SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		29.09.2021				
Payment date		27.09.2021		Following payment dates:	25.10.2021	
Period No		10			25.11.2021	
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days
Cut-Off date		31.08.2021				

Santander Consumer Bank

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Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
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1. Portfolio Information

Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days

	Current Period	
Outstanding receivables	**Aggregated Outstanding Principal Amount**	
Opening balance prior to replenishment	**575 853 838,55**	**EUR**
Scheduled Loan Principal Repayments (+MC)	10 201 542,81	EUR
Prepayments	13 814 697,40	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**24 016 240,21**	**EUR**
New Defaulted Auto Loans in Period	336 471,06	EUR
Closing balance prior to replenishment	**551 501 127,28**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**551 501 127,28**	**EUR**
Principal Recoveries on loans in default	104 216,19	EUR

Total revenue collections

Total Revenue Received in Period	**1 689 170,08**	**EUR**

Loans

At beginning of period	35 737	Loans
Replenished contracts this period	-	Loans
Paid in Full	1 072	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	22	Loans
At end of period	**34 643**	**Loans**

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Interest Period from	25.08.2021	to	27.09.2021	=	33	days

2. Amount Due for Distribution - Revenue Receipts

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 781 223,85	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	115 414,13	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	**1 896 637,98**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	762 182,79	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	79 642,84	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	115 414,13	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**957 239,75**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	24 016 240,21	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	**24 016 240,21**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	24 016 240,21	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	336 471,06	EUR
Total Amount for Issuer Available Redemtion Receipts	**24 352 711,27**	**EUR**

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4. Reserve Accounts

Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days

Note Balance

Beginning of Period		575 853 838,55	EUR
End of Period		551 501 127,28	EUR

Liquidity Balance

Beginning of Period	0,5 %	2 854 683,32	EUR
Cash Outflow		115 414,13	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	2 739 269,19	EUR
Required Reserve Amount	0,5 %	2 739 269,19	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	575 853 838,55	EUR
Closing balance prior to replenishment	551 501 127,28	EUR
Closing Balance post replenishment	551 501 127,28	EUR

Portfolio Performance:	**EUR**	**%**	**# loans**
Performing Receivables:			
Current	513 982 365,29	93,20 %	32 460
1-29 days past due	30 259 381,21	5,49 %	1 783
Delinquent Receivables:			
30-59 days past due	4 874 414,65	0,88 %	257
60-89 days past due	1 311 685,33	0,24 %	76
90-119 days past due	523 917,59	0,09 %	31
120-149 days past due	300 647,98	0,05 %	20
150-179 days past due	248 715,23	0,05 %	16
Total Performing and Delinquent	**551 501 127**	**100,00 %**	**34 643**
Current Period Defaults	336 471,06		22
Cumulative Defaults	1 661 532,53		105
Current Period Principal Recoveries	104 216,19		
Cumulative Principal Recoveries	235 655,02		

Sequential Payment Trigger Event, where [A], [B], [C] > 1.00%		**NO**
[A] Cumulative Net Loss Ratio, Payment Date	0,22 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,18 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,18 %	
or [A] + [B] - [C] / [D] < 10%	**85,07 %**	
[A] Aggregate Outstanding Asset Principal Amount	551 501 127,28	
[B] Aggregate principal balance of Defaulted Contracts	1 661 532,53	
[C] Recoveries received on such Defaulted Contracts	235 655,02	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	650 000 000,00	
or AVEREAGE [[A], [B], [C]] > 5%	**NO**	
[A] Delinquency Ratio, Payment Date	1,32 %	
[B] Delinquency Ratio, preceding Payment Date	1,19 %	
[C] Delinquency Ratio, second preceding Payment Date	1,10 %	
or Servicer Termination Event	**NO**	
or Swap Counterparty Downgrade Event	**NO**	

Pro Rata Trigger Event, where [A] / [B] ≥ 16%	10,16 %	**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	575 853 838,55	

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)	*45,78**
Used Vehicles (max 69%)	63,17 %
Balloon Loans (max 63%)	64,18 %
Corporate Borrowers (max 11%)	9,11 %
IRB (min 95%)	95,68 %

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

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6. Note Principal

Reporting Date		29.09.2021			
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	Class A	Class B	Class C	
Note Principal				
Beginning of Period	517 353 838,55	30 500 000,00	28 000 000,00	EUR
Sequential Amortization	24 352 711,27	-	-	EUR
Pro Rata Amortization	-	-	-	EUR
End of Period	493 001 127,28	30 500 000,00	28 000 000,00	EUR
Principal Deficiency Sub-Ledger				
Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	336 471,06	EUR
Credit PDL	-	-	336 471,06	EUR
End of Period	-	-	-	EUR
Net Note Principal				
Beginning of Period	517 353 838,55	30 500 000,00	28 000 000,00	EUR
End of Period	493 001 127,28	30 500 000,00	28 000 000,00	EUR

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7. Outstanding Notes

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Interest Period	from	25.08.2021	to	27.09.2021 =	33 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	575 853 838,55	517 353 838,55	30 500 000,00	28 000 000,00
Available Distribution Amount	24 352 711,27			
Amortisation	24 352 711,27			
Redemption per Class	24 352 711,27	24 352 711,27	-	-
Redemption per Note		4 117,11	-	-
Outstanding Closing Balance		493 001 127,28	30 500 000,00	28 000 000,00
Net Outstanding Closing Balance	551 501 127,28	493 001 127,28	30 500 000,00	28 000 000,00
Current Tranching	100 %	89,39 %	5,53 %	5,08 %
Current Pool Factor		0,83	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	33			
Principal Outstanding per Note Beginning of Period		87 464,72	100 000,00	100 000,00
>Principal Repayment per note		4 117,11	-	-
Principal Outstanding per Note End of Period		83 347,61	100 000,00	100 000,00
>Interest accrued for the period		11,47	38,78	541,67
Interest Payment	231 309,51	67 816,47	11 826,38	151 666,67
Interest Payment per Note		11,47	38,78	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)	12,34 %	6,81 %	1,73 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	12,85 %	7,32 %	1,73 %
Current CE (Subordination)	10,61 %	5,08 %	0,00 %
Current CE (Subordination, incl. Liquitidy Reserve)	11,12 %	5,59 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	29.09.2021
Payment date	27.09.2021
Period No	10
Monthly Period	01.08.2021
Interest Period :	25.08.2021 to 27.09.2021 = 33 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	P-1	BBB -	A-	BBB-	A2	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	AA-	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	AA-	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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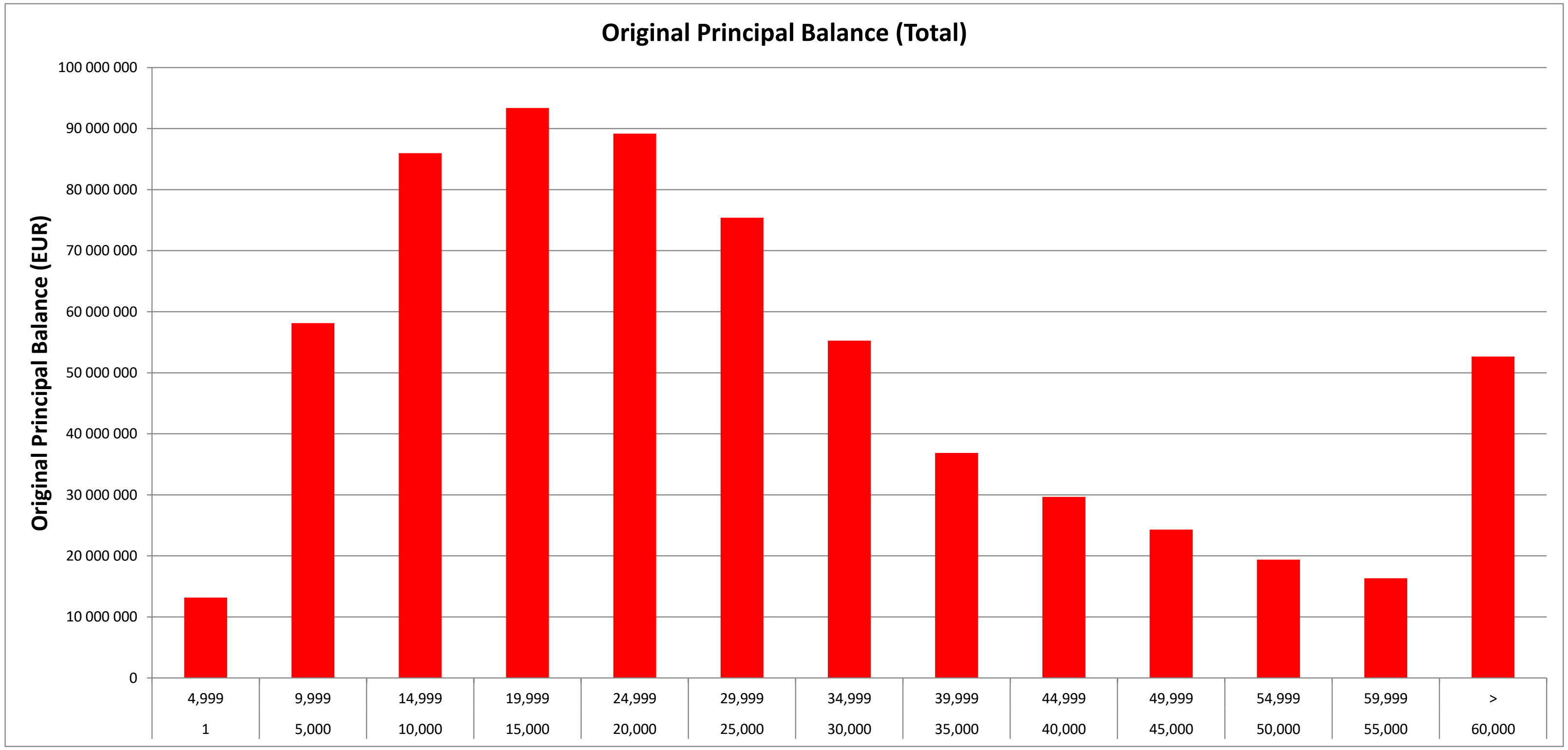

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10.a Outstanding Principal Balance

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Average amount - all:	15 920

Outstanding balance	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	5 000	5 469	16 540 328	3,00 %	25,7	19,2
	5 000	10 000	8 161	60 917 813	11,05 %	38,8	19,1
	10 000	15 000	6 754	83 813 368	15,20 %	43,9	18,6
	15 000	20 000	4 819	83 668 296	15,17 %	46,0	18,0
	20 000	25 000	3 452	77 087 505	13,98 %	47,1	17,6
	25 000	30 000	2 101	57 175 726	10,37 %	47,7	17,0
	30 000	35 000	1 248	40 196 626	7,29 %	48,7	16,1
	35 000	40 000	777	28 985 964	5,26 %	49,8	16,1
	40 000	45 000	537	22 757 383	4,13 %	50,1	15,5
	45 000	50 000	399	18 869 183	3,42 %	50,1	16,0
	50 000	55 000	307	16 041 301	2,91 %	51,2	15,1
	55 000	60 000	181	10 344 035	1,88 %	49,4	15,7
	60 000	-	438	35 103 600	6,37 %	50,0	15,3
	Total		34 643	551 501 127	100 %	45,8	17,4

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10.b Outstanding Principal Balance Graph

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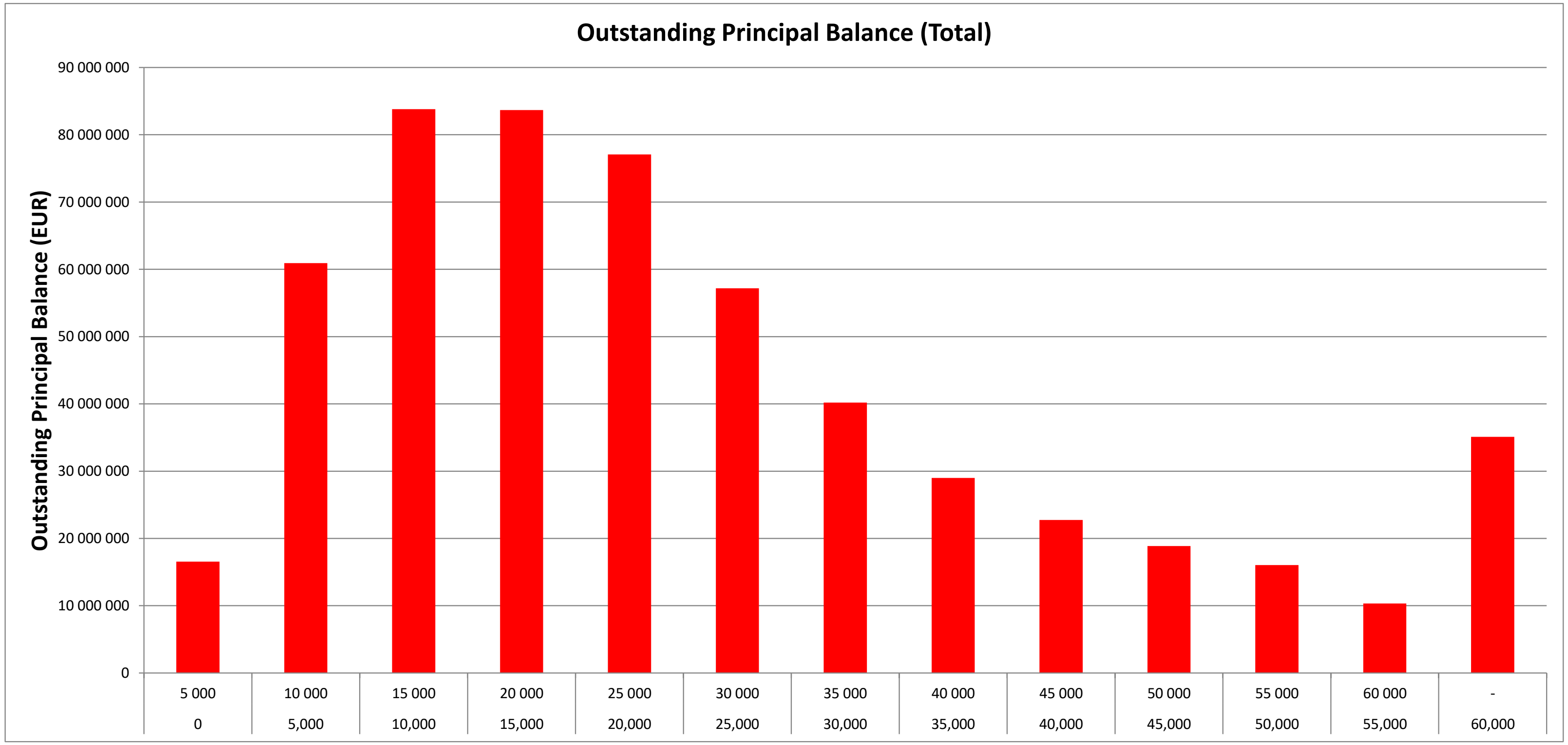
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days



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Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days

11.a Geographical Distribution

Santander Consumer Bank

Geographic distribution	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Central Finland	3 654	53 501 323	9,70 %	44,1	17,5
	Eastern Finland	1 376	20 052 733	3,64 %	45,6	17,5
	East Tavastia	2 012	32 628 643	5,92 %	46,0	17,9
	Greater Helsinki	10 856	195 596 126	35,47 %	46,1	17,3
	Northern Finland	3 103	48 875 489	8,86 %	46,0	17,4
	Northern Savonia	1 570	21 903 625	3,97 %	44,3	17,3
	Ostrobothnia	2 293	30 004 205	5,44 %	45,5	17,5
	South-Eastern Fi	1 981	28 656 713	5,20 %	45,7	17,2
	South-Western Fi	4 015	61 800 092	11,21 %	46,7	17,4
	Western Tavastia	3 783	58 482 178	10,60 %	45,9	17,1
	Total	34 643	551 501 127	100 %	45,8	17,4

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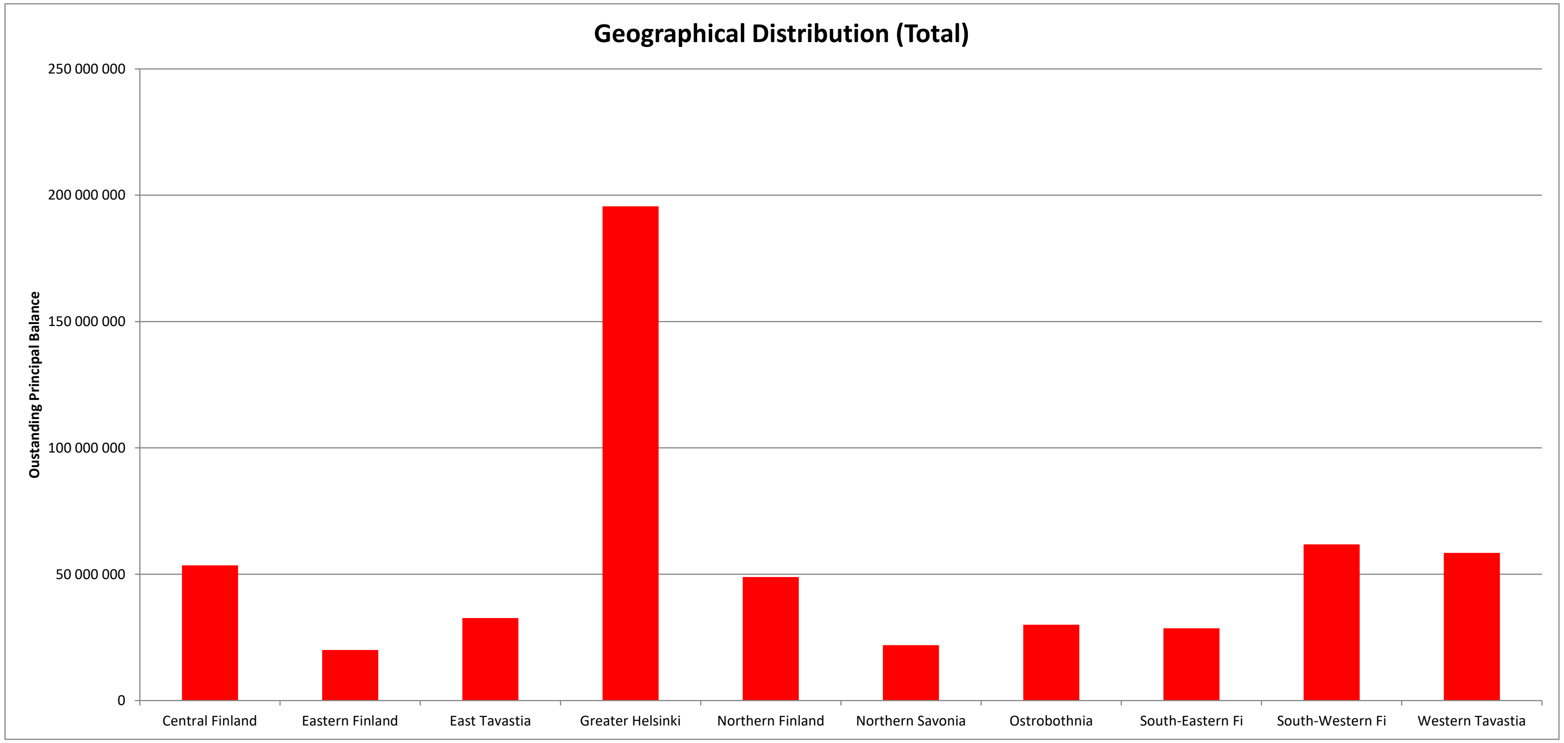
11.b Geographical Distribution Graph

Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days



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Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days

12.a Interest Rate

Santander Consumer Bank

Interest distribution	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	8 219	154 347 698	27,99 %	44,5	18,1
	1	2	8 959	176 184 843	31,95 %	47,3	16,8
	2	4	10 440	157 877 806	28,63 %	46,1	17,0
	4	6	5 252	49 804 784	9,03 %	44,7	17,5
	6	8	1 753	13 209 711	2,40 %	41,4	21,0
	8	10	18	66 872	0,01 %	36,7	18,7
	10	12	1	5 907	0,00 %	39,0	23,0
	12	14					
	14	16	1	3 507	0,00 %	21,0	32,0
	16	18					
	18	-					
	Total		34 643	551 501 127	100 %	45,8	17,4

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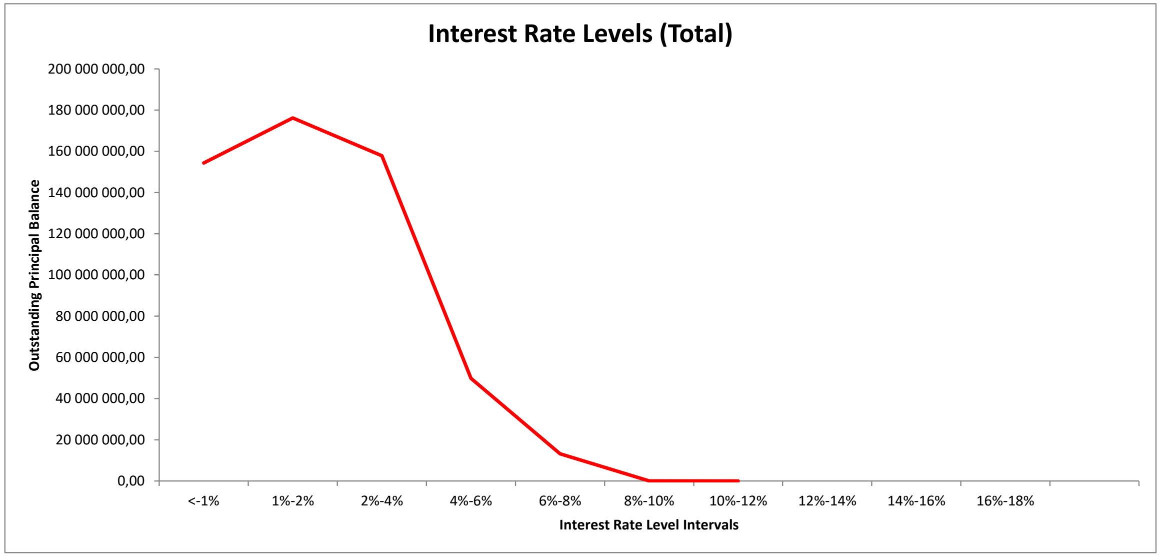
12.b Interest Rate

Reporting Date		29.09.2021					
Payment date		27.09.2021					
Period No		10					
Monthly Period		01.08.2021					
Interest Period	from	25.08.2021	to	27.09.2021	=	33	days



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Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 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	17	6 570	0,00 %	0,0	32,6
	1	12	1 564	4 350 581	0,79 %	8,7	23,2
	13	24	3 188	19 996 304	3,63 %	19,6	23,1
	25	36	6 224	68 947 361	12,50 %	31,6	24,4
	37	48	13 006	223 689 942	40,56 %	43,0	18,1
	49	60	8 943	190 823 155	34,60 %	53,9	15,1
	61	72	1 701	43 687 213	7,92 %	63,0	9,2
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		34 643	551 501 127	100 %	45,8	17,4

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13.b Remaining Terms

Reporting Date		29.09.2021				
Payment date		27.09.2021				
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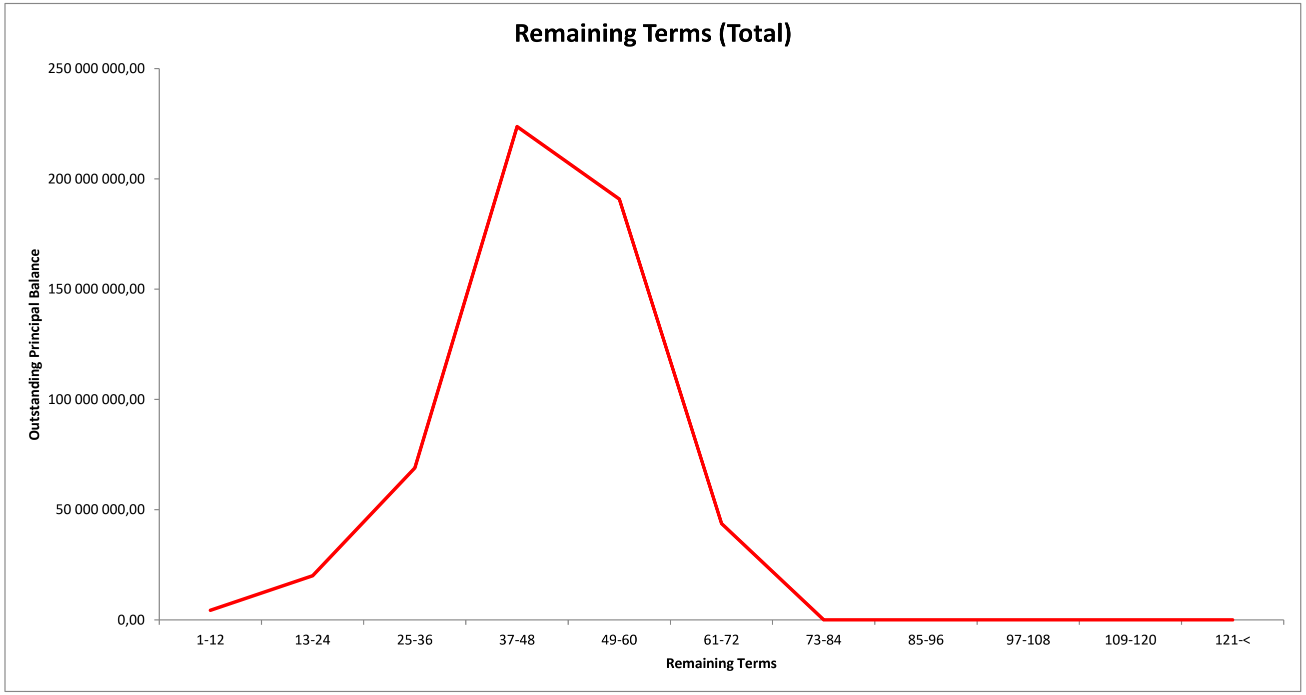
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days



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14.a Seasoning

Reporting Date		29.09.2021			
Payment date		27.09.2021			
Period No		10			
Monthly Period		01.08.2021			
Interest Period	from	25.08.2021	to	27.09.2021	= 33 days

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12	7 861	139 916 962	25,37 %	52,7	9,6
	13	24	22 072	354 432 726	64,27 %	45,1	18,1
	25	36	3 878	47 961 235	8,70 %	33,8	29,7
	37	48	698	8 168 593	1,48 %	28,1	41,1
	49	60	132	1 018 899	0,18 %	19,6	51,2
	61	72	2	2 711	0,00 %	5,0	63,7
	73	84					
	85	96					
	Total		34 643	551 501 127	100 %	45,8	17,4

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14.b Seasoning

Reporting Date		29.09.2021					
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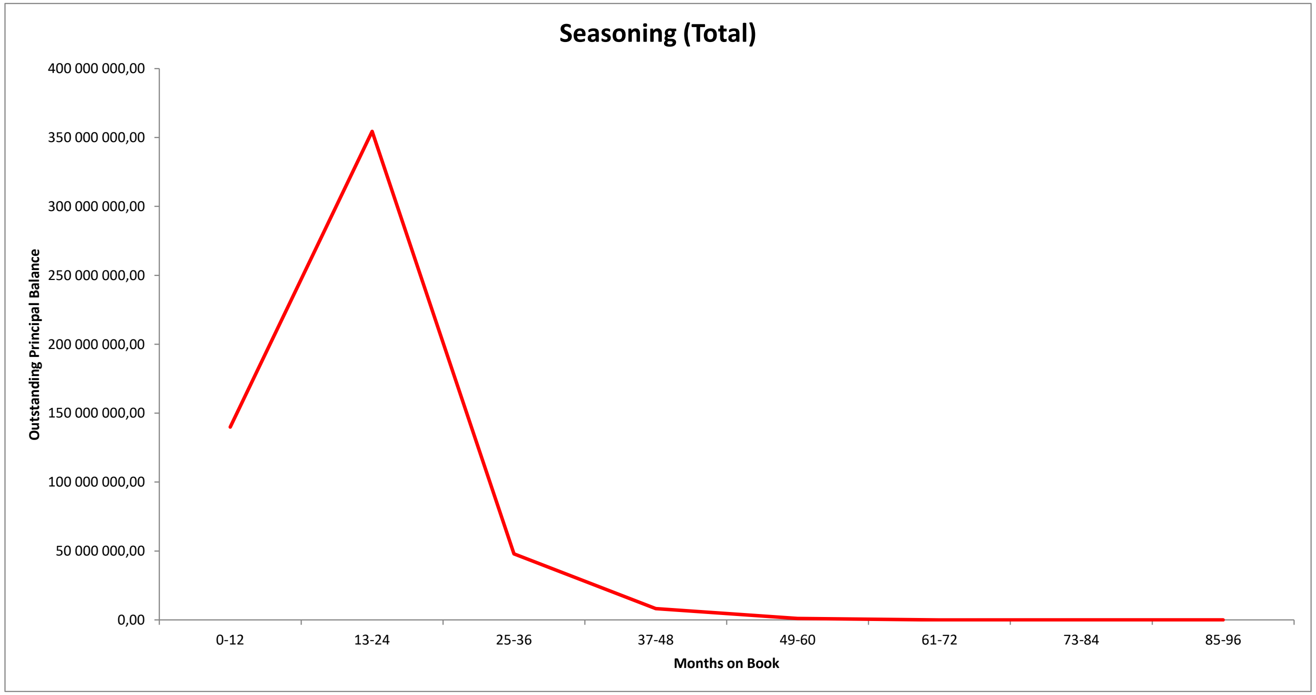
Period No		10					
Monthly Period		01.08.2021					
Interest Period	from	25.08.2021	to	27.09.2021	=	33	days



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Reporting Date		29.09.2021			
Payment date		27.09.2021			
Period No		10			
Monthly Period		01.08.2021			
Interest Period	from	25.08.2021	to	27.09.2021	= 33 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	20 099	197 529 820	35,8 %	5 117	0,0 %	42,5	17,1
	Balloon	14 544	353 971 307	64,2 %	138 408 182	39,1 %	47,6	17,5
	Total	34 643	551 501 127	100 %	138 413 299	25 %	45,8	17,4

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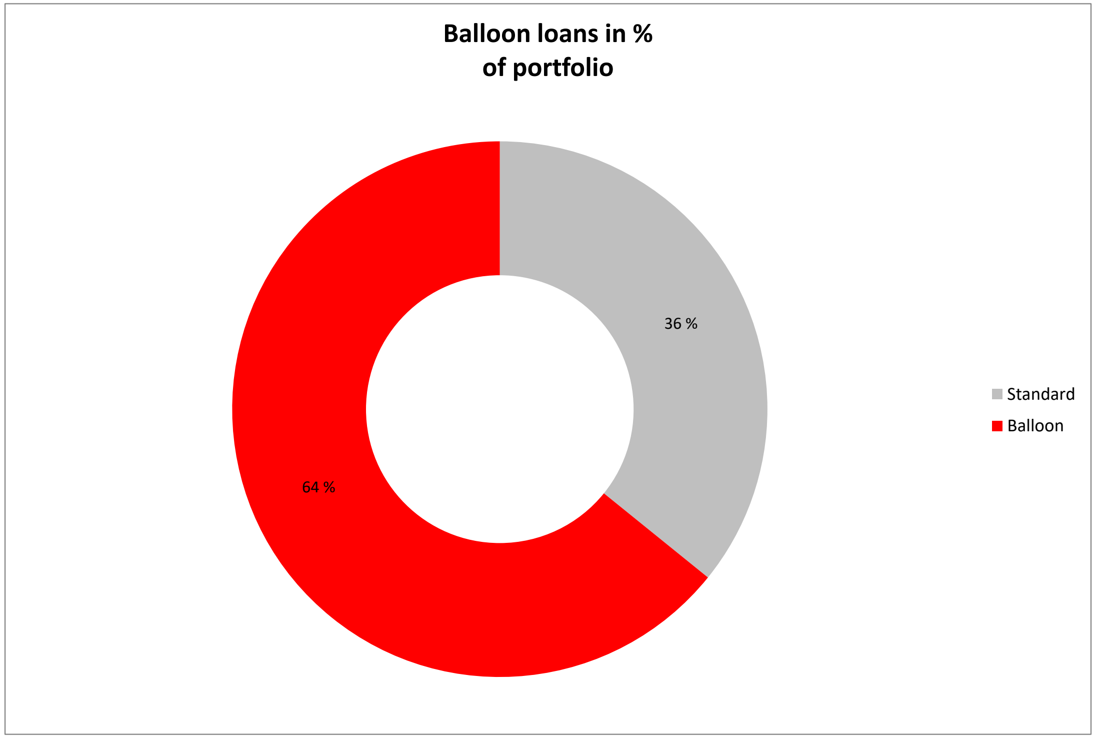
15.b Balloon loans

Reporting Date		29.09.2021					
Payment date		27.09.2021					
Period No		10					
Monthly Period		01.08.2021					
Interest Period	from	25.08.2021	to	27.09.2021	=	33	days



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Reporting Date		29.09.2021				
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Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days

16.a # loans per borrower

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	33 905	537 241 676	97,41 %
	2	331	12 901 887	2,34 %
	3	18	947 757	0,17 %
	4	3	183 675	0,03 %
	5	2	226 132	0,04 %
	6			
	7			
	8			
	9			
	10			
	Total:	34 259	551 501 127	100,0 %

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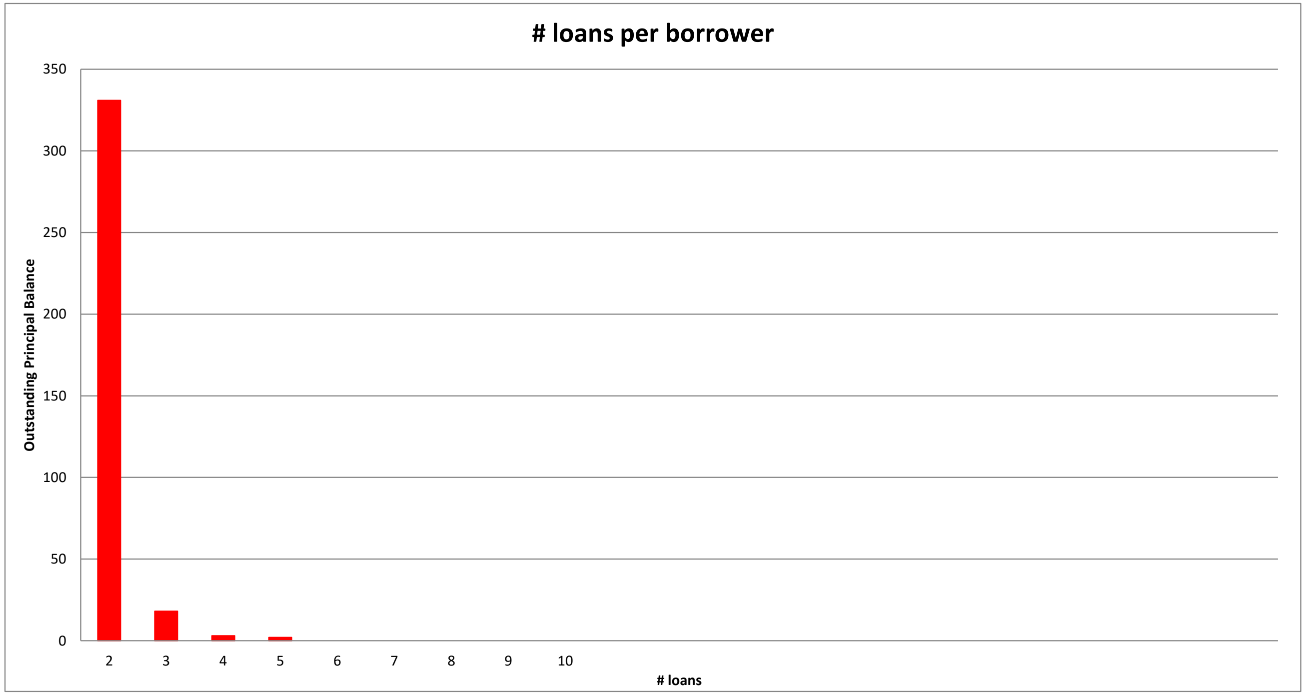
16.b # loans per borrower

Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days

Santander Consumer Bank



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17.a Amortization Profile

Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	551 501 127	541 573 944	9 927 183	1 048 524	2,31 %	98,20 %
2	541 573 944	531 853 563	9 720 381	1 028 402	2,30 %	96,44 %
3	531 853 563	522 127 829	9 725 734	1 008 532	2,30 %	94,67 %
4	522 127 829	512 413 440	9 714 389	988 978	2,30 %	92,91 %
5	512 413 440	502 679 935	9 733 506	969 407	2,29 %	91,15 %
6	502 679 935	492 896 412	9 783 522	949 807	2,29 %	89,37 %
7	492 896 412	483 220 684	9 675 728	930 059	2,29 %	87,62 %
8	483 220 684	473 570 913	9 649 771	910 536	2,28 %	85,87 %
9	473 570 913	463 906 581	9 664 332	891 108	2,28 %	84,12 %
10	463 906 581	454 264 698	9 641 883	871 631	2,28 %	82,37 %
11	454 264 698	444 683 846	9 580 852	852 173	2,27 %	80,63 %
12	444 683 846	434 905 080	9 778 766	832 909	2,27 %	78,86 %
13	434 905 080	425 262 774	9 642 307	813 324	2,27 %	77,11 %
14	425 262 774	415 724 289	9 538 484	793 902	2,26 %	75,38 %
15	415 724 289	406 249 570	9 474 719	774 672	2,26 %	73,66 %
16	406 249 570	396 811 733	9 437 837	755 676	2,26 %	71,95 %
17	396 811 733	387 377 952	9 433 781	736 783	2,25 %	70,24 %
18	387 377 952	377 967 631	9 410 321	717 937	2,25 %	68,53 %
19	377 967 631	368 645 338	9 322 293	699 074	2,24 %	66,84 %
20	368 645 338	359 317 166	9 328 172	680 513	2,24 %	65,15 %

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Reporting Date		29.09.2021				
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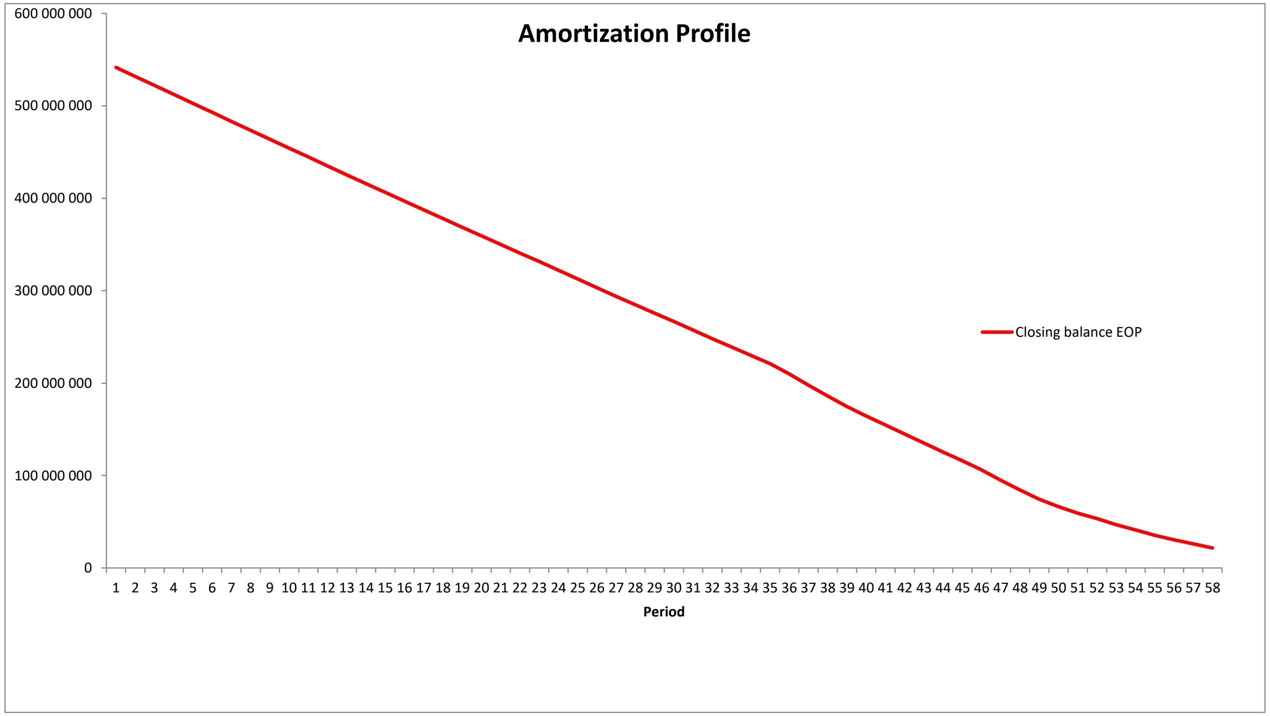
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days

17.b Amortization Profile



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18.a Payment Holidays

Reporting Date		29.09.2021					
Payment date		27.09.2021					
Period No		10					
Monthly Period		01.08.2021					
Interest Period	from	25.08.2021	to	27.09.2021	=	33	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				
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:	3 629	4 861	1 544 107	77 365 050

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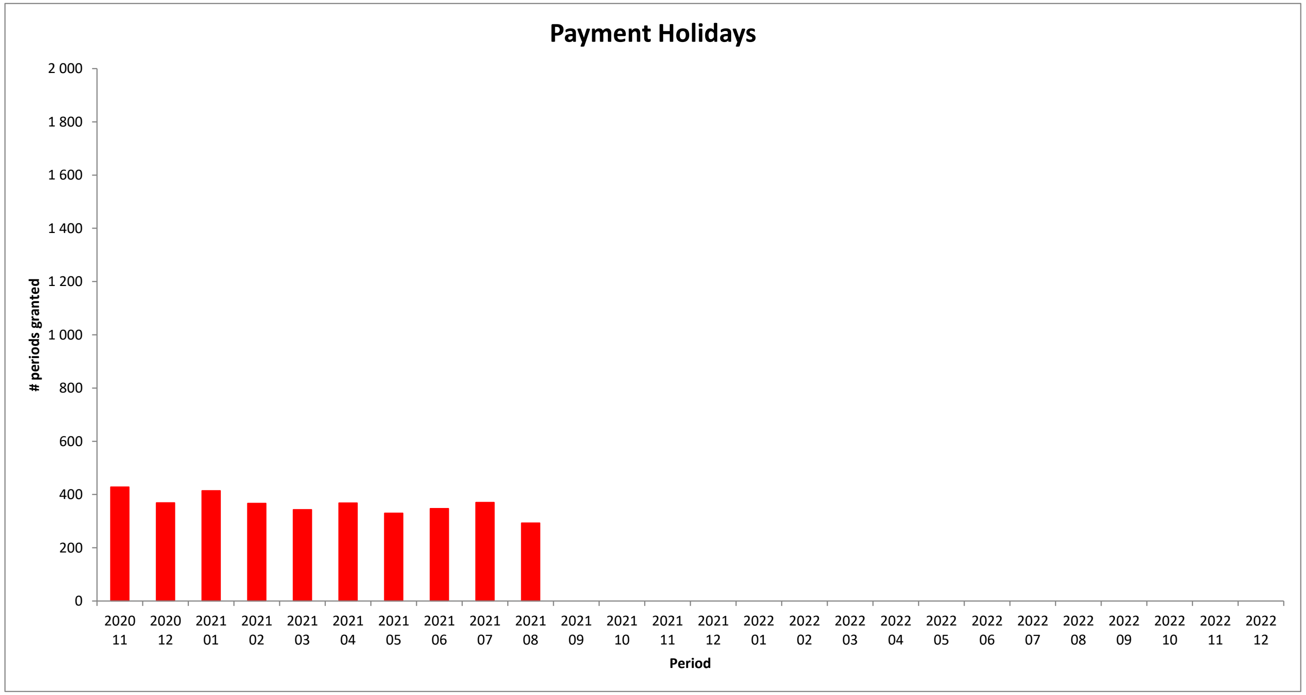
18.b Payment Holidays

Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 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	326	97 411	6 111 999
	2	67	39 293	1 547 953
	3			
	Total	393	136 704	7 659 952

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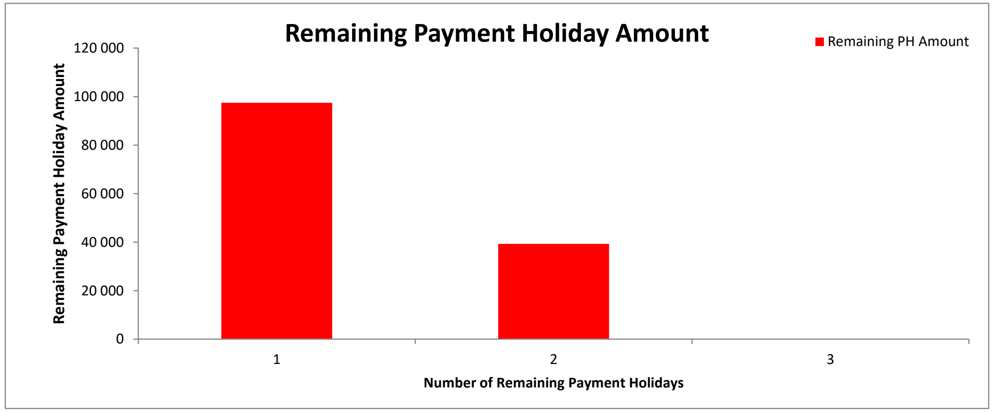
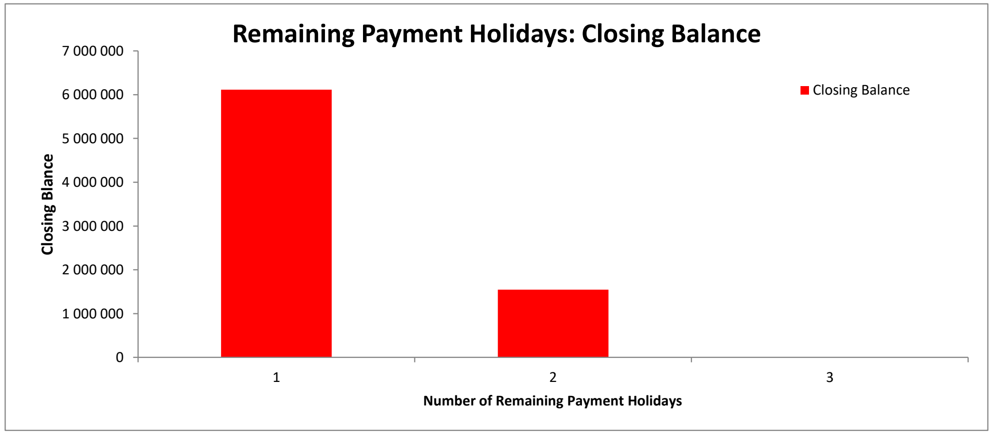
18.d Remaining Payment Holidays

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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Interest Period	from	25.08.2021	to	27.09.2021	=	33	days

19.a Downpayment

Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	10 619	194 726 465	35,31 %	48,3	17,3
	5 %	10 %	4 398	86 787 233	15,74 %	47,3	17,6
	10 %	15 %	4 613	78 297 951	14,20 %	45,9	17,5
	15 %	20 %	3 154	49 173 486	8,92 %	44,3	17,6
	20 %	25 %	2 487	37 648 967	6,83 %	44,1	17,6
	25 %	30 %	1 911	27 106 385	4,92 %	43,5	17,5
	30 %	35 %	1 653	21 546 090	3,91 %	42,4	17,7
	35 %	100 %	5 808	56 214 550	10,19 %	39,3	16,8
	Total		34 643	551 501 127	100 %	45,8	17,4

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19.b Downpayment

Reporting Date		29.09.2021				
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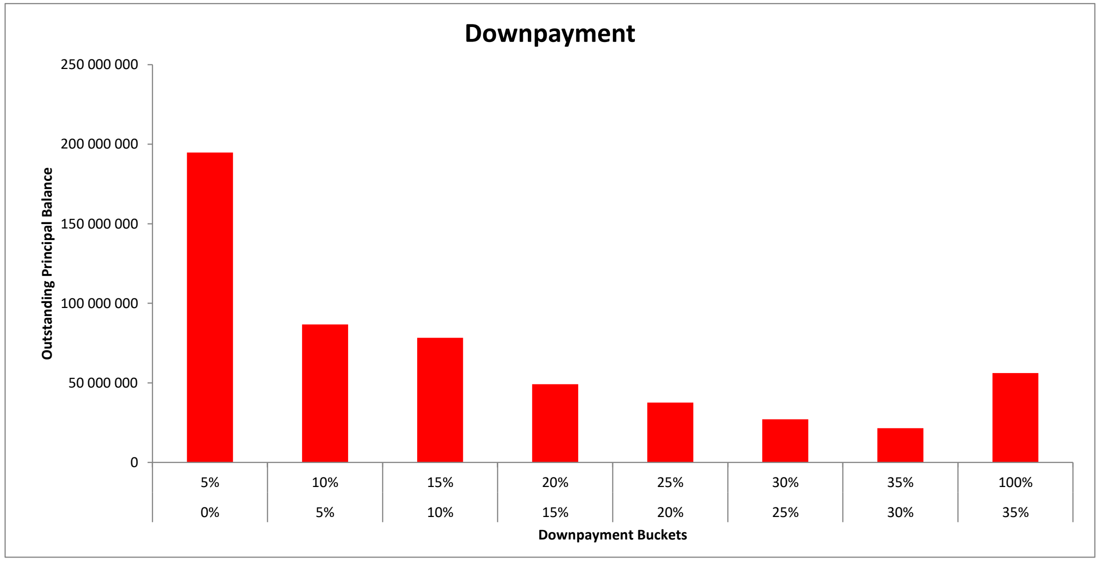
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days



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20.a Vehicle Condtion

Reporting Date		29.09.2021		
Payment date		27.09.2021		
Period No		10		
Monthly Period		01.08.2021		
Interest Period	from	25.08.2021	to	27.09.2021 = 33 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	9 214	203 108 004	36,83 %	45,1	17,6
	Used	25 429	348 393 123	63,17 %	46,2	17,3
	Total	34 643	551 501 127	100 %	45,8	17,4

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20.b Vehicle Condition

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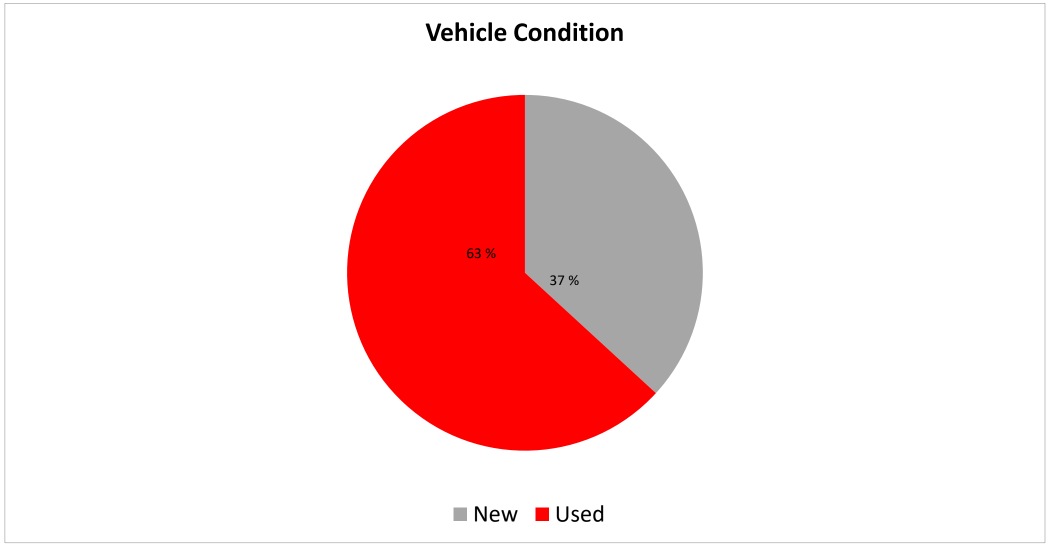

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21.a Borrower Type

Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 638	50 267 233	9,11 %	37,7	19,4
	Private	32 005	501 233 895	90,89 %	46,6	17,2
	Total	34 643	551 501 127	100 %	45,8	17,4

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21.b Borrower Type

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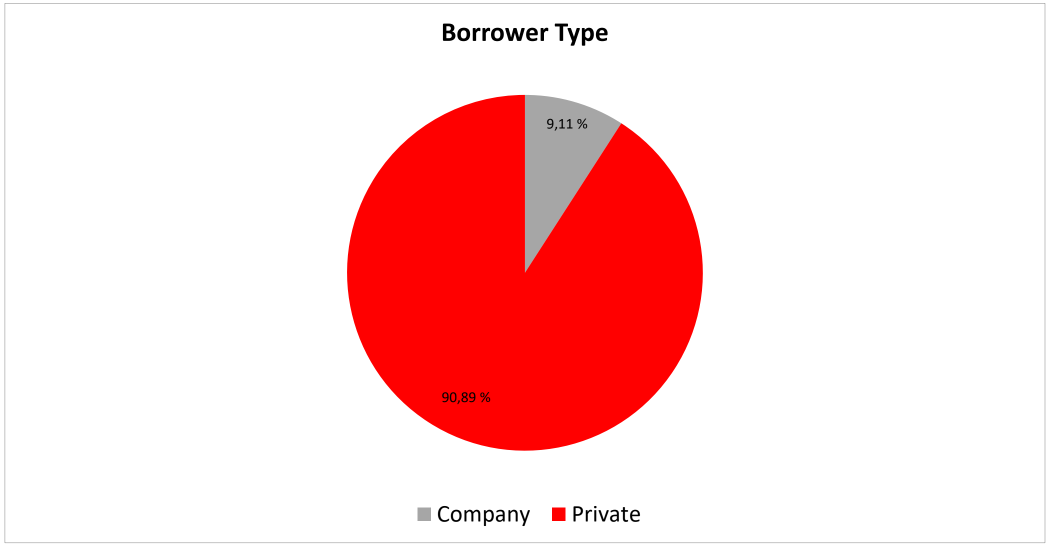

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22.a Vehicle type

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Period No		10					
Monthly Period		01.08.2021					
Interest Period	from	25.08.2021	to	27.09.2021	=	33	days

	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Vehicle type	Campers	710	23 118 486	4,19 %	49,6	15,7
	Caravans	500	7 940 182	1,44 %	48,8	16,0
	Cars	30 317	480 693 451	87,16 %	45,9	17,4
	Motorcycles	853	7 941 298	1,44 %	42,1	15,4
	Vans	2 263	31 807 710	5,77 %	40,9	18,3
		34 643	551 501 127	100 %	45,8	17,4

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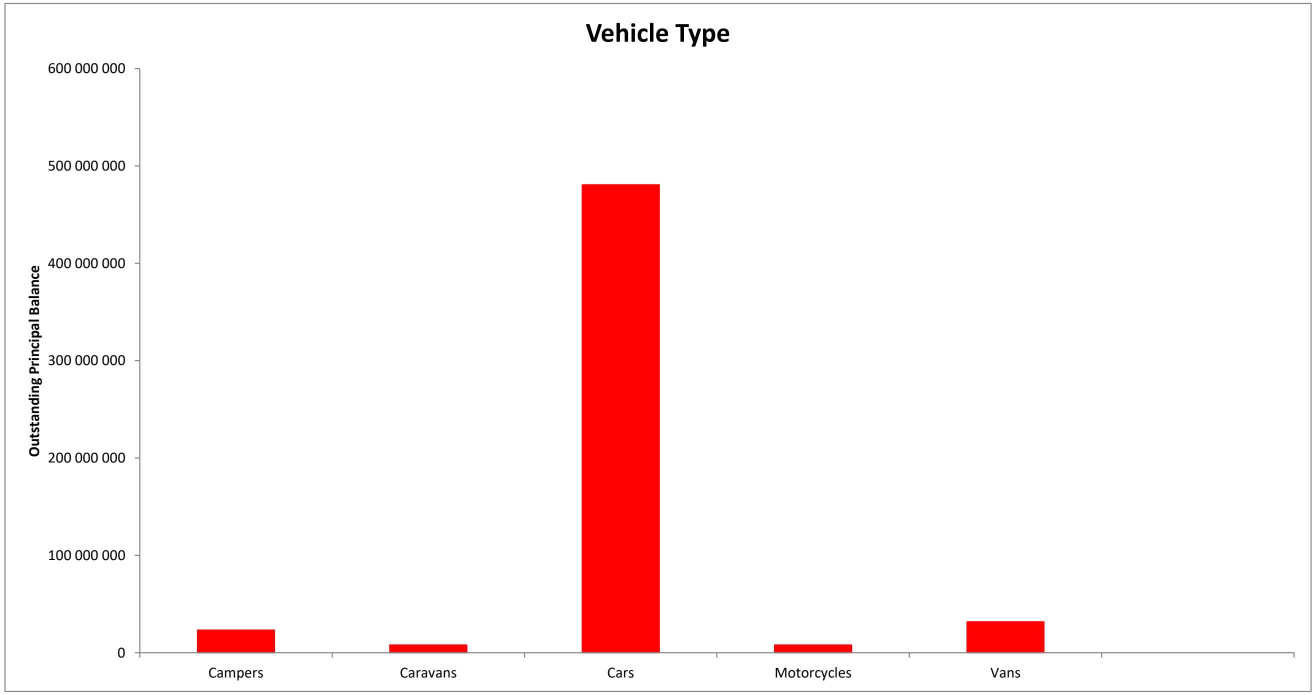
22.b Vehicle type

Reporting Date		29.09.2021					
Payment date		27.09.2021					
Period No		10					
Monthly Period		01.08.2021					
Interest Period	from	25.08.2021	to	27.09.2021	=	33	days



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23.a Restructured Loans

Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 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		
	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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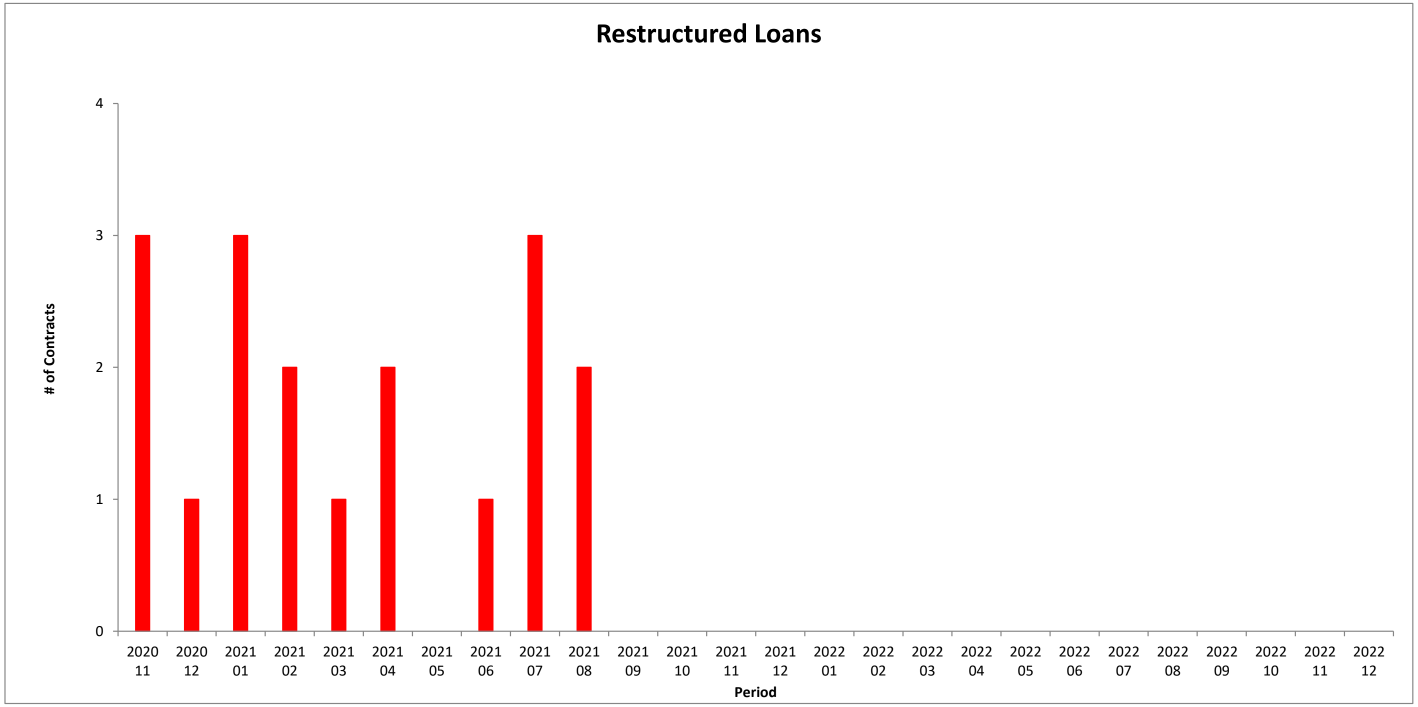
23.b Restructured Loans

Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days



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24.a Dynamic Interest rate

Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 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		
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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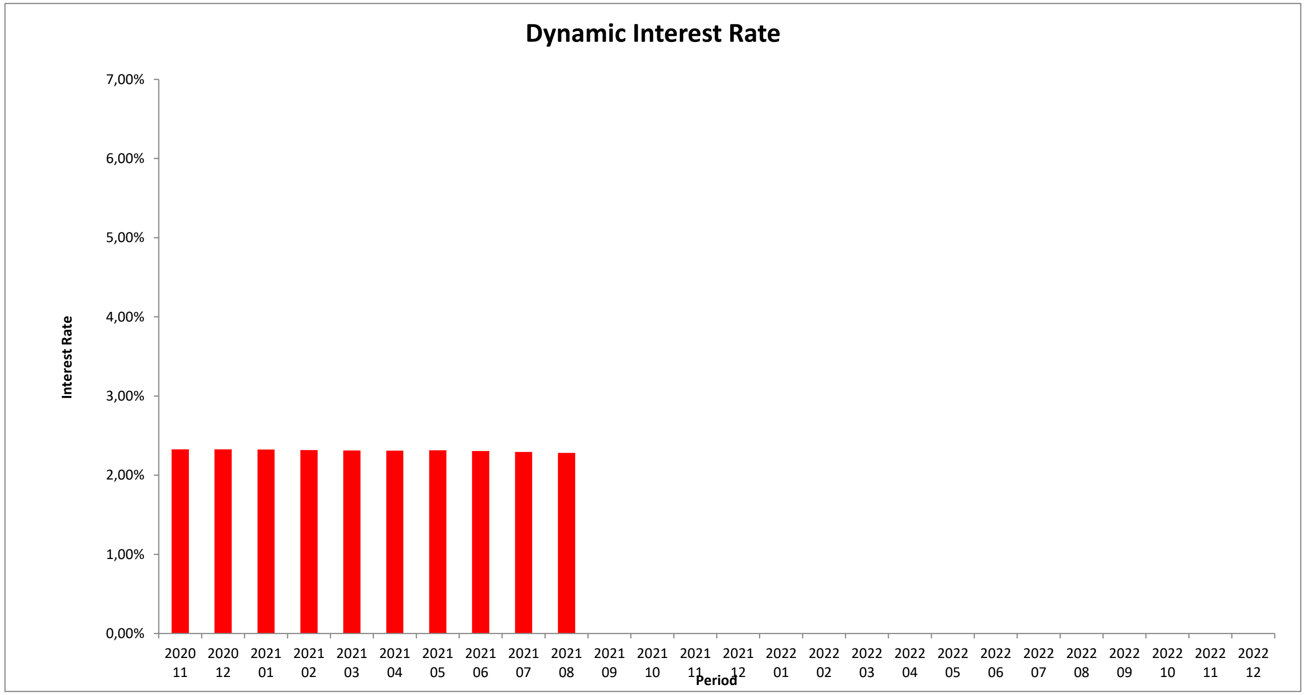
24.b Dynamic Interest Rate

Reporting Date		29.09.2021					
Payment date		27.09.2021					
Period No		10					
Monthly Period		01.08.2021					
Interest Period	from	25.08.2021	to	27.09.2021	=	33	days



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25.a Dynamic Pre-Payments

Reporting Date		29.09.2021			
Payment date		27.09.2021			
Period No		10			
Monthly Period		01.08.2021			
Interest Period	from	25.08.2021	to	27.09.2021	= 33 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			
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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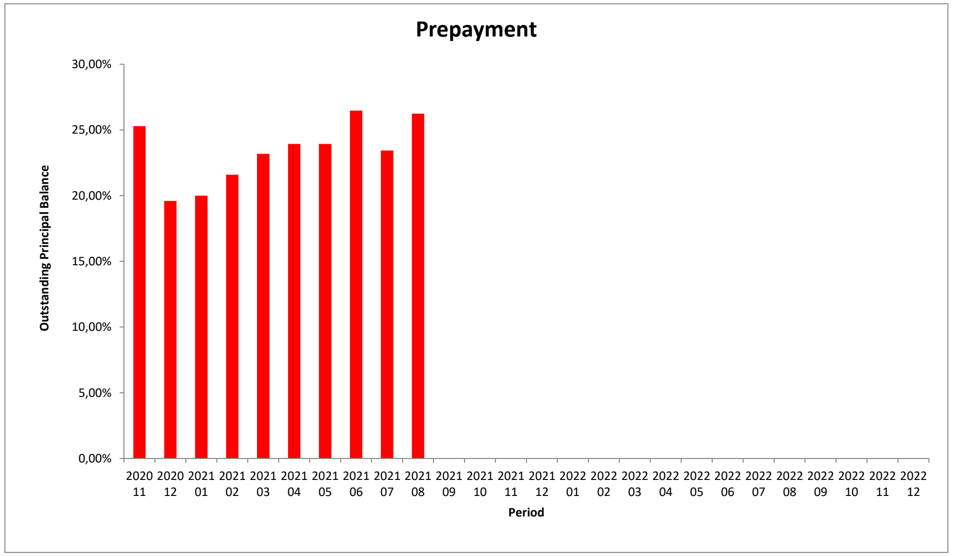
25.b Dynamic Pre-Payments

Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days



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Reporting Date		29.09.2021			
Payment date		27.09.2021			
Period No		10			
Monthly Period		01.08.2021			
Interest Period	from	25.08.2021	to	27.09.2021	= 33 days

26. Delinquency

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

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Reporting Date		29.09.2021			
Payment date		27.09.2021			
Period No		10			
Monthly Period		01.08.2021			
Interest Period	from	25.08.2021	to	27.09.2021	= 33 days

27. Defaults, Recoveries and Losses by Quarter of Default

Santander Consumer Bank

		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	42 772	107 600	173 630			
2021 2	903 831	52			903 831		0	903 831	14 030	14 030	889 801	148 609	162 639	741 192			
2021 3	472 105	33			472 105			472 105			472 105	9 500	9 500	462 605			

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Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
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Interest Period	from	25.08.2021	to	27.09.2021	=	33 days

28. Priority of Payments - Revenue

Santander Consumer Bank

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 896 637,98	EUR
Senior Expenses	-	28 560,48	EUR
Servicing Fee	-	237 451,87	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	132 343,71	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	-	336 471,06	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	115 414,13	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		894 729,73	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	957 239,75	EUR
Senior Expenses	-	26 287,73	EUR
Issuer Swap Interest Amount	-	132 343,71	EUR
Interest Class A Notes	-	67 816,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	11 826,00	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	-	336 471,06	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	115 414,13	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		115 414,13	EUR

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29. Priority of Payments - Redemption

Reporting Date		29.09.2021					
Payment date		27.09.2021					
Period No		10					
Monthly Period		01.08.2021					
Interest Period	from	25.08.2021	to	27.09.2021	=	33	days

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Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	24 016 240,21	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	-	24 016 240,21	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	24 352 711,27	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	-	24 352 711,27	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	115 414,13	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	894 729,73	EUR

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30. Transaction Costs

Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	28 560,48			
Interest accrued for the Period	EUR	231 309,00	67 816,00	11 826,00	151 667,00
Cumulative Interest accrued	EUR	2 727 908,00	846 459,00	127 168,00	1 754 281,00
Interest Payments	EUR	231 309,00	67 816,00	11 826,00	151 667,00
Cumulative Interest Payments	EUR	2 727 908,00	846 459,00	127 168,00	1 754 281,00
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		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days

Class A Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class A Notes	**517 353 839**
Interest Period Start	25.08.2021
Interest Period End	27.09.2021
Interest Days	33
Settlement Date	27.09.2021
Party A Floating Interest Rate	0,143 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	**EUR 67 816,47**
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	**EUR 118 560,25**

Class B Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class B Notes	**30 500 000**
Interest Period Start	25.08.2021
Interest Period End	27.09.2021
Interest Days	33
Settlement Date	27.09.2021
Party A Floating Interest Rate	0,423 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	**EUR 11 826,38**
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	**EUR 13 783,46**

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Reporting Date		29.09.2021				
Payment date		27.09.2021				
Period No		10				
Monthly Period		01.08.2021				
Interest Period	from	25.08.2021	to	27.09.2021	=	33 days

31. Contact Details

Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Priscilla Halverson	+47 21 08 37 72	priscilla.halverson@santanderconsumer.no
Morten Christopher Freberg Holme	+47 92 82 38 33	morten.holme@santanderconsumer.no
Joachim Joveng Rogne	+47 48 23 86 32	joachim.joveng.rogne@santanderconsumer.no
Kjetil Amundstad	+47 48 17 10 04	kjetil.amundstad@santanderconsumer.no

Risk

Christian Frederik Bull-Berg	+47 41 07 29 52	christian.frederik.bull.berg@santanderconsumer.no
Anders Staude	+47 99 00 40 52	anders.staude@santanderconsumer.no
Thomas Andrén Johansen	+ 47 91 82 42 44	thomas.andren.johansen@santanderconsumer.no