

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Index	Page
1 Portfolio Information	1
2 Amount Due for Distribution - Revenue	2
3 Amount Due for Distribution - Redemptions	3
4 Reserve Accounts	4
5 a Performance Data	5
5 b Concentration Limits	6
6 Note Principal	7
7 Outstanding Notes	8
8 Counterparty Ratings, Trigger Levels and Consequences	9
9 a Original Principal Balance	10
9 b Original PB (Graph)	11
10 a Outstanding principal Balance	12
10 b Outstanding PB (Graph)	13
11 a Geographical Distribution	14
11 b Geographical (Graph)	15
12 a Interest Rate	16
12 b Interest Rate (Graph)	17
13 a Remaining Terms	18
13 b Remaining Terms (Graph)	19
14 a Seasoning	20
14 b Seasoning (Graph)	21
15 a Balloon loans as % of other loans	22
15 b Balloon loans as % of other loans (Graph)	23
16 a Loans per borrower	24
16 b Loans per borrower (Graph)	25
17 a Amortization Profile	26
17 b Amortization Profile (Graph)	27
18 a Payment Holidays	28
18 b Payment Holidays (Graph)	29
18 c Remaining Payment Holidays	30
18 d Remaining Payment Holidays (Graph)	31
19 a Downpayment	32
19 b Downpayment (Graph)	33
20 a Vehicle Condition	34
20 b Vehicle Condition (Graph)	35
21 a Borrower Type	36
21 b Borrower Type (Graph)	37
22 a Vehicle Type	38
22 b Vehicle Type (Graph)	39
23 a Restructured Loans	40
23 b Restructured Loans (Graph)	41
24 Dynamic Interest Rate	42
25 Dynamic Pre-Payment	43
26 Dynamic Delinquency	44
27 Defaults, Recoveries and Losses by Quarter of Default	45
28 Priority of Payments (1)	46
29 Priority of Payments (2)	47
30 Transaction Costs	48
31 Swap Overview	49
32 Contact Details	50

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	29				
Monthly Period	01.03.2023				
Interest Period	from 27.03.2023	to	25.04.2023	=	29 days
Cut-Off date	31.03.2023				

Following payment dates:	25.05.2023
	26.06.2023

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	232 717 782,78 EUR
Scheduled Loan Principal Repayments (+MC)	5 831 033,20 EUR
Prepayments	5 945 938,13 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	11 776 971,33 EUR
New Defaulted Auto Loans in Period	116 962,09 EUR
Closing balance prior to replenishment	220 823 849,36 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	220 823 849,36 EUR
Principal Recoveries on loans in default	251 031,83 EUR
Total revenue collections	
Total Revenue Received in Period	723 061,82 EUR

# Loans	
At beginning of period	19 621 Loans
Replenished contracts this period	- Loans
Paid in Full	647 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	17 Loans
At end of period	18 957 Loans

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27.04.2023		
Payment date	25.04.2023		
Period No	29		
Monthly Period	01.03.2023		
Interest Period	from	27.03.2023	to 25.04.2023 = 29 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	993 890,05	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default, Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	3 417,87	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	66 810,88	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	1 064 118,80	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	315 614,08	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	627 647,22	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	13 377,32	EUR
g. Liquidity Reserve Excess Amount	53 433,56	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 010 072,18	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	29
Monthly Period	01.03.2023
Interest Period	from 27.03.2023 to 25.04.2023 = 29 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	11 776 971,33	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	11 776 971,33	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 776 971,33	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	116 962,09	EUR
Total Amount for Issuer Available Redemption Receipts	11 893 933,42	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

4. Reserve Accounts

Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	29
Monthly Period	01.03.2023
Interest Period	from 27.03.2023 to 25.04.2023 = 29 days



Note Balance

Beginning of Period	232 717 782,78 EUR
End of Period	220 823 849,36 EUR

Liquidity Balance

Beginning of Period	0,5 %	1 124 984,39 EUR
Cash Outflow		51 024,20 EUR
Cash Inflow		- EUR
End of Period	0,5 %	1 073 960,18 EUR
Required Reserve Amount	0,5 %	1 073 960,18 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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

5a. Performance Data



Reporting Date	27.04.2023	
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Asset Balance

Opening balance prior to replenishment	232 717 782,78	EUR
Closing balance prior to replenishment	220 823 849,36	EUR
Closing Balance post replenishment	220 823 849,36	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	205 800 197,59	93,20 %	17 705
1-29 days past due	10 603 244,54	4,80 %	894
Delinquent Receivables:			
30-59 days past due	2 292 487,67	1,04 %	200
60-89 days past due	1 205 929,03	0,55 %	86
90-119 days past due	448 767,39	0,20 %	39
120-149 days past due	232 857,39	0,11 %	18
150-179 days past due	240 365,75	0,11 %	15
Total Performing and Delinquent	220 823 849	100,00 %	18 957
Current Period Defaults	116 962,09		17
Cumulative Defaults	6 560 132,55		444
Current Period Principal Recoveries	251 031,83		
Cumulative Principal Recoveries	3 603 012,36		

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

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

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

[A] Aggregate Outstanding Asset Principal Amount	220 823 849,36	34,43 %
[B] Aggregate principal balance of Defaulted Contracts	6 560 132,55	
[C] Recoveries received on such Defaulted Contracts	3 603 012,36	
[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	2,00 %	NO
[B] Delinquency Ratio, preceding Payment Date	2,08 %	
[C] Delinquency Ratio, second preceding Payment Date	2,27 %	

or Servicer Termination Event

or Swap Counterparty Downgrade Event

NO
NO

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

[A] [1] + [2]	37 452 005,13	16,09 %	YES
Class B Principal Amount [1]	19 526 259,08		
Class C Principal Amount [2]	17 925 746,05		
[B] Aggregated Outstanding Note Principal Amount	232 717 782,78		

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

5b. Concentration limits



Reporting Date	27.04.2023
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Concentration limits (limits not valid after replenishment period ends):

Weighted average interest rate (min 2.2%)	2,10 %
Weighted average months to maturity (max 57)	29,23*
Used Vehicles (max 69%)	57,45 %
Balloon Loans (max 63%)	70,87 %
Corporate Borrowers (max 11%)	7,48 %
IRB (min 95%)	95,68 %

*Bucket-based as found in IR

** Pre adjustments to full-fill CL limits

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

6. Note Principal



Reporting Date	27.04.2023	
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Period No	29	
Monthly Period	01.03.2023	
Interest Period	from	27.03.2023 to 25.04.2023 = 29 days

Note Principal

	Class A	Class B	Class C	
Beginning of Period	195 265 777,65	19 526 259,08	17 925 746,05	EUR
Sequential Amortization	-	-	-	EUR
Pro Rata Amortization	9 979 805,29	997 964,24	916 163,89	EUR
End of Period	185 285 972,37	18 528 294,84	17 009 582,15	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	116 962,09	EUR
Credit PDL	-	-	116 962,09	EUR
End of Period	-	-	-	EUR

Net Note Principal

Beginning of Period	195 265 777,65	19 526 259,08	17 925 746,05	EUR
End of Period	185 285 972,37	18 528 294,84	17 009 582,15	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	27.04.2023		
Payment date	25.04.2023		
Period No	29		
Monthly Period	01.03.2023		
Interest Period	from	27.03.2023	to 25.04.2023 = 29 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	232 717 782,78	195 265 777,65	19 526 259,08	17 925 746,05
Available Distribution Amount	11 893 933,42			
Amortisation	11 893 933,42			
Redemption per Class	11 893 933,42	9 979 805,29	997 964,24	916 163,89
Redemption per Note		1 687,20	3 272,01	3 272,01
Outstanding Closing Balance		185 285 972,37	18 528 294,84	17 009 582,15
Net Outstanding Closing Balance	220 823 849,36	185 285 972,37	18 528 294,84	17 009 582,15
Current Tranching	100 %	83,91 %	8,39 %	7,70 %
Current Pool Factor		0,31	0,61	0,61

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		29	29	30
Principal Outstanding per Note Beginning of Period		33 011,97	64 020,52	64 020,52
>Principal Repayment per note		1 687,20	3 272,01	3 272,01
Principal Outstanding per Note End of Period		31 324,76	60 748,51	60 748,51
>Interest accrued for the period		95,79	200,20	346,78
Interest Payment	724 745,01	566 585,35	61 061,87	97 097,79
Interest Payment per Note		95,79	200,20	346,78

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)		19,67 %	11,28 %	3,58 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		20,20 %	11,81 %	3,58 %
Current CE (Subordination)		16,09 %	7,70 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		16,62 %	8,23 %	0,00 %

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 27.04.2023
Payment date 25.04.2023
Period No 29
Monthly Period 01.03.2023
Interest Period : 27.03.2023 to 25.04.2023 = 29 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.	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

9.a Original Portfolio Principal Balance

Reporting Date	27.04.2023				
Payment date	25.04.2023				
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Interest Period	from	27.03.2023	to	25.04.2023	= 29 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	

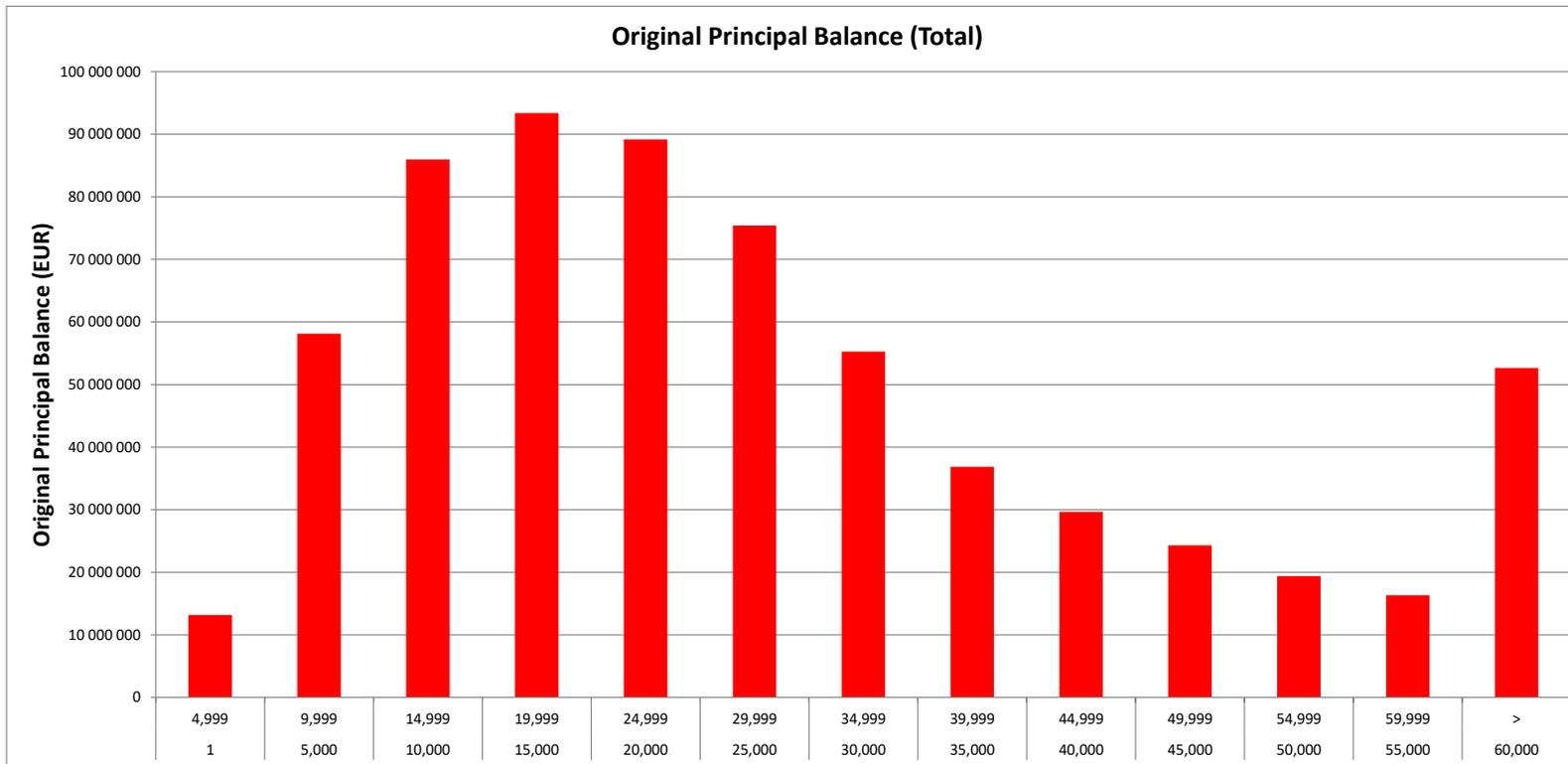
SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	27.04.2023	
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Period No	29	
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Original Principal Balance (Total)



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	29				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



Average amount - all: 11 649

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	5 330	14 858 703	6,73 %	18,7	38,5	
	5 000	10 000	5 229	38 247 998	17,32 %	26,5	36,8	
	10 000	15 000	3 331	40 951 597	18,54 %	28,9	36,4	
	15 000	20 000	2 204	38 161 014	17,28 %	29,8	35,9	
	20 000	25 000	1 173	26 026 943	11,79 %	30,6	35,1	
	25 000	30 000	618	16 899 384	7,65 %	32,2	34,3	
	30 000	35 000	367	11 871 005	5,38 %	32,5	34,2	
	35 000	40 000	248	9 283 672	4,20 %	33,6	34,3	
	40 000	45 000	175	7 414 578	3,36 %	34,4	33,6	
	45 000	50 000	88	4 173 061	1,89 %	32,2	33,6	
	50 000	55 000	62	3 235 440	1,47 %	34,1	33,7	
	55 000	60 000	39	2 220 473	1,01 %	32,6	35,0	
	60 000	-	93	7 479 981	3,39 %	31,3	34,1	
	Total			18 957	220 823 849	100 %	29,2	35,7

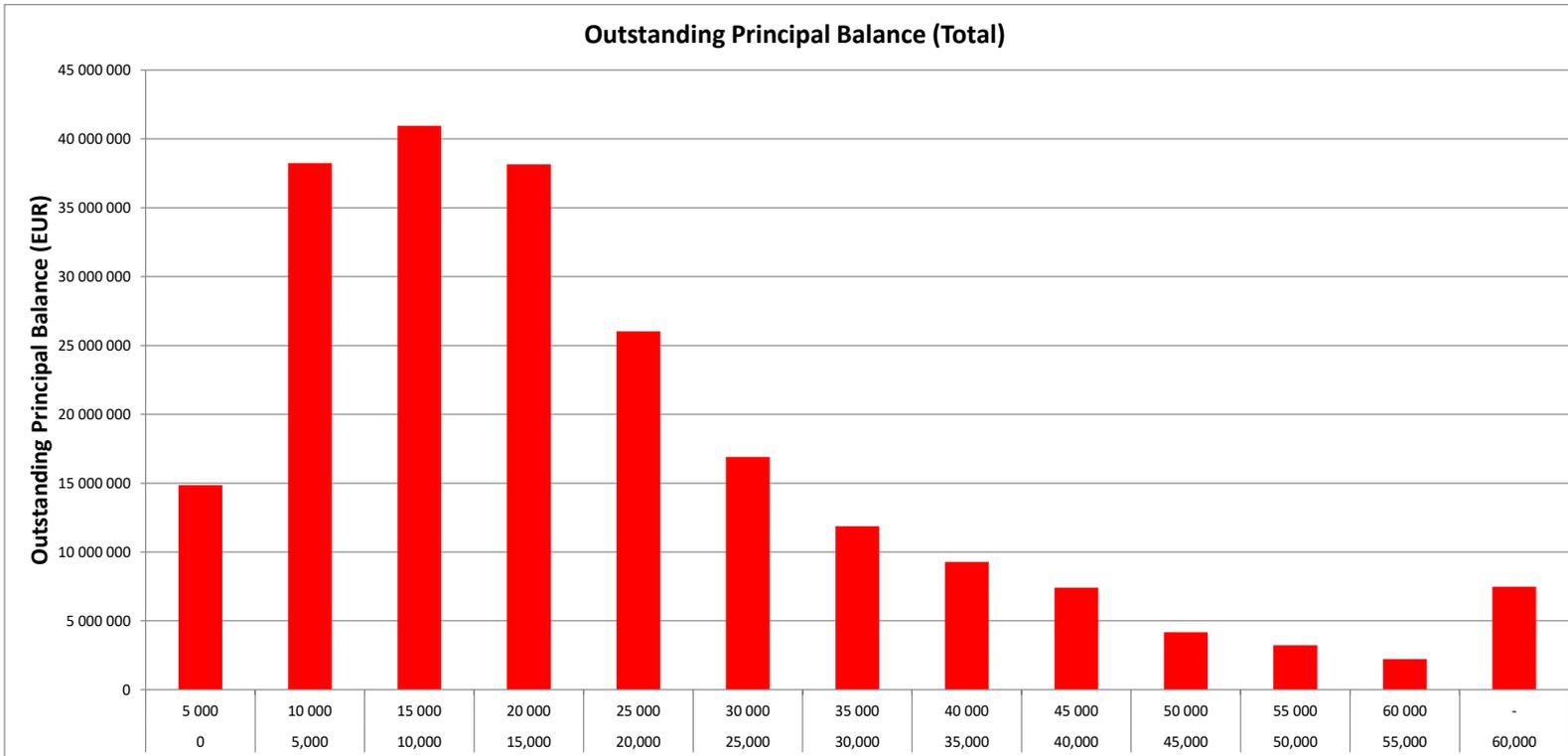
SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
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Outstanding Principal Balance (Total)



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days

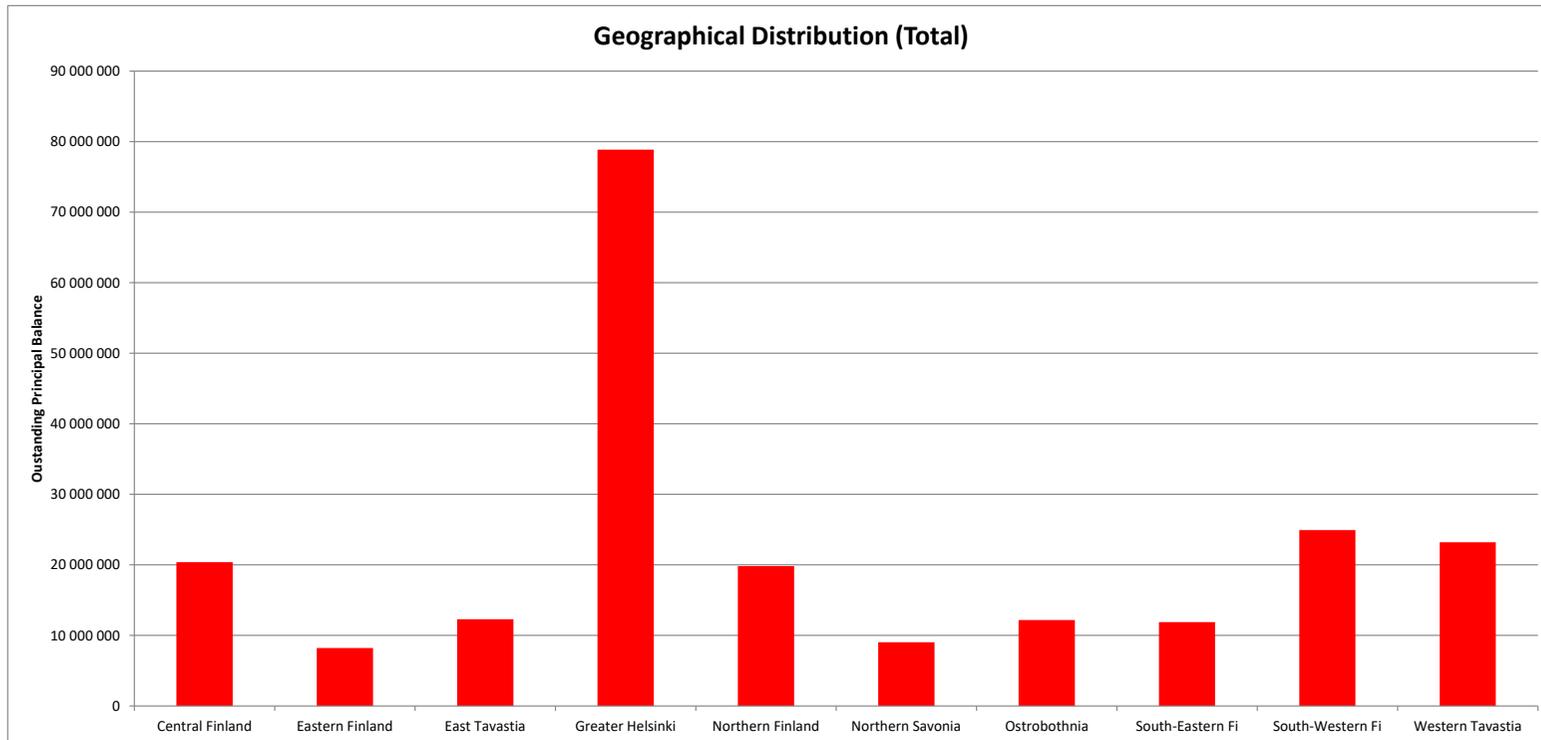


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 957	20 390 311	9,23 %	27,5	35,9	
Eastern Finland	776	8 214 896	3,72 %	29,4	36,2	
East Tavastia	1 065	12 283 391	5,56 %	29,4	36,1	
Greater Helsinki	5 981	78 851 903	35,71 %	29,3	35,6	
Northern Finland	1 680	19 823 479	8,98 %	29,8	35,8	
Northern Savonia	856	9 046 330	4,10 %	28,0	36,0	
Ostrobothnia	1 279	12 182 406	5,52 %	29,2	36,0	
South-Eastern Fi	1 126	11 902 705	5,39 %	29,5	35,3	
South-Western Fi	2 206	24 927 489	11,29 %	30,1	35,7	
Western Tavastia	2 031	23 200 939	10,51 %	29,2	35,6	
Total	18 957	220 823 849	100 %	29,2	35,7	

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Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	01.03.2023	
Interest Period	from	27.03.2023
	to	25.04.2023
	=	29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days

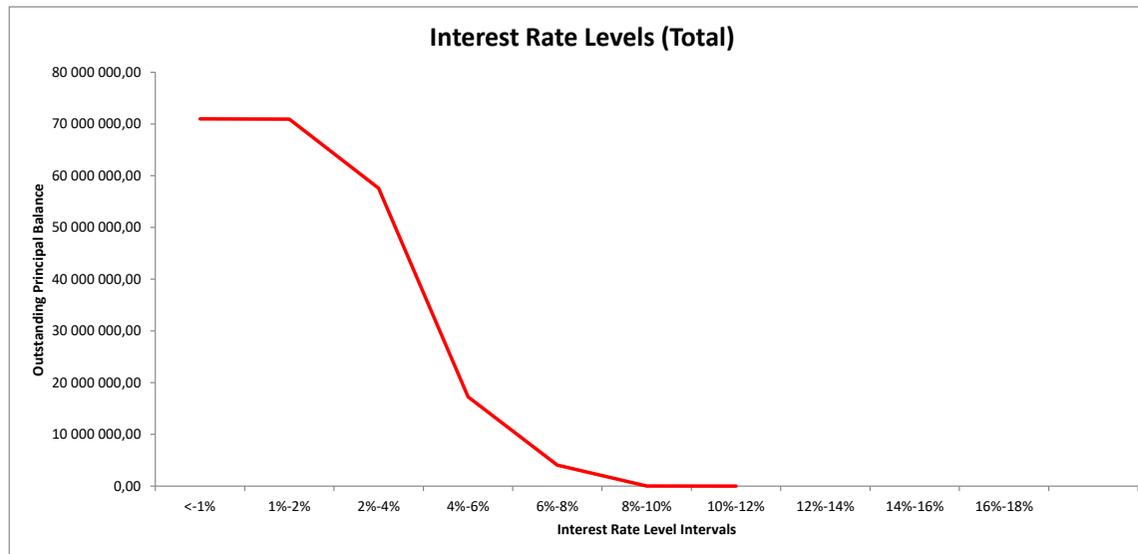


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	5 344	70 982 612	32,14 %	27,5	36,3
	1 %	2 %	4 947	70 940 755	32,13 %	30,6	35,2
	2 %	4 %	5 340	57 584 065	26,08 %	29,8	35,3
	4 %	6 %	2 559	17 246 924	7,81 %	29,4	36,1
	6 %	8 %	760	4 042 364	1,83 %	27,1	39,2
	8 %	10 %	6	23 909	0,01 %	27,3	38,2
	10 %	12 %	1	3 220	0,00 %	20,0	42,0
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	-						
Total		18 957	220 823 849	100 %	29,2	35,7	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	29				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.a Remaining Terms



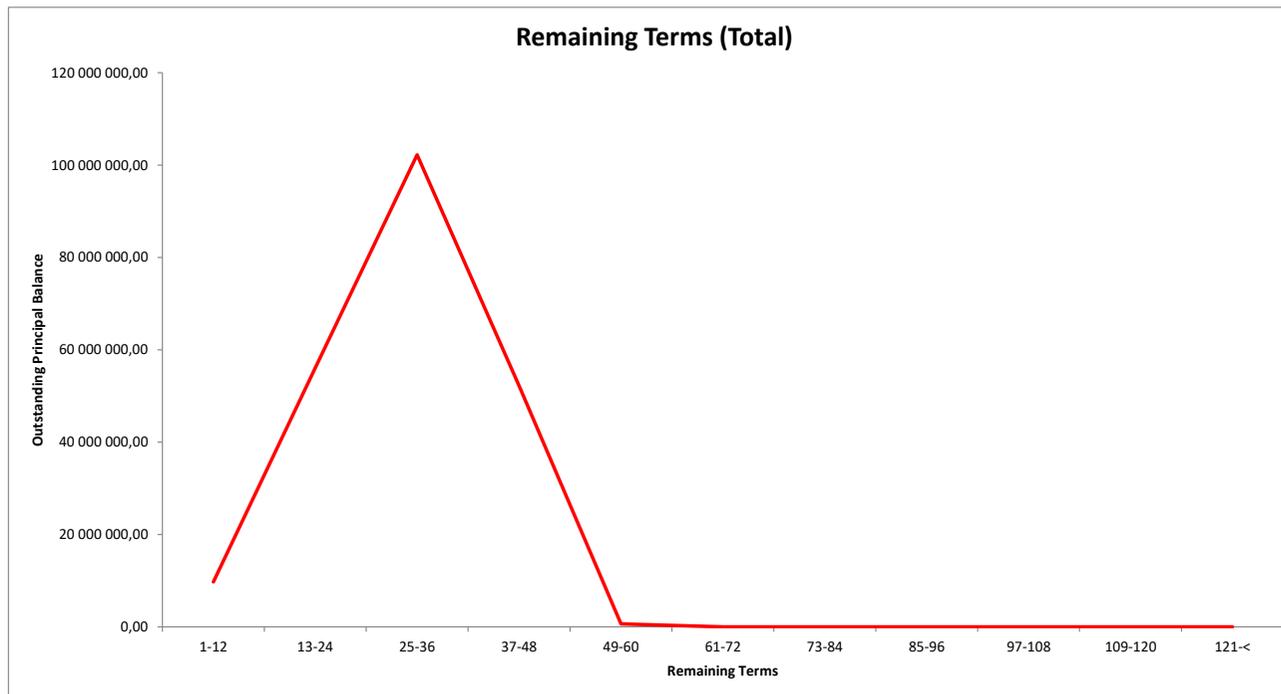
Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0		0 14	13 986	0,01 %	0,0	47,4
	1		12 2 602	9 718 119	4,40 %	8,3	45,5
	13		24 6 075	56 084 055	25,40 %	19,7	40,2
	25		36 7 408	102 215 914	46,29 %	30,2	34,6
	37		48 2 825	52 154 858	23,62 %	41,3	31,4
	49		60 33	636 918	0,29 %	50,0	25,9
	61		72				
	73		84				
	85		96				
	97		108				
	109		120				
	121	-					
Total			18 957	220 823 849	100 %	29,2	35,7

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.b Remaining Terms

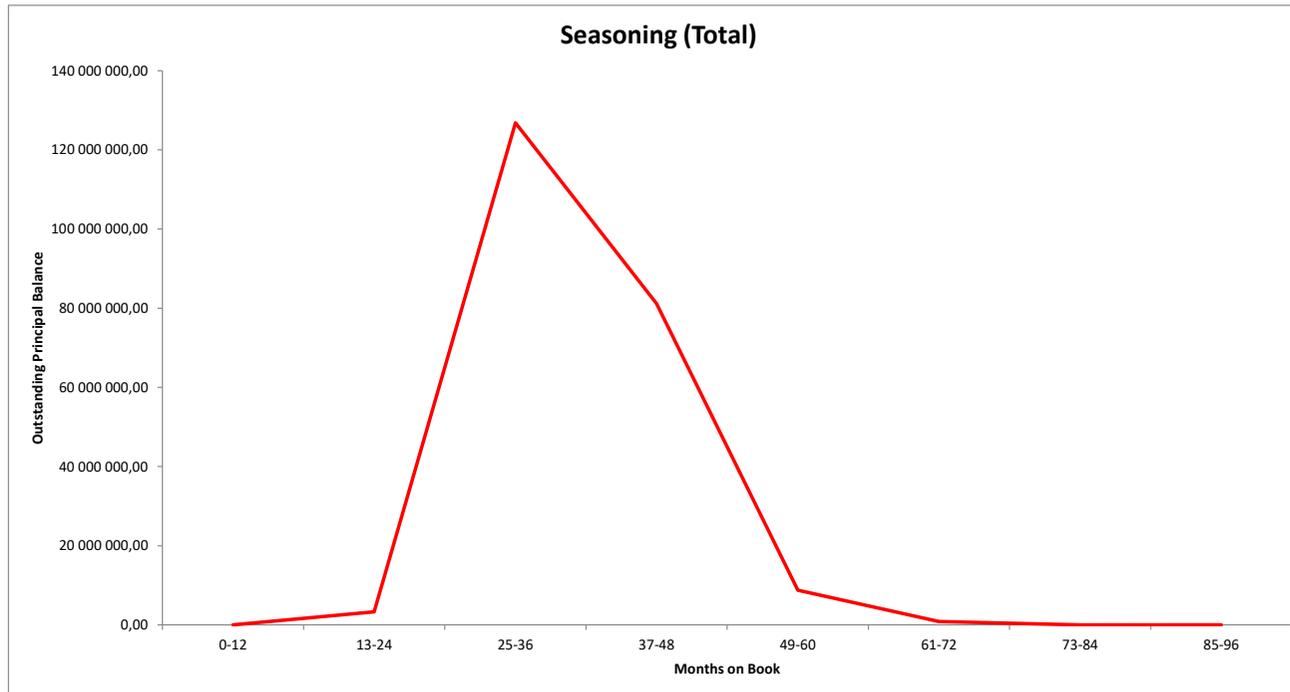
Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	29				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	29				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.a Balloon loans



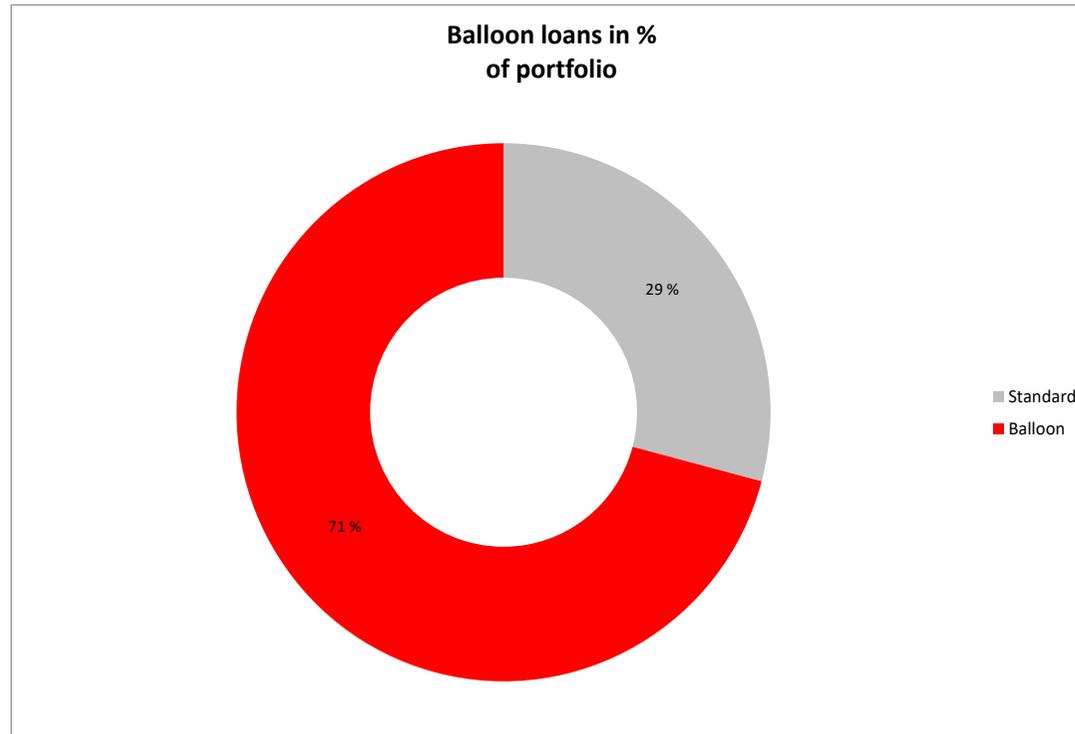
Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	01.03.2023	
Interest Period	from	27.03.2023 to 25.04.2023 = 29 days

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	10 401		64 328 012	29,1 %	2 504	0,0 %	27,8	35,1
Balloon	8 556		156 495 837	70,9 %	79 995 982	51,1 %	29,8	36,0
Total	18 957		220 823 849	100 %	79 998 486	36 %	29,2	35,7

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Monthly Investor Report

15.b Balloon loans

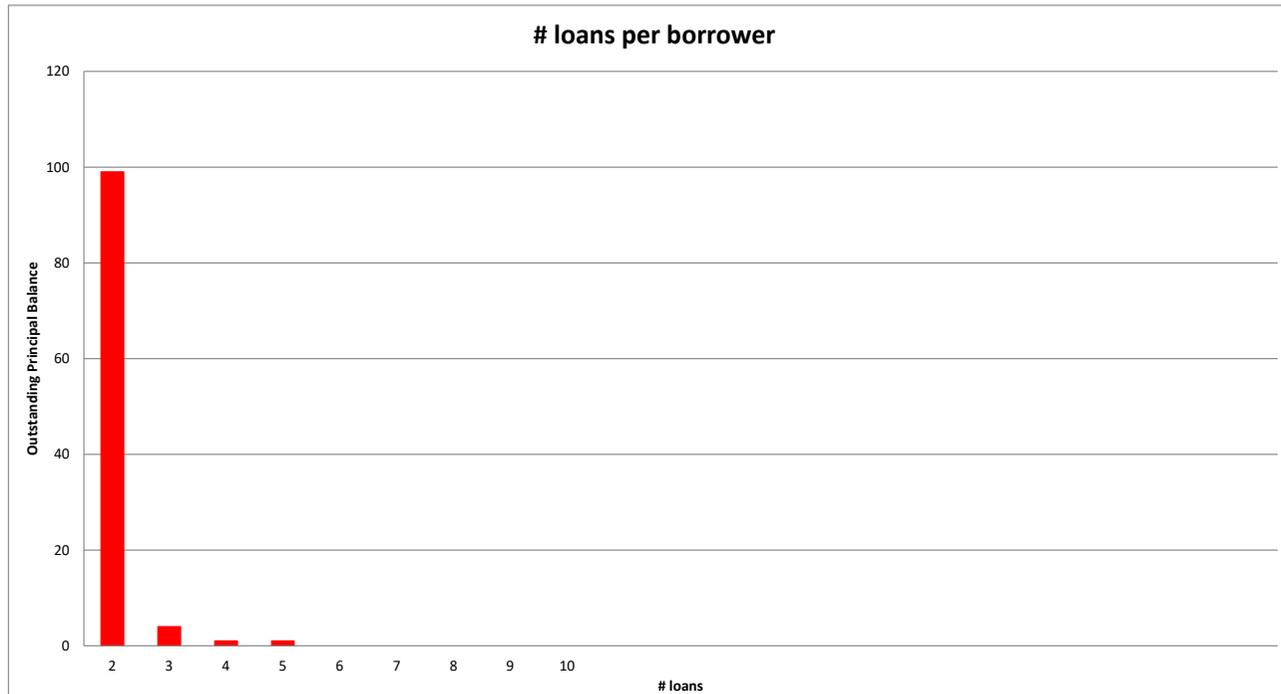
Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	29				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



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Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	01.03.2023	
Interest Period	from	27.03.2023
	to	25.04.2023
	=	29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days

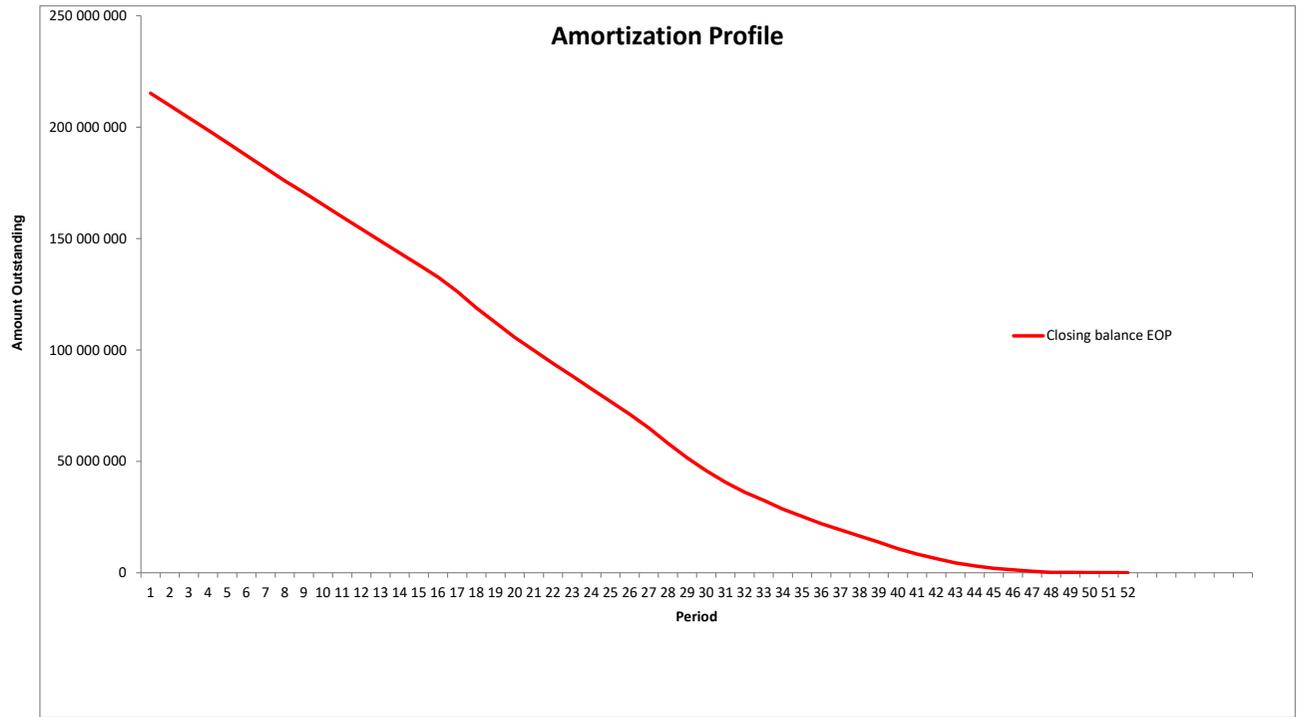
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	220 823 849	215 193 738	5 630 111	386 554	2,12 %	97,45 %
2	215 193 738	209 714 407	5 479 331	376 142	2,12 %	94,97 %
3	209 714 407	204 126 145	5 588 262	365 697	2,11 %	92,44 %
4	204 126 145	198 646 420	5 479 725	355 172	2,11 %	89,96 %
5	198 646 420	193 052 573	5 593 847	344 824	2,10 %	87,42 %
6	193 052 573	187 346 583	5 705 990	334 199	2,10 %	84,84 %
7	187 346 583	181 641 916	5 704 667	323 650	2,09 %	82,26 %
8	181 641 916	175 959 776	5 682 140	313 035	2,09 %	79,68 %
9	175 959 776	170 631 405	5 328 371	302 537	2,08 %	77,27 %
10	170 631 405	165 217 775	5 413 630	292 589	2,08 %	74,82 %
11	165 217 775	159 696 347	5 521 428	282 554	2,07 %	72,32 %
12	159 696 347	154 316 573	5 379 774	272 365	2,07 %	69,88 %
13	154 316 573	148 838 480	5 478 093	262 573	2,06 %	67,40 %
14	148 838 480	143 488 894	5 349 586	252 507	2,05 %	64,98 %
15	143 488 894	138 127 450	5 361 444	242 658	2,05 %	62,55 %
16	138 127 450	132 738 506	5 388 943	232 885	2,04 %	60,11 %
17	132 738 506	126 263 766	6 474 740	222 993	2,03 %	57,18 %
18	126 263 766	118 920 247	7 343 519	211 891	2,03 %	53,85 %
19	118 920 247	112 288 402	6 631 845	199 951	2,04 %	50,85 %
20	112 288 402	105 689 453	6 598 949	189 035	2,04 %	47,86 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	29				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days

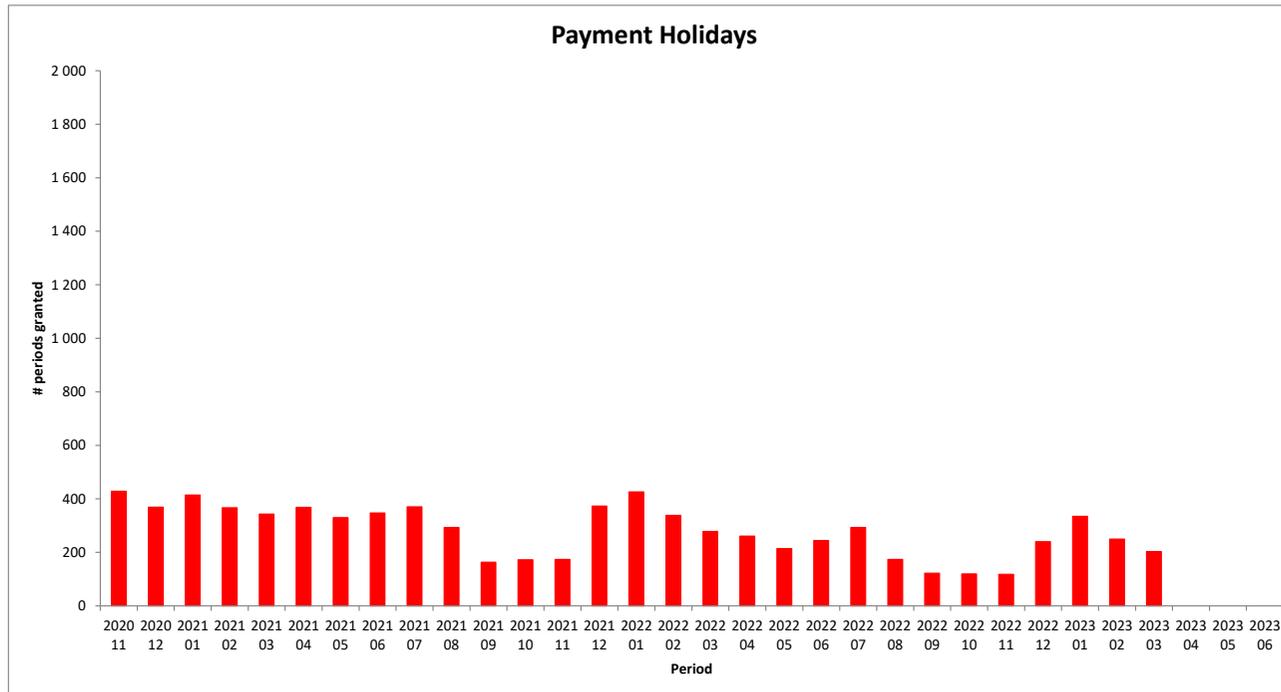
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
2020 11		428	556	192 618	9 244 903
2020 12		369	471	128 552	7 461 995
2021 01		414	579	195 860	9 192 251
2021 02		367	512	168 583	8 023 790
2021 03		343	471	153 683	8 018 179
2021 04		368	512	177 988	8 205 864
2021 05		330	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	84 784	3 206 210
2023 04					
2023 05					
2023 06					
Total:		8 126	10 775	3 359 649	156 969 845

Payment Holiday

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	29				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	29
Monthly Period	01.03.2023
Interest Period	from 27.03.2023 to 25.04.2023 = 29 days

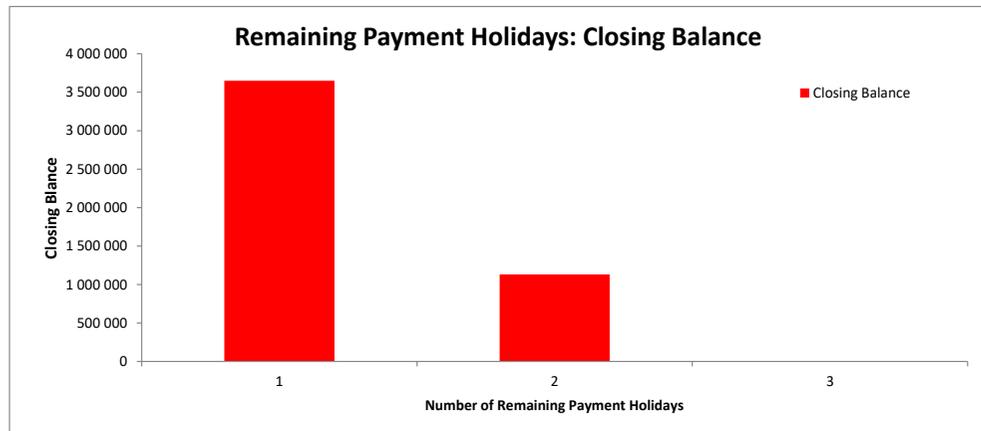


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1		232	70 417	3 649 655
2		68	44 103	1 132 069
3				
Total		300	114 520	4 781 724

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	01.03.2023	
Interest Period	from	27.03.2023
	to	25.04.2023
	=	29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.a Downpayment



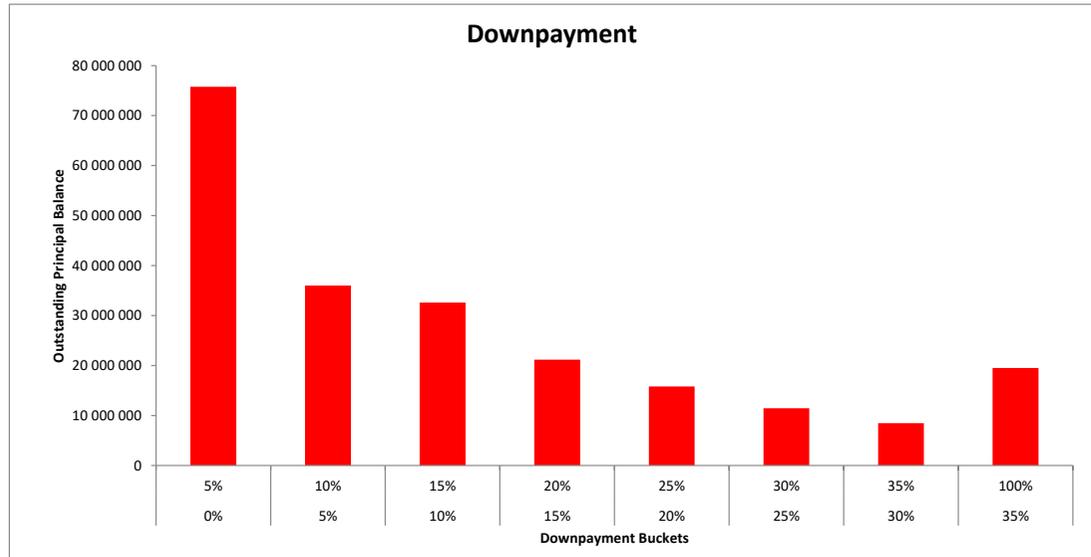
Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 601	75 755 339	34,31 %	31,2	35,7
	5 %	10 %	2 528	36 025 494	16,31 %	30,1	36,1
	10 %	15 %	2 651	32 620 872	14,77 %	29,0	35,8
	15 %	20 %	1 856	21 172 244	9,59 %	28,1	35,8
	20 %	25 %	1 458	15 822 591	7,17 %	27,5	35,8
	25 %	30 %	1 100	11 459 212	5,19 %	27,3	35,7
	30 %	35 %	931	8 459 197	3,83 %	26,1	35,8
	35 %	100 %	2 832	19 508 900	8,83 %	25,5	34,9
Total			18 957	220 823 849	100 %	29,2	35,7

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	01.03.2023	
Interest Period	from	27.03.2023
	to	25.04.2023
	=	29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.a Vehicle Condition



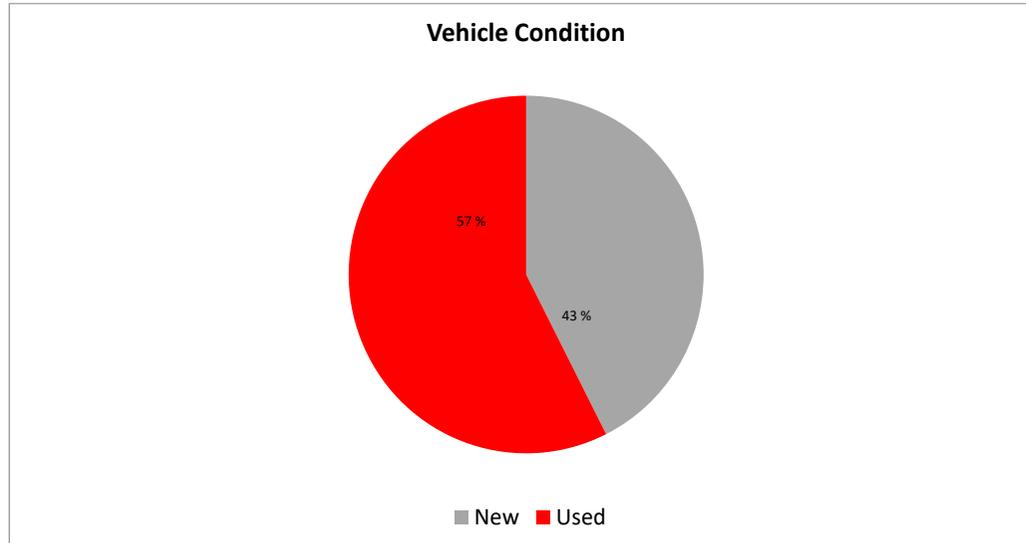
Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	29
Monthly Period	01.03.2023
Interest Period	from 27.03.2023 to 25.04.2023 = 29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 961	93 971 036	42,55 %	28,5	35,7
	Used	12 996	126 852 813	57,45 %	29,8	35,7
	Total	18 957	220 823 849	100 %	29,2	35,7

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	29
Monthly Period	01.03.2023
Interest Period	from 27.03.2023 to 25.04.2023 = 29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.a Borrower Type



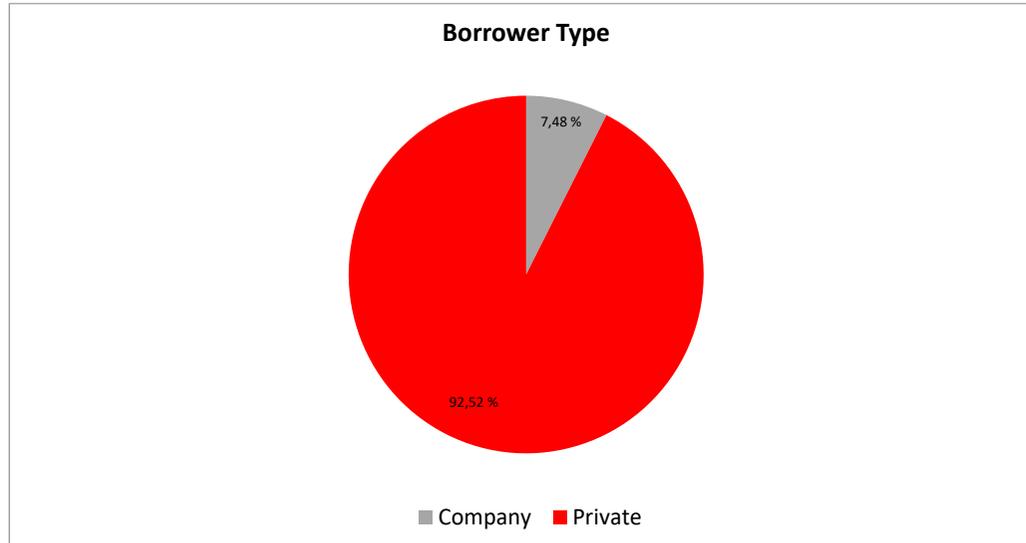
Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	29
Monthly Period	01.03.2023
Interest Period	from 27.03.2023 to 25.04.2023 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 296	16 513 371	7,48 %	22,7	36,8
	Private	17 661	204 310 478	92,52 %	29,8	35,7
	Total	18 957	220 823 849	100 %	29,2	35,7

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.a Vehicle type



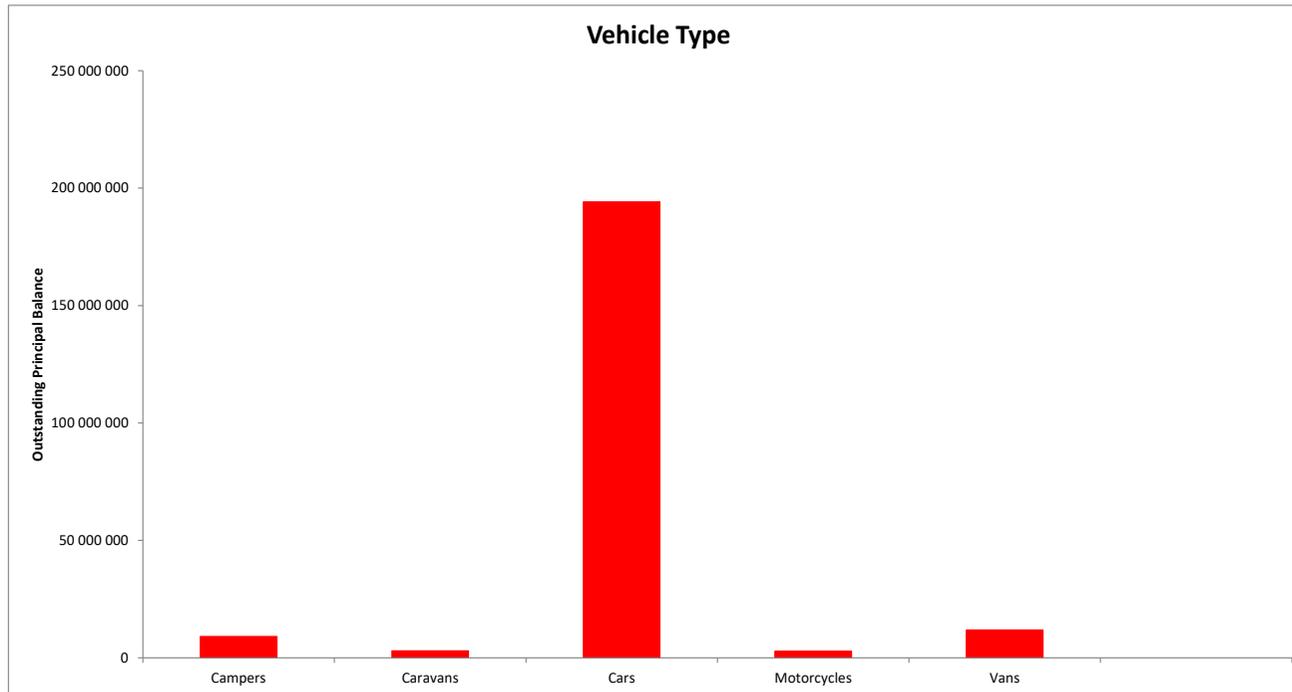
Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	29
Monthly Period	01.03.2023
Interest Period	from 27.03.2023 to 25.04.2023 = 29 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	347	9 125 289	4,13 %	32,2	34,3
	Caravans	253	2 961 802	1,34 %	31,9	35,0
	Cars	16 754	194 108 064	87,90 %	29,3	35,8
	Motorcycles	421	2 795 575	1,27 %	25,8	34,1
	Vans	1 182	11 833 119	5,36 %	25,4	36,1
		18 957	220 823 849	100 %	29,2	35,7

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Monthly Investor Report

22.b Vehicle type

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	29				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days

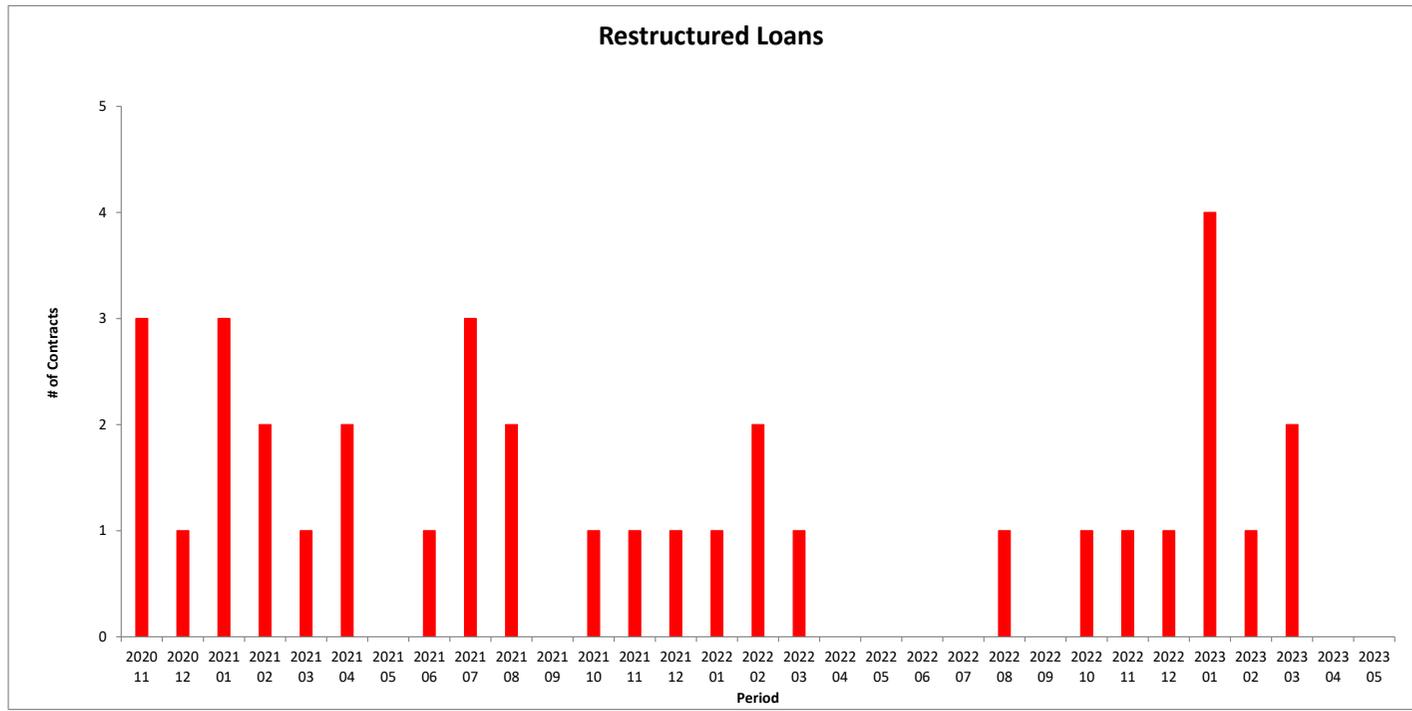
TOTAL		
Period	No	Outstanding balance
2020 11	3	42 294
2020 12	1	12 947
2021 01	3	38 055
2021 02	2	49 871
2021 03	1	45 445
2021 04	2	117 015
2021 05	0	0
2021 06	1	48 785
2021 07	3	66 845
2021 08	2	11 989
2021 09	0	0
2021 10	1	11 393
2021 11	1	3 407
2021 12	1	43 774
2022 01	1	5 761
2022 02	2	10 307
2022 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		
2023 05		
	36	662 063

Restructured

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	29				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	29				
Monthly Period	01.03.2023				
Interest Period	from 27.03.2023	to	25.04.2023	=	29 days

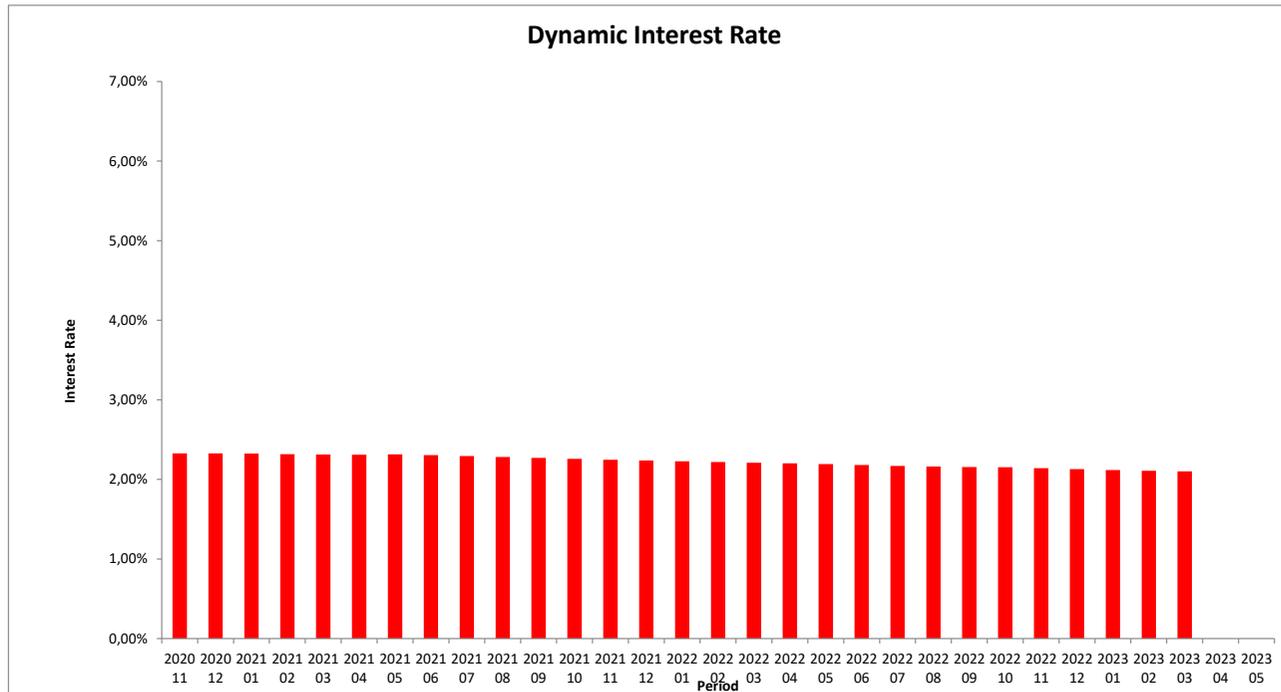
TOTAL		
Period	Closing balance	WA Interest rate
2020 11	596 759 291	2,33 %
2020 12	627 427 036	2,33 %
2021 01	628 336 885	2,32 %
2021 02	627 092 170	2,32 %
2021 03	624 523 955	2,31 %
2021 04	624 899 859	2,31 %
2021 05	624 813 092	2,31 %
2021 06	598 936 663	2,30 %
2021 07	575 853 839	2,29 %
2021 08	551 501 127	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		
2023 05		

Interest rate evolution

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	29				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	27.04.2023		
Payment date	25.04.2023		
Period No	29		
Monthly Period	01.03.2023		
Interest Period	from 27.03.2023	to 25.04.2023	= 29 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			
2023 05			

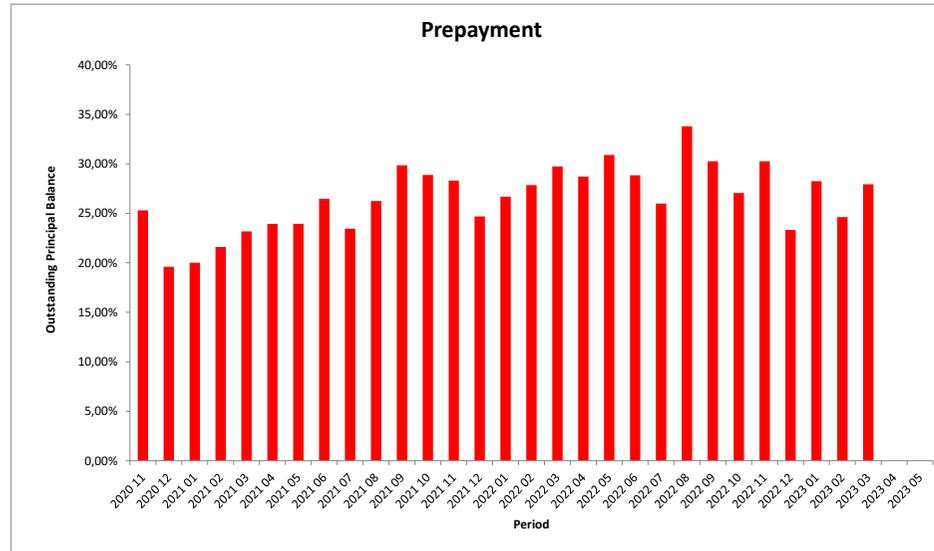
Dynamic Prepayment

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	29				
Monthly Period	01.03.2023				
Interest Period	from	27.03.2023	to	25.04.2023	= 29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

26. Delinquency



Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	from 01.03.2023	to 25.04.2023
Interest Period	from 27.03.2023	to 25.04.2023 = 29 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																		
	5																		

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 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																	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2022 Q1			2022 Q2			2022 Q3			2022 Q4			2023 Q1		
			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	0	0															

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	29
Monthly Period	01.03.2023
Interest Period	from 27.03.2023 to 25.04.2023 = 29 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 064 118,80	EUR
Senior Expenses	-	666,78	EUR
Servicing Fee	-	95 076,94	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	47 079,00	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	-	97 098,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	116 962,09	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	53 808,21	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	247,00	EUR
Deferred Purchase Price to Seller		653 180,78	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 010 072,18	EUR
Senior Expenses	-	667,00	EUR
Issuer Swap Interest Amount	-	47 079,00	EUR
Interest Class A Notes	-	566 585,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	61 062,00	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	-	97 098,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	116 962,09	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	53 808,21	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		66 810,88	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	29
Monthly Period	01.03.2023
Interest Period	from 27.03.2023 to 25.04.2023 = 29 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	11 776 971,33	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	-	11 776 971,33	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	11 893 933,42	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	-	9 979 805,29	EUR
(ii) Principal Payments on Class B Notes	-	997 964,24	EUR
(iii) Principal Payments on Class C Notes	-	916 163,89	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		9 979 805,29	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		997 964,24	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		916 163,89	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		66 810,88	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		653 180,78	EUR
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SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	27.04.2023
Payment date	25.04.2023
Period No	29
Monthly Period	01.03.2023
Interest Period	from 27.03.2023 to 25.04.2023 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	666,78			
Interest accrued for the Period	EUR	724 745,00	566 585,00	61 062,00	97 098,00
Cumulative Interest accrued	EUR	9 784 491,00	4 805 302,00	635 397,00	4 343 792,00
Interest Payments	EUR	724 745,00	566 585,00	61 062,00	97 098,00
Cumulative Interest Payments	EUR	9 784 491,00	4 805 302,00	635 397,00	4 343 792,00
Interest accrued on Subordinated Loan for the Period	EUR	2 784,00			
Cumulative Interest accrued on Subordinated Loan	EUR	14 555,00			
Interest Payments on Subordinated Loan	EUR	2 784,00			
Cumulative Interest Payments on Subordinated Loan	EUR	14 555,00			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

31. Swap Overview

Reporting Date	27.04.2023	
Payment date	25.04.2023	
Period No	29	
Monthly Period	01.03.2023	
Interest Period	from 27.03.2023	to 25.04.2023 = 29 days



Class A Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class A Notes	195 265 778
Interest Period Start	27.03.2023
Interest Period End	25.04.2023
Interest Days	29
Settlement Date	25.04.2023
Party A Floating Interest Rate	3,602 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 566 585,35
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 39 324,36

Class B Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class B Notes	19 526 259
Interest Period Start	27.03.2023
Interest Period End	25.04.2023
Interest Days	29
Settlement Date	25.04.2023
Party A Floating Interest Rate	3,882 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 61 061,87
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 7 754,64

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

32. Contact Details



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Reporting Date	27.04.2023				
Payment date	25.04.2023				
Period No	29				
Monthly Period	01.03.2023				
Interest Period	from 27.03.2023	to	25.04.2023	=	29 days