

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	01.03.2023						
Payment date	27.02.2023					Following payment dates:	27.03.2023
Period No	27						25.04.2023
Monthly Period	01.01.2023						
Interest Period	from 25.01.2023		to	27.02.2023	=		33 days
Cut-Off date	31.01.2023						

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1. Portfolio Information



Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from 25.01.2023	to 27.02.2023	=	33 days	

	Current Period	
	Aggregated Outstanding	
Outstanding receivables	Principal Amount	
Opening balance prior to replenishment	256 576 599,77	EUR
Scheduled Loan Principal Repayments (+MC)	6 072 887,14	EUR
Prepayments	6 649 051,76	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	12 721 938,90	EUR
New Defaulted Auto Loans in Period	80 379,55	EUR
Closing balance prior to replenishment	243 774 281,32	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	243 774 281,32	EUR
Principal Recoveries on loans in default	152 286,79	EUR
Total revenue collections		
Total Revenue Received in Period	779 431,76	EUR
# Loans		
At beginning of period	20 919	Loans
Replenished contracts this period	-	Loans
Paid in Full	685	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	12	Loans
At end of period	20 222	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from 25.01.2023	to	27.02.2023	=	33 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	943 131,74	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default, Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	1 176,69	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	66 579,11	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR

Total Amount for Purchaser Available Revenue Receipts	1 010 887,54	EUR
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Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	313 133,36	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement	594 676,98	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	9 302,67	EUR
g. Liquidity Reserve Excess Amount	57 276,44	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts	974 389,45	EUR
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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	12 721 938,90	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date)	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	12 721 938,90	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 721 938,90	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	80 379,55	EUR
Total Amount for Issuer Available Redemption Receipts	12 802 318,45	EUR

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4. Reserve Accounts



Reporting Date	01.03.2023
Payment date	27.02.2023
Period No	27
Monthly Period	01.01.2023
Interest Period	from 25.01.2023 to 27.02.2023 = 33 days

Note Balance

Beginning of Period	256 576 599,77	EUR
End of Period	243 774 281,32	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 239 413,03	EUR
Cash Outflow		55 347,72	EUR
Cash Inflow		-	EUR
End of Period	0,5 %	1 184 065,30	EUR
Required Reserve Amount	0,5 %	1 184 065,30	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



Asset Balance

Opening balance prior to replenishment	256 576 599,77	EUR
Closing balance prior to replenishment	243 774 281,32	EUR
Closing Balance post replenishment	243 774 281,32	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	225 293 222,56	92,42 %	18 787
1-29 days past due	12 947 623,66	5,31 %	1 049
Delinquent Receivables:			
30-59 days past due	3 367 855,87	1,38 %	236
60-89 days past due	1 218 517,70	0,50 %	87
90-119 days past due	502 277,80	0,21 %	35
120-149 days past due	218 258,18	0,09 %	15
150-179 days past due	226 525,55	0,09 %	13
Total Performing and Delinquent	243 774 281	100,00 %	20 222
Current Period Defaults	80 379,55		12
Cumulative Defaults	6 148 565,71		405
Current Period Principal Recoveries	152 286,79		
Cumulative Principal Recoveries	3 167 434,73		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,46 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,47 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,48 %	
or [A] + [B] - [C] / [D] < 10%	37,96 %	
[A] Aggregate Outstanding Asset Principal Amount	243 774 281,32	
[B] Aggregate principal balance of Defaulted Contracts	6 148 565,71	
[C] Recoveries received on such Defaulted Contracts	3 167 434,73	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	650 000 000,00	
or AVERAGE [[A], [B], [C]] > 5%	NO	
[A] Delinquency Ratio, Payment Date	2,27 %	
[B] Delinquency Ratio, preceding Payment Date	2,06 %	
[C] Delinquency Ratio, second preceding Payment Date	1,99 %	

or Servicer Termination Event

NO

or Swap Counterparty Downgrade Event

NO

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

16,09 %

YES

[A] [1] + [2]	41 291 679,63
Class B Principal Amount [1]	21 528 140,66
Class C Principal Amount [2]	19 763 538,97
[B] Aggregated Outstanding Note Principal Amount	256 576 599,77

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

[A] An Issuer Event of Default	NO
[B] A Servicer Termination Event	NO
[C] A change of control with respect to the Seller	NO
[D] the Seller becomes subject to Insolvency Proceedings	NO
[E] the Delinquency Ratio Rolling Average exceeds 3 per cent	NO
[F] the Cumulative Net Loss Ratio exceeds 0.5 per cent	NO
[G] on any Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts	NO
[H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or	NO
[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

5b. Concentration limits



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

Weighted average interest rate (min 2.2%)	2,12 %
Weighted average months to maturity (max 57)	30,91*
Used Vehicles (max 69%)	57,97 %
Balloon Loans (max 63%)	69,91 %
Corporate Borrowers (max 11%)	7,73 %
IRB (min 95%)	95,68 %

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

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6. Note Principal



Reporting Date	01.03.2023			
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Period No	27			
Monthly Period	01.01.2023			
Interest Period	from 25.01.2023	to 27.02.2023	=	33 days

Note Principal

	Class A	Class B	Class C	
Beginning of Period	215 284 920,14	21 528 140,66	19 763 538,97	EUR
Sequential Amortization	-	-	-	EUR
Pro Rata Amortization	10 742 001,05	1 074 182,57	986 134,82	EUR
End of Period	204 542 919,09	20 453 958,09	18 777 404,15	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	EUR
Principal Addition Amounts	-	-	-	EUR
Debit PDL	-	-	80 379,55	EUR
Credit PDL	-	-	80 379,55	EUR
End of Period	-	-	-	EUR

Net Note Principal

Beginning of Period	215 284 920,14	21 528 140,66	19 763 538,97	EUR
End of Period	204 542 919,09	20 453 958,09	18 777 404,15	EUR

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7. Outstanding Notes

Reporting Date	01.03.2023		
Payment date	27.02.2023		
Period No	27		
Monthly Period	01.01.2023		
Interest Period	from 25.01.2023	to 27.02.2023	= 33 days



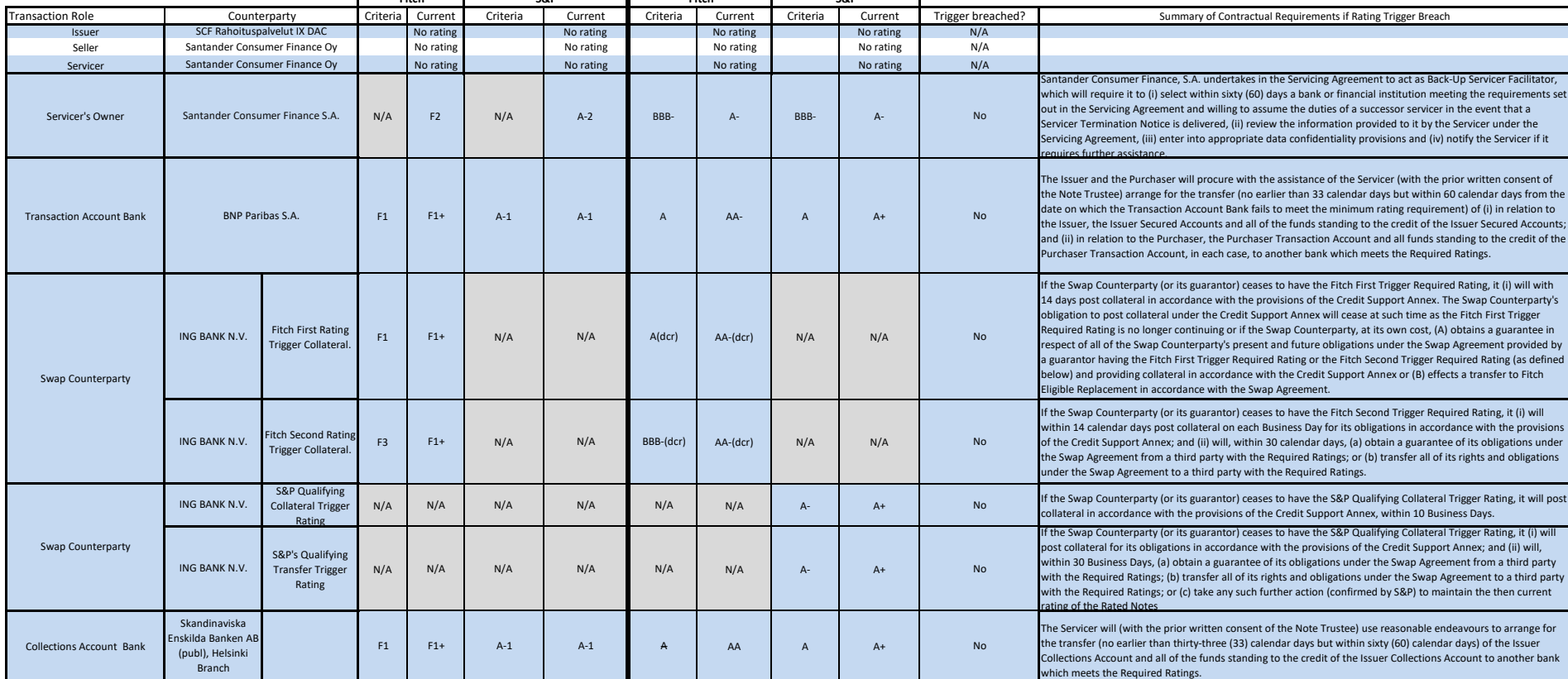
1. Note Balance	All Notes	Class A	Class B	Class C
General Note Information				
ISIN Code		XS2230295151	XS2230295664	XS2230295748
Currency		EUR	EUR	EUR
Initial Tranching	100 %	91,00 %	4,69 %	4,31 %
Legal Final Maturity Date		25.10.2030	25.10.2030	25.10.2030
Rating (Fitch/S&P)		AAA(sf) / Aaa(sf)	AA+(sf) / 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	256 576 599,77	215 284 920,14	21 528 140,66	19 763 538,97
Available Distribution Amount	12 802 318,45			
Amortisation	12 802 318,45			
Redemption per Class	12 802 318,45	10 742 001,05	1 074 182,57	986 134,82
Redemption per Note		1 816,06	3 521,91	3 521,91
Outstanding Closing Balance		204 542 919,09	20 453 958,09	18 777 404,15
Net Outstanding Closing Balance	243 774 281,32	204 542 919,09	20 453 958,09	18 777 404,15
Current Tranching	100 %	83,91 %	8,39 %	7,70 %
Current Pool Factor		0,35	0,67	0,67

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(Act/360)	(30/360)
Day Count Convention*		33	33	30
Interest Days		36 396,44	70 584,07	70 584,07
Principal Outstanding per Note Beginning of Period		1 816,06	3 521,91	3 521,91
>Principal Repayment per note		34 580,38	67 062,16	67 062,16
Principal Outstanding per Note End of Period		90,55	193,72	382,33
>Interest accrued for the period		535 593,00	59 083,98	107 052,50
Interest Payment	701 729,49	90,55	193,72	382,33
Interest Payment per Note				

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)	18,66 %	10,27 %	2,57 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	19,19 %	10,80 %	2,57 %
Current CE (Subordination)	16,09 %	7,70 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)	16,62 %	8,23 %	0,00 %

8. Counterparty Ratings, Trigger Levels and Consequences

33 days



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9.a Original Portfolio Principal Balance

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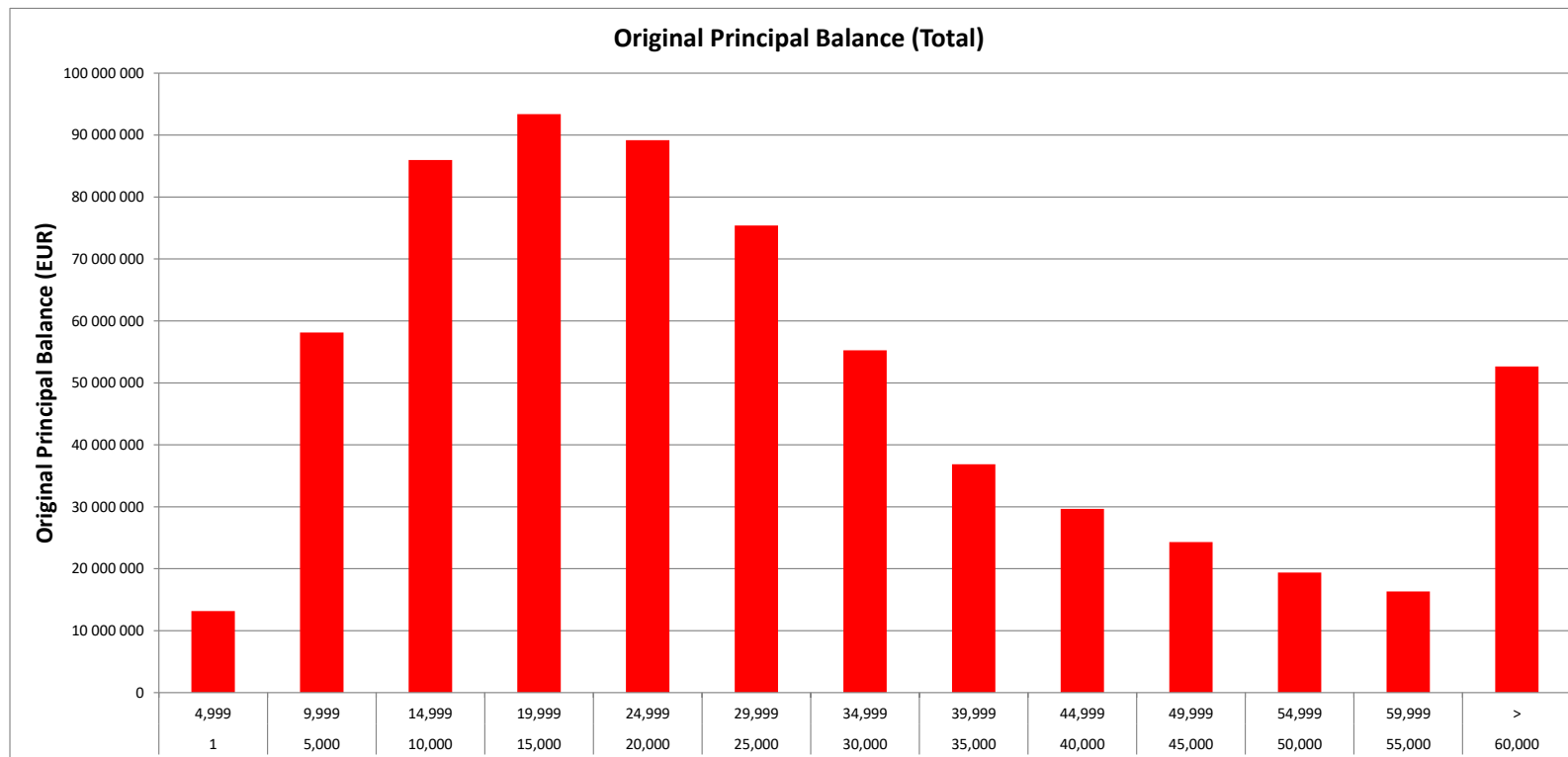
Average amount - all: 18 113

	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	01.03.2023						
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10.a Outstanding Principal Balance



Average amount - all: 12 055

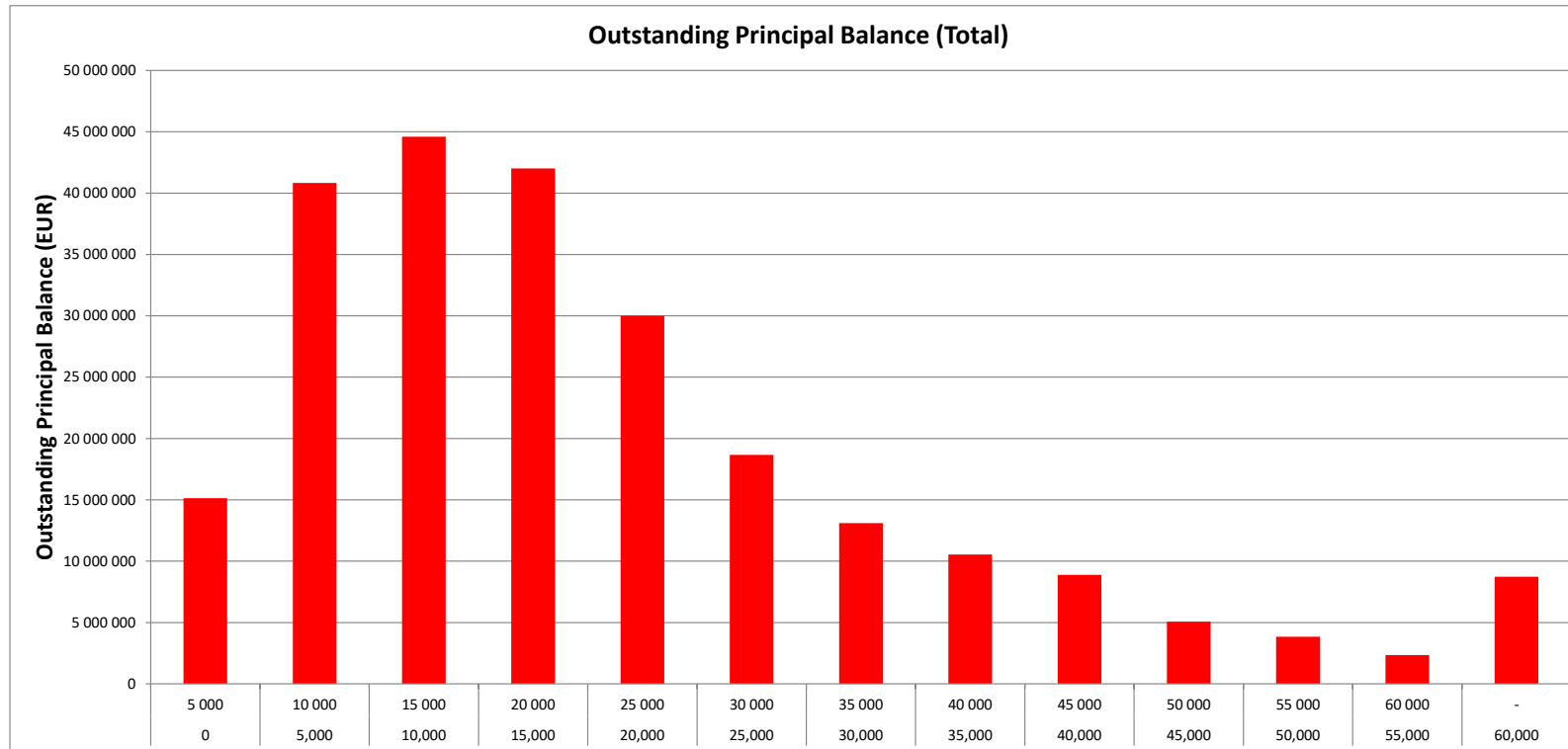
Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	5 351	15 137 495	6,21 %	19,5	36,5
	5 000	10 000	5 556	40 836 390	16,75 %	27,8	35,1
	10 000	15 000	3 631	44 600 911	18,30 %	30,5	34,5
	15 000	20 000	2 423	42 009 758	17,23 %	31,3	34,1
	20 000	25 000	1 349	29 996 061	12,30 %	32,6	33,2
	25 000	30 000	683	18 669 315	7,66 %	33,6	32,7
	30 000	35 000	407	13 107 812	5,38 %	34,7	32,1
	35 000	40 000	283	10 542 638	4,32 %	34,6	32,2
	40 000	45 000	210	8 883 433	3,64 %	35,9	31,9
	45 000	50 000	107	5 075 368	2,08 %	34,2	31,6
	50 000	55 000	73	3 835 100	1,57 %	35,5	31,9
	55 000	60 000	41	2 342 332	0,96 %	34,1	33,7
	60 000	-	108	8 737 668	3,58 %	33,4	32,0
	Total		20 222	243 774 281	100 %	30,9	33,8

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10.b Outstanding Principal Balance Graph

Reporting Date	01.03.2023				
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Period No	27				
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Interest Period	from 25.01.2023	to 27.02.2023	=	33 days	



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11.a Geographical Distribution



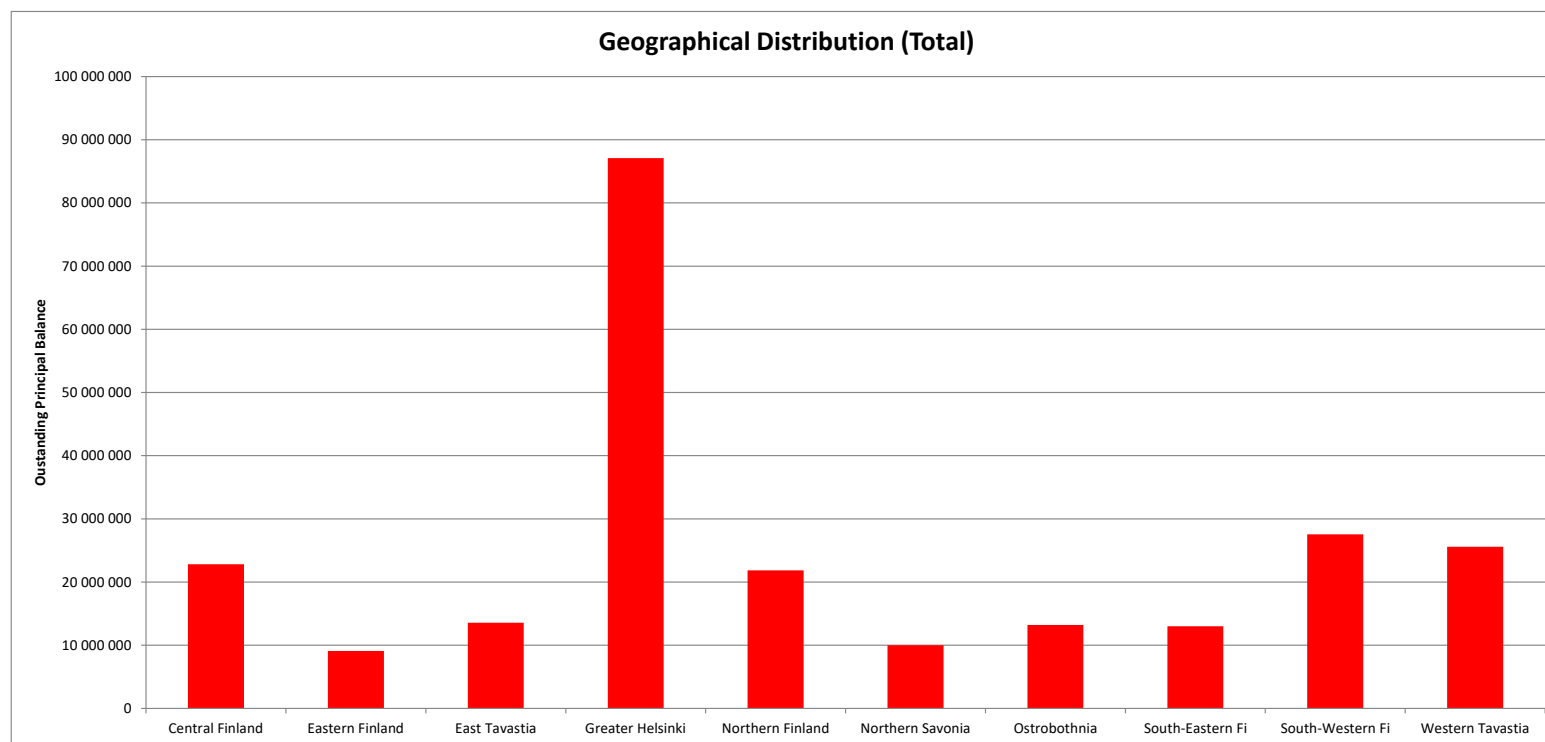
Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from 25.01.2023	to 27.02.2023	=	33 days	

	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Geographic distribution	Central Finland	2 100	22 825 416	9,36 %	29,2	34,0
	Eastern Finland	825	9 084 547	3,73 %	30,9	34,3
	East Tavastia	1 132	13 550 129	5,56 %	31,3	34,1
	Greater Helsinki	6 388	87 099 697	35,73 %	31,0	33,7
	Northern Finland	1 798	21 841 097	8,96 %	31,5	33,9
	Northern Savonia	915	10 019 362	4,11 %	29,6	33,9
	Ostrobothnia	1 344	13 213 567	5,42 %	30,9	34,1
	South-Eastern Fi	1 202	13 009 627	5,34 %	31,1	33,4
	South-Western Fi	2 353	27 558 163	11,30 %	31,8	33,8
	Western Tavastia	2 165	25 572 676	10,49 %	30,9	33,8
	Total	20 222	243 774 281	100 %	30,9	33,8

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11.b Geographical Distribution Graph

Reporting Date	01.03.2023					
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Interest Period	from	25.01.2023	to	27.02.2023	=	33 days



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12.a Interest Rate



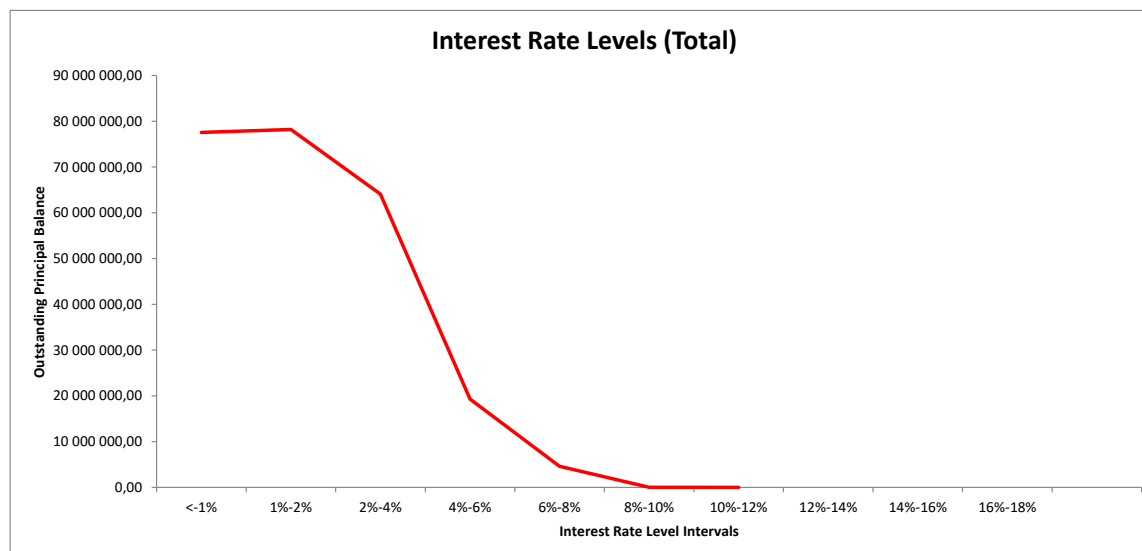
Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
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Interest distribution	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	5 623	77 546 411	31,81 %	29,3	34,4
	1 %	2 %	5 263	78 203 195	32,08 %	32,3	33,3
	2 %	4 %	5 734	64 097 063	26,29 %	31,4	33,4
	4 %	6 %	2 755	19 280 677	7,91 %	30,9	34,1
	6 %	8 %	839	4 615 609	1,89 %	28,5	37,4
	8 %	10 %	7	27 814	0,01 %	28,1	35,2
	10 %	12 %	1	3 511	0,00 %	22,0	40,0
	12 %	14 %					
	14 %	16 %					
	16 %	18 %					
	18 %	-					
Total			20 222	243 774 281	100 %	30,9	33,8

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12.b Interest Rate

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



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13.a Remaining Terms



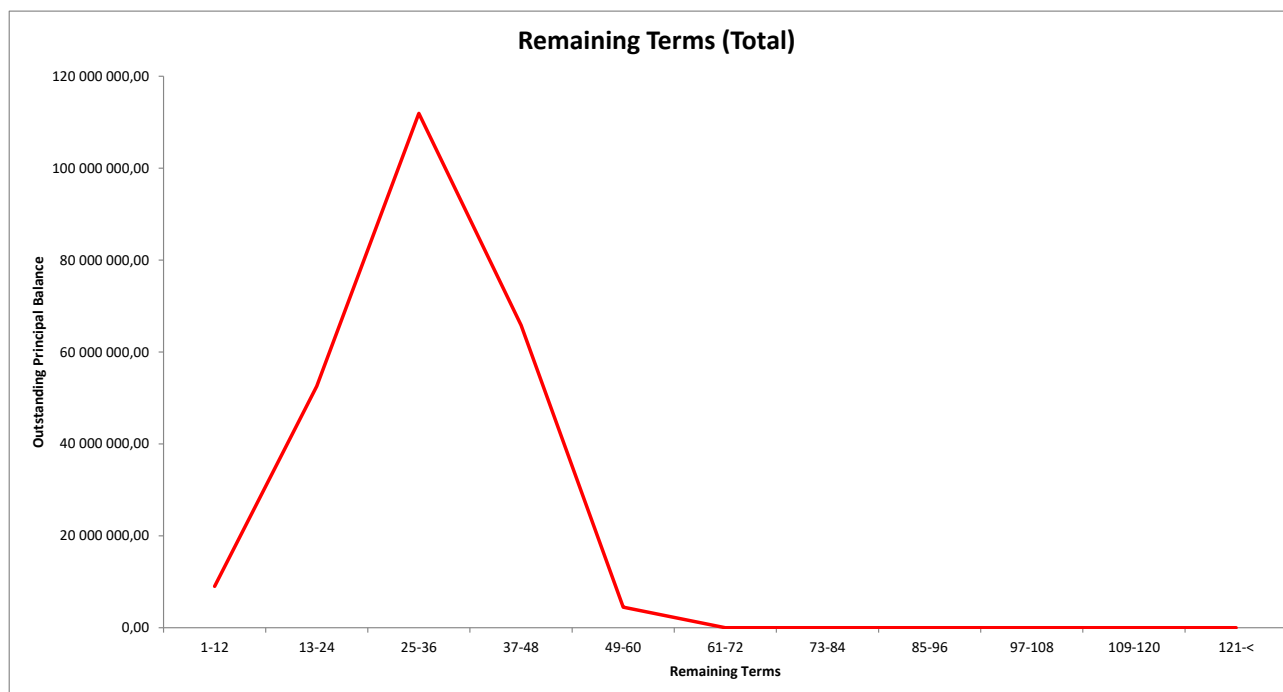
Reporting Date	01.03.2023
Payment date	27.02.2023
Period No	27
Monthly Period	01.01.2023
Interest Period	from 25.01.2023 to 27.02.2023 = 33 days

Months to maturity	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0		0 26	59 680	0,02 %	0,0	39,1
	1		12 2 520	8 984 553	3,69 %	8,6	43,4
	13		24 5 779	52 544 603	21,55 %	20,1	39,1
	25		36 8 090	111 917 376	45,91 %	30,7	33,0
	37		48 3 599	65 806 402	26,99 %	41,7	30,3
	49		60 208	4 461 667	1,83 %	49,7	23,6
	61		72				
	73		84				
	85		96				
	97		108				
	109		120				
	121	-					
	Total		20 222	243 774 281	100 %	30,9	33,8

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

14.a Seasoning



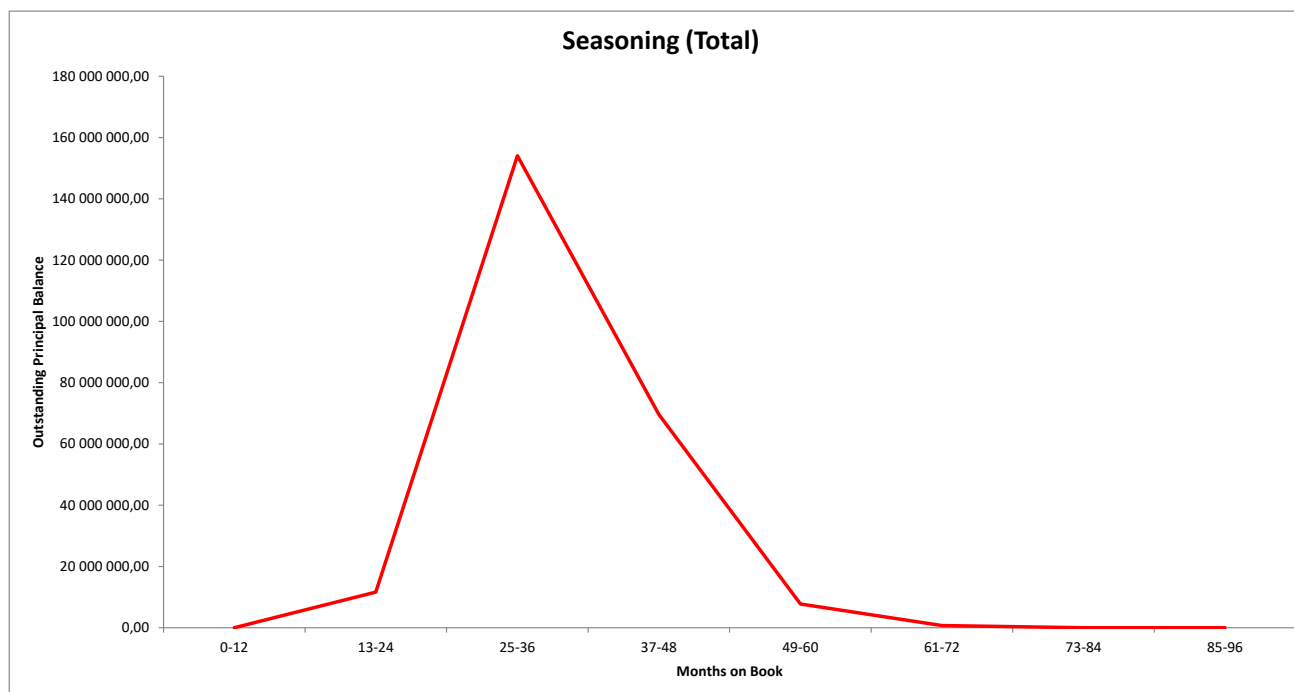
Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1		12				
	13		24	826	11 650 181	4,78 %	40,1 23,0
	25		36	11 755	154 048 306	63,19 %	33,6 30,8
	37		48	6 535	69 635 345	28,57 %	25,3 40,0
	49		60	954	7 741 874	3,18 %	15,2 52,4
	61		72	152	698 577	0,29 %	9,4 63,8
	73		84				
	85		96				
Total			20 222	243 774 281	100 %	30,9	33,8

SCF RAHOITUSPALVELUT IX DAC
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14.b Seasoning

Reporting Date	01.03.2023					
Payment date	27.02.2023					
Period No	27					
Monthly Period	01.01.2023					
Interest Period	from	25.01.2023	to	27.02.2023	=	33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	01.03.2023
Payment date	27.02.2023
Period No	27
Monthly Period	01.01.2023
Interest Period	from 25.01.2023 to 27.02.2023 = 33 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	11 192	73 361 377	30,1 %	2 824	0,0 %	29,3	33,3
	Balloon	9 030	170 412 904	69,9 %	84 479 642	49,6 %	31,6	34,1
	Total	20 222	243 774 281	100 %	84 482 466	35 %	30,9	33,8

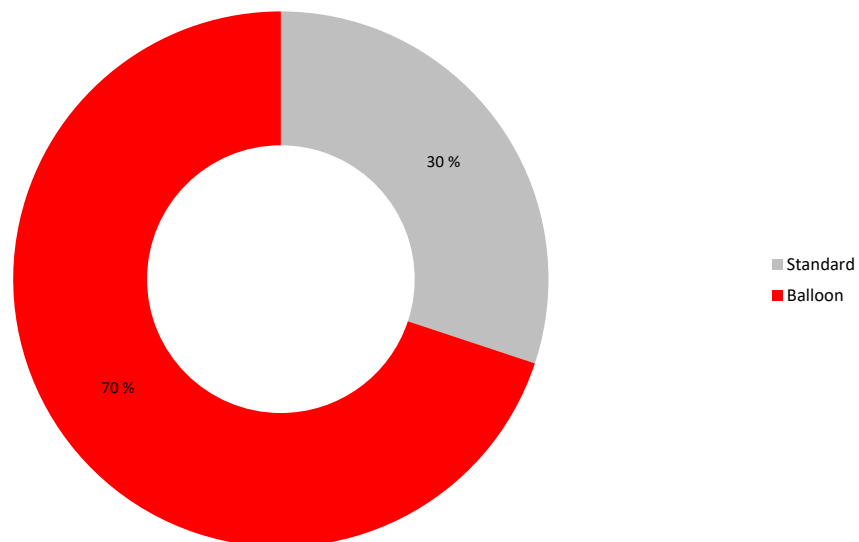
SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

15.b Balloon loans

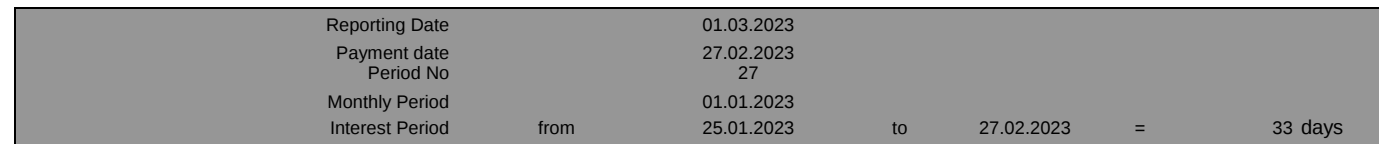


Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days

Balloon loans in %
of portfolio



16.a # loans per borrower

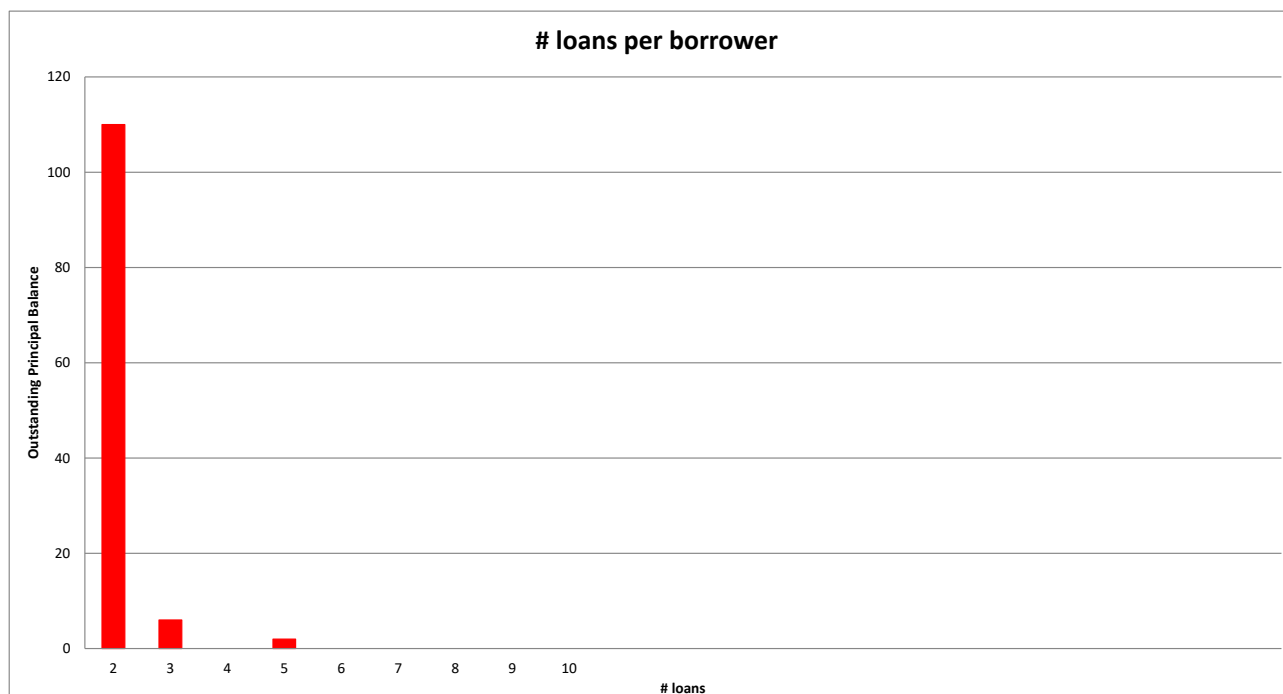


Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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16.b # loans per borrower

Reporting Date	01.03.2023					
Payment date	27.02.2023					
Period No	27					
Monthly Period	01.01.2023					
Interest Period	from	25.01.2023	to	27.02.2023	=	33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.a Amortization Profile



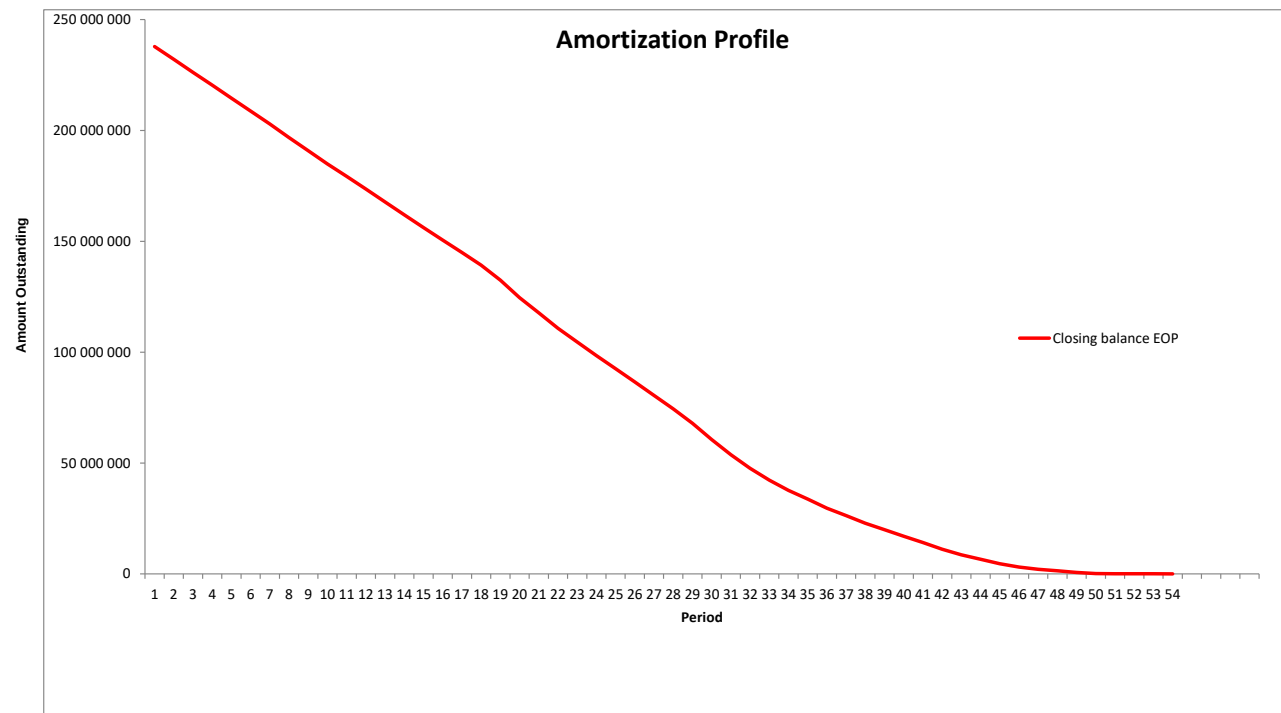
Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from 25.01.2023	to 27.02.2023	=	33 days	

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)							
	1	243 774 281	237 825 439	5 948 843	430 365	2,14 %	97,56 %
	2	237 825 439	232 051 077	5 774 362	419 184	2,14 %	95,19 %
	3	232 051 077	226 202 985	5 848 092	408 097	2,13 %	92,79 %
	4	226 202 985	220 399 759	5 803 226	397 016	2,13 %	90,41 %
	5	220 399 759	214 517 106	5 882 653	385 960	2,12 %	88,00 %
	6	214 517 106	208 748 820	5 768 286	374 833	2,12 %	85,63 %
	7	208 748 820	202 871 291	5 877 529	363 867	2,11 %	83,22 %
	8	202 871 291	196 821 165	6 050 126	352 660	2,11 %	80,74 %
	9	196 821 165	190 836 657	5 984 508	341 442	2,10 %	78,28 %
	10	190 836 657	184 879 182	5 957 475	330 250	2,10 %	75,84 %
	11	184 879 182	179 258 530	5 620 652	319 187	2,09 %	73,53 %
	12	179 258 530	173 561 606	5 696 924	308 647	2,09 %	71,20 %
	13	173 561 606	167 730 706	5 830 899	298 044	2,08 %	68,81 %
	14	167 730 706	161 907 710	5 822 996	287 176	2,07 %	66,42 %
	15	161 907 710	156 136 335	5 771 376	276 448	2,07 %	64,05 %
	16	156 136 335	150 535 346	5 600 989	265 837	2,06 %	61,75 %
	17	150 535 346	144 902 035	5 633 311	255 475	2,06 %	59,44 %
	18	144 902 035	139 211 744	5 690 291	245 162	2,05 %	57,11 %
	19	139 211 744	132 431 732	6 780 013	234 656	2,04 %	54,33 %
	20	132 431 732	124 626 000	7 805 732	222 945	2,04 %	51,12 %

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.a Payment Holidays



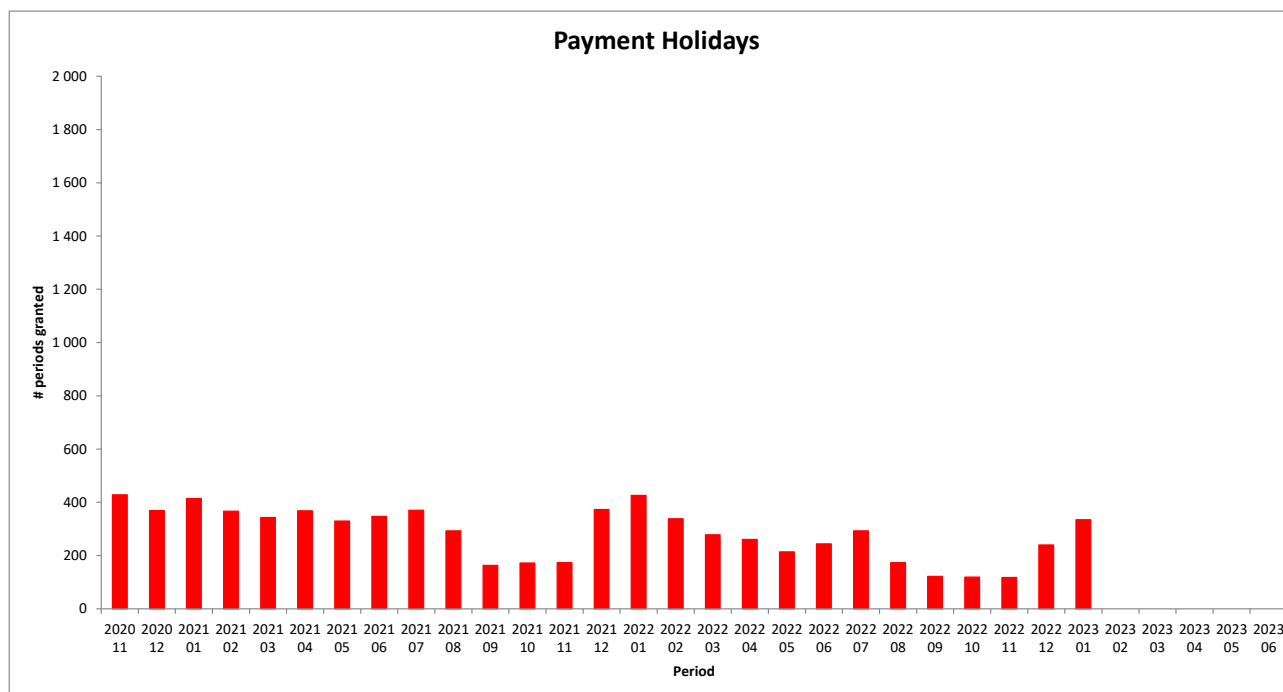
Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from 25.01.2023	to 27.02.2023	=	33 days	

	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	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				
	2023 03				
	2023 04				
	2023 05				
	2023 06				
	Total:	7 673	10 153	3 166 115	149 647 455

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	01.03.2023					
Payment date	27.02.2023					
Period No	27					
Monthly Period	01.01.2023					
Interest Period	from	25.01.2023	to	27.02.2023	=	33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

18.c Remaining Payment Holidays



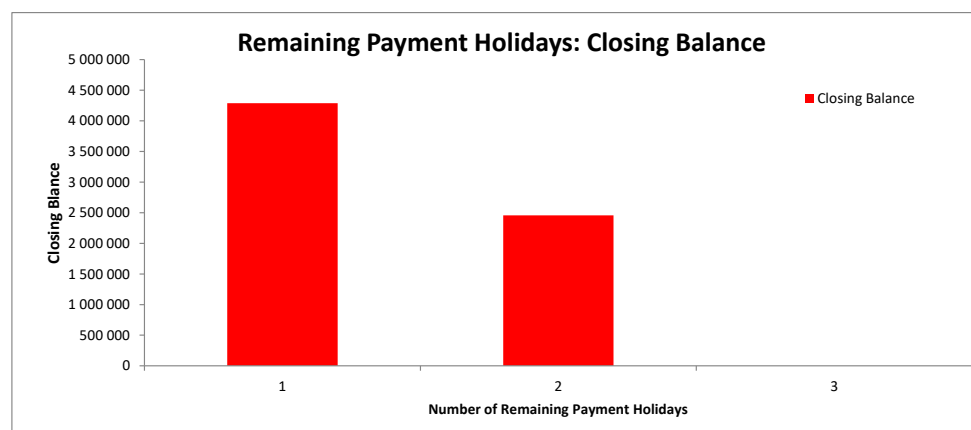
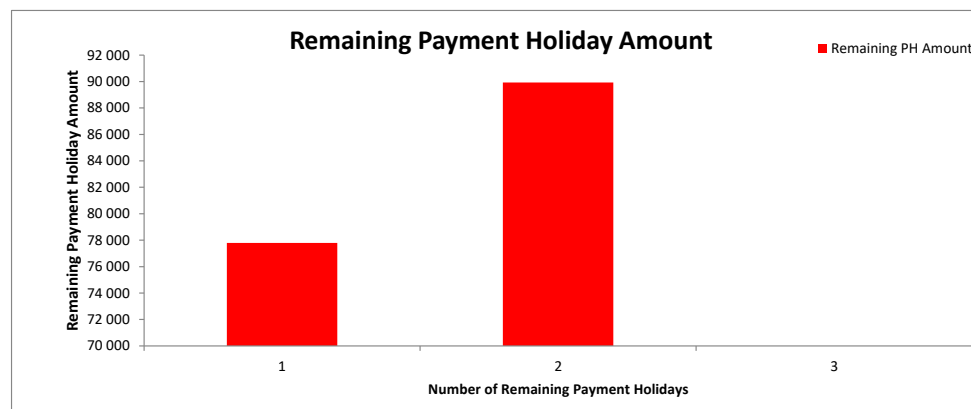
Reporting Date	01.03.2023
Payment date	27.02.2023
Period No	27
Monthly Period	01.01.2023
Interest Period	from 25.01.2023 to 27.02.2023 = 33 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	257	77 798	4 288 350
	2	134	89 932	2 456 550
	3			
	Total	391	167 730	6 744 900

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Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from 25.01.2023	to 27.02.2023	=	33 days	



SCF RAHOITUSPALVELUT IX DAC
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19.a Downpayment

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



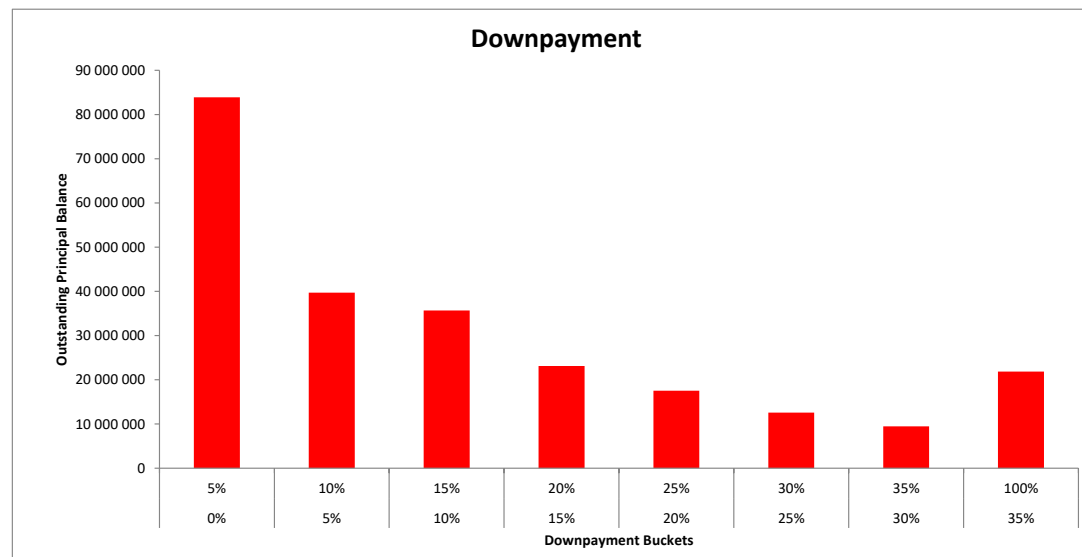
Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 001	83 877 719	34,41 %	32,9	33,7
	5 %	10 %	2 679	39 713 436	16,29 %	31,9	34,2
	10 %	15 %	2 809	35 669 551	14,63 %	30,7	33,9
	15 %	20 %	1 957	23 107 685	9,48 %	29,6	33,9
	20 %	25 %	1 548	17 518 781	7,19 %	29,0	34,0
	25 %	30 %	1 177	12 558 202	5,15 %	28,9	33,8
	30 %	35 %	1 000	9 466 657	3,88 %	27,7	34,0
	35 %	100 %	3 051	21 862 251	8,97 %	26,9	33,1
	Total		20 222	243 774 281	100 %	30,9	33,8

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19.b Downpayment



Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	01.03.2023
Payment date	27.02.2023
Period No	27
Monthly Period	01.01.2023
Interest Period	from 25.01.2023 to 27.02.2023 = 33 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	6 278	102 452 070	42,03 %	30,1	33,8
	Used	13 944	141 322 212	57,97 %	31,5	33,8
	Total	20 222	243 774 281	100 %	30,9	33,8

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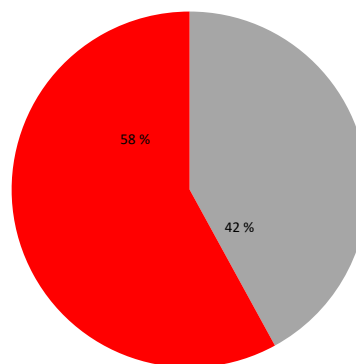
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from 25.01.2023	to 27.02.2023	=	33 days	

Vehicle Condition



■ New ■ Used

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Monthly Investor Report
21.a Borrower Type



Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 410	18 839 812	7,73 %	24,2	35,0
	Private	18 812	224 934 469	92,27 %	31,5	33,7
	Total	20 222	243 774 281	100 %	30,9	33,8

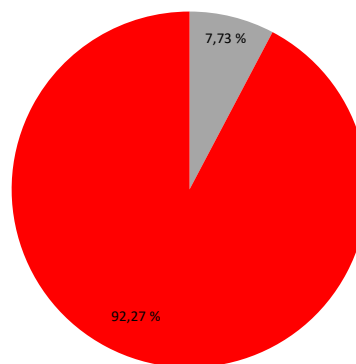
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Monthly Investor Report

21.b Borrower Type



Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days

Borrower Type



■ Company ■ Private

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22.a Vehicle type



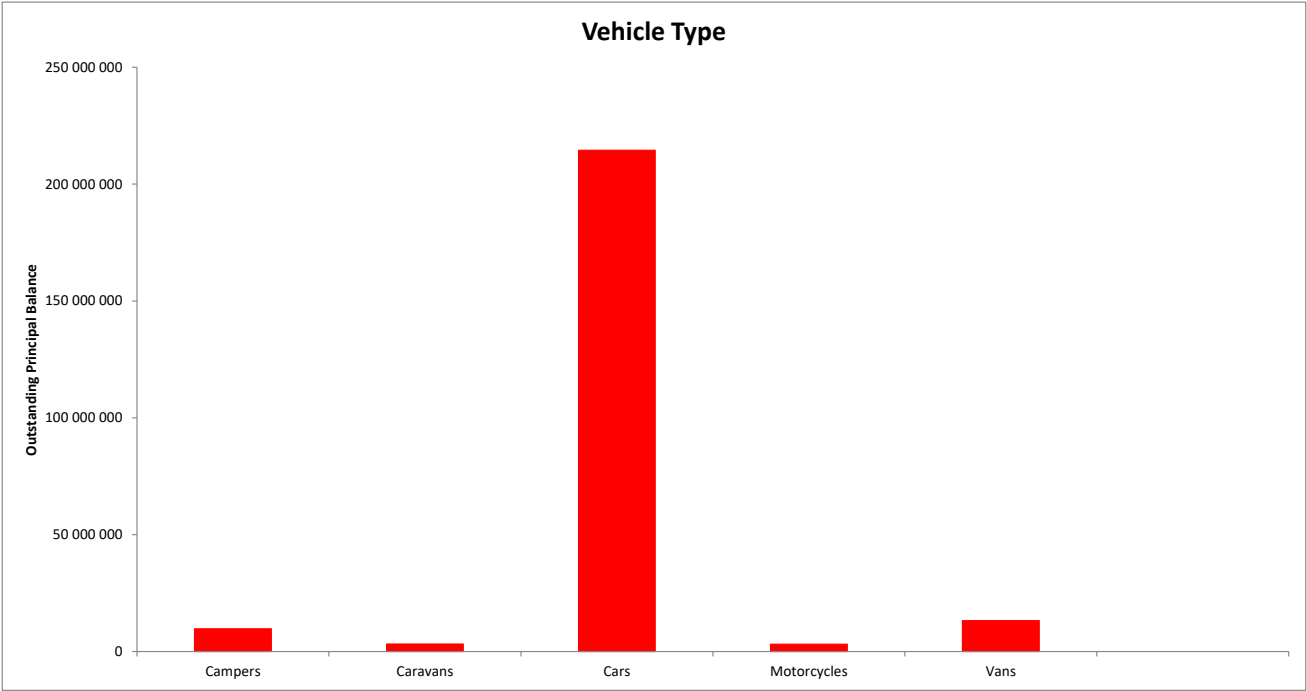
Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days

Vehicle type	TOTAL				
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity
	WA seasoning				
	Campers	365	9 698 125	3,98 %	34,0
	Caravans	264	3 198 484	1,31 %	33,7
	Cars	17 873	214 475 468	87,98 %	31,0
	Motorcycles	458	3 165 740	1,30 %	27,6
Vans	1 262	13 236 465	5,43 %	26,9	34,4
		20 222	243 774 281	100 %	30,9
					33,8

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22.b Vehicle type

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from 25.01.2023	to 27.02.2023	=	33 days	

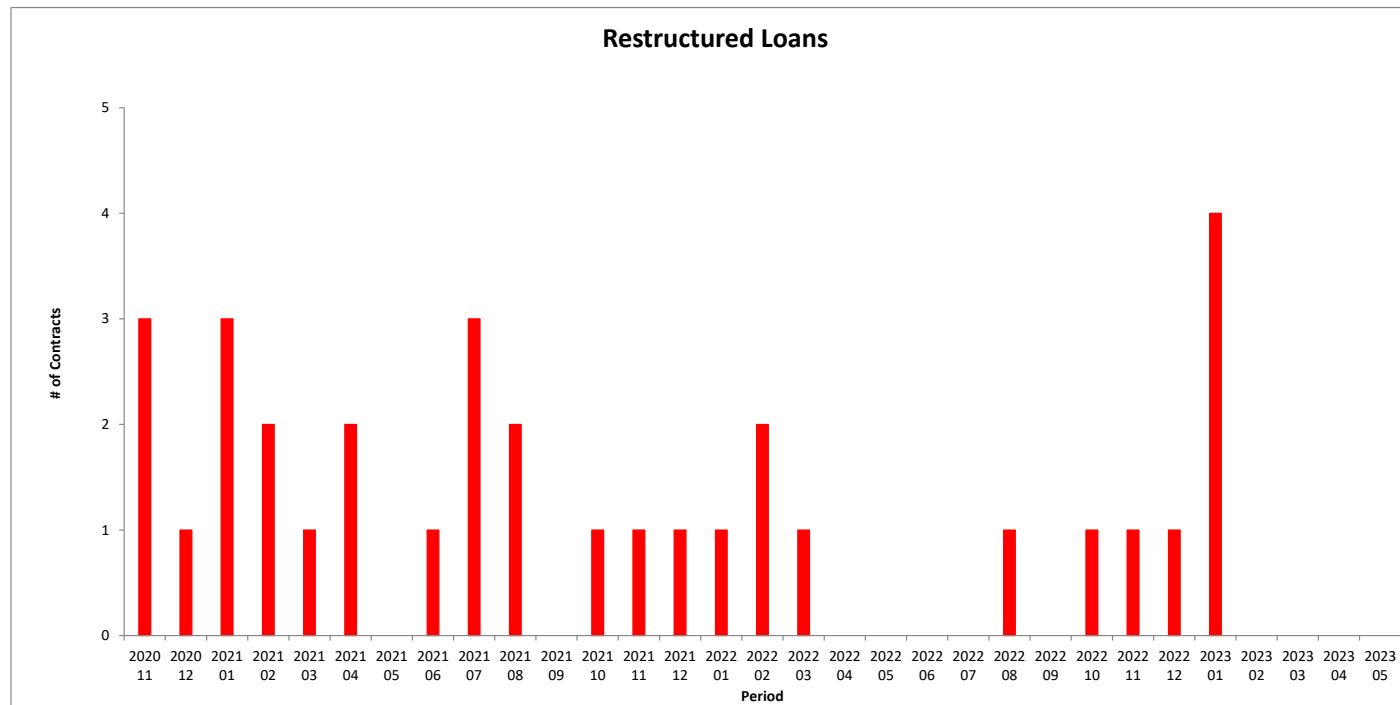
	TOTAL		
	Period	No	Outstanding balance
	2020 11	3	42 294
	2020 12	1	12 947
	2021 01	3	38 055
	2021 02	2	49 871
	2021 03	1	45 445
	2021 04	2	117 015
	2021 05	0	0
	2021 06	1	48 785
	2021 07	3	66 845
	2021 08	2	11 989
	2021 09	0	0
	2021 10	1	11 393
	2021 11	1	3 407
	2021 12	1	43 774
	2022 01	1	5 761
	2022 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		
	2023 03		
	2023 04		
	2023 05		
		33	631 880

Restructured

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23.b Restructured Loans

Reporting Date	01.03.2023					
Payment date	27.02.2023					
Period No	27					
Monthly Period	01.01.2023					
Interest Period	from	25.01.2023	to	27.02.2023	=	33 days



SCF RAHOITUSPALVELUT IX DAC
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24.a Dynamic Interest rate

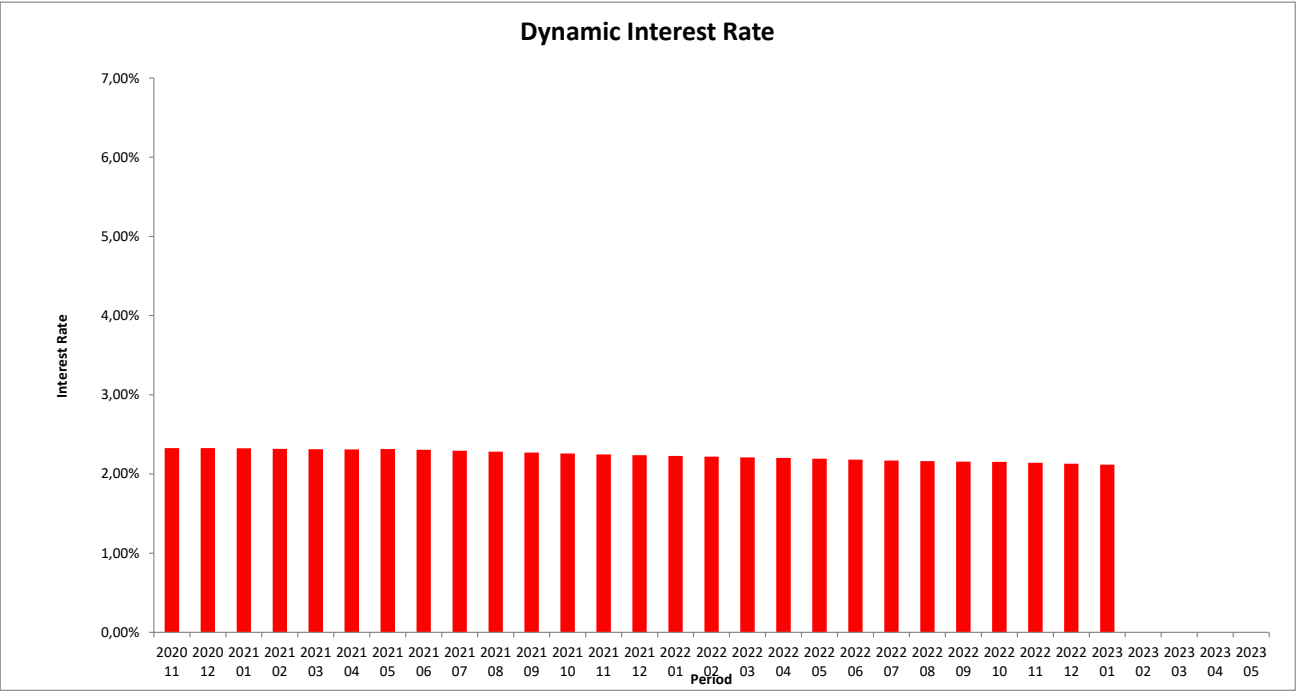


Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days

	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	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		
	2023 03		
	2023 04		
	2023 05		

SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report
24.b Dynamic Interest Rate

Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days

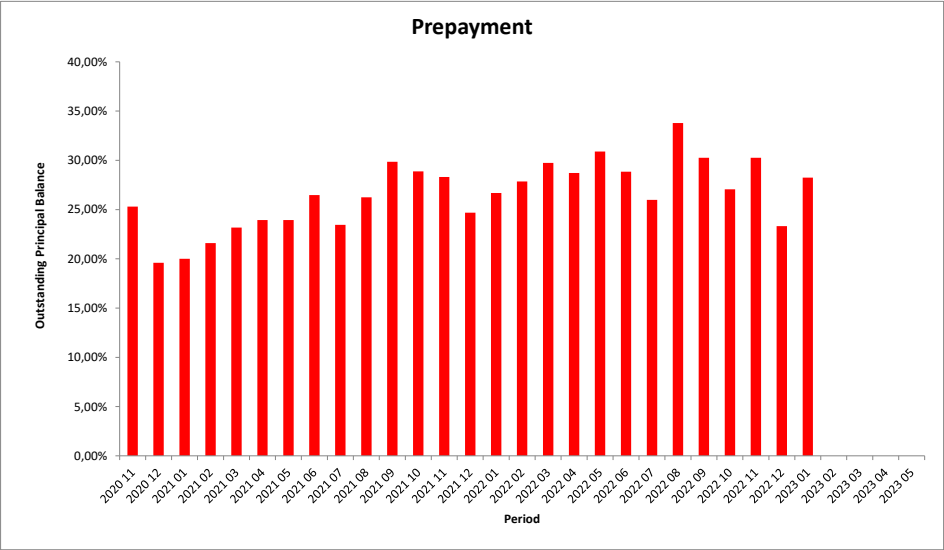
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
	2020 11	28 312 103	596 759 291	25,30 %
	2020 12	11 299 151	627 427 036	19,59 %
	2021 01	11 575 311	628 336 885	20,00 %
	2021 02	12 584 253	627 092 170	21,59 %
	2021 03	13 575 000	624 523 955	23,18 %
	2021 04	14 086 212	624 899 859	23,94 %
	2021 05	14 081 851	624 813 092	23,93 %
	2021 06	15 152 005	598 936 663	26,47 %
	2021 07	12 677 662	575 853 839	23,44 %
	2021 08	13 814 697	551 501 127	26,24 %
	2021 09	15 322 132	526 407 071	29,85 %
	2021 10	14 081 107	503 047 002	28,87 %
	2021 11	13 144 913	480 620 270	28,31 %
	2021 12	10 755 502	460 641 076	24,69 %
	2022 01	11 260 591	441 042 536	26,68 %
	2022 02	11 320 336	421 671 896	27,86 %
	2022 03	11 621 084	400 967 872	29,74 %
	2022 04	10 642 389	382 691 995	28,71 %
	2022 05	11 025 690	363 504 978	30,90 %
	2022 06	9 678 755	346 239 311	28,84 %
	2022 07	8 191 489	330 723 798	25,99 %
	2022 08	10 556 939	312 554 181	33,79 %
	2022 09	8 788 263	297 077 184	30,26 %
	2022 10	7 345 139	283 080 674	27,06 %
	2022 11	7 947 921	268 569 967	30,27 %
	2022 12	5 613 277	256 576 600	23,31 %
	2023 01	6 649 052	243 774 281	28,24 %
	2023 02			
	2023 03			
	2023 04			
	2023 05			

Dynamic Prepayment

25.b Dynamic Pre-Payments



Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days



SCF RAHOITUSPALVELUT IX DAC
Monthly Investor Report

26. Delinquency



Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from 25.01.2023	to 27.02.2023	=	33 days	

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

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	01.03.2023					
Payment date	27.02.2023					
Period No	27					
Monthly Period	01.01.2023					
Interest Period	from	25.01.2023	to	27.02.2023	=	33 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	0	0	4 367	0	0	4 367	0	0	4 367	1 971	1 971	2 395
2021 1	281 230	19				1 716	1 716	279 514	61 396	63 112	218 118	89 257	152 369	128 862	30 581	182 949	98 281
2021 2	903 831	52							14 030	14 030	889 801	208 773	222 803	681 028	125 151	347 954	555 877
2021 3	742 108	57										25 332	25 332	716 776	291 579	316 911	425 197
2021 4	629 057	39													55 075	55 075	573 982
2022 1	853 418	54															
2022 2	997 419	56															
2022 3	807 057	53															
2022 4	849 699	62															
2023 1	80 380	12															
2023 2																	

		Recovery Quarter	2022 Q1			2022 Q2			2022 Q3			2022 Q4			2023 Q1		
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	1 971	2 395	0	1 971	2 395	0	1 971	2 395	0	1 971	2 395	0	1 971	2 395
2021 1	281 230	19	0	182 949	98 281	5 768	188 718	92 513	19 895	208 612	72 618	406	209 018	72 212	87	209 105	72 125
2021 2	903 831	52	228 948	576 902	326 929	53 694	630 596	273 235	3 336	633 931	269 900	4 738	638 669	265 162	868	639 537	264 294
2021 3	742 108	57	122 678	439 589	302 519	76 801	516 390	225 718	52 725	569 114	172 994	21 373	590 487	151 621	24 810	615 297	126 811
2021 4	629 057	39	115 284	170 359	458 698	178 761	349 120	279 938	69 061	418 180	210 877	29 799	447 980	181 078	9 141	457 120	171 937
2022 1	853 418	54	45 684	45 684	807 733	182 774	228 458	624 959	263 378	491 836	361 582	57 963	549 799	303 619	139	549 938	303 480
2022 2	997 419	56				28 391	28 391	969 029	105 809	134 200	863 220	253 886	388 086	609 333	34 258	422 344	575 075
2022 3	807 057	53							151 294	151 294	655 763	176 682	327 976	479 081	69 200	397 175	409 882
2022 4	849 699	62										94 406	94 406	755 293	14 163	108 569	741 130
2023 1	80 380	12													495	495	79 884
2023 2	0	0															

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28. Priority of Payments - Revenue



Reporting Date	01.03.2023
Payment date	27.02.2023
Period No	27
Monthly Period	01.01.2023
Interest Period	from 25.01.2023 to 27.02.2023 = 33 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 010 887,54	EUR
Senior Expenses	-	11 684,02	EUR
Servicing Fee	-	104 958,37	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	59 065,06	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	-	107 053,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	80 379,55	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	57 828,73	EUR
Credit the Issuer for Swap subordinated Amounts due	-	-	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	200,00	EUR
Deferred Purchase Price to Seller	-	589 718,82	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	974 389,45	EUR
Senior Expenses	-	8 807,00	EUR
Issuer Swap Interest Amount	-	59 065,06	EUR
Interest Class A Notes	-	535 593,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	59 084,00	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	-	107 053,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	80 379,55	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	57 828,73	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		66 579,11	EUR

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29. Priority of Payments - Redemption



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	12 721 938,90	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	12 721 938,90	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	12 802 318,45	EUR
Prior to the Revolving Period End Date			
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>			
To pay pari passu and on a pro rata basis			
(i) Principal Payments on Class A Notes	-	10 742 001,05	EUR
(ii) Principal Payments on Class B Notes	-	1 074 182,57	EUR
(iii) Principal Payments on Class C Notes	-	986 134,82	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	0,00	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable		10 742 001,05	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		1 074 182,57	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		986 134,82	EUR
Payment to Issuer as Issuer Available Revenue Receipts		0,00	EUR

Issuer Priority of Payments - Revenue (o)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	66 579,11	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	589 718,82	EUR
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Reporting Date	01.03.2023
Payment date	27.02.2023
Period No	27
Monthly Period	01.01.2023
Interest Period	from 25.01.2023 to 27.02.2023 = 33 days

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30. Transaction Costs



Reporting Date	01.03.2023				
Payment date	27.02.2023				
Period No	27				
Monthly Period	01.01.2023				
Interest Period	from	25.01.2023	to	27.02.2023	= 33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C
Senior Expenses	EUR	11 684,02			
Interest accrued for the Period	EUR	701 730,00	535 593,00	59 084,00	107 053,00
Cumulative Interest accrued	EUR	8 410 563,00	3 745 064,00	520 516,00	4 144 983,00
Interest Payments	EUR	701 730,00	535 593,00	59 084,00	107 053,00
Cumulative Interest Payments	EUR	8 410 563,00	3 745 064,00	520 516,00	4 144 983,00
Interest accrued on Subordinated Loan for the Period	EUR	2 481,00			
Cumulative Interest accrued on Subordinated Loan	EUR	9 401,00			
Interest Payments on Subordinated Loan	EUR	2 481,00			
Cumulative Interest Payments on Subordinated Loan	EUR	9 401,00			
Unpaid Interest for the Period	EUR	-			
Cumulative Unpaid Interest	EUR	-			

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32. Swap Overview



Reporting Date	01.03.2023						
Payment date	27.02.2023						
Period No	27						
Monthly Period	01.01.2023						
Interest Period	from 25.01.2023	to 27.02.2023	=	33 days			

Class A Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class A Notes	215 284 920
Interest Period Start	25.01.2023
Interest Period End	27.02.2023
Interest Days	33
Settlement Date	27.02.2023
Party A Floating Interest Rate	2,714 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 535 593,00
Party B Fixed Rate	0,2500 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 49 336,13

Class B Swap details

Kimi 9 | Front Swap

Party A	ING Bank N.V.
Party B	SCF RAHOITUSPALVELUT IX DAC
Class B Notes	21 528 141
Interest Period Start	25.01.2023
Interest Period End	27.02.2023
Interest Days	33
Settlement Date	27.02.2023
Party A Floating Interest Rate	2,994 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 59 083,98
Party B Fixed Rate	0,4930 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 9 728,93

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31. Contact Details



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Reporting Date	01.03.2023						
Payment date	27.02.2023						
Period No	27						
Monthly Period	01.01.2023						
Interest Period	from 25.01.2023	to 27.02.2023	=	33 days			