

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Index	Page
1	1
2	2
3	3
4	4
5 a	5
5 b	6
6	7
7	8
8	9
9 a	10
9 b	11
10 a	12
10 b	13
11 a	14
11 b	15
12 a	16
12 b	17
13 a	18
13 b	19
14 a	20
14 b	21
15 a	22
15 b	23
16 a	24
16 b	25
17 a	26
17 b	27
18 a	28
18 b	29
18 c	30
18 d	31
19 a	32
19 b	33
20 a	34
20 b	35
21 a	36
21 b	37
22 a	38
22 b	39
23 a	40
23 b	41
24	42
25	43
26	44
27	45
28	46
29	47
30	48
31	49
32	50

Reporting Date	28.06.2023				
Payment date	26.06.2023			Following payment dates:	25.07.2023
Period No	31				25.08.2023
Monthly Period	01.05.2023				
Interest Period	from 25.05.2023		to	26.06.2023	= 32 days
Cut-Off date	31.05.2023				

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from 25.05.2023	to 26.06.2023 = 32 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
Outstanding receivables		
Opening balance prior to replenishment	210 790 869,46	EUR
Scheduled Loan Principal Repayments (+MC)	5 632 709,47	EUR
Prepayments	5 945 858,99	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	11 578 568,46	EUR
New Defaulted Auto Loans in Period	155 637,99	EUR
Closing balance prior to replenishment	199 056 663,01	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	199 056 663,01	EUR
Principal Recoveries on loans in default	161 783,47	EUR
Total revenue collections		
Total Revenue Received in Period	670 332,37	EUR
# Loans		
At beginning of period	18 386	Loans
Replenished contracts this period	-	Loans
Paid in Full	696	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	18	Loans
At end of period	17 672	Loans

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	28.06.2023				
Payment date	26.06.2023				
Period No	31				
Monthly Period	01.05.2023				
Interest Period	from 25.05.2023	to	26.06.2023	=	32 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	858 157,21	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	1 815,16	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	62 243,30	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	922 215,67	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	340 609,48	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	668 825,85	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	13 282,93	EUR
g. Liquidity Reserve Excess Amount	48 960,37	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 071 678,63	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



Reporting Date	28.06.2023				
Payment date	26.06.2023				
Period No	31				
Monthly Period	01.05.2023				
Interest Period	from 25.05.2023	to	26.06.2023	=	32 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	11 578 568,46	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	11 578 568,46	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 578 568,46	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	155 637,99	EUR
Total Amount for Issuer Available Redemption Receipts	11 734 206,45	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	28.06.2023
Payment date	26.06.2023
Period No	31
Monthly Period	01.05.2023
Interest Period	from 25.05.2023 to 26.06.2023 = 32 days

Note Balance

Beginning of Period	210 790 869,46 EUR
End of Period	199 056 663,01 EUR

Liquidity Balance

Beginning of Period	0,5 %	1 019 071,34 EUR
Cash Outflow		46 300,81 EUR
Cash Inflow		- EUR
End of Period	0,5 %	972 770,53 EUR
Required Reserve Amount	0,5 %	972 770,53 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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

5a. Performance Data



Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from 25.05.2023	to 26.06.2023 = 32 days

Asset Balance

Opening balance prior to replenishment	210 790 869,46	EUR
Closing balance prior to replenishment	199 056 663,01	EUR
Closing Balance post replenishment	199 056 663,01	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	182 593 852,22	91,73 %	16 321
1-29 days past due	11 933 388,40	5,99 %	1 002
Delinquent Receivables:			
30-59 days past due	2 458 294,50	1,23 %	186
60-89 days past due	1 196 081,86	0,60 %	93
90-119 days past due	511 646,28	0,26 %	40
120-149 days past due	204 545,41	0,10 %	20
150-179 days past due	158 854,34	0,08 %	10
Total Performing and Delinquent	199 056 663	100,00 %	17 672
Current Period Defaults	155 637,99		18
Cumulative Defaults	6 934 722,53		483
Current Period Principal Recoveries	161 783,47		
Cumulative Principal Recoveries	4 034 637,22		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,45 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,45 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,46 %	

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

	31,07 %	
[A] Aggregate Outstanding Asset Principal Amount	199 056 663,01	
[B] Aggregate principal balance of Defaulted Contracts	6 934 722,53	
[C] Recoveries received on such Defaulted Contracts	4 034 637,22	
[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	2,28 %	NO
[B] Delinquency Ratio, preceding Payment Date	2,27 %	
[C] Delinquency Ratio, second preceding Payment Date	2,00 %	

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]	33 923 237,97
Class B Principal Amount [1]	17 686 474,50
Class C Principal Amount [2]	16 236 763,47
[B] Aggregated Outstanding Note Principal Amount	210 790 869,46

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

5b. Concentration limits



Reporting Date	28.06.2023
Payment date	26.06.2023
Period No	31
Monthly Period	01.05.2023
Interest Period	from 25.05.2023 to 26.06.2023 = 32 days

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

Weighted average interest rate (min 2.2%)	2,09 %
Weighted average months to maturity (max 57)	27,54*
Used Vehicles (max 69%)	57,08 %
Balloon Loans (max 63%)	71,90 %
Corporate Borrowers (max 11%)	7,25 %
IRB (min 95%)	95,68 %

*Bucket-based as found in IR

** Pre adjustments to full-fill CL limits

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

6. Note Principal



Reporting Date	28.06.2023
Payment date	26.06.2023
Period No	31
Monthly Period	01.05.2023
Interest Period	from 25.05.2023 to 26.06.2023 = 32 days

Note Principal

	Class A	Class B	Class C	
Beginning of Period	176 867 631,49	17 686 474,50	16 236 763,47	EUR
Sequential Amortization	-	-	-	EUR
Pro Rata Amortization	9 845 783,68	984 562,30	903 860,47	EUR
End of Period	167 021 847,81	16 701 912,20	15 332 903,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	155 637,99	EUR
Credit PDL	-	-	155 637,99	EUR
End of Period	-	-	-	EUR

Net Note Principal

Beginning of Period	176 867 631,49	17 686 474,50	16 236 763,47	EUR
End of Period	167 021 847,81	16 701 912,20	15 332 903,00	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	28.06.2023		
Payment date	26.06.2023		
Period No	31		
Monthly Period	01.05.2023		
Interest Period	from	25.05.2023	to 26.06.2023 = 32 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		25.10.2030	25.10.2030	25.10.2030
Rating (Fitch/S&P)		AAA(sf) / Aaa(sf)	AA+(sf) / A(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 500	5 915	305	280
Current Note Information				
Outstanding Opening Balance	210 790 869,46	176 867 631,49	17 686 474,50	16 236 763,47
Available Distribution Amount	11 734 206,45			
Amortisation	11 734 206,45			
Redemption per Class	11 734 206,45	9 845 783,68	984 562,30	903 860,47
Redemption per Note		1 664,55	3 228,07	3 228,07
Outstanding Closing Balance		167 021 847,81	16 701 912,20	15 332 903,00
Net Outstanding Closing Balance	199 056 663,01	167 021 847,81	16 701 912,20	15 332 903,00
Current Tranching	100 %	83,91 %	8,39 %	7,70 %
Current Pool Factor		0,28	0,55	0,55

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		32	32	30
Principal Outstanding per Note Beginning of Period		29 901,54	57 988,44	57 988,44
>Principal Repayment per note		1 664,55	3 228,07	3 228,07
Principal Outstanding per Note End of Period		28 237,00	54 760,37	54 760,37
>Interest accrued for the period		102,12	212,47	314,10
Interest Payment	756 774,99	604 022,61	64 803,24	87 949,14
Interest Payment per Note		102,12	212,47	314,10

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)		18,81 %	10,42 %	2,72 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		19,35 %	10,96 %	2,72 %
Current CE (Subordination)		16,09 %	7,70 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		16,63 %	8,24 %	0,00 %

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28.06.2023
Payment date 26.06.2023
Period No 31
Monthly Period 01.05.2023 to 26.06.2023 = 32 days
Interest Period : 25.05.2023 to 26.06.2023 = 32 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	No rating	No rating	No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating	No rating	No rating	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	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 within 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.

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

9.a Original Portfolio Principal Balance

Reporting Date	28.06.2023		
Payment date	26.06.2023		
Period No	31		
Monthly Period	01.05.2023		
Interest Period	from 25.05.2023	to 26.06.2023	= 32 days



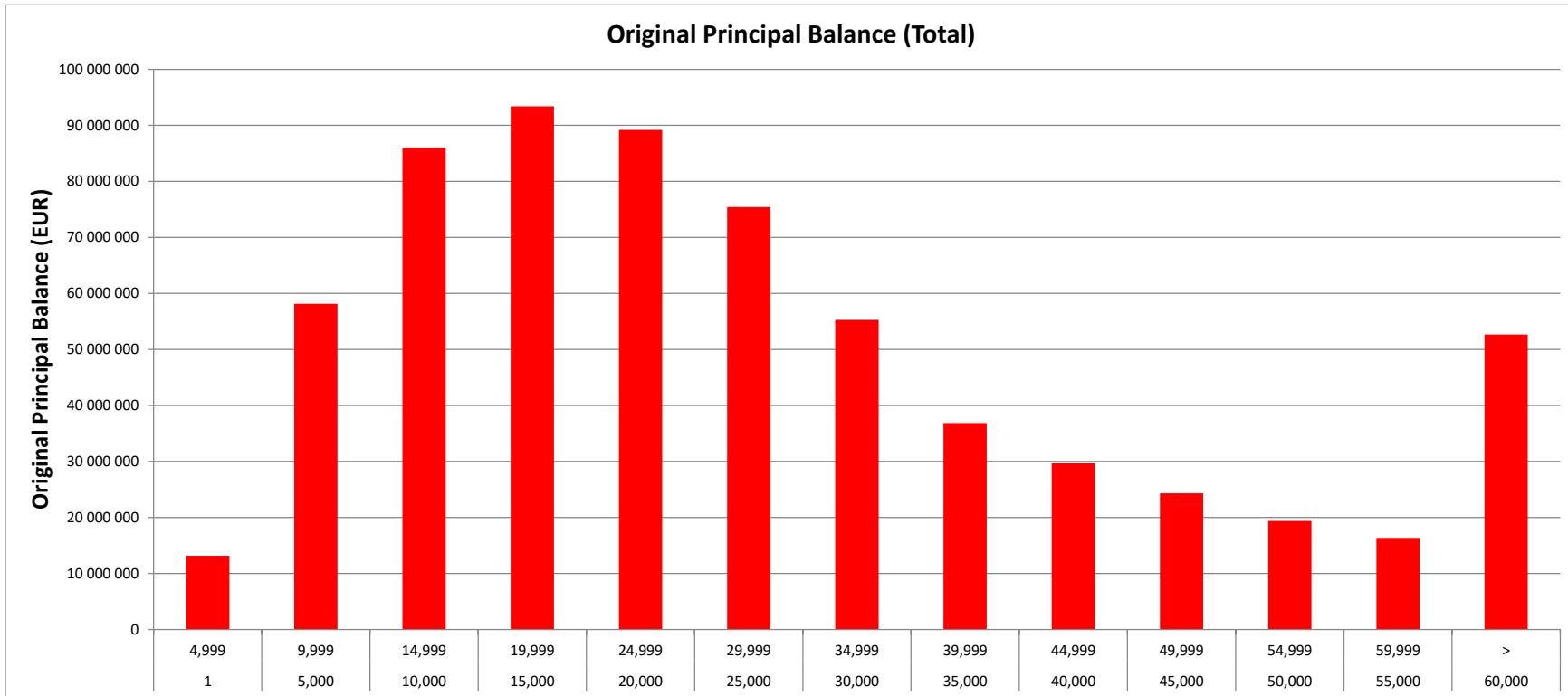
Average amount - all: 18 113

	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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from 25.05.2023	to 26.06.2023 = 32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from 25.05.2023	to 26.06.2023 = 32 days



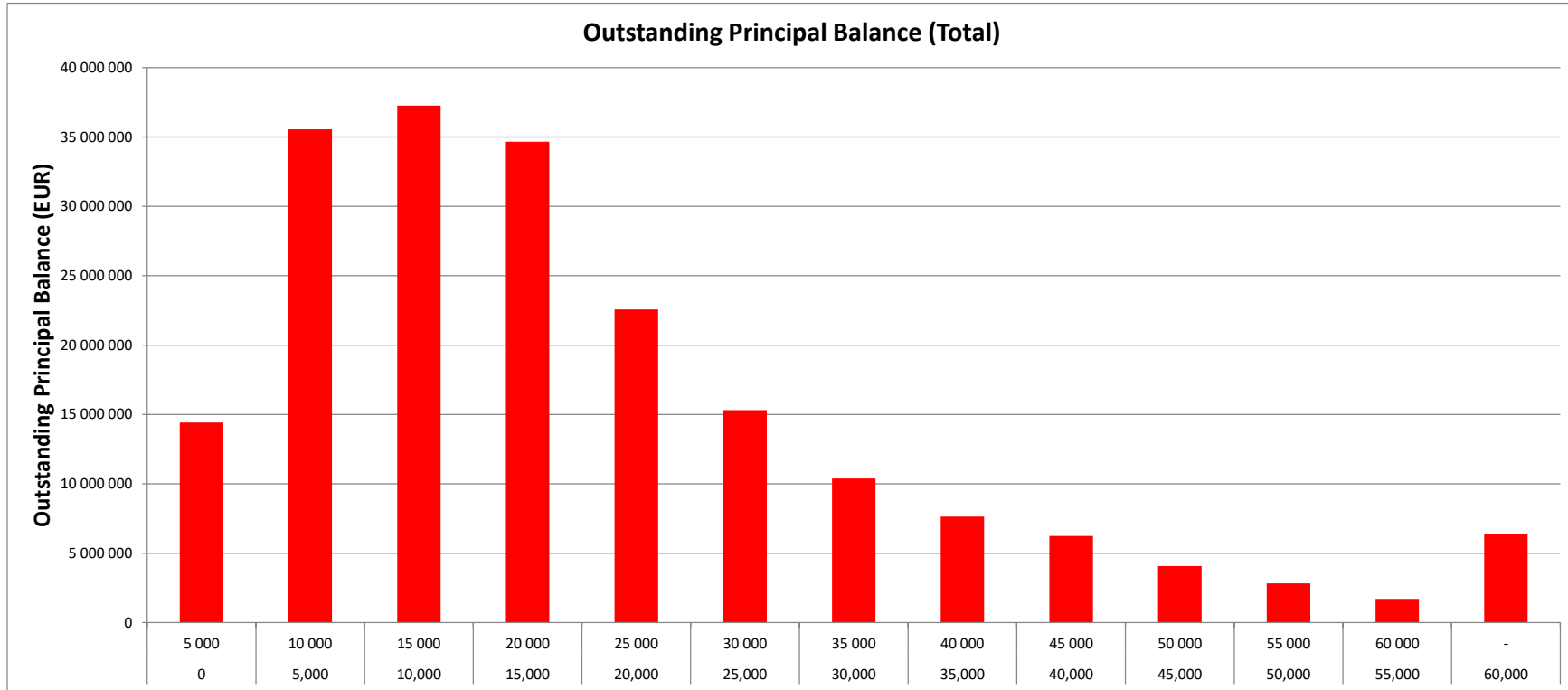
Average amount - all: 11 264

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 269	14 428 546	7,25 %	17,9	40,3
	5 000	10 000	4 870	35 550 319	17,86 %	25,3	38,6
	10 000	15 000	3 027	37 264 217	18,72 %	27,1	38,3
	15 000	20 000	2 005	34 655 465	17,41 %	28,1	37,8
	20 000	25 000	1 019	22 570 964	11,34 %	28,8	37,1
	25 000	30 000	561	15 311 013	7,69 %	30,8	36,2
	30 000	35 000	320	10 381 837	5,22 %	30,9	35,9
	35 000	40 000	204	7 643 317	3,84 %	31,9	36,4
	40 000	45 000	148	6 244 535	3,14 %	31,9	35,7
	45 000	50 000	86	4 080 530	2,05 %	31,1	35,8
	50 000	55 000	54	2 829 605	1,42 %	31,7	36,0
	55 000	60 000	30	1 712 364	0,86 %	30,9	36,3
	60 000	-	79	6 383 953	3,21 %	29,6	35,9
	Total		17 672	199 056 663	100 %	27,5	37,6

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from 25.05.2023	to 26.06.2023 = 32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.a Geographical Distribution



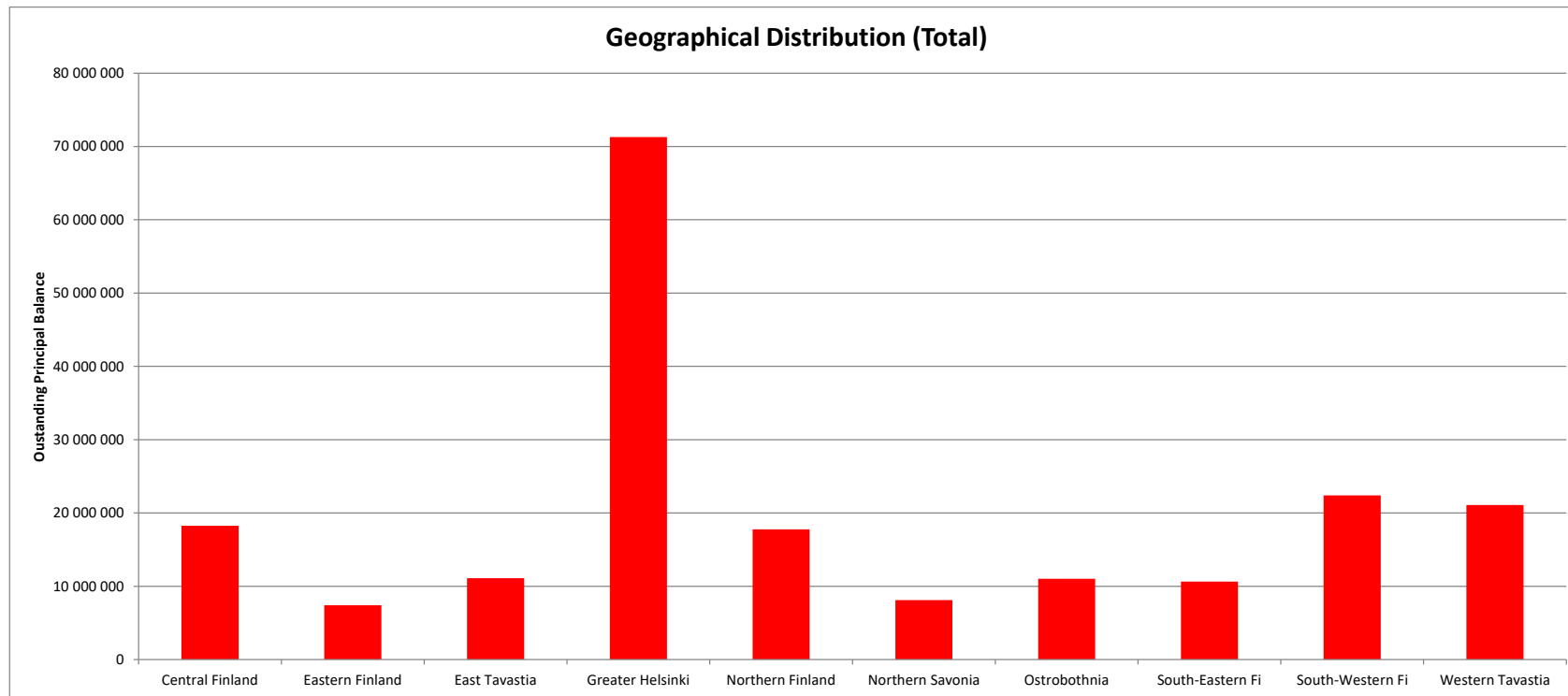
Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from 25.05.2023	to 26.06.2023 = 32 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 818	18 250 816	9,17 %	25,8	37,8	
Eastern Finland	731	7 403 725	3,72 %	27,7	38,2	
East Tavastia	987	11 087 279	5,57 %	27,8	37,9	
Greater Helsinki	5 578	71 280 656	35,81 %	27,6	37,5	
Northern Finland	1 558	17 773 669	8,93 %	28,0	37,8	
Northern Savonia	787	8 119 062	4,08 %	26,1	38,0	
Ostrobothnia	1 196	11 027 675	5,54 %	27,7	37,9	
South-Eastern Fi	1 053	10 632 429	5,34 %	27,9	37,2	
South-Western Fi	2 063	22 392 932	11,25 %	28,4	37,6	
Western Tavastia	1 901	21 088 421	10,59 %	27,4	37,6	
Total	17 672	199 056 663	100 %	27,5	37,6	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from	25.05.2023
	to	26.06.2023
	=	32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from 25.05.2023	to 26.06.2023 = 32 days

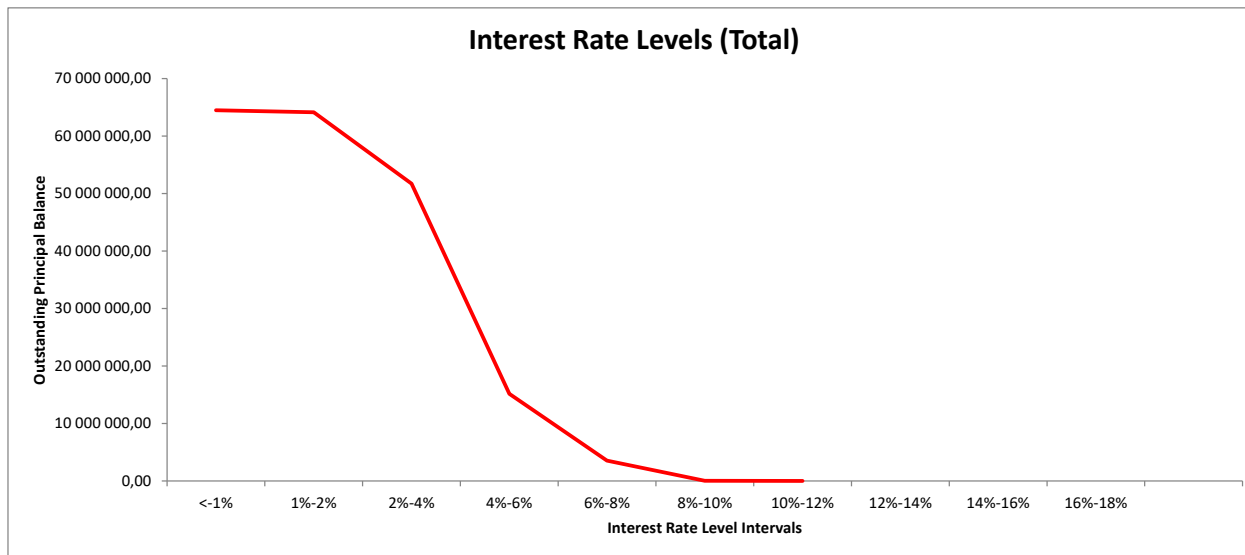
	TOTAL							
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
Interest distribution	0 %	1 %	5 045	64 489 538	32,40 %	25,7	38,3	
	1 %	2 %	4 591	64 154 584	32,23 %	28,9	37,2	
	2 %	4 %	4 986	51 714 614	25,98 %	28,2	37,2	
	4 %	6 %	2 355	15 145 677	7,61 %	27,9	37,9	
	6 %	8 %	688	3 526 792	1,77 %	25,8	41,0	
	8 %	10 %	6	22 386	0,01 %	25,8	40,3	
	10 %	12 %	1	3 072	0,00 %	18,0	44,0	
	12 %	14 %						
	14 %	16 %						
	16 %	18 %						
	18 %	-						
	Total			17 672	199 056 663	100 %	27,5	37,6

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.b Interest Rate



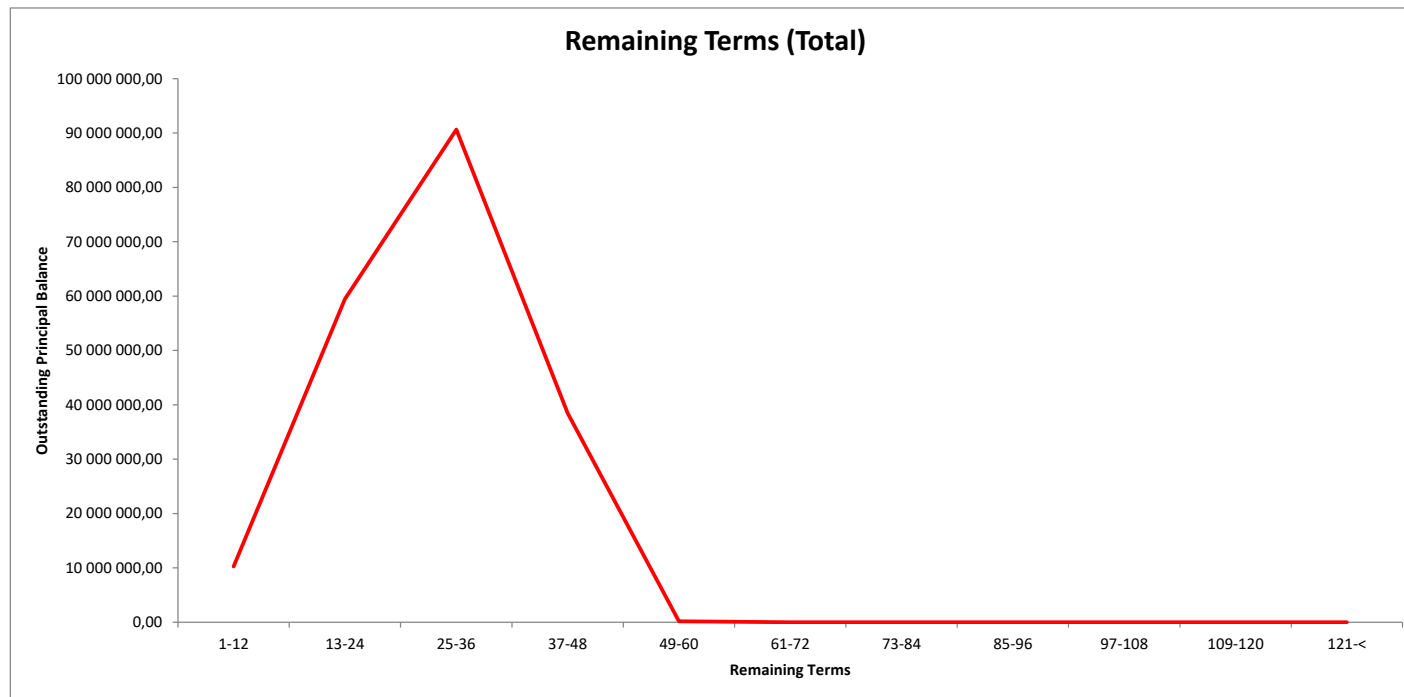
Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from	25.05.2023
	to	26.06.2023
	=	32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	28.06.2023				
Payment date	26.06.2023				
Period No	31				
Monthly Period	01.05.2023				
Interest Period	from	25.05.2023	to	26.06.2023	= 32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.a Seasoning



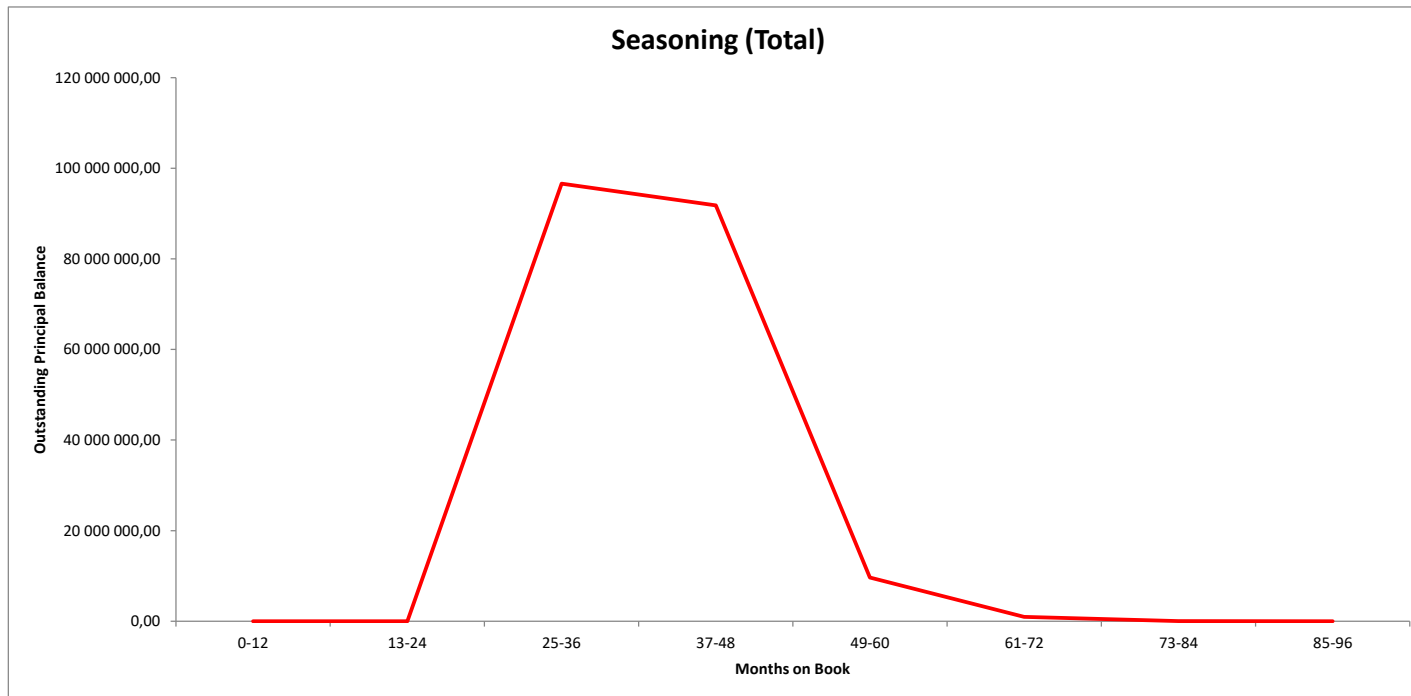
Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from 25.05.2023	to 26.06.2023 = 32 days

		TOTAL							
Months on book		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1			12					
	13			24					
	25			36	7 747	96 610 445	48,53 %	31,9	32,4
	37			48	8 453	91 811 380	46,12 %	24,6	41,3
	49			60	1 280	9 640 066	4,84 %	13,6	53,1
	61			72	188	982 087	0,49 %	9,2	64,4
	73			84	4	12 685	0,01 %	2,9	73,4
	85			96					
	Total			17 672		199 056 663	100 %	27,5	37,6

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	28.06.2023				
Payment date	26.06.2023				
Period No	31				
Monthly Period	01.05.2023				
Interest Period	from	25.05.2023	to	26.06.2023	= 32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from 25.05.2023	to 26.06.2023 = 32 days

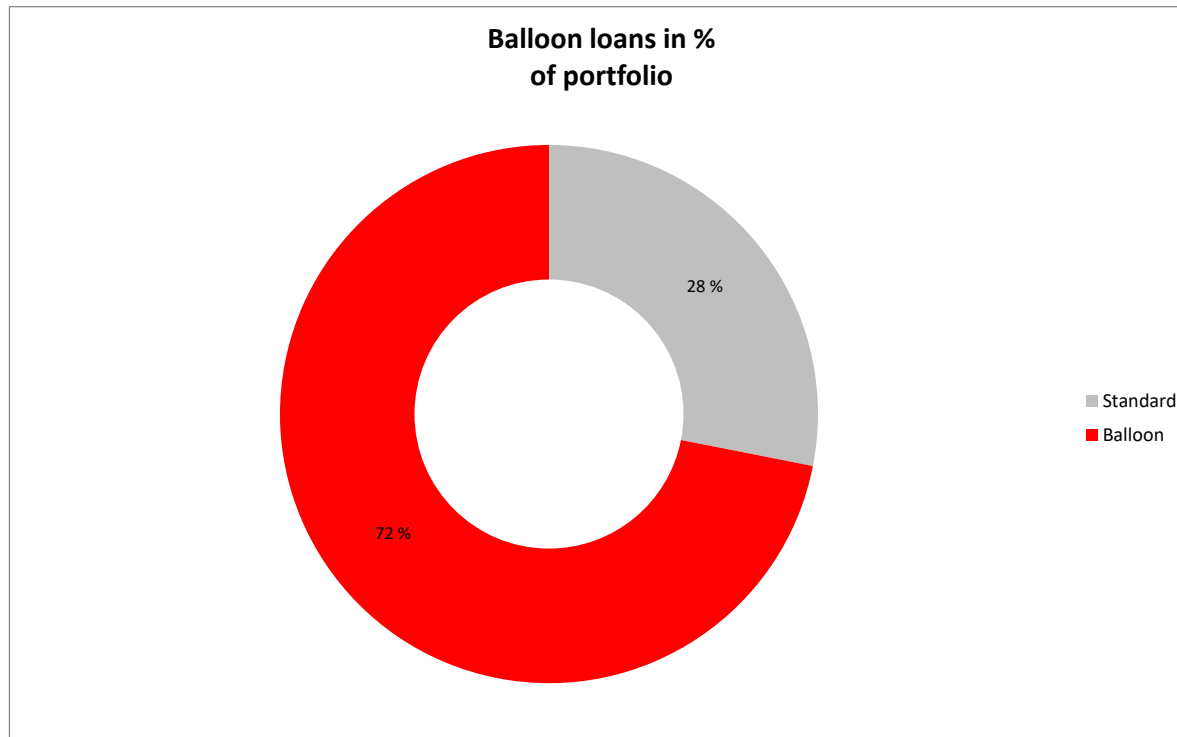
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	9 597		55 926 259	28,1 %	2 345	0,0 %	26,4	36,9
Balloon	8 075		143 130 404	71,9 %	75 484 584	52,7 %	28,0	37,9
Total	17 672		199 056 663	100 %	75 486 929	38 %	27,5	37,6

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.b Balloon loans



Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from	25.05.2023
	to	26.06.2023
	=	32 days



SCF RAHOITUSPALVELUT IX DAC
 Monthly Investor Report

16.a # loans per borrower



Reporting Date			28.06.2023		
Payment date			26.06.2023		
Period No			31		
Monthly Period		01.05.2023			
Interest Period	from	25.05.2023	to	26.06.2023	= 32 days

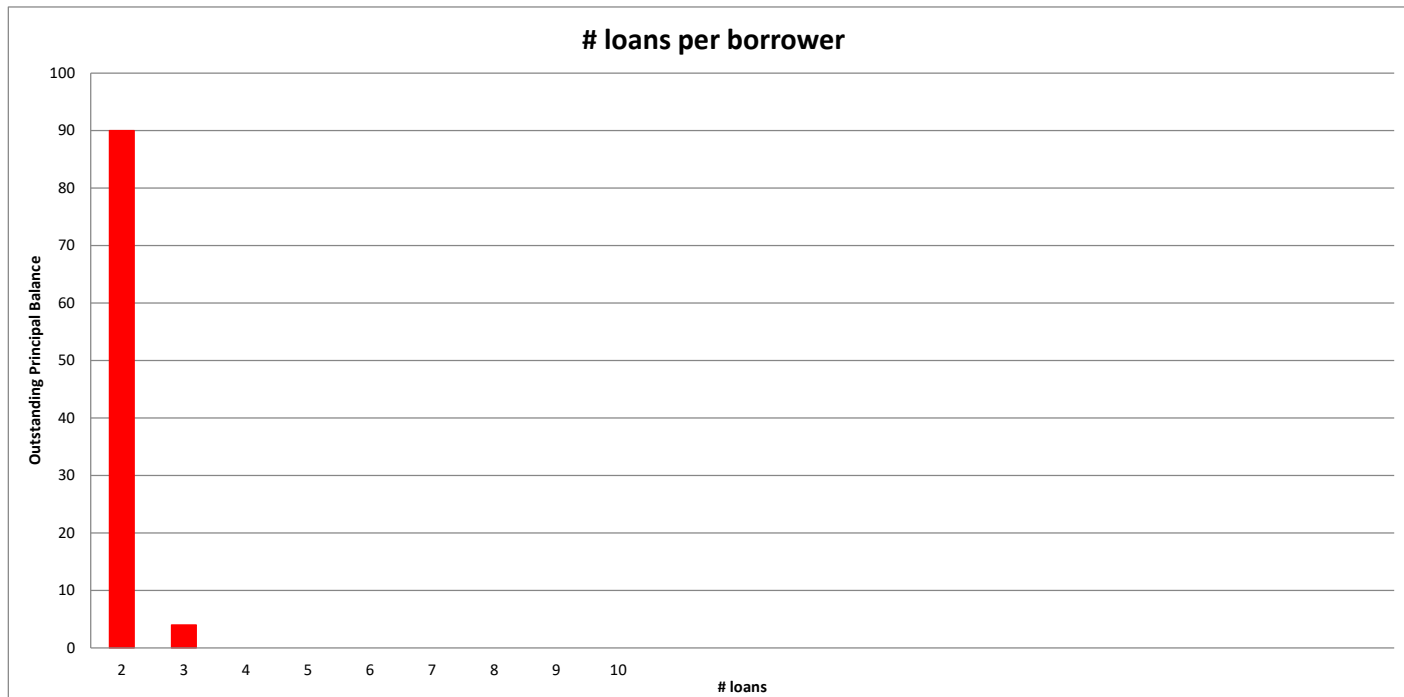
	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	17 480	196 521 079	98,73 %
	2	90	2 349 079	1,18 %
	3	4	186 506	0,09 %
	4			
	5			
	6			
	7			
	8			
	9			
	10			
Total:	17 574	199 056 663	100,0 %	

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

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from	25.05.2023
	to	26.06.2023
	=	32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from 25.05.2023	to 26.06.2023 = 32 days

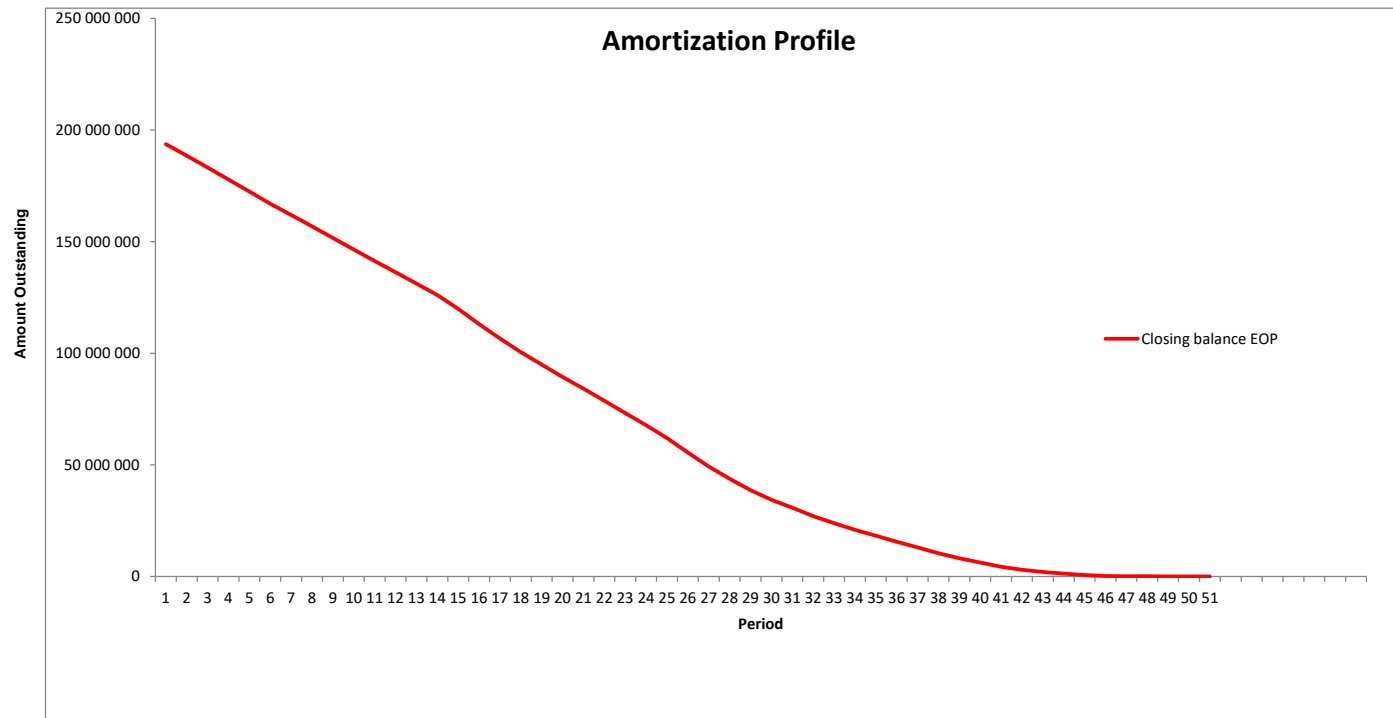
TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage	
1	199 056 663	193 667 085	5 389 578	345 662	2,10 %	97,29 %	
2	193 667 085	188 509 353	5 157 732	335 725	2,10 %	94,70 %	
3	188 509 353	183 217 572	5 291 781	325 975	2,09 %	92,04 %	
4	183 217 572	177 823 227	5 394 344	315 960	2,09 %	89,33 %	
5	177 823 227	172 413 511	5 409 716	306 040	2,08 %	86,62 %	
6	172 413 511	167 022 091	5 391 420	295 998	2,08 %	83,91 %	
7	167 022 091	161 975 233	5 046 858	286 066	2,07 %	81,37 %	
8	161 975 233	156 867 687	5 107 547	276 666	2,07 %	78,81 %	
9	156 867 687	151 646 469	5 221 217	267 216	2,06 %	76,18 %	
10	151 646 469	146 520 414	5 126 056	257 629	2,06 %	73,61 %	
11	146 520 414	141 365 353	5 155 061	248 348	2,05 %	71,02 %	
12	141 365 353	136 301 781	5 063 572	238 894	2,05 %	68,47 %	
13	136 301 781	131 233 306	5 068 474	229 645	2,04 %	65,93 %	
14	131 233 306	126 084 887	5 148 419	220 465	2,03 %	63,34 %	
15	126 084 887	119 965 094	6 119 794	211 060	2,03 %	60,27 %	
16	119 965 094	113 024 556	6 940 537	200 622	2,03 %	56,78 %	
17	113 024 556	106 682 177	6 342 379	189 520	2,03 %	53,59 %	
18	106 682 177	100 528 052	6 154 125	179 143	2,03 %	50,50 %	
19	100 528 052	94 891 334	5 636 718	169 122	2,04 %	47,67 %	
20	94 891 334	89 423 499	5 467 835	159 459	2,04 %	44,92 %	

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from	25.05.2023
	to	26.06.2023
	=	32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	28.06.2023				
Payment date	26.06.2023				
Period No	31				
Monthly Period	01.05.2023				
Interest Period	from	25.05.2023	to	26.06.2023	= 32 days

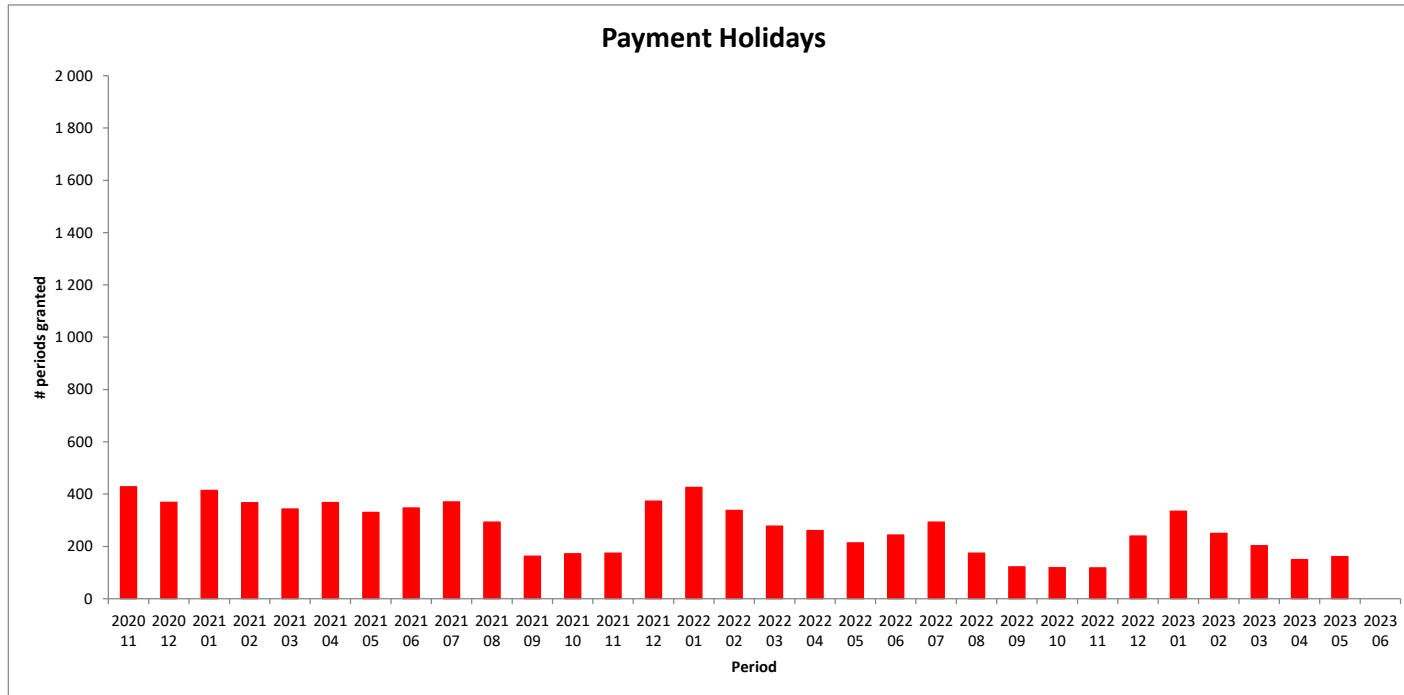
	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
2020 11		428	556	192 618	9 244 903
2020 12		369	471	128 552	7 461 995
2021 01		414	579	195 860	9 192 251
2021 02		367	512	168 583	8 023 790
2021 03		343	471	153 683	8 018 179
2021 04		368	512	177 988	8 205 864
2021 05		330	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		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					
Total:		8 437	11 199	3 480 774	161 070 588

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.b Payment Holidays



Reporting Date	28.06.2023				
Payment date	26.06.2023				
Period No	31				
Monthly Period	01.05.2023				
Interest Period	from	25.05.2023	to	26.06.2023	= 32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	28.06.2023
Payment date	26.06.2023
Period No	31
Monthly Period	01.05.2023
Interest Period	from 25.05.2023 to 26.06.2023 = 32 days



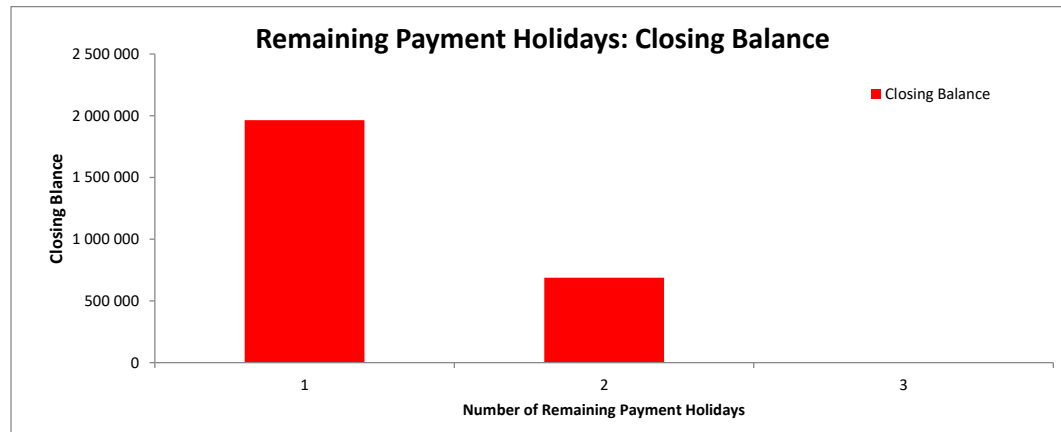
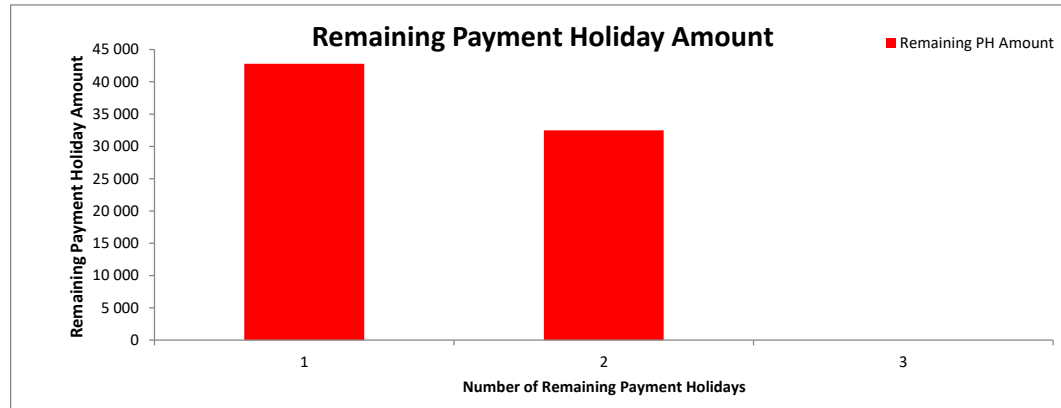
Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1		149	42 790	1 964 596
2		60	32 472	688 726
3				
Total		209	75 262	2 653 322

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.d Remaining Payment Holidays



Reporting Date	28.06.2023				
Payment date	26.06.2023				
Period No	31				
Monthly Period	01.05.2023				
Interest Period	from	25.05.2023	to	26.06.2023	= 32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from 25.05.2023	to 26.06.2023 = 32 days

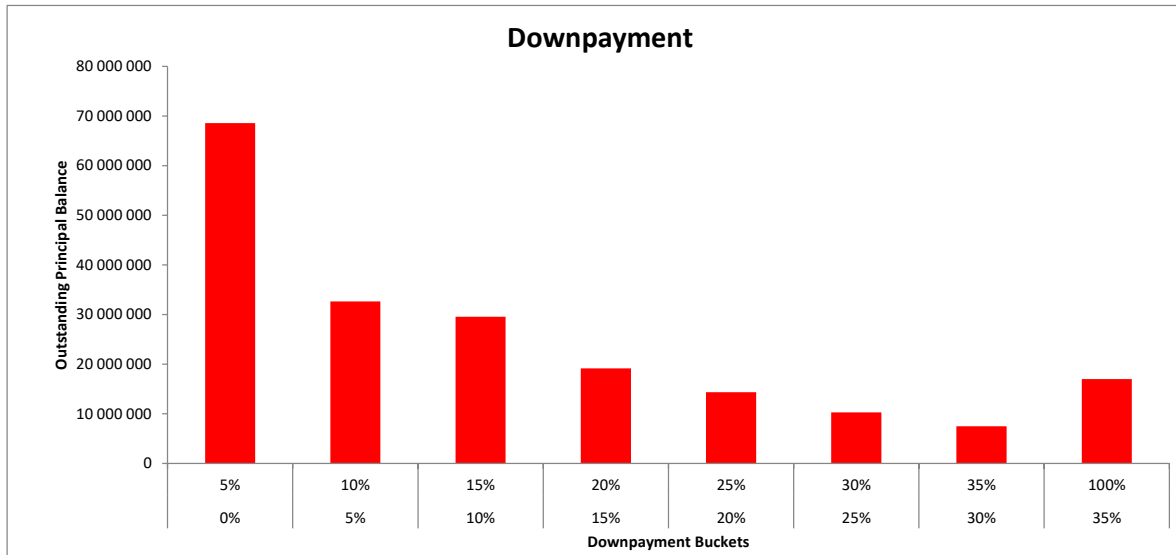
TOTAL								
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	5 227	68 556 694	34,44 %	29,5	37,6	
	5 %	10 %	2 360	32 642 519	16,40 %	28,4	38,1	
	10 %	15 %	2 478	29 563 961	14,85 %	27,2	37,7	
	15 %	20 %	1 755	19 161 563	9,63 %	26,5	37,6	
	20 %	25 %	1 368	14 352 319	7,21 %	25,9	37,7	
	25 %	30 %	1 038	10 303 656	5,18 %	25,6	37,6	
	30 %	35 %	872	7 470 843	3,75 %	24,3	37,8	
	35 %	100 %	2 574	17 005 108	8,54 %	24,0	36,7	
	Total		17 672	199 056 663	100 %	27,5	37,6	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.b Downpayment



Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from	25.05.2023
	to	26.06.2023
	=	32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	28.06.2023
Payment date	26.06.2023
Period No	31
Monthly Period	01.05.2023
Interest Period	from 25.05.2023 to 26.06.2023 = 32 days

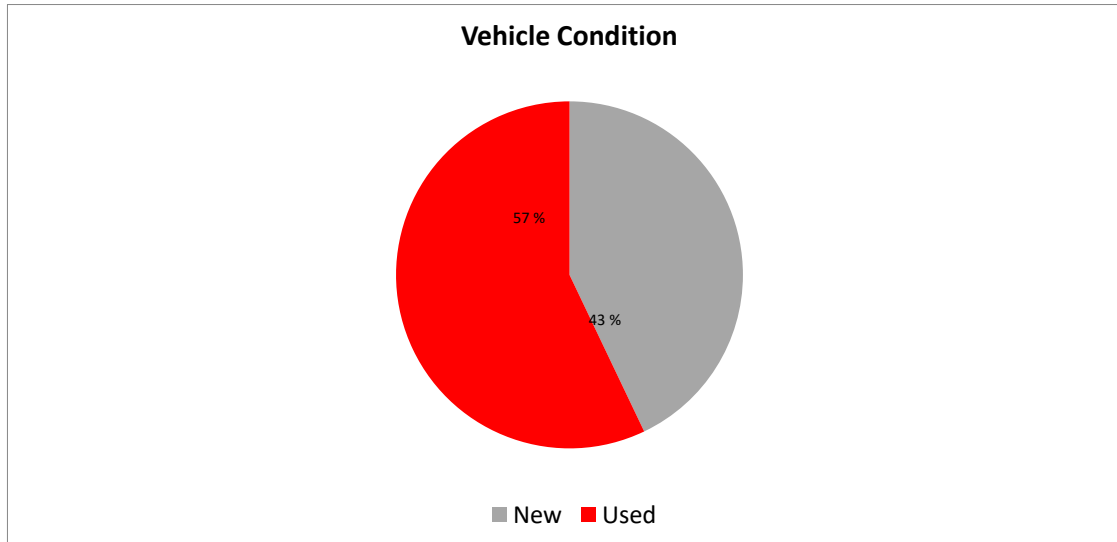
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		5 621	85 425 535	42,92 %	26,7	37,6
Used		12 051	113 631 128	57,08 %	28,2	37,6
Total		17 672	199 056 663	100 %	27,5	37,6

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	28.06.2023
Payment date	26.06.2023
Period No	31
Monthly Period	01.05.2023
Interest Period	from 25.05.2023 to 26.06.2023 = 32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.a Borrower Type



Reporting Date	28.06.2023
Payment date	26.06.2023
Period No	31
Monthly Period	01.05.2023
Interest Period	from 25.05.2023 to 26.06.2023 = 32 days

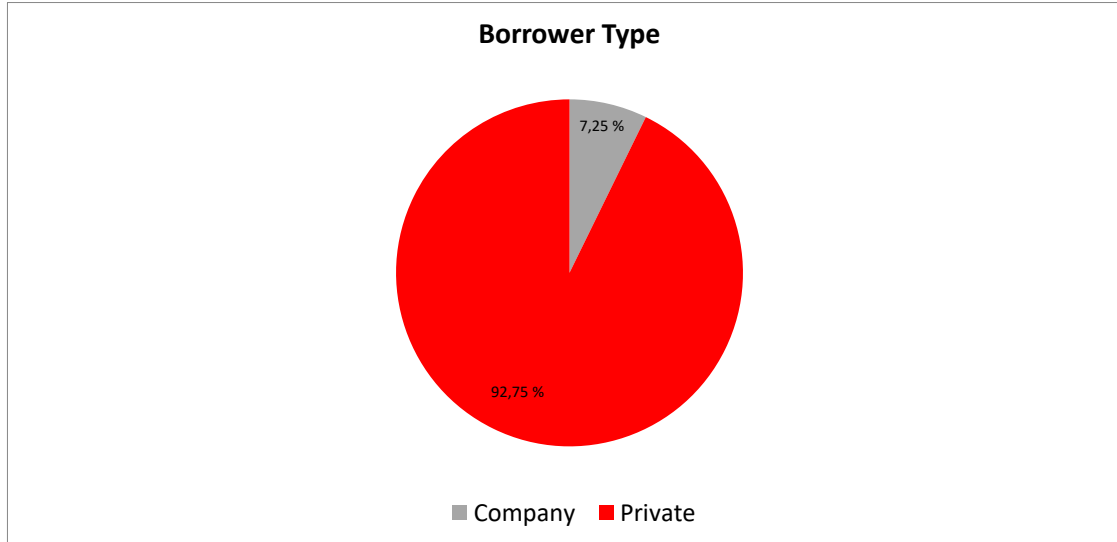
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 173	14 440 133	7,25 %	21,3	38,5
	Private	16 499	184 616 530	92,75 %	28,0	37,6
	Total	17 672	199 056 663	100 %	27,5	37,6

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.b Borrower Type



Reporting Date	28.06.2023
Payment date	26.06.2023
Period No	31
Monthly Period	01.05.2023
Interest Period	from 25.05.2023 to 26.06.2023 = 32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.a Vehicle type



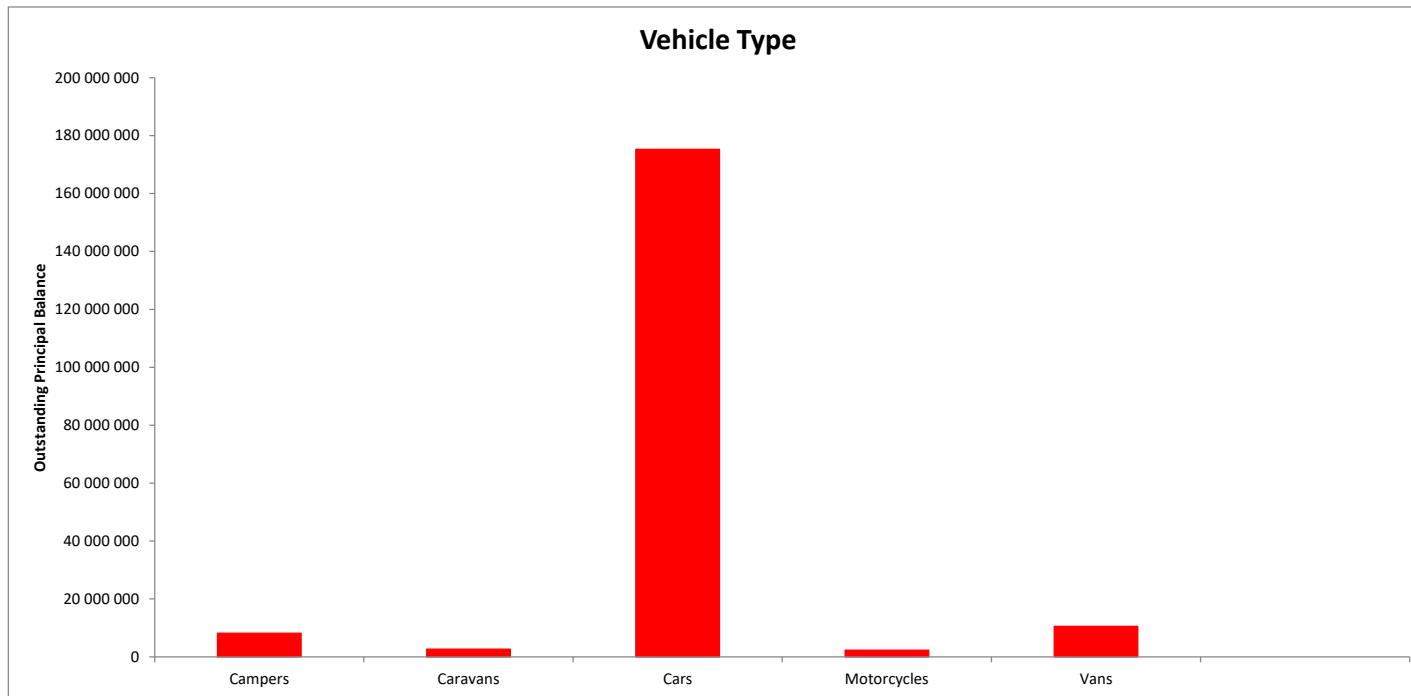
Reporting Date	28.06.2023				
Payment date	26.06.2023				
Period No	31				
Monthly Period	01.05.2023				
Interest Period	from	25.05.2023	to	26.06.2023	= 32 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		314	8 214 096	4,13 %	30,5	36,3
Caravans		231	2 691 294	1,35 %	30,1	37,0
Cars		15 660	175 258 190	88,04 %	27,6	37,7
Motorcycles		369	2 349 443	1,18 %	24,3	36,0
Vans		1 098	10 543 640	5,30 %	23,9	37,8
		17 672	199 056 663	100 %	27,5	37,6

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from	25.05.2023
	to	26.06.2023
	=	32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from 25.05.2023	to 26.06.2023 = 32 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
	40	708 171

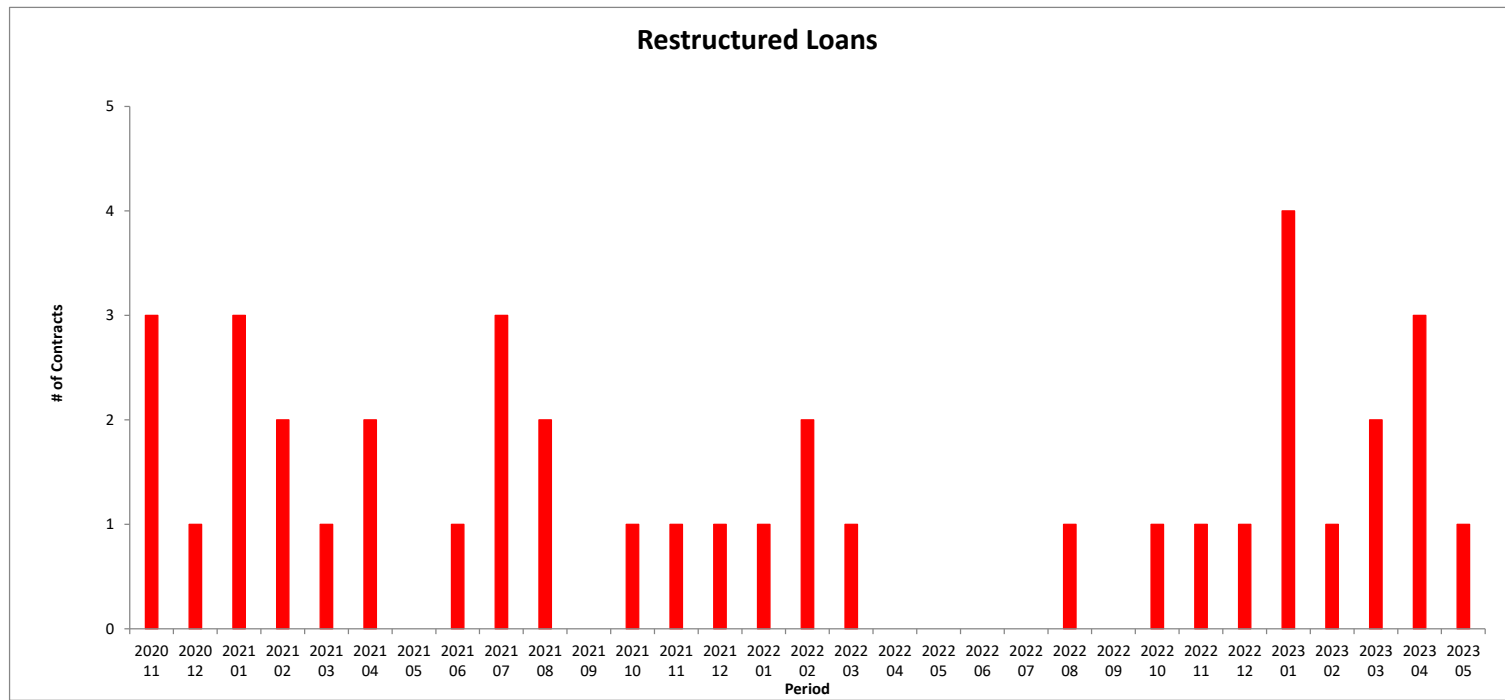
Restructured

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.b Restructured Loans



Reporting Date	28.06.2023				
Payment date	26.06.2023				
Period No	31				
Monthly Period	01.05.2023				
Interest Period	from	25.05.2023	to	26.06.2023	= 32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	28.06.2023				
Payment date	26.06.2023				
Period No	31				
Monthly Period	01.05.2023	to	26.06.2023	=	32 days
Interest Period	from 25.05.2023				

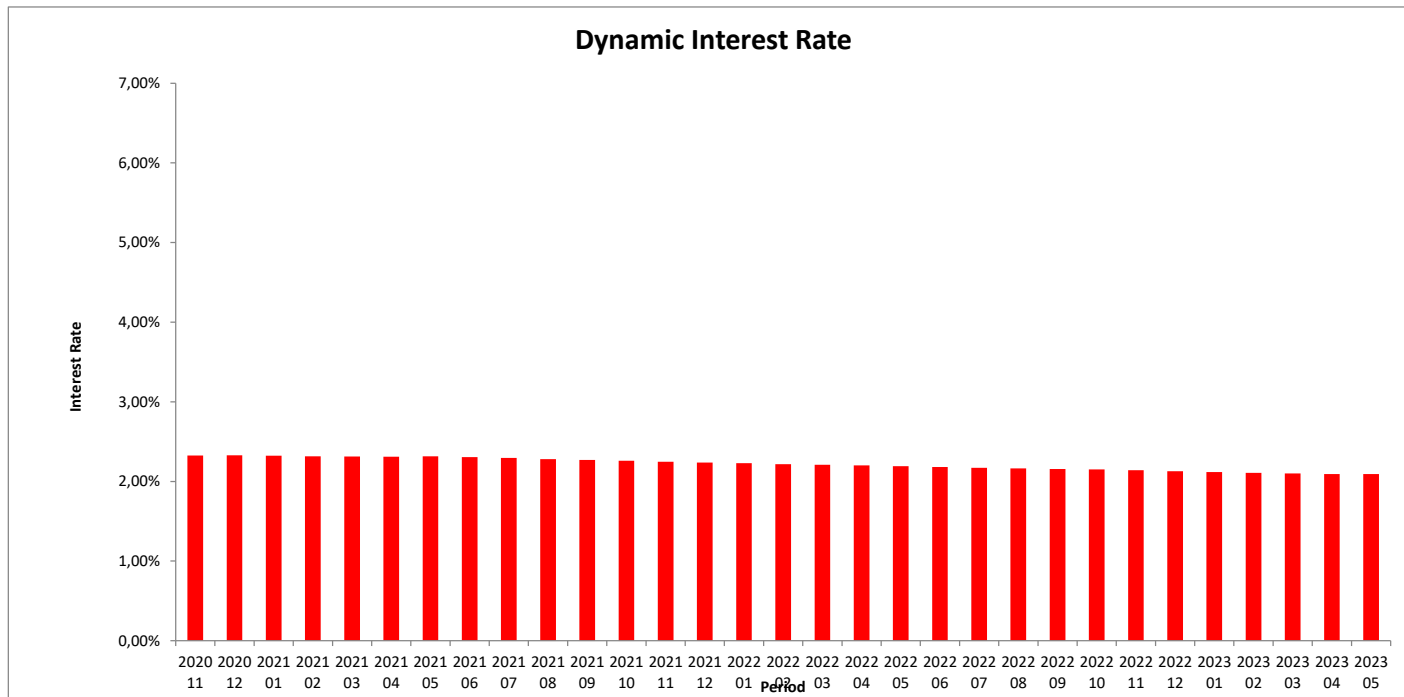
TOTAL		
Period	Closing balance	WA Interest rate
2020 11	596 759 291	2,33 %
2020 12	627 427 036	2,33 %
2021 01	628 336 885	2,32 %
2021 02	627 092 170	2,32 %
2021 03	624 523 955	2,31 %
2021 04	624 899 859	2,31 %
2021 05	624 813 092	2,31 %
2021 06	598 936 663	2,30 %
2021 07	575 853 839	2,29 %
2021 08	551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

Interest rate evolution

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	28.06.2023				
Payment date	26.06.2023				
Period No	31				
Monthly Period	01.05.2023				
Interest Period	from	25.05.2023	to	26.06.2023	= 32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	from 01.05.2023	to 26.06.2023 = 32 days
Interest Period	from 25.05.2023	to 26.06.2023 = 32 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 %

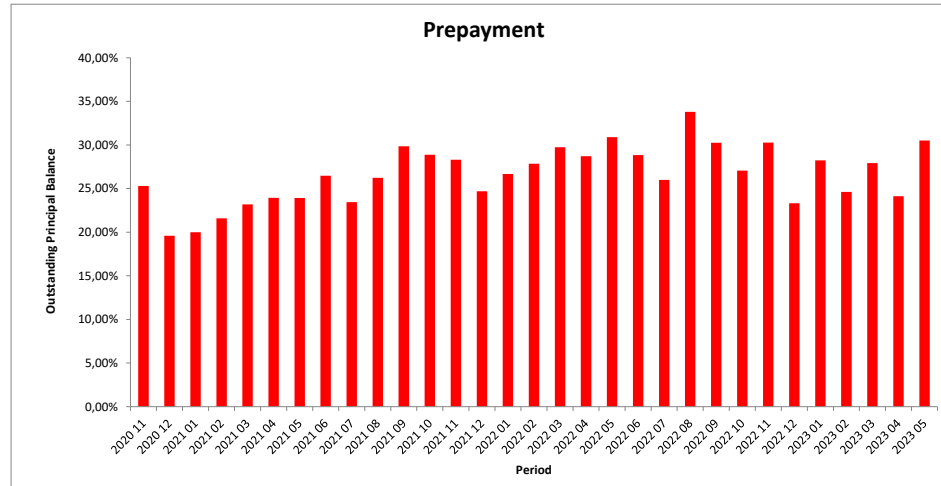
Dynamic Prepayment

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	28.06.2023				
Payment date	26.06.2023				
Period No	31				
Monthly Period	01.05.2023				
Interest Period	from	25.05.2023	to	26.06.2023	= 32 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

26. Delinquency



Reporting Date	28.06.2023					
Payment date	26.06.2023					
Period No	31					
Monthly Period	01.05.2023					
Interest Period	from	25.05.2023	to	26.06.2023	=	32 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2020	11	596 759 291	32 104	559 697 267	1 831	33 483 189	131	2 906 442	30	521 785	7	150 608	-	-	-	-	1	4 367	
	12	627 427 036	34 181	593 489 612	1 596	29 511 927	158	3 117 706	38	956 412	16	226 524	6	124 855	-	-	-	-	
	2021	1	628 336 885	34 320	589 982 636	1 794	31 835 460	232	5 161 615	38	711 197	14	327 141	13	219 816	5	99 019	1	2 683
		2	627 092 170	34 579	587 923 243	1 786	33 020 049	233	4 197 488	48	1 077 182	26	456 456	13	316 918	8	100 834	5	99 019
		3	624 523 955	35 304	594 488 491	1 381	24 830 220	166	3 107 059	53	905 286	32	701 987	19	318 015	9	172 895	13	179 528
		4	624 899 859	35 594	593 682 251	1 381	24 341 630	243	4 786 738	59	948 541	27	458 723	17	383 133	17	298 844	14	178 955
		5	624 813 092	35 405	585 133 911	1 903	32 689 364	248	4 530 345	79	1 367 500	33	568 602	12	257 476	11	265 894	23	414 737
		6	598 936 663	34 349	559 312 821	1 964	33 044 584	227	4 106 683	88	1 514 307	32	533 476	17	297 502	7	127 290	15	310 140
		7	575 853 839	33 701	540 818 419	1 640	28 178 384	247	4 305 751	78	1 412 273	29	348 683	28	527 081	14	263 249	11	135 634
		8	551 501 127	32 460	513 982 365	1 783	30 259 381	257	4 874 415	76	1 311 685	31	523 918	20	300 648	16	248 715	22	336 471
		9	526 407 071	31 666	495 173 555	1 505	25 356 265	204	3 672 903	67	1 358 837	29	453 876	13	188 047	11	203 588	24	270 003
		10	503 047 002	30 435	469 346 049	1 698	27 347 133	203	3 840 814	91	1 426 294	33	628 497	19	266 904	9	191 310	13	201 169
11		480 620 270	29 683	450 805 909	1 471	22 977 881	252	4 530 683	66	1 178 845	40	655 478	17	287 241	11	184 234	11	179 062	
12	460 641 076	29 019	433 610 141	1 289	19 317 305	280	5 076 147	76	1 396 434	35	706 455	27	416 986	6	117 607	15	248 827		
2022	1	441 042 536	27 825	409 078 838	1 583	23 938 432	306	5 187 429	77	1 381 856	42	799 090	21	432 570	16	224 322	13	187 970	
	2	421 671 896	27 101	392 375 093	1 477	21 854 677	255	4 366 189	86	1 592 741	43	845 850	21	364 469	14	272 877	24	353 502	
	3	400 967 872	26 299	374 895 143	1 389	20 222 374	187	2 986 561	79	1 249 237	54	1 001 100	22	393 337	13	220 120	17	311 946	
	4	382 691 995	25 591	357 711 264	1 216	18 097 081	258	4 213 669	60	961 106	51	823 516	26	582 418	15	302 941	18	262 132	
	5	363 504 978	24 584	336 885 925	1 381	20 406 855	223	3 352 513	96	1 485 638	27	598 237	26	357 425	19	418 385	18	302 119	
	6	346 239 311	23 859	322 582 012	1 312	17 964 171	211	3 326 128	72	1 204 304	37	517 792	17	393 330	19	251 575	20	433 169	
	7	330 723 798	22 968	305 809 080	1 409	18 935 404	214	3 274 344	90	1 466 793	39	615 231	25	430 017	11	192 928	21	310 721	
	8	312 554 181	22 195	289 210 166	1 285	18 095 527	195	3 021 958	76	1 229 243	40	538 759	21	360 036	10	98 493	22	382 387	
	9	297 077 184	21 574	277 464 870	1 054	14 404 641	206	3 131 567	76	1 212 774	36	409 120	19	191 016	13	263 196	10	113 949	
	10	283 080 674	20 672	261 107 894	1 234	16 579 690	200	2 913 730	96	1 593 285	30	439 232	23	276 001	16	170 841	15	265 533	
	11	268 569 967	20 042	248 814 139	1 095	14 418 467	213	3 108 142	78	1 236 577	39	545 043	17	287 200	15	160 401	21	205 285	
	12	256 576 600	19 502	238 223 579	1 044	13 056 461	234	3 255 196	79	1 290 218	37	415 306	17	281 692	6	54 158	26	378 882	
2023	1	243 774 281	18 787	225 293 223	1 049	12 947 624	236	3 367 856	87	1 218 518	35	502 278	15	218 258	13	226 526	12	80 380	
	2	232 717 783	18 248	215 811 738	1 004	12 071 848	231	2 929 516	75	1 034 051	37	469 912	19	308 658	7	92 061	22	294 605	
	3	220 823 849	17 705	205 800 198	894	10 603 245	200	2 292 488	86	1 205 929	39	448 767	18	232 857	15	240 366	17	116 962	
	4	210 790 869	16 985	193 327 212	1 025	12 675 150	215	2 734 101	93	1 161 098	33	404 742	20	290 044	15	198 523	21	218 952	
	5	199 056 663	16 321	182 593 852	1 002	11 933 388	186	2 458 295	93	1 196 082	40	511 646	20	204 545	10	158 854	18	155 638	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	from	01.05.2023
Interest Period	from	25.05.2023
	to	26.06.2023
	=	32 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	1 971	1 971	2 395
2021 1	281 230	19				1 716	1 716	279 514	61 396	63 112	218 118	89 257	152 369	128 862	30 581	182 949	98 281
2021 2	903 831	52							14 030	14 030	889 801	208 773	222 803	681 028	125 151	347 954	555 877
2021 3	742 108	57										25 332	25 332	716 776	291 579	316 911	425 197
2021 4	629 057	39													55 075	55 075	573 982
2022 1	853 418	54															
2022 2	997 419	56															
2022 3	807 057	53															
2022 4	849 699	62															
2023 1	491 946	51															
2023 2	374 590	39															

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	0	1 971	2 395	0	1 971	2 395	0	1 971	2 395
2021 1	281 230	19		182 949	98 281	5 768	188 718	92 513	19 895	208 612	72 618	406	209 018	72 212	1 976	210 994	70 237
2021 2	903 831	52	228 948	576 902	326 929	53 694	630 596	273 235	3 336	633 931	269 900	4 738	638 669	265 162	9 389	648 058	255 773
2021 3	742 108	57	122 878	439 589	302 519	76 801	516 390	225 718	52 725	569 114	172 994	21 373	590 487	151 621	30 558	621 045	121 063
2021 4	629 057	39	115 284	170 359	458 698	178 761	349 120	279 938	69 061	418 180	210 877	29 799	447 980	181 078	19 363	467 343	161 714
2022 1	853 418	54	45 684	45 684	807 733	182 774	228 458	624 959	263 378	491 836	361 582	57 963	549 799	303 619	28 306	578 105	275 313
2022 2	997 419	56				28 391	28 391	969 029	105 809	134 200	863 220	253 886	388 086	609 333	39 255	427 341	570 078
2022 3	807 057	53							151 294	151 294	655 763	176 682	327 976	479 081	101 703	429 678	377 379
2022 4	849 699	62										94 406	94 406	755 293	210 488	304 893	544 806
2023 1	491 946	51													177 748	177 748	314 198
2023 2	374 590	39															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q2			2023 Q3			2023 Q4			2024 Q1			2024 Q2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2020 4	4 367	1	0	1 971	2 395												
2021 1	281 230	19		210 994	70 237												
2021 2	903 831	52	25 879	673 936	229 895												
2021 3	742 108	57	3 867	624 911	117 197												
2021 4	629 057	39	2 686	470 029	159 028												
2022 1	853 418	54	2 075	580 180	273 237												
2022 2	997 419	56	61 803	489 145	508 275												
2022 3	807 057	53	85 255	514 934	292 124												
2022 4	849 699	62	75 592	380 486	469 214												
2023 1	491 946	51	143 482	321 230	170 716												
2023 2	374 590	39	53 759	53 759	320 831												

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from 25.05.2023	to 26.06.2023 = 32 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	922 215,67	EUR
Senior Expenses	-	667,15	EUR
Servicing Fee	-	85 704,95	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	47 054,53	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	-	87 949,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	155 637,99	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	49 300,81	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	294,00	EUR
Deferred Purchase Price to Seller		495 607,24	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 071 678,63	EUR
Senior Expenses	-	667,00	EUR
Issuer Swap Interest Amount	-	47 054,53	EUR
Interest Class A Notes	-	604 023,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	64 803,00	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	-	87 949,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	155 637,99	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	49 300,81	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		62 243,30	EUR

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	28.06.2023
Payment date	26.06.2023
Period No	31
Monthly Period	01.05.2023
Interest Period	from 25.05.2023 to 26.06.2023 = 32 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	11 578 568,46	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	-	11 578 568,46	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	11 734 206,45	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	-	9 845 783,68	EUR
(ii) Principal Payments on Class B Notes	-	984 562,30	EUR
(iii) Principal Payments on Class C Notes	-	903 860,47	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	-	0,00	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		9 845 783,68	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		984 562,30	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		903 860,47	EUR
Payment to Issuer as Issuer Available Revenue Receipts		0,00	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		62 243,30	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		495 607,24	EUR
---	--	------------	-----

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from 25.05.2023	to 26.06.2023 = 32 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	667,15			
Interest accrued for the Period	EUR	756 775,00	604 023,00	64 803,00	87 949,00
Cumulative Interest accrued	EUR	11 258 679,00	5 973 830,00	760 973,00	4 523 876,00
Interest Payments	EUR	756 775,00	604 023,00	64 803,00	87 949,00
Cumulative Interest Payments	EUR	11 258 679,00	5 973 830,00	760 973,00	4 523 876,00
Interest accrued on Subordinated Loan for the Period	EUR	3 000,00			
Cumulative Interest accrued on Subordinated Loan	EUR	20 353,00			
Interest Payments on Subordinated Loan	EUR	3 000,00			
Cumulative Interest Payments on Subordinated Loan	EUR	20 353,00			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

31. Swap Overview

Reporting Date	28.06.2023	
Payment date	26.06.2023	
Period No	31	
Monthly Period	01.05.2023	
Interest Period	from 25.05.2023	to 26.06.2023 = 32 days



Class A Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class A Notes	176 867 631
Interest Period Start	25.05.2023
Interest Period End	26.06.2023
Interest Days	32
Settlement Date	26.06.2023
Party A Floating Interest Rate	3,842 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 604 022,61
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 39 303,92

Class B Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class B Notes	17 686 474
Interest Period Start	25.05.2023
Interest Period End	26.06.2023
Interest Days	32
Settlement Date	26.06.2023
Party A Floating Interest Rate	4,122 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 64 803,24
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 7 750,61

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

32. Contact Details



Santander Consumer Bank AS

Financial Markets

Morten Christopher Freberg Holme
Kjetil Amundstad
Anders Bruun-Olsen

+47 92 82 38 33
+47 48 17 10 04
+47 21 08 37 70

morten.holme@santanderconsumer.no
kjetil.amundstad@santanderconsumer.no
anders.bruun.olsen@santanderconsumer.no

Risk

Isak Nygaardsmoen Riksheim
Kyrre Skram
Olav Furuseth

+47 40 62 65 84
+ 47 90 80 28 86
+47 91 15 20 08

isak.nygardsmoen.riksheim@santanderconsumer.no
kyrre.skram@santanderconsumer.no
olav.furuseth@santanderconsumer.no

Reporting Date	28.06.2023
Payment date	26.06.2023
Period No	31
Monthly Period	01.05.2023
Interest Period	from 25.05.2023 to 26.06.2023 = 32 days