SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		28.07.2021					
Payment date		26.07.2021		Following payment dates:		25.08.2021	
Period No		8				27.09.2021	
Monthly Period		01.06.2021					
Interest Period	from	28.06.2021	to	26.07.2021	=	28	days
Cut-Off date		30.06.2021					

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

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Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

1. Portfolio Information

Outstanding receivables	Current Period Aggregated Outstanding Principal Amount	
Opening balance prior to replenishment	**624 813 091,88**	**EUR**
Scheduled Loan Principal Repayments (+MC)	10 414 284,16	EUR
Prepayments	15 152 005,13	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**25 566 289,29**	**EUR**
New Defaulted Auto Loans in Period	310 139,50	EUR
Closing balance prior to replenishment	**598 936 663,09**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**598 936 663,09**	**EUR**
Principal Recoveries on loans in default	12 087,68	EUR

Total revenue collections

Total Revenue Received in Period	**1 786 999,05**	**EUR**

Loans

At beginning of period	37 691	Loans
Replenished contracts this period	-	Loans
Paid in Full	992	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	15	Loans
At end of period	**36 684**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date		28.07.2021				
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Monthly Period		01.06.2021				
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Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 785 669,96	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default, Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	-	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	125 934,54	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	**1 911 604,50**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	718 962,59	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	72 556,91	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	125 934,54	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**917 454,04**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts

	Current Period	
a. Collections: Principal payments, Deemed Collection	25 566 289,29	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	**25 566 289,29**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	25 566 289,29	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	310 139,50	EUR
Total Amount for Issuer Available Redemtion Receipts	**25 876 428,79**	**EUR**

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4. Reserve Accounts

Note Balance

Beginning of Period		624 813 091,88	EUR
End of Period		598 936 663,09	EUR

Liquidity Balance

Beginning of Period	0,5 %	3 110 000,00	EUR
Cash Outflow		125 934,54	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	2 984 065,46	EUR
Required Reserve Amount	0,5 %	2 984 065,46	EUR

Expenses Advance

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

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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5a. Performance Data

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Asset Balance

Opening balance prior to replenishment	624 813 091,88	EUR
Closing balance prior to replenishment	598 936 663,09	EUR
Closing Balance post replenishment	598 936 663,09	EUR

Portfolio Performance:	EUR	%	# loans
Performing Receivables:			
Current	559 312 820,90	93,38 %	34 349
1-29 days past due	33 044 584,34	5,52 %	1 964
Delinquent Receivables:			
30-59 days past due	4 106 683,40	0,69 %	227
60-89 days past due	1 514 306,99	0,25 %	88
90-119 days past due	533 476,12	0,09 %	32
120-149 days past due	297 501,75	0,05 %	17
150-179 days past due	127 289,59	0,02 %	7
Total Performing and Delinquent	**598 936 663**	**100,00 %**	**36 684**
Current Period Defaults	310 139,50		15
Cumulative Defaults	1 189 427,78		72
Current Period Principal Recoveries	12 087,68		
Cumulative Principal Recoveries	51 723,29		

Sequential Payment Trigger Event, where [A], [B], [C] > 1.00%		NO
[A] Cumulative Net Loss Ratio, Payment Date	0,18 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,13 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,07 %	
or [A] + [B] - [C] / [D] < 10%	**92,32 %**	
[A] Aggregate Outstanding Asset Principal Amount	598 936 663,09	
[B] Aggregate principal balance of Defaulted Contracts	1 189 427,78	
[C] Recoveries received on such Defaulted Contracts	51 723,29	
[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	1,10 %	
[B] Delinquency Ratio, preceding Payment Date	1,12 %	
[C] Delinquency Ratio, second preceding Payment Date	1,10 %	
or Servicer Termination Event	**NO**	
or Swap Counterparty Downgrade Event	**NO**	

Pro Rata Trigger Event, where [A] / [B] ≥ 16%	9,36 %	NO
[A] [1] + [2]	58 500 000,00	
Class B Principal Amount [1]	30 500 000,00	
Class C Principal Amount [2]	28 000 000,00	
[B] Aggregated Outstanding Note Principal Amount	624 813 091,88	

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

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5b. Concentration limits

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

Weighted average interest rate (min 2.2%)	2,33 %
Weighted average months to maturity (max 57)	*47,55**
Used Vehicles (max 69%)	63,84 %
Balloon Loans (max 63%)	63,49 %
Corporate Borrowers (max 11%)	9,14 %
IRB (min 95%)	95,65 %

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

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6. Note Principal

	Class A	Class B	Class C	
Note Principal				
Beginning of Period	566 313 091,88	30 500 000,00	28 000 000,00	EUR
Sequential Amortization	25 876 428,79	-	-	EUR
Pro Rata Amortization	-	-	-	EUR
End of Period	540 436 663,09	30 500 000,00	28 000 000,00	EUR
Principal Deficiency Sub-Ledger				
Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	310 139,50	EUR
Credit PDL	-	-	310 139,50	EUR
End of Period	-	-	-	EUR
Net Note Principal				
Beginning of Period	566 313 091,88	30 500 000,00	28 000 000,00	EUR
End of Period	540 436 663,09	30 500 000,00	28 000 000,00	EUR

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7. Outstanding Notes

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Monthly Period		01.06.2021		
Interest Period	from	28.06.2021	to	26.07.2021 = 28 days

1. Note Balance

1. Note Balance	All Notes	Class A	Class B	Class C
General Note Information				
ISIN Code		XS2230295151	XS2230295664	XS2230295748
Currency		EUR	EUR	EUR
Initial Tranching	100 %	91,00 %	4,69 %	4,31 %
Legal Final Maturity Date		25.10.2029	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	624 813 091,88	566 313 091,88	30 500 000,00	28 000 000,00
Available Distribution Amount	25 876 428,79			
Amortisation	25 876 428,79			
Redemption per Class	25 876 428,79	25 876 428,79	-	-
Redemption per Note		4 374,71	-	-
Outstanding Closing Balance		540 436 663,09	30 500 000,00	28 000 000,00
Net Outstanding Closing Balance	598 936 663,09	540 436 663,09	30 500 000,00	28 000 000,00
Current Tranching	100 %	90,23 %	5,09 %	4,67 %
Current Pool Factor		0,91	1,00	1,00

2. Payments to Investors per Note

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C
Interest rate Basis: 1-M EURIBOR / Spread				
Day Count Convention*		(Act/360)	(Act/360)	(30/360)
Interest Days	28			
Principal Outstanding per Note Beginning of Period		95 741,86	100 000,00	100 000,00
>Principal Repayment per note		4 374,71	-	-
Principal Outstanding per Note End of Period		91 367,15	100 000,00	100 000,00
>Interest accrued for the period		10,57	32,82	541,67
Interest Payment	224 223,58	62 546,13	10 010,78	151 666,67
Interest Payment per Note		10,57	32,82	541,67

3. Credit Enhancements

3. Credit Enhancements	Class A	Class B	Class C
Initial total CE (Subordination)	9,00 %	4,31 %	0,00 %
Initial total CE (Subordination, incl. Liquitidy Reserve)	9,48 %	4,79 %	0,00 %
Current CE (Subordination incl. Excess Spread)	11,74 %	6,65 %	1,98 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	12,26 %	7,17 %	1,98 %
Current CE (Subordination)	9,77 %	4,67 %	0,00 %
Current CE (Subordination, incl. Liquitidy Reserve)	10,28 %	5,19 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

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Monthly Period	01.06.2021
Interest Period :	28.06.2021 to 26.07.2021 = 28 days

Santander Consumer Bank

			Rating Triggers									
			Short Term				Long Term					
			Fitch		S&P		Fitch		S&P			
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCF Rahoituspalvelut IX DAC			No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	P-1	BBB -	A-	BBB-	A2	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	AA-	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	AA-	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+	A -1	N/A	BBB-	AA-	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	P-1	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	P-1	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	AA-	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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9.a Original Portfolio Principal Balance

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Interest Period	from	28.06.2021	to	26.07.2021	=	28 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

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9.b Original Principal Balance Graph

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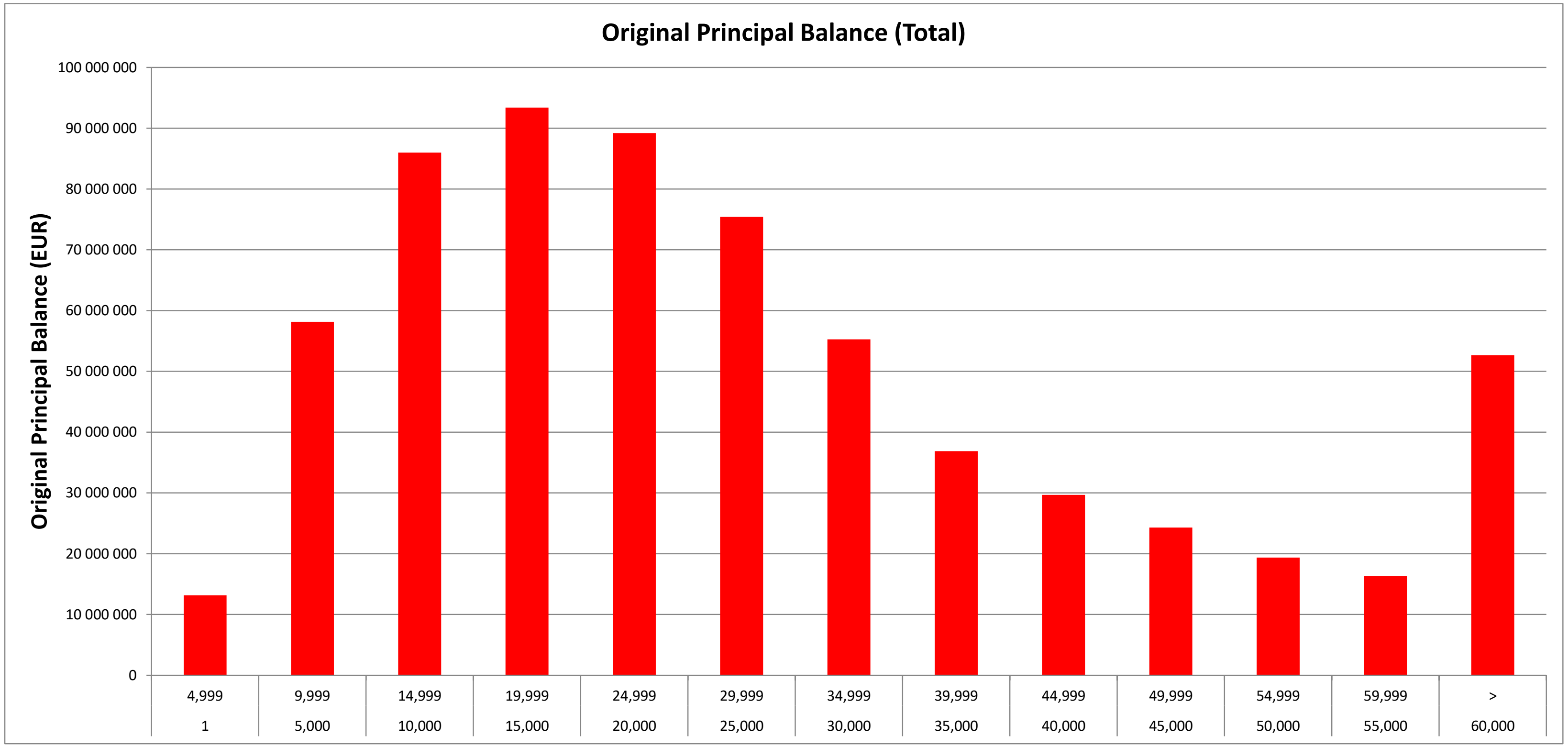

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10.a Outstanding Principal Balance

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Average amount - all:	16 327

Outstanding balance	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	5 000	5 474	16 800 813	2,81 %	26,3	17,3
	5 000	10 000	8 487	63 341 422	10,58 %	40,2	17,1
	10 000	15 000	7 157	88 748 303	14,82 %	45,4	16,7
	15 000	20 000	5 144	89 237 500	14,90 %	47,8	16,1
	20 000	25 000	3 747	83 689 055	13,97 %	48,7	15,7
	25 000	30 000	2 325	63 306 925	10,57 %	49,5	15,2
	30 000	35 000	1 391	44 859 861	7,49 %	50,3	14,2
	35 000	40 000	877	32 768 603	5,47 %	51,4	14,1
	40 000	45 000	588	24 928 916	4,16 %	51,6	14,0
	45 000	50 000	448	21 224 878	3,54 %	52,1	13,8
	50 000	55 000	327	17 141 594	2,86 %	53,2	13,2
	55 000	60 000	218	12 477 554	2,08 %	51,7	13,6
	60 000	-	501	40 411 240	6,75 %	52,0	13,3
	Total		36 684	598 936 663	100 %	47,5	15,4

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10.b Outstanding Principal Balance Graph

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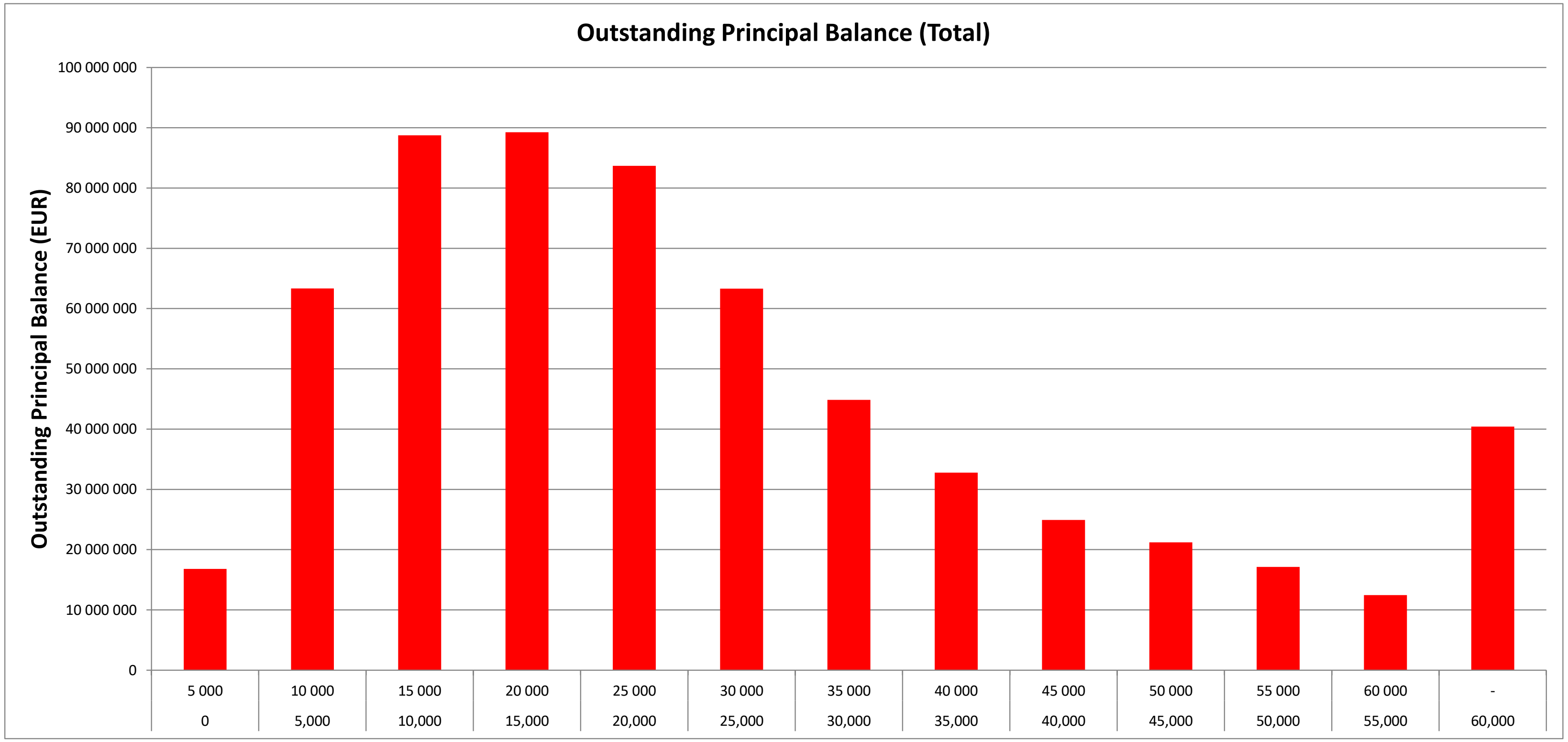
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days



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Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

11.a Geographical Distribution

Santander Consumer Bank

Geographic distribution	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Central Finland	3 859	57 782 368	9,65 %	45,8	15,5
	Eastern Finland	1 436	21 286 793	3,55 %	47,3	15,6
	East Tavastia	2 132	35 511 018	5,93 %	47,9	16,0
	Greater Helsinki	11 514	212 523 352	35,48 %	47,8	15,4
	Northern Finland	3 285	52 945 321	8,84 %	47,9	15,4
	Northern Savonia	1 671	23 926 567	3,99 %	46,1	15,3
	Ostrobothnia	2 434	32 786 758	5,47 %	47,2	15,6
	South-Eastern Fi	2 088	30 987 020	5,17 %	47,4	15,3
	South-Western Fi	4 260	67 357 054	11,25 %	48,5	15,5
	Western Tavastia	4 005	63 830 412	10,66 %	47,6	15,2
	Total	36 684	598 936 663	100 %	47,5	15,4

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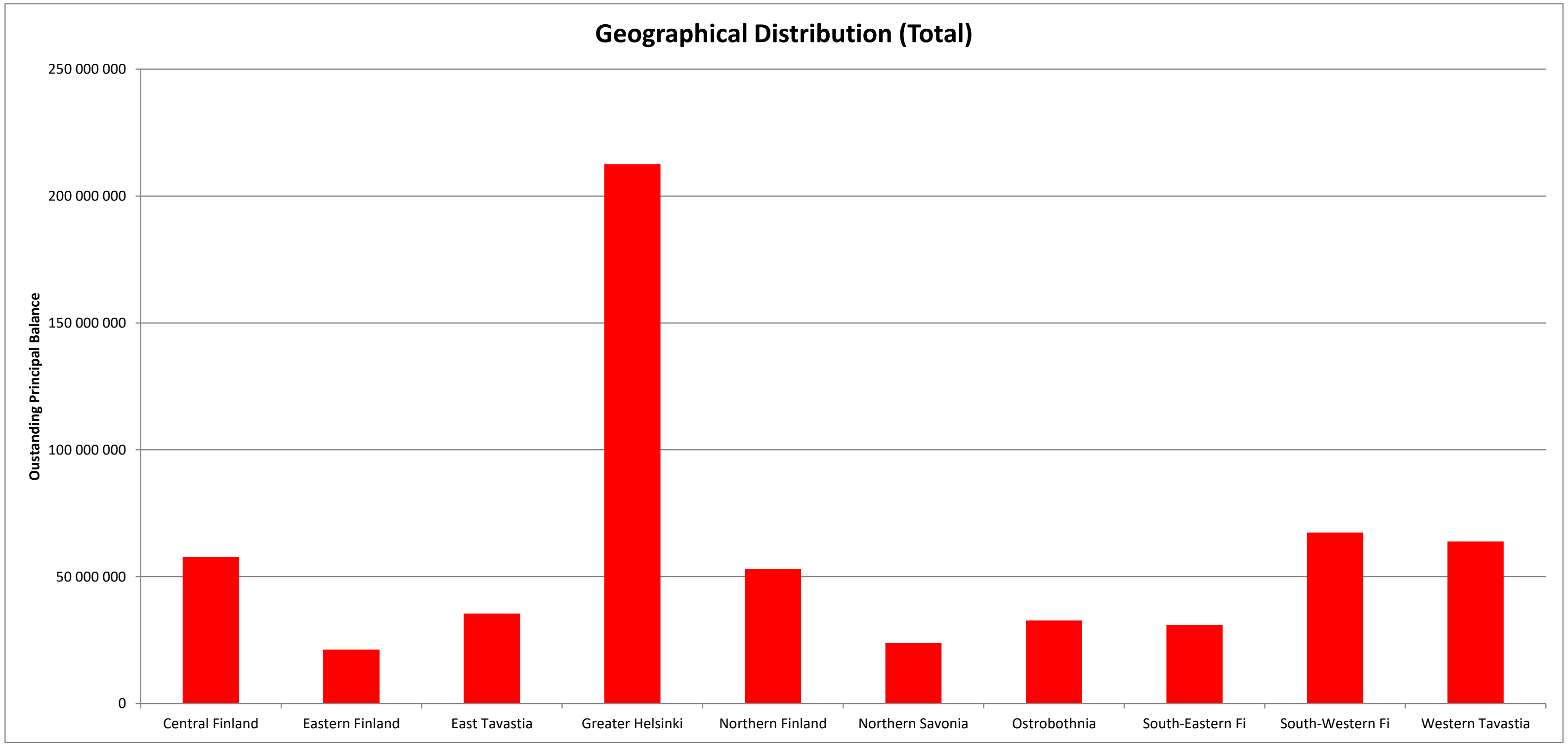
11.b Geographical Distribution Graph

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days



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Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

12.a Interest Rate

Santander Consumer Bank

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	8 517	164 678 475	27,50 %	46,3	16,2
1	2	9 447	191 264 890	31,93 %	49,1	14,8
2	4	11 127	172 521 830	28,80 %	47,8	15,1
4	6	5 676	55 556 679	9,28 %	46,3	15,6
6	8	1 896	14 831 900	2,48 %	43,0	19,1
8	10	19	72 945	0,01 %	37,8	16,7
10	12	1	6 150	0,00 %	41,0	21,0
12	14					
14	16	1	3 794	0,00 %	23,0	30,0
16	18					
18	-					
Total		36 684	598 936 663	100 %	47,5	15,4

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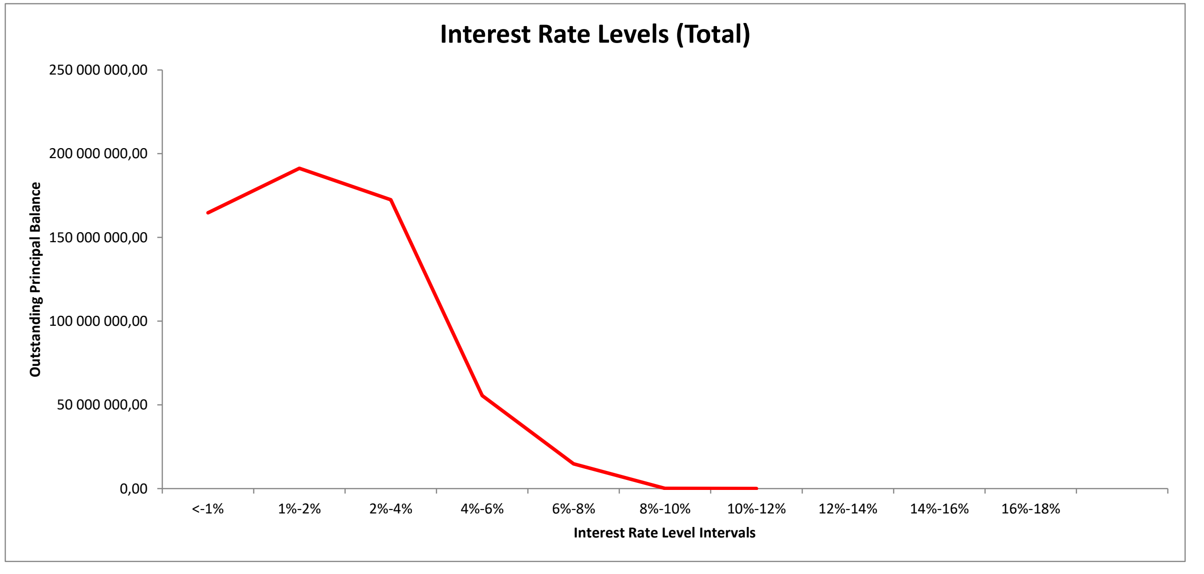
12.b Interest Rate

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days



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13.a Remaining Terms

Reporting Date		28.07.2021		
Payment date		26.07.2021		
Period No		8		
Monthly Period		01.06.2021		
Interest Period	from	28.06.2021	to	26.07.2021 = 28 days

Santander Consumer Bank

Months to maturity

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	8	18 480	0,00 %	0,0	26,8
1	12	1 448	3 999 219	0,67 %	8,1	22,3
13	24	3 019	18 593 836	3,10 %	19,3	20,9
25	36	5 693	59 883 369	10,00 %	31,1	22,9
37	48	12 432	207 431 569	34,63 %	42,9	17,5
49	60	11 020	230 445 551	38,48 %	53,5	13,4
61	72	3 064	78 564 638	13,12 %	63,6	8,6
73	84					
85	96					
97	108					
109	120					
121	-					
Total		36 684	598 936 663	100 %	47,5	15,4

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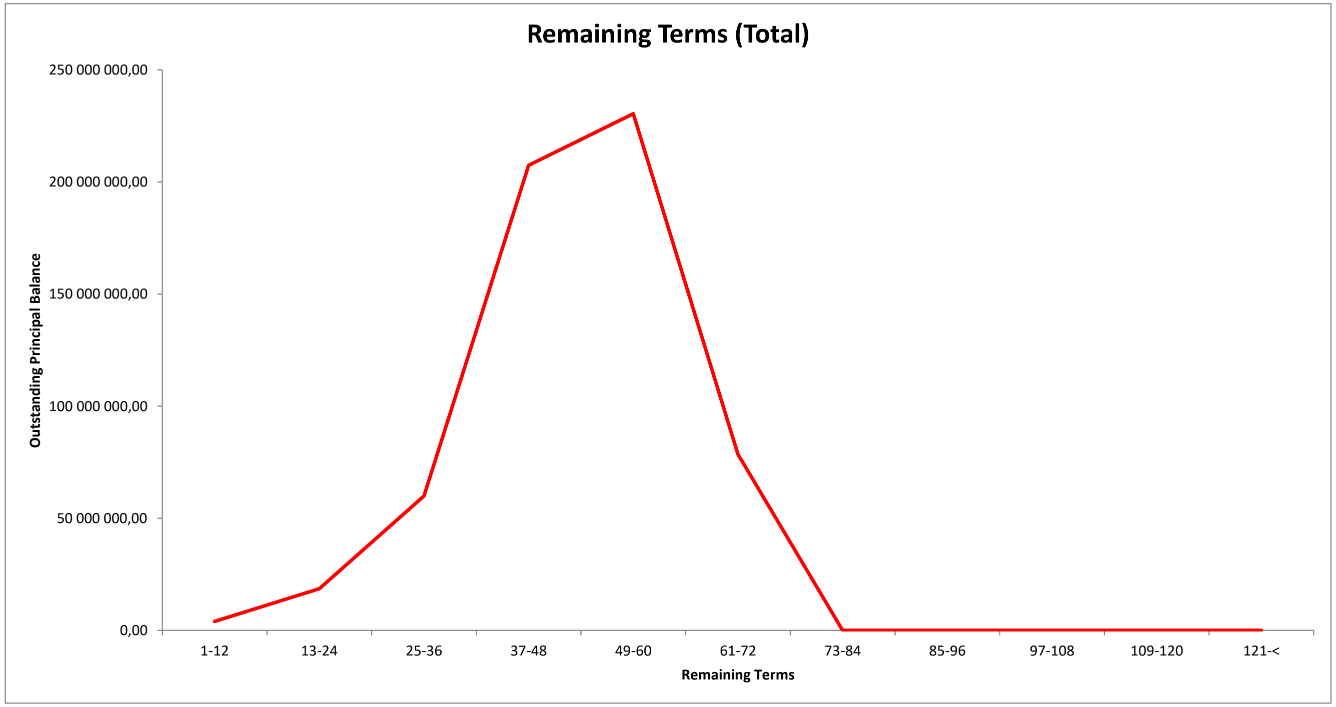
13.b Remaining Terms

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days



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Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

14.a Seasoning

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12	13 176	237 503 245	39,65 %	53,3	9,0
	13	24	19 343	310 107 215	51,78 %	45,5	17,8
	25	36	3 465	43 533 278	7,27 %	34,2	29,3
	37	48	616	7 136 520	1,19 %	27,9	41,0
	49	60	82	651 194	0,11 %	18,4	51,0
	61	72	2	5 211	0,00 %	4,3	62,3
	73	84					
	85	96					
	Total		36 684	598 936 663	100 %	47,5	15,4

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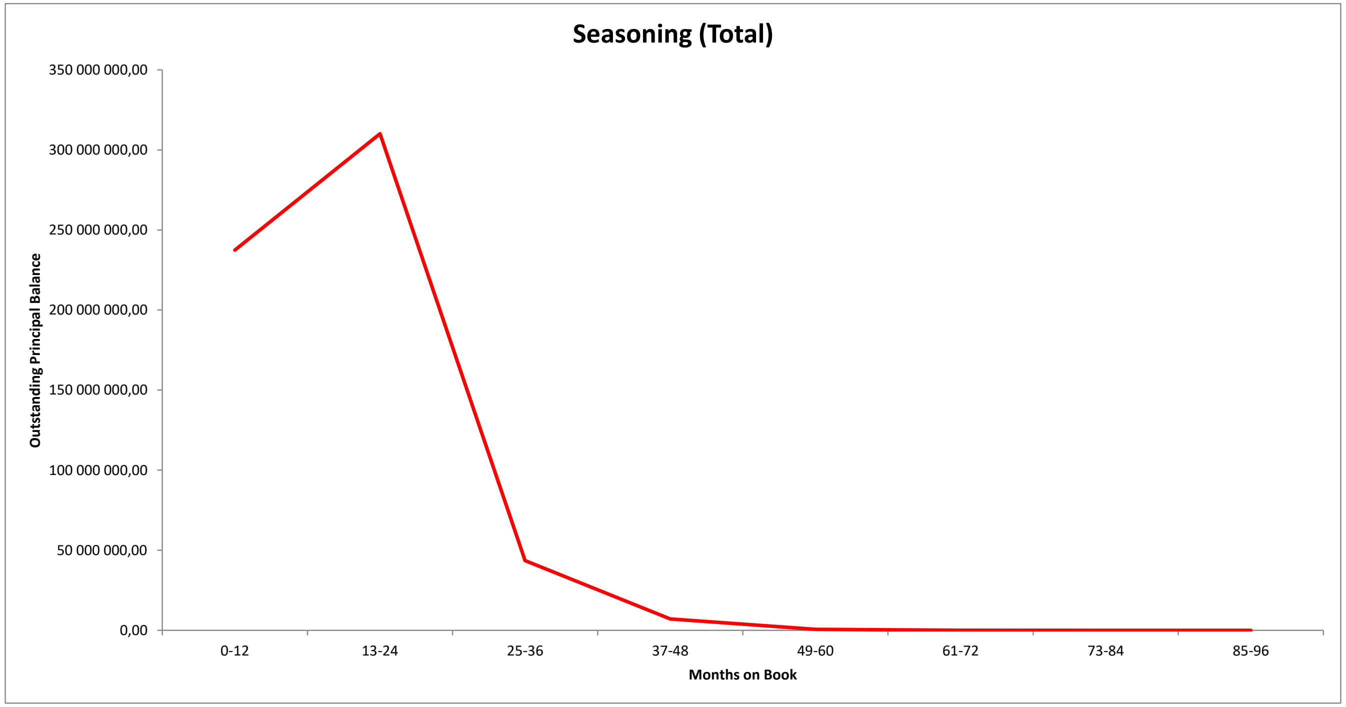
14.b Seasoning

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

Santander Consumer Bank



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15.a Balloon loans

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

Santander Consumer Bank

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	21 446	218 683 479	36,5 %	5 272	0,0 %	44,1	15,2
	Balloon	15 238	380 253 184	63,5 %	145 196 591	38,2 %	49,5	15,6
	Total	36 684	598 936 663	100 %	145 201 863	24 %	47,5	15,4

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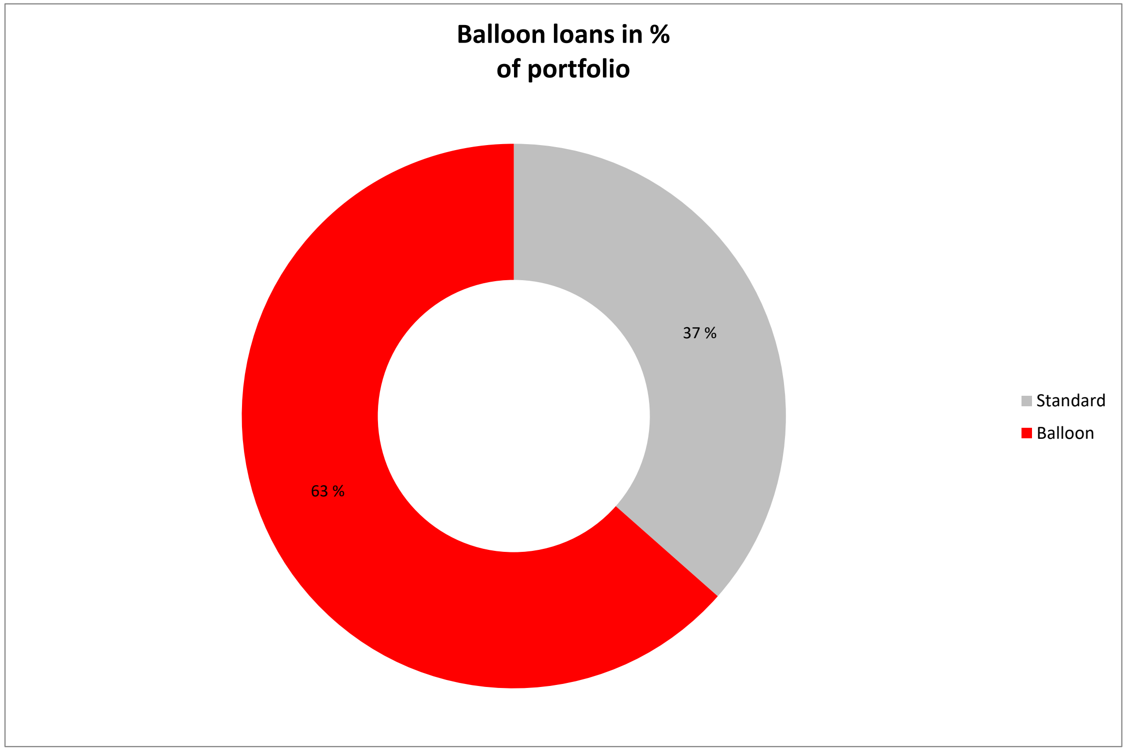
15.b Balloon loans

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days



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Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

16.a # loans per borrower

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	35 834	582 005 881	97,17 %
	2	384	15 477 239	2,58 %
	3	20	1 023 345	0,17 %
	4	3	192 712	0,03 %
	5	2	237 486	0,04 %
	6			
	7			
	8			
	9			
	10			
	Total:	36 243	598 936 663	100,0 %

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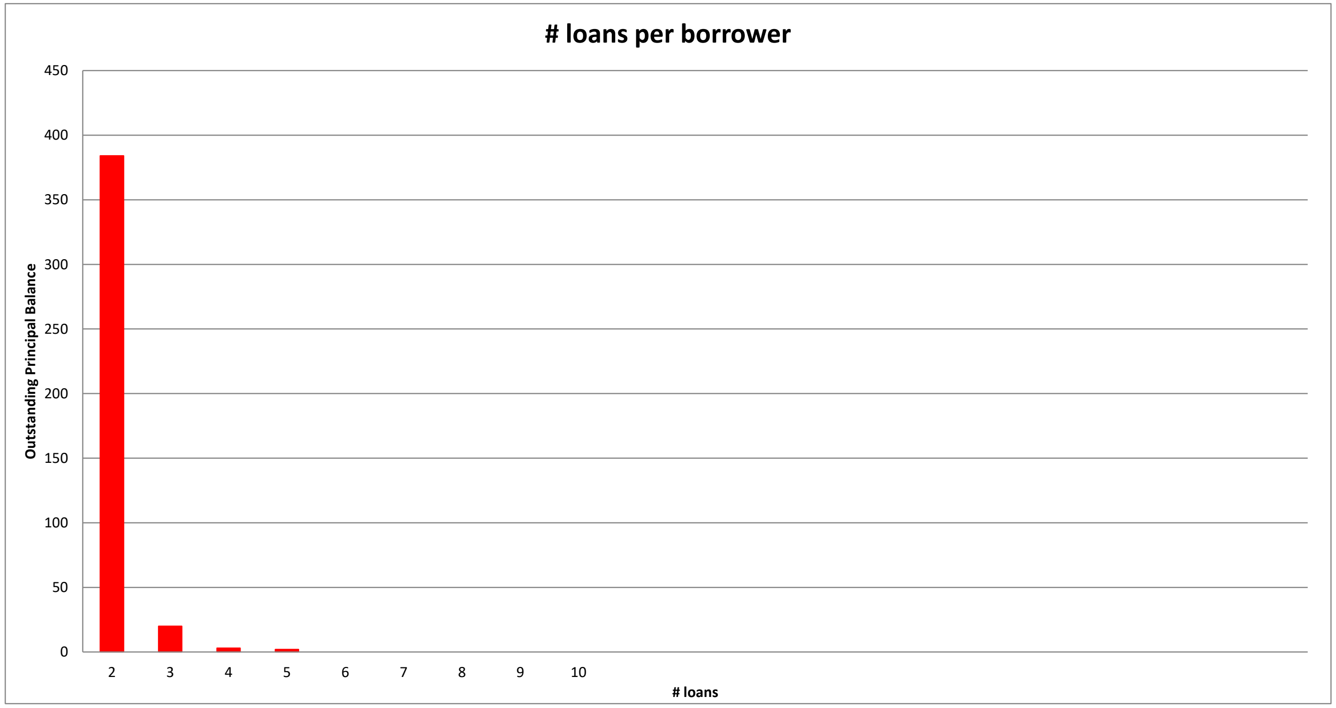
16.b # loans per borrower

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days



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17.a Amortization Profile

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	598 936 663	588 519 596	10 417 067	1 150 847	2,33 %	98,26 %
2	588 519 596	578 315 343	10 204 253	1 129 138	2,33 %	96,56 %
3	578 315 343	568 079 881	10 235 462	1 108 313	2,32 %	94,85 %
4	568 079 881	557 781 550	10 298 330	1 087 498	2,32 %	93,13 %
5	557 781 550	547 548 316	10 233 234	1 066 540	2,32 %	91,42 %
6	547 548 316	537 348 168	10 200 148	1 045 766	2,32 %	89,72 %
7	537 348 168	527 129 381	10 218 787	1 025 043	2,31 %	88,01 %
8	527 129 381	516 861 852	10 267 529	1 004 284	2,31 %	86,30 %
9	516 861 852	506 706 660	10 155 192	983 381	2,31 %	84,60 %
10	506 706 660	496 577 123	10 129 537	962 713	2,30 %	82,91 %
11	496 577 123	486 433 995	10 143 127	942 142	2,30 %	81,22 %
12	486 433 995	476 302 981	10 131 015	921 520	2,30 %	79,52 %
13	476 302 981	466 246 691	10 056 289	900 891	2,29 %	77,85 %
14	466 246 691	455 985 688	10 261 004	880 492	2,29 %	76,13 %
15	455 985 688	445 846 398	10 139 289	859 764	2,29 %	74,44 %
16	445 846 398	435 851 355	9 995 044	839 105	2,28 %	72,77 %
17	435 851 355	425 904 860	9 946 495	818 790	2,28 %	71,11 %
18	425 904 860	416 011 217	9 893 643	798 682	2,27 %	69,46 %
19	416 011 217	406 088 040	9 923 177	778 713	2,27 %	67,80 %
20	406 088 040	396 231 275	9 856 765	758 745	2,27 %	66,16 %

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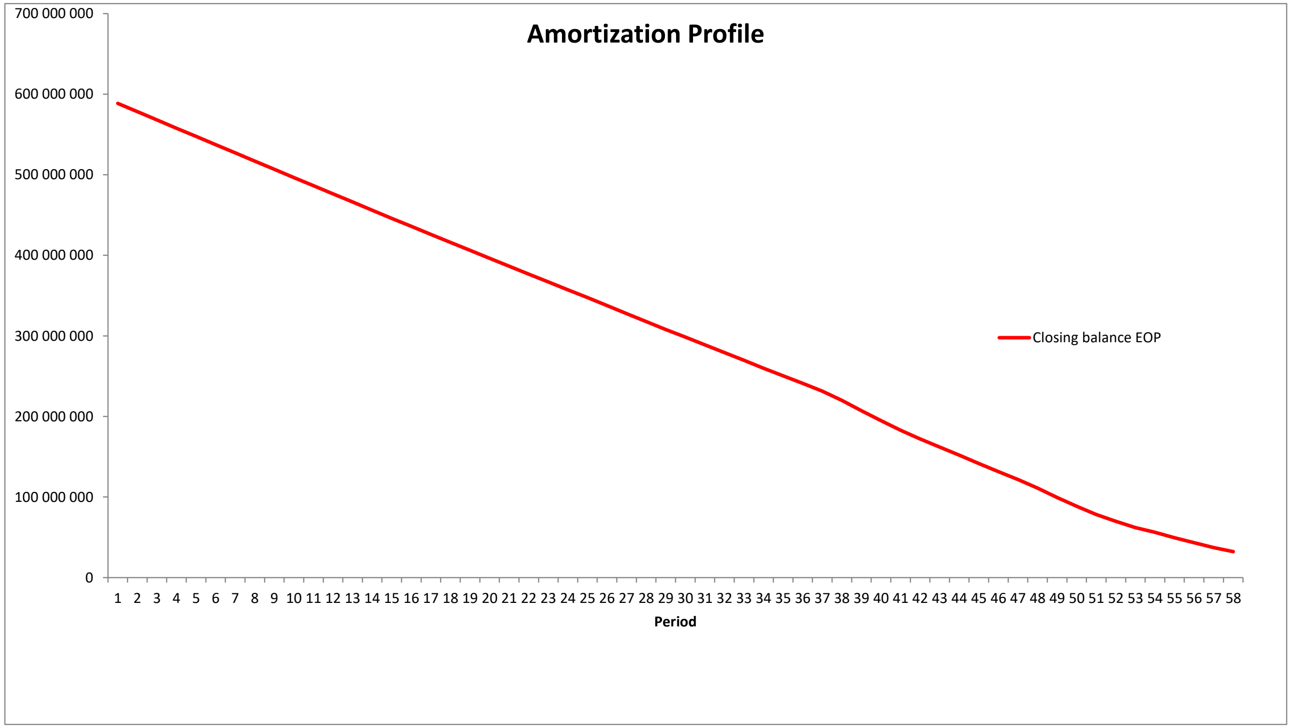
17.b Amortization Profile

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days



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18.a Payment Holidays

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 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				
2021 08				
2021 09				
2021 10				
2021 11				
2021 12				
2022 01				
2022 02				
2022 03				
2022 04				
2022 05				
2022 06				
2022 07				
2022 08				
2022 09				
2022 10				
2022 11				
2022 12				
Total:	2 966	4 027	1 298 381	64 560 659

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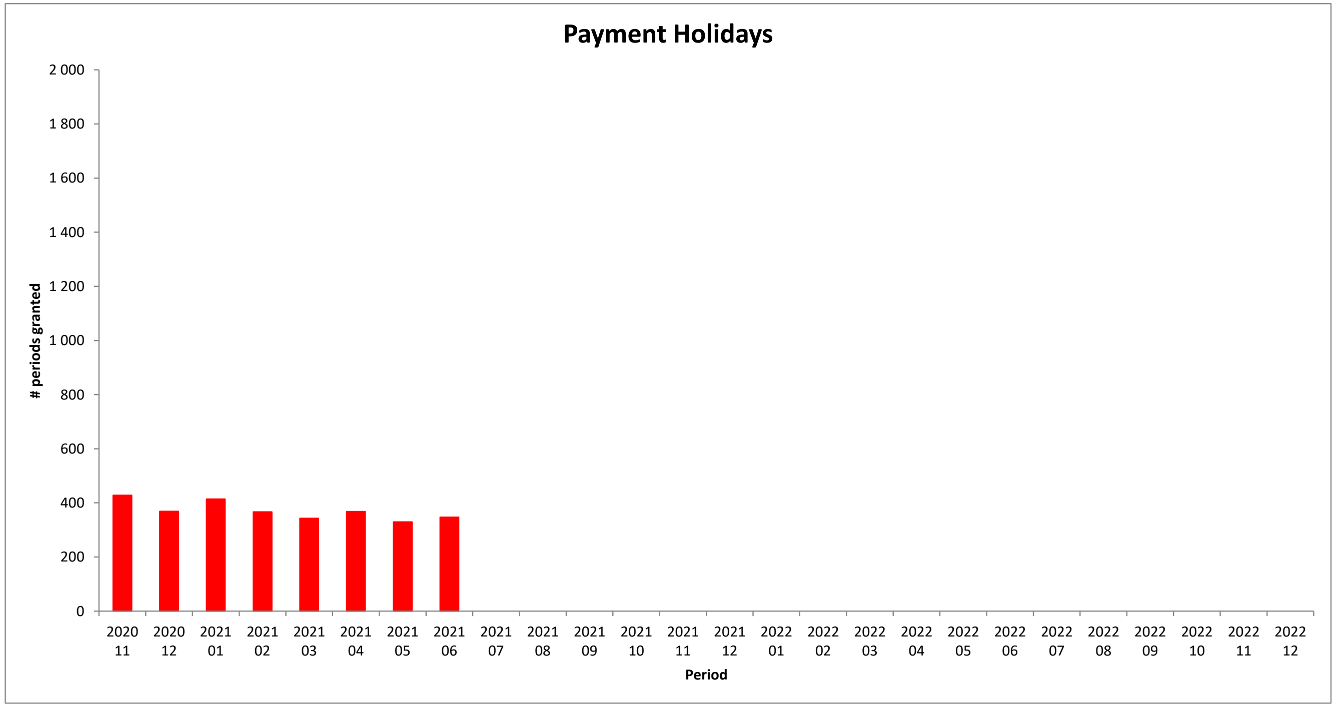
Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

18.b Payment Holidays



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18.c Remaining Payment Holidays

Reporting Date	30.06.2021
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 Bank

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	367	103 606	7 412 754
	2	113	69 317	2 482 195
	3			
	Total	480	172 923	9 894 948

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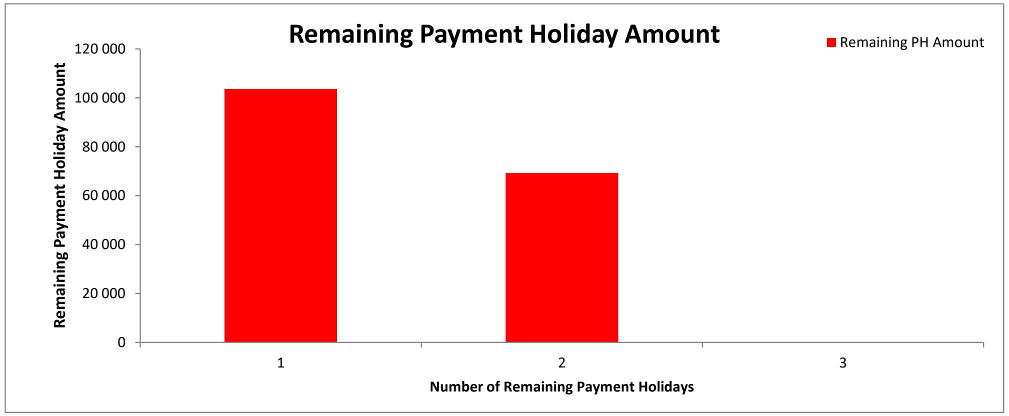
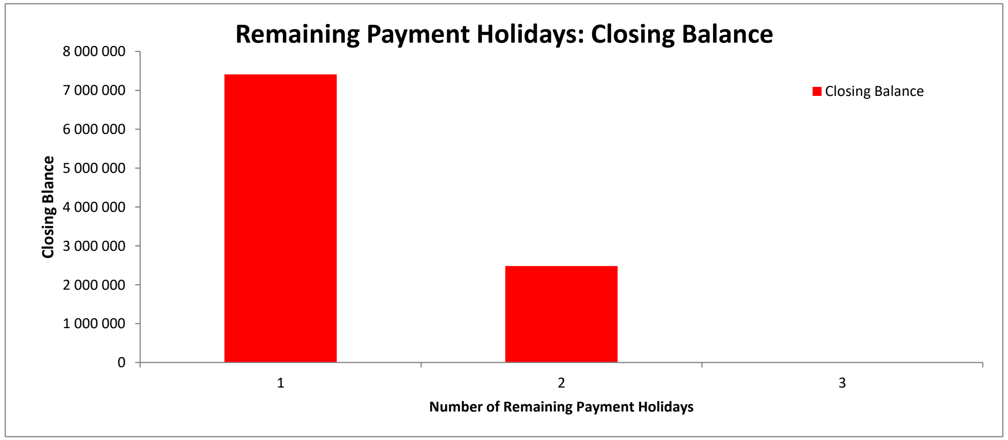
18.d Remaining Payment Holidays

Reporting Date		30.06.2021				
Payment date		28.06.2021				
Period No		19				
Monthly Period		01.05.2021				
Interest Period	from	25.05.2021	to	28.06.2021	=	34 days





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Reporting Date		28.07.2021					
Payment date		26.07.2021					
Period No		8					
Monthly Period		01.06.2021					
Interest Period	from	28.06.2021	to	26.07.2021	=	28	days

19.a Downpayment

Santander Consumer Bank

Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	11 216	211 233 167	35,27 %	50,2	15,3
	5 %	10 %	4 641	93 865 218	15,67 %	49,2	15,6
	10 %	15 %	4 846	84 348 641	14,08 %	47,6	15,6
	15 %	20 %	3 324	53 693 386	8,96 %	46,1	15,6
	20 %	25 %	2 624	40 711 046	6,80 %	45,9	15,7
	25 %	30 %	2 018	29 355 333	4,90 %	45,2	15,6
	30 %	35 %	1 732	23 240 771	3,88 %	44,1	15,7
	35 %	100 %	6 283	62 489 100	10,43 %	40,8	14,9
	Total		36 684	598 936 663	100 %	47,5	15,4

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19.b Downpayment

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
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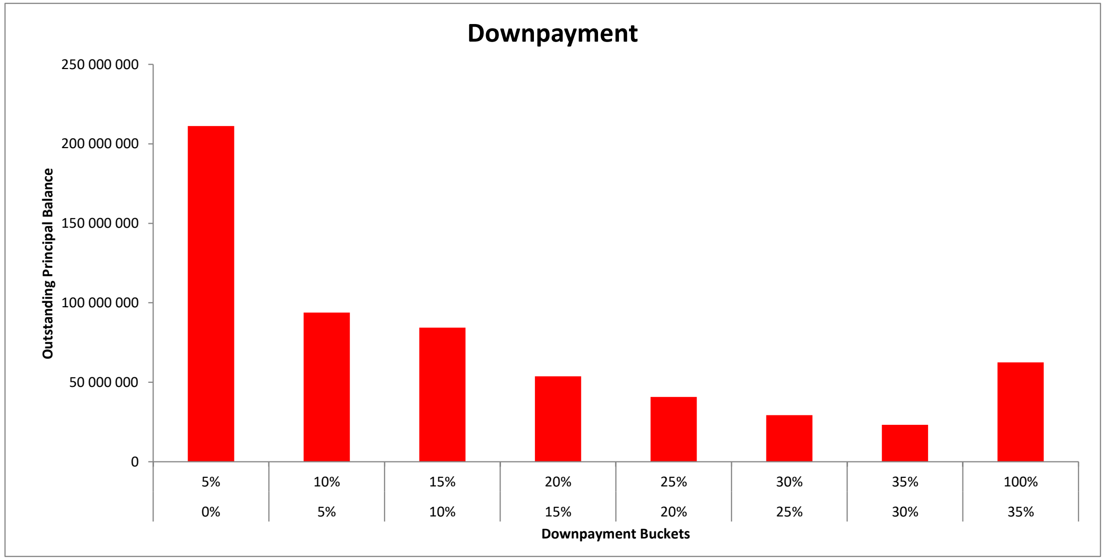
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days



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Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

20.a Vehicle Condtion

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	9 556	216 579 982	36,16 %	46,9	15,7
	Used	27 128	382 356 681	63,84 %	47,9	15,3
	Total	36 684	598 936 663	100 %	47,5	15,4

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20.b Vehicle Condition

Reporting Date		28.07.2021					
Payment date		26.07.2021					
Period No		8					
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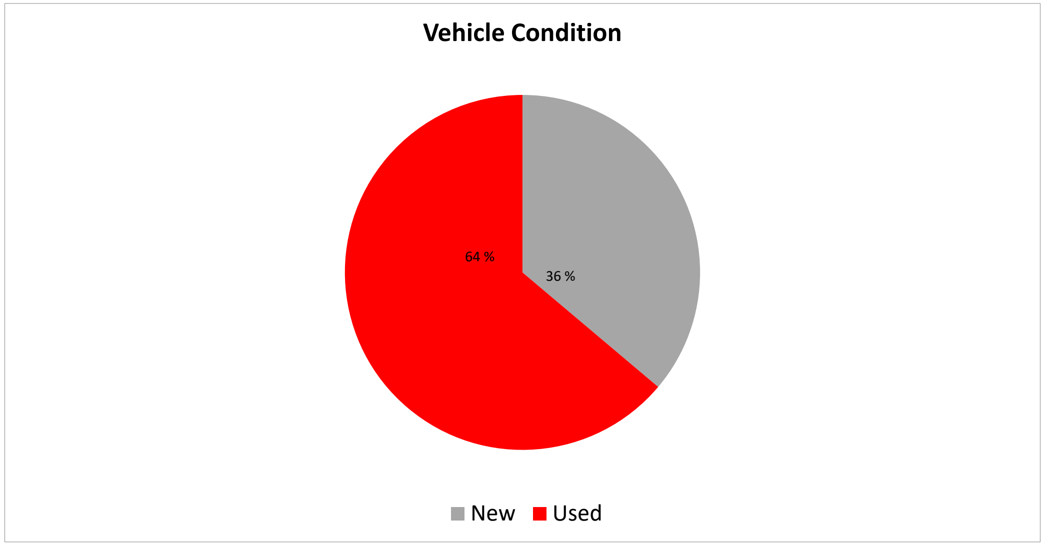
Interest Period	from	28.06.2021	to	26.07.2021	=	28	days



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Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

21.a Borrower Type

Santander Consumer Bank

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 756	54 757 092	9,14 %	39,3	17,5
	Private	33 928	544 179 571	90,86 %	48,4	15,2
	Total	36 684	598 936 663	100 %	47,5	15,4

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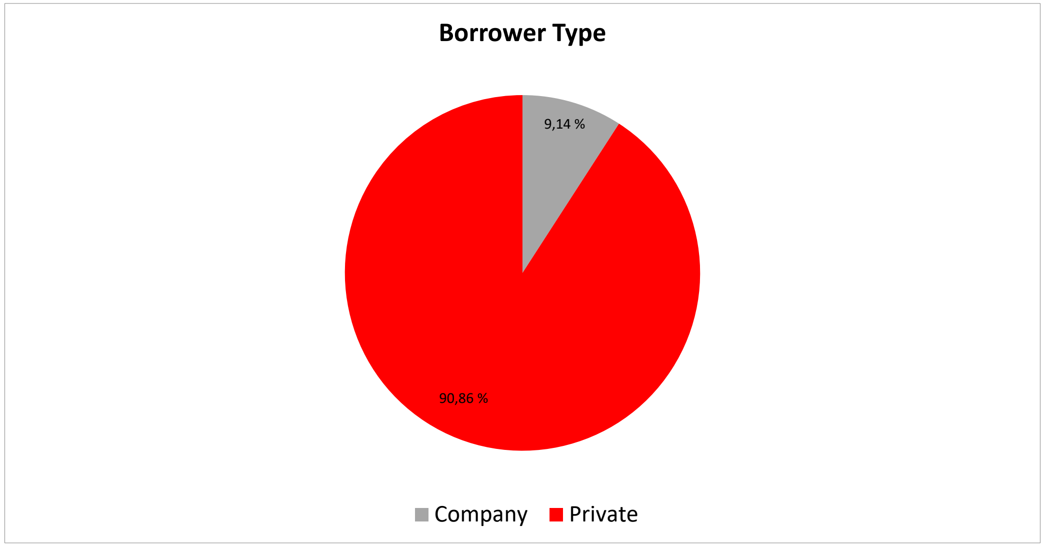
21.b Borrower Type

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days



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Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

22.a Vehicle type

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	764	25 391 625	4,24 %	51,6	13,6
	Caravans	542	8 781 504	1,47 %	50,4	14,0
	Cars	32 061	521 267 063	87,03 %	47,7	15,5
	Motorcycles	955	9 159 180	1,53 %	43,8	13,5
	Vans	2 362	34 337 290	5,73 %	42,7	16,3
		36 684	598 936 663	100 %	47,5	15,4

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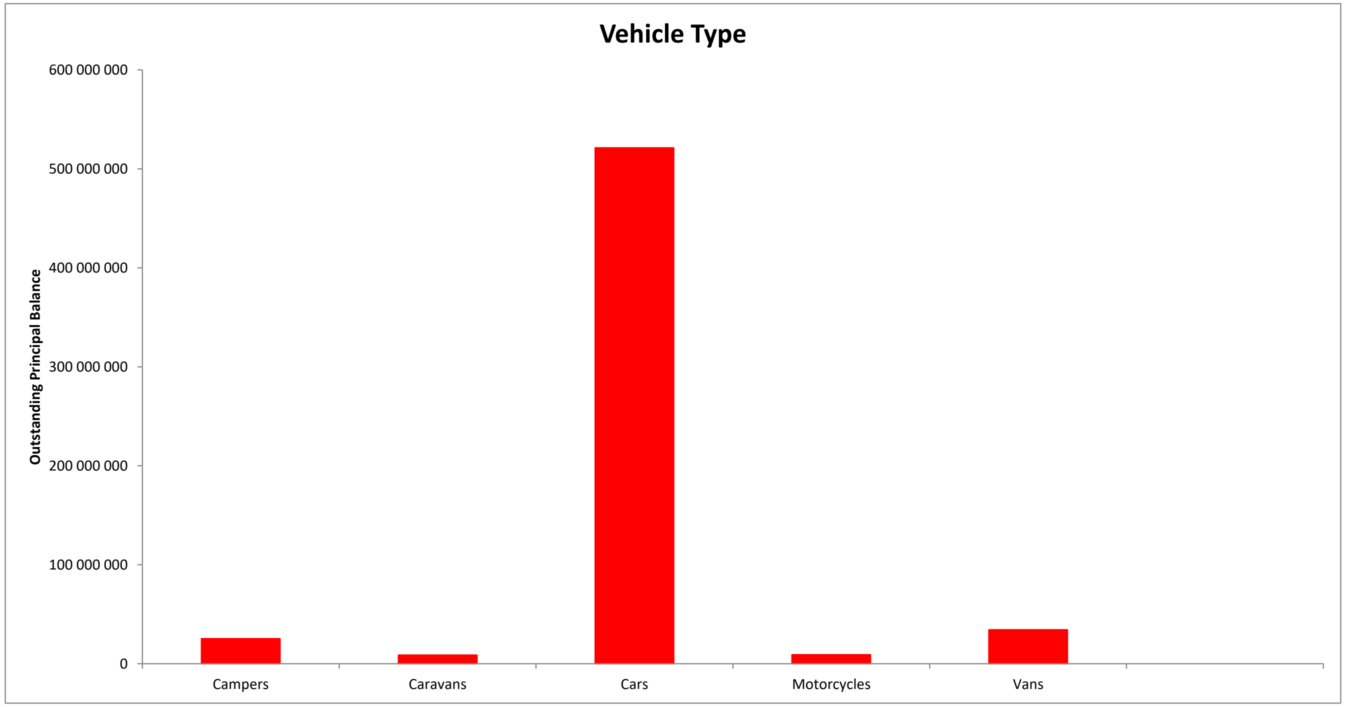
22.b Vehicle type

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days



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23.a Restructured Loans

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

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	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		
	2021 08		
	2021 09		
	2021 10		
	2021 11		
	2021 12		
	2022 01		
	2022 02		
	2022 03		
	2022 04		
	2022 05		
	2022 06		
	2022 07		
	2022 08		
	2022 09		
	2022 10		
	2022 11		
	2022 12		
		13	354 412

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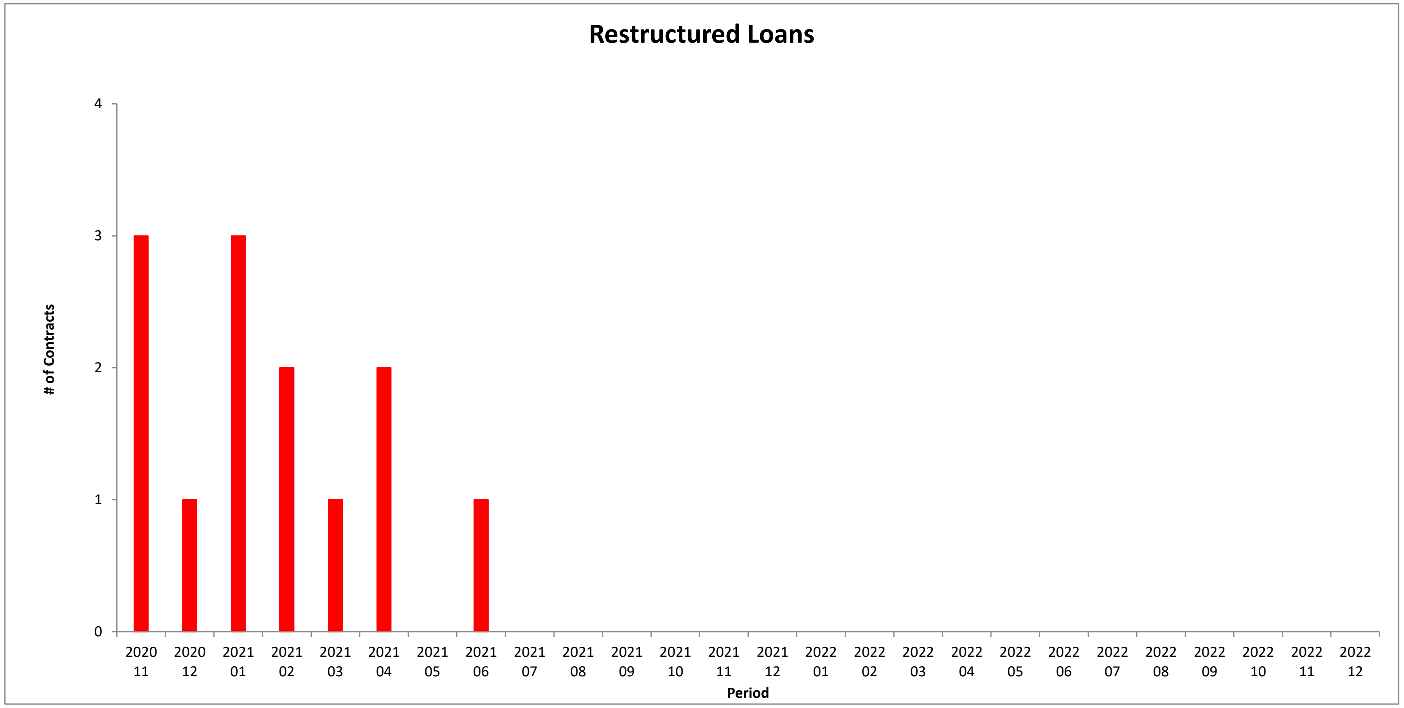
Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

23.b Restructured Loans



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24.a Dynamic Interest rate

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2020 11	596 759 291	2,33 %
2020 12	627 427 036	2,33 %
2021 01	628 336 885	2,32 %
2021 02	627 092 170	2,32 %
2021 03	624 523 955	2,31 %
2021 04	624 899 859	2,31 %
2021 05	624 813 092	2,31 %
2021 06	598 936 663	2,30 %
2021 07		
2021 08		
2021 09		
2021 10		
2021 11		
2021 12		
2022 01		
2022 02		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		

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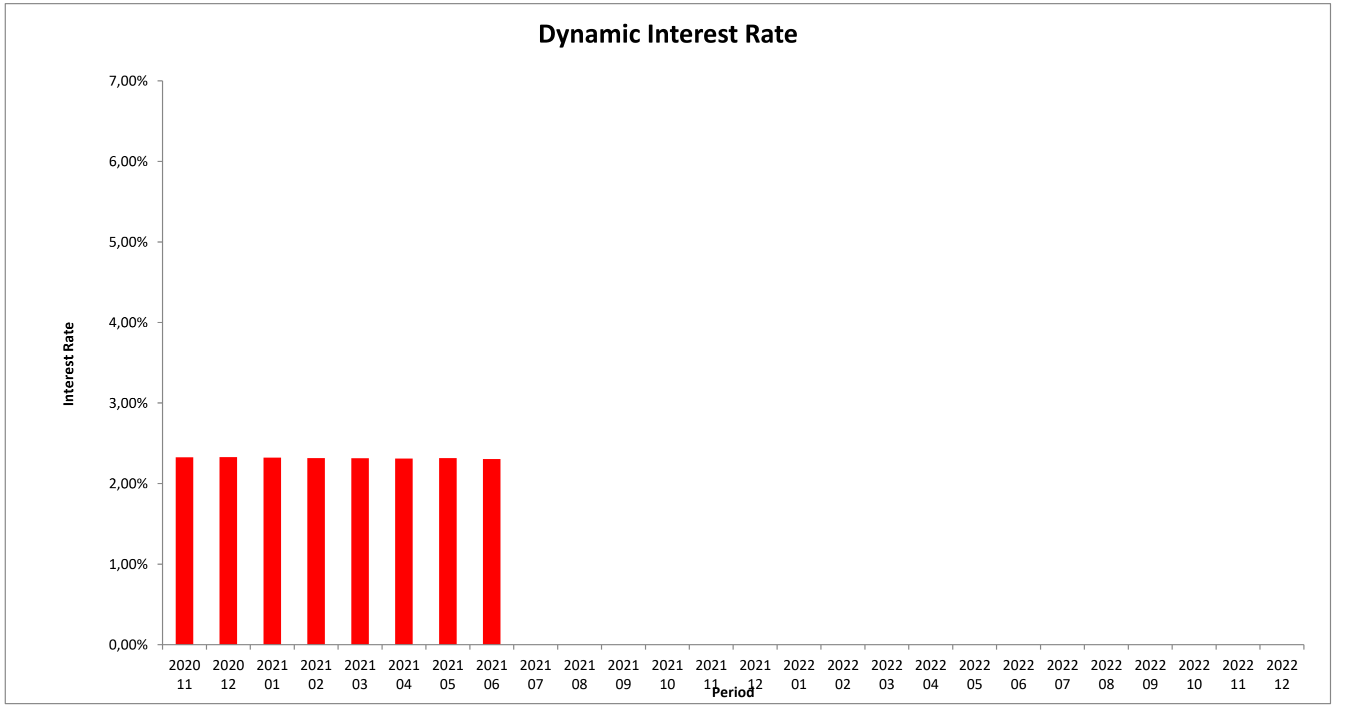
24.b Dynamic Interest Rate

Reporting Date		28.07.2021					
Payment date		26.07.2021					
Period No		8					
Monthly Period		01.06.2021					
Interest Period	from	28.06.2021	to	26.07.2021	=	28	days



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25.a Dynamic Pre-Payments

Reporting Date		28.07.2021	
Payment date		26.07.2021	
Period No		8	
Monthly Period		01.06.2021	
Interest Period	from	28.06.2021	to 26.07.2021 = 28 days

Dynamic Prepayment

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2020 11	28 312 103	596 759 291	25,30 %
2020 12	11 299 151	627 427 036	19,59 %
2021 01	11 575 311	628 336 885	20,00 %
2021 02	12 584 253	627 092 170	21,59 %
2021 03	13 575 000	624 523 955	23,18 %
2021 04	14 086 212	624 899 859	23,94 %
2021 05	14 081 851	624 813 092	23,93 %
2021 06	15 152 005	598 936 663	26,47 %
2021 07			
2021 08			
2021 09			
2021 10			
2021 11			
2021 12			
2022 01			
2022 02			
2022 03			
2022 04			
2022 05			
2022 06			
2022 07			
2022 08			
2022 09			
2022 10			
2022 11			
2022 12			

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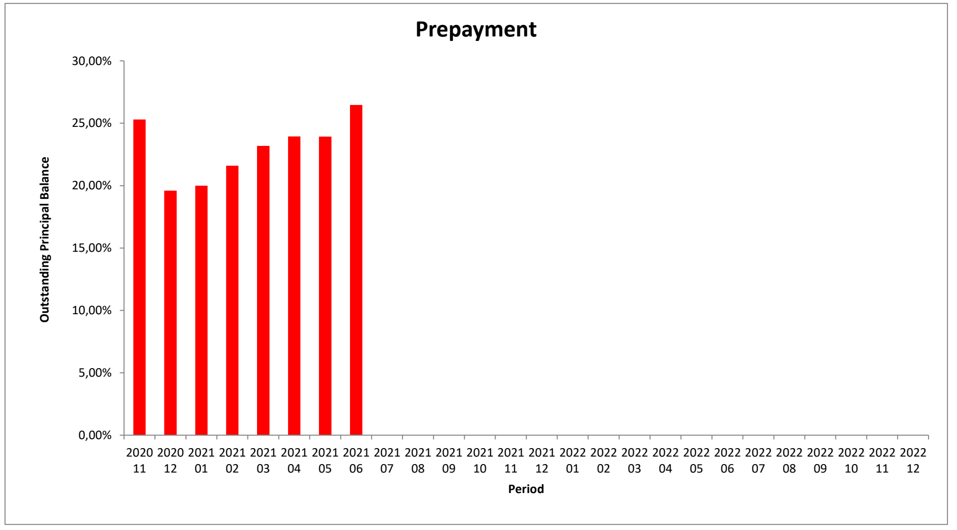
25.b Dynamic Pre-Payments

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days



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26. Delinquency

Reporting Date		28.07.2021		
Payment date		26.07.2021		
Period No		8		
Monthly Period		01.06.2021		
Interest Period	from	28.06.2021	to	26.07.2021 = 28 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2020	11	596 759 291	32 104	559 697 267	1 831	33 483 189	131	2 906 442	30	521 785	7	150 608	-	-	-	-	1	4 367
	12	627 427 036	34 181	593 489 612	1 596	29 511 927	158	3 117 706	38	956 412	16	226 524	6	124 855	-	-	-	-
2021	1	628 336 885	34 320	589 982 636	1 794	31 835 460	232	5 161 615	38	711 197	14	327 141	13	219 816	5	99 019	1	2 683
	2	627 092 170	34 579	587 923 243	1 786	33 020 049	233	4 197 488	48	1 077 182	26	456 456	13	316 918	8	100 834	5	99 019
	3	624 523 955	35 304	594 488 491	1 381	24 830 220	166	3 107 059	53	905 286	32	701 987	19	318 015	9	172 895	13	179 528
	4	624 899 859	35 594	593 682 251	1 381	24 341 630	243	4 786 738	59	948 541	27	458 723	17	383 133	17	298 844	14	178 955
	5	624 813 092	35 405	585 133 911	1 903	32 689 364	248	4 530 345	79	1 367 500	33	568 602	12	257 476	11	265 894	23	414 737
	6	598 936 663	34 349	559 312 821	1 964	33 044 584	227	4 106 683	88	1 514 307	32	533 476	17	297 502	7	127 290	15	310 140
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	
2022	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		28.07.2021		
Payment date		26.07.2021		
Period No		8		
Monthly Period		01.06.2021		
Interest Period	from	28.06.2021	to	26.07.2021 = 28 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	4 367		0	4 367		0	4 367						
2021 1	281 230	19		1 716	279 514	1 716	3 433	277 797	61 396	64 828	216 402						
2021 2	903 831	52			903 831		0	903 831	14 030	14 030	889 801						

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28. Priority of Payments - Revenue

Reporting Date		28.07.2021					
Payment date		26.07.2021					
Period No		8					
Monthly Period		01.06.2021					
Interest Period	from	28.06.2021	to	26.07.2021	=	28	days

Santander Consumer Bank

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 911 604,50	EUR
Senior Expenses	-	11 522,82	EUR
Servicing Fee	-	249 675,11	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	121 811,49	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	-	310 139,50	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	125 934,54	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		940 854,04	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	917 454,04	EUR
Senior Expenses	-	9 409,97	EUR
Issuer Swap Interest Amount	-	121 811,49	EUR
Interest Class A Notes	-	62 546,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	10 011,00	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	-	310 139,50	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	125 934,54	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		125 934,54	EUR

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Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

29. Priority of Payments - Redemption

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	25 566 289,29	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	-	25 566 289,29	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	25 876 428,79	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	-	25 876 428,79	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event			
To pay pari passu and on a pro rata basis			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurence of a Sequential Payment Trigger Event			
To pay any Class A Notes Principal due and payable		-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable		-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		-	EUR
Payment to Issuer as Issuer Available Revenue Receipts		-	EUR

Issuer Priority of Payments - Revenue (o)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	125 934,54	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	940 854,04	EUR

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30. Transaction Costs

Reporting Date		28.07.2021			
Payment date		26.07.2021			
Period No		8			
Monthly Period		01.06.2021			
Interest Period	from	28.06.2021	to	26.07.2021	= 28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	11 522,82			
Interest accrued for the Period	EUR	224 224,00	62 546,00	10 011,00	151 667,00
Cumulative Interest accrued	EUR	2 267 876,00	712 440,00	104 489,00	1 450 947,00
Interest Payments	EUR	224 224,00	62 546,00	10 011,00	151 667,00
Cumulative Interest Payments	EUR	2 267 876,00	712 440,00	104 489,00	1 450 947,00
Interest accrued on Subordinated Loan for the Period	EUR	-			
Cumulative Interest accrued on Subordinated Loan	EUR	-			
Interest Payments on Subordinated Loan	EUR	-			
Cumulative Interest Payments on Subordinated Loan	EUR	-			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

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32. Swap Overview

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

Class A Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class A Notes	**566 313 092**
Interest Period Start	28.06.2021
Interest Period End	26.07.2021
Interest Days	28
Settlement Date	26.07.2021
Party A Floating Interest Rate	0,142 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 62 546,13**
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	**EUR 110 116,43**

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	28.06.2021
Interest Period End	26.07.2021
Interest Days	28
Settlement Date	26.07.2021
Party A Floating Interest Rate	0,422 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 10 010,78**
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	**EUR 11 695,06**

Reporting Date		28.07.2021				
Payment date		26.07.2021				
Period No		8				
Monthly Period		01.06.2021				
Interest Period	from	28.06.2021	to	26.07.2021	=	28 days

31. Contact Details

Santander Consumer Bank AS

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