SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		29.11.2021		Following payment dates:		
Payment date		25.11.2021			30.12.2021	
Period No		12			25.01.2022	
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days
Cut-Off date		31.10.2021				

Santander Consumer Bank

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Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
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Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days

1. Portfolio Information

Outstanding receivables	Current Period Aggregated Outstanding Principal Amount	
Opening balance prior to replenishment	**526 407 070,52**	**EUR**
Scheduled Loan Principal Repayments (+MC)	9 077 792,60	EUR
Prepayments	14 081 107,26	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**23 158 899,86**	**EUR**
New Defaulted Auto Loans in Period	201 168,59	EUR
Closing balance prior to replenishment	**503 047 002,07**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**503 047 002,07**	**EUR**
Principal Recoveries on loans in default	179 572,52	EUR

Total revenue collections

Total Revenue Received in Period	**1 490 112,69**	**EUR**

Loans

At beginning of period	33 495	Loans
Replenished contracts this period	-	Loans
Paid in Full	994	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	13	Loans
At end of period	**32 488**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	29.11.2021				
Payment date	25.11.2021				
Period No	12				
Monthly Period	01.10.2021				
Interest Period from	26.10.2021	to	25.11.2021	=	30 days

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 656 473,11	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	125 470,29	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	**1 781 943,40**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	637 359,98	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	64 018,14	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	-	EUR
g. Liquidity Reserve Excess Amount	125 470,29	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**826 848,41**	**EUR**

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Payment date	25.11.2021				
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Interest Period from	26.10.2021	to	25.11.2021	=	30 days

3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	23 158 899,86	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	**23 158 899,86**	**EUR**

Issuer Available Redemption Receipts		
a. Amounts due to Issuer from Purchaser under the Loan Agreement	23 158 899,86	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	201 168,59	EUR
Total Amount for Issuer Available Redemtion Receipts	**23 360 068,45**	**EUR**

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Reporting Date		29.11.2021				
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Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days

4. Reserve Accounts

Note Balance

Beginning of Period		526 407 070,52	EUR
End of Period		503 047 002,07	EUR

Liquidity Balance

Beginning of Period	0,5 %	2 617 505,64	EUR
Cash Outflow		125 470,29	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	2 492 035,35	EUR
Required Reserve Amount	0,5 %	2 492 035,35	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		29.11.2021				
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Asset Balance

Opening balance prior to replenishment	526 407 070,52	EUR
Closing balance prior to replenishment	503 047 002,07	EUR
Closing Balance post replenishment	503 047 002,07	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	469 346 049,02	93,30 %	30 435
1-29 days past due	27 347 133,38	5,44 %	1 698
Delinquent Receivables:			
30-59 days past due	3 840 814,47	0,76 %	203
60-89 days past due	1 426 293,70	0,28 %	91
90-119 days past due	628 497,04	0,12 %	33
120-149 days past due	266 904,06	0,05 %	19
150-179 days past due	191 310,40	0,04 %	9
Total Performing and Delinquent	**503 047 002**	**100,00 %**	**32 488**
Current Period Defaults	201 168,59		13
Cumulative Defaults	2 132 704,29		142
Current Period Principal Recoveries	179 572,52		
Cumulative Principal Recoveries	531 778,24		

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	0,24 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,22 %	
or [A] + [B] - [C] / [D] < 10%	**77,64 %**	
[A] Aggregate Outstanding Asset Principal Amount	503 047 002,07	
[B] Aggregate principal balance of Defaulted Contracts	2 132 704,29	
[C] Recoveries received on such Defaulted Contracts	531 778,24	
[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		1,26 %
[B] Delinquency Ratio, preceding Payment Date		1,12 %
[C] Delinquency Ratio, second preceding Payment Date		1,32 %
or Servicer Termination Event	**NO**	
or Swap Counterparty Downgrade Event	**NO**	

Pro Rata Trigger Event, where [A] / [B] ≥ 16% — 11,11 % — 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	526 407 070,52

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)	*43,99**
Used Vehicles (max 69%)	62,26 %
Balloon Loans (max 63%)	64,67 %
Corporate Borrowers (max 11%)	9,04 %
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	26.10.2021	to	25.11.2021 =	30 days

6. Note Principal

	Class A	Class B	Class C	
Note Principal				
Beginning of Period	467 907 070,52	30 500 000,00	28 000 000,00	EUR
Sequential Amortization	23 360 068,45	-	-	EUR
Pro Rata Amortization	-	-	-	EUR
End of Period	444 547 002,07	30 500 000,00	28 000 000,00	EUR
Principal Deficiency Sub-Ledger				
Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	201 168,59	EUR
Credit PDL	-	-	201 168,59	EUR
End of Period	-	-	-	EUR
Net Note Principal				
Beginning of Period	467 907 070,52	30 500 000,00	28 000 000,00	EUR
End of Period	444 547 002,07	30 500 000,00	28 000 000,00	EUR

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7. Outstanding Notes

Reporting Date		29.11.2021			
Payment date		25.11.2021			
Period No		12			
Monthly Period		01.10.2021			
Interest Period	from	26.10.2021	to	25.11.2021 =	30 days

1. Note Balance	All Notes	Class A	Class B	Class C
General Note Information				
ISIN Code		XS2230295151	XS2230295664	XS2230295748
Currency		EUR	EUR	EUR
Initial Tranching	100 %	91,00 %	4,69 %	4,31 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	AA(sf) / A(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 500	5 915	305	280
Current Note Information				
Outstanding Opening Balance	526 407 070,52	467 907 070,52	30 500 000,00	28 000 000,00
Available Distribution Amount	23 360 068,45			
Amortisation	23 360 068,45			
Redemption per Class	23 360 068,45	23 360 068,45	-	-
Redemption per Note		3 949,29	-	-
Outstanding Closing Balance		444 547 002,07	30 500 000,00	28 000 000,00
Net Outstanding Closing Balance	503 047 002,07	444 547 002,07	30 500 000,00	28 000 000,00
Current Tranching	100 %	88,37 %	6,06 %	5,57 %
Current Pool Factor		0,75	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	30			
Principal Outstanding per Note Beginning of Period		79 105,17	100 000,00	100 000,00
>Principal Repayment per note		3 949,29	-	-
Principal Outstanding per Note End of Period		75 155,88	100 000,00	100 000,00
>Interest accrued for the period		9,03	34,75	541,67
Interest Payment	215 684,81	53 419,39	10 598,75	151 666,67
Interest Payment per Note		9,03	34,75	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)	13,79 %	7,73 %	2,16 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	14,31 %	8,24 %	2,16 %
Current CE (Subordination)	11,63 %	5,57 %	0,00 %
Current CE (Subordination, incl. Liquitidy Reserve)	12,14 %	6,08 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	29.11.2021
Payment date	25.11.2021
Period No	12
Monthly Period	01.10.2021
Interest Period :	26.10.2021 to 25.11.2021 = 30 days

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			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	26.10.2021	to	25.11.2021	=	30 days

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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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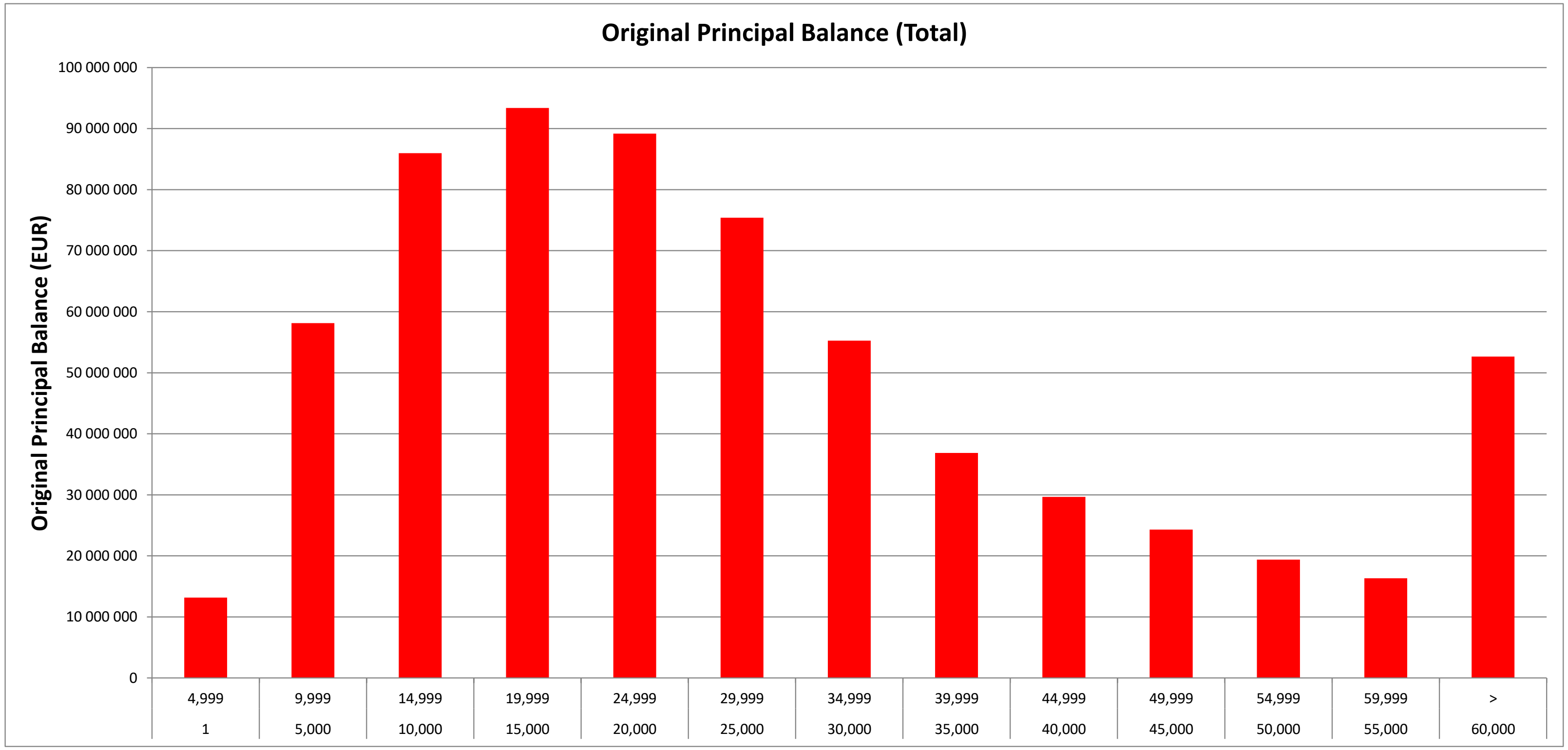

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10.a Outstanding Principal Balance

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Average amount - all:	15 484

Outstanding balance	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	5 000	5 408	16 398 392	3,26 %	24,9	21,2
	5 000	10 000	7 833	58 499 685	11,63 %	37,6	21,1
	10 000	15 000	6 325	78 490 297	15,60 %	42,4	20,4
	15 000	20 000	4 481	77 845 105	15,47 %	44,2	20,0
	20 000	25 000	3 181	71 084 357	14,13 %	45,3	19,4
	25 000	30 000	1 870	51 054 044	10,15 %	45,8	18,7
	30 000	35 000	1 073	34 602 340	6,88 %	47,1	18,0
	35 000	40 000	678	25 279 416	5,03 %	47,7	18,2
	40 000	45 000	492	20 828 595	4,14 %	48,8	17,2
	45 000	50 000	360	17 037 858	3,39 %	48,5	17,6
	50 000	55 000	278	14 538 739	2,89 %	48,7	17,5
	55 000	60 000	139	7 948 493	1,58 %	47,4	17,6
	60 000	-	370	29 439 679	5,85 %	48,3	17,3
	Total		32 488	503 047 002	100 %	44,0	19,3

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10.b Outstanding Principal Balance Graph

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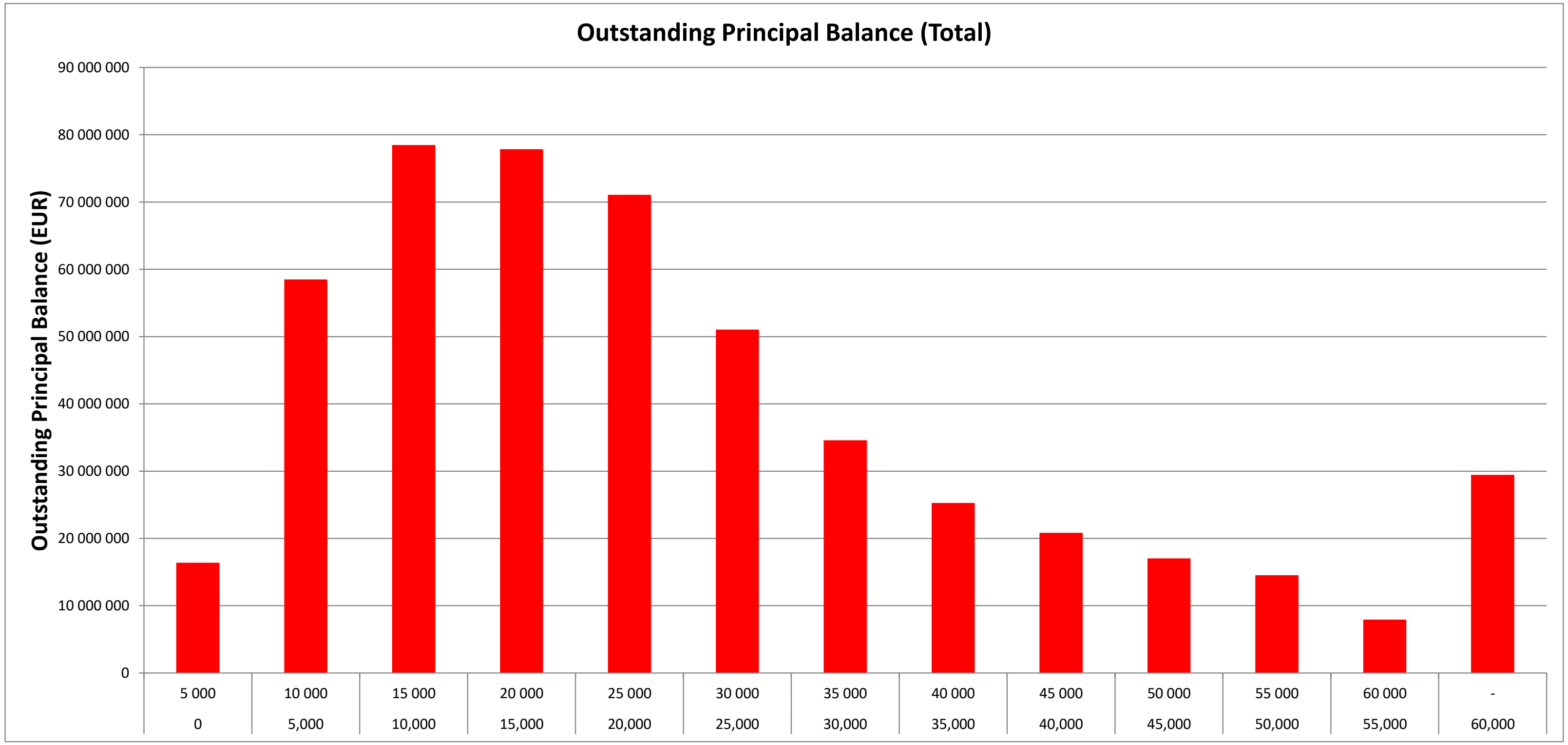
Monthly Period		01.10.2021					
Interest Period	from	26.10.2021	to	25.11.2021	=	30	days



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11.a Geographical Distribution

Reporting Date		29.11.2021			
Payment date		25.11.2021			
Period No		12			
Monthly Period		01.10.2021			
Interest Period	from	26.10.2021	to	25.11.2021	= 30 days

Santander Consumer Bank

Geographic distribution	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Central Finland	3 447	49 056 729	9,75 %	42,4	19,4
	Eastern Finland	1 292	18 294 698	3,64 %	43,9	19,5
	East Tavastia	1 892	29 288 251	5,82 %	44,1	19,9
	Greater Helsinki	10 175	178 601 806	35,50 %	44,2	19,3
	Northern Finland	2 896	44 248 852	8,80 %	44,4	19,3
	Northern Savonia	1 469	19 987 455	3,97 %	42,4	19,3
	Ostrobothnia	2 163	27 582 424	5,48 %	43,7	19,5
	South-Eastern Fi	1 854	26 083 930	5,19 %	44,0	19,1
	South-Western Fi	3 752	56 336 208	11,20 %	45,0	19,3
	Western Tavastia	3 548	53 566 650	10,65 %	44,1	19,1
	Total	32 488	503 047 002	100 %	44,0	19,3

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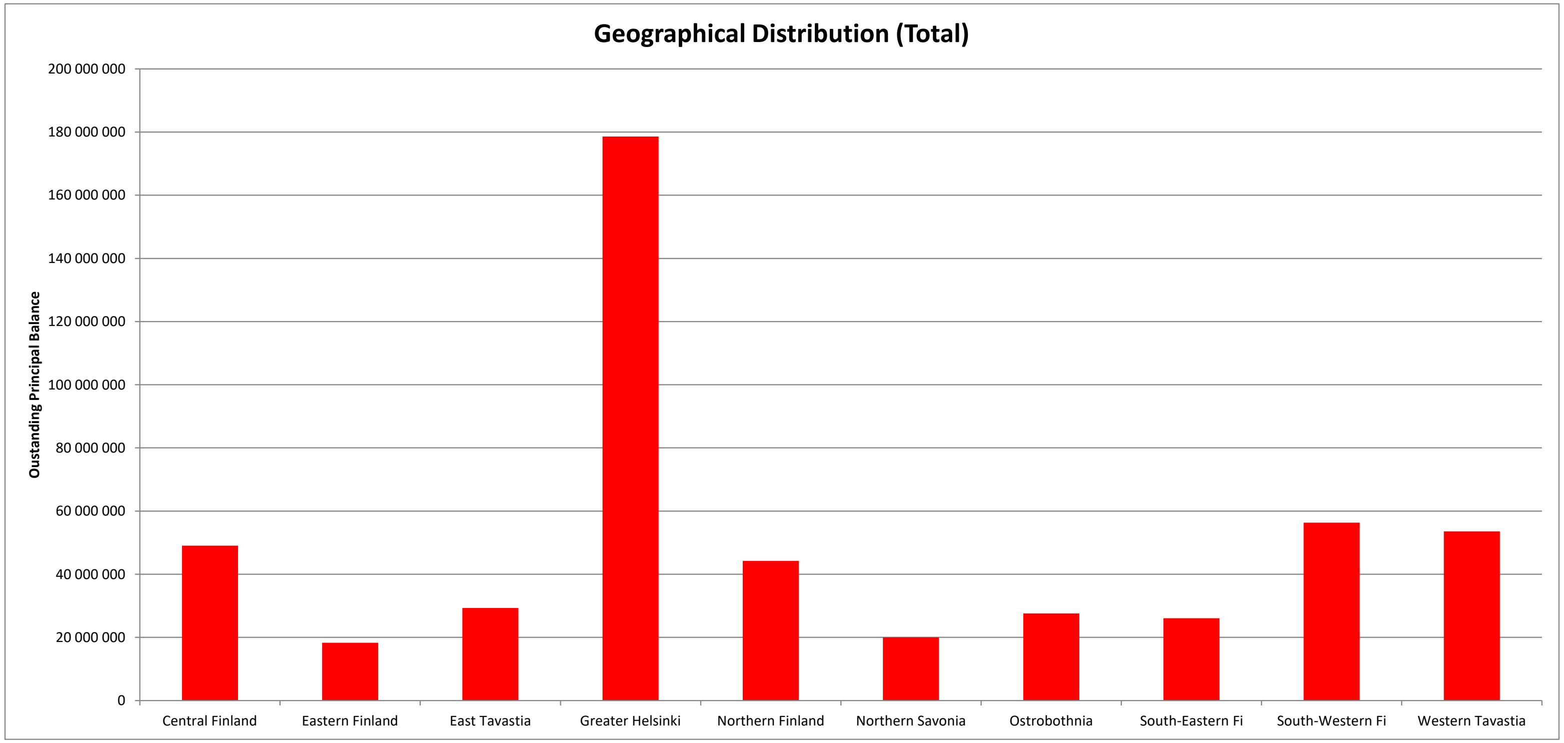
11.b Geographical Distribution Graph

Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days



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Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days

12.a Interest Rate

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	7 860	143 480 761	28,52 %	42,7	20,0
1	2	8 433	160 669 226	31,94 %	45,5	18,7
2	4	9 708	142 325 555	28,29 %	44,3	18,9
4	6	4 858	44 673 205	8,88 %	43,1	19,5
6	8	1 612	11 827 230	2,35 %	39,8	23,0
8	10	15	62 278	0,01 %	35,7	20,7
10	12	1	5 534	0,00 %	37,0	25,0
12	14					
14	16	1	3 212	0,00 %	19,0	34,0
16	18					
18	-					
Total		32 488	503 047 002	100 %	44,0	19,3

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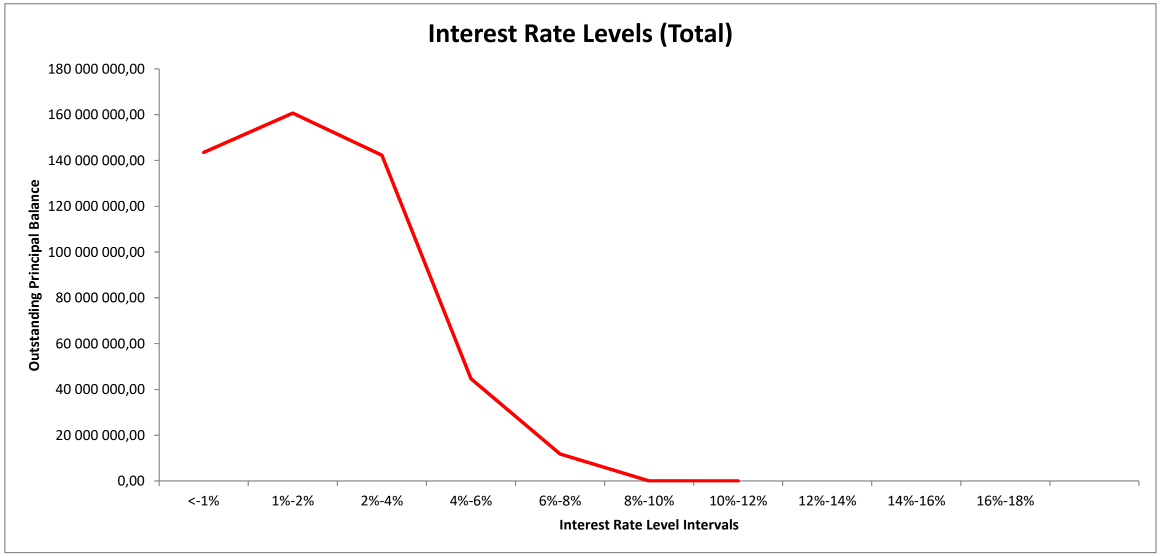
12.b Interest Rate

Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days



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Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days

13.a Remaining Terms

Months to maturity	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	0	12	17 736	0,00 %	0,0	34,5
	1	12	1 726	5 021 823	1,00 %	8,9	25,7
	13	24	3 470	22 978 467	4,57 %	20,2	26,3
	25	36	7 256	88 047 587	17,50 %	32,4	25,3
	37	48	12 340	214 127 456	42,57 %	43,2	19,1
	49	60	6 866	152 042 969	30,22 %	54,1	16,2
	61	72	818	20 810 964	4,14 %	62,5	9,7
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		32 488	503 047 002	100 %	44,0	19,3

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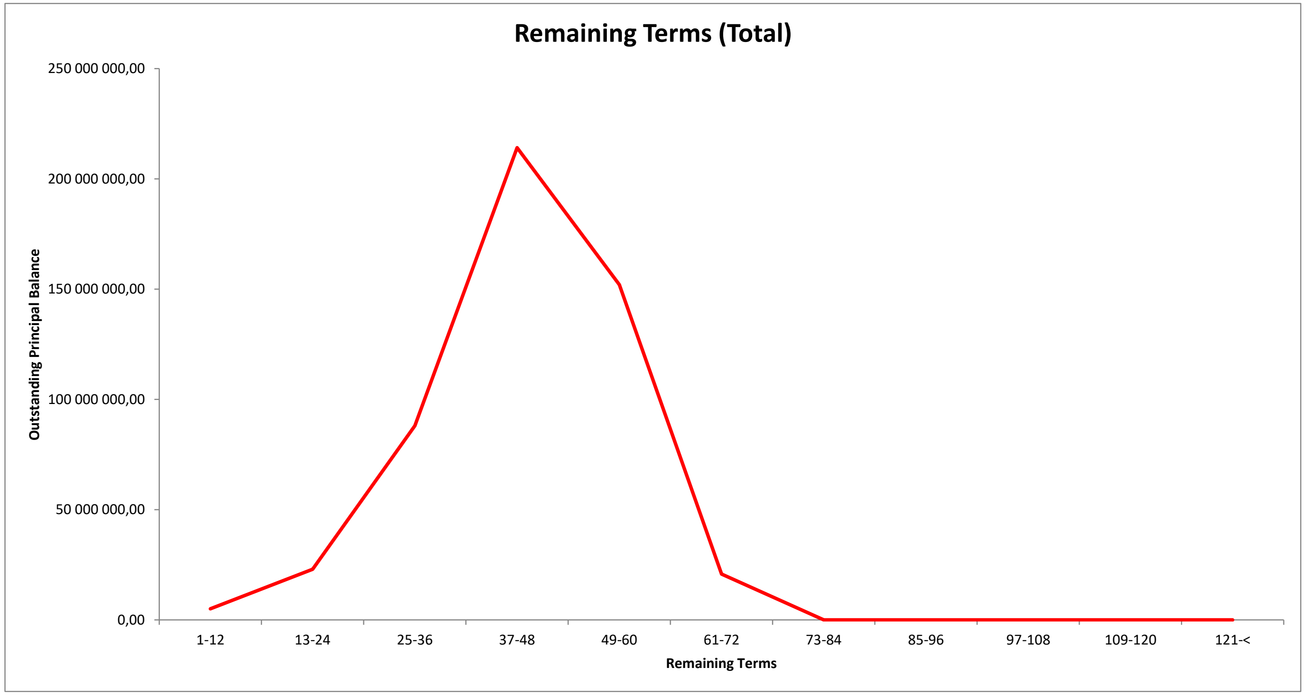
13.b Remaining Terms

Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days



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14.a Seasoning

Reporting Date		29.11.2021		
Payment date		25.11.2021		
Period No		12		
Monthly Period		01.10.2021		
Interest Period	from	26.10.2021	to	25.11.2021 = 30 days

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12	4 155	73 868 569	14,68 %	52,2	10,2
	13	24	20 140	325 520 417	64,71 %	45,1	18,2
	25	36	7 026	91 002 262	18,09 %	36,0	27,8
	37	48	978	11 185 659	2,22 %	27,2	40,5
	49	60	188	1 468 924	0,29 %	19,0	51,7
	61	72	1	1 170	0,00 %	3,0	65,0
	73	84					
	85	96					
	Total		32 488	503 047 002	100 %	44,0	19,3

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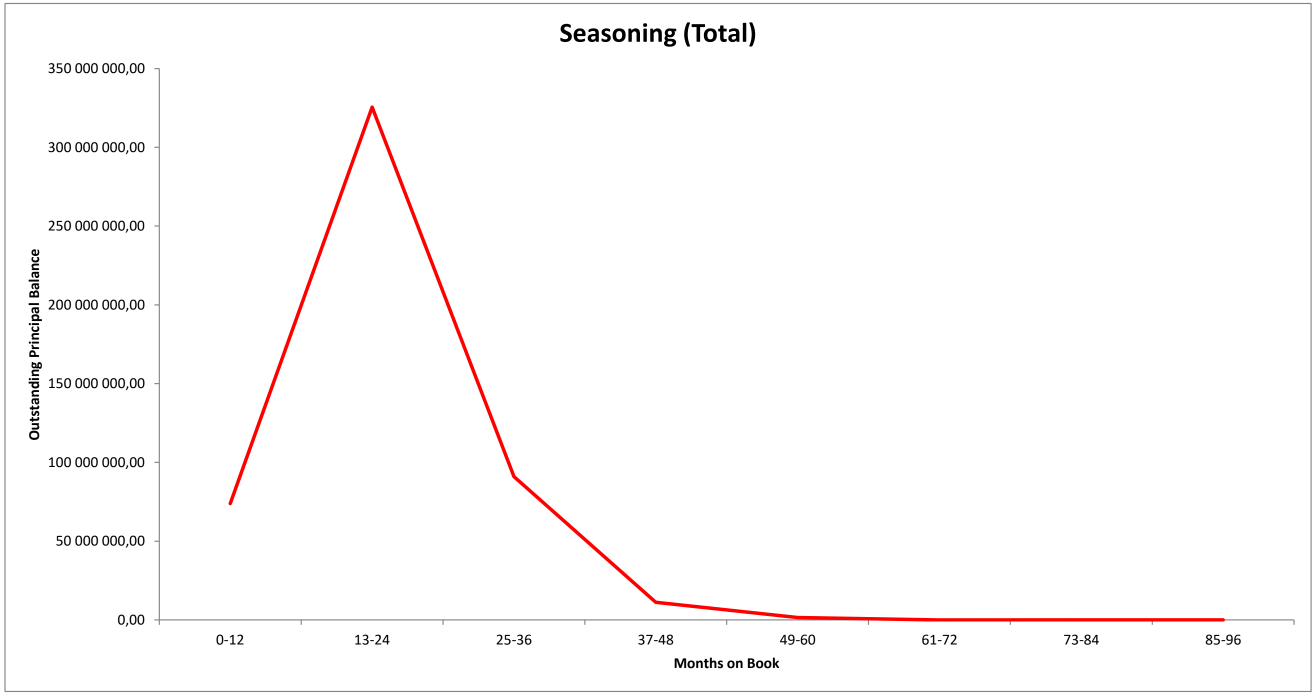
14.b Seasoning

Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days



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Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days

15.a Balloon loans

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	18 763	177 721 041	35,3 %	4 804	0,0 %	40,9	19,0
	Balloon	13 725	325 325 961	64,7 %	130 543 178	40,1 %	45,7	19,5
	Total	32 488	503 047 002	100 %	130 547 982	26 %	44,0	19,3

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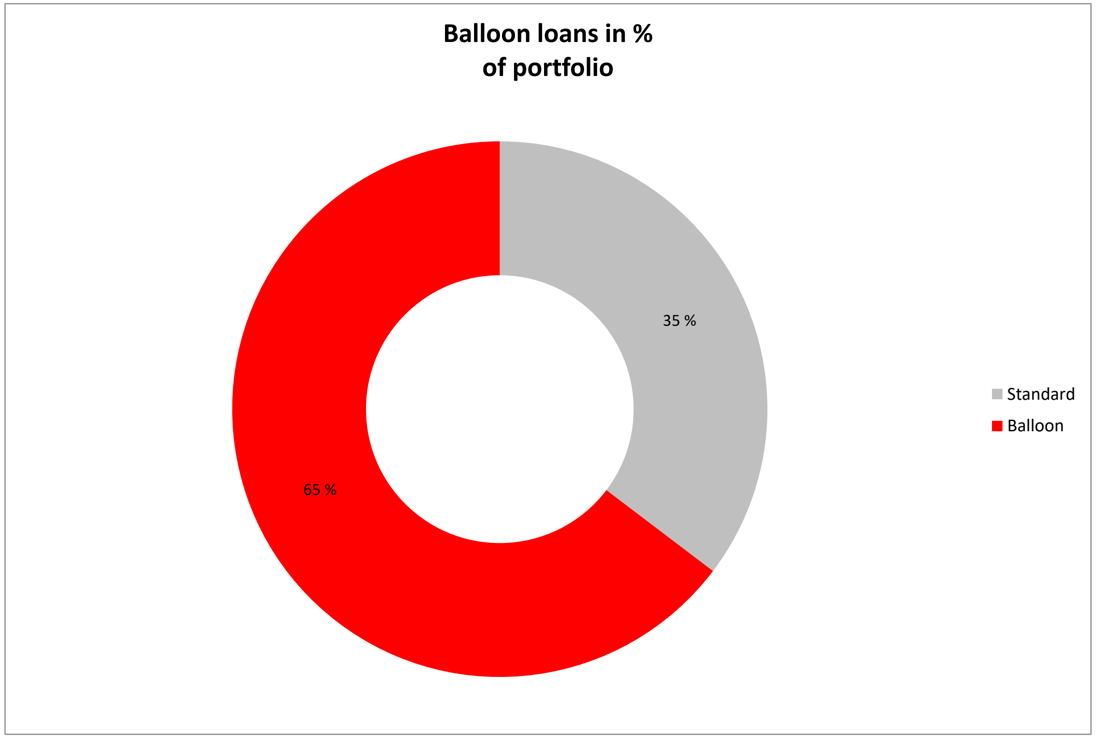
15.b Balloon loans

Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days



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16.a # loans per borrower

Reporting Date		29.11.2021					
Payment date		25.11.2021					
Period No		12					
Monthly Period		01.10.2021					
Interest Period	from	26.10.2021	to	25.11.2021	=	30	days

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	31 863	491 271 427	97,66 %
	2	281	10 657 291	2,12 %
	3	15	788 892	0,16 %
	4	2	114 656	0,02 %
	5	2	214 736	0,04 %
	6			
	7			
	8			
	9			
	10			
	Total:	32 163	503 047 002	100,0 %

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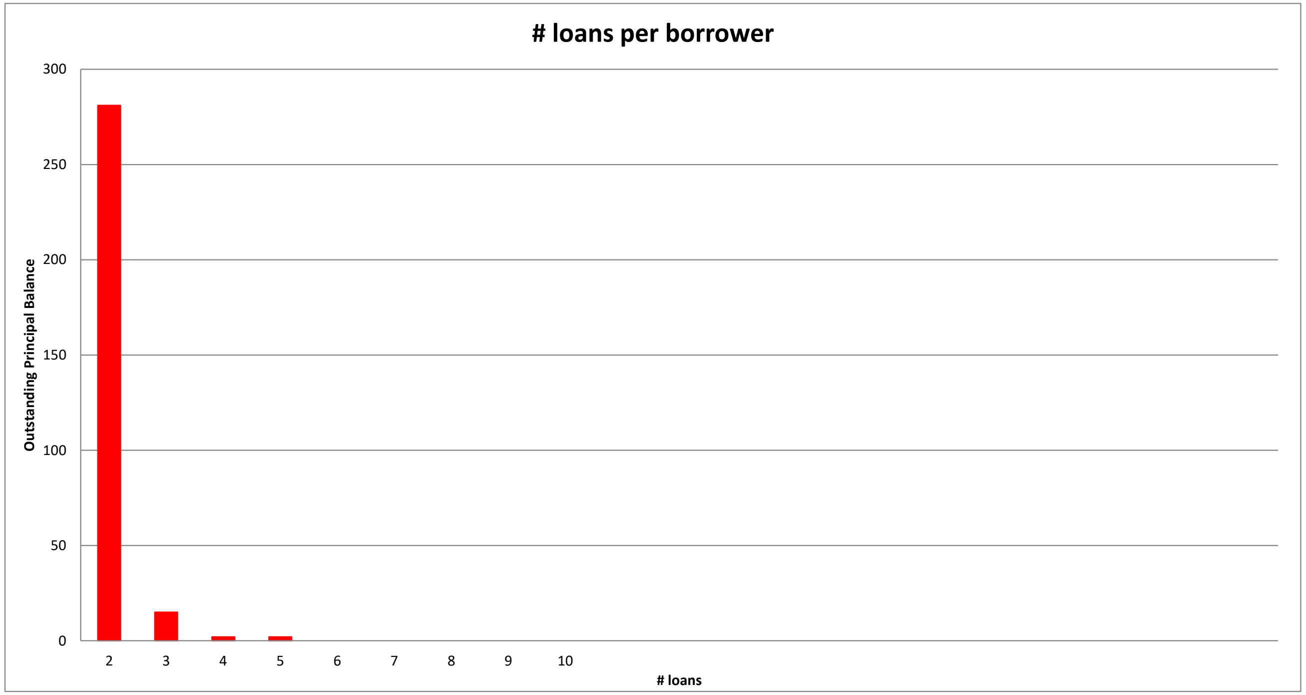
16.b # loans per borrower

Reporting Date		29.11.2021					
Payment date		25.11.2021					
Period No		12					
Monthly Period		01.10.2021					
Interest Period	from	26.10.2021	to	25.11.2021	=	30	days



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17.a Amortization Profile

Reporting Date		29.11.2021					
Payment date		25.11.2021					
Period No		12					
Monthly Period		01.10.2021					
Interest Period	from	26.10.2021	to	25.11.2021	=	30	days

Amortization profile (first 20 periods)

TOTAL						
Period	**Opening Balance**	**Closing Balance**	**Amortization**	**Interest**	**Yield**	**Percentage**
1	503 047 002	493 785 686	9 261 316	947 302	2,28 %	98,16 %
2	493 785 686	484 645 988	9 139 698	928 560	2,28 %	96,34 %
3	484 645 988	475 461 160	9 184 828	910 133	2,28 %	94,52 %
4	475 461 160	466 212 482	9 248 677	891 773	2,27 %	92,68 %
5	466 212 482	457 069 065	9 143 417	873 238	2,27 %	90,86 %
6	457 069 065	447 938 029	9 131 036	854 940	2,27 %	89,04 %
7	447 938 029	438 807 299	9 130 730	836 687	2,26 %	87,23 %
8	438 807 299	429 689 534	9 117 765	818 421	2,26 %	85,42 %
9	429 689 534	420 610 878	9 078 656	800 163	2,26 %	83,61 %
10	420 610 878	411 405 443	9 205 435	782 038	2,25 %	81,78 %
11	411 405 443	402 277 850	9 127 592	763 698	2,25 %	79,97 %
12	402 277 850	393 276 980	9 000 871	745 445	2,25 %	78,18 %
13	393 276 980	384 311 610	8 965 370	727 420	2,24 %	76,40 %
14	384 311 610	375 378 624	8 932 986	709 552	2,24 %	74,62 %
15	375 378 624	366 457 565	8 921 059	691 805	2,23 %	72,85 %
16	366 457 565	357 564 423	8 893 142	674 108	2,23 %	71,08 %
17	357 564 423	348 743 192	8 821 232	656 439	2,23 %	69,33 %
18	348 743 192	339 902 717	8 840 475	638 989	2,22 %	67,57 %
19	339 902 717	331 175 994	8 726 722	621 489	2,22 %	65,83 %
20	331 175 994	322 363 982	8 812 012	604 194	2,21 %	64,08 %

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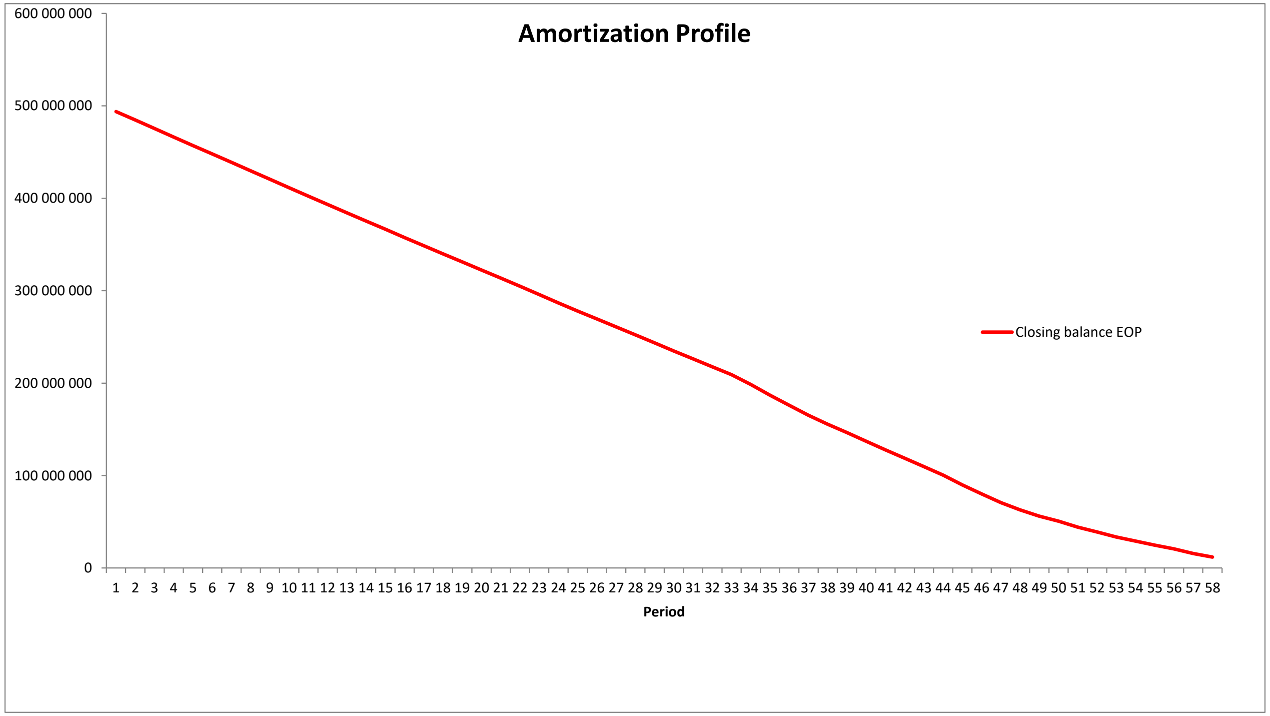
17.b Amortization Profile

Reporting Date		29.11.2021					
Payment date		25.11.2021					
Period No		12					
Monthly Period		01.10.2021					
Interest Period	from	26.10.2021	to	25.11.2021	=	30	days



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18.a Payment Holidays

Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 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				
	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:	3 964	5 282	1 665 909	83 978 808

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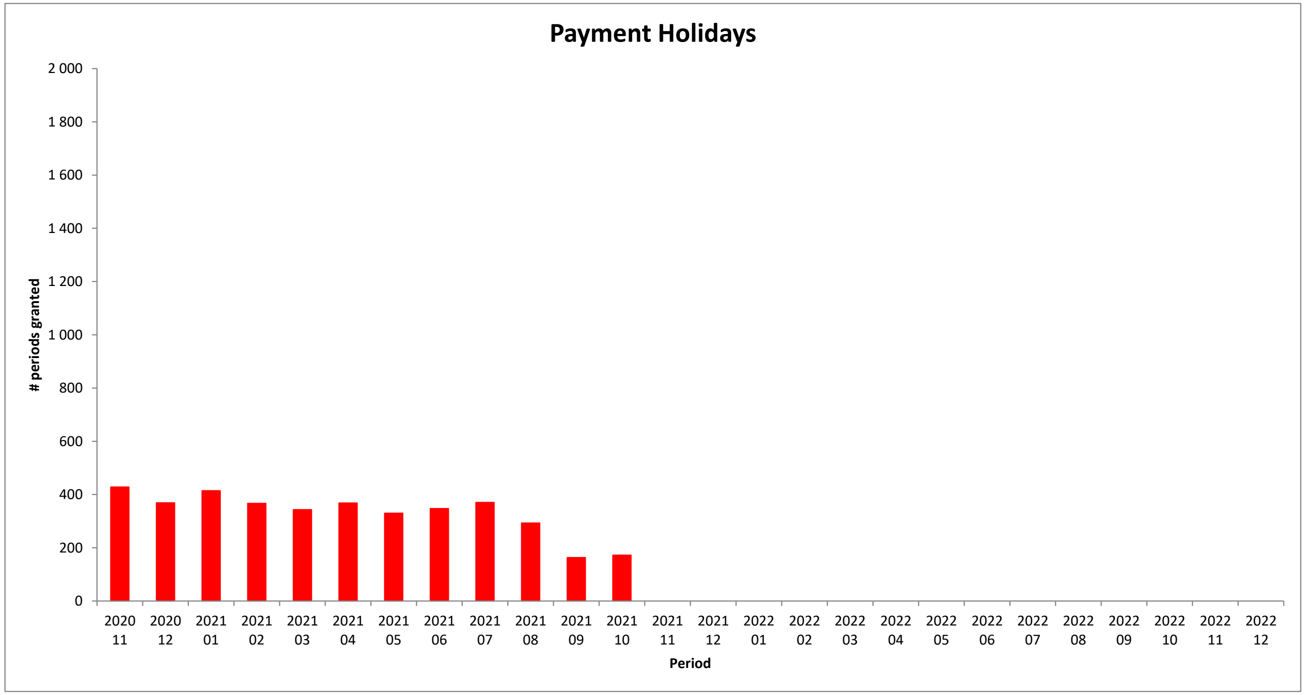
18.b Payment Holidays

Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 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

Santander Consumer Bank

	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
Remaining PH's	1	181	53 267	3 600 244
	2	38	19 372	721 406
	3			
	Total	219	72 638	4 321 650

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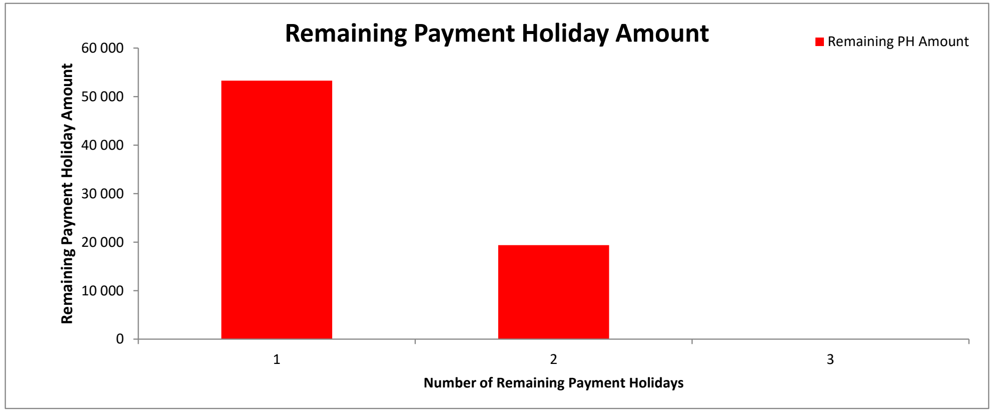
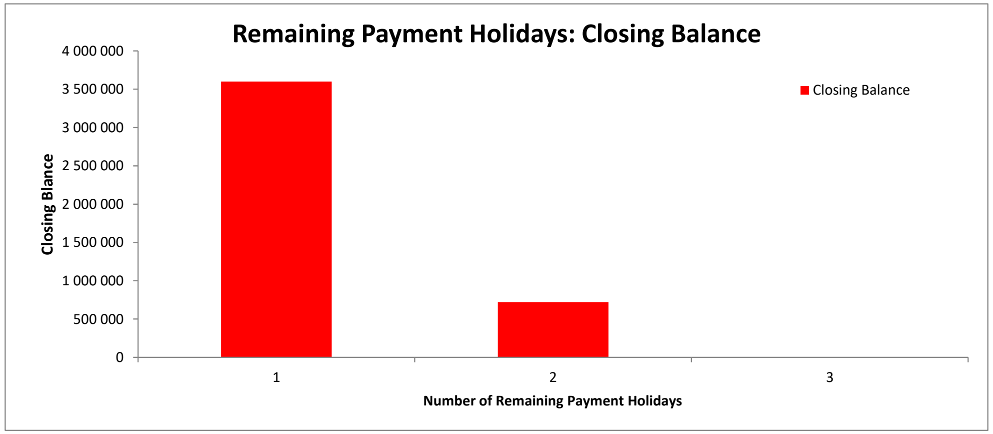
18.d Remaining Payment Holidays

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		29.11.2021			
Payment date		25.11.2021			
Period No		12			
Monthly Period		01.10.2021			
Interest Period	from	26.10.2021	to	25.11.2021	= 30 days

Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	9 923	177 469 051	35,28 %	46,5	19,2
	5 %	10 %	4 140	79 285 008	15,76 %	45,5	19,5
	10 %	15 %	4 339	71 201 558	14,15 %	44,0	19,4
	15 %	20 %	2 986	44 965 047	8,94 %	42,5	19,5
	20 %	25 %	2 349	34 666 643	6,89 %	42,2	19,6
	25 %	30 %	1 805	25 044 402	4,98 %	41,7	19,4
	30 %	35 %	1 550	19 550 876	3,89 %	40,6	19,6
	35 %	100 %	5 396	50 864 417	10,11 %	37,8	18,8
	Total		32 488	503 047 002	100 %	44,0	19,3

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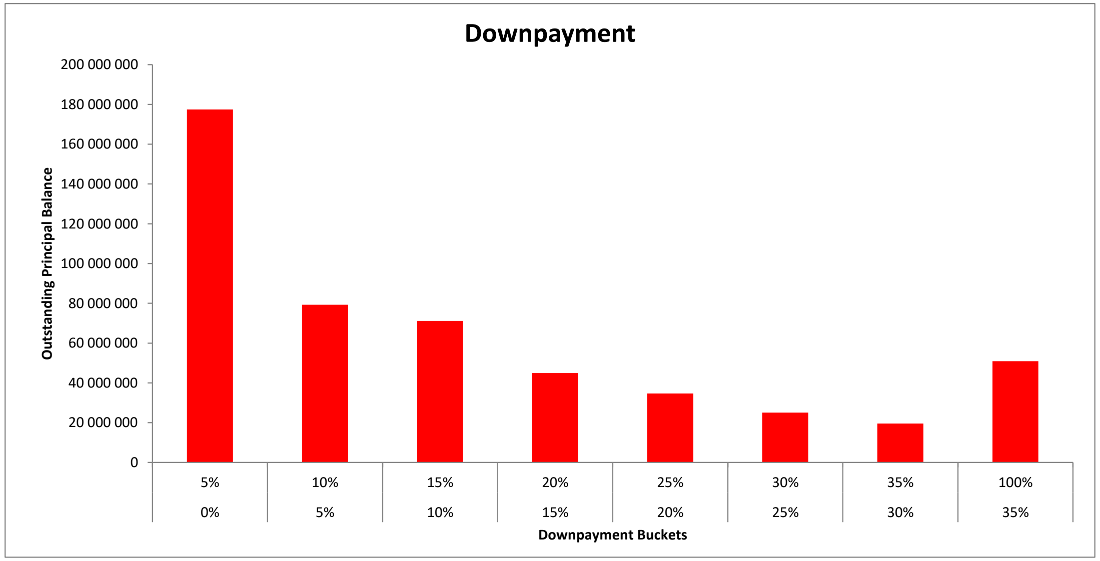
19.b Downpayment

Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days



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Reporting Date		29.11.2021					
Payment date		25.11.2021					
Period No		12					
Monthly Period		01.10.2021					
Interest Period	from	26.10.2021	to	25.11.2021	=	30	days

20.a Vehicle Condtion

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 863	189 832 519	37,74 %	43,4	19,4
	Used	23 625	313 214 483	62,26 %	44,4	19,2
	Total	32 488	503 047 002	100 %	44,0	19,3

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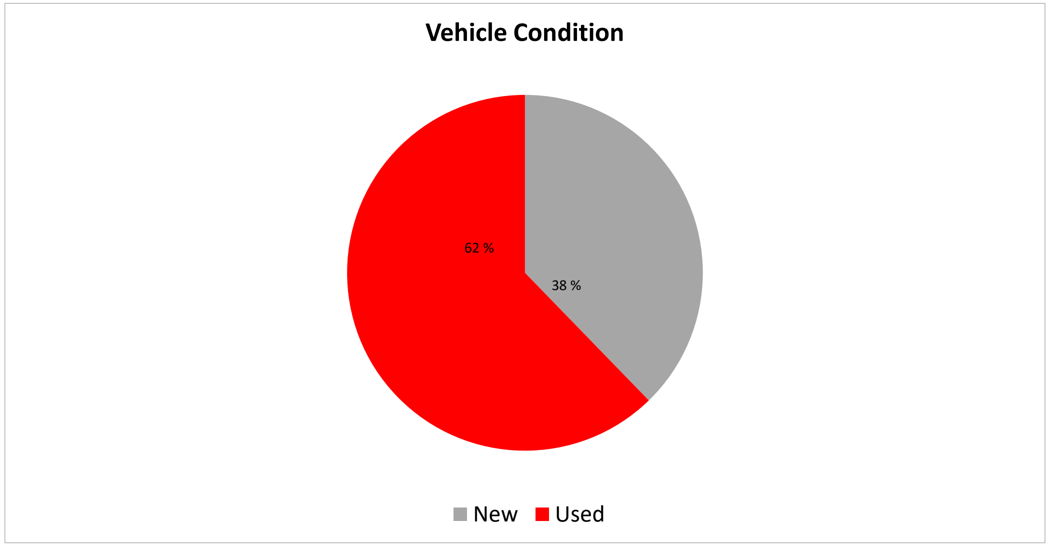
20.b Vehicle Condition

Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days



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21.a Borrower Type

Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 478	45 476 820	9,04 %	36,0	21,3
	Private	30 010	457 570 182	90,96 %	44,8	19,1
	Total	32 488	503 047 002	100 %	44,0	19,3

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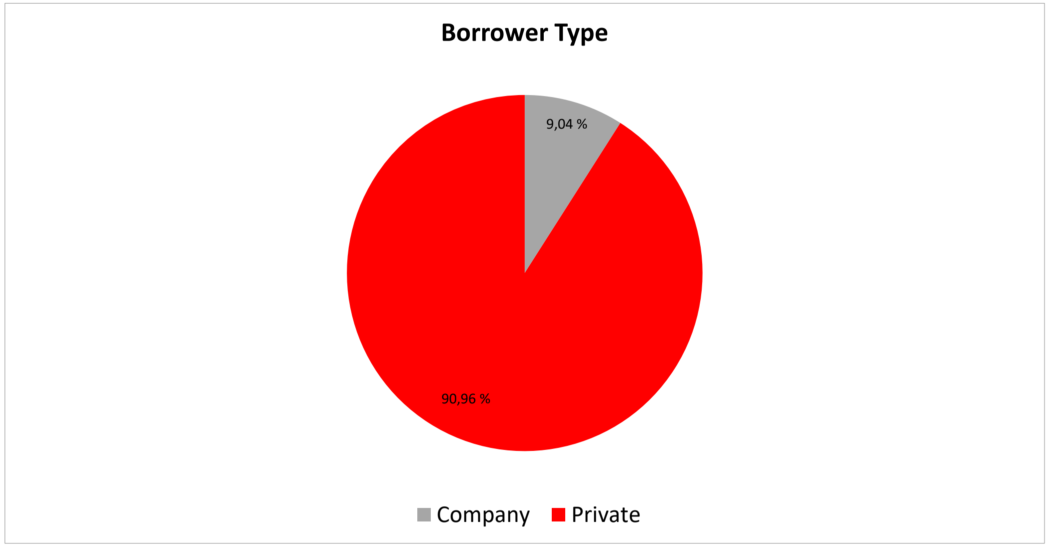
21.b Borrower Type

Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days



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22.a Vehicle type

Reporting Date		29.11.2021					
Payment date		25.11.2021					
Period No		12					
Monthly Period		01.10.2021					
Interest Period	from	26.10.2021	to	25.11.2021	=	30	days

	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Vehicle type	Campers	652	20 811 247	4,14 %	47,8	17,5
	Caravans	465	7 061 838	1,40 %	46,8	18,0
	Cars	28 469	439 069 517	87,28 %	44,1	19,4
	Motorcycles	775	7 010 569	1,39 %	40,4	17,3
	Vans	2 127	29 093 831	5,78 %	39,2	20,2
		32 488	503 047 002	100 %	44,0	19,3

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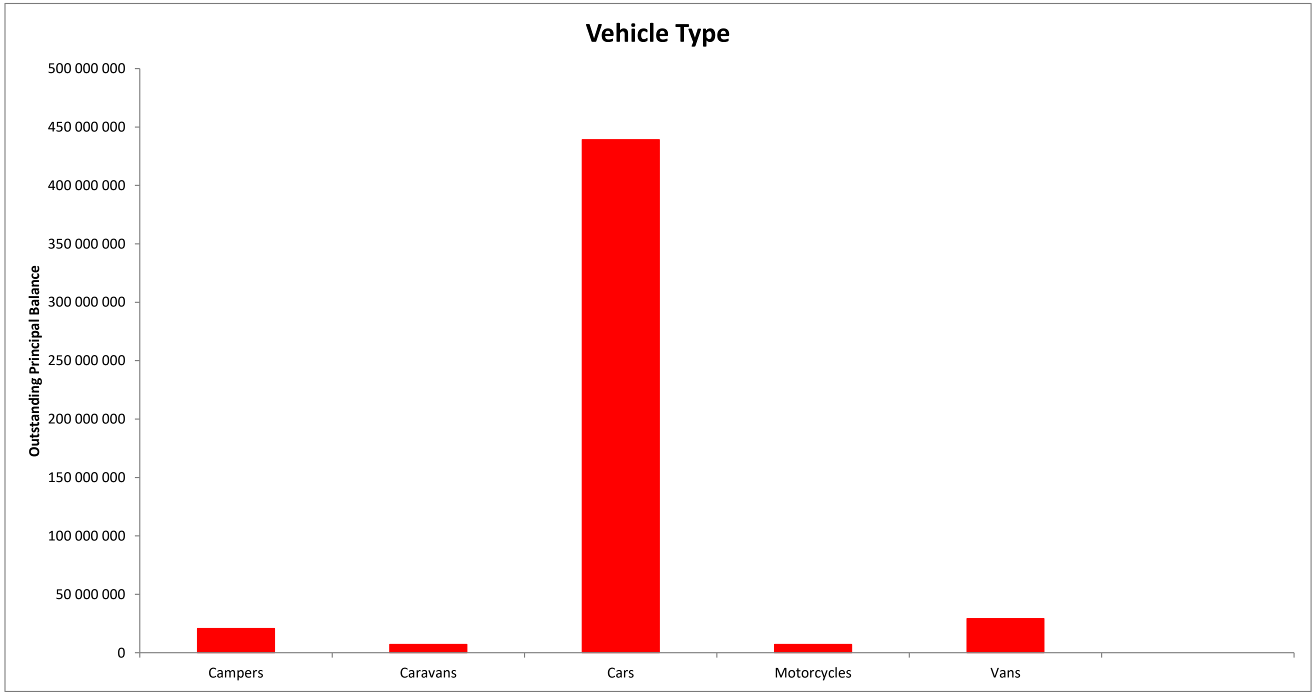
22.b Vehicle type

Reporting Date		29.11.2021					
Payment date		25.11.2021					
Period No		12					
Monthly Period		01.10.2021					
Interest Period	from	26.10.2021	to	25.11.2021	=	30	days



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23.a Restructured Loans

Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days

	TOTAL		
	Period	No	Outstanding balance
Restructured	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		
	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		
		19	444 640

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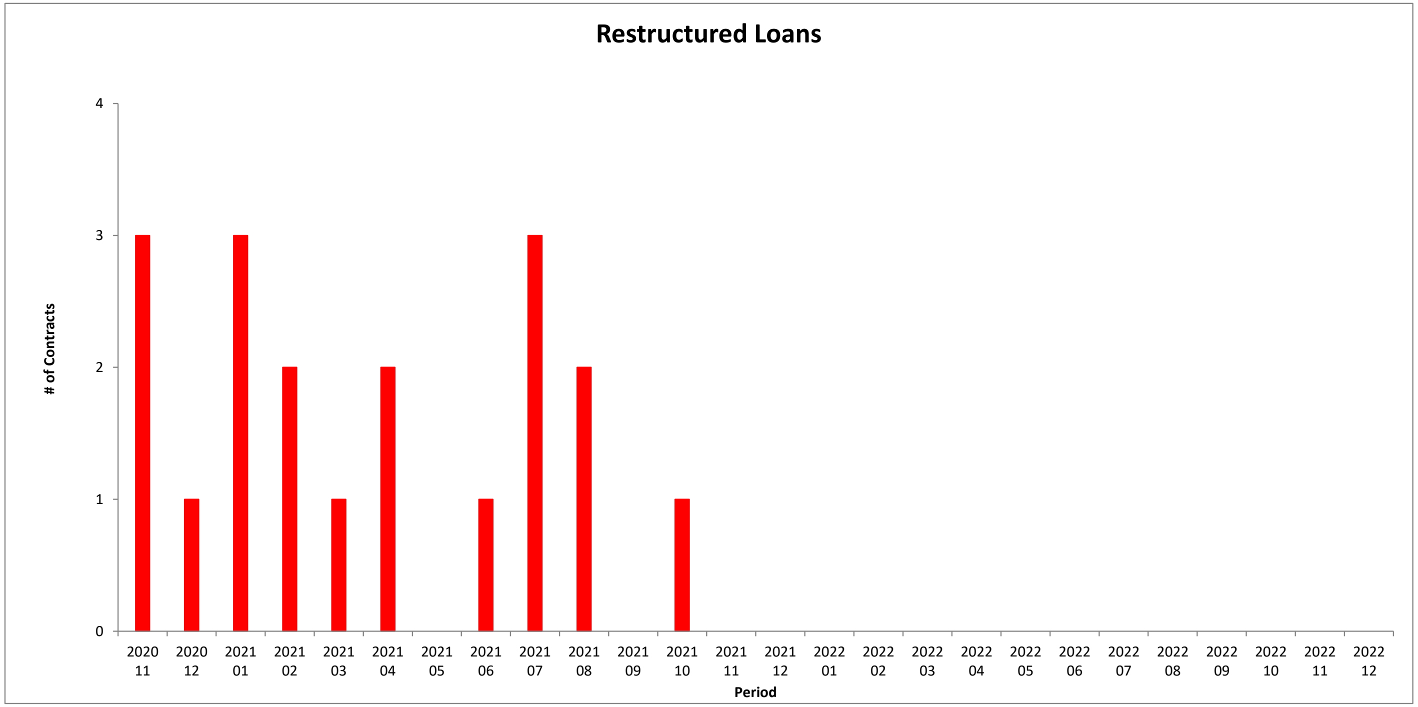
23.b Restructured Loans

Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days



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24.a Dynamic Interest rate

Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 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		
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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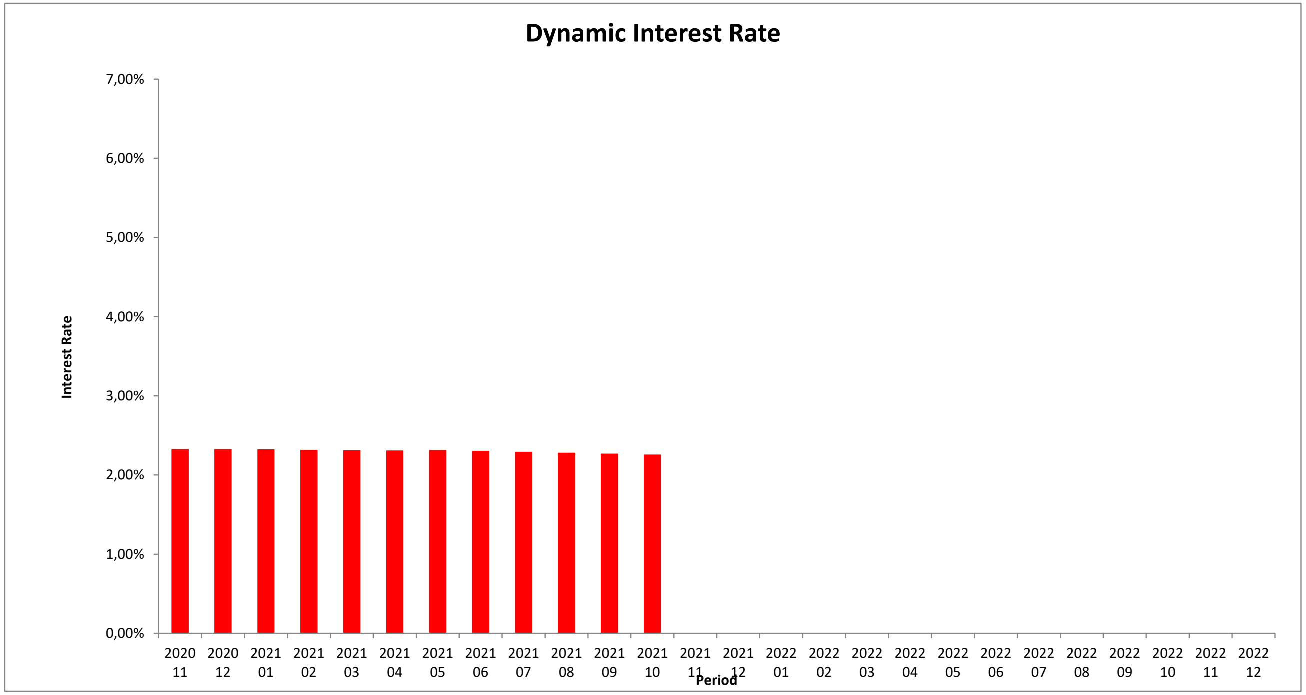
24.b Dynamic Interest Rate

Reporting Date		29.11.2021					
Payment date		25.11.2021					
Period No		12					
Monthly Period		01.10.2021					
Interest Period	from	26.10.2021	to	25.11.2021	=	30	days

Santander Consumer Bank



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25.a Dynamic Pre-Payments

Reporting Date		29.11.2021		
Payment date		25.11.2021		
Period No		12		
Monthly Period		01.10.2021		
Interest Period	from	26.10.2021	to	25.11.2021 = 30 days

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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			
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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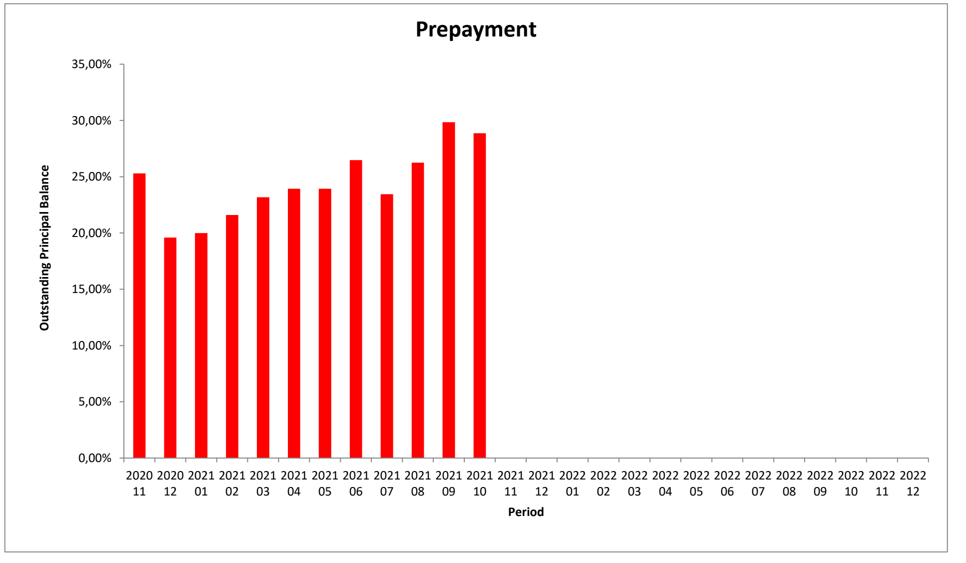
25.b Dynamic Pre-Payments

Reporting Date		29.11.2021					
Payment date		25.11.2021					
Period No		12					
Monthly Period		01.10.2021					
Interest Period	from	26.10.2021	to	25.11.2021	=	30	days



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26. Delinquency

Reporting Date		29.11.2021			
Payment date		25.11.2021			
Period No		12			
Monthly Period		01.10.2021			
Interest Period	from	26.10.2021	to	25.11.2021	= 30 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2020	11	596 759 291	32 104	559 697 267	1 831	33 483 189	131	2 906 442	30	521 785	7	150 608	-	-	-	-	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																	
	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		29.11.2021
Payment date		25.11.2021
Period No		12
Monthly Period		01.10.2021
Interest Period	from	26.10.2021 to 25.11.2021 = 30 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	4 367		0	4 367		0	4 367		0	4 367		0	4 367
2021 1	281 230	**19**		1 716	279 514	1 716	3 433	277 797	61 396	64 828	216 402	89 257	154 085	127 145	12 378	166 463	114 767
2021 2	903 831	**52**			903 831		0	903 831	14 030	14 030	889 801	208 773	222 803	681 028	84 739	307 542	596 290
2021 3	742 108	**57**			742 108			742 108			742 108	25 332	25 332	716 776	111 294	136 626	605 482
2021 4	201 169	**13**			201 169			201 169			201 169		0	201 169		0	201 169

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28. Priority of Payments - Revenue

Reporting Date		29.11.2021					
Payment date		25.11.2021					
Period No		12					
Monthly Period		01.10.2021					
Interest Period	from	26.10.2021	to	25.11.2021	=	30	days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 781 943,40	EUR
Senior Expenses	-	49 043,05	EUR
Servicing Fee	-	216 589,68	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	110 011,06	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	-	201 168,59	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	125 470,28	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		927 993,73	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	826 848,41	EUR
Senior Expenses	-	49 043,19	EUR
Issuer Swap Interest Amount	-	110 011,06	EUR
Interest Class A Notes	-	53 419,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	10 599,00	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	-	201 168,59	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	125 470,28	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		125 470,29	EUR

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Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days

29. Priority of Payments - Redemption

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Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	23 158 899,86	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
On and after the occurence of the Revolving Period End Date			
Principal Payments on Loan to Issuer	-	23 158 899,86	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	23 360 068,45	EUR
Prior to the Revolving Period End Date			
Soleley, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
On and after the occurence of the Revolving Period End Date			
Current period Principal Addition Amounts for Senior Expenses Deficit		-	EUR
Prior to a Pro Rata trigger Event			
Principal Payments on Class A Notes	-	23 360 068,45	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event			
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
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			
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	125 470,29	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	927 993,73	EUR

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30. Transaction Costs

Reporting Date		29.11.2021					
Payment date		25.11.2021					
Period No		12					
Monthly Period		01.10.2021					
Interest Period	from	26.10.2021	to	25.11.2021	=	30	days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	49 043,05			
Interest accrued for the Period	EUR	215 685,00	53 419,00	10 599,00	151 667,00
Cumulative Interest accrued	EUR	3 162 444,00	956 669,00	148 160,00	2 057 615,00
Interest Payments	EUR	215 685,00	53 419,00	10 599,00	151 667,00
Cumulative Interest Payments	EUR	3 162 444,00	956 669,00	148 160,00	2 057 615,00
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		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days

Class A Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class A Notes	**467 907 071**
Interest Period Start	26.10.2021
Interest Period End	25.11.2021
Interest Days	30
Settlement Date	25.11.2021
Party A Floating Interest Rate	0,137 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 53 419,39**
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	**EUR 97 480,64**

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	26.10.2021
Interest Period End	25.11.2021
Interest Days	30
Settlement Date	25.11.2021
Party A Floating Interest Rate	0,417 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 10 598,75**
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	**EUR 12 530,42**

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Reporting Date		29.11.2021				
Payment date		25.11.2021				
Period No		12				
Monthly Period		01.10.2021				
Interest Period	from	26.10.2021	to	25.11.2021	=	30 days

31. Contact Details

Santander Consumer Bank AS

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