

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	29.11.2023				
Payment date	27.11.2023				
Period No	25				
Monthly Period	01.10.2023				
Interest Period	from 25.10.2023	to	27.11.2023	=	33 days
Cut-Off date	31.10.2023				
				Following payment dates:	28.12.2023 25.01.2024

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

**1. Portfolio Information**



Reporting Date	29.11.2023		
Payment date	27.11.2023		
Period No	25		
Monthly Period	01.10.2023	to	27.11.2023 = 33 days
Interest Period	from 25.10.2023	to	27.11.2023 = 33 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
<b>Outstanding receivables</b>		
<b>Opening balance prior to replenishment</b>	<b>198 552 842,55</b>	EUR
Scheduled Loan Principal Repayments (+MC)	4 439 653,34	EUR
Prepayments	4 956 767,26	EUR
Deemed Collections - Other	-	EUR
<b>Total Principal Payments Received in Period</b>	<b>9 396 420,60</b>	EUR
New Defaulted Auto Loans amt in Period	169 664,05	EUR
<b>Closing balance prior to replenishment</b>	<b>188 986 757,90</b>	EUR
<b>Further Purchase Price due (Replenishment price of new assets)</b>	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
<b>Closing Balance post replenishment</b>	<b>188 986 757,90</b>	EUR
Principal Recoveries on loans in default	357 232,46	EUR
<b>Total revenue collections</b>		
<b>Total Revenue Received in Period</b>	<b>602 949,72</b>	EUR
<b># Loans</b>		
At beginning of period	15 462	Loans
Replenished contracts	-	Loans
Paid in Full	518	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	16	Loans
<b>At end of period (pre replenishment)</b>	<b>14 928</b>	<b>Loans</b>

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



Reporting Date	29.11.2023				
Payment date	27.11.2023				
Period No	2b				
Monthly Period	01.10.2023				
Interest Period	from 25.10.2023	to	27.11.2023	=	33 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	971 424,82	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	1 502,03	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	67 962,24	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>1 040 889,09</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	446 994,58	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	655 703,32	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	20 428,32	EUR
g. Liquidity Reserve Excess Amount	47 533,92	EUR
h. Any other net amount received by the Issuer	-	EUR
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>1 170 660,14</b>	<b>EUR</b>

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



Reporting Date	29.11.2023
Payment date	27.11.2023
Period No	25
Monthly Period	01.10.2023
Interest Period	from 25.10.2023 to 27.11.2023 = 33 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	9 396 420,60	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>9 396 420,60</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9 396 420,60	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	169 664,05	EUR
<b>Total Amount for Issuer Available Redemtion Receipts</b>	<b>9 566 084,65</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	29.11.2023
Payment date	27.11.2023
Period No	25
Monthly Period	01.10.2023
Interest Period	from 25.10.2023 to 27.11.2023 = 33 days

**Note Balance**

Beginning of Period	198 552 842,55	EUR
End of Period	188 986 757,90	EUR

**Liquidity Balance**

Beginning of Period	0,5 %	948 250,71	EUR
Cash Outflow		44 351,85	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	903 898,86	EUR
Required Reserve Amount	0,5 %	903 898,86	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	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from 25.10.2023	to 27.11.2023 = 33 days

Asset Balance

Opening balance prior to replenishment	198 552 842,55	EUR
Closing balance prior to replenishment	188 986 757,90	EUR
Closing Balance post replenishment	188 986 757,90	EUR

Portfolio Performance:

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	176 922 689,05	93,62 %	13 995
1-29 days past due	9 057 303,52	4,79 %	688
<b>Delinquent Receivables:</b>			
30-59 days past due	1 013 072,37	0,54 %	97
60-89 days past due	720 117,72	0,38 %	61
90-119 days past due	510 942,58	0,27 %	41
120-149 days past due	346 008,06	0,18 %	23
150-179 days past due	416 624,60	0,22 %	23
<b>Total Performing and Delinquent</b>	<b>188 986 758</b>	<b>100,00 %</b>	<b>14 928</b>
Current Period Defaults	169 664,05		16
Cumulative Defaults	7 449 143,85		489
Current Period Principal Recoveries	357 232,46		
Cumulative Principal Recoveries	3 583 520,69		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,86 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,90 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,96 %	

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

[A] Aggregate Outstanding Asset Principal Amount	188 986 757,90	42,8578 %
[B] Aggregate principal balance of Defaulted Contracts	7 449 143,85	
[C] Recoveries received on such Defaulted Contracts	3 583 520,69	
[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	1,59 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,52 %	
[C] Delinquency Ratio, second preceding Payment Date	1,48 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO  
NO

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

[A] [1] + [2] + [3]	32 957 831,58	16,60 %	YES
Class B Principal Amount [1]	15 184 760,10		
Class C Principal Amount [2]	4 486 406,39		
Class D Principal Amount [3]	13 286 665,09		
[B] Aggregated Outstanding Note Principal Amount	198 552 842,55		

Revolving Period Termination Event, where any of [A], [B], [C], [D], [E], [F], [G], [H], [I], [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	29.11.2023
Payment date	27.11.2023
Period No	25
Monthly Period	01.10.2023
Interest Period	from 25.10.2023 to 27.11.2023 = 33 days

**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)	33,49*
Used Vehicles (max 74%)	66,45 %
Balloon Loans (max 63,5%)	70,57 %
Corporate Borrowers (max 10%)	7,44 %
IRB (min 95%)	95,44 %**

\* Bucket-based as found in IR

\*\* As of previous pool cut

**Top-10 Exposures:**

	Balance	# Loans	Portion
	207 153,35	2	0,11 %
	126 926,26	1	0,07 %
	126 785,59	1	0,07 %
	126 020,47	1	0,07 %
	123 125,87	1	0,07 %
	121 760,12	1	0,06 %
	117 225,43	1	0,06 %
	115 883,19	1	0,06 %
	112 114,51	1	0,06 %
	105 492,07	1	0,06 %
<b>Total (max 0,5%)</b>			<b>0,68 %</b>

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**6. Note Principal**



Reporting Date	29.11.2023		
Payment date	27.11.2023		
Period No	25		
Monthly Period	01.10.2023		
Interest Period	from 25.10.2023	to 27.11.2023	= 33 days

**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	165 595 010,97	15 184 760,10	4 486 406,39	13 286 665,09	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	7 978 208,08	731 587,11	216 150,74	640 138,72	EUR
End of Period	157 616 802,89	14 453 172,99	4 270 255,66	12 646 526,37	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	169 664,05	EUR
Credit PDL	-	-	-	169 664,05	EUR
End of Period	-	-	-	-	EUR

**Net Note Principal**

Beginning of Period	165 595 010,97	15 184 760,10	4 486 406,39	13 286 665,09	EUR
End of Period	157 616 802,89	14 453 172,99	4 270 255,66	12 646 526,37	EUR



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**7. Outstanding Notes**

Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from 25.10.2023	to 27.11.2023 = 33 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	198 552 842,55	165 595 010,97	15 184 760,10	4 486 406,39	13 286 665,09
Available Distribution Amount	9 566 084,65				
Amortisation	8 925 945,93				
Redemption per Class	9 566 084,65	7 978 208,08	731 587,11	216 150,74	640 138,72
Redemption per Note		1 937,40	4 156,74	4 156,74	4 156,74
Outstanding Closing Balance		157 616 802,89	14 453 172,99	4 270 255,66	12 646 526,37
Net Outstanding Closing Balance	188 986 757,90	157 616 802,89	14 453 172,99	4 270 255,66	12 646 526,37
Current Tranching	100 %	83,40 %	7,65 %	2,26 %	6,69 %
Current Pool Factor		0,38	0,82	0,82	0,82

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		33	33	33	30
Principal Outstanding per Note Beginning of Period		40 212,48	86 277,05	86 277,05	86 277,05
>Principal Repayment per note		1 937,40	4 156,74	4 156,74	4 156,74
Principal Outstanding per Note End of Period		38 275,09	82 120,30	82 120,30	82 120,30
>Interest accrued for the period		168,13	380,49	404,22	384,65
Interest Payment	839 560,57	692 338,94	66 966,06	21 019,19	59 236,38
Interest Payment per Note		168,13	380,49	404,22	384,65

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)		19,48 %	11,83 %	9,57 %	2,88 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		19,96 %	12,31 %	9,57 %	2,88 %
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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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.11.2023  
Payment date 27.11.2023  
Period No 25  
Monthly Period 01.10.2023 to 27.11.2023 = 33 days  
Interest Period : 25.10.2023 to 27.11.2023 = 33 days

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			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut IX DAC		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A		
Seller	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A		
Servicer	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	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), Helsingin 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	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from 25.10.2023	to 27.11.2023 = 33 days



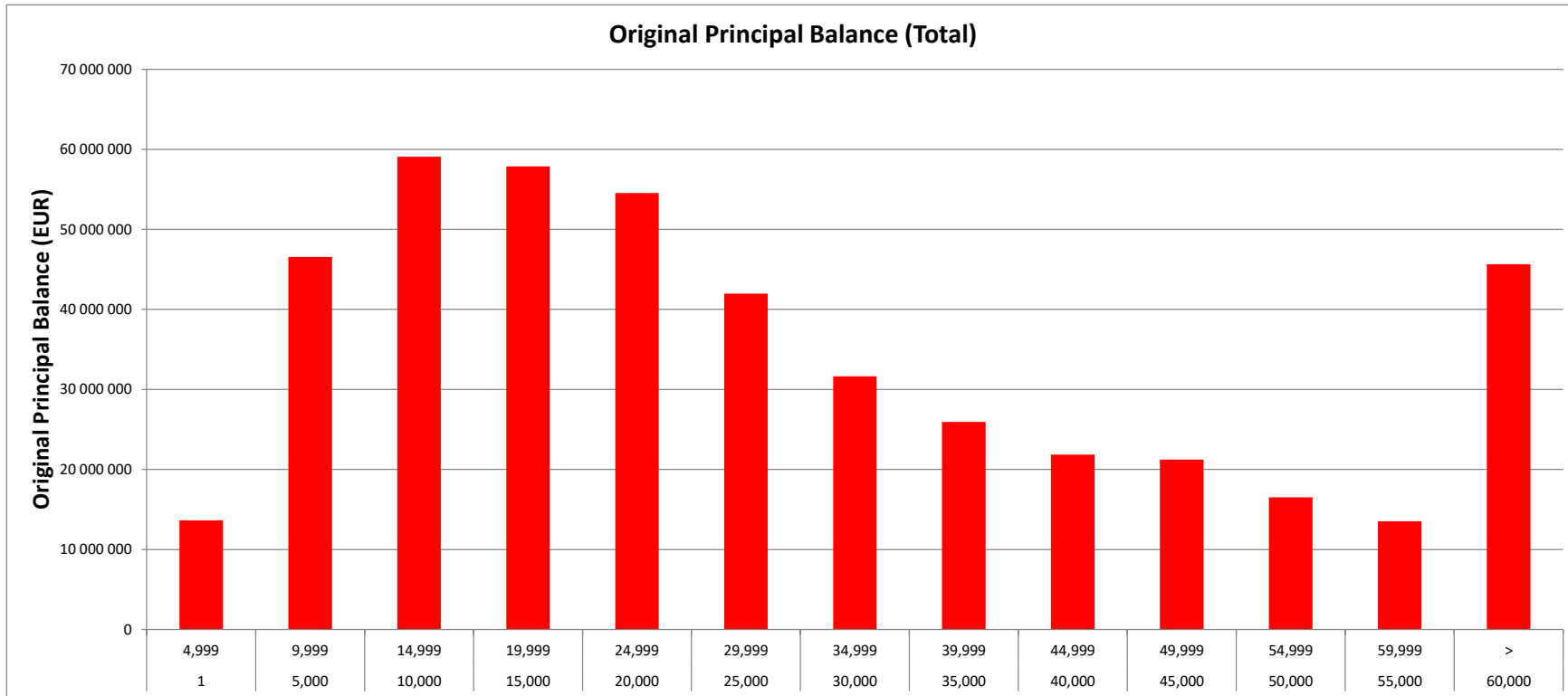
Average amount - all: 17 157

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

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**9.b Original Principal Balance Graph**

Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from 25.10.2023	to 27.11.2023 = 33 days



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

**10.a Outstanding Principal Balance**



Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from 25.10.2023	to 27.11.2023 = 33 days

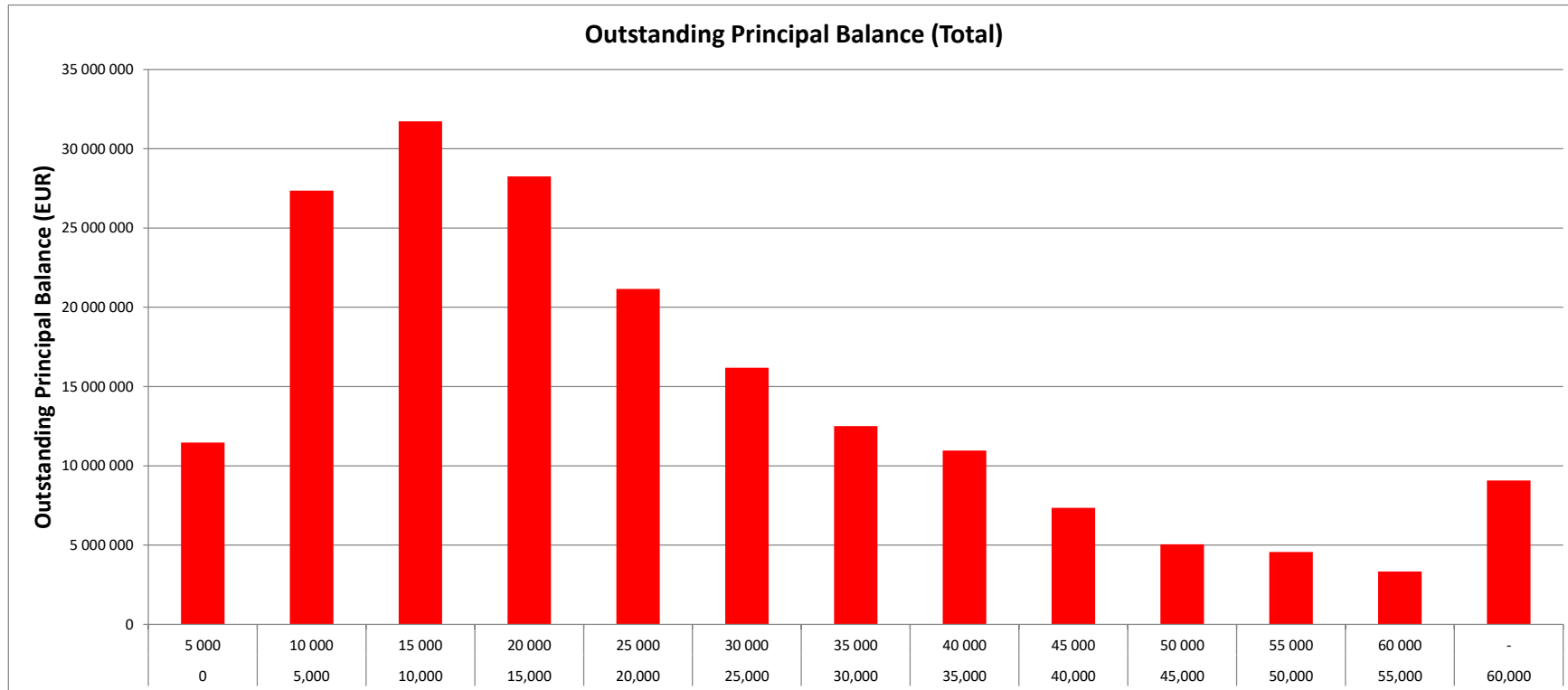
Average amount - all: 12 660

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	4 211	11 471 974	6,07 %	19,7	35,8	
	5 000	10 000	3 750	27 351 777	14,47 %	30,2	32,9	
	10 000	15 000	2 566	31 727 638	16,79 %	33,9	31,6	
	15 000	20 000	1 631	28 251 235	14,95 %	35,0	31,2	
	20 000	25 000	948	21 152 298	11,19 %	36,0	30,3	
	25 000	30 000	594	16 185 377	8,56 %	34,8	31,3	
	30 000	35 000	387	12 507 069	6,62 %	34,6	32,1	
	35 000	40 000	294	10 963 363	5,80 %	35,7	31,9	
	40 000	45 000	174	7 352 558	3,89 %	36,3	31,4	
	45 000	50 000	107	5 051 620	2,67 %	38,5	30,3	
	50 000	55 000	87	4 564 530	2,42 %	36,7	32,1	
	55 000	60 000	58	3 330 658	1,76 %	34,0	33,3	
	60 000	-	121	9 076 660	4,80 %	35,5	31,1	
	Total			14 928	188 986 758	100 %	33,5	31,8

**SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report**

**10.b Outstanding Principal Balance Graph**

Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from 25.10.2023	to 27.11.2023 = 33 days



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

**11.a Geographical Distribution**



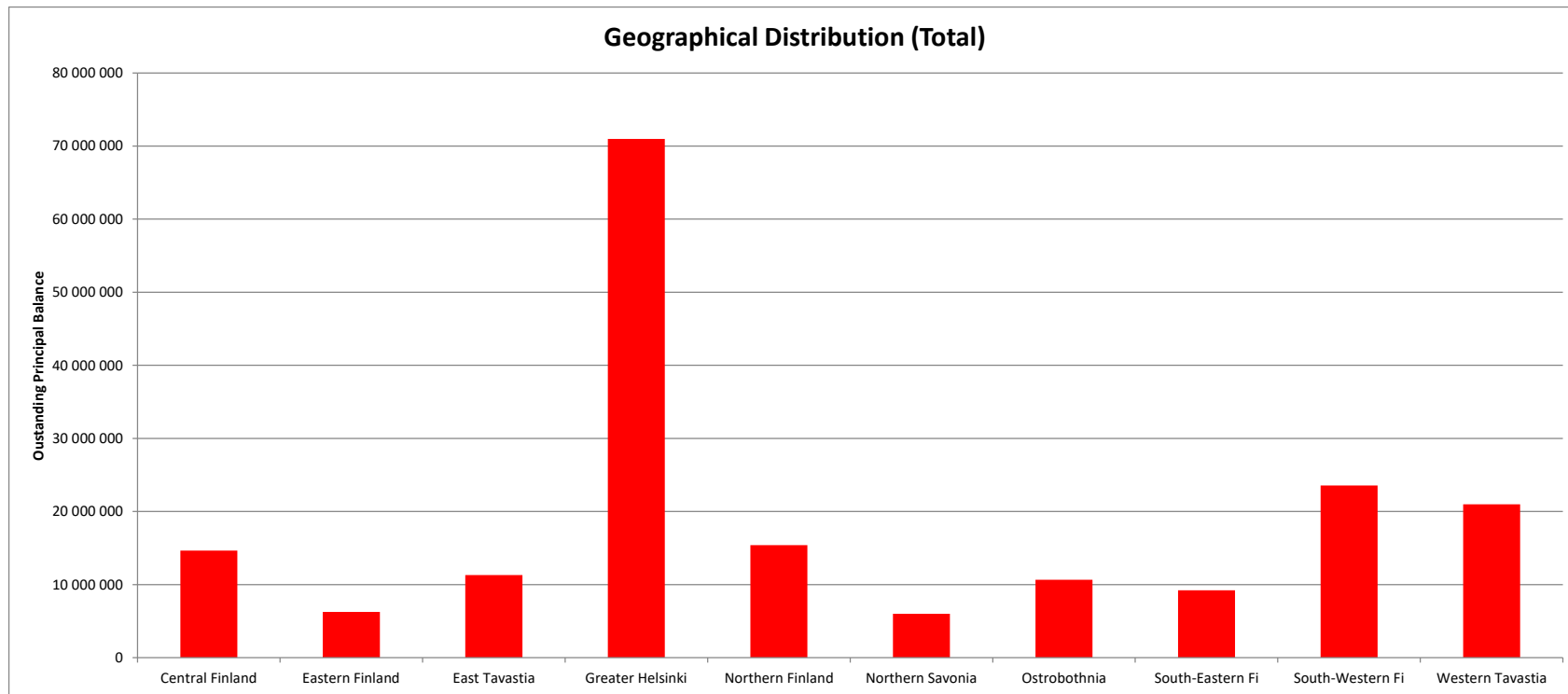
Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from 25.10.2023	to 27.11.2023 = 33 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 347	14 636 785	7,74 %	33,4	31,2	
Eastern Finland	532	6 265 695	3,32 %	34,3	31,0	
East Tavastia	930	11 289 758	5,97 %	33,8	31,5	
Greater Helsinki	4 934	70 988 356	37,56 %	33,3	32,4	
Northern Finland	1 202	15 394 166	8,15 %	34,2	31,0	
Northern Savonia	547	6 007 686	3,18 %	32,1	32,0	
Ostrobothnia	955	10 653 278	5,64 %	33,5	31,5	
South-Eastern Fi	885	9 213 860	4,88 %	33,1	31,1	
South-Western Fi	1 815	23 561 958	12,47 %	34,2	31,6	
Western Tavastia	1 781	20 975 216	11,10 %	33,2	32,0	
Total	14 928	188 986 758	100 %	33,5	31,8	

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29.11.2023					
Payment date	27.11.2023					
Period No	25					
Monthly Period	01.10.2023	to	27.11.2023	=	33 days	
Interest Period	from	25.10.2023	to	27.11.2023	=	33 days





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

**12.a Interest Rate**



Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from 25.10.2023	to 27.11.2023 = 33 days

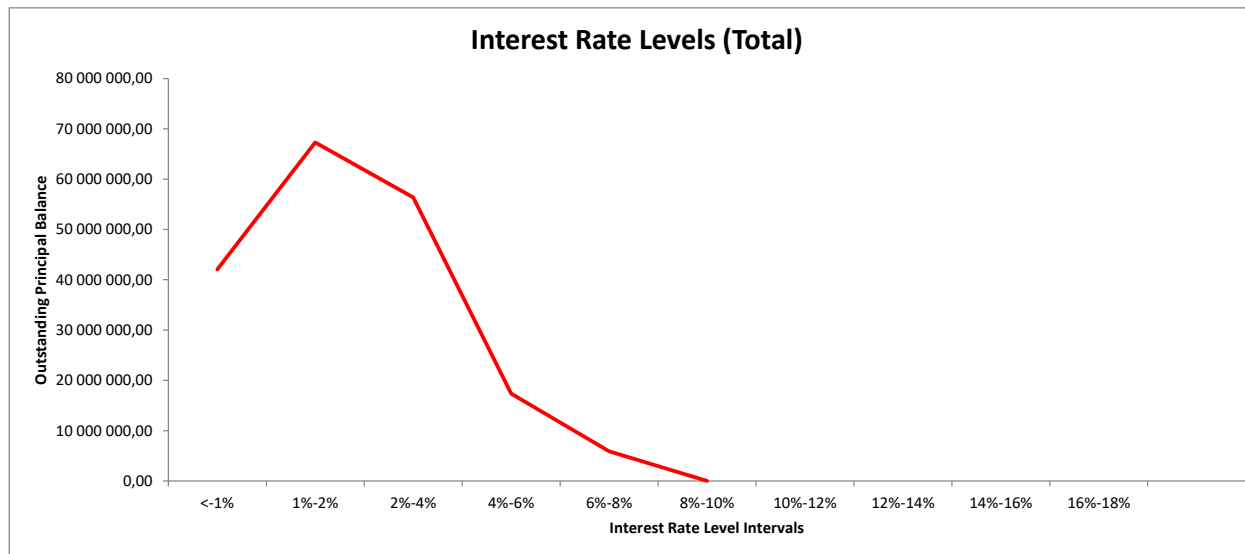
	TOTAL							
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
Interest distribution	0 %	1 %	3 060	42 058 787	22,25 %	32,5	31,9	
	1 %	2 %	3 704	67 306 864	35,61 %	32,7	32,7	
	2 %	4 %	4 952	56 375 173	29,83 %	35,0	31,0	
	4 %	6 %	2 258	17 356 935	9,18 %	34,2	31,1	
	6 %	8 %	946	5 876 198	3,11 %	33,2	32,0	
	8 %	10 %	8	12 802	0,01 %	25,5	31,8	
	10 %	12 %						
	12 %	14 %						
	14 %	16 %						
	16 %	18 %						
	18 %	-						
	Total			14 928	188 986 758	100 %	33,5	31,8

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

12.b Interest Rate



Reporting Date	29.11.2023				
Payment date	27.11.2023				
Period No	25				
Monthly Period	01.10.2023				
Interest Period	from	25.10.2023	to	27.11.2023	= 33 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

13.a Remaining Terms



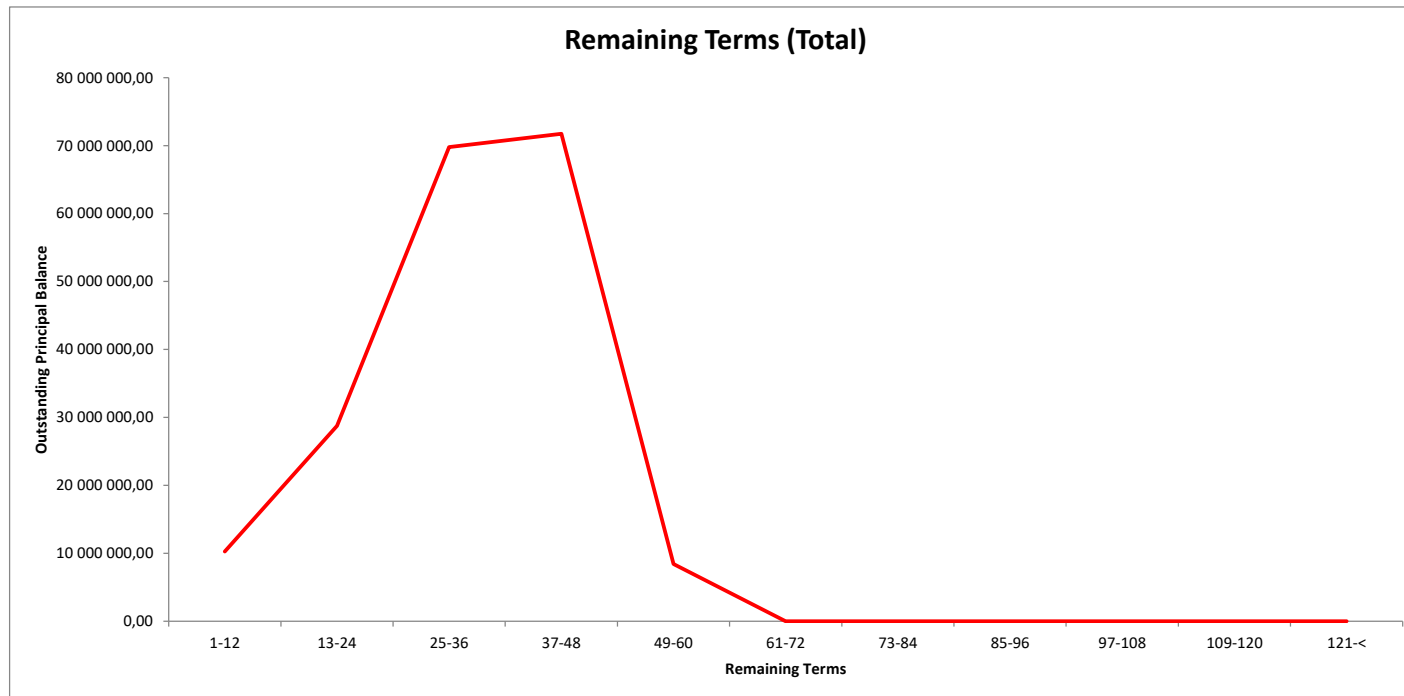
Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from 25.10.2023	to 27.11.2023 = 33 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	14	18 707	0,01 %	0,0	57,8
	1		12	2 301	10 261 019	5,43 %	8,3	46,3
	13		24	3 216	28 772 238	15,22 %	19,9	38,0
	25		36	5 149	69 778 922	36,92 %	31,1	31,4
	37		48	3 857	71 746 255	37,96 %	42,9	28,7
	49		60	391	8 409 618	4,45 %	50,4	22,7
	61		72					
	73		84					
	85		96					
97		108						
109		120						
121	-							
Total			14 928	188 986 758	100 %	33,5	31,8	

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from	25.10.2023
	to	27.11.2023
	=	33 days



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

**14.a Seasoning**



Reporting Date	29.11.2023				
Payment date	27.11.2023				
Period No	25				
Monthly Period	01.10.2023				
Interest Period	from	25.10.2023	to	27.11.2023	= 33 days

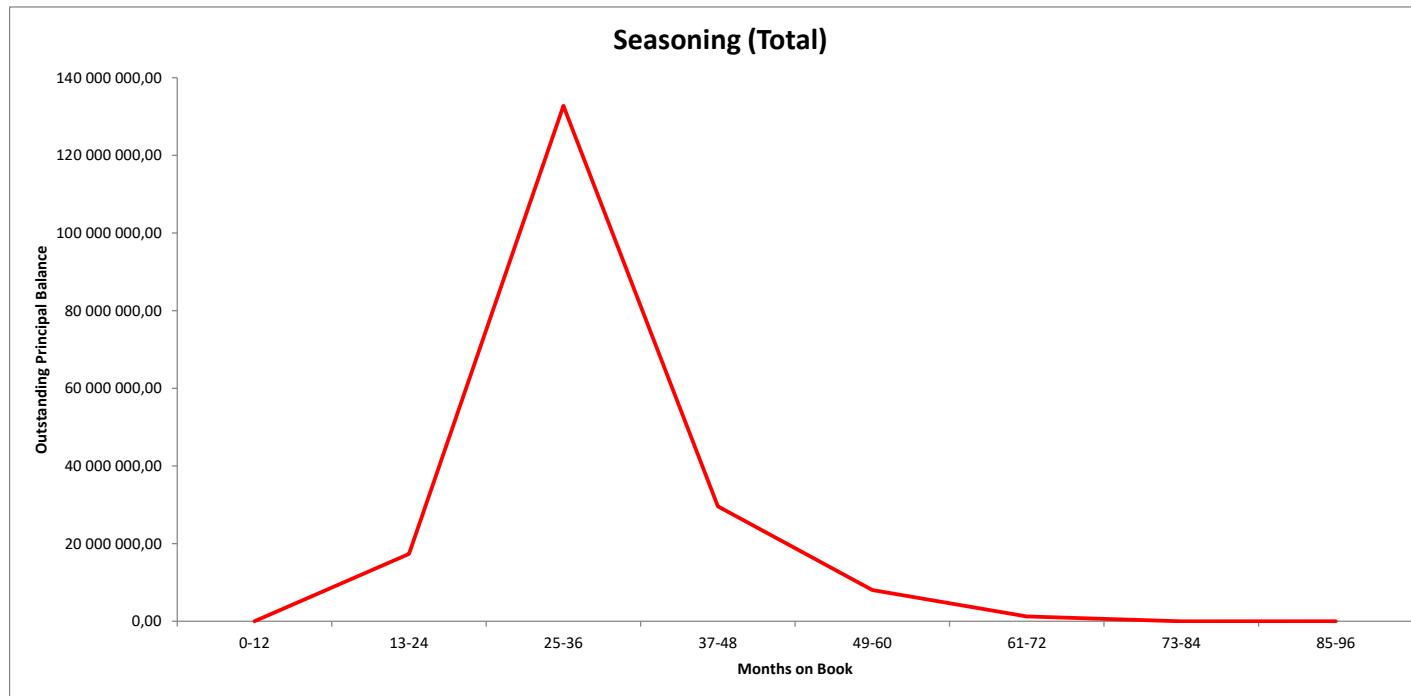
		TOTAL						
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1		12					
	13		24	1 170	17 350 422	9,18 %	42,8	22,5
	25		36	9 910	132 759 376	70,25 %	35,8	29,5
	37		48	2 567	29 625 435	15,68 %	24,6	40,5
	49		60	975	8 034 641	4,25 %	12,3	53,3
	61		72	305	1 215 481	0,64 %	9,1	63,7
	73		84	1	1 402	0,00 %	0,0	73,0
	85		96					
		Total			14 928	188 986 758	100 %	33,5

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**14.b Seasoning**



Reporting Date	29.11.2023				
Payment date	27.11.2023				
Period No	25				
Monthly Period	01.10.2023				
Interest Period	from	25.10.2023	to	27.11.2023	= 33 days



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

**15.a Balloon loans**



Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from	25.10.2023 to 27.11.2023 = 33 days

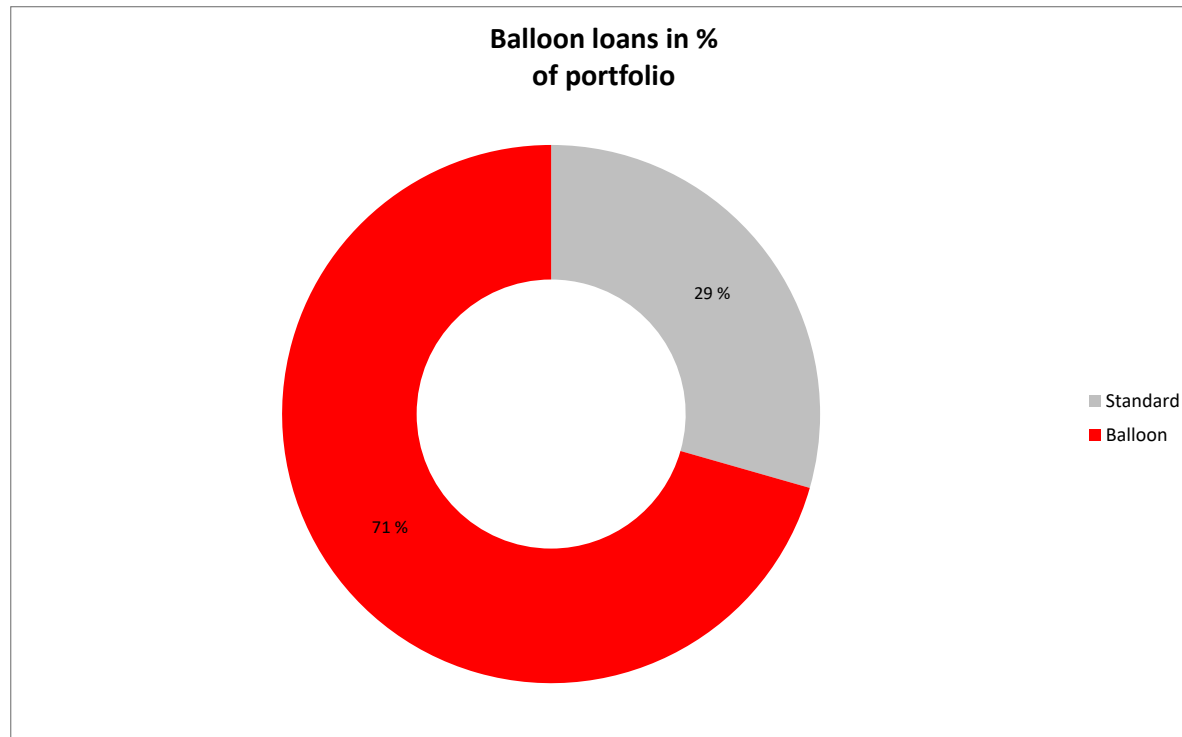
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		8 464	55 613 558	29,4 %	4 035	0,0 %	31,6	30,9
Balloon		6 464	133 373 199	70,6 %	65 247 132	48,9 %	34,3	32,2
Total		14 928	188 986 758	100 %	65 251 166	35 %	33,5	31,8

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

15.b Balloon loans



Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from	25.10.2023
	to	27.11.2023
	=	33 days





**SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report**

**16.a # loans per borrower**



Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	from	01.10.2023
Interest Period	to	27.11.2023 = 33 days

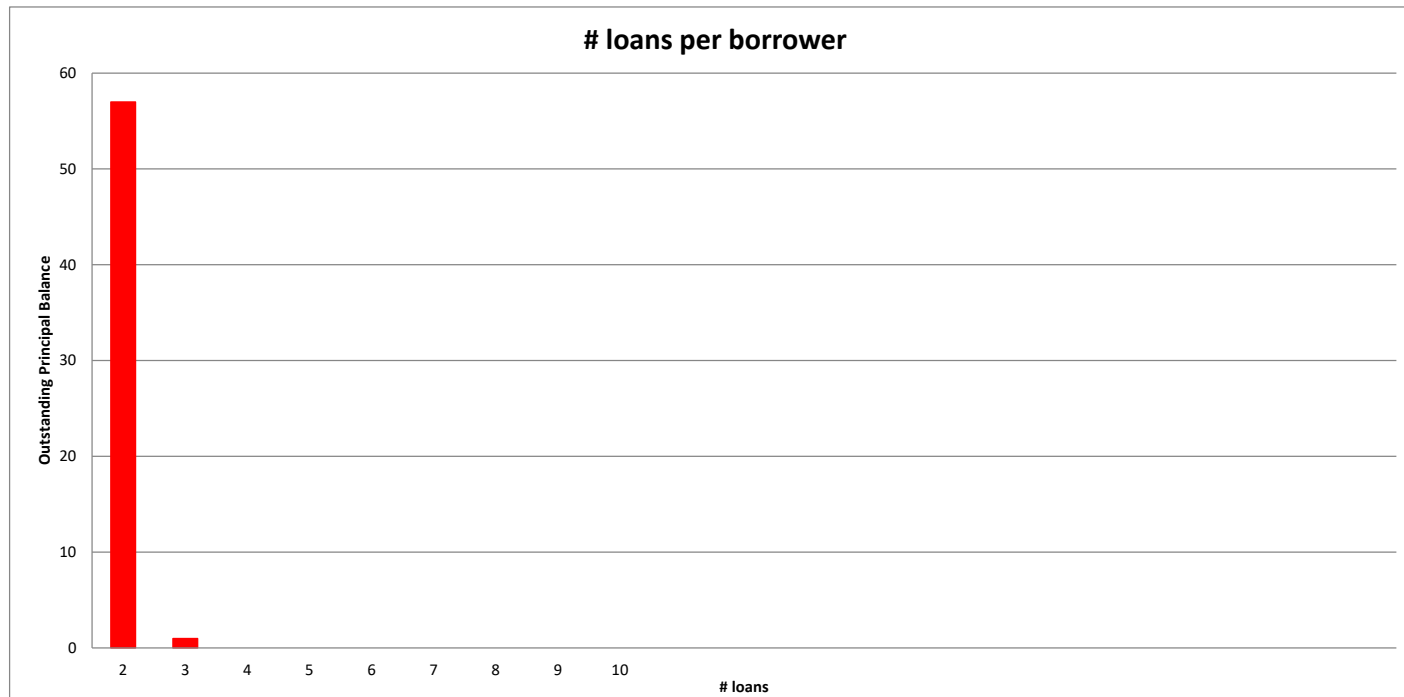
TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	14 811	187 278 512	99,10 %
	2	57	1 671 374	0,88 %
	3	1	36 872	0,02 %
	4			
	5			
	6			
	7			
	8			
	9			
	10			
	Total:		14 869	188 986 758

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

16.b # loans per borrower



Reporting Date	29.11.2023					
Payment date	27.11.2023					
Period No	25					
Monthly Period	01.10.2023	to	27.11.2023	=	33 days	
Interest Period	from	25.10.2023	to	27.11.2023	=	33 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from 25.10.2023	to 27.11.2023 = 33 days

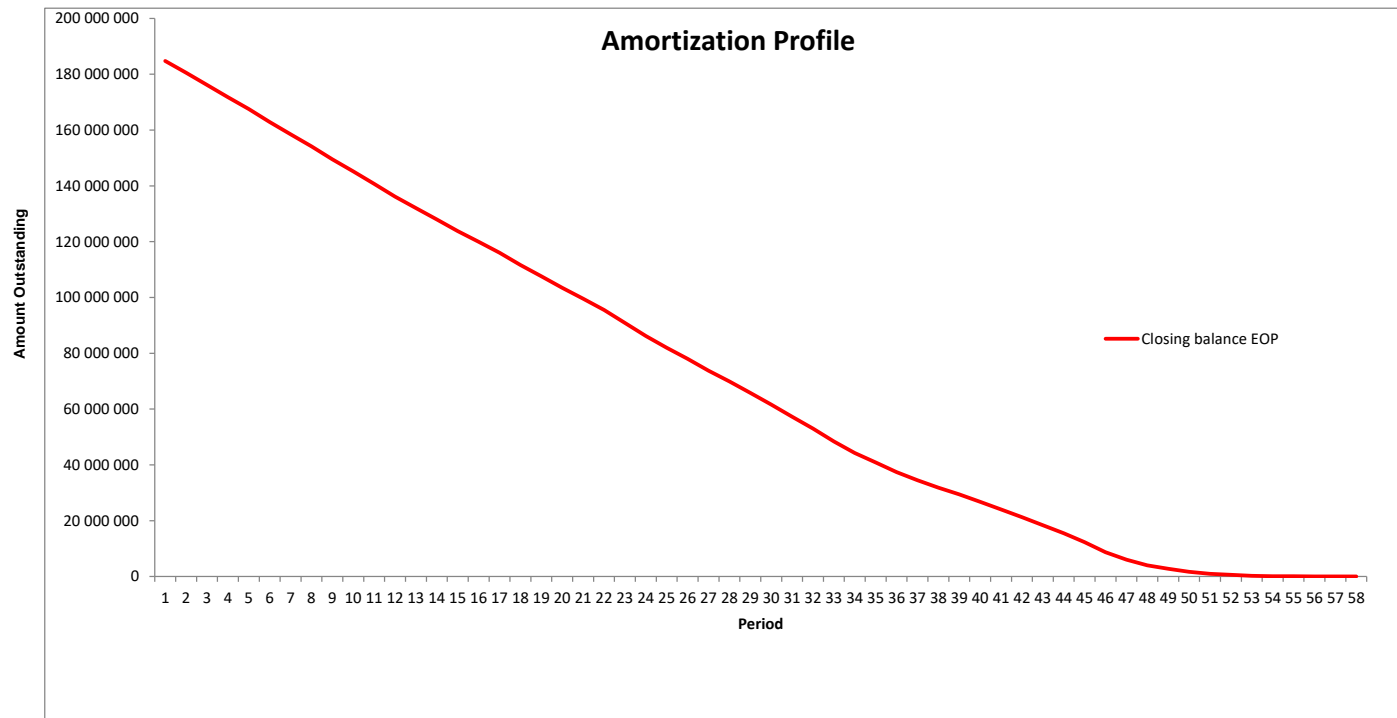
		TOTAL					
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage	
1	188 986 758	184 756 255	4 230 503	375 507	2,41 %	97,76 %	
2	184 756 255	180 513 312	4 242 943	366 786	2,41 %	95,52 %	
3	180 513 312	176 180 399	4 332 913	357 606	2,40 %	93,22 %	
4	176 180 399	171 767 355	4 413 044	348 411	2,40 %	90,89 %	
5	171 767 355	167 539 752	4 227 603	339 319	2,40 %	88,65 %	
6	167 539 752	162 922 502	4 617 250	330 457	2,39 %	86,21 %	
7	162 922 502	158 487 420	4 435 082	320 905	2,39 %	83,86 %	
8	158 487 420	154 162 457	4 324 963	311 668	2,39 %	81,57 %	
9	154 162 457	149 516 739	4 645 718	302 681	2,38 %	79,11 %	
10	149 516 739	145 187 423	4 329 316	293 166	2,38 %	76,82 %	
11	145 187 423	140 707 442	4 479 981	284 179	2,37 %	74,45 %	
12	140 707 442	136 160 078	4 547 364	274 992	2,37 %	72,05 %	
13	136 160 078	132 032 555	4 127 523	265 641	2,37 %	69,86 %	
14	132 032 555	127 967 221	4 065 333	257 003	2,36 %	67,71 %	
15	127 967 221	123 784 239	4 182 982	248 570	2,36 %	65,50 %	
16	123 784 239	119 948 312	3 835 927	240 076	2,35 %	63,47 %	
17	119 948 312	116 035 276	3 913 036	232 005	2,35 %	61,40 %	
18	116 035 276	111 603 319	4 431 956	223 770	2,34 %	59,05 %	
19	111 603 319	107 605 371	3 997 948	214 881	2,34 %	56,94 %	
20	107 605 371	103 499 131	4 106 240	206 626	2,33 %	54,77 %	

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**17.b Amortization Profile**

Reporting Date	29.11.2023					
Payment date	27.11.2023					
Period No	25					
Monthly Period	01.10.2023					
Interest Period	from	25.10.2023	to	27.11.2023	=	33 days



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

**18.a Payment Holidays**



Reporting Date	29.11.2023				
Payment date	27.11.2023				
Period No	25				
Monthly Period	01.10.2023				
Interest Period	from	25.10.2023	to	27.11.2023	= 33 days

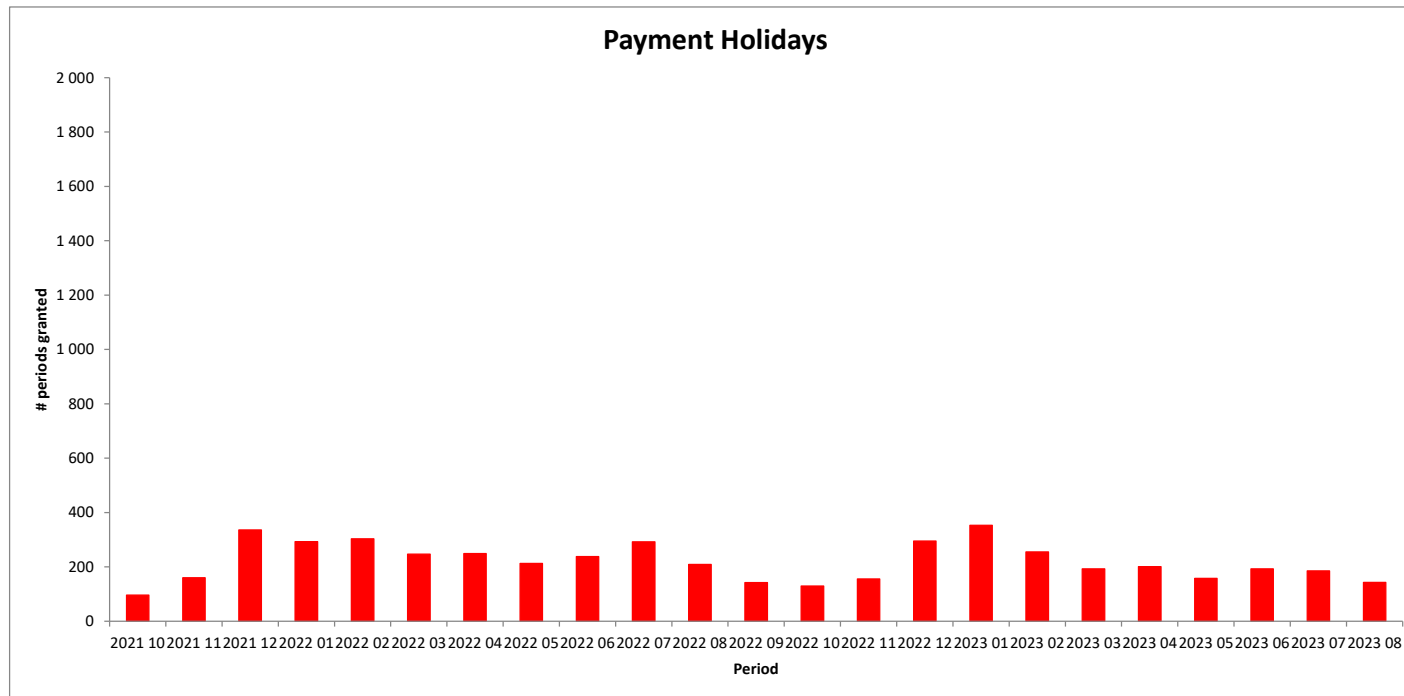
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2021 10	96	121	33 855	2 126 526	
2021 11	160	234	59 030	2 844 045	
2021 12	336	423	116 000	6 480 237	
2022 01	293	385	103 151	5 204 751	
2022 02	303	414	109 272	5 554 114	
2022 03	247	326	92 378	4 610 331	
2022 04	249	323	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	
<b>Total:</b>	<b>5 040</b>	<b>6 659</b>	<b>1 894 245</b>	<b>87 654 879</b>	

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

18.b Payment Holidays



Reporting Date	29.11.2023				
Payment date	27.11.2023				
Period No	25				
Monthly Period	01.10.2023				
Interest Period	from	25.10.2023	to	27.11.2023	= 33 days



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

**18.c Remaining Payment Holidays**

Reporting Date	29.11.2023
Payment date	27.11.2023
Period No	25
Monthly Period	01.10.2023
Interest Period	from 25.10.2023 to 27.11.2023 = 33 days



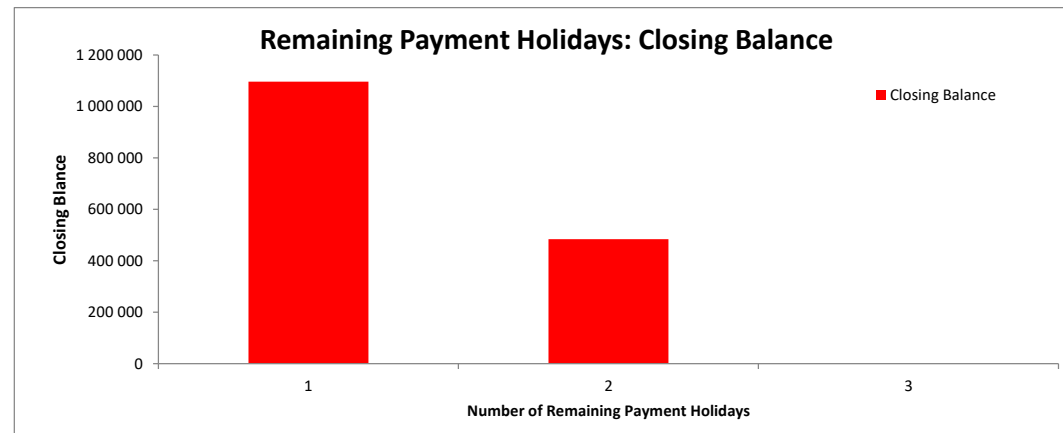
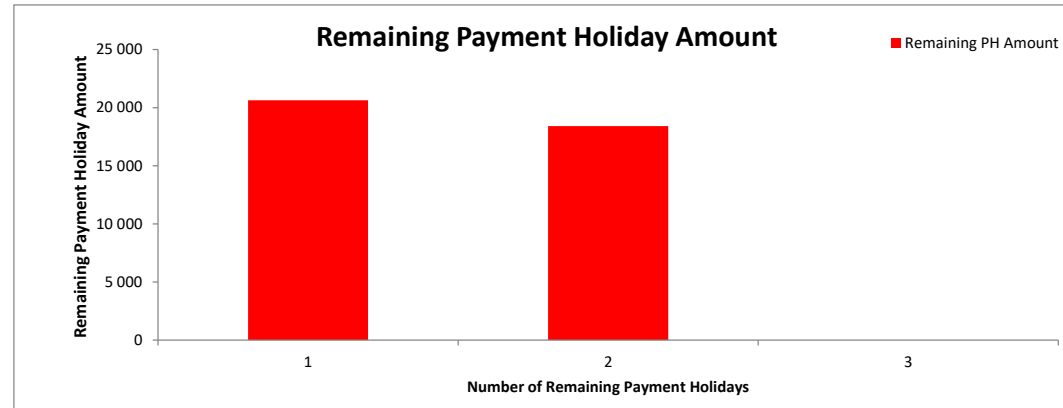
Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1		72	20 630	1 096 191
2		30	18 407	484 240
3		0	0	0
Total		102	39 036	1 580 430

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

18.d Remaining Payment Holidays



Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from	25.10.2023
	to	27.11.2023
	=	33 days





SCF RAHOITUSPALVELUT X DAC  
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**19.a Downpayment**



Reporting Date	29.11.2023				
Payment date	27.11.2023				
Period No	25				
Monthly Period	01.10.2023				
Interest Period	from	25.10.2023	to	27.11.2023	= 33 days

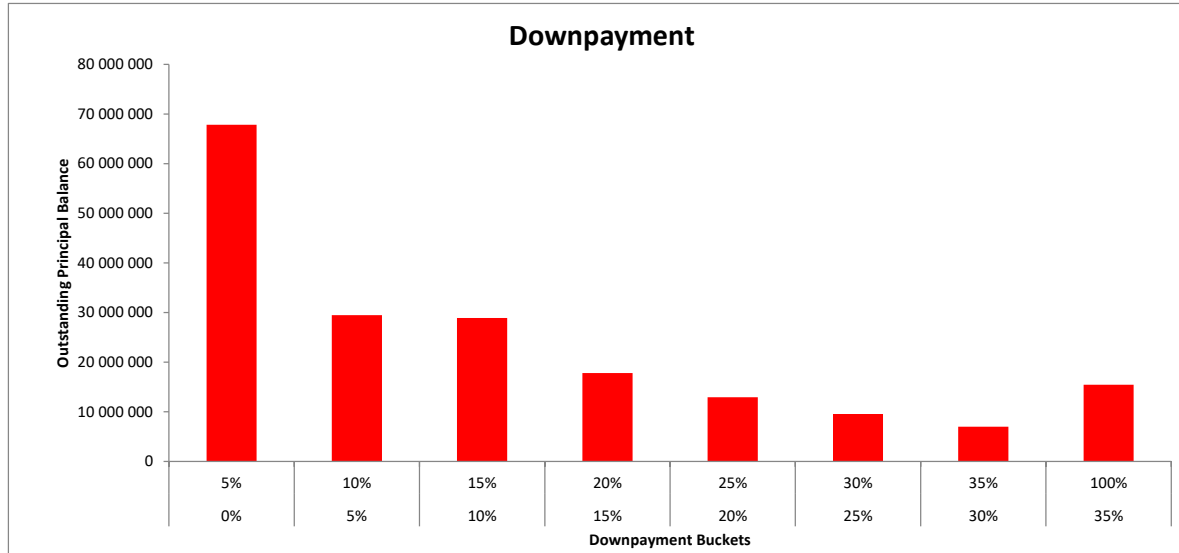
		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	5 138	67 826 051	35,89 %	35,7	31,3	
	5 %	10 %	1 928	29 492 708	15,61 %	34,8	32,1	
	10 %	15 %	1 973	28 887 290	15,29 %	32,0	33,0	
	15 %	20 %	1 386	17 823 637	9,43 %	31,6	32,9	
	20 %	25 %	1 076	12 952 587	6,85 %	32,3	31,8	
	25 %	30 %	828	9 564 313	5,06 %	31,2	31,7	
	30 %	35 %	683	6 982 010	3,69 %	31,4	31,3	
	35 %	100 %	1 916	15 458 162	8,18 %	29,5	30,9	
	Total		14 928	188 986 758	100 %	33,5	31,8	

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

19.b Downpayment



Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from	25.10.2023
	to	27.11.2023
	=	33 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	29.11.2023
Payment date	27.11.2023
Period No	25
Monthly Period	01.10.2023
Interest Period	from 25.10.2023 to 27.11.2023 = 33 days

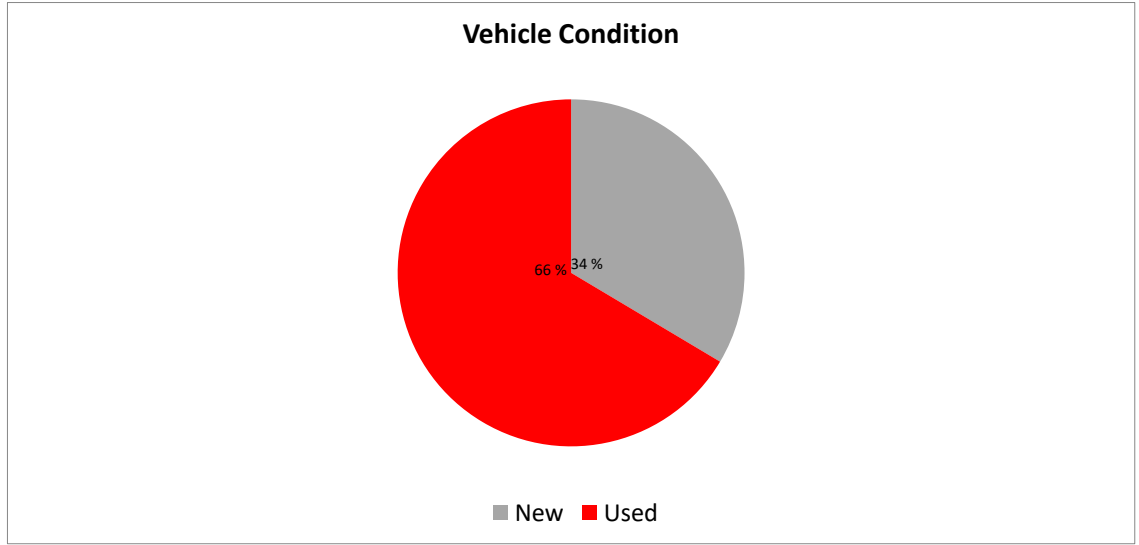
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	3 264	63 413 560	33,55 %	31,0	32,5
	Used	11 664	125 573 197	66,45 %	34,7	31,5
	Total	14 928	188 986 758	100 %	33,5	31,8

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

20.b Vehicle Condition



Reporting Date		29.11.2023			
Payment date		27.11.2023			
Period No		25			
Monthly Period		01.10.2023			
Interest Period	from	25.10.2023	to	27.11.2023	= 33 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

21.a Borrower Type



Reporting Date	29.11.2023
Payment date	27.11.2023
Period No	25
Monthly Period	01.10.2023
Interest Period	from 25.10.2023 to 27.11.2023 = 33 days

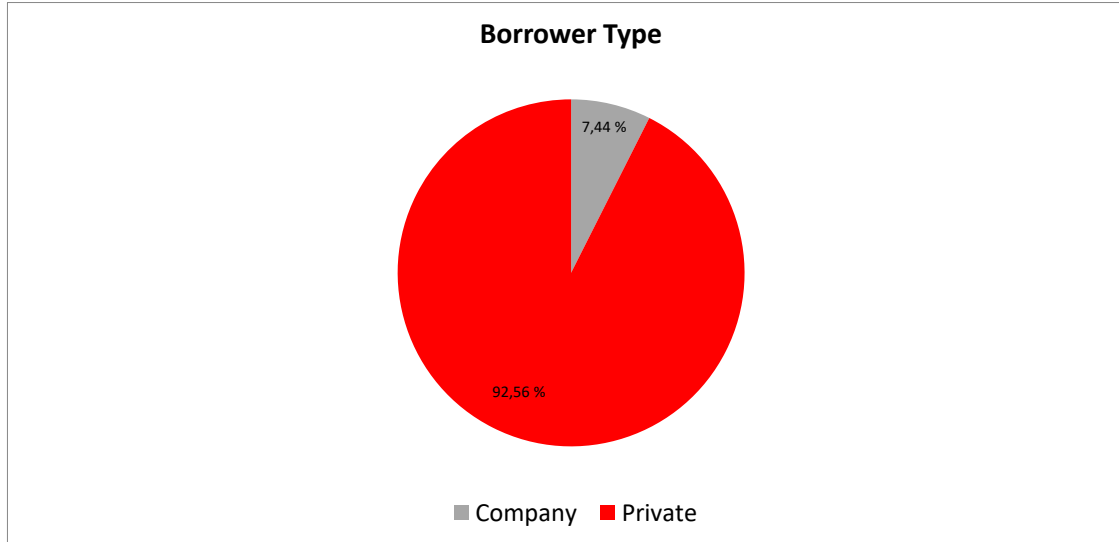
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	948	14 064 383	7,44 %	26,1	33,0
	Private	13 980	174 922 375	92,56 %	34,1	31,7
	Total	14 928	188 986 758	100 %	33,5	31,8

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

21.b Borrower Type



Reporting Date		29.11.2023			
Payment date		27.11.2023			
Period No		25			
Monthly Period		01.10.2023			
Interest Period	from	25.10.2023	to	27.11.2023	= 33 days



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

**22.a Vehicle type**



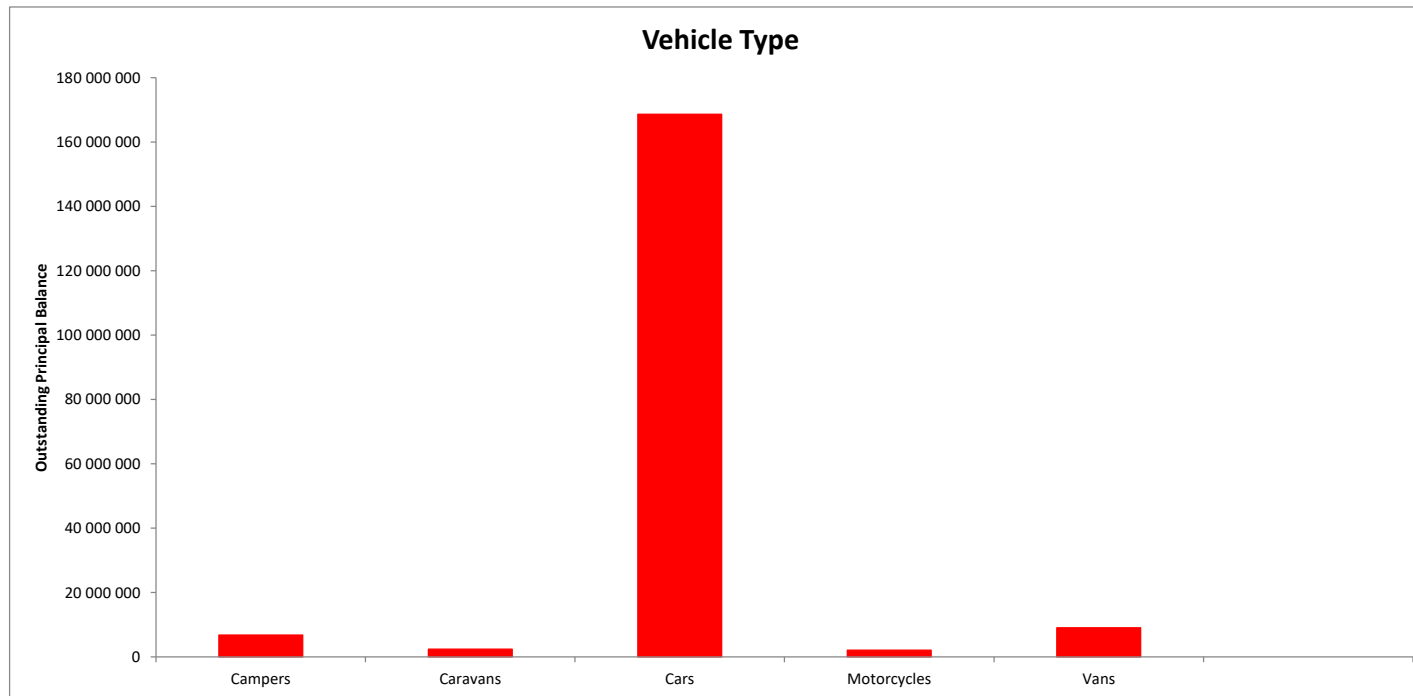
Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from 25.10.2023	to 27.11.2023 = 33 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		243	6 821 200	3,61 %	38,1	29,3
Caravans		171	2 421 809	1,28 %	37,3	29,3
Cars		13 312	168 625 426	89,23 %	33,5	31,9
Motorcycles		317	2 073 008	1,10 %	29,2	30,0
Vans		885	9 045 316	4,79 %	28,9	32,7
		14 928	188 986 758	100 %	33,5	31,8

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	29.11.2023				
Payment date	27.11.2023				
Period No	25				
Monthly Period	01.10.2023				
Interest Period	from	25.10.2023	to	27.11.2023	= 33 days





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

**23.a Restructured Loans**



Reporting Date	29.11.2023		
Payment date	27.11.2023		
Period No	25		
Monthly Period	01.10.2023		
Interest Period	from 25.10.2023	to 27.11.2023	= 33 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		
2023 12		
	22	511 212

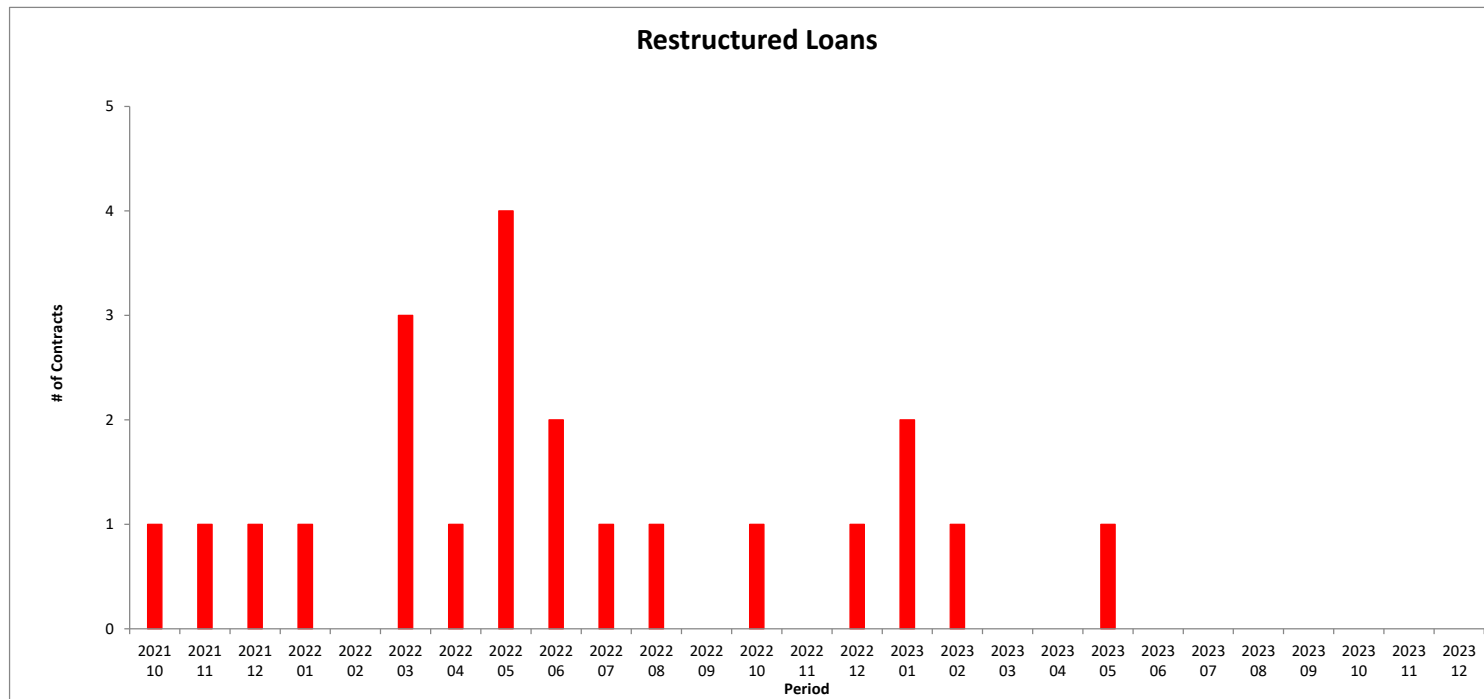
Restructured

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**23.b Restructured Loans**



Reporting Date	29.11.2023
Payment date	27.11.2023
Period No	25
Monthly Period	01.10.2023
Interest Period	from 25.10.2023 to 27.11.2023 = 33 days



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**24.a Dynamic Interest rate**



Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	from 01.10.2023	to 27.11.2023 = 33 days
Interest Period	from 25.10.2023	to 27.11.2023 = 33 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		

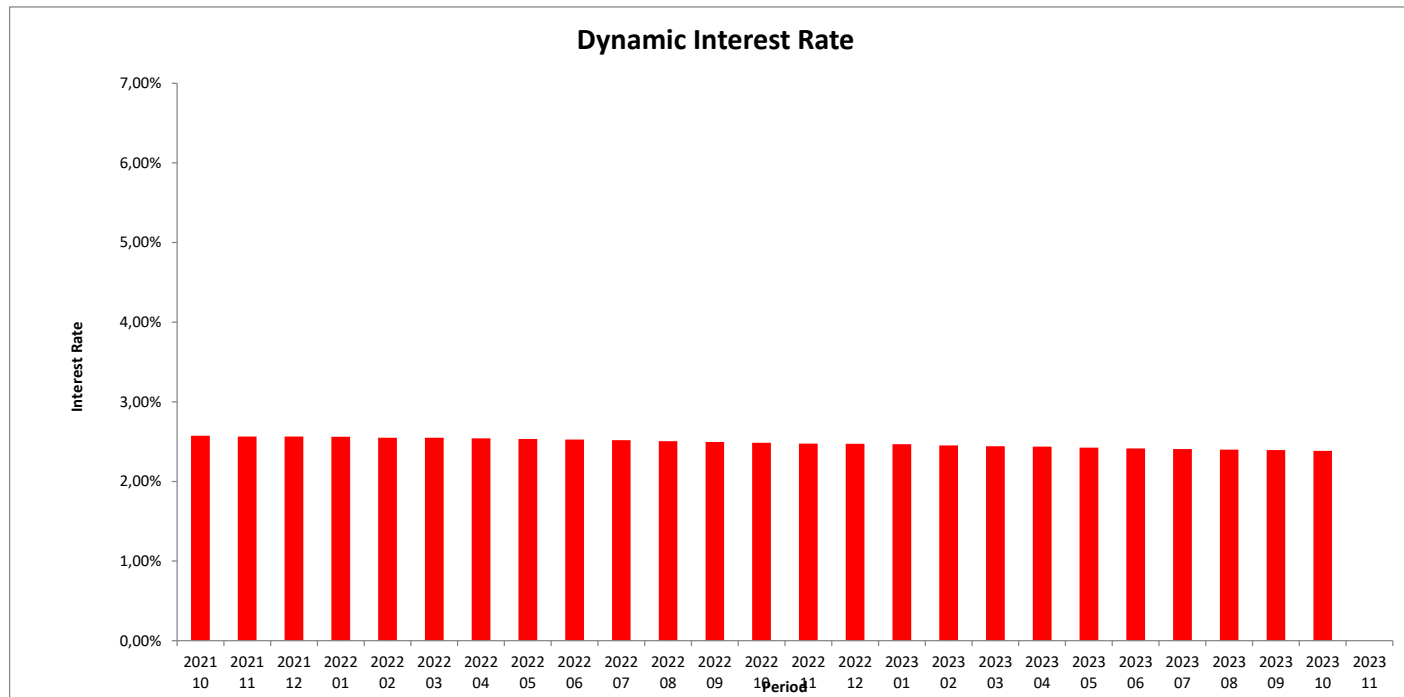
Interest rate evolution

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24.b Dynamic Interest Rate



Reporting Date	29.11.2023
Payment date	27.11.2023
Period No	25
Monthly Period	01.10.2023
Interest Period	from 25.10.2023 to 27.11.2023 = 33 days



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25.a Dynamic Pre-Payments



Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	from 01.10.2023	to 27.11.2023 = 33 days
Interest Period	from 25.10.2023	to 27.11.2023 = 33 days

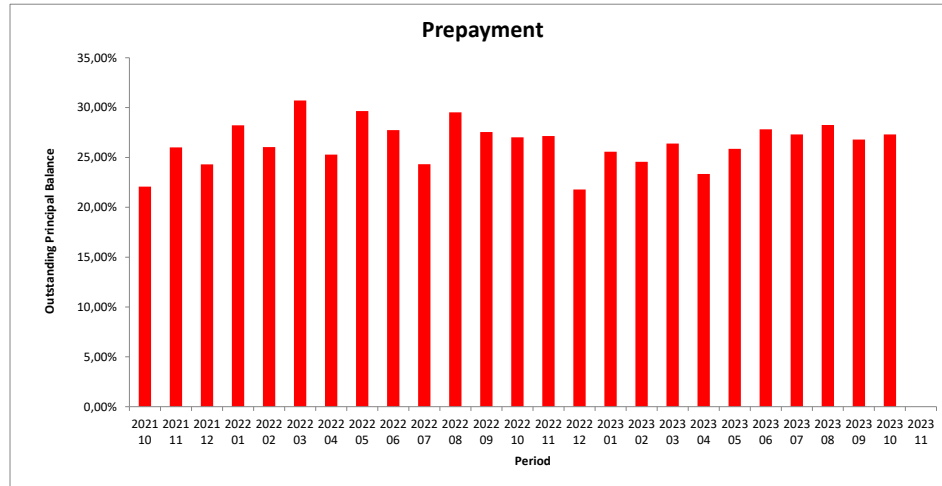
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2021 10	17 184 051	422 120 336	22,07 %
	2021 11	10 688 704	431 339 743	26,00 %
	2021 12	9 914 712	432 351 017	24,30 %
	2022 01	11 745 932	430 947 677	28,22 %
	2022 02	10 719 648	431 953 670	26,03 %
	2022 03	12 902 104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

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25.b Dynamic Pre-Payments



Reporting Date	29.11.2023				
Payment date	27.11.2023				
Period No	25				
Monthly Period	from	01.10.2023	to	27.11.2023	= 33 days
Interest Period		25.10.2023			





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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	from 01.10.2023	to 27.11.2023 = 33 days
Interest Period	from 25.10.2023	to 27.11.2023 = 33 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	30 105	44 601	820 484	98 423	143 024	722 061
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	169 664	16															

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	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	1 267	302 231	85 011			
2022 2	865 085	45	171 331	314 355	550 730	133 141	447 496	417 588	125 426	572 923	292 162	1 880	574 803	290 282			
2022 3	930 547	59	198 068	491 382	439 165	136 558	627 941	302 607	60 803	688 744	241 803	2 078	690 822	239 726			
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	82 452	890 679	690 111			
2023 1	778 687	73	66 521	66 521	712 166	173 610	240 132	538 556	69 236	309 368	469 320	21 275	330 643	448 044			
2023 2	1 629 160	90				169 307	169 307	1 459 853	200 807	370 114	1 259 046	173 906	544 020	1 085 140			
2023 3	1 107 969	75							175 949	175 949	932 020	70 845	246 794	861 175			
2023 4	169 664	16										3 530	3 530	166 134			



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**28. Priority of Payments - Revenue**



Reporting Date	29.11.2023
Payment date	27.11.2023
Period No	25
Monthly Period	01.10.2023
Interest Period	from 25.10.2023 to 27.11.2023 = 33 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 040 889,09	EUR
Senior Expenses	-	45 938,00	EUR
Servicing Fee	-	81 369,30	EUR
Tranche A Loan Interest to Issuer	-	106 256,86	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	13 223,34	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	5 140,49	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	59 236,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	169 664,05	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	47 785,85	EUR
<b>Interest and principal due to Purchaser Subordinated Loan Provider</b>	-	<b>362,00</b>	<b>EUR</b>
Deferred Purchase Price to Seller		511 913,21	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	1 170 660,14	EUR
Senior Expenses	-	45 688,00	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	692 339,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	66 966,00	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	-	21 019,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	59 236,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	169 664,05	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	47 785,85	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>67 962,24</b>	<b>EUR</b>

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**Monthly Investor Report**

**29. Priority of Payments - Redemption**



Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from 25.10.2023	to 27.11.2023 = 33 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	9 396 420,60	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
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	-	9 396 420,60	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	9 566 084,65	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	-	7 978 208,08	EUR
(ii) Principal Payments on Class B Notes	-	731 587,11	EUR
(iii) Principal Payments on Class C Notes	-	216 150,74	EUR
(iii) Principal Payments on Class D Notes	-	640 138,72	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		7 978 208,08	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		731 587,11	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		216 150,74	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable		640 138,72	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	67 962,24	EUR
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**Purchaser Priority of Payments - Revenue (p)**

Payment of residual fund as Deferred Purchase Price to Seller	511 913,21	EUR
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**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**30. Transaction Costs**

Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from 25.10.2023	to 27.11.2023 = 33 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	45 938,00				
Interest accrued for the Period	EUR	839 560,00	692 339,00	66 966,00	21 019,00	59 236,00
Cumulative Interest accrued	EUR	12 360 016,00	9 567 863,00	807 368,00	271 479,00	1 713 306,00
Interest Payments	EUR	839 560,00	692 339,00	66 966,00	21 019,00	59 236,00
Cumulative Interest Payments	EUR	12 360 016,00	9 567 863,00	807 368,00	271 479,00	1 713 306,00
Interest accrued on Subordinated Loan for the Period	EUR	3 434,00				
Cumulative Interest accrued on Subordinated Loan	EUR	39 967,00				
Interest Payments on Subordinated Loan	EUR	3 434,00				
Cumulative Interest Payments on Subordinated Loan	EUR	39 967,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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Reporting Date	29.11.2023				
Payment date	27.11.2023				
Period No	25				
Monthly Period	01.10.2023				
Interest Period	from 25.10.2023	to	27.11.2023	=	33 days



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

**Kimi 10 | Front Cap**

**Party A**  
**Party B**

**BANCO SANTANDER, S.A**  
**SCF RAHOITUSPALVELUT X DAC**

Cap Notional **185 266 177**

Interest Period Start 25.10.2023  
Interest Period End 27.11.2023  
Interest Days 33  
Settlement Date 27.11.2023

Euribor 1 M 3,861 %  
Cap limit 0,000 %  
Floating Interest Rate above cap limit 3,861 %  
Cap Floating Rate Day Count Fraction 0,09

Cap Interest Amount **EUR 655 703,32**

Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC) EUR 655 703,32

**SCF RAHOITUSPALVELUT X DAC**  
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**32. Contact Details**



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Reporting Date	29.11.2023	
Payment date	27.11.2023	
Period No	25	
Monthly Period	01.10.2023	
Interest Period	from	25.10.2023
	to	27.11.2023
	=	33 days