SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		04.01.2022				
Payment date		30.12.2021		Following payment dates:		25.01.2022
Period No		13				25.02.2022
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days
Cut-Off date		30.11.2021				

Santander Consumer Bank

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Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days

1. Portfolio Information

Outstanding receivables	Current Period Aggregated Outstanding Principal Amount	
Opening balance prior to replenishment	**503 047 002,07**	**EUR**
Scheduled Loan Principal Repayments (+MC)	9 102 757,28	EUR
Prepayments	13 144 912,90	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**22 247 670,18**	**EUR**
New Defaulted Auto Loans in Period	179 061,73	EUR
Closing balance prior to replenishment	**480 620 270,16**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**480 620 270,16**	**EUR**
Principal Recoveries on loans in default	148 350,78	EUR

Total revenue collections

Total Revenue Received in Period	**1 469 575,40**	**EUR**

Loans

At beginning of period	32 488	Loans
Replenished contracts this period	-	Loans
Paid in Full	937	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	11	Loans
At end of period	**31 540**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 606 473,14	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	116 800,34	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 imimmediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	**1 723 273,48**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	585 148,12	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	68 343,44	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	-	EUR
g. Liquidity Reserve Excess Amount	116 800,34	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**770 291,90**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts

Purchaser Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	22 247 670,18	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	**22 247 670,18**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	22 247 670,18	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	179 061,73	EUR
Total Amount for Issuer Available Redemtion Receipts	**22 426 731,91**	**EUR**

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4. Reserve Accounts

Note Balance

Beginning of Period		503 047 002,07	EUR
End of Period		480 620 270,16	EUR

Liquidity Balance

Beginning of Period	0,5 %	2 492 035,35	EUR
Cash Outflow		116 800,34	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	2 375 235,01	EUR
Required Reserve Amount	0,5 %	2 375 235,01	EUR

Expenses Advance

Beginning of Period	-	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	-	EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100 000,00	EUR
Required Reserve Amount	100 000,00	EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut II DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 6(3)(c) of the Securitisation Regulation

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5a. Performance Data

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Asset Balance

Opening balance prior to replenishment	503 047 002,07	EUR
Closing balance prior to replenishment	480 620 270,16	EUR
Closing Balance post replenishment	480 620 270,16	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	450 805 909,00	93,80 %	29 683
1-29 days past due	22 977 880,81	4,78 %	1 471
Delinquent Receivables:			
30-59 days past due	4 530 682,84	0,94 %	252
60-89 days past due	1 178 845,13	0,25 %	66
90-119 days past due	655 477,83	0,14 %	40
120-149 days past due	287 240,57	0,06 %	17
150-179 days past due	184 233,98	0,04 %	11
Total Performing and Delinquent	**480 620 270**	**100,00 %**	**31 540**
Current Period Defaults	179 061,73		11
Cumulative Defaults	2 311 766,02		153
Current Period Principal Recoveries	148 350,78		
Cumulative Principal Recoveries	680 129,02		

Sequential Payment Trigger Event, where [A], [B], [C] > 1.00% — NO

[A] Cumulative Net Loss Ratio, Payment Date	0,25 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,25 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,24 %	
or [A] + [B] - [C] / [D] < 10%	**74,19 %**	
[A] Aggregate Outstanding Asset Principal Amount	480 620 270,16	
[B] Aggregate principal balance of Defaulted Contracts	2 311 766,02	
[C] Recoveries received on such Defaulted Contracts	680 129,02	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	650 000 000,00	
or AVEREAGE [[A], [B], [C]] > 5%	**NO**	
[A] Delinquency Ratio, Payment Date		1,42 %
[B] Delinquency Ratio, preceding Payment Date		1,26 %
[C] Delinquency Ratio, second preceding Payment Date		1,12 %
or Servicer Termination Event	**NO**	
or Swap Counterparty Downgrade Event	**NO**	

Pro Rata Trigger Event, where [A] / [B] ≥ 16% — 11,63 % — NO

[A] [1] + [2]	58 500 000,00
Class B Principal Amount [1]	30 500 000,00
Class C Principal Amount [2]	28 000 000,00
[B] Aggregated Outstanding Note Principal Amount	503 047 002,07

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 Deliquency 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**

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5b. Concentration limits

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

Weighted average interest rate (min 2.2%)	2,33 %
Weighted average months to maturity (max 57)	*43,12**
Used Vehicles (max 69%)	61,86 %
Balloon Loans (max 63%)	65,00 %
Corporate Borrowers (max 11%)	8,98 %
IRB (min 95%)	95,68 %

**Bucket-based as found in IR*
*** Pre adjustments to full-fill CL limits*

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Interest Period	from	25.11.2021	to	30.12.2021 =	35 days

6. Note Principal

	Class A	Class B	Class C	
Note Principal				
Beginning of Period	444 547 002,07	30 500 000,00	28 000 000,00	EUR
Sequential Amortization	22 426 731,91	-	-	EUR
Pro Rata Amortization	-	-	-	EUR
End of Period	422 120 270,16	30 500 000,00	28 000 000,00	EUR
Principal Deficiency Sub-Ledger				
Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	179 061,73	EUR
Credit PDL	-	-	179 061,73	EUR
End of Period	-	-	-	EUR
Net Note Principal				
Beginning of Period	444 547 002,07	30 500 000,00	28 000 000,00	EUR
End of Period	422 120 270,16	30 500 000,00	28 000 000,00	EUR

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7. Outstanding Notes

Reporting Date		04.01.2022			
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Period No		13			
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Interest Period	from	25.11.2021	to	30.12.2021 =	35 days

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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	503 047 002,07	444 547 002,07	30 500 000,00	28 000 000,00
Available Distribution Amount	22 426 731,91			
Amortisation	22 426 731,91			
Redemption per Class	22 426 731,91	22 426 731,91	-	-
Redemption per Note		3 791,50	-	-
Outstanding Closing Balance		422 120 270,16	30 500 000,00	28 000 000,00
Net Outstanding Closing Balance	480 620 270,16	422 120 270,16	30 500 000,00	28 000 000,00
Current Tranching	100 %	87,83 %	6,35 %	5,83 %
Current Pool Factor		0,71	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	35			
Principal Outstanding per Note Beginning of Period		75 155,88	100 000,00	100 000,00
>Principal Repayment per note		3 791,50	-	-
Principal Outstanding per Note End of Period		71 364,37	100 000,00	100 000,00
>Interest accrued for the period		9,50	39,86	541,67
Interest Payment	220 010,11	56 185,80	12 157,64	151 666,67
Interest Payment per Note		9,50	39,86	541,67

3. Credit Enhancements	Class A	Class B	Class C
Initial total CE (Subordination)	9,00 %	4,31 %	0,00 %
Initial total CE (Subordination, incl. Liquitidy Reserve)	9,48 %	4,79 %	0,00 %
Current CE (Subordination incl. Excess Spread)	14,12 %	7,78 %	1,95 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	14,64 %	8,29 %	1,95 %
Current CE (Subordination)	12,17 %	5,83 %	0,00 %
Current CE (Subordination, incl. Liquitidy Reserve)	12,69 %	6,34 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	04.01.2022
Payment date	30.12.2021
Period No	13
Monthly Period	01.11.2021
Interest Period :	25.11.2021 to 30.12.2021 = 35 days

Santander Consumer Bank

			Rating Triggers									
			Short Term				Long Term					
			Fitch		S&P		Fitch		S&P			
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
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.

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9.a Original Portfolio Principal Balance

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Interest Period	from	25.11.2021	to	30.12.2021	=	35 days

Average amount - all:	18 113

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

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9.b Original Principal Balance Graph

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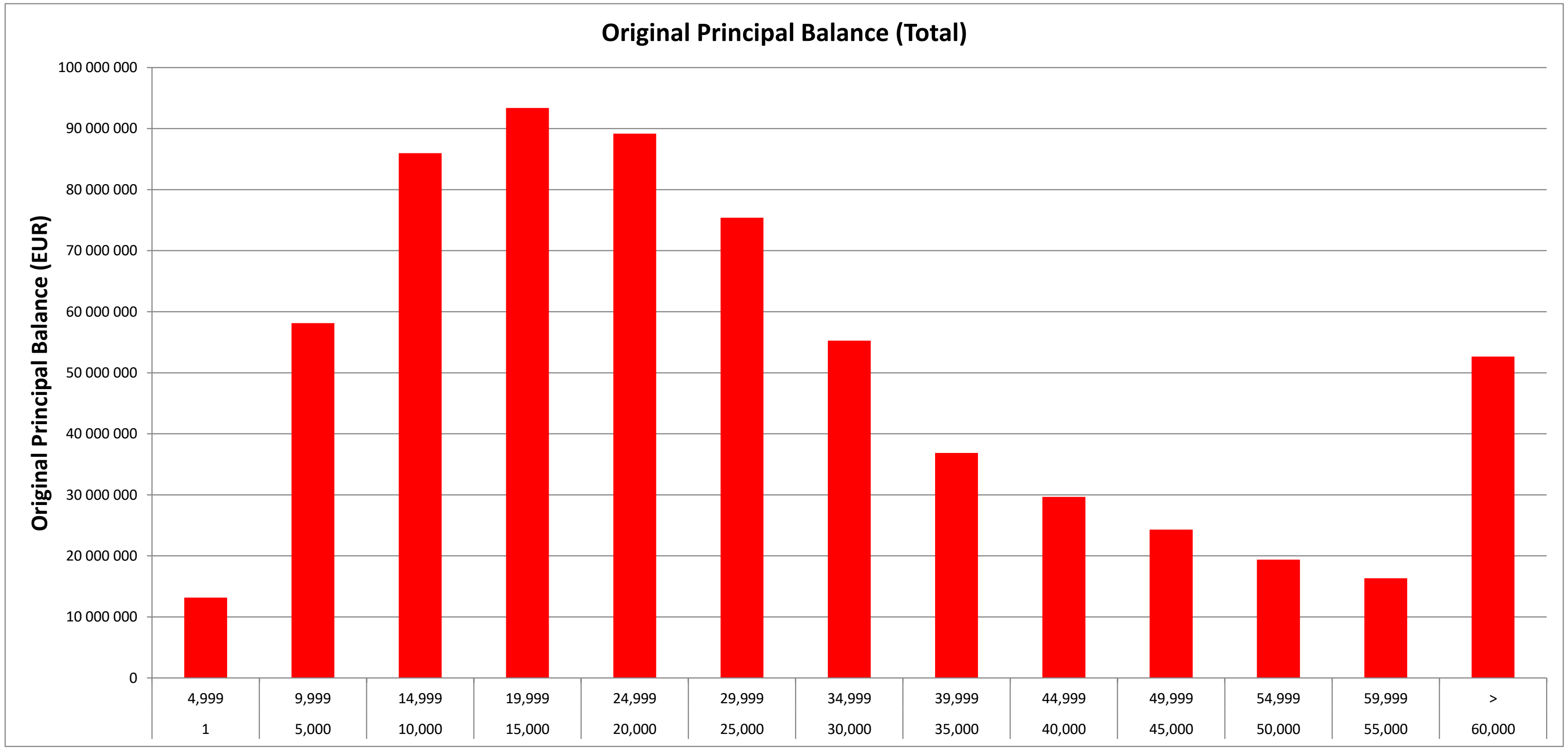

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10.a Outstanding Principal Balance

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Average amount - all:	15 238

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	5 420	16 317 453	3,40 %	24,5	22,3
5 000	10 000	7 676	57 182 131	11,90 %	37,0	22,1
10 000	15 000	6 190	76 756 671	15,97 %	41,7	21,4
15 000	20 000	4 285	74 494 066	15,50 %	43,4	20,9
20 000	25 000	3 048	68 139 987	14,18 %	44,3	20,4
25 000	30 000	1 753	47 896 750	9,97 %	45,1	19,5
30 000	35 000	997	32 151 528	6,69 %	46,5	18,9
35 000	40 000	647	24 130 821	5,02 %	46,8	19,1
40 000	45 000	459	19 459 221	4,05 %	48,1	18,0
45 000	50 000	342	16 190 293	3,37 %	47,5	18,8
50 000	55 000	251	13 115 335	2,73 %	47,3	18,4
55 000	60 000	132	7 563 778	1,57 %	47,2	18,3
60 000	-	340	27 222 237	5,66 %	47,3	18,3
Total		31 540	480 620 270	100 %	43,1	20,3

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10.b Outstanding Principal Balance Graph

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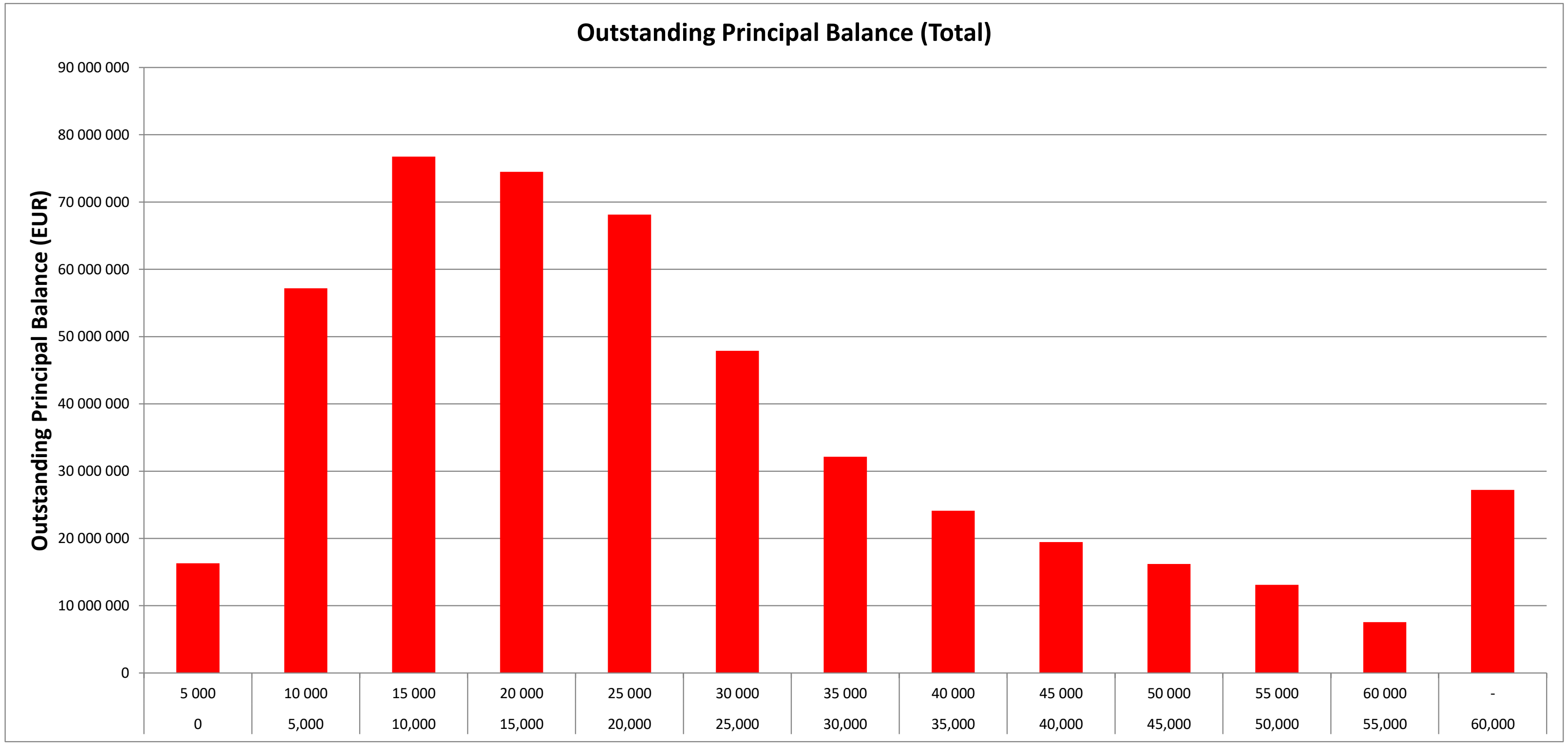

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11.a Geographical Distribution

Reporting Date		04.01.2022			
Payment date		30.12.2021			
Period No		13			
Monthly Period		01.11.2021			
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days

Santander Consumer Bank

Geographic distribution	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Central Finland	3 343	46 746 406	9,73 %	41,5	20,3
	Eastern Finland	1 261	17 648 862	3,67 %	43,1	20,4
	East Tavastia	1 829	27 932 153	5,81 %	43,2	20,9
	Greater Helsinki	9 906	171 084 951	35,60 %	43,3	20,2
	Northern Finland	2 795	42 241 811	8,79 %	43,6	20,2
	Northern Savonia	1 422	19 012 040	3,96 %	41,6	20,2
	Ostrobothnia	2 087	26 182 663	5,45 %	43,0	20,5
	South-Eastern Fi	1 829	25 274 117	5,26 %	43,1	20,1
	South-Western Fi	3 640	53 783 302	11,19 %	44,2	20,2
	Western Tavastia	3 428	50 713 965	10,55 %	43,2	20,1
	Total	31 540	480 620 270	100 %	43,1	20,3

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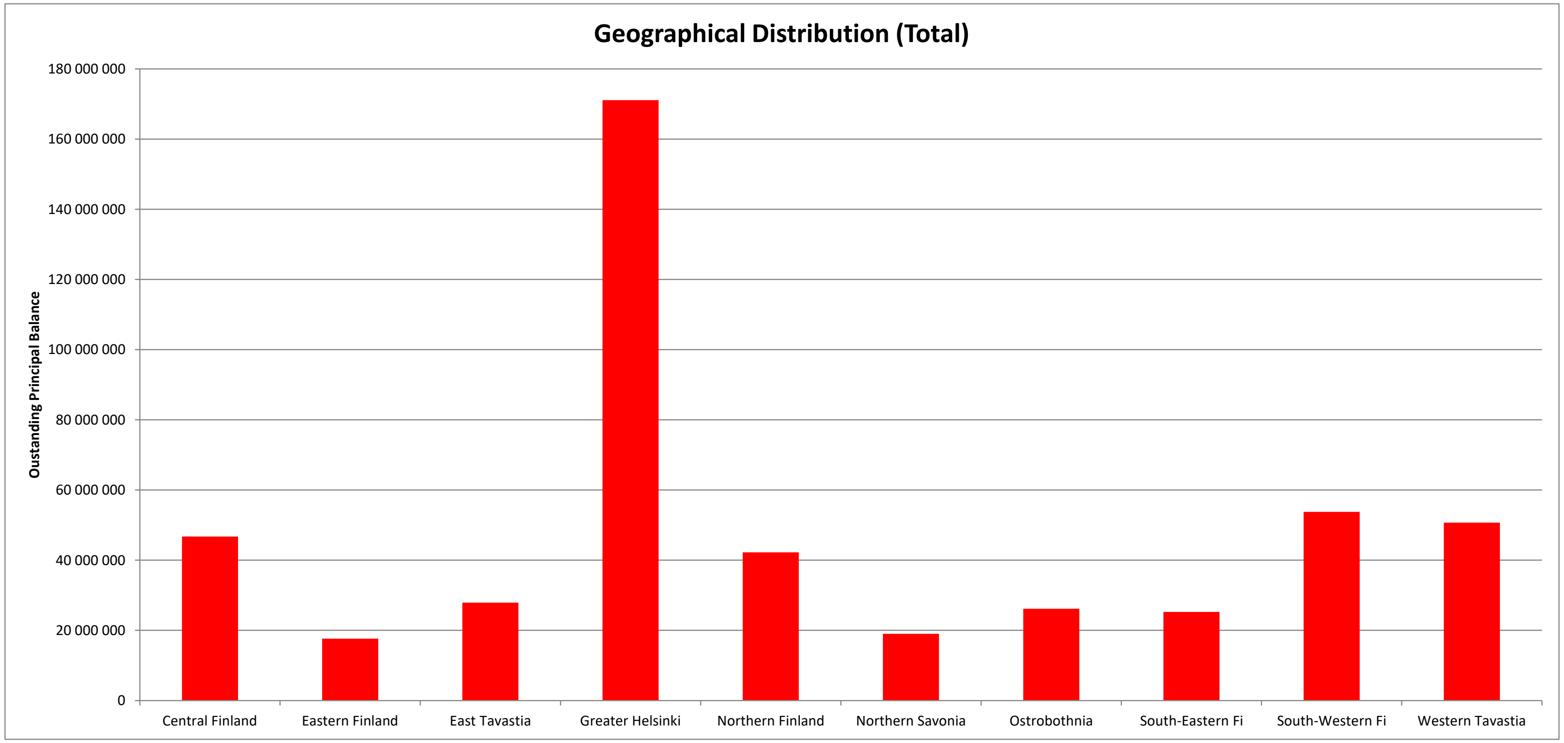
11.b Geographical Distribution Graph

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days



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12.a Interest Rate

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days

Santander Consumer Bank

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	7 694	138 155 618	28,75 %	41,8	20,9
1	2	8 202	153 771 724	31,99 %	44,6	19,7
2	4	9 404	135 331 198	28,16 %	43,4	19,9
4	6	4 674	42 102 716	8,76 %	42,3	20,4
6	8	1 549	11 190 124	2,33 %	39,2	23,9
8	10	15	60 421	0,01 %	35,0	21,8
10	12	1	5 407	0,00 %	36,0	26,0
12	14					
14	16	1	3 062	0,00 %	18,0	35,0
16	18					
18	-					
Total		31 540	480 620 270	100 %	43,1	20,3

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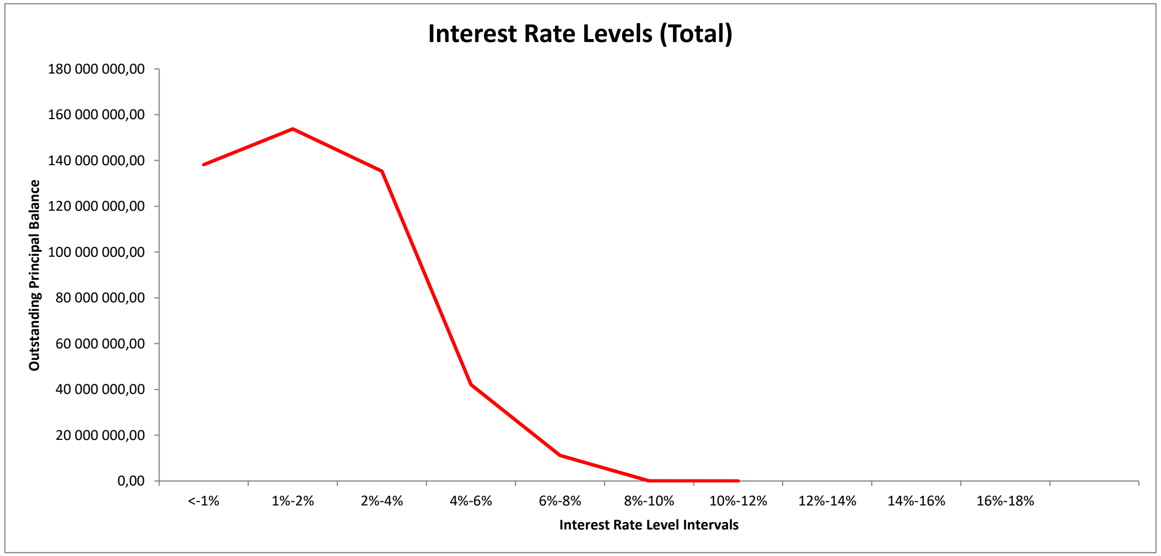
12.b Interest Rate

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days



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13.a Remaining Terms

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	16	6 049	0,00 %	0,0	27,7
1	12	1 763	5 109 226	1,06 %	8,7	26,6
13	24	3 648	24 914 036	5,18 %	20,2	27,7
25	36	7 496	93 550 117	19,46 %	32,5	25,9
37	48	11 914	206 339 216	42,93 %	43,1	19,6
49	60	6 174	137 329 378	28,57 %	54,0	16,8
61	72	529	13 372 249	2,78 %	62,3	10,0
73	84					
85	96					
97	108					
109	120					
121	-					
Total		31 540	480 620 270	100 %	43,1	20,3

Months to maturity

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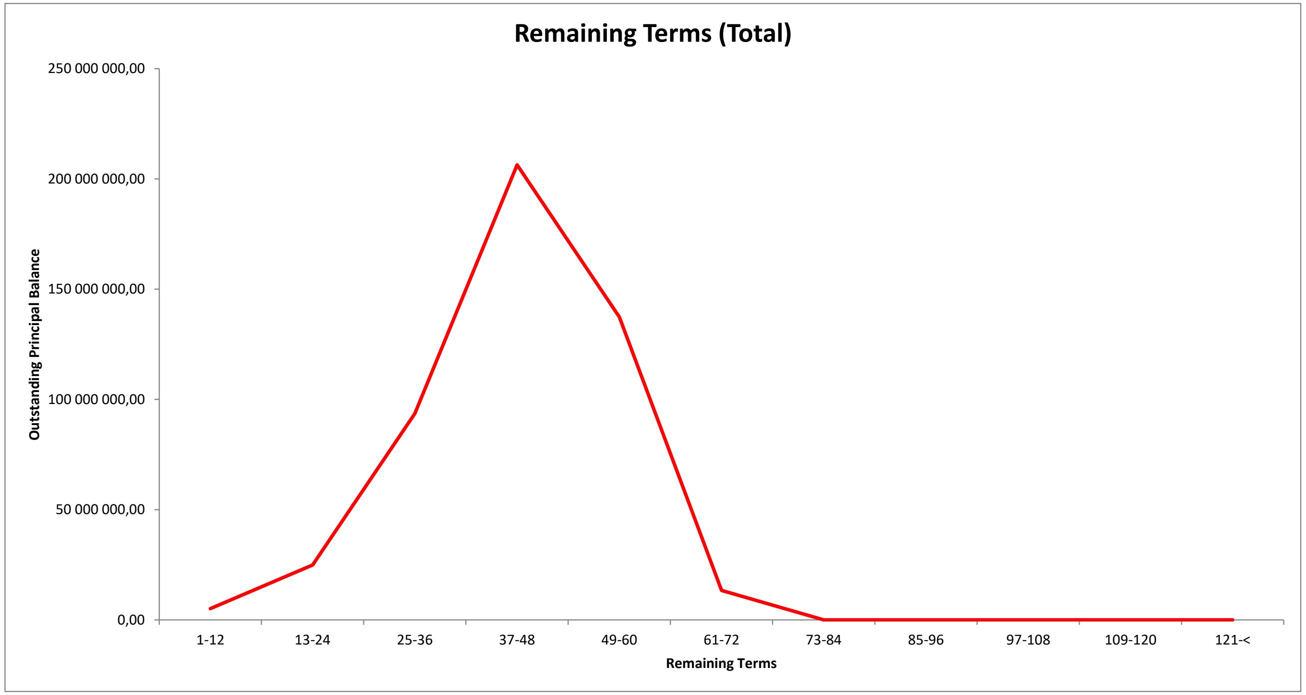
13.b Remaining Terms

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days



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14.a Seasoning

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12	2 807	49 543 219	10,31 %	51,8	10,4
	13	24	18 881	305 581 365	63,58 %	45,1	18,2
	25	36	8 439	110 404 905	22,97 %	36,2	27,6
	37	48	1 189	13 320 340	2,77 %	26,7	40,2
	49	60	222	1 763 979	0,37 %	18,7	51,8
	61	72	2	6 463	0,00 %	1,2	61,8
	73	84					
	85	96					
	Total		31 540	480 620 270	100 %	43,1	20,3

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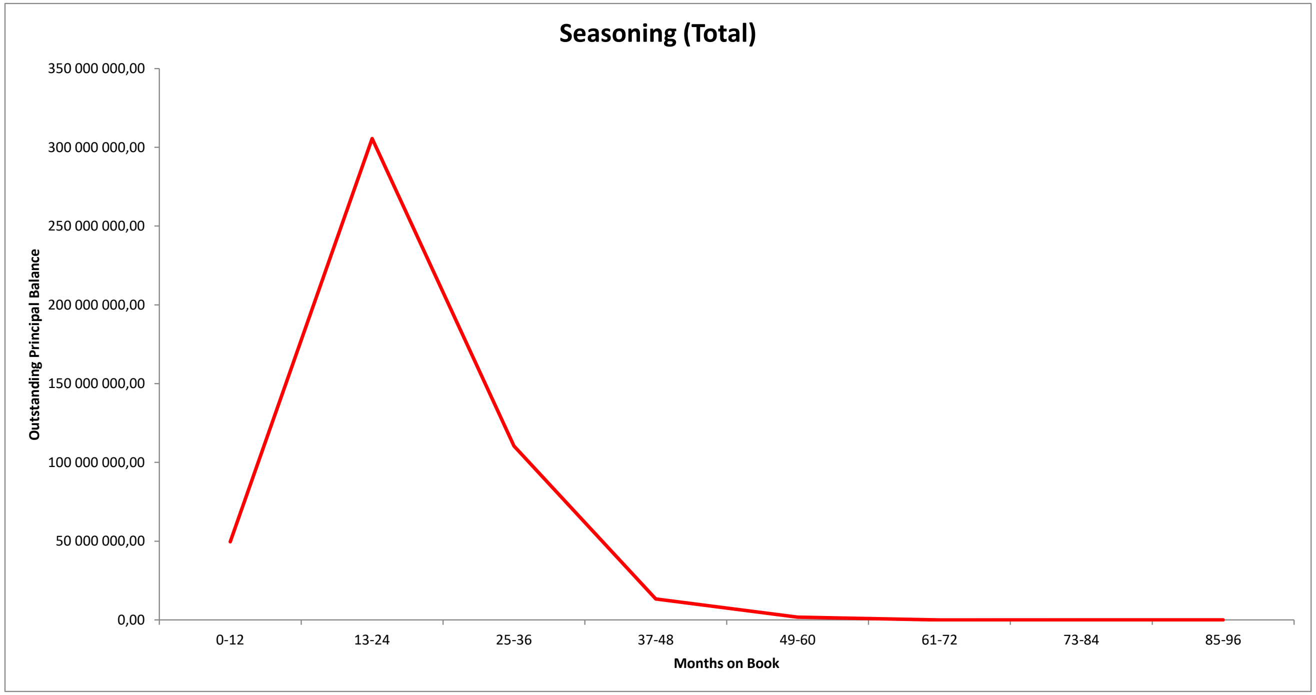
14.b Seasoning

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days



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15.a Balloon loans

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 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	18 178	168 234 671	35,0 %	4 642	0,0 %	40,1	20,0
	Balloon	13 362	312 385 599	65,0 %	127 028 240	40,7 %	44,8	20,4
	Total	31 540	480 620 270	100 %	127 032 883	26 %	43,1	20,3

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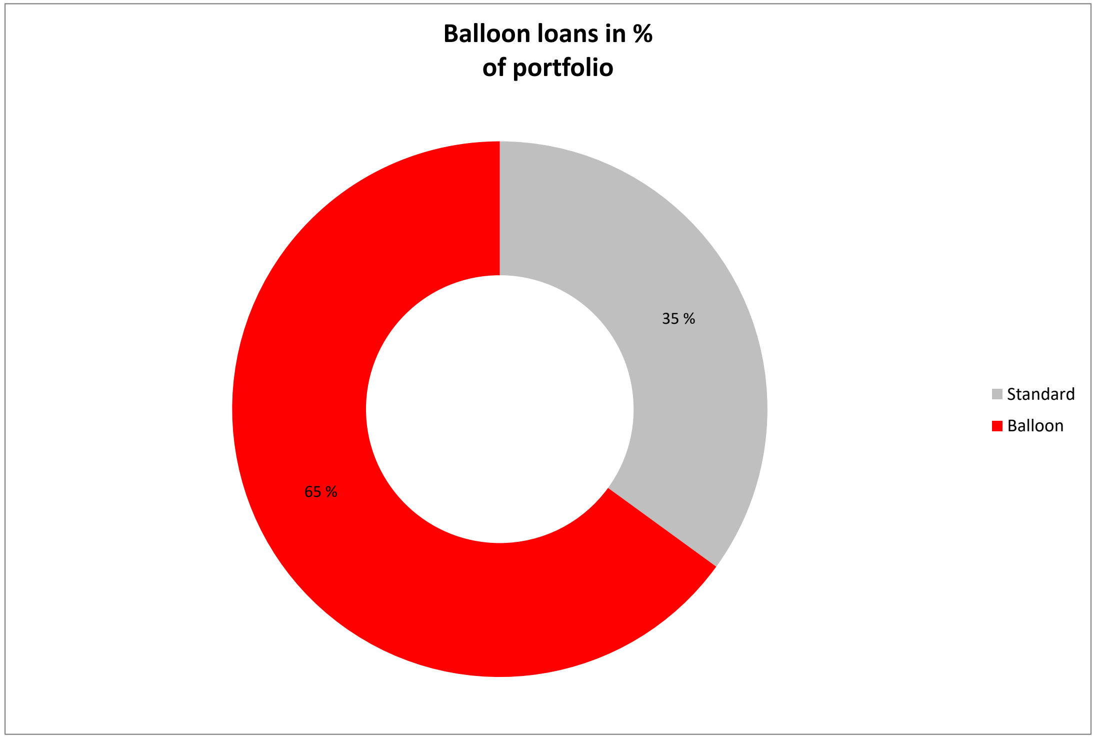
15.b Balloon loans

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days



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Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days

16.a # loans per borrower

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	30 959	469 851 103	97,76 %
	2	262	9 801 172	2,04 %
	3	13	649 562	0,14 %
	4	2	109 411	0,02 %
	5	2	209 023	0,04 %
	6			
	7			
	8			
	9			
	10			
	Total:	31 238	480 620 270	100,0 %

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16.b # loans per borrower

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days

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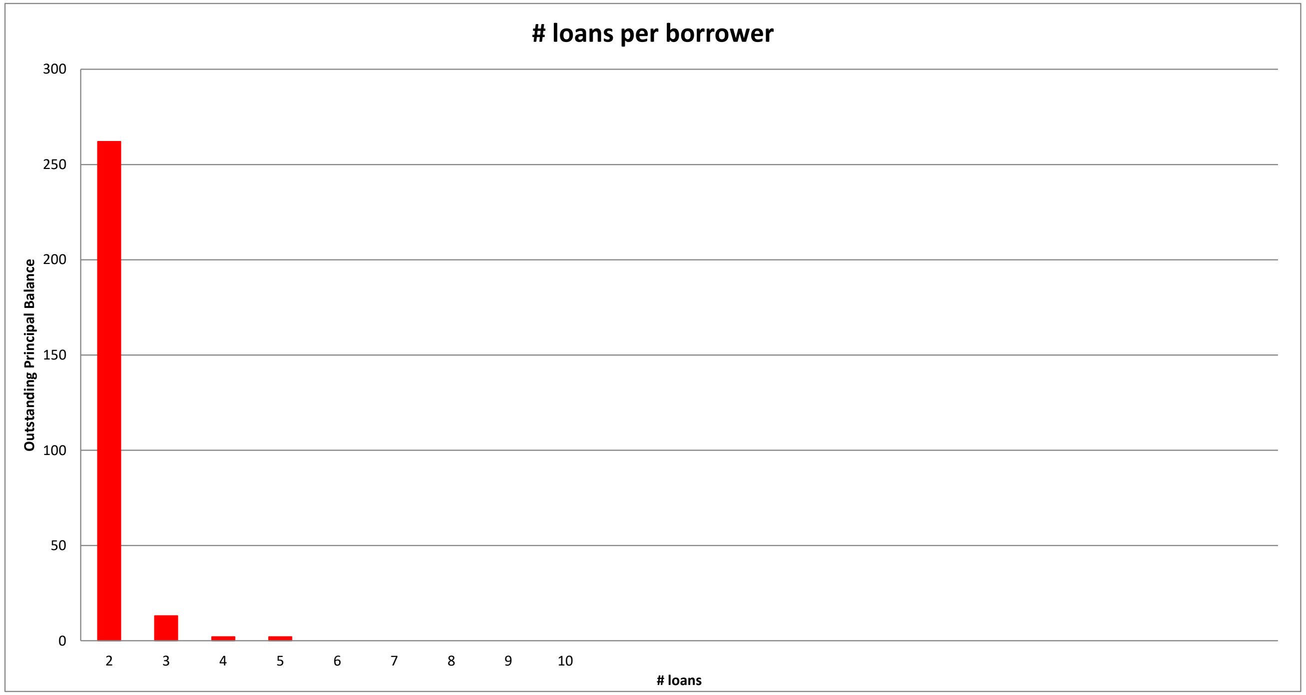

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Monthly Investor Report

17.a Amortization Profile

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	480 620 270	471 696 173	8 924 098	900 652	2,27 %	98,14 %
2	471 696 173	462 804 048	8 892 124	882 553	2,27 %	96,29 %
3	462 804 048	453 819 994	8 984 054	864 771	2,27 %	94,42 %
4	453 819 994	444 923 921	8 896 073	846 832	2,26 %	92,57 %
5	444 923 921	436 038 764	8 885 157	829 088	2,26 %	90,72 %
6	436 038 764	427 152 818	8 885 946	811 390	2,26 %	88,88 %
7	427 152 818	418 274 704	8 878 114	793 681	2,25 %	87,03 %
8	418 274 704	409 434 421	8 840 283	775 961	2,25 %	85,19 %
9	409 434 421	400 487 481	8 946 940	758 378	2,25 %	83,33 %
10	400 487 481	391 612 690	8 874 790	740 612	2,24 %	81,48 %
11	391 612 690	382 853 710	8 758 980	722 920	2,24 %	79,66 %
12	382 853 710	374 133 047	8 720 663	705 454	2,23 %	77,84 %
13	374 133 047	365 434 264	8 698 783	688 147	2,23 %	76,03 %
14	365 434 264	356 755 202	8 679 062	670 925	2,23 %	74,23 %
15	356 755 202	348 104 202	8 651 000	653 770	2,22 %	72,43 %
16	348 104 202	339 518 536	8 585 665	636 649	2,22 %	70,64 %
17	339 518 536	330 932 563	8 585 973	619 729	2,21 %	68,86 %
18	330 932 563	322 438 705	8 493 858	602 792	2,21 %	67,09 %
19	322 438 705	313 856 832	8 581 873	586 020	2,20 %	65,30 %
20	313 856 832	305 393 899	8 462 933	569 102	2,20 %	63,54 %

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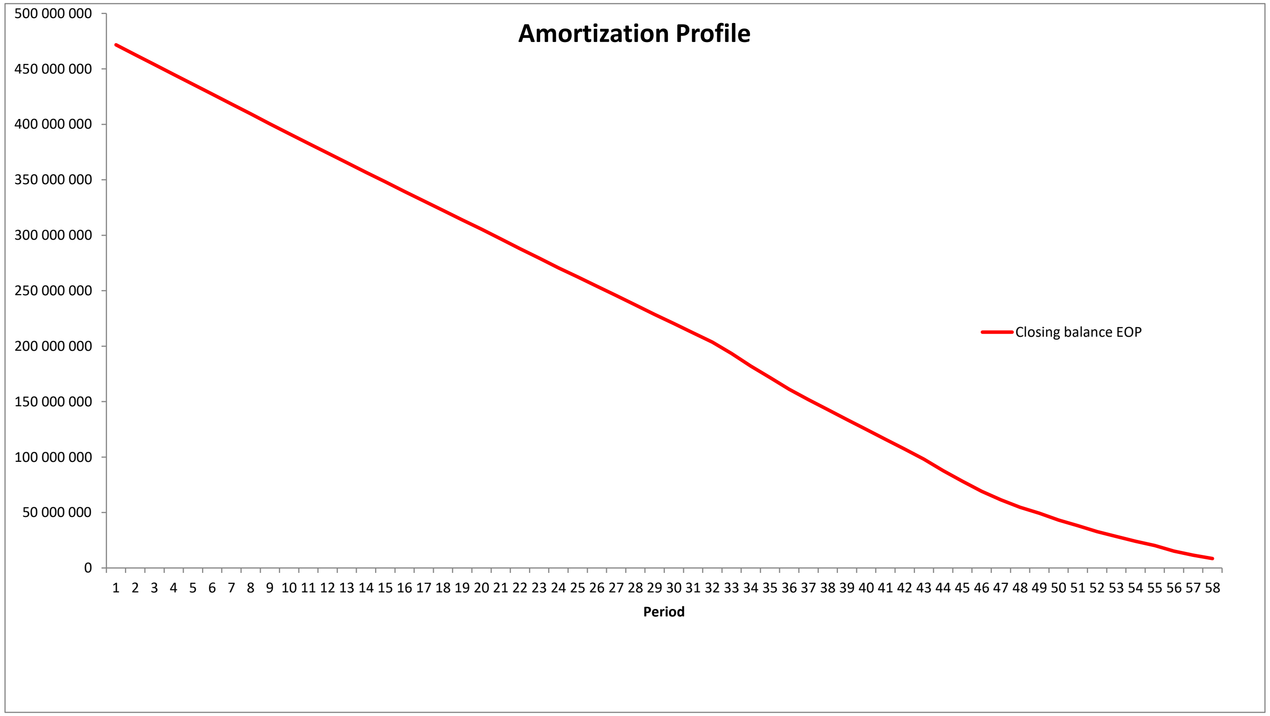
17.b Amortization Profile

Reporting Date		04.01.2022					
Payment date		30.12.2021					
Period No		13					
Monthly Period		01.11.2021					
Interest Period	from	25.11.2021	to	30.12.2021	=	35	days



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18.a Payment Holidays

Reporting Date		04.01.2022			
Payment date		30.12.2021			
Period No		13			
Monthly Period		01.11.2021			
Interest Period	from	25.11.2021	to	30.12.2021	= 35 days

Santander Consumer Bank

Payment Holiday

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				
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:	4 138	5 532	1 738 724	87 384 118

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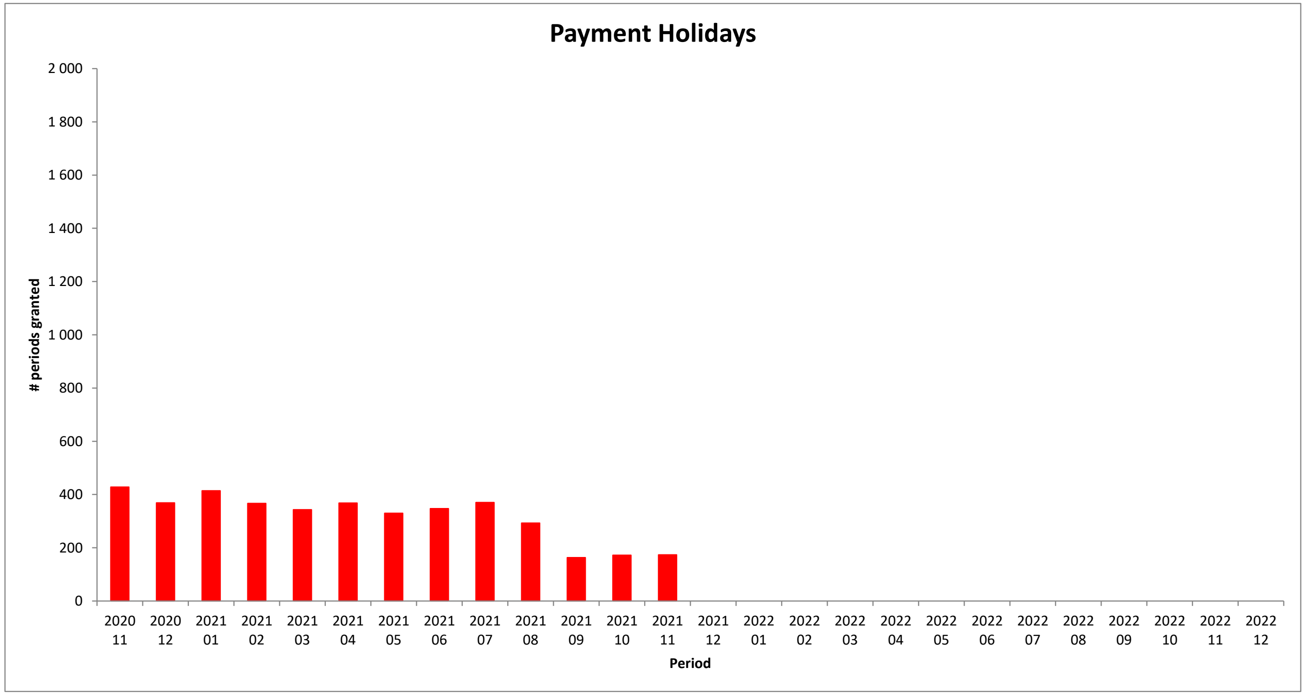
18.b Payment Holidays

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days



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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	134	34 451	2 404 099
	2	76	47 567	1 667 802
	3			
	Total	210	82 017	4 071 901

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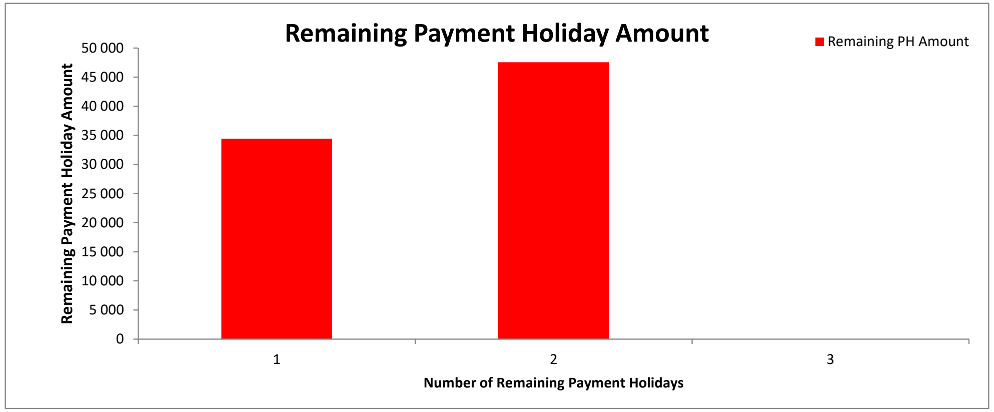
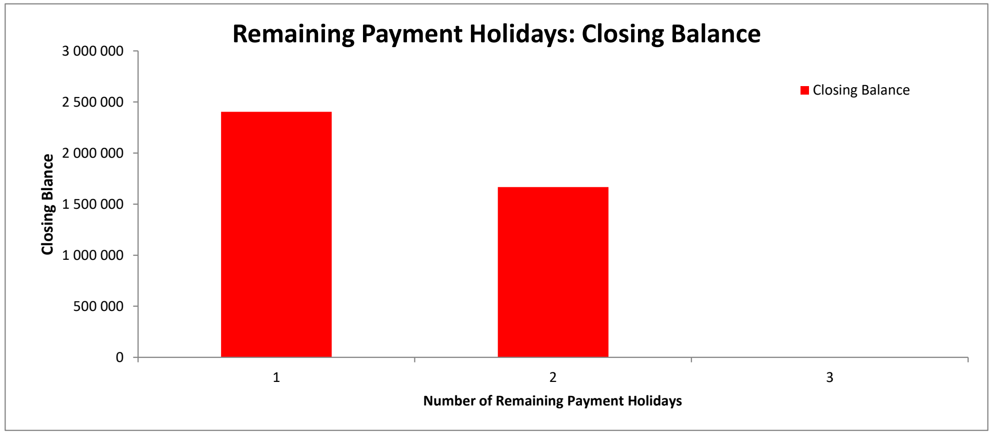
18.d Remaining Payment Holidays

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





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19.a Downpayment

Reporting Date		04.01.2022			
Payment date		30.12.2021			
Period No		13			
Monthly Period		01.11.2021			
Interest Period	from	25.11.2021	to	30.12.2021 =	35 days

Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	9 596	168 622 907	35,08 %	45,6	20,2
	5 %	10 %	4 020	76 098 821	15,83 %	44,6	20,5
	10 %	15 %	4 238	68 534 429	14,26 %	43,1	20,4
	15 %	20 %	2 895	42 826 937	8,91 %	41,7	20,4
	20 %	25 %	2 294	33 415 122	6,95 %	41,3	20,5
	25 %	30 %	1 753	23 994 312	4,99 %	41,0	20,3
	30 %	35 %	1 507	18 653 473	3,88 %	39,7	20,6
	35 %	100 %	5 237	48 474 270	10,09 %	37,1	19,7
	Total		31 540	480 620 270	100 %	43,1	20,3

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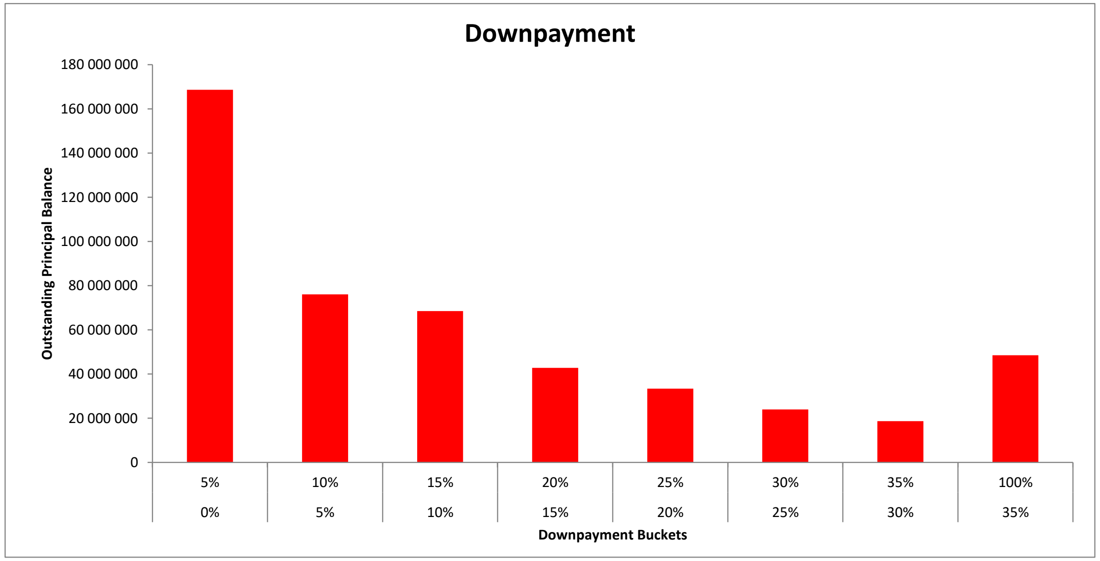
19.b Downpayment

Reporting Date		04.01.2022					
Payment date		30.12.2021					
Period No		13					
Monthly Period		01.11.2021					
Interest Period	from	25.11.2021	to	30.12.2021	=	35	days



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20.a Vehicle Condtion

Reporting Date		04.01.2022					
Payment date		30.12.2021					
Period No		13					
Monthly Period		01.11.2021					
Interest Period	from	25.11.2021	to	30.12.2021	=	35	days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 696	183 299 428	38,14 %	42,5	20,4
	Used	22 844	297 320 842	61,86 %	43,5	20,2
	Total	31 540	480 620 270	100 %	43,1	20,3

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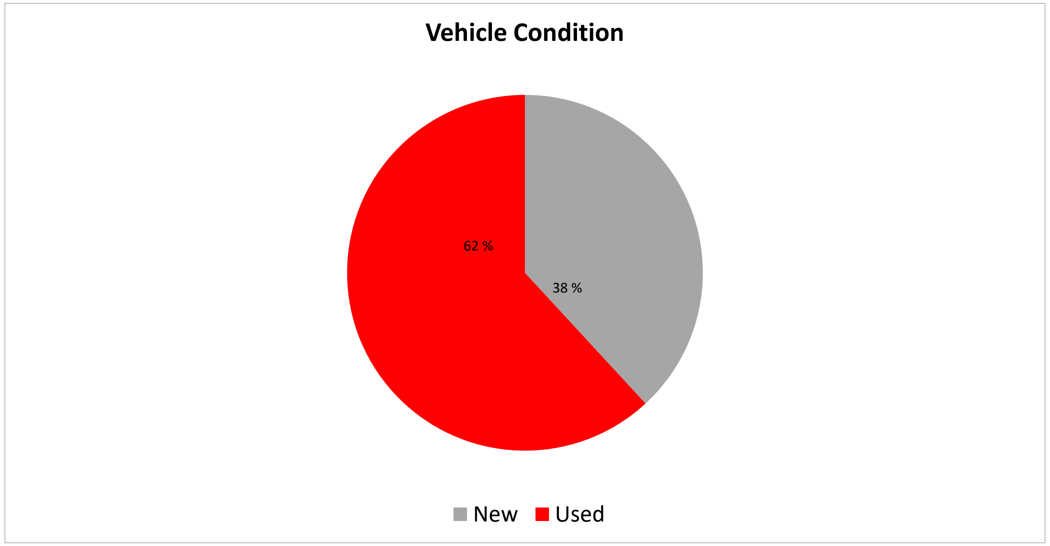
20.b Vehicle Condition

Reporting Date		04.01.2022					
Payment date		30.12.2021					
Period No		13					
Monthly Period		01.11.2021					
Interest Period	from	25.11.2021	to	30.12.2021	=	35	days



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21.a Borrower Type

Reporting Date		04.01.2022					
Payment date		30.12.2021					
Period No		13					
Monthly Period		01.11.2021					
Interest Period	from	25.11.2021	to	30.12.2021	=	35	days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 398	43 150 948	8,98 %	35,2	22,2
	Private	29 142	437 469 322	91,02 %	43,9	20,1
	Total	31 540	480 620 270	100 %	43,1	20,3

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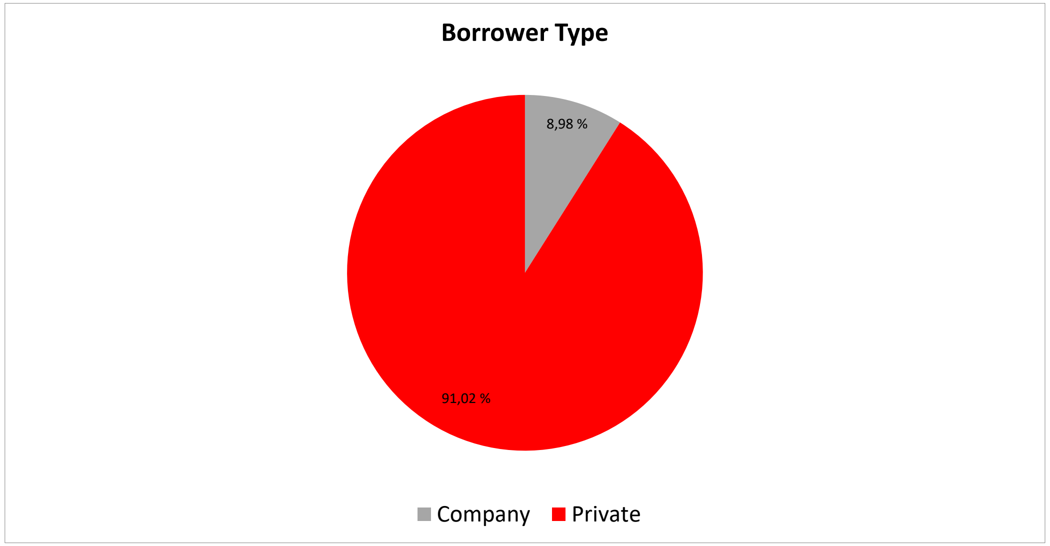
21.b Borrower Type

Reporting Date		04.01.2022					
Payment date		30.12.2021					
Period No		13					
Monthly Period		01.11.2021					
Interest Period	from	25.11.2021	to	30.12.2021	=	35	days



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22.a Vehicle type

Reporting Date		04.01.2022		
Payment date		30.12.2021		
Period No		13		
Monthly Period		01.11.2021		
Interest Period	from	25.11.2021	to	30.12.2021 = 35 days

	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Vehicle type	Campers	628	19 919 732	4,14 %	46,9	18,6
	Caravans	452	6 793 029	1,41 %	46,0	19,0
	Cars	27 638	419 431 685	87,27 %	43,3	20,3
	Motorcycles	755	6 680 418	1,39 %	39,6	18,3
	Vans	2 067	27 795 406	5,78 %	38,4	21,2
		31 540	480 620 270	100 %	43,1	20,3

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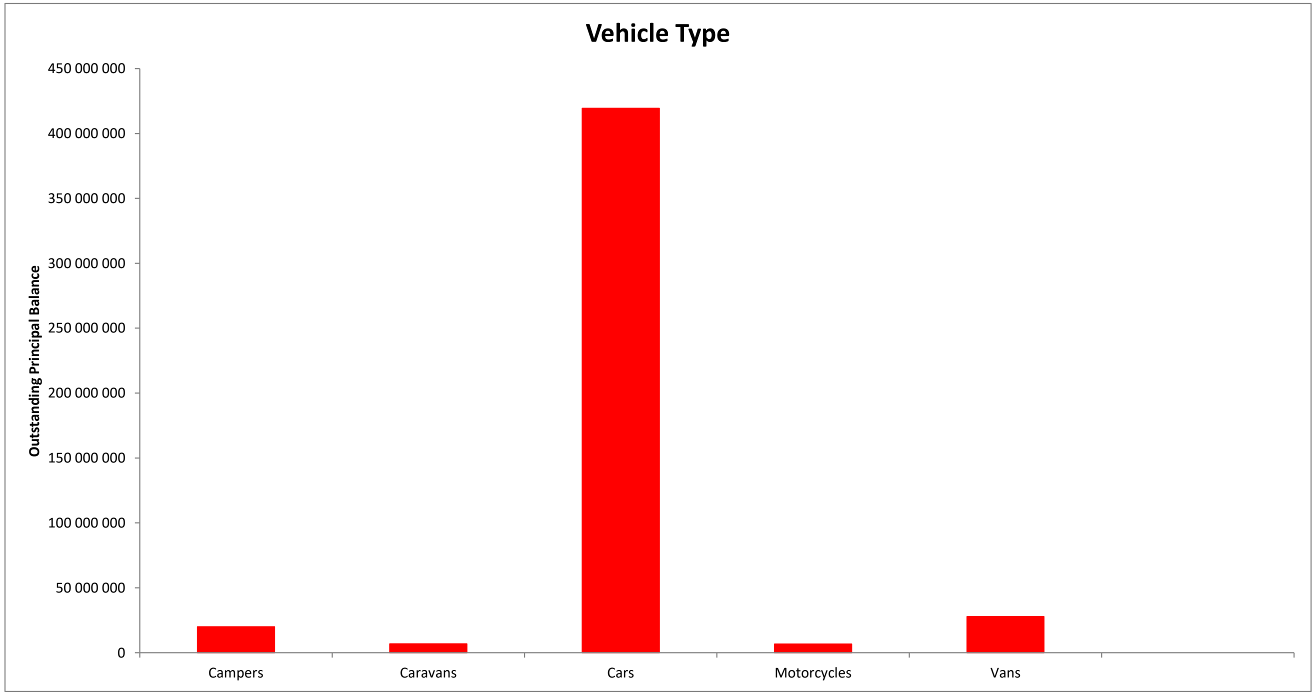
22.b Vehicle type

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days



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23.a Restructured Loans

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days

Santander Consumer Bank

Restructured

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		
2022 01		
2022 02		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
	20	448 047

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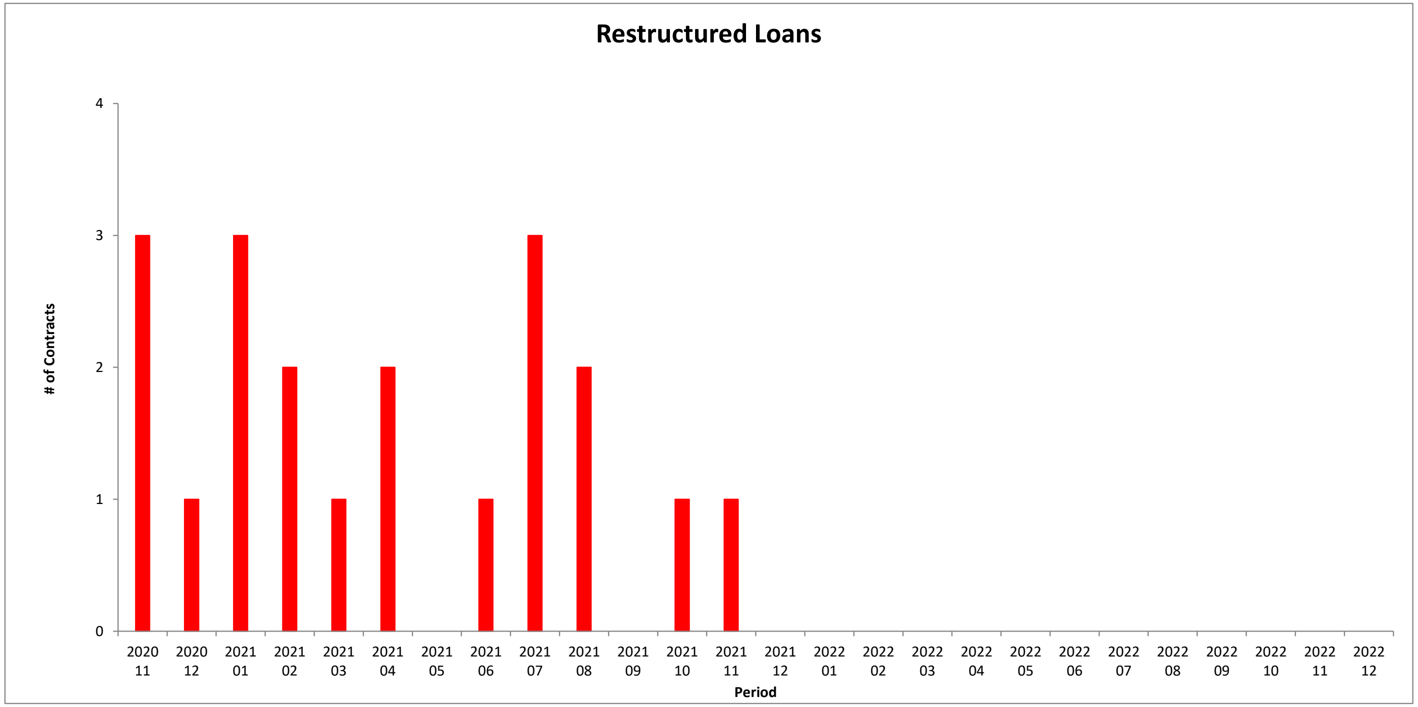
23.b Restructured Loans

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days



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24.a Dynamic Interest rate

Reporting Date		04.01.2022					
Payment date		30.12.2021					
Period No		13					
Monthly Period		01.11.2021					
Interest Period	from	25.11.2021	to	30.12.2021	=	35	days

Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2020 11	596 759 291	2,33 %
2020 12	627 427 036	2,33 %
2021 01	628 336 885	2,32 %
2021 02	627 092 170	2,32 %
2021 03	624 523 955	2,31 %
2021 04	624 899 859	2,31 %
2021 05	624 813 092	2,31 %
2021 06	598 936 663	2,30 %
2021 07	575 853 839	2,29 %
2021 08	551 501 127	2,28 %
2021 09	526 407 071	2,27 %
2021 10	503 047 002	2,26 %
2021 11	480 620 270	2,25 %
2021 12		
2022 01		
2022 02		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		

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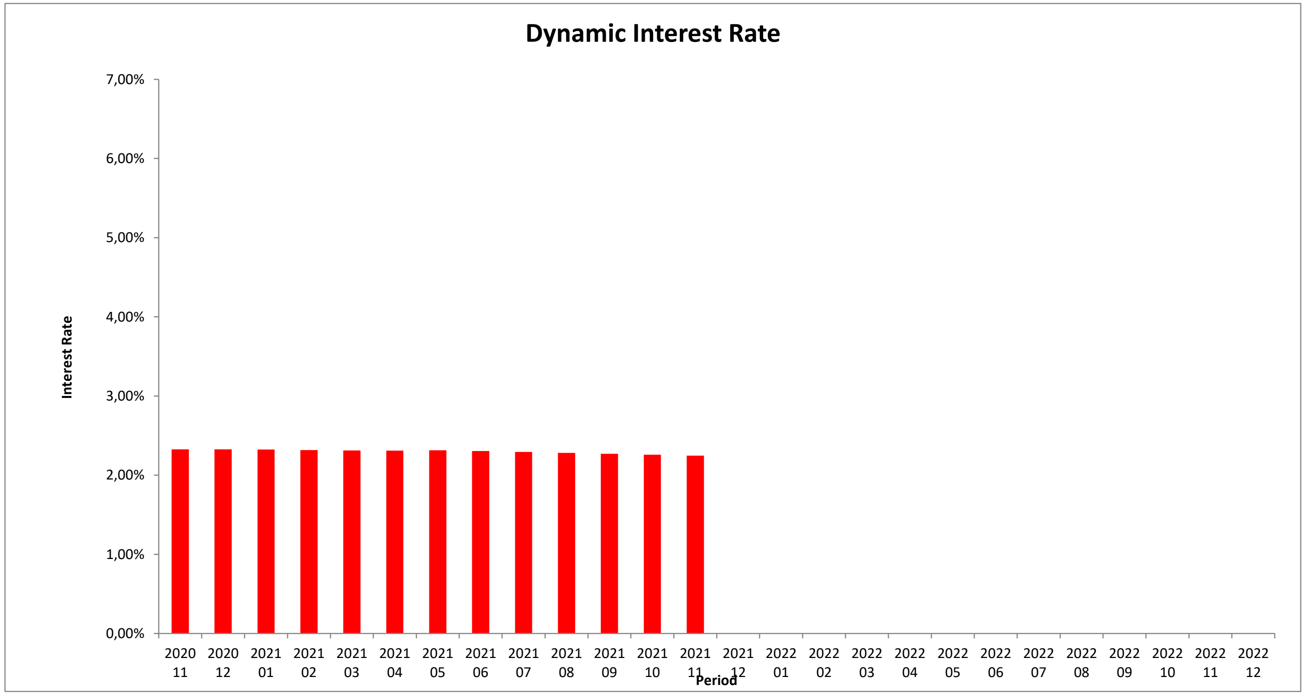
24.b Dynamic Interest Rate

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days



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25.a Dynamic Pre-Payments

Reporting Date		04.01.2022		
Payment date		30.12.2021		
Period No		13		
Monthly Period		01.11.2021		
Interest Period	from	25.11.2021	to	30.12.2021 = 35 days

Santander Consumer Bank

Dynamic Prepayment

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			
2022 01			
2022 02			
2022 03			
2022 04			
2022 05			
2022 06			
2022 07			
2022 08			
2022 09			
2022 10			
2022 11			
2022 12			

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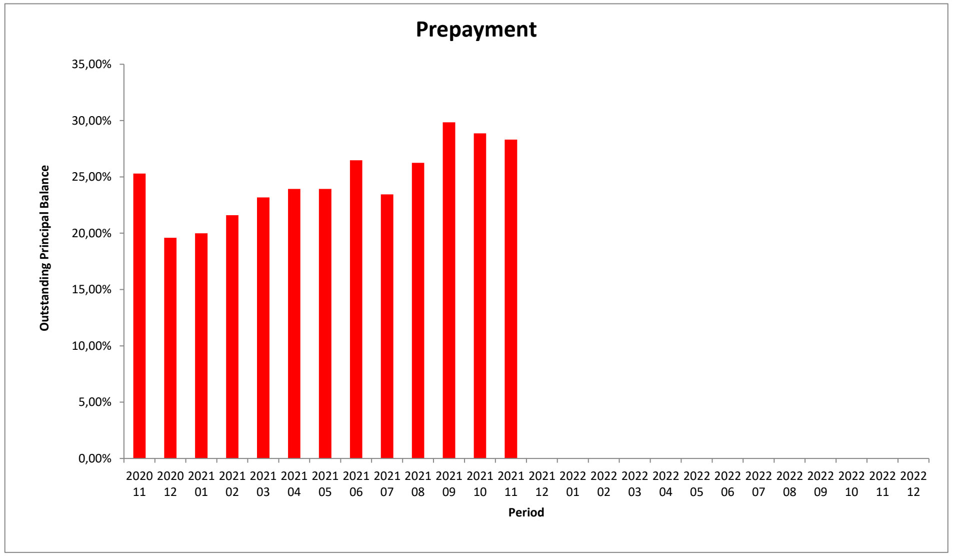
25.b Dynamic Pre-Payments

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days



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26. Delinquency

Reporting Date		04.01.2022	
Payment date		30.12.2021	
Period No		13	
Monthly Period		01.11.2021	
Interest Period	from	25.11.2021	to 30.12.2021 = 35 days

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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	-	-	-	-	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																	
2022	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		04.01.2022		
Payment date		30.12.2021		
Period No		13		
Monthly Period		01.11.2021		
Interest Period	from	25.11.2021	to	30.12.2021 = 35 days

		Recovery Quarter	2020 Q4			2021 Q1			2021 Q2			2021 Q3			2021 Q4		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2020 4	4 367	1	0	0	4 367	0	0	4 367	0	0	4 367	0	0	4 367	1 971	1 971	2 395
2021 1	281 230	19				1 716	1 716	279 514	61 396	63 112	218 118	89 257	152 369	128 862	30 581	182 949	98 281
2021 2	903 831	52							14 030	14 030	889 801	208 773	222 803	681 028	104 507	327 310	576 521
2021 3	742 108	57										25 332	25 332	716 776	215 951	241 283	500 825
2021 4	380 230	24													3 751	3 751	376 479

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28. Priority of Payments - Revenue

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 723 273,48	EUR
Senior Expenses	-	20 577,85	EUR
Servicing Fee	-	200 258,45	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	122 668,44	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	-	179 061,73	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	116 800,34	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		932 239,67	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	770 291,90	EUR
Senior Expenses	-	14 950,05	EUR
Issuer Swap Interest Amount	-	122 668,44	EUR
Interest Class A Notes	-	56 186,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	12 158,00	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	-	179 061,73	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	116 800,34	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		116 800,34	EUR

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Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days

29. Priority of Payments - Redemption

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	22 247 670,18	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	22 247 670,18	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	22 426 731,91	EUR
<u>Prior to the Revolving Period End Date</u>			
Soleley, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurence 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	-	22 426 731,91	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>			
To pay pari passu and on a pro rata basis			
(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 occurence 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	116 800,34	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	932 239,67	EUR

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30. Transaction Costs

Reporting Date		04.01.2022					
Payment date		30.12.2021					
Period No		13					
Monthly Period		01.11.2021					
Interest Period	from	25.11.2021	to	30.12.2021	=	35	days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	20 577,85			
Interest accrued for the Period	EUR	220 011,00	56 186,00	12 158,00	151 667,00
Cumulative Interest accrued	EUR	3 382 455,00	1 012 855,00	160 318,00	2 209 282,00
Interest Payments	EUR	220 011,00	56 186,00	12 158,00	151 667,00
Cumulative Interest Payments	EUR	3 382 455,00	1 012 855,00	160 318,00	2 209 282,00
Interest accrued on Subordinated Loan for the Period	EUR	-			
Cumulative Interest accrued on Subordinated Loan	EUR	-			
Interest Payments on Subordinated Loan	EUR	-			
Cumulative Interest Payments on Subordinated Loan	EUR	-			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

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32. Swap Overview

Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days

Class A Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class A Notes	**444 547 002**
Interest Period Start	25.11.2021
Interest Period End	30.12.2021
Interest Days	35
Settlement Date	30.12.2021
Party A Floating Interest Rate	0,130 %
Party A Floating Rate Day Count Fraction	0,10
Party A Interest Amount	**EUR 56 185,80**
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,10
Party B Interest Amount	**EUR 108 049,62**

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	25.11.2021
Interest Period End	30.12.2021
Interest Days	35
Settlement Date	30.12.2021
Party A Floating Interest Rate	0,410 %
Party A Floating Rate Day Count Fraction	0,10
Party A Interest Amount	**EUR 12 157,64**
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,10
Party B Interest Amount	**EUR 14 618,82**

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Reporting Date		04.01.2022				
Payment date		30.12.2021				
Period No		13				
Monthly Period		01.11.2021				
Interest Period	from	25.11.2021	to	30.12.2021	=	35 days

31. Contact Details

Santander Consumer Bank AS

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