

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.04.2023				
Payment date	25.04.2023			Following payment dates:	25.05.2023
Period No	18				26.06.2023
Monthly Period	01.03.2023				
Interest Period	from 27.03.2023	to	25.04.2023	=	29 days
Cut-Off date	31.03.2023				

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1. Portfolio Information



Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
Outstanding receivables		
Opening balance prior to replenishment	277 376 414,78	EUR
Scheduled Loan Principal Repayments (+MC)	5 803 761,25	EUR
Prepayments	6 671 466,42	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	12 475 227,67	EUR
New Defaulted Auto Loans amt in Period	257 583,37	EUR
Closing balance prior to replenishment	264 643 603,74	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	264 643 603,74	EUR
Principal Recoveries on loans in default	354 028,98	EUR
Total revenue collections		
Total Revenue Received in Period	911 132,62	EUR

# Loans		
At beginning of period	19 893	Loans
Replenished contracts	-	Loans
Paid in Full	659	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	26	Loans
At end of period (pre replenishment)	19 208	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	18				
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Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 266 944,54	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	3 165,69	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	76 889,15	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser (hedge reduction amt)	2 995 500,00	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	4 342 499,38	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	459 966,86	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	3 692 653,99	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	13 910,37	EUR
g. Liquidity Reserve Excess Amount	62 978,78	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	4 229 510,00	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	18				
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Interest Period	from 27.03.2023	to	25.04.2023	=	29 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	12 475 227,67	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date)	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	12 475 227,67	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 475 227,67	EUR
b. Seller Loan Redemption Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
c. Credit the balance of the Principal Deficiency Sub Ledgers	257 583,37	EUR
Total Amount for Issuer Available Redemption Receipts	12 732 811,04	EUR

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4. Reserve Accounts



Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	18
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Interest Period	from 27.03.2023 to 25.04.2023 = 29 days

Note Balance

Beginning of Period	277 376 414,78	EUR
End of Period	264 643 603,74	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 344 003,55	EUR
Cash Outflow		60 121,48	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 283 882,07	EUR
Required Reserve Amount	0,5 %	1 283 882,07	EUR

Expenses Advance

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

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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5a. Performance Data



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Asset Balance

Opening balance prior to replenishment	277 376 414,78	EUR
Closing balance prior to replenishment	264 643 603,74	EUR
Closing Balance post replenishment	264 643 603,74	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	250 259 751,55	94,56 %	18 144
1-29 days past due	9 650 607,40	3,65 %	761
Delinquent Receivables:			
30-59 days past due	1 594 739,91	0,60 %	114
60-89 days past due	827 256,59	0,31 %	64
90-119 days past due	1 005 454,43	0,38 %	61
120-149 days past due	713 698,93	0,27 %	30
150-179 days past due	592 094,93	0,22 %	34
Total Performing and Delinquent	264 643 604	100,00 %	19 208
Current Period Defaults	257 583,37		26
Cumulative Defaults	4 542 350,80		308
Current Period Principal Recoveries	354 028,98		
Cumulative Principal Recoveries	1 412 851,35		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,70 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,72 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,70 %	

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

[A] Aggregate Outstanding Asset Principal Amount	264 643 603,74	59,5075 %
[B] Aggregate principal balance of Defaulted Contracts	4 542 350,80	
[C] Recoveries received on such Defaulted Contracts	1 412 851,35	
[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	1,79 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,81 %	
[C] Delinquency Ratio, second preceding Payment Date	1,62 %	

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	13,77 %	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	277 376 414,78		

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

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5b. Concentration limits



Reporting Date	27.04.2023
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Concentration limits (limits not valid after replenishment period ends):

Weighted average interest rate (min 2,35%)	2,44 %
Weighted average months to maturity (max 56)	39,25*
Used Vehicles (max 74%)	67,82 %
Balloon Loans (max 63,5%)	67,42 %
Corporate Borrowers (max 10%)	7,98 %
IRB (min 95%)	95,44 %**

* Bucket-based as found in IR

** As of previous pool cut

Top-10 Exposures:

Balance	# Loans	Portion
226 975,97	2	0,09 %
137 025,70	1	0,05 %
134 181,15	1	0,05 %
133 046,58	1	0,05 %
132 689,11	1	0,05 %
130 785,10	1	0,05 %
127 743,55	1	0,05 %
124 250,67	1	0,05 %
120 481,58	1	0,05 %
112 430,99	1	0,04 %
Total (max 0,5%)		0,52 %

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6. Note Principal



Reporting Date	27.04.2023	
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	239 176 414,78	17 600 000,00	5 200 000,00	15 400 000,00	EUR
Sequential Amortization	12 732 811,04	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	226 443 603,74	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	-	-	-	257 583,37	EUR
Credit PDL	-	-	-	257 583,37	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	239 176 414,78	17 600 000,00	5 200 000,00	15 400 000,00	EUR
End of Period	226 443 603,74	17 600 000,00	5 200 000,00	15 400 000,00	EUR

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7. Outstanding Notes

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 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	277 376 414,78	239 176 414,78	17 600 000,00	5 200 000,00	15 400 000,00
Available Distribution Amount	12 732 811,04				
Amortisation	12 732 811,04				
Redemption per Class	12 732 811,04	12 732 811,04	-	-	-
Redemption per Note		3 091,99	-	-	-
Outstanding Closing Balance		226 443 603,74	17 600 000,00	5 200 000,00	15 400 000,00
Net Outstanding Closing Balance	264 643 603,74	226 443 603,74	17 600 000,00	5 200 000,00	15 400 000,00
Current Tranching	100 %	85,57 %	6,65 %	1,96 %	5,82 %
Current Pool Factor		0,55	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		58 080,72	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 091,99	-	-	-
Principal Outstanding per Note End of Period		54 988,73	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		168,53	310,30	334,47	445,83
Interest Payment	834 660,34	693 996,94	54 612,80	17 392,27	68 658,33
Interest Payment per Note		168,53	310,30	334,47	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)		31,69 %	25,04 %	23,08 %	17,26 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		32,18 %	25,53 %	23,08 %	17,26 %
Current CE (Subordination)		14,43 %	7,78 %	5,82 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		14,92 %	8,27 %	5,82 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 27.04.2023
Payment date 25.04.2023
Period No 18
Monthly Period 01.03.2023
Interest Period : 27.03.2023 to 25.04.2023 = 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.	

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9.a Original Portfolio Principal Balance

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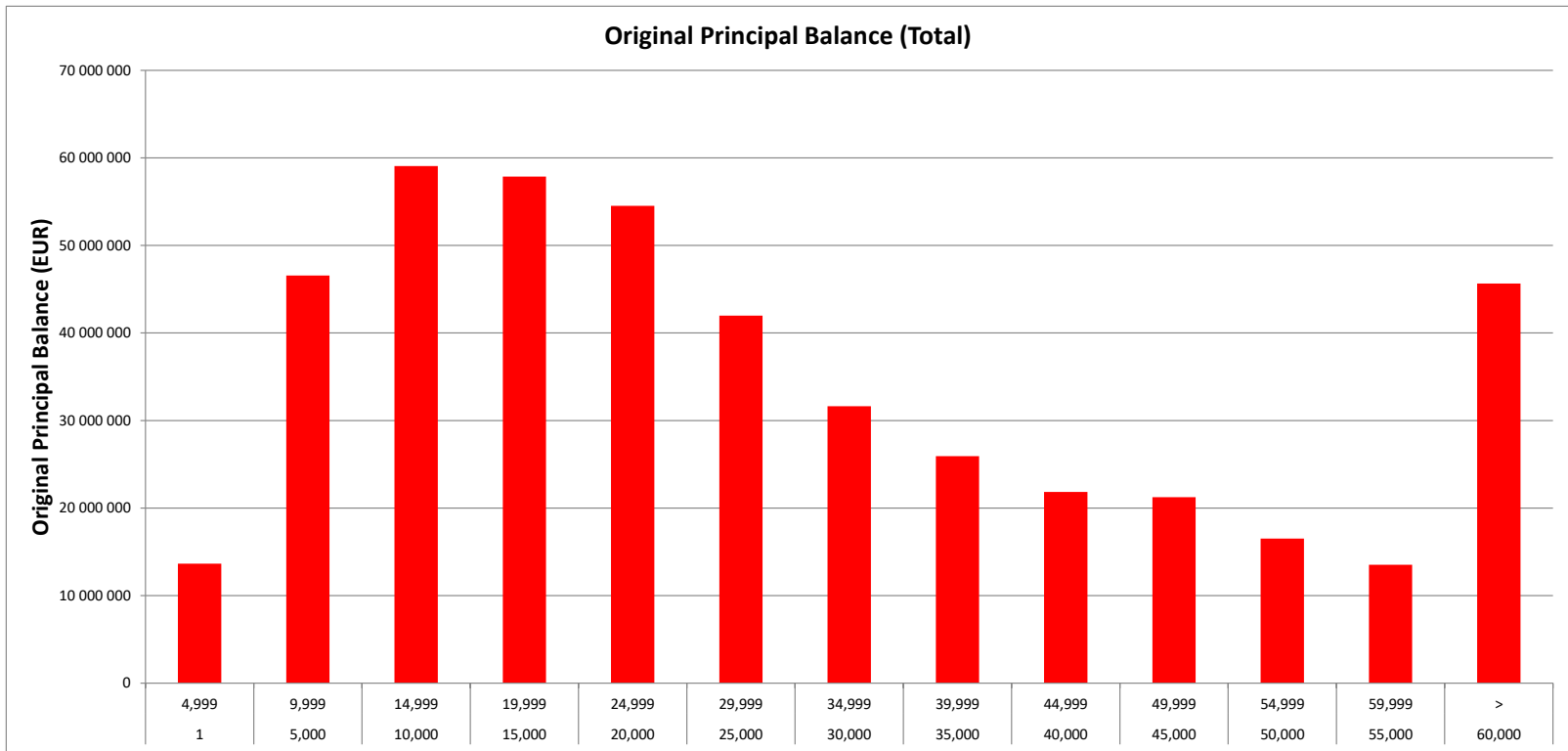
Average amount - all: 17 157

	TOTAL								
	Min	Max	No	Original balance	%	WA 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	

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9.b Original Principal Balance Graph

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10.a Outstanding Principal Balance

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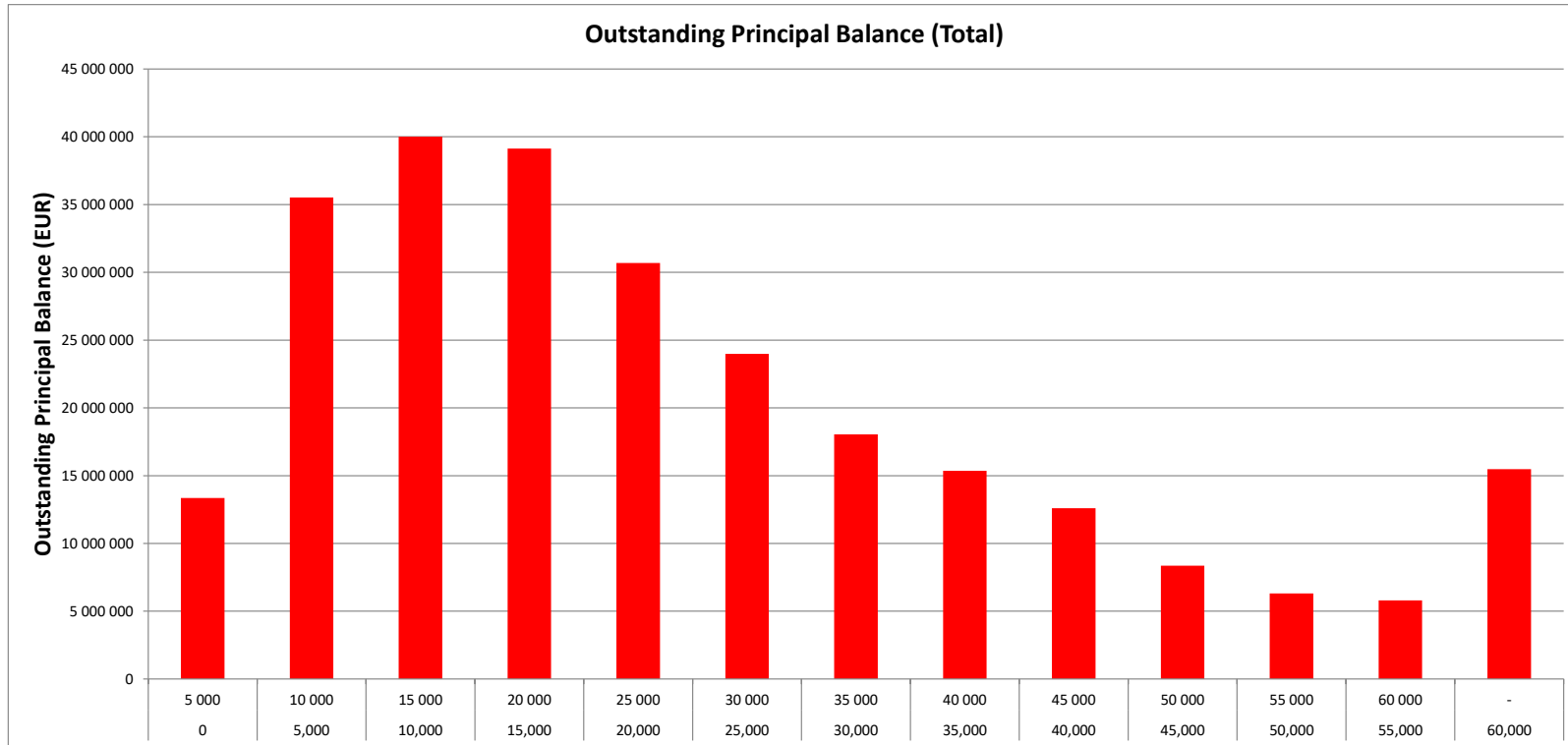
Average amount - all: 13 778

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	4 785	13 349 670	5,04 %	21,8	30,4
	5 000	10 000	4 807	35 523 735	13,42 %	34,0	27,1
	10 000	15 000	3 234	40 007 692	15,12 %	39,6	25,3
	15 000	20 000	2 258	39 133 025	14,79 %	40,6	24,7
	20 000	25 000	1 379	30 690 736	11,60 %	42,2	23,9
	25 000	30 000	877	23 985 745	9,06 %	42,1	24,0
	30 000	35 000	556	18 055 754	6,82 %	41,1	24,7
	35 000	40 000	410	15 355 512	5,80 %	41,1	25,6
	40 000	45 000	298	12 601 481	4,76 %	42,5	24,5
	45 000	50 000	176	8 353 105	3,16 %	41,7	25,6
	50 000	55 000	121	6 311 288	2,38 %	42,8	24,8
	55 000	60 000	101	5 801 796	2,19 %	43,9	24,4
	60 000	-	206	15 474 065	5,85 %	40,5	25,7
	Total			19 208	264 643 604	100 %	39,3

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days

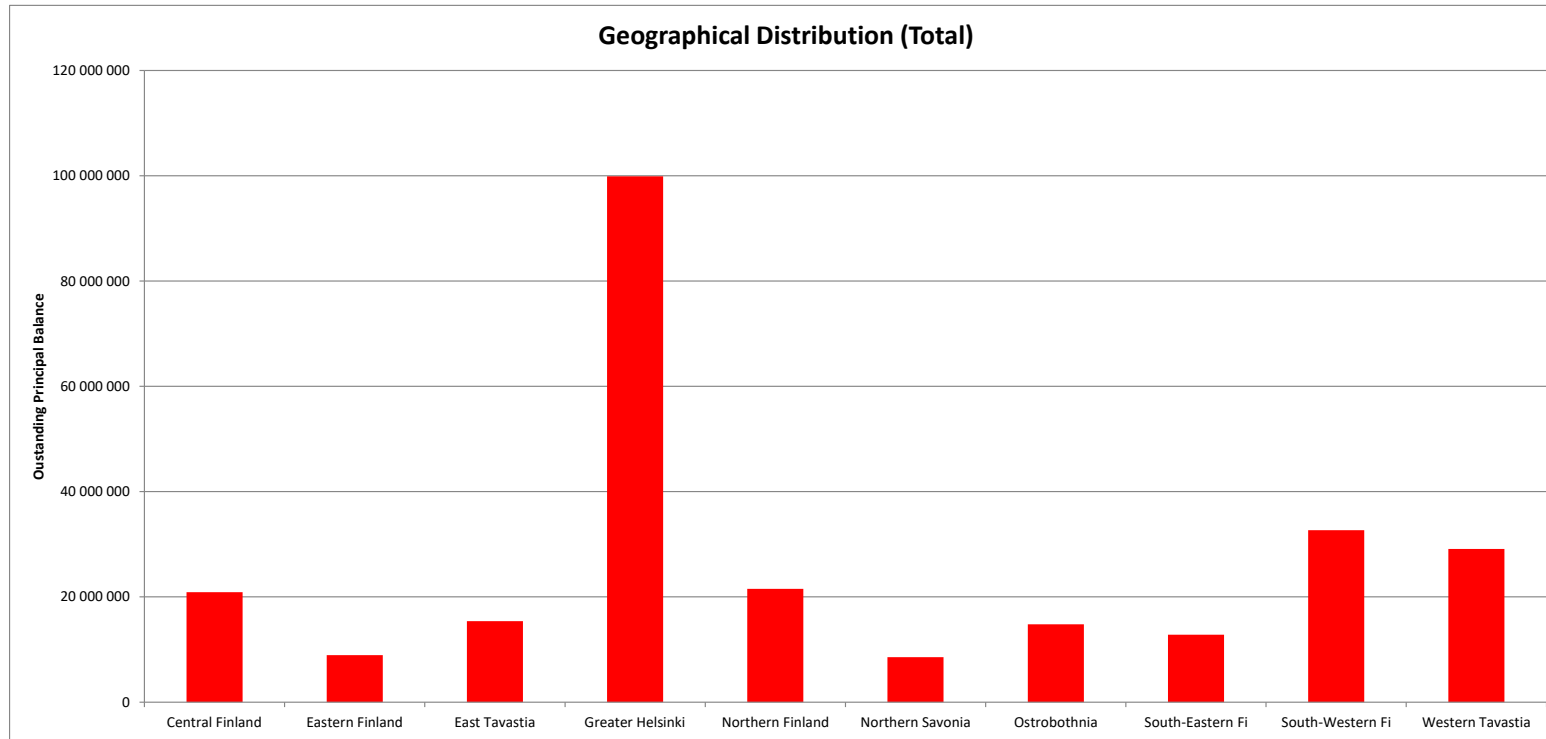


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 746	20 905 779	7,90 %	39,4	24,5	
Eastern Finland	702	8 937 076	3,38 %	39,4	24,9	
East Tavastia	1 188	15 405 249	5,82 %	39,7	24,9	
Greater Helsinki	6 427	99 900 023	37,75 %	38,9	26,1	
Northern Finland	1 529	21 533 060	8,14 %	39,7	24,7	
Northern Savonia	718	8 568 400	3,24 %	37,8	25,4	
Ostrobothnia	1 192	14 780 009	5,58 %	39,6	24,8	
South-Eastern Fi	1 122	12 815 262	4,84 %	38,9	24,6	
South-Western Fi	2 310	32 682 557	12,35 %	40,0	25,1	
Western Tavastia	2 274	29 116 189	11,00 %	39,3	25,2	
Total	19 208	264 643 604	100 %	39,3	25,4	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from	27.03.2023
	to	25.04.2023
	=	29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate



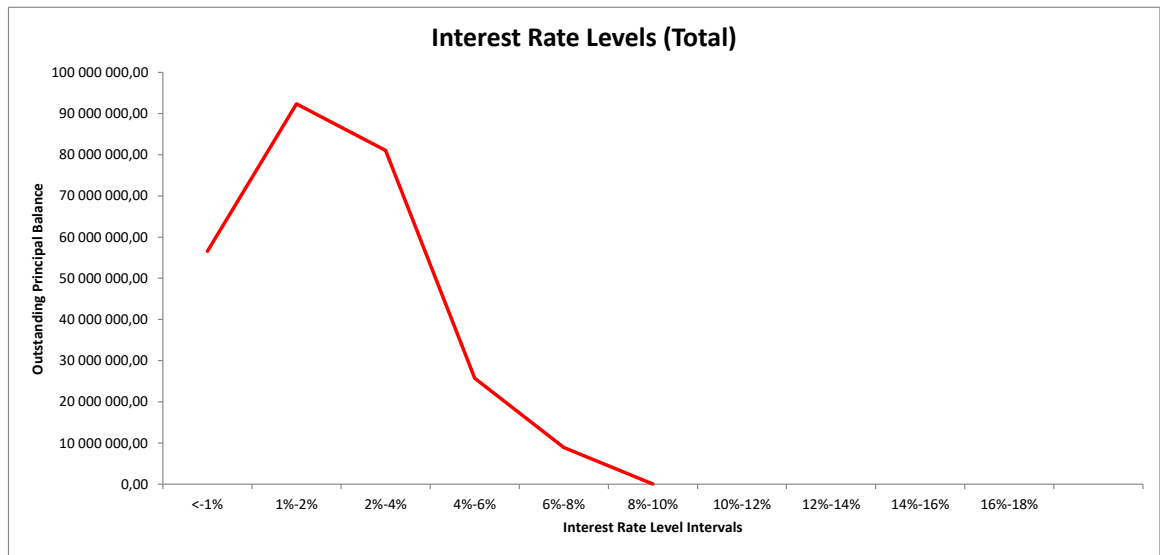
Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days

TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	3 735	56 573 257	21,38 %	38,1	25,7
	1 %	2 %	4 616	92 348 578	34,90 %	38,6	26,2
	2 %	4 %	6 474	81 053 293	30,63 %	40,7	24,4
	4 %	6 %	3 044	25 726 179	9,72 %	39,8	24,4
	6 %	8 %	1 322	8 905 699	3,37 %	38,4	25,6
	8 %	10 %	17	36 596	0,01 %	31,4	24,0
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	-						
Total			19 208	264 643 604	100 %	39,3	25,4

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	18				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.a Remaining Terms



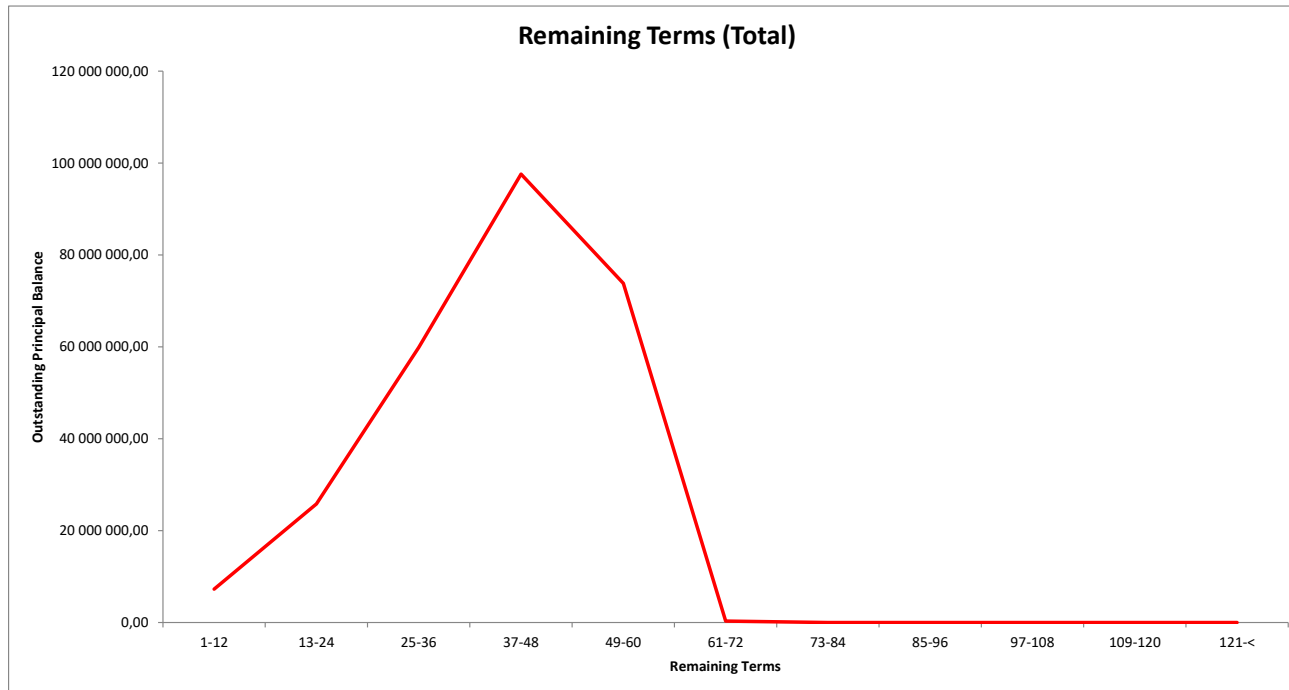
Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			0	13	4 717	0,00 %	0,0	50,8
	1			12	1 929	7 264 768	2,75 %	8,0	43,6
	13			24	3 326	25 821 335	9,76 %	18,9	36,4
	25			36	4 675	59 867 672	22,62 %	31,3	28,3
	37			48	5 818	97 591 439	36,88 %	41,8	23,5
	49			60	3 437	73 797 143	27,89 %	52,4	19,9
	61			72	10	296 529	0,11 %	61,4	13,1
	73			84					
	85			96					
	97			108					
	109			120					
	121	-							
	Total				19 208		264 643 604	100 %	39,3

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	18				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.a Seasoning



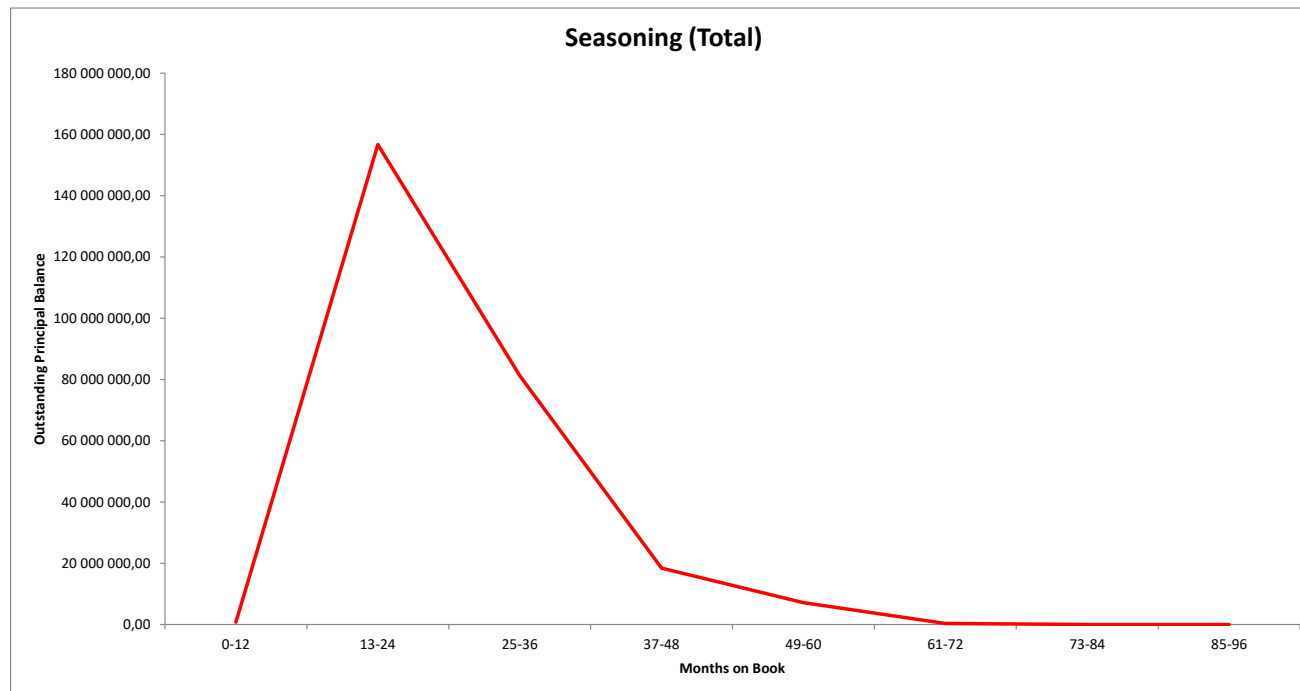
Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days

		TOTAL						
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1		12	47	800 415	0,30 %	53,1	12,0
	13		24	10 325	156 691 085	59,21 %	44,3	20,3
	25		36	5 985	81 270 953	30,71 %	35,5	29,0
	37		48	1 652	18 436 248	6,97 %	22,6	41,8
	49		60	1 128	7 112 253	2,69 %	13,6	53,7
	61		72	71	332 649	0,13 %	9,3	62,2
	73		84					
	85		96					
	Total			19 208	264 643 604	100 %	39,3	25,4

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	18				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



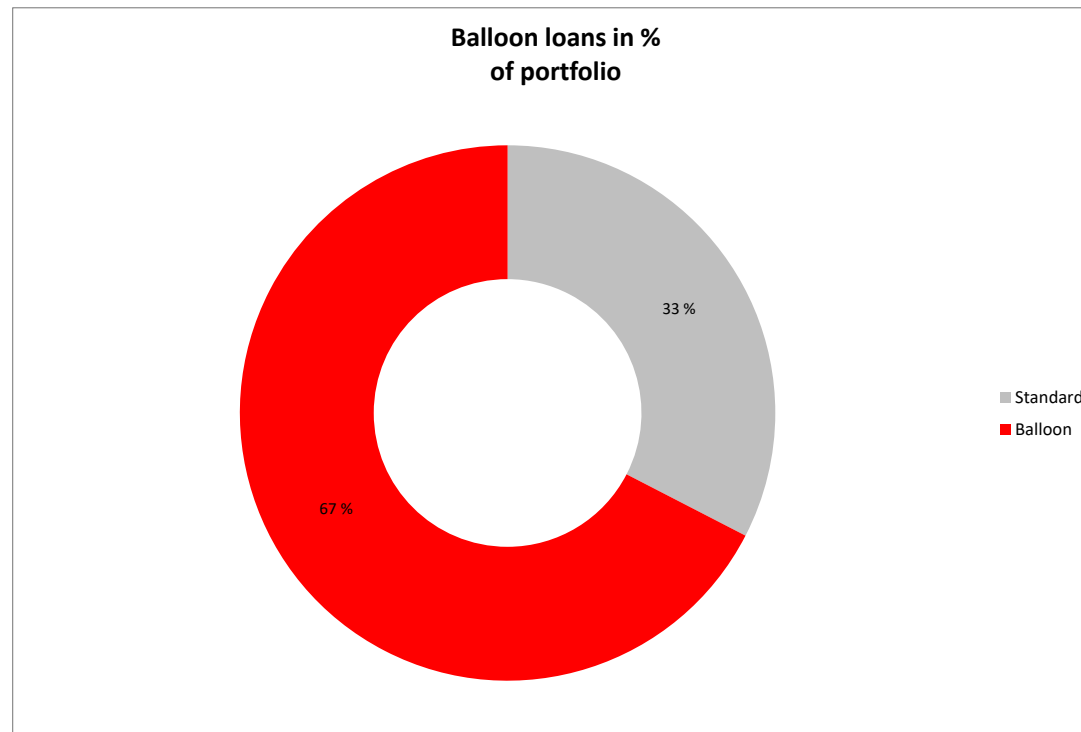
Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from	27.03.2023 to 25.04.2023 = 29 days

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	11 314		86 216 752	32,6 %	5 162	0,0 %	36,8	24,6
Balloon	7 894		178 426 852	67,4 %	79 649 622	44,6 %	40,4	25,8
Total	19 208		264 643 604	100 %	79 654 783	30 %	39,3	25,4

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

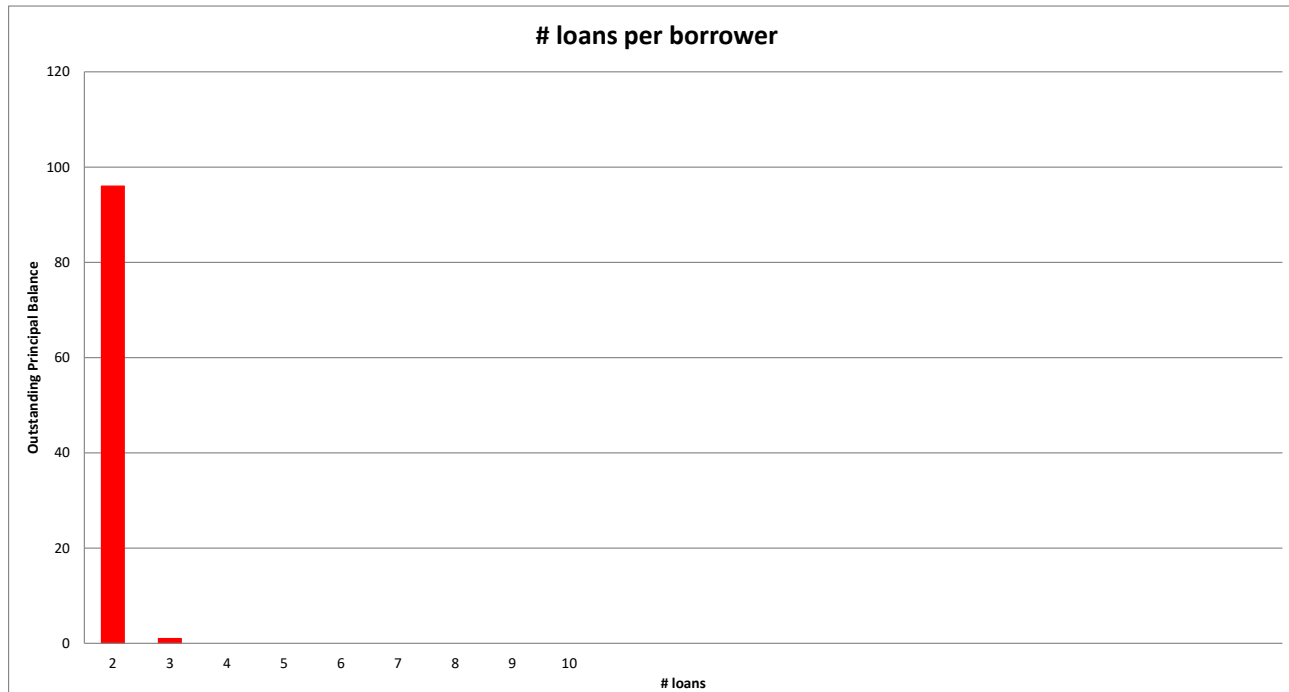
Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from	27.03.2023
	to	25.04.2023
	=	29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from	27.03.2023
	to	25.04.2023
	=	29 days



**SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report**

17.a Amortization Profile



Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days

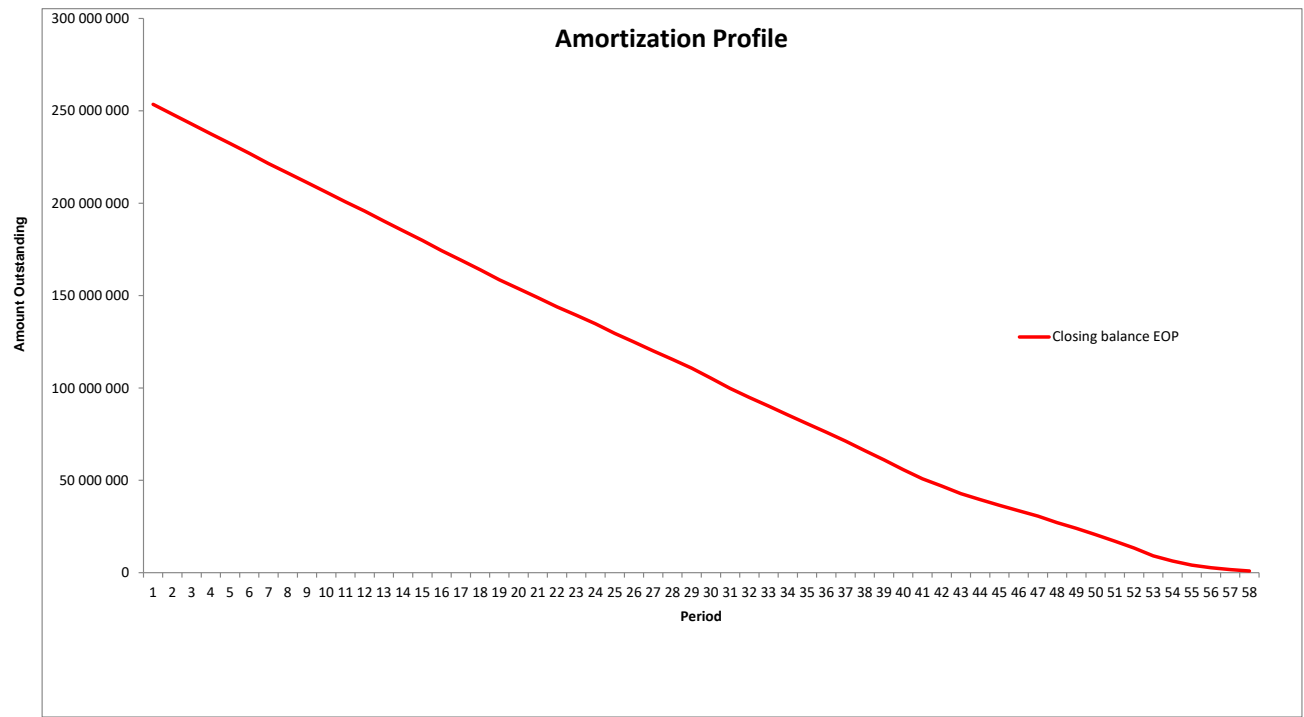
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	264 643 604	253 524 919	11 118 684	526 294	2,41 %	95,80 %
2	253 524 919	248 218 224	5 306 695	514 686	2,46 %	93,79 %
3	248 218 224	242 897 760	5 320 464	503 443	2,46 %	91,78 %
4	242 897 760	237 515 654	5 382 106	492 100	2,46 %	89,75 %
5	237 515 654	232 293 314	5 222 340	480 664	2,46 %	87,78 %
6	232 293 314	227 012 810	5 280 505	469 440	2,45 %	85,78 %
7	227 012 810	221 486 173	5 526 637	458 119	2,45 %	83,69 %
8	221 486 173	216 388 096	5 098 077	446 552	2,45 %	81,77 %
9	216 388 096	211 215 622	5 172 474	435 539	2,44 %	79,81 %
10	211 215 622	206 017 312	5 198 310	424 574	2,44 %	77,85 %
11	206 017 312	200 782 433	5 234 880	413 489	2,44 %	75,87 %
12	200 782 433	195 735 156	5 047 277	402 507	2,43 %	73,96 %
13	195 735 156	190 279 609	5 455 547	391 736	2,43 %	71,90 %
14	190 279 609	185 056 043	5 223 566	380 238	2,42 %	69,93 %
15	185 056 043	179 903 604	5 152 439	369 246	2,42 %	67,98 %
16	179 903 604	174 338 073	5 565 531	358 388	2,42 %	65,88 %
17	174 338 073	169 212 370	5 125 702	346 881	2,41 %	63,94 %
18	169 212 370	163 990 199	5 222 172	336 050	2,41 %	61,97 %
19	163 990 199	158 561 670	5 428 528	325 187	2,41 %	59,92 %
20	158 561 670	153 739 668	4 822 002	313 959	2,40 %	58,09 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from	27.03.2023
	to	25.04.2023
	=	29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	18				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days

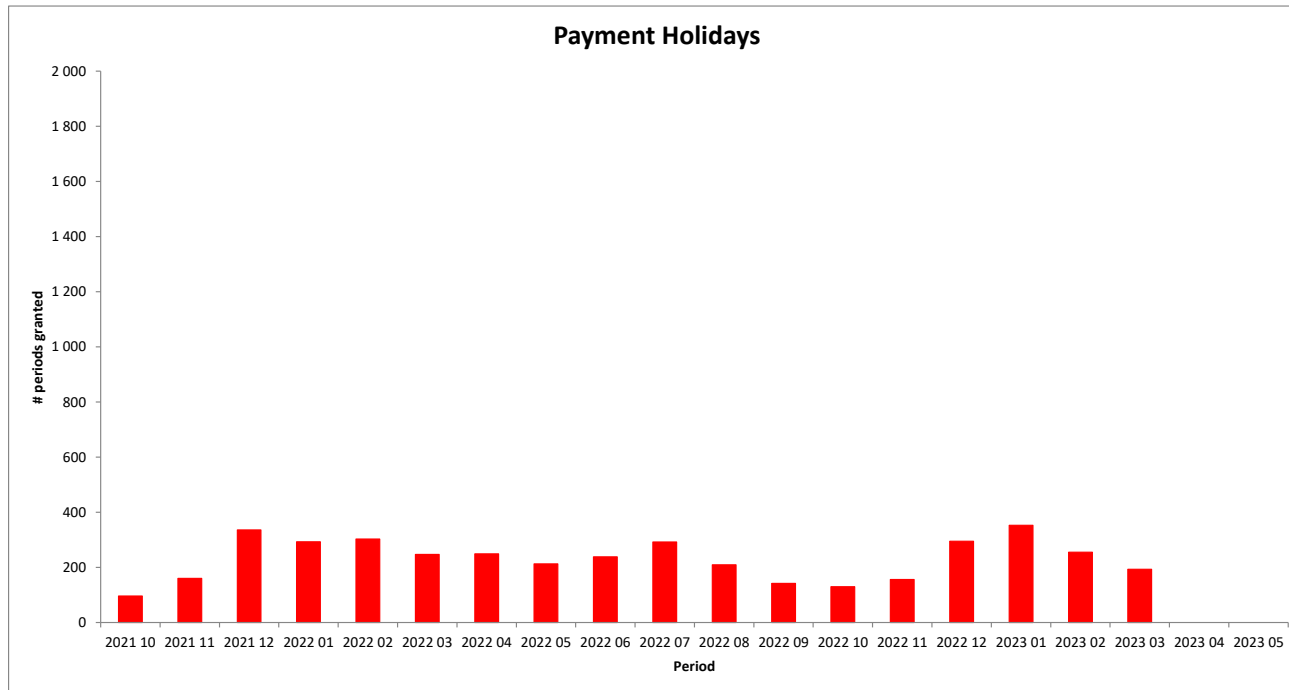


TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2021 10	96	121	33 855	2 126 526	
2021 11	160	234	59 030	2 844 045	
2021 12	336	423	116 000	6 480 237	
2022 01	293	385	103 151	5 204 751	
2022 02	303	414	109 272	5 554 114	
2022 03	247	326	92 378	4 610 331	
2022 04	249	323	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					
2023 05					
Total:	3 359	4 380	1 195 520	60 773 443	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	18				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	18
Monthly Period	01.03.2023
Interest Period	from 27.03.2023 to 25.04.2023 = 29 days

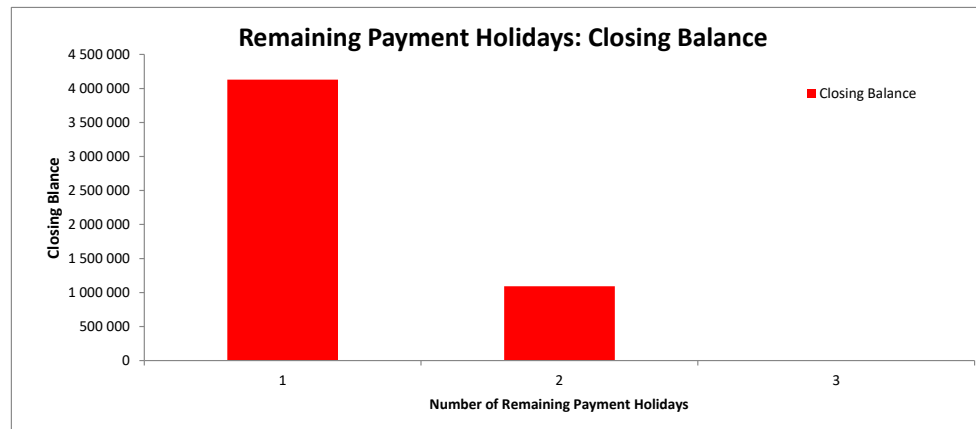
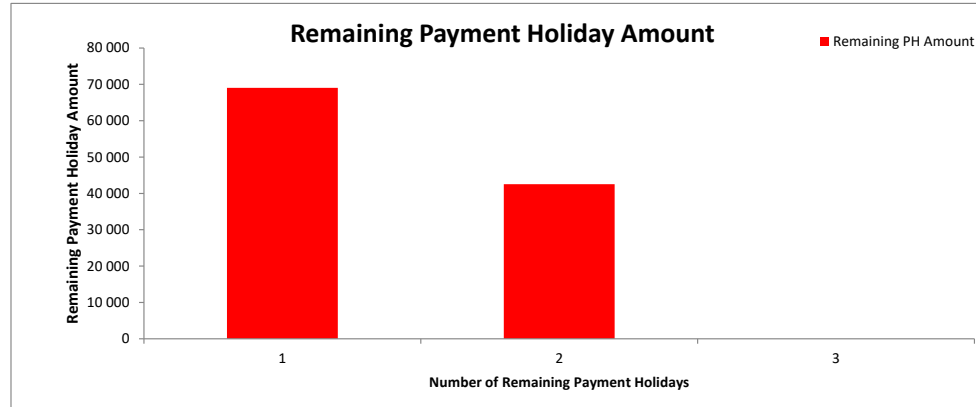


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	242	69 056	4 129 303
	2	61	42 548	1 093 421
	3	0	0	0
	Total	303	111 604	5 222 724

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	18				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.a Downpayment



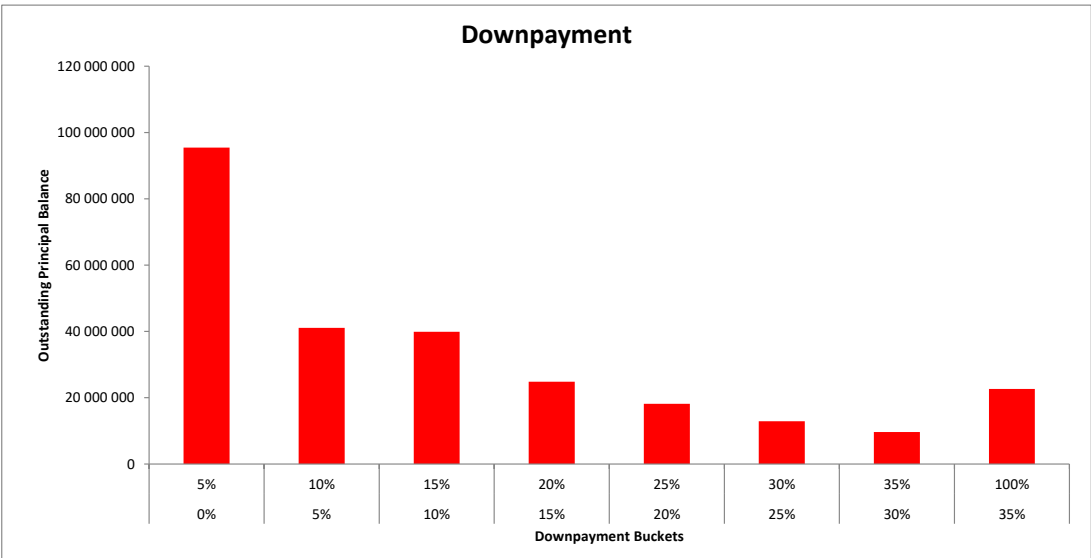
Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
		0 %	5 %	6 632	95 441 823	36,06 %	41,8
	5 %	10 %	2 439	41 053 308	15,51 %	40,7	25,6
	10 %	15 %	2 513	39 900 548	15,08 %	37,9	26,4
	15 %	20 %	1 770	24 849 470	9,39 %	37,2	26,6
	20 %	25 %	1 370	18 196 857	6,88 %	37,2	25,9
	25 %	30 %	1 033	12 903 687	4,88 %	37,3	25,0
	30 %	35 %	868	9 652 269	3,65 %	36,6	25,0
	35 %	100 %	2 583	22 645 642	8,56 %	34,3	24,5
Total			19 208	264 643 604	100 %	39,3	25,4

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from	27.03.2023
	to	25.04.2023
		= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



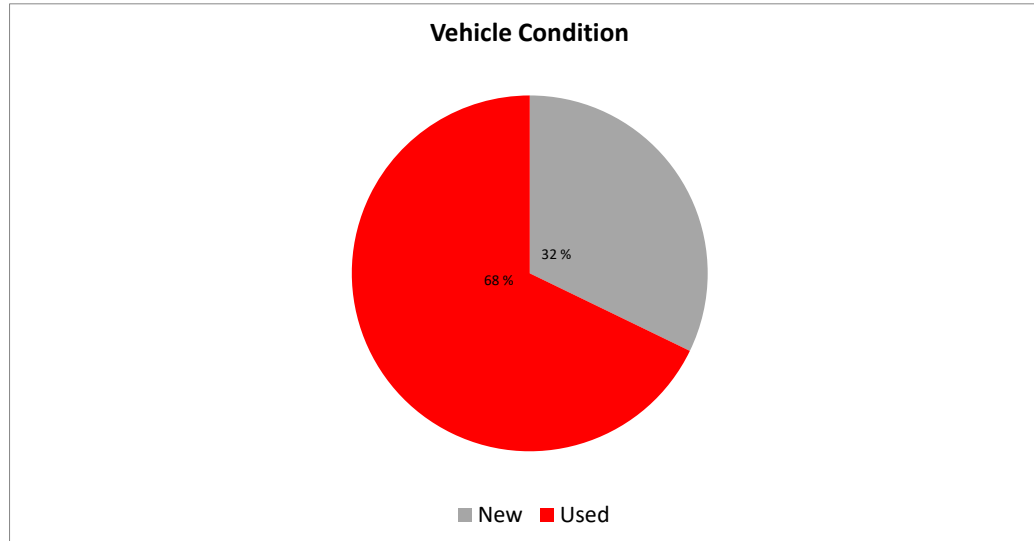
Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	18
Monthly Period	01.03.2023
Interest Period	from 27.03.2023 to 25.04.2023 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	3 986	85 162 568	32,18 %	36,7	26,3
	Used	15 222	179 481 035	67,82 %	40,4	24,9
	Total	19 208	264 643 604	100 %	39,3	25,4

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	18
Monthly Period	01.03.2023
Interest Period	from 27.03.2023 to 25.04.2023 = 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



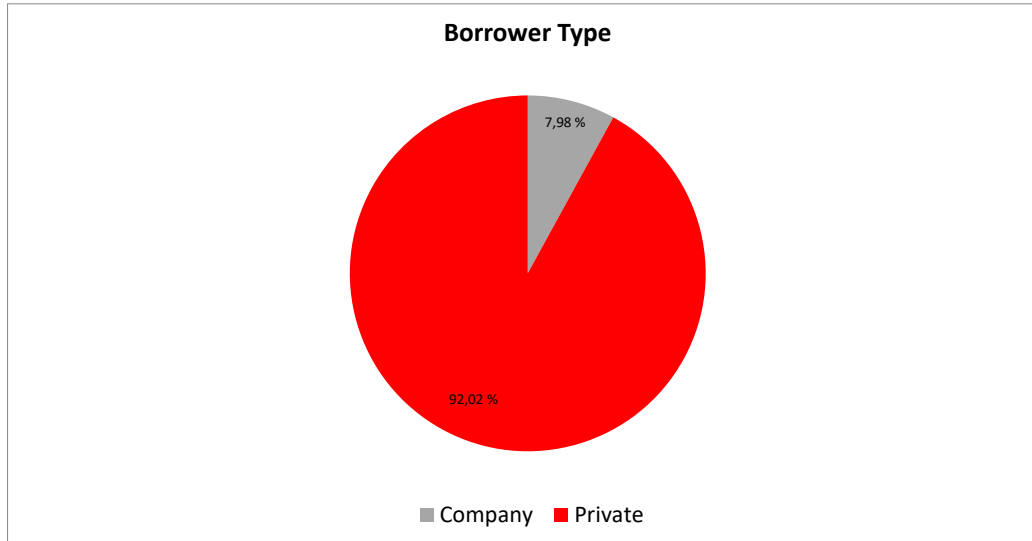
Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	18
Monthly Period	01.03.2023
Interest Period	from 27.03.2023 to 25.04.2023 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 262	21 119 126	7,98 %	31,5	26,5
	Private	17 946	243 524 478	92,02 %	39,9	25,3
	Total	19 208	264 643 604	100 %	39,3	25,4

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	18
Monthly Period	01.03.2023
Interest Period	from 27.03.2023 to 25.04.2023 = 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type



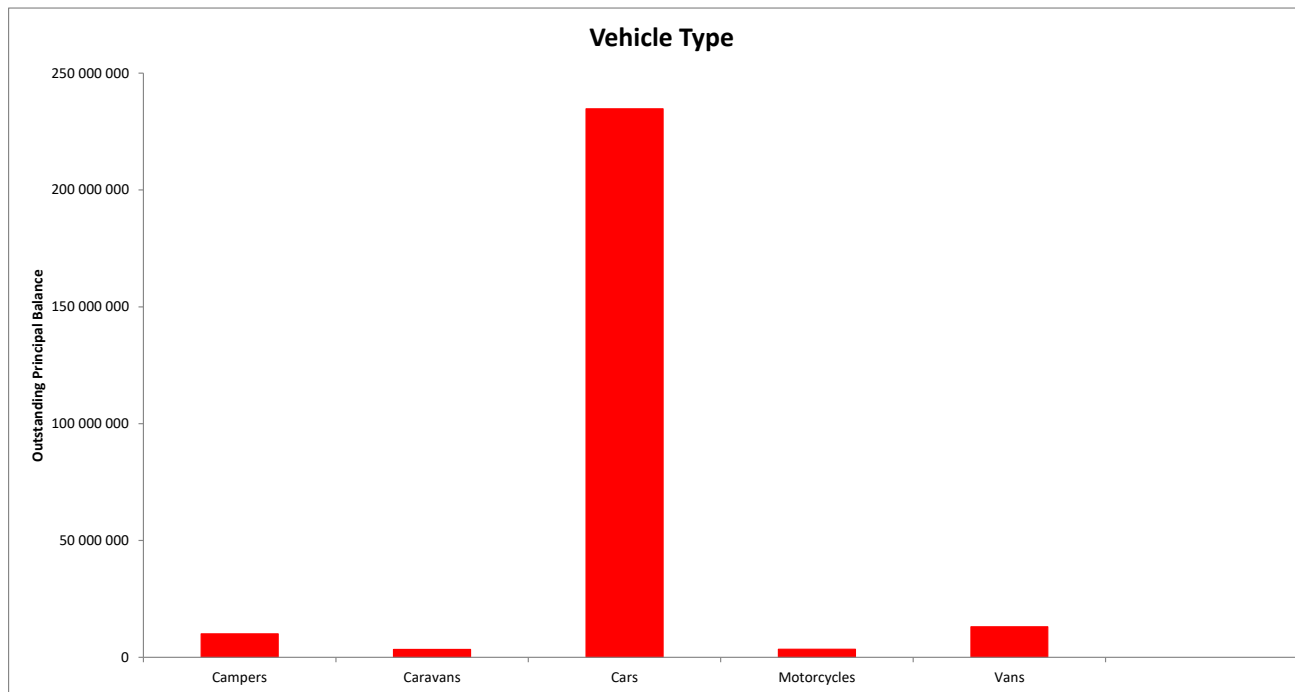
Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	18				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	333	10 045 362	3,80 %	44,3	22,8
	Caravans	232	3 354 549	1,27 %	42,5	22,8
	Cars	17 043	234 711 574	88,69 %	39,3	25,5
	Motorcycles	464	3 457 096	1,31 %	34,5	23,3
	Vans	1 136	13 075 023	4,94 %	34,6	26,2
		19 208	264 643 604	100 %	39,3	25,4

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	18				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	18				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days

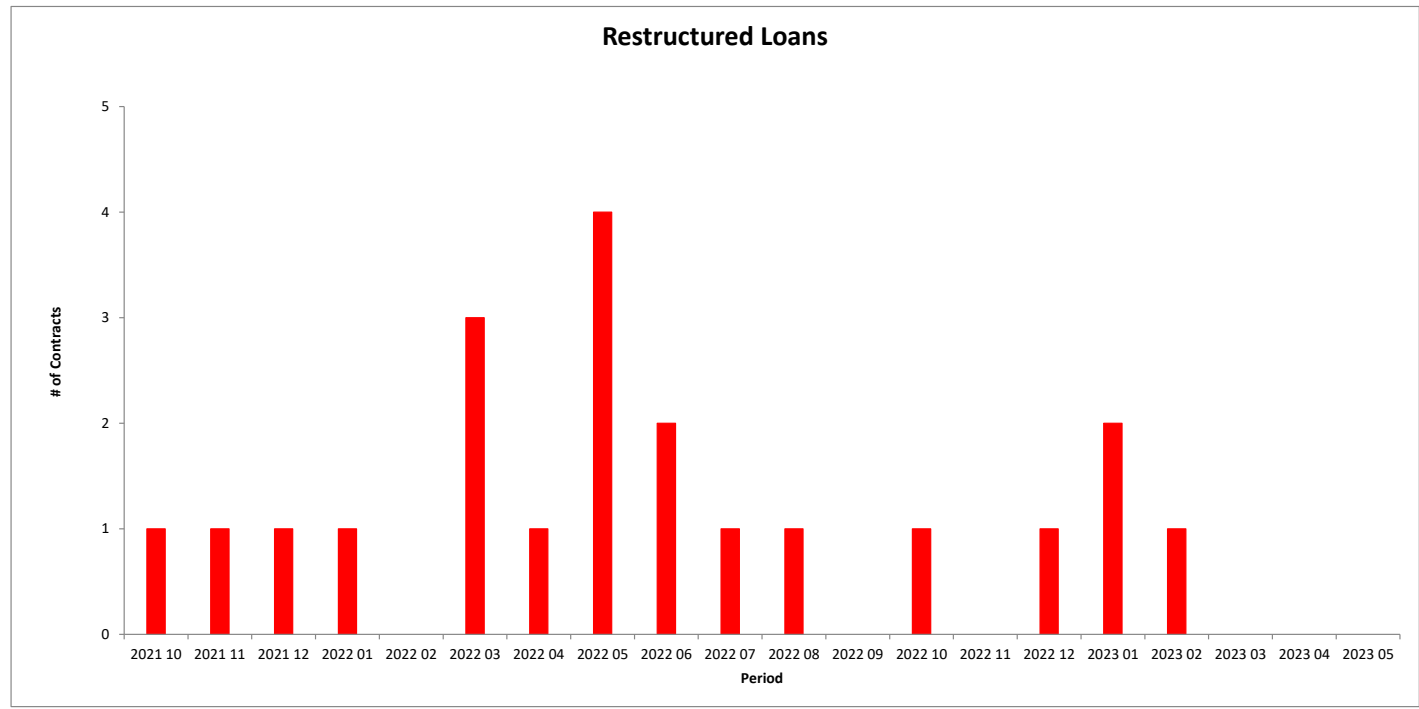
TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12	1	7 631
2022 01	1	64 072
2022 02	0	0
2022 03	3	75 148
2022 04	1	8 692
2022 05	4	77 788
2022 06	2	12 908
2022 07	1	4 419
2022 08	1	24 918
2022 09	0	0
2022 10	1	77 391
2022 11	0	0
2022 12	1	20 052
2023 01	2	72 501
2023 02	1	3 968
2023 03	0	0
2023 04		
2023 05		
	21	498 322

Restructured

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	18				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023 to 25.04.2023 =	29 days

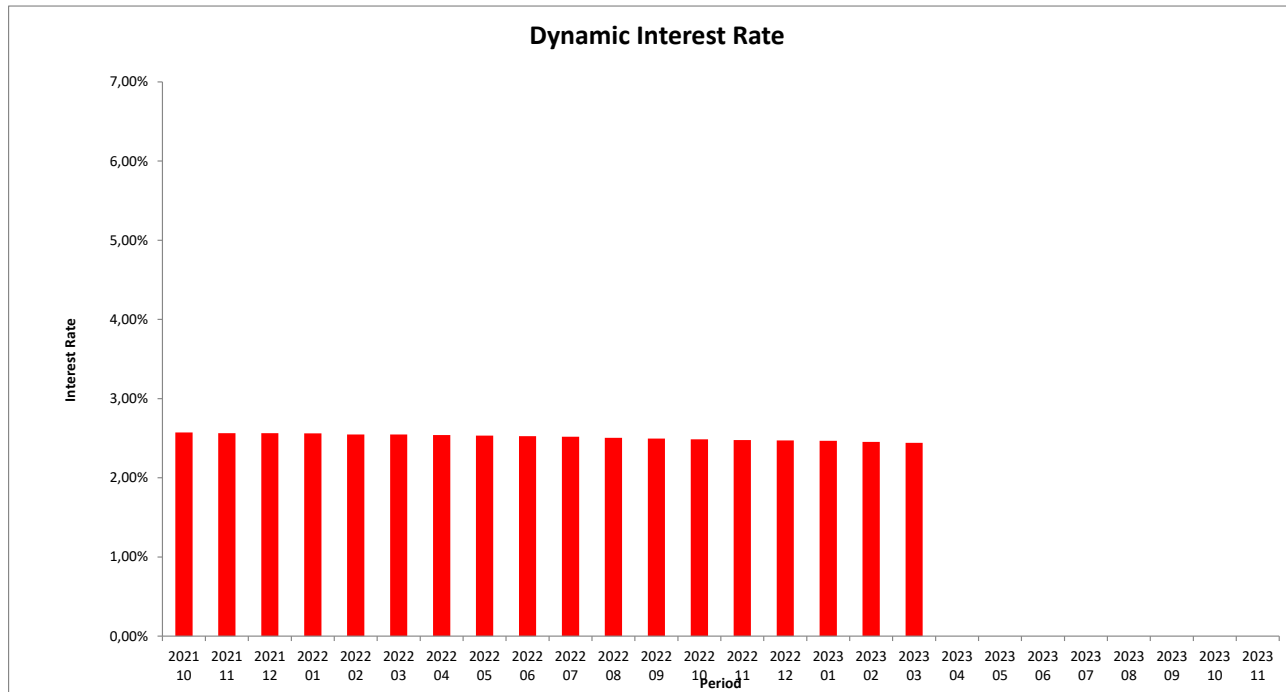
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12	432 351 017	2,56 %
2022 01	430 947 677	2,56 %
2022 02	431 953 670	2,55 %
2022 03	428 412 919	2,55 %
2022 04	431 797 160	2,54 %
2022 05	411 978 840	2,53 %
2022 06	394 318 859	2,53 %
2022 07	378 494 435	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		
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	27.04.2023				
Payment date	25.04.2023				
Period No	18				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



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25.a Dynamic Pre-Payments



Reporting Date	27.04.2023		
Payment date	25.04.2023		
Period No	18		
Monthly Period	01.03.2023		
Interest Period	from 27.03.2023	to 25.04.2023	= 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				
2023 05				
2023 06				
2023 07				
2023 08				
2023 09				
2023 10				
2023 11				

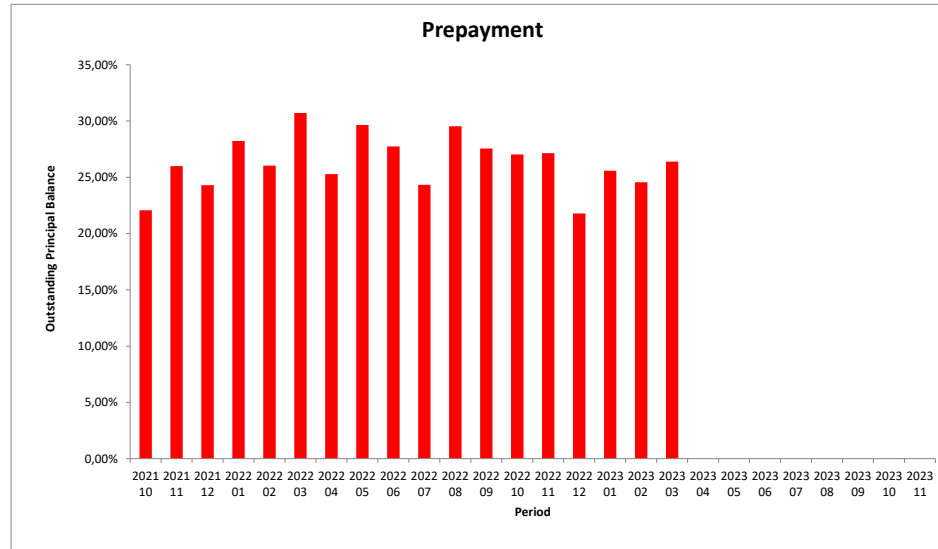
Dynamic Prepayment

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from	27.03.2023 to 25.04.2023 = 29 days



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26. Delinquency



Reporting Date	27.04.2023					
Payment date	25.04.2023					
Period No	18					
Monthly Period	from	01.03.2023	to	25.04.2023	=	29 days
Interest Period	from	27.03.2023	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	1 594 740	64	827 257	61	1 005 454	30	713 699	34	592 095	26	257 583
	4																	
	5																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 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		41 449	823 636	98 423	139 872	725 213
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																	
2023 3																	
2023 4																	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q1			2023 Q2			2023 Q3			2023 Q4			2024 Q1		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2021 4	0	0	0	0	0												
2022 1	387 242	28	44 217	171 667	215 575												
2022 2	865 085	45	171 331	311 203	553 882												
2022 3	930 547	59	198 068	491 382	439 165												
2022 4	1 580 790	100	272 625	372 078	1 208 712												
2023 1	778 687	73	66 521	66 521	712 166												
2023 2	0	0															
2023 3	0	0															
2023 4	0	0															

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28. Priority of Payments - Revenue



Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	4 342 499,38	EUR
Senior Expenses	-	2 367,00	EUR
Servicing Fee	-	113 943,77	EUR
Tranche A Loan Interest to Issuer	-	57 516,83	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	7 777,07	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	-	3 554,11	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	-	257 583,37	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	63 360,48	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	241,00	EUR
Deferred Purchase Price to Seller		3 767 497,75	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	4 229 510,00	EUR
Senior Expenses	-	1 517,00	EUR
Hedge Reduction Payment to Purchaser	-	2 995 500,00	EUR
Interest Class A Notes	-	693 997,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	54 613,00	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	-	17 392,00	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	-	257 583,37	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	63 360,48	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		76 889,15	EUR

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29. Priority of Payments - Redemption



Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	18
Monthly Period	01.03.2023
Interest Period	from 27.03.2023 to 25.04.2023 = 29 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	12 475 227,67	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	12 475 227,67	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	12 732 811,04	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	-	12 732 811,04	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		76 889,15	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		3 767 497,75	EUR
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SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

30. Transaction Costs

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	18	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	2 367,00				
Interest accrued for the Period	EUR	834 660,00	693 997,00	54 613,00	17 392,00	68 658,00
Cumulative Interest accrued	EUR	6 477 241,00	4 735 734,00	359 472,00	130 170,00	1 251 865,00
Interest Payments	EUR	834 660,00	693 997,00	54 613,00	17 392,00	68 658,00
Cumulative Interest Payments	EUR	6 477 241,00	4 735 734,00	359 472,00	130 170,00	1 251 865,00
Interest accrued on Subordinated Loan for the Period	EUR	3 239,00				
Cumulative Interest accrued on Subordinated Loan	EUR	16 399,00				
Interest Payments on Subordinated Loan	EUR	3 239,00				
Cumulative Interest Payments on Subordinated Loan	EUR	16 399,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	18				
Monthly Period	01.03.2023				
Interest Period	from 27.03.2023	to	25.04.2023	=	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	298 219 346
Interest Period Start	27.03.2023
Interest Period End	25.04.2023
Interest Days	29
Settlement Date	25.04.2023
Euribor 1 M	2,902 %
Cap limit	0,000 %
Floating Interest Rate above cap limit	2,902 %
Cap Floating Rate Day Count Fraction	0,08
Cap Interest Amount	EUR 697 153,99
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u><u>EUR 697 153,99</u></u>

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

32. Contact Details



Santander Consumer Bank AS

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Reporting Date	27.04.2023								
Payment date	25.04.2023								
Period No	18								
Monthly Period	01.03.2023								
Interest Period	from 27.03.2023	to	25.04.2023	=	29 days				