

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from 26.04.2021	to 25.05.2021	=	29 days	
Cut-Off date	30.04.2021				

Following payment dates:	25.06.2021
	25.07.2021

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1. Portfolio Information



Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from 26.04.2021	to 25.05.2021	=	29 days	

	Current Period	
Outstanding receivables	Aggregated Outstanding	Principal Amount
Opening balance prior to replenishment	649 907 157,72	EUR
Scheduled Loan Principal Repayments (+MC)	10 742 131,49	EUR
Prepayments	14 086 212,36	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	24 828 343,85	EUR
New Defaulted Auto Loans in Period	178 954,72	EUR
Closing balance prior to replenishment	624 899 859,15	EUR
Further Purchase Price due (Replenishment price of new assets)	25 005 682,09	EUR
Re-investment Principal Ledger Closing Balance	94 458,76	EUR
Closing Balance post replenishment	649 905 541,24	EUR
Principal Recoveries on loans in default	33 466,88	EUR
Total revenue collections		
Total Revenue Received in Period	1 790 306,95	EUR

Loans

At beginning of period	38 328	Loans
Replenished contracts this period	1 332	Loans
Paid in Full	976	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	14	Loans
At end of period	37 338	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from 26.04.2021	to	25.05.2021	=	29 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 811 840,52	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	-	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	1 811 840,52	EUR
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Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	472 283,31	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	79 532,50	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	-	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts	551 815,81	EUR
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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from 26.04.2021	to	25.05.2021	=	29 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	24 828 343,85	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	92 842,28	EUR
f. Any other net income amount received by the Purchaser	178 954,72	EUR
Total Amount for Purchaser Available Redemption Receipts	25 100 140,85	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	-	EUR
b. Seller Loan Redemption Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
c. Credit the balance of the Principal Deficiency Sub Ledgers	-	EUR
Total Amount for Issuer Available Redemption Receipts	-	EUR

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4. Reserve Accounts



Reporting Date	27.05.2021
Payment date	25.05.2021
Period No	6
Monthly Period	01.04.2021
Interest Period	from 26.04.2021 to 25.05.2021 = 29 days

Note Balance

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

Liquidity Balance

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

Expenses Advance

Beginning of Period	-	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



Asset Balance

Opening balance prior to replenishment	649 907 157,72	EUR
Closing balance prior to replenishment	624 899 859,15	EUR
Closing Balance post replenishment	649 905 541,24	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	593 682 250,74	95,00 %	35 594
1-29 days past due	24 341 629,62	3,90 %	1 381
Delinquent Receivables:			
30-59 days past due	4 786 738,01	0,77 %	243
60-89 days past due	948 540,99	0,15 %	59
90-119 days past due	458 722,95	0,07 %	27
120-149 days past due	383 132,92	0,06 %	17
150-179 days past due	298 843,92	0,05 %	17
Total Performing and Delinquent	624 899 859	100,00 %	37 338
Current Period Defaults	178 954,72		14
Cumulative Defaults	464 551,41		34
Current Period Principal Recoveries	33 466,88		
Cumulative Principal Recoveries	35 183,23		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,07 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,04 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,02 %	

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

[A] Aggregate Outstanding Asset Principal Amount	649 905 541,24	100,05 %
[B] Aggregate principal balance of Defaulted Contracts	464 551,41	
[C] Recoveries received on such Defaulted Contracts	35 183,23	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	650 000 000,00	

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

[A] Delinquency Ratio, Payment Date	1,10 %	NO
[B] Delinquency Ratio, preceding Payment Date	0,83 %	
[C] Delinquency Ratio, second preceding Payment Date	0,98 %	

or Servicer Termination Event

or Swap Counterparty Downgrade Event NO

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

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

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

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

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5b. Concentration limits



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Concentration limits:	Pre replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 2.2%)	2,33 %	2,42 %	2,66 %	2,32 %
Weighted average months to maturity (max 57)	48,96*	51,67	57,61	48,62
Used Vehicles (max 69%)	64,26 %	60,13 %	70,78 %	64,52 %
Balloon Loans (max 63%)	63,37 %	60,45 %	53,20 %	62,98 %
Corporate Borrowers (max 11%)	9,24 %	47,93 %	9,64 %	9,26 %
IRB (min 95%)	95,65 %	55,13 %	95,92 %	95,68 %

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

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6. Note Principal



Note Principal

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

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	178 954,72	EUR
Credit PDL	-	-	178 954,72	EUR
End of Period	-	-	-	EUR

Net Note Principal

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

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7. Outstanding Notes

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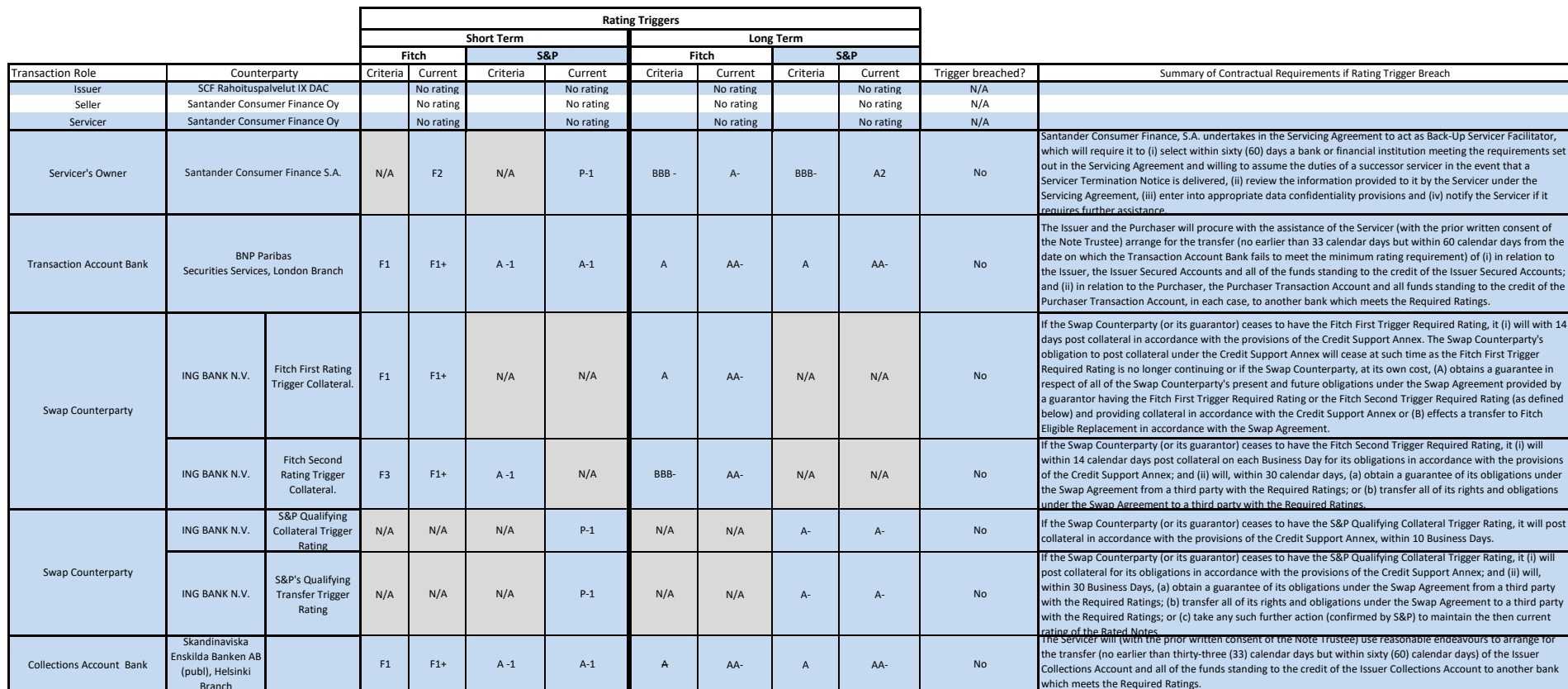
1. Note Balance	All Notes	Class A	Class B	Class C
General Note Information				
ISIN Code		XS2230295151	XS2230295664	XS2230295748
Currency		EUR	EUR	EUR
Initial Tranching	100 %	91,00 %	4,69 %	4,31 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	AA(sf) / A(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 500	5 915	305	280
Current Note Information				
Outstanding Opening Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Available Distribution Amount	-			
Amortisation	-			
Redemption per Class	-	-	-	-
Redemption per Note		-	-	-
Outstanding Closing Balance		591 500 000,00	30 500 000,00	28 000 000,00
Net Outstanding Closing Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Current Tranching	100 %	91,00 %	4,69 %	4,31 %
Current Pool Factor		1,00	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C
Interest rate Basis: 1-M EURIBOR / Spread				
Day Count Convention*		(Act/360)	(Act/360)	(30/360)
Interest Days	29			
Principal Outstanding per Note Beginning of Period		100 000,00	100 000,00	100 000,00
>Principal Repayment per note		-	-	-
Principal Outstanding per Note End of Period		100 000,00	100 000,00	100 000,00
>Interest accrued for the period		11,68	34,24	541,67
Interest Payment	231 199,17	69 090,49	10 442,01	151 666,67
Interest Payment per Note		11,68	34,24	541,67

3. Credit Enhancements				
Initial total CE (Subordination)		9,00 %	4,31 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		9,48 %	4,79 %	0,00 %
Current CE (Subordination incl. Excess Spread)		11,04 %	6,35 %	2,04 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		11,53 %	6,84 %	2,04 %
Current CE (Subordination)		9,00 %	4,31 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		9,49 %	4,80 %	0,00 %

8. Counterparty Ratings, Trigger Levels and Consequences

29 days



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9.a Original Portfolio Principal Balance

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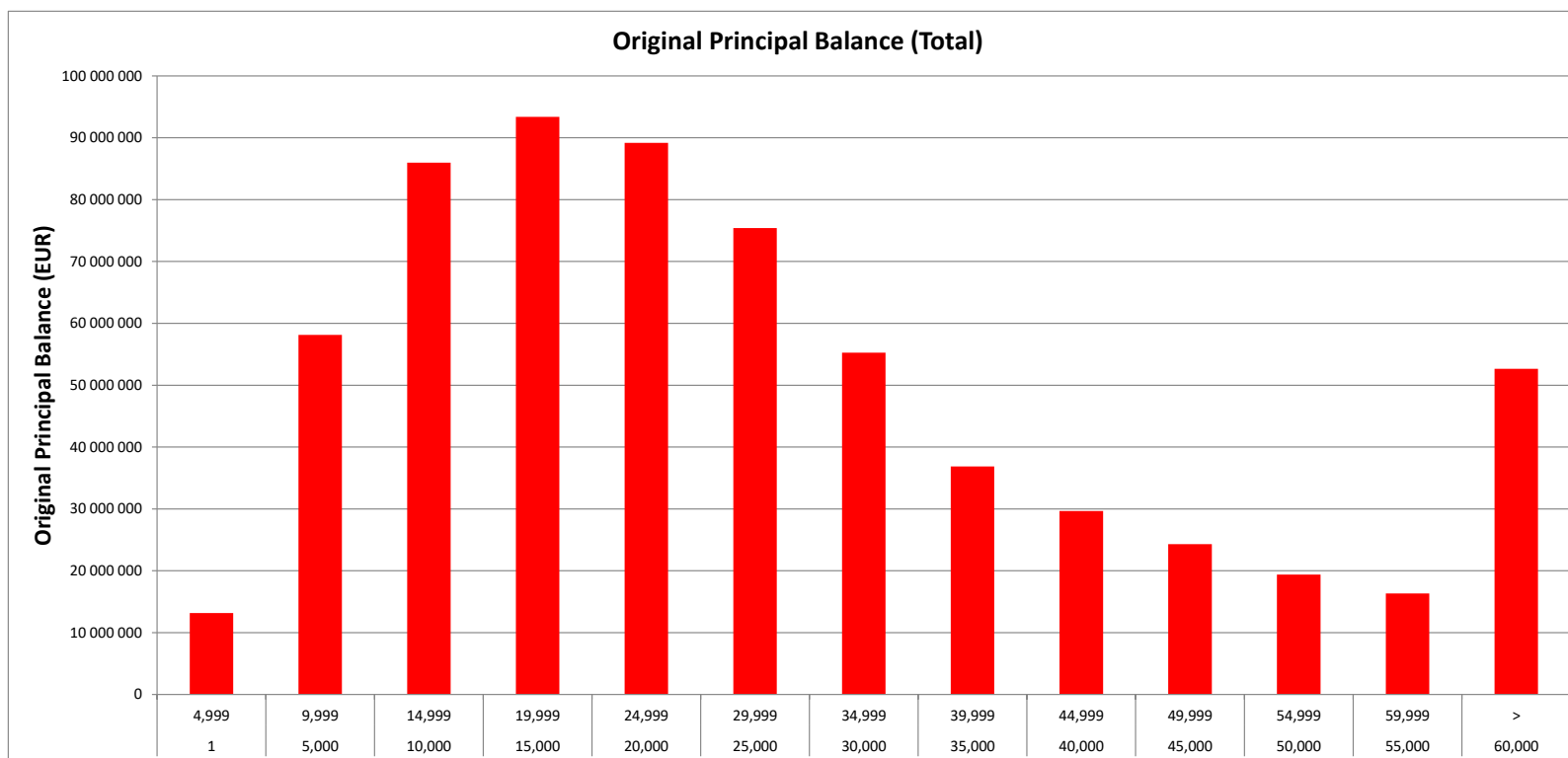
Average amount - all: 18 113

	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

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10.a Outstanding Principal Balance



Reporting Date	27.05.2021
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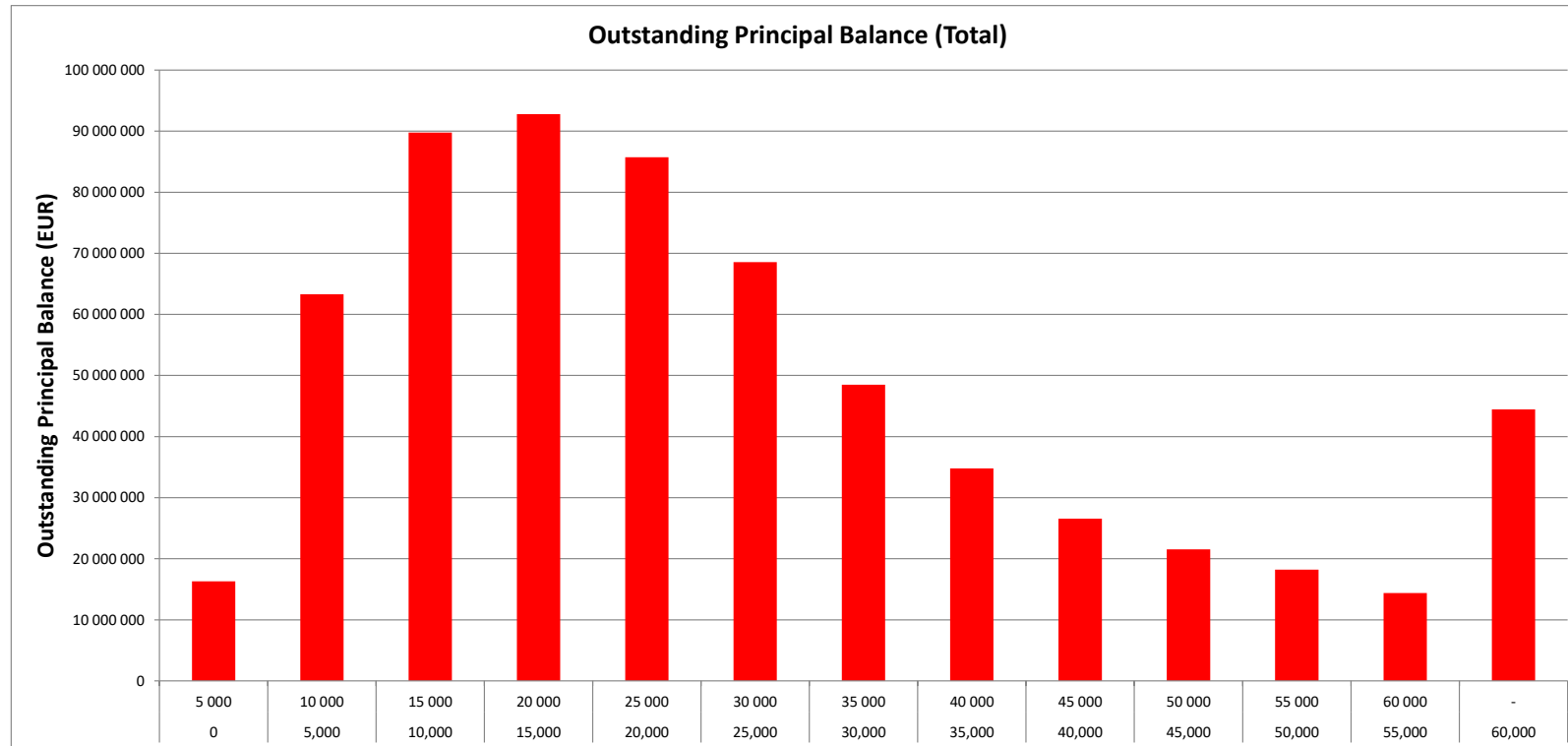
Average amount - all: 16 736

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 244	16 308 181	2,61 %	26,7	15,6
	5 000	10 000	8 488	63 309 463	10,13 %	41,1	15,5
	10 000	15 000	7 249	89 780 853	14,37 %	46,7	15,2
	15 000	20 000	5 348	92 785 065	14,85 %	49,0	14,6
	20 000	25 000	3 834	85 729 052	13,72 %	50,2	14,3
	25 000	30 000	2 515	68 574 713	10,97 %	51,0	13,5
	30 000	35 000	1 501	48 484 888	7,76 %	51,9	12,8
	35 000	40 000	930	34 785 052	5,57 %	52,5	12,5
	40 000	45 000	626	26 573 265	4,25 %	52,7	12,8
	45 000	50 000	454	21 541 484	3,45 %	54,1	12,1
	50 000	55 000	348	18 215 501	2,91 %	53,8	12,0
	55 000	60 000	251	14 376 524	2,30 %	53,6	12,1
	60 000	-	550	44 435 816	7,11 %	53,2	11,7
	Total		37 338	624 899 859	100 %	49,0	13,9

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10.b Outstanding Principal Balance Graph

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11.a Geographical Distribution



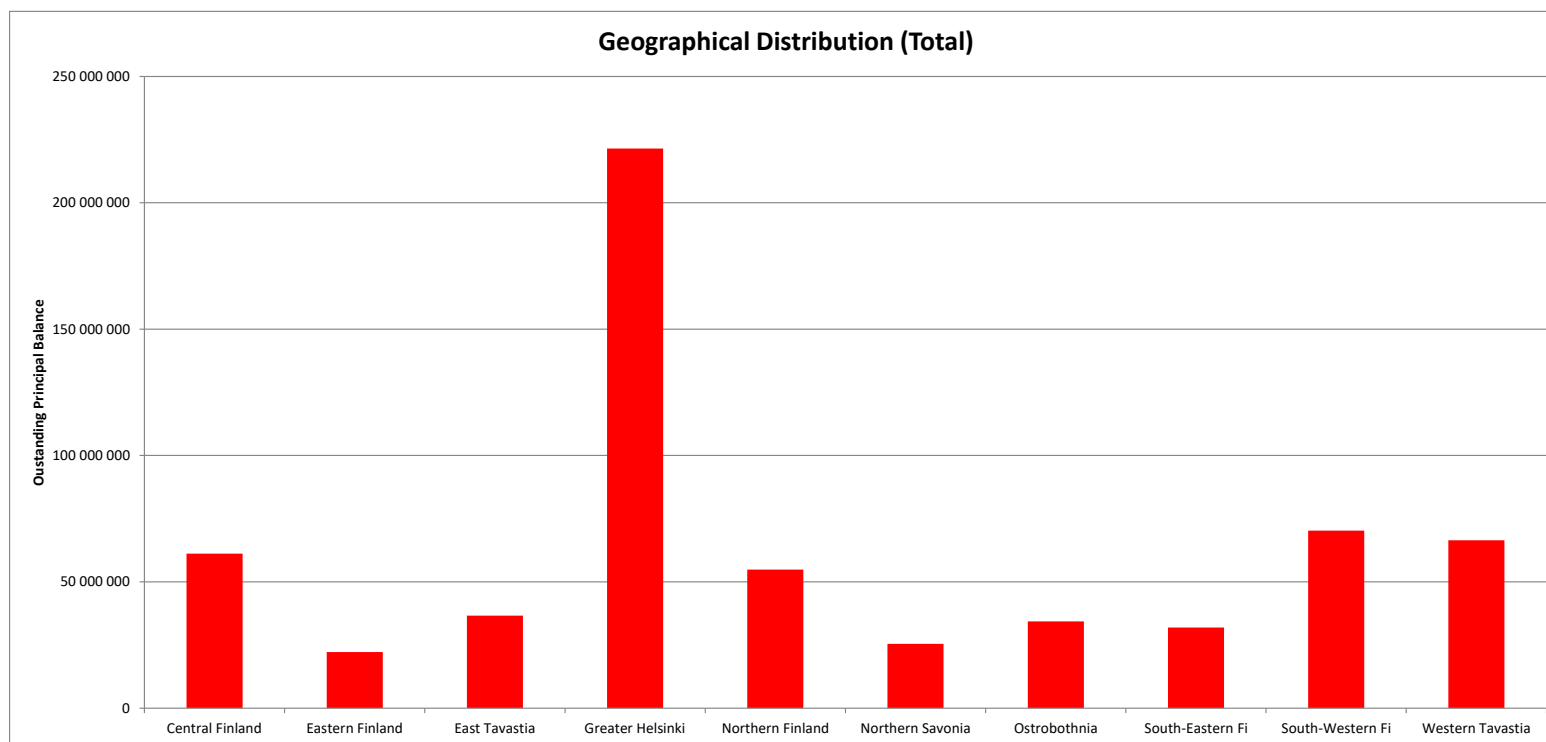
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Geographic distribution	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Central Finland	3 971	61 177 850	9,79 %	47,3	13,9
	Eastern Finland	1 470	22 241 049	3,56 %	48,6	14,1
	East Tavastia	2 151	36 612 253	5,86 %	49,2	14,4
	Greater Helsinki	11 740	221 510 546	35,45 %	49,3	13,8
	Northern Finland	3 327	54 881 702	8,78 %	49,2	13,9
	Northern Savonia	1 700	25 490 764	4,08 %	47,5	13,6
	Ostrobothnia	2 472	34 348 447	5,50 %	48,6	14,1
	South-Eastern Fi	2 120	31 925 824	5,11 %	48,6	13,9
	South-Western Fi	4 334	70 257 695	11,24 %	49,9	13,9
	Western Tavastia	4 053	66 453 729	10,63 %	49,1	13,6
	Total	37 338	624 899 859	100 %	49,0	13,9

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11.b Geographical Distribution Graph

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12.a Interest Rate



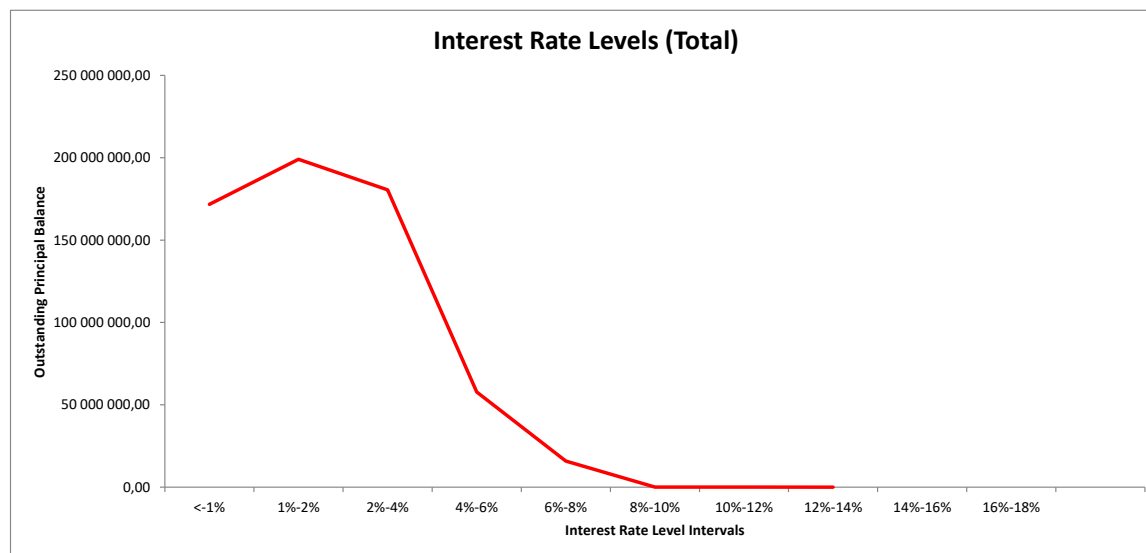
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Interest distribution	TOTAL					
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity
	0	1	8 642	171 669 801	27,47 %	47,9
	1	2	9 646	199 056 116	31,85 %	50,5
	2	4	11 293	180 553 964	28,89 %	49,2
	4	6	5 771	57 745 610	9,24 %	47,3
	6	8	1 965	15 787 211	2,53 %	44,2
	8	10	19	76 814	0,01 %	39,2
	10	12	1	6 269	0,00 %	43,0
	12	14	1	4 074	0,00 %	25,0
	14	16				
	16	18				
	18	-				
Total			37 338	624 899 859	100 %	49,0

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12.b Interest Rate

Reporting Date	27.05.2021				
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13.a Remaining Terms



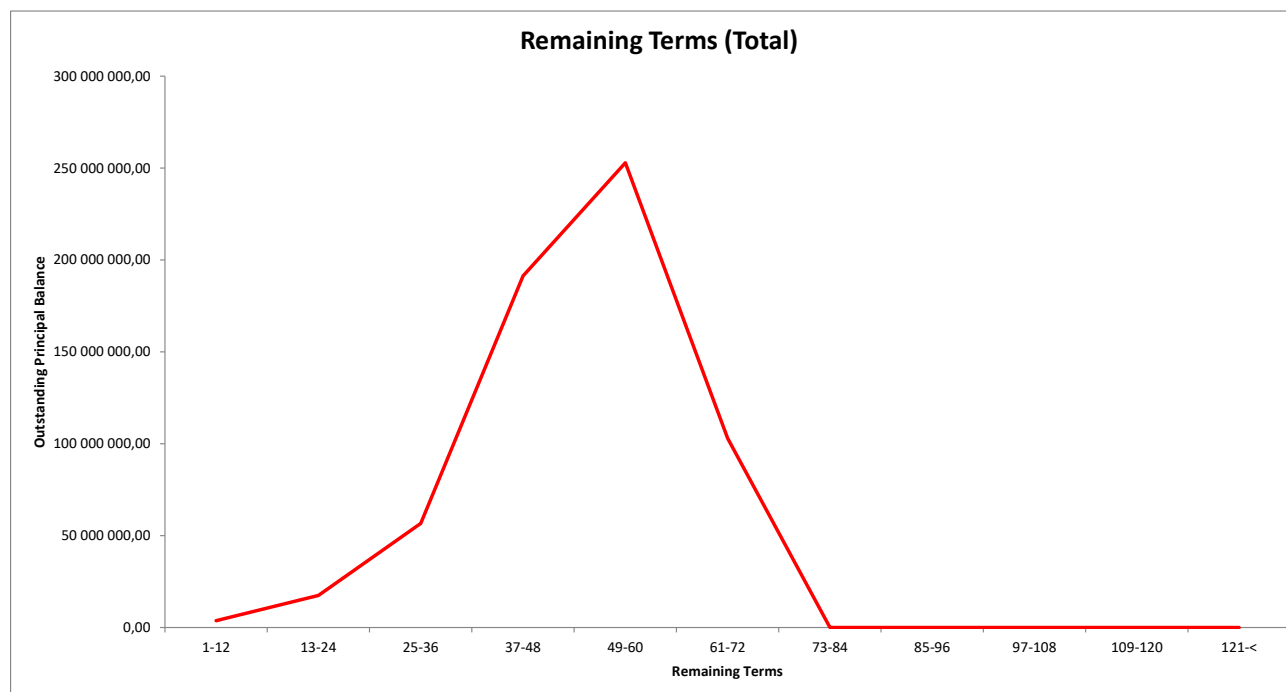
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Period No	6
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Months to maturity	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	8	9 574	0,00 %	0,0	25,7
	1		12	1 332	3 741 489	0,60 %	8,1	21,2
	13		24	2 866	17 465 747	2,79 %	19,4	19,3
	25		36	5 414	56 650 943	9,07 %	31,3	21,3
	37		48	11 550	191 310 875	30,61 %	43,3	16,8
	49		60	12 153	252 854 615	40,46 %	53,7	11,9
	61		72	4 015	102 866 616	16,46 %	64,1	8,1
	73		84					
	85		96					
	97		108					
	109		120					
	121	-						
Total			37 338	624 899 859	100 %	49,0	13,9	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from	26.04.2021	to	25.05.2021	= 29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.a Seasoning



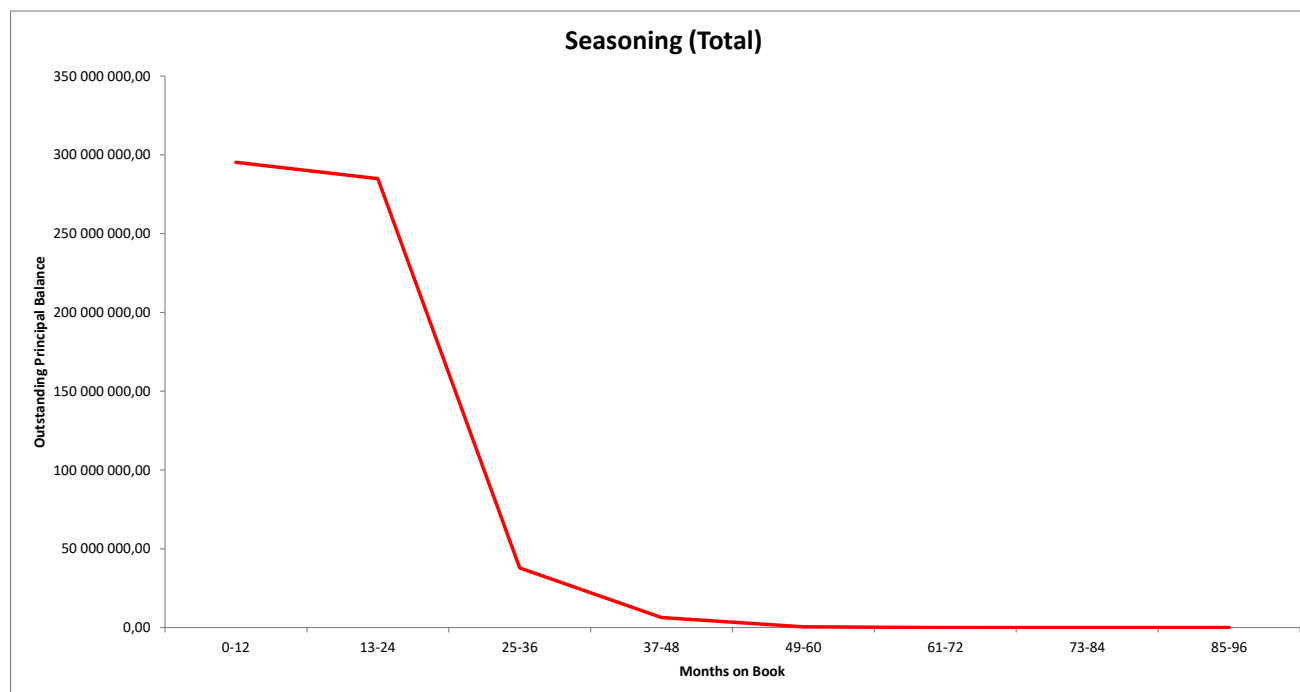
Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from	26.04.2021	to	25.05.2021	= 29 days

Months on book	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	16 158	295 308 699	47,26 %	54,0	8,3
	13		24	17 638	284 993 254	45,61 %	46,1	17,0
	25		36	2 953	37 859 322	6,06 %	34,8	29,1
	37		48	541	6 344 950	1,02 %	28,4	41,0
	49		60	47	390 171	0,06 %	15,8	51,6
	61		72	1	3 463	0,00 %	1,0	61,0
	73		84					
	85		96					
Total			37 338	624 899 859	100 %	49,0	13,9	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27.05.2021					
Payment date	25.05.2021					
Period No	6					
Monthly Period	01.04.2021					
Interest Period	from	26.04.2021	to	25.05.2021	=	29 days



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15.a Balloon loans



Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from	26.04.2021	to	25.05.2021	= 29 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	21 791	228 886 102	36,6 %	5 161	0,0 %	45,2
	Balloon	15 547	396 013 757	63,4 %	148 394 985	37,5 %	51,1
	Total	37 338	624 899 859	100 %	148 400 146	24 %	49,0
							13,9

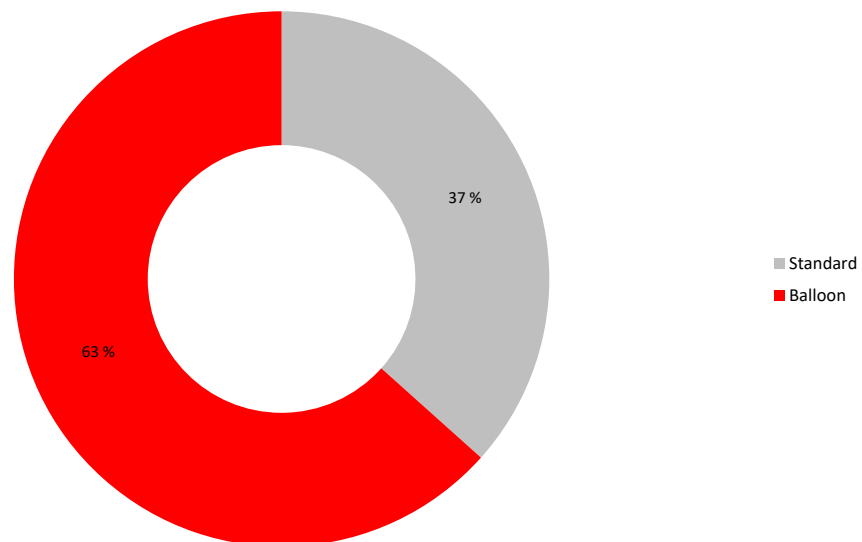
SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	27.05.2021					
Payment date	25.05.2021					
Period No	6					
Monthly Period	01.04.2021					
Interest Period	from 26.04.2021	to	25.05.2021	=	29 days	



Balloon loans in %
of portfolio



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

16.a # loans per borrower



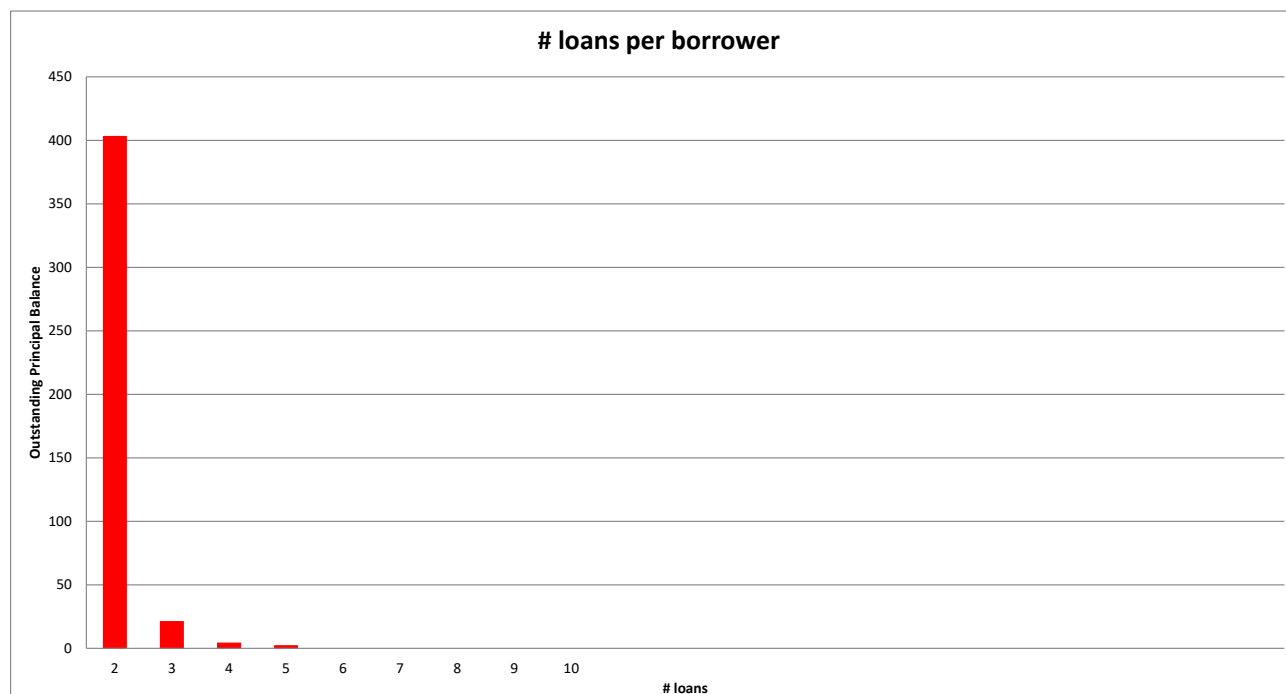
Reporting Date	27.05.2021
Payment date	25.05.2021
Period No	6
Monthly Period	01.04.2021
Interest Period	from 26.04.2021 to 25.05.2021 = 29 days

	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	36 443	605 908 992	96,96 %
	2	403	17 280 036	2,77 %
	3	21	1 227 866	0,20 %
	4	4	234 076	0,04 %
	5	2	248 890	0,04 %
	6			
	7			
	8			
	9			
	10			
	Total:	36 873	624 899 859	100,0 %

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Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.05.2021					
Payment date	25.05.2021					
Period No	6					
Monthly Period	01.04.2021					
Interest Period	from	26.04.2021	to	25.05.2021	=	29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.a Amortization Profile



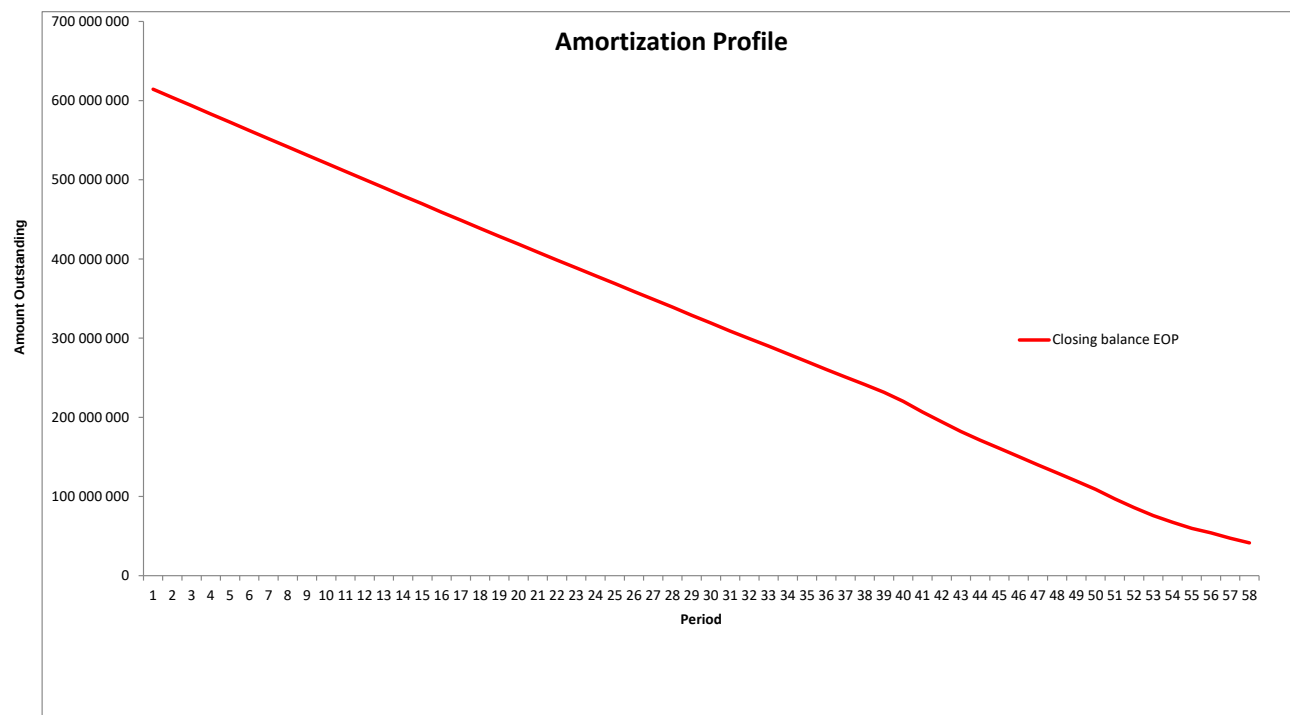
Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from	26.04.2021	to	25.05.2021	= 29 days

Amortization profile (first 20 periods)	TOTAL					
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield
						Percentage
	1	624 899 859	614 411 256	10 488 603	1 203 626	2,34 %
	2	614 411 256	604 068 639	10 342 617	1 181 667	2,33 %
	3	604 068 639	593 584 385	10 484 254	1 160 410	2,33 %
	4	593 584 385	583 179 612	10 404 774	1 138 964	2,33 %
	5	583 179 612	572 787 269	10 392 342	1 117 735	2,32 %
	6	572 787 269	562 342 703	10 444 567	1 096 559	2,32 %
	7	562 342 703	551 965 347	10 377 356	1 075 267	2,32 %
	8	551 965 347	541 619 737	10 345 610	1 054 171	2,32 %
	9	541 619 737	531 259 419	10 360 319	1 033 119	2,31 %
	10	531 259 419	520 856 158	10 403 261	1 012 039	2,31 %
	11	520 856 158	510 555 752	10 300 406	990 833	2,31 %
	12	510 555 752	500 283 905	10 271 847	969 835	2,30 %
	13	500 283 905	489 999 965	10 283 941	948 945	2,30 %
	14	489 999 965	479 729 673	10 270 292	928 011	2,30 %
	15	479 729 673	469 536 920	10 192 753	907 072	2,29 %
	16	469 536 920	459 136 468	10 400 453	886 368	2,29 %
	17	459 136 468	448 871 927	10 264 541	865 342	2,29 %
	18	448 871 927	438 745 875	10 126 052	844 410	2,28 %
	19	438 745 875	428 669 222	10 076 652	823 801	2,28 %
	20	428 669 222	418 629 646	10 039 576	803 405	2,27 %

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from	26.04.2021	to	25.05.2021	= 29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.a Payment Holidays



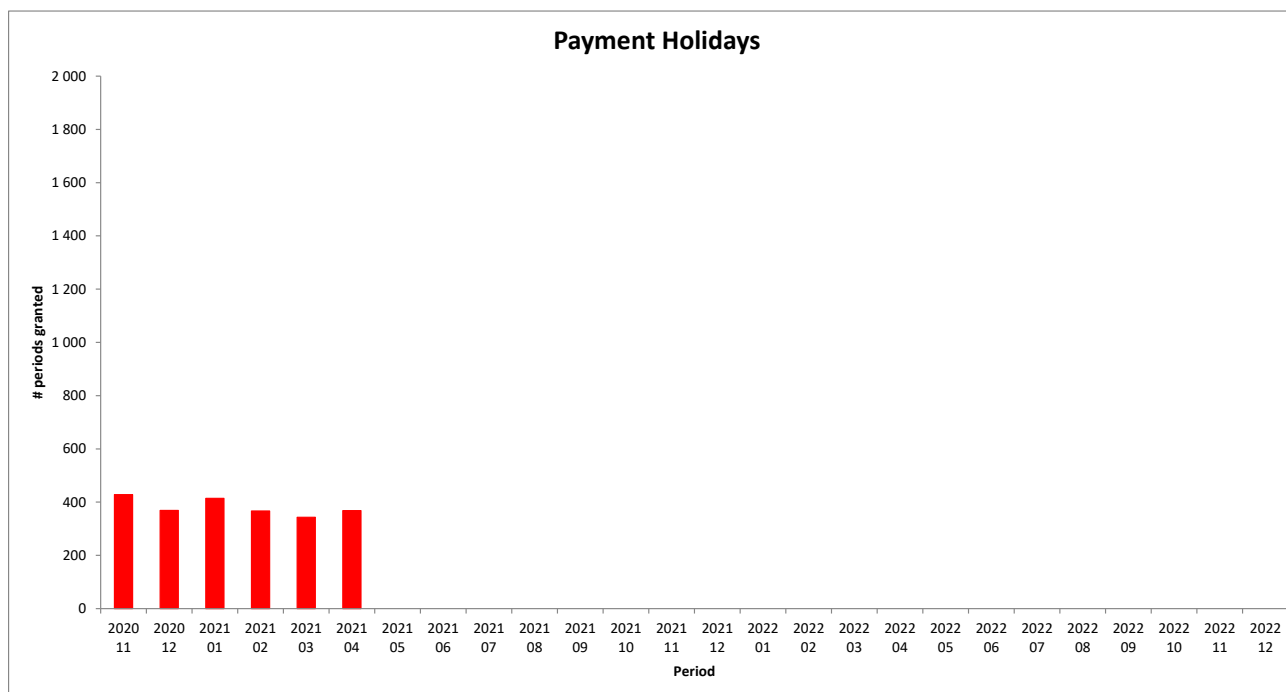
Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from 26.04.2021	to 25.05.2021	=	29 days	

	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	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				
	2021 06				
	2021 07				
	2021 08				
	2021 09				
	2021 10				
	2021 11				
	2021 12				
	2022 01				
	2022 02				
	2022 03				
	2022 04				
	2022 05				
	2022 06				
	2022 07				
	2022 08				
	2022 09				
	2022 10				
	2022 11				
	2022 12				
	Total:	2 289	3 101	1 017 284	50 146 982

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from	26.04.2021	to	25.05.2021	= 29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.c Remaining Payment Holidays



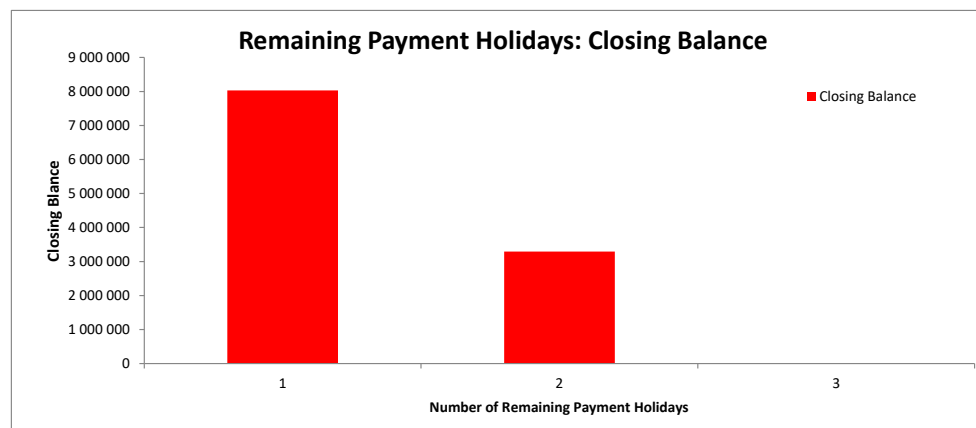
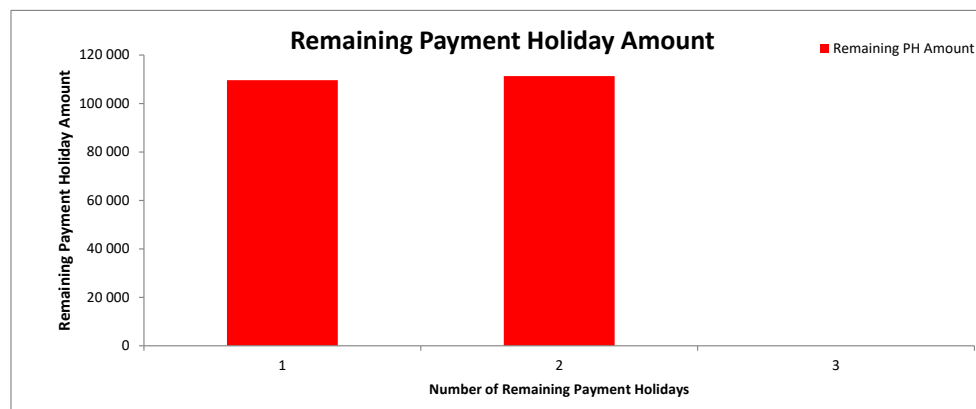
Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	18				
Monthly Period	01.04.2021				
Interest Period	from 26.04.2021	to 25.05.2021	=	29 days	

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	349	109 597	8 031 878
	2	144	111 311	3 291 951
	3			
	Total	493	220 908	11 323 829

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Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	18				
Monthly Period	01.04.2021				
Interest Period	from	26.04.2021	to	25.05.2021	= 29 days



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Monthly Investor Report

19.a Downpayment



Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from 26.04.2021	to 25.05.2021	=	29 days	

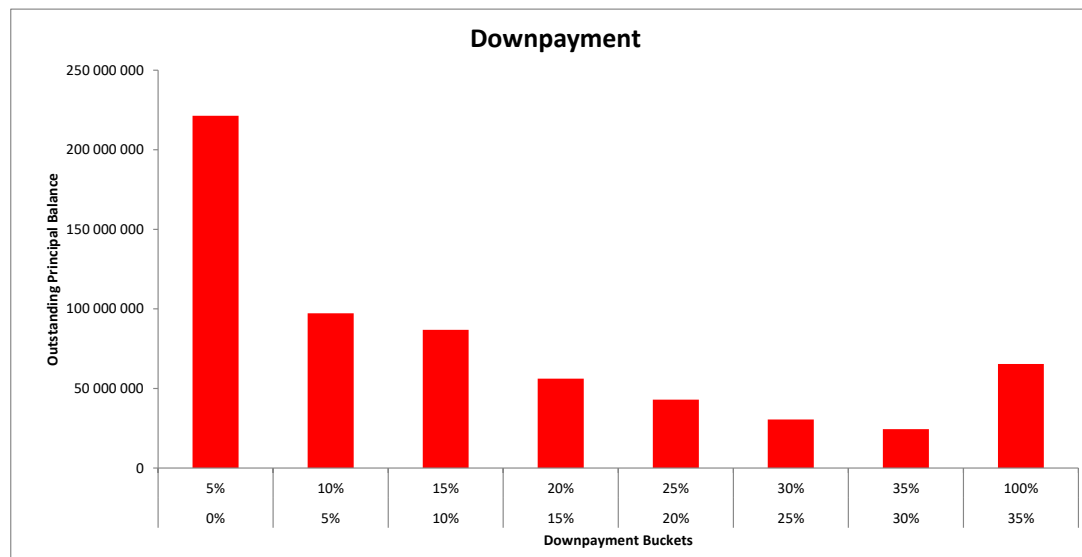
Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	11 470	221 316 854	35,42 %	51,6	13,7
	5 %	10 %	4 719	97 286 198	15,57 %	50,6	14,1
	10 %	15 %	4 880	86 802 941	13,89 %	49,1	14,0
	15 %	20 %	3 372	56 204 114	8,99 %	47,5	14,1
	20 %	25 %	2 680	43 000 885	6,88 %	47,4	14,0
	25 %	30 %	2 033	30 466 457	4,88 %	46,7	14,1
	30 %	35 %	1 768	24 413 781	3,91 %	45,6	14,1
	35 %	100 %	6 416	65 408 629	10,47 %	41,9	13,4
Total			37 338	624 899 859	100 %	49,0	13,9

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19.b Downpayment



Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from	26.04.2021	to	25.05.2021	= 29 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from 26.04.2021	to 25.05.2021	=	29 days	

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	9 625	223 327 111	35,74 %	48,4	14,1
	Used	27 713	401 572 748	64,26 %	49,3	13,8
	Total	37 338	624 899 859	100 %	49,0	13,9

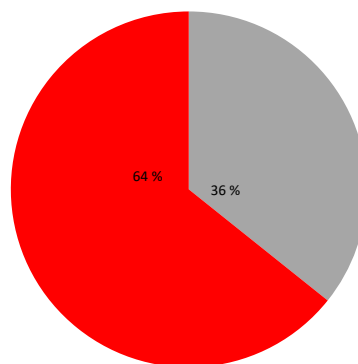
SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from 26.04.2021	to 25.05.2021	=	29 days	

Vehicle Condition



■ New ■ Used

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Monthly Investor Report

21.a Borrower Type



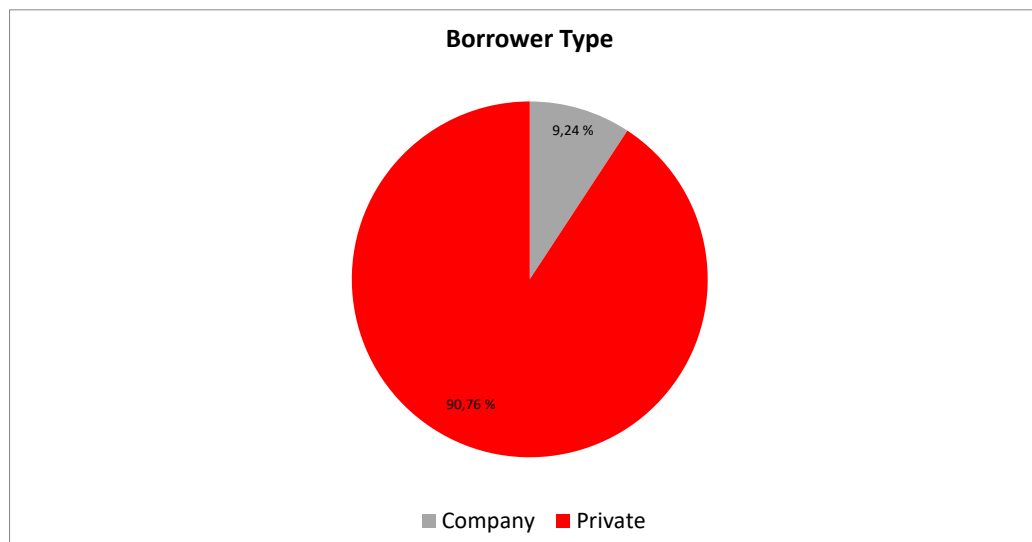
Reporting Date	27.05.2021
Payment date	25.05.2021
Period No	6
Monthly Period	01.04.2021
Interest Period	from 26.04.2021 to 25.05.2021 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 807	57 767 076	9,24 %	40,7	16,0
	Private	34 531	567 132 783	90,76 %	49,8	13,7
	Total	37 338	624 899 859	100 %	49,0	13,9

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21.b Borrower Type

Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from	26.04.2021	to	25.05.2021	= 29 days



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Monthly Investor Report

22.a Vehicle type



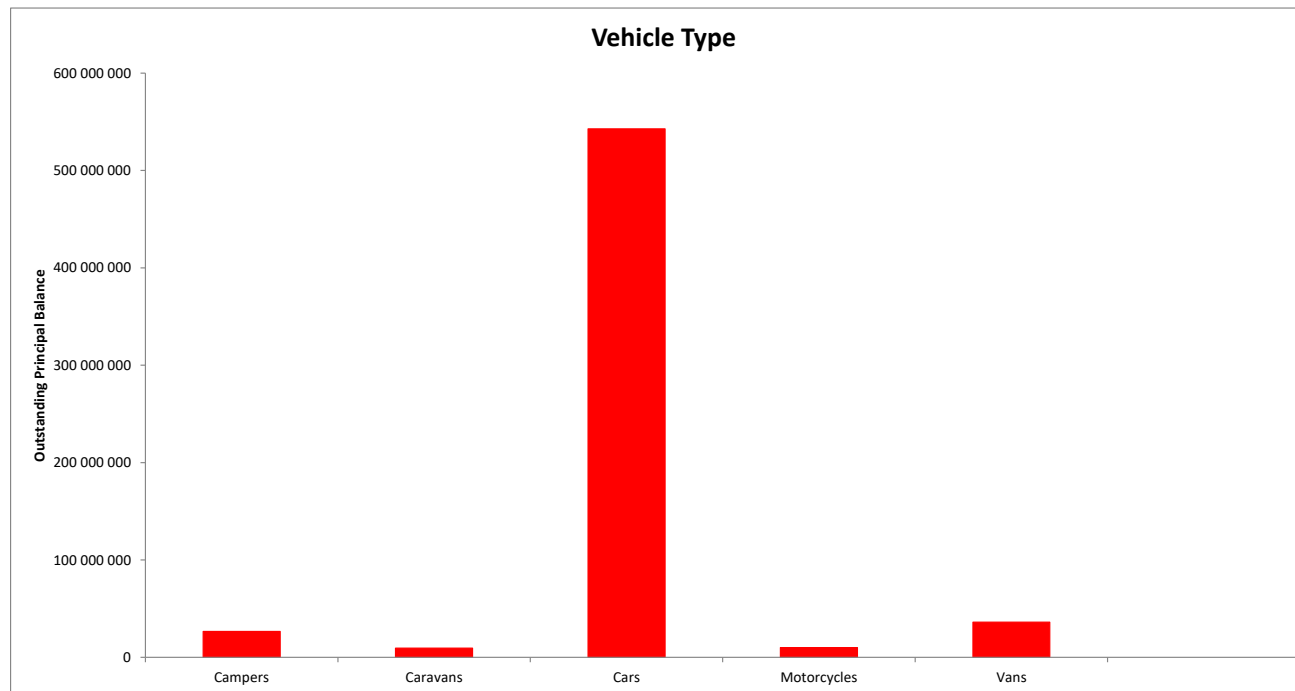
Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from	26.04.2021	to	25.05.2021	= 29 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	792	26 523 369	4,24 %	53,1	12,0
	Caravans	573	9 464 856	1,51 %	52,0	12,3
	Cars	32 564	542 729 267	86,85 %	49,1	14,0
	Motorcycles	1 007	10 006 855	1,60 %	45,4	11,7
	Vans	2 402	36 175 511	5,79 %	44,1	14,9
		37 338	624 899 859	100 %	49,0	13,9

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22.b Vehicle type

Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from	26.04.2021	to	25.05.2021	= 29 days



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23.a Restructured Loans



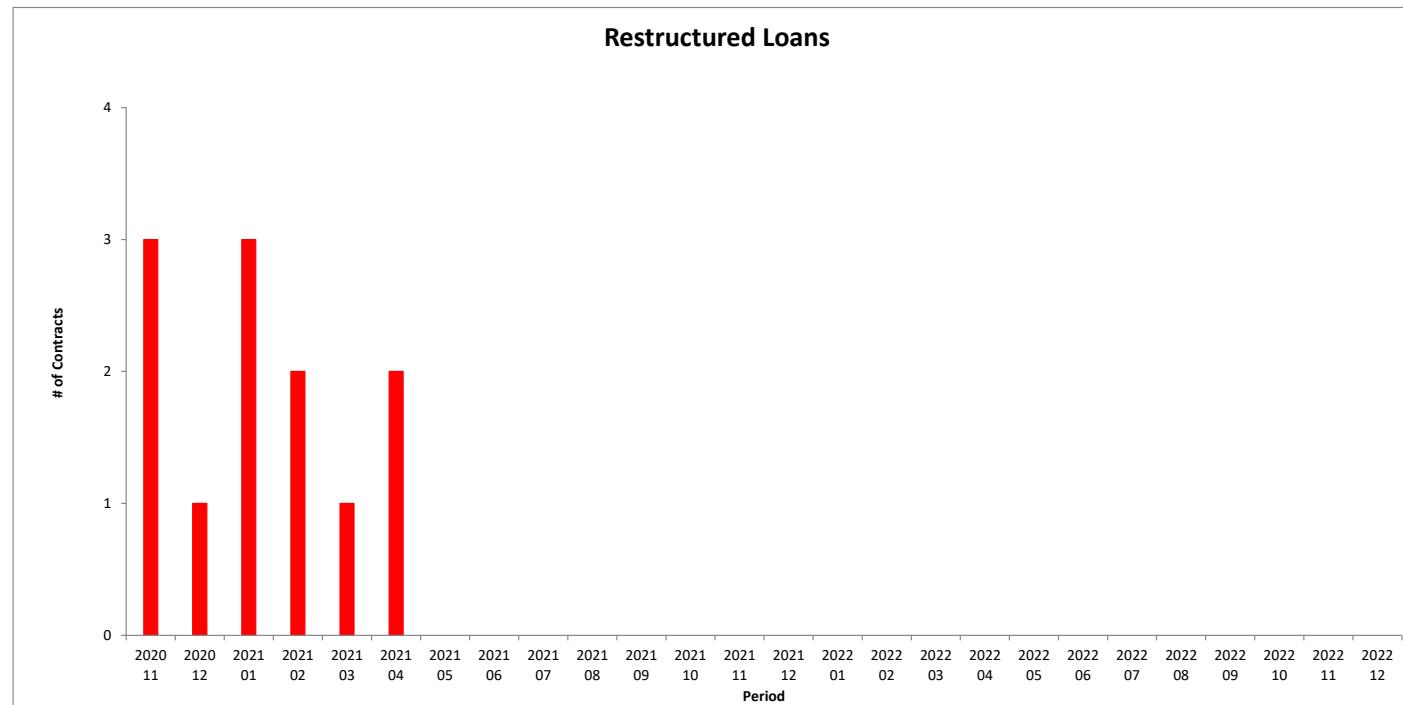
Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from	26.04.2021	to	25.05.2021	= 29 days

	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		
	2021 06		
	2021 07		
	2021 08		
	2021 09		
	2021 10		
	2021 11		
	2021 12		
	2022 01		
	2022 02		
	2022 03		
	2022 04		
	2022 05		
	2022 06		
	2022 07		
	2022 08		
	2022 09		
	2022 10		
	2022 11		
	2022 12		
		12	305 628

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23.b Restructured Loans

Reporting Date	27.05.2021					
Payment date	25.05.2021					
Period No	6					
Monthly Period	01.04.2021					
Interest Period	from	26.04.2021	to	25.05.2021	=	29 days



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24.a Dynamic Interest rate



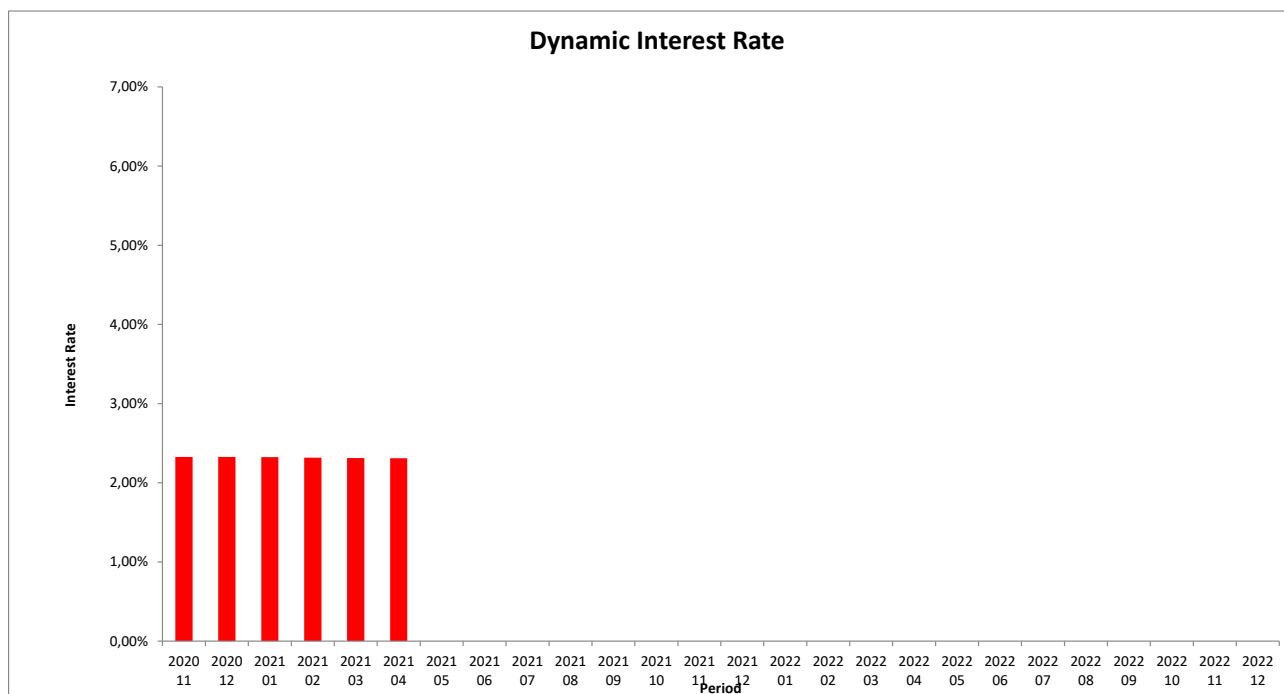
Reporting Date	27.05.2021					
Payment date	25.05.2021					
Period No	6					
Monthly Period	01.04.2021					
Interest Period	from	26.04.2021	to	25.05.2021	=	29 days

	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2020 11	596 759 291	2,33 %
	2020 12	627 427 036	2,33 %
	2021 01	628 336 885	2,32 %
	2021 02	627 092 170	2,32 %
	2021 03	624 523 955	2,31 %
	2021 04	624 899 859	2,31 %
	2021 05		
	2021 06		
	2021 07		
	2021 08		
	2021 09		
	2021 10		
	2021 11		
	2021 12		
	2022 01		
	2022 02		
	2022 03		
	2022 04		
	2022 05		
	2022 06		
	2022 07		
	2022 08		
	2022 09		
	2022 10		
	2022 11		
	2022 12		

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24.b Dynamic Interest Rate

Reporting Date	27.05.2021					
Payment date	25.05.2021					
Period No	6					
Monthly Period	01.04.2021					
Interest Period	from	26.04.2021	to	25.05.2021	=	29 days



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25.a Dynamic Pre-Payments



Reporting Date 27.05.2021
Payment date 25.05.2021
Period No 6

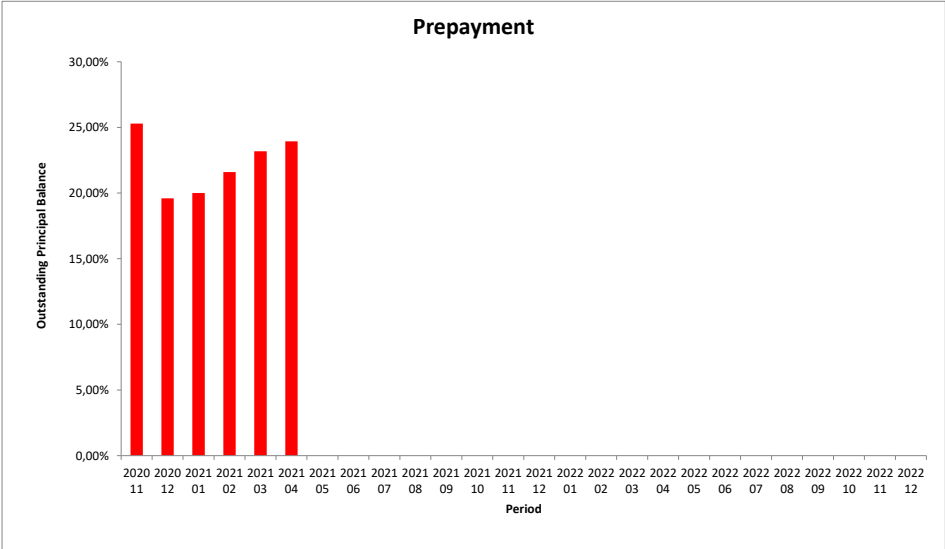
Monthly Period 01.04.2021
Interest Period from 26.04.2021 to 25.05.2021 = 29 days

	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	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			
	2021 06			
	2021 07			
	2021 08			
	2021 09			
	2021 10			
	2021 11			
	2021 12			
	2022 01			
	2022 02			
	2022 03			
	2022 04			
	2022 05			
	2022 06			
	2022 07			
	2022 08			
	2022 09			
	2022 10			
	2022 11			
	2022 12			

25.b Dynamic Pre-Payments



Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from	26.04.2021	to	25.05.2021	= 29 days



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26. Delinquency



Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	from	01.04.2021	to	25.05.2021	= 29 days
Interest Period	26.04.2021				

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	-	-	-	-
	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
2021	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																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	
	1																	
	2																	
	3																	
2022	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

SCF RAHOITUSPALVELUT IX DAC

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	27.05.2021
Payment date	25.05.2021
Period No	6
Monthly Period	01.04.2021
Interest Period	from 26.04.2021 to 25.05.2021 = 29 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						
2021 1	281 230	19		1 716	279 514	1 716	3 433	277 797	33 217	36 650	244 581						
2021 2	178 955	14			178 955		0	178 955	250	250	178 705						
							0			0							

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from 26.04.2021	to 25.05.2021	=	29 days	

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 811 840,52	EUR
Senior Expenses	-	11 053,64	EUR
Servicing Fee	-	270 793,98	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	131 234,27	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	-	178 954,72	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	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		1 068 136,91	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	551 815,81	EUR
Senior Expenses	-	10 427,82	EUR
Issuer Swap Interest Amount	-	131 234,27	EUR
Interest Class A Notes	-	69 090,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	10 442,00	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	-	178 954,72	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	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		-	EUR

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Monthly Investor Report

29. Priority of Payments - Redemption



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	25 100 140,85	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		25 005 682,09	EUR
Balance to be Credited to the Reinvestment Principal Ledger		94 458,76	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	-	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit		-	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>			
To pay pari passu and on a pro rata basis			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable		-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable		-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		-	EUR
Payment to Issuer as Issuer Available Revenue Receipts		-	EUR

Issuer Priority of Payments - Revenue (o)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	1 068 136,91	EUR
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Reporting Date	27.05.2021
Payment date	25.05.2021
Period No	6
Monthly Period	01.04.2021
Interest Period	from 26.04.2021 to 25.05.2021 = 29 days

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30. Transaction Costs



Reporting Date	27.05.2021				
Payment date	25.05.2021				
Period No	6				
Monthly Period	01.04.2021				
Interest Period	from	26.04.2021	to	25.05.2021	= 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	11 053,64			
Interest accrued for the Period	EUR	231 199,00	69 090,00	10 442,00	151 667,00
Cumulative Interest accrued	EUR	1 803 439,00	573 360,00	82 466,00	1 147 613,00
Interest Payments	EUR	231 199,00	69 090,00	10 442,00	151 667,00
Cumulative Interest Payments	EUR	1 803 439,00	573 360,00	82 466,00	1 147 613,00
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	27.05.2021						
Payment date	25.05.2021						
Period No	6						
Monthly Period	01.04.2021						
Interest Period	from 26.04.2021	to 25.05.2021	=	29 days			

Class A Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class A Notes	591 500 000
Interest Period Start	26.04.2021
Interest Period End	25.05.2021
Interest Days	29
Settlement Date	25.05.2021
Party A Floating Interest Rate	0,145 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 69 090,49
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 119 121,53

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	26.04.2021
Interest Period End	25.05.2021
Interest Days	29
Settlement Date	25.05.2021
Party A Floating Interest Rate	0,425 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 10 442,01
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 12 112,74

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31. Contact Details



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Reporting Date	27.05.2021					
Payment date	25.05.2021					
Period No	6					
Monthly Period	01.04.2021					
Interest Period	from	26.04.2021	to	25.05.2021	=	29 days