

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Index	Page
1 Portfolio Information	1
2 Amount Due for Distribution - Revenue	2
3 Amount Due for Distribution - Redemptions	3
4 Reserve Accounts	4
5 a Performance Data	5
5 b Concentration Limits	6
6 Note Principal	7
7 Outstanding Notes	8
8 Counterparty Ratings, Trigger Levels and Consequences	9
9 a Original Principal Balance	10
9 b Original PB (Graph)	11
10 a Outstanding principal Balance	12
10 b Outstanding PB (Graph)	13
11 a Geographical Distribution	14
11 b Geographical (Graph)	15
12 a Interest Rate	16
12 b Interest Rate (Graph)	17
13 a Remaining Terms	18
13 b Remaining Terms (Graph)	19
14 a Seasoning	20
14 b Seasoning (Graph)	21
15 a Balloon loans as % of other loans	22
15 b Balloon loans as % of other loans (Graph)	23
16 a Loans per borrower	24
16 b Loans per borrower (Graph)	25
17 a Amortization Profile	26
17 b Amortization Profile (Graph)	27
18 a Payment Holidays	28
18 b Payment Holidays (Graph)	29
18 c Remaining Payment Holidays	30
18 d Remaining Payment Holidays (Graph)	31
19 a Downpayment	32
19 b Downpayment (Graph)	33
20 a Vehicle Condition	34
20 b Vehicle Condition (Graph)	35
21 a Borrower Type	36
21 b Borrower Type (Graph)	37
22 a Vehicle Type	38
22 b Vehicle Type (Graph)	39
23 a Restructured Loans	40
23 b Restructured Loans (Graph)	41
24 Dynamic Interest Rate	42
25 Dynamic Pre-Payment	43
26 Dynamic Delinquency	44
27 Defaults, Recoveries and Losses by Quarter of Default	45
28 Priority of Payments (1)	46
29 Priority of Payments (2)	47
30 Transaction Costs	48
31 Swap Overview	49
32 Contact Details	50

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days	
Cut-Off date	31.08.2022				

Following payment dates:	25.10.2022
	25.11.2022

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days	

	Current Period	
Outstanding receivables	Aggregated Outstanding	
	Principal Amount	
Opening balance prior to replenishment	330 723 798,01	EUR
Scheduled Loan Principal Repayments (+MC)	7 230 290,58	EUR
Prepayments	10 556 939,27	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	17 787 229,85	EUR
New Defaulted Auto Loans in Period	382 386,93	EUR
Closing balance prior to replenishment	312 554 181,23	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	312 554 181,23	EUR
Principal Recoveries on loans in default	210 664,71	EUR
Total revenue collections		
Total Revenue Received in Period	1 033 179,23	EUR

Loans

At beginning of period	24 756	Loans
Replenished contracts this period	-	Loans
Paid in Full	913	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	22	Loans
At end of period	23 822	Loans

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to	26.09.2022	=	32 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 238 685,86	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	71 601,93	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR

Total Amount for Purchaser Available Revenue Receipts **1 310 287,79 EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	672 797,06	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	212 847,77	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	71 601,93	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **957 246,77 EUR**

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to	26.09.2022	=	32 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	17 787 229,85	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date)	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	17 787 229,85	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	17 787 229,85	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	382 386,93	EUR
Total Amount for Issuer Available Redemption Receipts	18 169 616,78	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	22
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Note Balance

Beginning of Period	330 723 798,01	EUR
End of Period	312 554 181,23	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 597 846,24	EUR
Cash Outflow		71 601,93	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 526 244,31	EUR
Required Reserve Amount	0,5 %	1 526 244,31	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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

5a. Performance Data



Asset Balance

Opening balance prior to replenishment	330 723 798,01	EUR
Closing balance prior to replenishment	312 554 181,23	EUR
Closing Balance post replenishment	312 554 181,23	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	289 210 165,88	92,53 %	22 195
1-29 days past due	18 095 527,30	5,79 %	1 285
Delinquent Receivables:			
30-59 days past due	3 021 958,05	0,97 %	195
60-89 days past due	1 229 242,53	0,39 %	76
90-119 days past due	538 758,91	0,17 %	40
120-149 days past due	360 035,61	0,12 %	21
150-179 days past due	98 492,95	0,03 %	10
Total Performing and Delinquent	312 554 181	100,00 %	23 822
Current Period Defaults	382 386,93		22
Cumulative Defaults	5 104 538,13		321
Current Period Principal Recoveries	210 664,71		
Cumulative Principal Recoveries	2 111 673,17		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,46 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,43 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,41 %

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

[A] Aggregate Outstanding Asset Principal Amount	312 554 181,23
[B] Aggregate principal balance of Defaulted Contracts	5 104 538,13
[C] Recoveries received on such Defaulted Contracts	2 111 673,17
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	650 000 000,00

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

[A] Delinquency Ratio, Payment Date	1,68 %
[B] Delinquency Ratio, preceding Payment Date	1,81 %
[C] Delinquency Ratio, second preceding Payment Date	1,64 %

or Servicer Termination Event

or Swap Counterparty Downgrade Event

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

[A] [1] + [2]	53 224 421,58
Class B Principal Amount [1]	27 749 484,76
Class C Principal Amount [2]	25 474 936,82
[B] Aggregated Outstanding Note Principal Amount	330 723 798,01

NO

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

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

Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	22
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

5b. Concentration limits



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

Weighted average interest rate (min 2.2%)	2,16 %
Weighted average months to maturity (max 57)	35,22*
Used Vehicles (max 69%)	59,29 %
Balloon Loans (max 63%)	67,80 %
Corporate Borrowers (max 11%)	8,29 %
IRB (min 95%)	95,68 %

*Bucket-based as found in IR

** Pre adjustments to full-fill CL limits

Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	22
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

6. Note Principal



Reporting Date	28.09.2022			
Payment date	26.09.2022			
Period No	22			
Monthly Period	01.08.2022			
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days

Note Principal

	Class A	Class B	Class C	
Beginning of Period	277 499 376,43	27 749 484,76	25 474 936,82	EUR
Sequential Amortization	-	-	-	EUR
Pro Rata Amortization	15 245 523,17	1 524 527,44	1 399 566,17	EUR
End of Period	262 253 853,26	26 224 957,32	24 075 370,65	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	382 386,93	EUR
Credit PDL	-	-	382 386,93	EUR
End of Period	-	-	-	EUR

Net Note Principal

Beginning of Period	277 499 376,43	27 749 484,76	25 474 936,82	EUR
End of Period	262 253 853,26	26 224 957,32	24 075 370,65	EUR

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	22
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 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	330 723 798,01	277 499 376,43	27 749 484,76	25 474 936,82
Available Distribution Amount	18 169 616,78			
Amortisation	18 169 616,78			
Redemption per Class	18 169 616,78	15 245 523,17	1 524 527,44	1 399 566,17
Redemption per Note		2 577,43	4 998,45	4 998,45
Outstanding Closing Balance		262 253 853,26	26 224 957,32	24 075 370,65
Net Outstanding Closing Balance	312 554 181,23	262 253 853,26	26 224 957,32	24 075 370,65
Current Tranching	100 %	83,91 %	8,39 %	7,70 %
Current Pool Factor		0,44	0,86	0,86

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(Act/360)	(30/360)
Day Count Convention*		32	32	30
Interest Days				
Principal Outstanding per Note Beginning of Period		46 914,52	90 981,92	90 981,92
>Principal Repayment per note		2 577,43	4 998,45	4 998,45
Principal Outstanding per Note End of Period		44 337,08	85 983,47	85 983,47
>Interest accrued for the period		31,65	84,03	492,82
Interest Payment	350 837,01	187 219,58	25 628,19	137 989,24
Interest Payment per Note		31,65	84,03	492,82

3. Credit Enhancements			
Initial total CE (Subordination)	9,00 %	4,31 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)	9,48 %	4,79 %	0,00 %
Current CE (Subordination incl. Excess Spread)	17,85 %	9,46 %	1,75 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	18,37 %	9,98 %	1,75 %
Current CE (Subordination)	16,09 %	7,70 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)	16,61 %	8,22 %	0,00 %

8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period :	25.08.2022	to	26.09.2022	=	32 days



			Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
			Short Term				Long Term					
			Fitch		S&P		Fitch		S&P			
			Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current		
Transaction Role	Counterparty											
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	
Service's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	A-2	BBB-	A-	BBB-	A-	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas Securities Services, London Branch		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.
Swap Counterparty	ING BANK N.V.	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A(dcr)	AA-(dcr)	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Swap Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Swap Agreement.
	ING BANK N.V.	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A	BBB-(dcr)	AA-(dcr)	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
Swap Counterparty	ING BANK N.V.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	If the Swap Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.
	ING BANK N.V.	S&P's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	If the Swap Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

9.a Original Portfolio Principal Balance

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to	26.09.2022	=	32 days



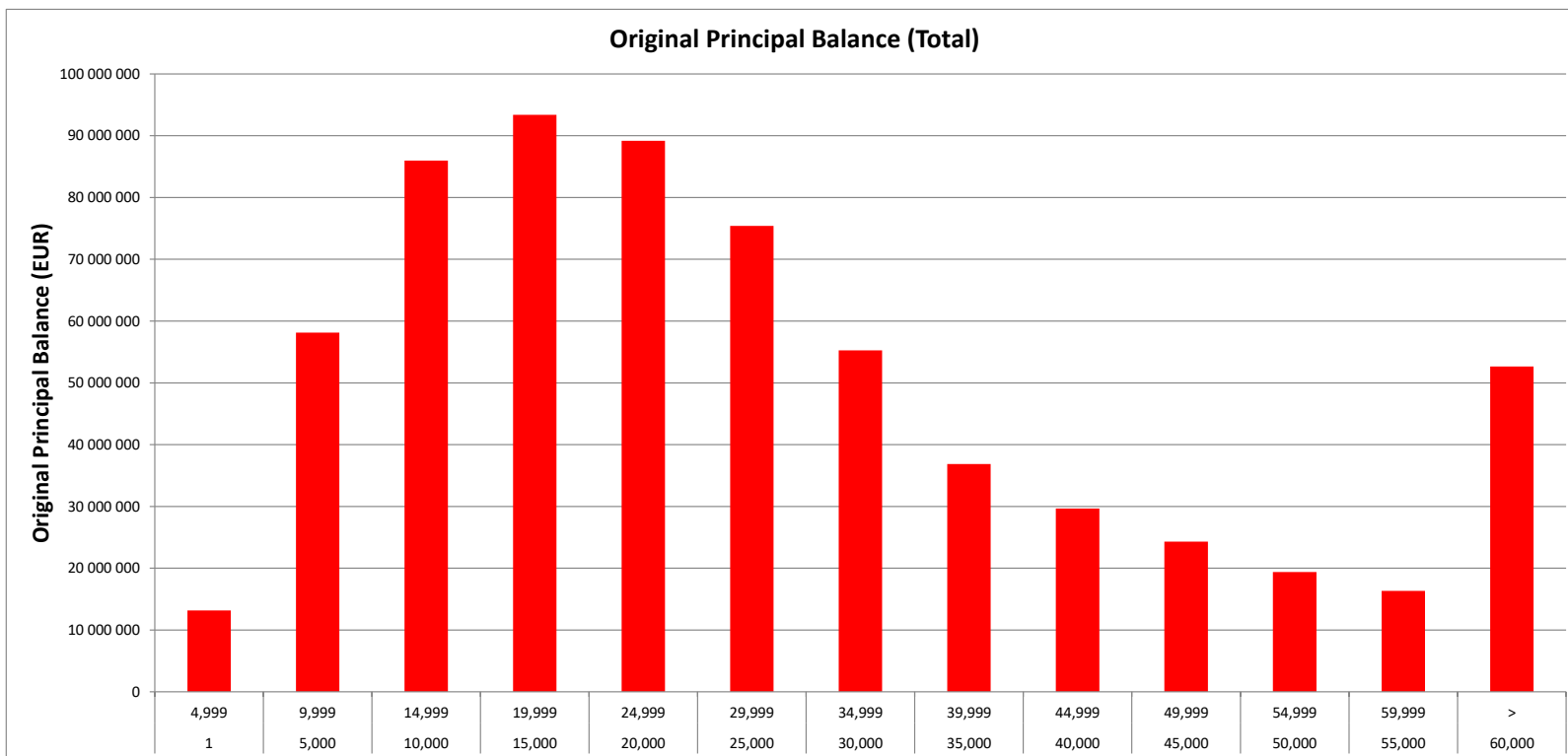
Average amount - all: 18 113

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	28.09.2022						
Payment date	26.09.2022						
Period No	22						
Monthly Period	01.08.2022						
Interest Period	from	25.08.2022	to	26.09.2022	=	32	days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

10.a Outstanding Principal Balance



Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	22
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

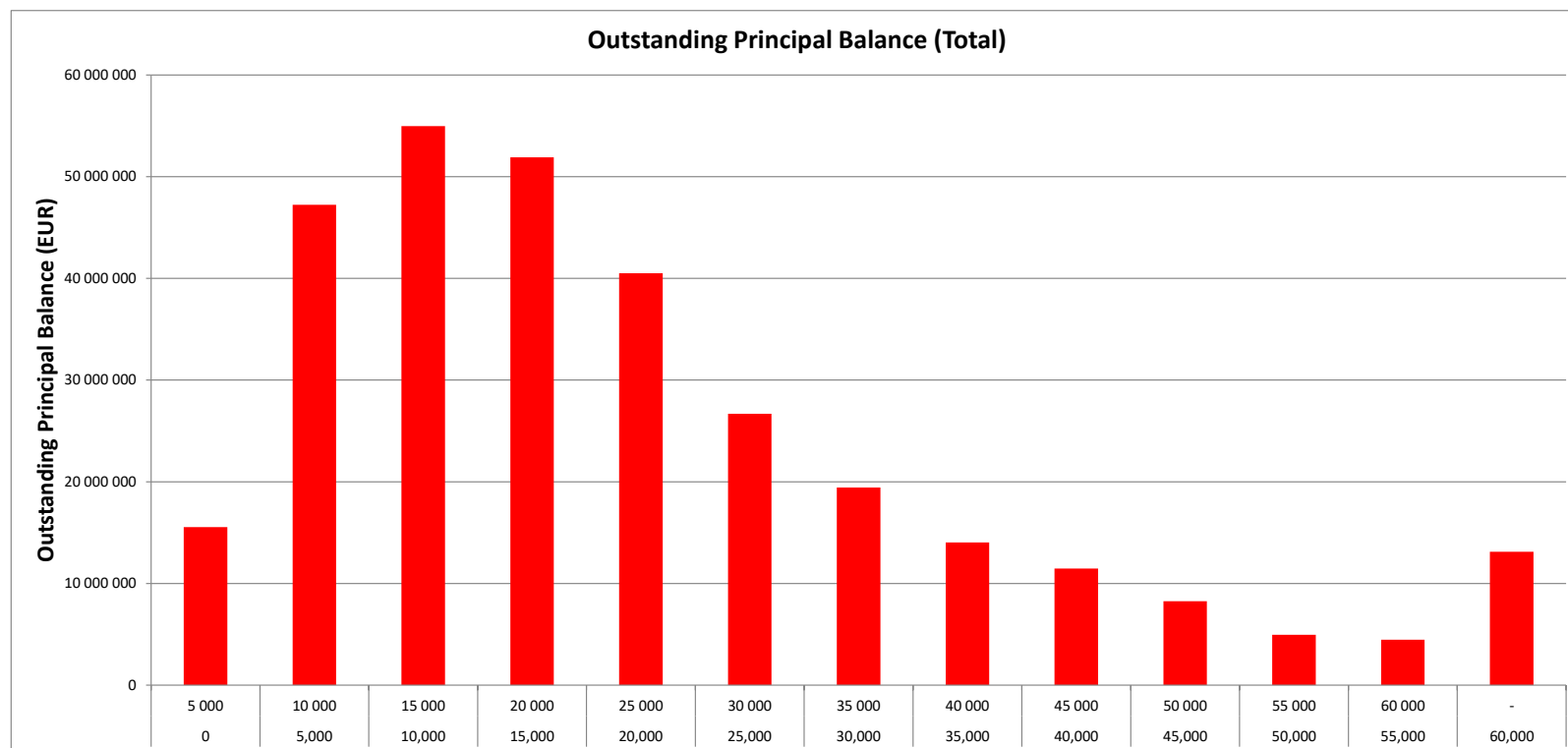
Average amount - all: 13 120

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 432	15 544 138	4,97 %	21,3	31,6
	5 000	10 000	6 376	47 231 328	15,11 %	31,1	30,7
	10 000	15 000	4 464	54 966 254	17,59 %	34,6	29,8
	15 000	20 000	2 989	51 914 113	16,61 %	35,5	29,4
	20 000	25 000	1 825	40 502 844	12,96 %	36,8	28,5
	25 000	30 000	982	26 685 136	8,54 %	37,7	27,8
	30 000	35 000	602	19 433 851	6,22 %	39,1	27,6
	35 000	40 000	375	14 041 380	4,49 %	38,2	27,5
	40 000	45 000	270	11 457 928	3,67 %	40,0	27,6
	45 000	50 000	175	8 249 881	2,64 %	40,8	26,5
	50 000	55 000	95	4 950 255	1,58 %	37,9	27,4
	55 000	60 000	78	4 462 819	1,43 %	41,5	26,2
	60 000	-	159	13 114 255	4,20 %	38,3	27,2
	Total		23 822	312 554 181	100 %	35,2	29,0

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	28.09.2022						
Payment date	26.09.2022						
Period No	22						
Monthly Period	01.08.2022						
Interest Period	from	25.08.2022	to	26.09.2022	=	32 days	



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.a Geographical Distribution



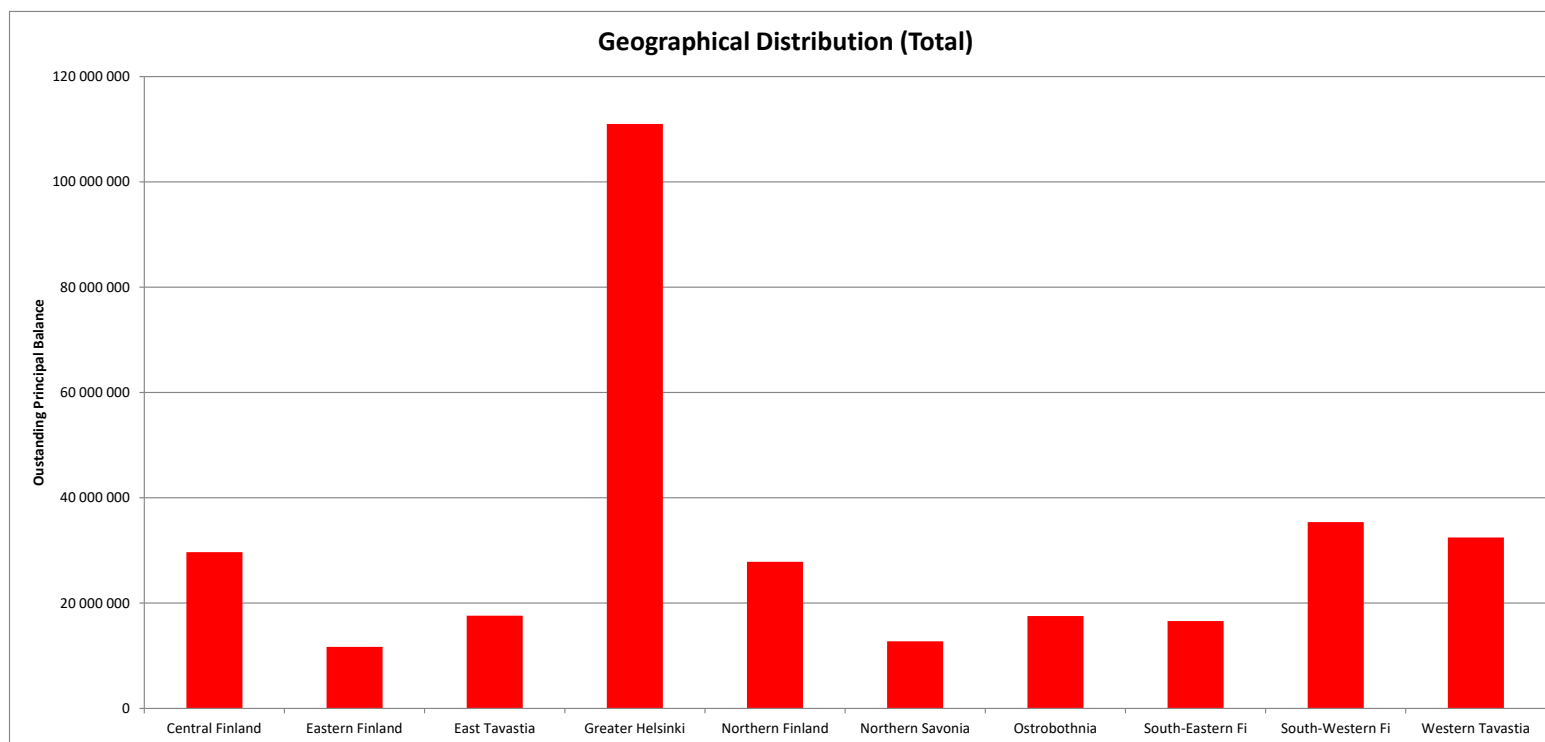
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days	

	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Geographic distribution	Central Finland	2 490	29 686 913	9,50 %	33,6	29,1
	Eastern Finland	974	11 679 923	3,74 %	35,1	29,3
	East Tavastia	1 329	17 607 483	5,63 %	35,2	29,7
	Greater Helsinki	7 476	111 009 719	35,52 %	35,3	28,9
	Northern Finland	2 117	27 841 719	8,91 %	35,7	29,0
	Northern Savonia	1 092	12 750 392	4,08 %	33,7	28,9
	Ostrobothnia	1 601	17 560 274	5,62 %	35,5	29,1
	South-Eastern Fi	1 409	16 578 027	5,30 %	35,5	28,6
	South-Western Fi	2 788	35 380 462	11,32 %	36,0	29,0
	Western Tavastia	2 546	32 459 269	10,39 %	35,3	28,9
	Total	23 822	312 554 181	100 %	35,2	29,0

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to	26.09.2022	=	32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.a Interest Rate



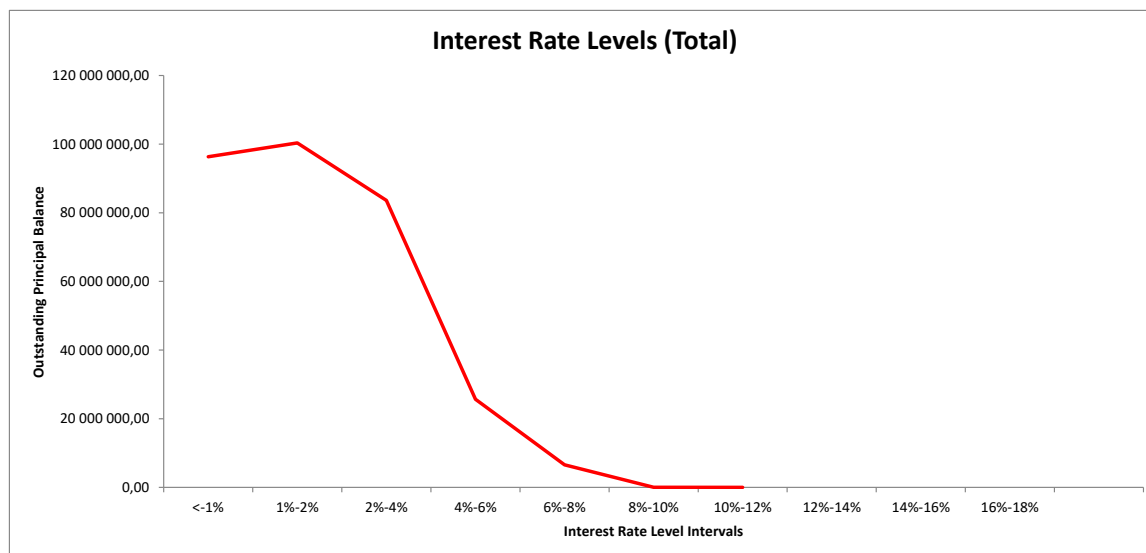
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

Interest distribution	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	6 351	96 317 115	30,82 %	33,7	29,6
	1 %	2 %	6 187	100 357 019	32,11 %	36,7	28,4
	2 %	4 %	6 857	83 586 647	26,74 %	35,6	28,7
	4 %	6 %	3 352	25 665 979	8,21 %	34,7	29,3
	6 %	8 %	1 066	6 588 869	2,11 %	32,5	32,6
	8 %	10 %	8	34 336	0,01 %	31,3	30,3
	10 %	12 %	1	4 216	0,00 %	27,0	35,0
	12 %	14 %					
	14 %	16 %					
	16 %	18 %					
	18 %	-					
Total			23 822	312 554 181	100 %	35,2	29,0

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.a Remaining Terms



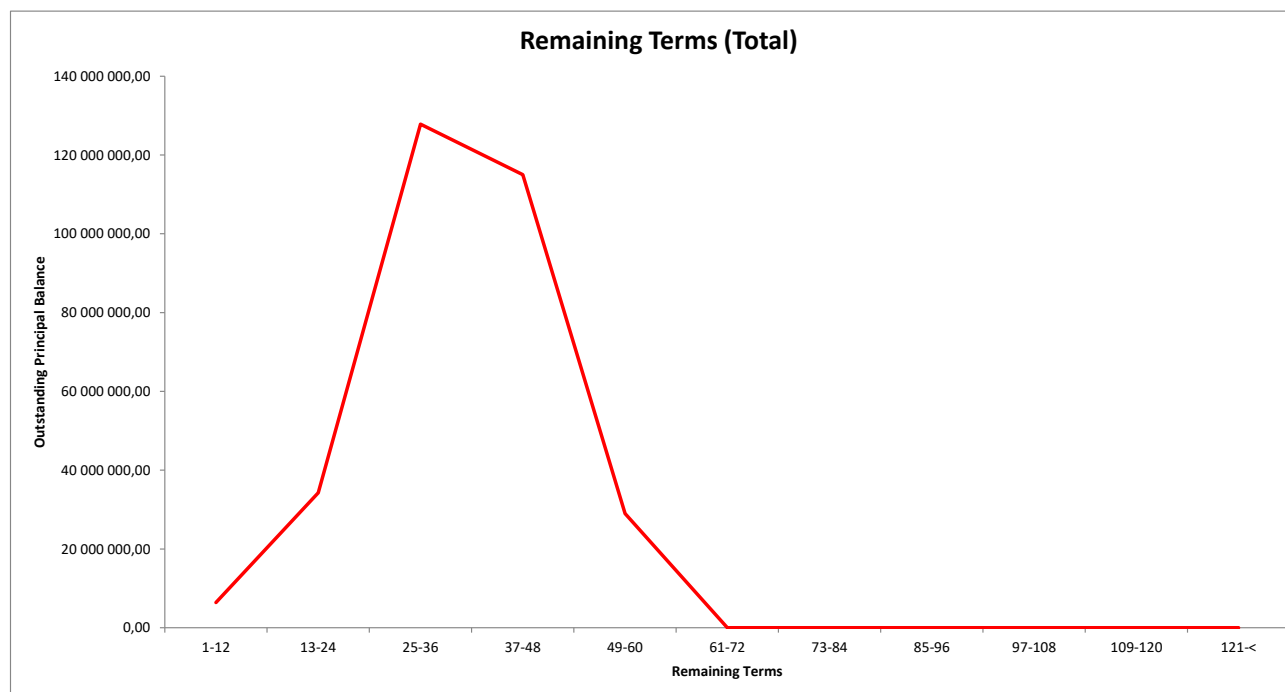
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

Months to maturity	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	17	43 336	0,01 %	0,0	42,2
	1		12	2 107	6 384 782	2,04 %	8,5	36,4
	13		24	4 446	34 263 950	10,96 %	19,8	36,5
	25		36	9 443	127 830 708	40,90 %	31,1	30,1
	37		48	6 500	115 034 270	36,80 %	41,8	27,0
	49		60	1 309	28 997 135	9,28 %	51,2	21,5
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121	-						
Total			23 822	312 554 181	100 %	35,2	29,0	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	22					
Monthly Period	01.08.2022					
Interest Period	from	25.08.2022	to	26.09.2022	=	32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.a Seasoning



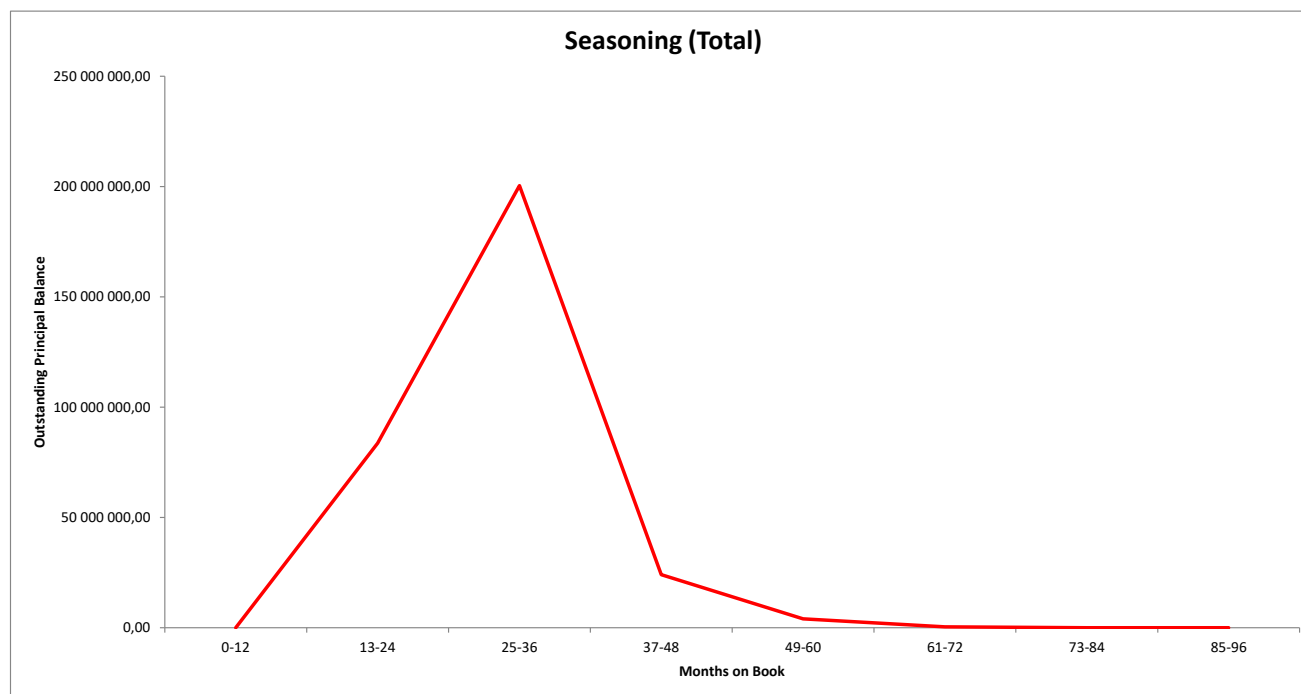
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12				
	13		24	5 578	83 653 363	26,76 %	41,6
	25		36	15 231	200 412 482	64,12 %	34,4
	37		48	2 470	24 083 453	7,71 %	23,5
	49		60	469	4 039 114	1,29 %	17,5
	61		72	74	365 770	0,12 %	9,7
	73		84				
	85		96				
	Total		23 822	312 554 181	100 %	35,2	29,0

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	22					
Monthly Period	01.08.2022					
Interest Period	from	25.08.2022	to	26.09.2022	=	32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	22					
Monthly Period	01.08.2022					
Interest Period	from	25.08.2022	to	26.09.2022	=	32 days

Balloon loans in % of portfolio	TOTAL						
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity
							WA seasoning
	Standard	13 455	100 643 452	32,2 %	3 505	0,0 %	33,0
	Balloon	10 367	211 910 729	67,8 %	97 626 892	46,1 %	36,3
	Total	23 822	312 554 181	100 %	97 630 397	31 %	35,2

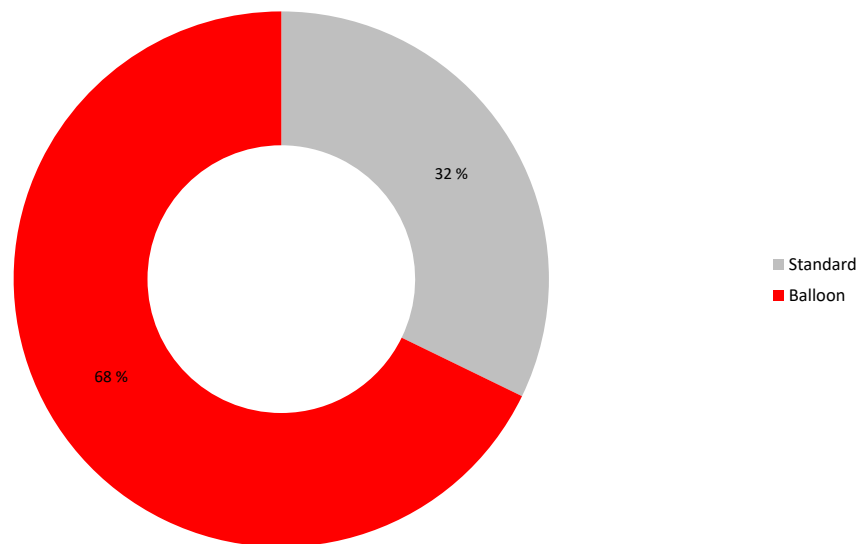
SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.b Balloon loans

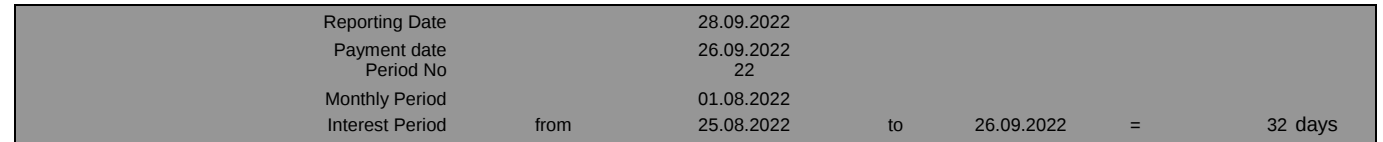
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to	26.09.2022	=	32 days



Balloon loans in %
of portfolio



16.a # loans per borrower

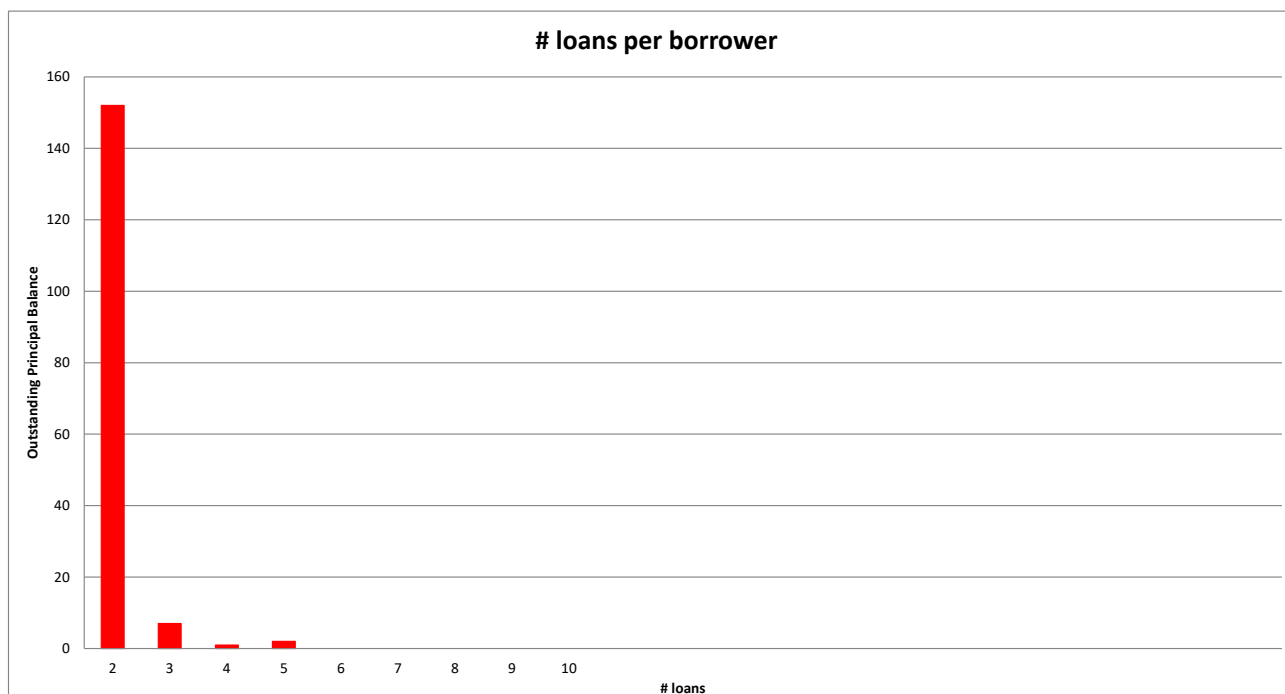


Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	22					
Monthly Period	01.08.2022					
Interest Period	from	25.08.2022	to	26.09.2022	=	32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.a Amortization Profile



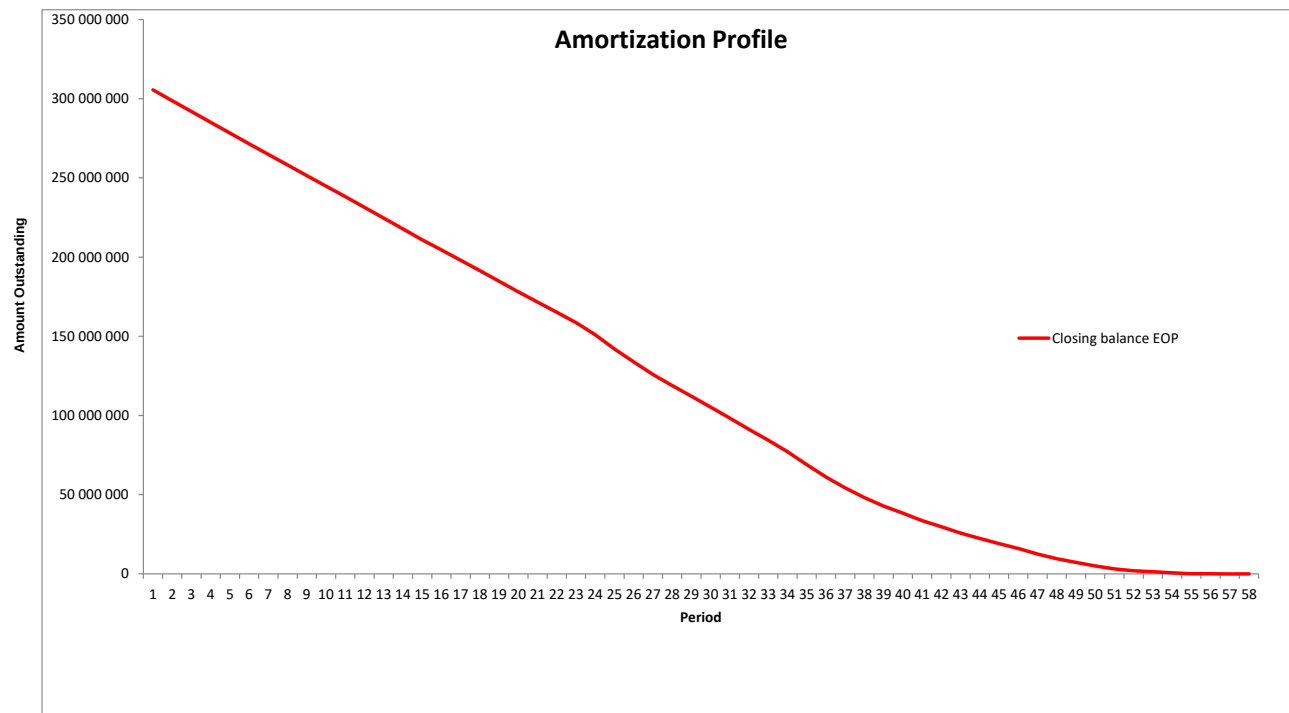
Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	22					
Monthly Period	01.08.2022					
Interest Period	from	25.08.2022	to	26.09.2022	=	32 days

Amortization profile (first 20 periods)	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
	1	312 554 181	305 588 969	6 964 132	563 326	2,18 %	97,77 %
	2	305 588 969	298 763 262	6 825 707	550 104	2,18 %	95,59 %
	3	298 763 262	291 946 535	6 816 727	536 609	2,18 %	93,41 %
	4	291 946 535	285 141 994	6 804 541	523 438	2,17 %	91,23 %
	5	285 141 994	278 315 103	6 826 891	510 327	2,17 %	89,05 %
	6	278 315 103	271 538 994	6 776 109	497 198	2,16 %	86,88 %
	7	271 538 994	264 862 424	6 676 570	484 156	2,16 %	84,74 %
	8	264 862 424	258 114 718	6 747 705	471 286	2,16 %	82,58 %
	9	258 114 718	251 450 556	6 664 162	458 354	2,15 %	80,45 %
	10	251 450 556	244 764 518	6 686 039	445 517	2,15 %	78,31 %
	11	244 764 518	238 176 486	6 588 032	432 651	2,14 %	76,20 %
	12	238 176 486	231 457 819	6 718 666	419 961	2,14 %	74,05 %
	13	231 457 819	224 600 598	6 857 221	406 882	2,13 %	71,86 %
	14	224 600 598	217 793 321	6 807 277	394 020	2,13 %	69,68 %
	15	217 793 321	210 928 018	6 865 303	381 104	2,12 %	67,49 %
	16	210 928 018	204 525 333	6 402 685	368 225	2,12 %	65,44 %
	17	204 525 333	198 030 168	6 495 165	356 042	2,11 %	63,36 %
	18	198 030 168	191 373 806	6 656 362	343 742	2,10 %	61,23 %
	19	191 373 806	184 770 973	6 602 833	331 222	2,10 %	59,12 %
	20	184 770 973	178 095 421	6 675 552	318 927	2,09 %	56,98 %

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	22					
Monthly Period	01.08.2022					
Interest Period	from	25.08.2022	to	26.09.2022	=	32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.a Payment Holidays



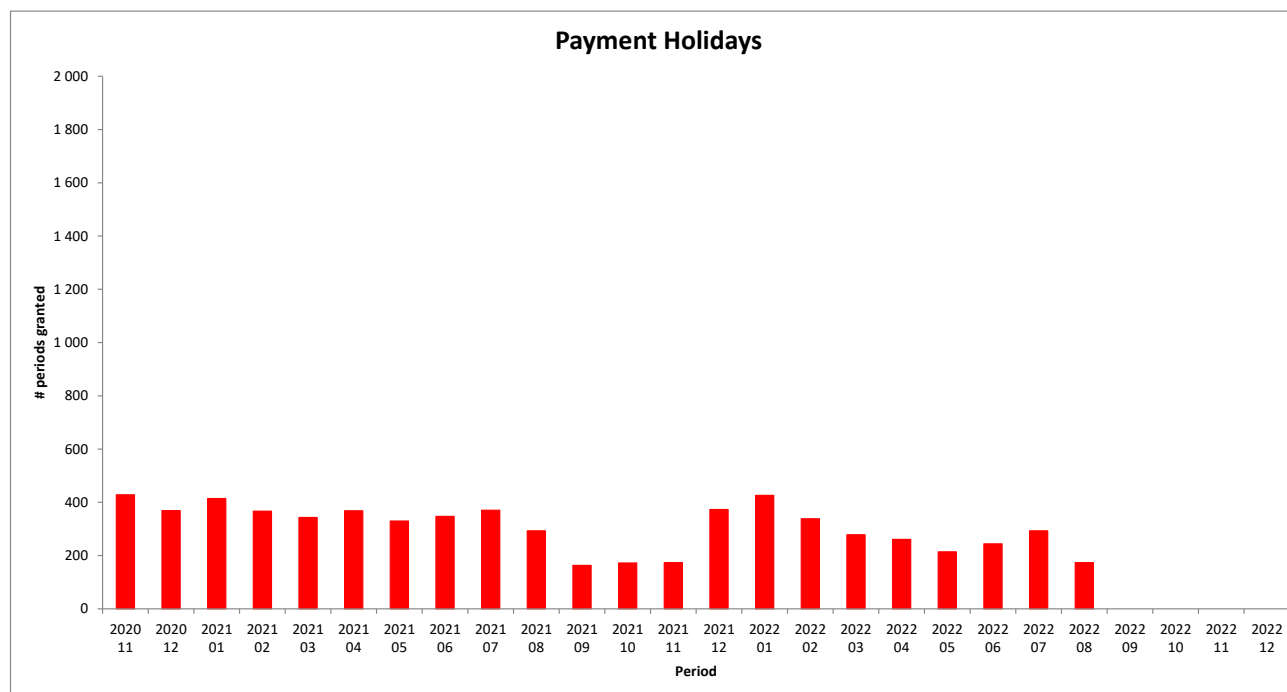
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days	

	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2020 11	428	556	192 618	9 244 903
	2020 12	369	471	128 552	7 461 995
	2021 01	414	579	195 860	9 192 251
	2021 02	367	512	168 583	8 023 790
	2021 03	343	471	153 683	8 018 179
	2021 04	368	512	177 988	8 205 864
	2021 05	330	466	152 079	7 454 113
	2021 06	347	460	129 017	6 959 564
	2021 07	370	474	139 037	7 079 668
	2021 08	293	360	106 689	5 724 723
	2021 09	163	211	65 334	3 408 453
	2021 10	172	210	56 468	3 205 305
	2021 11	174	250	72 814	3 405 310
	2021 12	373	455	120 210	6 224 684
	2022 01	426	587	179 514	8 774 934
	2022 02	338	473	151 562	6 648 349
	2022 03	278	359	116 256	5 172 281
	2022 04	261	343	105 591	4 862 310
	2022 05	214	261	71 068	3 413 353
	2022 06	244	316	89 126	4 112 527
	2022 07	293	364	112 001	5 271 795
	2022 08	174	210	59 435	2 866 729
	2022 09				
	2022 10				
	2022 11				
	2022 12				
	Total:	6 739	8 900	2 743 487	134 731 081

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	22					
Monthly Period	01.08.2022					
Interest Period	from	25.08.2022	to	26.09.2022	=	32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.c Remaining Payment Holidays



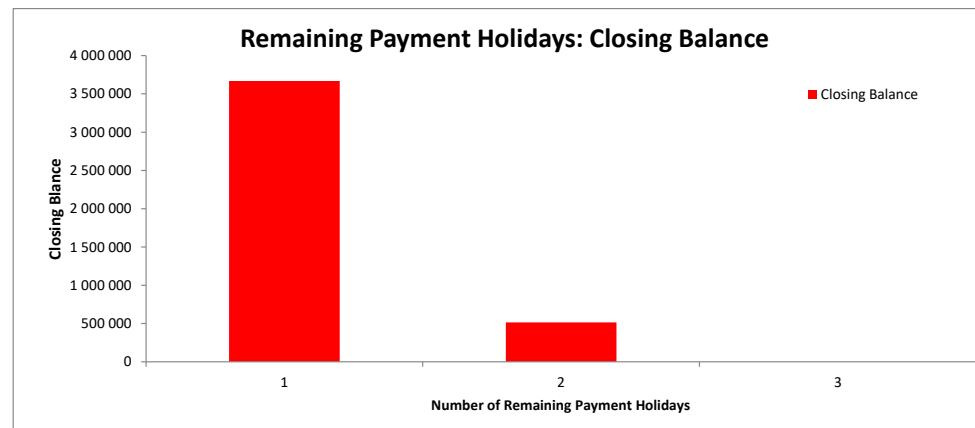
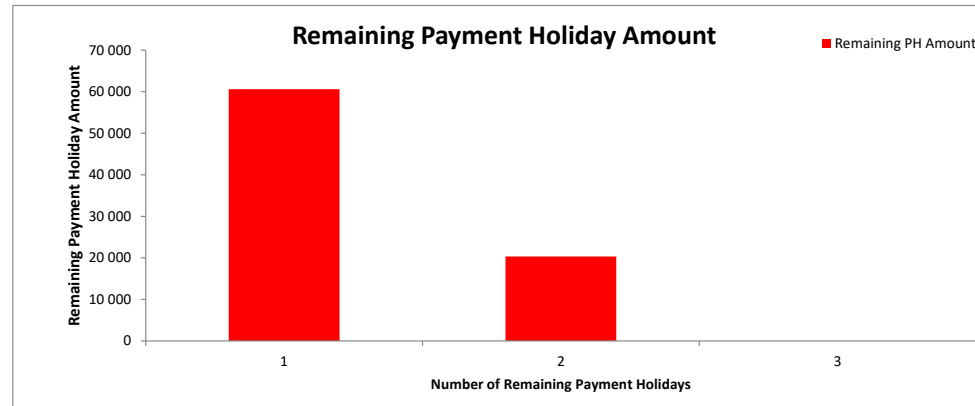
Reporting Date	27.05.2021				
Payment date	28.06.2021				
Period No	19				
Monthly Period	01.05.2021				
Interest Period	from 25.05.2021	to	28.06.2021	=	34 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	204	60 604	3 669 400
	2	36	20 322	513 938
	3			
	Total	240	80 926	4 183 337

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.d Remaining Payment Holidays

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



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days	

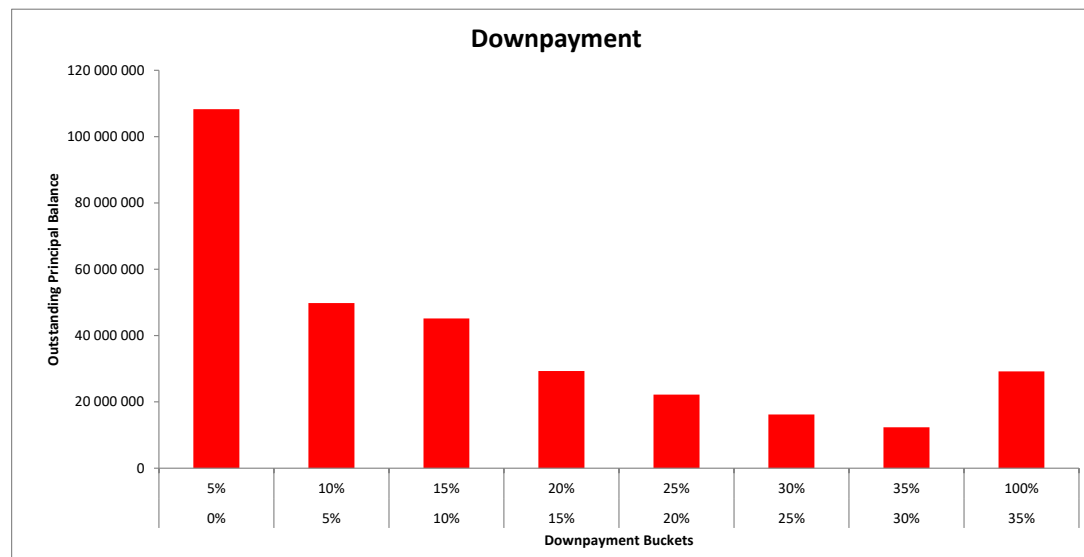
Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 100	108 289 517	34,65 %	37,4	28,9
	5 %	10 %	3 097	49 820 360	15,94 %	36,3	29,4
	10 %	15 %	3 269	45 184 508	14,46 %	35,1	29,0
	15 %	20 %	2 280	29 327 692	9,38 %	33,9	29,1
	20 %	25 %	1 792	22 178 783	7,10 %	33,5	29,1
	25 %	30 %	1 360	16 190 580	5,18 %	33,3	29,0
	30 %	35 %	1 178	12 365 409	3,96 %	31,8	29,4
	35 %	100 %	3 746	29 197 332	9,34 %	30,5	28,4
	Total		23 822	312 554 181	100 %	35,2	29,0

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.b Downpayment



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

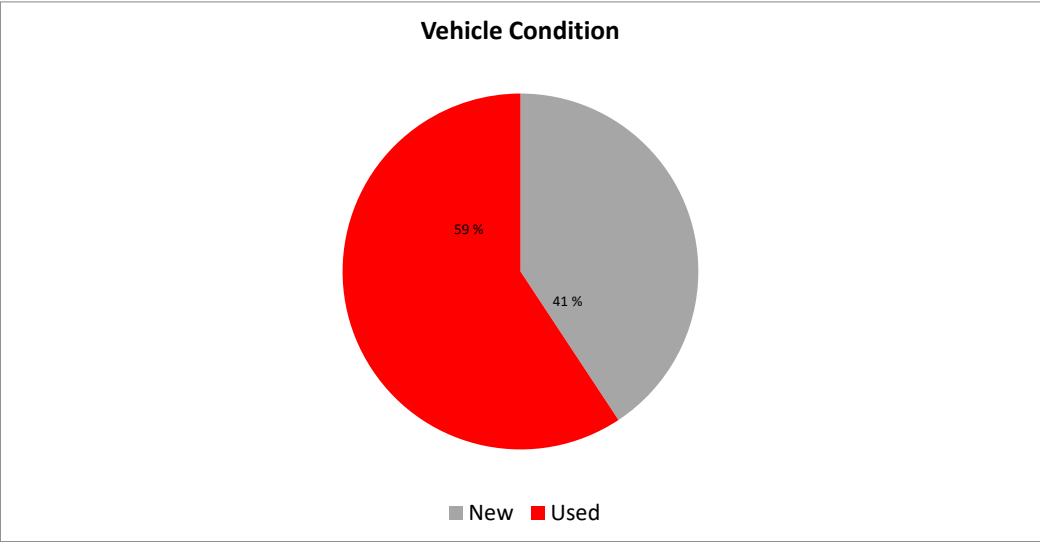
20.a Vehicle Condition



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 069	127 247 118	40,71 %	34,5	29,0
	Used	16 753	185 307 063	59,29 %	35,7	29,0
	Total	23 822	312 554 181	100 %	35,2	29,0

Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	22					
Monthly Period	01.08.2022					
Interest Period	from	25.08.2022	to	26.09.2022	=	32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.a Borrower Type



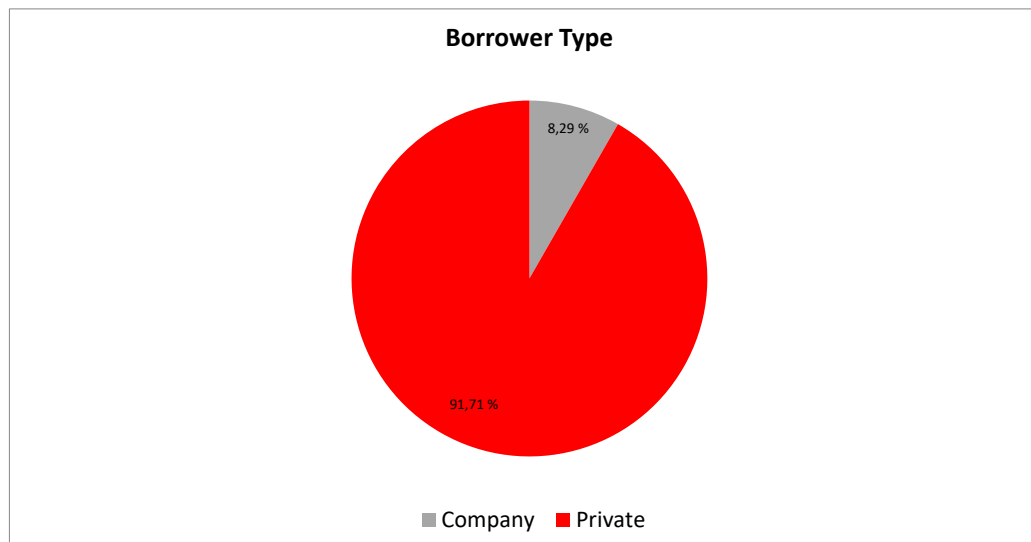
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 765	25 911 819	8,29 %	27,9	30,6
	Private	22 057	286 642 362	91,71 %	35,9	28,9
	Total	23 822	312 554 181	100 %	35,2	29,0

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	22					
Monthly Period	01.08.2022					
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days		



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.a Vehicle type



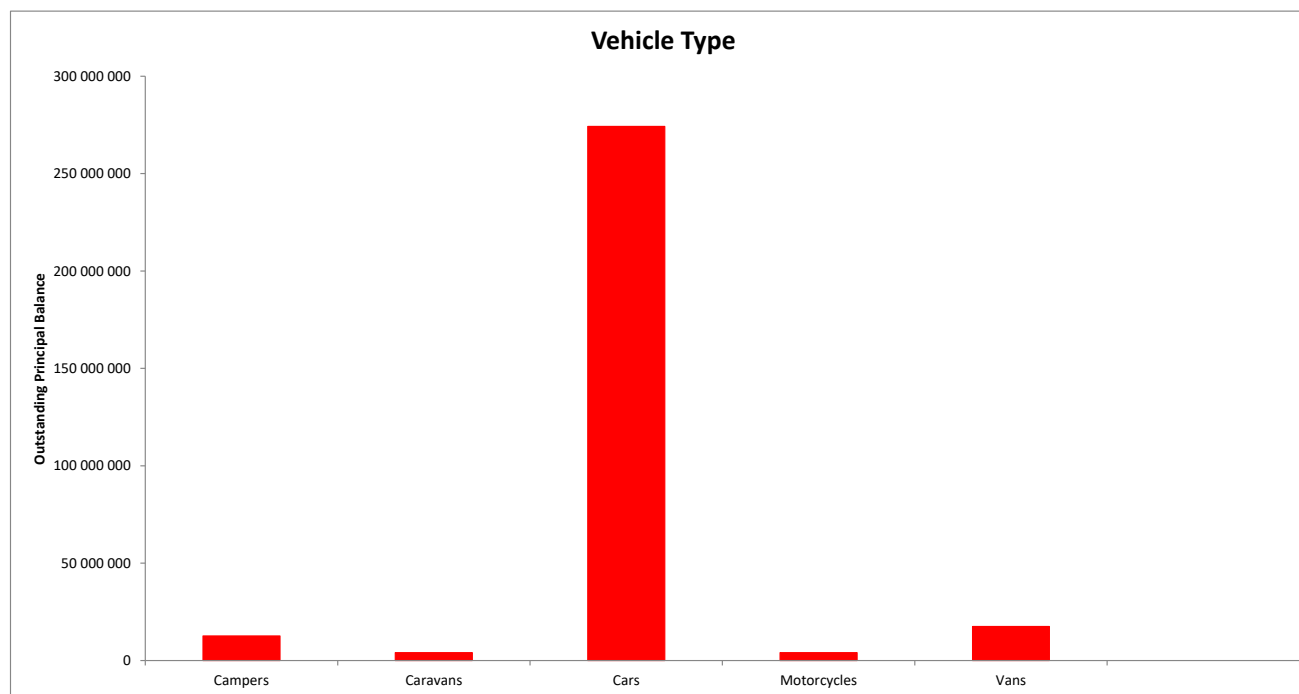
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days	

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Camper		447	12 641 062	4,04 %	38,6	27,2
Caravans		319	4 095 073	1,31 %	37,9	28,1
Cars		21 005	274 275 616	87,75 %	35,4	29,1
Motorcycles		519	4 067 006	1,30 %	31,9	27,2
Vans		1 532	17 475 425	5,59 %	30,8	29,8
		23 822	312 554 181	100 %	35,2	29,0

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.a Restructured Loans



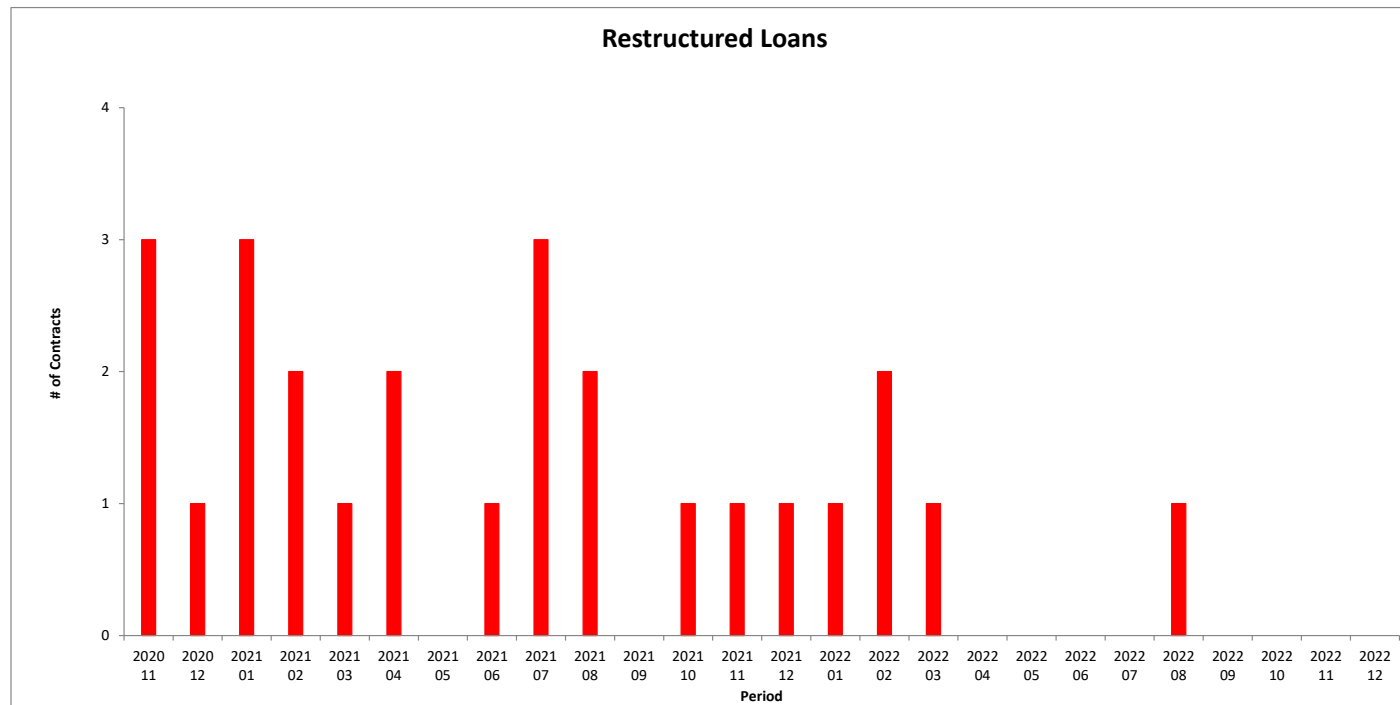
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days	

	TOTAL		
	Period	No	Outstanding balance
Restructured	2020 11	3	42 294
	2020 12	1	12 947
	2021 01	3	38 055
	2021 02	2	49 871
	2021 03	1	45 445
	2021 04	2	117 015
	2021 05	0	0
	2021 06	1	48 785
	2021 07	3	66 845
	2021 08	2	11 989
	2021 09	0	0
	2021 10	1	11 393
	2021 11	1	3 407
	2021 12	1	43 774
	2022 01	1	5 761
	2022 02	2	10 307
	2022 03	1	10 885
	2022 04	0	0
	2022 05	0	0
	2022 06	0	0
	2022 07	0	0
	2022 08	1	28 259
	2022 09		
	2022 10		
	2022 11		
	2022 12		
		26	547 033

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	22					
Monthly Period	01.08.2022					
Interest Period	from	25.08.2022	to	26.09.2022	=	32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

24.a Dynamic Interest rate



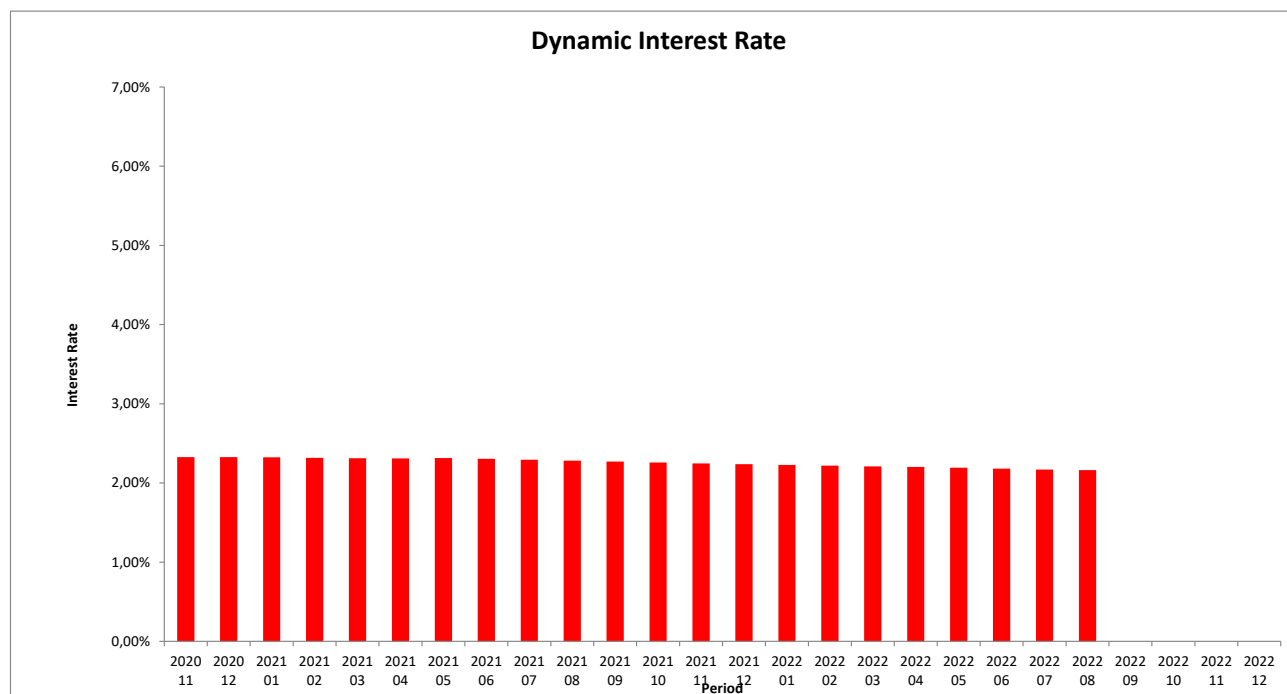
Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	22					
Monthly Period	01.08.2022					
Interest Period	from	25.08.2022	to	26.09.2022	=	32 days

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	22					
Monthly Period	01.08.2022					
Interest Period	from	25.08.2022	to	26.09.2022	=	32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date 28.09.2022
Payment date 26.09.2022
Period No 22

Monthly Period 01.08.2022
Interest Period from 25.08.2022 to 26.09.2022 = 32 days

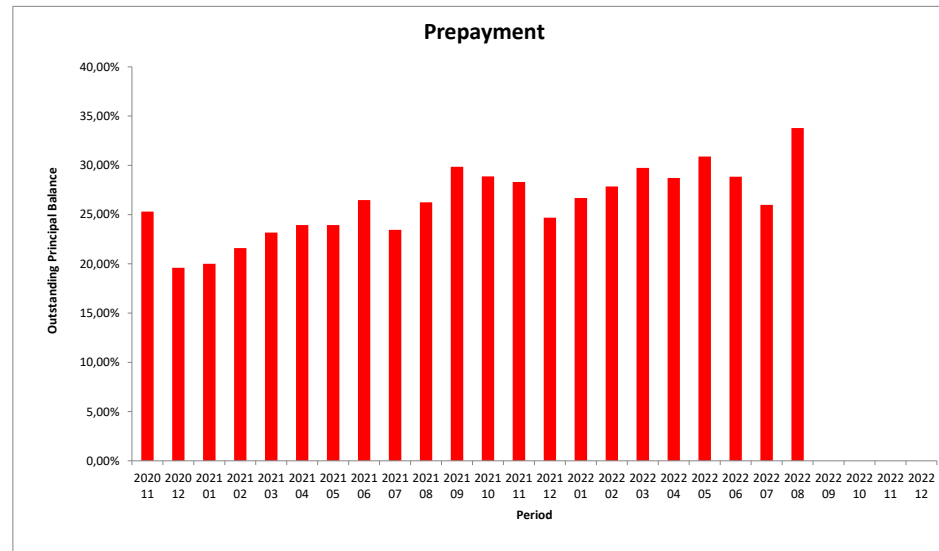
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2020 11	28 312 103	596 759 291	25,30 %
	2020 12	11 299 151	627 427 036	19,59 %
	2021 01	11 575 311	628 336 885	20,00 %
	2021 02	12 584 253	627 092 170	21,59 %
	2021 03	13 575 000	624 523 955	23,18 %
	2021 04	14 086 212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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

26. Delinquency



Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	22					
Monthly Period	01.08.2022					
Interest Period	from	25.08.2022	to	26.09.2022	=	32 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	-	-	-	-
	1	628 336 885	34 320	589 982 636	1 794	31 835 460	232	5 161 615	38	711 197	14	327 141	13	219 816	5	99 019	1	2 683
	2	627 092 170	34 579	587 923 243	1 786	33 020 049	233	4 197 488	48	1 077 182	26	456 456	13	316 918	8	100 834	5	99 019
	3	624 523 955	35 304	594 488 491	1 381	24 830 220	166	3 107 059	53	905 286	32	701 987	19	318 015	9	172 895	13	179 528
	4	624 899 859	35 594	593 682 251	1 381	24 341 630	243	4 786 738	59	948 541	27	458 723	17	383 133	17	298 844	14	178 955
	5	624 813 092	35 405	585 133 911	1 903	32 689 364	248	4 530 345	79	1 367 500	33	568 602	12	257 476	11	265 894	23	414 737
	6	598 936 663	34 349	559 312 821	1 964	33 044 584	227	4 106 683	88	1 514 307	32	533 476	17	297 502	7	127 290	15	310 140
	7	575 853 839	33 701	540 818 419	1 640	28 178 384	247	4 305 751	78	1 412 273	29	348 683	28	527 081	14	263 249	11	135 634
	8	551 501 127	32 460	513 982 365	1 783	30 259 381	257	4 874 415	76	1 311 685	31	523 918	20	300 648	16	248 715	22	336 471
	9	526 407 071	31 666	495 173 555	1 505	25 356 265	204	3 672 903	67	1 358 837	29	453 876	13	188 047	11	203 588	24	270 003
	10	503 047 002	30 435	469 346 049	1 698	27 347 133	203	3 840 814	91	1 426 294	33	628 497	19	266 904	9	191 310	13	201 169
2021	11	480 620 270	29 683	450 805 909	1 471	22 977 881	252	4 530 683	66	1 178 845	40	655 478	17	287 241	11	184 234	11	179 062
	12	460 641 076	29 019	433 610 141	1 289	19 317 305	280	5 076 147	76	1 396 434	35	706 455	27	416 986	6	117 607	15	248 827
	1	441 042 536	27 825	409 078 838	1 583	23 938 432	306	5 187 429	77	1 381 856	42	799 090	21	432 570	16	224 322	13	187 970
	2	421 671 896	27 101	392 375 093	1 477	21 854 677	255	4 366 189	86	1 592 741	43	845 850	21	364 469	14	272 877	24	353 502
	3	400 967 872	26 299	374 895 143	1 389	20 222 374	187	2 986 561	79	1 249 237	54	1 001 100	22	393 337	13	220 120	17	311 946
	4	382 691 995	25 591	357 711 264	1 216	18 097 081	258	4 213 669	60	961 106	51	823 516	26	582 418	15	302 941	18	262 132
	5	363 504 978	24 584	336 885 925	1 381	20 406 855	223	3 352 513	96	1 485 638	27	598 237	26	357 425	19	418 385	18	302 119
	6	346 239 311	23 859	322 582 012	1 312	17 964 171	211	3 326 128	72	1 204 304	37	517 792	17	393 330	19	251 575	20	433 169
	7	330 723 798	22 968	305 809 080	1 409	18 935 404	214	3 274 344	90	1 466 793	39	615 231	25	430 017	11	192 928	21	310 721
	8	312 554 181	22 195	289 210 166	1 285	18 095 527	195	3 021 958	76	1 229 243	40	538 759	21	360 036	10	98 493	22	382 387
	9																	
	10																	
	11																	
	12																	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	22					
Monthly Period	01.08.2022					
Interest Period	from	25.08.2022	to	26.09.2022	=	32 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	0	4 367	0	0	4 367	0	0	4 367	0	0	4 367	1 971	1 971	2 395
2021 1	281 230	19				1 716	1 716	279 514	61 396	63 112	218 118	89 257	152 369	128 862	30 581	182 949	98 281
2021 2	903 831	52							14 030	14 030	889 801	208 773	222 803	681 028	125 151	347 954	555 877
2021 3	742 108	57										25 332	25 332	716 776	291 579	316 911	425 197
2021 4	629 057	39													55 075	55 075	573 982
2022 1	853 418	54															
2022 2	997 419	56															
2022 3	693 108	43															
2022 4																	
2023 1																	

		Recovery Quarter	2022 Q1			2022 Q2			2022 Q3			2022 Q4			2023 Q1		
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	1 971	2 395	0	1 971	2 395		1 971	2 395						
2021 1	281 230	19	0	182 949	98 281	5 768	188 718	92 513		188 718	92 513						
2021 2	903 831	52	228 948	576 902	326 929	53 694	630 596	273 235	2 420	633 015	270 816						
2021 3	742 108	57	122 678	439 589	302 519	76 801	516 390	225 718	19 503	535 892	206 216						
2021 4	629 057	39	115 284	170 359	458 698	178 761	349 120	279 938	33 263	382 382	246 675						
2022 1	853 418	54	45 684	45 684	807 733	182 774	228 458	624 959	156 582	385 040	468 377						
2022 2	997 419	56				28 391	28 391	969 029	89 937	118 328	879 092						
2022 3	693 108	43							44 104	44 104	649 004						
2022 4																	
2023 1																	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days	

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 310 287,79	EUR
Senior Expenses	-	8 463,83	EUR
Servicing Fee	-	134 571,94	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	73 826,97	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	-	137 989,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	382 386,93	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	71 926,93	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	20,00	EUR
Deferred Purchase Price to Seller		501 102,19	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	957 246,77	EUR
Senior Expenses	-	6 667,00	EUR
Issuer Swap Interest Amount	-	73 826,97	EUR
Interest Class A Notes	-	187 220,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	25 628,00	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	-	137 989,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	382 386,93	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	71 926,93	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		71 601,93	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	17 787 229,85	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
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	17 787 229,85	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	18 169 616,78	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit		-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<u>To pay pari passu and on a pro rata basis</u>			
(i) Principal Payments on Class A Notes	-	15 245 523,17	EUR
(ii) Principal Payments on Class B Notes	-	1 524 527,44	EUR
(iii) Principal Payments on Class C Notes	-	1 399 566,17	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable		15 245 523,17	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable		1 524 527,44	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		1 399 566,17	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	71 601,93	EUR
---	-----------	-----

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	501 102,19	EUR
---	------------	-----

Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	22
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	8 463,83			
Interest accrued for the Period	EUR	350 837,00	187 220,00	25 628,00	137 989,00
Cumulative Interest accrued	EUR	5 470 816,00	1 636 241,00	281 172,00	3 553 403,00
Interest Payments	EUR	350 837,00	187 220,00	25 628,00	137 989,00
Cumulative Interest Payments	EUR	5 470 816,00	1 636 241,00	281 172,00	3 553 403,00
Interest accrued on Subordinated Loan for the Period	EUR	325,00			
Cumulative Interest accrued on Subordinated Loan	EUR	325,00			
Interest Payments on Subordinated Loan	EUR	325,00			
Cumulative Interest Payments on Subordinated Loan	EUR	325,00			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

32. Swap Overview



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

Class A Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class A Notes	277 499 376
Interest Period Start	25.08.2022
Interest Period End	26.09.2022
Interest Days	32
Settlement Date	26.09.2022
Party A Floating Interest Rate	0,759 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 187 219,58
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 61 666,53

Class B Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class B Notes	27 749 485
Interest Period Start	25.08.2022
Interest Period End	26.09.2022
Interest Days	32
Settlement Date	26.09.2022
Party A Floating Interest Rate	1,039 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 25 628,19
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 12 160,44

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

31. Contact Details



Santander Consumer Bank AS

Financial Markets

Morten Christopher Freberg Holme
Kjetil Amundstad
Anders Bruun-Olsen

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

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

Risk

Isak Nygaardsmoen Riksheim
Kyrre Skram
Olav Furuseth

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

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

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	22				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days