SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		29.08.2022				
Payment date		25.08.2022		Following payment dates:	26.09.2022	
Period No		21			25.10.2022	
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days
Cut-Off date		31.07.2022				

Santander Consumer Bank

Index

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

1. Portfolio Information

Reporting Date		29.08.2022					
Payment date		25.08.2022					
Period No		21					
Monthly Period		01.07.2022					
Interest Period	from	26.07.2022	to	25.08.2022	=	30	days

Outstanding receivables	Current Period Aggregated Outstanding Principal Amount	
Opening balance prior to replenishment	**346 239 311,30**	**EUR**
Scheduled Loan Principal Repayments (+MC)	7 013 303,18	EUR
Prepayments	8 191 488,81	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**15 204 791,99**	**EUR**
New Defaulted Auto Loans in Period	310 721,30	EUR
Closing balance prior to replenishment	**330 723 798,01**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**330 723 798,01**	**EUR**
Principal Recoveries on loans in default	121 899,22	EUR

Total revenue collections

Total Revenue Received in Period	**998 077,61**	**EUR**

Loans

At beginning of period	25 527	Loans
Replenished contracts this period	-	Loans
Paid in Full	750	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	21	Loans
At end of period	**24 756**	**Loans**

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

2. Amount Due for Distribution - Revenue Receipts

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 110 035,61	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	79 678,64	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from imimmediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	**1 189 714,25**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	608 792,34	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	147 921,73	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	79 678,65	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**836 392,71**	**EUR**

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

Purchaser Available Redemption Receipts

	Current Period	
a. Collections: Principal payments, Deemed Collection	15 204 791,99	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	**15 204 791,99**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	15 204 791,99	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	310 721,30	EUR
Total Amount for Issuer Available Redemtion Receipts	**15 515 513,29**	**EUR**

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

4. Reserve Accounts

Note Balance

Beginning of Period		346 239 311,30	EUR
End of Period		330 723 798,01	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 677 524,89	EUR
Cash Outflow		79 678,65	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 597 846,24	EUR
Required Reserve Amount	0,5 %	1 597 846,24	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

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

5a. Performance Data

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

Asset Balance

Opening balance prior to replenishment	346 239 311,30	EUR
Closing balance prior to replenishment	330 723 798,01	EUR
Closing Balance post replenishment	330 723 798,01	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	305 809 080,33	92,47 %	22 968
1-29 days past due	18 935 404,37	5,73 %	1 409
Delinquent Receivables:			
30-59 days past due	3 274 344,25	0,99 %	214
60-89 days past due	1 466 793,22	0,44 %	90
90-119 days past due	615 231,14	0,19 %	39
120-149 days past due	430 016,76	0,13 %	25
150-179 days past due	192 927,94	0,06 %	11
Total Performing and Delinquent	**330 723 798**	**100,00 %**	**24 756**
Current Period Defaults	310 721,30		21
Cumulative Defaults	4 722 151,20		299
Current Period Principal Recoveries	121 899,22		
Cumulative Principal Recoveries	1 901 008,46		

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

		NO
[A] Cumulative Net Loss Ratio, Payment Date	0,43 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,41 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,36 %	
or [A] + [B] - [C] / [D] < 10%	**51,31 %**	
[A] Aggregate Outstanding Asset Principal Amount	330 723 798,01	
[B] Aggregate principal balance of Defaulted Contracts	4 722 151,20	
[C] Recoveries received on such Defaulted Contracts	1 901 008,46	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	650 000 000,00	
or AVEREAGE [[A], [B], [C]] > 5%	**NO**	
[A] Delinquency Ratio, Payment Date	1,81 %	
[B] Delinquency Ratio, preceding Payment Date	1,64 %	
[C] Delinquency Ratio, second preceding Payment Date	1,71 %	
or Servicer Termination Event	**NO**	
or Swap Counterparty Downgrade Event	**NO**	

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

	16,09 %	**YES**
[A] [1] + [2]	55 721 381,96	
Class B Principal Amount [1]	29 051 318,80	
Class C Principal Amount [2]	26 670 063,16	
[B] Aggregated Outstanding Note Principal Amount	346 239 311,30	

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**

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

5b. Concentration limits

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

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

Weighted average interest rate (min 2.2%)	2,17 %
Weighted average months to maturity (max 57)	*36,09**
Used Vehicles (max 69%)	59,50 %
Balloon Loans (max 63%)	67,45 %
Corporate Borrowers (max 11%)	8,39 %
IRB (min 95%)	95,68 %

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Reporting Date		29.08.2022			
Payment date		25.08.2022			
Period No		21			
Monthly Period		01.07.2022			
Interest Period	from	26.07.2022	to	25.08.2022 =	30 days

6. Note Principal

	Class A	Class B	Class C	
Note Principal				
Beginning of Period	290 517 929,34	29 051 318,80	26 670 063,16	EUR
Sequential Amortization	-	-	-	EUR
Pro Rata Amortization	13 018 552,91	1 301 834,04	1 195 126,34	EUR
End of Period	277 499 376,43	27 749 484,76	25 474 936,82	EUR
Principal Deficiency Sub-Ledger				
Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	310 721,30	EUR
Credit PDL	-	-	310 721,30	EUR
End of Period	-	-	-	EUR
Net Note Principal				
Beginning of Period	290 517 929,34	29 051 318,80	26 670 063,16	EUR
End of Period	277 499 376,43	27 749 484,76	25 474 936,82	EUR

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date		29.08.2022			
Payment date		25.08.2022			
Period No		21			
Monthly Period		01.07.2022			
Interest Period	from	26.07.2022	to	25.08.2022 =	30 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	346 239 311,30	290 517 929,34	29 051 318,80	26 670 063,16
Available Distribution Amount	15 515 513,29			
Amortisation	15 515 513,29			
Redemption per Class	15 515 513,29	13 018 552,91	1 301 834,04	1 195 126,34
Redemption per Note		2 200,94	4 268,31	4 268,31
Outstanding Closing Balance		277 499 376,43	27 749 484,76	25 474 936,82
Net Outstanding Closing Balance	330 723 798,01	277 499 376,43	27 749 484,76	25 474 936,82
Current Tranching	100 %	83,91 %	8,39 %	7,70 %
Current Pool Factor		0,47	0,91	0,91

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		30	30	30
Principal Outstanding per Note Beginning of Period		49 115,46	95 250,23	95 250,23
>Principal Repayment per note		2 200,94	4 268,31	4 268,31
Principal Outstanding per Note End of Period		46 914,52	90 981,92	90 981,92
>Interest accrued for the period		21,69	64,29	515,94
Interest Payment	292 384,57	128 312,09	19 609,64	144 462,84
Interest Payment per Note		21,69	64,29	515,94

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)	17,65 %	9,26 %	1,55 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	18,16 %	9,77 %	1,55 %
Current CE (Subordination)	16,09 %	7,70 %	0,00 %
Current CE (Subordination, incl. Liquitidy Reserve)	16,61 %	8,22 %	0,00 %

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	29.08.2022
Payment date	25.08.2022
Period No	21
Monthly Period	01.07.2022
Interest Period :	26.07.2022 to 25.08.2022 = 30 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 Securities Services, London Branch		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.
Swap Counterparty	ING BANK N.V.	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A(dcr)	AA-(dcr)	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Swap Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Swap Agreement.
	ING BANK N.V.	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A	BBB-(dcr)	AA-(dcr)	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
Swap Counterparty	ING BANK N.V.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	If the Swap Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.
	ING BANK N.V.	S&P's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	If the Swap Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	~~A~~	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

9.a Original Portfolio Principal Balance

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

Santander Consumer Bank

Average amount - all:	18 113

Original balance

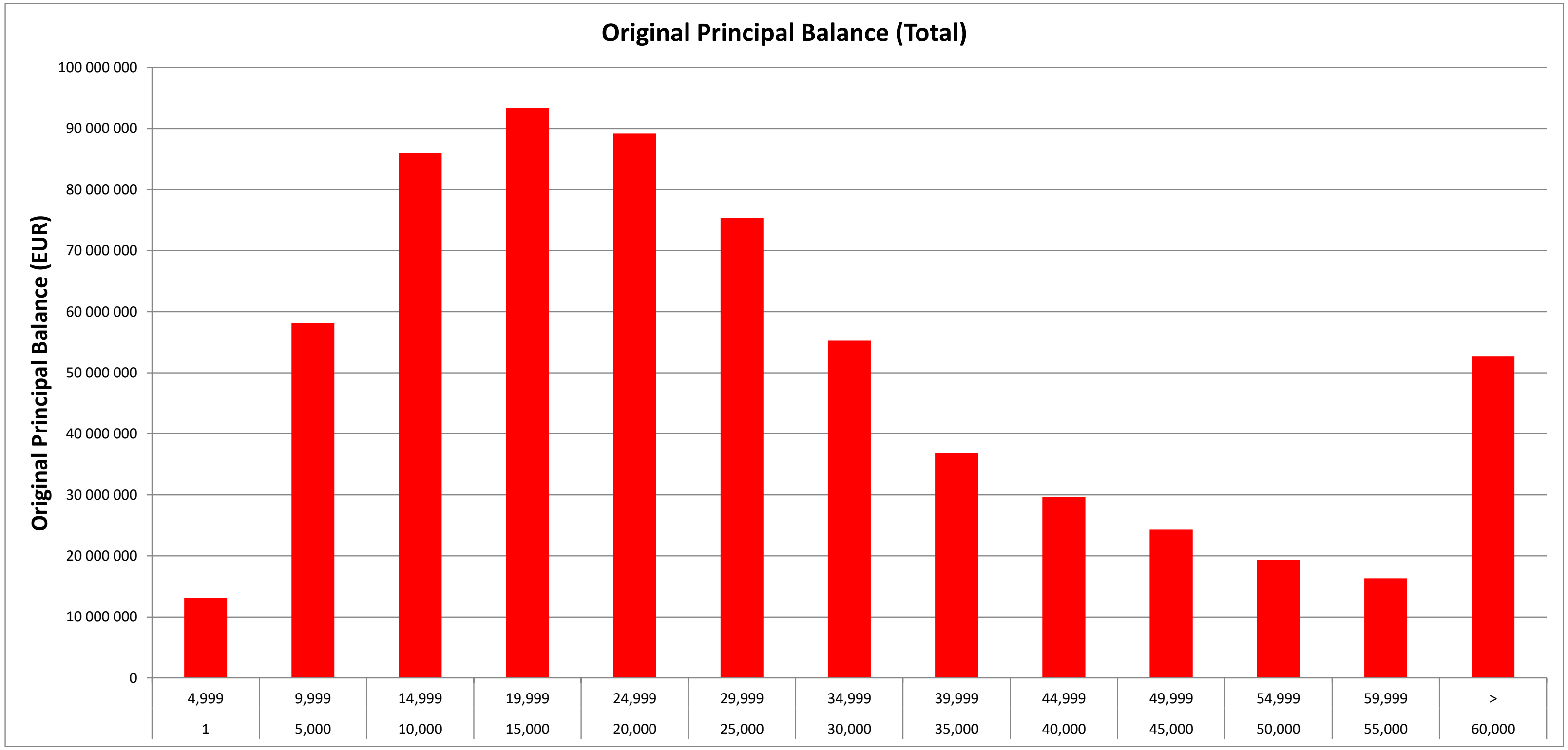
TOTAL						
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
1	4 999	3 883	13 151 254	2,0 %	25,4	9,8
5 000	9 999	7 723	58 136 855	8,9 %	40,4	10,5
10 000	14 999	6 917	85 981 299	13,2 %	47,0	10,5
15 000	19 999	5 379	93 396 114	14,4 %	49,7	10,2
20 000	24 999	3 982	89 193 932	13,7 %	51,5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

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date		29.08.2022					
Payment date		25.08.2022					
Period No		21					
Monthly Period		01.07.2022					
Interest Period	from	26.07.2022	to	25.08.2022	=	30	days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

Santander Consumer Bank

Average amount - all:	13 359

Outstanding balance

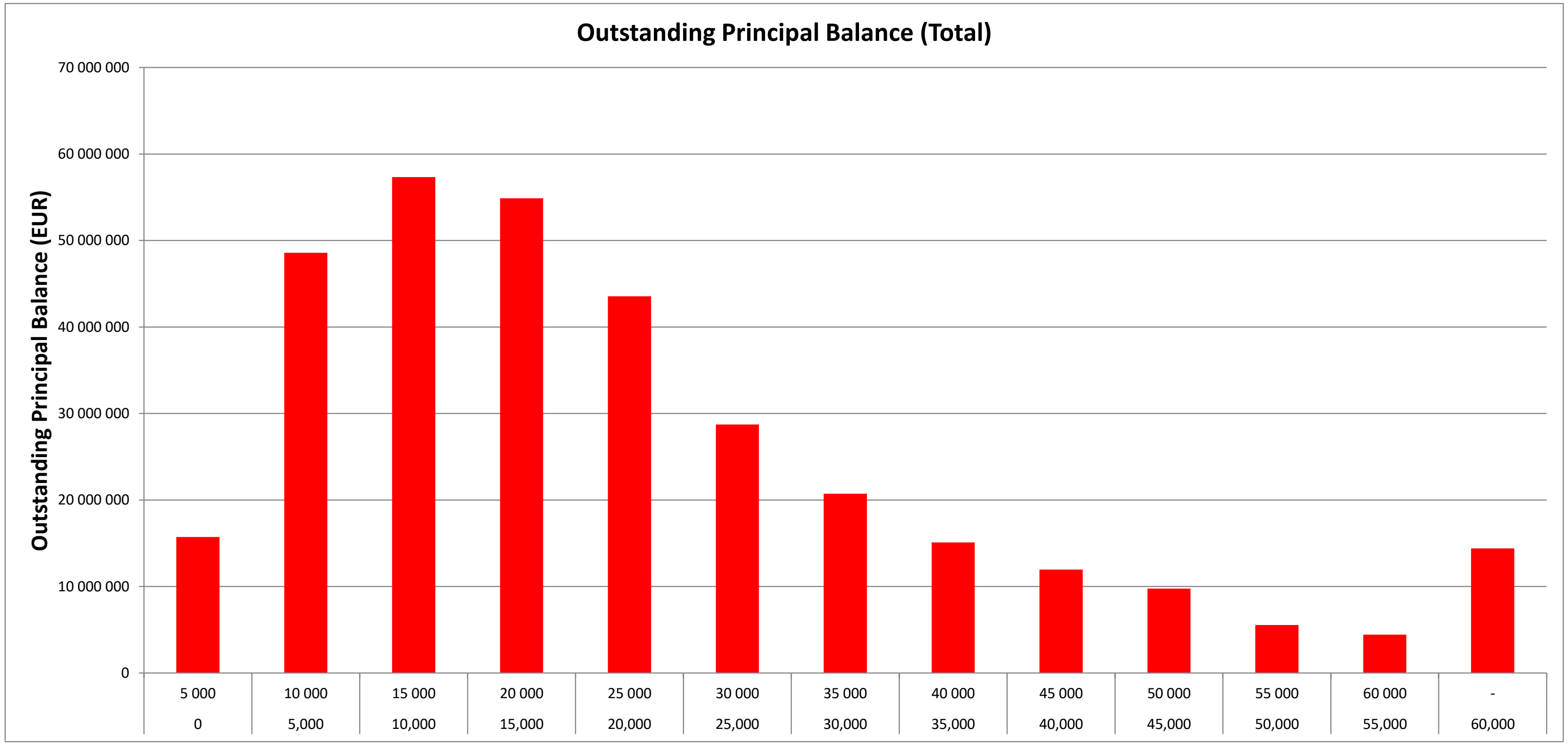
TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	5 482	15 720 843	4,75 %	21,5	30,6
5 000	10 000	6 546	48 568 175	14,69 %	31,7	29,7
10 000	15 000	4 658	57 334 888	17,34 %	35,4	28,9
15 000	20 000	3 161	54 886 891	16,60 %	36,4	28,5
20 000	25 000	1 962	43 560 197	13,17 %	37,6	27,6
25 000	30 000	1 057	28 730 172	8,69 %	38,5	26,8
30 000	35 000	641	20 718 109	6,26 %	39,7	26,6
35 000	40 000	402	15 098 695	4,57 %	39,4	26,5
40 000	45 000	282	11 963 095	3,62 %	40,7	26,7
45 000	50 000	207	9 764 035	2,95 %	41,2	25,6
50 000	55 000	106	5 551 292	1,68 %	39,8	25,7
55 000	60 000	77	4 429 885	1,34 %	41,9	25,7
60 000	-	175	14 397 522	4,35 %	39,6	26,1
Total		24 756	330 723 798	100 %	36,1	28,0

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days



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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

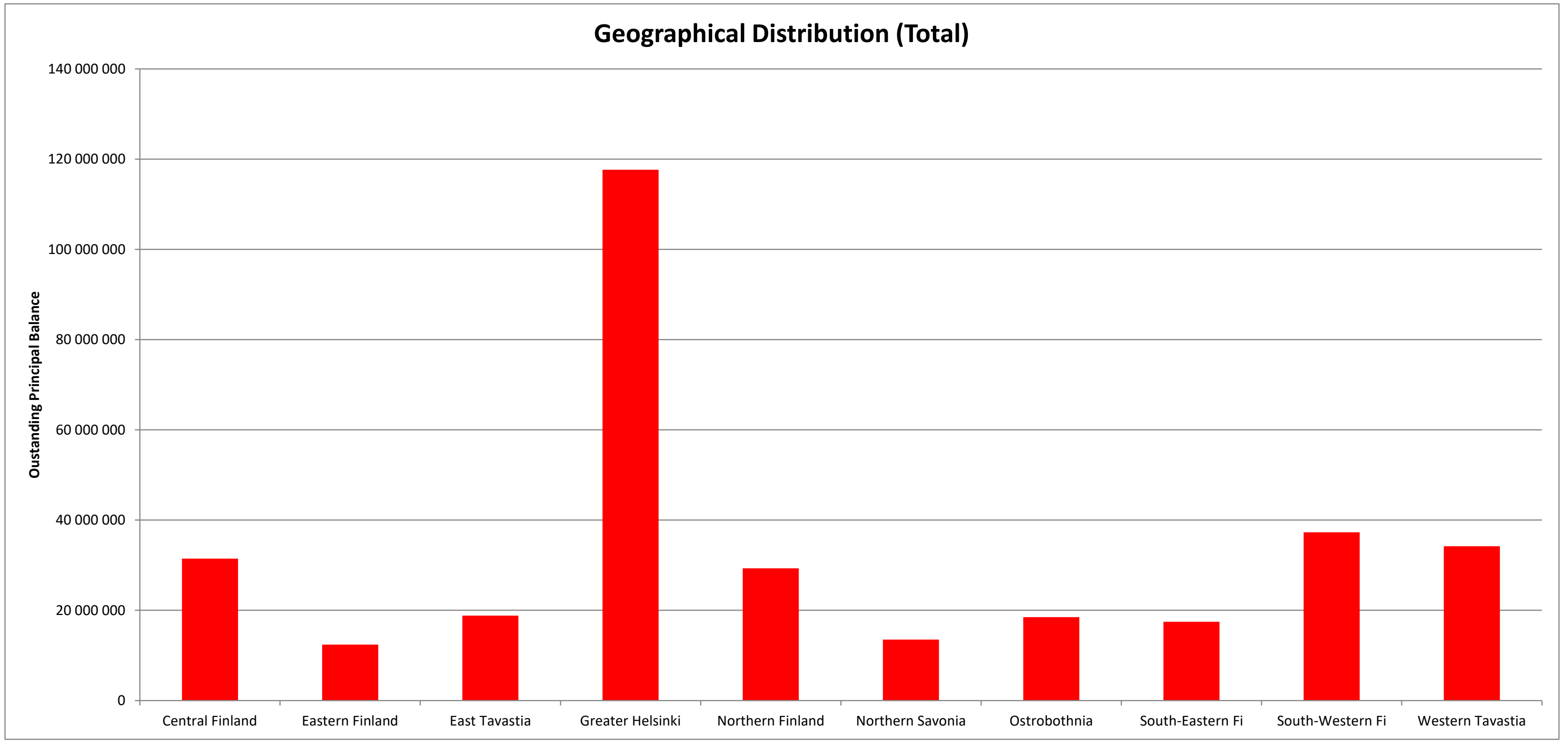
Geographic distribution	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Central Finland	2 591	31 470 344	9,52 %	34,5	28,1
	Eastern Finland	1 017	12 425 969	3,76 %	35,9	28,3
	East Tavastia	1 394	18 818 218	5,69 %	36,1	28,7
	Greater Helsinki	7 757	117 664 081	35,58 %	36,2	27,9
	Northern Finland	2 191	29 317 592	8,86 %	36,6	28,0
	Northern Savonia	1 138	13 529 916	4,09 %	34,7	27,9
	Ostrobothnia	1 676	18 486 434	5,59 %	36,2	28,1
	South-Eastern Fi	1 465	17 486 545	5,29 %	36,1	27,8
	South-Western Fi	2 898	37 311 767	11,28 %	36,9	28,1
	Western Tavastia	2 629	34 212 931	10,34 %	36,2	27,9
	Total	24 756	330 723 798	100 %	36,1	28,0

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date		29.08.2022					
Payment date		25.08.2022					
Period No		21					
Monthly Period		01.07.2022					
Interest Period	from	26.07.2022	to	25.08.2022	=	30	days



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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

Interest distribution

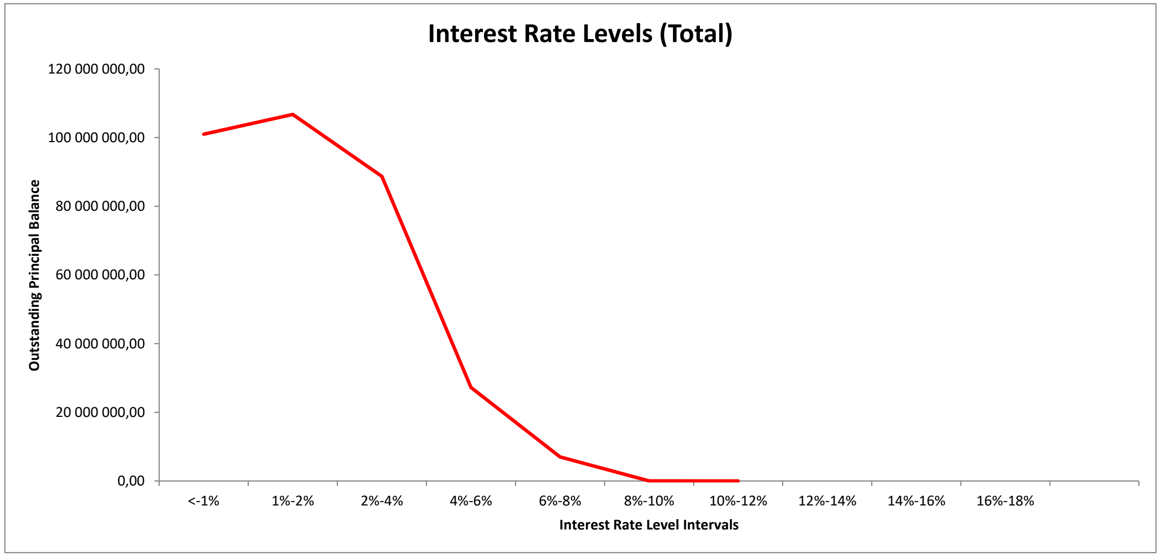
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	6 524	100 984 110	30,53 %	34,6	28,6
1 %	2 %	6 456	106 736 508	32,27 %	37,5	27,4
2 %	4 %	7 139	88 723 652	26,83 %	36,5	27,7
4 %	6 %	3 508	27 241 908	8,24 %	35,5	28,4
6 %	8 %	1 119	6 989 363	2,11 %	33,2	31,7
8 %	10 %	9	43 768	0,01 %	30,5	30,5
10 %	12 %	1	4 489	0,00 %	28,0	34,0
12 %	14 %					
14 %	16 %					
16 %	18 %					
18 %	-					
Total		24 756	330 723 798	100 %	36,1	28,0

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days



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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Reporting Date		29.08.2022					
Payment date		25.08.2022					
Period No		21					
Monthly Period		01.07.2022					
Interest Period	from	26.07.2022	to	25.08.2022	=	30	days

13.a Remaining Terms

Santander Consumer Bank

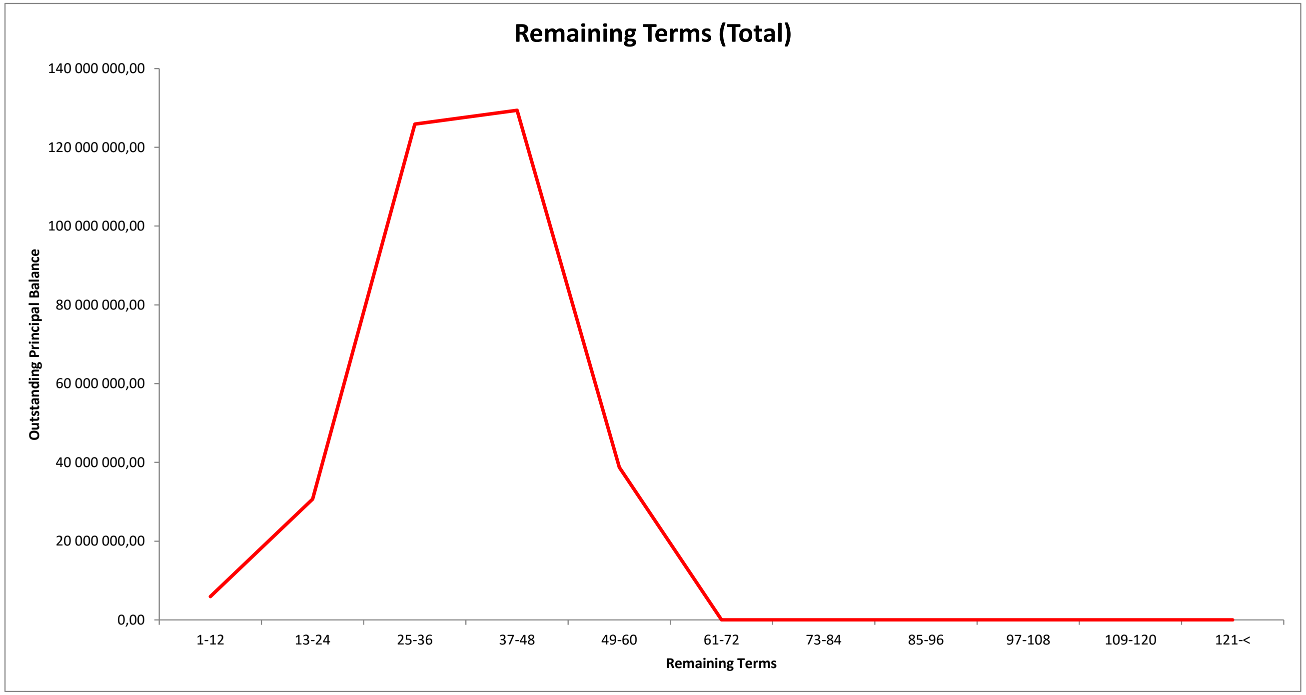
Months to maturity	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	0	23	32 993	0,01 %	0,0	55,3
	1	12	2 020	5 933 238	1,79 %	8,1	35,1
	13	24	4 160	30 697 547	9,28 %	19,3	35,8
	25	36	9 418	125 910 277	38,07 %	31,0	29,7
	37	48	7 373	129 407 124	39,13 %	41,7	26,3
	49	60	1 762	38 742 619	11,71 %	51,5	21,2
	61	72					
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		24 756	330 723 798	100 %	36,1	28,0

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date		29.08.2022					
Payment date		25.08.2022					
Period No		21					
Monthly Period		01.07.2022					
Interest Period	from	26.07.2022	to	25.08.2022	=	30	days



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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.a Seasoning

Reporting Date		29.08.2022	
Payment date		25.08.2022	
Period No		21	
Monthly Period		01.07.2022	
Interest Period	from	26.07.2022	to 25.08.2022 = 30 days

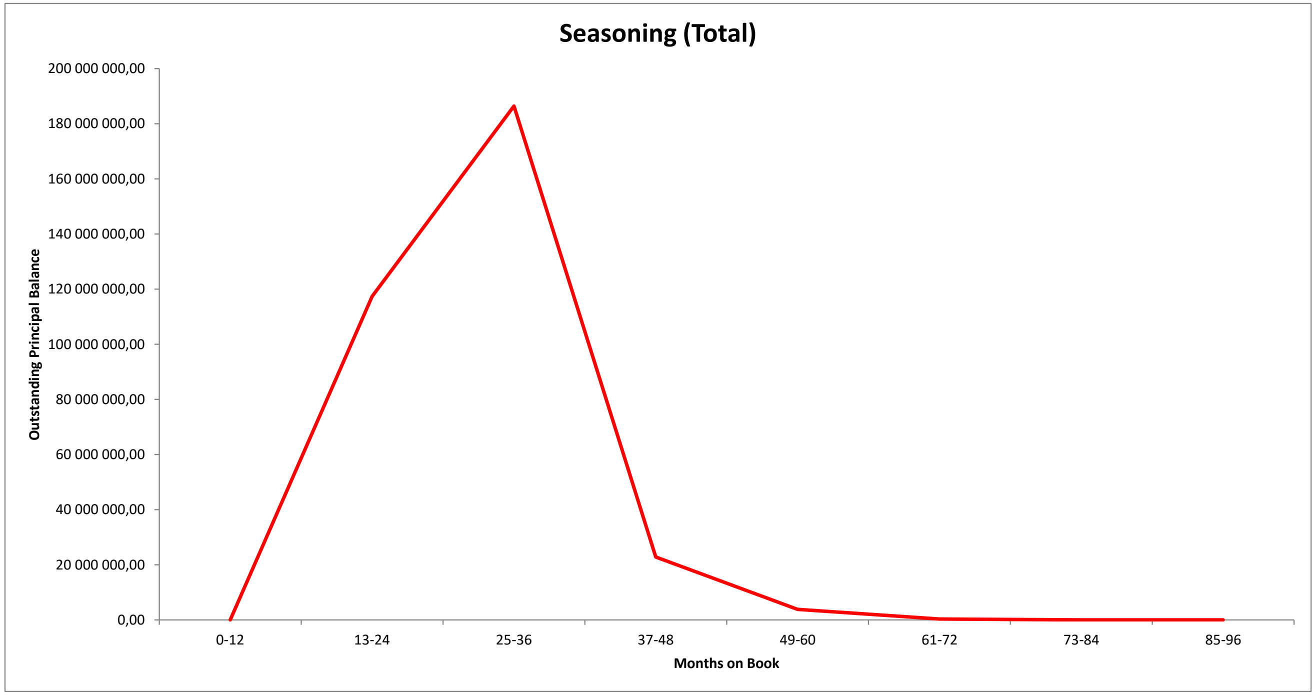
Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12					
	13	24	7 783	117 340 659	35,48 %	41,8	21,4
	25	36	14 154	186 414 081	56,37 %	34,5	30,0
	37	48	2 312	22 811 914	6,90 %	23,6	41,5
	49	60	443	3 821 432	1,16 %	17,2	52,6
	61	72	64	335 713	0,10 %	10,0	62,4
	73	84					
	85	96					
	Total		24 756	330 723 798	100 %	36,1	28,0

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

14.b Seasoning



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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.a Balloon loans

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

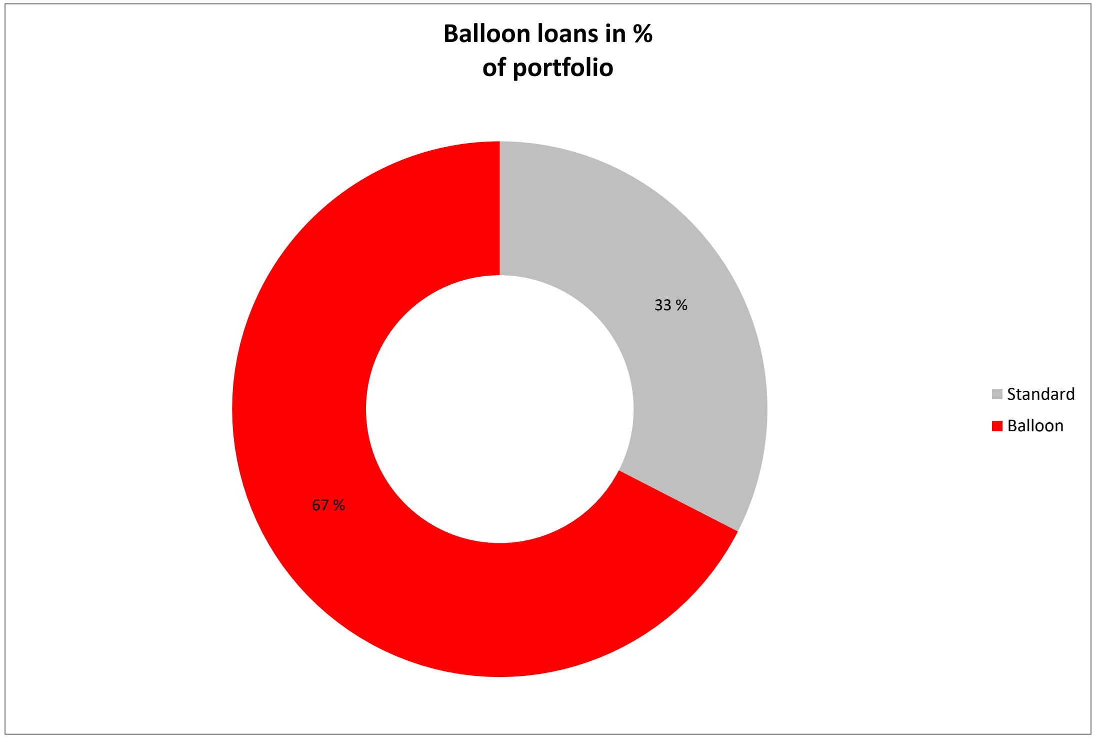
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	14 018	107 640 886	32,5 %	3 609	0,0 %	33,8	27,6
	Balloon	10 738	223 082 912	67,5 %	101 204 245	45,4 %	37,2	28,2
	Total	24 756	330 723 798	100 %	101 207 854	31 %	36,1	28,0

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days



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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

16.a # loans per borrower

Reporting Date		29.08.2022			
Payment date		25.08.2022			
Period No		21			
Monthly Period		01.07.2022			
Interest Period	from	26.07.2022	to	25.08.2022	= 30 days

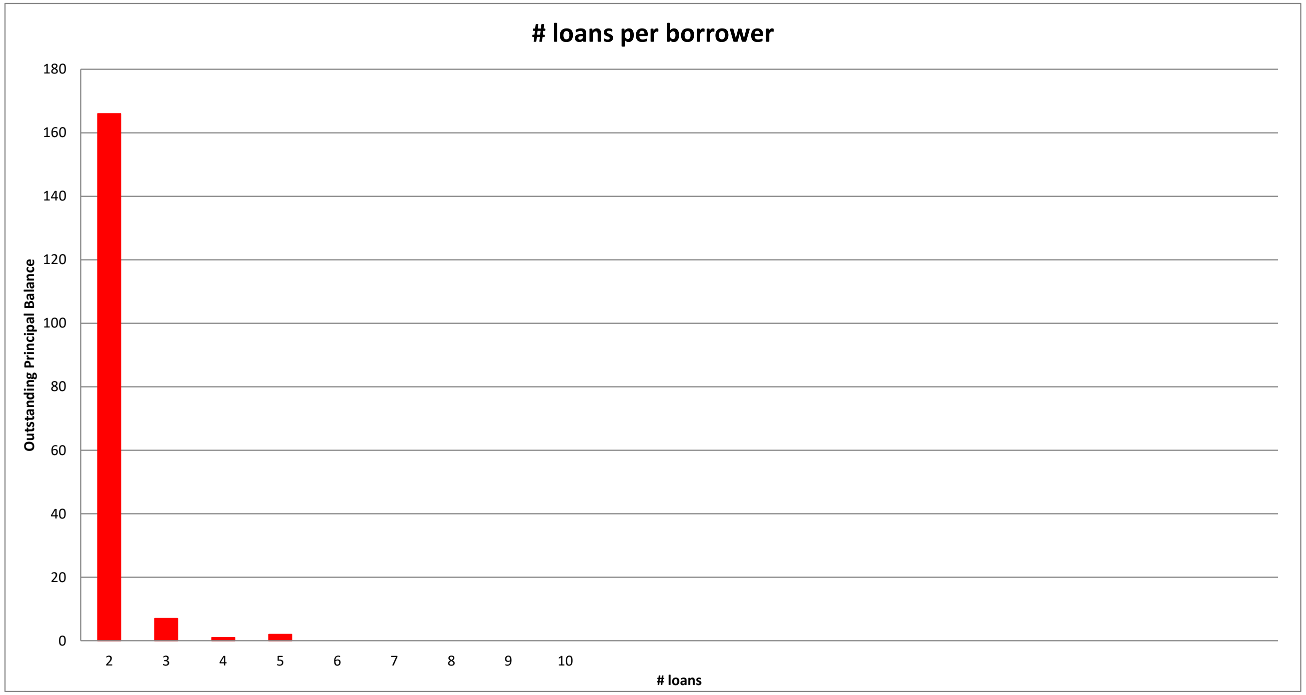
# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	24 389	324 855 373	98,23 %
	2	166	5 356 681	1,62 %
	3	7	319 028	0,10 %
	4	1	29 773	0,01 %
	5	2	162 944	0,05 %
	6			
	7			
	8			
	9			
	10			
	Total:	24 565	330 723 798	100,0 %

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Reporting Date		29.08.2022					
Payment date		25.08.2022					
Period No		21					
Monthly Period		01.07.2022					
Interest Period	from	26.07.2022	to	25.08.2022	=	30	days

16.b # 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

17.a Amortization Profile

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

Amortization profile (first 20 periods)

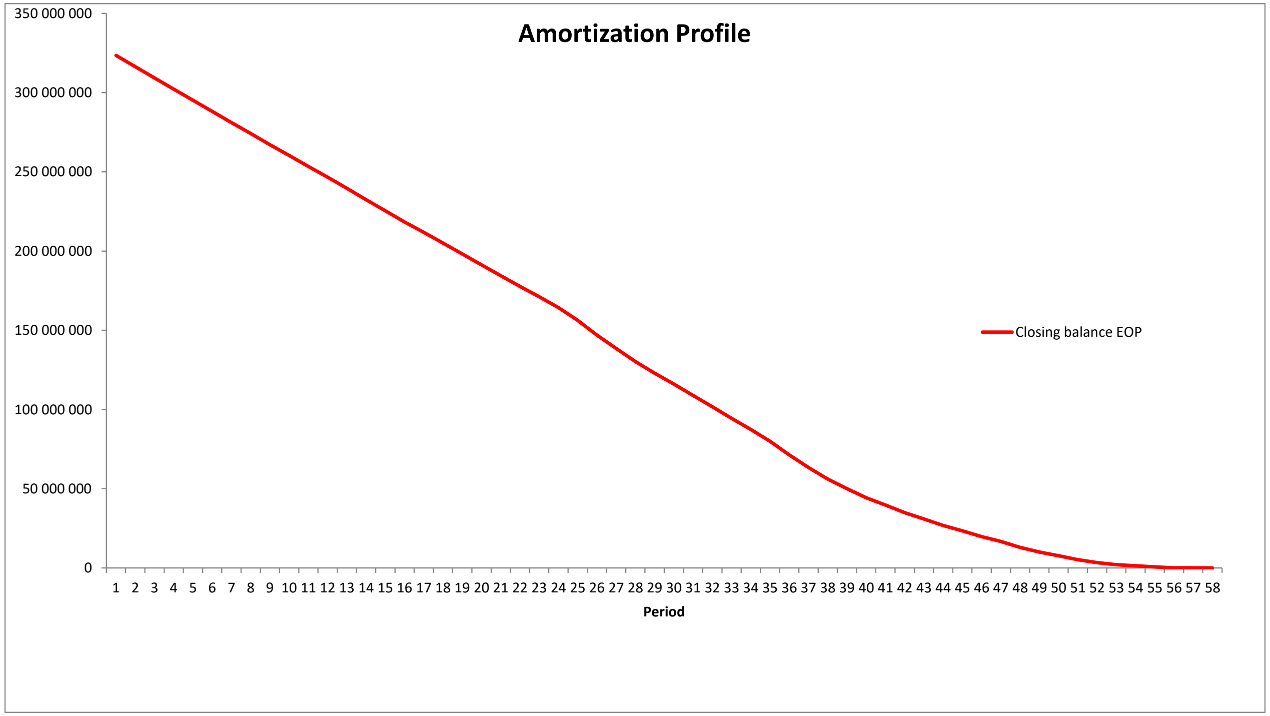
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	330 723 798	323 491 920	7 231 878	598 034	2,19 %	97,81 %
2	323 491 920	316 378 271	7 113 649	584 061	2,19 %	95,66 %
3	316 378 271	309 301 322	7 076 949	570 184	2,18 %	93,52 %
4	309 301 322	302 247 965	7 053 356	556 386	2,18 %	91,39 %
5	302 247 965	295 188 100	7 059 865	542 731	2,18 %	89,26 %
6	295 188 100	288 134 611	7 053 489	529 081	2,17 %	87,12 %
7	288 134 611	281 132 499	7 002 112	515 497	2,17 %	85,01 %
8	281 132 499	274 182 138	6 950 362	501 999	2,16 %	82,90 %
9	274 182 138	267 213 421	6 968 717	488 627	2,16 %	80,80 %
10	267 213 421	260 323 311	6 890 109	475 243	2,16 %	78,71 %
11	260 323 311	253 409 996	6 913 315	461 938	2,15 %	76,62 %
12	253 409 996	246 609 804	6 800 192	448 586	2,15 %	74,57 %
13	246 609 804	239 656 584	6 953 220	435 490	2,14 %	72,46 %
14	239 656 584	232 521 313	7 135 271	421 929	2,13 %	70,31 %
15	232 521 313	225 473 522	7 047 790	408 529	2,13 %	68,18 %
16	225 473 522	218 393 150	7 080 372	395 160	2,12 %	66,03 %
17	218 393 150	211 772 190	6 620 960	381 846	2,12 %	64,03 %
18	211 772 190	205 059 962	6 712 229	369 213	2,11 %	62,00 %
19	205 059 962	198 193 855	6 866 107	356 468	2,11 %	59,93 %
20	198 193 855	191 362 894	6 830 961	343 548	2,10 %	57,86 %

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date		29.08.2022					
Payment date		25.08.2022					
Period No		21					
Monthly Period		01.07.2022					
Interest Period	from	26.07.2022	to	25.08.2022	=	30	days



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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.a Payment Holidays

Reporting Date		29.08.2022					
Payment date		25.08.2022					
Period No		21					
Monthly Period		01.07.2022					
Interest Period	from	26.07.2022	to	25.08.2022	=	30	days

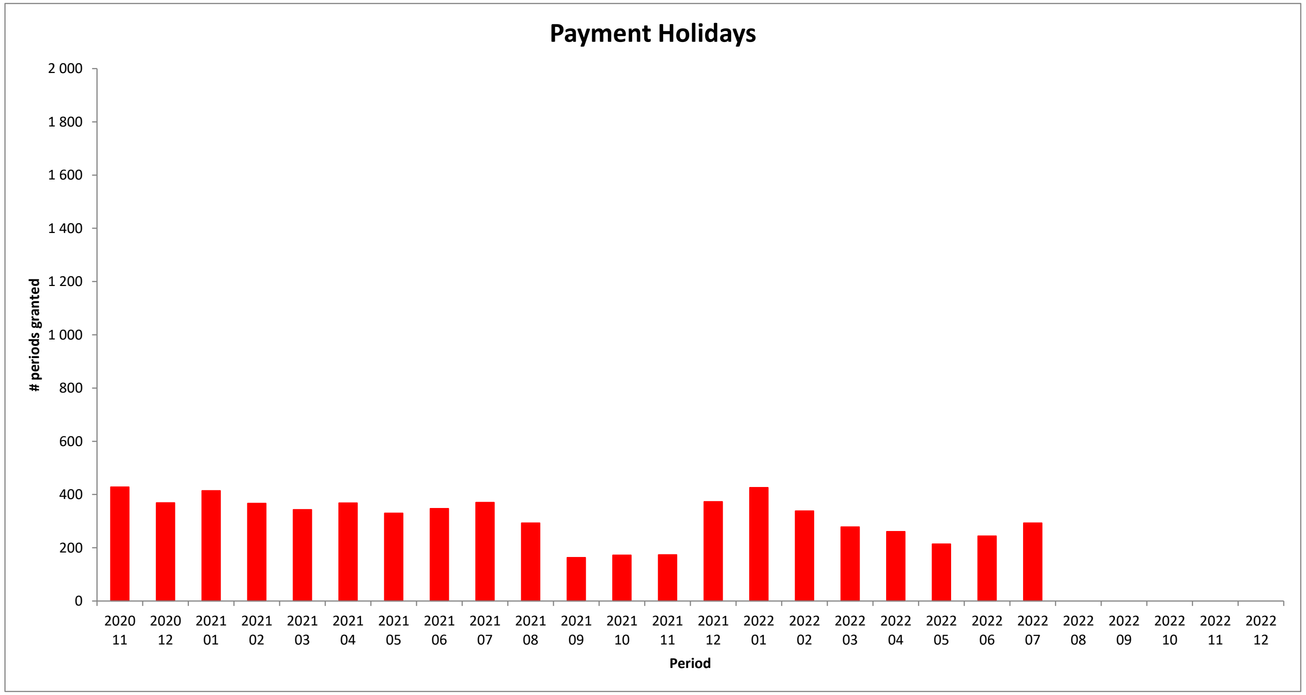
Payment Holiday

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2020 11	428	556	192 618	9 244 903
2020 12	369	471	128 552	7 461 995
2021 01	414	579	195 860	9 192 251
2021 02	367	512	168 583	8 023 790
2021 03	343	471	153 683	8 018 179
2021 04	368	512	177 988	8 205 864
2021 05	330	466	152 079	7 454 113
2021 06	347	460	129 017	6 959 564
2021 07	370	474	139 037	7 079 668
2021 08	293	360	106 689	5 724 723
2021 09	163	211	65 334	3 408 453
2021 10	172	210	56 468	3 205 305
2021 11	174	250	72 814	3 405 310
2021 12	373	455	120 210	6 224 684
2022 01	426	587	179 514	8 774 934
2022 02	338	473	151 562	6 648 349
2022 03	278	359	116 256	5 172 281
2022 04	261	343	105 591	4 862 310
2022 05	214	261	71 068	3 413 353
2022 06	244	316	89 126	4 112 527
2022 07	293	364	112 001	5 271 795
2022 08				
2022 09				
2022 10				
2022 11				
2022 12				
Total:	6 565	8 690	2 684 052	131 864 352

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days



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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

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

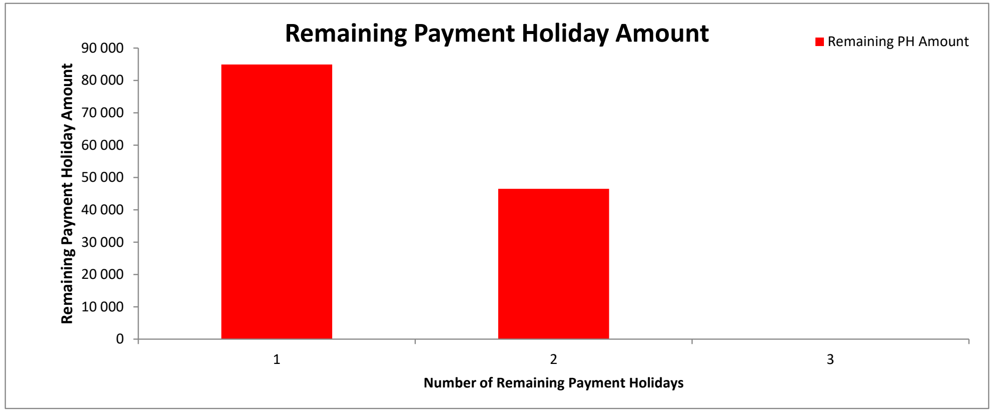
18.c Remaining Payment Holidays

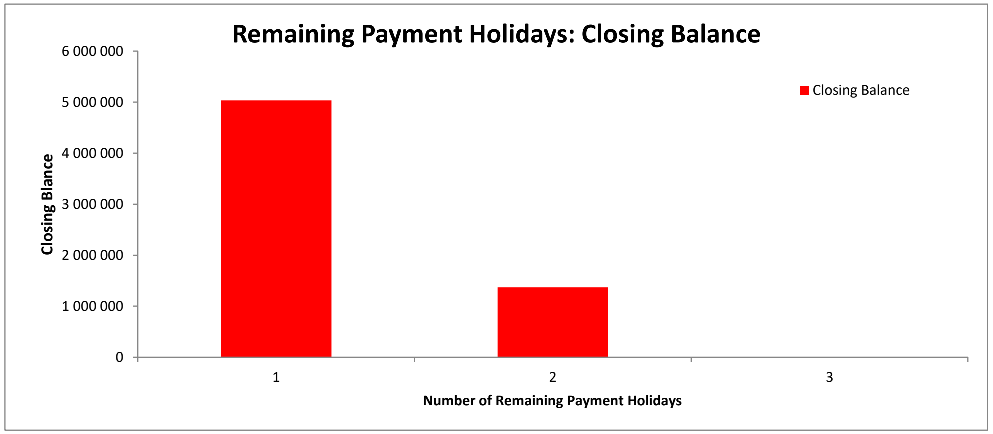
Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	293	84 899	5 032 888
	2	71	46 495	1 368 154
	3			
	Total	364	131 394	6 401 043

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





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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Reporting Date		29.08.2022					
Payment date		25.08.2022					
Period No		21					
Monthly Period		01.07.2022					
Interest Period	from	26.07.2022	to	25.08.2022	=	30	days

19.a Downpayment

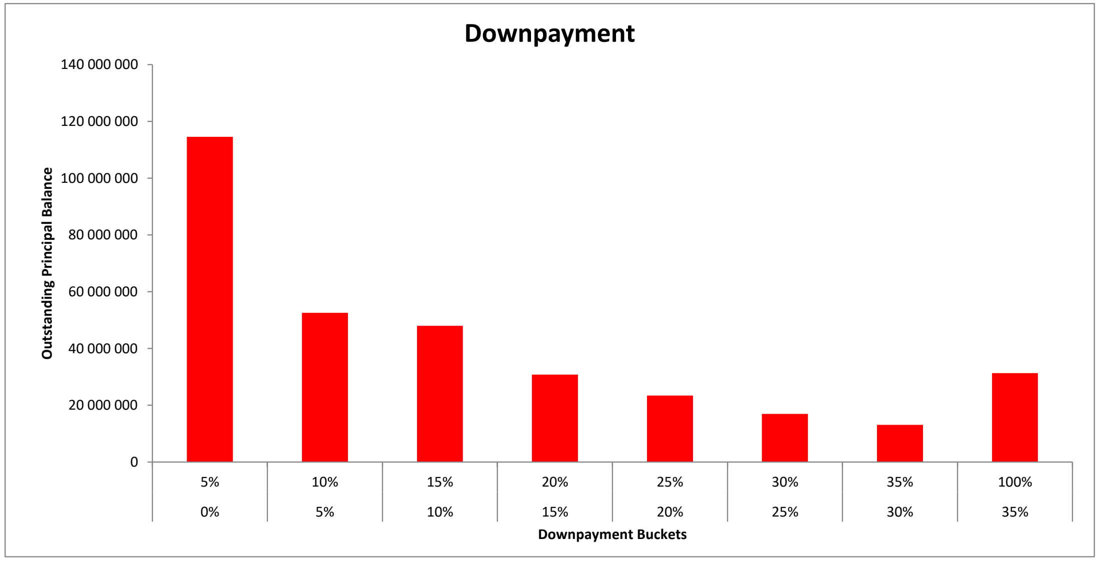
Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 382	114 590 889	34,65 %	38,3	27,9
	5 %	10 %	3 207	52 570 394	15,90 %	37,2	28,4
	10 %	15 %	3 398	47 963 328	14,50 %	36,0	28,1
	15 %	20 %	2 361	30 802 272	9,31 %	34,8	28,1
	20 %	25 %	1 847	23 426 735	7,08 %	34,4	28,2
	25 %	30 %	1 404	16 977 300	5,13 %	34,2	28,1
	30 %	35 %	1 217	13 070 974	3,95 %	32,7	28,4
	35 %	100 %	3 940	31 321 907	9,47 %	31,3	27,4
	Total		24 756	330 723 798	100 %	36,1	28,0

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.b Downpayment

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days



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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.a Vehicle Condtion

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

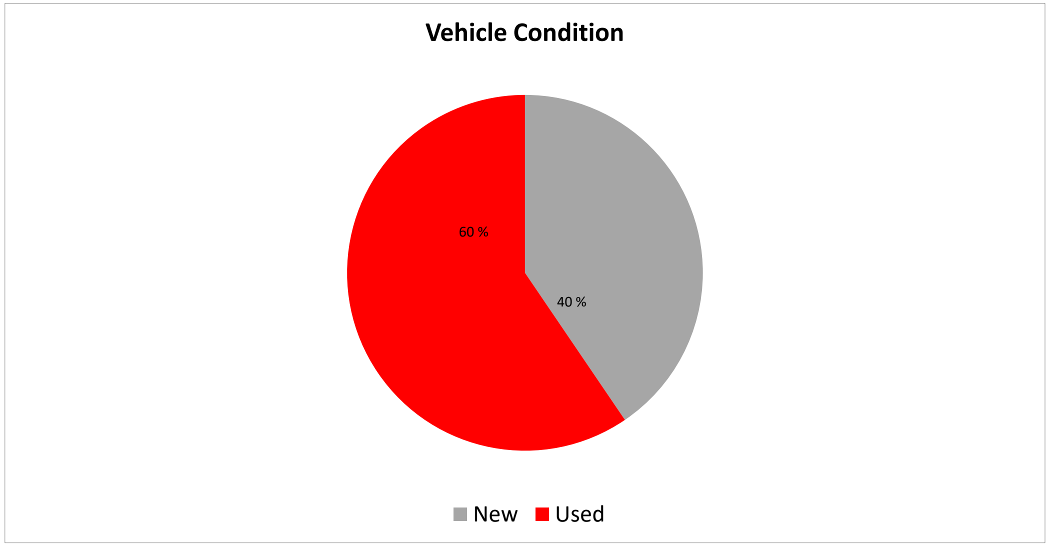
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 304	133 939 469	40,50 %	35,4	28,1
	Used	17 452	196 784 329	59,50 %	36,6	28,0
	Total	24 756	330 723 798	100 %	36,1	28,0

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Reporting Date		29.08.2022					
Payment date		25.08.2022					
Period No		21					
Monthly Period		01.07.2022					
Interest Period	from	26.07.2022	to	25.08.2022	=	30	days

20.b Vehicle Condition



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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.a Borrower Type

Reporting Date		29.08.2022		
Payment date		25.08.2022		
Period No		21		
Monthly Period		01.07.2022		
Interest Period	from	26.07.2022	to	25.08.2022 = 30 days

Santander Consumer Bank

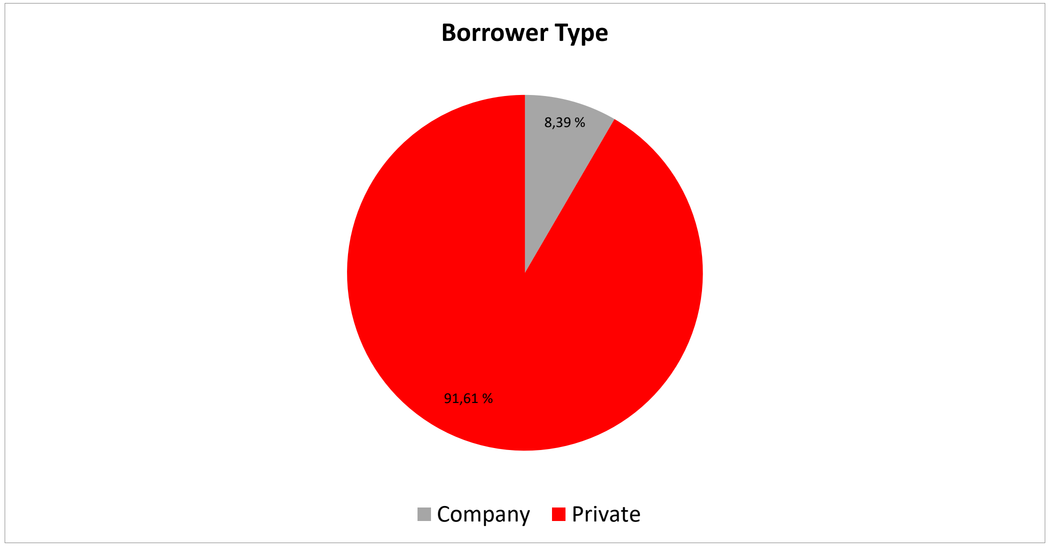
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 834	27 763 631	8,39 %	28,7	29,7
	Private	22 922	302 960 167	91,61 %	36,8	27,9
	Total	24 756	330 723 798	100 %	36,1	28,0

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days



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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date		29.08.2022			
Payment date		25.08.2022			
Period No		21			
Monthly Period		01.07.2022			
Interest Period	from	26.07.2022	to	25.08.2022	= 30 days

Santander Consumer Bank

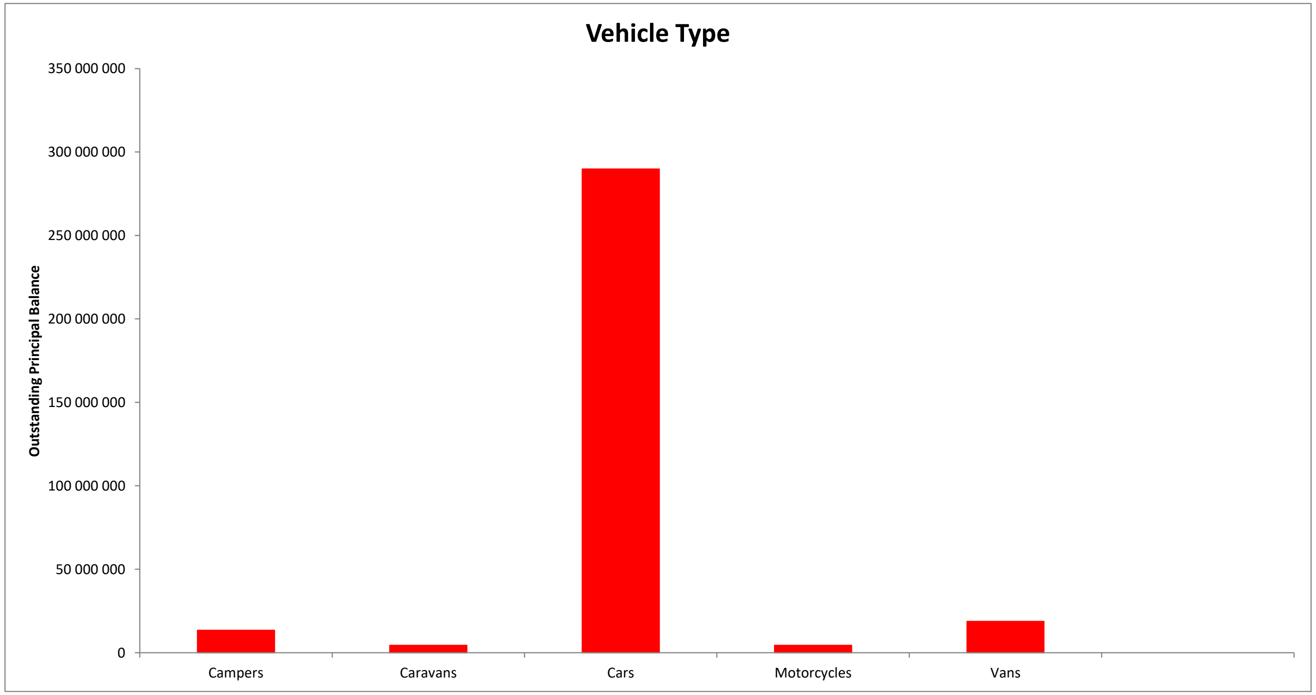
	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Vehicle type	Campers	468	13 375 529	4,04 %	39,7	26,2
	Caravans	338	4 437 270	1,34 %	38,8	27,1
	Cars	21 802	289 790 836	87,62 %	36,2	28,1
	Motorcycles	554	4 397 064	1,33 %	32,8	26,2
	Vans	1 594	18 723 100	5,66 %	31,6	28,9
		24 756	330 723 798	100 %	36,1	28,0

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days



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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.a Restructured Loans

Reporting Date		29.08.2022					
Payment date		25.08.2022					
Period No		21					
Monthly Period		01.07.2022					
Interest Period	from	26.07.2022	to	25.08.2022	=	30	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	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		
	2022 09		
	2022 10		
	2022 11		
	2022 12		
		25	518 773

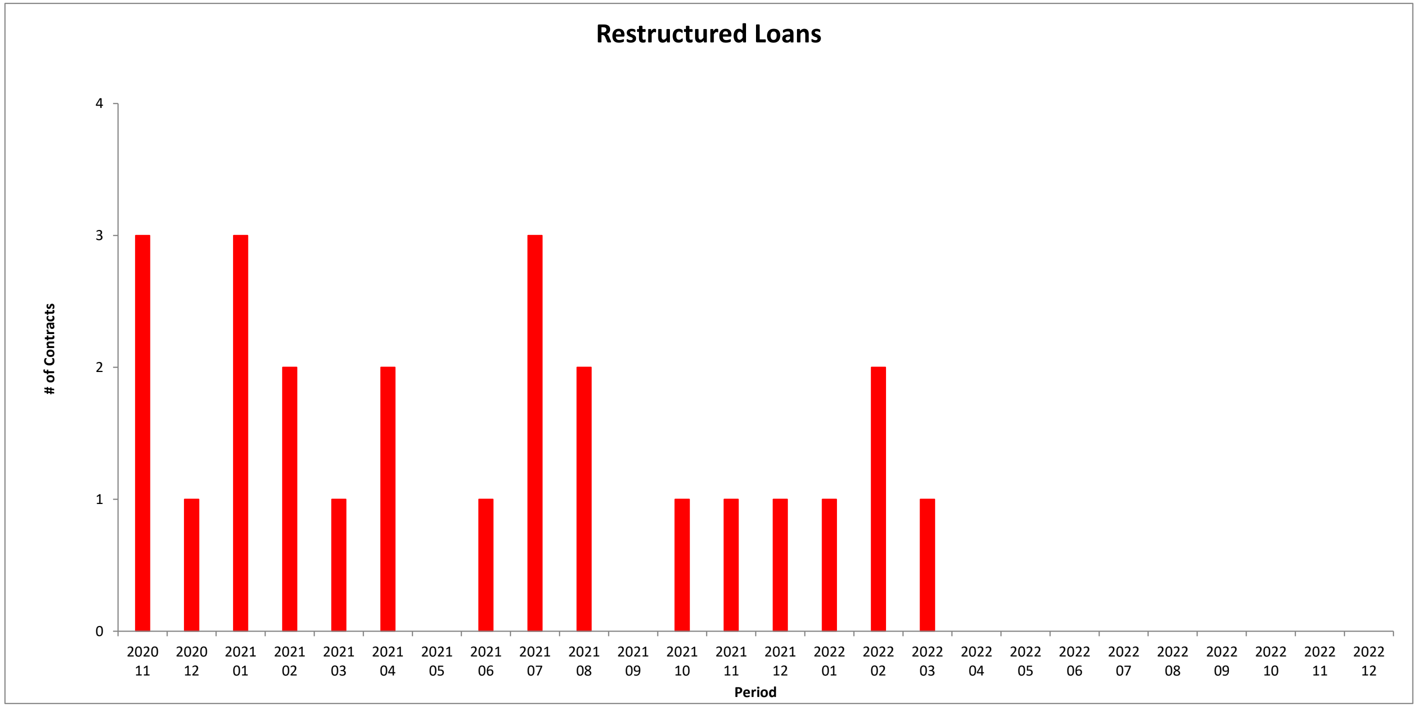
Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Reporting Date		29.08.2022					
Payment date		25.08.2022					
Period No		21					
Monthly Period		01.07.2022					
Interest Period	from	26.07.2022	to	25.08.2022	=	30	days

23.b Restructured Loans

Santander Consumer Bank



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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

24.a Dynamic Interest rate

Reporting Date		29.08.2022					
Payment date		25.08.2022					
Period No		21					
Monthly Period		01.07.2022					
Interest Period	from	26.07.2022	to	25.08.2022	=	30	days

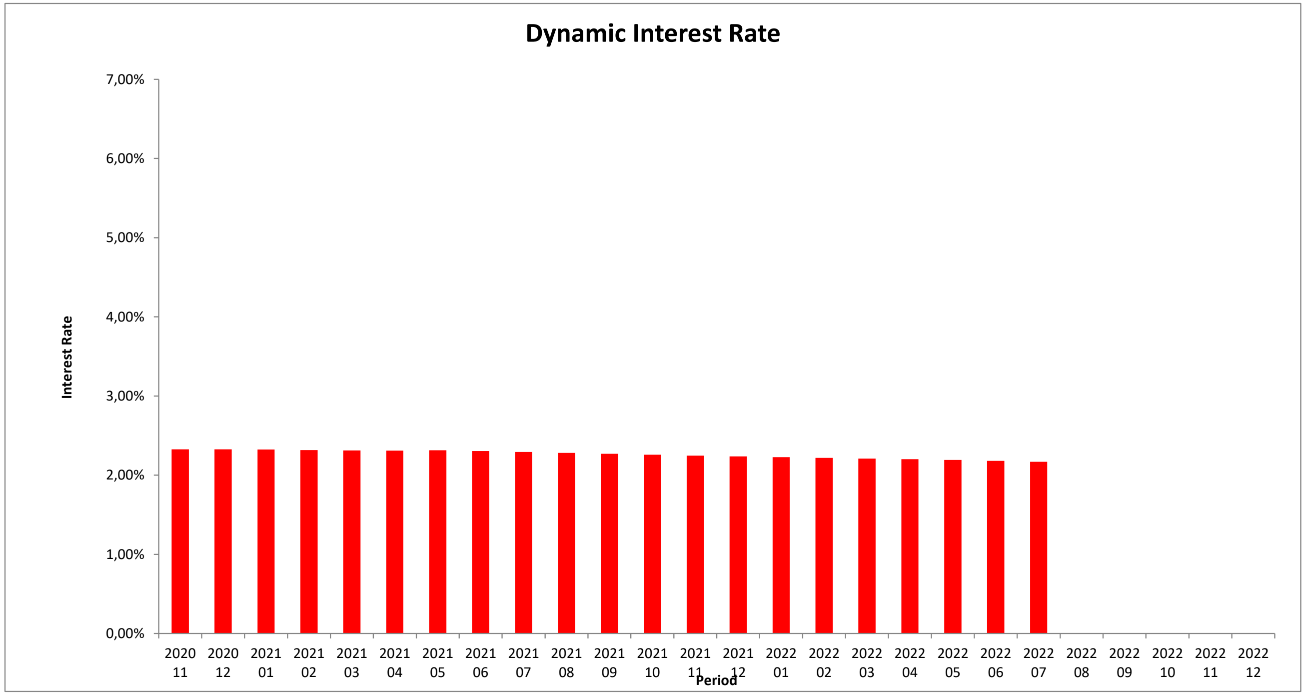
Interest rate evolution

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		
2022 09		
2022 10		
2022 11		
2022 12		

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days



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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

25.a Dynamic Pre-Payments

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

Santander Consumer Bank

Dynamic Prepayment

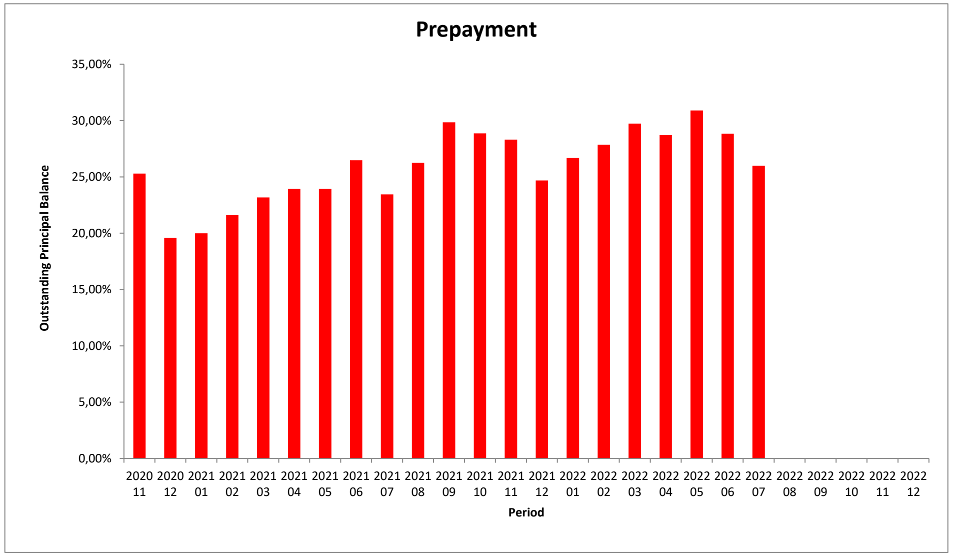
TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2020 11	28 312 103	596 759 291	25,30 %
2020 12	11 299 151	627 427 036	19,59 %
2021 01	11 575 311	628 336 885	20,00 %
2021 02	12 584 253	627 092 170	21,59 %
2021 03	13 575 000	624 523 955	23,18 %
2021 04	14 086 212	624 899 859	23,94 %
2021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

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

25.b Dynamic Pre-Payments

Reporting Date		29.08.2022					
Payment date		25.08.2022					
Period No		21					
Monthly Period		01.07.2022					
Interest Period	from	26.07.2022	to	25.08.2022	=	30	days



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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

26. Delinquency

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 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																	
	9																	
	10																	
	11																	
	12																	

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		29.08.2022	
Payment date		25.08.2022	
Period No		21	
Monthly Period		01.07.2022	
Interest Period	from	26.07.2022	to 25.08.2022 = 30 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	853 418	54															
2022 2	997 419	56															
2022 3	310 721	21															
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	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		188 718	92 513						
2021 2	903 831	52	228 948	576 902	326 929	53 694	630 596	273 235	1 168	631 764	272 067						
2021 3	742 108	57	122 678	439 589	302 519	76 801	516 390	225 718	11 542	527 932	214 176						
2021 4	629 057	39	115 284	170 359	458 698	178 761	349 120	279 938	21 641	370 761	258 297						
2022 1	853 418	54	45 684	45 684	807 733	182 774	228 458	624 959	50 145	278 603	574 814						
2022 2	997 419	56				28 391	28 391	969 029	36 500	64 891	932 528						
2022 3	310 721	21							903	903	309 818						
2022 4																	
2023 1																	

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

28. Priority of Payments - Revenue

Reporting Date		29.08.2022					
Payment date		25.08.2022					
Period No		21					
Monthly Period		01.07.2022					
Interest Period	from	26.07.2022	to	25.08.2022	=	30	days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 189 714,25	EUR
Senior Expenses	-	1 604,87	EUR
Servicing Fee	-	142 394,97	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	72 459,82	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	-	144 463,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	310 721,30	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	79 678,65	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		438 391,65	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	836 392,71	EUR
Senior Expenses	-	1 469,30	EUR
Issuer Swap Interest Amount	-	72 459,82	EUR
Interest Class A Notes	-	128 312,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	19 610,00	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	-	144 463,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	310 721,30	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	79 678,65	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		79 678,64	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	15 204 791,99	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
On and after the occurence of the Revolving Period End Date			
Principal Payments on Loan to Issuer	-	15 204 791,99	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	15 515 513,29	EUR
Prior to the Revolving Period End Date			
Soleley, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
On and after the occurence of the Revolving Period End Date			
Current period Principal Addition Amounts for Senior Expenses Deficit		-	EUR
Prior to a Pro Rata trigger Event			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event			
To pay pari passu and on a pro rata basis			
(i) Principal Payments on Class A Notes	-	13 018 552,91	EUR
(ii) Principal Payments on Class B Notes	-	1 301 834,04	EUR
(iii) Principal Payments on Class C Notes	-	1 195 126,34	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurence of a Sequential Payment Trigger Event			
To pay any Class A Notes Principal due and payable		13 018 552,91	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable		1 301 834,04	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		1 195 126,34	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	79 678,64	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	438 391,65	EUR

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

30. Transaction Costs

Reporting Date		29.08.2022					
Payment date		25.08.2022					
Period No		21					
Monthly Period		01.07.2022					
Interest Period	from	26.07.2022	to	25.08.2022	=	30	days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	1 604,87			
Interest accrued for the Period	EUR	292 385,00	128 312,00	19 610,00	144 463,00
Cumulative Interest accrued	EUR	5 119 979,00	1 449 021,00	255 544,00	3 415 414,00
Interest Payments	EUR	292 385,00	128 312,00	19 610,00	144 463,00
Cumulative Interest Payments	EUR	5 119 979,00	1 449 021,00	255 544,00	3 415 414,00
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		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

Santander Consumer Bank

Class A Swap details		**Class B Swap details**	
Kimi 9 | Front Swap		Kimi 9 | Front Swap	
Party A	**ING Bank N.V.**	**Party A**	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**	**Party B**	**SCF RAHOITUSPALVELUT IX DAC**
Class A Notes	**290 517 929**	Class B Notes	**29 051 319**
Interest Period Start	26.07.2022	Interest Period Start	26.07.2022
Interest Period End	25.08.2022	Interest Period End	25.08.2022
Interest Days	30	Interest Days	30
Settlement Date	25.08.2022	Settlement Date	25.08.2022
Party A Floating Interest Rate	0,530 %	Party A Floating Interest Rate	0,810 %
Party A Floating Rate Day Count Fraction	0,08	Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 128 312,09**	**Party A Interest Amount**	**EUR 19 609,64**
Party B Fixed Rate	0,2500 %	Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,08	Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	**EUR 60 524,57**	**Party B Interest Amount**	**EUR 11 935,25**

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Reporting Date		29.08.2022				
Payment date		25.08.2022				
Period No		21				
Monthly Period		01.07.2022				
Interest Period	from	26.07.2022	to	25.08.2022	=	30 days

31. Contact Details

Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen	+47 21 08 37 70	anders.bruun.olsen@santanderconsumer.no
Morten Christopher Freberg Holme	+47 92 82 38 33	morten.holme@santanderconsumer.no
Kjetil Amundstad	+47 48 17 10 04	kjetil.amundstad@santanderconsumer.no

Risk

Isak Nygaardsmoen Riksheim	+47 40 62 65 84	isak.nygardsmoen.riksheim@santanderconsumer.no
Thomas Andrén Johansen	+ 47 91 82 42 44	thomas.andren.johansen@santanderconsumer.no