SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		27.04.2022				
Payment date		25.04.2022		Following payment dates:		25.05.2022
Period No		17				27.06.2022
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days
Cut-Off date		31.03.2022				

Santander Consumer Bank

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

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Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days

1. Portfolio Information

	Current Period	
Outstanding receivables	**Aggregated Outstanding Principal Amount**	
Opening balance prior to replenishment	**421 671 895,71**	**EUR**
Scheduled Loan Principal Repayments (+MC)	8 770 993,75	EUR
Prepayments	11 621 084,14	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**20 392 077,89**	**EUR**
New Defaulted Auto Loans in Period	311 945,99	EUR
Closing balance prior to replenishment	**400 967 871,83**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**400 967 871,83**	**EUR**
Principal Recoveries on loans in default	232 661,87	EUR

Total revenue collections

Total Revenue Received in Period	**1 325 351,81**	**EUR**

Loans

At beginning of period	28 997	Loans
Replenished contracts this period	-	Loans
Paid in Full	937	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	17	Loans
At end of period	**28 043**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27.04.2022					
Payment date	25.04.2022					
Period No	17					
Monthly Period	01.03.2022					
Interest Period from	25.03.2022	to	25.04.2022	=	31	days

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 543 669,51	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	96 853,20	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	**1 640 522,71**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	688 758,09	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	58 542,17	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	96 853,20	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**844 153,46**	**EUR**

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Interest Period from	25.03.2022	to	25.04.2022	=	31 days

3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	20 392 077,89	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	**20 392 077,89**	**EUR**

Issuer Available Redemption Receipts		
a. Amounts due to Issuer from Purchaser under the Loan Agreement	20 392 077,89	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	311 945,99	EUR
Total Amount for Issuer Available Redemtion Receipts	**20 704 023,88**	**EUR**

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Reporting Date		27.04.2022				
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Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days

4. Reserve Accounts

Note Balance

Beginning of Period		421 671 895,71	EUR
End of Period		400 967 871,83	EUR

Liquidity Balance

Beginning of Period	0,5 %	2 065 212,68	EUR
Cash Outflow		96 853,20	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 968 359,48	EUR
Required Reserve Amount	0,5 %	1 968 359,48	EUR

Expenses Advance

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

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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5a. Performance Data

Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
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Asset Balance

Opening balance prior to replenishment	421 671 895,71	EUR
Closing balance prior to replenishment	400 967 871,83	EUR
Closing Balance post replenishment	400 967 871,83	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	374 895 142,67	93,50 %	26 299
1-29 days past due	20 222 374,18	5,04 %	1 389
Delinquent Receivables:			
30-59 days past due	2 986 560,70	0,74 %	187
60-89 days past due	1 249 236,52	0,31 %	79
90-119 days past due	1 001 100,37	0,25 %	54
120-149 days past due	393 336,97	0,10 %	22
150-179 days past due	220 120,42	0,05 %	13
Total Performing and Delinquent	**400 967 872**	**100,00 %**	**28 043**
Current Period Defaults	311 945,99		17
Cumulative Defaults	3 414 010,53		222
Current Period Principal Recoveries	232 661,87		
Cumulative Principal Recoveries	1 292 754,40		

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

		NO
[A] Cumulative Net Loss Ratio, Payment Date	0,33 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,31 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,28 %	
or [A] + [B] - [C] / [D] < 10%	**62,01 %**	
[A] Aggregate Outstanding Asset Principal Amount	400 967 871,83	
[B] Aggregate principal balance of Defaulted Contracts	3 414 010,53	
[C] Recoveries received on such Defaulted Contracts	1 292 754,40	
[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	1,46 %	
[B] Delinquency Ratio, preceding Payment Date	1,76 %	
[C] Delinquency Ratio, second preceding Payment Date	1,82 %	
or Servicer Termination Event	**NO**	
or Swap Counterparty Downgrade Event	**NO**	

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

	13,87 %	**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	421 671 895,71	

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 replenishment period ends):

Weighted average interest rate (min 2.2%)	2,33 %
Weighted average months to maturity (max 57)	*39,64**
Used Vehicles (max 69%)	60,54 %
Balloon Loans (max 63%)	66,18 %
Corporate Borrowers (max 11%)	8,67 %
IRB (min 95%)	95,68 %

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

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6. Note Principal

Reporting Date		27.04.2022			
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Interest Period	from	25.03.2022	to	25.04.2022 =	31 days

	Class A	Class B	Class C	
Note Principal				
Beginning of Period	363 171 895,71	30 500 000,00	28 000 000,00	EUR
Sequential Amortization	20 704 023,88	-	-	EUR
Pro Rata Amortization	-	-	-	EUR
End of Period	342 467 871,83	30 500 000,00	28 000 000,00	EUR
Principal Deficiency Sub-Ledger				
Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	311 945,99	EUR
Credit PDL	-	-	311 945,99	EUR
End of Period	-	-	-	EUR
Net Note Principal				
Beginning of Period	363 171 895,71	30 500 000,00	28 000 000,00	EUR
End of Period	342 467 871,83	30 500 000,00	28 000 000,00	EUR

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7. Outstanding Notes

Reporting Date		27.04.2022			
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Monthly Period		01.03.2022			
Interest Period	from	25.03.2022	to	25.04.2022 =	31 days

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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	421 671 895,71	363 171 895,71	30 500 000,00	28 000 000,00
Available Distribution Amount	20 704 023,88			
Amortisation	20 704 023,88			
Redemption per Class	20 704 023,88	20 704 023,88	-	-
Redemption per Note		3 500,26	-	-
Outstanding Closing Balance		342 467 871,83	30 500 000,00	28 000 000,00
Net Outstanding Closing Balance	400 967 871,83	342 467 871,83	30 500 000,00	28 000 000,00
Current Tranching	100 %	85,41 %	7,61 %	6,98 %
Current Pool Factor		0,58	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		31	31	30
Principal Outstanding per Note Beginning of Period		61 398,46	100 000,00	100 000,00
>Principal Repayment per note		3 500,26	-	-
Principal Outstanding per Note End of Period		57 898,20	100 000,00	100 000,00
>Interest accrued for the period		7,98	37,11	541,67
Interest Payment	210 208,84	47 222,43	11 319,74	151 666,67
Interest Payment per Note		7,98	37,11	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)	16,75 %	9,14 %	2,16 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	17,26 %	9,66 %	2,16 %
Current CE (Subordination)	14,59 %	6,98 %	0,00 %
Current CE (Subordination, incl. Liquitidy Reserve)	15,11 %	7,50 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	27.04.2022
Payment date	25.04.2022
Period No	17
Monthly Period	01.03.2022
Interest Period :	25.03.2022 to 25.04.2022 = 31 days

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

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9.a Original Portfolio Principal Balance

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Period No		17					
Monthly Period		01.03.2022					
Interest Period	from	25.03.2022	to	25.04.2022	=	31	days

Average amount - all:	18 113

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

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9.b Original Principal Balance Graph

Reporting Date		27.04.2022					
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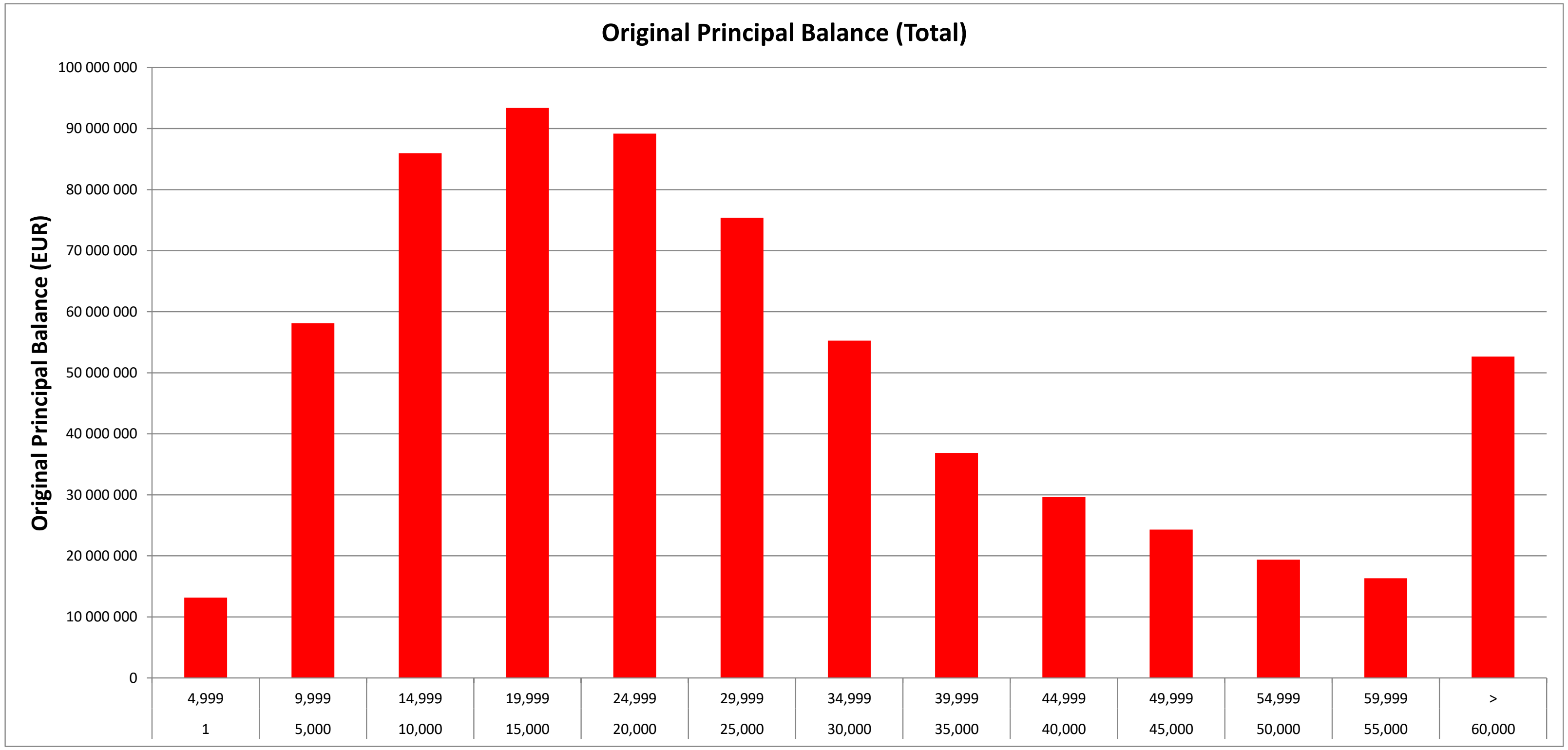

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10.a Outstanding Principal Balance

Reporting Date		27.04.2022					
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Interest Period	from	25.03.2022	to	25.04.2022	=	31	days

Average amount - all:	14 298

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 456	15 963 974	3,98 %	23,0	26,3
	5 000	10 000	7 151	52 995 965	13,22 %	34,5	25,9
	10 000	15 000	5 425	66 918 558	16,69 %	38,6	25,0
	15 000	20 000	3 688	64 063 846	15,98 %	40,0	24,7
	20 000	25 000	2 484	55 361 164	13,81 %	41,0	24,1
	25 000	30 000	1 376	37 565 632	9,37 %	42,0	23,1
	30 000	35 000	784	25 324 567	6,32 %	42,8	22,8
	35 000	40 000	504	18 774 054	4,68 %	43,8	22,6
	40 000	45 000	374	15 808 813	3,94 %	43,3	22,8
	45 000	50 000	291	13 790 010	3,44 %	44,5	22,1
	50 000	55 000	157	8 193 923	2,04 %	43,7	22,6
	55 000	60 000	107	6 147 556	1,53 %	43,2	21,9
	60 000	-	246	20 059 812	5,00 %	44,0	22,1
	Total		28 043	400 967 872	100 %	39,6	24,1

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10.b Outstanding Principal Balance Graph

Reporting Date		27.04.2022					
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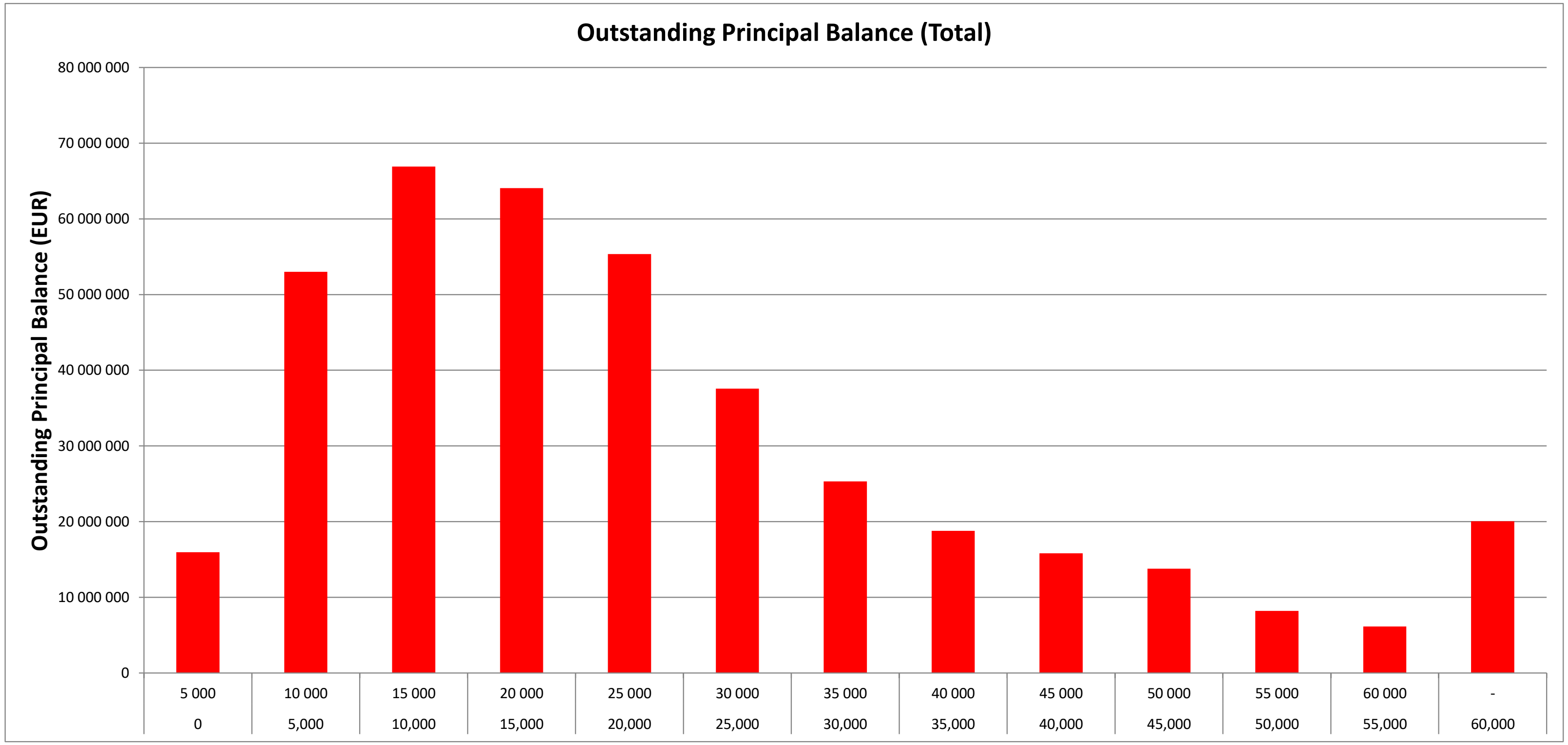
Monthly Period		01.03.2022					
Interest Period	from	25.03.2022	to	25.04.2022	=	31	days



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11.a Geographical Distribution

Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days

Santander Consumer Bank

Geographic distribution

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	2 951	38 743 752	9,66 %	38,1	24,1
Eastern Finland	1 126	14 595 949	3,64 %	39,4	24,4
East Tavastia	1 595	22 964 286	5,73 %	39,7	24,8
Greater Helsinki	8 809	143 261 272	35,73 %	39,8	24,1
Northern Finland	2 484	35 208 401	8,78 %	40,1	24,1
Northern Savonia	1 280	16 172 840	4,03 %	38,2	24,0
Ostrobothnia	1 888	22 167 470	5,53 %	39,7	24,3
South-Eastern Fi	1 643	21 210 328	5,29 %	39,5	24,0
South-Western Fi	3 263	45 133 358	11,26 %	40,6	24,1
Western Tavastia	3 004	41 510 215	10,35 %	39,7	24,0
Total	28 043	400 967 872	100 %	39,6	24,1

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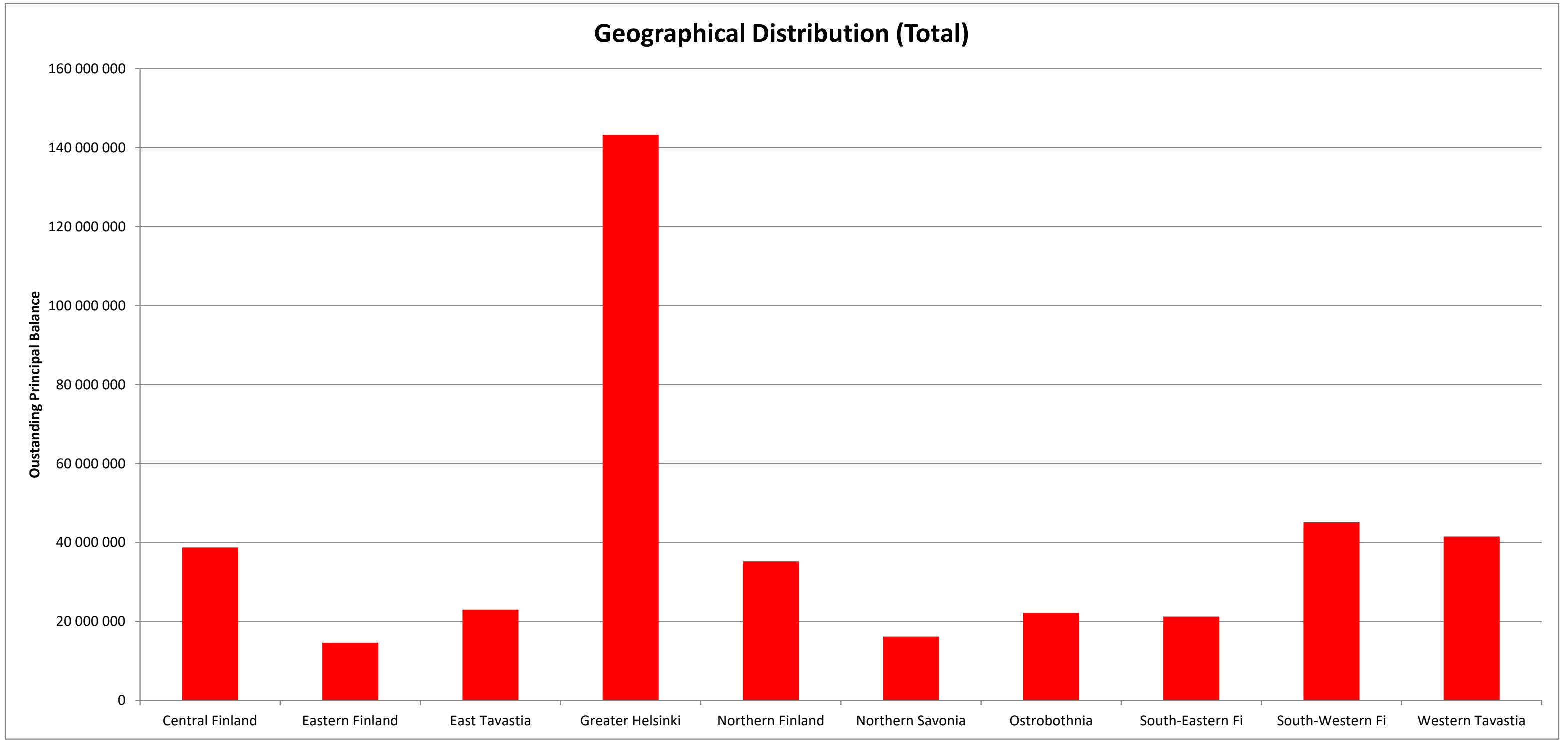
11.b Geographical Distribution Graph

Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days



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12.a Interest Rate

Reporting Date		27.04.2022			
Payment date		25.04.2022			
Period No		17			
Monthly Period		01.03.2022			
Interest Period	from	25.03.2022	to	25.04.2022	= 31 days

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	7 105	118 684 581	29,60 %	38,2	24,8
1	2	7 317	129 124 746	32,20 %	41,1	23,6
2	4	8 220	110 224 526	27,49 %	40,0	23,8
4	6	4 051	33 932 597	8,46 %	38,9	24,3
6	8	1 336	8 942 712	2,23 %	36,1	27,8
8	10	12	51 376	0,01 %	32,9	26,3
10	12	1	4 890	0,00 %	32,0	30,0
12	14					
14	16	1	2 444	0,00 %	14,0	39,0
16	18					
18	-					
Total		28 043	400 967 872	100 %	39,6	24,1

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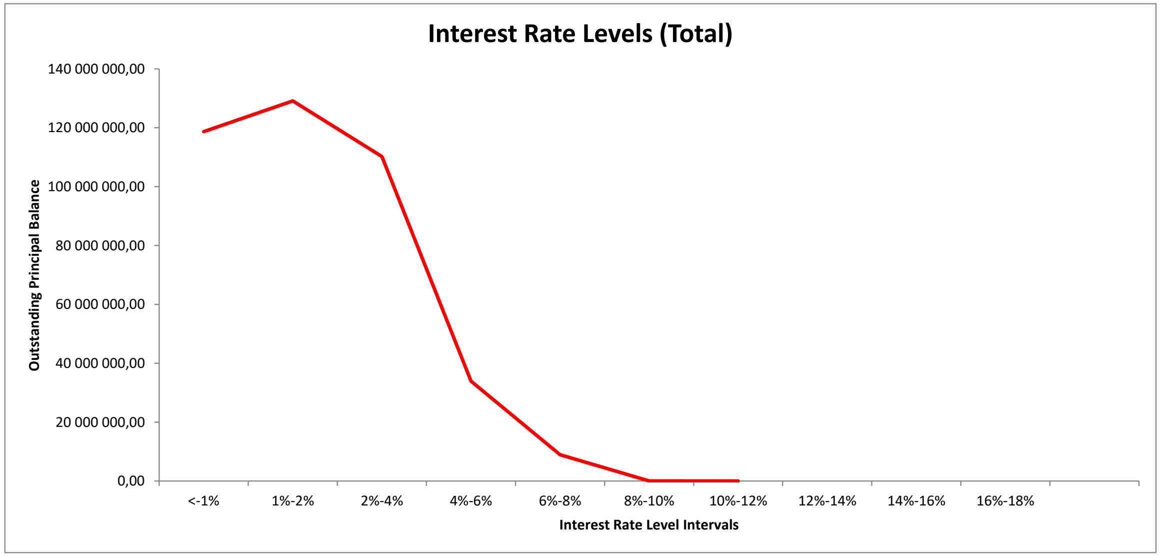
12.b Interest Rate

Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days



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13.a Remaining Terms

Reporting Date		27.04.2022					
Payment date		25.04.2022					
Period No		17					
Monthly Period		01.03.2022					
Interest Period	from	25.03.2022	to	25.04.2022	=	31	days

Santander Consumer Bank

Months to maturity	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	0	9	4 203	0,00 %	0,0	29,6
	1	12	1 902	5 339 440	1,33 %	8,4	31,0
	13	24	3 826	26 894 971	6,71 %	19,6	32,1
	25	36	8 404	108 771 835	27,13 %	31,5	28,2
	37	48	10 110	175 684 944	43,82 %	42,1	22,6
	49	60	3 765	83 722 719	20,88 %	53,2	19,2
	61	72	27	549 759	0,14 %	61,5	12,4
	73	84					
	85	96					
	97	108					
	109	120					
	121	-					
	Total		28 043	400 967 872	100 %	39,6	24,1

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13.b Remaining Terms

Reporting Date		27.04.2022					
Payment date		25.04.2022					
Period No		17					
Monthly Period		01.03.2022					
Interest Period	from	25.03.2022	to	25.04.2022	=	31	days

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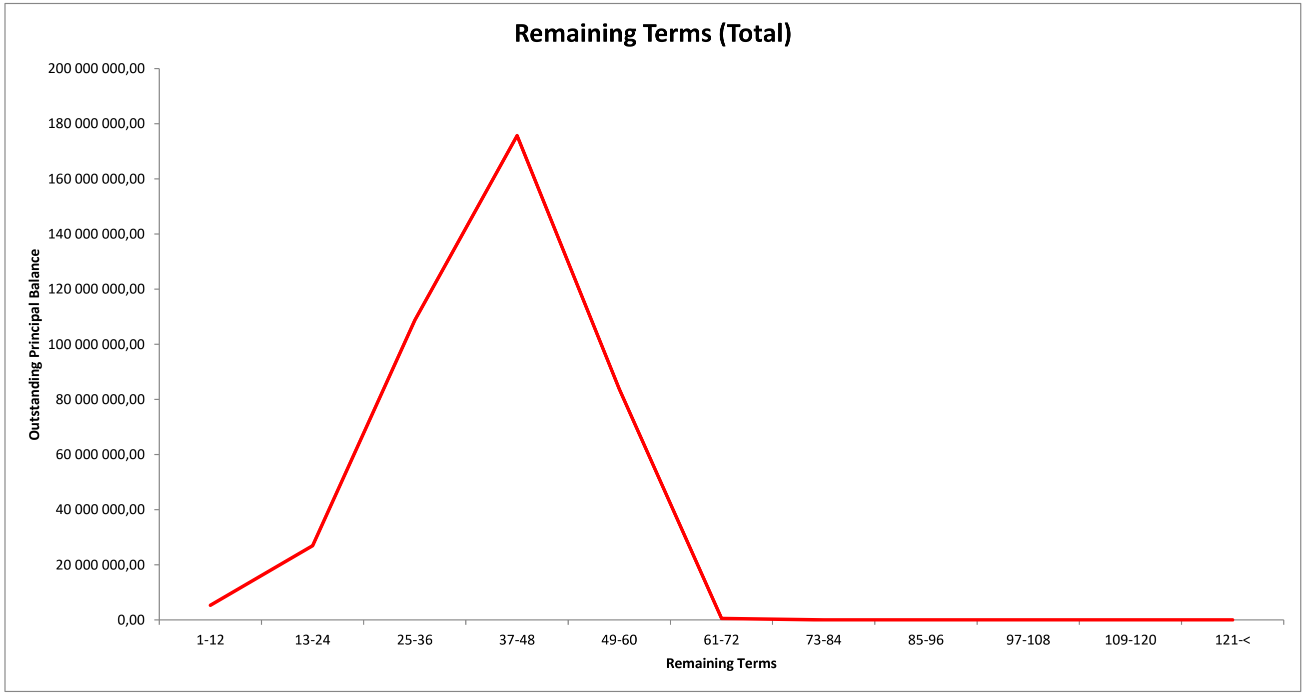

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14.a Seasoning

Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days

Santander Consumer Bank

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12	371	6 092 343	1,52 %	50,8	11,8
	13	24	14 125	221 439 853	55,23 %	43,7	19,6
	25	36	11 446	152 078 001	37,93 %	35,5	28,7
	37	48	1 769	18 629 485	4,65 %	24,9	40,8
	49	60	321	2 671 199	0,67 %	17,6	52,8
	61	72	11	56 990	0,01 %	10,5	61,5
	73	84					
	85	96					
	Total		28 043	400 967 872	100 %	39,6	24,1

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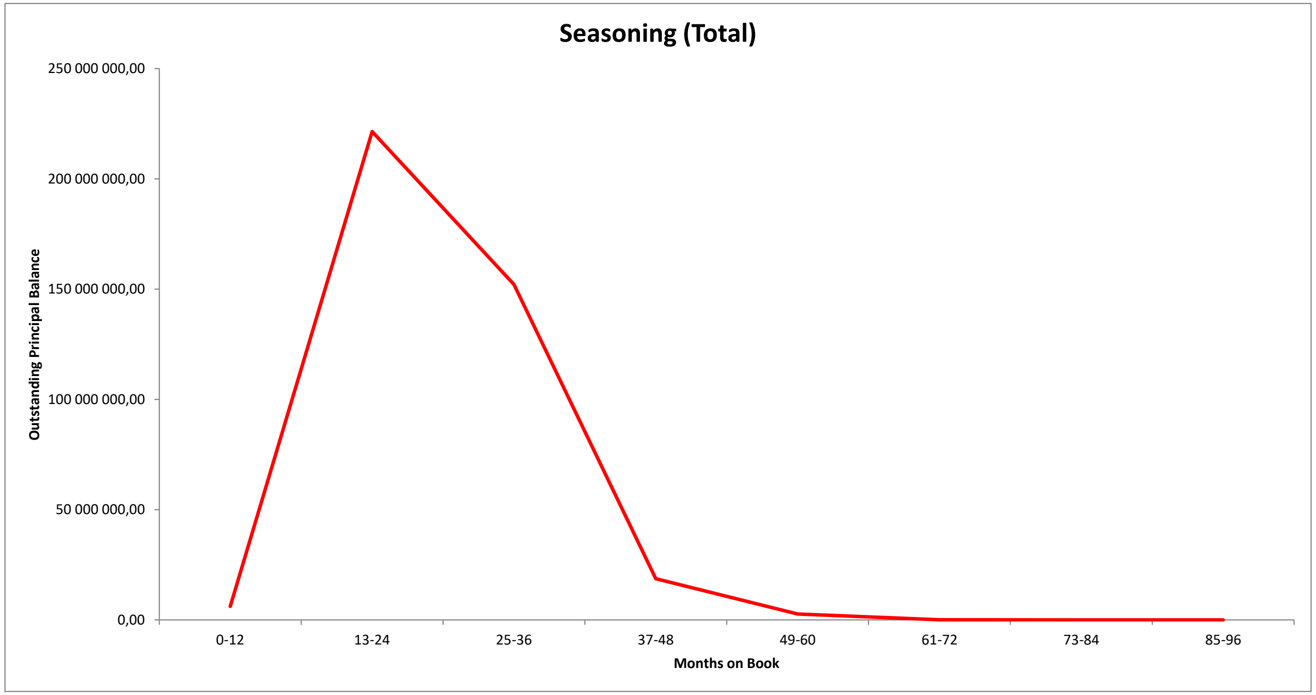
14.b Seasoning

Reporting Date		27.04.2022					
Payment date		25.04.2022					
Period No		17					
Monthly Period		01.03.2022					
Interest Period	from	25.03.2022	to	25.04.2022	=	31	days



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15.a Balloon loans

Reporting Date		27.04.2022			
Payment date		25.04.2022			
Period No		17			
Monthly Period		01.03.2022			
Interest Period	from	25.03.2022	to	25.04.2022	= 31 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	16 060	135 619 147	33,8 %	4 085	0,0 %	37,0	23,8
	Balloon	11 983	265 348 725	66,2 %	113 912 833	42,9 %	41,0	24,3
	Total	28 043	400 967 872	100 %	113 916 919	28 %	39,6	24,1

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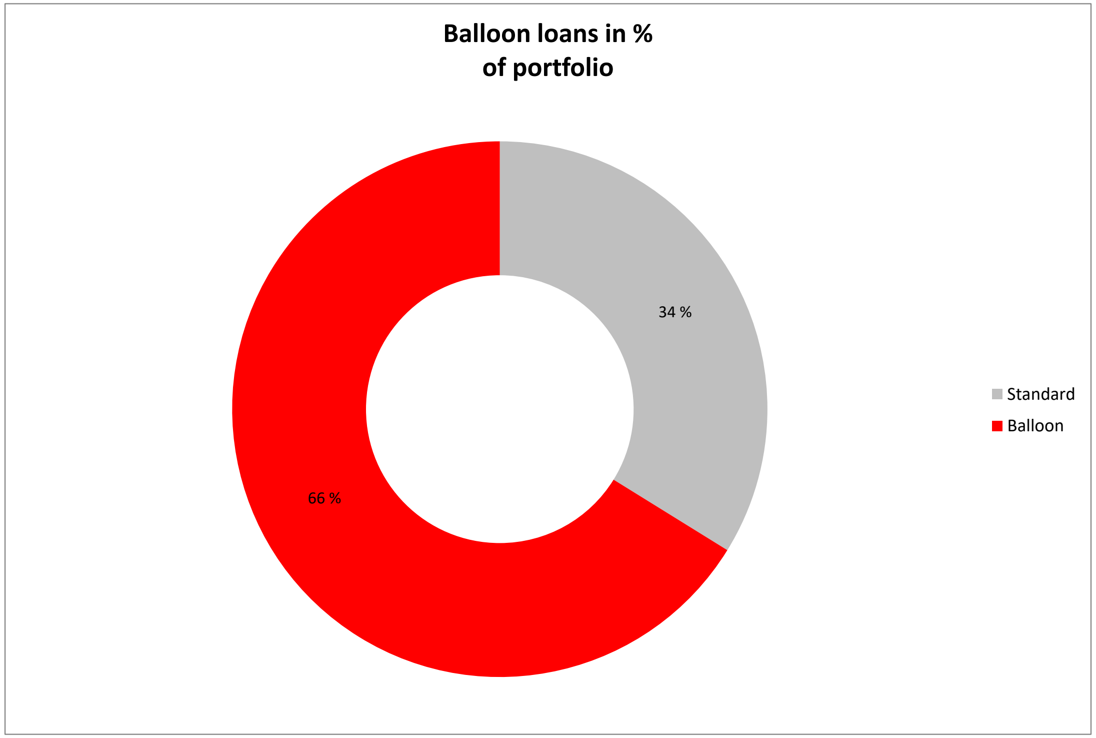
15.b Balloon loans

Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days



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Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days

16.a # loans per borrower

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	27 583	393 001 356	98,01 %
	2	212	7 382 957	1,84 %
	3	6	304 478	0,08 %
	4	2	93 013	0,02 %
	5	2	186 067	0,05 %
	6			
	7			
	8			
	9			
	10			
	Total:	27 805	400 967 872	100,0 %

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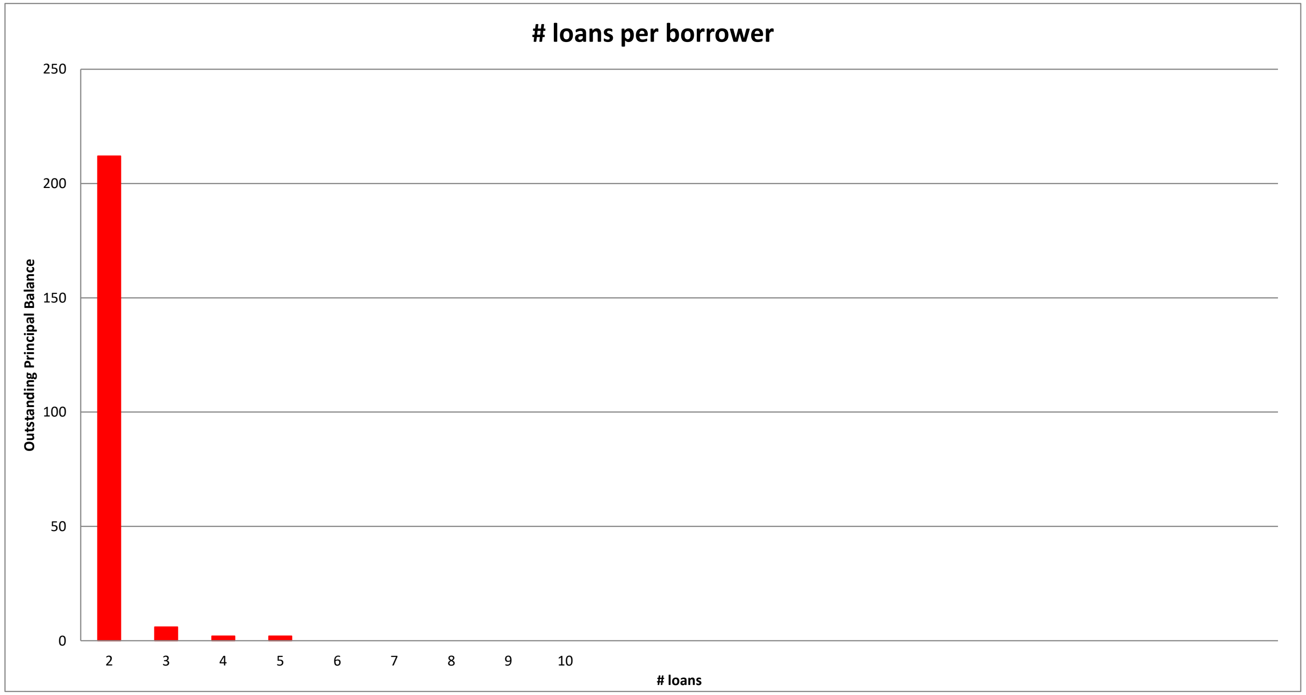
16.b # loans per borrower

Reporting Date		27.04.2022					
Payment date		25.04.2022					
Period No		17					
Monthly Period		01.03.2022					
Interest Period	from	25.03.2022	to	25.04.2022	=	31	days



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17.a Amortization Profile

Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	400 967 872	392 932 166	8 035 706	738 289	2,23 %	98,00 %
2	392 932 166	384 981 787	7 950 379	722 318	2,23 %	96,01 %
3	384 981 787	377 026 940	7 954 847	706 669	2,23 %	94,03 %
4	377 026 940	369 086 219	7 940 721	690 997	2,22 %	92,05 %
5	369 086 219	361 049 625	8 036 594	675 393	2,22 %	90,04 %
6	361 049 625	353 050 388	7 999 237	659 586	2,21 %	88,05 %
7	353 050 388	345 155 823	7 894 564	643 839	2,21 %	86,08 %
8	345 155 823	337 303 096	7 852 728	628 263	2,21 %	84,12 %
9	337 303 096	329 461 837	7 841 259	612 869	2,20 %	82,17 %
10	329 461 837	321 628 283	7 833 553	597 525	2,20 %	80,21 %
11	321 628 283	313 829 161	7 799 122	582 226	2,19 %	78,27 %
12	313 829 161	306 095 843	7 733 319	567 006	2,19 %	76,34 %
13	306 095 843	298 343 625	7 752 218	551 936	2,19 %	74,41 %
14	298 343 625	290 667 989	7 675 636	536 877	2,18 %	72,49 %
15	290 667 989	282 924 189	7 743 801	521 895	2,18 %	70,56 %
16	282 924 189	275 347 755	7 576 433	506 772	2,17 %	68,67 %
17	275 347 755	267 586 874	7 760 881	492 007	2,17 %	66,74 %
18	267 586 874	259 662 551	7 924 323	476 719	2,16 %	64,76 %
19	259 662 551	251 849 565	7 812 985	461 642	2,15 %	62,81 %
20	251 849 565	243 994 496	7 855 070	446 640	2,15 %	60,85 %

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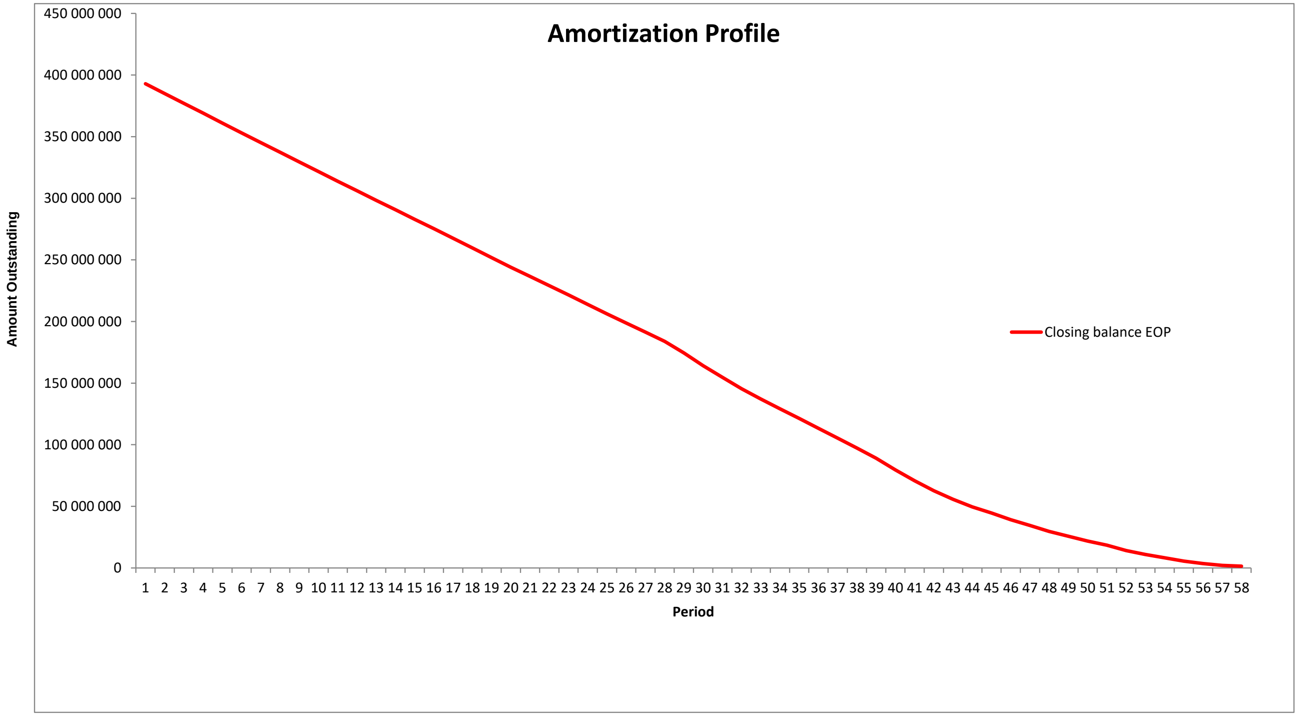
17.b Amortization Profile

Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days



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Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days

18.a Payment Holidays

	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	2020 11	428	556	192 618	9 244 903
	2020 12	369	471	128 552	7 461 995
	2021 01	414	579	195 860	9 192 251
	2021 02	367	512	168 583	8 023 790
	2021 03	343	471	153 683	8 018 179
	2021 04	368	512	177 988	8 205 864
	2021 05	330	466	152 079	7 454 113
	2021 06	347	460	129 017	6 959 564
	2021 07	370	474	139 037	7 079 668
	2021 08	293	360	106 689	5 724 723
	2021 09	163	211	65 334	3 408 453
	2021 10	172	210	56 468	3 205 305
	2021 11	174	250	72 814	3 405 310
	2021 12	373	455	120 210	6 224 684
	2022 01	426	587	179 514	8 774 934
	2022 02	338	473	151 562	6 648 349
	2022 03	278	359	116 256	5 172 281
	2022 04				
	2022 05				
	2022 06				
	2022 07				
	2022 08				
	2022 09				
	2022 10				
	2022 11				
	2022 12				
	Total:	5 553	7 406	2 306 266	114 204 366

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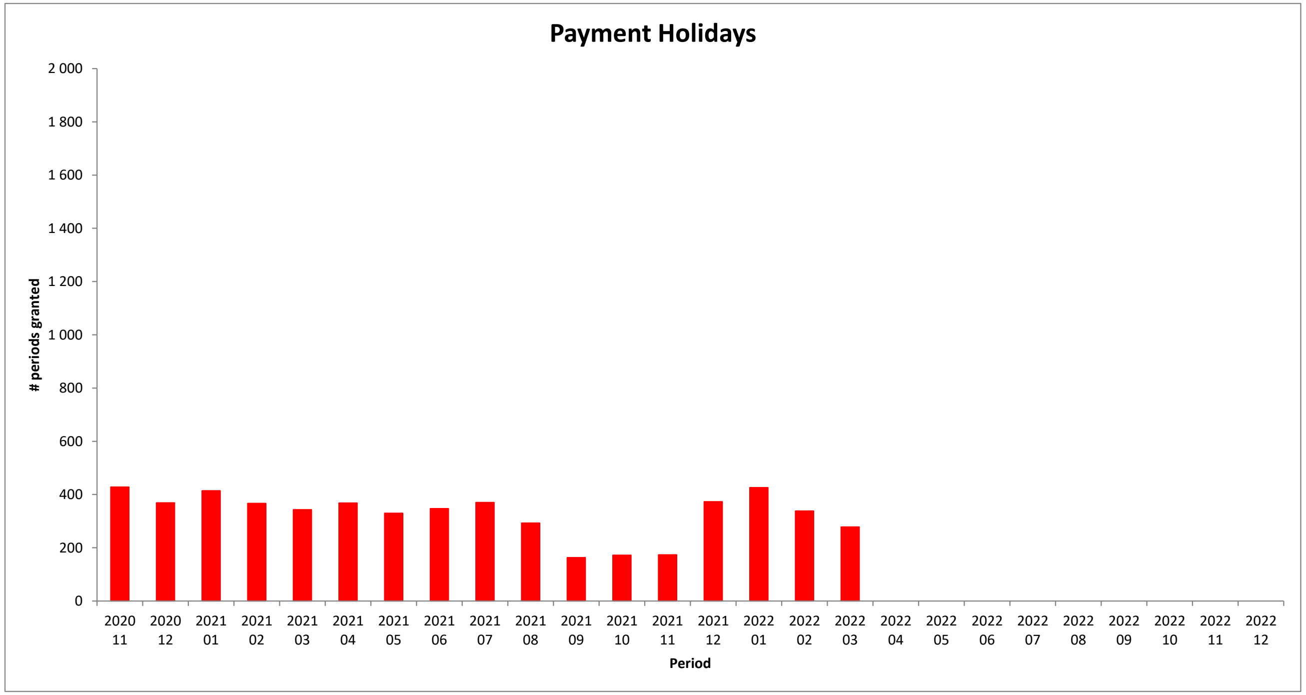
18.b Payment Holidays

Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days



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18.c Remaining Payment Holidays

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

	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
Remaining PH's	1	329	101 025	6 419 993
	2	81	59 680	1 530 193
	3			
	Total	410	160 706	7 950 186

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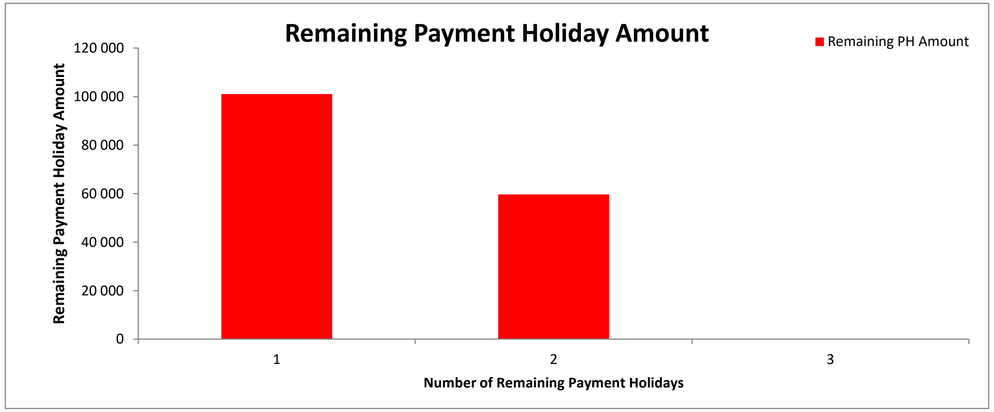
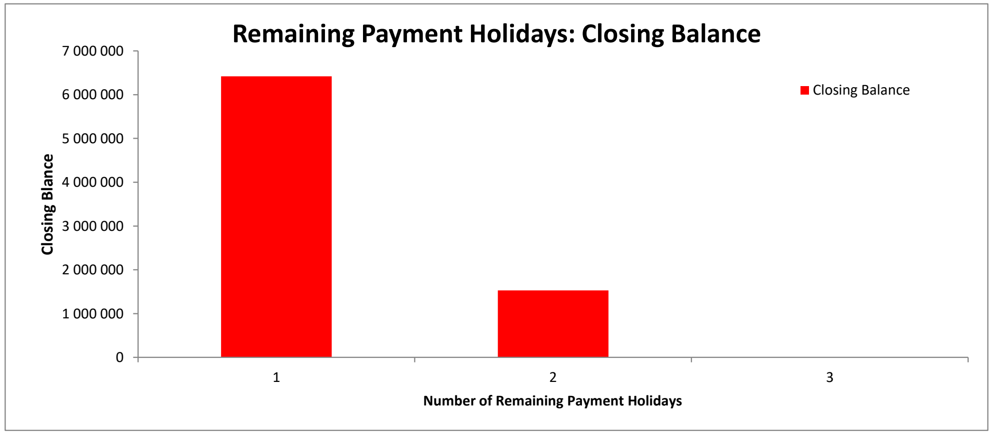
18.d Remaining Payment Holidays

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





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Reporting Date		27.04.2022					
Payment date		25.04.2022					
Period No		17					
Monthly Period		01.03.2022					
Interest Period	from	25.03.2022	to	25.04.2022	=	31	days

19.a Downpayment

	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
Downpayment %	0 %	5 %	8 423	139 631 412	34,82 %	42,0	24,0
	5 %	10 %	3 588	63 557 178	15,85 %	41,0	24,4
	10 %	15 %	3 823	57 828 987	14,42 %	39,6	24,2
	15 %	20 %	2 620	36 448 092	9,09 %	38,3	24,2
	20 %	25 %	2 063	28 028 420	6,99 %	37,9	24,3
	25 %	30 %	1 586	20 436 204	5,10 %	37,5	24,3
	30 %	35 %	1 370	15 743 976	3,93 %	36,2	24,5
	35 %	100 %	4 570	39 293 603	9,80 %	34,2	23,6
	Total		28 043	400 967 872	100 %	39,6	24,1

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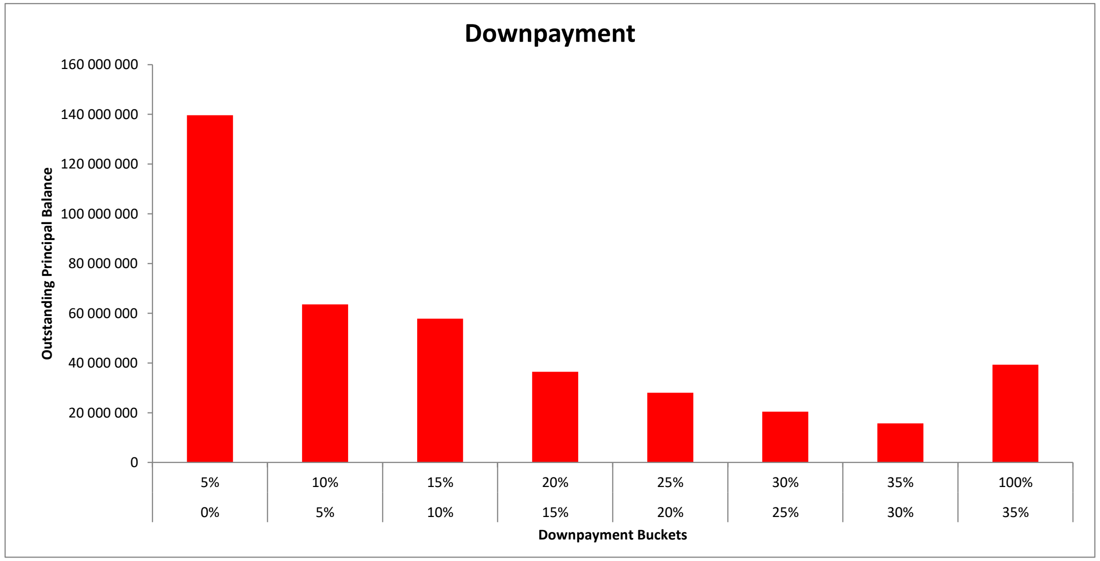
19.b Downpayment

Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days



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Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days

20.a Vehicle Condtion

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	TOTAL					
Vehicle condition	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	8 018	158 219 941	39,46 %	39,0	24,2
	Used	20 025	242 747 931	60,54 %	40,1	24,1
	Total	28 043	400 967 872	100 %	39,6	24,1

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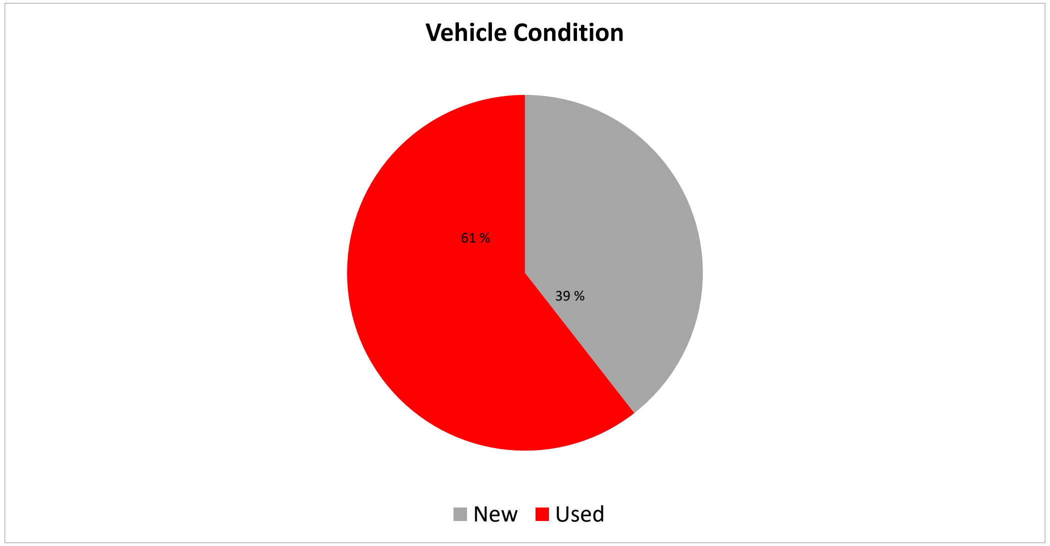
20.b Vehicle Condition

Reporting Date		27.04.2022					
Payment date		25.04.2022					
Period No		17					
Monthly Period		01.03.2022					
Interest Period	from	25.03.2022	to	25.04.2022	=	31	days



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21.a Borrower Type

Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 089	34 748 399	8,67 %	32,0	26,0
	Private	25 954	366 219 473	91,33 %	40,4	24,0
	Total	28 043	400 967 872	100 %	39,6	24,1

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21.b Borrower Type

Reporting Date		27.04.2022					
Payment date		25.04.2022					
Period No		17					
Monthly Period		01.03.2022					
Interest Period	from	25.03.2022	to	25.04.2022	=	31	days

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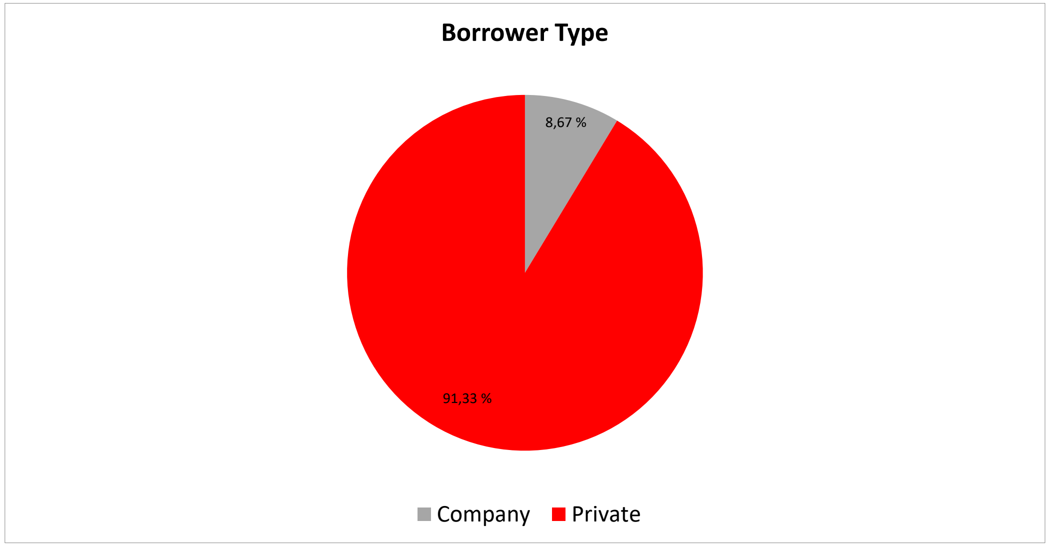

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22.a Vehicle type

Reporting Date		27.04.2022		
Payment date		25.04.2022		
Period No		17		
Monthly Period		01.03.2022		
Interest Period	from	25.03.2022	to	25.04.2022 = 31 days

	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Vehicle type	Campers	553	16 840 877	4,20 %	43,4	22,3
	Caravans	412	5 813 407	1,45 %	42,5	22,9
	Cars	24 583	349 679 252	87,21 %	39,8	24,2
	Motorcycles	676	5 609 307	1,40 %	36,3	22,2
	Vans	1 819	23 025 030	5,74 %	35,0	25,0
		28 043	400 967 872	100 %	39,6	24,1

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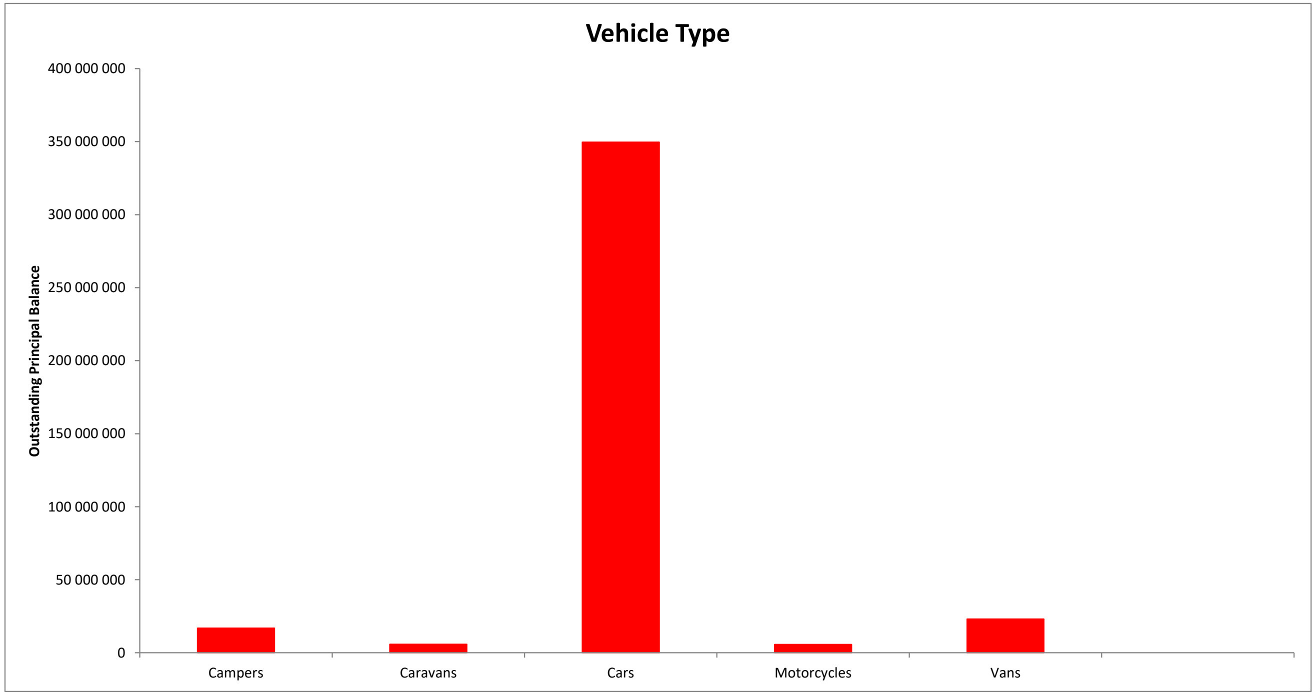
22.b Vehicle type

Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days



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23.a Restructured Loans

Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 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	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		
	2022 05		
	2022 06		
	2022 07		
	2022 08		
	2022 09		
	2022 10		
	2022 11		
	2022 12		
		25	518 773

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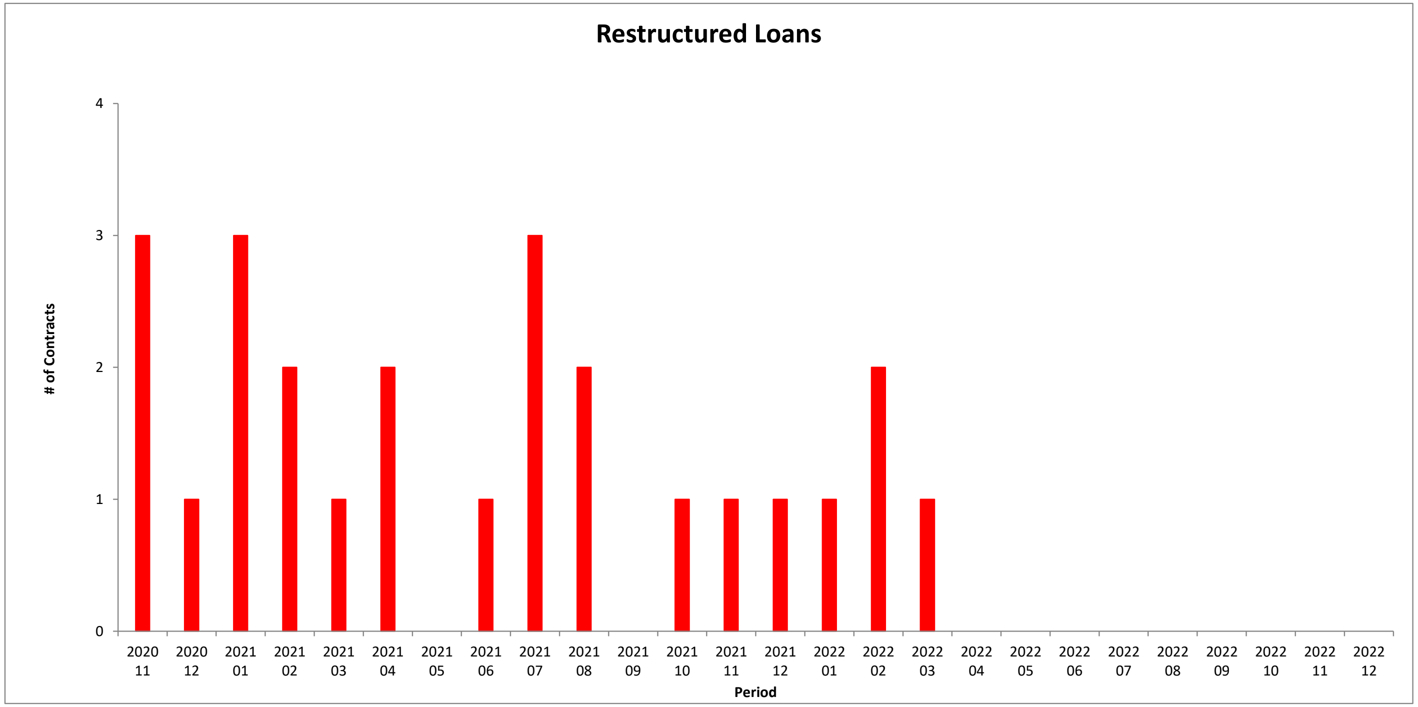
23.b Restructured Loans

Reporting Date		27.04.2022					
Payment date		25.04.2022					
Period No		17					
Monthly Period		01.03.2022					
Interest Period	from	25.03.2022	to	25.04.2022	=	31	days



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24.a Dynamic Interest rate

Reporting Date		27.04.2022					
Payment date		25.04.2022					
Period No		17					
Monthly Period		01.03.2022					
Interest Period	from	25.03.2022	to	25.04.2022	=	31	days

Santander Consumer Bank

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		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		

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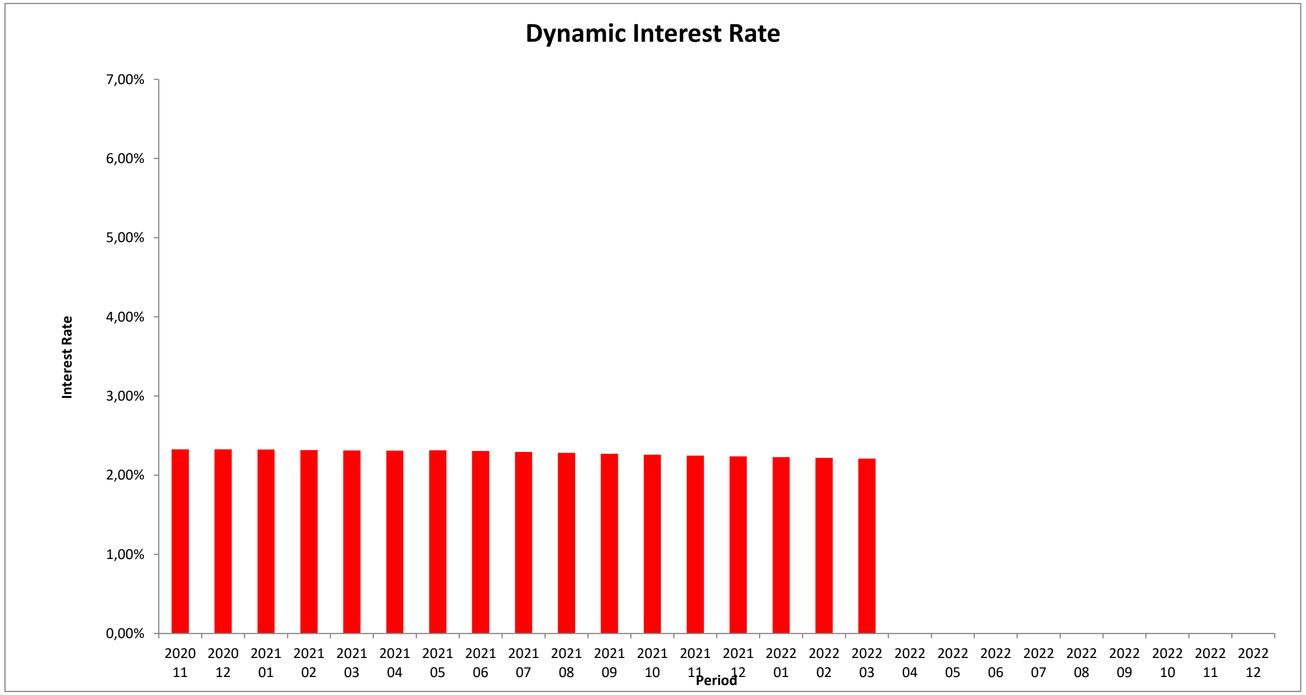
24.b Dynamic Interest Rate

Reporting Date		27.04.2022					
Payment date		25.04.2022					
Period No		17					
Monthly Period		01.03.2022					
Interest Period	from	25.03.2022	to	25.04.2022	=	31	days



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25.a Dynamic Pre-Payments

Reporting Date		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 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			
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		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days

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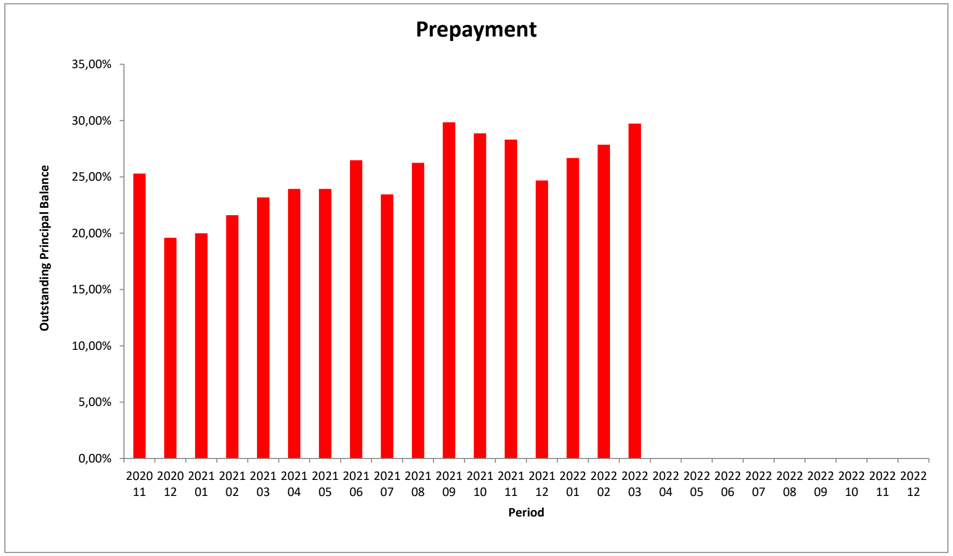

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26. Delinquency

Reporting Date		27.04.2022			
Payment date		25.04.2022			
Period No		17			
Monthly Period		01.03.2022			
Interest Period	from	25.03.2022	to	25.04.2022	= 31 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2020	11	596 759 291	32 104	559 697 267	1 831	33 483 189	131	2 906 442	30	521 785	7	150 608	-	-	-	-	1	4 367
	12	627 427 036	34 181	593 489 612	1 596	29 511 927	158	3 117 706	38	956 412	16	226 524	6	124 855	-	-	-	-
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																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	27.04.2022		
Payment date	25.04.2022		
Period No	17		
Monthly Period	01.03.2022		
Interest Period	from 25.03.2022	to 25.04.2022	= 31 days

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		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																	
2022 3																	
2022 4																	
2023 1																	

		Recovery Quarter	2022 Q1			2022 Q2			2022 Q3			2022 Q4			2023 Q1		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2020 4	4 367	1	0	1 971	2 395												
2021 1	281 230	19	0	182 949	98 281												
2021 2	903 831	52	228 948	576 902	326 929												
2021 3	742 108	57	122 678	439 589	302 519												
2021 4	629 057	39	115 284	170 359	458 698												
2022 1	853 418	54	45 684	45 684	807 733												
2022 2																	
2022 3																	
2022 4																	
2023 1																	

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Reporting Date		27.04.2022					
Payment date		25.04.2022					
Period No		17					
Monthly Period		01.03.2022					
Interest Period	from	25.03.2022	to	25.04.2022	=	31	days

28. Priority of Payments - Revenue

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 640 522,71	EUR
Senior Expenses	-	52 130,07	EUR
Servicing Fee	-	172 638,94	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	91 130,94	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	-	311 945,99	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	96 853,20	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		764 156,57	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	844 153,46	EUR
Senior Expenses	-	37 161,13	EUR
Issuer Swap Interest Amount	-	91 130,94	EUR
Interest Class A Notes	-	47 222,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	11 320,00	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	-	311 945,99	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	96 853,20	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		96 853,20	EUR

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29. Priority of Payments - Redemption

Reporting Date		27.04.2022					
Payment date		25.04.2022					
Period No		17					
Monthly Period		01.03.2022					
Interest Period	from	25.03.2022	to	25.04.2022	=	31	days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	20 392 077,89	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	20 392 077,89	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	20 704 023,88	EUR
<u>Prior to the Revolving Period End Date</u>			
Soleley, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit		-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	20 704 023,88	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
To pay pari passu and on a pro rata basis			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable		-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable		-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		-	EUR
Payment to Issuer as Issuer Available Revenue Receipts		-	EUR

Issuer Priority of Payments - Revenue (o)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	96 853,20	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	764 156,57	EUR

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30. Transaction Costs

Reporting Date		27.04.2022					
Payment date		25.04.2022					
Period No		17					
Monthly Period		01.03.2022					
Interest Period	from	25.03.2022	to	25.04.2022	=	31	days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	52 130,07			
Interest accrued for the Period	EUR	210 209,00	47 222,00	11 320,00	151 667,00
Cumulative Interest accrued	EUR	4 203 818,00	1 186 415,00	201 453,00	2 815 950,00
Interest Payments	EUR	210 209,00	47 222,00	11 320,00	151 667,00
Cumulative Interest Payments	EUR	4 203 818,00	1 186 415,00	201 453,00	2 815 950,00
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		27.04.2022				
Payment date		25.04.2022				
Period No		17				
Monthly Period		01.03.2022				
Interest Period	from	25.03.2022	to	25.04.2022	=	31 days

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Class A Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class A Notes	**363 171 896**
Interest Period Start	25.03.2022
Interest Period End	25.04.2022
Interest Days	31
Settlement Date	25.04.2022
Party A Floating Interest Rate	0,151 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	**EUR 47 222,43**
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	**EUR 78 182,84**

Class B Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class B Notes	**30 500 000**
Interest Period Start	25.03.2022
Interest Period End	25.04.2022
Interest Days	31
Settlement Date	25.04.2022
Party A Floating Interest Rate	0,431 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	**EUR 11 319,74**
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	**EUR 12 948,10**

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Reporting Date		27.04.2022					
Payment date		25.04.2022					
Period No		17					
Monthly Period		01.03.2022					
Interest Period	from	25.03.2022	to	25.04.2022	=	31	days

31. Contact Details

Santander Consumer Bank AS

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