

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27.06.2024								
Payment date	25.06.2024								
Period No	32								
Monthly Period	01.05.2024								
Interest Period	from 28.05.2024		to	25.06.2024		=		28 days	
Cut-Off date	31.05.2024								

Following payment dates: 26.07.2024
27.08.2024

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1. Portfolio Information



Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	141 455 798,06 EUR
Scheduled Loan Principal Repayments (+MC)	3 575 934,10 EUR
Prepayments	3 464 970,35 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	7 040 904,45 EUR
New Defaulted Auto Loans amt in Period	241 475,31 EUR
Closing balance prior to replenishment	134 173 418,30 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	134 173 418,30 EUR
Principal Recoveries on loans in default	234 759,90 EUR
Total revenue collections	
Total Revenue Received in Period	460 533,85 EUR
# Loans	
At beginning of period	12 020 Loans
Replenished contracts	- Loans
Paid in Full	491 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	20 Loans
At end of period (pre replenishment)	11 509 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27.06.2024				
Payment date	25.06.2024				
Period No	32				
Monthly Period	01.05.2024				
Interest Period	from 28.05.2024	to	25.06.2024	=	28 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	703 656,08	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	3 944,08	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	54 063,66	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser (hedge reduction amt)	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	761 663,82	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	387 193,66	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	400 454,32	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	15 144,15	EUR
g. Liquidity Reserve Excess Amount	38 919,51	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	841 711,64	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27.06.2024				
Payment date	25.06.2024				
Period No	32				
Monthly Period	01.05.2024				
Interest Period	from 28.05.2024	to	25.06.2024	=	28 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	7 040 904,45	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	7 040 904,45	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	7 040 904,45	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	241 475,31	EUR
Total Amount for Issuer Available Redemption Receipts	7 282 379,76	EUR

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4. Reserve Accounts



Reporting Date	27.06.2024
Payment date	25.06.2024
Period No	32
Monthly Period	01.05.2024
Interest Period	from 28.05.2024 to 25.06.2024 = 28 days

Note Balance

Beginning of Period	141 455 798,06	EUR
End of Period	134 173 418,30	EUR

Liquidity Balance

Beginning of Period	0,5 %	680 734,67	EUR
Cash Outflow		36 634,67	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	644 100,00	EUR
Required Reserve Amount	0,5 %	644 100,00	EUR

Expenses Advance

Beginning of Period	-	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	-	EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100 000,00	EUR
Required Reserve Amount	100 000,00	EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut X DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 6(3)(c) of the Securitisation Regulation

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5a. Performance Data



Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days

Asset Balance

Opening balance prior to replenishment	141 455 798,06	EUR
Closing balance prior to replenishment	134 173 418,30	EUR
Closing Balance post replenishment	134 173 418,30	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	125 817 516,42	93,77 %	10 760
1-29 days past due	5 964 393,48	4,45 %	532
Delinquent Receivables:			
30-59 days past due	926 633,52	0,69 %	94
60-89 days past due	630 793,01	0,47 %	54
90-119 days past due	337 226,07	0,25 %	33
120-149 days past due	281 704,07	0,21 %	20
150-179 days past due	215 151,73	0,16 %	16
Total Performing and Delinquent	134 173 418	100,00 %	11 509
Current Period Defaults	241 475,31		20
Cumulative Defaults	9 812 348,71		659
Current Period Principal Recoveries	234 759,90		
Cumulative Principal Recoveries	5 472 729,41		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,96 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,96 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,95 %	

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

[A] Aggregate Outstanding Asset Principal Amount	134 173 418,30	30,7819 %
[B] Aggregate principal balance of Defaulted Contracts	9 812 348,71	
[C] Recoveries received on such Defaulted Contracts	5 472 729,41	
[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	1,78 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,65 %	
[C] Delinquency Ratio, second preceding Payment Date	1,75 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO

NO

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

[A] [1] + [2] + [3]	23 480 280,16	16,60 %	YES
Class B Principal Amount [1]	10 818 139,55		
Class C Principal Amount [2]	3 196 268,50		
Class D Principal Amount [3]	9 465 872,10		
[B] Aggregated Outstanding Note Principal Amount	141 455 798,06		

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

[A] An Issuer Event of Default	NO
[B] A Servicer Termination Event	NO
[C] A change of control with respect to the Seller	NO
[D] the Seller becomes subject to Insolvency Proceedings	NO
[E] the Delinquency Ratio Rolling Average exceeds 3 per cent	NO
[F] the Cumulative Net Loss Ratio exceeds 0.5 per cent	YES
[G] on any Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts	NO
[H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or	NO
[I] Event of Default or an Additional Termination Event under the Swap Agreement (each as defined therein) or a Swap Counterparty Downgrade Event occurs and none of the remedies provided for in the Swap Agreement are put in place within the timeframe required thereunder.	NO

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5b. Concentration limits



Reporting Date	27.06.2024
Payment date	25.06.2024
Period No	32
Monthly Period	01.05.2024
Interest Period	from 28.05.2024 to 25.06.2024 = 28 days

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

Weighted average interest rate (min 2,35%)	2,33 %
Weighted average months to maturity (max 56)	27,9*
Used Vehicles (max 74%)	65,28 %
Balloon Loans (max 63,5%)	74,20 %
Corporate Borrowers (max 10%)	6,79 %
IRB (min 95%)	95,44 %**

* Bucket-based as found in IR

** As of last replenishment

Top-10 Exposures:

Balance	# Loans	Portion
187 034,82	2	0,14 %
119 316,14	1	0,09 %
118 870,89	1	0,09 %
116 649,36	1	0,09 %
110 706,21	1	0,08 %
107 418,09	1	0,08 %
103 600,41	1	0,08 %
103 078,90	1	0,08 %
98 472,22	1	0,07 %
90 860,87	1	0,07 %
Total (max 0,5%)		0,86 %

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6. Note Principal

Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days



Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	117 975 517,90	10 818 139,55	3 196 268,50	9 465 872,10	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	6 073 575,88	556 935,82	164 549,22	487 318,84	EUR
End of Period	111 901 942,02	10 261 203,73	3 031 719,28	8 978 553,26	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	241 475,31	EUR
Credit PDL	-	-	-	241 475,31	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	117 975 517,90	10 818 139,55	3 196 268,50	9 465 872,10	EUR
End of Period	111 901 942,02	10 261 203,73	3 031 719,28	8 978 553,26	EUR

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7. Outstanding Notes

Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 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	141 455 798,06	117 975 517,90	10 818 139,55	3 196 268,50	9 465 872,10
Available Distribution Amount	7 282 379,76				
Amortisation	6 795 060,92				
Redemption per Class	7 282 379,76	6 073 575,88	556 935,82	164 549,22	487 318,84
Redemption per Note		1 474,88	3 164,41	3 164,41	3 164,41
Outstanding Closing Balance		111 901 942,02	10 261 203,73	3 031 719,28	#REF!
Net Outstanding Closing Balance	134 173 418,30	111 901 942,02	10 261 203,73	3 031 719,28	8 978 553,26
Current Tranching	100 %	83,40 %	7,65 %	2,26 %	6,69 %
Current Pool Factor		0,27	0,58	0,58	0,58

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		28	28	28	30
Principal Outstanding per Note Beginning of Period		28 648,74	61 466,70	61 466,70	61 466,70
>Principal Repayment per note		1 474,88	3 164,41	3 164,41	3 164,41
Principal Outstanding per Note End of Period		27 173,86	58 302,29	58 302,29	58 302,29
>Interest accrued for the period		100,09	226,70	241,05	274,04
Interest Payment	506 816,30	412 180,24	39 899,70	12 534,34	42 202,01
Interest Payment per Note		100,09	226,70	241,05	274,04

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)		19,55 %	11,90 %	9,64 %	2,95 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		20,03 %	12,38 %	9,64 %	2,95 %
Current CE (Subordination)		16,60 %	8,95 %	6,69 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		17,08 %	9,43 %	6,69 %	0,00 %

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Reporting Date 27.06.2024
 Payment date 25.06.2024
 Period No 32
 Monthly Period 01.05.2024
 Interest Period : 28.05.2024 to 25.06.2024 = 28 days

8. Counterparty Ratings, Trigger Levels and Consequences



Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
				Short Term				Long Term						
				Fitch	S&P	Fitch	S&P	Fitch	S&P	Fitch	S&P			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current					
Issuer	SCF Rahoituspalvelut IX DAC			No rating		No rating		No rating		No rating		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-2	BBB-	A-	BBB-	A-	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.		
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.		
Hedge Counterparty	Banco Santander, S.A.	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.]		
	Banco Santander, S.A.	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within sixty (60) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.]		
Hedge Counterparty	Banco Santander, S.A.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.]		
	Banco Santander, S.A.	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.]		
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.		

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9.a Original Portfolio Principal Balance

Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days



Average amount - all: 17 157

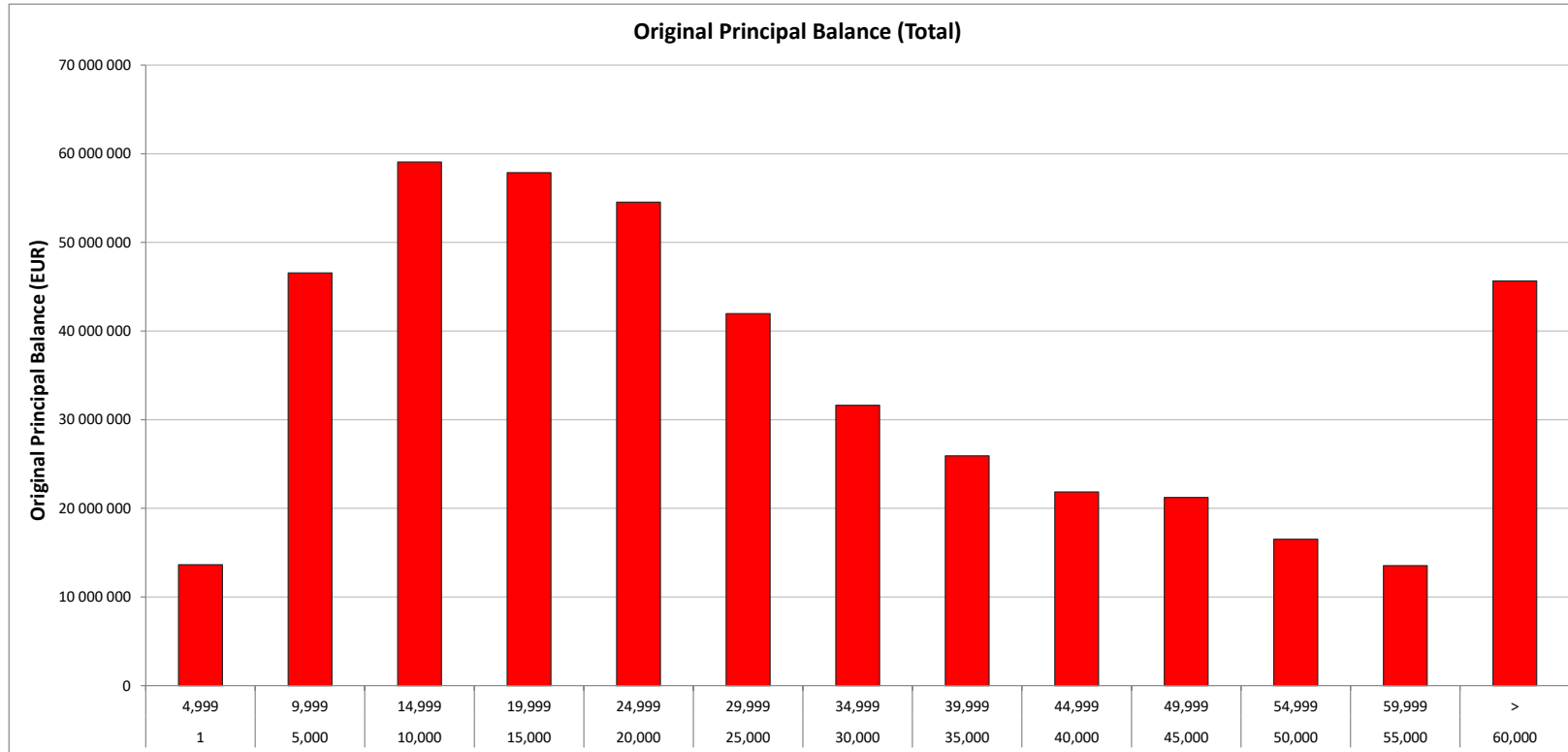
		TOTAL				
Min	Max	No	Original balance	%	WA months to maturity	WA seasoning
1	4 999	4 092	13 647 172	3,0 %	27,3	15,1
5 000	9 999	6 282	46 554 194	10,3 %	41,7	12,7
10 000	14 999	4 778	59 074 311	13,1 %	49,8	10,8
15 000	19 999	3 326	57 863 134	12,9 %	54,1	8,8
20 000	24 999	2 432	54 528 957	12,1 %	56,1	8,0
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	27.06.2024	
Payment date	25.06.2024	
Period No	32	
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Interest Period	from 28.05.2024	to 25.06.2024 = 28 days



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10.a Outstanding Principal Balance

Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days



Average amount - all: 11 658

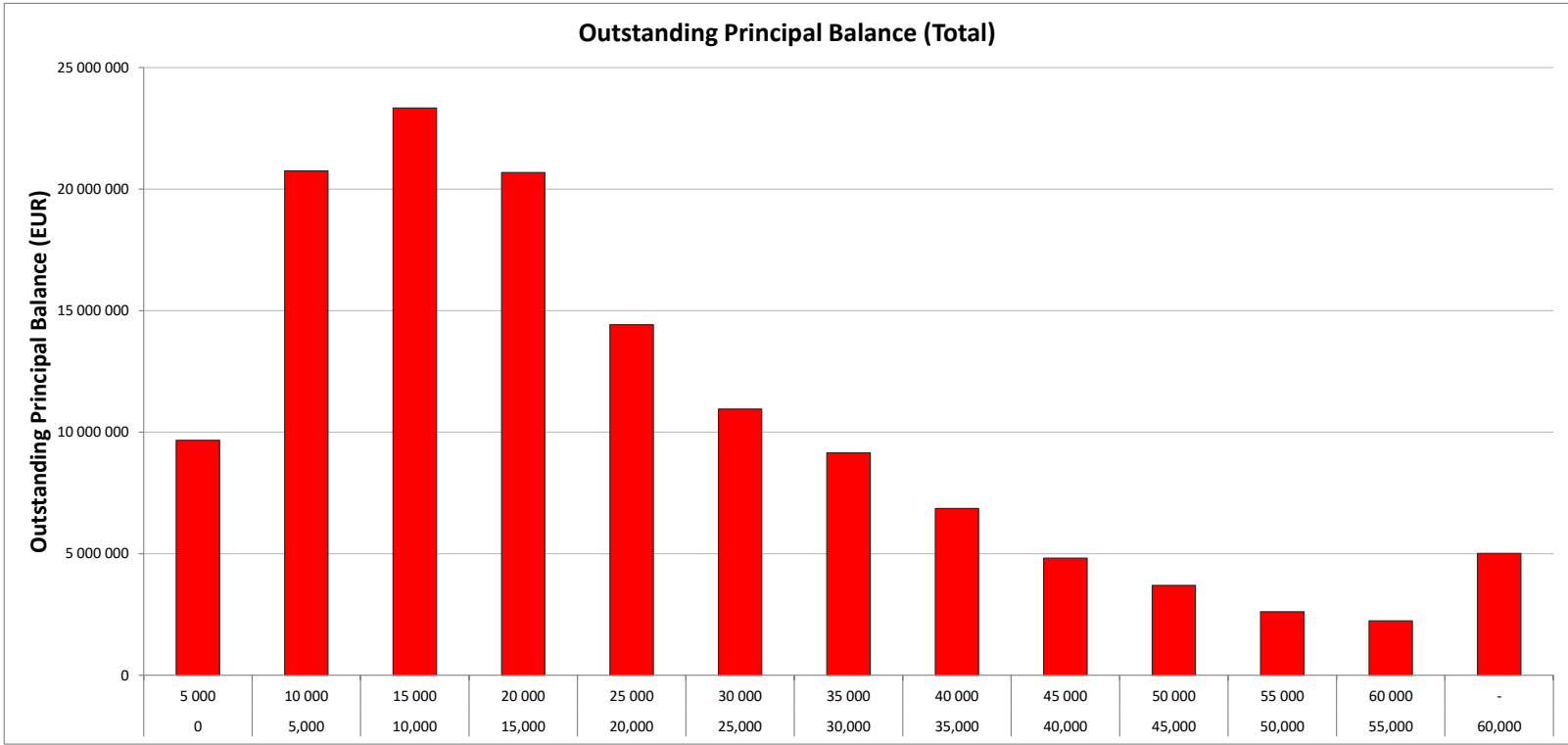
Outstanding balance

TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	5 000	3 704	9 665 127	7,20 %	17,8	40,9	
5 000	10 000	2 842	20 751 050	15,47 %	26,2	38,8	
10 000	15 000	1 902	23 331 825	17,39 %	28,2	38,0	
15 000	20 000	1 197	20 676 731	15,41 %	29,1	37,5	
20 000	25 000	649	14 417 956	10,75 %	29,0	37,4	
25 000	30 000	400	10 948 369	8,16 %	29,2	38,0	
30 000	35 000	283	9 145 572	6,82 %	28,4	38,8	
35 000	40 000	184	6 862 336	5,11 %	31,2	37,8	
40 000	45 000	114	4 818 515	3,59 %	31,1	37,9	
45 000	50 000	78	3 693 255	2,75 %	31,9	37,5	
50 000	55 000	50	2 611 824	1,95 %	29,0	38,7	
55 000	60 000	39	2 238 897	1,67 %	30,3	39,4	
60 000	-	67	5 011 961	3,74 %	28,6	38,0	
Total		11 509	134 173 418	100 %	27,9	38,2	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	27.06.2024				
Payment date	25.06.2024				
Period No	32				
Monthly Period	01.05.2024				
Interest Period	from	28.05.2024	to	25.06.2024	= 28 days

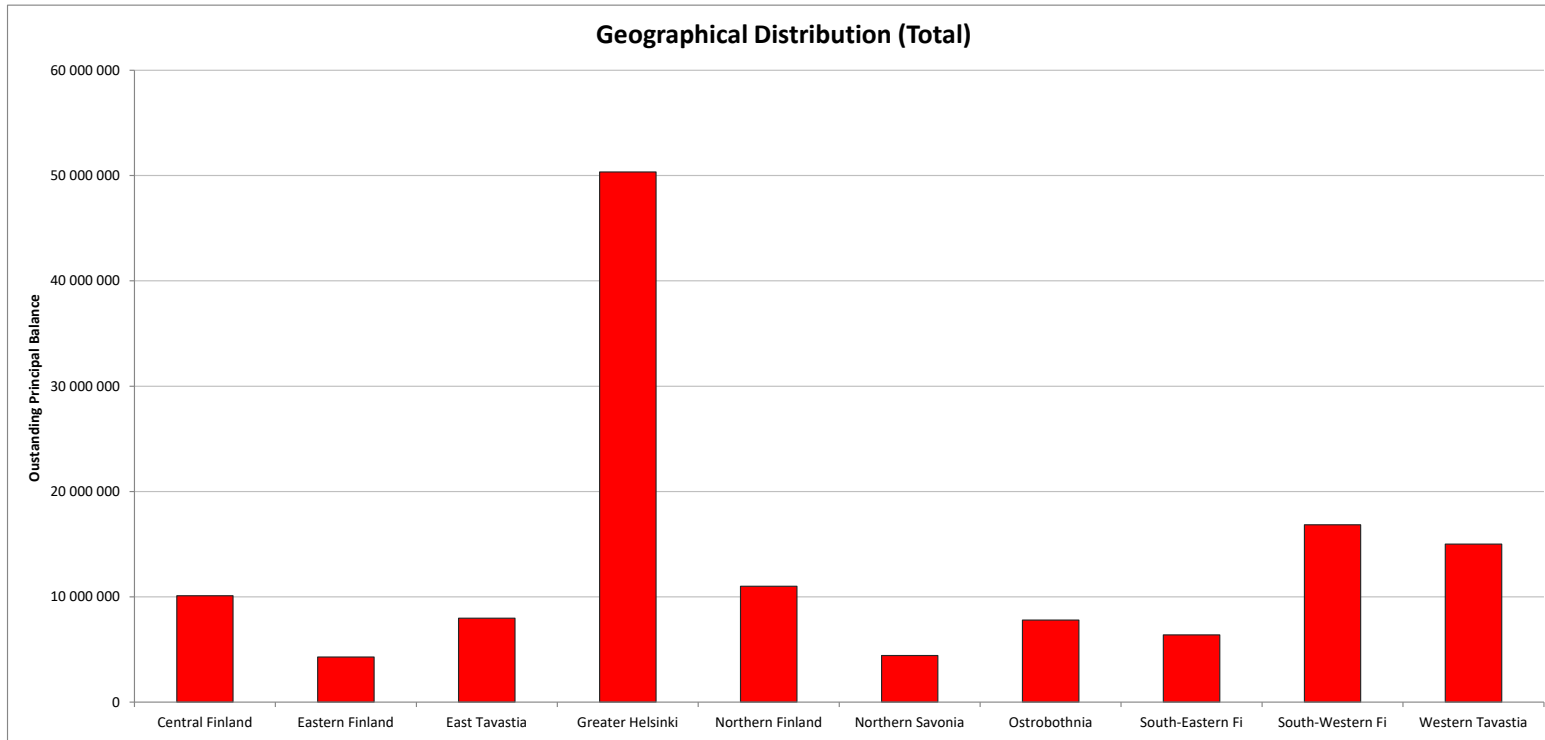
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 035	10 101 915	7,53 %	27,6	37,7	
Eastern Finland	395	4 291 448	3,20 %	28,9	37,5	
East Tavastia	714	7 976 656	5,95 %	28,5	37,7	
Greater Helsinki	3 762	50 345 078	37,52 %	27,7	38,7	
Northern Finland	949	11 008 184	8,20 %	28,4	37,5	
Northern Savonia	418	4 431 854	3,30 %	27,0	38,5	
Ostrobothnia	750	7 796 281	5,81 %	27,8	38,2	
South-Eastern Fi	672	6 390 269	4,76 %	28,1	37,4	
South-Western Fi	1 429	16 833 356	12,55 %	28,2	38,2	
Western Tavastia	1 385	14 998 378	11,18 %	27,6	38,4	
Total	11 509	134 173 418	100 %	27,9	38,2	

Geographic distribution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27.06.2024					
Payment date	25.06.2024					
Period No	32					
Monthly Period	01.05.2024					
Interest Period	from	28.05.2024	to	25.06.2024	=	28 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days

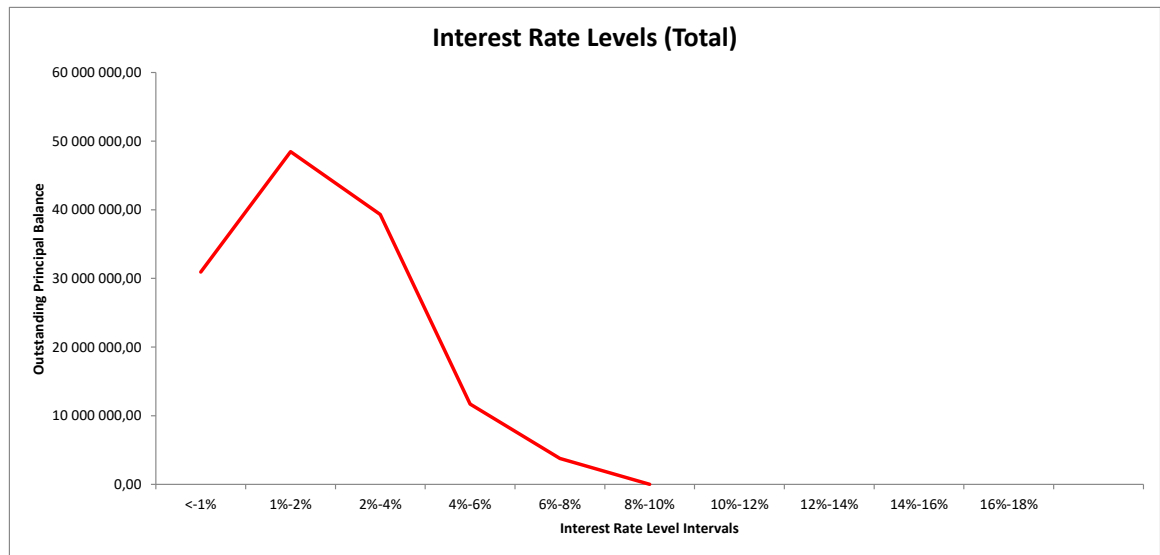
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	2 444	30 924 599	23,05 %	26,8	38,1
1 %	2 %	2 856	48 466 146	36,12 %	27,1	39,1
2 %	4 %	3 808	39 308 225	29,30 %	29,5	37,6
4 %	6 %	1 703	11 700 179	8,72 %	29,0	37,4
6 %	8 %	694	3 767 422	2,81 %	27,8	38,3
8 %	10 %	4	6 847	0,01 %	26,3	37,7
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
18 %	-					
Total		11 509	134 173 418	100 %	27,9	38,2

Interest distribution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.06.2024				
Payment date	25.06.2024				
Period No	32				
Monthly Period	01.05.2024				
Interest Period	from	28.05.2024	to	25.06.2024	= 28 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.a Remaining Terms



Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days

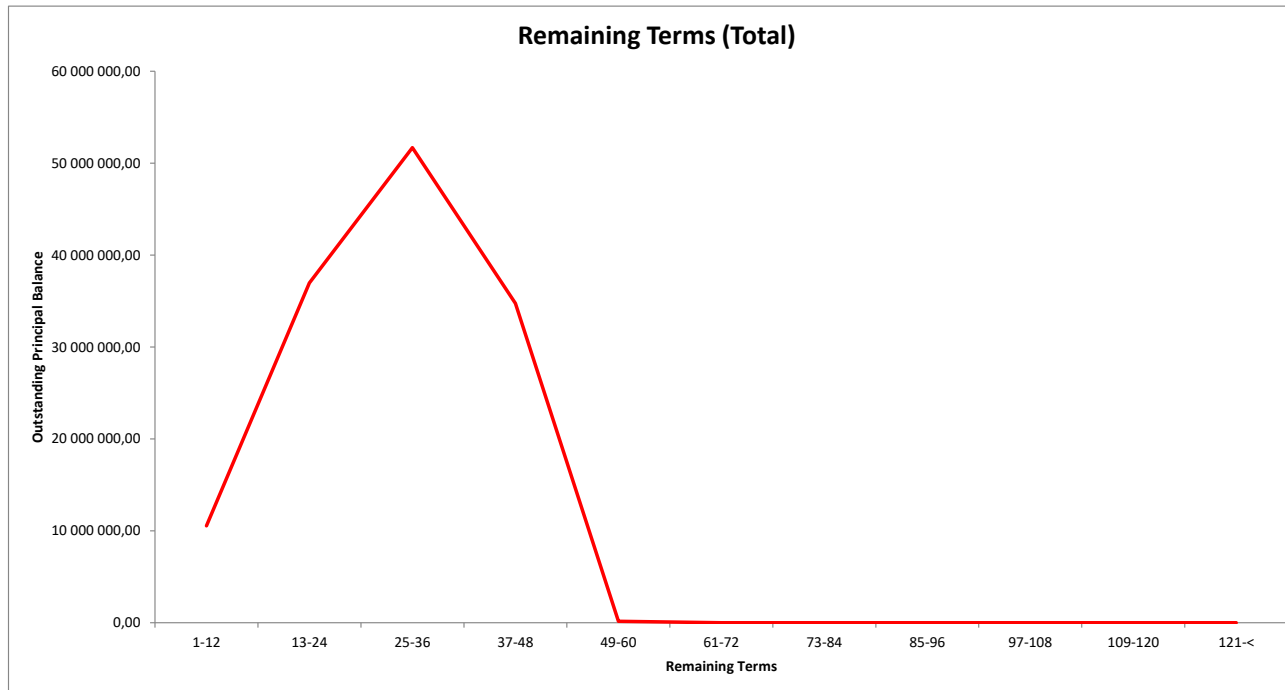
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	24	66 864	0,05 %	0,0	42,1
1		12	2 135	10 551 715	7,86 %	7,3	50,7
13		24	3 695	36 960 202	27,55 %	19,5	40,9
25		36	3 736	51 685 190	38,52 %	30,1	37,3
37		48	1 913	34 742 425	25,89 %	39,7	33,2
49		60	6	167 023	0,12 %	49,3	27,6
61		72					
73		84					
85		96					
97		108					
109		120					
121	-						
Total		11 509		134 173 418	100 %	27,9	38,2

Months to maturity

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

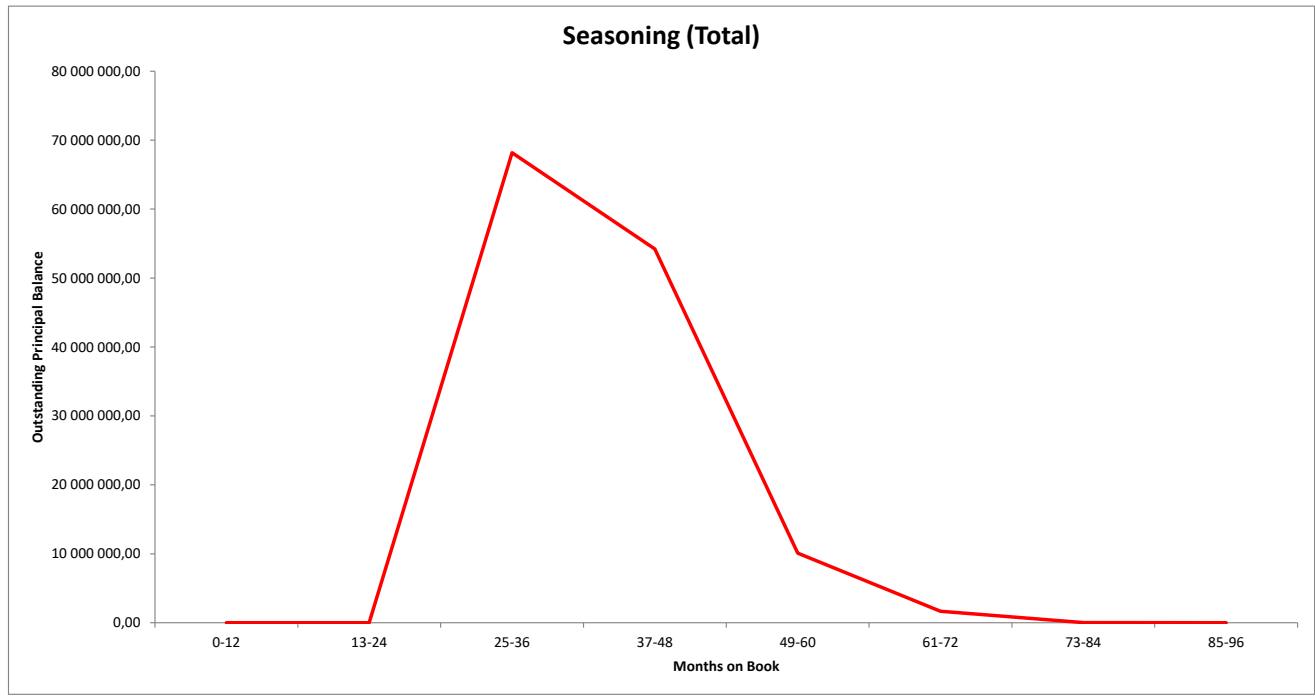
Reporting Date	27.06.2024				
Payment date	25.06.2024				
Period No	32				
Monthly Period	01.05.2024				
Interest Period	from	28.05.2024	to	25.06.2024	= 28 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



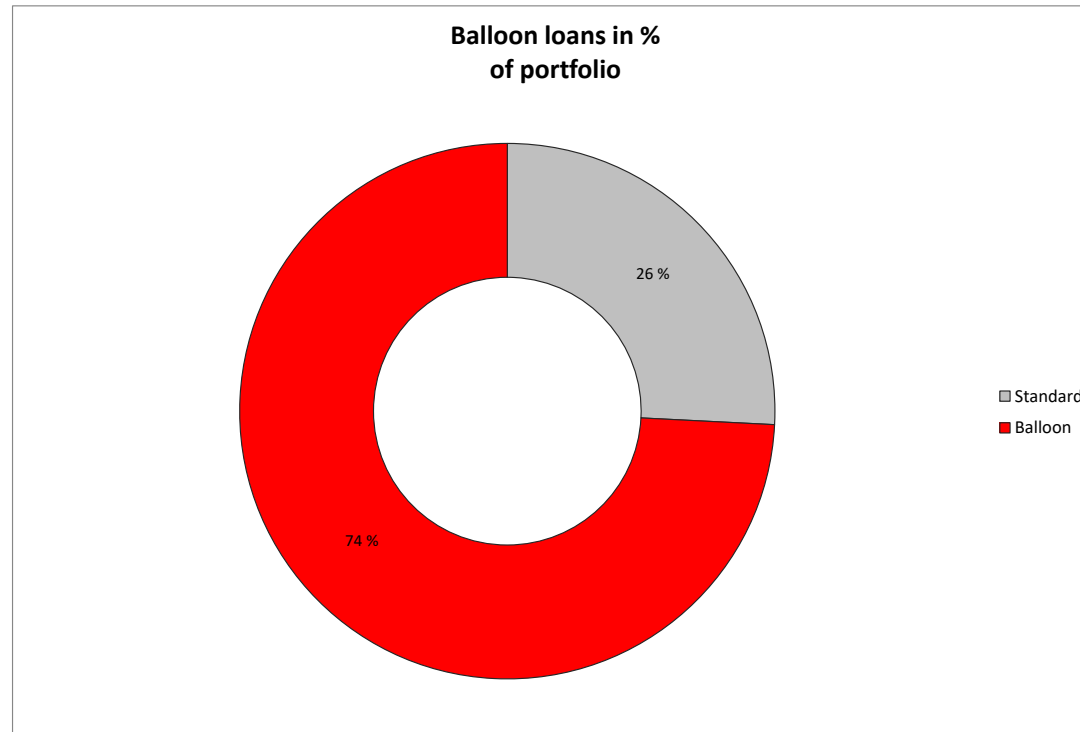
Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days

Balloon loans in % of portfolio	TOTAL						
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity
Standard	6 248	34 623 010	25,8 %	2 898	0,0 %	26,9	37,1
Balloon	5 261	99 550 408	74,2 %	54 011 565	54,3 %	28,2	38,7
Total	11 509	134 173 418	100 %	54 014 463	40 %	27,9	38,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	27.06.2024				
Payment date	25.06.2024				
Period No	32				
Monthly Period	01.05.2024				
Interest Period	from	28.05.2024	to	25.06.2024	= 28 days



SCF RAHOITUSPALVELUT X DAC
 Monthly Investor Report

16.a # loans per borrower



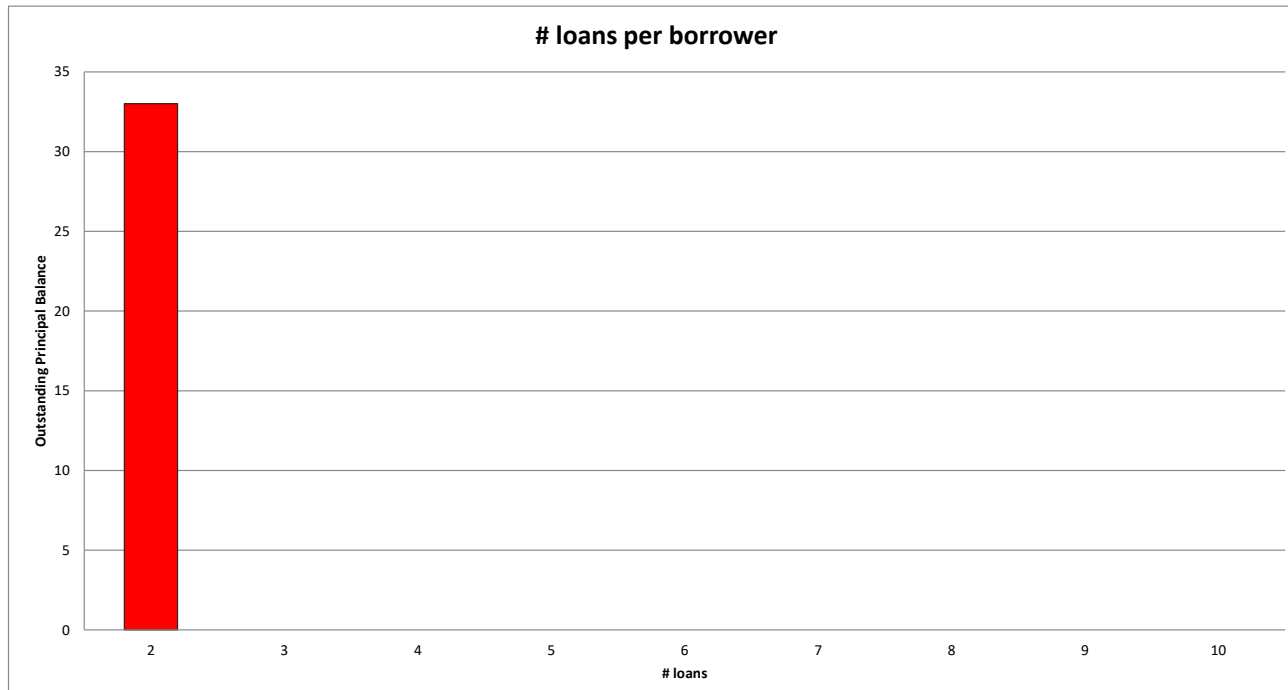
Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	11 443	133 250 361	99,31 %	
2	33	923 057	0,69 %	
3				
4				
5				
6				
7				
8				
9				
10				
Total:	11 476	134 173 418	100 %	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days

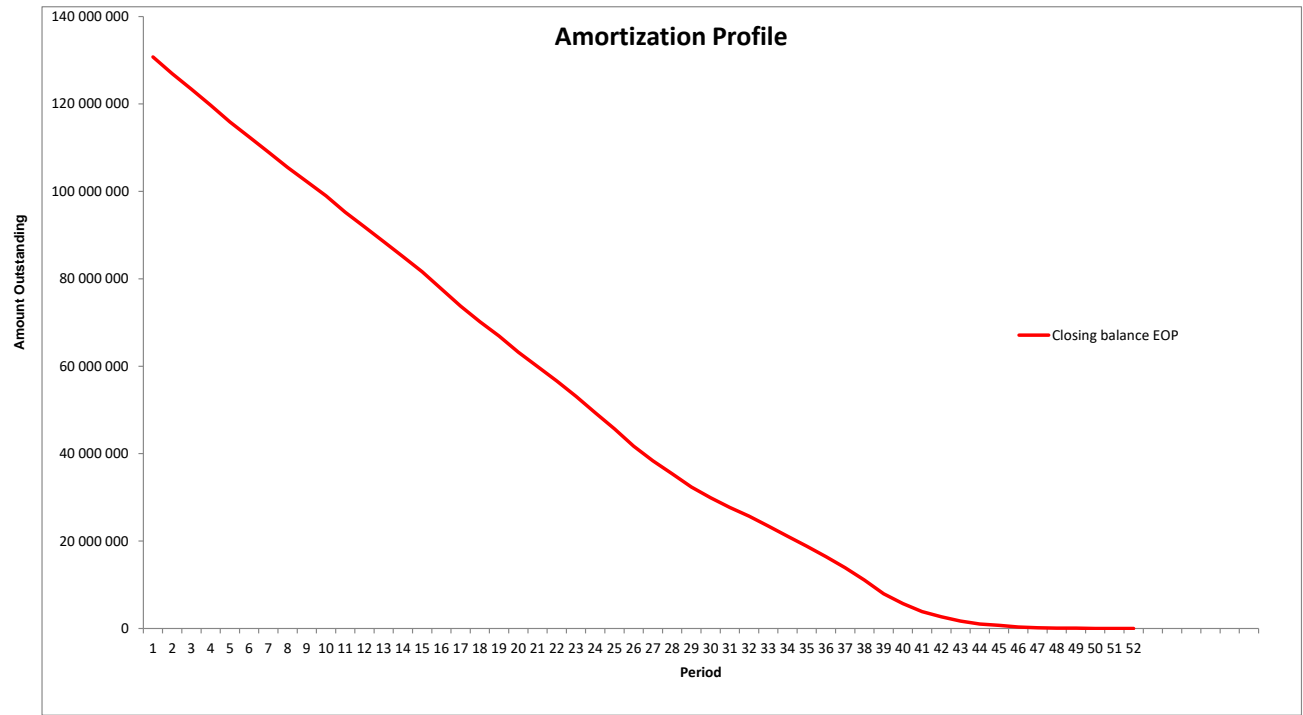
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	134 173 418	130 755 965	3 417 454	260 238	2,35 %	97,45 %
2	130 755 965	126 955 931	3 800 034	253 352	2,35 %	94,62 %
3	126 955 931	123 383 190	3 572 740	245 359	2,34 %	91,96 %
4	123 383 190	119 710 766	3 672 424	237 983	2,34 %	89,22 %
5	119 710 766	115 898 355	3 812 411	230 548	2,34 %	86,38 %
6	115 898 355	112 445 896	3 452 459	222 859	2,33 %	83,81 %
7	112 445 896	109 010 456	3 435 440	215 694	2,33 %	81,25 %
8	109 010 456	105 477 881	3 532 576	208 645	2,32 %	78,61 %
9	105 477 881	102 263 283	3 214 598	201 632	2,32 %	76,22 %
10	102 263 283	98 972 047	3 291 236	194 907	2,31 %	73,76 %
11	98 972 047	95 237 730	3 734 317	188 088	2,30 %	70,98 %
12	95 237 730	91 867 988	3 369 743	180 674	2,30 %	68,47 %
13	91 867 988	88 478 249	3 389 739	173 822	2,29 %	65,94 %
14	88 478 249	85 097 711	3 380 538	167 118	2,29 %	63,42 %
15	85 097 711	81 625 273	3 472 438	160 445	2,29 %	60,84 %
16	81 625 273	77 693 949	3 931 323	153 570	2,28 %	57,91 %
17	77 693 949	73 755 764	3 938 185	146 561	2,29 %	54,97 %
18	73 755 764	70 189 606	3 566 158	139 253	2,29 %	52,31 %
19	70 189 606	66 917 087	3 272 519	132 276	2,29 %	49,87 %
20	66 917 087	63 192 257	3 724 830	126 037	2,28 %	47,10 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27.06.2024				
Payment date	25.06.2024				
Period No	32				
Monthly Period	01.05.2024				
Interest Period	from	28.05.2024	to	25.06.2024	= 28 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	27.06.2024				
Payment date	25.06.2024				
Period No	32				
Monthly Period	01.05.2024				
Interest Period	from	28.05.2024	to	25.06.2024	= 28 days

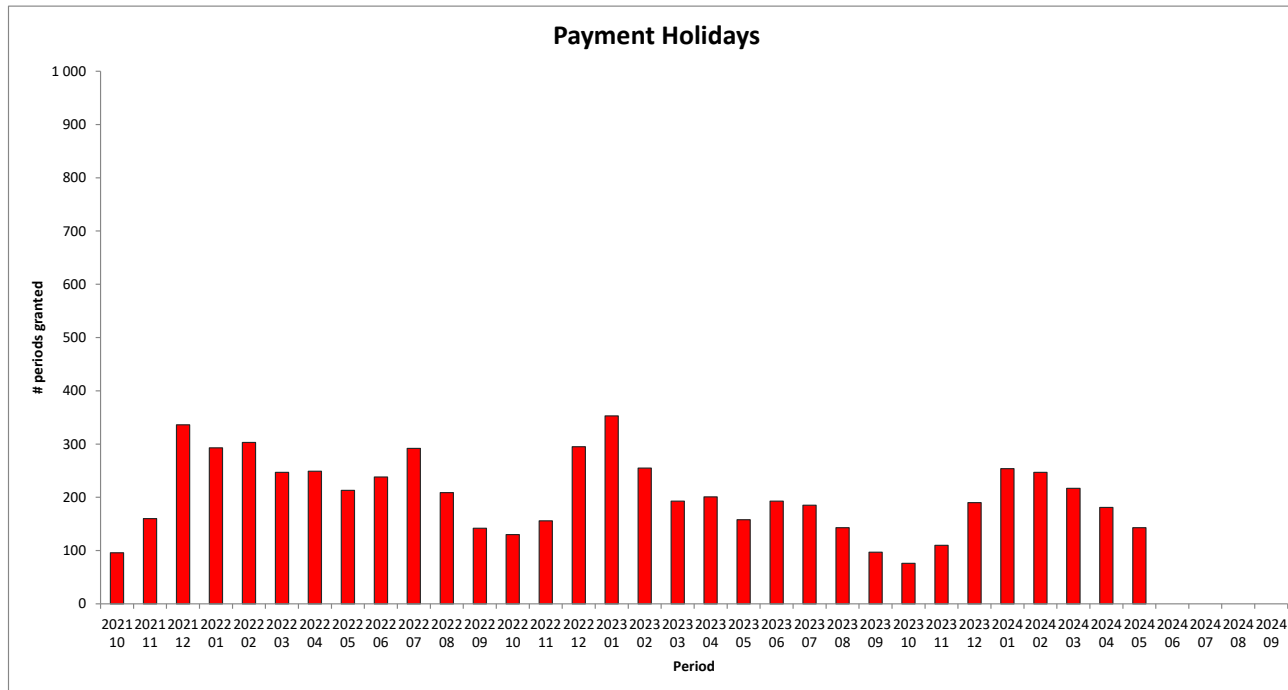
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2021 10	96	121	33 855	2 126 526	
2021 11	160	234	59 030	2 844 045	
2021 12	336	423	116 000	6 480 237	
2022 01	293	385	103 151	5 204 751	
2022 02	303	414	109 272	5 554 114	
2022 03	247	326	92 378	4 610 331	
2022 04	249	323	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					
2024 07					
2024 08					
2024 09					
Total:	6 555	8 444	2 417 094	110 577 185	

Payment Holiday

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.06.2024				
Payment date	25.06.2024				
Period No	32				
Monthly Period	01.05.2024				
Interest Period	from	28.05.2024	to	25.06.2024	= 28 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	27.06.2024
Payment date	25.06.2024
Period No	32
Monthly Period	01.05.2024
Interest Period	from 28.05.2024 to 25.06.2024 = 28 days

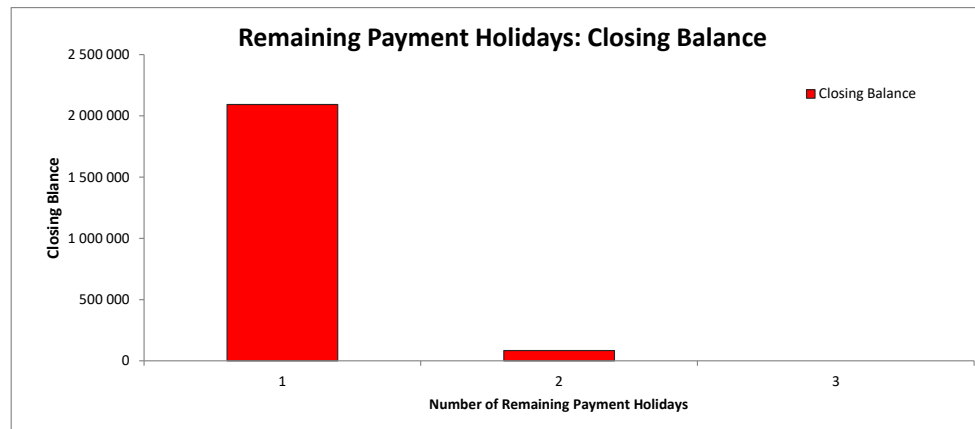
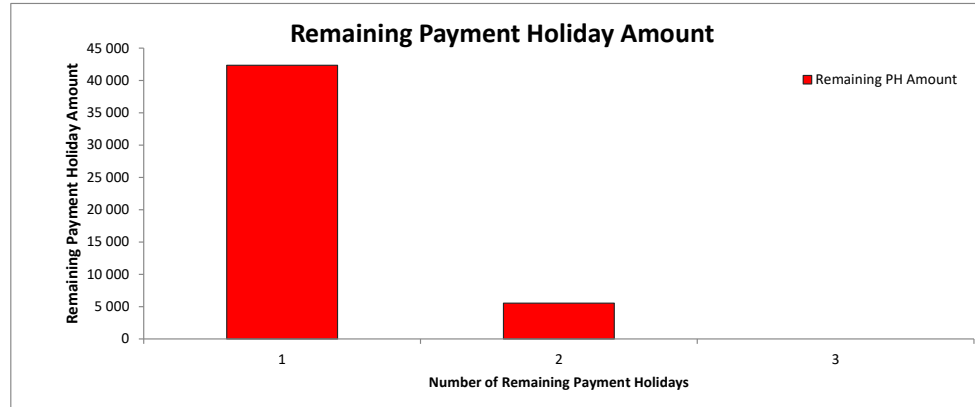
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	143	42 356	2 093 112
2	9	5 531	83 626
3	0	0	0
Total	152	47 887	2 176 738

Remaining PHTs

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	to 25.06.2024
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.a Downpayment



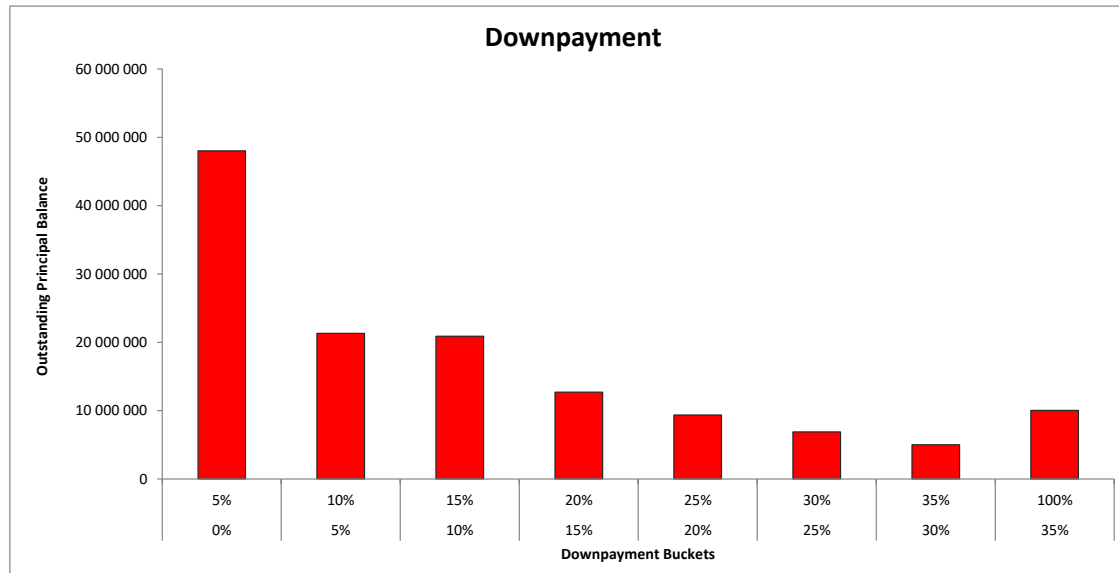
Reporting Date	27.06.2024				
Payment date	25.06.2024				
Period No	32				
Monthly Period	01.05.2024				
Interest Period	from	28.05.2024	to	25.06.2024	= 28 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	3 960	48 023 562	35,79 %	30,1	37,7
	5 %	10 %	1 532	21 306 700	15,88 %	28,7	38,6
	10 %	15 %	1 558	20 880 512	15,56 %	26,3	39,3
	15 %	20 %	1 073	12 698 971	9,46 %	26,2	39,1
	20 %	25 %	834	9 351 345	6,97 %	26,5	38,3
	25 %	30 %	650	6 877 363	5,13 %	26,1	37,6
	30 %	35 %	535	5 003 528	3,73 %	26,3	37,8
	35 %	100 %	1 367	10 031 436	7,48 %	24,5	37,5
Total			11 509	134 173 418	100 %	27,9	38,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from	28.05.2024 to 25.06.2024 = 28 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



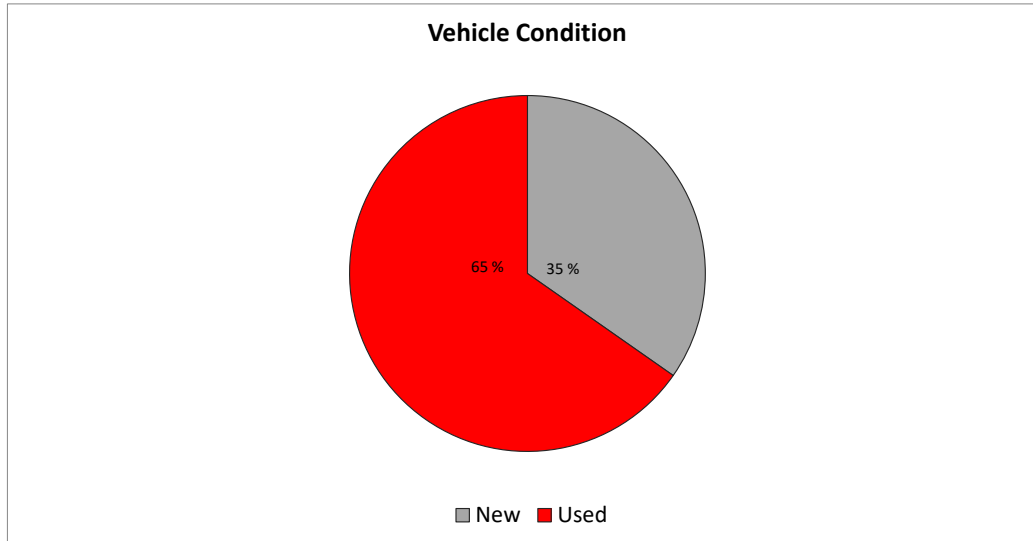
Reporting Date	27.06.2024
Payment date	25.06.2024
Period No	32
Monthly Period	01.05.2024
Interest Period	from 28.05.2024 to 25.06.2024 = 28 days

Vehicle condition	TOTAL				
	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	2 627	46 580 593	34,72 %	25,4	38,7
Used	8 882	87 592 825	65,28 %	29,2	38,0
Total	11 509	134 173 418	100 %	27,9	38,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	27.06.2024
Payment date	25.06.2024
Period No	32
Monthly Period	01.05.2024
Interest Period	from 28.05.2024 to 25.06.2024 = 28 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



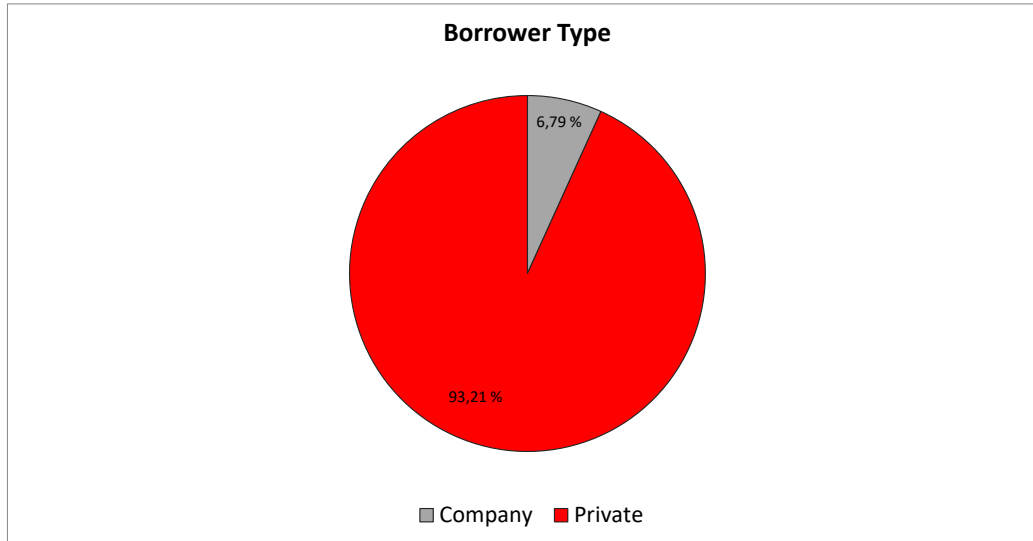
Reporting Date	27.06.2024
Payment date	25.06.2024
Period No	32
Monthly Period	01.05.2024
Interest Period	from 28.05.2024 to 25.06.2024 = 28 days

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	702	9 104 379	6,79 %	20,5	39,5
Private	10 807	125 069 039	93,21 %	28,4	38,2
Total	11 509	134 173 418	100 %	27,9	38,2

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27.06.2024
Payment date	25.06.2024
Period No	32
Monthly Period	01.05.2024
Interest Period	from 28.05.2024 to 25.06.2024 = 28 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type



Reporting Date	27.06.2024				
Payment date	25.06.2024				
Period No	32				
Monthly Period	01.05.2024				
Interest Period	from	28.05.2024	to	25.06.2024	= 28 days

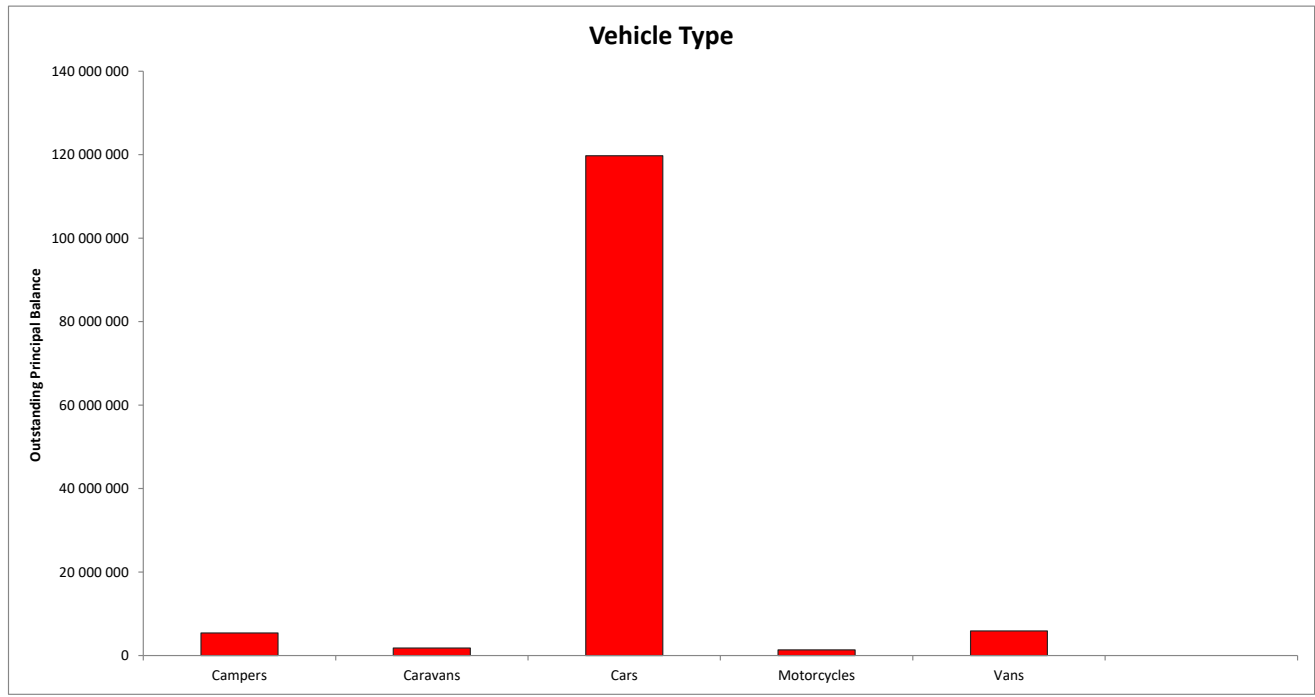
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	217	5 394 259	4,02 %	31,5	36,5	
Caravans	136	1 783 586	1,33 %	31,3	36,0	
Cars	10 267	119 745 087	89,25 %	27,9	38,3	
Motorcycles	237	1 340 082	1,00 %	24,1	36,7	
Vans	652	5 910 404	4,41 %	23,6	39,0	
Total	11 509	134 173 418	100 %	27,9	38,2	

Vehicle type

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	27.06.2024				
Payment date	25.06.2024				
Period No	32				
Monthly Period	01.05.2024				
Interest Period	from	28.05.2024	to	25.06.2024	= 28 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days

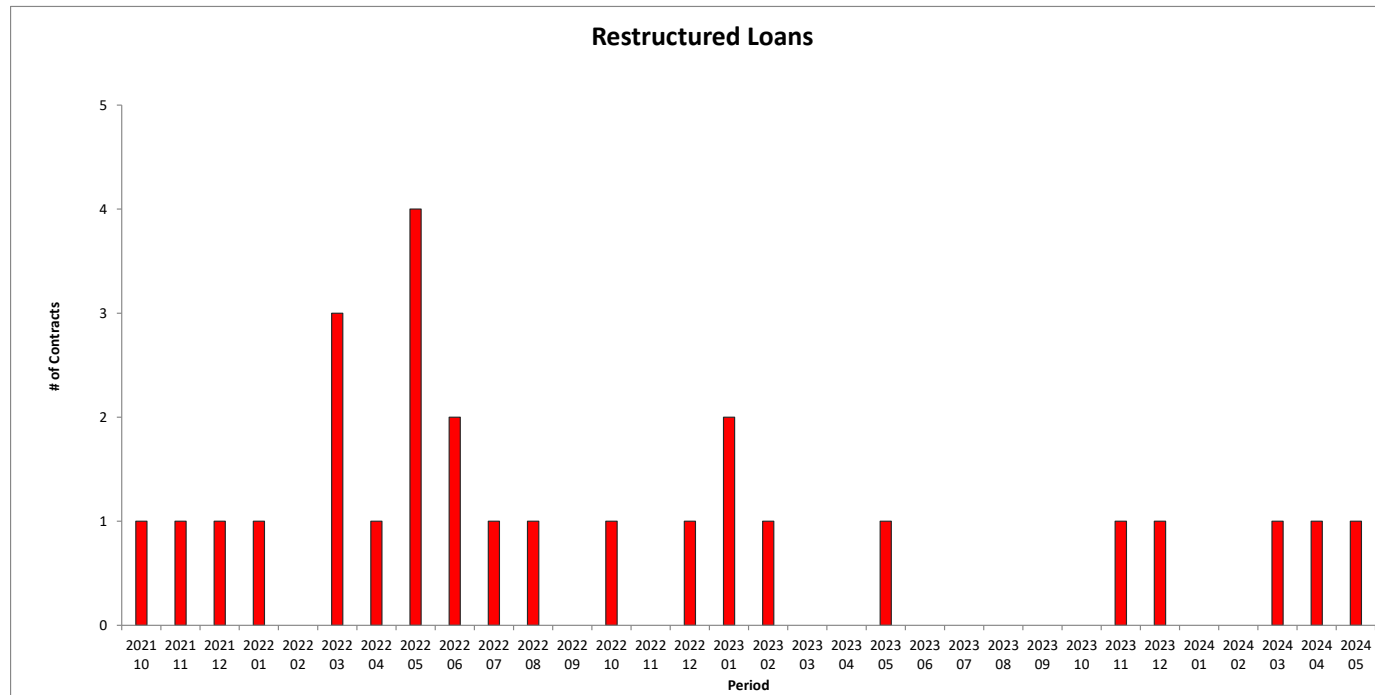
TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12	1	7 631
2022 01	1	64 072
2022 02	0	0
2022 03	3	75 148
2022 04	1	8 692
2022 05	4	77 788
2022 06	2	12 908
2022 07	1	4 419
2022 08	1	24 918
2022 09	0	0
2022 10	1	77 391
2022 11	0	0
2022 12	1	20 052
2023 01	2	72 501
2023 02	1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

Restructured

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	27.06.2024				
Payment date	25.06.2024				
Period No	32				
Monthly Period	01.05.2024				
Interest Period	from	28.05.2024	to	25.06.2024	= 28 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	27.06.2024				
Payment date	25.06.2024				
Period No	32				
Monthly Period	01.05.2024				
Interest Period	from 28.05.2024	to 25.06.2024	=	28 days	

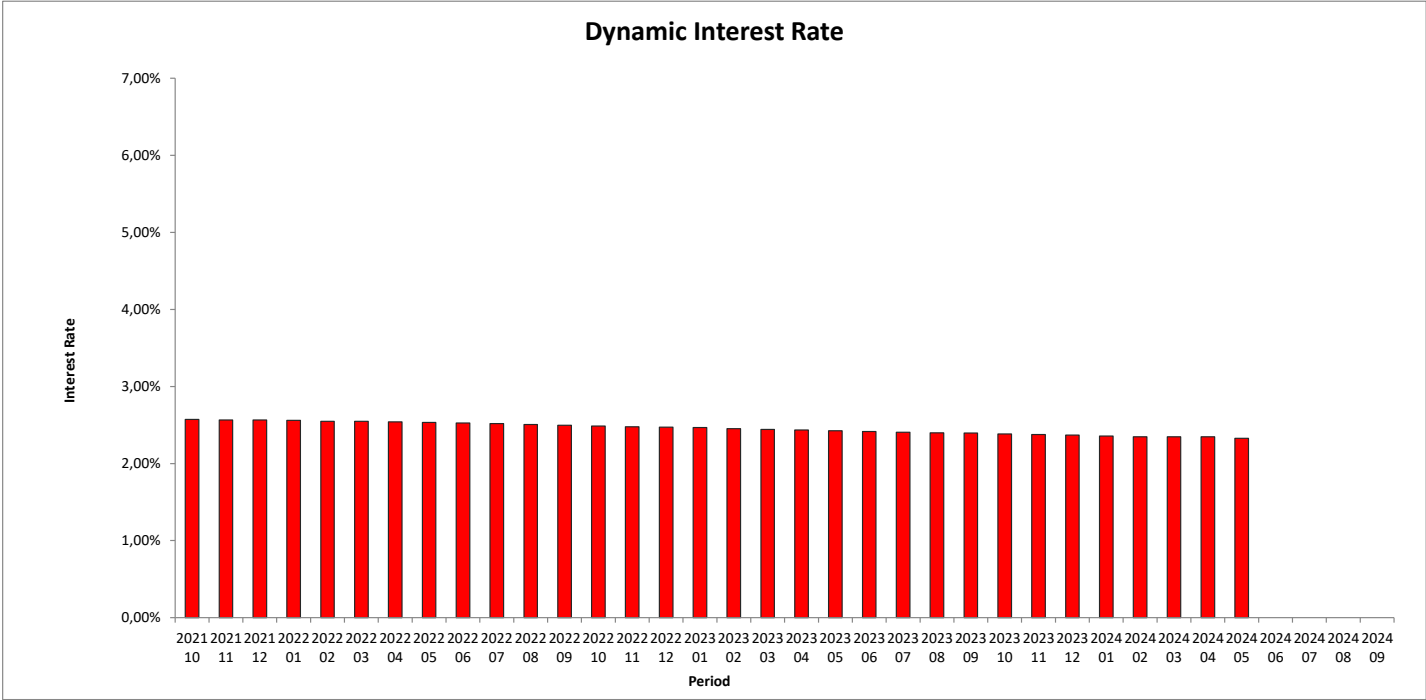
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422 120 336	2,57 %
2021 11	431 339 743	2,56 %
2021 12	432 351 017	2,56 %
2022 01	430 947 677	2,56 %
2022 02	431 953 670	2,55 %
2022 03	428 412 919	2,55 %
2022 04	431 797 160	2,54 %
2022 05	411 978 840	2,53 %
2022 06	394 318 859	2,53 %
2022 07	378 494 435	2,52 %
2022 08	360 766 424	2,51 %
2022 09	345 087 419	2,50 %
2022 10	329 900 599	2,49 %
2022 11	314 932 393	2,48 %
2022 12	302 605 009	2,47 %
2023 01	289 400 710	2,47 %
2023 02	277 376 415	2,45 %
2023 03	264 643 604	2,44 %
2023 04	253 638 898	2,44 %
2023 05	241 722 331	2,42 %
2023 06	230 134 029	2,42 %
2023 07	219 314 586	2,41 %
2023 08	208 295 290	2,40 %
2023 09	198 552 843	2,40 %
2023 10	188 986 758	2,38 %
2023 11	180 279 144	2,38 %
2023 12	172 575 409	2,37 %
2024 01	164 525 416	2,36 %
2024 02	157 131 845	2,35 %
2024 03	149 531 999	2,35 %
2024 04	141 455 798	2,35 %
2024 05	134 173 418	2,33 %
2024 06		
2024 07		
2024 08		
2024 09		

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	27.06.2024					
Payment date	25.06.2024					
Period No	32					
Monthly Period	01.05.2024					
Interest Period	from	28.05.2024	to	25.06.2024	=	28 days



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25.a Dynamic Pre-Payments



Reporting Date	27.06.2024					
Payment date	25.06.2024					
Period No	32					
Monthly Period	from	01.05.2024	to	25.06.2024	=	28 days
Interest Period		28.05.2024				

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2021 10	17 184 051	422 120 336	22,07 %
2021 11	10 688 704	431 339 743	26,00 %
2021 12	9 914 712	432 351 017	24,30 %
2022 01	11 745 932	430 947 677	28,22 %
2022 02	10 719 648	431 953 670	26,03 %
2022 03	12 902 104	428 412 919	30,72 %
2022 04	10 364 405	431 797 160	25,29 %
2022 05	11 900 231	411 978 840	29,65 %
2022 06	10 536 210	394 318 859	27,75 %
2022 07	8 690 142	378 494 435	24,33 %
2022 08	10 370 470	360 766 424	29,53 %
2022 09	9 146 185	345 087 419	27,55 %
2022 10	8 548 989	329 900 599	27,03 %
2022 11	8 202 784	314 932 393	27,14 %
2022 12	6 131 514	302 605 009	21,78 %
2023 01	7 038 468	289 400 710	25,58 %
2023 02	6 438 114	277 376 415	24,56 %
2023 03	6 671 466	264 643 604	26,39 %
2023 04	5 555 092	253 638 898	23,34 %
2023 05	5 954 682	241 722 331	25,87 %
2023 06	6 166 420	230 134 029	27,81 %
2023 07	5 752 582	219 314 586	27,31 %
2023 08	5 683 264	208 295 290	28,25 %
2023 09	5 093 095	198 552 843	26,79 %
2023 10	4 956 767	188 986 758	27,31 %
2023 11	4 282 815	180 279 144	25,06 %
2023 12	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			
2024 07			
2024 08			
2024 09			
2024 04			

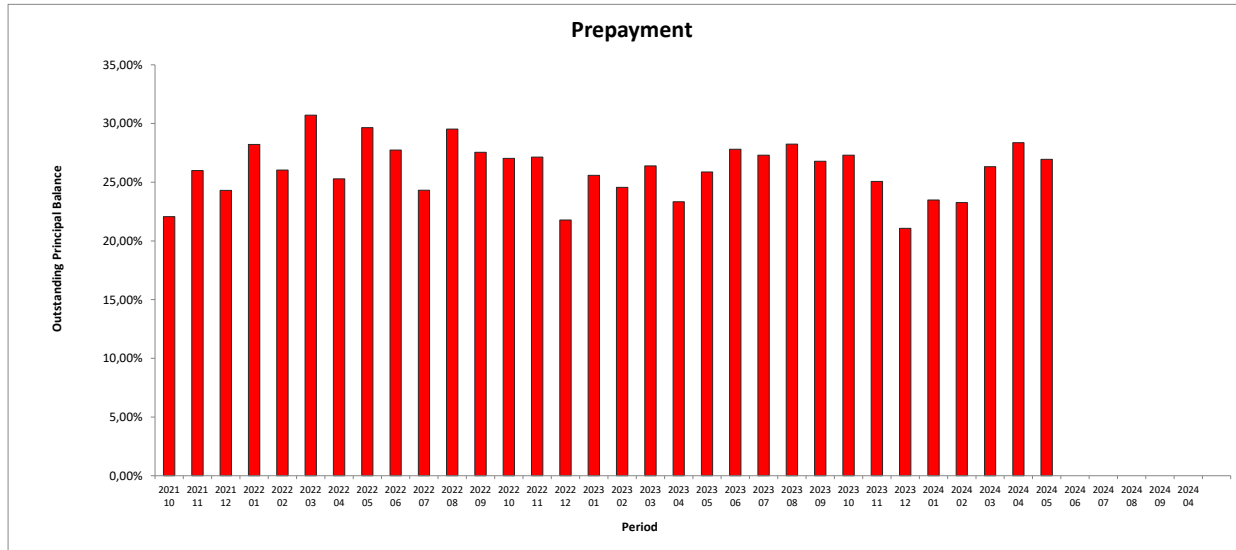
Dynamic Prepayment

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.06.2024				
Payment date	25.06.2024				
Period No	32				
Monthly Period	01.05.2024				
Interest Period	from	28.05.2024	to	25.06.2024	= 28 days



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26. Delinquency



Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	from 01.05.2024	to 25.06.2024
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2021	10	422 120 336	24 011	403 026 979	1 057	17 599 584	74	1 277 703	12	216 069	-	-	-	-	-	-	-	-	
	11	431 339 743	24 270	403 513 430	1 599	25 760 159	95	1 786 034	13	209 317	-	70 803	-	-	-	-	-	-	
	12	432 351 017	24 818	408 757 534	1 327	20 269 889	154	2 690 052	28	502 529	3	71 977	4	59 036	-	-	-	-	
2022	1	430 947 677	25 171	409 620 845	1 125	16 949 415	149	2 193 122	54	927 367	35	739 635	22	447 357	9	69 937	-	-	
	2	431 953 670	25 455	410 320 588	1 168	17 409 629	124	1 839 898	58	796 166	40	687 611	23	548 969	17	350 808	10	45 449	
	3	428 412 919	25 672	408 585 833	1 048	15 418 236	127	1 961 503	59	938 207	34	430 112	32	601 459	17	477 569	18	341 793	
	4	431 797 160	25 981	410 488 448	1 131	17 081 694	121	1 727 279	67	1 027 378	43	697 230	22	314 469	26	460 662	14	306 774	
	5	411 978 840	25 045	390 109 565	1 194	17 514 059	132	2 010 106	59	776 608	42	742 631	33	564 255	15	261 616	17	324 331	
	6	394 318 859	24 301	373 203 944	1 094	16 272 911	151	2 204 837	63	1 133 757	37	515 972	30	536 579	25	450 858	14	233 980	
	7	378 494 435	23 630	358 856 102	1 003	14 707 450	131	1 829 089	87	1 308 589	50	971 446	26	337 692	25	484 066	20	339 581	
	8	360 766 424	22 747	341 373 656	1 032	15 372 641	112	1 334 204	66	915 116	57	891 392	38	731 908	12	147 507	29	458 013	
	9	345 087 419	22 060	326 893 558	897	13 416 587	141	2 029 998	62	677 877	44	720 386	44	701 929	33	647 084	11	132 953	
	10	329 900 599	21 183	310 380 127	1 051	15 033 862	127	1 883 464	75	1 073 324	38	433 967	29	489 230	39	606 624	33	632 817	
	11	314 932 393	20 570	297 691 598	923	13 305 269	129	1 762 116	66	933 431	45	598 551	28	274 283	22	367 147	37	565 096	
	12	302 605 009	19 954	285 337 849	962	12 837 521	123	1 882 916	84	1 222 873	42	591 766	32	503 820	21	228 265	30	382 878	
2023	1	289 400 710	19 303	271 963 594	928	12 749 416	129	1 826 111	80	1 267 182	52	817 278	23	396 489	26	380 639	22	222 410	
	2	277 376 415	18 757	261 565 726	813	10 803 218	135	1 918 586	79	1 215 075	46	851 495	45	728 083	18	294 233	27	298 694	
	3	264 643 604	18 144	250 259 752	761	9 650 607	114	1 594 740	64	827 257	61	1 005 454	30	713 699	34	592 095	26	257 583	
	4	253 638 898	17 527	238 575 609	764	10 254 384	132	1 678 565	69	1 025 574	49	657 452	48	910 914	22	536 402	30	529 961	
	5	241 703 808	16 841	227 177 986	794	9 979 643	102	1 537 846	82	1 099 428	41	629 419	35	561 077	34	718 410	27	457 850	
	6	230 115 943	16 284	217 064 615	730	9 089 279	99	1 219 360	55	930 603	55	826 632	24	461 390	31	524 065	33	641 349	
	7	219 314 586	15 625	205 201 551	799	10 425 782	87	1 223 358	58	783 509	39	609 795	38	664 681	20	405 911	26	425 951	
	8	208 295 290	15 102	196 686 026	672	8 525 603	95	1 240 059	50	650 596	38	562 474	26	326 576	21	303 957	27	484 638	
	9	198 552 843	14 637	187 797 822	603	7 729 673	88	1 118 631	53	701 290	34	472 910	30	525 557	15	206 959	22	197 380	
	10	189 003 081	13 995	176 922 689	688	9 073 627	97	1 013 072	61	720 118	41	510 943	23	346 008	23	416 625	16	169 664	
	11	180 279 144	13 517	168 800 809	664	8 217 024	107	1 459 679	47	551 370	44	505 287	31	417 314	20	327 660	23	398 472	
	12	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																		
	7																		
	8																		
	9																		
	10																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2021 Q4			2022 Q1			2022 Q2			2022 Q3			2022 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2021 4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2022 1	387 242	28				11 058	11 058	376 184	33 151	44 209	343 033	35 042	79 251	307 991	53 532	132 783	254 459
2022 2	865 085	45							21 731	21 731	843 354	148 702	170 433	694 652	83 246	253 678	611 406
2022 3	930 547	59										50 285	50 285	880 262	216 912	267 197	663 350
2022 4	1 580 790	100													101 585	101 585	1 479 205
2023 1	778 687	73															
2023 2	1 629 160	90															
2023 3	1 107 969	75															
2023 4	1 001 119	73															
2024 1	800 692	69															
2024 2	731 058	43															
2024 3	0	0															
2024 4	0	0															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q1			2023 Q2			2023 Q3			2023 Q4			2024 Q1		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2021 4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022 1	387 242	28	36 512	169 295	217 947	28 136	197 431	189 811	101 160	298 592	88 650	21 925	320 516	66 726	7 611	328 128	59 114
2022 2	865 085	45	169 686	423 364	441 721	113 559	536 923	328 161	124 855	661 778	203 307	12 877	674 655	190 430	23 859	698 514	166 571
2022 3	930 547	59	198 068	465 265	465 282	137 445	602 711	327 836	60 803	663 514	267 033	18 612	682 126	248 421	39 091	721 218	209 329
2022 4	1 580 790	100	273 502	375 087	1 205 703	307 304	682 391	898 399	129 682	812 073	768 717	171 237	983 310	597 480	62 946	1 046 256	534 534
2023 1	778 687	73	73 389	73 389	705 298	147 149	220 538	558 149	78 435	298 973	479 714	63 786	362 758	415 929	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	933 764	207 712	275 067	726 052	
2024 1	800 692	69												66 979	66 979	733 713	
2024 2	731 058	43															
2024 3	0	0															
2024 4	0	0															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2024 Q2			2024 Q3			2024 Q4			2025 Q1			2025 Q2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2021 4	0	0	0	0	0												
2022 1	387 242	28	4 036	332 163	55 079												
2022 2	865 085	45	21 771	720 285	144 800												
2022 3	930 547	59	8 296	729 514	201 033												
2022 4	1 580 790	100	31 292	1 077 547	503 242												
2023 1	778 687	73	47 464	438 221	340 466												
2023 2	1 629 160	90	131 269	946 262	682 898												
2023 3	1 107 969	75	41 263	534 032	573 937												
2023 4	1 001 119	73	287 014	562 081	439 038												
2024 1	800 692	69	51 957	118 935	681 757												
2024 2	731 058	43	63 418	63 418	667 640												
2024 3	0	0															
2024 4	0	0															

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28. Priority of Payments - Revenue



Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	761 663,82	EUR
Senior Expenses	-	1 282,00	EUR
Servicing Fee	-	57 769,11	EUR
Tranche A Loan Interest to Issuer	-	54 245,07	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	7 078,02	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	-	2 836,60	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	42 202,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	241 475,31	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	38 689,67	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	302,00	EUR
Deferred Purchase Price to Seller		315 784,05	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	841 711,64	EUR
Senior Expenses	-	667,00	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	412 180,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	39 900,00	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	-	12 534,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	42 202,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	241 475,31	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	38 689,67	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		54 063,66	EUR

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29. Priority of Payments - Redemption



Reporting Date	27.06.2024
Payment date	25.06.2024
Period No	32
Monthly Period	01.05.2024
Interest Period	from 28.05.2024 to 25.06.2024 = 28 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	7 040 904,45	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	-	7 040 904,45	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	7 282 379,76	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	-	6 073 575,88	EUR
(ii) Principal Payments on Class B Notes	-	556 935,82	EUR
(iii) Principal Payments on Class C Notes	-	164 549,22	EUR
(iii) Principal Payments on Class D Notes	-	487 318,84	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable		6 073 575,88	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		556 935,82	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		164 549,22	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable		487 318,84	EUR
Payment to Issuer as Issuer Available Revenue Receipts		-	EUR

Issuer Priority of Payments - Revenue (o)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		54 063,66	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		315 784,05	EUR
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30. Transaction Costs



Reporting Date	27.06.2024	
Payment date	25.06.2024	
Period No	32	
Monthly Period	01.05.2024	
Interest Period	from 28.05.2024	to 25.06.2024 = 28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	1 282,00				
Interest accrued for the Period	EUR	506 816,00	412 180,00	39 900,00	12 534,00	42 202,00
Cumulative Interest accrued	EUR	16 832 572,00	13 230 415,00	1 161 701,00	382 720,00	2 057 736,00
Interest Payments	EUR	506 816,00	412 180,00	39 900,00	12 534,00	42 202,00
Cumulative Interest Payments	EUR	16 832 572,00	13 230 415,00	1 161 701,00	382 720,00	2 057 736,00
Interest accrued on Subordinated Loan for the Period	EUR	2 055,00				
Cumulative Interest accrued on Subordinated Loan	EUR	58 129,00				
Interest Payments on Subordinated Loan	EUR	2 055,00				
Cumulative Interest Payments on Subordinated Loan	EUR	58 129,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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31. Cap Overview



Reporting Date	27.06.2024
Payment date	25.06.2024
Period No	32
Monthly Period	01.05.2024
Interest Period	from 28.05.2024 to 25.06.2024 = 28 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	135 777 910
Interest Period Start	28.05.2024
Interest Period End	25.06.2024
Interest Days	28
Settlement Date	25.06.2024
Euribor 1 M	3,792 %
Cap limit	0,000 %
Floating Interest Rate above cap limit	3,792 %
Cap Floating Rate Day Count Fraction	0,08
Cap Interest Amount	EUR 400 454,32
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u><u>EUR 400 454,32</u></u>

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Monthly Investor Report

32. Contact Details



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Reporting Date	27.06.2024								
Payment date	25.06.2024								
Period No	32								
Monthly Period	01.05.2024								
Interest Period	from 28.05.2024	to	25.06.2024	=	28 days				