

**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



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Reporting Date	30.06.2021				
Payment date	28.06.2021			Following payment dates:	26.07.2021
Period No	7				25.08.2021
Monthly Period	01.05.2021				
Interest Period	from 25.05.2021		to 28.06.2021	=	34 days
Cut-Off date	31.05.2021				

**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**1. Portfolio Information**



Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance prior to replenishment</b>	<b>649 905 541,24 EUR</b>
Scheduled Loan Principal Repayments (+MC)	10 595 861,35 EUR
Prepayments	14 081 851,14 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>24 677 712,49 EUR</b>
New Defaulted Auto Loans in Period	414 736,87 EUR
<b>Closing balance prior to replenishment</b>	<b>624 813 091,88 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>624 813 091,88 EUR</b>
Principal Recoveries on loans in default	4 452,38 EUR
<b>Total revenue collections</b>	
<b>Total Revenue Received in Period</b>	<b>1 792 722,22 EUR</b>

<b># Loans</b>	
At beginning of period	38 670 Loans
Replenished contracts this period	- Loans
Paid in Full	956 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	23 Loans
At end of period	<b>37 691 Loans</b>

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



Reporting Date	30.06.2021				
Payment date	28.06.2021				
Period No	7				
Monthly Period	01.05.2021				
Interest Period	from 25.05.2021	to	28.06.2021	=	34 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	1 782 082,47	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	-	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	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	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
<b>Total Amount for Purchaser Available Revenue Receipts</b>	<b>1 782 082,47</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	739 582,29	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	88 545,44	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	-	EUR
g. Liquidity Reserve Excess Amount	-	EUR
h. Any other net amount received by the Issuer	-	EUR
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>828 127,73</b>	<b>EUR</b>

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



Reporting Date	30.06.2021				
Payment date	28.06.2021				
Period No	7				
Monthly Period	01.05.2021				
Interest Period	from 25.05.2021	to	28.06.2021	=	34 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	24 677 712,49	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	94 458,76	EUR
f. Any other net income amount received by the Purchaser	-	EUR
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>24 772 171,25</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	24 772 171,25	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	414 736,87	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>25 186 908,12</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	30.06.2021
Payment date	28.06.2021
Period No	7
Monthly Period	01.05.2021
Interest Period	from 25.05.2021 to 28.06.2021 = 34 days

**Note Balance**

Beginning of Period	650 000 000,00	EUR
End of Period	624 813 091,88	EUR

**Liquidity Balance**

Beginning of Period	0,5 %	3 110 000,00	EUR
Cash Outflow		-	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	3 110 000,00	EUR
Required Reserve Amount	0,5 %	3 110 000,00	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 II 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	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days

Asset Balance

Opening balance prior to replenishment	649 905 541,24	EUR
Closing balance prior to replenishment	624 813 091,88	EUR
Closing Balance post replenishment	624 813 091,88	EUR

Portfolio Performance:

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	585 133 911,24	93,65 %	35 405
1-29 days past due	32 689 364,11	5,23 %	1 903
<b>Delinquent Receivables:</b>			
30-59 days past due	4 530 344,52	0,73 %	248
60-89 days past due	1 367 499,86	0,22 %	79
90-119 days past due	568 602,42	0,09 %	33
120-149 days past due	257 475,97	0,04 %	12
150-179 days past due	265 893,76	0,04 %	11
<b>Total Performing and Delinquent</b>	<b>624 813 092</b>	<b>100,00 %</b>	<b>37 691</b>
Current Period Defaults	414 736,87		23
Cumulative Defaults	879 288,28		57
Current Period Principal Recoveries	4 452,38		
Cumulative Principal Recoveries	39 635,61		

Sequential Payment Trigger Event, where [A], [B], [C] > 1.00%

[A] Cumulative Net Loss Ratio, Payment Date	0,13 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,07 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,04 %	

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

[A] Aggregate Outstanding Asset Principal Amount	624 813 091,88	96,25 %
[B] Aggregate principal balance of Defaulted Contracts	879 288,28	
[C] Recoveries received on such Defaulted Contracts	39 635,61	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	650 000 000,00	

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

[A] Delinquency Ratio, Payment Date	1,12 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,10 %	
[C] Delinquency Ratio, second preceding Payment Date	0,83 %	

or Servicer Termination Event

or Swap Counterparty Downgrade Event

NO

NO

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

[A] [1] + [2]	58 500 000,00	9,00 %	NO
Class B Principal Amount [1]	30 500 000,00		
Class C Principal Amount [2]	28 000 000,00		
[B] Aggregated Outstanding Note Principal Amount	650 000 000,00		

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	NO
[G] on any Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts	NO
[H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or	NO
[J] Event of Default or an Additional Termination Event under the Swap Agreement (each as defined therein) or a Swap Counterparty Downgrade Event occurs and none of the remedies provided for in the Swap Agreement are put in place within the timeframe required thereunder.	NO

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5b. Concentration limits



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

Weighted average interest rate (min 2.2%)	2,33 %
Weighted average months to maturity (max 57)	48,43*
Used Vehicles (max 69%)	64,20 %
Balloon Loans (max 63%)	63,22 %
Corporate Borrowers (max 11%)	9,19 %
IRB (min 95%)	95,65 %

\*Bucket-based as found in IR

\*\* Pre adjustments to full-fill CL limits

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Interest Period	from 25.05.2021 to 28.06.2021 = 34 days

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**6. Note Principal**



Reporting Date	30.06.2021			
Payment date	28.06.2021			
Period No	7			
Monthly Period	01.05.2021			
Interest Period	from 25.05.2021	to	28.06.2021 =	34 days

**Note Principal**

	<u>Class A</u>	<u>Class B</u>	<u>Class C</u>	
Beginning of Period	591 500 000,00	30 500 000,00	28 000 000,00	EUR
Sequential Amortization	25 186 908,12	-	-	EUR
Pro Rata Amortization	-	-	-	EUR
End of Period	<u>566 313 091,88</u>	<u>30 500 000,00</u>	<u>28 000 000,00</u>	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	414 736,87	EUR
Credit PDL	-	-	414 736,87	EUR
End of Period	<u>-</u>	<u>-</u>	<u>-</u>	EUR

**Net Note Principal**

Beginning of Period	591 500 000,00	30 500 000,00	28 000 000,00	EUR
End of Period	<u>566 313 091,88</u>	<u>30 500 000,00</u>	<u>28 000 000,00</u>	EUR



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**7. Outstanding Notes**

Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days



1. Note Balance	All Notes	Class A	Class B	Class C
<b>General Note Information</b>				
ISIN Code		XS2230295151	XS2230295664	XS2230295748
Currency		EUR	EUR	EUR
Initial Tranching	100 %	91,00 %	4,69 %	4,31 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	AA(sf) / A(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 500	5 915	305	280
<b>Current Note Information</b>				
Outstanding Opening Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Available Distribution Amount	25 186 908,12			
Amortisation	25 186 908,12			
Redemption per Class	25 186 908,12	25 186 908,12	-	-
Redemption per Note		4 258,14	-	-
Outstanding Closing Balance		566 313 091,88	30 500 000,00	28 000 000,00
Net Outstanding Closing Balance	624 813 091,88	566 313 091,88	30 500 000,00	28 000 000,00
Current Tranching	100 %	90,64 %	4,88 %	4,48 %
Current Pool Factor		0,96	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C
Interest rate Basis: 1-M EURIBOR / Spread				
Day Count Convention*		(Act/360)	(Act/360)	(30/360)
Interest Days	34			
Principal Outstanding per Note Beginning of Period		100 000,00	100 000,00	100 000,00
>Principal Repayment per note		4 258,14	-	-
Principal Outstanding per Note End of Period		95 741,86	100 000,00	100 000,00
>Interest accrued for the period		12,94	39,38	541,67
Interest Payment	240 212,11	76 533,53	12 011,92	151 666,67
Interest Payment per Note		12,94	39,38	541,67

3. Credit Enhancements				
Initial total CE (Subordination)		9,00 %	4,31 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		9,48 %	4,79 %	0,00 %
Current CE (Subordination incl. Excess Spread)		10,64 %	5,76 %	1,28 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		11,16 %	6,28 %	1,28 %
Current CE (Subordination)		9,36 %	4,48 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		9,88 %	5,00 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 30.06.2021  
Payment date 28.06.2021  
Period No 7  
Monthly Period 01.05.2021  
Interest Period : 25.05.2021 to 28.06.2021 = 34 days



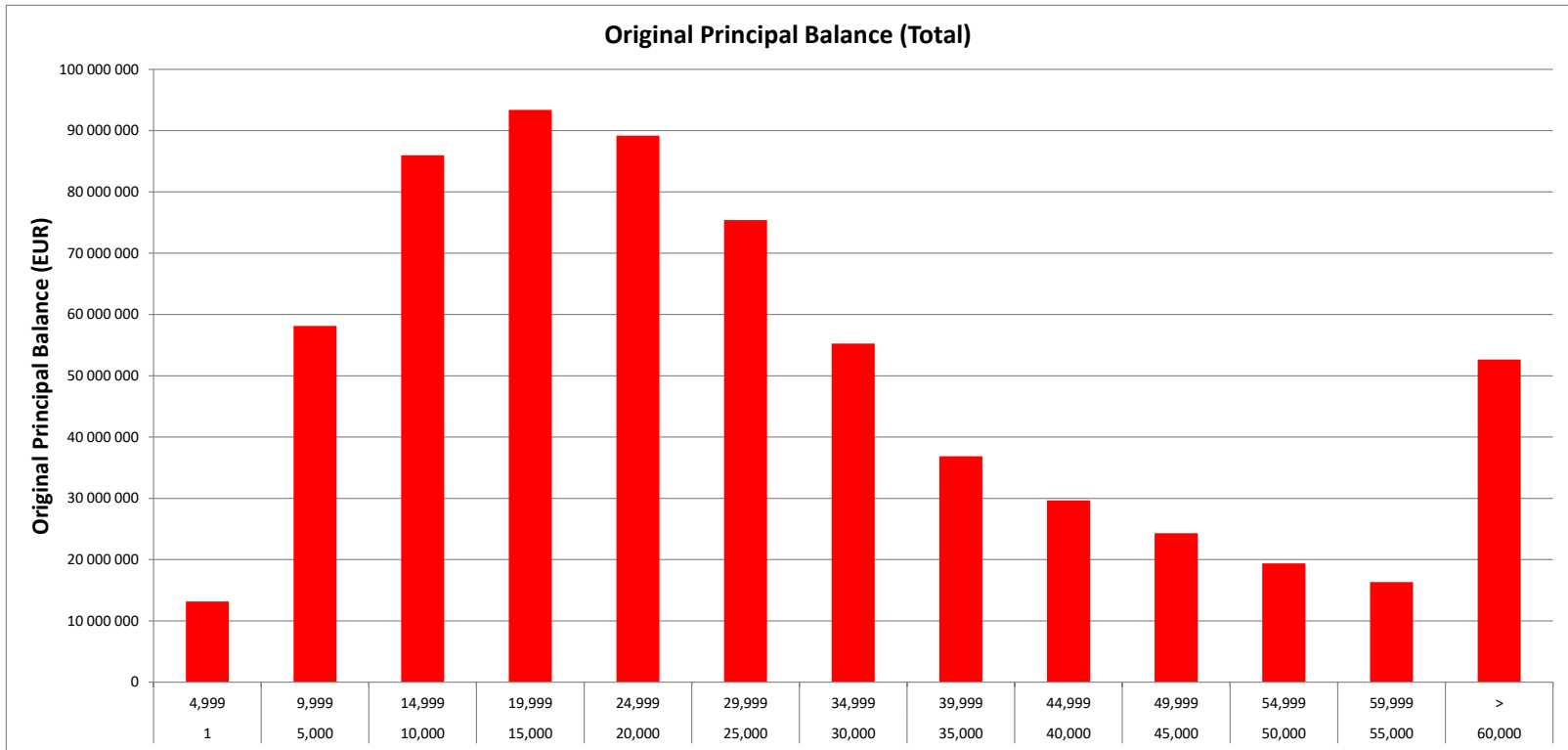
Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
			Short Term				Long Term						
			Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut IX DAC			No rating		No rating		No rating		No rating		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	P-1	BBB -	A-	BBB-	A2	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 Securities Services, London Branch		F1	F1+	A -1	A-1	A	AA-	A	AA-	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.	
Swap Counterparty	ING BANK N.V.	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A	AA-	N/A	N/A	No	If the Swap 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 Swap 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 Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap 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 Swap Agreement.	
	ING BANK N.V.	Fitch Second Rating Trigger Collateral.	F3	F1+	A -1	N/A	BBB-	AA-	N/A	N/A	No	If the Swap 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 30 calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
Swap Counterparty	ING BANK N.V.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A-	A-	No	If the Swap 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.	
	ING BANK N.V.	S&P's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A-	A-	No	If the Swap 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 Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap 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	AA-	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.b Original Principal Balance Graph**

Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days



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**10.a Outstanding Principal Balance**

Reporting Date	30.06.2021				
Payment date	28.06.2021				
Period No	7				
Monthly Period	01.05.2021				
Interest Period	from	25.05.2021	to	28.06.2021	= 34 days



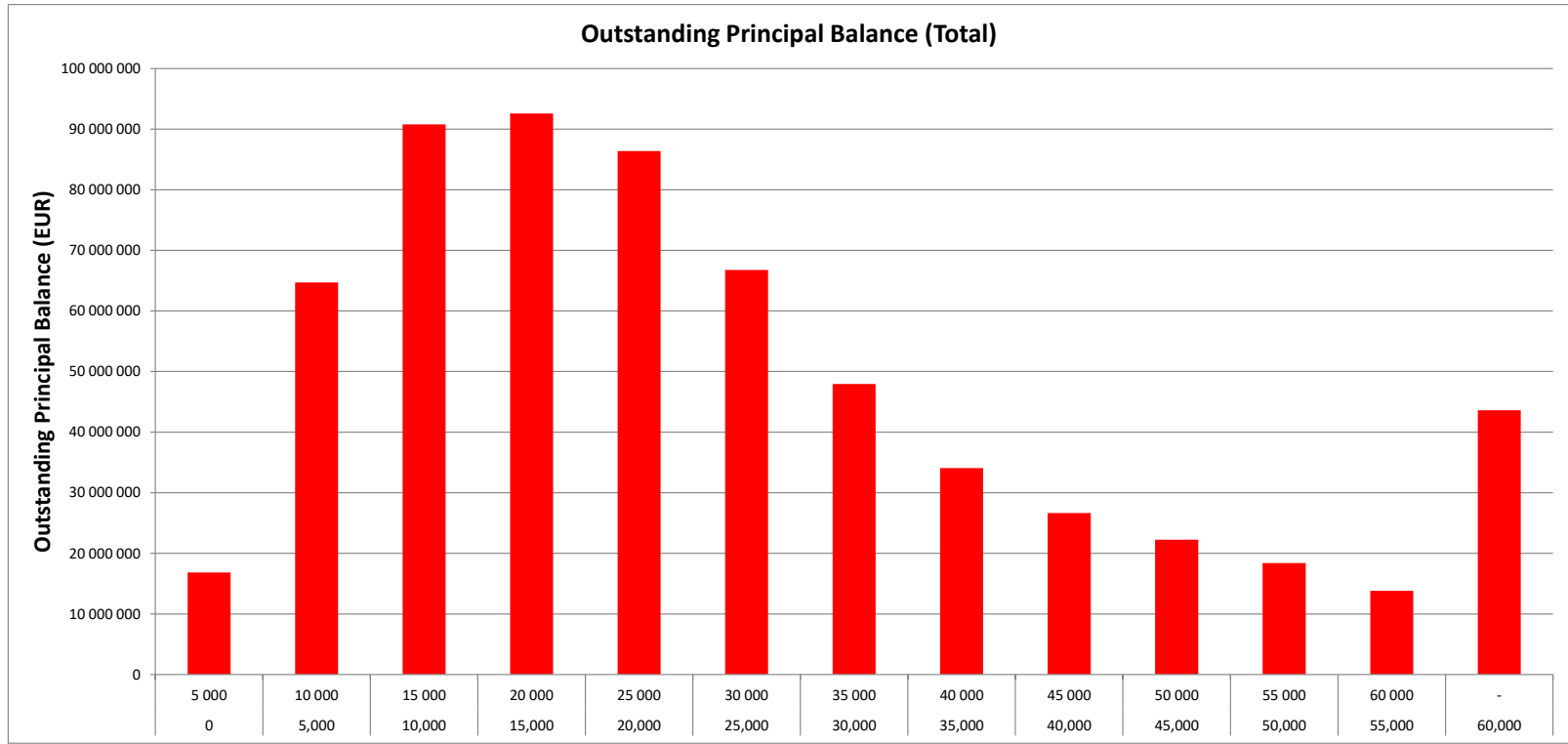
Average amount - all: 16 577

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 443	16 842 242	2,70 %	26,6	16,2
	5 000	10 000	8 652	64 689 332	10,35 %	40,7	16,1
	10 000	15 000	7 318	90 797 679	14,53 %	46,1	15,8
	15 000	20 000	5 337	92 592 976	14,82 %	48,6	15,2
	20 000	25 000	3 865	86 398 602	13,83 %	49,6	14,8
	25 000	30 000	2 451	66 764 721	10,69 %	50,4	14,2
	30 000	35 000	1 485	47 948 042	7,67 %	51,3	13,3
	35 000	40 000	911	34 072 560	5,45 %	52,2	13,2
	40 000	45 000	628	26 634 827	4,26 %	52,2	13,2
	45 000	50 000	469	22 247 364	3,56 %	53,1	12,7
	50 000	55 000	351	18 400 314	2,94 %	53,9	12,3
	55 000	60 000	241	13 808 804	2,21 %	52,9	12,6
	60 000	-	540	43 615 631	6,98 %	52,9	12,2
	Total			37 691	624 813 092	100 %	48,4

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**10.b Outstanding Principal Balance Graph**

Reporting Date	30.06.2021		
Payment date	28.06.2021		
Period No	7		
Monthly Period	01.05.2021		
Interest Period	from 25.05.2021	to 28.06.2021	= 34 days



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**11.a Geographical Distribution**

Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days

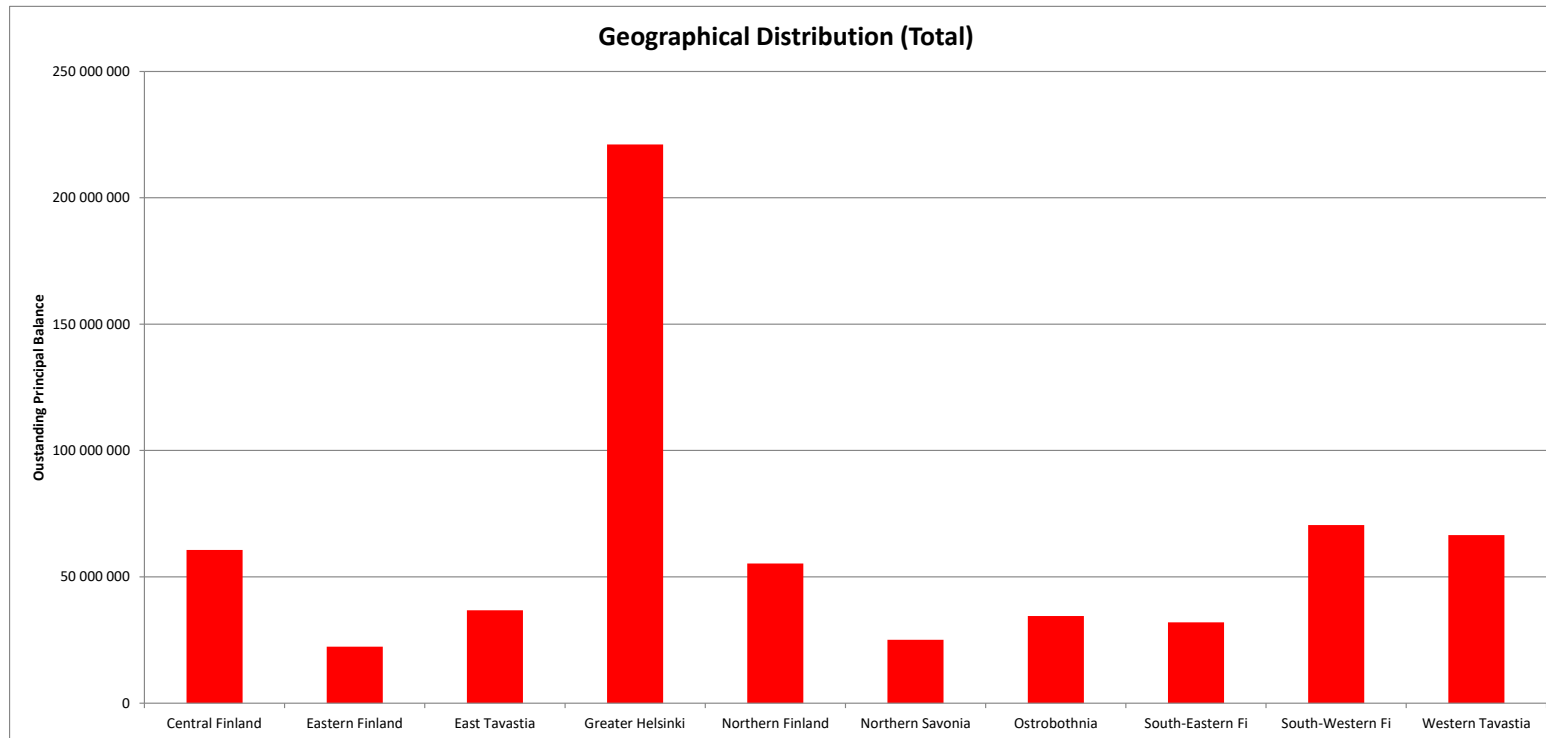


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	3 983	60 681 135	9,71 %	46,7	14,5	
Eastern Finland	1 485	22 341 847	3,58 %	48,0	14,6	
East Tavastia	2 188	36 742 736	5,88 %	48,8	15,0	
Greater Helsinki	11 822	221 111 928	35,39 %	48,7	14,4	
Northern Finland	3 374	55 259 165	8,84 %	48,7	14,5	
Northern Savonia	1 708	25 125 617	4,02 %	46,9	14,3	
Ostrobothnia	2 503	34 476 503	5,52 %	48,2	14,6	
South-Eastern Fi	2 143	32 032 177	5,13 %	48,2	14,4	
South-Western Fi	4 373	70 495 965	11,28 %	49,4	14,5	
Western Tavastia	4 112	66 546 019	10,65 %	48,5	14,2	
Total	37 691	624 813 092	100 %	48,4	14,5	

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days





**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**12.a Interest Rate**



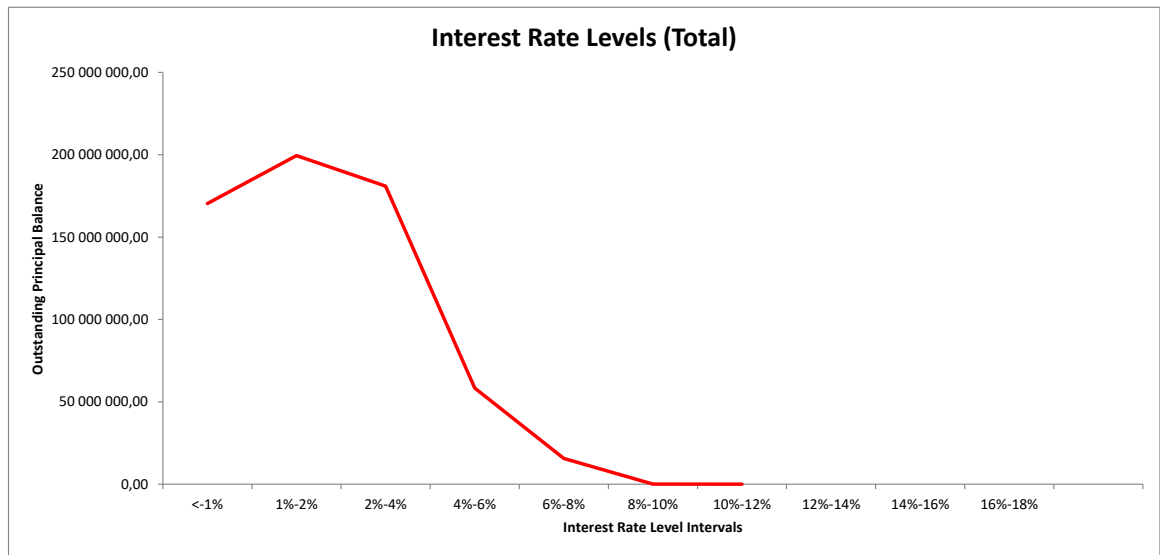
Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days

		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	8 680	170 328 873	27,25 %	47,2	15,2
	1	2	9 697	199 486 105	31,93 %	50,0	13,8
	2	4	11 463	180 998 696	28,97 %	48,7	14,1
	4	6	5 867	58 296 136	9,33 %	47,1	14,6
	6	8	1 963	15 618 300	2,50 %	43,8	18,2
	8	10	19	74 897	0,01 %	38,5	15,7
	10	12	1	6 150	0,00 %	42,0	20,0
	12	14					
	14	16	1	3 935	0,00 %	24,0	29,0
16	18						
18	-						
Total			37 691	624 813 092	100 %	48,4	14,5

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

12.b Interest Rate

Reporting Date	30.06.2021				
Payment date	28.06.2021				
Period No	7				
Monthly Period	01.05.2021				
Interest Period	from	25.05.2021	to	28.06.2021	= 34 days

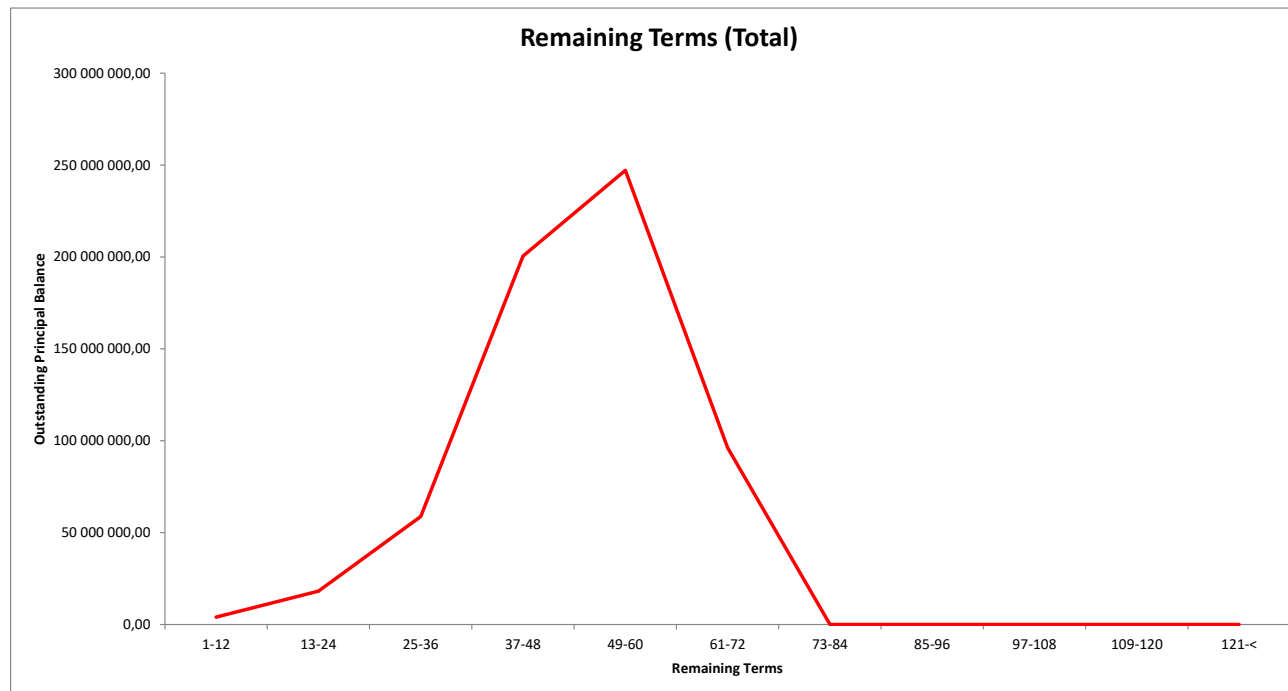




SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	30.06.2021				
Payment date	28.06.2021				
Period No	7				
Monthly Period	01.05.2021				
Interest Period	from	25.05.2021	to	28.06.2021	= 34 days

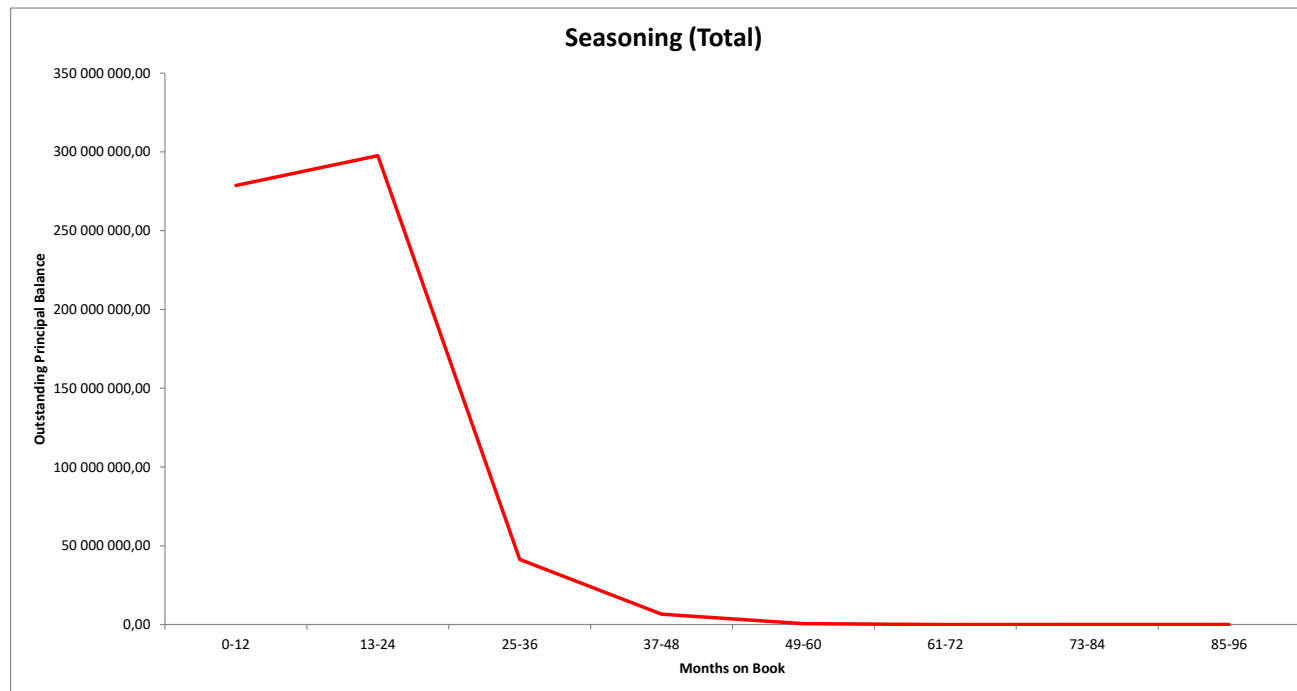




**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**14.b Seasoning**

Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days



SCF RAHOITUSPALVELUT IX DAC  
 Monthly Investor Report

15.a Balloon loans



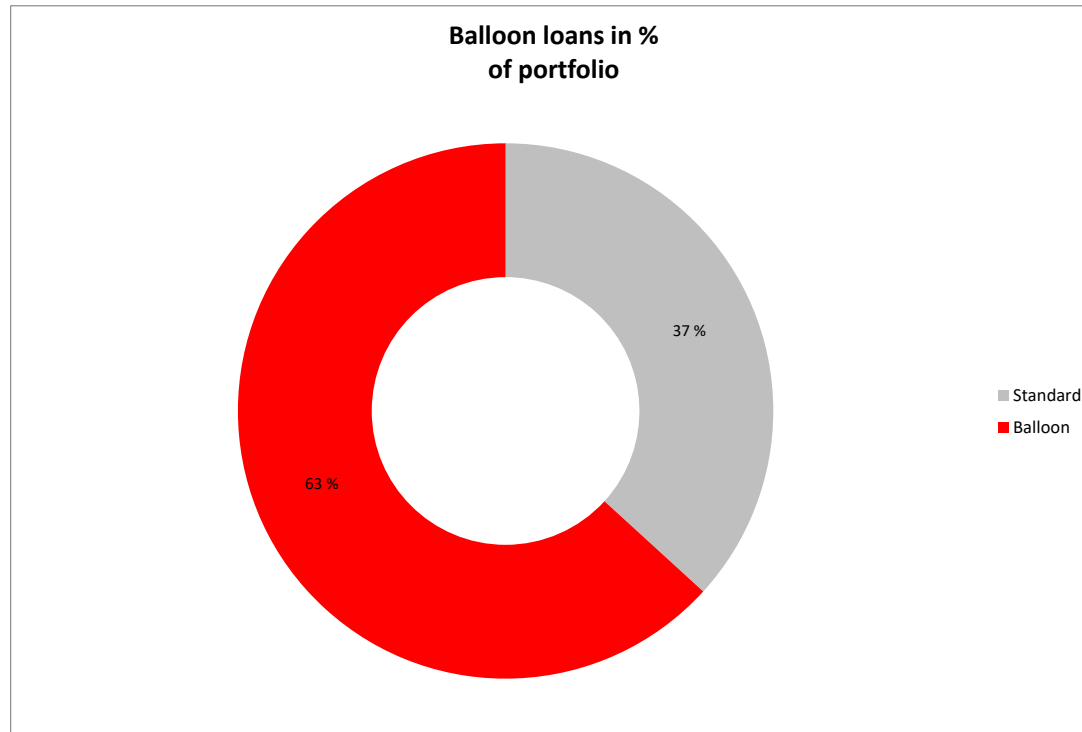
Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days

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	22 088	229 803 417	36,8 %	5 359	0,0 %	44,9	14,3	
Balloon	15 603	395 009 675	63,2 %	149 080 669	37,7 %	50,5	14,6	
Total	37 691	624 813 092	100 %	149 086 028	24 %	48,4	14,5	

**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**15.b Balloon loans**

Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from	25.05.2021
	to	28.06.2021
	=	34 days



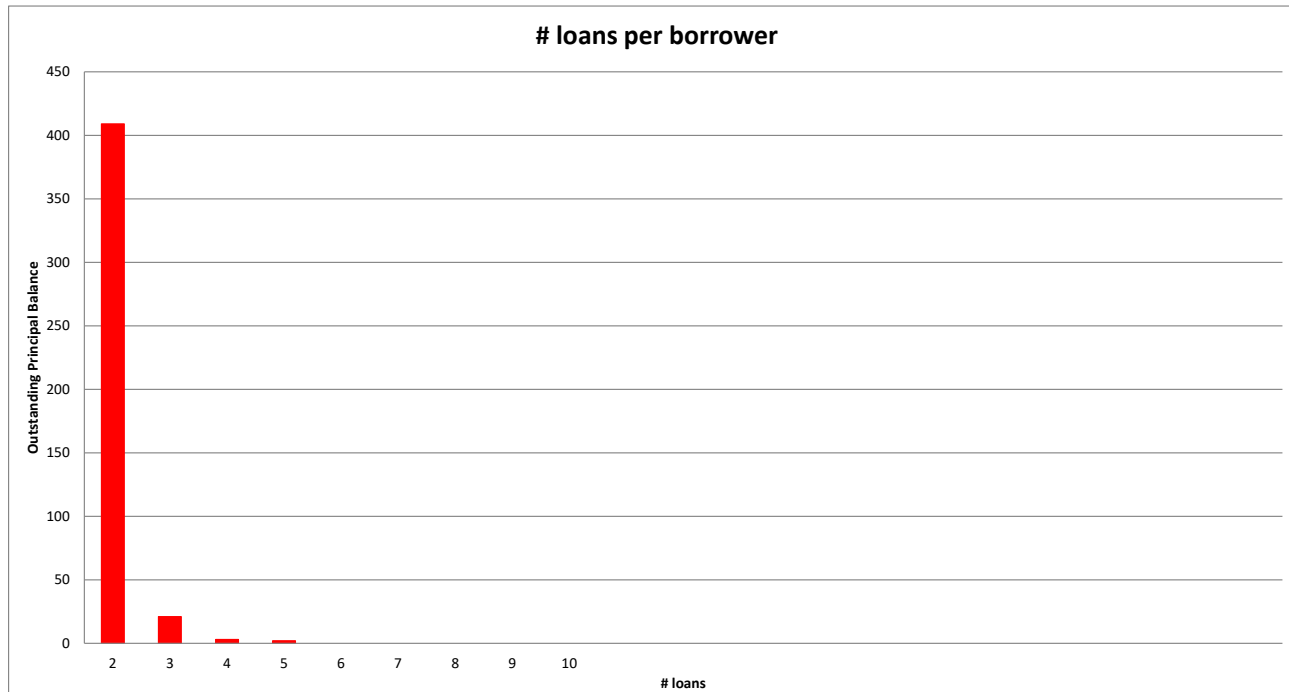




SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

16.b # loans per borrower

Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days



SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

17.a Amortization Profile



Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days

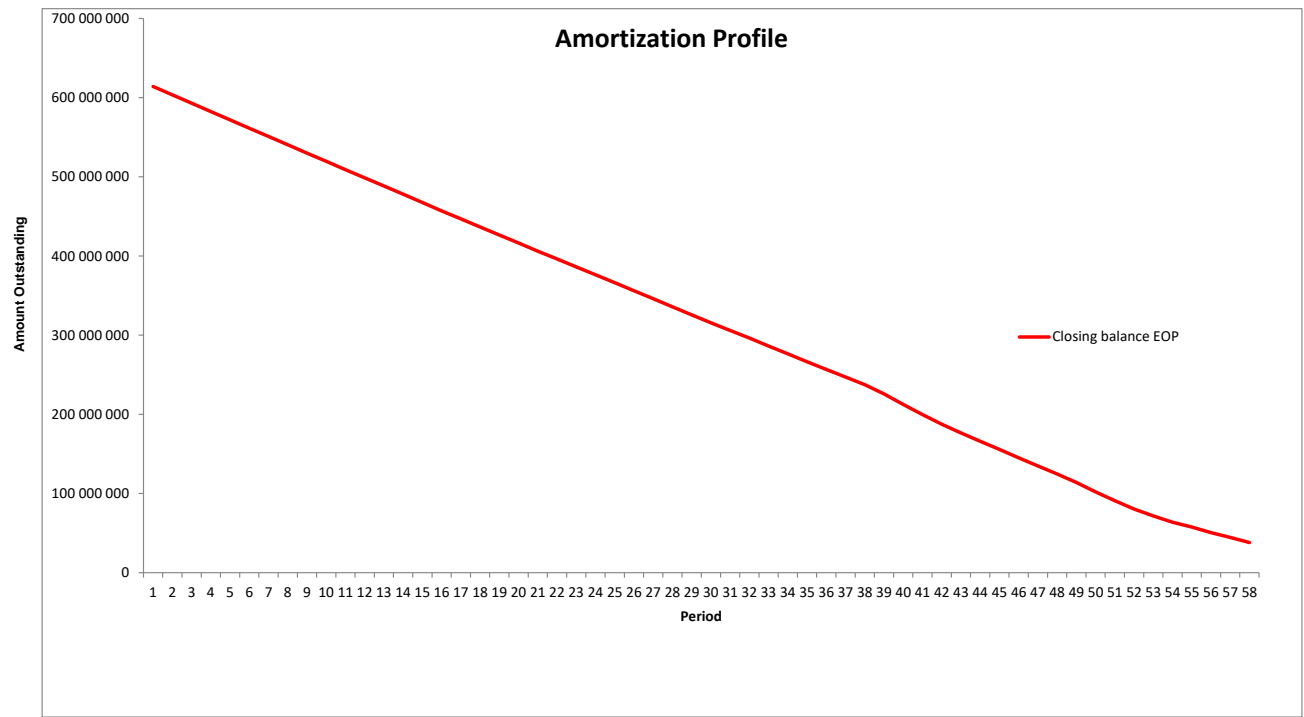
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	624 813 092	614 076 666	10 736 426	1 205 589	2,34 %	98,28 %
2	614 076 666	603 517 521	10 559 145	1 183 663	2,34 %	96,59 %
3	603 517 521	593 007 260	10 510 262	1 161 667	2,33 %	94,91 %
4	593 007 260	582 491 825	10 515 434	1 140 200	2,33 %	93,23 %
5	582 491 825	571 920 604	10 571 222	1 118 744	2,33 %	91,53 %
6	571 920 604	561 407 869	10 512 735	1 097 159	2,33 %	89,85 %
7	561 407 869	550 936 873	10 470 996	1 075 753	2,32 %	88,18 %
8	550 936 873	540 447 111	10 489 762	1 054 408	2,32 %	86,50 %
9	540 447 111	529 915 240	10 531 871	1 033 020	2,32 %	84,81 %
10	529 915 240	519 492 224	10 423 016	1 011 512	2,31 %	83,14 %
11	519 492 224	509 097 187	10 395 037	990 230	2,31 %	81,48 %
12	509 097 187	498 690 324	10 406 863	969 049	2,31 %	79,81 %
13	498 690 324	488 295 321	10 395 003	947 822	2,30 %	78,15 %
14	488 295 321	477 983 794	10 311 527	926 587	2,30 %	76,50 %
15	477 983 794	467 460 770	10 523 024	905 602	2,30 %	74,82 %
16	467 460 770	457 070 643	10 390 127	884 291	2,29 %	73,15 %
17	457 070 643	446 821 111	10 249 532	863 050	2,29 %	71,51 %
18	446 821 111	436 622 628	10 198 483	842 139	2,29 %	69,88 %
19	436 622 628	426 457 994	10 164 634	821 452	2,28 %	68,25 %
20	426 457 994	416 289 052	10 168 941	800 876	2,28 %	66,63 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

17.b Amortization Profile

Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from	25.05.2021
	to	28.06.2021
	=	34 days



SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

18.a Payment Holidays



Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days

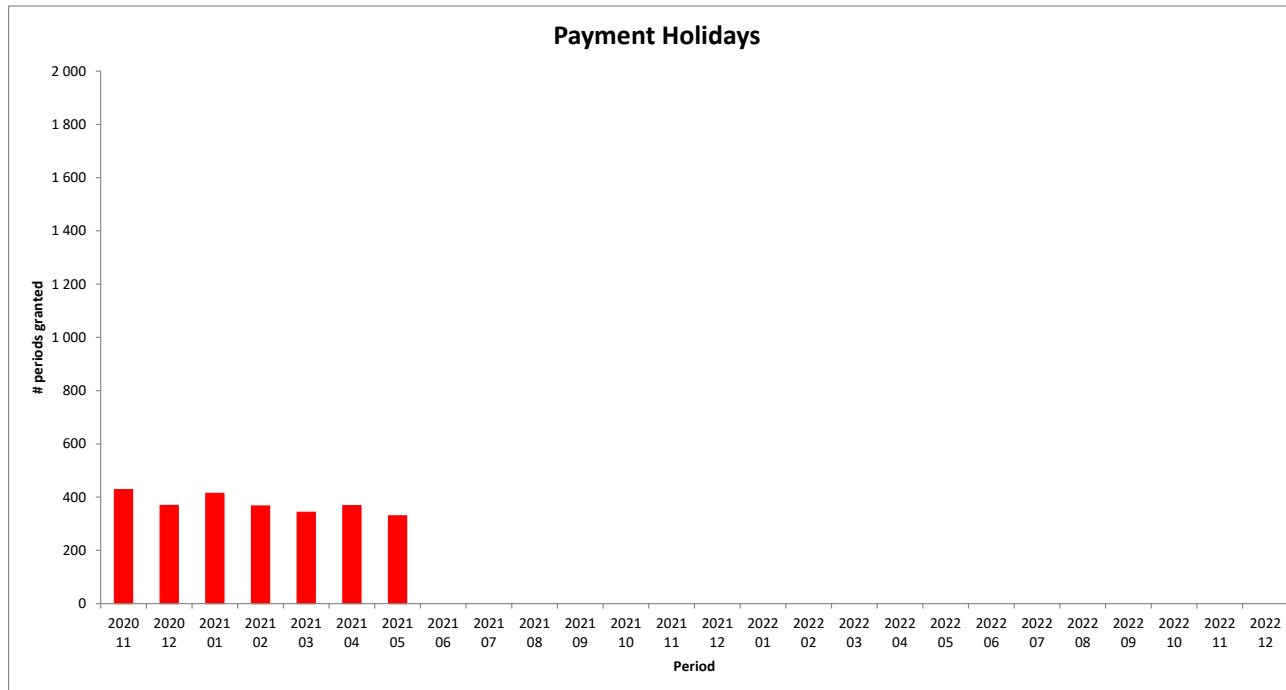
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2020 11	428	556	192 618	9 244 903	
2020 12	369	471	128 552	7 461 995	
2021 01	414	579	195 860	9 192 251	
2021 02	367	512	168 583	8 023 790	
2021 03	343	471	153 683	8 018 179	
2021 04	368	512	177 988	8 205 864	
2021 05	330	466	152 079	7 454 113	
2021 06					
2021 07					
2021 08					
2021 09					
2021 10					
2021 11					
2021 12					
2022 01					
2022 02					
2022 03					
2022 04					
2022 05					
2022 06					
2022 07					
2022 08					
2022 09					
2022 10					
2022 11					
2022 12					
Total:	2 619	3 567	1 169 363	57 601 095	

Payment Holiday

**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**18.b Payment Holidays**

Reporting Date	30.06.2021				
Payment date	28.06.2021				
Period No	7				
Monthly Period	01.05.2021				
Interest Period	from	25.05.2021	to	28.06.2021	= 34 days



SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

**18.c Remaining Payment Holidays**

Reporting Date	30.06.2021
Payment date	28.06.2021
Period No	19
Monthly Period	01.05.2021
Interest Period	from 25.05.2021 to 28.06.2021 = 34 days

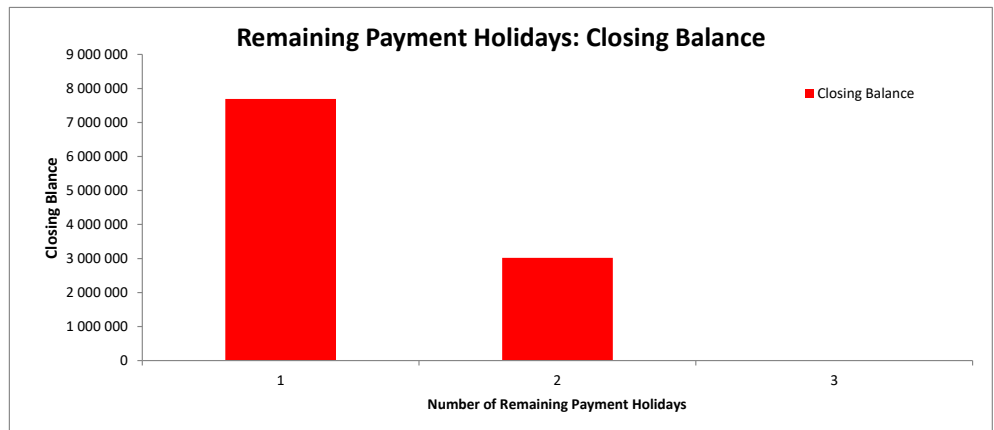
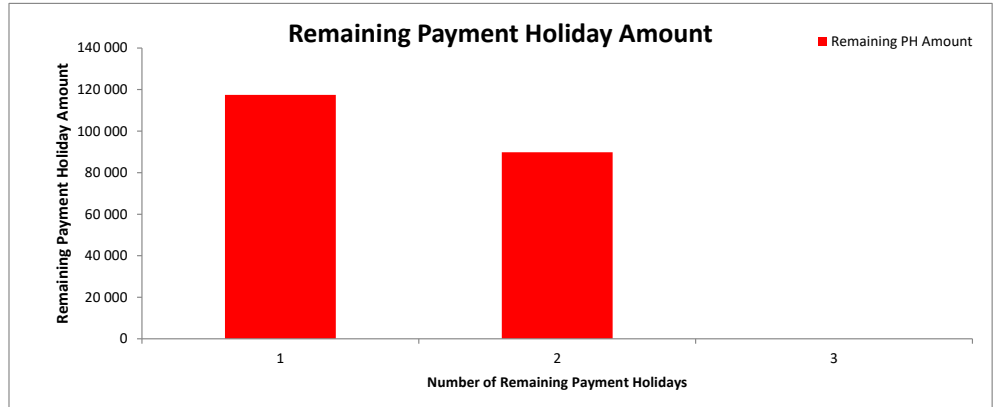


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1		336	117 460	7 694 165
2		136	89 821	3 021 575
3				
Total		472	207 281	10 715 741

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	30.06.2021
Payment date	28.06.2021
Period No	19
Monthly Period	01.05.2021
Interest Period	from 25.05.2021 to 28.06.2021 = 34 days





**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**19.a Downpayment**



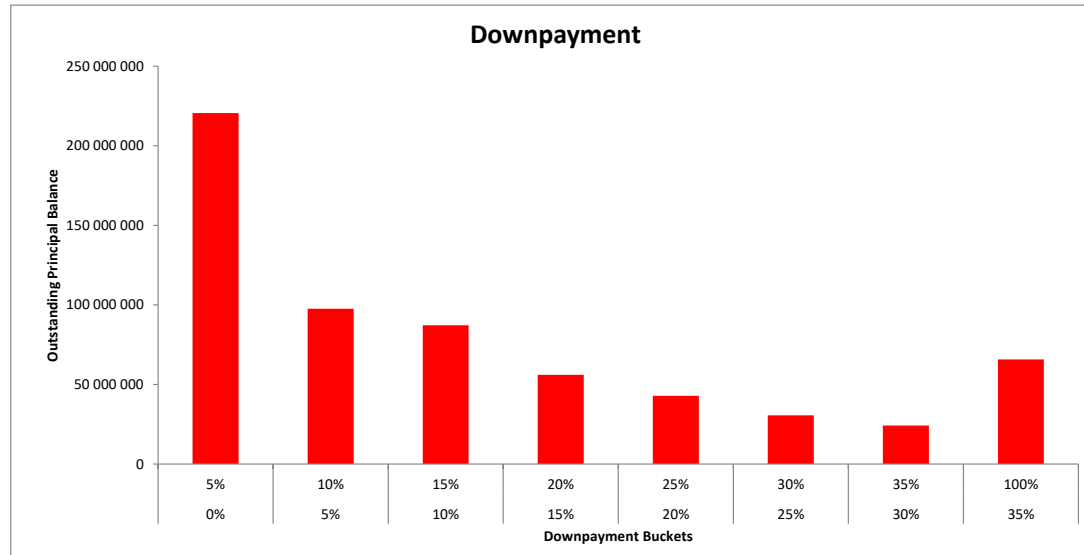
Reporting Date	30.06.2021				
Payment date	28.06.2021				
Period No	7				
Monthly Period	01.05.2021				
Interest Period	from	25.05.2021	to	28.06.2021	= 34 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	11 538	220 520 894	35,29 %	51,1	14,4
	5 %	10 %	4 759	97 570 816	15,62 %	50,1	14,6
	10 %	15 %	4 956	87 234 896	13,96 %	48,5	14,6
	15 %	20 %	3 415	55 997 958	8,96 %	47,0	14,7
	20 %	25 %	2 702	42 917 635	6,87 %	46,8	14,7
	25 %	30 %	2 062	30 579 261	4,89 %	46,1	14,7
	30 %	35 %	1 783	24 260 319	3,88 %	45,1	14,7
	35 %	100 %	6 476	65 731 313	10,52 %	41,5	13,9
Total			37 691	624 813 092	100 %	48,4	14,5

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

19.b Downpayment

Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from	25.05.2021
	to	28.06.2021
	=	34 days



SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

20.a Vehicle Condition



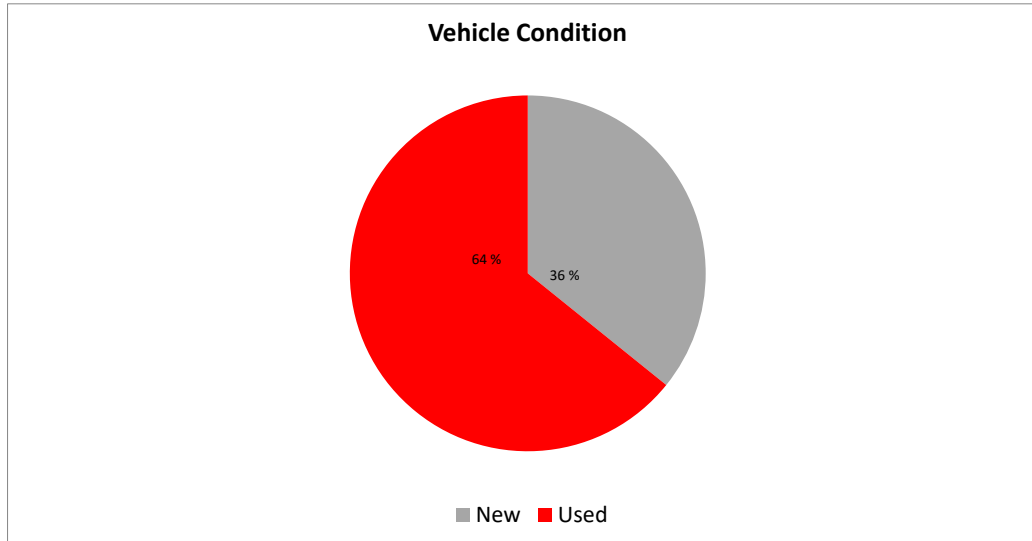
Reporting Date	30.06.2021
Payment date	28.06.2021
Period No	7
Monthly Period	01.05.2021
Interest Period	from 25.05.2021 to 28.06.2021 = 34 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	9 737	223 675 859	35,80 %	47,8	14,7
	Used	27 954	401 137 233	64,20 %	48,8	14,3
	Total	37 691	624 813 092	100 %	48,4	14,5

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

20.b Vehicle Condition

Reporting Date		30.06.2021			
Payment date		28.06.2021			
Period No		7			
Monthly Period		01.05.2021			
Interest Period	from	25.05.2021	to	28.06.2021	= 34 days



SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

21.a Borrower Type



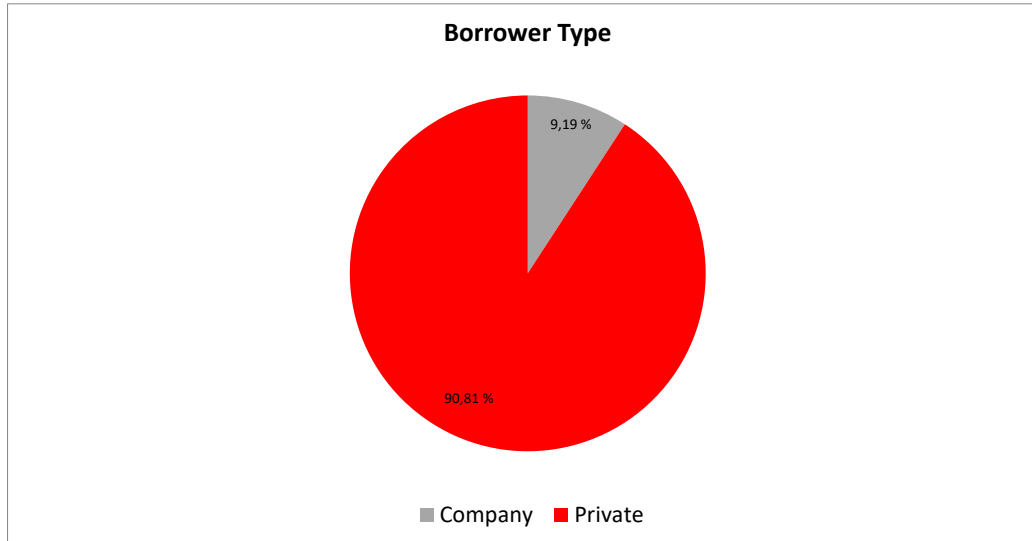
Reporting Date	30.06.2021
Payment date	28.06.2021
Period No	7
Monthly Period	01.05.2021
Interest Period	from 25.05.2021 to 28.06.2021 = 34 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 838	57 403 290	9,19 %	40,1	16,6
	Private	34 853	567 409 802	90,81 %	49,3	14,3
	Total	37 691	624 813 092	100 %	48,4	14,5

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

21.b Borrower Type

Reporting Date		30.06.2021			
Payment date		28.06.2021			
Period No		7			
Monthly Period		01.05.2021			
Interest Period	from	25.05.2021	to	28.06.2021	= 34 days



SCF RAHOITUSPALVELUT IX DAC  
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22.a Vehicle type

Reporting Date	30.06.2021				
Payment date	28.06.2021				
Period No	7				
Monthly Period	01.05.2021				
Interest Period	from	25.05.2021	to	28.06.2021	= 34 days

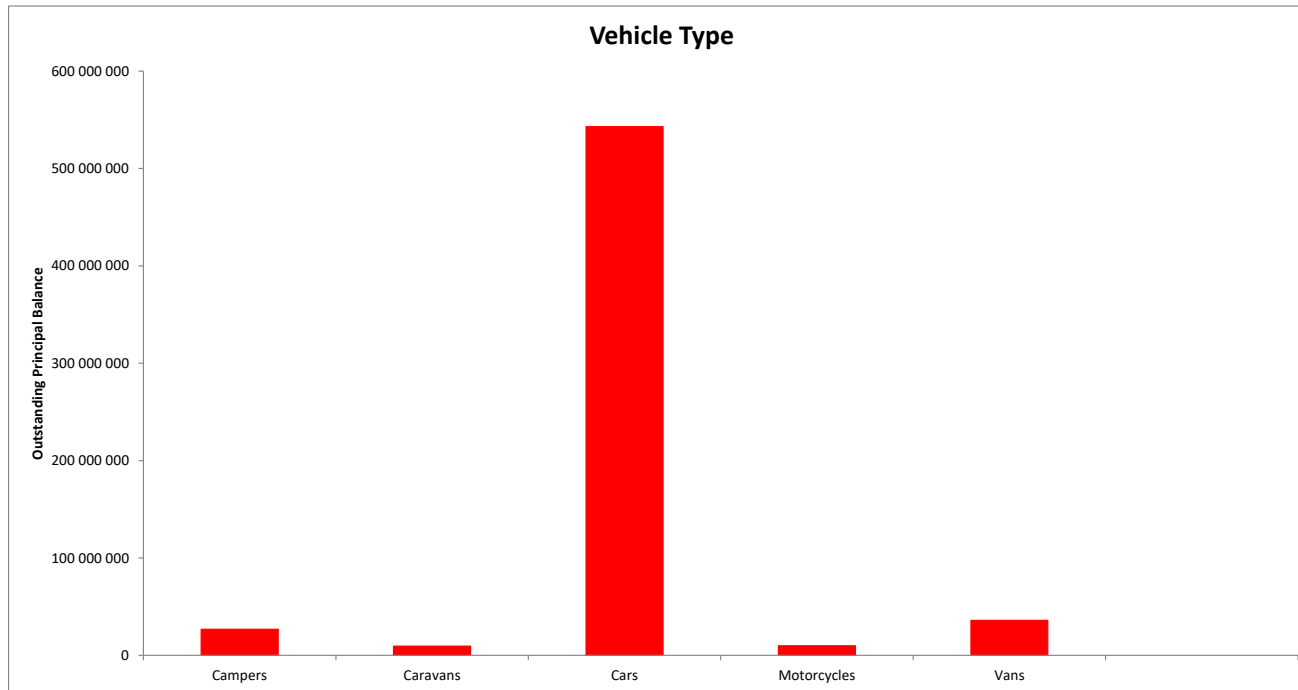


TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	796	26 844 774	4,30 %	52,6	12,5
	Caravans	568	9 347 364	1,50 %	51,4	13,0
	Cars	32 898	542 981 734	86,90 %	48,6	14,6
	Motorcycles	1 000	9 732 457	1,56 %	44,6	12,5
	Vans	2 427	35 906 762	5,75 %	43,5	15,4
		37 691	624 813 092	100 %	48,4	14,5

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Monthly Investor Report

22.b Vehicle type

Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days





SCF RAHOITUSPALVELUT IX DAC  
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23.a Restructured Loans



Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days

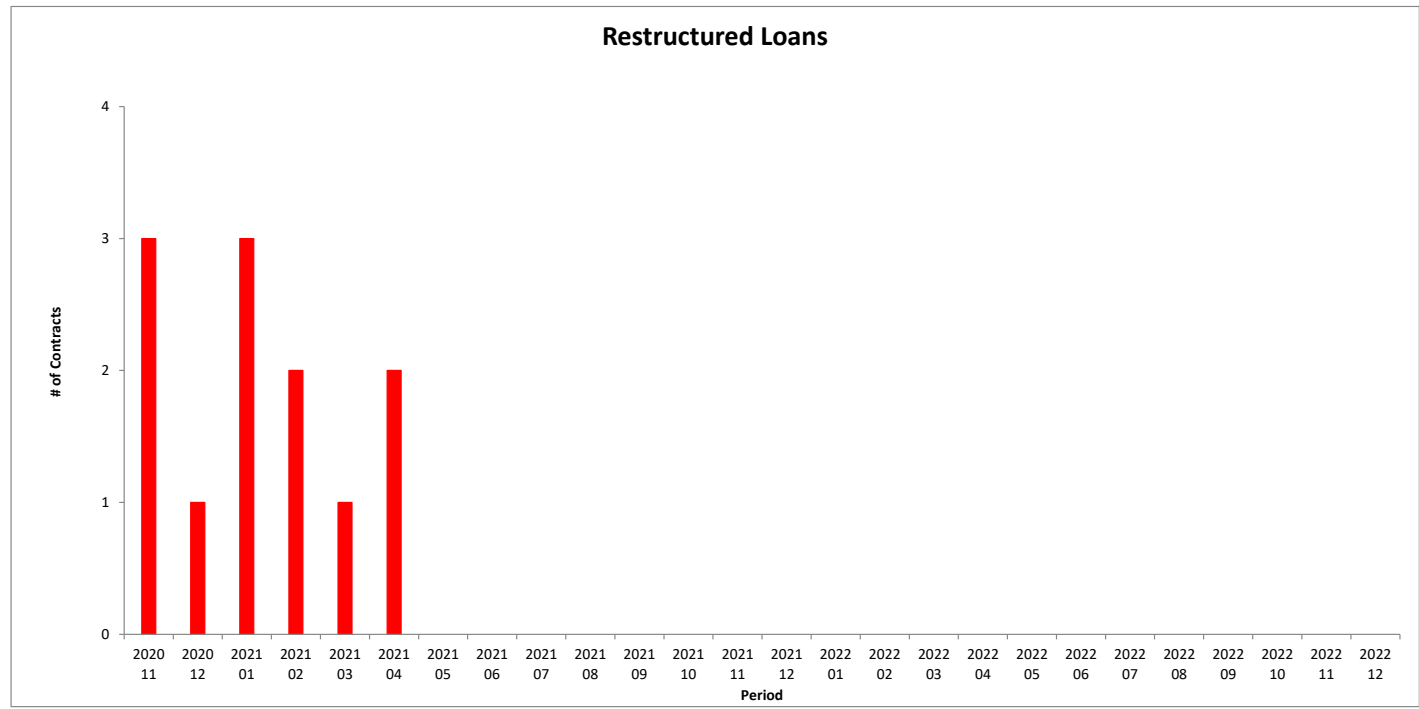
TOTAL		
Period	No	Outstanding balance
2020 11	3	42 294
2020 12	1	12 947
2021 01	3	38 055
2021 02	2	49 871
2021 03	1	45 445
2021 04	2	117 015
2021 05	0	0
2021 06		
2021 07		
2021 08		
2021 09		
2021 10		
2021 11		
2021 12		
2022 01		
2022 02		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
	12	305 628

Restructured

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

**23.b Restructured Loans**

Reporting Date	30.06.2021					
Payment date	28.06.2021					
Period No	7					
Monthly Period	01.05.2021					
Interest Period	from	25.05.2021	to	28.06.2021	=	34 days



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Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	from 01.05.2021	to 28.06.2021 = 34 days
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days

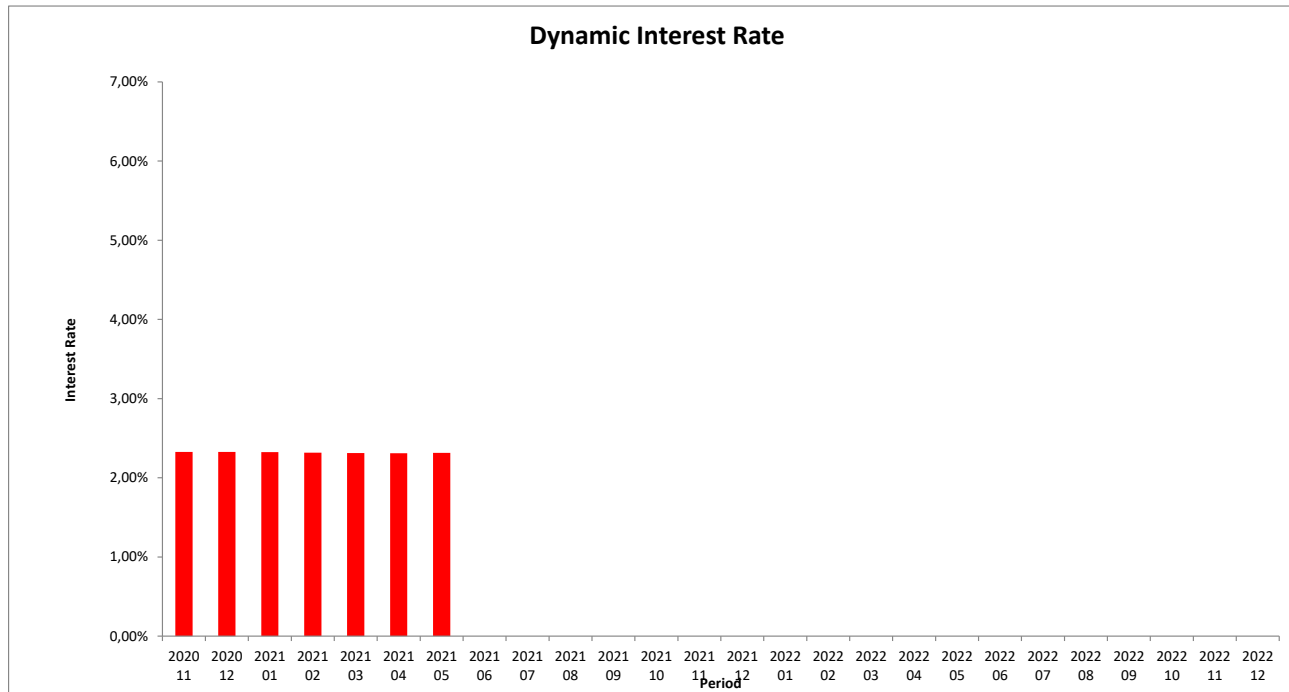
TOTAL		
Period	Closing balance	WA Interest rate
2020 11	596 759 291	2,33 %
2020 12	627 427 036	2,33 %
2021 01	628 336 885	2,32 %
2021 02	627 092 170	2,32 %
2021 03	624 523 955	2,31 %
2021 04	624 899 859	2,31 %
2021 05	624 813 092	2,31 %
2021 06		
2021 07		
2021 08		
2021 09		
2021 10		
2021 11		
2021 12		
2022 01		
2022 02		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		

Interest rate evolution

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	30.06.2021		
Payment date	28.06.2021		
Period No	7		
Monthly Period	01.05.2021		
Interest Period	from	25.05.2021	to 28.06.2021 = 34 days



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Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	30.06.2021			
Payment date	28.06.2021			
Period No	7			
Monthly Period	01.05.2021	to	28.06.2021	=
Interest Period	from 25.05.2021	to	28.06.2021	= 34 days

TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2020 11	28 312 103	596 759 291	25,30 %	
2020 12	11 299 151	627 427 036	19,59 %	
2021 01	11 575 311	628 336 885	20,00 %	
2021 02	12 584 253	627 092 170	21,59 %	
2021 03	13 575 000	624 523 955	23,18 %	
2021 04	14 086 212	624 899 859	23,94 %	
2021 05	14 081 851	624 813 092	23,93 %	
2021 06				
2021 07				
2021 08				
2021 09				
2021 10				
2021 11				
2021 12				
2022 01				
2022 02				
2022 03				
2022 04				
2022 05				
2022 06				
2022 07				
2022 08				
2022 09				
2022 10				
2022 11				
2022 12				

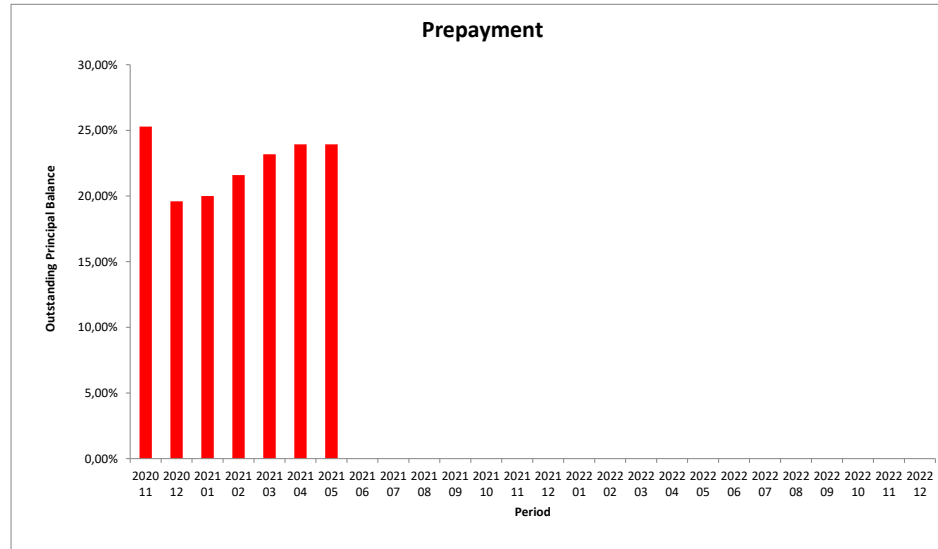
Dynamic Prepayment

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from	25.05.2021
	to	28.06.2021
	=	34 days



SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

26. Delinquency



Reporting Date	30.06.2021					
Payment date	28.06.2021					
Period No	7					
Monthly Period	from	01.05.2021	to	28.06.2021	=	34 days
Interest Period	25.05.2021					

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	
2020	11	596 759 291	32 104	559 697 267	1 831	33 483 189	131	2 906 442	30	521 785	7	150 608	-	-	-	-	1	4 367	
	12	627 427 036	34 181	593 489 612	1 596	29 511 927	158	3 117 706	38	956 412	16	226 524	6	124 855	-	-	-	-	
	1	628 336 885	34 320	589 982 636	1 794	31 835 460	232	5 161 615	38	711 197	14	327 141	13	219 816	5	99 019	1	2 683	
	2	627 092 170	34 579	587 923 243	1 786	33 020 049	233	4 197 488	48	1 077 182	26	456 456	13	316 918	8	100 834	5	99 019	
	3	624 523 955	35 304	594 488 491	1 381	24 830 220	166	3 107 059	53	905 286	32	701 987	19	318 015	9	172 895	13	179 528	
2021	4	624 899 859	35 594	593 682 251	1 381	24 341 630	243	4 786 738	59	948 541	27	458 723	17	383 133	17	298 844	14	178 955	
	5	624 813 092	35 405	585 133 911	1 903	32 689 364	248	4 530 345	79	1 367 500	33	568 602	12	257 476	11	265 894	23	414 737	
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		
	2022	1																	
		2																	
		3																	
4																			
5																			
6																			
7																			
8																			
9																			
10																			
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SCF RAHOITUSPALVELUT IX DAC  
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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2020 Q4			2021 Q1			2021 Q2			2021 Q3			2021 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2020 4	4 367	1		0	4 367		0	4 367		0	4 367						
2021 1	281 230	19		1 716	279 514	1 716	3 433	277 797	54 479	57 911	223 319						
2021 2	593 692	37			593 692		0	593 692	1 157	1 157	592 534						



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**28. Priority of Payments - Revenue**



Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 782 082,47	EUR
Senior Expenses	-	21 656,29	EUR
Servicing Fee	-	269 016,75	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	153 860,86	EUR
Tranche A Loan Interest to Issuer	-	-	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	-	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	-	151 667,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	414 736,87	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
<b>Deferred Purchase Price to Seller</b>		<b>771 144,71</b>	<b>EUR</b>

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	828 127,73	EUR
Senior Expenses	-	19 317,00	EUR
Issuer Swap Interest Amount	-	153 860,86	EUR
Interest Class A Notes	-	76 534,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	12 012,00	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	-	151 667,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	414 736,87	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Swap subordinated Amounts due	-	-	EUR
<b>Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment</b>		<b>-</b>	<b>EUR</b>

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Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	30.06.2021
Payment date	28.06.2021
Period No	7
Monthly Period	01.05.2021
Interest Period	from 25.05.2021 to 28.06.2021 = 34 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	24 772 171,25	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Further Purchase Price Payable to Seller	-	-	EUR
Balance to be Credited to the Reinvestment Principal Ledger	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	24 772 171,25	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	25 186 908,12	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	-	25 186 908,12	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	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	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	-	-	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	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

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

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

Payment of residual fund as Deferred Purchase Price to Seller	771 144,71	EUR
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**Monthly Investor Report**

**30. Transaction Costs**



Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	21 656,29			
Interest accrued for the Period	EUR	240 213,00	76 534,00	12 012,00	151 667,00
Cumulative Interest accrued	EUR	2 043 652,00	649 894,00	94 478,00	1 299 280,00
Interest Payments	EUR	240 213,00	76 534,00	12 012,00	151 667,00
Cumulative Interest Payments	EUR	2 043 652,00	649 894,00	94 478,00	1 299 280,00
Interest accrued on Subordinated Loan for the Period	EUR	-			
Cumulative Interest accrued on Subordinated Loan	EUR	-			
Interest Payments on Subordinated Loan	EUR	-			
Cumulative Interest Payments on Subordinated Loan	EUR	-			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

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**32. Swap Overview**

Reporting Date	30.06.2021	
Payment date	28.06.2021	
Period No	7	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days



**Class A Swap details**

**Kimi 9 | Front Swap**

<b>Party A</b>	<b>ING Bank N.V.</b>
<b>Party B</b>	<b>SCF RAHOITUSPALVELUT IX DAC</b>
Class A Notes	<b>591 500 000</b>
Interest Period Start	25.05.2021
Interest Period End	28.06.2021
Interest Days	34
Settlement Date	28.06.2021
Party A Floating Interest Rate	0,137 %
Party A Floating Rate Day Count Fraction	0,09
<b>Party A Interest Amount</b>	<b>EUR 76 533,53</b>
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,09
<b>Party B Interest Amount</b>	<b>EUR 139 659,72</b>

**Class B Swap details**

**Kimi 9 | Front Swap**

<b>Party A</b>	<b>ING Bank N.V.</b>
<b>Party B</b>	<b>SCF RAHOITUSPALVELUT IX DAC</b>
Class B Notes	<b>30 500 000</b>
Interest Period Start	25.05.2021
Interest Period End	28.06.2021
Interest Days	34
Settlement Date	28.06.2021
Party A Floating Interest Rate	0,417 %
Party A Floating Rate Day Count Fraction	0,09
<b>Party A Interest Amount</b>	<b>EUR 12 011,92</b>
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,09
<b>Party B Interest Amount</b>	<b>EUR 14 201,14</b>

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**31. Contact Details**



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Reporting Date	30.06.2021					
Payment date	28.06.2021					
Period No	7					
Monthly Period	01.05.2021					
Interest Period	from 25.05.2021	to	28.06.2021	=	34 days	