SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		27.01.2023				
Payment date		25.01.2023		Following payment dates:	27.02.2023	
Period No		26			27.03.2023	
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days
Cut-Off date		31.12.2022				

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Santander Consumer Finance Oy
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Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

1. Portfolio Information

Outstanding receivables	Current Period Aggregated Outstanding Principal Amount	
Opening balance prior to replenishment	**268 569 967,45**	**EUR**
Scheduled Loan Principal Repayments (+MC)	6 001 208,39	EUR
Prepayments	5 613 277,34	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**11 614 485,73**	**EUR**
New Defaulted Auto Loans in Period	378 881,95	EUR
Closing balance prior to replenishment	**256 576 599,77**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**256 576 599,77**	**EUR**
Principal Recoveries on loans in default	433 205,58	EUR

Total revenue collections

Total Revenue Received in Period	**775 293,56**	**EUR**

Loans

At beginning of period	21 499	Loans
Replenished contracts this period	-	Loans
Paid in Full	554	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	26	Loans
At end of period	**20 919**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 219 626,96	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	4 877,95	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	76 400,55	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from imimmediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	**1 300 905,46**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	616 478,98	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	487 173,75	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	7 792,46	EUR
g. Liquidity Reserve Excess Amount	68 608,09	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**1 180 053,29**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27.01.2023				
Payment date	25.01.2023				
Period No	26				
Monthly Period	01.12.2022				
Interest Period from	29.12.2022	to	25.01.2023	=	27 days

Purchaser Available Redemption Receipts

	Current Period	
a. Collections: Principal payments, Deemed Collection	11 614 485,73	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	**11 614 485,73**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 614 485,73	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	378 881,95	EUR
Total Amount for Issuer Available Redemtion Receipts	**11 993 367,68**	**EUR**

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Reporting Date		27.01.2023				
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Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

4. Reserve Accounts

Note Balance

Beginning of Period	268 569 967,45	EUR
End of Period	256 576 599,77	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 306 377,92	EUR
Cash Outflow		66 964,89	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 239 413,03	EUR
Required Reserve Amount	0,5 %	1 239 413,03	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		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
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Asset Balance

Opening balance prior to replenishment	268 569 967,45	EUR
Closing balance prior to replenishment	256 576 599,77	EUR
Closing Balance post replenishment	256 576 599,77	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	238 223 578,86	92,85 %	19 502
1-29 days past due	13 056 461,06	5,09 %	1 044
Delinquent Receivables:			
30-59 days past due	3 255 196,08	1,27 %	234
60-89 days past due	1 290 217,54	0,50 %	79
90-119 days past due	415 306,22	0,16 %	37
120-149 days past due	281 681,97	0,11 %	17
150-179 days past due	54 158,04	0,02 %	6
Total Performing and Delinquent	**256 576 600**	**100,00 %**	**20 919**
Current Period Defaults	378 881,95		26
Cumulative Defaults	6 068 186,16		393
Current Period Principal Recoveries	433 205,58		
Cumulative Principal Recoveries	3 015 147,94		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,47 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,48 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,46 %	
or [A] + [B] - [C] / [D] < 10%	**39,94 %**	
[A] Aggregate Outstanding Asset Principal Amount	256 576 599,77	
[B] Aggregate principal balance of Defaulted Contracts	6 068 186,16	
[C] Recoveries received on such Defaulted Contracts	3 015 147,94	
[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		2,06 %
[B] Delinquency Ratio, preceding Payment Date		1,99 %
[C] Delinquency Ratio, second preceding Payment Date		1,91 %
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]	43 221 810,04
Class B Principal Amount [1]	22 534 447,97
Class C Principal Amount [2]	20 687 362,07
[B] Aggregated Outstanding Note Principal Amount	268 569 967,45

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

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

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5b. Concentration limits

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

Weighted average interest rate (min 2.2%)	2,13 %
Weighted average months to maturity (max 57)	*31,74**
Used Vehicles (max 69%)	58,19 %
Balloon Loans (max 63%)	69,42 %
Corporate Borrowers (max 11%)	7,91 %
IRB (min 95%)	95,68 %

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

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6. Note Principal

Reporting Date		27.01.2023		
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Period No		26		
Monthly Period		01.12.2022		
Interest Period	from	29.12.2022	to	25.01.2023 = 27 days

	Class A	Class B	Class C	
Note Principal				
Beginning of Period	225 348 157,42	22 534 447,97	20 687 362,07	EUR
Sequential Amortization	-	-	-	EUR
Pro Rata Amortization	10 063 237,28	1 006 307,30	923 823,10	EUR
End of Period	215 284 920,14	21 528 140,66	19 763 538,97	EUR
Principal Deficiency Sub-Ledger				
Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	378 881,95	EUR
Credit PDL	-	-	378 881,95	EUR
End of Period	-	-	-	EUR
Net Note Principal				
Beginning of Period	225 348 157,42	22 534 447,97	20 687 362,07	EUR
End of Period	215 284 920,14	21 528 140,66	19 763 538,97	EUR

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7. Outstanding Notes

Reporting Date		27.01.2023		
Payment date		25.01.2023		
Period No		26		
Monthly Period		01.12.2022		
Interest Period	from	29.12.2022	to	25.01.2023 = 27 days

1. Note Balance

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	268 569 967,45	225 348 157,42	22 534 447,97	20 687 362,07
Available Distribution Amount	11 993 367,68			
Amortisation	11 993 367,68			
Redemption per Class	11 993 367,68	10 063 237,28	1 006 307,30	923 823,10
Redemption per Note		1 701,31	3 299,37	3 299,37
Outstanding Closing Balance		215 284 920,14	21 528 140,66	19 763 538,97
Net Outstanding Closing Balance	256 576 599,77	215 284 920,14	21 528 140,66	19 763 538,97
Current Tranching	100 %	83,91 %	8,39 %	7,70 %
Current Pool Factor		0,36	0,71	0,71

2. Payments to Investors per Note

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		27	27	30
Principal Outstanding per Note Beginning of Period		38 097,74	73 883,44	73 883,44
>Principal Repayment per note		1 701,31	3 299,37	3 299,37
Principal Outstanding per Note End of Period		36 396,44	70 584,07	70 584,07
>Interest accrued for the period		74,15	159,31	400,20
Interest Payment	599 230,30	438 583,85	48 589,90	112 056,54
Interest Payment per Note		74,15	159,31	400,20

3. Credit Enhancements

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)	18,97 %	10,58 %	2,88 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	19,50 %	11,11 %	2,88 %
Current CE (Subordination)	16,09 %	7,70 %	0,00 %
Current CE (Subordination, incl. Liquitidy Reserve)	16,62 %	8,22 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	27.01.2023
Payment date	25.01.2023
Period No	26
Monthly Period	01.12.2022
Interest Period :	29.12.2022 to 25.01.2023 = 27 days

			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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Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

Santander Consumer Bank

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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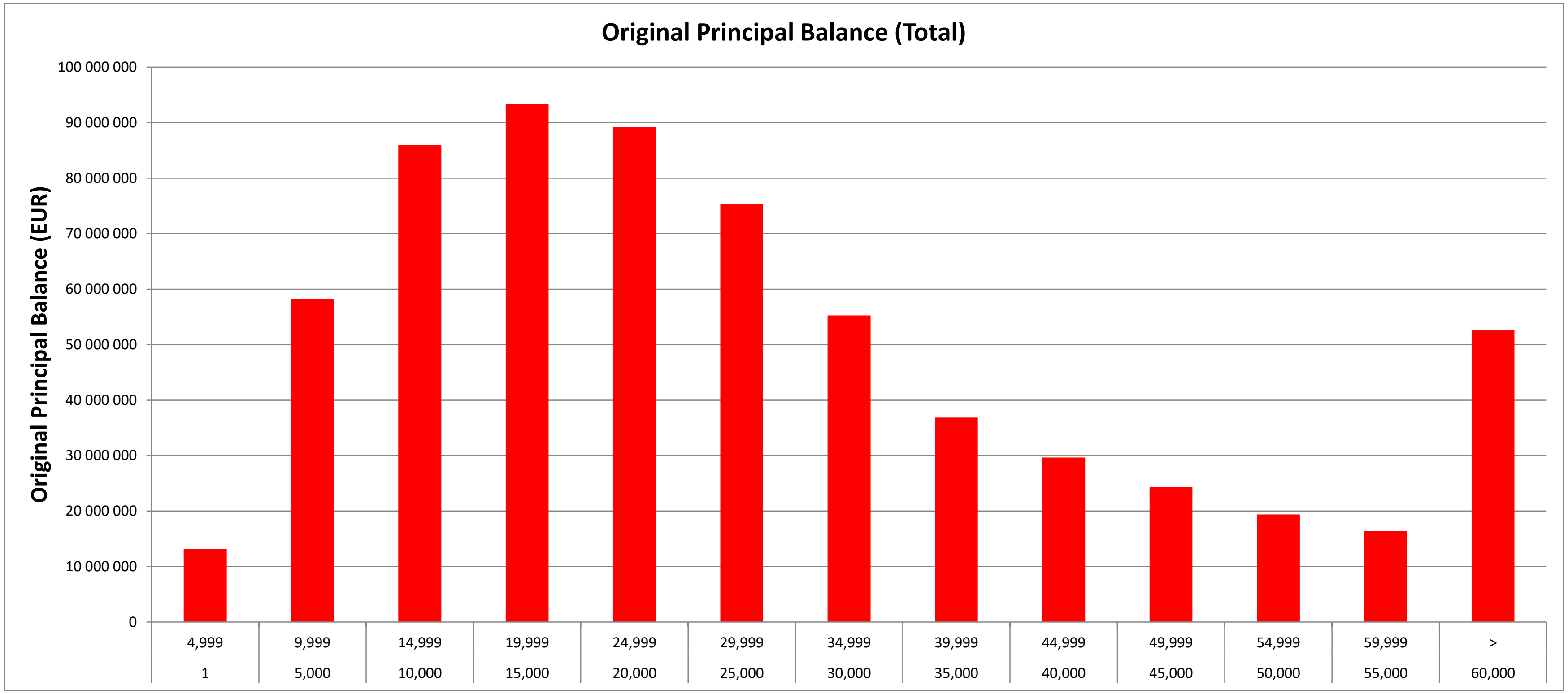

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10.a Outstanding Principal Balance

Reporting Date		27.01.2023					
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Average amount - all:	12 265

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 373	15 260 498	5,95 %	19,9	35,6
	5 000	10 000	5 709	42 021 445	16,38 %	28,5	34,2
	10 000	15 000	3 788	46 491 151	18,12 %	31,3	33,5
	15 000	20 000	2 554	44 268 569	17,25 %	32,1	33,2
	20 000	25 000	1 449	32 230 386	12,56 %	33,5	32,3
	25 000	30 000	724	19 756 432	7,70 %	34,3	31,7
	30 000	35 000	440	14 156 836	5,52 %	35,3	31,4
	35 000	40 000	298	11 112 879	4,33 %	35,9	31,0
	40 000	45 000	222	9 395 865	3,66 %	36,5	31,1
	45 000	50 000	119	5 624 434	2,19 %	35,7	30,8
	50 000	55 000	77	4 028 853	1,57 %	34,8	31,6
	55 000	60 000	49	2 797 665	1,09 %	36,3	31,4
	60 000	-	117	9 431 587	3,68 %	34,5	30,9
	Total		20 919	256 576 600	100 %	31,7	32,9

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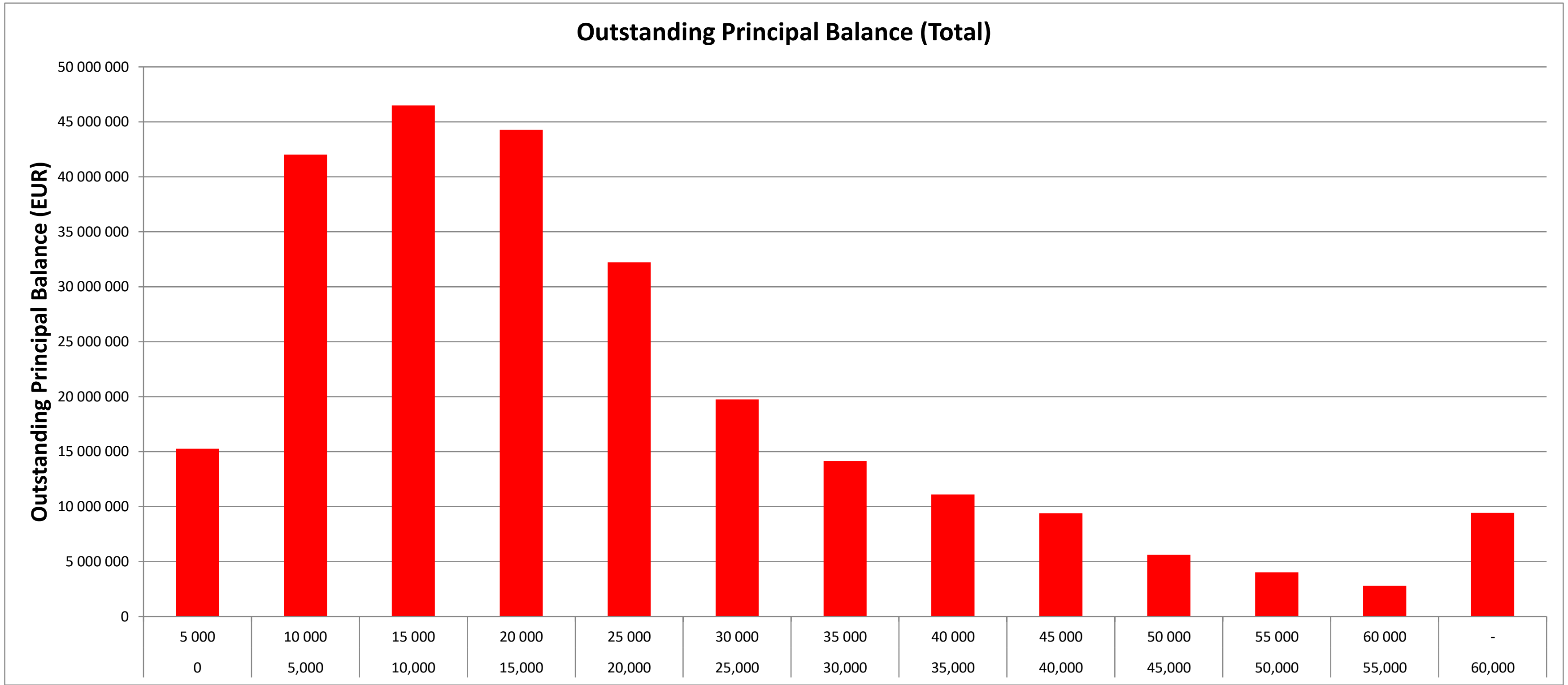
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

10.b Outstanding Principal Balance Graph



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Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

11.a Geographical Distribution

Santander Consumer Bank

Geographic distribution	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Central Finland	2 173	23 968 520	9,34 %	30,1	33,0
	Eastern Finland	856	9 575 707	3,73 %	31,6	33,3
	East Tavastia	1 183	14 485 224	5,65 %	32,0	33,3
	Greater Helsinki	6 605	91 694 149	35,74 %	31,8	32,8
	Northern Finland	1 859	22 870 970	8,91 %	32,4	32,9
	Northern Savonia	947	10 519 607	4,10 %	30,4	33,0
	Ostrobothnia	1 392	14 033 621	5,47 %	31,8	33,1
	South-Eastern Fi	1 239	13 607 339	5,30 %	32,0	32,4
	South-Western Fi	2 426	29 076 125	11,33 %	32,6	32,9
	Western Tavastia	2 239	26 745 337	10,42 %	31,7	32,9
	Total	20 919	256 576 600	100 %	31,7	32,9

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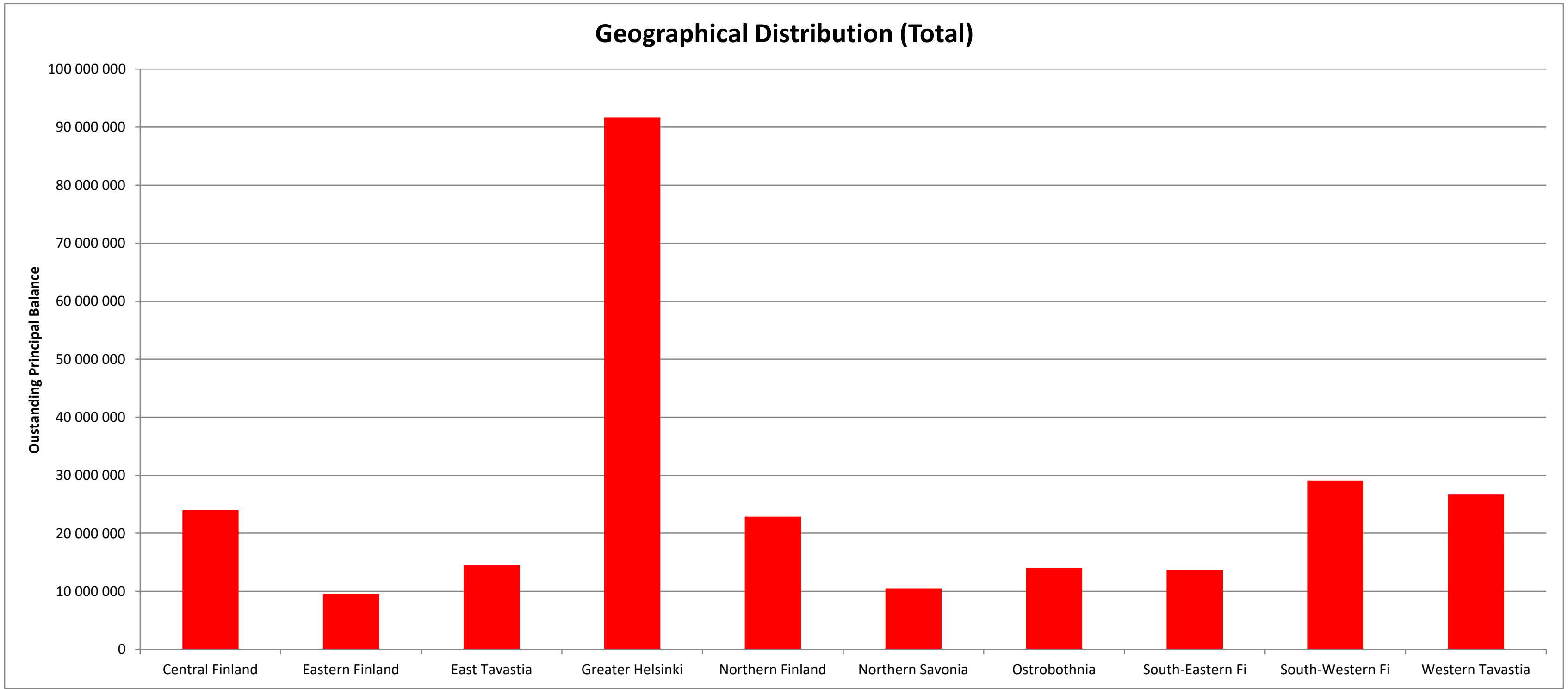
11.b Geographical Distribution Graph

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days



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12.a Interest Rate

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

Santander Consumer Bank

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	5 747	80 870 307	31,52 %	30,1	33,4
1 %	2 %	5 458	82 370 934	32,10 %	33,1	32,4
2 %	4 %	5 963	67 841 193	26,44 %	32,3	32,5
4 %	6 %	2 867	20 431 036	7,96 %	31,7	33,2
6 %	8 %	876	5 030 522	1,96 %	29,5	36,3
8 %	10 %	7	28 811	0,01 %	28,9	34,2
10 %	12 %	1	3 797	0,00 %	23,0	39,0
12 %	14 %					
14 %	16 %					
16 %	18 %					
18 %	-					
Total		20 919	256 576 600	100 %	31,7	32,9

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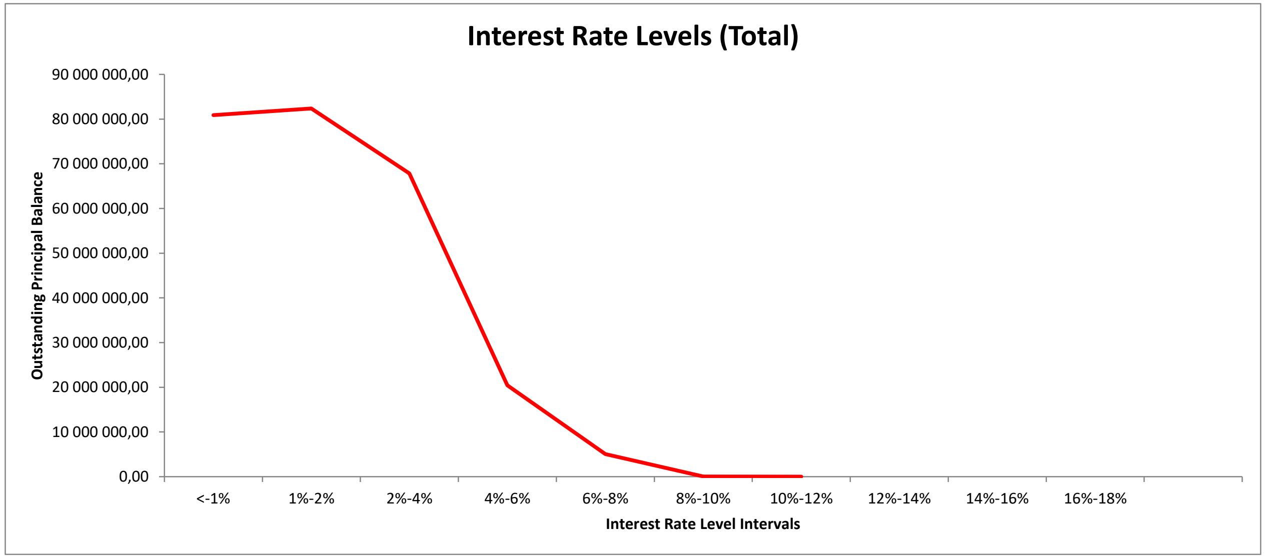
12.b Interest Rate

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days



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13.a Remaining Terms

Reporting Date		27.01.2023			
Payment date		25.01.2023			
Period No		26			
Monthly Period		01.12.2022			
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days

Months to maturity	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	0	22	44 257	0,02 %	0,0	49,3
	1	12	2 530	8 857 129	3,45 %	8,7	42,4
	13	24	5 602	50 477 361	19,67 %	20,4	38,6
	25	36	8 382	115 669 563	45,08 %	30,9	32,3
	37	48	4 084	75 173 993	29,30 %	41,9	29,7
	49	60	299	6 354 296	2,48 %	50,2	23,0
	61	72					
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		20 919	256 576 600	100 %	31,7	32,9

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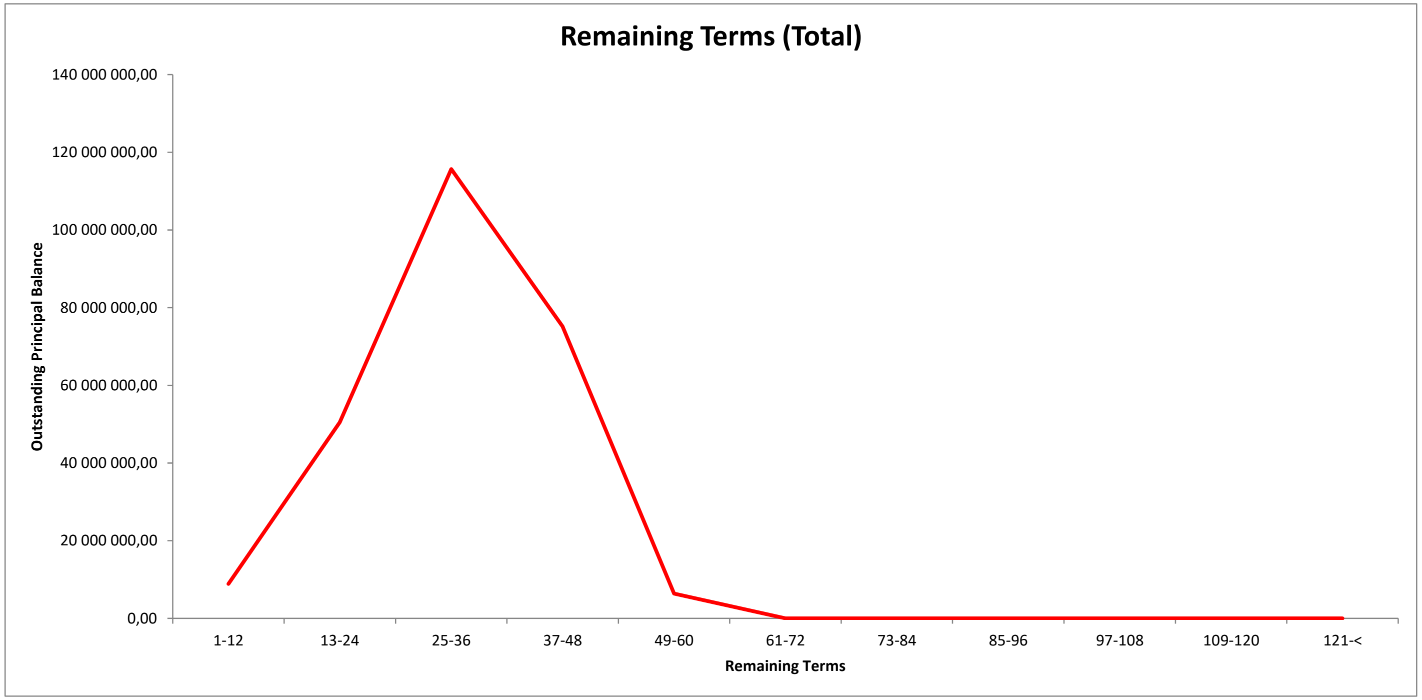
13.b Remaining Terms

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days



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Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

14.a Seasoning

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	1 296	18 953 516	7,39 %	40,7	22,7
	25	36	12 452	164 212 582	64,00 %	33,9	30,4
	37	48	6 133	65 232 437	25,42 %	25,7	39,6
	49	60	896	7 529 203	2,93 %	15,7	52,1
	61	72	142	648 862	0,25 %	9,2	63,7
	73	84					
	85	96					
	Total		20 919	256 576 600	100 %	31,7	32,9

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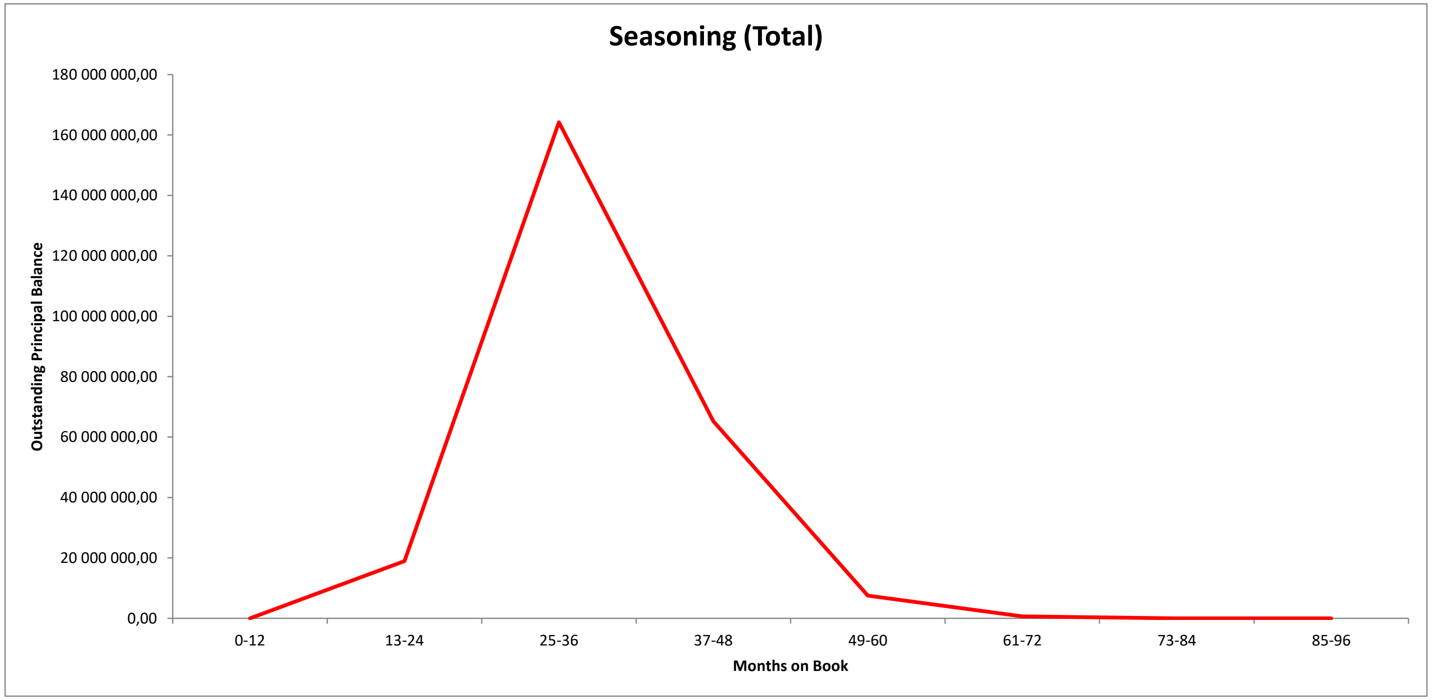
14.b Seasoning

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days



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15.a Balloon loans

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 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	11 638	78 448 302	30,6 %	3 011	0,0 %	30,0	32,3
	Balloon	9 281	178 128 298	69,4 %	87 001 392	48,8 %	32,5	33,1
	Total	20 919	256 576 600	100 %	87 004 402	34 %	31,7	32,9

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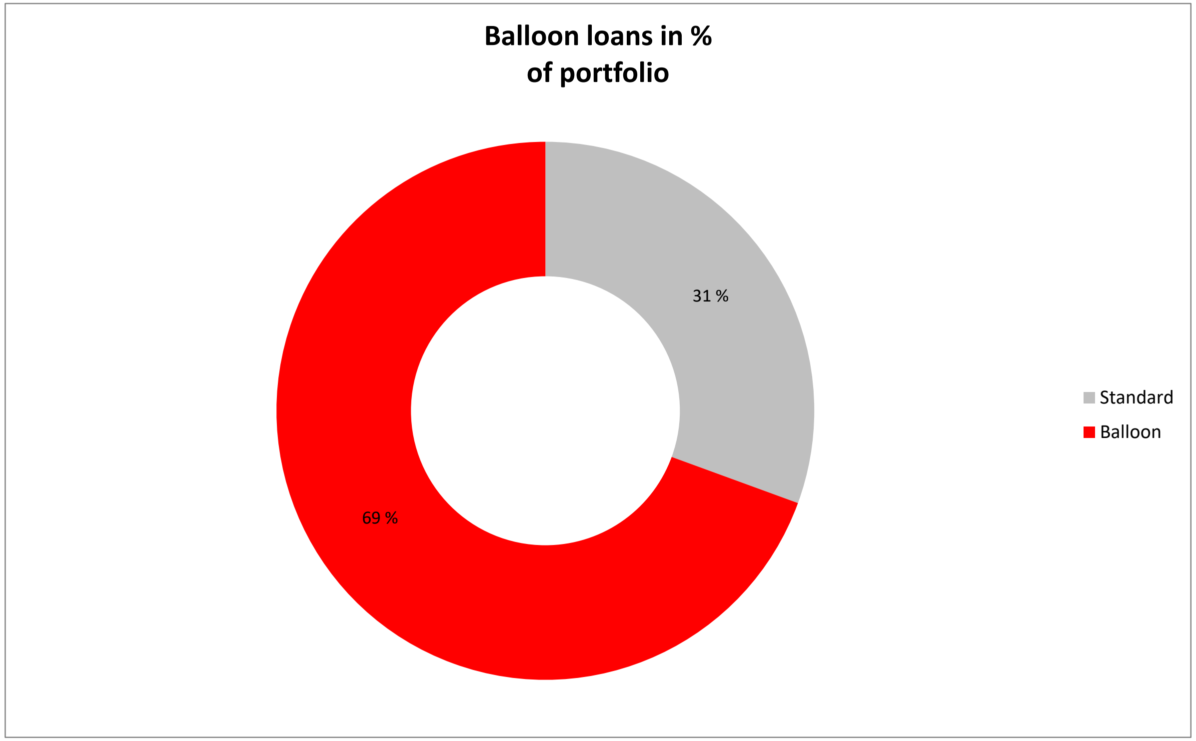
15.b Balloon loans

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days



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Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

16.a # loans per borrower

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	20 665	252 939 783	98,58 %
	2	113	3 265 467	1,27 %
	3	6	237 547	0,09 %
	4			
	5	2	133 803	0,05 %
	6			
	7			
	8			
	9			
	10			
	Total:	20 786	256 576 600	100,0 %

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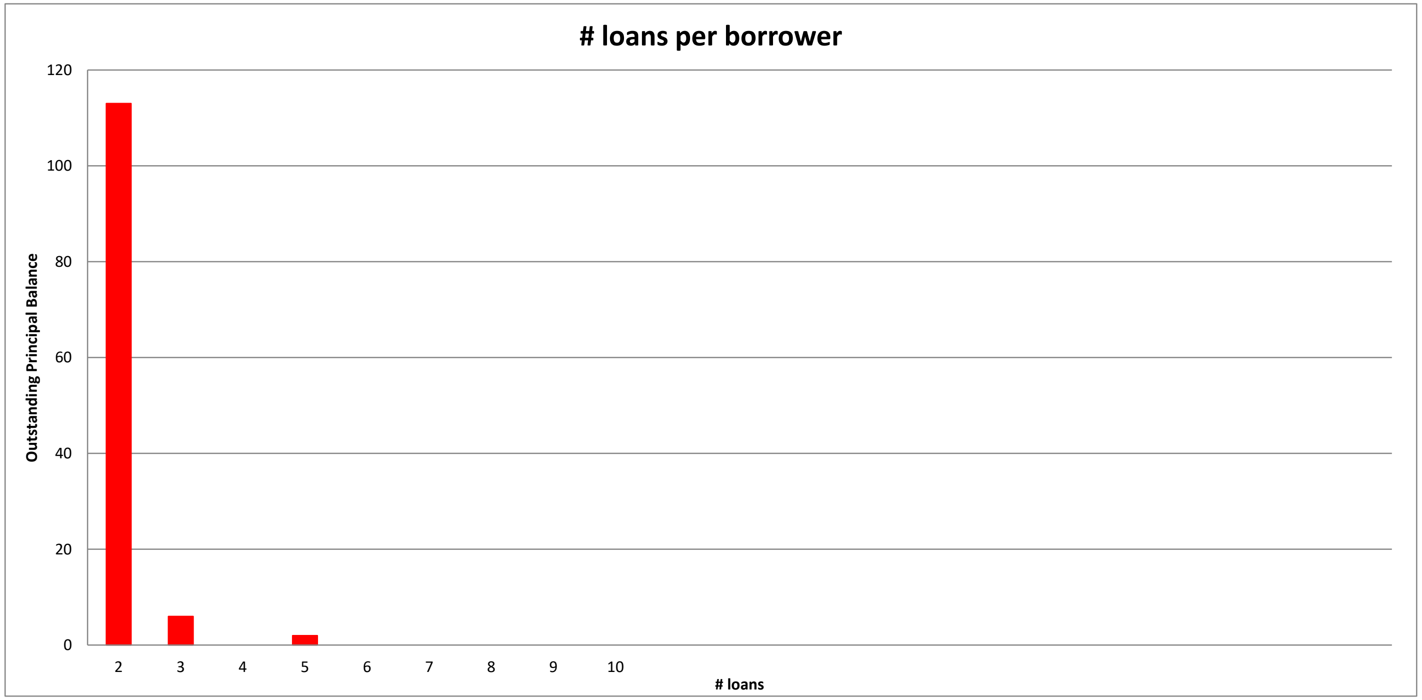
16.b # loans per borrower

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days



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17.a Amortization Profile

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

Amortization profile (first 20 periods)

TOTAL						
Period	**Opening Balance**	**Closing Balance**	**Amortization**	**Interest**	**Yield**	**Percentage**
1	256 576 600	250 422 805	6 153 795	455 124	2,15 %	97,60 %
2	250 422 805	244 397 824	6 024 981	443 497	2,15 %	95,25 %
3	244 397 824	238 415 773	5 982 051	431 954	2,14 %	92,92 %
4	238 415 773	232 350 541	6 065 232	420 537	2,14 %	90,56 %
5	232 350 541	226 363 264	5 987 277	409 048	2,13 %	88,22 %
6	226 363 264	220 339 342	6 023 922	397 628	2,13 %	85,88 %
7	220 339 342	214 408 532	5 930 810	386 191	2,12 %	83,57 %
8	214 408 532	208 339 051	6 069 481	374 909	2,12 %	81,20 %
9	208 339 051	202 137 615	6 201 436	363 213	2,11 %	78,78 %
10	202 137 615	196 002 754	6 134 861	351 674	2,11 %	76,39 %
11	196 002 754	189 889 325	6 113 430	340 160	2,10 %	74,01 %
12	189 889 325	184 120 436	5 768 889	328 787	2,10 %	71,76 %
13	184 120 436	178 263 860	5 856 576	317 935	2,09 %	69,48 %
14	178 263 860	172 261 314	6 002 546	306 993	2,09 %	67,14 %
15	172 261 314	166 299 190	5 962 125	295 784	2,08 %	64,81 %
16	166 299 190	160 353 998	5 945 191	284 772	2,07 %	62,50 %
17	160 353 998	154 587 895	5 766 103	273 812	2,07 %	60,25 %
18	154 587 895	148 805 798	5 782 097	263 115	2,06 %	58,00 %
19	148 805 798	142 982 772	5 823 026	252 482	2,06 %	55,73 %
20	142 982 772	136 007 839	6 974 933	241 719	2,05 %	53,01 %

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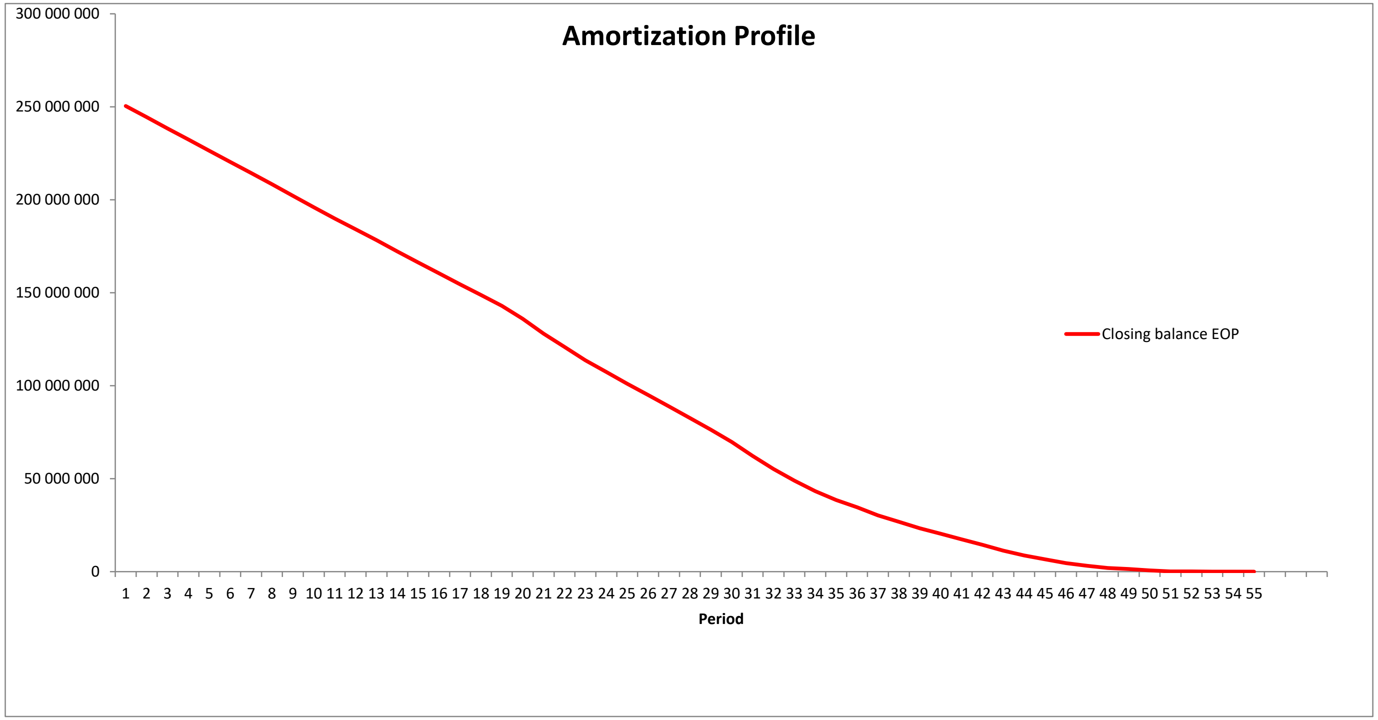
17.b Amortization Profile

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days



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18.a Payment Holidays

Reporting Date		27.01.2023			
Payment date		25.01.2023			
Period No		26			
Monthly Period		01.12.2022			
Interest Period	from	29.12.2022	to	25.01.2023	= 27 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
Total:	7 338	9 682	3 013 401	143 682 235

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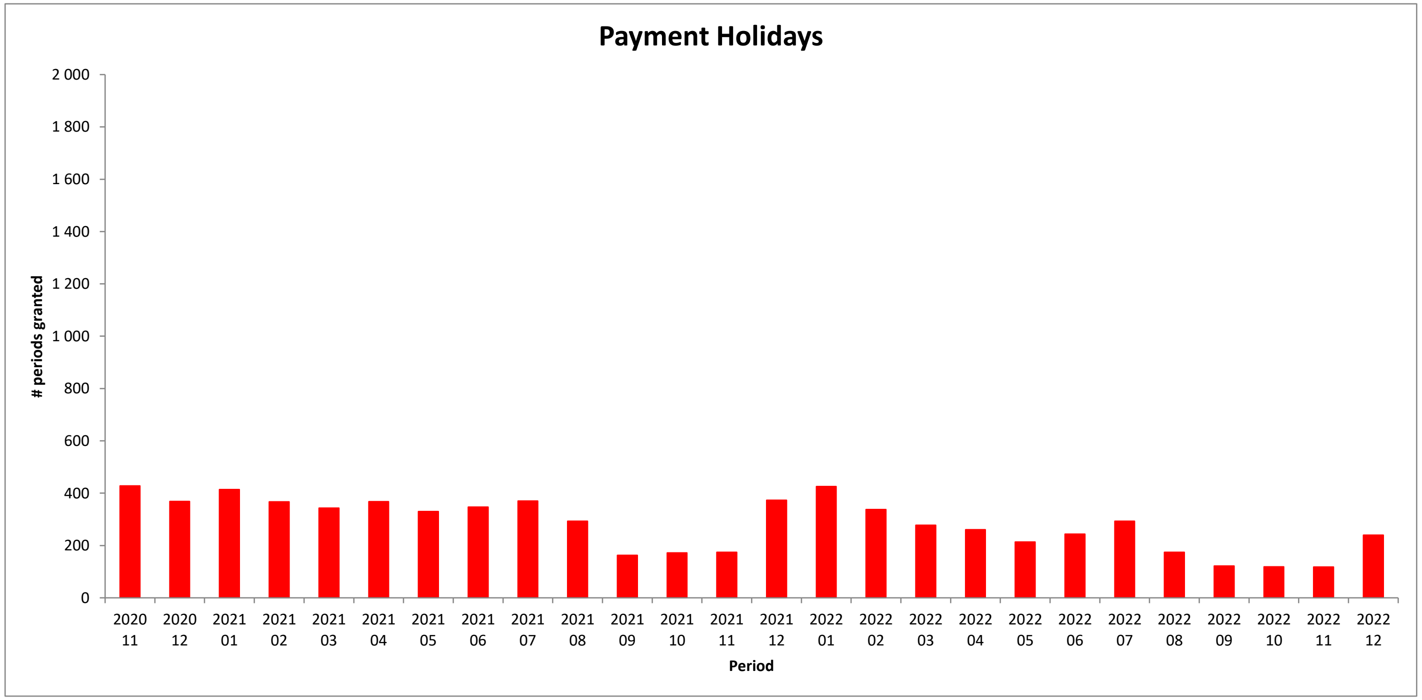
18.b Payment Holidays

Reporting Date		27.01.2023					
Payment date		25.01.2023					
Period No		26					
Monthly Period		01.12.2022					
Interest Period	from	29.12.2022	to	25.01.2023	=	27	days



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18.c Remaining Payment Holidays

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

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	239	66 202	3 318 415
	2	59	33 843	851 698
	3			
	Total	298	100 045	4 170 112

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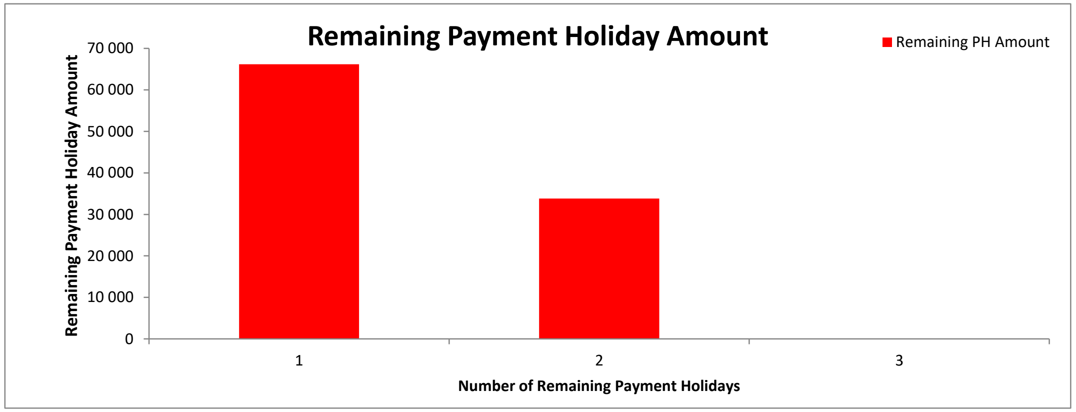
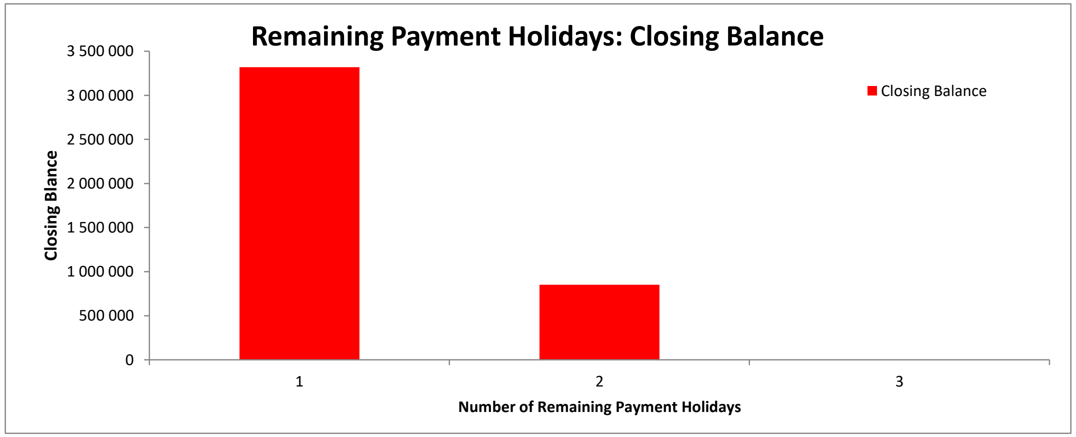
18.d Remaining Payment Holidays

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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19.a Downpayment

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

Santander Consumer Bank

Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 225	88 363 842	34,44 %	33,8	32,8
	5 %	10 %	2 748	41 656 532	16,24 %	32,8	33,2
	10 %	15 %	2 895	37 427 135	14,59 %	31,5	32,9
	15 %	20 %	2 024	24 347 391	9,49 %	30,5	32,9
	20 %	25 %	1 593	18 405 036	7,17 %	29,9	33,0
	25 %	30 %	1 211	13 151 207	5,13 %	29,7	32,9
	30 %	35 %	1 032	10 039 277	3,91 %	28,6	33,0
	35 %	100 %	3 191	23 186 180	9,04 %	27,6	32,2
	Total		20 919	256 576 600	100 %	31,7	32,9

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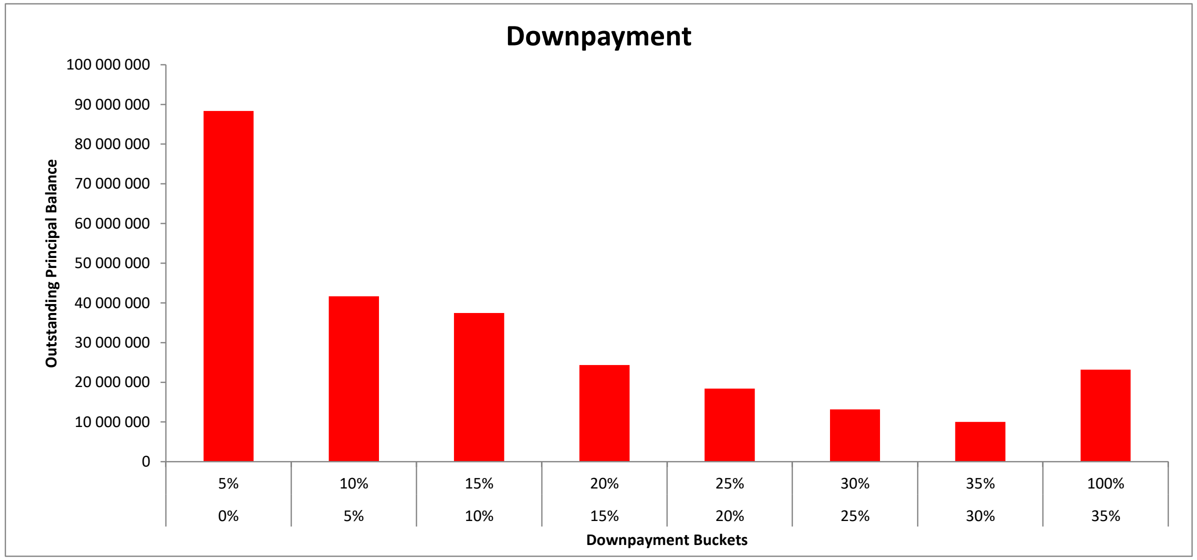
19.b Downpayment

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days



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20.a Vehicle Condtion

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

	TOTAL					
Vehicle condition	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 435	107 273 677	41,81 %	31,0	32,9
	Used	14 484	149 302 923	58,19 %	32,3	32,9
	Total	20 919	256 576 600	100 %	31,7	32,9

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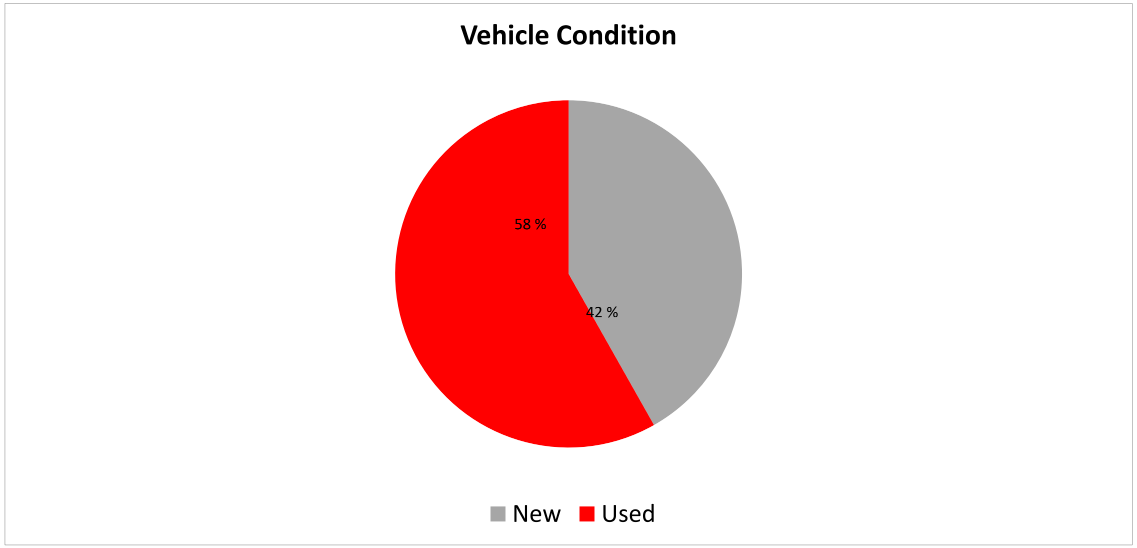
20.b Vehicle Condition

Reporting Date		27.01.2023					
Payment date		25.01.2023					
Period No		26					
Monthly Period		01.12.2022					
Interest Period	from	29.12.2022	to	25.01.2023	=	27	days



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Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

21.a Borrower Type

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 494	20 304 555	7,91 %	24,9	34,1
	Private	19 425	236 272 045	92,09 %	32,3	32,8
	Total	20 919	256 576 600	100 %	31,7	32,9

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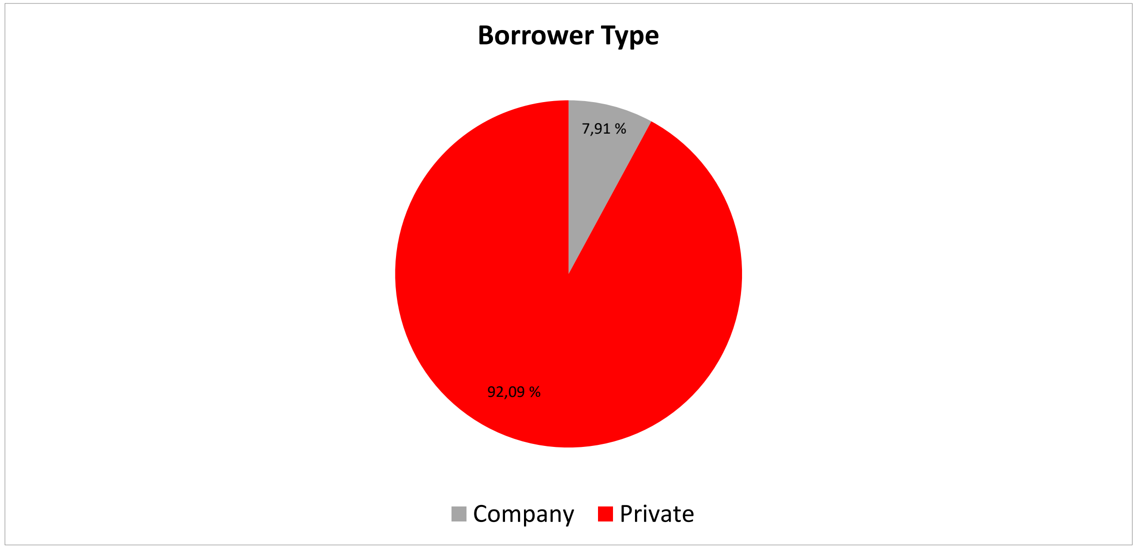
21.b Borrower Type

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days



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Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

22.a Vehicle type

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	377	10 245 616	3,99 %	35,0	31,3
	Caravans	277	3 411 986	1,33 %	34,6	32,1
	Cars	18 477	225 594 554	87,92 %	31,9	33,0
	Motorcycles	467	3 298 576	1,29 %	28,4	31,2
	Vans	1 321	14 025 867	5,47 %	27,6	33,4
		20 919	256 576 600	100 %	31,7	32,9

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22.b Vehicle type

Reporting Date		27.01.2023					
Payment date		25.01.2023					
Period No		26					
Monthly Period		01.12.2022					
Interest Period	from	29.12.2022	to	25.01.2023	=	27	days

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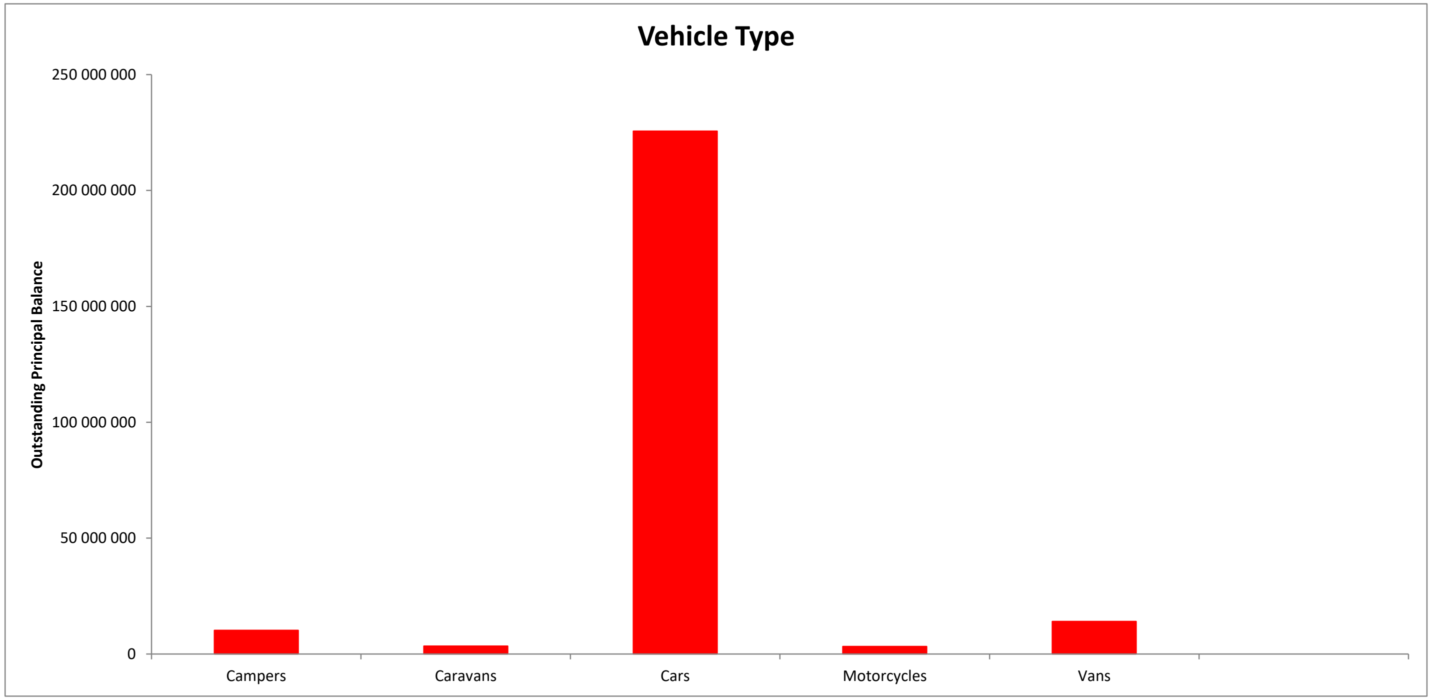

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23.a Restructured Loans

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 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
		29	566 633

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23.b Restructured Loans

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

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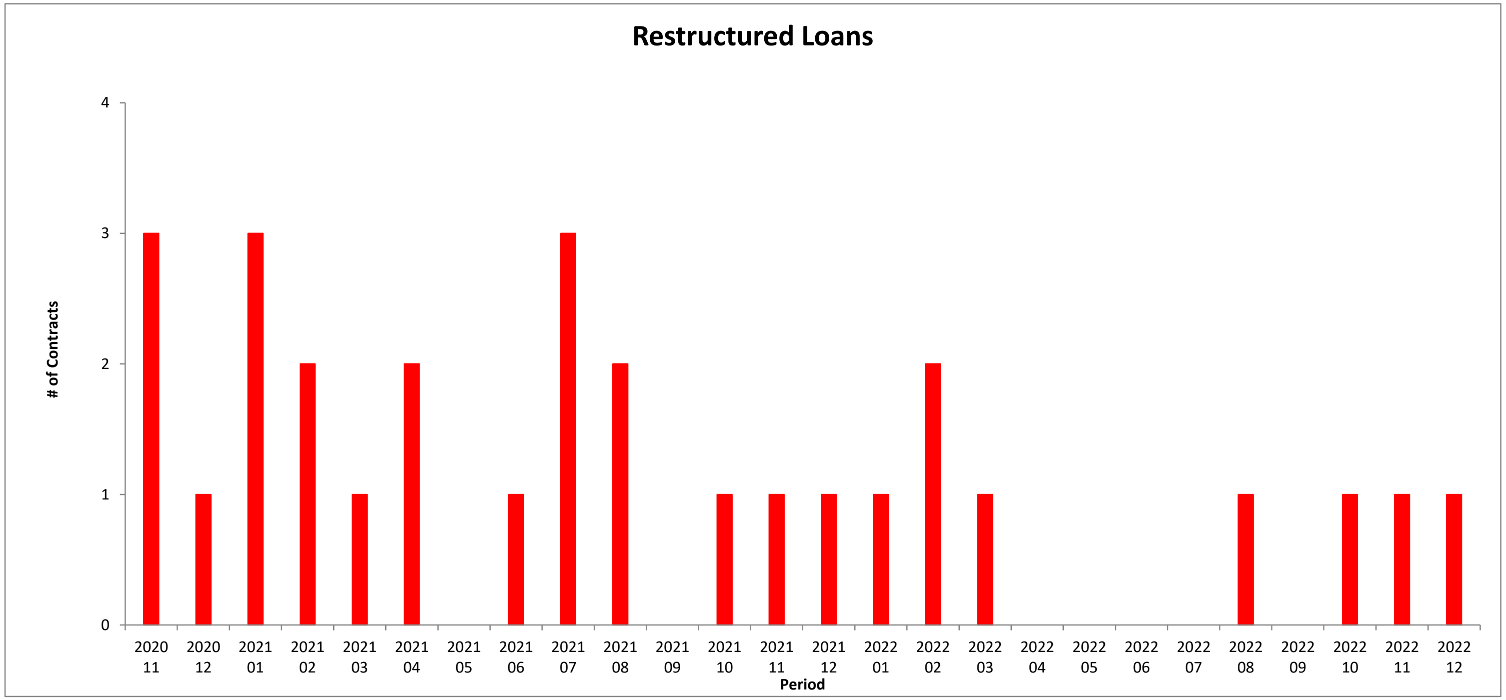

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24.a Dynamic Interest rate

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 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 %

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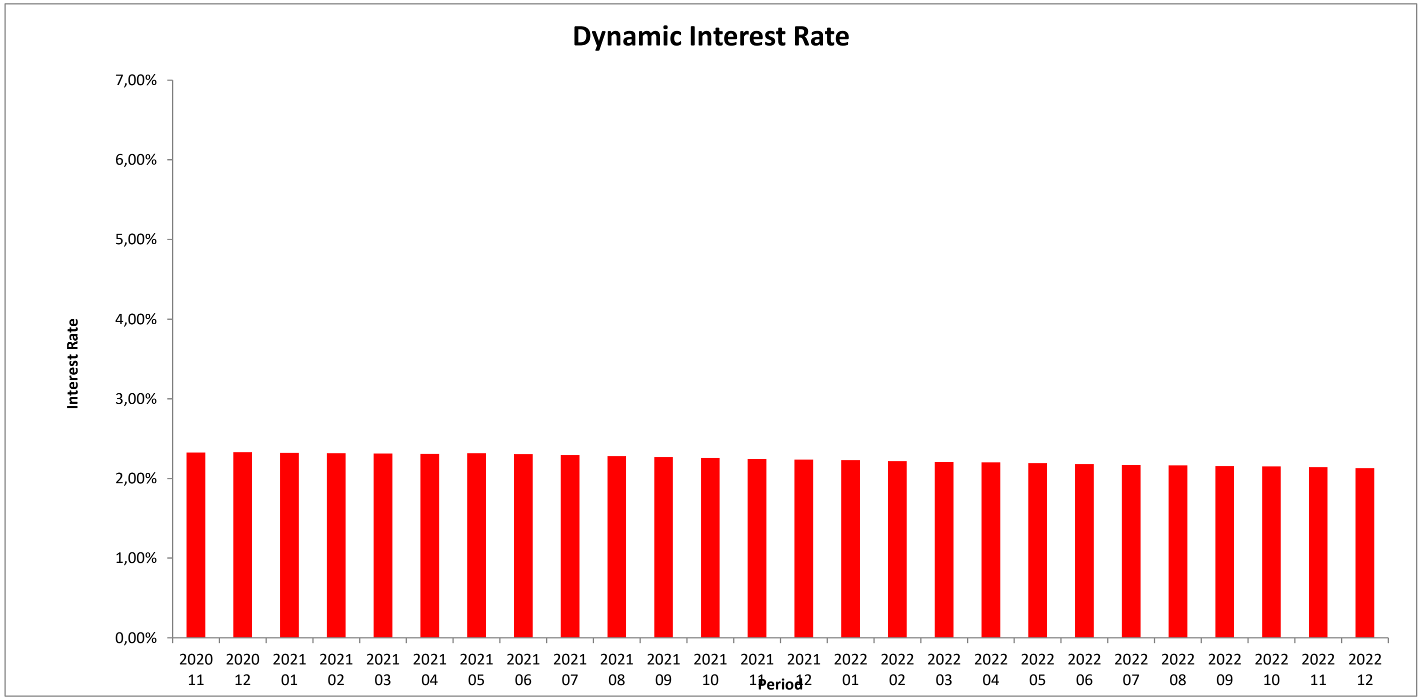
24.b Dynamic Interest Rate

Reporting Date		27.01.2023					
Payment date		25.01.2023					
Period No		26					
Monthly Period		01.12.2022					
Interest Period	from	29.12.2022	to	25.01.2023	=	27	days

Santander Consumer Bank



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25.a Dynamic Pre-Payments

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

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Dynamic Prepayment

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2020 11	28 312 103	596 759 291	25,30 %
2020 12	11 299 151	627 427 036	19,59 %
2021 01	11 575 311	628 336 885	20,00 %
2021 02	12 584 253	627 092 170	21,59 %
2021 03	13 575 000	624 523 955	23,18 %
2021 04	14 086 212	624 899 859	23,94 %
2021 05	14 081 851	624 813 092	23,93 %
2021 06	15 152 005	598 936 663	26,47 %
2021 07	12 677 662	575 853 839	23,44 %
2021 08	13 814 697	551 501 127	26,24 %
2021 09	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 %

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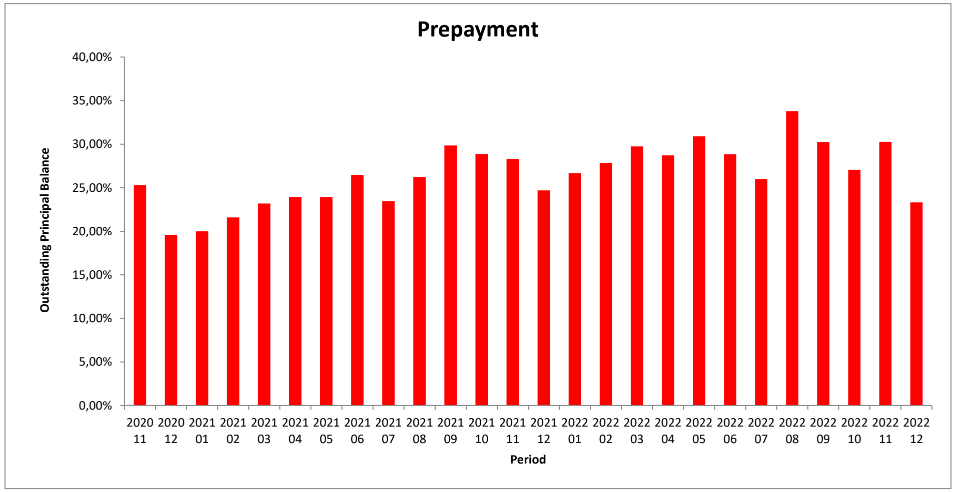
25.b Dynamic Pre-Payments

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days



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26. Delinquency

Reporting Date		27.01.2023		
Payment date		25.01.2023		
Period No		26		
Monthly Period		01.12.2022		
Interest Period	from	29.12.2022	to	25.01.2023 = 27 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
	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
2020	12	627 427 036	34 181	593 489 612	1 596	29 511 927	158	3 117 706	38	956 412	16	226 524	6	124 855	-	-	-	-
	1	628 336 885	34 320	589 982 636	1 794	31 835 460	232	5 161 615	38	711 197	14	327 141	13	219 816	5	99 019	1	2 683
	2	627 092 170	34 579	587 923 243	1 786	33 020 049	233	4 197 488	48	1 077 182	26	456 456	13	316 918	8	100 834	5	99 019
	3	624 523 955	35 304	594 488 491	1 381	24 830 220	166	3 107 059	53	905 286	32	701 987	19	318 015	9	172 895	13	179 528
	4	624 899 859	35 594	593 682 251	1 381	24 341 630	243	4 786 738	59	948 541	27	458 723	17	383 133	17	298 844	14	178 955
	5	624 813 092	35 405	585 133 911	1 903	32 689 364	248	4 530 345	79	1 367 500	33	568 602	12	257 476	11	265 894	23	414 737
2021	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
	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
2022	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

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		27.01.2023			
Payment date		25.01.2023			
Period No		26			
Monthly Period		01.12.2022			
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days

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		Recovery Quarter	2020 Q4			2021 Q1			2021 Q2			2021 Q3			2021 Q4		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2020 4	4 367	1	0	0	4 367	0	0	4 367	0	0	4 367	0	0	4 367	1 971	1 971	2 395
2021 1	281 230	19				1 716	1 716	279 514	61 396	63 112	218 118	89 257	152 369	128 862	30 581	182 949	98 281
2021 2	903 831	52							14 030	14 030	889 801	208 773	222 803	681 028	125 151	347 954	555 877
2021 3	742 108	57										25 332	25 332	716 776	291 579	316 911	425 197
2021 4	629 057	39													55 075	55 075	573 982
2022 1	853 418	54															
2022 2	997 419	56															
2022 3	807 057	53															
2022 4	849 699	62															
2023 1																	

		Recovery Quarter	2022 Q1			2022 Q2			2022 Q3			2022 Q4			2023 Q1		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2020 4	4 367	1	0	1 971	2 395	0	1 971	2 395		1 971	2 395		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			
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			
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			
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			
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			
2022 2	997 419	56				28 391	28 391	969 029	105 809	134 200	863 220	253 886	388 086	609 333			
2022 3	807 057	53							151 294	151 294	655 763	176 682	327 976	479 081			
2022 4	849 699	62										94 406	94 406	755 293			
2023 1																	

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28. Priority of Payments - Revenue

Reporting Date		27.01.2023					
Payment date		25.01.2023					
Period No		26					
Monthly Period		01.12.2022					
Interest Period	from	29.12.2022	to	25.01.2023	=	27	days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 300 905,46	EUR
Senior Expenses	-	12 514,25	EUR
Servicing Fee	-	110 470,48	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	50 584,89	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	-	112 057,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	378 881,95	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	68 987,90	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	155,00	EUR
Deferred Purchase Price to Seller		567 253,99	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 180 053,29	EUR
Senior Expenses	-	5 967,00	EUR
Issuer Swap Interest Amount	-	50 584,89	EUR
Interest Class A Notes	-	438 584,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	48 590,00	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	-	112 057,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	378 881,95	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	68 987,90	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		76 400,55	EUR

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29. Priority of Payments - Redemption

Reporting Date		27.01.2023					
Payment date		25.01.2023					
Period No		26					
Monthly Period		01.12.2022					
Interest Period	from	29.12.2022	to	25.01.2023	=	27	days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	11 614 485,73	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	-	11 614 485,73	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	11 993 367,68	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	-	10 063 237,28	EUR
(ii) Principal Payments on Class B Notes	-	1 006 307,30	EUR
(iii) Principal Payments on Class C Notes	-	923 823,10	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		10 063 237,28	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable		1 006 307,30	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		923 823,10	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	76 400,55	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	567 253,99	EUR

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30. Transaction Costs

Reporting Date		27.01.2023			
Payment date		25.01.2023			
Period No		26			
Monthly Period		01.12.2022			
Interest Period	from	29.12.2022	to	25.01.2023	= 27 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	12 514,25			
Interest accrued for the Period	EUR	599 231,00	438 584,00	48 590,00	112 057,00
Cumulative Interest accrued	EUR	7 708 833,00	3 209 471,00	461 432,00	4 037 930,00
Interest Payments	EUR	599 231,00	438 584,00	48 590,00	112 057,00
Cumulative Interest Payments	EUR	7 708 833,00	3 209 471,00	461 432,00	4 037 930,00
Interest accrued on Subordinated Loan for the Period	EUR	2 023,00			
Cumulative Interest accrued on Subordinated Loan	EUR	6 920,00			
Interest Payments on Subordinated Loan	EUR	2 023,00			
Cumulative Interest Payments on Subordinated Loan	EUR	6 920,00			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

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Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

32. Swap Overview

Class A Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class A Notes	**225 348 157**
Interest Period Start	29.12.2022
Interest Period End	25.01.2023
Interest Days	27
Settlement Date	25.01.2023
Party A Floating Interest Rate	2,595 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 438 583,85**
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	**EUR 42 252,78**

Class B Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class B Notes	**22 534 448**
Interest Period Start	29.12.2022
Interest Period End	25.01.2023
Interest Days	27
Settlement Date	25.01.2023
Party A Floating Interest Rate	2,875 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 48 589,90**
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	**EUR 8 332,11**

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Reporting Date		27.01.2023				
Payment date		25.01.2023				
Period No		26				
Monthly Period		01.12.2022				
Interest Period	from	29.12.2022	to	25.01.2023	=	27 days

31. Contact Details

Santander Consumer Bank AS

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