

**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



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Reporting Date	29/10/2024				
Payment date	25/10/2024			Following payment dates:	25/11/2024
Period No	47				30/12/2024
Monthly Period	01/09/2024				
Interest Period	25/09/2024	from		to	25/10/2024
Cut-Off date	30/09/2024				= 30 days

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**1. Portfolio Information**



Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	47
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to 25/10/2024 = 30 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance prior to replenishment</b>	<b>78,878,380.61 EUR</b>
Scheduled Loan Principal Repayments (+MC)	3,250,770.99 EUR
Prepayments	3,041,430.10 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>6,292,201.09 EUR</b>
New Defaulted Auto Loans in Period	122,110.35 EUR
<b>Closing balance prior to replenishment</b>	<b>72,464,069.17 EUR</b>
<b>Further Purchase Price due (Replenishment price of new assets)</b>	<b>- EUR</b>
Re-investment Principal Ledger Closing Balance	- EUR
<b>Closing Balance post replenishment</b>	<b>72,464,069.17 EUR</b>
Principal Recoveries on loans in default	50,834.47 EUR
<b>Total revenue collections</b>	
<b>Total Revenue Received in Period</b>	<b>251,789.02 EUR</b>
<b># Loans</b>	
At beginning of period	9,009 Loans
Replenished contracts this period	- Loans
Paid in Full	699 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	13 Loans
At end of period	<b>8,297 Loans</b>

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**2. Amount Due for Distribution - Revenue Receipts**

Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	47
Monthly Period	01/09/2024
Interest Period from	25/09/2024
	to 25/10/2024 = 30 days



**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	316,467.21	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	1,654.60	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	14,062.30	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR

**Total Amount for Purchaser Available Revenue Receipts** **332,184.11** **EUR**

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	185,929.54	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	247,010.21	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	11,420.85	EUR
g. Liquidity Reserve Excess Amount	2,641.45	EUR
h. Any other net amount received by the Issuer	-	EUR

**Total Amount for Issuer Available Revenue Receipts** **447,002.05** **EUR**

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**3. Amount Due for Distribution - Redemption Receipts**

Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	47
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to 25/10/2024 = 30 days



**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	6,292,201.09	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
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>6,292,201.09</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	6,292,201.09	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	122,110.35	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>6,414,311.44</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days

**Note Balance**

Beginning of Period	78,878,380.61	EUR
End of Period	72,464,069.17	EUR

**Liquidity Balance**

Beginning of Period	1.2 %	933,000.00	EUR
Cash Outflow		-	EUR
Cash Inflow		-	EUR
End of Period	1.2 %	933,000.00	EUR
Required Reserve Amount	1.2 %	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 IX 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**



**Asset Balance**

Opening balance prior to replenishment	78,878,380.61	EUR
Closing balance prior to replenishment	72,464,069.17	EUR
Closing Balance post replenishment	72,464,069.17	EUR

**Portfolio Performance:**

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	65,133,404.69	89.88%	7,570
1-29 days past due	4,703,983.70	6.49%	509
<b>Delinquent Receivables:</b>			
30-59 days past due	1,498,534.65	2.07%	131
60-89 days past due	612,107.68	0.84%	53
90-119 days past due	274,598.86	0.38%	19
120-149 days past due	171,049.67	0.24%	9
150-179 days past due	70,389.92	0.10%	6
<b>Total Performing and Delinquent</b>	<b>72,464,069</b>	<b>100.00%</b>	<b>8,297</b>
Current Period Defaults	122,110.35		13
Cumulative Defaults	9,365,345.69		707
Current Period Principal Recoveries	50,834.47		
Cumulative Principal Recoveries	7,026,747.17		

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

[A] Cumulative Net Loss Ratio, Payment Date	0.36%	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.35%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.33%	

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

[A] Aggregate Outstanding Asset Principal Amount	72,464,069.17	11.51%
[B] Aggregate principal balance of Defaulted Contracts	9,365,345.69	
[C] Recoveries received on such Defaulted Contracts	7,026,747.17	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	649,734,331.84	

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

[A] Delinquency Ratio, Payment Date	3.62%	NO
[B] Delinquency Ratio, preceding Payment Date	3.54%	
[C] Delinquency Ratio, second preceding Payment Date	3.40%	

**or Servicer Termination Event**

**or Swap Counterparty Downgrade Event**

NO

NO

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

16.09% **YES**

[A] [1] + [2]	12,694,146.02
Class B Principal Amount [1]	6,618,315.44
Class C Principal Amount [2]	6,075,830.57
[B] Aggregated Outstanding Note Principal Amount	78,878,380.61

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

[A] An Issuer Event of Default	NO
[B] A Servicer Termination Event	NO
[C] A change of control with respect to the Seller	NO
[D] the Seller becomes subject to Insolvency Proceedings	NO
[E] the Delinquency Ratio Rolling Average exceeds 3 per cent	YES
[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



Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	47
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to 25/10/2024 = 30 days

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

Weighted average interest rate (min 2.2%)	2.01%
Weighted average months to maturity (max 57)*	15.07
Used Vehicles (max 69%)	55.43%
Balloon Loans (max 63%)	81.33%
Corporate Borrowers (max 11%)	5.44%
IRB (min 95%)**	95.68%

\* Bucket-based as found in IR

\*\* As of last pool cut

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**6. Note Principal**



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days

**Note Principal**

	<u>Class A</u>	<u>Class B</u>	<u>Class C</u>	
Beginning of Period	66,184,234.60	6,618,315.44	6,075,830.57	EUR
Sequential Amortization	-	-	-	EUR
Pro Rata Amortization	5,382,036.11	538,194.83	494,080.50	EUR
End of Period	60,802,198.48	6,080,120.62	5,581,750.08	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	122,110.35	EUR
Credit PDL	-	-	122,110.35	EUR
End of Period	-	-	-	EUR

**Net Note Principal**

Beginning of Period	66,184,234.60	6,618,315.44	6,075,830.57	EUR
End of Period	60,802,198.48	6,080,120.62	5,581,750.08	EUR

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



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**7. Outstanding Notes**

Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days



1. Note Balance	All Notes	Class A	Class B	Class C
<b>General Note Information</b>				
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
<b>Current Note Information</b>				
Outstanding Opening Balance	78,878,380.61	66,184,234.60	6,618,315.44	6,075,830.57
Available Distribution Amount	6,414,311.44			
Amortisation	6,414,311.44			
Redemption per Class	6,414,311.44	5,382,036.11	538,194.83	494,080.50
Redemption per Note		909.90	1,764.57	1,764.57
Outstanding Closing Balance		60,802,198.48	6,080,120.62	5,581,750.08
Net Outstanding Closing Balance	72,464,069.17	60,802,198.48	6,080,120.62	5,581,750.08
Current Tranching	100%	83.91%	8.39%	7.70%
Current Pool Factor		0.10	0.20	0.20

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C
Interest rate Basis: 1-M EURIBOR / Spread				
Day Count Convention*		(Act/360)	(Act/360)	(30/360)
Interest Days		30	30	30
Principal Outstanding per Note Beginning of Period		11,189.22	21,699.39	21,699.39
>Principal Repayment per note		909.90	1,764.57	1,764.57
Principal Outstanding per Note End of Period		10,279.32	19,934.82	19,934.82
>Interest accrued for the period		37.73	78.23	117.54
Interest Payment	279,920.95	223,151.18	23,859.03	32,910.75
Interest Payment per Note		37.73	78.23	117.54

3. Credit Enhancements	All Notes	Class A	Class B	Class C
Initial total CE (Subordination)		9.00%	4.31%	0.00%
Initial total CE (Subordination, incl. Liquidity Reserve)		9.48%	4.79%	0.00%
Current CE (Subordination incl. Excess Spread)		17.93%	9.54%	1.84%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		19.35%	10.96%	1.84%
Current CE (Subordination)		16.09%	7.70%	0.00%
Current CE (Subordination, incl. Liquidity Reserve)		17.52%	9.13%	0.00%

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 29/10/2024  
Payment date 25/10/2024  
Period No 47  
Monthly Period 01/09/2024 to 25/10/2024 = 30 days  
Interest Period : 25/09/2024 to 25/10/2024 = 30 days



Transaction Role	Counterparty	Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach		
		Short Term				Long Term							
		Fitch		S&P		Fitch		S&P					
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut IX DAC		No rating		No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy		No rating		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**

Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days



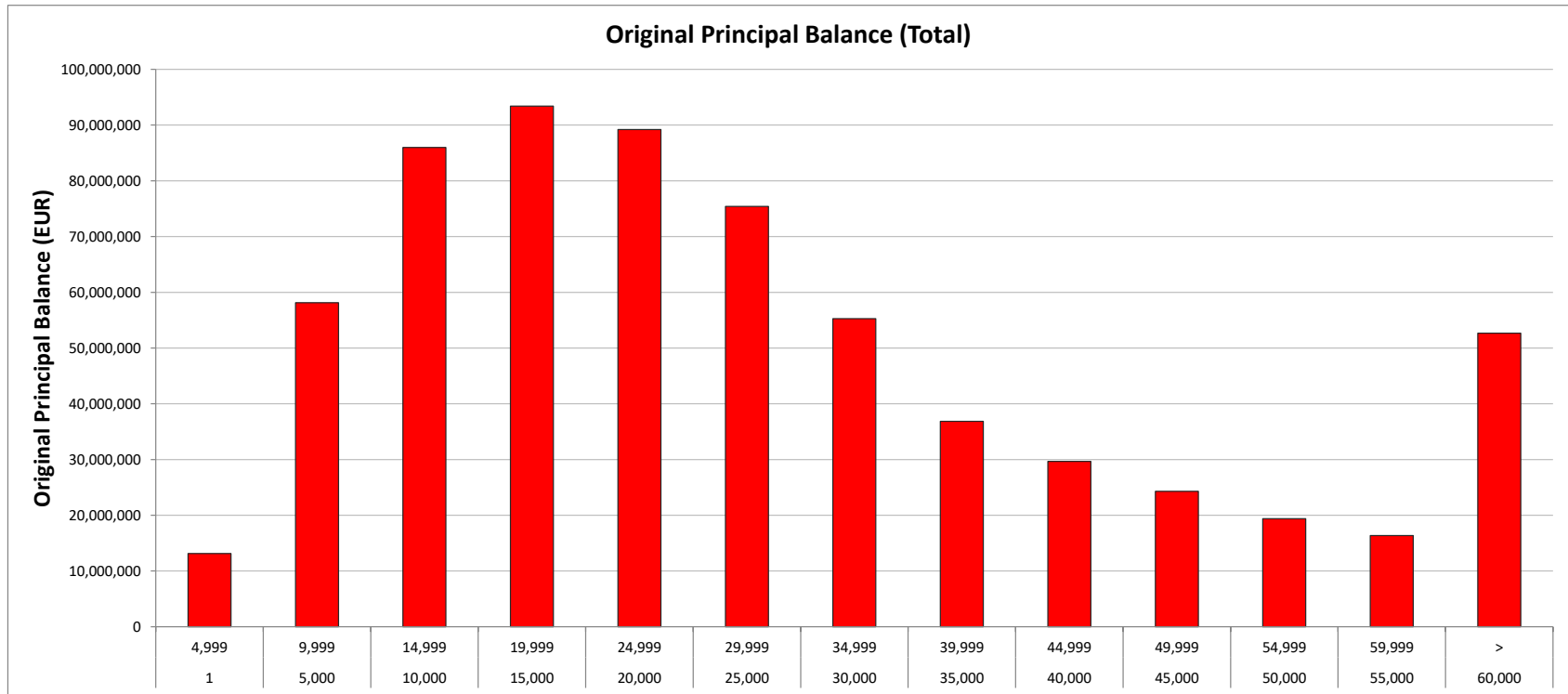
Average amount - all: 18,113

	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	29/10/2024	
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Interest Period	from 25/09/2024	to 25/10/2024 = 30 days



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**10.a Outstanding Principal Balance**

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	47				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days



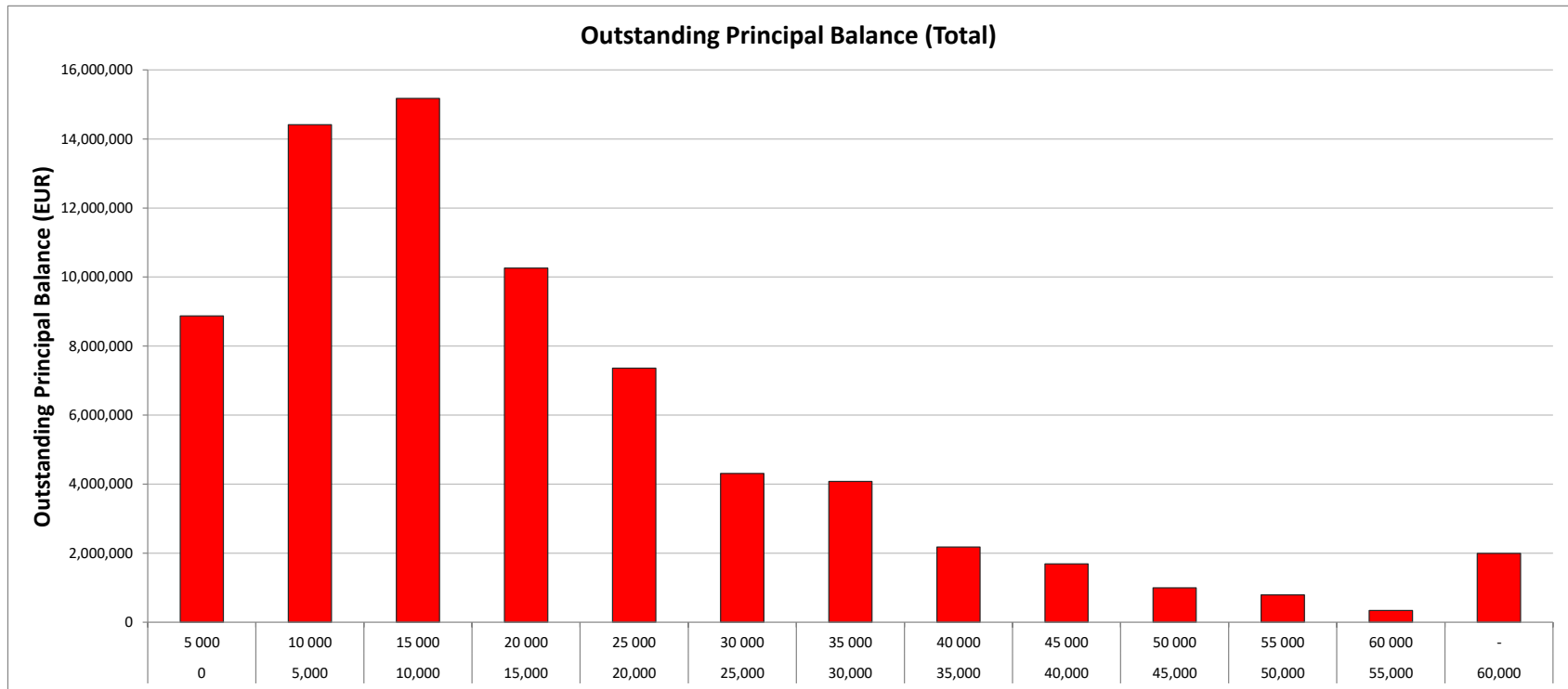
Average amount - all: 8,734

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	3,697	8,872,194	12.24%	11.7	52.9	
	5,000	10 000	1,989	14,414,229	19.89%	14.3	52.8	
	10,000	15 000	1,230	15,176,279	20.94%	14.5	52.7	
	15,000	20 000	602	10,257,012	14.15%	15.7	52.1	
	20,000	25 000	331	7,360,111	10.16%	16.7	51.8	
	25,000	30 000	158	4,310,145	5.95%	17.3	51.3	
	30,000	35 000	126	4,081,750	5.63%	18.1	51.4	
	35,000	40 000	58	2,179,157	3.01%	17.7	50.5	
	40,000	45 000	40	1,691,372	2.33%	18.9	51.5	
	45,000	50 000	21	997,290	1.38%	17.3	53.2	
	50,000	55 000	15	790,814	1.09%	13.6	51.7	
	55,000	60 000	6	338,286	0.47%	15.7	53.5	
	60,000	-	24	1,995,432	2.75%	13.6	51.2	
	Total			8,297	72,464,069	100%	15.1	52.3

**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**10.b Outstanding Principal Balance Graph**

Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days



**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**11.a Geographical Distribution**

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	47				
Monthly Period	from	01/09/2024	to	25/10/2024	= 30 days
Interest Period	25/09/2024				

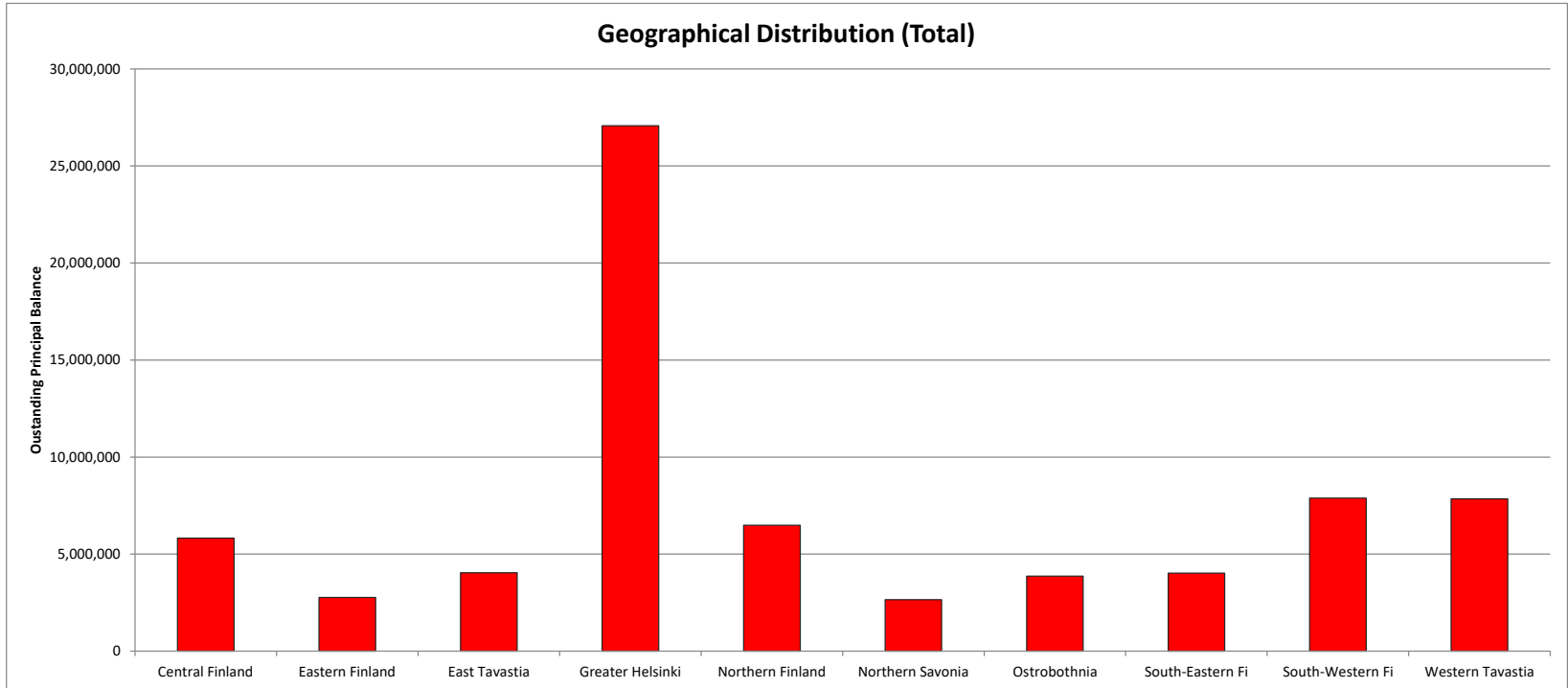


TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	796	5,823,764	8.04%	14.0	52.4
Eastern Finland	331	2,764,871	3.82%	16.6	52.0
East Tavastia	451	4,043,193	5.58%	15.1	52.8
Greater Helsinki	2,706	27,074,193	37.36%	14.7	52.2
Northern Finland	727	6,486,862	8.95%	15.4	52.5
Northern Savonia	346	2,654,143	3.66%	14.4	52.8
Ostrobothnia	574	3,867,692	5.34%	15.4	52.5
South-Eastern Fi	487	4,022,092	5.55%	15.5	51.9
South-Western Fi	984	7,885,522	10.88%	15.9	52.0
Western Tavastia	895	7,841,737	10.82%	15.1	52.3
Total / Average	8,297	72,464,069	100%	15.1	52.3

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days





**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**12.a Interest Rate**

Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days

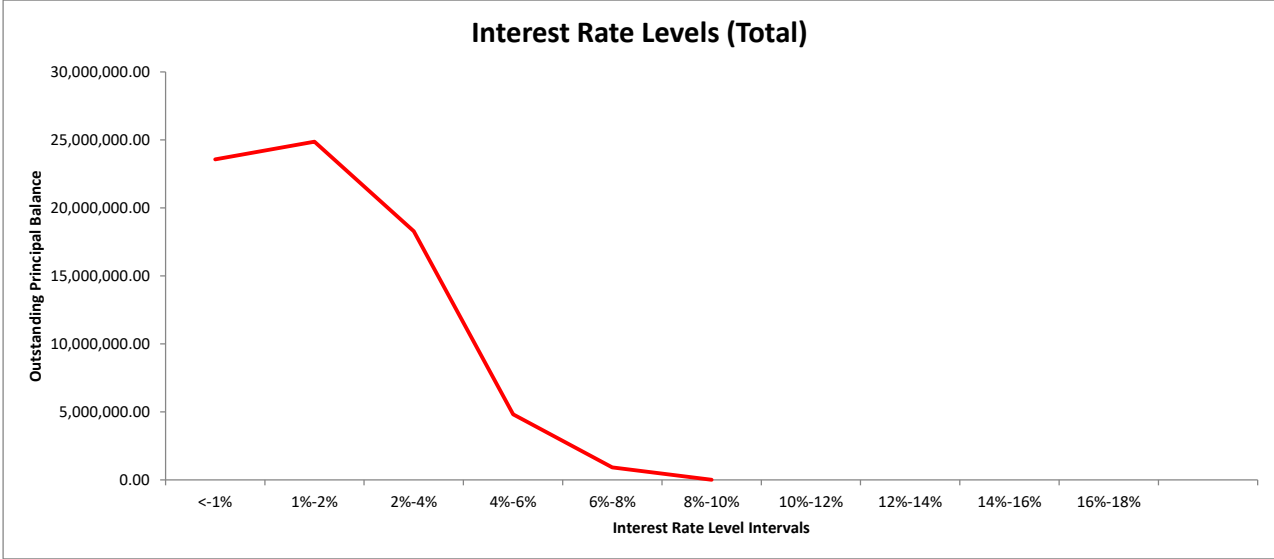


		TOTAL						
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
	0%	1%	2,444	23,564,405	32.52%	12.9	52.9	
	1%	2%	2,268	24,869,730	34.32%	16.3	52.0	
	2%	4%	2,335	18,283,757	25.23%	15.8	51.7	
	4%	6%	1,015	4,814,869	6.64%	16.3	52.6	
	6%	8%	232	920,372	1.27%	15.6	54.3	
	8%	10%	3	10,935	0.02%	13.0	57.3	
	10%	12%						
	12%	14%						
	14%	16%						
	16%	18%						
	18%	-						
	Total			8,297	72,464,069	100%	15.1	52.3

**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**12.b Interest Rate**

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	47				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days



**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**13.a Remaining Terms**



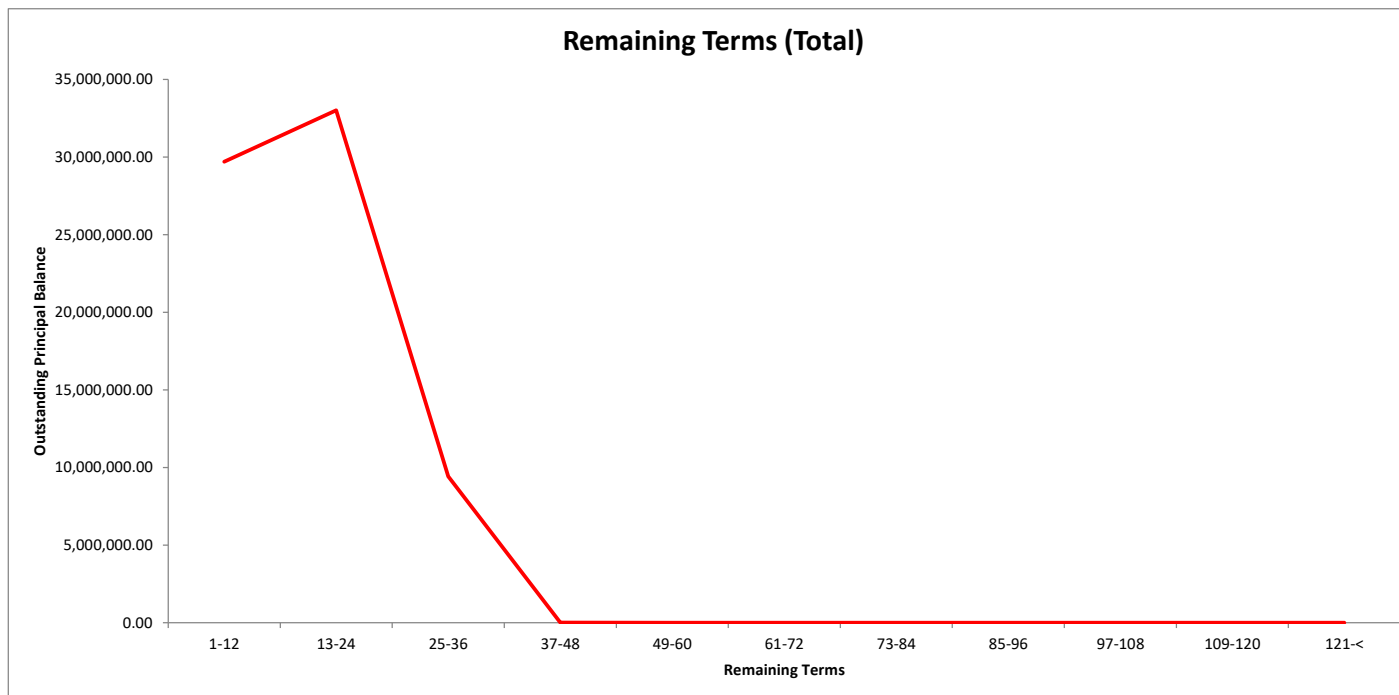
Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	47				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days

TOTAL							
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0		86	327,718	0.45%	0.0	59.3
	1		4,530	29,696,138	40.98%	7.9	54.4
	13		3,021	33,011,245	45.56%	18.2	51.8
	25		659	9,421,395	13.00%	27.3	47.0
	37		1	7,572	0.01%	37.0	43.0
	49		60				
	61		72				
	73		84				
	85		96				
	97		108				
	109		120				
	121	-					
Total		8,297	72,464,069	100%	15.1	52.3	

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

**13.b Remaining Terms**

Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from	25/09/2024
	to	25/10/2024
	=	30 days

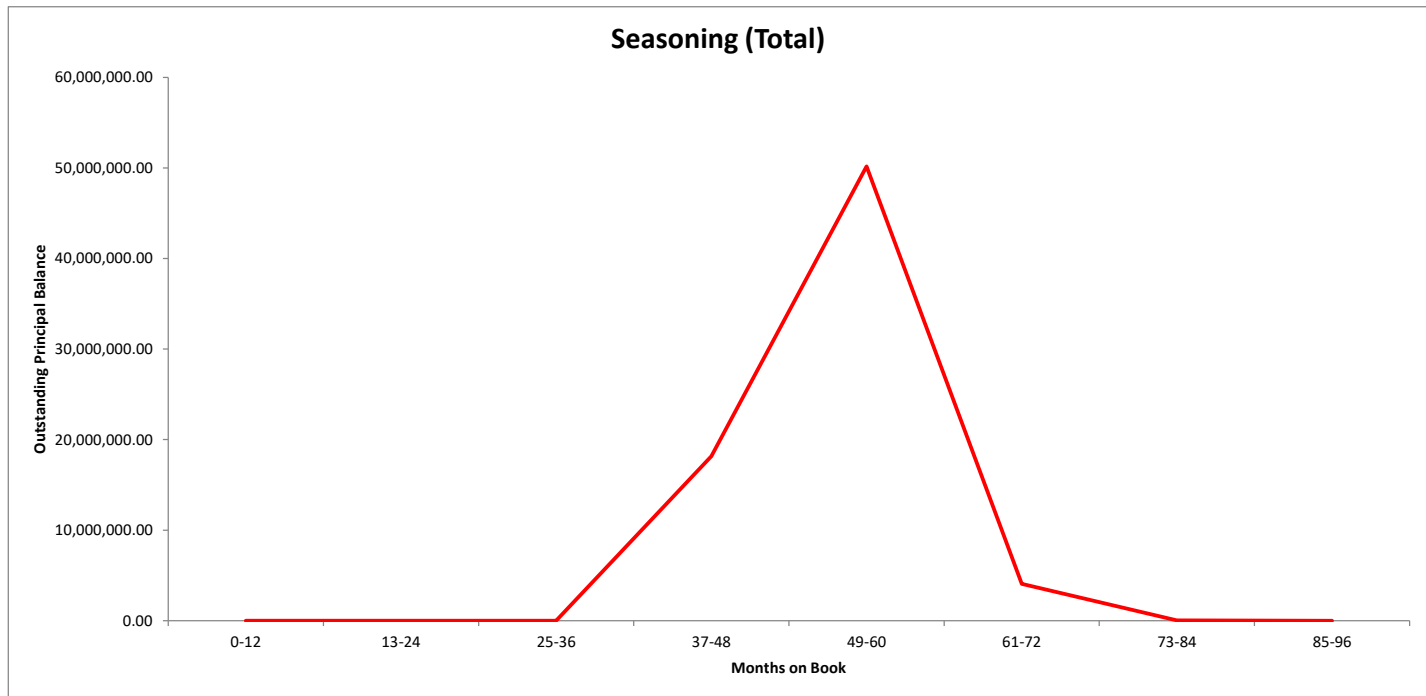




**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**14.b Seasoning**

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	47				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days



**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**15.a Balloon loans**



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	25/10/2024
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days

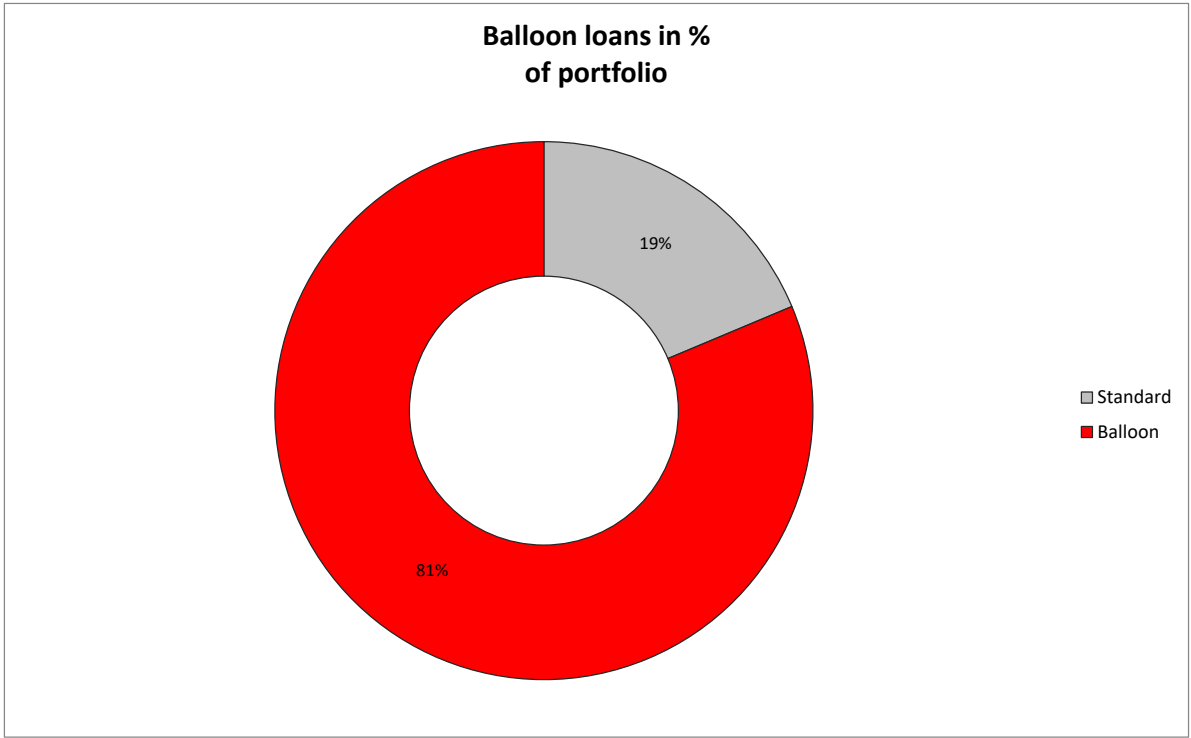
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	4,058	13,532,626	18.7 %	940	0.0 %	16.2	51.0	
Balloon	4,239	58,931,444	81.3 %	40,504,083	68.7 %	14.8	52.6	
Total	8,297	72,464,069	100%	40,505,023	56%	15.1	52.3	

**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**15.b Balloon loans**



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from	25/09/2024
	to	25/10/2024
	=	30 days



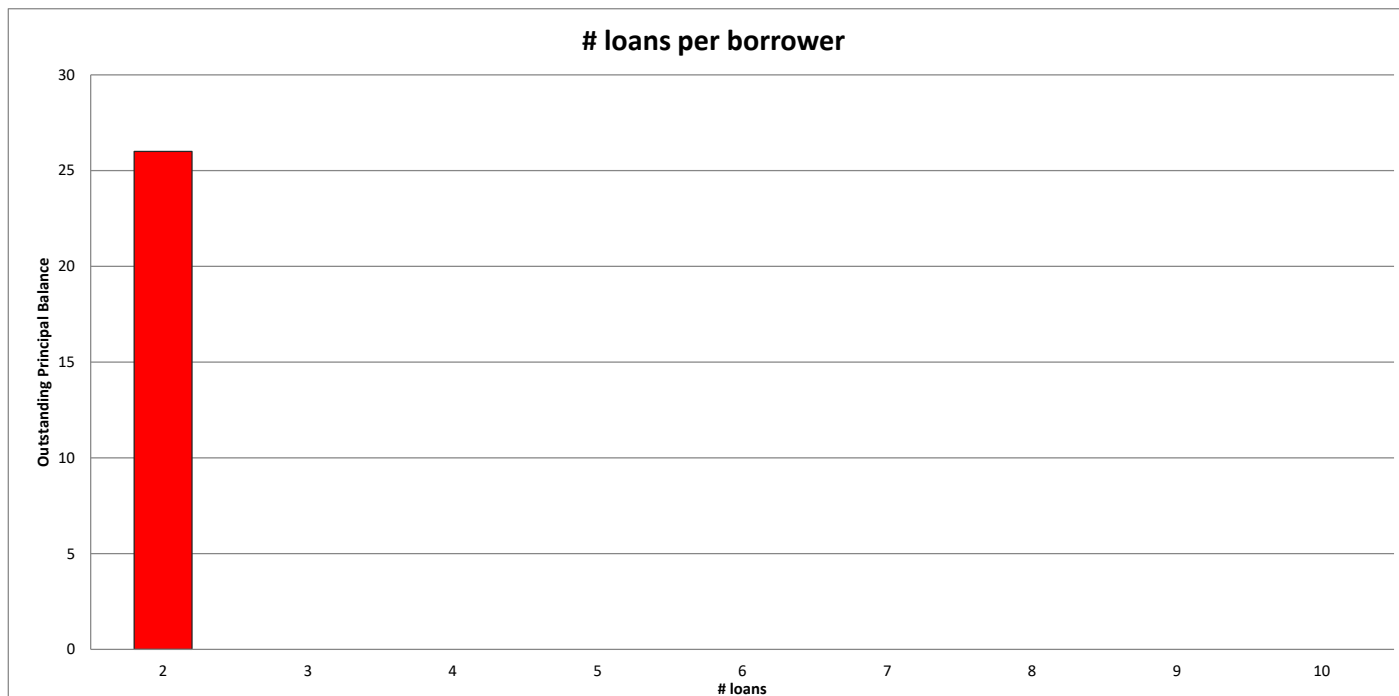




**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**16.b # loans per borrower**

Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from	25/09/2024
	to	25/10/2024
	=	30 days



**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**17.a Amortization Profile**

Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	to 25/10/2024 = 30 days
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days



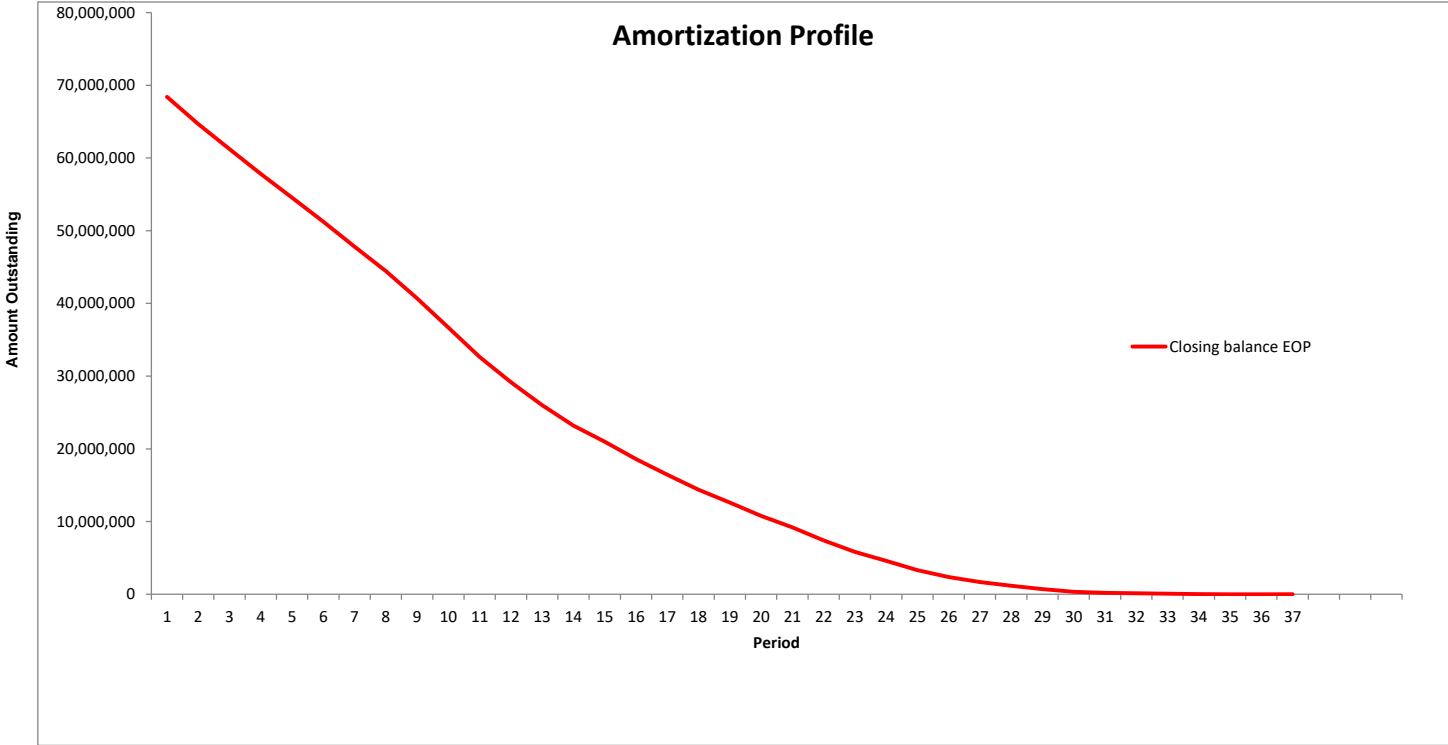
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	72,464,069	68,408,069	4,056,000	120,821	2.02%	94.40%
2	68,408,069	64,671,720	3,736,349	114,600	2.03%	89.25%
3	64,671,720	61,219,654	3,452,066	108,315	2.03%	84.48%
4	61,219,654	57,794,894	3,424,761	102,393	2.03%	79.76%
5	57,794,894	54,530,563	3,264,331	96,480	2.02%	75.25%
6	54,530,563	51,218,771	3,311,792	90,704	2.01%	70.68%
7	51,218,771	47,787,431	3,431,339	85,458	2.02%	65.95%
8	47,787,431	44,445,382	3,342,049	79,763	2.02%	61.33%
9	44,445,382	40,702,646	3,742,736	74,224	2.02%	56.17%
10	40,702,646	36,657,697	4,044,950	68,104	2.03%	50.59%
11	36,657,697	32,643,267	4,014,430	61,833	2.04%	45.05%
12	32,643,267	29,160,163	3,483,104	55,627	2.06%	40.24%
13	29,160,163	25,988,896	3,171,267	50,283	2.09%	35.86%
14	25,988,896	23,189,893	2,799,002	45,156	2.11%	32.00%
15	23,189,893	21,002,166	2,187,727	40,684	2.13%	28.98%
16	21,002,166	18,598,819	2,403,347	37,120	2.14%	25.67%
17	18,598,819	16,426,611	2,172,208	33,154	2.16%	22.67%
18	16,426,611	14,372,758	2,053,853	29,506	2.18%	19.83%
19	14,372,758	12,619,796	1,752,962	25,854	2.18%	17.42%
20	12,619,796	10,782,292	1,837,504	23,005	2.21%	14.88%

Amortization profile (first 20 periods)

**SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report**

**17.b Amortization Profile**

Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from	25/09/2024
	to	25/10/2024
	=	30 days



SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

18.a Payment Holidays



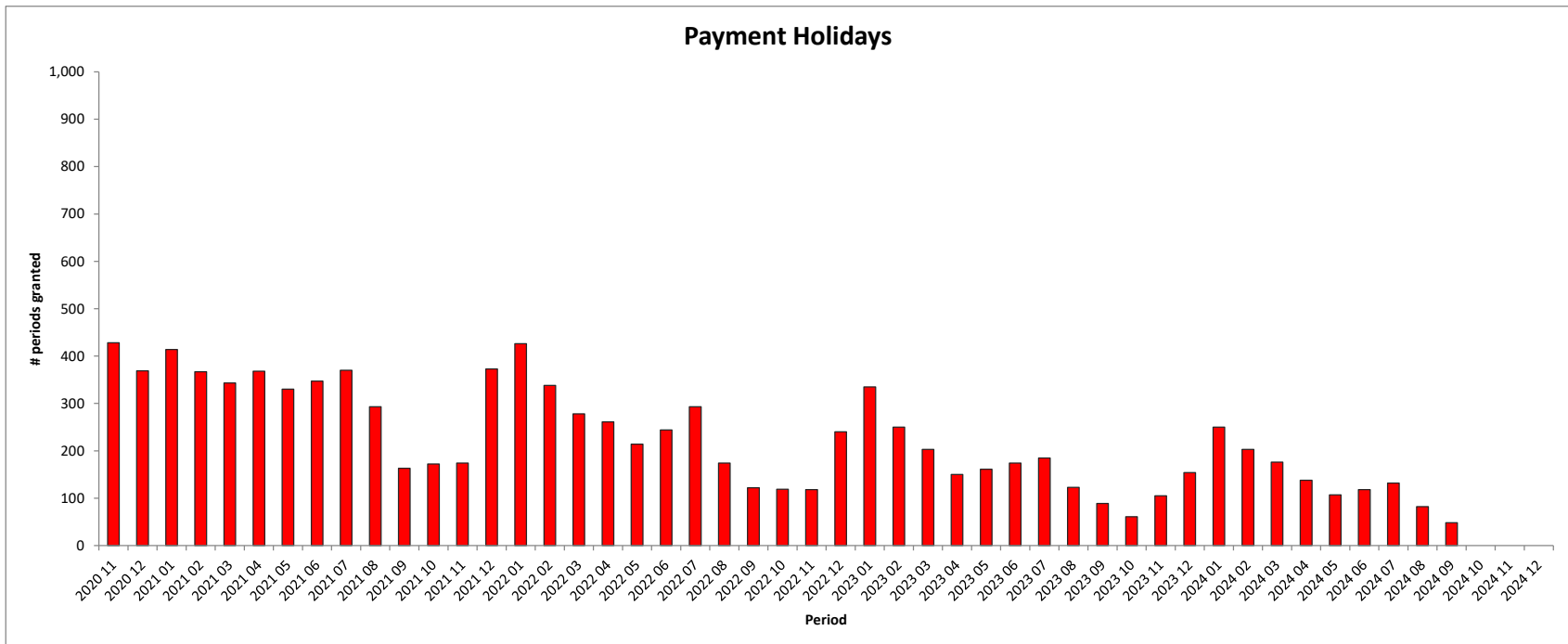
Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	47
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to 25/10/2024 = 30 days

Period	No	TOTAL		
		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
2023 07	185	226	73,884	2,600,857
2023 08	123	145	42,831	1,454,231
2023 09	89	114	34,612	1,264,276
2023 10	61	81	24,721	739,683
2023 11	105	143	52,557	1,268,346
2023 12	154	196	56,022	1,891,514
2024 01	250	321	105,837	3,571,423
2024 02	203	219	75,203	2,924,379
2024 03	176	185	63,544	2,424,362
2024 04	138	150	69,252	1,732,053
2024 05	107	112	31,394	1,130,518
2024 06	118	120	34,792	1,344,001
2024 07	132	136	39,646	1,616,650
2024 08	82	86	28,930	1,233,173
2024 09	48	48	16,577	608,385
2024 10				
2024 11				
2024 12				
2025 01				
2025 02				
Total:	10,582	13,718	4,299,578	189,393,272

**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**18.b Payment Holidays**

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	47				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days



**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**18.c Remaining Payment Holidays**



Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	47
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to 25/10/2024 = 30 days

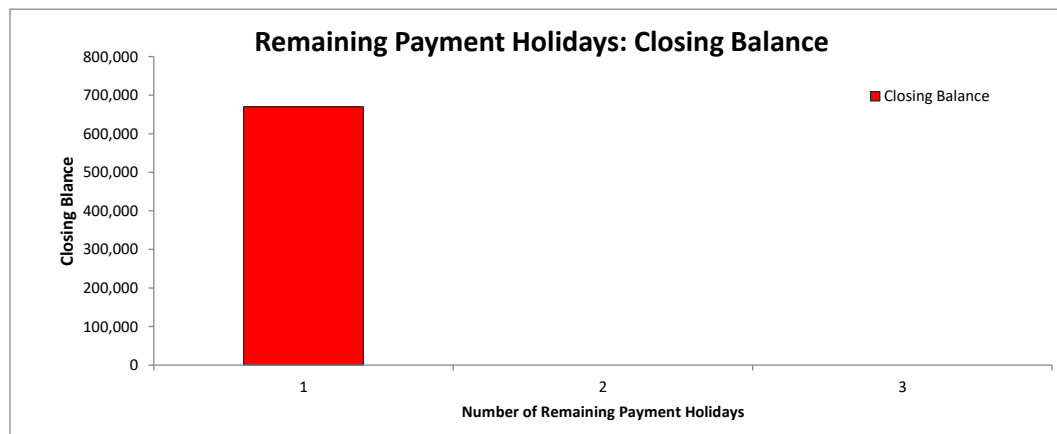
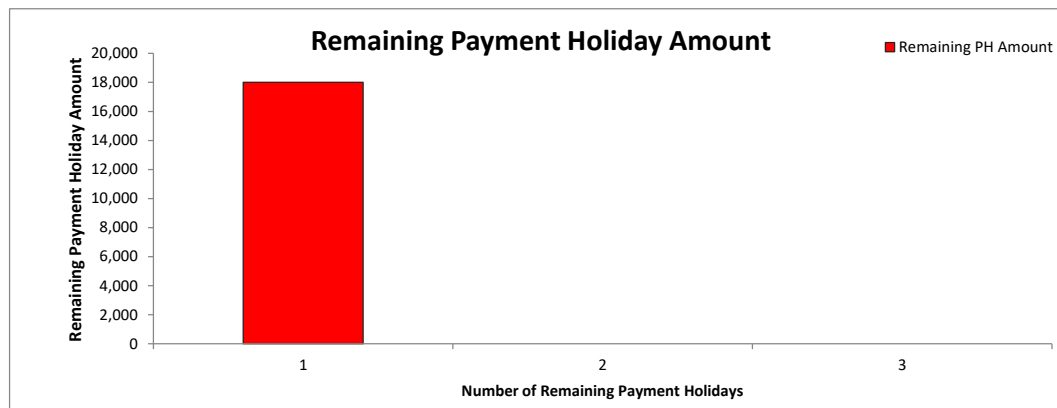
Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	52	18,002	669,726
	2			
	3			
	Total	52	18,002	669,726

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

18.d Remaining Payment Holidays



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from	25/09/2024
	to	25/10/2024
	=	30 days





**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**19.a Downpayment**



Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	47				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days

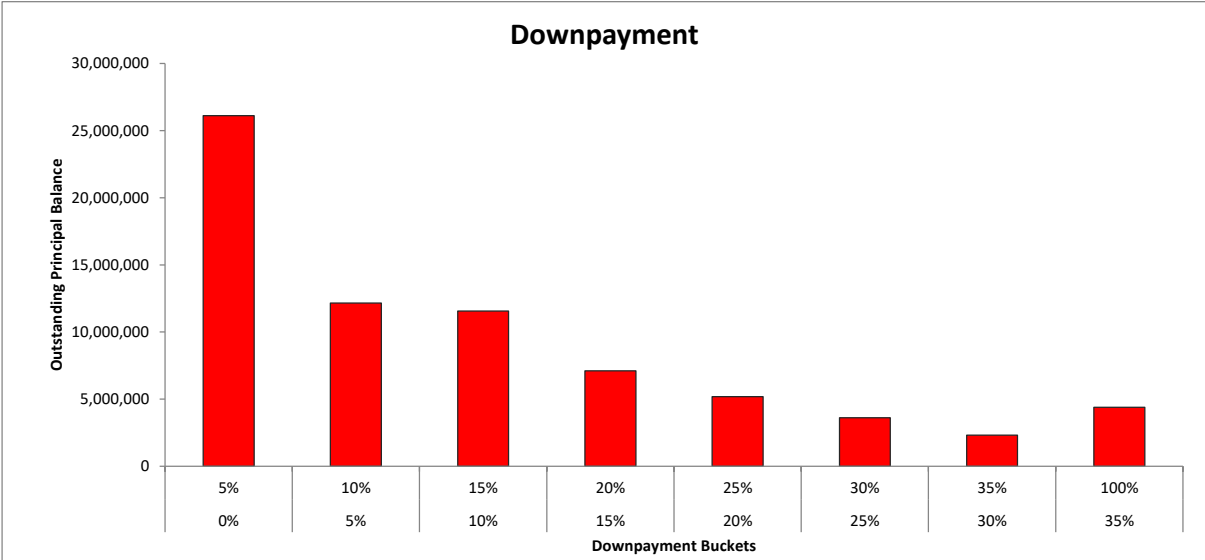
		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0%	5%	2,608	26,116,656	36.04%	16.6	52.4	
	5%	10%	1,166	12,157,628	16.78%	15.2	53.0	
	10%	15%	1,275	11,561,025	15.95%	14.6	52.2	
	15%	20%	802	7,110,139	9.81%	14.1	52.0	
	20%	25%	632	5,183,324	7.15%	13.6	51.9	
	25%	30%	478	3,618,836	4.99%	13.6	51.8	
	30%	35%	375	2,321,009	3.20%	12.3	52.0	
	35%	100%	961	4,395,452	6.07%	13.0	51.4	
	Total			8,297	72,464,069	100%	15.1	52.3

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

19.b Downpayment



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from	25/09/2024
	to	25/10/2024
	=	30 days



SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	47
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to 25/10/2024 = 30 days

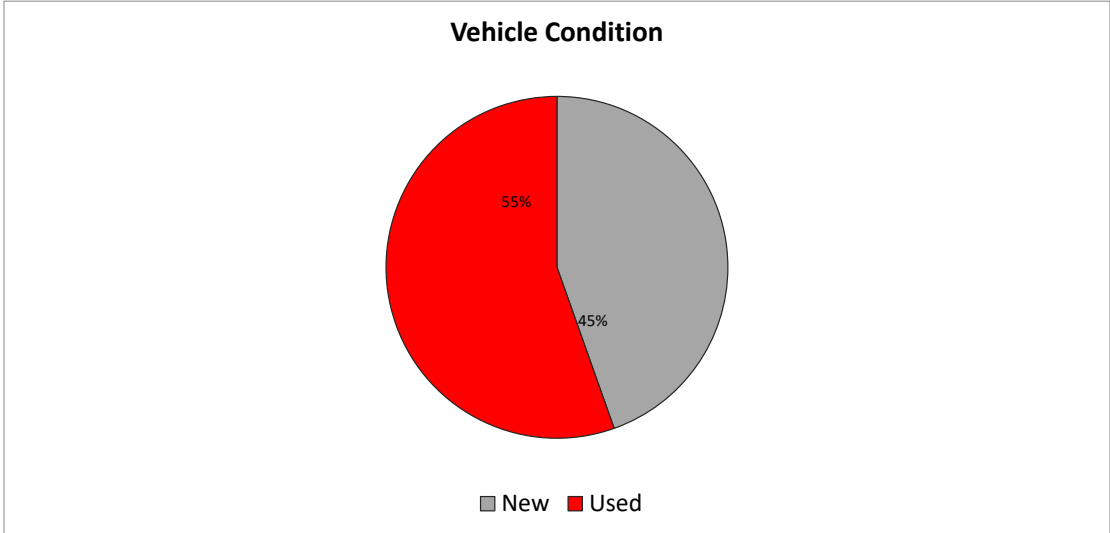
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		2,763	32,298,373	44.57%	14.2	52.1
Used		5,534	40,165,697	55.43%	15.7	52.4
Total		8,297	72,464,069	100%	15.1	52.3

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	29/10/2024		
Payment date	25/10/2024		
Period No	47		
Monthly Period	01/09/2024		
Interest Period	from 25/09/2024	to 25/10/2024	= 30 days



SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

21.a Borrower Type



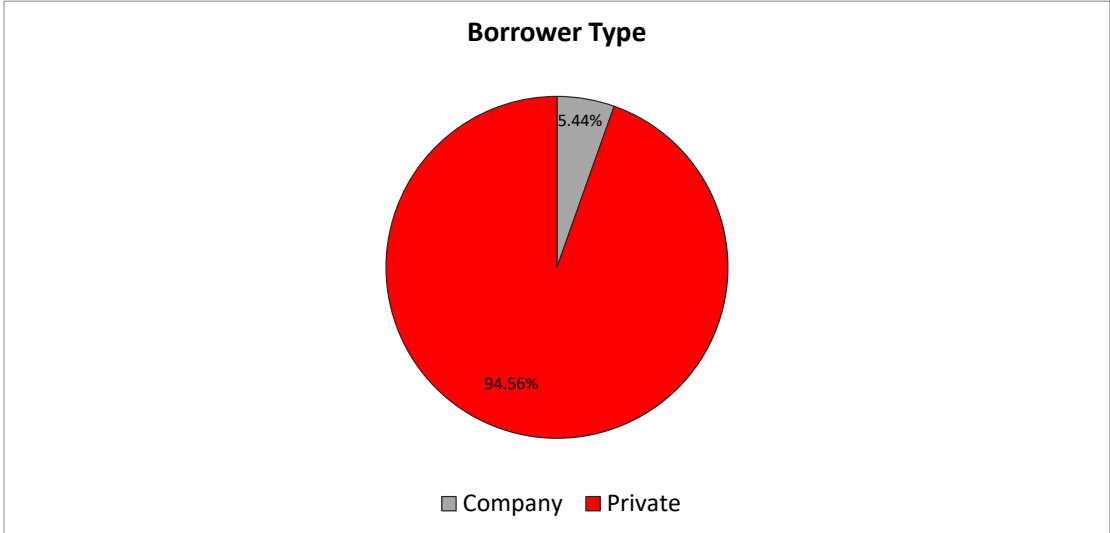
Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	47
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to 25/10/2024 = 30 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	459	3,938,842	5.44%	9.5	51.5
	Private	7,838	68,525,227	94.56%	15.4	52.3
	Total	8,297	72,464,069	100%	15.1	52.3

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

21.b Borrower Type

Reporting Date	29/10/2024		
Payment date	25/10/2024		
Period No	47		
Monthly Period	01/09/2024		
Interest Period	from	25/09/2024	to 25/10/2024 = 30 days



**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**22.a Vehicle type**



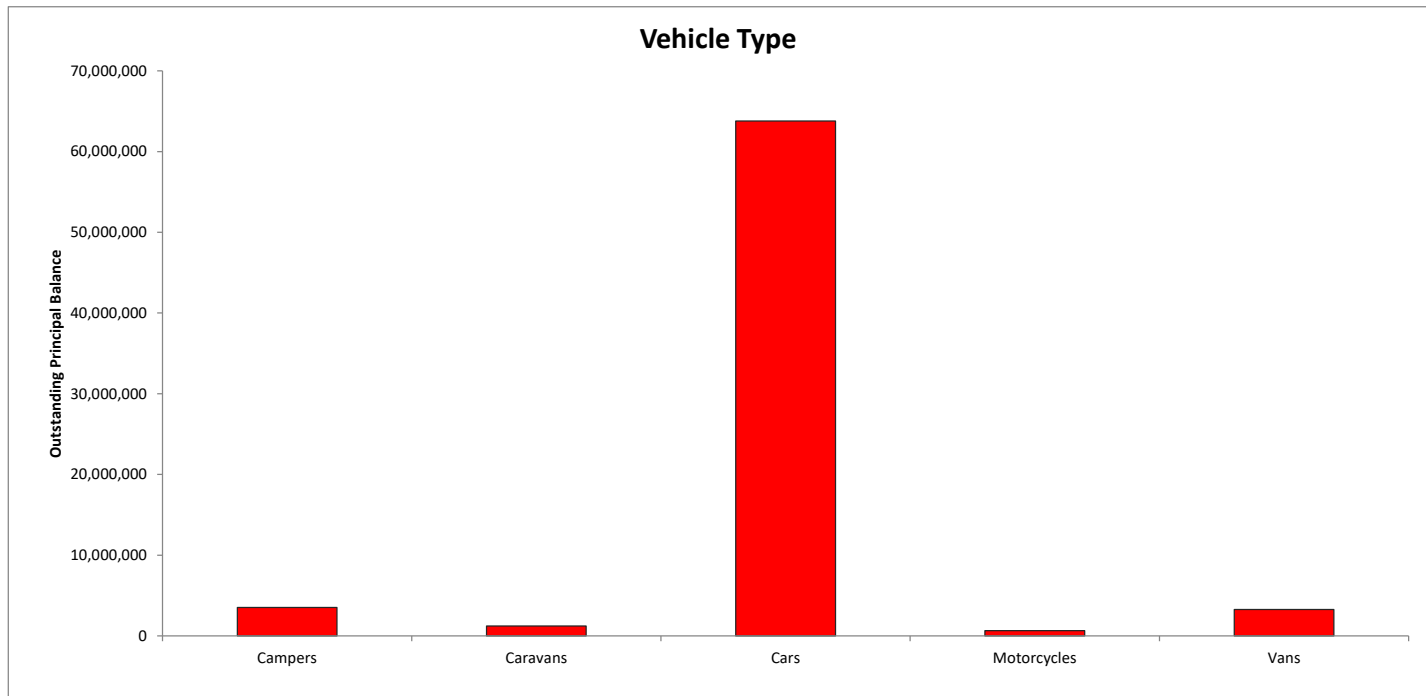
Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	47				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days

		TOTAL				
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	156	3,531,456	4.87%	16.1	51.8
	Caravans	126	1,223,262	1.69%	16.0	53.0
	Cars	7,369	63,783,844	88.02%	15.2	52.4
	Motorcycles	165	654,023	0.90%	10.9	50.9
	Vans	481	3,271,485	4.51%	11.9	51.4
	<b>Total</b>	<b>8,297</b>	<b>72,464,069</b>	<b>100%</b>	<b>15.1</b>	<b>52.3</b>

**SCF RAHOITUSPALVELUT IX DAC**  
**Monthly Investor Report**

**22.b Vehicle type**

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	47				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days





SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

23.a Restructured Loans



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days

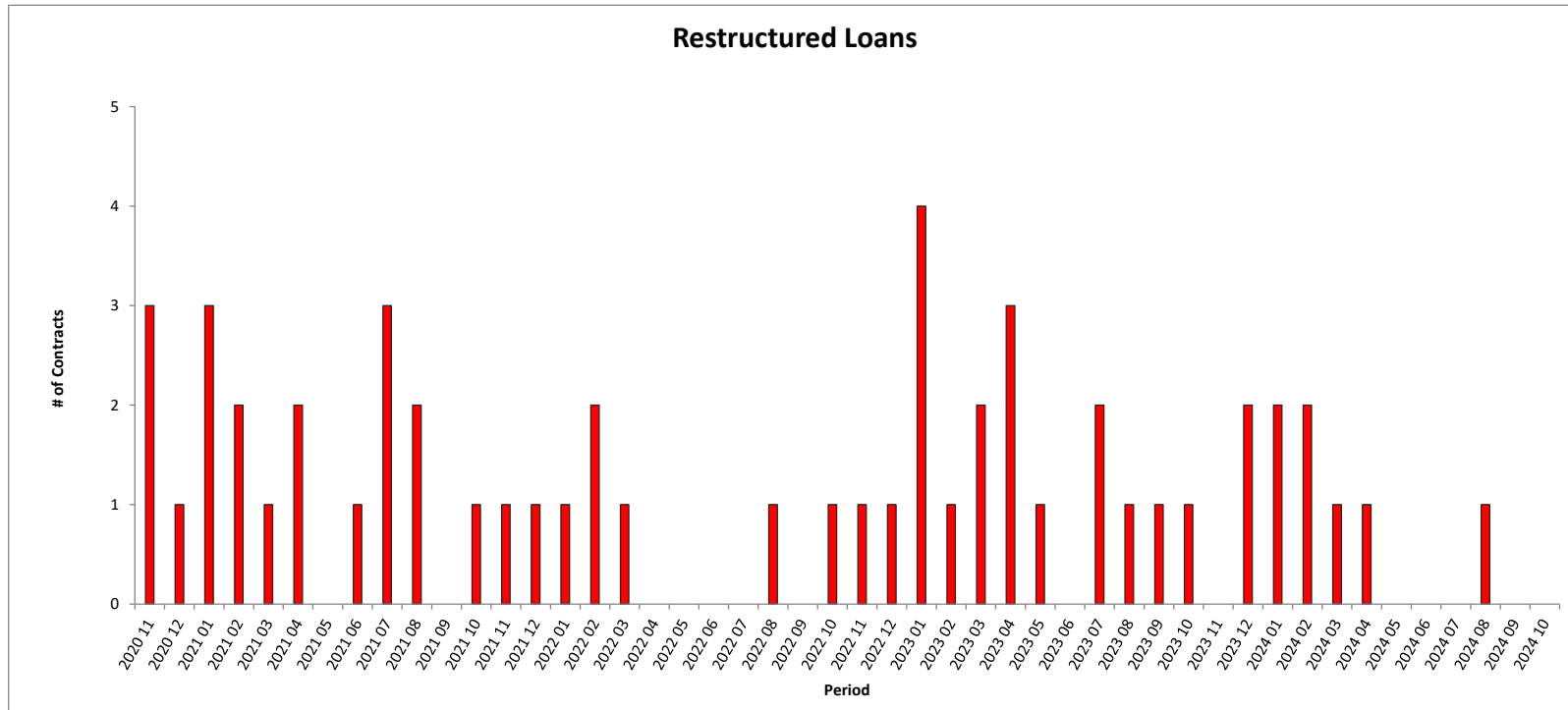
TOTAL		
Period	No	Outstanding balance
2020 11	3	42,294
2020 12	1	12,947
2021 01	3	38,055
2021 02	2	49,871
2021 03	1	45,445
2021 04	2	117,015
2021 05	0	0
2021 06	1	48,785
2021 07	3	66,845
2021 08	2	11,989
2021 09	0	0
2021 10	1	11,393
2021 11	1	3,407
2021 12	1	43,774
2022 01	1	5,761
2022 02	2	10,307
2022 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
2023 07	2	70,052
2023 08	1	1,497
2023 09	1	16,526
2023 10	1	38,924
2023 11	0	0
2023 12	2	63,138
2024 01	2	65,845
2024 02	2	51,768
2024 03	1	12,057
2024 04	1	3,233
2024 05	0	0
2024 06	0	0
2024 07	0	0
2024 08	1	9,265
2024 09	0	0
2024 10		
Total	54	1,040,477

Restructured

SCF RAHOITUSPALVELUT IX DAC  
Monthly Investor Report

**23.b Restructured Loans**

Reporting Date	29/10/2024		
Payment date	25/10/2024		
Period No	47		
Monthly Period	01/09/2024		
Interest Period	from	25/09/2024	to 25/10/2024 = 30 days



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**24.a Dynamic Interest rate**



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days

Period	TOTAL	
	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%
2023 07	179.327,308	2.07%
2023 08	168.718,580	2.06%
2023 09	159.878,035	2.06%
2023 10	149.908,018	2.05%
2023 11	141.206,757	2.04%
2023 12	134.434,222	2.03%
2024 01	126.341,471	2.03%
2024 02	118.879,493	2.03%
2024 03	111.560,335	2.02%
2024 04	104.052,845	2.02%
2024 05	97.553,442	2.02%
2024 06	91.907,092	2.01%
2024 07	85.351,393	2.01%
2024 08	78.878,381	2.00%
2024 09	72.464,069	2.01%
2024 10		
2024 11		
2024 12		
2025 01		

Interest rate evolution

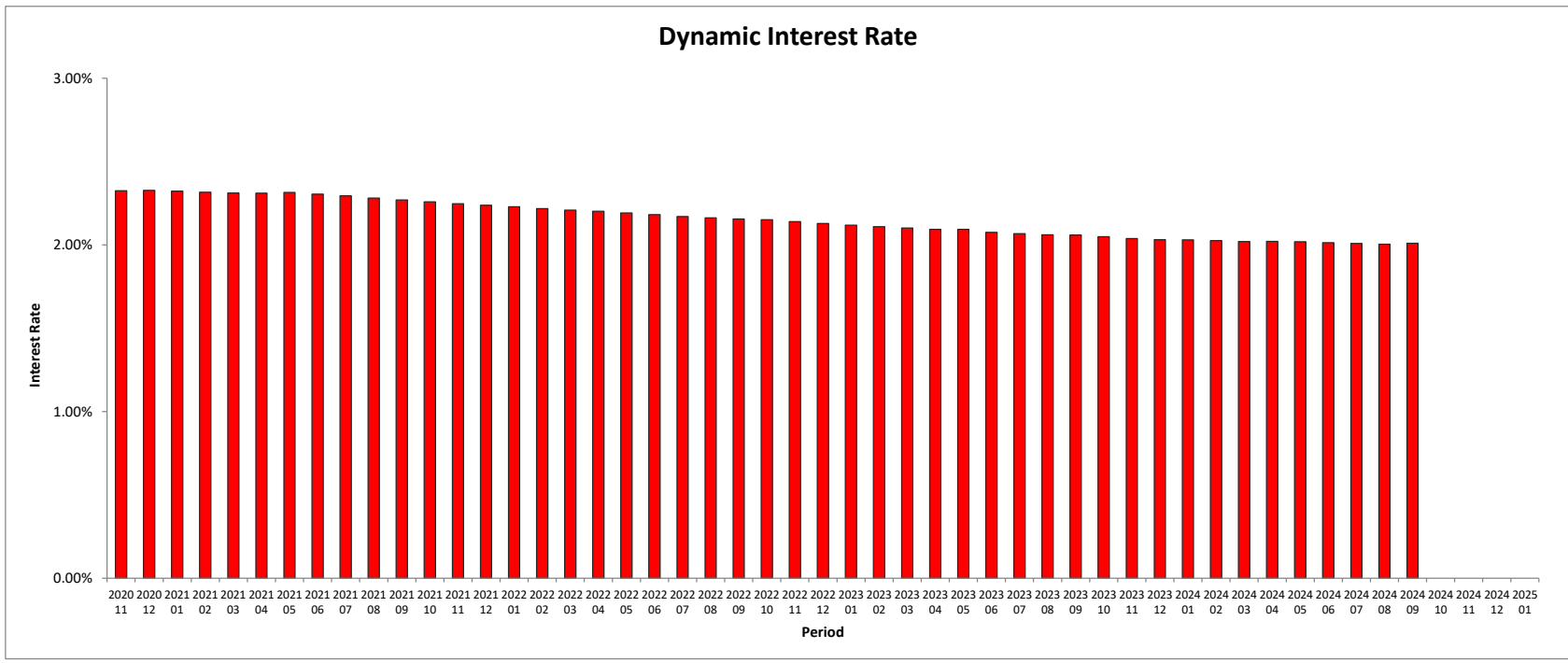
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**24.b Dynamic Interest Rate**

Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	47				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days



**Dynamic Interest Rate**



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25.a Dynamic Pre-Payments



Reporting Date	29/10/2024		
Payment date	25/10/2024		
Period No	47		
Monthly Period	from	01/09/2024	to
Interest Period		25/09/2024	to
		25/10/2024	=
			30 days

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%	
2023 07	4,840,745	179,327,308	27.99%	
2023 08	5,301,703	168,718,580	31.83%	
2023 09	4,167,821	159,878,035	27.17%	
2023 10	5,170,615	149,908,018	34.37%	
2023 11	4,455,915	141,206,757	31.94%	
2023 12	2,745,167	134,434,222	21.93%	
2024 01	4,026,126	126,341,471	32.20%	
2024 02	3,733,185	118,879,493	31.81%	
2024 03	3,728,384	111,560,335	33.50%	
2024 04	3,766,715	104,052,845	35.75%	
2024 05	2,994,866	97,553,442	31.21%	
2024 06	2,622,905	91,907,092	29.35%	
2024 07	3,039,763	85,351,393	35.28%	
2024 08	3,269,955	78,878,381	39.83%	
2024 09	3,041,430	72,464,069	40.22%	
2024 10				
2024 11				
2024 12				
2025 01				
2025 02				

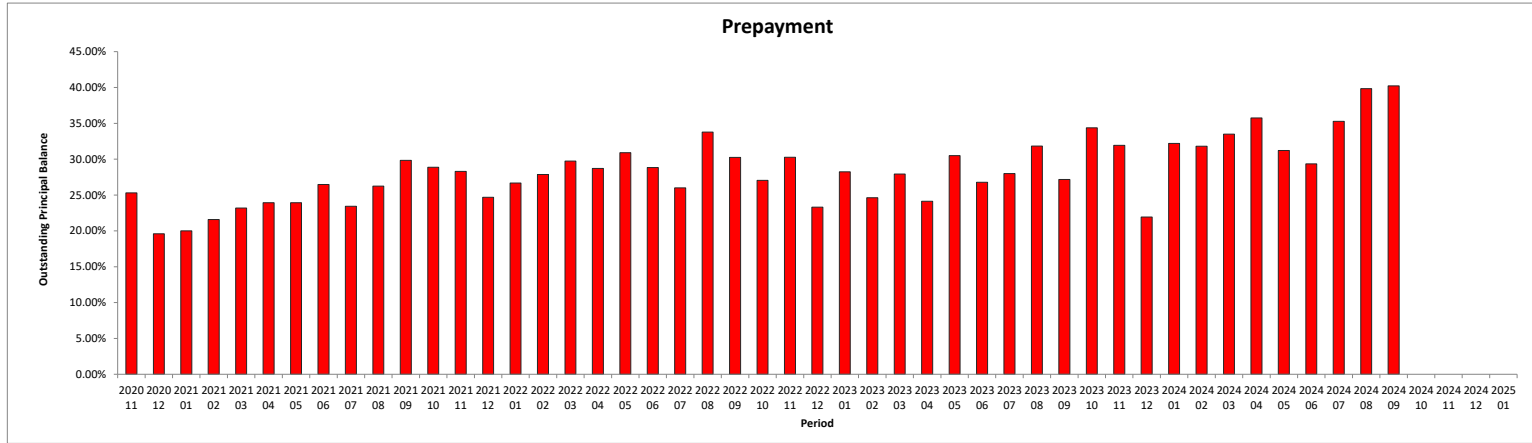
Dynamic Prepayment

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**25.b Dynamic Pre-Payments**



Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	47				
Monthly Period	from	01/09/2024	to	25/10/2024	= 30 days
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days



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26. Delinquency



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	25/10/2024
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2020	11	596,759,291	32,104	559,697,267	1,831	33,483,189	131	2,906,442	30	521,785	7	150,608	-	-	-	-	1	4,367
2020	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
2021	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
2021	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	127,895	13	179,528
2021	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
2021	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
2021	6	598,936,663	34,349	559,312,821	1,964	33,044,584	227	4,106,683	88	1,514,307	17	533,476	17	297,502	7	127,290	15	310,140
2021	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
2021	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
2021	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
2021	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
2021	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
2021	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
2022	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
2022	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
2022	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
2022	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
2022	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
2022	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
2022	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
2022	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
2022	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
2022	11	268,569,967	20,042	248,814,139	1,095	14,418,467	213	3,108,142	79	1,236,577	39	545,043	17	287,200	15	160,401	21	205,285
2022	12	256,576,600	19,502	236,223,579	1,044	13,056,461	234	3,255,196	78	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
2023	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
2023	3	220,823,849	17,705	205,800,198	894	10,603,245	200	2,292,488	86	1,205,939	39	448,767	18	232,857	17	240,366	17	116,962
2023	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
2023	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
2023	6	189,038,504	15,823	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
2023	7	179,327,308	15,274	164,595,666	917	10,772,577	150	1,831,519	73	1,128,980	28	379,656	24	359,279	20	259,632	15	95,647
2023	8	168,718,580	14,686	155,636,802	816	9,361,836	151	1,999,847	57	902,125	27	416,467	13	220,061	12	181,442	23	266,984
2023	9	159,878,035	14,067	147,567,609	722	8,401,521	190	2,188,531	65	996,904	23	408,723	8	165,140	9	149,606	19	247,016
2023	10	149,908,018	13,361	137,878,185	709	8,299,368	178	2,084,389	63	886,745	22	375,576	15	289,358	6	94,397	14	166,590
2023	11	141,206,757	12,759	129,618,114	719	8,068,609	162	1,879,358	67	935,391	31	430,073	10	100,123	9	175,090	11	100,657
2023	12	134,434,222	12,260	122,499,832	709	7,827,669	206	2,397,199	72	921,267	33	574,892	15	174,372	4	38,990	12	138,568
2024	1	126,341,471	11,782	114,771,102	724	8,178,149	174	1,846,465	57	839,450	25	324,717	13	266,090	10	115,497	5	30,077
2024	2	118,879,493	11,337	109,034,792	648	6,778,729	146	1,749,344	55	725,547	21	253,240	11	144,923	9	192,918	14	153,597
2024	3	111,560,335	10,558	99,670,154	877	8,594,562	170	1,883,016	60	847,385	25	328,507	9	106,916	7	129,794	16	200,264
2024	4	104,052,845	10,208	94,160,019	672	6,568,698	163	1,798,344	68	800,792	28	478,815	9	109,424	7	136,754	10	80,453
2024	5	97,553,442	9,856	88,914,325	536	5,469,426	166	1,546,326	64	749,915	35	436,071	16	356,663	5	80,715	9	119,295
2024	6	91,907,092	9,337	82,673,189	626	5,763,048	153	1,954,058	61	611,818	33	418,800	16	209,908	11	276,269	8	66,893
2024	7	85,351,393	8,907	77,074,816	539	5,372,260	130	1,376,000	53	754,856	30	332,545	19	249,598	10	191,318	17	235,919
2024	8	78,878,381	8,334	71,597,326	435	4,489,964	145	1,464,655	53	737,276	18	287,235	16	235,384	8	66,540	15	182,534
2024	9	72,464,069	7,570	65,133,405	509	4,703,984	131	1,498,535	53	612,108	19	274,599	9	171,050	6	70,990	13	122,110
2024	10																	
2024	11																	
2024	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	25/10/2024
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days

Default Quarter	Default Amount	Recovery Quarter			2020 Q4			2021 Q1			2021 Q2			2021 Q3			2021 Q4			
		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	0	0	4,367	1,971	1,971	2,395
2021 1	281,230	19	0	192,949	98,281	5,785	185,718	92,513	19,895	208,612	72,618	406	209,018	72,212	406	209,018	72,212	1,976	210,994	70,237
2021 2	903,831	52	228,848	576,902	328,929	53,694	630,596	273,228	3,336	633,931	269,900	4,738	638,669	265,162	3,369	642,038	265,162	3,369	645,407	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	181,078			
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	609,819	28,396	578,195	275,313			
2022 2	997,412	59				28,391	28,391	969,029	105,809	124,200	863,200	263,986	388,086	608,333	39,243	647,576	270,078			
2022 3	807,057	53							151,294	151,294	655,763	176,682	327,976	479,081	101,703	429,679	377,379			
2022 4	849,699	62									94,406	94,406	755,293	177,748	177,748	314,198				
2023 1	491,946	51																		
2023 2	598,609	62																		
2023 3	609,646	57																		
2023 4	405,815	37																		
2024 1	383,938	35																		
2024 2	266,641	27																		
2024 3	540,564	45																		
2024 4	0	0																		

Default Quarter	Default Amount	Recovery Quarter			2022 Q1			2022 Q2			2022 Q3			2022 Q4			2023 Q1			
		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	0	1,971	2,395
2021 1	281,230	19	0	192,949	98,281	5,785	185,718	92,513	19,895	208,612	72,618	406	209,018	72,212	406	209,018	72,212	1,976	210,994	70,237
2021 2	903,831	52	228,848	576,902	328,929	53,694	630,596	273,228	3,336	633,931	269,900	4,738	638,669	265,162	3,369	642,038	265,162	3,369	645,407	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	181,078			
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	609,819	28,396	578,195	275,313			
2022 2	997,412	59				28,391	28,391	969,029	105,809	124,200	863,200	263,986	388,086	608,333	39,243	647,576	270,078			
2022 3	807,057	53							151,294	151,294	655,763	176,682	327,976	479,081	101,703	429,679	377,379			
2022 4	849,699	62									94,406	94,406	755,293	177,748	177,748	314,198				
2023 1	491,946	51																		
2023 2	598,609	62																		
2023 3	609,646	57																		
2023 4	405,815	37																		
2024 1	383,938	35																		
2024 2	266,641	27																		
2024 3	540,564	45																		
2024 4	0	0																		

Default Quarter	Default Amount	Recovery Quarter			2023 Q2			2023 Q3			2023 Q4			2024 Q1			2024 Q2			
		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	0	1,971	2,395
2021 1	281,230	19	13,020	224,014	57,217	23,283	247,297	33,933	247,297	33,933	247,297	33,933	247,297	33,933	5,321	252,618	28,612			
2021 2	903,831	52	83,071	731,129	172,702	20,234	751,363	152,468	17,963	769,326	134,505	789,326	134,505	789,326	134,505	789,326	134,505			
2021 3	742,108	57	58,797	677,842	64,796	3,536	681,378	60,720	3,098	684,403	57,705	637	685,040	57,968	7,084	692,124	49,984			
2021 4	629,057	39	90,031	557,374	71,684	30,744	588,117	40,940	8,817	596,934	32,123	596,934	32,123	2,746	599,680	29,377				
2022 1	853,418	54	58,596	636,701	216,717	22,334	659,034	194,383	8,062	667,097	186,321	750	667,847	185,571	2,998	670,845	182,573			
2022 2	997,412	59	167,014	594,368	403,064	16,971	611,327	386,093	64,078	675,402	302,018	3,940	679,342	298,077	41,225	740,567	256,852			
2022 3	807,057	53	154,289	583,948	223,109	7,711	591,659	215,398	18,843	608,502	198,555	14,755	623,257	183,800	25,778	650,035	157,022			
2022 4	849,699	62	105,288	410,182	439,518	45,442	455,723	393,976	86,319	542,042	307,657	6,597	548,639	301,060	80,786	629,425	220,274			
2023 1	491,946	51	203,968	381,716	110,230	21,950	403,666	88,281	12,272	415,938	76,009	12,615	428,553	63,393	24,452	453,005	38,942			
2023 2	598,609	62	133,817	133,517	465,092	126,416	259,395	338,674	100,961	360,796	237,813	37,419	398,215	200,394	91,141	499,356	189,254			
2023 3	609,646	57									200,251	40,271	449,686	159,961	79,192	628,878	89,798			
2023 4	405,815	37									150,638	150,638	255,177	100,490	154,687	160,706	411,833			
2024 1	383,938	35											68,793	68,793	315,146	260,121	328,914			
2024 2	266,641	27														36,021	36,021			
2024 3	540,564	45																		
2024 4	0	0																		

Default Quarter	Default Amount	Recovery Quarter			2024 Q3			2024 Q4			2025 Q1			2025 Q2			2025 Q3			
		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	0	1,971	2,395
2021 1	281,230	19	287	252,905	28,325															
2021 2	903,831	52	109	769,435	134,396															
2021 3	742,108	57		20,719	712,844	29,264														
2021 4	629,057	39		10,333	610,013	19,044														
2022 1	853,418	54		12,590	883,395	170,023														
2022 2	997,412	59		83																



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28. Priority of Payments - Revenue



Reporting Date	29/10/2024
Payment date	25/10/2024
Period No	47
Monthly Period	01/09/2024
Interest Period	from 25/09/2024 to 25/10/2024 = 30 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	332,184.11	EUR
Senior Expenses	-	11,666.79	EUR
Servicing Fee	-	30,193.36	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	16,507.40	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	-	32,911.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	122,110.35	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	2,734.00	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	293.00	EUR
Deferred Purchase Price to Seller	-	115,768.21	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	447,002.05	EUR
Senior Expenses	-	11,667.00	EUR
Issuer Swap Interest Amount	-	16,507.40	EUR
Interest Class A Notes	-	223,151.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	23,859.00	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	-	32,911.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	122,110.35	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	2,734.00	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	-	14,062.30	EUR

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**29. Priority of Payments - Redemption**



Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	47				
Monthly Period	01/09/2024	to	25/10/2024	=	30 days
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	6,292,201.09	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 occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	6,292,201.09	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	6,414,311.44	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	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>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	5,382,036.11	EUR
(ii) Principal Payments on Class B Notes	-	538,194.83	EUR
(iii) Principal Payments on Class C Notes	-	494,080.50	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	5,382,036.11	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	-	538,194.83	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	494,080.50	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	14,062.30	EUR
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**Purchaser Priority of Payments - Revenue (p)**

Payment of residual fund as Deferred Purchase Price to Seller	115,768.21	EUR
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**30. Transaction Costs**



Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	11,666.79			
Interest accrued for the Period	EUR	279,921.00	223,151.00	23,859.00	32,911.00
Cumulative Interest accrued	EUR	19,548,971.00	12,661,643.00	1,472,200.00	5,415,128.00
Interest Payments	EUR	279,921.00	223,151.00	23,859.00	32,911.00
Cumulative Interest Payments	EUR	19,548,971.00	12,661,643.00	1,472,200.00	5,415,128.00
Interest accrued on Subordinated Loan for the Period	EUR	2,734.00			
Cumulative Interest accrued on Subordinated Loan	EUR	69,414.00			
Interest Payments on Subordinated Loan	EUR	2,734.00			
Cumulative Interest Payments on Subordinated Loan	EUR	69,414.00			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

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**31. Swap Overview**



Reporting Date	29/10/2024				
Payment date	25/10/2024				
Period No	47				
Monthly Period	01/09/2024				
Interest Period	from	25/09/2024	to	25/10/2024	= 30 days

**Class A Swap details**

**Kimi 9|Front Swap**

<b>Party A</b>	<b>ING Bank N.V.</b>
<b>Party B</b>	<b>SCF RAHOITUSPALVELUT IX DAC</b>
Class A Notes	<b>66,184,235</b>
Interest Period Start	25/09/2024
Interest Period End	25/10/2024
Interest Days	30
Settlement Date	25/10/2024
Party A Floating Interest Rate	4.046 %
Party A Floating Rate Day Count Fraction	0.08
<b>Party A Interest Amount</b>	<b>EUR 223,151.18</b>
Party B Fixed Rate	0.2500 %
Party B Fixed Rate Day Count Fraction	0.08
<b>Party B Interest Amount</b>	<b>EUR 13,788.38</b>

**Class B Swap details**

**Kimi 9|Front Swap**

<b>Party A</b>	<b>ING Bank N.V.</b>
<b>Party B</b>	<b>SCF RAHOITUSPALVELUT IX DAC</b>
Class B Notes	<b>6,618,315</b>
Interest Period Start	25/09/2024
Interest Period End	25/10/2024
Interest Days	30
Settlement Date	25/10/2024
Party A Floating Interest Rate	4.326 %
Party A Floating Rate Day Count Fraction	0.08
<b>Party A Interest Amount</b>	<b>EUR 23,859.03</b>
Party B Fixed Rate	0.4930 %
Party B Fixed Rate Day Count Fraction	0.08
<b>Party B Interest Amount</b>	<b>EUR 2,719.02</b>

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**32. Contact Details**



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Reporting Date	29/10/2024	
Payment date	25/10/2024	
Period No	47	
Monthly Period	01/09/2024	
Interest Period	from 25/09/2024	to 25/10/2024 = 30 days