SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		27.07.2023				
Payment date		25.07.2023		Following payment dates:		25.08.2023
Period No		32				#N/A
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days
Cut-Off date		30.06.2023				

Santander Consumer Bank

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

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days

	Current Period Aggregated Outstanding Principal Amount	
Outstanding receivables		
Opening balance prior to replenishment	**199 056 663,01**	**EUR**
Scheduled Loan Principal Repayments (+MC)	4 946 781,46	EUR
Prepayments	4 847 357,91	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**9 794 139,37**	**EUR**
New Defaulted Auto Loans in Period	224 019,24	EUR
Closing balance prior to replenishment	**189 038 504,40**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**189 038 504,40**	**EUR**
Principal Recoveries on loans in default	601 144,07	EUR

Total revenue collections

Total Revenue Received in Period	**585 490,97**	**EUR**

Loans

At beginning of period	17 672	Loans
Replenished contracts this period	-	Loans
Paid in Full	573	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	23	Loans
At end of period	**17 076**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Purchaser Available Revenue Receipts

Purchaser Available Revenue Receipts	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 208 138,40	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	5 414,86	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	57 926,93	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	**1 271 480,19**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	390 587,13	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	612 489,96	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	15 586,01	EUR
g. Liquidity Reserve Excess Amount	42 340,92	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**1 061 004,02**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts

	Current Period	
a. Collections: Principal payments, Deemed Collection	9 794 139,37	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	**9 794 139,37**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9 794 139,37	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	224 019,24	EUR
Total Amount for Issuer Available Redemtion Receipts	**10 018 158,61**	**EUR**

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4. Reserve Accounts

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Note Balance

Beginning of Period		199 056 663,01	EUR
End of Period		189 038 504,40	EUR

Liquidity Balance

Beginning of Period	0,5 %	972 770,53	EUR
Cash Outflow		39 770,53	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	933 000,00	EUR
Required Reserve Amount	0,5 %	933 000,00	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	199 056 663,01	EUR
Closing balance prior to replenishment	189 038 504,40	EUR
Closing Balance post replenishment	189 038 504,40	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	175 125 282,44	92,64 %	15 923
1-29 days past due	9 340 792,71	4,94 %	812
Delinquent Receivables:			
30-59 days past due	2 609 833,04	1,38 %	195
60-89 days past due	905 760,50	0,48 %	64
90-119 days past due	655 874,81	0,35 %	48
120-149 days past due	343 018,88	0,18 %	27
150-179 days past due	57 942,02	0,03 %	7
Total Performing and Delinquent	**189 038 504**	**100,00 %**	**17 076**
Current Period Defaults	224 019,24		23
Cumulative Defaults	7 158 741,77		506
Current Period Principal Recoveries	601 144,07		
Cumulative Principal Recoveries	4 635 781,29		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,39 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,45 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,45 %	
or [A] + [B] - [C] / [D] < 10%	**29,47 %**	
[A] Aggregate Outstanding Asset Principal Amount	189 038 504,40	
[B] Aggregate principal balance of Defaulted Contracts	7 158 741,77	
[C] Recoveries received on such Defaulted Contracts	4 635 781,29	
[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	2,42 %	
[B] Delinquency Ratio, preceding Payment Date	2,28 %	
[C] Delinquency Ratio, second preceding Payment Date	2,27 %	
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]	32 034 815,20
Class B Principal Amount [1]	16 701 912,20
Class C Principal Amount [2]	15 332 903,00
[B] Aggregated Outstanding Note Principal Amount	199 056 663,01

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

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

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5b. Concentration limits

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

Weighted average interest rate (min 2.2%)	2,08 %
Weighted average months to maturity (max 57)	*26,65**
Used Vehicles (max 69%)	56,85 %
Balloon Loans (max 63%)	72,45 %
Corporate Borrowers (max 11%)	7,15 %
IRB (min 95%)	95,68 %

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

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6. Note Principal

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Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days

	Class A	Class B	Class C	
Note Principal				
Beginning of Period	167 021 847,81	16 701 912,20	15 332 903,00	EUR
Sequential Amortization	-	-	-	EUR
Pro Rata Amortization	8 405 904,82	840 576,76	771 677,03	EUR
End of Period	158 615 943,00	15 861 335,43	14 561 225,97	EUR
Principal Deficiency Sub-Ledger				
Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	224 019,24	EUR
Credit PDL	-	-	224 019,24	EUR
End of Period	-	-	-	EUR
Net Note Principal				
Beginning of Period	167 021 847,81	16 701 912,20	15 332 903,00	EUR
End of Period	158 615 943,00	15 861 335,43	14 561 225,97	EUR

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7. Outstanding Notes

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Monthly Period		01.06.2023			
Interest Period	from	26.06.2023	to	25.07.2023 =	29 days

1. Note Balance

1. Note Balance	All Notes	Class A	Class B	Class C
General Note Information				
ISIN Code		XS2230295151	XS2230295664	XS2230295748
Currency		EUR	EUR	EUR
Initial Tranching	100 %	91,00 %	4,69 %	4,31 %
Legal Final Maturity Date		25.10.2030	25.10.2030	25.10.2030
Rating (Fitch/S&P)		AAA(sf) / Aaa(sf)	AA+(sf) / A(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 500	5 915	305	280
Current Note Information				
Outstanding Opening Balance	199 056 663,01	167 021 847,81	16 701 912,20	15 332 903,00
Available Distribution Amount	10 018 158,61			
Amortisation	10 018 158,61			
Redemption per Class	10 018 158,61	8 405 904,82	840 576,76	771 677,03
Redemption per Note		1 421,12	2 755,99	2 755,99
Outstanding Closing Balance		158 615 943,00	15 861 335,43	14 561 225,97
Net Outstanding Closing Balance	189 038 504,40	158 615 943,00	15 861 335,43	14 561 225,97
Current Tranching	100 %	83,91 %	8,39 %	7,70 %
Current Pool Factor		0,27	0,52	0,52

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		29	29	30
Principal Outstanding per Note Beginning of Period		28 237,00	54 760,37	54 760,37
>Principal Repayment per note		1 421,12	2 755,99	2 755,99
Principal Outstanding per Note End of Period		26 815,88	52 004,38	52 004,38
>Interest accrued for the period		93,56	193,79	296,62
Interest Payment	695 543,18	553 385,14	59 104,82	83 053,22
Interest Payment per Note		93,56	193,79	296,62

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)	21,22 %	12,83 %	5,13 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	21,77 %	13,38 %	5,13 %
Current CE (Subordination)	16,09 %	7,70 %	0,00 %
Current CE (Subordination, incl. Liquitidy Reserve)	16,64 %	8,25 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	27.07.2023
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Period No	32
Monthly Period	01.06.2023
Interest Period :	26.06.2023 to 25.07.2023 = 29 days

Transaction Role	Counterparty		Rating Triggers – Short Term – Fitch – Criteria	Short Term – Fitch – Current	Short Term – S&P – Criteria	Short Term – S&P – Current	Long Term – Fitch – Criteria	Long Term – Fitch – Current	Long Term – S&P – Criteria	Long Term – S&P – Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCF Rahoituspalvelut IX DAC			No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	A-2	BBB-	A-	BBB-	A-	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.
Swap Counterparty	ING BANK N.V.	Fitch First Rating Trigger Collateral.	F1	F1+	N/A	N/A	A(dcr)	AA-(dcr)	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Swap Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Swap Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Swap Counterparty's present and future obligations under the Swap Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Swap Agreement.
	ING BANK N.V.	Fitch Second Rating Trigger Collateral.	F3	F1+	N/A	N/A	BBB-(dcr)	AA-(dcr)	N/A	N/A	No	If the Swap Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 calendar days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings.
Swap Counterparty	ING BANK N.V.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	If the Swap Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.
	ING BANK N.V.	S&P's Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	If the Swap Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Swap Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Swap Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	~~A~~	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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9.a Original Portfolio Principal Balance

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Average amount - all:	18 113

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

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9.b Original Principal Balance Graph

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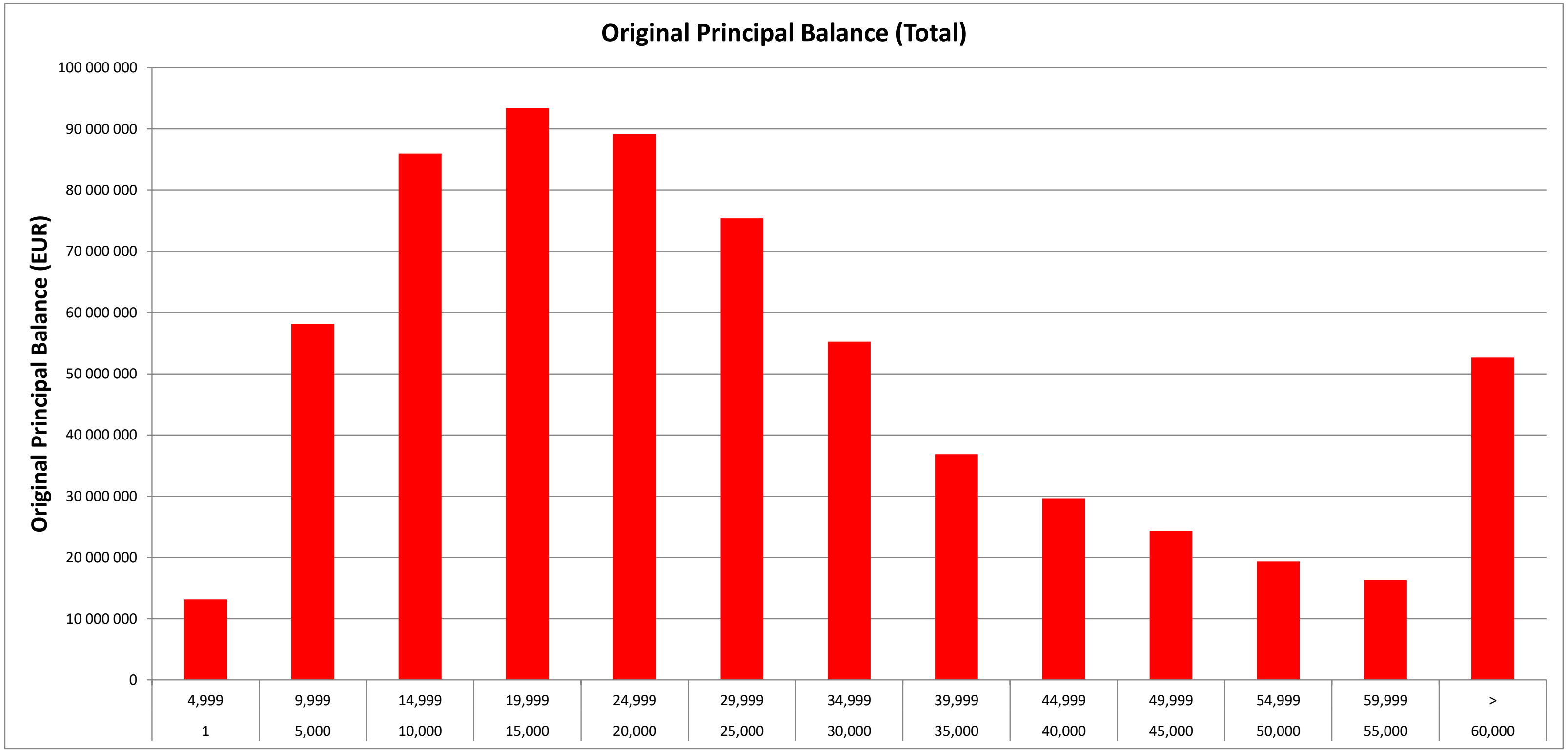

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10.a Outstanding Principal Balance

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Average amount - all:	11 070

Outstanding balance	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	5 000	5 235	14 211 952	7,52 %	17,5	41,2
	5 000	10 000	4 727	34 539 333	18,27 %	24,5	39,5
	10 000	15 000	2 908	35 909 193	19,00 %	26,3	39,3
	15 000	20 000	1 879	32 536 685	17,21 %	27,2	38,7
	20 000	25 000	950	21 084 011	11,15 %	27,7	38,1
	25 000	30 000	512	13 972 574	7,39 %	30,2	37,0
	30 000	35 000	298	9 649 305	5,10 %	29,7	37,0
	35 000	40 000	197	7 369 214	3,90 %	31,4	37,2
	40 000	45 000	137	5 764 133	3,05 %	30,6	36,7
	45 000	50 000	83	3 934 910	2,08 %	29,8	37,2
	50 000	55 000	50	2 622 839	1,39 %	30,6	36,6
	55 000	60 000	28	1 599 569	0,85 %	30,1	37,4
	60 000	-	72	5 844 787	3,09 %	28,4	36,8
	Total		17 076	189 038 504	100 %	26,7	38,6

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10.b Outstanding Principal Balance Graph

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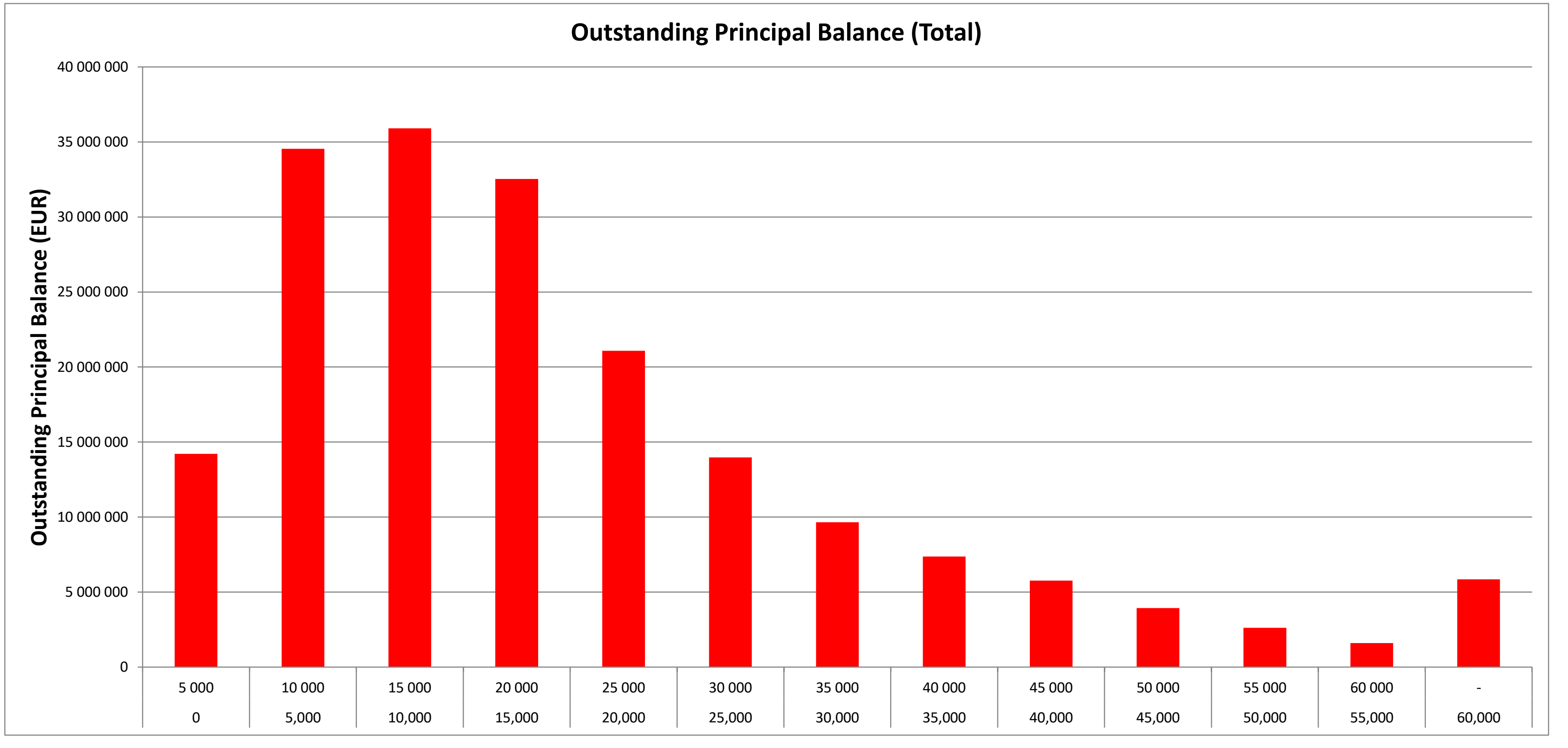
Monthly Period		01.06.2023					
Interest Period	from	26.06.2023	to	25.07.2023	=	29	days



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11.a Geographical Distribution

Reporting Date		27.07.2023		
Payment date		25.07.2023		
Period No		32		
Monthly Period		01.06.2023		
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days

Santander Consumer Bank

	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Geographic distribution	Central Finland	1 764	17 322 751	9,16 %	25,0	38,7
	Eastern Finland	710	7 045 549	3,73 %	26,7	39,2
	East Tavastia	949	10 472 769	5,54 %	26,9	38,8
	Greater Helsinki	5 363	67 398 623	35,65 %	26,8	38,5
	Northern Finland	1 507	16 863 091	8,92 %	27,1	38,8
	Northern Savonia	758	7 743 874	4,10 %	25,1	39,0
	Ostrobothnia	1 159	10 494 158	5,55 %	26,8	38,8
	South-Eastern Fi	1 025	10 179 346	5,38 %	27,0	38,1
	South-Western Fi	2 003	21 240 423	11,24 %	27,5	38,6
	Western Tavastia	1 838	20 277 921	10,73 %	26,6	38,6
	Total	17 076	189 038 504	100 %	26,7	38,6

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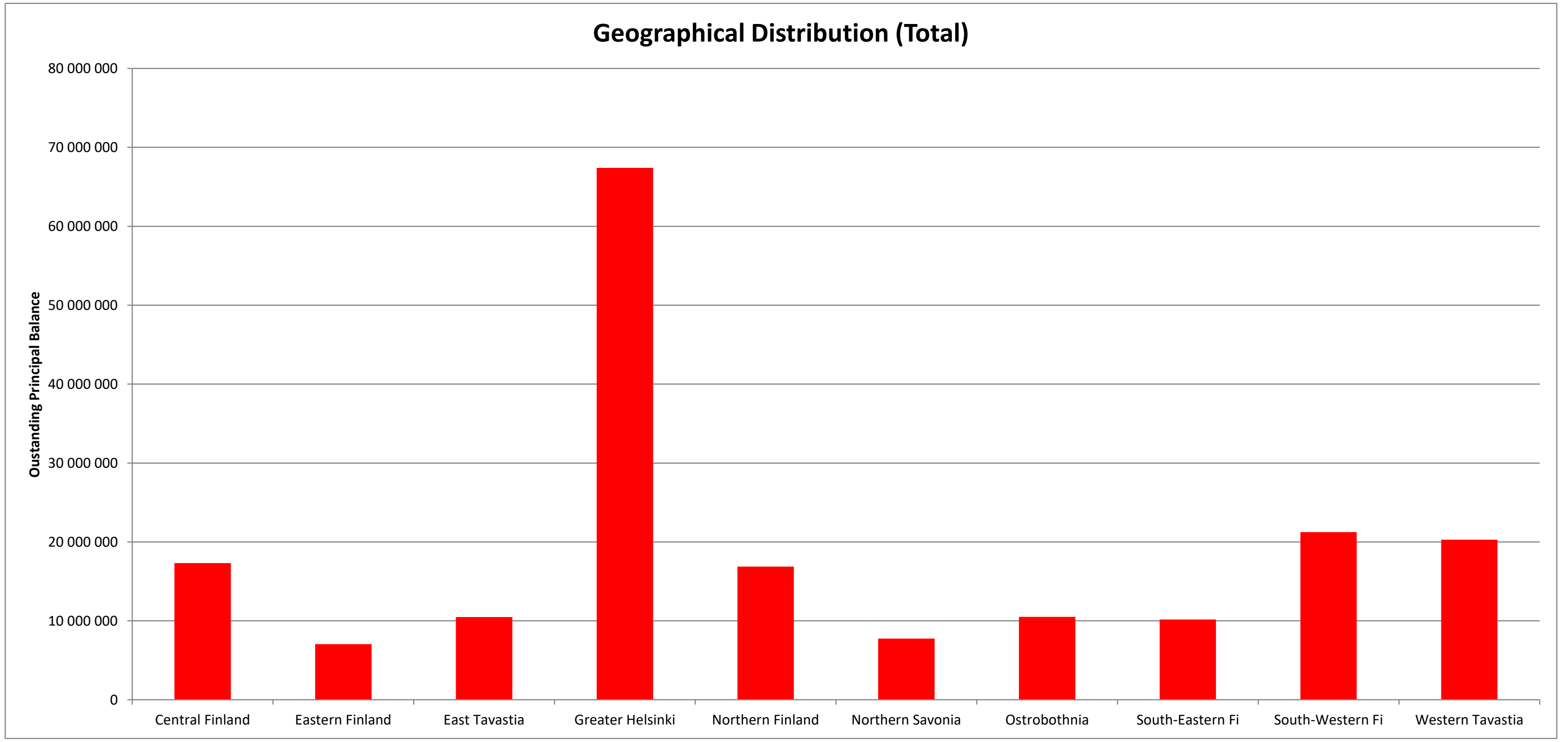
11.b Geographical Distribution Graph

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days



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12.a Interest Rate

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days

Santander Consumer Bank

Interest distribution	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	4 919	61 523 186	32,55 %	24,8	39,2
	1 %	2 %	4 436	61 065 566	32,30 %	28,0	38,1
	2 %	4 %	4 804	48 975 869	25,91 %	27,3	38,2
	4 %	6 %	2 251	14 114 770	7,47 %	27,0	38,9
	6 %	8 %	659	3 334 682	1,76 %	25,1	41,9
	8 %	10 %	6	21 509	0,01 %	25,0	41,4
	10 %	12 %	1	2 923	0,00 %	17,0	45,0
	12 %	14 %					
	14 %	16 %					
	16 %	18 %					
	18 %	-					
	Total		17 076	189 038 504	100 %	26,7	38,6

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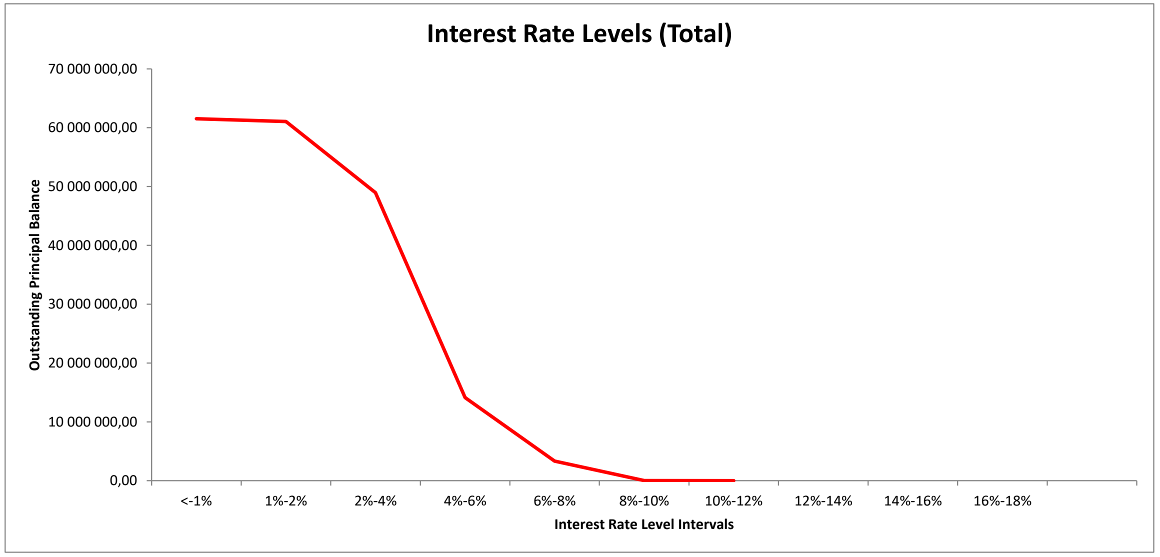
12.b Interest Rate

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days



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13.a Remaining Terms

Reporting Date		27.07.2023					
Payment date		25.07.2023					
Period No		32					
Monthly Period		01.06.2023					
Interest Period	from	26.06.2023	to	25.07.2023	=	29	days

Months to maturity	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	0	19	17 615	0,01 %	0,0	50,2
	1	12	2 716	10 649 699	5,63 %	7,9	48,3
	13	24	6 524	62 352 207	32,98 %	19,1	41,5
	25	36	6 058	84 353 471	44,62 %	29,6	37,4
	37	48	1 755	31 602 579	16,72 %	40,0	33,1
	49	60	4	62 934	0,03 %	49,2	28,0
	61	72					
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		17 076	189 038 504	100 %	26,7	38,6

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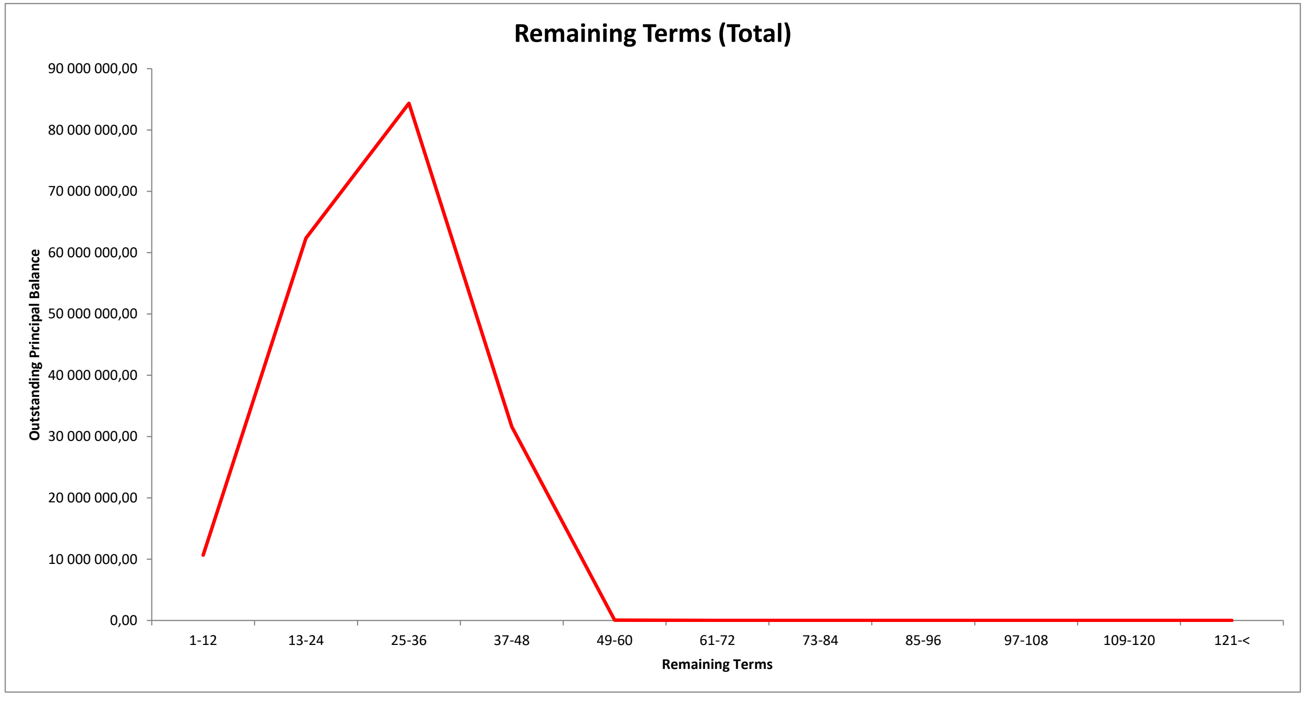
13.b Remaining Terms

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days



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Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 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	24					
	25	36	6 575	82 383 882	43,58 %	31,4	33,0
	37	48	8 933	95 494 454	50,52 %	24,2	41,6
	49	60	1 370	10 100 403	5,34 %	13,3	53,3
	61	72	193	1 045 231	0,55 %	9,2	64,3
	73	84	5	14 535	0,01 %	4,3	73,8
	85	96					
	Total		17 076	189 038 504	100 %	26,7	38,6

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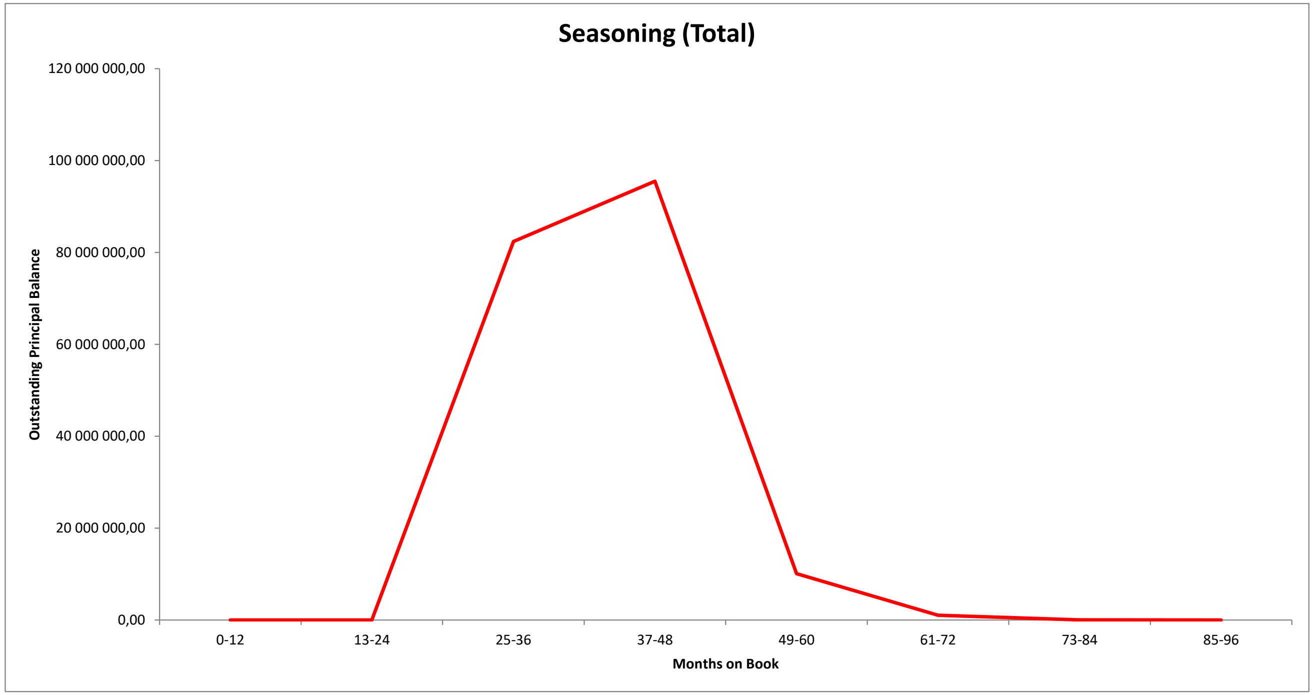
14.b Seasoning

Reporting Date		27.07.2023					
Payment date		25.07.2023					
Period No		32					
Monthly Period		01.06.2023					
Interest Period	from	26.06.2023	to	25.07.2023	=	29	days



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Reporting Date		27.07.2023			
Payment date		25.07.2023			
Period No		32			
Monthly Period		01.06.2023			
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days

15.a Balloon loans

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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	9 214	52 075 299	27,5 %	2 163	0,0 %	25,7	37,9
	Balloon	7 862	136 963 205	72,5 %	73 512 109	53,7 %	27,0	38,9
	Total	17 076	189 038 504	100 %	73 514 272	39 %	26,7	38,6

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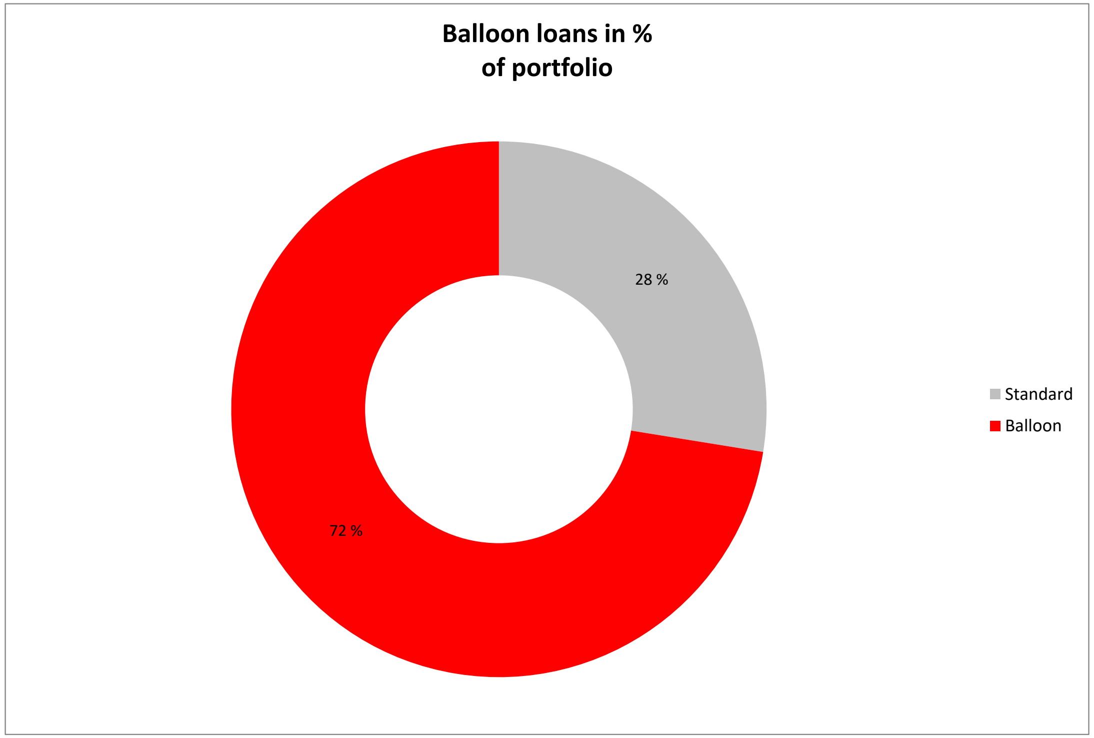
15.b Balloon loans

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days



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Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days

16.a # loans per borrower

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	16 895	186 690 616	98,76 %
	2	86	2 254 668	1,19 %
	3	3	93 220	0,05 %
	4			
	5			
	6			
	7			
	8			
	9			
	10			
	Total:	16 984	189 038 504	100,0 %

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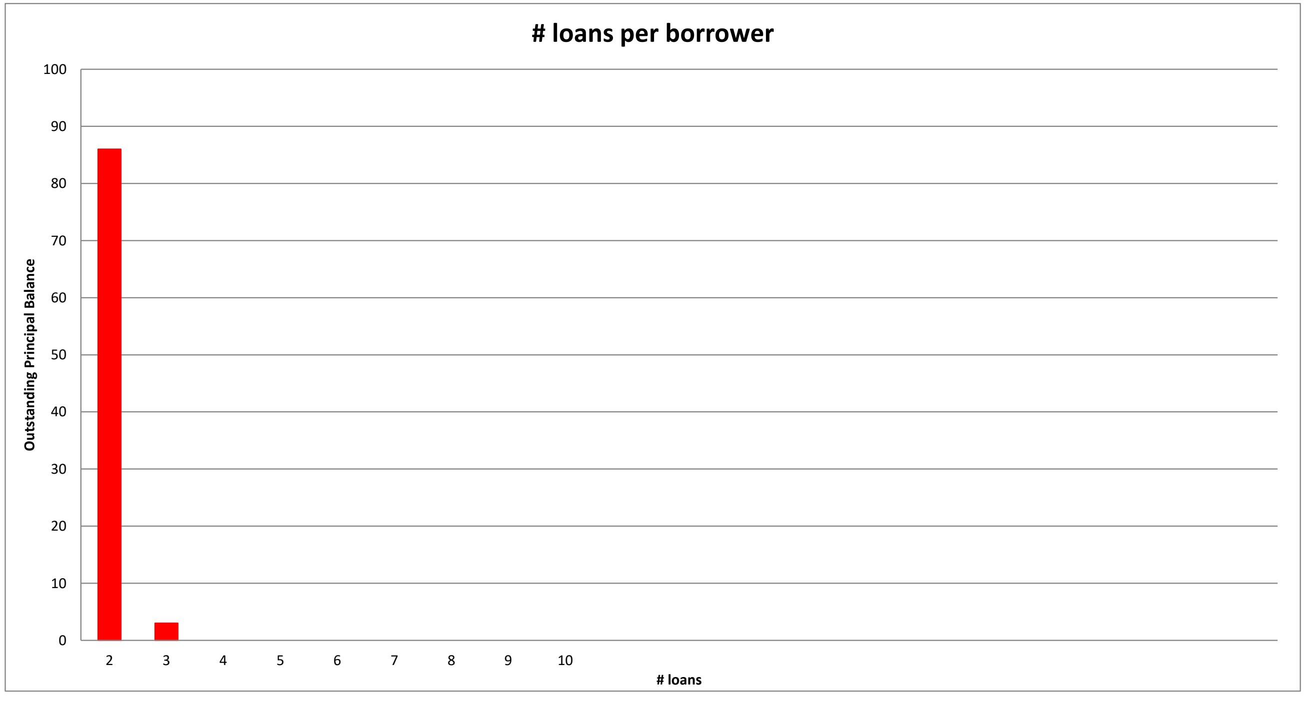
16.b # loans per borrower

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days



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17.a Amortization Profile

Reporting Date		27.07.2023		
Payment date		25.07.2023		
Period No		32		
Monthly Period		01.06.2023		
Interest Period	from	26.06.2023	to	25.07.2023 = 29 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	189 038 504	183 945 726	5 092 779	326 951	2,10 %	97,31 %
2	183 945 726	178 802 036	5 143 690	317 491	2,09 %	94,58 %
3	178 802 036	173 564 642	5 237 394	307 765	2,09 %	91,81 %
4	173 564 642	168 283 685	5 280 957	298 154	2,08 %	89,02 %
5	168 283 685	163 007 848	5 275 836	288 392	2,08 %	86,23 %
6	163 007 848	158 088 403	4 919 446	278 696	2,07 %	83,63 %
7	158 088 403	153 117 484	4 970 919	269 556	2,07 %	81,00 %
8	153 117 484	148 018 070	5 099 414	260 390	2,06 %	78,30 %
9	148 018 070	143 029 457	4 988 613	251 058	2,05 %	75,66 %
10	143 029 457	138 003 335	5 026 121	241 997	2,05 %	73,00 %
11	138 003 335	133 049 249	4 954 087	232 824	2,04 %	70,38 %
12	133 049 249	128 094 872	4 954 376	223 772	2,04 %	67,76 %
13	128 094 872	123 054 144	5 040 728	214 845	2,03 %	65,09 %
14	123 054 144	117 060 414	5 993 730	205 648	2,02 %	61,92 %
15	117 060 414	110 316 576	6 743 839	195 478	2,02 %	58,36 %
16	110 316 576	104 088 831	6 227 745	184 666	2,03 %	55,06 %
17	104 088 831	98 044 453	6 044 378	174 501	2,03 %	51,86 %
18	98 044 453	92 584 336	5 460 117	164 673	2,03 %	48,98 %
19	92 584 336	87 260 080	5 324 256	155 297	2,03 %	46,16 %
20	87 260 080	82 098 135	5 161 945	146 237	2,03 %	43,43 %

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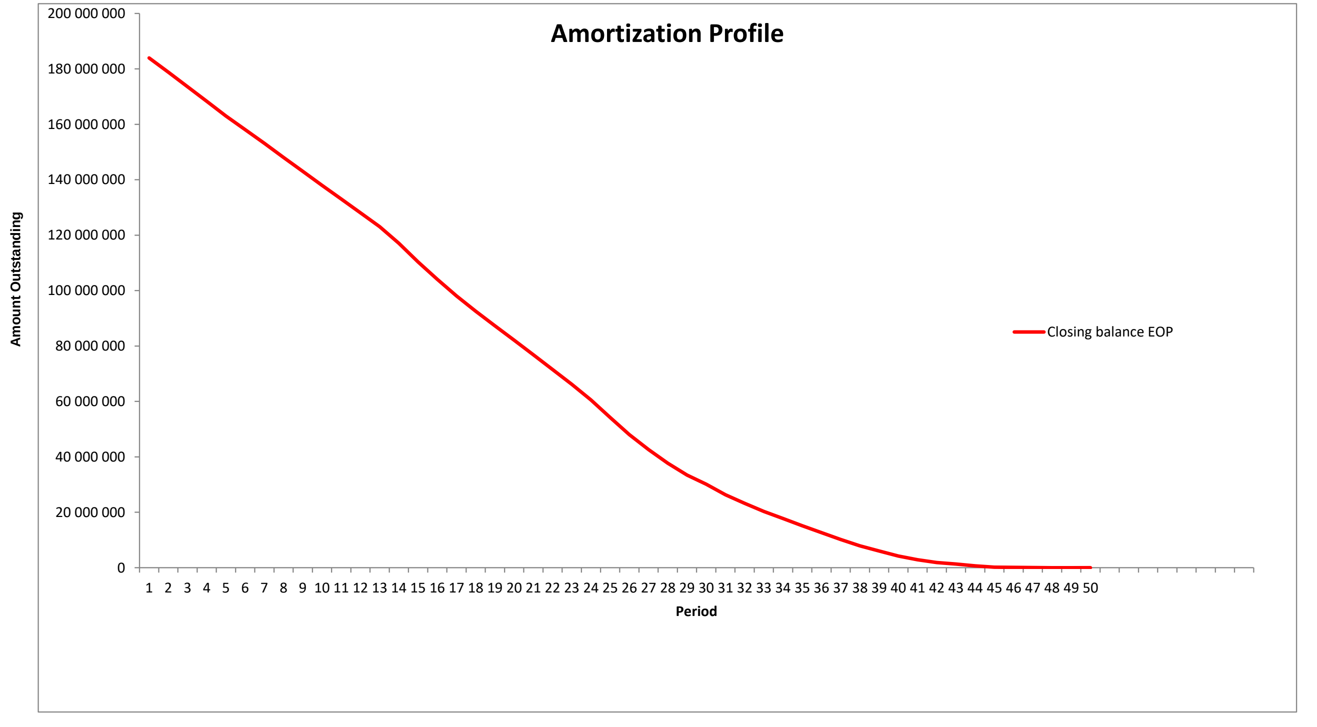
17.b Amortization Profile

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days



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18.a Payment Holidays

Reporting Date		27.07.2023			
Payment date		25.07.2023			
Period No		32			
Monthly Period		01.06.2023			
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days

Payment Holiday

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2020 11	428	556	192 618	9 244 903
2020 12	369	471	128 552	7 461 995
2021 01	414	579	195 860	9 192 251
2021 02	367	512	168 583	8 023 790
2021 03	343	471	153 683	8 018 179
2021 04	368	512	177 988	8 205 864
2021 05	330	466	152 079	7 454 113
2021 06	347	460	129 017	6 959 564
2021 07	370	474	139 037	7 079 668
2021 08	293	360	106 689	5 724 723
2021 09	163	211	65 334	3 408 453
2021 10	172	210	56 468	3 205 305
2021 11	174	250	72 814	3 405 310
2021 12	373	455	120 210	6 224 684
2022 01	426	587	179 514	8 774 934
2022 02	338	473	151 562	6 648 349
2022 03	278	359	116 256	5 172 281
2022 04	261	343	105 591	4 862 310
2022 05	214	261	71 068	3 413 353
2022 06	244	316	89 126	4 112 527
2022 07	293	364	112 001	5 271 795
2022 08	174	210	59 435	2 866 729
2022 09	122	152	47 453	2 111 577
2022 10	119	154	67 101	1 854 375
2022 11	118	177	72 959	1 741 141
2022 12	240	299	82 401	3 244 062
2023 01	335	471	152 714	5 965 220
2023 02	250	351	108 750	4 116 180
2023 03	203	271	85 526	3 206 210
2023 04	150	203	59 662	2 091 122
2023 05	161	221	60 722	2 009 621
2023 06	174	237	69 000	2 518 634
Total:	8 611	11 436	3 549 774	163 589 223

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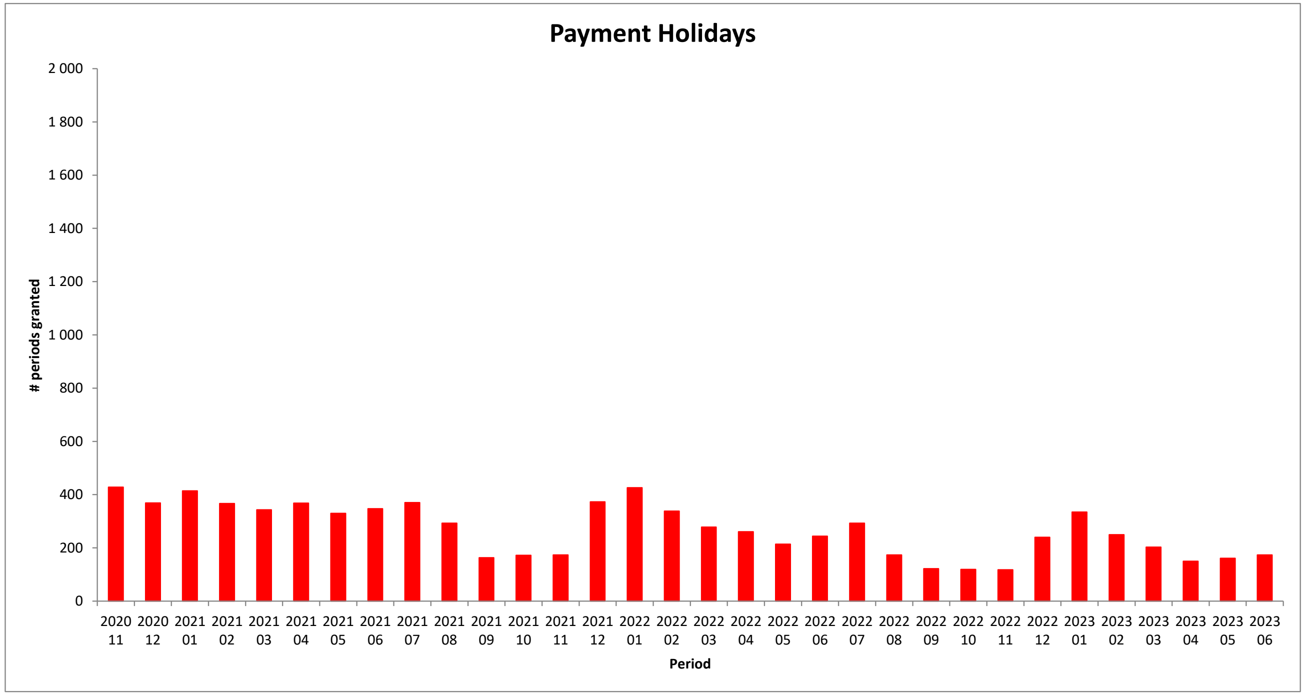
18.b Payment Holidays

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days



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18.c Remaining Payment Holidays

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	171	47 342	2 284 415
	2	61	37 096	910 772
	3			
	Total	232	84 438	3 195 187

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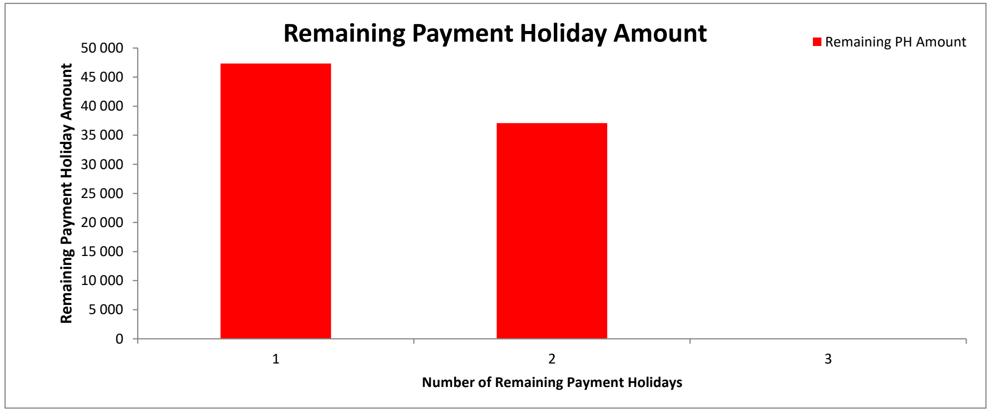
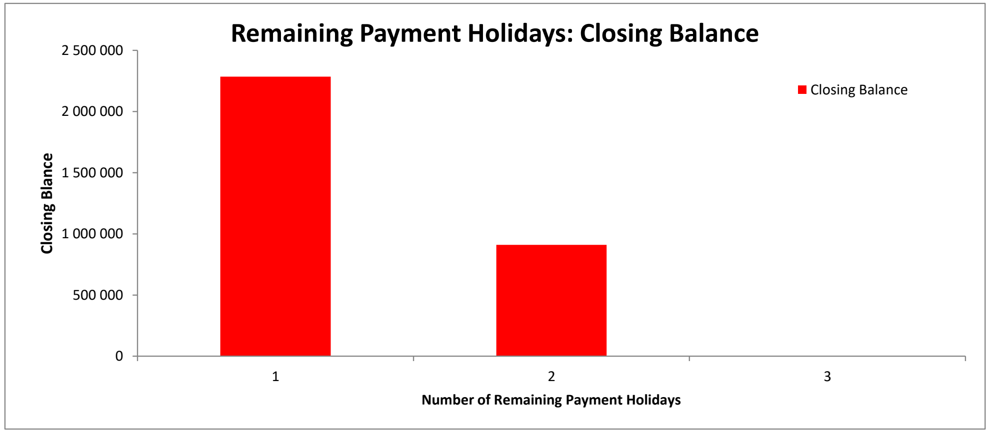
18.d Remaining Payment Holidays

Reporting Date		27.07.2023					
Payment date		25.07.2023					
Period No		32					
Monthly Period		01.06.2023					
Interest Period	from	26.06.2023	to	25.07.2023	=	29	days





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19.a Downpayment

Reporting Date		27.07.2023			
Payment date		25.07.2023			
Period No		32			
Monthly Period		01.06.2023			
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days

Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 049	64 981 274	34,37 %	28,5	38,6
	5 %	10 %	2 288	31 046 439	16,42 %	27,5	39,0
	10 %	15 %	2 406	28 119 338	14,87 %	26,3	38,7
	15 %	20 %	1 703	18 317 664	9,69 %	25,6	38,5
	20 %	25 %	1 321	13 694 706	7,24 %	25,0	38,7
	25 %	30 %	1 005	9 797 509	5,18 %	24,7	38,6
	30 %	35 %	843	7 136 411	3,78 %	23,6	38,8
	35 %	100 %	2 461	15 945 165	8,43 %	23,2	37,7
	Total		17 076	189 038 504	100 %	26,7	38,6

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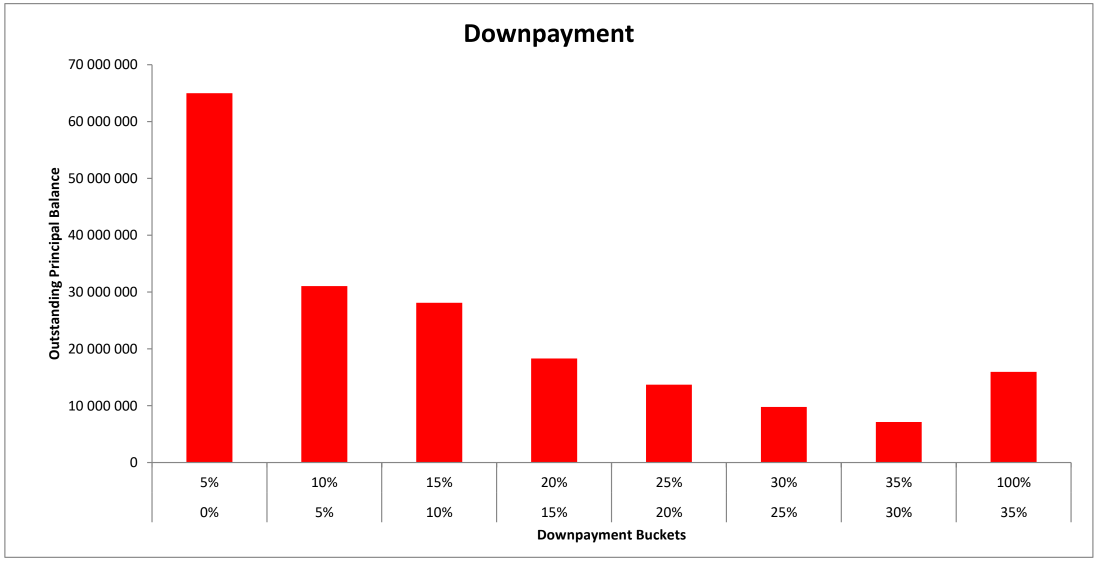
19.b Downpayment

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days



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20.a Vehicle Condtion

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 469	81 567 102	43,15 %	25,8	38,6
	Used	11 607	107 471 403	56,85 %	27,3	38,6
	Total	17 076	189 038 504	100 %	26,7	38,6

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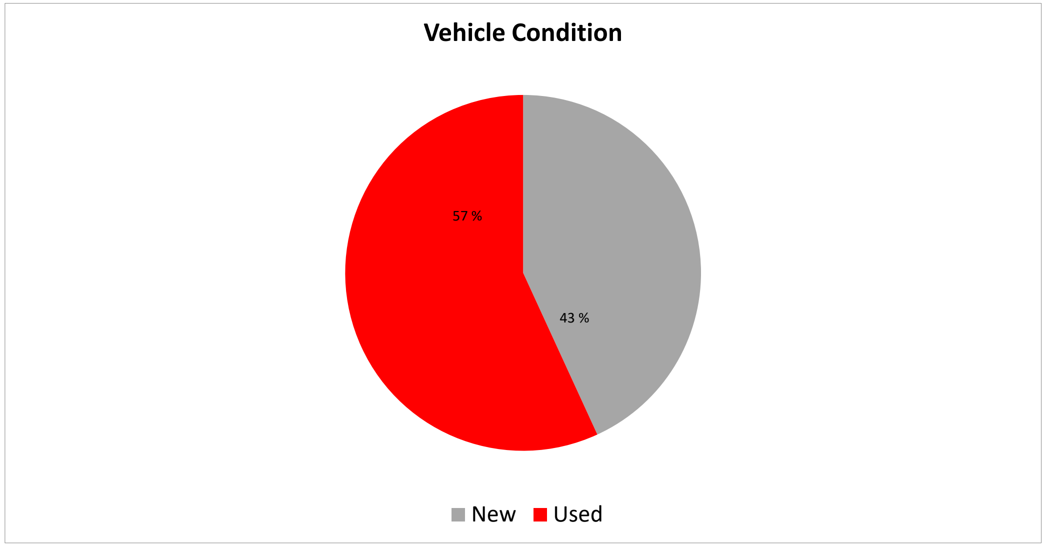
20.b Vehicle Condition

Reporting Date		27.07.2023					
Payment date		25.07.2023					
Period No		32					
Monthly Period		01.06.2023					
Interest Period	from	26.06.2023	to	25.07.2023	=	29	days



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21.a Borrower Type

Reporting Date		27.07.2023		
Payment date		25.07.2023		
Period No		32		
Monthly Period		01.06.2023		
Interest Period	from	26.06.2023	to	25.07.2023 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 123	13 521 374	7,15 %	20,5	39,3
	Private	15 953	175 517 130	92,85 %	27,1	38,6
	Total	17 076	189 038 504	100 %	26,7	38,6

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21.b Borrower Type

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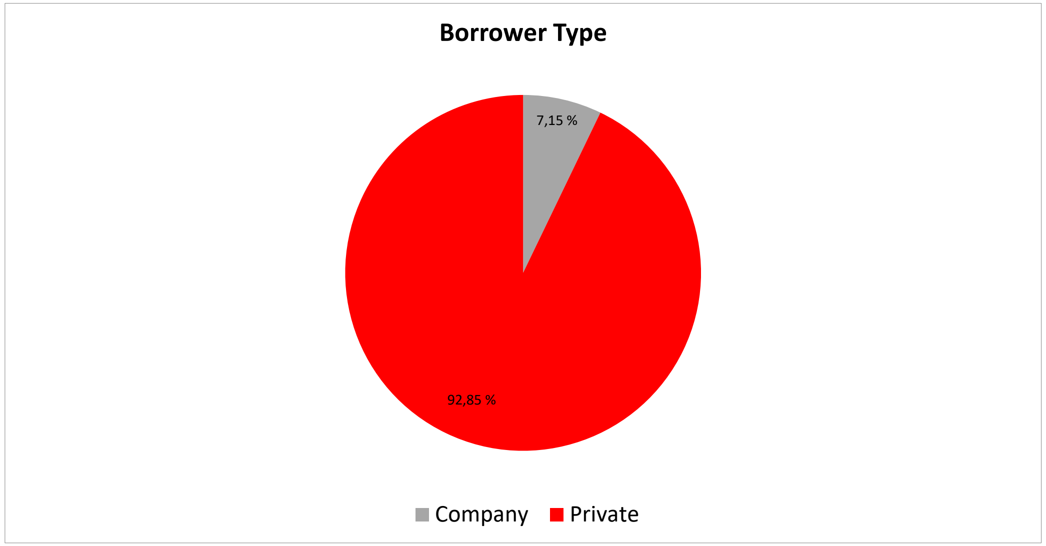
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days



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22.a Vehicle type

Reporting Date		27.07.2023					
Payment date		25.07.2023					
Period No		32					
Monthly Period		01.06.2023					
Interest Period	from	26.06.2023	to	25.07.2023	=	29	days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	303	7 856 714	4,16 %	29,5	37,3
	Caravans	219	2 548 609	1,35 %	29,3	38,1
	Cars	15 154	166 512 434	88,08 %	26,7	38,7
	Motorcycles	341	2 164 984	1,15 %	23,3	37,0
	Vans	1 059	9 955 764	5,27 %	23,2	38,6
		17 076	189 038 504	100 %	26,7	38,6

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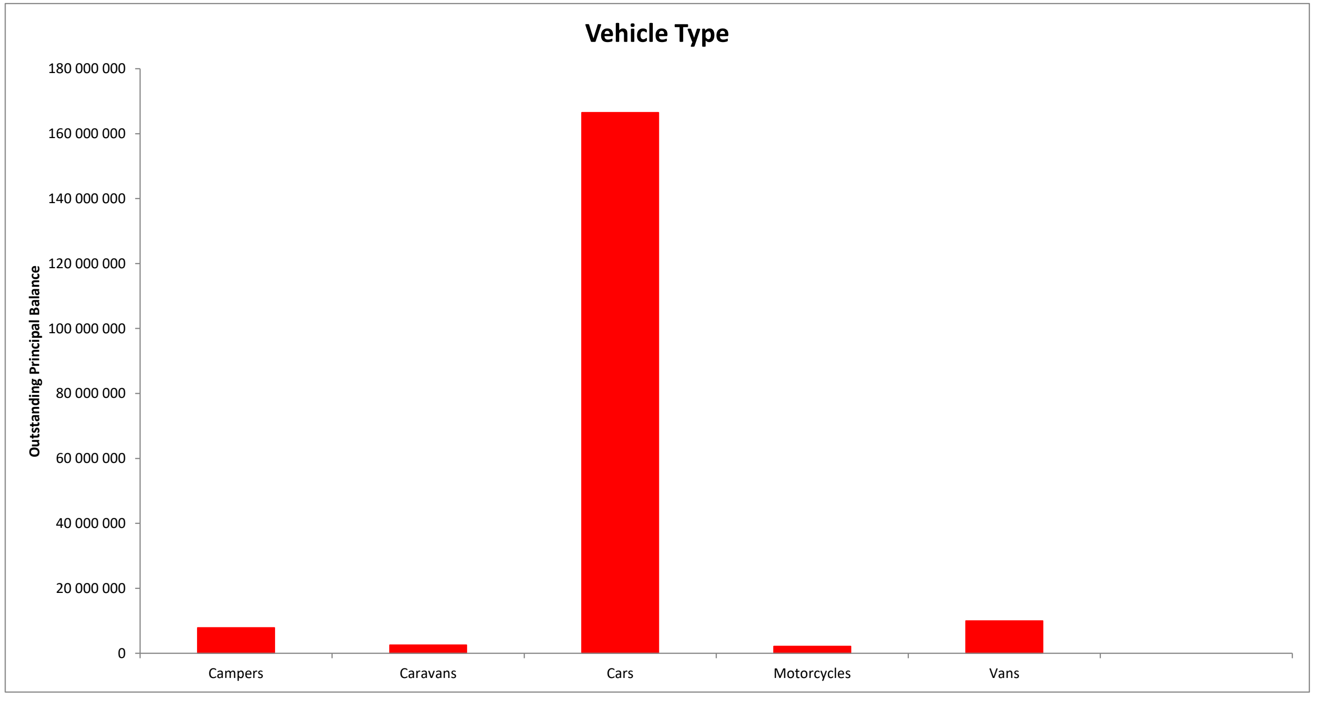
22.b Vehicle type

Reporting Date		27.07.2023					
Payment date		25.07.2023					
Period No		32					
Monthly Period		01.06.2023					
Interest Period	from	26.06.2023	to	25.07.2023	=	29	days



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23.a Restructured Loans

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days

Restructured

TOTAL		
Period	No	Outstanding balance
2020 11	3	42 294
2020 12	1	12 947
2021 01	3	38 055
2021 02	2	49 871
2021 03	1	45 445
2021 04	2	117 015
2021 05	0	0
2021 06	1	48 785
2021 07	3	66 845
2021 08	2	11 989
2021 09	0	0
2021 10	1	11 393
2021 11	1	3 407
2021 12	1	43 774
2022 01	1	5 761
2022 02	2	10 307
2022 03	1	10 885
2022 04	0	0
2022 05	0	0
2022 06	0	0
2022 07	0	0
2022 08	1	28 259
2022 09	0	0
2022 10	1	14 708
2022 11	1	2 290
2022 12	1	2 601
2023 01	4	65 247
2023 02	1	3 766
2023 03	2	26 417
2023 04	3	18 685
2023 05	1	27 424
2023 06	0	0
	40	708 171

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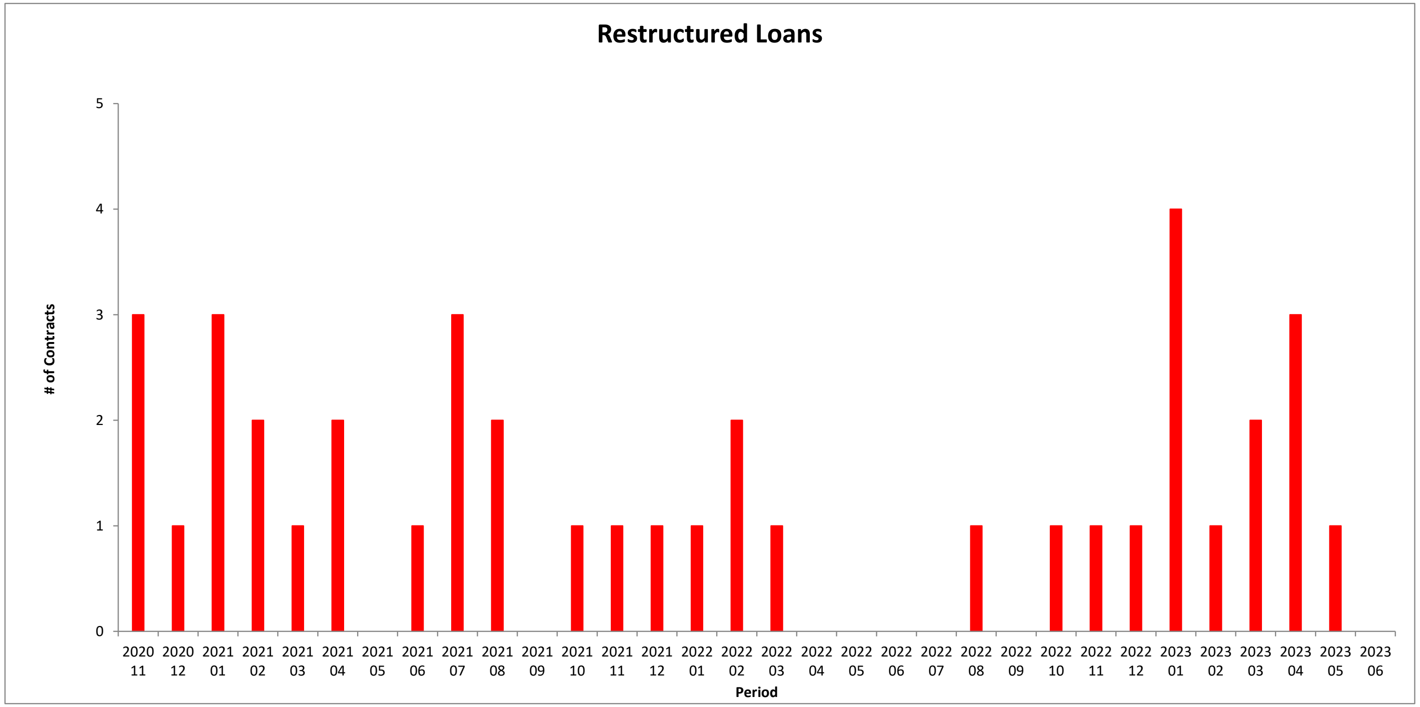
Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days

23.b Restructured Loans



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24.a Dynamic Interest rate

Reporting Date		27.07.2023					
Payment date		25.07.2023					
Period No		32					
Monthly Period		01.06.2023					
Interest Period	from	26.06.2023	to	25.07.2023	=	29	days

Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2020 11	596 759 291	2,33 %
2020 12	627 427 036	2,33 %
2021 01	628 336 885	2,32 %
2021 02	627 092 170	2,32 %
2021 03	624 523 955	2,31 %
2021 04	624 899 859	2,31 %
2021 05	624 813 092	2,31 %
2021 06	598 936 663	2,30 %
2021 07	575 853 839	2,29 %
2021 08	551 501 127	2,28 %
2021 09	526 407 071	2,27 %
2021 10	503 047 002	2,26 %
2021 11	480 620 270	2,25 %
2021 12	460 641 076	2,24 %
2022 01	441 042 536	2,23 %
2022 02	421 671 896	2,22 %
2022 03	400 967 872	2,21 %
2022 04	382 691 995	2,20 %
2022 05	363 504 978	2,19 %
2022 06	346 239 311	2,18 %
2022 07	330 723 798	2,17 %
2022 08	312 554 181	2,16 %
2022 09	297 077 184	2,16 %
2022 10	283 080 674	2,15 %
2022 11	268 569 967	2,14 %
2022 12	256 576 600	2,13 %
2023 01	243 774 281	2,12 %
2023 02	232 717 783	2,11 %
2023 03	220 823 849	2,10 %
2023 04	210 790 869	2,09 %
2023 05	199 056 663	2,09 %
2023 06	189 038 504	2,08 %

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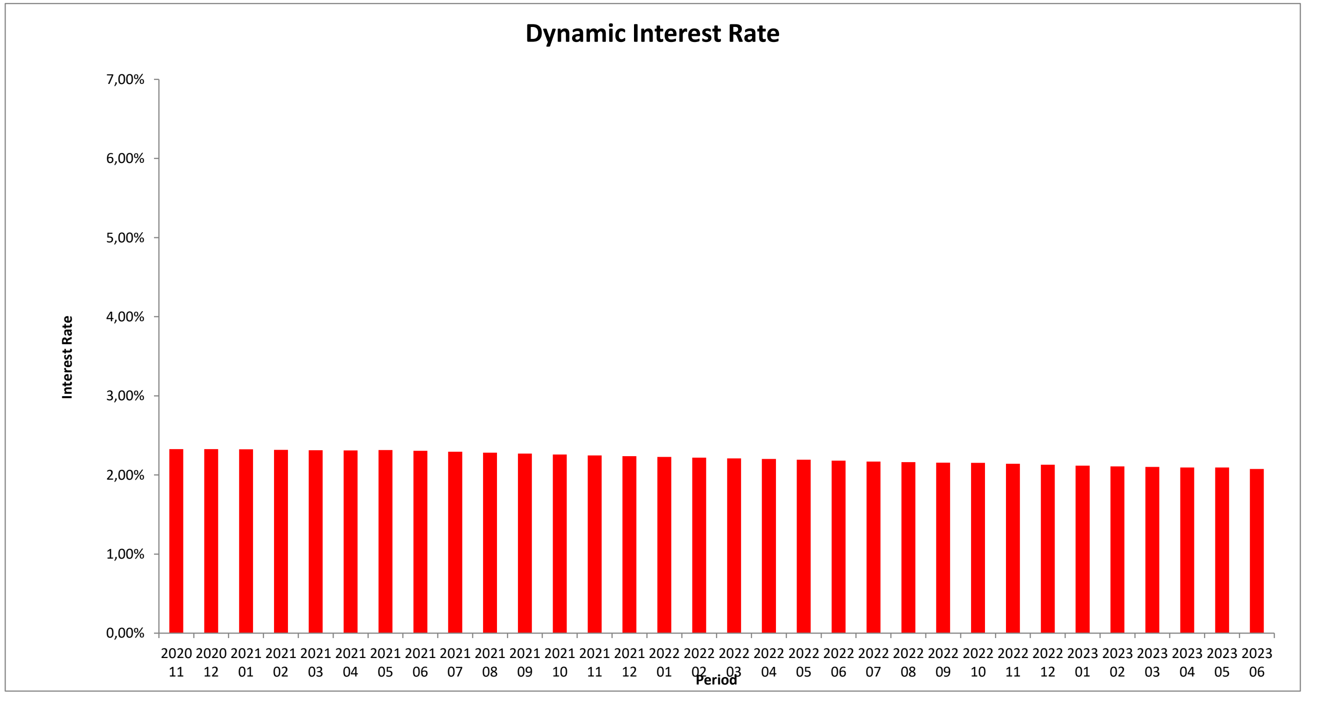
24.b Dynamic Interest Rate

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days



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25.a Dynamic Pre-Payments

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days

Dynamic Prepayment

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2020 11	28 312 103	596 759 291	25,30 %
2020 12	11 299 151	627 427 036	19,59 %
2021 01	11 575 311	628 336 885	20,00 %
2021 02	12 584 253	627 092 170	21,59 %
2021 03	13 575 000	624 523 955	23,18 %
2021 04	14 086 212	624 899 859	23,94 %
2021 05	14 081 851	624 813 092	23,93 %
2021 06	15 152 005	598 936 663	26,47 %
2021 07	12 677 662	575 853 839	23,44 %
2021 08	13 814 697	551 501 127	26,24 %
2021 09	15 322 132	526 407 071	29,85 %
2021 10	14 081 107	503 047 002	28,87 %
2021 11	13 144 913	480 620 270	28,31 %
2021 12	10 755 502	460 641 076	24,69 %
2022 01	11 260 591	441 042 536	26,68 %
2022 02	11 320 336	421 671 896	27,86 %
2022 03	11 621 084	400 967 872	29,74 %
2022 04	10 642 389	382 691 995	28,71 %
2022 05	11 025 690	363 504 978	30,90 %
2022 06	9 678 755	346 239 311	28,84 %
2022 07	8 191 489	330 723 798	25,99 %
2022 08	10 556 939	312 554 181	33,79 %
2022 09	8 788 263	297 077 184	30,26 %
2022 10	7 345 139	283 080 674	27,06 %
2022 11	7 947 921	268 569 967	30,27 %
2022 12	5 613 277	256 576 600	23,31 %
2023 01	6 649 052	243 774 281	28,24 %
2023 02	5 417 712	232 717 783	24,62 %
2023 03	5 945 938	220 823 849	27,93 %
2023 04	4 794 411	210 790 869	24,13 %
2023 05	5 945 859	199 056 663	30,50 %
2023 06	4 847 358	189 038 504	26,78 %

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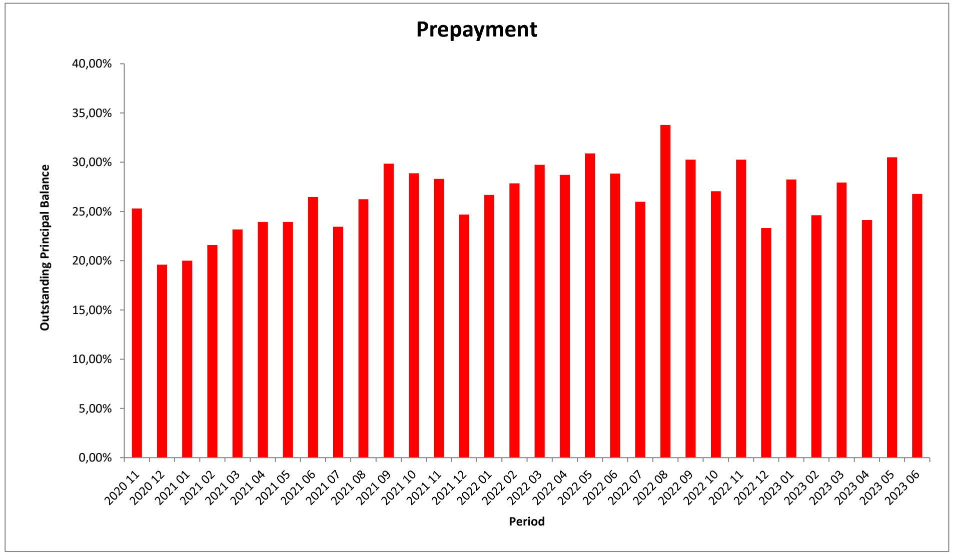
25.b Dynamic Pre-Payments

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days



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26. Delinquency

Reporting Date		27.07.2023			
Payment date		25.07.2023			
Period No		32			
Monthly Period		01.06.2023			
Interest Period	from	26.06.2023	to	25.07.2023	= 29 days

Santander Consumer Bank

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2020	11	596 759 291	32 104	559 697 267	1 831	33 483 189	131	2 906 442	30	521 785	7	150 608	-	-	-	-	1	4 367
	12	627 427 036	34 181	593 489 612	1 596	29 511 927	158	3 117 706	38	956 412	16	226 524	6	124 855	-	-	-	-
2021	1	628 336 885	34 320	589 982 636	1 794	31 835 460	232	5 161 615	38	711 197	14	327 141	13	219 816	5	99 019	1	2 683
	2	627 092 170	34 579	587 923 243	1 786	33 020 049	233	4 197 488	48	1 077 182	26	456 456	13	316 918	8	100 834	5	99 019
	3	624 523 955	35 304	594 488 491	1 381	24 830 220	166	3 107 059	53	905 286	32	701 987	19	318 015	9	172 895	13	179 528
	4	624 899 859	35 594	593 682 251	1 381	24 341 630	243	4 786 738	59	948 541	27	458 723	17	383 133	17	298 844	14	178 955
	5	624 813 092	35 405	585 133 911	1 903	32 689 364	248	4 530 345	79	1 367 500	33	568 602	12	257 476	11	265 894	23	414 737
	6	598 936 663	34 349	559 312 821	1 964	33 044 584	227	4 106 683	88	1 514 307	32	533 476	17	297 502	7	127 290	15	310 140
	7	575 853 839	33 701	540 818 419	1 640	28 178 384	247	4 305 751	78	1 412 273	29	348 683	28	527 081	14	263 249	11	135 634
	8	551 501 127	32 460	513 982 365	1 783	30 259 381	257	4 874 415	76	1 311 685	31	523 918	20	300 648	16	248 715	22	336 471
	9	526 407 071	31 666	495 173 555	1 505	25 356 265	204	3 672 903	67	1 358 837	29	453 876	13	188 047	11	203 588	24	270 003
	10	503 047 002	30 435	469 346 049	1 698	27 347 133	203	3 840 814	91	1 426 294	33	628 497	19	266 904	9	191 310	13	201 169
	11	480 620 270	29 683	450 805 909	1 471	22 977 881	252	4 530 683	66	1 178 845	40	655 478	17	287 241	11	184 234	11	179 062
	12	460 641 076	29 019	433 610 141	1 289	19 317 305	280	5 076 147	76	1 396 434	35	706 455	27	416 986	6	117 607	15	248 827
2022	1	441 042 536	27 825	409 078 838	1 583	23 938 432	306	5 187 429	77	1 381 856	42	799 090	21	432 570	16	224 322	13	187 970
	2	421 671 896	27 101	392 375 093	1 477	21 854 677	255	4 366 189	86	1 592 741	43	845 850	21	364 469	14	272 877	24	353 502
	3	400 967 872	26 299	374 895 143	1 389	20 222 374	187	2 986 561	79	1 249 237	54	1 001 100	22	393 337	13	220 120	17	311 946
	4	382 691 995	25 591	357 711 264	1 216	18 097 081	258	4 213 669	60	961 106	51	823 516	26	582 418	15	302 941	18	262 132
	5	363 504 978	24 584	336 885 925	1 381	20 406 855	223	3 352 513	96	1 485 638	27	598 237	26	357 425	19	418 385	18	302 119
	6	346 239 311	23 859	322 582 012	1 312	17 964 171	211	3 326 128	72	1 204 304	37	517 792	17	393 330	19	251 575	20	433 169
	7	330 723 798	22 968	305 809 080	1 409	18 935 404	214	3 274 344	90	1 466 793	39	615 231	25	430 017	11	192 928	21	310 721
	8	312 554 181	22 195	289 210 166	1 285	18 095 527	195	3 021 958	76	1 229 243	40	538 759	21	360 036	10	98 493	22	382 387
	9	297 077 184	21 574	277 464 870	1 054	14 404 641	206	3 131 567	76	1 212 774	36	409 120	19	191 016	13	263 196	10	113 949
	10	283 080 674	20 672	261 107 894	1 234	16 579 690	200	2 913 730	96	1 593 285	30	439 232	23	276 001	16	170 841	15	265 533
	11	268 569 967	20 042	248 814 139	1 095	14 418 467	213	3 108 142	78	1 236 577	39	545 043	17	287 200	15	160 401	21	205 285
	12	256 576 600	19 502	238 223 579	1 044	13 056 461	234	3 255 196	79	1 290 218	37	415 306	17	281 682	6	54 158	26	378 882
2023	1	243 774 281	18 787	225 293 223	1 049	12 947 624	236	3 367 856	87	1 218 518	35	502 278	15	218 258	13	226 526	12	80 380
	2	232 717 783	18 248	215 811 738	1 004	12 071 848	231	2 929 516	75	1 034 051	37	469 912	19	308 658	7	92 061	22	294 605
	3	220 823 849	17 705	205 800 198	894	10 603 245	200	2 292 488	86	1 205 929	39	448 767	18	232 857	15	240 366	17	116 962
	4	210 790 869	16 985	193 327 212	1 025	12 675 150	215	2 734 101	93	1 161 098	33	404 742	20	290 044	15	198 523	21	218 952
	5	199 056 663	16 321	182 593 852	1 002	11 933 388	186	2 458 295	93	1 196 082	40	511 646	20	204 545	10	158 854	18	155 638
	6	189 038 504	15 923	175 125 282	812	9 340 793	195	2 609 833	64	905 761	48	655 875	27	343 019	7	57 942	23	224 019

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	27.07.2023	
Payment date	25.07.2023	
Period No	32	
Monthly Period	01.06.2023	
Interest Period from	26.06.2023 to 25.07.2023 =	29 days

Santander Consumer Bank

		Recovery Quarter	2020 Q4			2021 Q1			2021 Q2			2021 Q3			2021 Q4		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2020 4	4 367	1	0	0	4 367	0	0	4 367	0	0	4 367	0	0	4 367	1 971	1 971	2 395
2021 1	281 230	19				1 716	1 716	279 514	61 396	63 112	218 118	89 257	152 369	128 862	30 581	182 949	98 281
2021 2	903 831	52							14 030	14 030	889 801	208 773	222 803	681 028	125 151	347 954	555 877
2021 3	742 108	57										25 332	25 332	716 776	291 579	316 911	425 197
2021 4	629 057	39													55 075	55 075	573 982
2022 1	853 418	54															
2022 2	997 419	56															
2022 3	807 057	53															
2022 4	849 699	62															
2023 1	491 946	51															
2023 2	598 609	62															

		Recovery Quarter	2022 Q1			2022 Q2			2022 Q3			2022 Q4			2023 Q1		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2020 4	4 367	1	0	1 971	2 395	0	1 971	2 395	0	1 971	2 395	0	1 971	2 395	0	1 971	2 395
2021 1	281 230	19	0	182 949	98 281	5 768	188 718	92 513	19 895	208 612	72 618	406	209 018	72 212	1 976	210 994	70 237
2021 2	903 831	52	228 948	576 902	326 929	53 694	630 596	273 235	3 336	633 931	269 900	4 738	638 669	265 162	9 389	648 058	255 773
2021 3	742 108	57	122 678	439 589	302 519	76 801	516 390	225 718	52 725	569 114	172 994	21 373	590 487	151 621	30 558	621 045	121 063
2021 4	629 057	39	115 284	170 359	458 698	178 761	349 120	279 938	69 061	418 180	210 877	29 799	447 980	181 078	19 363	467 343	161 714
2022 1	853 418	54	45 684	45 684	807 733	182 774	228 458	624 959	263 378	491 836	361 582	57 963	549 799	303 619	28 306	578 105	275 313
2022 2	997 419	56				28 391	28 391	969 029	105 809	134 200	863 220	253 886	388 086	609 333	39 255	427 341	570 078
2022 3	807 057	53							151 294	151 294	655 763	176 682	327 976	479 081	101 703	429 678	377 379
2022 4	849 699	62										94 406	94 406	755 293	210 488	304 893	544 806
2023 1	491 946	51													177 748	177 748	314 198
2023 2	598 609	62															

		Recovery Quarter	2023 Q2			2023 Q3			2023 Q4			2024 Q1			2024 Q2		
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		1 971	2 395												
2021 1	281 230	19	13 020	224 014	57 217												
2021 2	903 831	52	83 071	731 129	172 702												
2021 3	742 108	57	56 797	677 842	64 266												
2021 4	629 057	39	90 031	557 374	71 684												
2022 1	853 418	54	58 596	636 701	216 717												
2022 2	997 419	56	167 014	594 356	403 064												
2022 3	807 057	53	154 269	583 948	223 109												
2022 4	849 699	62	105 288	410 182	439 518												
2023 1	491 946	51	203 968	381 716	110 230												
2023 2	598 609	62	133 517	133 517	465 092												

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28. Priority of Payments - Revenue

Reporting Date		27.07.2023					
Payment date		25.07.2023					
Period No		32					
Monthly Period		01.06.2023					
Interest Period	from	26.06.2023	to	25.07.2023	=	29	days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 271 480,19	EUR
Senior Expenses	-	872,54	EUR
Servicing Fee	-	78 766,04	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	40 269,32	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	-	83 053,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	224 019,24	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	42 578,53	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	289,00	EUR
Deferred Purchase Price to Seller		801 632,52	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 061 004,02	EUR
Senior Expenses	-	667,00	EUR
Issuer Swap Interest Amount	-	40 269,32	EUR
Interest Class A Notes	-	553 385,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	59 105,00	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	-	83 053,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	224 019,24	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	42 578,53	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		57 926,93	EUR

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29. Priority of Payments - Redemption

Reporting Date		27.07.2023					
Payment date		25.07.2023					
Period No		32					
Monthly Period		01.06.2023					
Interest Period	from	26.06.2023	to	25.07.2023	=	29	days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	9 794 139,37	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	-	9 794 139,37	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	10 018 158,61	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	-	8 405 904,82	EUR
(ii) Principal Payments on Class B Notes	-	840 576,76	EUR
(iii) Principal Payments on Class C Notes	-	771 677,03	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		8 405 904,82	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		840 576,76	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		771 677,03	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	57 926,93	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	801 632,52	EUR

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30. Transaction Costs

Reporting Date		27.07.2023					
Payment date		25.07.2023					
Period No		32					
Monthly Period		01.06.2023					
Interest Period	from	26.06.2023	to	25.07.2023	=	29	days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	872,54			
Interest accrued for the Period	EUR	695 543,00	553 385,00	59 105,00	83 053,00
Cumulative Interest accrued	EUR	11 954 222,00	6 527 215,00	820 078,00	4 606 929,00
Interest Payments	EUR	695 543,00	553 385,00	59 105,00	83 053,00
Cumulative Interest Payments	EUR	11 954 222,00	6 527 215,00	820 078,00	4 606 929,00
Interest accrued on Subordinated Loan for the Period	EUR	2 808,00			
Cumulative Interest accrued on Subordinated Loan	EUR	23 161,00			
Interest Payments on Subordinated Loan	EUR	2 808,00			
Cumulative Interest Payments on Subordinated Loan	EUR	23 161,00			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

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31. Swap Overview

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days

Class A Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class A Notes	**167 021 848**
Interest Period Start	26.06.2023
Interest Period End	25.07.2023
Interest Days	29
Settlement Date	25.07.2023
Party A Floating Interest Rate	4,113 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 553 385,14**
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	**EUR 33 636,34**

Class B Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class B Notes	**16 701 912**
Interest Period Start	26.06.2023
Interest Period End	25.07.2023
Interest Days	29
Settlement Date	25.07.2023
Party A Floating Interest Rate	4,393 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 59 104,82**
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	**EUR 6 632,98**

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32. Contact Details

Reporting Date		27.07.2023				
Payment date		25.07.2023				
Period No		32				
Monthly Period		01.06.2023				
Interest Period	from	26.06.2023	to	25.07.2023	=	29 days

Santander Consumer Bank AS

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