

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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

Reporting Date	01.03.2022						
Payment date	25.02.2022					Following payment dates:	25.03.2022
Period No	15						25.04.2022
Monthly Period	01.01.2022						
Interest Period	from 25.01.2022		to	25.02.2022	=		31 days
Cut-Off date	31.01.2022						

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to 25.02.2022	=	31 days	

	Current Period	
	Aggregated Outstanding	
Outstanding receivables	Principal Amount	
Opening balance prior to replenishment	460 641 075,56	EUR
Scheduled Loan Principal Repayments (+MC)	8 149 978,33	EUR
Prepayments	11 260 591,08	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	19 410 569,41	EUR
New Defaulted Auto Loans in Period	187 969,71	EUR
Closing balance prior to replenishment	441 042 536,44	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	441 042 536,44	EUR
Principal Recoveries on loans in default	124 090,45	EUR
Total revenue collections		
Total Revenue Received in Period	1 280 124,90	EUR

# Loans		
At beginning of period	30 732	Loans
Replenished contracts this period	-	Loans
Paid in Full	849	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	13	Loans
At end of period	29 870	Loans

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to	25.02.2022	=	31 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 390 909,43	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default, Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	-	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	99 895,97	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR

Total Amount for Purchaser Available Revenue Receipts **1 490 805,40 EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	547 054,09	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	59 883,73	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	-	EUR
g. Liquidity Reserve Excess Amount	99 895,97	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **706 833,79 EUR**

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to	25.02.2022	=	31 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	19 410 569,41	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date)	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	19 410 569,41	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	19 410 569,41	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	187 969,71	EUR
Total Amount for Issuer Available Redemption Receipts	19 598 539,12	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	01.03.2022
Payment date	25.02.2022
Period No	15
Monthly Period	01.01.2022
Interest Period	from 25.01.2022 to 25.02.2022 = 31 days

Note Balance

Beginning of Period	460 641 075,56	EUR
End of Period	441 042 536,44	EUR

Liquidity Balance

Beginning of Period	0,5 %	2 263 101,35	EUR
Cash Outflow		99 895,97	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	2 163 205,38	EUR
Required Reserve Amount	0,5 %	2 163 205,38	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

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

Expenses Advance

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

5a. Performance Data



Asset Balance

Opening balance prior to replenishment	460 641 075,56	EUR
Closing balance prior to replenishment	441 042 536,44	EUR
Closing Balance post replenishment	441 042 536,44	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	409 078 838,08	92,75 %	27 825
1-29 days past due	23 938 432,39	5,43 %	1 583
Delinquent Receivables:			
30-59 days past due	5 187 428,89	1,18 %	306
60-89 days past due	1 381 855,50	0,31 %	77
90-119 days past due	799 089,69	0,18 %	42
120-149 days past due	432 569,98	0,10 %	21
150-179 days past due	224 321,91	0,05 %	16
Total Performing and Delinquent	441 042 536	100,00 %	29 870
Current Period Defaults	187 969,71		13
Cumulative Defaults	2 748 562,74		181
Current Period Principal Recoveries	124 090,45		
Cumulative Principal Recoveries	946 140,67		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,28 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,27 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,25 %	

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

[A] Aggregate Outstanding Asset Principal Amount	441 042 536,44	68,13 %
[B] Aggregate principal balance of Defaulted Contracts	2 748 562,74	
[C] Recoveries received on such Defaulted Contracts	946 140,67	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	650 000 000,00	

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

[A] Delinquency Ratio, Payment Date	1,82 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,67 %	
[C] Delinquency Ratio, second preceding Payment Date	1,42 %	

or Servicer Termination Event

or Swap Counterparty Downgrade Event NO

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

[A] [1] + [2]	58 500 000,00	12,70 %	NO
Class B Principal Amount [1]	30 500 000,00		
Class C Principal Amount [2]	28 000 000,00		
[B] Aggregated Outstanding Note Principal Amount	460 641 075,56		

Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to 25.02.2022	=	31 days	

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

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

5b. Concentration limits



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

Weighted average interest rate (min 2.2%)	2,33 %
Weighted average months to maturity (max 57)	41,41*
Used Vehicles (max 69%)	61,23 %
Balloon Loans (max 63%)	65,46 %
Corporate Borrowers (max 11%)	8,83 %
IRB (min 95%)	95,68 %

* Bucket-based as found in IR

** Pre adjustments to full-fill CL limits

Reporting Date	01.03.2022
Payment date	25.02.2022
Period No	15
Monthly Period	01.01.2022
Interest Period	from 25.01.2022 to 25.02.2022 = 31 days

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

6. Note Principal



Reporting Date	01.03.2022			
Payment date	25.02.2022			
Period No	15			
Monthly Period	01.01.2022			
Interest Period	from 25.01.2022	to 25.02.2022	=	31 days

Note Principal

	Class A	Class B	Class C	
Beginning of Period	402 141 075,56	30 500 000,00	28 000 000,00	EUR
Sequential Amortization	19 598 539,12	-	-	EUR
Pro Rata Amortization	-	-	-	EUR
End of Period	382 542 536,44	30 500 000,00	28 000 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	187 969,71	EUR
Credit PDL	-	-	187 969,71	EUR
End of Period	-	-	-	EUR

Net Note Principal

Beginning of Period	402 141 075,56	30 500 000,00	28 000 000,00	EUR
End of Period	382 542 536,44	30 500 000,00	28 000 000,00	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	01.03.2022
Payment date	25.02.2022
Period No	15
Monthly Period	01.01.2022
Interest Period	from 25.01.2022 to 25.02.2022 = 31 days



1. Note Balance

	All Notes	Class A	Class B	Class C
General Note Information				
ISIN Code		XS2230295151	XS2230295664	XS2230295748
Currency		EUR	EUR	EUR
Initial Tranching	100 %	91,00 %	4,69 %	4,31 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	AA(sf) / A(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 500	5 915	305	280
Current Note Information				
Outstanding Opening Balance	460 641 075,56	402 141 075,56	30 500 000,00	28 000 000,00
Available Distribution Amount	19 598 539,12			
Amortisation	19 598 539,12			
Redemption per Class	19 598 539,12	19 598 539,12	-	-
Redemption per Note		3 313,36	-	-
Outstanding Closing Balance		382 542 536,44	30 500 000,00	28 000 000,00
Net Outstanding Closing Balance	441 042 536,44	382 542 536,44	30 500 000,00	28 000 000,00
Current Tranching	100 %	86,74 %	6,92 %	6,35 %
Current Pool Factor		0,65	1,00	1,00

2. Payments to Investors per Note

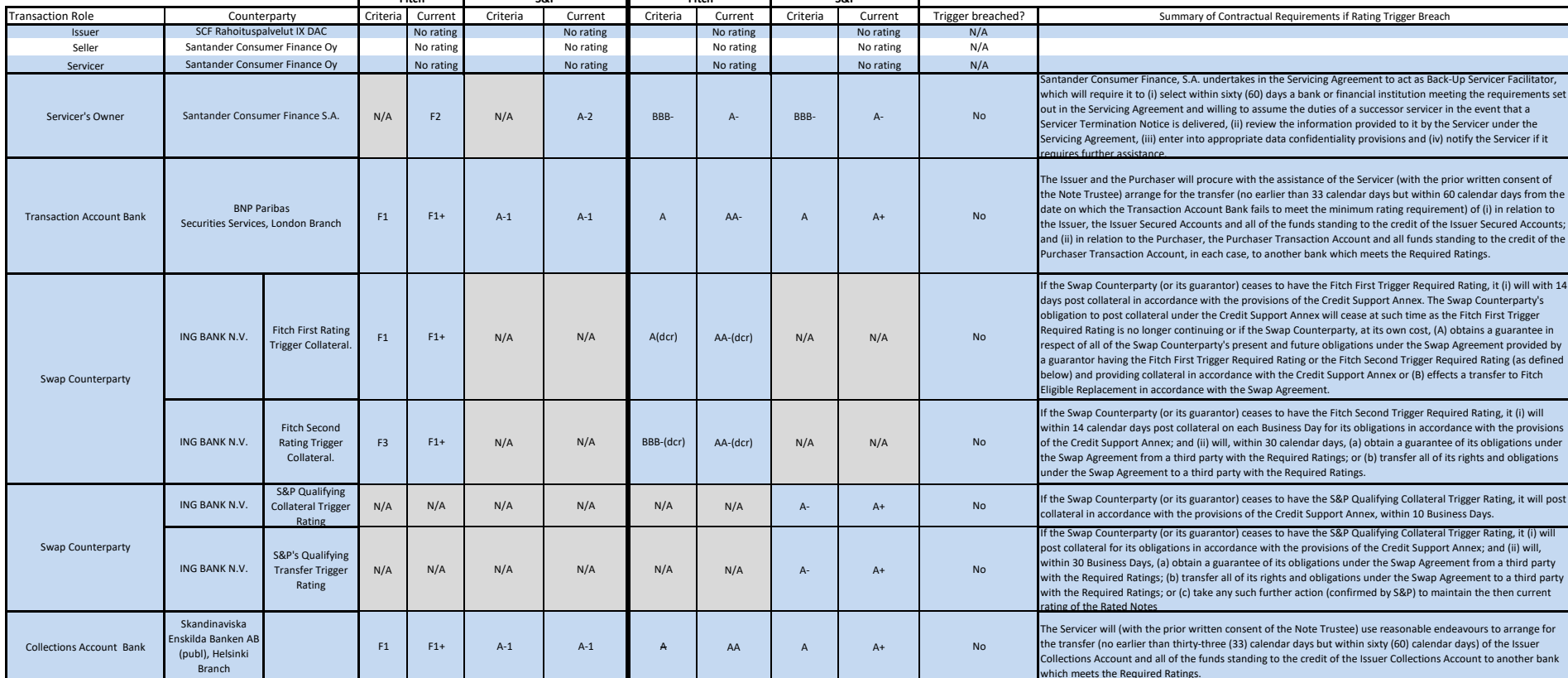
	All Notes	Class A	Class B	Class C
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(Act/360)	(30/360)
Day Count Convention*		31	31	30
Interest Days				
Principal Outstanding per Note Beginning of Period		67 986,66	100 000,00	100 000,00
>Principal Repayment per note		3 313,36	-	-
Principal Outstanding per Note End of Period		64 673,29	100 000,00	100 000,00
>Interest accrued for the period		8,25	36,25	541,67
Interest Payment	211 550,39	48 826,63	11 057,10	151 666,67
Interest Payment per Note		8,25	36,25	541,67

3. Credit Enhancements

Initial total CE (Subordination)	9,00 %	4,31 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)	9,48 %	4,79 %	0,00 %
Current CE (Subordination incl. Excess Spread)	15,20 %	8,29 %	1,94 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	15,72 %	8,80 %	1,94 %
Current CE (Subordination)	13,26 %	6,35 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)	13,78 %	6,86 %	0,00 %

8. Counterparty Ratings, Trigger Levels and Consequences

31 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

9.a Original Portfolio Principal Balance

Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days



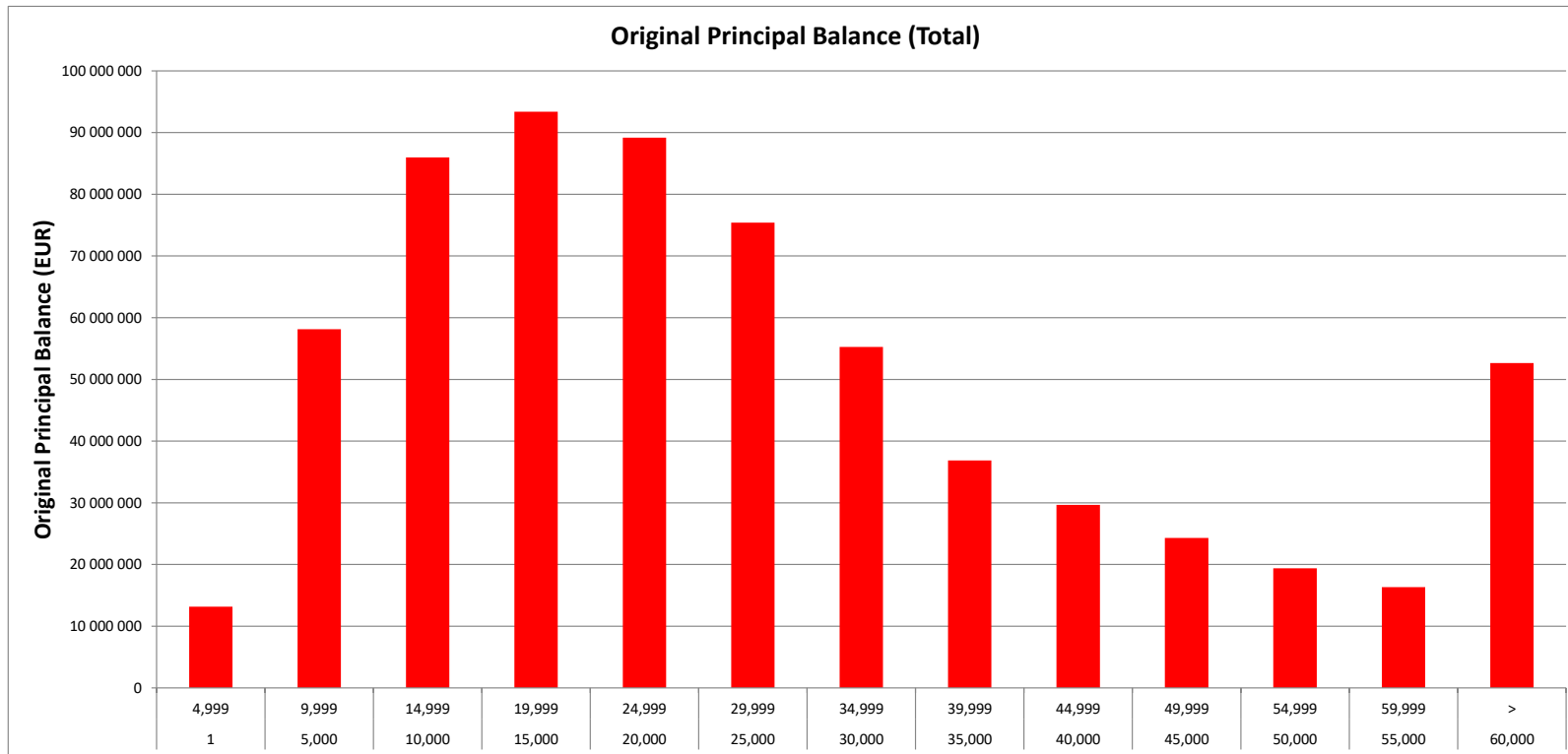
Average amount - all: 18 113

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	01.03.2022						
Payment date	25.02.2022						
Period No	15						
Monthly Period	01.01.2022						
Interest Period	from	25.01.2022	to	25.02.2022	=	31	days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

10.a Outstanding Principal Balance



Reporting Date	01.03.2022
Payment date	25.02.2022
Period No	15
Monthly Period	01.01.2022
Interest Period	from 25.01.2022 to 25.02.2022 = 31 days

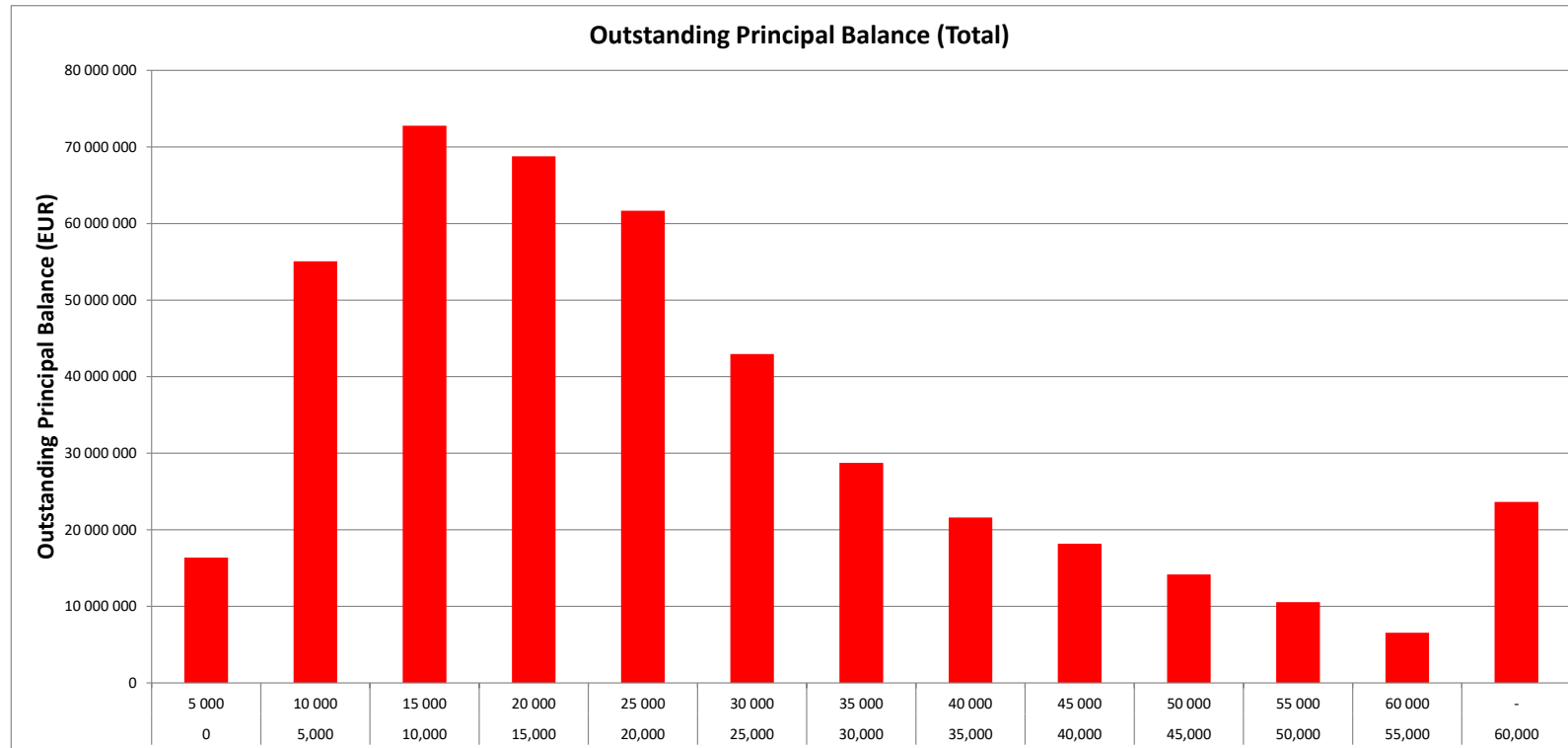
Average amount - all: 14 765

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 496	16 374 462	3,71 %	23,8	24,4
	5 000	10 000	7 395	55 070 599	12,49 %	35,8	23,9
	10 000	15 000	5 878	72 770 419	16,50 %	40,1	23,2
	15 000	20 000	3 957	68 783 500	15,60 %	41,8	22,7
	20 000	25 000	2 765	61 670 022	13,98 %	42,7	22,2
	25 000	30 000	1 575	42 961 612	9,74 %	43,5	21,3
	30 000	35 000	890	28 729 739	6,51 %	44,8	20,6
	35 000	40 000	579	21 599 665	4,90 %	45,2	21,1
	40 000	45 000	428	18 177 168	4,12 %	45,9	20,2
	45 000	50 000	298	14 173 252	3,21 %	46,2	20,4
	50 000	55 000	202	10 550 400	2,39 %	45,0	20,7
	55 000	60 000	114	6 542 635	1,48 %	45,5	19,7
	60 000	-	293	23 639 062	5,36 %	45,7	20,2
	Total		29 870	441 042 536	100 %	41,4	22,2

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	01.03.2022						
Payment date	25.02.2022						
Period No	15						
Monthly Period	01.01.2022						
Interest Period	from	25.01.2022	to	25.02.2022	=	31 days	



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.a Geographical Distribution



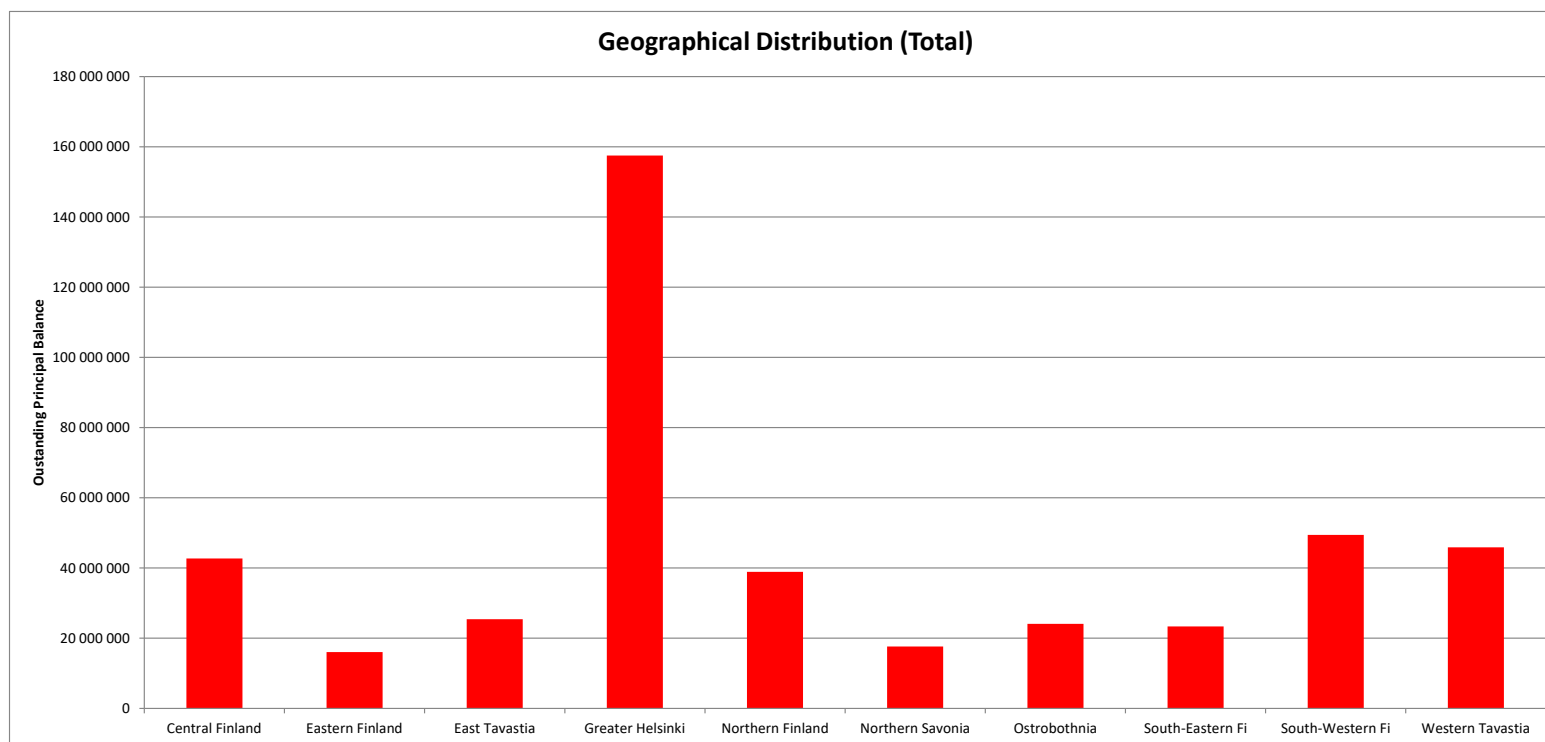
Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to 25.02.2022	=	31 days	

	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Geographic distribution	Central Finland	3 154	42 733 676	9,69 %	39,8	22,2
	Eastern Finland	1 187	16 036 010	3,64 %	41,3	22,4
	East Tavastia	1 711	25 402 859	5,76 %	41,5	22,8
	Greater Helsinki	9 413	157 535 062	35,72 %	41,6	22,2
	Northern Finland	2 656	38 892 148	8,82 %	41,9	22,1
	Northern Savonia	1 352	17 620 280	4,00 %	39,9	22,2
	Ostrobothnia	1 984	24 121 719	5,47 %	41,4	22,3
	South-Eastern Fi	1 746	23 374 170	5,30 %	41,4	22,0
	South-Western Fi	3 451	49 428 369	11,21 %	42,4	22,1
	Western Tavastia	3 216	45 898 244	10,41 %	41,5	22,0
	Total	29 870	441 042 536	100 %	41,4	22,2

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to	25.02.2022	=	31 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.a Interest Rate



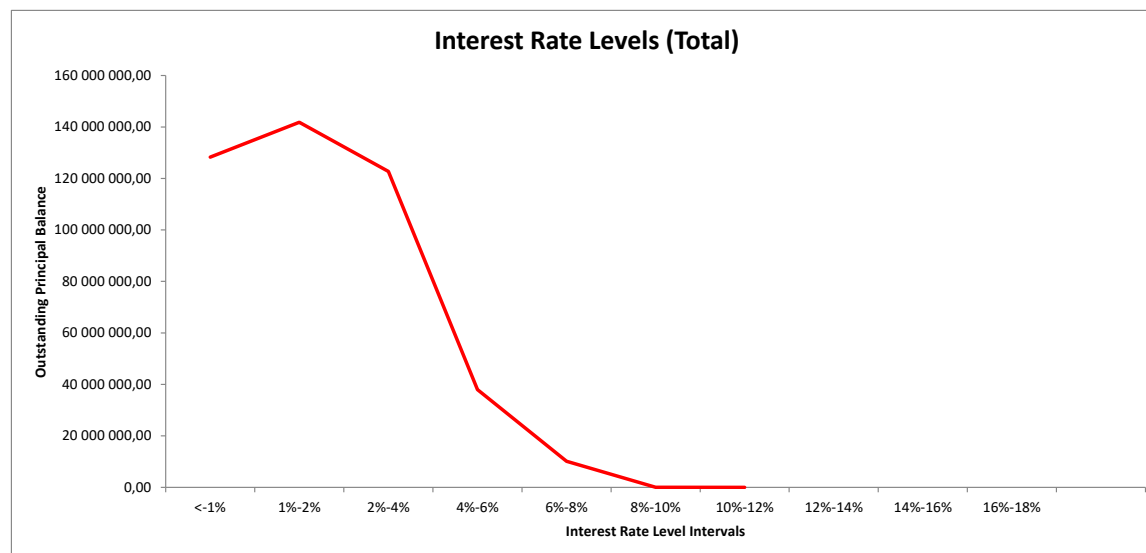
Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to 25.02.2022	=	31 days	

Interest distribution	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	7 400	128 303 376	29,09 %	40,0	22,9
	1	2	7 787	141 821 793	32,16 %	42,9	21,6
	2	4	8 843	122 709 644	27,82 %	41,8	21,8
	4	6	4 374	38 007 049	8,62 %	40,6	22,3
	6	8	1 450	10 135 973	2,30 %	37,8	25,8
	8	10	14	56 664	0,01 %	33,5	23,8
	10	12	1	5 280	0,00 %	34,0	28,0
	12	14					
	14	16	1	2 757	0,00 %	16,0	37,0
	16	18					
	18	-					
Total			29 870	441 042 536	100 %	41,4	22,2

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.a Remaining Terms



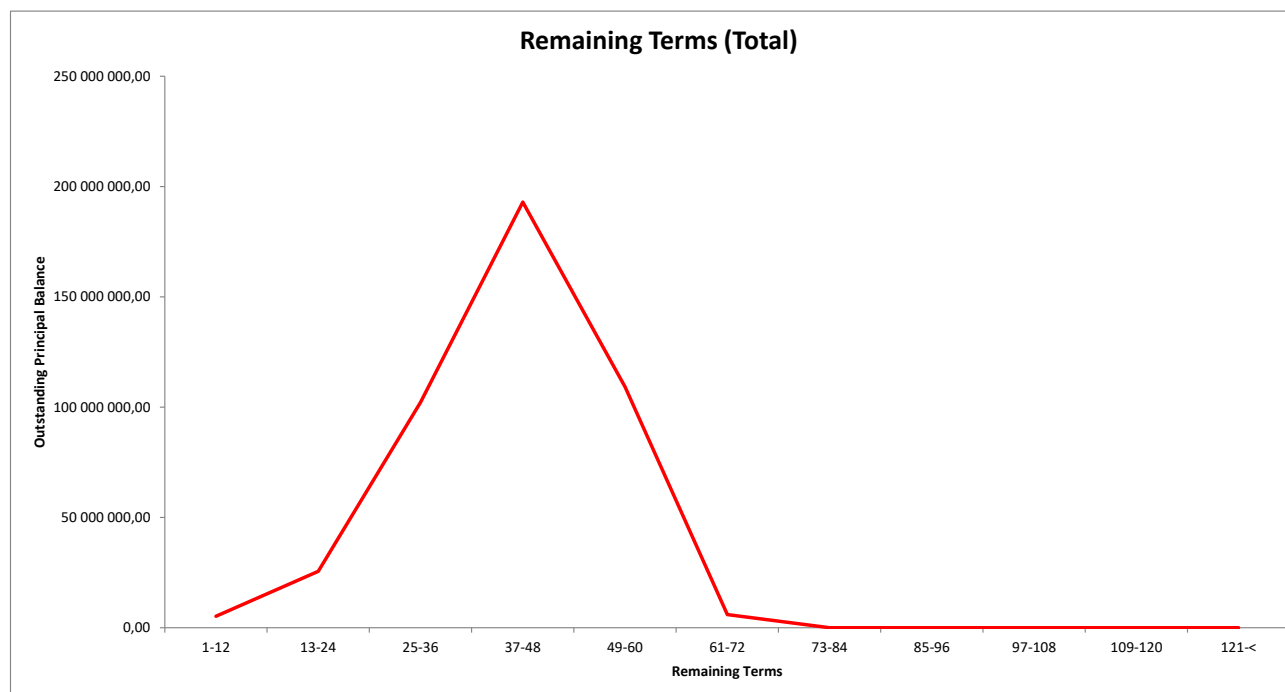
Reporting Date	01.03.2022
Payment date	25.02.2022
Period No	15
Monthly Period	01.01.2022
Interest Period	from 25.01.2022 to 25.02.2022 = 31 days

Months to maturity	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	16	20 014	0,00 %	0,0	33,7
	1		12	1 830	5 185 501	1,18 %	8,6	28,9
	13		24	3 742	25 600 317	5,80 %	19,9	30,0
	25		36	7 993	102 172 507	23,17 %	32,0	27,1
	37		48	11 115	192 946 382	43,75 %	42,6	21,0
	49		60	4 921	109 158 822	24,75 %	53,6	18,2
	61		72	253	5 958 994	1,35 %	61,6	10,8
	73		84					
	85		96					
	97		108					
	109		120					
	121	-						
Total			29 870	441 042 536	100 %	41,4	22,2	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	01.03.2022					
Payment date	25.02.2022					
Period No	15					
Monthly Period	01.01.2022					
Interest Period	from	25.01.2022	to	25.02.2022	=	31 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.a Seasoning



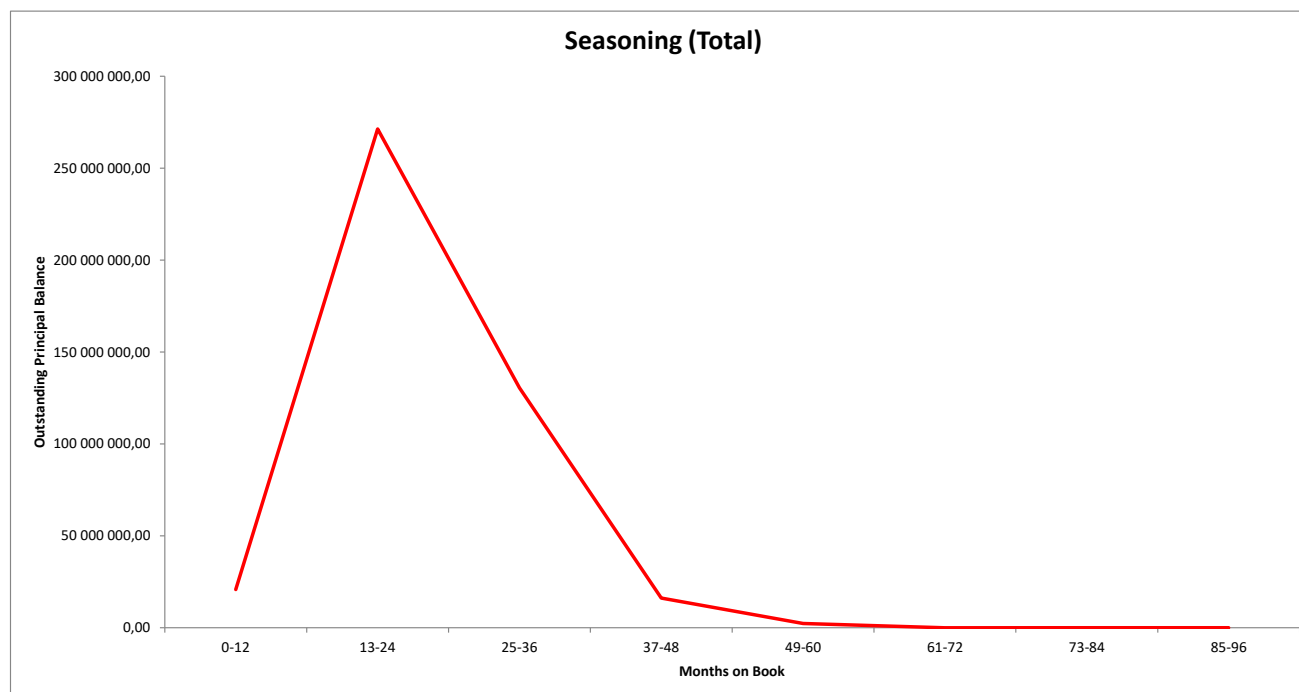
Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days

Months on book	TOTAL							
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12	1 236	20 790 328	4,71 %	50,7	11,0
	13		24	17 006	271 313 891	61,52 %	44,5	18,8
	25		36	9 866	130 471 113	29,58 %	35,8	28,2
	37		48	1 479	16 191 085	3,67 %	25,8	40,4
	49		60	282	2 275 826	0,52 %	18,3	52,4
	61		72	1	294	0,00 %	0,0	68,0
	73		84					
	85		96					
Total			29 870	441 042 536	100 %	41,4	22,2	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	01.03.2022					
Payment date	25.02.2022					
Period No	15					
Monthly Period	01.01.2022					
Interest Period	from	25.01.2022	to	25.02.2022	=	31 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	01.03.2022					
Payment date	25.02.2022					
Period No	15					
Monthly Period	01.01.2022					
Interest Period	from	25.01.2022	to	25.02.2022	=	31 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	17 181	152 321 005	34,5 %	3 868	0,0 %	38,6	21,9
	Balloon	12 689	288 721 532	65,5 %	120 563 973	41,8 %	42,9	22,4
	Total	29 870	441 042 536	100 %	120 567 841	27 %	41,4	22,2

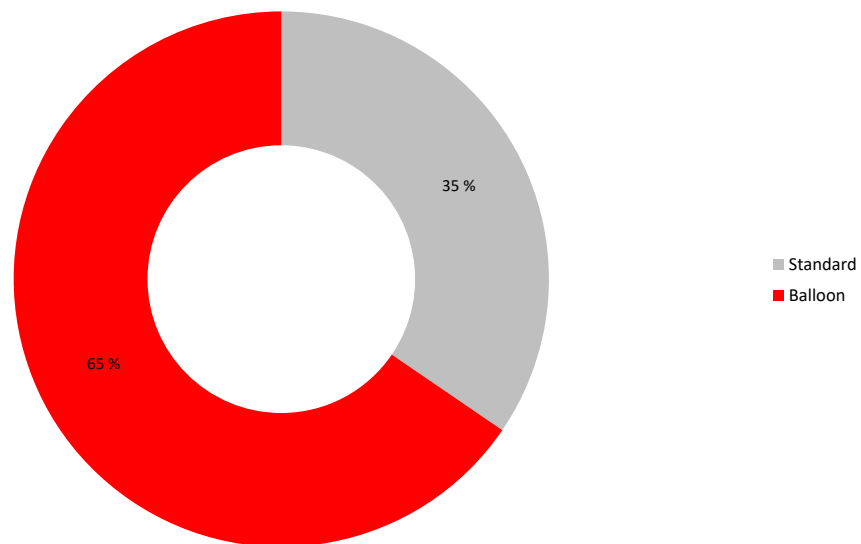
SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.b Balloon loans

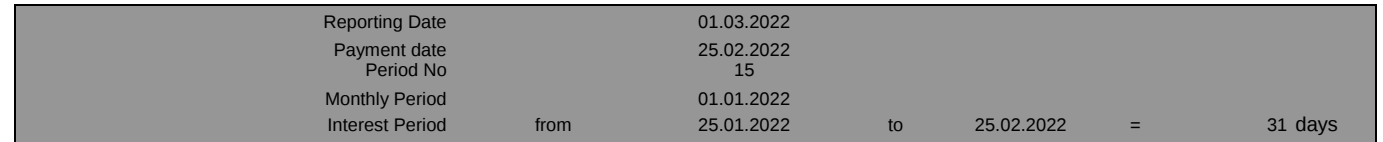
Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to	25.02.2022	=	31 days



Balloon loans in %
of portfolio



16.a # loans per borrower

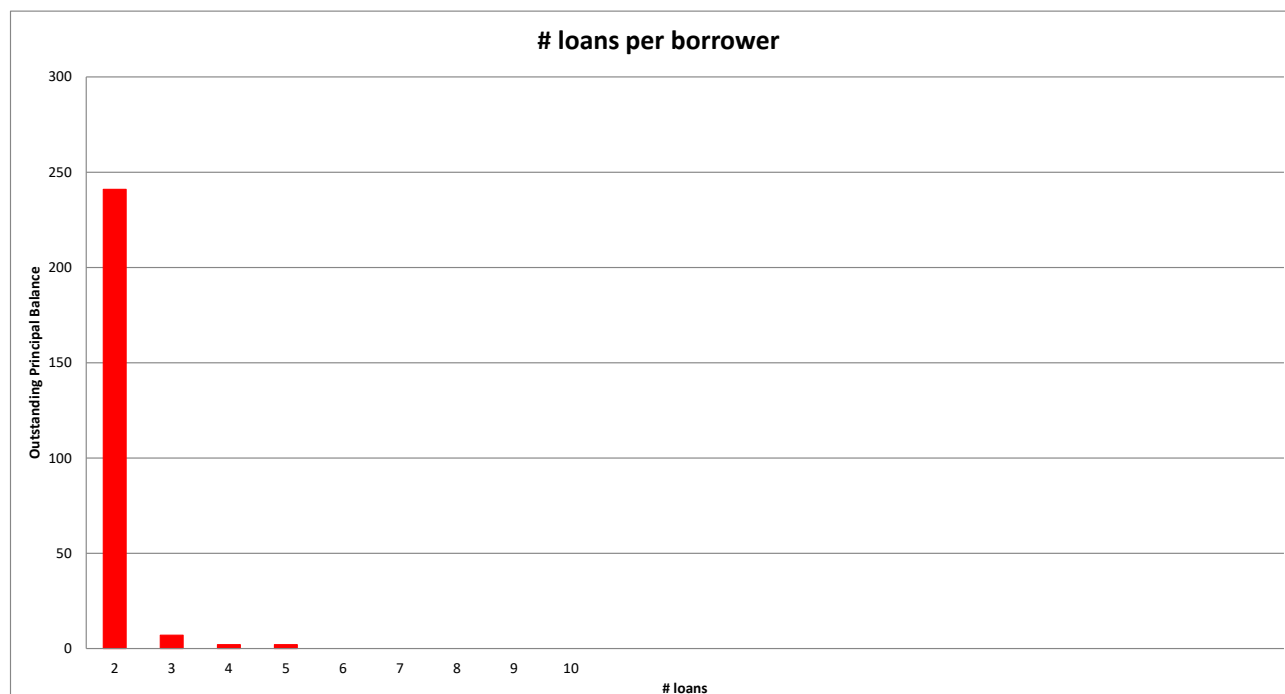


Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	01.03.2022					
Payment date	25.02.2022					
Period No	15					
Monthly Period	01.01.2022					
Interest Period	from	25.01.2022	to	25.02.2022	=	31 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.a Amortization Profile



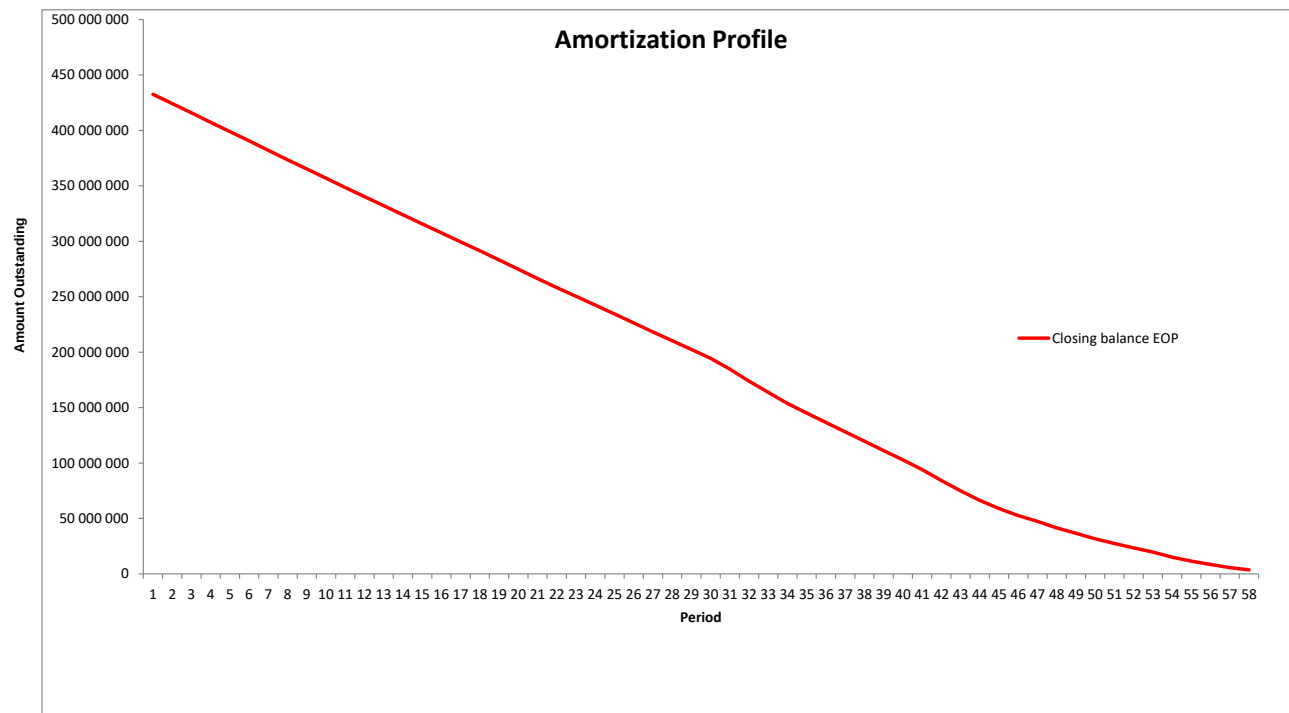
Reporting Date	01.03.2022
Payment date	25.02.2022
Period No	15
Monthly Period	01.01.2022
Interest Period	from 25.01.2022 to 25.02.2022 = 31 days

Amortization profile (first 20 periods)	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
	1	441 042 536	432 569 510	8 473 027	819 652	2,25 %	98,08 %
	2	432 569 510	424 193 583	8 375 926	802 368	2,25 %	96,18 %
	3	424 193 583	415 762 529	8 431 055	785 698	2,25 %	94,27 %
	4	415 762 529	407 323 847	8 438 682	769 012	2,24 %	92,35 %
	5	407 323 847	398 887 185	8 436 662	752 304	2,24 %	90,44 %
	6	398 887 185	390 479 426	8 407 759	735 574	2,24 %	88,54 %
	7	390 479 426	381 970 722	8 508 704	718 952	2,23 %	86,61 %
	8	381 970 722	373 513 300	8 457 423	702 125	2,23 %	84,69 %
	9	373 513 300	365 172 038	8 341 261	685 363	2,22 %	82,80 %
	10	365 172 038	356 859 477	8 312 561	668 817	2,22 %	80,91 %
	11	356 859 477	348 578 023	8 281 454	652 418	2,22 %	79,04 %
	12	348 578 023	340 310 494	8 267 529	636 118	2,21 %	77,16 %
	13	340 310 494	332 070 828	8 239 666	619 867	2,21 %	75,29 %
	14	332 070 828	323 877 527	8 193 301	603 679	2,20 %	73,43 %
	15	323 877 527	315 679 857	8 197 670	587 621	2,20 %	71,58 %
	16	315 679 857	307 577 046	8 102 811	571 543	2,19 %	69,74 %
	17	307 577 046	299 381 270	8 195 776	555 638	2,19 %	67,88 %
	18	299 381 270	291 374 291	8 006 979	539 565	2,18 %	66,06 %
19	291 374 291	283 162 816	8 211 475	523 878	2,18 %	64,20 %	
20	283 162 816	274 769 378	8 393 438	507 625	2,17 %	62,30 %	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	01.03.2022					
Payment date	25.02.2022					
Period No	15					
Monthly Period	01.01.2022					
Interest Period	from	25.01.2022	to	25.02.2022	=	31 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.a Payment Holidays



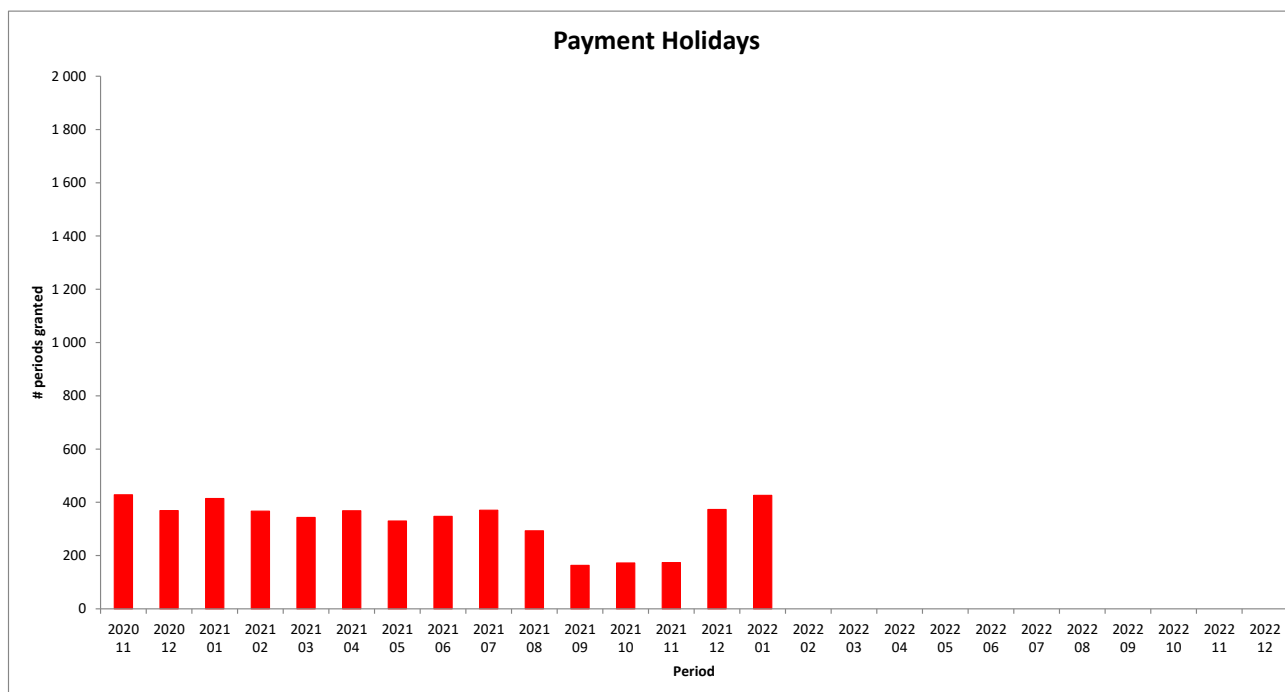
Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to 25.02.2022	=	31 days	

	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				
	2022 03				
	2022 04				
	2022 05				
	2022 06				
	2022 07				
	2022 08				
	2022 09				
	2022 10				
	2022 11				
	2022 12				
	Total:	4 937	6 574	2 038 448	102 383 736

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	01.03.2022					
Payment date	25.02.2022					
Period No	15					
Monthly Period	01.01.2022					
Interest Period	from	25.01.2022	to	25.02.2022	=	31 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.c Remaining Payment Holidays



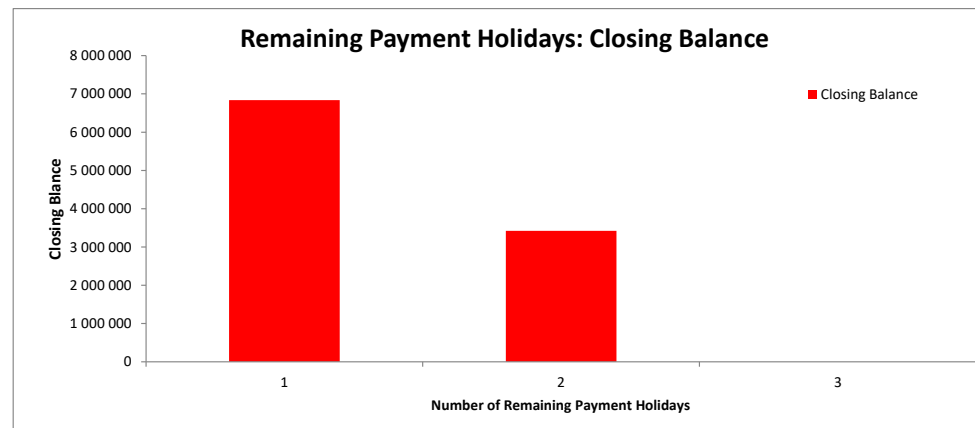
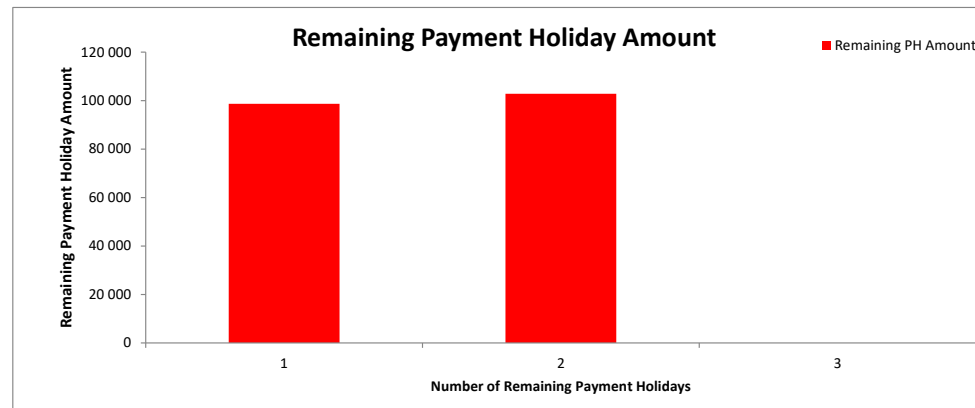
Reporting Date	27.05.2021				
Payment date	28.06.2021				
Period No	19				
Monthly Period	01.05.2021				
Interest Period	from 25.05.2021	to	28.06.2021	=	34 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	345	98 668	6 836 587
	2	161	102 788	3 421 313
	3			
	Total	506	201 456	10 257 900

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.d Remaining Payment Holidays

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



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to 25.02.2022	=	31 days	

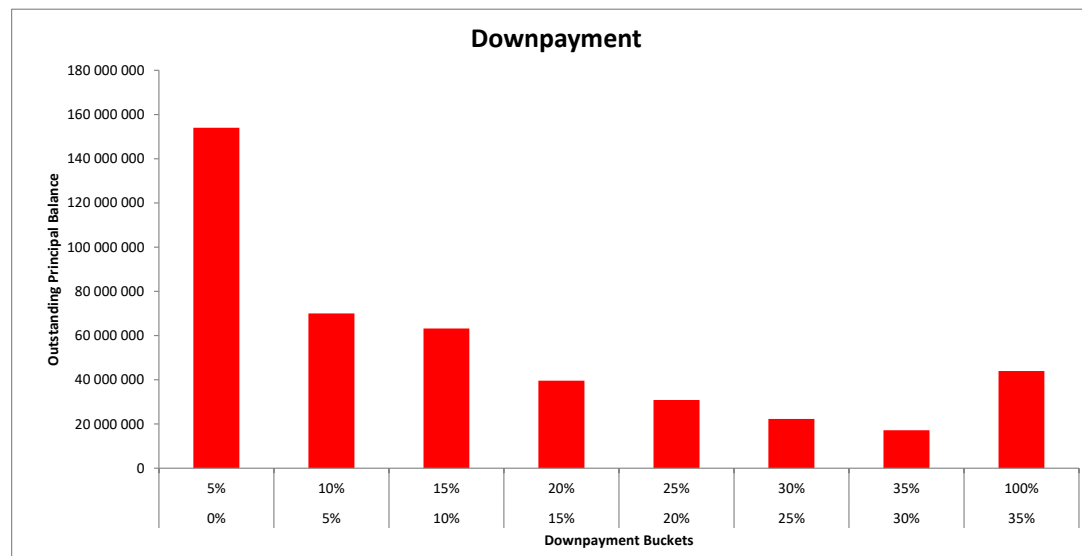
Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	9 022	154 042 097	34,93 %	43,8	22,1
	5 %	10 %	3 822	69 976 113	15,87 %	42,8	22,4
	10 %	15 %	4 047	63 208 781	14,33 %	41,4	22,2
	15 %	20 %	2 755	39 580 131	8,97 %	40,0	22,3
	20 %	25 %	2 195	30 848 955	6,99 %	39,7	22,4
	25 %	30 %	1 671	22 264 039	5,05 %	39,3	22,3
	30 %	35 %	1 441	17 148 727	3,89 %	37,9	22,6
	35 %	100 %	4 917	43 973 693	9,97 %	35,7	21,7
	Total		29 870	441 042 536	100 %	41,4	22,2

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.b Downpayment



Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 372	170 989 799	38,77 %	40,8	22,3
	Used	21 498	270 052 738	61,23 %	41,8	22,1
	Total	29 870	441 042 536	100 %	41,4	22,2

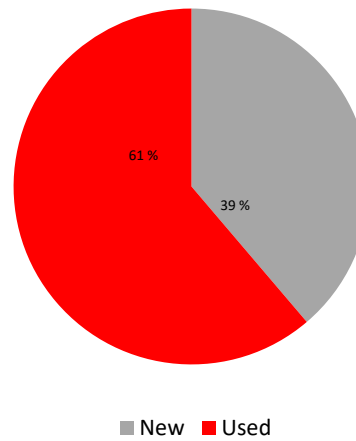
SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	01.03.2022					
Payment date	25.02.2022					
Period No	15					
Monthly Period	01.01.2022					
Interest Period	from 25.01.2022	to 25.02.2022	=	31 days		

Vehicle Condition



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.a Borrower Type



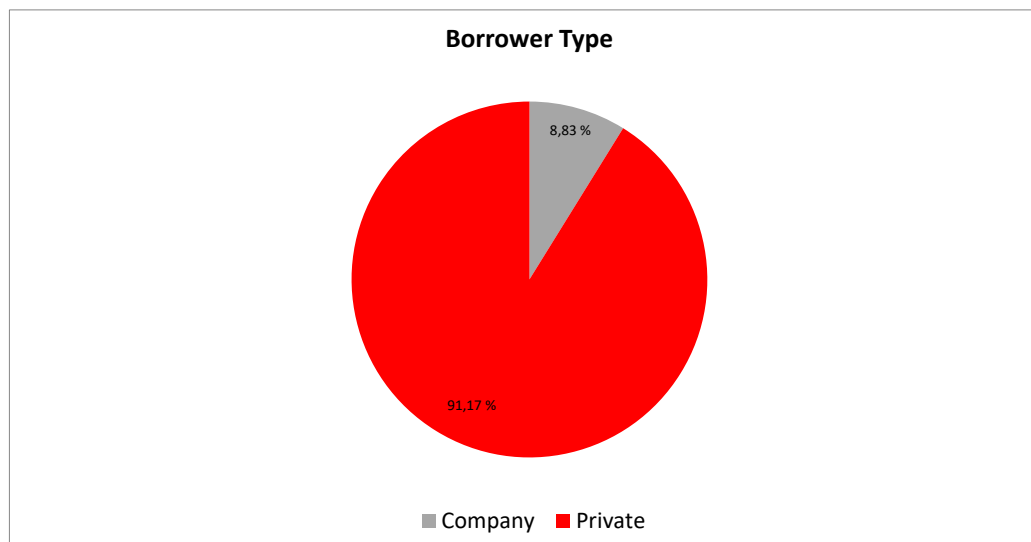
Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 245	38 943 500	8,83 %	33,6	24,1
	Private	27 625	402 099 036	91,17 %	42,2	22,0
	Total	29 870	441 042 536	100 %	41,4	22,2

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.a Vehicle type



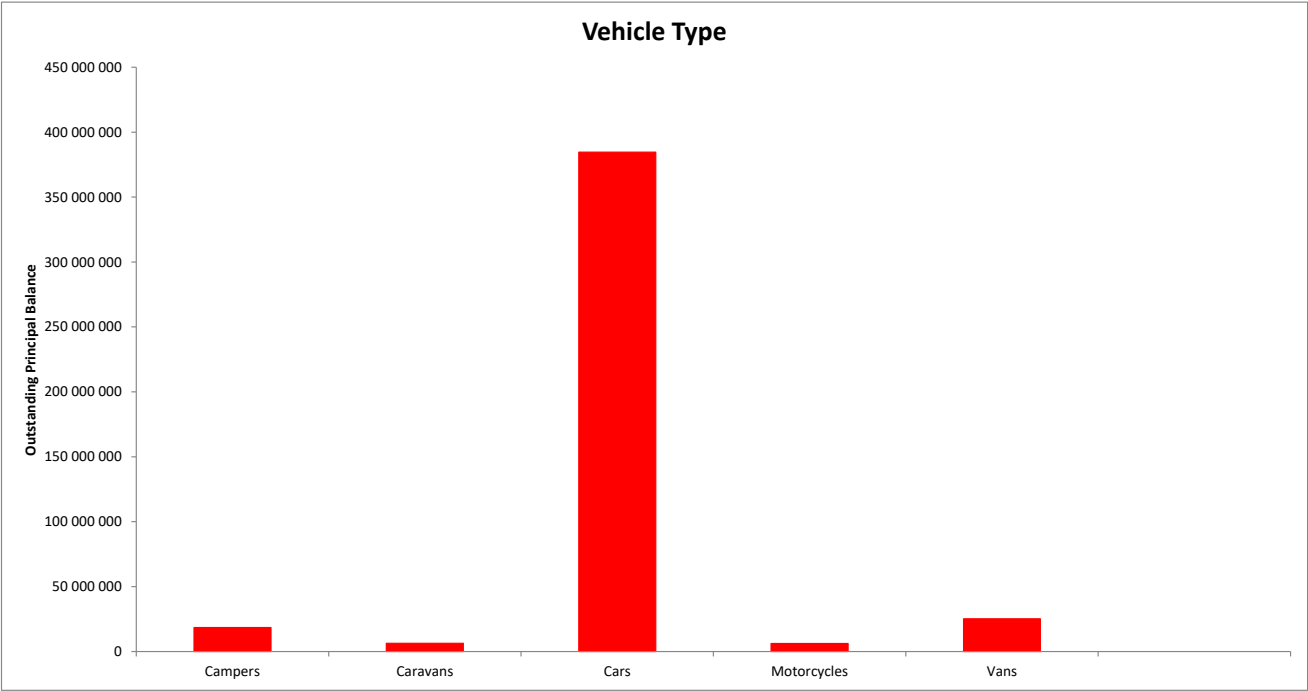
Reporting Date	01.03.2022
Payment date	25.02.2022
Period No	15
Monthly Period	01.01.2022
Interest Period	from 25.01.2022 to 25.02.2022 = 31 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	594	18 462 665	4,19 %	45,1	20,5
	Caravans	436	6 418 695	1,46 %	44,3	20,9
	Cars	26 180	384 662 200	87,22 %	41,6	22,3
	Motorcycles	726	6 195 584	1,40 %	37,8	20,3
	Vans	1 934	25 303 392	5,74 %	36,6	23,2
		29 870	441 042 536	100 %	41,4	22,2

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	01.03.2022					
Payment date	25.02.2022					
Period No	15					
Monthly Period	01.01.2022					
Interest Period	from	25.01.2022	to	25.02.2022	=	31 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.a Restructured Loans



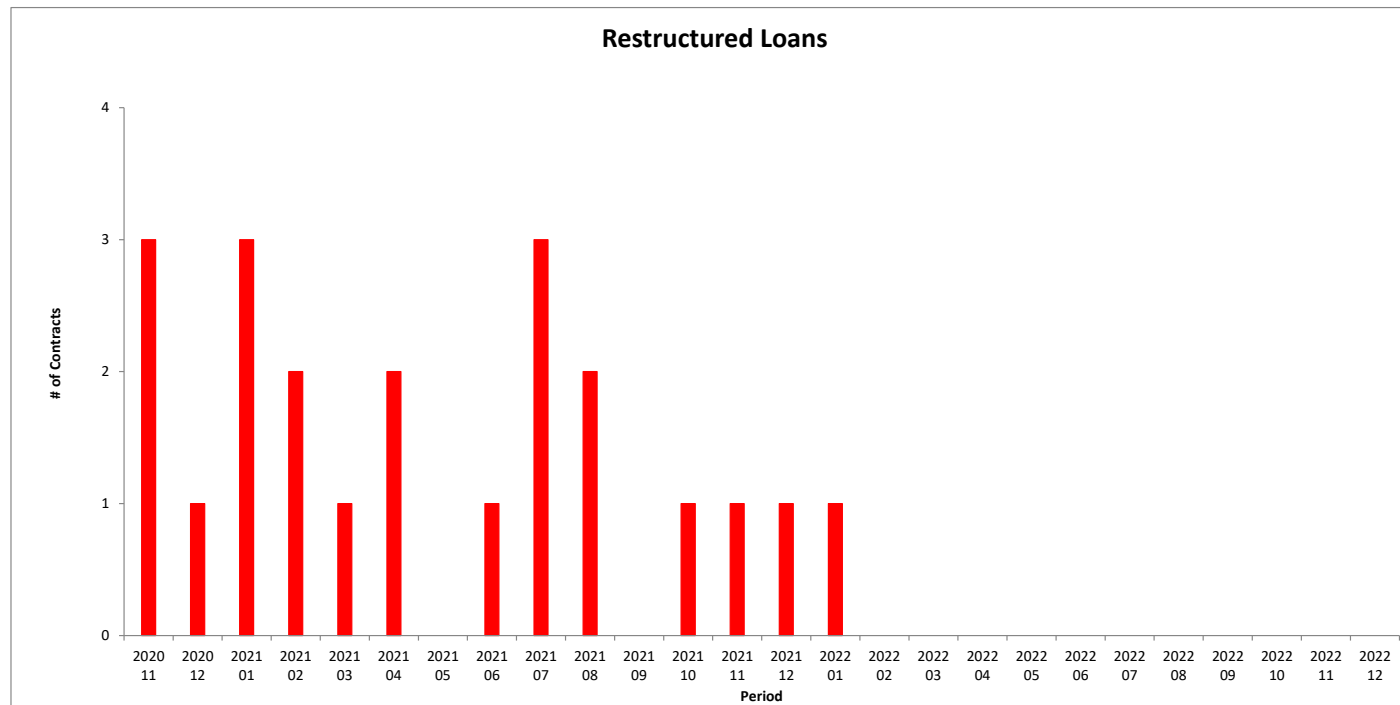
Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days

	TOTAL		
	Period	No	Outstanding balance
Restructured	2020 11	3	42 294
	2020 12	1	12 947
	2021 01	3	38 055
	2021 02	2	49 871
	2021 03	1	45 445
	2021 04	2	117 015
	2021 05	0	0
	2021 06	1	48 785
	2021 07	3	66 845
	2021 08	2	11 989
	2021 09	0	0
	2021 10	1	11 393
	2021 11	1	3 407
	2021 12	1	43 774
	2022 01	1	5 761
	2022 02		
	2022 03		
	2022 04		
	2022 05		
	2022 06		
	2022 07		
	2022 08		
	2022 09		
	2022 10		
	2022 11		
	2022 12		
		22	497 582

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	01.03.2022					
Payment date	25.02.2022					
Period No	15					
Monthly Period	01.01.2022					
Interest Period	from	25.01.2022	to	25.02.2022	=	31 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

24.a Dynamic Interest rate

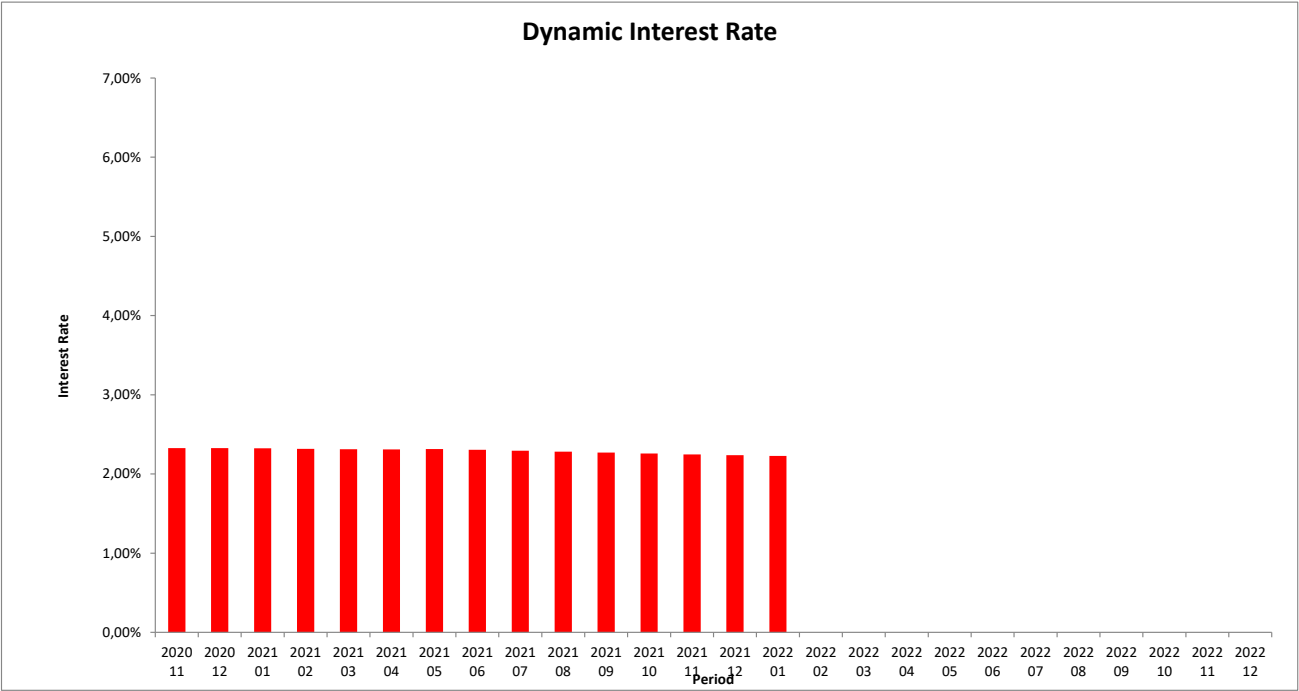


Reporting Date	01.03.2022					
Payment date	25.02.2022					
Period No	15					
Monthly Period	01.01.2022					
Interest Period	from	25.01.2022	to	25.02.2022	=	31 days

	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2020 11	596 759 291	2,33 %
	2020 12	627 427 036	2,33 %
	2021 01	628 336 885	2,32 %
	2021 02	627 092 170	2,32 %
	2021 03	624 523 955	2,31 %
	2021 04	624 899 859	2,31 %
	2021 05	624 813 092	2,31 %
	2021 06	598 936 663	2,30 %
	2021 07	575 853 839	2,29 %
	2021 08	551 501 127	2,28 %
	2021 09	526 407 071	2,27 %
	2021 10	503 047 002	2,26 %
	2021 11	480 620 270	2,25 %
	2021 12	460 641 076	2,24 %
	2022 01	441 042 536	2,23 %
	2022 02		
	2022 03		
	2022 04		
	2022 05		
	2022 06		
	2022 07		
	2022 08		
	2022 09		
	2022 10		
	2022 11		
	2022 12		

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report
24.b Dynamic Interest Rate

Reporting Date	01.03.2022					
Payment date	25.02.2022					
Period No	15					
Monthly Period	01.01.2022					
Interest Period	from	25.01.2022	to	25.02.2022	=	31 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date 01.03.2022
Payment date 25.02.2022
Period No 15

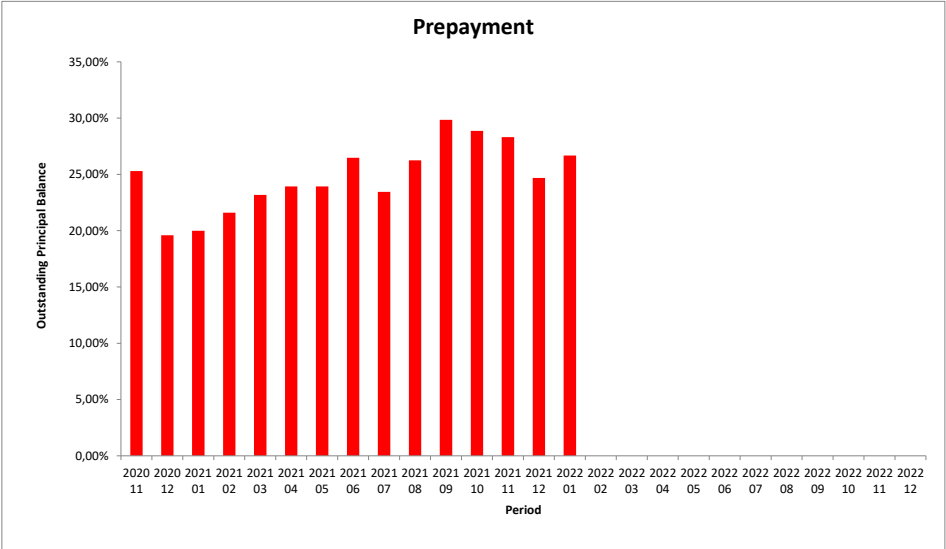
Monthly Period 01.01.2022
Interest Period from 25.01.2022 to 25.02.2022 = 31 days

	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2020 11	28 312 103	596 759 291	25,30 %
	2020 12	11 299 151	627 427 036	19,59 %
	2021 01	11 575 311	628 336 885	20,00 %
	2021 02	12 584 253	627 092 170	21,59 %
	2021 03	13 575 000	624 523 955	23,18 %
	2021 04	14 086 212	624 899 859	23,94 %
	2021 05	14 081 851	624 813 092	23,93 %
	2021 06	15 152 005	598 936 663	26,47 %
	2021 07	12 677 662	575 853 839	23,44 %
	2021 08	13 814 697	551 501 127	26,24 %
	2021 09	15 322 132	526 407 071	29,85 %
	2021 10	14 081 107	503 047 002	28,87 %
	2021 11	13 144 913	480 620 270	28,31 %
	2021 12	10 755 502	460 641 076	24,69 %
	2022 01	11 260 591	441 042 536	26,68 %
	2022 02			
	2022 03			
	2022 04			
	2022 05			
	2022 06			
	2022 07			
	2022 08			
	2022 09			
	2022 10			
	2022 11			
	2022 12			

25.b Dynamic Pre-Payments



Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

26. Delinquency



Reporting Date	01.03.2022						
Payment date	25.02.2022						
Period No	15						
Monthly Period	01.01.2022						
Interest Period	from	25.01.2022	to	25.02.2022	=	31 days	

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2020	11	596 759 291	32 104	559 697 267	1 831	33 483 189	131	2 906 442	30	521 785	7	150 608	-	-	-	-	1	4 367
	12	627 427 036	34 181	593 489 612	1 596	29 511 927	158	3 117 706	38	956 412	16	226 524	6	124 855	-	-	-	-
	1	628 336 885	34 320	589 982 636	1 794	31 835 460	232	5 161 615	38	711 197	14	327 141	13	219 816	5	99 019	1	2 683
	2	627 092 170	34 579	587 923 243	1 786	33 020 049	233	4 197 488	48	1 077 182	26	456 456	13	316 918	8	100 834	5	99 019
	3	624 523 955	35 304	594 488 491	1 381	24 830 220	166	3 107 059	53	905 286	32	701 987	19	318 015	9	172 895	13	179 528
	4	624 899 859	35 594	593 682 251	1 381	24 341 630	243	4 786 738	59	948 541	27	458 723	17	383 133	17	298 844	14	178 955
	5	624 813 092	35 405	585 133 911	1 903	32 689 364	248	4 530 345	79	1 367 500	33	568 602	12	257 476	11	265 894	23	414 737
	6	598 936 663	34 349	559 312 821	1 964	33 044 584	227	4 106 683	88	1 514 307	32	533 476	17	297 502	7	127 290	15	310 140
	7	575 853 839	33 701	540 818 419	1 640	28 178 384	247	4 305 751	78	1 412 273	29	348 683	28	527 081	14	263 249	11	135 634
	8	551 501 127	32 460	513 982 365	1 783	30 259 381	257	4 874 415	76	1 311 685	31	523 918	20	300 648	16	248 715	22	336 471
	9	526 407 071	31 666	495 173 555	1 505	25 356 265	204	3 672 903	67	1 358 837	29	453 876	13	188 047	11	203 588	24	270 003
	10	503 047 002	30 435	469 346 049	1 698	27 347 133	203	3 840 814	91	1 426 294	33	628 497	19	266 904	9	191 310	13	201 169
	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
2022	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																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	01.03.2022					
Payment date	25.02.2022					
Period No	15					
Monthly Period	01.01.2022					
Interest Period	from	25.01.2022	to	25.02.2022	=	31 days

		Recovery Quarter	2020 Q4			2021 Q1			2021 Q2			2021 Q3			2021 Q4		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2020 4	4 367	1	0	0	4 367	0	0	4 367	0	0	4 367	0	0	4 367	1 971	1 971	2 395
2021 1	281 230	19				1 716	1 716	279 514	61 396	63 112	218 118	89 257	152 369	128 862	30 581	182 949	98 281
2021 2	903 831	52							14 030	14 030	889 801	208 773	222 803	681 028	125 151	347 954	555 877
2021 3	742 108	57										25 332	25 332	716 776	291 579	316 911	425 197
2021 4	629 057	39													55 075	55 075	573 982
2022 1	187 970	13															
2022 2																	
2022 3																	
2022 4																	
2023 1																	

		Recovery Quarter	2022 Q1			2022 Q2			2022 Q3			2022 Q4			2023 Q1		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2020 4	4 367	1	0	1 971	2 395												
2021 1	281 230	19	0	182 949	98 281												
2021 2	903 831	52	78 228	426 182	477 649												
2021 3	742 108	57	60 122	377 033	365 075												
2021 4	629 057	39	2 356	57 431	571 626												
2022 1	187 970	13	105	105	187 865												
2022 2																	
2022 3																	
2022 4																	
2023 1																	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	01.03.2022
Payment date	25.02.2022
Period No	15
Monthly Period	01.01.2022
Interest Period	from 25.01.2022 to 25.02.2022 = 31 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 490 805,40	EUR
Senior Expenses	-	9 001,27	EUR
Servicing Fee	-	189 893,31	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	99 520,14	EUR
Tranche A Loan Interest to Issuer	-	-	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	-	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	151 667,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	187 969,71	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	99 895,97	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		752 857,99	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	706 833,79	EUR
Senior Expenses	-	8 001,00	EUR
Issuer Swap Interest Amount	-	99 520,14	EUR
Interest Class A Notes	-	48 827,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	11 057,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	151 667,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	187 969,71	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	99 895,97	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		99 895,97	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	19 410 569,41	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	19 410 569,41	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	19 598 539,12	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit		-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	19 598 539,12	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<u>To pay pari passu and on a pro rata basis</u>			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable		-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable		-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		-	EUR
Payment to Issuer as Issuer Available Revenue Receipts		-	EUR

Issuer Priority of Payments - Revenue (o)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	99 895,97	EUR
---	-----------	-----

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	752 857,99	EUR
---	------------	-----

Reporting Date	01.03.2022
Payment date	25.02.2022
Period No	15
Monthly Period	01.01.2022
Interest Period	from 25.01.2022 to 25.02.2022 = 31 days

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from 25.01.2022	to 25.02.2022	=	31 days	

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	9 001,27			
Interest accrued for the Period	EUR	211 551,00	48 827,00	11 057,00	151 667,00
Cumulative Interest accrued	EUR	3 785 184,00	1 092 778,00	179 790,00	2 512 616,00
Interest Payments	EUR	211 551,00	48 827,00	11 057,00	151 667,00
Cumulative Interest Payments	EUR	3 785 184,00	1 092 778,00	179 790,00	2 512 616,00
Interest accrued on Subordinated Loan for the Period	EUR	-			
Cumulative Interest accrued on Subordinated Loan	EUR	-			
Interest Payments on Subordinated Loan	EUR	-			
Cumulative Interest Payments on Subordinated Loan	EUR	-			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

32. Swap Overview



Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days

Class A Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class A Notes	402 141 076
Interest Period Start	25.01.2022
Interest Period End	25.02.2022
Interest Days	31
Settlement Date	25.02.2022
Party A Floating Interest Rate	0,141 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 48 826,63
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 86 572,04

Class B Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class B Notes	30 500 000
Interest Period Start	25.01.2022
Interest Period End	25.02.2022
Interest Days	31
Settlement Date	25.02.2022
Party A Floating Interest Rate	0,421 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 11 057,10
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 12 948,10

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

31. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70
Morten Christopher Freberg Holme	+47 92 82 38 33
Kjetil Amundstad	+47 48 17 10 04

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

Risk

Isak Nygaardsmoen Riksheim	+47 40 62 65 84
Anders Staude	+47 99 00 40 52
Thomas Andrén Johansen	+ 47 91 82 42 44

isak.nygardsmoen.riksheim@santanderconsumer.no
anders.staude@santanderconsumer.no
thomas.andren.johansen@santanderconsumer.no

Reporting Date	01.03.2022				
Payment date	25.02.2022				
Period No	15				
Monthly Period	01.01.2022				
Interest Period	from	25.01.2022	to	25.02.2022	= 31 days