

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 Swap Overview	49
32 Contact Details	50

Reporting Date	27.04.2022					
Payment date	25.04.2022					
Period No	6				Following payment dates:	25.05.2022 27.06.2022
Monthly Period	01.03.2022					
Interest Period	from 25.03.2022		to	25.04.2022	=	31 days
Cut-Off date	31.03.2022					

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	27.04.2022
Payment date	25.04.2022
Period No	6
Monthly Period	01.03.2022
Interest Period	from 25.03.2022 to 25.04.2022 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding
	Principal Amount
Opening balance prior to replenishment	449 984 135,39 EUR
Scheduled Loan Principal Repayments (+MC)	8 327 318,64 EUR
Prepayments	12 902 104,13 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	21 229 422,77 EUR
New Defaulted Auto Loans amt in Period	341 793,23 EUR
Closing balance prior to replenishment	428 412 919,39 EUR
Further Purchase Price due (Replenishment price of new assets)	21 575 124,87 EUR
Re-investment Principal Ledger Closing Balance	11 955,74 EUR
Closing Balance post replenishment	449 988 044,26 EUR
Principal Recoveries on loans in default	10 091,74 EUR
Total revenue collections	
Total Revenue Received in Period	1 528 654,34 EUR

Loans

At beginning of period	27 920 Loans
Replenished contracts	1 188 Loans
Paid in Full	913 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	18 Loans
At end of period (pre replenishment)	26 989 Loans

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27.04.2022				
Payment date	25.04.2022				
Period No	6				
Monthly Period	01.03.2022				
Interest Period	from 25.03.2022	to	25.04.2022	=	31 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 526 382,54	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	1 526 382,54	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	473 212,23	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	-	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	-	EUR
g. Liquidity Reserve Excess Amount	-	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	473 212,23	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27.04.2022				
Payment date	25.04.2022				
Period No	6				
Monthly Period	01.03.2022				
Interest Period	from 25.03.2022	to	25.04.2022	=	31 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	21 229 422,77	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	15 864,61	EUR
f. Any other net income amount received by the Purchaser	341 793,23	EUR
Total Amount for Purchaser Available Redemption Receipts	21 587 080,61	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	-	EUR
b. Seller Loan Redemption Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
c. Credit the balance of the Principal Deficiency Sub Ledgers	-	EUR
Total Amount for Issuer Available Redemption Receipts	-	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	27.04.2022
Payment date	25.04.2022
Period No	6
Monthly Period	01.03.2022
Interest Period	from 25.03.2022 to 25.04.2022 = 31 days

Note Balance

Beginning of Period	450 000 000,00	EUR
End of Period	450 000 000,00	EUR

Liquidity Balance

Beginning of Period	0,5 %	2 147 000,00	EUR
Cash Outflow		-	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	2 147 000,00	EUR
Required Reserve Amount	0,5 %	2 147 000,00	EUR

Expenses Advance

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

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

5a. Performance Data



Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days

Asset Balance

Opening balance prior to replenishment	449 984 135,39	EUR
Closing balance prior to replenishment	428 412 919,39	EUR
Closing Balance post replenishment	449 988 044,26	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	408 585 832,75	95,37 %	25 672
1-29 days past due	15 418 235,72	3,60 %	1 048
Delinquent Receivables:			
30-59 days past due	1 961 503,41	0,46 %	127
60-89 days past due	938 207,07	0,22 %	59
90-119 days past due	430 112,48	0,10 %	34
120-149 days past due	601 459,35	0,14 %	32
150-179 days past due	477 568,61	0,11 %	17
Total Performing and Delinquent	428 412 919	100,00 %	26 989
Current Period Defaults	341 793,23		18
Cumulative Defaults	387 242,09		28
Current Period Principal Recoveries	10 091,74		
Cumulative Principal Recoveries	10 582,74		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,08 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,01 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,00 %	

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

[A] Aggregate Outstanding Asset Principal Amount	449 988 044,26	100,0849 %
[B] Aggregate principal balance of Defaulted Contracts	387 242,09	
[C] Recoveries received on such Defaulted Contracts	10 582,74	
[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	1,03 %	NO
[B] Delinquency Ratio, preceding Payment Date	0,98 %	
[C] Delinquency Ratio, second preceding Payment Date	1,02 %	

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

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

[A] An Issuer Event of Default	NO
[B] A Servicer Termination Event	NO
[C] A change of control with respect to the Seller	NO
[D] the Seller becomes subject to Insolvency Proceedings	NO
[E] the Delinquency Ratio Rolling Average exceeds 3 per cent	NO
[F] the Cumulative Net Loss Ratio exceeds 0.5 per cent	NO
[G] on any Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts	NO
[H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or	NO
[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	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days

Concentration limits:	Pre Replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 2.35%)	2,55 %	2,48 %	2,56 %	2,55 %
Weighted average months to maturity (max 56)	48,85*	52,68	55,66	48,51
Used Vehicles (max 74%)	70,75 %	69,21 %	74,49 %	70,92 %
Balloon Loans (max 63,5%)	63,61 %	61,80 %	60,60 %	63,45 %
Corporate Borrowers (max 10%)	8,73 %	33,44 %	7,89 %	8,70 %
IRB (min 95%)	95,44 %***	70,01 %	96,45 %	95,50 %

* Bucket-based as found in IR

** Pre adjustments to full-fill CL limits

*** As of previous pool cut

Top-10 Exposures*:	Balance	# Loans	Portion
	260 282,22	2	0,06 %
	240 106,61	2	0,05 %
	155 520,47	1	0,03 %
	153 934,93	1	0,03 %
	151 436,21	1	0,03 %
	151 137,95	1	0,03 %
	148 753,51	1	0,03 %
	148 546,29	1	0,03 %
	144 810,22	1	0,03 %
	143 714,38	1	0,03 %
Total (max 0,5%)			0,38 %

* Post Replenishment

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

6. Note Principal



Reporting Date	27.04.2022
Payment date	25.04.2022
Period No	6
Monthly Period	01.03.2022
Interest Period	from 25.03.2022 to 25.04.2022 = 31 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	-	EUR
Credit PDL	-	-	-	-	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00	EUR
End of Period	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS2398294228	XS2398294491	XS2398294574	XS2398294814
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	91,51 %	3,91 %	1,16 %	3,42 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	A(sf) / AA+(sf)	BBB(sf)/A+(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	450 000 000,00	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	4 500	4 118	176	52	154
Current Note Information					
Outstanding Opening Balance	450 000 000,00	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00
Available Distribution Amount	-	-	-	-	-
Amortisation	-	-	-	-	-
Redemption per Class	-	-	-	-	-
Redemption per Note	-	-	-	-	-
Outstanding Closing Balance		411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00
Net Outstanding Closing Balance	450 000 000,00	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00
Current Tranching	100 %	91,51 %	3,91 %	1,16 %	3,42 %
Current Pool Factor		1,00	1,00	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(30/360)
Interest Days		31	31	31	30
Principal Outstanding per Note Beginning of Period		100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		-	-	-	-
Principal Outstanding per Note End of Period		100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		13,00	34,53	60,36	445,83
Interest Payment	62 761,74	53 545,44	6 077,38	3 138,92	68 658,33
Interest Payment per Note		13,00	34,53	60,36	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)		10,71 %	6,80 %	5,64 %	2,22 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		11,18 %	7,27 %	5,64 %	2,22 %
Current CE (Subordination)		8,49 %	4,58 %	3,42 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		8,97 %	5,05 %	3,42 %	0,00 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.04.2022
Payment date 25.04.2022
Period No 6
Monthly Period 01.03.2022
Interest Period : 25.03.2022 to 25.04.2022 = 31 days

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

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

9.a Original Portfolio Principal Balance

Reporting Date	27.04.2022				
Payment date	25.04.2022				
Period No	6				
Monthly Period	01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	= 31 days



Average amount - all: 17 157

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

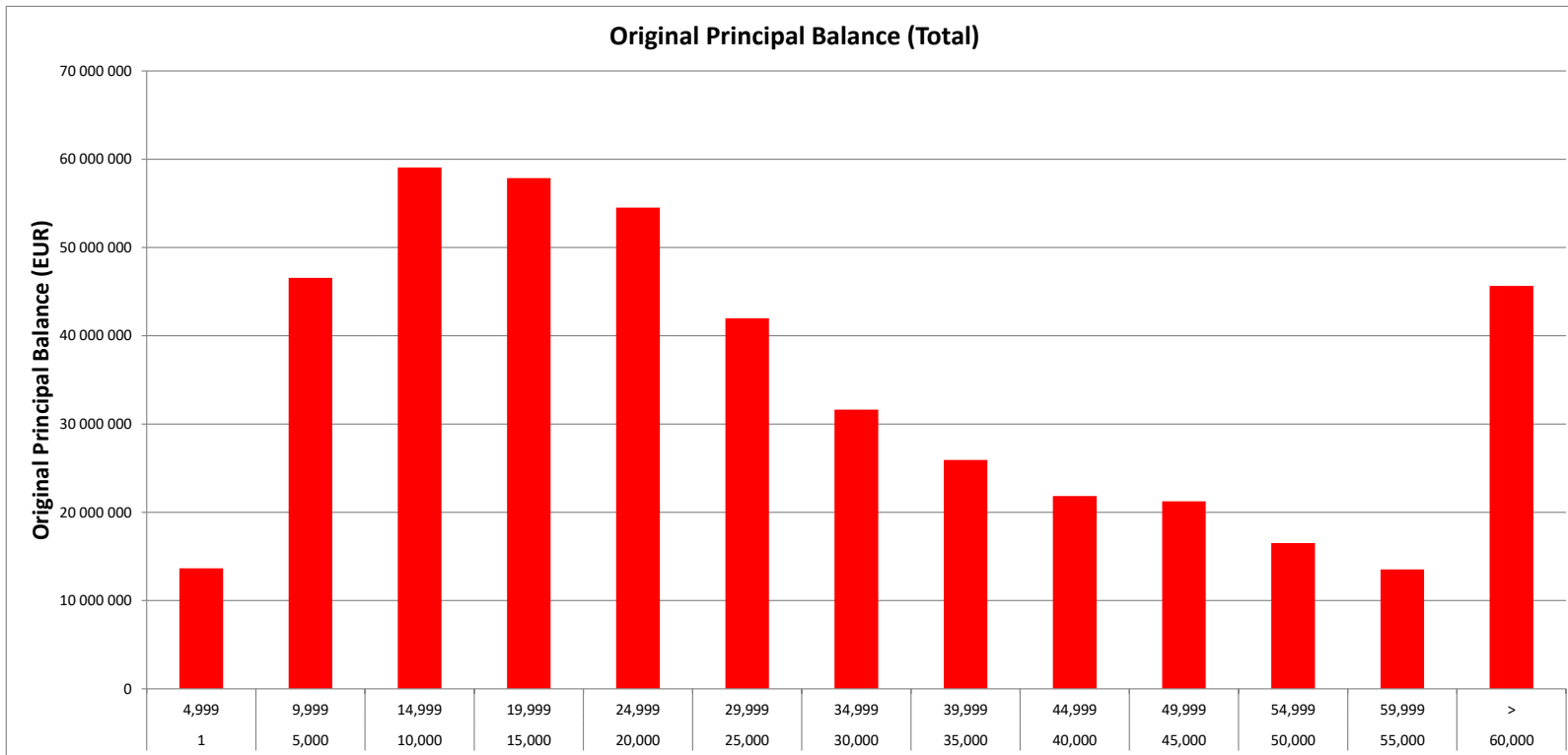
SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days



Original Principal Balance (Total)



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days



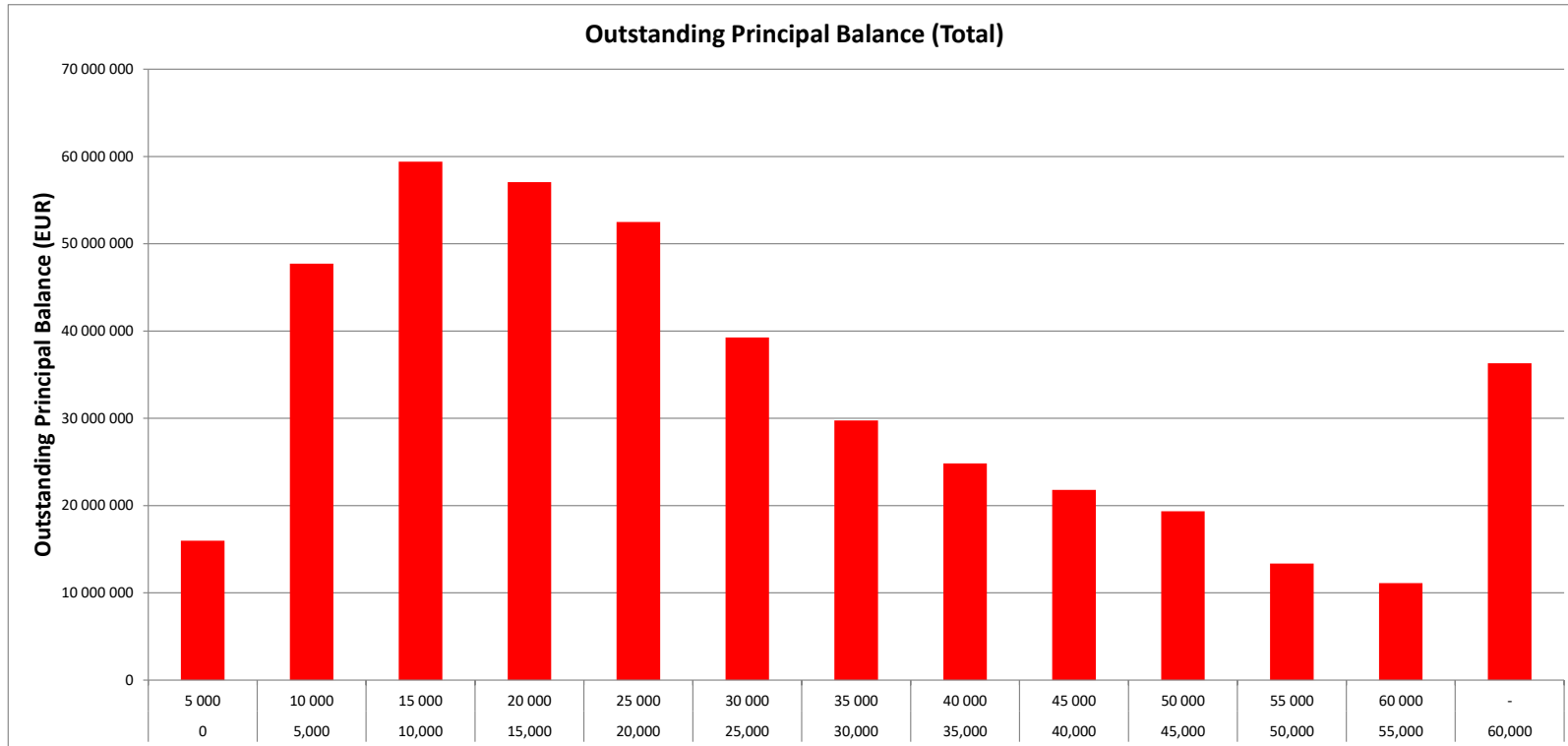
Average amount - all: 15 874

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 215	15 971 194	3,73 %	25,6	20,7
	5 000	10 000	6 448	47 711 467	11,14 %	40,0	17,5
	10 000	15 000	4 824	59 403 683	13,87 %	47,3	15,5
	15 000	20 000	3 284	57 066 470	13,32 %	50,8	14,0
	20 000	25 000	2 351	52 485 694	12,25 %	52,1	13,4
	25 000	30 000	1 438	39 264 977	9,17 %	52,8	12,6
	30 000	35 000	919	29 760 231	6,95 %	52,2	13,2
	35 000	40 000	663	24 825 428	5,79 %	52,5	13,2
	40 000	45 000	513	21 801 511	5,09 %	50,6	14,9
	45 000	50 000	409	19 349 936	4,52 %	51,8	14,2
	50 000	55 000	255	13 352 025	3,12 %	51,1	14,6
	55 000	60 000	194	11 110 010	2,59 %	53,8	13,3
	60 000	-	476	36 310 294	8,48 %	51,1	14,6
	Total			26 989	428 412 919	100 %	48,8

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days

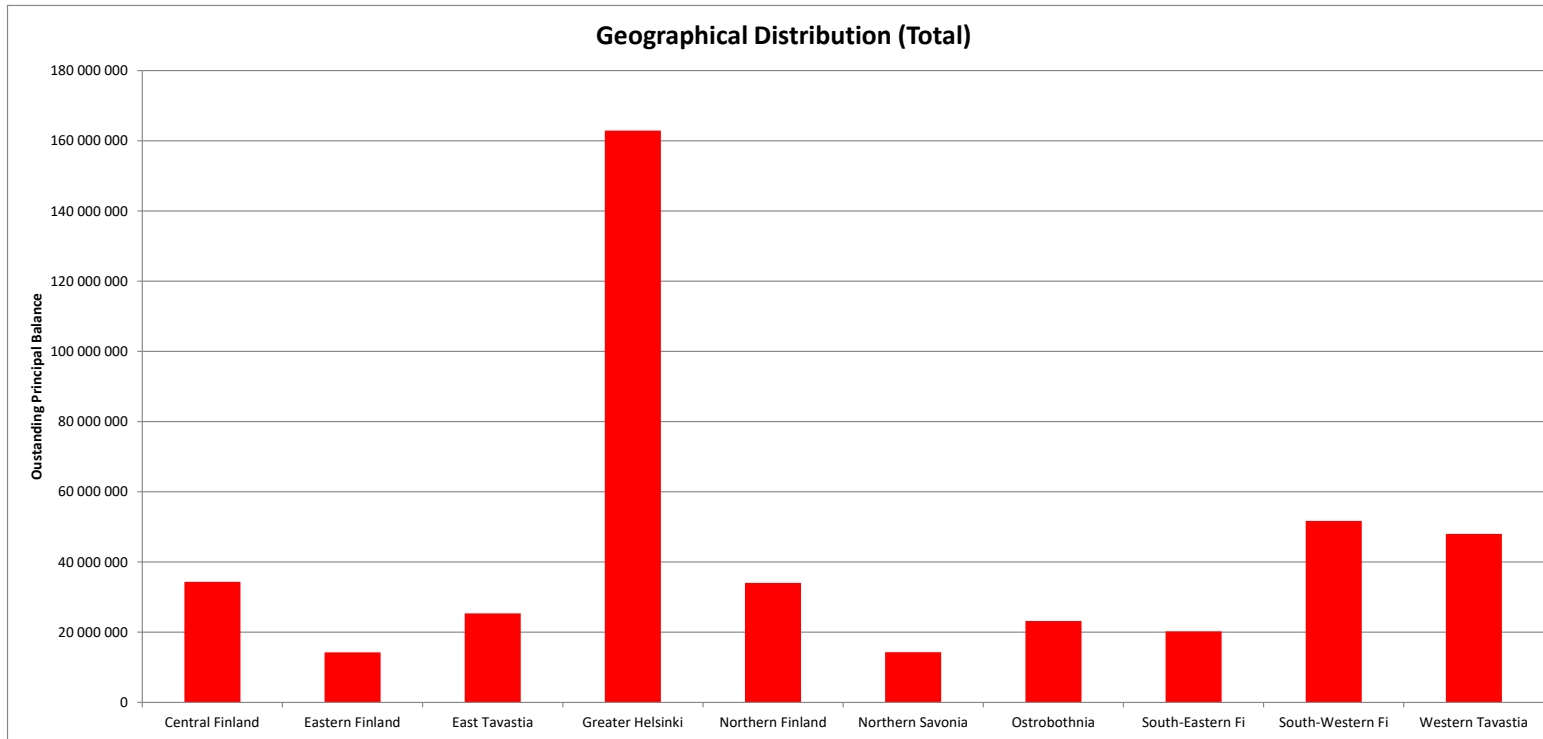


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 431	34 362 979	8,02 %	48,8	13,8	
Eastern Finland	971	14 274 609	3,33 %	49,1	14,0	
East Tavastia	1 705	25 379 072	5,92 %	49,3	14,0	
Greater Helsinki	9 132	162 895 674	38,02 %	48,3	15,7	
Northern Finland	2 119	34 036 860	7,94 %	49,7	13,5	
Northern Savonia	1 052	14 295 449	3,34 %	47,4	14,4	
Ostrobothnia	1 593	23 213 038	5,42 %	49,2	13,8	
South-Eastern Fi	1 557	20 258 190	4,73 %	48,2	13,9	
South-Western Fi	3 186	51 689 894	12,07 %	50,1	14,1	
Western Tavastia	3 243	48 007 155	11,21 %	49,1	14,4	
Total	26 989	428 412 919	100 %	48,8	14,7	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from	25.03.2022
	to	25.04.2022
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days

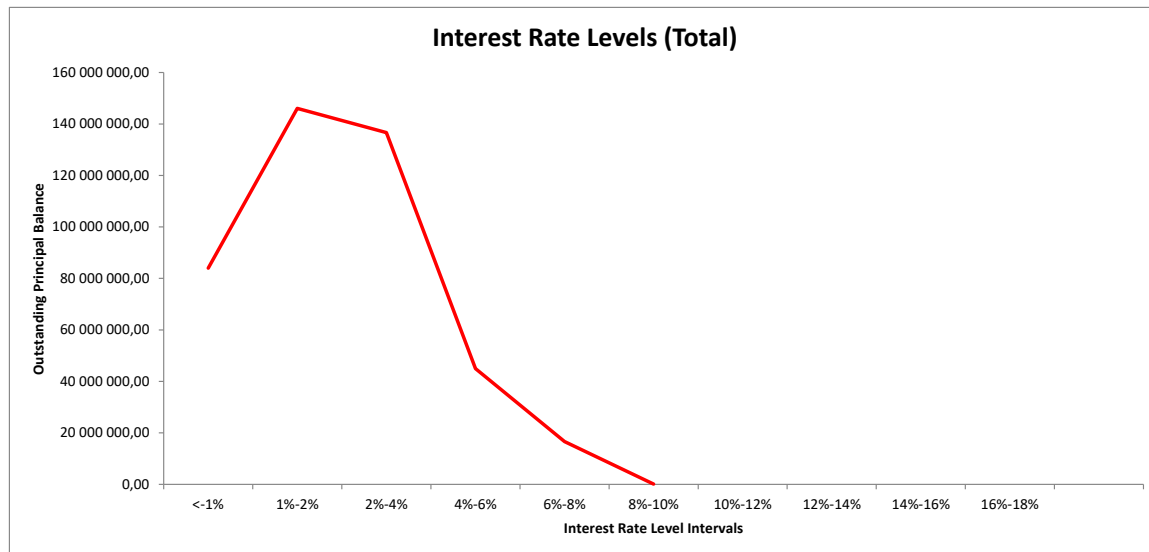


TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		4 722	84 024 888	19,61 %	47,0	16,1
1 2		6 321	146 050 986	34,09 %	49,0	15,1
2 4		9 313	136 645 278	31,90 %	50,1	13,6
4 6		4 497	44 949 794	10,49 %	48,7	13,6
6 8		2 103	16 628 710	3,88 %	46,5	14,9
8 10		33	113 264	0,03 %	37,4	14,3
10 12						
12 14						
14 16						
16 18						
18 -						
Total		26 989	428 412 919	100 %	48,8	14,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from	25.03.2022
	to	25.04.2022
	=	31 days



SCF RAHOITUSPALVELUT X DAC
 Monthly Investor Report

13.a Remaining Terms

Reporting Date	27.04.2022				
Payment date	25.04.2022				
Period No	6				
Monthly Period	01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	= 31 days

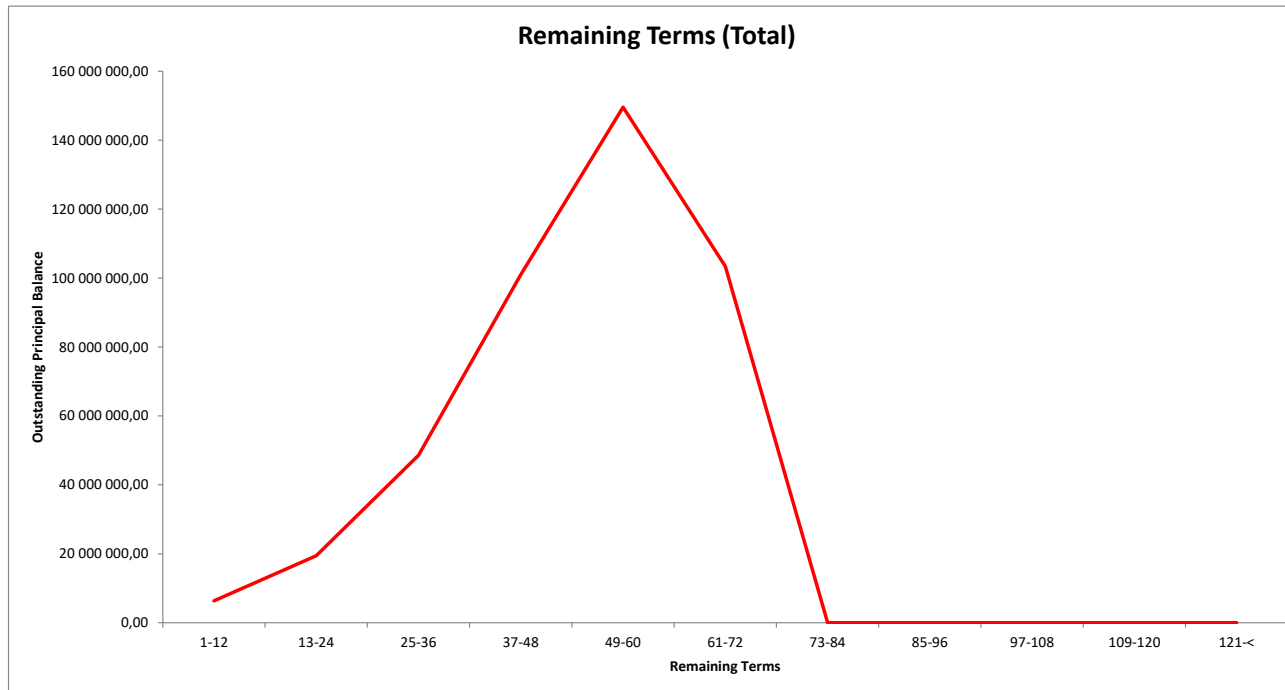


		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		9	191 106	0,04 %	0,0	59,2	
	1		12 1 532	6 328 880	1,48 %	8,1	38,4	
	13		24 2 994	19 415 904	4,53 %	19,5	29,3	
	25		36 4 525	48 572 982	11,34 %	30,7	24,4	
	37		48 6 269	100 976 369	23,57 %	43,2	16,4	
	49		60 7 481	149 567 862	34,91 %	53,7	11,8	
	61		72 4 179	103 359 817	24,13 %	63,9	8,1	
	73		84					
	85		96					
	97		108					
	109		120					
	121	-						
	Total			26 989	428 412 919	100 %	48,8	14,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27.04.2022				
Payment date	25.04.2022				
Period No	6				
Monthly Period	01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.a Seasoning



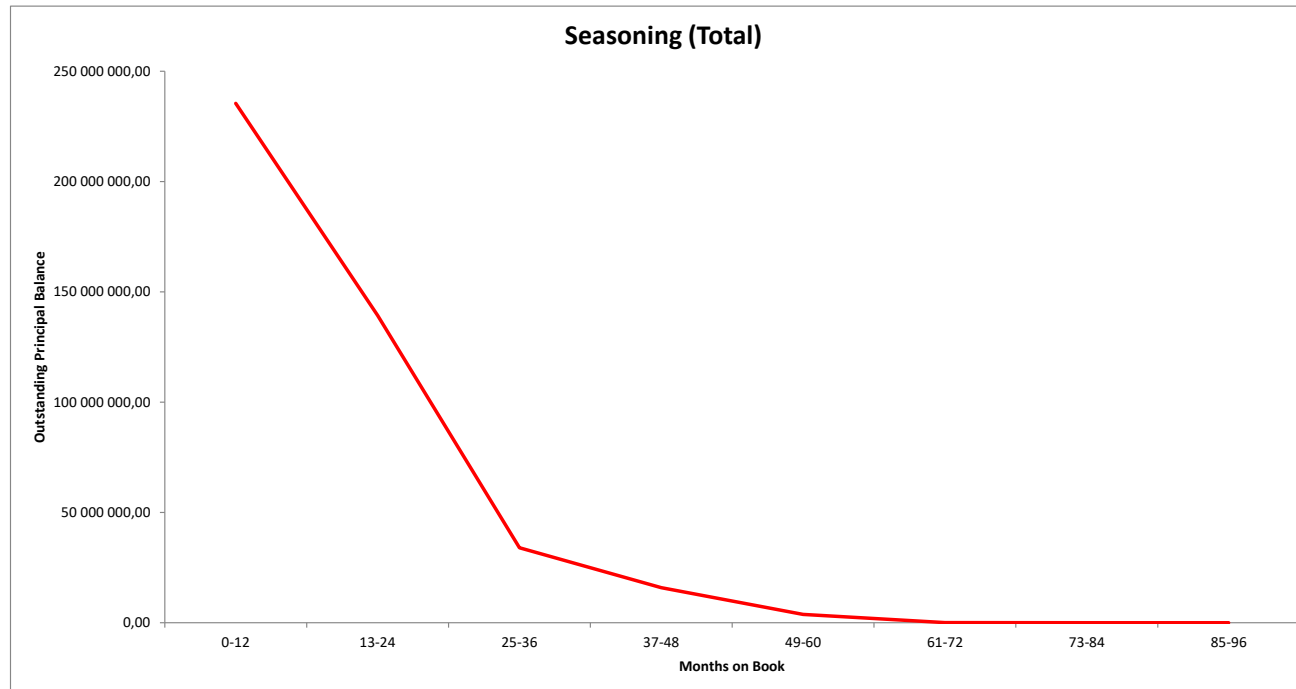
Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days

		TOTAL						
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1		12	13 348	235 428 437	54,95 %	55,0	8,6
	13		24	8 736	139 295 102	32,51 %	46,3	17,0
	25		36	2 598	33 975 146	7,93 %	32,9	30,0
	37		48	1 907	15 868 633	3,70 %	23,9	42,0
	49		60	397	3 760 865	0,88 %	10,0	52,6
	61		72	3	84 736	0,02 %	1,0	61,5
	73		84					
	85		96					
	Total			26 989	428 412 919	100 %	48,8	14,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27.04.2022				
Payment date	25.04.2022				
Period No	6				
Monthly Period	01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



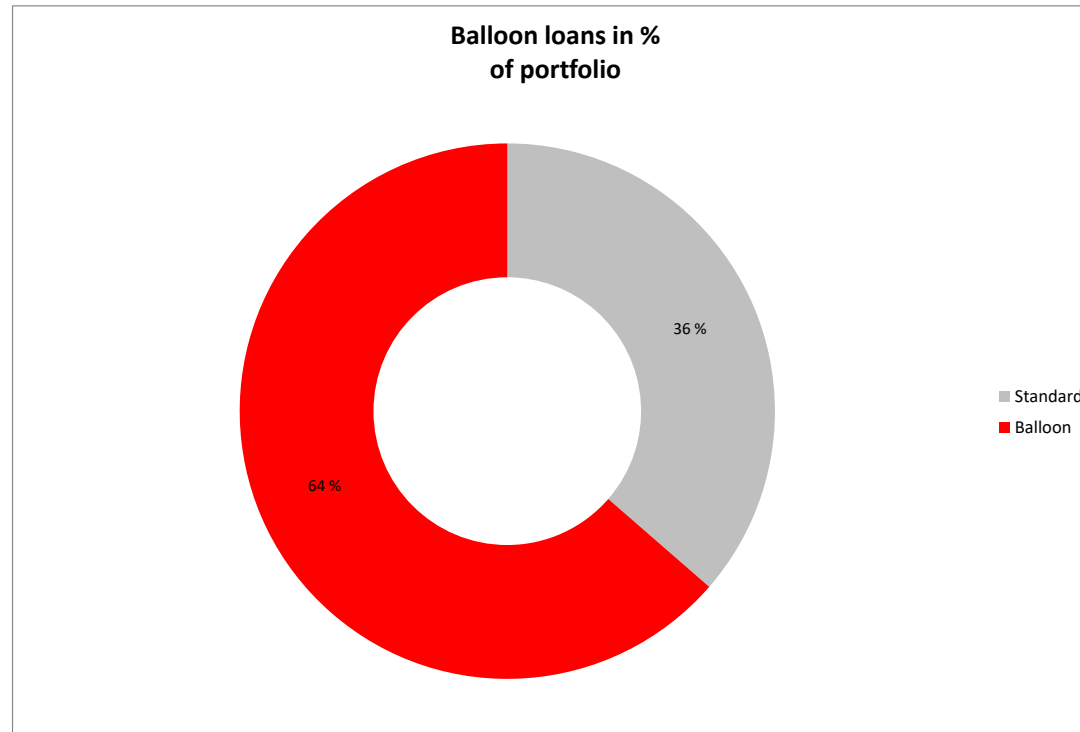
Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	16 527		155 906 720	36,4 %	7 351	0,0 %	45,3	14,1
Balloon	10 462		272 506 199	63,6 %	105 943 478	38,9 %	50,9	15,0
Total	26 989		428 412 919	100 %	105 950 829	25 %	48,8	14,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from	25.03.2022
	to	25.04.2022
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.a # loans per borrower



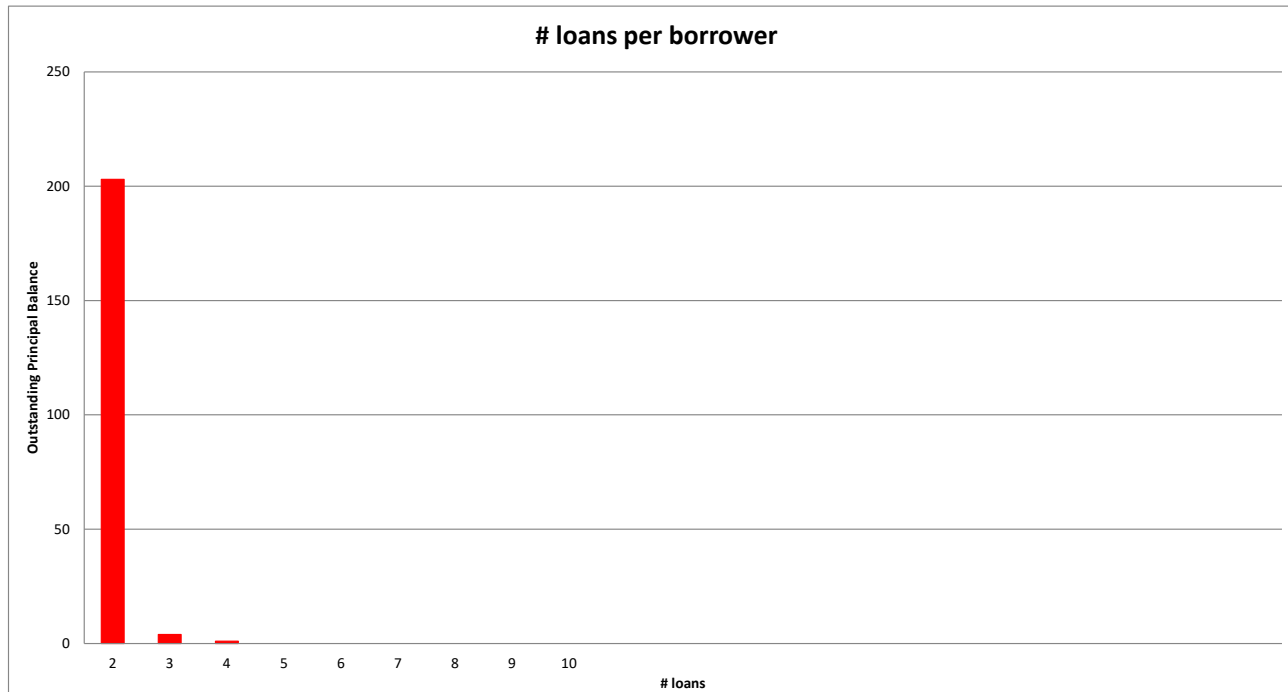
Reporting Date	27.04.2022				
Payment date	25.04.2022				
Period No	6				
Monthly Period		01.03.2022			
Interest Period	from	25.03.2022	to	25.04.2022	= 31 days

		TOTAL			
		Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1		26 567	420 217 784	98,09 %
	2		203	7 941 643	1,85 %
	3		4	211 517	0,05 %
	4		1	41 976	0,01 %
	5				
	6				
	7				
	8				
	9				
	10				
	Total:		26 775	428 412 919	100,0 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days

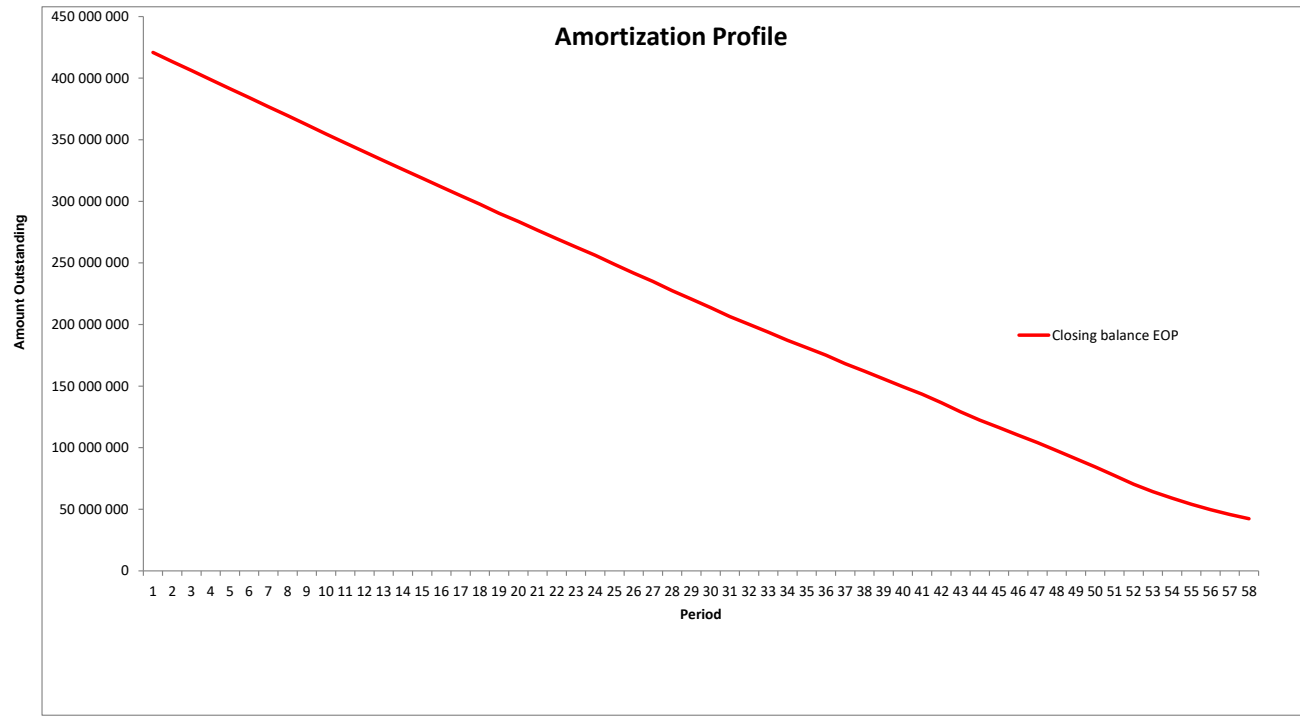
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	428 412 919	420 861 259	7 551 660	909 747	2,58 %	98,24 %
2	420 861 259	413 467 264	7 393 995	893 666	2,58 %	96,51 %
3	413 467 264	406 204 019	7 263 246	876 583	2,57 %	94,82 %
4	406 204 019	398 839 291	7 364 727	860 072	2,57 %	93,10 %
5	398 839 291	391 446 900	7 392 391	843 819	2,57 %	91,37 %
6	391 446 900	384 216 002	7 230 899	827 554	2,57 %	89,68 %
7	384 216 002	376 856 130	7 359 872	811 437	2,56 %	87,97 %
8	376 856 130	369 633 212	7 222 918	795 332	2,56 %	86,28 %
9	369 633 212	362 233 506	7 399 706	779 231	2,56 %	84,55 %
10	362 233 506	354 694 999	7 538 507	763 067	2,56 %	82,79 %
11	354 694 999	347 435 323	7 259 676	746 903	2,56 %	81,10 %
12	347 435 323	340 203 948	7 231 376	730 781	2,55 %	79,41 %
13	340 203 948	333 010 899	7 193 049	714 921	2,55 %	77,73 %
14	333 010 899	325 876 861	7 134 038	699 060	2,55 %	76,07 %
15	325 876 861	318 750 149	7 126 712	683 285	2,55 %	74,40 %
16	318 750 149	311 648 922	7 101 227	667 589	2,54 %	72,74 %
17	311 648 922	304 657 712	6 991 209	651 909	2,54 %	71,11 %
18	304 657 712	297 694 295	6 963 417	636 370	2,54 %	69,49 %
19	297 694 295	290 361 247	7 333 048	620 886	2,53 %	67,78 %
20	290 361 247	283 591 717	6 769 530	604 981	2,53 %	66,20 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27.04.2022				
Payment date	25.04.2022				
Period No	6				
Monthly Period	01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



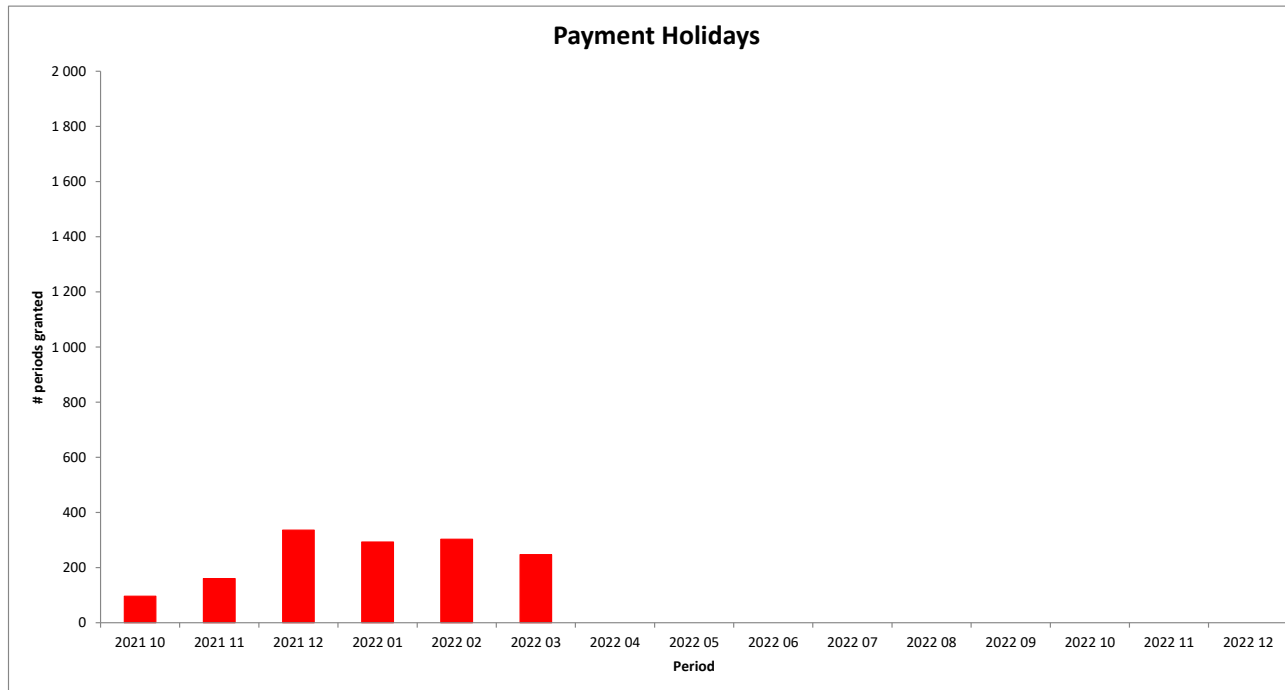
Reporting Date	27.04.2022				
Payment date	25.04.2022				
Period No	6				
Monthly Period	01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	= 31 days

TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2021 10	96	121	33 855	2 126 526	
2021 11	160	234	59 030	2 844 045	
2021 12	336	423	116 000	6 480 237	
2022 01	293	385	103 151	5 204 751	
2022 02	303	414	109 272	5 554 114	
2022 03	247	326	92 378	4 610 331	
2022 04					
2022 05					
2022 06					
2022 07					
2022 08					
2022 09					
2022 10					
2022 11					
2022 12					
Total:	1 435	1 903	513 686	26 820 003	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.04.2022				
Payment date	25.04.2022				
Period No	6				
Monthly Period	01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.c Remaining Payment Holidays

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

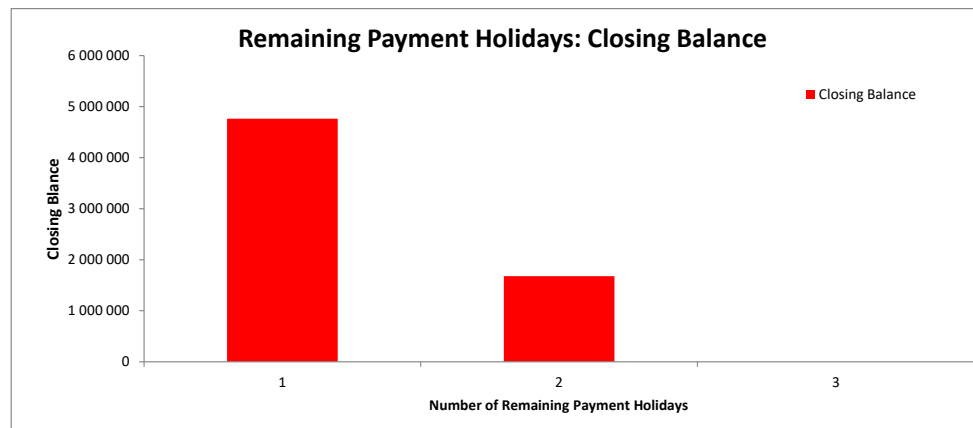
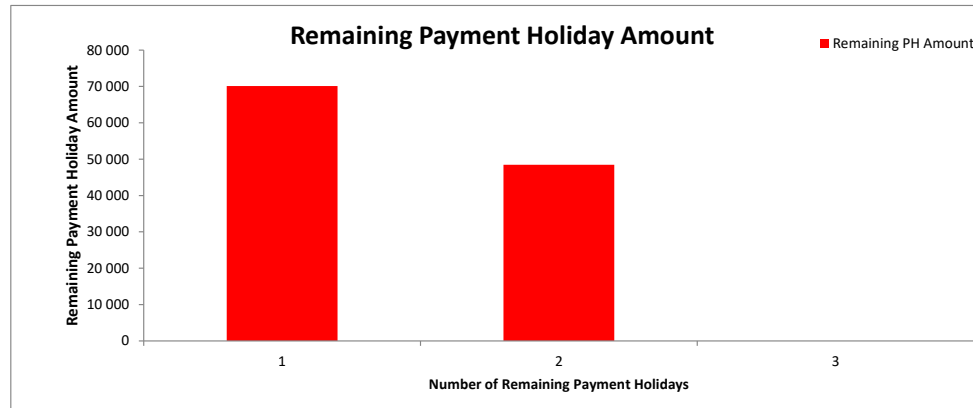


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	266	70 146	4 763 412
	2	80	48 484	1 679 596
	3	0	0	0
	Total	346	118 629	6 443 008

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



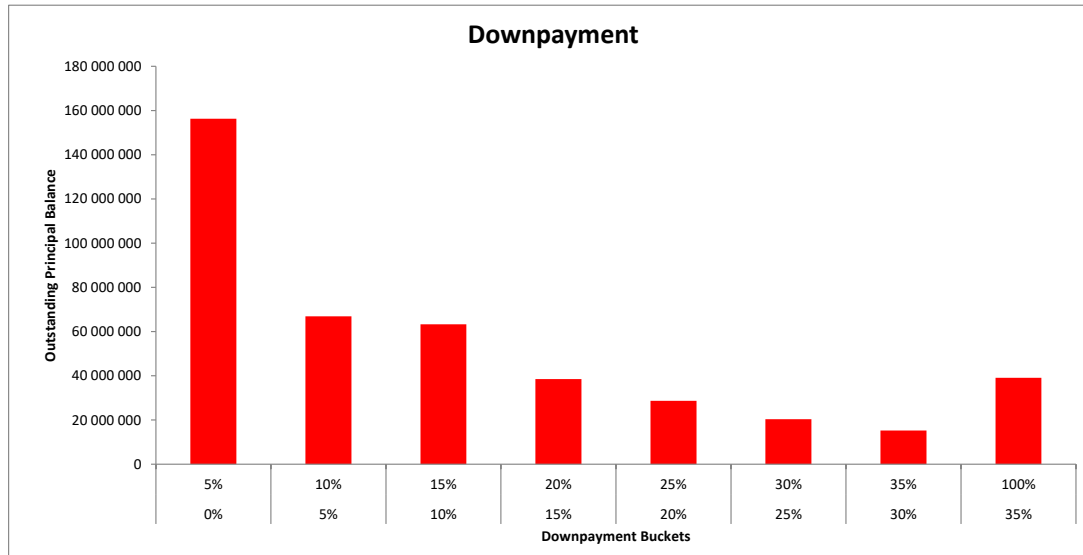
Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	9 405	156 292 097	36,48 %	52,0	13,7
	5 %	10 %	3 431	66 917 726	15,62 %	50,8	14,7
	10 %	15 %	3 449	63 268 689	14,77 %	47,5	15,8
	15 %	20 %	2 368	38 531 012	8,99 %	46,5	16,1
	20 %	25 %	1 870	28 717 892	6,70 %	46,2	15,8
	25 %	30 %	1 406	20 392 545	4,76 %	45,9	14,9
	30 %	35 %	1 184	15 218 050	3,55 %	45,1	15,1
	35 %	100 %	3 876	39 074 909	9,12 %	42,5	13,8
Total			26 989	428 412 919	100 %	48,8	14,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from	25.03.2022
	to	25.04.2022
		= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	27.04.2022
Payment date	25.04.2022
Period No	6
Monthly Period	01.03.2022
Interest Period	from 25.03.2022 to 25.04.2022 = 31 days

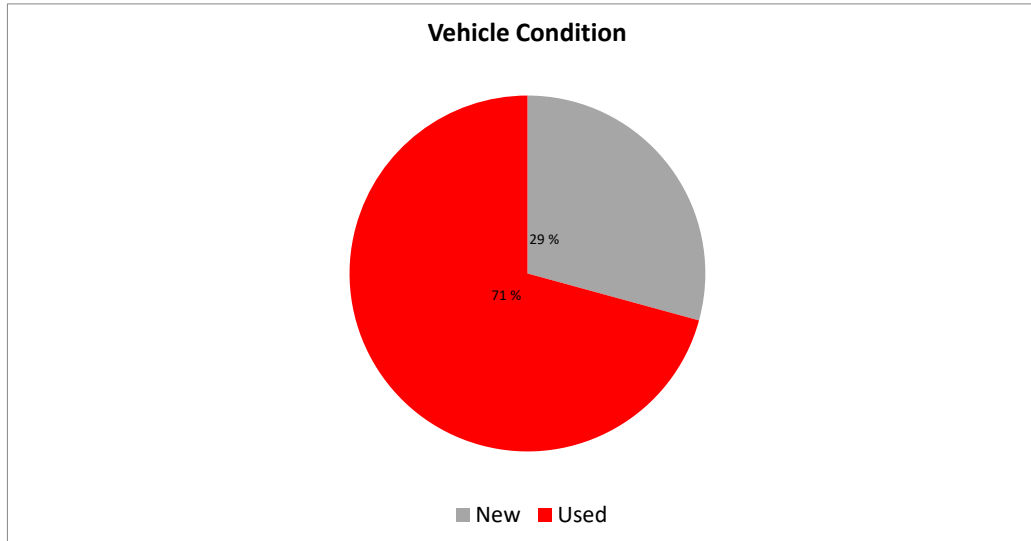
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 023	125 306 136	29,25 %	46,2	16,1
	Used	21 966	303 106 783	70,75 %	50,0	14,0
	Total	26 989	428 412 919	100 %	48,8	14,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	27.04.2022
Payment date	25.04.2022
Period No	6
Monthly Period	01.03.2022
Interest Period	from 25.03.2022 to 25.04.2022 = 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



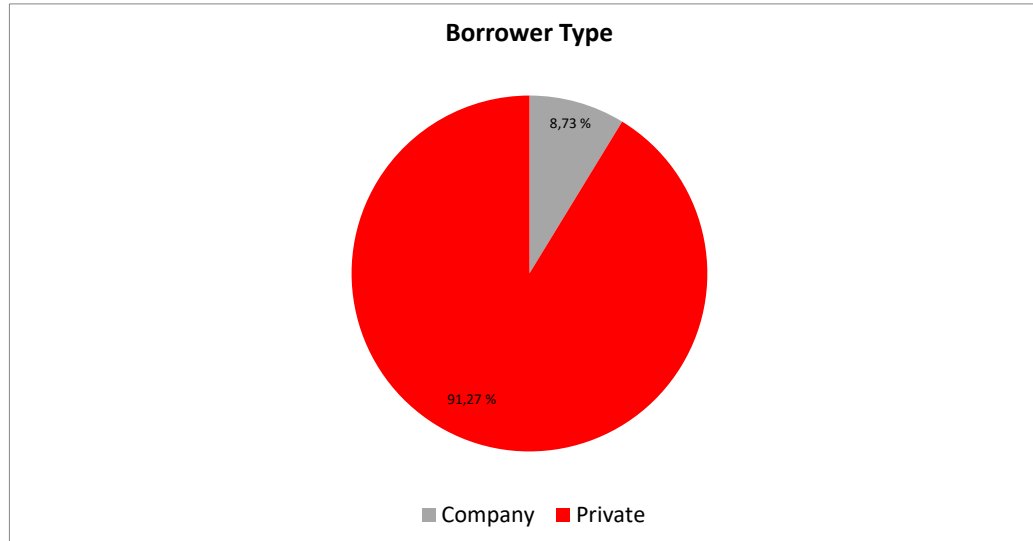
Reporting Date	27.04.2022
Payment date	25.04.2022
Period No	6
Monthly Period	01.03.2022
Interest Period	from 25.03.2022 to 25.04.2022 = 31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 773	37 392 756	8,73 %	41,3	15,9
	Private	25 216	391 020 163	91,27 %	49,6	14,5
	Total	26 989	428 412 919	100 %	48,8	14,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27.04.2022				
Payment date	25.04.2022				
Period No	6				
Monthly Period	01.03.2022				
Interest Period	from 25.03.2022	to	25.04.2022	=	31 days



SCF RAHOITUSPALVELUT X DAC
 Monthly Investor Report

22.a Vehicle type

Reporting Date	27.04.2022				
Payment date	25.04.2022				
Period No	6				
Monthly Period	01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	= 31 days

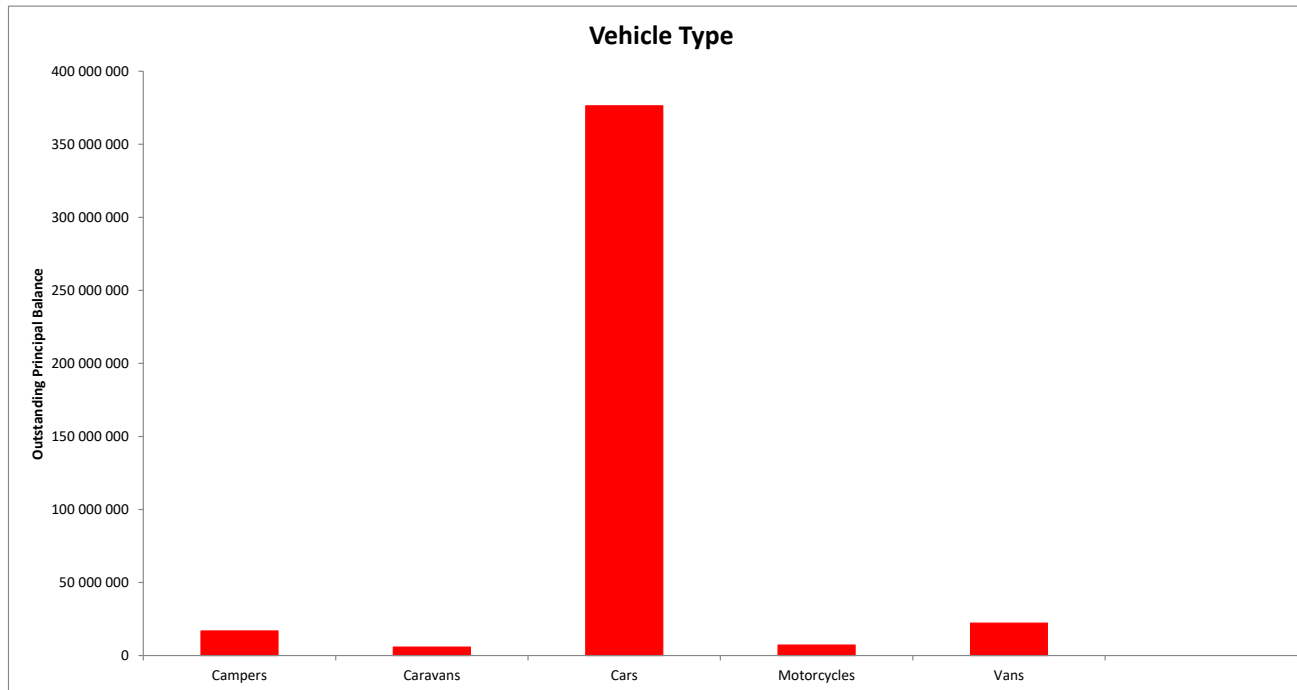


TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	485	16 844 080	3,93 %	54,9	11,3
	Caravans	333	5 846 166	1,36 %	53,2	11,0
	Cars	23 823	376 338 551	87,84 %	48,9	14,8
	Motorcycles	788	7 171 314	1,67 %	44,2	12,2
	Vans	1 560	22 212 808	5,18 %	43,8	15,6
		26 989	428 412 919	100 %	48,8	14,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	27.04.2022				
Payment date	25.04.2022				
Period No	6				
Monthly Period	01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans



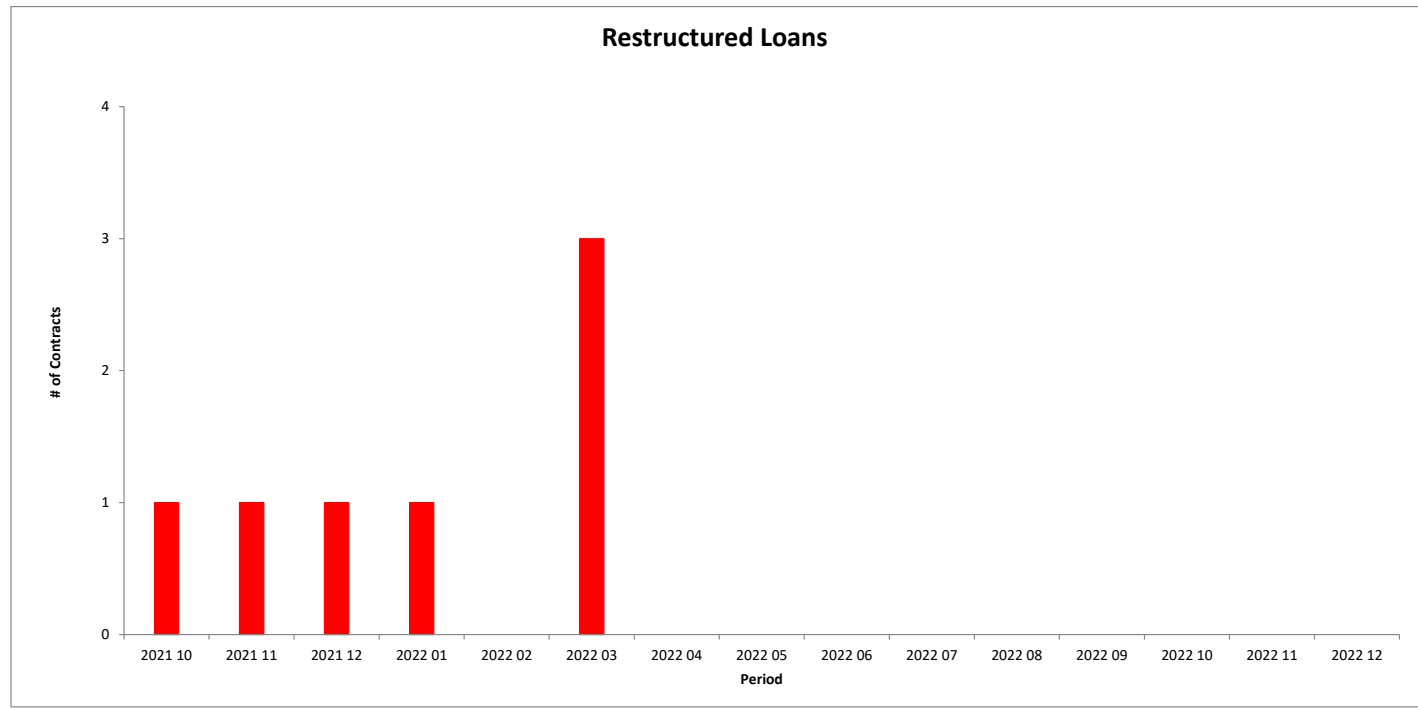
Reporting Date	27.04.2022
Payment date	25.04.2022
Period No	6
Monthly Period	01.03.2022
Interest Period	from 25.03.2022 to 25.04.2022 = 31 days

TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12	1	7 631
2022 01	1	64 072
2022 02	0	0
2022 03	3	75 148
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
	7	195 685

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	27.04.2022
Payment date	25.04.2022
Period No	6
Monthly Period	01.03.2022
Interest Period	from 25.03.2022 to 25.04.2022 = 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	from 01.03.2022	to 25.04.2022 = 31 days
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days

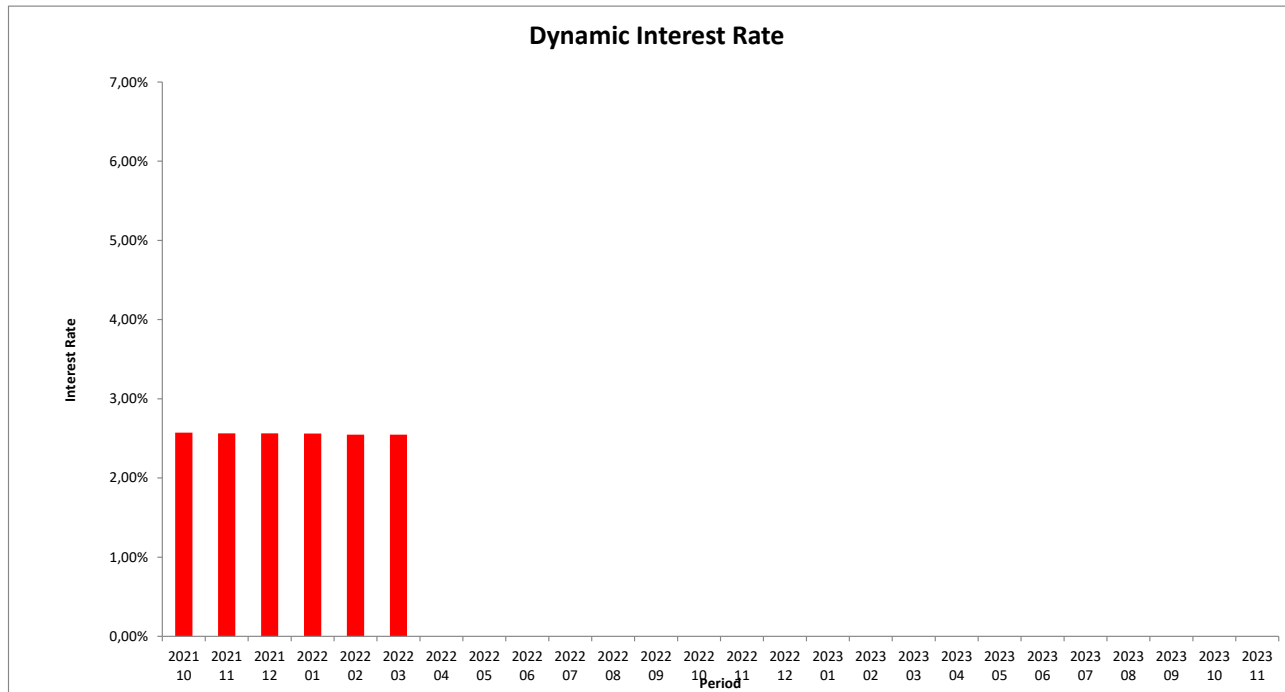
	TOTAL	
	Period	Closing balance
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12	432 351 017	2,56 %
2022 01	430 947 677	2,56 %
2022 02	431 953 670	2,55 %
2022 03	428 412 919	2,55 %
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
2023 01		
2023 02		
2023 03		
2023 04		
2023 05		
2023 06		
2023 07		
2023 08		
2023 09		
2023 10		
2023 11		

Interest rate evolution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	27.04.2022				
Payment date	25.04.2022				
Period No	6				
Monthly Period	01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date 27.04.2022
Payment date 25.04.2022
Period No 6

Monthly Period 01.03.2022
Interest Period from 25.03.2022 to 25.04.2022 = 31 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2021 10	17 184 051	422 120 336	22,07 %	
2021 11	10 688 704	431 339 743	26,00 %	
2021 12	9 914 712	432 351 017	24,30 %	
2022 01	11 745 932	430 947 677	28,22 %	
2022 02	10 719 648	431 953 670	26,03 %	
2022 03	12 902 104	428 412 919	30,72 %	
2022 04				
2022 05				
2022 06				
2022 07				
2022 08				
2022 09				
2022 10				
2022 11				
2022 12				
2023 01				
2023 02				
2023 03				
2023 04				
2023 05				
2023 06				
2023 07				
2023 08				
2023 09				
2023 10				
2023 11				

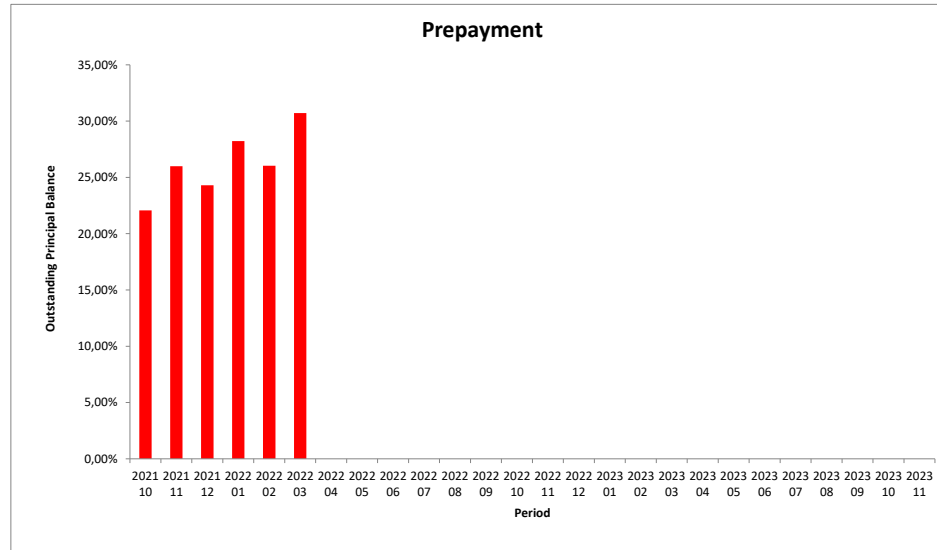
Dynamic Prepayment

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from	25.03.2022
	to	25.04.2022
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

26. Delinquency



Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days

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																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2021 Q4			2022 Q1			2022 Q2			2022 Q3			2022 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2021 4	0	0	0	0	0	0	0	0									
2022 1	387 242	28				11 058	11 058	376 184									
2022 2	0	0															
2022 3	0	0															

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 526 382,54	EUR
Senior Expenses	-	-	EUR
Servicing Fee	-	193 744,85	EUR
Tranche A Loan Interest to Issuer	-	53 545,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	6 077,00	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	-	3 139,00	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	-	341 793,23	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		859 425,46	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	473 212,23	EUR
Senior Expenses	-	-	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	53 545,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	6 077,00	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	-	3 139,00	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	-	341 793,23	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	27.04.2022
Payment date	25.04.2022
Period No	6
Monthly Period	01.03.2022
Interest Period	from 25.03.2022 to 25.04.2022 = 31 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	21 587 080,61	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		21 575 124,87	EUR
Balance to be Credited to the Reinvestment Principal Ledger		11 955,74	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	-	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iii) Principal Payments on Class D Notes	-	-	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (o)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR
---	---	---	-----

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		859 425,46	EUR
---	--	------------	-----

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

30. Transaction Costs

Reporting Date	27.04.2022	
Payment date	25.04.2022	
Period No	6	
Monthly Period	01.03.2022	
Interest Period	from 25.03.2022	to 25.04.2022 = 31 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	-				
Interest accrued for the Period	EUR	131 419,00	53 545,00	6 077,00	3 139,00	68 658,00
Cumulative Interest accrued	EUR	776 284,00	294 117,00	35 548,00	18 650,00	427 969,00
Interest Payments	EUR	131 419,00	53 545,00	6 077,00	3 139,00	68 658,00
Cumulative Interest Payments	EUR	776 284,00	294 117,00	35 548,00	18 650,00	427 969,00
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	-				

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Reporting Date	27.04.2022				
Payment date	25.04.2022				
Period No	6				
Monthly Period	01.03.2022				
Interest Period	from 25.03.2022	to	25.04.2022	=	31 days



Class A, B and C Cap details

Kimi 10 | Front Cap

Party A	BANCO SANTANDER, S.A
Party B	SCF RAHOITUSPALVELUT X DAC
Cap Notional	434 600 000
Interest Period Start	25.03.2022
Interest Period End	25.04.2022
Interest Days	31
Settlement Date	25.04.2022
Euribor 1 M	-0,549 %
Cap limit	0,000 %
Floating Interest Rate above cap limit	0,000 %
Cap Floating Rate Day Count Fraction	0,09
Cap Interest Amount	EUR 0,00
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u><u>EUR 0,00</u></u>

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

31. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen +47 21 08 37 70
Morten Christopher Freberg Holme +47 92 82 38 33
Kjetil Amundstad +47 48 17 10 04

anders.bruun.olsen@santanderconsumer.no
morten.holme@santanderconsumer.no
kjetil.amundstad@santanderconsumer.no

Risk

Anders Staude +47 99 00 40 52
Isak Nygaardsmoen Riksheim +47 40 62 65 84
Thomas Andrén Johansen + 47 91 82 42 44

anders.staude@santanderconsumer.no
isak.nygardsmoen.riksheim@santanderconsumer.no
thomas.andren.johansen@santanderconsumer.no

Reporting Date	27.04.2022						
Payment date	25.04.2022						
Period No	6						
Monthly Period	01.03.2022						
Interest Period	from 25.03.2022	to	25.04.2022	=	31 days		