SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		27.09.2023				
Payment date		25.09.2023		Following payment dates:	25.10.2023	
Period No		34			27.11.2023	
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days
Cut-Off date		31.08.2023				

Santander Consumer Bank

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

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Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

1. Portfolio Information

Santander Consumer Bank

	Current Period	
Outstanding receivables	**Aggregated Outstanding Principal Amount**	
Opening balance prior to replenishment	**179 327 308,14**	**EUR**
Scheduled Loan Principal Repayments (+MC)	5 040 040,95	EUR
Prepayments	5 301 703,31	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**10 341 744,26**	**EUR**
New Defaulted Auto Loans in Period	266 983,86	EUR
Closing balance prior to replenishment	**168 718 580,02**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**168 718 580,02**	**EUR**
Principal Recoveries on loans in default	105 274,52	EUR

Total revenue collections

Total Revenue Received in Period	**572 446,33**	**EUR**

Loans

At beginning of period	16 486	Loans
Replenished contracts this period	-	Loans
Paid in Full	701	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	23	Loans
At end of period	**15 762**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27.09.2023				
Payment date	25.09.2023				
Period No	34				
Monthly Period	01.08.2023				
Interest Period from	25.08.2023	to	25.09.2023	=	31 days

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	701 473,46	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	2 109,80	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	22 886,60	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	**726 469,86**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	426 829,92	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	622 475,96	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	20 085,07	EUR
g. Liquidity Reserve Excess Amount	2 801,53	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**1 072 192,48**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

Purchaser Available Redemption Receipts

	Current Period	
a. Collections: Principal payments, Deemed Collection	10 341 744,26	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	**10 341 744,26**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10 341 744,26	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	266 983,86	EUR
Total Amount for Issuer Available Redemtion Receipts	**10 608 728,12**	**EUR**

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4. Reserve Accounts

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

Note Balance

Beginning of Period		179 327 308,14	EUR
End of Period		168 718 580,02	EUR

Liquidity Balance

Beginning of Period	0,5 %	933 000,00	EUR
Cash Outflow		-	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	933 000,00	EUR
Required Reserve Amount	0,5 %	933 000,00	EUR

Expenses Advance

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

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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5a. Performance Data

Reporting Date		27.09.2023				
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Asset Balance

Opening balance prior to replenishment	179 327 308,14	EUR
Closing balance prior to replenishment	168 718 580,02	EUR
Closing Balance post replenishment	168 718 580,02	EUR

Portfolio Performance:	**EUR**	**%**	**# loans**
Performing Receivables:			
Current	155 636 801,70	92,25 %	14 686
1-29 days past due	9 361 836,10	5,55 %	816
Delinquent Receivables:			
30-59 days past due	1 999 847,24	1,19 %	151
60-89 days past due	902 124,90	0,53 %	57
90-119 days past due	416 467,15	0,25 %	27
120-149 days past due	220 061,17	0,13 %	13
150-179 days past due	181 441,76	0,11 %	12
Total Performing and Delinquent	**168 718 580**	**100,00 %**	**15 762**
Current Period Defaults	266 983,86		23
Cumulative Defaults	7 521 372,29		544
Current Period Principal Recoveries	105 274,52		
Cumulative Principal Recoveries	4 871 283,03		

Sequential Payment Trigger Event, where [A], [B], [C] > 1.00%		**NO**
[A] Cumulative Net Loss Ratio, Payment Date	0,41 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,38 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,39 %	
or [A] + [B] - [C] / [D] < 10%	**26,38 %**	
[A] Aggregate Outstanding Asset Principal Amount	168 718 580,02	
[B] Aggregate principal balance of Defaulted Contracts	7 521 372,29	
[C] Recoveries received on such Defaulted Contracts	4 871 283,03	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	649 734 331,84	
or AVEREAGE [[A], [B], [C]] > 5%	**NO**	
[A] Delinquency Ratio, Payment Date	2,20 %	
[B] Delinquency Ratio, preceding Payment Date	2,21 %	
[C] Delinquency Ratio, second preceding Payment Date	2,42 %	
or Servicer Termination Event	**NO**	
or Swap Counterparty Downgrade Event	**NO**	

Pro Rata Trigger Event, where [A] / [B] ≥ 16%	16,09 %	**YES**
[A] [1] + [2]	28 859 708,03	
Class B Principal Amount [1]	15 046 514,44	
Class C Principal Amount [2]	13 813 193,59	
[B] Aggregated Outstanding Note Principal Amount	179 327 308,14	

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 replenishment period ends):

Weighted average interest rate (min 2.2%)	2,06 %
Weighted average months to maturity (max 57)	*24,96**
Used Vehicles (max 69%)	56,43 %
Balloon Loans (max 63%)	73,55 %
Corporate Borrowers (max 11%)	6,99 %
IRB (min 95%)	95,68 %

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

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Interest Period	from	25.08.2023	to	25.09.2023 =	31 days

6. Note Principal

	Class A	Class B	Class C	
Note Principal				
Beginning of Period	150 467 600,11	15 046 514,44	13 813 193,59	EUR
Sequential Amortization	-	-	-	EUR
Pro Rata Amortization	8 901 432,12	890 128,68	817 167,32	EUR
End of Period	141 566 167,99	14 156 385,76	12 996 026,27	EUR
Principal Deficiency Sub-Ledger				
Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	266 983,86	EUR
Credit PDL	-	-	266 983,86	EUR
End of Period	-	-	-	EUR
Net Note Principal				
Beginning of Period	150 467 600,11	15 046 514,44	13 813 193,59	EUR
End of Period	141 566 167,99	14 156 385,76	12 996 026,27	EUR

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7. Outstanding Notes

Reporting Date		27.09.2023			
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Period No		34			
Monthly Period		01.08.2023			
Interest Period	from	25.08.2023	to	25.09.2023 =	31 days

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1. Note Balance	All Notes	Class A	Class B	Class C
General Note Information				
ISIN Code		XS2230295151	XS2230295664	XS2230295748
Currency		EUR	EUR	EUR
Initial Tranching	100 %	91,00 %	4,69 %	4,31 %
Legal Final Maturity Date		25.10.2030	25.10.2030	25.10.2030
Rating (Fitch/S&P)		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	179 327 308,14	150 467 600,11	15 046 514,44	13 813 193,59
Available Distribution Amount	10 608 728,12			
Amortisation	10 608 728,12			
Redemption per Class	10 608 728,12	8 901 432,12	890 128,68	817 167,32
Redemption per Note		1 504,89	2 918,45	2 918,45
Outstanding Closing Balance		141 566 167,99	14 156 385,76	12 996 026,27
Net Outstanding Closing Balance	168 718 580,02	141 566 167,99	14 156 385,76	12 996 026,27
Current Tranching	100 %	83,91 %	8,39 %	7,70 %
Current Pool Factor		0,24	0,46	0,46

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		31	31	30
Principal Outstanding per Note Beginning of Period		25 438,31	49 332,83	49 332,83
>Principal Repayment per note		1 504,89	2 918,45	2 918,45
Principal Outstanding per Note End of Period		23 933,42	46 414,38	46 414,38
>Interest accrued for the period		95,11	196,35	267,22
Interest Payment	697 297,43	562 590,00	59 885,96	74 821,47
Interest Payment per Note		95,11	196,35	267,22

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)	17,26 %	8,87 %	1,16 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	17,87 %	9,48 %	1,16 %
Current CE (Subordination)	16,09 %	7,70 %	0,00 %
Current CE (Subordination, incl. Liquitidy Reserve)	16,71 %	8,32 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	27.09.2023
Payment date	25.09.2023
Period No	34
Monthly Period	01.08.2023
Interest Period :	25.08.2023 to 25.09.2023 = 31 days

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

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9.a Original Portfolio Principal Balance

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Average amount - all:	18 113

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

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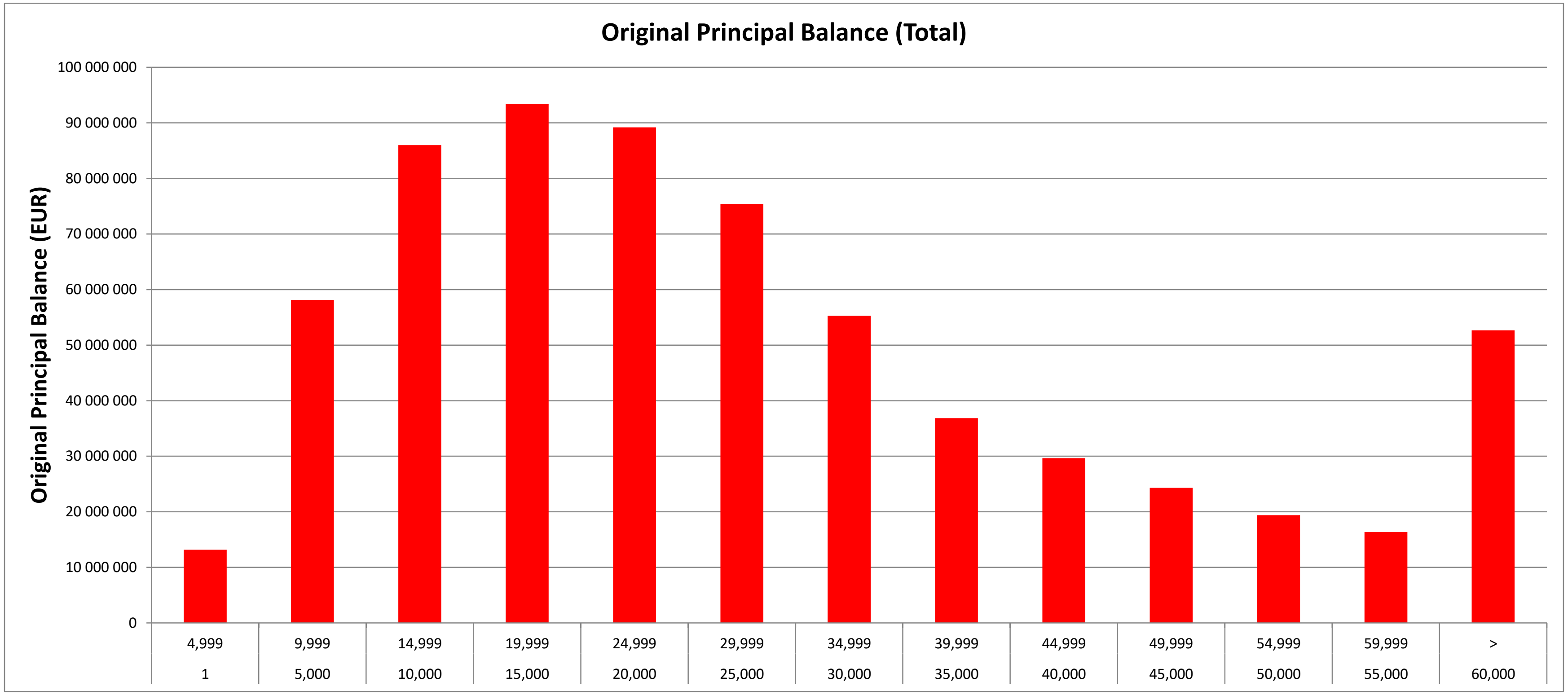
9.b Original Principal Balance Graph



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10.a Outstanding Principal Balance

Reporting Date		27.09.2023				
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Average amount - all:	10 704

Outstanding balance	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	5 000	5 163	14 020 067	8,31 %	16,8	42,8
	5 000	10 000	4 304	31 478 192	18,66 %	23,2	41,3
	10 000	15 000	2 619	32 403 929	19,21 %	24,4	41,2
	15 000	20 000	1 673	28 952 558	17,16 %	25,5	40,6
	20 000	25 000	810	17 998 693	10,67 %	26,4	39,6
	25 000	30 000	443	12 073 985	7,16 %	28,4	39,1
	30 000	35 000	259	8 376 566	4,96 %	28,0	38,7
	35 000	40 000	184	6 874 368	4,07 %	29,0	39,4
	40 000	45 000	109	4 590 708	2,72 %	28,4	38,5
	45 000	50 000	70	3 315 717	1,97 %	28,8	39,2
	50 000	55 000	47	2 463 934	1,46 %	27,8	39,0
	55 000	60 000	17	977 087	0,58 %	27,0	40,1
	60 000	-	64	5 192 775	3,08 %	27,2	38,4
	Total		15 762	168 718 580	100 %	25,0	40,5

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10.b Outstanding Principal Balance Graph

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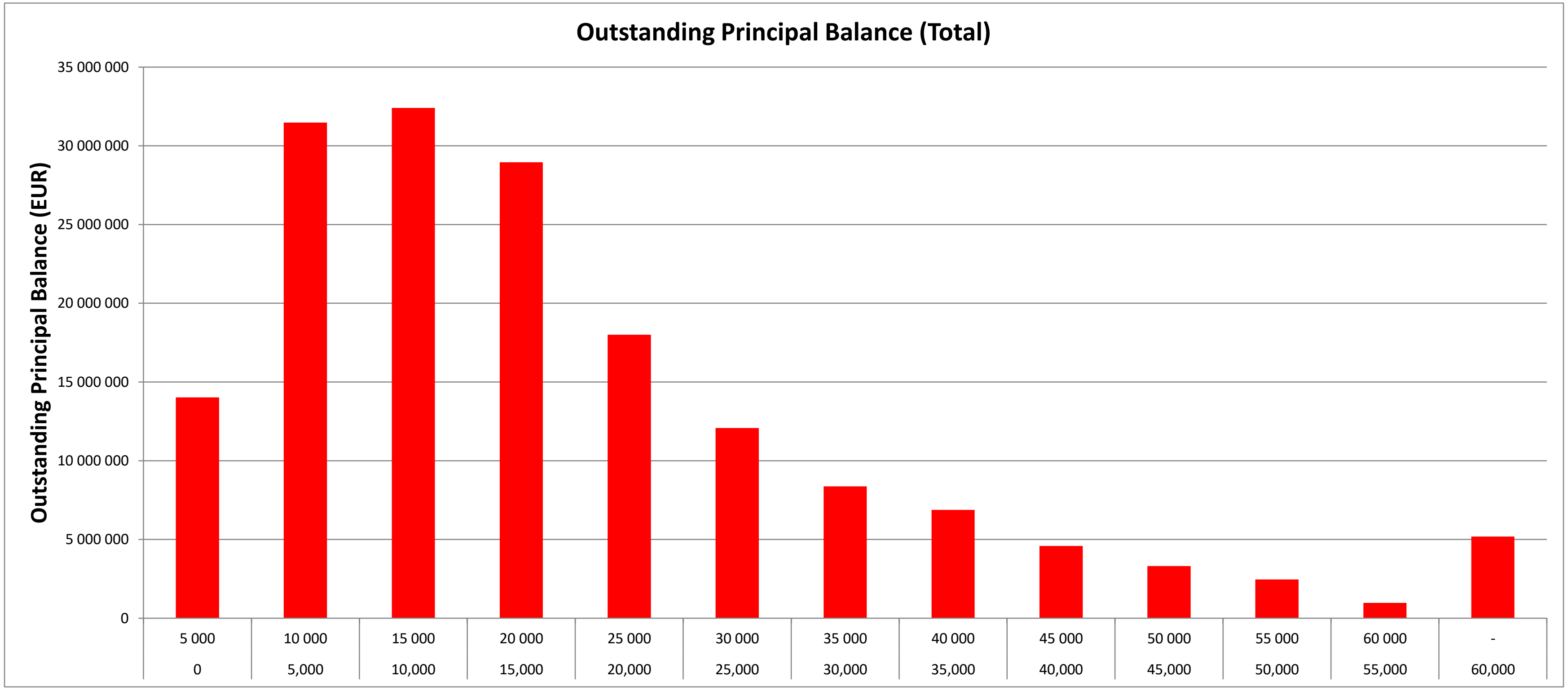

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Y-tunnus 2076455-0, Finland

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Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

11.a Geographical Distribution

	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Geographic distribution	Central Finland	1 611	15 219 439	9,02 %	23,4	40,5
	Eastern Finland	661	6 426 786	3,81 %	25,2	41,1
	East Tavastia	872	9 333 865	5,53 %	25,3	40,7
	Greater Helsinki	4 960	60 438 491	35,82 %	25,0	40,3
	Northern Finland	1 394	15 058 713	8,93 %	25,4	40,6
	Northern Savonia	703	6 932 729	4,11 %	23,6	41,0
	Ostrobothnia	1 077	9 312 698	5,52 %	25,1	40,8
	South-Eastern Fi	927	8 947 361	5,30 %	25,2	40,0
	South-Western Fi	1 869	19 083 022	11,31 %	25,7	40,4
	Western Tavastia	1 688	17 965 477	10,65 %	24,9	40,5
	Total	15 762	168 718 580	100 %	25,0	40,5

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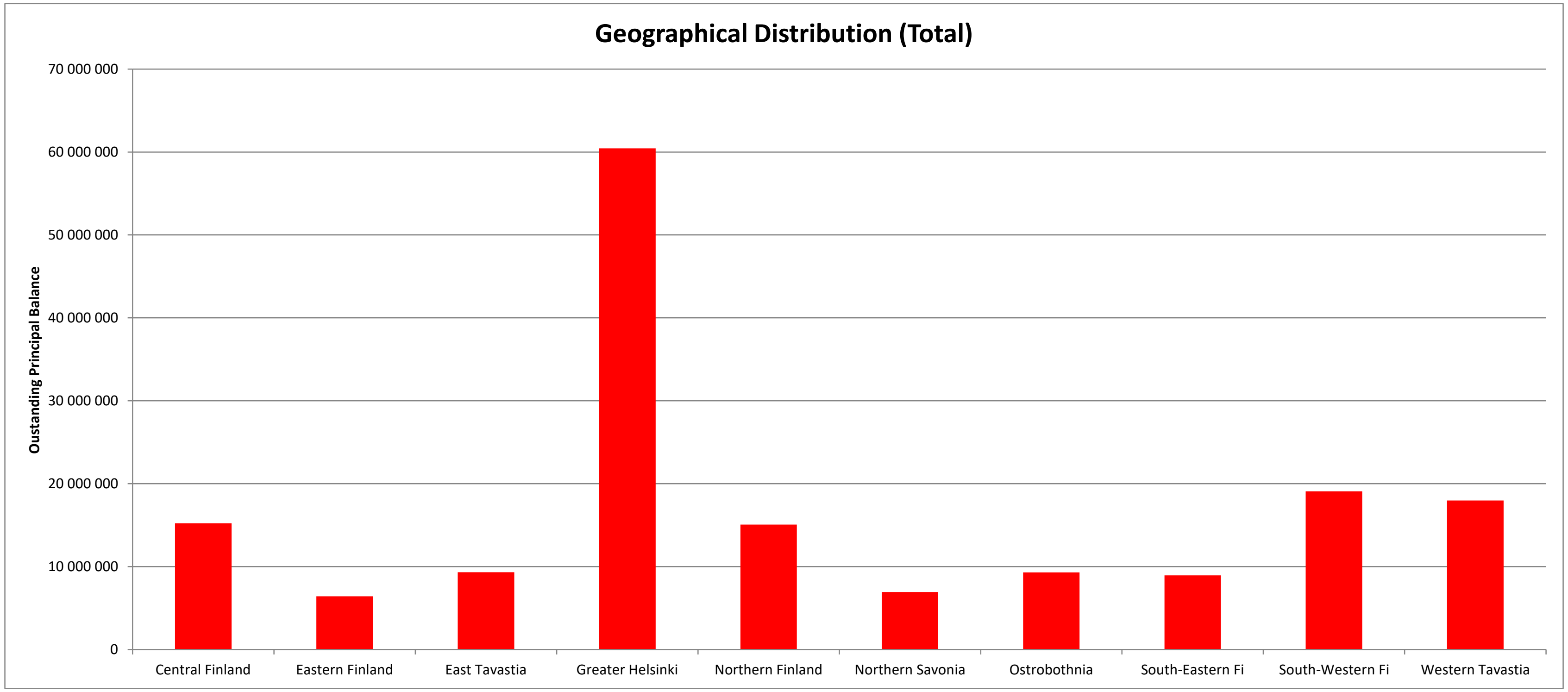
11.b Geographical Distribution Graph

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days



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12.a Interest Rate

Reporting Date		27.09.2023					
Payment date		25.09.2023					
Period No		34					
Monthly Period		01.08.2023					
Interest Period	from	25.08.2023	to	25.09.2023	=	31	days

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	4 610	55 278 827	32,76 %	23,0	41,1
1 %	2 %	4 105	54 677 616	32,41 %	26,3	40,0
2 %	4 %	4 411	43 455 313	25,76 %	25,6	40,0
4 %	6 %	2 038	12 388 569	7,34 %	25,6	40,7
6 %	8 %	591	2 895 652	1,72 %	23,7	43,8
8 %	10 %	6	20 135	0,01 %	23,5	43,5
10 %	12 %	1	2 469	0,00 %	15,0	47,0
12 %	14 %					
14 %	16 %					
16 %	18 %					
18 %	-					
Total		15 762	168 718 580	100 %	25,0	40,5

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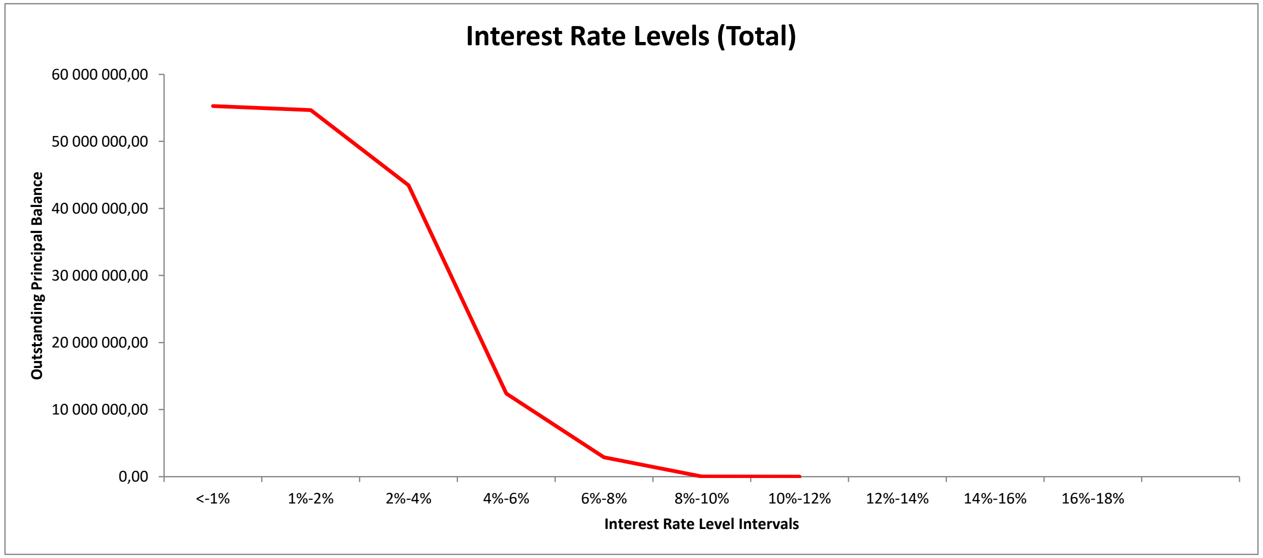
12.b Interest Rate

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days



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Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

13.a Remaining Terms

Santander Consumer Bank

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0	0	27	99 386	0,06 %	0,0	53,6
	1	12	3 039	13 273 882	7,87 %	8,5	49,1
	13	24	6 845	68 211 288	40,43 %	19,3	42,1
	25	36	4 802	68 125 234	40,38 %	29,8	39,1
	37	48	1 049	19 008 791	11,27 %	39,3	33,9
	49	60					
	61	72					
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		15 762	168 718 580	100 %	25,0	40,5

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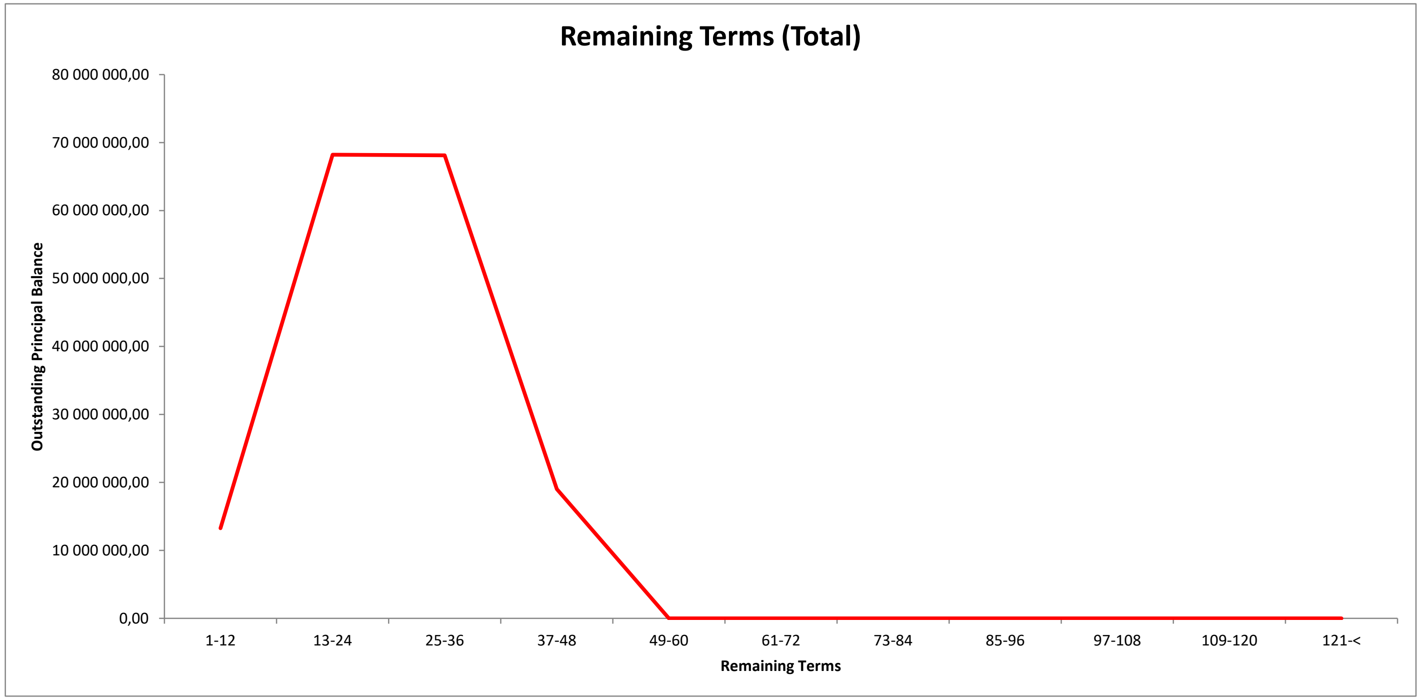
13.b Remaining Terms

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days



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14.a Seasoning

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

Santander Consumer Bank

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12					
	13	24					
	25	36	3 837	48 223 846	28,58 %	30,8	33,6
	37	48	10 198	108 262 155	64,17 %	23,7	42,0
	49	60	1 490	10 878 370	6,45 %	13,3	53,4
	61	72	231	1 326 638	0,79 %	9,6	64,1
	73	84	6	27 571	0,02 %	5,1	74,4
	85	96					
	Total		15 762	168 718 580	100 %	25,0	40,5

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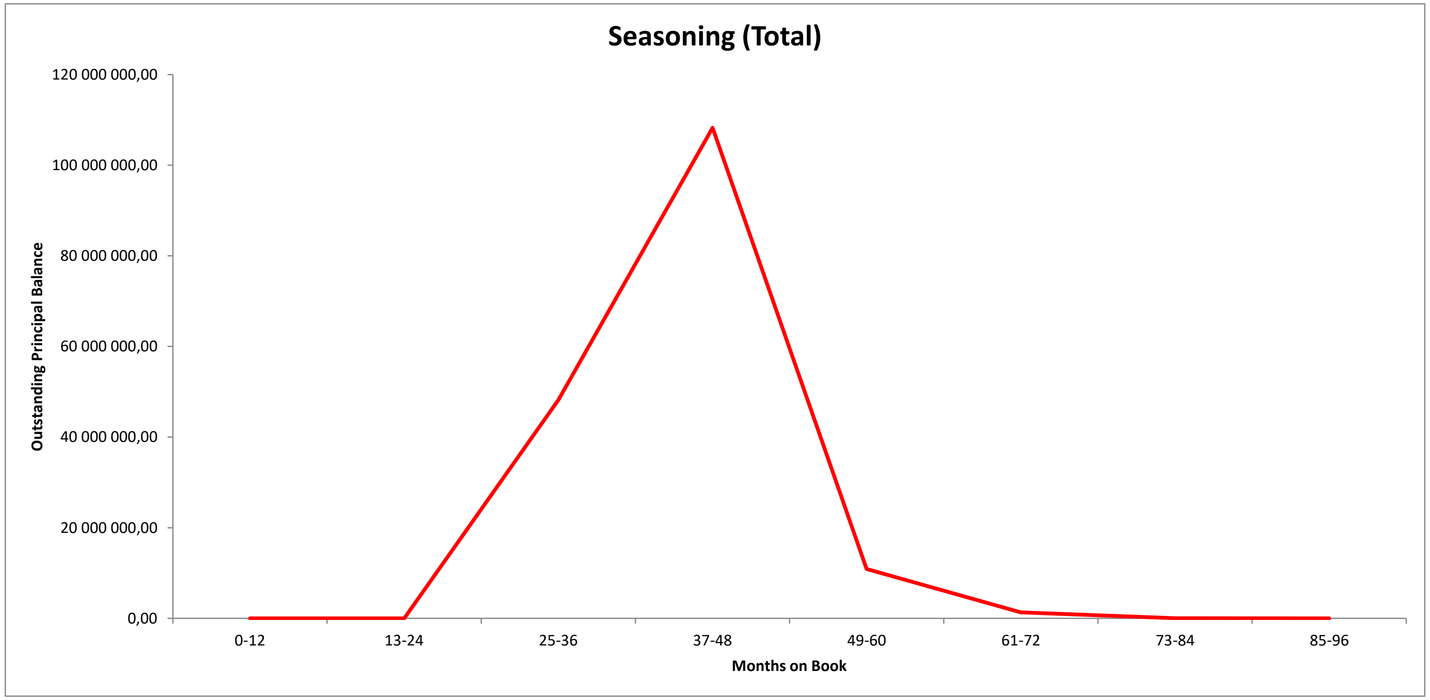
14.b Seasoning

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days



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15.a Balloon loans

Reporting Date		27.09.2023			
Payment date		25.09.2023			
Period No		34			
Monthly Period		01.08.2023			
Interest Period	from	25.08.2023	to	25.09.2023	= 31 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	8 399	44 632 675	26,5 %	1 974	0,0 %	24,3	39,6
	Balloon	7 363	124 085 905	73,5 %	68 977 869	55,6 %	25,2	40,8
	Total	15 762	168 718 580	100 %	68 979 842	41 %	25,0	40,5

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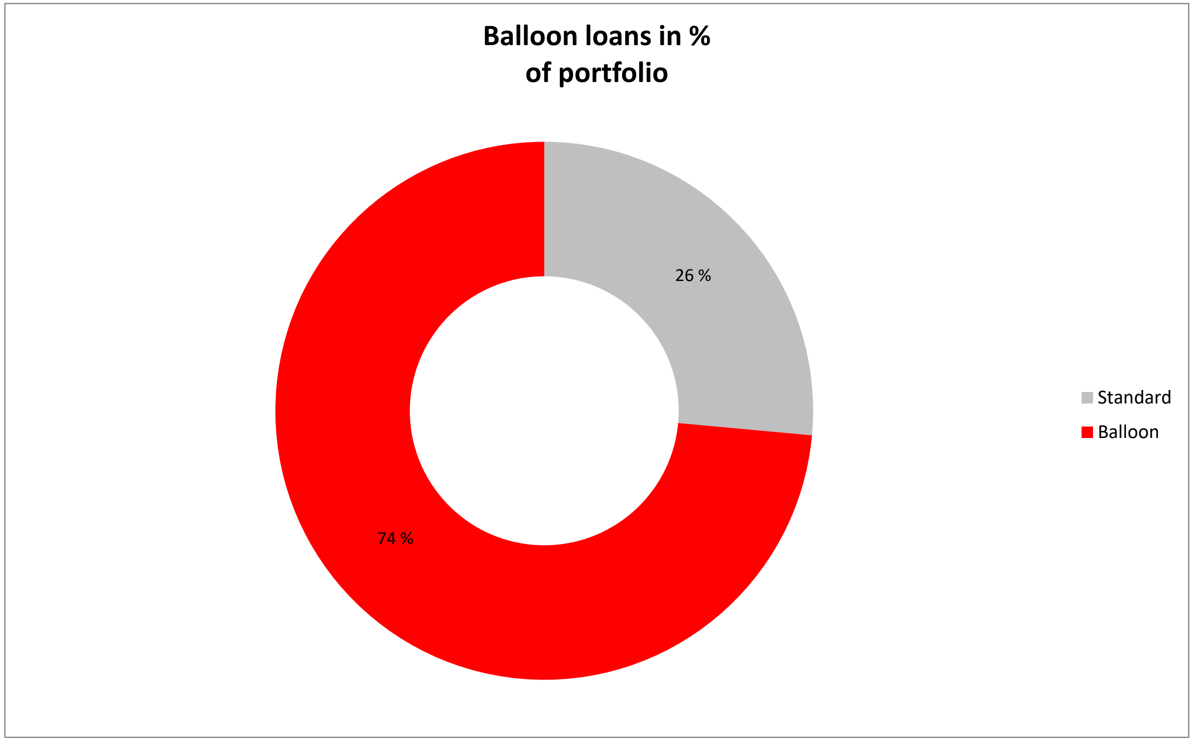
15.b Balloon loans

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days



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16.a # loans per borrower

Reporting Date		27.09.2023		
Payment date		25.09.2023		
Period No		34		
Monthly Period		01.08.2023		
Interest Period	from	25.08.2023	to	25.09.2023 = 31 days

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	15 598	166 569 902	98,73 %
	2	79	2 073 633	1,23 %
	3	2	75 044	0,04 %
	4			
	5			
	6			
	7			
	8			
	9			
	10			
	Total:	15 679	168 718 580	100,0 %

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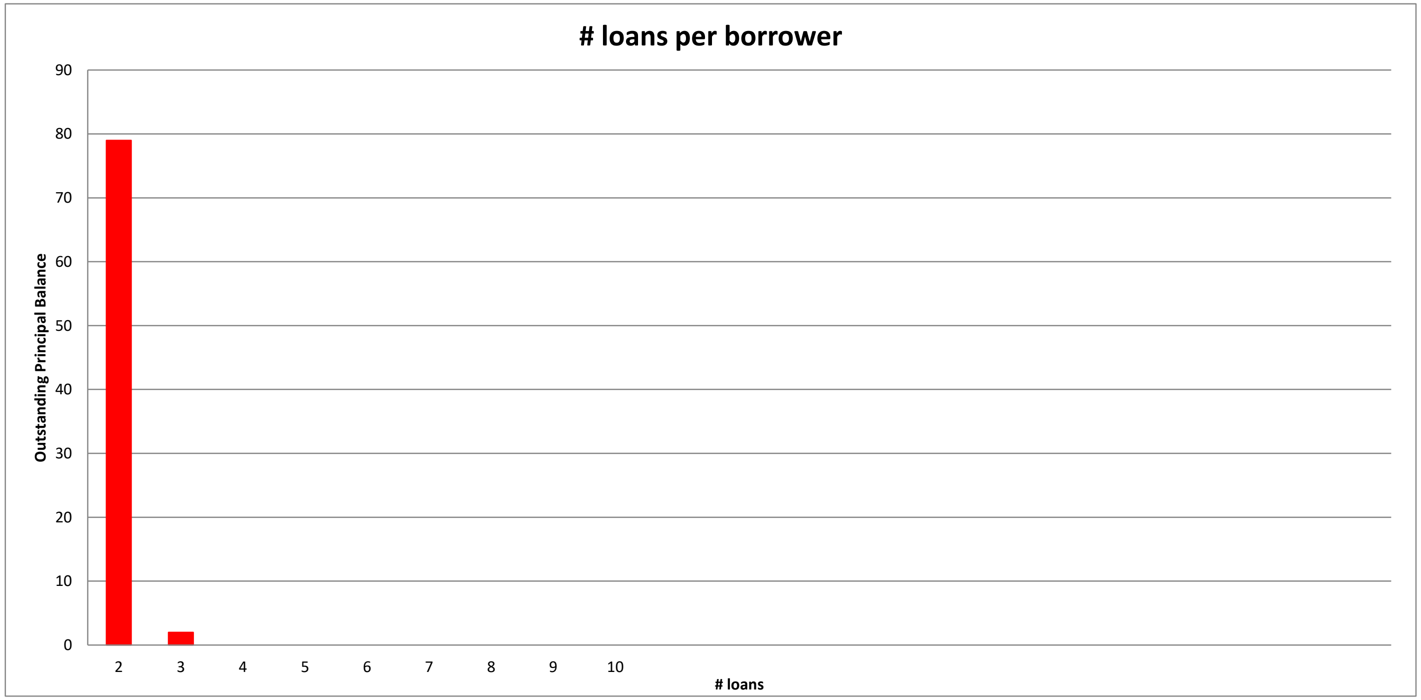
16.b # loans per borrower

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days



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17.a Amortization Profile

Reporting Date	27.09.2023		
Payment date	25.09.2023		
Period No	34		
Monthly Period	01.08.2023		
Interest Period	from 25.08.2023	to 25.09.2023	= 31 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	168 718 580	163 752 370	4 966 210	289 683	2,08 %	97,06 %
2	163 752 370	158 809 164	4 943 206	280 735	2,08 %	94,13 %
3	158 809 164	153 842 727	4 966 437	271 620	2,07 %	91,18 %
4	153 842 727	149 182 863	4 659 864	262 550	2,07 %	88,42 %
5	149 182 863	144 486 826	4 696 038	253 927	2,06 %	85,64 %
6	144 486 826	139 669 382	4 817 444	245 292	2,06 %	82,78 %
7	139 669 382	135 024 531	4 644 851	236 494	2,05 %	80,03 %
8	135 024 531	130 259 352	4 765 179	228 037	2,05 %	77,21 %
9	130 259 352	125 571 122	4 688 230	219 416	2,04 %	74,43 %
10	125 571 122	120 896 072	4 675 050	210 879	2,03 %	71,66 %
11	120 896 072	116 180 566	4 715 506	202 504	2,03 %	68,86 %
12	116 180 566	110 561 678	5 618 889	193 913	2,02 %	65,53 %
13	110 561 678	104 165 121	6 396 557	184 429	2,02 %	61,74 %
14	104 165 121	98 334 293	5 830 828	174 169	2,03 %	58,28 %
15	98 334 293	92 653 827	5 680 466	164 623	2,03 %	54,92 %
16	92 653 827	87 530 068	5 123 758	155 341	2,03 %	51,88 %
17	87 530 068	82 515 401	5 014 668	146 625	2,03 %	48,91 %
18	82 515 401	77 603 920	4 911 480	138 063	2,03 %	46,00 %
19	77 603 920	72 773 190	4 830 730	129 234	2,02 %	43,13 %
20	72 773 190	67 733 887	5 039 303	121 277	2,02 %	40,15 %

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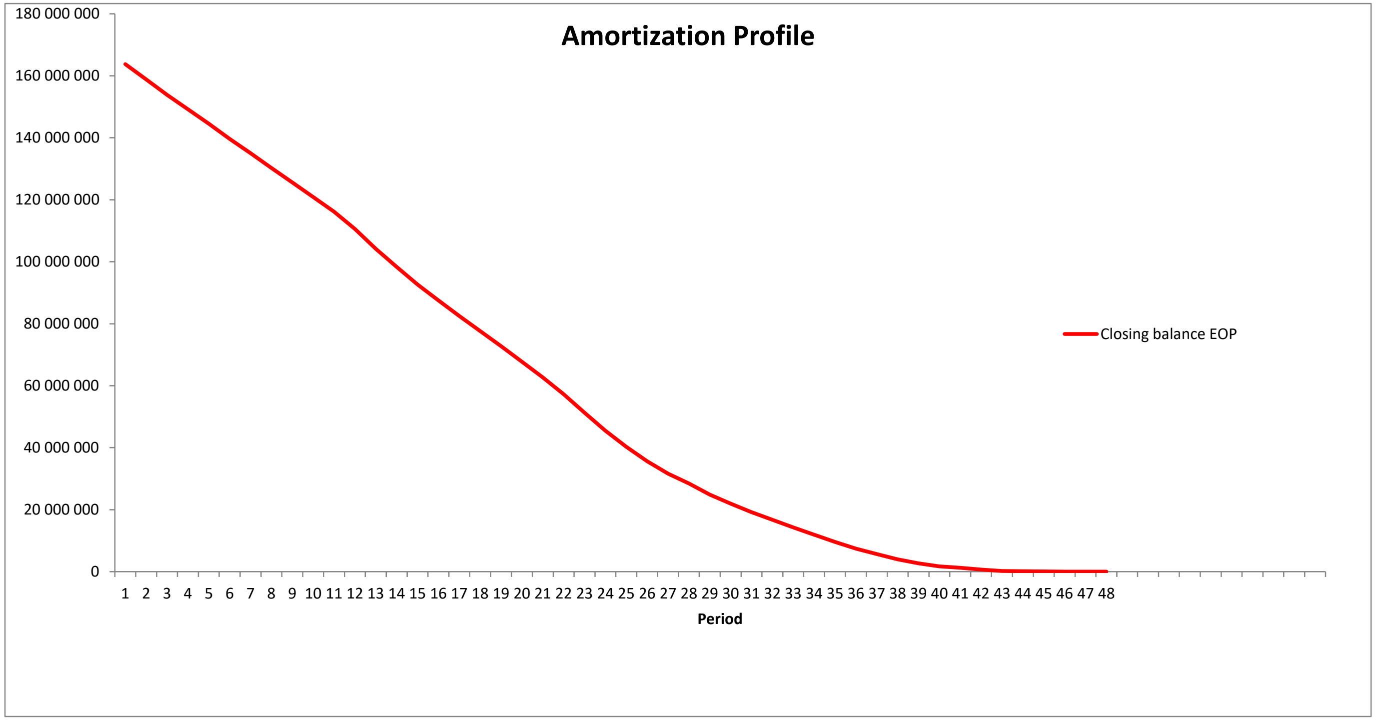
17.b Amortization Profile

Reporting Date		27.09.2023			
Payment date		25.09.2023			
Period No		34			
Monthly Period		01.08.2023			
Interest Period	from	25.08.2023	to	25.09.2023	= 31 days



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18.a Payment Holidays

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

Payment Holiday

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2020 11	428	556	192 618	9 244 903
2020 12	369	471	128 552	7 461 995
2021 01	414	579	195 860	9 192 251
2021 02	367	512	168 583	8 023 790
2021 03	343	471	153 683	8 018 179
2021 04	368	512	177 988	8 205 864
2021 05	330	466	152 079	7 454 113
2021 06	347	460	129 017	6 959 564
2021 07	370	474	139 037	7 079 668
2021 08	293	360	106 689	5 724 723
2021 09	163	211	65 334	3 408 453
2021 10	172	210	56 468	3 205 305
2021 11	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	122	152	47 453	2 111 577
2022 10	119	154	67 101	1 854 375
2022 11	118	177	72 959	1 741 141
2022 12	240	299	82 401	3 244 062
2023 01	335	471	152 714	5 965 220
2023 02	250	351	108 750	4 116 180
2023 03	203	271	85 526	3 206 210
2023 04	150	203	59 662	2 091 122
2024 05	161	221	60 722	2 009 621
2023 06	174	237	69 000	2 518 634
2023 07	185	226	73 884	2 600 857
2023 08	123	145	42 831	1 454 231
2023 09				
2023 10				
Total:	8 919	11 807	3 666 490	167 644 310

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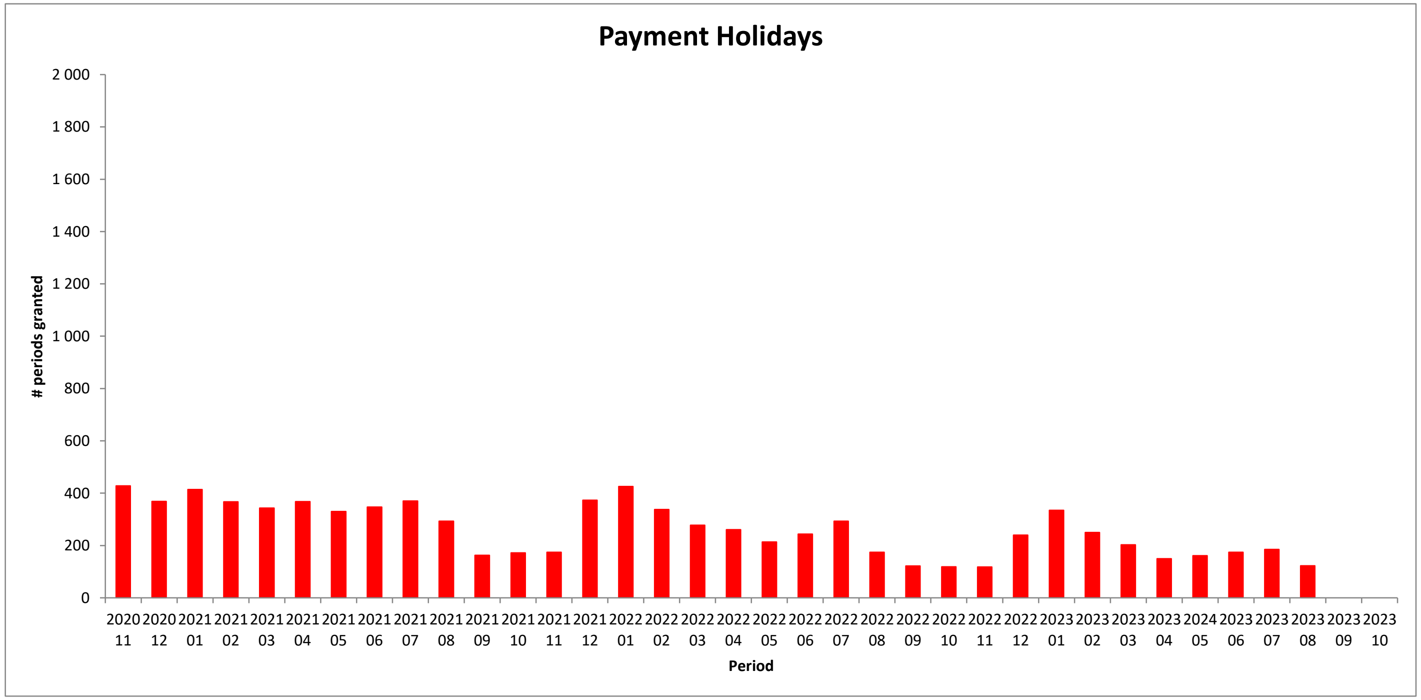
18.b Payment Holidays

Reporting Date		27.09.2023					
Payment date		25.09.2023					
Period No		34					
Monthly Period		01.08.2023					
Interest Period	from	25.08.2023	to	25.09.2023	=	31	days



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18.c Remaining Payment Holidays

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	142	39 934	1 644 159
	2	22	15 836	347 749
	3			
	Total	164	55 770	1 991 907

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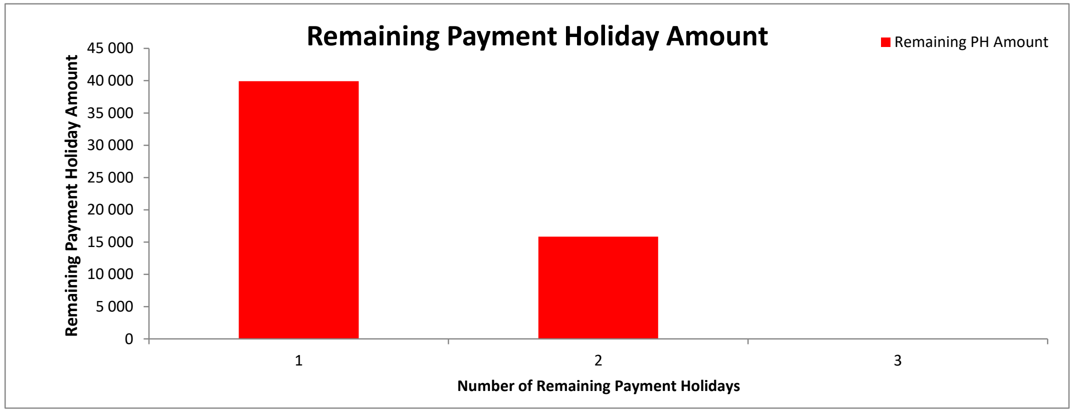
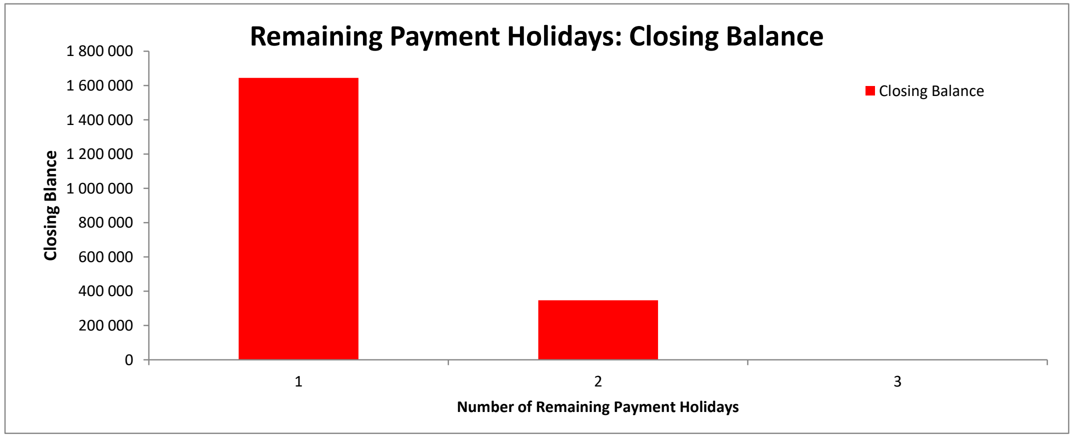
18.d Remaining Payment Holidays





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19.a Downpayment

Reporting Date		27.09.2023		
Payment date		25.09.2023		
Period No		34		
Monthly Period		01.08.2023		
Interest Period	from	25.08.2023	to	25.09.2023 = 31 days

Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	4 659	58 034 837	34,40 %	26,7	40,5
	5 %	10 %	2 126	27 806 434	16,48 %	25,6	41,0
	10 %	15 %	2 238	25 424 683	15,07 %	24,7	40,5
	15 %	20 %	1 586	16 432 555	9,74 %	23,8	40,4
	20 %	25 %	1 225	12 254 466	7,26 %	23,4	40,5
	25 %	30 %	937	8 727 027	5,17 %	23,2	40,5
	30 %	35 %	767	6 195 831	3,67 %	21,8	40,8
	35 %	100 %	2 224	13 842 746	8,20 %	21,9	39,6
	Total		15 762	168 718 580	100 %	25,0	40,5

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19.b Downpayment

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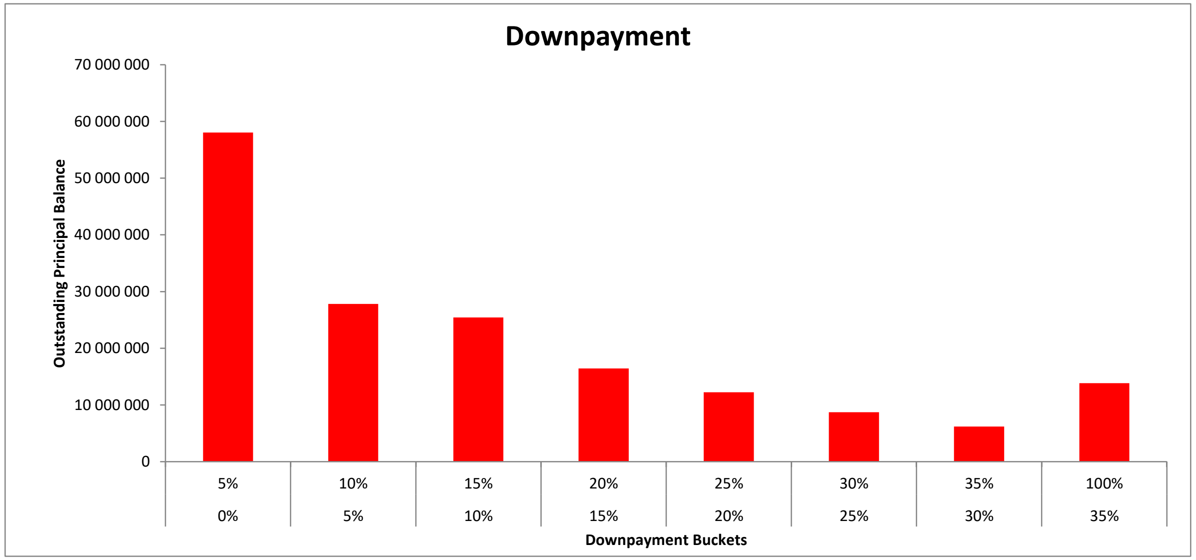

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20.a Vehicle Condtion

Reporting Date		27.09.2023				
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Period No		34				
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Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

Santander Consumer Bank

Vehicle condition	TOTAL				
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	5 125	73 505 239	43,57 %	24,0	40,5
Used	10 637	95 213 341	56,43 %	25,7	40,5
Total	15 762	168 718 580	100 %	25,0	40,5

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20.b Vehicle Condition

Reporting Date		27.09.2023					
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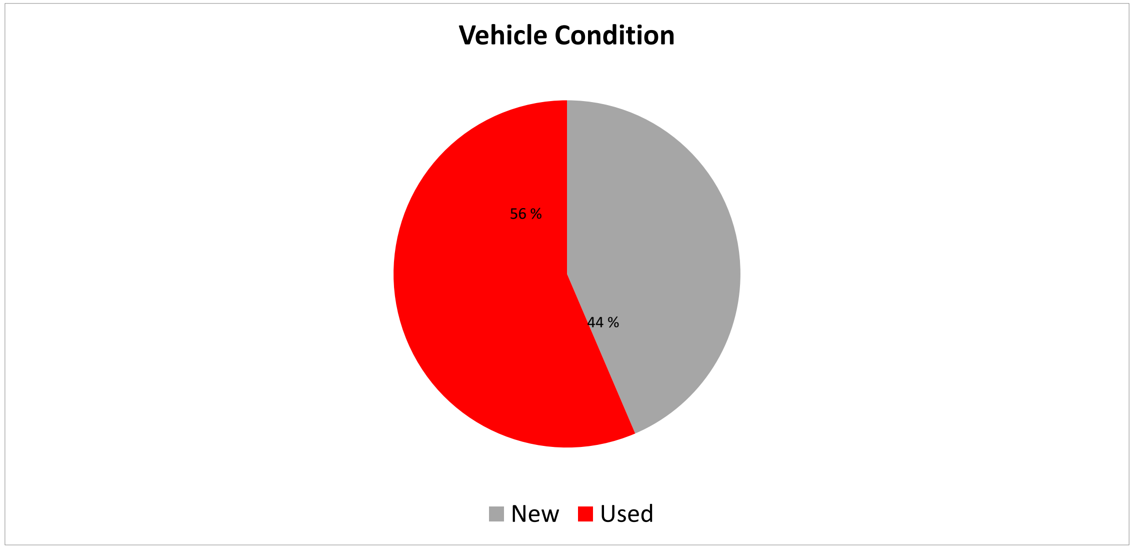

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Period No		34					
Monthly Period		01.08.2023					
Interest Period	from	25.08.2023	to	25.09.2023	=	31	days

21.a Borrower Type

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 020	11 789 185	6,99 %	19,1	40,9
	Private	14 742	156 929 395	93,01 %	25,4	40,5
	Total	15 762	168 718 580	100 %	25,0	40,5

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21.b Borrower Type

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Monthly Period		01.08.2023				
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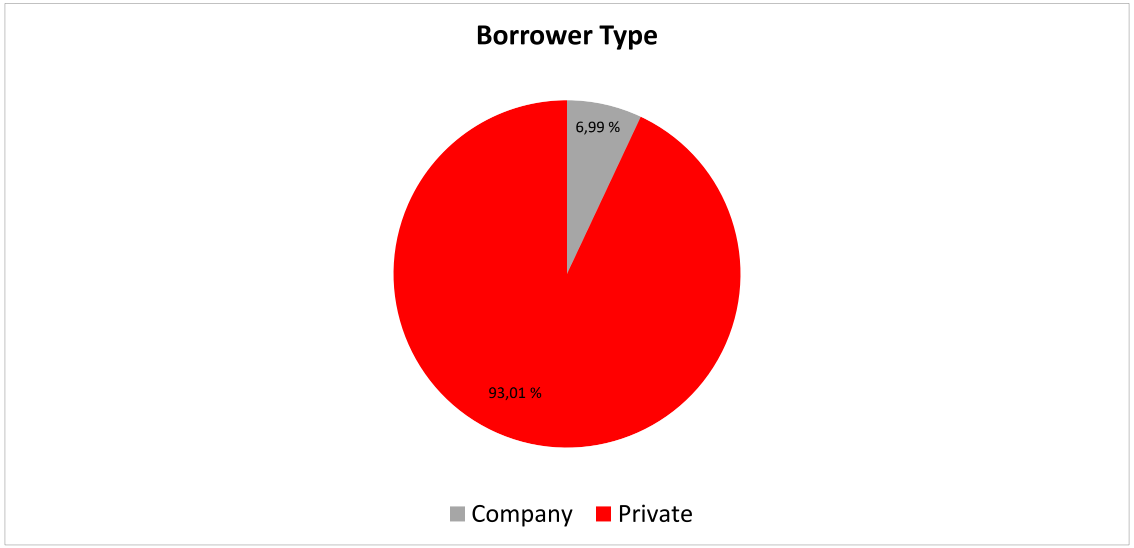

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Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

22.a Vehicle type

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	280	7 234 405	4,29 %	27,6	39,3
	Caravans	207	2 347 395	1,39 %	27,6	40,1
	Cars	13 986	148 454 319	87,99 %	25,0	40,6
	Motorcycles	317	1 902 767	1,13 %	21,6	38,9
	Vans	972	8 779 694	5,20 %	21,6	40,3
		15 762	168 718 580	100 %	25,0	40,5

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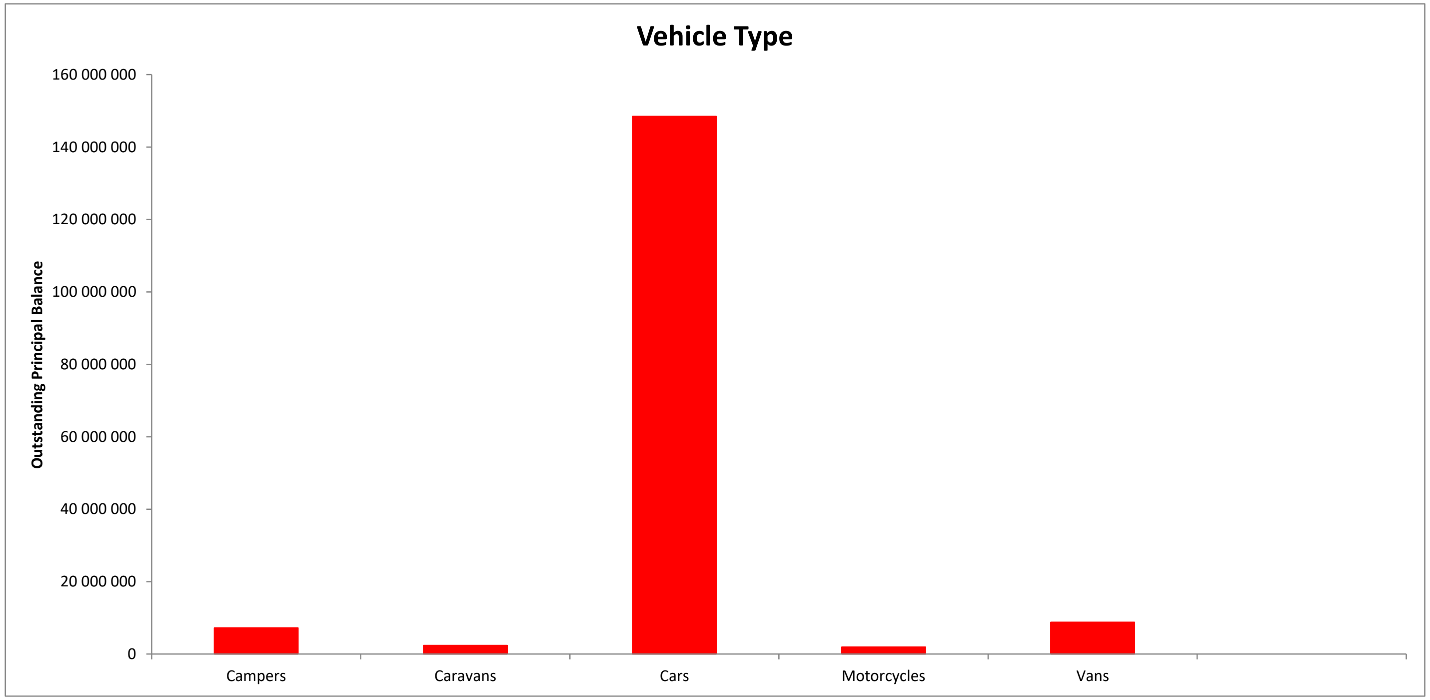
Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

22.b Vehicle type



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23.a Restructured Loans

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

Restructured

TOTAL		
Period	No	Outstanding balance
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	0	0
2022 10	1	14 708
2022 11	1	2 290
2022 12	1	2 601
2023 01	4	65 247
2023 02	1	3 766
2023 03	2	26 417
2023 04	3	18 685
2023 05	1	27 424
2023 06	0	0
2023 07	2	70 052
2023 08	1	1 497
2023 09		
2023 10		

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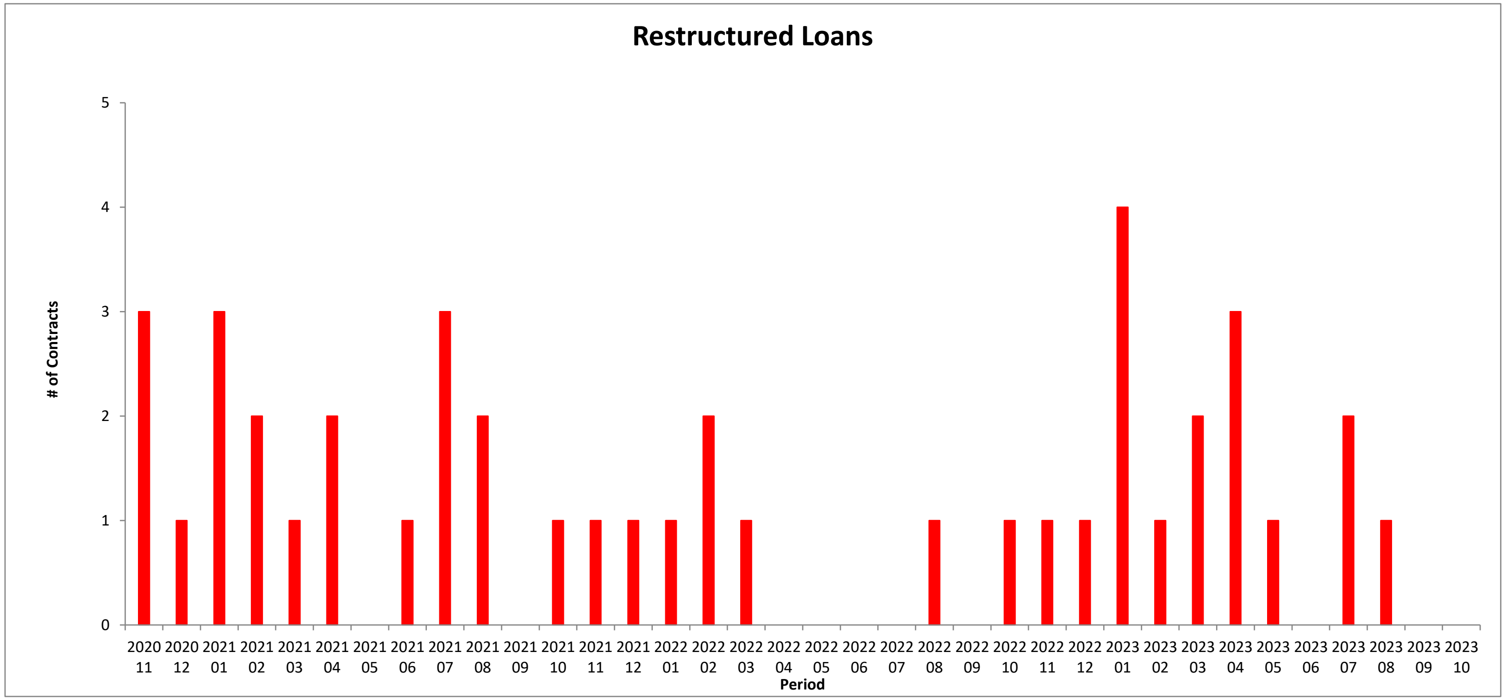
Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

23.b Restructured Loans



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24.a Dynamic Interest rate

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2020 11	596 759 291	2,33 %
2020 12	627 427 036	2,33 %
2021 01	628 336 885	2,32 %
2021 02	627 092 170	2,32 %
2021 03	624 523 955	2,31 %
2021 04	624 899 859	2,31 %
2021 05	624 813 092	2,31 %
2021 06	598 936 663	2,30 %
2021 07	575 853 839	2,29 %
2021 08	551 501 127	2,28 %
2021 09	526 407 071	2,27 %
2021 10	503 047 002	2,26 %
2021 11	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	297 077 184	2,16 %
2022 10	283 080 674	2,15 %
2022 11	268 569 967	2,14 %
2022 12	256 576 600	2,13 %
2023 01	243 774 281	2,12 %
2023 02	232 717 783	2,11 %
2023 03	220 823 849	2,10 %
2023 04	210 790 869	2,09 %
2023 05	199 056 663	2,09 %
2023 06	189 038 504	2,08 %
2023 07	179 327 308	2,07 %
2023 08	168 718 580	2,06 %
2023 09		
2023 10		

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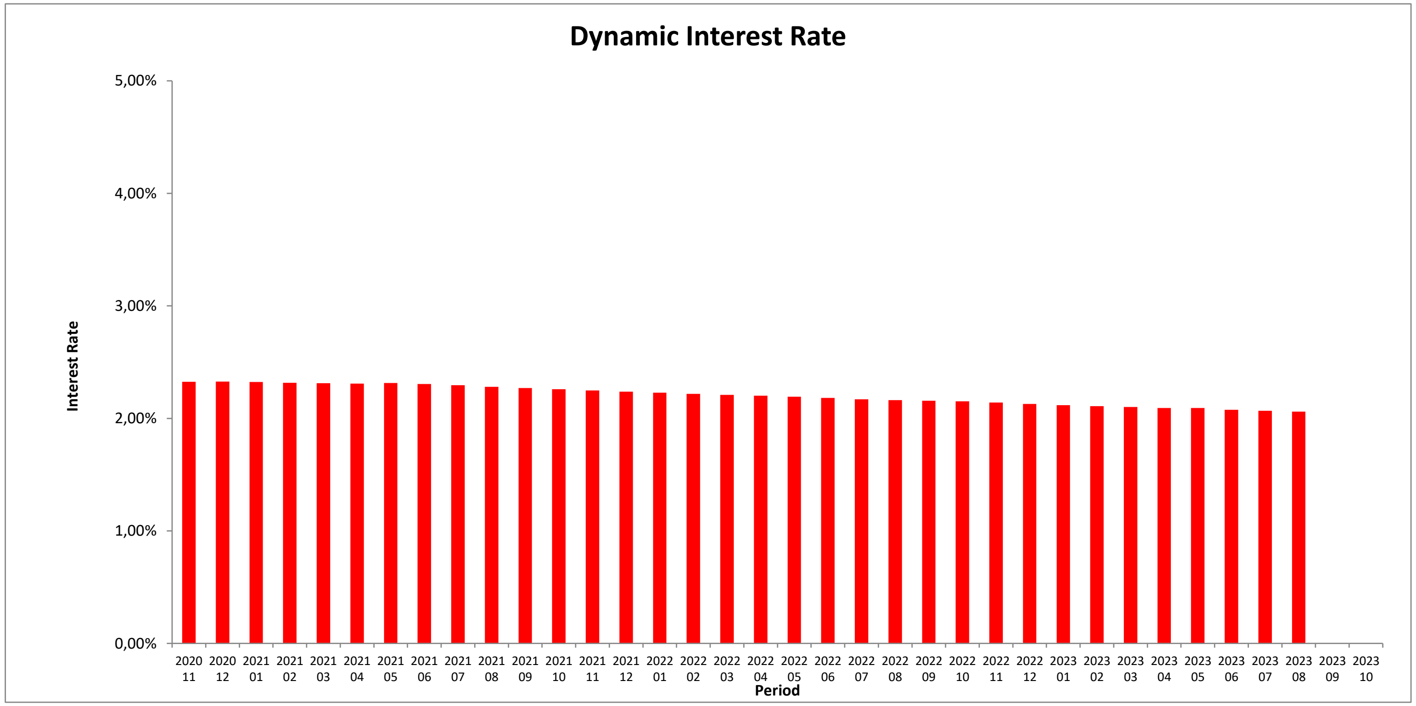
24.b Dynamic Interest Rate

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days



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25.a Dynamic Pre-Payments

Reporting Date		27.09.2023		
Payment date		25.09.2023		
Period No		34		
Monthly Period		01.08.2023		
Interest Period	from	25.08.2023	to	25.09.2023 = 31 days

Dynamic Prepayment

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2020 11	28 312 103	596 759 291	25,30 %
2020 12	11 299 151	627 427 036	19,59 %
2021 01	11 575 311	628 336 885	20,00 %
2021 02	12 584 253	627 092 170	21,59 %
2021 03	13 575 000	624 523 955	23,18 %
2021 04	14 086 212	624 899 859	23,94 %
2021 05	14 081 851	624 813 092	23,93 %
2021 06	15 152 005	598 936 663	26,47 %
2021 07	12 677 662	575 853 839	23,44 %
2021 08	13 814 697	551 501 127	26,24 %
2021 09	15 322 132	526 407 071	29,85 %
2021 10	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	8 788 263	297 077 184	30,26 %
2022 10	7 345 139	283 080 674	27,06 %
2022 11	7 947 921	268 569 967	30,27 %
2022 12	5 613 277	256 576 600	23,31 %
2023 01	6 649 052	243 774 281	28,24 %
2023 02	5 417 712	232 717 783	24,62 %
2023 03	5 945 938	220 823 849	27,93 %
2023 04	4 794 411	210 790 869	24,13 %
2023 05	5 945 859	199 056 663	30,50 %
2023 06	4 847 358	189 038 504	26,78 %
2023 07	4 840 745	179 327 308	27,99 %
2023 08	5 301 703	168 718 580	31,83 %
2023 09			
2023 10			

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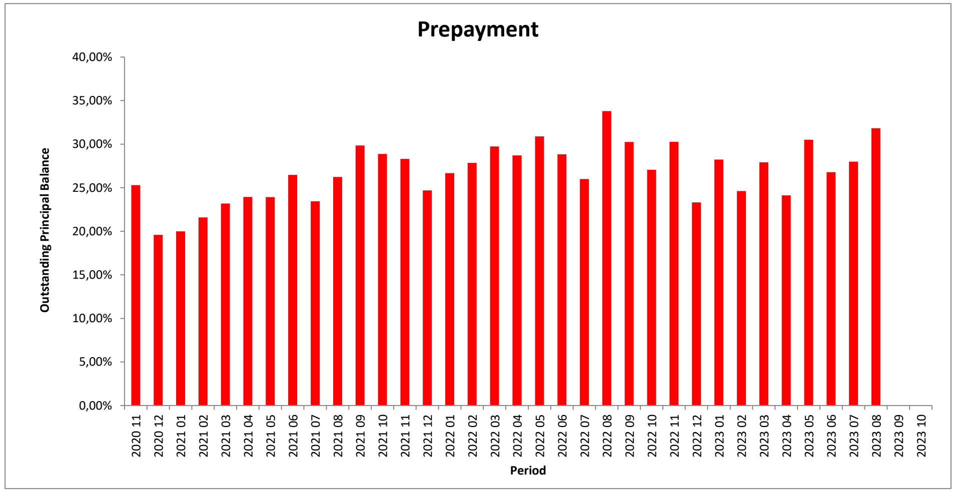
25.b Dynamic Pre-Payments

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days



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26. Delinquency

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

Santander Consumer Bank

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2020	11	596 759 291	32 104	559 697 267	1 831	33 483 189	131	2 906 442	30	521 785	7	150 608	-	-	-	-	1	4 367
	12	627 427 036	34 181	593 489 612	1 596	29 511 927	158	3 117 706	38	956 412	16	226 524	6	124 855	-	-	-	-
2021	1	628 336 885	34 320	589 982 636	1 794	31 835 460	232	5 161 615	38	711 197	14	327 141	13	219 816	5	99 019	1	2 683
	2	627 092 170	34 579	587 923 243	1 786	33 020 049	233	4 197 488	48	1 077 182	26	456 456	13	316 918	8	100 834	5	99 019
	3	624 523 955	35 304	594 488 491	1 381	24 830 220	166	3 107 059	53	905 286	32	701 987	19	318 015	9	172 895	13	179 528
	4	624 899 859	35 594	593 682 251	1 381	24 341 630	243	4 786 738	59	948 541	27	458 723	17	383 133	17	298 844	14	178 955
	5	624 813 092	35 405	585 133 911	1 903	32 689 364	248	4 530 345	79	1 367 500	33	568 602	12	257 476	11	265 894	23	414 737
	6	598 936 663	34 349	559 312 821	1 964	33 044 584	227	4 106 683	88	1 514 307	32	533 476	17	297 502	7	127 290	15	310 140
	7	575 853 839	33 701	540 818 419	1 640	28 178 384	247	4 305 751	78	1 412 273	29	348 683	28	527 081	14	263 249	11	135 634
	8	551 501 127	32 460	513 982 365	1 783	30 259 381	257	4 874 415	76	1 311 685	31	523 918	20	300 648	16	248 715	22	336 471
	9	526 407 071	31 666	495 173 555	1 505	25 356 265	204	3 672 903	67	1 358 837	29	453 876	13	188 047	11	203 588	24	270 003
	10	503 047 002	30 435	469 346 049	1 698	27 347 133	203	3 840 814	91	1 426 294	33	628 497	19	266 904	9	191 310	13	201 169
	11	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
2022	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	297 077 184	21 574	277 464 870	1 054	14 404 641	206	3 131 567	76	1 212 774	36	409 120	19	191 016	13	263 196	10	113 949
	10	283 080 674	20 672	261 107 894	1 234	16 579 690	200	2 913 730	96	1 593 285	30	439 232	23	276 001	16	170 841	15	265 533
	11	268 569 967	20 042	248 814 139	1 095	14 418 467	213	3 108 142	78	1 236 577	39	545 043	17	287 200	15	160 401	21	205 285
	12	256 576 600	19 502	238 223 579	1 044	13 056 461	234	3 255 196	79	1 290 218	37	415 306	17	281 682	6	54 158	26	378 882
2023	1	243 774 281	18 787	225 293 223	1 049	12 947 624	236	3 367 856	87	1 218 518	35	502 278	15	218 258	13	226 526	12	80 380
	2	232 717 783	18 248	215 811 738	1 004	12 071 848	231	2 929 516	75	1 034 051	37	469 912	19	308 658	7	92 061	22	294 605
	3	220 823 849	17 705	205 800 198	894	10 603 245	200	2 292 488	86	1 205 929	39	448 767	18	232 857	15	240 366	17	116 962
	4	210 790 869	16 985	193 327 212	1 025	12 675 150	215	2 734 101	93	1 161 098	33	404 742	20	290 044	15	198 523	21	218 952
	5	199 056 663	16 321	182 593 852	1 002	11 933 388	186	2 458 295	93	1 196 082	40	511 646	20	204 545	10	158 854	18	155 638
	6	189 038 504	15 923	175 125 282	812	9 340 793	195	2 609 833	64	905 761	48	655 875	27	343 019	7	57 942	23	224 019
	7	179 327 308	15 274	164 595 666	917	10 772 577	150	1 831 519	73	1 128 980	28	379 656	24	359 279	20	259 632	15	95 647
	8	168 718 580	14 686	155 636 802	816	9 361 836	151	1 999 847	57	902 125	27	416 467	13	220 061	12	181 442	23	266 984
	9																	
	10																	

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		27.09.2023		
Payment date		25.09.2023		
Period No		34		
Monthly Period		01.08.2023		
Interest Period	from	25.08.2023	to	25.09.2023 = 31 days

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Default Quarter	Default Amount	Recovery Quarter / No Of Loans	2020 Q4 Recoveries	2020 Q4 Cum. Recoveries	2020 Q4 Loss	2021 Q1 Recoveries	2021 Q1 Cum. Recoveries	2021 Q1 Loss	2021 Q2 Recoveries	2021 Q2 Cum. Recoveries	2021 Q2 Loss	2021 Q3 Recoveries	2021 Q3 Cum. Recoveries	2021 Q3 Loss	2021 Q4 Recoveries	2021 Q4 Cum. Recoveries	2021 Q4 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	807 057	53															
2022 4	849 699	62															
2023 1	491 946	51															
2023 2	598 609	62															
2023 3	362 631	38															

Default Quarter	Default Amount	Recovery Quarter / No Of Loans	2022 Q1 Recoveries	2022 Q1 Cum. Recoveries	2022 Q1 Loss	2022 Q2 Recoveries	2022 Q2 Cum. Recoveries	2022 Q2 Loss	2022 Q3 Recoveries	2022 Q3 Cum. Recoveries	2022 Q3 Loss	2022 Q4 Recoveries	2022 Q4 Cum. Recoveries	2022 Q4 Loss	2023 Q1 Recoveries	2023 Q1 Cum. Recoveries	2023 Q1 Loss
2020 4	4 367	1	0	1 971	2 395	0	1 971	2 395	0	1 971	2 395	0	1 971	2 395	0	1 971	2 395
2021 1	281 230	19	0	182 949	98 281	5 768	188 718	92 513	19 895	208 612	72 618	406	209 018	72 212	1 976	210 994	70 237
2021 2	903 831	52	228 948	576 902	326 929	53 694	630 596	273 235	3 336	633 931	269 900	4 738	638 669	265 162	9 389	648 058	255 773
2021 3	742 108	57	122 678	439 589	302 519	76 801	516 390	225 718	52 725	569 114	172 994	21 373	590 487	151 621	30 558	621 045	121 063
2021 4	629 057	39	115 284	170 359	458 698	178 761	349 120	279 938	69 061	418 180	210 877	29 799	447 980	181 078	19 363	467 343	161 714
2022 1	853 418	54	45 684	45 684	807 733	182 774	228 458	624 959	263 378	491 836	361 582	57 963	549 799	303 619	28 306	578 105	275 313
2022 2	997 419	56				28 391	28 391	969 029	105 809	134 200	863 220	253 886	388 086	609 333	39 255	427 341	570 078
2022 3	807 057	53							151 294	151 294	655 763	176 682	327 976	479 081	101 703	429 678	377 379
2022 4	849 699	62										94 406	94 406	755 293	210 488	304 893	544 806
2023 1	491 946	51													177 748	177 748	314 198
2023 2	598 609	62															
2023 3	362 631	38															

Default Quarter	Default Amount	Recovery Quarter / No Of Loans	2023 Q2 Recoveries	2023 Q2 Cum. Recoveries	2023 Q2 Loss	2023 Q3 Recoveries	2023 Q3 Cum. Recoveries	2023 Q3 Loss	2023 Q4 Recoveries	2023 Q4 Cum. Recoveries	2023 Q4 Loss	2024 Q1 Recoveries	2024 Q1 Cum. Recoveries	2024 Q1 Loss	2024 Q2 Recoveries	2024 Q2 Cum. Recoveries	2024 Q2 Loss
2020 4	4 367	1		1 971	2 395		1 971	2 395									
2021 1	281 230	19	13 020	224 014	57 217	1 118	225 132	56 098									
2021 2	903 831	52	83 071	731 129	172 702	20 234	751 363	152 468									
2021 3	742 108	57	56 797	677 842	64 266	3 217	681 058	61 050									
2021 4	629 057	39	90 031	557 374	71 684	30 744	588 117	40 940									
2022 1	853 418	54	58 596	636 701	216 717	21 738	658 439	194 979									
2022 2	997 419	56	167 014	594 356	403 064	15 847	610 202	387 217									
2022 3	807 057	53	154 269	583 948	223 109	6 525	590 473	216 585									
2022 4	849 699	62	105 288	410 182	439 518	27 346	437 527	412 172									
2023 1	491 946	51	203 968	381 716	110 230	19 117	400 833	91 113									
2023 2	598 609	62	133 517	133 517	465 092	58 353	191 870	406 739									
2023 3	362 631	38				25 670	25 670	336 961									

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Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

28. Priority of Payments - Revenue

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	726 469,86	EUR
Senior Expenses	-	95 581,60	EUR
Servicing Fee	-	72 642,72	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	38 779,99	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	-	74 821,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	266 983,86	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	3 063,00	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	328,00	EUR
Deferred Purchase Price to Seller		174 269,69	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 072 192,48	EUR
Senior Expenses	-	43 182,03	EUR
Issuer Swap Interest Amount	-	38 779,99	EUR
Interest Class A Notes	-	562 590,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	59 886,00	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	-	74 821,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	266 983,86	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	3 063,00	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		22 886,60	EUR

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29. Priority of Payments - Redemption

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	10 341 744,26	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	-	10 341 744,26	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	10 608 728,12	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	-	-	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	-	8 901 432,12	EUR
(ii) Principal Payments on Class B Notes	-	890 128,68	EUR
(iii) Principal Payments on Class C Notes	-	817 167,32	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	-	0,00	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		8 901 432,12	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		890 128,68	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		817 167,32	EUR
Payment to Issuer as Issuer Available Revenue Receipts		0,00	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	22 886,60	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	174 269,69	EUR

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30. Transaction Costs

Reporting Date		27.09.2023					
Payment date		25.09.2023					
Period No		34					
Monthly Period		01.08.2023					
Interest Period	from	25.08.2023	to	25.09.2023	=	31	days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	95 581,60			
Interest accrued for the Period	EUR	697 297,00	562 590,00	59 886,00	74 821,00
Cumulative Interest accrued	EUR	13 365 543,00	7 663 739,00	941 181,00	4 760 623,00
Interest Payments	EUR	697 297,00	562 590,00	59 886,00	74 821,00
Cumulative Interest Payments	EUR	13 365 543,00	7 663 739,00	941 181,00	4 760 623,00
Interest accrued on Subordinated Loan for the Period	EUR	3 063,00			
Cumulative Interest accrued on Subordinated Loan	EUR	29 174,00			
Interest Payments on Subordinated Loan	EUR	3 063,00			
Cumulative Interest Payments on Subordinated Loan	EUR	29 174,00			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

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31. Swap Overview

Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

Class A Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class A Notes	**150 467 600**
Interest Period Start	25.08.2023
Interest Period End	25.09.2023
Interest Days	31
Settlement Date	25.09.2023
Party A Floating Interest Rate	4,342 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	**EUR 562 590,00**
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	**EUR 32 392,33**

Class B Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class B Notes	**15 046 514**
Interest Period Start	25.08.2023
Interest Period End	25.09.2023
Interest Days	31
Settlement Date	25.09.2023
Party A Floating Interest Rate	4,622 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	**EUR 59 885,96**
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	**EUR 6 387,66**

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Reporting Date		27.09.2023				
Payment date		25.09.2023				
Period No		34				
Monthly Period		01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

32. Contact Details

Santander Consumer Bank AS

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