

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27/11/2024				
Payment date	25/11/2024			Following payment dates:	30/12/2024
Period No	37				27/01/2025
Monthly Period	01/10/2024				
Interest Period	from 25/10/2024		to	25/11/2024	= 31 days
Cut-Off date	31/10/2024				

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1. Portfolio Information



Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	37
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	107,176,081.01 EUR
Scheduled Loan Principal Repayments (+MC)	3,093,391.32 EUR
Prepayments	2,966,278.40 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	6,059,669.72 EUR
New Defaulted Auto Loans amt in Period	115,017.86 EUR
Closing balance prior to replenishment	101,001,393.43 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	101,001,393.43 EUR
Principal Recoveries on loans in default	283,653.44 EUR
Total revenue collections	
Total Revenue Received in Period	360,660.80 EUR
# Loans	
At beginning of period	9,530 Loans
Replenished contracts	- Loans
Paid in Full	395 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	17 Loans
At end of period (pre replenishment)	9,118 Loans

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	37
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days



Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	653,950.90	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	913.82	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	14,388.03	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 **669,252.75** EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	245,933.84	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	267,386.02	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	12,617.91	EUR
g. Liquidity Reserve Excess Amount	1,770.12	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **527,707.89** EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	37
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	6,059,669.72	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	6,059,669.72	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	6,059,669.72	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	115,017.86	EUR
Total Amount for Issuer Available Redemption Receipts	6,174,687.58	EUR

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4. Reserve Accounts



Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days

Note Balance

Beginning of Period	107,176,081.01	EUR
End of Period	101,001,393.43	EUR

Liquidity Balance

Beginning of Period	0.6 %	644,100.00	EUR
Cash Outflow		-	EUR
Cash Inflow		-	EUR
End of Period	0.6 %	644,100.00	EUR
Required Reserve Amount	0.6 %	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	27/11/2024		
Payment date	25/11/2024		
Period No	37		
Monthly Period	01/10/2024		
Interest Period	from 25/10/2024	to 25/11/2024	= 31 days

5a. Performance Data



Asset Balance

Opening balance prior to replenishment	107,176,081.01	EUR
Closing balance prior to replenishment	101,001,393.43	EUR
Closing Balance post replenishment	101,001,393.43	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	94,475,000.59	93.54%	8,526
1-29 days past due	4,902,341.35	4.85%	454
Delinquent Receivables:			
30-59 days past due	683,336.98	0.68%	65
60-89 days past due	344,148.88	0.34%	31
90-119 days past due	192,582.09	0.19%	16
120-149 days past due	184,652.04	0.18%	14
150-179 days past due	219,331.50	0.22%	12
Total Performing and Delinquent	101,001,393	100.00%	9,118
Current Period Defaults	115,017.86		17
Cumulative Defaults	10,621,451.53		745
Current Period Principal Recoveries	283,653.44		
Cumulative Principal Recoveries	6,877,501.68		

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

[A] Cumulative Net Loss Ratio, Payment Date	0.83%	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.87%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.87%	

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

	23.2776 %	
[A] Aggregate Outstanding Asset Principal Amount	101,001,393.43	
[B] Aggregate principal balance of Defaulted Contracts	10,621,451.53	
[C] Recoveries received on such Defaulted Contracts	6,877,501.68	
[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	1.61%	
[B] Delinquency Ratio, preceding Payment Date	1.61%	
[C] Delinquency Ratio, second preceding Payment Date	1.79%	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO
NO

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

16.60% **YES**

[A] [1] + [2] + [3]	17,790,182.11
Class B Principal Amount [1]	8,196,523.70
Class C Principal Amount [2]	2,421,700.18
Class D Principal Amount [3]	7,171,958.23
[B] Aggregated Outstanding Note Principal Amount	107,176,081.01

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	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	27/11/2024
Payment date	25/11/2024
Period No	37
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

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

Weighted average interest rate (min 2.35%)	2.29%
Weighted average months to maturity (max 56)	24.24*
Used Vehicles (max 74%)	65.21%
Balloon Loans (max 63,5%)	76.65%
Corporate Borrowers (max 10%)	6.38%
IRB (min 95%)	95.44 %**

* Bucket-based as found in IR

** As of last replenishment

Top-10 Exposures:

Balance	# Loans	Portion
119,005.83	2	0.12%
113,687.27	1	0.11%
113,034.63	1	0.11%
109,198.33	1	0.11%
102,733.28	1	0.10%
101,311.19	1	0.10%
94,165.74	1	0.09%
88,375.59	1	0.09%
85,076.28	1	0.08%
83,185.72	1	0.08%
Total (max 0,5%)		1.00%

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6. Note Principal



Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	37
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

	Class A	Class B	Class C	Class D	
Note Principal					
Beginning of Period	89,385,898.90	8,196,523.70	2,421,700.18	7,171,958.23	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	5,149,749.78	472,222.65	139,520.33	413,194.82	EUR
End of Period	84,236,149.12	7,724,301.04	2,282,179.85	6,758,763.41	EUR
Principal Deficiency Sub-Ledger					
Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	115,017.86	EUR
Credit PDL	-	-	-	115,017.86	EUR
End of Period	-	-	-	-	EUR
Net Note Principal					
Beginning of Period	89,385,898.90	8,196,523.70	2,421,700.18	7,171,958.23	EUR
End of Period	84,236,149.12	7,724,301.04	2,282,179.85	6,758,763.41	EUR

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7. Outstanding Notes

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS2398294228	XS2398294491	XS2398294574	XS2398294814
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100%	91.51%	3.91%	1.16%	3.42%
Legal Final Maturity Date		25/10/2031	25/10/2031	25/10/2031	25/10/2031
Rating (Fitch/S&P)		AAA(sf) / AAA(sf)	A(sf) / AA(sf)	BBB(sf)/A(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	450,000,000.00	411,800,000.00	17,600,000.00	5,200,000.00	15,400,000.00
Initial Nominal per Note		100,000.00	100,000.00	100,000.00	100,000.00
Initial Number of Notes per Class	4,500	4,118	176	52	154
Current Note Information					
Outstanding Opening Balance	107,176,081.01	89,385,898.90	8,196,523.70	2,421,700.18	7,171,958.23
Available Distribution Amount	6,174,687.58				
Amortisation	5,761,492.76				
Redemption per Class	6,174,687.58	5,149,749.78	472,222.65	139,520.33	413,194.82
Redemption per Note		1,250.55	2,683.08	2,683.08	2,683.08
Outstanding Closing Balance		84,236,149.12	7,724,301.04	2,282,179.85	6,758,763.41
Net Outstanding Closing Balance	101,001,393.43	84,236,149.12	7,724,301.04	2,282,179.85	6,758,763.41
Current Tranching	100%	83.40%	7.65%	2.26%	6.69%
Current Pool Factor		0.20	0.44	0.44	0.44
2. Payments to Investors per Note					
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(30/360)
Interest Days		31	31	31	30
Principal Outstanding per Note Beginning of Period		21,706.14	46,571.16	46,571.16	46,571.16
>Principal Repayment per note		1,250.55	2,683.08	2,683.08	2,683.08
Principal Outstanding per Note End of Period		20,455.60	43,888.07	43,888.07	43,888.07
>Interest accrued for the period		71.12	162.62	174.65	207.63
Interest Payment	362,552.74	292,875.38	28,620.67	9,081.71	31,974.98
Interest Payment per Note		71.12	162.62	174.65	207.63
3. Credit Enhancements					
Initial total CE (Subordination)		8.49%	4.58%	3.42%	0.00%
Initial total CE (Subordination, incl. Liquidity Reserve)		8.97%	5.05%	3.42%	0.00%
Current CE (Subordination incl. Excess Spread)		20.82%	13.17%	10.91%	4.22%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		21.45%	13.81%	10.91%	4.22%
Current CE (Subordination)		16.60%	8.95%	6.69%	0.00%
Current CE (Subordination, incl. Liquidity Reserve)		17.24%	9.59%	6.69%	0.00%

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27/11/2024
 Payment date 25/11/2024
 Period No 37
 Monthly Period 01/10/2024
 Interest Period 25/10/2024 to 25/11/2024 = 31 days

Rating Triggers												Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
Transaction Role		Counterparty		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	N/A		
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating	N/A		
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating	N/A		
Servicer's Owner	Santander Consumer Finance S.A.	N/A	F2	N/A	A-1	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 Trigger Required Rating	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 Trigger Required Rating	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	A-1	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	A-1	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	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days



Average amount - all: 17,157

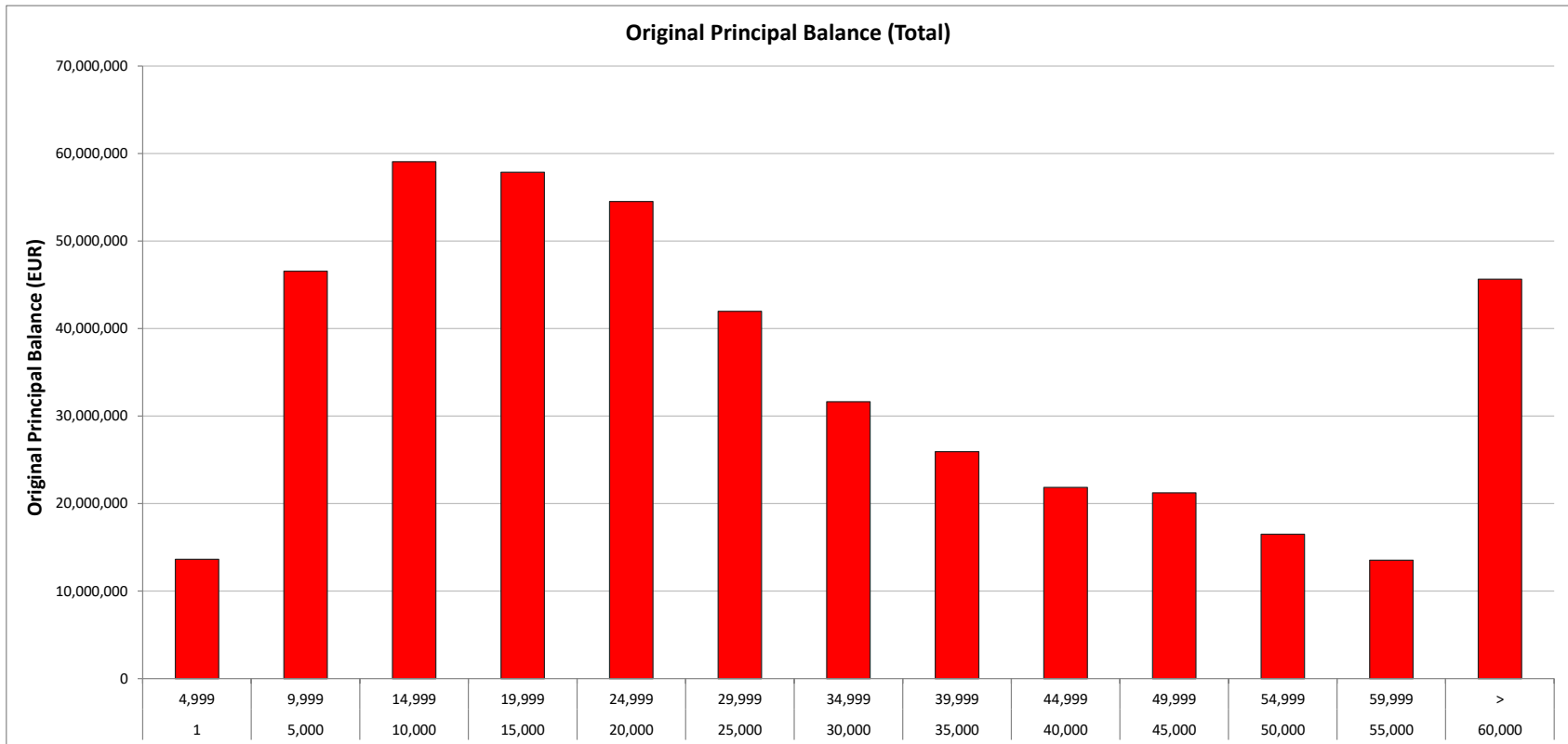
TOTAL								
Min	Max	No	Original balance	%	WA months to maturity	WA seasoning		
1	4,999	4,092	13,647,172	3.0 %	27.3	15.1		
5,000	9,999	6,282	46,554,194	10.3 %	41.7	12.7		
10,000	14,999	4,778	59,074,311	13.1 %	49.8	10.8		
15,000	19,999	3,326	57,863,134	12.9 %	54.1	8.8		
20,000	24,999	2,432	54,528,957	12.1 %	56.1	8.0		
25,000	29,999	1,538	41,972,429	9.3 %	56.9	7.2		
30,000	34,999	978	31,638,372	7.0 %	57.0	7.4		
35,000	39,999	693	25,931,165	5.8 %	56.2	7.9		
40,000	44,999	515	21,853,098	4.9 %	55.8	8.4		
45,000	49,999	448	21,232,601	4.7 %	55.3	9.4		
50,000	54,999	315	16,507,155	3.7 %	54.9	9.5		
55,000	59,999	236	13,529,131	3.0 %	56.7	8.1		
60,000	>	594	45,650,760	10.1 %	55.3	8.9		
Total		26,227	449,982,479	100%	52.6	9.3		

Original balance

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9.b Original Principal Balance Graph

Reporting Date	27/11/2024	
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10.a Outstanding Principal Balance

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	37				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



Average amount - all: 11,077

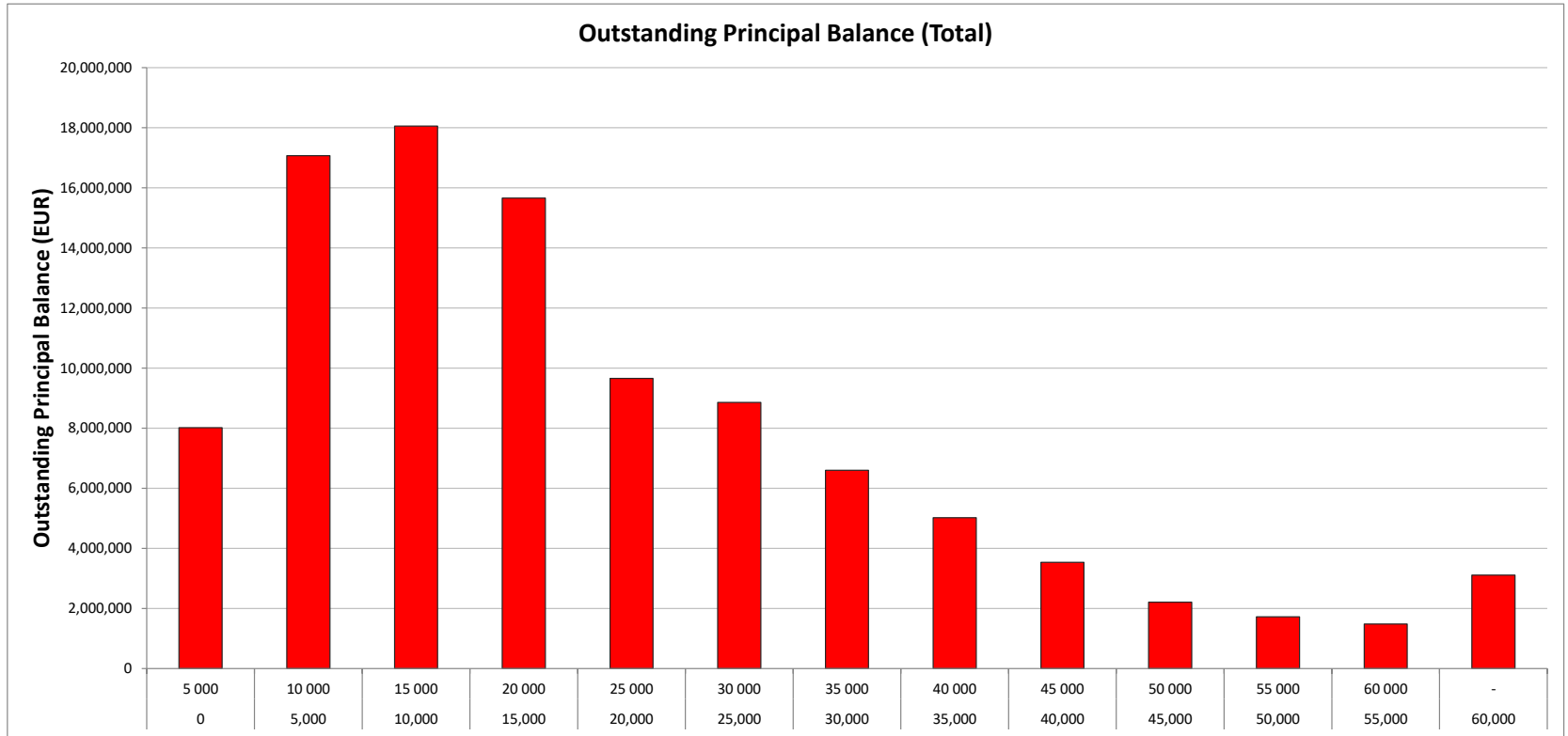
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	3,071	8,017,749	7.94%	16.6	44.2
5,000	10 000	2,342	17,071,928	16.90%	23.3	42.7
10,000	15 000	1,463	18,053,098	17.87%	24.2	42.6
15,000	20 000	914	15,661,110	15.51%	25.0	42.1
20,000	25 000	435	9,655,093	9.56%	25.2	42.4
25,000	30 000	325	8,861,156	8.77%	24.7	42.8
30,000	35 000	203	6,597,300	6.53%	25.5	42.8
35,000	40 000	134	5,019,728	4.97%	27.1	42.7
40,000	45 000	83	3,538,718	3.50%	28.5	41.8
45,000	50 000	47	2,209,929	2.19%	27.5	42.2
50,000	55 000	33	1,722,333	1.71%	27.4	42.8
55,000	60 000	26	1,482,648	1.47%	27.5	42.2
60,000	-	42	3,110,602	3.08%	24.2	42.8
Total		9,118	101,001,393	100%	24.2	42.6

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	37				
Monthly Period	01/10/2024	to	25/11/2024	=	31 days
Interest Period	from	25/10/2024	to	25/11/2024	=

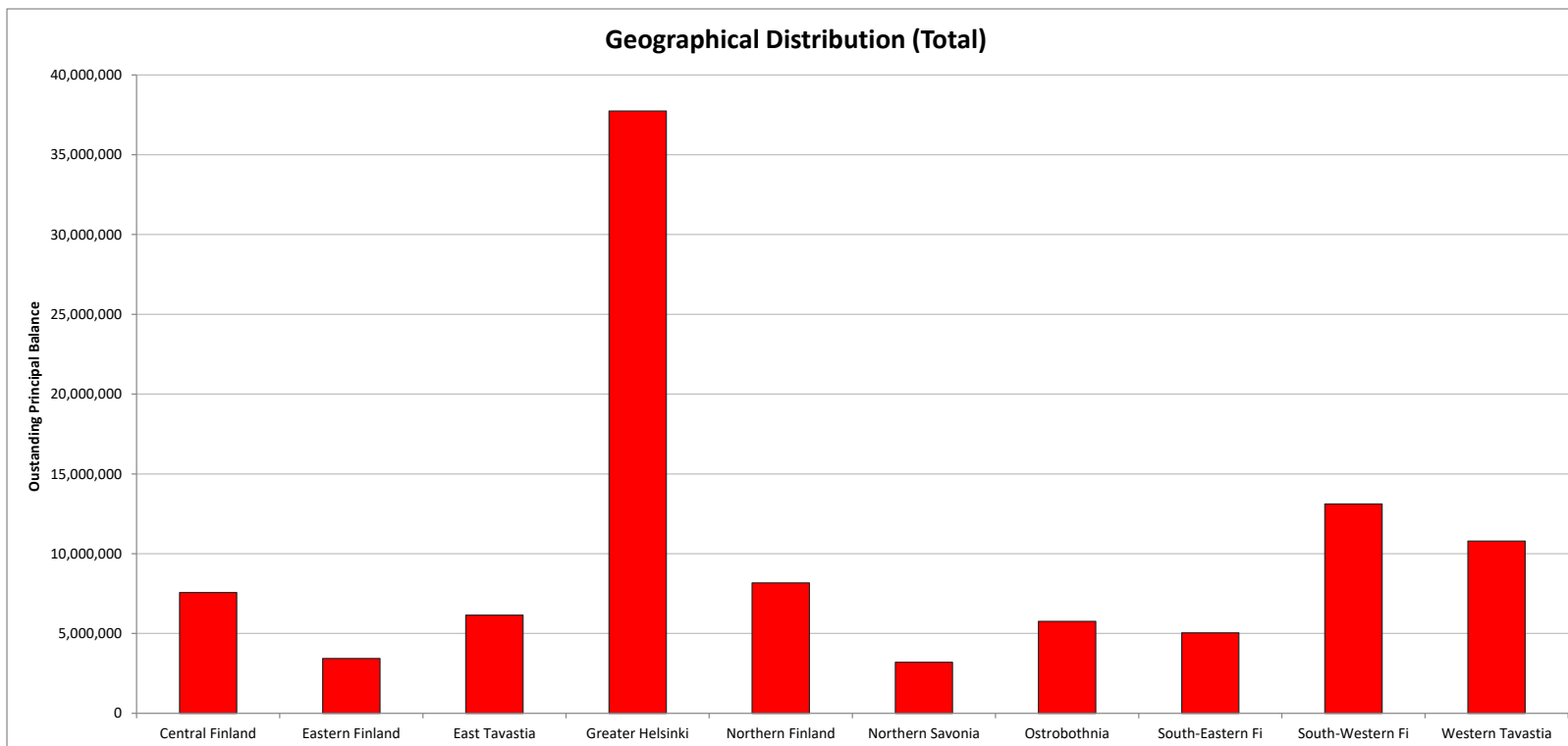
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	819	7,573,481	7.50%	24.0	42.1
Eastern Finland	316	3,438,900	3.40%	24.8	42.3
East Tavastia	565	6,150,166	6.09%	25.0	42.1
Greater Helsinki	2,930	37,735,810	37.36%	24.2	42.9
Northern Finland	752	8,169,613	8.09%	24.5	42.1
Northern Savonia	328	3,204,912	3.17%	23.5	42.6
Ostrobothnia	611	5,767,058	5.71%	23.8	42.7
South-Eastern Fi	551	5,046,873	5.00%	24.1	42.1
South-Western Fi	1,188	13,123,722	12.99%	24.4	42.8
Western Tavastia	1,058	10,790,859	10.68%	24.0	42.8
Total	9,118	101,001,393	100%	24.2	42.6

Geographic distribution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27/11/2024					
Payment date	25/11/2024					
Period No	37					
Monthly Period	01/10/2024					
Interest Period	from	25/10/2024	to	25/11/2024	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days

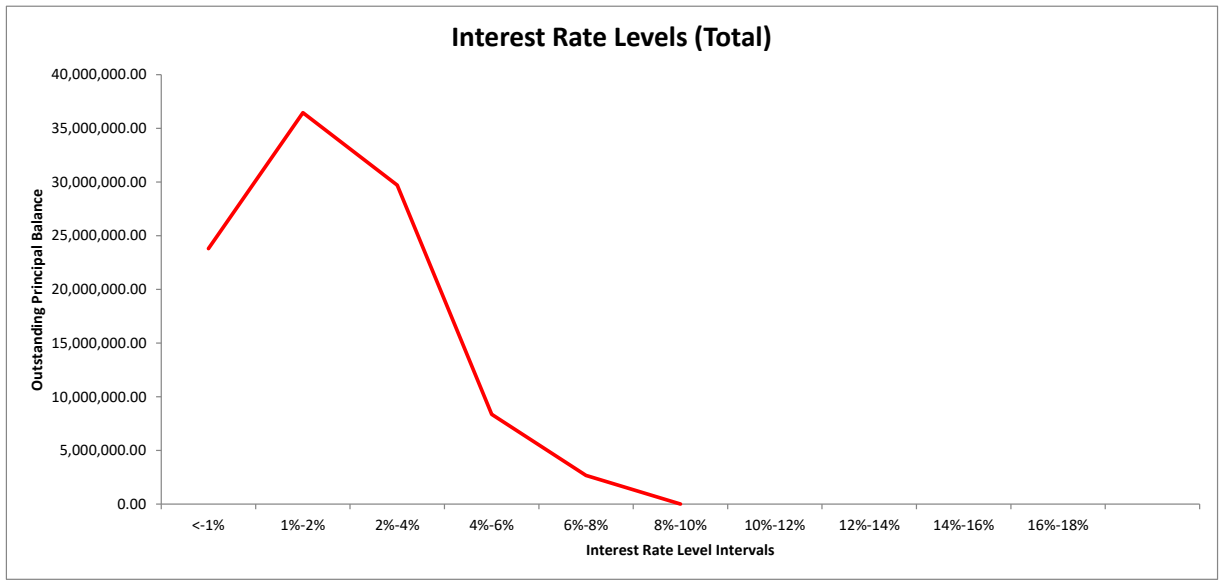
TOTAL							
Min (>=)	Max (<=)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0%	1%	1,986	23,803,164	23.57%	22.7	42.7	
1%	2%	2,285	36,459,193	36.10%	23.9	43.2	
2%	4%	3,001	29,716,623	29.42%	25.7	42.1	
4%	6%	1,328	8,353,128	8.27%	25.0	42.0	
6%	8%	516	2,664,274	2.64%	24.7	42.6	
8%	10%	2	5,012	0.00%	26.3	41.1	
10%	12%						
12%	14%						
14%	16%						
16%	18%						
18%	-						
Total		9,118	101,001,393	100%	24.2	42.6	

Interest distribution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	37				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



SCF RAHOITUSPALVELUT X DAC
 Monthly Investor Report

13.a Remaining Terms



Reporting Date	27/11/2024					
Payment date	25/11/2024					
Period No	37					
Monthly Period	01/10/2024					
Interest Period	from	25/10/2024	to	25/11/2024	=	31 days

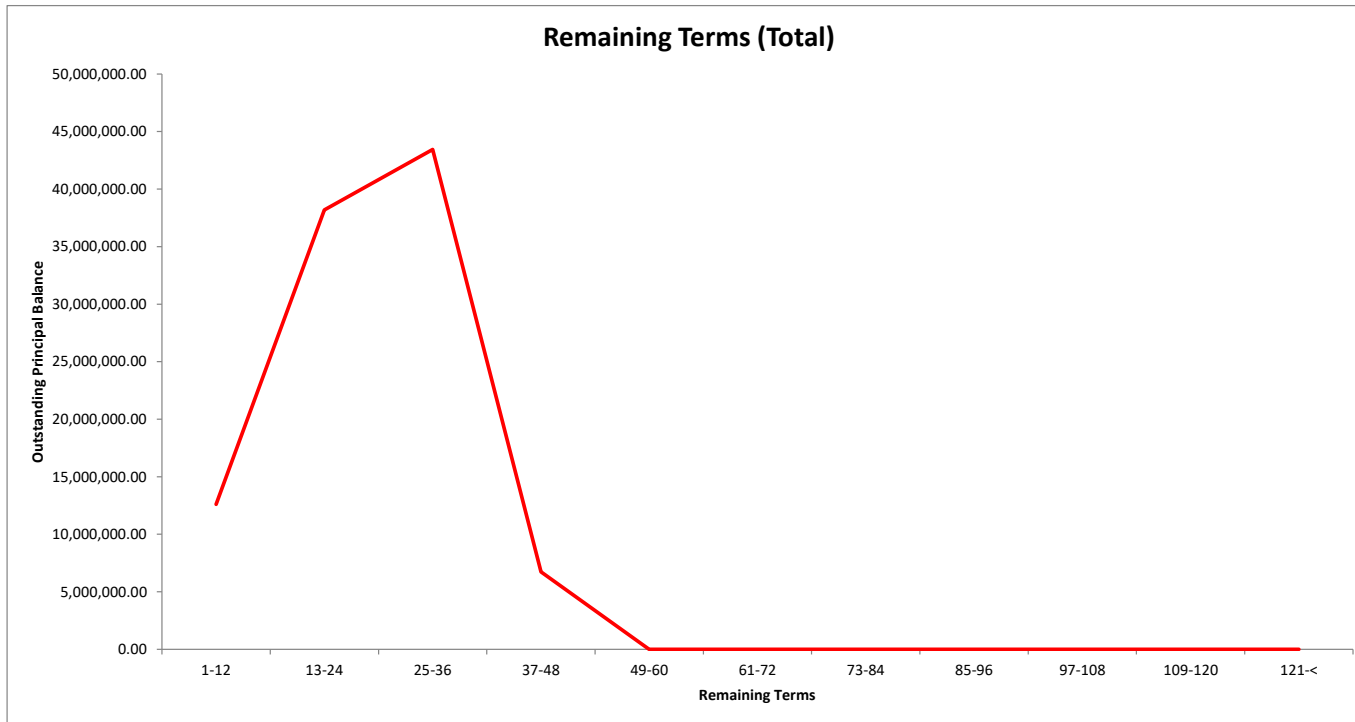
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	15	30,320	0.03%	0.0	59.6
1		12	2,151	12,609,459	12.48%	8.4	50.2
13		24	3,761	38,191,980	37.81%	19.2	43.6
25		36	2,829	43,443,162	43.01%	31.1	40.7
37		48	362	6,726,472	6.66%	38.7	35.6
49		60					
61		72					
73		84					
85		96					
97		108					
109		120					
121	-						
Total		9,118		101,001,393	100%	24.2	42.6

Months to maturity

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024
	to	25/11/2024
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.a Seasoning



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	37				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days

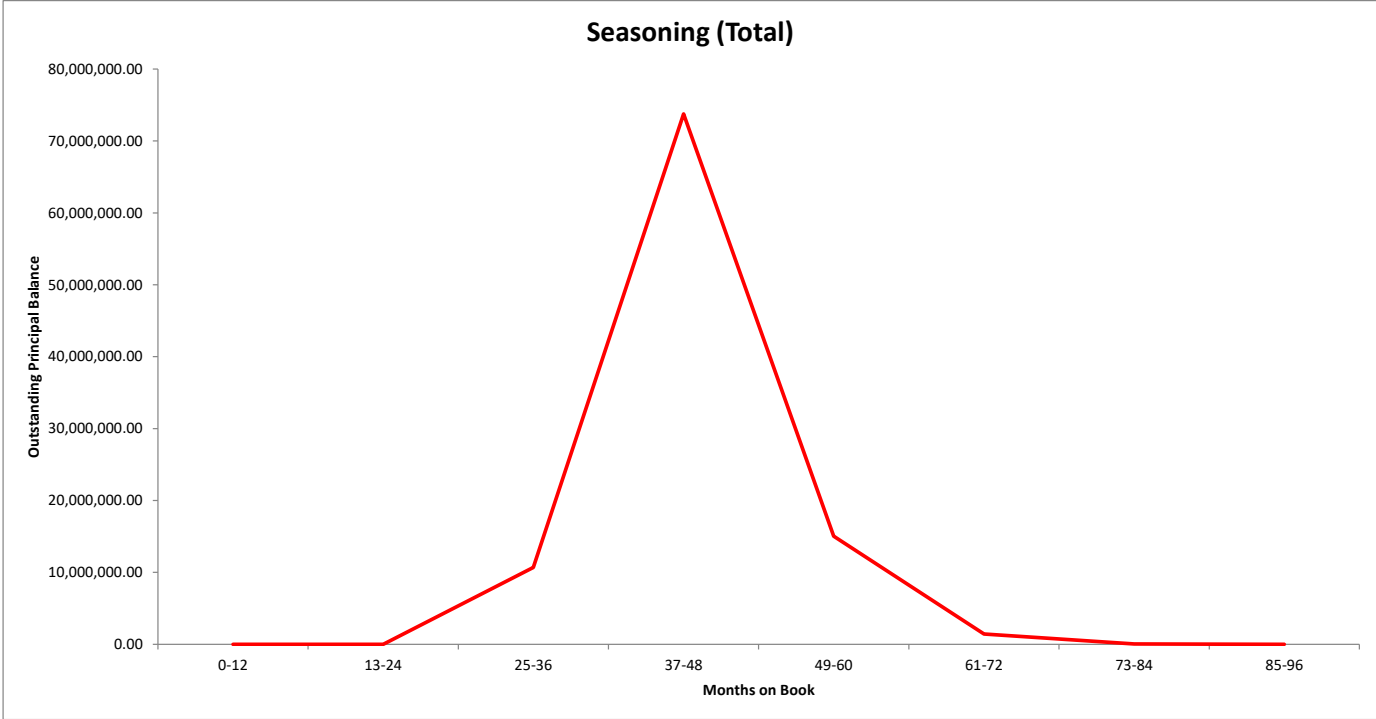
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24					
25		36	821	10,703,114	10.60%	32.5	34.5
37		48	6,524	73,757,006	73.03%	25.3	41.4
49		60	1,525	15,045,284	14.90%	14.6	52.1
61		72	236	1,434,308	1.42%	8.3	64.7
73		84	12	61,682	0.06%	4.3	74.9
85		96					
Total		9,118		101,001,393	100%	24.2	42.6

Months on book

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024
	to	25/11/2024
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days

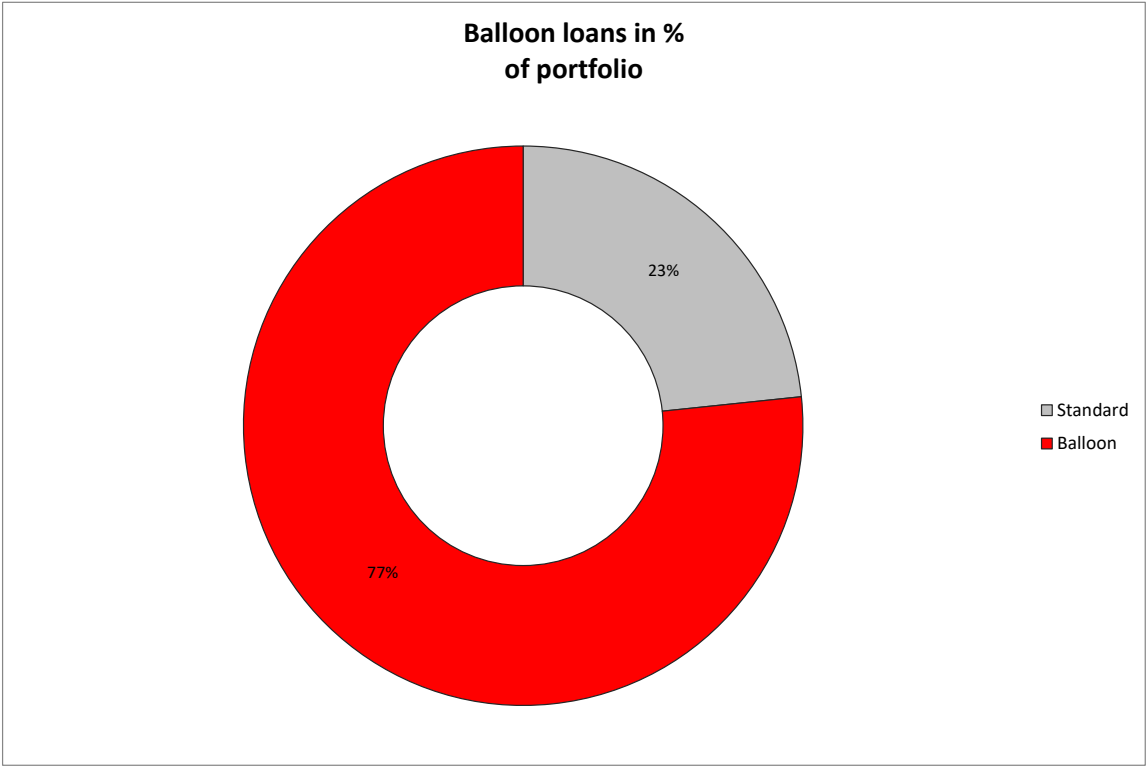
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	4,742	23,580,234	23.3 %	2,248	0.0 %	23.5	41.5	
Balloon	4,376	77,421,159	76.7 %	44,628,576	57.6 %	24.5	43.0	
Total	9,118	101,001,393	100%	44,630,824	44%	24.2	42.6	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans



Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024
	to	25/11/2024
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.a # loans per borrower



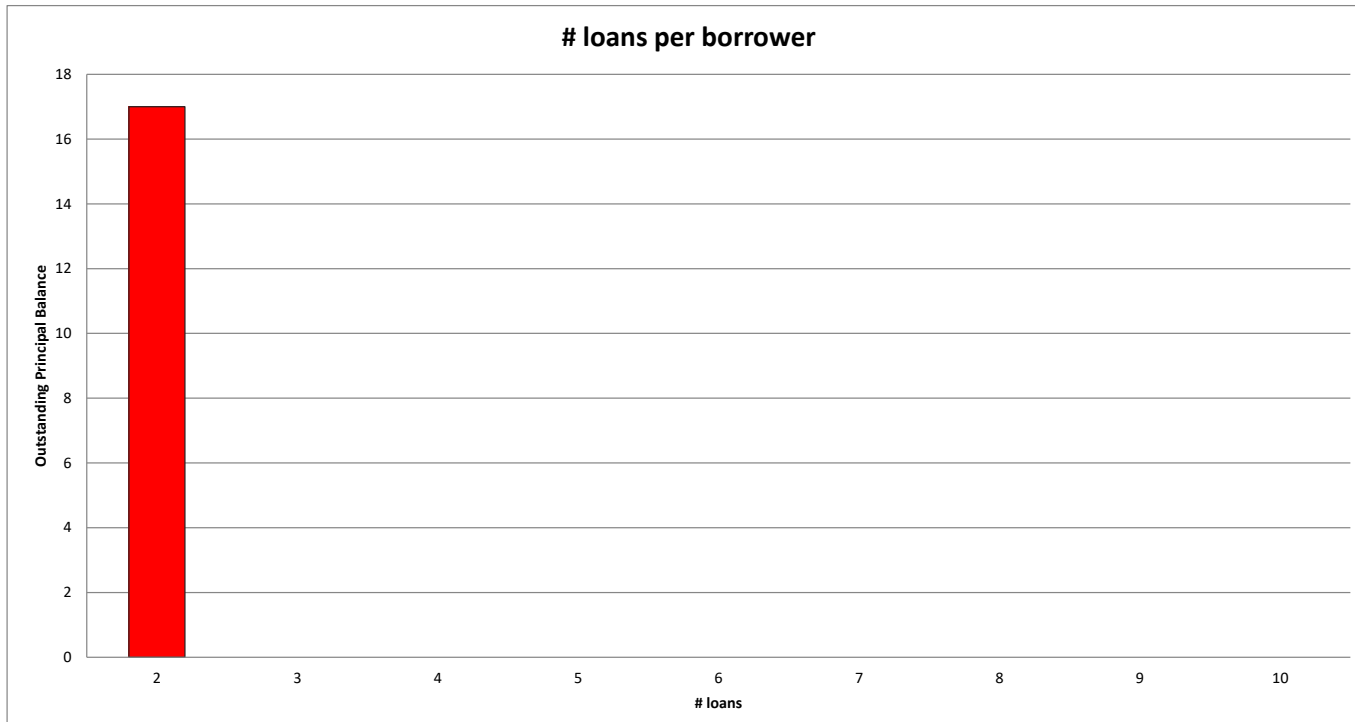
Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	9,084		100,567,972	99.57%
2	17		433,421	0.43%
3				
4				
5				
6				
7				
8				
9				
10				
Total:		9,101	101,001,393	100%

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Monthly Investor Report

16.b # loans per borrower

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024
	to	25/11/2024
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



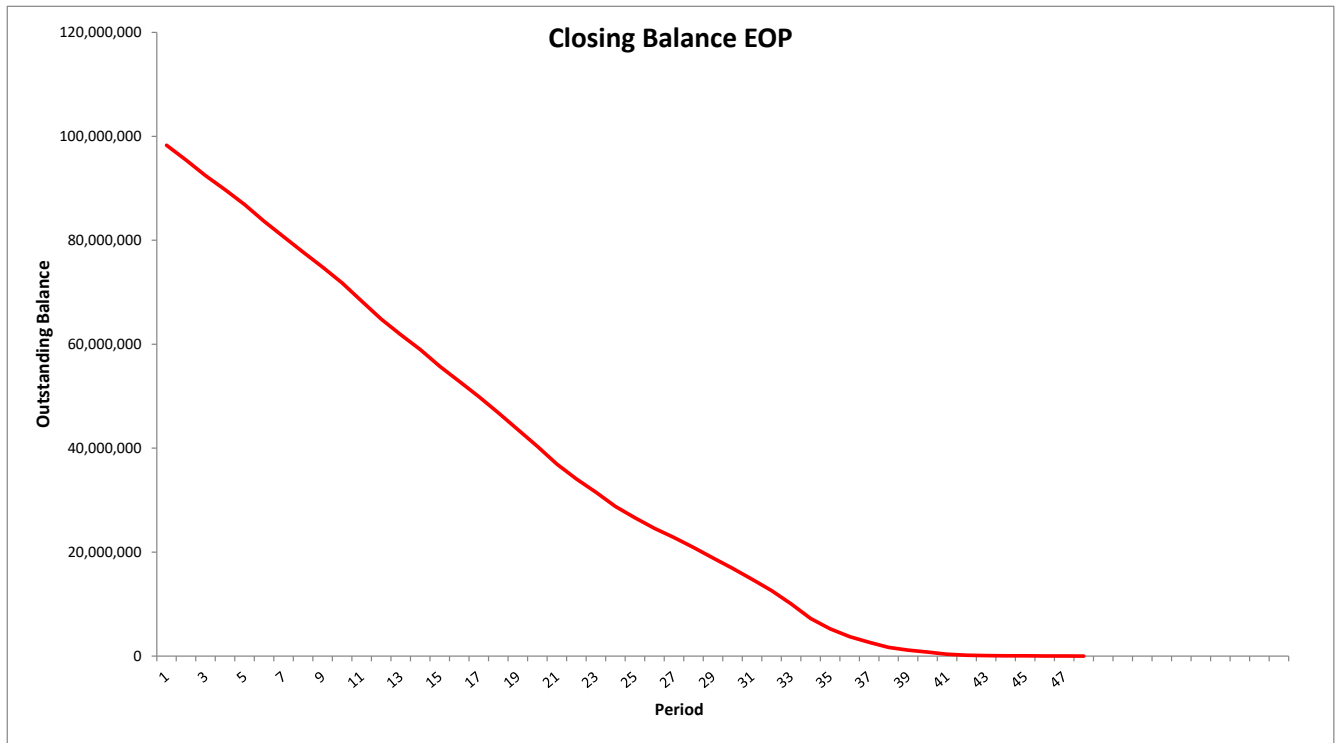
Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	101,001,393	98,283,259	2,718,135	192,878	2.32%	97.31%
	2	98,283,259	95,433,212	2,850,047	187,405	2.31%	94.49%
	3	95,433,212	92,448,903	2,984,309	181,372	2.30%	91.53%
	4	92,448,903	89,728,494	2,720,409	175,457	2.30%	88.84%
	5	89,728,494	86,875,751	2,852,743	169,779	2.29%	86.01%
	6	86,875,751	83,667,590	3,208,161	163,934	2.29%	82.84%
	7	83,667,590	80,697,043	2,970,547	157,589	2.28%	79.90%
	8	80,697,043	77,725,340	2,971,703	151,610	2.28%	76.95%
	9	77,725,340	74,831,806	2,893,534	145,789	2.27%	74.09%
	10	74,831,806	71,786,855	3,044,951	140,079	2.27%	71.08%
	11	71,786,855	68,289,225	3,497,630	134,095	2.26%	67.61%
	12	68,289,225	64,833,646	3,455,579	127,923	2.27%	64.19%
	13	64,833,646	61,825,202	3,008,444	121,526	2.27%	61.21%
	14	61,825,202	58,973,264	2,851,939	115,686	2.27%	58.39%
	15	58,973,264	55,752,518	3,220,746	110,260	2.27%	55.20%
	16	55,752,518	52,860,611	2,891,907	104,637	2.28%	52.34%
	17	52,860,611	49,920,537	2,940,074	99,330	2.28%	49.43%
	18	49,920,537	46,816,390	3,104,147	93,759	2.28%	46.35%
	19	46,816,390	43,596,073	3,220,317	87,960	2.28%	43.16%
	20	43,596,073	40,368,215	3,227,859	82,472	2.29%	39.97%

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024
	to	25/11/2024
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	37				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days

TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2021 10	96	121	33,855	2,126,526	
2021 11	160	234	59,030	2,844,045	
2021 12	336	423	116,000	6,480,237	
2022 01	293	385	103,151	5,204,751	
2022 02	303	414	109,272	5,554,114	
2022 03	247	326	92,378	4,610,331	
2022 04	249	323	90,752	4,654,331	
2022 05	213	264	74,659	3,846,135	
2022 06	238	297	78,865	3,980,874	
2022 07	292	370	102,746	5,420,005	
2022 08	209	262	68,849	3,670,822	
2022 09	142	178	51,222	2,554,828	
2022 10	130	181	52,056	2,416,689	
2022 11	156	232	61,879	2,516,673	
2022 12	295	370	100,808	4,893,083	
2023 01	353	495	190,344	5,857,294	
2023 02	255	369	108,884	4,242,039	
2023 03	193	254	77,583	3,136,200	
2023 04	201	282	76,865	3,125,172	
2023 05	158	214	59,027	2,497,487	
2023 06	193	255	72,302	3,008,204	
2023 07	185	236	61,448	2,741,484	
2023 08	143	174	52,272	2,273,555	
2023 09	97	125	38,039	1,518,557	
2023 10	76	106	29,802	1,083,571	
2023 11	110	154	46,164	1,805,026	
2023 12	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	57	57	15,281	637,920	
2024 10	66	72	22,974	839,464	
2024 11					
2024 12					
2025 01					
2025 02					
Total:	7,026	8,925	2,566,063	117,758,039	

Payment Holiday

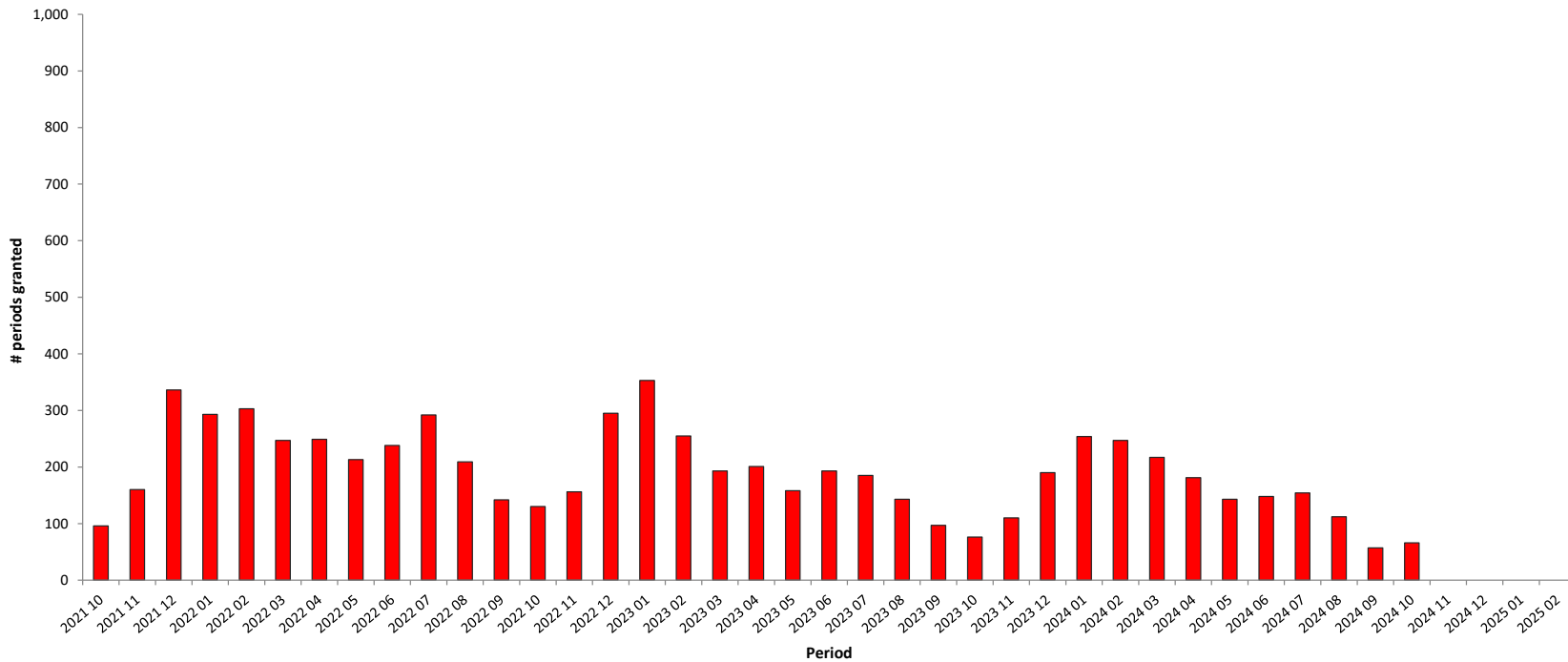
SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	37				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



Payment Holidays



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	37
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

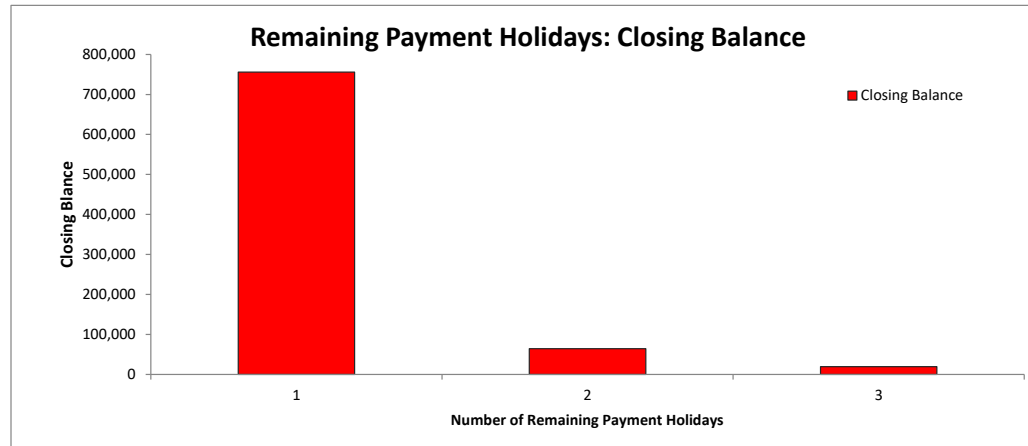
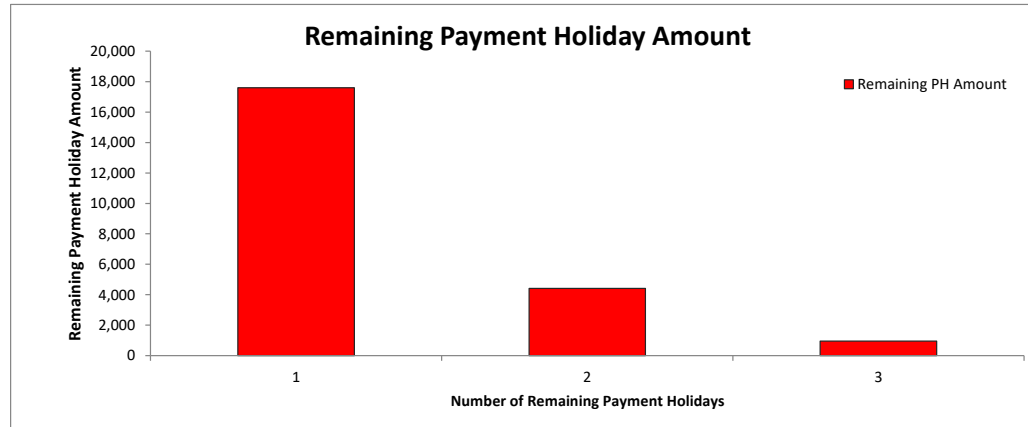
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	61	17,599	756,097
2	4	4,422	64,137
3	1	953	19,230
Total	66	22,974	839,464

Remaining PH's

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Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	37				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024 to 25/11/2024 = 31 days

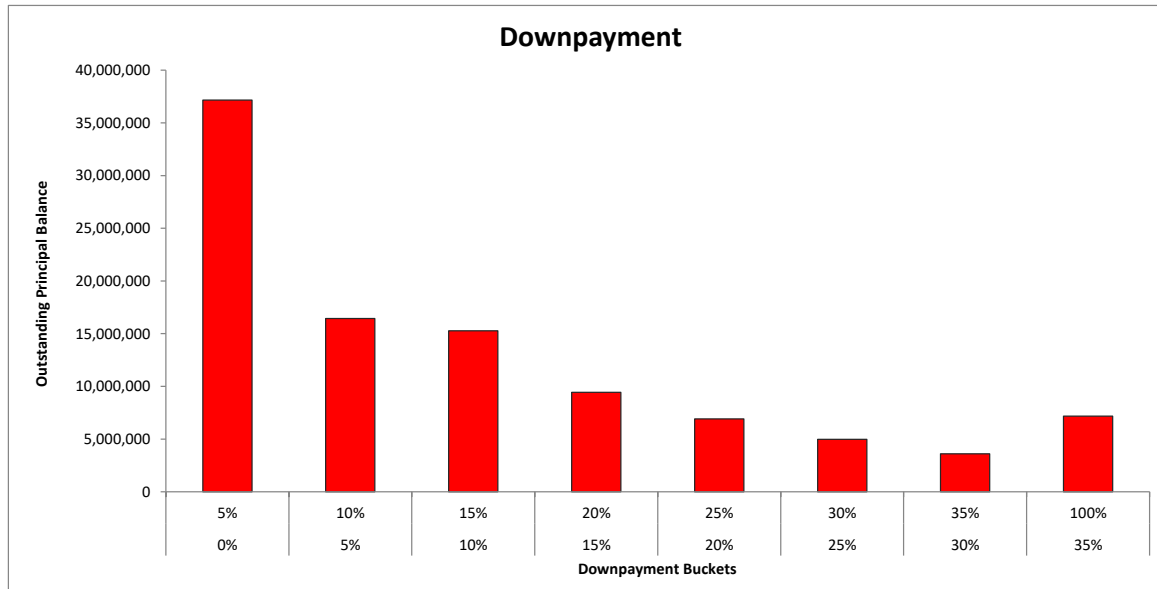
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	3,191	37,161,163	36.79%	26.1	42.3
	5%	10%	1,255	16,435,917	16.27%	24.9	43.0
	10%	15%	1,229	15,278,586	15.13%	23.0	43.5
	15%	20%	849	9,434,351	9.34%	22.8	43.1
	20%	25%	666	6,916,806	6.85%	22.9	42.5
	25%	30%	500	4,979,808	4.93%	22.5	41.8
	30%	35%	415	3,609,863	3.57%	22.7	42.2
	35%	100%	1,013	7,184,899	7.11%	20.9	42.0
	Total		9,118	101,001,393	100%	24.2	42.6

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Monthly Investor Report

19.b Downpayment



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	37				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



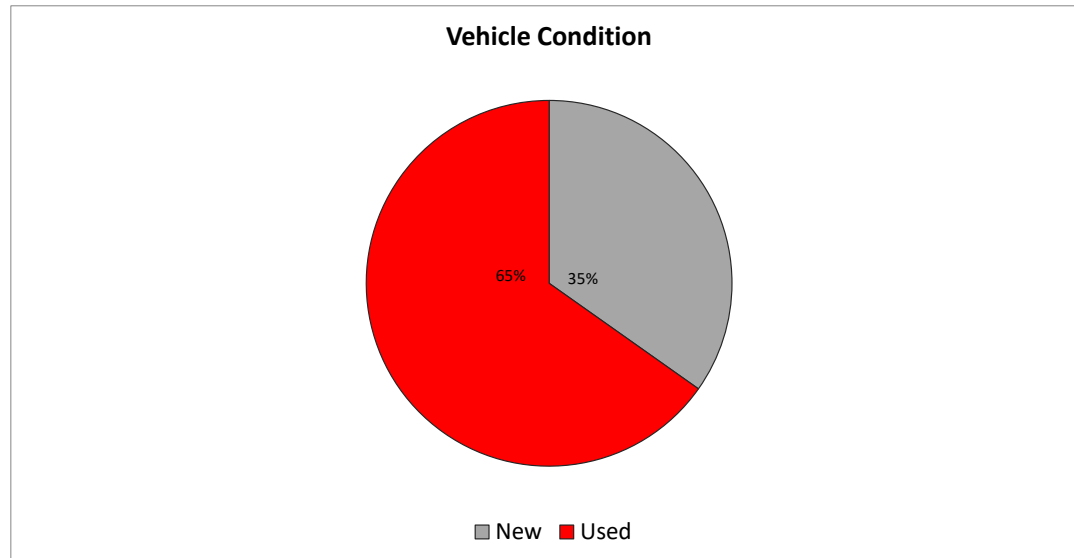
Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	37
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		2,122	35,140,489	34.79%	21.9	42.9
Used		6,996	65,860,905	65.21%	25.5	42.5
Total		9,118	101,001,393	100%	24.2	42.6

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Monthly Investor Report

20.b Vehicle Condition

Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	37
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



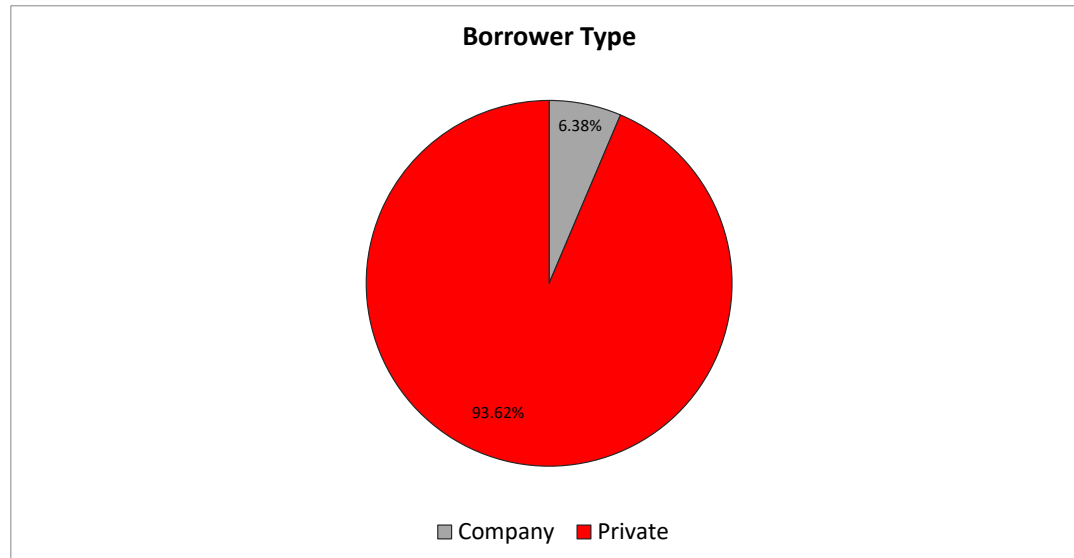
Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	37
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	540	6,447,218	6.38%	16.9	43.6
	Private	8,578	94,554,176	93.62%	24.7	42.6
	Total	9,118	101,001,393	100%	24.2	42.6

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Monthly Investor Report

21.b Borrower Type

Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	37
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days



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Monthly Investor Report

22.a Vehicle type



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	37				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days

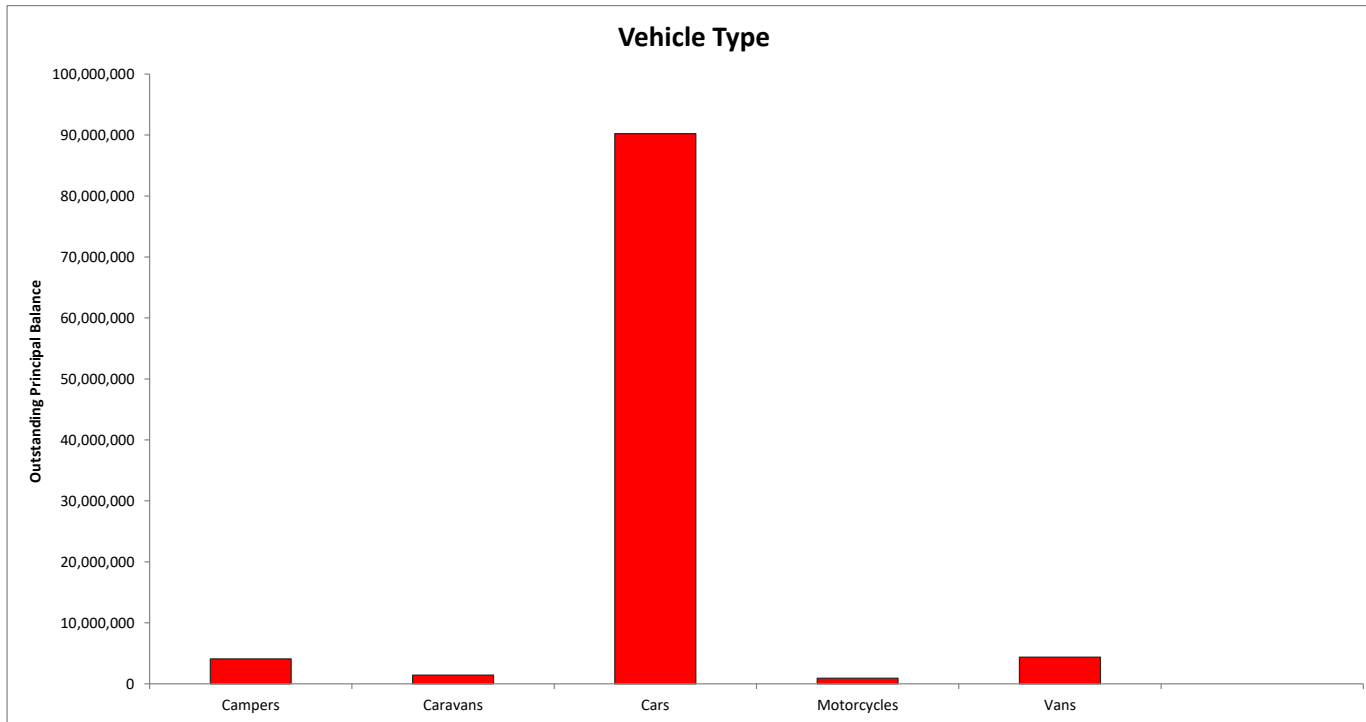
		TOTAL				
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Camper	174	4,073,842	4.03%	26.5	41.4	
Caravans	112	1,419,825	1.41%	27.4	40.5	
Cars	8,151	90,218,167	89.32%	24.3	42.7	
Motorcycles	169	917,984	0.91%	20.4	41.4	
Vans	512	4,371,575	4.33%	20.2	43.1	
Total	9,118	101,001,393	100%	24.2	42.6	

Vehicle type

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Monthly Investor Report

22.b Vehicle type

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024
	to	25/11/2024
	=	31 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days



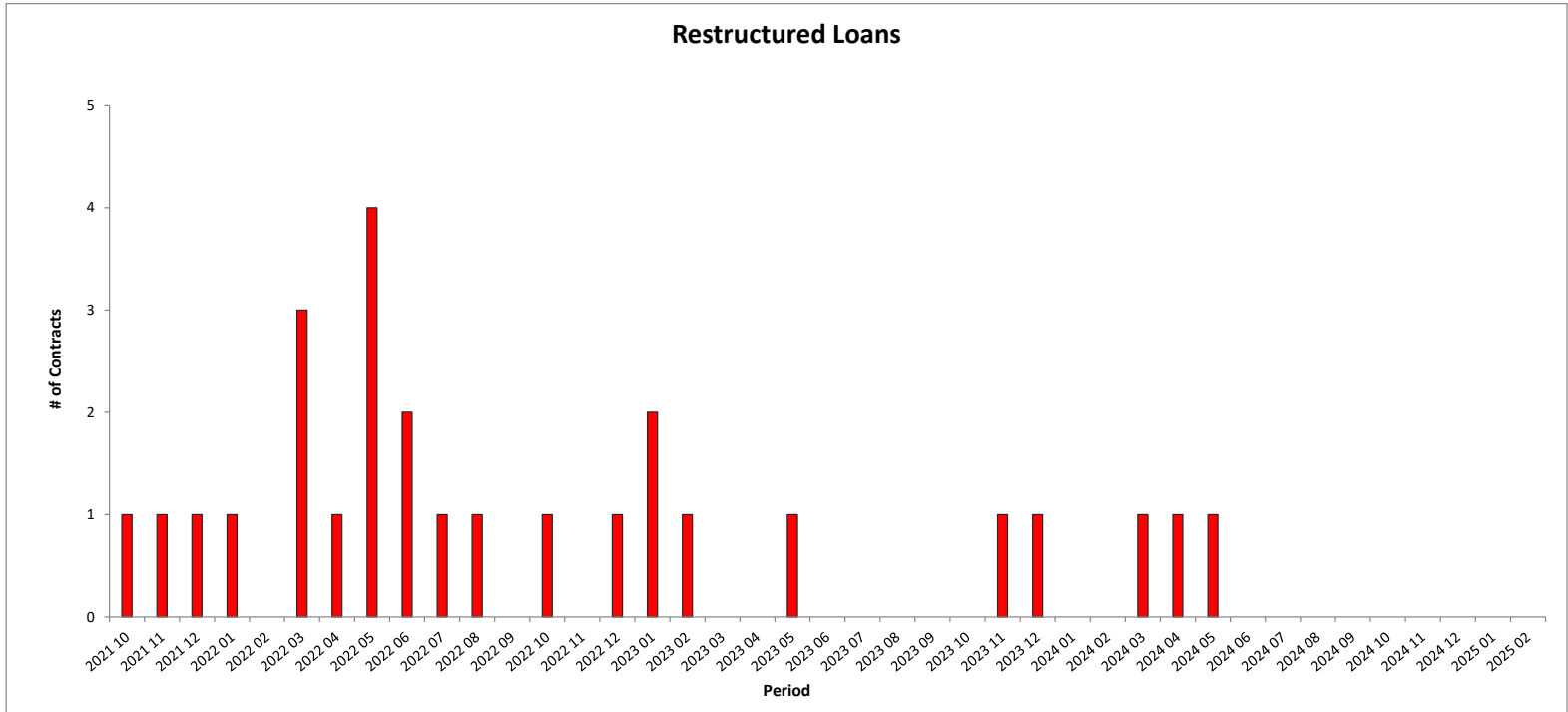
TOTAL		
Period	No	Outstanding balance
2021 10	1	23,632
2021 11	1	25,202
2021 12	1	7,631
2022 01	1	64,072
2022 02	0	0
2022 03	3	75,148
2022 04	1	8,692
2022 05	4	77,788
2022 06	2	12,908
2022 07	1	4,419
2022 08	1	24,918
2022 09	0	0
2022 10	1	77,391
2022 11	0	0
2022 12	1	20,052
2023 01	2	72,501
2023 02	1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

Restructured

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23.b Restructured Loans

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	37				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



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24.a Dynamic Interest rate



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	37				
Monthly Period	from	01/10/2024	to	25/11/2024	= 31 days
Interest Period		25/10/2024			

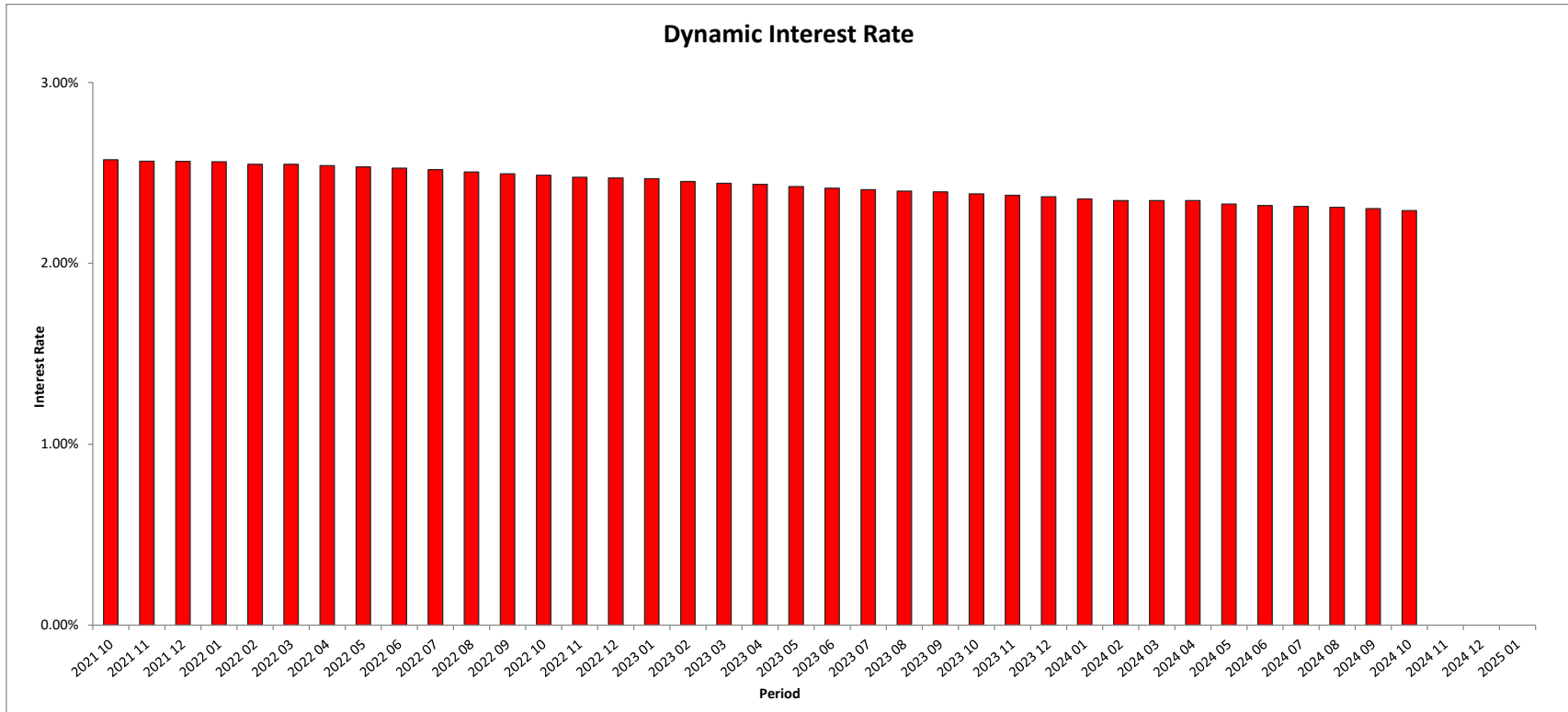
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422,120,336	2.57%
2021 11	431,339,743	2.56%
2021 12	432,351,017	2.56%
2022 01	430,947,677	2.56%
2022 02	431,953,670	2.55%
2022 03	428,412,919	2.55%
2022 04	431,797,160	2.54%
2022 05	411,978,840	2.53%
2022 06	394,318,859	2.53%
2022 07	378,494,435	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	107,176,081	2.30%
2024 10	101,001,393	2.29%
2024 11		
2024 12		
2025 01		

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	37				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



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Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	27/11/2024			
Payment date	25/11/2024			
Period No	37			
Monthly Period	from	01/10/2024	to	25/11/2024
Interest Period		25/10/2024		= 31 days

	TOTAL		
	Period	Sum of Pre-Payments	Closing Balance
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	3,427,441	107,176,081	32.30%
2024 10	2,966,278	101,001,393	30.07%
2024 11			
2024 12			
2025 01			
2025 02			

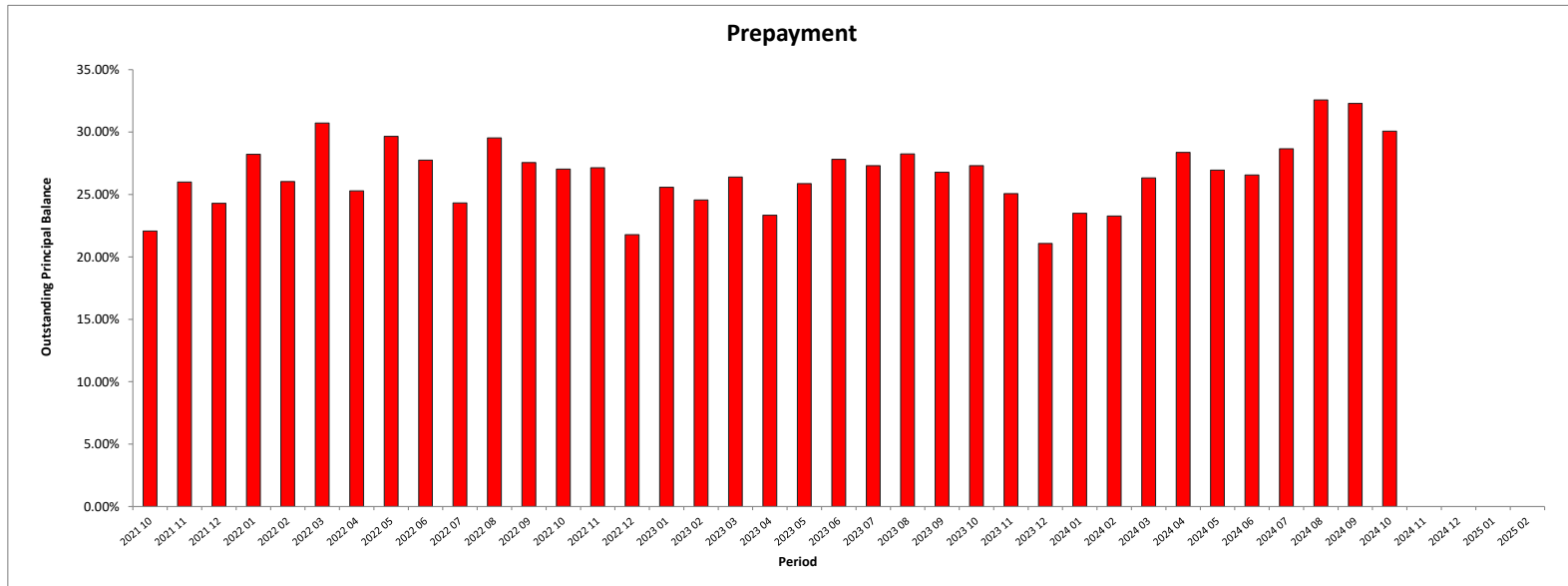
Dynamic Prepayment

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Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27/11/2024		
Payment date	25/11/2024		
Period No	37		
Monthly Period	01/10/2024		
Interest Period	from 25/10/2024	to 25/11/2024	= 31 days



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26. Delinquency



Reporting Date	27/11/2024					
Payment date	25/11/2024					
Period No	37					
Monthly Period	01/10/2024		to		25/11/2024	
Interest Period	from	25/10/2024	to	25/11/2024	=	31 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2021	10	422,120,336	24,011	403,026,979	1,057	17,599,584	74	1,277,703	12	216,069	-	-	-	-	-	-	-	-	
	11	431,339,743	24,270	403,513,430	1,599	25,760,159	95	1,786,034	13	209,317	4	70,803	-	-	-	-	-	-	
	12	432,351,017	24,818	408,757,534	1,327	20,269,889	154	2,690,052	28	502,529	3	71,977	4	59,036	-	-	-	-	
2022	1	430,947,677	25,171	409,620,845	1,125	16,949,415	149	2,193,122	54	927,367	35	739,635	22	447,357	9	69,937	-	-	
	2	431,953,670	25,455	410,320,588	1,168	17,409,629	124	1,839,898	58	796,166	40	687,611	23	548,969	17	350,808	10	45,449	
	3	428,412,919	25,672	408,585,833	1,048	15,418,236	127	1,961,503	59	938,207	34	430,112	32	601,459	17	477,569	18	341,793	
	4	431,797,160	25,981	410,488,448	1,131	17,081,694	121	1,727,279	67	1,027,378	43	697,230	22	314,469	26	460,662	14	306,774	
	5	411,978,840	25,045	390,109,565	1,194	17,514,059	132	2,010,106	59	776,608	42	742,631	33	564,255	15	261,616	17	324,331	
	6	394,318,859	24,301	373,203,944	1,094	16,272,911	151	2,204,837	63	1,133,757	37	515,972	30	536,579	25	450,858	14	233,980	
	7	378,494,435	23,630	358,856,102	1,003	14,707,450	131	1,829,089	87	1,308,589	50	971,446	26	337,692	25	484,066	20	339,581	
	8	360,766,424	22,747	341,373,656	1,032	15,372,641	112	1,334,204	66	915,116	57	891,392	38	731,908	12	147,507	29	458,013	
	9	345,087,419	22,060	326,893,558	897	13,416,587	141	2,029,998	62	677,877	44	720,386	44	701,929	33	647,084	11	132,953	
	10	329,900,599	21,183	310,380,127	1,051	15,033,862	127	1,883,464	75	1,073,324	38	433,967	29	489,230	39	606,624	33	632,817	
	11	314,932,393	20,570	297,691,598	923	13,305,269	129	1,762,116	66	933,431	45	598,551	28	274,283	22	367,147	37	565,096	
	12	302,605,009	19,954	285,337,849	962	12,837,521	123	1,882,916	84	1,222,873	42	591,766	32	503,820	21	228,265	30	382,878	
2023	1	289,400,710	19,303	271,963,594	928	12,749,416	129	1,826,111	80	1,267,182	52	617,278	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	219,314,596	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	107,176,081	8,894	100,225,024	488	5,223,218	65	629,026	30	486,176	23	262,937	16	245,326	14	104,375	17	198,398	
	10	101,001,393	8,525	94,475,001	454	4,902,341	65	683,337	31	344,149	16	192,582	14	184,652	12	219,332	17	115,018	
	11																		
	12																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	37				
Monthly Period	01/10/2024	to	25/11/2024	=	31 days
Interest Period	from	25/10/2024	to	25/11/2024	=

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	554,828	52															
2024 4	115,018	17															

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	415,929	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	554,828	52															
2024 4	115,018	17															

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	0	0	0	0	0	0	0	0	0
2022 1	387,242	28	5,995	334,123	53,119	22,162	356,285	30,957	691	356,976	30,266						
2022 2	865,085	45	49,731	748,244	116,840	2,651	750,895	114,189	66,451	817,346	47,738						
2022 3	930,547	59	27,497	748,715	181,833	23,247	771,962	158,585	40,359	812,320	118,227						
2022 4	1,580,790	100	81,906	1,128,161	452,628	38,824	1,166,986	413,804	47,347	1,214,333	366,457						
2023 1	778,687	73	99,026	489,783	288,905	26,902	516,685	262,003	6,603	523,287	255,400						
2023 2	1,629,160	90	221,660	1,036,654	592,506	59,625	1,096,279	532,881	10,290	1,106,569	522,591						
2023 3	1,107,969	75	124,684	617,453	490,516	85,715	703,167	404,801	27,291	730,458	377,511						
2023 4	1,001,119	73	379,637	654,704	346,415	29,209	683,913	317,206	10,374	694,287	306,832						
2024 1	800,692	69	133,542	200,521	600,171	118,529	319,049	481,643	14,992	334,042	466,651						
2024 2	870,315	60	87,147	87,147	783,168	138,234	225,381	644,934	55,280	280,661	589,654						
2024 3	554,828	52				32,900	32,900	521,929	66,040	98,940	455,889						
2024 4	115,018	17							3,287	3,287	111,731						

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28. Priority of Payments - Revenue

Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	37
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days



Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	669,252.75	EUR
Senior Expenses	-	35,457.00	EUR
Servicing Fee	-	43,486.71	EUR
Tranche A Loan Interest to Issuer	-	53,879.45	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	6,705.54	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	-	2,606.98	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	31,975.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	115,017.86	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	1,772.00	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	275.00	EUR
Deferred Purchase Price to Seller		378,077.20	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	527,707.89	EUR
Senior Expenses	-	33,977.00	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	292,875.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	28,621.00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	9,082.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	31,975.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	115,017.86	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	1,772.00	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		14,388.03	EUR

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29. Priority of Payments - Redemption



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	37				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	6,059,669.72	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	-	6,059,669.72	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	6,174,687.58	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	-	5,149,749.78	EUR
(ii) Principal Payments on Class B Notes	-	472,222.65	EUR
(iii) Principal Payments on Class C Notes	-	139,520.33	EUR
(iii) Principal Payments on Class D Notes	-	413,194.82	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	-	0.00	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	5,149,749.78	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	-	472,222.65	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	139,520.33	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	413,194.82	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	0.00	EUR
Issuer Priority of Payments - Revenue (o)			
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	14,388.03	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	-	378,077.20	EUR
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30. Transaction Costs

Reporting Date	27/11/2024					
Payment date	25/11/2024					
Period No	37					
Monthly Period	01/10/2024					
Interest Period	from	25/10/2024	to	25/11/2024	=	31 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	35,457.00				
Interest accrued for the Period	EUR	362,553.00	292,875.00	28,621.00	9,082.00	31,975.00
Cumulative Interest accrued	EUR	19,022,062.00	15,012,079.00	1,334,889.00	437,368.00	2,237,726.00
Interest Payments	EUR	362,553.00	292,875.00	28,621.00	9,082.00	31,975.00
Cumulative Interest Payments	EUR	19,022,062.00	15,012,079.00	1,334,889.00	437,368.00	2,237,726.00
Interest accrued on Subordinated Loan for the Period	EUR	1,772.00				
Cumulative Interest accrued on Subordinated Loan	EUR	67,816.00				
Interest Payments on Subordinated Loan	EUR	1,772.00				
Cumulative Interest Payments on Subordinated Loan	EUR	67,816.00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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31. Cap Overview



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	37				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days

Class A, B and C Cap details

Kimi 10|Front Cap

Party A	BANCO SANTANDER, S.A
Party B	SCF RAHOITUSPALVELUT X DAC
Cap Notional	100,004,123
Interest Period Start	25/10/2024
Interest Period End	25/11/2024
Interest Days	31
Settlement Date	25/11/2024
Euribor 1 M	3.105 %
Cap limit	0.000 %
Floating Interest Rate above cap limit	3.105 %
Cap Floating Rate Day Count Fraction	0.09
Cap Interest Amount	EUR 267,386.02
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u><u>EUR 267,386.02</u></u>

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32. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	37	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024
	to	25/11/2024
	=	31 days