

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	04.01.2022				
Payment date	30.12.2021				
Period No	2			Following payment dates:	25.01.2022 25.02.2022
Monthly Period	01.11.2021				
Interest Period	from 25.11.2021	to	30.12.2021	=	35 days
Cut-Off date	30.11.2021				

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1. Portfolio Information



Reporting Date	04.01.2022	
Payment date	30.12.2021	
Period No	2	
Monthly Period	01.11.2021	
Interest Period	from 25.11.2021	to 30.12.2021 = 35 days

	Current Period	
	Aggregated Outstanding	Principal Amount
Outstanding receivables		
Opening balance prior to replenishment	449 744 691,37	EUR
Scheduled Loan Principal Repayments (+MC)	7 716 243,87	EUR
Prepayments	10 688 704,09	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	18 404 947,96	EUR
New Defaulted Auto Loans amt in Period	-	EUR
Closing balance prior to replenishment	431 339 743,41	EUR
Further Purchase Price due (Replenishment price of new assets)	18 547 029,50	EUR
Re-investment Principal Ledger Closing Balance	113 227,09	EUR
Closing Balance post replenishment	449 886 772,91	EUR
Principal Recoveries on loans in default	-	EUR
Total revenue collections		
Total Revenue Received in Period	1 378 025,03	EUR

Loans

At beginning of period	26 688	Loans
Replenished contracts	1 018	Loans
Paid in Full	707	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	-	Loans
At end of period (pre replenishment)	25 981	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	04.01.2022				
Payment date	30.12.2021				
Period No	2				
Monthly Period	01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 367 856,21	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	1 367 856,21	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	142 047,91	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	-	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	-	EUR
g. Liquidity Reserve Excess Amount	-	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	142 047,91	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	04.01.2022				
Payment date	30.12.2021				
Period No	2				
Monthly Period	01.11.2021				
Interest Period	from 25.11.2021	to	30.12.2021	=	35 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	18 404 947,96	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	255 308,63	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	18 660 256,59	EUR

Issuer Available Redemption Receipts

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

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4. Reserve Accounts



Reporting Date	04.01.2022
Payment date	30.12.2021
Period No	2
Monthly Period	01.11.2021
Interest Period	from 25.11.2021 to 30.12.2021 = 35 days

Note Balance

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

Liquidity Balance

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

Expenses Advance

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

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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5a. Performance Data



Reporting Date	04.01.2022				
Payment date	30.12.2021				
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Asset Balance

Opening balance prior to replenishment	449 744 691,37	EUR
Closing balance prior to replenishment	431 339 743,41	EUR
Closing Balance post replenishment	449 886 772,91	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	403 513 430,17	93,55 %	24 270
1-29 days past due	25 760 159,38	5,97 %	1 599
Delinquent Receivables:			
30-59 days past due	1 786 034,06	0,41 %	95
60-89 days past due	209 316,90	0,05 %	13
90-119 days past due	70 802,90	0,02 %	4
120-149 days past due	-	0,00 %	0
150-179 days past due	-	0,00 %	0
Total Performing and Delinquent	431 339 743	100,00 %	25 981
Current Period Defaults	-		0
Cumulative Defaults	-		0
Current Period Principal Recoveries	-		
Cumulative Principal Recoveries	-		

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

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

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

[A] Aggregate Outstanding Asset Principal Amount	449 886 772,91	99,9787 %
[B] Aggregate principal balance of Defaulted Contracts	-	
[C] Recoveries received on such Defaulted Contracts	-	
[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	0,48 %	NO
[B] Delinquency Ratio, preceding Payment Date	0,35 %	
[C] Delinquency Ratio, second preceding Payment Date	0,00 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event NO

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

[A] [1] + [2] + [3]	38 200 000,00	8,49 %	NO
Class B Principal Amount [1]	17 600 000,00		
Class C Principal Amount [2]	5 200 000,00		
Class D Principal Amount [3]	15 400 000,00		
[B] Aggregated Outstanding Note Principal Amount	450 000 000,00		

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

[A] An Issuer Event of Default	NO
[B] A Servicer Termination Event	NO
[C] A change of control with respect to the Seller	NO
[D] the Seller becomes subject to Insolvency Proceedings	NO
[E] the Delinquency Ratio Rolling Average exceeds 3 per cent	NO
[F] the Cumulative Net Loss Ratio exceeds 0.5 per cent	NO
[G] on any Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts	NO
[H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or	NO
[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	04.01.2022
Payment date	30.12.2021
Period No	2
Monthly Period	01.11.2021
Interest Period	from 25.11.2021 to 30.12.2021 = 35 days

Concentration limits:	Pre Replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 2.35%)	2,56 %	2,52 %	2,67 %	2,57 %
Weighted average months to maturity (max 56)	51,34*	51,79	55,76	50,87
Used Vehicles (max 74%)	71,36 %	68,50 %	75,07 %	71,51 %
Balloon Loans (max 63,5%)	63,52 %	59,94 %	62,42 %	63,46 %
Corporate Borrowers (max 10%)	8,66 %	37,00 %	7,66 %	8,62 %
IRB (min 95%)	95,380%***	66,10 %	95,48 %	95,40 %

* Bucket-based as found in IR

** Pre adjustments to full-fill CL limits

*** As of previous pool cut

Top-10 Exposures*:	Balance	# Loans	Portion
	159 143,76	1	0,04 %
	158 159,88	1	0,04 %
	155 411,99	1	0,03 %
	154 740,33	1	0,03 %
	149 979,87	3	0,03 %
	148 959,19	1	0,03 %
	148 654,01	1	0,03 %
	147 968,46	1	0,03 %
	144 406,60	1	0,03 %
	143 552,23	1	0,03 %
Total (max 0,5%)			0,34 %

* Post Replenishment

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6. Note Principal

Reporting Date	04.01.2022	
Payment date	30.12.2021	
Period No	2	
Monthly Period	01.11.2021	
Interest Period	from 25.11.2021	to 30.12.2021 = 35 days



Note Principal

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

Principal Deficiency Sub-Ledger

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

Net Note Principal

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

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7. Outstanding Notes

Reporting Date	04.01.2022	
Payment date	30.12.2021	
Period No	2	
Monthly Period	01.11.2021	
Interest Period	from 25.11.2021	to 30.12.2021 = 35 days



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

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(Act/360)	(30/360)	(30/360)
Interest Days	35				
Principal Outstanding per Note Beginning of Period		100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		-	-	-	-
Principal Outstanding per Note End of Period		100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		12,64	36,94	66,11	445,83
Interest Payment	61 986,94	52 046,94	6 502,22	3 437,78	68 658,33
Interest Payment per Note		12,64	36,94	66,11	445,83

3. Credit Enhancements					
Initial total CE (Subordination)		8,49 %	4,58 %	3,42 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		8,97 %	5,05 %	3,42 %	0,00 %
Current CE (Subordination incl. Excess Spread)		10,86 %	6,95 %	5,79 %	2,37 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		11,34 %	7,42 %	5,79 %	2,37 %
Current CE (Subordination)		8,49 %	4,58 %	3,42 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		8,97 %	5,05 %	3,42 %	0,00 %

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Reporting Date 04.01.2022
Payment date 30.12.2021
Period No 2
Monthly Period 01.11.2021
Interest Period : 25.11.2021 to 30.12.2021 = 35 days

8. Counterparty Ratings, Trigger Levels and Consequences



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		N/A	
Seller	Santander Consumer Finance Oy		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		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	04.01.2022				
Payment date	30.12.2021				
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Monthly Period	01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days



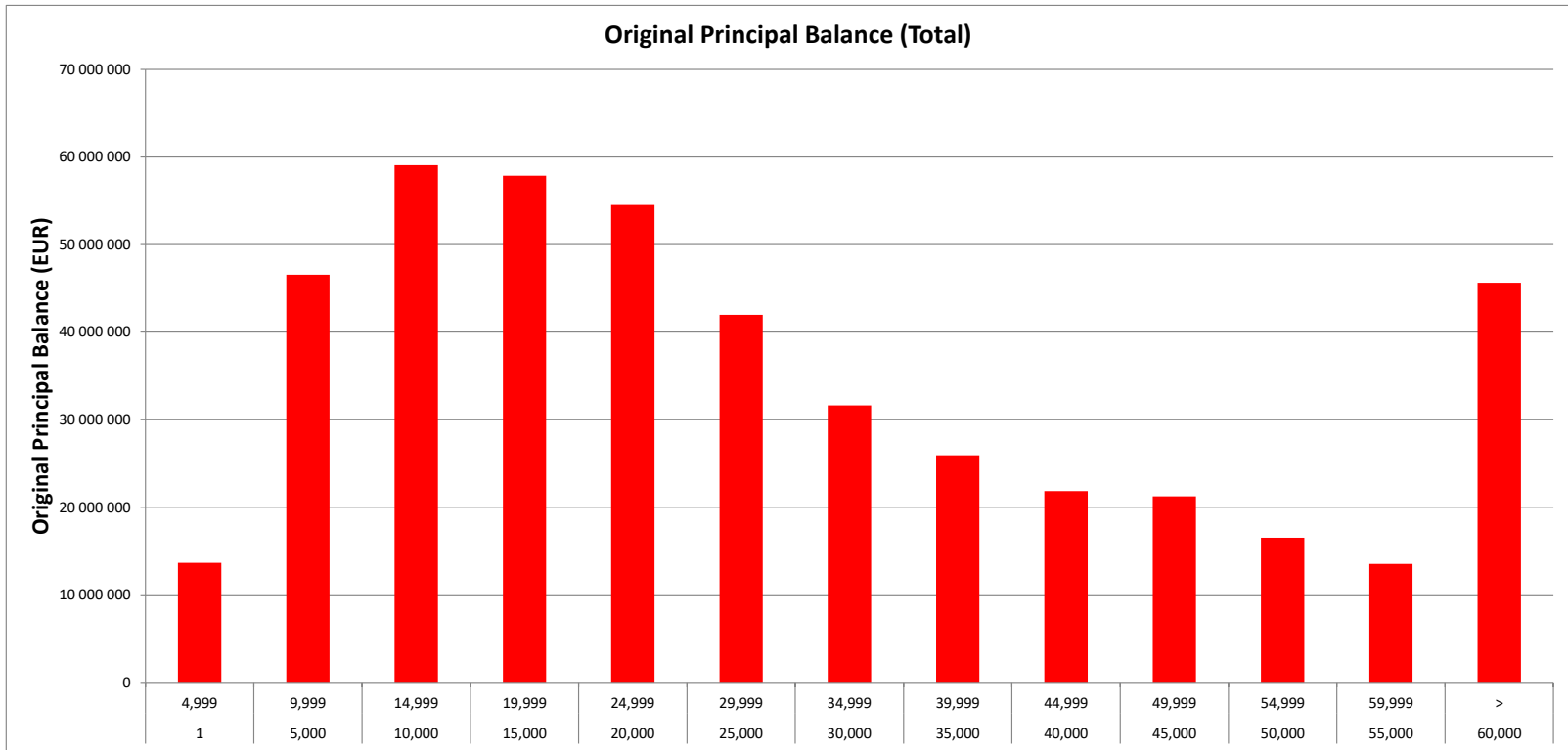
Average amount - all: 17 157

	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

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10.a Outstanding Principal Balance

Reporting Date	04.01.2022				
Payment date	30.12.2021				
Period No	2				
Monthly Period	01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days



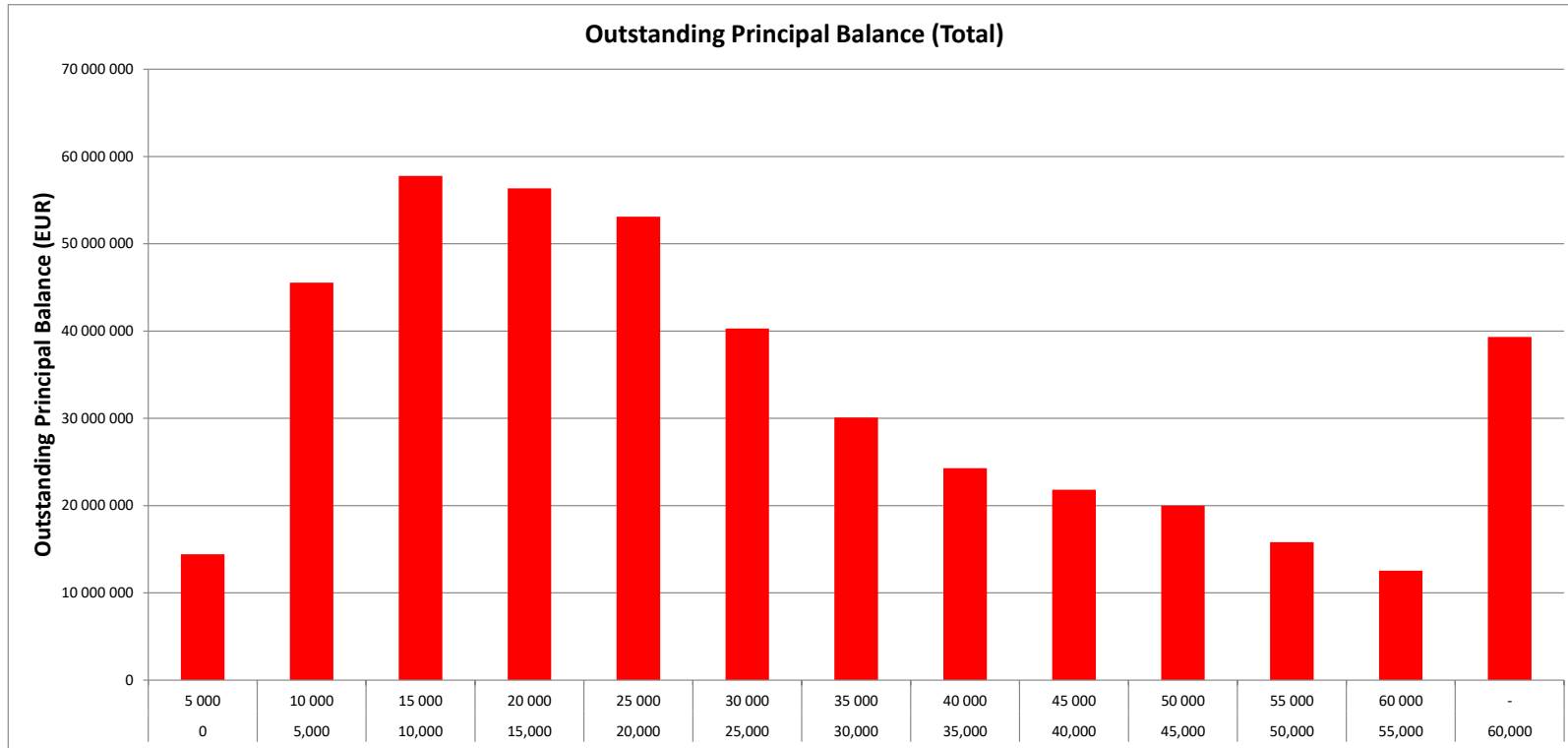
Average amount - all: 16 602

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	4 507	14 427 691	3,34 %	26,7	17,8	
	5 000	10 000	6 148	45 542 477	10,56 %	41,3	15,2	
	10 000	15 000	4 684	57 770 373	13,39 %	49,1	13,1	
	15 000	20 000	3 241	56 355 511	13,07 %	53,1	11,3	
	20 000	25 000	2 373	53 103 413	12,31 %	54,9	10,6	
	25 000	30 000	1 476	40 277 265	9,34 %	55,4	9,9	
	30 000	35 000	930	30 081 567	6,97 %	55,3	10,1	
	35 000	40 000	650	24 280 034	5,63 %	55,0	10,3	
	40 000	45 000	514	21 826 155	5,06 %	53,1	12,1	
	45 000	50 000	423	19 996 303	4,64 %	54,6	11,3	
	50 000	55 000	302	15 816 331	3,67 %	53,5	12,2	
	55 000	60 000	218	12 533 944	2,91 %	55,6	11,2	
	60 000	-	515	39 328 677	9,12 %	53,7	11,6	
	Total			25 981	431 339 743	100 %	51,3	11,9

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	04.01.2022	
Payment date	30.12.2021	
Period No	2	
Monthly Period	01.11.2021	
Interest Period	from 25.11.2021	to 30.12.2021 = 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	04.01.2022	
Payment date	30.12.2021	
Period No	2	
Monthly Period	01.11.2021	
Interest Period	from 25.11.2021	to 30.12.2021 = 35 days

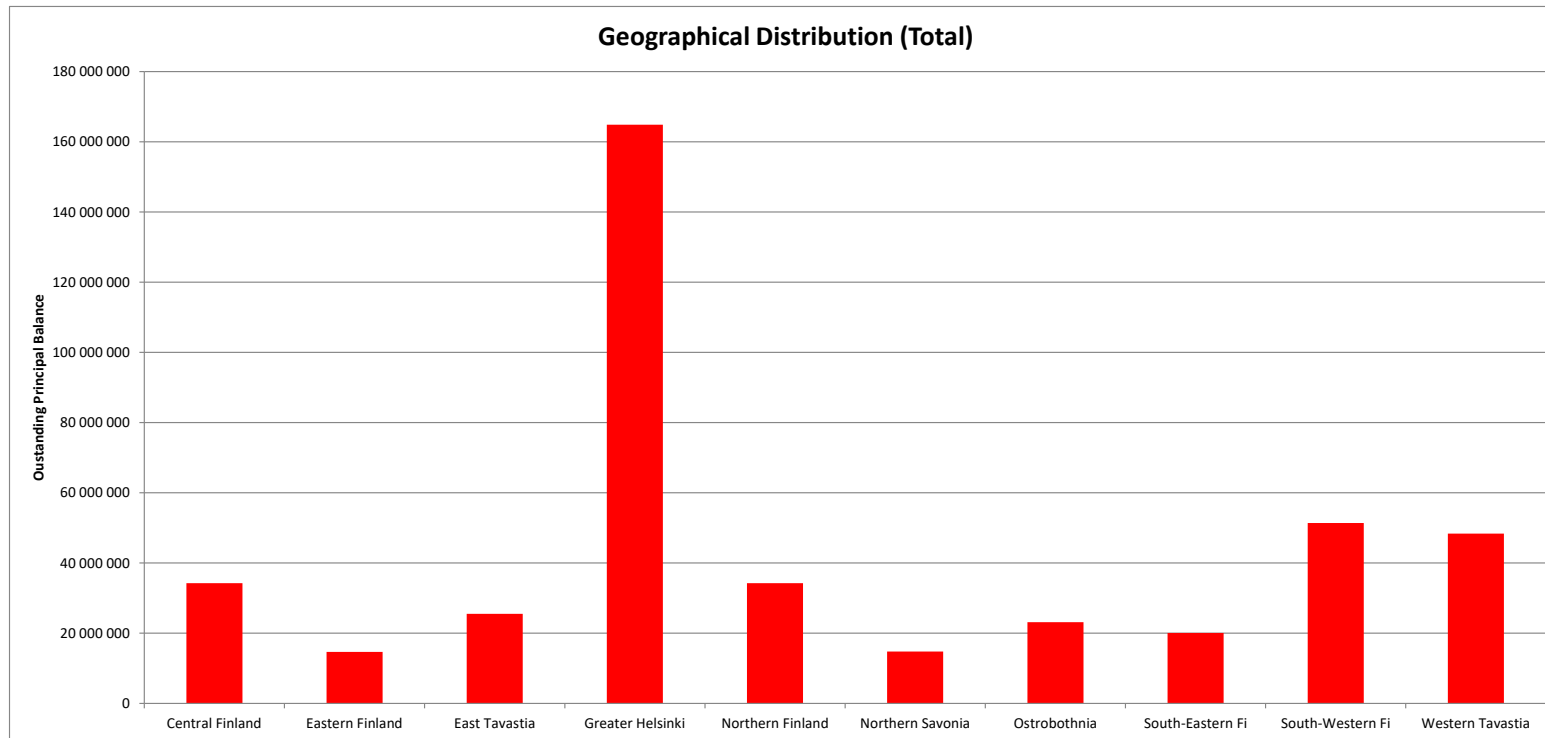


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 315	34 251 255	7,94 %	51,0	11,0	
Eastern Finland	934	14 670 798	3,40 %	51,5	11,3	
East Tavastia	1 632	25 548 122	5,92 %	52,1	11,0	
Greater Helsinki	8 907	164 889 757	38,23 %	50,6	13,1	
Northern Finland	2 032	34 243 178	7,94 %	52,5	10,5	
Northern Savonia	1 043	14 776 527	3,43 %	49,8	11,5	
Ostrobothnia	1 495	23 134 334	5,36 %	52,1	11,0	
South-Eastern Fi	1 469	20 061 713	4,65 %	50,6	11,2	
South-Western Fi	3 023	51 371 917	11,91 %	52,8	11,1	
Western Tavastia	3 131	48 392 142	11,22 %	51,8	11,6	
Total	25 981	431 339 743	100 %	51,3	11,9	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	04.01.2022	
Payment date	30.12.2021	
Period No	2	
Monthly Period	01.11.2021	
Interest Period	from 25.11.2021	to 30.12.2021 = 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate



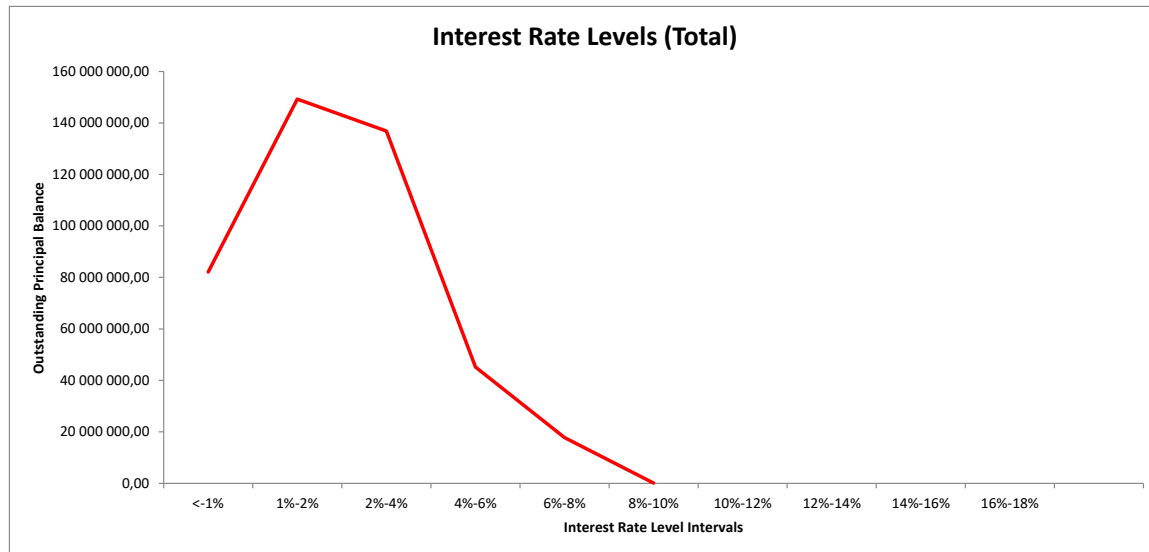
Reporting Date	04.01.2022	
Payment date	30.12.2021	
Period No	2	
Monthly Period	01.11.2021	
Interest Period	from 25.11.2021	to 30.12.2021 = 35 days

		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	4 428	82 144 973	19,04 %	49,1	13,8
	1	2	6 222	149 270 058	34,61 %	51,9	12,1
	2	4	8 930	136 870 410	31,73 %	52,6	10,8
	4	6	4 279	45 179 022	10,47 %	50,7	11,0
	6	8	2 088	17 757 049	4,12 %	49,5	12,1
	8	10	34	118 231	0,03 %	39,4	11,7
	10	12					
	12	14					
	14	16					
16	18						
18	-						
Total			25 981	431 339 743	100 %	51,3	11,9

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

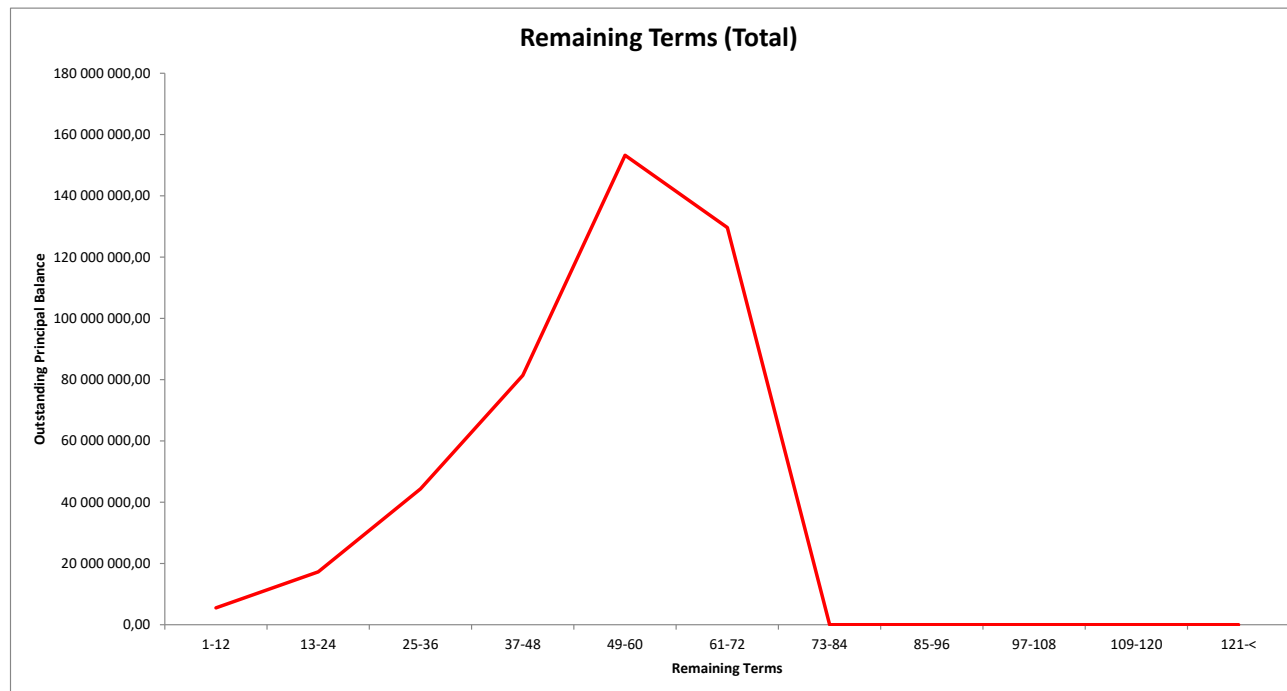
Reporting Date	04.01.2022
Payment date	30.12.2021
Period No	2
Monthly Period	01.11.2021
Interest Period	from 25.11.2021 to 30.12.2021 = 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

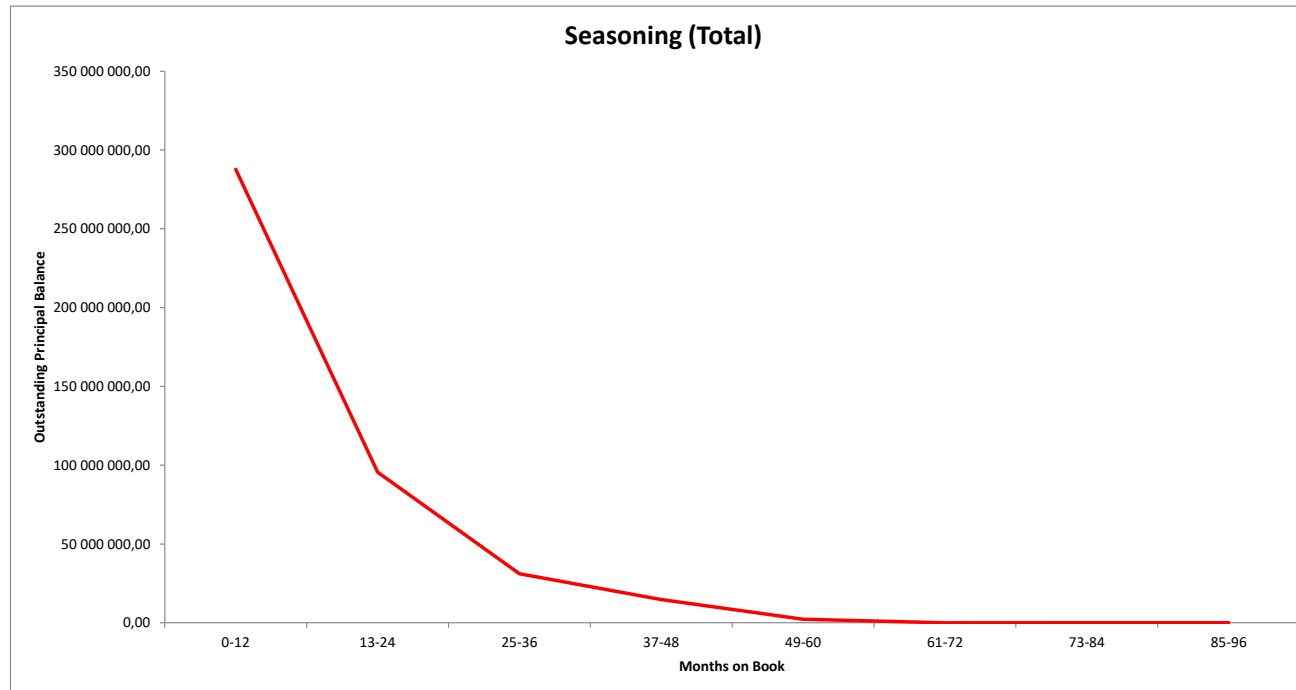
Reporting Date	04.01.2022				
Payment date	30.12.2021				
Period No	2				
Monthly Period	01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	04.01.2022				
Payment date	30.12.2021				
Period No	2				
Monthly Period	01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



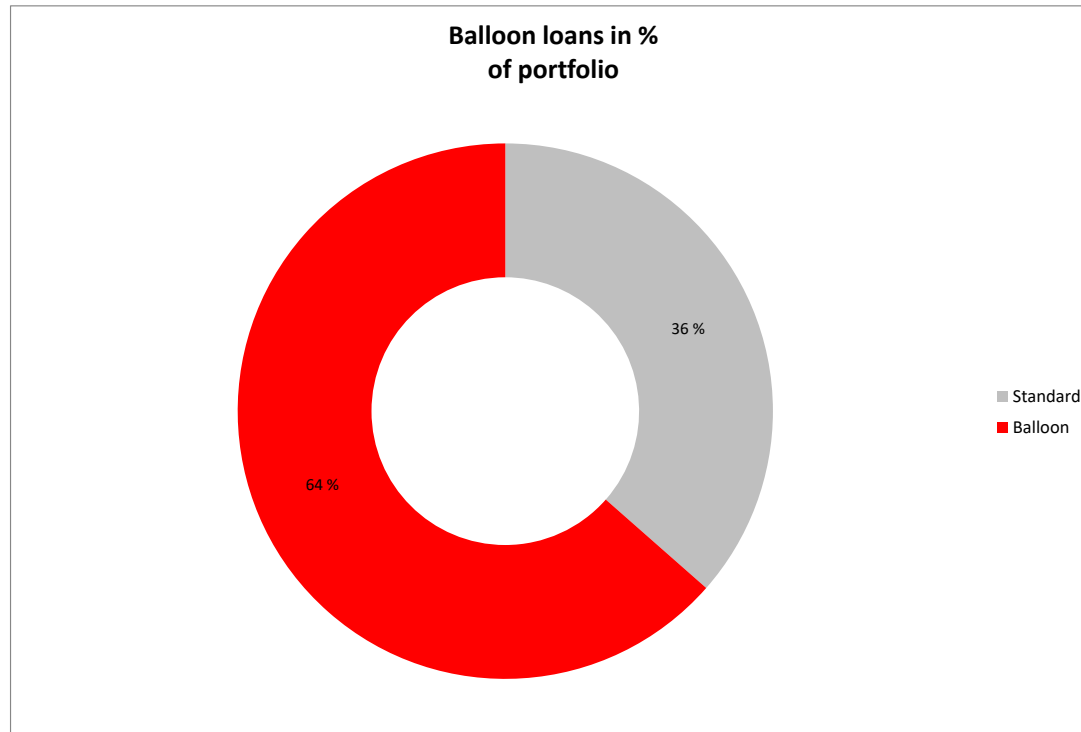
Reporting Date	04.01.2022	
Payment date	30.12.2021	
Period No	2	
Monthly Period	01.11.2021	
Interest Period	from 25.11.2021	to 30.12.2021 = 35 days

Balloon loans in % of portfolio	TOTAL						
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity
Standard	15 773	157 368 997	36,5 %	6 984	0,0 %	47,5	11,5
Balloon	10 208	273 970 746	63,5 %	102 439 448	37,4 %	53,6	12,1
Total	25 981	431 339 743	100 %	102 446 432	24 %	51,3	11,9

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	04.01.2022				
Payment date	30.12.2021				
Period No	2				
Monthly Period	01.11.2021				
Interest Period	from 25.11.2021	to	30.12.2021	=	35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.a # loans per borrower



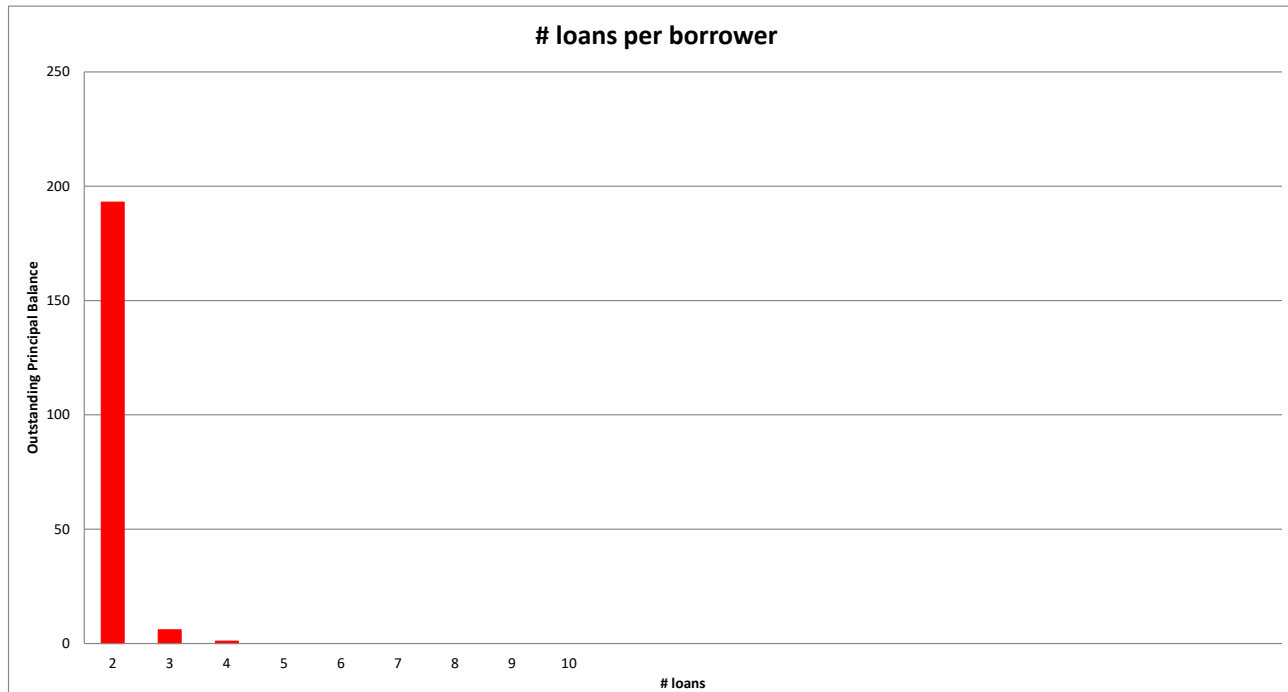
Reporting Date	04.01.2022	
Payment date	30.12.2021	
Period No	2	
Monthly Period	01.11.2021	
Interest Period	from 25.11.2021	to 30.12.2021 = 35 days

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	25 573	423 899 344	98,28 %
2	193	7 020 979	1,63 %
3	6	372 757	0,09 %
4	1	46 663	0,01 %
5			
6			
7			
8			
9			
10			
Total:	25 773	431 339 743	100,0 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	04.01.2022				
Payment date	30.12.2021				
Period No	2				
Monthly Period	01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



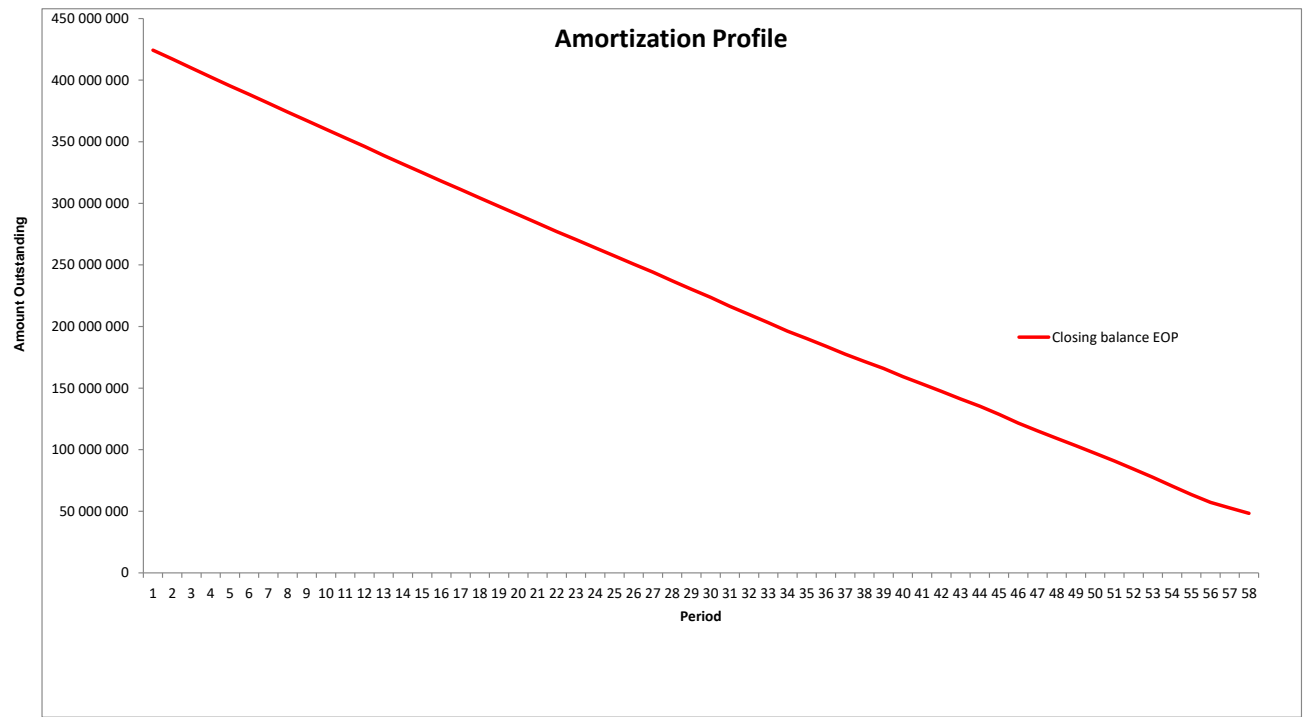
Reporting Date	04.01.2022	
Payment date	30.12.2021	
Period No	2	
Monthly Period	01.11.2021	
Interest Period	from 25.11.2021	to 30.12.2021 = 35 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	431 339 743	424 323 538	7 016 205	922 817	2,60 %	98,37 %
	2	424 323 538	417 164 136	7 159 402	906 237	2,59 %	96,71 %
	3	417 164 136	409 861 981	7 302 155	890 172	2,59 %	95,02 %
	4	409 861 981	402 528 610	7 333 371	874 182	2,59 %	93,32 %
	5	402 528 610	395 412 404	7 116 206	858 041	2,59 %	91,67 %
	6	395 412 404	388 364 500	7 047 904	842 248	2,59 %	90,04 %
	7	388 364 500	381 278 068	7 086 432	826 479	2,58 %	88,39 %
	8	381 278 068	374 155 559	7 122 509	810 763	2,58 %	86,74 %
	9	374 155 559	367 206 920	6 948 639	795 004	2,58 %	85,13 %
	10	367 206 920	360 141 439	7 065 481	779 411	2,58 %	83,49 %
	11	360 141 439	353 214 745	6 926 694	763 874	2,58 %	81,89 %
	12	353 214 745	346 155 516	7 059 229	748 308	2,57 %	80,25 %
	13	346 155 516	338 845 222	7 310 294	732 787	2,57 %	78,56 %
	14	338 845 222	331 856 519	6 988 703	717 145	2,57 %	76,94 %
	15	331 856 519	324 945 599	6 910 920	701 623	2,57 %	75,33 %
	16	324 945 599	317 994 283	6 951 317	686 277	2,56 %	73,72 %
	17	317 994 283	311 203 064	6 791 219	670 885	2,56 %	72,15 %
	18	311 203 064	304 350 837	6 852 227	655 782	2,56 %	70,56 %
	19	304 350 837	297 451 839	6 898 998	640 629	2,56 %	68,96 %
	20	297 451 839	290 743 325	6 708 514	625 360	2,55 %	67,40 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	04.01.2022				
Payment date	30.12.2021				
Period No	2				
Monthly Period	01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



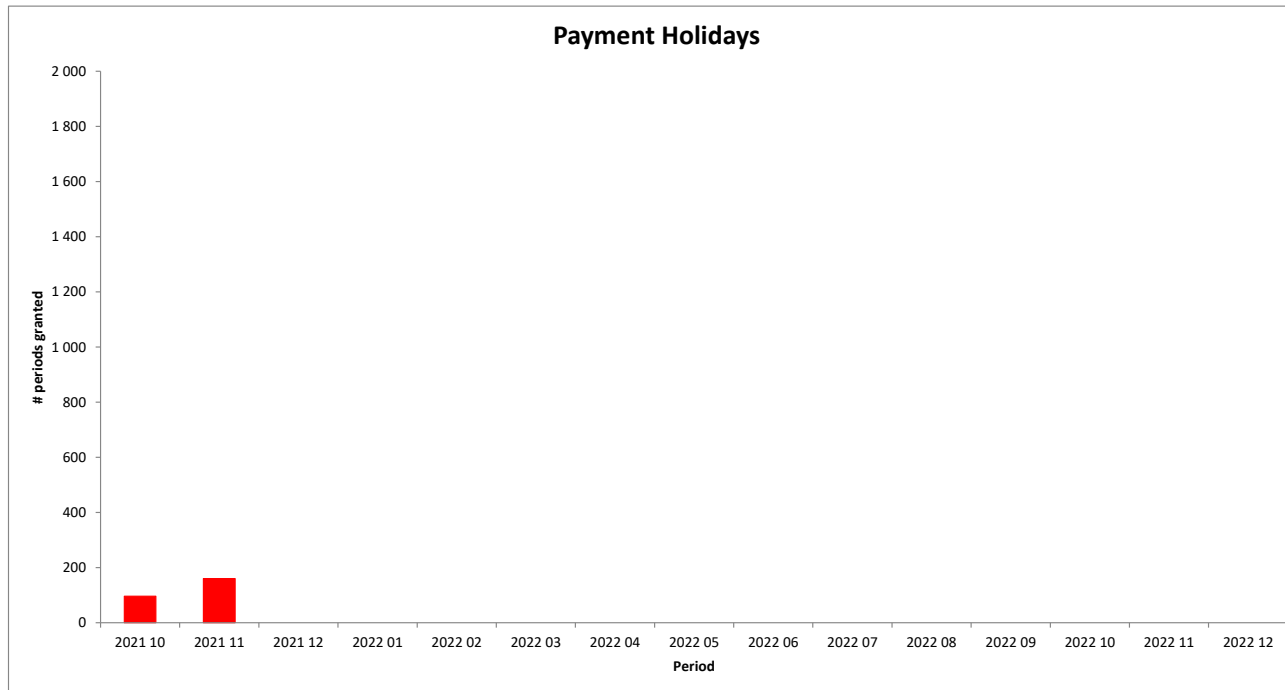
Reporting Date	04.01.2022				
Payment date	30.12.2021				
Period No	2				
Monthly Period	01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days

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					
2022 01					
2022 02					
2022 03					
2022 04					
2022 05					
2022 06					
2022 07					
2022 08					
2022 09					
2022 10					
2022 11					
2022 12					
Total:	256	355	92 885	4 970 571	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	04.01.2022				
Payment date	30.12.2021				
Period No	2				
Monthly Period	01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	= 35 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

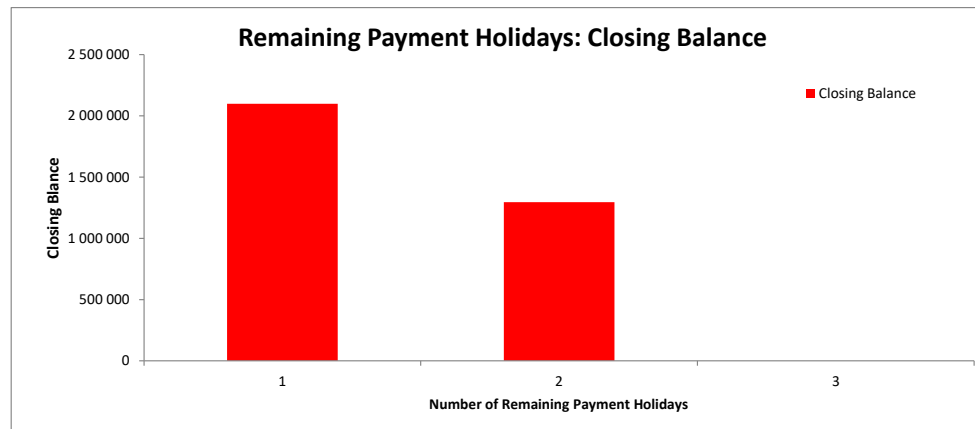
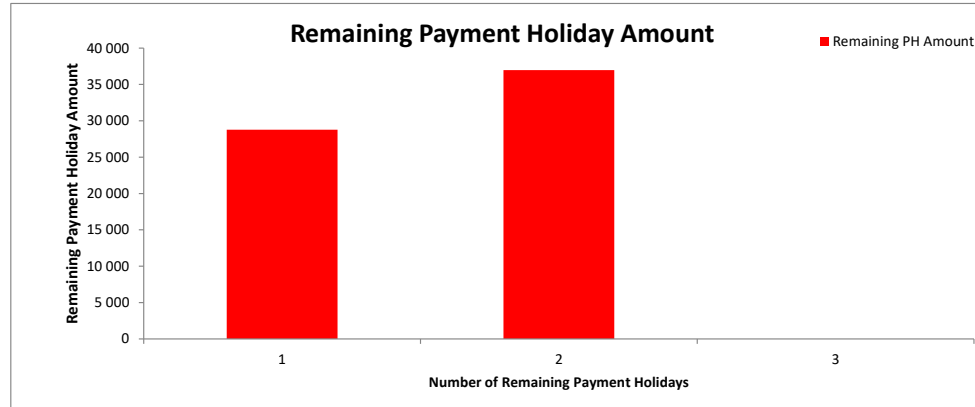


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	110	28 786	2 098 298
	2	74	36 968	1 294 762
	3			
	Total	184	65 754	3 393 060

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	to	28.06.2021	=	34 days	
Interest Period	from	25.05.2021	to	28.06.2021	=	34 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.a Downpayment



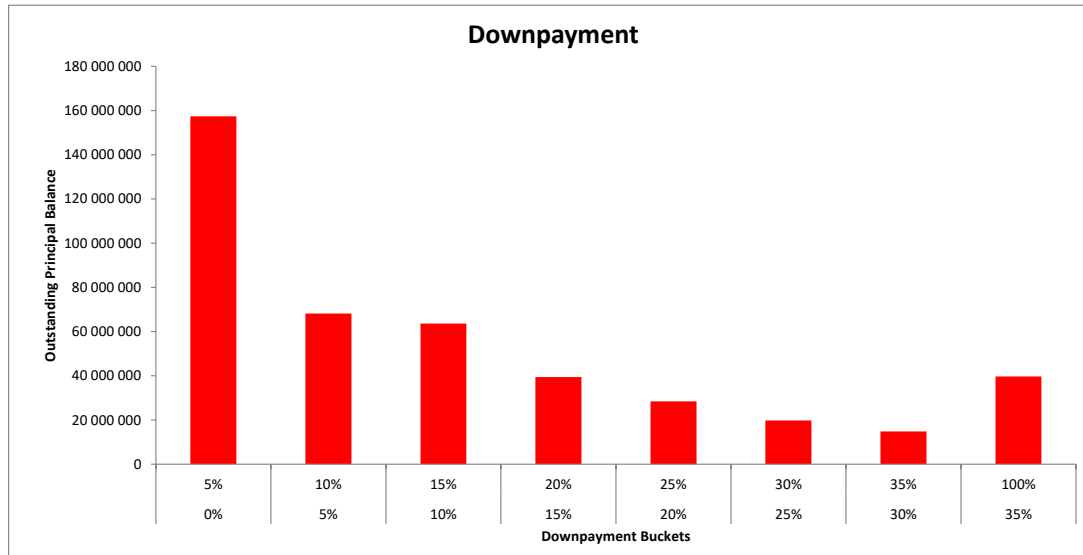
Reporting Date	04.01.2022				
Payment date	30.12.2021				
Period No	2				
Monthly Period	01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	9 120	157 350 544	36,48 %	54,5	11,0
	5 %	10 %	3 322	68 124 358	15,79 %	53,7	11,6
	10 %	15 %	3 327	63 633 947	14,75 %	50,0	13,1
	15 %	20 %	2 270	39 462 904	9,15 %	49,1	13,3
	20 %	25 %	1 775	28 396 266	6,58 %	48,5	13,2
	25 %	30 %	1 312	19 813 427	4,59 %	47,6	12,5
	30 %	35 %	1 113	14 859 362	3,44 %	47,4	12,6
	35 %	100 %	3 742	39 698 935	9,20 %	44,5	11,1
Total			25 981	431 339 743	100 %	51,3	11,9

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	04.01.2022	
Payment date	30.12.2021	
Period No	2	
Monthly Period	01.11.2021	
Interest Period	from	25.11.2021
	to	30.12.2021
		= 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



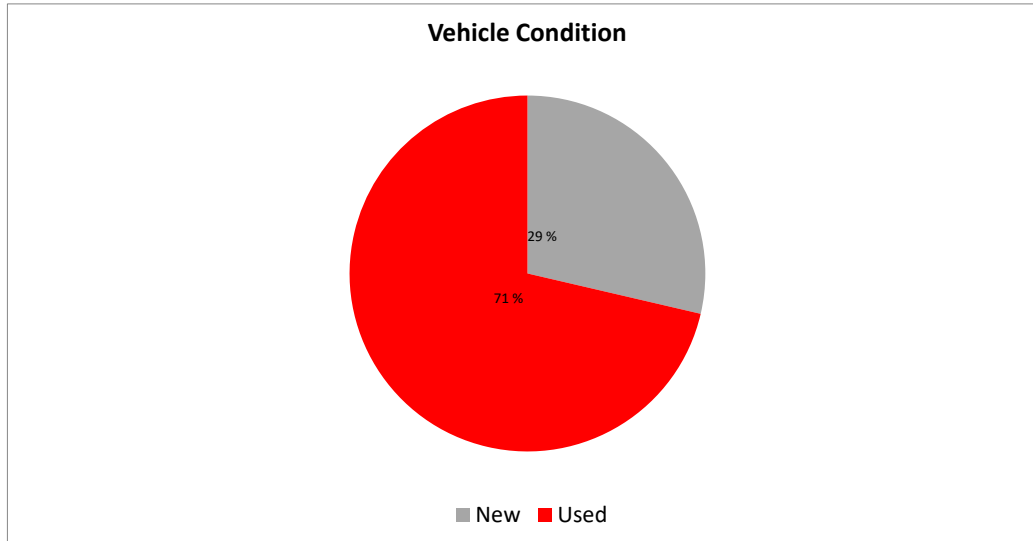
Reporting Date	04.01.2022
Payment date	30.12.2021
Period No	2
Monthly Period	01.11.2021
Interest Period	from 25.11.2021 to 30.12.2021 = 35 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 714	123 540 995	28,64 %	48,8	13,3
	Used	21 267	307 798 749	71,36 %	52,4	11,3
	Total	25 981	431 339 743	100 %	51,3	11,9

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date		04.01.2022			
Payment date		30.12.2021			
Period No		2			
Monthly Period		01.11.2021			
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



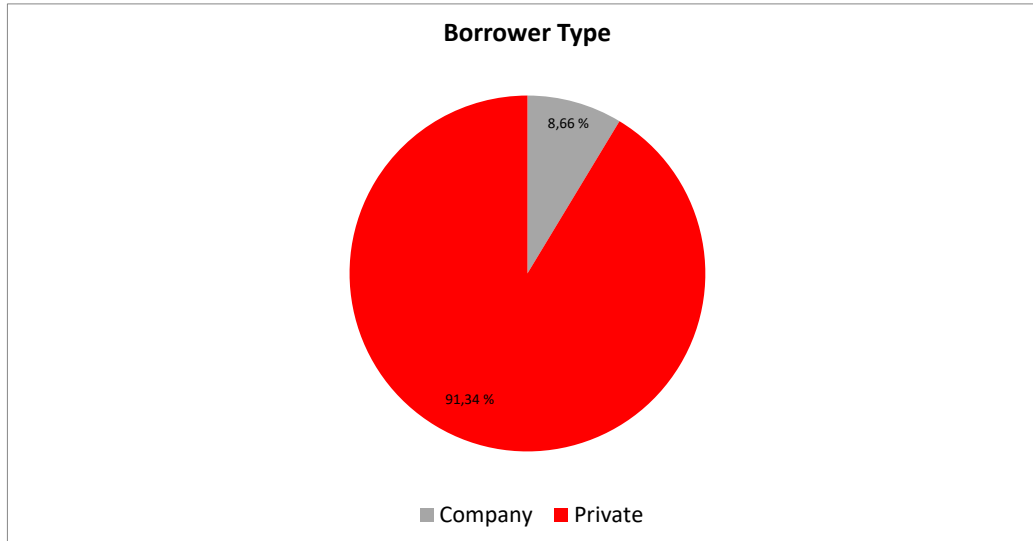
Reporting Date	04.01.2022
Payment date	30.12.2021
Period No	2
Monthly Period	01.11.2021
Interest Period	from 25.11.2021 to 30.12.2021 = 35 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 711	37 337 190	8,66 %	43,6	13,1
	Private	24 270	394 002 554	91,34 %	52,1	11,8
	Total	25 981	431 339 743	100 %	51,3	11,9

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date		04.01.2022			
Payment date		30.12.2021			
Period No		2			
Monthly Period		01.11.2021			
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	04.01.2022				
Payment date	30.12.2021				
Period No	2				
Monthly Period	01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days

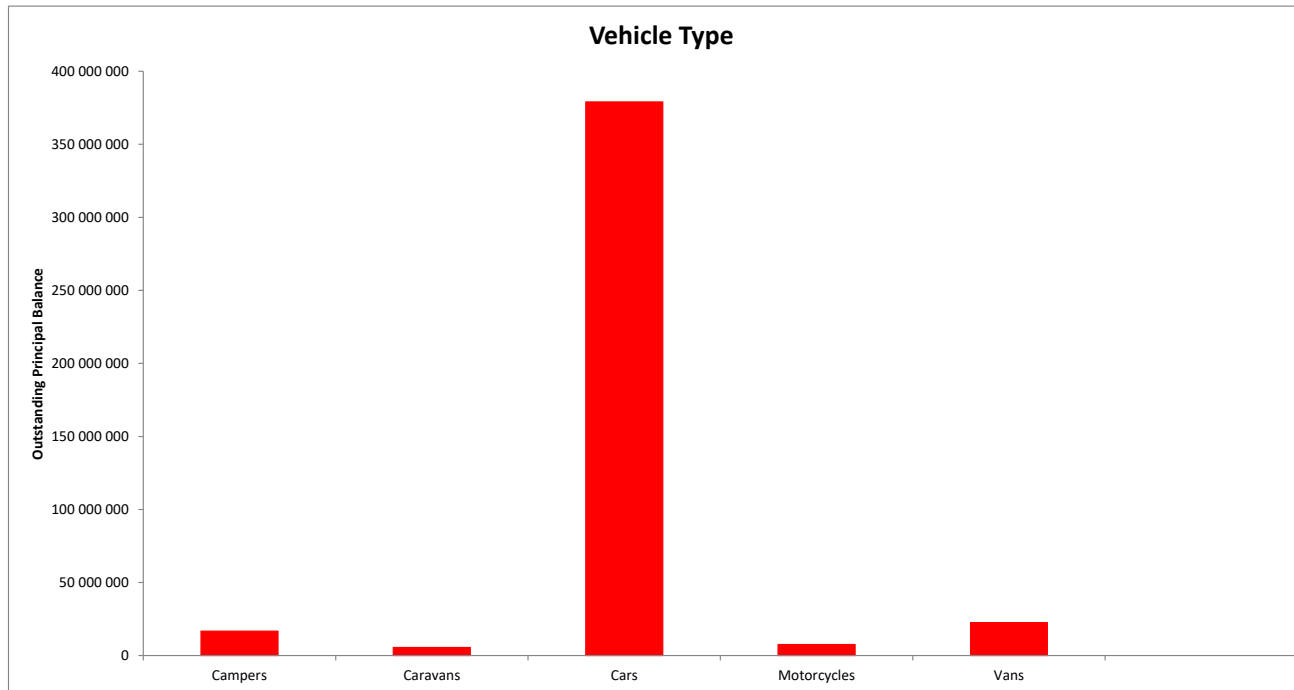


TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	469	16 776 728	3,89 %	57,7	8,1
	Caravans	302	5 501 514	1,28 %	56,6	7,4
	Cars	22 927	379 002 390	87,87 %	51,4	12,1
	Motorcycles	783	7 505 103	1,74 %	47,4	8,8
	Vans	1 500	22 554 008	5,23 %	46,3	12,6
		25 981	431 339 743	100 %	51,3	11,9

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	04.01.2022
Payment date	30.12.2021
Period No	2
Monthly Period	01.11.2021
Interest Period	from 25.11.2021 to 30.12.2021 = 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans



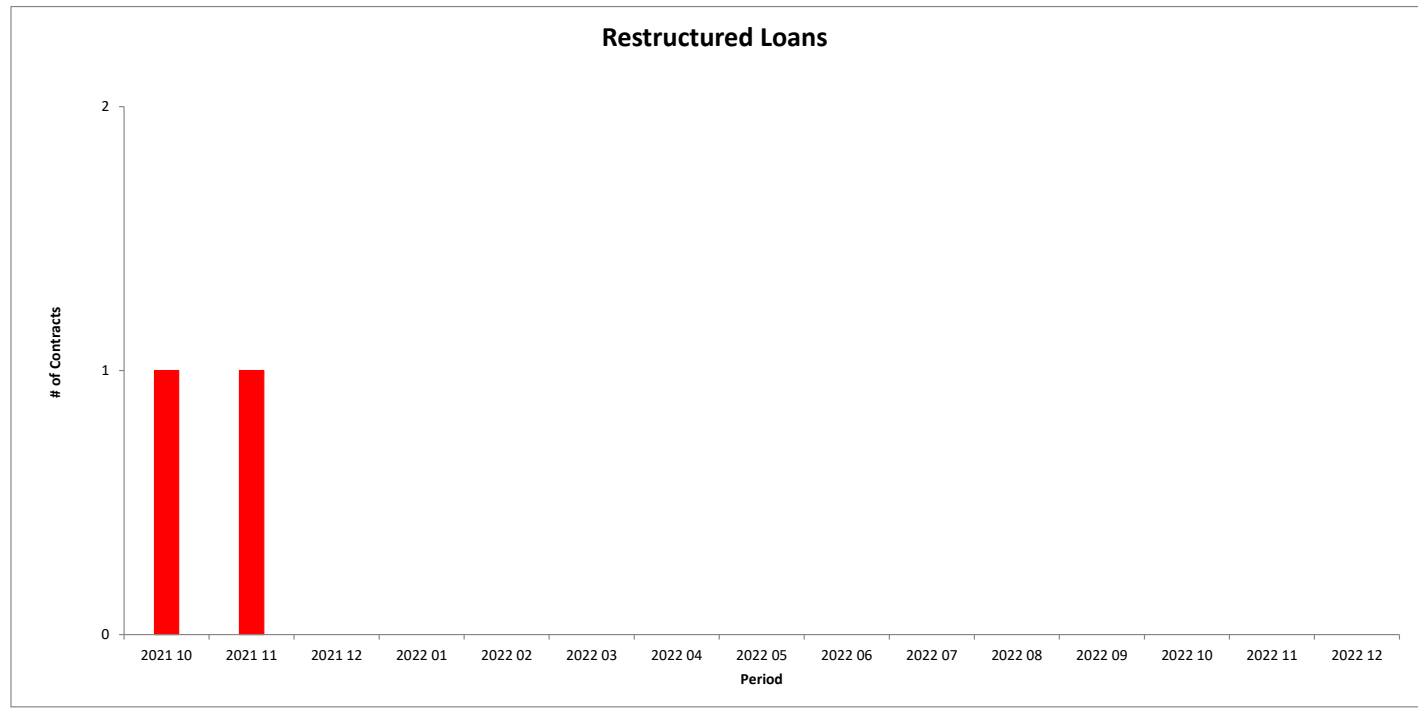
Reporting Date	04.01.2022
Payment date	30.12.2021
Period No	2
Monthly Period	01.11.2021
Interest Period	from 25.11.2021 to 30.12.2021 = 35 days

TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12		
2022 01		
2022 02		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
	2	48 834

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	04.01.2022				
Payment date	30.12.2021				
Period No	2				
Monthly Period	01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	04.01.2022	
Payment date	30.12.2021	
Period No	2	
Monthly Period	from 01.11.2021	to 30.12.2021 = 35 days
Interest Period	from 25.11.2021	to 30.12.2021 = 35 days

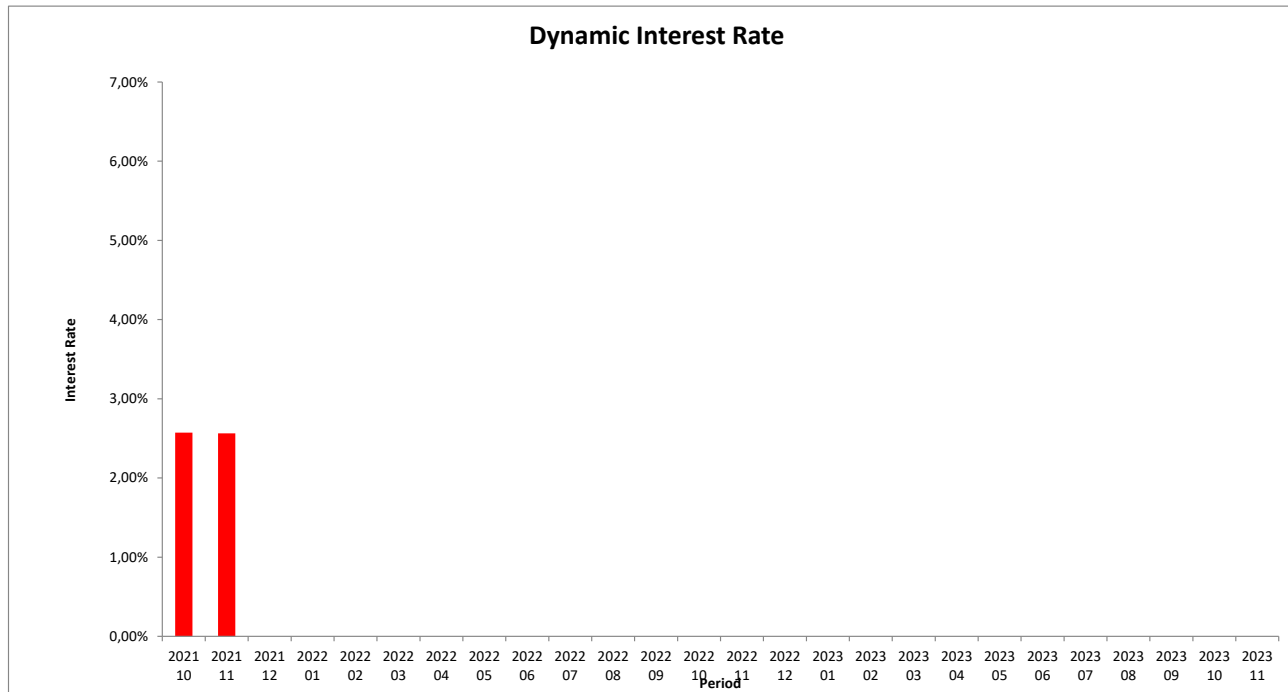
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12		
2022 01		
2022 02		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
2023 01		
2023 02		
2023 03		
2023 04		
2023 05		
2023 06		
2023 07		
2023 08		
2023 09		
2023 10		
2023 11		

Interest rate evolution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	04.01.2022				
Payment date	30.12.2021				
Period No	2				
Monthly Period	01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	04.01.2022			
Payment date	30.12.2021			
Period No	2			
Monthly Period	01.11.2021			
Interest Period	from	25.11.2021	to	30.12.2021 = 35 days

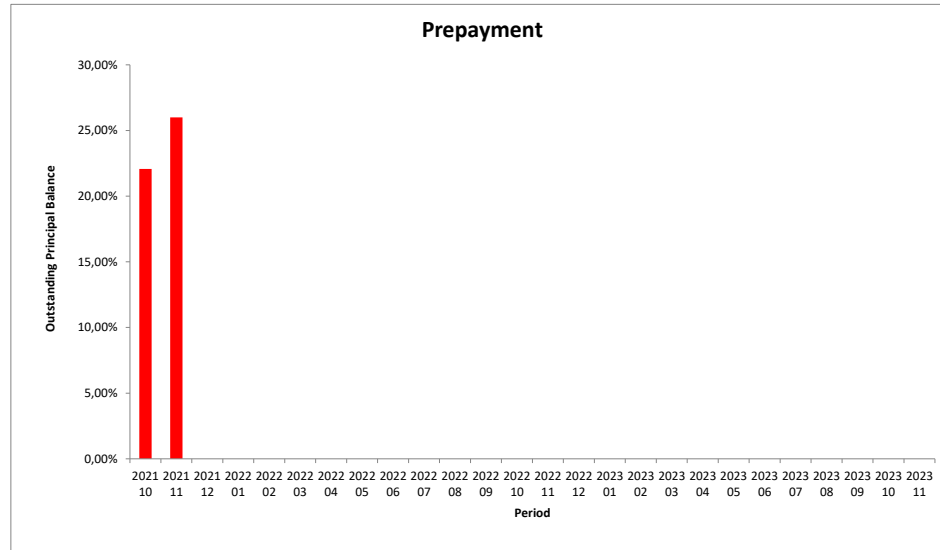
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2021 10	17 184 051	422 120 336	22,07 %
	2021 11	10 688 704	431 339 743	26,00 %
	2021 12			
	2022 01			
	2022 02			
	2022 03			
	2022 04			
	2022 05			
	2022 06			
	2022 07			
	2022 08			
	2022 09			
	2022 10			
	2022 11			
	2022 12			
	2023 01			
	2023 02			
	2023 03			
	2023 04			
	2023 05			
2023 06				
2023 07				
2023 08				
2023 09				
2023 10				
2023 11				

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	04.01.2022				
Payment date	30.12.2021				
Period No	2				
Monthly Period	01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

26. Delinquency



Reporting Date	04.01.2022	
Payment date	30.12.2021	
Period No	2	
Monthly Period	01.11.2021	
Interest Period	from 25.11.2021	to 30.12.2021 = 35 days

year	month	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																	
2022	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	04.01.2022	
Payment date	30.12.2021	
Period No	2	
Monthly Period	01.11.2021	
Interest Period	from 25.11.2021	to 30.12.2021 = 35 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	0	0		0	0		0	0		0	0		0	0		0	0
2022 2	0	0			0		0	0		0	0		0	0		0	0
2022 3	0	0			0			0			0		0	0		0	0

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28. Priority of Payments - Revenue



Reporting Date	04.01.2022	
Payment date	30.12.2021	
Period No	2	
Monthly Period	01.11.2021	
Interest Period	from 25.11.2021	to 30.12.2021 = 35 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 367 856,21	EUR
Senior Expenses	-	13 521,82	EUR
Servicing Fee	-	187 452,82	EUR
Tranche A Loan Interest to Issuer	-	52 047,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	6 502,00	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	-	3 438,00	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	-	-	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		1 036 236,57	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	142 047,91	EUR
Senior Expenses	-	11 402,91	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	52 047,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	6 502,00	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	-	3 438,00	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	-	-	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

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29. Priority of Payments - Redemption



Reporting Date	04.01.2022
Payment date	30.12.2021
Period No	2
Monthly Period	01.11.2021
Interest Period	from 25.11.2021 to 30.12.2021 = 35 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	18 660 256,59	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		18 547 029,50	EUR
Balance to be Credited to the Reinvestment Principal Ledger		113 227,09	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	-	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

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

Issuer Priority of Payments - Revenue (o)

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

Payment of residual fund as Deferred Purchase Price to Seller		1 036 236,57	EUR
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30. Transaction Costs



Reporting Date	04.01.2022					
Payment date	30.12.2021					
Period No	2					
Monthly Period	01.11.2021					
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	13 521,82				
Interest accrued for the Period	EUR	130 645,00	52 047,00	6 502,00	3 438,00	68 658,00
Cumulative Interest accrued	EUR	284 235,00	110 272,00	13 513,00	7 113,00	153 337,00
Interest Payments	EUR	130 645,00	52 047,00	6 502,00	3 438,00	68 658,00
Cumulative Interest Payments	EUR	284 235,00	110 272,00	13 513,00	7 113,00	153 337,00
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	04.01.2022				
Payment date	30.12.2021				
Period No	2				
Monthly Period	01.11.2021				
Interest Period	from 25.11.2021	to	30.12.2021	=	35 days



Class A, B and C Cap details

Kimi 10 | Front Cap

Party A
Party B

BANCO SANTANDER, S.A
SCF RAHOITUSPALVELUT X DAC

Cap Notional	434 600 000
Interest Period Start	25.11.2021
Interest Period End	30.12.2021
Interest Days	35
Settlement Date	30.12.2021
Euribor 1 M	-0,570 %
Cap limit	0,000 %
Floating Interest Rate above cap limit	0,000 %
Cap Floating Rate Day Count Fraction	0,10
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	04.01.2022						
Payment date	30.12.2021						
Period No	2						
Monthly Period	01.11.2021						
Interest Period	from 25.11.2021	to	30.12.2021	=	35 days		