

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	29.05.2023				
Payment date	25.05.2023			Following payment dates:	26.06.2023
Period No	30				25.07.2023
Monthly Period	01.04.2023				
Interest Period	from 25.04.2023	to	25.05.2023	=	30 days
Cut-Off date	30.04.2023				

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1. Portfolio Information



Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	220 823 849,36 EUR
Scheduled Loan Principal Repayments (+MC)	5 019 616,80 EUR
Prepayments	4 794 411,11 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	9 814 027,91 EUR
New Defaulted Auto Loans in Period	218 951,99 EUR
Closing balance prior to replenishment	210 790 869,46 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	210 790 869,46 EUR
Principal Recoveries on loans in default	269 841,39 EUR
Total revenue collections	
Total Revenue Received in Period	605 713,96 EUR

Loans

At beginning of period	18 957 Loans
Replenished contracts this period	- Loans
Paid in Full	550 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	21 Loans
At end of period	18 386 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	899 892,95	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	1 818,17	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	70 074,37	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
Total Amount for Purchaser Available Revenue Receipts	971 785,49	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	415 654,70	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	625 277,41	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	12 645,46	EUR
g. Liquidity Reserve Excess Amount	57 428,91	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 111 006,49	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	30				
Monthly Period	01.04.2023				
Interest Period	from 25.04.2023	to	25.05.2023	=	30 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	9 814 027,91	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	9 814 027,91	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9 814 027,91	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	218 951,99	EUR
Total Amount for Issuer Available Redemption Receipts	10 032 979,90	EUR

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4. Reserve Accounts

Reporting Date	29.05.2023
Payment date	25.05.2023
Period No	30
Monthly Period	01.04.2023
Interest Period	from 25.04.2023 to 25.05.2023 = 30 days



Note Balance

Beginning of Period	220 823 849,36 EUR
End of Period	210 790 869,46 EUR

Liquidity Balance

Beginning of Period	0,5 %	1 073 960,18 EUR
Cash Outflow		54 888,84 EUR
Cash Inflow		- EUR
End of Period	0,5 %	1 019 071,34 EUR
Required Reserve Amount	0,5 %	1 019 071,34 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	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

Asset Balance

Opening balance prior to replenishment	220 823 849,36	EUR
Closing balance prior to replenishment	210 790 869,46	EUR
Closing Balance post replenishment	210 790 869,46	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	193 327 211,74	91,72 %	16 985
1-29 days past due	12 675 149,81	6,01 %	1 025
Delinquent Receivables:			
30-59 days past due	2 734 101,19	1,30 %	215
60-89 days past due	1 161 098,25	0,55 %	93
90-119 days past due	404 742,16	0,19 %	33
120-149 days past due	290 043,68	0,14 %	20
150-179 days past due	198 522,63	0,09 %	15
Total Performing and Delinquent	210 790 869	100,00 %	18 386
Current Period Defaults	218 951,99		21
Cumulative Defaults	6 779 084,54		465
Current Period Principal Recoveries	269 841,39		
Cumulative Principal Recoveries	3 872 853,75		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,45 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,46 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,48 %	

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

	32,88 %	
[A] Aggregate Outstanding Asset Principal Amount	210 790 869,46	
[B] Aggregate principal balance of Defaulted Contracts	6 779 084,54	
[C] Recoveries received on such Defaulted Contracts	3 872 853,75	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	650 000 000,00	

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

	NO	
[A] Delinquency Ratio, Payment Date	2,27 %	
[B] Delinquency Ratio, preceding Payment Date	2,00 %	
[C] Delinquency Ratio, second preceding Payment Date	2,08 %	

or Servicer Termination Event

or Swap Counterparty Downgrade Event

NO
NO

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

	16,09 %	YES
[A] [1] + [2]	35 537 877,00	
Class B Principal Amount [1]	18 528 294,84	
Class C Principal Amount [2]	17 009 582,15	
[B] Aggregated Outstanding Note Principal Amount	220 823 849,36	

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



Reporting Date	29.05.2023
Payment date	25.05.2023
Period No	30
Monthly Period	01.04.2023
Interest Period	from 25.04.2023 to 25.05.2023 = 30 days

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

Weighted average interest rate (min 2.2%)	2,09 %
Weighted average months to maturity (max 57)	28,37*
Used Vehicles (max 69%)	57,27 %
Balloon Loans (max 63%)	71,30 %
Corporate Borrowers (max 11%)	7,34 %
IRB (min 95%)	95,68 %

*Bucket-based as found in IR

** Pre adjustments to full-fill CL limits

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6. Note Principal



Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from	25.04.2023 to 25.05.2023 = 30 days

Note Principal

	Class A	Class B	Class C	
Beginning of Period	185 285 972,37	18 528 294,84	17 009 582,15	EUR
Sequential Amortization	-	-	-	EUR
Pro Rata Amortization	8 418 340,87	841 820,35	772 818,68	EUR
End of Period	176 867 631,49	17 686 474,50	16 236 763,47	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	218 951,99	EUR
Credit PDL	-	-	218 951,99	EUR
End of Period	-	-	-	EUR

Net Note Principal

Beginning of Period	185 285 972,37	18 528 294,84	17 009 582,15	EUR
End of Period	176 867 631,49	17 686 474,50	16 236 763,47	EUR

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7. Outstanding Notes

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days



1. Note Balance	All Notes	Class A	Class B	Class C
General Note Information				
ISIN Code		XS2230295151	XS2230295664	XS2230295748
Currency		EUR	EUR	EUR
Initial Tranching	100 %	91,00 %	4,69 %	4,31 %
Legal Final Maturity Date		25.10.2030	25.10.2030	25.10.2030
Rating (Fitch/S&P)		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
Current Note Information				
Outstanding Opening Balance	220 823 849,36	185 285 972,37	18 528 294,84	17 009 582,15
Available Distribution Amount	10 032 979,90			
Amortisation	10 032 979,90			
Redemption per Class	10 032 979,90	8 418 340,87	841 820,35	772 818,68
Redemption per Note		1 423,22	2 760,07	2 760,07
Outstanding Closing Balance		176 867 631,49	17 686 474,50	16 236 763,47
Net Outstanding Closing Balance	210 790 869,46	176 867 631,49	17 686 474,50	16 236 763,47
Current Tranching	100 %	83,91 %	8,39 %	7,70 %
Current Pool Factor		0,30	0,58	0,58

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		30	30	30
Principal Outstanding per Note Beginning of Period		31 324,76	60 748,51	60 748,51
>Principal Repayment per note		1 423,22	2 760,07	2 760,07
Principal Outstanding per Note End of Period		29 901,54	57 988,44	57 988,44
>Interest accrued for the period		95,44	199,26	329,05
Interest Payment	717 412,64	564 504,60	60 772,81	92 135,24
Interest Payment per Note		95,44	199,26	329,05

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)		18,70 %	10,31 %	2,60 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		19,23 %	10,84 %	2,60 %
Current CE (Subordination)		16,09 %	7,70 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		16,62 %	8,23 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 29.05.2023
Payment date 25.05.2023
Period No 30
Monthly Period 01.04.2023
Interest Period : 25.04.2023 to 25.05.2023 = 30 days



Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
			Short Term				Long Term						
			Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut IX DAC			No rating		No rating		No rating		No rating		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.	
Swap Counterparty	ING BANK N.V.	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A(dcr)	AA-(dcr)	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will within 14 days post collateral in accordance with the provisions of the Credit Support Annex. The 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+	N/A	N/A	BBB-(dcr)	AA-(dcr)	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	N/A	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	N/A	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	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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9.a Original Portfolio Principal Balance

Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	30				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



Average amount - all: 18 113

	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	1	4 999	3 883	13 151 254	2,0 %	25,4	9,8		
	5 000	9 999	7 723	58 136 855	8,9 %	40,4	10,5		
	10 000	14 999	6 917	85 981 299	13,2 %	47,0	10,5		
	15 000	19 999	5 379	93 396 114	14,4 %	49,7	10,2		
	20 000	24 999	3 982	89 193 932	13,7 %	51,5	10,0		
	25 000	29 999	2 755	75 401 900	11,6 %	52,1	9,4		
	30 000	34 999	1 710	55 254 708	8,5 %	52,6	8,7		
	35 000	39 999	989	36 869 286	5,7 %	53,6	8,5		
	40 000	44 999	701	29 670 782	4,6 %	53,6	8,5		
	45 000	49 999	513	24 296 930	3,7 %	53,3	8,1		
	50 000	54 999	370	19 382 399	3,0 %	54,9	7,9		
	55 000	59 999	285	16 345 192	2,5 %	54,7	8,2		
	60 000	>	664	52 653 679	8,1 %	53,8	7,7		
	Total			35 871	649 734 332	100 %	49,9	9,4	

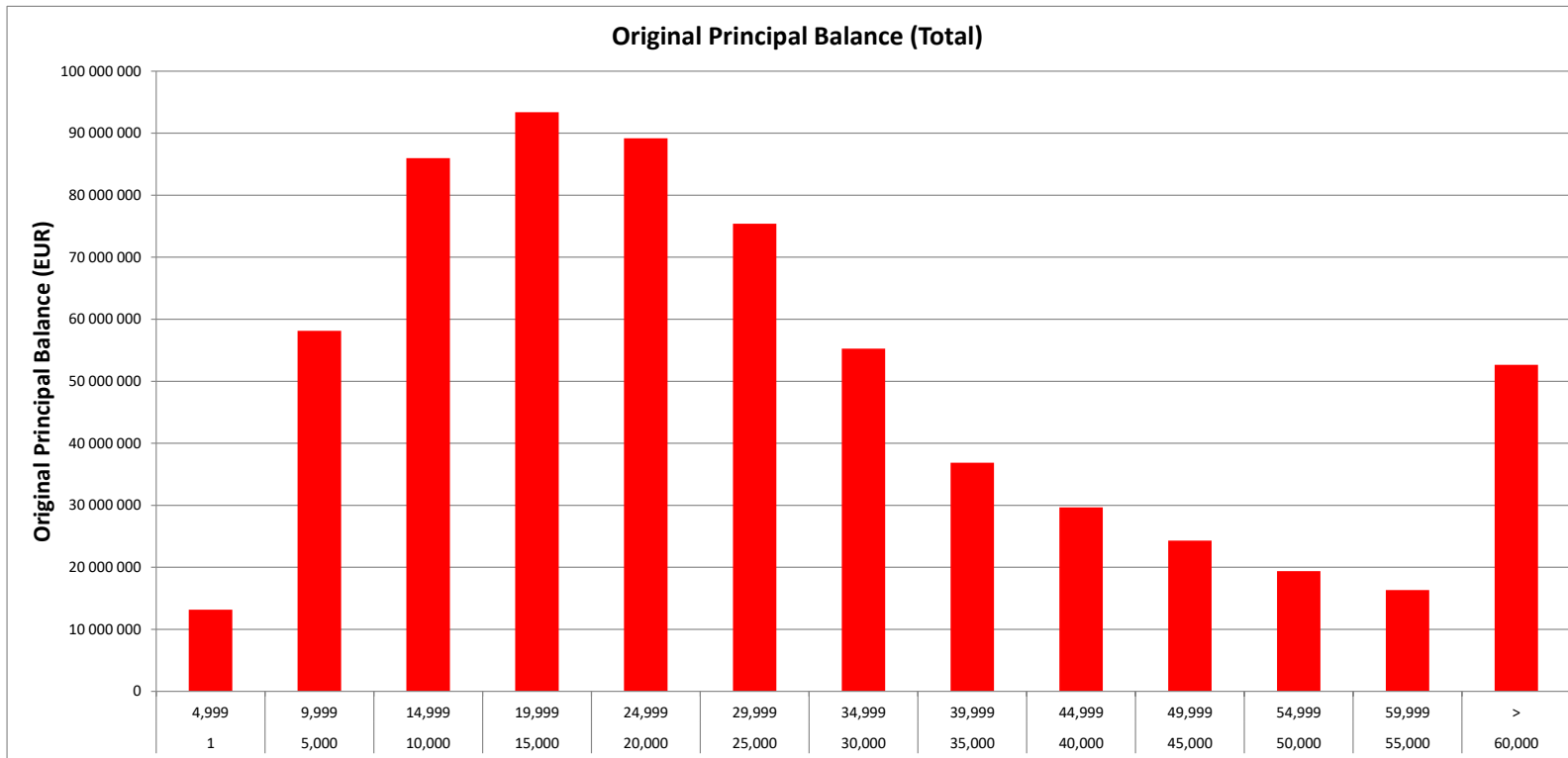
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9.b Original Principal Balance Graph

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
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Original Principal Balance (Total)



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10.a Outstanding Principal Balance

Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	30				
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Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



Average amount - all: 11 465

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 313	14 642 520	6,95 %	18,3	39,4	
	5 000	10 000	5 082	37 114 785	17,61 %	25,8	37,7	
	10 000	15 000	3 163	38 830 771	18,42 %	28,0	37,4	
	15 000	20 000	2 151	37 190 201	17,64 %	28,8	36,9	
	20 000	25 000	1 078	23 912 498	11,34 %	29,7	36,0	
	25 000	30 000	598	16 334 195	7,75 %	31,6	35,3	
	30 000	35 000	342	11 083 695	5,26 %	31,5	34,9	
	35 000	40 000	227	8 505 604	4,04 %	32,8	35,4	
	40 000	45 000	163	6 902 630	3,27 %	33,0	34,7	
	45 000	50 000	86	4 077 241	1,93 %	31,3	34,8	
	50 000	55 000	63	3 301 020	1,57 %	33,2	34,6	
	55 000	60 000	34	1 947 683	0,92 %	31,6	35,6	
	60 000	-	86	6 948 028	3,30 %	30,4	35,0	
	Total			18 386	210 790 869	100 %	28,4	36,7

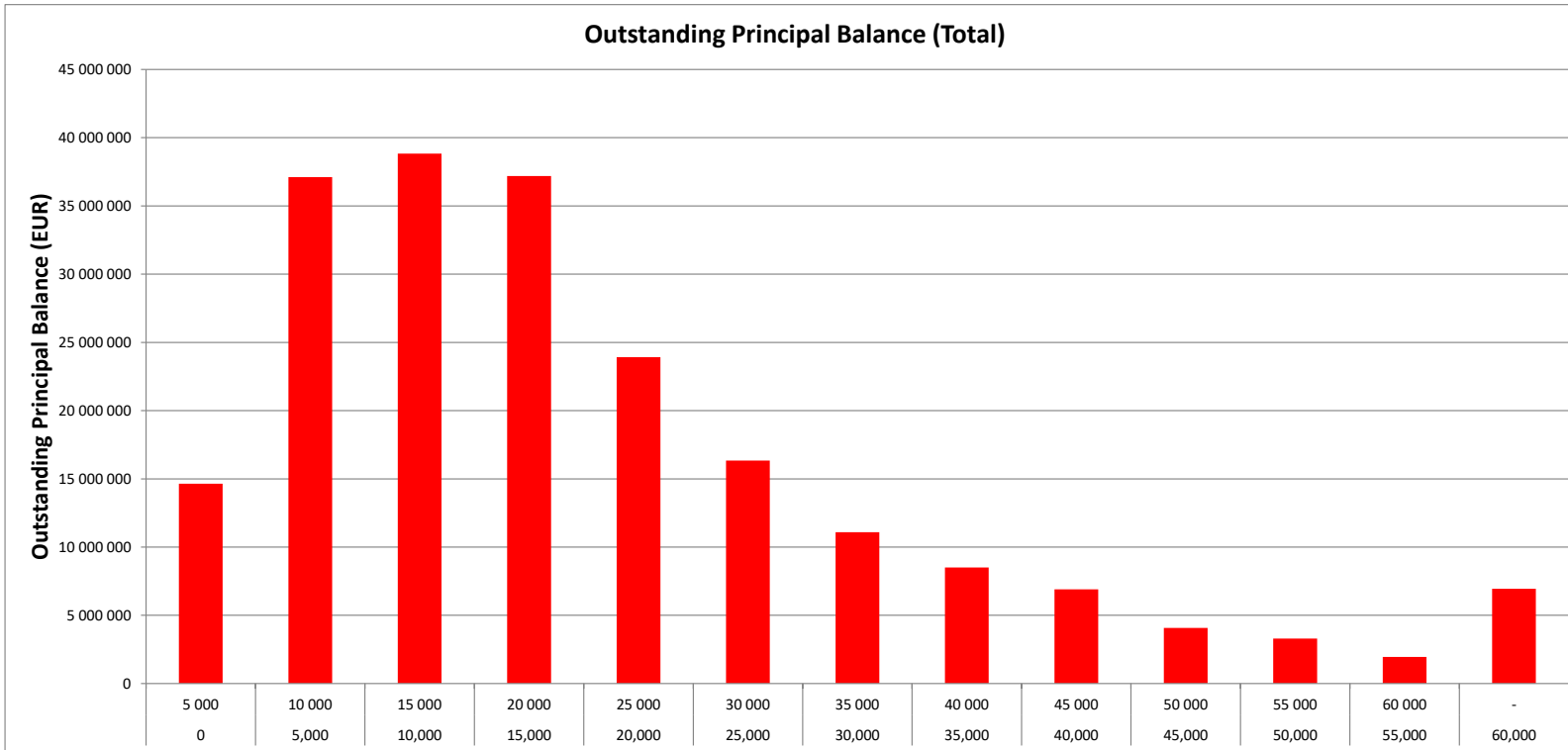
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10.b Outstanding Principal Balance Graph

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
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Outstanding Principal Balance (Total)



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11.a Geographical Distribution

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
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Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

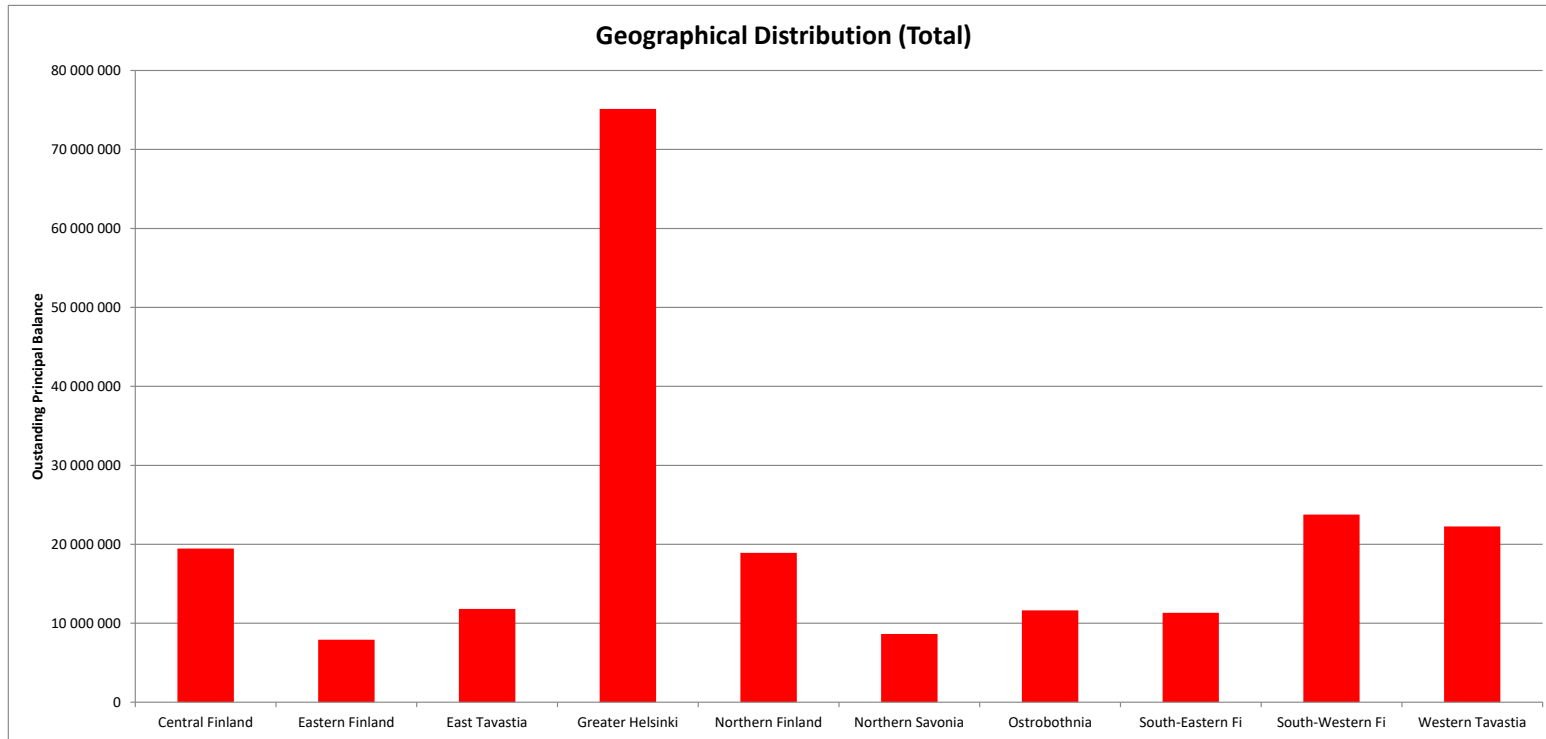


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 896	19 446 395	9,23 %	26,6	36,8	
Eastern Finland	763	7 919 433	3,76 %	28,5	37,2	
East Tavastia	1 034	11 804 352	5,60 %	28,6	37,0	
Greater Helsinki	5 786	75 128 962	35,64 %	28,5	36,6	
Northern Finland	1 629	18 908 568	8,97 %	28,9	36,8	
Northern Savonia	827	8 636 447	4,10 %	27,1	37,0	
Ostrobothnia	1 239	11 617 692	5,51 %	28,4	36,9	
South-Eastern Fi	1 094	11 326 048	5,37 %	28,6	36,2	
South-Western Fi	2 146	23 755 790	11,27 %	29,2	36,7	
Western Tavastia	1 972	22 247 182	10,55 %	28,3	36,6	
Total	18 386	210 790 869	100 %	28,4	36,7	

SCF RAHOITUSPALVELUT IX DAC
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11.b Geographical Distribution Graph

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from	25.04.2023
	to	25.05.2023
	=	30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

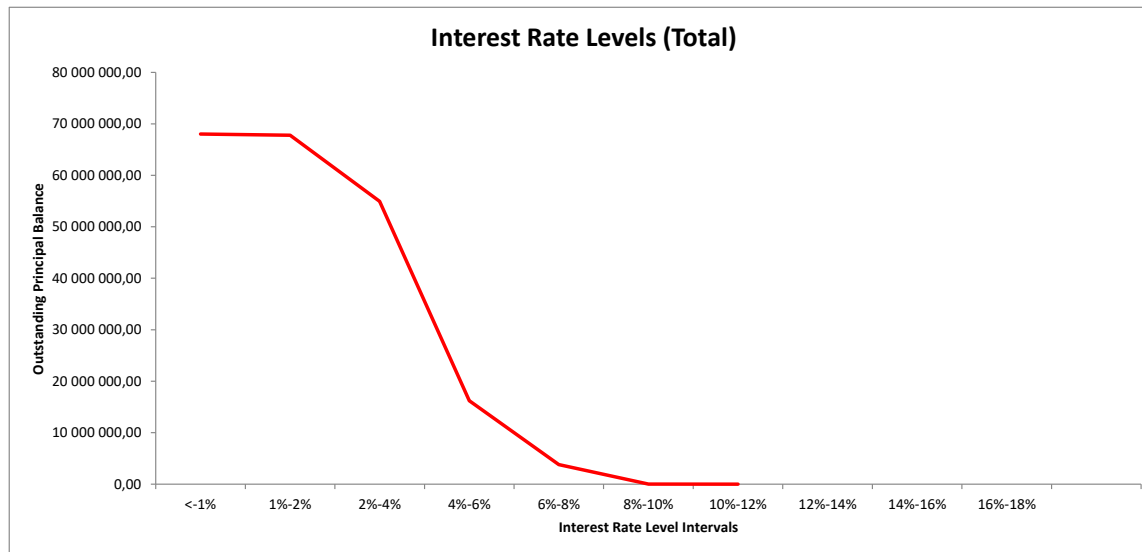


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	5 218	68 023 591	32,27 %	26,6	37,3
	1 %	2 %	4 786	67 790 755	32,16 %	29,8	36,2
	2 %	4 %	5 188	54 943 461	26,07 %	29,0	36,2
	4 %	6 %	2 462	16 212 056	7,69 %	28,6	36,9
	6 %	8 %	725	3 794 983	1,80 %	26,3	40,1
	8 %	10 %	6	22 951	0,01 %	26,6	39,3
	10 %	12 %	1	3 072	0,00 %	19,0	43,0
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	-						
Total		18 386	210 790 869	100 %	28,4	36,7	

SCF RAHOITUSPALVELUT IX DAC
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12.b Interest Rate

Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	30				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.a Remaining Terms



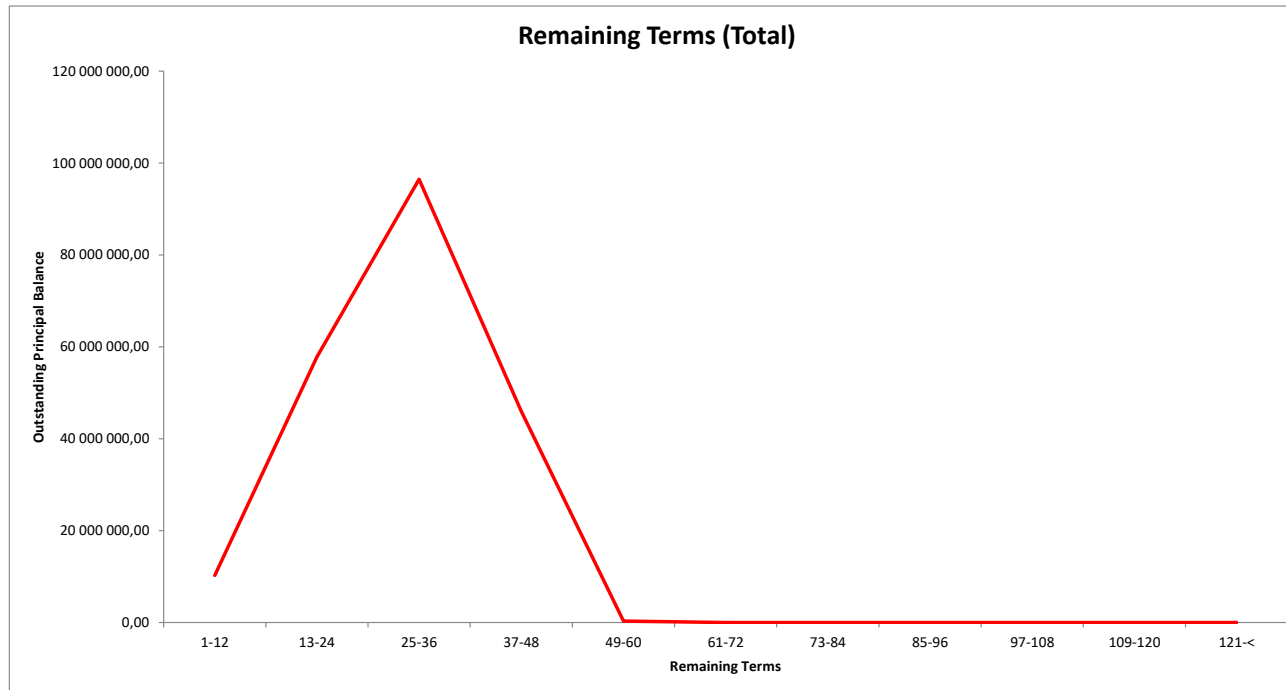
Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0		0 20	33 220	0,02 %	0,0	58,0
	1		12 2 666	10 236 420	4,86 %	8,1	46,5
	13		24 6 173	57 801 049	27,42 %	19,5	40,7
	25		36 6 987	96 465 797	45,76 %	29,9	35,5
	37		48 2 523	45 930 210	21,79 %	40,8	32,0
	49		60 17	324 173	0,15 %	49,9	27,3
	61		72				
	73		84				
	85		96				
	97		108				
	109		120				
	121	-					
Total			18 386	210 790 869	100 %	28,4	36,7

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from	25.04.2023
	to	25.05.2023
	=	30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.a Seasoning



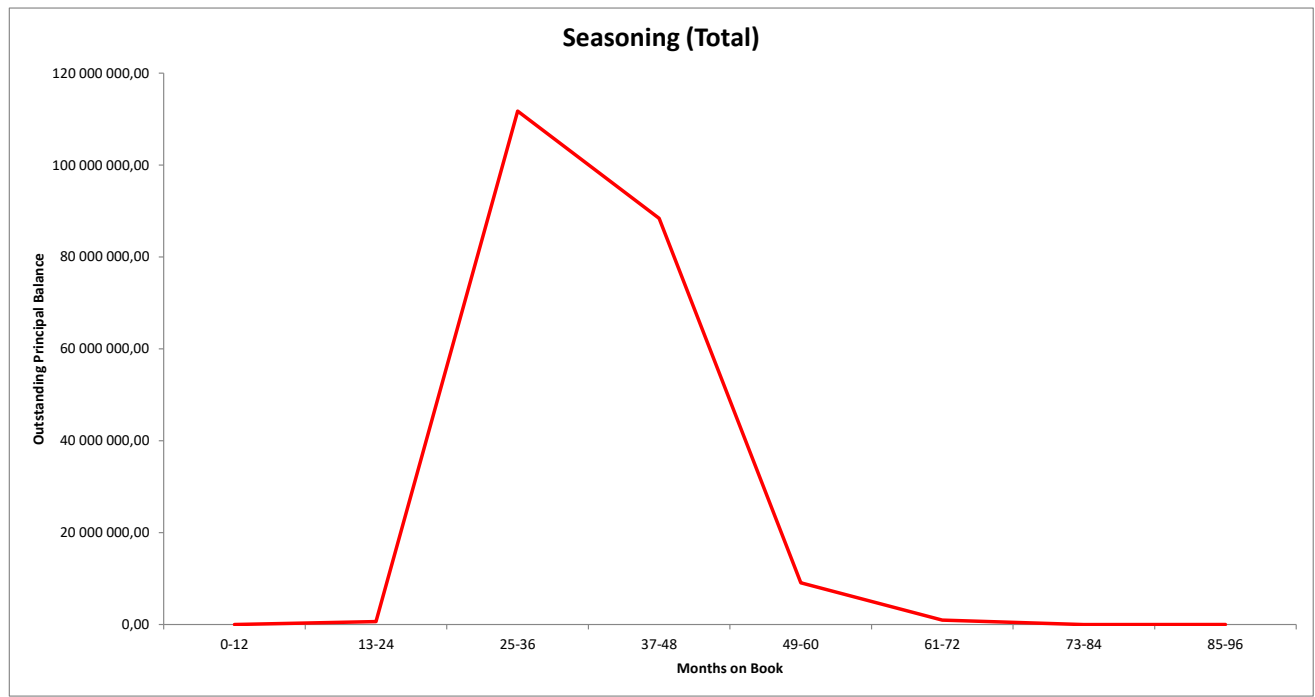
Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24	631 473	0,30 %	39,5	24,0	
25		36	8 780	111 737 798	53,01 %	32,4	31,9
37		48	8 184	88 392 318	41,93 %	24,8	40,9
49		60	1 186	9 071 414	4,30 %	13,9	53,0
61		72	188	953 886	0,45 %	9,1	64,3
73		84	2	3 981	0,00 %	5,5	73,5
85		96					
Total		18 386	210 790 869	100 %	28,4	36,7	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	30				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.a Balloon loans



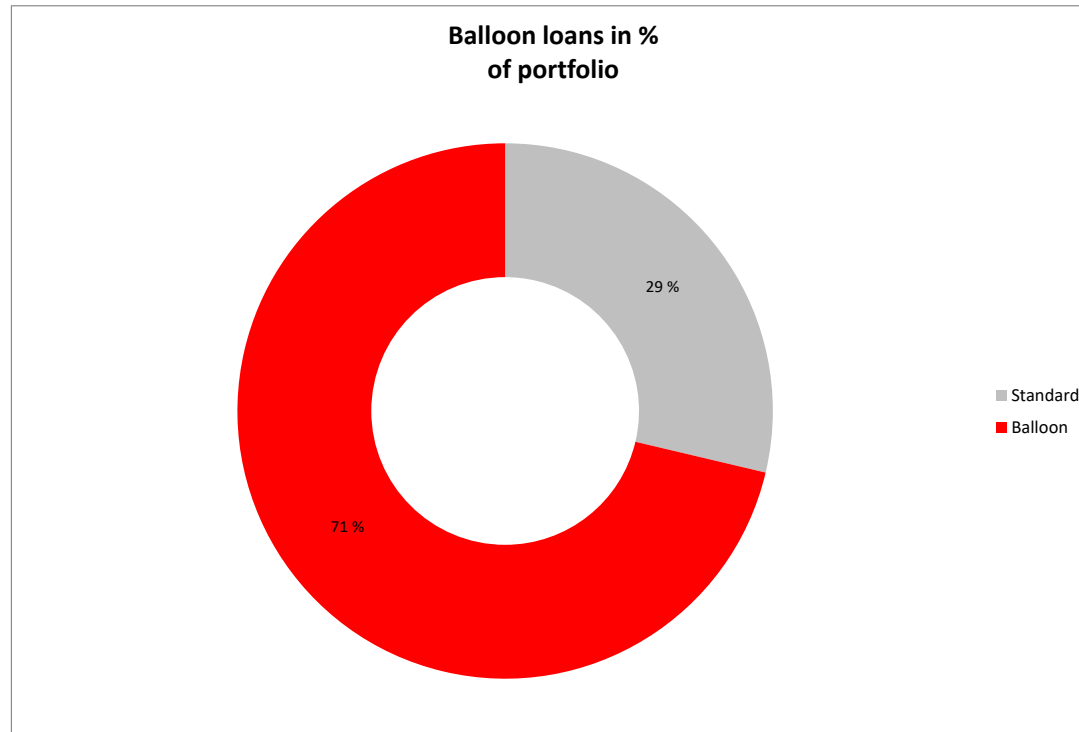
Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

Balloon loans in % of portfolio	TOTAL						
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity
Standard	10 056	60 491 740	28,7 %	2 436	0,0 %	27,1	36,0
Balloon	8 330	150 299 129	71,3 %	77 983 638	51,9 %	28,9	37,0
Total	18 386	210 790 869	100 %	77 986 074	37 %	28,4	36,7

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15.b Balloon loans

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from	25.04.2023
	to	25.05.2023
	=	30 days



**SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report**

16.a # loans per borrower



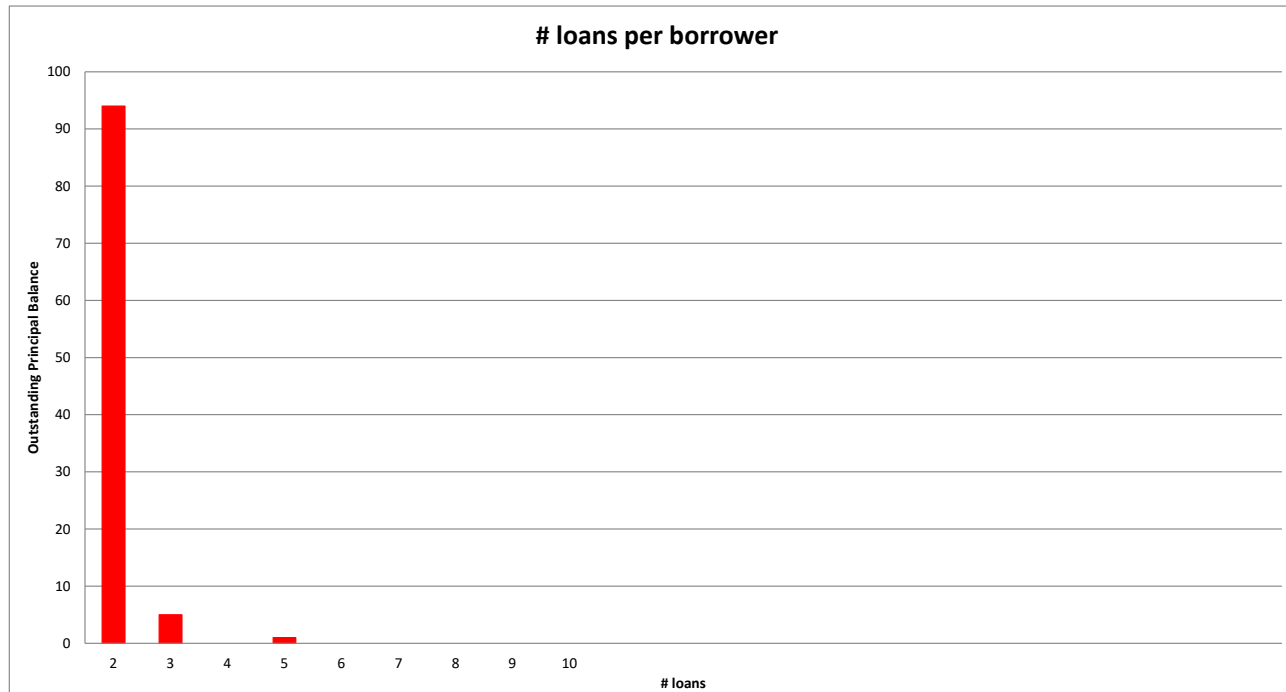
Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	18 178	208 064 031	98,71 %
2	94	2 516 257	1,19 %
3	5	203 153	0,10 %
4			
5	1	7 429	0,00 %
6			
7			
8			
9			
10			
Total:	18 278	210 790 869	100,0 %

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Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from	25.04.2023
	to	25.05.2023
	=	30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

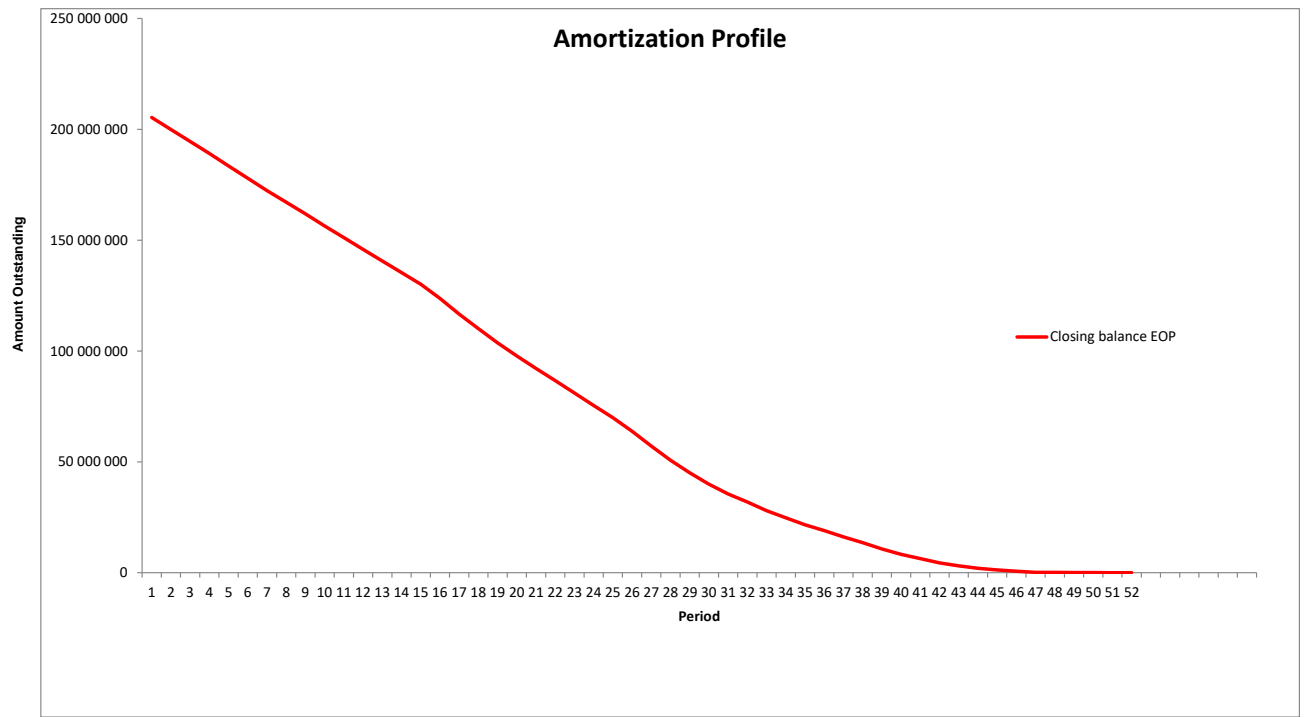
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	210 790 869	205 329 786	5 461 083	367 697	2,11 %	97,41 %
2	205 329 786	199 886 013	5 443 773	357 573	2,11 %	94,83 %
3	199 886 013	194 538 873	5 347 140	347 197	2,10 %	92,29 %
4	194 538 873	189 063 492	5 475 381	337 109	2,10 %	89,69 %
5	189 063 492	183 488 596	5 574 895	326 730	2,09 %	87,05 %
6	183 488 596	177 903 313	5 585 284	316 477	2,09 %	84,40 %
7	177 903 313	172 343 189	5 560 124	306 072	2,08 %	81,76 %
8	172 343 189	167 137 521	5 205 668	295 815	2,08 %	79,29 %
9	167 137 521	161 836 280	5 301 241	286 102	2,07 %	76,78 %
10	161 836 280	156 423 500	5 412 780	276 272	2,07 %	74,21 %
11	156 423 500	151 142 024	5 281 477	266 306	2,06 %	71,70 %
12	151 142 024	145 832 060	5 309 963	256 713	2,06 %	69,18 %
13	145 832 060	140 621 432	5 210 629	246 956	2,05 %	66,71 %
14	140 621 432	135 391 204	5 230 227	237 413	2,04 %	64,23 %
15	135 391 204	130 078 876	5 312 328	227 909	2,04 %	61,71 %
16	130 078 876	123 759 123	6 319 754	218 174	2,03 %	58,71 %
17	123 759 123	116 635 465	7 123 658	207 411	2,03 %	55,33 %
18	116 635 465	110 107 057	6 528 407	195 959	2,03 %	52,24 %
19	110 107 057	103 625 064	6 481 994	185 224	2,04 %	49,16 %
20	103 625 064	97 818 584	5 806 480	174 644	2,04 %	46,41 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	30				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.a Payment Holidays



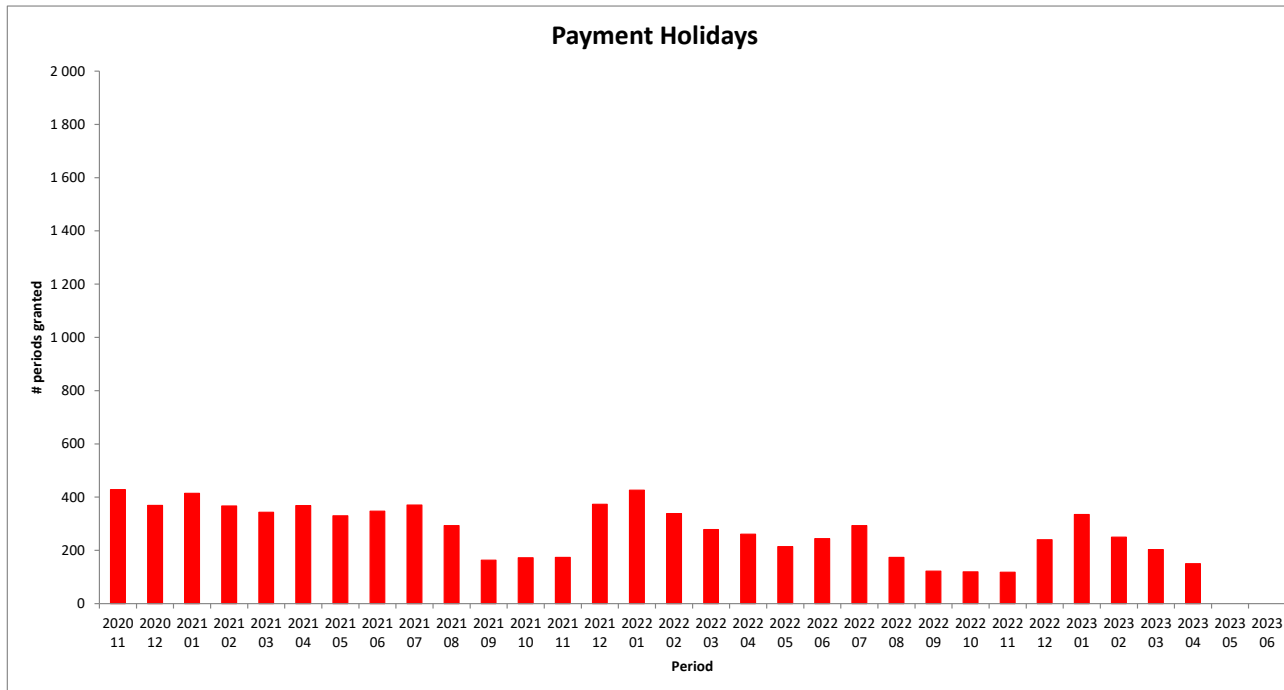
Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

	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		347	460	129 017	6 959 564
2021 07		370	474	139 037	7 079 668
2021 08		293	360	106 689	5 724 723
2021 09		163	211	65 334	3 408 453
2021 10		172	210	56 468	3 205 305
2021 11		174	250	72 814	3 405 310
2021 12		373	455	120 210	6 224 684
2022 01		426	587	179 514	8 774 934
2022 02		338	473	151 562	6 648 349
2022 03		278	359	116 256	5 172 281
2022 04		261	343	105 591	4 862 310
2022 05		214	261	71 068	3 413 353
2022 06		244	316	89 126	4 112 527
2022 07		293	364	112 001	5 271 795
2022 08		174	210	59 435	2 866 729
2022 09		122	152	47 453	2 111 577
2022 10		119	154	67 101	1 854 375
2022 11		118	177	72 959	1 741 141
2022 12		240	299	82 401	3 244 062
2023 01		335	471	152 714	5 965 220
2023 02		250	351	108 750	4 116 180
2023 03		203	271	85 526	3 206 210
2023 04		150	203	59 662	2 091 122
2023 05					
2023 06					
Total:		8 276	10 978	3 420 052	159 060 967

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	30				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	29.05.2023
Payment date	25.05.2023
Period No	30
Monthly Period	01.04.2023
Interest Period	from 25.04.2023 to 25.05.2023 = 30 days

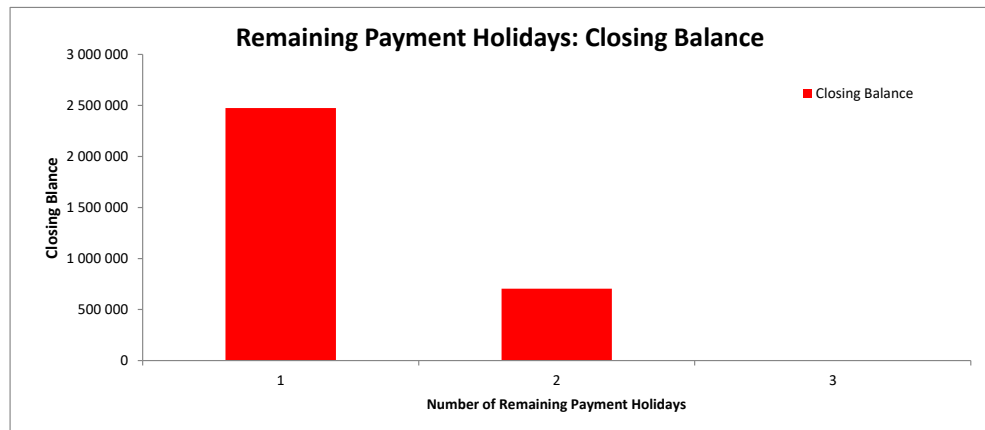
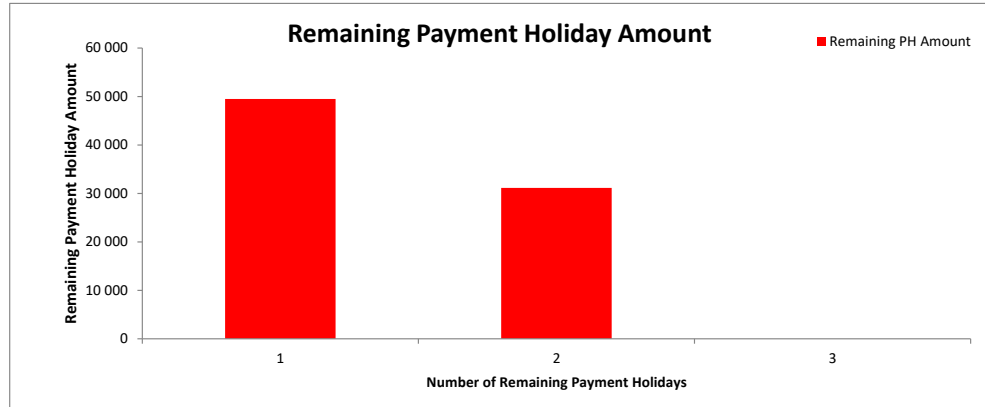


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1		162	49 492	2 474 010
2		53	31 141	705 144
3				
Total		215	80 633	3 179 154

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18.d Remaining Payment Holidays

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from	25.04.2023
	to	25.05.2023
	=	30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

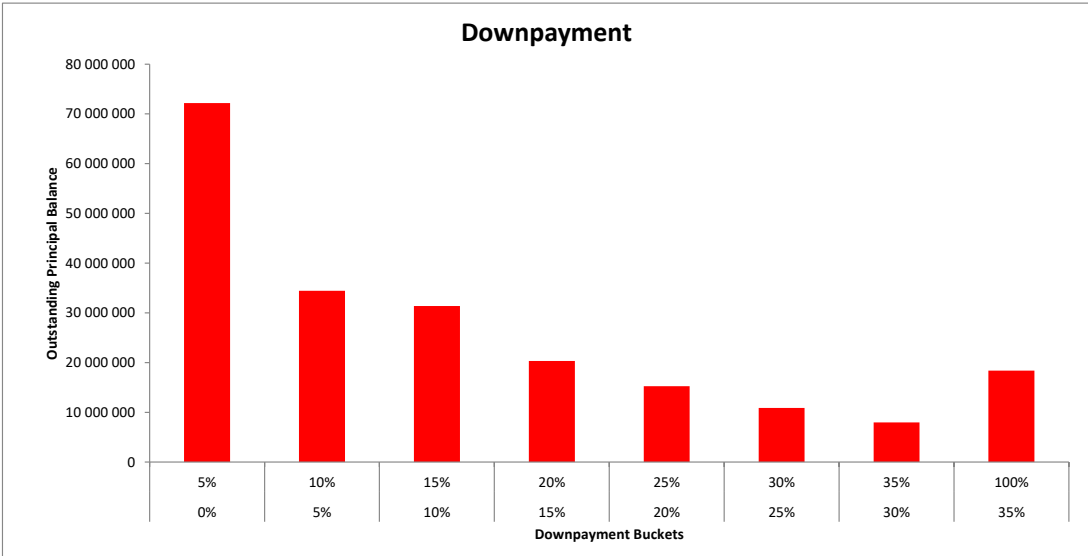
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 426	72 184 813	34,24 %	30,3	36,6
	5 %	10 %	2 453	34 443 635	16,34 %	29,2	37,1
	10 %	15 %	2 574	31 362 679	14,88 %	28,1	36,8
	15 %	20 %	1 821	20 320 820	9,64 %	27,2	36,7
	20 %	25 %	1 425	15 238 841	7,23 %	26,6	36,8
	25 %	30 %	1 078	10 872 708	5,16 %	26,4	36,7
	30 %	35 %	901	7 981 966	3,79 %	25,3	36,7
	35 %	100 %	2 708	18 385 408	8,72 %	24,8	35,9
Total			18 386	210 790 869	100 %	28,4	36,7

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19.b Downpayment



Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from	25.04.2023
	to	25.05.2023
	=	30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.a Vehicle Condition

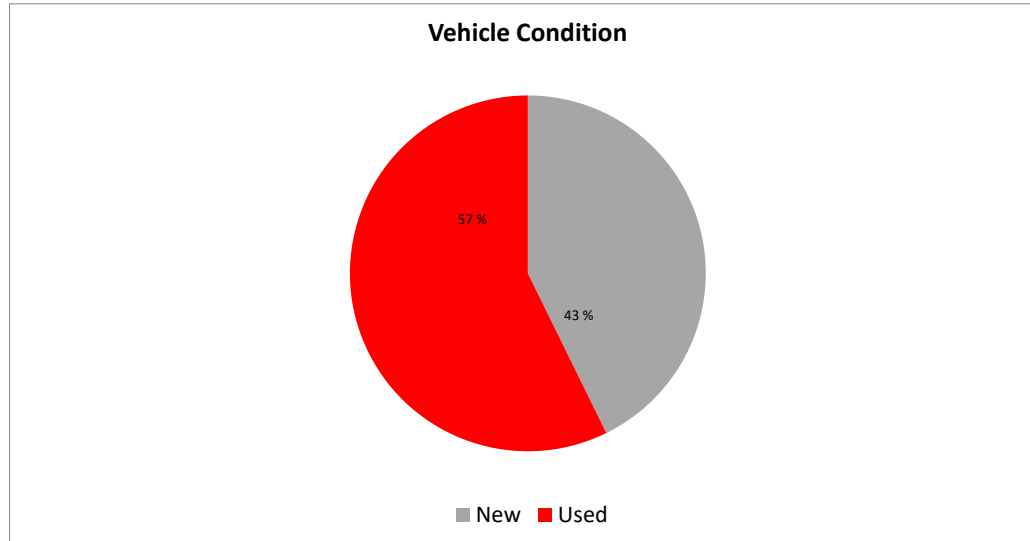


Reporting Date	29.05.2023
Payment date	25.05.2023
Period No	30
Monthly Period	01.04.2023
Interest Period	from 25.04.2023 to 25.05.2023 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 804	90 070 207	42,73 %	27,6	36,7
	Used	12 582	120 720 662	57,27 %	29,0	36,7
	Total	18 386	210 790 869	100 %	28,4	36,7

20.b Vehicle Condition

Reporting Date		29.05.2023			
Payment date		25.05.2023			
Period No		30			
Monthly Period		01.04.2023			
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.a Borrower Type



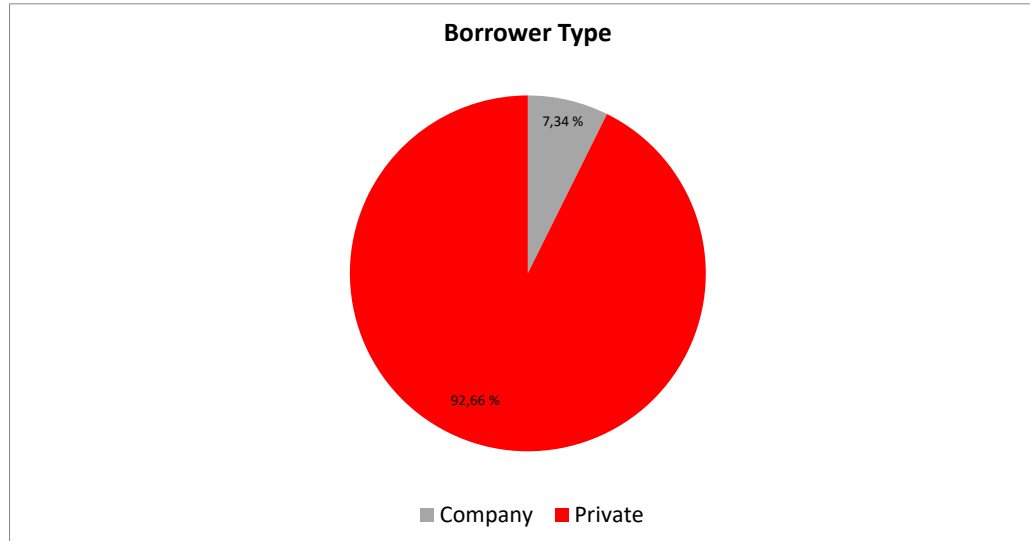
Reporting Date	29.05.2023
Payment date	25.05.2023
Period No	30
Monthly Period	01.04.2023
Interest Period	from 25.04.2023 to 25.05.2023 = 30 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 242	15 468 251	7,34 %	21,9	37,7
	Private	17 144	195 322 618	92,66 %	28,9	36,6
	Total	18 386	210 790 869	100 %	28,4	36,7

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	29.05.2023
Payment date	25.05.2023
Period No	30
Monthly Period	01.04.2023
Interest Period	from 25.04.2023 to 25.05.2023 = 30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.a Vehicle type



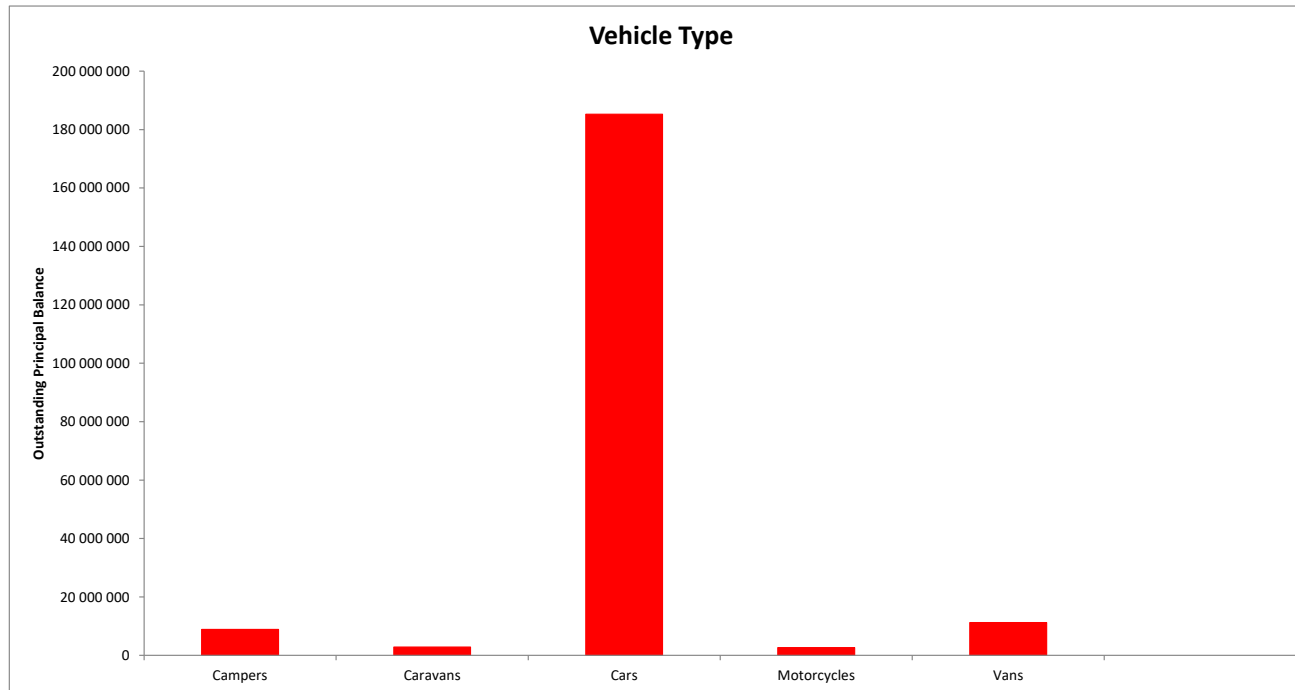
Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	30				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	339	8 862 633	4,20 %	31,4	35,3
	Caravans	247	2 852 931	1,35 %	31,1	35,9
	Cars	16 255	185 241 819	87,88 %	28,5	36,8
	Motorcycles	401	2 635 886	1,25 %	24,9	35,0
	Vans	1 144	11 197 600	5,31 %	24,5	37,0
		18 386	210 790 869	100 %	28,4	36,7

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	30				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days

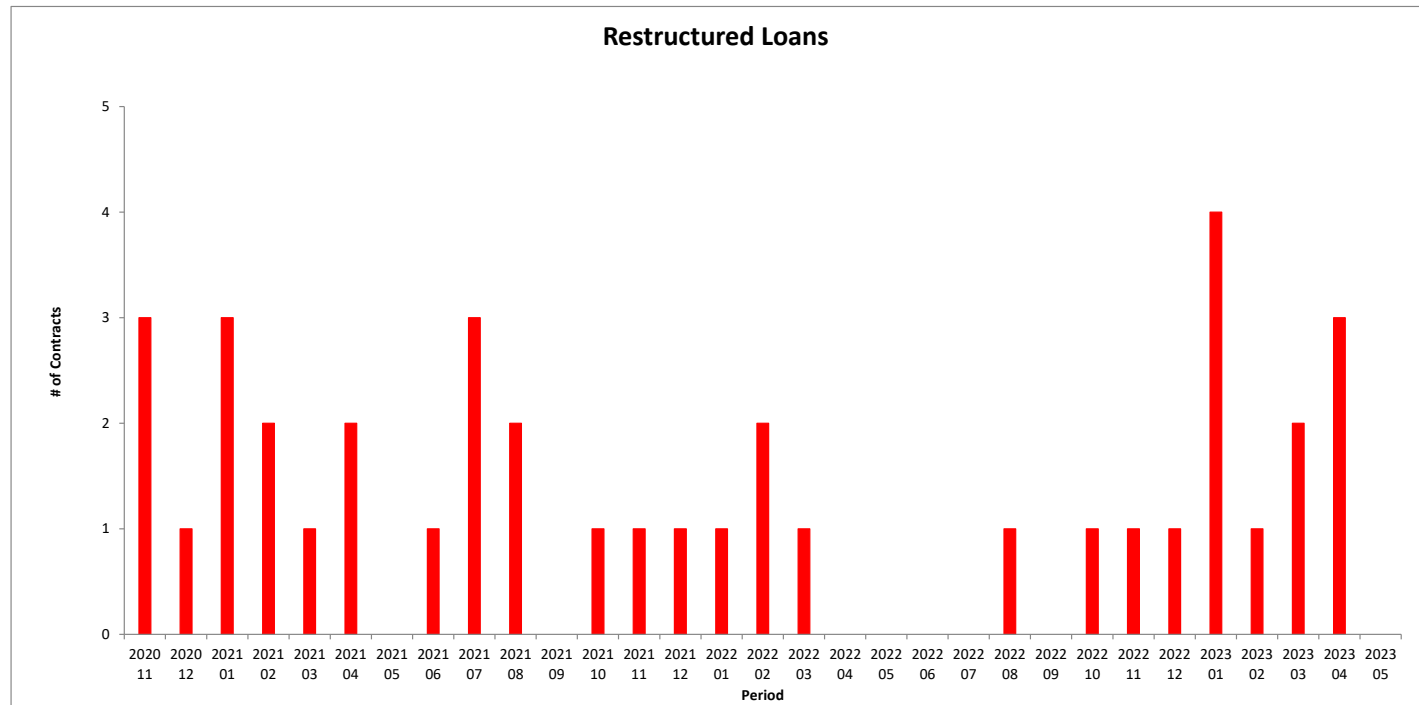
TOTAL		
Period	No	Outstanding balance
2020 11	3	42 294
2020 12	1	12 947
2021 01	3	38 055
2021 02	2	49 871
2021 03	1	45 445
2021 04	2	117 015
2021 05	0	0
2021 06	1	48 785
2021 07	3	66 845
2021 08	2	11 989
2021 09	0	0
2021 10	1	11 393
2021 11	1	3 407
2021 12	1	43 774
2022 01	1	5 761
2022 02	2	10 307
2022 03	1	10 885
2022 04	0	0
2022 05	0	0
2022 06	0	0
2022 07	0	0
2022 08	1	28 259
2022 09	0	0
2022 10	1	14 708
2022 11	1	2 290
2022 12	1	2 601
2023 01	4	65 247
2023 02	1	3 766
2023 03	2	26 417
2023 04	3	18 685
2023 05		
	39	680 748

Restructured

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	30				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



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24.a Dynamic Interest rate



Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	30				
Monthly Period	01.04.2023				
Interest Period	from 25.04.2023	to	25.05.2023	=	30 days

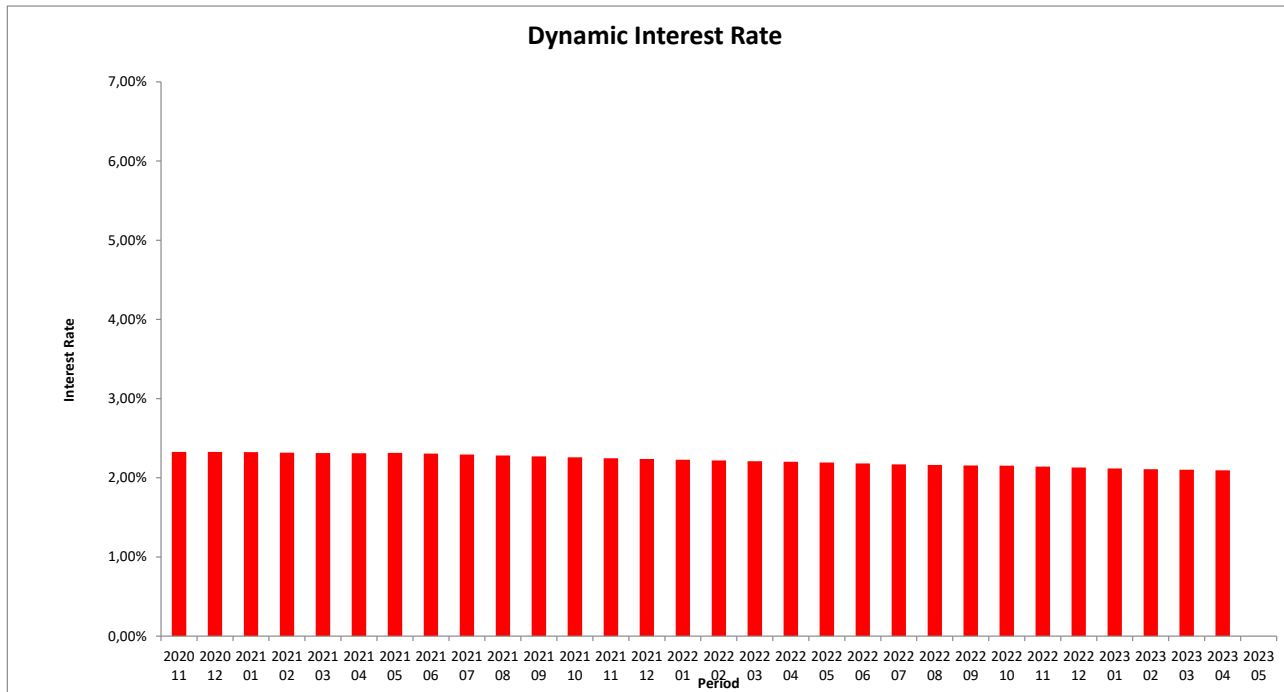
TOTAL		
Period	Closing balance	WA Interest rate
2020 11	596 759 291	2,33 %
2020 12	627 427 036	2,33 %
2021 01	628 336 885	2,32 %
2021 02	627 092 170	2,32 %
2021 03	624 523 955	2,31 %
2021 04	624 899 859	2,31 %
2021 05	624 813 092	2,31 %
2021 06	598 936 663	2,30 %
2021 07	575 853 839	2,29 %
2021 08	551 501 127	2,28 %
2021 09	526 407 071	2,27 %
2021 10	503 047 002	2,26 %
2021 11	480 620 270	2,25 %
2021 12	460 641 076	2,24 %
2022 01	441 042 536	2,23 %
2022 02	421 671 896	2,22 %
2022 03	400 967 872	2,21 %
2022 04	382 691 995	2,20 %
2022 05	363 504 978	2,19 %
2022 06	346 239 311	2,18 %
2022 07	330 723 798	2,17 %
2022 08	312 554 181	2,16 %
2022 09	297 077 184	2,16 %
2022 10	283 080 674	2,15 %
2022 11	268 569 967	2,14 %
2022 12	256 576 600	2,13 %
2023 01	243 774 281	2,12 %
2023 02	232 717 783	2,11 %
2023 03	220 823 849	2,10 %
2023 04	210 790 869	2,09 %
2023 05		

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	30				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



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25.a Dynamic Pre-Payments



Reporting Date	29.05.2023			
Payment date	25.05.2023			
Period No	30			
Monthly Period	01.04.2023			
Interest Period	from	25.04.2023	to	25.05.2023 = 30 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	15 152 005	598 936 663	26,47 %
2021 07	12 677 662	575 853 839	23,44 %
2021 08	13 814 697	551 501 127	26,24 %
2021 09	15 322 132	526 407 071	29,85 %
2021 10	14 081 107	503 047 002	28,87 %
2021 11	13 144 913	480 620 270	28,31 %
2021 12	10 755 502	460 641 076	24,69 %
2022 01	11 260 591	441 042 536	26,68 %
2022 02	11 320 336	421 671 896	27,86 %
2022 03	11 621 084	400 967 872	29,74 %
2022 04	10 642 389	382 691 995	28,71 %
2022 05	11 025 690	363 504 978	30,90 %
2022 06	9 678 755	346 239 311	28,84 %
2022 07	8 191 489	330 723 798	25,99 %
2022 08	10 556 939	312 554 181	33,79 %
2022 09	8 788 263	297 077 184	30,26 %
2022 10	7 345 139	283 080 674	27,06 %
2022 11	7 947 921	268 569 967	30,27 %
2022 12	5 613 277	256 576 600	23,31 %
2023 01	6 649 052	243 774 281	28,24 %
2023 02	5 417 712	232 717 783	24,62 %
2023 03	5 945 938	220 823 849	27,93 %
2023 04	4 794 411	210 790 869	24,13 %
2023 05			

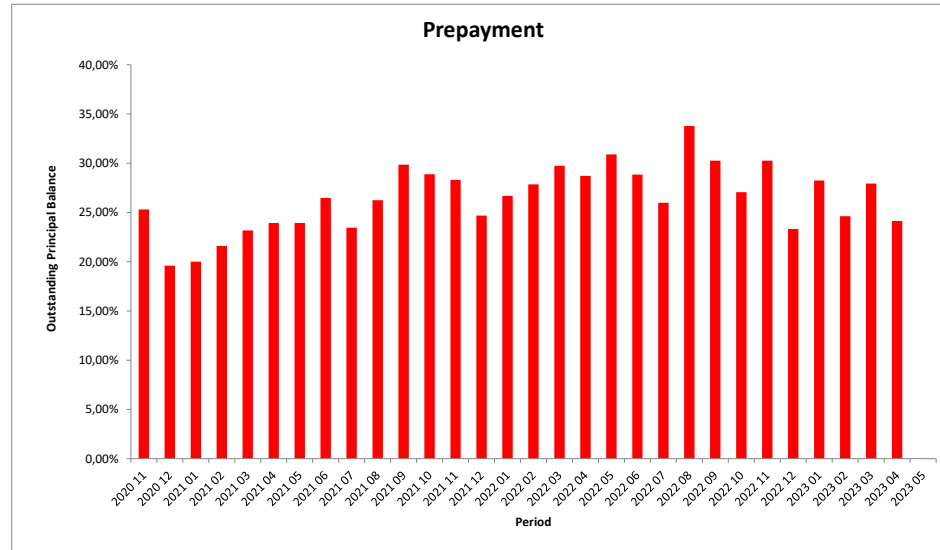
Dynamic Prepayment

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Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	30				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days



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26. Delinquency



Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	from 01.04.2023	to 25.05.2023
Interest Period	from 25.04.2023	to 25.05.2023 = 30 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	
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	-	-	-	-	
	2021	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
		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	598 936 663	34 349	559 312 821	1 964	33 044 584	227	4 106 683	88	1 514 307	32	533 476	17	297 502	7	127 290	15	310 140
		7	575 853 839	33 701	540 818 419	1 640	28 178 384	247	4 305 751	78	1 412 273	29	348 683	28	527 081	14	263 249	11	135 634
		8	551 501 127	32 460	513 982 365	1 783	30 259 381	257	4 874 415	76	1 311 685	31	523 918	20	300 648	16	248 715	22	336 471
		9	526 407 071	31 666	495 173 555	1 505	25 356 265	204	3 672 903	67	1 358 837	29	453 876	13	188 047	11	203 588	24	270 003
		10	503 047 002	30 435	469 346 049	1 698	27 347 133	203	3 840 814	91	1 426 294	33	628 497	19	266 904	9	191 310	13	201 169
11		480 620 270	29 683	450 805 909	1 471	22 977 881	252	4 530 683	66	1 178 845	40	655 478	17	287 241	11	184 234	11	179 062	
12	460 641 076	29 019	433 610 141	1 289	19 317 305	280	5 076 147	76	1 396 434	35	706 455	27	416 986	6	117 607	15	248 827		
2022	1	441 042 536	27 825	409 078 838	1 583	23 938 432	306	5 187 429	77	1 381 856	42	799 090	21	432 570	16	224 322	13	187 970	
	2	421 671 896	27 101	392 375 093	1 477	21 854 677	255	4 366 189	86	1 592 741	43	845 850	21	364 469	14	272 877	24	353 502	
	3	400 967 872	26 299	374 895 143	1 389	20 222 374	187	2 986 561	79	1 249 237	54	1 001 100	22	393 337	13	220 120	17	311 946	
	4	382 691 995	25 591	357 711 264	1 216	18 097 081	258	4 213 669	60	961 106	51	823 516	26	582 418	15	302 941	18	262 132	
	5	363 504 978	24 584	336 885 925	1 381	20 406 855	223	3 352 513	96	1 485 638	27	598 237	26	357 425	19	418 385	18	302 119	
	6	346 239 311	23 859	322 582 012	1 312	17 964 171	211	3 326 128	72	1 204 304	37	517 792	17	393 330	19	251 575	20	433 169	
	7	330 723 798	22 968	305 809 080	1 409	18 935 404	214	3 274 344	90	1 466 793	39	615 231	25	430 017	11	192 928	21	310 721	
	8	312 554 181	22 195	289 210 166	1 285	18 095 527	195	3 021 958	76	1 229 243	40	538 759	21	360 036	10	98 493	22	382 387	
	9	297 077 184	21 574	277 464 870	1 054	14 404 641	206	3 131 567	76	1 212 774	36	409 120	19	191 016	13	263 196	10	113 949	
	10	283 080 674	20 672	261 107 894	1 234	16 579 690	200	2 913 730	96	1 593 285	30	439 232	23	276 001	16	170 841	15	265 533	
	11	268 569 967	20 042	248 814 139	1 095	14 418 467	213	3 108 142	78	1 236 577	39	545 043	17	287 200	15	160 401	21	205 285	
	12	256 576 600	19 502	238 223 579	1 044	13 056 461	234	3 255 196	79	1 290 218	37	415 306	17	281 682	6	54 158	26	378 882	
2023	1	243 774 281	18 787	225 293 223	1 049	12 947 624	236	3 367 856	87	1 218 518	35	502 278	15	218 258	13	226 526	12	80 380	
	2	232 717 783	18 248	215 811 738	1 004	12 071 848	231	2 929 516	75	1 034 051	37	469 912	19	308 658	7	92 061	22	294 605	
	3	220 823 849	17 705	205 800 198	894	10 603 245	200	2 292 488	86	1 205 929	39	448 767	18	232 857	15	240 366	17	116 962	
	4	210 790 869	16 985	193 327 212	1 025	12 675 150	215	2 734 101	93	1 161 098	33	404 742	20	290 044	15	198 523	21	218 952	
	5																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	from	01.04.2023
Interest Period	from	25.04.2023 to 25.05.2023 = 30 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	0	4 367	0	0	4 367	0	0	4 367	0	0	4 367	1 971	1 971	2 395
2021 1	281 230	19				1 716	1 716	279 514	61 396	63 112	218 118	89 257	152 369	128 862	30 581	182 949	98 281
2021 2	903 831	52							14 030	14 030	889 801	208 773	222 803	681 028	125 151	347 954	555 877
2021 3	742 108	57										25 332	25 332	716 776	291 579	316 911	425 197
2021 4	629 057	39													55 075	55 075	573 982
2022 1	853 418	54															
2022 2	997 419	56															
2022 3	807 057	53															
2022 4	849 699	62															
2023 1	491 946	51															
2023 2	218 952	21															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2022 Q1			2022 Q2			2022 Q3			2022 Q4			2023 Q1		
			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	1 971	2 395	0	1 971	2 395	0	1 971	2 395	0	1 971	2 395	0	1 971	2 395
2021 1	281 230	19	0	182 949	98 281	5 768	188 718	92 513	19 895	208 612	72 618	406	209 018	72 212	1 976	210 994	70 237
2021 2	903 831	52	228 948	576 902	326 929	53 694	630 596	273 235	3 336	633 931	269 900	4 738	638 669	265 162	9 389	648 058	255 773
2021 3	742 108	57	122 678	439 589	302 519	76 801	516 390	225 718	52 725	569 114	172 994	21 373	590 487	151 621	30 558	621 045	121 063
2021 4	629 057	39	115 284	170 359	458 698	178 761	349 120	279 938	69 061	418 180	210 877	29 799	447 980	181 078	19 363	467 343	161 714
2022 1	853 418	54	45 684	45 684	807 733	182 774	228 458	624 959	263 378	491 836	361 582	57 963	549 799	303 619	28 306	578 105	275 313
2022 2	997 419	56				28 391	28 391	969 029	105 809	134 200	863 220	253 886	388 086	609 333	39 255	427 341	570 078
2022 3	807 057	53							151 294	151 294	655 763	176 682	327 976	479 081	101 703	429 678	377 379
2022 4	849 699	62										94 406	94 406	755 293	210 488	304 893	544 806
2023 1	491 946	51													177 748	177 748	314 198
2023 2	218 952	21															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q2			2023 Q3			2023 Q4			2024 Q1			2024 Q2		
			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	1 971	2 395												
2021 1	281 230	19	0	210 994	70 237												
2021 2	903 831	52	773	648 830	255 001												
2021 3	742 108	57	2 033	623 077	119 031												
2021 4	629 057	39	1 059	468 402	160 655												
2022 1	853 418	54	1 787	579 892	273 526												
2022 2	997 419	56	37 646	464 988	532 432												
2022 3	807 057	53	80 345	510 023	297 034												
2022 4	849 699	62	40 663	345 556	504 143												
2023 1	491 946	51	117 951	295 699	196 247												
2023 2	218 952	21	10 359	10 359	208 593												

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28. Priority of Payments - Revenue



Reporting Date	29.05.2023
Payment date	25.05.2023
Period No	30
Monthly Period	01.04.2023
Interest Period	from 25.04.2023 to 25.05.2023 = 30 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	971 785,49	EUR
Senior Expenses	-	667,59	EUR
Servicing Fee	-	87 829,53	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	46 213,28	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	-	92 135,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	218 951,99	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	57 686,84	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	261,00	EUR
Deferred Purchase Price to Seller		468 040,26	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 111 006,49	EUR
Senior Expenses	-	667,00	EUR
Issuer Swap Interest Amount	-	46 213,28	EUR
Interest Class A Notes	-	564 505,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	60 773,00	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	-	92 135,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	218 951,99	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	57 686,84	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		70 074,37	EUR

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29. Priority of Payments - Redemption



Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	30				
Monthly Period	01.04.2023	to	25.05.2023	=	30 days
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	9 814 027,91	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	-	9 814 027,91	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	10 032 979,90	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	8 418 340,87	EUR
(ii) Principal Payments on Class B Notes	-	841 820,35	EUR
(iii) Principal Payments on Class C Notes	-	772 818,68	EUR
<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		8 418 340,87	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		841 820,35	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		772 818,68	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		70 074,37	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		468 040,26	EUR
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30. Transaction Costs



Reporting Date	29.05.2023				
Payment date	25.05.2023				
Period No	30				
Monthly Period	01.04.2023				
Interest Period	from	25.04.2023	to	25.05.2023	= 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	667,59			
Interest accrued for the Period	EUR	717 413,00	564 505,00	60 773,00	92 135,00
Cumulative Interest accrued	EUR	10 501 904,00	5 369 807,00	696 170,00	4 435 927,00
Interest Payments	EUR	717 413,00	564 505,00	60 773,00	92 135,00
Cumulative Interest Payments	EUR	10 501 904,00	5 369 807,00	696 170,00	4 435 927,00
Interest accrued on Subordinated Loan for the Period	EUR	2 798,00			
Cumulative Interest accrued on Subordinated Loan	EUR	17 353,00			
Interest Payments on Subordinated Loan	EUR	2 798,00			
Cumulative Interest Payments on Subordinated Loan	EUR	17 353,00			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

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31. Swap Overview

Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from 25.04.2023	to 25.05.2023 = 30 days



Class A Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class A Notes	185 285 972
Interest Period Start	25.04.2023
Interest Period End	25.05.2023
Interest Days	30
Settlement Date	25.05.2023
Party A Floating Interest Rate	3,656 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 564 504,60
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 38 601,24

Class B Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class B Notes	18 528 295
Interest Period Start	25.04.2023
Interest Period End	25.05.2023
Interest Days	30
Settlement Date	25.05.2023
Party A Floating Interest Rate	3,936 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 60 772,81
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 7 612,04

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32. Contact Details



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Reporting Date	29.05.2023	
Payment date	25.05.2023	
Period No	30	
Monthly Period	01.04.2023	
Interest Period	from	25.04.2023
	to	25.05.2023
	=	30 days