

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

**Cover Sheet Monthly Investor Report**



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Reporting Date	02.01.2024				
Payment date	28.12.2023			Following payment dates:	25.01.2024
Period No	26				26.02.2024
Monthly Period	01.11.2023				
Interest Period	from 27.11.2023		to 28.12.2023	=	31 days
Cut-Off date	30.11.2023				

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

**1. Portfolio Information**



Reporting Date	02.01.2024		
Payment date	28.12.2023		
Period No	26		
Monthly Period	01.11.2023		
Interest Period	from	27.11.2023	to 28.12.2023 = 31 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance prior to replenishment</b>	<b>188 986 757,90 EUR</b>
Scheduled Loan Principal Repayments (+MC)	4 026 327,54 EUR
Prepayments	4 282 814,71 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>8 309 142,25 EUR</b>
 New Defaulted Auto Loans amt in Period	 398 471,55 EUR
<b>Closing balance prior to replenishment</b>	<b>180 279 144,10 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>180 279 144,10 EUR</b>
 Principal Recoveries on loans in default	 322 813,34 EUR
<b>Total revenue collections</b>	
<b>Total Revenue Received in Period</b>	<b>576 367,36 EUR</b>

<b># Loans</b>	
At beginning of period	14 928 Loans
Replenished contracts	- Loans
Paid in Full	475 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	23 Loans
<b>At end of period (pre replenishment)</b>	<b>14 430 Loans</b>

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



Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from 27.11.2023	to	28.12.2023	=	31 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	910 523,92	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	3 606,73	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	61 629,73	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>975 760,38</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	638 987,55	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	597 221,63	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	15 147,83	EUR
g. Liquidity Reserve Excess Amount	46 481,90	EUR
h. Any other net amount received by the Issuer	-	EUR
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>1 297 838,91</b>	<b>EUR</b>

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

Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from 27.11.2023	to	28.12.2023	=	31 days



**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	8 309 142,25	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>8 309 142,25</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	8 309 142,25	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	398 471,55	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>8 707 613,80</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	02.01.2024
Payment date	28.12.2023
Period No	26
Monthly Period	01.11.2023
Interest Period	from 27.11.2023 to 28.12.2023 = 31 days

**Note Balance**

Beginning of Period	188 986 757,90	EUR
End of Period	180 279 144,10	EUR

**Liquidity Balance**

Beginning of Period	0,5 %	903 898,86	EUR
Cash Outflow		43 548,98	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	860 349,88	EUR
Required Reserve Amount	0,5 %	860 349,88	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	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

Asset Balance

Opening balance prior to replenishment	188 986 757,90	EUR
Closing balance prior to replenishment	180 279 144,10	EUR
Closing Balance post replenishment	180 279 144,10	EUR

Portfolio Performance:

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	168 800 809,48	93,63 %	13 517
1-29 days past due	8 217 023,52	4,56 %	664
<b>Delinquent Receivables:</b>			
30-59 days past due	1 459 679,41	0,81 %	107
60-89 days past due	551 370,37	0,31 %	47
90-119 days past due	505 286,81	0,28 %	44
120-149 days past due	417 314,28	0,23 %	31
150-179 days past due	327 660,23	0,18 %	20
<b>Total Performing and Delinquent</b>	<b>180 279 144</b>	<b>100,00 %</b>	<b>14 430</b>
Current Period Defaults	398 471,55		23
Cumulative Defaults	7 847 615,40		512
Current Period Principal Recoveries	322 813,34		
Cumulative Principal Recoveries	3 906 334,03		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,88 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,86 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,90 %	

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

[A] Aggregate Outstanding Asset Principal Amount	180 279 144,10	40,9395 %
[B] Aggregate principal balance of Defaulted Contracts	7 847 615,40	
[C] Recoveries received on such Defaulted Contracts	3 906 334,03	
[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	1,81 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,59 %	
[C] Delinquency Ratio, second preceding Payment Date	1,52 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event NO

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

[A] [1] + [2] + [3]	31 369 955,01	16,60 %	YES
Class B Principal Amount [1]	14 453 172,99		
Class C Principal Amount [2]	4 270 255,66		
Class D Principal Amount [3]	12 646 526,37		
[B] Aggregated Outstanding Note Principal Amount	188 986 757,90		

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	02.01.2024
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**Concentration limits (limits not valid after replenishment period ends):**

Weighted average interest rate (min 2,35%)	2,38 %
Weighted average months to maturity (max 56)	32,63*
Used Vehicles (max 74%)	66,13 %
Balloon Loans (max 63,5%)	71,09 %
Corporate Borrowers (max 10%)	7,26 %
IRB (min 95%)	95,44 %**

\* Bucket-based as found in IR

\*\* As of previous pool cut

**Top-10 Exposures:**

Balance	# Loans	Portion
204 297,50	2	0,11 %
125 545,83	1	0,07 %
125 469,07	1	0,07 %
125 006,71	1	0,07 %
120 188,67	1	0,07 %
114 679,89	1	0,06 %
113 701,95	1	0,06 %
110 907,27	1	0,06 %
105 492,07	1	0,06 %
99 465,46	1	0,06 %
<b>Total (max 0,5%)</b>		<b>0,69 %</b>

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**6. Note Principal**

Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days



**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	157 616 802,89	14 453 172,99	4 270 255,66	12 646 526,37	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	7 262 235,00	665 933,69	196 753,13	582 691,98	EUR
End of Period	150 354 567,89	13 787 239,30	4 073 502,52	12 063 834,39	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	398 471,55	EUR
Credit PDL	-	-	-	398 471,55	EUR
End of Period	-	-	-	-	EUR

**Net Note Principal**

Beginning of Period	157 616 802,89	14 453 172,99	4 270 255,66	12 646 526,37	EUR
End of Period	150 354 567,89	13 787 239,30	4 073 502,52	12 063 834,39	EUR



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**7. Outstanding Notes**

Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 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		25.10.2031	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
<b>Current Note Information</b>					
Outstanding Opening Balance	188 986 757,90	157 616 802,89	14 453 172,99	4 270 255,66	12 646 526,37
Available Distribution Amount	8 707 613,80				
Amortisation	8 124 921,82				
Redemption per Class	8 707 613,80	7 262 235,00	665 933,69	196 753,13	582 691,98
Redemption per Note		1 763,53	3 783,71	3 783,71	3 783,71
Outstanding Closing Balance		150 354 567,89	13 787 239,30	4 073 502,52	12 063 834,39
Net Outstanding Closing Balance	180 279 144,10	150 354 567,89	13 787 239,30	4 073 502,52	12 063 834,39
Current Tranching	100 %	83,40 %	7,65 %	2,26 %	6,69 %
Current Pool Factor		0,37	0,78	0,78	0,78

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		38 275,09	82 120,30	82 120,30	82 120,30
>Principal Repayment per note		1 763,53	3 783,71	3 783,71	3 783,71
Principal Outstanding per Note End of Period		36 511,55	78 336,59	78 336,59	78 336,59
>Interest accrued for the period		149,47	338,37	359,58	366,12
Interest Payment	750 149,41	615 515,51	59 553,09	18 698,38	56 382,43
Interest Payment per Note		149,47	338,37	359,58	366,12

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)		17,88 %	10,23 %	7,97 %	1,28 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		18,35 %	10,71 %	7,97 %	1,28 %
Current CE (Subordination)		16,60 %	8,95 %	6,69 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		17,08 %	9,43 %	6,69 %	0,00 %

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Reporting Date 02.01.2024  
Payment date 28.12.2023  
Period No 26  
Monthly Period 01.11.2023  
Interest Period : 27.11.2023 to 28.12.2023 = 31 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	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days



Average amount - all: 17 157

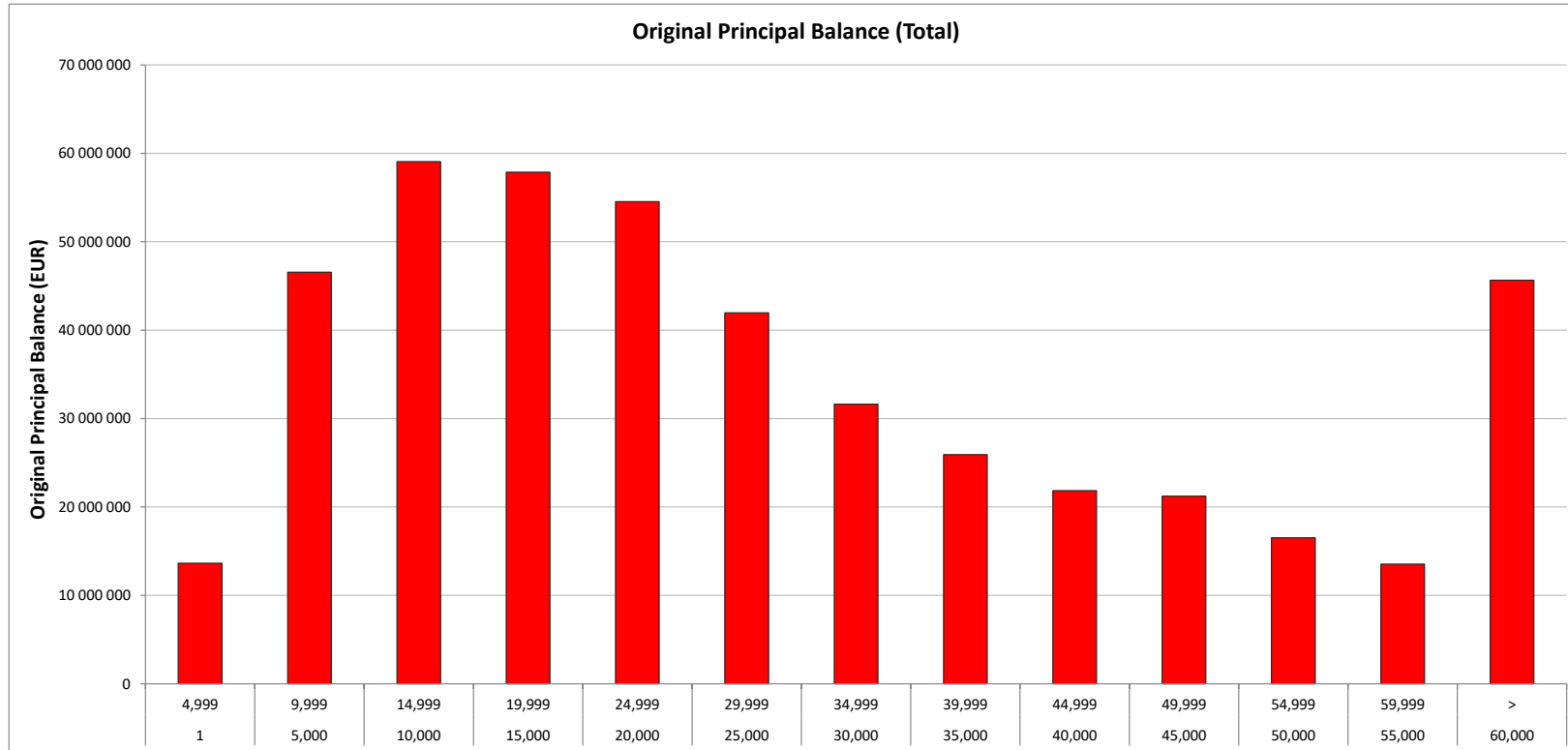
		TOTAL				
Min	Max	No	Original balance	%	WA months to maturity	WA seasoning
1	4 999	4 092	13 647 172	3,0 %	27,3	15,1
5 000	9 999	6 282	46 554 194	10,3 %	41,7	12,7
10 000	14 999	4 778	59 074 311	13,1 %	49,8	10,8
15 000	19 999	3 326	57 863 134	12,9 %	54,1	8,8
20 000	24 999	2 432	54 528 957	12,1 %	56,1	8,0
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	02.01.2024	
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**10.a Outstanding Principal Balance**

Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days



Average amount - all: 12 493

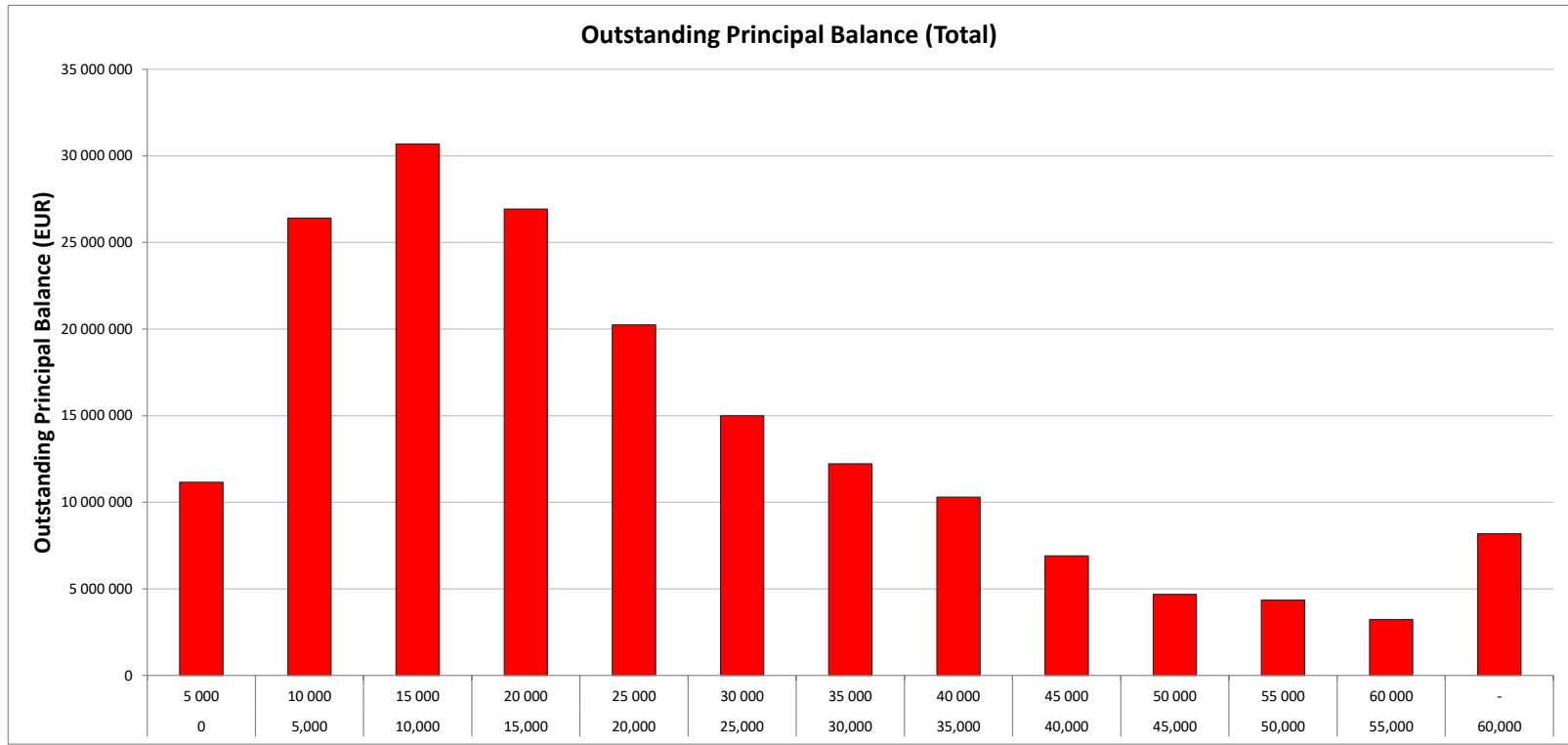
Outstanding balance

TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	5 000	4 141	11 150 449	6,19 %	19,3	36,6	
5 000	10 000	3 630	26 409 304	14,65 %	29,7	33,7	
10 000	15 000	2 485	30 690 261	17,02 %	33,1	32,5	
15 000	20 000	1 554	26 929 193	14,94 %	34,2	32,0	
20 000	25 000	906	20 238 044	11,23 %	34,9	31,3	
25 000	30 000	550	14 998 350	8,32 %	33,9	32,4	
30 000	35 000	378	12 222 736	6,78 %	33,1	33,3	
35 000	40 000	276	10 299 038	5,71 %	35,5	32,4	
40 000	45 000	163	6 897 749	3,83 %	35,2	32,4	
45 000	50 000	99	4 687 435	2,60 %	37,3	31,5	
50 000	55 000	83	4 350 613	2,41 %	36,3	32,9	
55 000	60 000	56	3 223 643	1,79 %	32,9	34,3	
60 000	-	109	8 182 328	4,54 %	34,2	32,4	
Total		14 430	180 279 144	100 %	32,6	32,8	

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

**10.b Outstanding Principal Balance Graph**

Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days



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

**11.a Geographical Distribution**



Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days

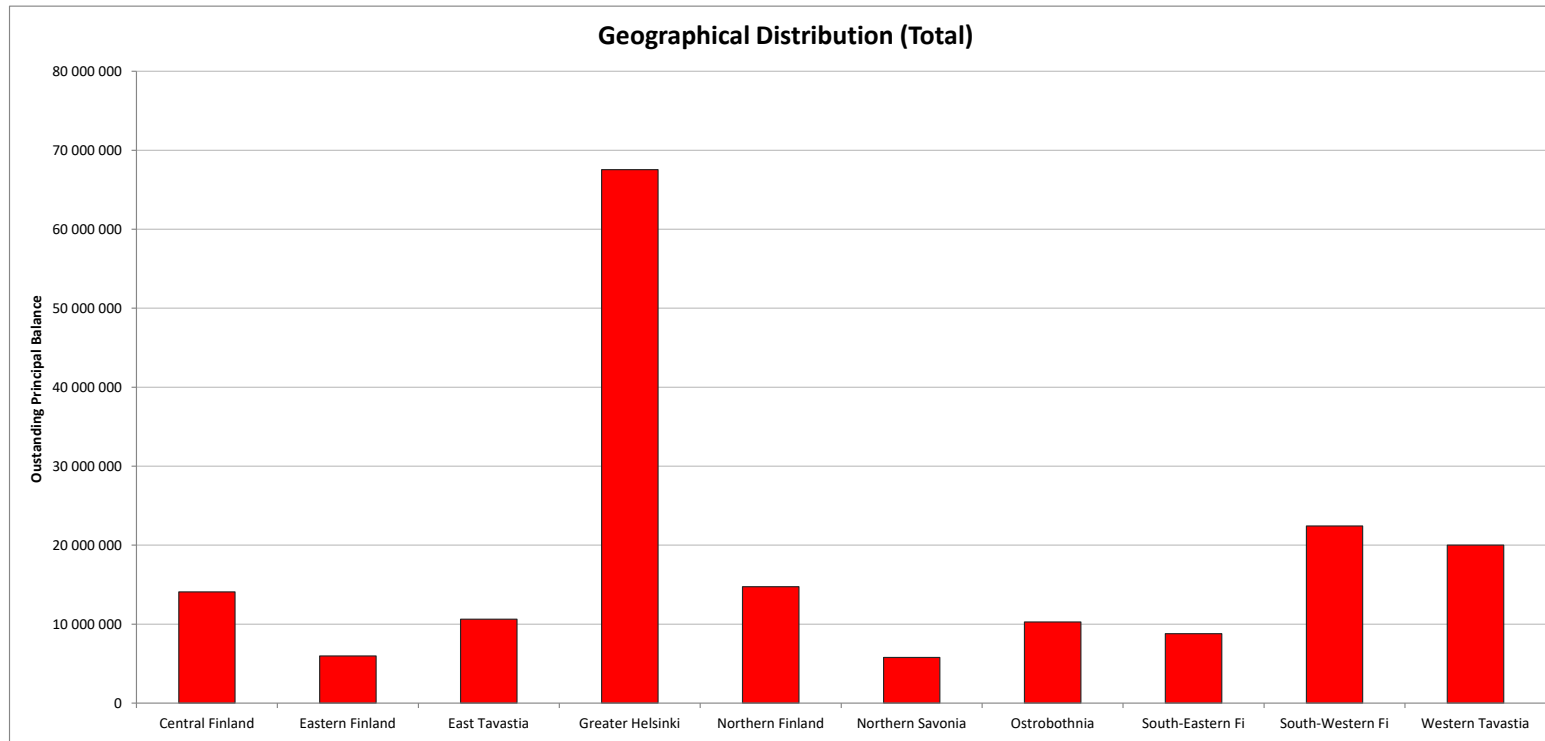
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 306	14 076 182	7,81 %	32,5	32,1	
Eastern Finland	516	5 975 976	3,31 %	33,4	31,9	
East Tavastia	894	10 626 239	5,89 %	33,1	32,3	
Greater Helsinki	4 763	67 551 360	37,47 %	32,3	33,4	
Northern Finland	1 160	14 747 471	8,18 %	33,5	31,9	
Northern Savonia	531	5 788 568	3,21 %	31,3	33,0	
Ostrobothnia	922	10 284 151	5,70 %	32,7	32,5	
South-Eastern Fi	856	8 786 954	4,87 %	32,3	32,0	
South-Western Fi	1 754	22 435 190	12,44 %	33,2	32,6	
Western Tavastia	1 728	20 007 054	11,10 %	32,4	33,0	
Total	14 430	180 279 144	100 %	32,6	32,8	

Geographic distribution

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	02.01.2024					
Payment date	28.12.2023					
Period No	26					
Monthly Period	01.11.2023					
Interest Period	from	27.11.2023	to	28.12.2023	=	31 days





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

**12.a Interest Rate**



Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

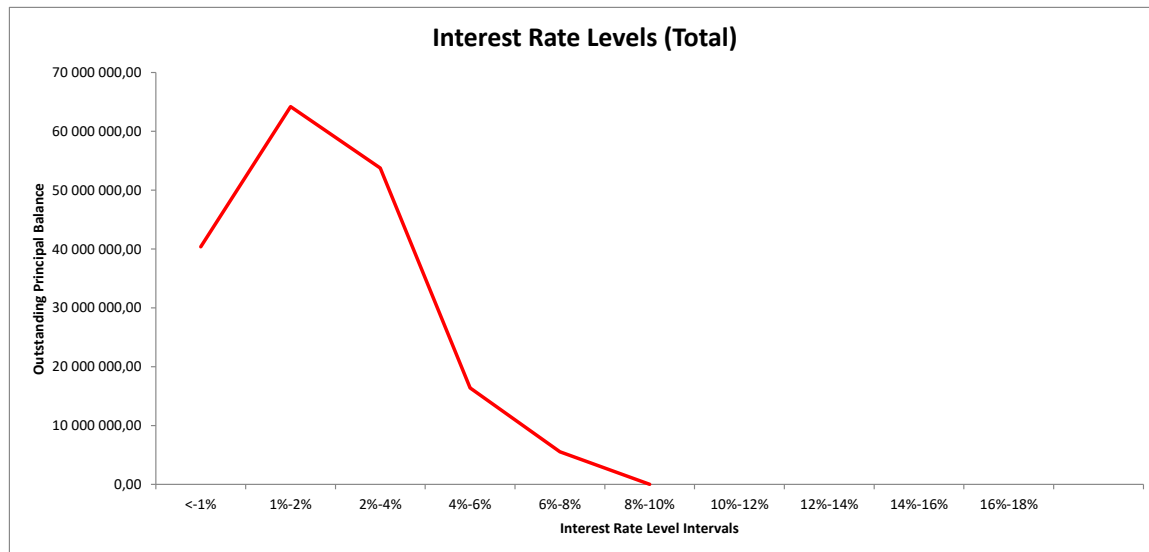
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	2 969	40 378 557	22,40 %	31,6	32,8
1 %	2 %	3 587	64 197 646	35,61 %	31,8	33,7
2 %	4 %	4 795	53 768 795	29,83 %	34,2	31,9
4 %	6 %	2 163	16 380 793	9,09 %	33,4	32,0
6 %	8 %	908	5 541 276	3,07 %	32,4	32,9
8 %	10 %	8	12 077	0,01 %	25,2	32,7
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
18 %	-					
Total		14 430	180 279 144	100 %	32,6	32,8

Interest distribution

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

12.b Interest Rate

Reporting Date	02.01.2024
Payment date	28.12.2023
Period No	26
Monthly Period	01.11.2023
Interest Period	from 27.11.2023 to 28.12.2023 = 31 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**13.a Remaining Terms**



Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

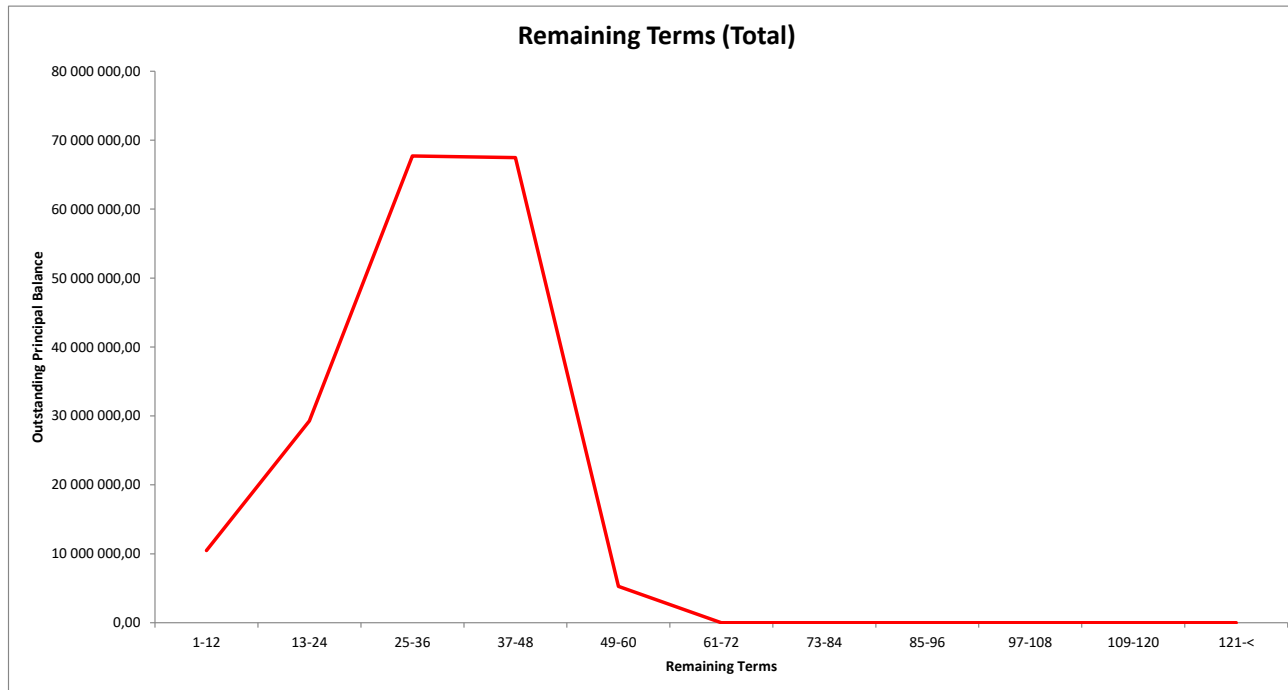
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	23	71 493	0,04 %	0,0	56,7
1		12	2 297	10 476 671	5,81 %	7,9	47,1
13		24	3 226	29 275 630	16,24 %	19,8	38,5
25		36	5 027	67 707 010	37,56 %	30,7	32,2
37		48	3 606	67 462 945	37,42 %	42,6	29,3
49		60	251	5 285 396	2,93 %	50,2	23,0
61		72					
73		84					
85		96					
97		108					
109		120					
121	-						
Total		14 430		180 279 144	100 %	32,6	32,8

Months to maturity

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days

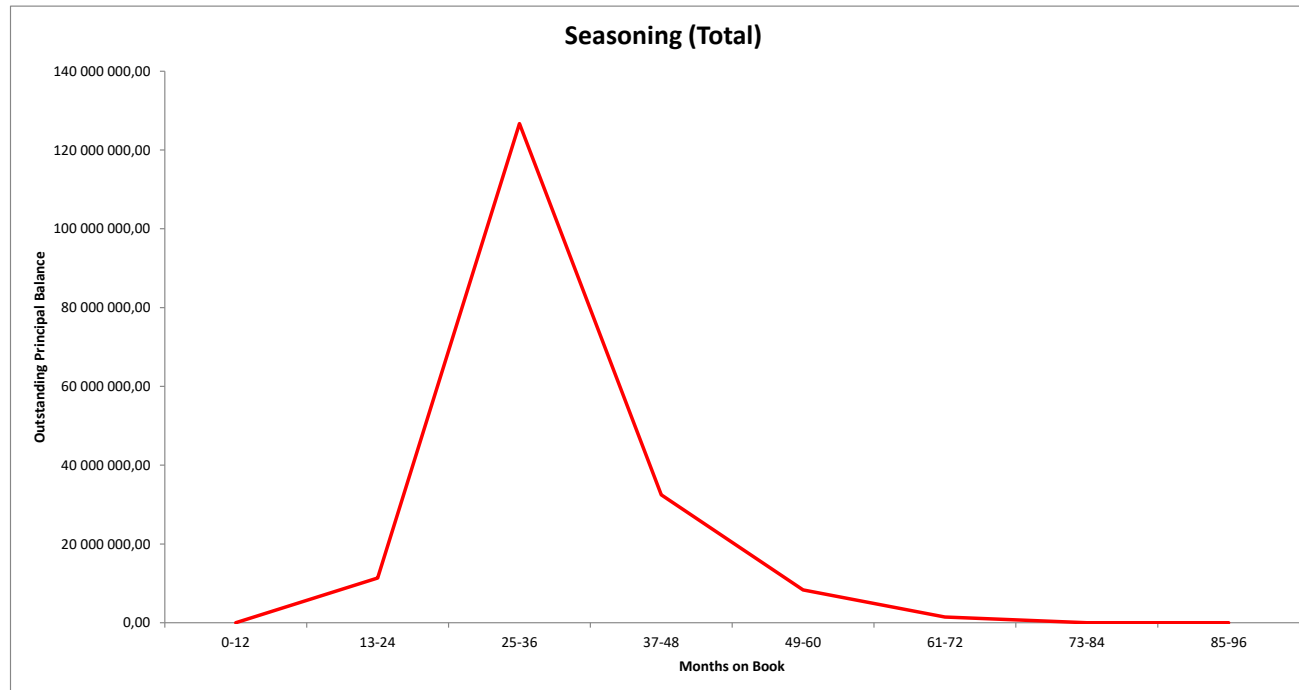




**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**14.b Seasoning**

Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days



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

**15.a Balloon loans**



Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

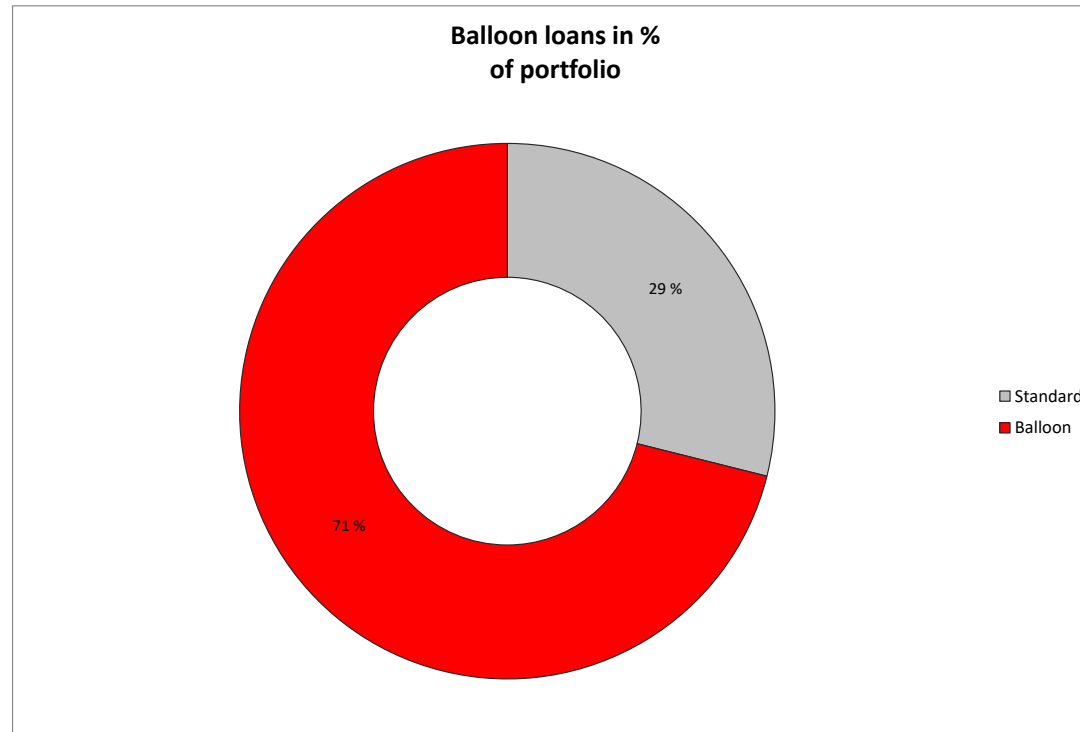
Balloon loans in %  
of portfolio

TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	8 130	52 112 865	28,9 %	3 714	0,0 %	30,9	31,7
Balloon	6 300	128 166 279	71,1 %	63 648 503	49,7 %	33,3	33,2
<b>Total</b>	<b>14 430</b>	<b>180 279 144</b>	<b>100 %</b>	<b>63 652 217</b>	<b>35 %</b>	<b>32,6</b>	<b>32,8</b>

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

15.b Balloon loans

Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days





**SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report**

**16.a # loans per borrower**



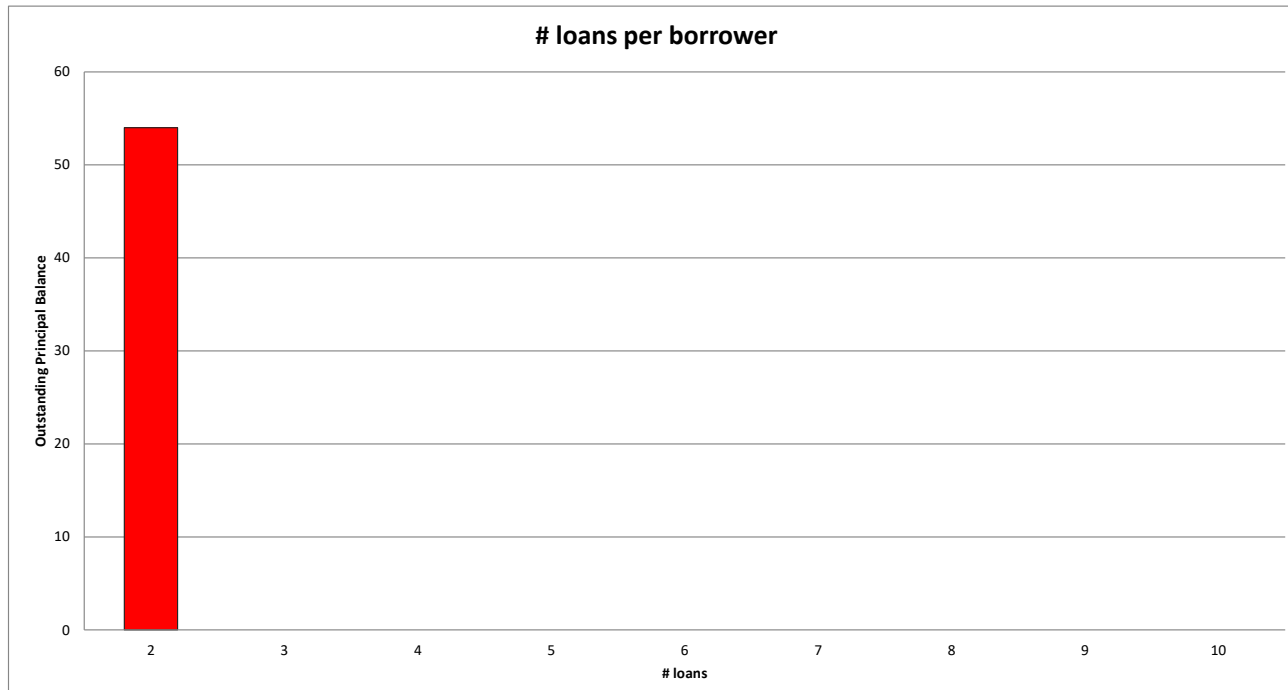
Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	14 322	178 689 326	99,12 %	
2	54	1 589 818	0,88 %	
3				
4				
5				
6				
7				
8				
9				
10				
Total:	14 376	180 279 144	100 %	

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

**16.b # loans per borrower**

Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

17.a Amortization Profile



Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

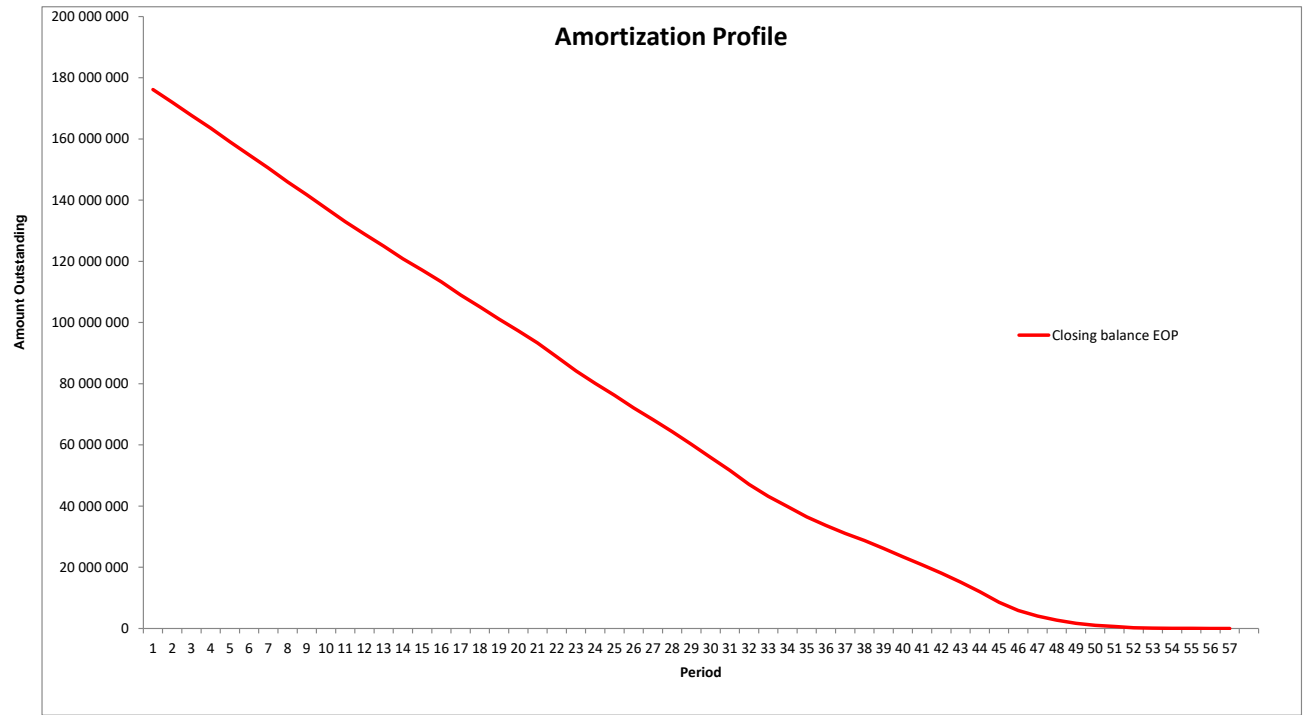
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	180 279 144	176 137 078	4 142 066	356 902	2,40 %	97,70 %
2	176 137 078	171 969 040	4 168 038	348 152	2,40 %	95,39 %
3	171 969 040	167 686 510	4 282 530	339 402	2,39 %	93,01 %
4	167 686 510	163 576 295	4 110 215	330 479	2,39 %	90,74 %
5	163 576 295	159 082 233	4 494 062	321 886	2,39 %	88,24 %
6	159 082 233	154 749 400	4 332 834	312 607	2,38 %	85,84 %
7	154 749 400	150 525 525	4 223 875	303 606	2,38 %	83,50 %
8	150 525 525	145 984 840	4 540 684	294 841	2,38 %	80,98 %
9	145 984 840	141 746 981	4 237 859	285 564	2,37 %	78,63 %
10	141 746 981	137 362 948	4 384 033	276 809	2,37 %	76,19 %
11	137 362 948	132 957 215	4 405 733	267 855	2,37 %	73,75 %
12	132 957 215	128 894 129	4 063 086	258 784	2,36 %	71,50 %
13	128 894 129	124 926 756	3 967 373	250 318	2,36 %	69,30 %
14	124 926 756	120 854 009	4 072 747	242 115	2,35 %	67,04 %
15	120 854 009	117 127 249	3 726 760	233 875	2,35 %	64,97 %
16	117 127 249	113 321 699	3 805 550	226 032	2,34 %	62,86 %
17	113 321 699	109 000 398	4 321 302	218 047	2,33 %	60,46 %
18	109 000 398	105 127 426	3 872 971	209 401	2,33 %	58,31 %
19	105 127 426	101 131 927	3 995 499	201 394	2,32 %	56,10 %
20	101 131 927	97 257 454	3 874 473	193 423	2,32 %	53,95 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

17.b Amortization Profile

Reporting Date	02.01.2024					
Payment date	28.12.2023					
Period No	26					
Monthly Period	01.11.2023					
Interest Period	from	27.11.2023	to	28.12.2023	=	31 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

18.a Payment Holidays



Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days

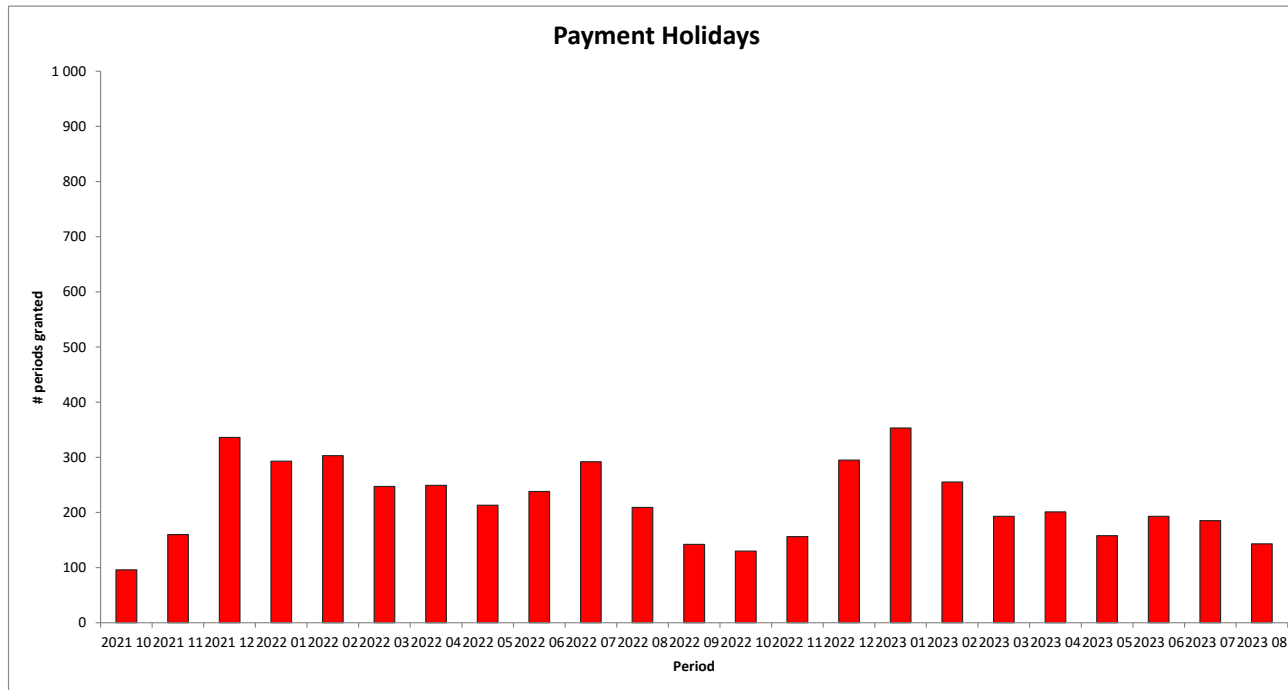
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2021 10	96	121	33 855	2 126 526	
2021 11	160	234	59 030	2 844 045	
2021 12	336	423	116 000	6 480 237	
2022 01	293	385	103 151	5 204 751	
2022 02	303	414	109 272	5 554 114	
2022 03	247	326	92 378	4 610 331	
2022 04	249	323	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	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					
2024 01					
2024 02					
2024 03					
2024 04					
Total:	5 323	7 044	2 008 250	92 062 033	

Payment Holiday

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

**18.b Payment Holidays**

Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

18.c Remaining Payment Holidays



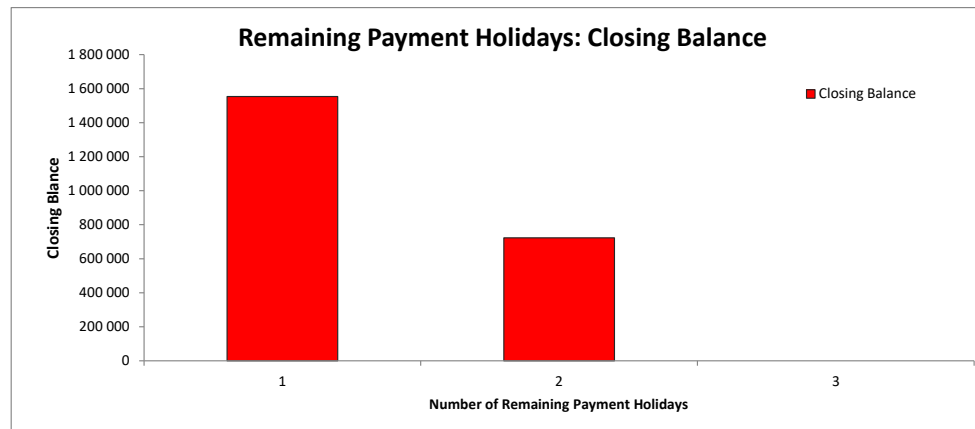
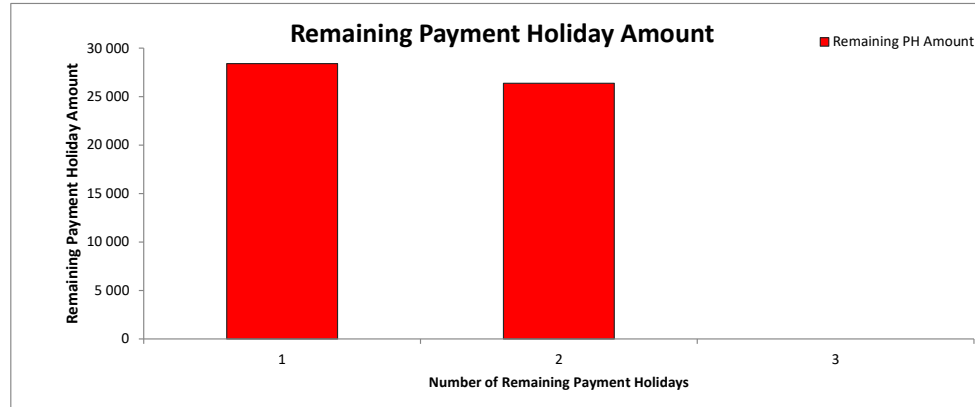
Reporting Date	02.01.2024
Payment date	28.12.2023
Period No	26
Monthly Period	01.11.2023
Interest Period	from 27.11.2023 to 28.12.2023 = 31 days

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	95	28 402	1 553 795
2	44	26 368	723 394
3	0	0	0
Total	139	54 771	2 277 189

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from	27.11.2023
	to	28.12.2023
	=	31 days





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

**19.a Downpayment**



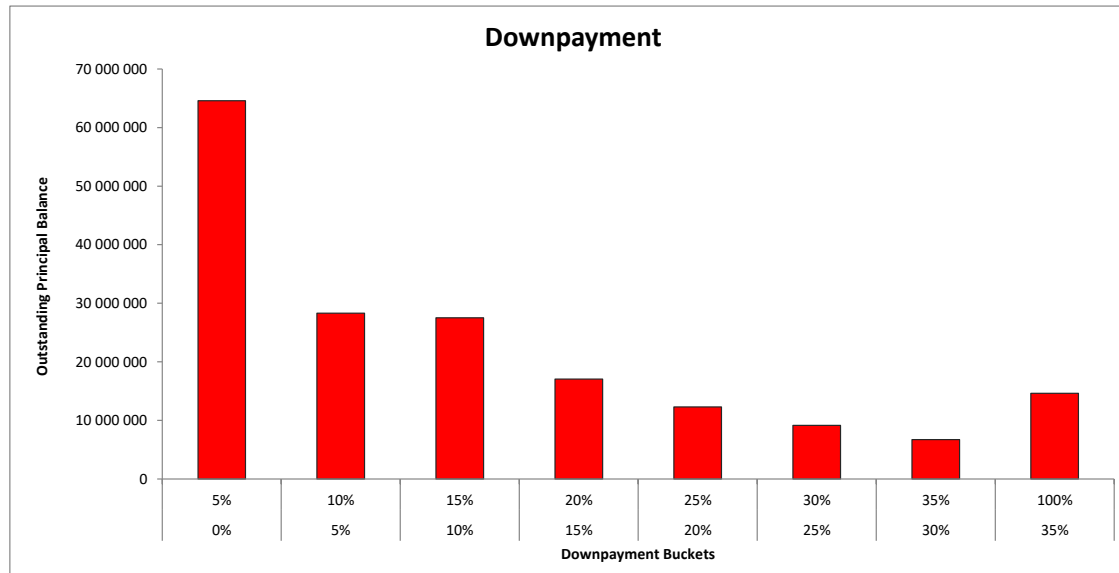
Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	4 973	64 570 881	35,82 %	34,9	32,2
	5 %	10 %	1 868	28 320 752	15,71 %	33,9	33,0
	10 %	15 %	1 910	27 524 721	15,27 %	31,1	33,9
	15 %	20 %	1 341	17 060 255	9,46 %	30,6	33,9
	20 %	25 %	1 036	12 297 136	6,82 %	31,4	32,7
	25 %	30 %	801	9 143 805	5,07 %	30,3	32,6
	30 %	35 %	660	6 731 196	3,73 %	30,7	32,2
	35 %	100 %	1 841	14 630 397	8,12 %	28,8	31,9
			14 430	180 279 144	100 %	32,6	32,8

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**19.b Downpayment**

Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from	27.11.2023
	to	28.12.2023
	=	31 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

20.a Vehicle Condition



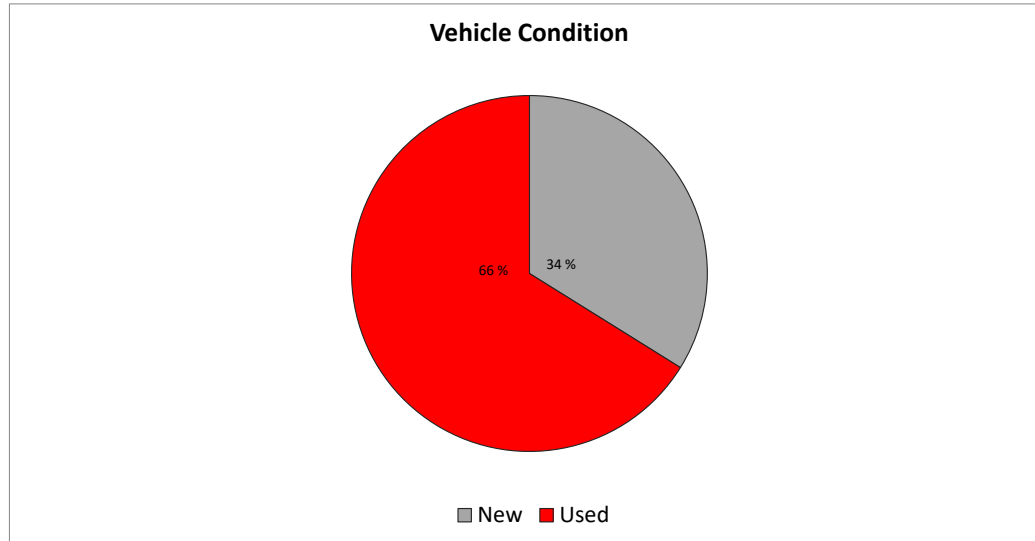
Reporting Date	02.01.2024
Payment date	28.12.2023
Period No	26
Monthly Period	01.11.2023
Interest Period	from 27.11.2023 to 28.12.2023 = 31 days

Vehicle condition	TOTAL				
	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3 182	61 056 865	33,87 %	30,1	33,5
Used	11 248	119 222 279	66,13 %	33,9	32,4
Total	14 430	180 279 144	100 %	32,6	32,8

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from 27.11.2023	to 28.12.2023	=	31 days	



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

21.a Borrower Type



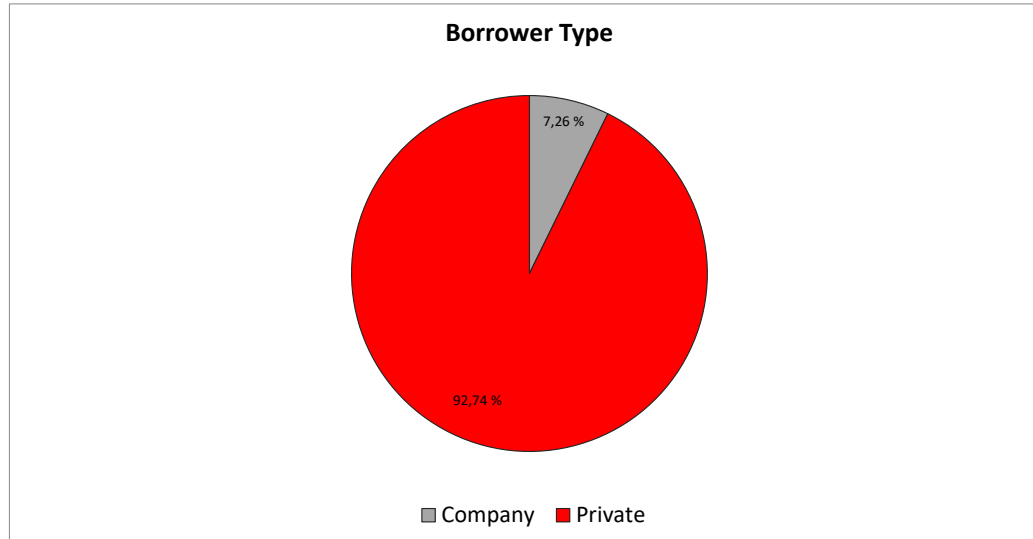
Reporting Date	02.01.2024
Payment date	28.12.2023
Period No	26
Monthly Period	01.11.2023
Interest Period	from 27.11.2023 to 28.12.2023 = 31 days

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	909	13 090 576	7,26 %	25,1	34,0
Private	13 521	167 188 568	92,74 %	33,2	32,7
Total	14 430	180 279 144	100 %	32,6	32,8

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

21.b Borrower Type

Reporting Date		02.01.2024			
Payment date		28.12.2023			
Period No		26			
Monthly Period		01.11.2023			
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

22.a Vehicle type



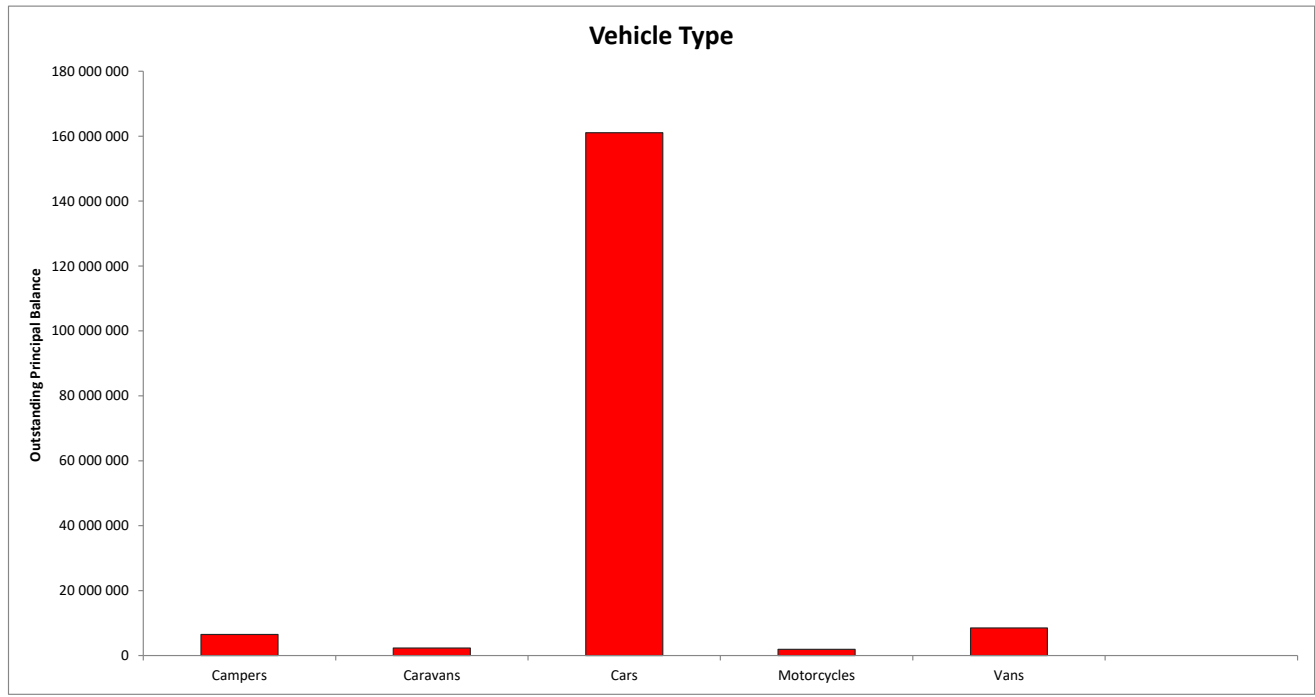
Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days

TOTAL						
Vehicle type	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	236	6 480 711	3,59 %	37,2	30,4	
Caravans	169	2 336 549	1,30 %	36,3	30,3	
Cars	12 868	161 038 792	89,33 %	32,7	32,9	
Motorcycles	307	1 914 504	1,06 %	28,2	31,0	
Vans	850	8 508 588	4,72 %	28,0	33,7	
Total	14 430	180 279 144	100 %	32,6	32,8	

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

**22.b Vehicle type**

Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days





SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**23.a Restructured Loans**



Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

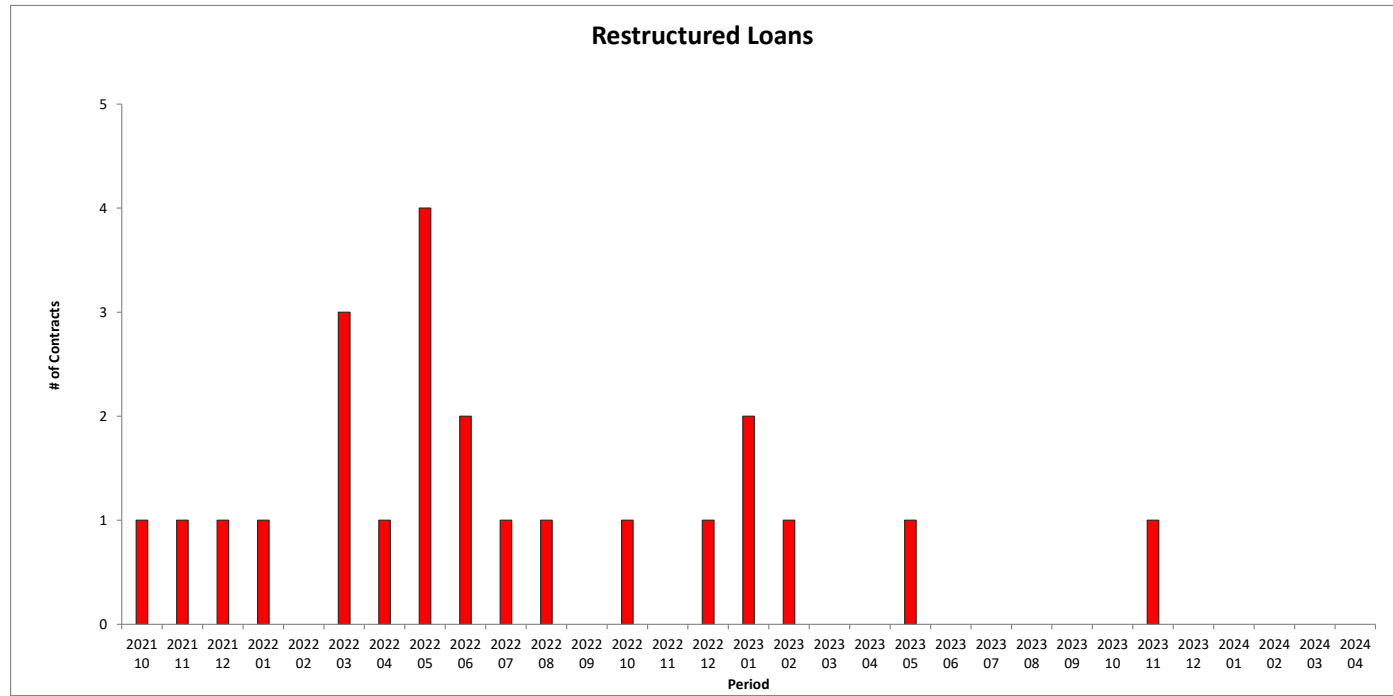
TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12	1	7 631
2022 01	1	64 072
2022 02	0	0
2022 03	3	75 148
2022 04	1	8 692
2022 05	4	77 788
2022 06	2	12 908
2022 07	1	4 419
2022 08	1	24 918
2022 09	0	0
2022 10	1	77 391
2022 11	0	0
2022 12	1	20 052
2023 01	2	72 501
2023 02	1	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		
2024 01		
2024 02		
2024 03		
2024 04		
2024 05		
<b>Total</b>	<b>23</b>	<b>517 115</b>

Restructured

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

23.b Restructured Loans

Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

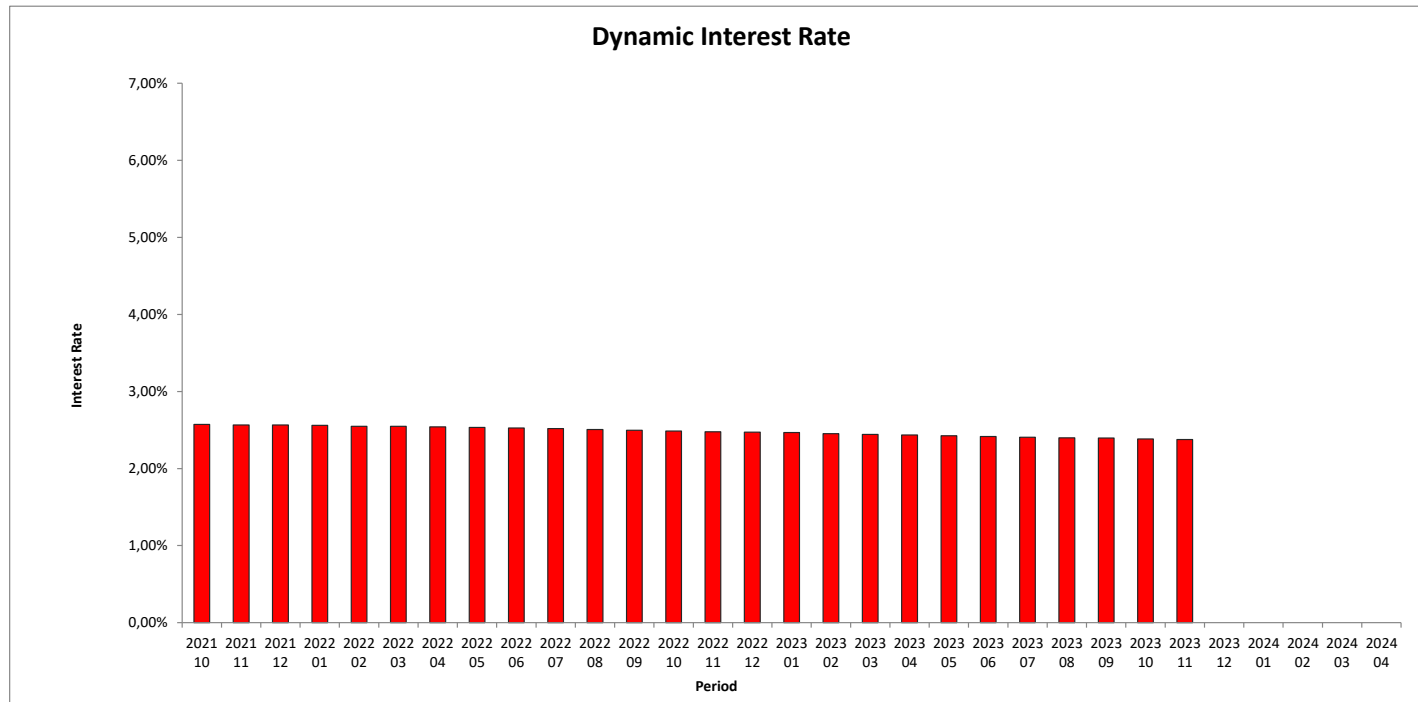
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12	432 351 017	2,56 %
2022 01	430 947 677	2,56 %
2022 02	431 953 670	2,55 %
2022 03	428 412 919	2,55 %
2022 04	431 797 160	2,54 %
2022 05	411 978 840	2,53 %
2022 06	394 318 859	2,53 %
2022 07	378 494 435	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		
2024 01		
2024 02		
2024 03		
2024 04		

Interest rate evolution

SCF RAHOITUSPALVELUT X DAC  
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24.b Dynamic Interest Rate

Reporting Date	02.01.2024					
Payment date	28.12.2023					
Period No	26					
Monthly Period	01.11.2023					
Interest Period	from	27.11.2023	to	28.12.2023	=	31 days



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25.a Dynamic Pre-Payments



Reporting Date	02.01.2024			
Payment date	28.12.2023			
Period No	26			
Monthly Period	01.11.2023			
Interest Period	from	27.11.2023	to	28.12.2023 = 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	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			
2024 01			
2024 02			
2024 03			
2024 04			

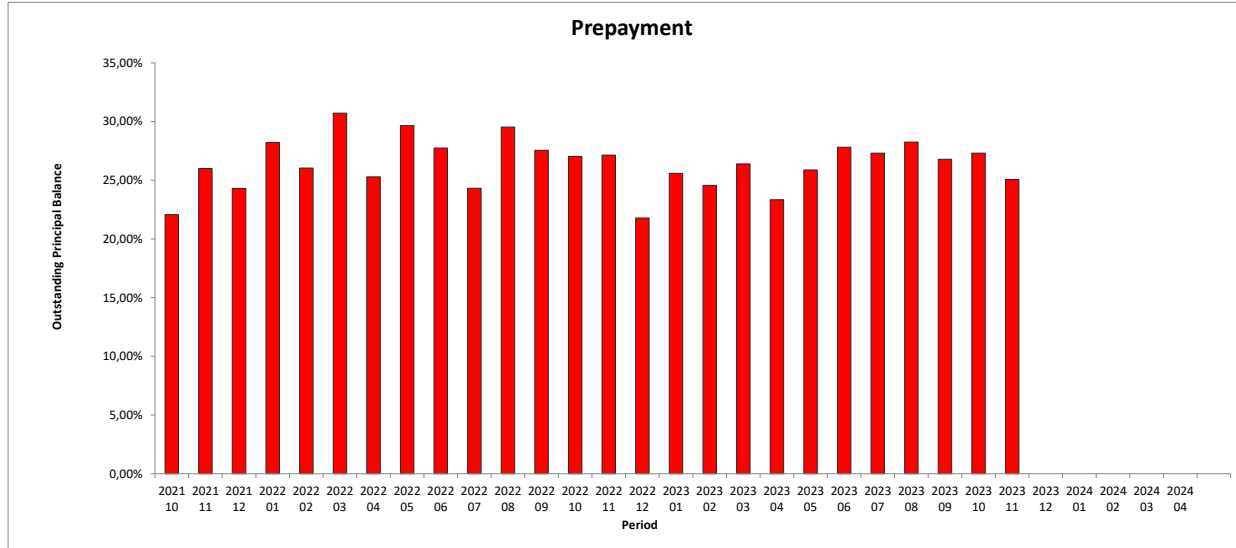
Dynamic Prepayment

SCF RAHOITUSPALVELUT X DAC  
 Monthly Investor Report

**25.b Dynamic Pre-Payments**



Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	26				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days



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26. Delinquency



Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2021	10	422 120 336	24 011	403 026 979	1 057	17 599 584	74	1 277 703	12	216 069	-	-	-	-	-	-	-	-
	11	431 339 743	24 270	403 513 430	1 599	25 760 159	95	1 786 034	13	209 317	4	70 803	-	-	-	-	-	-
	12	432 351 017	24 818	408 757 534	1 327	20 269 889	154	2 690 052	28	502 529	3	71 977	4	59 036	-	-	-	-
2022	1	430 947 677	25 171	409 620 845	1 125	16 949 415	149	2 193 122	54	927 367	35	739 635	22	447 357	9	69 937	-	-
	2	431 953 670	25 455	410 320 588	1 168	17 409 629	124	1 839 898	58	796 166	40	687 611	23	548 969	17	350 808	10	45 449
	3	428 412 919	25 672	408 585 833	1 048	15 418 236	127	1 961 503	59	938 207	34	430 112	32	601 459	17	477 569	18	341 793
	4	431 797 160	25 981	410 488 448	1 131	17 081 694	121	1 727 279	67	1 027 378	43	697 230	22	314 469	26	460 662	14	306 774
	5	411 978 840	25 045	390 109 565	1 194	17 514 059	132	2 010 106	59	776 608	42	742 631	33	564 255	15	261 616	17	324 331
	6	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																	
2024	1																	
	2																	
	3																	
	4																	

SCF RAHOITUSPALVELUT X DAC  
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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 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	57 222	127 450	259 792
2022 2	865 085	45							14 496	14 496	850 589	-146 073	-131 577	996 662	98 423	-33 154	898 238
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	568 136	39															

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	3 528	304 492	82 750			
2022 2	865 085	45	171 331	138 177	726 907	133 141	271 319	593 766	125 426	396 745	468 340	4 308	401 053	464 032			
2022 3	930 547	59	198 068	491 382	439 165	136 558	627 941	302 607	60 803	688 744	241 803	4 781	693 525	237 022			
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	154 306	962 533	618 257			
2023 1	778 687	73	66 521	66 521	712 166	173 610	240 132	538 556	69 236	309 368	469 320	41 216	350 583	428 104			
2023 2	1 629 160	90				169 307	169 307	1 459 853	200 807	370 114	1 259 046	237 106	607 220	1 021 940			
2023 3	1 107 969	75							175 949	175 949	932 020	210 205	386 154	721 815			
2023 4	568 136	39										24 597	24 597	543 539			

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

**28. Priority of Payments - Revenue**



Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	975 760,38	EUR
Senior Expenses	-	99 287,30	EUR
Servicing Fee	-	75 116,31	EUR
Tranche A Loan Interest to Issuer	-	81 706,08	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	10 603,61	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	-	4 235,68	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	56 382,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	398 471,55	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	46 603,98	EUR
<b>Interest and principal due to Purchaser Subordinated Loan Provider</b>	<b>-</b>	<b>338,00</b>	<b>EUR</b>
Deferred Purchase Price to Seller		203 015,87	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	1 297 838,91	EUR
Senior Expenses	-	40 984,65	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	615 516,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	59 553,00	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	-	18 698,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	56 382,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	398 471,55	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	46 603,98	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>61 629,73</b>	<b>EUR</b>

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**29. Priority of Payments - Redemption**



Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	26	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	8 309 142,25	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	-	8 309 142,25	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	8 707 613,80	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	-	7 262 235,00	EUR
(ii) Principal Payments on Class B Notes	-	665 933,69	EUR
(iii) Principal Payments on Class C Notes	-	196 753,13	EUR
(iii) Principal Payments on Class D Notes	-	582 691,98	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		7 262 235,00	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		665 933,69	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		196 753,13	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable		582 691,98	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		61 629,73	EUR
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**Purchaser Priority of Payments - Revenue (p)**

Payment of residual fund as Deferred Purchase Price to Seller		203 015,87	EUR
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**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**30. Transaction Costs**

Reporting Date	02.01.2024					
Payment date	28.12.2023					
Period No	26					
Monthly Period	01.11.2023					
Interest Period	from	27.11.2023	to	28.12.2023	=	31 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	99 287,30				
Interest accrued for the Period	EUR	750 149,00	615 516,00	59 553,00	18 698,00	56 382,00
Cumulative Interest accrued	EUR	13 110 165,00	10 183 379,00	866 921,00	290 177,00	1 769 688,00
Interest Payments	EUR	750 149,00	615 516,00	59 553,00	18 698,00	56 382,00
Cumulative Interest Payments	EUR	13 110 165,00	10 183 379,00	866 921,00	290 177,00	1 769 688,00
Interest accrued on Subordinated Loan for the Period	EUR	3 055,00				
Cumulative Interest accrued on Subordinated Loan	EUR	43 022,00				
Interest Payments on Subordinated Loan	EUR	3 055,00				
Cumulative Interest Payments on Subordinated Loan	EUR	43 022,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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

**31. Cap Overview**



Reporting Date	02.01.2024
Payment date	28.12.2023
Period No	26
Monthly Period	01.11.2023
Interest Period	from 27.11.2023 to 28.12.2023 = 31 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>180 846 858</b>
Interest Period Start	27.11.2023
Interest Period End	28.12.2023
Interest Days	31
Settlement Date	28.12.2023
Euribor 1 M	3,835 %
Cap limit	0,000 %
Floating Interest Rate above cap limit	3,835 %
Cap Floating Rate Day Count Fraction	0,09
Cap Interest Amount	<b>EUR 597 221,63</b>
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u><u>EUR 597 221,63</u></u>

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

**32. Contact Details**



**Santander Consumer Bank AS**

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Reporting Date	02.01.2024								
Payment date	28.12.2023								
Period No	26								
Monthly Period	01.11.2023								
Interest Period	from	27.11.2023	to	28.12.2023	=	31 days			