity Reserve Excess Amount	62 657,49	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 606 532,93	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from 26.06.2023	to	25.07.2023	=	29 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	10 946 952,07	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	10 946 952,07	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10 946 952,07	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	641 349,20	EUR
Total Amount for Issuer Available Redemption Receipts	11 588 301,27	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	27.07.2023
Payment date	25.07.2023
Period No	21
Monthly Period	01.06.2023
Interest Period	from 26.06.2023 to 25.07.2023 = 29 days

Note Balance

Beginning of Period	241 722 330,76	EUR
End of Period	230 134 029,49	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 165 194,49	EUR
Cash Outflow		59 582,84	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 105 611,65	EUR
Required Reserve Amount	0,5 %	1 105 611,65	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



Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	21	
Monthly Period	01.06.2023	
Interest Period	from 26.06.2023	to 25.07.2023 = 29 days

Asset Balance

Opening balance prior to replenishment	241 722 330,76	EUR
Closing balance prior to replenishment	230 134 029,49	EUR
Closing Balance post replenishment	230 134 029,49	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	217 082 701,62	94,33 %	16 286
1-29 days past due	9 089 278,80	3,95 %	730
Delinquent Receivables:			
30-59 days past due	1 219 359,60	0,53 %	99
60-89 days past due	930 602,54	0,40 %	55
90-119 days past due	826 632,14	0,36 %	55
120-149 days past due	461 390,13	0,20 %	24
150-179 days past due	524 064,66	0,23 %	31
Total Performing and Delinquent	230 134 029	100,00 %	17 280
Current Period Defaults	641 349,20		33
Cumulative Defaults	6 171 511,02		398
Current Period Principal Recoveries	516 518,71		
Cumulative Principal Recoveries	2 363 223,85		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,85 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,82 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,76 %	

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

[A] Aggregate Outstanding Asset Principal Amount	230 134 029,49	51,9892 %
[B] Aggregate principal balance of Defaulted Contracts	6 171 511,02	
[C] Recoveries received on such Defaulted Contracts	2 363 223,85	
[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	1,72 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,88 %	
[C] Delinquency Ratio, second preceding Payment Date	1,90 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event NO

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

[A] [1] + [2] + [3]	38 200 000,00	15,80 %	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	241 722 330,76		

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

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

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

5b. Concentration limits



Reporting Date	27.07.2023
Payment date	25.07.2023
Period No	21
Monthly Period	01.06.2023
Interest Period	from 26.06.2023 to 25.07.2023 = 29 days

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

Weighted average interest rate (min 2,35%)	2,42 %
Weighted average months to maturity (max 56)	36,73*
Used Vehicles (max 74%)	67,19 %
Balloon Loans (max 63,5%)	68,85 %
Corporate Borrowers (max 10%)	7,82 %
IRB (min 95%)	95,44 %**

* Bucket-based as found in IR

** As of previous pool cut

Top-10 Exposures:

Balance	# Loans	Portion
218 516,51	2	0,09 %
132 718,90	1	0,06 %
130 492,56	1	0,06 %
130 050,38	1	0,06 %
128 020,47	1	0,06 %
127 513,23	1	0,06 %
122 494,27	1	0,05 %
120 676,49	1	0,05 %
116 913,53	1	0,05 %
110 456,65	1	0,05 %
Total (max 0,5%)		0,58 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

6. Note Principal



Reporting Date	27.07.2023
Payment date	25.07.2023
Period No	21
Monthly Period	01.06.2023
Interest Period	from 26.06.2023 to 25.07.2023 = 29 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	203 522 330,76	17 600 000,00	5 200 000,00	15 400 000,00	EUR
Sequential Amortization	11 588 301,27	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	191 934 029,49	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	-	-	-	641 349,20	EUR
Credit PDL	-	-	-	641 349,20	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	203 522 330,76	17 600 000,00	5 200 000,00	15 400 000,00	EUR
End of Period	191 934 029,49	17 600 000,00	5 200 000,00	15 400 000,00	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	= 29 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	241 722 330,76	203 522 330,76	17 600 000,00	5 200 000,00	15 400 000,00
Available Distribution Amount	11 588 301,27				
Amortisation	11 588 301,27				
Redemption per Class	11 588 301,27	11 588 301,27	-	-	-
Redemption per Note		2 814,06	-	-	-
Outstanding Closing Balance		191 934 029,49	17 600 000,00	5 200 000,00	15 400 000,00
Net Outstanding Closing Balance	230 134 029,49	191 934 029,49	17 600 000,00	5 200 000,00	15 400 000,00
Current Tranching	100 %	83,40 %	7,65 %	2,26 %	6,69 %
Current Pool Factor		0,47	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		49 422,62	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 814,06	-	-	-
Principal Outstanding per Note End of Period		46 608,56	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		163,75	351,46	375,63	445,83
Interest Payment	824 369,13	674 320,36	61 857,64	19 532,79	68 658,33
Interest Payment per Note		163,75	351,46	375,63	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)		18,53 %	10,88 %	8,62 %	1,93 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		19,01 %	11,36 %	8,62 %	1,93 %
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 27.07.2023
Payment date 25.07.2023
Period No 21
Monthly Period 01.06.2023
Interest Period : 26.06.2023 to 25.07.2023 = 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 S.A.		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.	
Hedge Counterparty	Banco Santander, S.A.	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will within 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.]	
	Banco Santander, S.A.	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within sixty (60) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.]	
Hedge Counterparty	Banco Santander, S.A.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.]	
	Banco Santander, S.A.	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.]	
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

**SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report**

9.a Original Portfolio Principal Balance

Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days



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	

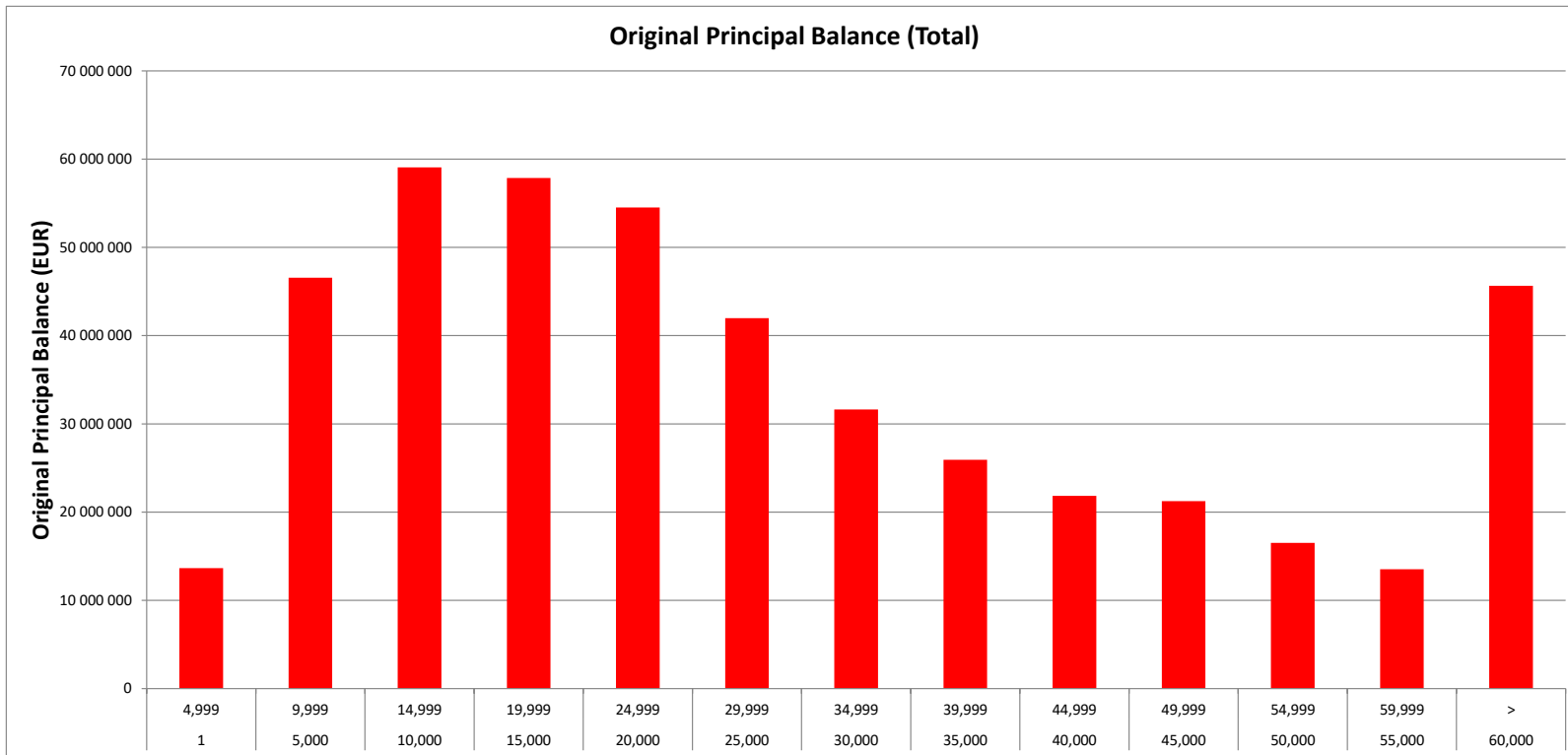
SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	21	
Monthly Period	01.06.2023	
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Original Principal Balance (Total)



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
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Interest Period	from	26.06.2023	to	25.07.2023	= 29 days



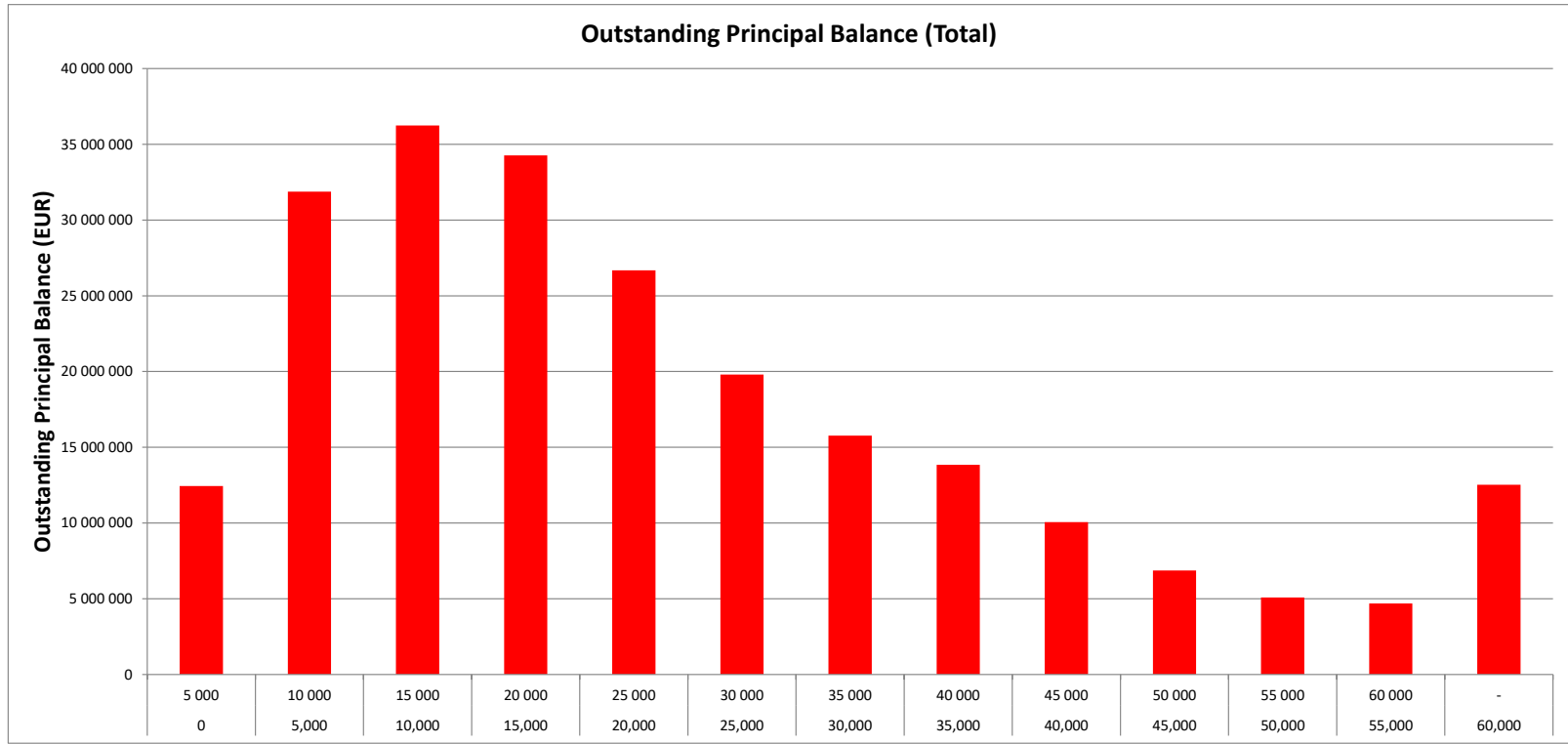
Average amount - all: 13 318

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	4 519	12 437 578	5,40 %	21,0	32,7
	5 000	10 000	4 335	31 870 627	13,85 %	32,4	29,6
	10 000	15 000	2 931	36 243 150	15,75 %	37,2	28,1
	15 000	20 000	1 981	34 264 363	14,89 %	38,3	27,3
	20 000	25 000	1 199	26 685 589	11,60 %	39,5	26,8
	25 000	30 000	726	19 798 861	8,60 %	38,8	26,9
	30 000	35 000	488	15 766 194	6,85 %	38,2	27,9
	35 000	40 000	371	13 844 598	6,02 %	38,4	28,3
	40 000	45 000	238	10 060 961	4,37 %	39,6	27,8
	45 000	50 000	145	6 869 374	2,98 %	39,6	28,2
	50 000	55 000	97	5 079 643	2,21 %	40,0	27,6
	55 000	60 000	82	4 682 916	2,03 %	39,1	29,1
	60 000	-	168	12 530 176	5,44 %	38,4	28,0
	Total			17 280	230 134 029	100 %	36,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27.07.2023		
Payment date	25.07.2023		
Period No	21		
Monthly Period	01.06.2023	to	25.07.2023
Interest Period	from 26.06.2023	=	29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	21	
Monthly Period	01.06.2023	
Interest Period	from 26.06.2023	to 25.07.2023 = 29 days

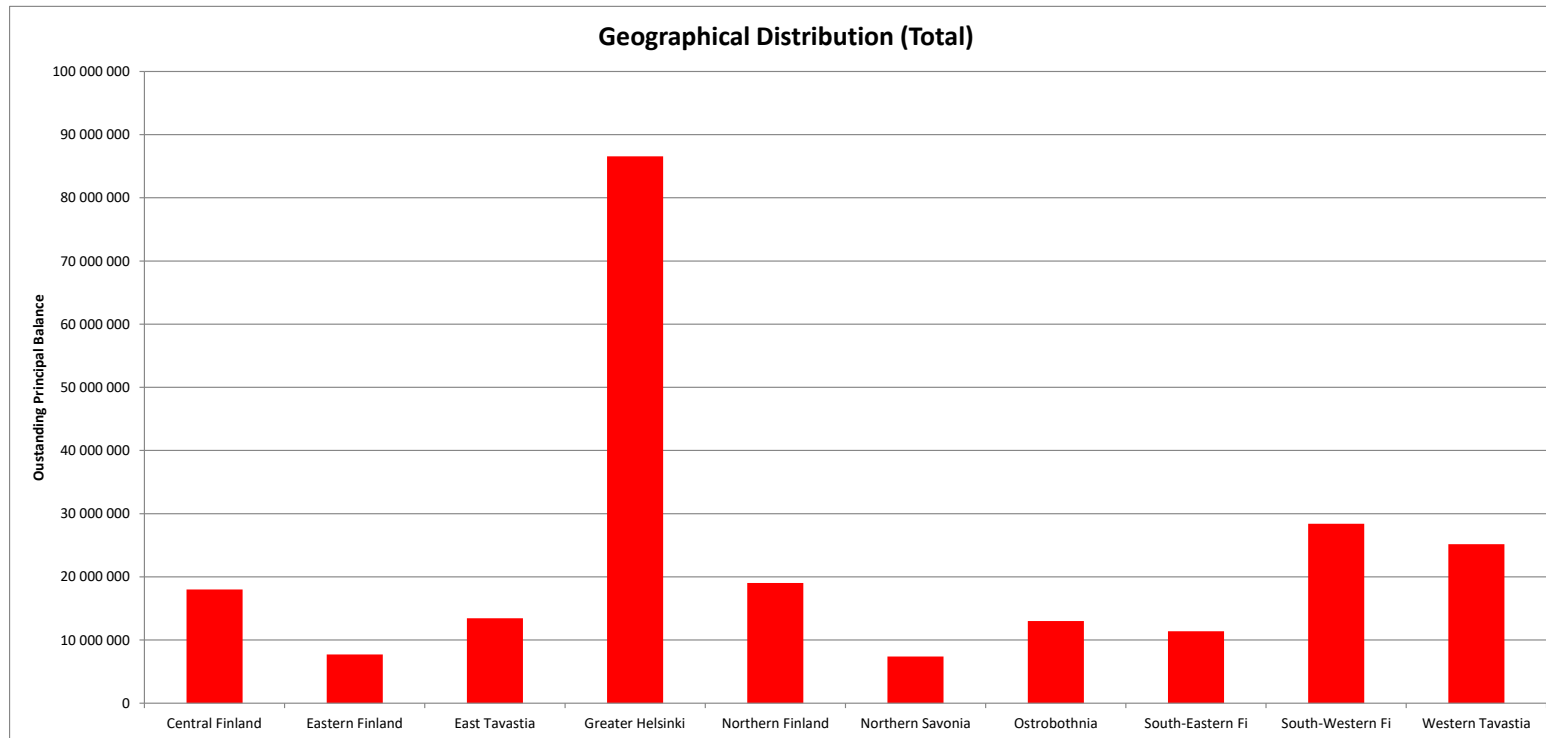


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 571	18 005 016	7,82 %	36,8	27,4	
Eastern Finland	623	7 707 356	3,35 %	37,2	27,4	
East Tavastia	1 075	13 435 613	5,84 %	37,2	27,7	
Greater Helsinki	5 734	86 572 677	37,62 %	36,4	28,9	
Northern Finland	1 401	19 043 943	8,28 %	37,4	27,4	
Northern Savonia	640	7 403 208	3,22 %	35,3	28,5	
Ostrobothnia	1 090	12 993 356	5,65 %	37,0	27,6	
South-Eastern Fi	1 034	11 380 068	4,94 %	36,5	27,5	
South-Western Fi	2 073	28 419 011	12,35 %	37,4	28,0	
Western Tavastia	2 039	25 173 782	10,94 %	36,7	28,2	
Total	17 280	230 134 029	100 %	36,7	28,2	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	21	
Monthly Period	01.06.2023	
Interest Period	from	26.06.2023
	to	25.07.2023
	=	29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days

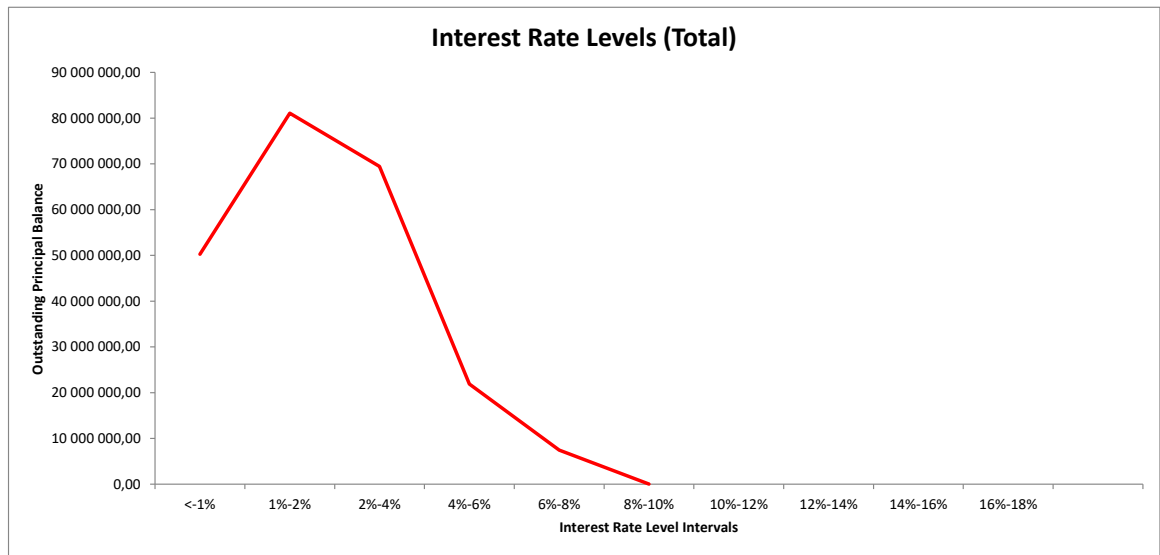


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	3 445	50 249 827	21,84 %	35,7	28,3
	1 %	2 %	4 208	81 079 310	35,23 %	35,9	29,1
	2 %	4 %	5 787	69 449 250	30,18 %	38,2	27,2
	4 %	6 %	2 686	21 895 838	9,51 %	37,5	27,2
	6 %	8 %	1 144	7 433 996	3,23 %	36,2	28,3
	8 %	10 %	10	25 810	0,01 %	33,0	26,8
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	-						
Total			17 280	230 134 029	100 %	36,7	28,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.a Remaining Terms



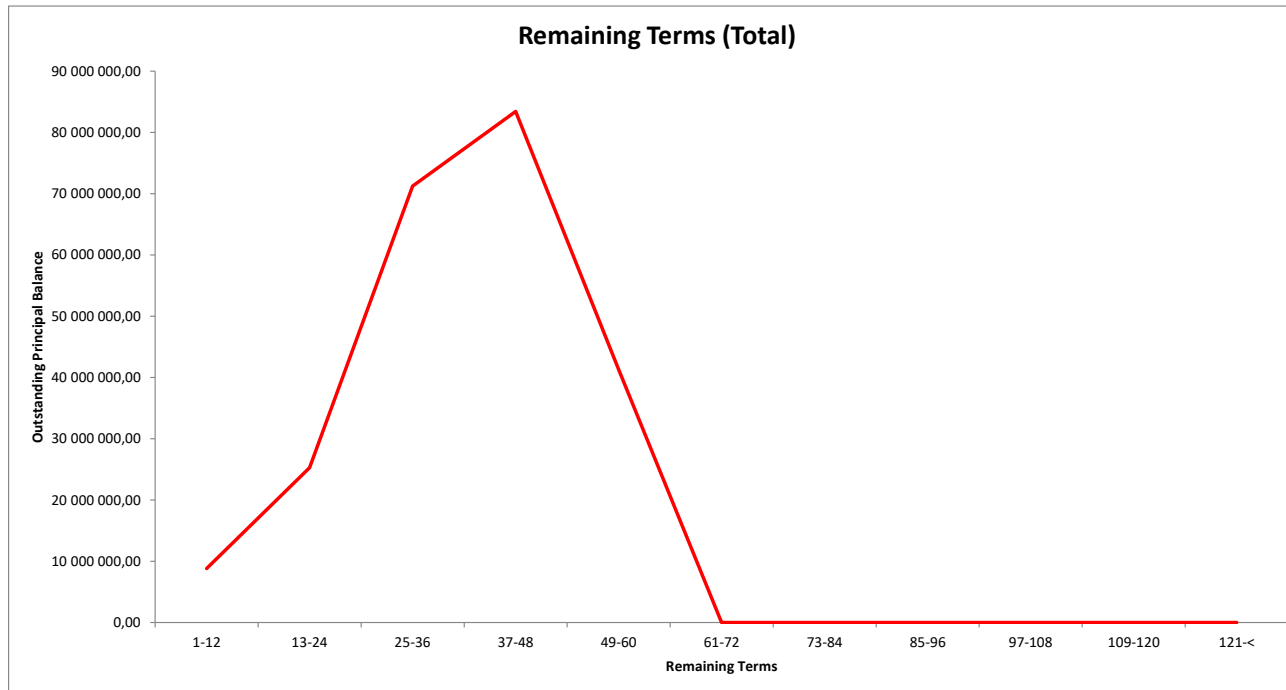
Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	21	
Monthly Period	01.06.2023	
Interest Period	from 26.06.2023	to 25.07.2023 = 29 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			0	21	116 212	0,05 %	0,0	52,3
	1			12	2 066	8 805 083	3,83 %	8,4	44,6
	13			24	3 148	25 281 756	10,99 %	19,1	37,4
	25			36	5 301	71 238 522	30,96 %	31,5	29,1
	37			48	4 769	83 414 030	36,25 %	42,5	26,1
	49			60	1 975	41 278 428	17,94 %	51,0	21,5
	61			72					
	73			84					
	85			96					
	97			108					
	109			120					
	121	-							
Total				17 280		230 134 029	100 %	36,7	28,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.a Seasoning



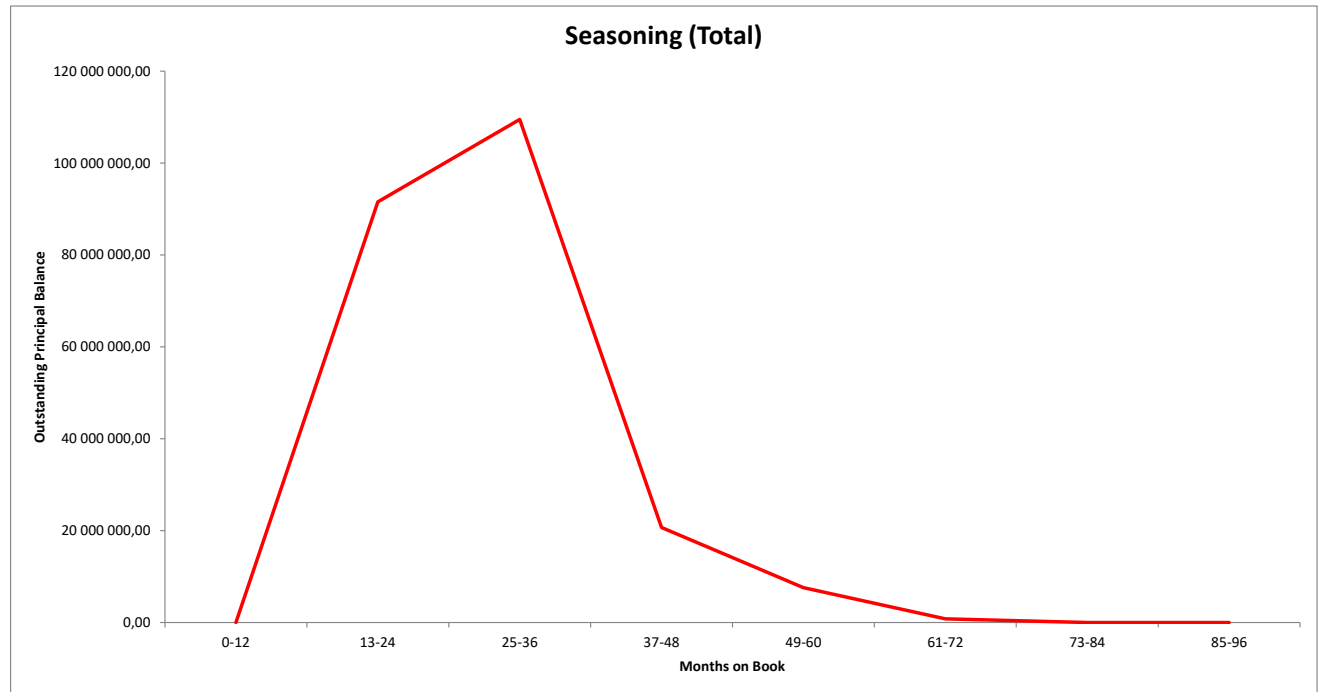
Reporting Date	27.07.2023
Payment date	25.07.2023
Period No	21
Monthly Period	01.06.2023
Interest Period	from 26.06.2023 to 25.07.2023 = 29 days

	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12					
	13		24	6 185	91 565 858	39,79 %	43,0	21,8
	25		36	8 068	109 485 417	47,57 %	36,0	28,9
	37		48	1 800	20 698 028	8,99 %	22,9	41,6
	49		60	1 042	7 593 797	3,30 %	13,0	53,5
	61		72	185	790 929	0,34 %	9,0	62,6
	73		84					
	85		96					
Total			17 280	230 134 029	100 %	36,7	28,2	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



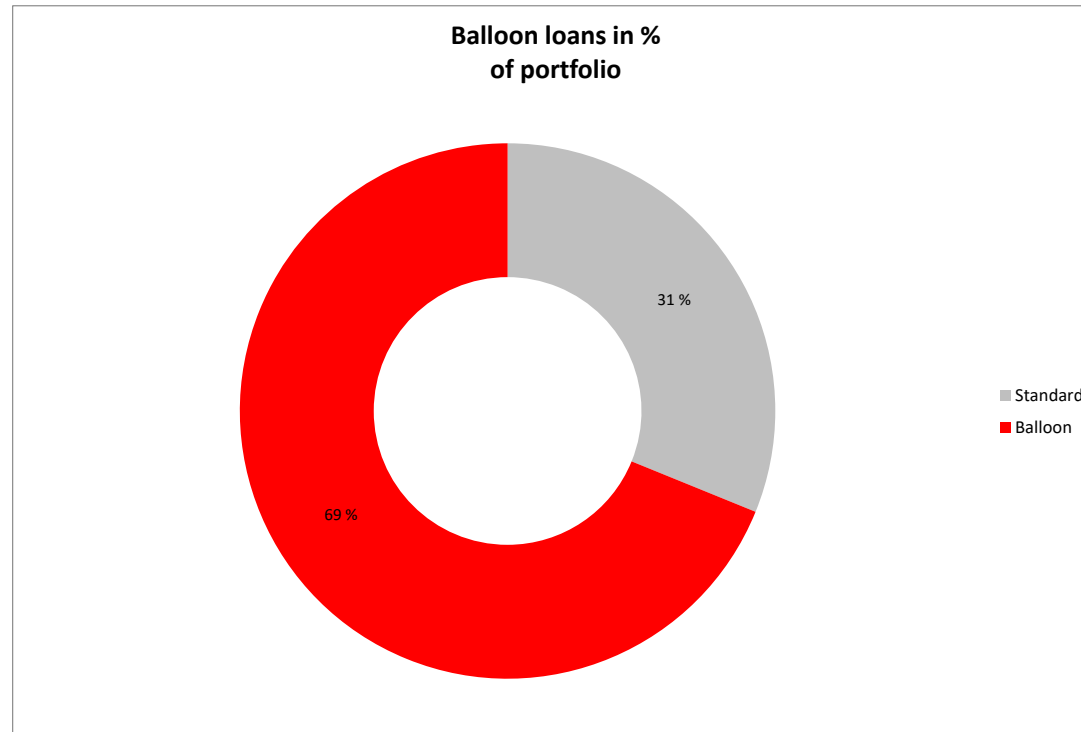
Reporting Date	27.07.2023
Payment date	25.07.2023
Period No	21
Monthly Period	01.06.2023
Interest Period	from 26.06.2023 to 25.07.2023 = 29 days

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		9 997	71 684 459	31,1 %	4 777	0,0 %	34,6	27,3
Balloon		7 283	158 449 570	68,9 %	73 458 383	46,4 %	37,7	28,6
Total		17 280	230 134 029	100 %	73 463 161	32 %	36,7	28,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	21	
Monthly Period	01.06.2023	
Interest Period	from	26.06.2023
	to	25.07.2023
	=	29 days



**SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report**

16.a # loans per borrower



Reporting Date	27.07.2023		
Payment date	25.07.2023		
Period No	21		
Monthly Period	01.06.2023		
Interest Period	from	26.06.2023	to 25.07.2023 = 29 days

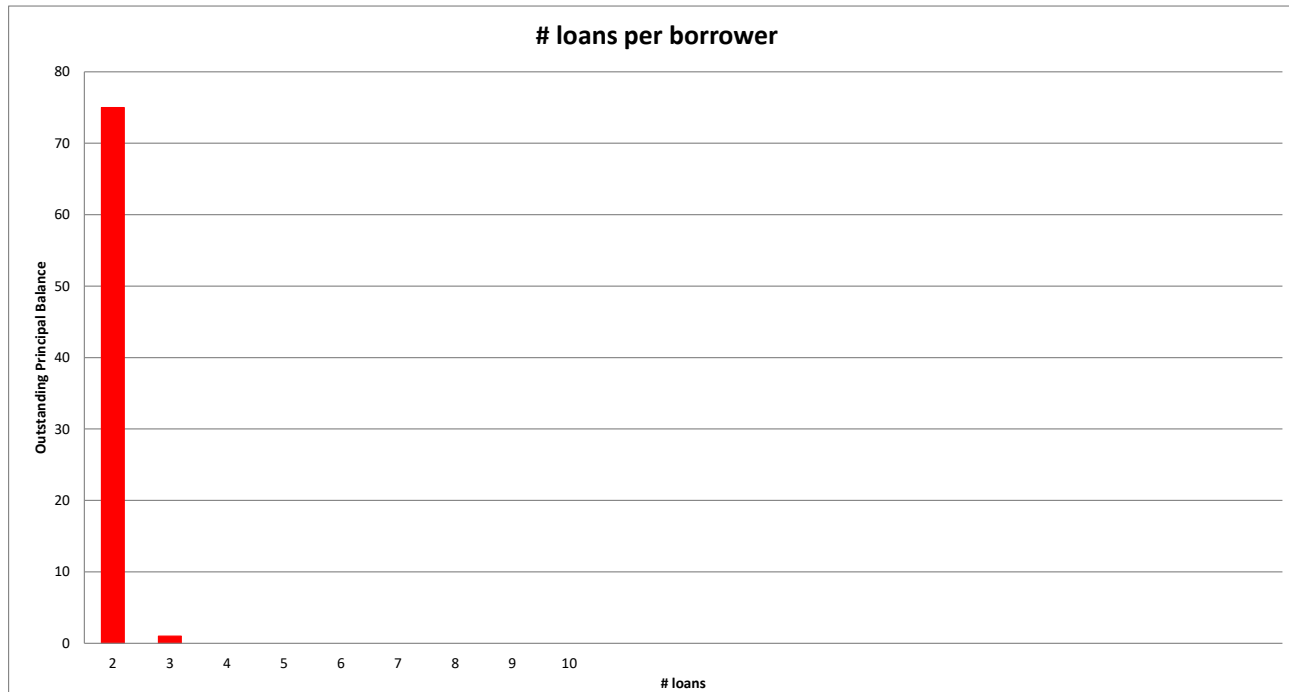
TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	17 127	227 590 716	98,89 %
2	75	2 495 744	1,08 %
3	1	47 569	0,02 %
4			
5			
6			
7			
8			
9			
10			
Total:	17 203	230 134 029	100,0 %

loans per borrower

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	21	
Monthly Period	01.06.2023	
Interest Period	from 26.06.2023	to 25.07.2023 = 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	21	
Monthly Period	01.06.2023	
Interest Period	from 26.06.2023	to 25.07.2023 = 29 days

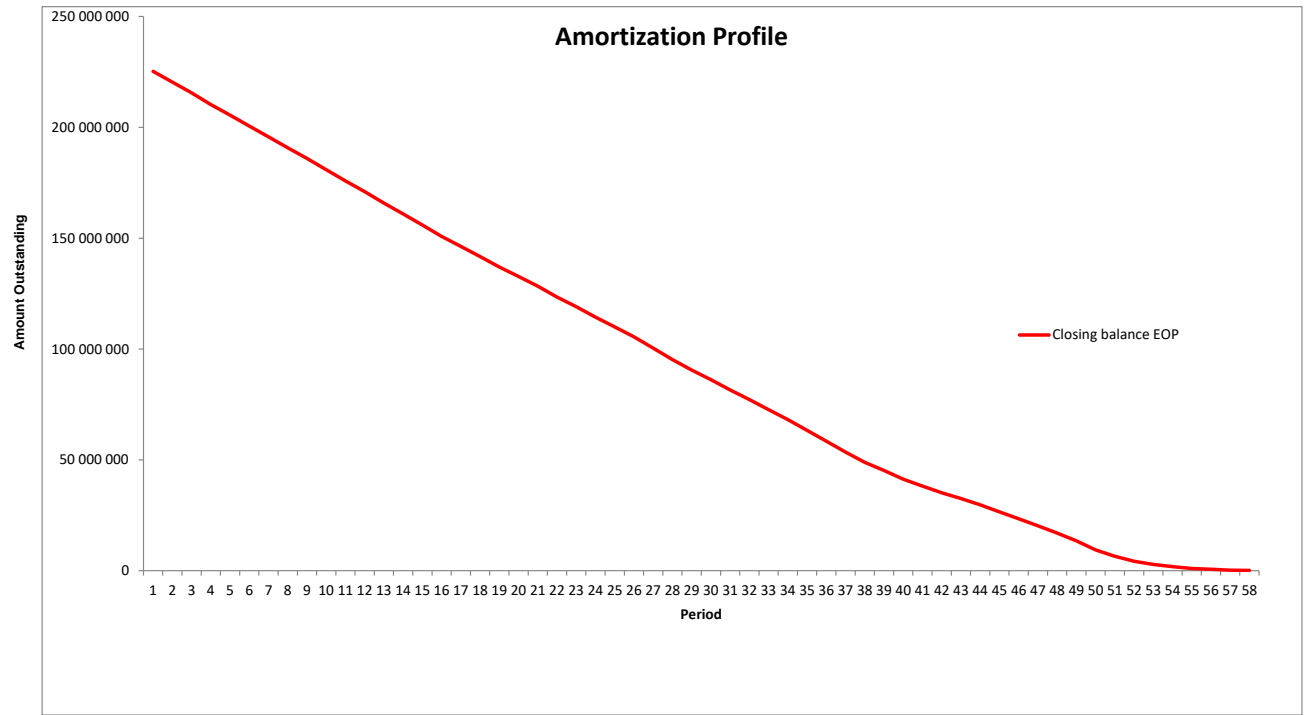
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	230 134 029	225 246 520	4 887 509	463 328	2,44 %	97,88 %
2	225 246 520	220 434 446	4 812 074	453 077	2,44 %	95,79 %
3	220 434 446	215 505 989	4 928 457	442 637	2,44 %	93,64 %
4	215 505 989	210 269 458	5 236 532	432 030	2,43 %	91,37 %
5	210 269 458	205 456 268	4 813 190	421 179	2,43 %	89,28 %
6	205 456 268	200 562 153	4 894 115	410 869	2,43 %	87,15 %
7	200 562 153	195 684 298	4 877 855	400 587	2,42 %	85,03 %
8	195 684 298	190 719 156	4 965 142	390 248	2,42 %	82,87 %
9	190 719 156	185 973 832	4 745 324	379 946	2,42 %	80,81 %
10	185 973 832	180 838 857	5 134 975	369 911	2,41 %	78,58 %
11	180 838 857	175 869 963	4 968 894	359 205	2,41 %	76,42 %
12	175 869 963	171 018 130	4 851 833	348 816	2,41 %	74,31 %
13	171 018 130	165 780 400	5 237 730	338 669	2,40 %	72,04 %
14	165 780 400	160 927 139	4 853 261	327 886	2,40 %	69,93 %
15	160 927 139	155 900 732	5 026 407	317 687	2,39 %	67,74 %
16	155 900 732	150 782 954	5 117 778	307 326	2,39 %	65,52 %
17	150 782 954	146 242 724	4 540 231	296 769	2,39 %	63,55 %
18	146 242 724	141 681 018	4 561 705	287 182	2,38 %	61,56 %
19	141 681 018	136 974 783	4 706 235	277 618	2,38 %	59,52 %
20	136 974 783	132 699 531	4 275 252	268 057	2,37 %	57,66 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



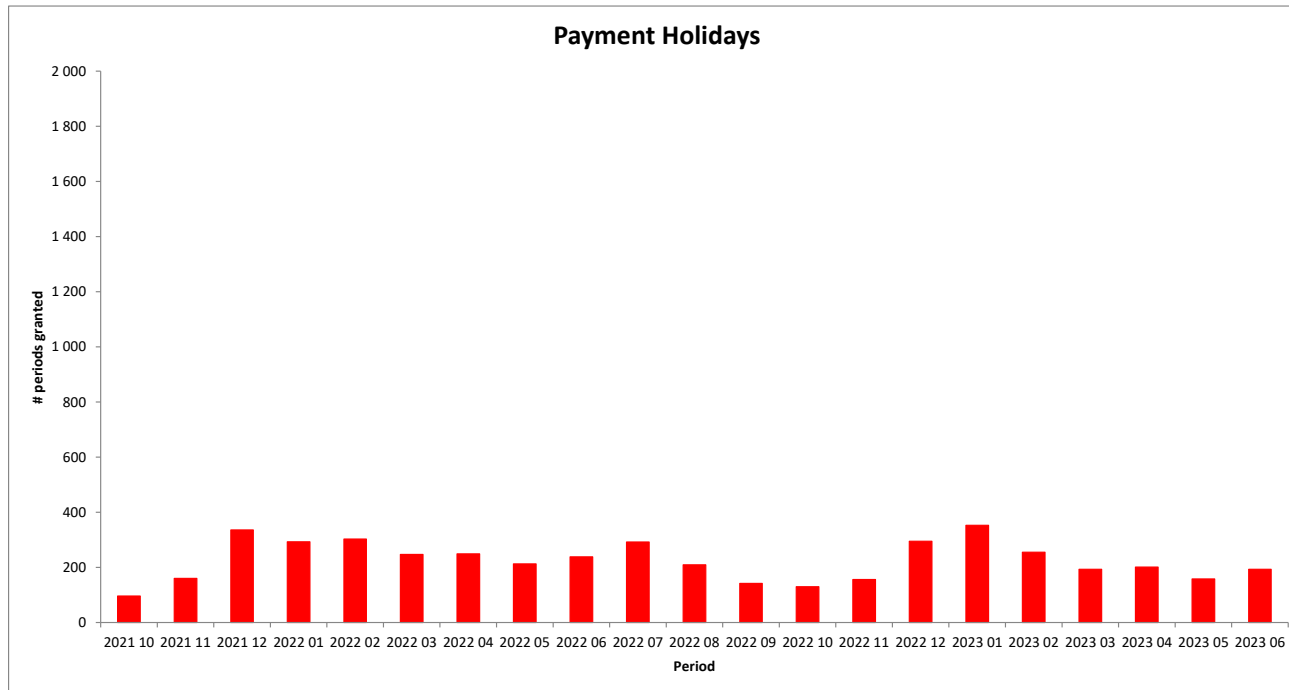
Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days

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	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	
Total:	4 712	6 249	1 780 525	82 639 840	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	27.07.2023
Payment date	25.07.2023
Period No	21
Monthly Period	01.06.2023
Interest Period	from 26.06.2023 to 25.07.2023 = 29 days

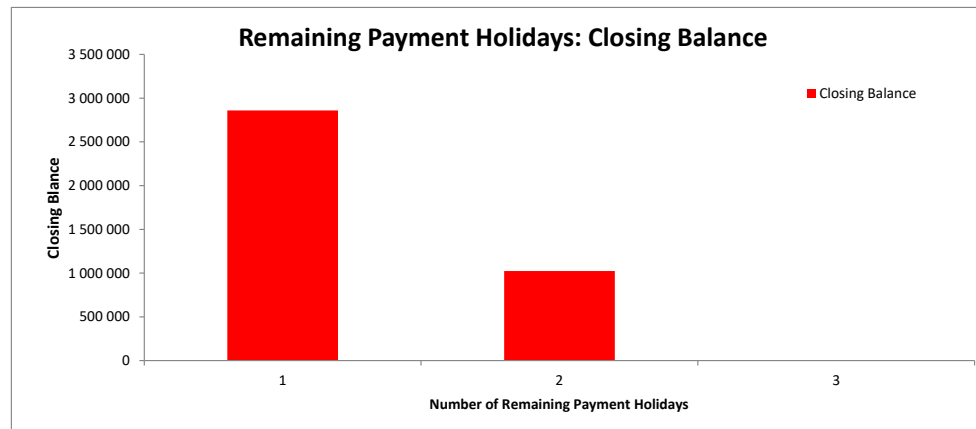
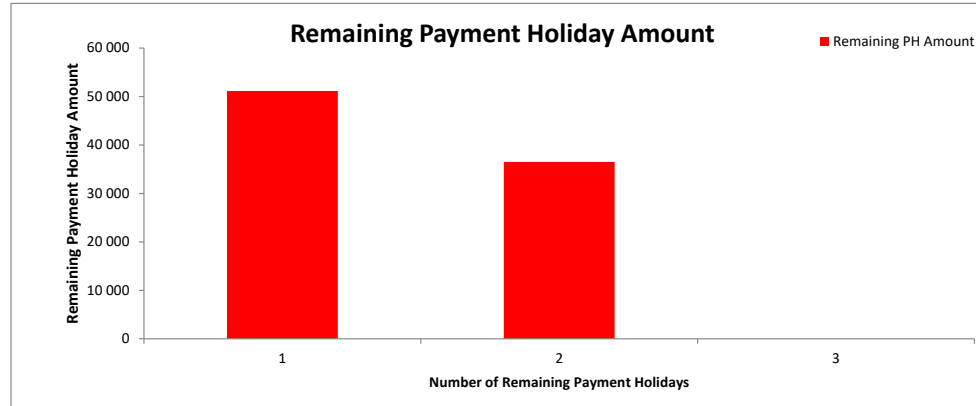


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	184	51 135	2 859 022
	2	62	36 484	1 022 704
	3	0	0	0
	Total	246	87 619	3 881 726

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Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	21	
Monthly Period	01.06.2023	
Interest Period	from	26.06.2023
	to	25.07.2023
	=	29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	27.07.2023
Payment date	25.07.2023
Period No	21
Monthly Period	01.06.2023
Interest Period	from 26.06.2023 to 25.07.2023 = 29 days

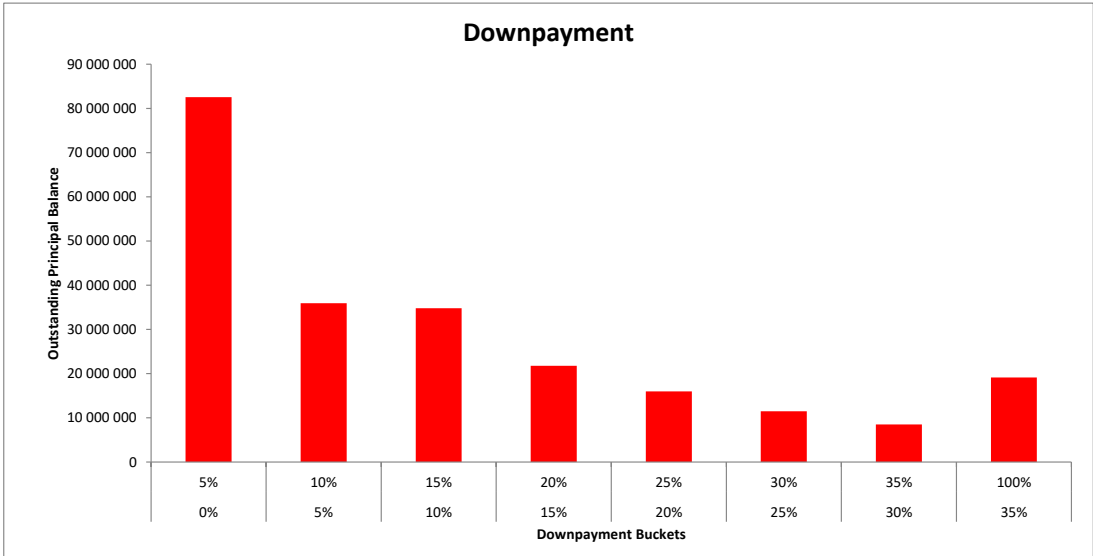
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 950	82 546 658	35,87 %	39,2	27,5
	5 %	10 %	2 210	35 927 195	15,61 %	38,0	28,5
	10 %	15 %	2 273	34 804 509	15,12 %	35,3	29,3
	15 %	20 %	1 597	21 782 450	9,47 %	34,9	29,3
	20 %	25 %	1 244	15 975 703	6,94 %	34,8	28,6
	25 %	30 %	952	11 469 030	4,98 %	34,8	27,8
	30 %	35 %	783	8 500 394	3,69 %	34,2	27,8
	35 %	100 %	2 271	19 128 090	8,31 %	32,2	27,3
Total			17 280	230 134 029	100 %	36,7	28,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.b Downpayment



Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	21	
Monthly Period	01.06.2023	
Interest Period	from	26.06.2023
	to	25.07.2023
		= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



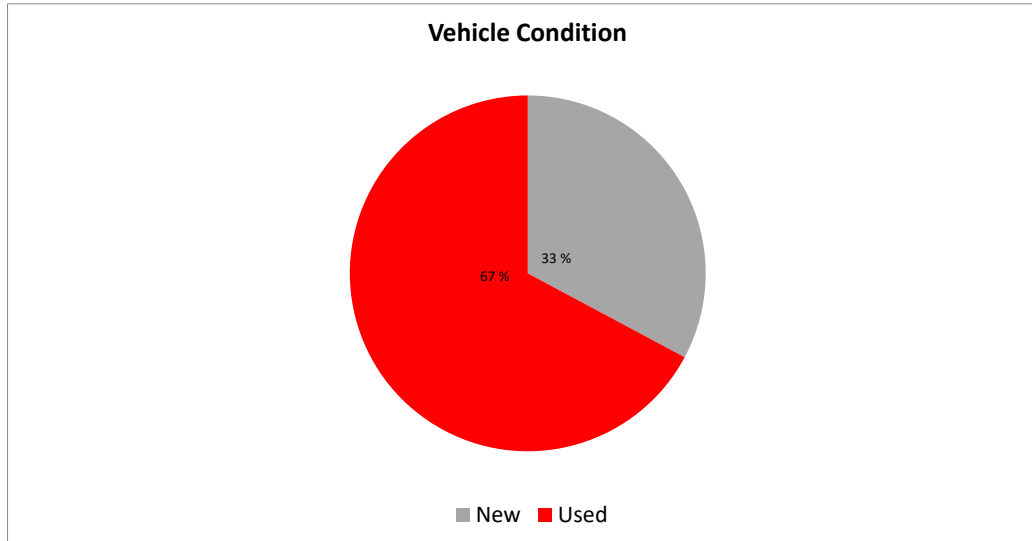
Reporting Date	27.07.2023
Payment date	25.07.2023
Period No	21
Monthly Period	01.06.2023
Interest Period	from 26.06.2023 to 25.07.2023 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	3 647	75 511 197	32,81 %	34,2	29,0
	Used	13 633	154 622 832	67,19 %	38,0	27,8
	Total	17 280	230 134 029	100 %	36,7	28,2

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Monthly Investor Report

20.b Vehicle Condition

Reporting Date	27.07.2023
Payment date	25.07.2023
Period No	21
Monthly Period	01.06.2023
Interest Period	from 26.06.2023 to 25.07.2023 = 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



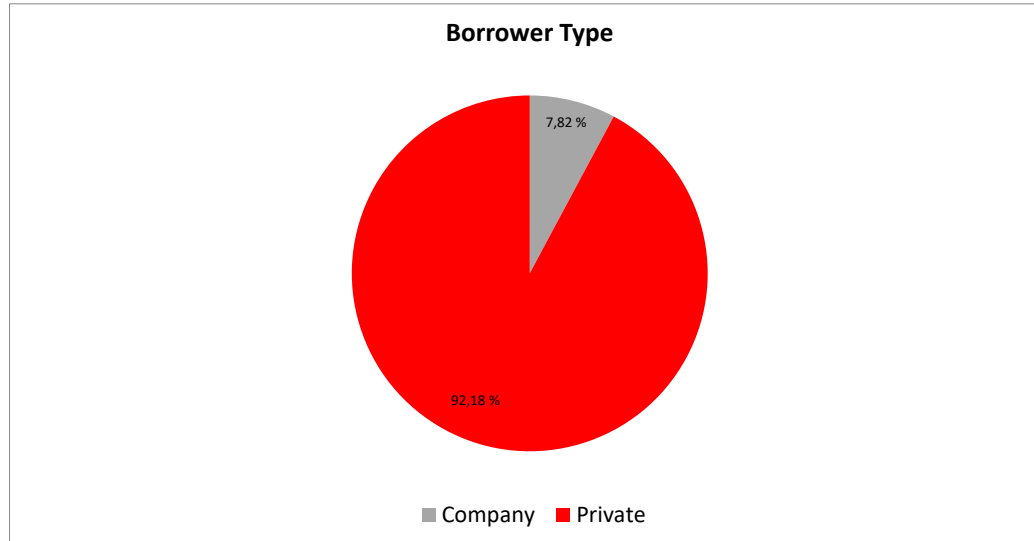
Reporting Date	27.07.2023
Payment date	25.07.2023
Period No	21
Monthly Period	01.06.2023
Interest Period	from 26.06.2023 to 25.07.2023 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 109	18 000 877	7,82 %	29,0	29,4
	Private	16 171	212 133 153	92,18 %	37,4	28,1
	Total	17 280	230 134 029	100 %	36,7	28,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27.07.2023
Payment date	25.07.2023
Period No	21
Monthly Period	01.06.2023
Interest Period	from 26.06.2023 to 25.07.2023 = 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type



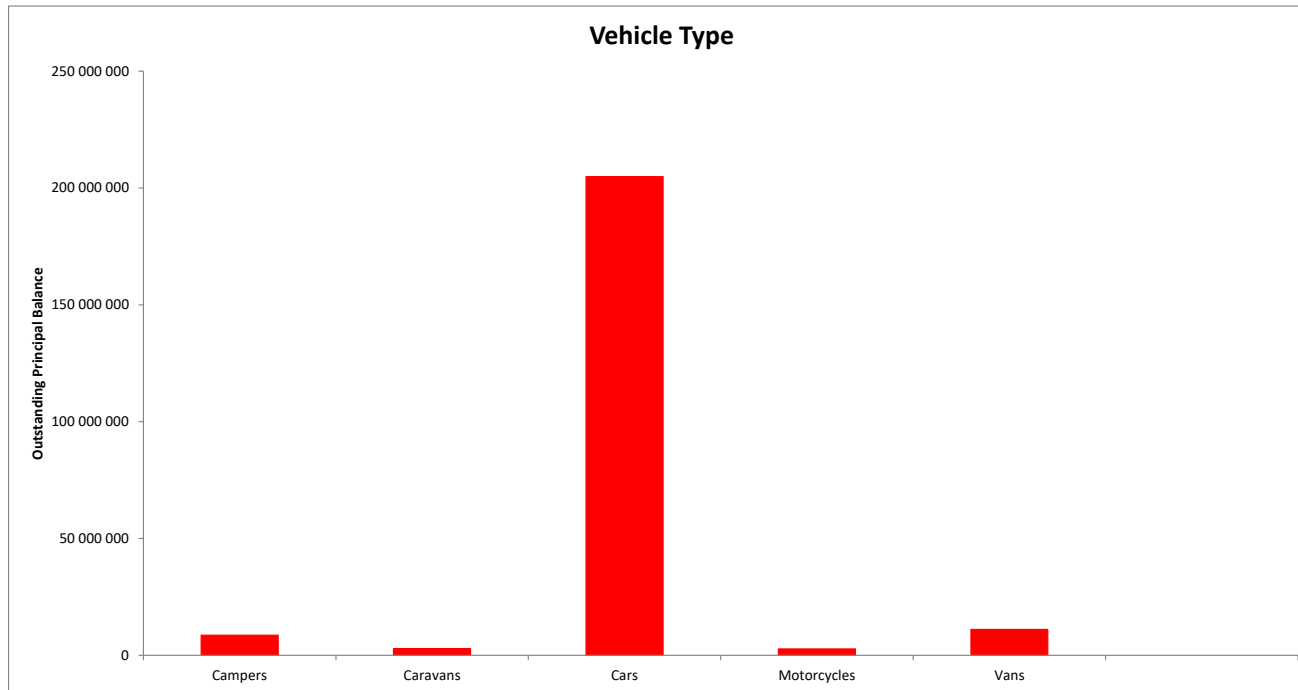
Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	297	8 598 312	3,74 %	41,4	25,7
	Caravans	198	2 884 866	1,25 %	40,2	25,7
	Cars	15 395	204 830 391	89,00 %	36,8	28,3
	Motorcycles	376	2 704 584	1,18 %	32,4	26,2
	Vans	1 014	11 115 877	4,83 %	31,9	29,2
		17 280	230 134 029	100 %	36,7	28,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans

Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	21	
Monthly Period	01.06.2023	
Interest Period	from 26.06.2023	to 25.07.2023 = 29 days



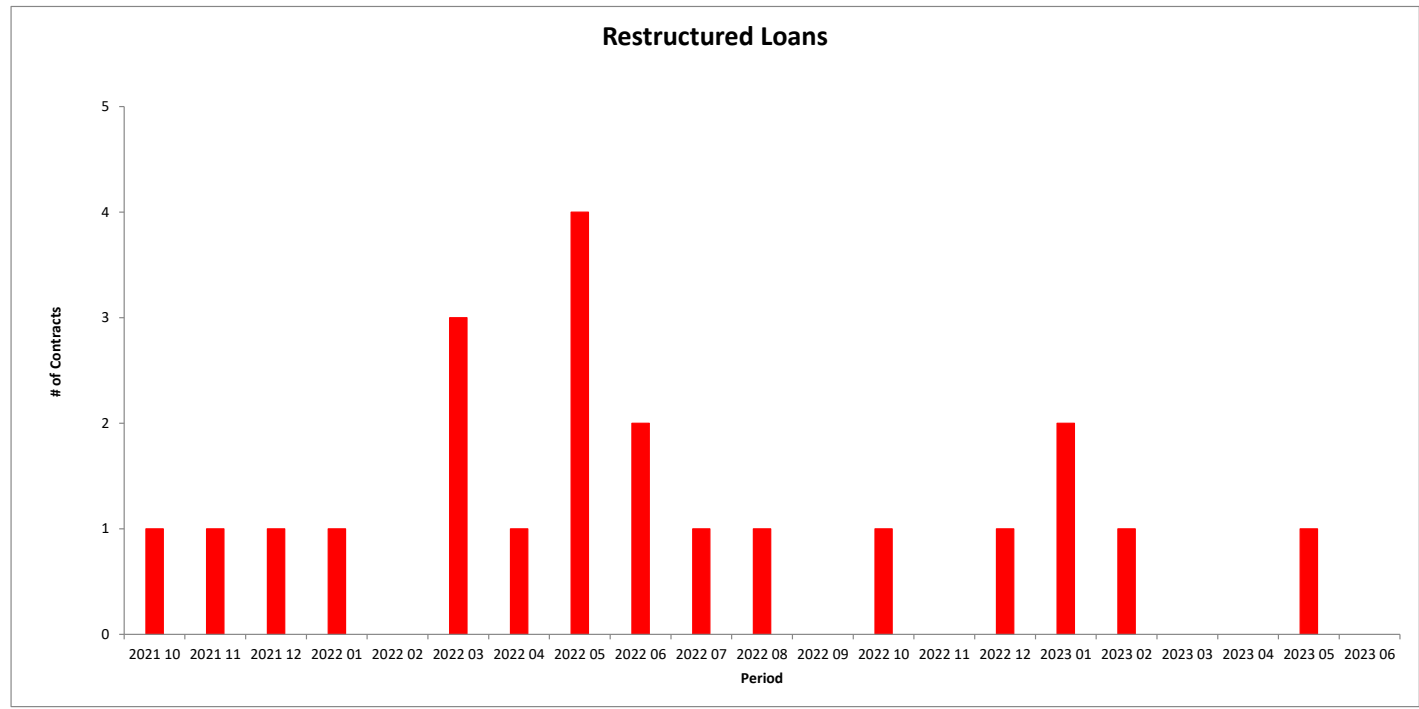
TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12	1	7 631
2022 01	1	64 072
2022 02	0	0
2022 03	3	75 148
2022 04	1	8 692
2022 05	4	77 788
2022 06	2	12 908
2022 07	1	4 419
2022 08	1	24 918
2022 09	0	0
2022 10	1	77 391
2022 11	0	0
2022 12	1	20 052
2023 01	2	72 501
2023 02	1	3 968
2023 03	0	0
2023 04	0	0
2023 05	1	12 889
2023 06	0	0
	22	511 212

Restructured

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	from	01.06.2023	to	25.07.2023	=
Interest Period		26.06.2023			29 days

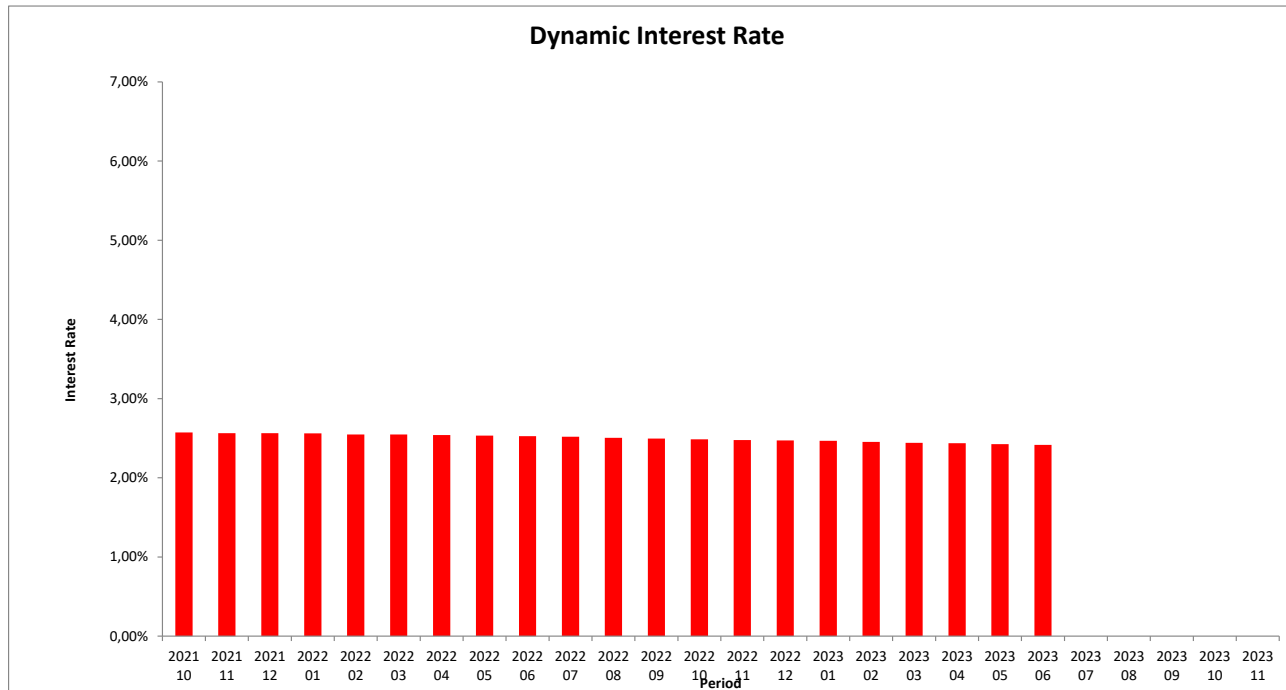
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12	432 351 017	2,56 %
2022 01	430 947 677	2,56 %
2022 02	431 953 670	2,55 %
2022 03	428 412 919	2,55 %
2022 04	431 797 160	2,54 %
2022 05	411 978 840	2,53 %
2022 06	394 318 859	2,53 %
2022 07	378 494 435	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		
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	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	27.07.2023			
Payment date	25.07.2023			
Period No	21			
Monthly Period	01.06.2023			
Interest Period	from	26.06.2023	to	25.07.2023 = 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	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				
2023 08				
2023 09				
2023 10				
2023 11				

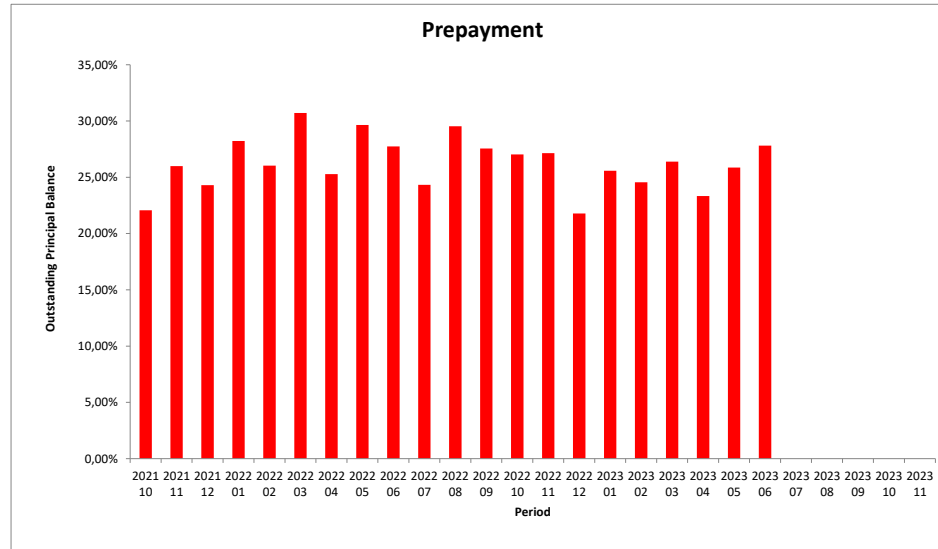
Dynamic Prepayment

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

26. Delinquency



Reporting Date	27.07.2023					
Payment date	25.07.2023					
Period No	21					
Monthly Period	from	01.06.2023	to	25.07.2023	=	29 days
Interest Period	from	26.06.2023	to		=	

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	378 494 435	23 630	358 856 102	1 003	14 707 450	131	1 829 089	87	1 308 589	50	971 446	26	337 692	25	484 066	20	339 581
	8	360 766 424	22 747	341 373 656	1 032	15 372 641	112	1 334 204	66	915 116	57	891 392	38	731 908	12	147 507	29	458 013
	9	345 087 419	22 060	326 893 558	897	13 416 587	141	2 029 998	62	677 877	44	720 386	44	701 929	33	647 084	11	132 953
	10	329 900 599	21 183	310 380 127	1 051	15 033 862	127	1 883 464	75	1 073 324	38	433 967	29	489 230	39	606 624	33	632 817
	11	314 932 393	20 570	297 691 598	923	13 305 269	129	1 762 116	66	933 431	45	598 551	28	274 283	22	367 147	37	565 096
	12	302 605 009	19 954	285 337 849	962	12 837 521	123	1 882 916	84	1 222 873	42	591 766	32	503 820	21	228 265	30	382 878
2023	1	289 400 710	19 303	271 963 594	928	12 749 416	129	1 826 111	80	1 267 182	52	817 278	23	396 489	26	380 639	22	222 410
	2	277 376 415	18 757	261 565 726	813	10 803 218	135	1 918 586	79	1 215 075	46	851 495	45	728 083	18	294 233	27	298 694
	3	264 643 604	18 144	250 259 752	761	9 650 607	114	1 694 740	64	827 257	61	1 005 454	30	713 699	34	592 095	26	257 583
	4	253 638 898	17 527	238 575 609	764	10 254 384	132	1 678 565	69	1 025 574	49	657 452	48	910 914	22	536 402	30	529 961
	5	241 703 808	16 841	227 177 986	794	9 979 643	102	1 537 846	82	1 099 428	41	629 419	35	561 077	34	718 410	27	457 850
	6	230 115 943	16 284	217 064 615	730	9 089 279	99	1 219 360	55	930 603	55	826 632	24	461 390	31	524 065	33	641 349

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	21	
Monthly Period	01.06.2023	
Interest Period	from 26.06.2023 to 25.07.2023 = 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	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																	
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									
2022 1	387 242	28	44 217	171 667	215 575	28 136	199 803	187 439									
2022 2	865 085	45	171 331	314 355	550 730	133 141	447 496	417 588									
2022 3	930 547	59	198 068	491 382	439 165	136 558	627 941	302 607									
2022 4	1 580 790	100	272 625	372 078	1 208 712	306 467	678 545	902 245									
2023 1	778 687	73	66 521	66 521	712 166	173 610	240 132	538 556									
2023 2	1 629 160	90				169 307	169 307	1 459 853									
2023 3	0	0															
2023 4	0	0															

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	21	
Monthly Period	01.06.2023	
Interest Period	from 26.06.2023	to 25.07.2023 = 29 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 336 296,90	EUR
Senior Expenses	-	667,00	EUR
Servicing Fee	-	95 889,18	EUR
Tranche A Loan Interest to Issuer	-	84 857,64	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	10 883,07	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	-	4 472,22	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	-	641 349,20	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	62 870,84	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	282,00	EUR
Deferred Purchase Price to Seller		366 367,75	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 606 532,93	EUR
Senior Expenses	-	667,00	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	674 320,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	61 858,00	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	-	19 533,00	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	-	641 349,20	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	62 870,84	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		77 276,89	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	21	
Monthly Period	01.06.2023	
Interest Period	from 26.06.2023	to 25.07.2023 = 29 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	10 946 952,07	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	-	10 946 952,07	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	11 588 301,27	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	-	11 588 301,27	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
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	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		77 276,89	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		366 367,75	EUR
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SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

30. Transaction Costs

Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	21	
Monthly Period	01.06.2023	
Interest Period	from 26.06.2023	to 25.07.2023 = 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	824 369,00	674 320,00	61 858,00	19 533,00	68 658,00
Cumulative Interest accrued	EUR	9 024 404,00	6 835 700,00	542 635,00	188 230,00	1 457 839,00
Interest Payments	EUR	824 369,00	674 320,00	61 858,00	19 533,00	68 658,00
Cumulative Interest Payments	EUR	9 024 404,00	6 835 700,00	542 635,00	188 230,00	1 457 839,00
Interest accrued on Subordinated Loan for the Period	EUR	3 288,00				
Cumulative Interest accrued on Subordinated Loan	EUR	26 452,00				
Interest Payments on Subordinated Loan	EUR	3 288,00				
Cumulative Interest Payments on Subordinated Loan	EUR	26 452,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Reporting Date	27.07.2023				
Payment date	25.07.2023				
Period No	21				
Monthly Period	01.06.2023				
Interest Period	from 26.06.2023	to	25.07.2023	=	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	238 418 325
Interest Period Start	26.06.2023
Interest Period End	25.07.2023
Interest Days	29
Settlement Date	25.07.2023
Euribor 1 M	3,413 %
Cap limit	0,000 %
Floating Interest Rate above cap limit	3,413 %
Cap Floating Rate Day Count Fraction	0,08
Cap Interest Amount	EUR 655 498,07
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u><u>EUR 655 498,07</u></u>

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

32. Contact Details



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Reporting Date	27.07.2023						
Payment date	25.07.2023						
Period No	21						
Monthly Period	01.06.2023						
Interest Period	from 26.06.2023	to	25.07.2023	=	29 days		