

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	30.05.2022				
Payment date	25.05.2022			Following payment dates:	27.06.2022
Period No	18				25.07.2022
Monthly Period	01.04.2022				
Interest Period	from 25.04.2022	to	25.05.2022	=	30 days
Cut-Off date	30.04.2022				

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1. Portfolio Information



Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

	Current Period
Outstanding receivables	Aggregated Outstanding
	Principal Amount
Opening balance prior to replenishment	400 967 871,83 EUR
Scheduled Loan Principal Repayments (+MC)	7 371 356,42 EUR
Prepayments	10 642 388,70 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	18 013 745,12 EUR
New Defaulted Auto Loans in Period	262 132,16 EUR
Closing balance prior to replenishment	382 691 994,55 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	382 691 994,55 EUR
Principal Recoveries on loans in default	99 921,05 EUR
Total revenue collections	
Total Revenue Received in Period	1 115 819,94 EUR
# Loans	
At beginning of period	28 043 Loans
Replenished contracts this period	- Loans
Paid in Full	808 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	18 Loans
At end of period	27 217 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	18				
Monthly Period	01.04.2022				
Interest Period	from 25.04.2022	to	25.05.2022	=	30 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 204 101,74	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	103 520,12	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	1 307 621,86	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	611 429,99	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	56 534,91	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	-	EUR
g. Liquidity Reserve Excess Amount	103 520,12	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	771 485,02	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	18				
Monthly Period	01.04.2022				
Interest Period	from 25.04.2022	to	25.05.2022	=	30 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	18 013 745,12	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	18 013 745,12	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	18 013 745,12	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	262 132,16	EUR
Total Amount for Issuer Available Redemption Receipts	18 275 877,28	EUR

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4. Reserve Accounts

Reporting Date	30.05.2022
Payment date	25.05.2022
Period No	18
Monthly Period	01.04.2022
Interest Period	from 25.04.2022 to 25.05.2022 = 30 days



Note Balance

Beginning of Period	400 967 871,83 EUR
End of Period	382 691 994,55 EUR

Liquidity Balance

Beginning of Period	0,5 %	1 968 359,48 EUR
Cash Outflow		103 520,12 EUR
Cash Inflow		- EUR
End of Period	0,5 %	1 864 839,36 EUR
Required Reserve Amount	0,5 %	1 864 839,36 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	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

Asset Balance

Opening balance prior to replenishment	400 967 871,83	EUR
Closing balance prior to replenishment	382 691 994,55	EUR
Closing Balance post replenishment	382 691 994,55	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	357 711 263,89	93,47 %	25 591
1-29 days past due	18 097 080,99	4,73 %	1 216
Delinquent Receivables:			
30-59 days past due	4 213 668,67	1,10 %	258
60-89 days past due	961 105,78	0,25 %	60
90-119 days past due	823 516,38	0,22 %	51
120-149 days past due	582 418,08	0,15 %	26
150-179 days past due	302 940,76	0,08 %	15
Total Performing and Delinquent	382 691 995	100,00 %	27 217
Current Period Defaults	262 132,16		18
Cumulative Defaults	3 676 142,69		240
Current Period Principal Recoveries	99 921,05		
Cumulative Principal Recoveries	1 392 675,45		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,35 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,33 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,31 %	

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

[A] Aggregate Outstanding Asset Principal Amount	382 691 994,55	59,23 %
[B] Aggregate principal balance of Defaulted Contracts	3 676 142,69	
[C] Recoveries received on such Defaulted Contracts	1 392 675,45	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	650 000 000,00	

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

[A] Delinquency Ratio, Payment Date	1,80 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,46 %	
[C] Delinquency Ratio, second preceding Payment Date	1,76 %	

or Servicer Termination Event

or Swap Counterparty Downgrade Event

NO
NO

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

[A] [1] + [2]	58 500 000,00	14,59 %	NO
Class B Principal Amount [1]	30 500 000,00		
Class C Principal Amount [2]	28 000 000,00		
[B] Aggregated Outstanding Note Principal Amount	400 967 871,83		

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 Delinquency 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
[J] 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	30.05.2022
Payment date	25.05.2022
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Monthly Period	01.04.2022
Interest Period	from 25.04.2022 to 25.05.2022 = 30 days

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

Weighted average interest rate (min 2.2%)	2,20 %
Weighted average months to maturity (max 57)	38,75*
Used Vehicles (max 69%)	60,35 %
Balloon Loans (max 63%)	66,42 %
Corporate Borrowers (max 11%)	8,59 %
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	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from	25.04.2022 to 25.05.2022 = 30 days

Note Principal

	<u>Class A</u>	<u>Class B</u>	<u>Class C</u>	
Beginning of Period	342 467 871,83	30 500 000,00	28 000 000,00	EUR
Sequential Amortization	18 275 877,28	-	-	EUR
Pro Rata Amortization	-	-	-	EUR
End of Period	<u>324 191 994,55</u>	<u>30 500 000,00</u>	<u>28 000 000,00</u>	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	262 132,16	EUR
Credit PDL	-	-	262 132,16	EUR
End of Period	<u>-</u>	<u>-</u>	<u>-</u>	EUR

Net Note Principal

Beginning of Period	342 467 871,83	30 500 000,00	28 000 000,00	EUR
End of Period	<u>324 191 994,55</u>	<u>30 500 000,00</u>	<u>28 000 000,00</u>	EUR

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7. Outstanding Notes

Reporting Date	30.05.2022			
Payment date	25.05.2022			
Period No	18			
Monthly Period	01.04.2022			
Interest Period	from	25.04.2022	to	25.05.2022 = 30 days



1. Note Balance	All Notes	Class A	Class B	Class C
General Note Information				
ISIN Code		XS2230295151	XS2230295664	XS2230295748
Currency		EUR	EUR	EUR
Initial Tranching	100 %	91,00 %	4,69 %	4,31 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	AA+(sf) / A(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 500	5 915	305	280
Current Note Information				
Outstanding Opening Balance	400 967 871,83	342 467 871,83	30 500 000,00	28 000 000,00
Available Distribution Amount	18 275 877,28			
Amortisation	18 275 877,28			
Redemption per Class	18 275 877,28	18 275 877,28	-	-
Redemption per Note		3 089,75	-	-
Outstanding Closing Balance		324 191 994,55	30 500 000,00	28 000 000,00
Net Outstanding Closing Balance	382 691 994,55	324 191 994,55	30 500 000,00	28 000 000,00
Current Tranching	100 %	84,71 %	7,97 %	7,32 %
Current Pool Factor		0,55	1,00	1,00

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		57 898,20	100 000,00	100 000,00
>Principal Repayment per note		3 089,75	-	-
Principal Outstanding per Note End of Period		54 808,45	100 000,00	100 000,00
>Interest accrued for the period		7,67	36,58	541,67
Interest Payment	208 201,58	45 376,99	11 157,92	151 666,67
Interest Payment per Note		7,67	36,58	541,67

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)		16,93 %	8,96 %	1,64 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		17,44 %	9,47 %	1,64 %
Current CE (Subordination)		15,29 %	7,32 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		15,80 %	7,83 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 30.05.2022
Payment date 25.05.2022
Period No 18
Monthly Period 01.04.2022
Interest Period : 25.04.2022 to 25.05.2022 = 30 days

Transaction Role	Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach	
			Short Term				Long Term						
			Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
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

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	18				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 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	

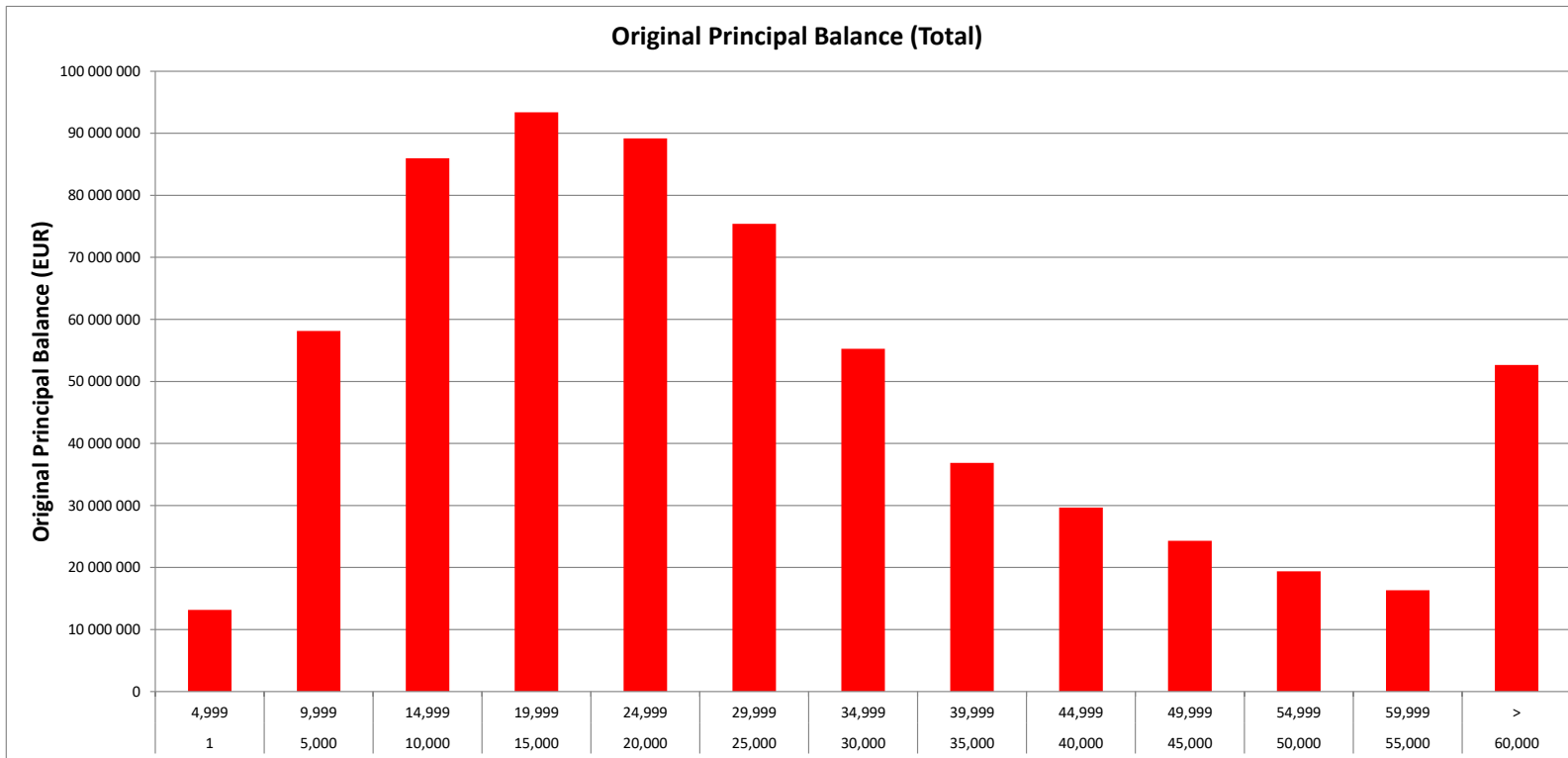
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9.b Original Principal Balance Graph

Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
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Original Principal Balance (Total)



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10.a Outstanding Principal Balance

Reporting Date	30.05.2022				
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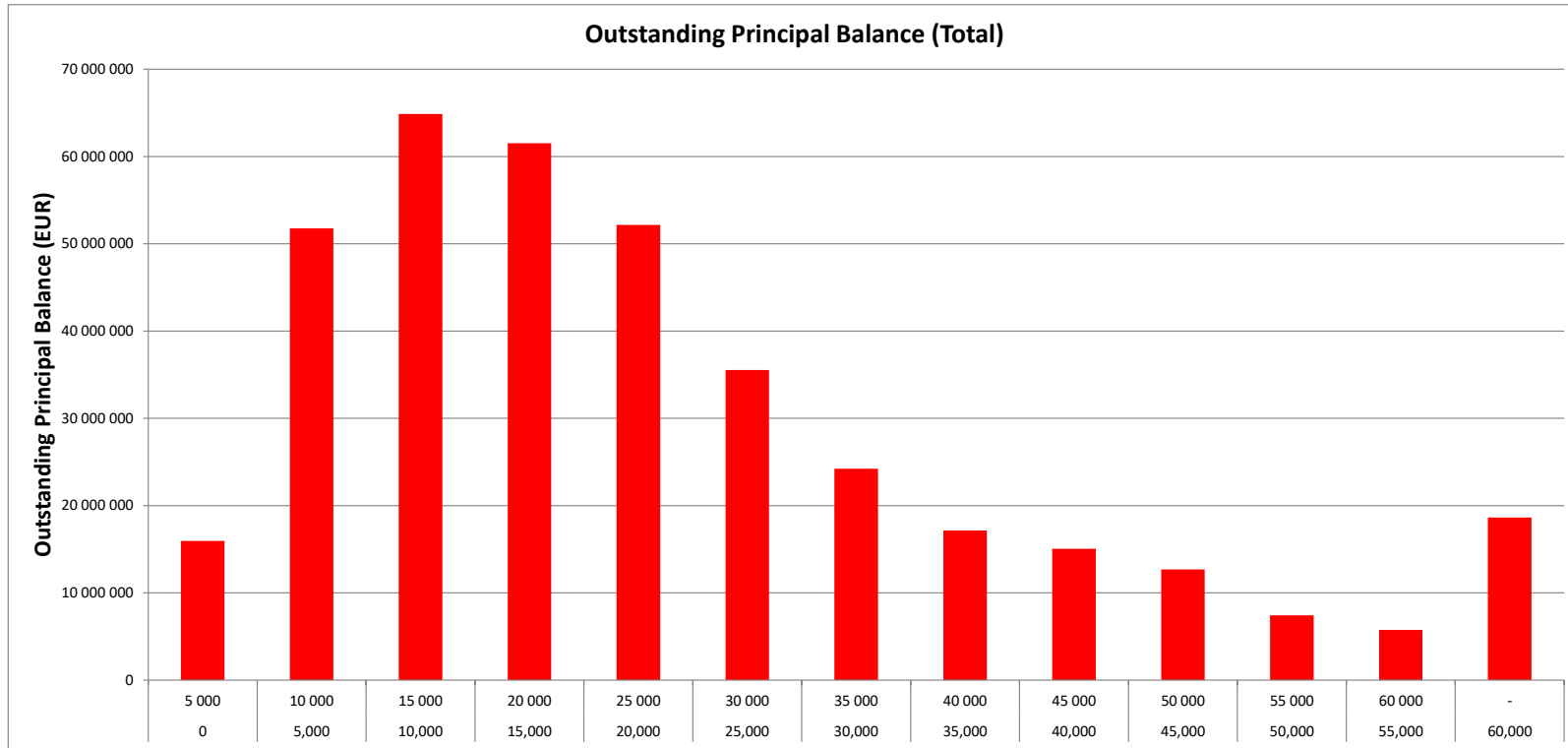
Average amount - all: 14 061

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 482	15 944 651	4,17 %	22,5	27,4
	5 000	10 000	6 984	51 760 500	13,53 %	33,8	26,9
	10 000	15 000	5 263	64 870 199	16,95 %	37,8	26,0
	15 000	20 000	3 541	61 514 302	16,07 %	39,0	25,7
	20 000	25 000	2 343	52 168 160	13,63 %	40,1	24,9
	25 000	30 000	1 302	35 522 370	9,28 %	41,0	24,1
	30 000	35 000	749	24 220 734	6,33 %	42,2	23,7
	35 000	40 000	460	17 148 938	4,48 %	42,7	23,4
	40 000	45 000	356	15 052 686	3,93 %	42,8	23,7
	45 000	50 000	268	12 689 108	3,32 %	44,0	23,0
	50 000	55 000	142	7 421 386	1,94 %	42,4	23,4
	55 000	60 000	100	5 746 972	1,50 %	43,2	22,8
	60 000	-	227	18 631 988	4,87 %	42,6	23,3
	Total		27 217	382 691 995	100 %	38,7	25,1

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10.b Outstanding Principal Balance Graph

Reporting Date	30.05.2022		
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11.a Geographical Distribution

Reporting Date	30.05.2022	
Payment date	25.05.2022	
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Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

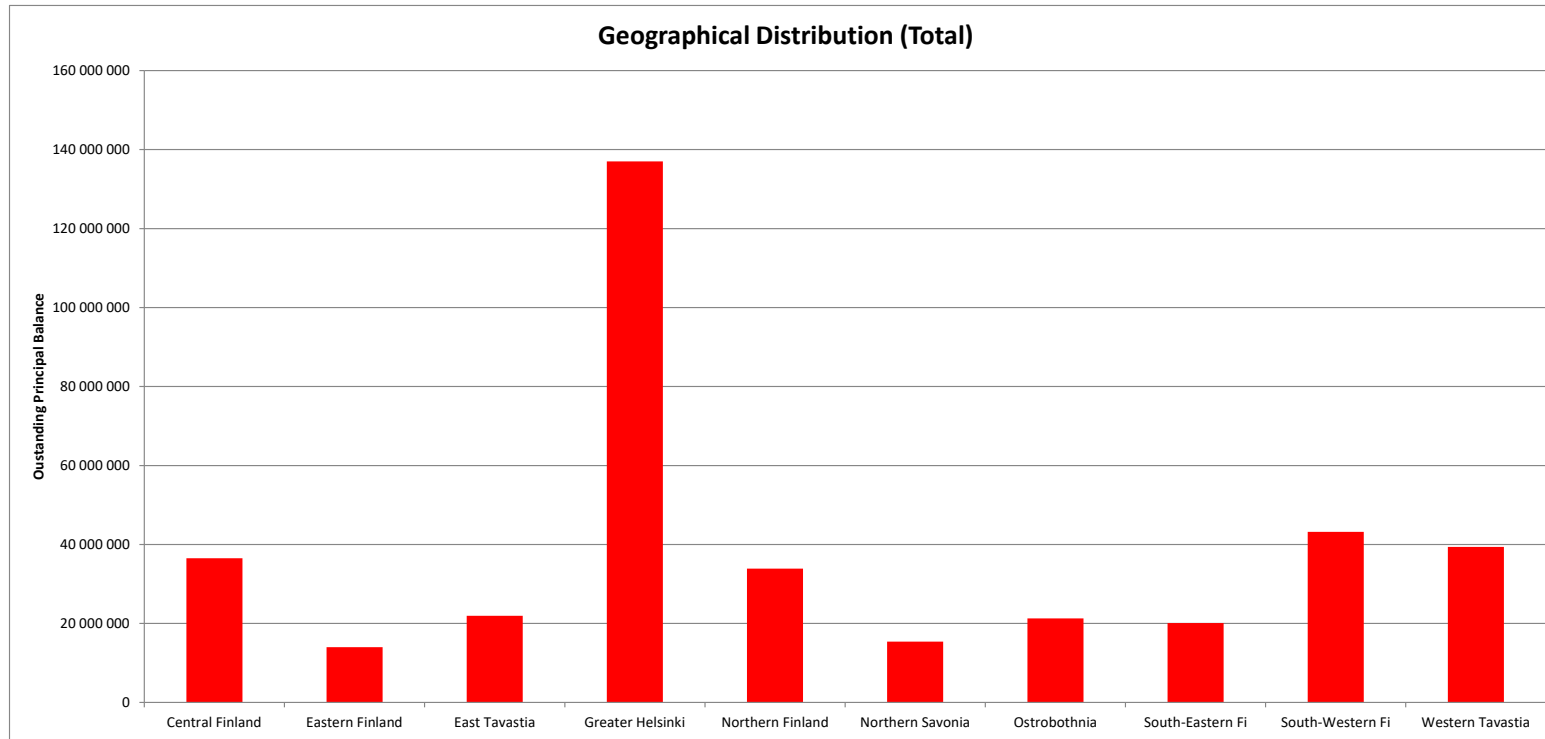


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 849	36 520 586	9,54 %	37,2	25,1	
Eastern Finland	1 092	13 994 045	3,66 %	38,6	25,3	
East Tavastia	1 546	21 918 016	5,73 %	38,9	25,7	
Greater Helsinki	8 552	136 981 045	35,79 %	38,9	25,1	
Northern Finland	2 422	33 880 603	8,85 %	39,2	25,1	
Northern Savonia	1 240	15 417 293	4,03 %	37,3	25,0	
Ostrobothnia	1 838	21 279 806	5,56 %	38,8	25,2	
South-Eastern Fi	1 596	20 099 864	5,25 %	38,7	24,9	
South-Western Fi	3 183	43 194 589	11,29 %	39,7	25,1	
Western Tavastia	2 899	39 406 147	10,30 %	38,7	25,0	
Total	27 217	382 691 995	100 %	38,7	25,1	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from	25.04.2022
	to	25.05.2022
	=	30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.a Interest Rate



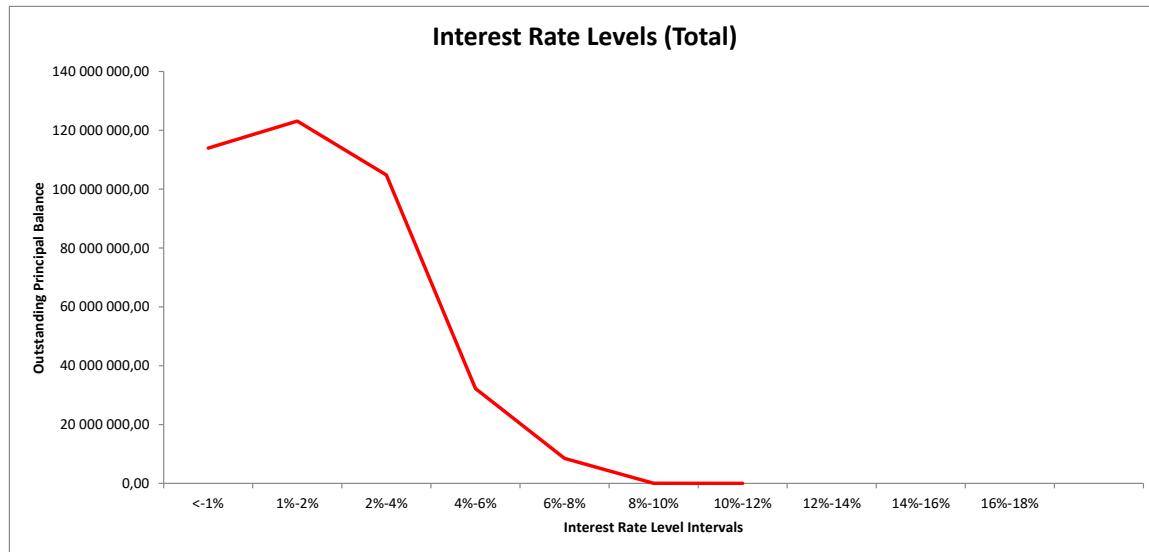
Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0	1	6 937	113 990 092	29,79 %	37,3	25,7
	1	2	7 103	123 139 589	32,18 %	40,2	24,5
	2	4	7 958	104 814 024	27,39 %	39,1	24,8
	4	6	3 913	32 229 403	8,42 %	38,1	25,3
	6	8	1 293	8 461 765	2,21 %	35,2	28,8
	8	10	11	50 079	0,01 %	32,4	27,3
	10	12	1	4 757	0,00 %	31,0	31,0
	12	14					
	14	16	1	2 285	0,00 %	13,0	40,0
16	18						
18	-						
Total			27 217	382 691 995	100 %	38,7	25,1

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	18				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.a Remaining Terms



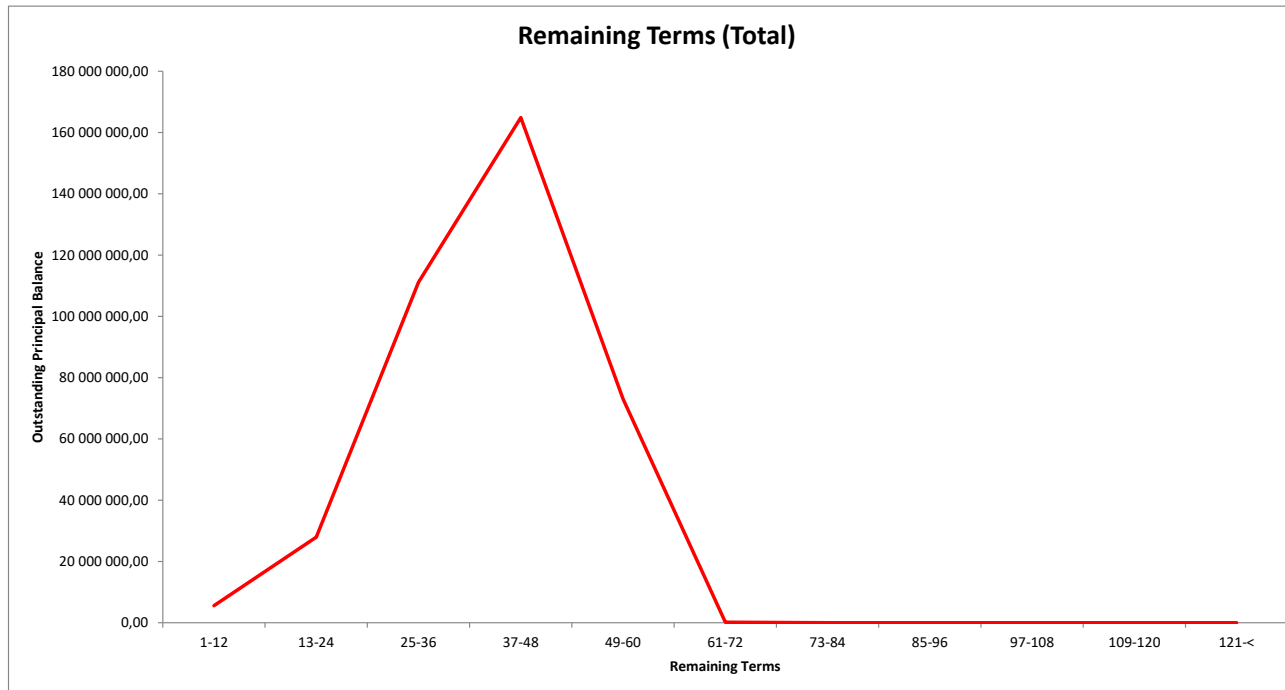
Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	18				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			0	16	5 489	0,00 %	0,0	29,8
	1			12	1 934	5 559 950	1,45 %	8,3	32,4
	13			24	3 905	27 928 771	7,30 %	19,6	33,2
	25			36	8 527	111 141 050	29,04 %	31,3	28,6
	37			48	9 495	164 882 195	43,08 %	41,8	23,5
	49			60	3 333	73 012 304	19,08 %	52,7	19,8
	61			72	7	162 235	0,04 %	61,5	13,9
	73			84					
	85			96					
	97			108					
	109			120					
	121	-							
	Total				27 217		382 691 995	100 %	38,7

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from	25.04.2022
	to	25.05.2022
	=	30 days



SCF RAHOITUSPALVELUT IX DAC
 Monthly Investor Report

14.a Seasoning



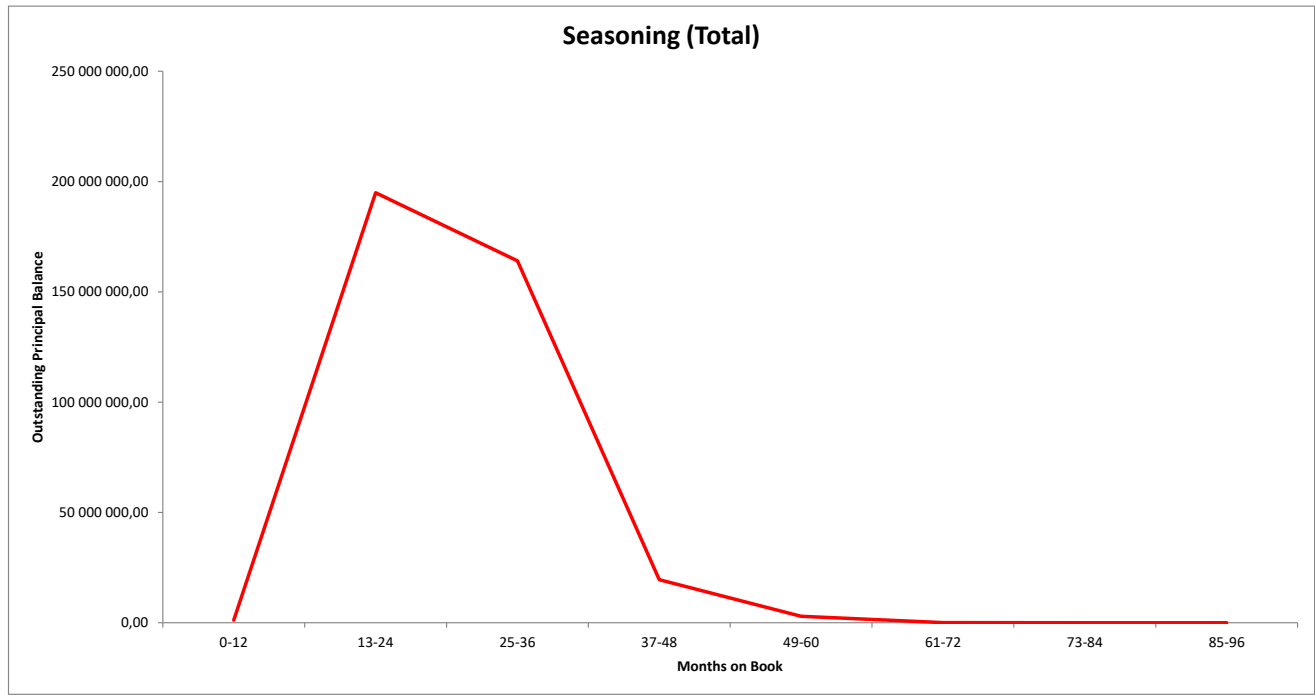
Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	18				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days

	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1	12	73	1 195 421	0,31 %	50,7	12,0
	13	24	12 625	194 933 180	50,94 %	43,3	19,9
	25	36	12 244	164 034 580	42,86 %	35,3	29,0
	37	48	1 909	19 512 855	5,10 %	24,5	41,1
	49	60	348	2 923 768	0,76 %	17,3	52,8
	61	72	18	92 189	0,02 %	9,2	61,9
	73	84					
	85	96					
Total			27 217	382 691 995	100 %	38,7	25,1

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	18				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.a Balloon loans



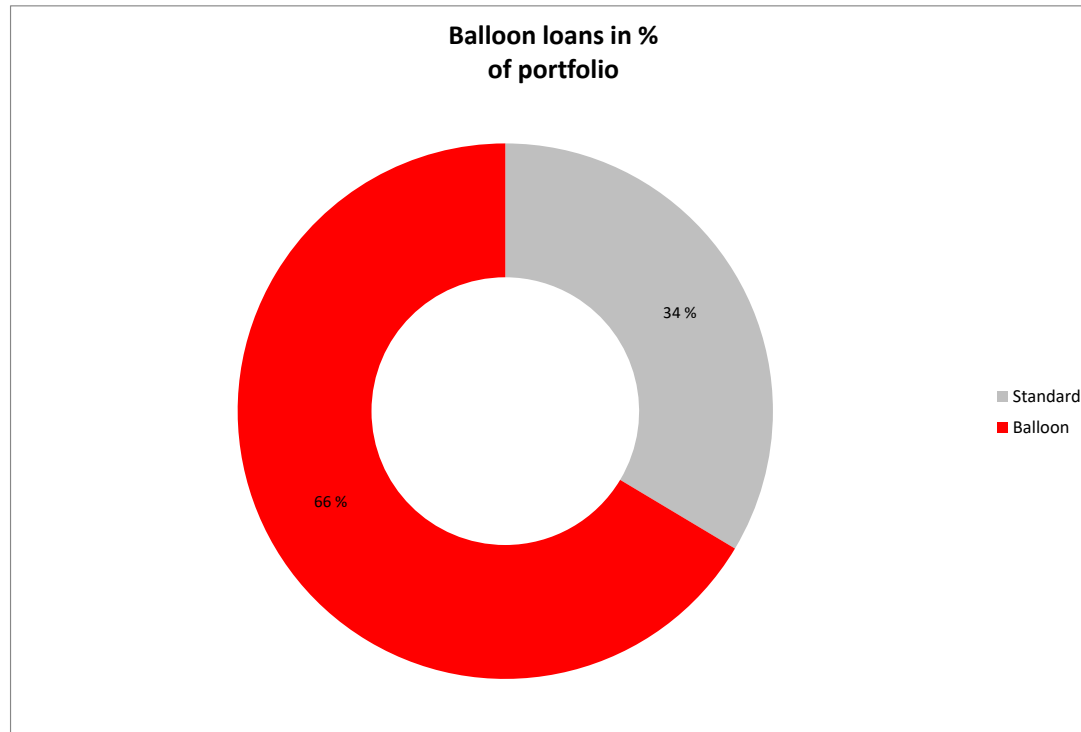
Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	15 553		128 498 695	33,6 %	4 007	0,0 %	36,2	24,7
Balloon	11 664		254 193 299	66,4 %	110 459 789	43,5 %	40,1	25,3
Total	27 217		382 691 995	100 %	110 463 795	29 %	38,7	25,1

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from	25.04.2022
	to	25.05.2022
	=	30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

16.a # loans per borrower



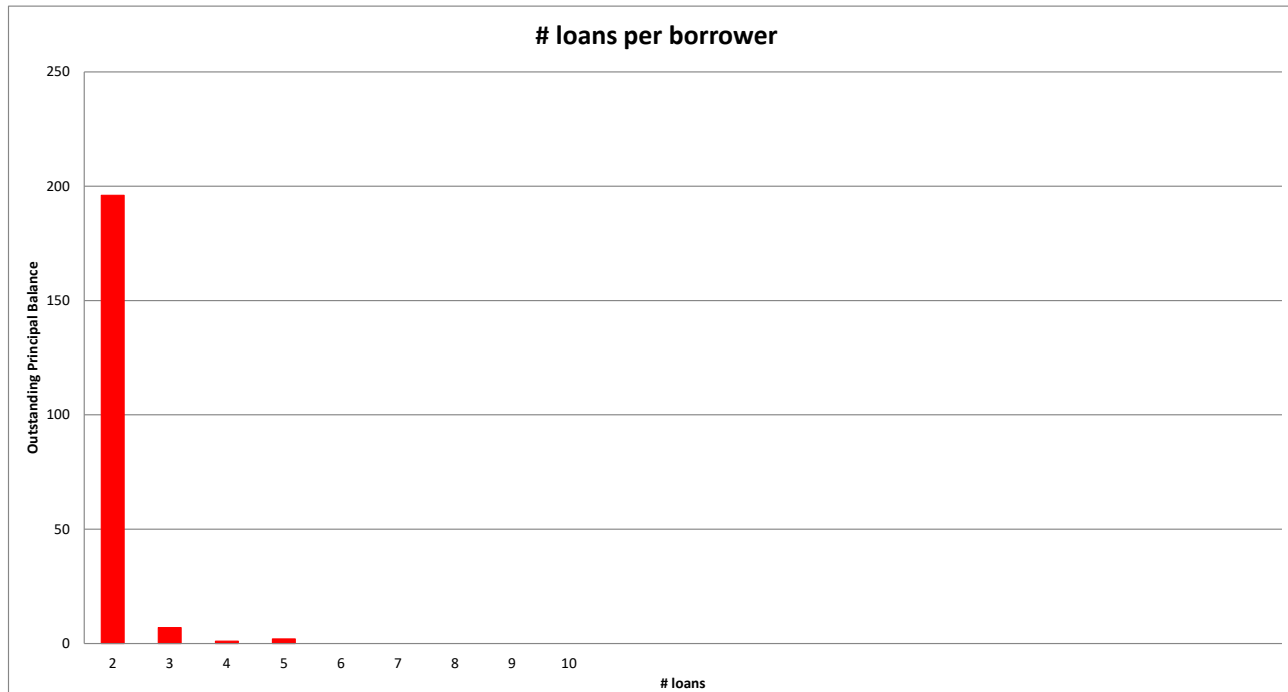
Reporting Date		30.05.2022			
Payment date		25.05.2022			
Period No		18			
Monthly Period		01.04.2022			
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	26 790	375 353 717	98,08 %
2	196	6 775 714	1,77 %
3	7	346 634	0,09 %
4	1	35 627	0,01 %
5	2	180 302	0,05 %
6			
7			
8			
9			
10			
Total:	26 996	382 691 995	100,0 %

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

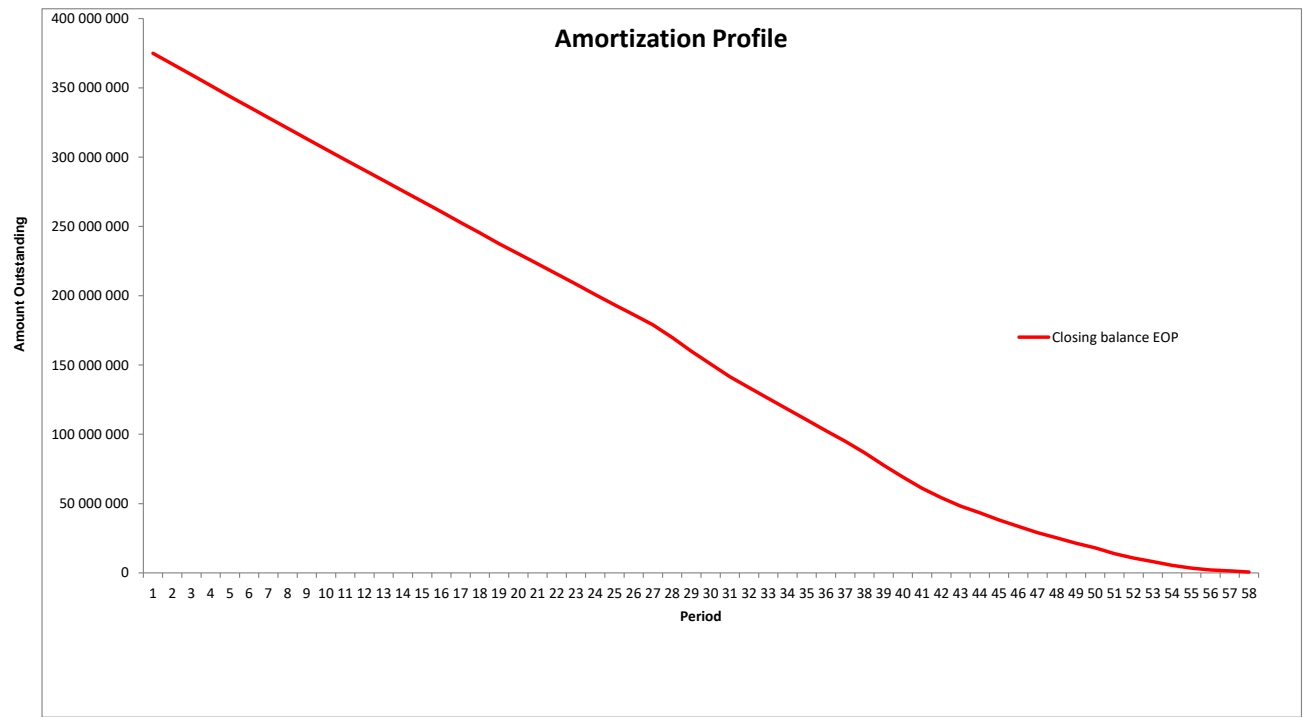
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	382 691 995	374 920 606	7 771 389	702 353	2,22 %	97,97 %
2	374 920 606	367 193 627	7 726 979	686 966	2,22 %	95,95 %
3	367 193 627	359 476 108	7 717 520	671 648	2,22 %	93,93 %
4	359 476 108	351 645 850	7 830 258	656 507	2,21 %	91,89 %
5	351 645 850	343 852 119	7 793 731	641 135	2,21 %	89,85 %
6	343 852 119	336 162 178	7 689 941	625 819	2,21 %	87,84 %
7	336 162 178	328 513 202	7 648 976	610 672	2,20 %	85,84 %
8	328 513 202	320 858 945	7 654 257	595 708	2,20 %	83,84 %
9	320 858 945	313 224 639	7 634 306	580 749	2,19 %	81,85 %
10	313 224 639	305 626 074	7 598 564	565 870	2,19 %	79,86 %
11	305 626 074	298 092 538	7 533 536	551 065	2,19 %	77,89 %
12	298 092 538	290 528 171	7 564 367	536 414	2,18 %	75,92 %
13	290 528 171	283 073 904	7 454 267	521 743	2,18 %	73,97 %
14	283 073 904	275 543 168	7 530 736	507 194	2,17 %	72,00 %
15	275 543 168	268 149 626	7 393 542	492 516	2,17 %	70,07 %
16	268 149 626	260 574 746	7 574 880	478 139	2,16 %	68,09 %
17	260 574 746	252 867 869	7 706 877	463 242	2,15 %	66,08 %
18	252 867 869	245 242 148	7 625 721	448 598	2,15 %	64,08 %
19	245 242 148	237 569 602	7 672 546	433 989	2,14 %	62,08 %
20	237 569 602	230 355 029	7 214 573	419 398	2,14 %	60,19 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	30.05.2022					
Payment date	25.05.2022					
Period No	18					
Monthly Period	01.04.2022					
Interest Period	from	25.04.2022	to	25.05.2022	=	30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	18				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days

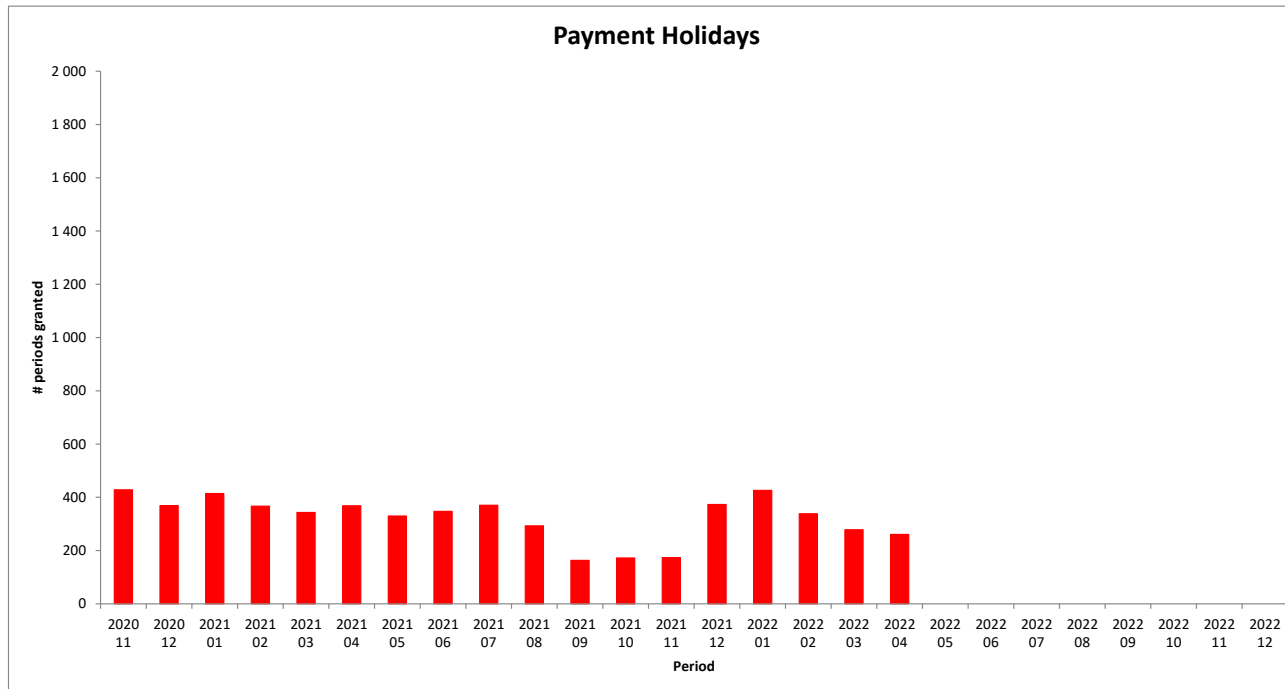
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2020 11	428	556	192 618	9 244 903	
2020 12	369	471	128 552	7 461 995	
2021 01	414	579	195 860	9 192 251	
2021 02	367	512	168 583	8 023 790	
2021 03	343	471	153 683	8 018 179	
2021 04	368	512	177 988	8 205 864	
2021 05	330	466	152 079	7 454 113	
2021 06	347	460	129 017	6 959 564	
2021 07	370	474	139 037	7 079 668	
2021 08	293	360	106 689	5 724 723	
2021 09	163	211	65 334	3 408 453	
2021 10	172	210	56 468	3 205 305	
2021 11	174	250	72 814	3 405 310	
2021 12	373	455	120 210	6 224 684	
2022 01	426	587	179 514	8 774 934	
2022 02	338	473	151 562	6 648 349	
2022 03	278	359	116 256	5 172 281	
2022 04	261	343	105 591	4 862 310	
2022 05					
2022 06					
2022 07					
2022 08					
2022 09					
2022 10					
2022 11					
2022 12					
Total:	5 814	7 749	2 411 857	119 066 677	

Payment Holiday

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	18				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

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

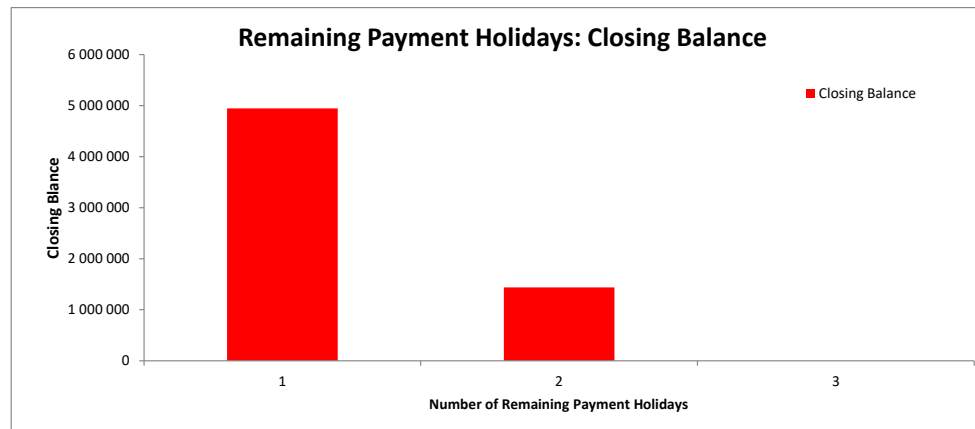
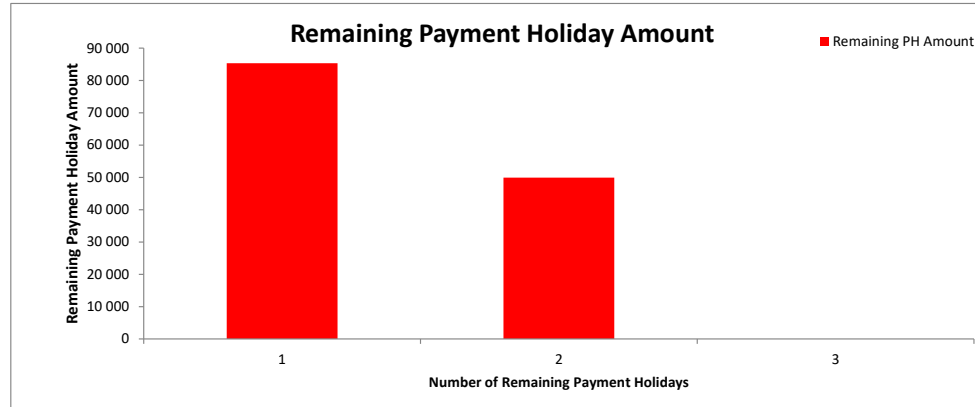


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	259	85 325	4 946 496
	2	82	49 947	1 437 163
	3			
	Total	341	135 272	6 383 659

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.d Remaining Payment Holidays

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



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.a Downpayment



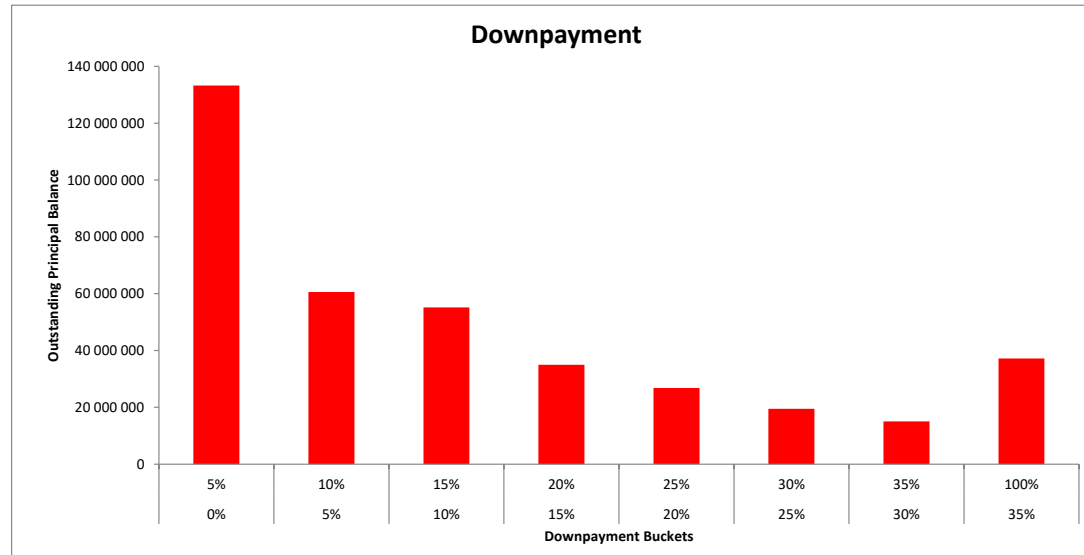
Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	8 172	133 257 500	34,82 %	41,0	25,0
	5 %	10 %	3 490	60 605 281	15,84 %	40,1	25,4
	10 %	15 %	3 709	55 202 228	14,42 %	38,7	25,2
	15 %	20 %	2 556	35 012 673	9,15 %	37,3	25,2
	20 %	25 %	2 011	26 840 063	7,01 %	37,1	25,2
	25 %	30 %	1 539	19 514 246	5,10 %	36,7	25,2
	30 %	35 %	1 325	15 035 768	3,93 %	35,4	25,5
	35 %	100 %	4 415	37 224 237	9,73 %	33,4	24,5
			27 217	382 691 995	100 %	38,7	25,1

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19.b Downpayment

Reporting Date	30.05.2022		
Payment date	25.05.2022		
Period No	18		
Monthly Period	01.04.2022		
Interest Period	from	25.04.2022	to 25.05.2022 = 30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.a Vehicle Condition



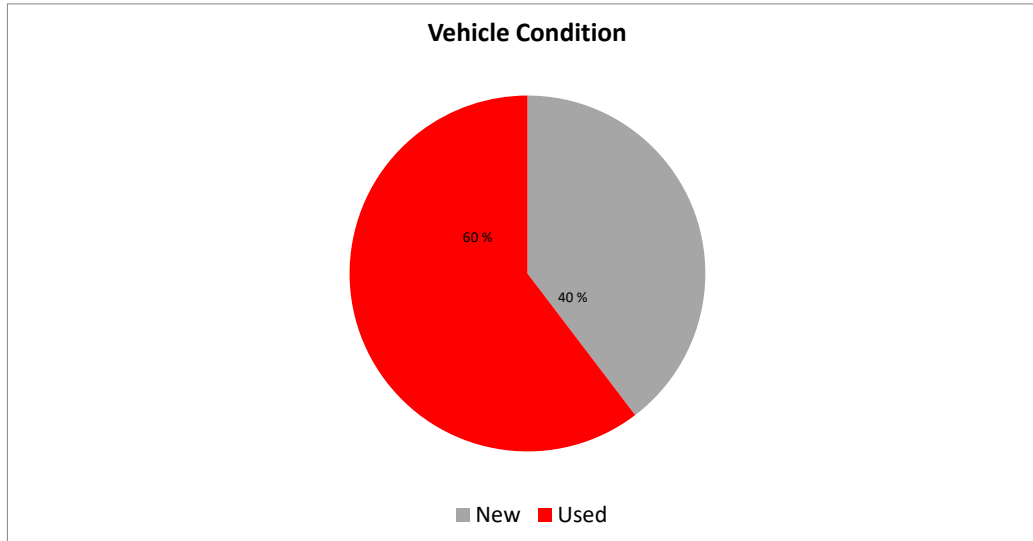
Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from	25.04.2022 to 25.05.2022 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	7 834	151 722 822	39,65 %	38,1	25,2
	Used	19 383	230 969 173	60,35 %	39,2	25,1
	Total	27 217	382 691 995	100 %	38,7	25,1

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20.b Vehicle Condition

Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from	25.04.2022
	to	25.05.2022
	=	30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.a Borrower Type



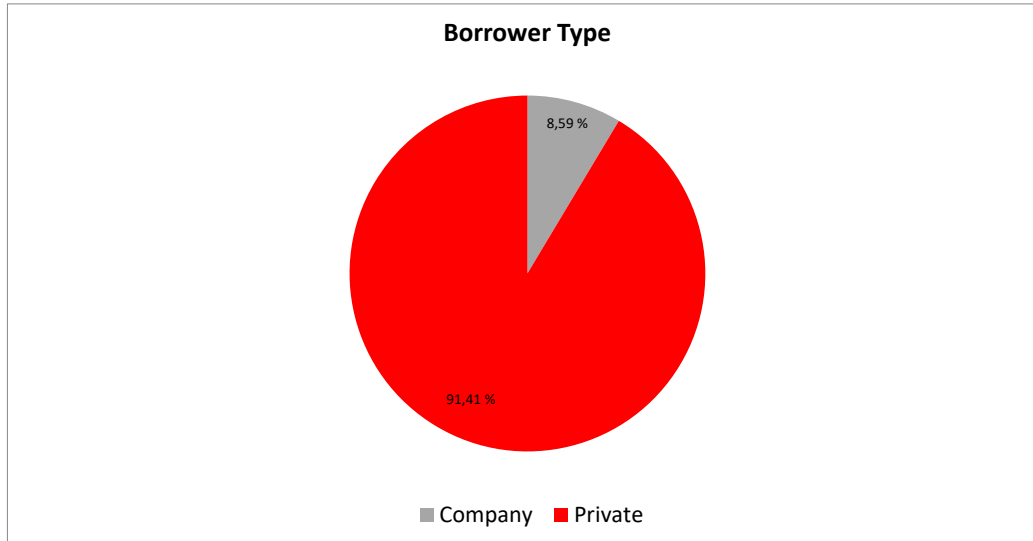
Reporting Date	30.05.2022
Payment date	25.05.2022
Period No	18
Monthly Period	01.04.2022
Interest Period	from 25.04.2022 to 25.05.2022 = 30 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 023	32 880 279	8,59 %	31,1	26,9
	Private	25 194	349 811 715	91,41 %	39,5	24,9
	Total	27 217	382 691 995	100 %	38,7	25,1

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	18				
Monthly Period	01.04.2022				
Interest Period	from 25.04.2022	to	25.05.2022	=	30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	18				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days

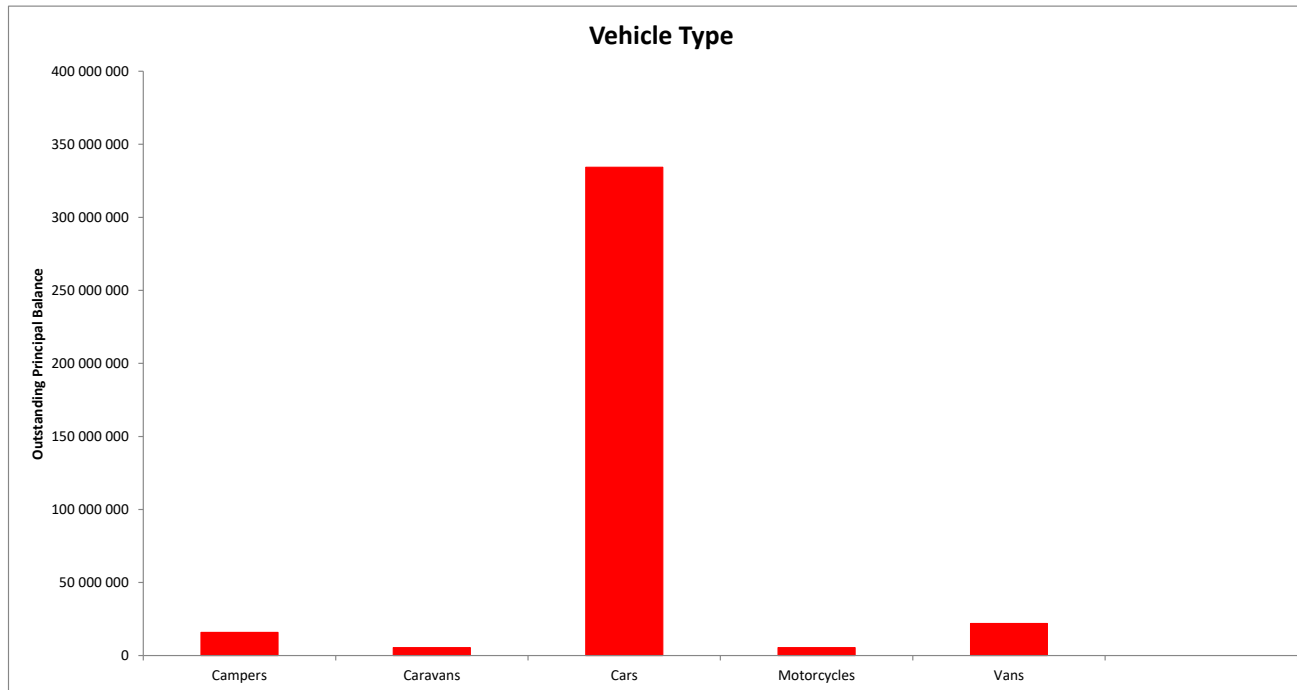


TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	529	15 815 773	4,13 %	42,5	23,3
	Caravans	388	5 413 528	1,41 %	41,7	23,9
	Cars	23 895	334 229 444	87,34 %	38,9	25,2
	Motorcycles	650	5 363 466	1,40 %	35,5	23,2
	Vans	1 755	21 869 785	5,71 %	34,1	26,0
		27 217	382 691 995	100 %	38,7	25,1

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Monthly Investor Report

22.b Vehicle type

Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days



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 Monthly Investor Report

23.a Restructured Loans



Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

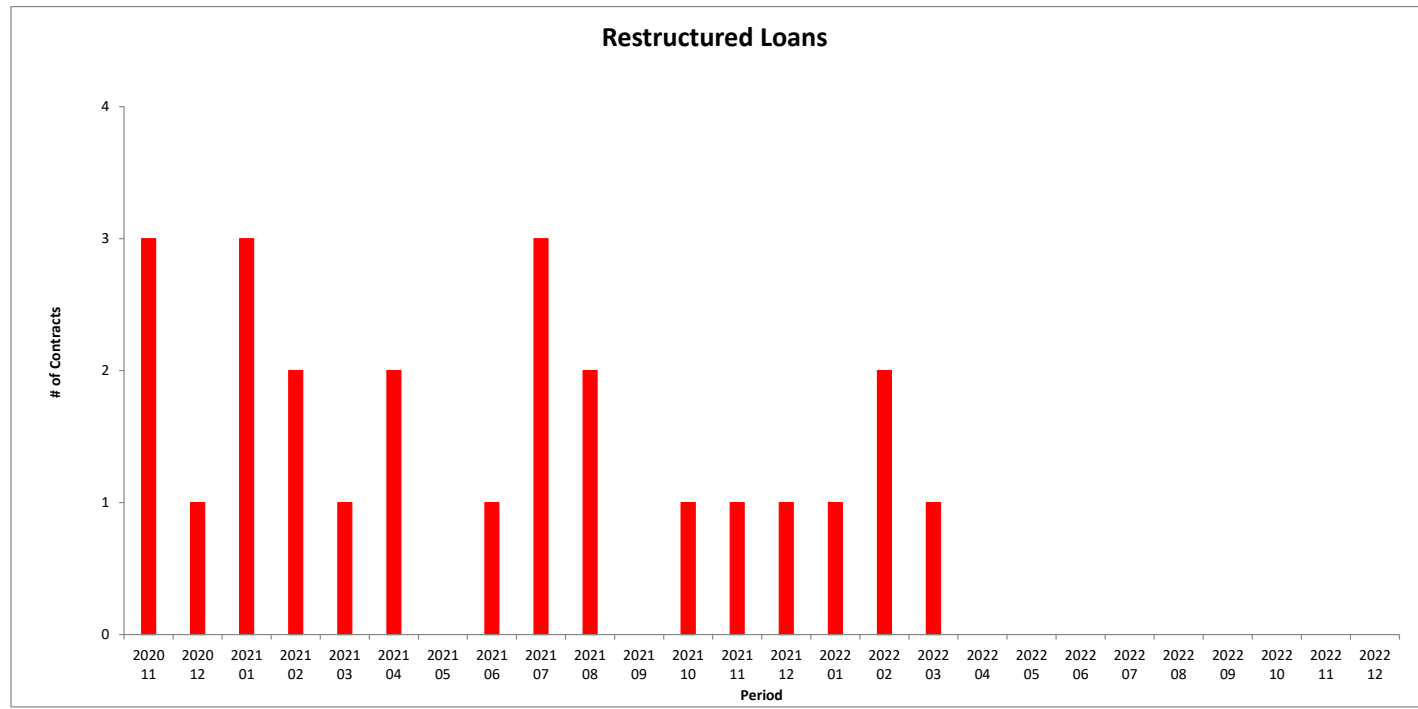
TOTAL		
Period	No	Outstanding balance
2020 11	3	42 294
2020 12	1	12 947
2021 01	3	38 055
2021 02	2	49 871
2021 03	1	45 445
2021 04	2	117 015
2021 05	0	0
2021 06	1	48 785
2021 07	3	66 845
2021 08	2	11 989
2021 09	0	0
2021 10	1	11 393
2021 11	1	3 407
2021 12	1	43 774
2022 01	1	5 761
2022 02	2	10 307
2022 03	1	10 885
2022 04	0	0
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
	25	518 773

Restructured

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	18				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	18				
Monthly Period	from	01.04.2022	to	25.05.2022	= 30 days
Interest Period					

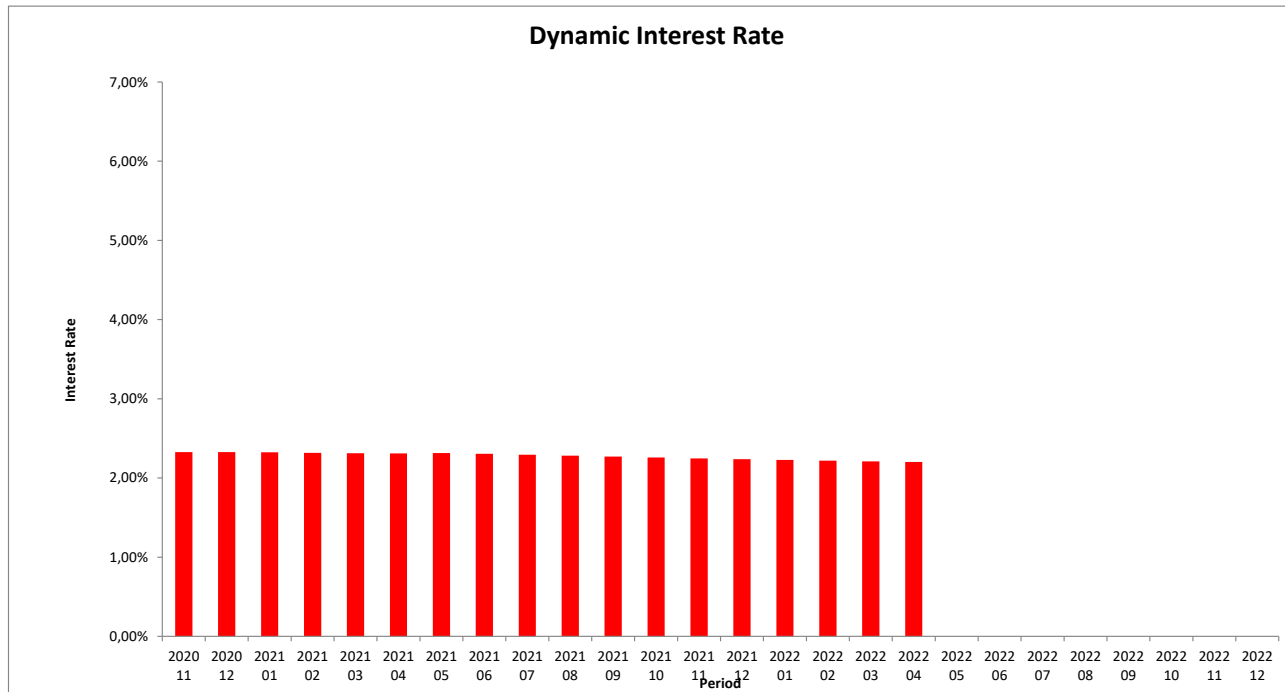
TOTAL		
Period	Closing balance	WA Interest rate
2020 11	596 759 291	2,33 %
2020 12	627 427 036	2,33 %
2021 01	628 336 885	2,32 %
2021 02	627 092 170	2,32 %
2021 03	624 523 955	2,31 %
2021 04	624 899 859	2,31 %
2021 05	624 813 092	2,31 %
2021 06	598 936 663	2,30 %
2021 07	575 853 839	2,29 %
2021 08	551 501 127	2,28 %
2021 09	526 407 071	2,27 %
2021 10	503 047 002	2,26 %
2021 11	480 620 270	2,25 %
2021 12	460 641 076	2,24 %
2022 01	441 042 536	2,23 %
2022 02	421 671 896	2,22 %
2022 03	400 967 872	2,21 %
2022 04	382 691 995	2,20 %
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		

Interest rate evolution

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	18				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	30.05.2022			
Payment date	25.05.2022			
Period No	18			
Monthly Period	01.04.2022			
Interest Period	from	25.04.2022	to	25.05.2022 = 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				
2022 06				
2022 07				
2022 08				
2022 09				
2022 10				
2022 11				
2022 12				

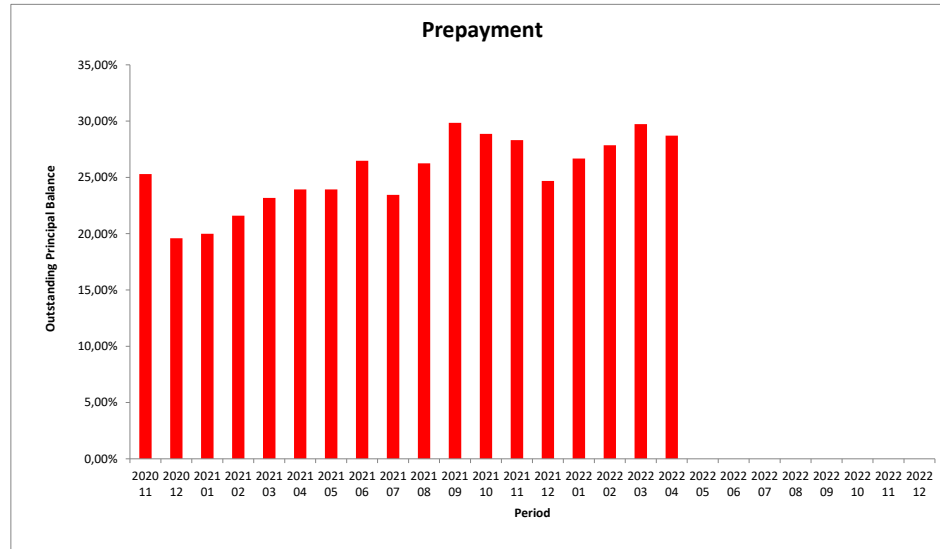
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	30.05.2022				
Payment date	25.05.2022				
Period No	18				
Monthly Period	01.04.2022				
Interest Period	from	25.04.2022	to	25.05.2022	= 30 days



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26. Delinquency



Reporting Date	30.05.2022					
Payment date	25.05.2022					
Period No	18					
Monthly Period	from	01.04.2022	to	25.05.2022	=	30 days
Interest Period	25.04.2022					

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2020	11	596 759 291	32 104	559 697 267	1 831	33 483 189	131	2 906 442	30	521 785	7	150 608	-	-	-	-	1	4 367	
	12	627 427 036	34 181	593 489 612	1 596	29 511 927	158	3 117 706	38	956 412	16	226 524	6	124 855	-	-	-	-	
2021	1	628 336 885	34 320	589 982 636	1 794	31 835 460	232	5 161 615	38	711 197	14	327 141	13	219 816	5	99 019	1	2 683	
	2	627 092 170	34 579	587 923 243	1 786	33 020 049	233	4 197 488	48	1 077 182	26	456 456	13	316 918	8	100 834	5	99 019	
	3	624 523 955	35 304	594 488 491	1 381	24 830 220	166	3 107 059	53	905 286	32	701 987	19	318 015	9	172 895	13	179 528	
	4	624 899 859	35 594	593 682 251	1 381	24 341 630	243	4 786 738	59	948 541	27	458 723	17	383 133	17	298 844	14	178 955	
	5	624 813 092	35 405	585 133 911	1 903	32 689 364	248	4 530 345	79	1 367 500	33	568 602	12	257 476	11	265 894	23	414 737	
	6	598 936 663	34 349	559 312 821	1 964	33 044 584	227	4 106 683	88	1 514 307	32	533 476	17	297 502	7	127 290	15	310 140	
	7	575 853 839	33 701	540 818 419	1 640	28 178 384	247	4 305 751	78	1 412 273	29	348 683	28	527 081	14	263 249	11	135 634	
	8	551 501 127	32 460	513 982 365	1 783	30 259 381	257	4 874 415	76	1 311 685	31	523 918	20	300 648	16	248 715	22	336 471	
	9	526 407 071	31 666	495 173 555	1 505	25 356 265	204	3 672 903	67	1 358 837	29	453 876	13	188 047	11	203 588	24	270 003	
	10	503 047 002	30 435	469 346 049	1 698	27 347 133	203	3 840 814	91	1 426 294	33	628 497	19	266 904	9	191 310	13	201 169	
	11	480 620 270	29 683	450 805 909	1 471	22 977 881	252	4 530 683	66	1 178 845	40	655 478	17	287 241	11	184 234	11	179 062	
	12	460 641 076	29 019	433 610 141	1 289	19 317 305	280	5 076 147	76	1 396 434	35	706 455	27	416 986	6	117 607	15	248 827	
2022	1	441 042 536	27 825	409 078 838	1 583	23 938 432	306	5 187 429	77	1 381 856	42	799 090	21	432 570	16	224 322	13	187 970	
	2	421 671 896	27 101	392 375 093	1 477	21 854 677	255	4 366 189	86	1 592 741	43	845 850	21	364 469	14	272 877	24	353 502	
	3	400 967 872	26 299	374 895 143	1 389	20 222 374	187	2 986 561	79	1 249 237	54	1 001 100	22	393 337	13	220 120	17	311 946	
	4	382 691 995	25 591	357 711 264	1 216	18 097 081	258	4 213 669	60	961 106	51	823 516	26	582 418	15	302 941	18	262 132	
	5																		
	6																		
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	9																		
	10																		
	11																		
	12																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2020 Q4			2021 Q1			2021 Q2			2021 Q3			2021 Q4		
			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
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	262 132	18															
2022 3																	
2022 4																	
2023 1																	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2022 Q1			2022 Q2			2022 Q3			2022 Q4			2023 Q1		
			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									
2021 1	281 230	19	0	182 949	98 281	0	182 949	98 281									
2021 2	903 831	52	228 948	576 902	326 929	8 107	585 009	318 822									
2021 3	742 108	57	122 678	439 589	302 519	16 443	456 032	286 075									
2021 4	629 057	39	115 284	170 359	458 698	23 921	194 280	434 778									
2022 1	853 418	54	45 684	45 684	807 733	51 405	97 089	756 328									
2022 2	262 132	18				45	45	262 087									
2022 3																	
2022 4																	
2023 1																	

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28. Priority of Payments - Revenue



Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 307 621,86	EUR
Senior Expenses	-	10 786,64	EUR
Servicing Fee	-	159 455,00	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	83 877,89	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	-	262 132,16	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	103 520,12	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	-	536 183,05	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	771 485,02	EUR
Senior Expenses	-	10 232,73	EUR
Issuer Swap Interest Amount	-	83 877,89	EUR
Interest Class A Notes	-	45 377,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	11 158,00	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	-	262 132,16	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	103 520,12	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	-	103 520,12	EUR

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29. Priority of Payments - Redemption



Reporting Date	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	18 013 745,12	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller	-	-	EUR
Balance to be Credited to the Reinvestment Principal Ledger	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	18 013 745,12	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	18 275 877,28	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	-	18 275 877,28	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	-	-	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 occurrence 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	103 520,12	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	536 183,05	EUR
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30. Transaction Costs



Reporting Date	30.05.2022
Payment date	25.05.2022
Period No	18
Monthly Period	01.04.2022
Interest Period	from 25.04.2022 to 25.05.2022 = 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	10 786,64			
Interest accrued for the Period	EUR	208 202,00	45 377,00	11 158,00	151 667,00
Cumulative Interest accrued	EUR	4 412 020,00	1 231 792,00	212 611,00	2 967 617,00
Interest Payments	EUR	208 202,00	45 377,00	11 158,00	151 667,00
Cumulative Interest Payments	EUR	4 412 020,00	1 231 792,00	212 611,00	2 967 617,00
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	30.05.2022	
Payment date	25.05.2022	
Period No	18	
Monthly Period	01.04.2022	
Interest Period	from 25.04.2022	to 25.05.2022 = 30 days



Class A Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class A Notes	342 467 872
Interest Period Start	25.04.2022
Interest Period End	25.05.2022
Interest Days	30
Settlement Date	25.05.2022
Party A Floating Interest Rate	0,159 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 45 376,99
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 71 347,47

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	25.04.2022
Interest Period End	25.05.2022
Interest Days	30
Settlement Date	25.05.2022
Party A Floating Interest Rate	0,439 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 11 157,92
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 12 530,42

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31. Contact Details



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Reporting Date	30.05.2022								
Payment date	25.05.2022								
Period No	18								
Monthly Period	01.04.2022								
Interest Period	from 25.04.2022	to	25.05.2022	=	30 days				