

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14			Following payment dates:	25.01.2023 27.02.2023
Monthly Period	01.11.2022				
Interest Period	from 25.11.2022	to	29.12.2022	=	34 days
Cut-Off date	30.11.2022				

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	14	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days

	Current Period
	Aggregated Outstanding
	Principal Amount
Outstanding receivables	
Opening balance prior to replenishment	329 900 598,74 EUR
Scheduled Loan Principal Repayments (+MC)	6 200 326,18 EUR
Prepayments	8 202 783,76 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	14 403 109,94 EUR
New Defaulted Auto Loans amt in Period	565 095,59 EUR
Closing balance prior to replenishment	314 932 393,21 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	314 932 393,21 EUR
Principal Recoveries on loans in default	63 578,69 EUR
Total revenue collections	
Total Revenue Received in Period	1 047 354,45 EUR

# Loans	
At beginning of period	22 542 Loans
Replenished contracts	- Loans
Paid in Full	722 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	37 Loans
At end of period (pre replenishment)	21 783 Loans

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	02.01.2023		
Payment date	29.12.2022		
Period No	14		
Monthly Period	01.11.2022		
Interest Period	from 25.11.2022	to 29.12.2022	= 34 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 110 143,14	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	659,90	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	88 431,85	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	1 199 234,89	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	921 081,48	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	442 080,21	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	10 830,39	EUR
g. Liquidity Reserve Excess Amount	77 601,46	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 451 593,54	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	01.11.2022				
Interest Period	from 25.11.2022	to	29.12.2022	=	34 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	14 403 109,94	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	14 403 109,94	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14 403 109,94	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	565 095,59	EUR
Total Amount for Issuer Available Redemption Receipts	14 968 205,53	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	02.01.2023
Payment date	29.12.2022
Period No	14
Monthly Period	01.11.2022
Interest Period	from 25.11.2022 to 29.12.2022 = 34 days

Note Balance

Beginning of Period	329 900 598,74	EUR
End of Period	314 932 393,21	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 622 437,09	EUR
Cash Outflow		75 934,10	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 546 502,99	EUR
Required Reserve Amount	0,5 %	1 546 502,99	EUR

Expenses Advance

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

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

5a. Performance Data



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Asset Balance

Opening balance prior to replenishment	329 900 598,74	EUR
Closing balance prior to replenishment	314 932 393,21	EUR
Closing Balance post replenishment	314 932 393,21	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	297 691 598,29	94,53 %	20 570
1-29 days past due	13 305 268,50	4,22 %	923
Delinquent Receivables:			
30-59 days past due	1 762 115,57	0,56 %	129
60-89 days past due	933 430,65	0,30 %	66
90-119 days past due	598 550,72	0,19 %	45
120-149 days past due	274 282,59	0,09 %	28
150-179 days past due	367 146,89	0,12 %	22
Total Performing and Delinquent	314 932 393	100,00 %	21 783
Current Period Defaults	565 095,59		37
Cumulative Defaults	3 380 786,09		203
Current Period Principal Recoveries	63 578,69		
Cumulative Principal Recoveries	414 871,31		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,66 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,55 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,44 %	

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

[A] Aggregate Outstanding Asset Principal Amount	314 932 393,21	70,6468 %
[B] Aggregate principal balance of Defaulted Contracts	3 380 786,09	
[C] Recoveries received on such Defaulted Contracts	414 871,31	
[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	1,25 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,36 %	
[C] Delinquency Ratio, second preceding Payment Date	1,38 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO

NO

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

[A] [1] + [2] + [3]	38 200 000,00	11,58 %	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	329 900 598,74		

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

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

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

5b. Concentration limits



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

Weighted average interest rate (min 2,35%)	2,48 %
Weighted average months to maturity (max 56)	42,49*
Used Vehicles (max 74%)	68,75 %
Balloon Loans (max 63,5%)	65,86 %
Corporate Borrowers (max 10%)	8,46 %
IRB (min 95%)	95,44 %**

* Bucket-based as found in IR

** As of previous pool cut

Top-10 Exposures:

Balance	# Loans	Portion
238 172,08	2	0,08 %
142 718,31	1	0,05 %
140 288,20	1	0,04 %
138 878,70	1	0,04 %
137 006,89	1	0,04 %
135 122,88	1	0,04 %
134 712,24	1	0,04 %
128 988,69	1	0,04 %
125 197,73	1	0,04 %
119 638,72	1	0,04 %
Total (max 0,5%)		0,46 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

6. Note Principal

Reporting Date	02.01.2023	
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	291 700 598,74	17 600 000,00	5 200 000,00	15 400 000,00	EUR
Sequential Amortization	14 968 205,53	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	276 732 393,21	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	-	-	-	565 095,59	EUR
Credit PDL	-	-	-	565 095,59	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	291 700 598,74	17 600 000,00	5 200 000,00	15 400 000,00	EUR
End of Period	276 732 393,21	17 600 000,00	5 200 000,00	15 400 000,00	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS2398294228	XS2398294491	XS2398294574	XS2398294814
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	91,51 %	3,91 %	1,16 %	3,42 %
Legal Final Maturity Date		25.10.2031	25.10.2031	25.10.2031	25.10.2031
Rating (Fitch/S&P)		AAA(sf) / Aaa(sf)	A(sf) / AA+(sf)	BBB(sf)/A+(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	450 000 000,00	411 800 000,00	17 600 000,00	5 200 000,00	15 400 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	4 500	4 118	176	52	154
Current Note Information					
Outstanding Opening Balance	329 900 598,74	291 700 598,74	17 600 000,00	5 200 000,00	15 400 000,00
Available Distribution Amount	14 968 205,53				
Amortisation	14 968 205,53				
Redemption per Class	14 968 205,53	14 968 205,53	-	-	-
Redemption per Note		3 634,82	-	-	-
Outstanding Closing Balance		276 732 393,21	17 600 000,00	5 200 000,00	15 400 000,00
Net Outstanding Closing Balance	314 932 393,21	276 732 393,21	17 600 000,00	5 200 000,00	15 400 000,00
Current Tranching	100 %	87,87 %	5,59 %	1,65 %	4,89 %
Current Pool Factor		0,67	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		34	34	34	30
Principal Outstanding per Note Beginning of Period		70 835,50	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 634,82	-	-	-
Principal Outstanding per Note End of Period		67 200,68	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		143,70	226,48	254,81	445,83
Interest Payment	644 873,55	591 763,28	39 860,09	13 250,18	68 658,33
Interest Payment per Note		143,70	226,48	254,81	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)		12,61 %	7,02 %	5,37 %	0,48 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		13,10 %	7,51 %	5,37 %	0,48 %
Current CE (Subordination)		12,13 %	6,54 %	4,89 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		12,62 %	7,03 %	4,89 %	0,00 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Reporting Date 02.01.2023
Payment date 29.12.2022
Period No 14
Monthly Period 01.11.2022
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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	No rating	No rating	No rating	No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Servicer	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	A-2	BBB-	A-	BBB-	A-	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.	
Hedge Counterparty	Banco Santander, S.A.	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will within 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.]	
	Banco Santander, S.A.	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within sixty (60) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.]	
Hedge Counterparty	Banco Santander, S.A.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.]	
	Banco Santander, S.A.	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.]	
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

9.a Original Portfolio Principal Balance

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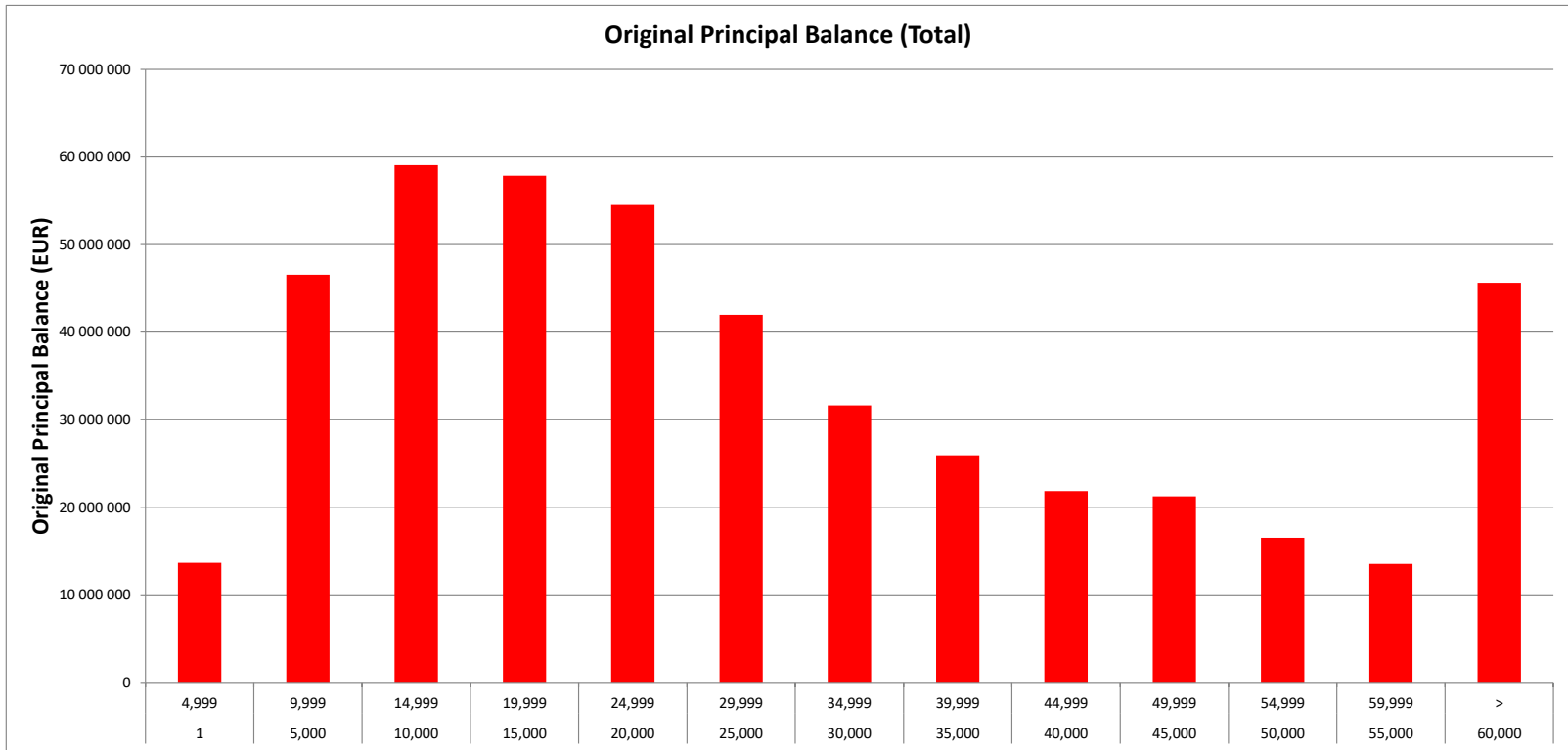
Average amount - all: 17 157

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

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

9.b Original Principal Balance Graph

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SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	02.01.2023				
Payment date	29.12.2022				
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Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



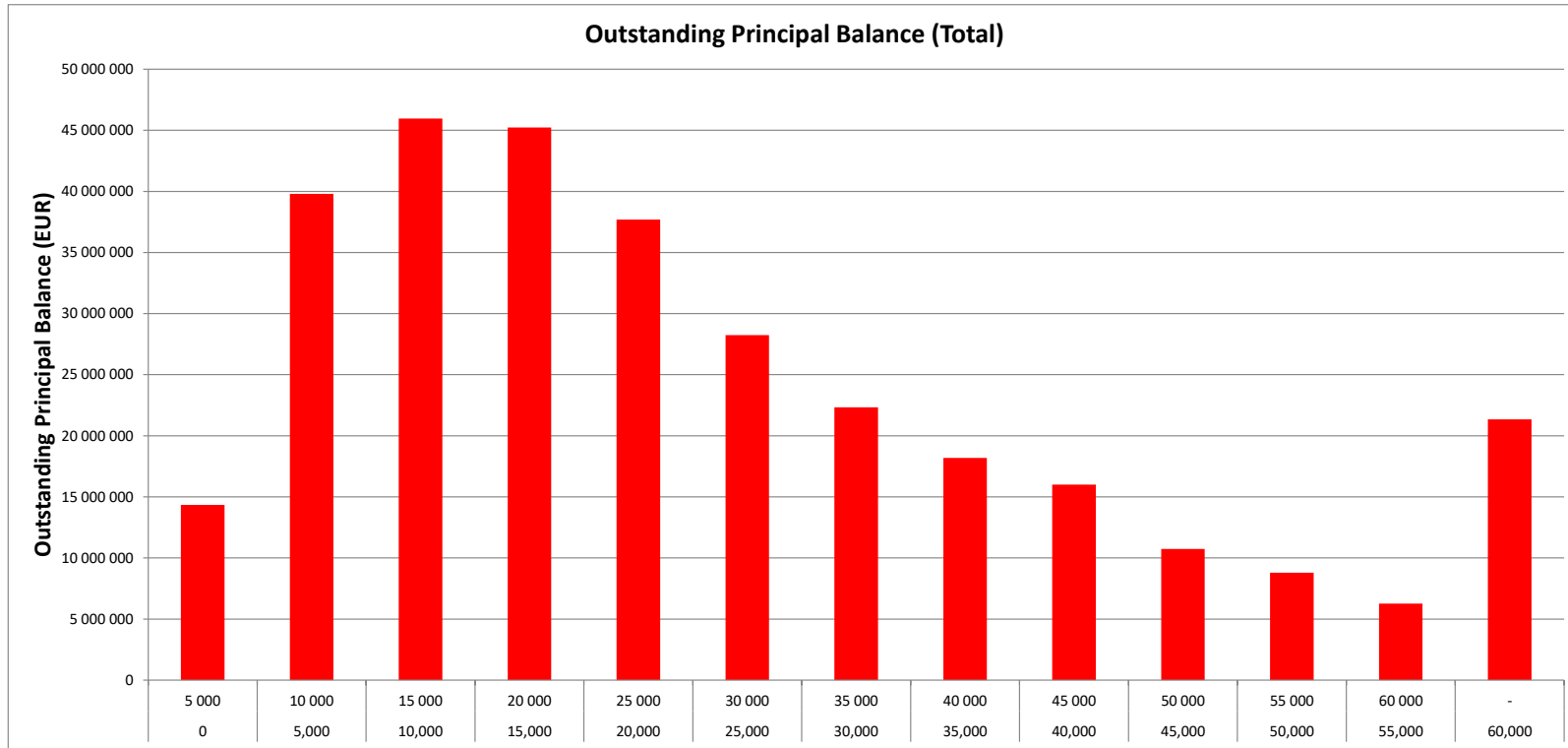
Average amount - all: 14 458

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 002	14 349 048	4,56 %	22,9	27,3	
	5 000	10 000	5 381	39 794 524	12,64 %	36,3	23,8	
	10 000	15 000	3 721	45 966 827	14,60 %	42,2	22,0	
	15 000	20 000	2 609	45 221 937	14,36 %	44,3	20,9	
	20 000	25 000	1 693	37 695 206	11,97 %	45,2	20,4	
	25 000	30 000	1 034	28 237 256	8,97 %	46,1	19,8	
	30 000	35 000	690	22 325 793	7,09 %	44,9	20,9	
	35 000	40 000	486	18 181 822	5,77 %	43,6	21,9	
	40 000	45 000	378	16 007 547	5,08 %	45,8	21,2	
	45 000	50 000	227	10 738 334	3,41 %	45,1	21,8	
	50 000	55 000	168	8 797 715	2,79 %	46,9	20,1	
	55 000	60 000	109	6 267 247	1,99 %	46,8	21,1	
	60 000	-	285	21 349 137	6,78 %	44,2	21,9	
	Total			21 783	314 932 393	100 %	42,5	21,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	02.01.2023		
Payment date	29.12.2022		
Period No	14		
Monthly Period	01.11.2022		
Interest Period	from 25.11.2022	to 29.12.2022	= 34 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	14	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days

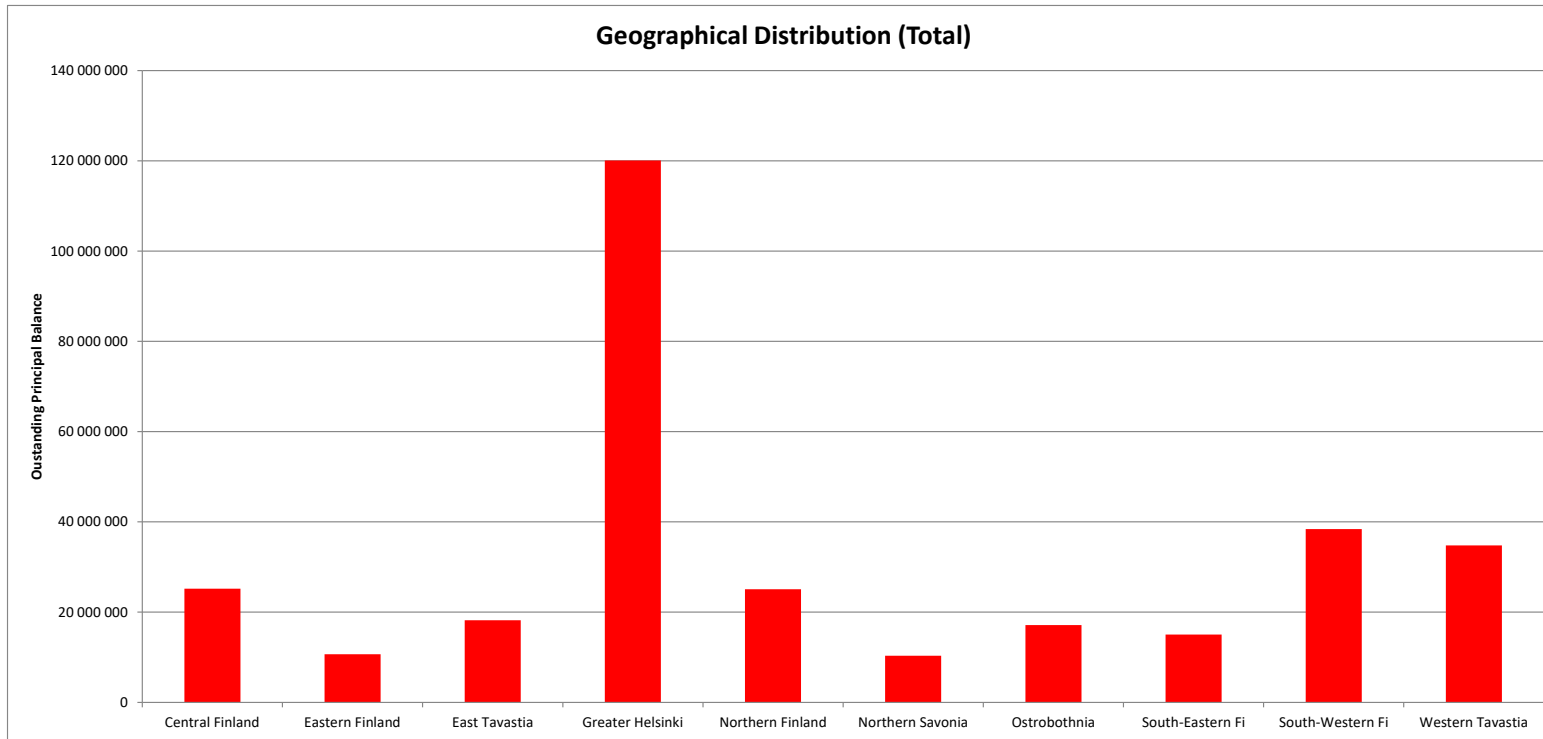


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 972	25 207 286	8,00 %	42,5	20,9	
Eastern Finland	792	10 670 064	3,39 %	42,6	21,3	
East Tavastia	1 361	18 187 975	5,78 %	42,9	21,3	
Greater Helsinki	7 367	120 082 557	38,13 %	42,1	22,5	
Northern Finland	1 715	25 083 321	7,96 %	43,2	20,8	
Northern Savonia	822	10 348 586	3,29 %	41,1	21,6	
Ostrobothnia	1 316	17 148 247	5,45 %	42,8	21,2	
South-Eastern Fi	1 263	15 032 963	4,77 %	42,2	20,9	
South-Western Fi	2 591	38 396 196	12,19 %	43,1	21,5	
Western Tavastia	2 584	34 775 196	11,04 %	42,7	21,3	
Total	21 783	314 932 393	100 %	42,5	21,7	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	14	
Monthly Period	01.11.2022	
Interest Period	from	25.11.2022
	to	29.12.2022
	=	34 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days

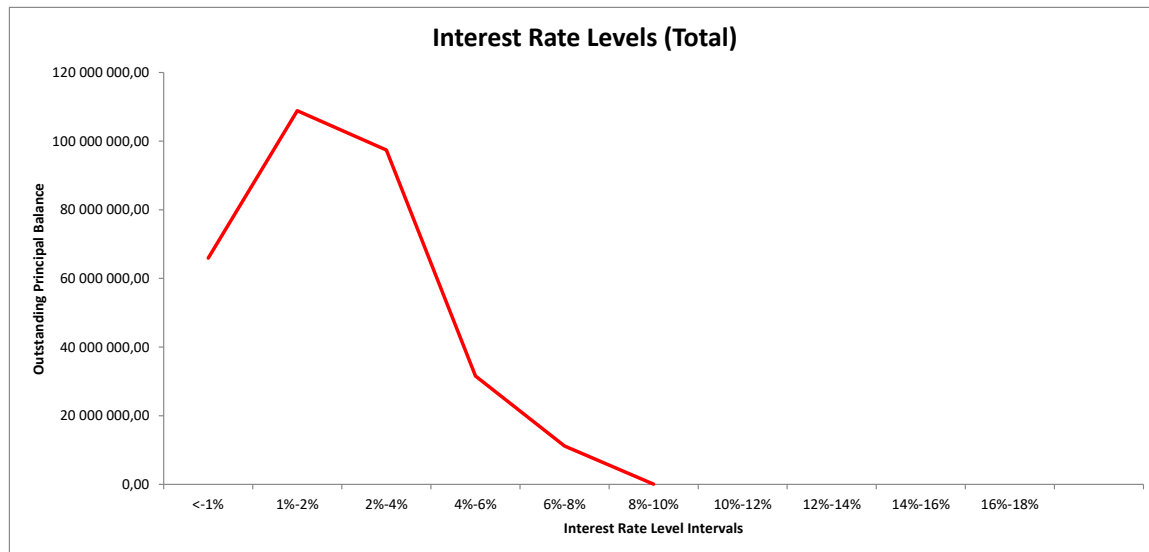


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	4 131	65 899 319	20,92 %	41,2	22,4
	1 %	2 %	5 160	108 853 753	34,56 %	42,2	22,4
	2 %	4 %	7 387	97 394 098	30,93 %	43,8	20,8
	4 %	6 %	3 512	31 585 137	10,03 %	42,8	20,7
	6 %	8 %	1 571	11 144 714	3,54 %	41,2	22,0
	8 %	10 %	22	55 372	0,02 %	33,5	20,7
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	-						
Total			21 783	314 932 393	100 %	42,5	21,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.a Remaining Terms

Reporting Date 02.01.2023
Payment date 29.12.2022
Period No 14
Monthly Period 01.11.2022
Interest Period from 25.11.2022 to 29.12.2022 = 34 days

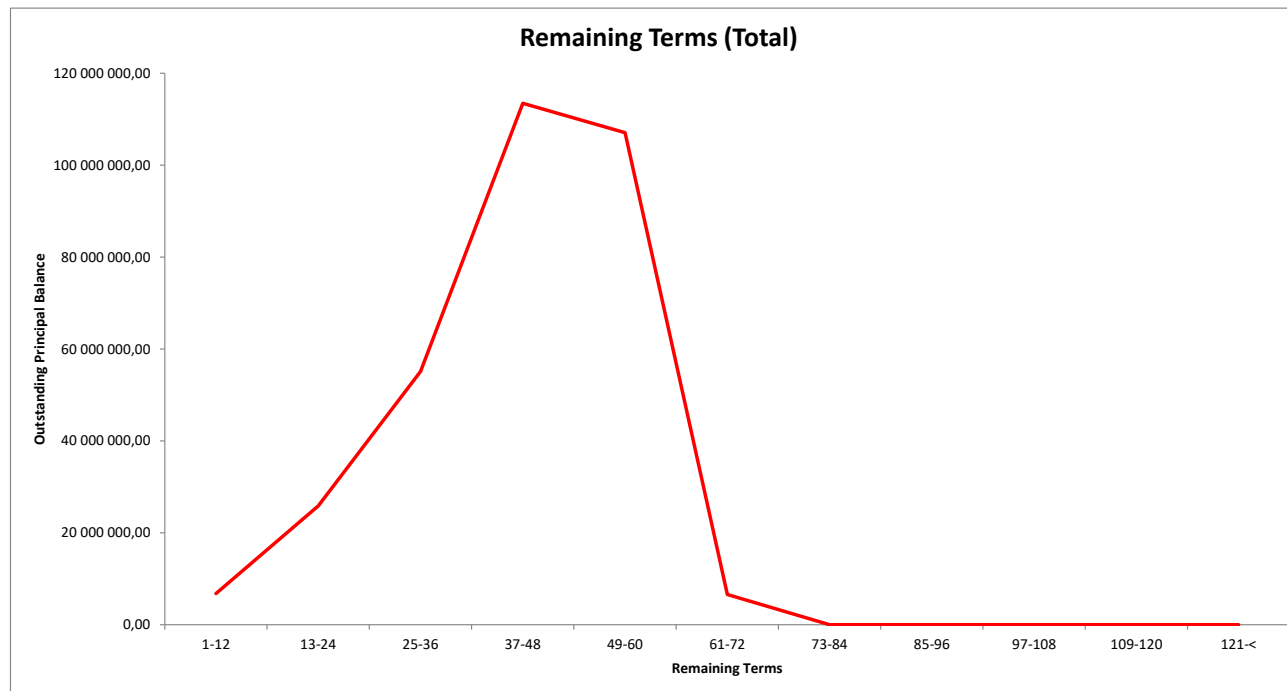


TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	19	117 925	0,04 %	0,0	52,2
1		12	1 909	6 764 021	2,15 %	8,0	41,0
13		24	3 470	25 855 408	8,21 %	19,6	33,8
25		36	4 464	55 093 836	17,49 %	31,6	26,5
37		48	6 761	113 461 956	36,03 %	42,7	20,2
49		60	4 888	107 065 534	34,00 %	54,4	17,3
61		72	272	6 573 713	2,09 %	62,1	10,4
73		84					
85		96					
97		108					
109		120					
121	-						
Total		21 783		314 932 393	100 %	42,5	21,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.a Seasoning



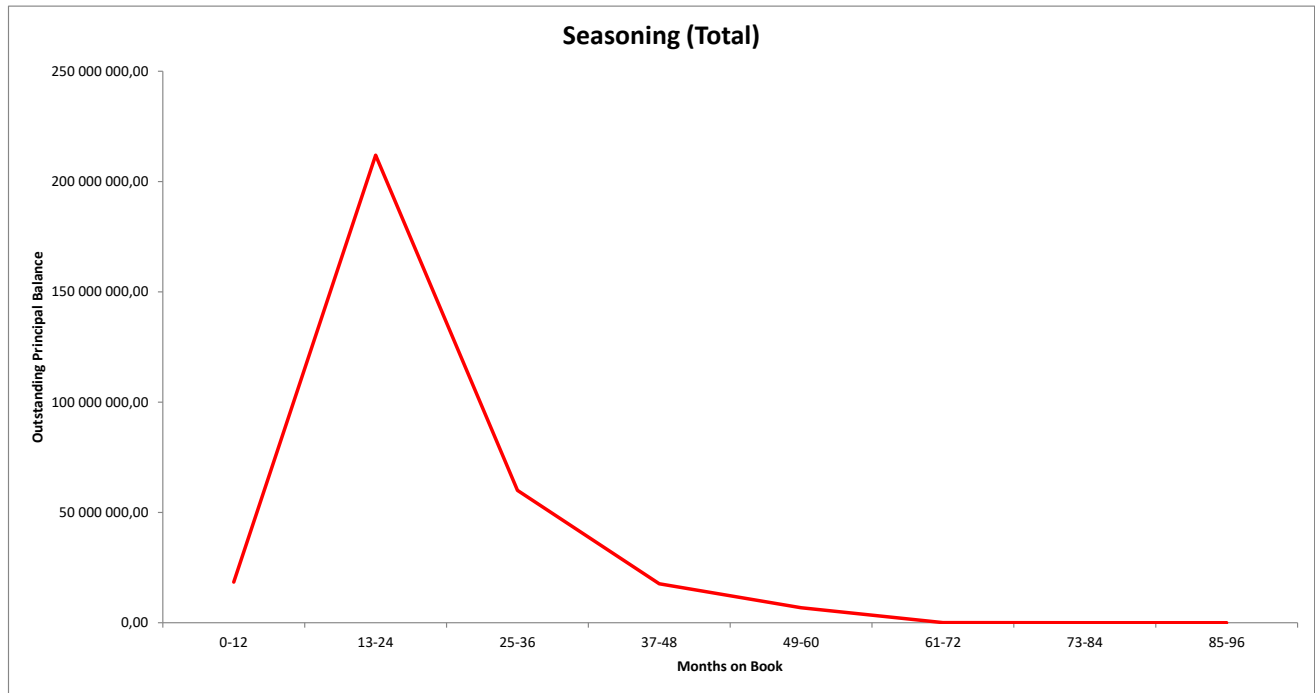
Reporting Date	02.01.2023
Payment date	29.12.2022
Period No	14
Monthly Period	01.11.2022
Interest Period	from 25.11.2022 to 29.12.2022 = 34 days

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12	1 062	18 424 275	5,85 %	53,1	10,8
	13	24	13 529	211 943 838	67,30 %	46,2	18,1
	25	36	4 430	60 022 829	19,06 %	35,4	28,5
	37	48	1 671	17 644 237	5,60 %	22,6	41,5
	49	60	1 074	6 819 741	2,17 %	13,8	52,8
	61	72	17	77 474	0,02 %	4,6	63,6
	73	84					
	85	96					
	Total		21 783	314 932 393	100 %	42,5	21,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



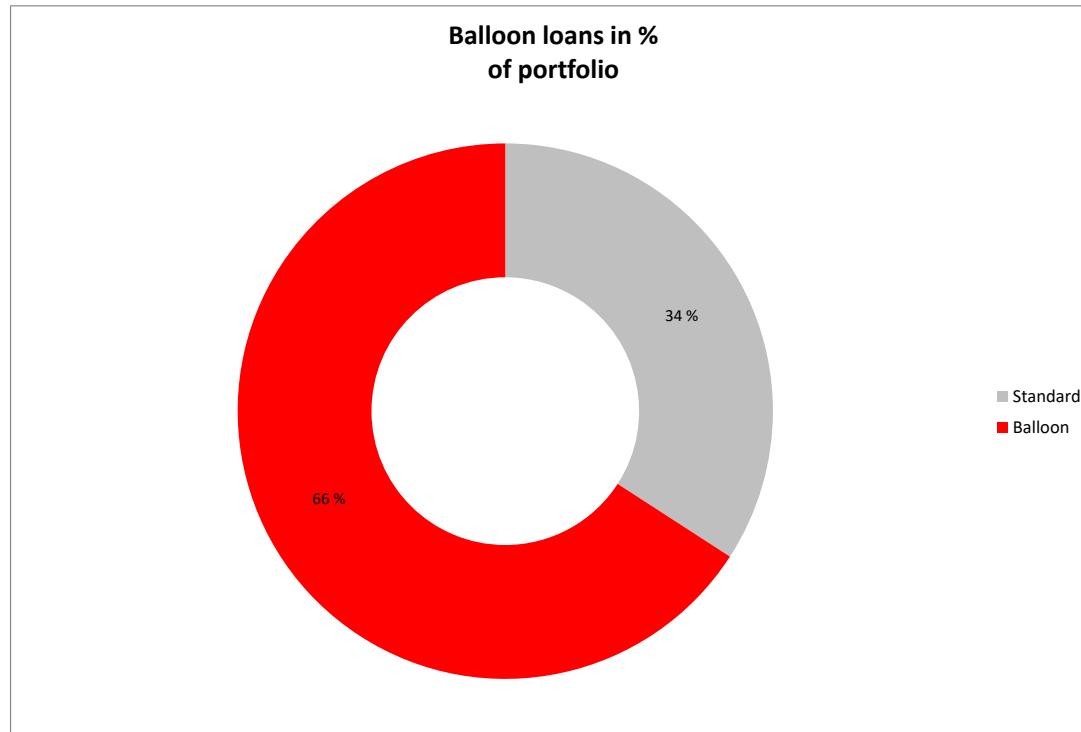
Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	14	
Monthly Period	01.11.2022	
Interest Period	from	25.11.2022 to 29.12.2022 = 34 days

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	13 054		107 525 255	34,1 %	5 795	0,0 %	39,6	21,0
Balloon	8 729		207 407 139	65,9 %	88 016 888	42,4 %	44,0	22,1
Total	21 783		314 932 393	100 %	88 022 683	28 %	42,5	21,7

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Monthly Investor Report

15.b Balloon loans

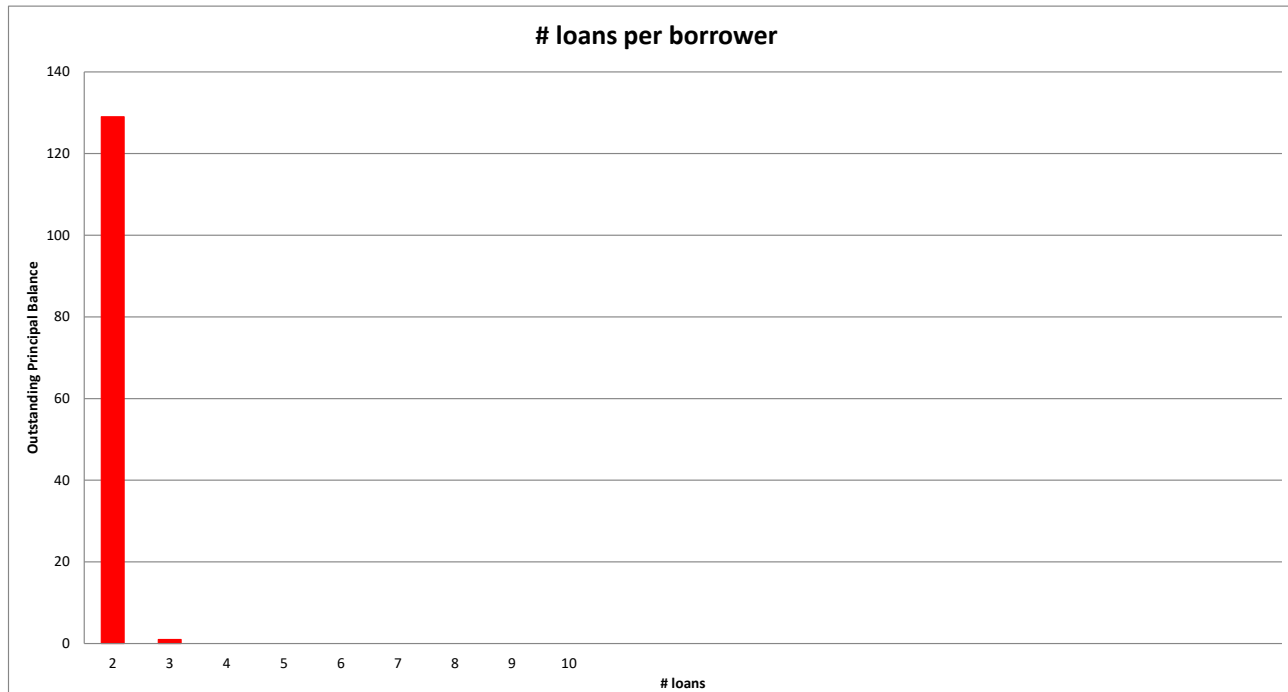
Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	14	
Monthly Period	01.11.2022	
Interest Period	from	25.11.2022
	to	29.12.2022
	=	34 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	14	
Monthly Period	01.11.2022	
Interest Period	from	25.11.2022
	to	29.12.2022
	=	34 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



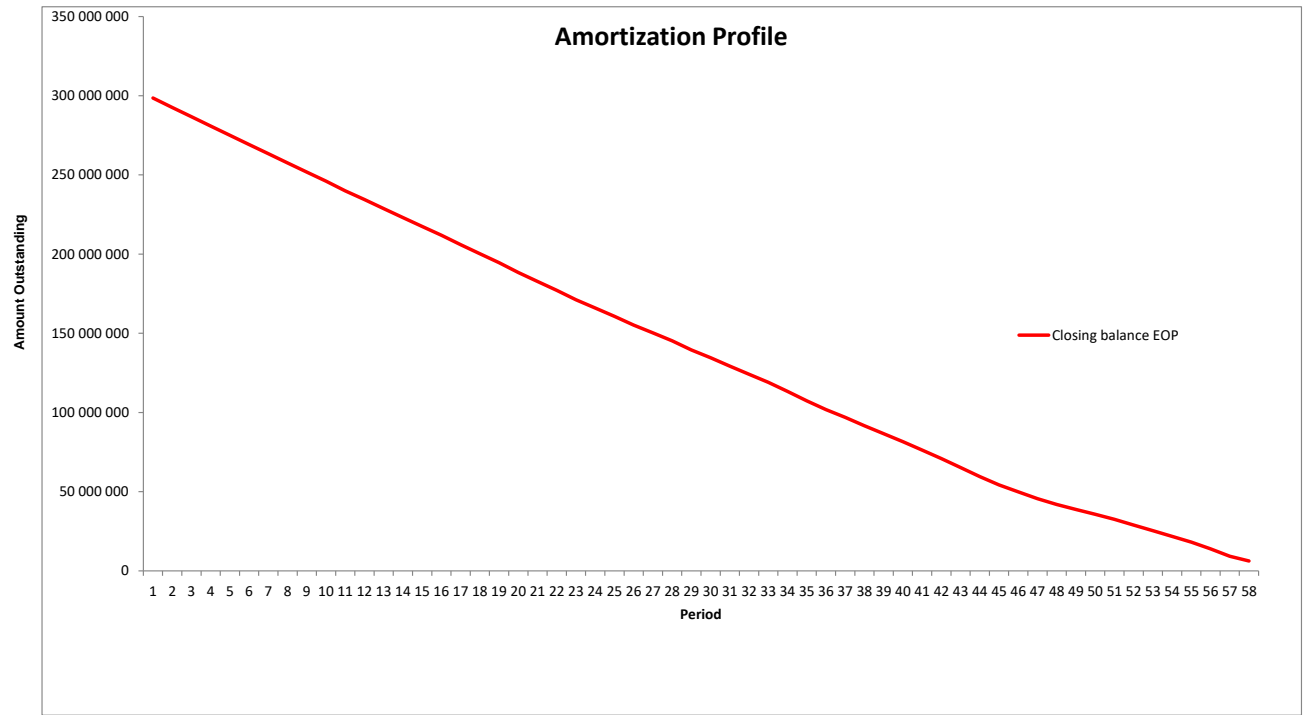
Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	14	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	314 932 393	298 558 811	16 373 583	626 637	2,41 %	94,80 %
	2	298 558 811	292 607 729	5 951 081	613 639	2,49 %	92,91 %
	3	292 607 729	286 740 092	5 867 637	600 984	2,49 %	91,05 %
	4	286 740 092	280 850 533	5 889 559	588 292	2,49 %	89,18 %
	5	280 850 533	274 991 882	5 858 651	575 658	2,49 %	87,32 %
	6	274 991 882	269 218 147	5 773 735	563 015	2,48 %	85,48 %
	7	269 218 147	263 403 459	5 814 688	550 568	2,48 %	83,64 %
	8	263 403 459	257 523 716	5 879 743	538 071	2,48 %	81,77 %
	9	257 523 716	251 794 681	5 729 035	525 493	2,48 %	79,95 %
	10	251 794 681	246 053 356	5 741 325	513 101	2,47 %	78,13 %
	11	246 053 356	240 022 845	6 030 511	500 666	2,47 %	76,21 %
	12	240 022 845	234 443 597	5 579 248	487 942	2,47 %	74,44 %
	13	234 443 597	228 746 288	5 697 309	475 813	2,46 %	72,63 %
	14	228 746 288	223 084 338	5 661 950	463 755	2,46 %	70,84 %
	15	223 084 338	217 451 496	5 632 842	451 606	2,46 %	69,05 %
	16	217 451 496	211 960 224	5 491 271	439 535	2,45 %	67,30 %
	17	211 960 224	205 913 513	6 046 711	427 746	2,45 %	65,38 %
	18	205 913 513	200 238 385	5 675 128	415 024	2,45 %	63,58 %
	19	200 238 385	194 625 901	5 612 484	403 019	2,44 %	61,80 %
	20	194 625 901	188 369 549	6 256 353	391 051	2,44 %	59,81 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



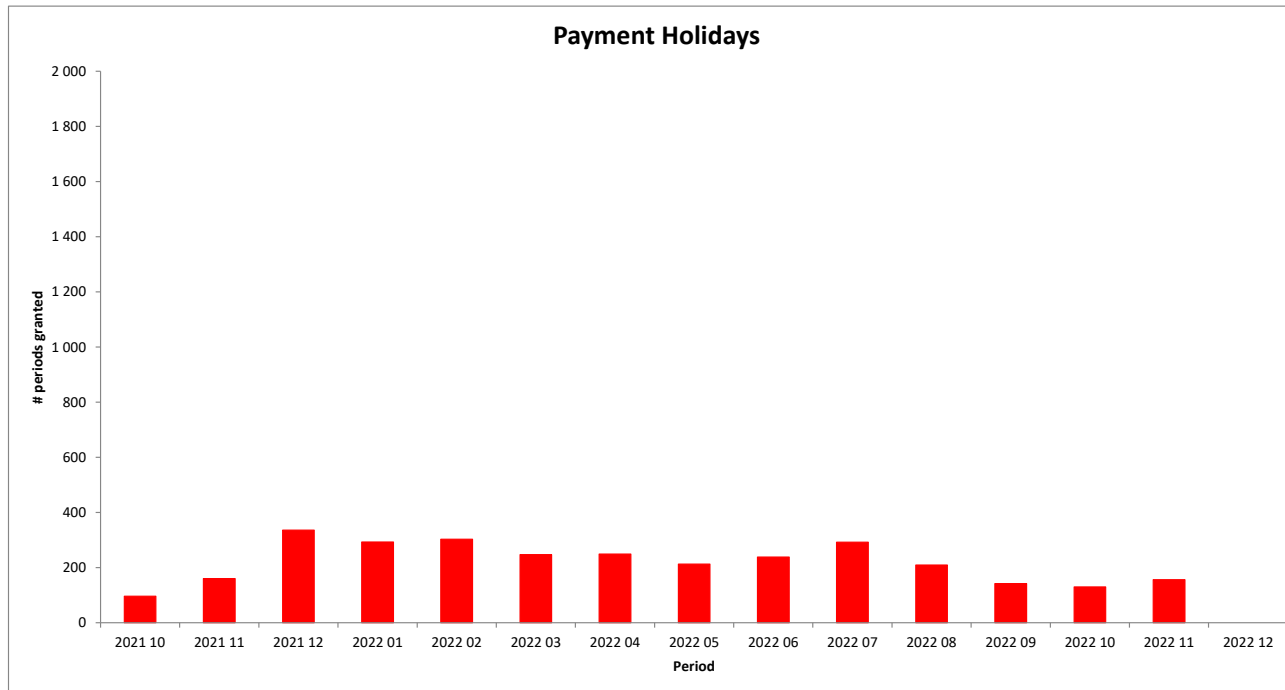
Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days

TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2021 10	96	121	33 855	2 126 526	
2021 11	160	234	59 030	2 844 045	
2021 12	336	423	116 000	6 480 237	
2022 01	293	385	103 151	5 204 751	
2022 02	303	414	109 272	5 554 114	
2022 03	247	326	92 378	4 610 331	
2022 04	249	323	90 752	4 654 331	
2022 05	213	264	74 659	3 846 135	
2022 06	238	297	78 865	3 980 874	
2022 07	292	370	102 746	5 420 005	
2022 08	209	262	68 849	3 670 822	
2022 09	142	178	51 222	2 554 828	
2022 10	130	181	52 056	2 416 689	
2022 11	156	232	61 879	2 516 673	
2022 12					
Total:	3 064	4 010	1 094 712	55 880 361	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 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

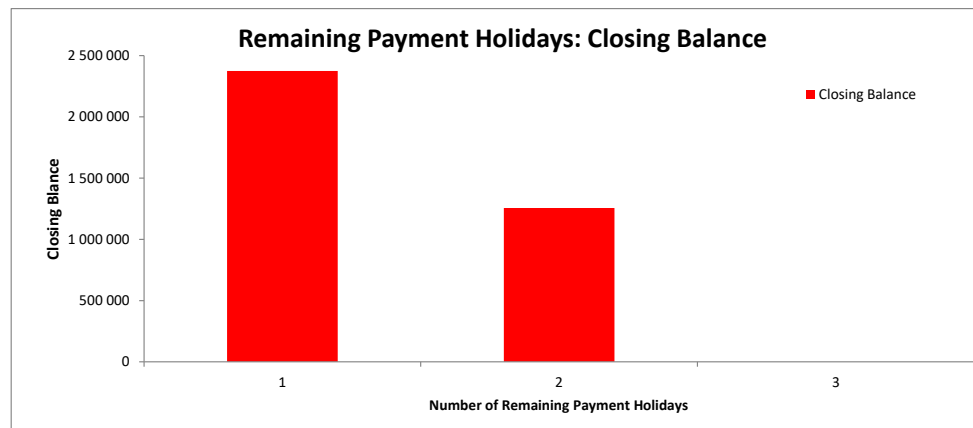
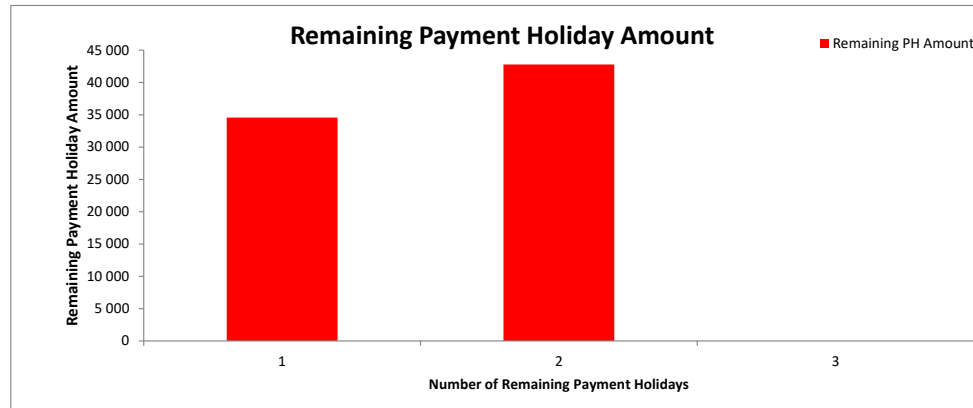


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	130	34 551	2 373 899
	2	76	42 764	1 256 303
	3	0	0	0
	Total	206	77 315	3 630 202

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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



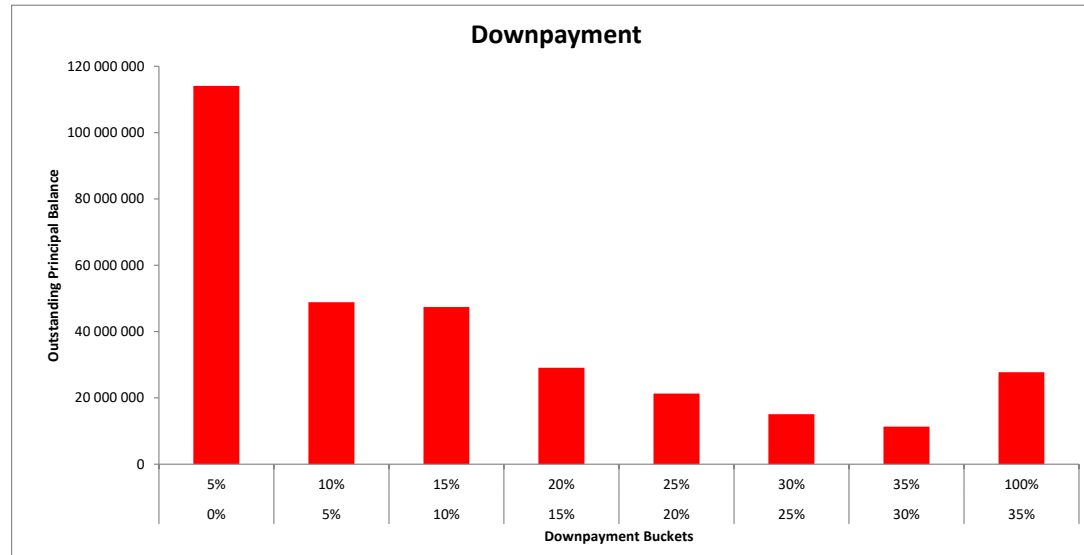
Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	14	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 537	114 084 615	36,23 %	45,3	21,0
	5 %	10 %	2 769	48 878 648	15,52 %	44,0	21,9
	10 %	15 %	2 828	47 399 591	15,05 %	41,3	22,7
	15 %	20 %	1 960	29 112 166	9,24 %	40,3	23,0
	20 %	25 %	1 527	21 291 250	6,76 %	40,1	22,6
	25 %	30 %	1 163	15 097 650	4,79 %	40,5	21,5
	30 %	35 %	967	11 314 115	3,59 %	39,3	21,6
	35 %	100 %	3 032	27 754 359	8,81 %	37,0	20,8
Total			21 783	314 932 393	100 %	42,5	21,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	02.01.2023					
Payment date	29.12.2022					
Period No	14					
Monthly Period	01.11.2022					
Interest Period	from	25.11.2022	to	29.12.2022	=	34 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



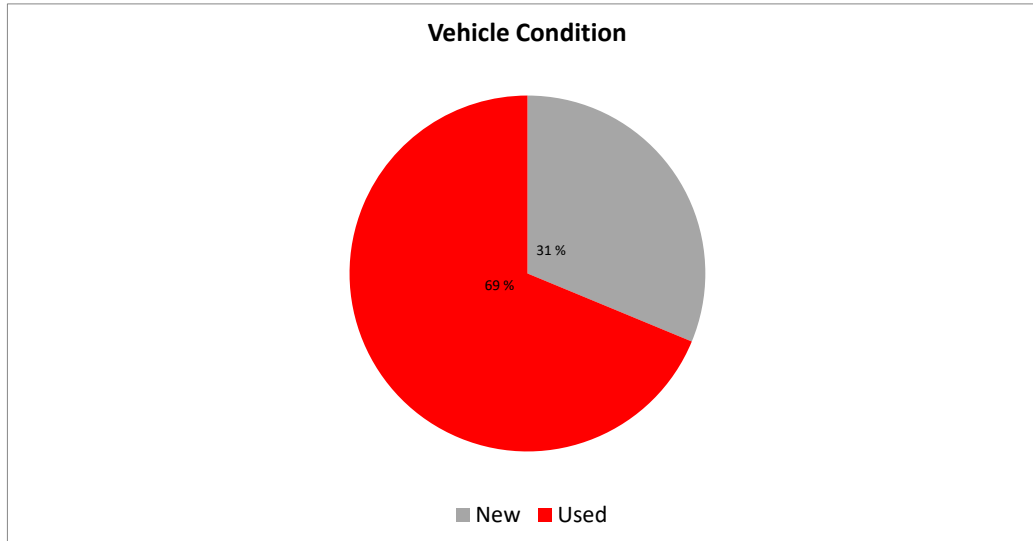
Reporting Date	02.01.2023
Payment date	29.12.2022
Period No	14
Monthly Period	01.11.2022
Interest Period	from 25.11.2022 to 29.12.2022 = 34 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 392	98 406 044	31,25 %	39,9	22,8
	Used	17 391	216 526 349	68,75 %	43,7	21,2
	Total	21 783	314 932 393	100 %	42,5	21,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	01.11.2022				
Interest Period	from 25.11.2022	to 29.12.2022	=	34 days	



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Monthly Investor Report

21.a Borrower Type



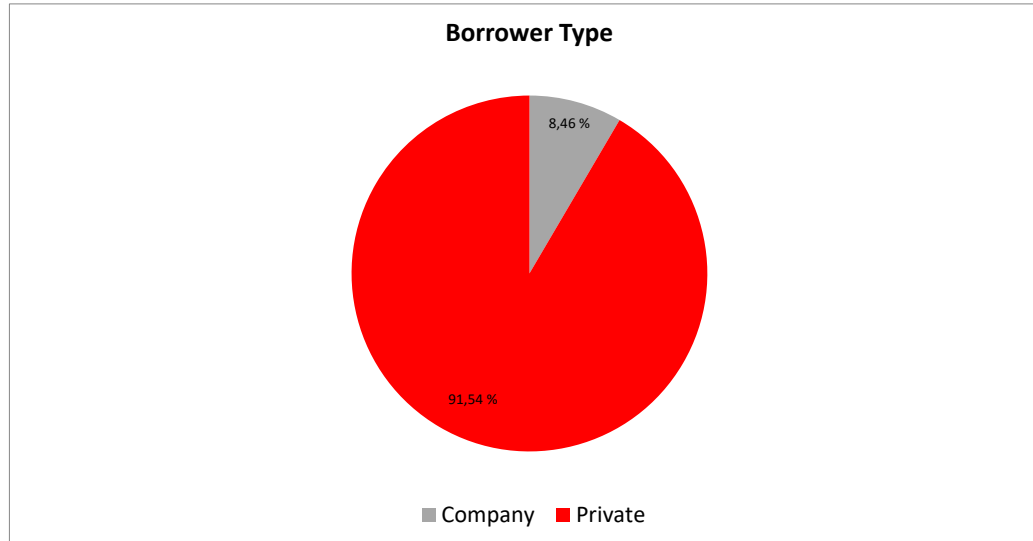
Reporting Date	02.01.2023
Payment date	29.12.2022
Period No	14
Monthly Period	01.11.2022
Interest Period	from 25.11.2022 to 29.12.2022 = 34 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 449	26 628 814	8,46 %	34,9	22,9
	Private	20 334	288 303 579	91,54 %	43,2	21,6
	Total	21 783	314 932 393	100 %	42,5	21,7

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Monthly Investor Report

21.b Borrower Type

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	01.11.2022				
Interest Period	from 25.11.2022	to 29.12.2022	=	34 days	



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days

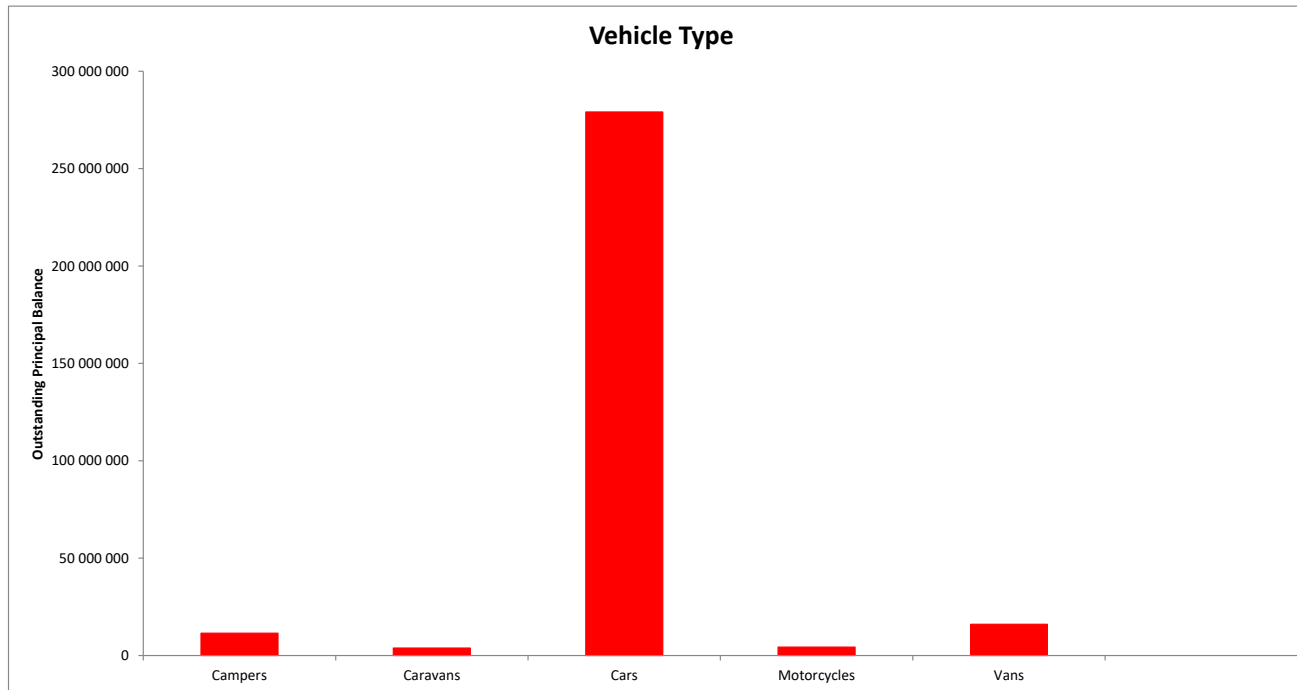


TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	366	11 519 720	3,66 %	48,0	18,7
	Caravans	253	3 895 408	1,24 %	46,1	18,8
	Cars	19 356	279 104 084	88,62 %	42,6	21,9
	Motorcycles	538	4 328 445	1,37 %	37,7	19,5
	Vans	1 270	16 084 736	5,11 %	37,7	22,5
		21 783	314 932 393	100 %	42,5	21,7

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans



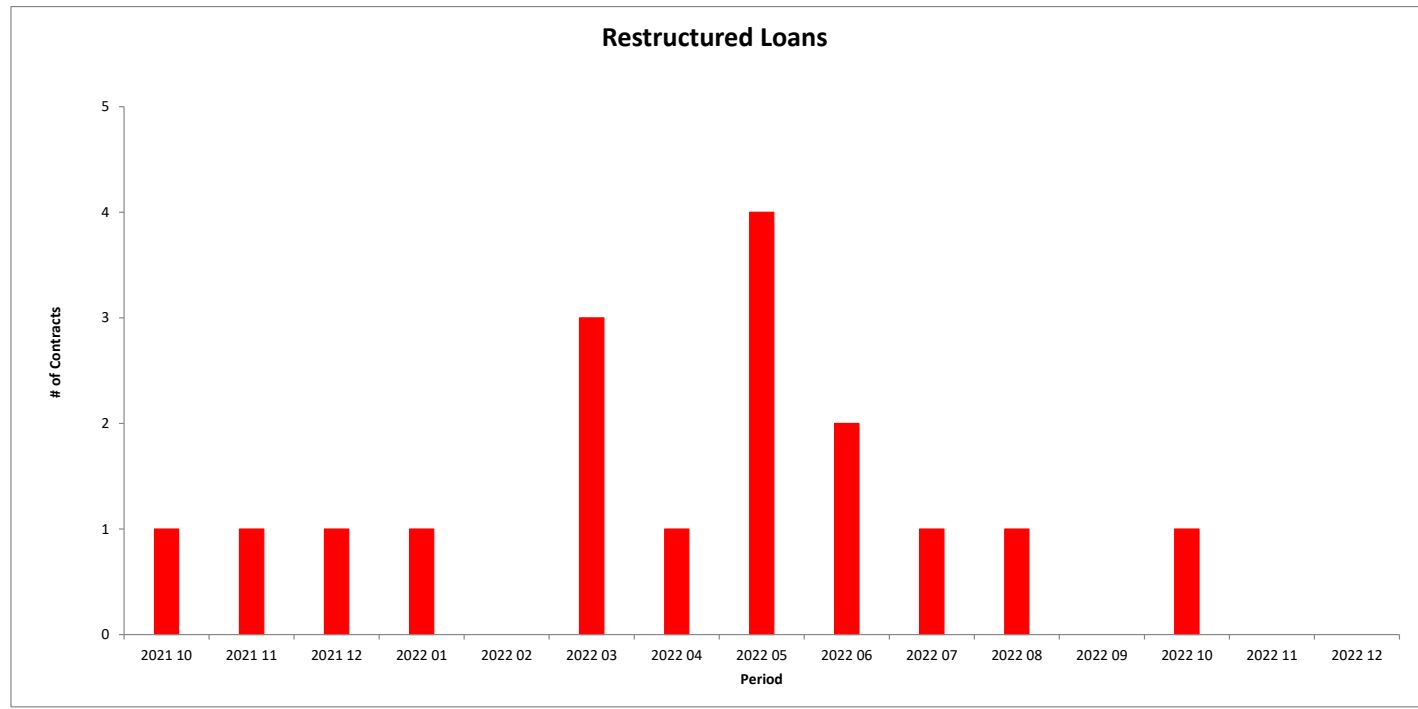
Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days

TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12	1	7 631
2022 01	1	64 072
2022 02	0	0
2022 03	3	75 148
2022 04	1	8 692
2022 05	4	77 788
2022 06	2	12 908
2022 07	1	4 419
2022 08	1	24 918
2022 09	0	0
2022 10	1	77 391
2022 11	0	0
2022 12		
	17	401 801

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	from	01.11.2022	to	29.12.2022	=
Interest Period		25.11.2022			34 days

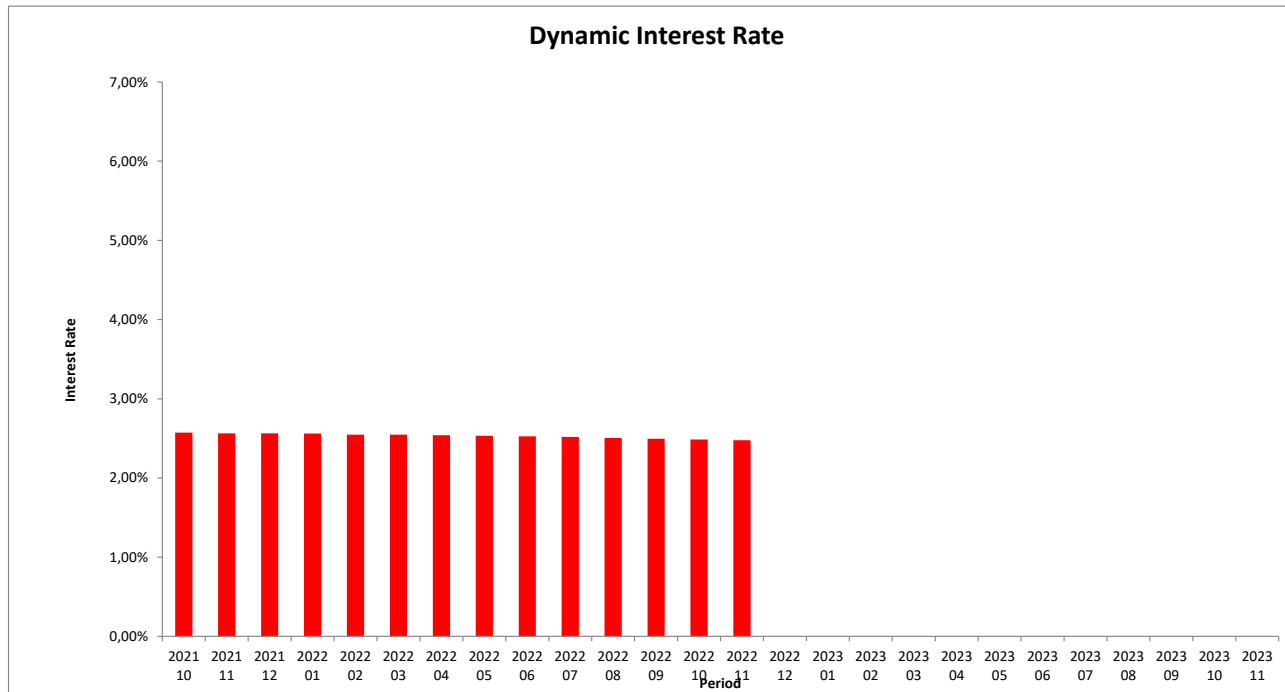
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12	432 351 017	2,56 %
2022 01	430 947 677	2,56 %
2022 02	431 953 670	2,55 %
2022 03	428 412 919	2,55 %
2022 04	431 797 160	2,54 %
2022 05	411 978 840	2,53 %
2022 06	394 318 859	2,53 %
2022 07	378 494 435	2,52 %
2022 08	360 766 424	2,51 %
2022 09	345 087 419	2,50 %
2022 10	329 900 599	2,49 %
2022 11	314 932 393	2,48 %
2022 12		
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

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Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	14				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	02.01.2023			
Payment date	29.12.2022			
Period No	14			
Monthly Period	01.11.2022			
Interest Period	from	25.11.2022	to	29.12.2022 = 34 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2021 10	17 184 051	422 120 336	22,07 %	
2021 11	10 688 704	431 339 743	26,00 %	
2021 12	9 914 712	432 351 017	24,30 %	
2022 01	11 745 932	430 947 677	28,22 %	
2022 02	10 719 648	431 953 670	26,03 %	
2022 03	12 902 104	428 412 919	30,72 %	
2022 04	10 364 405	431 797 160	25,29 %	
2022 05	11 900 231	411 978 840	29,65 %	
2022 06	10 536 210	394 318 859	27,75 %	
2022 07	8 690 142	378 494 435	24,33 %	
2022 08	10 370 470	360 766 424	29,53 %	
2022 09	9 146 185	345 087 419	27,55 %	
2022 10	8 548 989	329 900 599	27,03 %	
2022 11	8 202 784	314 932 393	27,14 %	
2022 12				
2023 01				
2023 02				
2023 03				
2023 04				
2023 05				
2023 06				
2023 07				
2023 08				
2023 09				
2023 10				
2023 11				

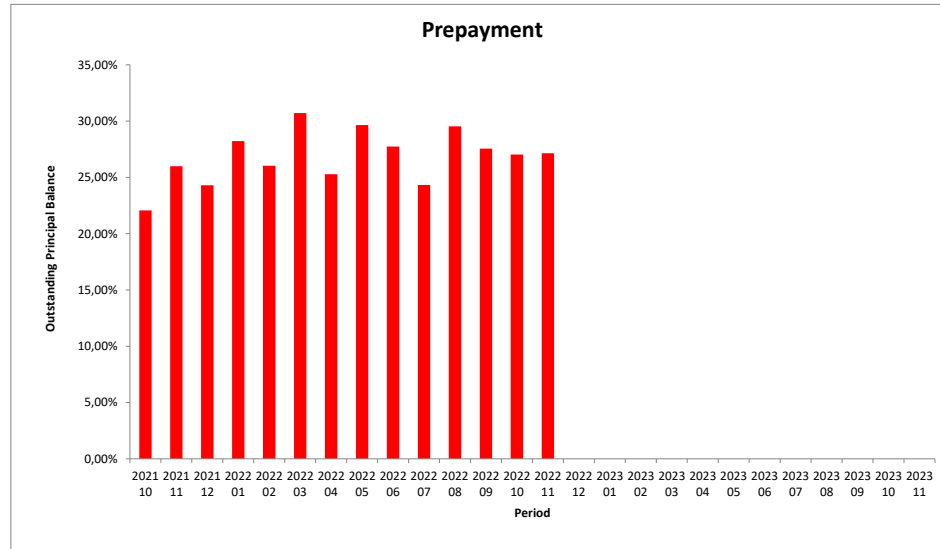
Dynamic Prepayment

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	02.01.2023					
Payment date	29.12.2022					
Period No	14					
Monthly Period	01.11.2022					
Interest Period	from	25.11.2022	to	29.12.2022	=	34 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

26. Delinquency



Reporting Date	02.01.2023					
Payment date	29.12.2022					
Period No	14					
Monthly Period	from	01.11.2022	to	29.12.2022	=	34 days
Interest Period	25.11.2022					

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	432 351 017	24 818	408 757 534	1 327	20 269 889	154	2 690 052	28	502 529	3	71 977	4	59 036	-	-	-	-
2022	1	430 947 677	25 171	409 620 845	1 125	16 949 415	149	2 193 122	54	927 367	35	739 635	22	447 357	9	69 937	-	-
	2	431 953 670	25 455	410 320 588	1 168	17 409 629	124	1 839 898	58	796 166	40	687 611	23	548 969	17	350 808	10	45 449
	3	428 412 919	25 672	408 585 833	1 048	15 418 236	127	1 961 503	59	938 207	34	430 112	32	601 459	17	477 569	18	341 793
	4	431 797 160	25 981	410 488 448	1 131	17 081 694	121	1 727 279	67	1 027 378	43	697 230	22	314 469	26	460 662	14	306 774
	5	411 978 840	25 045	390 109 565	1 194	17 514 059	132	2 010 106	59	776 608	42	742 631	33	564 255	15	261 616	17	324 331
	6	394 318 859	24 301	373 203 944	1 094	16 272 911	151	2 204 837	63	1 133 757	37	515 972	30	536 579	25	450 858	14	233 980
	7	378 494 435	23 630	358 856 102	1 003	14 707 450	131	1 829 089	87	1 308 589	50	971 446	26	337 692	25	484 066	20	339 581
	8	360 766 424	22 747	341 373 656	1 032	15 372 641	112	1 334 204	66	915 116	57	891 392	38	731 908	12	147 507	29	458 013
	9	345 087 419	22 060	326 893 558	897	13 416 587	141	2 029 998	62	677 877	44	720 386	44	701 929	33	647 084	11	132 953
	10	329 900 599	21 183	310 380 127	1 051	15 033 862	127	1 883 464	75	1 073 324	38	433 967	29	489 230	39	606 624	33	632 817
	11	314 932 393	20 570	297 691 598	923	13 305 269	129	1 762 116	66	933 431	45	598 551	28	274 283	22	367 147	37	565 096
	12																	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	14	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2021 Q4			2022 Q1			2022 Q2			2022 Q3			2022 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2021 4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022 1	387 242	28				11 058	11 058	376 184	18 721	29 779	357 463	40 449	70 228	317 014	80 800	151 028	236 214
2022 2	865 085	45							14 496	14 496	850 589	-45 377	-30 881	895 965	56 628	25 747	839 337
2022 3	930 547	59										13 361	13 361	917 186	160 890	174 251	756 296
2022 4	1 197 912	70													39 228	39 228	1 158 684

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	14	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 199 234,89	EUR
Senior Expenses	-	7 244,00	EUR
Servicing Fee	-	131 221,83	EUR
Tranche A Loan Interest to Issuer	-	181 731,79	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	15 120,42	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	-	5 940,58	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	-	565 095,59	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	78 291,10	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	145,00	EUR
Deferred Purchase Price to Seller		145 786,58	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 451 593,54	EUR
Senior Expenses	-	6 244,00	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	591 763,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	39 860,00	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	-	13 250,00	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	-	565 095,59	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	78 291,10	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		88 431,85	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	02.01.2023
Payment date	29.12.2022
Period No	14
Monthly Period	01.11.2022
Interest Period	from 25.11.2022 to 29.12.2022 = 34 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	14 403 109,94	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	-	14 403 109,94	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	14 968 205,53	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	-	14 968 205,53	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		88 431,85	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		145 786,58	EUR
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SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	14	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	7 244,00				
Interest accrued for the Period	EUR	713 531,00	591 763,00	39 860,00	13 250,00	68 658,00
Cumulative Interest accrued	EUR	3 460 092,00	2 239 092,00	173 587,00	70 180,00	977 233,00
Interest Payments	EUR	713 531,00	591 763,00	39 860,00	13 250,00	68 658,00
Cumulative Interest Payments	EUR	3 460 092,00	2 239 092,00	173 587,00	70 180,00	977 233,00
Interest accrued on Subordinated Loan for the Period	EUR	2 357,00				
Cumulative Interest accrued on Subordinated Loan	EUR	5 286,00				
Interest Payments on Subordinated Loan	EUR	2 357,00				
Cumulative Interest Payments on Subordinated Loan	EUR	5 286,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Reporting Date	02.01.2023						
Payment date	29.12.2022						
Period No	14						
Monthly Period	01.11.2022						
Interest Period	from 25.11.2022	to	29.12.2022	=		34 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 **323 263 069**

Interest Period Start 25.11.2022
Interest Period End 29.12.2022
Interest Days 34
Settlement Date 29.12.2022

Euribor 1 M 1,448 %
Cap limit 0,000 %
Floating Interest Rate above cap limit 1,448 %
Cap Floating Rate Day Count Fraction 0,09

Cap Interest Amount **EUR 442 080,21**

Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC) EUR 442 080,21

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

31. Contact Details



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Reporting Date	02.01.2023						
Payment date	29.12.2022						
Period No	14						
Monthly Period	01.11.2022						
Interest Period	from 25.11.2022	to	29.12.2022	=	34 days		