

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	02/01/2025				
Payment date	30/12/2024			Following payment dates:	27/01/2025
Period No	49				
Monthly Period	01/11/2024				
Interest Period	from 25/11/2024	to	30/12/2024	=	35 days
Cut-Off date	30/11/2024				

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1. Portfolio Information



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	66,165,389.62 EUR
Scheduled Loan Principal Repayments (+MC)	2,543,898.40 EUR
Prepayments	2,369,332.72 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	4,913,231.12 EUR
New Defaulted Auto Loans in Period	105,117.87 EUR
Closing balance prior to replenishment	61,147,040.63 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	61,147,040.63 EUR
Principal Recoveries on loans in default	152,446.27 EUR
Total revenue collections	
Total Revenue Received in Period	205,741.13 EUR

# Loans	
At beginning of period	7,635 Loans
Replenished contracts this period	- Loans
Paid in Full	483 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	10 Loans
At end of period	7,142 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	02/01/2025		
Payment date	30/12/2024		
Period No	49		
Monthly Period	01/11/2024		
Interest Period	from 25/11/2024	to 30/12/2024	= 35 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	369,289.30	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	2,581.78	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	10,083.74	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	381,954.82	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	154,159.77	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	225,879.79	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	7,747.38	EUR
g. Liquidity Reserve Excess Amount	2,336.36	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	390,123.30	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	02/01/2025
Payment date	30/12/2024
Period No	49
Monthly Period	01/11/2024
Interest Period	from 25/11/2024 to 30/12/2024 = 35 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	4,913,231.12	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	4,913,231.12	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	4,913,231.12	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	105,117.87	EUR
Total Amount for Issuer Available Redemption Receipts	5,018,348.99	EUR

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4. Reserve Accounts

Reporting Date	02/01/2025
Payment date	30/12/2024
Period No	49
Monthly Period	01/11/2024
Interest Period	from 25/11/2024 to 30/12/2024 = 35 days



Note Balance

Beginning of Period	66,165,389.62 EUR
End of Period	61,147,040.63 EUR

Liquidity Balance

Beginning of Period	1.4 %	933,000.00 EUR
Cash Outflow		- EUR
Cash Inflow		- EUR
End of Period	1.4 %	933,000.00 EUR
Required Reserve Amount	1.4 %	933,000.00 EUR

Expenses Advance

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

Servicer Advance Reserve Fund

Beginning of Period	100,000.00 EUR
Cash Outflow	- EUR
Cash Inflow	- EUR
End of Period	100,000.00 EUR
Required Reserve Amount	100,000.00 EUR

Set-off from Deposits

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

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

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5a. Performance Data



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Asset Balance

Opening balance prior to replenishment	66,165,389.62	EUR
Closing balance prior to replenishment	61,147,040.63	EUR
Closing Balance post replenishment	61,147,040.63	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	55,362,837.84	90.54%	6,553
1-29 days past due	3,594,094.07	5.88%	392
Delinquent Receivables:			
30-59 days past due	941,597.43	1.54%	100
60-89 days past due	570,596.31	0.93%	50
90-119 days past due	428,049.47	0.70%	29
120-149 days past due	151,023.29	0.25%	12
150-179 days past due	98,842.22	0.16%	6
Total Performing and Delinquent	61,147,041	100.00%	7,142
Current Period Defaults	105,117.87		10
Cumulative Defaults	9,545,923.84		726
Current Period Principal Recoveries	152,446.27		
Cumulative Principal Recoveries	7,307,827.78		

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

[A] Cumulative Net Loss Ratio, Payment Date	0.34%	YES
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.35%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.36%	

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

	9.76%	
[A] Aggregate Outstanding Asset Principal Amount	61,147,040.63	
[B] Aggregate principal balance of Defaulted Contracts	9,545,923.84	
[C] Recoveries received on such Defaulted Contracts	7,307,827.78	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	649,734,331.84	

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

	NO	
[A] Delinquency Ratio, Payment Date	3.58%	
[B] Delinquency Ratio, preceding Payment Date	3.52%	
[C] Delinquency Ratio, second preceding Payment Date	3.62%	

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]	10,648,204.37	
Class B Principal Amount [1]	5,551,627.92	
Class C Principal Amount [2]	5,096,576.45	
[B] Aggregated Outstanding Note Principal Amount	66,165,389.62	

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

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

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5b. Concentration limits



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

Weighted average interest rate (min 2.2%)	#N/A
Weighted average months to maturity (max 57)*	13.92
Used Vehicles (max 69%)	55.70%
Balloon Loans (max 63%)	82.42%
Corporate Borrowers (max 11%)	5.20%
IRB (min 95%)**	95.68%

* Bucket-based as found in IR

** As of last pool cut

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6. Note Principal



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Note Principal

	<u>Class A</u>	<u>Class B</u>	<u>Class C</u>	
Beginning of Period	55,517,185.25	5,551,627.92	5,096,576.45	EUR
Sequential Amortization	5,018,348.99	-	-	EUR
Pro Rata Amortization	-	-	-	EUR
End of Period	<u>50,498,836.26</u>	<u>5,551,627.92</u>	<u>5,096,576.45</u>	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	105,117.87	EUR
Credit PDL	-	-	105,117.87	EUR
End of Period	<u>-</u>	<u>-</u>	<u>-</u>	EUR

Net Note Principal

Beginning of Period	55,517,185.25	5,551,627.92	5,096,576.45	EUR
End of Period	<u>50,498,836.26</u>	<u>5,551,627.92</u>	<u>5,096,576.45</u>	EUR

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7. Outstanding Notes

Reporting Date	02/01/2025		
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Period No	49		
Monthly Period	01/11/2024		
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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	66,165,389.62	55,517,185.25	5,551,627.92	5,096,576.45
Available Distribution Amount	5,018,348.99			
Amortisation	5,018,348.99			
Redemption per Class	5,018,348.99	5,018,348.99	-	-
Redemption per Note		848.41	-	-
Outstanding Closing Balance		50,498,836.26	5,551,627.92	5,096,576.45
Net Outstanding Closing Balance	61,147,040.63	50,498,836.26	5,551,627.92	5,096,576.45
Current Tranching	100%	82.59%	9.08%	8.33%
Current Pool Factor		0.09	0.18	0.18

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		35	35	30
Principal Outstanding per Note Beginning of Period		9,385.83	18,202.06	18,202.06
>Principal Repayment per note		848.41	-	-
Principal Outstanding per Note End of Period		8,537.42	18,202.06	18,202.06
>Interest accrued for the period		34.48	71.83	98.59
Interest Payment	253,486.25	203,971.68	21,908.11	27,606.46
Interest Payment per Note		34.48	71.83	98.59

3. Credit Enhancements				
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)		20.66%	11.58%	3.25%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		22.35%	13.27%	3.25%
Current CE (Subordination)		17.41%	8.33%	0.00%
Current CE (Subordination, incl. Liquidity Reserve)		19.10%	10.02%	0.00%

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Reporting Date 02/01/2025
Payment date 30/12/2024
Period No 49
Monthly Period 01/11/2024
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8. Counterparty Ratings, Trigger Levels and Consequences



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

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9.a Original Portfolio Principal Balance

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Period No	49	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 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

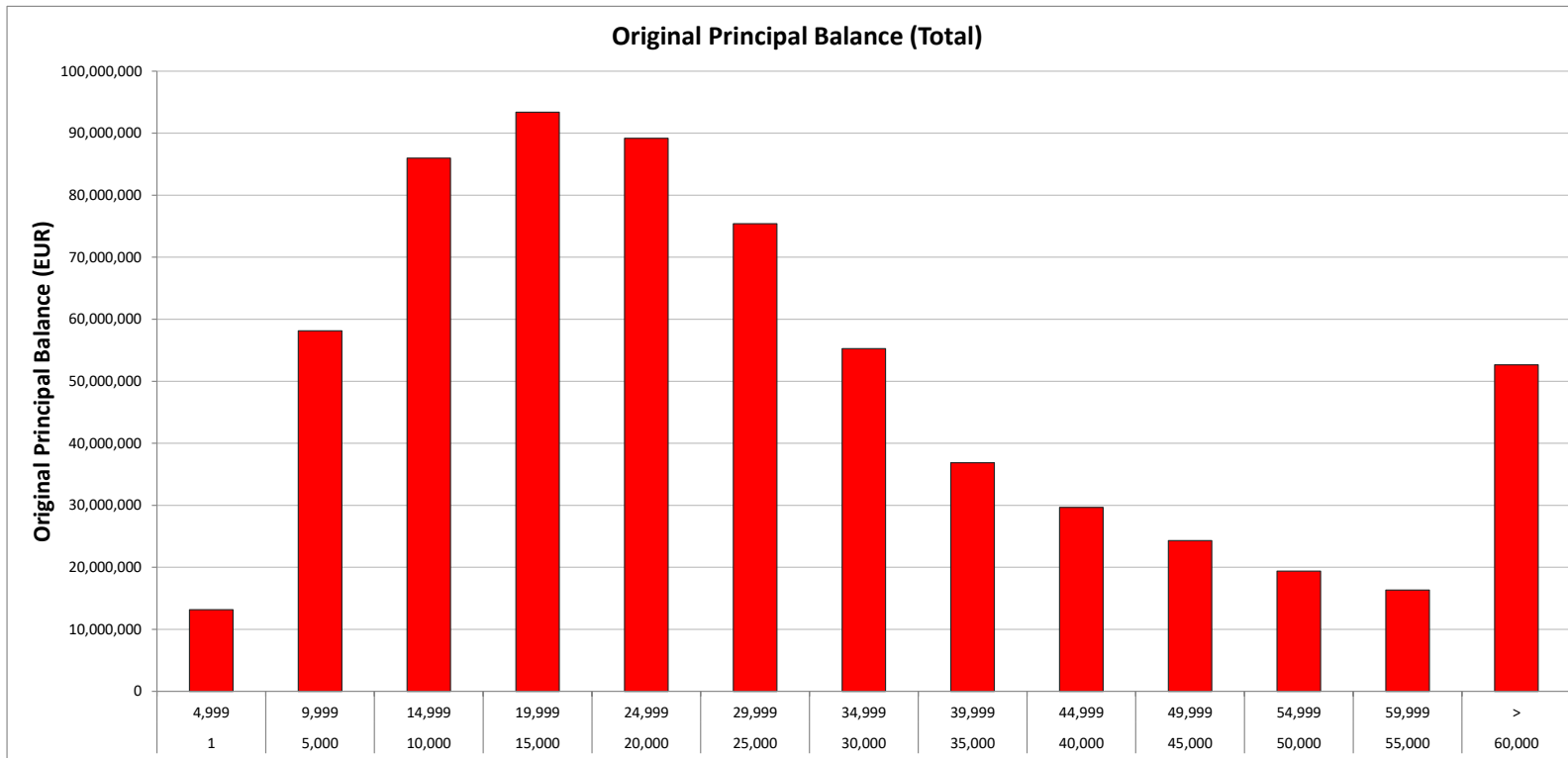
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9.b Original Principal Balance Graph

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Original Principal Balance (Total)



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10.a Outstanding Principal Balance

Reporting Date	02/01/2025				
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Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



Average amount - all: 8,562

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	3,251	7,599,669	12.43%	10.9	54.4
	5,000	10 000	1,693	12,232,650	20.01%	13.3	54.4
	10,000	15 000	1,068	13,195,596	21.58%	13.4	54.3
	15,000	20 000	480	8,231,972	13.46%	14.5	54.0
	20,000	25 000	271	6,013,392	9.83%	15.3	53.4
	25,000	30 000	131	3,578,262	5.85%	15.8	53.1
	30,000	35 000	107	3,446,927	5.64%	16.3	53.0
	35,000	40 000	53	1,984,004	3.24%	16.2	53.1
	40,000	45 000	31	1,298,980	2.12%	18.3	52.7
	45,000	50 000	18	849,831	1.39%	15.4	55.4
	50,000	55 000	15	784,442	1.28%	13.4	53.0
	55,000	60 000	6	350,088	0.57%	12.8	54.5
	60,000	-	18	1,581,228	2.59%	12.0	52.6
	Total		7,142	61,147,041	100%	13.9	54.0

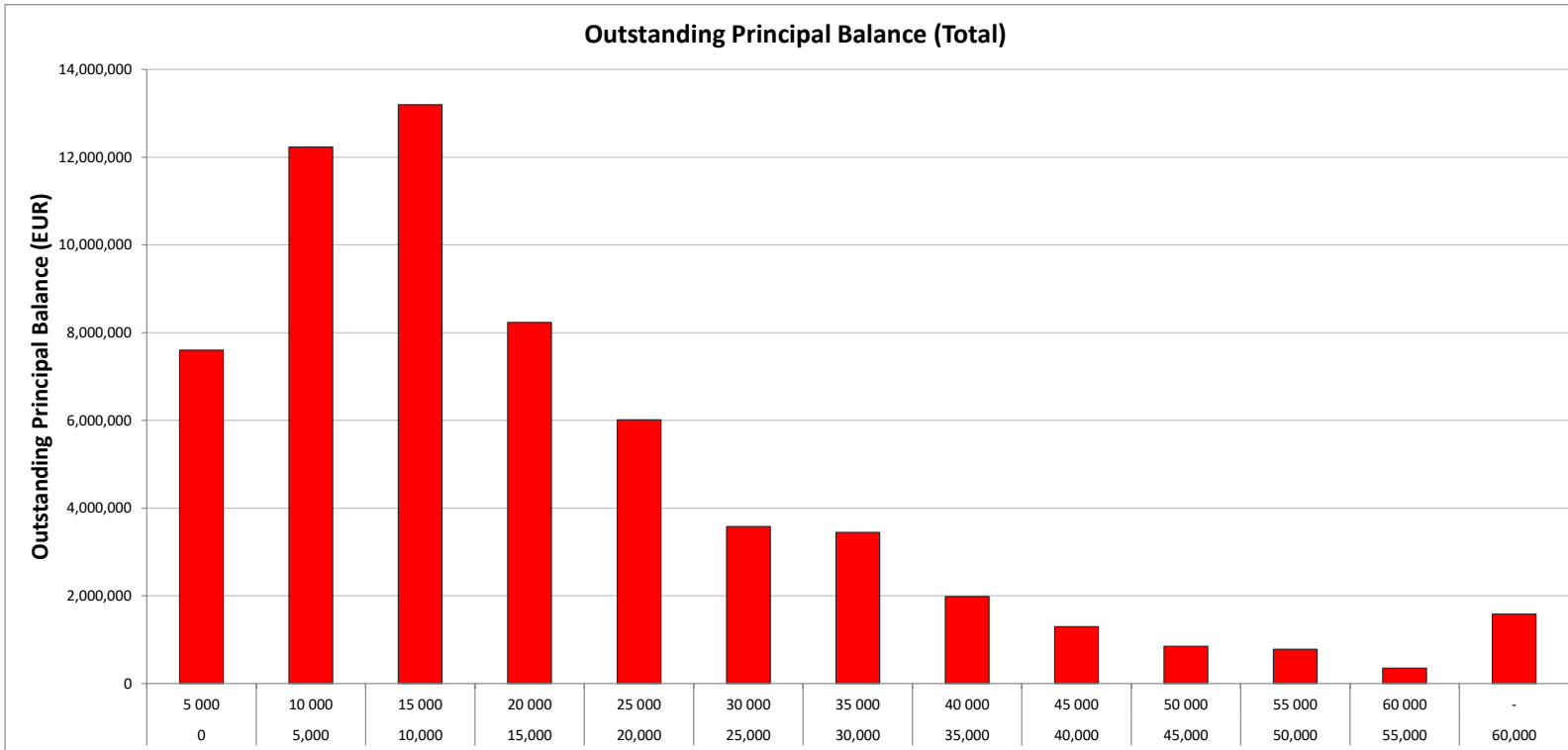
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10.b Outstanding Principal Balance Graph

Reporting Date	02/01/2025					
Payment date	30/12/2024					
Period No	49					
Monthly Period	from	01/11/2024	to	30/12/2024	=	35 days
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Outstanding Principal Balance (Total)



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11.a Geographical Distribution



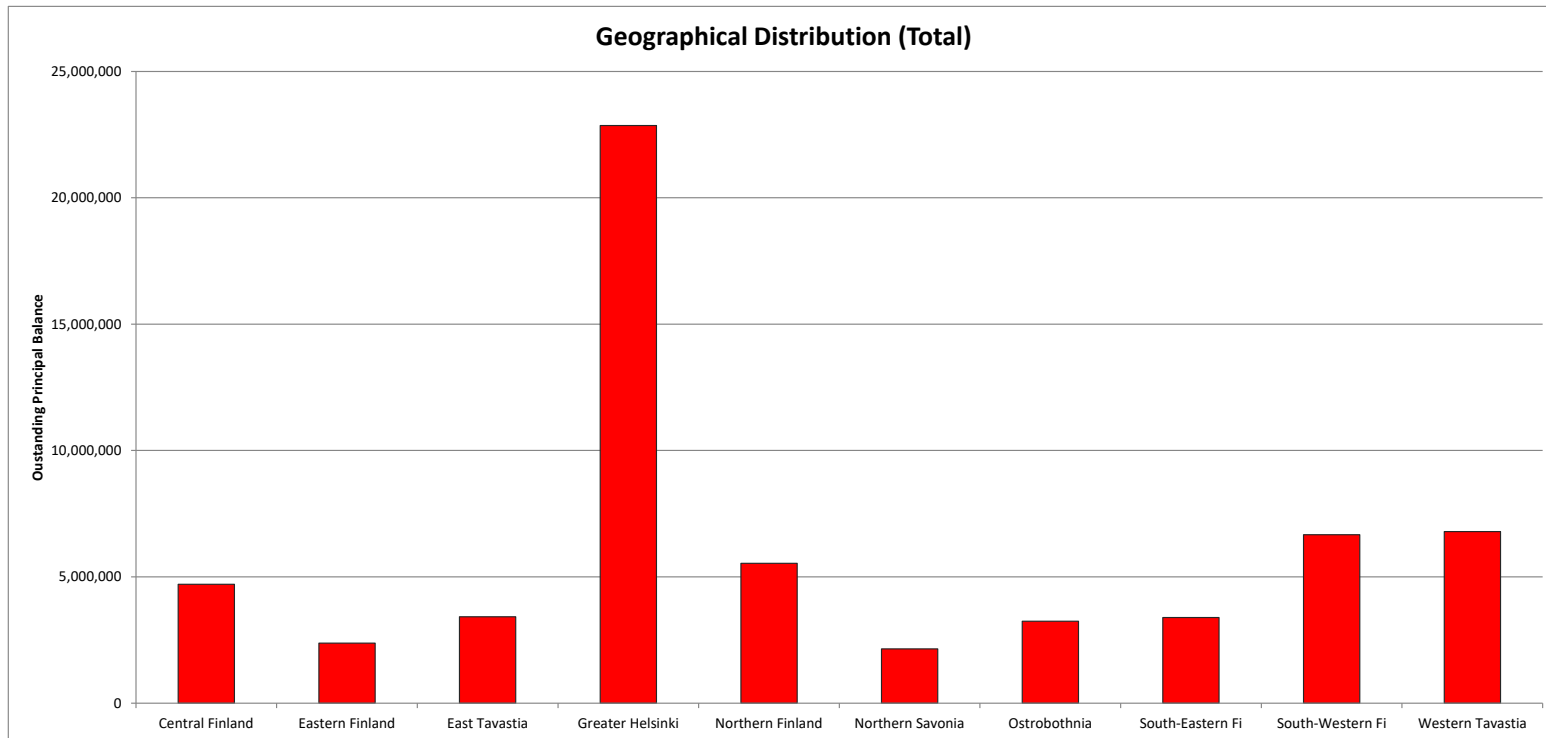
Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	666	4,706,052	7.70%	13.4	53.9	
Eastern Finland	287	2,380,413	3.89%	15.7	53.6	
East Tavastia	391	3,419,224	5.59%	14.1	54.5	
Greater Helsinki	2,326	22,860,363	37.39%	13.5	53.9	
Northern Finland	628	5,538,948	9.06%	14.4	54.2	
Northern Savonia	293	2,146,747	3.51%	13.2	54.7	
Ostrobothnia	492	3,243,066	5.30%	14.0	54.3	
South-Eastern Fi	418	3,391,509	5.55%	14.3	53.5	
South-Western Fi	851	6,668,766	10.91%	14.6	53.8	
Western Tavastia	790	6,791,952	11.11%	14.1	53.9	
Total / Average	7,142	61,147,041	100%	13.9	54.0	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from	25/11/2024
	to	30/12/2024
	=	35 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.a Interest Rate



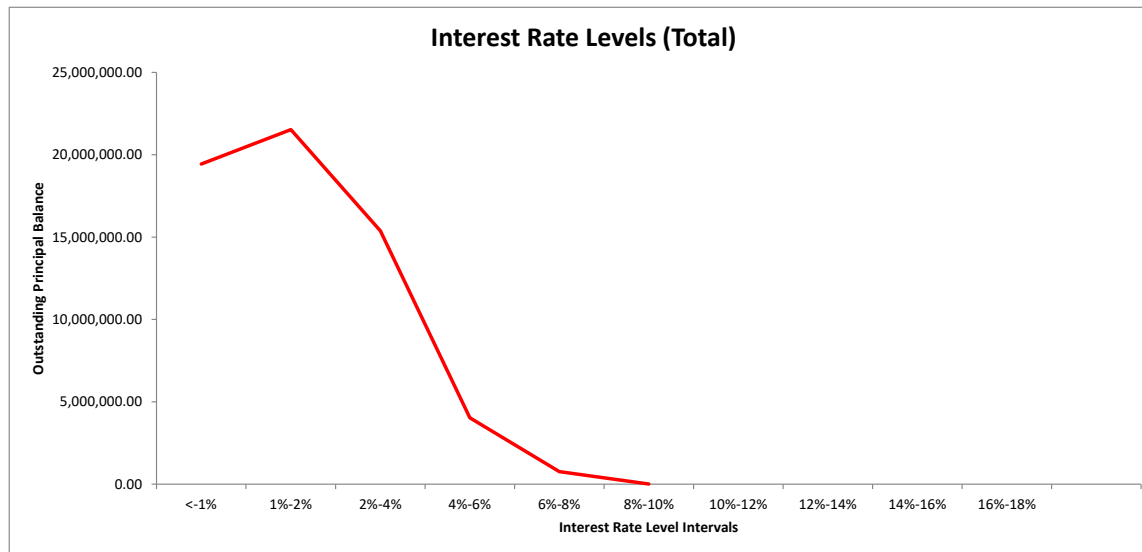
Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	49				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0%	1%	2,036	19,437,516	31.79%	12.1	54.5
1%	2%	2,009	21,525,545	35.20%	14.9	53.7
2%	4%	2,027	15,384,114	25.16%	14.6	53.4
4%	6%	873	4,027,423	6.59%	15.2	54.2
6%	8%	194	762,710	1.25%	14.3	56.0
8%	10%	3	9,733	0.02%	11.1	59.5
10%	12%					
12%	14%					
14%	16%					
16%	18%					
18%						
Total		7,142	61,147,041	100%	13.9	54.0

SCF RAHOITUSPALVELUT IX DAC
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12.b Interest Rate

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	49				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.a Remaining Terms



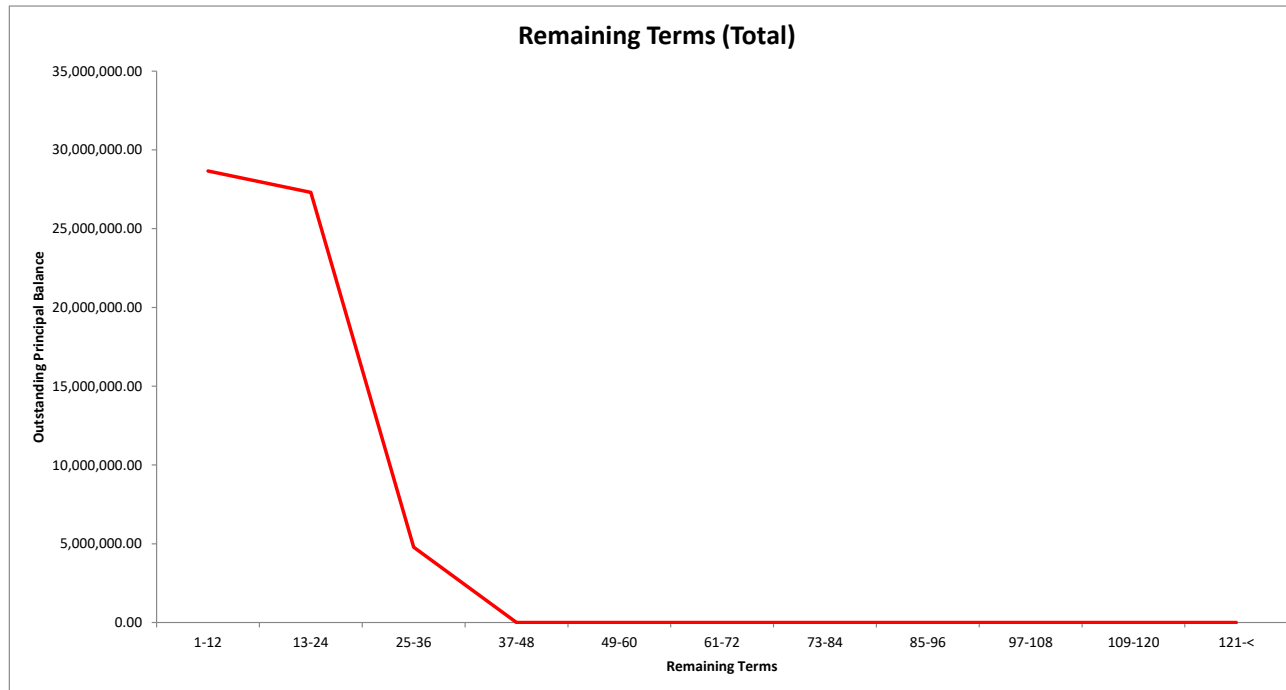
Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	49				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		0	72	396,241	0.65%	0.0	61.0
	1		12	4,312	28,662,101	46.87%	7.7	55.6
	13		24	2,439	27,301,633	44.65%	18.3	53.1
	25		36	319	4,787,066	7.83%	27.0	48.3
	37		48					
	49		60					
	61		72					
	73		84					
	85		96					
	97		108					
	109		120					
	121	-						
Total			7,142	61,147,041	100%	13.9	54.0	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	49				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.a Seasoning



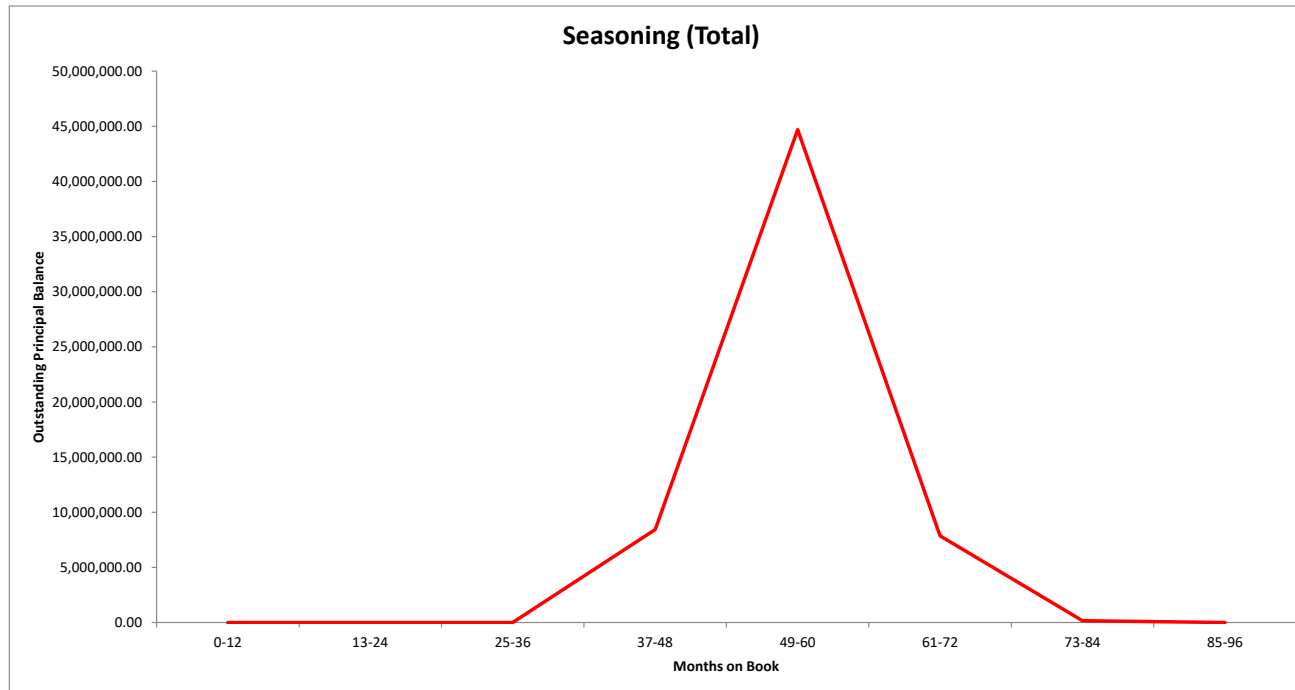
Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	49				
Monthly Period	01/11/2024	to	30/12/2024	=	35 days
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

		TOTAL					
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24					
25		36					
37		48	845	8,431,686	13.79%	20.0	46.4
49		60	5,227	44,690,875	73.09%	13.5	53.7
61		72	1,041	7,852,877	12.84%	9.9	62.8
73		84	29	171,603	0.28%	4.9	74.1
85		96					
Total		7,142		61,147,041	100%	13.9	54.0

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14.b Seasoning

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days



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Monthly Investor Report

15.a Balloon loans



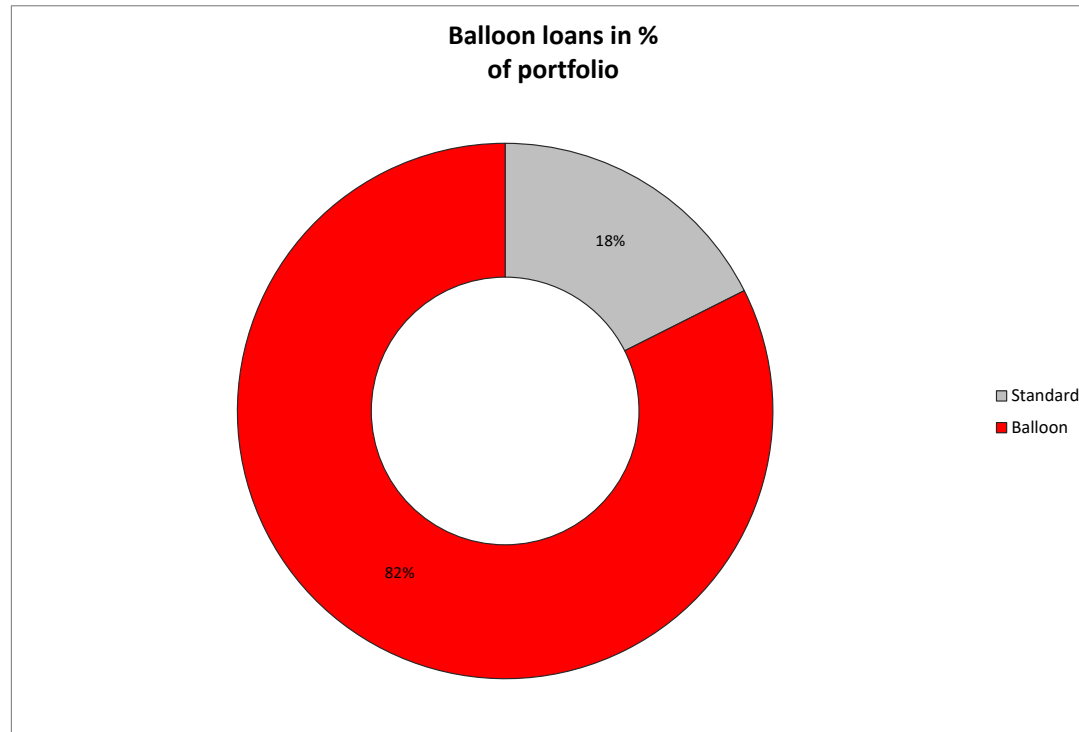
Reporting Date	02/01/2025					
Payment date	30/12/2024					
Period No	49					
Monthly Period	01/11/2024					
Interest Period	from	25/11/2024	to	30/12/2024	=	35 days

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		3,451	10,749,769	17.6 %	813	0.0 %	15.2	52.6
Balloon		3,691	50,397,272	82.4 %	35,520,649	70.5 %	13.7	54.2
Total		7,142	61,147,041	100%	35,521,463	58%	13.9	54.0

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Monthly Investor Report

15.b Balloon loans

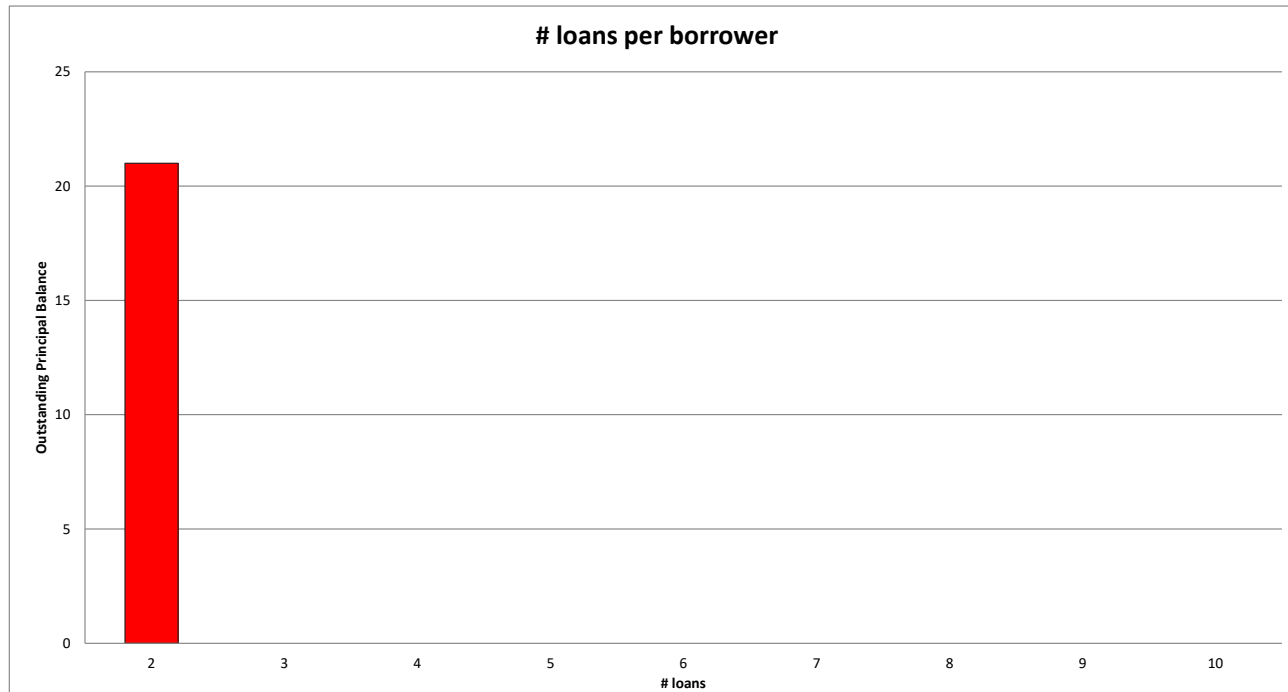
Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	49				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



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16.b # loans per borrower

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	49				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

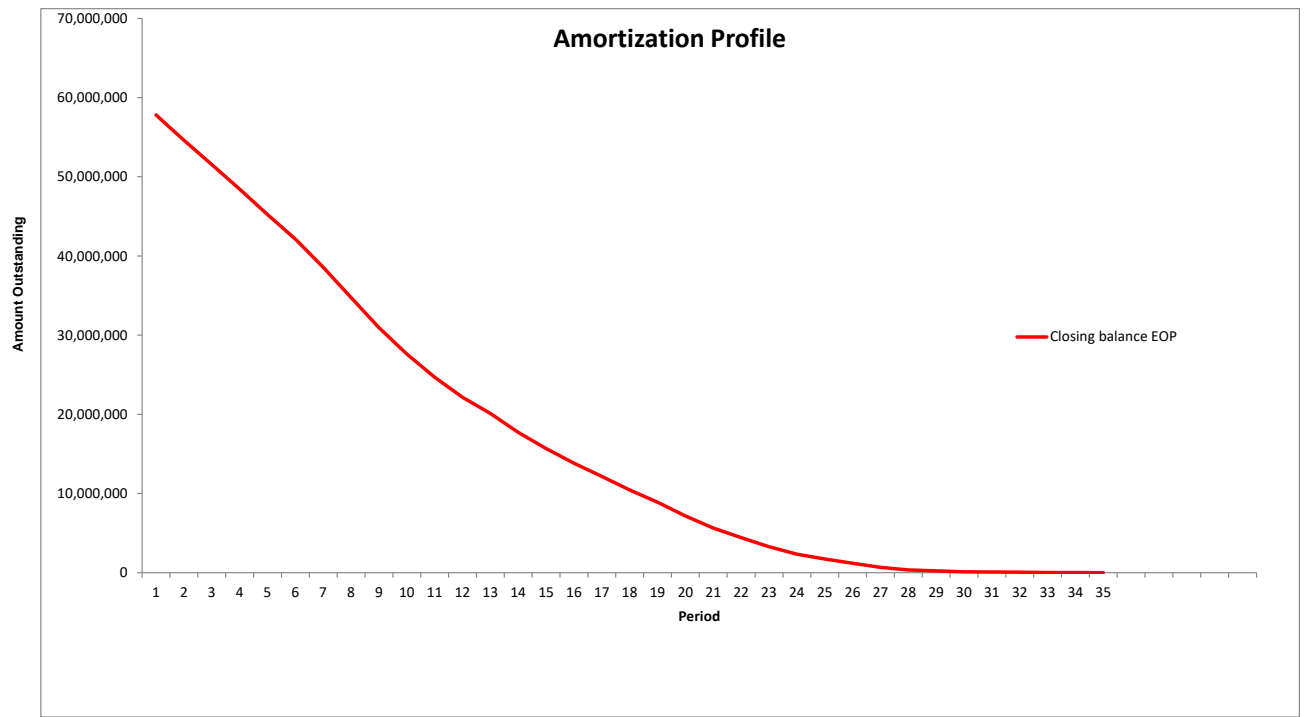
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	61,147,041	57,812,221	3,334,819	101,758	2.02%	94.55%
2	57,812,221	54,636,403	3,175,819	96,729	2.03%	89.35%
3	54,636,403	51,547,124	3,089,279	91,181	2.02%	84.30%
4	51,547,124	48,447,957	3,099,167	85,720	2.01%	79.23%
5	48,447,957	45,224,347	3,223,610	80,814	2.02%	73.96%
6	45,224,347	42,120,998	3,103,349	75,432	2.02%	68.88%
7	42,120,998	38,564,948	3,556,050	70,236	2.02%	63.07%
8	38,564,948	34,735,631	3,829,317	64,446	2.02%	56.81%
9	34,735,631	30,944,133	3,791,498	58,484	2.04%	50.61%
10	30,944,133	27,621,038	3,323,096	52,593	2.06%	45.17%
11	27,621,038	24,686,194	2,934,844	47,516	2.08%	40.37%
12	24,686,194	22,157,820	2,528,374	42,800	2.10%	36.24%
13	22,157,820	20,123,667	2,034,153	38,692	2.12%	32.91%
14	20,123,667	17,714,349	2,409,318	35,387	2.13%	28.97%
15	17,714,349	15,693,034	2,021,315	31,508	2.16%	25.66%
16	15,693,034	13,823,783	1,869,250	28,073	2.17%	22.61%
17	13,823,783	12,167,311	1,656,472	24,767	2.17%	19.90%
18	12,167,311	10,463,999	1,703,313	22,103	2.20%	17.11%
19	10,463,999	8,907,918	1,556,080	19,105	2.21%	14.57%
20	8,907,918	7,169,220	1,738,698	16,316	2.22%	11.72%

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	49				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	49				
Monthly Period	01/11/2024	to	30/12/2024	=	35 days
Interest Period	from	25/11/2024	to	30/12/2024	=

TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2020 11	428	556	192,618	9,244,903	
2020 12	369	471	128,552	7,461,995	
2021 01	414	579	195,860	9,192,251	
2021 02	367	512	168,583	8,023,790	
2021 03	343	471	153,683	8,018,179	
2021 04	368	512	177,988	8,205,864	
2021 05	330	466	152,079	7,454,113	
2021 06	347	460	129,017	6,959,564	
2021 07	370	474	139,037	7,079,668	
2021 08	293	360	106,689	5,724,723	
2021 09	163	211	65,334	3,408,453	
2021 10	172	210	56,468	3,205,305	
2021 11	174	250	72,814	3,405,310	
2021 12	373	455	120,210	6,224,684	
2022 01	426	587	179,514	8,774,934	
2022 02	338	473	151,562	6,648,349	
2022 03	278	359	116,256	5,172,281	
2022 04	261	343	105,591	4,862,310	
2022 05	214	261	71,068	3,413,353	
2022 06	244	316	89,126	4,112,527	
2022 07	293	364	112,001	5,271,795	
2022 08	174	210	59,435	2,866,729	
2022 09	122	152	47,453	2,111,577	
2022 10	119	154	67,101	1,854,375	
2022 11	118	177	72,959	1,741,141	
2022 12	240	299	82,401	3,244,062	
2023 01	335	471	152,714	5,965,220	
2023 02	250	351	108,750	4,116,180	
2023 03	203	271	85,526	3,206,210	
2023 04	150	203	59,662	2,091,122	
2023 05	161	221	60,722	2,009,621	
2023 06	174	237	69,000	2,518,634	
2023 07	185	226	73,884	2,600,857	
2023 08	123	145	42,831	1,454,231	
2023 09	89	114	34,612	1,264,276	
2023 10	61	81	24,721	739,883	
2023 11	105	143	52,557	1,268,346	
2023 12	154	196	56,022	1,891,514	
2024 01	250	321	105,837	3,571,423	
2024 02	203	219	75,203	2,924,379	
2024 03	176	185	63,544	2,424,362	
2024 04	138	150	69,252	1,732,053	
2024 05	107	112	31,394	1,130,518	
2024 06	118	120	34,792	1,344,001	
2024 07	132	136	39,646	1,616,650	
2024 08	82	86	28,930	1,233,173	
2024 09	48	48	16,577	608,385	
2024 10	44	46	29,797	630,026	
2024 11	58	62	16,708	520,086	
2024 12					
Total:	10,684	13,826	4,346,083	190,543,384	

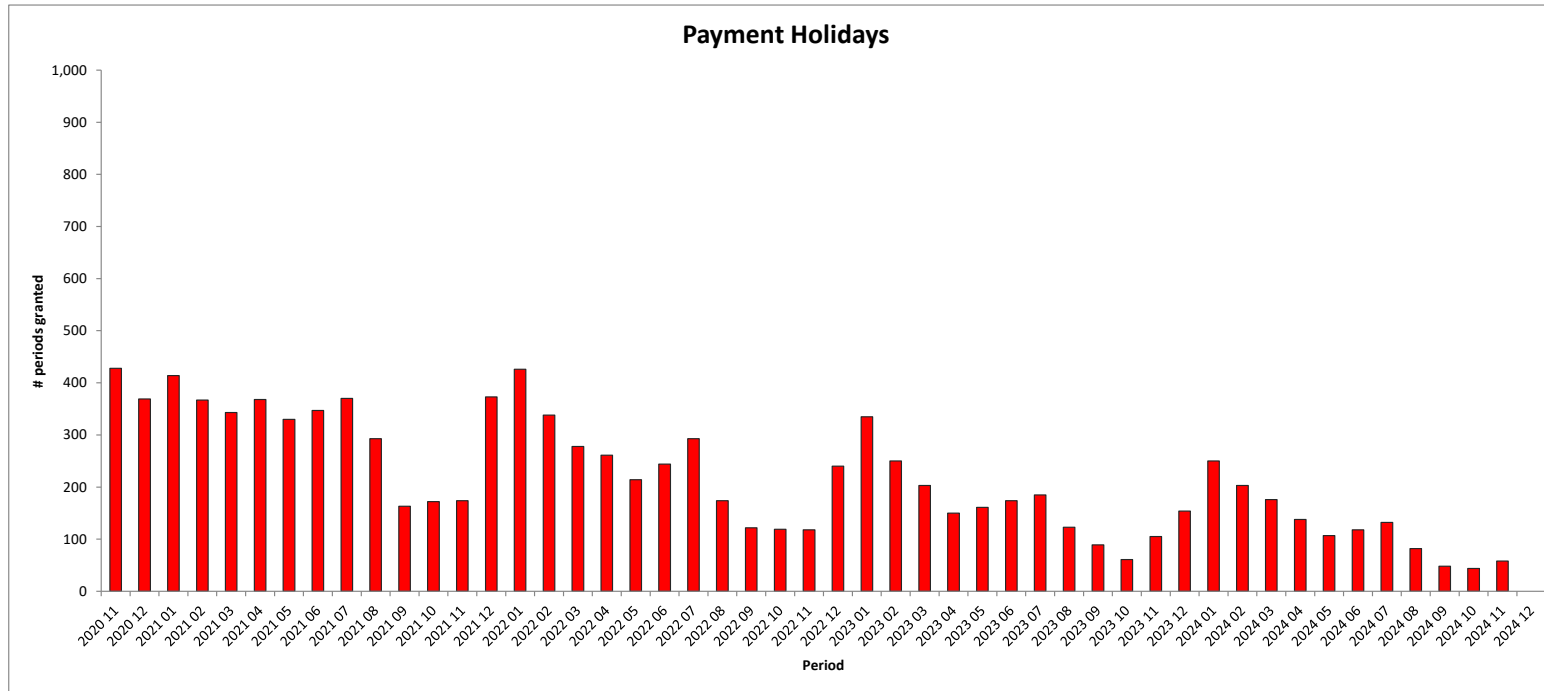
SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	49				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



Payment Holidays



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	02/01/2025
Payment date	30/12/2024
Period No	49
Monthly Period	01/11/2024
Interest Period	from 25/11/2024 to 30/12/2024 = 35 days

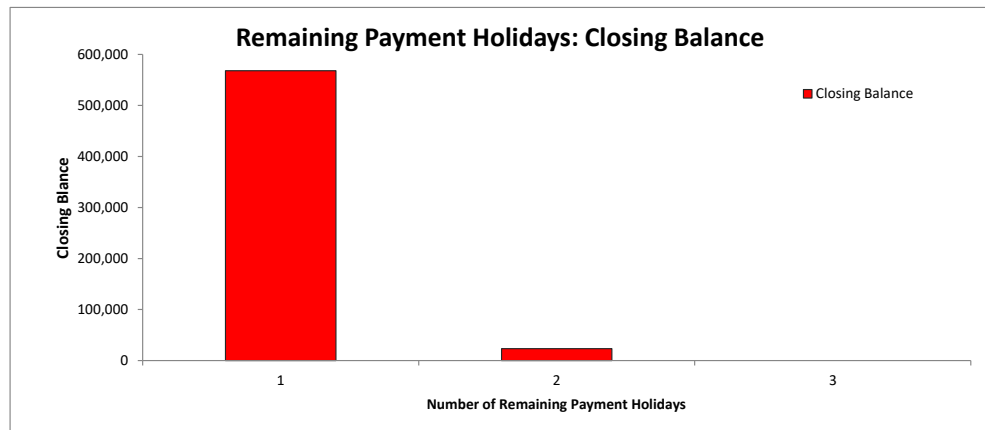


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1		56	19,683	568,017
2		4	1,964	23,489
3				
Total		60	21,648	591,507

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18.d Remaining Payment Holidays

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from	25/11/2024
	to	30/12/2024
	=	35 days



SCF RAHOITUSPALVELUT IX DAC
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19.a Downpayment



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

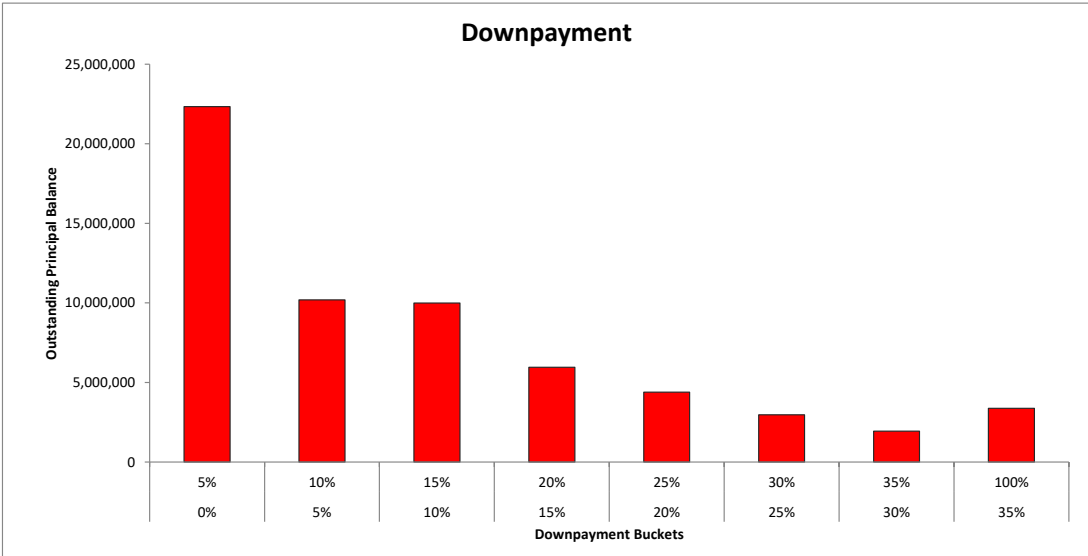
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	2,288	22,340,929	36.54%	15.2	54.2
	5%	10%	995	10,192,253	16.67%	14.2	54.6
	10%	15%	1,118	9,989,592	16.34%	13.4	53.8
	15%	20%	685	5,957,218	9.74%	12.9	53.7
	20%	25%	540	4,389,174	7.18%	12.3	53.5
	25%	30%	400	2,963,971	4.85%	12.7	53.2
	30%	35%	322	1,937,610	3.17%	11.2	53.5
	35%	100%	794	3,376,294	5.52%	12.3	52.9
			7,142	61,147,041	100%	13.9	54.0

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.b Downpayment



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from	25/11/2024
	to	30/12/2024
	=	35 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.a Vehicle Condition



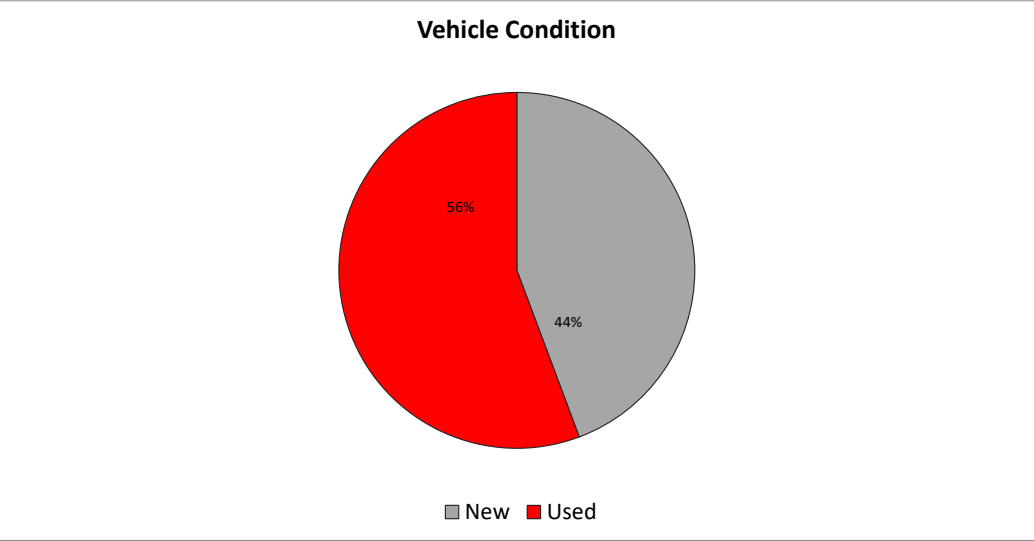
Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from	25/11/2024 to 30/12/2024 = 35 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2,346	27,086,736	44.30%	13.1	53.8
	Used	4,796	34,060,304	55.70%	14.5	54.1
	Total	7,142	61,147,041	100%	13.9	54.0

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20.b Vehicle Condition

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from	25/11/2024 to 30/12/2024 = 35 days



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21.a Borrower Type



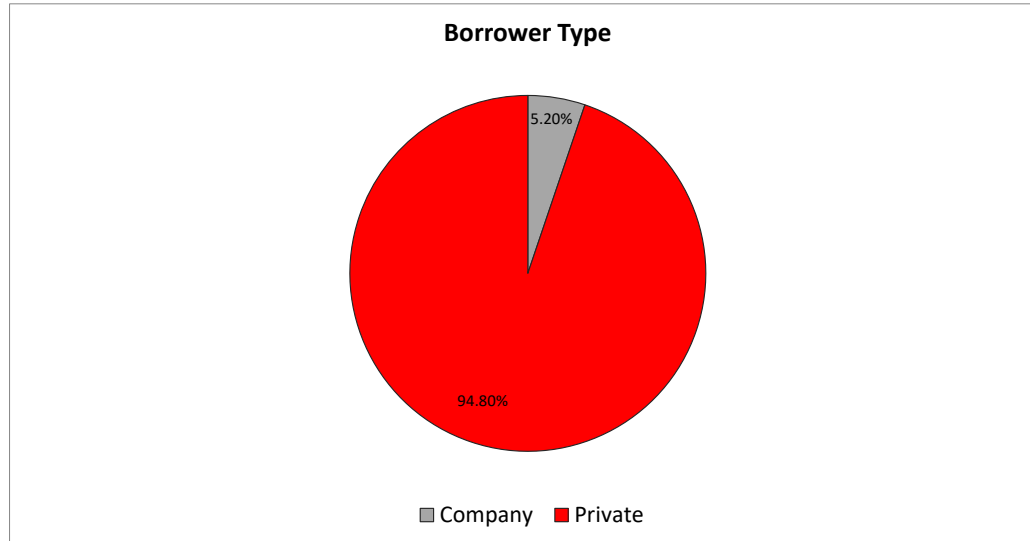
Reporting Date	02/01/2025
Payment date	30/12/2024
Period No	49
Monthly Period	01/11/2024
Interest Period	from 25/11/2024 to 30/12/2024 = 35 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	396	3,178,041	5.20%	8.1	52.8
	Private	6,746	57,969,000	94.80%	14.2	54.0
	Total	7,142	61,147,041	100%	13.9	54.0

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21.b Borrower Type

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from	25/11/2024
	to	30/12/2024
		= 35 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

22.a Vehicle type



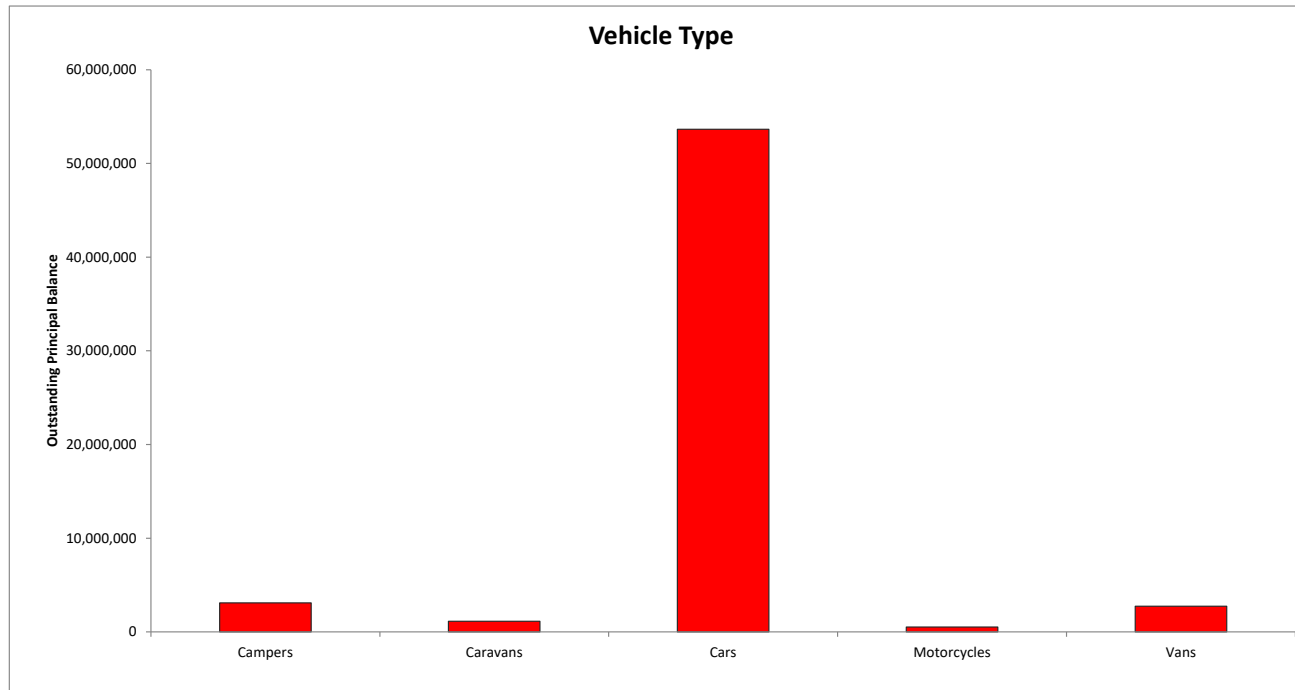
Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	49				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	139	3,093,405	5.06%	15.3	53.4
	Caravans	119	1,128,022	1.84%	14.6	54.9
	Cars	6,319	53,656,870	87.75%	14.0	54.0
	Motorcycles	153	520,951	0.85%	9.6	52.5
	Vans	412	2,747,792	4.49%	10.7	53.1
	Total	7,142	61,147,041	100%	13.9	54.0

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22.b Vehicle type

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	49				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



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23.a Restructured Loans



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	to 30/12/2024 = 35 days
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

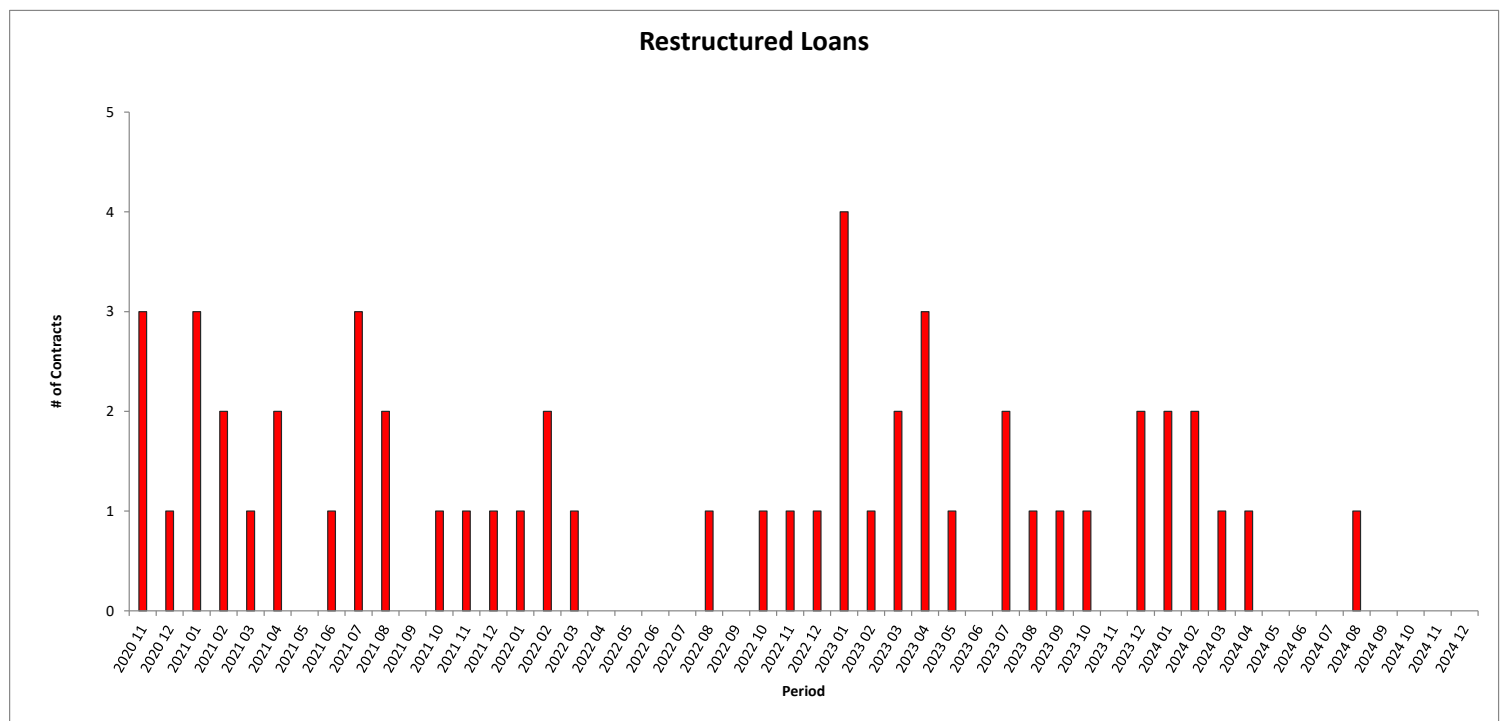
TOTAL		
Period	No	Outstanding balance
2020 11	3	42,294
2020 12	1	12,947
2021 01	3	38,055
2021 02	2	49,871
2021 03	1	45,445
2021 04	2	117,015
2021 05	0	0
2021 06	1	48,785
2021 07	3	66,845
2021 08	2	11,989
2021 09	0	0
2021 10	1	11,393
2021 11	1	3,407
2021 12	1	43,774
2022 01	1	5,761
2022 02	2	10,307
2022 03	1	10,885
2022 04	0	0
2022 05	0	0
2022 06	0	0
2022 07	0	0
2022 08	1	28,259
2022 09	0	0
2022 10	1	14,708
2022 11	1	2,290
2022 12	1	2,601
2023 01	4	65,247
2023 02	1	3,766
2023 03	2	26,417
2023 04	3	18,685
2023 05	1	27,424
2023 06	0	0
2023 07	2	70,052
2023 08	1	1,497
2023 09	1	16,526
2023 10	1	38,924
2023 11	0	0
2023 12	2	63,138
2024 01	2	65,845
2024 02	2	51,768
2024 03	1	12,057
2024 04	1	3,233
2024 05	0	0
2024 06	0	0
2024 07	0	0
2024 08	1	9,265
2024 09	0	0
2024 10	0	0
2024 11	0	0
2024 12	0	0
Total	54	1,040,477

Restructured

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Monthly Investor Report

23.b Restructured Loans

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	49				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



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Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	49				
Monthly Period	01/11/2024				
Interest Period	from 25/11/2024	to 30/12/2024	=	35 days	

TOTAL		
Period	Closing balance	WA Interest rate
2020 11	596.759.291	2.33%
2020 12	627.427.036	2.33%
2021 01	628.336.885	2.32%
2021 02	627.092.170	2.32%
2021 03	624.523.955	2.31%
2021 04	624.899.859	2.31%
2021 05	624.813.092	2.31%
2021 06	598.936.663	2.30%
2021 07	575.853.839	2.29%
2021 08	551.501.127	2.28%
2021 09	526.407.071	2.27%
2021 10	503.047.002	2.26%
2021 11	480.620.270	2.25%
2021 12	460.641.076	2.24%
2022 01	441.042.536	2.23%
2022 02	421.671.896	2.22%
2022 03	400.967.872	2.21%
2022 04	382.691.995	2.20%
2022 05	363.504.978	2.19%
2022 06	346.239.311	2.18%
2022 07	330.723.798	2.17%
2022 08	312.554.181	2.16%
2022 09	297.077.184	2.16%
2022 10	283.080.674	2.15%
2022 11	268.569.967	2.14%
2022 12	256.576.600	2.13%
2023 01	243.774.281	2.12%
2023 02	232.717.783	2.11%
2023 03	220.823.849	2.10%
2023 04	210.790.869	2.09%
2023 05	199.056.663	2.09%
2023 06	189.038.504	2.08%
2023 07	179.327.308	2.07%
2023 08	168.718.580	2.06%
2023 09	159.878.035	2.06%
2023 10	149.908.018	2.05%
2023 11	141.206.757	2.04%
2023 12	134.434.222	2.03%
2024 01	126.341.471	2.03%
2024 02	118.879.493	2.03%
2024 03	111.560.335	2.02%
2024 04	104.052.845	2.02%
2024 05	97.553.442	2.02%
2024 06	91.907.092	2.01%
2024 07	85.351.393	2.01%
2024 08	78.878.381	2.00%
2024 09	72.464.069	2.01%
2024 10	66.165.390	2.01%
2024 11	61.147.041	2.02%
2024 12		

Interest rate evolution

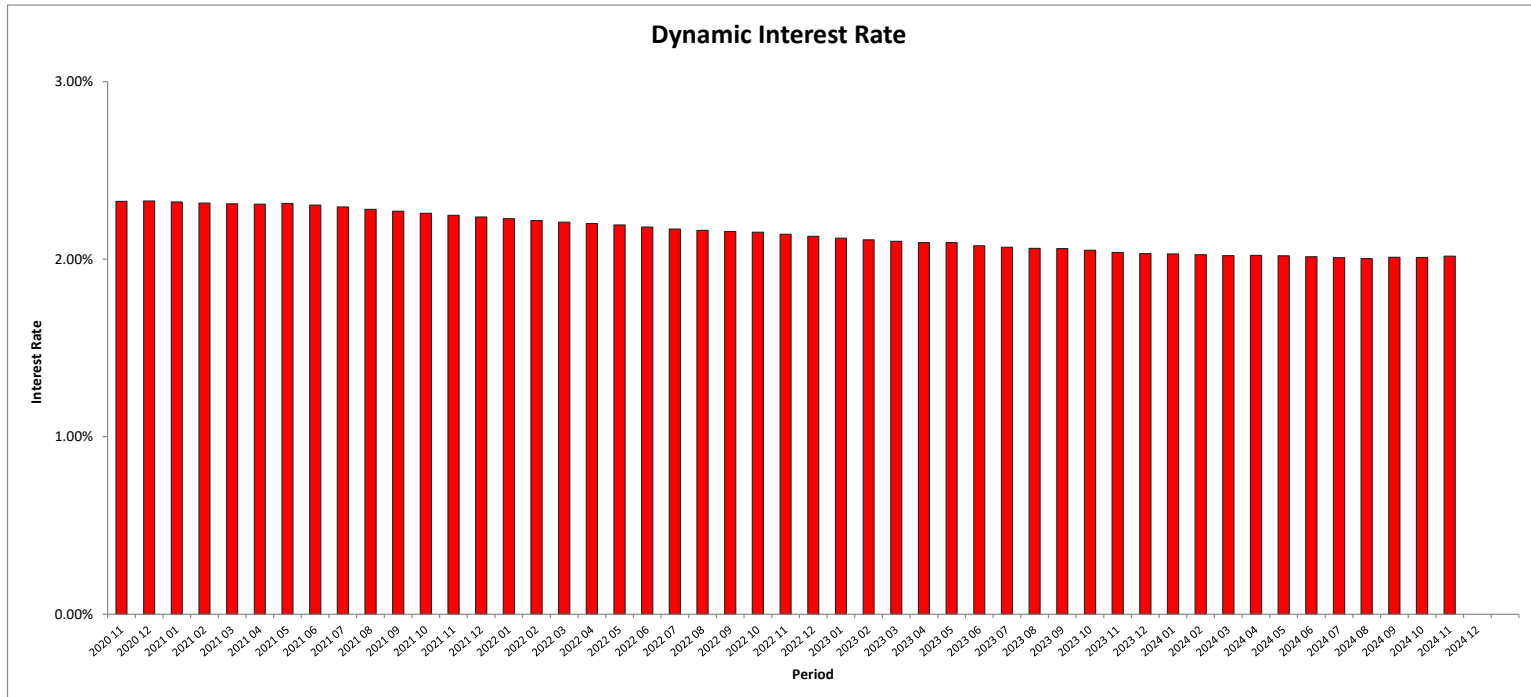
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Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	49				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



Dynamic Interest Rate



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25.a Dynamic Pre-Payments



Reporting Date	02/01/2025		
Payment date	30/12/2024		
Period No	49		
Monthly Period	01/11/2024	to	30/12/2024 = 35 days
Interest Period	from 25/11/2024	to	30/12/2024 = 35 days

Period	TOTAL		
	Sum of Pre-Payments	Closing Balance	CPR Annual
2020 11	28,312,103	596,759,291	25.30%
2020 12	11,299,151	627,427,036	19.59%
2021 01	11,575,311	628,336,885	20.00%
2021 02	12,584,253	627,092,170	21.59%
2021 03	13,575,000	624,523,955	23.18%
2021 04	14,086,212	624,899,859	23.94%
2021 05	14,081,851	624,813,092	23.93%
2021 06	15,152,005	598,936,663	26.47%
2021 07	12,677,662	575,853,839	23.44%
2021 08	13,814,697	551,501,127	26.24%
2021 09	15,322,132	526,407,071	29.85%
2021 10	14,081,107	503,047,002	28.87%
2021 11	13,144,913	480,620,270	28.31%
2021 12	10,755,502	460,641,076	24.69%
2022 01	11,260,591	441,042,536	26.68%
2022 02	11,320,336	421,671,896	27.86%
2022 03	11,621,084	400,967,872	29.74%
2022 04	10,642,389	382,691,995	28.71%
2022 05	11,025,690	363,504,978	30.90%
2022 06	9,678,755	346,239,311	28.84%
2022 07	8,191,489	330,723,798	25.99%
2022 08	10,556,939	312,554,181	33.79%
2022 09	8,788,263	297,077,184	30.26%
2022 10	7,345,139	283,080,674	27.06%
2022 11	7,947,921	268,569,967	30.27%
2022 12	5,613,277	256,576,600	23.31%
2023 01	6,649,052	243,774,281	28.24%
2023 02	5,417,712	232,717,783	24.62%
2023 03	5,945,938	220,823,849	27.93%
2023 04	4,794,411	210,790,869	24.13%
2023 05	5,945,859	199,056,663	30.50%
2023 06	4,847,358	189,038,504	26.78%
2023 07	4,840,745	179,327,308	27.99%
2023 08	5,301,703	168,718,580	31.83%
2023 09	4,167,821	159,878,035	27.17%
2023 10	5,170,615	149,908,018	34.37%
2023 11	4,455,915	141,206,757	31.94%
2023 12	2,745,167	134,434,222	21.93%
2024 01	4,026,126	126,341,471	32.20%
2024 02	3,733,185	118,879,493	31.81%
2024 03	3,728,384	111,560,335	33.50%
2024 04	3,766,715	104,052,845	35.75%
2024 05	2,994,866	97,553,442	31.21%
2024 06	2,622,905	91,907,092	29.35%
2024 07	3,039,763	85,351,393	35.28%
2024 08	3,269,955	78,878,381	39.83%
2024 09	3,041,430	72,464,069	40.22%
2024 10	3,182,707	66,165,390	44.65%
2024 11	2,369,333	61,147,041	37.76%
2024 12			

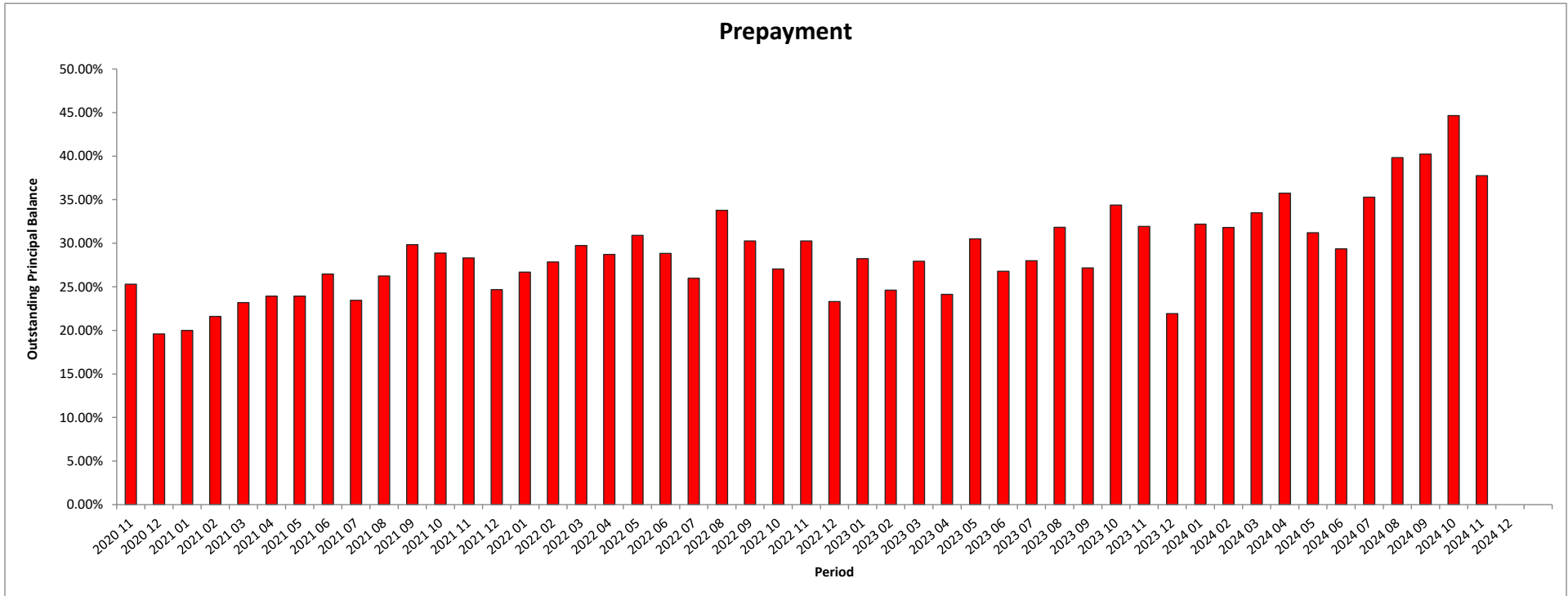
Dynamic Prepayment

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Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	02/01/2025		
Payment date	30/12/2024		
Period No	49		
Monthly Period	01/11/2024		
Interest Period	from	25/11/2024	to 30/12/2024 = 35 days



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26. Delinquency



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

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
2020	12	627,427,036	34,181	593,489,612	1,596	29,511,927	158	3,117,706	38	956,412	16	226,524	6	124,855	-	-	-	-
2021	1	628,336,885	34,320	589,982,636	1,794	31,835,460	232	5,161,615	38	711,197	14	327,141	13	219,816	5	99,019	1	2,683
	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	441,042,636	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	305,809,800	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	90	1,593,285	30	439,232	23	276,001	16	170,841	15	265,533
	11	268,569,967	20,042	248,814,139	1,095	14,418,467	213	3,108,142	78	1,236,577	39	545,043	17	287,200	15	160,401	21	205,285
	12	256,576,600	19,502	238,223,579	1,044	13,056,461	234	3,255,196	79	1,290,218	37	415,306	17	281,682	6	54,158	26	378,882
2023	1	243,774,281	18,787	225,293,223	1,049	12,947,624	236	3,367,856	87	1,218,518	35	502,278	15	218,258	13	226,526	12	80,380
	2	232,717,783	18,248	215,811,738	1,004	12,071,848	231	2,929,516	75	1,034,051	37	469,912	19	308,658	7	92,061	22	294,605
	3	220,823,849	17,705	205,800,198	894	10,603,245	200	2,292,488	86	1,205,929	39	448,767	18	232,857	15	240,366	17	116,962
	4	210,790,869	16,985	193,327,212	1,025	12,675,150	215	2,734,101	93	1,161,098	33	404,742	20	290,044	15	198,523	21	218,952
	5	199,056,663	16,321	182,593,852	1,002	11,933,388	186	2,458,295	90	1,196,082	40	511,646	20	204,545	10	158,854	18	155,638
	6	189,038,504	15,923	175,125,282	812	9,340,793	195	2,609,833	64	905,761	48	655,875	27	343,019	7	57,942	23	224,019
	7	179,327,308	15,274	164,595,666	917	10,772,577	150	1,831,519	73	1,128,980	28	379,656	24	359,279	20	259,632	15	95,647
	8	168,718,580	14,686	155,636,802	816	9,361,836	151	1,999,847	57	902,125	27	416,467	13	220,061	12	181,442	23	266,984
	9	159,878,035	14,067	147,567,609	722	8,401,522	190	2,188,531	65	996,904	23	408,723	8	165,140	9	149,606	19	247,016
	10	149,908,018	13,361	137,878,185	709	8,299,368	178	2,084,389	63	886,745	22	375,576	15	289,358	6	94,397	14	166,590
	11	141,206,757	12,759	129,618,114	719	8,068,609	162	1,879,358	67	935,391	31	430,073	10	100,123	9	175,090	11	100,657
	12	134,434,222	12,260	122,499,832	709	7,827,669	206	2,397,199	72	921,267	33	574,892	15	174,372	4	38,990	12	138,568
2024	1	126,341,471	11,782	114,771,102	724	8,178,149	174	1,846,465	57	839,450	25	324,717	13	266,090	10	115,497	5	30,077
	2	118,879,493	11,337	109,034,792	648	6,778,729	146	1,749,344	55	725,547	21	253,240	11	144,923	9	192,918	14	153,597
	3	111,560,335	10,558	99,670,154	877	8,594,562	170	1,883,016	60	847,385	25	328,507	9	106,916	7	129,794	16	200,264
	4	104,052,845	10,208	94,160,019	672	6,568,698	163	1,798,344	68	800,792	28	478,815	9	109,424	7	136,754	10	80,453
	5	97,553,442	9,856	88,914,325	536	5,469,426	166	1,546,326	64	749,915	35	436,071	16	356,663	5	80,715	9	119,295
	6	91,907,092	9,337	82,673,189	626	5,763,048	153	1,954,058	61	611,818	33	418,800	16	209,908	11	276,269	8	66,893
	7	85,351,393	8,907	77,074,816	539	5,372,260	130	1,376,000	53	754,856	30	332,545	19	249,598	10	191,318	17	235,919
	8	78,878,381	8,334	71,597,326	435	4,489,964	145	1,464,655	53	737,276	18	287,235	16	235,384	8	66,540	15	182,534
	9	72,464,069	7,570	65,133,405	509	4,703,984	131	1,498,535	53	612,108	19	274,599	9	171,050	6	70,390	13	122,110
	10	66,165,390	6,952	59,455,348	488	4,382,946	99	1,118,411	51	578,913	33	418,825	6	98,842	6	112,104	9	75,460
	11	61,147,041	6,553	55,362,838	392	3,594,094	100	941,597	50	570,596	29	428,049	12	151,023	6	98,842	10	105,118

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

Default Quarter	Default Amount	Recovery Quarter			2020 Q4			2021 Q1			2021 Q2			2021 Q3			2021 Q4				
		No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss				
2020 4	4,367	1	0	0	4,367	0	0	4,367	0	0	4,367	0	0	4,367	0	4,367	1,971	1,971	2,395		
2021 1	281,230	19						1,716	1,716	279,514	61,396	63,112	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				
Default Quarter	Default Amount	Recovery Quarter			2022 Q1			2022 Q2			2022 Q3			2022 Q4			2023 Q1				
		No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss				
2020 4	4,367	1	0	1,971	2,395	0	1,971	2,395	0	1,971	2,395	0	1,971	2,395	0	1,971	2,395	0	1,971	2,395	
2021 1	281,230	19	0	182,949	98,281	5,768	188,718	92,513	19,895	208,612	72,618	406	209,018	72,212	1,976	210,994	70,237				
2021 2	903,831	52	228,948	576,902	326,929	53,694	630,596	273,235	3,336	633,931	269,900	4,738	638,669	265,162	9,389	648,058	255,773				
2021 3	742,108	57	122,678	439,589	302,519	76,801	516,390	225,718	52,725	569,114	172,994	21,373	590,487	151,621	30,558	621,045	121,063				
2021 4	629,057	39	115,284	170,359	458,698	178,761	349,120	279,938	69,061	418,180	210,872	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	609,339	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				
Default Quarter	Default Amount	Recovery Quarter			2023 Q2			2023 Q3			2023 Q4			2024 Q1			2024 Q2				
		No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss				
2020 4	4,367	1		1,971	2,395		1,971	2,395		1,971	2,395		1,971	2,395		1,971	2,395				
2021 1	281,230	19	13,020	224,014	57,217	23,283	247,297	33,933		247,297	33,933		247,297	33,933	5,321	252,618	28,612				
2021 2	903,831	52	83,071	731,129	172,702	20,234	751,363	152,468	17,963	769,326	134,505		769,326	134,505		769,326	134,505				
2021 3	742,108	57	56,797	677,842	64,266	3,536	681,378	60,730	3,026	684,403	57,705	637	685,040	57,068	7,084	692,124	49,984				
2021 4	629,057	39	90,031	557,374	71,684	30,744	588,117	40,940	8,817	596,934	32,123		596,934	32,123	2,746	599,680	29,377				
2022 1	853,418	54	58,596	636,701	216,717	22,334	659,034	194,383	8,062	667,097	186,321	750	667,847	185,571	2,998	670,845	182,573				
2022 2	997,419	56	167,014	594,356	403,064	16,971	611,327	386,093	84,075	695,402	302,018	3,940	699,342	298,077	41,225	740,567	256,852				
2022 3	807,057	53	154,289	583,948	223,109	7,711	591,659	215,398	16,843	608,502	198,555	14,755	623,257	183,800	26,778	650,035	157,022				
2022 4	849,699	62	105,288	410,182	439,518	45,542	455,723	393,976	86,319	542,042	307,657	6,597	548,639	301,060	80,786	629,425	220,274				
2023 1	491,946	51	203,968	381,716	110,230	21,950	403,666	88,281	12,272	415,938	76,009	12,615	428,553	63,393	24,452	453,005	38,942				
2023 2	598,609	62	133,517	133,517	465,092	126,418	259,935	338,674	100,861	360,796	237,813	37,419	398,215	200,394	91,141	489,355	109,254				
2023 3	609,646	57				130,148	130,148	479,499	279,268	409,415	200,231	40,271	449,686	159,961	79,192	528,878	80,768				
2023 4	405,815	37							150,638	150,638	255,177	100,490	251,128	154,687	160,706	411,833	-6,019				
2024 1	383,938	35										68,793	68,793	315,146	260,121	328,914	55,024				
2024 2	266,641	27													36,021	36,021	230,620				
Default Quarter	Default Amount	Recovery Quarter			2024 Q3			2024 Q4			2025 Q1			2025 Q2			2025 Q3				
		No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss				
2020 4	4,367	1		1,971	2,395		1,971	2,395		1,971	2,395		1,971	2,395		1,971	2,395				
2021 1	281,230	19	287	252,905	28,325		252,905	28,325		252,905	28,325		252,905	28,325		252,905	28,325				
2021 2	903,831	52	109	769,435	134,396	78,164	847,599	56,233		847,599	56,233		847,599	56,233		847,599	56,233				
2021 3	742,108	57	20,719	712,844	29,264	17,915	730,759	11,349		730,759	11,349		730,759	11,349		730,759	11,349				
2021 4	629,057	39	10,333	610,013	19,044	2,289	612,302	16,755		612,302	16,755		612,302	16,755		612,302	16,755				
2022 1	853,418	54	12,550	683,395	170,023	58,101	741,496	111,922		741,496	111,922		741,496	111,922		741,496	111,922				
2022 2	997,419	56	838	741,406	256,014	506	741,911	255,508		741,911	255,508		741,911	255,508		741,911	255,508				
2022 3	807,057	53	23,548	673,583	133,474	24,884	698,467	108,590		698,467	108,590		698,467	108,590		698,467	108,590				
2022 4	849,699	62	3,452	632,877	216,822	113,746	746,623	103,077		746,623	103,077		746,623	103,077		746,623	103,077				
2023 1	491,946	51	1,432	454,437	37,510	1,347	455,784	36,163		455,784	36,163		455,784	36,163		455,784	36,163				
2023 2	598,609	62	6,927	496,282	102,327	21,541	517,823	80,786		517,823	80,786		517,823	80,786		517,823	80,786				
2023 3	609,646	57	450	529,328	80,318	379	529,707	79,940		529,707	79,940		529,707	79,940		529,707	79,940				
2023 4	405,815	37	8,317	420,150	-14,336	669	420,819	-15,005		420,819	-15,005		420,819	-15,005		420,819	-15,005				
2024 1	383,938	35	44,224	373,138	10,800	643	373,781	10,157		373,781	10,157		373,781	10,157		373,781	10,157				
2024 2	266,641	27	54,677	90,698	175,943	66,299	156,997	109,644		156,997	109,644		156,997	109,644		156,997	109,644				
2024 3	540,564	45	31,464	31,464	509,100																
2024 4	180,578	19				16,721	16,721	163,857		16,721	163,857		16,721	163,857		16,721	163,857				

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28. Priority of Payments - Revenue



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	381,954.82	EUR
Senior Expenses	-	3,334.21	EUR
Servicing Fee	-	25,477.93	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	16,154.69	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	-	27,606.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	105,117.87	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	2,947.00	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	316.00	EUR
Deferred Purchase Price to Seller		201,001.12	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	390,123.30	EUR
Senior Expenses	-	2,334.00	EUR
Issuer Swap Interest Amount	-	16,154.69	EUR
Interest Class A Notes	-	203,972.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	21,908.00	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	-	27,606.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	105,117.87	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	2,947.00	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Swap subordinated Amounts due	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		10,083.74	EUR

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29. Priority of Payments - Redemption



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	4,913,231.12	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	-	4,913,231.12	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	5,018,348.99	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	-	5,018,348.99	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	10,083.74	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	201,001.12	EUR
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30. Transaction Costs

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	3,334.21			
Interest accrued for the Period	EUR	253,486.00	203,972.00	21,908.00	27,606.00
Cumulative Interest accrued	EUR	20,053,299.00	13,064,835.00	1,515,496.00	5,472,968.00
Interest Payments	EUR	253,486.00	203,972.00	21,908.00	27,606.00
Cumulative Interest Payments	EUR	20,053,299.00	13,064,835.00	1,515,496.00	5,472,968.00
Interest accrued on Subordinated Loan for the Period	EUR	2,947.00			
Cumulative Interest accrued on Subordinated Loan	EUR	74,992.00			
Interest Payments on Subordinated Loan	EUR	2,947.00			
Cumulative Interest Payments on Subordinated Loan	EUR	74,992.00			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

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31. Swap Overview

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	49	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days



Class A Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class A Notes	55,517,185
Interest Period Start	25/11/2024
Interest Period End	30/12/2024
Interest Days	35
Settlement Date	30/12/2024
Party A Floating Interest Rate	3.779 %
Party A Floating Rate Day Count Fraction	0.10
Party A Interest Amount	EUR 203,971.68
Party B Fixed Rate	0.2500 %
Party B Fixed Rate Day Count Fraction	0.10
Party B Interest Amount	EUR 13,493.76

Class B Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class B Notes	5,551,628
Interest Period Start	25/11/2024
Interest Period End	30/12/2024
Interest Days	35
Settlement Date	30/12/2024
Party A Floating Interest Rate	4.059 %
Party A Floating Rate Day Count Fraction	0.10
Party A Interest Amount	EUR 21,908.11
Party B Fixed Rate	0.4930 %
Party B Fixed Rate Day Count Fraction	0.10
Party B Interest Amount	EUR 2,660.93

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32. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date		02/01/2025							
Payment date		30/12/2024							
Period No		49							
Monthly Period		01/11/2024							
Interest Period	from	25/11/2024	to	30/12/2024	=	35 days			