

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	29.06.2022				
Payment date	27.06.2022				
Period No	19			Following payment dates:	25.07.2022 25.08.2022
Monthly Period	01.05.2022				
Interest Period	from 25.05.2022		to 27.06.2022	=	33 days
Cut-Off date	31.05.2022				

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

	Current Period	Aggregated Outstanding
		Principal Amount
Outstanding receivables		
Opening balance prior to replenishment	382 691 994,55	EUR
Scheduled Loan Principal Repayments (+MC)	7 859 208,23	EUR
Prepayments	11 025 689,87	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	18 884 898,10	EUR
New Defaulted Auto Loans in Period	302 118,67	EUR
Closing balance prior to replenishment	363 504 977,78	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	363 504 977,78	EUR
Principal Recoveries on loans in default	214 631,40	EUR
Total revenue collections		
Total Revenue Received in Period	1 154 803,15	EUR

# Loans		
At beginning of period	27 217	Loans
Replenished contracts this period	-	Loans
Paid in Full	843	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	18	Loans
At end of period	26 356	Loans

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 357 183,81	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default, Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	-	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	91 379,39	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	1 448 563,20	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	633 910,10	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	58 874,42	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	-	EUR
g. Liquidity Reserve Excess Amount	91 379,39	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	784 163,91	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts

Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	19				
Monthly Period	01.05.2022				
Interest Period	from 25.05.2022	to	27.06.2022	=	33 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	18 884 898,10	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	18 884 898,10	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	18 884 898,10	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	302 118,67	EUR
Total Amount for Issuer Available Redemption Receipts	19 187 016,77	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	29.06.2022
Payment date	27.06.2022
Period No	19
Monthly Period	01.05.2022
Interest Period	from 25.05.2022 to 27.06.2022 = 33 days

Note Balance

Beginning of Period	382 691 994,55	EUR
End of Period	363 504 977,78	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 864 839,36	EUR
Cash Outflow		91 379,39	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 773 459,97	EUR
Required Reserve Amount	0,5 %	1 773 459,97	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	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

Asset Balance

Opening balance prior to replenishment	382 691 994,55	EUR
Closing balance prior to replenishment	363 504 977,78	EUR
Closing Balance post replenishment	363 504 977,78	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	336 885 924,78	92,68 %	24 584
1-29 days past due	20 406 854,84	5,61 %	1 381
Delinquent Receivables:			
30-59 days past due	3 352 512,82	0,92 %	223
60-89 days past due	1 485 638,20	0,41 %	96
90-119 days past due	598 236,91	0,16 %	27
120-149 days past due	357 425,49	0,10 %	26
150-179 days past due	418 384,74	0,12 %	19
Total Performing and Delinquent	363 504 978	100,00 %	26 356
Current Period Defaults	302 118,67		18
Cumulative Defaults	3 978 261,36		258
Current Period Principal Recoveries	214 631,40		
Cumulative Principal Recoveries	1 607 306,85		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,36 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,35 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,33 %	

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

[A] Aggregate Outstanding Asset Principal Amount	363 504 977,78	56,29 %
[B] Aggregate principal balance of Defaulted Contracts	3 978 261,36	
[C] Recoveries received on such Defaulted Contracts	1 607 306,85	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	650 000 000,00	

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

[A] Delinquency Ratio, Payment Date	1,71 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,80 %	
[C] Delinquency Ratio, second preceding Payment Date	1,46 %	

or Servicer Termination Event

or Swap Counterparty Downgrade Event

NO
NO

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

[A] [1] + [2]	58 500 000,00	15,29 %	NO
Class B Principal Amount [1]	30 500 000,00		
Class C Principal Amount [2]	28 000 000,00		
[B] Aggregated Outstanding Note Principal Amount	382 691 994,55		

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	29.06.2022
Payment date	27.06.2022
Period No	19
Monthly Period	01.05.2022
Interest Period	from 25.05.2022 to 27.06.2022 = 33 days

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

Weighted average interest rate (min 2.2%)	2,19 %
Weighted average months to maturity (max 57)	37,87*
Used Vehicles (max 69%)	60,11 %
Balloon Loans (max 63%)	66,68 %
Corporate Borrowers (max 11%)	8,52 %
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	29.06.2022			
Payment date	27.06.2022			
Period No	19			
Monthly Period	01.05.2022			
Interest Period	from 25.05.2022	to	27.06.2022 =	33 days

Note Principal

	<u>Class A</u>	<u>Class B</u>	<u>Class C</u>	
Beginning of Period	324 191 994,55	30 500 000,00	28 000 000,00	EUR
Sequential Amortization	19 187 016,77	-	-	EUR
Pro Rata Amortization	-	-	-	EUR
End of Period	<u>305 004 977,78</u>	<u>30 500 000,00</u>	<u>28 000 000,00</u>	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	302 118,67	EUR
Credit PDL	-	-	302 118,67	EUR
End of Period	-	-	-	EUR

Net Note Principal

Beginning of Period	324 191 994,55	30 500 000,00	28 000 000,00	EUR
End of Period	<u>305 004 977,78</u>	<u>30 500 000,00</u>	<u>28 000 000,00</u>	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 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		25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	AA+(sf) / A(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 500	5 915	305	280
Current Note Information				
Outstanding Opening Balance	382 691 994,55	324 191 994,55	30 500 000,00	28 000 000,00
Available Distribution Amount	19 187 016,77			
Amortisation	19 187 016,77			
Redemption per Class	19 187 016,77	19 187 016,77	-	-
Redemption per Note		3 243,79	-	-
Outstanding Closing Balance		305 004 977,78	30 500 000,00	28 000 000,00
Net Outstanding Closing Balance	363 504 977,78	305 004 977,78	30 500 000,00	28 000 000,00
Current Tranching	100 %	83,91 %	8,39 %	7,70 %
Current Pool Factor		0,52	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C
Interest rate Basis: 1-M EURIBOR / Spread				
Day Count Convention*		(Act/360)	(Act/360)	(30/360)
Interest Days		33	33	30
Principal Outstanding per Note Beginning of Period		54 808,45	100 000,00	100 000,00
>Principal Repayment per note		3 243,79	-	-
Principal Outstanding per Note End of Period		51 564,66	100 000,00	100 000,00
>Interest accrued for the period		7,89	40,06	541,67
Interest Payment	210 541,09	46 656,63	12 217,79	151 666,67
Interest Payment per Note		7,89	40,06	541,67

3. Credit Enhancements				
Initial total CE (Subordination)		9,00 %	4,31 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		9,48 %	4,79 %	0,00 %
Current CE (Subordination incl. Excess Spread)		18,02 %	9,63 %	1,92 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		18,53 %	10,14 %	1,92 %
Current CE (Subordination)		16,09 %	7,70 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		16,61 %	8,22 %	0,00 %

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.06.2022
Payment date 27.06.2022
Period No 19
Monthly Period 01.05.2022
Interest Period : 25.05.2022 to 27.06.2022 = 33 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 Securities Services, London Branch		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 with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Swap Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Swap Agreement.	
	ING BANK N.V.	Fitch Second Rating Trigger Collateral.	F3	F1+	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	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days



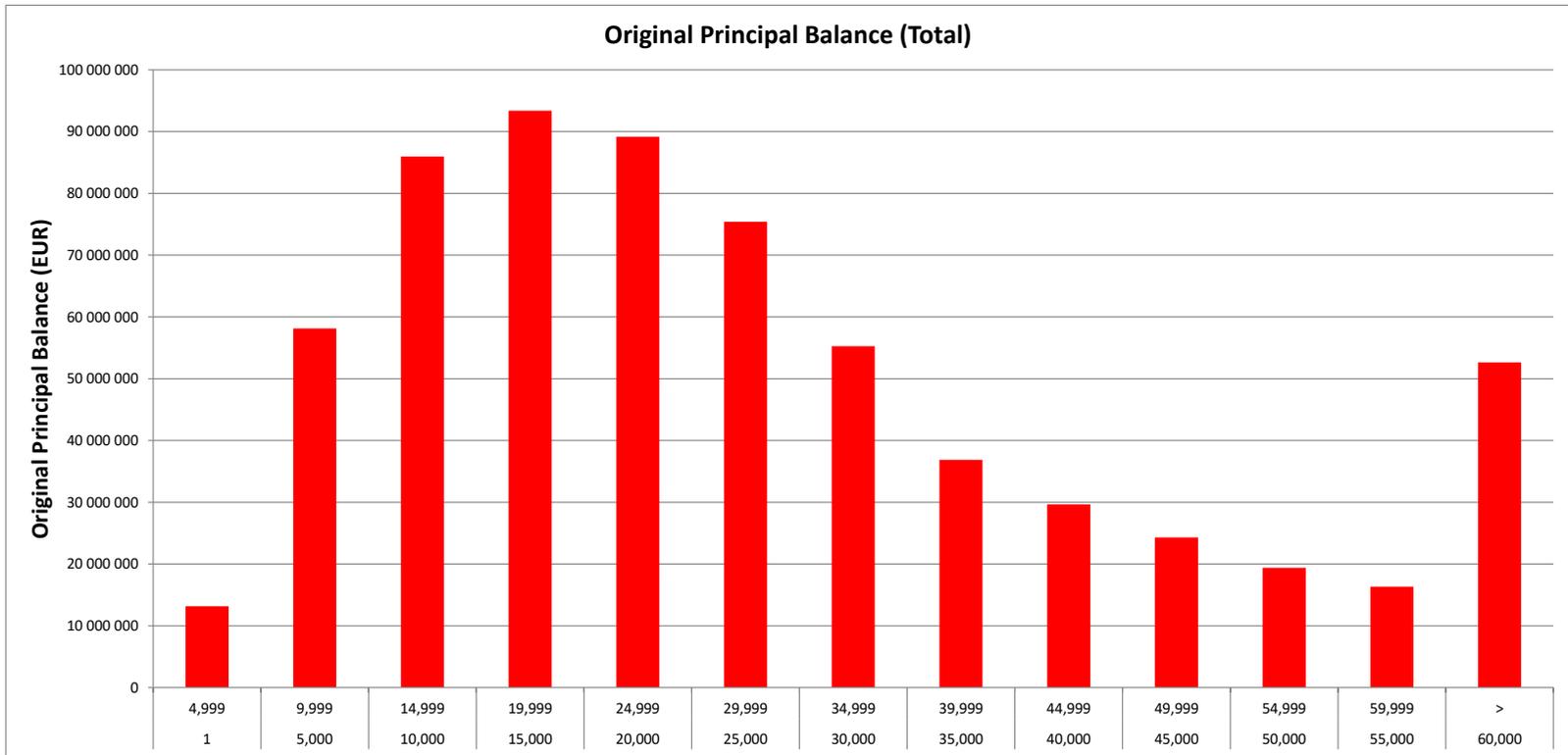
Average amount - all: 18 113

	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	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days



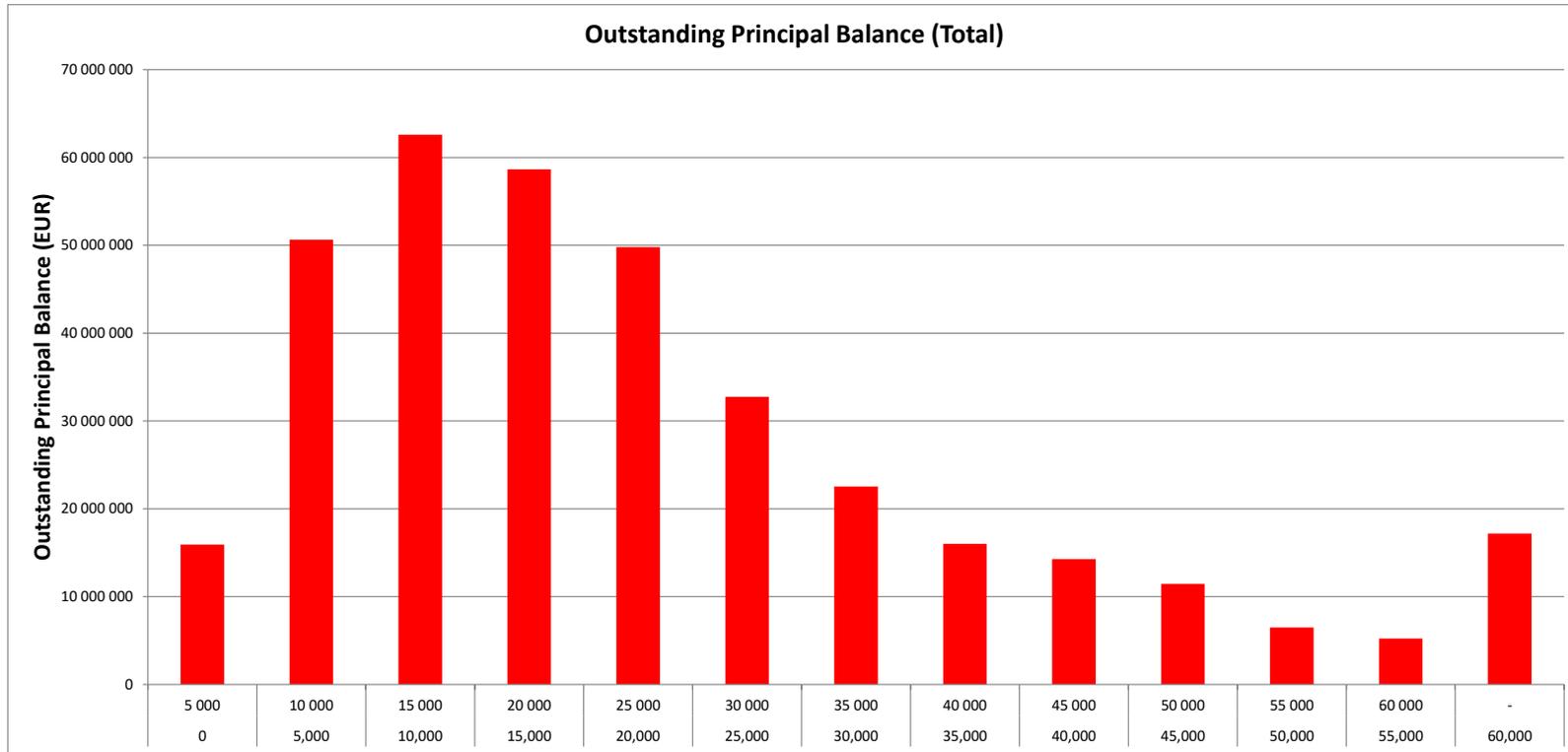
Average amount - all: 13 792

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 503	15 929 872	4,38 %	22,3	28,5
	5 000	10 000	6 832	50 638 346	13,93 %	33,2	27,8
	10 000	15 000	5 080	62 583 215	17,22 %	37,0	26,9
	15 000	20 000	3 376	58 649 628	16,13 %	38,2	26,7
	20 000	25 000	2 238	49 784 723	13,70 %	39,3	25,8
	25 000	30 000	1 200	32 749 685	9,01 %	40,1	24,9
	30 000	35 000	696	22 526 617	6,20 %	41,5	24,7
	35 000	40 000	428	16 007 021	4,40 %	41,8	24,2
	40 000	45 000	337	14 272 852	3,93 %	41,9	24,9
	45 000	50 000	242	11 459 291	3,15 %	43,2	23,8
	50 000	55 000	124	6 483 646	1,78 %	41,8	24,1
	55 000	60 000	91	5 222 635	1,44 %	42,7	23,8
	60 000	-	209	17 197 446	4,73 %	41,4	24,3
	Total		26 356	363 504 978	100 %	37,9	26,1

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

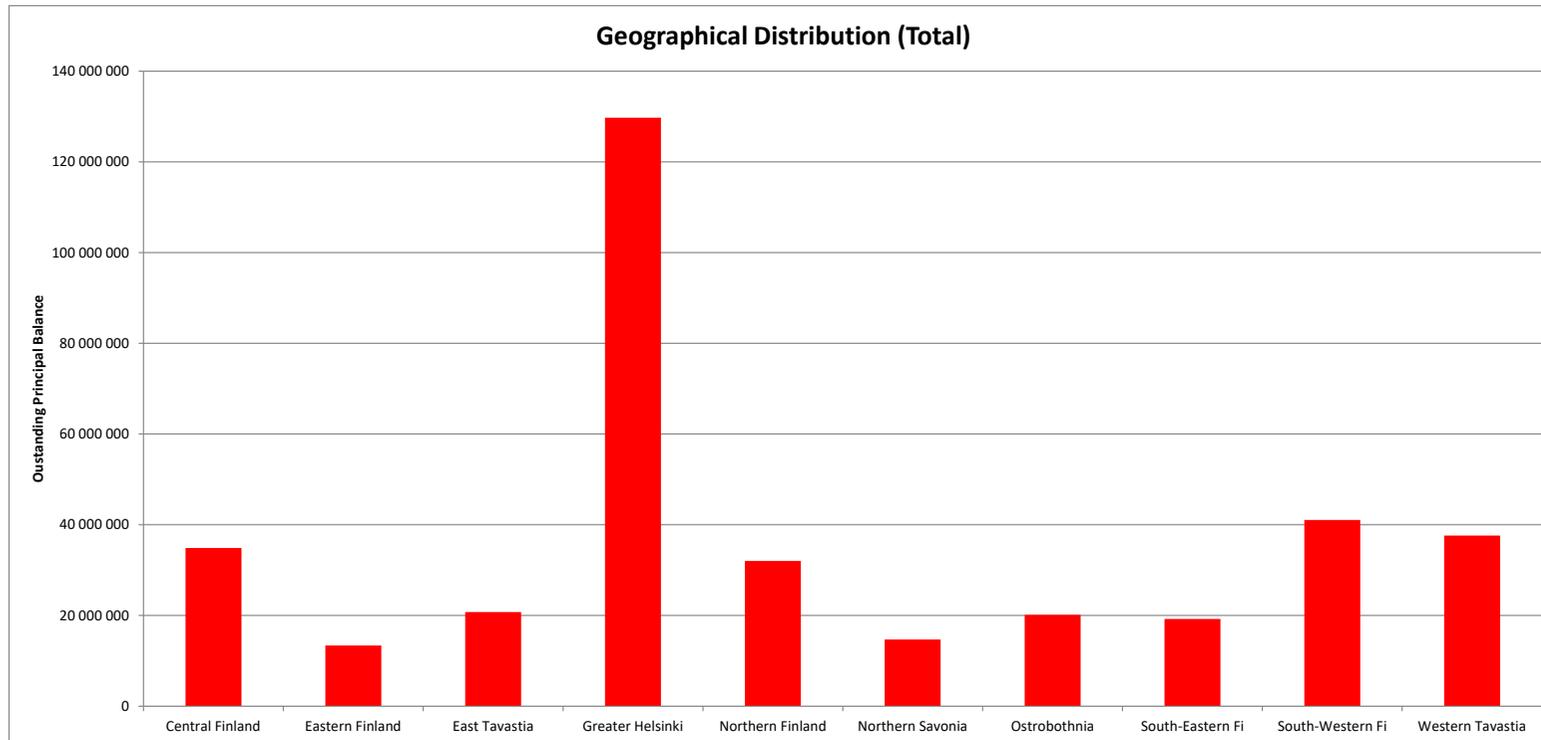


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 770	34 863 898	9,59 %	36,3	26,1	
Eastern Finland	1 066	13 390 743	3,68 %	37,7	26,3	
East Tavastia	1 494	20 741 395	5,71 %	38,0	26,7	
Greater Helsinki	8 260	129 730 296	35,69 %	38,1	26,0	
Northern Finland	2 334	32 048 393	8,82 %	38,3	26,0	
Northern Savonia	1 204	14 722 888	4,05 %	36,4	26,0	
Ostrobothnia	1 779	20 154 360	5,54 %	38,0	26,2	
South-Eastern Fi	1 555	19 219 493	5,29 %	37,8	25,9	
South-Western Fi	3 089	41 023 585	11,29 %	38,7	26,1	
Western Tavastia	2 805	37 609 926	10,35 %	37,9	26,0	
Total	26 356	363 504 978	100 %	37,9	26,1	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.a Interest Rate



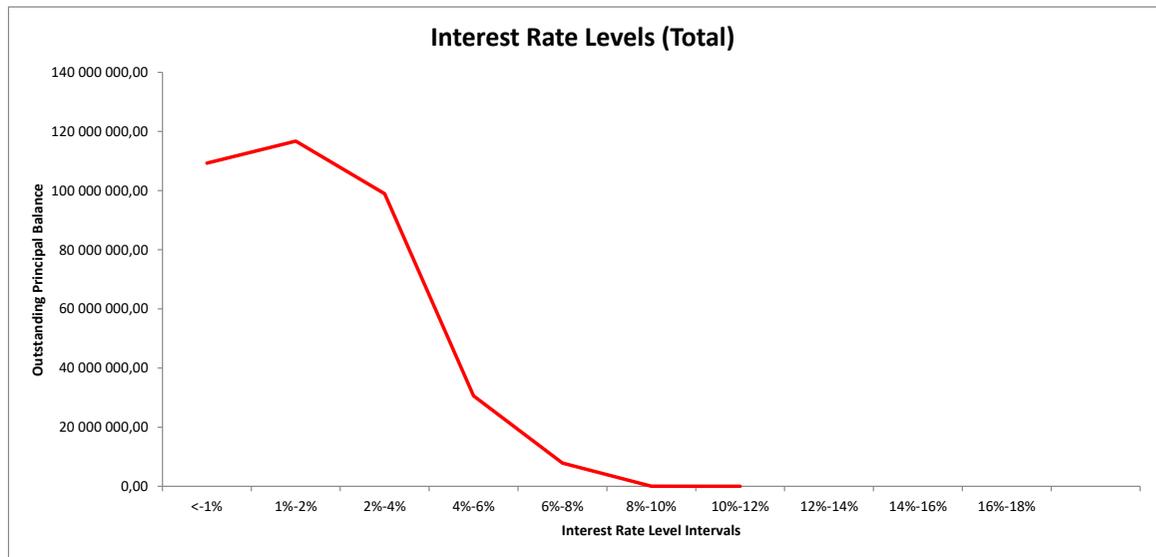
Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	6 786	109 307 546	30,07 %	36,4	26,7
	1	2	6 853	116 734 975	32,11 %	39,3	25,5
	2	4	7 681	98 920 919	27,21 %	38,2	25,7
	4	6	3 794	30 609 955	8,42 %	37,3	26,3
	6	8	1 230	7 877 462	2,17 %	34,5	29,8
	8	10	10	47 373	0,01 %	31,8	28,4
	10	12	1	4 624	0,00 %	30,0	32,0
	12	14					
	14	16	1	2 123	0,00 %	12,0	41,0
16	18						
18	-						
Total			26 356	363 504 978	100 %	37,9	26,1

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from	25.05.2022
	to	27.06.2022
	=	33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.a Remaining Terms



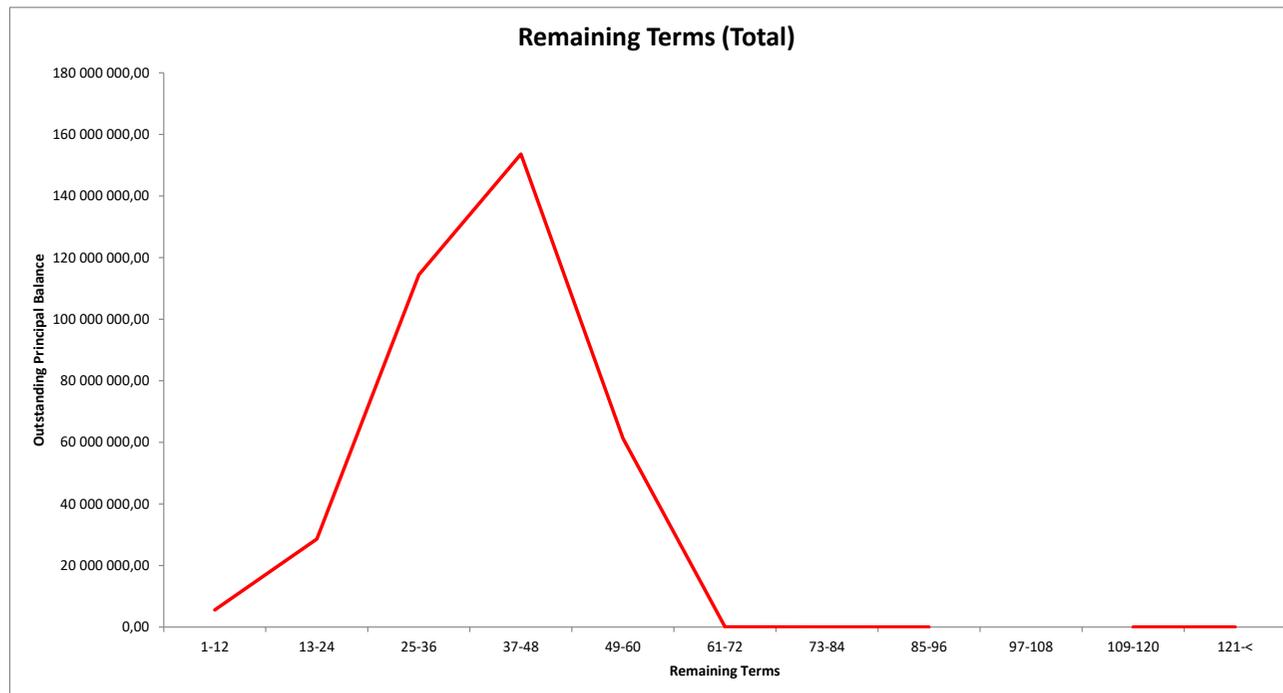
Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity		0		0	21	9 732	0,00 %	0,0	25,6
		1		12	1 944	5 567 880	1,53 %	8,2	33,6
		13		24	3 971	28 568 107	7,86 %	19,4	34,2
		25		36	8 780	114 431 741	31,48 %	31,1	29,1
		37		48	8 812	153 600 747	42,26 %	41,7	24,4
		49		60	2 825	61 275 084	16,86 %	52,2	20,3
		61		72	3	51 687	0,01 %	61,6	14,7
		73		84					
		85		96					
		97		108					
		109		120					
		121	-						
		Total			26 356	363 504 978	100 %	37,9	26,1

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.b Remaining Terms

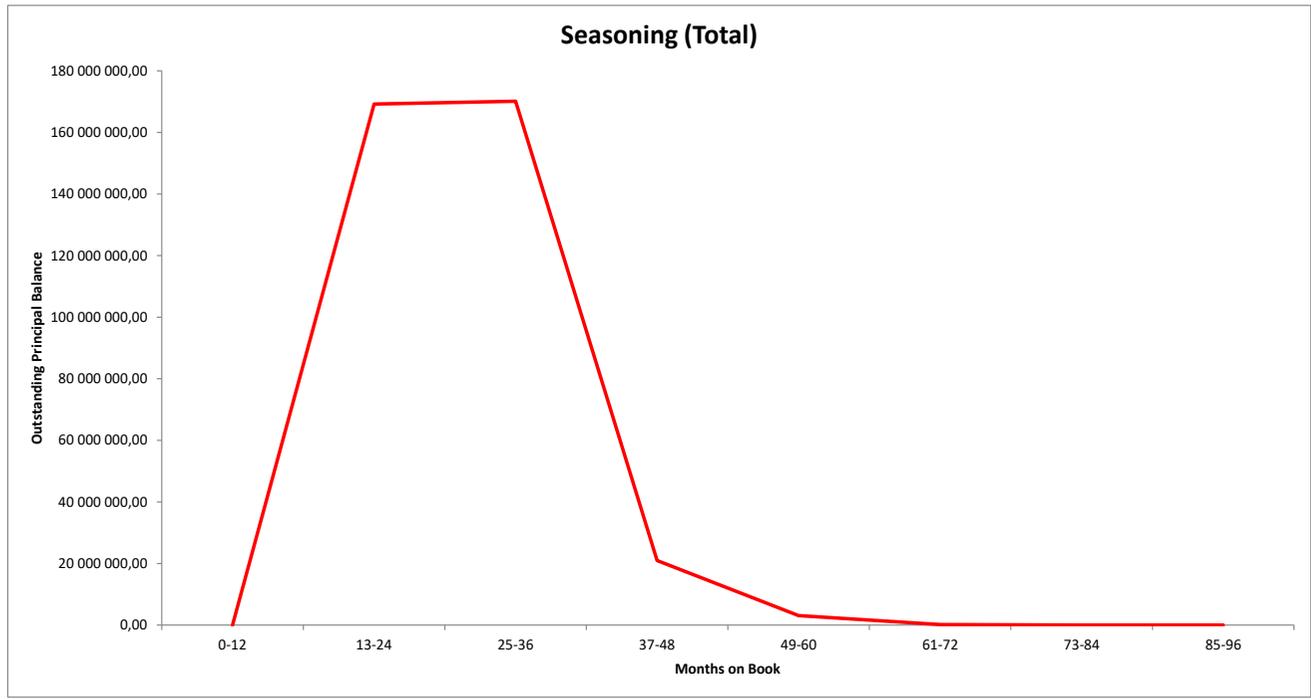
Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	19				
Monthly Period	01.05.2022				
Interest Period	from	25.05.2022	to	27.06.2022	= 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.a Balloon loans



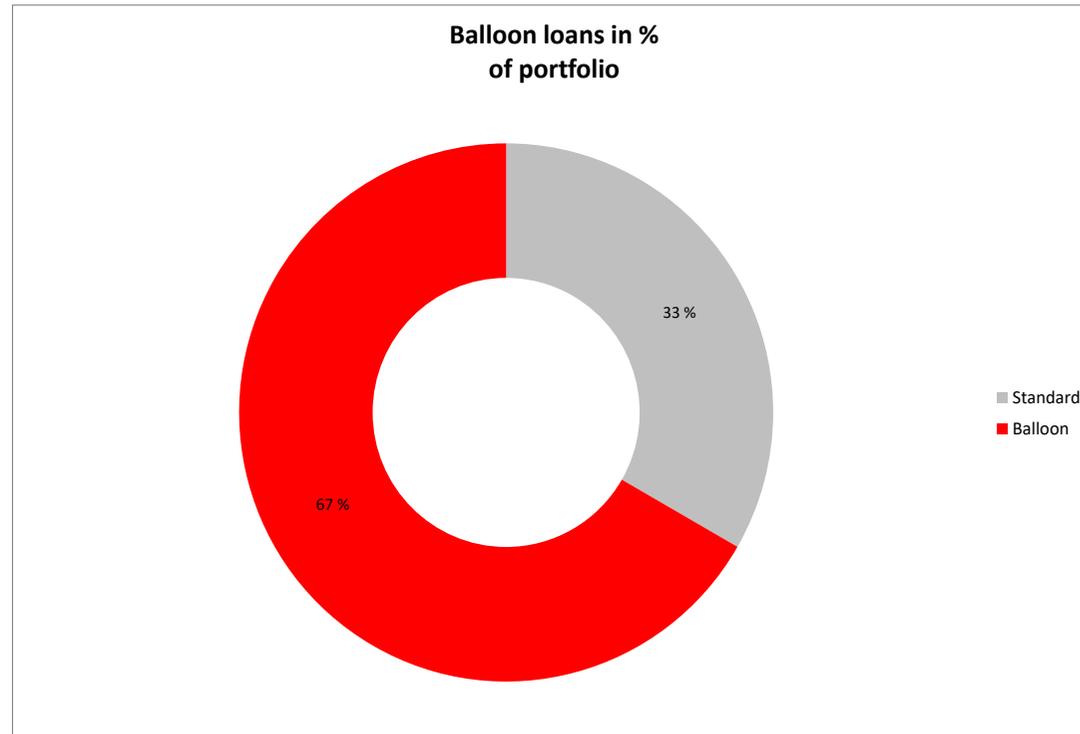
Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

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	15 043	121 134 160	33,3 %	3 879	0,0 %	35,4	25,7	
Balloon	11 313	242 370 817	66,7 %	106 870 525	44,1 %	39,1	26,3	
Total	26 356	363 504 978	100 %	106 874 404	29 %	37,9	26,1	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.b Balloon loans

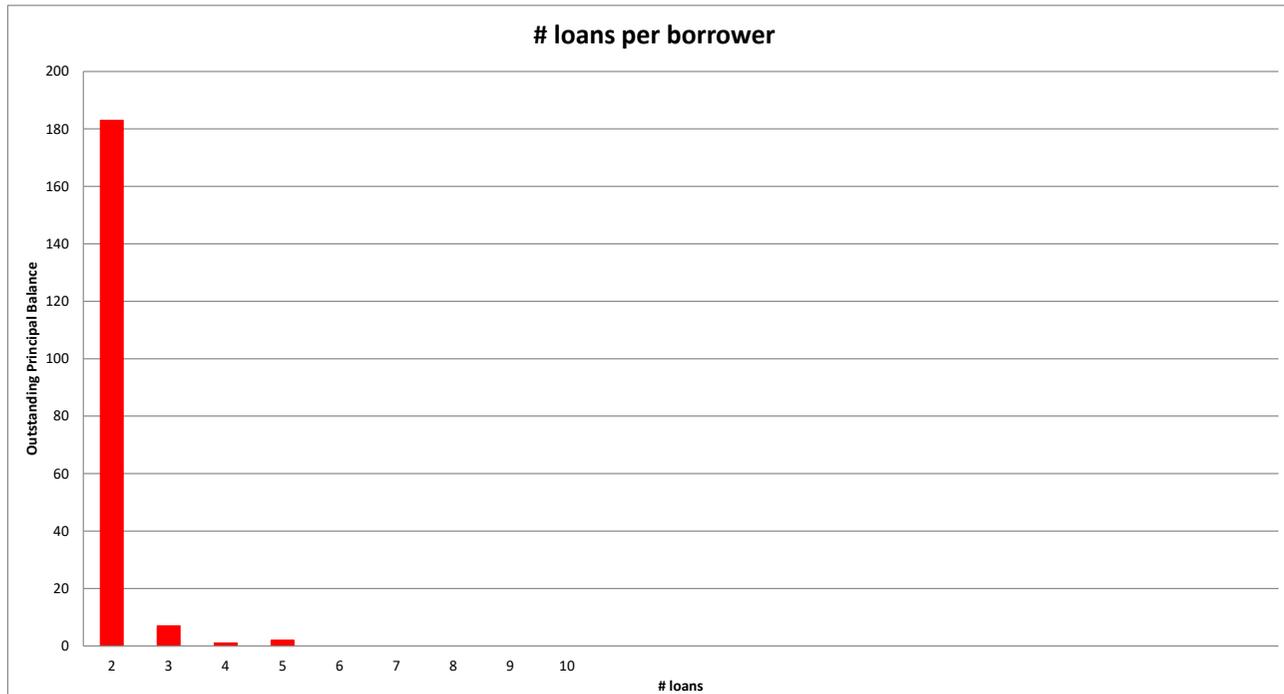
Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from	25.05.2022
	to	27.06.2022
	=	33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

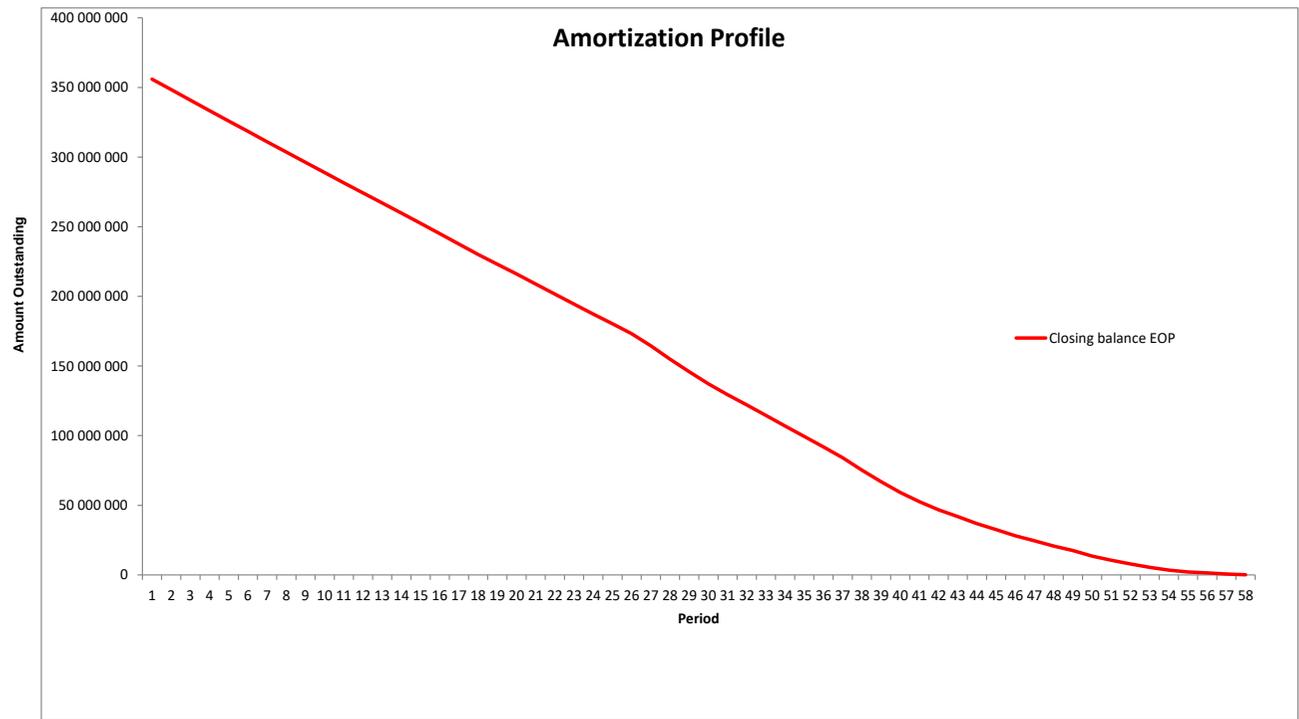
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	363 504 978	355 934 638	7 570 340	664 270	2,22 %	97,92 %
2	355 934 638	348 474 979	7 459 659	649 334	2,21 %	95,87 %
3	348 474 979	340 890 497	7 584 482	634 679	2,21 %	93,78 %
4	340 890 497	333 334 440	7 556 057	619 833	2,20 %	91,70 %
5	333 334 440	325 870 494	7 463 946	605 042	2,20 %	89,65 %
6	325 870 494	318 439 913	7 430 581	590 384	2,20 %	87,60 %
7	318 439 913	311 002 771	7 437 141	575 877	2,19 %	85,56 %
8	311 002 771	303 586 667	7 416 105	561 378	2,19 %	83,52 %
9	303 586 667	296 213 051	7 373 615	546 954	2,18 %	81,49 %
10	296 213 051	288 893 667	7 319 384	532 623	2,18 %	79,47 %
11	288 893 667	281 540 429	7 353 238	518 426	2,17 %	77,45 %
12	281 540 429	274 300 218	7 240 212	504 198	2,17 %	75,46 %
13	274 300 218	267 008 341	7 291 876	490 101	2,17 %	73,45 %
14	267 008 341	259 826 753	7 181 588	475 913	2,16 %	71,48 %
15	259 826 753	252 468 353	7 358 400	461 984	2,15 %	69,45 %
16	252 468 353	244 981 043	7 487 310	447 545	2,15 %	67,39 %
17	244 981 043	237 563 768	7 417 275	433 374	2,14 %	65,35 %
18	237 563 768	230 094 902	7 468 867	419 205	2,14 %	63,30 %
19	230 094 902	223 102 220	6 992 681	405 042	2,13 %	61,38 %
20	223 102 220	216 066 016	7 036 205	391 611	2,13 %	59,44 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	19				
Monthly Period	01.05.2022				
Interest Period	from	25.05.2022	to	27.06.2022	= 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	19				
Monthly Period	01.05.2022				
Interest Period	from	25.05.2022	to	27.06.2022	= 33 days

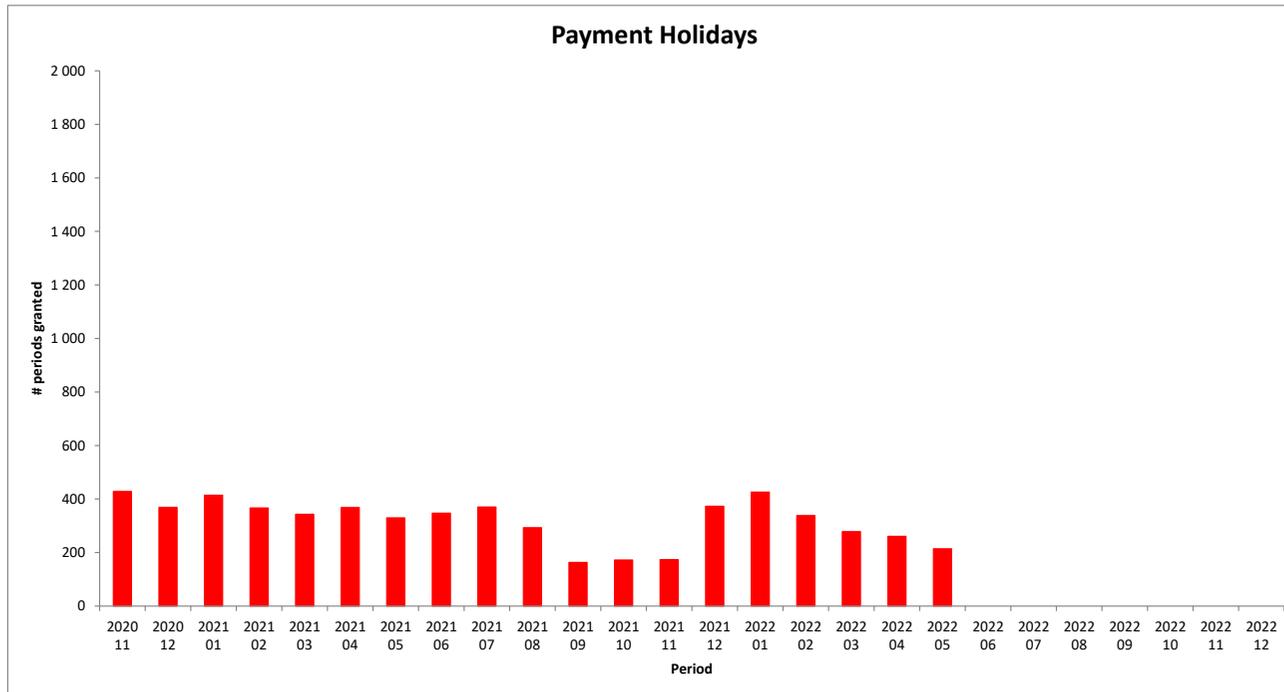
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2020 11	428	556	192 618	9 244 903	
2020 12	369	471	128 552	7 461 995	
2021 01	414	579	195 860	9 192 251	
2021 02	367	512	168 583	8 023 790	
2021 03	343	471	153 683	8 018 179	
2021 04	368	512	177 988	8 205 864	
2021 05	330	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					
2022 07					
2022 08					
2022 09					
2022 10					
2022 11					
2022 12					
Total:	6 028	8 010	2 482 925	122 480 030	

Payment Holiday

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	19				
Monthly Period	01.05.2022				
Interest Period	from	25.05.2022	to	27.06.2022	= 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	27.05.2021
Payment date	28.06.2021
Period No	19
Monthly Period	01.05.2021
Interest Period	from 25.05.2021 to 28.06.2021 = 34 days

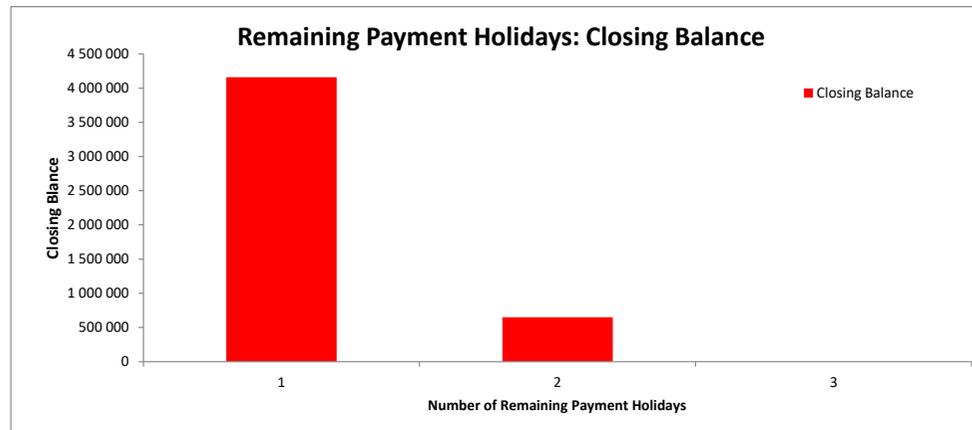
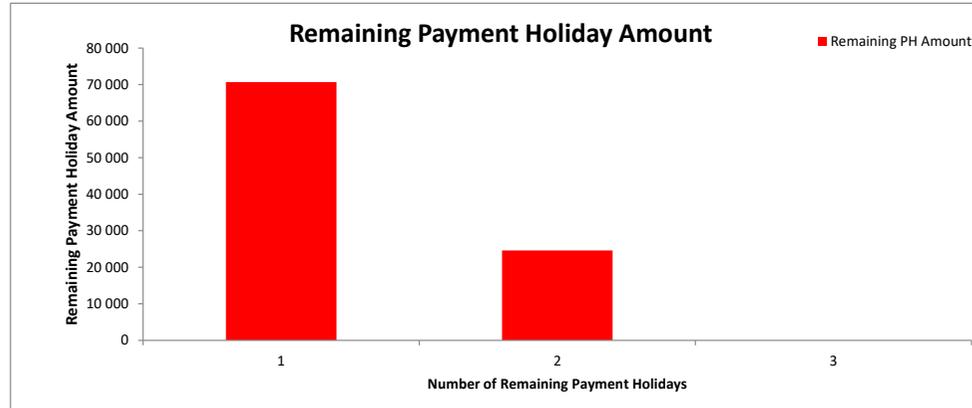


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	246	70 695	4 159 665
	2	47	24 597	650 431
	3			
	Total	293	95 292	4 810 096

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27.05.2021	
Payment date	28.06.2021	
Period No	19	
Monthly Period	01.05.2021	
Interest Period	from	25.05.2021
	to	28.06.2021
	=	34 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.a Downpayment



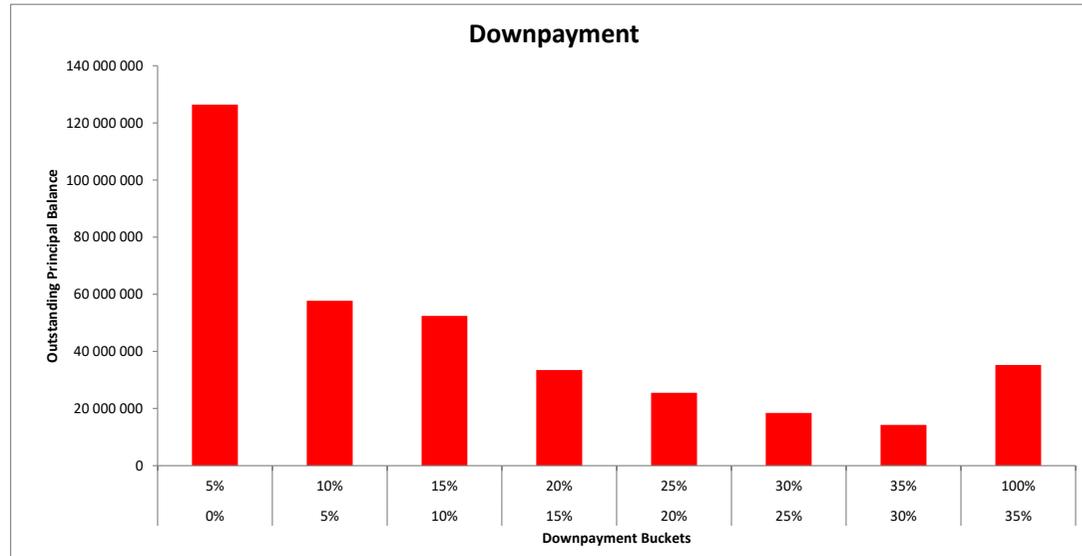
Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 899	126 397 157	34,77 %	40,2	26,0
	5 %	10 %	3 397	57 689 834	15,87 %	39,1	26,4
	10 %	15 %	3 588	52 415 439	14,42 %	37,8	26,2
	15 %	20 %	2 491	33 506 992	9,22 %	36,5	26,2
	20 %	25 %	1 954	25 535 166	7,02 %	36,2	26,2
	25 %	30 %	1 488	18 457 880	5,08 %	35,8	26,2
	30 %	35 %	1 290	14 278 705	3,93 %	34,4	26,5
	35 %	100 %	4 249	35 223 806	9,69 %	32,8	25,5
Total			26 356	363 504 978	100 %	37,9	26,1

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from	25.05.2022
	to	27.06.2022
	=	33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.a Vehicle Condition



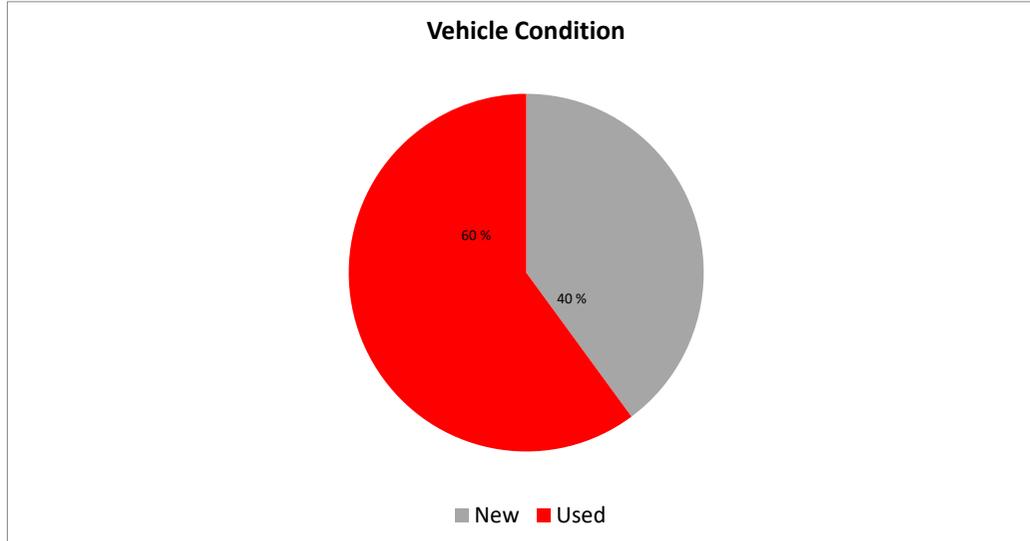
Reporting Date	29.06.2022
Payment date	27.06.2022
Period No	19
Monthly Period	01.05.2022
Interest Period	from 25.05.2022 to 27.06.2022 = 33 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 625	145 004 826	39,89 %	37,2	26,1
	Used	18 731	218 500 152	60,11 %	38,3	26,1
	Total	26 356	363 504 978	100 %	37,9	26,1

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	19				
Monthly Period	01.05.2022				
Interest Period	from 25.05.2022	to 27.06.2022	=	33 days	



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.a Borrower Type



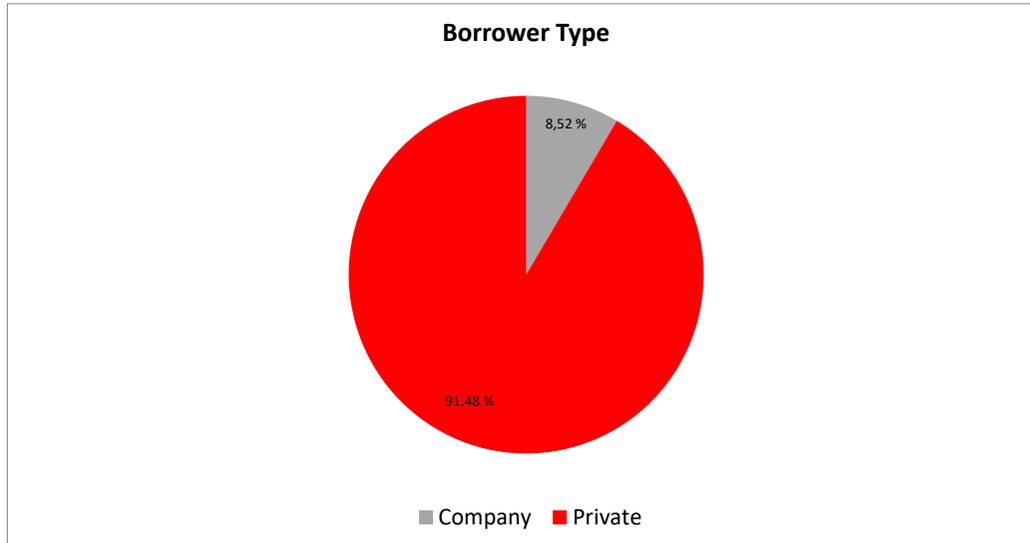
Reporting Date	29.06.2022
Payment date	27.06.2022
Period No	19
Monthly Period	01.05.2022
Interest Period	from 25.05.2022 to 27.06.2022 = 33 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 944	30 983 537	8,52 %	30,3	27,8
	Private	24 412	332 521 441	91,48 %	38,6	25,9
	Total	26 356	363 504 978	100 %	37,9	26,1

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	19				
Monthly Period	01.05.2022				
Interest Period	from 25.05.2022	to	27.06.2022	=	33 days



SCF RAHOITUSPALVELUT IX DAC
 Monthly Investor Report

22.a Vehicle type



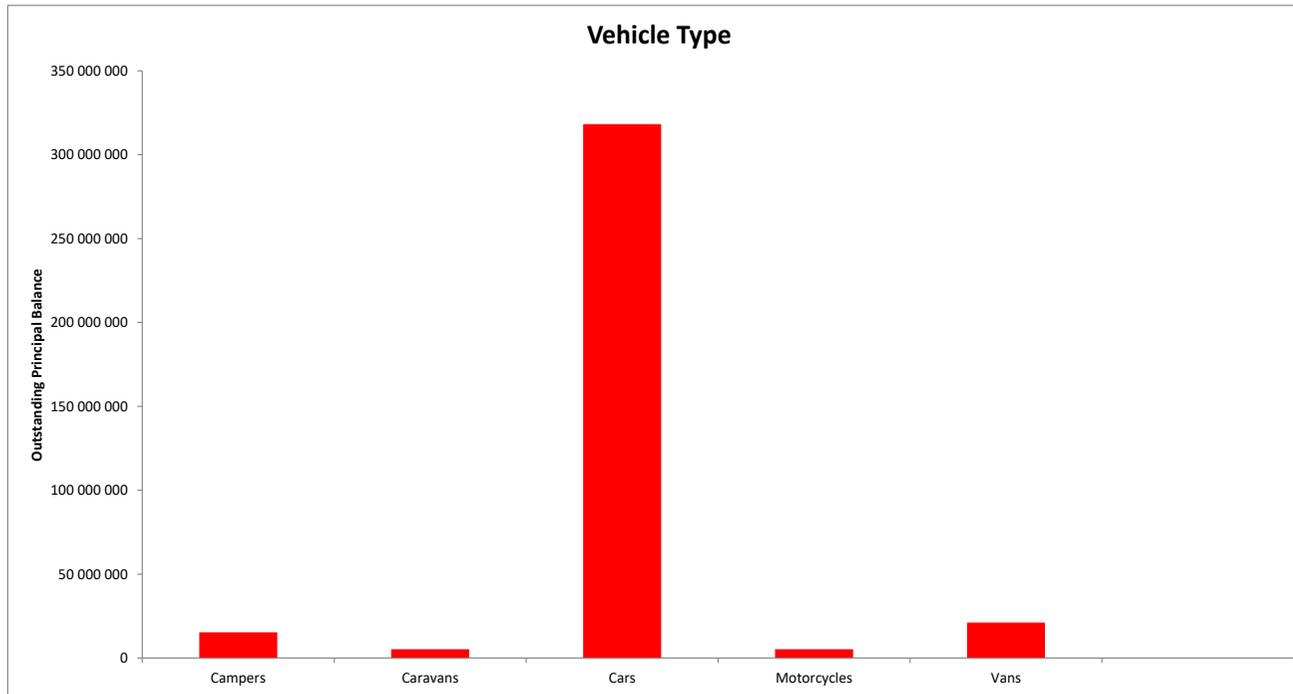
Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	19				
Monthly Period	01.05.2022				
Interest Period	from	25.05.2022	to	27.06.2022	= 33 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	506	14 969 763	4,12 %	41,6	24,3
	Caravans	363	4 957 013	1,36 %	40,6	25,0
	Cars	23 185	317 825 721	87,43 %	38,0	26,2
	Motorcycles	609	5 005 203	1,38 %	34,6	24,3
	Vans	1 693	20 747 278	5,71 %	33,3	27,0
		26 356	363 504 978	100 %	37,9	26,1

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days



SCF RAHOITUSPALVELUT IX DAC
 Monthly Investor Report

23.a Restructured Loans



Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

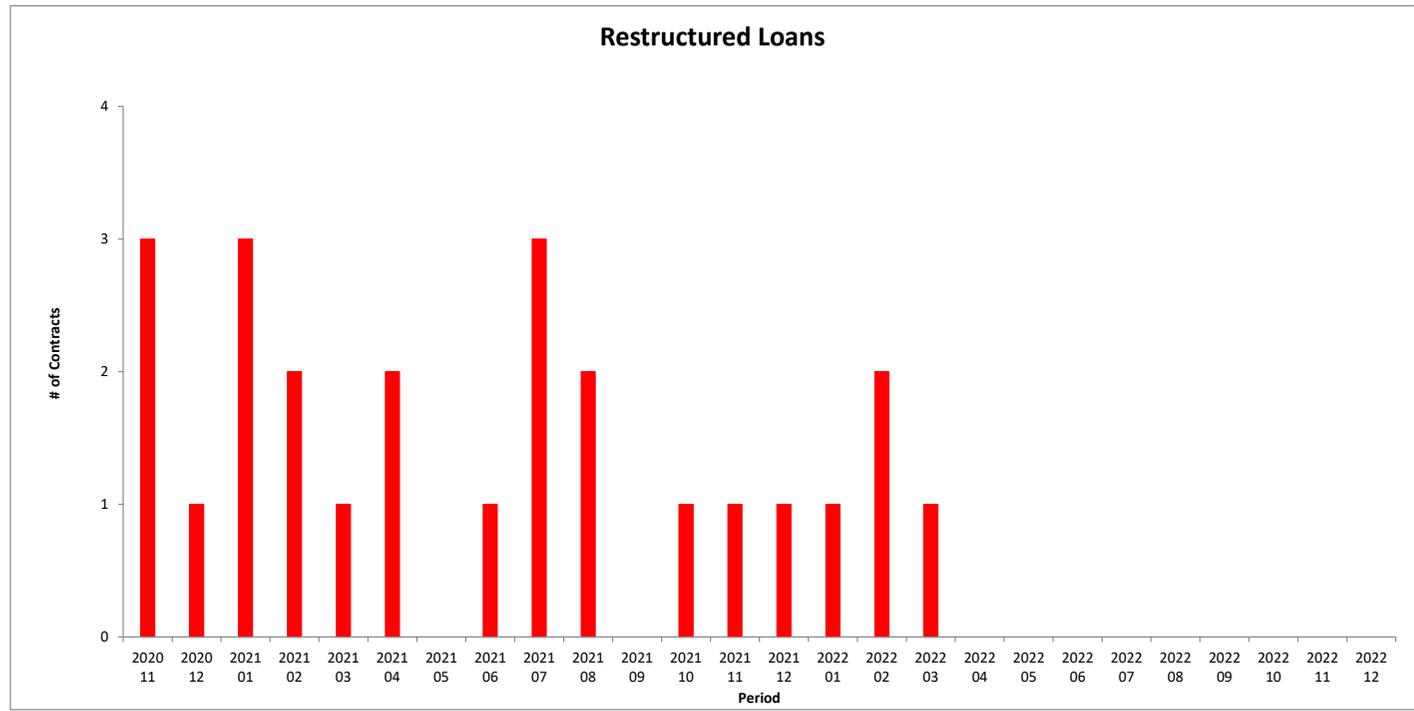
TOTAL		
Period	No	Outstanding balance
2020 11	3	42 294
2020 12	1	12 947
2021 01	3	38 055
2021 02	2	49 871
2021 03	1	45 445
2021 04	2	117 015
2021 05	0	0
2021 06	1	48 785
2021 07	3	66 845
2021 08	2	11 989
2021 09	0	0
2021 10	1	11 393
2021 11	1	3 407
2021 12	1	43 774
2022 01	1	5 761
2022 02	2	10 307
2022 03	1	10 885
2022 04	0	0
2022 05	0	0
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
	25	518 773

Restructured

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	19				
Monthly Period	01.05.2022				
Interest Period	from	25.05.2022	to	27.06.2022	= 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

24.a Dynamic Interest rate



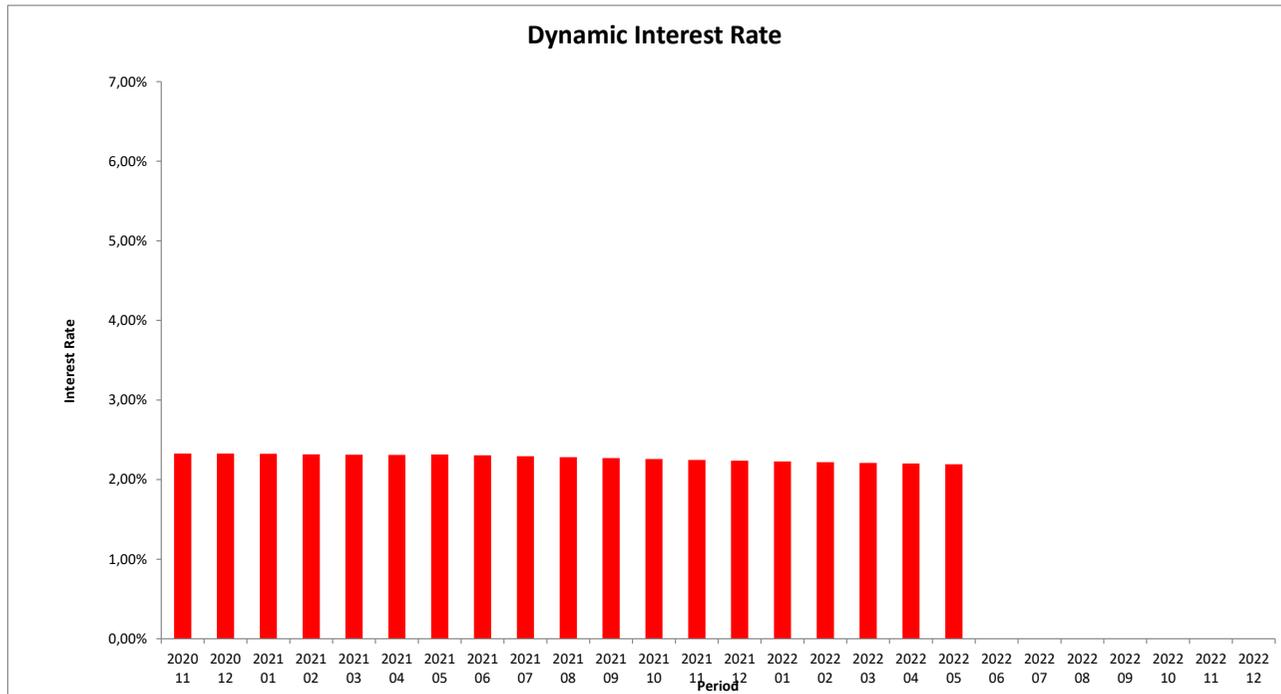
Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022 to 27.06.2022 =	33 days

	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	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			
2022 07			
2022 08			
2022 09			
2022 10			
2022 11			
2022 12			

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	29.06.2022				
Payment date	27.06.2022				
Period No	19				
Monthly Period	01.05.2022				
Interest Period	from	25.05.2022	to	27.06.2022	= 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	29.06.2022		
Payment date	27.06.2022		
Period No	19		
Monthly Period	01.05.2022		
Interest Period	from 25.05.2022	to 27.06.2022	= 33 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				
2022 07				
2022 08				
2022 09				
2022 10				
2022 11				
2022 12				

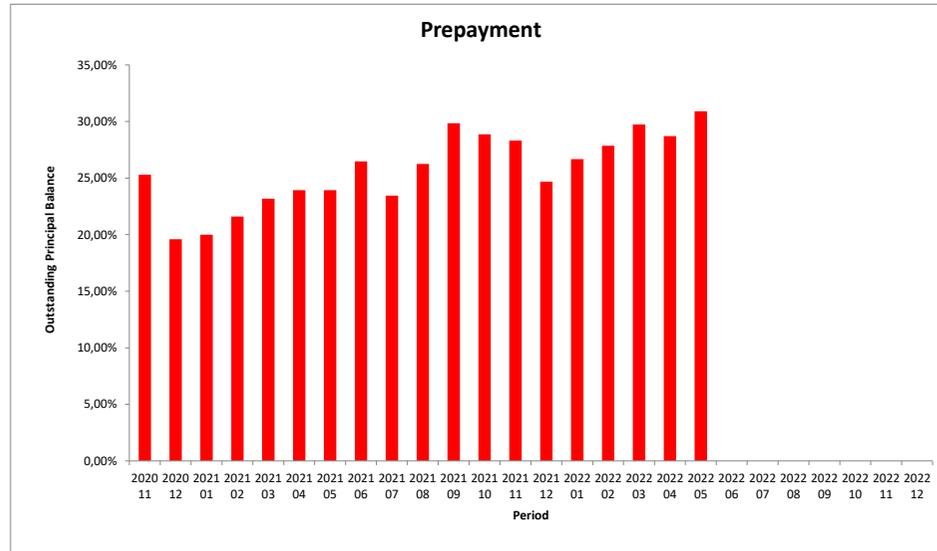
Dynamic Prepayment

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from	25.05.2022 to 27.06.2022 = 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

26. Delinquency



Reporting Date	29.06.2022					
Payment date	27.06.2022					
Period No	19					
Monthly Period	from	01.05.2022	to	27.06.2022	=	33 days
Interest Period	25.05.2022					

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																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	from	01.05.2022
Interest Period	from	25.05.2022
	to	27.06.2022
	=	33 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	0	0	4 367
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	564 251	36															
2022 3																	
2022 4																	
2023 1																	

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									
2021 1	281 230	19	0	182 949	98 281	0	182 949	98 281									
2021 2	903 831	52	228 948	576 902	326 929	24 689	601 591	302 240									
2021 3	742 108	57	122 678	439 589	302 519	44 812	484 401	257 707									
2021 4	629 057	39	115 284	170 359	458 698	158 837	329 196	299 861									
2022 1	853 418	54	45 684	45 684	807 733	88 318	134 002	719 415									
2022 2	564 251	36				8 684	8 684	555 567									
2022 3																	
2022 4																	
2023 1																	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 448 563,20	EUR
Senior Expenses	-	667,58	EUR
Servicing Fee	-	156 509,09	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	88 077,46	EUR
Tranche A Loan Interest to Issuer	-	-	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	-	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	151 667,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	302 118,67	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	91 379,39	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller	-	658 144,02	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	784 163,91	EUR
Senior Expenses	-	667,00	EUR
Issuer Swap Interest Amount	-	88 077,46	EUR
Interest Class A Notes	-	46 657,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	12 218,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	151 667,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	302 118,67	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	91 379,39	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	-	91 379,39	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	18 884 898,10	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	18 884 898,10	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	19 187 016,77	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	-	19 187 016,77	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable		-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable		-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		-	EUR
Payment to Issuer as Issuer Available Revenue Receipts		-	EUR

Issuer Priority of Payments - Revenue (o)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	91 379,39	EUR
-------------------------------------------------------------------------------------------------------------	-----------	-----

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	658 144,02	EUR
---------------------------------------------------------------	------------	-----

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	29.06.2022
Payment date	27.06.2022
Period No	19
Monthly Period	01.05.2022
Interest Period	from 25.05.2022 to 27.06.2022 = 33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	667,58			
Interest accrued for the Period	EUR	210 542,00	46 657,00	12 218,00	151 667,00
Cumulative Interest accrued	EUR	4 622 562,00	1 278 449,00	224 829,00	3 119 284,00
Interest Payments	EUR	210 542,00	46 657,00	12 218,00	151 667,00
Cumulative Interest Payments	EUR	4 622 562,00	1 278 449,00	224 829,00	3 119 284,00
Interest accrued on Subordinated Loan for the Period	EUR	-			
Cumulative Interest accrued on Subordinated Loan	EUR	-			
Interest Payments on Subordinated Loan	EUR	-			
Cumulative Interest Payments on Subordinated Loan	EUR	-			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

32. Swap Overview

Reporting Date	29.06.2022	
Payment date	27.06.2022	
Period No	19	
Monthly Period	01.05.2022	
Interest Period	from 25.05.2022	to 27.06.2022 = 33 days



Class A Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class A Notes	324 191 995
Interest Period Start	25.05.2022
Interest Period End	27.06.2022
Interest Days	33
Settlement Date	27.06.2022
Party A Floating Interest Rate	0,157 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 46 656,63
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 74 294,00

Class B Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class B Notes	30 500 000
Interest Period Start	25.05.2022
Interest Period End	27.06.2022
Interest Days	33
Settlement Date	27.06.2022
Party A Floating Interest Rate	0,437 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 12 217,79
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 13 783,46

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

31. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen +47 21 08 37 70
Morten Christopher Freberg Holme +47 92 82 38 33
Kjetil Amundstad +47 48 17 10 04

anders.bruun.olsen@santanderconsumer.no
morten.holme@santanderconsumer.no
kjetil.amundstad@santanderconsumer.no

Risk

Isak Nygaardsmoen Riksheim +47 40 62 65 84
Anders Staude +47 99 00 40 52
Thomas Andrén Johansen + 47 91 82 42 44

isak.nygaardsmoen.riksheim@santanderconsumer.no
anders.staude@santanderconsumer.no
thomas.andren.johansen@santanderconsumer.no

Reporting Date	29.06.2022						
Payment date	27.06.2022						
Period No	19						
Monthly Period	01.05.2022						
Interest Period	from 25.05.2022	to	27.06.2022	=	33 days		