SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		27.01.2022				
Payment date		25.01.2022		Following payment dates:		25.02.2022
Period No		14				25.03.2022
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days
Cut-Off date		31.12.2021				

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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1. Portfolio Information

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days

	Current Period	
Outstanding receivables	**Aggregated Outstanding Principal Amount**	
Opening balance prior to replenishment	**480 620 270,16**	**EUR**
Scheduled Loan Principal Repayments (+MC)	8 974 865,32	EUR
Prepayments	10 755 502,27	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**19 730 367,59**	**EUR**
New Defaulted Auto Loans in Period	248 827,01	EUR
Closing balance prior to replenishment	**460 641 075,56**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**460 641 075,56**	**EUR**
Principal Recoveries on loans in default	141 921,20	EUR
Total revenue collections		
Total Revenue Received in Period	**1 387 439,24**	**EUR**

# Loans		
At beginning of period	31 540	Loans
Replenished contracts this period	-	Loans
Paid in Full	793	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	15	Loans
At end of period	**30 732**	**Loans**

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Payment date	25.01.2022					
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Interest Period from	30.12.2021	to	25.01.2022	=	26	days

2. Amount Due for Distribution - Revenue Receipts

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 517 607,37	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	112 133,66	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from imimmediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	**1 629 741,03**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	601 682,62	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	39 510,80	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	112 133,66	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**753 327,08**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	19 730 367,59	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date)	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	**19 730 367,59**	**EUR**

Issuer Available Redemption Receipts		
a. Amounts due to Issuer from Purchaser under the Loan Agreement	19 730 367,59	EUR
b. Seller Loan Redemption Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
c. Credit the balance of the Principal Deficiency Sub Ledgers	248 827,01	EUR
Total Amount for Issuer Available Redemtion Receipts	**19 979 194,60**	**EUR**

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Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days

4. Reserve Accounts

Note Balance

Beginning of Period		480 620 270,16	EUR
End of Period		460 641 075,56	EUR

Liquidity Balance

Beginning of Period	0,5 %	2 375 235,01	EUR
Cash Outflow		112 133,66	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	2 263 101,35	EUR
Required Reserve Amount	0,5 %	2 263 101,35	EUR

Expenses Advance

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

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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5a. Performance Data

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Asset Balance

Opening balance prior to replenishment	480 620 270,16	EUR
Closing balance prior to replenishment	460 641 075,56	EUR
Closing Balance post replenishment	460 641 075,56	EUR

Portfolio Performance:	**EUR**	**%**	**# loans**
Performing Receivables:			
Current	433 610 140,84	94,13 %	29 019
1-29 days past due	19 317 304,89	4,19 %	1 289
Delinquent Receivables:			
30-59 days past due	5 076 147,46	1,10 %	280
60-89 days past due	1 396 434,41	0,30 %	76
90-119 days past due	706 454,62	0,15 %	35
120-149 days past due	416 986,08	0,09 %	27
150-179 days past due	117 607,26	0,03 %	6
Total Performing and Delinquent	**460 641 076**	**100,00 %**	**30 732**
Current Period Defaults	248 827,01		15
Cumulative Defaults	2 560 593,03		168
Current Period Principal Recoveries	141 921,20		
Cumulative Principal Recoveries	822 050,22		

Sequential Payment Trigger Event, where [A], [B], [C] > 1.00%		**NO**
[A] Cumulative Net Loss Ratio, Payment Date	0,27 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,25 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,25 %	
or [A] + [B] - [C] / [D] < 10%	**71,14 %**	
[A] Aggregate Outstanding Asset Principal Amount	460 641 075,56	
[B] Aggregate principal balance of Defaulted Contracts	2 560 593,03	
[C] Recoveries received on such Defaulted Contracts	822 050,22	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	650 000 000,00	
or AVEREAGE [[A], [B], [C]] > 5%	**NO**	
[A] Delinquency Ratio, Payment Date	1,67 %	
[B] Delinquency Ratio, preceding Payment Date	1,42 %	
[C] Delinquency Ratio, second preceding Payment Date	1,26 %	
or Servicer Termination Event	**NO**	
or Swap Counterparty Downgrade Event	**NO**	

Pro Rata Trigger Event, where [A] / [B] ≥ 16%	12,17 %	**NO**
[A] [1] + [2]	58 500 000,00	
Class B Principal Amount [1]	30 500 000,00	
Class C Principal Amount [2]	28 000 000,00	
[B] Aggregated Outstanding Note Principal Amount	480 620 270,16	

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

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5b. Concentration limits

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

Weighted average interest rate (min 2.2%)	2,33 %
Weighted average months to maturity (max 57)	*42,26**
Used Vehicles (max 69%)	61,49 %
Balloon Loans (max 63%)	65,31 %
Corporate Borrowers (max 11%)	8,90 %
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	30.12.2021	to	25.01.2022 =	26 days

6. Note Principal

	Class A	Class B	Class C	
Note Principal				
Beginning of Period	422 120 270,16	30 500 000,00	28 000 000,00	EUR
Sequential Amortization	19 979 194,60	-	-	EUR
Pro Rata Amortization	-	-	-	EUR
End of Period	402 141 075,56	30 500 000,00	28 000 000,00	EUR
Principal Deficiency Sub-Ledger				
Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	248 827,01	EUR
Credit PDL	-	-	248 827,01	EUR
End of Period	-	-	-	EUR
Net Note Principal				
Beginning of Period	422 120 270,16	30 500 000,00	28 000 000,00	EUR
End of Period	402 141 075,56	30 500 000,00	28 000 000,00	EUR

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7. Outstanding Notes

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Payment date		25.01.2022			
Period No		14			
Monthly Period		01.12.2021			
Interest Period	from	30.12.2021	to	25.01.2022 =	26 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	480 620 270,16	422 120 270,16	30 500 000,00	28 000 000,00
Available Distribution Amount	19 979 194,60			
Amortisation	19 979 194,60			
Redemption per Class	19 979 194,60	19 979 194,60	-	-
Redemption per Note		3 377,72	-	-
Outstanding Closing Balance		402 141 075,56	30 500 000,00	28 000 000,00
Net Outstanding Closing Balance	460 641 075,56	402 141 075,56	30 500 000,00	28 000 000,00
Current Tranching	100 %	87,30 %	6,62 %	6,08 %
Current Pool Factor		0,68	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C
Interest rate Basis: 1-M EURIBOR / Spread				
Day Count Convention*		(Act/360)	(Act/360)	(30/360)
Interest Days		26	26	30
Principal Outstanding per Note Beginning of Period		71 364,37	100 000,00	100 000,00
>Principal Repayment per note		3 377,72	-	-
Principal Outstanding per Note End of Period		67 986,66	100 000,00	100 000,00
>Interest accrued for the period		5,26	27,59	541,67
Interest Payment	191 177,47	31 096,19	8 414,61	151 666,67
Interest Payment per Note		5,26	27,59	541,67

3. Credit Enhancements	Class A	Class B	Class C
Initial total CE (Subordination)	9,00 %	4,31 %	0,00 %
Initial total CE (Subordination, incl. Liquitidy Reserve)	9,48 %	4,79 %	0,00 %
Current CE (Subordination incl. Excess Spread)	15,14 %	8,52 %	2,44 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	15,65 %	9,03 %	2,44 %
Current CE (Subordination)	12,70 %	6,08 %	0,00 %
Current CE (Subordination, incl. Liquitidy Reserve)	13,21 %	6,59 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	27.01.2022
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Period No	14
Monthly Period	01.12.2021
Interest Period :	30.12.2021 to 25.01.2022 = 26 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 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.

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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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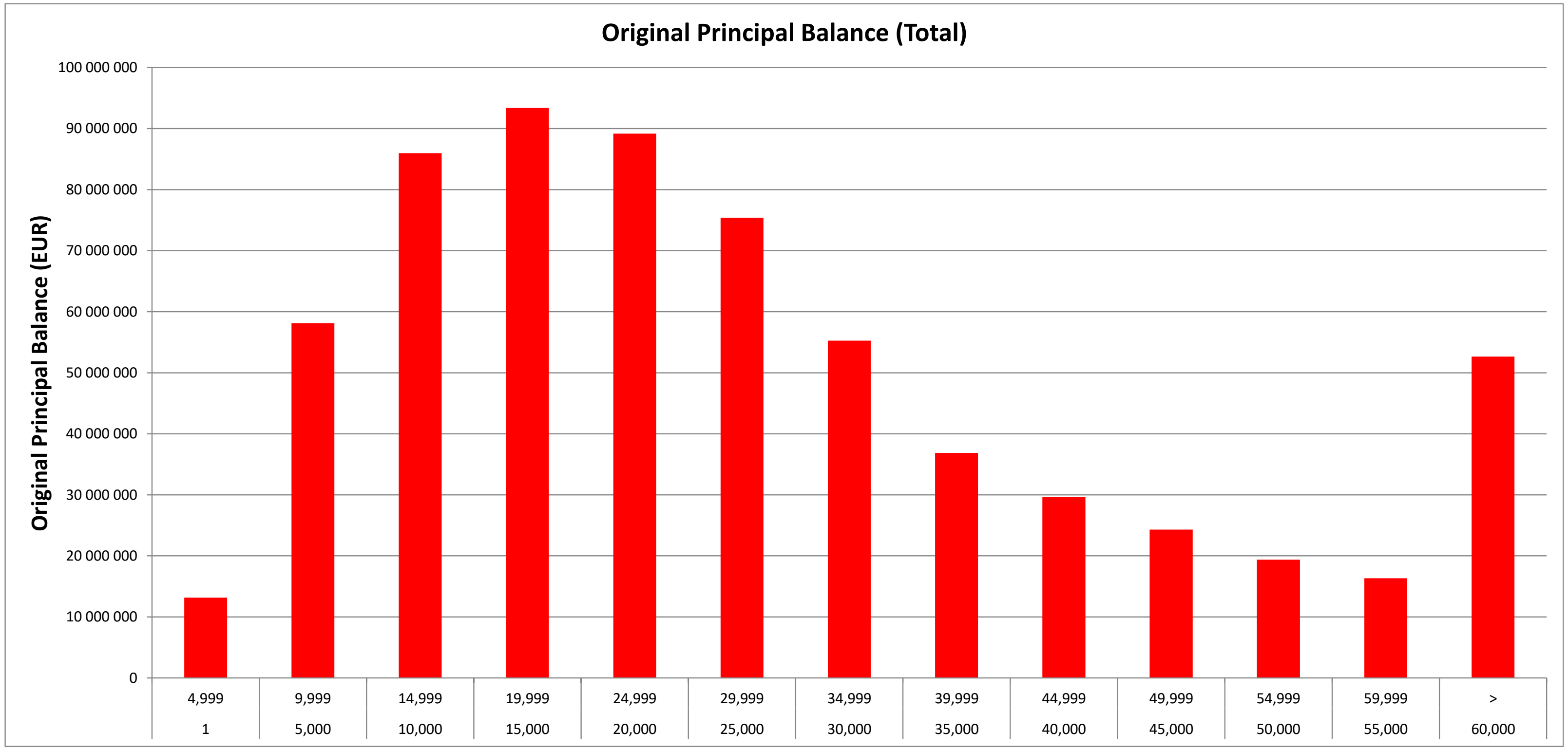

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10.a Outstanding Principal Balance

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Average amount - all:	14 989

Outstanding balance	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	5 000	5 483	16 426 590	3,57 %	24,2	23,4
	5 000	10 000	7 540	56 179 112	12,20 %	36,4	23,0
	10 000	15 000	6 038	74 802 703	16,24 %	40,9	22,3
	15 000	20 000	4 123	71 703 814	15,57 %	42,6	21,8
	20 000	25 000	2 882	64 317 862	13,96 %	43,6	21,3
	25 000	30 000	1 703	46 468 860	10,09 %	44,3	20,4
	30 000	35 000	921	29 729 404	6,45 %	45,6	19,8
	35 000	40 000	614	22 880 329	4,97 %	45,9	20,2
	40 000	45 000	455	19 333 354	4,20 %	46,9	19,1
	45 000	50 000	313	14 883 631	3,23 %	47,0	19,5
	50 000	55 000	223	11 660 218	2,53 %	46,1	19,5
	55 000	60 000	125	7 173 789	1,56 %	46,2	19,2
	60 000	-	312	25 081 410	5,44 %	46,5	19,3
	Total		30 732	460 641 076	100 %	42,3	21,2

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10.b Outstanding Principal Balance Graph

Reporting Date		27.01.2022				
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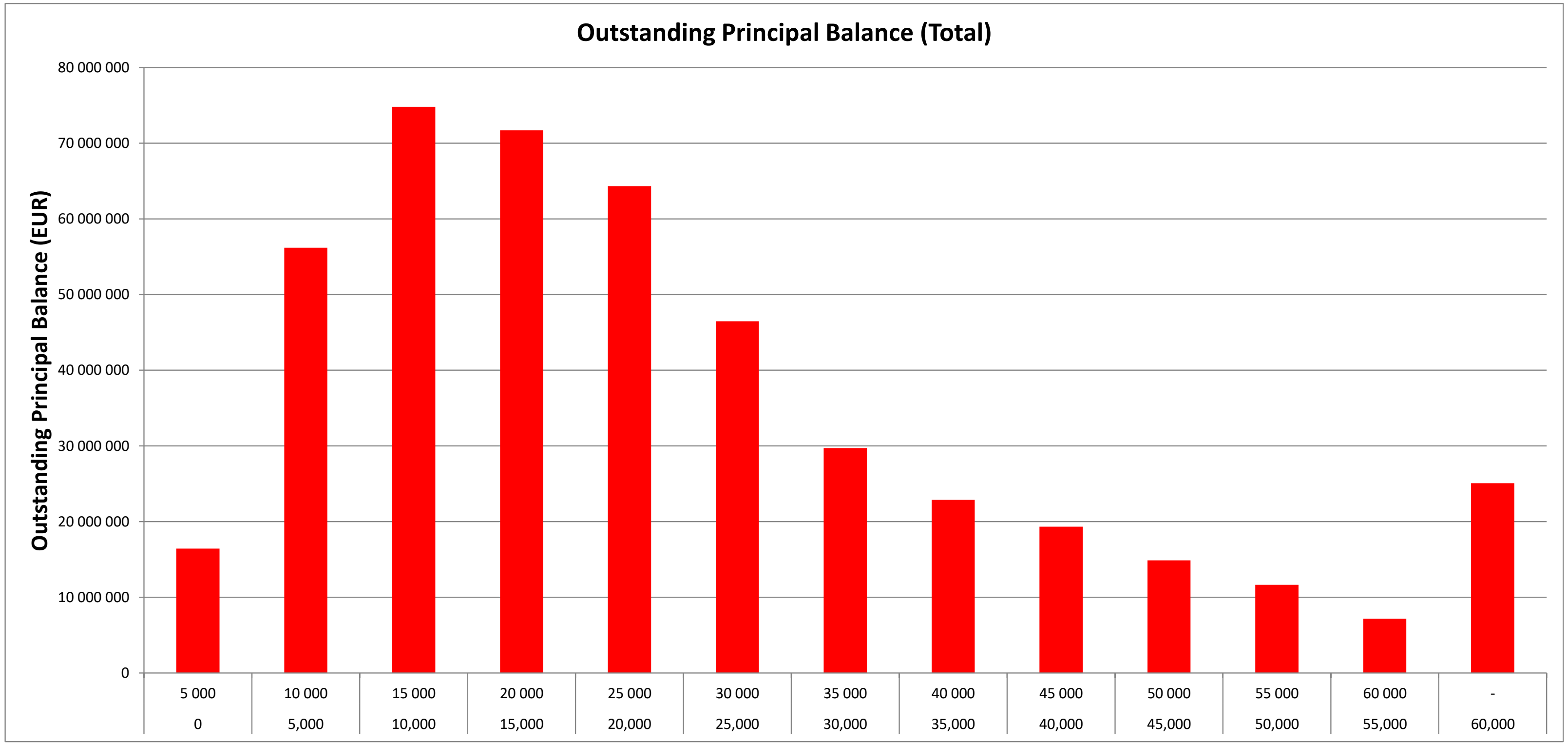
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days



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11.a Geographical Distribution

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days

Geographic distribution

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	3 252	44 602 925	9,68 %	40,7	21,3
Eastern Finland	1 225	16 915 426	3,67 %	42,2	21,4
East Tavastia	1 776	26 858 252	5,83 %	42,4	21,9
Greater Helsinki	9 667	164 189 166	35,64 %	42,4	21,2
Northern Finland	2 729	40 601 788	8,81 %	42,7	21,1
Northern Savonia	1 384	18 297 483	3,97 %	40,7	21,2
Ostrobothnia	2 048	25 287 805	5,49 %	42,2	21,4
South-Eastern Fi	1 789	24 383 790	5,29 %	42,2	21,1
South-Western Fi	3 542	51 517 212	11,18 %	43,3	21,2
Western Tavastia	3 320	47 987 230	10,42 %	42,3	21,1
Total	30 732	460 641 076	100 %	42,3	21,2

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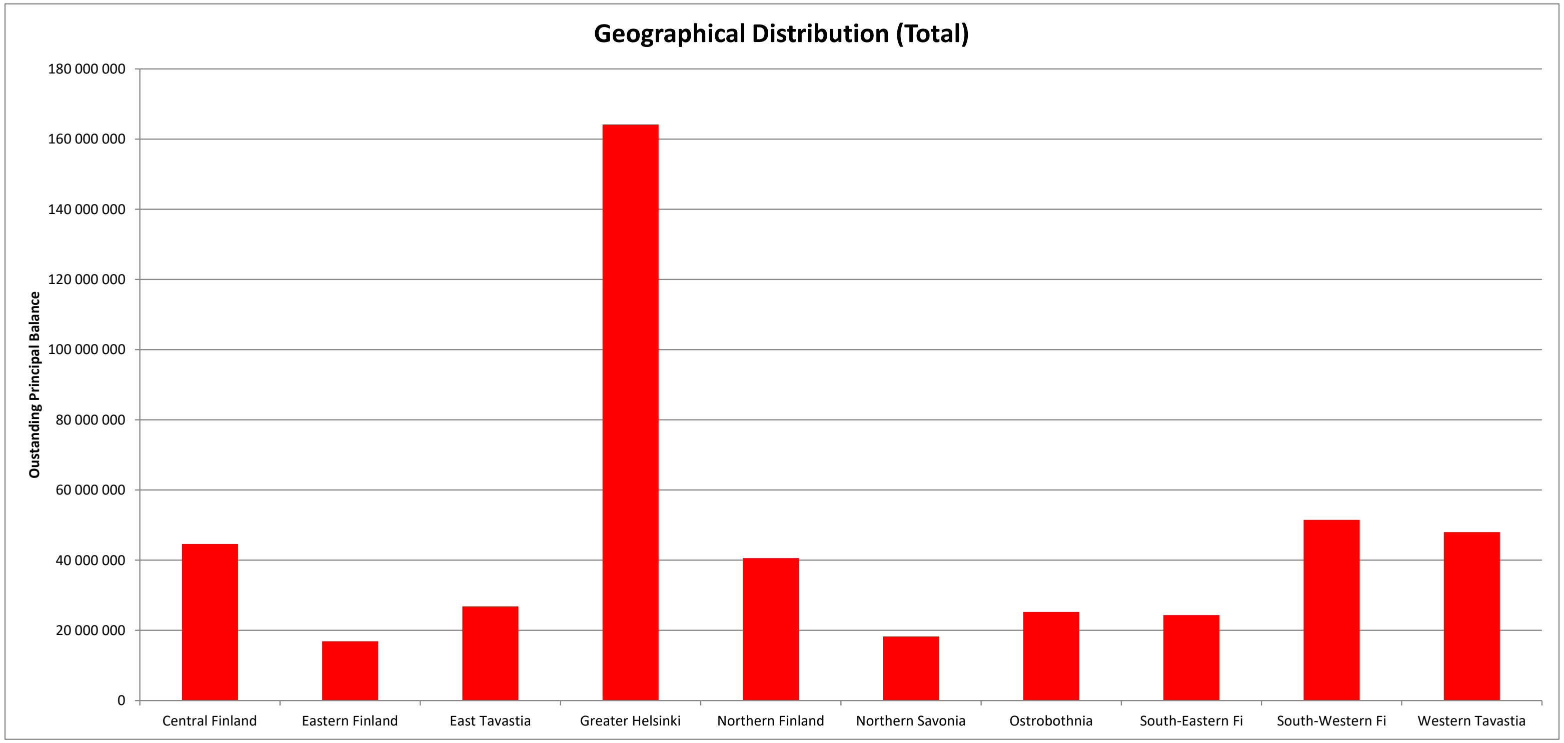
Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days

11.b Geographical Distribution Graph



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12.a Interest Rate

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days

Interest distribution	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	7 556	133 176 199	28,91 %	40,8	21,9
	1	2	7 988	147 668 204	32,06 %	43,8	20,7
	2	4	9 151	129 088 073	28,02 %	42,6	20,9
	4	6	4 509	39 917 301	8,67 %	41,4	21,4
	6	8	1 511	10 724 528	2,33 %	38,5	24,9
	8	10	15	58 579	0,01 %	34,3	22,8
	10	12	1	5 280	0,00 %	35,0	27,0
	12	14					
	14	16	1	2 911	0,00 %	17,0	36,0
	16	18					
	18	-					
	Total		30 732	460 641 076	100 %	42,3	21,2

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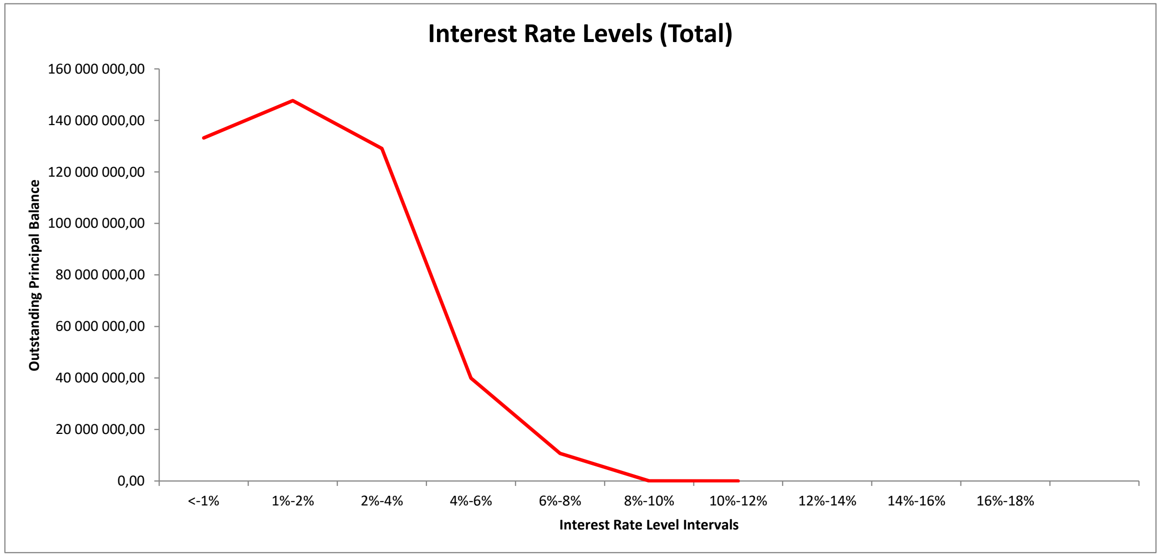
12.b Interest Rate

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days



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13.a Remaining Terms

Reporting Date		27.01.2022		
Payment date		25.01.2022		
Period No		14		
Monthly Period		01.12.2021		
Interest Period	from	30.12.2021	to	25.01.2022 = 26 days

Months to maturity

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	12	12 952	0,00 %	0,0	46,0
1	12	1 789	5 097 560	1,11 %	8,6	27,9
13	24	3 711	25 134 180	5,46 %	20,0	28,9
25	36	7 761	98 236 688	21,33 %	32,2	26,5
37	48	11 507	198 911 132	43,18 %	42,8	20,3
49	60	5 592	124 777 940	27,09 %	53,8	17,5
61	72	360	8 470 624	1,84 %	62,1	10,3
73	84					
85	96					
97	108					
109	120					
121	-					
Total		30 732	460 641 076	100 %	42,3	21,2

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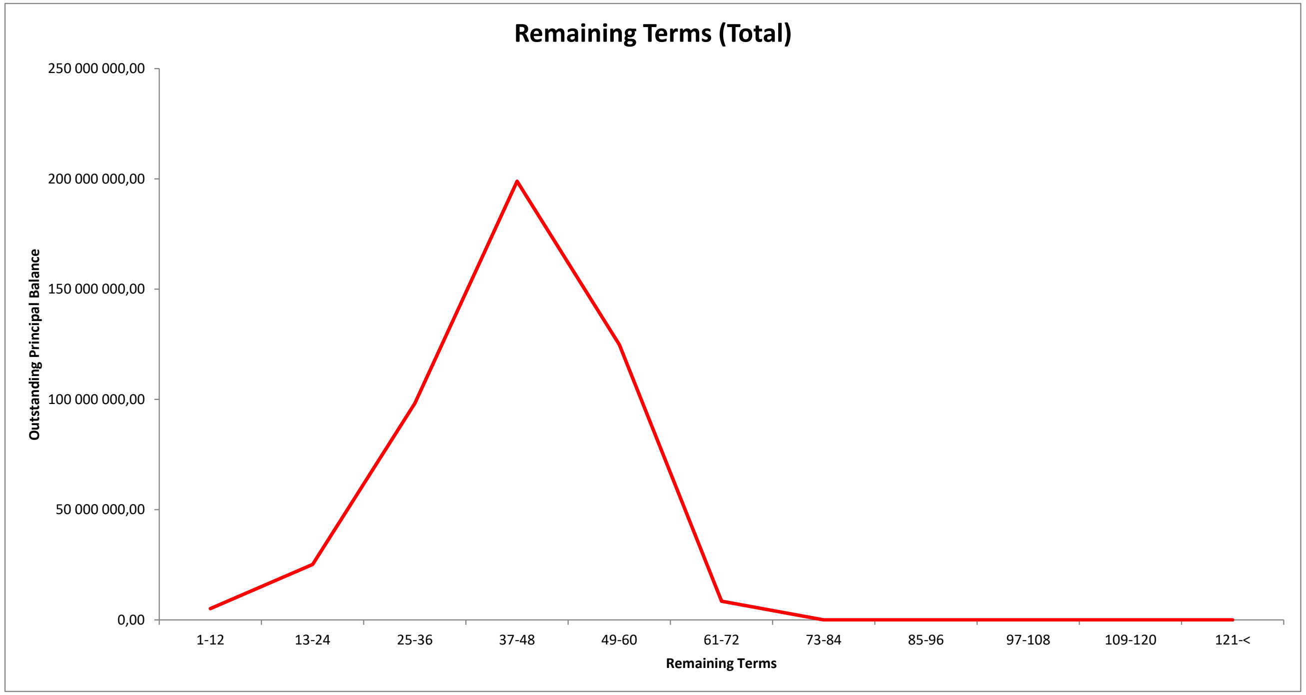
Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days

13.b Remaining Terms



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14.a Seasoning

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12	1 882	32 820 215	7,12 %	51,4	10,7
	13	24	17 942	287 925 745	62,51 %	44,9	18,4
	25	36	9 272	122 314 020	26,55 %	36,1	27,8
	37	48	1 378	15 516 727	3,37 %	26,3	40,1
	49	60	256	2 058 719	0,45 %	18,6	52,1
	61	72	2	5 650	0,00 %	0,1	62,5
	73	84					
	85	96					
	Total		30 732	460 641 076	100 %	42,3	21,2

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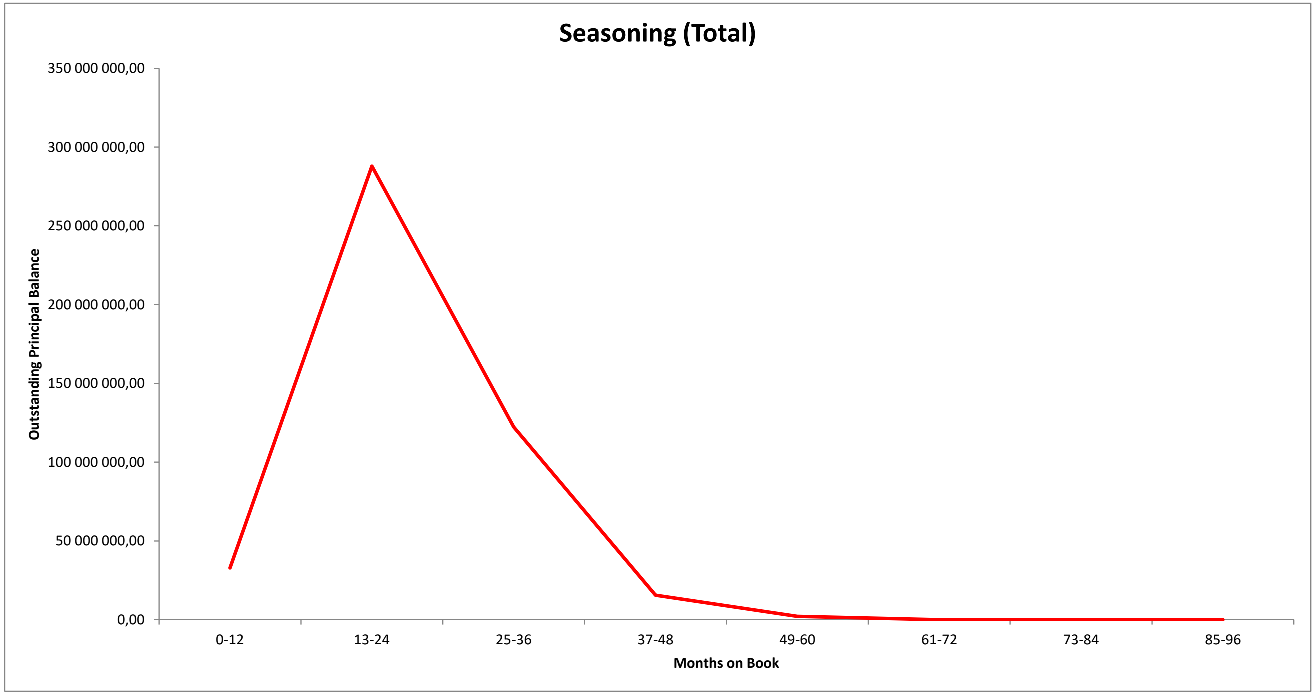
14.b Seasoning

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days



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15.a Balloon loans

Reporting Date		27.01.2022			
Payment date		25.01.2022			
Period No		14			
Monthly Period		01.12.2021			
Interest Period	from	30.12.2021	to	25.01.2022	= 26 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	17 678	159 811 025	34,7 %	3 942	0,0 %	39,3	20,9
	Balloon	13 054	300 830 050	65,3 %	124 119 278	41,3 %	43,8	21,4
	Total	30 732	460 641 076	100 %	124 123 220	27 %	42,3	21,2

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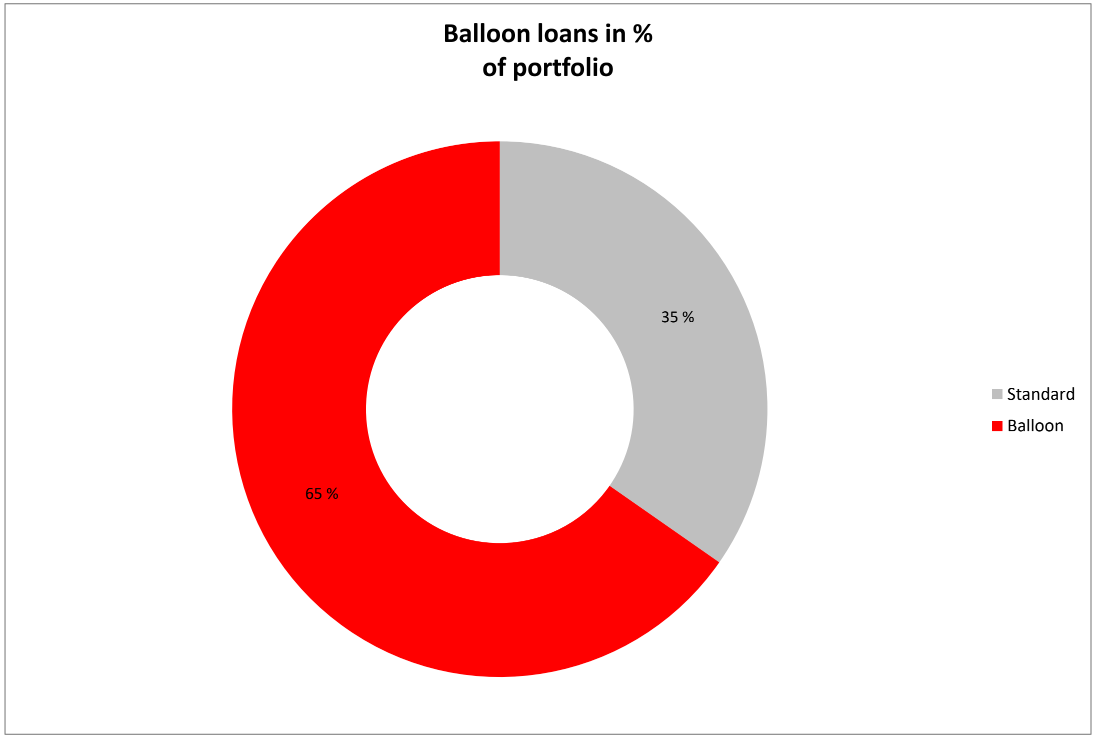
15.b Balloon loans

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days



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Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days

16.a # loans per borrower

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	30 181	450 492 486	97,80 %
	2	253	9 337 732	2,03 %
	3	9	500 232	0,11 %
	4	2	107 327	0,02 %
	5	2	203 300	0,04 %
	6			
	7			
	8			
	9			
	10			
	Total:	30 447	460 641 076	100,0 %

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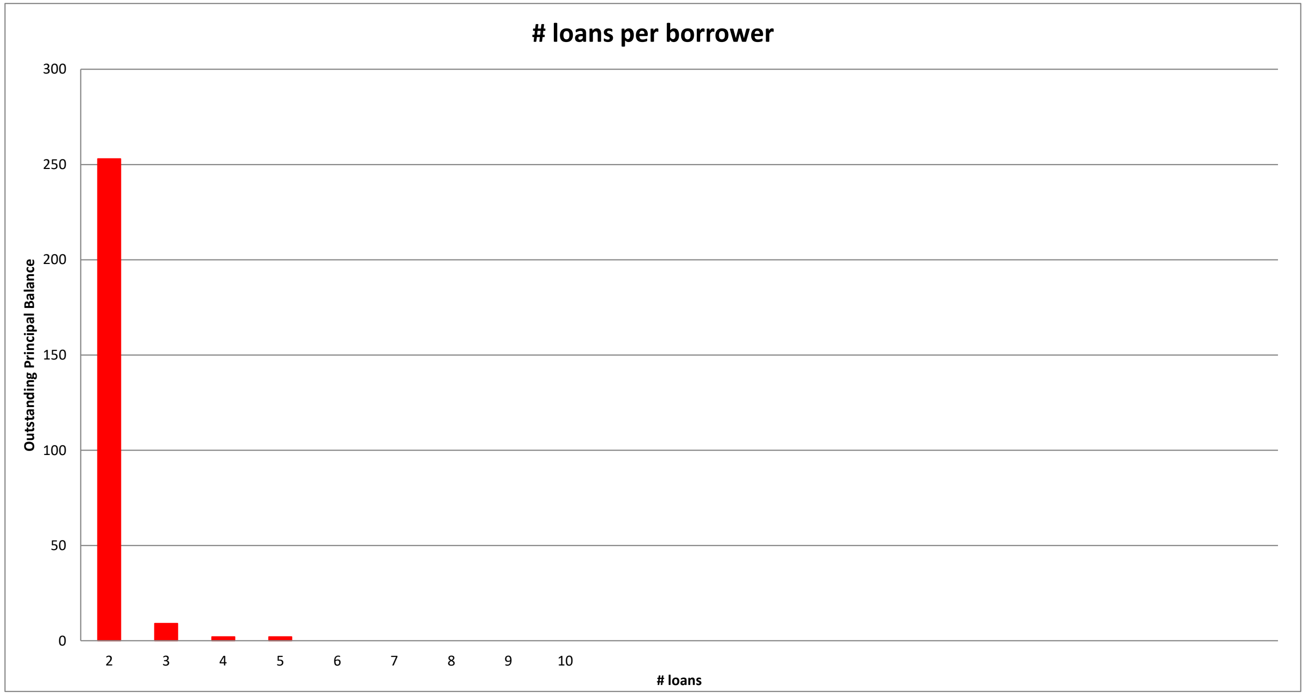
16.b # loans per borrower

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days



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17.a Amortization Profile

Reporting Date		27.01.2022							
Payment date		25.01.2022							
Period No		14							
Monthly Period		01.12.2021							
Interest Period	from	30.12.2021	to	25.01.2022	=	26	days		

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	460 641 076	451 934 494	8 706 582	859 181	2,26 %	98,11 %
2	451 934 494	443 251 216	8 683 278	842 006	2,26 %	96,22 %
3	443 251 216	434 600 648	8 650 569	824 436	2,25 %	94,35 %
4	434 600 648	425 939 634	8 661 014	807 244	2,25 %	92,47 %
5	425 939 634	417 280 142	8 659 492	790 054	2,25 %	90,59 %
6	417 280 142	408 624 348	8 655 794	772 859	2,25 %	88,71 %
7	408 624 348	399 998 626	8 625 722	755 646	2,24 %	86,84 %
8	399 998 626	391 263 233	8 735 393	738 549	2,24 %	84,94 %
9	391 263 233	382 597 179	8 666 054	721 258	2,23 %	83,06 %
10	382 597 179	374 049 692	8 547 487	704 033	2,23 %	81,20 %
11	374 049 692	365 534 340	8 515 352	687 042	2,23 %	79,35 %
12	365 534 340	357 042 892	8 491 448	670 202	2,22 %	77,51 %
13	357 042 892	348 566 021	8 476 871	653 448	2,22 %	75,67 %
14	348 566 021	340 109 837	8 456 184	636 747	2,21 %	73,83 %
15	340 109 837	331 716 831	8 393 006	620 067	2,21 %	72,01 %
16	331 716 831	323 324 478	8 392 353	603 579	2,21 %	70,19 %
17	323 324 478	315 025 801	8 298 677	587 075	2,20 %	68,39 %
18	315 025 801	306 633 597	8 392 204	570 745	2,20 %	66,57 %
19	306 633 597	298 378 952	8 254 645	554 248	2,19 %	64,77 %
20	298 378 952	289 964 134	8 414 818	538 023	2,19 %	62,95 %

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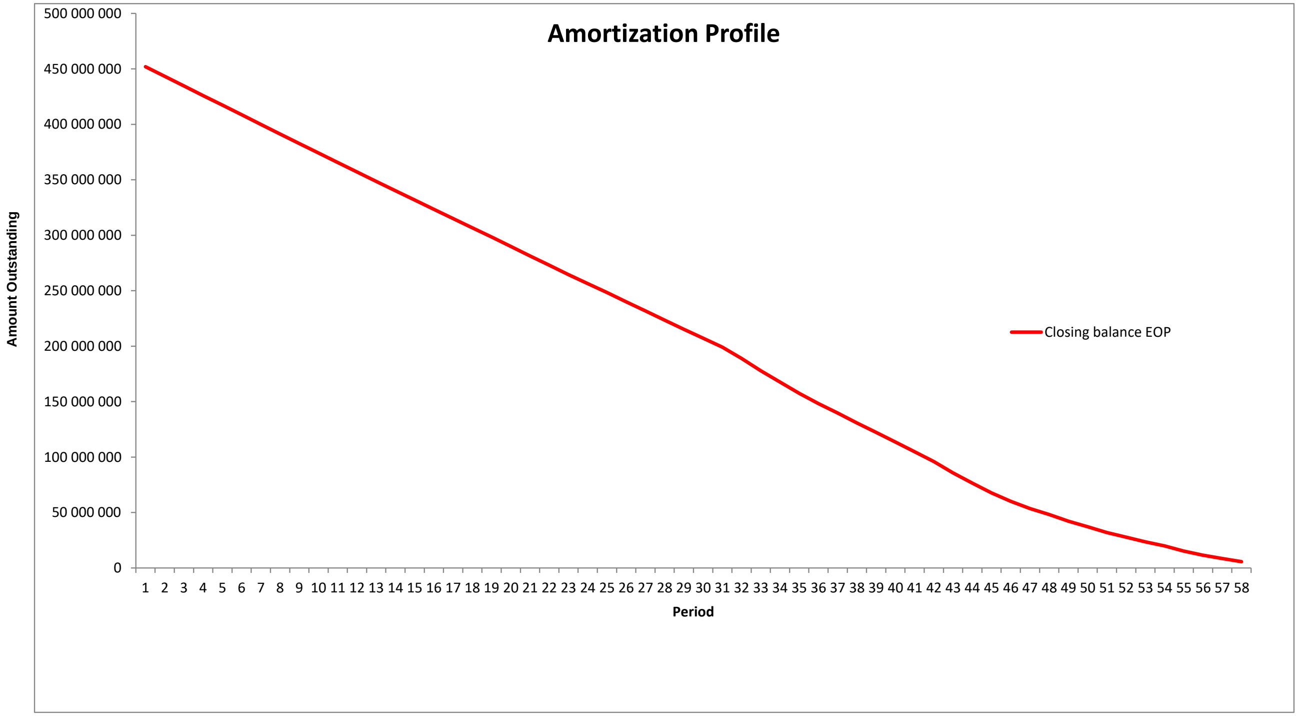
17.b Amortization Profile

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days



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18.a Payment Holidays

Reporting Date		27.01.2022					
Payment date		25.01.2022					
Period No		14					
Monthly Period		01.12.2021					
Interest Period	from	30.12.2021	to	25.01.2022	=	26	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				
2022 02				
2022 03				
2022 04				
2022 05				
2022 06				
2022 07				
2022 08				
2022 09				
2022 10				
2022 11				
2022 12				
Total:	4 511	5 987	1 858 934	93 608 802

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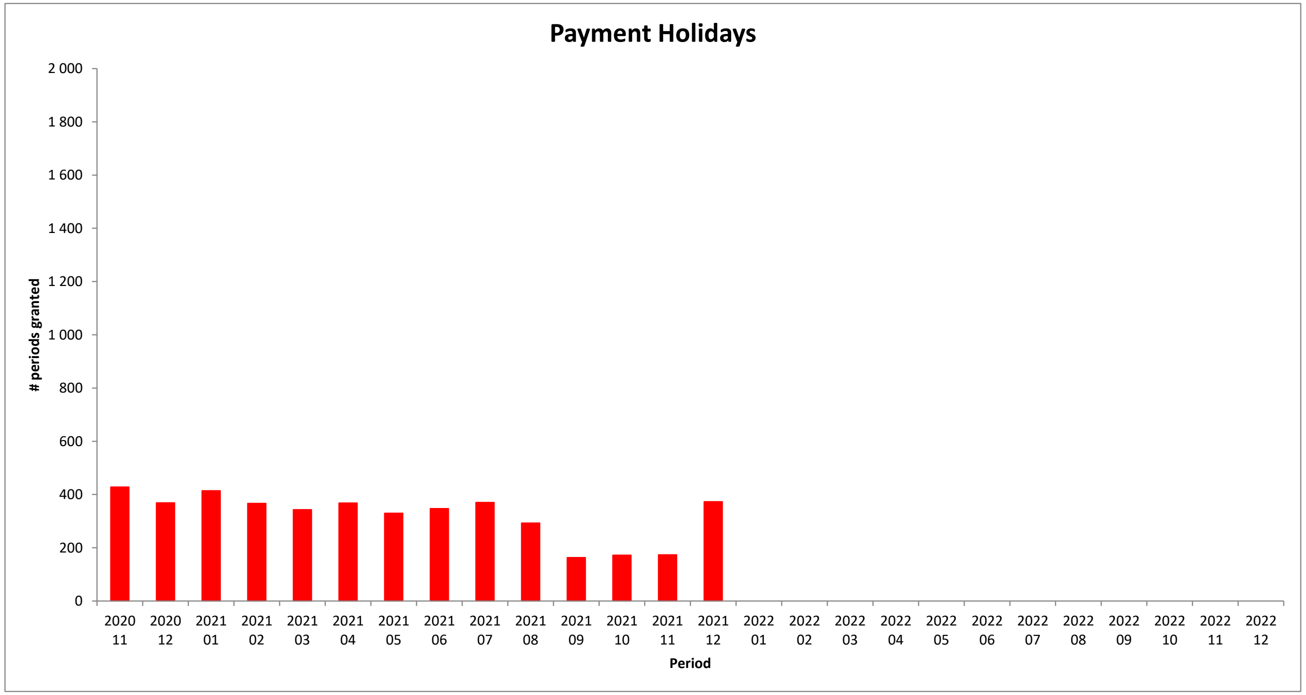
18.b Payment Holidays

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days



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

18.c Remaining Payment Holidays

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	366	97 627	6 302 003
	2	82	45 773	1 548 540
	3			
	Total	448	143 399	7 850 543

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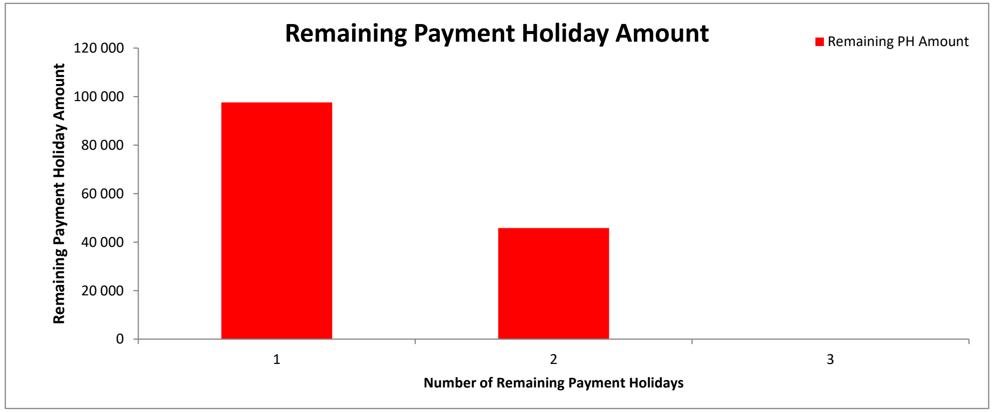
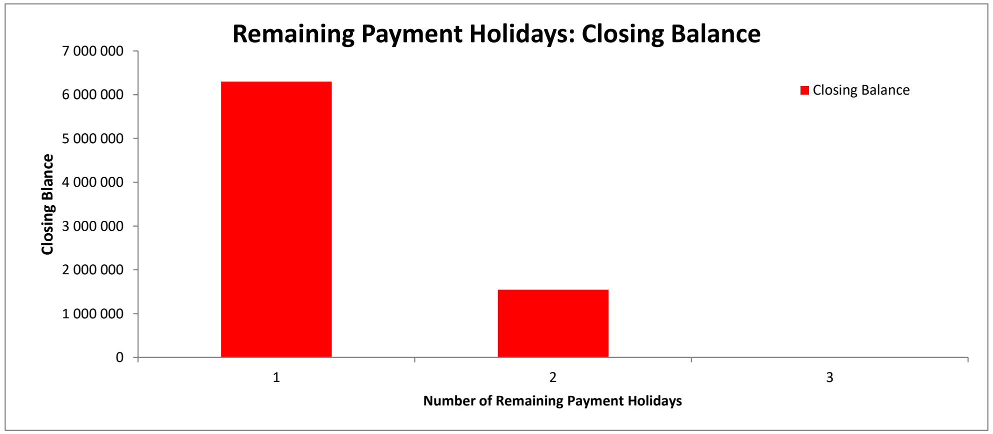
18.d Remaining Payment Holidays

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





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Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days

19.a Downpayment

Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	9 307	161 289 761	35,01 %	44,7	21,1
	5 %	10 %	3 916	72 732 138	15,79 %	43,7	21,5
	10 %	15 %	4 153	66 045 113	14,34 %	42,3	21,3
	15 %	20 %	2 829	41 198 450	8,94 %	40,8	21,4
	20 %	25 %	2 247	32 118 269	6,97 %	40,4	21,5
	25 %	30 %	1 720	23 179 916	5,03 %	40,2	21,3
	30 %	35 %	1 476	17 886 583	3,88 %	38,8	21,6
	35 %	100 %	5 084	46 190 846	10,03 %	36,4	20,7
	Total		30 732	460 641 076	100 %	42,3	21,2

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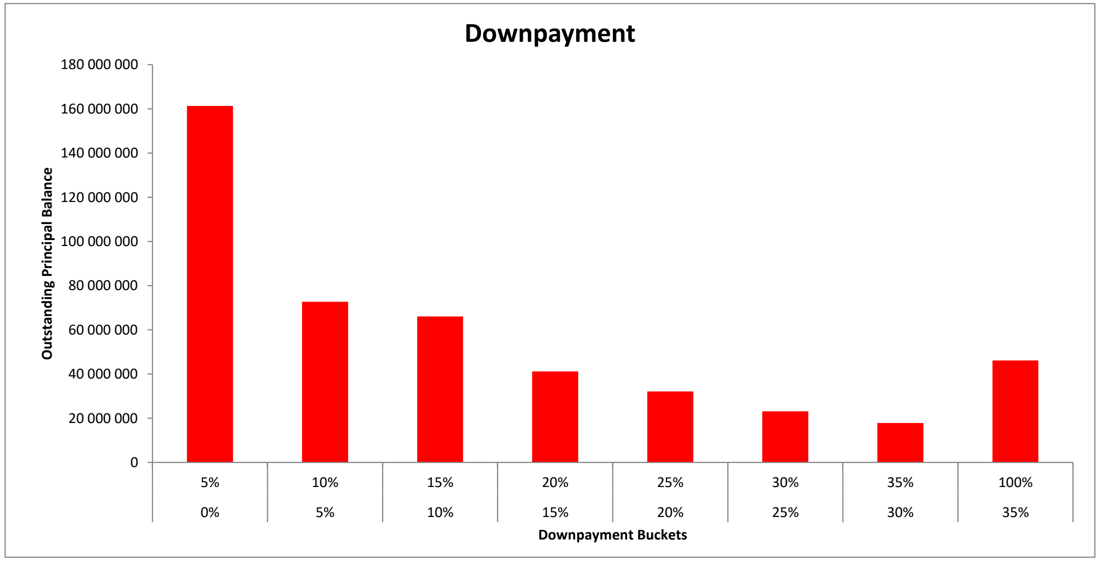
19.b Downpayment

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days



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20.a Vehicle Condtion

Reporting Date		27.01.2022		
Payment date		25.01.2022		
Period No		14		
Monthly Period		01.12.2021		
Interest Period	from	30.12.2021	to	25.01.2022 = 26 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 556	177 384 047	38,51 %	41,6	21,3
	Used	22 176	283 257 028	61,49 %	42,7	21,2
	Total	30 732	460 641 076	100 %	42,3	21,2

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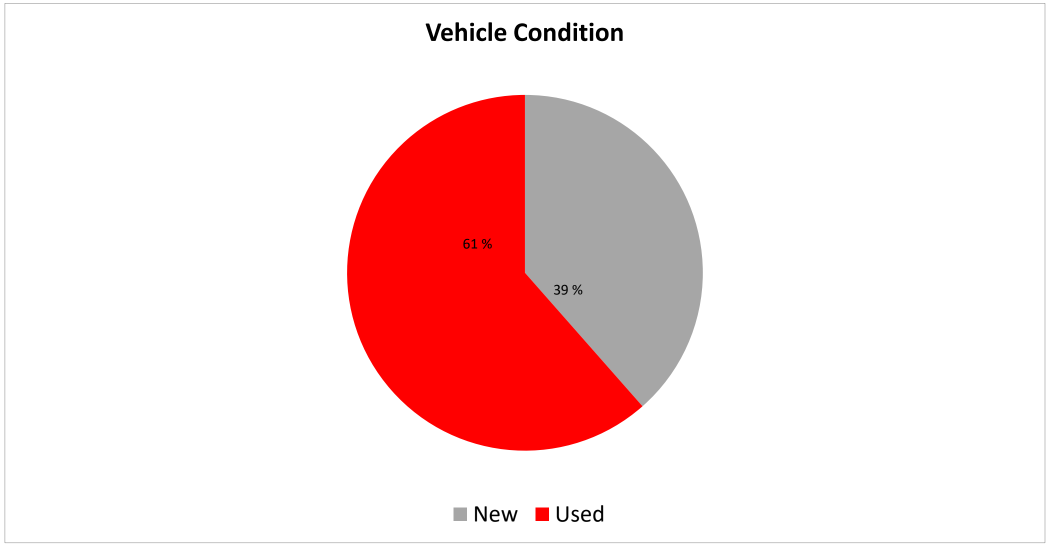
20.b Vehicle Condition

Reporting Date		27.01.2022					
Payment date		25.01.2022					
Period No		14					
Monthly Period		01.12.2021					
Interest Period	from	30.12.2021	to	25.01.2022	=	26	days



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21.a Borrower Type

Reporting Date		27.01.2022					
Payment date		25.01.2022					
Period No		14					
Monthly Period		01.12.2021					
Interest Period	from	30.12.2021	to	25.01.2022	=	26	days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 321	41 010 436	8,90 %	34,4	23,2
	Private	28 411	419 630 640	91,10 %	43,0	21,1
	Total	30 732	460 641 076	100 %	42,3	21,2

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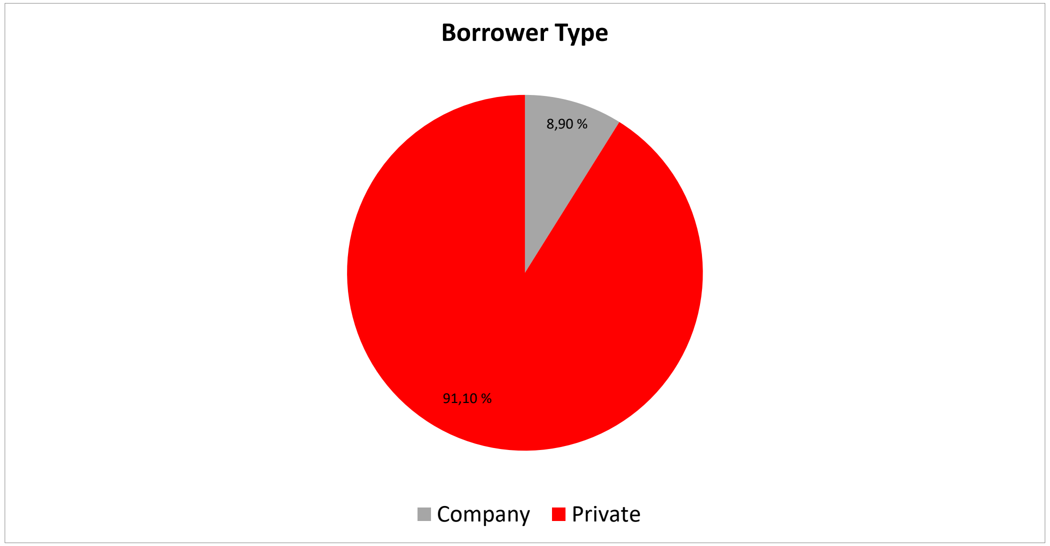
21.b Borrower Type

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days



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22.a Vehicle type

Reporting Date		27.01.2022			
Payment date		25.01.2022			
Period No		14			
Monthly Period		01.12.2021			
Interest Period	from	30.12.2021	to	25.01.2022	= 26 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	609	19 214 232	4,17 %	46,1	19,5
	Caravans	446	6 641 695	1,44 %	45,2	19,9
	Cars	26 942	401 874 026	87,24 %	42,4	21,3
	Motorcycles	743	6 426 540	1,40 %	38,7	19,3
	Vans	1 992	26 484 582	5,75 %	37,5	22,2
		30 732	460 641 076	100 %	42,3	21,2

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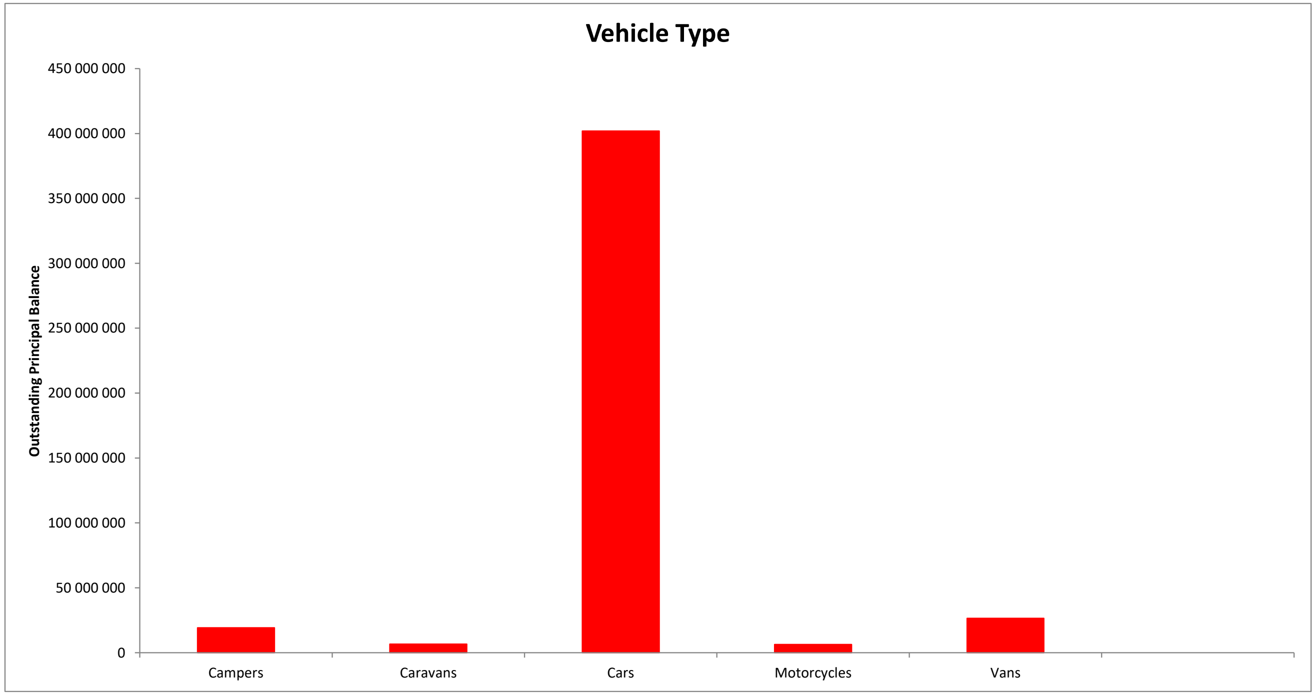
22.b Vehicle type

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days



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23.a Restructured Loans

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 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		
	2022 02		
	2022 03		
	2022 04		
	2022 05		
	2022 06		
	2022 07		
	2022 08		
	2022 09		
	2022 10		
	2022 11		
	2022 12		
		21	491 820

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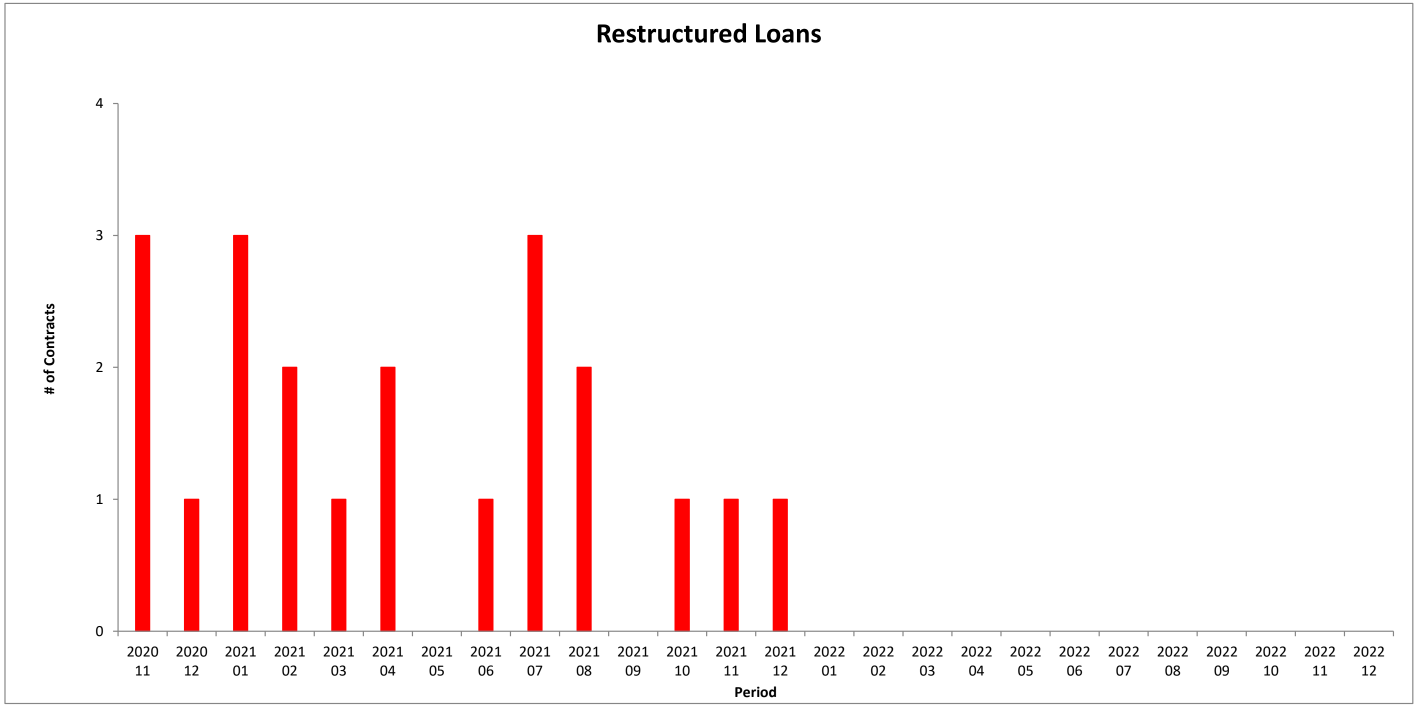
23.b Restructured Loans

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days



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24.a Dynamic Interest rate

Reporting Date		27.01.2022					
Payment date		25.01.2022					
Period No		14					
Monthly Period		01.12.2021					
Interest Period	from	30.12.2021	to	25.01.2022	=	26	days

Santander Consumer Bank

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		
2022 02		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		

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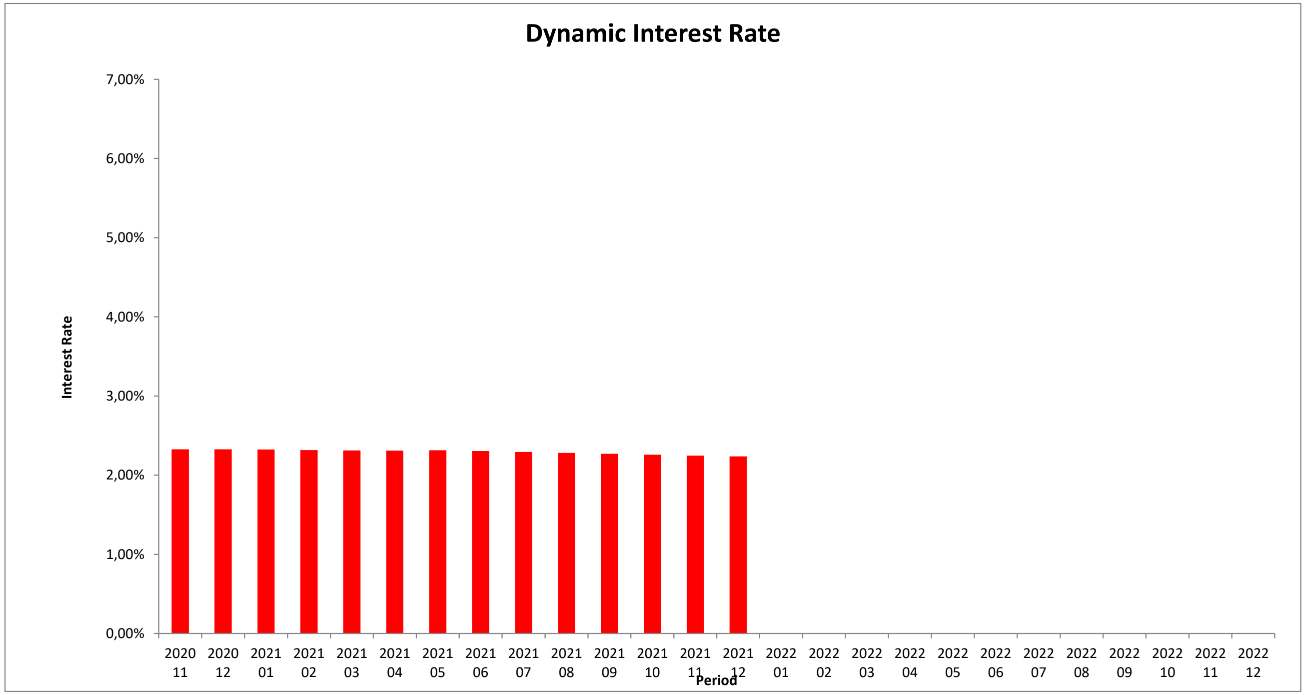
24.b Dynamic Interest Rate

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days



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Monthly Investor Report

25.a Dynamic Pre-Payments

Reporting Date		27.01.2022					
Payment date		25.01.2022					
Period No		14					
Monthly Period		01.12.2021					
Interest Period	from	30.12.2021	to	25.01.2022	=	26	days

Santander Consumer Bank

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			
2022 02			
2022 03			
2022 04			
2022 05			
2022 06			
2022 07			
2022 08			
2022 09			
2022 10			
2022 11			
2022 12			

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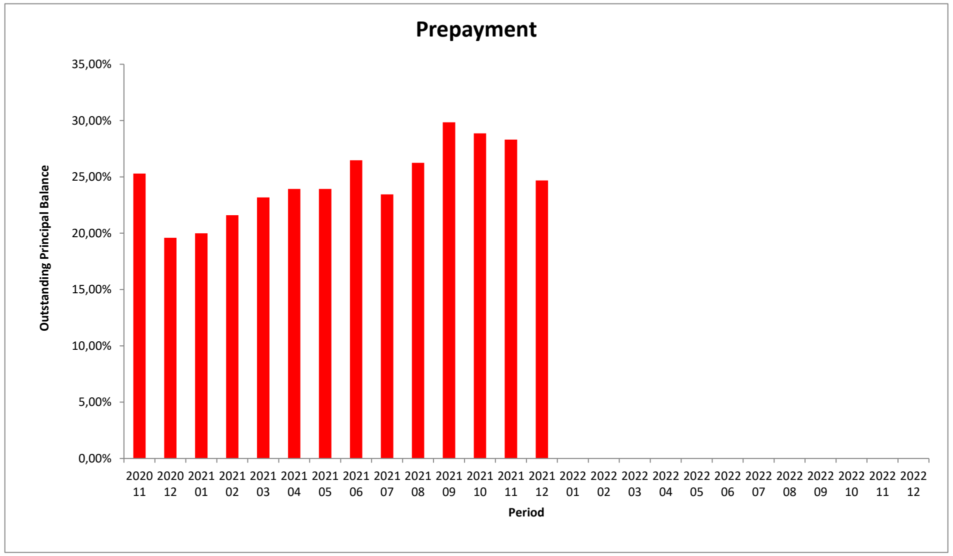
25.b Dynamic Pre-Payments

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days



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Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days

26. Delinquency

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2020	11	596 759 291	32 104	559 697 267	1 831	33 483 189	131	2 906 442	30	521 785	7	150 608	-	-	-	-	1	4 367
	12	627 427 036	34 181	593 489 612	1 596	29 511 927	158	3 117 706	38	956 412	16	226 524	6	124 855	-	-	-	-
2021	1	628 336 885	34 320	589 982 636	1 794	31 835 460	232	5 161 615	38	711 197	14	327 141	13	219 816	5	99 019	1	2 683
	2	627 092 170	34 579	587 923 243	1 786	33 020 049	233	4 197 488	48	1 077 182	26	456 456	13	316 918	8	100 834	5	99 019
	3	624 523 955	35 304	594 488 491	1 381	24 830 220	166	3 107 059	53	905 286	32	701 987	19	318 015	9	172 895	13	179 528
	4	624 899 859	35 594	593 682 251	1 381	24 341 630	243	4 786 738	59	948 541	27	458 723	17	383 133	17	298 844	14	178 955
	5	624 813 092	35 405	585 133 911	1 903	32 689 364	248	4 530 345	79	1 367 500	33	568 602	12	257 476	11	265 894	23	414 737
	6	598 936 663	34 349	559 312 821	1 964	33 044 584	227	4 106 683	88	1 514 307	32	533 476	17	297 502	7	127 290	15	310 140
	7	575 853 839	33 701	540 818 419	1 640	28 178 384	247	4 305 751	78	1 412 273	29	348 683	28	527 081	14	263 249	11	135 634
	8	551 501 127	32 460	513 982 365	1 783	30 259 381	257	4 874 415	76	1 311 685	31	523 918	20	300 648	16	248 715	22	336 471
	9	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																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		27.01.2022		
Payment date		25.01.2022		
Period No		14		
Monthly Period		01.12.2021		
Interest Period	from	30.12.2021	to	25.01.2022 = 26 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

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28. Priority of Payments - Revenue

Reporting Date		27.01.2022					
Payment date		25.01.2022					
Period No		14					
Monthly Period		01.12.2021					
Interest Period	from	30.12.2021	to	25.01.2022	=	26	days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 629 741,03	EUR
Senior Expenses	-	1 979,10	EUR
Servicing Fee	-	198 331,57	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	87 075,85	EUR
Tranche A Loan Interest to Issuer	-	-	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	-	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	151 667,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	248 827,01	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	112 133,66	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		829 726,84	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	753 327,08	EUR
Senior Expenses	-	1 978,90	EUR
Issuer Swap Interest Amount	-	87 075,85	EUR
Interest Class A Notes	-	31 096,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	8 415,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	151 667,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	248 827,01	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	112 133,66	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		112 133,66	EUR

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Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days

29. Priority of Payments - Redemption

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Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	19 730 367,59	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
On and after the occurence of the Revolving Period End Date			
Principal Payments on Loan to Issuer	-	19 730 367,59	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	19 979 194,60	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	-	19 979 194,60	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event			
To pay pari passu and on a pro rata basis			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurence of a Sequential Payment Trigger Event			
To pay any Class A Notes Principal due and payable		-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable		-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		-	EUR
Payment to Issuer as Issuer Available Revenue Receipts		-	EUR

Issuer Priority of Payments - Revenue (o)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	112 133,66	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	829 726,84	EUR

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30. Transaction Costs

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	1 979,10			
Interest accrued for the Period	EUR	191 178,00	31 096,00	8 415,00	151 667,00
Cumulative Interest accrued	EUR	3 573 633,00	1 043 951,00	168 733,00	2 360 949,00
Interest Payments	EUR	191 178,00	31 096,00	8 415,00	151 667,00
Cumulative Interest Payments	EUR	3 573 633,00	1 043 951,00	168 733,00	2 360 949,00
Interest accrued on Subordinated Loan for the Period	EUR	-			
Cumulative Interest accrued on Subordinated Loan	EUR	-			
Interest Payments on Subordinated Loan	EUR	-			
Cumulative Interest Payments on Subordinated Loan	EUR	-			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

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Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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32. Swap Overview

Reporting Date		27.01.2022				
Payment date		25.01.2022				
Period No		14				
Monthly Period		01.12.2021				
Interest Period	from	30.12.2021	to	25.01.2022	=	26 days

Class A Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class A Notes	**422 120 270**
Interest Period Start	30.12.2021
Interest Period End	25.01.2022
Interest Days	26
Settlement Date	25.01.2022
Party A Floating Interest Rate	0,102 %
Party A Floating Rate Day Count Fraction	0,07
Party A Interest Amount	**EUR 31 096,19**
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,07
Party B Interest Amount	**EUR 76 216,16**

Class B Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class B Notes	**30 500 000**
Interest Period Start	30.12.2021
Interest Period End	25.01.2022
Interest Days	26
Settlement Date	25.01.2022
Party A Floating Interest Rate	0,382 %
Party A Floating Rate Day Count Fraction	0,07
Party A Interest Amount	**EUR 8 414,61**
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,07
Party B Interest Amount	**EUR 10 859,69**

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31. Contact Details

Reporting Date		27.01.2022					
Payment date		25.01.2022					
Period No		14					
Monthly Period		01.12.2021					
Interest Period	from	30.12.2021	to	25.01.2022	=	26	days

Santander Consumer Bank AS

Financial Markets

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

Risk

Isak Nygaardsmoen Riksheim	+47 40 62 65 84	isak.nygardsmoen.riksheim@santanderconsumer.no
Anders Staude	+47 99 00 40 52	anders.staude@santanderconsumer.no
Thomas Andrén Johansen	+ 47 91 82 42 44	thomas.andren.johansen@santanderconsumer.no