

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27.11.2025				
Payment date	25.11.2025			Following payment dates:	30.12.2025
Period No	49				26.01.2025
Monthly Period	01.10.2025				
Interest Period	from 28.10.2025		to 25.11.2025	=	28 days
Cut-Off date	31.10.2025				

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

**1. Portfolio Information**



Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	49
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance prior to replenishment</b>	<b>49 049 524.06 EUR</b>
Scheduled Loan Principal Repayments (+MC)	1 753 940.26 EUR
Prepayments	1 837 811.03 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>3 591 751.29 EUR</b>
New Defaulted Auto Loans amt in Period	190 593.26 EUR
<b>Closing balance prior to replenishment</b>	<b>45 267 179.51 EUR</b>
<b>Further Purchase Price due (Replenishment price of new assets)</b>	<b>- EUR</b>
Re-investment Principal Ledger Closing Balance	- EUR
<b>Closing Balance post replenishment</b>	<b>45 267 179.51 EUR</b>
Principal Recoveries on loans in default	279 221.08 EUR
<b>Total revenue collections</b>	
<b>Total Revenue Received in Period</b>	<b>167 629.07 EUR</b>
<b># Loans</b>	
At beginning of period	5 203 Loans
Replenished contracts	- Loans
Paid in Full	320 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	17 Loans
At end of period (pre replenishment)	<b>4 866 Loans</b>

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



Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	49	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	449 443.10	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	1 108.61	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	4 964.49	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** **455 516.20** EUR

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	254 088.09	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	66 103.17	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	3 986.46	EUR
g. Liquidity Reserve Excess Amount	978.03	EUR
h. Any other net amount received by the Issuer	-	EUR

**Total Amount for Issuer Available Revenue Receipts** **325 155.75** EUR

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

Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	49
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days



**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	3 591 751.29	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>3 591 751.29</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	3 591 751.29	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	190 593.26	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>3 782 344.55</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	49
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

**Note Balance**

Beginning of Period	49 049 524.06	EUR
End of Period	45 267 179.51	EUR

**Liquidity Balance**

Beginning of Period	1.3 %	644 100.00	EUR
Cash Outflow		-	EUR
Cash Inflow		-	EUR
End of Period	1.3 %	644 100.00	EUR
Required Reserve Amount	1.3 %	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**



**Asset Balance**

Opening balance prior to replenishment	49 049 524.06	EUR
Closing balance prior to replenishment	45 267 179.51	EUR
Closing Balance post replenishment	45 267 179.51	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	42 867 750.93	94.70 %	4 588
1-29 days past due	1 707 659.50	3.77 %	198
<b>Delinquent Receivables:</b>			
30-59 days past due	262 659.93	0.58 %	31
60-89 days past due	250 779.97	0.55 %	22
90-119 days past due	59 947.94	0.13 %	11
120-149 days past due	73 542.35	0.16 %	10
150-179 days past due	44 838.89	0.10 %	6
<b>Total Performing and Delinquent</b>	<b>45 267 180</b>	<b>100.00 %</b>	<b>4 866</b>
Current Period Defaults	190 593.26		17
Cumulative Defaults	12 601 073.51		906
Current Period Principal Recoveries	279 221.08		
Cumulative Principal Recoveries	9 332 556.24		

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

NO

Revolving period has terminated

[A] Cumulative Net Loss Ratio, Payment Date	0.73 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.75 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.77 %

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

10.79 %

[A] Aggregate Outstanding Asset Principal Amount	45 267 179.51
[B] Aggregate principal balance of Defaulted Contracts	3 268 517.27
[C] Recoveries received on such Defaulted Contracts	-
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449 982 478.99

**or AVERAGE [ [A], [B], [C] ] > 5%**

NO

[A] Delinquency Ratio, Payment Date	1.53 %
[B] Delinquency Ratio, preceding Payment Date	1.62 %
[C] Delinquency Ratio, second preceding Payment Date	1.61 %

**or Servicer Termination Event**

NO

**or Hedge Counterparty Downgrade Event**

NO

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

16.60 %

YES

[A] [1] + [2] + [3]	8 141 741.68
Class B Principal Amount [1]	3 751 168.94
Class C Principal Amount [2]	1 108 299.91
Class D Principal Amount [3]	3 282 272.82
[B] Aggregated Outstanding Note Principal Amount	49 049 524.06

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**5b. Concentration limits**



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

Weighted average interest rate (min 2.35%)	2.25 %
Weighted average months to maturity (max 56)	15.57*
Used Vehicles (max 74%)	64.85 %
Balloon Loans (max 63.5%)	83.60 %
Corporate Borrowers (max 10%)	4.57 %
IRB (min 95%)	95.44 %**

\* Bucket-based as found in IR

\*\* As of last replenishment

**Top-10 Exposures:**

	Balance	# Loans	Portion
	97 886.85	2	0.22 %
	96 457.03	1	0.21 %
	85 961.84	1	0.19 %
	78 208.23	1	0.17 %
	74 883.62	1	0.17 %
	72 369.34	1	0.16 %
	71 164.78	2	0.16 %
	70 266.69	2	0.16 %
	65 626.87	1	0.14 %
	65 404.77	1	0.14 %
<b>Total (max 0.5%)</b>			<b>1.72 %</b>

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**6. Note Principal**



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	Class A	Class B	Class C	Class D	
<b>Note Principal</b>					
Beginning of Period	40 907 782.38	3 751 168.94	1 108 299.91	3 282 272.82	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	3 154 512.32	289 263.02	85 464.07	253 105.14	EUR
End of Period	37 753 270.07	3 461 905.92	1 022 835.84	3 029 167.68	EUR
<b>Principal Deficiency Sub-Ledger</b>					
Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	190 593.26	EUR
Credit PDL	-	-	-	190 593.26	EUR
End of Period	-	-	-	-	EUR
<b>Net Note Principal</b>					
Beginning of Period	40 907 782.38	3 751 168.94	1 108 299.91	3 282 272.82	EUR
End of Period	37 753 270.07	3 461 905.92	1 022 835.84	3 029 167.68	EUR

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**7. Outstanding Notes**

Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	49	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
<b>General Note Information</b>					
ISIN Code		XS2398294228	XS2398294491	XS2398294574	XS2398294814
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	91.51 %	3.91 %	1.16 %	3.42 %
Legal Final Maturity Date		25.10.2031	25.10.2031	25.10.2031	25.10.2031
Rating (Fitch/S&P)		AAA (sf) / AAA (sf)	AA+ (sf) / AA (sf)	A+ (sf) / A (sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	450 000 000.00	411 800 000.00	17 600 000.00	5 200 000.00	15 400 000.00
Initial Nominal per Note		100 000.00	100 000.00	100 000.00	100 000.00
Initial Number of Notes per Class	4 500	4 118	176	52	154
<b>Current Note Information</b>					
Outstanding Opening Balance	49 049 524.06	40 907 782.38	3 751 168.94	1 108 299.91	3 282 272.82
Available Distribution Amount	3 782 344.55				
Amortisation	3 529 239.41				
Redemption per Class	3 782 344.55	3 154 512.32	289 263.02	85 464.07	253 105.14
Redemption per Note		766.03	1 643.54	1 643.54	1 643.54
Outstanding Closing Balance		37 753 270.07	3 461 905.92	1 022 835.84	3 029 167.68
Net Outstanding Closing Balance	45 267 179.51	37 753 270.07	3 461 905.92	1 022 835.84	3 029 167.68
Current Tranching	100 %	83.40 %	7.65 %	2.26 %	6.69 %
Current Pool Factor		0.09	0.20	0.20	0.20

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		9 933.90	21 313.46	21 313.46	21 313.46
>Principal Repayment per note		766.03	1 643.54	1 643.54	1 643.54
Principal Outstanding per Note End of Period		9 167.87	19 669.92	19 669.92	19 669.92
>Interest accrued for the period		19.76	46.53	51.51	95.02
Interest Payment	106 857.86	81 356.49	8 189.64	2 678.27	14 633.47
Interest Payment per Note		19.76	46.53	51.51	95.02

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)		21.55 %	13.90 %	11.64 %	4.95 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		22.97 %	15.33 %	11.64 %	4.95 %
Current CE (Subordination)		16.60 %	8.95 %	6.69 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		18.02 %	10.37 %	6.69 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.11.2025  
Payment date 25.11.2025  
Period No 49  
Monthly Period 01.10.2025  
Interest Period 28.10.2025 to 25.11.2025 = 28 days

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

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**9.a Original Portfolio Principal Balance**

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Period No	49	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days



Average amount - all: 17 157

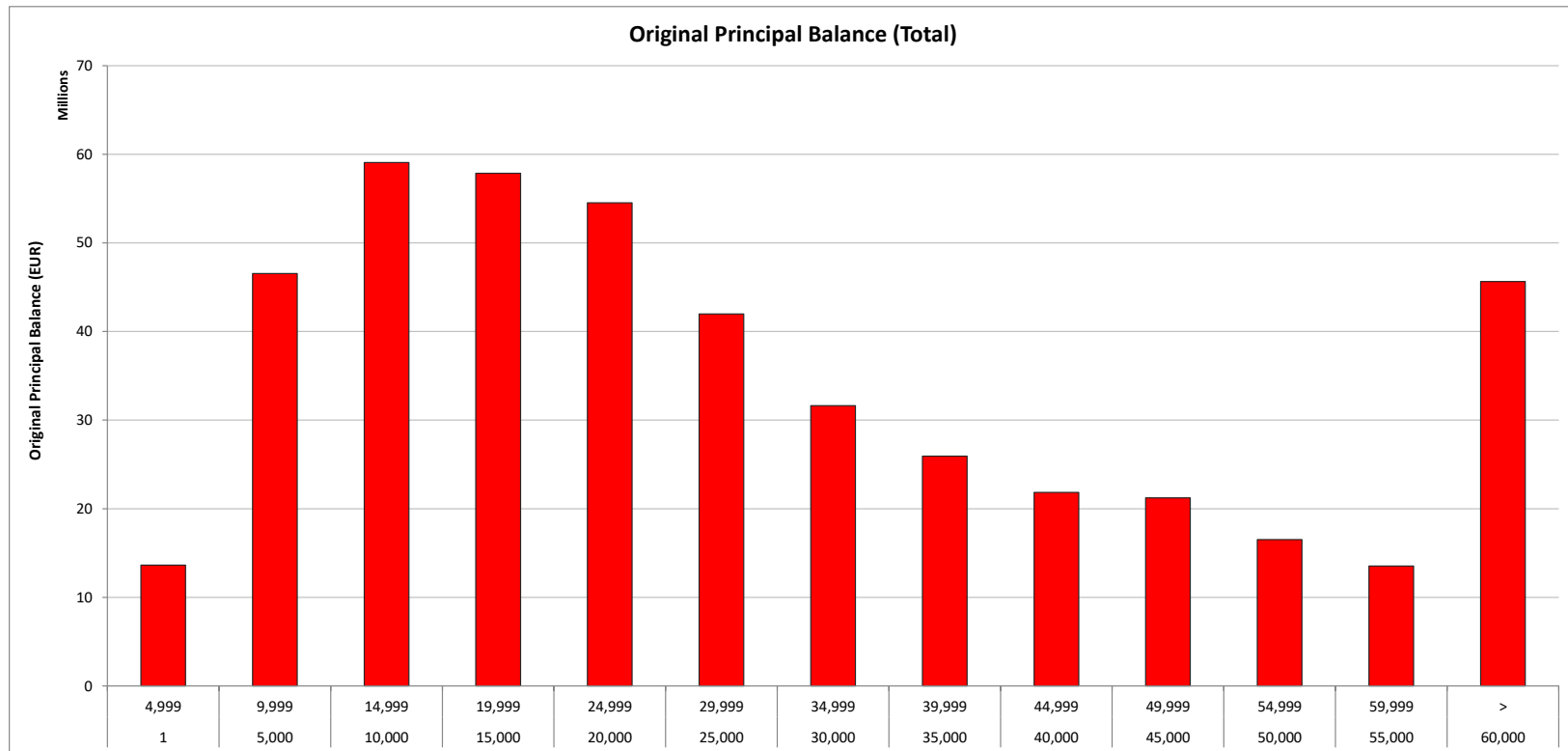
Original balance

TOTAL							
Min	Max	No	Original balance (EUR)	%	WA months to maturity	WA seasoning	
1	4 999	4 092	13 647 172	3.03 %	27.3	15.1	
5 000	9 999	6 282	46 554 194	10.35 %	41.7	12.7	
10 000	14 999	4 778	59 074 311	13.13 %	49.8	10.8	
15 000	19 999	3 326	57 863 134	12.86 %	54.1	8.8	
20 000	24 999	2 432	54 528 957	12.12 %	56.1	8.0	
25 000	29 999	1 538	41 972 429	9.33 %	56.9	7.2	
30 000	34 999	978	31 638 372	7.03 %	57.0	7.4	
35 000	39 999	693	25 931 165	5.76 %	56.2	7.9	
40 000	44 999	515	21 853 098	4.86 %	55.8	8.4	
45 000	49 999	448	21 232 601	4.72 %	55.3	9.4	
50 000	54 999	315	16 507 155	3.67 %	54.9	9.5	
55 000	59 999	236	13 529 131	3.01 %	56.7	8.1	
60 000	>	594	45 650 760	10.15 %	55.3	8.9	
Total		26 227	449 982 479	100 %	52.6	9.3	

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**9.b Original Principal Balance Graph**

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**10.a Outstanding Principal Balance**

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Period No	49	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days



Average amount - all: 9 303

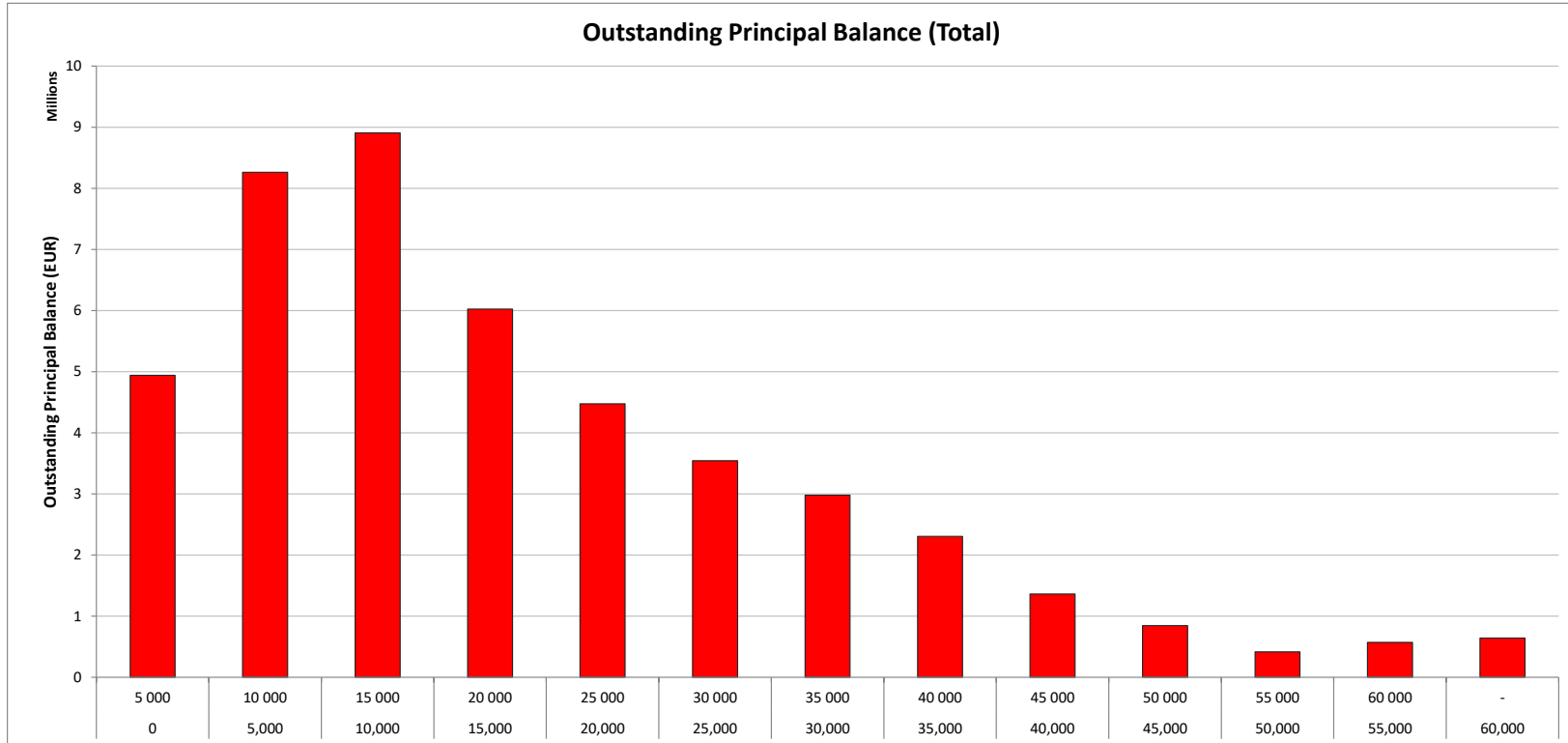
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 081	4 939 450	10.91 %	12.2	53.5
5 000	10 000	1 141	8 261 428	18.25 %	15.1	53.3
10 000	15 000	734	8 907 611	19.68 %	15.1	53.4
15 000	20 000	348	6 022 943	13.31 %	15.9	53.3
20 000	25 000	201	4 473 428	9.88 %	15.6	53.6
25 000	30 000	129	3 544 126	7.83 %	16.9	53.6
30 000	35 000	93	2 978 086	6.58 %	17.3	53.9
35 000	40 000	62	2 305 459	5.09 %	18.3	53.6
40 000	45 000	32	1 362 305	3.01 %	18.5	52.4
45 000	50 000	18	846 199	1.87 %	16.2	53.8
50 000	55 000	8	415 693	0.92 %	14.4	56.6
55 000	60 000	10	569 211	1.26 %	21.0	51.0
60 000	-	9	641 243	1.42 %	13.8	54.4
Total		4 866	45 267 180	100 %	15.6	53.5

SCF RAHOITUSPALVELUT X DAC  
 Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	49	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days



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

**11.a Geographical Distribution**



Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	49	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days

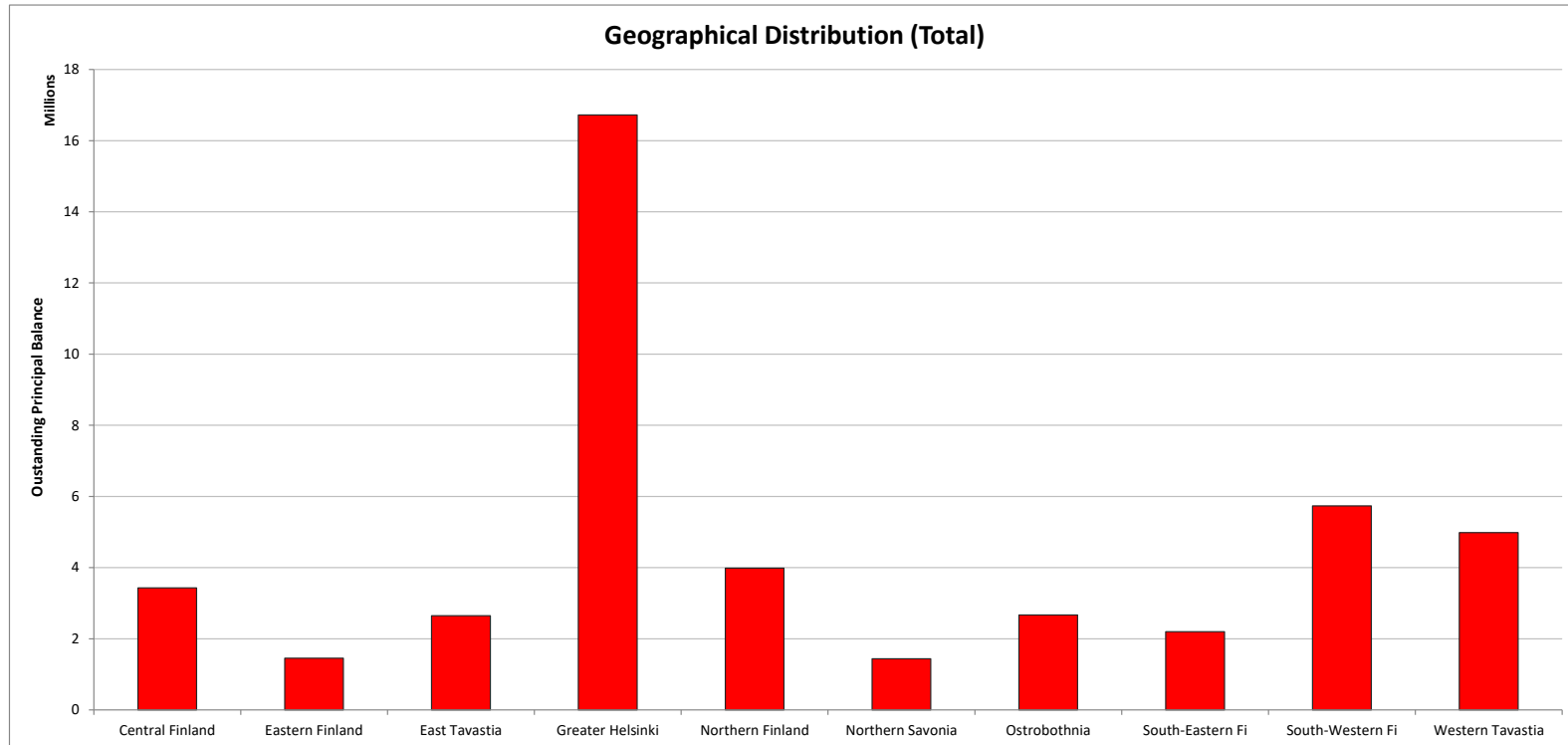
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	441	3 429 484	7.58 %	15.7	53.0	
Eastern Finland	175	1 453 220	3.21 %	16.8	53.0	
East Tavastia	293	2 648 809	5.85 %	17.3	52.9	
Greater Helsinki	1 558	16 721 006	36.94 %	15.5	53.6	
Northern Finland	432	3 986 954	8.81 %	15.3	53.7	
Northern Savonia	169	1 434 864	3.17 %	15.1	52.9	
Ostrobothnia	331	2 669 896	5.90 %	14.3	54.0	
South-Eastern Fi	281	2 200 684	4.86 %	15.8	52.8	
South-Western Fi	629	5 736 225	12.67 %	16.1	53.5	
Western Tavastia	557	4 986 037	11.01 %	14.7	53.7	
Total	4 866	45 267 180	100 %	15.6	53.5	

Geographic distribution

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	49	
Monthly Period	01.10.2025	
Interest Period	from	28.10.2025
	to	25.11.2025
	=	28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**12.a Interest Rate**

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	49				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0 %	1 %	1 109	10 713 761	23.67 %	13.5	53.3	
1 %	2 %	1 213	16 602 890	36.68 %	16.0	53.8	
2 %	4 %	1 629	13 449 246	29.71 %	16.4	53.2	
4 %	6 %	678	3 457 488	7.64 %	16.7	52.9	
6 %	8 %	235	1 041 029	2.30 %	16.0	53.9	
8 %	10 %	2	2 764	0.01 %	17.2	52.5	
10 %	12 %						
12 %	14 %						
14 %	16 %						
16 %	18 %						
18 %	-						
Total		4 866	45 267 180	100 %	15.6	53.5	

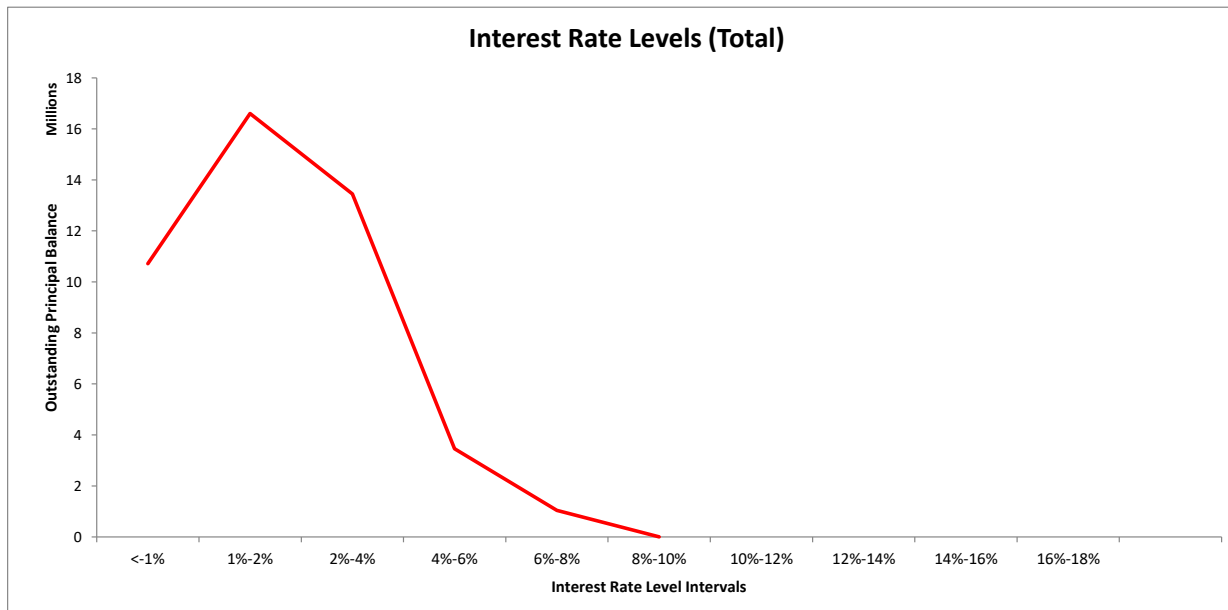
Interest distribution

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

12.b Interest Rate



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	49				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

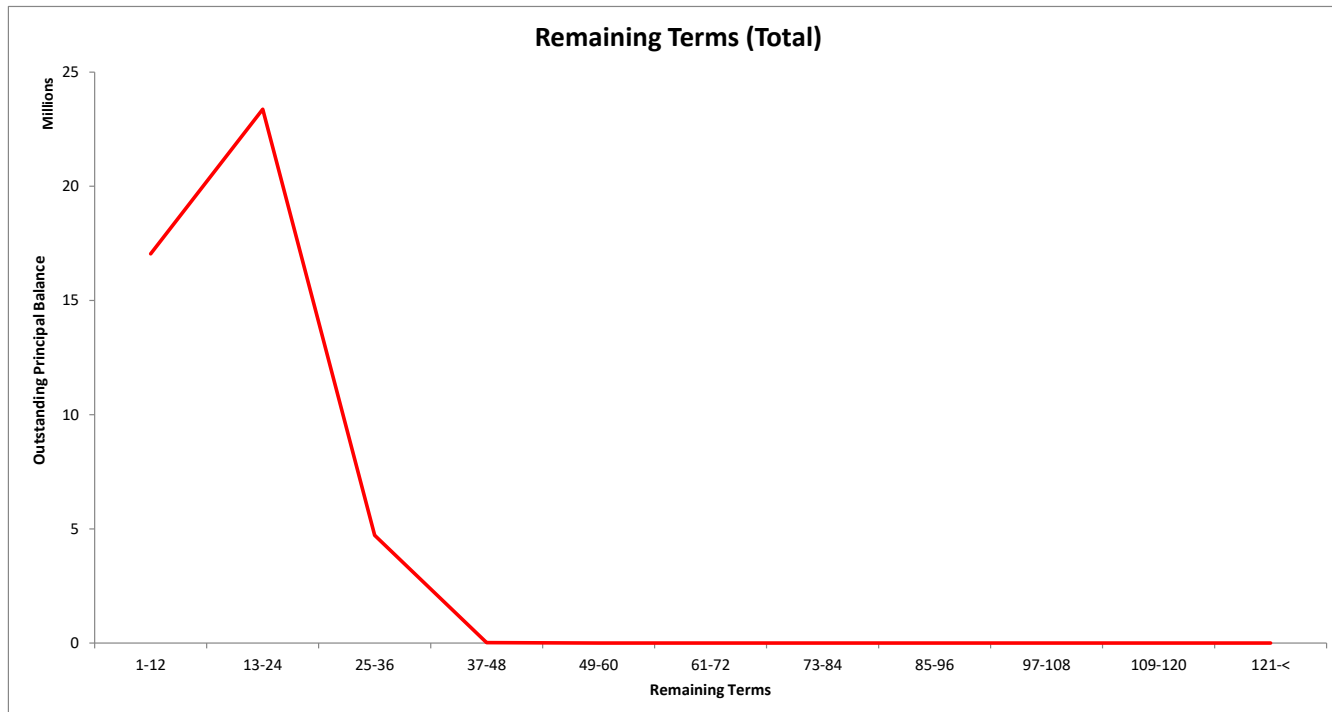




SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	49				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

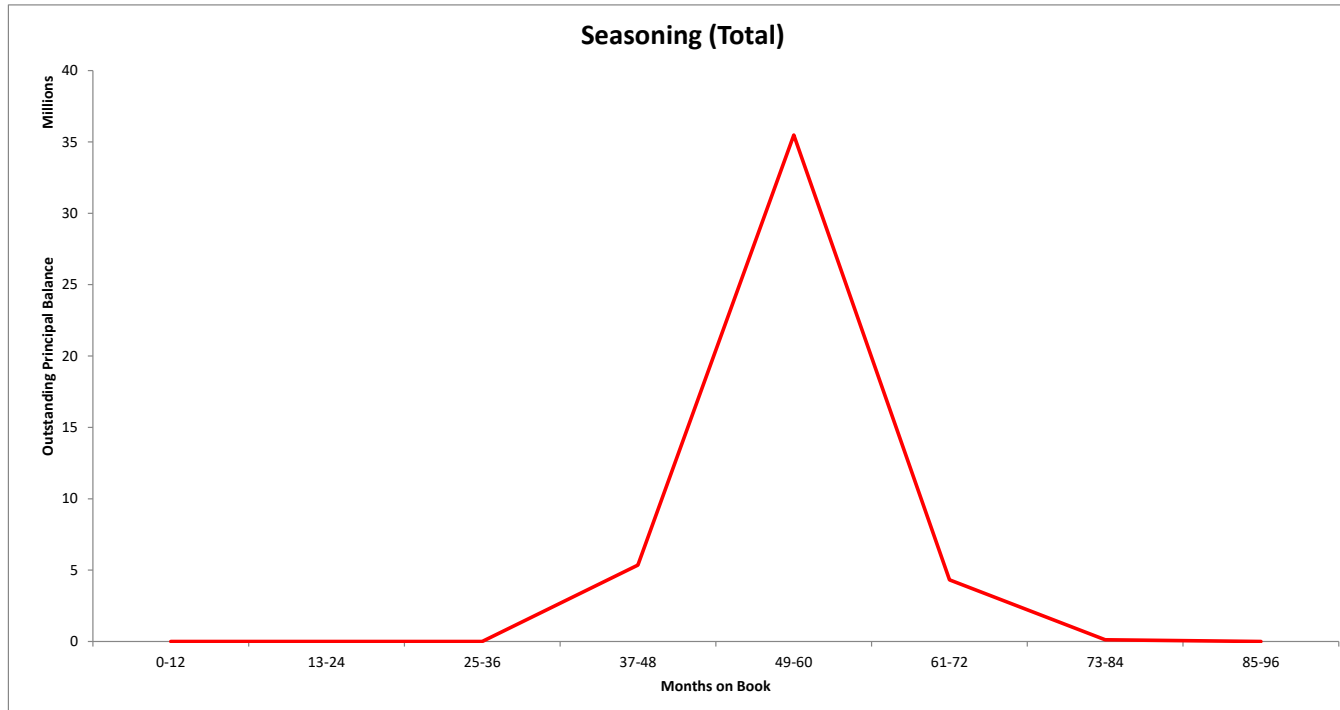




SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

14.b Seasoning

Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	49	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days



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

**15.a Balloon loans**



Reporting Date	27.11.2025					
Payment date	25.11.2025					
Period No	49					
Monthly Period	01.10.2025					
Interest Period	from	28.10.2025	to	25.11.2025	=	28 days

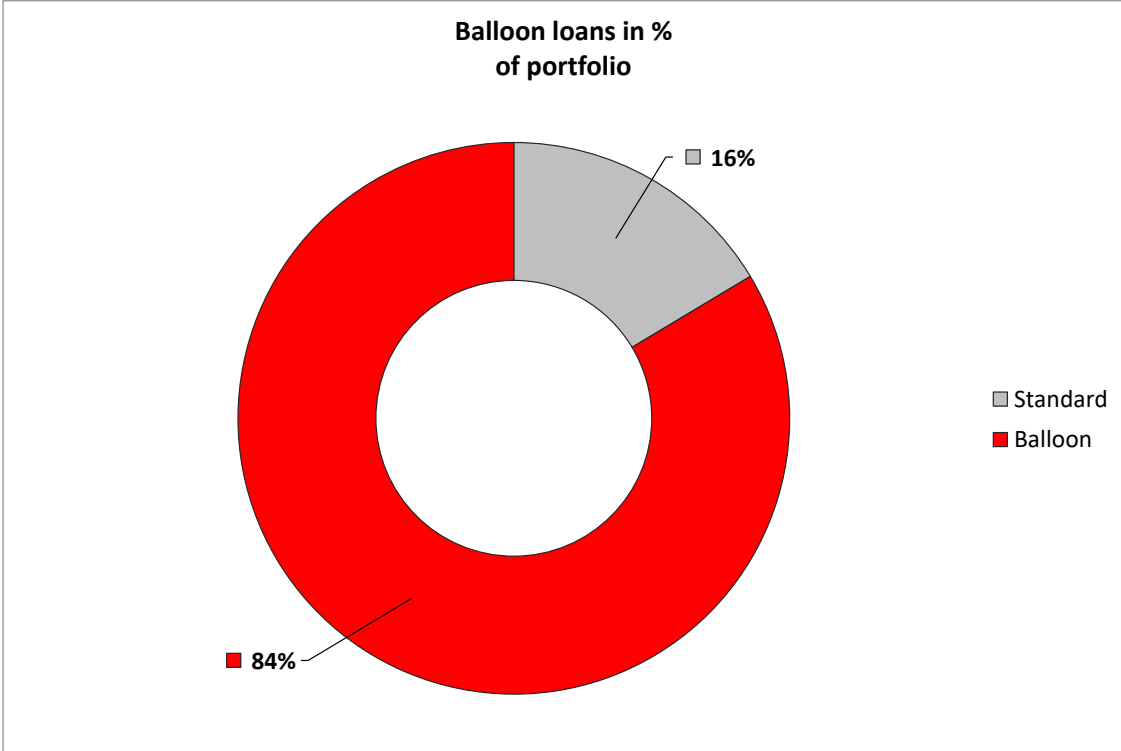
TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	2 312	7 423 189	16.4 %	911	0.0 %	15.9	52.2
Balloon	2 554	37 843 991	83.6 %	25 877 565	68.4 %	15.5	53.7
<b>Total</b>	<b>4 866</b>	<b>45 267 180</b>	<b>100 %</b>	<b>25 878 476</b>	<b>57 %</b>	<b>15.6</b>	<b>53.5</b>

Balloon loans in %  
of portfolio

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

15.b Balloon loans

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	49				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



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

**16.a # loans per borrower**



Reporting Date			27.11.2025		
Payment date			25.11.2025		
Period No			49		
Monthly Period			01.10.2025		
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

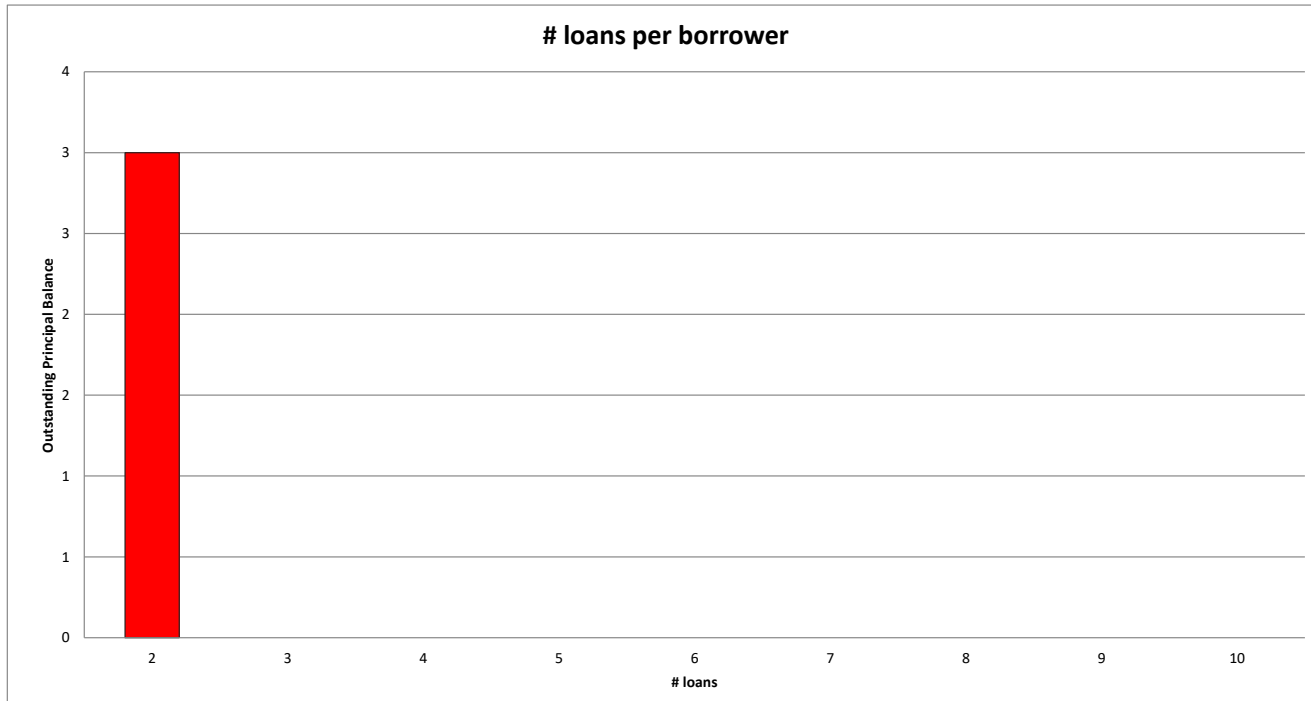
TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance (EUR)	%
1	4 860		45 180 315	99.81 %
2		3	86 865	0.19 %
3				
4				
5				
6				
7				
8				
9				
10				
Total:		4 863	45 267 180	100 %

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**16.b # loans per borrower**



Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	49	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	49				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

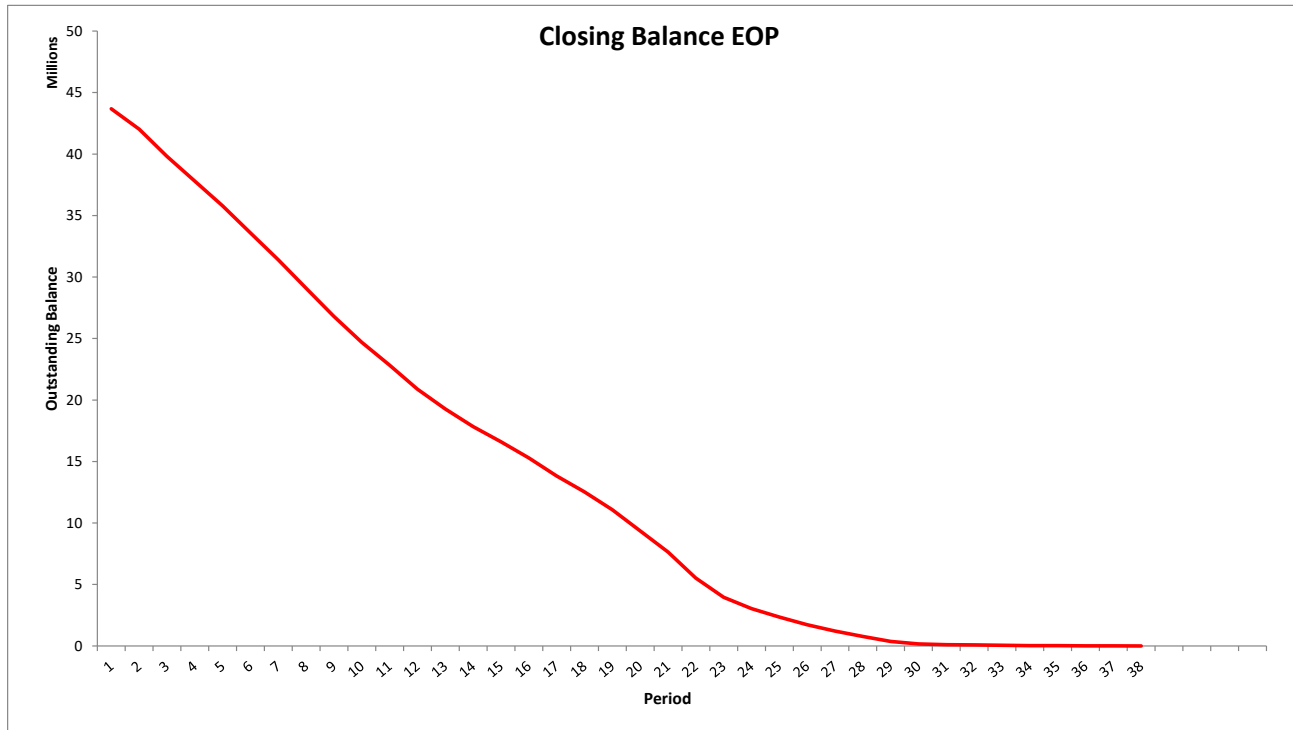
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	45 267 180	43 680 607	1 586 573	84 753	2.27 %	96.50 %
2	43 680 607	42 021 955	1 658 652	81 744	2.27 %	92.83 %
3	42 021 955	39 827 147	2 194 808	78 265	2.26 %	87.98 %
4	39 827 147	37 803 632	2 023 515	74 390	2.26 %	83.51 %
5	37 803 632	35 787 256	2 016 377	70 675	2.27 %	79.06 %
6	35 787 256	33 586 467	2 200 789	66 880	2.27 %	74.20 %
7	33 586 467	31 401 605	2 184 862	62 684	2.26 %	69.37 %
8	31 401 605	29 096 825	2 304 781	59 055	2.28 %	64.28 %
9	29 096 825	26 807 882	2 288 943	55 434	2.31 %	59.22 %
10	26 807 882	24 696 636	2 111 245	51 426	2.33 %	54.56 %
11	24 696 636	22 833 352	1 863 284	47 685	2.34 %	50.44 %
12	22 833 352	20 878 952	1 954 400	44 474	2.36 %	46.12 %
13	20 878 952	19 275 602	1 603 350	40 688	2.36 %	42.58 %
14	19 275 602	17 846 714	1 428 888	37 660	2.37 %	39.43 %
15	17 846 714	16 607 841	1 238 873	34 965	2.38 %	36.69 %
16	16 607 841	15 295 958	1 311 883	32 610	2.38 %	33.79 %
17	15 295 958	13 833 751	1 462 208	29 757	2.36 %	30.56 %
18	13 833 751	12 535 858	1 297 892	26 720	2.34 %	27.69 %
19	12 535 858	11 081 120	1 454 738	24 080	2.33 %	24.48 %
20	11 081 120	9 362 517	1 718 603	20 822	2.28 %	20.68 %
21	9 362 517	7 637 105	1 725 412	17 452	2.26 %	16.87 %
22	7 637 105	5 521 117	2 115 989	14 037	2.23 %	12.20 %
23	5 521 117	3 956 649	1 564 468	10 322	2.27 %	8.74 %
24	3 956 649	3 031 933	924 716	7 446	2.28 %	6.70 %
25	3 031 933	2 344 629	687 305	5 718	2.29 %	5.18 %
26	2 344 629	1 725 843	618 786	4 446	2.30 %	3.81 %
27	1 725 843	1 205 828	520 015	3 173	2.23 %	2.66 %
28	1 205 828	767 888	437 940	2 199	2.21 %	1.70 %
29	767 888	365 706	402 182	1 413	2.23 %	0.81 %
30	365 706	163 761	201 945	701	2.32 %	0.36 %
31	163 761	105 177	58 584	334	2.47 %	0.23 %
32	105 177	95 733	9 444	196	2.26 %	0.21 %
33	95 733	55 252	40 481	177	2.25 %	0.12 %
34	55 252	26 921	28 331	78	1.71 %	0.06 %
35	26 921	26 116	805	51	2.32 %	0.06 %
36	26 116	12 898	13 218	50	2.32 %	0.03 %
37	12 898	8 478	4 420	29	2.70 %	0.02 %
38	8 478	0	8 478	21	3.03 %	0.00 %

Amortization profile

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	49				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

18.a Payment Holidays

Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	49
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days



Period	No	TOTAL			
		Number of periods granted	Sum of Payments	Closing Balance	
2021 10	96	121	33 855	2 126 526	
2021 11	160	234	59 030	2 844 045	
2021 12	336	423	116 000	6 480 237	
2022 01	293	385	103 151	5 204 751	
2022 02	303	414	109 272	5 554 114	
2022 03	247	326	92 378	4 610 331	
2022 04	249	323	90 752	4 654 331	
2022 05	213	264	74 659	3 846 135	
2022 06	238	297	78 865	3 980 874	
2022 07	292	370	102 746	5 420 005	
2022 08	209	262	68 849	3 670 822	
2022 09	142	178	51 222	2 554 828	
2022 10	130	181	52 056	2 416 689	
2022 11	156	232	61 879	2 516 673	
2022 12	295	370	100 808	4 893 083	
2023 01	353	495	190 344	5 857 294	
2023 02	255	369	108 884	4 242 039	
2023 03	193	254	77 583	3 136 200	
2023 04	201	282	76 865	3 125 172	
2023 05	158	214	59 027	2 497 487	
2023 06	193	255	72 302	3 008 204	
2023 07	185	236	61 448	2 741 484	
2023 08	143	174	52 272	2 273 555	
2023 09	97	125	38 039	1 518 557	
2023 10	76	106	29 802	1 083 571	
2023 11	110	154	46 164	1 805 026	
2023 12	190	236	62 030	2 660 781	
2024 01	254	325	99 142	4 213 403	
2024 02	247	271	76 748	3 435 784	
2024 03	217	226	69 973	3 426 045	
2024 04	181	191	56 229	2 768 138	
2024 05	143	151	44 722	2 011 002	
2024 06	148	152	46 747	2 231 157	
2024 07	154	159	52 168	2 526 711	
2024 08	112	113	34 773	1 785 065	
2024 09	57	57	15 281	637 920	
2024 10	66	72	22 974	839 464	
2024 11	75	79	25 638	798 909	
2024 12	130	136	41 666	1 776 707	
2025 01	173	189	58 350	2 384 019	
2025 02	167	181	64 711	2 357 398	
2025 03	119	125	48 678	1 410 268	
2025 04	93	101	34 065	1 203 610	
2025 05	99	105	32 959	1 064 680	
2025 06	85	88	26 814	1 017 939	
2025 07	95	101	31 623	1 167 779	
2025 08	65	67	24 764	1 008 529	
2025 09	33	34	10 962	454 099	
2025 10	33	34	10 657	384 453	
2025 11					
2025 12					
Total:	8 259	10 237	2 999 924	133 625 893	

Payment Holiday

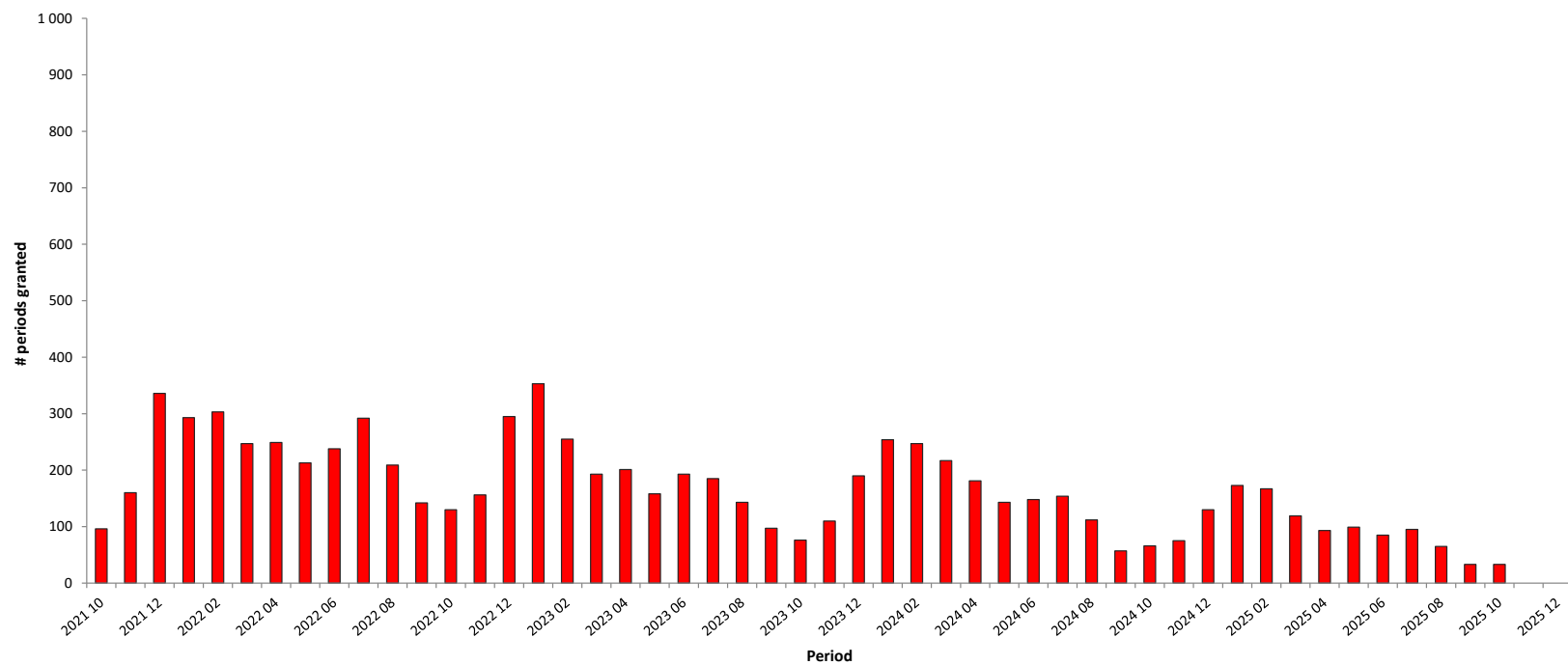
SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	49
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days



Payment Holidays



**SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report**

**18.c Remaining Payment Holidays**



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	49				
Monthly Period	01.10.2025				
Interest Period	from 28.10.2025	to	25.11.2025	=	28 days

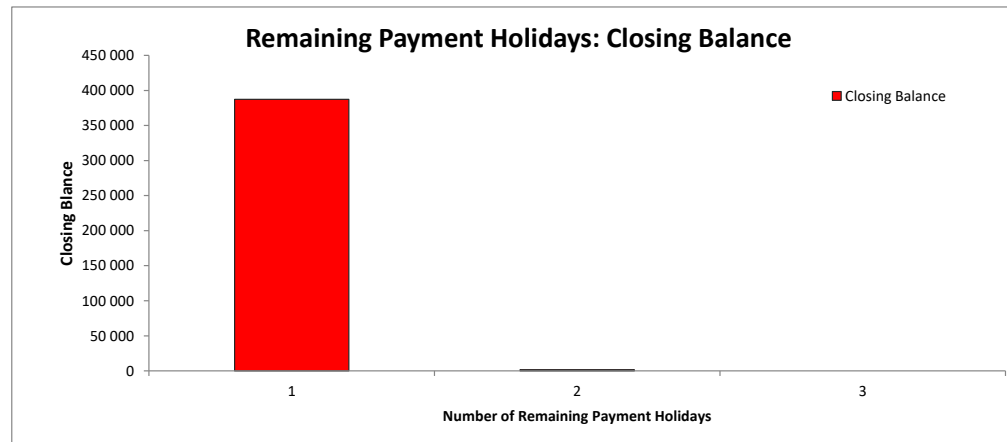
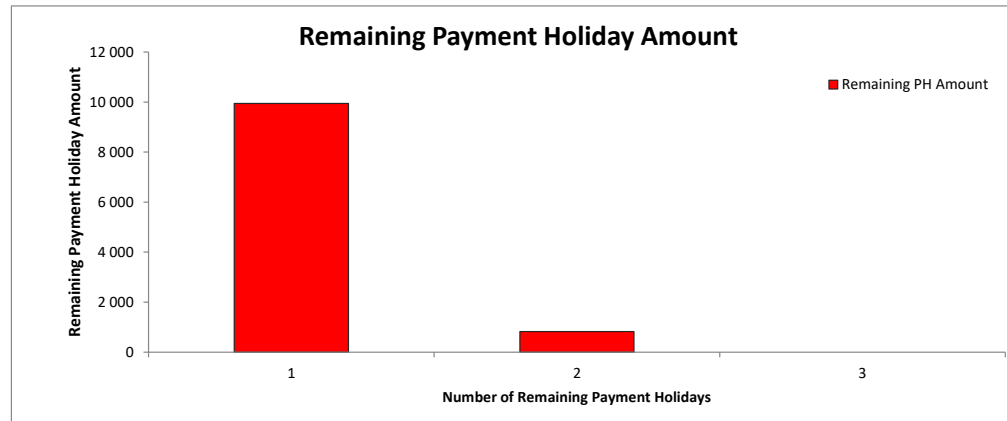
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	33	9 948	387 253
2	1	823	1 648
3	0	0	0
Total	34	10 771	388 901

Remaining PHIs

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Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	49	
Monthly Period	01.10.2025	
Interest Period	from	28.10.2025
	to	25.11.2025
	=	28 days

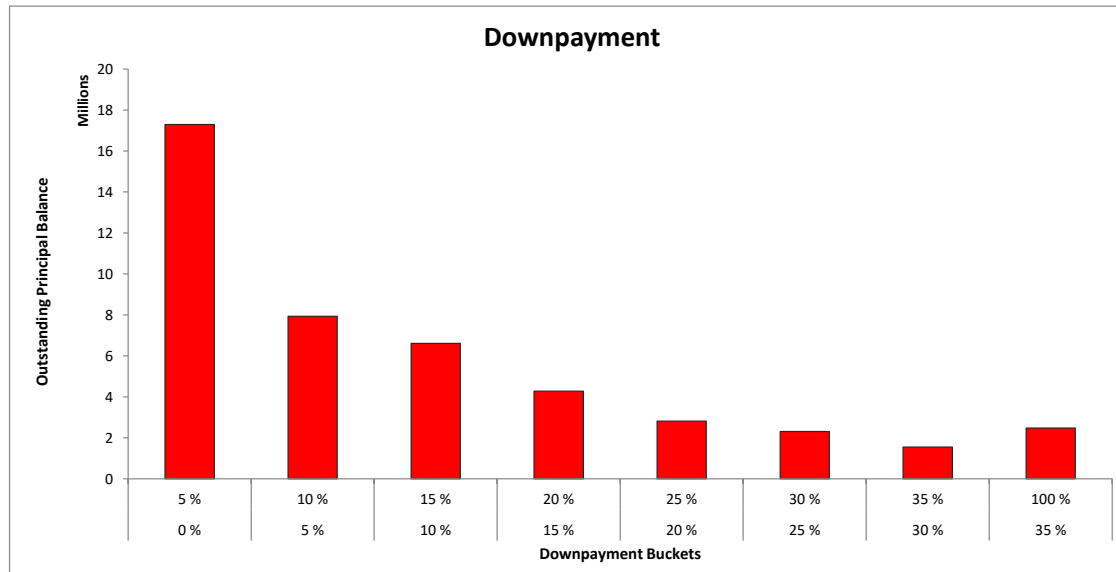




SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

19.b Downpayment

Reporting Date	27.11.2025					
Payment date	25.11.2025					
Period No	49					
Monthly Period	01.10.2025					
Interest Period	from	28.10.2025	to	25.11.2025	=	28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	49
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

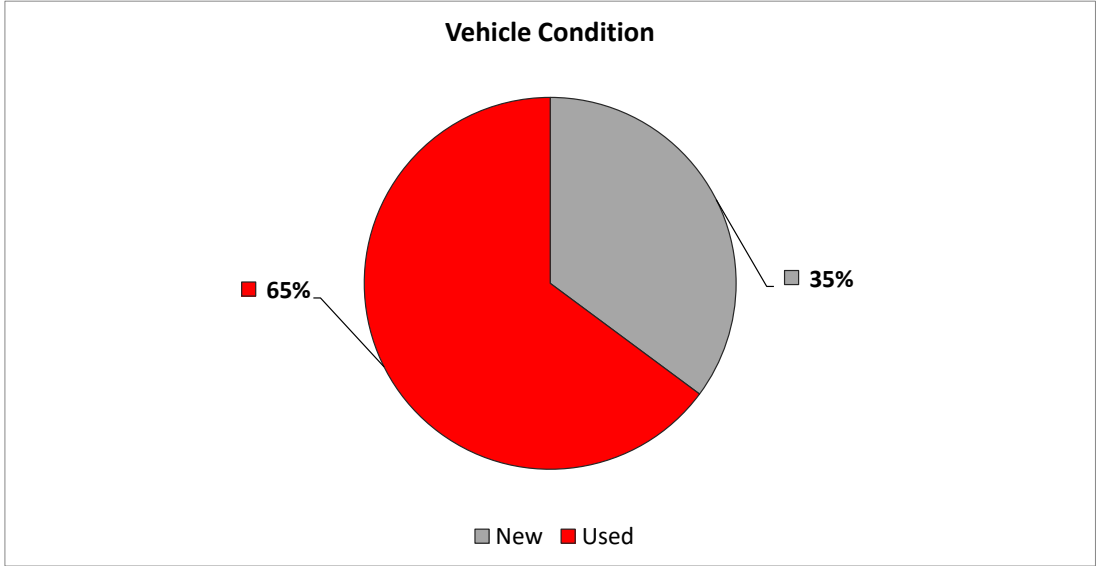
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		1 156	15 912 607	35.15 %	13.7	53.4
Used		3 710	29 354 572	64.85 %	16.6	53.5
Total		4 866	45 267 180	100 %	15.6	53.5

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20.b Vehicle Condition



Reporting Date			27.11.2025		
Payment date			25.11.2025		
Period No			49		
Monthly Period			01.10.2025		
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

21.a Borrower Type



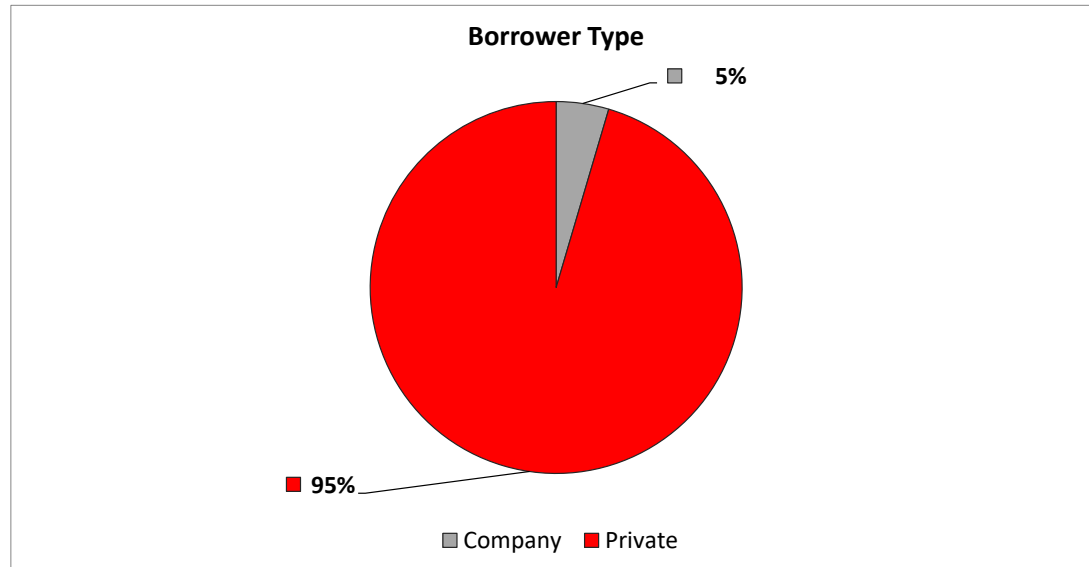
Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	49				
Monthly Period	01.10.2025				
Interest Period	from 28.10.2025	to	25.11.2025	=	28 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	237	2 067 989	4.57 %	8.3	53.2
	Private	4 629	43 199 191	95.43 %	15.9	53.5
	Total	4 866	45 267 180	100 %	15.6	53.5

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

21.b Borrower Type

Reporting Date			27.11.2025		
Payment date			25.11.2025		
Period No			49		
Monthly Period			01.10.2025		
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



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

**22.a Vehicle type**



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	49				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days

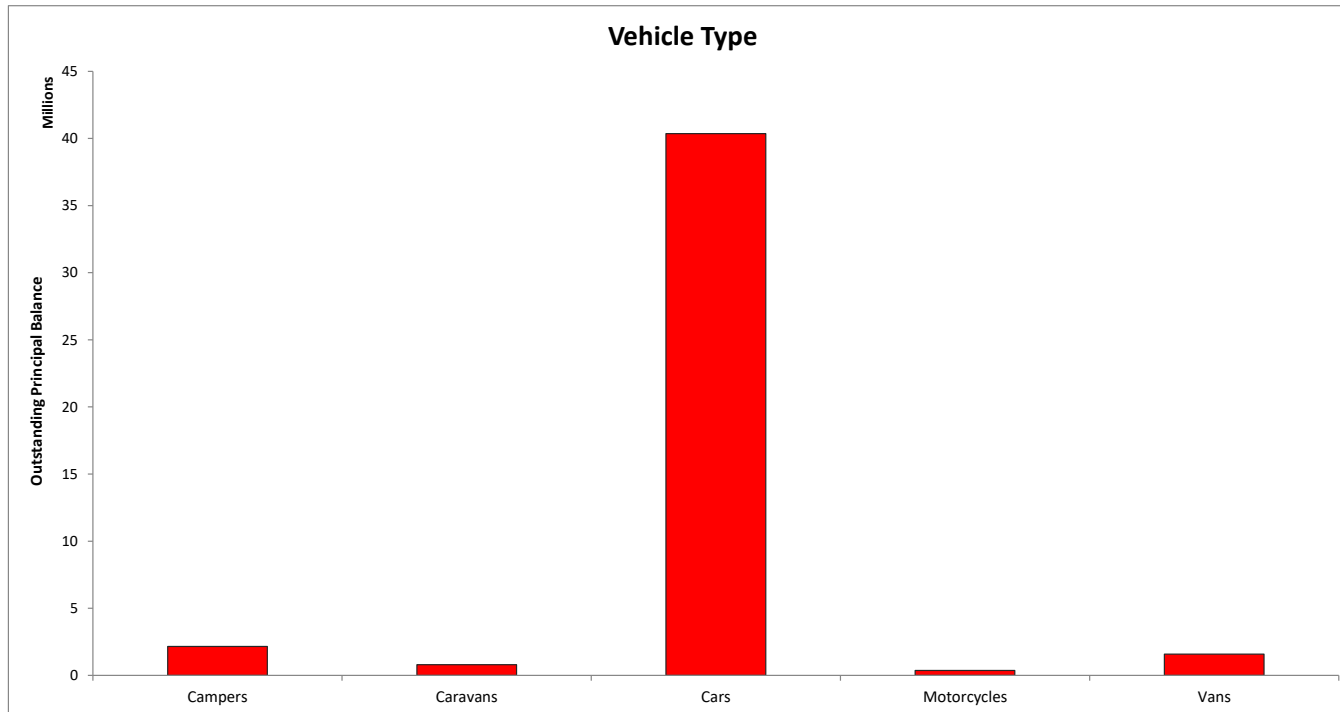
TOTAL					
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	110	2 154 248	4.76 %	16.1	52.9
Caravans	69	792 540	1.75 %	17.6	52.4
Cars	4 372	40 362 149	89.16 %	15.7	53.5
Motorcycles	85	369 701	0.82 %	11.0	52.5
Vans	230	1 588 540	3.51 %	12.7	53.1
<b>Total</b>	<b>4 866</b>	<b>45 267 180</b>	<b>100 %</b>	<b>15.6</b>	<b>53.5</b>

Vehicle type

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	49				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

23.a Restructured Loans

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	49				
Monthly Period	from	01.10.2025	to	25.11.2025	= 28 days
Interest Period		28.10.2025			



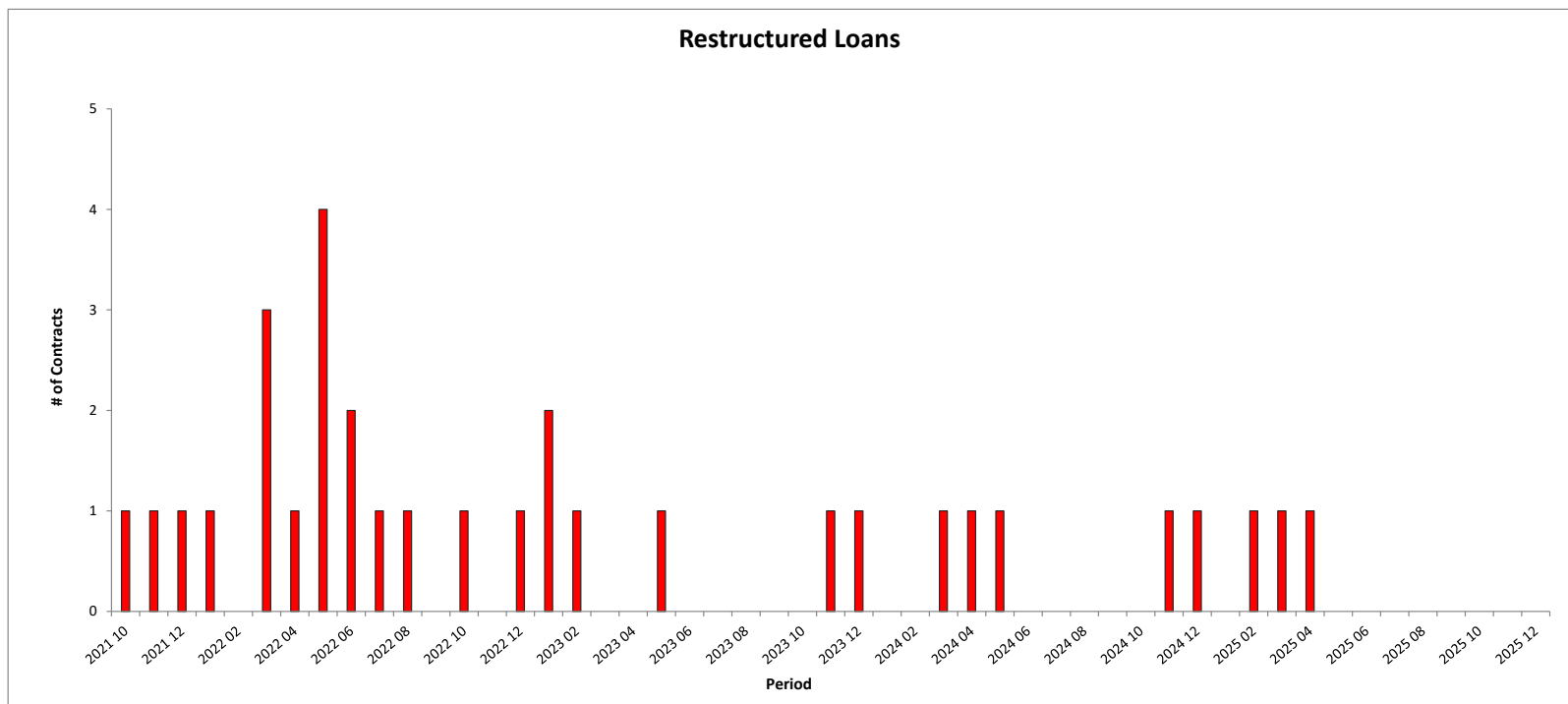
TOTAL		
Period	No	Outstanding balance
2021 10	1	23 632
2021 11	1	25 202
2021 12	1	7 631
2022 01	1	64 072
2022 02	0	0
2022 03	3	75 148
2022 04	1	8 692
2022 05	4	77 788
2022 06	2	12 908
2022 07	1	4 419
2022 08	1	24 918
2022 09	0	0
2022 10	1	77 391
2022 11	0	0
2022 12	1	20 052
2023 01	2	72 501
2023 02	1	3 968
2023 03	0	0
2023 04	0	0
2023 05	1	12 889
2023 06	0	0
2023 07	0	0
2023 08	0	0
2023 09	0	0
2023 10	0	0
2023 11	1	5 903
2023 12	1	7 231
2024 01	0	0
2024 02	0	0
2024 03	1	11 138
2024 04	1	2 222
2024 05	1	29 196
2024 06	0	0
2024 07	0	0
2024 08	0	0
2024 09	0	0
2024 10	0	0
2024 11	1	1 433
2024 12	1	4 419
2025 01	0	0
2025 02	1	2 981
2025 03	1	0
2025 04	1	20 626
2025 05	0	0
2025 06	0	0
2025 07	0	0
2025 08	0	0
2025 09	0	0
2025 10	0	0
2025 11		
2025 12		
Total	32	596 360

Restructured

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

**23.b Restructured Loans**

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	49				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



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24.a Dynamic Interest rate



Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	49	
Monthly Period	from 01.10.2025	to 25.11.2025 = 28 days
Interest Period	from 28.10.2025	to 25.11.2025 = 28 days

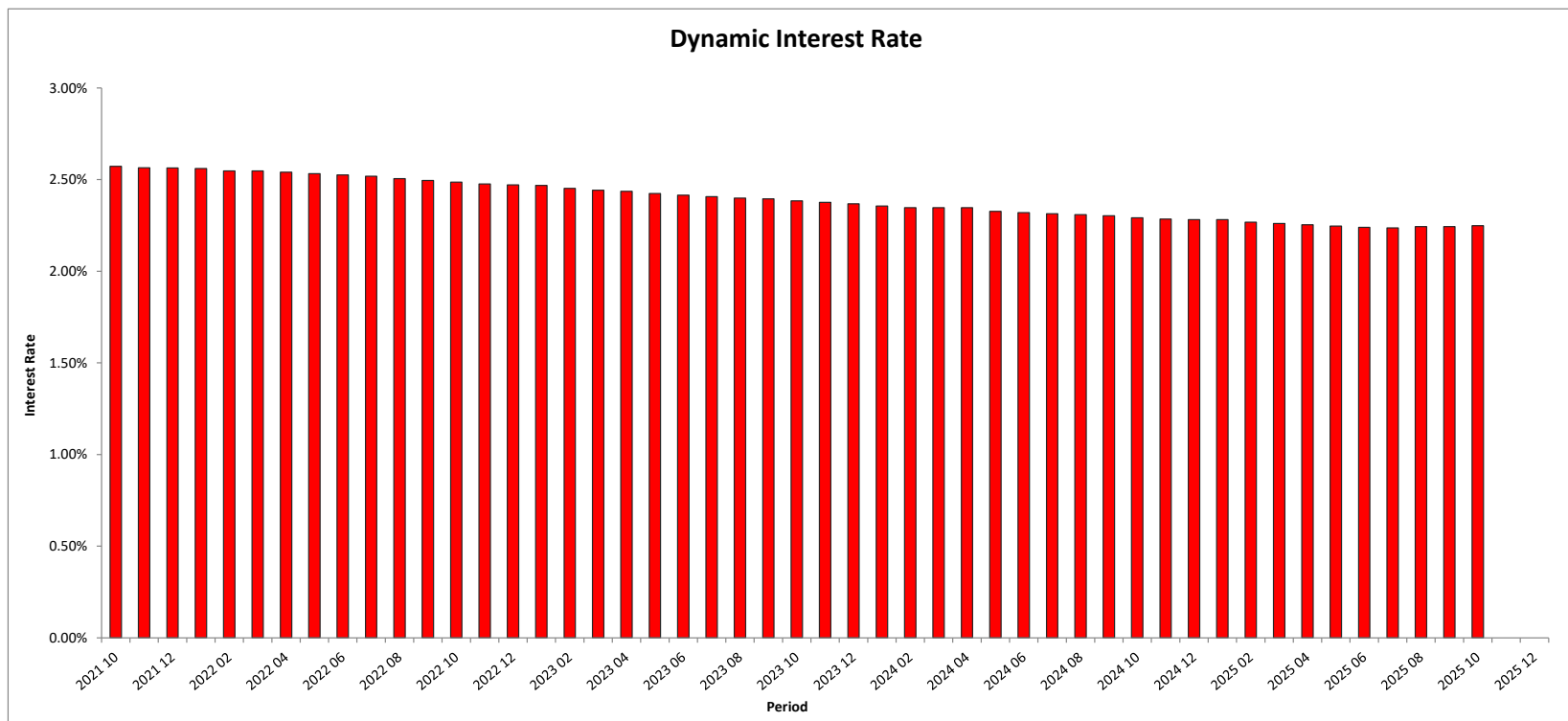
Period	TOTAL	
	Closing balance	WA Interest rate
2021 10	422 120 336	2.57 %
2021 11	431 339 743	2.56 %
2021 12	432 351 017	2.56 %
2022 01	430 947 677	2.56 %
2022 02	431 953 670	2.55 %
2022 03	428 412 919	2.55 %
2022 04	431 797 160	2.54 %
2022 05	411 978 840	2.53 %
2022 06	394 318 859	2.53 %
2022 07	378 494 435	2.52 %
2022 08	360 766 424	2.51 %
2022 09	345 087 419	2.50 %
2022 10	329 900 599	2.49 %
2022 11	314 932 393	2.48 %
2022 12	302 605 009	2.47 %
2023 01	289 400 710	2.47 %
2023 02	277 376 415	2.45 %
2023 03	264 643 604	2.44 %
2023 04	253 638 898	2.44 %
2023 05	241 722 331	2.42 %
2023 06	230 134 029	2.42 %
2023 07	219 314 586	2.41 %
2023 08	208 295 290	2.40 %
2023 09	198 552 843	2.40 %
2023 10	188 986 758	2.38 %
2023 11	180 279 144	2.38 %
2023 12	172 575 409	2.37 %
2024 01	164 525 416	2.36 %
2024 02	157 131 845	2.35 %
2024 03	149 531 999	2.35 %
2024 04	141 455 798	2.35 %
2024 05	134 173 418	2.33 %
2024 06	127 601 334	2.32 %
2024 07	120 599 110	2.31 %
2024 08	113 751 736	2.31 %
2024 09	107 176 081	2.30 %
2024 10	101 001 393	2.29 %
2024 11	95 964 428	2.28 %
2024 12	90 551 538	2.28 %
2025 01	85 572 854	2.28 %
2025 02	81 011 704	2.27 %
2025 03	75 793 345	2.26 %
2025 04	71 248 551	2.25 %
2025 05	66 739 840	2.25 %
2025 06	62 632 692	2.24 %
2025 07	57 908 457	2.24 %
2025 08	53 480 579	2.24 %
2025 09	49 049 524	2.24 %
2025 10	45 267 180	2.25 %
2025 11		
2025 12		

Interest rate evolution

SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	49				
Monthly Period	01.10.2025				
Interest Period	from	28.10.2025	to	25.11.2025	= 28 days



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	27.11.2025				
Payment date	25.11.2025				
Period No	49				
Monthly Period	from	01.10.2025	to	25.11.2025	= 28 days
Interest Period	from	28.10.2025	to	25.11.2025	=

Period	TOTAL		
	Sum of Pre-Payments	Closing Balance	CPR Annual
2021 10	17 184 051	422 120 336	22.07 %
2021 11	10 688 704	431 339 743	26.00 %
2021 12	9 914 712	432 351 017	24.30 %
2022 01	11 745 932	430 947 677	28.22 %
2022 02	10 719 648	431 953 670	26.03 %
2022 03	12 902 104	428 412 919	30.72 %
2022 04	10 364 405	431 797 160	25.29 %
2022 05	11 900 231	411 978 840	29.65 %
2022 06	10 536 210	394 318 859	27.75 %
2022 07	8 690 142	378 494 435	24.33 %
2022 08	10 370 470	360 766 424	29.53 %
2022 09	9 146 185	345 087 419	27.55 %
2022 10	8 548 989	329 900 599	27.03 %
2022 11	8 202 784	314 932 393	27.14 %
2022 12	6 131 514	302 605 009	21.78 %
2023 01	7 038 468	289 400 710	25.58 %
2023 02	6 438 114	277 376 415	24.56 %
2023 03	6 671 466	264 643 604	26.39 %
2023 04	5 555 092	253 638 898	23.34 %
2023 05	5 954 682	241 722 331	25.87 %
2023 06	6 166 420	230 134 029	27.81 %
2023 07	5 752 582	219 314 586	27.31 %
2023 08	5 683 264	208 295 290	28.25 %
2023 09	5 093 095	198 552 843	26.79 %
2023 10	4 956 767	188 986 758	27.31 %
2023 11	4 282 815	180 279 144	25.06 %
2023 12	3 370 657	172 575 409	21.08 %
2024 01	3 629 883	164 525 416	23.49 %
2024 02	3 430 768	157 131 845	23.27 %
2024 03	3 759 020	149 531 999	26.33 %
2024 04	3 879 190	141 455 798	28.37 %
2024 05	3 464 970	134 173 418	26.95 %
2024 06	3 240 248	127 601 334	26.56 %
2024 07	3 347 690	120 599 110	28.67 %
2024 08	3 676 095	113 751 736	32.58 %
2024 09	3 427 441	107 176 081	32.30 %
2024 10	2 966 278	101 001 393	30.07 %
2024 11	2 215 744	95 964 428	24.45 %
2024 12	2 547 718	90 551 538	29.00 %
2025 01	2 251 058	85 572 854	27.38 %
2025 02	2 114 883	81 011 704	27.20 %
2025 03	2 636 211	75 793 345	34.61 %
2025 04	2 157 951	71 248 551	30.86 %
2025 05	2 131 937	66 739 840	32.27 %
2025 06	1 756 995	62 632 692	28.93 %
2025 07	2 482 498	57 908 457	40.89 %
2025 08	2 254 957	53 480 579	40.37 %
2025 09	2 352 973	49 049 524	44.56 %
2025 10	1 837 811	45 267 180	39.19 %
2025 11			
2025 12			

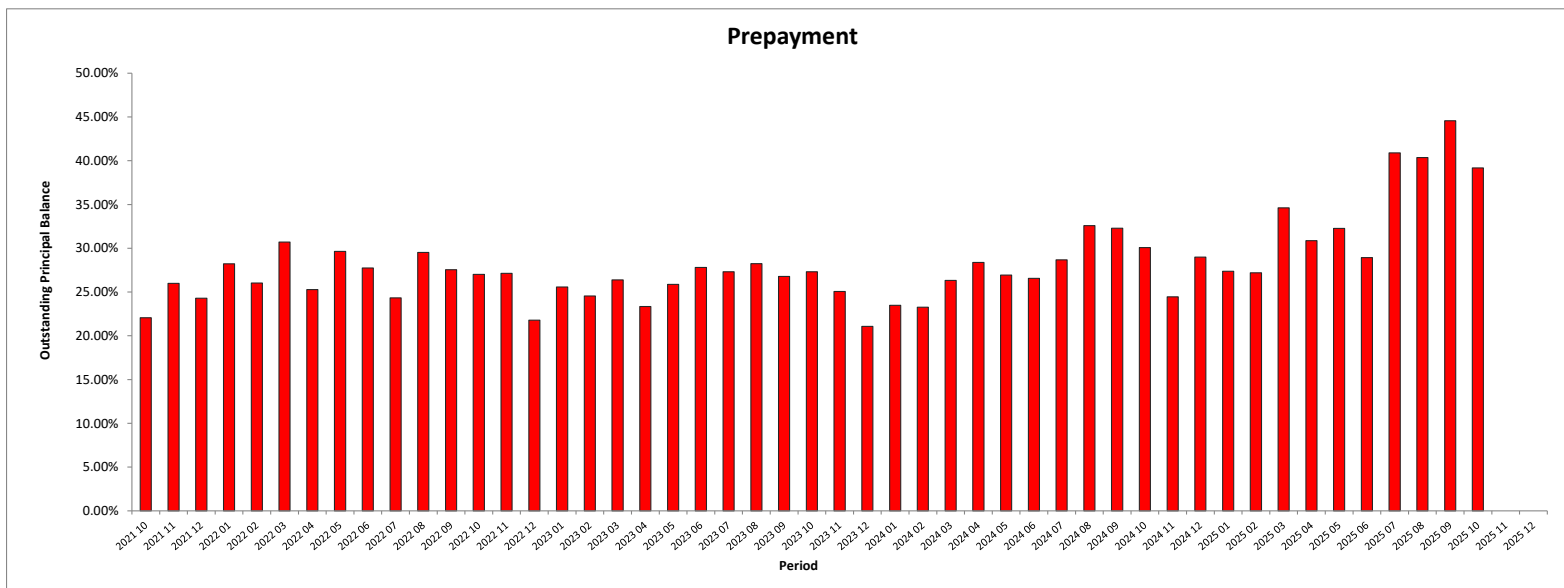
Dynamic Prepayment

SCF RAHOITUSPALVELUT X DAC  
 Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.11.2025		
Payment date	25.11.2025		
Period No	49		
Monthly Period	from	01.10.2025	to 25.11.2025 = 28 days
Interest Period		28.10.2025	



SCF RAHOITUSPALVELUT X DAC  
Monthly Investor Report

26. Delinquency

Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	49	
Monthly Period	01.10.2025	
Interest Period	from 28.10.2025	to 25.11.2025 = 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	216 089	-	-	-	-	-	-	-	-	
	11	431 339 743	24 270	403 513 430	1 599	25 760 159	95	1 786 034	13	209 317	4	70 803	-	-	-	-	-	-	
	12	432 851 017	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	430 847 677	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	1 026 574	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	61	1 013 072	61	720 118	41	510 943	23	346 008	23	416 625	16	169 664	
	11	180 279 144	13 517	168 800 809	664	8 217 024	107	1 459 679	47	551 370	44	505 287	31	417 314	20	327 660	23	398 472	
	12	172 575 409	13 053	161 536 360	673	7 723 458	119	1 140 000	68	1 050 037	34	386 078	31	438 904	20	300 572	35	432 983	
2024	1	164 525 416	12 640	153 841 895	620	7 599 056	87	1 088 681	63	629 216	40	725 197	27	341 550	17	299 820	25	284 295	
	2	157 131 845	12 273	147 865 166	529	6 306 051	80	1 093 026	51	534 598	40	452 142	31	655 381	18	225 480	22	299 929	
	3	149 531 999	11 633	138 695 015	703	8 221 727	79	820 363	39	514 049	36	398 344	28	349 902	22	532 598	22	216 468	
	4	141 455 798	11 230	132 508 121	589	6 612 546	81	942 308	51	483 306	26	359 261	24	306 284	19	243 973	23	489 583	
	5	134 173 418	10 760	125 817 516	532	5 964 393	94	926 634	54	630 793	33	337 226	20	281 704	16	215 152	20	241 475	
	6	127 601 334	10 405	120 670 883	456	4 848 133	69	844 866	44	441 682	36	395 770	23	245 183	12	154 817	17	139 257	
	7	120 599 110	9 862	113 412 122	482	5 322 904	71	706 197	38	488 074	29	204 539	22	286 452	18	178 821	16	164 975	
	8	113 751 736	9 380	106 633 193	476	5 083 890	72	1 021 346	33	336 134	25	345 653	18	130 849	13	200 671	19	191 455	
	9	107 176 081	8 894	100 225 024	488	5 223 218	65	629 026	30	486 176	23	262 937	16	245 326	14	104 375	17	198 398	
	10	101 001 375	8 525	94 474 982	454	4 902 341	65	683 337	31	344 149	16	192 582	14	184 652	12	219 332	17	115 018	
	11	95 964 428	8 207	90 125 869	408	4 103 503	82	906 794	38	301 997	15	202 229	11	147 451	12	176 585	14	264 637	
	12	90 551 538	7 849	84 169 326	426	4 625 904	70	771 954	50	539 750	26	201 974	12	129 483	8	113 146	12	135 334	
2025	1	85 572 854	7 585	80 252 842	355	3 698 758	58	723 325	34	311 494	32	355 547	9	80 305	10	150 583	13	120 842	
	2	81 011 704	7 307	76 354 843	318	3 190 159	53	595 347	28	312 052	21	217 334	21	265 347	6	76 622	10	111 913	
	3	75 793 345	6 901	70 262 946	380	3 956 075	49	473 339	31	421 757	27	298 460	12	175 612	14	205 155	9	87 878	
	4	71 248 551	6 613	66 378 452	336	3 376 589	52	453 848	33	353 220	20	322 697	19	213 182	8	150 562	19	190 227	
	5	66 739 840	6 293	62 335 994	310	2 937 813	47	513 572	29	186 085	29	348 349	15	242 889	12	175 138	15	194 845	
	6	62 632 692	5 662	55 503 090	609	5 825 659	45	315 381	24	352 119	18	141 826	20	256 711	14	237 906	12	154 197	
	7	57 908 457	5 617	54 430 284	239	2 443 627	43	328 939	28	171 699	18	205 647	15	88 811	17	239 450	12	210 184	
	8	53 480 579	5 244	50 345 018	236	2 274 777	33	366 724	22	177 625	17	124 383	13	132 747	9	59 305	19	238 342	
	9	49 049 524	4 910	46 221 533	204	2 033 143	37	406 129	16	91 130	13	82 572	13	93 775	10	121 242	9	80 630	
	10	45 267 180	4 588	42 867 751	198	1 707 660	31	262 660	22	250 780	11	59 948	10	73 542	6	44 839	17	190 593	
	11																		
	12																		

SCF RAHOITUSPALVELUT X DAC  
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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.11.2025	
Payment date	25.11.2025	
Period No	49	
Monthly Period	from 01.10.2025	to 25.11.2025 = 28 days
Interest Period	from 28.10.2025	to 25.11.2025 = 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	0
2022 1	387 242	28				11 058	11 058	376 184	33 151	44 209	343 033	35 042	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	

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
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	15 612	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	128 682	812 073	768 717	171 237	983 310	597 480	62 946	1 046 256	534 534
2023 1	778 687	75	73 389	73 389	705 298	147 149	220 538	558 149	78 435	298 973	479 714	63 786	362 758	415 929	27 999	390 757	387 930
2023 2	1 629 160	90				169 307	169 307	1 459 853	191 387	360 694	1 268 466	307 100	667 794	961 366	147 199	814 994	814 167
2023 3	1 107 969	75							168 376	168 376	939 593	245 907	414 284	693 685	78 486	492 769	615 200
2023 4	1 001 119	73										67 355	67 355	933 764	207 712	275 067	726 052
2024 1	800 692	69												66 979	66 979	733 713	

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
2022 1	387 242	28	5 995	334 123	53 119	22 162	356 285	30 957	3 782	360 067	27 175	2 360	382 427	24 815	8 354	370 781	16 461
2022 2	865 085	45	49 731	748 244	116 840	2 651	750 895	114 189	68 408	819 303	45 781	2 637	821 840	43 145	25 423	847 363	17 722
2022 3	930 547	59	27 497	748 715	181 833	23 247	771 962	158 585	46 434	818 396	112 152	6 861	825 257	105 290	16 580	841 837	85 710
2022 4	1 580 790	100	81 806	1 128 161	452 628	38 824	1 166 986	413 804	59 799	1 226 784	354 006	43 314	1 270 098	310 692	35 111	1 305 209	275 581
2023 1	778 687	75	99 026	489 783	288 905	26 902	516 685	262 003	18 378	535 062	243 625	34 746	569 809	208 678	38 516	608 324	170 363
2023 2	1 629 160	90	221 660	1 036 654	592 506	59 625	1 096 279	532 881	33 462	1 129 741	499 419	77 134	1 206 875	422 285	47 498	1 254 373	374 787
2023 3	1 107 969	75	124 684	617 453	490 516	85 715	703 167	404 801	38 442	741 609	366 359	19 926	761 535	346 434	51 986	813 521	294 448
2023 4	1 001 119	73	379 637	654 704	346 415	29 209	683 913	317 206	33 679	717 592	283 527	73 349	790 940	210 178	78 711	869 651	131 467
2024 1	800 692	69	133 542	200 521	600 171	118 529	319 049	481 643	82 942	401 991	398 701	91 999	493 990	306 702	140 539	634 529	166 163
2024 2	870 315	60	87 147	87 147	783 168	138 234	225 381	644 934	90 433	315 815	554 900	95 720	411 535	458 780	127 230	538 765	331 550
2024 3	554 828	52				32 900	32 900	521 929	162 355	195 255	359 573	55 748	251 003	303 826	88 637	339 640	215 189
2024 4	514 989	43							50 820	50 820	464 168	48 574	99 395	415 594	98 986	198 380	316 608
2025 1	320 438	32										34 060	34 060	286 379	41 248	75 308	245 130
2025 2	539 269	46												28 116	28 116	511 153	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2025 Q3			2025 Q4			2026 Q1			2026 Q2			2026 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2022 1	387 242	28	1 912	372 693	14 549	475	373 168	14 074									
2022 2	865 085	45	2 941	850 304	14 781	1 414	851 718	13 367									
2022 3	930 547	59	4 567	846 404	84 143	857	847 261	83 286									
2022 4	1 580 790	100	42 554	1 347 763	233 027	36 425	1 384 188	196 602									
2023 1	778 687	75	27 282	635 606	143 081	11 277	646 883	131 805									
2023 2	1 629 160	90	22 397	1 276 770	352 390	19 952	1 296 723	332 438									
2023 3	1 107 969	75	44 757	858 278	249 691	38 646	896 925	211 044									
2023 4	1 001 119	73	66 049	935 700	65 419	5 067	940 767	60 351									
2024 1	800 692	69	23 339	657 867	142 825	6 995	664 862	135 830									
2024 2	870 315	60	40 520	579 284	291 031	7 695	586 980	283 335									
2024 3	554 828	52	68 702	408 341	146 487	3 343	411 685	143 143									
2024 4	514 989	43	43 284	241 664	273 324	23 206	264 871	250 118									
2025 1	320 438	32	25 688	100 996	219 442	8 369	109 365	211 073									
2025 2	539 269	46	59 601	87 617	451 652	62 834	150 452	388 817									
2025 3	529 156	40	23 153	23 153	506 003	39 741	62 894	466 262									
2025 4	190 593	17				29 326	29 326	161 268									

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**28. Priority of Payments - Revenue**



Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	49
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

**Purchaser Priority of Payments - Revenue**

	EUR
Purchaser Available Revenue Receipts	+ 455 516.20
Senior Expenses	-
Servicing Fee	-
	19 490.04
Tranche A Loan Interest to Issuer	-
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-
Tranche B Loan Interest to Issuer	-
Credit the Issuer the amount for the Reserve Account	-
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-
Tranche C Loan Interest to Issuer	-
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-
Tranche D Loan Interest to Issuer	-
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-
	1 077.25
	-
	14 633.00
	-
	190 593.26
	-
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-
	975.00
Interest and principal due to Purchaser Subordinated Loan Provider	-
	151.00
Deferred Purchase Price to Seller	-
	181 598.07

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	325 155.75
Senior Expenses	-	21 766.00
Hedge Reduction Payment to Purchaser	-	-
Interest Class A Notes	-	81 356.00
Credit the Class A Principal Deficiency Sub-Ledger	-	-
Interest Class B Notes	-	8 190.00
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-
Credit the Class B Principal Deficiency Sub-Ledger	-	-
Interest Class C Notes	-	2 678.00
Credit the Class C Principal Deficiency Sub-Ledger	-	-
Interest Class D Notes	-	14 633.00
Credit the Class D Principal Deficiency Sub-Ledger	-	190 593.26
Interest and principal due to Issuer Subordinated Loan Provider	-	975.00
Interest and principal due to Expenses Advance Provider	-	-
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		4 964.49

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29. Priority of Payments - Redemption



Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	49
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	EUR 3 591 751.29
Payable to Issuer for the Senior Expenses Deficit	-	-
<u>Prior to the Revolving Period End Date</u>		
Further Purchase Price Payable to Seller	-	-
Balance to be Credited to the Reinvestment Principal Ledger	-	-
<u>On and after the occurrence of the Revolving Period End Date</u>		
Principal Payments on Loan to Issuer	-	3 591 751.29
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	3 782 344.55
<u>Prior to the Revolving Period End Date</u>		
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-
<u>On and after the occurrence of the Revolving Period End Date</u>		
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-
<u>Prior to a Pro Rata trigger Event</u>		
Principal Payments on Class A Notes	-	-
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-
<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	-	3 154 512.32
(ii) Principal Payments on Class B Notes	-	289 263.02
(iii) Principal Payments on Class C Notes	-	85 464.07
(iii) Principal Payments on Class D Notes	-	253 105.14
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-
Payment to Issuer as Issuer Available Revenue Receipts	-	0.00

**Issuer Priority of Payments - Revenue (o)**

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	4 964.49
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**Purchaser Priority of Payments - Revenue (p)**

Payment of residual fund as Deferred Purchase Price to Seller	181 598.07
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**SCF RAHOITUSPALVELUT X DAC**  
**Monthly Investor Report**

**30. Transaction Costs**

Reporting Date	27.11.2025					
Payment date	25.11.2025					
Period No	49					
Monthly Period	01.10.2025					
Interest Period	from	28.10.2025	to	25.11.2025	=	28 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	21 955.00				
Interest accrued for the Period	EUR	106 857.00	81 356.00	8 190.00	2 678.00	14 633.00
Cumulative Interest accrued	EUR	21 468 886.00	16 940 263.00	1 526 116.00	498 975.00	2 503 532.00
Interest Payments	EUR	106 857.00	81 356.00	8 190.00	2 678.00	14 633.00
Cumulative Interest Payments	EUR	21 468 886.00	16 940 263.00	1 526 116.00	498 975.00	2 503 532.00
Interest accrued on Subordinated Loan for the Period	EUR	975.00				
Cumulative Interest accrued on Subordinated Loan	EUR	83 267.00				
Interest Payments on Subordinated Loan	EUR	975.00				
Cumulative Interest Payments on Subordinated Loan	EUR	83 267.00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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**31. Cap Overview**



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

**Kimi 10|Front Cap**

<b>Party A</b>	<b>BANCO SANTANDER, S.A</b>
<b>Party B</b>	<b>SCF RAHOITUSPALVELUT X DAC</b>
Cap Notional	<b>45 767 251</b>
Interest Period Start	28.10.2025
Interest Period End	25.11.2025
Interest Days	28
Settlement Date	25.11.2025
Euribor 1 M	1.857 %
Cap limit	0.000 %
Floating Interest Rate above cap limit	1.857 %
Cap Floating Rate Day Count Fraction	0.08
Cap Interest Amount	<b>EUR 66 103.17</b>
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u><u>EUR 66 103.17</u></u>

Reporting Date	27.11.2025
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Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days

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

**32. Contact Details**



**Santander Consumer Bank AS**

**Team ABS**

Capital.Markets@santanderconsumer.no

Reporting Date	27.11.2025
Payment date	25.11.2025
Period No	49
Monthly Period	01.10.2025
Interest Period	from 28.10.2025 to 25.11.2025 = 28 days