

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	29.11.2022				
Payment date	25.11.2022				
Period No	13			Following payment dates:	28.12.2022 25.01.2023
Monthly Period	01.10.2022				
Interest Period	from 25.10.2022	to	25.11.2022	=	31 days
Cut-Off date	31.10.2022				

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days

Current Period

**Aggregated Outstanding
Principal Amount**

Outstanding receivables

Opening balance prior to replenishment	345 087 418,79	EUR
Scheduled Loan Principal Repayments (+MC)	6 005 014,16	EUR
Prepayments	8 548 989,38	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	14 554 003,54	EUR
New Defaulted Auto Loans amt in Period	632 816,51	EUR
Closing balance prior to replenishment	329 900 598,74	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	329 900 598,74	EUR
Principal Recoveries on loans in default	144 711,19	EUR
Total revenue collections		
Total Revenue Received in Period	1 050 513,39	EUR

Loans

At beginning of period	23 281	Loans
Replenished contracts	-	Loans
Paid in Full	706	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	33	Loans
At end of period (pre replenishment)	22 542	Loans

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 194 049,58	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	278,75	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	83 331,43	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	1 277 659,76	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 024 332,30	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	279 071,24	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	4 189,66	EUR
g. Liquidity Reserve Excess Amount	79 141,77	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 386 734,97	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts

Reporting Date	29.11.2022				
Payment date	25.11.2022				
Period No	13				
Monthly Period	01.10.2022				
Interest Period	from 25.10.2022	to	25.11.2022	=	31 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	14 554 003,54	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	14 554 003,54	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14 554 003,54	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	632 816,51	EUR
Total Amount for Issuer Available Redemption Receipts	15 186 820,05	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	29.11.2022
Payment date	25.11.2022
Period No	13
Monthly Period	01.10.2022
Interest Period	from 25.10.2022 to 25.11.2022 = 31 days

Note Balance

Beginning of Period	345 087 418,79	EUR
End of Period	329 900 598,74	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 700 832,12	EUR
Cash Outflow		78 395,03	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 622 437,09	EUR
Required Reserve Amount	0,5 %	1 622 437,09	EUR

Expenses Advance

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

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

5a. Performance Data



Reporting Date	29.11.2022	
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Asset Balance

Opening balance prior to replenishment	345 087 418,79	EUR
Closing balance prior to replenishment	329 900 598,74	EUR
Closing Balance post replenishment	329 900 598,74	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	310 380 127,13	94,08 %	21 183
1-29 days past due	15 033 862,24	4,56 %	1 051
Delinquent Receivables:			
30-59 days past due	1 883 464,49	0,57 %	127
60-89 days past due	1 073 323,81	0,33 %	75
90-119 days past due	433 967,35	0,13 %	38
120-149 days past due	489 229,71	0,15 %	29
150-179 days past due	606 624,01	0,18 %	39
Total Performing and Delinquent	329 900 599	100,00 %	22 542
Current Period Defaults	632 816,51		33
Cumulative Defaults	2 815 690,50		166
Current Period Principal Recoveries	144 711,19		
Cumulative Principal Recoveries	351 292,62		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,55 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,44 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,42 %	

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

[A] Aggregate Outstanding Asset Principal Amount	329 900 598,74	73,8618 %
[B] Aggregate principal balance of Defaulted Contracts	2 815 690,50	
[C] Recoveries received on such Defaulted Contracts	351 292,62	
[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	1,36 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,38 %	
[C] Delinquency Ratio, second preceding Payment Date	1,11 %	

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	11,07 %	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	345 087 418,79		

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



Reporting Date	29.11.2022
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Concentration limits (limits not valid after replenishment period ends):

Weighted average interest rate (min 2,35%)	2,49 %
Weighted average months to maturity (max 56)	43,28*
Used Vehicles (max 74%)	69,05 %
Balloon Loans (max 63,5%)	65,51 %
Corporate Borrowers (max 10%)	8,47 %
IRB (min 95%)	95,44 %**

* Bucket-based as found in IR

** As of previous pool cut

Top-10 Exposures:

Balance	# Loans	Portion
240 956,34	2	0,07 %
144 132,63	1	0,04 %
141 503,55	1	0,04 %
140 419,83	1	0,04 %
137 990,82	1	0,04 %
136 449,02	1	0,04 %
136 202,93	1	0,04 %
130 168,30	1	0,04 %
126 369,45	1	0,04 %
121 653,48	1	0,04 %
Total (max 0,5%)		0,44 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

6. Note Principal



Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
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Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	306 887 418,79	17 600 000,00	5 200 000,00	15 400 000,00	EUR
Sequential Amortization	15 186 820,05	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	291 700 598,74	17 600 000,00	5 200 000,00	15 400 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	632 816,51	EUR
Credit PDL	-	-	-	632 816,51	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	306 887 418,79	17 600 000,00	5 200 000,00	15 400 000,00	EUR
End of Period	291 700 598,74	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	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS2398294228	XS2398294491	XS2398294574	XS2398294814
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	91,51 %	3,91 %	1,16 %	3,42 %
Legal Final Maturity Date		25.10.2031	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	345 087 418,79	306 887 418,79	17 600 000,00	5 200 000,00	15 400 000,00
Available Distribution Amount	15 186 820,05				
Amortisation	15 186 820,05				
Redemption per Class	15 186 820,05	15 186 820,05	-	-	-
Redemption per Note		3 687,91	-	-	-
Outstanding Closing Balance		291 700 598,74	17 600 000,00	5 200 000,00	15 400 000,00
Net Outstanding Closing Balance	329 900 598,74	291 700 598,74	17 600 000,00	5 200 000,00	15 400 000,00
Current Tranching	100 %	88,42 %	5,33 %	1,58 %	4,67 %
Current Pool Factor		0,71	1,00	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(30/360)
Interest Days		31	31	31	30
Principal Outstanding per Note Beginning of Period		74 523,41	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 687,91	-	-	-
Principal Outstanding per Note End of Period		70 835,50	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		108,00	166,45	192,29	445,83
Interest Payment	484 051,16	444 756,59	29 295,69	9 998,88	68 658,33
Interest Payment per Note		108,00	166,45	192,29	445,83

3. Credit Enhancements					
Initial total CE (Subordination)		8,49 %	4,58 %	3,42 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		8,97 %	5,05 %	3,42 %	0,00 %
Current CE (Subordination incl. Excess Spread)		11,96 %	6,63 %	5,05 %	0,38 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		12,45 %	7,12 %	5,05 %	0,38 %
Current CE (Subordination)		11,58 %	6,24 %	4,67 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		12,07 %	6,74 %	4,67 %	0,00 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.11.2022
Payment date 25.11.2022
Period No 13
Monthly Period 01.10.2022
Interest Period : 25.10.2022 to 25.11.2022 = 31 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
				Short Term				Long Term						
				Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut IX DAC			No rating		No rating		No rating		No rating		No rating	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 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

Reporting Date	29.11.2022				
Payment date	25.11.2022				
Period No	13				
Monthly Period	01.10.2022				
Interest Period	from	25.10.2022	to	25.11.2022	= 31 days



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

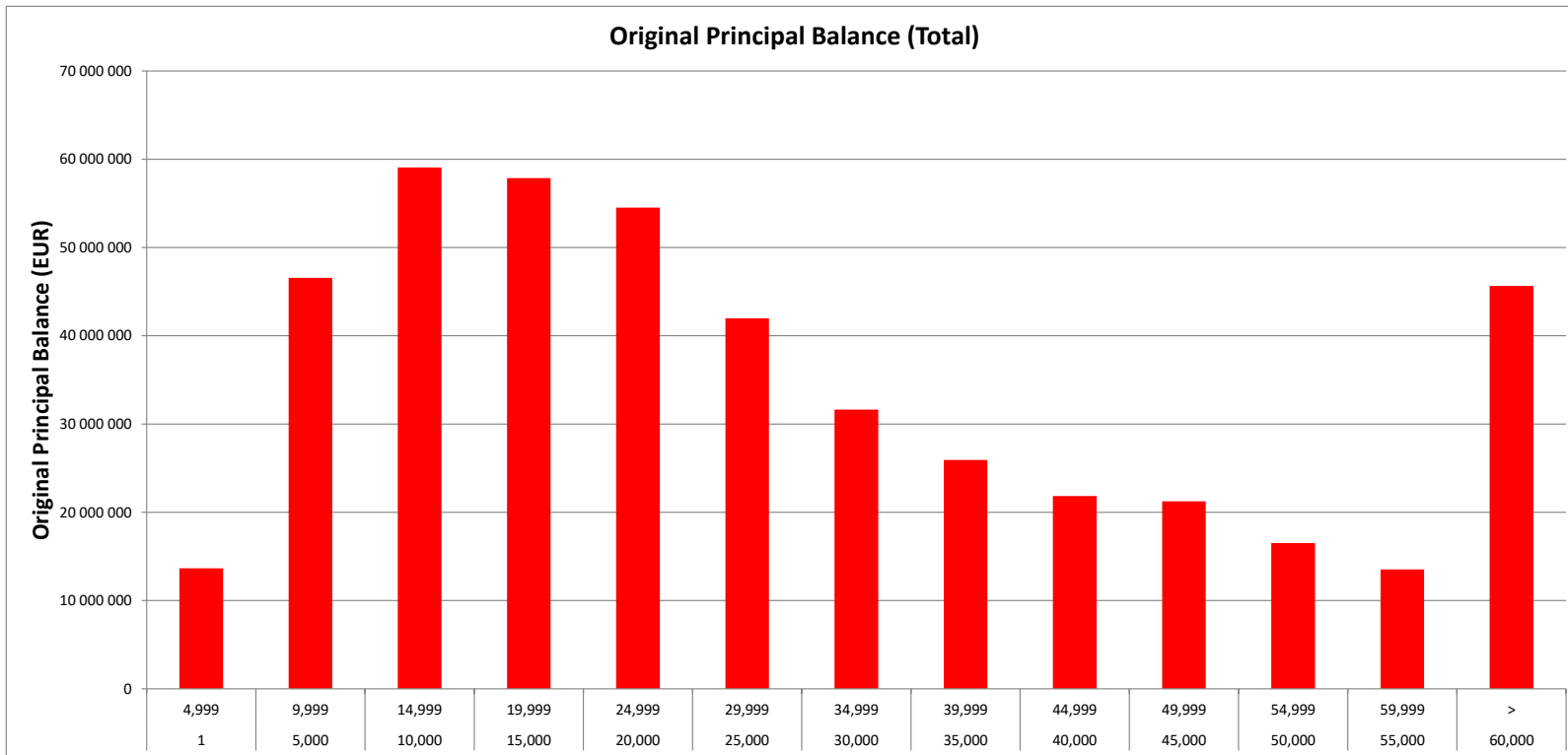
SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	29.11.2022	
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Period No	13	
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Original Principal Balance (Total)



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	29.11.2022				
Payment date	25.11.2022				
Period No	13				
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Interest Period	from	25.10.2022	to	25.11.2022	= 31 days



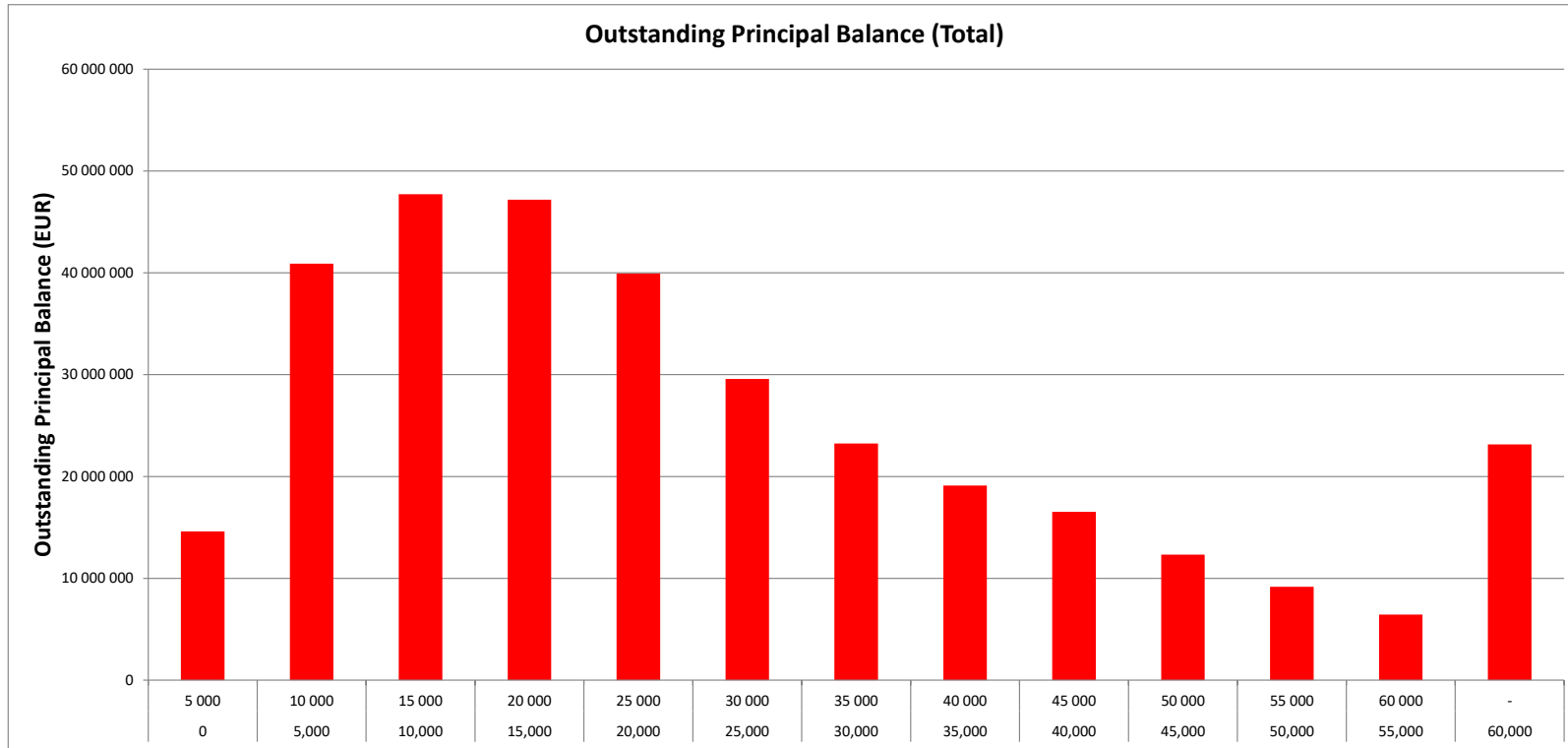
Average amount - all: 14 635

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 054	14 616 566	4,43 %	23,2	26,5	
	5 000	10 000	5 534	40 908 533	12,40 %	36,8	22,9	
	10 000	15 000	3 869	47 727 311	14,47 %	43,0	21,1	
	15 000	20 000	2 727	47 186 545	14,30 %	45,0	20,2	
	20 000	25 000	1 794	39 933 854	12,10 %	46,2	19,3	
	25 000	30 000	1 085	29 570 619	8,96 %	47,1	19,0	
	30 000	35 000	719	23 241 313	7,04 %	45,8	19,7	
	35 000	40 000	512	19 107 077	5,79 %	44,9	20,8	
	40 000	45 000	391	16 531 320	5,01 %	46,5	20,6	
	45 000	50 000	261	12 331 828	3,74 %	45,0	21,3	
	50 000	55 000	175	9 167 934	2,78 %	47,2	19,6	
	55 000	60 000	112	6 434 333	1,95 %	46,5	20,3	
	60 000	-	309	23 143 365	7,02 %	45,2	20,9	
	Total			22 542	329 900 599	100 %	43,3	20,8

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days

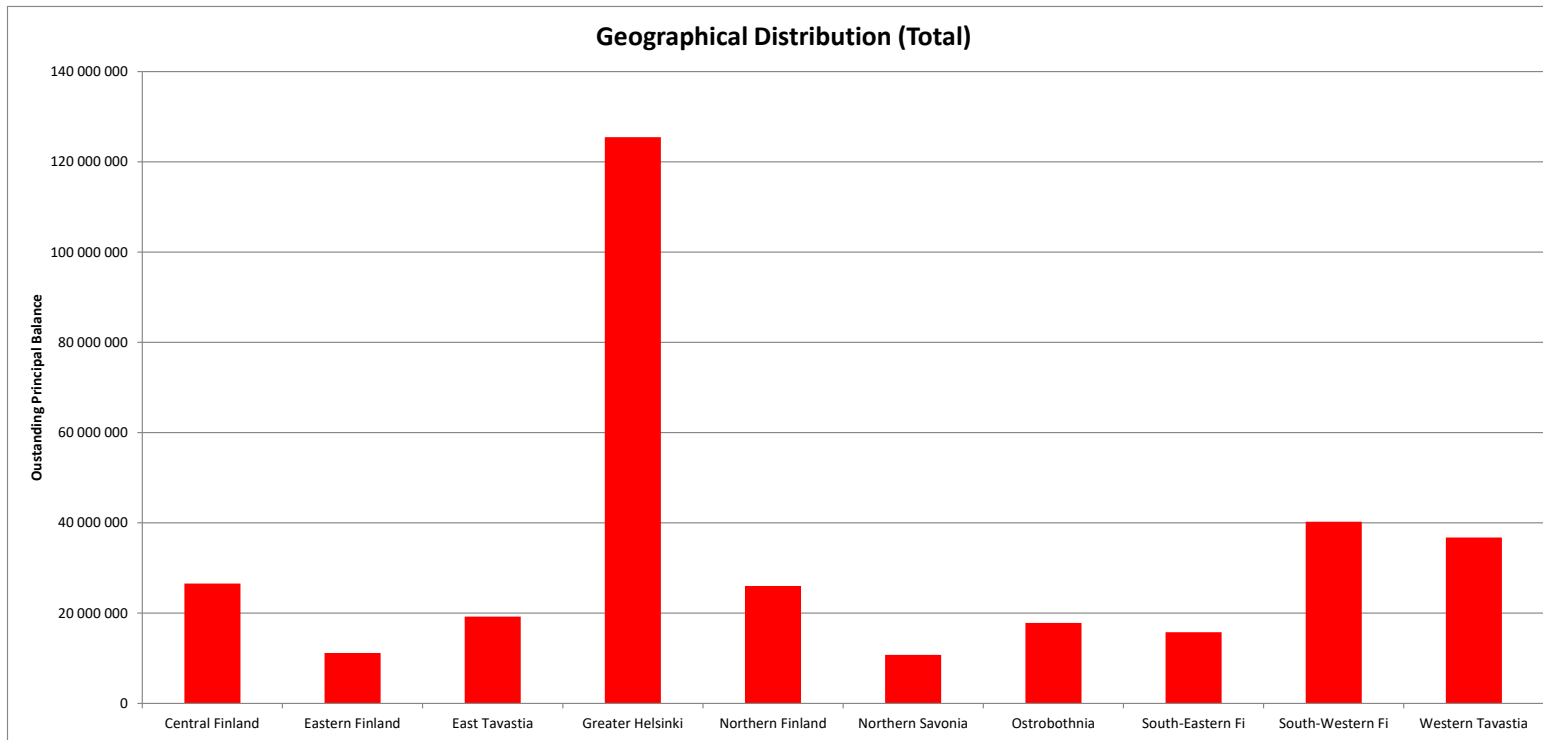


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 048	26 574 409	8,06 %	43,4	20,0	
Eastern Finland	819	11 173 966	3,39 %	43,5	20,2	
East Tavastia	1 405	19 239 764	5,83 %	43,6	20,4	
Greater Helsinki	7 622	125 470 830	38,03 %	42,8	21,7	
Northern Finland	1 760	26 014 803	7,89 %	44,1	19,8	
Northern Savonia	851	10 753 091	3,26 %	42,0	20,6	
Ostrobothnia	1 352	17 828 989	5,40 %	43,4	20,4	
South-Eastern Fi	1 310	15 801 073	4,79 %	43,1	20,0	
South-Western Fi	2 685	40 268 799	12,21 %	44,0	20,6	
Western Tavastia	2 690	36 774 874	11,15 %	43,6	20,4	
Total	22 542	329 900 599	100 %	43,3	20,8	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from	25.10.2022
	to	25.11.2022
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days

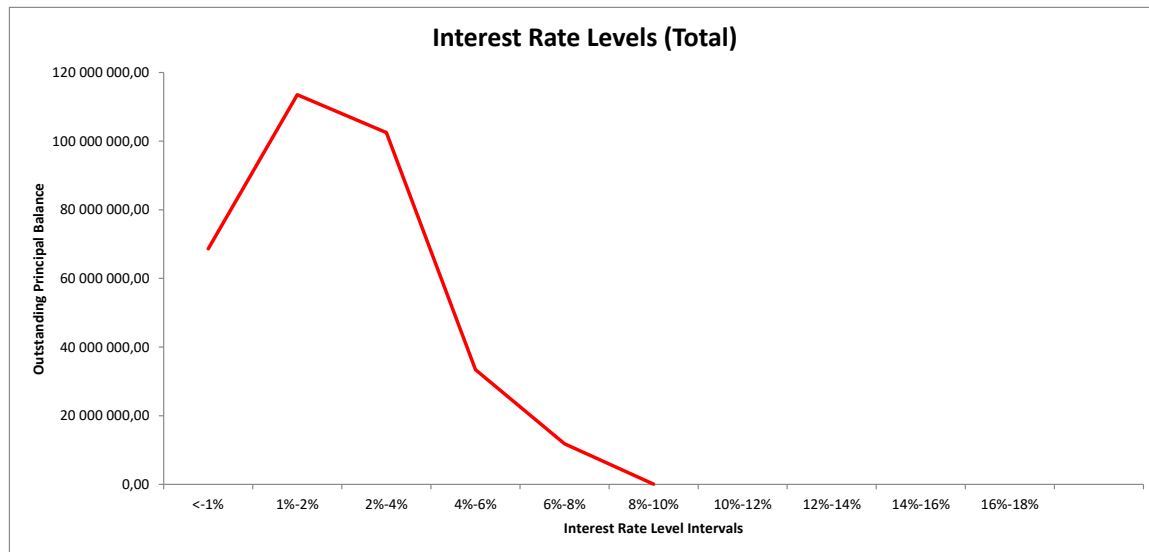


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	4 236	68 619 044	20,80 %	41,8	21,7
	1 %	2 %	5 324	113 520 365	34,41 %	43,0	21,4
	2 %	4 %	7 670	102 483 324	31,06 %	44,6	19,9
	4 %	6 %	3 644	33 408 196	10,13 %	43,6	19,8
	6 %	8 %	1 645	11 807 122	3,58 %	41,8	21,1
	8 %	10 %	23	62 547	0,02 %	34,8	19,5
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	-						
Total			22 542	329 900 599	100 %	43,3	20,8

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

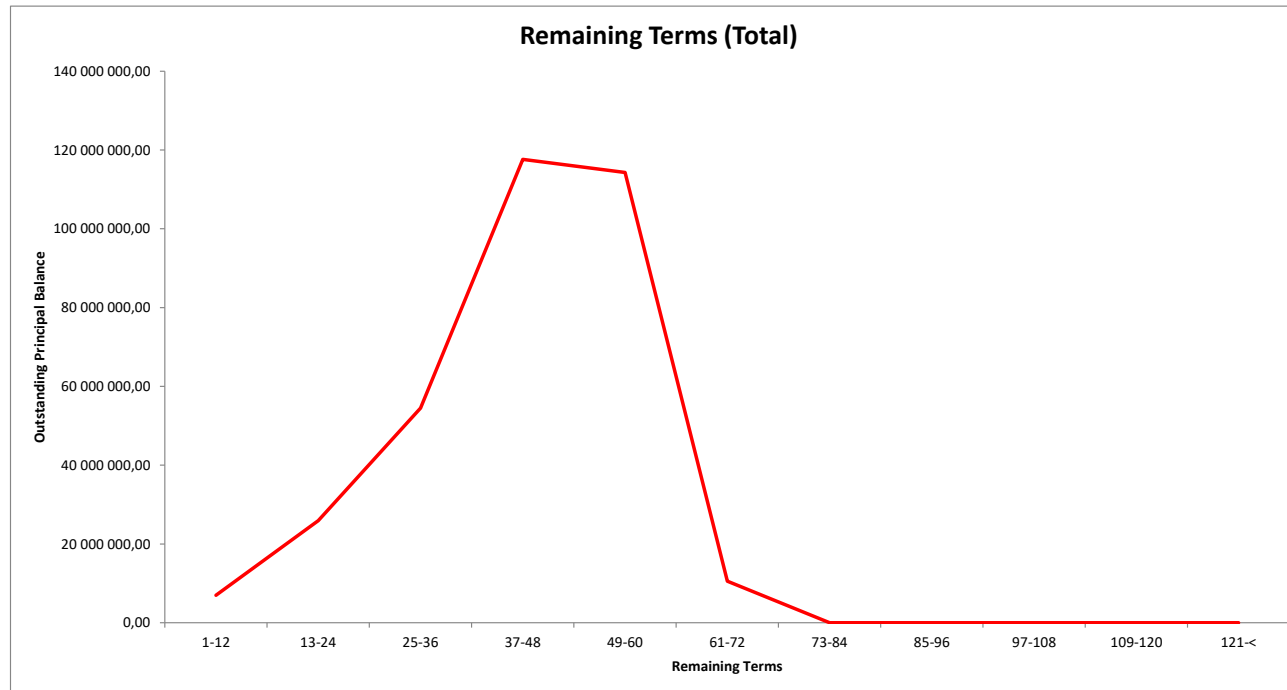
Reporting Date	29.11.2022				
Payment date	25.11.2022				
Period No	13				
Monthly Period	01.10.2022				
Interest Period	from	25.10.2022	to	25.11.2022	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

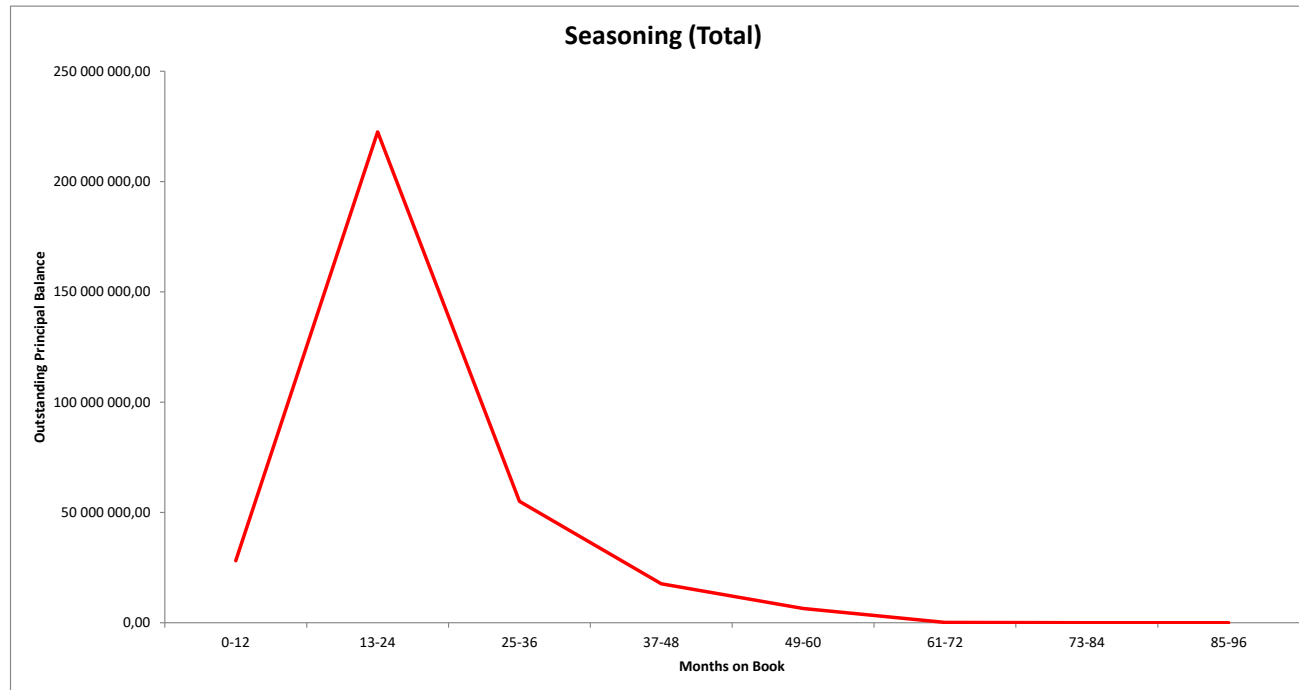
Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



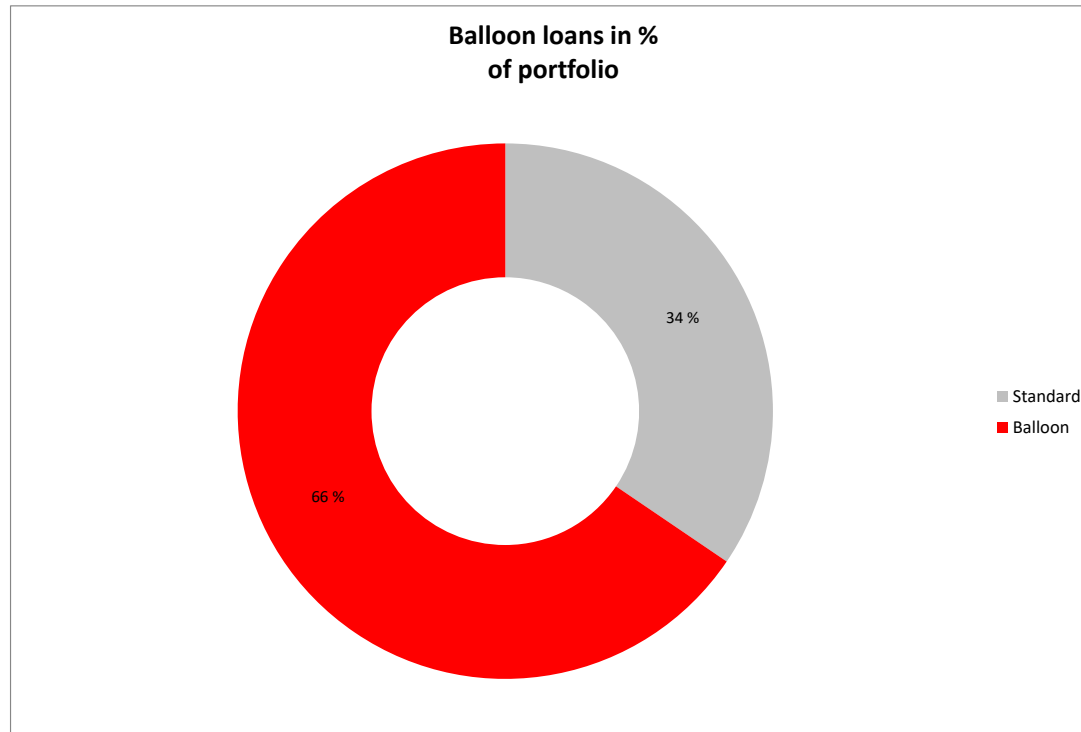
Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	13 538		113 789 556	34,5 %	6 013	0,0 %	40,4	20,1
Balloon	9 004		216 111 043	65,5 %	90 684 646	42,0 %	44,8	21,2
Total	22 542		329 900 599	100 %	90 690 659	27 %	43,3	20,8

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

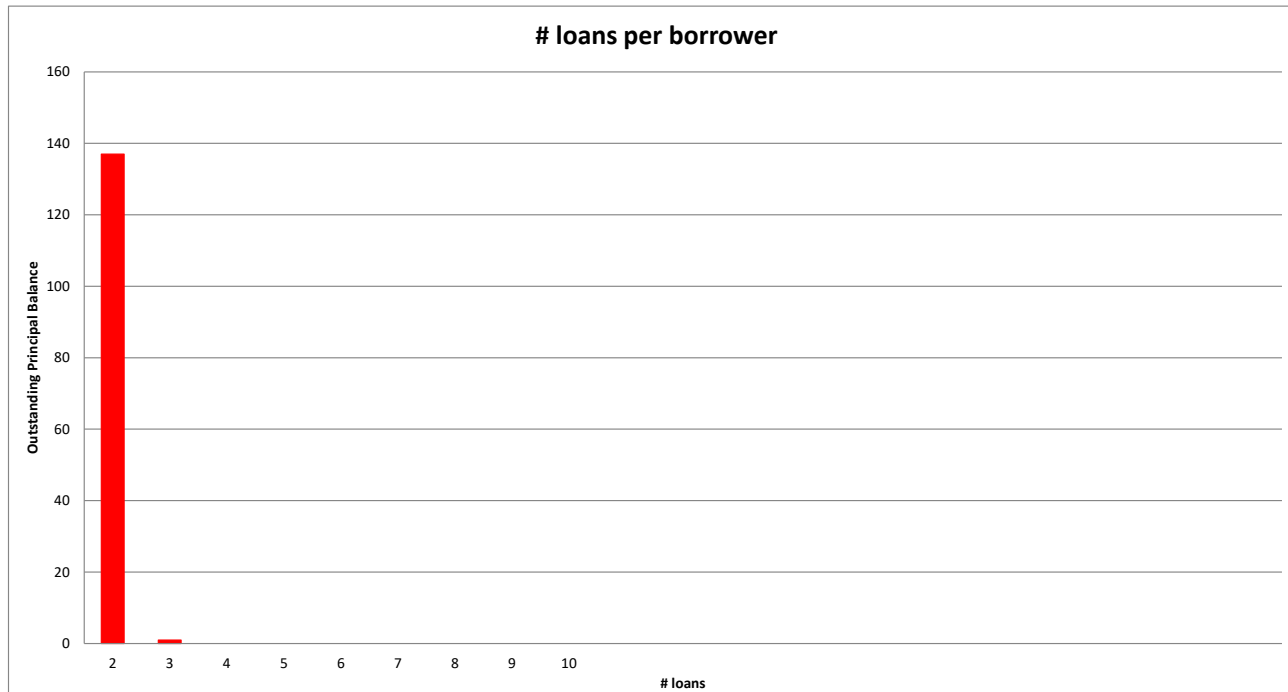
Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from	25.10.2022
	to	25.11.2022
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



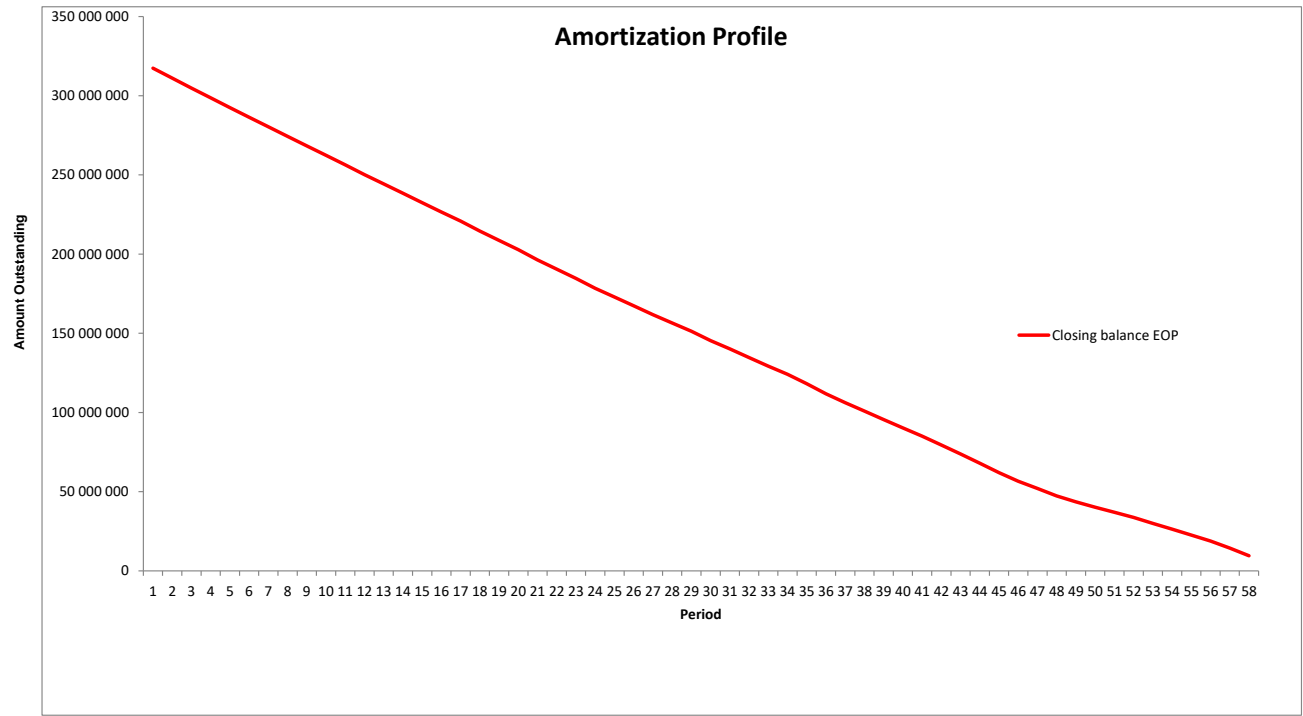
Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	329 900 599	317 401 187	12 499 412	669 664	2,46 %	96,21 %
	2	317 401 187	311 184 740	6 216 447	655 794	2,51 %	94,33 %
	3	311 184 740	304 775 133	6 409 607	642 464	2,51 %	92,38 %
	4	304 775 133	298 659 073	6 116 060	629 122	2,51 %	90,53 %
	5	298 659 073	292 536 945	6 122 128	615 809	2,50 %	88,67 %
	6	292 536 945	286 420 002	6 116 943	602 590	2,50 %	86,82 %
	7	286 420 002	280 414 583	6 005 419	589 306	2,50 %	85,00 %
	8	280 414 583	274 368 824	6 045 759	576 276	2,49 %	83,17 %
	9	274 368 824	268 305 082	6 063 742	563 198	2,49 %	81,33 %
	10	268 305 082	262 344 688	5 960 394	550 116	2,49 %	79,52 %
	11	262 344 688	256 376 144	5 968 544	537 145	2,48 %	77,71 %
	12	256 376 144	250 110 057	6 266 087	524 140	2,48 %	75,81 %
	13	250 110 057	244 306 353	5 803 704	510 839	2,48 %	74,05 %
	14	244 306 353	238 390 003	5 916 351	498 157	2,47 %	72,26 %
	15	238 390 003	232 502 642	5 887 360	485 555	2,47 %	70,48 %
	16	232 502 642	226 620 498	5 882 144	472 862	2,47 %	68,69 %
	17	226 620 498	220 898 361	5 722 137	460 221	2,46 %	66,96 %
	18	220 898 361	214 562 114	6 336 247	447 877	2,46 %	65,04 %
	19	214 562 114	208 664 818	5 897 295	434 507	2,46 %	63,25 %
	20	208 664 818	202 837 385	5 827 433	421 940	2,45 %	61,48 %

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.11.2022				
Payment date	25.11.2022				
Period No	13				
Monthly Period	01.10.2022				
Interest Period	from	25.10.2022	to	25.11.2022	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



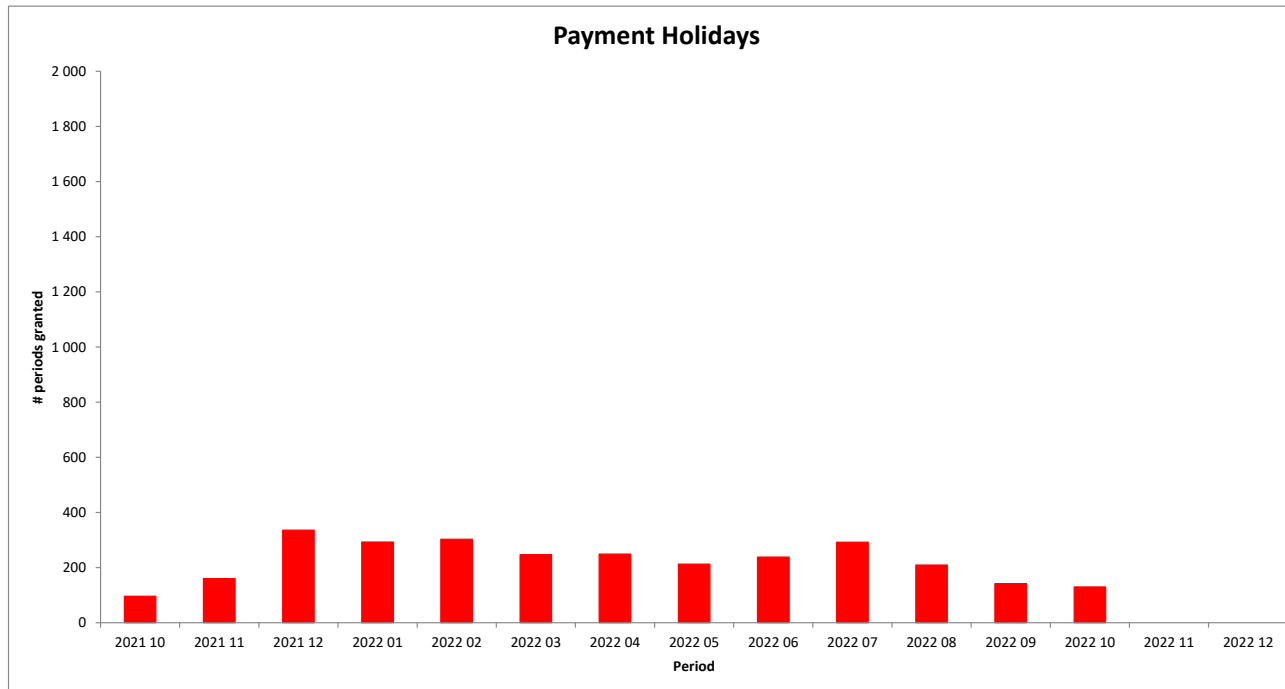
Reporting Date	29.11.2022				
Payment date	25.11.2022				
Period No	13				
Monthly Period	01.10.2022				
Interest Period	from	25.10.2022	to	25.11.2022	= 31 days

TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2021 10	96	121	33 855	2 126 526	
2021 11	160	234	59 030	2 844 045	
2021 12	336	423	116 000	6 480 237	
2022 01	293	385	103 151	5 204 751	
2022 02	303	414	109 272	5 554 114	
2022 03	247	326	92 378	4 610 331	
2022 04	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					
2022 12					
Total:	2 908	3 778	1 032 833	53 363 687	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29.11.2022				
Payment date	25.11.2022				
Period No	13				
Monthly Period	01.10.2022				
Interest Period	from	25.10.2022	to	25.11.2022	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.c Remaining Payment Holidays

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

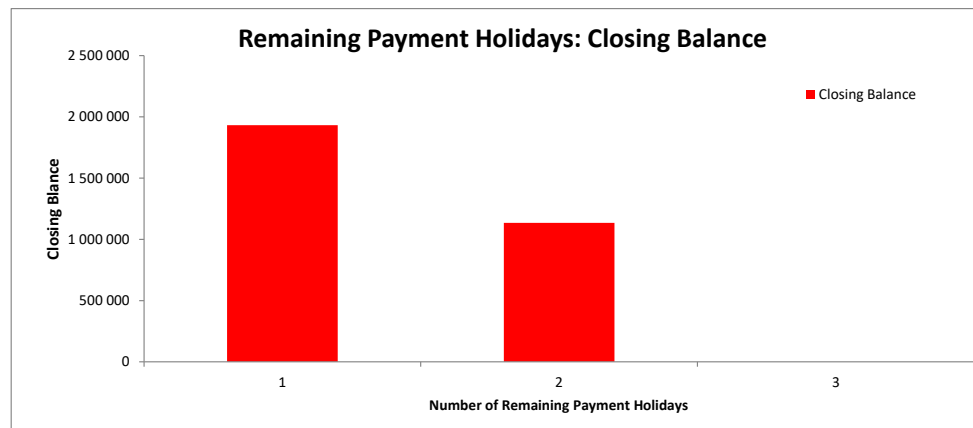
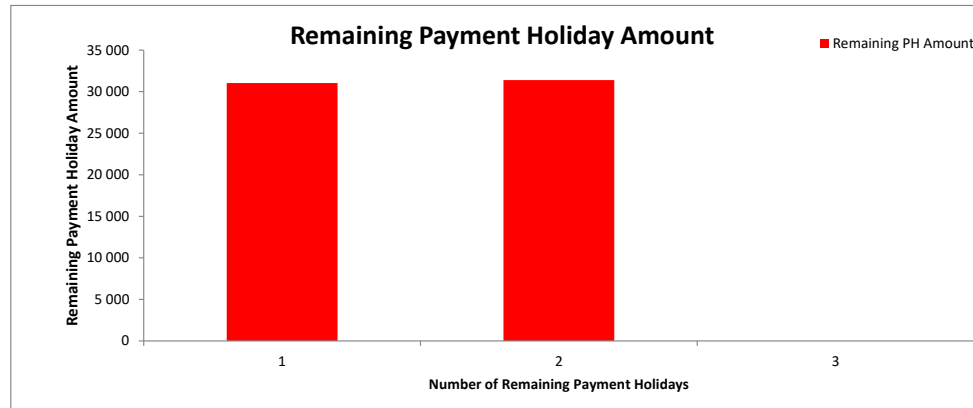


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	114	31 031	1 931 342
	2	51	31 392	1 134 872
	3	0	0	0
	Total	165	62 423	3 066 215

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.d Remaining Payment Holidays

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



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.a Downpayment



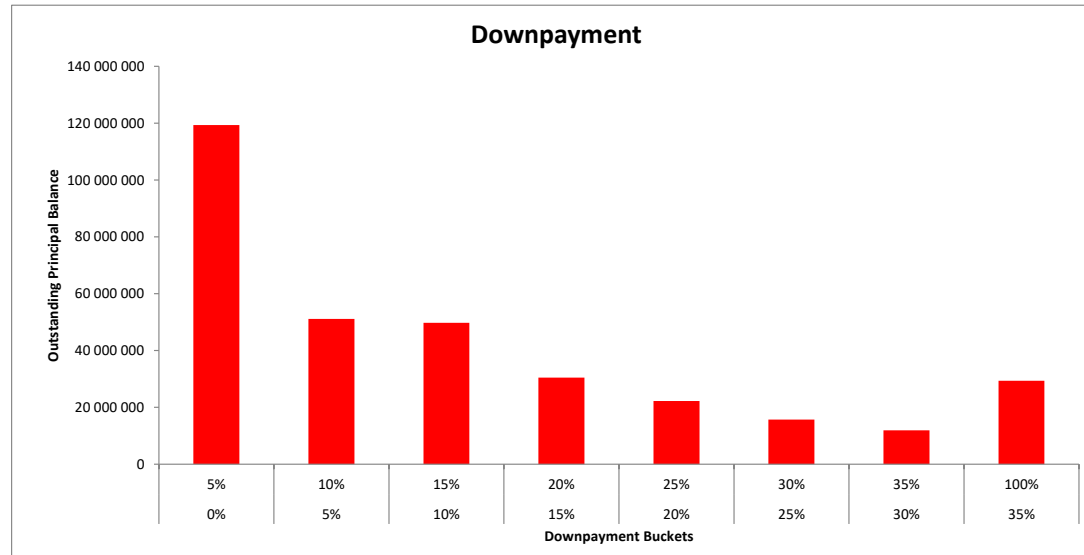
Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days

		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	7 796	119 299 177	36,16 %	46,1	20,0	
	5 %	10 %	2 861	51 126 875	15,50 %	44,9	21,0	
	10 %	15 %	2 931	49 733 810	15,08 %	42,1	21,8	
	15 %	20 %	2 018	30 466 842	9,24 %	41,1	22,2	
	20 %	25 %	1 576	22 260 510	6,75 %	40,9	21,7	
	25 %	30 %	1 200	15 733 140	4,77 %	41,2	20,6	
	30 %	35 %	1 006	11 944 797	3,62 %	39,9	20,9	
	35 %	100 %	3 154	29 335 447	8,89 %	37,7	19,9	
	Total		22 542	329 900 599	100 %	43,3	20,8	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from	25.10.2022
	to	25.11.2022
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



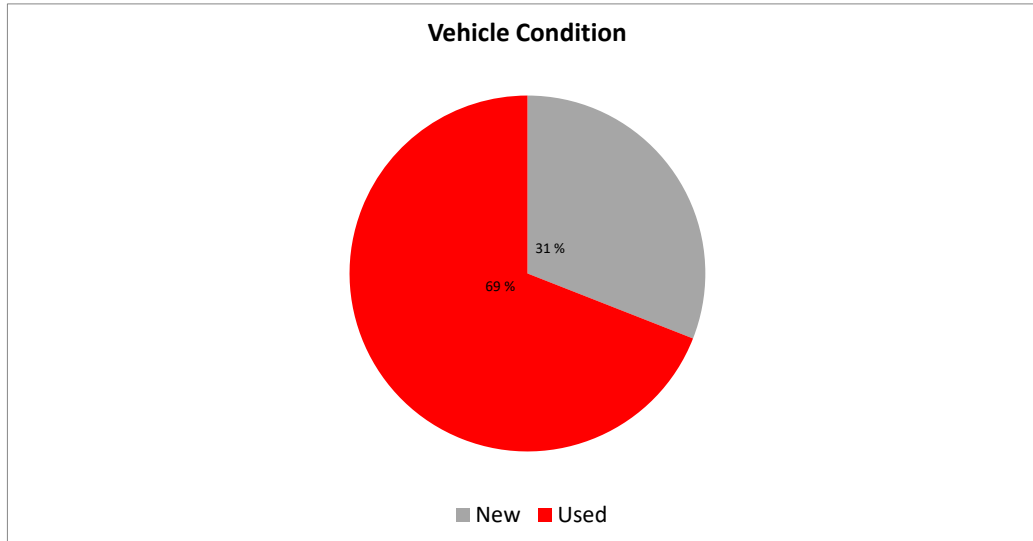
Reporting Date	29.11.2022
Payment date	25.11.2022
Period No	13
Monthly Period	01.10.2022
Interest Period	from 25.10.2022 to 25.11.2022 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 487	102 114 069	30,95 %	40,7	22,0
	Used	18 055	227 786 530	69,05 %	44,4	20,3
	Total	22 542	329 900 599	100 %	43,3	20,8

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



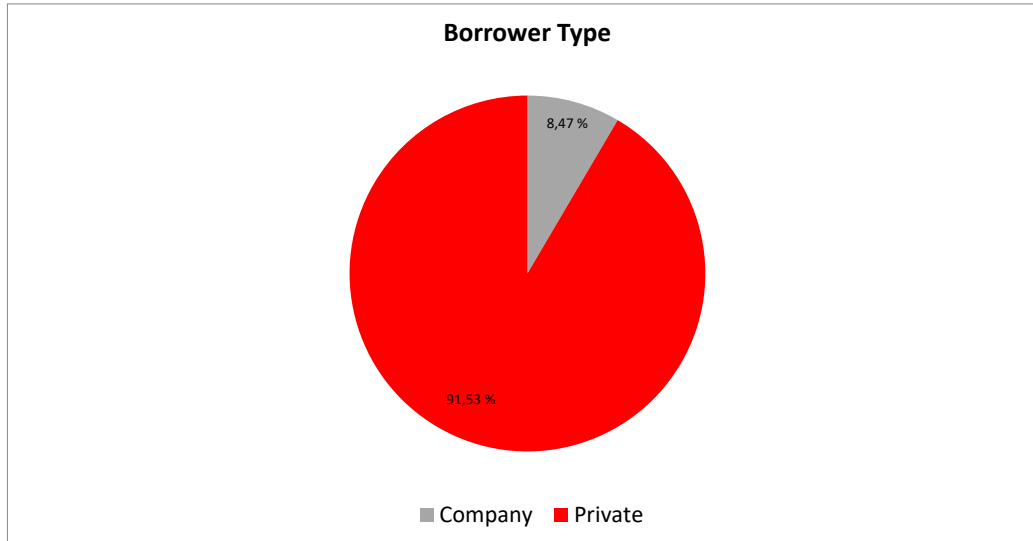
Reporting Date	29.11.2022
Payment date	25.11.2022
Period No	13
Monthly Period	01.10.2022
Interest Period	from 25.10.2022 to 25.11.2022 = 31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 498	27 940 135	8,47 %	35,7	22,0
	Private	21 044	301 960 464	91,53 %	44,0	20,7
	Total	22 542	329 900 599	100 %	43,3	20,8

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Monthly Investor Report

21.b Borrower Type

Reporting Date		29.11.2022			
Payment date		25.11.2022			
Period No		13			
Monthly Period		01.10.2022			
Interest Period	from	25.10.2022	to	25.11.2022	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	29.11.2022				
Payment date	25.11.2022				
Period No	13				
Monthly Period	01.10.2022				
Interest Period	from	25.10.2022	to	25.11.2022	= 31 days

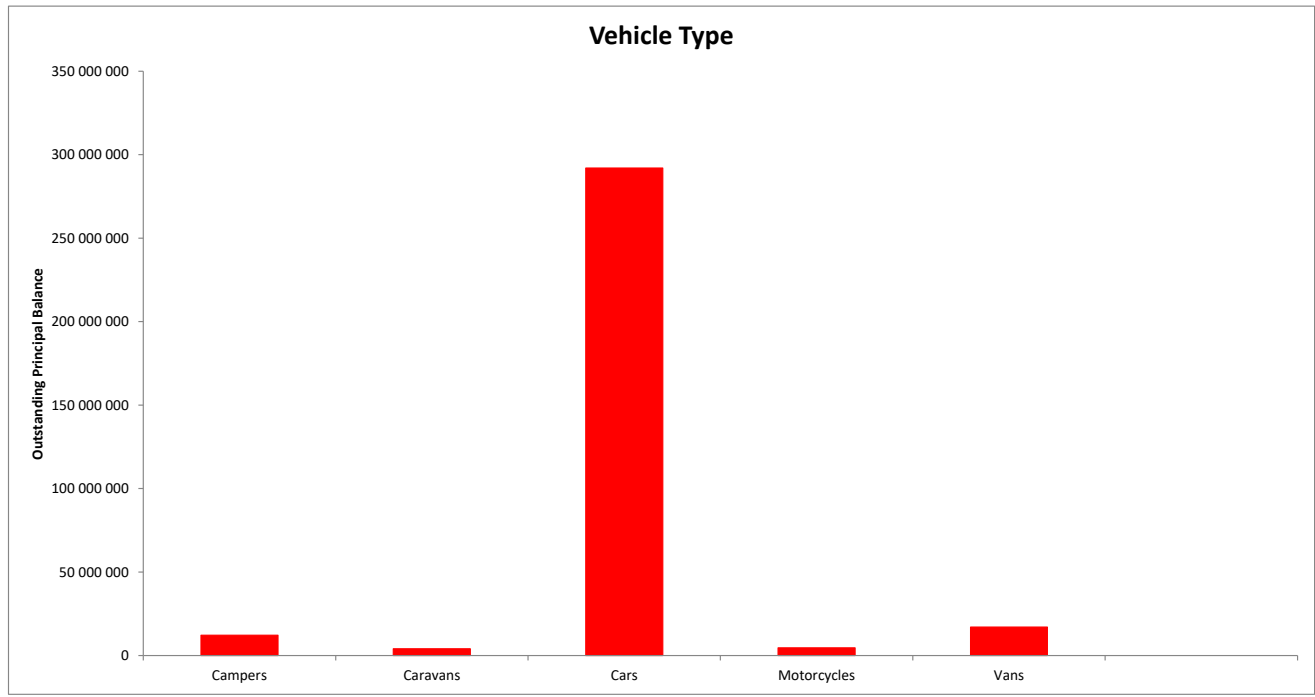


TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	383	12 211 501	3,70 %	48,8	17,9
	Caravans	261	4 046 290	1,23 %	47,0	17,8
	Cars	20 019	292 024 538	88,52 %	43,4	21,0
	Motorcycles	557	4 592 742	1,39 %	38,7	18,5
	Vans	1 322	17 025 528	5,16 %	38,4	21,7
		22 542	329 900 599	100 %	43,3	20,8

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Monthly Investor Report

22.b Vehicle type

Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days



SCF RAHOITUSPALVELUT X DAC
 Monthly Investor Report

23.a Restructured Loans



Reporting Date	29.11.2022				
Payment date	25.11.2022				
Period No	13				
Monthly Period	01.10.2022				
Interest Period	from 25.10.2022	to	25.11.2022	=	31 days

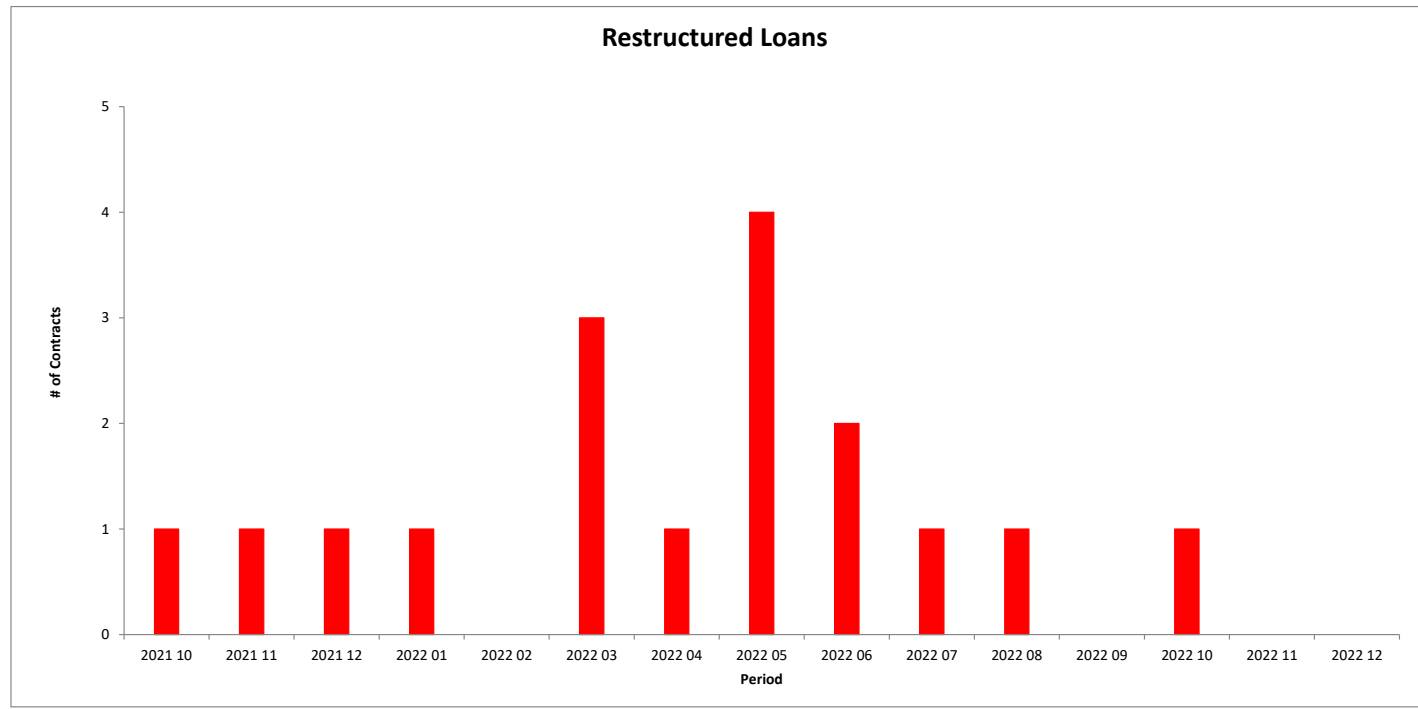
TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12	1	7 631
2022 01	1	64 072
2022 02	0	0
2022 03	3	75 148
2022 04	1	8 692
2022 05	4	77 788
2022 06	2	12 908
2022 07	1	4 419
2022 08	1	24 918
2022 09	0	0
2022 10	1	77 391
2022 11		
2022 12		
	17	401 801

Restructured

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Monthly Investor Report

23.b Restructured Loans

Reporting Date	29.11.2022					
Payment date	25.11.2022					
Period No	13					
Monthly Period	01.10.2022					
Interest Period	from	25.10.2022	to	25.11.2022	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	29.11.2022				
Payment date	25.11.2022				
Period No	13				
Monthly Period	from	01.10.2022	to	25.11.2022	= 31 days
Interest Period					

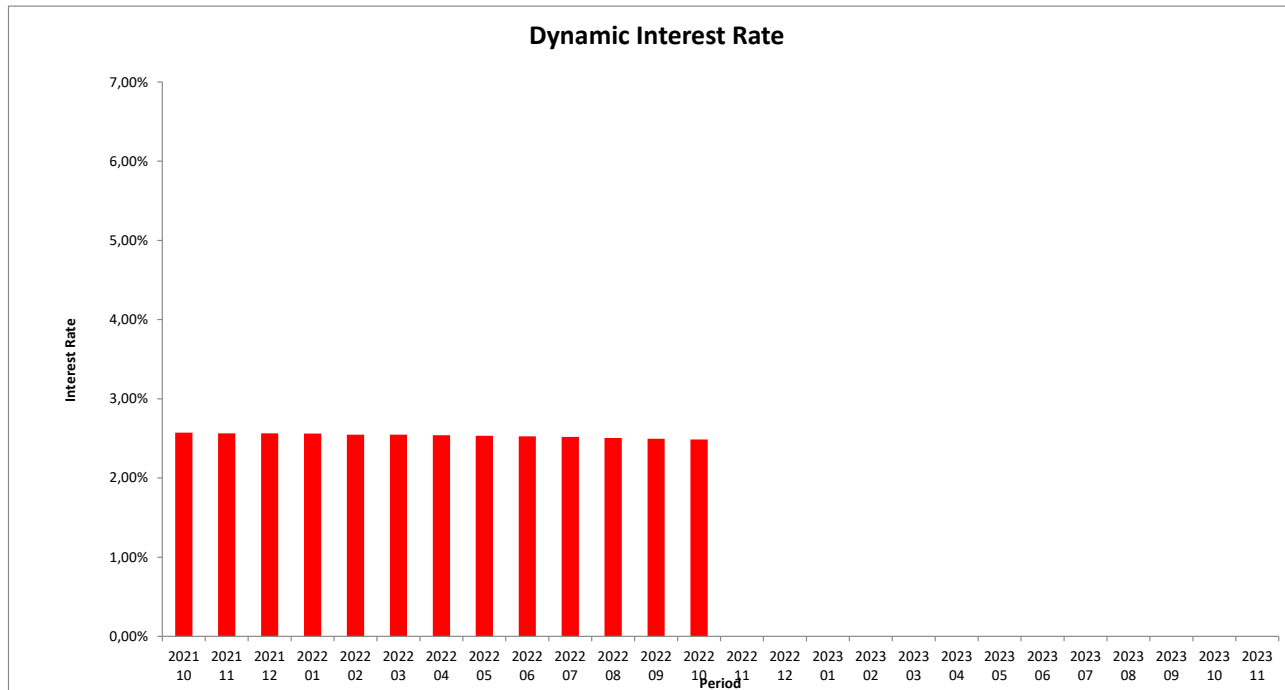
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12	432 351 017	2,56 %
2022 01	430 947 677	2,56 %
2022 02	431 953 670	2,55 %
2022 03	428 412 919	2,55 %
2022 04	431 797 160	2,54 %
2022 05	411 978 840	2,53 %
2022 06	394 318 859	2,53 %
2022 07	378 494 435	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		
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	29.11.2022				
Payment date	25.11.2022				
Period No	13				
Monthly Period	01.10.2022				
Interest Period	from	25.10.2022	to	25.11.2022	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	29.11.2022					
Payment date	25.11.2022					
Period No	13					
Monthly Period	01.10.2022	to	25.11.2022	=	31 days	
Interest Period	from	25.10.2022	to	25.11.2022	=	31 days

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

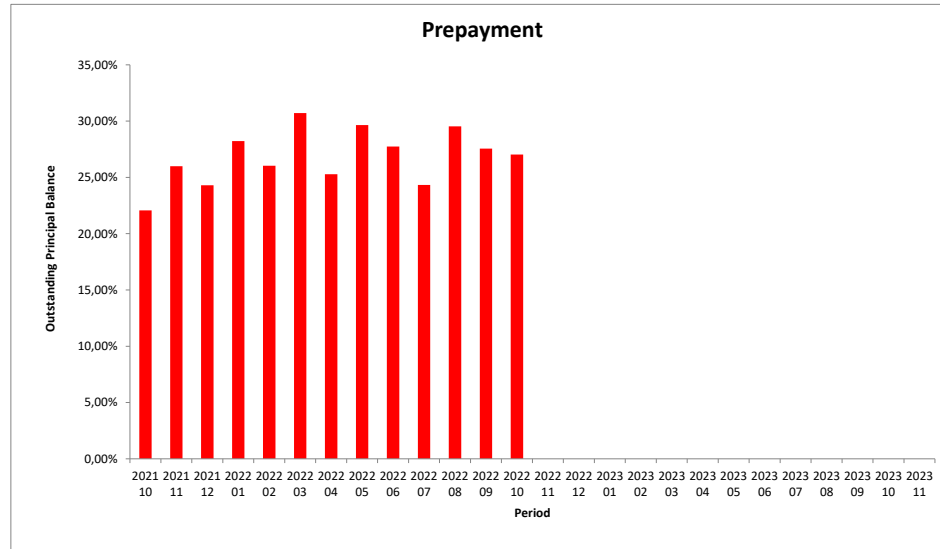
Dynamic Prepayment

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29.11.2022				
Payment date	25.11.2022				
Period No	13				
Monthly Period	01.10.2022				
Interest Period	from	25.10.2022	to	25.11.2022	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

26. Delinquency



Reporting Date	29.11.2022					
Payment date	25.11.2022					
Period No	13					
Monthly Period	from	01.10.2022	to	25.11.2022	=	31 days
Interest Period						

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																		
	12																		

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2021 Q4			2022 Q1			2022 Q2			2022 Q3			2022 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2021 4	0	0	0	0	0	0	0	0	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	21 638	91 866	295 376
2022 2	865 085	45							14 496	14 496	850 589	108 496	122 992	742 092	33 068	156 060	709 025
2022 3	930 547	59										13 361	13 361	917 186	86 100	99 461	831 086
2022 4	632 817	33													3 906	3 906	628 911

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 277 659,76	EUR
Senior Expenses	-	37 910,00	EUR
Servicing Fee	-	142 040,54	EUR
Tranche A Loan Interest to Issuer	-	184 985,32	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	14 398,09	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	-	5 597,34	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	-	632 816,51	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	79 967,03	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	92,00	EUR
Deferred Purchase Price to Seller		111 194,92	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 386 734,97	EUR
Senior Expenses	-	37 910,00	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	444 757,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	29 296,00	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	-	9 999,00	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	-	632 816,51	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	79 967,03	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		83 331,43	EUR

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	14 554 003,54	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	-	14 554 003,54	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	15 186 820,05	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	-	15 186 820,05	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		83 331,43	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		111 194,92	EUR
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SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	29.11.2022	
Payment date	25.11.2022	
Period No	13	
Monthly Period	01.10.2022	
Interest Period	from 25.10.2022	to 25.11.2022 = 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	37 910,00				
Interest accrued for the Period	EUR	552 710,00	444 757,00	29 296,00	9 999,00	68 658,00
Cumulative Interest accrued	EUR	2 746 561,00	1 647 329,00	133 727,00	56 930,00	908 575,00
Interest Payments	EUR	552 710,00	444 757,00	29 296,00	9 999,00	68 658,00
Cumulative Interest Payments	EUR	2 746 561,00	1 647 329,00	133 727,00	56 930,00	908 575,00
Interest accrued on Subordinated Loan for the Period	EUR	1 572,00				
Cumulative Interest accrued on Subordinated Loan	EUR	2 929,00				
Interest Payments on Subordinated Loan	EUR	1 572,00				
Cumulative Interest Payments on Subordinated Loan	EUR	2 929,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Reporting Date	29.11.2022				
Payment date	25.11.2022				
Period No	13				
Monthly Period	01.10.2022				
Interest Period	from 25.10.2022	to	25.11.2022	=	31 days



Class A, B and C Cap details

Kimi 10 | Front Cap

Party A	BANCO SANTANDER, S.A
Party B	SCF RAHOITUSPALVELUT X DAC
Cap Notional	329 687 419
Interest Period Start	25.10.2022
Interest Period End	25.11.2022
Interest Days	31
Settlement Date	25.11.2022
Euribor 1 M	0,983 %
Cap limit	0,000 %
Floating Interest Rate above cap limit	0,983 %
Cap Floating Rate Day Count Fraction	0,09
Cap Interest Amount	EUR 279 071,24
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u><u>EUR 279 071,24</u></u>

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

31. Contact Details



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Reporting Date	29.11.2022							
Payment date	25.11.2022							
Period No	13							
Monthly Period	01.10.2022							
Interest Period	from 25.10.2022	to	25.11.2022	=	31 days			