SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		29.03.2023				
Payment date		27.03.2023		Following payment dates:		25.04.2023
Period No		28				25.05.2023
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days
Cut-Off date		28.02.2023				

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

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

	Current Period Aggregated Outstanding Principal Amount	
Outstanding receivables		
Opening balance prior to replenishment	**243 774 281,32**	**EUR**
Scheduled Loan Principal Repayments (+MC)	5 344 181,41	EUR
Prepayments	5 417 712,38	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**10 761 893,79**	**EUR**
New Defaulted Auto Loans in Period	294 604,75	EUR
Closing balance prior to replenishment	**232 717 782,78**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**232 717 782,78**	**EUR**
Principal Recoveries on loans in default	184 545,80	EUR
Total revenue collections		
Total Revenue Received in Period	**678 247,76**	**EUR**

# Loans		
At beginning of period	20 222	Loans
Replenished contracts this period	-	Loans
Paid in Full	579	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	22	Loans
At end of period	**19 621**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	878 978,06	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	3 149,44	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	74 703,26	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	**956 830,76**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	516 198,99	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	547 471,88	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	13 603,64	EUR
g. Liquidity Reserve Excess Amount	61 099,62	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**1 138 374,13**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

Purchaser Available Redemption Receipts

	Current Period	
a. Collections: Principal payments, Deemed Collection	10 761 893,79	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date)	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	**10 761 893,79**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10 761 893,79	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	294 604,75	EUR
Total Amount for Issuer Available Redemtion Receipts	**11 056 498,54**	**EUR**

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4. Reserve Accounts

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

Note Balance

Beginning of Period	243 774 281,32	EUR
End of Period	232 717 782,78	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 184 065,31	EUR
Cash Outflow		59 080,93	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 124 984,39	EUR
Required Reserve Amount	0,5 %	1 124 984,39	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		29.03.2023				
Payment date		27.03.2023				
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Asset Balance

Opening balance prior to replenishment	243 774 281,32	EUR
Closing balance prior to replenishment	232 717 782,78	EUR
Closing Balance post replenishment	232 717 782,78	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	215 811 737,85	92,74 %	18 248
1-29 days past due	12 071 847,68	5,19 %	1 004
Delinquent Receivables:			
30-59 days past due	2 929 515,96	1,26 %	231
60-89 days past due	1 034 050,70	0,44 %	75
90-119 days past due	469 912,17	0,20 %	37
120-149 days past due	308 657,61	0,13 %	19
150-179 days past due	92 060,81	0,04 %	7
Total Performing and Delinquent	**232 717 783**	**100,00 %**	**19 621**
Current Period Defaults	294 604,75		22
Cumulative Defaults	6 443 170,46		427
Current Period Principal Recoveries	184 545,80		
Cumulative Principal Recoveries	3 351 980,53		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,48 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,46 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,47 %	
or [A] + [B] - [C] / [D] < 10%	**36,28 %**	
[A] Aggregate Outstanding Asset Principal Amount	232 717 782,78	
[B] Aggregate principal balance of Defaulted Contracts	6 443 170,46	
[C] Recoveries received on such Defaulted Contracts	3 351 980,53	
[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		2,08 %
[B] Delinquency Ratio, preceding Payment Date		2,27 %
[C] Delinquency Ratio, second preceding Payment Date		2,06 %
or Servicer Termination Event	**NO**	
or Swap Counterparty Downgrade Event	**NO**	

Pro Rata Trigger Event, where [A] / [B] ≥ 16% — 16,09 % — <u>YES</u>

[A] [1] + [2]	39 231 362,24
Class B Principal Amount [1]	20 453 958,09
Class C Principal Amount [2]	18 777 404,15
[B] Aggregated Outstanding Note Principal Amount	243 774 281,32

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%)	2,11 %
Weighted average months to maturity (max 57)	*30,05**
Used Vehicles (max 69%)	57,67 %
Balloon Loans (max 63%)	70,29 %
Corporate Borrowers (max 11%)	7,60 %
IRB (min 95%)	95,68 %

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

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6. Note Principal

Reporting Date		29.03.2023			
Payment date		27.03.2023			
Period No		28			
Monthly Period		01.02.2023			
Interest Period	from	27.02.2023	to	27.03.2023 =	28 days

	Class A	Class B	Class C	
Note Principal				
Beginning of Period	204 542 919,09	20 453 958,09	18 777 404,15	EUR
Sequential Amortization	-	-	-	EUR
Pro Rata Amortization	9 277 141,44	927 699,00	851 658,10	EUR
End of Period	195 265 777,65	19 526 259,08	17 925 746,05	EUR
Principal Deficiency Sub-Ledger				
Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	294 604,75	EUR
Credit PDL	-	-	294 604,75	EUR
End of Period	-	-	-	EUR
Net Note Principal				
Beginning of Period	204 542 919,09	20 453 958,09	18 777 404,15	EUR
End of Period	195 265 777,65	19 526 259,08	17 925 746,05	EUR

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7. Outstanding Notes

Reporting Date		29.03.2023			
Payment date		27.03.2023			
Period No		28			
Monthly Period		01.02.2023			
Interest Period	from	27.02.2023	to	27.03.2023 =	28 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		25.10.2030	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	243 774 281,32	204 542 919,09	20 453 958,09	18 777 404,15
Available Distribution Amount	11 056 498,54			
Amortisation	11 056 498,54			
Redemption per Class	11 056 498,54	9 277 141,44	927 699,00	851 658,10
Redemption per Note		1 568,41	3 041,64	3 041,64
Outstanding Closing Balance		195 265 777,65	19 526 259,08	17 925 746,05
Net Outstanding Closing Balance	232 717 782,78	195 265 777,65	19 526 259,08	17 925 746,05
Current Tranching	100 %	83,91 %	8,39 %	7,70 %
Current Pool Factor		0,33	0,64	0,64

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		28	28	30
Principal Outstanding per Note Beginning of Period		34 580,38	67 062,16	67 062,16
>Principal Repayment per note		1 568,41	3 041,64	3 041,64
Principal Outstanding per Note End of Period		33 011,97	64 020,52	64 020,52
>Interest accrued for the period		83,46	176,46	363,25
Interest Payment	649 182,82	493 652,97	53 818,91	101 710,94
Interest Payment per Note		83,46	176,46	363,25

3. Credit Enhancements

	Class A	Class B	Class C
Initial total CE (Subordination)	9,00 %	4,31 %	0,00 %
Initial total CE (Subordination, incl. Liquitidy Reserve)	9,48 %	4,79 %	0,00 %
Current CE (Subordination incl. Excess Spread)	17,94 %	9,55 %	1,85 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	18,47 %	10,08 %	1,85 %
Current CE (Subordination)	16,09 %	7,70 %	0,00 %
Current CE (Subordination, incl. Liquitidy Reserve)	16,62 %	8,23 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	29.03.2023
Payment date	27.03.2023
Period No	28
Monthly Period	01.02.2023
Interest Period :	27.02.2023 to 27.03.2023 = 28 days

Santander Consumer Bank

			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

Average amount - all:	18 113

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

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9.b Original Principal Balance Graph

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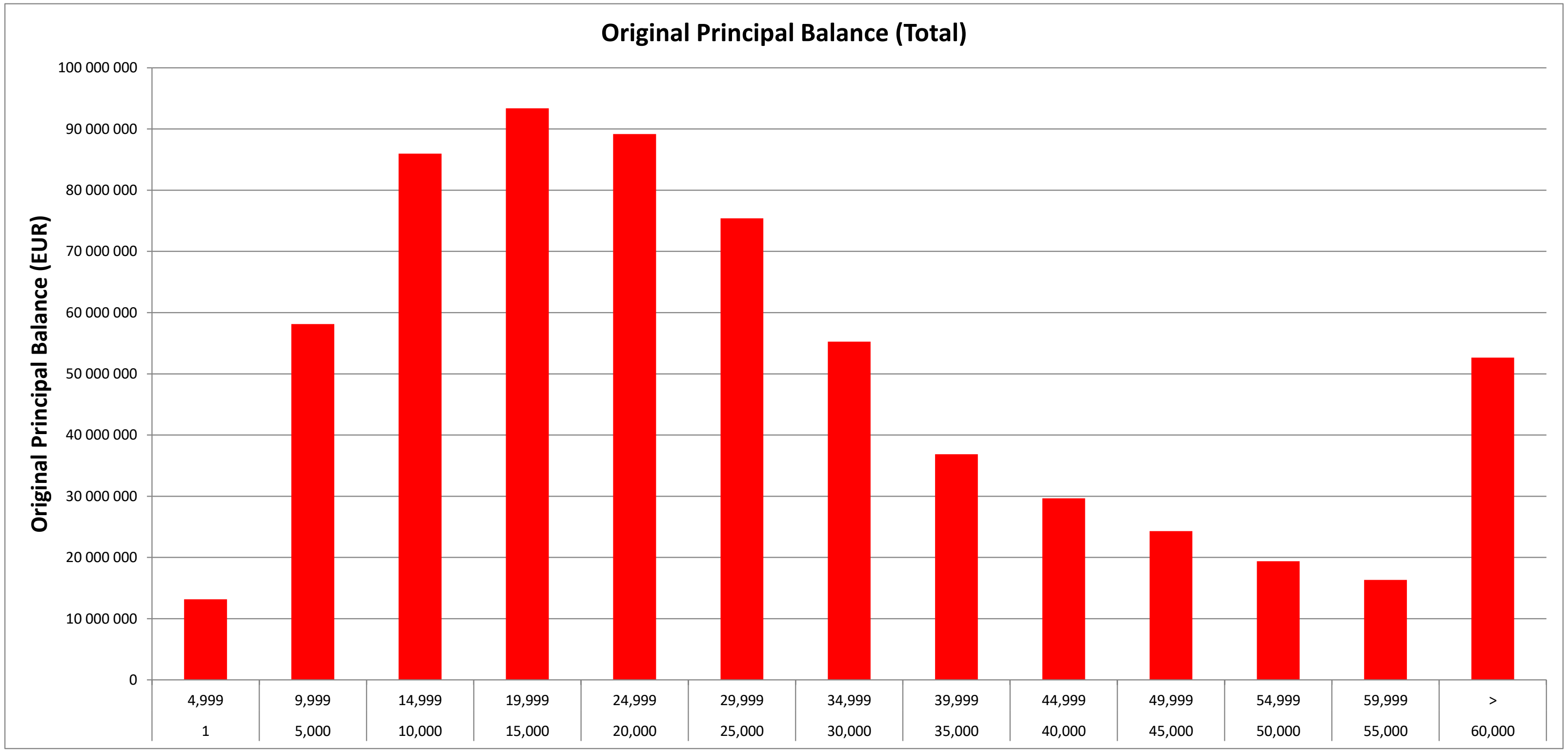

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10.a Outstanding Principal Balance

Reporting Date		29.03.2023					
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Average amount - all:	11 861

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 331	14 969 871	6,43 %	19,1	37,5
	5 000	10 000	5 427	39 811 127	17,11 %	27,1	36,0
	10 000	15 000	3 469	42 624 612	18,32 %	29,7	35,4
	15 000	20 000	2 328	40 331 850	17,33 %	30,5	35,0
	20 000	25 000	1 271	28 253 649	12,14 %	31,6	34,2
	25 000	30 000	649	17 756 947	7,63 %	33,1	33,5
	30 000	35 000	386	12 460 115	5,35 %	33,4	33,1
	35 000	40 000	266	9 946 341	4,27 %	33,9	33,3
	40 000	45 000	183	7 737 447	3,32 %	35,7	32,5
	45 000	50 000	105	4 967 925	2,13 %	33,1	32,7
	50 000	55 000	67	3 512 553	1,51 %	34,7	32,6
	55 000	60 000	39	2 229 651	0,96 %	33,5	34,8
	60 000	-	100	8 115 696	3,49 %	32,1	33,1
	Total		19 621	232 717 783	100 %	30,1	34,8

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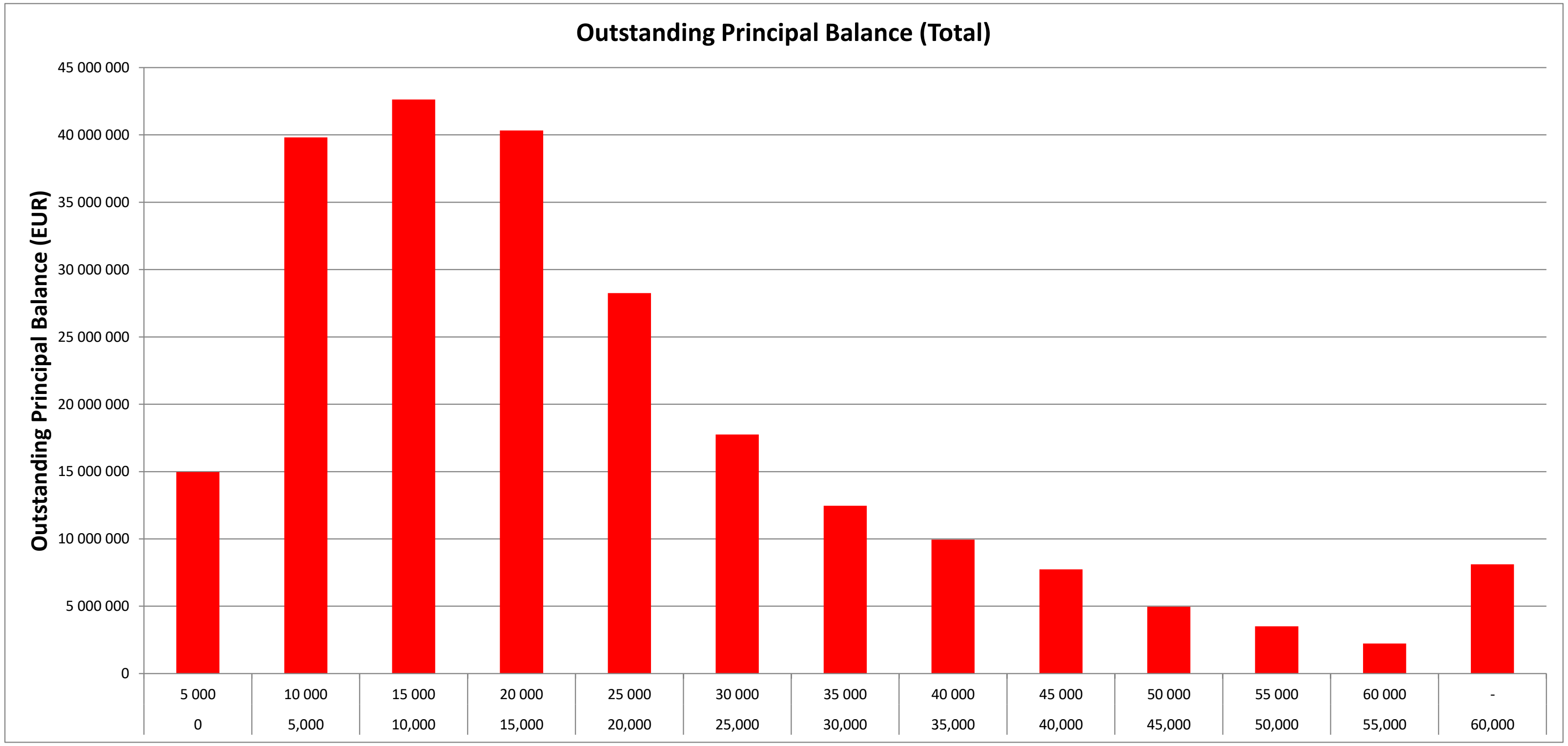
10.b Outstanding Principal Balance Graph

Reporting Date		29.03.2023					
Payment date		27.03.2023					
Period No		28					
Monthly Period		01.02.2023					
Interest Period	from	27.02.2023	to	27.03.2023	=	28	days



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11.a Geographical Distribution

Reporting Date		29.03.2023		
Payment date		27.03.2023		
Period No		28		
Monthly Period		01.02.2023		
Interest Period	from	27.02.2023	to	27.03.2023 = 28 days

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	2 034	21 629 701	9,29 %	28,3	35,0
Eastern Finland	797	8 614 784	3,70 %	30,1	35,3
East Tavastia	1 099	12 815 195	5,51 %	30,3	35,1
Greater Helsinki	6 187	83 178 045	35,74 %	30,1	34,7
Northern Finland	1 745	20 876 190	8,97 %	30,6	34,9
Northern Savonia	886	9 529 139	4,09 %	28,7	35,0
Ostrobothnia	1 310	12 729 302	5,47 %	30,1	35,1
South-Eastern Fi	1 169	12 511 178	5,38 %	30,3	34,4
South-Western Fi	2 291	26 456 714	11,37 %	30,9	34,8
Western Tavastia	2 103	24 377 536	10,48 %	30,1	34,7
Total	19 621	232 717 783	100 %	30,1	34,8

Geographic distribution

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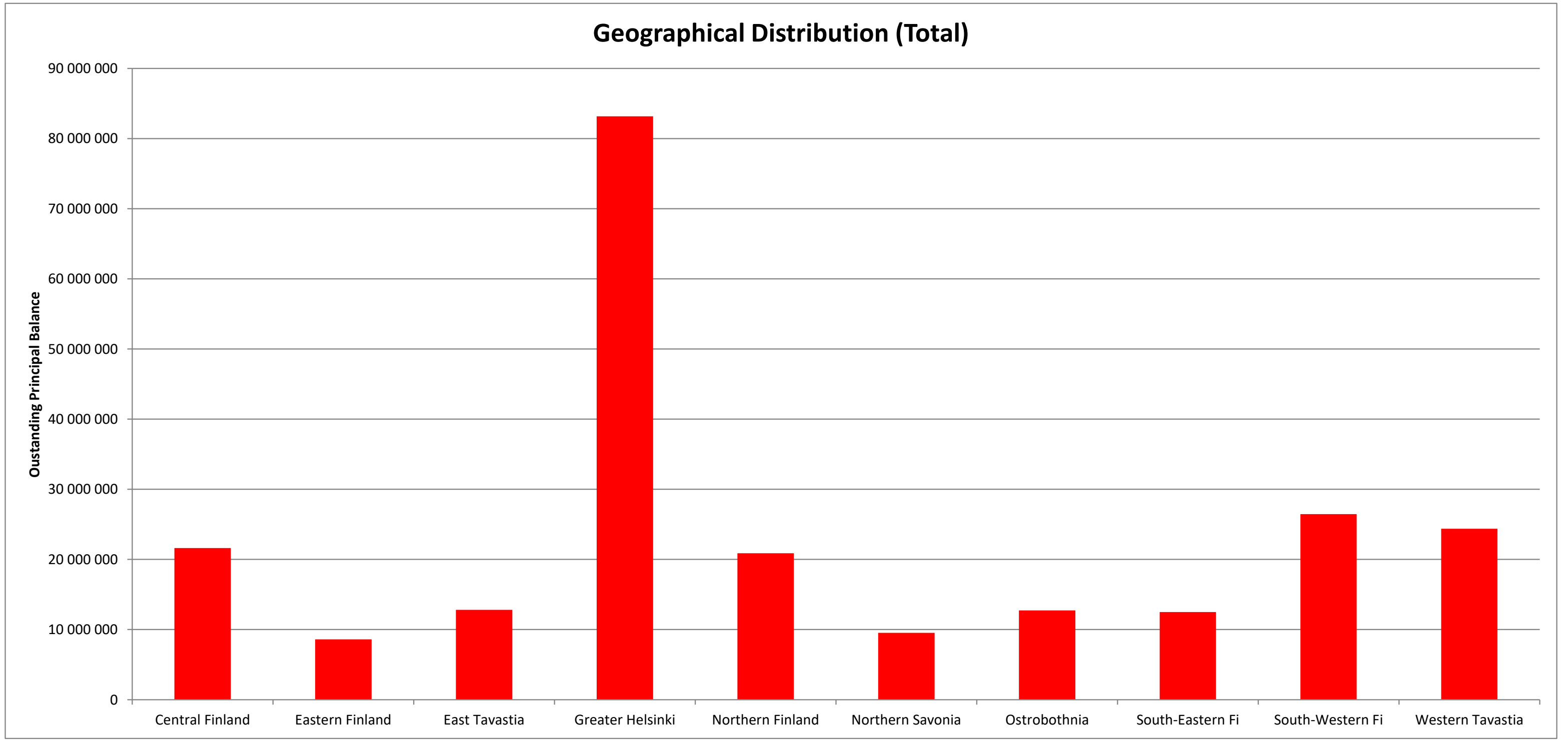
11.b Geographical Distribution Graph

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days



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12.a Interest Rate

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

Santander Consumer Bank

Interest distribution	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	5 491	74 409 002	31,97 %	28,3	35,4
	1 %	2 %	5 116	74 649 953	32,08 %	31,4	34,3
	2 %	4 %	5 552	61 036 273	26,23 %	30,6	34,4
	4 %	6 %	2 653	18 270 141	7,85 %	30,2	35,1
	6 %	8 %	801	4 321 932	1,86 %	27,9	38,2
	8 %	10 %	7	27 116	0,01 %	27,3	36,2
	10 %	12 %	1	3 366	0,00 %	21,0	41,0
	12 %	14 %					
	14 %	16 %					
	16 %	18 %					
	18 %	-					
	Total		19 621	232 717 783	100 %	30,1	34,8

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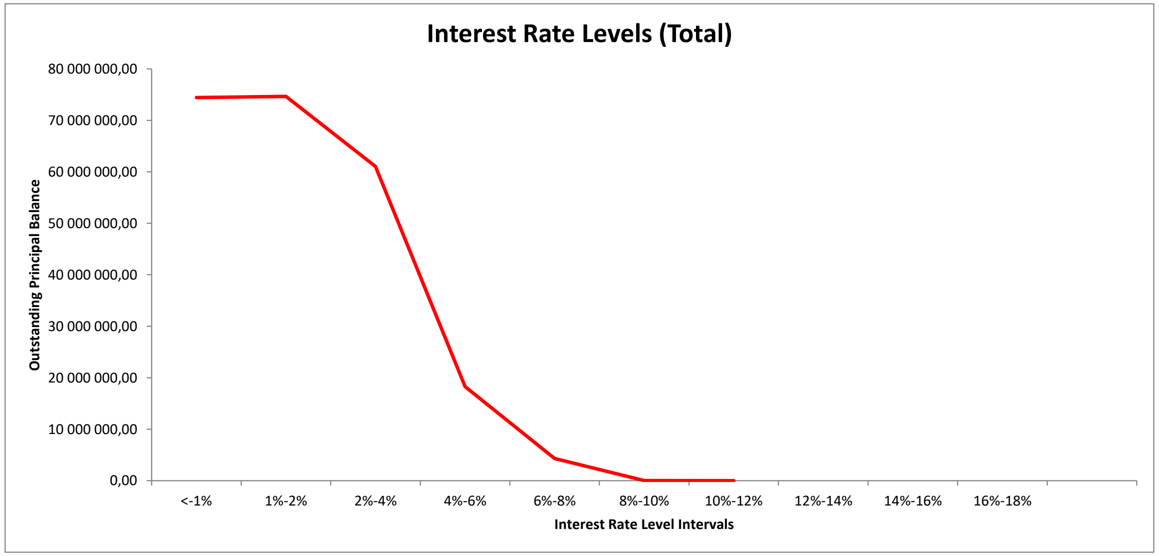
12.b Interest Rate

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days



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13.a Remaining Terms

Reporting Date		29.03.2023					
Payment date		27.03.2023					
Period No		28					
Monthly Period		01.02.2023					
Interest Period	from	27.02.2023	to	27.03.2023	=	28	days

Santander Consumer Bank

Months to maturity	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	0	19	54 257	0,02 %	0,0	51,8
	1	12	2 593	9 513 720	4,09 %	8,5	44,2
	13	24	5 929	54 556 357	23,44 %	19,9	39,7
	25	36	7 770	107 206 694	46,07 %	30,4	33,8
	37	48	3 211	59 363 324	25,51 %	41,5	30,9
	49	60	99	2 023 432	0,87 %	49,6	23,8
	61	72					
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		19 621	232 717 783	100 %	30,1	34,8

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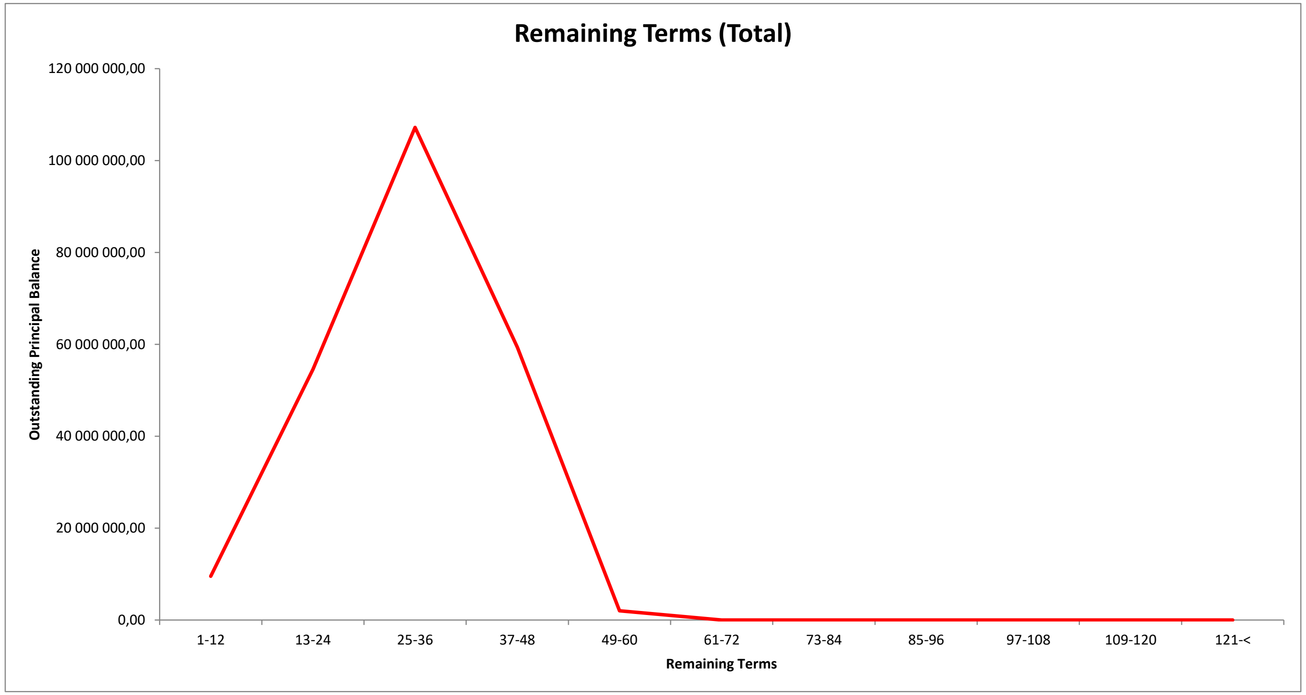
13.b Remaining Terms

Reporting Date		29.03.2023					
Payment date		27.03.2023					
Period No		28					
Monthly Period		01.02.2023					
Interest Period	from	27.02.2023	to	27.03.2023	=	28	days

Santander Consumer Bank



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14.a Seasoning

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

Santander Consumer Bank

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12					
	13	24	506	7 028 337	3,02 %	40,1	23,4
	25	36	10 755	140 229 761	60,26 %	33,2	31,2
	37	48	7 165	76 610 212	32,92 %	25,1	40,3
	49	60	1 041	8 128 275	3,49 %	14,6	52,7
	61	72	154	721 197	0,31 %	9,7	64,2
	73	84					
	85	96					
	Total		19 621	232 717 783	100 %	30,1	34,8

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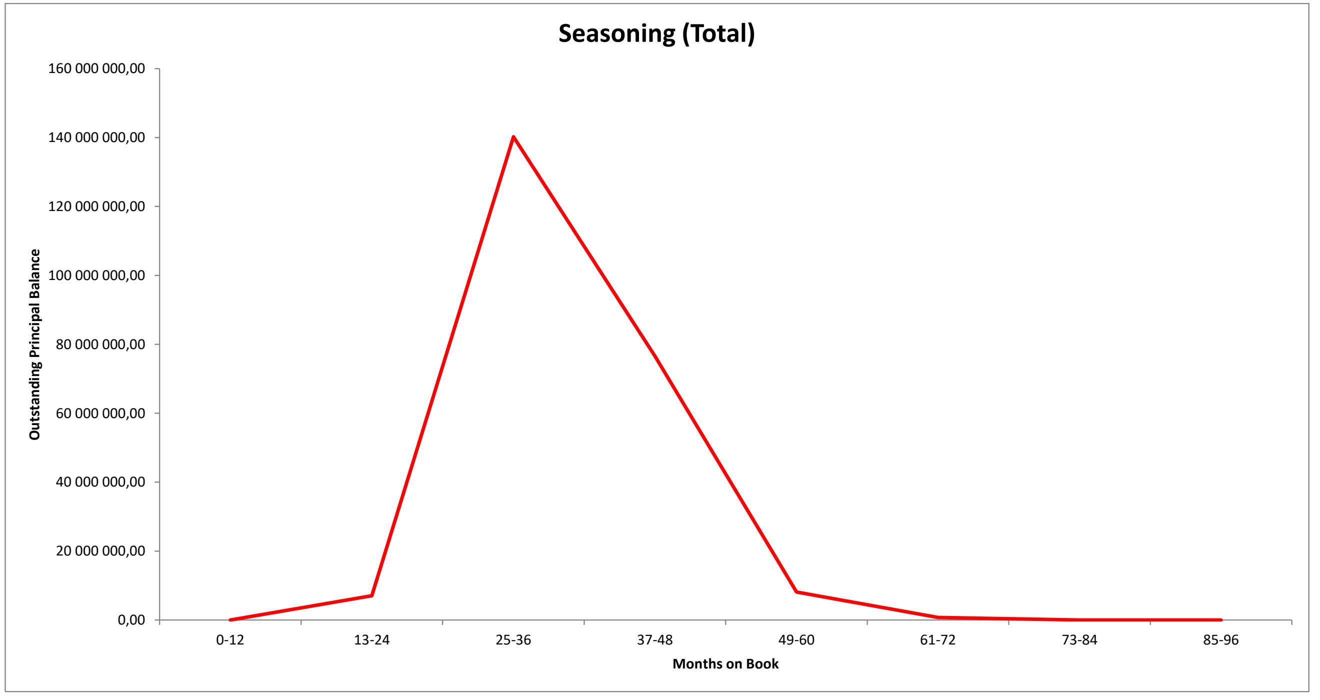
14.b Seasoning

Reporting Date		29.03.2023					
Payment date		27.03.2023					
Period No		28					
Monthly Period		01.02.2023					
Interest Period	from	27.02.2023	to	27.03.2023	=	28	days



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15.a Balloon loans

Reporting Date		29.03.2023			
Payment date		27.03.2023			
Period No		28			
Monthly Period		01.02.2023			
Interest Period	from	27.02.2023	to	27.03.2023	= 28 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	10 825	69 129 397	29,7 %	2 650	0,0 %	28,5	34,2
	Balloon	8 796	163 588 386	70,3 %	82 365 565	50,3 %	30,7	35,0
	Total	19 621	232 717 783	100 %	82 368 215	35 %	30,1	34,8

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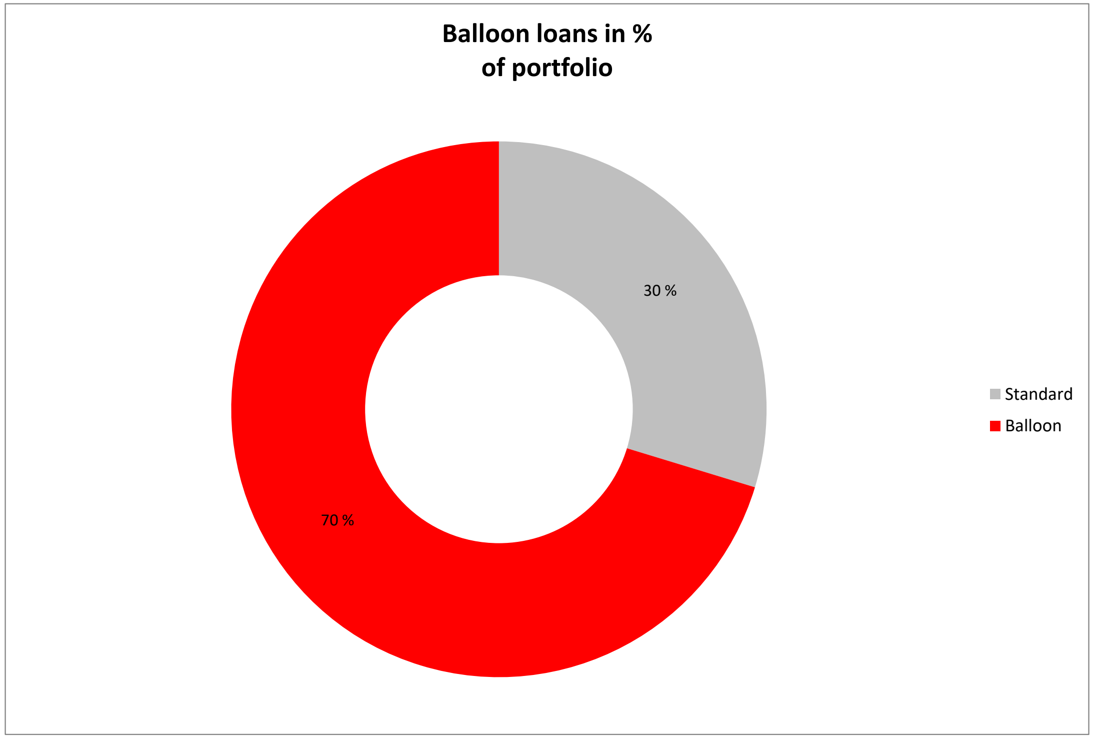
15.b Balloon loans

Reporting Date		29.03.2023					
Payment date		27.03.2023					
Period No		28					
Monthly Period		01.02.2023					
Interest Period	from	27.02.2023	to	27.03.2023	=	28	days



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Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

16.a # loans per borrower

Santander Consumer Bank

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	19 390	229 487 521	98,61 %
	2	105	2 985 738	1,28 %
	3	4	130 165	0,06 %
	4	1	97 670	0,04 %
	5	1	16 688	0,01 %
	6			
	7			
	8			
	9			
	10			
	Total:	19 501	232 717 783	100,0 %

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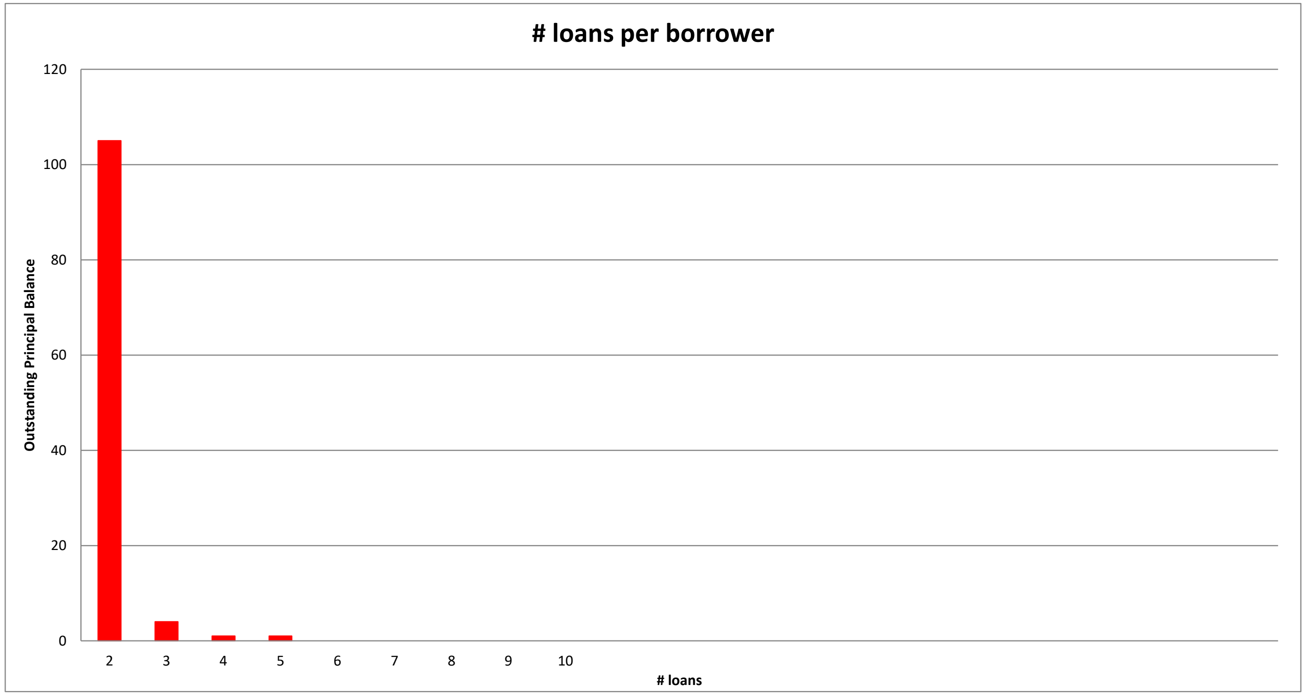
16.b # loans per borrower

Reporting Date		29.03.2023					
Payment date		27.03.2023					
Period No		28					
Monthly Period		01.02.2023					
Interest Period	from	27.02.2023	to	27.03.2023	=	28	days



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17.a Amortization Profile

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	232 717 783	226 969 884	5 747 899	408 911	2,13 %	97,53 %
2	226 969 884	221 275 042	5 694 842	398 147	2,13 %	95,08 %
3	221 275 042	215 621 852	5 653 189	387 355	2,12 %	92,65 %
4	215 621 852	209 872 642	5 749 210	376 610	2,12 %	90,18 %
5	209 872 642	204 237 349	5 635 293	365 772	2,11 %	87,76 %
6	204 237 349	198 482 878	5 754 471	355 109	2,11 %	85,29 %
7	198 482 878	192 559 205	5 923 673	344 171	2,10 %	82,74 %
8	192 559 205	186 713 636	5 845 569	333 232	2,10 %	80,23 %
9	186 713 636	180 876 779	5 836 858	322 336	2,09 %	77,72 %
10	180 876 779	175 384 120	5 492 659	311 536	2,09 %	75,36 %
11	175 384 120	169 802 562	5 581 558	301 280	2,08 %	72,97 %
12	169 802 562	164 137 610	5 664 952	290 935	2,08 %	70,53 %
13	164 137 610	158 466 814	5 670 796	280 465	2,07 %	68,09 %
14	158 466 814	152 812 192	5 654 623	270 092	2,06 %	65,66 %
15	152 812 192	147 331 899	5 480 293	259 723	2,06 %	63,31 %
16	147 331 899	141 838 442	5 493 457	249 628	2,05 %	60,95 %
17	141 838 442	136 278 819	5 559 623	239 601	2,05 %	58,56 %
18	136 278 819	129 627 368	6 651 450	229 344	2,04 %	55,70 %
19	129 627 368	122 077 119	7 550 250	217 886	2,04 %	52,46 %
20	122 077 119	115 248 449	6 828 669	205 595	2,04 %	49,52 %

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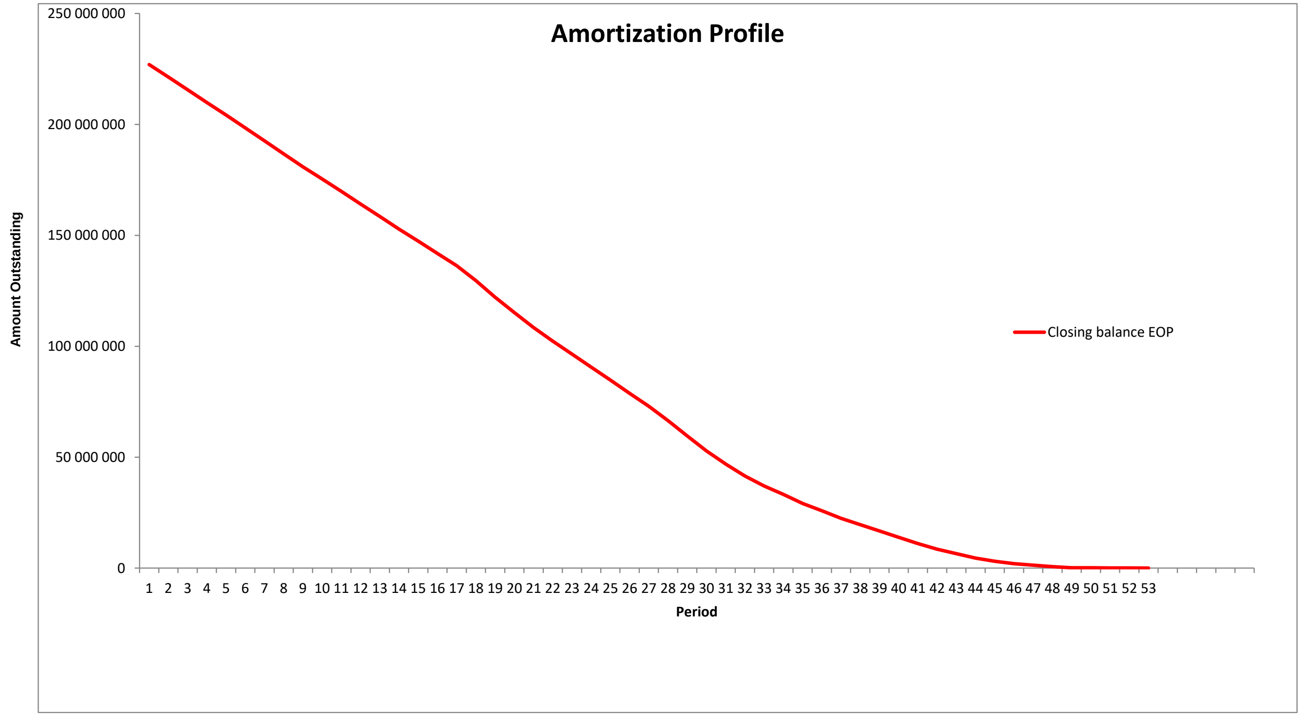
17.b Amortization Profile

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days



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18.a Payment Holidays

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2020 11	428	556	192 618	9 244 903
	2020 12	369	471	128 552	7 461 995
	2021 01	414	579	195 860	9 192 251
	2021 02	367	512	168 583	8 023 790
	2021 03	343	471	153 683	8 018 179
	2021 04	368	512	177 988	8 205 864
	2021 05	330	466	152 079	7 454 113
	2021 06	347	460	129 017	6 959 564
	2021 07	370	474	139 037	7 079 668
	2021 08	293	360	106 689	5 724 723
	2021 09	163	211	65 334	3 408 453
	2021 10	172	210	56 468	3 205 305
	2021 11	174	250	72 814	3 405 310
	2021 12	373	455	120 210	6 224 684
	2022 01	426	587	179 514	8 774 934
	2022 02	338	473	151 562	6 648 349
	2022 03	278	359	116 256	5 172 281
	2022 04	261	343	105 591	4 862 310
	2022 05	214	261	71 068	3 413 353
	2022 06	244	316	89 126	4 112 527
	2022 07	293	364	112 001	5 271 795
	2022 08	174	210	59 435	2 866 729
	2022 09	122	152	47 453	2 111 577
	2022 10	119	154	67 101	1 854 375
	2022 11	118	177	72 959	1 741 141
	2022 12	240	299	82 401	3 244 062
	2023 01	335	471	152 714	5 965 220
	2023 02	250	351	108 750	4 116 180
	2023 03				
	2023 04				
	2023 05				
	2023 06				
	Total:	7 923	10 504	3 274 865	153 763 636

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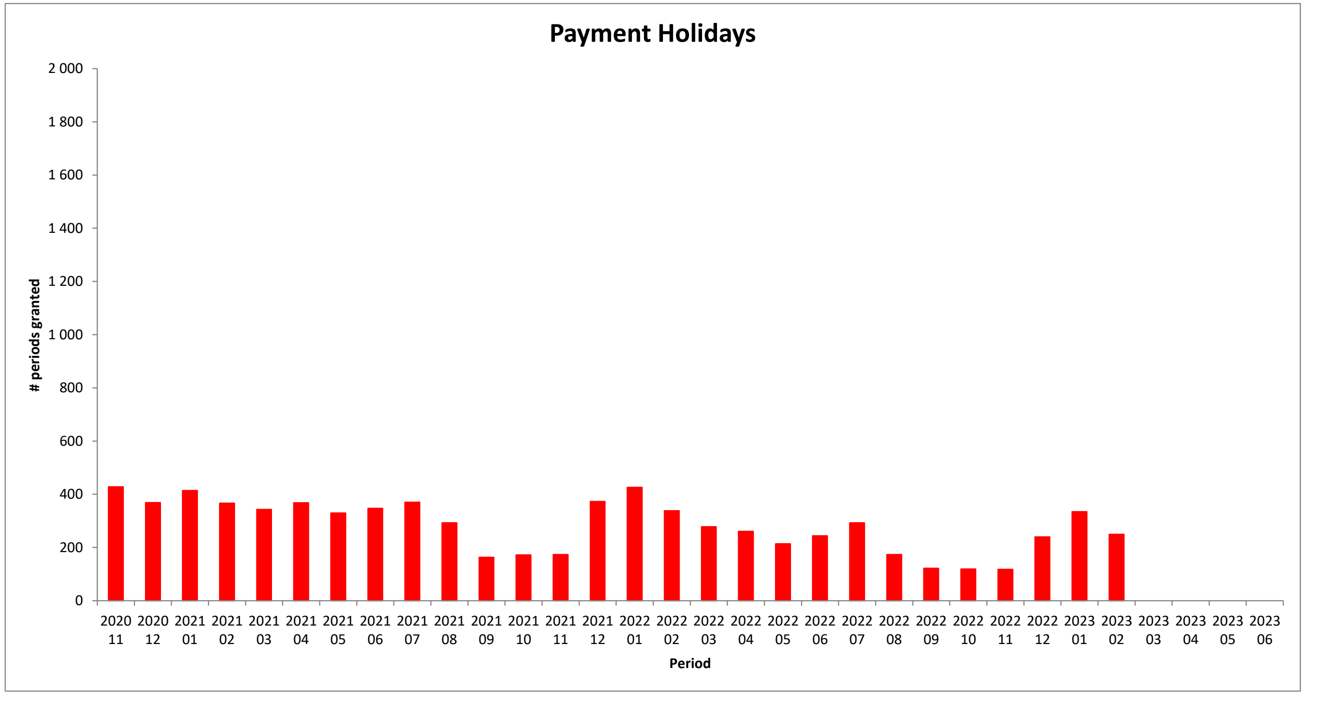
18.b Payment Holidays

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days



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18.c Remaining Payment Holidays

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

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Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	278	87 920	4 781 388
	2	101	63 415	1 642 570
	3			
	Total	379	151 335	6 423 958

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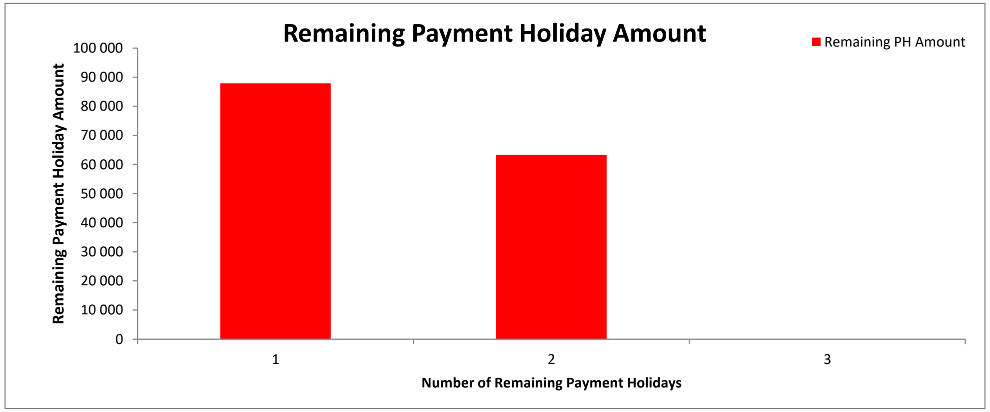
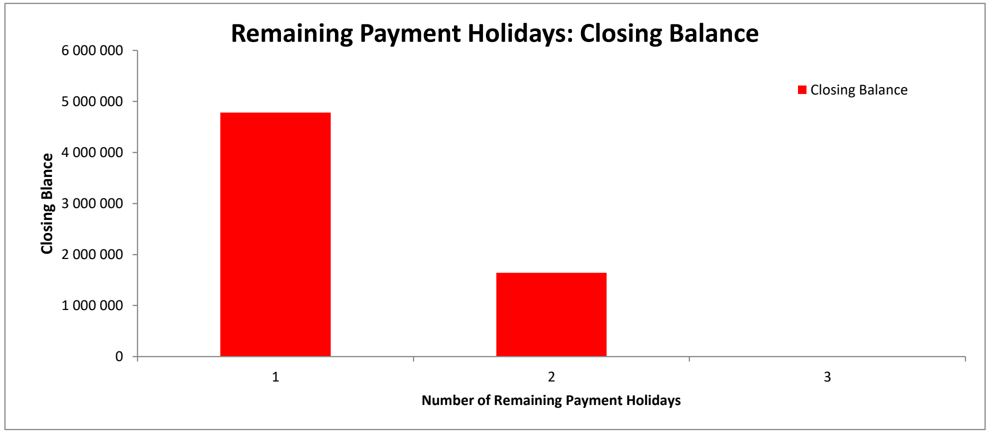
18.d Remaining Payment Holidays

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days





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19.a Downpayment

Reporting Date		29.03.2023			
Payment date		27.03.2023			
Period No		28			
Monthly Period		01.02.2023			
Interest Period	from	27.02.2023	to	27.03.2023	= 28 days

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	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
Downpayment %	0 %	5 %	5 822	80 007 105	34,38 %	32,0	34,7
	5 %	10 %	2 602	37 840 760	16,26 %	31,0	35,2
	10 %	15 %	2 734	34 126 693	14,66 %	29,8	34,9
	15 %	20 %	1 905	22 182 637	9,53 %	28,9	34,8
	20 %	25 %	1 508	16 826 082	7,23 %	28,2	34,9
	25 %	30 %	1 137	12 040 236	5,17 %	28,1	34,8
	30 %	35 %	967	8 988 739	3,86 %	26,9	34,9
	35 %	100 %	2 946	20 705 531	8,90 %	26,2	34,0
	Total		19 621	232 717 783	100 %	30,1	34,8

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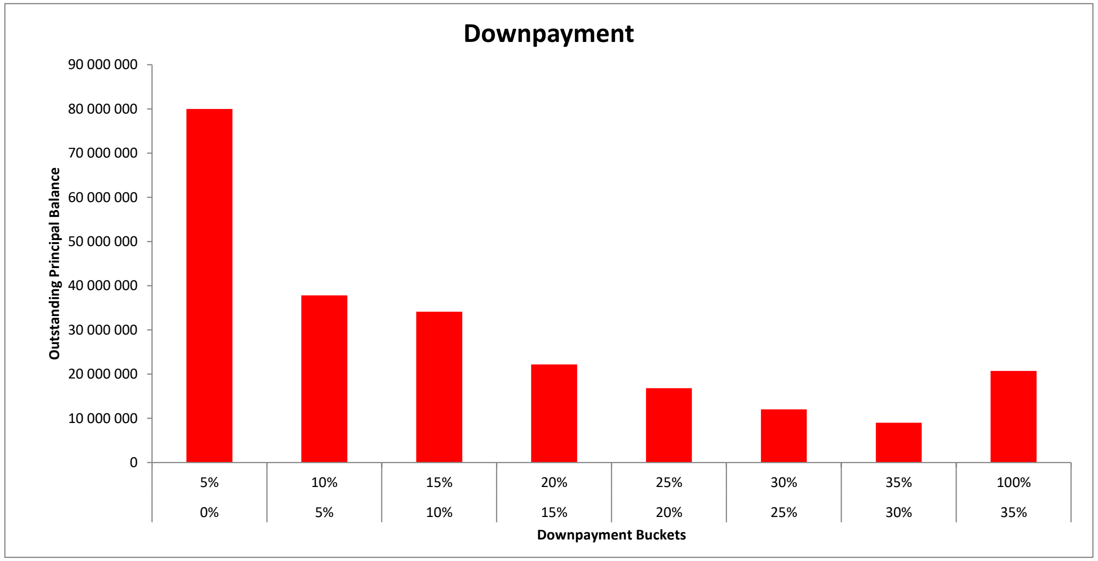
19.b Downpayment

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days



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20.a Vehicle Condtion

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 130	98 503 917	42,33 %	29,3	34,8
	Used	13 491	134 213 866	57,67 %	30,6	34,8
	Total	19 621	232 717 783	100 %	30,1	34,8

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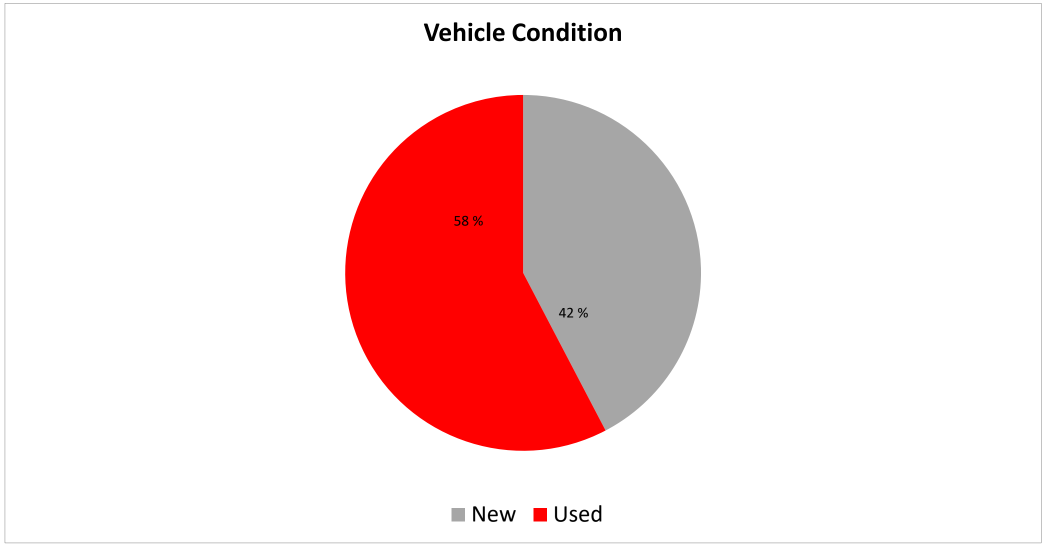
20.b Vehicle Condition

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days



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21.a Borrower Type

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 357	17 695 648	7,60 %	23,4	35,9
	Private	18 264	215 022 135	92,40 %	30,6	34,7
	Total	19 621	232 717 783	100 %	30,1	34,8

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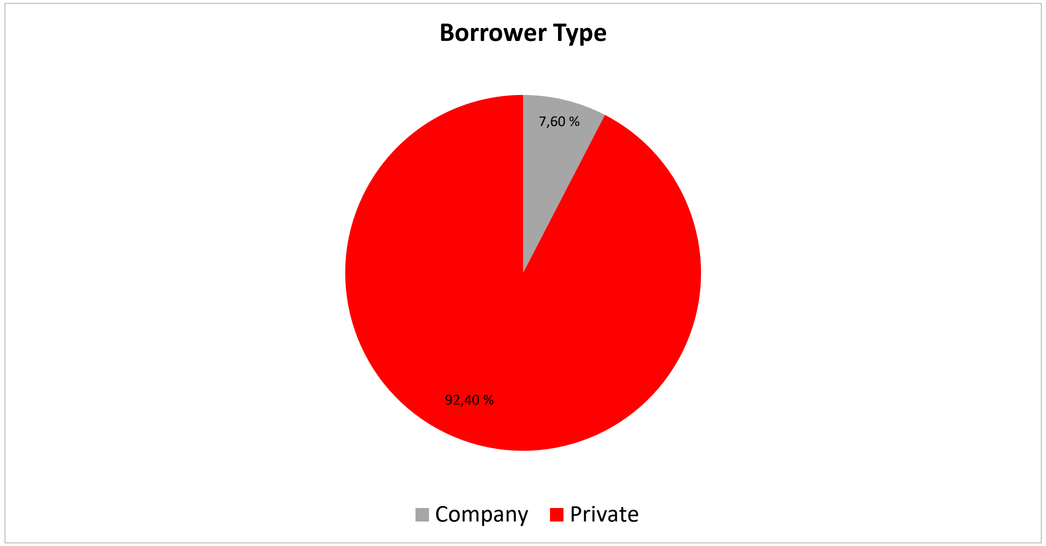
21.b Borrower Type

Reporting Date		29.03.2023					
Payment date		27.03.2023					
Period No		28					
Monthly Period		01.02.2023					
Interest Period	from	27.02.2023	to	27.03.2023	=	28	days



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22.a Vehicle type

Reporting Date		29.03.2023			
Payment date		27.03.2023			
Period No		28			
Monthly Period		01.02.2023			
Interest Period	from	27.02.2023	to	27.03.2023	= 28 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	358	9 479 549	4,07 %	33,1	33,4
	Caravans	260	3 112 506	1,34 %	32,8	34,0
	Cars	17 335	204 551 887	87,90 %	30,2	34,9
	Motorcycles	442	2 996 991	1,29 %	26,7	33,2
	Vans	1 226	12 576 849	5,40 %	26,2	35,2
		19 621	232 717 783	100 %	30,1	34,8

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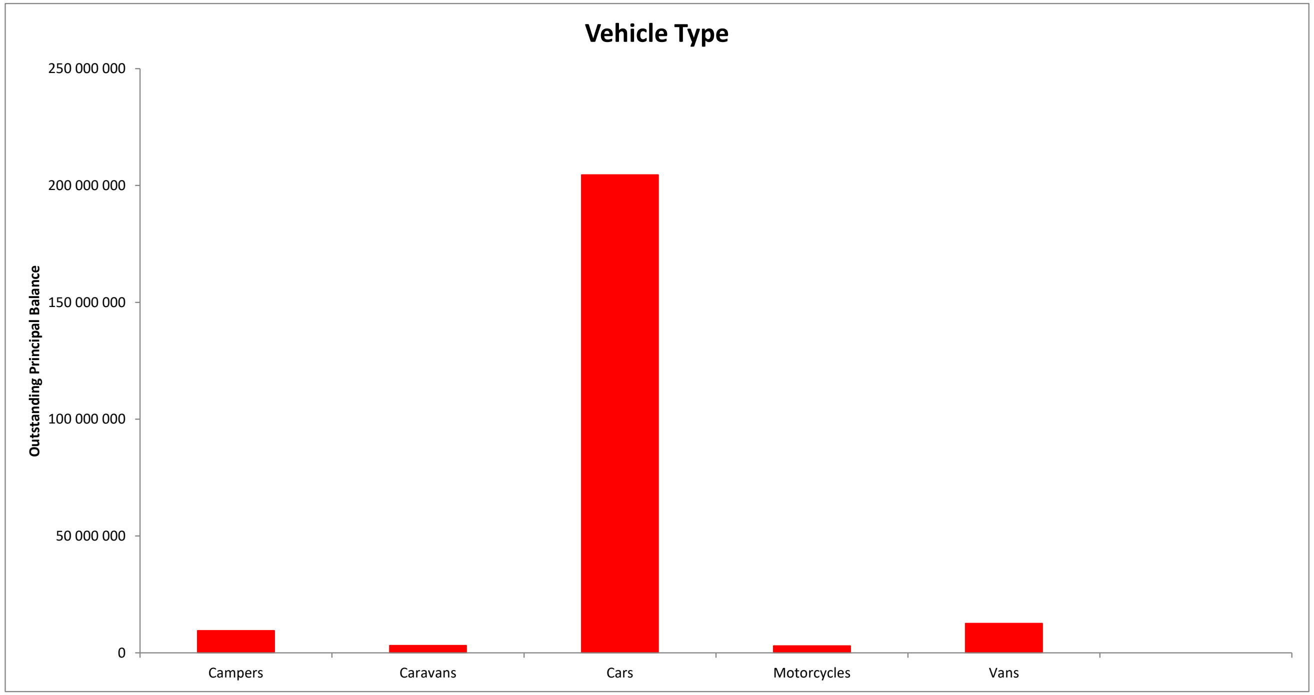
22.b Vehicle type

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days



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23.a Restructured Loans

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

Restructured

TOTAL		
Period	No	Outstanding balance
2020 11	3	42 294
2020 12	1	12 947
2021 01	3	38 055
2021 02	2	49 871
2021 03	1	45 445
2021 04	2	117 015
2021 05	0	0
2021 06	1	48 785
2021 07	3	66 845
2021 08	2	11 989
2021 09	0	0
2021 10	1	11 393
2021 11	1	3 407
2021 12	1	43 774
2022 01	1	5 761
2022 02	2	10 307
2022 03	1	10 885
2022 04	0	0
2022 05	0	0
2022 06	0	0
2022 07	0	0
2022 08	1	28 259
2022 09	0	0
2022 10	1	14 708
2022 11	1	2 290
2022 12	1	2 601
2023 01	4	65 247
2023 02	1	3 766
2023 03		
2023 04		
2023 05		
	34	635 646

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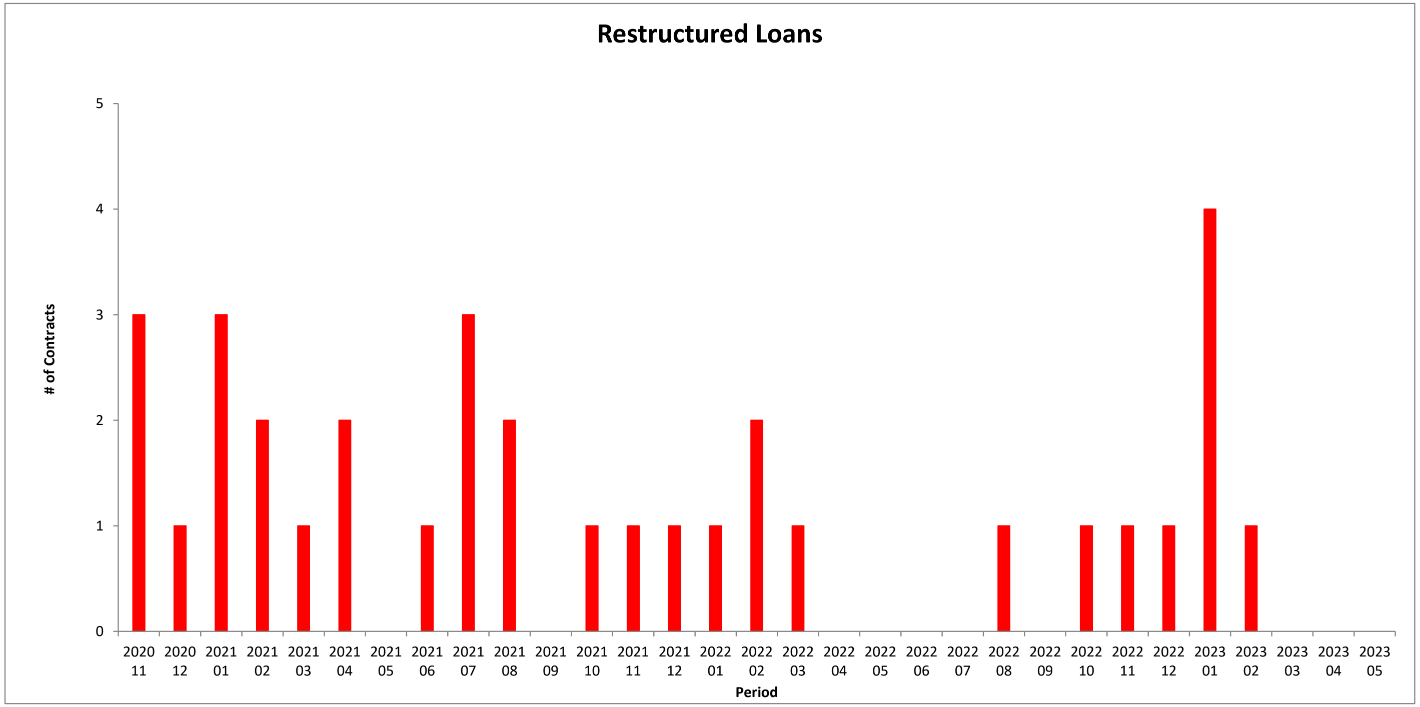
23.b Restructured Loans

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days



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24.a Dynamic Interest rate

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2020 11	596 759 291	2,33 %
2020 12	627 427 036	2,33 %
2021 01	628 336 885	2,32 %
2021 02	627 092 170	2,32 %
2021 03	624 523 955	2,31 %
2021 04	624 899 859	2,31 %
2021 05	624 813 092	2,31 %
2021 06	598 936 663	2,30 %
2021 07	575 853 839	2,29 %
2021 08	551 501 127	2,28 %
2021 09	526 407 071	2,27 %
2021 10	503 047 002	2,26 %
2021 11	480 620 270	2,25 %
2021 12	460 641 076	2,24 %
2022 01	441 042 536	2,23 %
2022 02	421 671 896	2,22 %
2022 03	400 967 872	2,21 %
2022 04	382 691 995	2,20 %
2022 05	363 504 978	2,19 %
2022 06	346 239 311	2,18 %
2022 07	330 723 798	2,17 %
2022 08	312 554 181	2,16 %
2022 09	297 077 184	2,16 %
2022 10	283 080 674	2,15 %
2022 11	268 569 967	2,14 %
2022 12	256 576 600	2,13 %
2023 01	243 774 281	2,12 %
2023 02	232 717 783	2,11 %
2023 03		
2023 04		
2023 05		

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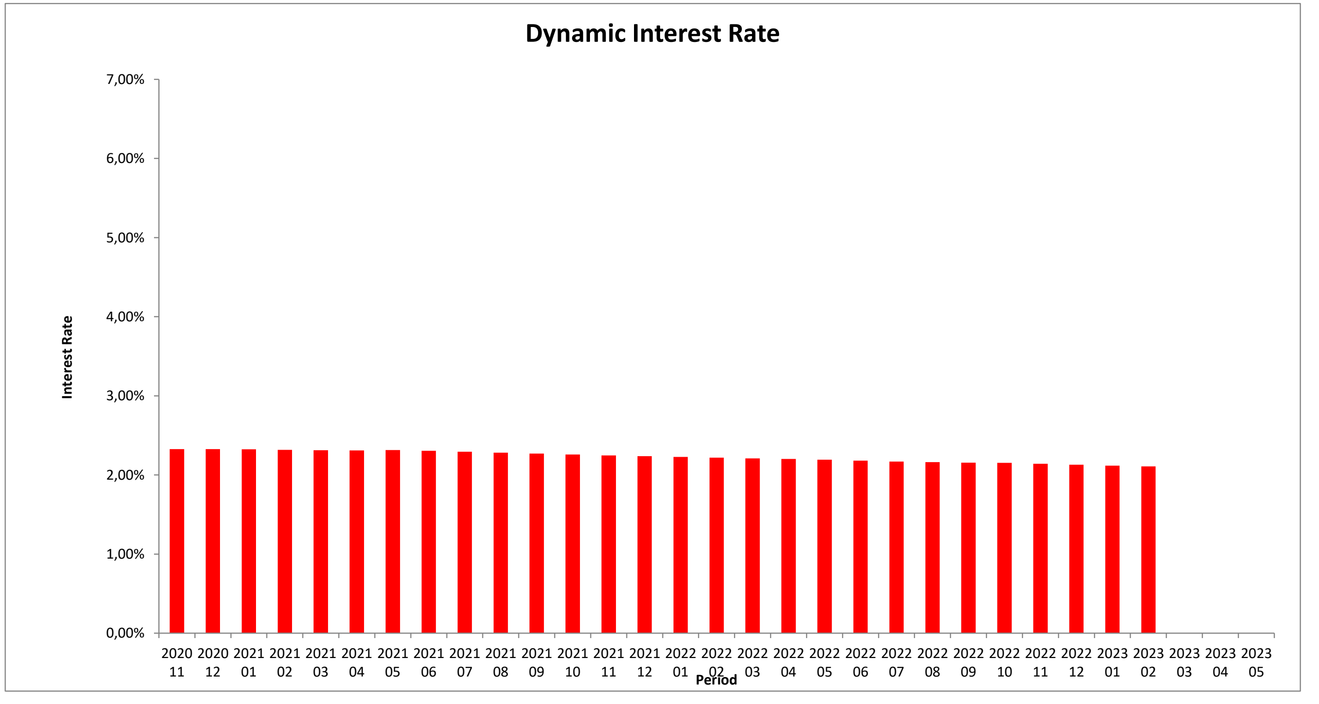
24.b Dynamic Interest Rate

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days



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25.a Dynamic Pre-Payments

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

Dynamic Prepayment

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2020 11	28 312 103	596 759 291	25,30 %
2020 12	11 299 151	627 427 036	19,59 %
2021 01	11 575 311	628 336 885	20,00 %
2021 02	12 584 253	627 092 170	21,59 %
2021 03	13 575 000	624 523 955	23,18 %
2021 04	14 086 212	624 899 859	23,94 %
2021 05	14 081 851	624 813 092	23,93 %
2021 06	15 152 005	598 936 663	26,47 %
2021 07	12 677 662	575 853 839	23,44 %
2021 08	13 814 697	551 501 127	26,24 %
2021 09	15 322 132	526 407 071	29,85 %
2021 10	14 081 107	503 047 002	28,87 %
2021 11	13 144 913	480 620 270	28,31 %
2021 12	10 755 502	460 641 076	24,69 %
2022 01	11 260 591	441 042 536	26,68 %
2022 02	11 320 336	421 671 896	27,86 %
2022 03	11 621 084	400 967 872	29,74 %
2022 04	10 642 389	382 691 995	28,71 %
2022 05	11 025 690	363 504 978	30,90 %
2022 06	9 678 755	346 239 311	28,84 %
2022 07	8 191 489	330 723 798	25,99 %
2022 08	10 556 939	312 554 181	33,79 %
2022 09	8 788 263	297 077 184	30,26 %
2022 10	7 345 139	283 080 674	27,06 %
2022 11	7 947 921	268 569 967	30,27 %
2022 12	5 613 277	256 576 600	23,31 %
2023 01	6 649 052	243 774 281	28,24 %
2023 02	5 417 712	232 717 783	24,62 %
2023 03			
2023 04			
2023 05			

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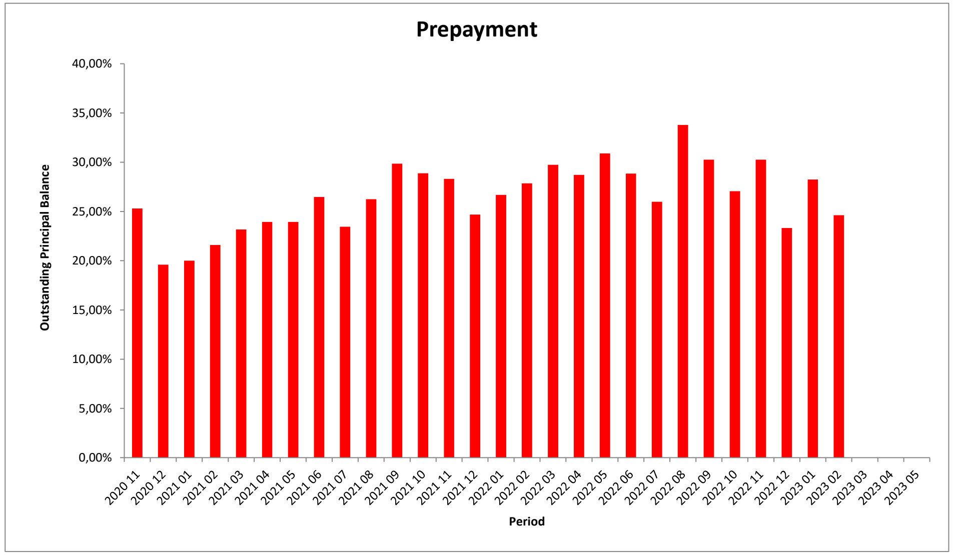
25.b Dynamic Pre-Payments

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days



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26. Delinquency

Reporting Date		29.03.2023			
Payment date		27.03.2023			
Period No		28			
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Interest Period	from	27.02.2023	to	27.03.2023	= 28 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2020	11	596 759 291	32 104	559 697 267	1 831	33 483 189	131	2 906 442	30	521 785	7	150 608	-	-	-	-	1	4 367
	12	627 427 036	34 181	593 489 612	1 596	29 511 927	158	3 117 706	38	956 412	16	226 524	6	124 855	-	-	-	-
2021	1	628 336 885	34 320	589 982 636	1 794	31 835 460	232	5 161 615	38	711 197	14	327 141	13	219 816	5	99 019	1	2 683
	2	627 092 170	34 579	587 923 243	1 786	33 020 049	233	4 197 488	48	1 077 182	26	456 456	13	316 918	8	100 834	5	99 019
	3	624 523 955	35 304	594 488 491	1 381	24 830 220	166	3 107 059	53	905 286	32	701 987	19	318 015	9	172 895	13	179 528
	4	624 899 859	35 594	593 682 251	1 381	24 341 630	243	4 786 738	59	948 541	27	458 723	17	383 133	17	298 844	14	178 955
	5	624 813 092	35 405	585 133 911	1 903	32 689 364	248	4 530 345	79	1 367 500	33	568 602	12	257 476	11	265 894	23	414 737
	6	598 936 663	34 349	559 312 821	1 964	33 044 584	227	4 106 683	88	1 514 307	32	533 476	17	297 502	7	127 290	15	310 140
	7	575 853 839	33 701	540 818 419	1 640	28 178 384	247	4 305 751	78	1 412 273	29	348 683	28	527 081	14	263 249	11	135 634
	8	551 501 127	32 460	513 982 365	1 783	30 259 381	257	4 874 415	76	1 311 685	31	523 918	20	300 648	16	248 715	22	336 471
	9	526 407 071	31 666	495 173 555	1 505	25 356 265	204	3 672 903	67	1 358 837	29	453 876	13	188 047	11	203 588	24	270 003
	10	503 047 002	30 435	469 346 049	1 698	27 347 133	203	3 840 814	91	1 426 294	33	628 497	19	266 904	9	191 310	13	201 169
	11	480 620 270	29 683	450 805 909	1 471	22 977 881	252	4 530 683	66	1 178 845	40	655 478	17	287 241	11	184 234	11	179 062
	12	460 641 076	29 019	433 610 141	1 289	19 317 305	280	5 076 147	76	1 396 434	35	706 455	27	416 986	6	117 607	15	248 827
2022	1	441 042 536	27 825	409 078 838	1 583	23 938 432	306	5 187 429	77	1 381 856	42	799 090	21	432 570	16	224 322	13	187 970
	2	421 671 896	27 101	392 375 093	1 477	21 854 677	255	4 366 189	86	1 592 741	43	845 850	21	364 469	14	272 877	24	353 502
	3	400 967 872	26 299	374 895 143	1 389	20 222 374	187	2 986 561	79	1 249 237	54	1 001 100	22	393 337	13	220 120	17	311 946
	4	382 691 995	25 591	357 711 264	1 216	18 097 081	258	4 213 669	60	961 106	51	823 516	26	582 418	15	302 941	18	262 132
	5	363 504 978	24 584	336 885 925	1 381	20 406 855	223	3 352 513	96	1 485 638	27	598 237	26	357 425	19	418 385	18	302 119
	6	346 239 311	23 859	322 582 012	1 312	17 964 171	211	3 326 128	72	1 204 304	37	517 792	17	393 330	19	251 575	20	433 169
	7	330 723 798	22 968	305 809 080	1 409	18 935 404	214	3 274 344	90	1 466 793	39	615 231	25	430 017	11	192 928	21	310 721
	8	312 554 181	22 195	289 210 166	1 285	18 095 527	195	3 021 958	76	1 229 243	40	538 759	21	360 036	10	98 493	22	382 387
	9	297 077 184	21 574	277 464 870	1 054	14 404 641	206	3 131 567	76	1 212 774	36	409 120	19	191 016	13	263 196	10	113 949
	10	283 080 674	20 672	261 107 894	1 234	16 579 690	200	2 913 730	96	1 593 285	30	439 232	23	276 001	16	170 841	15	265 533
	11	268 569 967	20 042	248 814 139	1 095	14 418 467	213	3 108 142	78	1 236 577	39	545 043	17	287 200	15	160 401	21	205 285
	12	256 576 600	19 502	238 223 579	1 044	13 056 461	234	3 255 196	79	1 290 218	37	415 306	17	281 682	6	54 158	26	378 882
2022	1	243 774 281	18 787	225 293 223	1 049	12 947 624	236	3 367 856	87	1 218 518	35	502 278	15	218 258	13	226 526	12	80 380
	2	232 717 783	18 248	215 811 738	1 004	12 071 848	231	2 929 516	75	1 034 051	37	469 912	19	308 658	7	92 061	22	294 605
	3																	
	4																	
	5																	

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Payment date	27.03.2023		
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Interest Period	from 27.02.2023	to 27.03.2023	= 28 days

27. Defaults, Recoveries and Losses by Quarter of Default

Santander Consumer Bank

		Recovery Quarter	2020 Q4			2021 Q1			2021 Q2			2021 Q3			2021 Q4		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2020 4	4 367	1	0	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	374 984	34															
2023 2																	

		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	0	1 971	2 395	0	1 971	2 395		1 971	2 395
2021 1	281 230	19	0	182 949	98 281	5 768	188 718	92 513	19 895	208 612	72 618	406	209 018	72 212	1 917	210 935	70 295
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	8 369	647 039	256 792
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	26 250	616 737	125 371
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	12 347	460 327	168 731
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	26 788	576 587	276 831
2022 2	997 419	56				28 391	28 391	969 029	105 809	134 200	863 220	253 886	388 086	609 333	38 183	426 269	571 150
2022 3	807 057	53							151 294	151 294	655 763	176 682	327 976	479 081	89 316	417 292	389 765
2022 4	849 699	62										94 406	94 406	755 293	74 866	169 272	680 427
2023 1	374 984	34													70 131	70 131	304 853
2023 2	0	0															

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28. Priority of Payments - Revenue

Reporting Date		29.03.2023					
Payment date		27.03.2023					
Period No		28					
Monthly Period		01.02.2023					
Interest Period	from	27.02.2023	to	27.03.2023	=	28	days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	956 830,76	EUR
Senior Expenses	-	17 967,12	EUR
Servicing Fee	-	90 501,36	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	47 615,19	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	-	101 711,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	294 604,75	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	61 450,93	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	200,00	EUR
Deferred Purchase Price to Seller		342 780,41	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 138 374,13	EUR
Senior Expenses	-	10 817,00	EUR
Issuer Swap Interest Amount	-	47 615,19	EUR
Interest Class A Notes	-	493 653,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	53 819,00	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	-	101 711,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	294 604,75	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	61 450,93	EUR
Interest and principal due to Expenses Advance Provider		-	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		74 703,26	EUR

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29. Priority of Payments - Redemption

Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	10 761 893,79	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	10 761 893,79	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	11 056 498,54	EUR
<u>Prior to the Revolving Period End Date</u>			
Soleley, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit		-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
To pay pari passu and on a pro rata basis			
(i) Principal Payments on Class A Notes	-	9 277 141,44	EUR
(ii) Principal Payments on Class B Notes	-	927 699,00	EUR
(iii) Principal Payments on Class C Notes	-	851 658,10	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
<u>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</u>			
To pay any Class A Notes Principal due and payable		9 277 141,44	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		927 699,00	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		851 658,10	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	74 703,26	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	342 780,41	EUR

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30. Transaction Costs

Reporting Date		29.03.2023					
Payment date Period No		27.03.2023 28					
Monthly Period		01.02.2023					
Interest Period	from	27.02.2023	to	27.03.2023	=	28	days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	17 967,12			
Interest accrued for the Period	EUR	649 183,00	493 653,00	53 819,00	101 711,00
Cumulative Interest accrued	EUR	9 059 746,00	4 238 717,00	574 335,00	4 246 694,00
Interest Payments	EUR	649 183,00	493 653,00	53 819,00	101 711,00
Cumulative Interest Payments	EUR	9 059 746,00	4 238 717,00	574 335,00	4 246 694,00
Interest accrued on Subordinated Loan for the Period	EUR	2 370,00			
Cumulative Interest accrued on Subordinated Loan	EUR	11 771,00			
Interest Payments on Subordinated Loan	EUR	2 370,00			
Cumulative Interest Payments on Subordinated Loan	EUR	11 771,00			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

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Reporting Date		29.03.2023				
Payment date		27.03.2023				
Period No		28				
Monthly Period		01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	=	28 days

31. 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	**204 542 919**
Interest Period Start	27.02.2023
Interest Period End	27.03.2023
Interest Days	28
Settlement Date	27.03.2023
Party A Floating Interest Rate	3,103 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 493 652,97**
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	**EUR 39 772,23**

Class B Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class B Notes	**20 453 958**
Interest Period Start	27.02.2023
Interest Period End	27.03.2023
Interest Days	28
Settlement Date	27.03.2023
Party A Floating Interest Rate	3,383 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 53 818,91**
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	**EUR 7 842,96**

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32. Contact Details

Reporting Date		29.03.2023					
Payment date		27.03.2023					
Period No		28					
Monthly Period		01.02.2023					
Interest Period	from	27.02.2023	to	27.03.2023	=	28	days

Santander Consumer Bank

Santander Consumer Bank AS

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