

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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The SCF RAHOITUSPALVELUT IX DAC transaction has a Clean-Up Call Early Redemption Date of 27th of January 2025.

Reporting Date	29/01/2025				
Payment date	27/01/2025		Following payment dates:		N/A
Period No	50				
Monthly Period	01/12/2024				
Interest Period	from 30/12/2024	to	27/01/2025	=	28 days
Cut-Off date	31/12/2024				

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1. Portfolio Information



Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	61,147,040.63 EUR
Scheduled Loan Principal Repayments (+MC)	2,567,192.41 EUR
Prepayments	1,976,686.97 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	4,543,879.38 EUR
New Defaulted Auto Loans in Period	78,805.81 EUR
Closing balance prior to replenishment	56,524,355.44 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	56,524,355.44 EUR
Principal Recoveries on loans in default	113,953.87 EUR
Total revenue collections	
Total Revenue Received in Period	211,069.75 EUR

Loans

At beginning of period	7,142	Loans
Replenished contracts this period	-	Loans
Paid in Full	442	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	5	Loans
At end of period	6,695	Loans

The SCF RAHOITUSPALVELUT IX DAC transaction has a Clean-Up Call Early Redemption Date of 27th of January 2025.

Specification of the Final Repurchase Price

Current a)	54,275,268	EUR
Delinquent b)	3,232,760	EUR
Overdue interest c)	103,313	EUR
Total Amount	57,611,341	EUR

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	335,560.35	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	3,746.95	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	1,177,562.48	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	103,312.54	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	100,000.00	EUR
h. Any other amount received by the Purchaser	270,668.00	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	904,867.29	EUR
Total Amount for Purchaser Available Revenue Receipts	2,895,717.61	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1,077,849.88	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	156,537.32	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	78,805.81	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	6,010.24	EUR
g. Liquidity Reserve Excess Amount	935,323.35	EUR
h. Any other net amount received by the Issuer	157,423.08	EUR
Total Amount for Issuer Available Revenue Receipts	2,411,949.68	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	29/01/2025
Payment date	27/01/2025
Period No	50
Monthly Period	01/12/2024
Interest Period	from 30/12/2024 to 27/01/2025 = 28 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	4,543,879.38	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)	57,508,028.54	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	62,051,907.92	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	61,147,040.63	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	78,805.81	EUR
Total Amount for Issuer Available Redemption Receipts	61,225,846.44	EUR

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4. Reserve Accounts

Reporting Date	29/01/2025
Payment date	27/01/2025
Period No	50
Monthly Period	01/12/2024
Interest Period	from 30/12/2024 to 27/01/2025 = 28 days



Note Balance

Beginning of Period	61,147,040.63	EUR
End of Period	-	EUR

Liquidity Balance

Beginning of Period	1.5 %	933,000.00	EUR
Cash Outflow		933,000.00	EUR
Cash Inflow		-	EUR
End of Period	0.0 %	-	EUR
Required Reserve Amount	0.0 %	-	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	100,000.00	EUR
Cash Inflow	-	EUR
End of Period	-	EUR
Required Reserve Amount	-	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



Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	50				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days

Asset Balance

Opening balance prior to replenishment	61,147,040.63	EUR
Closing balance prior to replenishment	56,524,355.44	EUR
Closing Balance post replenishment	56,524,355.44	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	50,757,112.61	89.80%	6,097
1-29 days past due	3,518,155.51	6.22%	394
Delinquent Receivables:			
30-59 days past due	1,020,509.51	1.81%	101
60-89 days past due	554,228.64	0.98%	53
90-119 days past due	331,531.88	0.59%	22
120-149 days past due	194,723.86	0.34%	17
150-179 days past due	148,093.43	0.26%	11
Total Performing and Delinquent	56,524,355	100.00%	6,695
Current Period Defaults	78,805.81		5
Cumulative Defaults	9,624,729.65		731
Current Period Principal Recoveries	113,953.87		
Cumulative Principal Recoveries	7,421,781.65		

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	0.34%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.35%	

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

	9.04%	
[A] Aggregate Outstanding Asset Principal Amount	56,524,355.44	
[B] Aggregate principal balance of Defaulted Contracts	9,624,729.65	
[C] Recoveries received on such Defaulted Contracts	7,421,781.65	
[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	3.98%	
[B] Delinquency Ratio, preceding Payment Date	3.58%	
[C] Delinquency Ratio, second preceding Payment Date	3.52%	

or Servicer Termination Event

or Swap Counterparty Downgrade Event

NO

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

	17.41%	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	61,147,040.63	

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

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

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5b. Concentration limits



Reporting Date	29/01/2025
Payment date	27/01/2025
Period No	50
Monthly Period	01/12/2024
Interest Period	from 30/12/2024 to 27/01/2025 = 28 days

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

Weighted average interest rate (min 2.2%)	2.01%
Weighted average months to maturity (max 57)*	13.32
Used Vehicles (max 69%)	55.53%
Balloon Loans (max 63%)	83.04%
Corporate Borrowers (max 11%)	4.99%
IRB (min 95%)**	95.68%

* Bucket-based as found in IR

** As of last pool cut

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6. Note Principal



Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from	30/12/2024 to 27/01/2025 = 28 days

Note Principal

	Class A	Class B	Class C	
Beginning of Period	50,498,836.26	5,551,627.92	5,096,576.45	EUR
Sequential Amortization	50,498,836.26	5,551,627.92	5,096,576.45	EUR
Pro Rata Amortization	-	-	-	EUR
End of Period	-	-	-	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	78,805.81	EUR
Credit PDL	-	-	78,805.81	EUR
End of Period	-	-	-	EUR

Net Note Principal

Beginning of Period	50,498,836.26	5,551,627.92	5,096,576.45	EUR
End of Period	-	-	-	EUR

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7. Outstanding Notes

Reporting Date	29/01/2025		
Payment date	27/01/2025		
Period No	50		
Monthly Period	from	01/12/2024	to
Interest Period	from	30/12/2024	to 27/01/2025 = 28 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	61,147,040.63	50,498,836.26	5,551,627.92	5,096,576.45
Available Distribution Amount	61,225,846.44			
Amortisation	-			
Redemption per Class	61,147,040.63	50,498,836.26	5,551,627.92	5,096,576.45
Redemption per Note		8,537.42	18,202.06	18,202.06
Outstanding Closing Balance		-	-	-
Net Outstanding Closing Balance	-	-	-	-
Current Tranching	0%	0.00%	0.00%	0.00%
Current Pool Factor		-	-	-

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		28	28	30
Principal Outstanding per Note Beginning of Period		8,537.42	18,202.06	18,202.06
>Principal Repayment per note		8,537.42	18,202.06	18,202.06
Principal Outstanding per Note End of Period		-	-	-
>Interest accrued for the period		23.66	54.41	98.59
Interest Payment	184,143.77	139,943.50	16,593.82	27,606.46
Interest Payment per Note		23.66	54.41	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)		N/A	N/A	N/A
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		N/A	N/A	N/A
Current CE (Subordination)		N/A	N/A	N/A
Current CE (Subordination, incl. Liquidity Reserve)		N/A	N/A	N/A

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 29/01/2025
Payment date 27/01/2025
Period No 50
Monthly Period 01/12/2024
Interest Period : 30/12/2024 to 27/01/2025 = 28 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					
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

Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days



Average amount - all: 18,113

	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	1	4,999	3,883	13,151,254	2.0 %	25.4	9.8	
	5,000	9,999	7,723	58,136,855	8.9 %	40.4	10.5	
	10,000	14,999	6,917	85,981,299	13.2 %	47.0	10.5	
	15,000	19,999	5,379	93,396,114	14.4 %	49.7	10.2	
	20,000	24,999	3,982	89,193,932	13.7 %	51.5	10.0	
	25,000	29,999	2,755	75,401,900	11.6 %	52.1	9.4	
	30,000	34,999	1,710	55,254,708	8.5 %	52.6	8.7	
	35,000	39,999	989	36,869,286	5.7 %	53.6	8.5	
	40,000	44,999	701	29,670,782	4.6 %	53.6	8.5	
	45,000	49,999	513	24,296,930	3.7 %	53.3	8.1	
	50,000	54,999	370	19,382,399	3.0 %	54.9	7.9	
	55,000	59,999	285	16,345,192	2.5 %	54.7	8.2	
	60,000	>	664	52,653,679	8.1 %	53.8	7.7	
	Total			35,871	649,734,332	100%	49.9	9.4

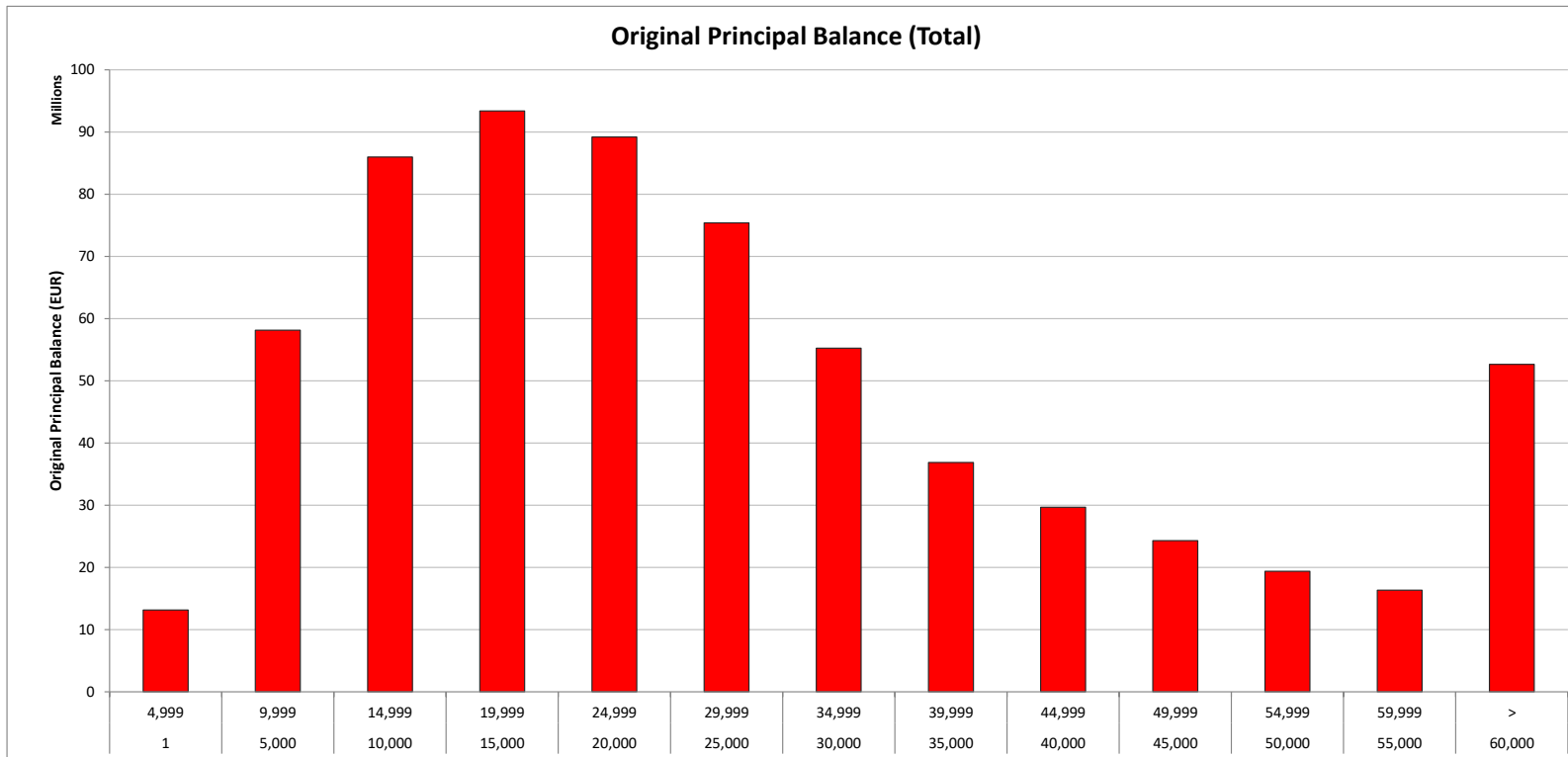
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9.b Original Principal Balance Graph

Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
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Original Principal Balance (Total)



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10.a Outstanding Principal Balance

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	50				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



Average amount - all: 8,443

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	3,097	7,079,178	12.52%	10.7	55.1
	5,000	10 000	1,569	11,342,804	20.07%	12.8	55.3
	10,000	15 000	980	12,090,924	21.39%	12.8	55.2
	15,000	20 000	453	7,793,503	13.79%	13.7	54.9
	20,000	25 000	252	5,603,056	9.91%	14.8	54.4
	25,000	30 000	117	3,212,020	5.68%	15.5	53.9
	30,000	35 000	95	3,053,012	5.40%	15.5	53.7
	35,000	40 000	51	1,904,396	3.37%	15.3	54.2
	40,000	45 000	31	1,302,899	2.31%	17.1	53.8
	45,000	50 000	15	713,834	1.26%	13.7	56.2
	50,000	55 000	13	675,702	1.20%	13.3	54.1
	55,000	60 000	6	345,163	0.61%	11.9	55.5
	60,000	-	16	1,407,865	2.49%	12.2	53.0
	Total		6,695	56,524,355	100%	13.3	54.8

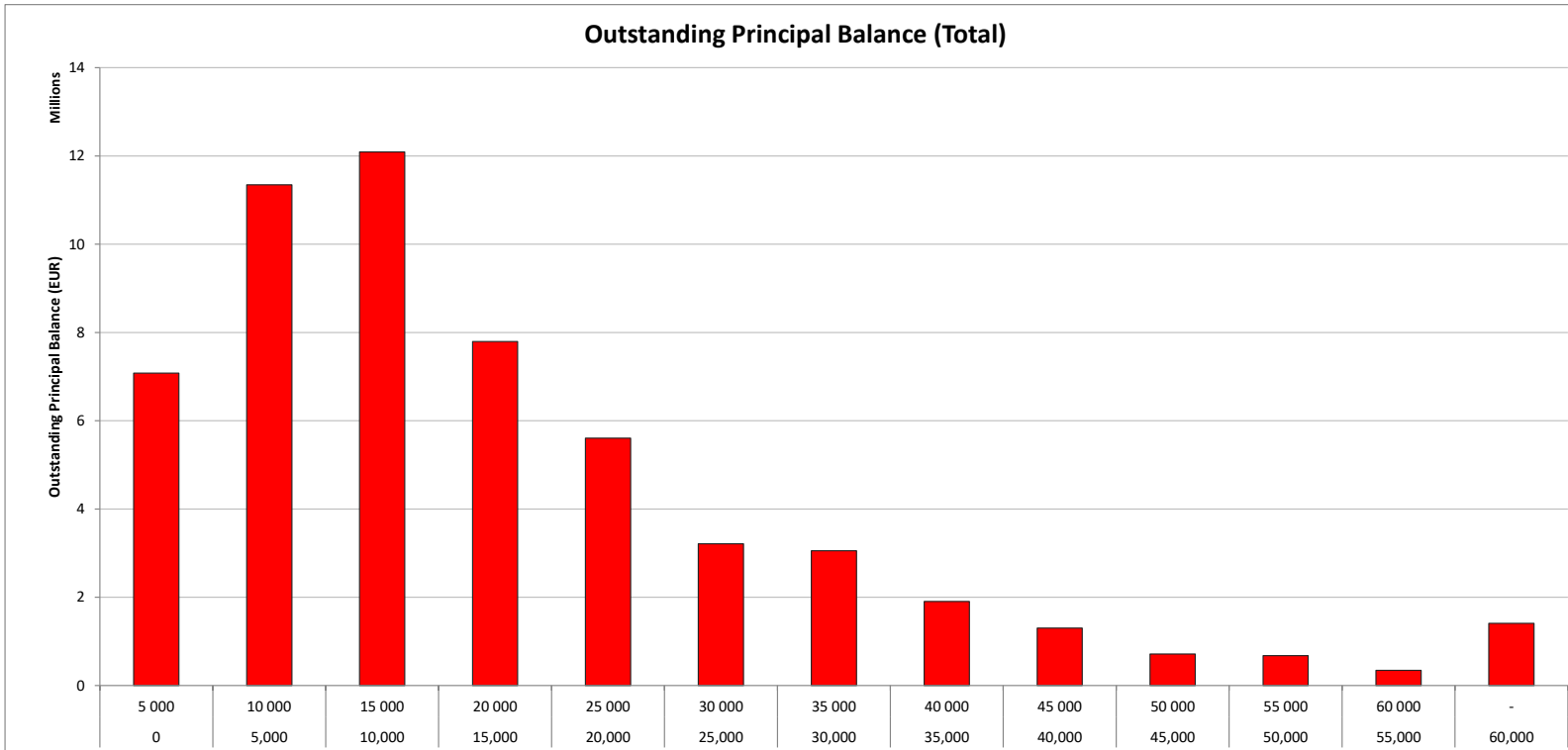
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10.b Outstanding Principal Balance Graph

Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days



Outstanding Principal Balance (Total)



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11.a Geographical Distribution



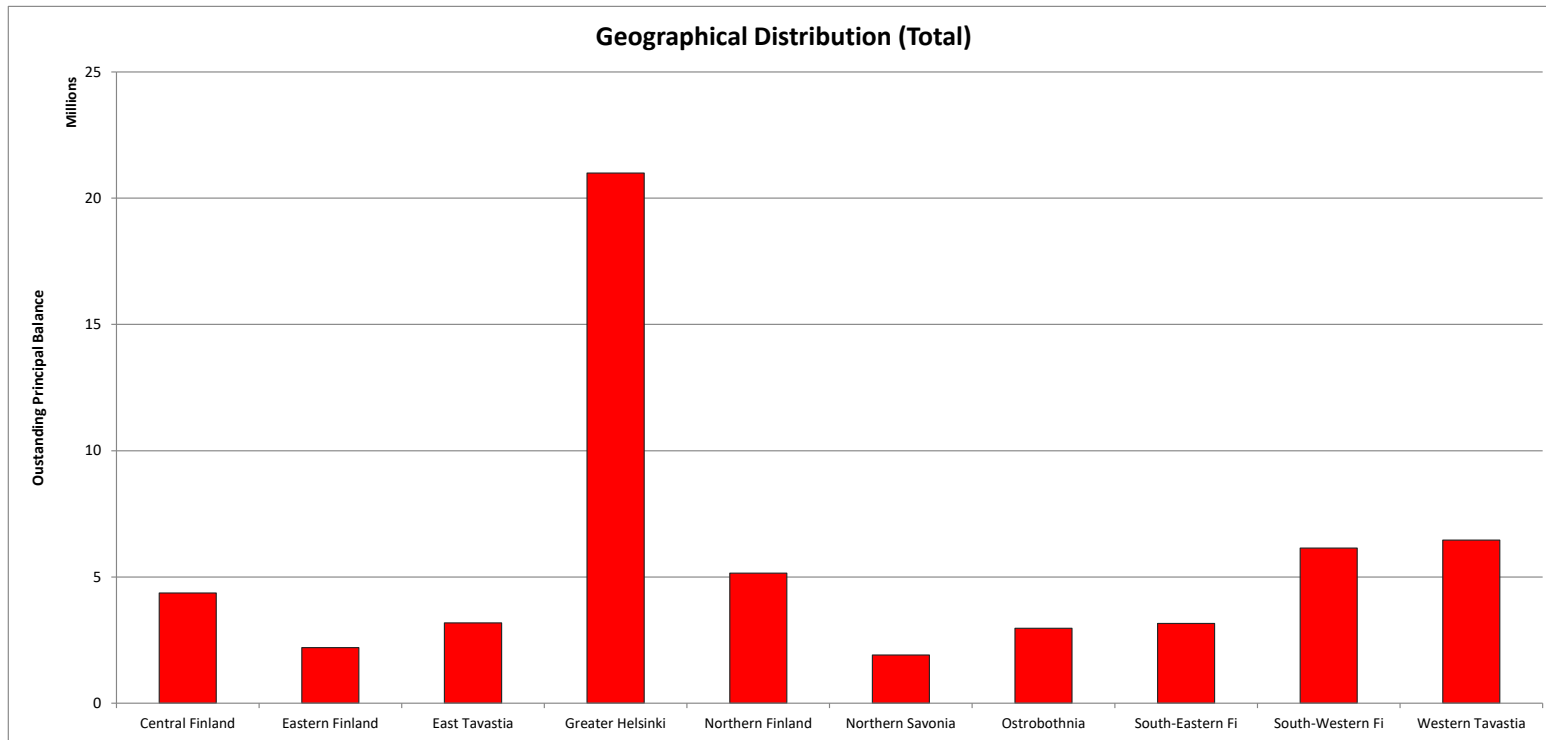
Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	626	4,367,833	7.73%	12.8	54.8	
Eastern Finland	268	2,201,010	3.89%	15.1	54.6	
East Tavastia	371	3,177,454	5.62%	13.3	55.5	
Greater Helsinki	2,169	20,996,443	37.15%	13.0	54.7	
Northern Finland	585	5,148,128	9.11%	13.8	55.0	
Northern Savonia	265	1,911,273	3.38%	13.0	55.4	
Ostrobothnia	462	2,964,224	5.24%	13.6	55.1	
South-Eastern Fi	398	3,160,140	5.59%	13.5	54.4	
South-Western Fi	799	6,140,440	10.86%	13.8	54.7	
Western Tavastia	752	6,457,412	11.42%	13.3	54.8	
Total / Average	6,695	56,524,355	100%	13.3	54.8	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from	30/12/2024
	to	27/01/2025
	=	28 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.a Interest Rate



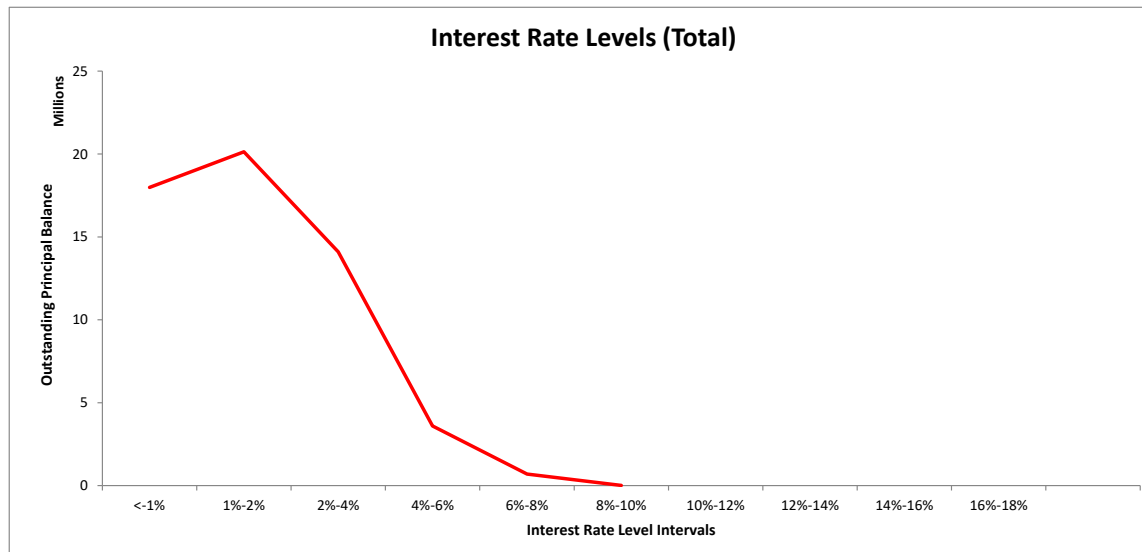
Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0%	1%	1,887	17,986,336	31.82%	11.4	55.4
1%	2%	1,904	20,132,315	35.62%	14.3	54.5
2%	4%	1,911	14,101,405	24.95%	14.0	54.3
4%	6%	811	3,598,264	6.37%	14.7	55.2
6%	8%	179	696,972	1.23%	14.0	56.7
8%	10%	3	9,063	0.02%	10.2	60.6
10%	12%					
12%	14%					
14%	16%					
16%	18%					
18%						
Total		6,695	56,524,355	100%	13.3	54.8

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	50				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.a Remaining Terms



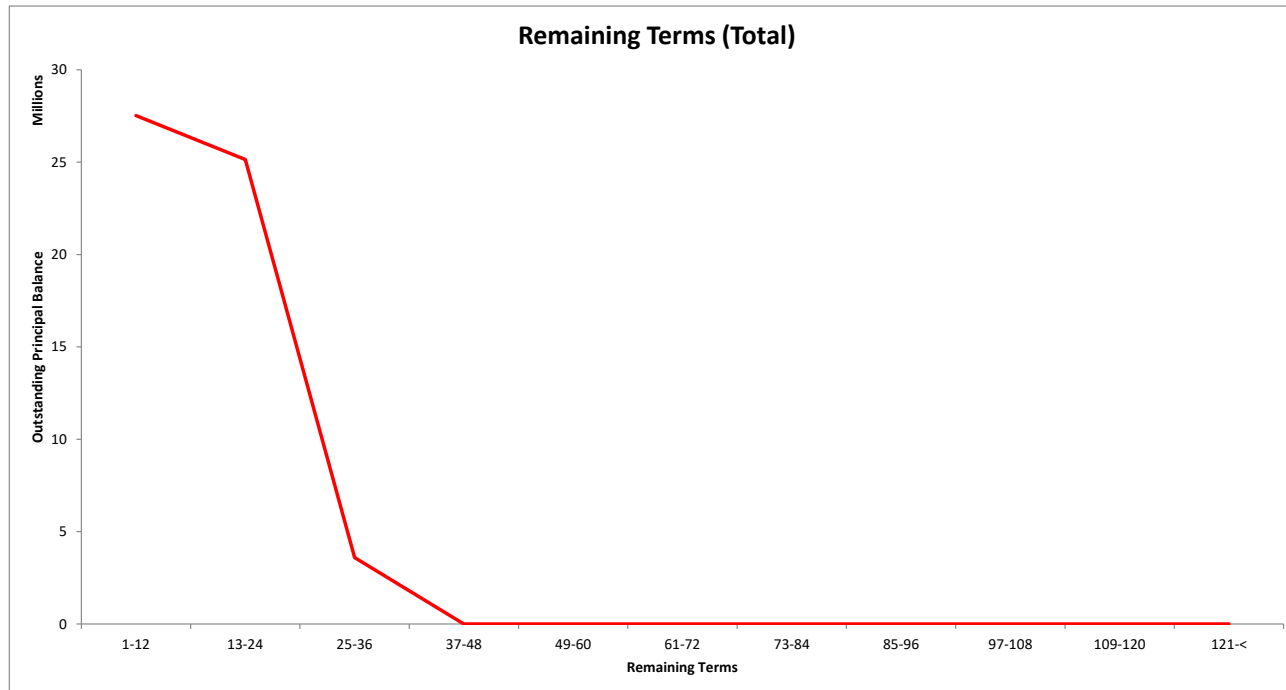
Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	50				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days

		TOTAL						
Months to maturity	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0		43	268,667	0.48%	0.0	62.4	
	1		4,177	27,521,321	48.69%	7.4	56.3	
	13		2,235	25,140,735	44.48%	18.1	53.9	
	25		240	3,593,633	6.36%	26.7	49.0	
	37							
	49							
	61							
	73							
	85							
	97							
	109							
	121	-						
Total			6,695	56,524,355	100%	13.3	54.8	

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Monthly Investor Report

13.b Remaining Terms

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	50				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.a Seasoning



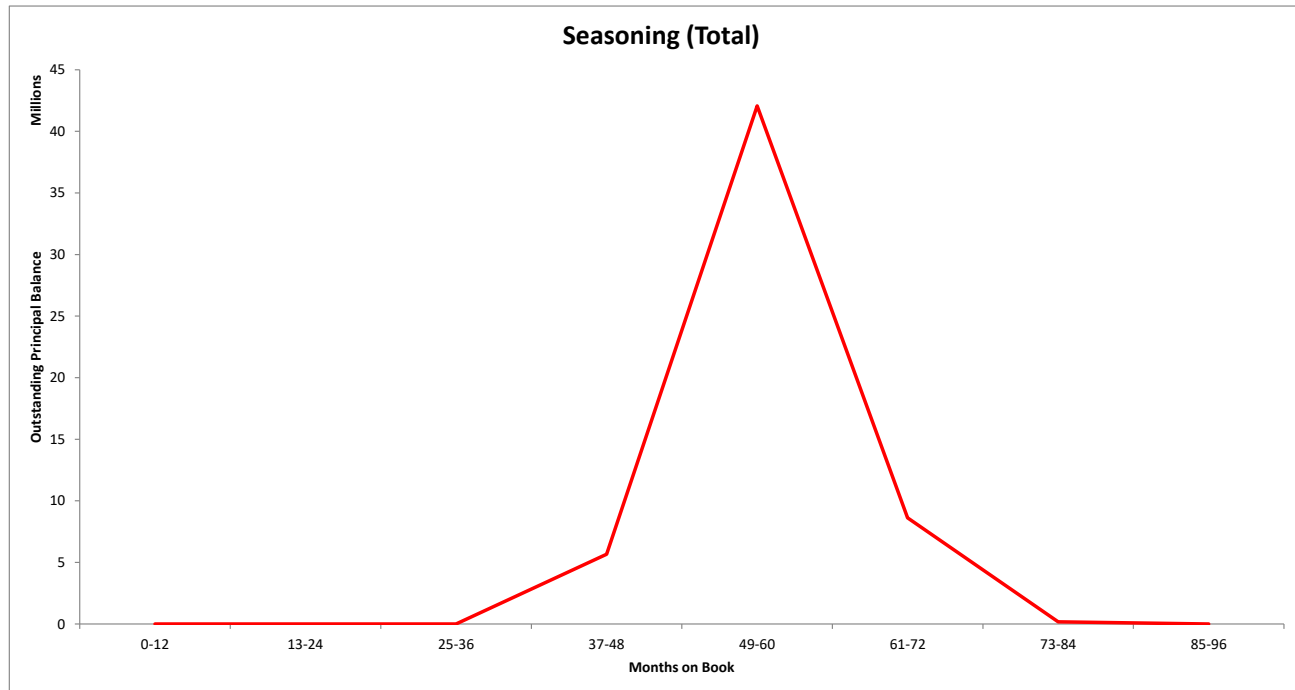
Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days

		TOTAL						
Months on book	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
	1		12					
	13		24					
	25		36					
	37		48	562	5,656,963	10.01%	19.7	46.7
	49		60	4,965	42,067,079	74.42%	13.3	54.1
	61		72	1,138	8,618,481	15.25%	9.6	63.2
	73		84	30	181,833	0.32%	5.2	74.6
	85		96					
	Total		6,695	56,524,355	100%	13.3	54.8	

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Monthly Investor Report

14.b Seasoning

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	50				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.a Balloon loans



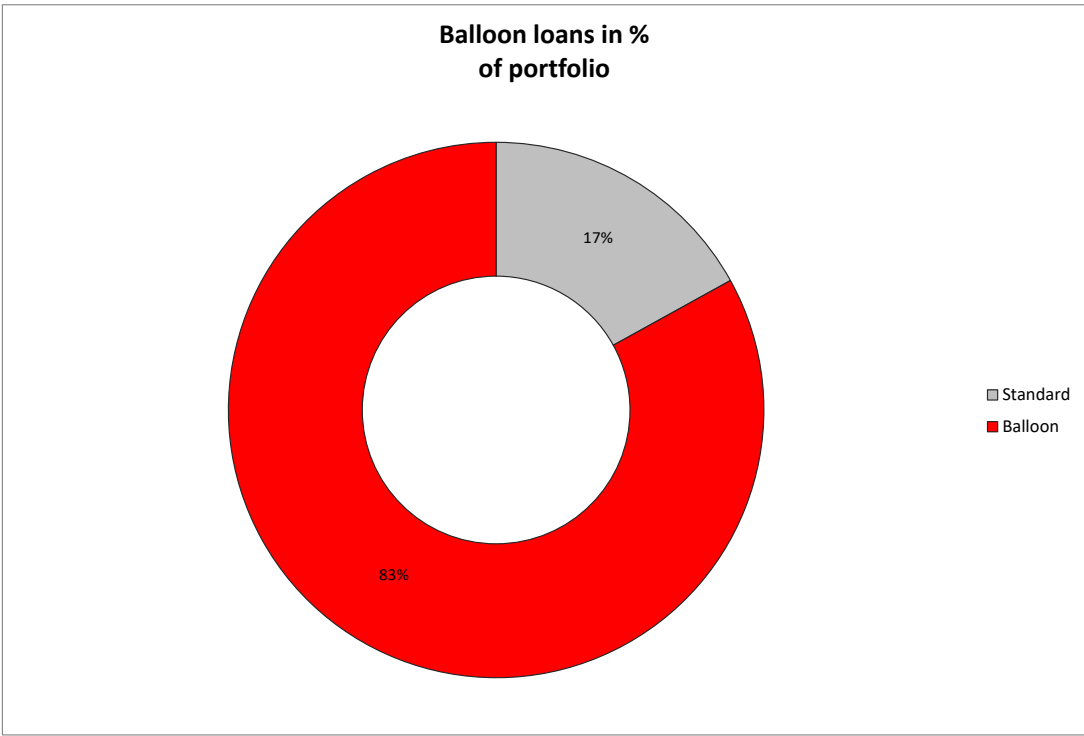
Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days

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	3,216		9,588,987	17.0 %	784	0.0 %	14.7	53.5
Balloon	3,479		46,935,368	83.0 %	33,565,458	71.5 %	13.0	55.1
Total	6,695		56,524,355	100%	33,566,242	59%	13.3	54.8

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15.b Balloon loans

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	50				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



SCF RAHOITUSPALVELUT IX DAC
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16.a # loans per borrower



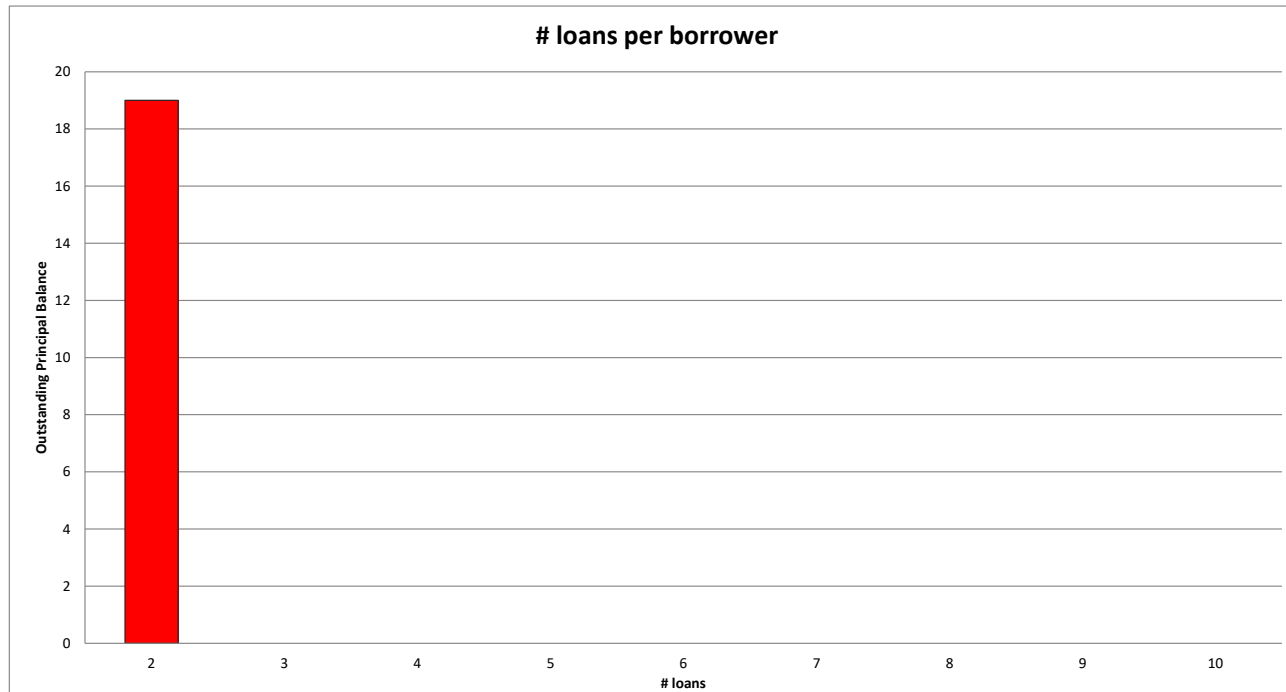
Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days

		TOTAL			
		Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1		6,657	55,998,971	99.07%
	2		19	525,385	0.93%
	3				
	4				
	5				
	6				
	7				
	8				
	9				
	10				
Total:			6,676	56,524,355	100.0 %

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Monthly Investor Report

16.b # loans per borrower

Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days

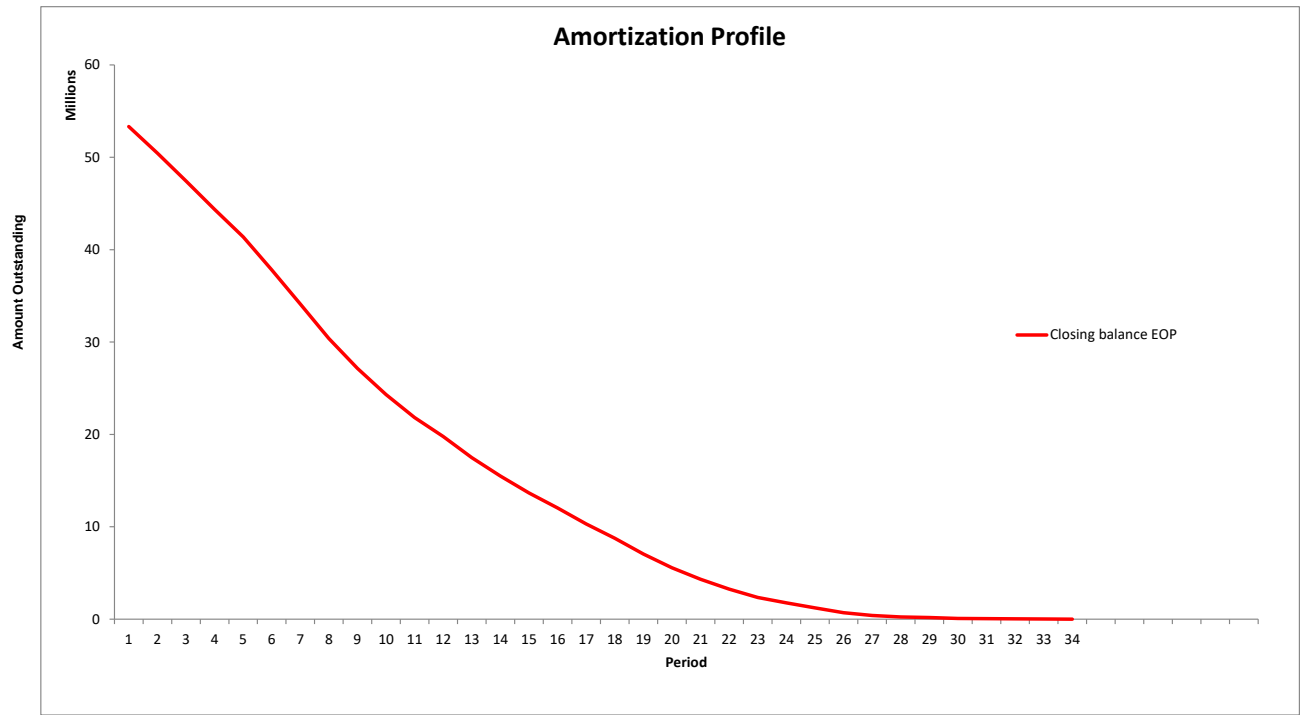
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	56,524,355	53,332,116	3,192,240	93,913	2.01%	94.35%
2	53,332,116	50,450,995	2,881,121	88,759	2.02%	89.26%
3	50,450,995	47,425,734	3,025,261	83,676	2.01%	83.90%
4	47,425,734	44,354,333	3,071,401	78,903	2.01%	78.47%
5	44,354,333	41,385,638	2,968,695	73,890	2.02%	73.22%
6	41,385,638	37,832,029	3,553,609	68,991	2.02%	66.93%
7	37,832,029	34,124,852	3,707,177	63,142	2.02%	60.37%
8	34,124,852	30,392,840	3,732,012	57,359	2.04%	53.77%
9	30,392,840	27,148,874	3,243,966	51,588	2.06%	48.03%
10	27,148,874	24,317,532	2,831,341	46,569	2.08%	43.02%
11	24,317,532	21,827,451	2,490,081	41,960	2.09%	38.62%
12	21,827,451	19,770,298	2,057,154	37,980	2.11%	34.98%
13	19,770,298	17,483,653	2,286,644	34,674	2.13%	30.93%
14	17,483,653	15,499,770	1,983,883	30,907	2.14%	27.42%
15	15,499,770	13,664,436	1,835,334	27,539	2.15%	24.17%
16	13,664,436	12,045,327	1,619,110	24,390	2.16%	21.31%
17	12,045,327	10,310,884	1,734,442	21,781	2.19%	18.24%
18	10,310,884	8,752,718	1,558,167	18,736	2.20%	15.48%
19	8,752,718	7,056,098	1,696,620	16,001	2.22%	12.48%
20	7,056,098	5,573,540	1,482,558	13,030	2.24%	9.86%

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	50				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.a Payment Holidays



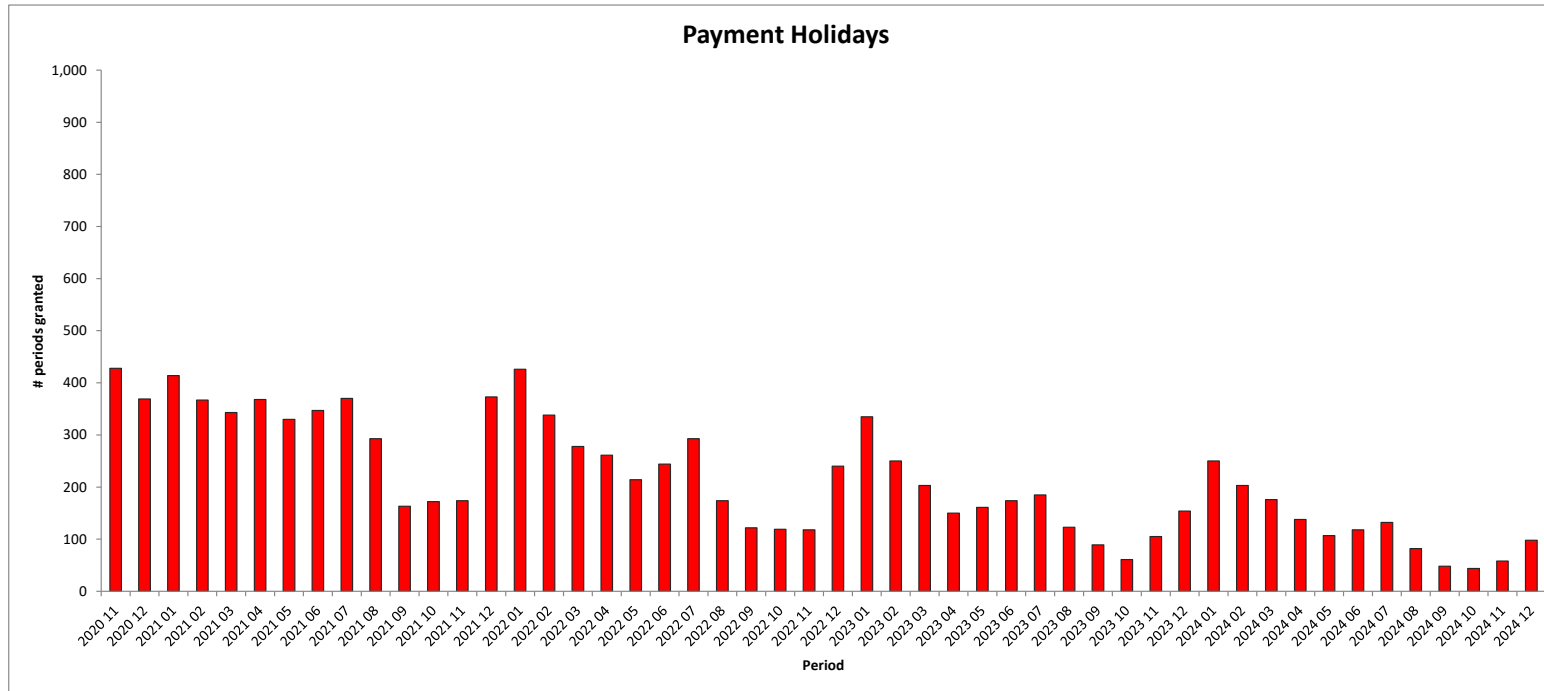
Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	50				
Monthly Period	01/12/2024	to	27/01/2025	=	28 days
Interest Period	from	30/12/2024	to	27/01/2025	=

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	98	100	29,601	1,027,900	
Total:	10,782	13,926	4,375,683	191,571,285	

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	50				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	29/01/2025
Payment date	27/01/2025
Period No	50
Monthly Period	01/12/2024
Interest Period	from 30/12/2024 to 27/01/2025 = 28 days

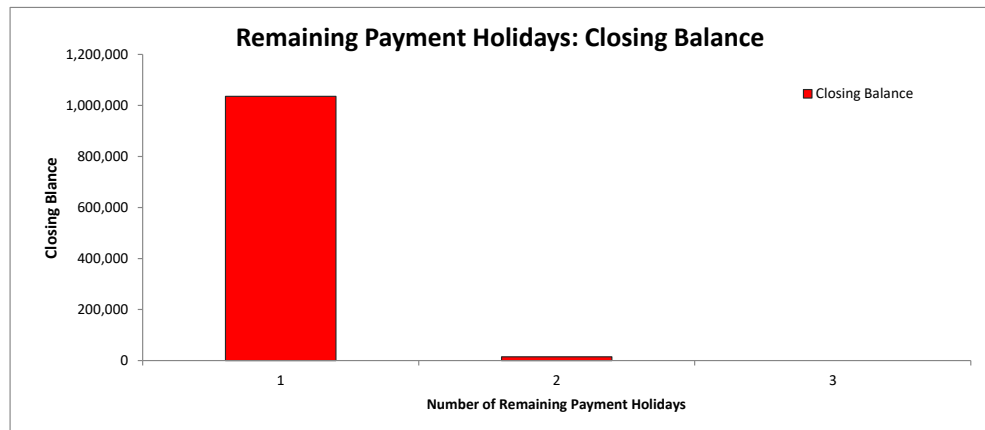


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1		100	29,684	1,036,049
2		2	899	15,106
3				
Total		102	30,583	1,051,155

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	50				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

19.a Downpayment



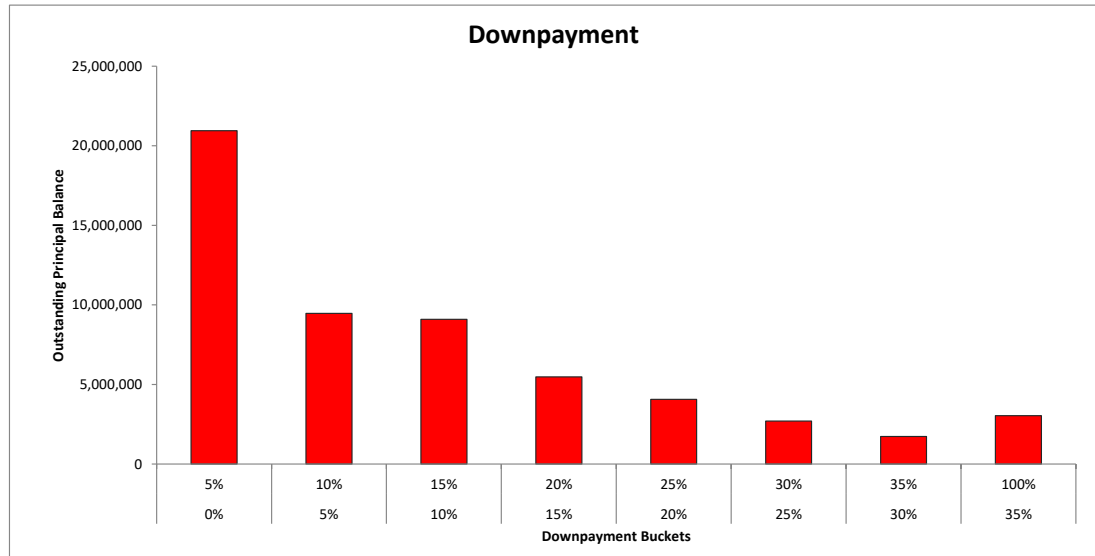
Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	2,174	20,949,063	37.06%	14.6	55.0
	5%	10%	941	9,463,017	16.74%	13.7	55.4
	10%	15%	1,041	9,098,349	16.10%	12.9	54.7
	15%	20%	630	5,474,168	9.68%	12.4	54.6
	20%	25%	505	4,060,761	7.18%	11.6	54.3
	25%	30%	372	2,699,214	4.78%	12.1	54.0
	30%	35%	297	1,737,674	3.07%	10.4	54.4
	35%	100%	735	3,042,110	5.38%	11.8	53.7
			6,695	56,524,355	100%	13.3	54.8

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Monthly Investor Report

19.b Downpayment

Reporting Date	29/01/2025		
Payment date	27/01/2025		
Period No	50		
Monthly Period	01/12/2024		
Interest Period	from	30/12/2024	to 27/01/2025 = 28 days



SCF RAHOITUSPALVELUT IX DAC
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20.a Vehicle Condition



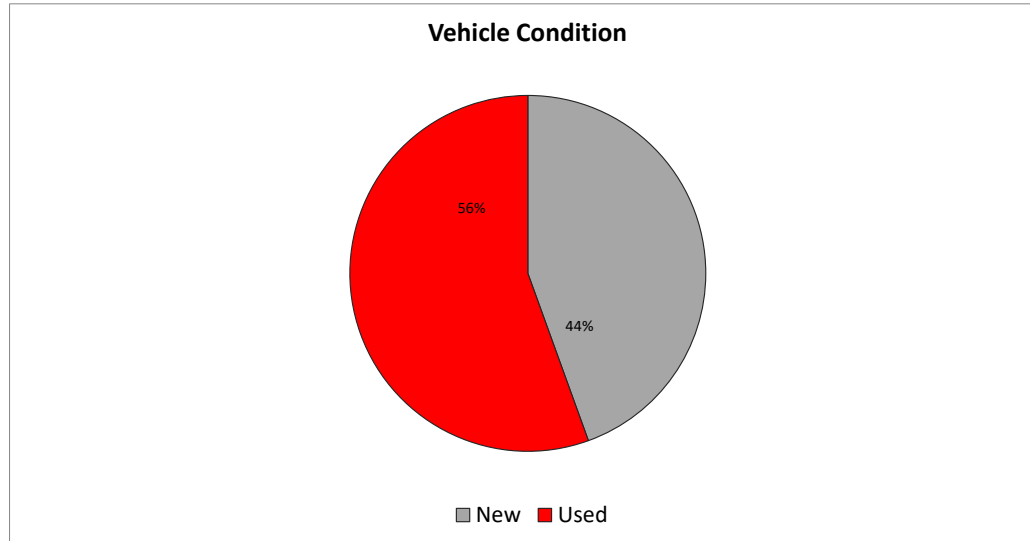
Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from	30/12/2024 to 27/01/2025 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	2,197	25,138,351	44.47%	12.5	54.6
	Used	4,498	31,386,005	55.53%	14.0	55.0
	Total	6,695	56,524,355	100%	13.3	54.8

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20.b Vehicle Condition

Reporting Date	29/01/2025
Payment date	27/01/2025
Period No	50
Monthly Period	01/12/2024
Interest Period	from 30/12/2024 to 27/01/2025 = 28 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

21.a Borrower Type



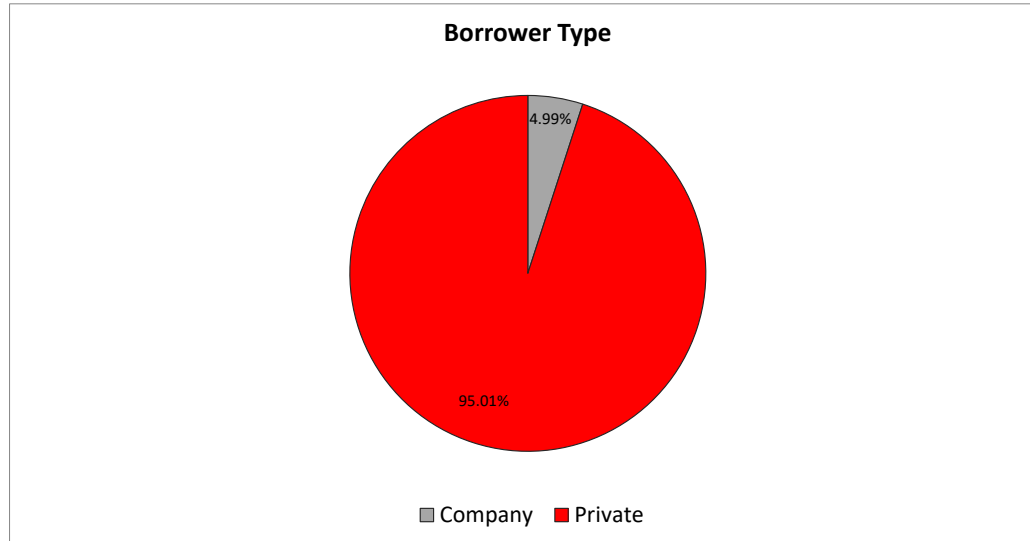
Reporting Date	29/01/2025
Payment date	27/01/2025
Period No	50
Monthly Period	01/12/2024
Interest Period	from 30/12/2024 to 27/01/2025 = 28 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	347	2,822,536	4.99%	7.6	53.6
	Private	6,348	53,701,819	95.01%	13.6	54.9
	Total	6,695	56,524,355	100%	13.3	54.8

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21.b Borrower Type

Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from	30/12/2024 to 27/01/2025 = 28 days



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22.a Vehicle type

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	50				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days

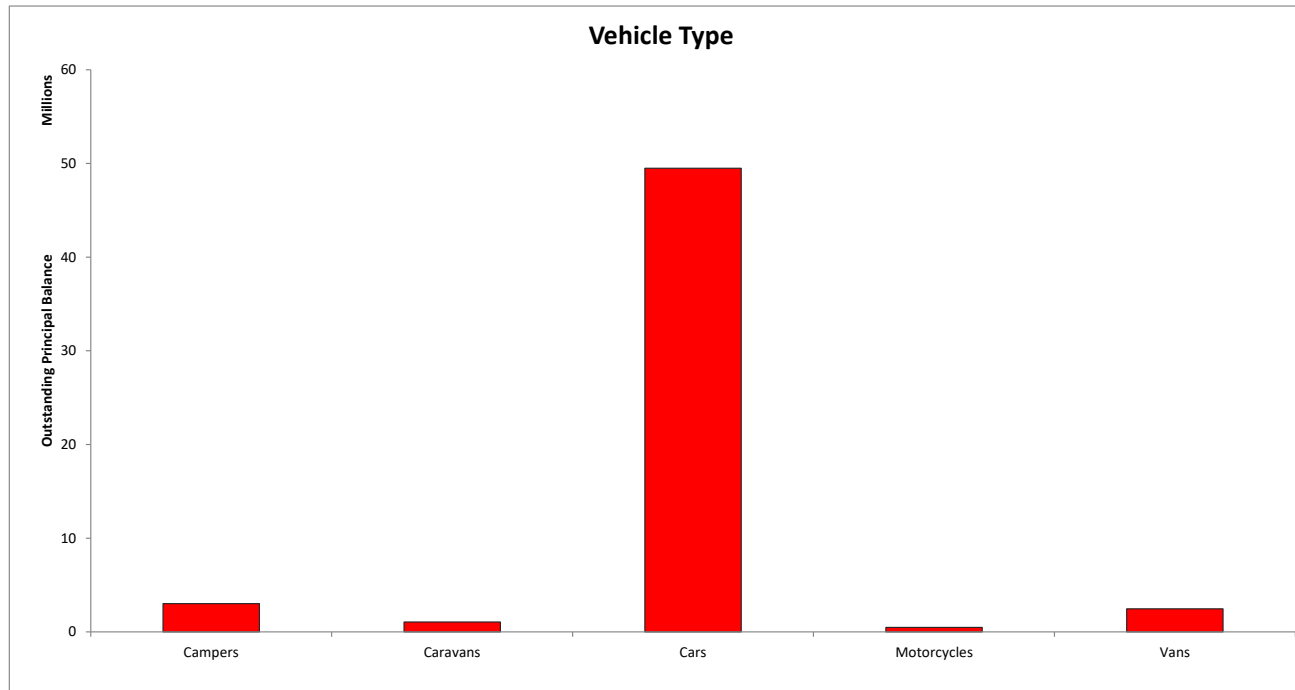


TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	137	3,022,893	5.35%	14.4	54.4
	Caravans	115	1,058,506	1.87%	13.7	55.8
	Cars	5,917	49,498,899	87.57%	13.4	54.9
	Motorcycles	148	476,169	0.84%	8.7	53.5
	Vans	378	2,467,890	4.37%	10.2	53.8
	Total	6,695	56,524,355	100%	13.3	54.8

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22.b Vehicle type

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	50				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



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23.a Restructured Loans



Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days

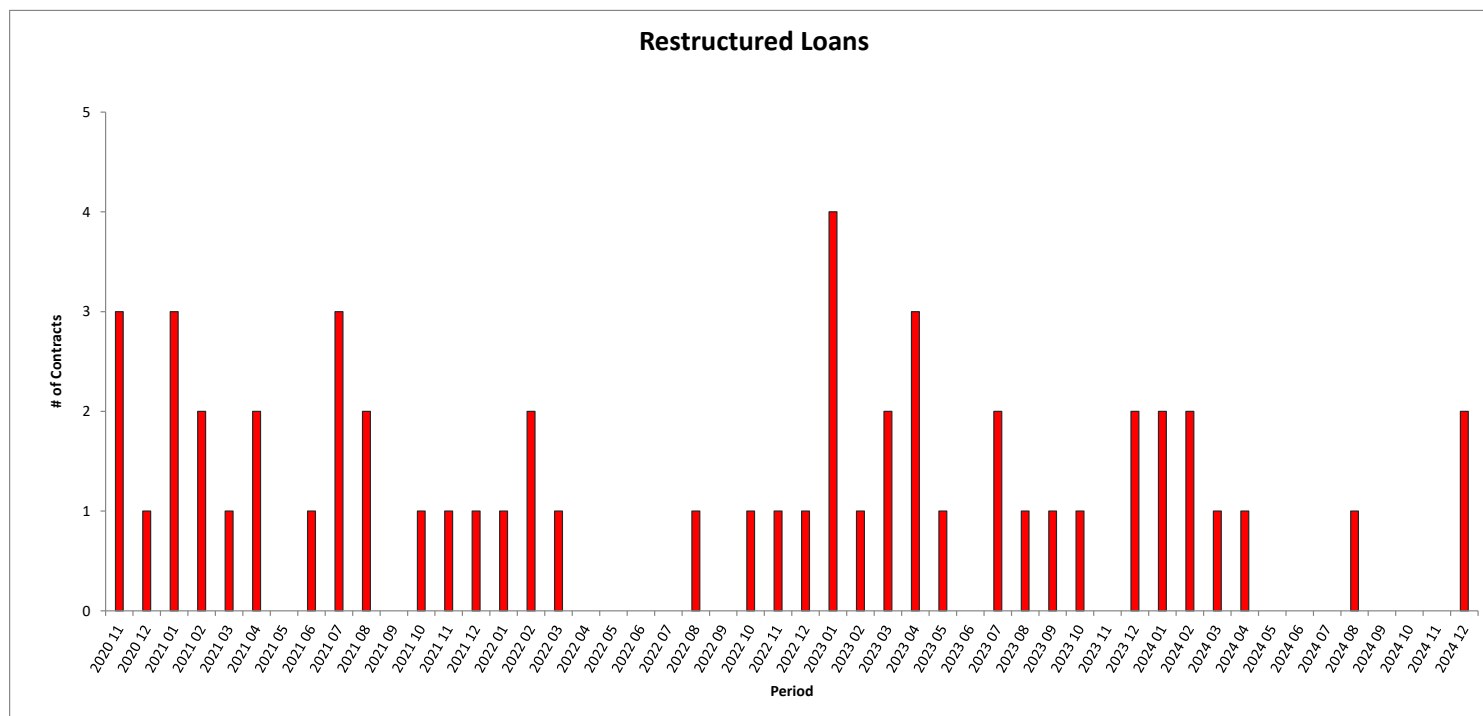
TOTAL		
Period	No	Outstanding balance
2020 11	3	42,294
2020 12	1	12,947
2021 01	3	38,055
2021 02	2	49,871
2021 03	1	45,445
2021 04	2	117,015
2021 05	0	0
2021 06	1	48,785
2021 07	3	66,845
2021 08	2	11,989
2021 09	0	0
2021 10	1	11,393
2021 11	1	3,407
2021 12	1	43,774
2022 01	1	5,761
2022 02	2	10,307
2022 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	2	7,173
Total	56	1,047,650

Restructured

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23.b Restructured Loans

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	50				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



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24.a Dynamic Interest rate



Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024 to 27/01/2025 = 28 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	56.524.355	2.01%

Interest rate evolution

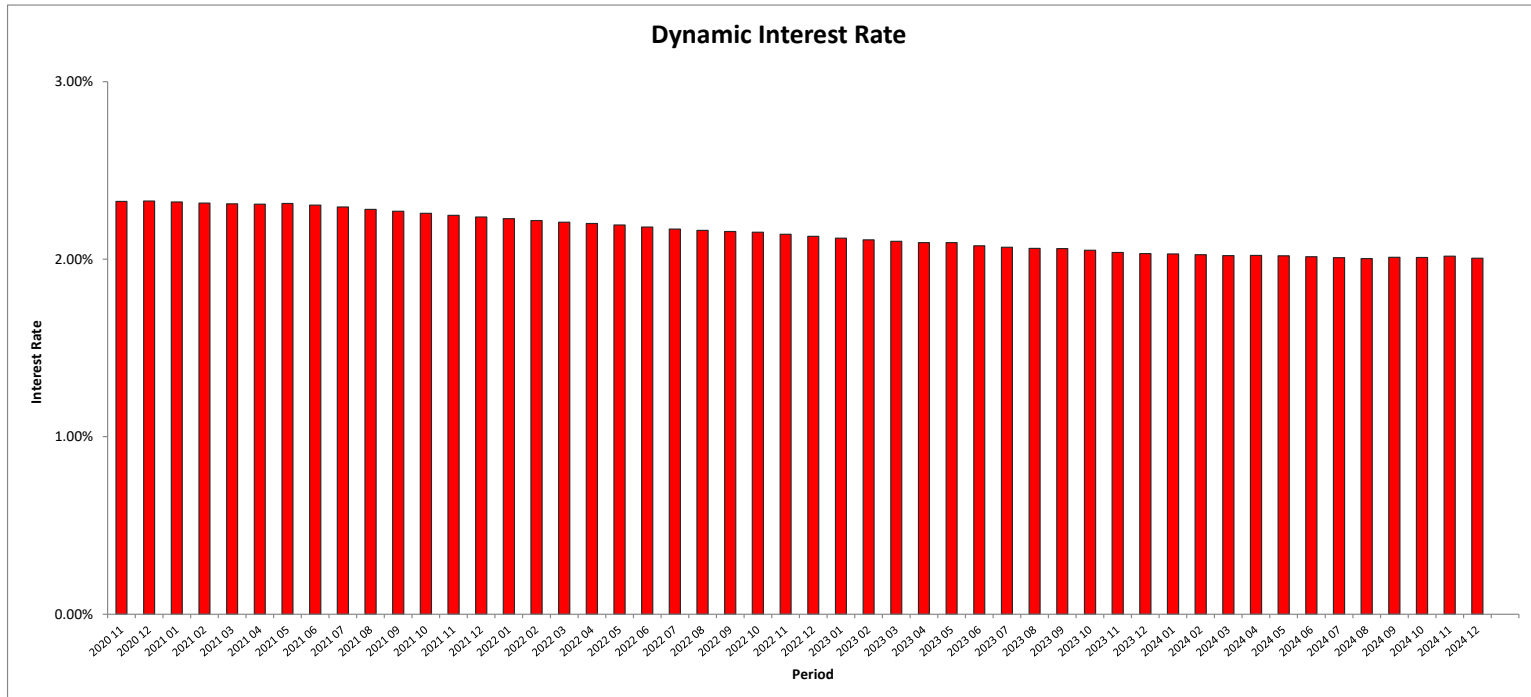
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24.b Dynamic Interest Rate

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	50				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



Dynamic Interest Rate



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25.a Dynamic Pre-Payments



Reporting Date	29/01/2025		
Payment date	27/01/2025		
Period No	50		
Monthly Period	01/12/2024	to	27/01/2025 = 28 days
Interest Period	from 30/12/2024	to	27/01/2025 = 28 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	1,976,687	56,524,355	34.76%

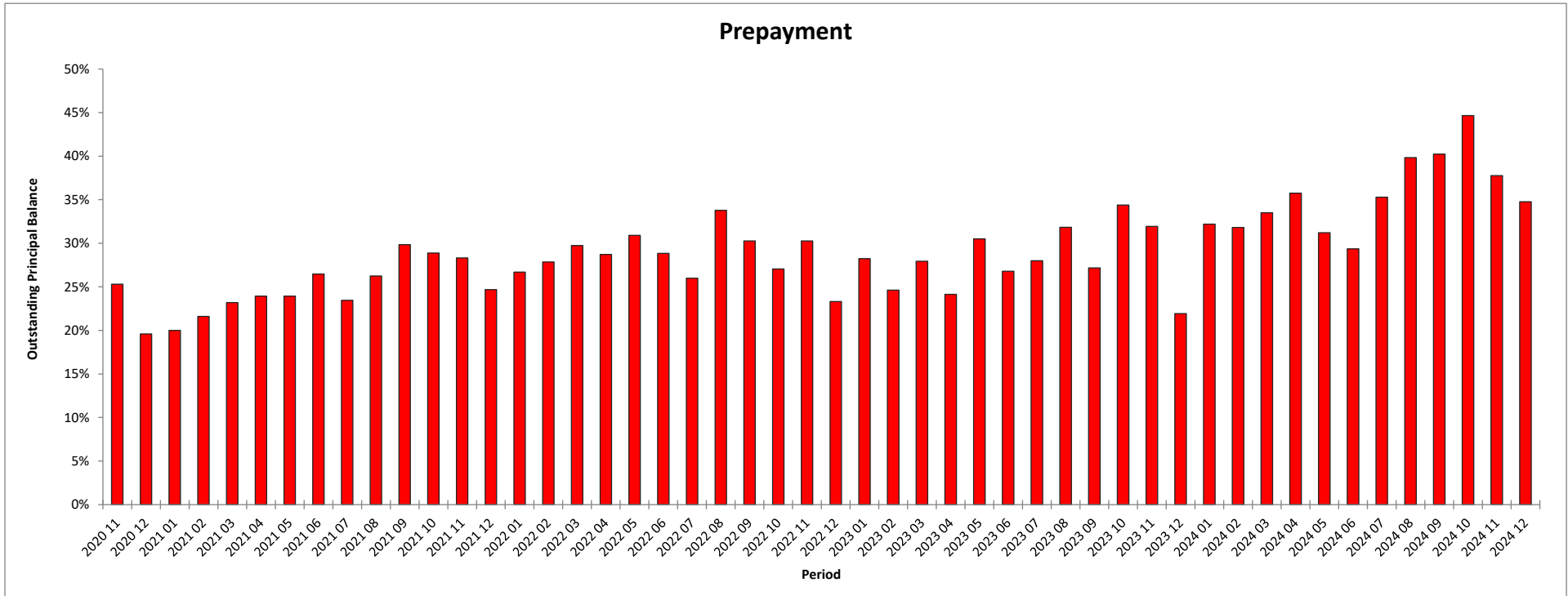
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	29/01/2025		
Payment date	27/01/2025		
Period No	50		
Monthly Period	01/12/2024		
Interest Period	from	30/12/2024	to 27/01/2025 = 28 days



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Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	29/01/2025
Payment date	27/01/2025
Period No	50
Monthly Period	01/12/2024
Interest Period	from 30/12/2024 to 27/01/2025 = 28 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	2,895,717.61	EUR
Senior Expenses	-	32,890.46	EUR
Servicing Fee	-	24,336.88	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	11,947.96	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	-	78,805.81	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	935,201.00	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	100,236.00	EUR
Deferred Purchase Price to Seller		1,684,693.50	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2,411,949.68	EUR
Senior Expenses	-	24,289.43	EUR
Issuer Swap Interest Amount	-	11,947.96	EUR
Interest Class A Notes	-	139,943.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	16,594.00	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	-	78,805.81	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	935,201.00	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		1,177,562.48	EUR

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29. Priority of Payments - Redemption



Reporting Date	29/01/2025
Payment date	27/01/2025
Period No	50
Monthly Period	01/12/2024
Interest Period	from 30/12/2024 to 27/01/2025 = 28 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	62,051,907.92	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	-	61,147,040.63	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	904,867.29	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	61,225,846.44	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			
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		50,498,836.26	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		5,551,627.92	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		5,096,576.45	EUR
Payment to Issuer as Issuer Available Revenue Receipts		78,805.81	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		1,177,562.48	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		1,684,693.50	EUR
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SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	50				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	32,890.46			
Interest accrued for the Period	EUR	184,143.00	139,943.00	16,594.00	27,606.00
Cumulative Interest accrued	EUR	20,237,442.00	13,204,778.00	1,532,090.00	5,500,574.00
Interest Payments	EUR	184,143.00	139,943.00	16,594.00	27,606.00
Cumulative Interest Payments	EUR	20,237,442.00	13,204,778.00	1,532,090.00	5,500,574.00
Interest accrued on Subordinated Loan for the Period	EUR	2,201.00			
Cumulative Interest accrued on Subordinated Loan	EUR	77,193.00			
Interest Payments on Subordinated Loan	EUR	2,201.00			
Cumulative Interest Payments on Subordinated Loan	EUR	77,193.00			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

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31. Swap Overview

Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	50	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days



Class A Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class A Notes	50,498,836
Interest Period Start	30/12/2024
Interest Period End	27/01/2025
Interest Days	28
Settlement Date	27/01/2025
Party A Floating Interest Rate	3.563 %
Party A Floating Rate Day Count Fraction	0.08
Party A Interest Amount	EUR 139,943.50
Party B Fixed Rate	0.2500 %
Party B Fixed Rate Day Count Fraction	0.08
Party B Interest Amount	EUR 9,819.22

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	30/12/2024
Interest Period End	27/01/2025
Interest Days	28
Settlement Date	27/01/2025
Party A Floating Interest Rate	3.843 %
Party A Floating Rate Day Count Fraction	0.08
Party A Interest Amount	EUR 16,593.82
Party B Fixed Rate	0.4930 %
Party B Fixed Rate Day Count Fraction	0.08
Party B Interest Amount	EUR 2,128.74

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32. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date		29/01/2025							
Payment date		27/01/2025							
Period No		50							
Monthly Period		01/12/2024							
Interest Period	from	30/12/2024	to	27/01/2025	=	28 days			