SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		28.10.2021		Following payment dates:		
Payment date		26.10.2021			25.11.2021	
Period No		11			29.12.2021	
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days
Cut-Off date		30.09.2021				

Santander Consumer Bank

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Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
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Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days

1. Portfolio Information

	Current Period	
Outstanding receivables	**Aggregated Outstanding Principal Amount**	
Opening balance prior to replenishment	**551 501 127,28**	**EUR**
Scheduled Loan Principal Repayments (+MC)	9 501 921,28	EUR
Prepayments	15 322 132,31	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**24 824 053,59**	**EUR**
New Defaulted Auto Loans in Period	270 003,17	EUR
Closing balance prior to replenishment	**526 407 070,52**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**526 407 070,52**	**EUR**
Principal Recoveries on loans in default	116 550,70	EUR

Total revenue collections

Total Revenue Received in Period	**1 590 415,85**	**EUR**

Loans

At beginning of period	34 643	Loans
Replenished contracts this period	-	Loans
Paid in Full	1 124	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	24	Loans
At end of period	**33 495**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 693 631,08	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	121 763,55	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	**1 815 394,63**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	663 165,54	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	67 183,87	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	121 763,55	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**852 112,96**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	24 824 053,59	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	**24 824 053,59**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	24 824 053,59	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	270 003,17	EUR
Total Amount for Issuer Available Redemtion Receipts	**25 094 056,76**	**EUR**

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4. Reserve Accounts

Reporting Date		28.10.2021					
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Note Balance

Beginning of Period	551 501 127,28	EUR
End of Period	526 407 070,52	EUR

Liquidity Balance

Beginning of Period	0,5 %	2 739 269,19	EUR
Cash Outflow		121 763,55	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	2 617 505,64	EUR
Required Reserve Amount	0,5 %	2 617 505,64	EUR

Expenses Advance

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

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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5a. Performance Data

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Asset Balance

Opening balance prior to replenishment	551 501 127,28	EUR
Closing balance prior to replenishment	526 407 070,52	EUR
Closing Balance post replenishment	526 407 070,52	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	495 173 554,79	94,07 %	31 666
1-29 days past due	25 356 264,56	4,82 %	1 505
Delinquent Receivables:			
30-59 days past due	3 672 902,84	0,70 %	204
60-89 days past due	1 358 836,77	0,26 %	67
90-119 days past due	453 876,25	0,09 %	29
120-149 days past due	188 047,44	0,04 %	13
150-179 days past due	203 587,87	0,04 %	11
Total Performing and Delinquent	**526 407 071**	**100,00 %**	**33 495**
Current Period Defaults	270 003,17		24
Cumulative Defaults	1 931 535,70		129
Current Period Principal Recoveries	116 550,70		
Cumulative Principal Recoveries	352 205,72		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,24 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,22 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,18 %	
or [A] + [B] - [C] / [D] < 10%	**81,23 %**	
[A] Aggregate Outstanding Asset Principal Amount	526 407 070,52	
[B] Aggregate principal balance of Defaulted Contracts	1 931 535,70	
[C] Recoveries received on such Defaulted Contracts	352 205,72	
[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	1,12 %	
[B] Delinquency Ratio, preceding Payment Date	1,32 %	
[C] Delinquency Ratio, second preceding Payment Date	1,19 %	
or Servicer Termination Event	**NO**	
or Swap Counterparty Downgrade Event	**NO**	

Pro Rata Trigger Event, where [A] / [B] ≥ 16% — 10,61 % — 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	551 501 127,28

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

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)	*44,88**
Used Vehicles (max 69%)	62,74 %
Balloon Loans (max 63%)	64,43 %
Corporate Borrowers (max 11%)	9,06 %
IRB (min 95%)	95,68 %

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

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6. Note Principal

	Class A	Class B	Class C	
Note Principal				
Beginning of Period	493 001 127,28	30 500 000,00	28 000 000,00	EUR
Sequential Amortization	25 094 056,76	-	-	EUR
Pro Rata Amortization	-	-	-	EUR
End of Period	467 907 070,52	30 500 000,00	28 000 000,00	EUR
Principal Deficiency Sub-Ledger				
Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	270 003,17	EUR
Credit PDL	-	-	270 003,17	EUR
End of Period	-	-	-	EUR
Net Note Principal				
Beginning of Period	493 001 127,28	30 500 000,00	28 000 000,00	EUR
End of Period	467 907 070,52	30 500 000,00	28 000 000,00	EUR

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7. Outstanding Notes

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Monthly Period		01.09.2021			
Interest Period	from	27.09.2021	to	26.10.2021 =	29 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	551 501 127,28	493 001 127,28	30 500 000,00	28 000 000,00
Available Distribution Amount	25 094 056,76			
Amortisation	25 094 056,76			
Redemption per Class	25 094 056,76	25 094 056,76	-	-
Redemption per Note		4 242,44	-	-
Outstanding Closing Balance		467 907 070,52	30 500 000,00	28 000 000,00
Net Outstanding Closing Balance	526 407 070,52	467 907 070,52	30 500 000,00	28 000 000,00
Current Tranching	100 %	88,89 %	5,79 %	5,32 %
Current Pool Factor		0,79	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		83 347,61	100 000,00	100 000,00
>Principal Repayment per note		4 242,44	-	-
Principal Outstanding per Note End of Period		79 105,17	100 000,00	100 000,00
>Interest accrued for the period		9,60	34,08	541,67
Interest Payment	218 850,53	56 790,99	10 392,88	151 666,67
Interest Payment per Note		9,60	34,08	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)	13,26 %	7,47 %	2,15 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	13,78 %	7,98 %	2,15 %
Current CE (Subordination)	11,11 %	5,32 %	0,00 %
Current CE (Subordination, incl. Liquitidy Reserve)	11,63 %	5,84 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	28.10.2021
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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	A+	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	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Swap Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Swap Agreement.
	ING BANK N.V.	Fitch Second Rating Trigger Collateral.	F3	F1+	A -1	N/A	BBB-	AA-	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
Swap Counterparty	ING BANK N.V.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A-	A+	No	If the Swap Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.
	ING BANK N.V.	S&P's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	P-1	N/A	N/A	A-	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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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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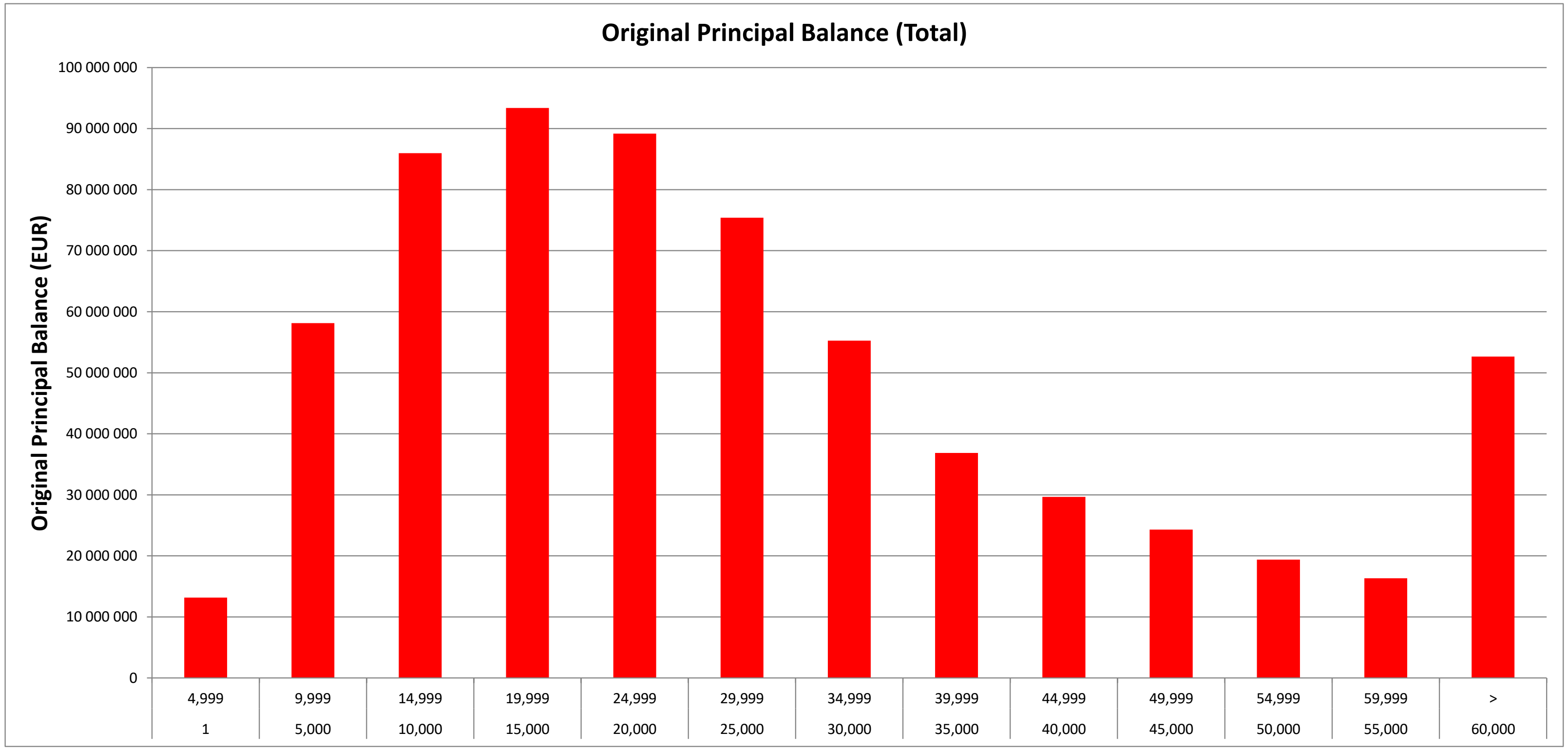

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10.a Outstanding Principal Balance

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Average amount - all:	15 716

Outstanding balance	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	5 000	5 398	16 353 584	3,11 %	25,3	20,2
	5 000	10 000	7 998	59 710 320	11,34 %	38,2	20,1
	10 000	15 000	6 535	81 094 734	15,41 %	43,2	19,5
	15 000	20 000	4 652	80 826 737	15,35 %	45,1	19,0
	20 000	25 000	3 303	73 837 538	14,03 %	46,2	18,5
	25 000	30 000	1 981	54 025 131	10,26 %	46,7	17,8
	30 000	35 000	1 146	36 899 412	7,01 %	47,9	17,0
	35 000	40 000	739	27 558 987	5,24 %	48,7	17,1
	40 000	45 000	509	21 584 363	4,10 %	49,3	16,5
	45 000	50 000	380	17 980 603	3,42 %	49,6	16,8
	50 000	55 000	292	15 267 273	2,90 %	49,9	16,3
	55 000	60 000	164	9 379 299	1,78 %	48,2	16,5
	60 000	-	398	31 889 090	6,06 %	49,2	16,3
	Total		33 495	526 407 071	100 %	44,9	18,4

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10.b Outstanding Principal Balance Graph

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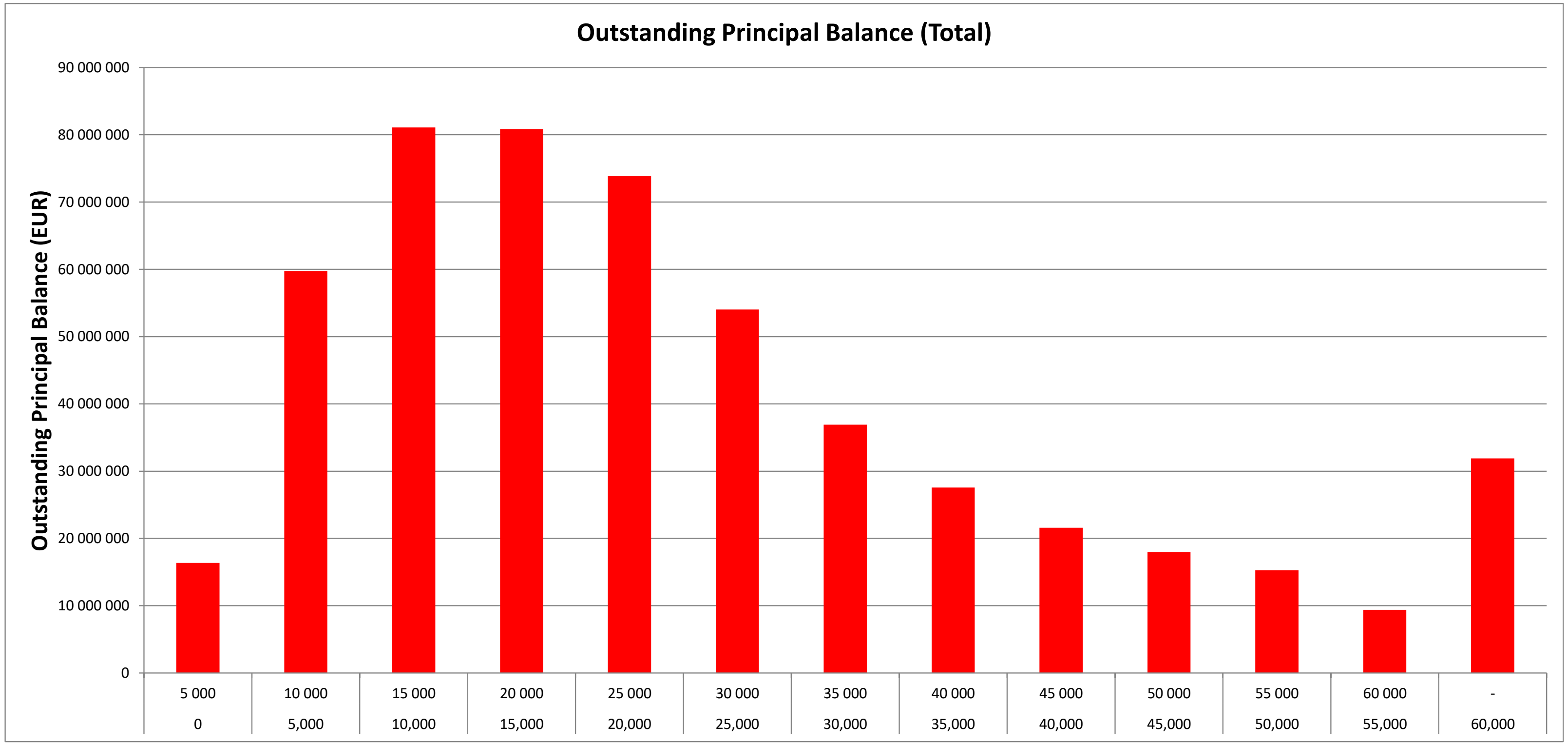
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days



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11.a Geographical Distribution

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days

Santander Consumer Bank

	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Geographic distribution	Central Finland	3 560	51 473 948	9,78 %	43,2	18,4
	Eastern Finland	1 330	19 094 626	3,63 %	44,7	18,5
	East Tavastia	1 959	31 109 450	5,91 %	45,1	18,9
	Greater Helsinki	10 482	186 375 580	35,41 %	45,1	18,3
	Northern Finland	2 991	46 764 412	8,88 %	45,2	18,4
	Northern Savonia	1 515	20 935 978	3,98 %	43,3	18,3
	Ostrobothnia	2 219	28 640 625	5,44 %	44,6	18,5
	South-Eastern Fi	1 911	27 319 160	5,19 %	44,8	18,2
	South-Western Fi	3 886	59 144 584	11,24 %	45,8	18,3
	Western Tavastia	3 642	55 548 707	10,55 %	45,0	18,1
	Total	33 495	526 407 071	100 %	44,9	18,3

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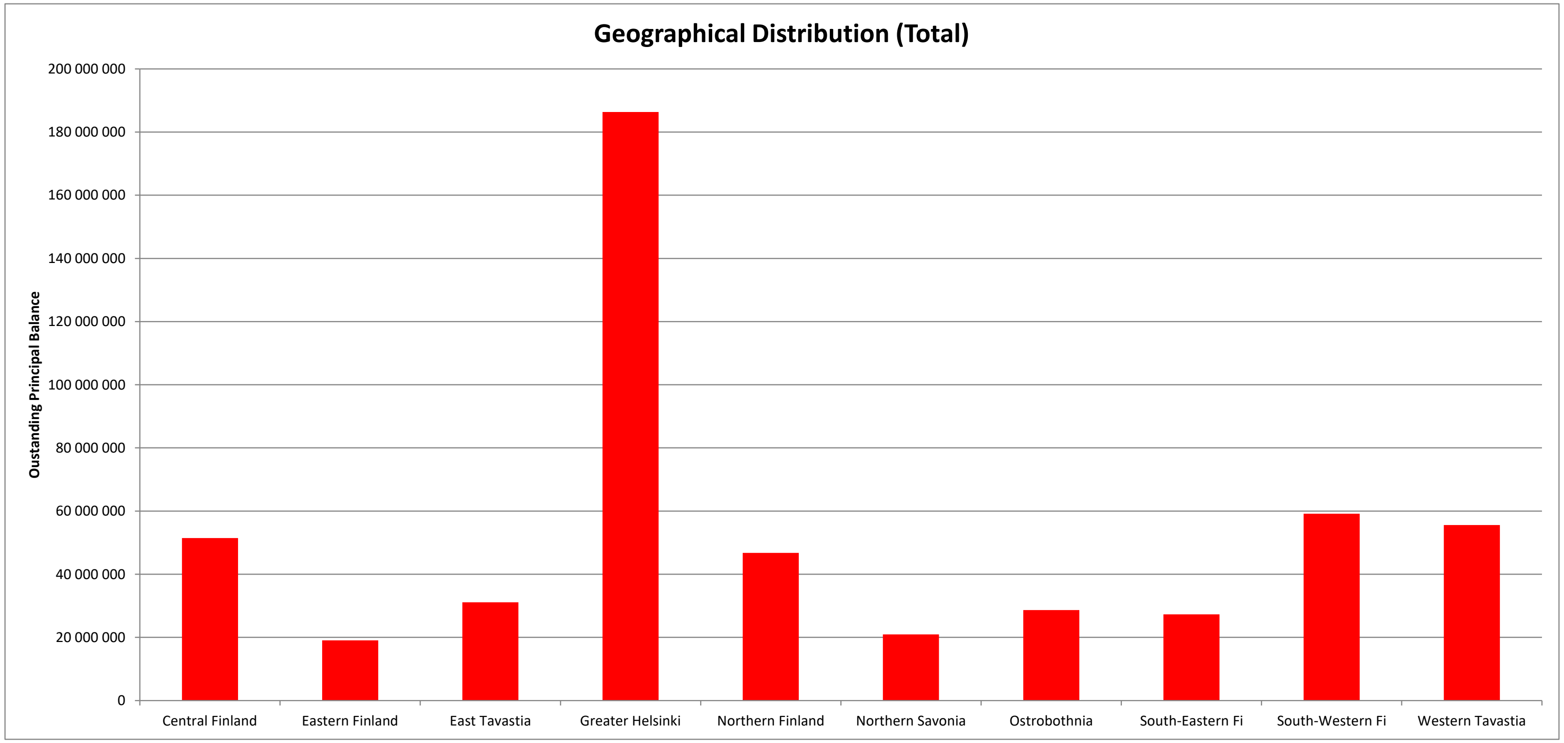
11.b Geographical Distribution Graph

Reporting Date		28.10.2021					
Payment date		26.10.2021					
Period No		11					
Monthly Period		01.09.2021					
Interest Period	from	27.09.2021	to	26.10.2021	=	29	days



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12.a Interest Rate

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	8 018	148 588 284	28,23 %	43,6	19,0
1	2	8 688	168 272 203	31,97 %	46,4	17,8
2	4	10 055	149 787 506	28,45 %	45,2	18,0
4	6	5 037	47 213 465	8,97 %	43,9	18,5
6	8	1 678	12 471 842	2,37 %	40,7	22,0
8	10	17	64 752	0,01 %	36,2	19,7
10	12	1	5 659	0,00 %	38,0	24,0
12	14					
14	16	1	3 360	0,00 %	20,0	33,0
16	18					
18	-					
Total		33 495	526 407 071	100 %	44,9	18,3

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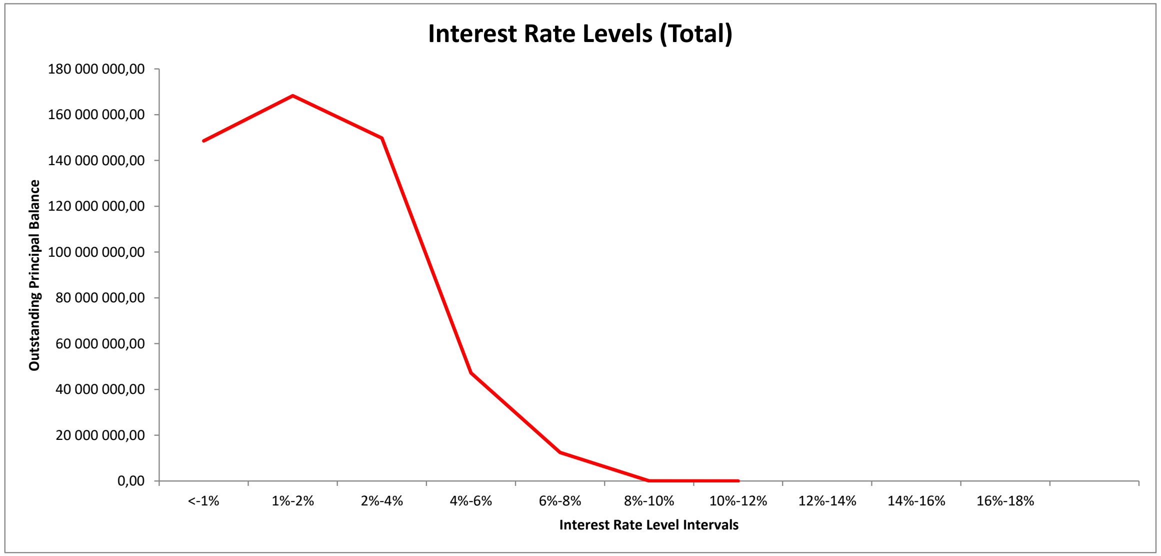
12.b Interest Rate

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days



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Reporting Date		28.10.2021					
Payment date		26.10.2021					
Period No		11					
Monthly Period		01.09.2021					
Interest Period	from	27.09.2021	to	26.10.2021	=	29	days

13.a Remaining Terms

Santander Consumer Bank

Months to maturity	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	0	18	15 157	0,00 %	0,0	16,8
	1	12	1 666	4 854 133	0,92 %	8,9	24,6
	13	24	3 326	21 633 845	4,11 %	20,1	24,8
	25	36	6 801	79 779 452	15,16 %	32,2	24,8
	37	48	12 742	220 393 767	41,87 %	43,2	18,6
	49	60	7 695	168 101 709	31,93 %	54,0	15,6
	61	72	1 247	31 629 008	6,01 %	62,7	9,5
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		33 495	526 407 071	100 %	44,9	18,3

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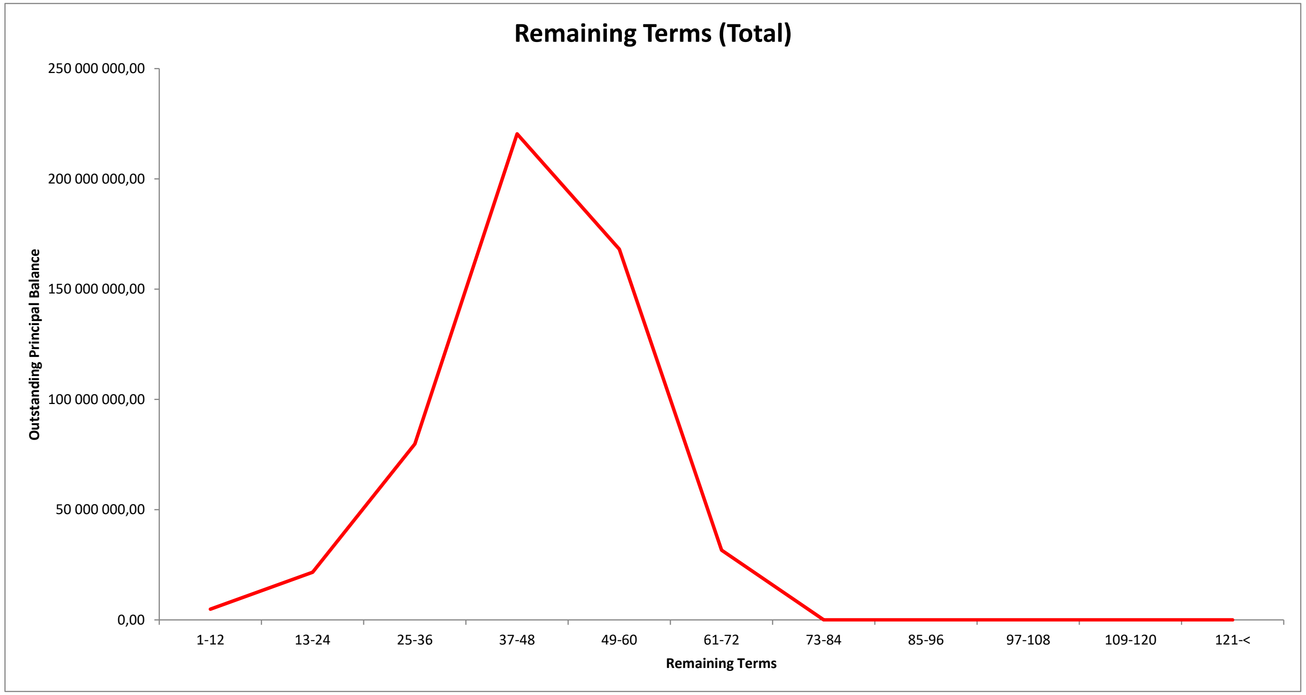
13.b Remaining Terms

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days



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14.a Seasoning

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12	5 808	103 029 369	19,57 %	52,5	9,9
	13	24	21 746	349 571 389	66,41 %	45,0	18,2
	25	36	4 971	63 005 332	11,97 %	35,0	28,7
	37	48	810	9 519 055	1,81 %	28,1	40,8
	49	60	159	1 280 466	0,24 %	19,8	51,4
	61	72	1	1 460	0,00 %	4,0	64,0
	73	84					
	85	96					
	Total		33 495	526 407 071	100 %	44,9	18,4

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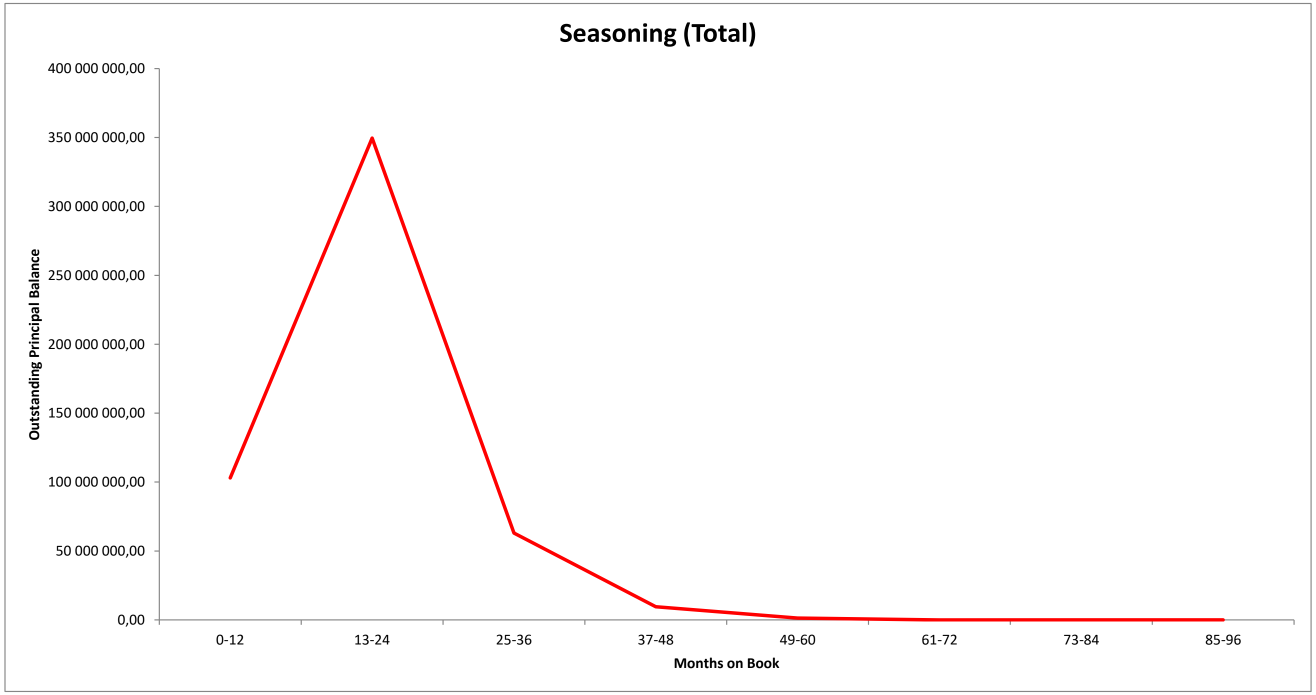
14.b Seasoning

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days



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15.a Balloon loans

Reporting Date		28.10.2021			
Payment date		26.10.2021			
Period No		11			
Monthly Period		01.09.2021			
Interest Period	from	27.09.2021	to	26.10.2021	= 29 days

Santander Consumer Bank

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	19 372	187 239 841	35,6 %	4 984	0,0 %	41,7	18,1
	Balloon	14 123	339 167 229	64,4 %	134 431 746	39,6 %	46,6	18,5
	Total	33 495	526 407 071	100 %	134 436 730	26 %	44,9	18,3

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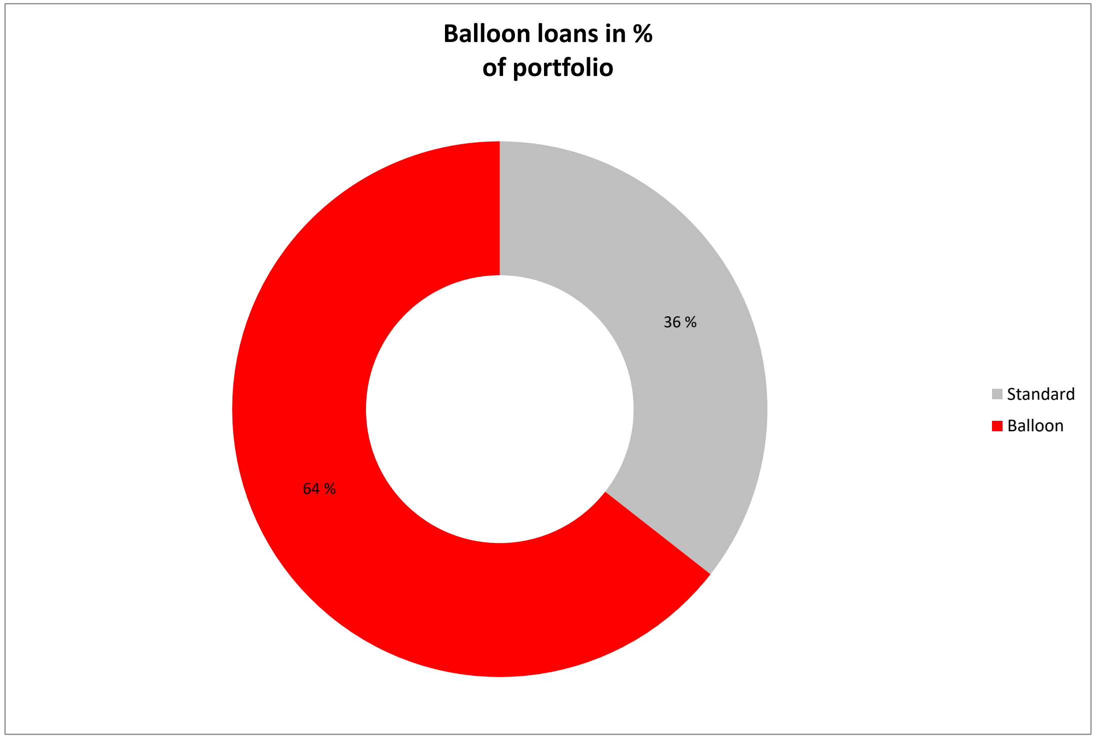
Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days

15.b Balloon loans



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Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days

16.a # loans per borrower

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	32 828	513 510 305	97,55 %
	2	299	11 683 585	2,22 %
	3	17	870 903	0,17 %
	4	2	121 838	0,02 %
	5	2	220 439	0,04 %
	6			
	7			
	8			
	9			
	10			
	Total:	33 148	526 407 071	100,0 %

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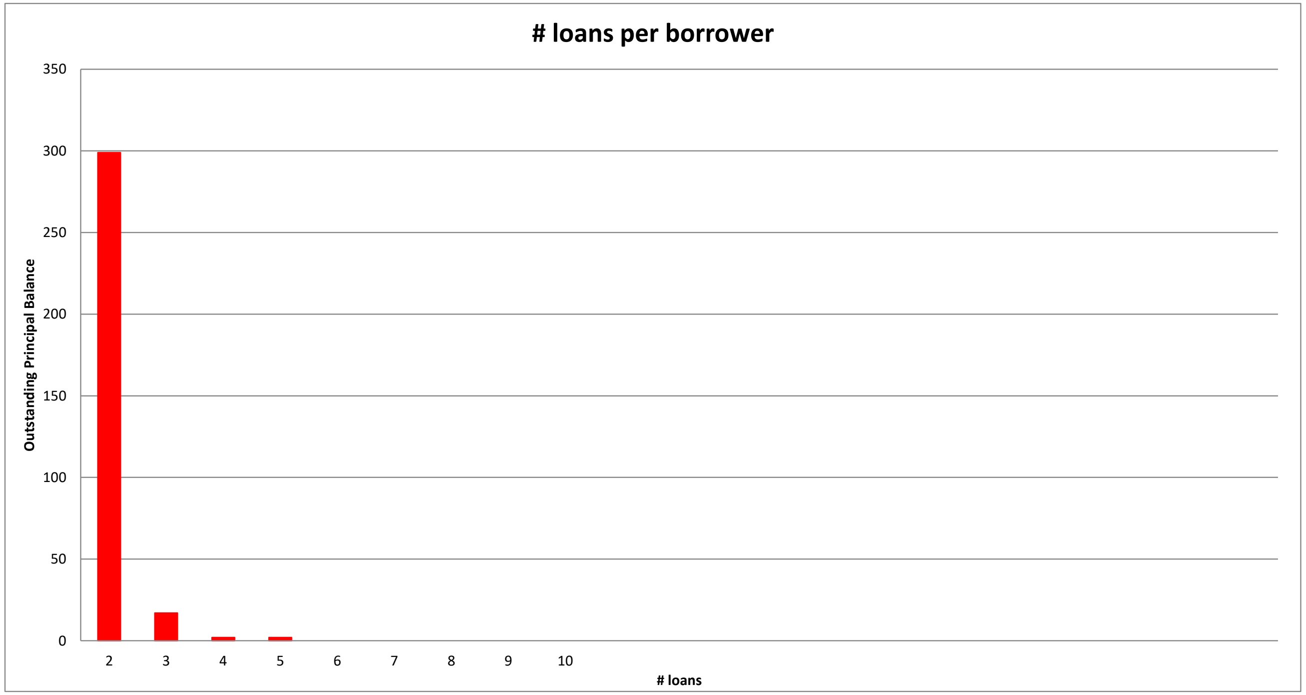
Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days

16.b # loans per borrower



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17.a Amortization Profile

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	526 407 071	516 736 805	9 670 266	996 254	2,29 %	98,16 %
2	516 736 805	507 294 175	9 442 629	976 513	2,29 %	96,37 %
3	507 294 175	497 870 799	9 423 377	957 434	2,29 %	94,58 %
4	497 870 799	488 419 356	9 451 443	938 530	2,29 %	92,78 %
5	488 419 356	478 918 371	9 500 985	919 571	2,28 %	90,98 %
6	478 918 371	469 527 358	9 391 013	900 464	2,28 %	89,19 %
7	469 527 358	460 152 082	9 375 275	881 611	2,28 %	87,41 %
8	460 152 082	450 779 032	9 373 050	862 806	2,27 %	85,63 %
9	450 779 032	441 417 359	9 361 673	843 993	2,27 %	83,85 %
10	441 417 359	432 094 873	9 322 486	825 180	2,27 %	82,08 %
11	432 094 873	422 590 603	9 504 270	806 499	2,26 %	80,28 %
12	422 590 603	413 221 574	9 369 029	787 534	2,26 %	78,50 %
13	413 221 574	403 972 169	9 249 405	768 722	2,26 %	76,74 %
14	403 972 169	394 759 920	9 212 250	750 145	2,25 %	74,99 %
15	394 759 920	385 586 286	9 173 634	731 731	2,25 %	73,25 %
16	385 586 286	376 424 765	9 161 521	713 433	2,24 %	71,51 %
17	376 424 765	367 272 517	9 152 247	695 184	2,24 %	69,77 %
18	367 272 517	358 208 097	9 064 421	676 900	2,23 %	68,05 %
19	358 208 097	349 136 458	9 071 639	658 913	2,23 %	66,32 %
20	349 136 458	340 151 841	8 984 617	640 886	2,23 %	64,62 %

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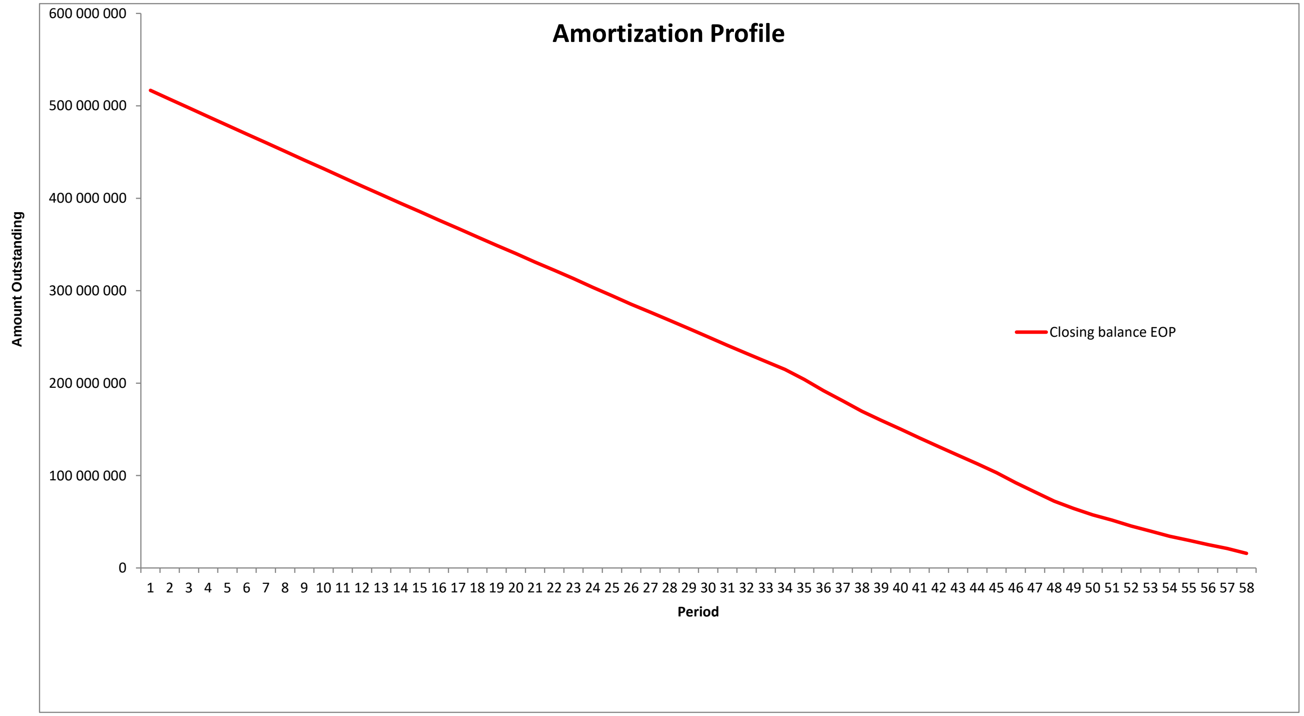
17.b Amortization Profile

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days



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18.a Payment Holidays

Reporting Date		28.10.2021					
Payment date		26.10.2021					
Period No		11					
Monthly Period		01.09.2021					
Interest Period	from	27.09.2021	to	26.10.2021	=	29	days

Santander Consumer Bank

	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	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				
	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:	3 792	5 072	1 609 441	80 773 503

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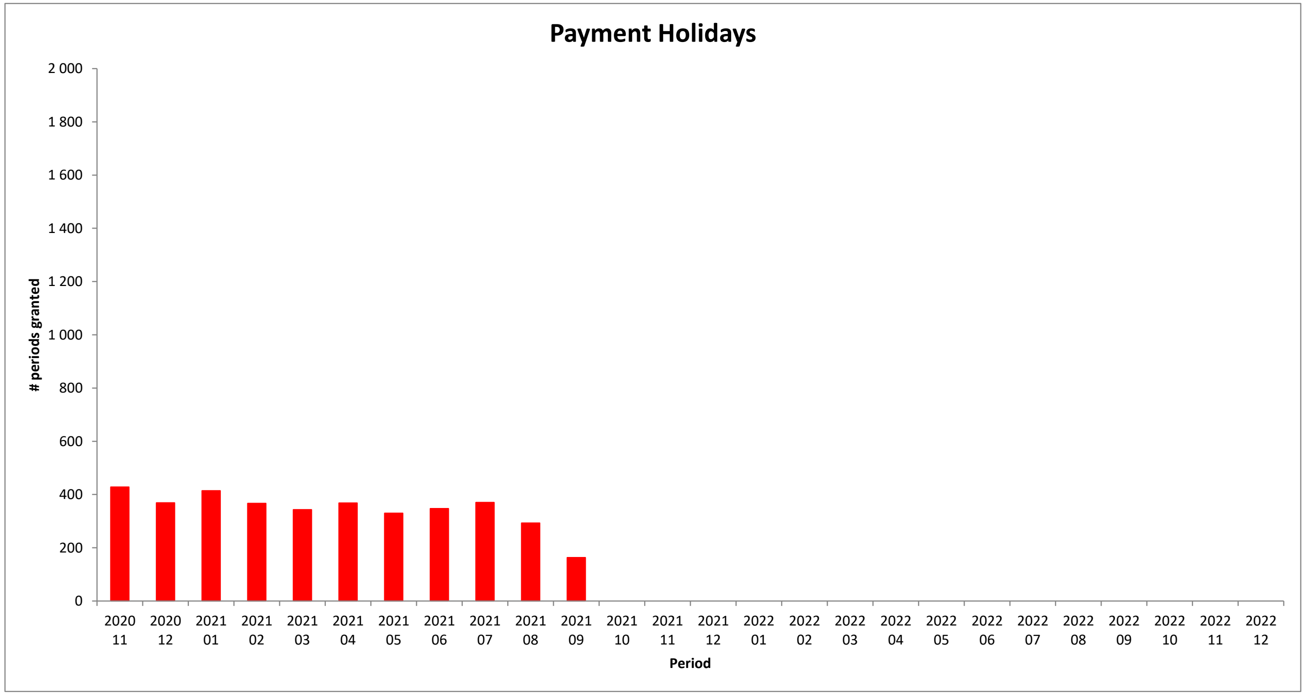
18.b Payment Holidays

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days



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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

18.c Remaining Payment Holidays

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	181	51 715	3 798 379
	2	48	32 864	1 123 047
	3			
	Total	229	84 580	4 921 426

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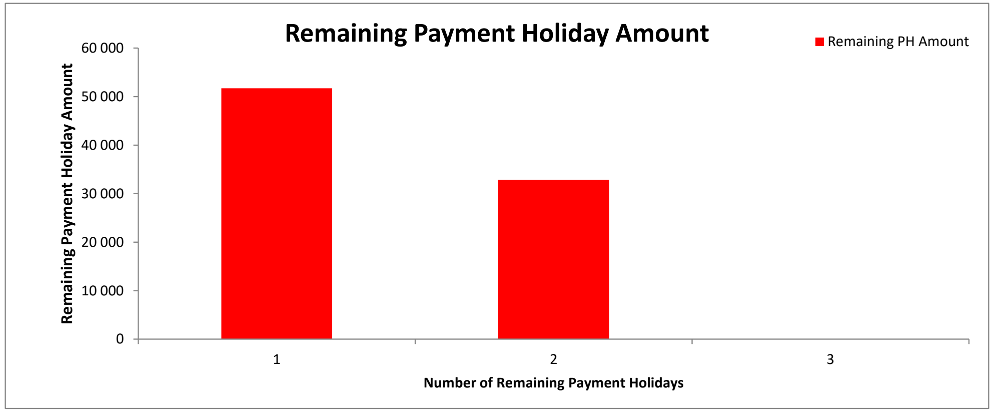
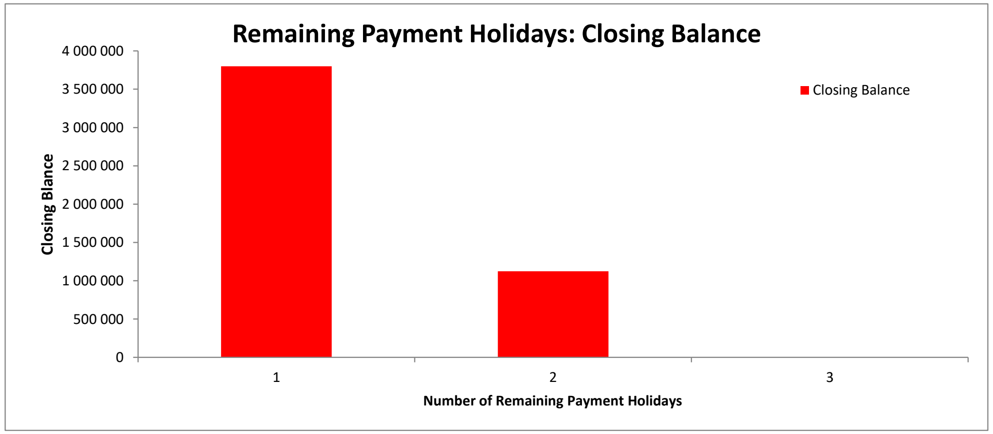
18.d Remaining Payment Holidays

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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Reporting Date		28.10.2021				
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Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days

19.a Downpayment

Santander Consumer Bank

	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
Downpayment %	0 %	5 %	10 243	185 485 456	35,24 %	47,4	18,2
	5 %	10 %	4 259	82 696 486	15,71 %	46,4	18,6
	10 %	15 %	4 482	74 901 170	14,23 %	45,0	18,4
	15 %	20 %	3 064	47 051 937	8,94 %	43,4	18,6
	20 %	25 %	2 413	36 241 212	6,88 %	43,2	18,5
	25 %	30 %	1 853	26 108 323	4,96 %	42,6	18,4
	30 %	35 %	1 596	20 437 311	3,88 %	41,4	18,7
	35 %	100 %	5 585	53 485 175	10,16 %	38,6	17,8
	Total		33 495	526 407 071	100 %	44,9	18,3

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19.b Downpayment

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
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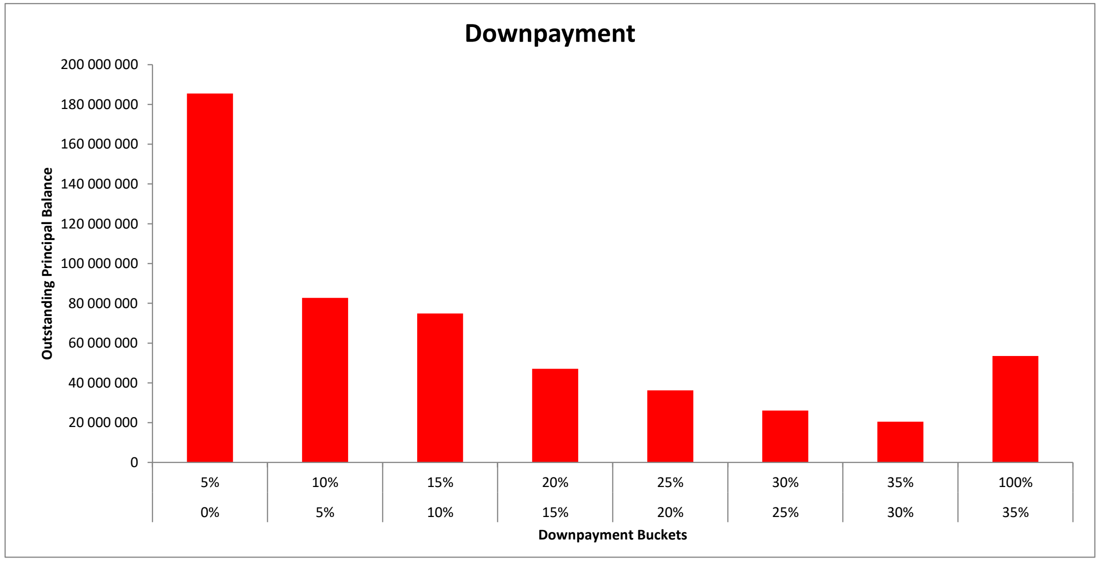
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days



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20.a Vehicle Condtion

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	9 017	196 122 144	37,26 %	44,2	18,5
	Used	24 478	330 284 926	62,74 %	45,3	18,3
	Total	33 495	526 407 071	100 %	44,9	18,3

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20.b Vehicle Condition

Reporting Date		28.10.2021					
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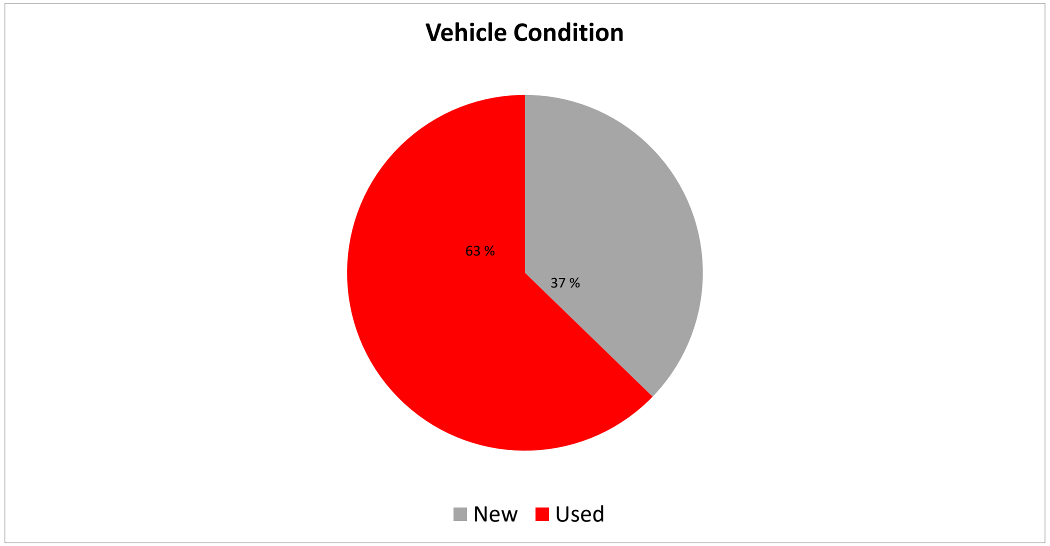
Interest Period	from	27.09.2021	to	26.10.2021	=	29	days



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Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days

21.a Borrower Type

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 555	47 675 088	9,06 %	36,8	20,3
	Private	30 940	478 731 983	90,94 %	45,7	18,2
	Total	33 495	526 407 071	100 %	44,9	18,3

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21.b Borrower Type

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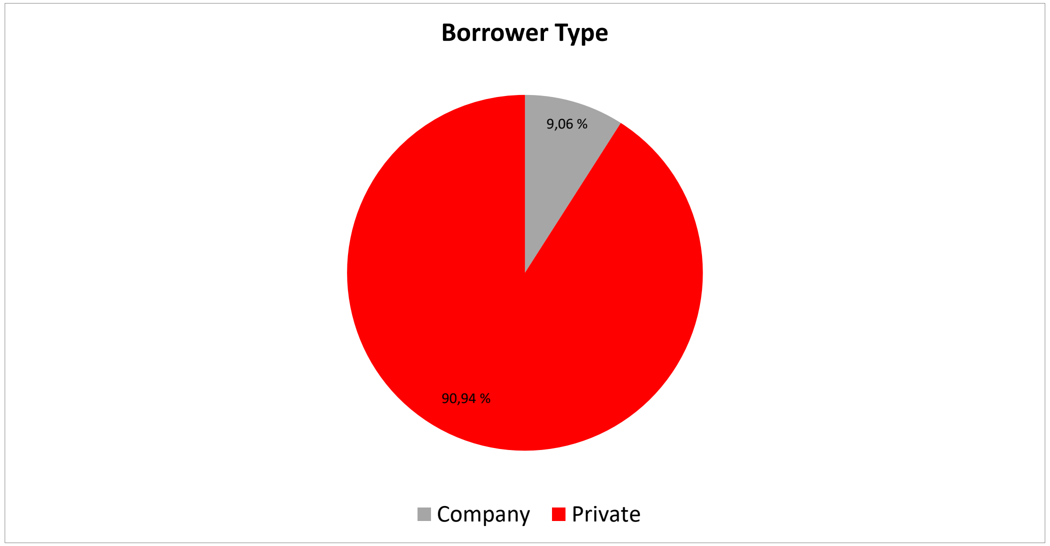

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22.a Vehicle type

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Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days

Santander Consumer Bank

	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Vehicle type	Campers	685	22 090 406	4,20 %	48,6	16,7
	Caravans	478	7 372 472	1,40 %	47,8	16,9
	Cars	29 329	459 153 806	87,22 %	45,0	18,4
	Motorcycles	810	7 409 144	1,41 %	41,3	16,4
	Vans	2 193	30 381 243	5,77 %	40,0	19,3
		33 495	526 407 071	100 %	44,9	18,3

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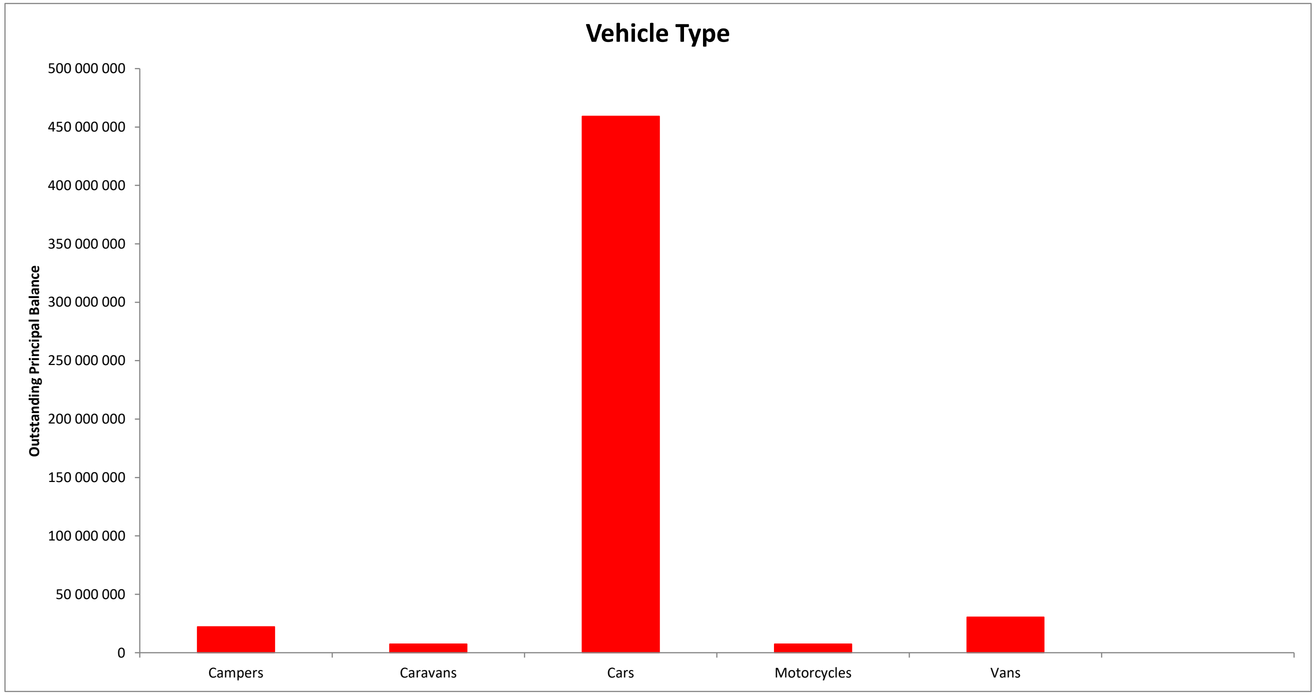
22.b Vehicle type

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days



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23.a Restructured Loans

Reporting Date		28.10.2021					
Payment date		26.10.2021					
Period No		11					
Monthly Period		01.09.2021					
Interest Period	from	27.09.2021	to	26.10.2021	=	29	days

Santander Consumer Bank

	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		
	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		
		18	433 246

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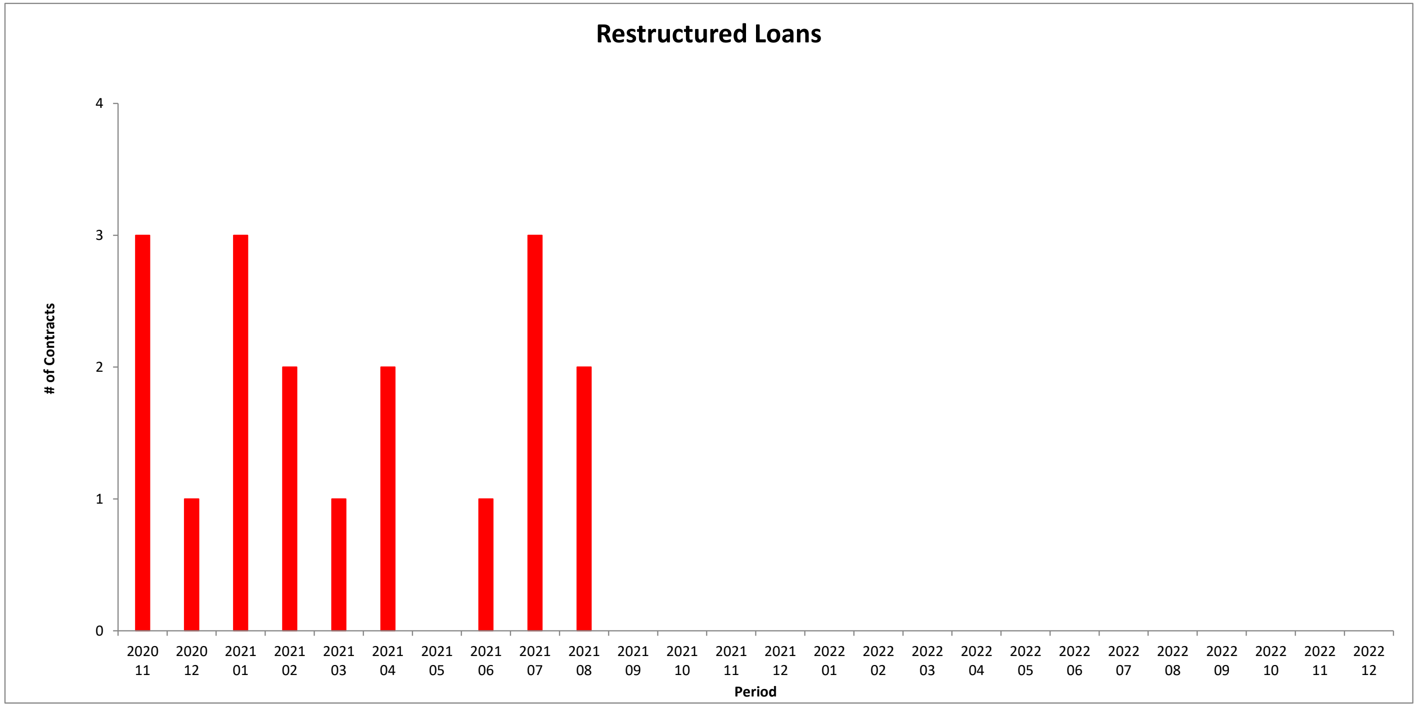
23.b Restructured Loans

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days

Santander Consumer Bank



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24.a Dynamic Interest rate

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 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		
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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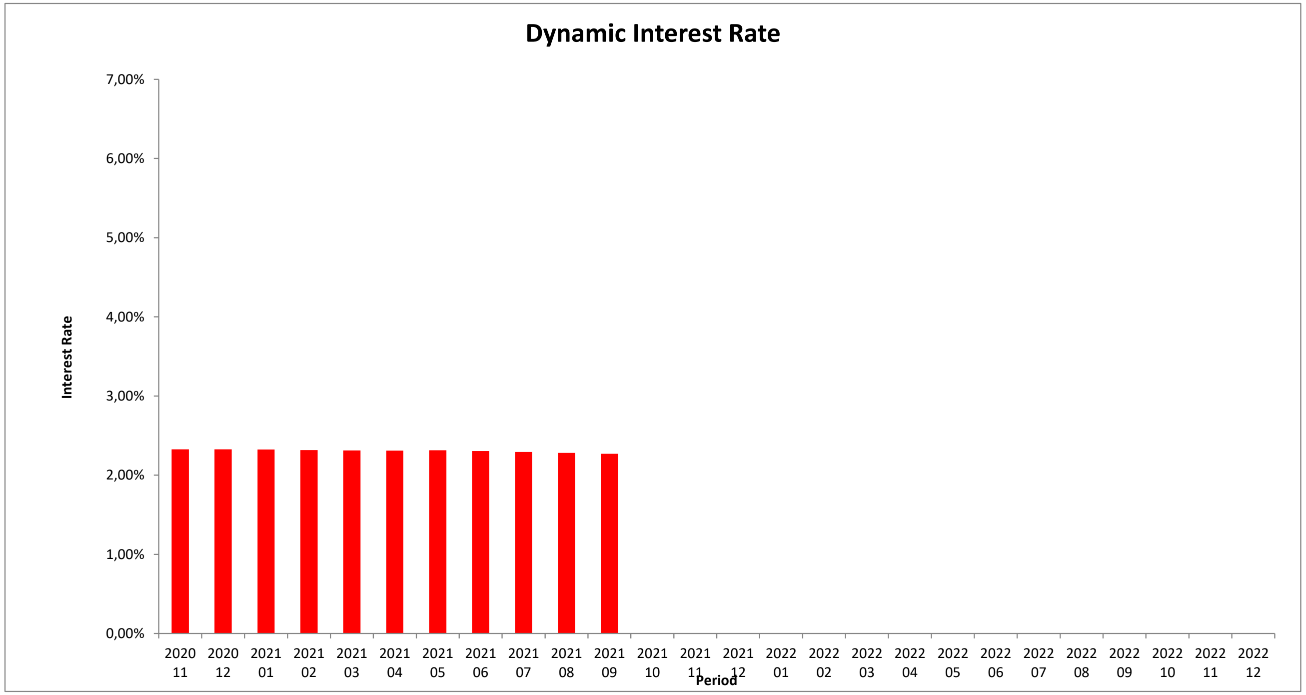
24.b Dynamic Interest Rate

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days



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25.a Dynamic Pre-Payments

Reporting Date		28.10.2021		
Payment date		26.10.2021		
Period No		11		
Monthly Period		01.09.2021		
Interest Period	from	27.09.2021	to	26.10.2021 = 29 days

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			
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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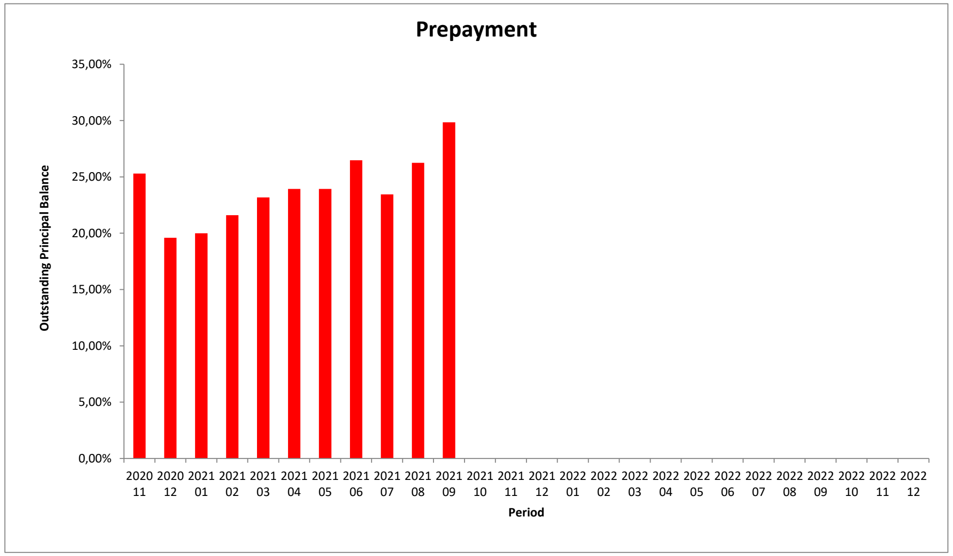
25.b Dynamic Pre-Payments

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days



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26. Delinquency

Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 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																	
	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	28.10.2021
Payment date	26.10.2021
Period No	11
Monthly Period	01.09.2021
Interest Period	from 27.09.2021 to 26.10.2021 = 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		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			
2021 2	903 831	52			903 831		0	903 831	14 030	14 030	889 801	208 773	222 803	681 028			
2021 3	742 108	57			742 108			742 108			742 108	25 332	25 332	716 776			

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28. Priority of Payments - Revenue

Reporting Date		28.10.2021					
Payment date		26.10.2021					
Period No		11					
Monthly Period		01.09.2021					
Interest Period	from	27.09.2021	to	26.10.2021	=	29	days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 815 394,63	EUR
Senior Expenses	-	8 334,13	EUR
Servicing Fee	-	219 336,28	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	111 397,69	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	-	270 003,17	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	121 763,55	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		932 892,81	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	852 112,96	EUR
Senior Expenses	-	8 334,00	EUR
Issuer Swap Interest Amount	-	111 397,69	EUR
Interest Class A Notes	-	56 791,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	10 393,00	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	-	270 003,17	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	121 763,55	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		121 763,55	EUR

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Reporting Date		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	29 days

29. Priority of Payments - Redemption

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	24 824 053,59	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	-	24 824 053,59	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	25 094 056,76	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	-	25 094 056,76	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	121 763,55	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	932 892,81	EUR

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30. Transaction Costs

Reporting Date		28.10.2021					
Payment date		26.10.2021					
Period No		11					
Monthly Period		01.09.2021					
Interest Period	from	27.09.2021	to	26.10.2021	=	29	days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	8 334,13			
Interest accrued for the Period	EUR	218 851,00	56 791,00	10 393,00	151 667,00
Cumulative Interest accrued	EUR	2 946 759,00	903 250,00	137 561,00	1 905 948,00
Interest Payments	EUR	218 851,00	56 791,00	10 393,00	151 667,00
Cumulative Interest Payments	EUR	2 946 759,00	903 250,00	137 561,00	1 905 948,00
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		28.10.2021				
Payment date		26.10.2021				
Period No		11				
Monthly Period		01.09.2021				
Interest Period	from	27.09.2021	to	26.10.2021	=	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	**493 001 127**
Interest Period Start	27.09.2021
Interest Period End	26.10.2021
Interest Days	29
Settlement Date	26.10.2021
Party A Floating Interest Rate	0,143 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 56 790,99**
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	**EUR 99 284,95**

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	27.09.2021
Interest Period End	26.10.2021
Interest Days	29
Settlement Date	26.10.2021
Party A Floating Interest Rate	0,423 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 10 392,88**
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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Reporting Date		28.10.2021					
Payment date		26.10.2021					
Period No		11					
Monthly Period		01.09.2021					
Interest Period	from	27.09.2021	to	26.10.2021	=	29	days

31. Contact Details

Santander Consumer Bank

Santander Consumer Bank AS

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