

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	04.01.2021				
Payment date	30.12.2020			Following payment dates:	25.01.2021
Period No	1				25.02.2021
Monthly Period	01.11.2020				
Interest Period	from 14.10.2020	to	30.12.2020	=	77 days
Cut-Off date	30.11.2020				

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	1
Monthly Period	01.11.2020
Interest Period	from 14.10.2020 to 30.12.2020 = 77 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	649 734 331,84 EUR
Scheduled Loan Principal Repayments	24 658 571,63 EUR
Prepayments	28 312 102,67 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	52 970 674,30 EUR
New Defaulted Auto Loans in Period	4 366,51 EUR
Closing balance prior to replenishment	596 759 291,03 EUR
Further Purchase Price due (Replenishment price of new assets)	53 022 332,10 EUR
Re-investment Principal Ledger Closing Balance	218 376,87 EUR
Closing Balance	650 000 000,00 EUR
Principal Recoveries on loans in default	- EUR
Total revenue collections	
Total Revenue Received in Period	4 326 745,54 EUR

Loans

At beginning of period	35 871 Loans
Replenished contracts this period	2 602 Loans
Paid in Full	1 767 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	1 Loans
At end of period	36 705 Loans

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from 14.10.2020	to	30.12.2020	=	77 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	4 026 334,06	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	4 376 192,11	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	8 402 526,17	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	800 680,14	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	260 396,89	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	250,00	EUR
h. Any other net amount received by the Issuer	6 376 370,00	EUR
Total Amount for Issuer Available Revenue Receipts	7 437 697,03	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from 14.10.2020	to	30.12.2020	=	77 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	52 970 674,30	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	265 668,16	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	4 366,51	EUR
Total Amount for Purchaser Available Redemption Receipts	53 240 708,97	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	-	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	-	EUR
Total Amount for Issuer Available Redemption Receipts	-	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	1
Monthly Period	01.11.2020
Interest Period	from 14.10.2020 to 30.12.2020 = 77 days

Note Balance

Beginning of Period	650 000 000,00	EUR
End of Period	650 000 000,00	EUR

Liquidity Balance

Beginning of Period	0,5 %	3 110 250,00	EUR
Cash Outflow		250,00	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	3 110 000,00	EUR
Required Reserve Amount	0,5 %	3 110 000,00	EUR

Expenses Advance

Beginning of Period	2 000 000,00	EUR
Interest paid	427,78	EUR
Principal Paid	2 000 000,00	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	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from 14.10.2020	to 30.12.2020	=	77 days	

Asset Balance

Opening balance prior to replenishment	649 734 331,84	EUR
###	#REF!	EUR
End of Period	650 000 000,00	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	559 697 267,20	93,79 %	32 104
1-29 days past due	33 483 188,58	5,61 %	1 831
Delinquent Receivables:			
30-59 days past due	2 906 442,28	0,49 %	131
60-89 days past due	521 785,44	0,09 %	30
90-119 days past due	150 607,53	0,03 %	7
120-149 days past due	-	0,00 %	0
150-179 days past due	-	0,00 %	0
Total Performing and Delinquent	596 759 291	100,00 %	34 103
Current Period Defaults	4 366,51		1
Cumulative Defaults	4 366,51		1
Current Period Principal Recoveries	-		
Cumulative Principal Recoveries	-		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,00 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,00 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,00 %	

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

[A] Aggregate Outstanding Asset Principal Amount	649 781 623,13	99,97 %
[B] Aggregate principal balance of Defaulted Contracts	4 366,51	
[C] Recoveries received on such Defaulted Contracts	-	
[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	0,60 %	NO
[B] Delinquency Ratio, preceding Payment Date	0,00 %	
[C] Delinquency Ratio, second preceding Payment Date	0,00 %	

or Servicer Termination Event

or Swap Counterparty Downgrade Event

NO
NO

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

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

Revolving Period Termination Event, where any of [A], [B], [C], [D], [E], [F], [G], [H], [J] occurs

[A] An Issuer Event of Default	NO
[B] A Servicer Termination Event	NO
[C] A change of control with respect to the Seller	NO
[D] the Seller becomes subject to Insolvency Proceedings	NO
[E] the Delinquency Ratio Rolling Average exceeds 3 per cent	NO
[F] the Cumulative Net Loss Ratio exceeds 0.5 per cent	NO
[G] on any Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts	NO
[H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or	NO
[I] Event of Default or an Additional Termination Event under the Swap Agreement (each as defined therein) or a Swap Counterparty Downgrade Event occurs and none of the remedies provided for in the Swap Agreement are put in place within the timeframe required thereunder.	NO

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

5b. Concentration limits



Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	1
Monthly Period	01.11.2020
Interest Period	from 14.10.2020 to 30.12.2020 = 77 days

Concentration limits:	Pre replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 2.2%)	2,33 %	2,40 %	2,44 %	2,33 %
Weighted average months to maturity (max 57)	51,71*	51,51	58,20	51,57
Used Vehicles (max 69%)	65,60 %	61,06 %	66,86 %	65,71 %
Balloon Loans (max 63%)	62,95 %	56,94 %	62,66 %	62,92 %
Corporate Borrowers (max 11%)	9,60 %	50,69 %	8,35 %	9,50 %
IRB (min 95%)	95,17 %	52,14 %	95,95 %	95,34 %

*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	04.01.2021
Payment date	30.12.2020
Period No	1
Monthly Period	01.11.2020
Interest Period	from 14.10.2020 to 30.12.2020 = 77 days

Note Principal

	<u>Class A</u>	<u>Class B</u>	<u>Class C</u>	
Beginning of Period	591 500 000,00	30 500 000,00	28 000 000,00	EUR
Sequential Amortization	-	-	-	EUR
Pro Rata Amortization	-	-	-	EUR
End of Period	591 500 000,00	30 500 000,00	28 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	4 366,51	EUR
Credit PDL	-	-	4 366,51	EUR
End of Period	-	-	-	EUR

Net Note Principal

Beginning of Period	591 500 000,00	30 500 000,00	28 000 000,00	EUR
End of Period	591 500 000,00	30 500 000,00	28 000 000,00	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	01.11.2020	
Interest Period	from 14.10.2020	to 30.12.2020 = 77 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	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Available Distribution Amount	-	-	-	-
Amortisation	-	-	-	-
Redemption per Class	-	-	-	-
Redemption per Note	-	-	-	-
Outstanding Closing Balance		591 500 000,00	30 500 000,00	28 000 000,00
Net Outstanding Closing Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Current Tranching	100 %	91,00 %	4,69 %	4,31 %
Current Pool Factor		1,00	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	77			
Principal Outstanding per Note Beginning of Period		100 000,00	100 000,00	100 000,00
>Principal Repayment per note		-	-	-
Principal Outstanding per Note End of Period		100 000,00	100 000,00	100 000,00
>Interest accrued for the period		38,93	98,82	1 390,28
Interest Payment	649 674,67	230 257,81	30 139,08	389 277,78
Interest Payment per Note		38,93	98,82	1 390,28

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)		13,76 %	9,07 %	4,76 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		14,26 %	9,57 %	4,76 %
Current CE (Subordination)		9,00 %	4,31 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		9,49 %	4,80 %	0,00 %

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 04.01.2021
Payment date 30.12.2020
Period No 1
Monthly Period 01.11.2020
Interest Period : 14.10.2020 to 30.12.2020 = 77 days



Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
			Short Term				Long Term						
			Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut IX DAC			No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	P-1	BBB -	A-	BBB-	A2	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	BNP Paribas Securities Services, London Branch		F1	F1+	A -1		A	AA-	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	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Swap Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Swap Agreement.	
	ING BANK N.V.	Fitch Second Rating Trigger Collateral.	F3	F1+	A -1	N/A	BBB-	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.	
Swap Counterparty	ING BANK N.V.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A-		No	If the Swap Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.	
	ING BANK N.V.	S&P's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A-		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	AA-	A	Aa2	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	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from	14.10.2020	to	30.12.2020	= 77 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		

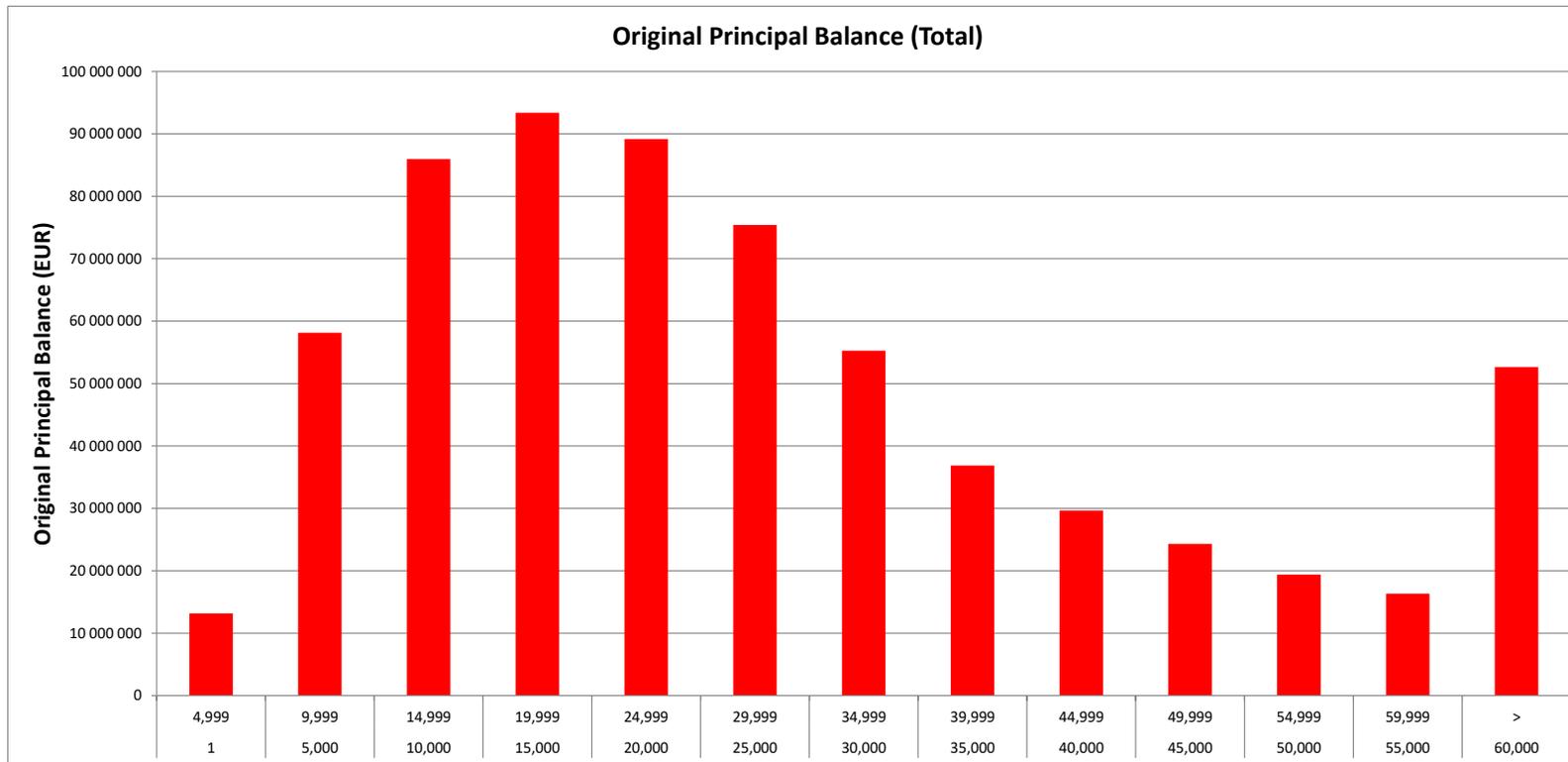
SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	01.11.2020	
Interest Period	from 14.10.2020	to 30.12.2020 = 77 days



Original Principal Balance (Total)



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from	14.10.2020	to	30.12.2020	= 77 days



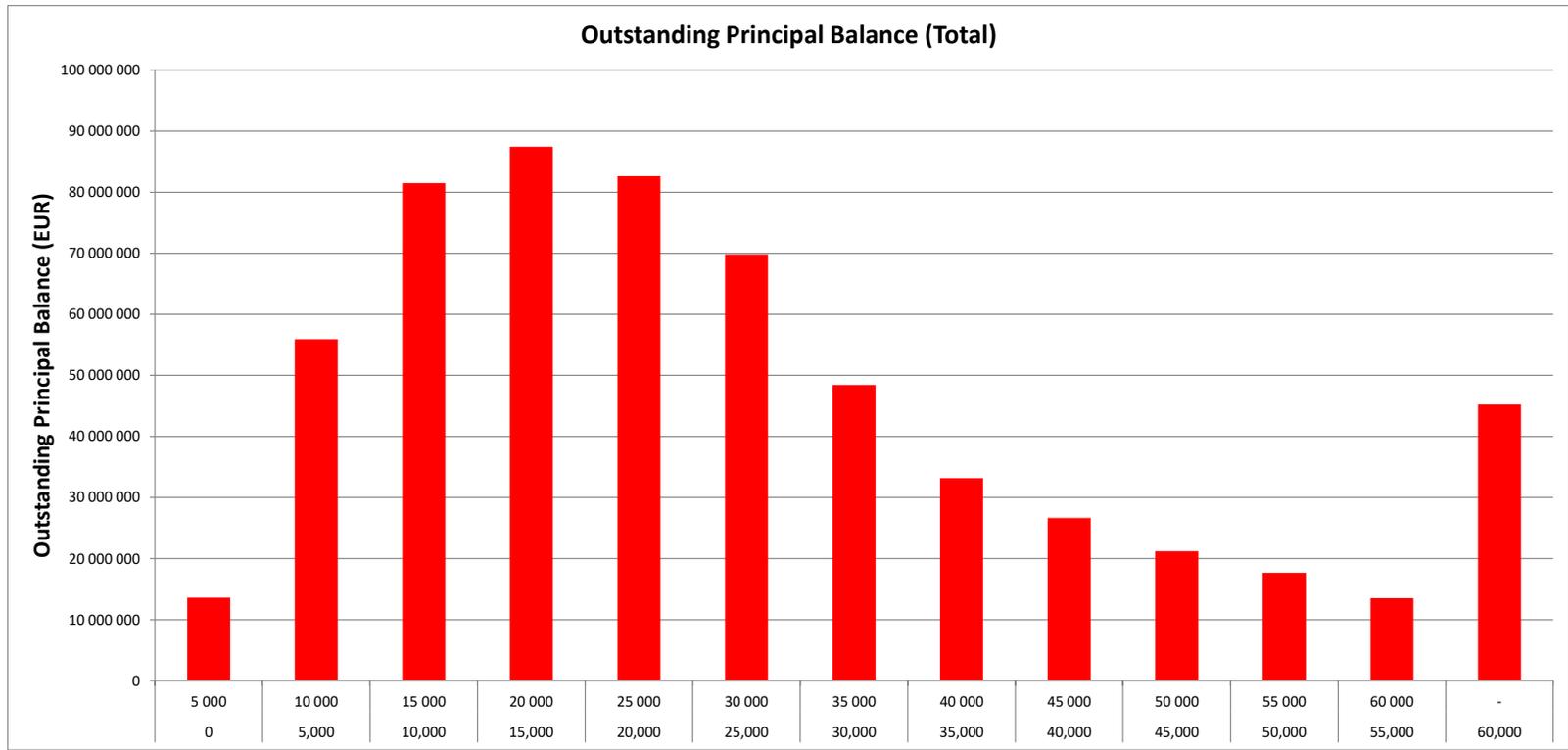
Average amount - all: 17 499

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	4 171	13 593 545	2,28 %	28,0	12,0
	5 000	10 000	7 448	55 944 382	9,37 %	43,3	12,4
	10 000	15 000	6 568	81 484 558	13,65 %	49,3	12,1
	15 000	20 000	5 049	87 442 505	14,65 %	51,7	11,7
	20 000	25 000	3 696	82 608 820	13,84 %	53,1	11,3
	25 000	30 000	2 557	69 813 141	11,70 %	53,6	10,7
	30 000	35 000	1 499	48 415 553	8,11 %	54,9	9,7
	35 000	40 000	890	33 181 910	5,56 %	54,5	10,1
	40 000	45 000	629	26 645 742	4,47 %	55,3	9,8
	45 000	50 000	448	21 208 809	3,55 %	55,9	9,3
	50 000	55 000	337	17 676 523	2,96 %	56,3	9,0
	55 000	60 000	236	13 515 977	2,26 %	56,6	9,7
	60 000	-	575	45 227 826	7,58 %	55,4	9,0
	Total			34 103	596 759 291	100 %	51,7

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	04.01.2021		
Payment date	30.12.2020		
Period No	1		
Monthly Period	01.11.2020		
Interest Period	from 14.10.2020	to 30.12.2020	= 77 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	01.11.2020	
Interest Period	from 14.10.2020	to 30.12.2020 = 77 days

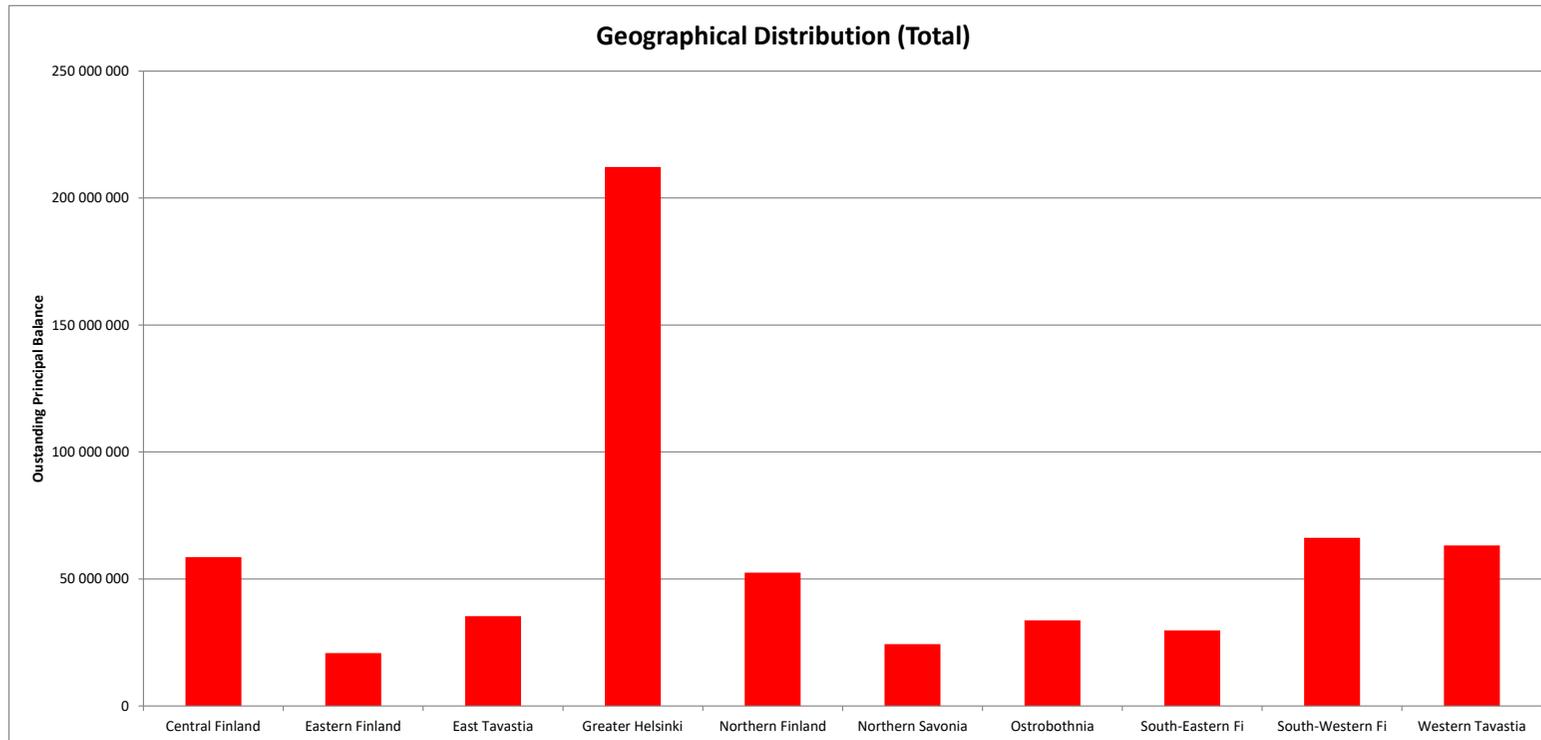


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	3 654	58 624 535	9,82 %	50,1	11,0	
Eastern Finland	1 330	20 838 189	3,49 %	51,4	11,3	
East Tavastia	1 991	35 384 816	5,93 %	51,9	11,5	
Greater Helsinki	10 741	212 198 540	35,56 %	51,9	10,8	
Northern Finland	3 037	52 462 486	8,79 %	52,2	10,7	
Northern Savonia	1 537	24 376 489	4,08 %	50,7	10,7	
Ostrobothnia	2 299	33 713 052	5,65 %	51,4	10,9	
South-Eastern Fi	1 882	29 719 158	4,98 %	51,1	11,1	
South-Western Fi	3 955	66 236 933	11,10 %	52,6	11,1	
Western Tavastia	3 677	63 205 093	10,59 %	52,0	10,5	
Total	34 103	596 759 291	100 %	51,7	10,9	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	01.11.2020	
Interest Period	from	14.10.2020
	to	30.12.2020
		=
		77 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	01.11.2020	
Interest Period	from 14.10.2020	to 30.12.2020 = 77 days

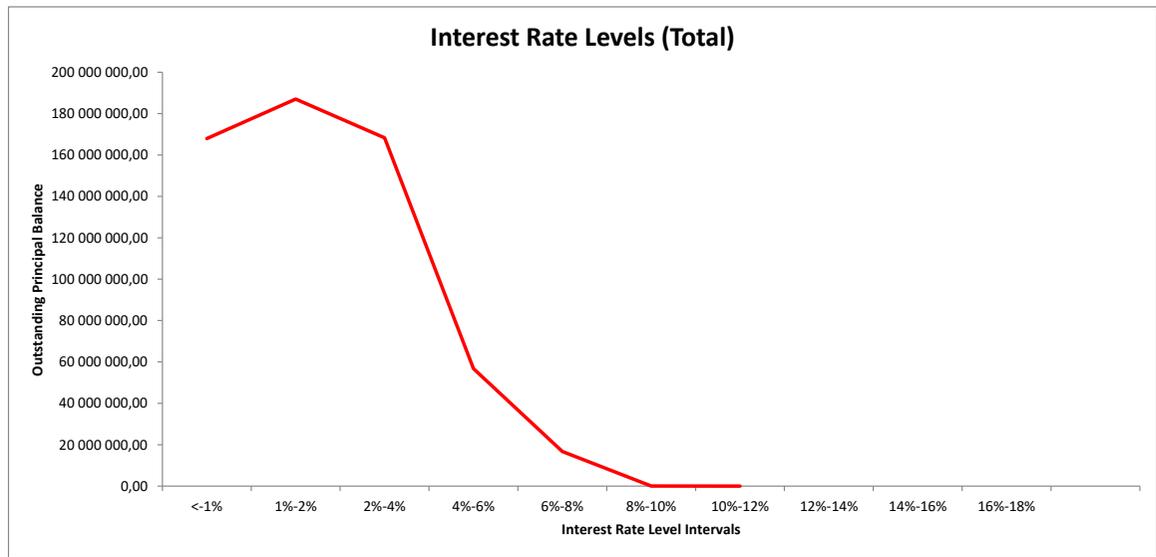


TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 1		8 003	167 909 999	28,14 %	51,3	11,1
1 2		8 853	187 020 083	31,34 %	53,2	10,2
2 4		10 000	168 270 652	28,20 %	51,6	10,9
4 6		5 300	56 731 315	9,51 %	49,9	11,4
6 8		1 931	16 749 080	2,81 %	46,9	15,0
8 10		15	71 309	0,01 %	44,2	11,9
10 12		1	6 853	0,00 %	48,0	14,0
12 14						
14 16						
16 18						
18 -						
Total		34 103	596 759 291	100 %	51,7	10,9

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from	14.10.2020	to	30.12.2020	= 77 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.a Remaining Terms



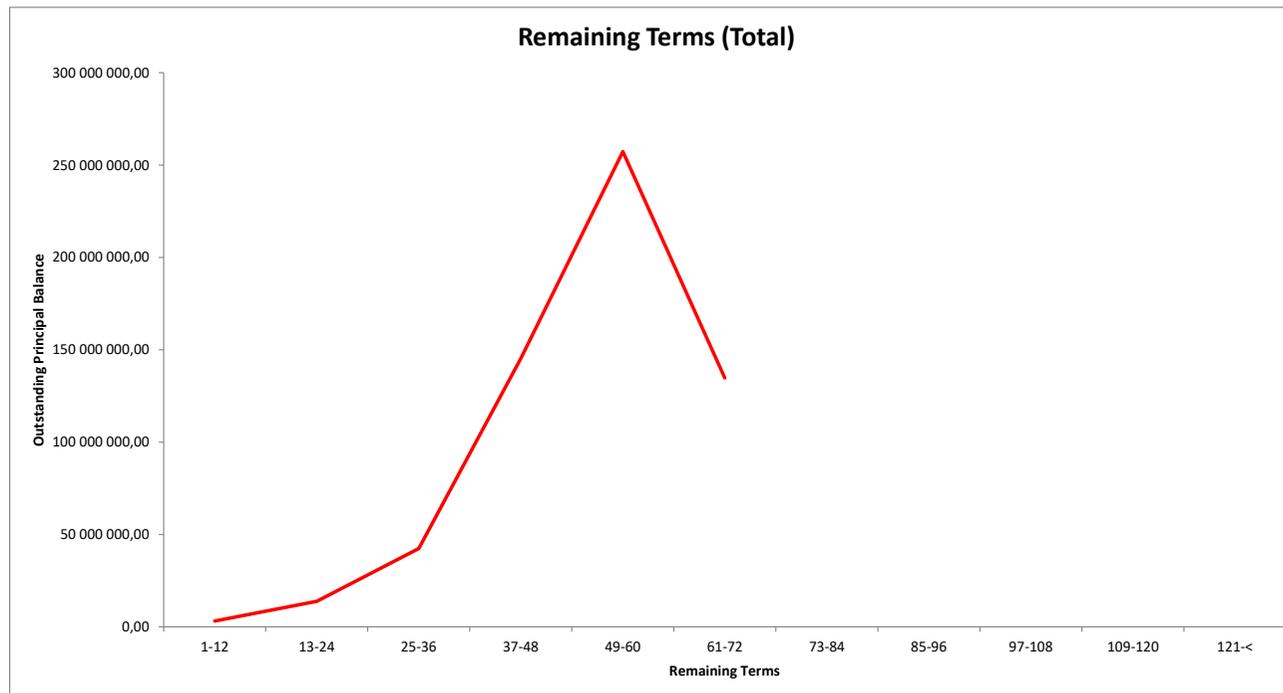
Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from	14.10.2020	to	30.12.2020	= 77 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	1	4 052	0,00 %	0,0	11,0
	1		12	956	3 156 577	0,53 %	9,0	17,3
	13		24	2 266	13 780 695	2,31 %	19,9	15,0
	25		36	4 174	42 408 387	7,11 %	31,9	17,3
	37		48	9 023	145 331 011	24,35 %	44,3	15,0
	49		60	12 469	257 298 377	43,12 %	54,3	9,3
	61		72	5 214	134 780 193	22,59 %	65,1	7,0
	73		84					
	85		96					
	97		108					
	109		120					
	121	-						
Total			34 103	596 759 291	100 %	51,7	10,9	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from	14.10.2020	to	30.12.2020	= 77 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.a Seasoning



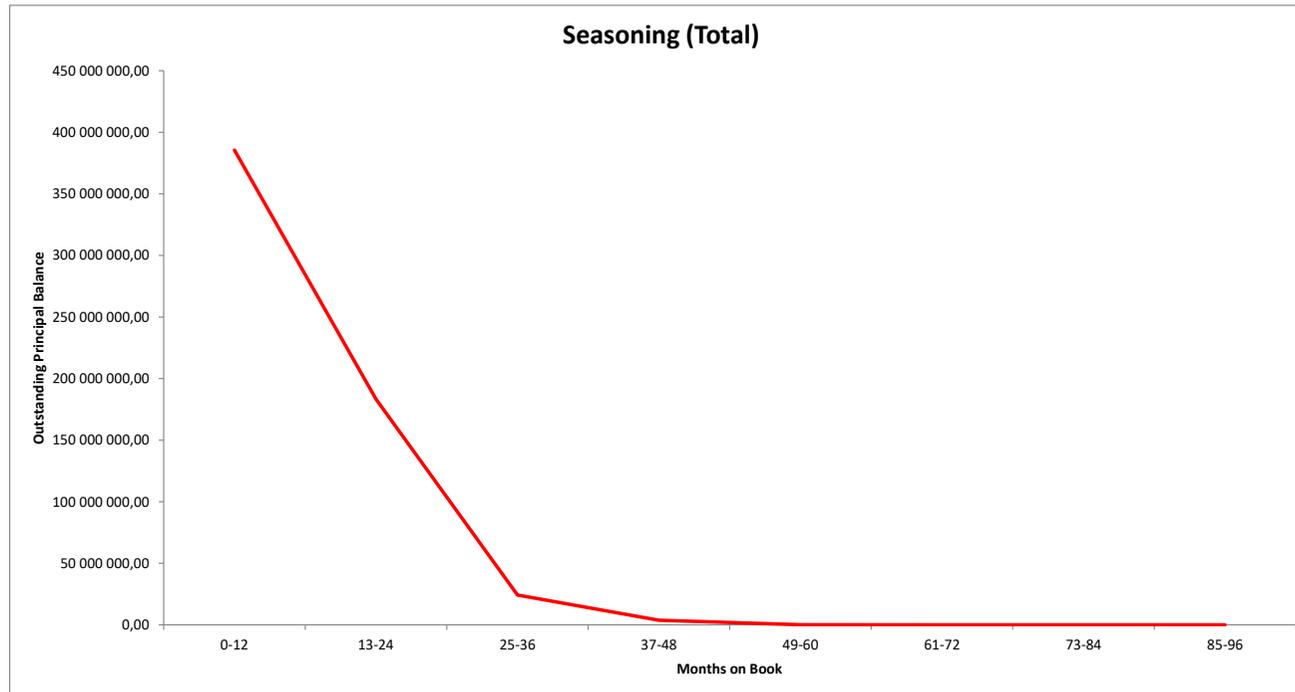
Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from	14.10.2020	to	30.12.2020	= 77 days

		TOTAL							
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book		1		12	20 410	385 520 439	64,60 %	55,0	7,3
		13		24	11 625	183 246 557	30,71 %	47,1	15,7
		25		36	1 748	24 171 919	4,05 %	37,6	28,2
		37		48	307	3 701 916	0,62 %	29,6	40,1
		49		60	13	118 461	0,02 %	7,1	52,8
		61		72					
		73		84					
		85		96					
		Total			34 103	596 759 291	100 %	51,7	10,9

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from	14.10.2020	to	30.12.2020	= 77 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.a Balloon loans



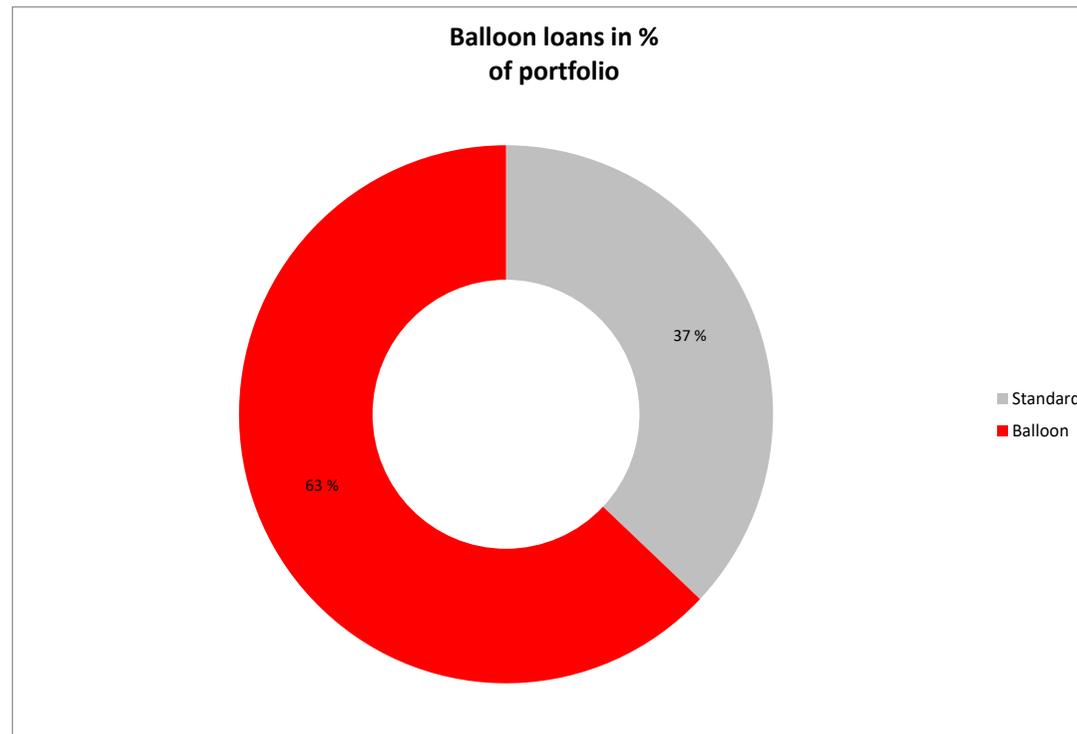
Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	01.11.2020	
Interest Period	from 14.10.2020	to 30.12.2020 = 77 days

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	19 756		221 127 597	37,1 %	4 419	0,0 %	47,6	11,0
Balloon	14 347		375 631 694	62,9 %	134 610 606	35,8 %	54,1	10,8
Total	34 103		596 759 291	100 %	134 615 024	23 %	51,7	10,9

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.b Balloon loans

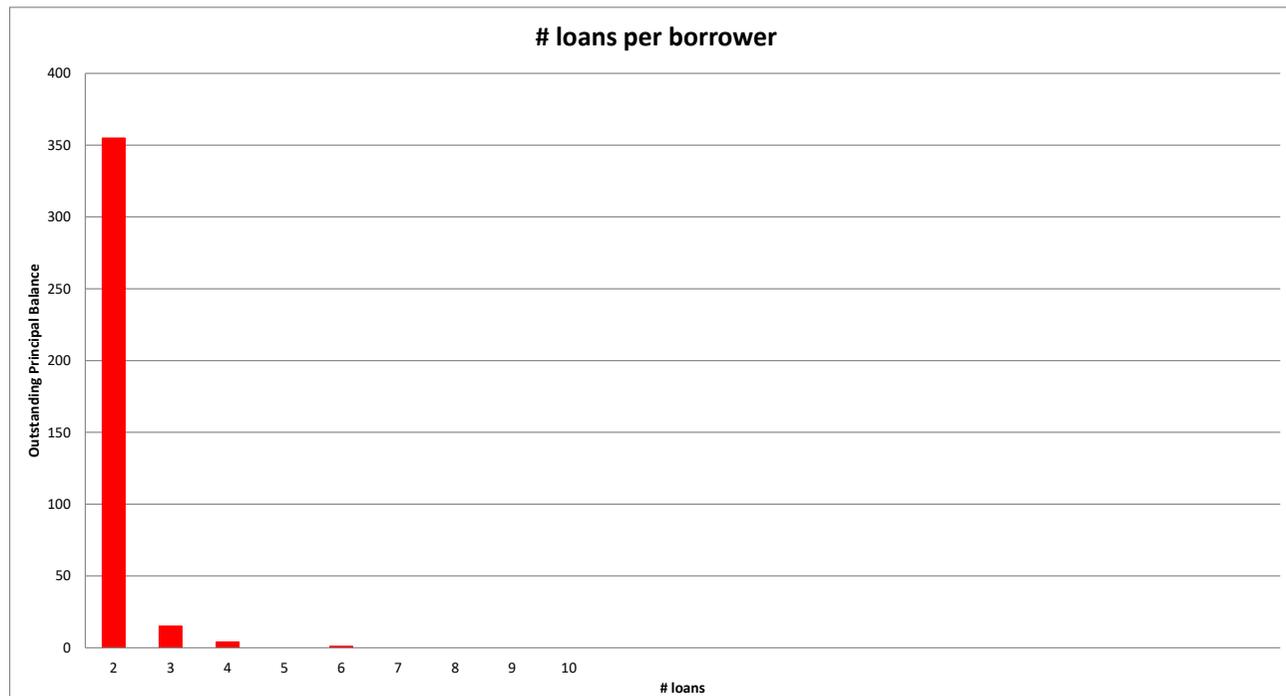
Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	01.11.2020	
Interest Period	from	14.10.2020
	to	30.12.2020
	=	77 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from	14.10.2020	to	30.12.2020	= 77 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	01.11.2020	
Interest Period	from 14.10.2020	to 30.12.2020 = 77 days

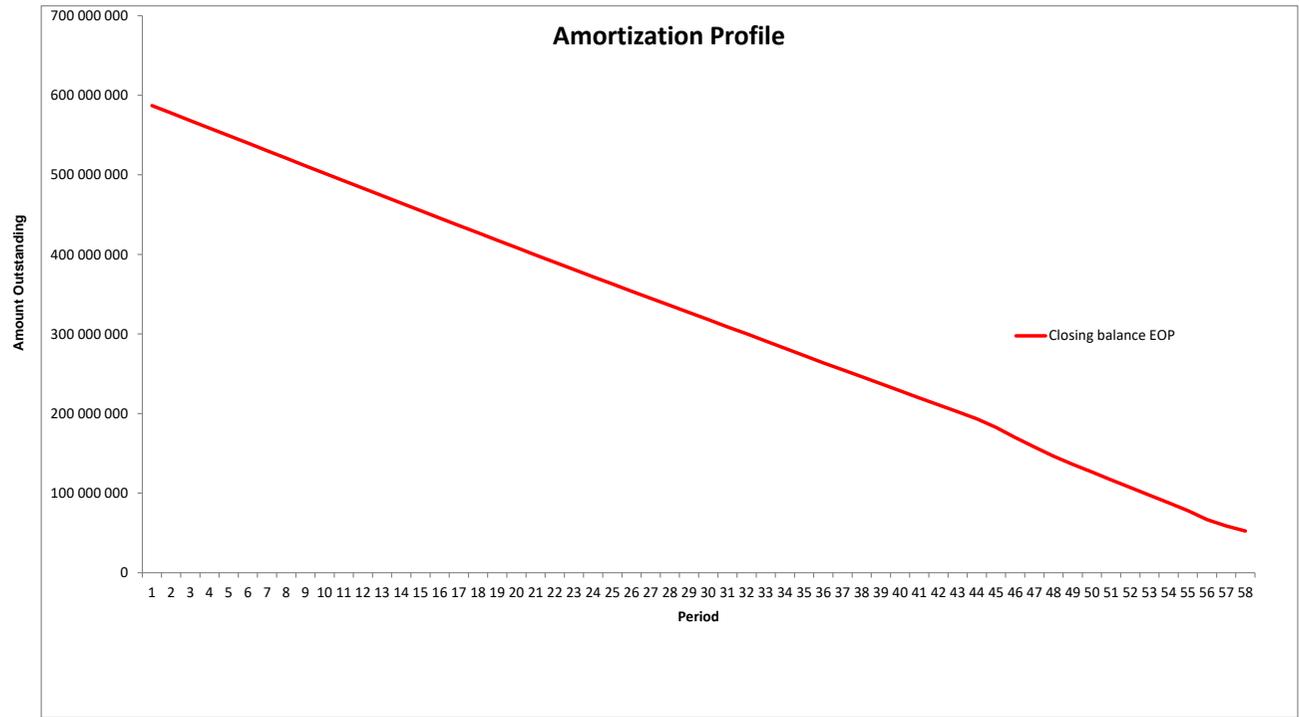
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	596 759 291	587 025 078	9 734 213	1 156 606	2,35 %	98,37 %
2	587 025 078	577 617 140	9 407 938	1 136 697	2,35 %	96,79 %
3	577 617 140	568 204 304	9 412 837	1 117 297	2,35 %	95,21 %
4	568 204 304	558 731 875	9 472 428	1 098 018	2,34 %	93,63 %
5	558 731 875	549 283 779	9 448 097	1 078 658	2,34 %	92,04 %
6	549 283 779	539 859 381	9 424 397	1 059 284	2,34 %	90,47 %
7	539 859 381	530 419 863	9 439 519	1 039 964	2,34 %	88,88 %
8	530 419 863	520 896 556	9 523 307	1 020 589	2,33 %	87,29 %
9	520 896 556	511 449 213	9 447 343	1 001 001	2,33 %	85,70 %
10	511 449 213	502 041 912	9 407 301	981 627	2,33 %	84,13 %
11	502 041 912	492 570 090	9 471 822	962 357	2,32 %	82,54 %
12	492 570 090	483 165 765	9 404 325	942 953	2,32 %	80,96 %
13	483 165 765	473 807 895	9 357 870	923 766	2,32 %	79,40 %
14	473 807 895	464 456 718	9 351 177	904 657	2,32 %	77,83 %
15	464 456 718	455 022 782	9 433 937	885 558	2,31 %	76,25 %
16	455 022 782	445 706 205	9 316 576	866 297	2,31 %	74,69 %
17	445 706 205	436 429 284	9 276 921	847 255	2,31 %	73,13 %
18	436 429 284	427 156 580	9 272 704	828 345	2,30 %	71,58 %
19	427 156 580	417 894 958	9 261 621	809 416	2,30 %	70,03 %
20	417 894 958	408 721 013	9 173 945	790 481	2,29 %	68,49 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from	14.10.2020	to	30.12.2020	= 77 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from	14.10.2020	to	30.12.2020	= 77 days

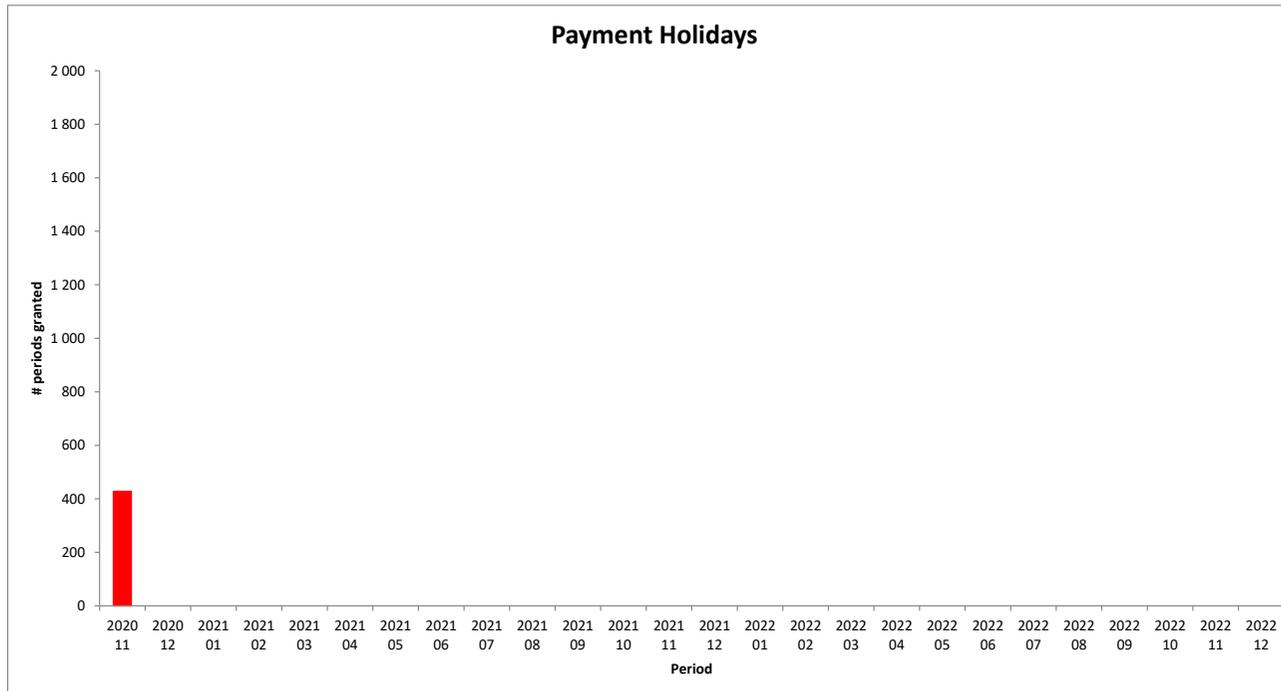
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2020 11	428	556	192 618	9 244 903	
2020 12					
2021 01					
2021 02					
2021 03					
2021 04					
2021 05					
2021 06					
2021 07					
2021 08					
2021 09					
2021 10					
2021 11					
2021 12					
2022 01					
2022 02					
2022 03					
2022 04					
2022 05					
2022 06					
2022 07					
2022 08					
2022 09					
2022 10					
2022 11					
2022 12					
Total:	428	556	192 618	9 244 903	

Payment Holiday

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from	14.10.2020	to	30.12.2020	= 77 days



SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	13
Monthly Period	01.11.2020
Interest Period	from 25.11.2020 to 30.12.2020 = 35 days

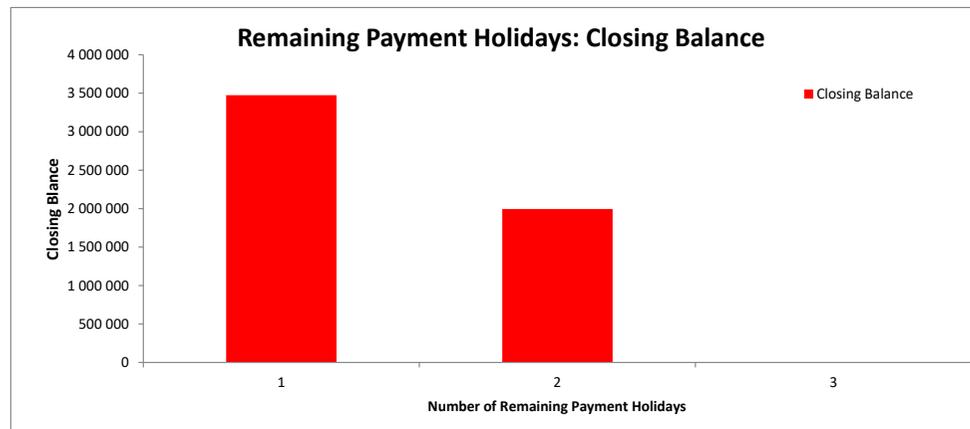


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1		156	44 738	3 473 841
2		86	53 235	1 995 391
3				
Total		242	97 973	5 469 232

SCF RAHOITUSPALVELUT VIII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	13	
Monthly Period	01.11.2020	
Interest Period	from	25.11.2020
	to	30.12.2020
	=	35 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.a Downpayment



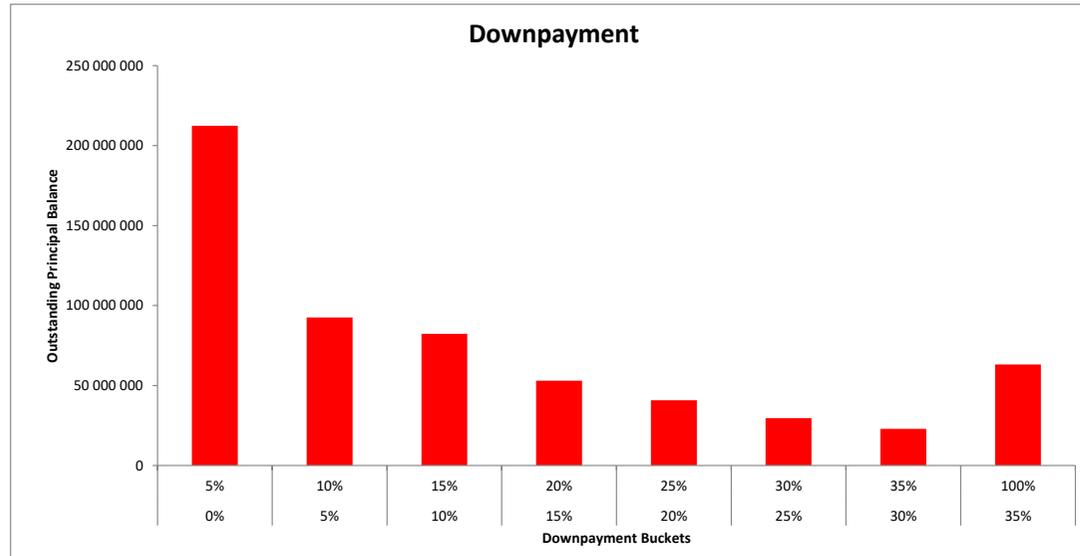
Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	01.11.2020	
Interest Period	from 14.10.2020	to 30.12.2020 = 77 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	10 503	212 439 180	35,60 %	54,6	10,7
	5 %	10 %	4 326	92 565 467	15,51 %	53,4	11,1
	10 %	15 %	4 458	82 263 892	13,79 %	51,9	11,0
	15 %	20 %	3 078	53 062 568	8,89 %	50,1	11,2
	20 %	25 %	2 449	40 773 575	6,83 %	50,1	11,0
	25 %	30 %	1 880	29 540 803	4,95 %	49,2	11,0
	30 %	35 %	1 581	22 971 872	3,85 %	48,4	11,1
	35 %	100 %	5 828	63 141 933	10,58 %	44,2	10,6
Total			34 103	596 759 291	100 %	51,7	10,9

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	01.11.2020	
Interest Period	from	14.10.2020
	to	30.12.2020
		= 77 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.a Vehicle Condition



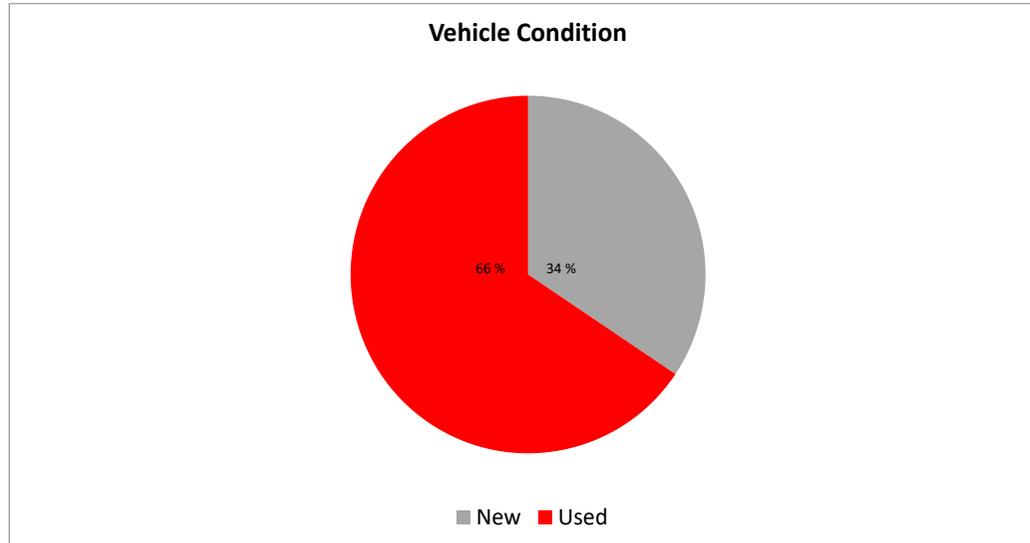
Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	1
Monthly Period	01.11.2020
Interest Period	from 14.10.2020 to 30.12.2020 = 77 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 453	205 256 305	34,40 %	51,2	11,1
	Used	25 650	391 502 986	65,60 %	52,0	10,8
	Total	34 103	596 759 291	100 %	51,7	10,9

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date		04.01.2021			
Payment date		30.12.2020			
Period No		1			
Monthly Period		01.11.2020			
Interest Period	from	14.10.2020	to	30.12.2020	= 77 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.a Borrower Type



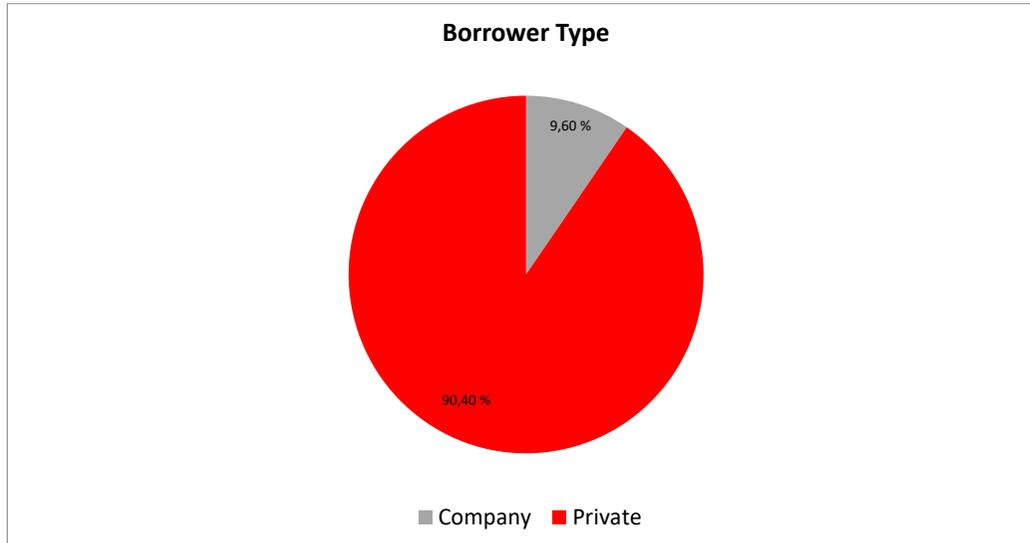
Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	1
Monthly Period	01.11.2020
Interest Period	from 14.10.2020 to 30.12.2020 = 77 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 584	57 302 221	9,60 %	43,5	12,7
	Private	31 519	539 457 071	90,40 %	52,6	10,7
	Total	34 103	596 759 291	100 %	51,7	10,9

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from 14.10.2020	to	30.12.2020	=	77 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from	14.10.2020	to	30.12.2020	= 77 days

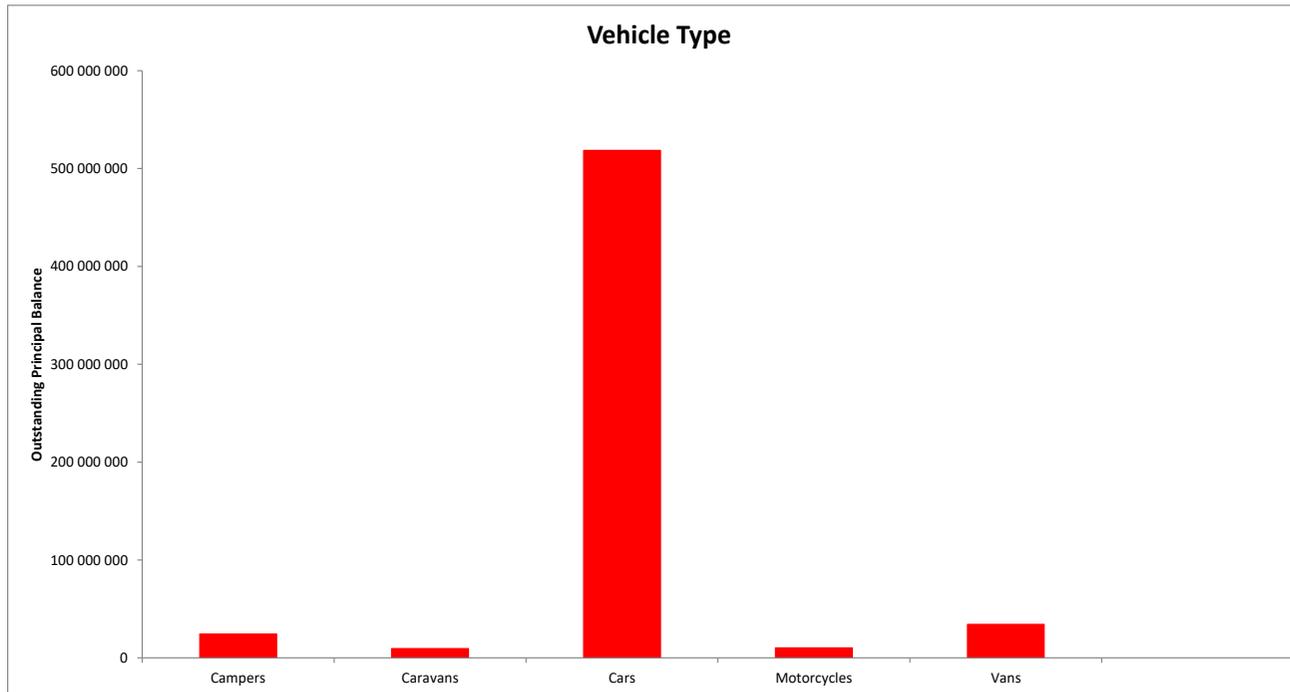


TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	700	24 218 821	4,06 %	55,8	8,9
	Caravans	546	9 488 705	1,59 %	55,4	8,5
	Cars	29 728	518 581 429	86,90 %	51,8	11,0
	Motorcycles	960	10 169 729	1,70 %	48,5	8,0
	Vans	2 169	34 300 607	5,75 %	46,7	11,8
		34 103	596 759 291	100 %	51,7	10,9

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from	14.10.2020	to	30.12.2020	= 77 days



SCF RAHOITUSPALVELUT IX DAC
 Monthly Investor Report

23.a Restructured Loans



Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	01.11.2020	
Interest Period	from 14.10.2020	to 30.12.2020 = 77 days

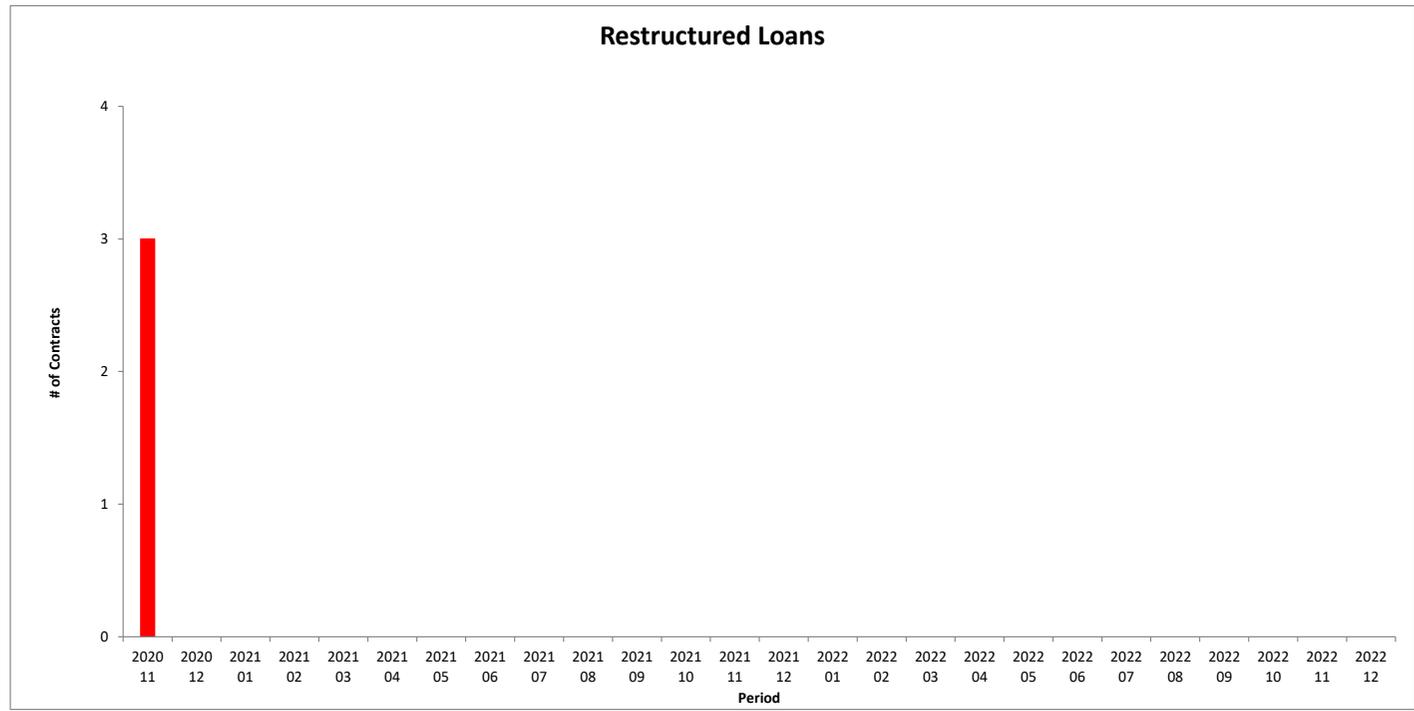
TOTAL		
Period	No	Outstanding balance
2020 11	3	42 294
2020 12		
2021 01		
2021 02		
2021 03		
2021 04		
2021 05		
2021 06		
2021 07		
2021 08		
2021 09		
2021 10		
2021 11		
2021 12		
2022 01		
2022 02		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
	3	42 294

Restructured

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	04.01.2021					
Payment date	30.12.2020					
Period No	1					
Monthly Period	01.11.2020					
Interest Period	from	14.10.2020	to	30.12.2020	=	77 days



SCF RAHOITUSPALVELUT IX DAC
 Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	from 01.11.2020	to 30.12.2020 = 77 days
Interest Period	from 14.10.2020	to 30.12.2020 = 77 days

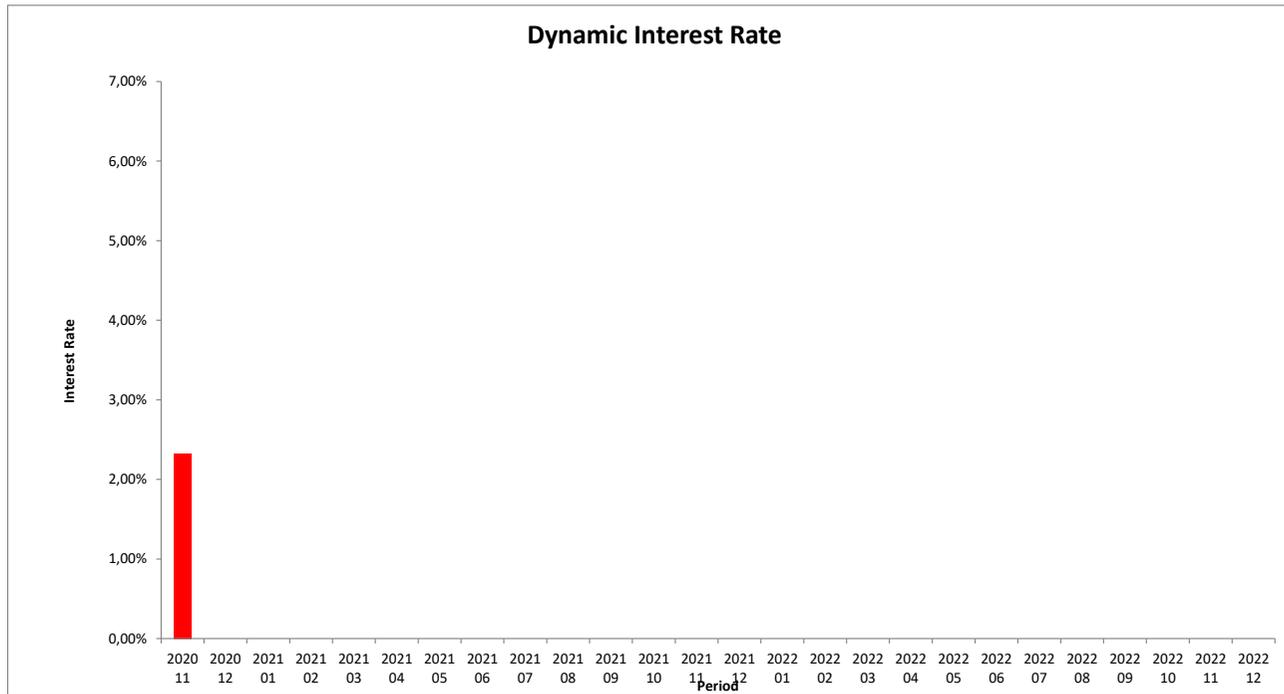
TOTAL		
Period	Closing balance	WA Interest rate
2020 11	649 781 623	2,33 %
2020 12		
2021 01		
2021 02		
2021 03		
2021 04		
2021 05		
2021 06		
2021 07		
2021 08		
2021 09		
2021 10		
2021 11		
2021 12		
2022 01		
2022 02		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		

Interest rate evolution

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	1
Monthly Period	01.11.2020
Interest Period	from 14.10.2020 to 30.12.2020 = 77 days



SCF RAHOITUSPALVELUT IX DAC
 Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	01.11.2020	
Interest Period	from 14.10.2020	to 30.12.2020 = 77 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2020 11	28 312 103	649 781 623	23,46 %
2020 12			
2021 01			
2021 02			
2021 03			
2021 04			
2021 05			
2021 06			
2021 07			
2021 08			
2021 09			
2021 10			
2021 11			
2021 12			
2022 01			
2022 02			
2022 03			
2022 04			
2022 05			
2022 06			
2022 07			
2022 08			
2022 09			
2022 10			
2022 11			
2022 12			

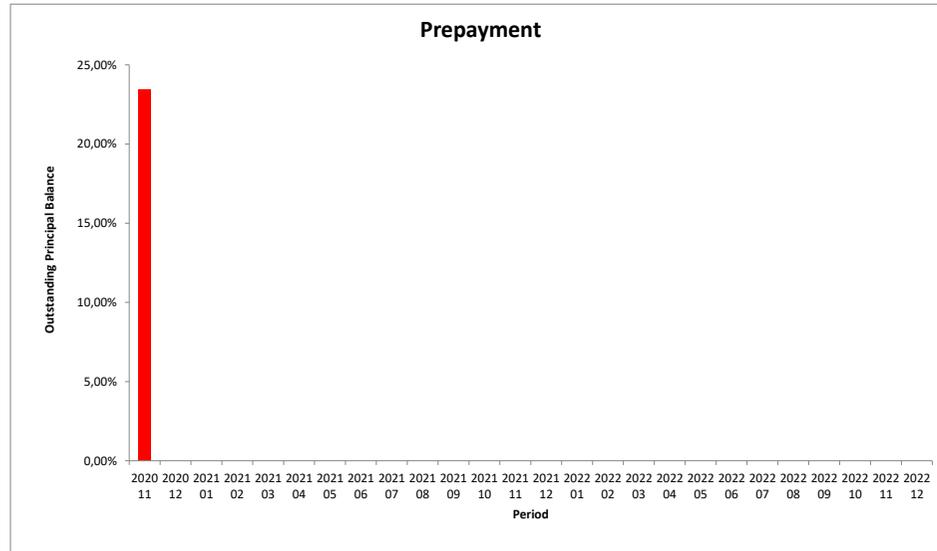
Dynamic Prepayment

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from	14.10.2020	to	30.12.2020	= 77 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

26. Delinquency



Reporting Date	04.01.2021					
Payment date	30.12.2020					
Period No	1					
Monthly Period	01.11.2020					
Interest Period	from	14.10.2020	to	30.12.2020	=	77 days

year	mth	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	0	0	0	0	1	4 367
	12																	
2021	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	
2022	1																	
	2																	
	3																	
	4																	
	5																	
	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	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	01.11.2020	
Interest Period	from 14.10.2020	to 30.12.2020 = 77 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												

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	04.01.2021
Payment date	30.12.2020
Period No	1
Monthly Period	01.11.2020
Interest Period	from 14.10.2020 to 30.12.2020 = 77 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	8 402 526,17	EUR
Senior Expenses	-	65 930,05	EUR
Servicing Fee	-	703 930,09	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	348 449,59	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	-	389 278,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	4 366,51	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	250,00	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		6 890 321,93	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	7 437 697,03	EUR
Senior Expenses	-	58 336,04	EUR
Issuer Swap Interest Amount	-	348 449,59	EUR
Interest Class A Notes	-	230 258,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	30 139,00	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	-	389 278,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	4 366,51	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	250,00	EUR
Interest and principal due to Expenses Advance Provider	-	2 000 427,78	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		4 376 192,11	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	01.11.2020	
Interest Period	from 14.10.2020	to 30.12.2020 = 77 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	53 240 708,97	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		53 022 332,10	
Balance to be Credited to the Reinvestment Principal Ledger		218 376,87	
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	-	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	-	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		-	
<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	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			
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	4 376 192,11	EUR
---	--------------	-----

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	6 890 321,93	EUR
---	--------------	-----

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	04.01.2021				
Payment date	30.12.2020				
Period No	1				
Monthly Period	01.11.2020				
Interest Period	from	14.10.2020	to	30.12.2020	= 77 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	65 930,05			
Interest accrued for the Period	EUR	649 675,00	230 258,00	30 139,00	389 278,00
Cumulative Interest accrued	EUR	649 675,00	230 258,00	30 139,00	389 278,00
Interest Payments	EUR	649 675,00	230 258,00	30 139,00	389 278,00
Cumulative Interest Payments	EUR	649 675,00	230 258,00	30 139,00	389 278,00
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	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	01.11.2020	
Interest Period	from 14.10.2020	to 30.12.2020 = 77 days



Class A Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class A Notes	591 500 000
Interest Period Start	14.10.2020
Interest Period End	30.12.2020
Interest Days	77
Settlement Date	30.12.2020
Party A Floating Interest Rate	0,182 %
Party A Floating Rate Day Count Fraction	0,21
Party A Interest Amount	EUR 230 257,81
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,21
Party B Interest Amount	EUR 316 288,19

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	14.10.2020
Interest Period End	30.12.2020
Interest Days	77
Settlement Date	30.12.2020
Party A Floating Interest Rate	0,462 %
Party A Floating Rate Day Count Fraction	0,21
Party A Interest Amount	EUR 30 139,08
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,21
Party B Interest Amount	EUR 32 161,40

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

31. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Morten Christopher Freberg Holme	+47 92 82 38 33	morten.holme@santanderconsumer.no
Joachim Joveng Rogne	+47 48 23 86 32	joachim.joveng.rogne@santanderconsumer.no
Kjetil Amundstad	+47 48 17 10 04	kjetil.amundstad@santanderconsumer.no

Risk

Christian Frederik Bull-Berg	+47 41 07 29 52	christian.frederik.bull.berg@santanderconsumer.no
Anders Staude	+47 99 00 40 52	anders.staude@santanderconsumer.no
Thomas Andrén Johansen	+ 47 91 82 42 44	thomas.andren.johansen@santanderconsumer.no

Reporting Date	04.01.2021	
Payment date	30.12.2020	
Period No	1	
Monthly Period	01.11.2020	
Interest Period	from	14.10.2020
	to	30.12.2020
	=	77 days