

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

**Cover Sheet Monthly Investor Report**



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Reporting Date	27/09/2024				
Payment date	25/09/2024			Following payment dates:	25/10/2024
Period No	35				25/11/2024
Monthly Period	01/08/2024				
Interest Period	from 27/08/2024		to	25/09/2024	= 29 days
Cut-Off date	31/08/2024				

**SCF RAHOITUSPALVELUT X DAC**  
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**1. Portfolio Information**



Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	35
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance prior to replenishment</b>	<b>120,599,109.67 EUR</b>
Scheduled Loan Principal Repayments (+MC)	2,979,823.99 EUR
Prepayments	3,676,095.19 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>6,655,919.18 EUR</b>
New Defaulted Auto Loans amt in Period	191,454.92 EUR
<b>Closing balance prior to replenishment</b>	<b>113,751,735.57 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>113,751,735.57 EUR</b>
Principal Recoveries on loans in default	233,116.54 EUR
<b>Total revenue collections</b>	
<b>Total Revenue Received in Period</b>	<b>383,031.50 EUR</b>
<b># Loans</b>	
At beginning of period	10,522 Loans
Replenished contracts	- Loans
Paid in Full	486 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	19 Loans
At end of period (pre replenishment)	<b>10,017 Loans</b>

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

Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	35
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days



**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	632,778.38	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	3,253.17	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	13,529.68	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	-	EUR

**Total Amount for Purchaser Available Revenue Receipts** **649,561.23** EUR

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	268,087.86	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	360,325.06	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	11,584.87	EUR
g. Liquidity Reserve Excess Amount	1,944.81	EUR
h. Any other net amount received by the Issuer	-	EUR

**Total Amount for Issuer Available Revenue Receipts** **641,942.60** EUR

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



Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	35
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	6,655,919.18	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>6,655,919.18</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	6,655,919.18	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	191,454.92	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>6,847,374.10</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	35
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

**Note Balance**

Beginning of Period	120,599,109.67	EUR
End of Period	113,751,735.57	EUR

**Liquidity Balance**

Beginning of Period	0.5 %	644,100.00	EUR
Cash Outflow		-	EUR
Cash Inflow		-	EUR
End of Period	0.5 %	644,100.00	EUR
Required Reserve Amount	0.5 %	644,100.00	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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Reporting Date	27/09/2024		
Payment date	25/09/2024		
Period No	35		
Monthly Period	01/08/2024		
Interest Period	from 27/08/2024	to 25/09/2024	= 29 days

**5a. Performance Data**



**Asset Balance**

Opening balance prior to replenishment	120,599,109.67	EUR
Closing balance prior to replenishment	113,751,735.57	EUR
Closing Balance post replenishment	113,751,735.57	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	106,633,193.20	93.74%	9,380
1-29 days past due	5,083,890.40	4.47%	476
<b>Delinquent Receivables:</b>			
30-59 days past due	1,021,346.13	0.90%	72
60-89 days past due	336,133.65	0.30%	33
90-119 days past due	345,652.59	0.30%	25
120-149 days past due	130,849.02	0.12%	18
150-179 days past due	200,670.58	0.18%	13
<b>Total Performing and Delinquent</b>	<b>113,751,736</b>	<b>100.00%</b>	<b>10,017</b>
Current Period Defaults	191,454.92		19
Cumulative Defaults	10,308,035.32		711
Current Period Principal Recoveries	233,116.54		
Cumulative Principal Recoveries	6,375,616.82		

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

[A] Cumulative Net Loss Ratio, Payment Date	0.87%	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.88%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.88%	

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

	<b>26.1531 %</b>	
[A] Aggregate Outstanding Asset Principal Amount	113,751,735.57	
[B] Aggregate principal balance of Defaulted Contracts	10,308,035.32	
[C] Recoveries received on such Defaulted Contracts	6,375,616.82	
[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	1.79%	NO
[B] Delinquency Ratio, preceding Payment Date	1.55%	
[C] Delinquency Ratio, second preceding Payment Date	1.63%	

**or Servicer Termination Event**

**or Hedge Counterparty Downgrade Event**

NO  
NO

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

	16.60%	<b>YES</b>
[A] [1] + [2] + [3]	20,018,273.70	
Class B Principal Amount [1]	9,223,078.98	
Class C Principal Amount [2]	2,725,000.61	
Class D Principal Amount [3]	8,070,194.11	
[B] Aggregated Outstanding Note Principal Amount	120,599,109.67	

**Revolving Period Termination Event, where any of [A], [B], [C], [D], [E], [F], [G], [H], [I] 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	<b>YES</b>
[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	27/09/2024
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**Concentration limits (limits not valid after replenishment period ends):**

Weighted average interest rate (min 2.35%)	2.31%
Weighted average months to maturity (max 56)	25.76*
Used Vehicles (max 74%)	65.31%
Balloon Loans (max 63,5%)	75.60%
Corporate Borrowers (max 10%)	6.52%
IRB (min 95%)	95.44%**

\* Bucket-based as found in IR

\*\* As of last replenishment

**Top-10 Exposures:**

Balance	# Loans	Portion
178,320.87	2	0.16%
115,768.46	1	0.10%
115,553.48	1	0.10%
112,189.87	1	0.10%
105,930.22	1	0.09%
103,760.02	1	0.09%
97,737.64	1	0.09%
96,451.55	1	0.08%
89,619.73	1	0.08%
86,207.74	1	0.08%
<b>Total (max 0,5%)</b>		<b>0.97%</b>

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**6. Note Principal**

Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	35
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Interest Period	from 27/08/2024 to 25/09/2024 = 29 days



**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	100,580,835.97	9,223,078.98	2,725,000.61	8,070,194.11	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	5,710,776.91	523,667.81	154,720.04	458,209.34	EUR
End of Period	94,870,059.06	8,699,411.17	2,570,280.57	7,611,984.77	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	191,454.92	EUR
Credit PDL	-	-	-	191,454.92	EUR
End of Period	-	-	-	-	EUR

**Net Note Principal**

Beginning of Period	100,580,835.97	9,223,078.98	2,725,000.61	8,070,194.11	EUR
End of Period	94,870,059.06	8,699,411.17	2,570,280.57	7,611,984.77	EUR



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**7. Outstanding Notes**

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 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	120,599,109.67	100,580,835.97	9,223,078.98	2,725,000.61	8,070,194.11
Available Distribution Amount	6,847,374.10				
Amortisation	6,389,164.76				
Redemption per Class	6,847,374.10	5,710,776.91	523,667.81	154,720.04	458,209.34
Redemption per Note		1,386.78	2,975.39	2,975.39	2,975.39
Outstanding Closing Balance		94,870,059.06	8,699,411.17	2,570,280.57	#REF!
Net Outstanding Closing Balance	113,751,735.57	94,870,059.06	8,699,411.17	2,570,280.57	7,611,984.77
Current Tranching	100%	83.40%	7.65%	2.26%	6.69%
Current Pool Factor		0.23	0.49	0.49	0.49
<b>2. Payments to Investors per Note</b>					
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(30/360)
Interest Days		29	29	29	30
Principal Outstanding per Note Beginning of Period		24,424.68	52,403.86	52,403.86	52,403.86
>Principal Repayment per note		1,386.78	2,975.39	2,975.39	2,975.39
Principal Outstanding per Note End of Period		23,037.90	49,428.47	49,428.47	49,428.47
>Interest accrued for the period		84.51	191.86	204.53	233.63
Interest Payment	428,378.79	347,995.72	33,768.00	10,635.45	35,979.62
Interest Payment per Note		84.51	191.86	204.53	233.63
<b>3. Credit Enhancements</b>					
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)		20.12%	12.47%	10.21%	3.52%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		20.68%	13.04%	10.21%	3.52%
Current CE (Subordination)		16.60%	8.95%	6.69%	0.00%
Current CE (Subordination, incl. Liquidity Reserve)		17.17%	9.52%	6.69%	0.00%

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27/09/2024  
 Payment date 25/09/2024  
 Period No 35  
 Monthly Period 01/08/2024  
 Interest Period 27/08/2024 to 25/09/2024 = 29 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	Criteria	Current				
Issuer	SCF Rahoituspalvelut IX DAC	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A		
Seller	Santander Consumer Finance Oy	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A		
Servicer	Santander Consumer Finance Oy	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	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	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days



Average amount - all: 17,157

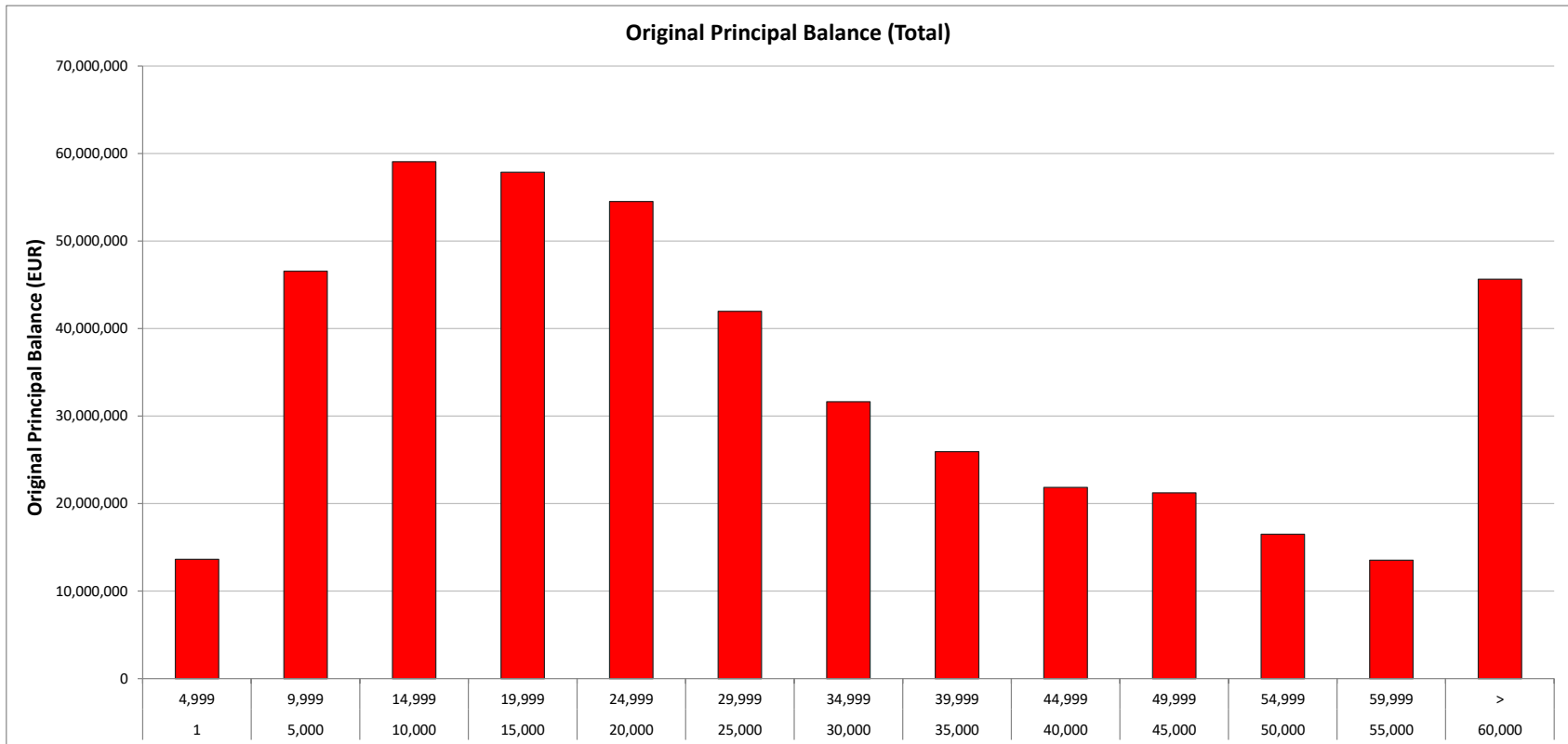
		TOTAL						
Min	Max	No	Original balance	%	WA months to maturity	WA seasoning		
1	4,999	4,092	13,647,172	3.0 %	27.3	15.1		
5,000	9,999	6,282	46,554,194	10.3 %	41.7	12.7		
10,000	14,999	4,778	59,074,311	13.1 %	49.8	10.8		
15,000	19,999	3,326	57,863,134	12.9 %	54.1	8.8		
20,000	24,999	2,432	54,528,957	12.1 %	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

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

**9.b Original Principal Balance Graph**

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days



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

**10.a Outstanding Principal Balance**

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days



Average amount - all: 11,356

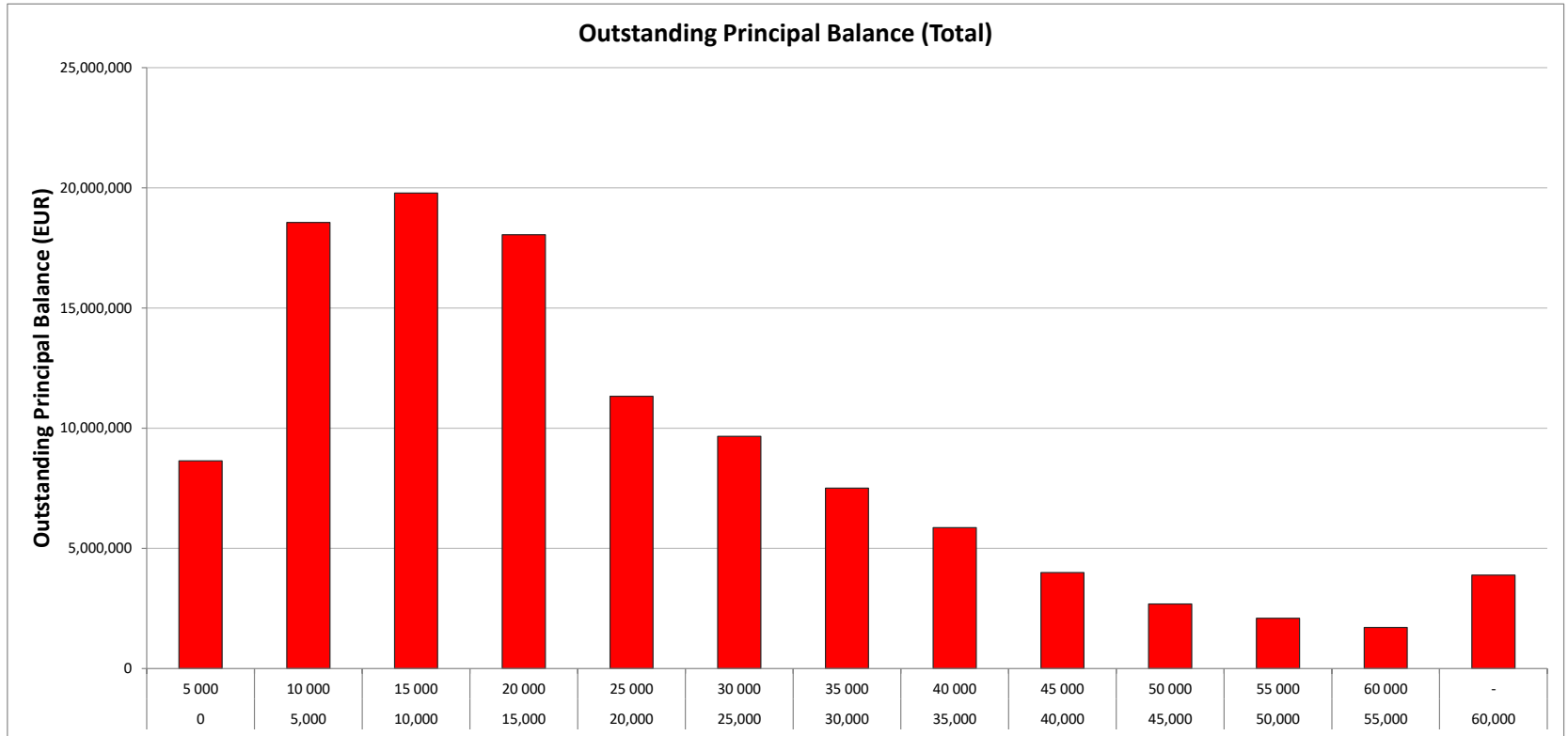
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	3,289	8,637,830	7.59%	17.1	42.8
5,000	10 000	2,542	18,561,306	16.32%	24.7	41.0
10,000	15 000	1,614	19,783,087	17.39%	25.6	40.8
15,000	20 000	1,049	18,047,515	15.87%	26.8	40.1
20,000	25 000	508	11,329,843	9.96%	26.7	40.5
25,000	30 000	353	9,661,806	8.49%	26.4	40.9
30,000	35 000	232	7,505,110	6.60%	26.8	41.2
35,000	40 000	157	5,858,891	5.15%	29.0	40.2
40,000	45 000	94	3,990,424	3.51%	29.0	40.8
45,000	50 000	57	2,686,837	2.36%	29.8	40.0
50,000	55 000	40	2,092,225	1.84%	29.1	40.5
55,000	60 000	30	1,710,400	1.50%	27.7	41.8
60,000	-	52	3,886,463	3.42%	26.1	40.4
<b>Total</b>		10,017	113,751,736	100%	25.8	40.8

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

Reporting Date	27/09/2024		
Payment date	25/09/2024		
Period No	35		
Monthly Period	01/08/2024		
Interest Period	from 27/08/2024	to 25/09/2024	= 29 days

**10.b Outstanding Principal Balance Graph**



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

**11.a Geographical Distribution**



Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

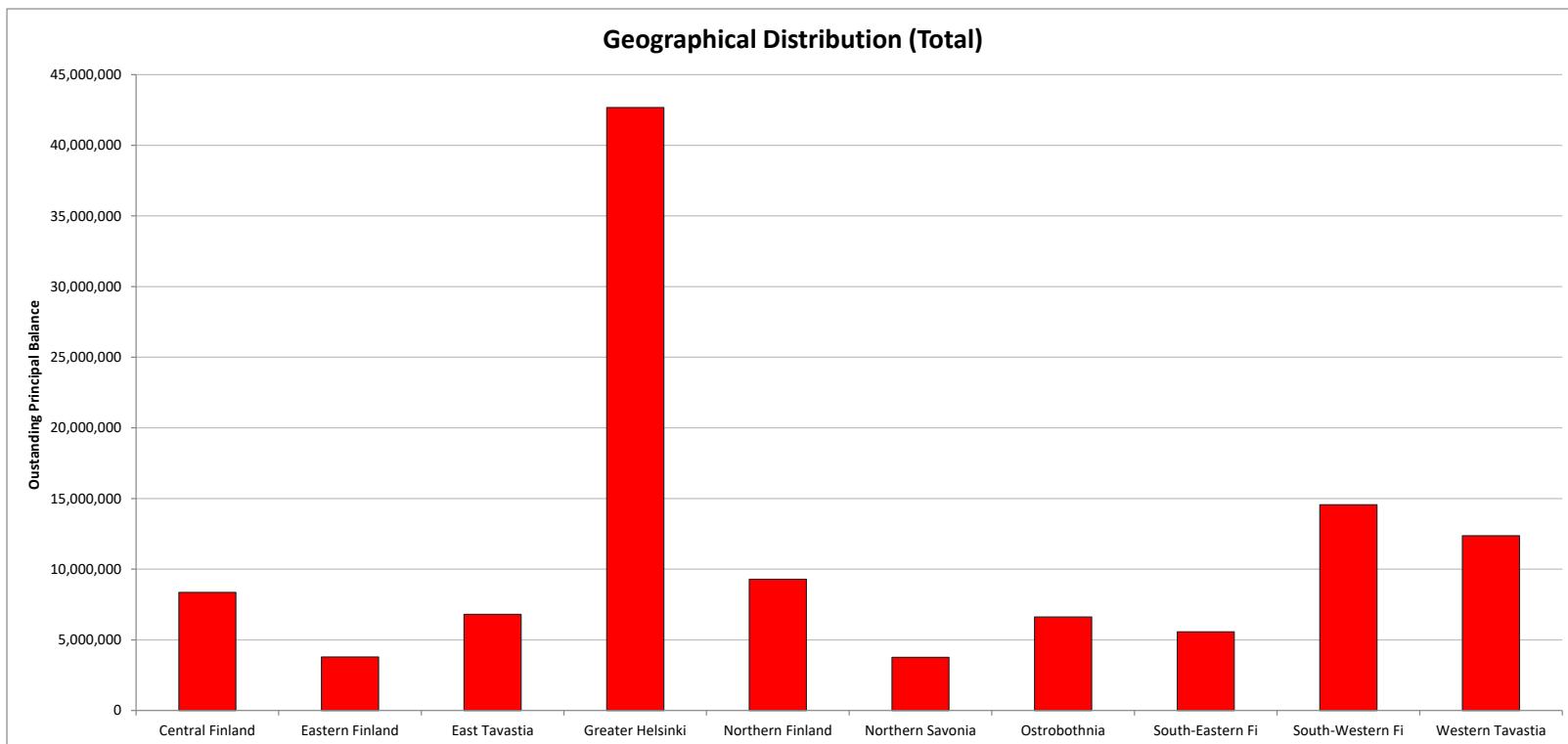
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	884	8,352,069	7.34%	25.6	40.3
Eastern Finland	358	3,789,203	3.33%	26.4	40.4
East Tavastia	621	6,804,276	5.98%	26.5	40.4
Greater Helsinki	3,251	42,664,696	37.51%	25.7	41.2
Northern Finland	822	9,289,405	8.17%	26.1	40.2
Northern Savonia	361	3,759,844	3.31%	25.3	40.8
Ostrobothnia	661	6,608,285	5.81%	25.4	40.8
South-Eastern Fi	589	5,565,225	4.89%	25.9	40.1
South-Western Fi	1,275	14,556,068	12.80%	25.8	41.0
Western Tavastia	1,195	12,362,664	10.87%	25.6	41.1
Total	10,017	113,751,736	100%	25.8	40.8

Geographic distribution

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	35				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days





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

**12.a Interest Rate**



Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

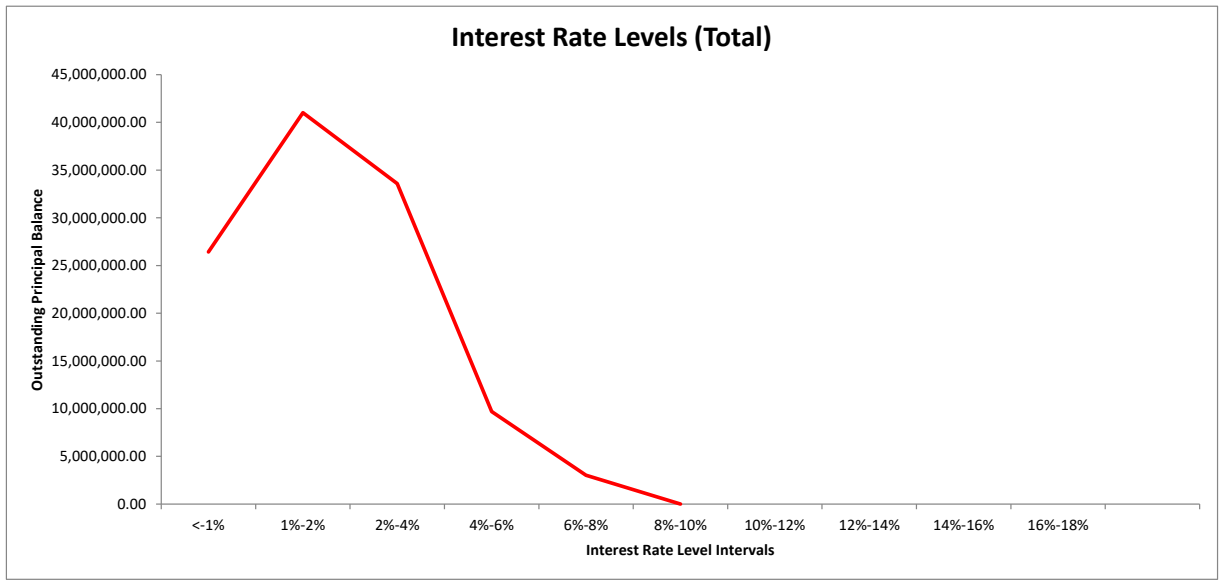
TOTAL							
Min (>=)	Max (<=)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0%		1%	2,148	26,427,451	23.23%	24.3	40.8
1%		2%	2,485	41,014,893	36.06%	25.3	41.5
2%		4%	3,323	33,583,478	29.52%	27.2	40.3
4%		6%	1,476	9,689,437	8.52%	26.6	40.2
6%		8%	582	3,030,877	2.66%	25.9	40.9
8%		10%	3	5,599	0.00%	25.9	39.5
10%		12%					
12%		14%					
14%		16%					
16%		18%					
18%	-						
Total		10,017	113,751,736	100%	25.8	40.8	

Interest distribution

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

**12.b Interest Rate**

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	35				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



SCF RAHOITUSPALVELUT X DAC  
 Monthly Investor Report

13.a Remaining Terms



Reporting Date	27/09/2024					
Payment date	25/09/2024					
Period No	35					
Monthly Period	01/08/2024					
Interest Period	from	27/08/2024	to	25/09/2024	=	29 days

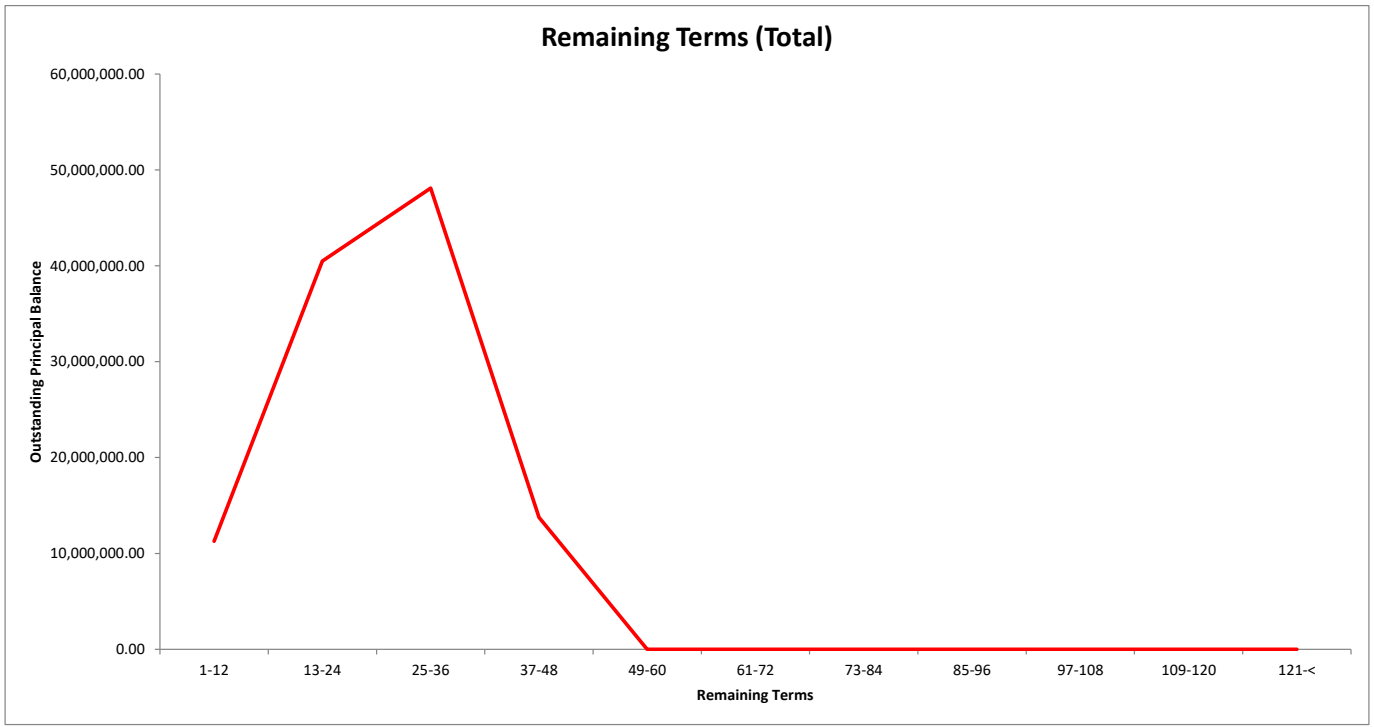
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	32	125,567	0.11%	0.0	52.5
1		12	2,122	11,273,532	9.91%	8.3	49.7
13		24	3,960	40,490,473	35.60%	19.5	42.1
25		36	3,163	48,098,036	42.28%	31.3	39.5
37		48	740	13,764,128	12.10%	39.1	34.5
49		60					
61		72					
73		84					
85		96					
97		108					
109		120					
121	-						
Total			10,017	113,751,736	100%	25.8	40.8

Months to maturity

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

**13.b Remaining Terms**

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from	27/08/2024
	to	25/09/2024
	=	29 days



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

**14.a Seasoning**



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	35				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days

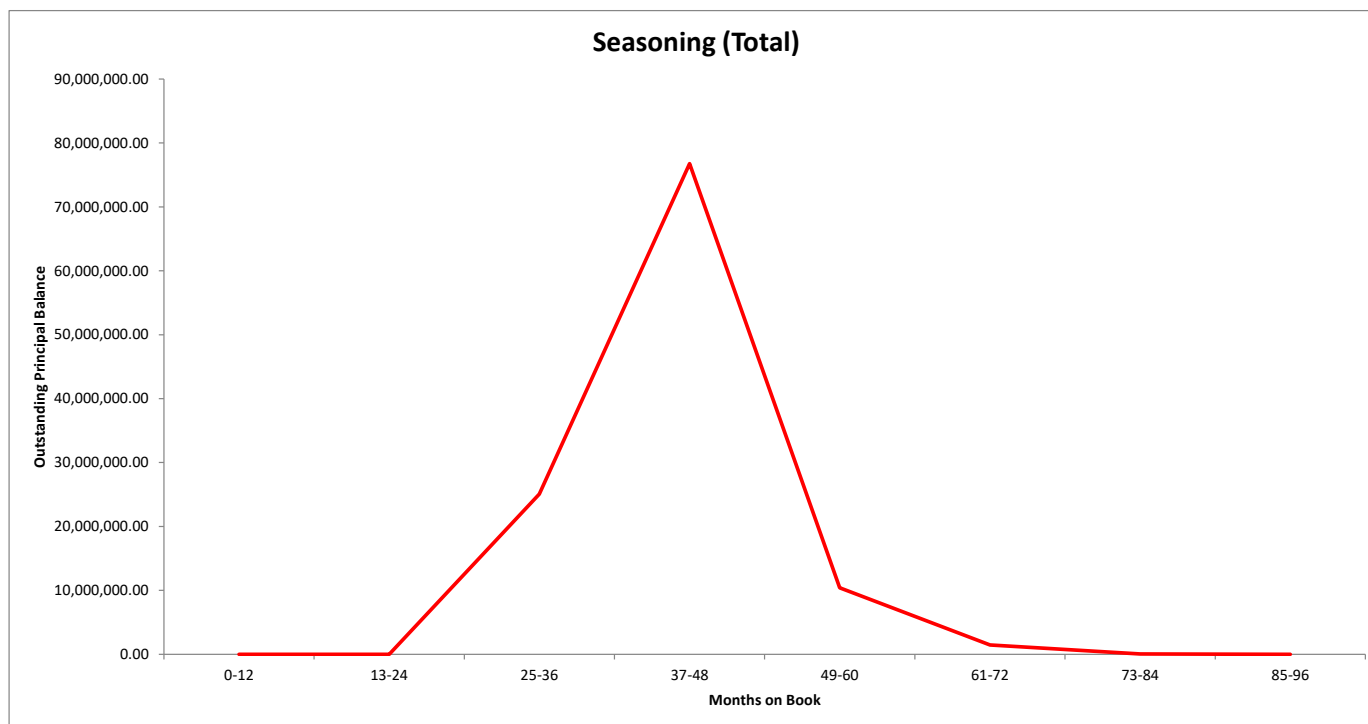
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24					
25		36	2,002	25,074,471	22.04%	32.4	34.2
37		48	6,604	76,762,163	67.48%	25.6	40.9
49		60	1,133	10,406,961	9.15%	13.6	53.1
61		72	270	1,465,837	1.29%	7.8	65.1
73		84	8	42,304	0.04%	2.7	74.9
85		96					
Total		10,017		113,751,736	100%	25.8	40.8

Months on book

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

14.b Seasoning

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from	27/08/2024
	to	25/09/2024
	=	29 days



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

**15.a Balloon loans**



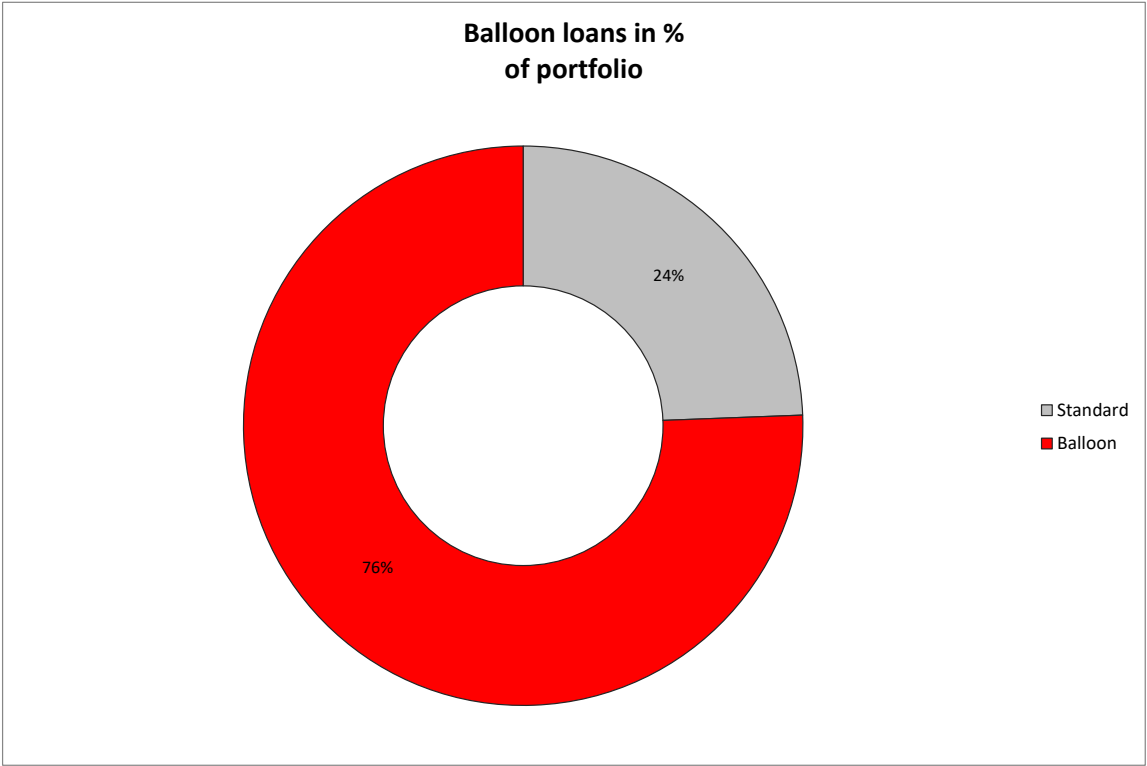
Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

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		5,304	27,750,563	24.4 %	2,546	0.0 %	24.9	39.7
Balloon		4,713	86,001,172	75.6 %	48,259,883	56.1 %	26.0	41.2
<b>Total</b>		<b>10,017</b>	<b>113,751,736</b>	<b>100%</b>	<b>48,262,430</b>	<b>42%</b>	<b>25.8</b>	<b>40.8</b>

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

**15.b Balloon loans**

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from	27/08/2024
	to	25/09/2024
	=	29 days





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

**16.a # loans per borrower**



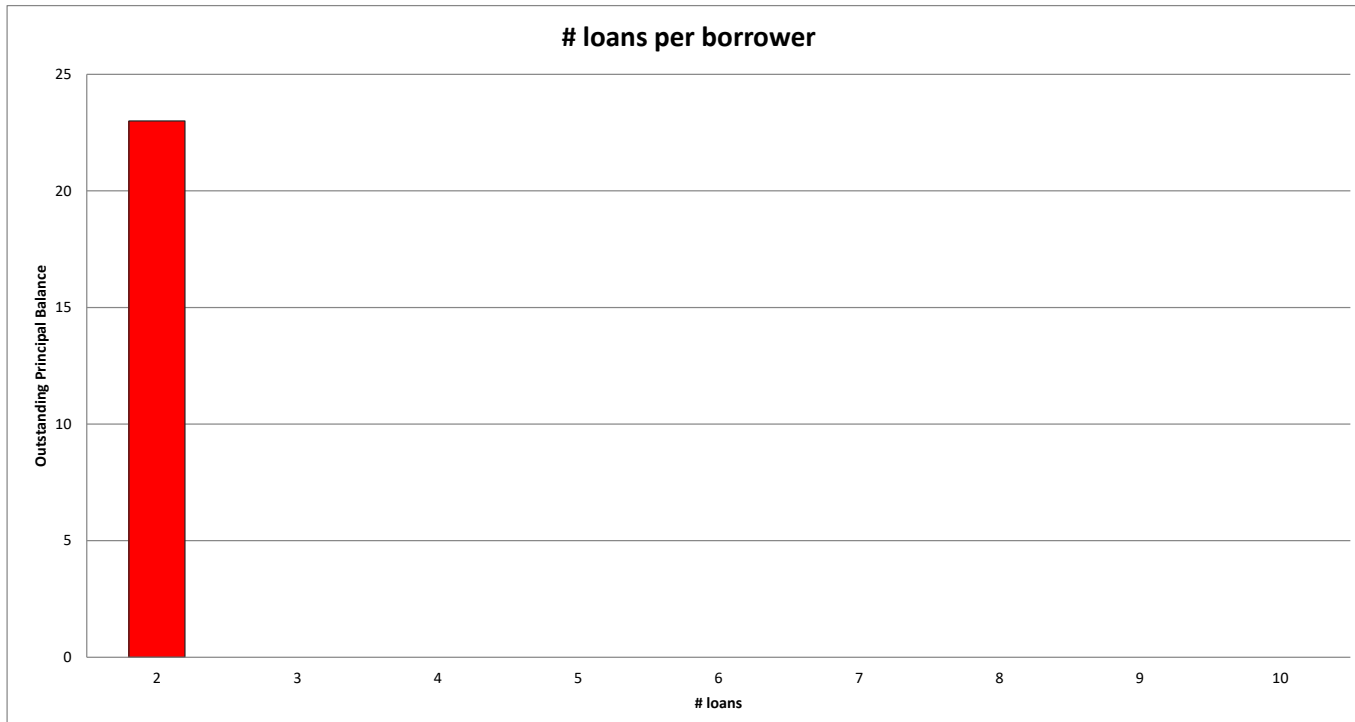
Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	9,971	112,982,451	99.32%	
2	23	769,284	0.68%	
3				
4				
5				
6				
7				
8				
9				
10				
Total:	9,994	113,751,736	100%	

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

**16.b # loans per borrower**

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from	27/08/2024
	to	25/09/2024
	=	29 days



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

**17.a Amortization Profile**



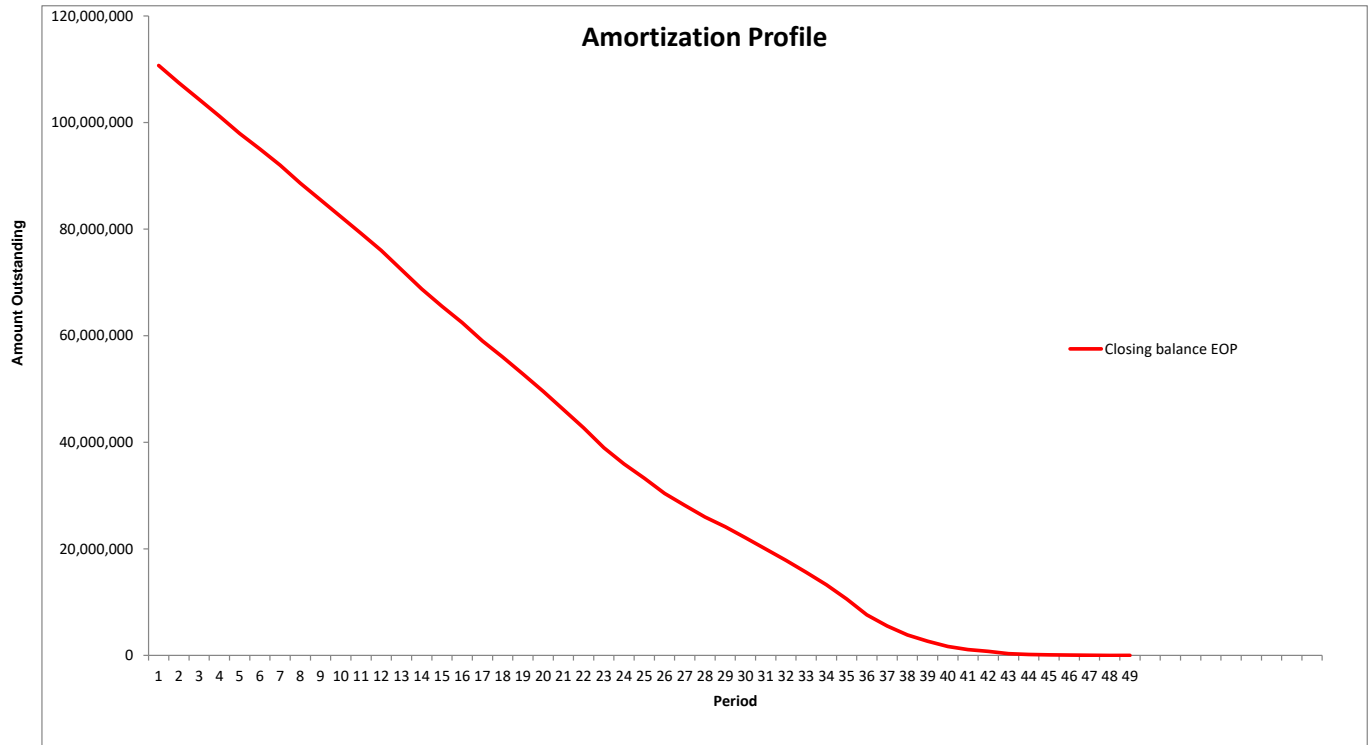
Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	113,751,736	110,707,251	3,044,485	218,969	2.33%	97.32%
	2	110,707,251	107,429,548	3,277,702	212,683	2.33%	94.44%
	3	107,429,548	104,326,911	3,102,638	205,881	2.32%	91.71%
	4	104,326,911	101,213,312	3,113,599	199,507	2.32%	88.98%
	5	101,213,312	97,958,593	3,254,719	193,131	2.31%	86.12%
	6	97,958,593	95,058,014	2,900,579	186,703	2.31%	83.57%
	7	95,058,014	92,017,361	3,040,653	180,643	2.30%	80.89%
	8	92,017,361	88,598,675	3,418,686	174,398	2.30%	77.89%
	9	88,598,675	85,477,748	3,120,928	167,624	2.29%	75.14%
	10	85,477,748	82,344,766	3,132,982	161,285	2.29%	72.39%
	11	82,344,766	79,210,374	3,134,392	155,109	2.28%	69.63%
	12	79,210,374	76,008,191	3,202,183	148,937	2.28%	66.82%
	13	76,008,191	72,396,269	3,611,922	142,598	2.27%	63.64%
	14	72,396,269	68,762,769	3,633,500	136,171	2.28%	60.45%
	15	68,762,769	65,515,420	3,247,349	129,408	2.28%	57.60%
	16	65,515,420	62,446,915	3,068,505	123,125	2.28%	54.90%
	17	62,446,915	59,024,881	3,422,034	117,284	2.28%	51.89%
	18	59,024,881	55,985,737	3,039,144	111,310	2.29%	49.22%
	19	55,985,737	52,828,458	3,157,280	105,734	2.29%	46.44%
	20	52,828,458	49,558,237	3,270,221	99,708	2.29%	43.57%

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from	27/08/2024
	to	25/09/2024
	=	29 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

18.a Payment Holidays



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	35				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days

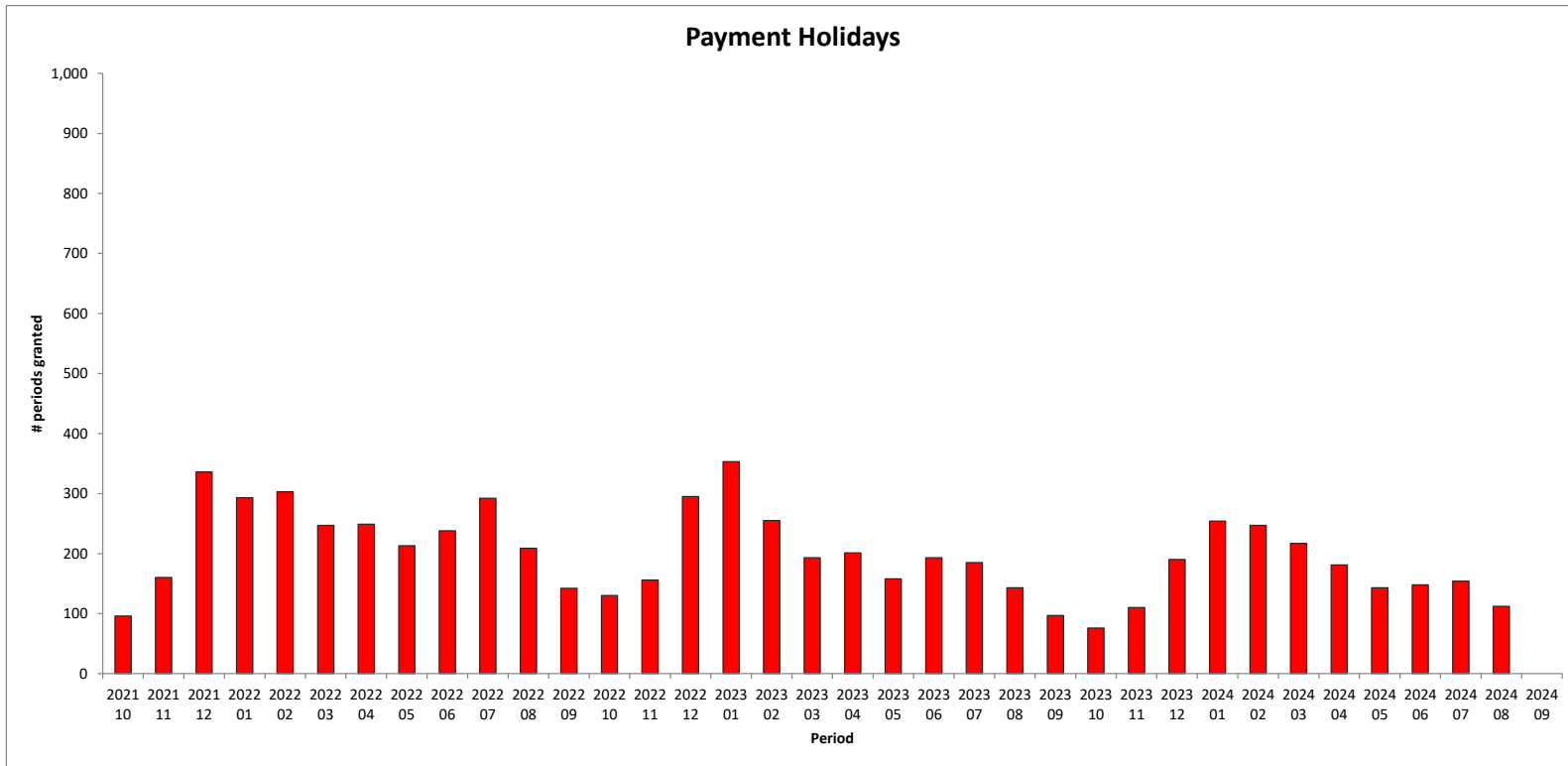
Period	No	TOTAL		
		Number of periods granted	Sum of Payments	Closing Balance
2021 10	96	121	33,855	2,126,526
2021 11	160	234	59,030	2,844,045
2021 12	336	423	116,000	6,480,237
2022 01	293	385	103,151	5,204,751
2022 02	303	414	109,272	5,554,114
2022 03	247	326	92,378	4,610,331
2022 04	249	323	90,752	4,654,331
2022 05	213	264	74,659	3,846,135
2022 06	238	297	78,865	3,980,874
2022 07	292	370	102,746	5,420,005
2022 08	209	262	68,849	3,670,822
2022 09	142	178	51,222	2,554,828
2022 10	130	181	52,056	2,416,689
2022 11	156	232	61,879	2,516,673
2022 12	295	370	100,808	4,893,083
2023 01	353	495	190,344	5,857,294
2023 02	255	369	108,884	4,242,039
2023 03	193	254	77,583	3,136,200
2023 04	201	282	76,865	3,125,172
2023 05	158	214	59,027	2,497,487
2023 06	193	255	72,302	3,008,204
2023 07	185	236	61,448	2,741,484
2023 08	143	174	52,272	2,273,555
2023 09	97	125	38,039	1,518,557
2023 10	76	106	29,802	1,083,571
2023 11	110	154	46,164	1,805,026
2023 12	190	236	62,030	2,660,781
2024 01	254	325	99,142	4,213,403
2024 02	247	271	76,748	3,435,784
2024 03	217	226	69,973	3,426,045
2024 04	181	191	56,229	2,768,138
2024 05	143	151	44,722	2,011,002
2024 06	148	152	46,747	2,231,157
2024 07	154	159	52,168	2,526,711
2024 08	112	113	34,773	1,785,065
2024 09				
Total:	6,969	8,868	2,550,782	117,120,119

Payment Holiday

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	35				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



**SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report**

**18.c Remaining Payment Holidays**



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	35				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days

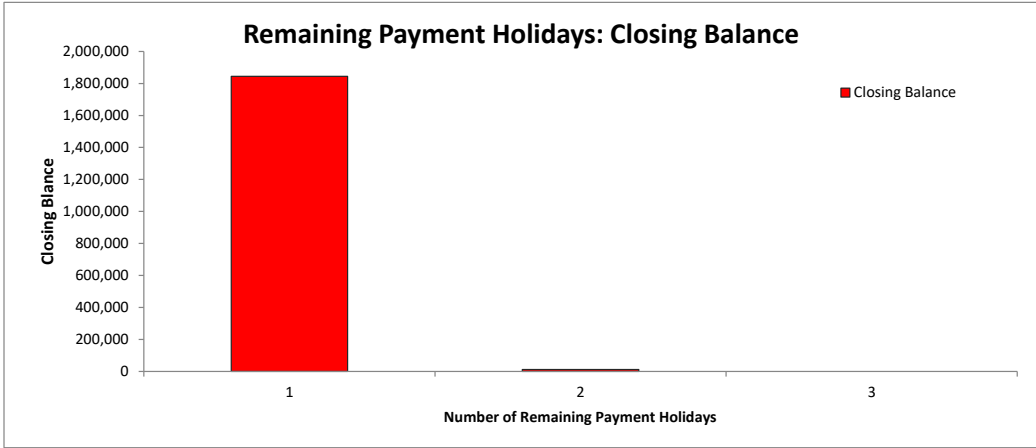
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	116	35,778	1,844,798
2	1	558	11,989
3	0	0	0
Total	117	36,336	1,856,787

Remaining PH's

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	35				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days





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

**19.a Downpayment**



Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0%	5%	3,475	41,337,097	36.34%	27.7	40.4	
5%	10%	1,368	18,356,490	16.14%	26.5	41.2	
10%	15%	1,361	17,641,280	15.51%	24.3	41.8	
15%	20%	928	10,535,379	9.26%	24.3	41.3	
20%	25%	723	7,840,416	6.89%	24.4	40.8	
25%	30%	545	5,744,969	5.05%	24.2	39.9	
30%	35%	466	4,073,835	3.58%	24.1	40.5	
35%	100%	1,151	8,222,270	7.23%	22.3	40.3	
Total		10,017	113,751,736	100%	25.8	40.8	

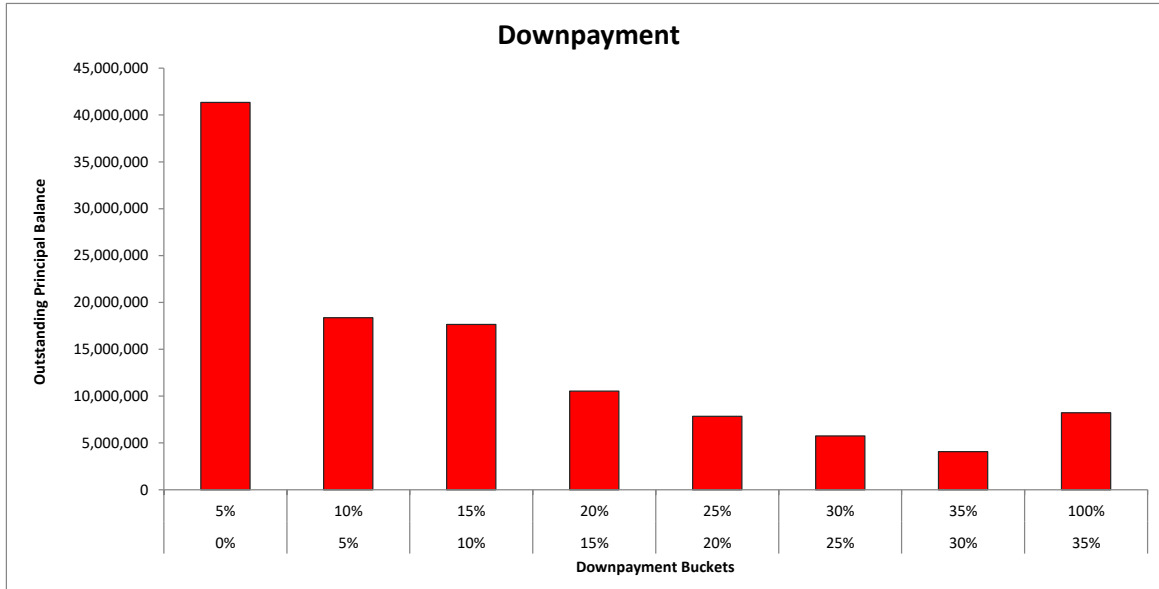
Downpayment %

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**19.b Downpayment**



Reporting Date	27/09/2024					
Payment date	25/09/2024					
Period No	35					
Monthly Period	01/08/2024					
Interest Period	from	27/08/2024	to	25/09/2024	=	29 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

20.a Vehicle Condition



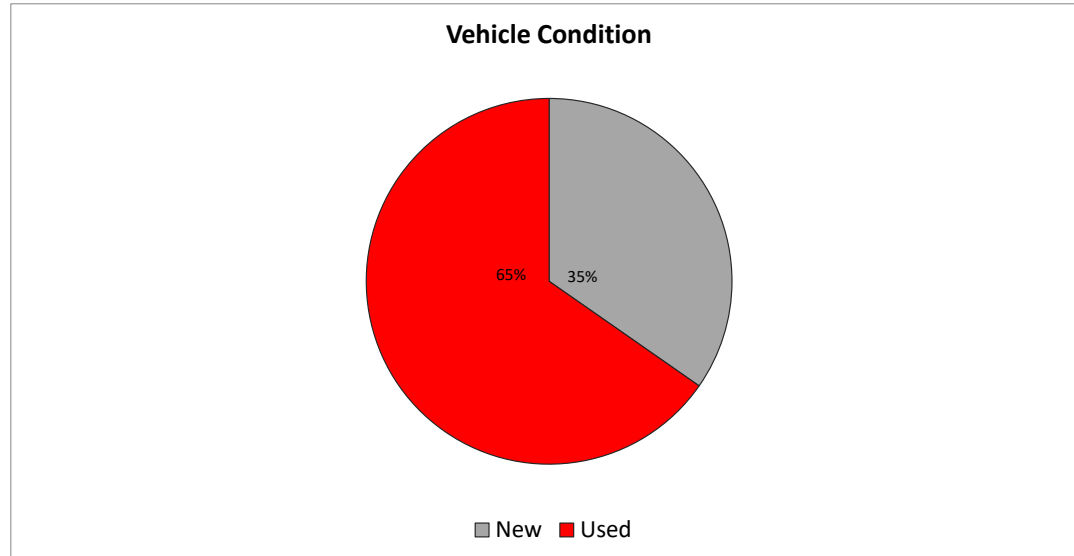
Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	35
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		2,317	39,461,598	34.69%	23.3	41.2
Used		7,700	74,290,138	65.31%	27.1	40.7
Total		10,017	113,751,736	100%	25.8	40.8

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	35
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

21.a Borrower Type



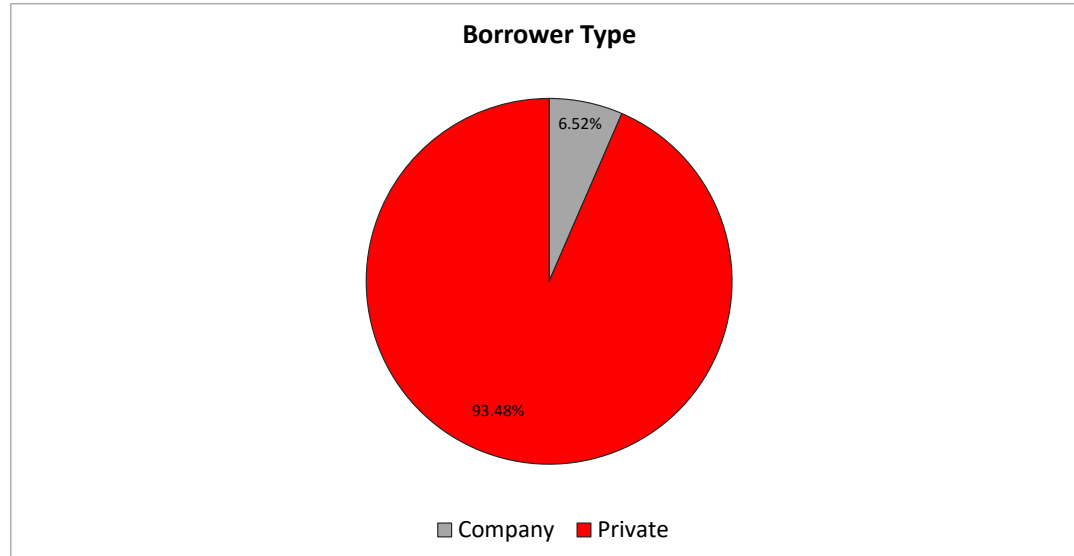
Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from	27/08/2024
	to	25/09/2024
	=	29 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	607	7,411,456	6.52%	18.4	41.9
	Private	9,410	106,340,280	93.48%	26.3	40.8
	Total	10,017	113,751,736	100%	25.8	40.8

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

21.b Borrower Type

Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	35
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days



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

**22.a Vehicle type**



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	35				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days

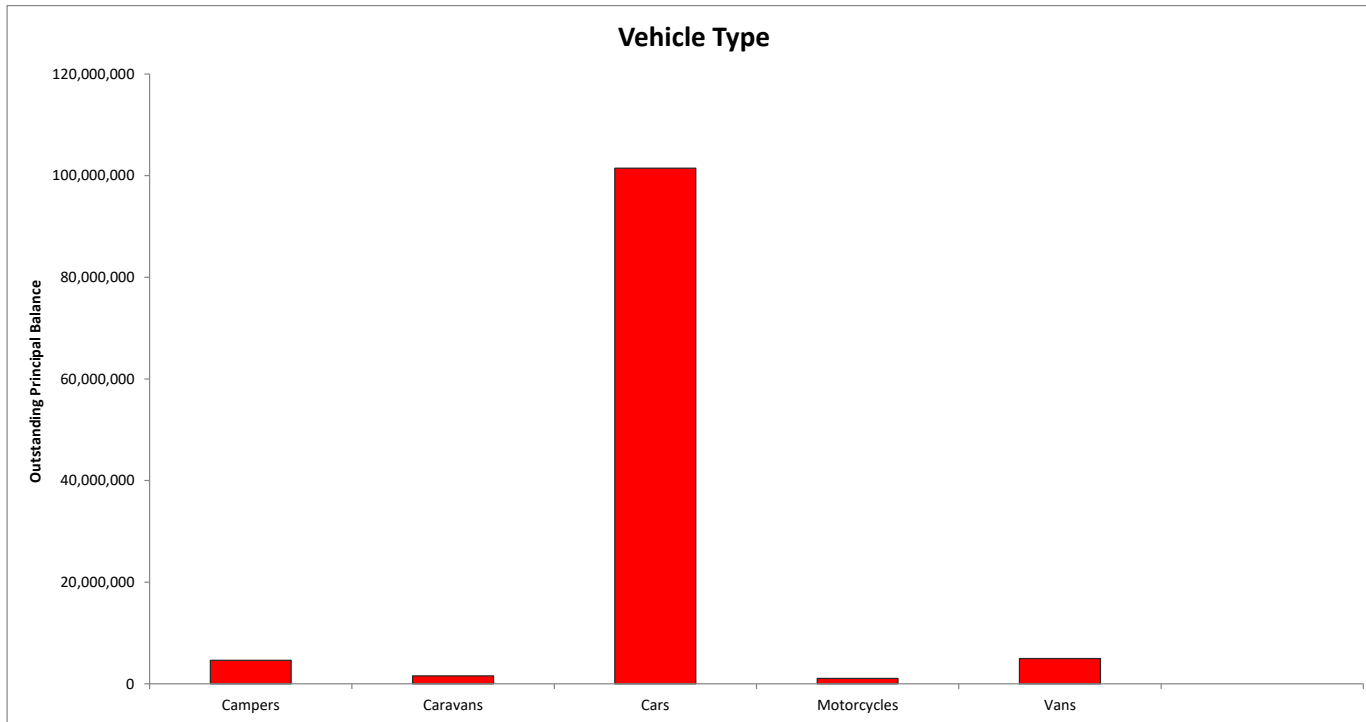
		TOTAL				
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	194	4,649,277	4.09%	28.7	39.3	
Caravans	120	1,575,484	1.39%	29.1	38.6	
Cars	8,947	101,492,945	89.22%	25.8	40.9	
Motorcycles	186	1,056,809	0.93%	21.9	39.6	
Vans	570	4,977,221	4.38%	21.5	41.4	
<b>Total</b>	<b>10,017</b>	<b>113,751,736</b>	<b>100%</b>	<b>25.8</b>	<b>40.8</b>	

Vehicle type

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	35				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days





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

**23.a Restructured Loans**

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days



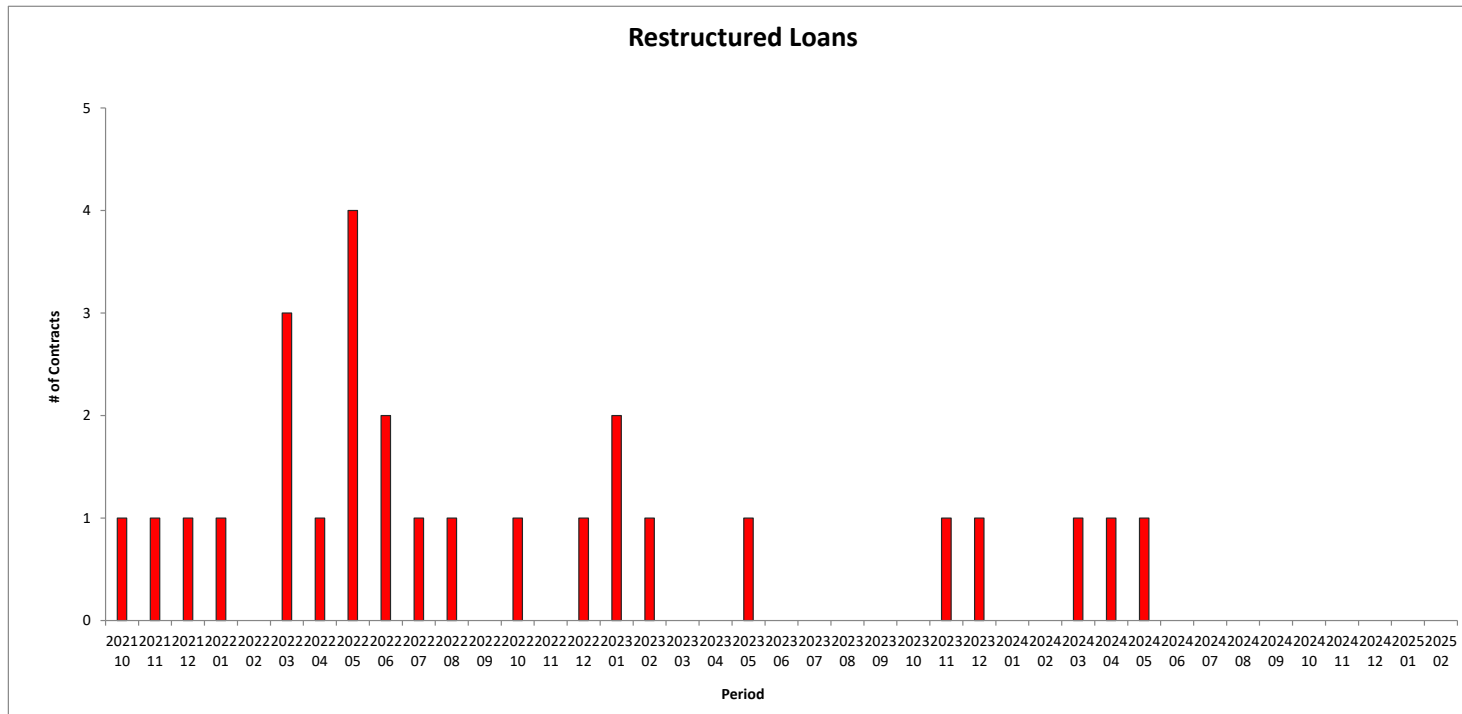
TOTAL		
Period	No	Outstanding balance
2021 10	1	23,632
2021 11	1	25,202
2021 12	1	7,631
2022 01	1	64,072
2022 02	0	0
2022 03	3	75,148
2022 04	1	8,692
2022 05	4	77,788
2022 06	2	12,908
2022 07	1	4,419
2022 08	1	24,918
2022 09	0	0
2022 10	1	77,391
2022 11	0	0
2022 12	1	20,052
2023 01	2	72,501
2023 02	1	3,968
2023 03	0	0
2023 04	0	0
2023 05	1	12,889
2023 06	0	0
2023 07	0	0
2023 08	0	0
2023 09	0	0
2023 10	0	0
2023 11	1	5,903
2023 12	1	7,231
2024 01	0	0
2024 02	0	0
2024 03	1	11,138
2024 04	1	2,222
2024 05	1	29,196
2024 06	0	0
2024 07	0	0
2024 08	0	0
2024 09		
2024 10		
2024 11		
2024 12		
2025 01		
2025 02		
<b>Total</b>	<b>27</b>	<b>566,901</b>

Restructured

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**23.b Restructured Loans**

Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	35
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

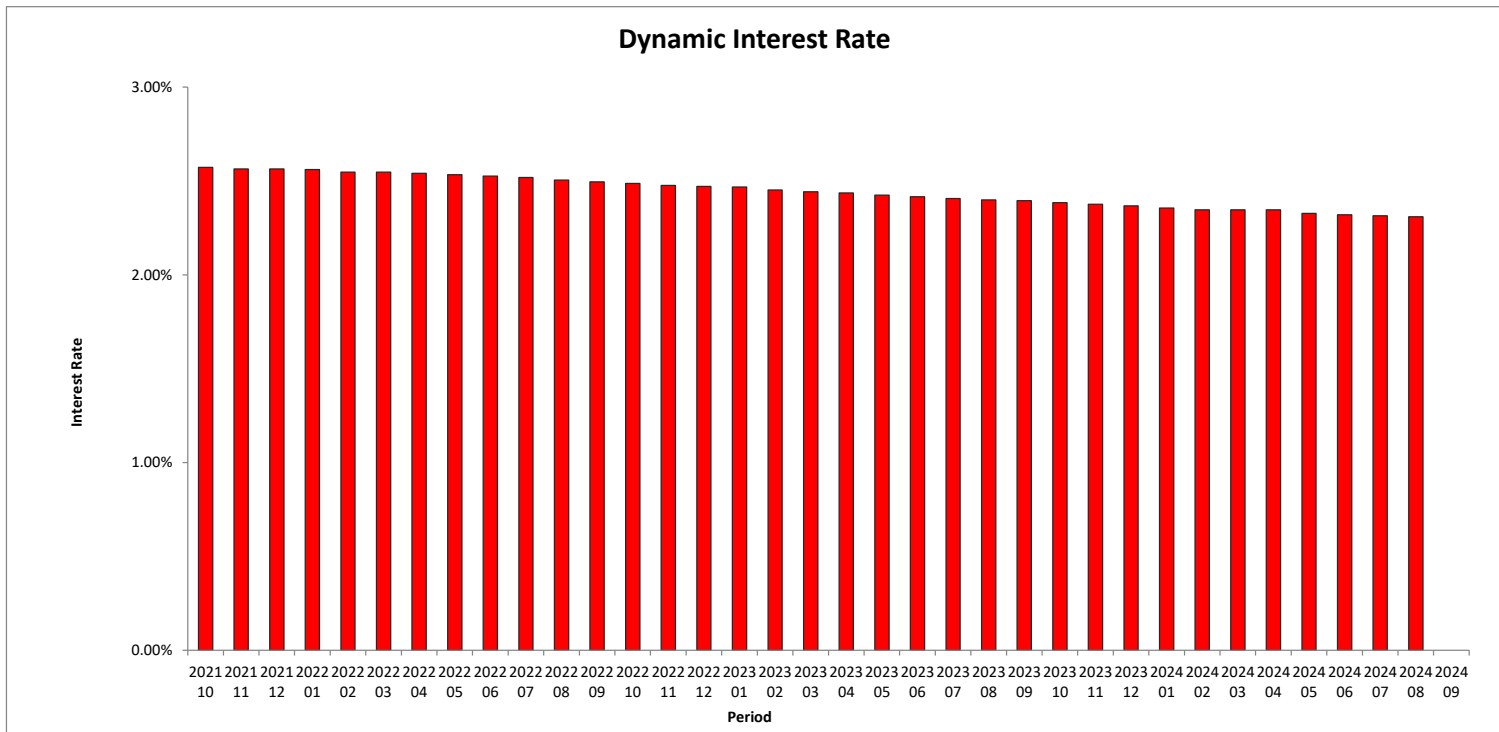
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422,120,336	2.57%
2021 11	431,339,743	2.56%
2021 12	432,351,017	2.56%
2022 01	430,947,677	2.56%
2022 02	431,953,670	2.55%
2022 03	428,412,919	2.55%
2022 04	431,797,160	2.54%
2022 05	411,978,840	2.53%
2022 06	394,318,859	2.53%
2022 07	378,494,435	2.52%
2022 08	360,766,424	2.51%
2022 09	345,087,419	2.50%
2022 10	329,900,599	2.49%
2022 11	314,932,393	2.48%
2022 12	302,605,009	2.47%
2023 01	289,400,710	2.47%
2023 02	277,376,415	2.45%
2023 03	264,643,604	2.44%
2023 04	253,638,898	2.44%
2023 05	241,722,331	2.42%
2023 06	230,134,029	2.42%
2023 07	219,314,586	2.41%
2023 08	208,295,290	2.40%
2023 09	198,552,843	2.40%
2023 10	188,986,758	2.38%
2023 11	180,279,144	2.38%
2023 12	172,575,409	2.37%
2024 01	164,525,416	2.36%
2024 02	157,131,845	2.35%
2024 03	149,531,999	2.35%
2024 04	141,455,798	2.35%
2024 05	134,173,418	2.33%
2024 06	127,601,334	2.32%
2024 07	120,599,110	2.31%
2024 08	113,751,736	2.31%
2024 09		

Interest rate evolution

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	35				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	27/09/2024			
Payment date	25/09/2024			
Period No	35			
Monthly Period	from	01/08/2024	to	25/09/2024
Interest Period		27/08/2024		= 29 days

Period	TOTAL		
	Sum of Pre-Payments	Closing Balance	CPR Annual
2021 10	17,184,051	422,120,336	22.07%
2021 11	10,688,704	431,339,743	26.00%
2021 12	9,914,712	432,351,017	24.30%
2022 01	11,745,932	430,947,677	28.22%
2022 02	10,719,648	431,953,670	26.03%
2022 03	12,902,104	428,412,919	30.72%
2022 04	10,364,405	431,797,160	25.29%
2022 05	11,900,231	411,978,840	29.65%
2022 06	10,536,210	394,318,859	27.75%
2022 07	8,690,142	378,494,435	24.33%
2022 08	10,370,470	360,766,424	29.53%
2022 09	9,146,185	345,087,419	27.55%
2022 10	8,548,989	329,900,599	27.03%
2022 11	8,202,784	314,932,393	27.14%
2022 12	6,131,514	302,605,009	21.78%
2023 01	7,038,468	289,400,710	25.58%
2023 02	6,438,114	277,376,415	24.56%
2023 03	6,671,466	264,643,604	26.39%
2023 04	5,555,092	253,638,898	23.34%
2023 05	5,954,682	241,722,331	25.87%
2023 06	6,166,420	230,134,029	27.81%
2023 07	5,752,582	219,314,586	27.31%
2023 08	5,683,264	208,295,290	28.25%
2023 09	5,093,095	198,552,843	26.79%
2023 10	4,956,767	188,986,758	27.31%
2023 11	4,282,815	180,279,144	25.06%
2023 12	3,370,657	172,575,409	21.08%
2024 01	3,629,883	164,525,416	23.49%
2024 02	3,430,768	157,131,845	23.27%
2024 03	3,759,020	149,531,999	26.33%
2024 04	3,879,190	141,455,798	28.37%
2024 05	3,464,970	134,173,418	26.95%
2024 06	3,240,248	127,601,334	26.56%
2024 07	3,347,690	120,599,110	28.67%
2024 08	3,676,095	113,751,736	32.58%
2024 09			
2024 04			

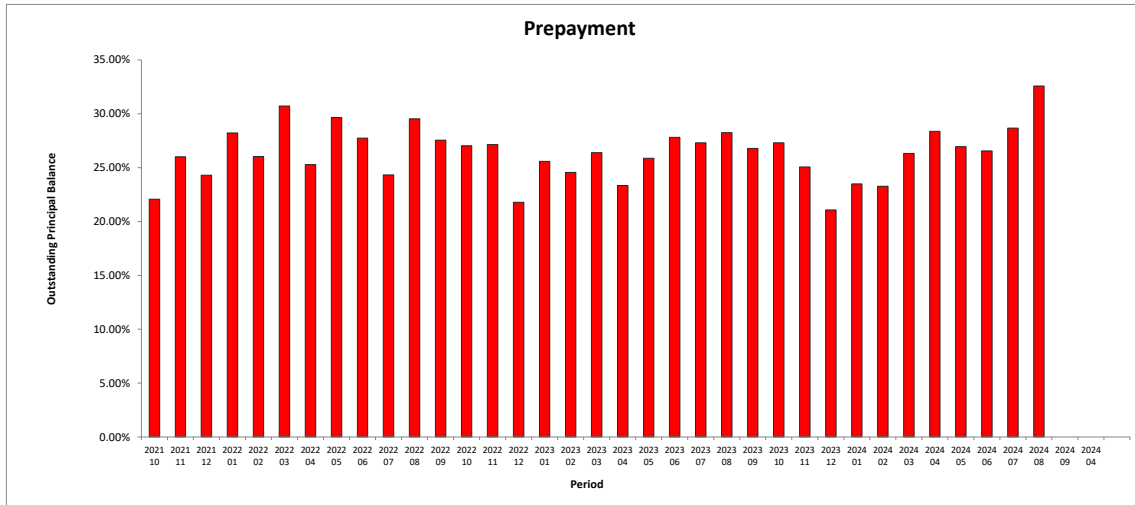
Dynamic Prepayment

SCF RAHOITUSPALVELUT X DAC  
 Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	35				
Monthly Period	01/08/2024				
Interest Period	from 27/08/2024	to 25/09/2024	=	29 days	



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

26. Delinquency



Reporting Date	27/09/2024		
Payment date	25/09/2024		
Period No	35		
Monthly Period	01/08/2024		
Interest Period	from 27/08/2024	to 25/09/2024	= 29 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	-	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	48	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	35	598,551	28	274,283	22	367,147	37	565,096	
	12	302,605,009	19,954	285,337,849	962	12,837,521	123	1,882,916	84	1,222,873	42	591,766	32	503,820	21	228,265	30	382,878	
2023	1	289,400,710	19,303	271,963,594	928	12,749,416	129	1,826,111	80	1,267,182	52	817,278	23	396,489	26	380,639	22	222,410	
	2	277,376,415	18,757	261,565,726	813	10,803,218	135	1,918,586	79	1,215,075	46	851,495	45	728,083	18	294,233	27	298,694	
	3	264,643,604	18,144	250,259,752	761	9,650,607	114	1,594,740	64	827,257	61	1,005,454	30	713,699	34	592,095	26	257,583	
	4	253,638,898	17,527	238,575,609	764	10,254,384	132	1,678,565	69	1,025,574	49	657,452	48	910,914	22	536,402	30	529,961	
	5	241,703,808	16,841	227,177,986	794	9,979,643	102	1,537,846	82	1,099,428	41	629,419	35	561,077	34	718,410	27	457,850	
	6	230,115,943	16,284	217,064,615	730	9,089,279	99	1,219,360	55	930,603	55	826,632	24	461,390	31	524,065	33	641,349	
	7	219,314,586	15,625	205,201,551	799	10,425,782	87	1,223,358	58	783,509	39	609,795	38	664,681	20	405,911	26	425,951	
	8	208,295,290	15,102	196,686,026	672	8,525,603	95	1,240,059	50	650,596	38	562,474	26	326,576	21	303,957	27	484,638	
	9	198,552,843	14,637	187,797,822	603	7,729,673	88	1,118,631	53	701,290	34	472,910	30	525,557	15	206,959	22	197,380	
	10	189,003,081	13,995	176,922,689	688	9,073,627	97	1,013,072	61	720,118	41	510,943	23	346,008	23	416,625	16	169,664	
	11	180,279,144	13,517	168,800,809	664	8,217,024	107	1,459,679	47	551,370	44	505,287	31	417,314	20	327,660	23	398,472	
	12	172,575,409	13,053	161,536,360	673	7,723,458	119	1,140,000	68	1,050,037	34	386,078	31	438,904	20	300,572	35	432,983	
2024	1	164,525,416	12,640	153,841,895	620	7,599,056	87	1,088,681	63	629,216	40	725,197	27	341,550	17	299,820	25	284,295	
	2	157,131,845	12,273	147,865,166	529	6,306,051	80	1,093,026	51	534,598	40	452,142	31	655,381	18	225,480	22	299,929	
	3	149,531,999	11,633	138,695,015	703	8,221,727	79	820,363	39	514,049	36	398,344	28	349,902	22	532,598	22	216,468	
	4	141,455,798	11,230	132,508,121	589	6,612,546	81	942,308	51	483,306	26	359,261	24	306,284	19	243,973	23	489,583	
	5	134,173,418	10,760	125,817,516	532	5,964,393	94	926,634	54	630,793	33	337,226	20	281,704	16	215,152	20	241,475	
	6	127,601,334	10,405	120,670,883	456	4,848,133	69	844,866	44	441,682	36	395,770	23	245,183	12	154,817	17	139,257	
	7	120,599,110	9,862	113,412,122	482	5,322,904	71	706,197	38	488,074	29	204,539	22	286,452	18	178,821	16	164,975	
	8	113,751,736	9,380	106,633,193	476	5,083,890	72	1,021,346	33	336,134	25	345,653	18	130,849	13	200,671	19	191,455	
	9																		
	10																		

Santander Consumer Finance Oy  
Risto Rytin tie 33  
Helsinki 00570  
Y-tunnus 2076455-0, Finland

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	35				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 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	
2022 1	387,242	28				11,058	11,058	376,184	33,151	44,209	343,033	35,042	79,251	307,991	53,532	132,783	254,459
2022 2	865,085	45							21,731	21,731	843,354	148,702	170,433	694,652	83,246	253,678	611,406
2022 3	930,547	59										50,285	50,285	880,262	216,912	267,197	663,350
2022 4	1,580,790	100													101,585	101,585	1,479,205
2023 1	778,687	73															
2023 2	1,629,160	90															
2023 3	1,107,969	75															
2023 4	1,001,119	73															
2024 1	800,692	69															
2024 2	870,315	60															
2024 3	356,430	35															
2024 4	0	0															

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	36,512	169,295	217,947	28,136	197,431	189,811	101,160	298,592	88,650	21,925	320,516	66,726	7,611	328,128	59,114
2022 2	865,085	45	169,686	423,364	441,721	113,559	536,923	328,161	124,855	661,778	203,307	12,877	674,655	190,430	23,859	698,514	166,571
2022 3	930,547	59	198,068	465,265	465,282	137,445	602,711	327,836	60,803	663,514	267,033	18,612	682,126	248,421	39,091	721,218	209,329
2022 4	1,580,790	100	273,502	375,087	1,205,703	307,304	682,391	898,399	129,682	812,073	768,717	171,237	983,310	597,480	62,946	1,046,256	534,534
2023 1	778,687	73	73,389	73,389	705,298	147,149	220,538	558,149	78,435	298,973	479,714	63,786	362,758	415,329	27,999	390,757	387,930
2023 2	1,629,160	90				169,307	169,307	1,459,853	191,387	360,694	1,268,466	307,100	667,794	961,366	147,199	814,994	814,167
2023 3	1,107,969	75							168,376	168,376	939,593	245,907	414,284	693,685	78,486	492,769	615,200
2023 4	1,001,119	73										67,355	67,355	933,764	207,712	275,067	726,052
2024 1	800,692	69													66,979	66,979	733,713
2024 2	870,315	60															
2024 3	356,430	35															
2024 4	0	0															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2024 Q2			2024 Q3			2024 Q4			2025 Q1			2025 Q2		
			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									
2022 1	387,242	28	5,995	334,123	53,119	4,331	338,454	48,788									
2022 2	865,085	45	49,731	748,244	116,840	2,348	750,593	114,492									
2022 3	930,547	59	27,497	748,715	181,833	19,877	768,592	161,955									
2022 4	1,580,790	100	81,906	1,128,161	452,628	19,546	1,147,708	433,082									
2023 1	778,687	73	99,026	489,783	288,905	18,851	508,634	270,054									
2023 2	1,629,160	90	221,660	1,036,654	592,506	48,514	1,085,168	543,993									
2023 3	1,107,969	75	124,684	617,453	490,516	46,274	663,727	444,242									
2023 4	1,001,119	73	379,637	654,704	346,415	15,169	669,873	331,246									
2024 1	800,692	69	133,542	200,521	600,171	96,366	296,887	503,805									
2024 2	870,315	60	87,147	87,147	783,168	70,570	157,717	712,598									
2024 3	356,430	35				17,919	17,919	338,511									
2024 4	0	0															



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

**28. Priority of Payments - Revenue**

Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	35
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days



**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	649,561.23	EUR
Senior Expenses	-	6,667.00	EUR
Servicing Fee	-	48,976.44	EUR
Tranche A Loan Interest to Issuer	-	25,929.49	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	4,235.09	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	1,909.37	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	35,980.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	191,454.92	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	1,912.00	EUR
<b>Interest and principal due to Purchaser Subordinated Loan Provider</b>	-	<b>297.00</b>	<b>EUR</b>
Deferred Purchase Price to Seller		332,199.93	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	641,942.60	EUR
Senior Expenses	-	6,667.00	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	347,996.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	33,768.00	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	-	10,635.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	35,980.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	191,454.92	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	1,912.00	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>13,529.68</b>	<b>EUR</b>

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**29. Priority of Payments - Redemption**



Reporting Date	27/09/2024		
Payment date	25/09/2024		
Period No	35		
Monthly Period	01/08/2024	to	25/09/2024
Interest Period	from	27/08/2024	= 29 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	6,655,919.18	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	-	6,655,919.18	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	6,847,374.10	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	-	5,710,776.91	EUR
(ii) Principal Payments on Class B Notes	-	523,667.81	EUR
(iii) Principal Payments on Class C Notes	-	154,720.04	EUR
(iii) Principal Payments on Class D Notes	-	458,209.34	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	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	-	5,710,776.91	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	-	523,667.81	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	154,720.04	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	458,209.34	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<b>Issuer Priority of Payments - Revenue (o)</b>			
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	13,529.68	EUR

**Purchaser Priority of Payments - Revenue (p)**

Payment of residual fund as Deferred Purchase Price to Seller	-	332,199.93	EUR
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**30. Transaction Costs**

Reporting Date	27/09/2024					
Payment date	25/09/2024					
Period No	35					
Monthly Period	01/08/2024					
Interest Period	from	27/08/2024	to	25/09/2024	=	29 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	6,667.00				
Interest accrued for the Period	EUR	428,379.00	347,996.00	33,768.00	10,635.00	35,980.00
Cumulative Interest accrued	EUR	18,264,714.00	14,399,334.00	1,275,124.00	418,442.00	2,171,814.00
Interest Payments	EUR	428,379.00	347,996.00	33,768.00	10,635.00	35,980.00
Cumulative Interest Payments	EUR	18,264,714.00	14,399,334.00	1,275,124.00	418,442.00	2,171,814.00
Interest accrued on Subordinated Loan for the Period	EUR	1,912.00				
Cumulative Interest accrued on Subordinated Loan	EUR	64,200.00				
Interest Payments on Subordinated Loan	EUR	1,912.00				
Cumulative Interest Payments on Subordinated Loan	EUR	64,200.00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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**31. Cap Overview**



**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>124,422,829</b>
Interest Period Start	27/08/2024
Interest Period End	25/09/2024
Interest Days	29
Settlement Date	25/09/2024
Euribor 1 M	3.595 %
Cap limit	0.000 %
Floating Interest Rate above cap limit	3.595 %
Cap Floating Rate Day Count Fraction	0.08
Cap Interest Amount	<b>EUR 360,325.06</b>
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<b>EUR 360,325.06</b>

Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	35
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

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**32. Contact Details**



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Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	35	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days