

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	29.06.2022				
Payment date	27.06.2022			Following payment dates:	25.07.2022
Period No	8				25.08.2022
Monthly Period	01.05.2022				
Interest Period	from 25.05.2022		to 27.06.2022	=	33 days
Cut-Off date	31.05.2022				

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1. Portfolio Information



Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

	Current Period
	Aggregated Outstanding
	Principal Amount
Outstanding receivables	
Opening balance prior to replenishment	431 797 160,26 EUR
Scheduled Loan Principal Repayments (+MC)	7 593 757,46 EUR
Prepayments	11 900 231,46 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	19 493 988,92 EUR
New Defaulted Auto Loans amt in Period	324 331,14 EUR
Closing balance prior to replenishment	411 978 840,20 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	411 978 840,20 EUR
Principal Recoveries on loans in default	6 839,10 EUR
Total revenue collections	
Total Revenue Received in Period	1 398 398,17 EUR

Loans

At beginning of period	27 392 Loans
Replenished contracts	- Loans
Paid in Full	855 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	17 Loans
At end of period (pre replenishment)	26 520 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	8				
Monthly Period	01.05.2022				
Interest Period	from 25.05.2022	to	27.06.2022	=	33 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 394 703,18	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	1 394 703,18	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	460 237,14	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	91 014,20	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	551 251,34	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	8				
Monthly Period	01.05.2022				
Interest Period	from 25.05.2022	to	27.06.2022	=	33 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	19 493 988,92	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	19 493 988,92	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	19 493 988,92	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	324 331,14	EUR
Total Amount for Issuer Available Redemption Receipts	19 818 320,06	EUR

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4. Reserve Accounts



Reporting Date	29.06.2022
Payment date	27.06.2022
Period No	8
Monthly Period	01.05.2022
Interest Period	from 25.05.2022 to 27.06.2022 = 33 days

Note Balance

Beginning of Period	431 797 160,26	EUR
End of Period	411 978 840,20	EUR

Liquidity Balance

Beginning of Period	0,5 %	2 147 000,00	EUR
Cash Outflow		91 014,20	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	2 055 985,80	EUR
Required Reserve Amount	0,5 %	2 055 985,80	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



Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

Asset Balance

Opening balance prior to replenishment	431 797 160,26	EUR
Closing balance prior to replenishment	411 978 840,20	EUR
Closing Balance post replenishment	411 978 840,20	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	390 109 565,06	94,69 %	25 045
1-29 days past due	17 514 058,69	4,25 %	1 194
Delinquent Receivables:			
30-59 days past due	2 010 106,08	0,49 %	132
60-89 days past due	776 608,48	0,19 %	59
90-119 days past due	742 631,08	0,18 %	42
120-149 days past due	564 255,08	0,14 %	33
150-179 days past due	261 615,73	0,06 %	15
Total Performing and Delinquent	411 978 840	100,00 %	26 520
Current Period Defaults	324 331,14		17
Cumulative Defaults	1 018 347,23		59
Current Period Principal Recoveries	6 839,10		
Cumulative Principal Recoveries	22 561,73		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,22 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,15 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,08 %	

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

	91,7757 %	
[A] Aggregate Outstanding Asset Principal Amount	411 978 840,20	
[B] Aggregate principal balance of Defaulted Contracts	1 018 347,23	
[C] Recoveries received on such Defaulted Contracts	22 561,73	
[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	1,06 %	NO
[B] Delinquency Ratio, preceding Payment Date	0,98 %	
[C] Delinquency Ratio, second preceding Payment Date	1,03 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO

NO

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

	8,85 %	NO
[A] [1] + [2] + [3]	38 200 000,00	
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	431 797 160,26	

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

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

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5b. Concentration limits



Reporting Date	29.06.2022
Payment date	27.06.2022
Period No	8
Monthly Period	01.05.2022
Interest Period	from 25.05.2022 to 27.06.2022 = 33 days

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

Weighted average interest rate (min 2,35%)	2,53 %
Weighted average months to maturity (max 56)	47,56*
Used Vehicles (max 74%)	70,33 %
Balloon Loans (max 63,5%)	63,95 %
Corporate Borrowers (max 10%)	8,66 %
IRB (min 95%)	95,44 %**

* Bucket-based as found in IR

** As of previous pool cut

Top-10 Exposures:

Balance	# Loans	Portion
254 789,69	2	0,06 %
230 208,51	2	0,06 %
151 151,67	1	0,04 %
148 088,05	1	0,04 %
147 560,72	1	0,04 %
146 344,86	1	0,04 %
145 100,64	1	0,04 %
142 873,93	1	0,03 %
141 576,96	1	0,03 %
136 037,11	1	0,03 %
Total (max 0,5%)		0,40 %

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6. Note Principal

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days



Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	393 597 160,26	17 600 000,00	5 200 000,00	15 400 000,00	EUR
Sequential Amortization	19 818 320,06	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	373 778 840,20	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	393 597 160,26	17 600 000,00	5 200 000,00	15 400 000,00	EUR
End of Period	373 778 840,20	17 600 000,00	5 200 000,00	15 400 000,00	EUR

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7. Outstanding Notes

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 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	431 797 160,26	393 597 160,26	17 600 000,00	5 200 000,00	15 400 000,00
Available Distribution Amount	19 818 320,06				
Amortisation	19 818 320,06				
Redemption per Class	19 818 320,06	19 818 320,06	-	-	-
Redemption per Note		4 812,61	-	-	-
Outstanding Closing Balance		373 778 840,20	17 600 000,00	5 200 000,00	15 400 000,00
Net Outstanding Closing Balance	411 978 840,20	373 778 840,20	17 600 000,00	5 200 000,00	15 400 000,00
Current Tranching	100 %	90,73 %	4,27 %	1,26 %	3,74 %
Current Pool Factor		0,91	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		33	33	33	30
Principal Outstanding per Note Beginning of Period		95 579,69	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		4 812,61	-	-	-
Principal Outstanding per Note End of Period		90 767,08	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		13,76	37,31	64,81	445,83
Interest Payment	66 581,49	56 645,19	6 566,27	3 370,03	68 658,33
Interest Payment per Note		13,76	37,31	64,81	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)		11,23 %	6,96 %	5,70 %	1,96 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		11,73 %	7,46 %	5,70 %	1,96 %
Current CE (Subordination)		9,27 %	5,00 %	3,74 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		9,77 %	5,50 %	3,74 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.06.2022
Payment date 27.06.2022
Period No 8
Monthly Period 01.05.2022
Interest Period : 25.05.2022 to 27.06.2022 = 33 days

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

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9.a Original Portfolio Principal Balance

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 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	

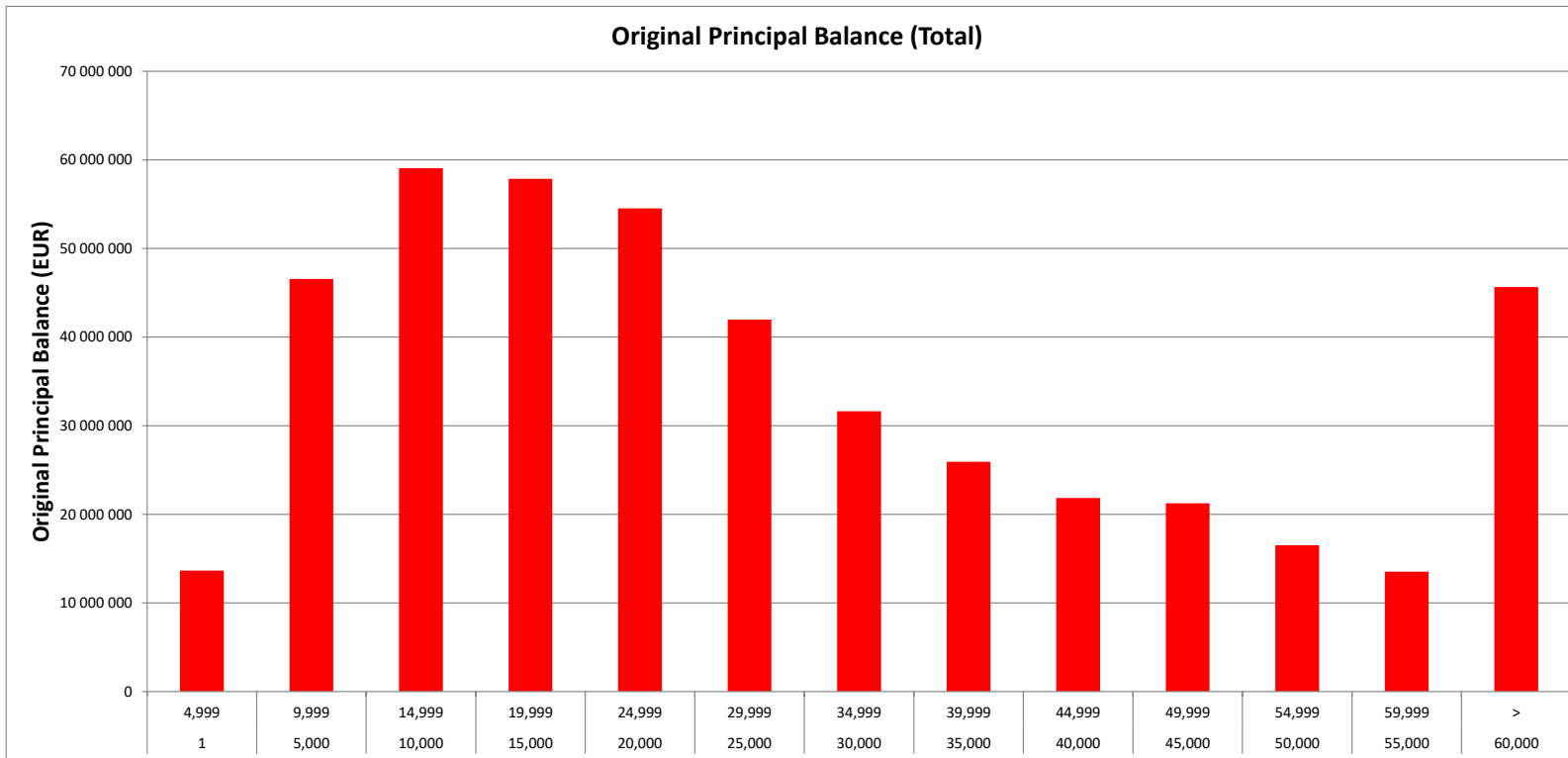
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9.b Original Principal Balance Graph

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
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Original Principal Balance (Total)



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10.a Outstanding Principal Balance

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
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Interest Period	from 25.05.2022	to 27.06.2022 = 33 days



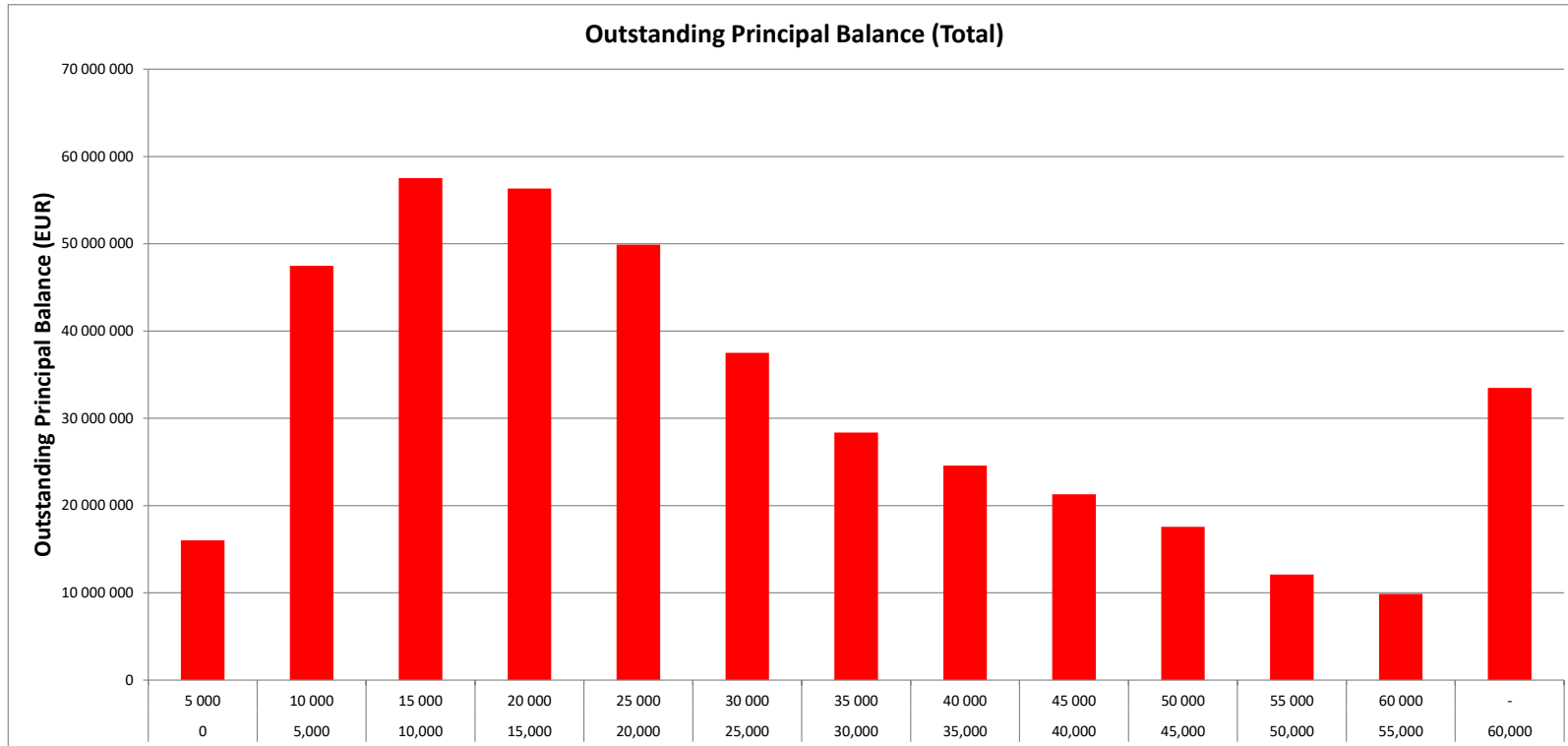
Average amount - all: 15 535

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 339	16 012 243	3,89 %	24,9	22,2	
	5 000	10 000	6 409	47 465 996	11,52 %	39,3	18,9	
	10 000	15 000	4 663	57 517 680	13,96 %	46,4	16,8	
	15 000	20 000	3 242	56 316 061	13,67 %	49,4	15,5	
	20 000	25 000	2 236	49 902 949	12,11 %	50,5	14,9	
	25 000	30 000	1 374	37 503 118	9,10 %	51,6	14,1	
	30 000	35 000	879	28 374 481	6,89 %	50,5	14,9	
	35 000	40 000	658	24 579 792	5,97 %	50,8	15,0	
	40 000	45 000	501	21 287 638	5,17 %	49,6	16,2	
	45 000	50 000	371	17 563 274	4,26 %	50,2	16,3	
	50 000	55 000	231	12 101 625	2,94 %	51,1	15,3	
	55 000	60 000	173	9 876 528	2,40 %	52,2	14,7	
	60 000	-	444	33 477 455	8,13 %	49,9	16,0	
	Total			26 520	411 978 840	100 %	47,6	16,1

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10.b Outstanding Principal Balance Graph

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

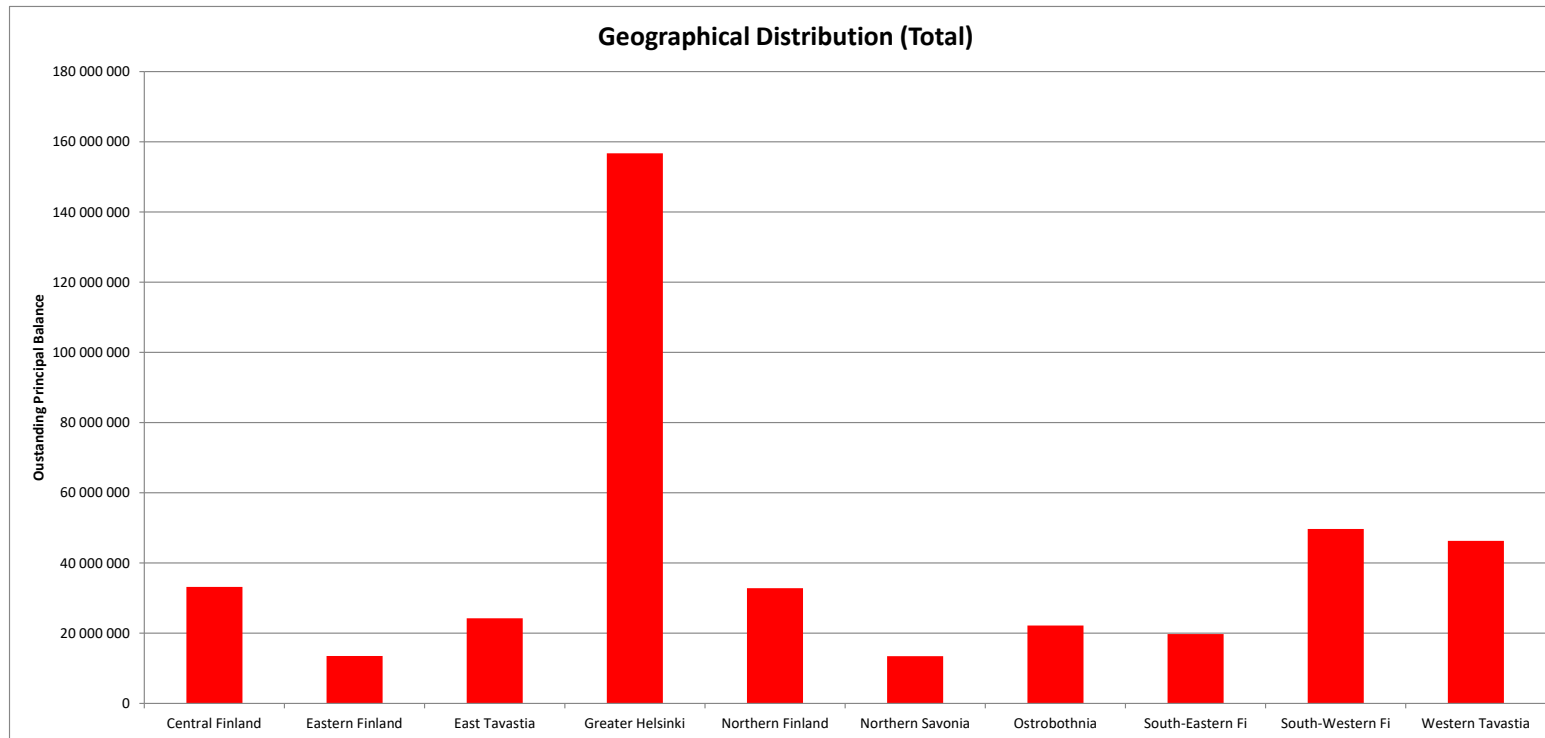


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 400	33 212 454	8,06 %	47,6	15,3	
Eastern Finland	939	13 519 922	3,28 %	47,7	15,6	
East Tavastia	1 672	24 261 156	5,89 %	48,1	15,5	
Greater Helsinki	8 968	156 692 454	38,03 %	47,1	17,1	
Northern Finland	2 086	32 837 963	7,97 %	48,4	15,0	
Northern Savonia	1 024	13 462 425	3,27 %	46,3	15,8	
Ostrobothnia	1 577	22 205 619	5,39 %	47,7	15,6	
South-Eastern Fi	1 539	19 743 371	4,79 %	46,8	15,5	
South-Western Fi	3 107	49 727 318	12,07 %	48,7	15,7	
Western Tavastia	3 208	46 316 158	11,24 %	47,7	15,8	
Total	26 520	411 978 840	100 %	47,6	16,1	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from	25.05.2022
	to	27.06.2022
	=	33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate



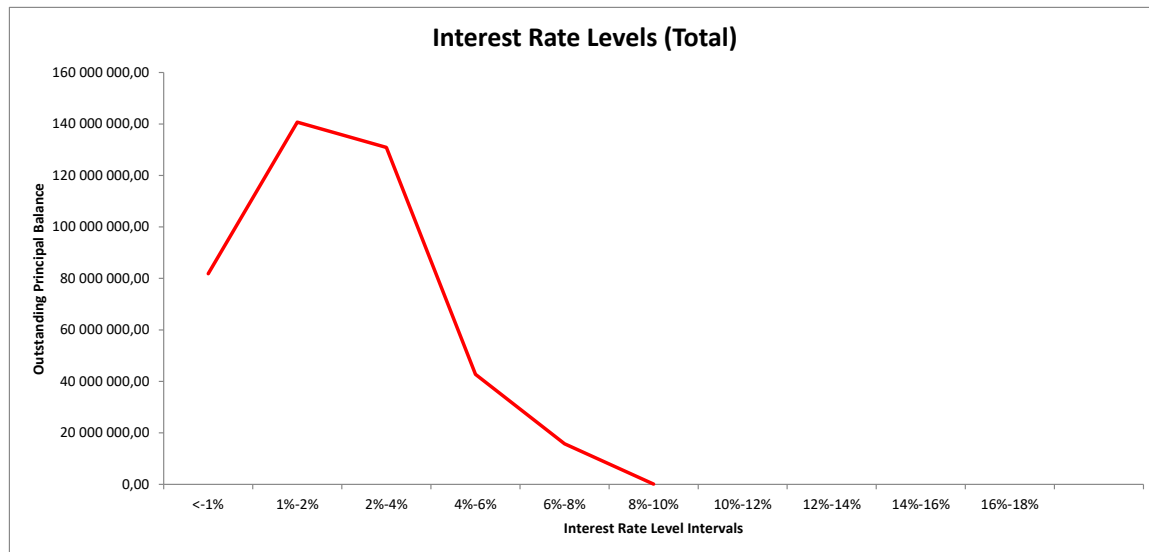
Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	4 707	81 872 005	19,87 %	45,8	17,4
	1	2	6 228	140 705 426	34,15 %	47,7	16,5
	2	4	9 141	130 858 218	31,76 %	48,8	15,2
	4	6	4 380	42 706 996	10,37 %	47,4	15,1
	6	8	2 031	15 730 217	3,82 %	45,6	16,4
	8	10	33	105 978	0,03 %	35,9	16,1
	10	12					
	12	14					
	14	16					
16	18						
18	-						
Total			26 520	411 978 840	100 %	47,6	16,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	8				
Monthly Period	01.05.2022				
Interest Period	from	25.05.2022	to	27.06.2022	= 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.a Remaining Terms



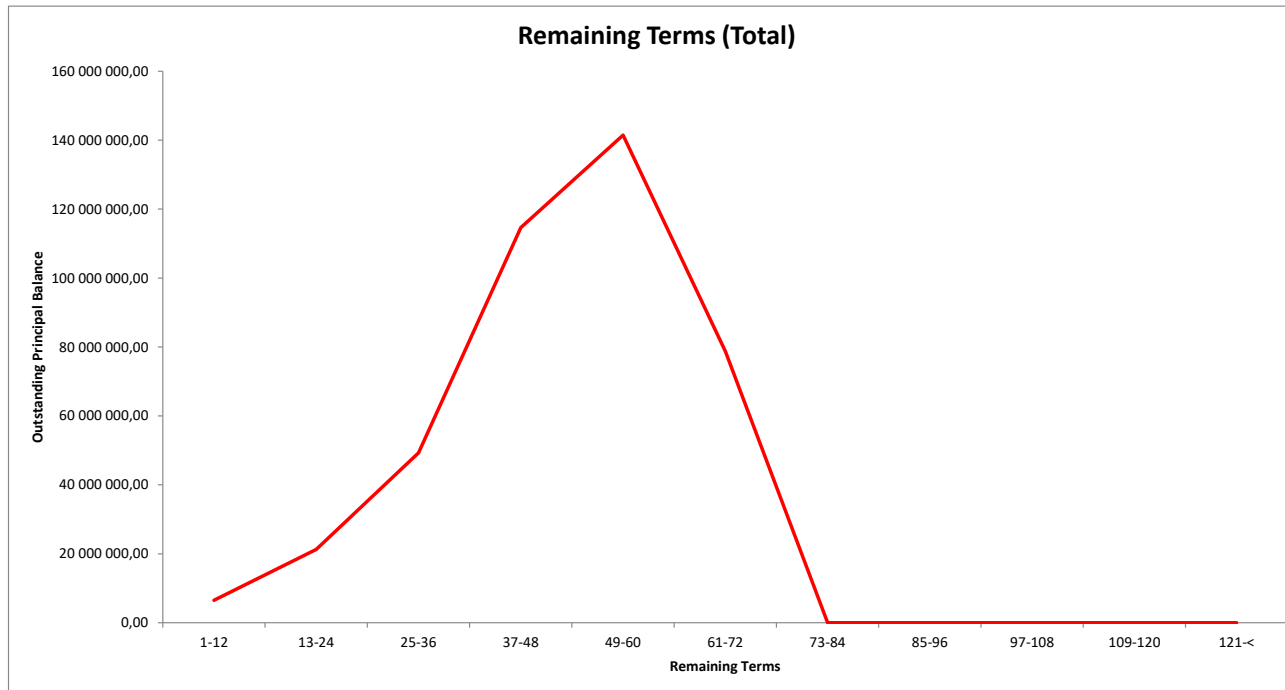
Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			0	19	9 365	0,00 %	0,0	38,2
	1			12	1 683	6 529 637	1,58 %	8,0	39,2
	13			24	3 188	21 288 000	5,17 %	19,7	30,2
	25			36	4 473	49 268 037	11,96 %	30,7	25,0
	37			48	6 990	114 646 908	27,83 %	43,3	16,9
	49			60	6 949	141 466 468	34,34 %	54,1	13,3
	61			72	3 218	78 770 424	19,12 %	63,2	8,9
	73			84					
	85			96					
	97			108					
	109			120					
	121	-							
	Total				26 520		411 978 840	100 %	47,6

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	8				
Monthly Period	01.05.2022				
Interest Period	from	25.05.2022	to	27.06.2022	= 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.a Seasoning



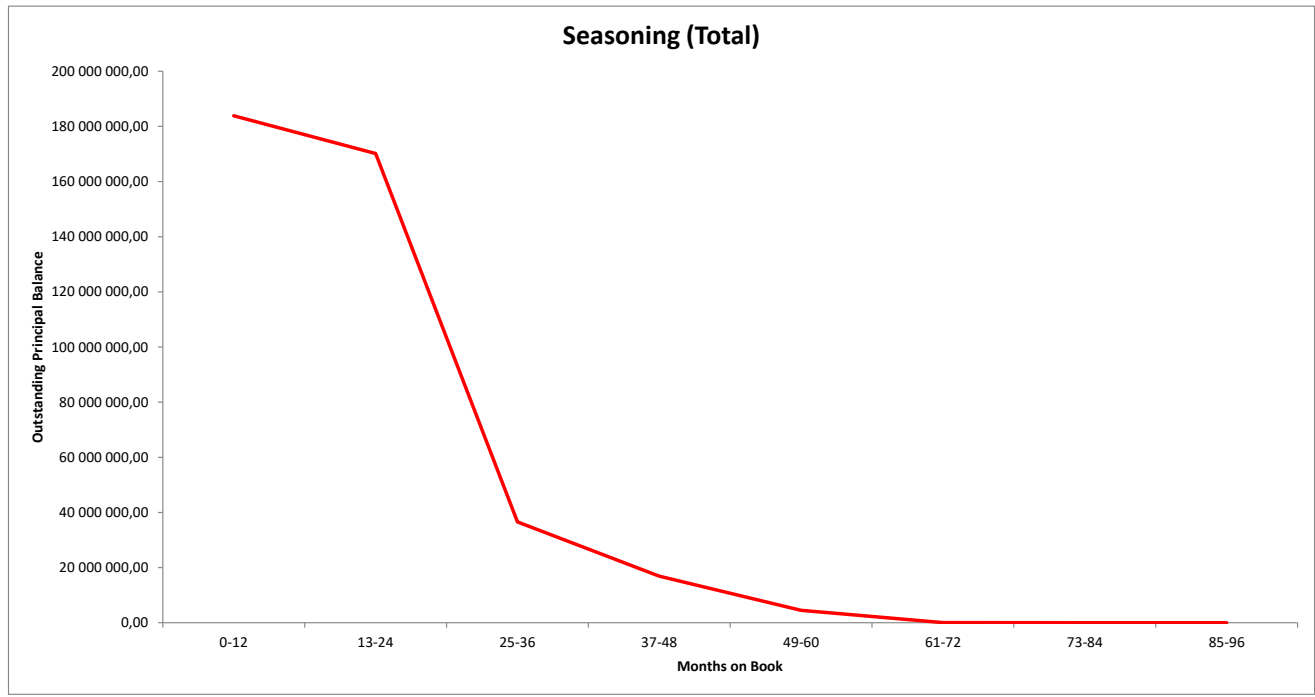
Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

		TOTAL							
Months on book		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1			12	10 544	183 852 083	44,63 %	54,2	9,4
	13			24	10 812	170 152 985	41,30 %	46,7	17,0
	25			36	2 732	36 586 695	8,88 %	33,7	29,6
	37			48	1 847	16 873 580	4,10 %	23,3	41,8
	49			60	578	4 481 895	1,09 %	11,6	52,3
	61			72	7	31 602	0,01 %	10,4	61,2
	73			84					
	85			96					
	Total			26 520		411 978 840	100 %	47,6	16,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



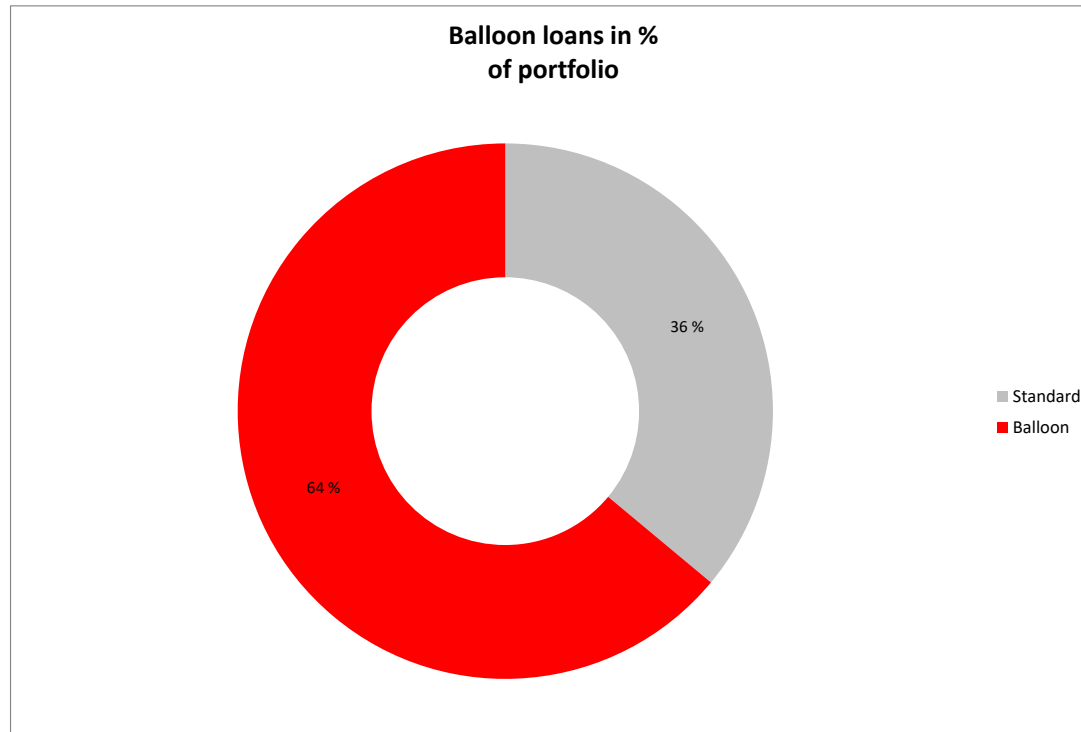
Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from	25.05.2022 to 27.06.2022 = 33 days

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		16 204	148 527 883	36,1 %	7 057	0,0 %	44,1	15,6
Balloon		10 316	263 450 957	63,9 %	104 124 184	39,5 %	49,5	16,4
Total		26 520	411 978 840	100 %	104 131 240	25 %	47,6	16,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from	25.05.2022
	to	27.06.2022
	=	33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.a # loans per borrower



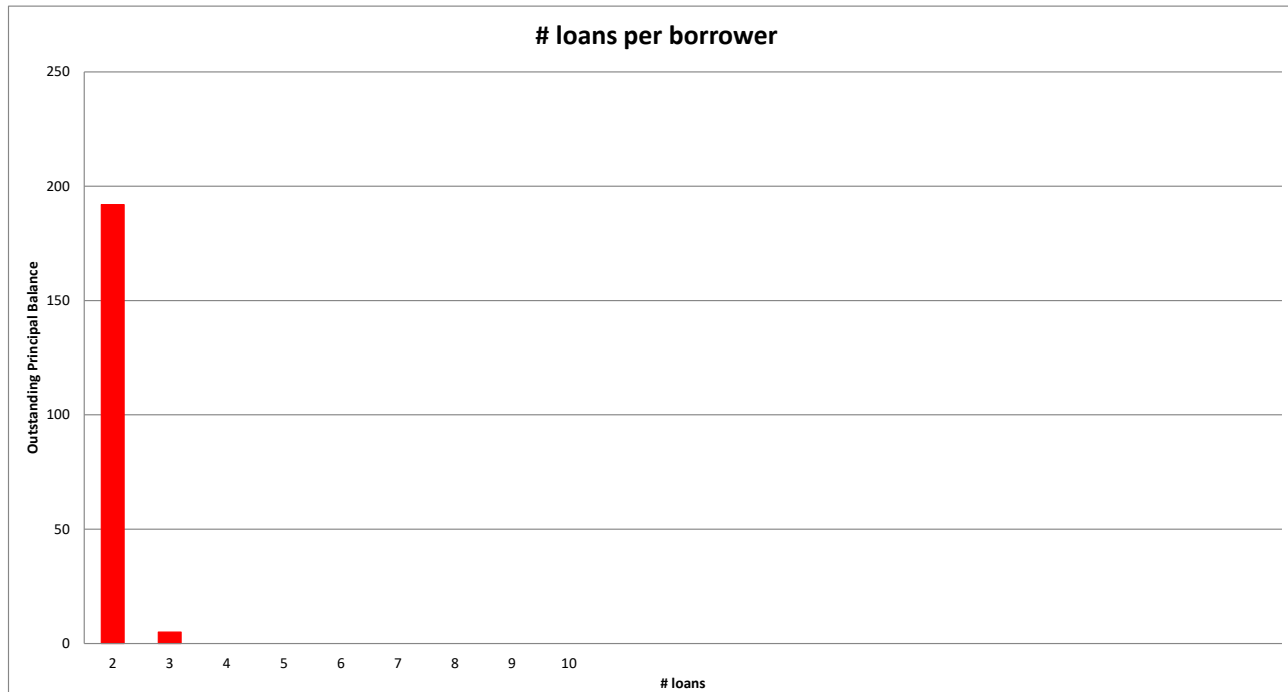
Reporting Date 29.06.2022
Payment date 27.06.2022
Period No 8
Monthly Period 01.05.2022
Interest Period from 25.05.2022 to 27.06.2022 = 33 days

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	26 121	404 305 365	98,14 %
2	192	7 433 562	1,80 %
3	5	239 912	0,06 %
4			
5			
6			
7			
8			
9			
10			
Total:	26 318	411 978 840	100,0 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

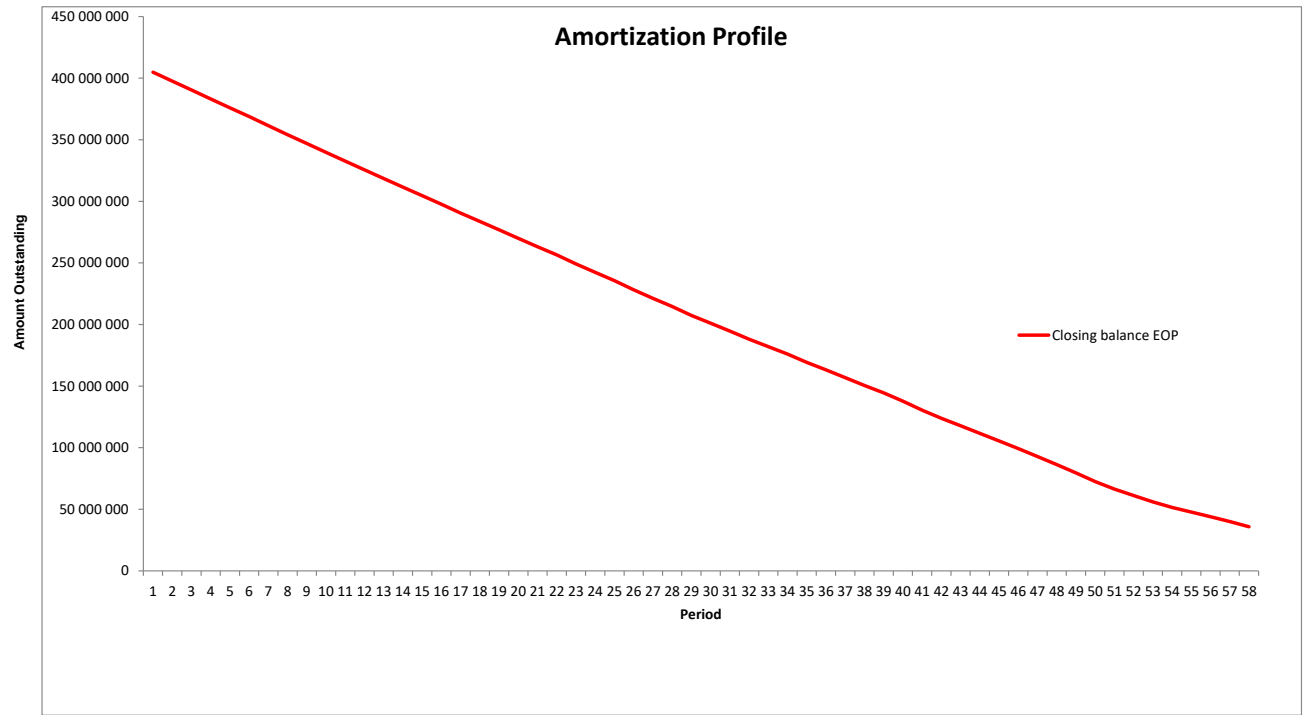
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	411 978 840	404 846 863	7 131 978	870 135	2,56 %	98,27 %
2	404 846 863	397 597 647	7 249 215	854 057	2,56 %	96,51 %
3	397 597 647	390 334 958	7 262 689	838 136	2,56 %	94,75 %
4	390 334 958	383 211 747	7 123 211	821 738	2,56 %	93,02 %
5	383 211 747	375 939 382	7 272 364	805 941	2,55 %	91,25 %
6	375 939 382	368 810 610	7 128 772	790 111	2,55 %	89,52 %
7	368 810 610	361 510 333	7 300 278	774 296	2,55 %	87,75 %
8	361 510 333	354 080 535	7 429 797	758 411	2,55 %	85,95 %
9	354 080 535	346 939 510	7 141 025	742 541	2,55 %	84,21 %
10	346 939 510	339 782 120	7 157 390	726 760	2,54 %	82,48 %
11	339 782 120	332 652 204	7 129 916	711 113	2,54 %	80,74 %
12	332 652 204	325 595 353	7 056 850	695 416	2,54 %	79,03 %
13	325 595 353	318 533 247	7 062 106	679 858	2,53 %	77,32 %
14	318 533 247	311 493 341	7 039 906	664 375	2,53 %	75,61 %
15	311 493 341	304 568 792	6 924 549	648 896	2,53 %	73,93 %
16	304 568 792	297 662 689	6 906 104	633 554	2,52 %	72,25 %
17	297 662 689	290 415 182	7 247 507	618 249	2,52 %	70,49 %
18	290 415 182	283 686 838	6 728 344	602 579	2,52 %	68,86 %
19	283 686 838	276 805 733	6 881 106	587 630	2,51 %	67,19 %
20	276 805 733	269 912 892	6 892 841	572 708	2,51 %	65,52 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.06.2022					
Payment date	27.06.2022					
Period No	8					
Monthly Period	01.05.2022					
Interest Period	from	25.05.2022	to	27.06.2022	=	33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



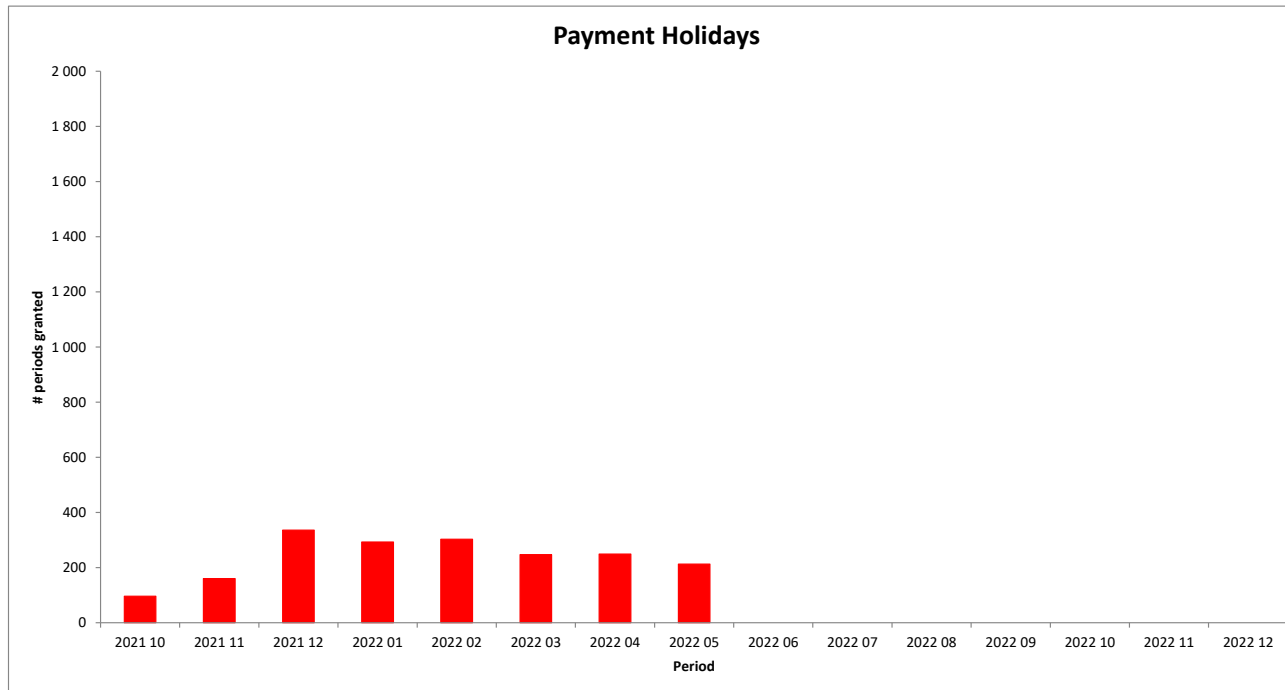
Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	8				
Monthly Period	01.05.2022				
Interest Period	from	25.05.2022	to	27.06.2022	= 33 days

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					
2022 07					
2022 08					
2022 09					
2022 10					
2022 11					
2022 12					
Total:	1 897	2 490	679 096	35 320 469	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	8				
Monthly Period	01.05.2022				
Interest Period	from	25.05.2022	to	27.06.2022	= 33 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

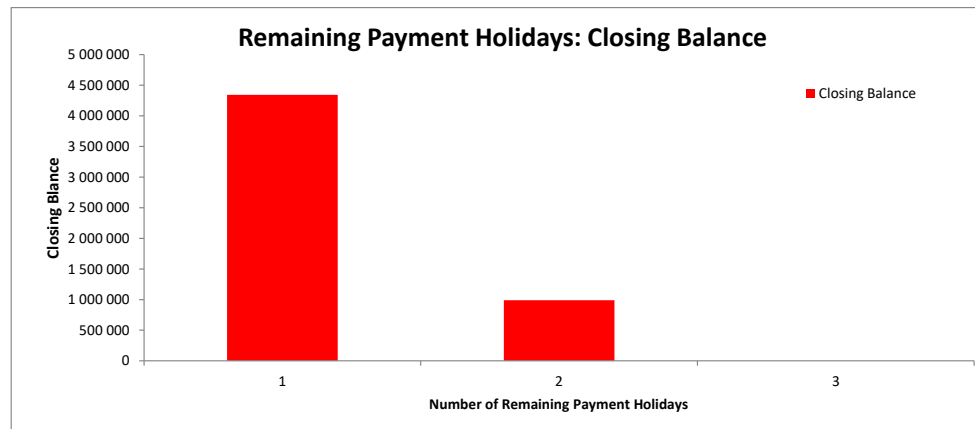
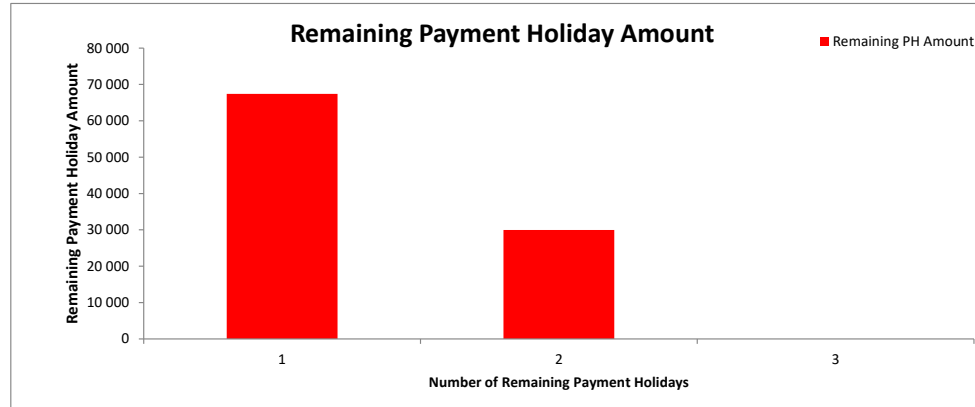


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	235	67 422	4 341 557
	2	51	29 986	989 827
	3	0	0	0
	Total	286	97 409	5 331 384

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



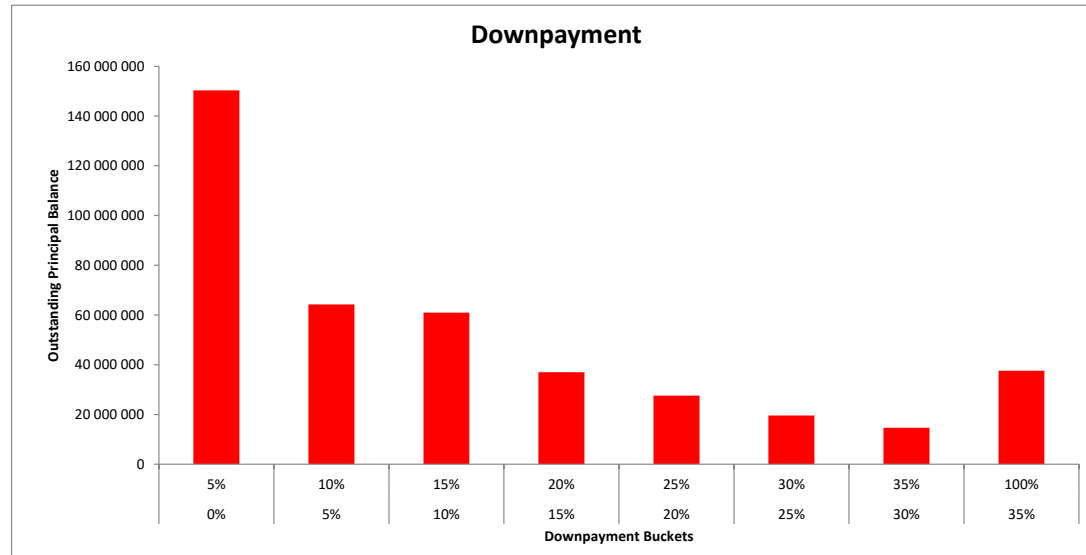
Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	9 232	150 357 171	36,50 %	50,6	15,3
	5 %	10 %	3 340	64 216 607	15,59 %	49,5	16,2
	10 %	15 %	3 402	60 993 655	14,81 %	46,2	17,3
	15 %	20 %	2 331	36 989 160	8,98 %	45,1	17,7
	20 %	25 %	1 844	27 559 500	6,69 %	45,3	16,9
	25 %	30 %	1 390	19 575 223	4,75 %	44,6	16,4
	30 %	35 %	1 159	14 669 391	3,56 %	43,9	16,3
	35 %	100 %	3 822	37 618 134	9,13 %	41,3	15,3
Total			26 520	411 978 840	100 %	47,6	16,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from	25.05.2022
	to	27.06.2022
	=	33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



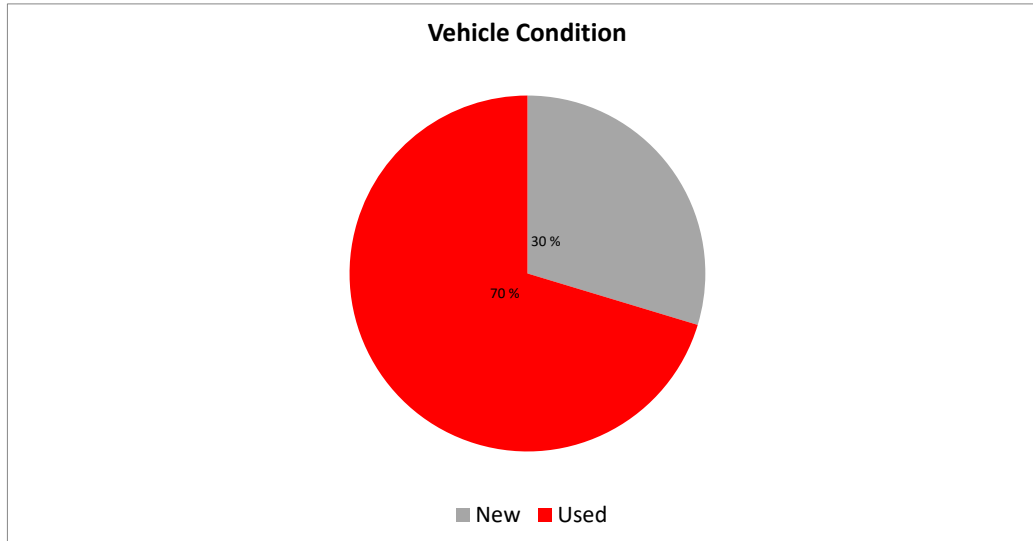
Reporting Date	29.06.2022
Payment date	27.06.2022
Period No	8
Monthly Period	01.05.2022
Interest Period	from 25.05.2022 to 27.06.2022 = 33 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 010	122 222 349	29,67 %	45,0	17,5
	Used	21 510	289 756 491	70,33 %	48,7	15,5
	Total	26 520	411 978 840	100 %	47,6	16,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	8				
Monthly Period	01.05.2022				
Interest Period	from 25.05.2022	to	27.06.2022	=	33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



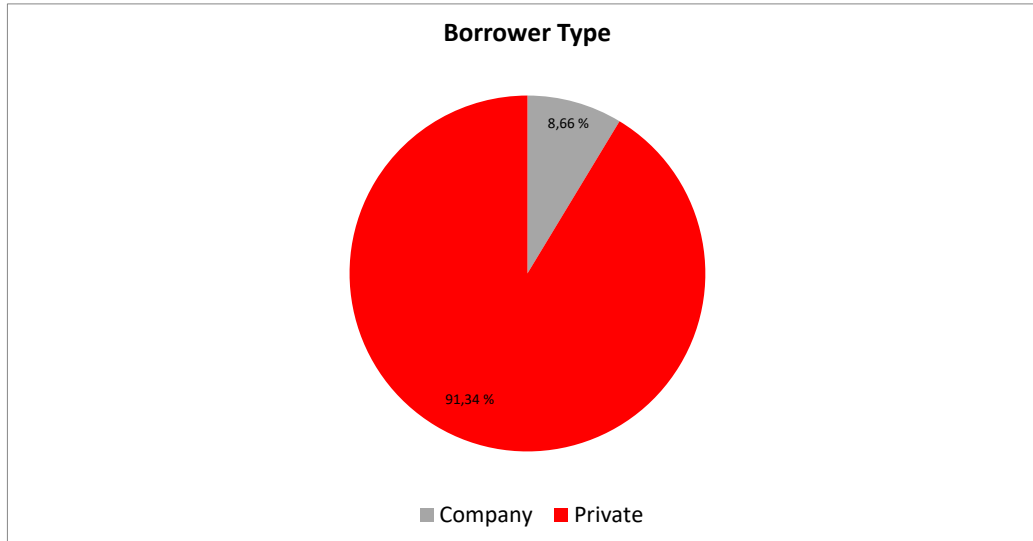
Reporting Date	29.06.2022
Payment date	27.06.2022
Period No	8
Monthly Period	01.05.2022
Interest Period	from 25.05.2022 to 27.06.2022 = 33 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 752	35 685 245	8,66 %	39,8	17,5
	Private	24 768	376 293 595	91,34 %	48,3	16,0
	Total	26 520	411 978 840	100 %	47,6	16,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date		29.06.2022			
Payment date		27.06.2022			
Period No		8			
Monthly Period		01.05.2022			
Interest Period	from	25.05.2022	to	27.06.2022	= 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type



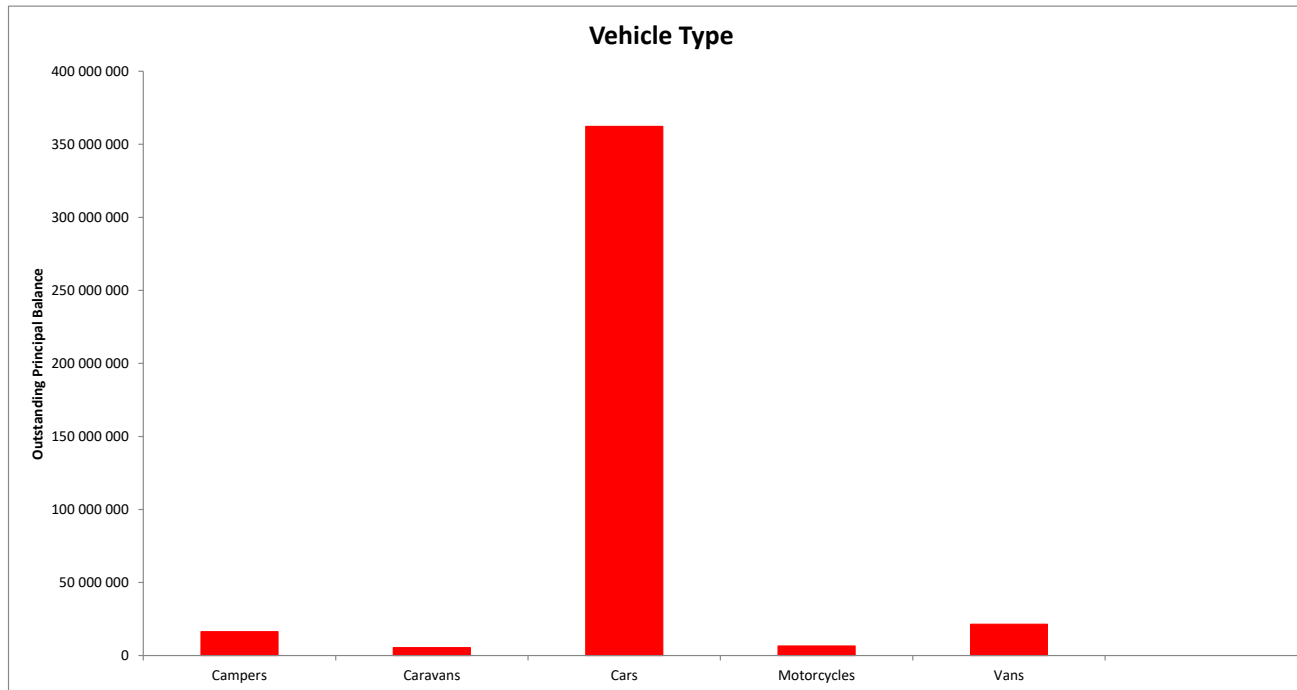
Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	8				
Monthly Period	01.05.2022				
Interest Period	from	25.05.2022	to	27.06.2022	= 33 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	478	16 393 600	3,98 %	53,3	13,1
	Caravans	319	5 375 511	1,30 %	51,4	12,7
	Cars	23 450	362 273 352	87,93 %	47,6	16,3
	Motorcycles	735	6 489 799	1,58 %	42,8	13,9
	Vans	1 538	21 446 579	5,21 %	42,6	17,2
		26 520	411 978 840	100 %	47,6	16,1

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans



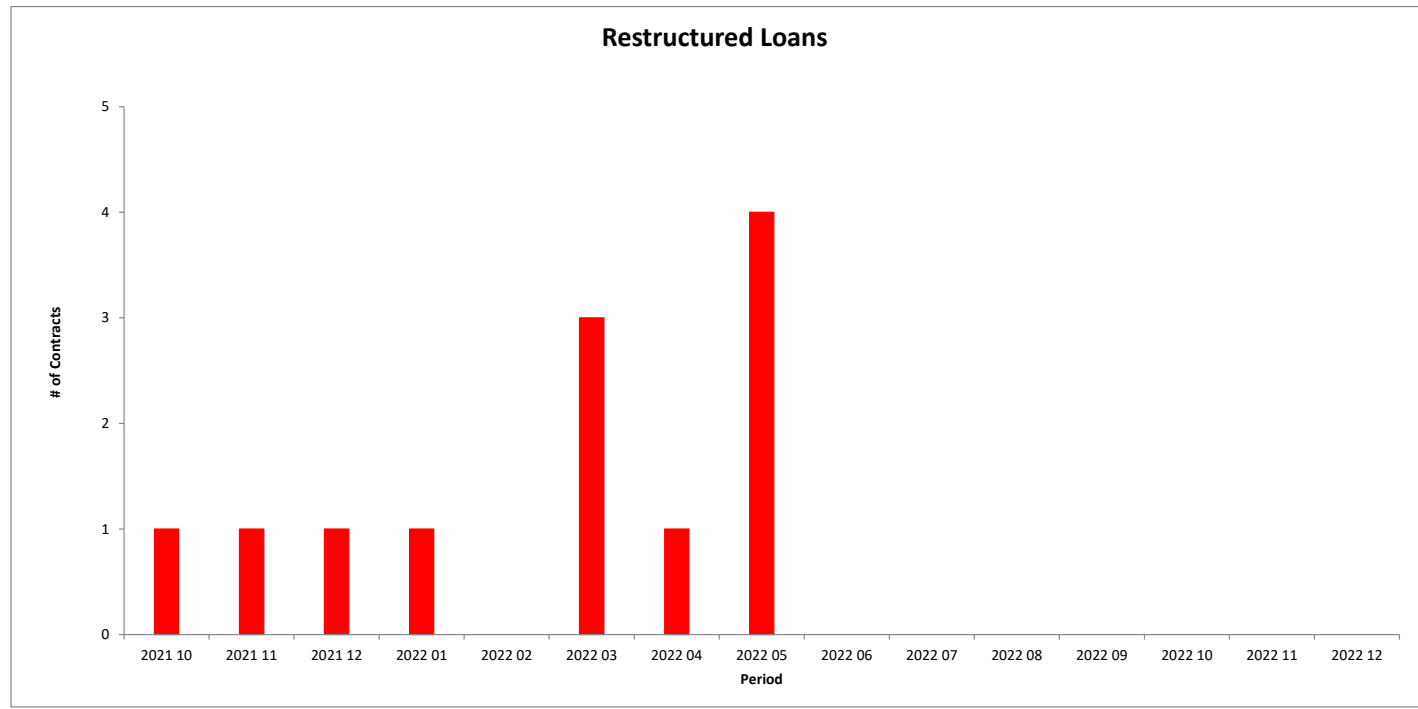
Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	8				
Monthly Period	01.05.2022				
Interest Period	from	25.05.2022	to	27.06.2022	= 33 days

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		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
	12	282 166

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	29.06.2022					
Payment date	27.06.2022					
Period No	8					
Monthly Period	01.05.2022					
Interest Period	from	25.05.2022	to	27.06.2022	=	33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	8				
Monthly Period	from	01.05.2022	to	27.06.2022	=
Interest Period		25.05.2022			33 days

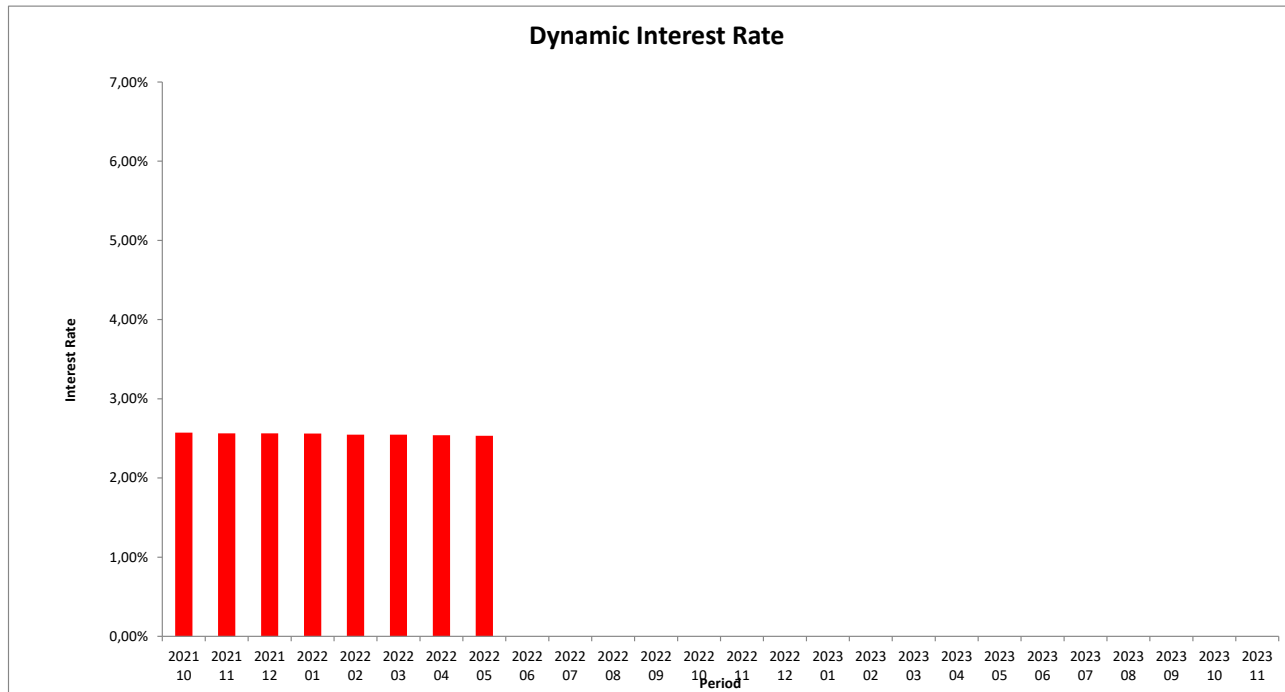
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12	432 351 017	2,56 %
2022 01	430 947 677	2,56 %
2022 02	431 953 670	2,55 %
2022 03	428 412 919	2,55 %
2022 04	431 797 160	2,54 %
2022 05	411 978 840	2,53 %
2022 06		
2022 07		
2022 08		
2022 09		
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	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from	25.05.2022
	to	27.06.2022
	=	33 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	29.06.2022		
Payment date	27.06.2022		
Period No	8		
Monthly Period	01.05.2022	to	27.06.2022
Interest Period	from 25.05.2022	to 27.06.2022	= 33 days

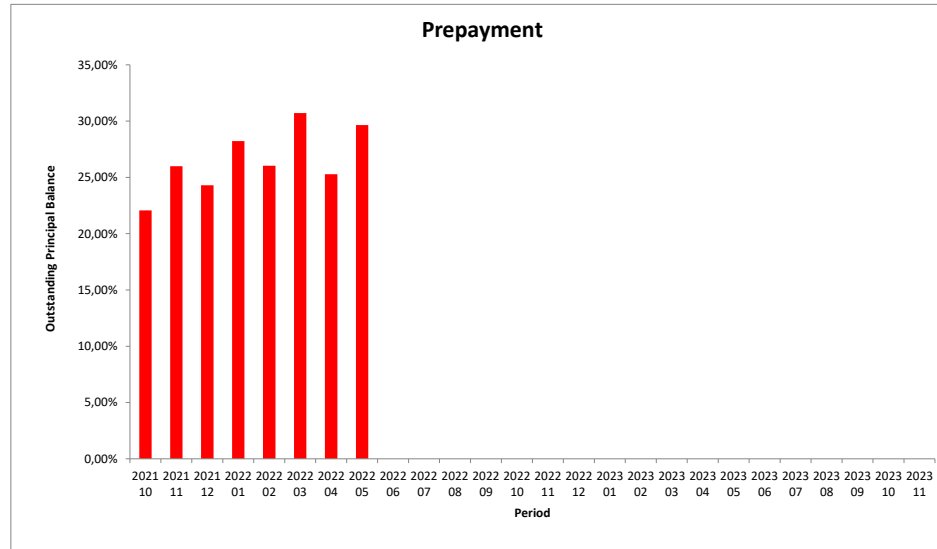
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2021 10	17 184 051	422 120 336	22,07 %
	2021 11	10 688 704	431 339 743	26,00 %
	2021 12	9 914 712	432 351 017	24,30 %
	2022 01	11 745 932	430 947 677	28,22 %
	2022 02	10 719 648	431 953 670	26,03 %
	2022 03	12 902 104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

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25.b Dynamic Pre-Payments



Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from	25.05.2022
	to	27.06.2022
	=	33 days



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26. Delinquency



Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 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	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																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 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	19 889	30 947	356 295						
2022 2	631 105	31							20 491	20 491	610 615						
2022 3	0	0															

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28. Priority of Payments - Revenue



Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 394 703,18	EUR
Senior Expenses	-	667,00	EUR
Servicing Fee	-	177 379,78	EUR
Tranche A Loan Interest to Issuer	-	56 645,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	6 566,00	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	-	3 370,00	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	-	324 331,14	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		757 086,26	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	551 251,34	EUR
Senior Expenses	-	667,00	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	56 645,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	6 566,00	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	-	3 370,00	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	-	324 331,14	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	91 014,20	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		-	EUR

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29. Priority of Payments - Redemption



Reporting Date	29.06.2022
Payment date	27.06.2022
Period No	8
Monthly Period	01.05.2022
Interest Period	from 25.05.2022 to 27.06.2022 = 33 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	19 493 988,92	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	-	19 493 988,92	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	19 818 320,06	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	-	19 818 320,06	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
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		757 086,26	EUR
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30. Transaction Costs



Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	8	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	667,00				
Interest accrued for the Period	EUR	135 239,00	56 645,00	6 566,00	3 370,00	68 658,00
Cumulative Interest accrued	EUR	1 043 816,00	405 326,00	48 113,00	25 092,00	565 285,00
Interest Payments	EUR	135 239,00	56 645,00	6 566,00	3 370,00	68 658,00
Cumulative Interest Payments	EUR	1 043 816,00	405 326,00	48 113,00	25 092,00	565 285,00
Interest accrued on Subordinated Loan for the Period	EUR	-				
Cumulative Interest accrued on Subordinated Loan	EUR	-				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	-				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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Reporting Date	29.06.2022					
Payment date	27.06.2022					
Period No	8					
Monthly Period	01.05.2022					
Interest Period	from 25.05.2022	to	27.06.2022	=	33 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	25.05.2022
Interest Period End	27.06.2022
Interest Days	33
Settlement Date	27.06.2022
Euribor 1 M	-0,543 %
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>

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31. Contact Details



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Reporting Date	29.06.2022						
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Monthly Period	01.05.2022						
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