SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		29.03.2021					
Payment date		25.03.2021		Following payment dates:	26.04.2021		
Period No		4			25.05.2021		
Monthly Period		01.02.2021					
Interest Period	from	25.02.2021	to	25.03.2021	=	28	days
Cut-Off date		28.02.2021					

Santander Consumer Bank

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

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Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

1. Portfolio Information

Outstanding receivables	Current Period Aggregated Outstanding Principal Amount	
Opening balance prior to replenishment	**649 805 447,64**	**EUR**
Scheduled Loan Principal Repayments (+MC)	10 030 005,77	EUR
Prepayments	12 584 253,12	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**22 614 258,89**	**EUR**
New Defaulted Auto Loans in Period	99 018,72	EUR
Closing balance prior to replenishment	**627 092 170,03**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**22 905 107,01**	**EUR**
Re-investment Principal Ledger Closing Balance	2 722,96	**EUR**
Closing Balance post replenishment	**649 997 277,04**	**EUR**
Principal Recoveries on loans in default	-	EUR

Total revenue collections

Total Revenue Received in Period	**1 719 013,20**	**EUR**

Loans

At beginning of period	37 555	Loans
Replenished contracts this period	1 230	Loans
Paid in Full	857	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	5	Loans
At end of period	**36 693**	**Loans**

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Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

2. Amount Due for Distribution - Revenue Receipts

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1 710 493,63	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default, Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	-	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	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 imimmediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	**1 710 493,63**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	385 014,15	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	79 208,89	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	-	EUR
g. Liquidity Reserve Excess Amount	-	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**464 223,04**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts

Purchaser Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	22 614 258,89	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	194 552,36	EUR
f. Any other net income amount received by the Purchaser	99 018,72	EUR
Total Amount for Purchaser Available Redemption Receipts	**22 907 829,97**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	-	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	-	EUR
Total Amount for Issuer Available Redemtion Receipts	**-**	**EUR**

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4. Reserve Accounts

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Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

Note Balance

Beginning of Period		650 000 000,00	EUR
End of Period		650 000 000,00	EUR

Liquidity Balance

Beginning of Period	0,5 %	3 110 000,00	EUR
Cash Outflow		-	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	3 110 000,00	EUR
Required Reserve Amount	0,5 %	3 110 000,00	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 II DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

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

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5a. Performance Data

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Asset Balance

Opening balance prior to replenishment	649 805 447,64	EUR
Closing balance prior to replenishment	627 092 170,03	EUR
Closing Balance post replenishment	649 997 277,04	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	587 923 243,11	93,75 %	34 579
1-29 days past due	33 020 048,73	5,27 %	1 786
Delinquent Receivables:			
30-59 days past due	4 197 488,27	0,67 %	233
60-89 days past due	1 077 182,03	0,17 %	48
90-119 days past due	456 456,41	0,07 %	26
120-149 days past due	316 917,82	0,05 %	13
150-179 days past due	100 833,66	0,02 %	8
Total Performing and Delinquent	**627 092 170**	**100,00 %**	**36 693**
Current Period Defaults	99 018,72		5
Cumulative Defaults	106 068,29		7
Current Period Principal Recoveries	-		
Cumulative Principal Recoveries	-		

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

		NO
[A] Cumulative Net Loss Ratio, Payment Date	0,02 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,00 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,00 %	
or [A] + [B] - [C] / [D] < 10%	**100,02 %**	
[A] Aggregate Outstanding Asset Principal Amount	649 997 277,04	
[B] Aggregate principal balance of Defaulted Contracts	106 068,29	
[C] Recoveries received on such Defaulted Contracts	-	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	650 000 000,00	
or AVEREAGE [[A], [B], [C]] > 5%	**NO**	
[A] Delinquency Ratio, Payment Date	0,98 %	
[B] Delinquency Ratio, preceding Payment Date	1,04 %	
[C] Delinquency Ratio, second preceding Payment Date	0,71 %	
or Servicer Termination Event	**NO**	
or Swap Counterparty Downgrade Event	**NO**	

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

	9,00 %	**NO**
[A] [1] + [2]	58 500 000,00	
Class B Principal Amount [1]	30 500 000,00	
Class C Principal Amount [2]	28 000 000,00	
[B] Aggregated Outstanding Note Principal Amount	650 000 000,00	

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

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

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5b. Concentration limits

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Concentration limits:	Pre replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 2.2%)	2,33 %	2,37 %	2,47 %	2,32 %
Weighted average months to maturity (max 57)	*50,18**	49,98	55,71	49,69
Used Vehicles (max 69%)	64,95 %	58,82 %	67,04 %	65,02 %
Balloon Loans (max 63%)	63,22 %	57,84 %	57,66 %	63,03 %
Corporate Borrowers (max 11%)	9,32 %	53,92 %	9,55 %	9,33 %
IRB (min 95%)	95,48 %	49,37 %	97,00 %	95,56 %

**Bucket-based as found in IR*
*** Pre adjustments to full-fill CL limits*

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6. Note Principal

Reporting Date		29.03.2021		
Payment date		25.03.2021		
Period No		4		
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Interest Period	from	25.02.2021	to	25.03.2021 = 28 days

	Class A	Class B	Class C	
Note Principal				
Beginning of Period	591 500 000,00	30 500 000,00	28 000 000,00	EUR
Sequential Amortization	-	-	-	EUR
Pro Rata Amortization	-	-	-	EUR
End of Period	591 500 000,00	30 500 000,00	28 000 000,00	EUR
Principal Deficiency Sub-Ledger				
Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	99 018,72	EUR
Credit PDL	-	-	99 018,72	EUR
End of Period	-	-	0,00	EUR
Net Note Principal				
Beginning of Period	591 500 000,00	30 500 000,00	28 000 000,00	EUR
End of Period	591 500 000,00	30 500 000,00	28 000 000,00	EUR

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7. Outstanding Notes

Reporting Date		29.03.2021			
Payment date		25.03.2021			
Period No		4			
Monthly Period		01.02.2021			
Interest Period	from	25.02.2021	to	25.03.2021 =	28 days

1. Note Balance

1. Note Balance	All Notes	Class A	Class B	Class C
General Note Information				
ISIN Code		XS2230295151	XS2230295664	XS2230295748
Currency		EUR	EUR	EUR
Initial Tranching	100 %	91,00 %	4,69 %	4,31 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	AA(sf) / A(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	6 500	5 915	305	280
Current Note Information				
Outstanding Opening Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Available Distribution Amount	-			
Amortisation	-			
Redemption per Class	-	-	-	-
Redemption per Note		-	-	-
Outstanding Closing Balance		591 500 000,00	30 500 000,00	28 000 000,00
Net Outstanding Closing Balance	650 000 000,00	591 500 000,00	30 500 000,00	28 000 000,00
Current Tranching	100 %	91,00 %	4,69 %	4,31 %
Current Pool Factor		1,00	1,00	1,00

2. Payments to Investors per Note

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			
Principal Outstanding per Note Beginning of Period		100 000,00	100 000,00	100 000,00
>Principal Repayment per note		-	-	-
Principal Outstanding per Note End of Period		100 000,00	100 000,00	100 000,00
>Interest accrued for the period		11,67	33,44	541,67
Interest Payment	230 875,56	69 008,33	10 200,56	151 666,67
Interest Payment per Note		11,67	33,44	541,67

3. Credit Enhancements

3. Credit Enhancements	Class A	Class B	Class C
Initial total CE (Subordination)	9,00 %	4,31 %	0,00 %
Initial total CE (Subordination, incl. Liquitidy Reserve)	9,48 %	4,79 %	0,00 %
Current CE (Subordination incl. Excess Spread)	11,12 %	6,43 %	2,12 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	11,61 %	6,92 %	2,12 %
Current CE (Subordination)	9,00 %	4,31 %	0,00 %
Current CE (Subordination, incl. Liquitidy Reserve)	9,49 %	4,80 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	29.03.2021				
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Period No	4				
Monthly Period	01.02.2021				
Interest Period :	25.02.2021	to	25.03.2021	=	28 days

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			Rating Triggers									
			Short Term				Long Term					
			Fitch		S&P		Fitch		S&P			
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
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	P-1	BBB -	A-	BBB-	A2	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas Securities Services, London Branch		F1	F1+	A -1	A-1	A	AA-	A	AA-	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	AA-	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+	A -1	N/A	BBB-	AA-	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	P-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	P-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	AA-	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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Payment date		25.03.2021			
Period No		4			
Monthly Period		01.02.2021			
Interest Period	from	25.02.2021	to	25.03.2021	= 28 days

Average amount - all:	18 113

Original balance	TOTAL						
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
	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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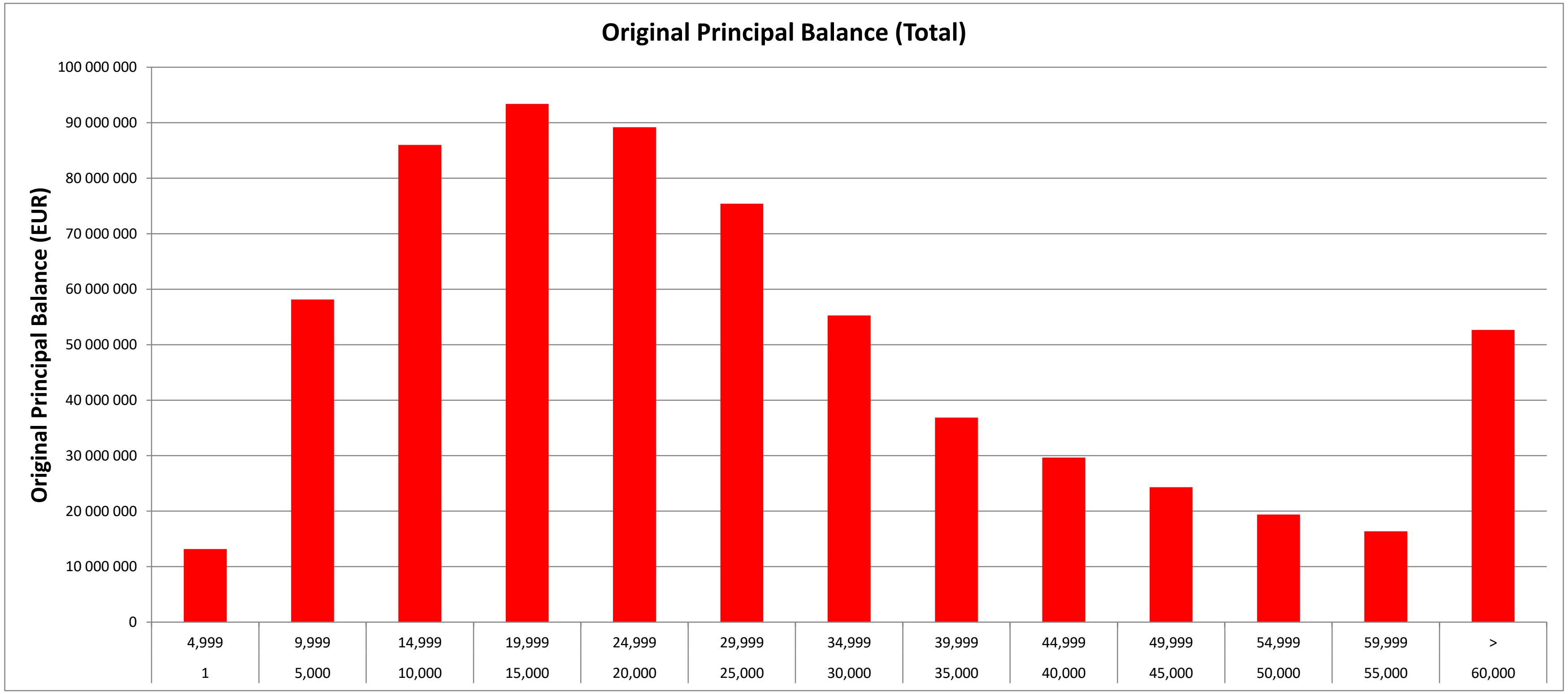
9.b Original Principal Balance Graph



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10.a Outstanding Principal Balance

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Average amount - all:	17 090

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	4 867	15 415 073	2,46 %	27,1	14,2
	5 000	10 000	8 192	61 330 089	9,78 %	42,0	14,2
	10 000	15 000	7 116	88 225 724	14,07 %	47,8	13,8
	15 000	20 000	5 319	92 196 198	14,70 %	50,1	13,5
	20 000	25 000	3 828	85 587 541	13,65 %	51,4	13,1
	25 000	30 000	2 616	71 352 649	11,38 %	52,3	12,3
	30 000	35 000	1 540	49 758 967	7,93 %	53,0	11,5
	35 000	40 000	929	34 763 913	5,54 %	53,9	11,2
	40 000	45 000	628	26 606 485	4,24 %	53,5	11,7
	45 000	50 000	457	21 646 568	3,45 %	55,3	10,7
	50 000	55 000	360	18 865 450	3,01 %	54,6	11,2
	55 000	60 000	249	14 271 089	2,28 %	55,7	10,2
	60 000	-	592	47 072 423	7,51 %	54,2	10,6
	Total		36 693	627 092 170	100 %	50,2	12,6

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10.b Outstanding Principal Balance Graph

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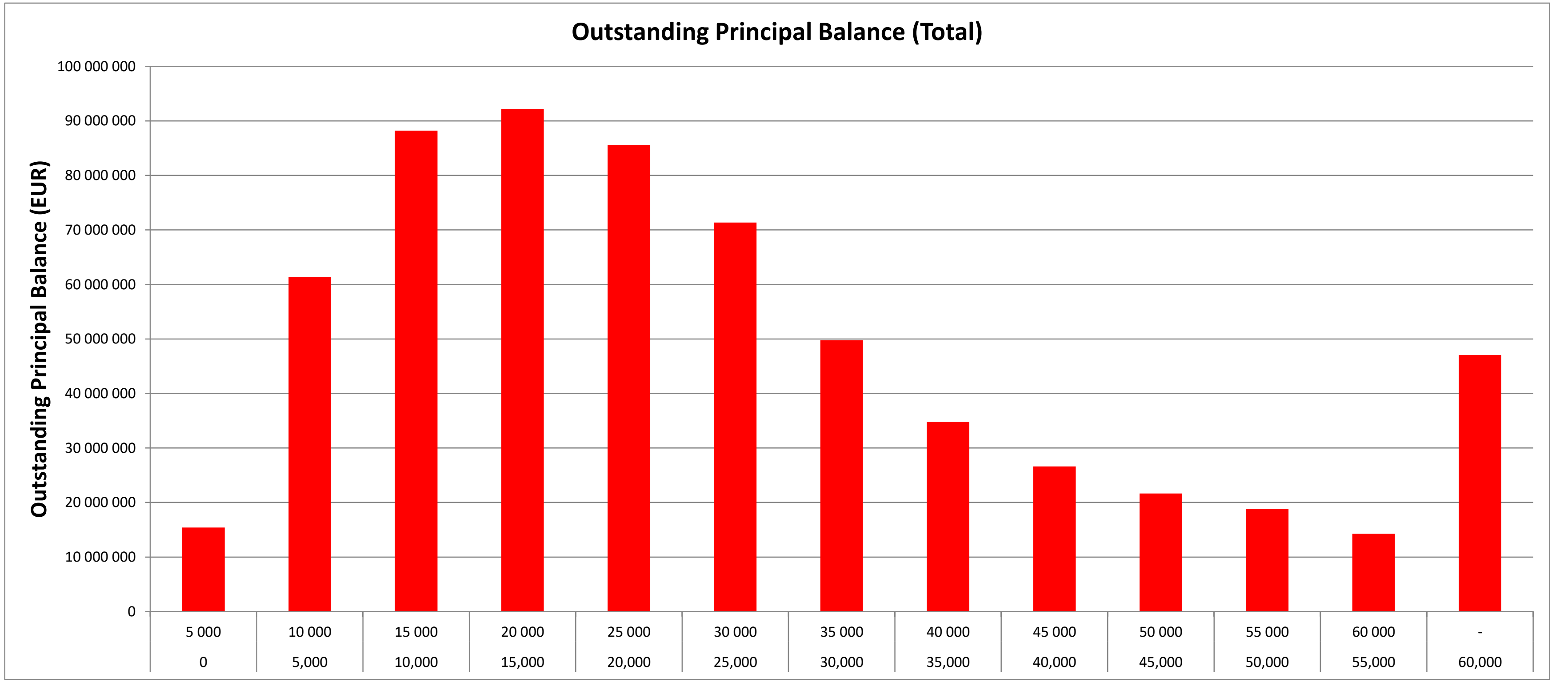
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days



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Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

11.a Geographical Distribution

Geographic distribution	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Central Finland	3 909	61 139 672	9,75 %	48,4	12,7
	Eastern Finland	1 456	22 315 304	3,56 %	49,7	12,8
	East Tavastia	2 147	37 560 685	5,99 %	50,6	13,0
	Greater Helsinki	11 565	222 927 361	35,55 %	50,4	12,5
	Northern Finland	3 246	54 949 597	8,76 %	50,6	12,6
	Northern Savonia	1 657	25 563 989	4,08 %	48,9	12,3
	Ostrobothnia	2 442	34 935 332	5,57 %	50,0	12,7
	South-Eastern Fi	2 073	31 620 895	5,04 %	49,7	12,8
	South-Western Fi	4 234	70 062 212	11,17 %	51,1	12,7
	Western Tavastia	3 964	66 017 123	10,53 %	50,4	12,4
	Total	36 693	627 092 170	100 %	50,2	12,6

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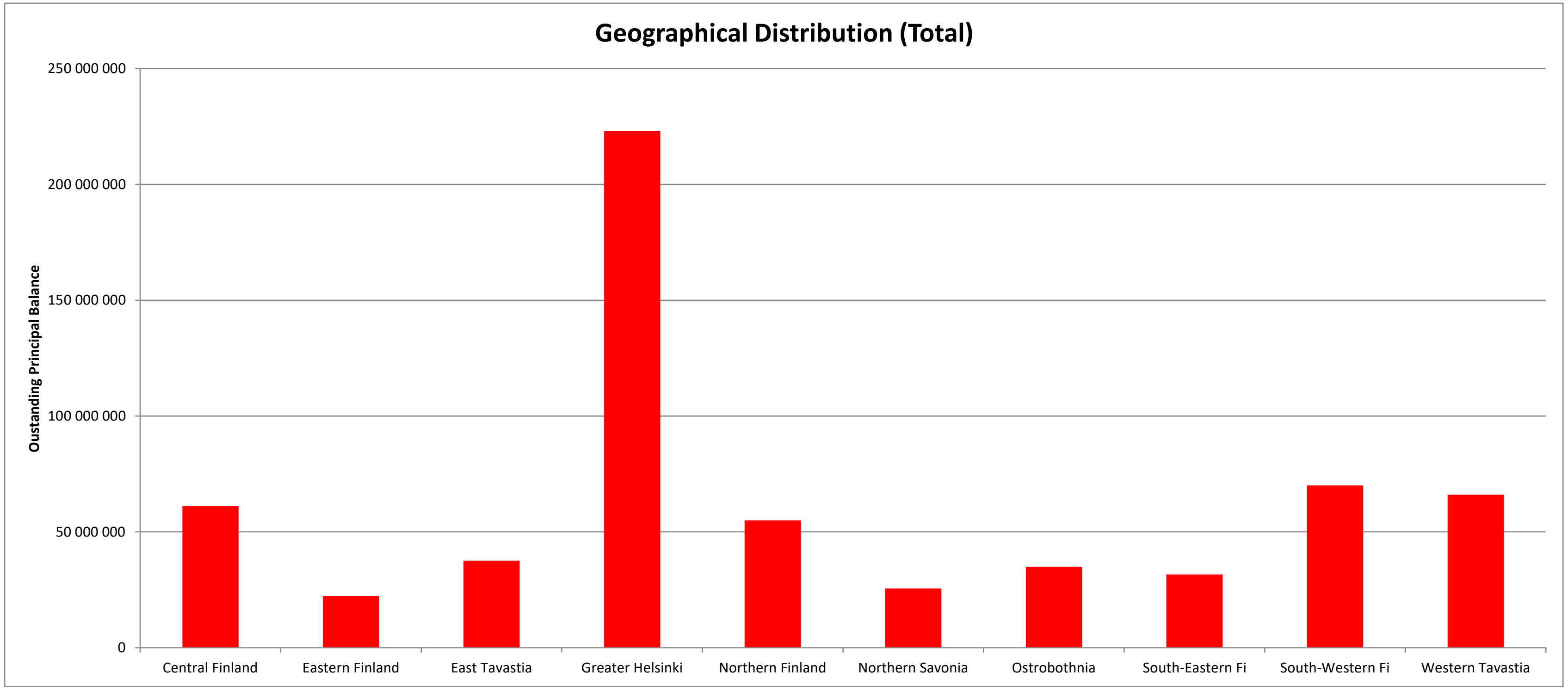
11.b Geographical Distribution Graph

Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days



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12.a Interest Rate

Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0	1	1	2 617	0,00 %	22,0	2,0
1	2	8 530	173 290 036	27,63 %	49,3	13,1
2	4	9 498	198 458 570	31,65 %	51,8	11,9
4	6	11 034	180 938 879	28,85 %	50,3	12,4
6	8	5 623	57 808 404	9,22 %	48,3	13,2
8	10	1 986	16 503 768	2,63 %	45,2	16,6
10	12	19	78 928	0,01 %	40,3	13,4
12	14	1	6 622	0,00 %	45,0	17,0
14	16	1	4 347	0,00 %	27,0	26,0
16	18					
18	-					
Total		36 693	627 092 170	100 %	50,2	12,6

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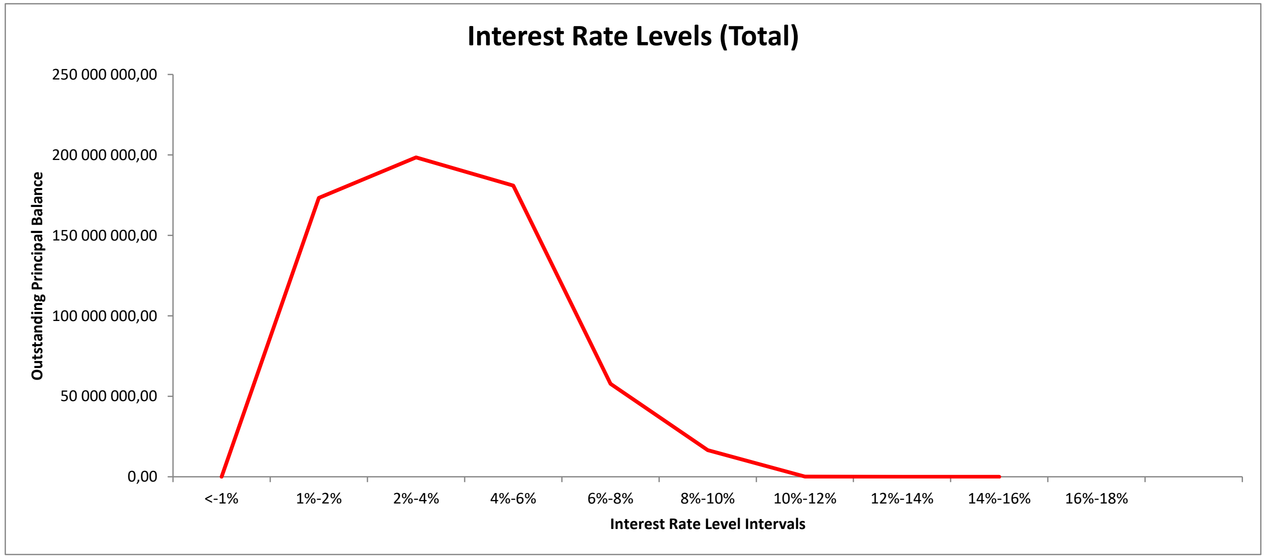
Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

12.b Interest Rate



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13.a Remaining Terms

Reporting Date		29.03.2021			
Payment date		25.03.2021			
Period No		4			
Monthly Period		01.02.2021			
Interest Period	from	25.02.2021	to	25.03.2021	= 28 days

Months to maturity	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0	0	7	8 624	0,00 %	0,0	48,5
	1	12	1 216	3 629 405	0,58 %	8,6	19,7
	13	24	2 643	16 244 602	2,59 %	19,7	17,5
	25	36	4 970	51 126 313	8,15 %	31,6	19,8
	37	48	10 670	175 818 441	28,04 %	43,7	16,1
	49	60	12 571	258 849 048	41,28 %	54,0	10,8
	61	72	4 615	121 394 162	19,36 %	64,6	7,5
	73	84					
	85	96					
	97	108	1	21 575	0,00 %	100,0	7,0
	109	120					
	121	-					
	Total		36 693	627 092 170	100 %	50,2	12,6

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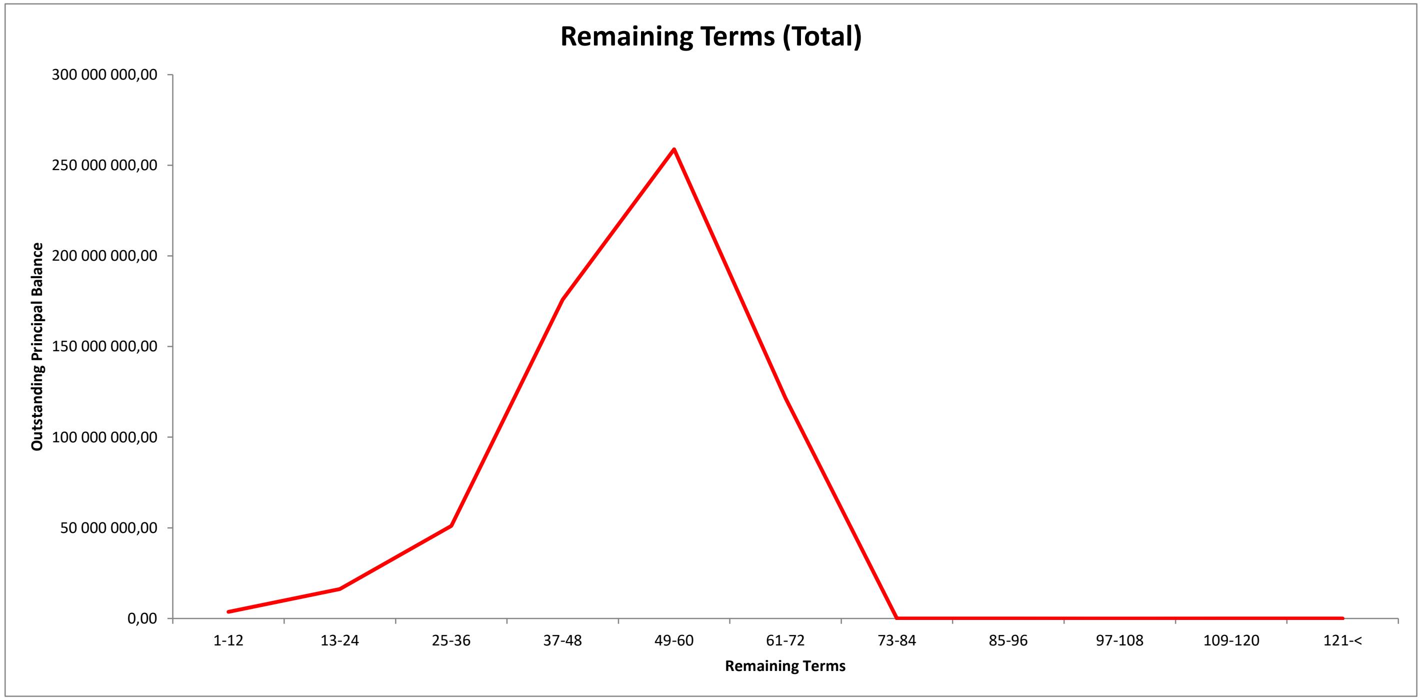
Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

13.b Remaining Terms



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14.a Seasoning

Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

Months on book

TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	18 360	342 294 684	54,58 %	54,6	7,8
13	24	15 319	245 511 851	39,15 %	46,5	16,4
25	36	2 547	33 915 962	5,41 %	35,9	28,6
37	48	437	5 090 257	0,81 %	28,7	40,7
49	60	30	279 417	0,04 %	13,9	51,7
61	72					
73	84					
85	96					
Total		36 693	627 092 170	100 %	50,2	12,6

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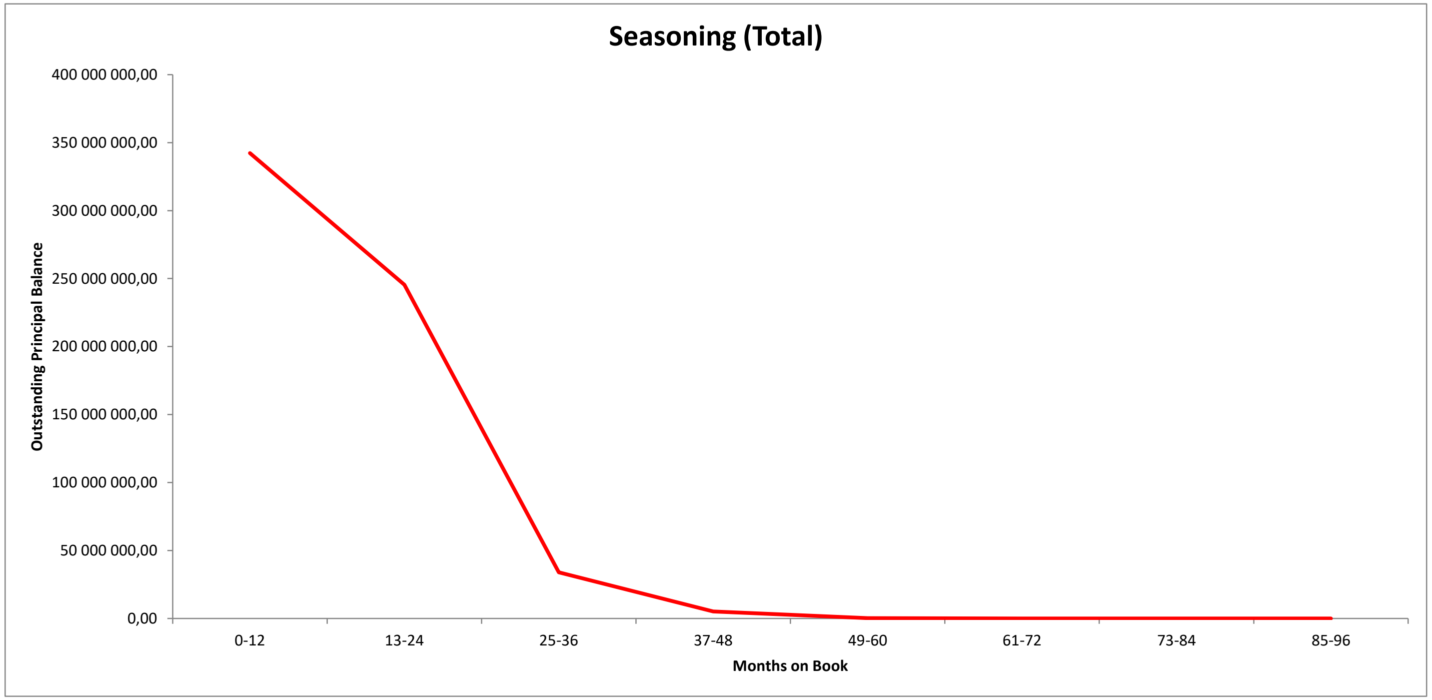
14.b Seasoning

Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days



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Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

15.a Balloon loans

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	21 364	230 624 890	36,8 %	4 773	0,0 %	46,2	12,6
Balloon	15 329	396 467 281	63,2 %	145 651 951	36,7 %	52,5	12,6
Total	36 693	627 092 170	100 %	145 656 724	23 %	50,2	12,6

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Reporting Date		29.03.2021				
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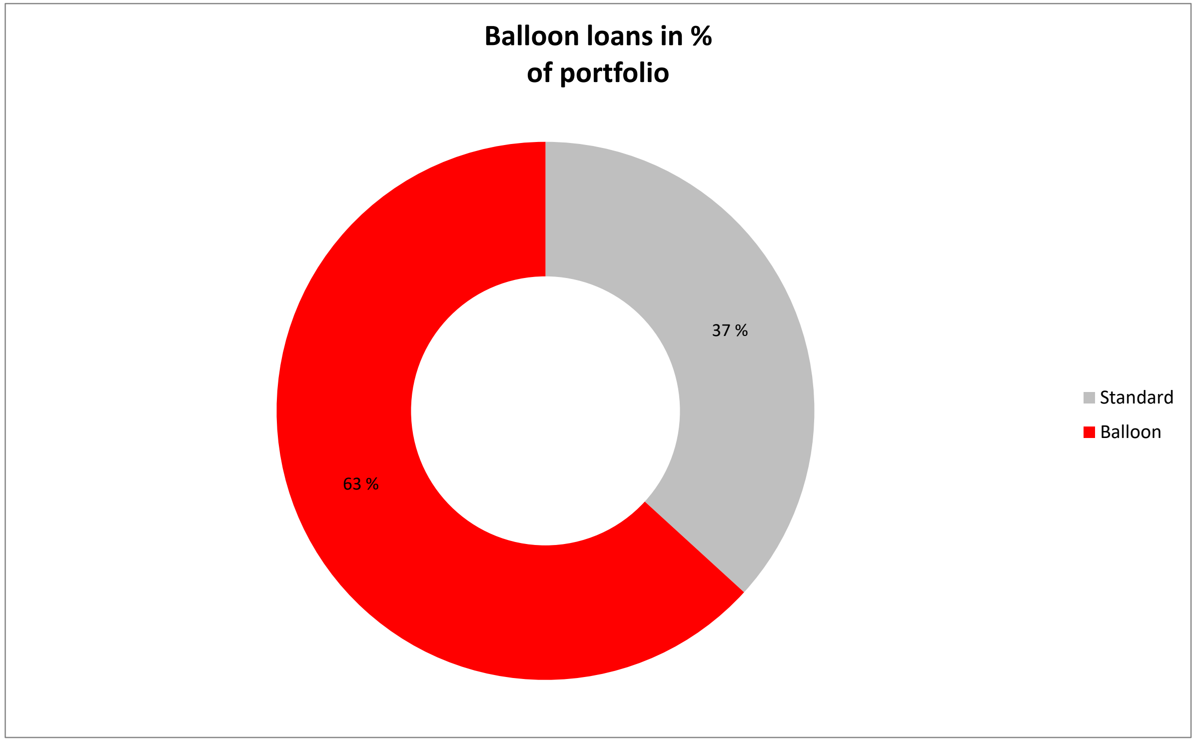
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

15.b Balloon loans



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Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

16.a # loans per borrower

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	35 810	607 882 307	96,94 %
	2	400	17 592 623	2,81 %
	3	19	1 102 899	0,18 %
	4	5	349 248	0,06 %
	5			
	6	1	165 094	0,03 %
	7			
	8			
	9			
	10			
	Total:	36 235	627 092 170	100,0 %

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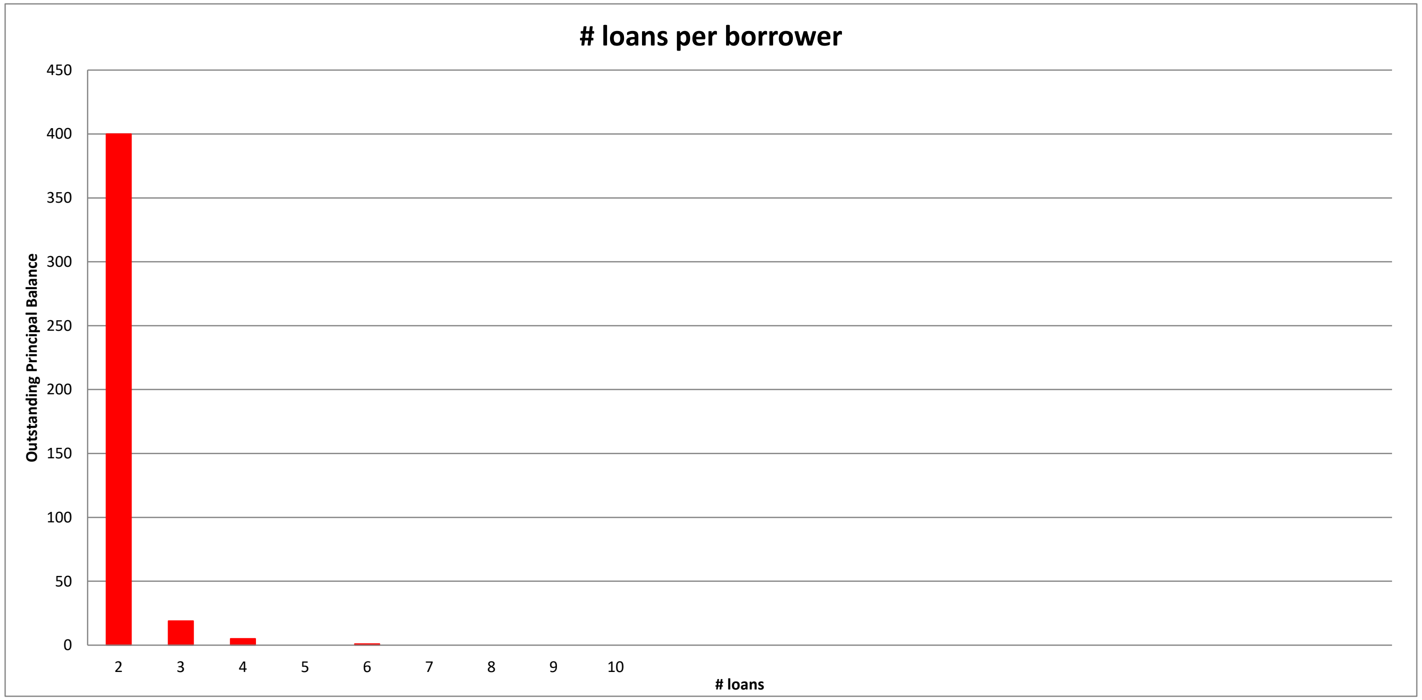
16.b # loans per borrower

Reporting Date		29.03.2021					
Payment date		25.03.2021					
Period No		4					
Monthly Period		01.02.2021					
Interest Period	from	25.02.2021	to	25.03.2021	=	28	days



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17.a Amortization Profile

Reporting Date		29.03.2021			
Payment date		25.03.2021			
Period No		4			
Monthly Period		01.02.2021			
Interest Period	from	25.02.2021	to	25.03.2021	= 28 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	627 092 170	616 754 441	10 337 729	1 210 897	2,34 %	98,35 %
2	616 754 441	606 615 834	10 138 607	1 189 437	2,34 %	96,73 %
3	606 615 834	596 455 440	10 160 394	1 168 437	2,34 %	95,11 %
4	596 455 440	586 261 389	10 194 051	1 147 666	2,33 %	93,49 %
5	586 261 389	575 987 364	10 274 026	1 126 811	2,33 %	91,85 %
6	575 987 364	565 789 586	10 197 778	1 105 763	2,33 %	90,22 %
7	565 789 586	555 605 686	10 183 900	1 084 906	2,33 %	88,60 %
8	555 605 686	545 371 118	10 234 567	1 064 107	2,32 %	86,97 %
9	545 371 118	535 210 326	10 160 792	1 043 199	2,32 %	85,35 %
10	535 210 326	525 081 814	10 128 512	1 022 507	2,32 %	83,73 %
11	525 081 814	514 942 350	10 139 463	1 001 868	2,31 %	82,12 %
12	514 942 350	504 733 937	10 208 413	981 211	2,31 %	80,49 %
13	504 733 937	494 647 825	10 086 112	960 406	2,31 %	78,88 %
14	494 647 825	484 603 195	10 044 630	939 830	2,30 %	77,28 %
15	484 603 195	474 545 659	10 057 536	919 371	2,30 %	75,67 %
16	474 545 659	464 491 032	10 054 627	898 869	2,30 %	74,07 %
17	464 491 032	454 533 797	9 957 235	878 339	2,29 %	72,48 %
18	454 533 797	444 357 202	10 176 595	858 091	2,29 %	70,86 %
19	444 357 202	434 289 850	10 067 352	837 507	2,29 %	69,25 %
20	434 289 850	424 384 684	9 905 166	816 964	2,28 %	67,68 %

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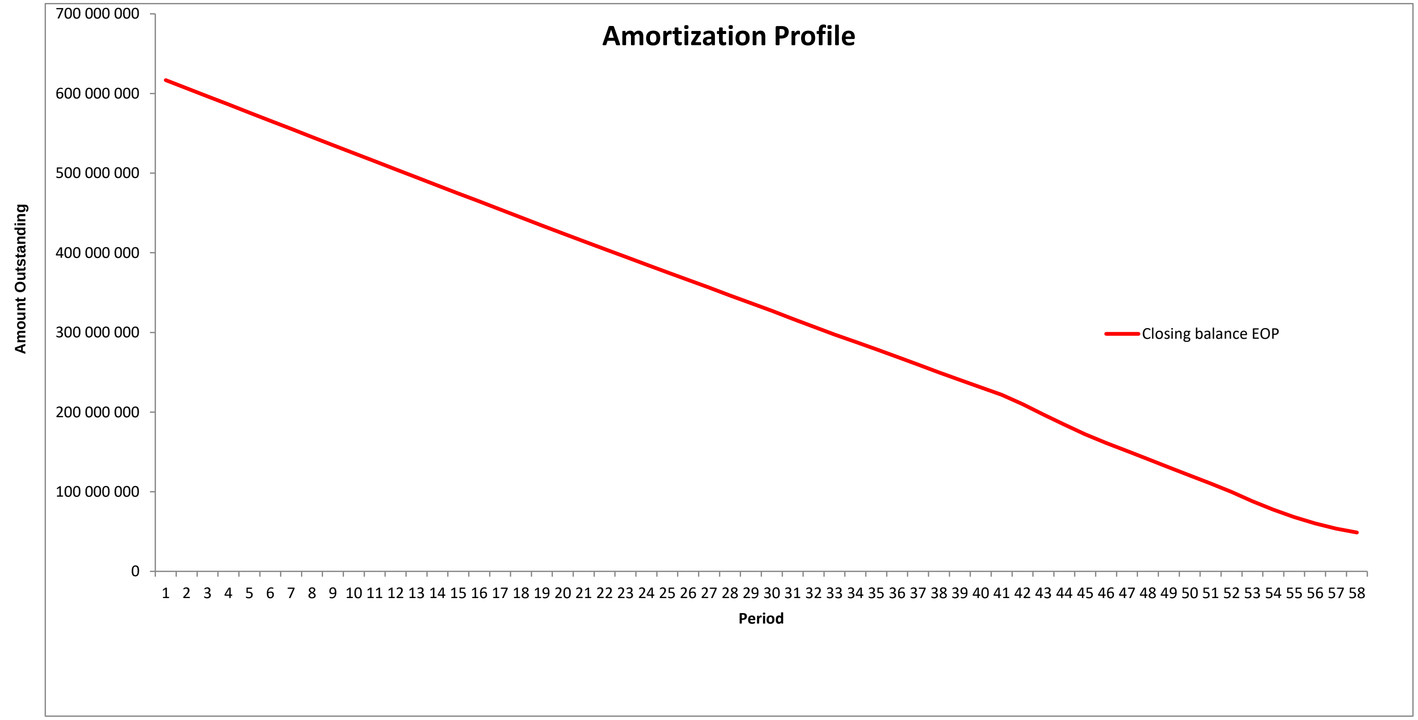
17.b Amortization Profile

Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days



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18.a Payment Holidays

Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

Santander Consumer Bank

	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
Payment Holiday	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				
	2021 04				
	2021 05				
	2021 06				
	2021 07				
	2021 08				
	2021 09				
	2021 10				
	2021 11				
	2021 12				
	2022 01				
	2022 02				
	2022 03				
	2022 04				
	2022 05				
	2022 06				
	2022 07				
	2022 08				
	2022 09				
	2022 10				
	2022 11				
	2022 12				
	Total:	1 578	2 118	685 614	33 922 939

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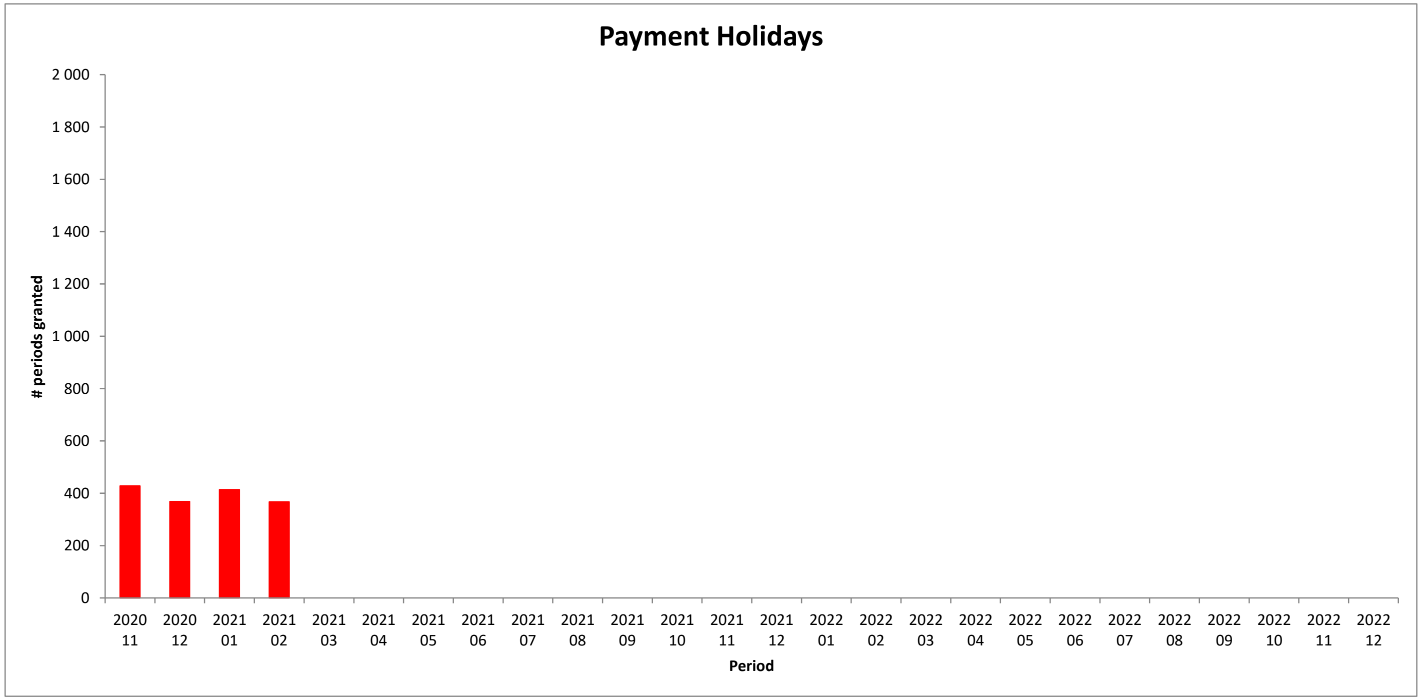
18.b Payment Holidays

Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days



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18.c Remaining Payment Holidays

Reporting Date		01.03.2021					
Payment date		25.02.2021					
Period No		15					
Monthly Period		01.01.2021					
Interest Period	from	25.01.2021	to	25.02.2021	=	31	days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	383	123 174	8 289 400
	2	145	105 731	3 604 086
	3			
	Total	528	228 905	11 893 487

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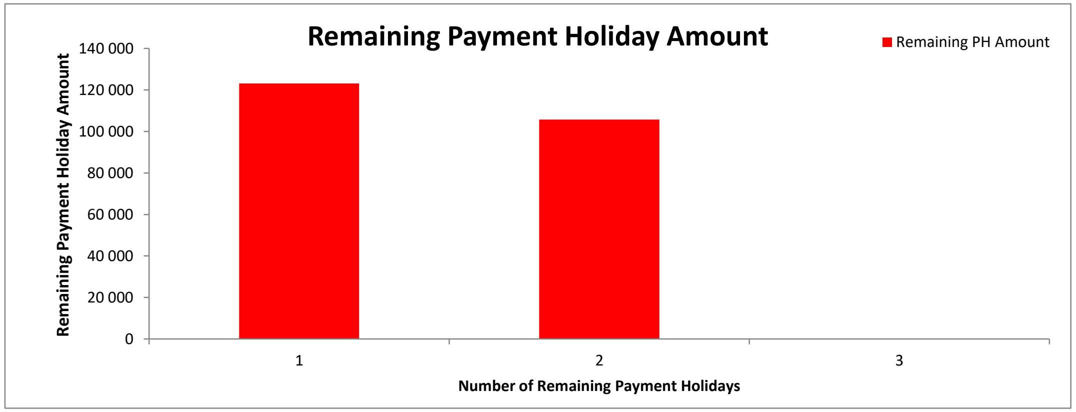
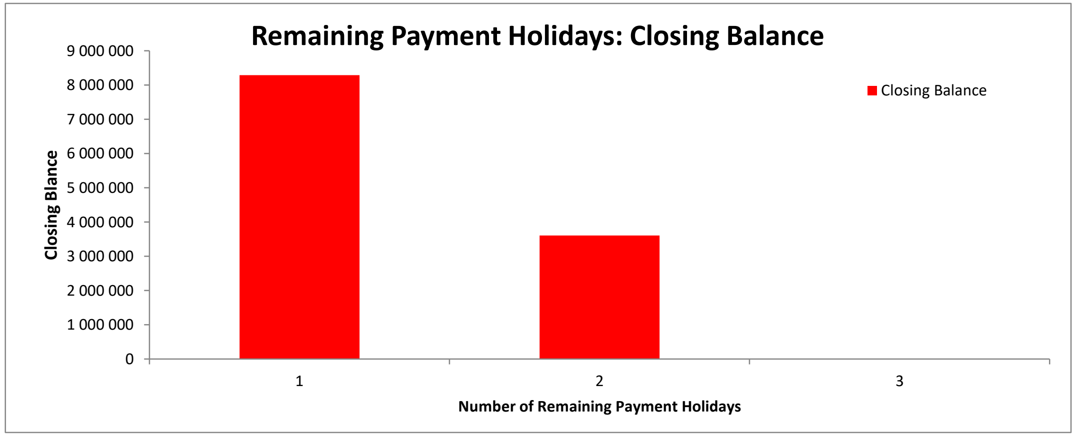
18.d Remaining Payment Holidays

Reporting Date		01.03.2021				
Payment date		25.02.2021				
Period No		15				
Monthly Period		01.01.2021				
Interest Period	from	25.01.2021	to	25.02.2021	=	31 days





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19.a Downpayment

Reporting Date		29.03.2021	
Payment date		25.03.2021	
Period No		4	
Monthly Period		01.02.2021	
Interest Period	from	25.02.2021	to 25.03.2021 = 28 days

	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
Downpayment %	0 %	5 %	11 286	221 816 827	35,37 %	52,9	12,4
	5 %	10 %	4 650	98 387 588	15,69 %	52,0	12,7
	10 %	15 %	4 822	87 648 654	13,98 %	50,3	12,7
	15 %	20 %	3 299	55 723 710	8,89 %	48,6	12,9
	20 %	25 %	2 645	42 827 834	6,83 %	48,4	12,9
	25 %	30 %	1 977	30 334 850	4,84 %	47,7	12,9
	30 %	35 %	1 736	24 595 894	3,92 %	46,9	12,8
	35 %	100 %	6 278	65 756 812	10,49 %	42,8	12,3
	Total		36 693	627 092 170	100 %	50,2	12,6

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19.b Downpayment

Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
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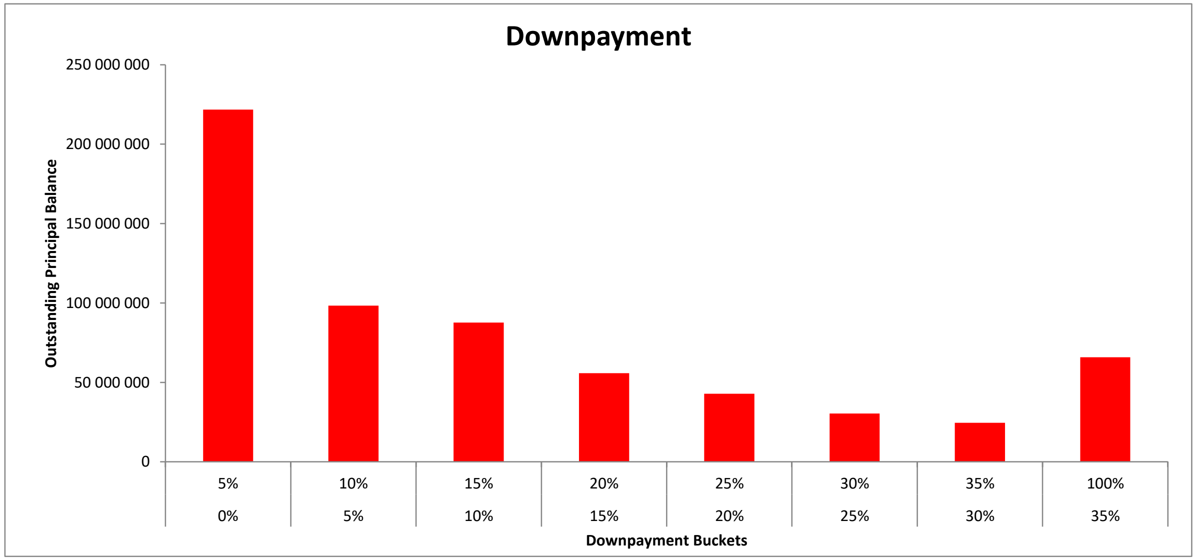
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days



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20.a Vehicle Condtion

Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	9 302	219 811 659	35,05 %	49,6	12,8
	Used	27 391	407 280 511	64,95 %	50,5	12,5
	Total	36 693	627 092 170	100 %	50,2	12,6

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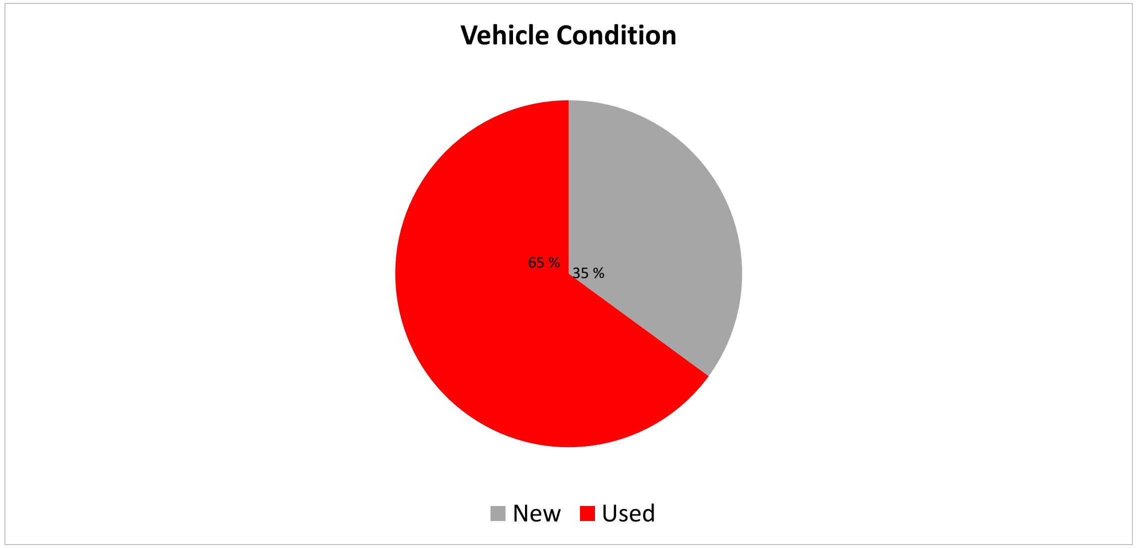
20.b Vehicle Condition

Reporting Date		29.03.2021					
Payment date		25.03.2021					
Period No		4					
Monthly Period		01.02.2021					
Interest Period	from	25.02.2021	to	25.03.2021	=	28	days



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Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

21.a Borrower Type

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 752	58 462 644	9,32 %	41,8	14,7
	Private	33 941	568 629 526	90,68 %	51,0	12,4
	Total	36 693	627 092 170	100 %	50,2	12,6

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21.b Borrower Type

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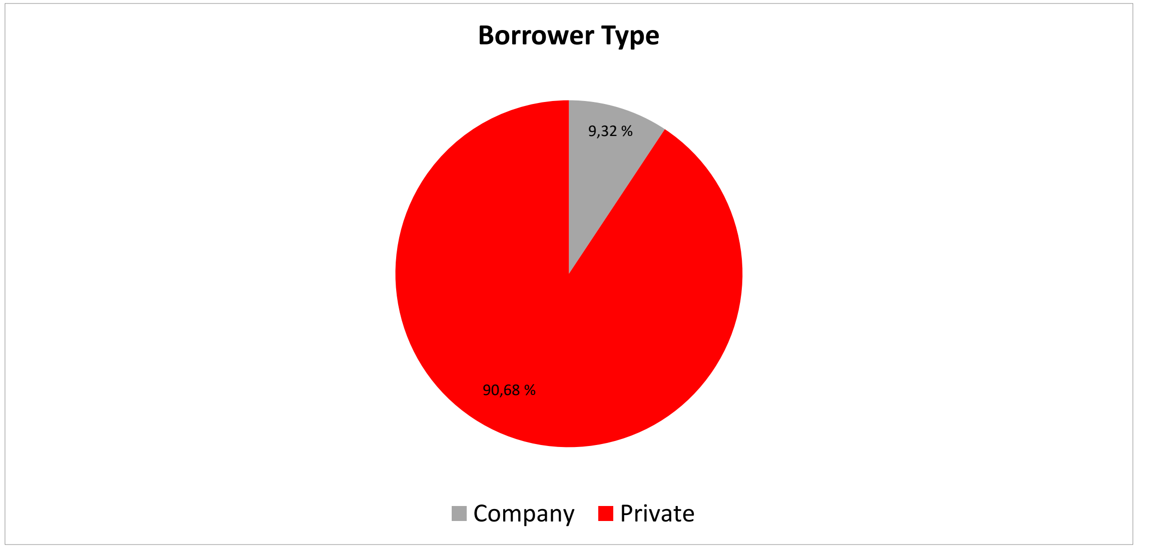
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days



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Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

22.a Vehicle type

Santander Consumer Bank

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	782	26 544 957	4,23 %	54,2	10,7
	Caravans	580	9 751 300	1,56 %	53,4	10,7
	Cars	31 953	544 600 989	86,85 %	50,3	12,7
	Motorcycles	1 032	10 448 595	1,67 %	46,7	10,2
	Vans	2 346	35 746 330	5,70 %	45,0	13,7
		36 693	627 092 170	100 %	50,2	12,6

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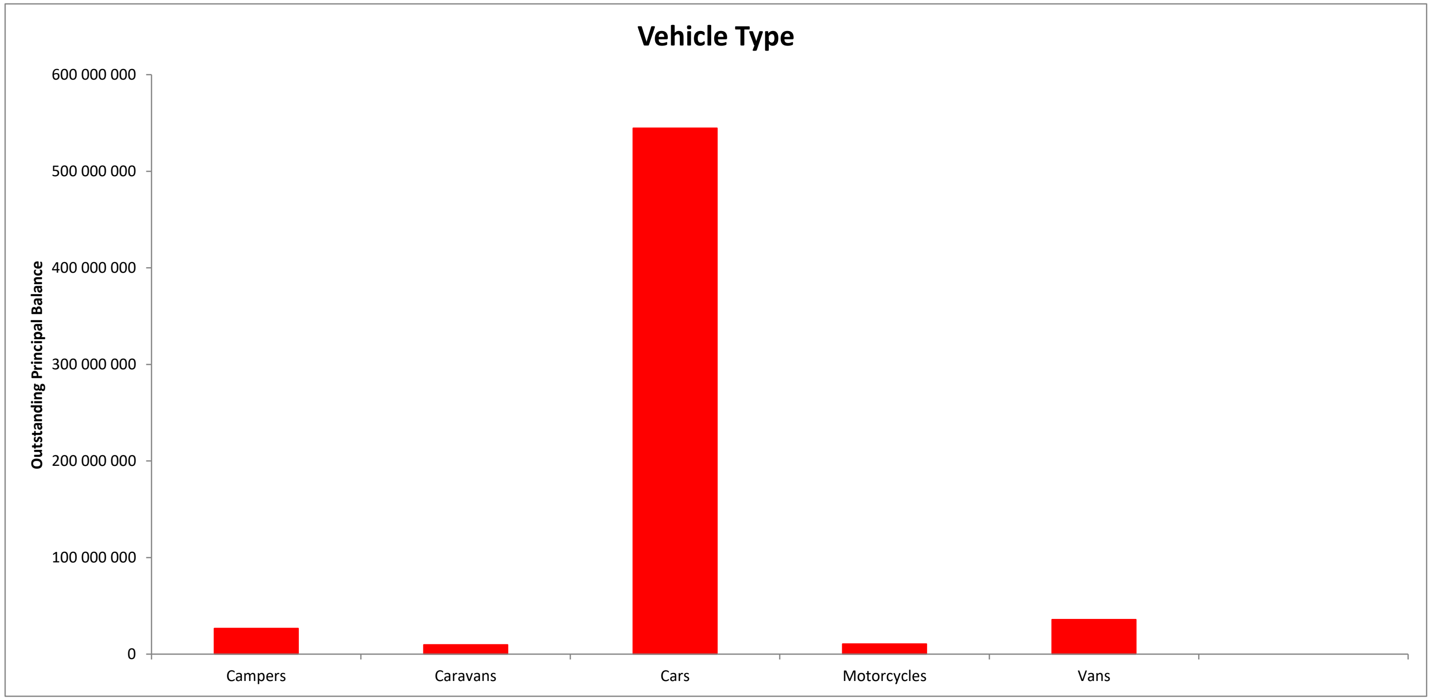
22.b Vehicle type

Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days



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23.a Restructured Loans

Reporting Date		29.03.2021					
Payment date		25.03.2021					
Period No		4					
Monthly Period		01.02.2021					
Interest Period	from	25.02.2021	to	25.03.2021	=	28	days

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Restructured	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		
	2021 04		
	2021 05		
	2021 06		
	2021 07		
	2021 08		
	2021 09		
	2021 10		
	2021 11		
	2021 12		
	2022 01		
	2022 02		
	2022 03		
	2022 04		
	2022 05		
	2022 06		
	2022 07		
	2022 08		
	2022 09		
	2022 10		
	2022 11		
	2022 12		
		9	143 167

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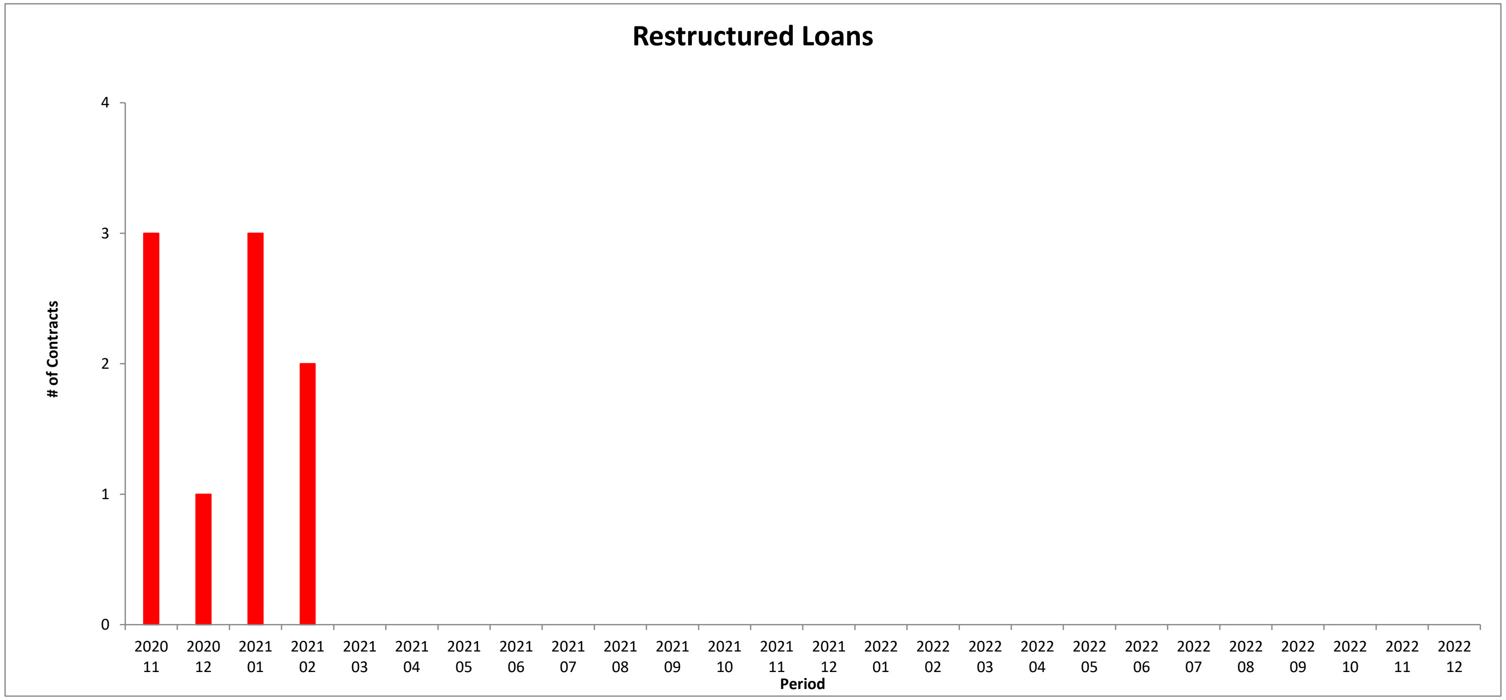
23.b Restructured Loans

Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

Santander Consumer Bank



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24.a Dynamic Interest rate

Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

Interest rate evolution

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		
2021 04		
2021 05		
2021 06		
2021 07		
2021 08		
2021 09		
2021 10		
2021 11		
2021 12		
2022 01		
2022 02		
2022 03		
2022 04		
2022 05		
2022 06		
2022 07		
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		

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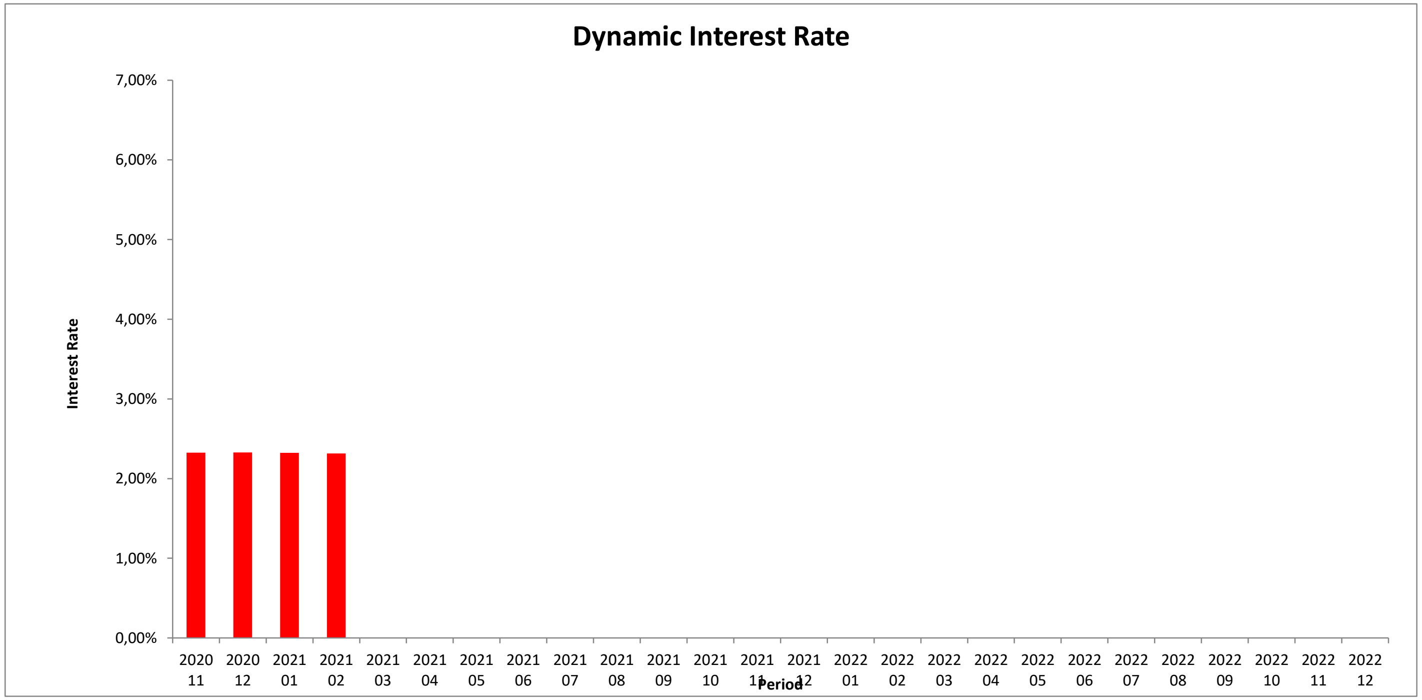
24.b Dynamic Interest Rate

Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days



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25.a Dynamic Pre-Payments

Reporting Date		29.03.2021		
Payment date		25.03.2021		
Period No		4		
Monthly Period		01.02.2021		
Interest Period	from	25.02.2021	to	25.03.2021 = 28 days

Dynamic Prepayment

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2020 11	28 312 103	596 759 291	25,30 %
2020 12	11 299 151	627 427 036	19,59 %
2021 01	11 575 311	628 336 885	20,00 %
2021 02	12 584 253	627 092 170	21,59 %
2021 03			
2021 04			
2021 05			
2021 06			
2021 07			
2021 08			
2021 09			
2021 10			
2021 11			
2021 12			
2022 01			
2022 02			
2022 03			
2022 04			
2022 05			
2022 06			
2022 07			
2022 08			
2022 09			
2022 10			
2022 11			
2022 12			

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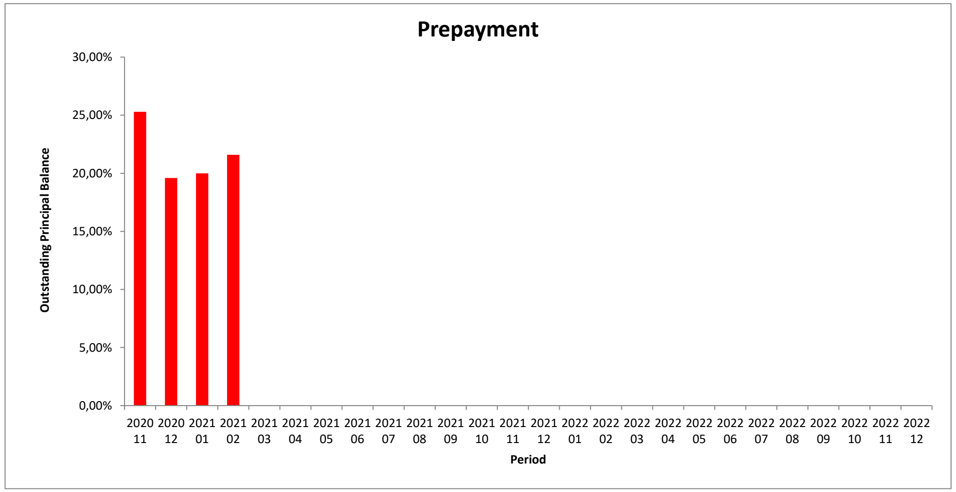
25.b Dynamic Pre-Payments

Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days



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26. Delinquency

Reporting Date		29.03.2021			
Payment date		25.03.2021			
Period No		4			
Monthly Period		01.02.2021			
Interest Period	from	25.02.2021	to	25.03.2021	= 28 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2020	11	596 759 291	32 104	559 697 267	1 831	33 483 189	131	2 906 442	30	521 785	7	150 608	-	-	-	-	1	4 367
	12	627 427 036	34 181	593 489 612	1 596	29 511 927	158	3 117 706	38	956 412	16	226 524	6	124 855	-	-	-	-
2021	1	628 336 885	34 320	589 982 636	1 794	31 835 460	232	5 161 615	38	711 197	14	327 141	13	219 816	5	99 019	1	2 683
	2	627 092 170	34 579	587 923 243	1 786	33 020 049	233	4 197 488	48	1 077 182	26	456 456	13	316 918	8	100 834	5	99 019
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	
2022	1																	
	2																	
	3																	
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		29.03.2021			
Payment date		25.03.2021			
Period No		4			
Monthly Period		01.02.2021			
Interest Period	from	25.02.2021	to	25.03.2021	= 28 days

		Recovery Quarter	2020 Q4			2021 Q1			2021 Q2			2021 Q3			2021 Q4		
Default Quarter	Default Amount	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												
2021 1	101 702	6	0	0	101 702												

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Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

28. Priority of Payments - Revenue

Santander Consumer Bank

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 710 493,63	EUR
Senior Expenses	-	9 179,67	EUR
Servicing Fee	-	252 776,72	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	126 708,95	EUR
Tranche A Loan Interest to Issuer	-	-	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	-	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	151 667,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	99 018,72	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller		1 071 142,57	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	464 223,04	EUR
Senior Expenses	-	7 619,37	EUR
Issuer Swap Interest Amount	-	126 708,95	EUR
Interest Class A Notes	-	69 008,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	10 201,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	151 667,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	99 018,72	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	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		-	EUR

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29. Priority of Payments - Redemption

Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	22 907 829,97	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		22 905 107,01	EUR
Balance to be Credited to the Reinvestment Principal Ledger		2 722,96	EUR
<u>On and after the occurence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	-	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Soleley, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurence 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>			
To pay pari passu and on a pro rata basis			
(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 occurence 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		-	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		1 071 142,57	EUR

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Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

30. Transaction Costs

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	9 179,67			
Interest accrued for the Period	EUR	230 876,00	69 008,00	10 201,00	151 667,00
Cumulative Interest accrued	EUR	1 331 154,00	426 455,00	60 420,00	844 279,00
Interest Payments	EUR	230 876,00	69 008,00	10 201,00	151 667,00
Cumulative Interest Payments	EUR	1 331 154,00	426 455,00	60 420,00	844 279,00
Interest accrued on Subordinated Loan for the Period	EUR	-			
Cumulative Interest accrued on Subordinated Loan	EUR	-			
Interest Payments on Subordinated Loan	EUR	-			
Cumulative Interest Payments on Subordinated Loan	EUR	-			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

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32. Swap Overview

Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	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	**591 500 000**
Interest Period Start	25.02.2021
Interest Period End	25.03.2021
Interest Days	28
Settlement Date	25.03.2021
Party A Floating Interest Rate	0,150 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 69 008,33**
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	**EUR 115 013,89**

Class B Swap details

Kimi 9|Front Swap

Party A	**ING Bank N.V.**
Party B	**SCF RAHOITUSPALVELUT IX DAC**
Class B Notes	**30 500 000**
Interest Period Start	25.02.2021
Interest Period End	25.03.2021
Interest Days	28
Settlement Date	25.03.2021
Party A Floating Interest Rate	0,430 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	**EUR 10 200,56**
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	**EUR 11 695,06**

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Reporting Date		29.03.2021				
Payment date		25.03.2021				
Period No		4				
Monthly Period		01.02.2021				
Interest Period	from	25.02.2021	to	25.03.2021	=	28 days

31. Contact Details

Santander Consumer Bank AS

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