

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



| Index | Page |
|--|------|
| 1 Portfolio Information | 1 |
| 2 Amount Due for Distribution - Revenue | 2 |
| 3 Amount Due for Distribution - Redemptions | 3 |
| 4 Reserve Accounts | 4 |
| 5 a Performance Data | 5 |
| 5 b Concentration Limits | 6 |
| 6 Note Principal | 7 |
| 7 Outstanding Notes | 8 |
| 8 Counterparty Ratings, Trigger Levels and Consequences | 9 |
| 9 a Original Principal Balance | 10 |
| 9 b Original PB (Graph) | 11 |
| 10 a Outstanding principal Balance | 12 |
| 10 b Outstanding PB (Graph) | 13 |
| 11 a Geographical Distribution | 14 |
| 11 b Geographical (Graph) | 15 |
| 12 a Interest Rate | 16 |
| 12 b Interest Rate (Graph) | 17 |
| 13 a Remaining Terms | 18 |
| 13 b Remaining Terms (Graph) | 19 |
| 14 a Seasoning | 20 |
| 14 b Seasoning (Graph) | 21 |
| 15 a Balloon loans as % of other loans | 22 |
| 15 b Balloon loans as % of other loans (Graph) | 23 |
| 16 a Loans per borrower | 24 |
| 16 b Loans per borrower (Graph) | 25 |
| 17 a Amortization Profile | 26 |
| 17 b Amortization Profile (Graph) | 27 |
| 18 a Payment Holidays | 28 |
| 18 b Payment Holidays (Graph) | 29 |
| 18 c Remaining Payment Holidays | 30 |
| 18 d Remaining Payment Holidays (Graph) | 31 |
| 19 a Downpayment | 32 |
| 19 b Downpayment (Graph) | 33 |
| 20 a Vehicle Condition | 34 |
| 20 b Vehicle Condition (Graph) | 35 |
| 21 a Borrower Type | 36 |
| 21 b Borrower Type (Graph) | 37 |
| 22 a Vehicle Type | 38 |
| 22 b Vehicle Type (Graph) | 39 |
| 23 a Restructured Loans | 40 |
| 23 b Restructured Loans (Graph) | 41 |
| 24 Dynamic Interest Rate | 42 |
| 25 Dynamic Pre-Payment | 43 |
| 26 Dynamic Delinquency | 44 |
| 27 Defaults, Recoveries and Losses by Quarter of Default | 45 |
| 28 Priority of Payments (1) | 46 |
| 29 Priority of Payments (2) | 47 |
| 30 Transaction Costs | 48 |
| 31 Cap Overview | 49 |
| 32 Contact Details | 50 |

| | | | | | | | | | |
|-----------------|-----------------|--|----|------------|--|--------------------------|------------|--|---------|
| Reporting Date | 27.10.2023 | | | | | | | | |
| Payment date | 25.10.2023 | | | | | Following payment dates: | 27.11.2023 | | |
| Period No | 24 | | | | | | 28.12.2023 | | |
| Monthly Period | 01.09.2023 | | | | | | | | |
| Interest Period | from 25.09.2023 | | to | 25.10.2023 | | = | | | 30 days |
| Cut-Off date | 30.09.2023 | | | | | | | | |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

1. Portfolio Information



| | |
|-----------------|---|
| Reporting Date | 27.10.2023 |
| Payment date | 25.10.2023 |
| Period No | 24 |
| Monthly Period | 01.09.2023 |
| Interest Period | from 25.09.2023 to 25.10.2023 = 30 days |

| | Current Period |
|---|--|
| Outstanding receivables | Aggregated Outstanding Principal Amount |
| Opening balance prior to replenishment | 208 295 290,25 EUR |
| Scheduled Loan Principal Repayments (+MC) | 4 451 972,97 EUR |
| Prepayments | 5 093 094,72 EUR |
| Deemed Collections - Other | - EUR |
| Total Principal Payments Received in Period | 9 545 067,69 EUR |
| New Defaulted Auto Loans amt in Period | 197 380,01 EUR |
| Closing balance prior to replenishment | 198 552 842,55 EUR |
| Further Purchase Price due (Replenishment price of new assets) | - EUR |
| Re-investment Principal Ledger Closing Balance | - EUR |
| Closing Balance post replenishment | 198 552 842,55 EUR |
| Principal Recoveries on loans in default | 482 003,27 EUR |
| Total revenue collections | |
| Total Revenue Received in Period | 626 496,17 EUR |

Loans

| | |
|---|---------------------|
| At beginning of period | 16 006 Loans |
| Replenished contracts | - Loans |
| Paid in Full | 522 Loans |
| Repurchased (Deemed Collections) | - Loans |
| New loans into default | 22 Loans |
| At end of period (pre replenishment) | 15 462 Loans |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 days |

Purchaser Available Revenue Receipts

Current Period

| | | |
|--|---------------------|------------|
| a. Collections: Interest, fees, recoveries etc. | 1 118 565,89 | 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 | 3 935,96 | EUR |
| e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments | 71 267,78 | 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) | 2 133 500,00 | EUR |
| i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c | - | EUR |
| Total Amount for Purchaser Available Revenue Receipts | 3 327 269,63 | EUR |

Issuer Available Revenue Receipts

| | | |
|---|---------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 352 294,67 | EUR |
| b. Liquidity Reserve (in event of shortfall) | - | EUR |
| c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction) | 2 851 809,97 | 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 | 18 019,77 | EUR |
| g. Liquidity Reserve Excess Amount | 53 248,01 | EUR |
| h. Any other net amount received by the Issuer | - | EUR |
| Total Amount for Issuer Available Revenue Receipts | 3 275 372,42 | EUR |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 27.10.2023 | | | | |
| Payment date | 25.10.2023 | | | | |
| Period No | 24 | | | | |
| Monthly Period | 01.09.2023 | | | | |
| Interest Period | from 25.09.2023 | to | 25.10.2023 | = | 30 days |

Purchaser Available Redemption Receipts

Current Period

| | | |
|---|---------------------|------------|
| a. Collections: Principal payments, Deemed Collection | 9 545 067,69 | 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 | 9 545 067,69 | EUR |

Issuer Available Redemption Receipts

| | | |
|--|---------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 9 545 067,69 | 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 | 197 380,01 | EUR |
| Total Amount for Issuer Available Redemption Receipts | 9 742 447,70 | EUR |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

4. Reserve Accounts



| | |
|-----------------|---|
| Reporting Date | 27.10.2023 |
| Payment date | 25.10.2023 |
| Period No | 24 |
| Monthly Period | 01.09.2023 |
| Interest Period | from 25.09.2023 to 25.10.2023 = 30 days |

Note Balance

| | | |
|---------------------|----------------|-----|
| Beginning of Period | 208 295 290,25 | EUR |
| End of Period | 198 552 842,55 | EUR |

Liquidity Balance

| | | | |
|-------------------------|-------|------------|-----|
| Beginning of Period | 0,5 % | 998 415,34 | EUR |
| Cash Outflow | | 50 164,63 | EUR |
| Cash Inflow | | - | EUR |
| End of Period | 0,5 % | 948 250,71 | EUR |
| Required Reserve Amount | 0,5 % | 948 250,71 | 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

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

5a. Performance Data



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 days |

Asset Balance

| | | |
|--|----------------|-----|
| Opening balance prior to replenishment | 208 295 290,25 | EUR |
| Closing balance prior to replenishment | 198 552 842,55 | EUR |
| Closing Balance post replenishment | 198 552 842,55 | EUR |

Portfolio Performance:

| | EUR | % | # loans |
|--|--------------------|-----------------|---------------|
| Performing Receivables: | | | |
| Current | 187 797 821,87 | 94,58 % | 14 639 |
| 1-29 days past due | 7 729 672,58 | 3,89 % | 603 |
| Delinquent Receivables: | | | |
| 30-59 days past due | 1 118 631,33 | 0,56 % | 88 |
| 60-89 days past due | 701 290,24 | 0,35 % | 53 |
| 90-119 days past due | 472 909,70 | 0,24 % | 34 |
| 120-149 days past due | 525 557,35 | 0,26 % | 30 |
| 150-179 days past due | 206 959,48 | 0,10 % | 15 |
| Total Performing and Delinquent | 198 552 843 | 100,00 % | 15 462 |
| Current Period Defaults | 197 380,01 | | 22 |
| Cumulative Defaults | 7 279 479,80 | | 473 |
| Current Period Principal Recoveries | 482 003,27 | | |
| Cumulative Principal Recoveries | 3 226 288,23 | | |

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

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

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

| | | |
|---|----------------|-----------|
| [A] Aggregate Outstanding Asset Principal Amount | 198 552 842,55 | 45,0253 % |
| [B] Aggregate principal balance of Defaulted Contracts | 7 279 479,80 | |
| [C] Recoveries received on such Defaulted Contracts | 3 226 288,23 | |
| [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 | 1,52 % | NO |
| [B] Delinquency Ratio, preceding Payment Date | 1,48 % | |
| [C] Delinquency Ratio, second preceding Payment Date | 1,68 % | |

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO

NO

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

| | | | |
|--|----------------|---------|-----|
| [A] [1] + [2] + [3] | 34 574 982,70 | 16,60 % | YES |
| Class B Principal Amount [1] | 15 929 834,96 | | |
| Class C Principal Amount [2] | 4 706 542,15 | | |
| Class D Principal Amount [3] | 13 938 605,59 | | |
| [B] Aggregated Outstanding Note Principal Amount | 208 295 290,25 | | |

Revolving Period Termination Event, where any of [A], [B], [C], [D], [E], [F], [G], [H], [J] occurs

| | |
|---|-----|
| [A] An Issuer Event of Default | NO |
| [B] A Servicer Termination Event | NO |
| [C] A change of control with respect to the Seller | NO |
| [D] the Seller becomes subject to Insolvency Proceedings | NO |
| [E] the Delinquency Ratio Rolling Average exceeds 3 per cent | NO |
| [F] the Cumulative Net Loss Ratio exceeds 0.5 per cent | YES |
| [G] on any Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts | NO |
| [H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or | NO |
| [J] 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 |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

5b. Concentration limits



| | |
|-----------------|---|
| Reporting Date | 27.10.2023 |
| Payment date | 25.10.2023 |
| Period No | 24 |
| Monthly Period | 01.09.2023 |
| Interest Period | from 25.09.2023 to 25.10.2023 = 30 days |

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

| | |
|--|-----------|
| Weighted average interest rate (min 2,35%) | 2,40 % |
| Weighted average months to maturity (max 56) | 34,3* |
| Used Vehicles (max 74%) | 66,73 % |
| Balloon Loans (max 63,5%) | 70,14 % |
| Corporate Borrowers (max 10%) | 7,59 % |
| IRB (min 95%) | 95,44 %** |

* Bucket-based as found in IR

** As of previous pool cut

Top-10 Exposures:

| Balance | # Loans | Portion |
|-------------------------|---------|---------------|
| 210 003,17 | 2 | 0,11 % |
| 128 379,83 | 1 | 0,06 % |
| 128 023,29 | 1 | 0,06 % |
| 127 031,71 | 1 | 0,06 % |
| 124 225,38 | 1 | 0,06 % |
| 123 329,02 | 1 | 0,06 % |
| 118 983,89 | 1 | 0,06 % |
| 117 084,49 | 1 | 0,06 % |
| 113 318,75 | 1 | 0,06 % |
| 107 482,84 | 1 | 0,05 % |
| Total (max 0,5%) | | 0,65 % |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

6. Note Principal



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 days |

Note Principal

| | Class A | Class B | Class C | Class D | |
|-------------------------|----------------|---------------|--------------|---------------|-----|
| Beginning of Period | 173 720 307,55 | 15 929 834,96 | 4 706 542,15 | 13 938 605,59 | EUR |
| Sequential Amortization | - | - | - | - | EUR |
| Pro Rata Amortization | 8 125 296,59 | 745 074,86 | 220 135,75 | 651 940,50 | EUR |
| End of Period | 165 595 010,97 | 15 184 760,10 | 4 486 406,39 | 13 286 665,09 | EUR |

Principal Deficiency Sub-Ledger

| | | | | | |
|----------------------------|---|---|---|------------|-----|
| Beginning of Period | - | - | - | - | EUR |
| Principal Addition Amounts | - | - | - | - | EUR |
| Debit PDL | - | - | - | 197 380,01 | EUR |
| Credit PDL | - | - | - | 197 380,01 | EUR |
| End of Period | - | - | - | - | EUR |

Net Note Principal

| | | | | | |
|---------------------|----------------|---------------|--------------|---------------|-----|
| Beginning of Period | 173 720 307,55 | 15 929 834,96 | 4 706 542,15 | 13 938 605,59 | EUR |
| End of Period | 165 595 010,97 | 15 184 760,10 | 4 486 406,39 | 13 286 665,09 | EUR |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

7. Outstanding Notes

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 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 | 208 295 290,25 | 173 720 307,55 | 15 929 834,96 | 4 706 542,15 | 13 938 605,59 |
| Available Distribution Amount | 9 742 447,70 | | | | |
| Amortisation | 9 090 507,20 | | | | |
| Redemption per Class | 9 742 447,70 | 8 125 296,59 | 745 074,86 | 220 135,75 | 651 940,50 |
| Redemption per Note | | 1 973,12 | 4 233,38 | 4 233,38 | 4 233,38 |
| Outstanding Closing Balance | | 165 595 010,97 | 15 184 760,10 | 4 486 406,39 | 13 286 665,09 |
| Net Outstanding Closing Balance | 198 552 842,55 | 165 595 010,97 | 15 184 760,10 | 4 486 406,39 | 13 286 665,09 |
| Current Tranching | 100 % | 83,40 % | 7,65 % | 2,26 % | 6,69 % |
| Current Pool Factor | | 0,40 | 0,86 | 0,86 | 0,86 |

| 2. Payments to Investors per Note | All Notes | Class A | Class B | Class C | Class D |
|--|------------|------------|-----------|-----------|-----------|
| Interest rate Basis: 1-M EURIBOR / Spread | | | | | |
| Day Count Convention* | | (Act/360) | (Act/360) | (Act/360) | (30/360) |
| Interest Days | | 30 | 30 | 30 | 30 |
| Principal Outstanding per Note Beginning of Period | | 42 185,60 | 90 510,43 | 90 510,43 | 90 510,43 |
| >Principal Repayment per note | | 1 973,12 | 4 233,38 | 4 233,38 | 4 233,38 |
| Principal Outstanding per Note End of Period | | 40 212,48 | 86 277,05 | 86 277,05 | 86 277,05 |
| >Interest accrued for the period | | 160,62 | 363,47 | 386,10 | 403,53 |
| Interest Payment | 807 631,91 | 661 440,07 | 63 971,56 | 20 077,32 | 62 142,95 |
| Interest Payment per Note | | 160,62 | 363,47 | 386,10 | 403,53 |

| 3. Credit Enhancements | All Notes | Class A | Class B | Class C | Class D |
|---|-----------|---------|---------|---------|---------|
| Initial total CE (Subordination) | | 8,49 % | 4,58 % | 3,42 % | 0,00 % |
| Initial total CE (Subordination, incl. Liquidity Reserve) | | 8,97 % | 5,05 % | 3,42 % | 0,00 % |
| Current CE (Subordination incl. Excess Spread) | | 33,66 % | 26,01 % | 23,75 % | 17,06 % |
| Current CE (Subordination, incl. Liquidity Reserve and Excess Spread) | | 34,14 % | 26,49 % | 23,75 % | 17,06 % |
| Current CE (Subordination) | | 16,60 % | 8,95 % | 6,69 % | 0,00 % |
| Current CE (Subordination, incl. Liquidity Reserve) | | 17,08 % | 9,43 % | 6,69 % | 0,00 % |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.10.2023
Payment date 25.10.2023
Period No 24
Monthly Period 01.09.2023
Interest Period : 25.09.2023 to 25.10.2023 = 30 days

| Transaction Role | | Counterparty | | Rating Triggers | | | | | | | | Trigger breached? | Summary of Contractual Requirements if Rating Trigger Breach |
|--------------------------|--|--|-----------|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|--|
| | | | | Short Term | | | | Long Term | | | | | |
| | | | | 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 | 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 | 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 | 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 within 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. | |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

9.a Original Portfolio Principal Balance

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.10.2023 | | | | |
| Payment date | 25.10.2023 | | | | |
| Period No | 24 | | | | |
| Monthly Period | 01.09.2023 | | | | |
| Interest Period | from | 25.09.2023 | to | 25.10.2023 | = 30 days |



Average amount - all: 17 157

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

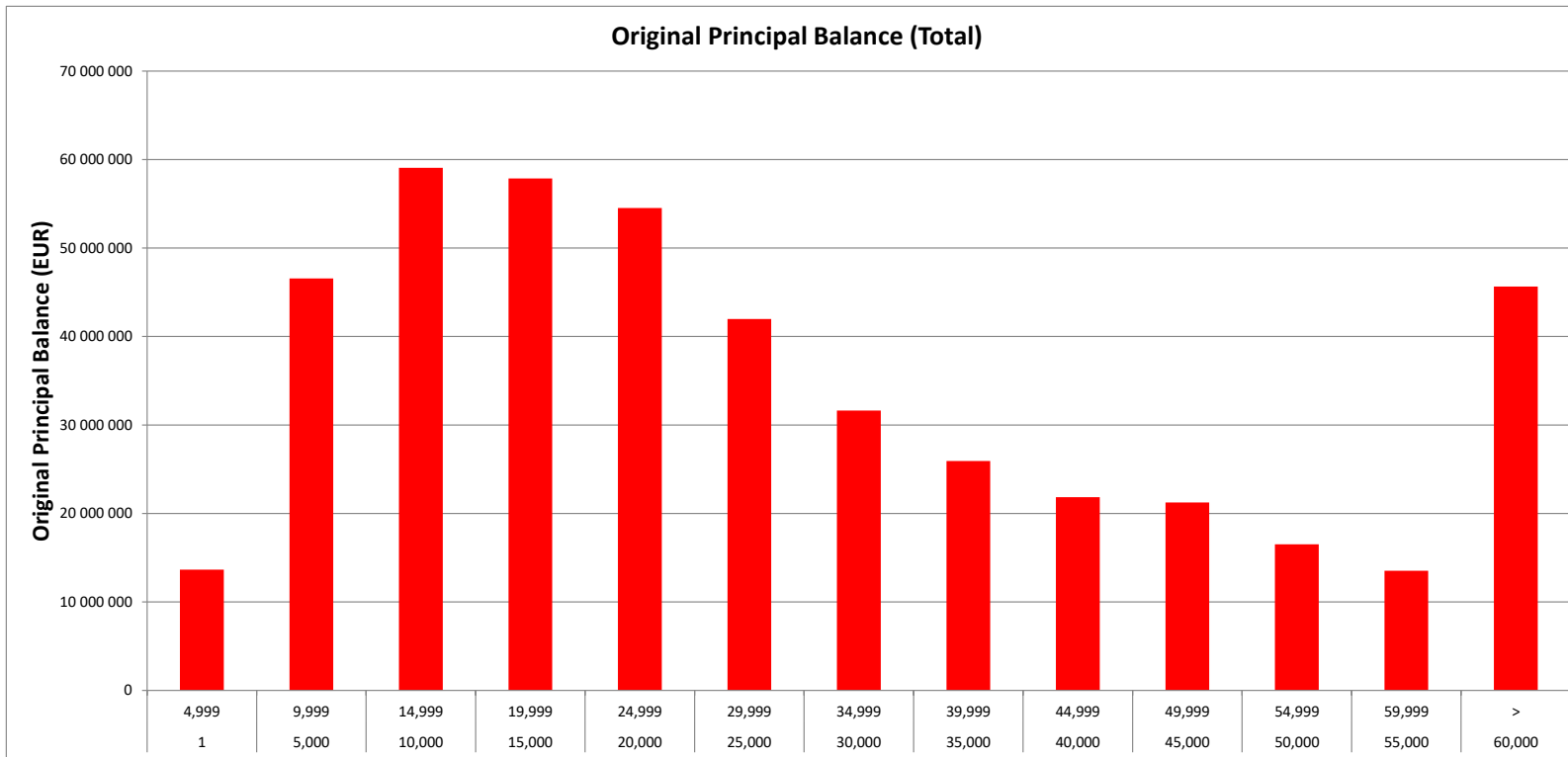
SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

9.b Original Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 days |



Original Principal Balance (Total)



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.a Outstanding Principal Balance

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.10.2023 | | | | |
| Payment date | 25.10.2023 | | | | |
| Period No | 24 | | | | |
| Monthly Period | 01.09.2023 | | | | |
| Interest Period | from | 25.09.2023 | to | 25.10.2023 | = 30 days |



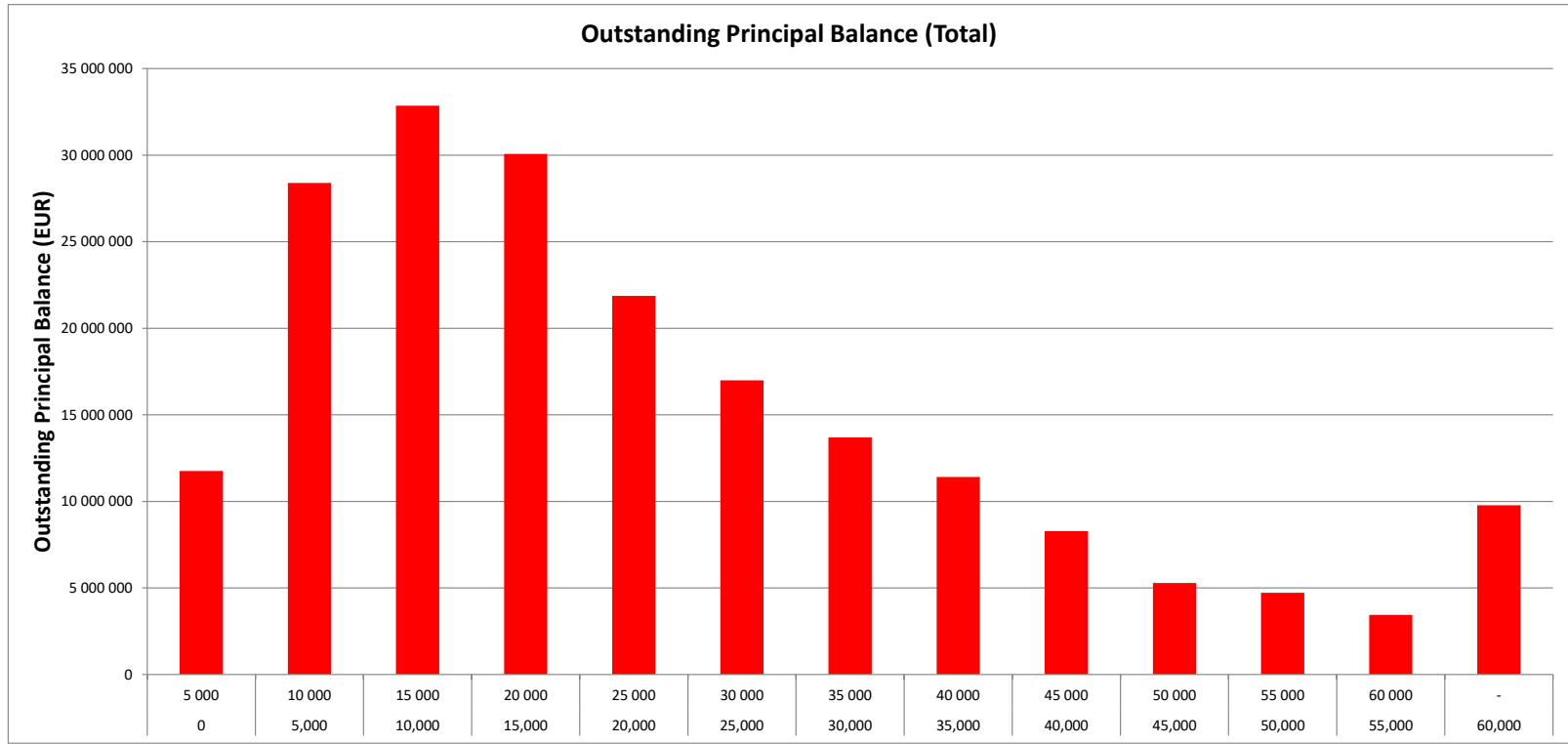
Average amount - all: 12 841

| | TOTAL | | | | | | | |
|---------------------|--------|--------|-------|---------------------|-------------|-----------------------|--------------|------|
| | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning | |
| Outstanding balance | 0 | 5 000 | 4 270 | 11 755 108 | 5,92 % | 20,1 | 34,9 | |
| | 5 000 | 10 000 | 3 881 | 28 391 329 | 14,30 % | 30,7 | 32,1 | |
| | 10 000 | 15 000 | 2 653 | 32 856 111 | 16,55 % | 34,8 | 30,7 | |
| | 15 000 | 20 000 | 1 734 | 30 069 894 | 15,14 % | 35,7 | 30,2 | |
| | 20 000 | 25 000 | 980 | 21 869 063 | 11,01 % | 36,9 | 29,4 | |
| | 25 000 | 30 000 | 625 | 16 992 988 | 8,56 % | 36,0 | 30,1 | |
| | 30 000 | 35 000 | 424 | 13 696 113 | 6,90 % | 35,3 | 30,9 | |
| | 35 000 | 40 000 | 306 | 11 409 629 | 5,75 % | 35,9 | 31,1 | |
| | 40 000 | 45 000 | 196 | 8 284 997 | 4,17 % | 37,5 | 30,4 | |
| | 45 000 | 50 000 | 112 | 5 287 214 | 2,66 % | 39,4 | 29,3 | |
| | 50 000 | 55 000 | 90 | 4 718 570 | 2,38 % | 38,2 | 30,6 | |
| | 55 000 | 60 000 | 60 | 3 439 968 | 1,73 % | 34,7 | 32,6 | |
| | 60 000 | - | 131 | 9 781 857 | 4,93 % | 36,1 | 30,4 | |
| | Total | | | 15 462 | 198 552 843 | 100 % | 34,3 | 30,9 |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

| | | | |
|-----------------|-----------------|----|------------|
| Reporting Date | 27.10.2023 | | |
| Payment date | 25.10.2023 | | |
| Period No | 24 | | |
| Monthly Period | 01.09.2023 | to | 25.10.2023 |
| Interest Period | from 25.09.2023 | = | 30 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 days |

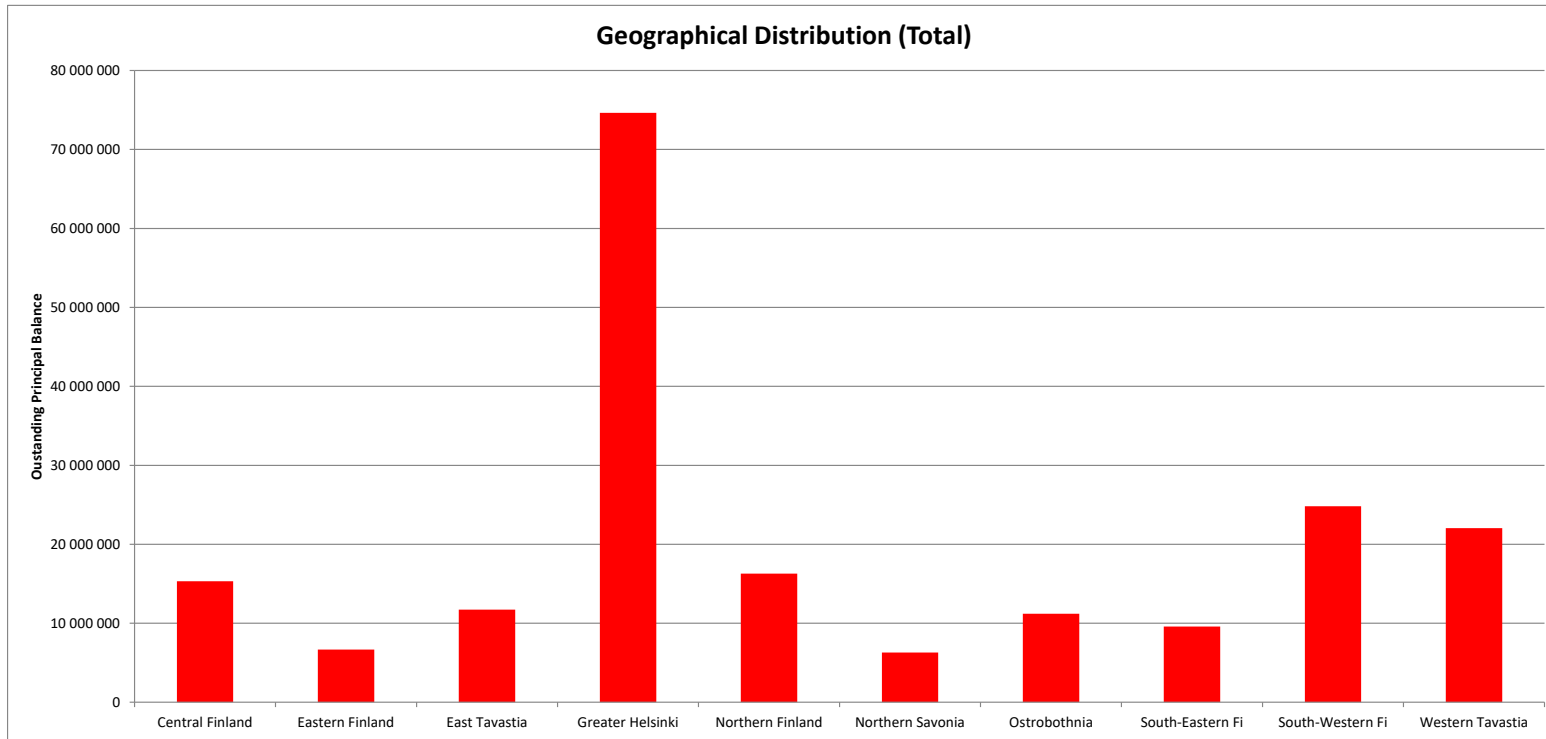


| TOTAL | | | | | | |
|------------------|--------|---------------------|--------------------------|-----------------------|--------------|--|
| District | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning | |
| Central Finland | 1 389 | 15 317 447 | 7,71 % | 34,3 | 30,2 | |
| Eastern Finland | 555 | 6 666 113 | 3,36 % | 34,8 | 30,1 | |
| East Tavastia | 966 | 11 730 054 | 5,91 % | 34,5 | 30,5 | |
| Greater Helsinki | 5 119 | 74 627 174 | 37,59 % | 34,1 | 31,5 | |
| Northern Finland | 1 248 | 16 284 756 | 8,20 % | 35,1 | 30,0 | |
| Northern Savonia | 567 | 6 282 581 | 3,16 % | 32,9 | 31,1 | |
| Ostrobothnia | 988 | 11 199 834 | 5,64 % | 34,4 | 30,5 | |
| South-Eastern Fi | 921 | 9 588 781 | 4,83 % | 33,9 | 30,2 | |
| South-Western Fi | 1 869 | 24 813 553 | 12,50 % | 34,9 | 30,7 | |
| Western Tavastia | 1 840 | 22 042 550 | 11,10 % | 34,0 | 31,1 | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Total | 15 462 | 198 552 843 | 100 % | 34,3 | 30,9 | |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate



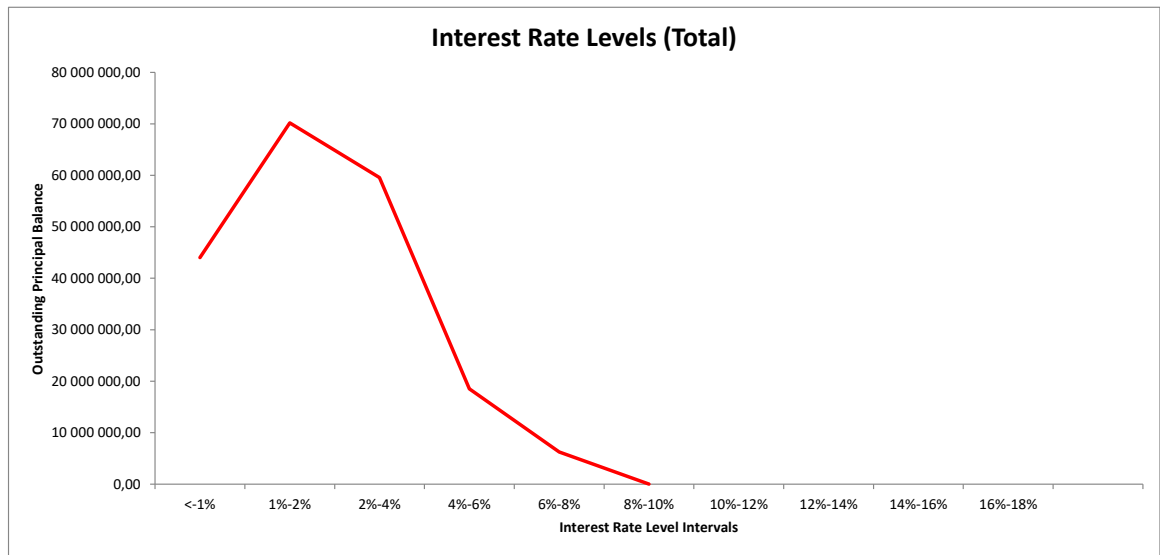
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 days |

| TOTAL | | | | | | | |
|-----------------------|----------|---------|--------|---------------------|--------------------------------|-----------------------|--------------|
| Interest distribution | Min (>=) | Max (<) | No | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning |
| | 0 % | 1 % | 3 136 | 44 010 551 | 22,17 % | 33,3 | 31,0 |
| | 1 % | 2 % | 3 803 | 70 187 957 | 35,35 % | 33,5 | 31,7 |
| | 2 % | 4 % | 5 155 | 59 568 185 | 30,00 % | 35,8 | 30,0 |
| | 4 % | 6 % | 2 362 | 18 520 664 | 9,33 % | 35,1 | 30,1 |
| | 6 % | 8 % | 997 | 6 248 695 | 3,15 % | 33,8 | 31,1 |
| | 8 % | 10 % | 9 | 16 791 | 0,01 % | 26,6 | 30,5 |
| | 10 % | 12 % | | | | | |
| | 12 % | 14 % | | | | | |
| | 14 % | 16 % | | | | | |
| 16 % | 18 % | | | | | | |
| 18 % | - | | | | | | |
| Total | | | 15 462 | 198 552 843 | 100 % | 34,3 | 30,9 |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.10.2023 | | | | |
| Payment date | 25.10.2023 | | | | |
| Period No | 24 | | | | |
| Monthly Period | 01.09.2023 | | | | |
| Interest Period | from | 25.09.2023 | to | 25.10.2023 | = 30 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.a Remaining Terms



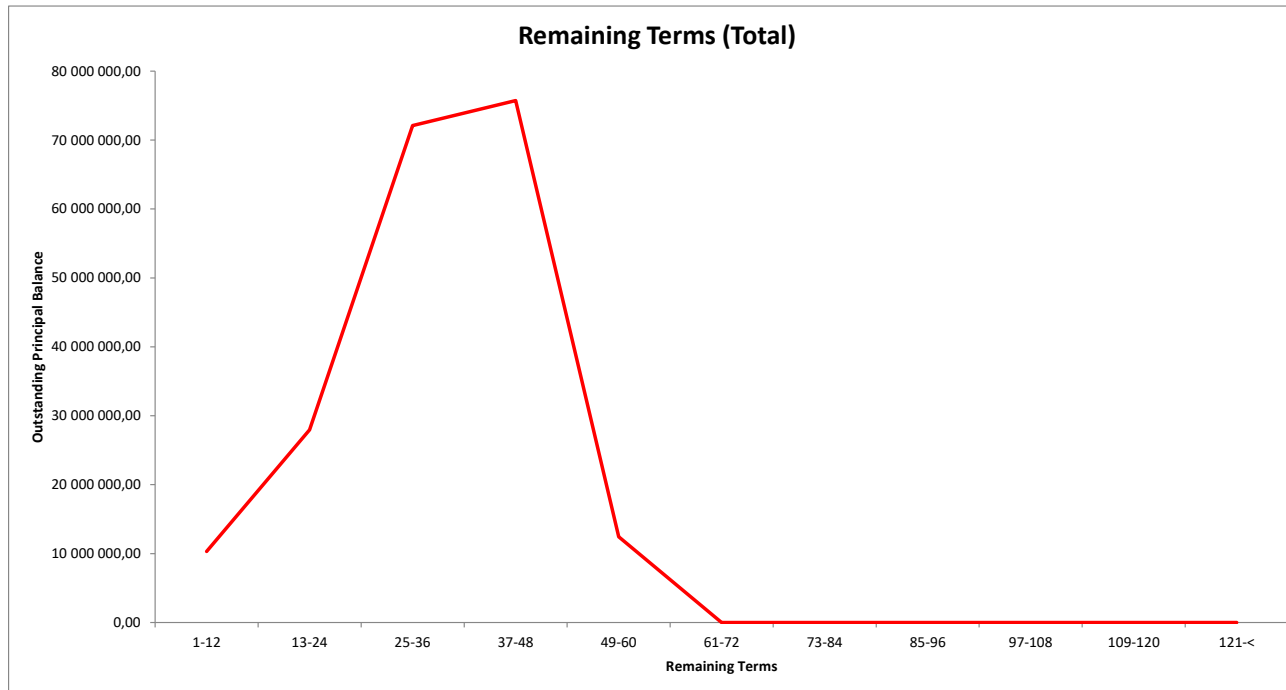
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 days |

| | | TOTAL | | | | | | | |
|--------------------|-----|-------|-----|--------|---------------------|-------------|-----------------------|--------------|------|
| | | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning | |
| Months to maturity | 0 | | | 0 | 22 | 18 252 | 0,01 % | 0,0 | 55,5 |
| | 1 | | | 12 | 2 269 | 10 308 049 | 5,19 % | 8,6 | 45,4 |
| | 13 | | | 24 | 3 204 | 27 967 275 | 14,09 % | 20,0 | 37,6 |
| | 25 | | | 36 | 5 299 | 72 104 580 | 36,32 % | 31,4 | 30,7 |
| | 37 | | | 48 | 4 076 | 75 728 492 | 38,14 % | 43,2 | 28,0 |
| | 49 | | | 60 | 592 | 12 426 195 | 6,26 % | 50,6 | 22,3 |
| | 61 | | | 72 | | | | | |
| | 73 | | | 84 | | | | | |
| | 85 | | | 96 | | | | | |
| | 97 | | | 108 | | | | | |
| | 109 | | | 120 | | | | | |
| | 121 | - | | | | | | | |
| Total | | | | 15 462 | | 198 552 843 | 100 % | 34,3 | 30,9 |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

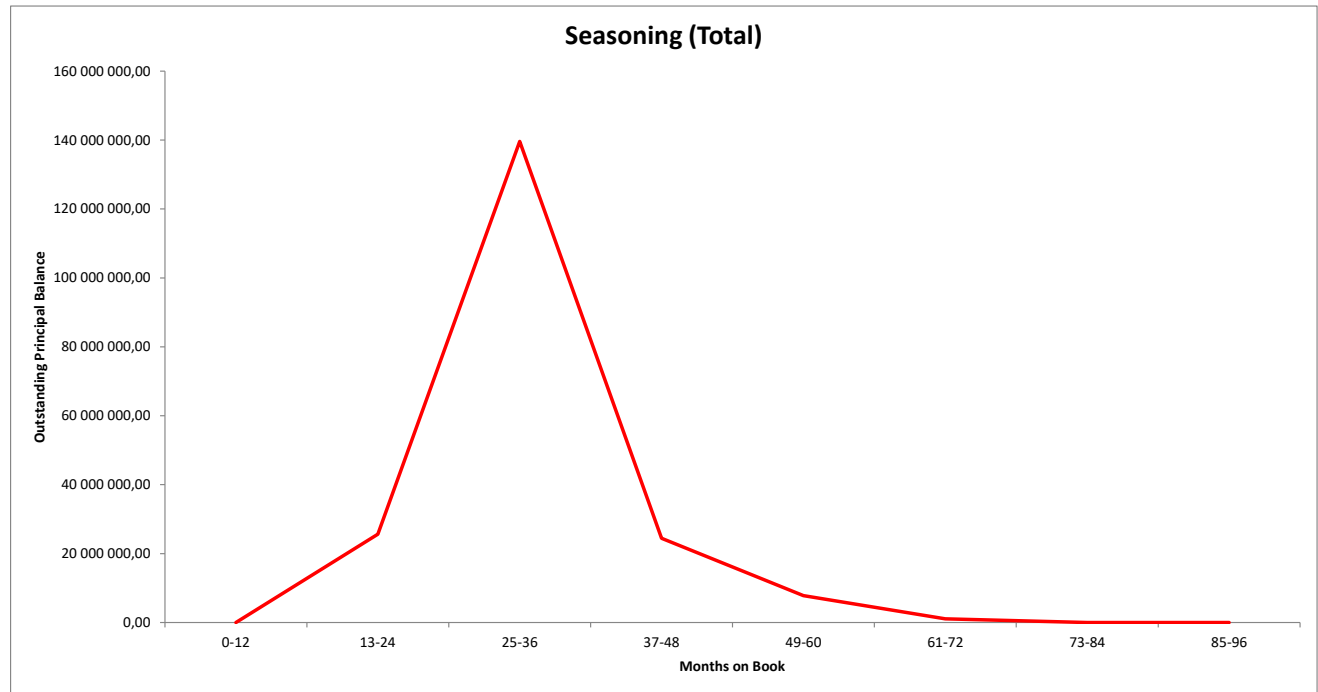
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.10.2023 | | | | |
| Payment date | 25.10.2023 | | | | |
| Period No | 24 | | | | |
| Monthly Period | 01.09.2023 | | | | |
| Interest Period | from | 25.09.2023 | to | 25.10.2023 | = 30 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.10.2023 | | | | |
| Payment date | 25.10.2023 | | | | |
| Period No | 24 | | | | |
| Monthly Period | 01.09.2023 | | | | |
| Interest Period | from | 25.09.2023 | to | 25.10.2023 | = 30 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



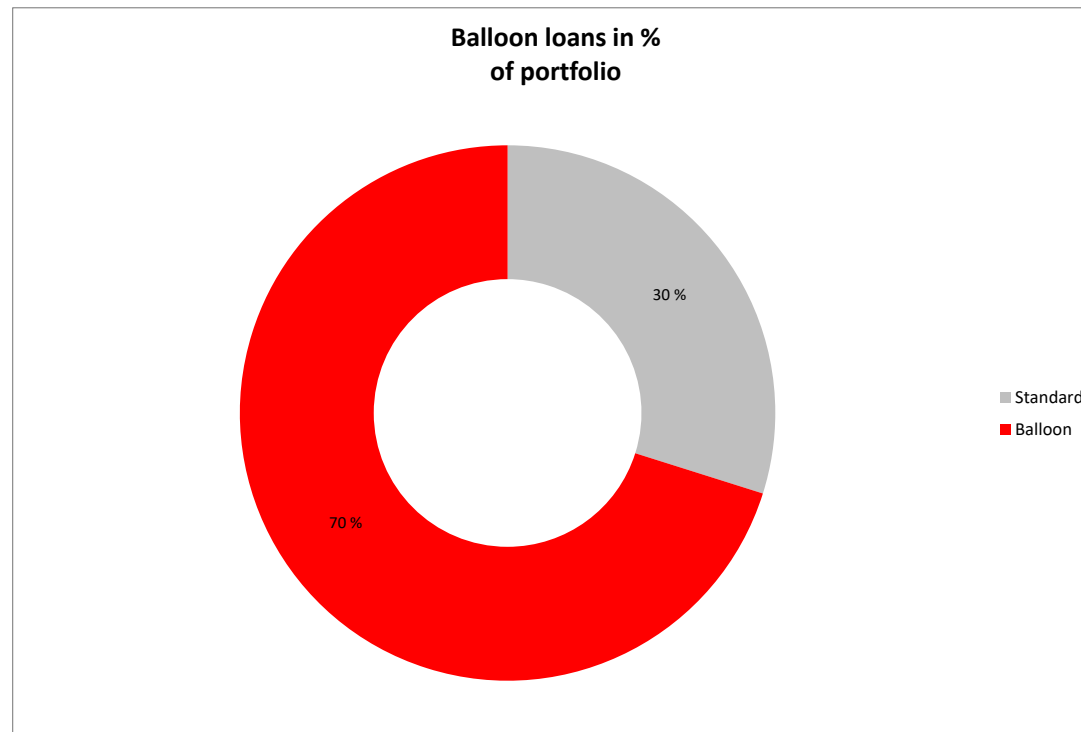
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 days |

| Balloon loans in % of portfolio | TOTAL | | | | | | | |
|---------------------------------|-------|--------|---------------------|--------------------------|----------------|-------------------|-----------------------|--------------|
| | Min | No | Outstanding balance | % of Outstanding Balance | Residual Value | Residual of Total | WA months to maturity | WA seasoning |
| Standard | | 8 802 | 59 297 360 | 29,9 % | 4 189 | 0,0 % | 32,3 | 30,0 |
| Balloon | | 6 660 | 139 255 482 | 70,1 % | 67 070 983 | 48,2 % | 35,1 | 31,3 |
| | | | | | | | | |
| Total | | 15 462 | 198 552 843 | 100 % | 67 075 172 | 34 % | 34,3 | 30,9 |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

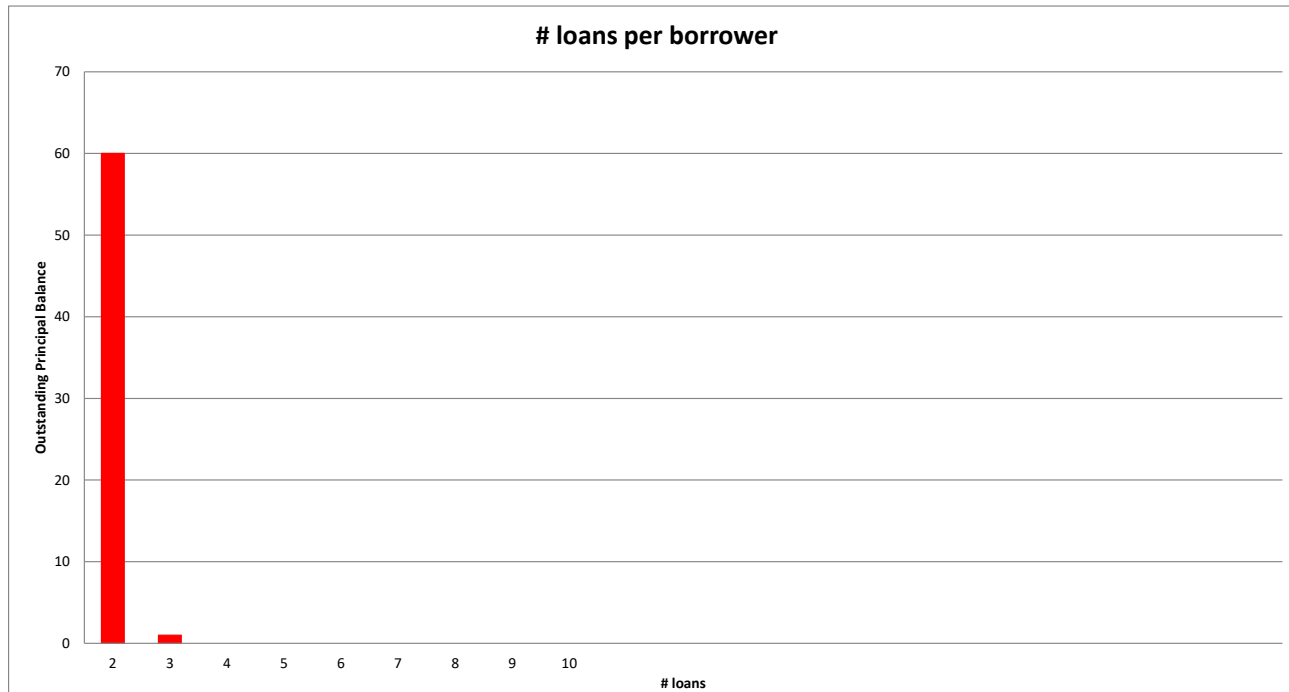
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

| | | |
|-----------------|------------|------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from | 25.09.2023 |
| | to | 25.10.2023 |
| | = | 30 days |



**SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report**

17.a Amortization Profile



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 days |

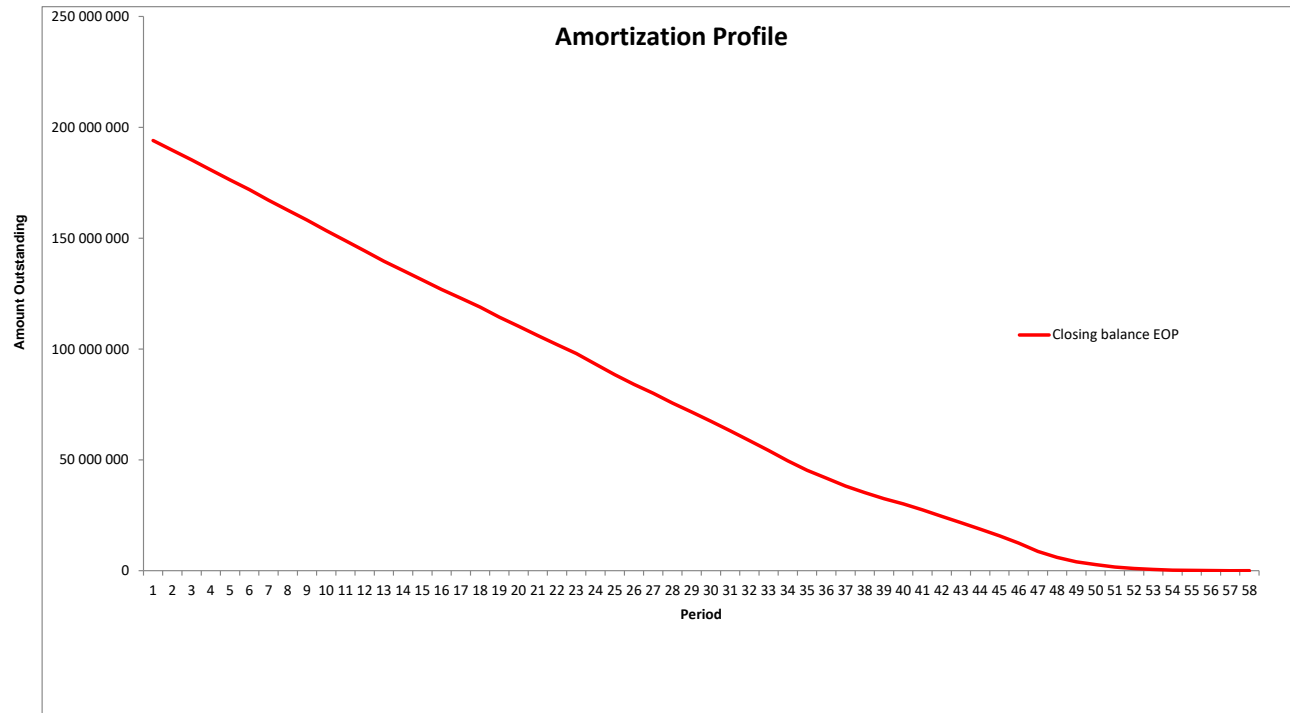
| TOTAL | | | | | | |
|--------|-----------------|-----------------|--------------|----------|--------|------------|
| Period | Opening Balance | Closing Balance | Amortization | Interest | Yield | Percentage |
| | | | | | | |
| 1 | 198 552 843 | 194 048 914 | 4 503 928 | 396 154 | 2,42 % | 97,73 % |
| 2 | 194 048 914 | 189 694 758 | 4 354 157 | 386 839 | 2,42 % | 95,54 % |
| 3 | 189 694 758 | 185 269 322 | 4 425 435 | 377 419 | 2,41 % | 93,31 % |
| 4 | 185 269 322 | 180 784 587 | 4 484 736 | 368 074 | 2,41 % | 91,05 % |
| 5 | 180 784 587 | 176 245 514 | 4 539 072 | 358 614 | 2,41 % | 88,77 % |
| 6 | 176 245 514 | 171 885 632 | 4 359 883 | 349 214 | 2,40 % | 86,57 % |
| 7 | 171 885 632 | 167 158 732 | 4 726 899 | 340 034 | 2,40 % | 84,19 % |
| 8 | 167 158 732 | 162 607 634 | 4 551 099 | 330 213 | 2,40 % | 81,90 % |
| 9 | 162 607 634 | 158 142 495 | 4 465 139 | 320 702 | 2,39 % | 79,65 % |
| 10 | 158 142 495 | 153 368 194 | 4 774 301 | 311 389 | 2,39 % | 77,24 % |
| 11 | 153 368 194 | 148 918 696 | 4 449 498 | 301 567 | 2,39 % | 75,00 % |
| 12 | 148 918 696 | 144 280 693 | 4 638 003 | 292 275 | 2,38 % | 72,67 % |
| 13 | 144 280 693 | 139 590 644 | 4 690 049 | 282 749 | 2,38 % | 70,30 % |
| 14 | 139 590 644 | 135 378 746 | 4 211 898 | 273 093 | 2,37 % | 68,18 % |
| 15 | 135 378 746 | 131 137 772 | 4 240 974 | 264 225 | 2,37 % | 66,05 % |
| 16 | 131 137 772 | 126 887 371 | 4 250 401 | 255 398 | 2,36 % | 63,91 % |
| 17 | 126 887 371 | 122 916 641 | 3 970 730 | 246 730 | 2,36 % | 61,91 % |
| 18 | 122 916 641 | 118 887 086 | 4 029 554 | 238 352 | 2,35 % | 59,88 % |
| 19 | 118 887 086 | 114 368 091 | 4 518 995 | 229 895 | 2,35 % | 57,60 % |
| 20 | 114 368 091 | 110 289 893 | 4 078 199 | 220 781 | 2,34 % | 55,55 % |
| | | | | | | |
| | | | | | | |

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.10.2023 | | | | |
| Payment date | 25.10.2023 | | | | |
| Period No | 24 | | | | |
| Monthly Period | 01.09.2023 | | | | |
| Interest Period | from | 25.09.2023 | to | 25.10.2023 | = 30 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.10.2023 | | | | |
| Payment date | 25.10.2023 | | | | |
| Period No | 24 | | | | |
| Monthly Period | 01.09.2023 | | | | |
| Interest Period | from | 25.09.2023 | to | 25.10.2023 | = 30 days |

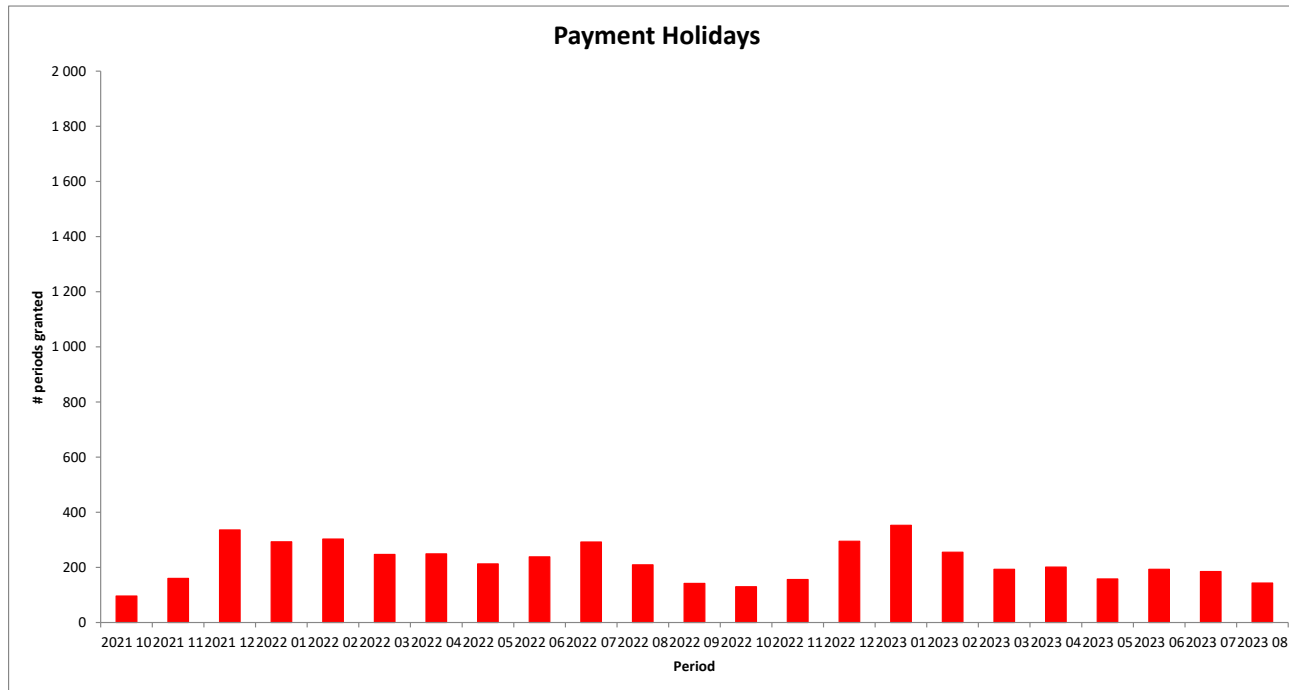
| TOTAL | | | | | |
|---------|-------|---------------------------|-----------------|-----------------|--|
| Period | No | Number of periods granted | Sum of Payments | Closing Balance | |
| 2021 10 | 96 | 121 | 33 855 | 2 126 526 | |
| 2021 11 | 160 | 234 | 59 030 | 2 844 045 | |
| 2021 12 | 336 | 423 | 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 | |
| Total: | 5 040 | 6 659 | 1 894 245 | 87 654 879 | |

Payment Holiday

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.10.2023 | | | | |
| Payment date | 25.10.2023 | | | | |
| Period No | 24 | | | | |
| Monthly Period | 01.09.2023 | | | | |
| Interest Period | from | 25.09.2023 | to | 25.10.2023 | = 30 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.c Remaining Payment Holidays

| | |
|-----------------|---|
| Reporting Date | 27.10.2023 |
| Payment date | 25.10.2023 |
| Period No | 24 |
| Monthly Period | 01.09.2023 |
| Interest Period | from 25.09.2023 to 25.10.2023 = 30 days |

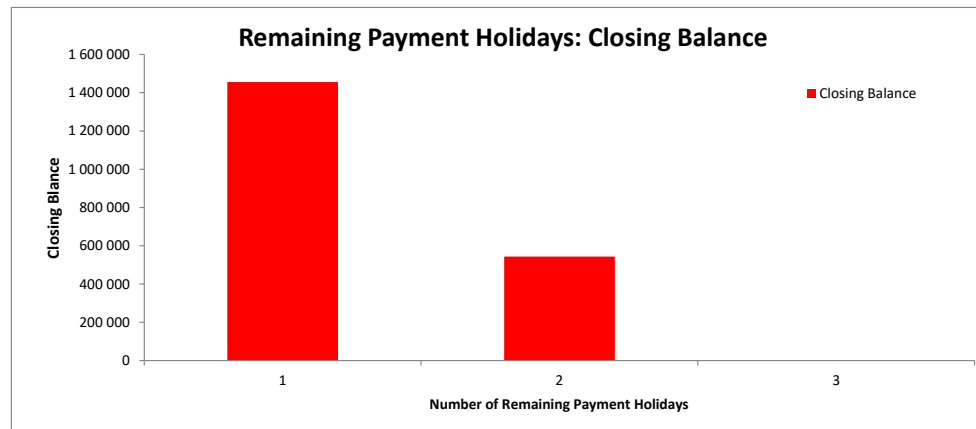
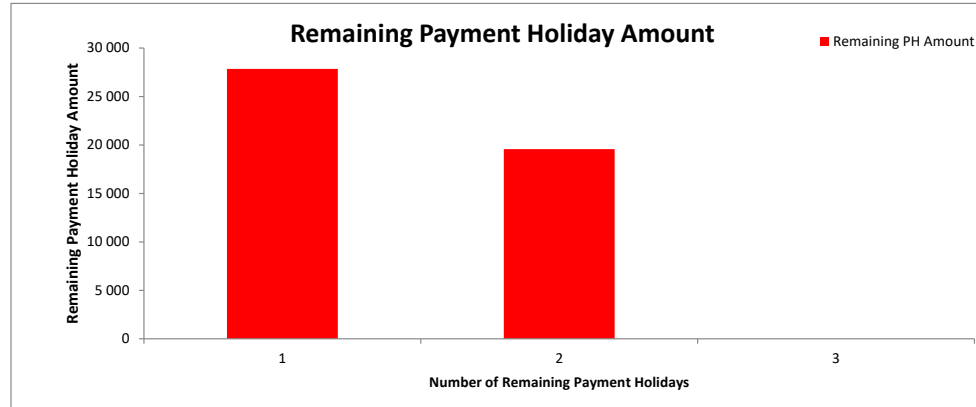


| Remaining PH's | TOTAL | | | |
|----------------|----------------------------------|-----------|-------------------------------|---------------------|
| | Remaining Payment Holiday Months | Contracts | Remaining Payment Holiday Amt | Closing Balance Amt |
| | 1 | 100 | 27 847 | 1 456 072 |
| | 2 | 28 | 19 572 | 543 484 |
| | 3 | 0 | 0 | 0 |
| | Total | 128 | 47 419 | 1 999 557 |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.d Remaining Payment Holidays

| | | |
|-----------------|------------|------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from | 25.09.2023 |
| | to | 25.10.2023 |
| | = | 30 days |

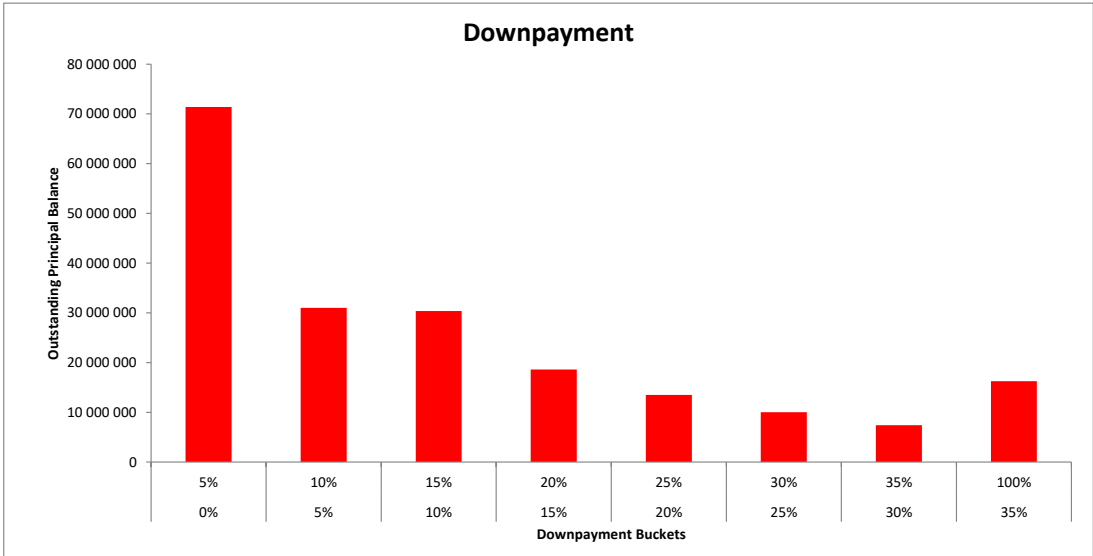


SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.b Downpayment



| | | |
|-----------------|------------|------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from | 25.09.2023 |
| | to | 25.10.2023 |
| | = | 30 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



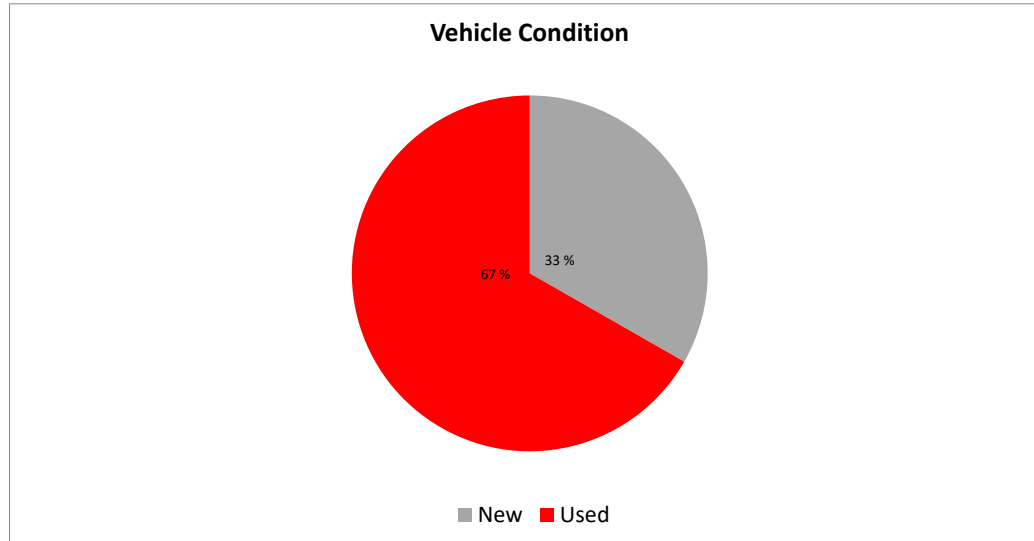
| | |
|-----------------|---|
| Reporting Date | 27.10.2023 |
| Payment date | 25.10.2023 |
| Period No | 24 |
| Monthly Period | 01.09.2023 |
| Interest Period | from 25.09.2023 to 25.10.2023 = 30 days |

| Vehicle condition | TOTAL | | | | | |
|-------------------|-------------------|--------|---------------------|---------|-----------------------|--------------|
| | Vehicle condition | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | New | 3 335 | 66 051 890 | 33,27 % | 31,8 | 31,6 |
| | Used | 12 127 | 132 500 952 | 66,73 % | 35,5 | 30,6 |
| | Total | 15 462 | 198 552 843 | 100 % | 34,3 | 30,9 |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.b Vehicle Condition

| | |
|-----------------|---|
| Reporting Date | 27.10.2023 |
| Payment date | 25.10.2023 |
| Period No | 24 |
| Monthly Period | 01.09.2023 |
| Interest Period | from 25.09.2023 to 25.10.2023 = 30 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



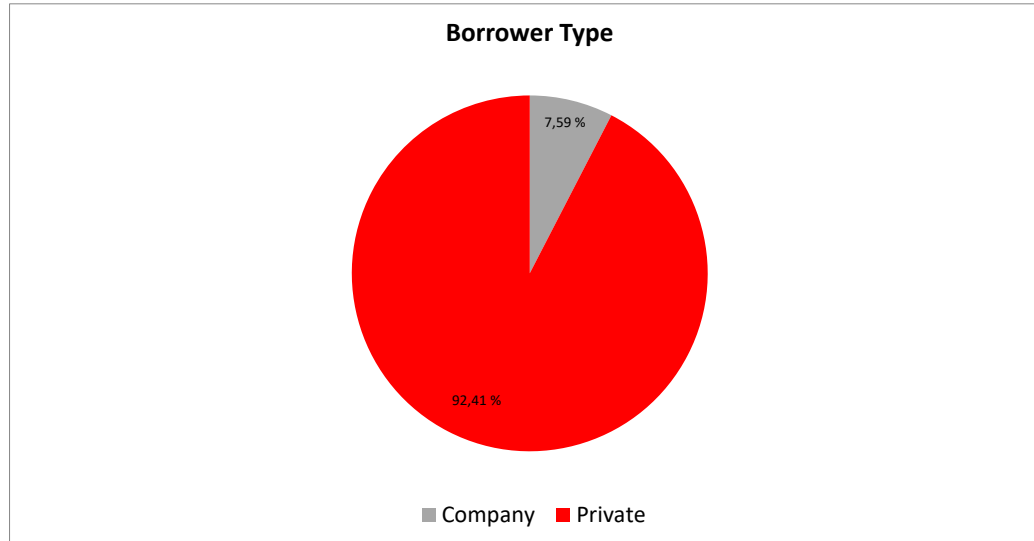
| | |
|-----------------|---|
| Reporting Date | 27.10.2023 |
| Payment date | 25.10.2023 |
| Period No | 24 |
| Monthly Period | 01.09.2023 |
| Interest Period | from 25.09.2023 to 25.10.2023 = 30 days |

| Borrower Type | TOTAL | | | | | |
|---------------|---------------|--------|---------------------|---------|-----------------------|--------------|
| | Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Company | 991 | 15 069 181 | 7,59 % | 26,7 | 32,2 |
| | Private | 14 471 | 183 483 661 | 92,41 % | 34,9 | 30,8 |
| | Total | 15 462 | 198 552 843 | 100 % | 34,3 | 30,9 |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.b Borrower Type

| | | | | | |
|-----------------|-----------------|---------------|---|---------|--|
| Reporting Date | 27.10.2023 | | | | |
| Payment date | 25.10.2023 | | | | |
| Period No | 24 | | | | |
| Monthly Period | 01.09.2023 | | | | |
| Interest Period | from 25.09.2023 | to 25.10.2023 | = | 30 days | |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type



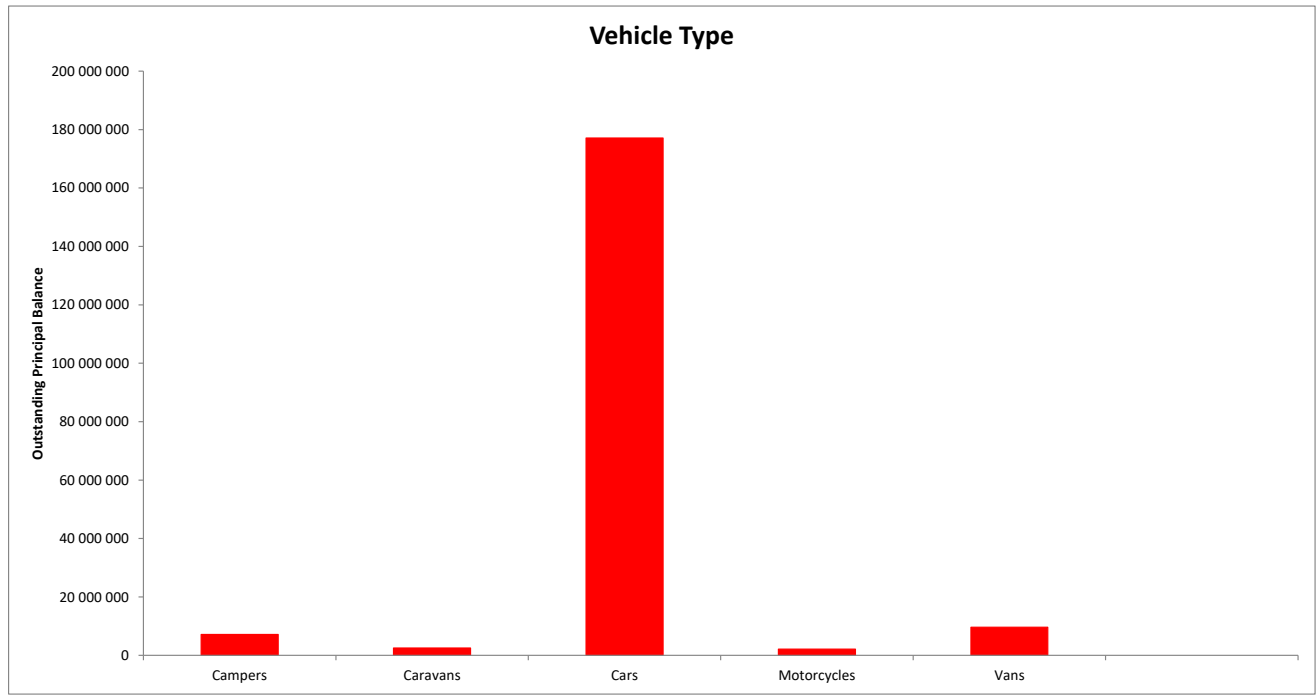
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.10.2023 | | | | |
| Payment date | 25.10.2023 | | | | |
| Period No | 24 | | | | |
| Monthly Period | 01.09.2023 | | | | |
| Interest Period | from | 25.09.2023 | to | 25.10.2023 | = 30 days |

| TOTAL | | | | | | |
|--------------|-------------|--------|---------------------|--------------------------|-----------------------|--------------|
| Vehicle type | Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| | Campers | 254 | 7 172 430 | 3,61 % | 38,8 | 28,5 |
| | Caravans | 175 | 2 516 853 | 1,27 % | 38,1 | 28,2 |
| | Cars | 13 791 | 177 106 186 | 89,20 % | 34,4 | 31,0 |
| | Motorcycles | 321 | 2 154 346 | 1,09 % | 29,9 | 29,1 |
| | Vans | 921 | 9 603 028 | 4,84 % | 29,5 | 31,9 |
| | | | | | | |
| | | 15 462 | 198 552 843 | 100 % | 34,3 | 30,9 |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 days |

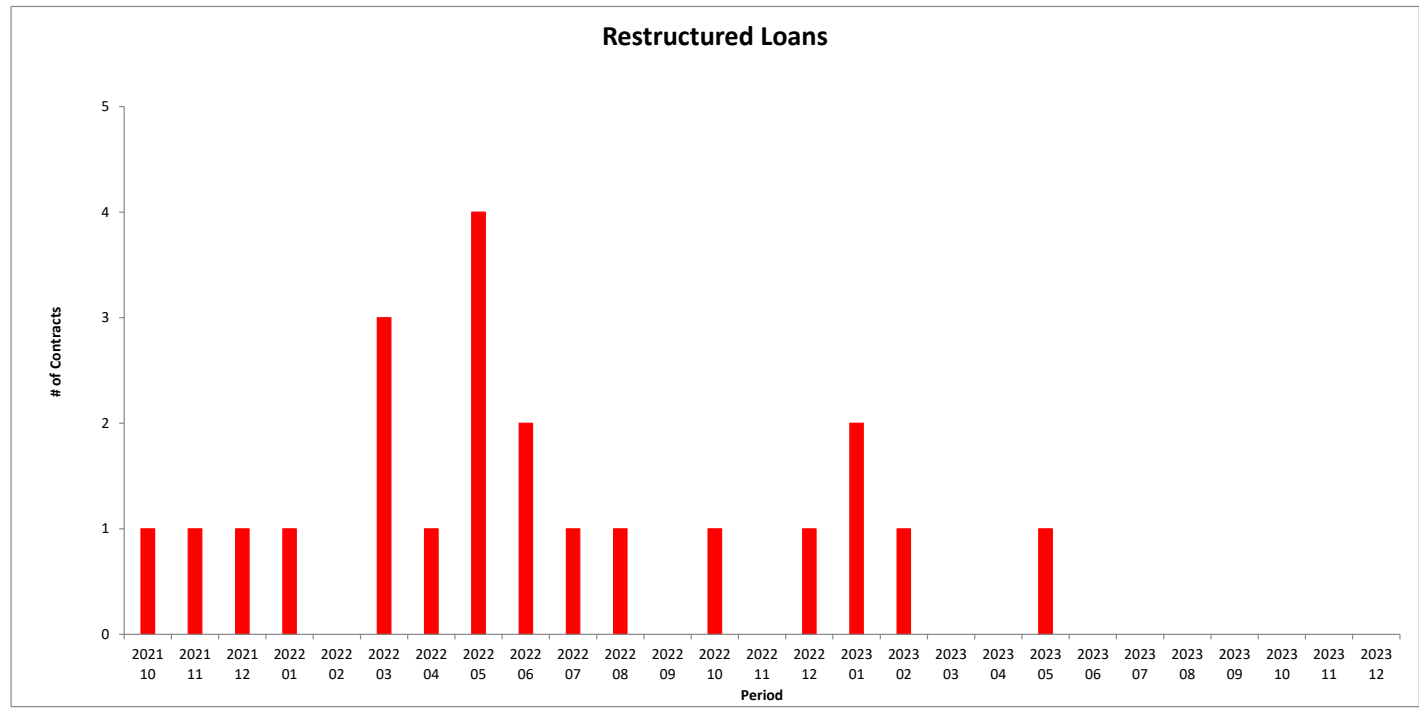
| TOTAL | | |
|---------|----|---------------------|
| Period | No | Outstanding balance |
| 2021 10 | 1 | 23 632 |
| 2021 11 | 1 | 25 202 |
| 2021 12 | 1 | 7 631 |
| 2022 01 | 1 | 64 072 |
| 2022 02 | 0 | 0 |
| 2022 03 | 3 | 75 148 |
| 2022 04 | 1 | 8 692 |
| 2022 05 | 4 | 77 788 |
| 2022 06 | 2 | 12 908 |
| 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 | | |
| 2023 11 | | |
| 2023 12 | | |
| | 22 | 511 212 |

Restructured

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.b Restructured Loans

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.10.2023 | | | | |
| Payment date | 25.10.2023 | | | | |
| Period No | 24 | | | | |
| Monthly Period | 01.09.2023 | | | | |
| Interest Period | from | 25.09.2023 | to | 25.10.2023 | = 30 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.10.2023 | | | | |
| Payment date | 25.10.2023 | | | | |
| Period No | 24 | | | | |
| Monthly Period | from | 01.09.2023 | to | 25.10.2023 | = 30 days |
| Interest Period | | 25.09.2023 | | | |

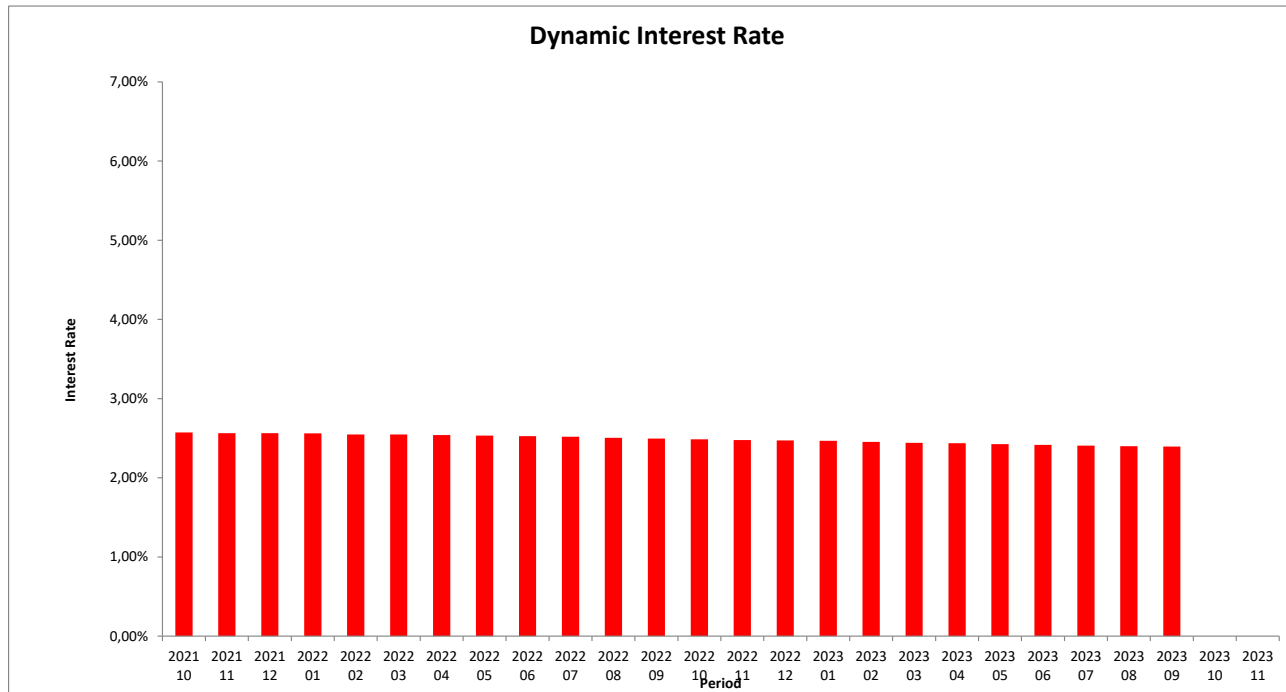
| TOTAL | | |
|---------|-----------------|------------------|
| Period | Closing balance | WA Interest rate |
| 2021 10 | 422 120 336 | 2,57 % |
| 2021 11 | 431 339 743 | 2,56 % |
| 2021 12 | 432 351 017 | 2,56 % |
| 2022 01 | 430 947 677 | 2,56 % |
| 2022 02 | 431 953 670 | 2,55 % |
| 2022 03 | 428 412 919 | 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 | | |
| 2023 11 | | |

Interest rate evolution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.b Dynamic Interest Rate

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.10.2023 | | | | |
| Payment date | 25.10.2023 | | | | |
| Period No | 24 | | | | |
| Monthly Period | 01.09.2023 | | | | |
| Interest Period | from | 25.09.2023 | to | 25.10.2023 | = 30 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



| | | | | | | |
|-----------------|------------|------------|------------|------------|---------|---------|
| Reporting Date | 27.10.2023 | | | | | |
| Payment date | 25.10.2023 | | | | | |
| Period No | 24 | | | | | |
| Monthly Period | 01.09.2023 | to | 25.10.2023 | = | 30 days | |
| Interest Period | from | 25.09.2023 | to | 25.10.2023 | = | 30 days |

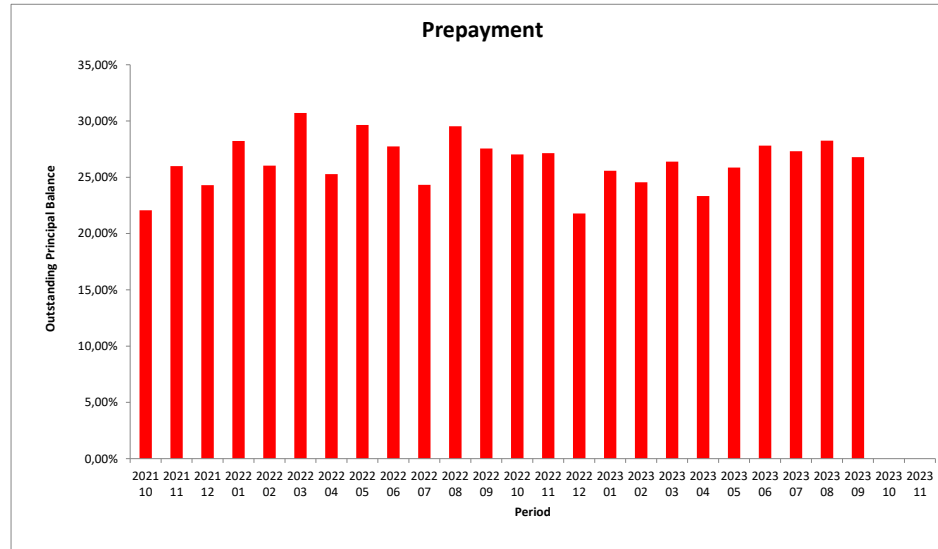
| | TOTAL | | | |
|--------------------|-----------|---------------------|-----------------|------------|
| | Period | Sum of Pre-Payments | Closing Balance | CPR Annual |
| Dynamic Prepayment | 2021 10 | 17 184 051 | 422 120 336 | 22,07 % |
| | 2021 11 | 10 688 704 | 431 339 743 | 26,00 % |
| | 2021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

SCF RAHOITUSPALVELUT X DAC
 Monthly Investor Report

25.b Dynamic Pre-Payments



| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.10.2023 | | | | |
| Payment date | 25.10.2023 | | | | |
| Period No | 24 | | | | |
| Monthly Period | from | 01.09.2023 | to | 25.10.2023 | = 30 days |
| Interest Period | | | | | |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



| | | |
|-----------------|------------|------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | from | 01.09.2023 |
| Interest Period | from | 25.09.2023 |
| | to | 25.10.2023 |
| | = | 30 days |

| Default Quarter | Default Amount | Recovery Quarter No Of Loans | 2021 Q4 | | | 2022 Q1 | | | 2022 Q2 | | | 2022 Q3 | | | 2022 Q4 | | |
|-----------------|----------------|---------------------------------|------------|-----------------|------|------------|-----------------|---------|------------|-----------------|---------|------------|-----------------|---------|------------|-----------------|-----------|
| | | | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss |
| 2021 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2022 1 | 387 242 | 28 | | | | 11 058 | 11 058 | 376 184 | 18 721 | 29 779 | 357 463 | 40 449 | 70 228 | 317 014 | 57 222 | 127 450 | 259 792 |
| 2022 2 | 865 085 | 45 | | | | | | | 14 496 | 14 496 | 850 589 | | 44 601 | 820 484 | 98 423 | 143 024 | 722 061 |
| 2022 3 | 930 547 | 59 | | | | | | | | | | 30 105 | 13 361 | 917 186 | 279 953 | 293 314 | 637 233 |
| 2022 4 | 1 580 790 | 100 | | | | | | | | | | | | | 99 453 | 99 453 | 1 481 337 |
| 2023 1 | 778 687 | 73 | | | | | | | | | | | | | | | |
| 2023 2 | 1 629 160 | 90 | | | | | | | | | | | | | | | |
| 2023 3 | 1 107 969 | 75 | | | | | | | | | | | | | | | |
| 2023 4 | | | | | | | | | | | | | | | | | |

| 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 | | | | | | |
| 2022 1 | 387 242 | 28 | 44 217 | 171 667 | 215 575 | 28 136 | 199 803 | 187 439 | 101 160 | 300 964 | 86 278 | | | | | | |
| 2022 2 | 865 085 | 45 | 171 331 | 314 355 | 550 730 | 133 141 | 447 496 | 417 588 | 125 426 | 572 923 | 292 162 | | | | | | |
| 2022 3 | 930 547 | 59 | 198 068 | 491 382 | 439 165 | 136 558 | 627 941 | 302 607 | 60 803 | 688 744 | 241 803 | | | | | | |
| 2022 4 | 1 580 790 | 100 | 272 625 | 372 078 | 1 208 712 | 306 467 | 678 545 | 902 245 | 129 682 | 808 227 | 772 563 | | | | | | |
| 2023 1 | 778 687 | 73 | 66 521 | 66 521 | 712 166 | 173 610 | 240 132 | 538 556 | 69 236 | 309 368 | 469 320 | | | | | | |
| 2023 2 | 1 629 160 | 90 | | | | 169 307 | 169 307 | 1 459 853 | 200 807 | 370 114 | 1 259 046 | | | | | | |
| 2023 3 | 1 107 969 | 75 | | | | | | | 175 949 | 175 949 | 932 020 | | | | | | |
| 2023 4 | 0 | 0 | | | | | | | | | | | | | | | |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

28. Priority of Payments - Revenue



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 days |

Purchaser Priority of Payments - Revenue

| | | | |
|---|---|--------------|-----|
| Purchaser Available Revenue Receipts | + | 3 327 269,63 | EUR |
| Senior Expenses | - | 12 134,00 | EUR |
| Servicing Fee | - | 82 730,35 | EUR |
| Tranche A Loan Interest to Issuer | - | 19 398,64 | EUR |
| Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche B Loan Interest to Issuer | - | 5 097,98 | 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 | - | 2 682,40 | EUR |
| Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche D Loan Interest to Issuer | - | 62 143,00 | EUR |
| Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount | - | 197 380,01 | EUR |
| Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider | - | 53 458,63 | EUR |
| Interest and principal due to Purchaser Subordinated Loan Provider | - | 330,00 | EUR |
| Deferred Purchase Price to Seller | | 2 891 914,61 | EUR |

Issuer Priority of Payments - Revenue

| | | | |
|---|---|--------------|-----|
| Issuer Available Revenue Receipts | + | 3 275 372,42 | EUR |
| Senior Expenses | - | 12 134,00 | EUR |
| Hedge Reduction Payment to Purchaser | - | 2 133 500,00 | EUR |
| Interest Class A Notes | - | 661 440,00 | EUR |
| Credit the Class A Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class B Notes | - | 63 972,00 | 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 | - | 20 077,00 | EUR |
| Credit the Class C Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class D Notes | - | 62 143,00 | EUR |
| Credit the Class D Principal Deficiency Sub-Ledger | - | 197 380,01 | EUR |
| Interest and principal due to Issuer Subordinated Loan Provider | - | 53 458,63 | 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 | | 71 267,78 | EUR |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

29. Priority of Payments - Redemption



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 days |

Purchaser Priority of Payments - Redemption

| | | | |
|---|---|--------------|-----|
| Purchaser Available Redemption Receipts | + | 9 545 067,69 | EUR |
| Payable to Issuer for the Senior Expenses Deficit | - | - | EUR |
| Prior to the Revolving Period End Date | | | |
| Further Purchase Price Payable to Seller | | - | EUR |
| Balance to be Credited to the Reinvestment Principal Ledger | | - | EUR |
| <u>On and after the occurrence of the Revolving Period End Date</u> | | | |
| Principal Payments on Loan to Issuer | - | 9 545 067,69 | EUR |
| Payment to Purchaser as Purchaser Available Revenue Receipts | - | - | EUR |

Issuer Priority of Payments - Redemption

| | | | |
|--|---|--------------|----------|
| Issuer Available Redemption Receipts | + | 9 742 447,70 | 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 | - | 8 125 296,59 | EUR |
| (ii) Principal Payments on Class B Notes | - | 745 074,86 | EUR |
| (iii) Principal Payments on Class C Notes | - | 220 135,75 | EUR |
| (iii) Principal Payments on Class D Notes | - | 651 940,50 | 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 | | 8 125 296,59 | 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 | | 745 074,86 | EUR |
| Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable | | 220 135,75 | EUR |
| Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable | | 651 940,50 | 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 | | 71 267,78 | EUR |

Purchaser Priority of Payments - Revenue (p)

| | | | |
|---|--|--------------|-----|
| Payment of residual fund as Deferred Purchase Price to Seller | | 2 891 914,61 | EUR |
|---|--|--------------|-----|

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

30. Transaction Costs



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.10.2023 | |
| Payment date | 25.10.2023 | |
| Period No | 24 | |
| Monthly Period | 01.09.2023 | |
| Interest Period | from 25.09.2023 | to 25.10.2023 = 30 days |

| Transaction Costs | Currency | All Notes | Class A | Class B | Class C | Class D |
|--|----------|---------------|--------------|------------|------------|--------------|
| Senior Expenses | EUR | 12 134,00 | | | | |
| Interest accrued for the Period | EUR | 807 632,00 | 661 440,00 | 63 972,00 | 20 077,00 | 62 143,00 |
| Cumulative Interest accrued | EUR | 11 520 456,00 | 8 875 524,00 | 740 402,00 | 250 460,00 | 1 654 070,00 |
| Interest Payments | EUR | 807 632,00 | 661 440,00 | 63 972,00 | 20 077,00 | 62 143,00 |
| Cumulative Interest Payments | EUR | 11 520 456,00 | 8 875 524,00 | 740 402,00 | 250 460,00 | 1 654 070,00 |
| Interest accrued on Subordinated Loan for the Period | EUR | 3 294,00 | | | | |
| Cumulative Interest accrued on Subordinated Loan | EUR | 36 533,00 | | | | |
| Interest Payments on Subordinated Loan | EUR | 3 294,00 | | | | |
| Cumulative Interest Payments on Subordinated Loan | EUR | 36 533,00 | | | | |
| Unpaid Interest for the Period | EUR | - | | | | |
| Cumulative Unpaid Interest | EUR | - | | | | |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 27.10.2023 | | | | |
| Payment date | 25.10.2023 | | | | |
| Period No | 24 | | | | |
| Monthly Period | 01.09.2023 | | | | |
| Interest Period | from 25.09.2023 | to | 25.10.2023 | = | 30 days |



Class A, B and C Cap details

Kimi 10 | Front Cap

Party A
Party B

BANCO SANTANDER, S.A
SCF RAHOITUSPALVELUT X DAC

Cap Notional **222 789 343**

Interest Period Start 25.09.2023
Interest Period End 25.10.2023
Interest Days 30
Settlement Date 25.10.2023

Euribor 1 M 3,869 %
Cap limit 0,000 %
Floating Interest Rate above cap limit 3,869 %
Cap Floating Rate Day Count Fraction 0,08

Cap Interest Amount **EUR 718 309,97**

Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC) EUR 718 309,97

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

32. Contact Details



Santander Consumer Bank AS

Financial Markets

Morten Christopher Freberg Holme
Anders Bruun-Olsen

+47 92 82 38 33
+47 21 08 37 70

morten.holme@santanderconsumer.no
anders.bruun.olsen@santanderconsumer.no

Risk

Isak Nygaardsmoen Riksheim
Kyrre Skram
Olav Furuseth

+47 40 62 65 84
+ 47 90 80 28 86
+47 91 15 20 08

isak.nygaardsmoen.riksheim@santanderconsumer.no
kyrre.skram@santanderconsumer.no
olav.furuseth@santanderconsumer.no

| | | | | | | | | | |
|-----------------|-----------------|----|------------|---|---------|--|--|--|--|
| Reporting Date | 27.10.2023 | | | | | | | | |
| Payment date | 25.10.2023 | | | | | | | | |
| Period No | 24 | | | | | | | | |
| Monthly Period | 01.09.2023 | | | | | | | | |
| Interest Period | from 25.09.2023 | to | 25.10.2023 | = | 30 days | | | | |