

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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| | | | | | |
|-----------------|---------------|--|-------------|--------------------------|----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | Following payment dates: | 25-03-24 |
| Period No | 28 | | | | 25-04-24 |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from 25-01-24 | | to 26-02-24 | = | 32 days |
| Cut-Off date | 31-01-24 | | | | |

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1. Portfolio Information



| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |

| | Current Period | |
|---|------------------------|--------------|
| | Aggregated Outstanding | |
| | Principal Amount | |
| Outstanding receivables | | |
| Opening balance prior to replenishment | 172 575 408,71 | EUR |
| Scheduled Loan Principal Repayments (+MC) | 4 135 815,20 | EUR |
| Prepayments | 3 629 882,71 | EUR |
| Deemed Collections - Other | - | EUR |
| Total Principal Payments Received in Period | 7 765 697,91 | EUR |
| | | |
| New Defaulted Auto Loans amt in Period | 284 295,28 | EUR |
| | | |
| Closing balance prior to replenishment | 164 525 415,52 | EUR |
| | | |
| Further Purchase Price due (Replenishment price of new assets) | - | EUR |
| Re-investment Principal Ledger Closing Balance | - | EUR |
| | | |
| Closing Balance post replenishment | 164 525 415,52 | EUR |
| | | |
| Principal Recoveries on loans in default | 213 189,90 | EUR |
| | | |
| Total revenue collections | | |
| Total Revenue Received in Period | 568 999,12 | EUR |
| | | |
| # Loans | | |
| At beginning of period | 13 998 | Loans |
| Replenished contracts | - | Loans |
| Paid in Full | 479 | Loans |
| Repurchased (Deemed Collections) | - | Loans |
| New loans into default | 25 | Loans |
| At end of period (pre replenishment) | 13 494 | Loans |

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2. Amount Due for Distribution - Revenue Receipts



| | | | | | |
|-----------------|----------|----------|----|----------|-----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 days |

Purchaser Available Revenue Receipts

Current Period

| | | |
|--|-------------------|------------|
| a. Collections: Interest, fees, recoveries etc. | 791 909,66 | 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 | 1 241,80 | EUR |
| e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments | 51 275,85 | 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 | 844 427,31 | EUR |

Issuer Available Revenue Receipts

| | | |
|---|---------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 475 645,66 | EUR |
| b. Liquidity Reserve (in event of shortfall) | - | EUR |
| c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction) | 592 108,83 | 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 | 13 458,41 | EUR |
| g. Liquidity Reserve Excess Amount | 37 817,44 | EUR |
| h. Any other net amount received by the Issuer | - | EUR |
| Total Amount for Issuer Available Revenue Receipts | 1 119 030,34 | EUR |

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3. Amount Due for Distribution - Redemption Receipts

| | | | | | |
|-----------------|---------------|----|----------|---|---------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from 25-01-24 | to | 26-02-24 | = | 32 days |



Purchaser Available Redemption Receipts

Current Period

| | | |
|---|---------------------|------------|
| a. Collections: Principal payments, Deemed Collection | 7 765 697,91 | 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 | 7 765 697,91 | EUR |

Issuer Available Redemption Receipts

| | | |
|--|---------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 7 765 697,91 | 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 | 284 295,28 | EUR |
| Total Amount for Issuer Available Redemption Receipts | 8 049 993,19 | EUR |

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4. Reserve Accounts



| | |
|-----------------|-------------------------------------|
| Reporting Date | 28-02-24 |
| Payment date | 26-02-24 |
| Period No | 28 |
| Monthly Period | 01-01-24 |
| Interest Period | from 25-01-24 to 26-02-24 = 32 days |

Note Balance

| | | |
|---------------------|----------------|-----|
| Beginning of Period | 172 575 408,71 | EUR |
| End of Period | 164 525 415,52 | EUR |

Liquidity Balance

| | | | |
|-------------------------|-------|------------|-----|
| Beginning of Period | 0,5 % | 820 709,04 | EUR |
| Cash Outflow | | 35 070,76 | EUR |
| Cash Inflow | | - | EUR |
| End of Period | 0,5 % | 785 638,28 | EUR |
| Required Reserve Amount | 0,5 % | 785 638,28 | 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 | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 days |

Asset Balance

| | | |
|--|----------------|-----|
| Opening balance prior to replenishment | 172 575 408,71 | EUR |
| Closing balance prior to replenishment | 164 525 415,52 | EUR |
| Closing Balance post replenishment | 164 525 415,52 | EUR |

Portfolio Performance:

| | EUR | % | # loans |
|--|--------------------|----------------|---------------|
| Performing Receivables: | | | |
| Current | 153 841 895,36 | 93,51% | 12 640 |
| 1-29 days past due | 7 599 055,76 | 4,62% | 620 |
| Delinquent Receivables: | | | |
| 30-59 days past due | 1 088 680,66 | 0,66% | 87 |
| 60-89 days past due | 629 215,97 | 0,38% | 63 |
| 90-119 days past due | 725 197,22 | 0,44% | 40 |
| 120-149 days past due | 341 550,45 | 0,21% | 27 |
| 150-179 days past due | 299 820,10 | 0,18% | 17 |
| Total Performing and Delinquent | 164 525 416 | 100,00% | 13 494 |
| Current Period Defaults | 284 295,28 | | 25 |
| Cumulative Defaults | 8 564 893,65 | | 572 |
| Current Period Principal Recoveries | 213 189,90 | | |
| Cumulative Principal Recoveries | 4 366 988,37 | | |

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

| | | |
|--|-------|----|
| [A] Cumulative Net Loss Ratio, Payment Date | 0,93% | NO |
| [B] Cumulative Net Loss Ratio, preceding Payment Date | 0,92% | |
| [C] Cumulative Net Loss Ratio, second preceding Payment Date | 0,88% | |

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

| | | |
|---|----------------|-----------|
| [A] Aggregate Outstanding Asset Principal Amount | 164 525 415,52 | 37,4955 % |
| [B] Aggregate principal balance of Defaulted Contracts | 8 564 893,65 | |
| [C] Recoveries received on such Defaulted Contracts | 4 366 988,37 | |
| [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 | 1,87% | NO |
| [B] Delinquency Ratio, preceding Payment Date | 1,92% | |
| [C] Delinquency Ratio, second preceding Payment Date | 1,81% | |

or Servicer Termination Event

or Hedge Counterparty Downgrade Event NO

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

| | | | |
|--|----------------|--------|-----|
| [A] [1] + [2] + [3] | 28 645 831,42 | 16,60% | YES |
| Class B Principal Amount [1] | 13 198 079,40 | | |
| Class C Principal Amount [2] | 3 899 432,55 | | |
| Class D Principal Amount [3] | 11 548 319,47 | | |
| [B] Aggregated Outstanding Note Principal Amount | 172 575 408,71 | | |

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 | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |

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

| | |
|--|-----------|
| Weighted average interest rate (min 2,35%) | 2,36% |
| Weighted average months to maturity (max 56) | 31,04* |
| Used Vehicles (max 74%) | 65,61% |
| Balloon Loans (max 63,5%) | 72,14% |
| Corporate Borrowers (max 10%) | 6,98% |
| IRB (min 95%) | 95,44 %** |

* Bucket-based as found in IR

** As of last replenishment

Top-10 Exposures:

| Balance | # Loans | Portion |
|-------------------------|---------|--------------|
| 198 567,63 | 2 | 0,12% |
| 123 060,15 | 1 | 0,07% |
| 122 971,61 | 1 | 0,07% |
| 122 543,79 | 1 | 0,07% |
| 117 038,11 | 1 | 0,07% |
| 112 267,31 | 1 | 0,07% |
| 110 169,72 | 1 | 0,07% |
| 108 483,76 | 1 | 0,07% |
| 102 493,53 | 1 | 0,06% |
| 95 795,57 | 1 | 0,06% |
| Total (max 0,5%) | | 0,74% |

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6. Note Principal

| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |



Note Principal

| | Class A | Class B | Class C | Class D | |
|-------------------------|----------------|---------------|--------------|---------------|-----|
| Beginning of Period | 143 929 577,29 | 13 198 079,40 | 3 899 432,55 | 11 548 319,47 | EUR |
| Sequential Amortization | - | - | - | - | EUR |
| Pro Rata Amortization | 6 713 772,99 | 615 640,72 | 181 893,85 | 538 685,63 | EUR |
| End of Period | 137 215 804,30 | 12 582 438,68 | 3 717 538,70 | 11 009 633,84 | EUR |

Principal Deficiency Sub-Ledger

| | | | | | |
|----------------------------|---|---|---|------------|-----|
| Beginning of Period | - | - | - | - | EUR |
| Principal Addition Amounts | - | - | - | - | EUR |
| Debit PDL | - | - | - | 284 295,28 | EUR |
| Credit PDL | - | - | - | 284 295,28 | EUR |
| End of Period | - | - | - | - | EUR |

Net Note Principal

| | | | | | |
|---------------------|----------------|---------------|--------------|---------------|-----|
| Beginning of Period | 143 929 577,29 | 13 198 079,40 | 3 899 432,55 | 11 548 319,47 | EUR |
| End of Period | 137 215 804,30 | 12 582 438,68 | 3 717 538,70 | 11 009 633,84 | EUR |

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7. Outstanding Notes

| | | | | | |
|-----------------|----------|----------|----|----------|-----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 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 | | 25-10-31 | 25-10-31 | 25-10-31 | 25-10-31 |
| 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 | 172 575 408,71 | 143 929 577,29 | 13 198 079,40 | 3 899 432,55 | 11 548 319,47 |
| Available Distribution Amount | 8 049 993,19 | | | | |
| Amortisation | 7 511 307,56 | | | | |
| Redemption per Class | 8 049 993,19 | 6 713 772,99 | 615 640,72 | 181 893,85 | 538 685,63 |
| Redemption per Note | | 1 630,35 | 3 497,96 | 3 497,96 | 3 497,96 |
| Outstanding Closing Balance | | 137 215 804,30 | 12 582 438,68 | 3 717 538,70 | 11 009 633,84 |
| Net Outstanding Closing Balance | 164 525 415,52 | 137 215 804,30 | 12 582 438,68 | 3 717 538,70 | 11 009 633,84 |
| Current Tranching | 100% | 83,40% | 7,65% | 2,26% | 6,69% |
| Current Pool Factor | | 0,33 | 0,71 | 0,71 | 0,71 |

| 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 | | 32 | 32 | 32 | 30 |
| Principal Outstanding per Note Beginning of Period | | 34 951,33 | 74 989,09 | 74 989,09 | 74 989,09 |
| >Principal Repayment per note | | 1 630,35 | 3 497,96 | 3 497,96 | 3 497,96 |
| Principal Outstanding per Note End of Period | | 33 320,98 | 71 491,13 | 71 491,13 | 71 491,13 |
| >Interest accrued for the period | | 141,95 | 321,22 | 341,22 | 334,33 |
| Interest Payment | 710 310,24 | 584 545,99 | 56 534,71 | 17 743,28 | 51 486,26 |
| Interest Payment per Note | | 141,95 | 321,22 | 341,22 | 334,33 |

| 3. Credit Enhancements | All Notes | Class A | Class B | Class C | Class D |
|---|-----------|---------|---------|---------|---------|
| Initial total CE (Subordination) | | 8,49% | 4,58% | 3,42% | 0,00% |
| Initial total CE (Subordination, incl. Liquidity Reserve) | | 8,97% | 5,05% | 3,42% | 0,00% |
| Current CE (Subordination incl. Excess Spread) | | 18,41% | 10,76% | 8,50% | 1,81% |
| Current CE (Subordination, incl. Liquidity Reserve and Excess Spread) | | 18,88% | 11,24% | 8,50% | 1,81% |
| 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 28-02-24
 Payment date 26-02-24
 Period No 28
 Monthly Period 01-01-24
 Interest Period 25-01-24 to 26-02-24 = 32 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 | | 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 | 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. | |

**SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report**

9.a Original Portfolio Principal Balance

| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |



Average amount - all: 17 157

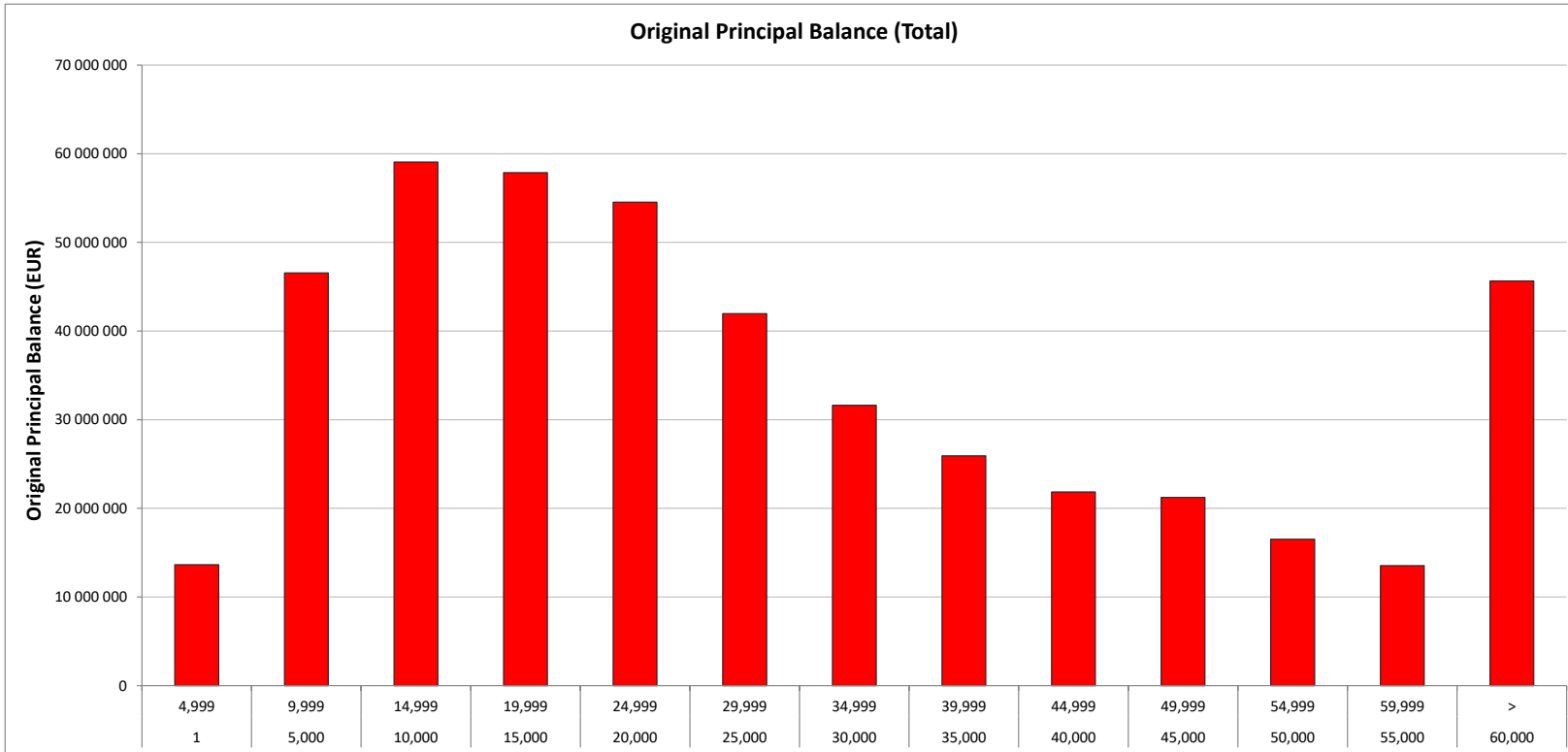
| | | TOTAL | | | | |
|--------|--------|--------|------------------|--------|-----------------------|--------------|
| Min | Max | No | Original balance | % | WA months to maturity | WA seasoning |
| 1 | 4 999 | 4 092 | 13 647 172 | 3,0 % | 27,3 | 15,1 |
| 5 000 | 9 999 | 6 282 | 46 554 194 | 10,3 %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

Original balance

**SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report**

9.b Original Principal Balance Graph

| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |



**SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report**

10.a Outstanding Principal Balance

| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |



Average amount - all: 12 192

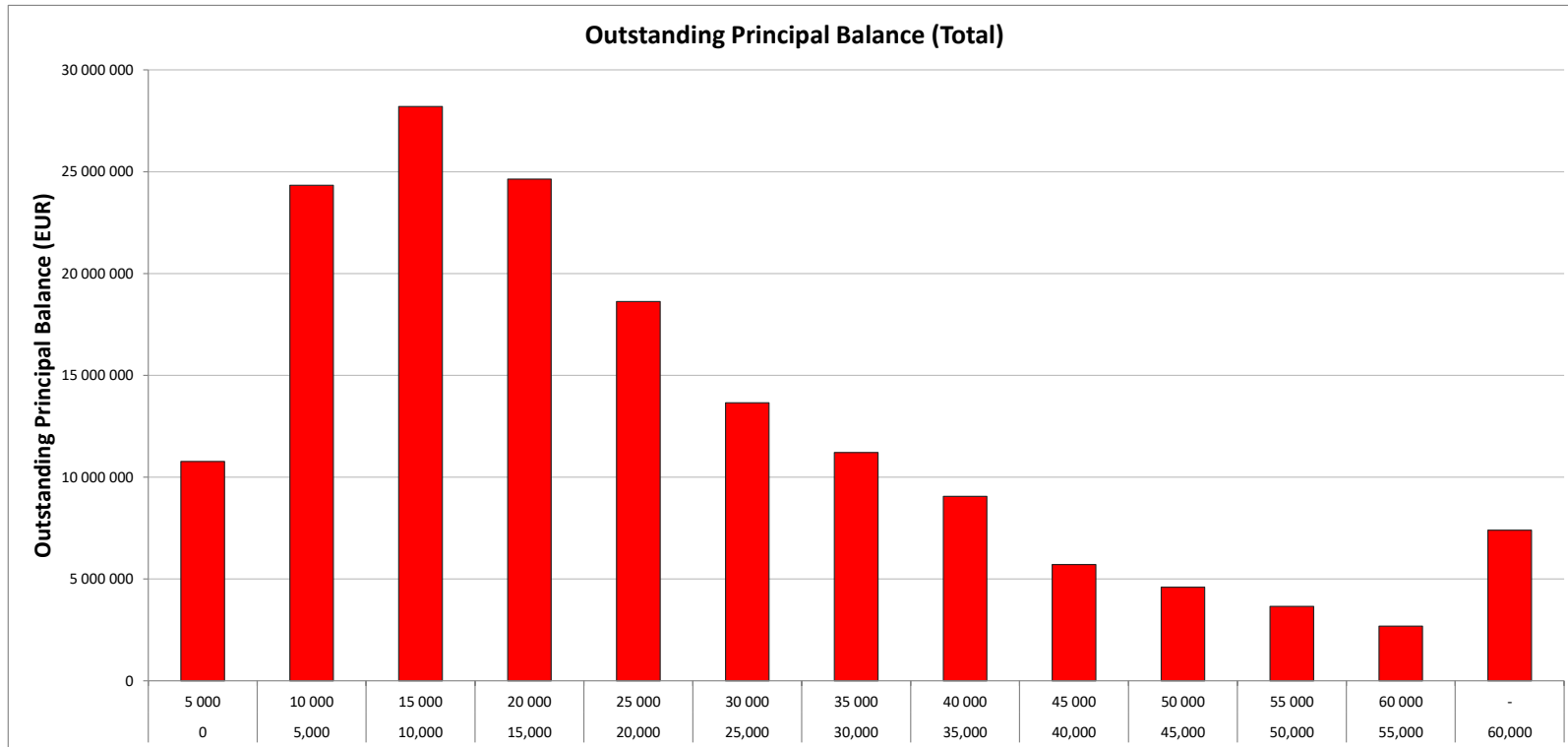
Outstanding balance

| TOTAL | | | | | | | |
|--------|--------|--------|---------------------|--------|-----------------------|--------------|--|
| Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning | |
| 0 | 5 000 | 4 058 | 10 772 846 | 6,55% | 18,7 | 37,9 | |
| 5 000 | 10 000 | 3 346 | 24 327 798 | 14,79% | 28,6 | 35,4 | |
| 10 000 | 15 000 | 2 295 | 28 201 559 | 17,14% | 31,4 | 34,4 | |
| 15 000 | 20 000 | 1 425 | 24 638 669 | 14,98% | 32,7 | 33,8 | |
| 20 000 | 25 000 | 835 | 18 620 609 | 11,32% | 33,1 | 33,3 | |
| 25 000 | 30 000 | 499 | 13 651 265 | 8,30% | 31,8 | 34,7 | |
| 30 000 | 35 000 | 346 | 11 210 150 | 6,81% | 31,8 | 34,9 | |
| 35 000 | 40 000 | 242 | 9 056 326 | 5,50% | 33,6 | 34,3 | |
| 40 000 | 45 000 | 135 | 5 706 519 | 3,47% | 34,4 | 34,3 | |
| 45 000 | 50 000 | 97 | 4 601 046 | 2,80% | 35,0 | 33,7 | |
| 50 000 | 55 000 | 70 | 3 655 887 | 2,22% | 33,3 | 35,0 | |
| 55 000 | 60 000 | 47 | 2 688 978 | 1,63% | 33,8 | 35,0 | |
| 60 000 | - | 99 | 7 393 761 | 4,49% | 32,2 | 34,4 | |
| | | | | | | | |
| Total | | 13 494 | 164 525 416 | 100% | 31,0 | 34,6 | |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution



| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |

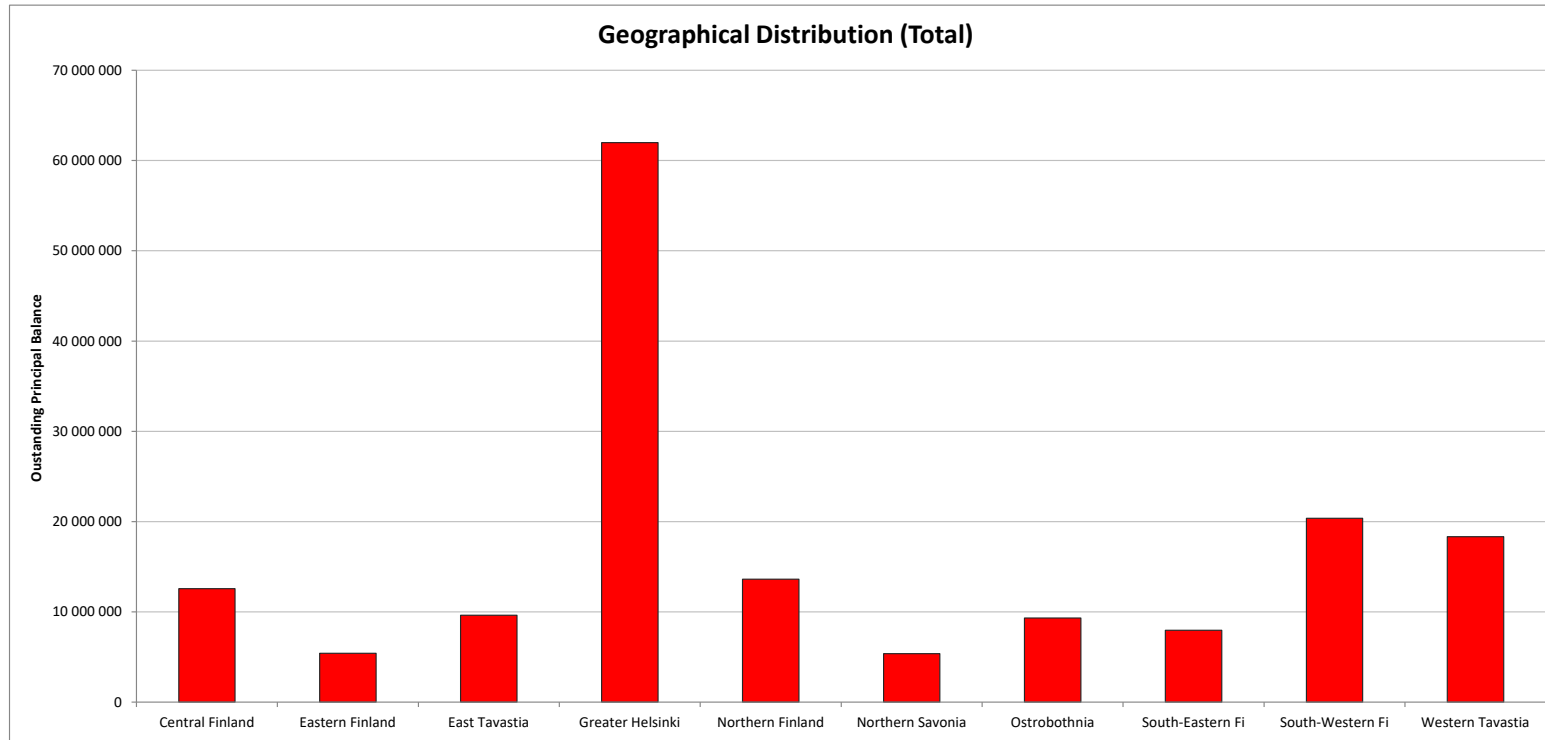
| TOTAL | | | | | | |
|------------------|--------|---------------------|--------------------------|-----------------------|--------------|--|
| District | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning | |
| Central Finland | 1 218 | 12 561 344 | 7,63% | 31,0 | 33,8 | |
| Eastern Finland | 476 | 5 408 527 | 3,29% | 31,7 | 33,8 | |
| East Tavastia | 831 | 9 624 763 | 5,85% | 31,6 | 34,1 | |
| Greater Helsinki | 4 468 | 61 979 729 | 37,67% | 30,8 | 35,2 | |
| Northern Finland | 1 094 | 13 608 124 | 8,27% | 31,8 | 33,8 | |
| Northern Savonia | 500 | 5 359 016 | 3,26% | 29,8 | 34,9 | |
| Ostrobothnia | 857 | 9 325 692 | 5,67% | 31,0 | 34,3 | |
| South-Eastern Fi | 797 | 7 952 669 | 4,83% | 30,9 | 33,8 | |
| South-Western Fi | 1 637 | 20 375 082 | 12,38% | 31,5 | 34,5 | |
| Western Tavastia | 1 616 | 18 330 468 | 11,14% | 30,8 | 34,8 | |
| | | | | | | |
| | | | | | | |
| Total | 13 494 | 164 525 416 | 100% | 31,0 | 34,6 | |

Geographic distribution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

| | | | | | |
|-----------------|----------|----------|----|----------|-----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate



| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |

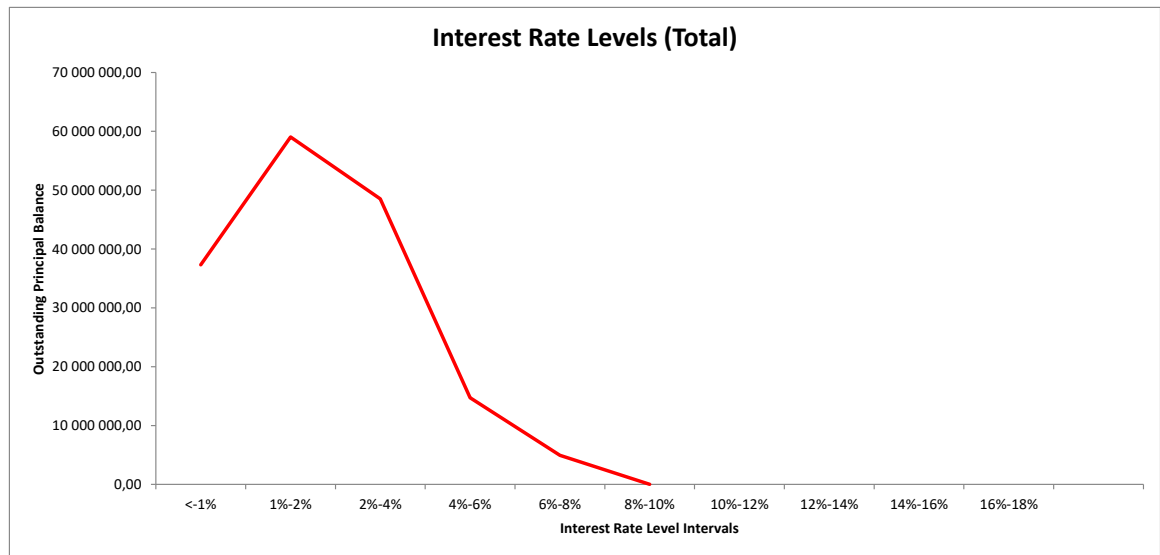
| TOTAL | | | | | | |
|----------|---------|--------|---------------------|--------------------------------|-----------------------|--------------|
| Min (>=) | Max (<) | No | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning |
| 0% | 1% | 2 820 | 37 326 536 | 22,69% | 29,9 | 34,6 |
| 1% | 2% | 3 348 | 59 037 466 | 35,88% | 30,2 | 35,5 |
| 2% | 4% | 4 468 | 48 516 739 | 29,49% | 32,7 | 33,8 |
| 4% | 6% | 2 012 | 14 710 881 | 8,94% | 31,9 | 33,8 |
| 6% | 8% | 841 | 4 925 109 | 2,99% | 30,8 | 34,8 |
| 8% | 10% | 5 | 8 686 | 0,01% | 26,6 | 35,0 |
| 10% | 12% | | | | | |
| 12% | 14% | | | | | |
| 14% | 16% | | | | | |
| 16% | 18% | | | | | |
| 18% | - | | | | | |
| Total | | 13 494 | 164 525 416 | 100% | 31,0 | 34,6 |

Interest distribution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

| | | | | | |
|-----------------|----------|----------|----|----------|-----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.a Remaining Terms



| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |

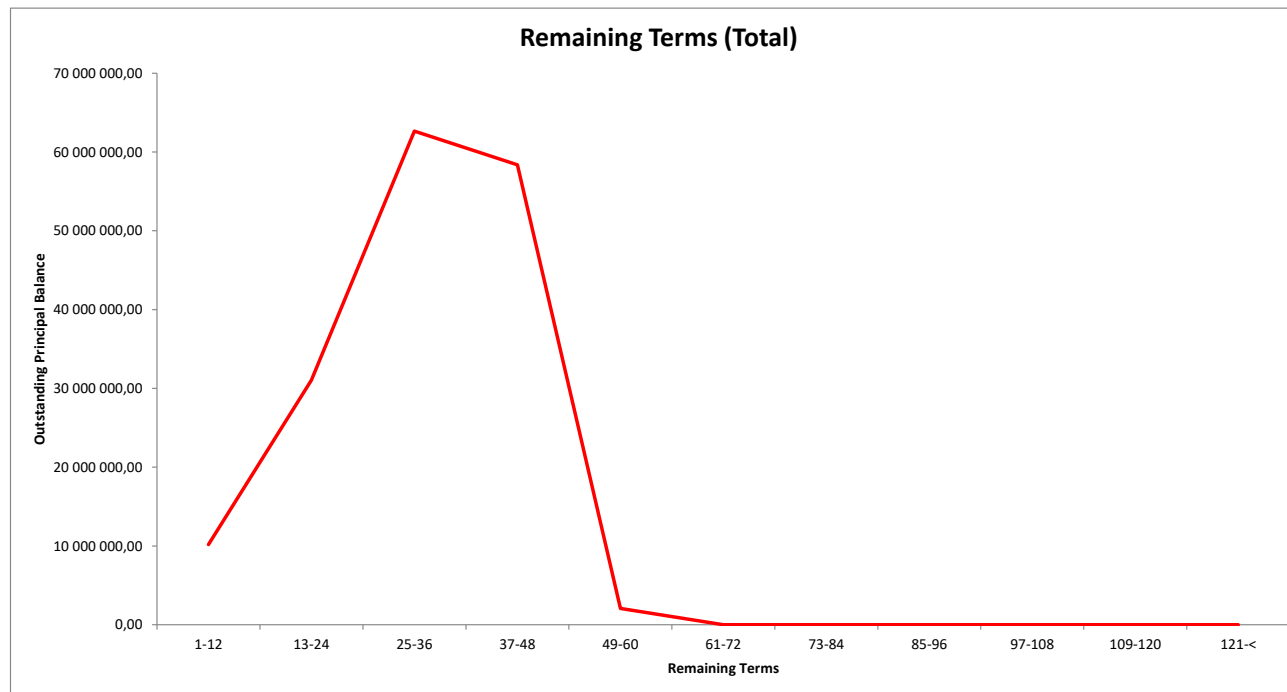
| TOTAL | | | | | | | |
|-------|-----|--------|---------------------|-------------|-----------------------|--------------|------|
| Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning | |
| 0 | | 0 | 26 | 203 993 | 0,12% | 0,0 | 58,5 |
| 1 | | 12 | 2 255 | 10 184 606 | 6,19% | 7,5 | 48,7 |
| 13 | | 24 | 3 285 | 31 034 761 | 18,86% | 19,5 | 39,6 |
| 25 | | 36 | 4 683 | 62 654 521 | 38,08% | 30,2 | 33,8 |
| 37 | | 48 | 3 154 | 58 384 779 | 35,49% | 41,7 | 30,7 |
| 49 | | 60 | 91 | 2 062 756 | 1,25% | 49,8 | 23,9 |
| 61 | | 72 | | | | | |
| 73 | | 84 | | | | | |
| 85 | | 96 | | | | | |
| 97 | | 108 | | | | | |
| 109 | | 120 | | | | | |
| 121 | - | | | | | | |
| Total | | 13 494 | | 164 525 416 | 100% | 31,0 | 34,6 |

Months to maturity

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

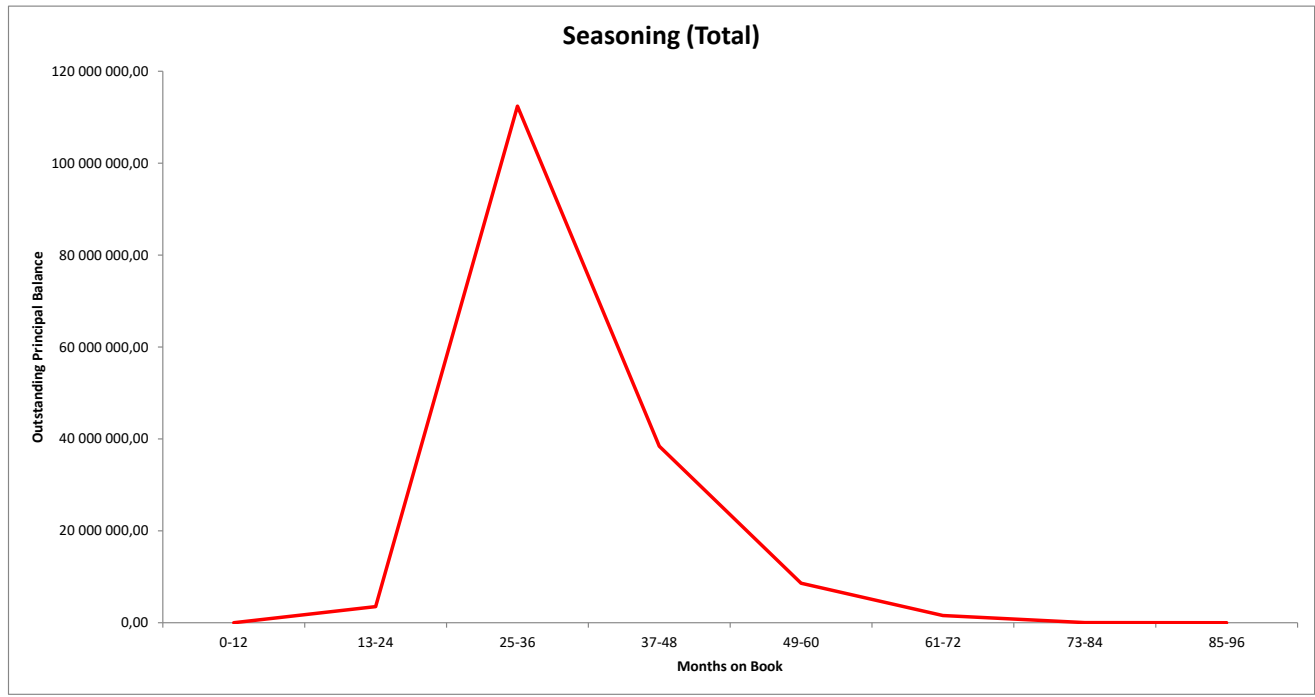
| | | | | | |
|-----------------|----------|----------|----|----------|-----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

| | | | | | |
|-----------------|----------|----------|----|----------|-----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |

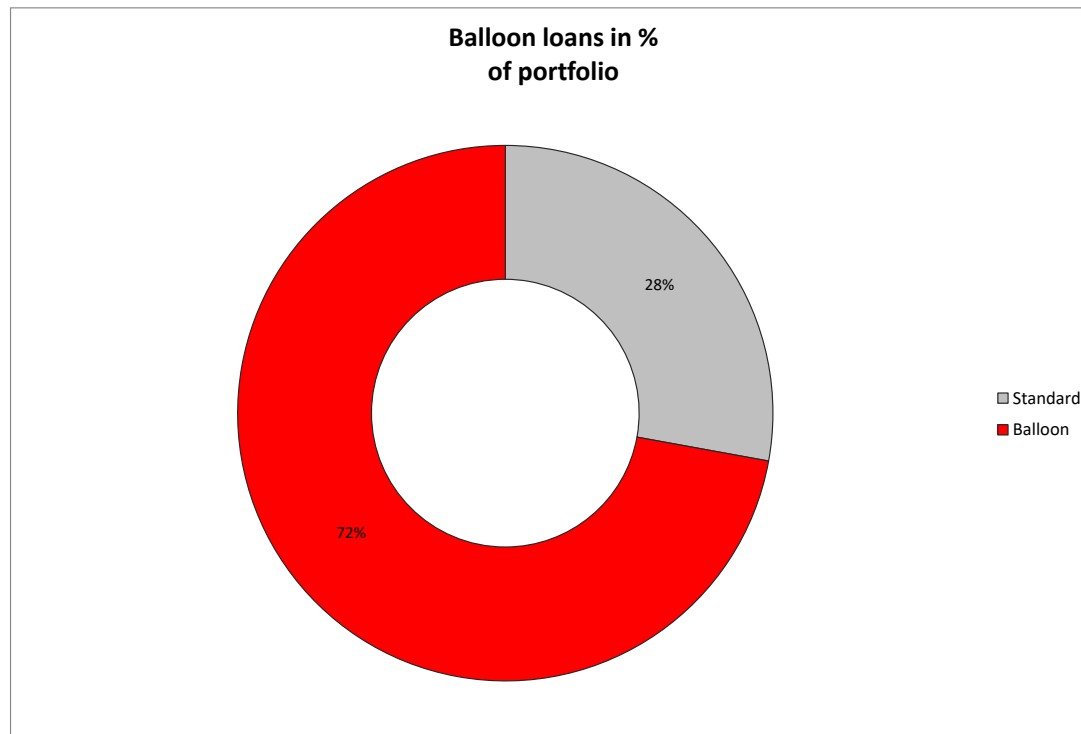
Balloon loans in %
of portfolio

| TOTAL | | | | | | | |
|--------------|---------------|---------------------|--------------------------|-------------------|-------------------|-----------------------|--------------|
| Min | No | Outstanding balance | % of Outstanding Balance | Residual Value | Residual of Total | WA months to maturity | WA seasoning |
| Standard | 7 527 | 45 840 398 | 27,9 % | 3 523 | 0,0 % | 29,6 | 33,5 |
| Balloon | 5 967 | 118 685 018 | 72,1 % | 60 785 560 | 51,2 % | 31,6 | 35,0 |
| | | | | | | | |
| Total | 13 494 | 164 525 416 | 100% | 60 789 082 | 37% | 31,0 | 34,6 |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.b Balloon loans

| | | |
|-----------------|----------|----------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from | 25-01-24 |
| | to | 26-02-24 |
| | = | 32 days |



**SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report**

16.a # loans per borrower



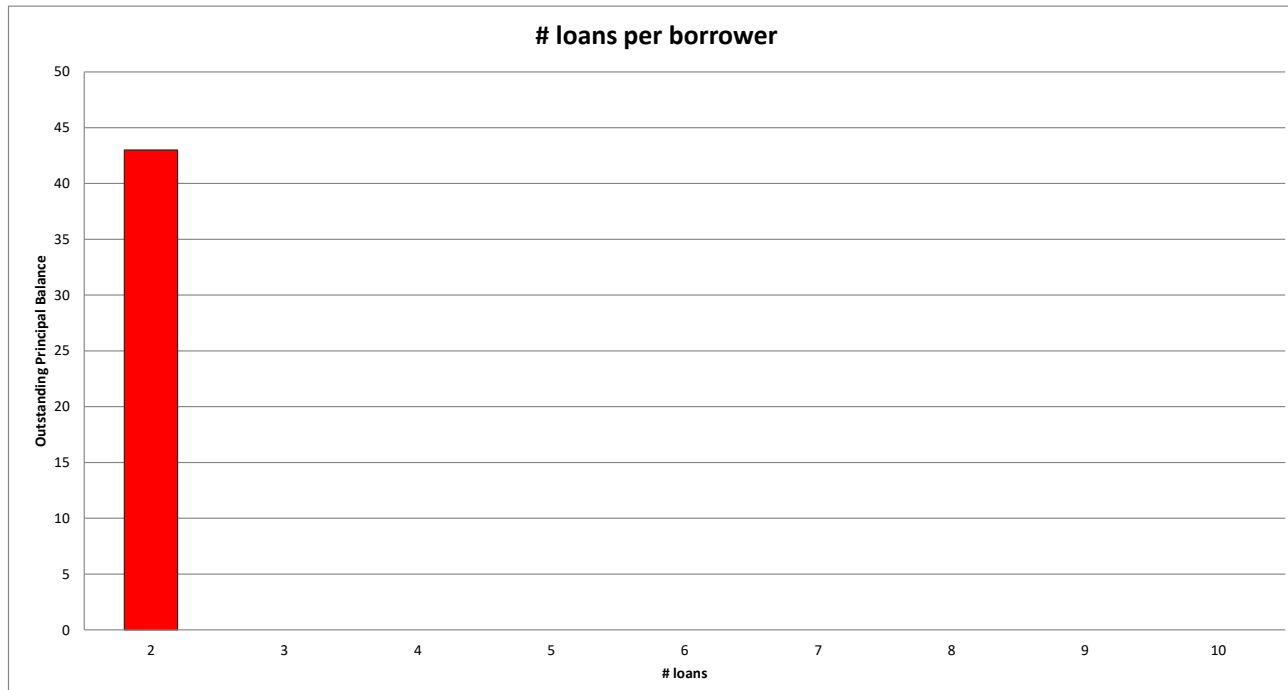
| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |

| TOTAL | | | | |
|----------------------|-----------------------|-------------------------|---------------------|--------|
| # loans per borrower | Total number of loans | Total number of debtors | Outstanding balance | % |
| 1 | 13 408 | | 163 329 537 | 99,27% |
| 2 | 43 | | 1 195 878 | 0,73% |
| 3 | | | | |
| 4 | | | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| Total: | 13 451 | | 164 525 416 | 100% |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

16.b # loans per borrower

| | | | | | |
|-----------------|----------|----------|----|----------|-----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |

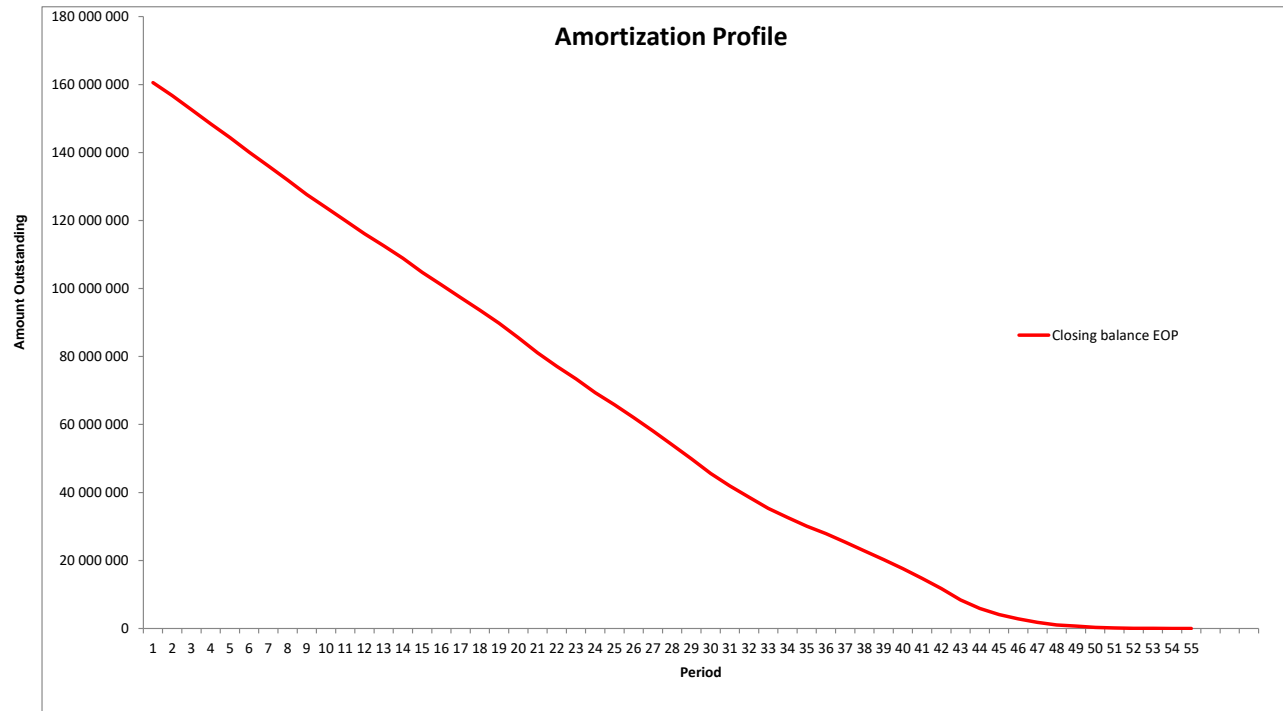
| TOTAL | | | | | | |
|--------|-----------------|-----------------|--------------|----------|-------|------------|
| Period | Opening Balance | Closing Balance | Amortization | Interest | Yield | Percentage |
| 1 | 164 525 416 | 160 569 785 | 3 955 630 | 323 145 | 2,38% | 97,60% |
| 2 | 160 569 785 | 156 761 816 | 3 807 969 | 314 837 | 2,38% | 95,28% |
| 3 | 156 761 816 | 152 584 662 | 4 177 155 | 306 912 | 2,37% | 92,74% |
| 4 | 152 584 662 | 148 455 734 | 4 128 928 | 298 215 | 2,37% | 90,23% |
| 5 | 148 455 734 | 144 436 468 | 4 019 265 | 289 705 | 2,37% | 87,79% |
| 6 | 144 436 468 | 140 090 995 | 4 345 473 | 281 402 | 2,36% | 85,15% |
| 7 | 140 090 995 | 136 061 054 | 4 029 941 | 272 561 | 2,36% | 82,70% |
| 8 | 136 061 054 | 131 926 596 | 4 134 458 | 264 250 | 2,36% | 80,19% |
| 9 | 131 926 596 | 127 652 706 | 4 273 890 | 255 854 | 2,35% | 77,59% |
| 10 | 127 652 706 | 123 798 444 | 3 854 262 | 247 122 | 2,35% | 75,25% |
| 11 | 123 798 444 | 119 991 474 | 3 806 970 | 239 093 | 2,34% | 72,93% |
| 12 | 119 991 474 | 116 123 650 | 3 867 824 | 231 249 | 2,34% | 70,58% |
| 13 | 116 123 650 | 112 561 413 | 3 562 237 | 223 473 | 2,33% | 68,42% |
| 14 | 112 561 413 | 108 894 407 | 3 667 007 | 215 988 | 2,33% | 66,19% |
| 15 | 108 894 407 | 104 767 075 | 4 127 332 | 208 330 | 2,32% | 63,68% |
| 16 | 104 767 075 | 101 085 593 | 3 681 481 | 200 127 | 2,32% | 61,44% |
| 17 | 101 085 593 | 97 310 373 | 3 775 221 | 192 562 | 2,31% | 59,15% |
| 18 | 97 310 373 | 93 597 210 | 3 713 162 | 185 055 | 2,31% | 56,89% |
| 19 | 93 597 210 | 89 818 209 | 3 779 002 | 177 671 | 2,30% | 54,59% |
| 20 | 89 818 209 | 85 513 743 | 4 304 465 | 170 105 | 2,30% | 51,98% |

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



| | | | | | |
|-----------------|----------|----------|----|----------|-----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 days |

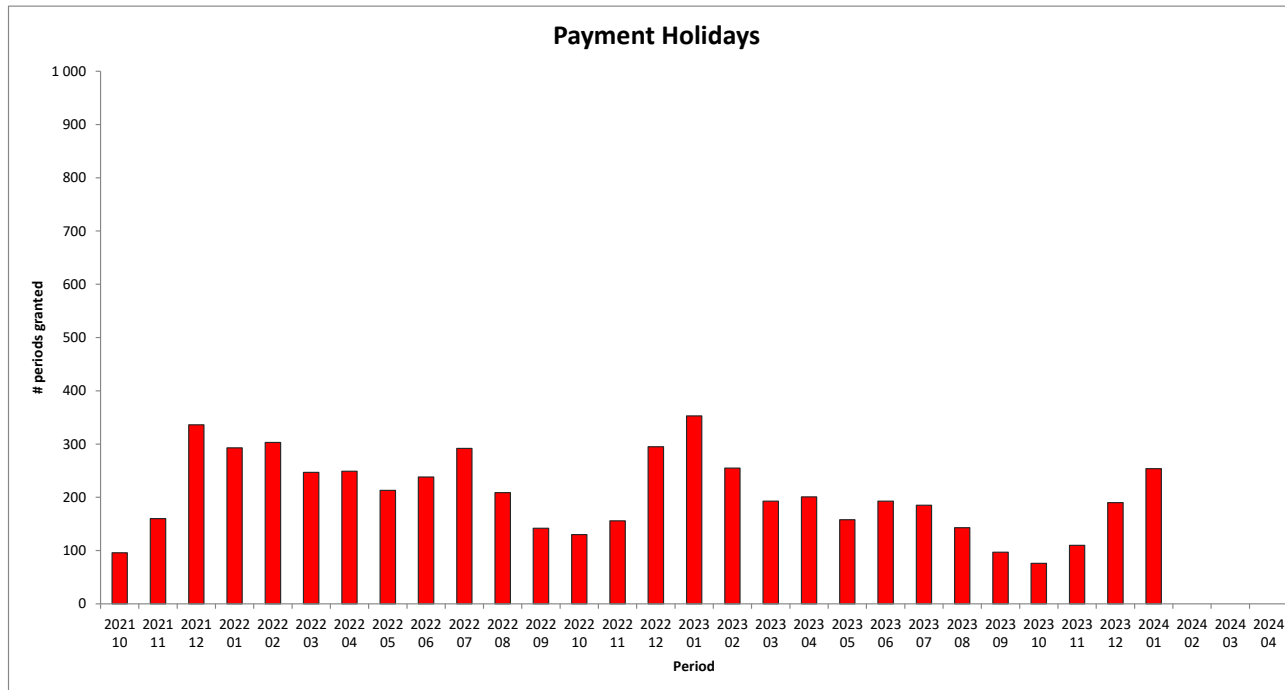
| TOTAL | | | | | |
|---------|-------|---------------------------|-----------------|-----------------|--|
| Period | No | Number of periods granted | Sum of Payments | Closing Balance | |
| 2021 10 | 96 | 121 | 33 855 | 2 126 526 | |
| 2021 11 | 160 | 234 | 59 030 | 2 844 045 | |
| 2021 12 | 336 | 423 | 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 | | | | | |
| 2024 03 | | | | | |
| 2024 04 | | | | | |
| Total: | 5 767 | 7 605 | 2 169 422 | 98 936 216 | |

Payment Holiday

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

| | | | | | |
|-----------------|----------|----------|----|----------|-----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.c Remaining Payment Holidays

| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |



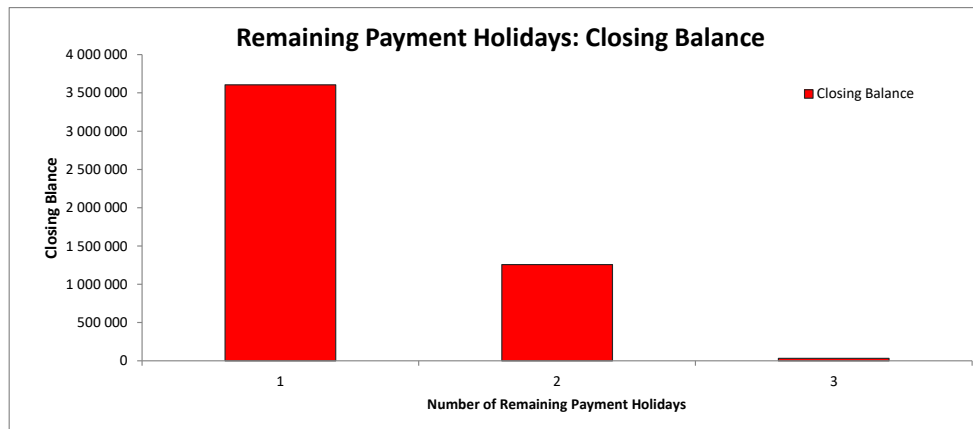
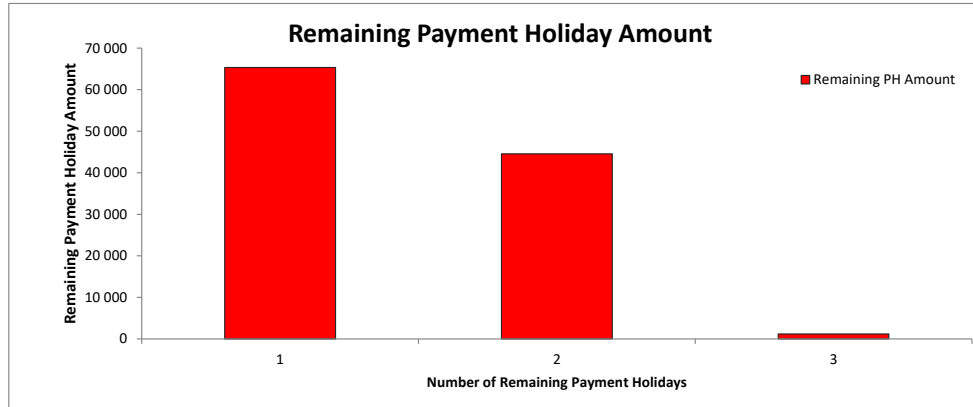
| TOTAL | | | |
|----------------------------------|-----------|-------------------------------|---------------------|
| Remaining Payment Holiday Months | Contracts | Remaining Payment Holiday Amt | Closing Balance Amt |
| 1 | 227 | 65 322 | 3 605 187 |
| 2 | 69 | 44 537 | 1 256 650 |
| 3 | 1 | 1 208 | 31 573 |
| Total | 297 | 111 066 | 4 893 409 |

Remaining PH's

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.d Remaining Payment Holidays

| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | to 26-02-24 |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.a Downpayment



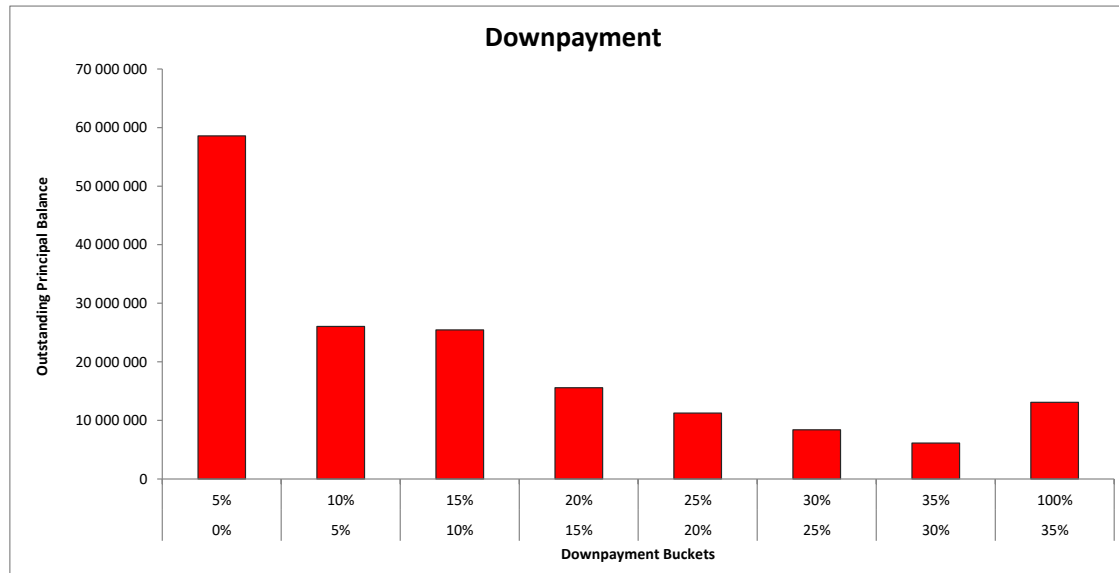
| | | | | | |
|-----------------|----------|----------|----|----------|-----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 days |

| TOTAL | | | | | | | |
|---------------|----------|---------|--------|---------------------|--------|-----------------------|--------------|
| Downpayment % | Min (>=) | Max (<) | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | 0% | 5% | 4 627 | 58 564 725 | 35,60% | 33,3 | 34,0 |
| | 5% | 10% | 1 760 | 26 049 742 | 15,83% | 32,2 | 34,9 |
| | 10% | 15% | 1 801 | 25 460 756 | 15,48% | 29,4 | 35,8 |
| | 15% | 20% | 1 260 | 15 590 510 | 9,48% | 29,1 | 35,6 |
| | 20% | 25% | 973 | 11 251 901 | 6,84% | 29,9 | 34,5 |
| | 25% | 30% | 755 | 8 387 715 | 5,10% | 28,9 | 34,2 |
| | 30% | 35% | 623 | 6 137 461 | 3,73% | 29,1 | 34,2 |
| | 35% | 100% | 1 695 | 13 082 606 | 7,95% | 27,3 | 33,8 |
| | | | | | | | |
| | | | 13 494 | 164 525 416 | 100% | 31,0 | 34,6 |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.b Downpayment

| | | |
|-----------------|----------|--------------------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from | 25-01-24 to 26-02-24 = 32 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



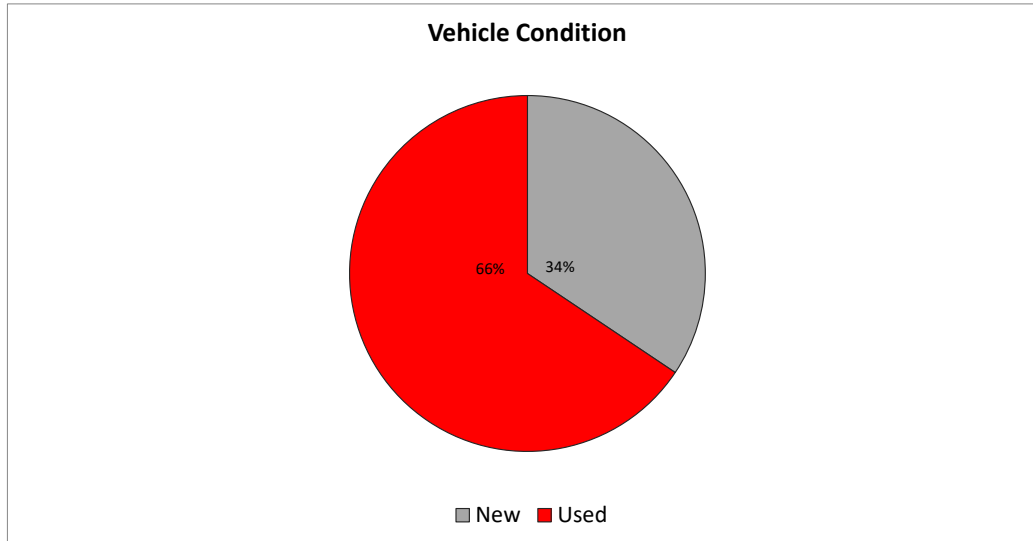
| | |
|-----------------|-------------------------------------|
| Reporting Date | 28-02-24 |
| Payment date | 26-02-24 |
| Period No | 28 |
| Monthly Period | 01-01-24 |
| Interest Period | from 25-01-24 to 26-02-24 = 32 days |

| Vehicle condition | TOTAL | | | | |
|-------------------|-------------------|-------------|---------------------|------|-----------------------|
| | Vehicle condition | No | Outstanding balance | % | WA months to maturity |
| New | 3 027 | 56 586 055 | 34,39% | 28,4 | 35,3 |
| Used | 10 467 | 107 939 360 | 65,61% | 32,4 | 34,3 |
| Total | 13 494 | 164 525 416 | 100% | 31,0 | 34,6 |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.b Vehicle Condition

| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



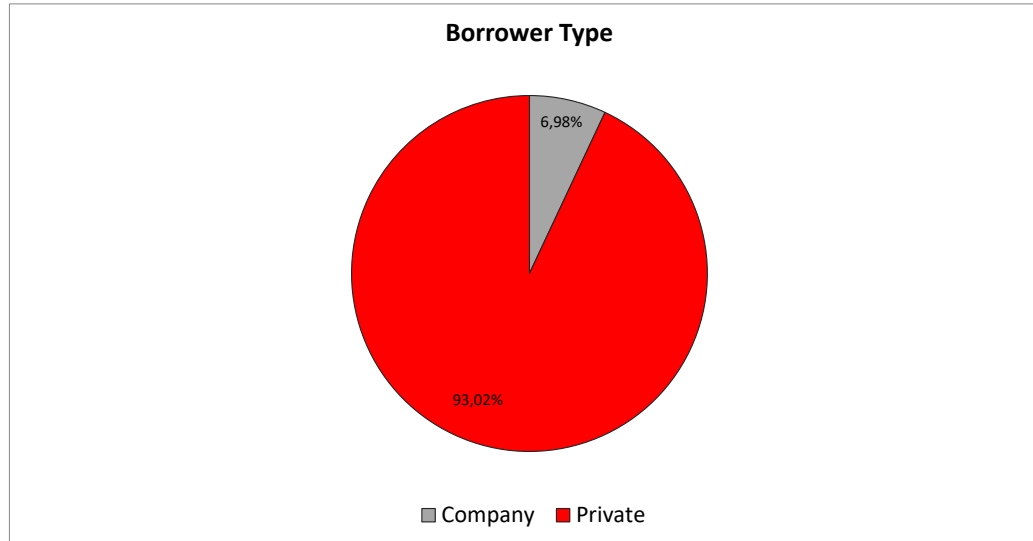
| | |
|-----------------|-------------------------------------|
| Reporting Date | 28-02-24 |
| Payment date | 26-02-24 |
| Period No | 28 |
| Monthly Period | 01-01-24 |
| Interest Period | from 25-01-24 to 26-02-24 = 32 days |

| TOTAL | | | | | |
|---------------|--------|---------------------|--------|-----------------------|--------------|
| Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| Company | 820 | 11 490 555 | 6,98% | 23,7 | 35,8 |
| Private | 12 674 | 153 034 860 | 93,02% | 31,6 | 34,5 |
| | | | | | |
| Total | 13 494 | 164 525 416 | 100% | 31,0 | 34,6 |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.b Borrower Type

| | |
|-----------------|-------------------------------------|
| Reporting Date | 28-02-24 |
| Payment date | 26-02-24 |
| Period No | 28 |
| Monthly Period | 01-01-24 |
| Interest Period | from 25-01-24 to 26-02-24 = 32 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type



| | | | | | |
|-----------------|----------|----------|----|----------|-----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 days |

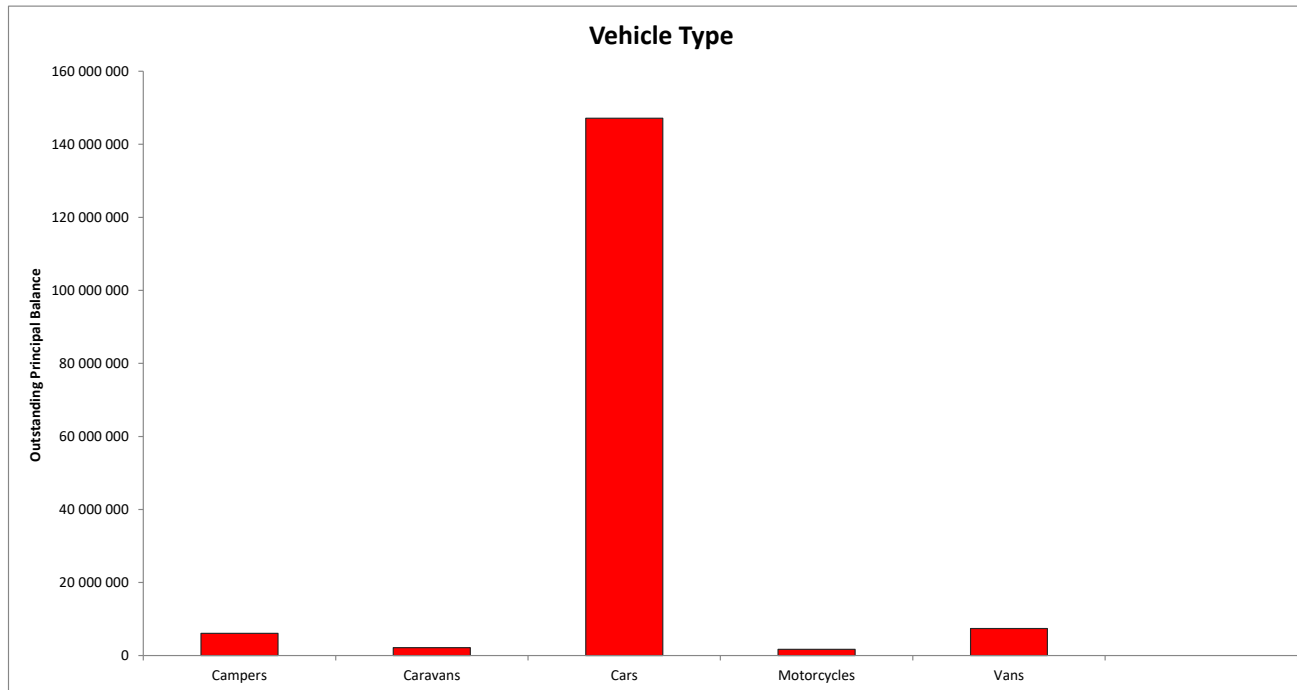
| TOTAL | | | | | |
|-------------|--------|---------------------|--------------------------|-----------------------|--------------|
| Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| Campers | 231 | 6 083 622 | 3,70% | 35,3 | 32,5 |
| Caravans | 166 | 2 178 025 | 1,32% | 34,9 | 32,1 |
| Cars | 12 032 | 147 143 048 | 89,43% | 31,1 | 34,7 |
| Motorcycles | 290 | 1 708 728 | 1,04% | 26,8 | 32,9 |
| Vans | 775 | 7 411 992 | 4,51% | 26,5 | 35,4 |
| | | | | | |
| | | | | | |
| Total | 13 494 | 164 525 416 | 100% | 31,0 | 34,6 |

Vehicle type

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.b Vehicle type

| | | | | | |
|-----------------|----------|----------|----|----------|-----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans



| | | |
|-----------------|-----------------------------|---------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 to 26-02-24 = | 32 days |

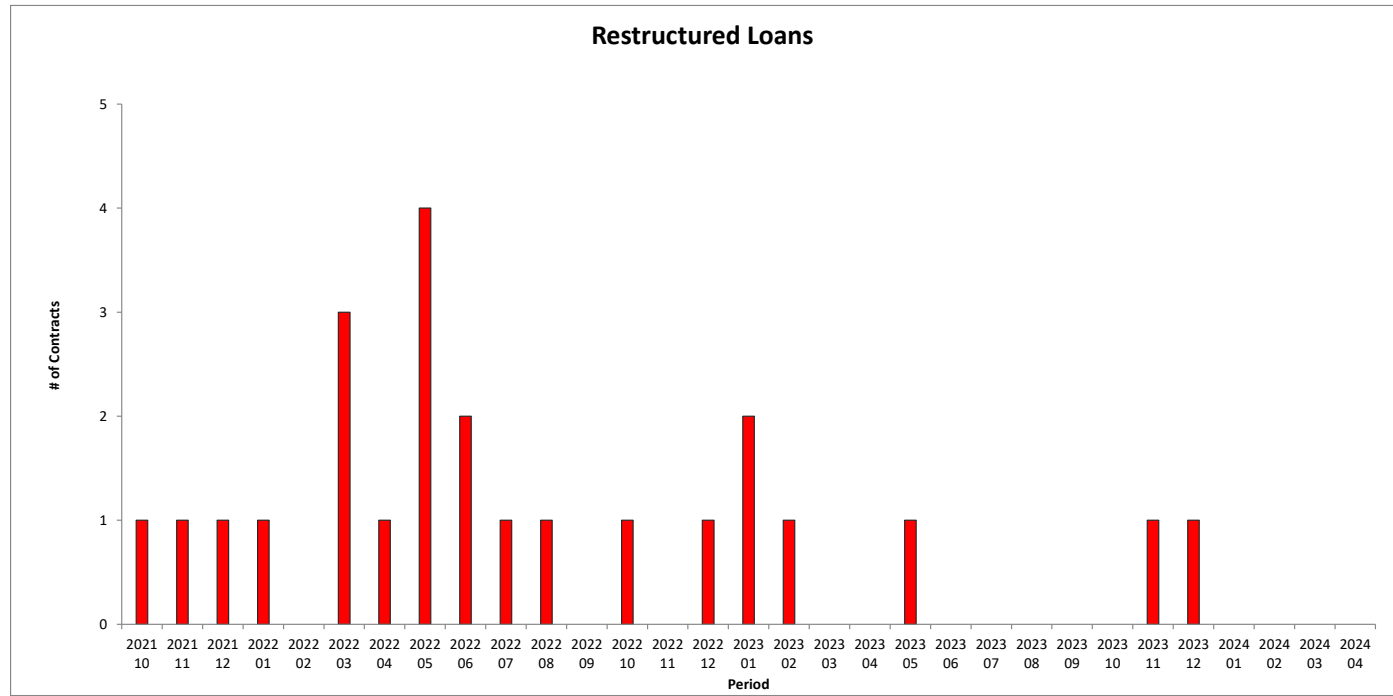
| TOTAL | | |
|---------|----|---------------------|
| Period | No | Outstanding balance |
| 2021 10 | 1 | 23 632 |
| 2021 11 | 1 | 25 202 |
| 2021 12 | 1 | 7 631 |
| 2022 01 | 1 | 64 072 |
| 2022 02 | 0 | 0 |
| 2022 03 | 3 | 75 148 |
| 2022 04 | 1 | 8 692 |
| 2022 05 | 4 | 77 788 |
| 2022 06 | 2 | 12 908 |
| 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 | | |
| 2024 03 | | |
| 2024 04 | | |
| 2024 05 | | |
| Total | 24 | 524 345 |

Restructured

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.b Restructured Loans

| | | | | | |
|-----------------|----------|----------|----|----------|-----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.a Dynamic Interest rate



| | | |
|-----------------|-------------------------------------|--|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 to 26-02-24 = 32 days | |

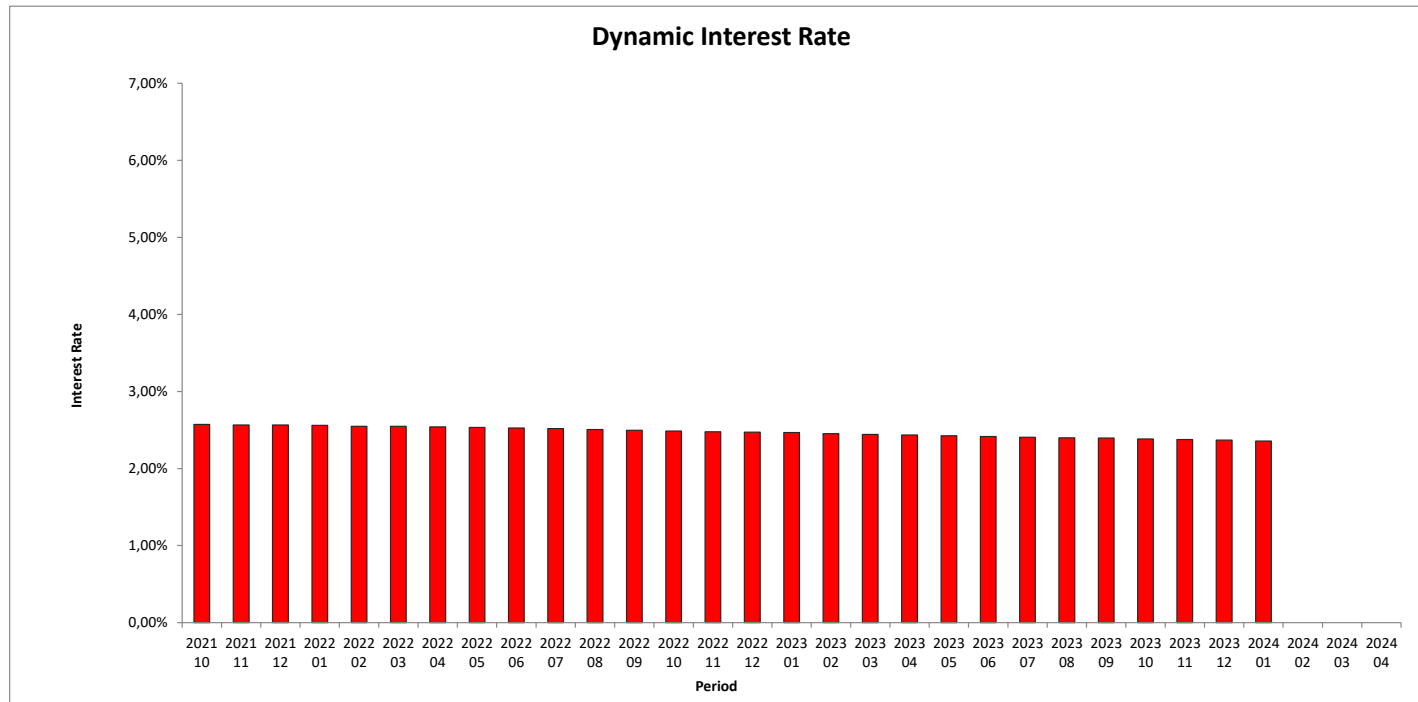
| TOTAL | | |
|---------|-----------------|------------------|
| Period | Closing balance | WA Interest rate |
| 2021 10 | 422 120 336 | 2,57% |
| 2021 11 | 431 339 743 | 2,56% |
| 2021 12 | 432 351 017 | 2,56% |
| 2022 01 | 430 947 677 | 2,56% |
| 2022 02 | 431 953 670 | 2,55% |
| 2022 03 | 428 412 919 | 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 | | |
| 2024 03 | | |
| 2024 04 | | |

Interest rate evolution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

24.b Dynamic Interest Rate

| | | |
|-----------------|----------|----------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from | 25-01-24 |
| | to | 26-02-24 |
| | = | 32 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



| | | | | | |
|-----------------|----------|----------|----|----------|-----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | from | 01-01-24 | to | 26-02-24 | = 32 days |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 days |

| 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 | | | |
| 2024 03 | | | |
| 2024 04 | | | |

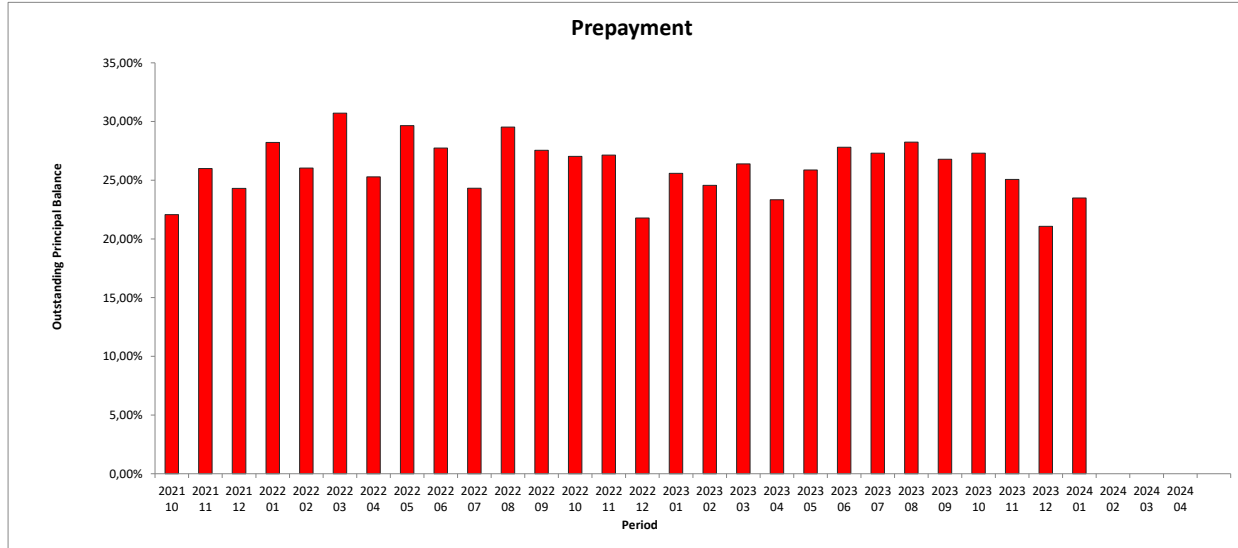
Dynamic Prepayment

SCF RAHOITUSPALVELUT X DAC
 Monthly Investor Report

25.b Dynamic Pre-Payments



| | | | | | |
|-----------------|----------|----------|----|----------|-----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 days |



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

26. Delinquency



| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |

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

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 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 | 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 | 284 295 | 25 | | | | | | | | | | | | | | | |
| 2024 2 | 0 | 0 | | | | | | | | | | | | | | | |
| 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 | 4 193 | 324 709 | 62 533 |
| 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 | 2 491 | 677 146 | 187 939 |
| 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 | 4 136 | 686 262 | 244 285 |
| 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 | 23 109 | 1 006 419 | 574 371 |
| 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 | 9 177 | 371 935 | 406 752 |
| 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 | 57 842 | 725 636 | 903 524 |
| 2023 3 | 1 107 969 | 75 | | | | | | | 168 376 | 168 376 | 939 593 | 245 907 | 414 284 | 693 685 | 53 502 | 467 786 | 640 183 |
| 2023 4 | 1 001 119 | 73 | | | | | | | | | | 67 355 | 67 355 | 933 764 | 54 749 | 122 104 | 879 015 |
| 2024 1 | 284 295 | 25 | | | | | | | | | | | | | 3 794 | 3 794 | 280 501 |
| 2024 2 | 0 | 0 | | | | | | | | | | | | | | | |
| 2024 3 | 0 | 0 | | | | | | | | | | | | | | | |
| 2024 4 | 0 | 0 | | | | | | | | | | | | | | | |

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

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

28. Priority of Payments - Revenue



| | | | | | |
|-----------------|----------|----------|----|----------|-----------|
| Reporting Date | 28-02-24 | | | | |
| Payment date | 26-02-24 | | | | |
| Period No | 28 | | | | |
| Monthly Period | 01-01-24 | | | | |
| Interest Period | from | 25-01-24 | to | 26-02-24 | = 32 days |

Purchaser Priority of Payments - Revenue

| | | | |
|---|----------|---------------|------------|
| Purchaser Available Revenue Receipts | + | 844 427,31 | EUR |
| Senior Expenses | - | 61 847,90 | EUR |
| Servicing Fee | - | 70 837,33 | EUR |
| Tranche A Loan Interest to Issuer | - | 55 306,02 | EUR |
| Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche B Loan Interest to Issuer | - | 8 004,66 | 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 | - | 3 404,49 | EUR |
| Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount | - | - | EUR |
| Tranche D Loan Interest to Issuer | - | 51 486,00 | EUR |
| Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount | - | 284 295,28 | EUR |
| Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider | - | 37 958,76 | EUR |
| Interest and principal due to Purchaser Subordinated Loan Provider | - | 352,00 | EUR |
| Deferred Purchase Price to Seller | | 270 934,87 | EUR |

Issuer Priority of Payments - Revenue

| | | | |
|--|---|------------------|------------|
| Issuer Available Revenue Receipts | + | 1 119 030,34 | EUR |
| Senior Expenses | - | 35 190,45 | EUR |
| Hedge Reduction Payment to Purchaser | - | - | EUR |
| Interest Class A Notes | - | 584 546,00 | EUR |
| Credit the Class A Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class B Notes | - | 56 535,00 | 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 | - | 17 743,00 | EUR |
| Credit the Class C Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class D Notes | - | 51 486,00 | EUR |
| Credit the Class D Principal Deficiency Sub-Ledger | - | 284 295,28 | EUR |
| Interest and principal due to Issuer Subordinated Loan Provider | - | 37 958,76 | 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 | | 51 275,85 | EUR |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

29. Priority of Payments - Redemption



| | |
|-----------------|-------------------------------------|
| Reporting Date | 28-02-24 |
| Payment date | 26-02-24 |
| Period No | 28 |
| Monthly Period | 01-01-24 |
| Interest Period | from 25-01-24 to 26-02-24 = 32 days |

Purchaser Priority of Payments - Redemption

| | | | |
|---|---|--------------|-----|
| Purchaser Available Redemption Receipts | + | 7 765 697,91 | 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 | - | 7 765 697,91 | EUR |
| Payment to Purchaser as Purchaser Available Revenue Receipts | - | - | EUR |

Issuer Priority of Payments - Redemption

| | | | |
|--|---|--------------|-----|
| Issuer Available Redemption Receipts | + | 8 049 993,19 | 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 | - | 6 713 772,99 | EUR |
| (ii) Principal Payments on Class B Notes | - | 615 640,72 | EUR |
| (iii) Principal Payments on Class C Notes | - | 181 893,85 | EUR |
| (iii) Principal Payments on Class D Notes | - | 538 685,63 | |
| <u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u> | | | EUR |
| Payment to Issuer as Issuer Available Revenue Receipts | - | - | EUR |
| <u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u> | | | |
| To pay any Class A Notes Principal due and payable | | 6 713 772,99 | 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 | | 615 640,72 | EUR |
| Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable | | 181 893,85 | EUR |
| Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable | | 538 685,63 | |
| 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 | | 51 275,85 | EUR |

Purchaser Priority of Payments - Revenue (p)

| | | | |
|---|--|------------|-----|
| Payment of residual fund as Deferred Purchase Price to Seller | | 270 934,87 | EUR |
|---|--|------------|-----|

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

30. Transaction Costs

| | | |
|-----------------|---------------|-----------------------|
| Reporting Date | 28-02-24 | |
| Payment date | 26-02-24 | |
| Period No | 28 | |
| Monthly Period | 01-01-24 | |
| Interest Period | from 25-01-24 | to 26-02-24 = 32 days |



| Transaction Costs | Currency | All Notes | Class A | Class B | Class C | Class D |
|--|-----------------|------------------|----------------|----------------|----------------|----------------|
| Senior Expenses | EUR | 61 847,90 | | | | |
| Interest accrued for the Period | EUR | 710 310,00 | 584 546,00 | 56 535,00 | 17 743,00 | 51 486,00 |
| Cumulative Interest accrued | EUR | 14 475 941,00 | 11 301 767,00 | 975 089,00 | 324 126,00 | 1 874 959,00 |
| Interest Payments | EUR | 710 310,00 | 584 546,00 | 56 535,00 | 17 743,00 | 51 486,00 |
| Cumulative Interest Payments | EUR | 14 475 941,00 | 11 301 767,00 | 975 089,00 | 324 126,00 | 1 874 959,00 |
| Interest accrued on Subordinated Loan for the Period | EUR | 2 888,00 | | | | |
| Cumulative Interest accrued on Subordinated Loan | EUR | 48 557,00 | | | | |
| Interest Payments on Subordinated Loan | EUR | 2 888,00 | | | | |
| Cumulative Interest Payments on Subordinated Loan | EUR | 48 557,00 | | | | |
| Unpaid Interest for the Period | EUR | - | | | | |
| Cumulative Unpaid Interest | EUR | - | | | | |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

31. Cap Overview



| | |
|-----------------|-------------------------------------|
| Reporting Date | 28-02-24 |
| Payment date | 26-02-24 |
| Period No | 28 |
| Monthly Period | 01-01-24 |
| Interest Period | from 25-01-24 to 26-02-24 = 32 days |

Class A, B and C Cap details

Kimi 10 | Front Cap

| | |
|---|-----------------------------------|
| Party A | BANCO SANTANDER, S.A |
| Party B | SCF RAHOITUSPALVELUT X DAC |
| Cap Notional | 172 169 149 |
| Interest Period Start | 25-01-24 |
| Interest Period End | 26-02-24 |
| Interest Days | 32 |
| Settlement Date | 26-02-24 |
| Euribor 1 M | 3,869 % |
| Cap limit | 0,000 % |
| Floating Interest Rate above cap limit | 3,869 % |
| Cap Floating Rate Day Count Fraction | 0,09 |
| Cap Interest Amount | EUR 592 108,83 |
| Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC) | <u><u>EUR 592 108,83</u></u> |

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

32. Contact Details



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| | |
|-----------------|-------------------------------------|
| Reporting Date | 28-02-24 |
| Payment date | 26-02-24 |
| Period No | 28 |
| Monthly Period | 01-01-24 |
| Interest Period | from 25-01-24 to 26-02-24 = 32 days |