

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



Reporting Date	29-01-24				
Payment date	25-01-24			Following payment dates:	26-02-24
Period No	27				25-03-24
Monthly Period	01-12-23				
Interest Period	from 28-12-23		to	25-01-24	= 28 days
Cut-Off date	31-12-23				

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**1. Portfolio Information**



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding</b>
	<b>Principal Amount</b>
<b>Opening balance prior to replenishment</b>	<b>180 279 144,10 EUR</b>
Scheduled Loan Principal Repayments (+MC)	3 900 095,70 EUR
Prepayments	3 370 656,72 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>7 270 752,42 EUR</b>
New Defaulted Auto Loans amt in Period	432 982,97 EUR
<b>Closing balance prior to replenishment</b>	<b>172 575 408,71 EUR</b>
<b>Further Purchase Price due (Replenishment price of new assets)</b>	<b>- EUR</b>
Re-investment Principal Ledger Closing Balance	- EUR
<b>Closing Balance post replenishment</b>	<b>172 575 408,71 EUR</b>
Principal Recoveries on loans in default	247 464,44 EUR
<b>Total revenue collections</b>	
<b>Total Revenue Received in Period</b>	<b>540 059,58 EUR</b>

<b># Loans</b>	
At beginning of period	14 430 Loans
Replenished contracts	- Loans
Paid in Full	398 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	34 Loans
At end of period (pre replenishment)	<b>13 998 Loans</b>

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**2. Amount Due for Distribution - Revenue Receipts**



Reporting Date	29-01-24
Payment date	25-01-24
Period No	27
Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	796 970,12	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	6 133,31	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	56 954,63	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
<b>Total Amount for Purchaser Available Revenue Receipts</b>	<b>860 058,06</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	604 402,63	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	530 691,18	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	14 439,28	EUR
g. Liquidity Reserve Excess Amount	42 515,35	EUR
h. Any other net amount received by the Issuer	-	EUR
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>1 192 048,44</b>	<b>EUR</b>

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**3. Amount Due for Distribution - Redemption Receipts**

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from 28-12-23	to	25-01-24	=	28 days



**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	7 270 752,42	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
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>7 270 752,42</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	7 270 752,42	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	432 982,97	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>7 703 735,39</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	29-01-24
Payment date	25-01-24
Period No	27
Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days

**Note Balance**

Beginning of Period	180 279 144,10	EUR
End of Period	172 575 408,71	EUR

**Liquidity Balance**

Beginning of Period	0,5 %	860 349,88	EUR
Cash Outflow		39 640,84	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	820 709,04	EUR
Required Reserve Amount	0,5 %	820 709,04	EUR

**Expenses Advance**

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

**Servicer Advance Reserve Fund**

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

**Set-off from Deposits**

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

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

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5a. Performance Data



Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days

Asset Balance

Opening balance prior to replenishment	180 279 144,10	EUR
Closing balance prior to replenishment	172 575 408,71	EUR
Closing Balance post replenishment	172 575 408,71	EUR

Portfolio Performance:

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	161 536 360,42	93,60%	13 053
1-29 days past due	7 723 457,90	4,48%	673
<b>Delinquent Receivables:</b>			
30-59 days past due	1 139 999,58	0,66%	119
60-89 days past due	1 050 037,04	0,61%	68
90-119 days past due	386 077,68	0,22%	34
120-149 days past due	438 904,26	0,25%	31
150-179 days past due	300 571,83	0,17%	20
<b>Total Performing and Delinquent</b>	<b>172 575 409</b>	<b>100,00%</b>	<b>13 998</b>
Current Period Defaults	432 982,97		35
Cumulative Defaults	8 280 598,37		547
Current Period Principal Recoveries	247 464,44		
Cumulative Principal Recoveries	4 153 798,47		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,92%	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,88%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,86%	

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

[A] Aggregate Outstanding Asset Principal Amount	172 575 408,71	39,2687 %
[B] Aggregate principal balance of Defaulted Contracts	8 280 598,37	
[C] Recoveries received on such Defaulted Contracts	4 153 798,47	
[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	1,92%	NO
[B] Delinquency Ratio, preceding Payment Date	1,81%	
[C] Delinquency Ratio, second preceding Payment Date	1,59%	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO

NO

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

[A] [1] + [2] + [3]	29 924 576,21	16,60%	YES
Class B Principal Amount [1]	13 787 239,30		
Class C Principal Amount [2]	4 073 502,52		
Class D Principal Amount [3]	12 063 834,39		
[B] Aggregated Outstanding Note Principal Amount	180 279 144,10		

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

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5b. Concentration limits



Reporting Date	29-01-24
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Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days

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

Weighted average interest rate (min 2,35%)	2,37%
Weighted average months to maturity (max 56)	31,82*
Used Vehicles (max 74%)	65,84%
Balloon Loans (max 63,5%)	71,52%
Corporate Borrowers (max 10%)	7,22%
IRB (min 95%)	95,44 %**

\* Bucket-based as found in IR

\*\* As of previous pool cut

**Top-10 Exposures:**

Balance	# Loans	Portion
201 435,60	2	0,12%
124 304,02	1	0,07%
124 008,25	1	0,07%
123 990,43	1	0,07%
118 614,67	1	0,07%
113 701,95	1	0,07%
113 474,60	1	0,07%
109 697,02	1	0,06%
104 494,21	1	0,06%
98 245,11	1	0,06%
<b>Total (max 0,5%)</b>		<b>0,71%</b>

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**6. Note Principal**



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	150 354 567,89	13 787 239,30	4 073 502,52	12 063 834,39	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	6 424 990,60	589 159,90	174 069,97	515 514,92	EUR
End of Period	143 929 577,29	13 198 079,40	3 899 432,55	11 548 319,47	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	432 982,97	EUR
Credit PDL	-	-	-	432 982,97	EUR
End of Period	-	-	-	-	EUR

**Net Note Principal**

Beginning of Period	150 354 567,89	13 787 239,30	4 073 502,52	12 063 834,39	EUR
End of Period	143 929 577,29	13 198 079,40	3 899 432,55	11 548 319,47	EUR



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**7. Outstanding Notes**

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
<b>General Note Information</b>					
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		25-10-31	25-10-31	25-10-31	25-10-31
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
<b>Current Note Information</b>					
Outstanding Opening Balance	180 279 144,10	150 354 567,89	13 787 239,30	4 073 502,52	12 063 834,39
Available Distribution Amount	7 703 735,39				
Amortisation	7 188 220,47				
Redemption per Class	7 703 735,39	6 424 990,60	589 159,90	174 069,97	515 514,92
Redemption per Note		1 560,22	3 347,50	3 347,50	3 347,50
Outstanding Closing Balance		143 929 577,29	13 198 079,40	3 899 432,55	11 548 319,47
Net Outstanding Closing Balance	172 575 408,71	143 929 577,29	13 198 079,40	3 899 432,55	11 548 319,47
Current Tranching	100%	83,40%	7,65%	2,26%	6,69%
Current Pool Factor		0,35	0,75	0,75	0,75

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		28	28	28	30
Principal Outstanding per Note Beginning of Period		36 511,55	78 336,59	78 336,59	78 336,59
>Principal Repayment per note		1 560,22	3 347,50	3 347,50	3 347,50
Principal Outstanding per Note End of Period		34 951,33	74 989,09	74 989,09	74 989,09
>Interest accrued for the period		129,64	293,37	311,65	349,25
Interest Payment	655 465,80	533 842,25	51 633,21	16 205,75	53 784,59
Interest Payment per Note		129,64	293,37	311,65	349,25

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D
Initial total CE (Subordination)		8,49%	4,58%	3,42%	0,00%
Initial total CE (Subordination, incl. Liquidity Reserve)		8,97%	5,05%	3,42%	0,00%
Current CE (Subordination incl. Excess Spread)		17,91%	10,26%	8,00%	1,31%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		18,38%	10,74%	8,00%	1,31%
Current CE (Subordination)		16,60%	8,95%	6,69%	0,00%
Current CE (Subordination, incl. Liquidity Reserve)		17,07%	9,43%	6,69%	0,00%

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Reporting Date 29-01-24  
 Payment date 25-01-24  
 Period No 27  
 Monthly Period 01-12-23  
 Interest Period 28-12-23 to 25-01-24 = 28 days

**8. Counterparty Ratings, Trigger Levels and Consequences**



Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch	S&P	Fitch	S&P	Fitch	S&P	Fitch	S&P		
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut IX DAC			No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy			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 with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.]	
	Banco Santander, S.A.	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within sixty (60) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.]	
Hedge Counterparty	Banco Santander, S.A.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.]	
	Banco Santander, S.A.	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.]	
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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**9.a Original Portfolio Principal Balance**

Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days



Average amount - all: 17 157

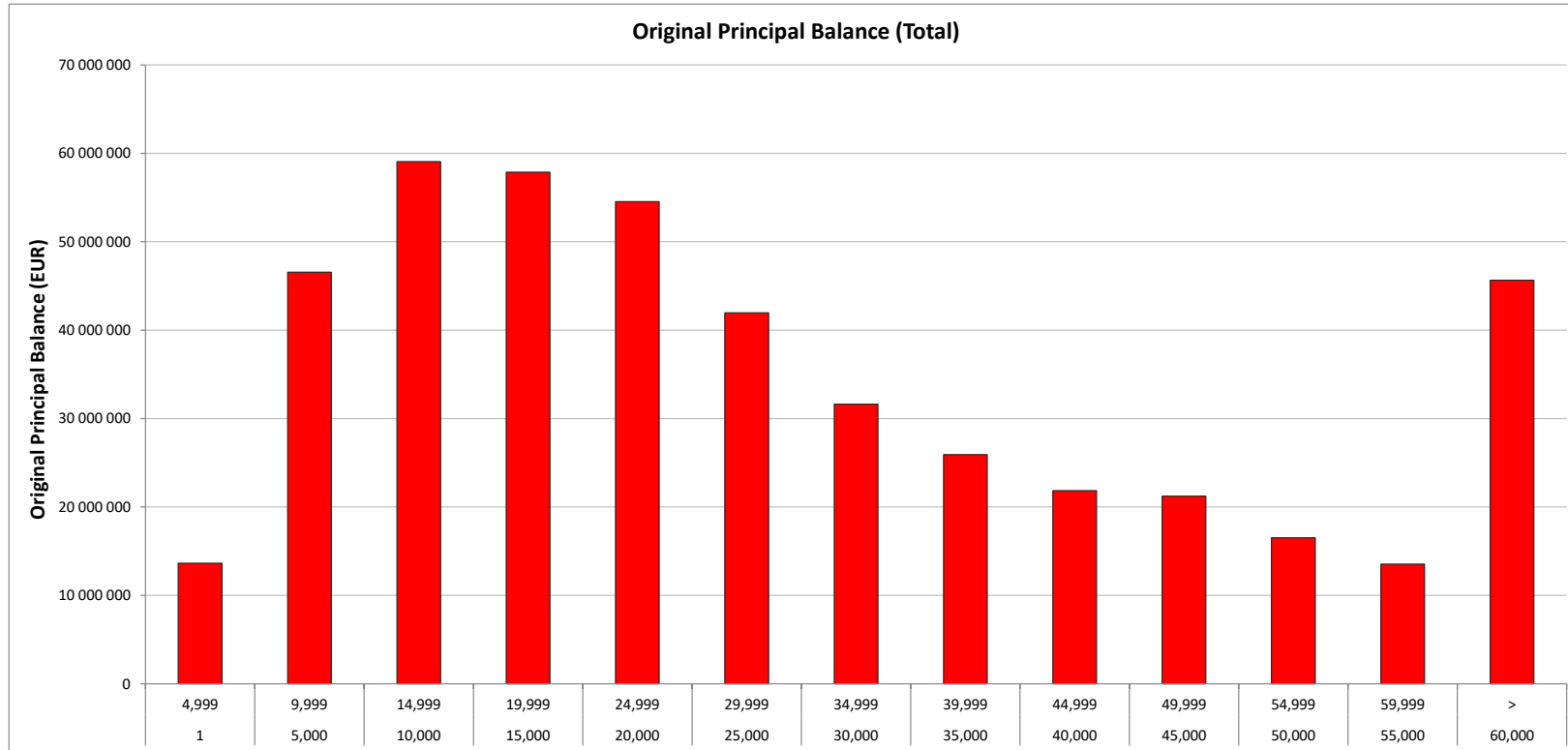
		TOTAL				
Min	Max	No	Original balance	%	WA months to maturity	WA seasoning
1	4 999	4 092	13 647 172	3,0 %	27,3	15,1
5 000	9 999	6 282	46 554 194	10,3 %	41,7	12,7
10 000	14 999	4 778	59 074 311	13,1 %	49,8	10,8
15 000	19 999	3 326	57 863 134	12,9 %	54,1	8,8
20 000	24 999	2 432	54 528 957	12,1 %	56,1	8,0
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

Original balance

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**9.b Original Principal Balance Graph**

Reporting Date	29-01-24	
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Interest Period	from 28-12-23	to 25-01-24 = 28 days



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**10.a Outstanding Principal Balance**

Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days



Average amount - all: 12 329

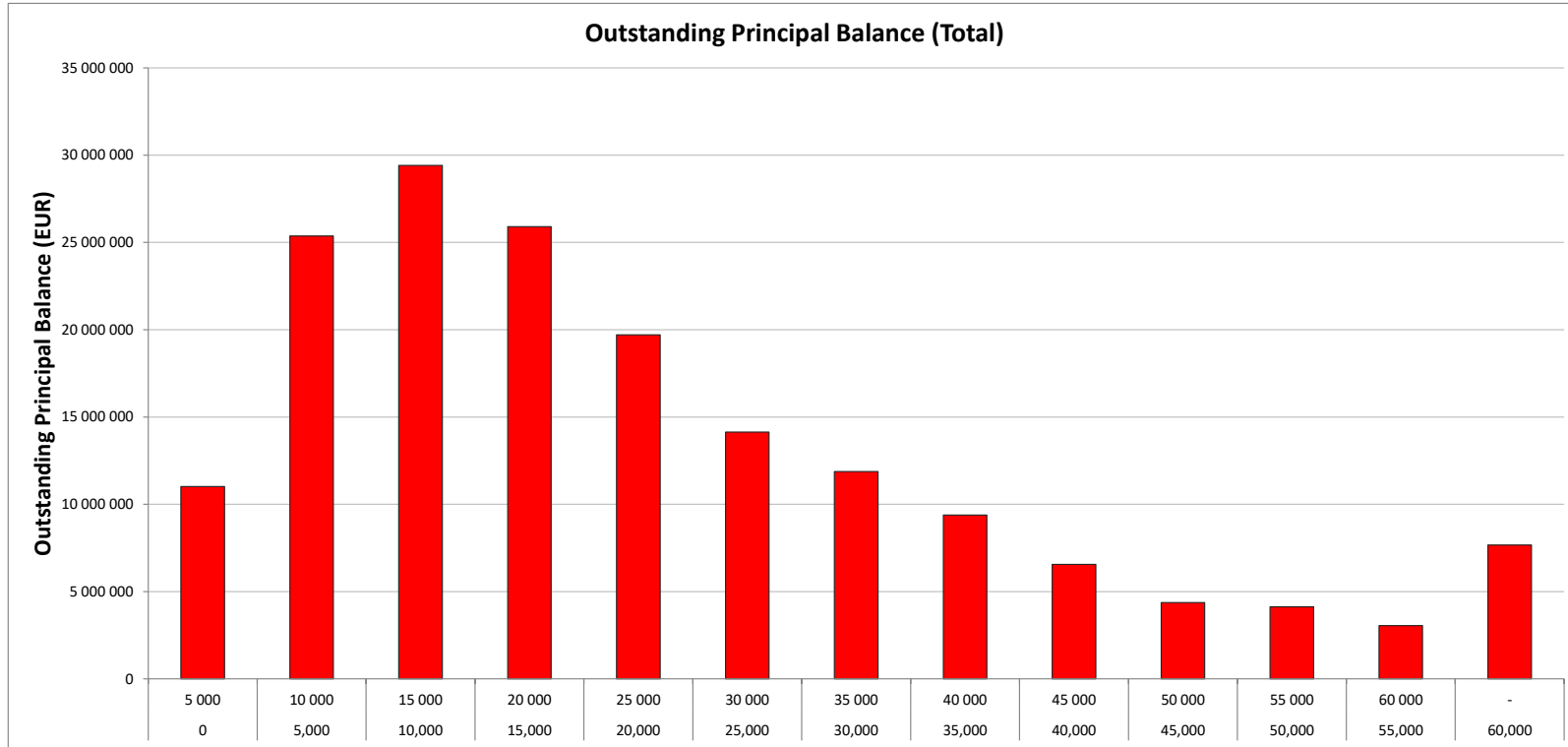
Outstanding balance

TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	5 000	4 120	11 018 941	6,39%	19,0	37,3	
5 000	10 000	3 489	25 374 213	14,70%	29,1	34,5	
10 000	15 000	2 390	29 417 076	17,05%	32,4	33,4	
15 000	20 000	1 499	25 901 663	15,01%	33,3	33,0	
20 000	25 000	883	19 710 804	11,42%	33,9	32,3	
25 000	30 000	518	14 140 081	8,19%	32,9	33,5	
30 000	35 000	367	11 873 844	6,88%	32,5	34,1	
35 000	40 000	251	9 381 693	5,44%	35,0	33,2	
40 000	45 000	155	6 555 613	3,80%	34,2	33,6	
45 000	50 000	92	4 363 800	2,53%	36,0	32,7	
50 000	55 000	79	4 127 016	2,39%	35,3	33,9	
55 000	60 000	53	3 044 727	1,76%	33,2	34,5	
60 000	-	102	7 665 939	4,44%	33,3	33,3	
Total		13 998	172 575 409	100%	31,8	33,7	

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**10.b Outstanding Principal Balance Graph**

Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days



**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**11.a Geographical Distribution**



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

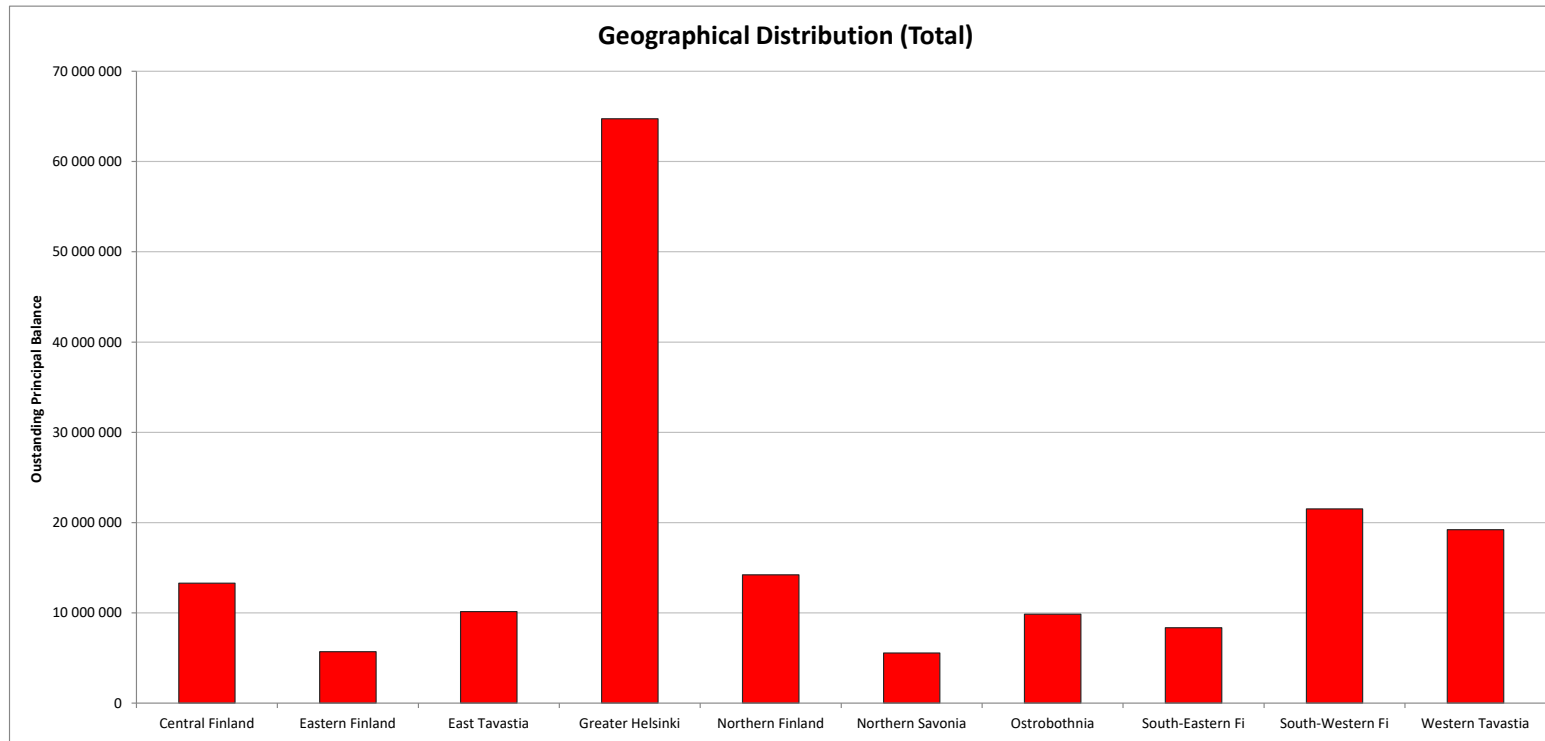
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 259	13 292 383	7,70%	31,7	33,0	
Eastern Finland	495	5 689 534	3,30%	32,4	33,0	
East Tavastia	870	10 130 756	5,87%	32,3	33,2	
Greater Helsinki	4 619	64 733 456	37,51%	31,5	34,3	
Northern Finland	1 132	14 219 782	8,24%	32,6	32,8	
Northern Savonia	514	5 559 732	3,22%	30,6	33,9	
Ostrobothnia	898	9 862 637	5,71%	31,8	33,4	
South-Eastern Fi	827	8 354 087	4,84%	31,7	32,9	
South-Western Fi	1 706	21 527 004	12,47%	32,4	33,5	
Western Tavastia	1 678	19 206 038	11,13%	31,6	33,9	
Total	13 998	172 575 409	100%	31,8	33,7	

Geographic distribution

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days





**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**12.a Interest Rate**



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

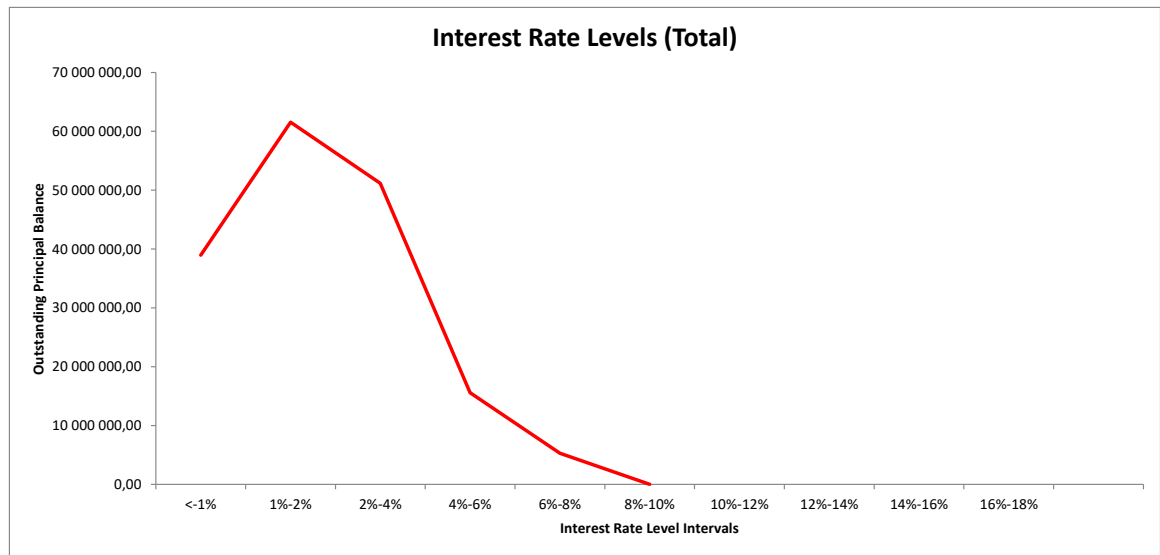
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0%	1%	2 902	38 970 102	22,58%	30,8	33,7
1%	2%	3 473	61 548 531	35,66%	31,0	34,6
2%	4%	4 645	51 185 799	29,66%	33,4	32,8
4%	6%	2 089	15 577 228	9,03%	32,6	32,9
6%	8%	881	5 282 403	3,06%	31,6	33,8
8%	10%	8	11 346	0,01%	25,1	33,4
10%	12%					
12%	14%					
14%	16%					
16%	18%					
18%	-					
Total		13 998	172 575 409	100%	31,8	33,7

Interest distribution

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

12.b Interest Rate

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**13.a Remaining Terms**



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

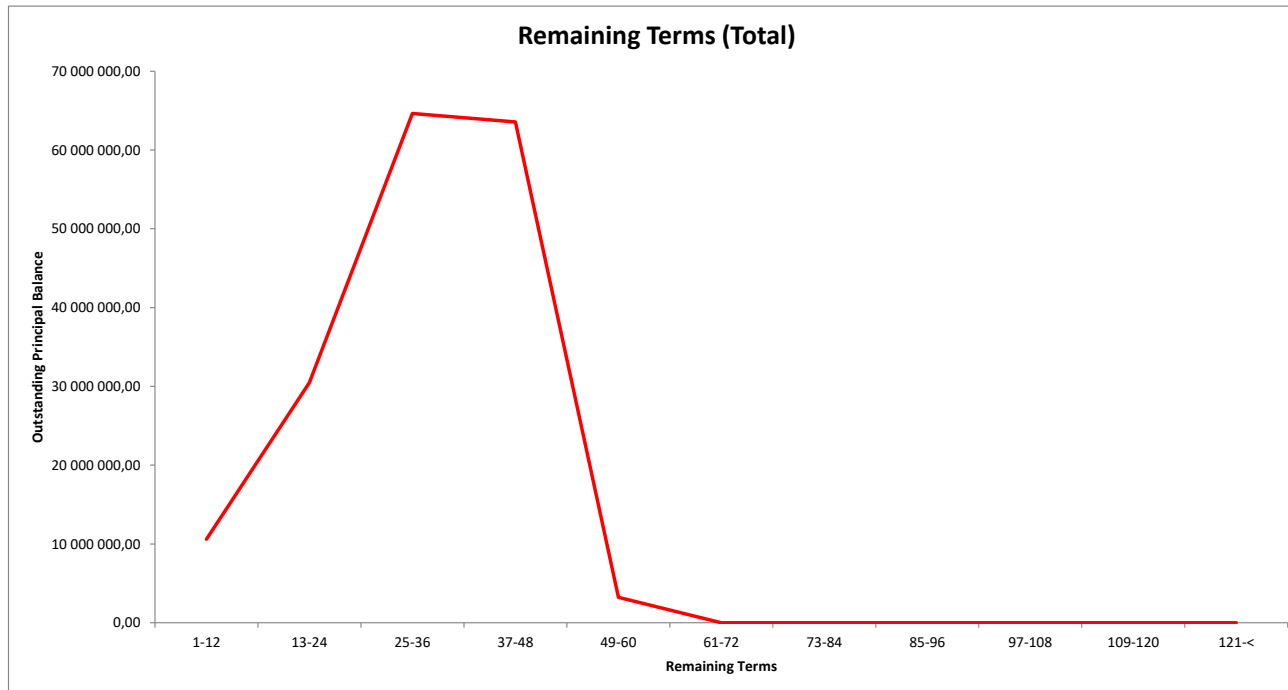
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	20	77 571	0,04%	0,0	59,0
1		12	2 315	10 598 046	6,14%	7,7	48,0
13		24	3 260	30 467 061	17,65%	19,8	39,0
25		36	4 845	64 638 415	37,46%	30,4	32,9
37		48	3 412	63 568 601	36,84%	42,1	30,0
49		60	146	3 225 715	1,87%	50,1	23,3
61		72					
73		84					
85		96					
97		108					
109		120					
121	-						
Total		13 998		172 575 409	100%	31,8	33,7

Months to maturity

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

14.a Seasoning



Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days

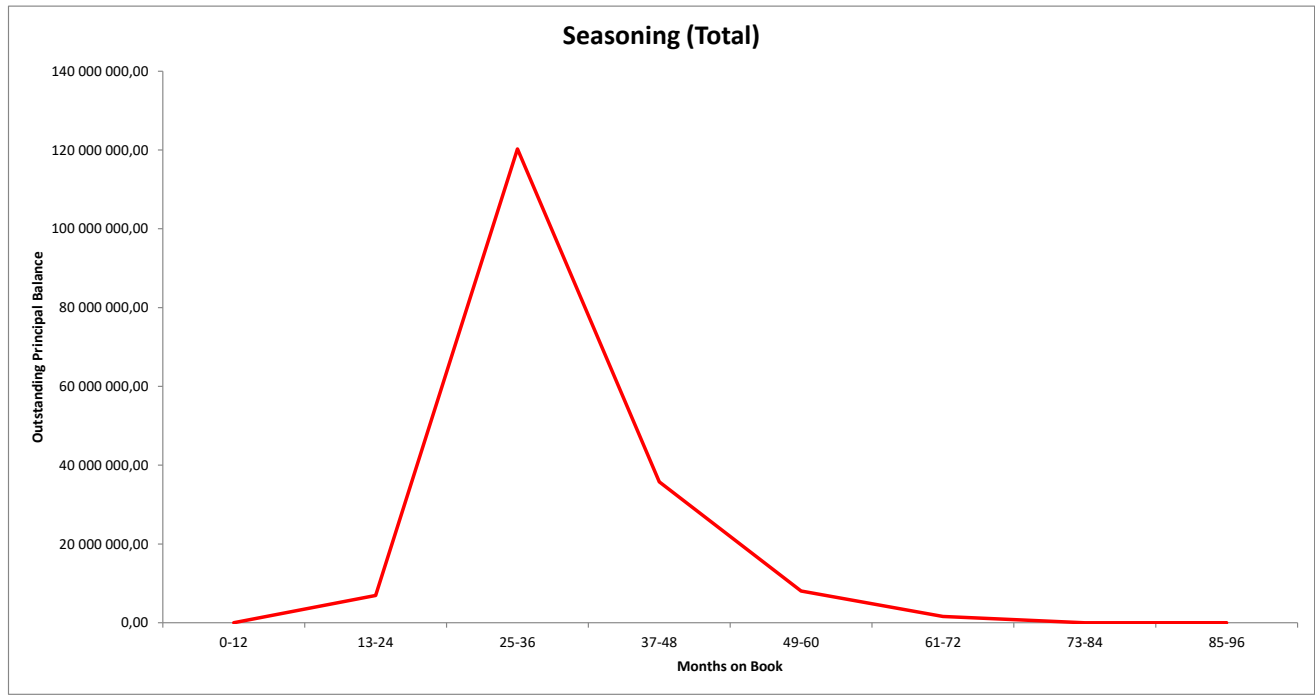
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24	467	6 902 426	4,00%	42,4	23,1
25		36	9 126	120 275 418	69,69%	35,0	30,5
37		48	3 086	35 760 835	20,72%	24,7	40,6
49		60	954	8 064 614	4,67%	11,6	53,5
61		72	364	1 570 361	0,91%	8,4	64,1
73		84	1	1 755	0,00%	4,0	73,0
85		96					
Total		13 998		172 575 409	100%	31,8	33,7

Months on book

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**14.b Seasoning**

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days



**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**15.a Balloon loans**



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

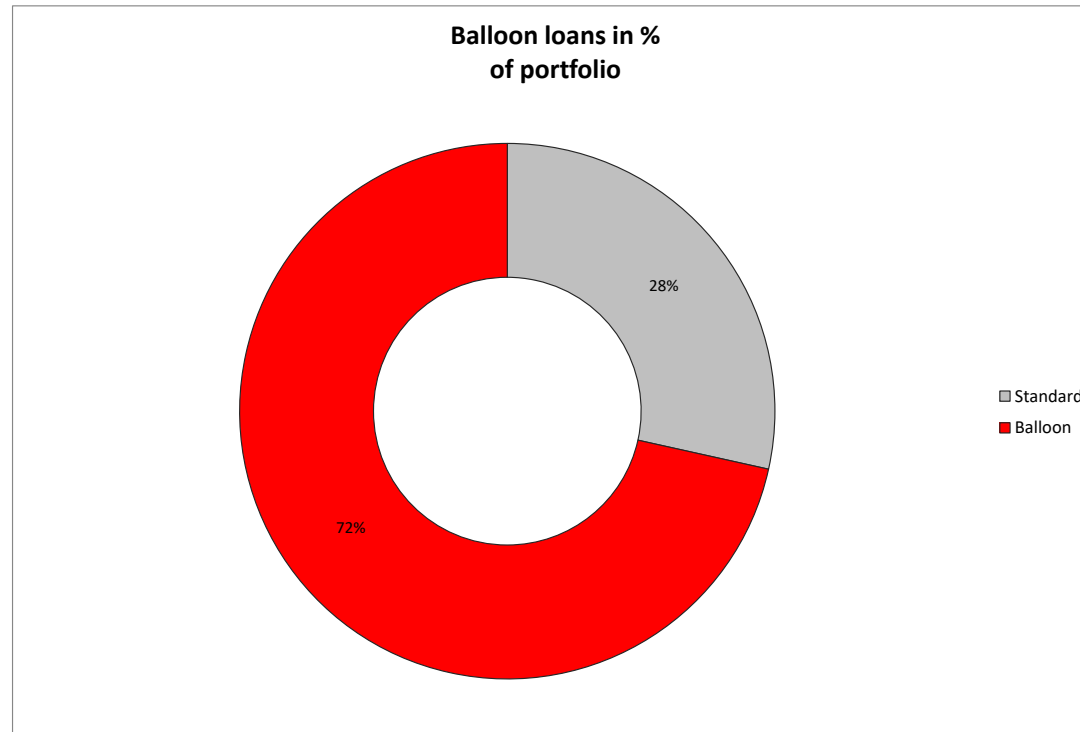
Balloon loans in %  
of portfolio

TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	7 855	49 144 740	28,5 %	3 650	0,0 %	30,3	32,6
Balloon	6 143	123 430 668	71,5 %	62 222 443	50,4 %	32,4	34,1
<b>Total</b>	<b>13 998</b>	<b>172 575 409</b>	<b>100%</b>	<b>62 226 094</b>	<b>36%</b>	<b>31,8</b>	<b>33,7</b>

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

15.b Balloon loans

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days





**SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report**

**16.a # loans per borrower**



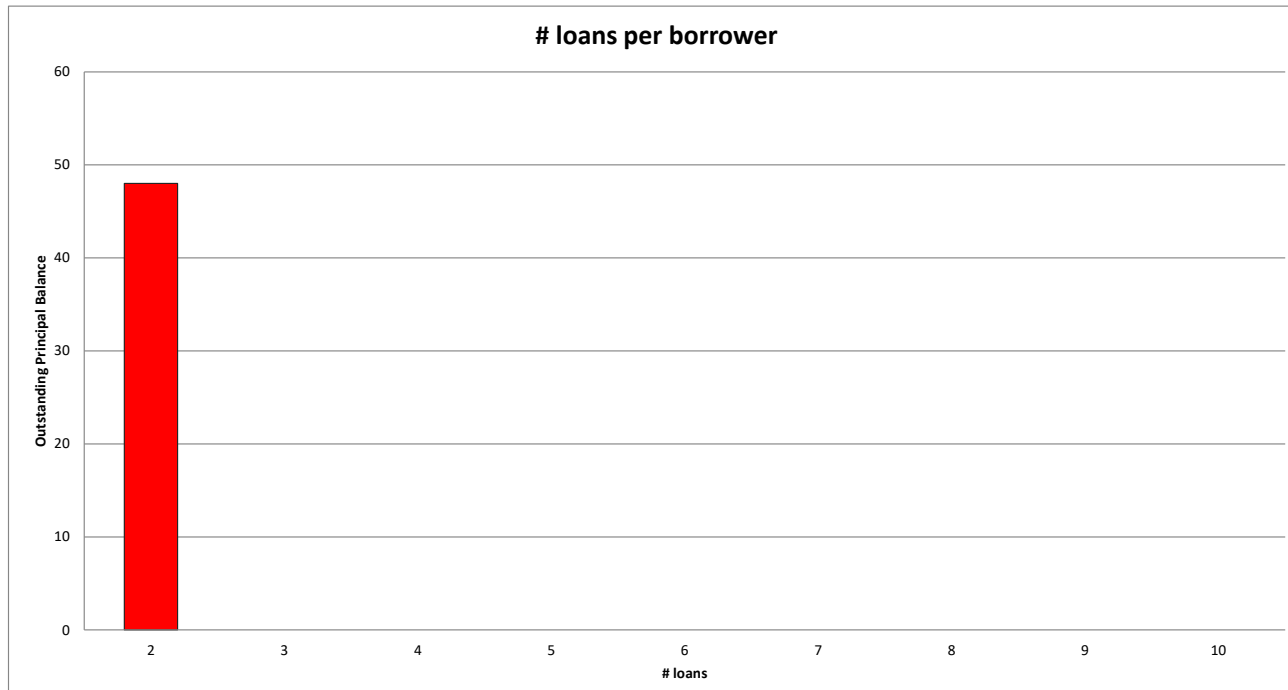
Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	13 902		171 172 553	99,19%
2	48		1 402 856	0,81%
3				
4				
5				
6				
7				
8				
9				
10				
<b>Total:</b>		13 950	172 575 409	100%

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**16.b # loans per borrower**

Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

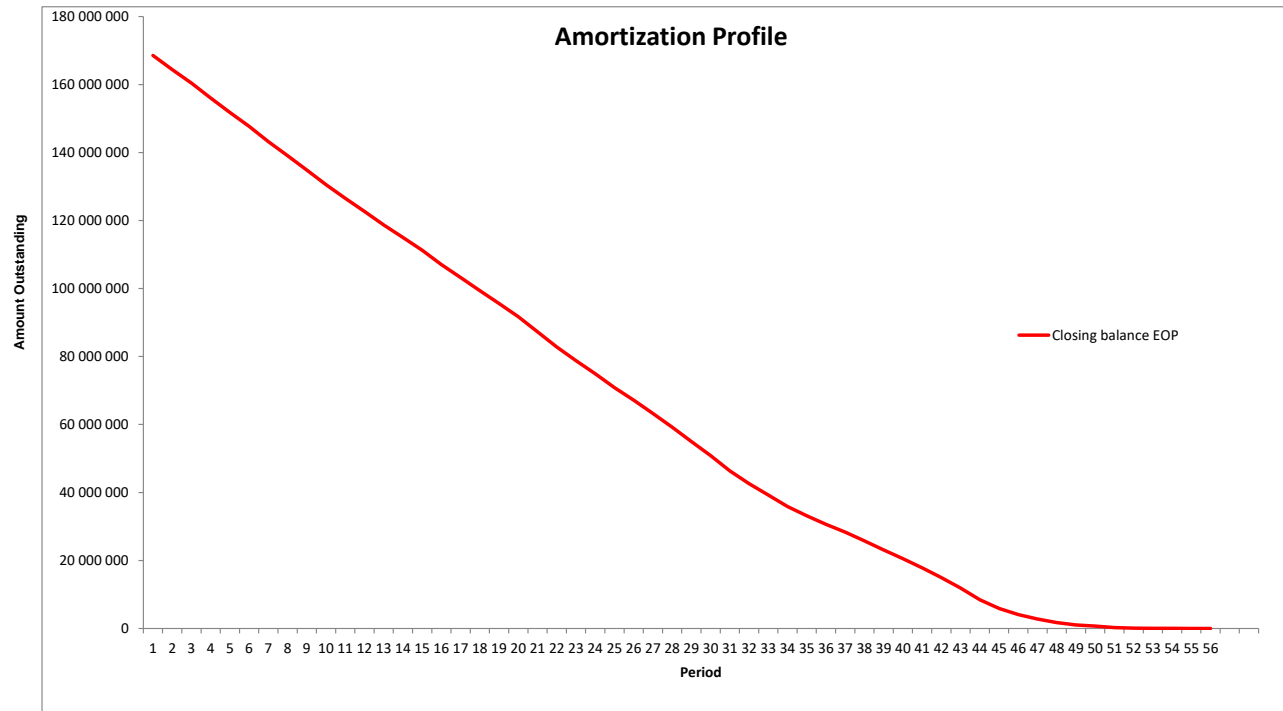
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	172 575 409	168 559 059	4 016 350	340 641	2,39%	97,67%
2	168 559 059	164 419 169	4 139 890	332 249	2,39%	95,27%
3	164 419 169	160 437 204	3 981 965	323 530	2,39%	92,97%
4	160 437 204	156 063 692	4 373 513	315 200	2,38%	90,43%
5	156 063 692	151 808 789	4 254 902	306 175	2,38%	87,97%
6	151 808 789	147 684 757	4 124 033	297 367	2,38%	85,58%
7	147 684 757	143 231 122	4 453 634	288 816	2,37%	83,00%
8	143 231 122	139 081 479	4 149 644	279 729	2,37%	80,59%
9	139 081 479	134 852 909	4 228 570	271 147	2,36%	78,14%
10	134 852 909	130 513 343	4 339 566	262 519	2,36%	75,63%
11	130 513 343	126 557 258	3 956 086	253 607	2,36%	73,33%
12	126 557 258	122 661 626	3 895 632	245 344	2,35%	71,08%
13	122 661 626	118 704 449	3 957 177	237 300	2,35%	68,78%
14	118 704 449	115 036 004	3 668 445	229 309	2,34%	66,66%
15	115 036 004	111 283 819	3 752 185	221 597	2,34%	64,48%
16	111 283 819	107 025 412	4 258 407	213 740	2,33%	62,02%
17	107 025 412	103 239 837	3 785 576	205 239	2,33%	59,82%
18	103 239 837	99 366 057	3 873 780	197 438	2,32%	57,58%
19	99 366 057	95 575 788	3 790 270	189 700	2,32%	55,38%
20	95 575 788	91 691 491	3 884 296	182 139	2,31%	53,13%

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

18.a Payment Holidays



Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days

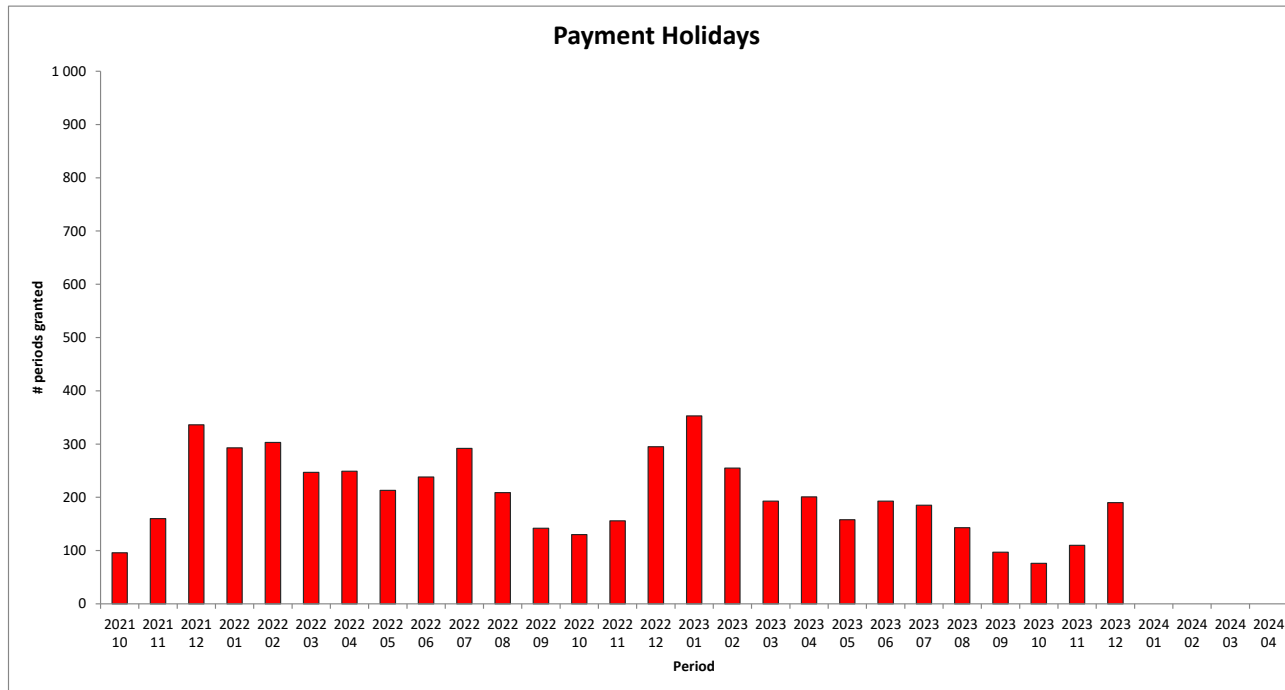
Period	TOTAL				
	No	Number of periods granted	Sum of Payments	Closing Balance	
2021 10	96	121	33 855	2 126 526	
2021 11	160	234	59 030	2 844 045	
2021 12	336	423	116 000	6 480 237	
2022 01	293	385	103 151	5 204 751	
2022 02	303	414	109 272	5 554 114	
2022 03	247	326	92 378	4 610 331	
2022 04	249	323	90 752	4 654 331	
2022 05	213	264	74 659	3 846 135	
2022 06	238	297	78 865	3 980 874	
2022 07	292	370	102 746	5 420 005	
2022 08	209	262	68 849	3 670 822	
2022 09	142	178	51 222	2 554 828	
2022 10	130	181	52 056	2 416 689	
2022 11	156	232	61 879	2 516 673	
2022 12	295	370	100 808	4 893 083	
2023 01	353	495	190 344	5 857 294	
2023 02	255	369	108 884	4 242 039	
2023 03	193	254	77 583	3 136 200	
2023 04	201	282	76 865	3 125 172	
2023 05	158	214	59 027	2 497 487	
2023 06	193	255	72 302	3 008 204	
2023 07	185	236	61 448	2 741 484	
2023 08	143	174	52 272	2 273 555	
2023 09	97	125	38 039	1 518 557	
2023 10	76	106	29 802	1 083 571	
2023 11	110	154	46 164	1 805 026	
2023 12	190	236	62 030	2 660 781	
2024 01					
2024 02					
2024 03					
2024 04					
Total:	5 513	7 280	2 070 280	94 722 814	

Payment Holiday

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**18.c Remaining Payment Holidays**



Reporting Date	29-01-24
Payment date	25-01-24
Period No	27
Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days

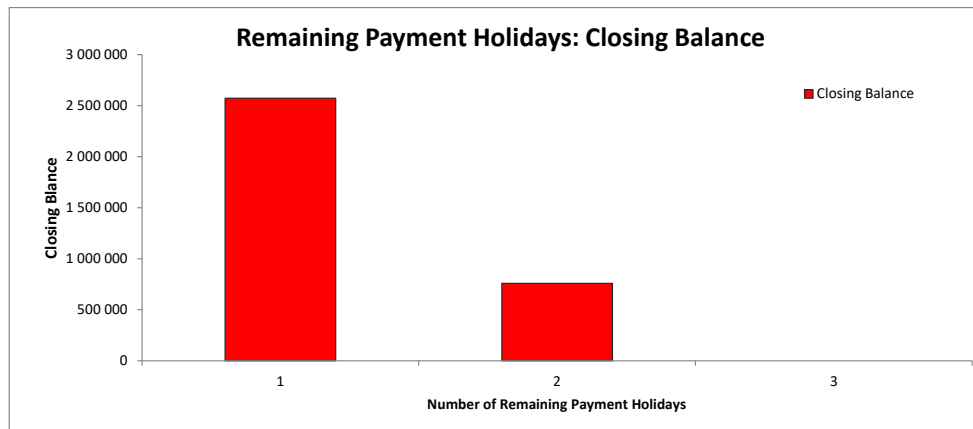
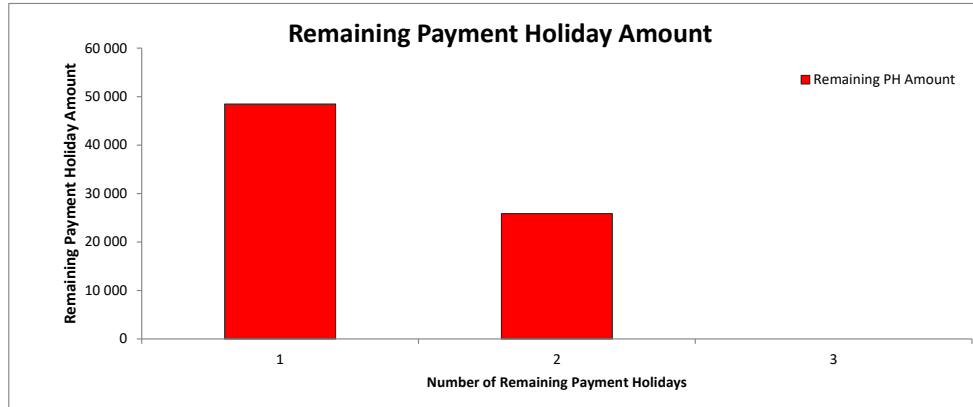
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	185	48 434	2 573 331
2	46	25 848	759 140
3	0	0	0
Total	231	74 282	3 332 470

Remaining PH's

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days





**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**19.a Downpayment**



Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days

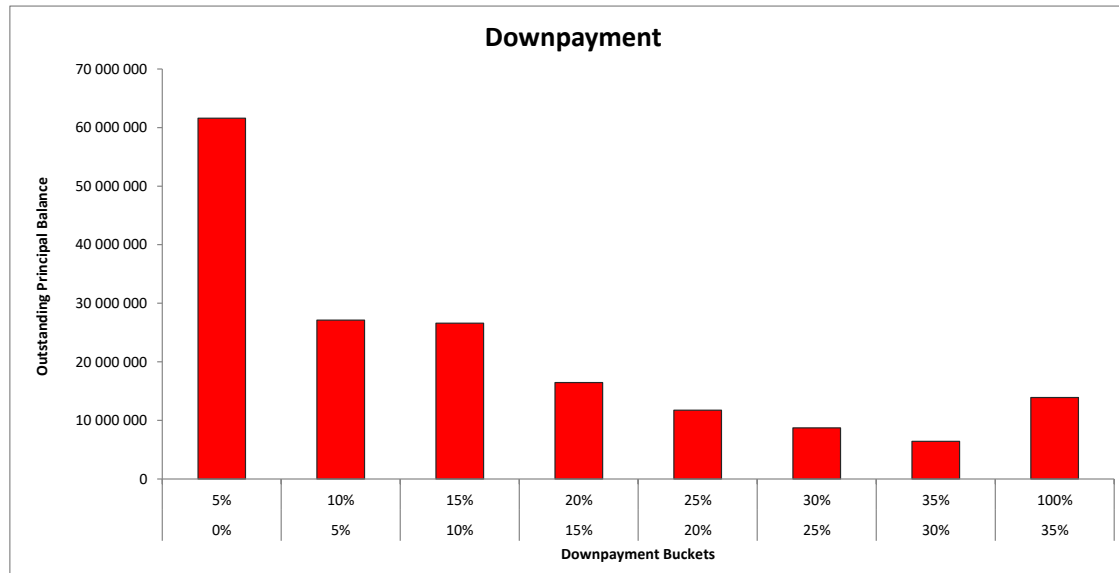
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0%	5%	4 817	61 592 416	35,69%	34,1	33,1	
5%	10%	1 816	27 129 990	15,72%	33,0	33,9	
10%	15%	1 861	26 588 878	15,41%	30,2	34,9	
15%	20%	1 308	16 477 483	9,55%	29,9	34,8	
20%	25%	1 004	11 730 049	6,80%	30,7	33,6	
25%	30%	775	8 727 272	5,06%	29,7	33,3	
30%	35%	643	6 422 852	3,72%	29,8	33,2	
35%	100%	1 774	13 906 468	8,06%	28,0	32,8	
		13 998	172 575 409	100%	31,8	33,7	

Downpayment %

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

19.b Downpayment

Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from	28-12-23
	to	25-01-24
	=	28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

20.a Vehicle Condition



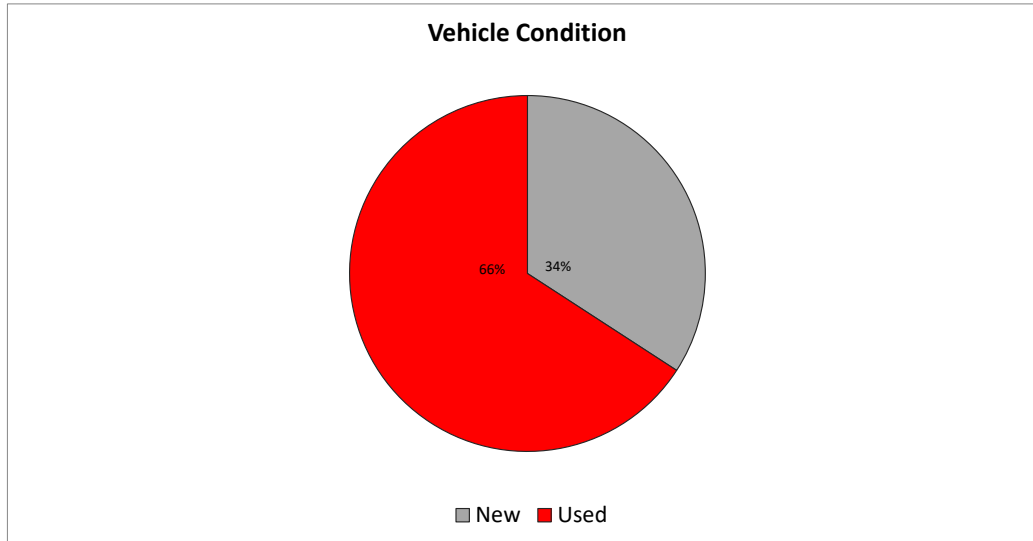
Reporting Date	29-01-24
Payment date	25-01-24
Period No	27
Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		3 118	58 957 979	34,16%	29,2	34,4
Used		10 880	113 617 430	65,84%	33,2	33,3
Total		13 998	172 575 409	100%	31,8	33,7

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from	28-12-23
	to	25-01-24
	=	28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

21.a Borrower Type



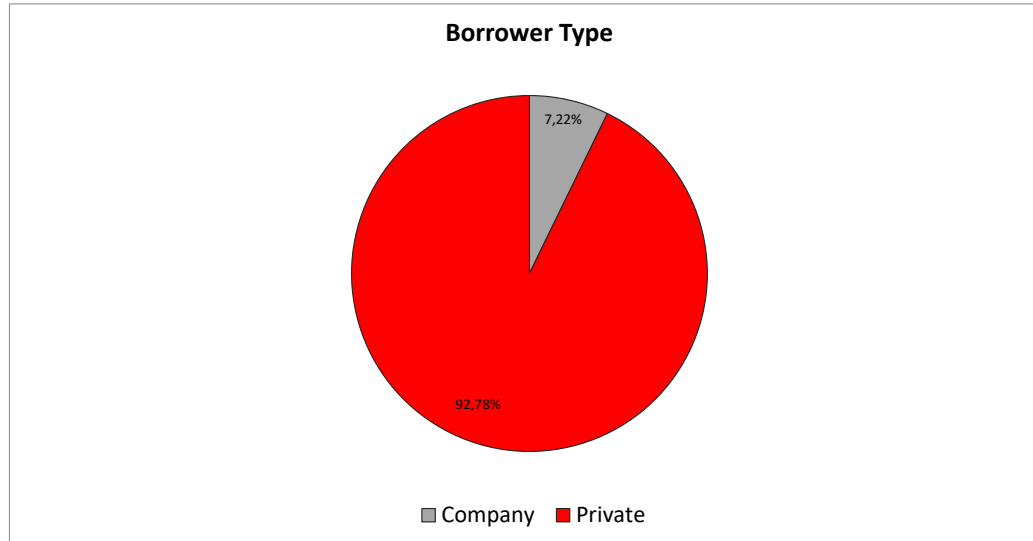
Reporting Date	29-01-24
Payment date	25-01-24
Period No	27
Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	870	12 462 383	7,22%	24,4	34,9
Private	13 128	160 113 026	92,78%	32,4	33,6
Total	13 998	172 575 409	100%	31,8	33,7

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

21.b Borrower Type

Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from	28-12-23
	to	25-01-24
	=	28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

22.a Vehicle type



Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days

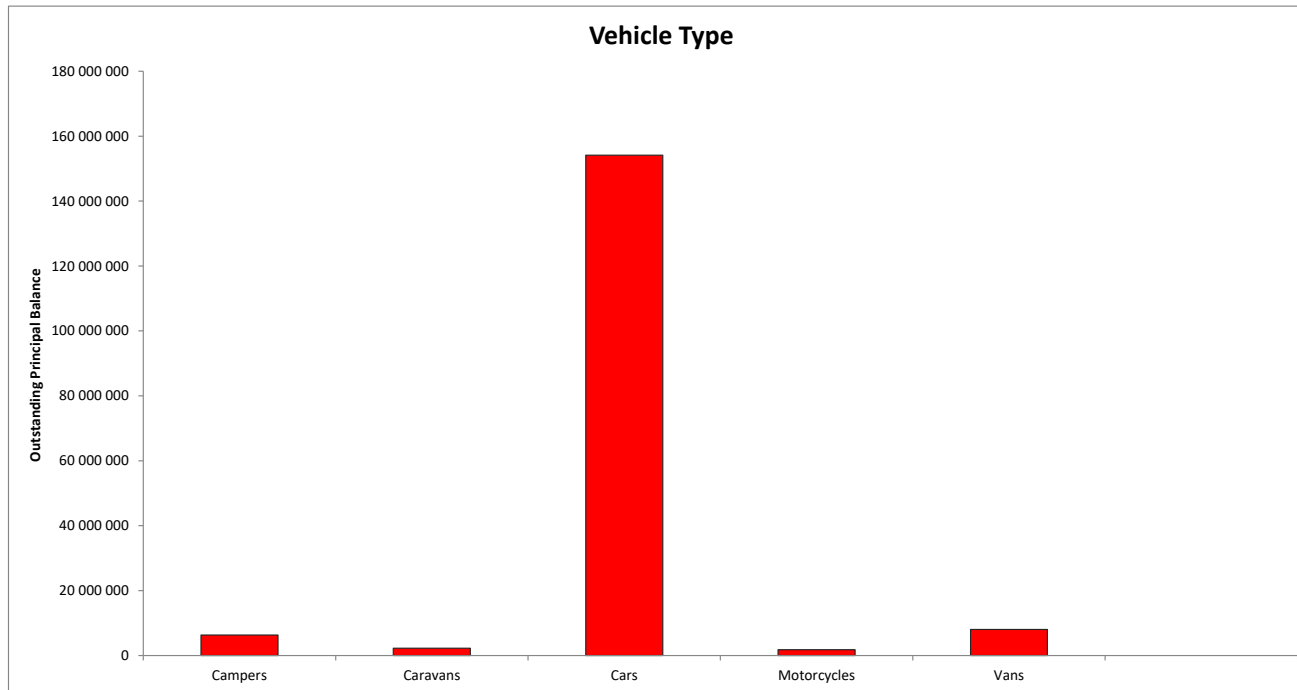
TOTAL					
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	234	6 326 861	3,67%	36,3	31,4
Caravans	167	2 239 325	1,30%	35,8	31,1
Cars	12 476	154 152 599	89,32%	31,9	33,8
Motorcycles	302	1 818 074	1,05%	27,4	32,0
Vans	819	8 038 550	4,66%	27,1	34,7
Total	13 998	172 575 409	100%	31,8	33,7

Vehicle type

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days





SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

23.a Restructured Loans



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

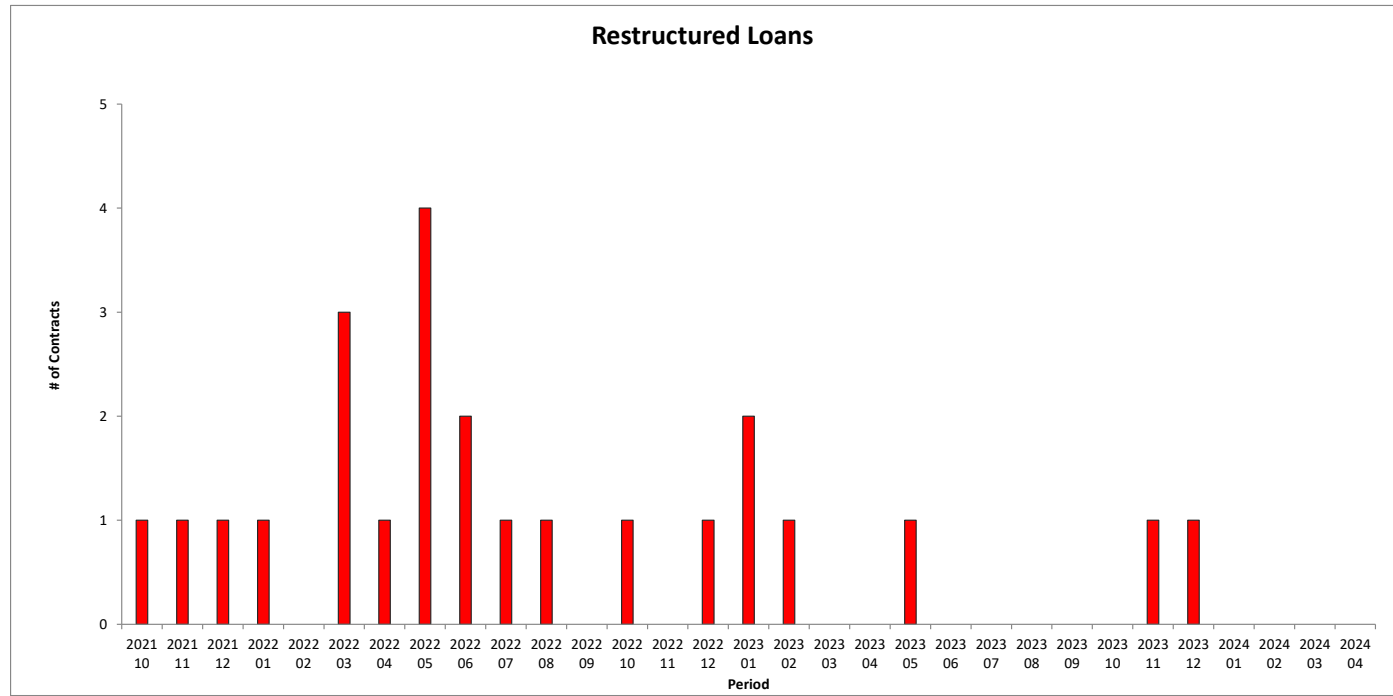
TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12	1	7 631
2022 01	1	64 072
2022 02	0	0
2022 03	3	75 148
2022 04	1	8 692
2022 05	4	77 788
2022 06	2	12 908
2022 07	1	4 419
2022 08	1	24 918
2022 09	0	0
2022 10	1	77 391
2022 11	0	0
2022 12	1	20 052
2023 01	2	72 501
2023 02	1	3 968
2023 03	0	0
2023 04	0	0
2023 05	1	12 889
2023 06	0	0
2023 07	0	0
2023 08	0	0
2023 09	0	0
2023 10	0	0
2023 11	1	5 903
2023 12	1	7 231
2024 01		
2024 02		
2024 03		
2024 04		
2024 05		
Total	24	524 345

Restructured

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

23.b Restructured Loans

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days



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Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

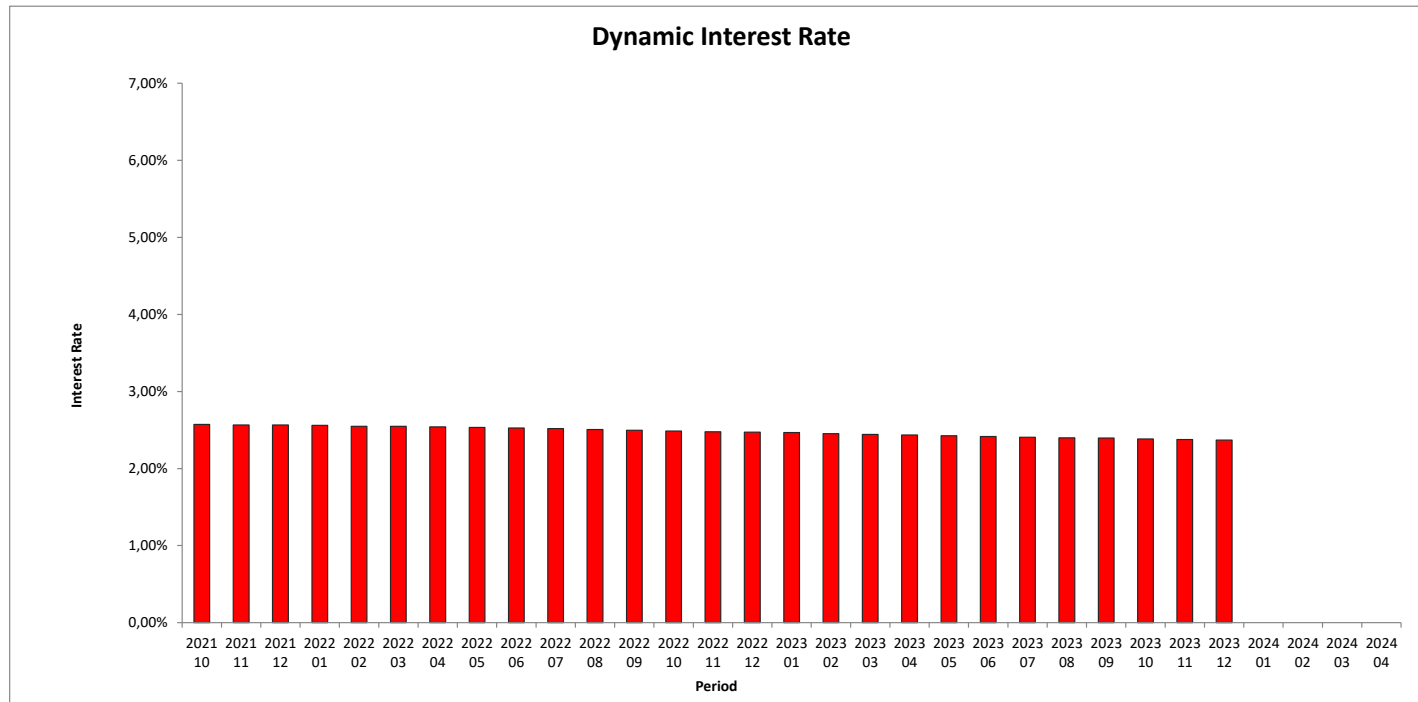
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57%
2021 11	431 339 743	2,56%
2021 12	432 351 017	2,56%
2022 01	430 947 677	2,56%
2022 02	431 953 670	2,55%
2022 03	428 412 919	2,55%
2022 04	431 797 160	2,54%
2022 05	411 978 840	2,53%
2022 06	394 318 859	2,53%
2022 07	378 494 435	2,52%
2022 08	360 766 424	2,51%
2022 09	345 087 419	2,50%
2022 10	329 900 599	2,49%
2022 11	314 932 393	2,48%
2022 12	302 605 009	2,47%
2023 01	289 400 710	2,47%
2023 02	277 376 415	2,45%
2023 03	264 643 604	2,44%
2023 04	253 638 898	2,44%
2023 05	241 722 331	2,42%
2023 06	230 134 029	2,42%
2023 07	219 314 586	2,41%
2023 08	208 295 290	2,40%
2023 09	198 552 843	2,40%
2023 10	188 986 758	2,38%
2023 11	180 279 144	2,38%
2023 12	172 575 409	2,37%
2024 01		
2024 02		
2024 03		
2024 04		

Interest rate evolution

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from	28-12-23
	to	25-01-24
	=	28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	from	01-12-23	to	25-01-24	=
Interest Period		28-12-23			28 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2021 10	17 184 051	422 120 336	22,07%
2021 11	10 688 704	431 339 743	26,00%
2021 12	9 914 712	432 351 017	24,30%
2022 01	11 745 932	430 947 677	28,22%
2022 02	10 719 648	431 953 670	26,03%
2022 03	12 902 104	428 412 919	30,72%
2022 04	10 364 405	431 797 160	25,29%
2022 05	11 900 231	411 978 840	29,65%
2022 06	10 536 210	394 318 859	27,75%
2022 07	8 690 142	378 494 435	24,33%
2022 08	10 370 470	360 766 424	29,53%
2022 09	9 146 185	345 087 419	27,55%
2022 10	8 548 989	329 900 599	27,03%
2022 11	8 202 784	314 932 393	27,14%
2022 12	6 131 514	302 605 009	21,78%
2023 01	7 038 468	289 400 710	25,58%
2023 02	6 438 114	277 376 415	24,56%
2023 03	6 671 466	264 643 604	26,39%
2023 04	5 555 092	253 638 898	23,34%
2023 05	5 954 682	241 722 331	25,87%
2023 06	6 166 420	230 134 029	27,81%
2023 07	5 752 582	219 314 586	27,31%
2023 08	5 683 264	208 295 290	28,25%
2023 09	5 093 095	198 552 843	26,79%
2023 10	4 956 767	188 986 758	27,31%
2023 11	4 282 815	180 279 144	25,06%
2023 12	3 370 657	172 575 409	21,08%
2024 01			
2024 02			
2024 03			
2024 04			

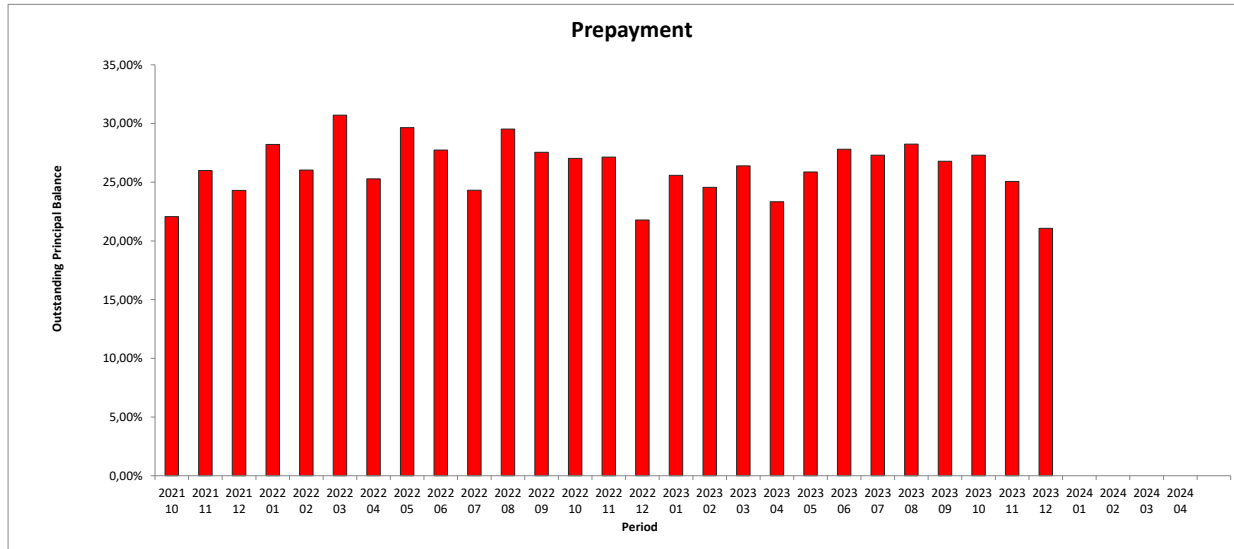
Dynamic Prepayment

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	27				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

26. Delinquency



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2021	10	422 120 336	24 011	403 026 979	1 057	17 599 584	74	1 277 703	12	216 069	-	-	-	-	-	-	-	-
	11	431 339 743	24 270	403 513 430	1 599	25 760 159	95	1 786 034	13	209 317	4	70 803	-	-	-	-	-	-
	12	432 351 017	24 818	408 757 534	1 327	20 269 889	154	2 690 052	28	502 529	3	71 977	4	59 036	-	-	-	-
2022	1	430 947 677	25 171	409 620 845	1 125	16 949 415	149	2 193 122	54	927 367	35	739 635	22	447 357	9	69 937	-	-
	2	431 953 670	25 455	410 320 588	1 168	17 409 629	124	1 839 898	58	796 166	40	687 611	23	548 969	17	350 808	10	45 449
	3	428 412 919	25 672	408 585 833	1 048	15 418 236	127	1 961 503	59	938 207	34	430 112	32	601 459	17	477 569	18	341 793
	4	431 797 160	25 981	410 488 448	1 131	17 081 694	121	1 727 279	67	1 027 378	43	697 230	22	314 469	26	460 662	14	306 774
	5	411 978 840	25 045	390 109 565	1 194	17 514 059	132	2 010 106	59	776 608	42	742 631	33	564 255	15	261 616	17	324 331
	6	394 318 859	24 301	373 203 944	1 094	16 272 911	151	2 204 837	63	1 133 757	37	515 972	30	536 579	25	450 858	14	233 980
	7	378 494 435	23 630	358 856 102	1 003	14 707 450	131	1 829 089	87	1 308 589	50	971 446	26	337 692	25	484 066	20	339 581
	8	360 766 424	22 747	341 373 656	1 032	15 372 641	112	1 334 204	66	915 116	57	891 392	38	731 908	12	147 507	29	458 013
	9	345 087 419	22 060	326 893 558	897	13 416 587	141	2 029 998	62	677 877	44	720 386	44	701 929	33	647 084	11	132 953
	10	329 900 599	21 183	310 380 127	1 051	15 033 862	127	1 883 464	75	1 073 324	38	433 967	29	489 230	39	606 624	33	632 817
	11	314 932 393	20 570	297 691 598	923	13 305 269	129	1 762 116	66	933 431	45	598 551	28	274 283	22	367 147	37	565 096
	12	302 605 009	19 954	285 337 849	962	12 837 521	123	1 882 916	84	1 222 873	42	591 766	32	503 820	21	228 265	30	382 878
2023	1	289 400 710	19 303	271 963 594	928	12 749 416	129	1 826 111	80	1 267 182	52	817 278	23	396 489	26	380 639	22	222 410
	2	277 376 415	18 757	261 565 726	813	10 803 218	135	1 918 586	79	1 215 075	46	851 495	45	728 083	18	294 233	27	298 694
	3	264 643 604	18 144	250 259 752	761	9 650 607	114	1 594 740	64	827 257	61	1 005 454	30	713 699	34	592 095	26	257 583
	4	253 638 898	17 527	238 575 609	764	10 254 384	132	1 678 565	69	1 025 574	49	657 452	48	910 914	22	536 402	30	529 961
	5	241 703 808	16 841	227 177 986	794	9 979 643	102	1 537 846	82	1 099 428	41	629 419	35	561 077	34	718 410	27	457 850
	6	230 115 943	16 284	217 064 615	730	9 089 279	99	1 219 360	55	930 603	55	826 632	24	461 390	31	524 065	33	641 349
	7	219 314 586	15 625	205 201 551	799	10 425 782	87	1 223 358	58	783 509	39	609 795	38	664 681	20	405 911	26	425 951
	8	208 295 290	15 102	196 686 026	672	8 525 603	95	1 240 059	50	650 596	38	562 474	26	326 576	21	303 957	27	484 638
	9	198 552 843	14 637	187 797 822	603	7 729 673	88	1 118 631	53	701 290	34	472 910	30	525 557	15	206 959	22	197 380
	10	189 003 081	13 995	176 922 689	688	9 073 627	97	1 013 072	61	720 118	41	510 943	23	346 008	23	416 625	16	169 664
	11	180 279 144	13 517	168 800 809	664	8 217 024	107	1 459 679	47	551 370	44	505 287	31	417 314	20	327 660	23	398 472
	12	172 575 409	13 053	161 536 360	673	7 723 458	119	1 140 000	68	1 050 037	34	386 078	31	438 904	20	300 572	35	432 983
2024	1																	
	2																	
	3																	
	4																	

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2021 Q4			2022 Q1			2022 Q2			2022 Q3			2022 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2021 4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022 1	387 242	28				11 058	11 058	376 184	18 721	29 779	357 463	40 449	70 228	317 014	57 222	127 450	259 792
2022 2	865 085	45							14 496	14 496	850 589	2 751 965	2 766 461	-1 901 377	98 423	2 864 885	-1 999 800
2022 3	930 547	59										13 361	13 361	917 186	279 953	293 314	637 233
2022 4	1 580 790	100													99 453	99 453	1 481 337
2023 1	778 687	73															
2023 2	1 629 160	90															
2023 3	1 107 969	75															
2023 4	1 001 119	73															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q1			2023 Q2			2023 Q3			2023 Q4			2024 Q1		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2021 4	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2022 1	387 242	28	44 217	171 667	215 575	28 136	199 803	187 439	101 160	300 964	86 278	21 925	322 889	64 354			
2022 2	865 085	45	171 331	3 036 216	-2 171 131	133 141	3 169 357	-2 304 272	125 426	3 294 783	-2 429 699	12 877	3 307 660	-2 442 576			
2022 3	930 547	59	198 068	491 382	439 165	136 558	627 941	302 607	60 803	688 744	241 803	3 952	692 696	237 851			
2022 4	1 580 790	100	272 625	372 078	1 208 712	306 467	678 545	902 245	129 682	808 227	772 563	112 199	920 426	660 364			
2023 1	778 687	73	66 521	66 521	712 166	173 610	240 132	538 556	69 236	309 368	469 320	35 960	345 327	433 360			
2023 2	1 629 160	90				169 307	169 307	1 459 853	200 807	370 114	1 259 046	148 147	518 261	1 110 899			
2023 3	1 107 969	75							175 949	175 949	932 020	45 404	221 353	886 616			
2023 4	1 001 119	73										62 911	62 911	938 207			

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**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**28. Priority of Payments - Revenue**



Reporting Date	29-01-24		
Payment date	25-01-24		
Period No	27		
Monthly Period	01-12-23		
Interest Period	from 28-12-23	to 25-01-24	= 28 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	860 058,06	EUR
Senior Expenses	-	5 587,00	EUR
Servicing Fee	-	74 303,30	EUR
Tranche A Loan Interest to Issuer	-	59 498,47	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	8 136,56	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	3 354,78	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	53 785,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	432 982,97	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	42 287,84	EUR
<b>Interest and principal due to Purchaser Subordinated Loan Provider</b>	<b>-</b>	<b>308,00</b>	<b>EUR</b>
Deferred Purchase Price to Seller		179 814,13	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	1 192 048,44	EUR
Senior Expenses	-	4 357,00	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	533 842,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	51 633,00	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	-	16 206,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	53 785,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	432 982,97	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	42 287,84	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
<b>Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment</b>		<b>56 954,63</b>	<b>EUR</b>

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Monthly Investor Report

**29. Priority of Payments - Redemption**



Reporting Date	29-01-24
Payment date	25-01-24
Period No	27
Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	7 270 752,42	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	-	7 270 752,42	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	7 703 735,39	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	6 424 990,60	EUR
(ii) Principal Payments on Class B Notes	-	589 159,90	EUR
(iii) Principal Payments on Class C Notes	-	174 069,97	EUR
(iii) Principal Payments on Class D Notes	-	515 514,92	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	-	0,00	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		6 424 990,60	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		589 159,90	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		174 069,97	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable		515 514,92	EUR
Payment to Issuer as Issuer Available Revenue Receipts		0,00	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		56 954,63	EUR
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**Purchaser Priority of Payments - Revenue (p)**

Payment of residual fund as Deferred Purchase Price to Seller		179 814,13	EUR
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**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**30. Transaction Costs**



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	27	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	5 587,00				
Interest accrued for the Period	EUR	655 466,00	533 842,00	51 633,00	16 206,00	53 785,00
Cumulative Interest accrued	EUR	13 765 631,00	10 717 221,00	918 554,00	306 383,00	1 823 473,00
Interest Payments	EUR	655 466,00	533 842,00	51 633,00	16 206,00	53 785,00
Cumulative Interest Payments	EUR	13 765 631,00	10 717 221,00	918 554,00	306 383,00	1 823 473,00
Interest accrued on Subordinated Loan for the Period	EUR	2 647,00				
Cumulative Interest accrued on Subordinated Loan	EUR	45 669,00				
Interest Payments on Subordinated Loan	EUR	2 647,00				
Cumulative Interest Payments on Subordinated Loan	EUR	45 669,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**31. Cap Overview**



Reporting Date	29-01-24
Payment date	25-01-24
Period No	27
Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days

**Class A, B and C Cap details**

**Kimi 10 | Front Cap**

<b>Party A</b>	<b>BANCO SANTANDER, S.A</b>
<b>Party B</b>	<b>SCF RAHOITUSPALVELUT X DAC</b>
Cap Notional	<b>176 537 447</b>
Interest Period Start	28-12-23
Interest Period End	25-01-24
Interest Days	28
Settlement Date	25-01-24
Euribor 1 M	3,865 %
Cap limit	0,000 %
Floating Interest Rate above cap limit	3,865 %
Cap Floating Rate Day Count Fraction	0,08
Cap Interest Amount	<b>EUR 530 691,18</b>
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u><u>EUR 530 691,18</u></u>

**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**32. Contact Details**



**Santander Consumer Bank AS**

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Reporting Date	29-01-24
Payment date	25-01-24
Period No	27
Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days