

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	02.01.2023				
Payment date	29.12.2022			Following payment dates:	25.01.2023
Period No	25				27.02.2023
Monthly Period	01.11.2022				
Interest Period	from 25.11.2022		to	29.12.2022	= 34 days
Cut-Off date	30.11.2022				

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1. Portfolio Information



Reporting Date	02.01.2023		
Payment date	29.12.2022		
Period No	25		
Monthly Period	01.11.2022		
Interest Period	from 25.11.2022	to 29.12.2022	= 34 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
Outstanding receivables		
Opening balance prior to replenishment	283 080 673,83	EUR
Scheduled Loan Principal Repayments (+MC)	6 357 500,41	EUR
Prepayments	7 947 921,32	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	14 305 421,73	EUR
New Defaulted Auto Loans in Period	205 284,65	EUR
Closing balance prior to replenishment	268 569 967,45	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	268 569 967,45	EUR
Principal Recoveries on loans in default	94 194,11	EUR
Total revenue collections		
Total Revenue Received in Period	844 451,95	EUR
# Loans		
At beginning of period	22 271	Loans
Replenished contracts this period	-	Loans
Paid in Full	751	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	21	Loans
At end of period	21 499	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	25	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	947 617,80	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	2 133,02	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	76 880,00	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	1 026 630,82	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	479 938,60	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	536 322,14	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	10 743,68	EUR
g. Liquidity Reserve Excess Amount	66 136,32	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 093 140,74	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	02.01.2023
Payment date	29.12.2022
Period No	25
Monthly Period	01.11.2022
Interest Period	from 25.11.2022 to 29.12.2022 = 34 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	14 305 421,73	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	14 305 421,73	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14 305 421,73	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	205 284,65	EUR
Total Amount for Issuer Available Redemption Receipts	14 510 706,38	EUR

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4. Reserve Accounts



Reporting Date	02.01.2023
Payment date	29.12.2022
Period No	25
Monthly Period	01.11.2022
Interest Period	from 25.11.2022 to 29.12.2022 = 34 days

Note Balance

Beginning of Period	283 080 673,83 EUR
End of Period	268 569 967,45 EUR

Liquidity Balance

Beginning of Period	0,5 %	1 370 969,86 EUR
Cash Outflow		64 591,95 EUR
Cash Inflow		- EUR
End of Period	0,5 %	1 306 377,92 EUR
Required Reserve Amount	0,5 %	1 306 377,92 EUR

Expenses Advance

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

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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5a. Performance Data



Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	25	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days

Asset Balance

Opening balance prior to replenishment	283 080 673,83	EUR
Closing balance prior to replenishment	268 569 967,45	EUR
Closing Balance post replenishment	268 569 967,45	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	248 814 138,97	92,64 %	20 042
1-29 days past due	14 418 466,57	5,37 %	1 095
Delinquent Receivables:			
30-59 days past due	3 108 141,80	1,16 %	213
60-89 days past due	1 236 576,91	0,46 %	78
90-119 days past due	545 042,70	0,20 %	39
120-149 days past due	287 199,90	0,11 %	17
150-179 days past due	160 400,60	0,06 %	15
Total Performing and Delinquent	268 569 967	100,00 %	21 499
Current Period Defaults	205 284,65		21
Cumulative Defaults	5 689 304,21		367
Current Period Principal Recoveries	94 194,11		
Cumulative Principal Recoveries	2 581 942,36		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,48 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,46 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,43 %	

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

[A] Aggregate Outstanding Asset Principal Amount	41,80 %	
[B] Aggregate principal balance of Defaulted Contracts	268 569 967,45	
[C] Recoveries received on such Defaulted Contracts	5 689 304,21	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	2 581 942,36	
	650 000 000,00	

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

[A] Delinquency Ratio, Payment Date	NO	1,99 %
[B] Delinquency Ratio, preceding Payment Date		1,91 %
[C] Delinquency Ratio, second preceding Payment Date		1,75 %

or Servicer Termination Event

or Swap Counterparty Downgrade Event

NO
NO

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

	16,09 %	YES
[A] [1] + [2]	45 557 063,68	
Class B Principal Amount [1]	23 751 973,37	
Class C Principal Amount [2]	21 805 090,31	
[B] Aggregated Outstanding Note Principal Amount	283 080 673,83	

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

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5b. Concentration limits



Reporting Date	02.01.2023
Payment date	29.12.2022
Period No	25
Monthly Period	01.11.2022
Interest Period	from 25.11.2022 to 29.12.2022 = 34 days

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

Weighted average interest rate (min 2.2%)	2,14 %
Weighted average months to maturity (max 57)	32,6*
Used Vehicles (max 69%)	58,49 %
Balloon Loans (max 63%)	68,92 %
Corporate Borrowers (max 11%)	8,06 %
IRB (min 95%)	95,68 %

*Bucket-based as found in IR

** Pre adjustments to full-fill CL limits

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6. Note Principal



Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	25	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days

Note Principal

	Class A	Class B	Class C	
Beginning of Period	237 523 610,15	23 751 973,37	21 805 090,31	EUR
Sequential Amortization	-	-	-	EUR
Pro Rata Amortization	12 175 452,74	1 217 525,40	1 117 728,24	EUR
End of Period	225 348 157,42	22 534 447,97	20 687 362,07	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	205 284,65	EUR
Credit PDL	-	-	205 284,65	EUR
End of Period	-	-	-	EUR

Net Note Principal

Beginning of Period	237 523 610,15	23 751 973,37	21 805 090,31	EUR
End of Period	225 348 157,42	22 534 447,97	20 687 362,07	EUR

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7. Outstanding Notes

Reporting Date	02.01.2023		
Payment date	29.12.2022		
Period No	25		
Monthly Period	01.11.2022		
Interest Period	from	25.11.2022	to 29.12.2022 = 34 days



1. Note Balance	All Notes	Class A	Class B	Class C
General Note Information				
ISIN Code		XS2230295151	XS2230295664	XS2230295748
Currency		EUR	EUR	EUR
Initial Tranching	100 %	91,00 %	4,69 %	4,31 %
Legal Final Maturity Date		25.10.2030	25.10.2030	25.10.2030
Rating (Fitch/S&P)		AAA(sf) / Aaa(sf)	AA+(sf) / A(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 500	5 915	305	280
Current Note Information				
Outstanding Opening Balance	283 080 673,83	237 523 610,15	23 751 973,37	21 805 090,31
Available Distribution Amount	14 510 706,38			
Amortisation	14 510 706,38			
Redemption per Class	14 510 706,38	12 175 452,74	1 217 525,40	1 117 728,24
Redemption per Note		2 058,40	3 991,89	3 991,89
Outstanding Closing Balance		225 348 157,42	22 534 447,97	20 687 362,07
Net Outstanding Closing Balance	268 569 967,45	225 348 157,42	22 534 447,97	20 687 362,07
Current Tranching	100 %	83,91 %	8,39 %	7,70 %
Current Pool Factor		0,38	0,74	0,74

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		34	34	30
Principal Outstanding per Note Beginning of Period		40 156,15	77 875,32	77 875,32
>Principal Repayment per note		2 058,40	3 991,89	3 991,89
Principal Outstanding per Note End of Period		38 097,74	73 883,44	73 883,44
>Interest accrued for the period		81,46	178,58	421,82
Interest Payment	654 433,05	481 856,23	54 465,91	118 110,91
Interest Payment per Note		81,46	178,58	421,82

3. Credit Enhancements	All Notes	Class A	Class B	Class C
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)		17,70 %	9,31 %	1,61 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		18,23 %	9,84 %	1,61 %
Current CE (Subordination)		16,09 %	7,70 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		16,62 %	8,23 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 02.01.2023
Payment date 29.12.2022
Period No 25
Monthly Period 01.11.2022 to 29.12.2022 = 34 days
Interest Period : 25.11.2022 to 29.12.2022 = 34 days



Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
			Short Term				Long Term					
			Fitch		S&P		Fitch		S&P			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut IX DAC			No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	A-2	BBB-	A-	BBB-	A-	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.
Swap Counterparty	ING BANK N.V.	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A(dcr)	AA-(dcr)	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will 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

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	25				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



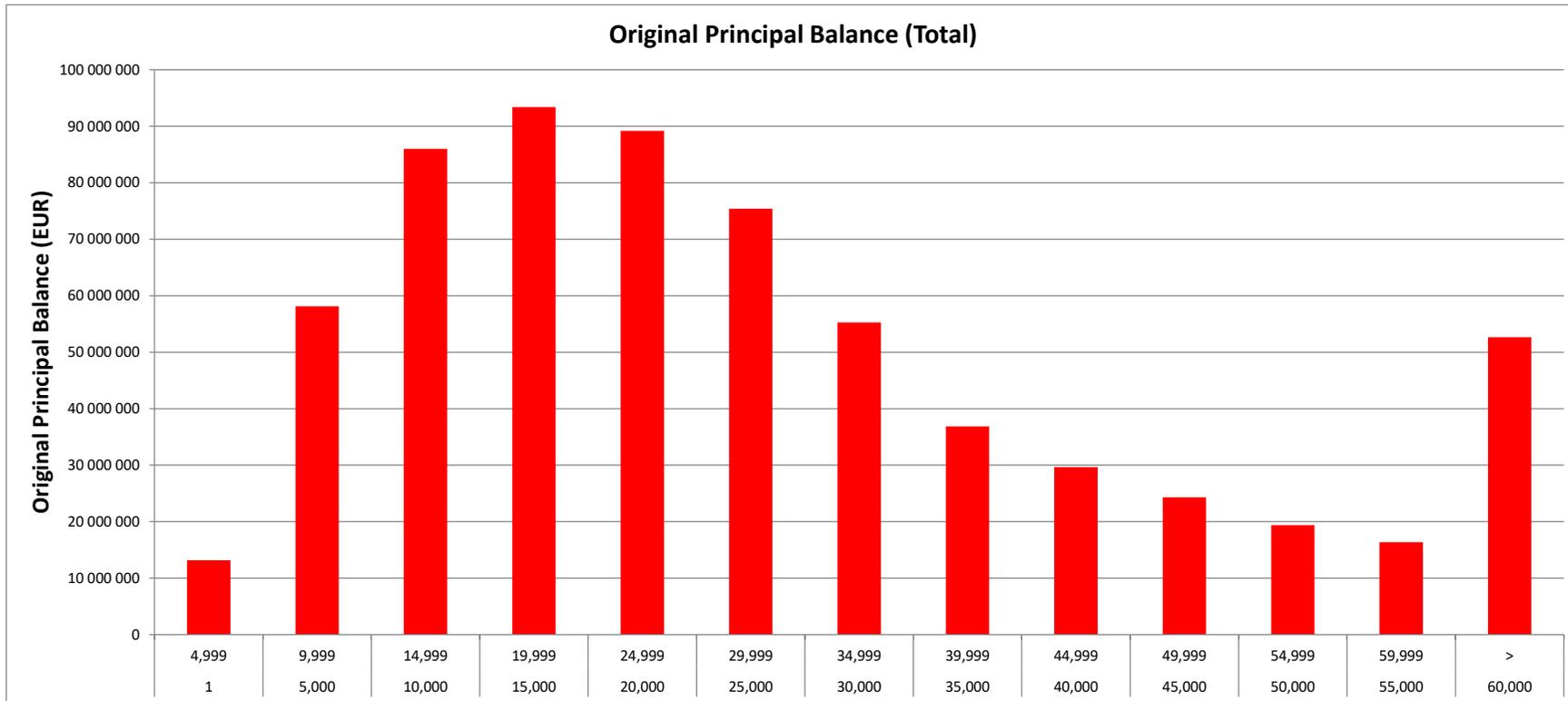
Average amount - all: 18 113

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

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9.b Original Principal Balance Graph

Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	25	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days



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10.a Outstanding Principal Balance

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	25				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



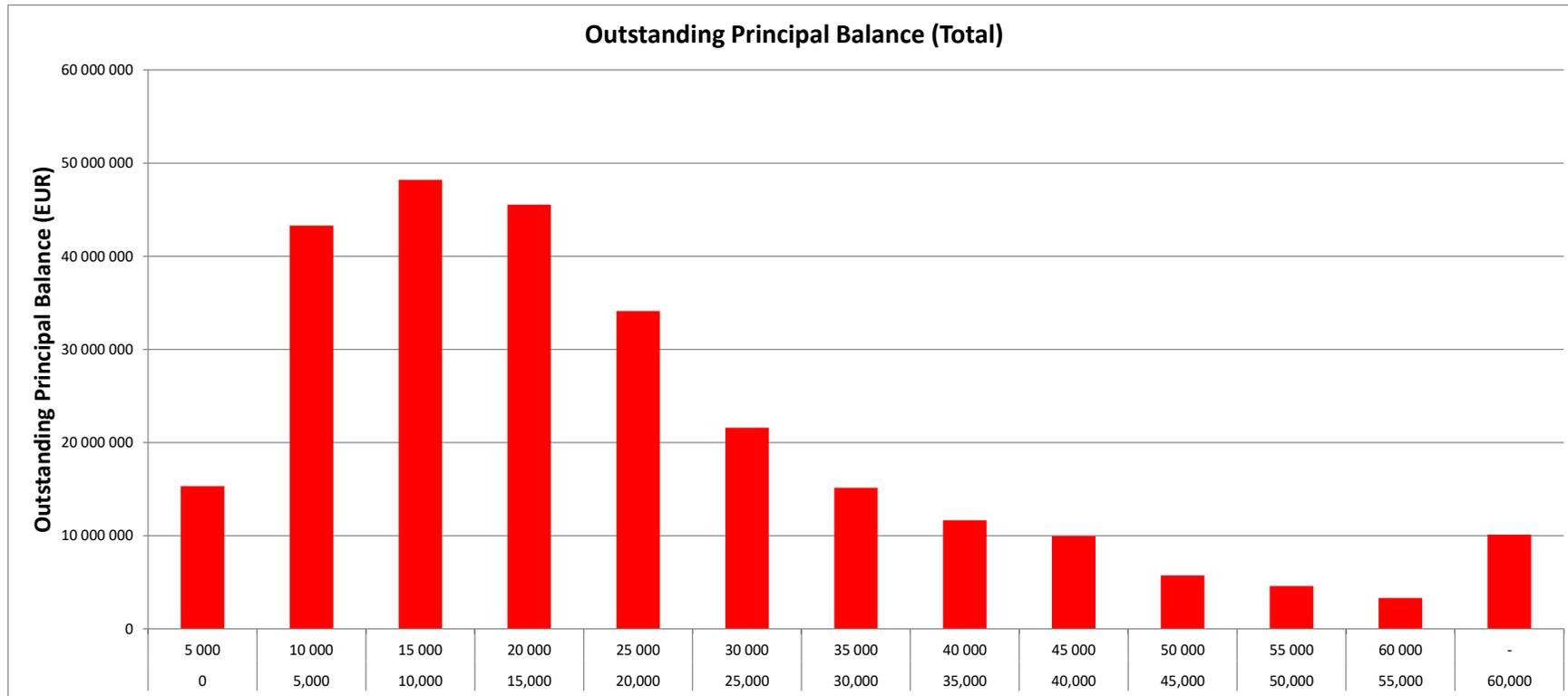
Average amount - all: 12 492

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 342	15 327 956	5,71 %	20,2	34,6
	5 000	10 000	5 868	43 280 866	16,12 %	29,2	33,3
	10 000	15 000	3 920	48 191 370	17,94 %	32,0	32,7
	15 000	20 000	2 630	45 541 769	16,96 %	33,1	32,2
	20 000	25 000	1 537	34 115 865	12,70 %	34,4	31,3
	25 000	30 000	792	21 589 345	8,04 %	34,9	30,7
	30 000	35 000	470	15 148 446	5,64 %	36,1	30,5
	35 000	40 000	312	11 649 449	4,34 %	36,5	30,3
	40 000	45 000	235	9 959 659	3,71 %	37,3	29,8
	45 000	50 000	122	5 737 743	2,14 %	37,3	30,0
	50 000	55 000	88	4 588 847	1,71 %	36,1	30,2
	55 000	60 000	58	3 317 855	1,24 %	37,2	30,3
	60 000	-	125	10 120 795	3,77 %	35,4	30,1
	Total		21 499	268 569 967	100 %	32,6	31,9

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10.b Outstanding Principal Balance Graph

Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	25	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days



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11.a Geographical Distribution



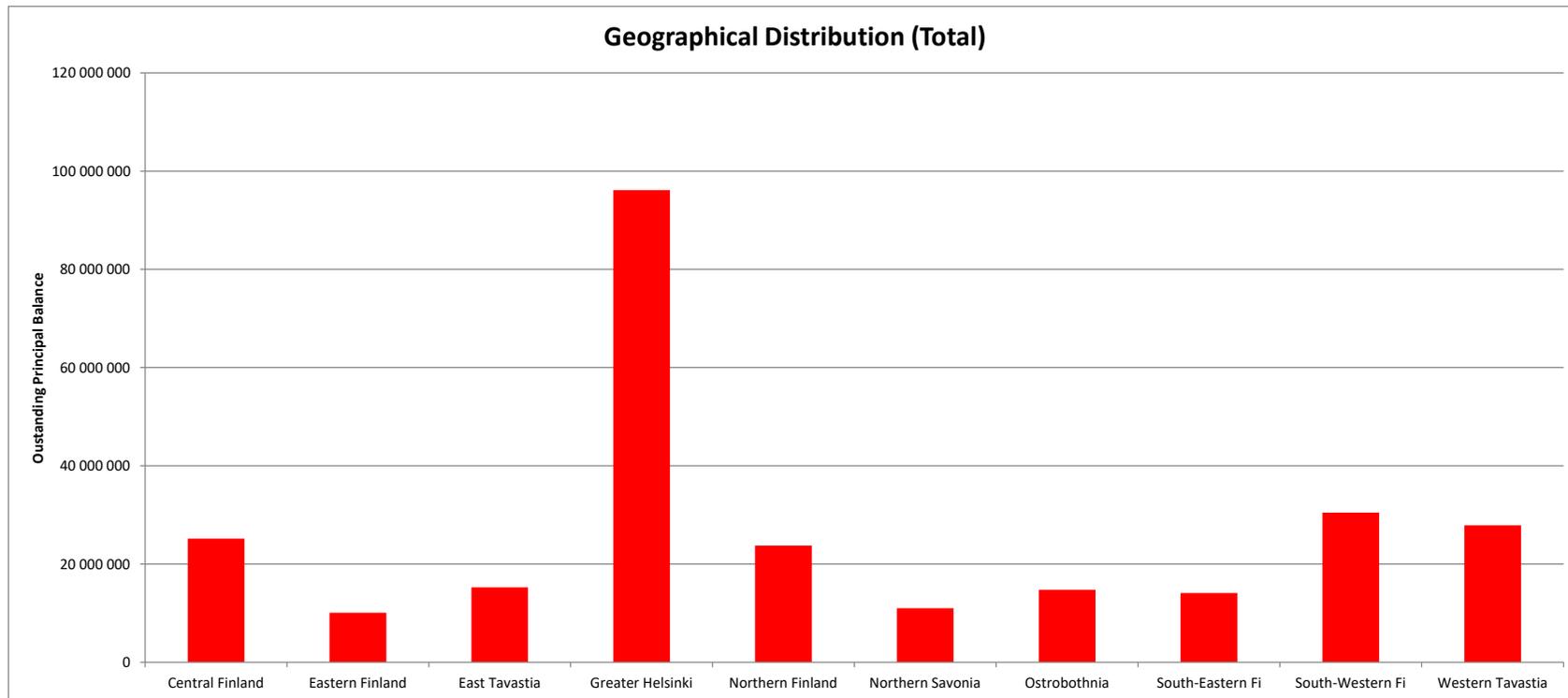
Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	25	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 230	25 174 391	9,37 %	31,0	32,0	
Eastern Finland	889	10 080 861	3,75 %	32,4	32,3	
East Tavastia	1 212	15 254 569	5,68 %	32,9	32,4	
Greater Helsinki	6 798	96 116 802	35,79 %	32,7	31,8	
Northern Finland	1 899	23 738 635	8,84 %	33,2	31,9	
Northern Savonia	974	11 018 411	4,10 %	31,2	32,0	
Ostrobothnia	1 438	14 755 644	5,49 %	32,6	32,2	
South-Eastern Fi	1 267	14 083 711	5,24 %	32,8	31,5	
South-Western Fi	2 497	30 453 089	11,34 %	33,5	31,9	
Western Tavastia	2 295	27 893 854	10,39 %	32,6	31,8	
Total	21 499	268 569 967	100 %	32,6	31,9	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	02.01.2023
Payment date	29.12.2022
Period No	25
Monthly Period	01.11.2022
Interest Period	from 25.11.2022 to 29.12.2022 = 34 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	25	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days

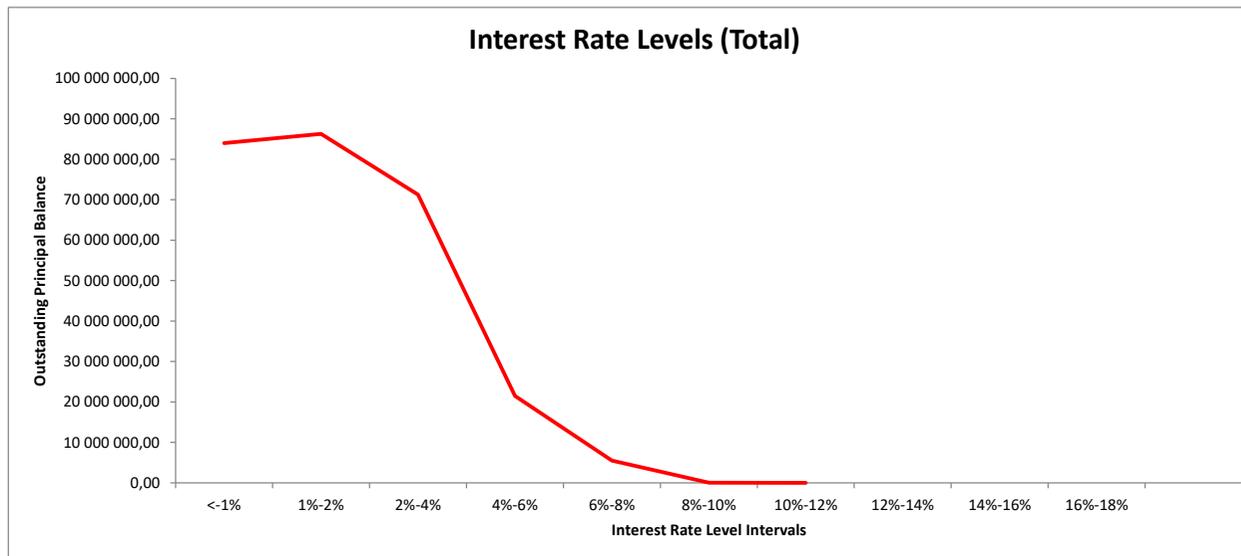
	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
Interest distribution	0 %	1 %	5 855	83 984 796	31,27 %	31,0	32,5
	1 %	2 %	5 615	86 294 939	32,13 %	33,9	31,4
	2 %	4 %	6 122	71 252 167	26,53 %	33,1	31,5
	4 %	6 %	2 969	21 516 139	8,01 %	32,5	32,2
	6 %	8 %	930	5 488 221	2,04 %	30,2	35,4
	8 %	10 %	7	29 769	0,01 %	29,8	33,2
	10 %	12 %	1	3 938	0,00 %	24,0	38,0
	12 %	14 %					
	14 %	16 %					
	16 %	18 %					
	18 %	-					
	Total			21 499	268 569 967	100 %	32,6

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.b Interest Rate



Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	25				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.a Remaining Terms



Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	25				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days

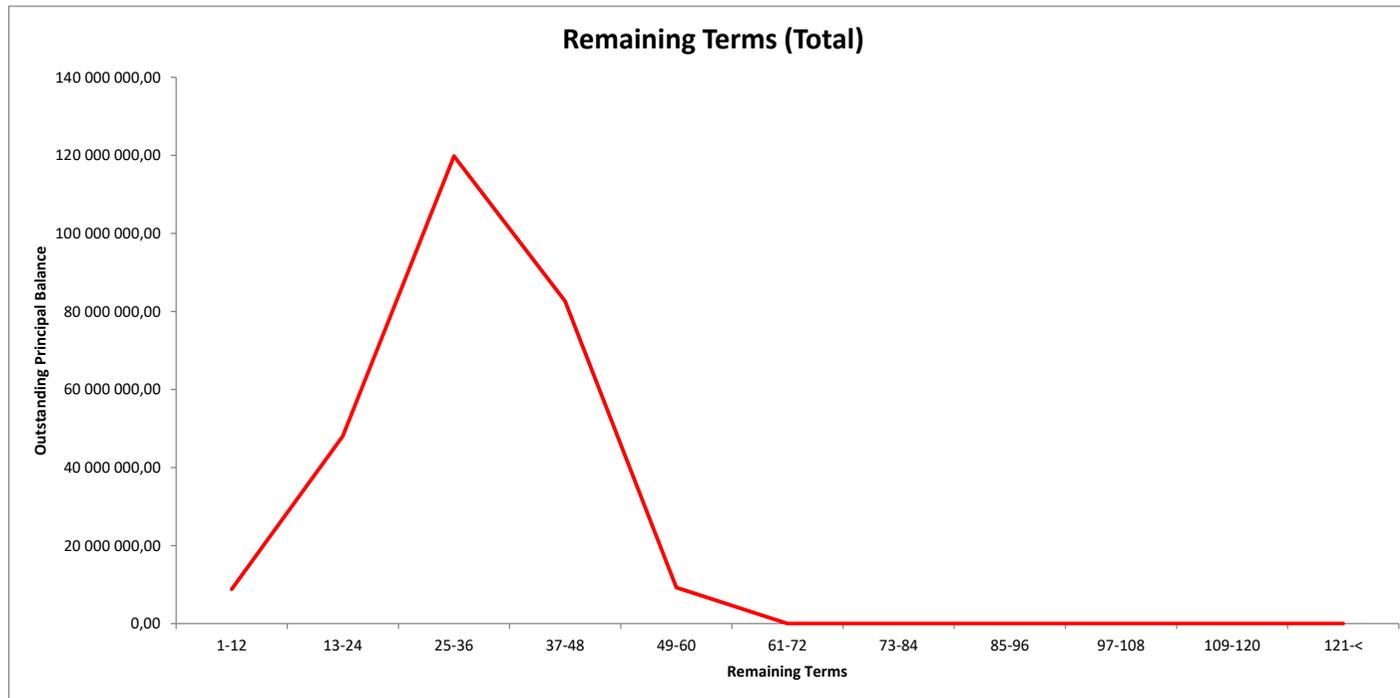
		TOTAL						
Months to maturity		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0		0	21	13 546	0,01 %	0,0	47,8	
1		12	2 471	8 836 226	3,29 %	9,0	41,1	
13		24	5 412	48 065 314	17,90 %	20,6	37,9	
25		36	8 679	119 794 825	44,60 %	31,2	31,6	
37		48	4 498	82 648 584	30,77 %	42,1	29,0	
49		60	418	9 211 473	3,43 %	50,5	22,4	
61		72						
73		84						
85		96						
97		108						
109		120						
121 -								
Total			21 499	268 569 967	100 %	32,6	31,9	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.b Remaining Terms



Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	25	
Monthly Period	01.11.2022	
Interest Period	from	25.11.2022
	to	29.12.2022
	=	34 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.a Seasoning



Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	25				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days

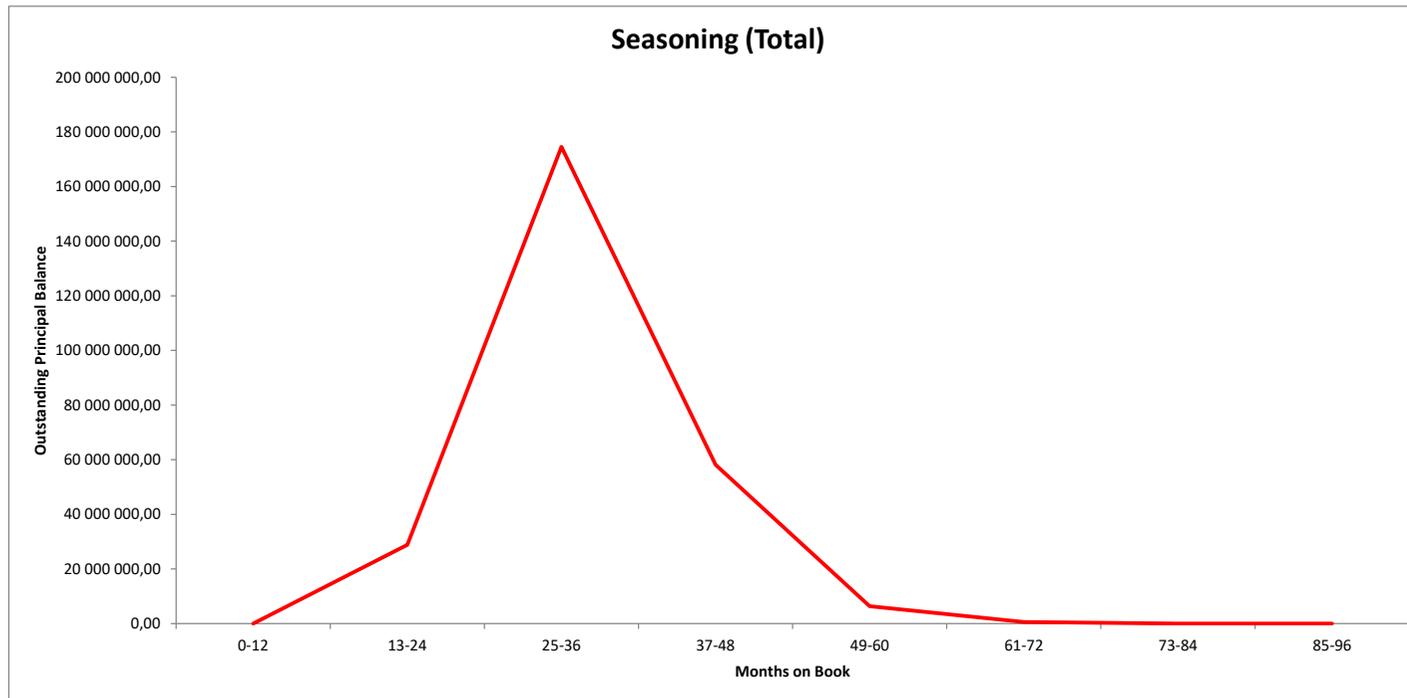
		TOTAL						
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1		12					
	13		24	1 961	28 885 283	10,76 %	41,0	22,4
	25		36	13 093	174 536 334	64,99 %	34,1	30,1
	37		48	5 542	58 174 516	21,66 %	25,9	39,5
	49		60	778	6 396 813	2,38 %	16,1	52,2
	61		72	125	577 022	0,21 %	9,2	63,5
	73		84					
	85		96					
	Total			21 499	268 569 967	100 %	32,6	31,9

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.b Seasoning



Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	25				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	25				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 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	12 006		83 483 532	31,1 %	3 234	0,0 %	30,7	31,4
Balloon	9 493		185 086 435	68,9 %	89 050 787	48,1 %	33,4	32,1
Total	21 499		268 569 967	100 %	89 054 021	33 %	32,6	31,9

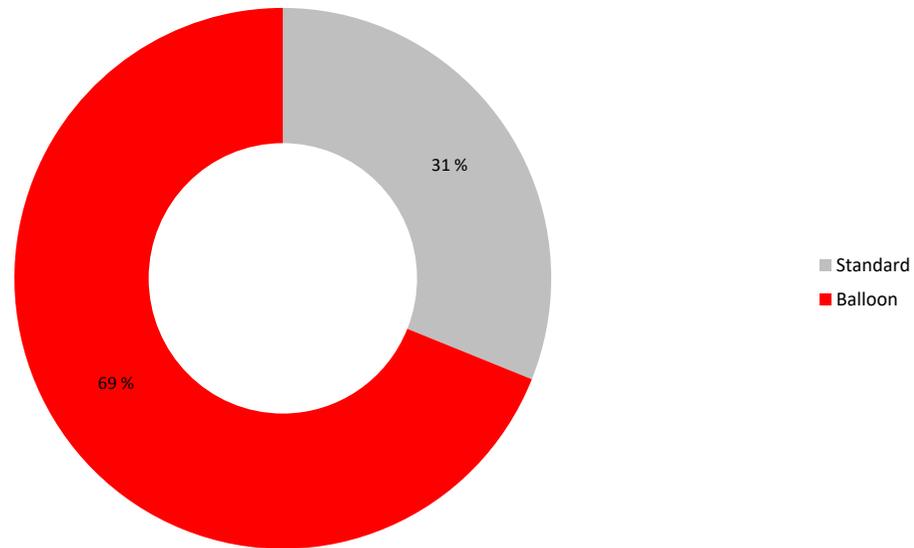
SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.b Balloon loans



Reporting Date	02.01.2023
Payment date	29.12.2022
Period No	25
Monthly Period	01.11.2022
Interest Period	from 25.11.2022 to 29.12.2022 = 34 days

**Balloon loans in %
of portfolio**

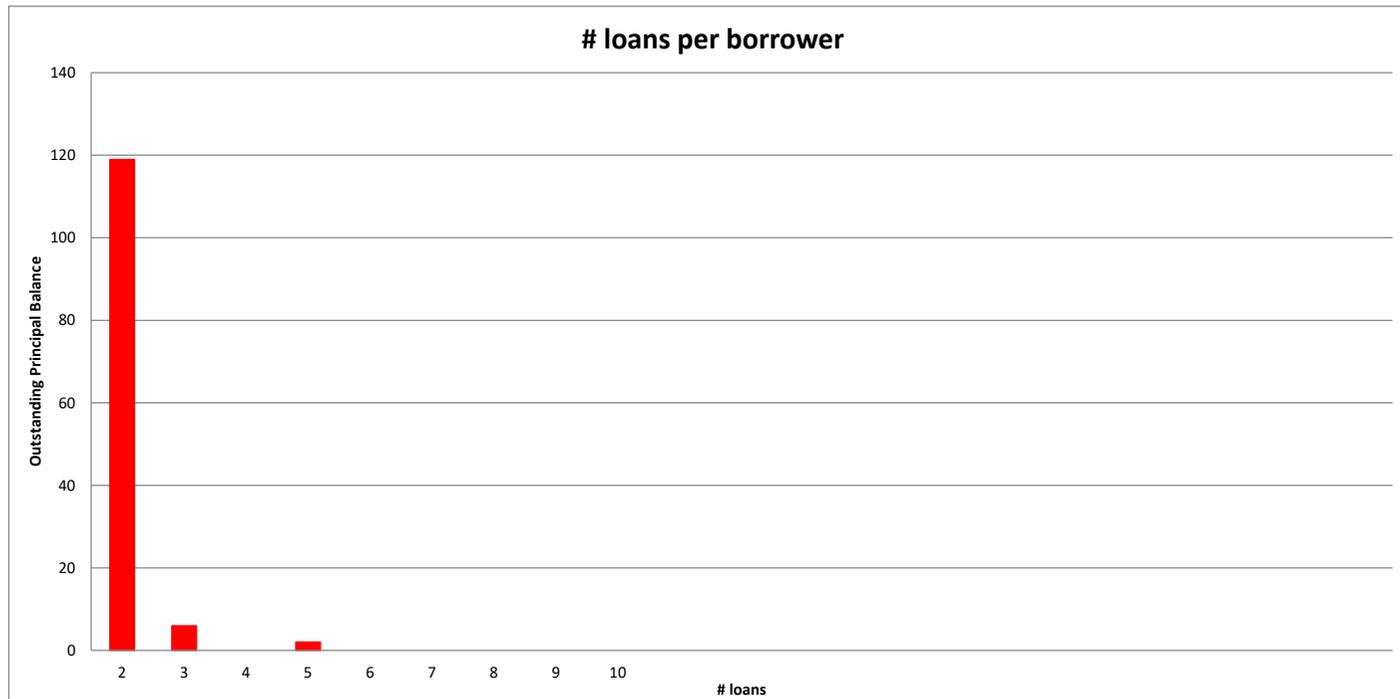


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Monthly Investor Report

16.b # loans per borrower



Reporting Date	02.01.2023
Payment date	29.12.2022
Period No	25
Monthly Period	01.11.2022
Interest Period	from 25.11.2022 to 29.12.2022 = 34 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	25	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days

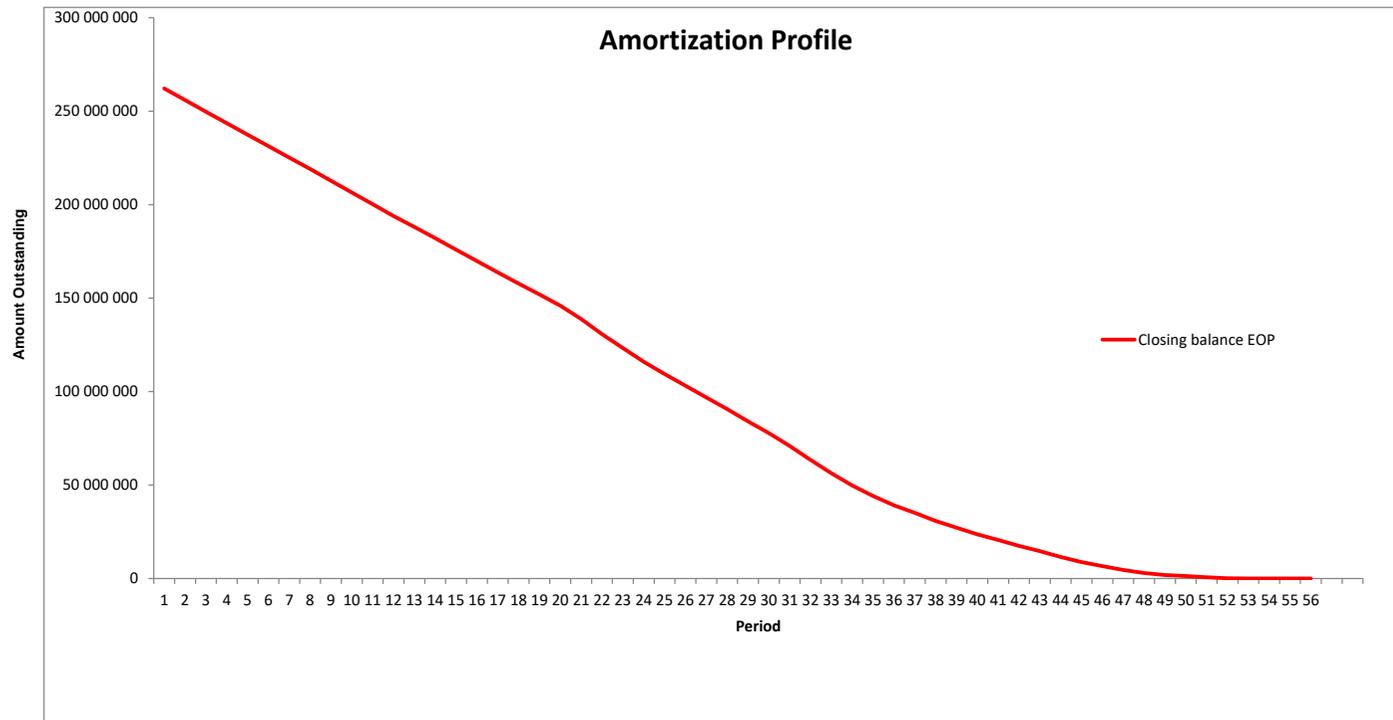
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	268 569 967	262 176 722	6 380 974	478 834	2,16 %	97,62 %
2	262 176 722	255 958 855	6 217 866	466 790	2,16 %	95,31 %
3	255 958 855	249 743 884	6 214 971	454 812	2,15 %	92,99 %
4	249 743 884	243 609 161	6 134 724	442 939	2,15 %	90,71 %
5	243 609 161	237 395 524	6 213 637	431 191	2,14 %	88,40 %
6	237 395 524	231 268 943	6 126 581	419 369	2,14 %	86,12 %
7	231 268 943	225 108 920	6 160 023	407 633	2,14 %	83,82 %
8	225 108 920	219 035 696	6 073 225	395 897	2,13 %	81,56 %
9	219 035 696	212 827 498	6 208 197	384 302	2,13 %	79,25 %
10	212 827 498	206 491 841	6 335 657	372 289	2,12 %	76,89 %
11	206 491 841	200 223 528	6 268 313	360 457	2,11 %	74,56 %
12	200 223 528	193 922 066	6 301 462	348 650	2,11 %	72,21 %
13	193 922 066	188 016 592	5 905 474	336 905	2,10 %	70,01 %
14	188 016 592	182 052 183	5 964 408	325 751	2,10 %	67,79 %
15	182 052 183	175 897 747	6 154 436	314 542	2,09 %	65,50 %
16	175 897 747	169 816 170	6 081 577	303 015	2,09 %	63,23 %
17	169 816 170	163 722 772	6 093 397	291 741	2,08 %	60,96 %
18	163 722 772	157 838 237	5 884 536	280 518	2,08 %	58,77 %
19	157 838 237	151 919 284	5 918 953	269 551	2,07 %	56,57 %
20	151 919 284	145 930 806	5 988 478	258 638	2,06 %	54,34 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	02.01.2023					
Payment date	29.12.2022					
Period No	25					
Monthly Period	01.11.2022					
Interest Period	from	25.11.2022	to	29.12.2022	=	34 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	25				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days

TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2020 11	428	556	192 618	9 244 903	
2020 12	369	471	128 552	7 461 995	
2021 01	414	579	195 860	9 192 251	
2021 02	367	512	168 583	8 023 790	
2021 03	343	471	153 683	8 018 179	
2021 04	368	512	177 988	8 205 864	
2021 05	330	466	152 079	7 454 113	
2021 06	347	460	129 017	6 959 564	
2021 07	370	474	139 037	7 079 668	
2021 08	293	360	106 689	5 724 723	
2021 09	163	211	65 334	3 408 453	
2021 10	172	210	56 468	3 205 305	
2021 11	174	250	72 814	3 405 310	
2021 12	373	455	120 210	6 224 684	
2022 01	426	587	179 514	8 774 934	
2022 02	338	473	151 562	6 648 349	
2022 03	278	359	116 256	5 172 281	
2022 04	261	343	105 591	4 862 310	
2022 05	214	261	71 068	3 413 353	
2022 06	244	316	89 126	4 112 527	
2022 07	293	364	112 001	5 271 795	
2022 08	174	210	59 435	2 866 729	
2022 09	122	152	47 453	2 111 577	
2022 10	119	154	67 101	1 854 375	
2022 11	118	177	72 959	1 741 141	
2022 12					
Total:	7 098	9 383	2 931 000	140 438 173	

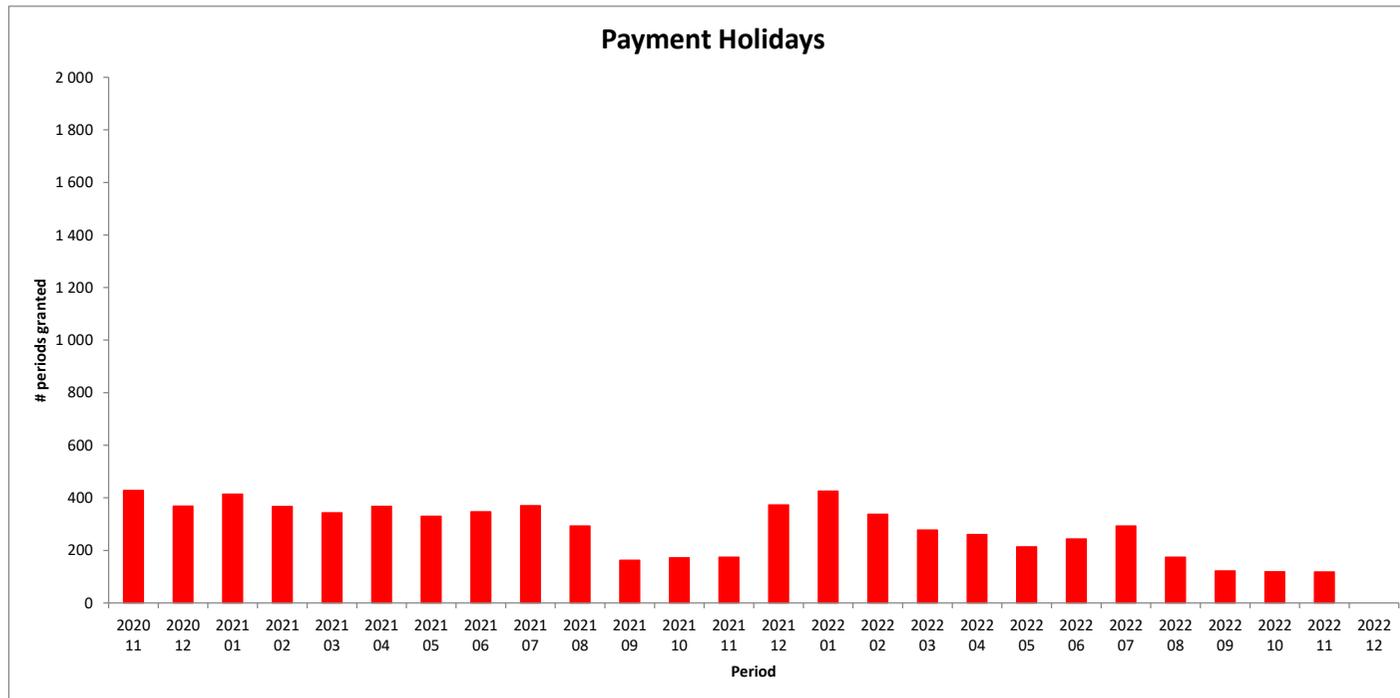
Payment Holiday

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.b Payment Holidays



Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	25				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.c Remaining Payment Holidays

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



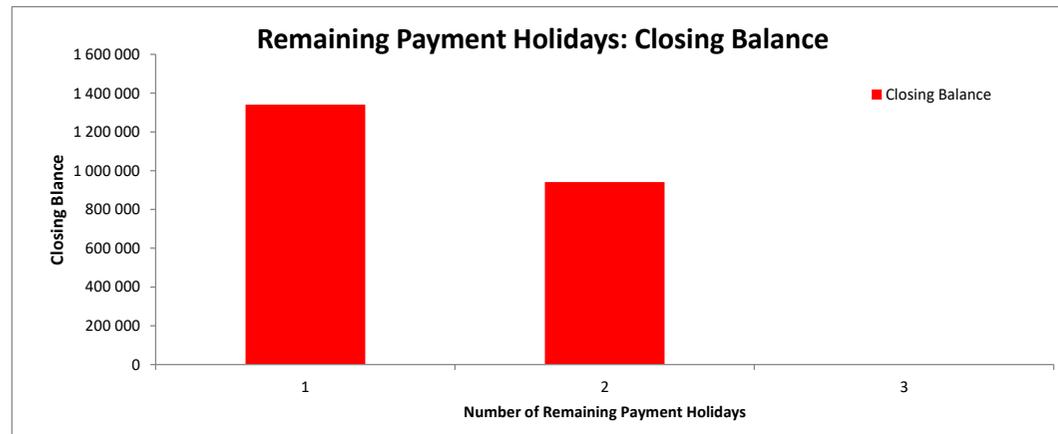
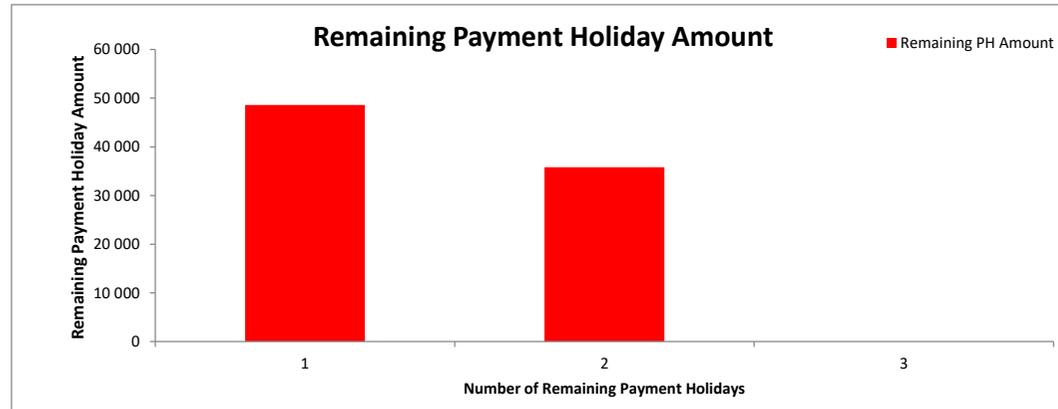
Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1		93	48 587	1 340 207
2		59	35 801	941 138
3				
Total		152	84 387	2 281 345

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.d Remaining Payment Holidays



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



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	02.01.2023		
Payment date	29.12.2022		
Period No	25		
Monthly Period	01.11.2022		
Interest Period	from	25.11.2022	to 29.12.2022 = 34 days

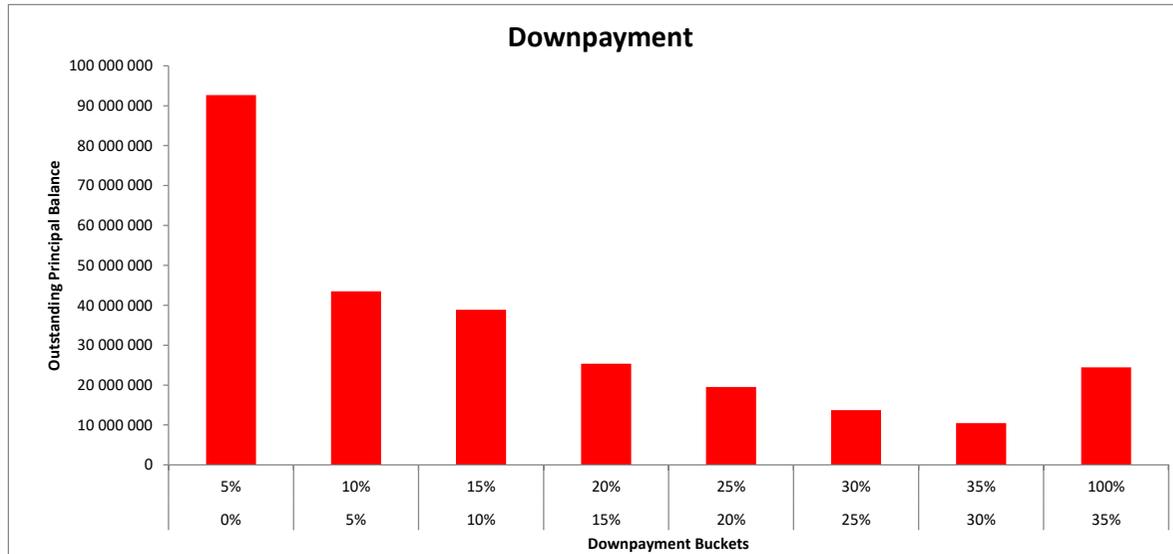
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 411	92 689 418	34,51 %	34,7	31,8
	5 %	10 %	2 822	43 487 023	16,19 %	33,6	32,2
	10 %	15 %	2 959	38 879 584	14,48 %	32,4	32,0
	15 %	20 %	2 070	25 365 957	9,44 %	31,4	31,9
	20 %	25 %	1 646	19 505 563	7,26 %	30,9	32,0
	25 %	30 %	1 245	13 704 944	5,10 %	30,5	32,0
	30 %	35 %	1 056	10 501 164	3,91 %	29,4	32,1
	35 %	100 %	3 290	24 436 315	9,10 %	28,4	31,2
Total			21 499	268 569 967	100 %	32,6	31,9

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.b Downpayment



Reporting Date	02.01.2023		
Payment date	29.12.2022		
Period No	25		
Monthly Period	01.11.2022		
Interest Period	from	25.11.2022	to 29.12.2022 = 34 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	02.01.2023
Payment date	29.12.2022
Period No	25
Monthly Period	01.11.2022
Interest Period	from 25.11.2022 to 29.12.2022 = 34 days

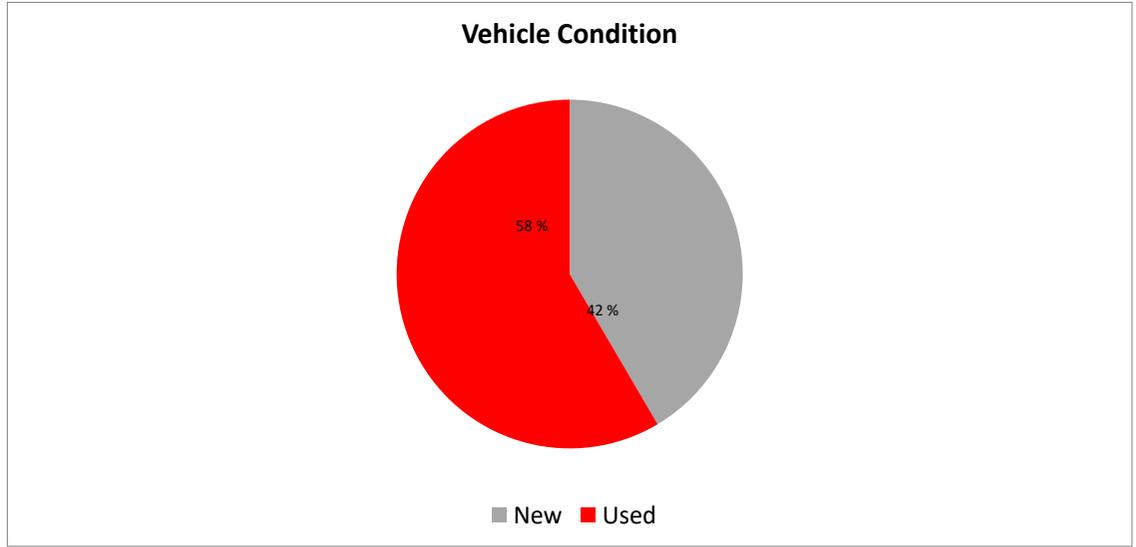
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		6 555	111 489 560	41,51 %	31,8	31,9
Used		14 944	157 080 407	58,49 %	33,1	31,9
Total		21 499	268 569 967	100 %	32,6	31,9

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.b Vehicle Condition



Reporting Date		02.01.2023							
Payment date		29.12.2022							
Period No		25							
Monthly Period		01.11.2022							
Interest Period	from	25.11.2022	to	29.12.2022	=	34 days			



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.a Borrower Type



Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	25	
Monthly Period	01.11.2022	
Interest Period	from	25.11.2022 to 29.12.2022 = 34 days

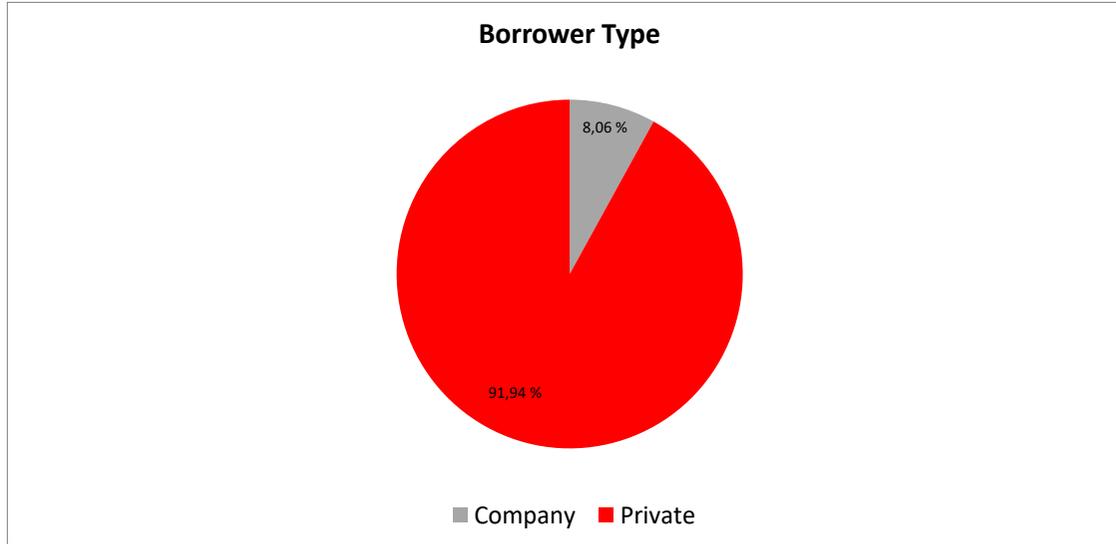
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 552	21 635 426	8,06 %	25,6	33,3
	Private	19 947	246 934 542	91,94 %	33,2	31,8
	Total	21 499	268 569 967	100 %	32,6	31,9

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.b Borrower Type



Reporting Date		02.01.2023			
Payment date		29.12.2022			
Period No		25			
Monthly Period		01.11.2022			
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.a Vehicle type



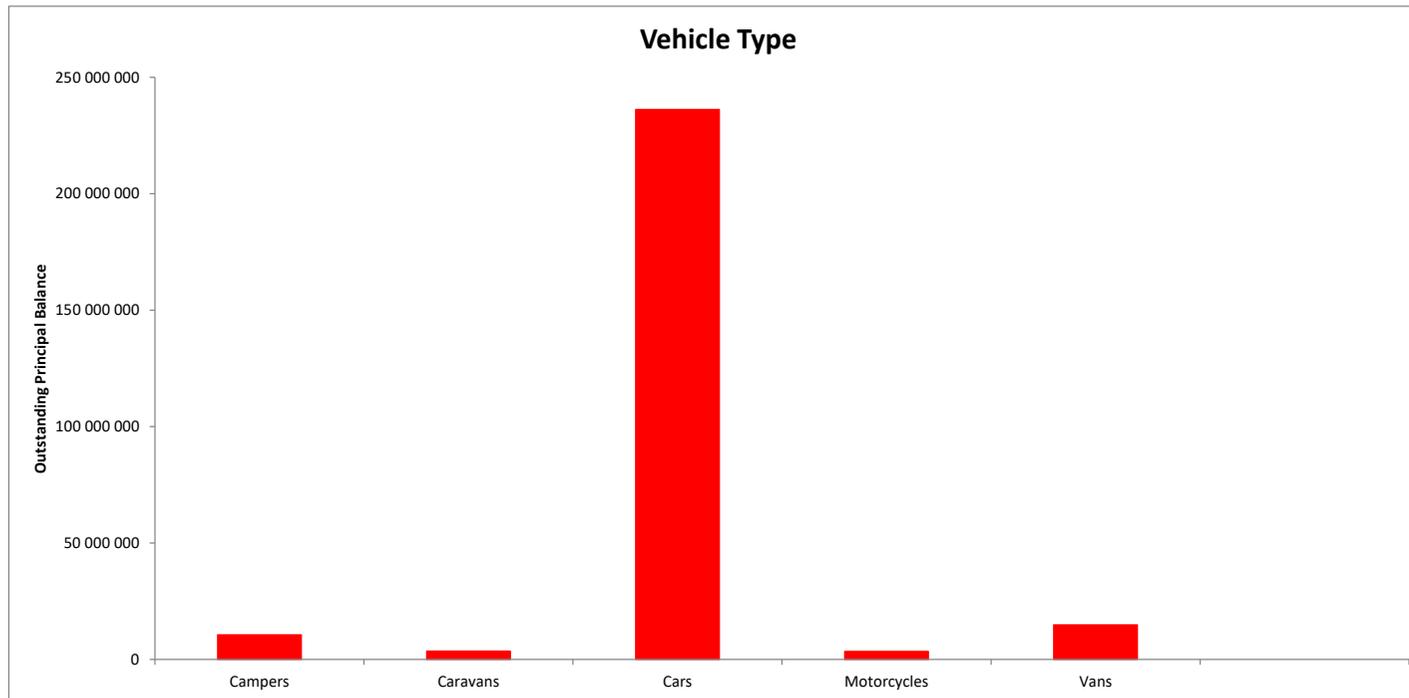
Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	25				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days

		TOTAL				
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	391	10 605 071	3,95 %	35,8	30,3
	Caravans	282	3 551 197	1,32 %	35,5	31,1
	Cars	18 985	236 143 942	87,93 %	32,7	32,0
	Motorcycles	476	3 471 400	1,29 %	29,2	30,2
	Vans	1 365	14 798 357	5,51 %	28,3	32,5
		21 499	268 569 967	100 %	32,6	31,9

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	25				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	25				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days

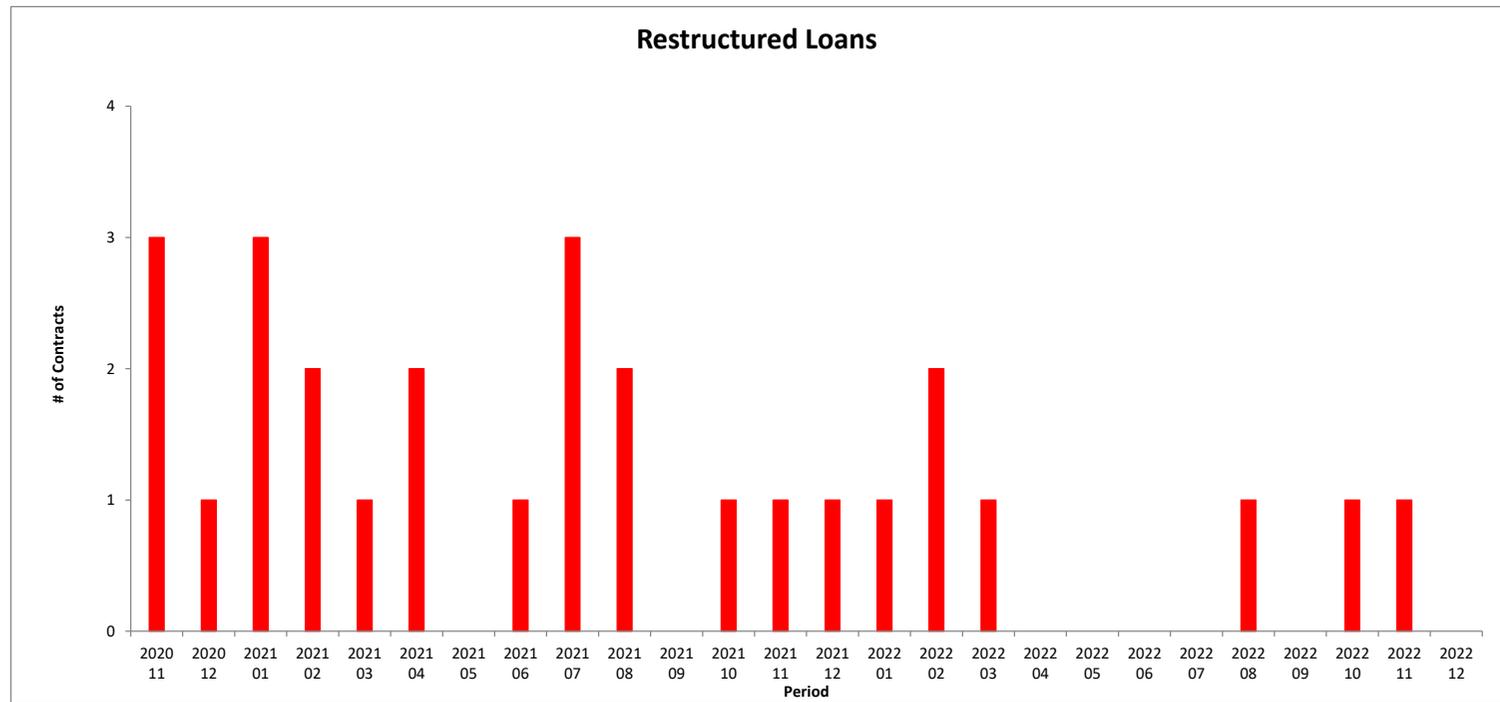
TOTAL		
Period	No	Outstanding balance
2020 11	3	42 294
2020 12	1	12 947
2021 01	3	38 055
2021 02	2	49 871
2021 03	1	45 445
2021 04	2	117 015
2021 05	0	0
2021 06	1	48 785
2021 07	3	66 845
2021 08	2	11 989
2021 09	0	0
2021 10	1	11 393
2021 11	1	3 407
2021 12	1	43 774
2022 01	1	5 761
2022 02	2	10 307
2022 03	1	10 885
2022 04	0	0
2022 05	0	0
2022 06	0	0
2022 07	0	0
2022 08	1	28 259
2022 09	0	0
2022 10	1	14 708
2022 11	1	2 290
2022 12		
	28	564 031

Restructured

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	25				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	02.01.2023					
Payment date	29.12.2022					
Period No	25					
Monthly Period	from	01.11.2022	to	29.12.2022	=	34 days
Interest Period		25.11.2022				

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

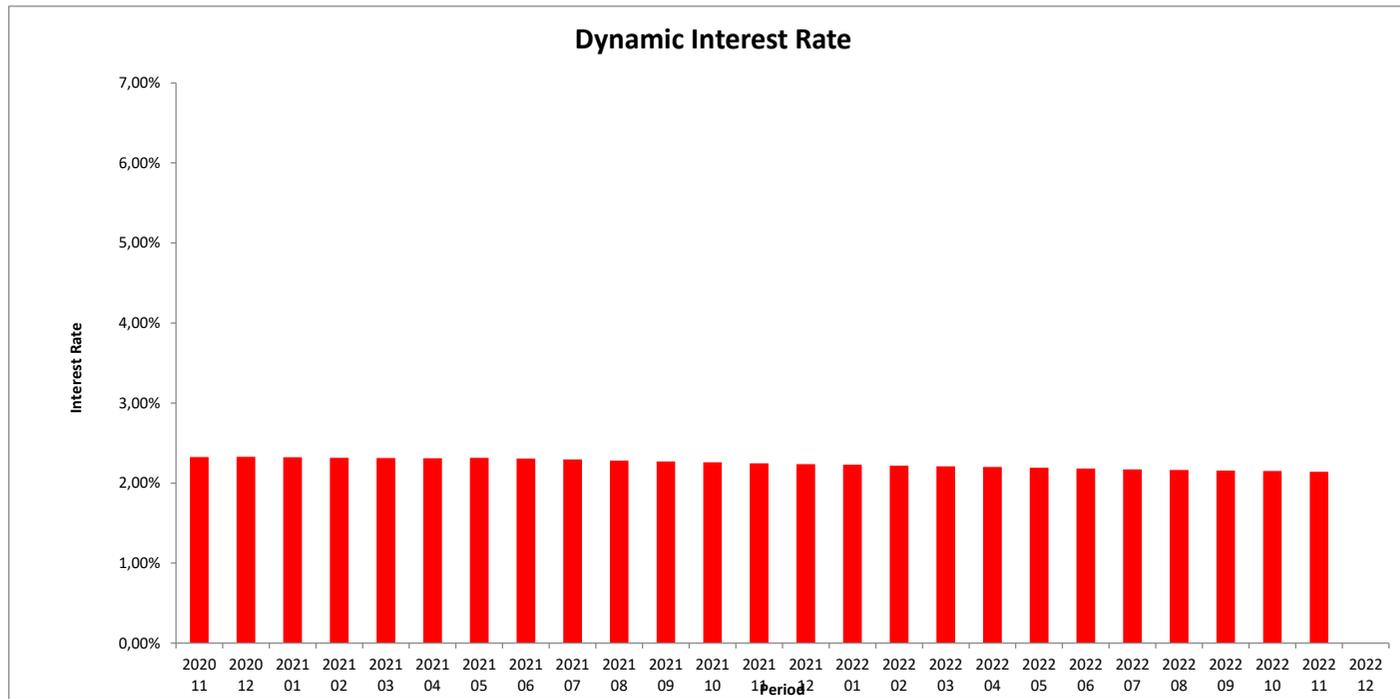
Interest rate evolution

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

24.b Dynamic Interest Rate



Reporting Date	02.01.2023
Payment date	29.12.2022
Period No	25
Monthly Period	01.11.2022
Interest Period	from 25.11.2022 to 29.12.2022 = 34 days



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Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date 02.01.2023
Payment date 29.12.2022
Period No 25

Monthly Period from 01.11.2022 to 29.12.2022 = 34 days
Interest Period

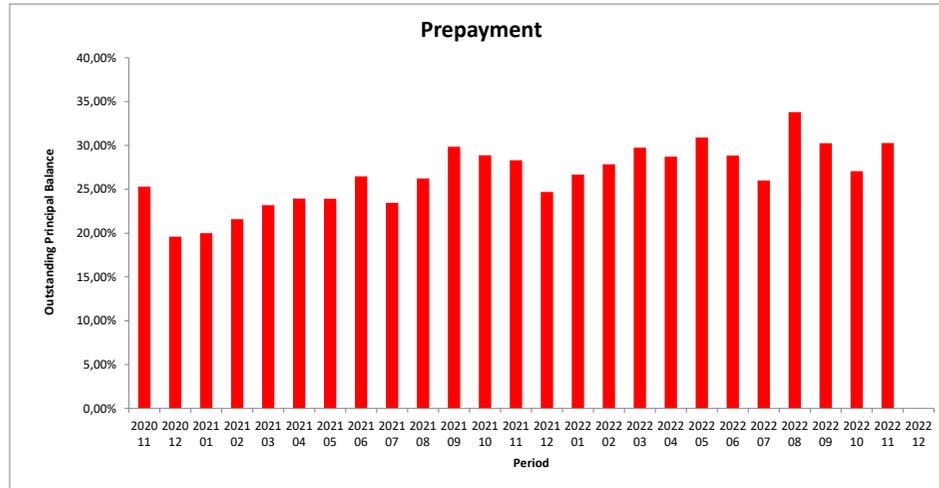
TOTAL				
Period	Sum of Pre-Payments	Closing Balance	CPR Annual	
2020 11	28 312 103	596 759 291	25,30 %	
2020 12	11 299 151	627 427 036	19,59 %	
2021 01	11 575 311	628 336 885	20,00 %	
2021 02	12 584 253	627 092 170	21,59 %	
2021 03	13 575 000	624 523 955	23,18 %	
2021 04	14 086 212	624 899 859	23,94 %	
2021 05	14 081 851	624 813 092	23,93 %	
2021 06	15 152 005	598 936 663	26,47 %	
2021 07	12 677 662	575 853 839	23,44 %	
2021 08	13 814 697	551 501 127	26,24 %	
2021 09	15 322 132	526 407 071	29,85 %	
2021 10	14 081 107	503 047 002	28,87 %	
2021 11	13 144 913	480 620 270	28,31 %	
2021 12	10 755 502	460 641 076	24,69 %	
2022 01	11 260 591	441 042 536	26,68 %	
2022 02	11 320 336	421 671 896	27,86 %	
2022 03	11 621 084	400 967 872	29,74 %	
2022 04	10 642 389	382 691 995	28,71 %	
2022 05	11 025 690	363 504 978	30,90 %	
2022 06	9 678 755	346 239 311	28,84 %	
2022 07	8 191 489	330 723 798	25,99 %	
2022 08	10 556 939	312 554 181	33,79 %	
2022 09	8 788 263	297 077 184	30,26 %	
2022 10	7 345 139	283 080 674	27,06 %	
2022 11	7 947 921	268 569 967	30,27 %	
2022 12				

Dynamic Prepayment

25.b Dynamic Pre-Payments



Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	25				
Monthly Period	from	01.11.2022	to	29.12.2022	= 34 days
Interest Period		25.11.2022			



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26. Delinquency



Reporting Date	02.01.2023					
Payment date	29.12.2022					
Period No	25					
Monthly Period	01.11.2022					
Interest Period	from	25.11.2022	to	29.12.2022	=	34 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2020	11	596 759 291	32 104	559 697 267	1 831	33 483 189	131	2 906 442	30	521 785	7	150 608	-	-	-	-	1	4 367
	12	627 427 036	34 181	593 489 612	1 596	29 511 927	158	3 117 706	38	956 412	16	226 524	6	124 855	-	-	-	-
	1	628 336 885	34 320	589 982 636	1 794	31 835 460	232	5 161 615	38	711 197	14	327 141	13	219 816	5	99 019	1	2 683
	2	627 092 170	34 579	587 923 243	1 786	33 020 049	233	4 197 488	48	1 077 182	26	456 456	13	316 918	8	100 834	5	99 019
	3	624 523 955	35 304	594 488 491	1 381	24 830 220	166	3 107 059	53	905 286	32	701 987	19	318 015	9	172 895	13	179 528
	4	624 899 859	35 594	593 682 251	1 381	24 341 630	243	4 786 738	59	948 541	27	458 723	17	383 133	17	298 844	14	178 955
	5	624 813 092	35 405	585 133 911	1 903	32 689 364	248	4 530 345	79	1 367 500	33	568 602	12	257 476	11	265 894	23	414 737
	6	598 936 663	34 349	559 312 821	1 964	33 044 584	227	4 106 683	88	1 514 307	32	533 476	17	297 502	7	127 290	15	310 140
	7	575 853 839	33 701	540 818 419	1 640	28 178 384	247	4 305 751	78	1 412 273	29	348 683	28	527 081	14	263 249	11	135 634
	8	551 501 127	32 460	513 982 365	1 783	30 259 381	257	4 874 415	76	1 311 685	31	523 918	20	300 648	16	248 715	22	336 471
	9	526 407 071	31 666	495 173 555	1 505	25 356 265	204	3 672 903	67	1 358 837	29	453 876	13	188 047	11	203 588	24	270 003
	10	503 047 002	30 435	469 346 049	1 698	27 347 133	203	3 840 814	91	1 426 294	33	628 497	19	266 904	9	191 310	13	201 169
11	480 620 270	29 683	450 805 909	1 471	22 977 881	252	4 530 683	66	1 178 845	40	655 478	17	287 241	11	184 234	11	179 062	
12	460 641 076	29 019	433 610 141	1 289	19 317 305	280	5 076 147	76	1 396 434	35	706 455	27	416 986	6	117 607	15	248 827	
2021	1	441 042 536	27 825	409 078 838	1 583	23 938 432	306	5 187 429	77	1 381 856	42	799 090	21	432 570	16	224 322	13	187 970
	2	421 671 896	27 101	392 375 093	1 477	21 854 677	255	4 366 189	86	1 592 741	43	845 850	21	364 469	14	272 877	24	353 502
	3	400 967 872	26 299	374 895 143	1 389	20 222 374	187	2 986 561	79	1 249 237	54	1 001 100	22	393 337	13	220 120	17	311 946
	4	382 691 995	25 591	357 711 264	1 216	18 097 081	258	4 213 669	60	961 106	51	823 516	26	582 418	15	302 941	18	262 132
	5	363 504 978	24 584	336 885 925	1 381	20 406 855	223	3 352 513	96	1 485 638	27	598 237	26	367 425	19	418 385	18	302 119
	6	346 239 311	23 859	322 582 012	1 312	17 964 171	211	3 326 128	72	1 204 304	37	517 792	17	393 330	19	251 575	20	433 169
	7	330 723 798	22 968	305 809 080	1 409	18 935 404	214	3 274 344	90	1 466 793	39	615 231	25	430 017	11	192 928	21	310 721
	8	312 554 181	22 195	289 210 166	1 285	18 095 527	195	3 021 958	76	1 229 243	40	538 759	21	360 036	10	98 493	22	382 387
	9	297 077 184	21 574	277 464 870	1 054	14 404 641	206	3 131 567	76	1 212 774	36	409 120	19	191 016	13	263 196	10	113 949
	10	283 080 674	20 672	261 107 894	1 234	16 579 690	200	2 913 730	96	1 593 285	30	439 232	23	276 001	16	170 841	15	265 533
	11	268 569 967	20 042	248 814 139	1 095	14 418 467	213	3 108 142	78	1 236 577	39	545 043	17	287 200	15	160 401	21	205 285
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	25	
Monthly Period	from 01.11.2022	to 29.12.2022
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2020 Q4			2021 Q1			2021 Q2			2021 Q3			2021 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2020 4	4 367	1	0	0	4 367	0	0	4 367	0	0	4 367	0	0	4 367	1 971	1 971	2 395
2021 1	281 230	19				1 716	1 716	279 514	61 396	63 112	218 118	89 257	152 369	128 862	30 581	182 949	98 281
2021 2	903 831	52							14 030	14 030	889 801	208 773	222 803	681 028	125 151	347 954	555 877
2021 3	742 108	57										25 332	25 332	716 776	291 579	316 911	425 197
2021 4	629 057	39													55 075	55 075	573 982
2022 1	853 418	54															
2022 2	997 419	56															
2022 3	807 057	53															
2022 4	470 817	36															
2023 1																	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2022 Q1			2022 Q2			2022 Q3			2022 Q4			2023 Q1		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss									
2020 4	4 367	1	0	1 971	2 395	0	1 971	2 395		1 971	2 395		1 971	2 395			
2021 1	281 230	19		182 949	98 281	5 768	188 718	92 513	19 895	208 612	72 618	343	208 955	72 275			
2021 2	903 831	52	228 948	576 902	326 929	53 694	630 596	273 235	3 336	633 931	269 900	4 178	638 110	265 722			
2021 3	742 108	57	122 678	439 589	302 519	76 801	516 390	225 718	52 725	569 114	172 994	19 044	588 158	153 950			
2021 4	629 057	39	115 284	170 359	458 698	178 761	349 120	279 938	69 061	418 180	210 877	26 744	444 924	184 133			
2022 1	853 418	54	45 684	45 684	807 733	182 774	228 458	624 959	263 378	491 836	361 582	35 214	527 050	326 367			
2022 2	997 419	56				28 391	28 391	969 029	105 809	134 200	863 220	52 108	186 307	811 112			
2022 3	807 057	53							151 294	151 294	655 763	43 465	194 759	612 298			
2022 4	470 817	36										5 031	5 031	465 787			
2023 1																	

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28. Priority of Payments - Revenue



Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	25	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 026 630,82	EUR
Senior Expenses	-	37 748,06	EUR
Servicing Fee	-	111 904,15	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	67 141,14	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	-	118 111,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	205 284,65	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	66 686,95	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	153,00	EUR
Deferred Purchase Price to Seller		419 601,87	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 093 140,74	EUR
Senior Expenses	-	22 715,00	EUR
Issuer Swap Interest Amount	-	67 141,14	EUR
Interest Class A Notes	-	481 856,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	54 466,00	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	-	118 111,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	205 284,65	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	66 686,95	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		76 880,00	EUR

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29. Priority of Payments - Redemption



Reporting Date	02.01.2023		
Payment date	29.12.2022		
Period No	25		
Monthly Period	01.11.2022		
Interest Period	from 25.11.2022	to 29.12.2022	= 34 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	14 305 421,73	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Further Purchase Price Payable to Seller	-	-	EUR
Balance to be Credited to the Reinvestment Principal Ledger	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	14 305 421,73	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	14 510 706,38	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 occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	12 175 452,74	EUR
(ii) Principal Payments on Class B Notes	-	1 217 525,40	EUR
(iii) Principal Payments on Class C Notes	-	1 117 728,24	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	-	0,00	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	12 175 452,74	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	1 217 525,40	EUR	
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	1 117 728,24	EUR	
Payment to Issuer as Issuer Available Revenue Receipts	0,00	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		76 880,00	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		419 601,87	EUR
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30. Transaction Costs

Reporting Date	02.01.2023				
Payment date	29.12.2022				
Period No	25				
Monthly Period	01.11.2022				
Interest Period	from	25.11.2022	to	29.12.2022	= 34 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	37 748,06			
Interest accrued for the Period	EUR	654 433,00	481 856,00	54 466,00	118 111,00
Cumulative Interest accrued	EUR	7 109 602,00	2 770 887,00	412 842,00	3 925 873,00
Interest Payments	EUR	654 433,00	481 856,00	54 466,00	118 111,00
Cumulative Interest Payments	EUR	7 109 602,00	2 770 887,00	412 842,00	3 925 873,00
Interest accrued on Subordinated Loan for the Period	EUR	2 095,00			
Cumulative Interest accrued on Subordinated Loan	EUR	4 897,00			
Interest Payments on Subordinated Loan	EUR	2 095,00			
Cumulative Interest Payments on Subordinated Loan	EUR	4 897,00			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

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32. Swap Overview

Reporting Date	02.01.2023	
Payment date	29.12.2022	
Period No	25	
Monthly Period	01.11.2022	
Interest Period	from 25.11.2022	to 29.12.2022 = 34 days



Class A Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class A Notes	237 523 610
Interest Period Start	25.11.2022
Interest Period End	29.12.2022
Interest Days	34
Settlement Date	29.12.2022
Party A Floating Interest Rate	2,148 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 481 856,23
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 56 081,96

Class B Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class B Notes	23 751 973
Interest Period Start	25.11.2022
Interest Period End	29.12.2022
Interest Days	34
Settlement Date	29.12.2022
Party A Floating Interest Rate	2,428 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 54 465,91
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 11 059,18

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31. Contact Details



Santander Consumer Bank AS

Financial Markets

Morten Christopher Freberg Holme
Kjetil Amundstad
Anders Bruun-Olsen

+47 92 82 38 33
+47 48 17 10 04
+47 21 08 37 70

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

Risk

Isak Nygaardsmoen Riksheim
Kyrre Skram
Olav Furuset

+47 40 62 65 84
+ 47 90 80 28 86
+47 91 15 20 08

isak.nygardsmoen.riksheim@santanderconsumer.no
kyrre.skram@santanderconsumer.no
olav.furuset@santanderconsumer.no

Reporting Date	02.01.2023
Payment date	29.12.2022
Period No	25
Monthly Period	01.11.2022
Interest Period	from 25.11.2022 to 29.12.2022 = 34 days