

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	29.08.2022				
Payment date	25.08.2022				
Period No	1			Following payment dates:	26.09.2022 25.10.2022
Monthly Period	01.07.2022				
Interest Period	from 01.06.2022	to	25.08.2022	=	85 days
Cut-Off date	31.07.2022				

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1. Portfolio Information



Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days

	Current Period	
	Aggregated Outstanding	Principal Amount
Outstanding receivables		
Opening balance prior to replenishment	549 978 065,79	EUR
Scheduled Loan Principal Repayments (+MC)	20 350 076,08	EUR
Prepayments	35 112 923,60	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	55 462 999,68	EUR
New Defaulted Auto Loans amt in Period	-	EUR
Closing balance prior to replenishment	494 515 066,11	EUR
Further Purchase Price due (Replenishment price of new assets)	55 320 144,14	EUR
Re-investment Principal Ledger Closing Balance	164 789,75	EUR
Closing Balance post replenishment	549 835 210,25	EUR
Principal Recoveries on loans in default	-	EUR
Total revenue collections		
Total Revenue Received in Period	4 170 161,45	EUR

# Loans		
At beginning of period	28 686	Loans
Replenished contracts	2 726	Loans
Paid in Full	1 959	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	-	Loans
At end of period (pre replenishment)	29 453	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	29.08.2022
Payment date	25.08.2022
Period No	1
Monthly Period	01.07.2022
Interest Period	from 01.06.2022 to 25.08.2022 = 85 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	4 123 884,39	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 immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	4 123 884,39	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	3 470 768,05	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	-	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	1 067 905,00	EUR
Total Amount for Issuer Available Revenue Receipts	4 538 673,05	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	29.08.2022				
Payment date	25.08.2022				
Period No	1				
Monthly Period	01.07.2022				
Interest Period	from 01.06.2022	to	25.08.2022	=	85 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	55 462 999,68	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	21 934,21	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	55 484 933,89	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 Redemption Receipts	-	EUR

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4. Reserve Accounts



Reporting Date	29.08.2022
Payment date	25.08.2022
Period No	1
Monthly Period	01.07.2022
Interest Period	from 01.06.2022 to 25.08.2022 = 85 days

Note Balance

Beginning of Period	550 000 000,00	EUR
End of Period	550 000 000,00	EUR

Liquidity Balance

Beginning of Period	0,6 %	3 028 200,00	EUR
Cash Outflow		-	EUR
Cash Inflow		-	EUR
End of Period	0,6 %	3 028 200,00	EUR
Required Reserve Amount	0,6 %	3 028 200,00	EUR

Expenses Advance

Beginning of Period	1 824 137,38	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	1 824 137,38	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 X DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

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

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5a. Performance Data



Reporting Date	29.08.2022				
Payment date	25.08.2022				
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Interest Period	from	01.06.2022	to	25.08.2022	= 85 days

Asset Balance

Opening balance prior to replenishment	549 978 065,79	EUR
Closing balance prior to replenishment	494 515 066,11	EUR
Closing Balance post replenishment	549 835 210,25	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	466 154 219,02	94,26 %	25 155
1-29 days past due	24 382 676,35	4,93 %	1 361
Delinquent Receivables:			
30-59 days past due	2 290 387,80	0,46 %	128
60-89 days past due	1 236 382,05	0,25 %	65
90-119 days past due	451 400,89	0,09 %	18
120-149 days past due	-	0,00 %	0
150-179 days past due	-	0,00 %	0
Total Performing and Delinquent	494 515 066	100,00 %	26 727
Current Period Defaults	-		0
Cumulative Defaults	-		0
Current Period Principal Recoveries	-		
Cumulative Principal Recoveries	-		

Sequential Payment Trigger Event, where [A], [B], [C] > 1.70%

[A] Cumulative Net Loss Ratio, Payment Date	0,00 %	NO
[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%

[A] Aggregate Outstanding Asset Principal Amount	549 835 210,25	99,9740 %
[B] Aggregate principal balance of Defaulted Contracts	-	
[C] Recoveries received on such Defaulted Contracts	-	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	549 978 065,79	

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

[A] Delinquency Ratio, Payment Date	0,80 %	NO
[B] Delinquency Ratio, preceding Payment Date	0,00 %	
[C] Delinquency Ratio, second preceding Payment Date	0,00 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event NO

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

[A] [1] + [2] + [3]	53 300 000,00	9,69 %	NO
Class B Principal Amount [1]	8 000 000,00		
Class C Principal Amount [2]	3 000 000,00		
Class D Principal Amount [3]	42 300 000,00		
[B] Aggregated Outstanding Note Principal Amount	550 000 000,00		

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 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

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5b. Concentration limits



Reporting Date	29.08.2022	
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Period No	1	
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Concentration limits:	Pre Replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 2.35%)	2,48 %	2,58 %	2,80 %	2,51 %
Weighted average months to maturity (max 56)	54,09*	51,94	59,84	54,02
Used Vehicles (max 74%)	71,32 %	64,92 %	73,58 %	71,54 %
Balloon Loans (max 63,5%)	65,61 %	60,54 %	62,50 %	65,30 %
Corporate Borrowers (max 10%)	9,55 %	54,43 %	8,87 %	9,48 %
IRB (min 95%)	95,3 %***	47,89 %	95,62 %	95,33 %

* Bucket-based as found in IR

** Pre adjustments to full-fill CL limits

*** As of previous pool cut

Top-10 Exposures*:	Balance	# Loans	Portion
	284 362,23	1	0,05 %
	277 684,86	1	0,05 %
	273 829,96	1	0,05 %
	250 649,70	2	0,05 %
	195 447,85	2	0,04 %
	193 650,32	1	0,04 %
	188 015,42	1	0,03 %
	178 985,32	1	0,03 %
	178 788,91	1	0,03 %
	174 571,67	1	0,03 %
Total (max 0,5%)			0,40 %

* Post Replenishment

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6. Note Principal



Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	496 700 000,00	8 000 000,00	3 000 000,00	42 300 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	496 700 000,00	8 000 000,00	3 000 000,00	42 300 000,00	EUR

Principal Deficiency Sub-Ledger

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

Net Note Principal

Beginning of Period	496 700 000,00	8 000 000,00	3 000 000,00	42 300 000,00	EUR
End of Period	496 700 000,00	8 000 000,00	3 000 000,00	42 300 000,00	EUR

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7. Outstanding Notes

Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS2484094524	XS2485856764	XS2485856848	XS2485856921
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	90,31 %	1,45 %	0,55 %	7,69 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/Moody's)		AAA(sf) / Aaa(sf)	AA+(sf) / AA+(sf)	BBB(sf)/A+(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	550 000 000,00	496 700 000,00	8 000 000,00	3 000 000,00	42 300 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	5 500	4 967	80	30	423
Current Note Information					
Outstanding Opening Balance	550 000 000,00	496 700 000,00	8 000 000,00	3 000 000,00	42 300 000,00
Available Distribution Amount	-	-	-	-	-
Amortisation	-	-	-	-	-
Redemption per Class	-	-	-	-	-
Redemption per Note	-	-	-	-	-
Outstanding Closing Balance		496 700 000,00	8 000 000,00	3 000 000,00	42 300 000,00
Net Outstanding Closing Balance	550 000 000,00	496 700 000,00	8 000 000,00	3 000 000,00	42 300 000,00
Current Tranching	100 %	90,31 %	1,45 %	0,55 %	7,69 %
Current Pool Factor		1,00	1,00	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		85	85	85	85
Principal Outstanding per Note Beginning of Period		100 000,00	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	100 000,00
>Interest accrued for the period		52,99	359,94	796,74	1 800,22
Interest Payment	1 077 403,33	263 215,13	28 794,98	23 902,28	761 490,95
Interest Payment per Note		52,99	359,94	796,74	1 800,22

3. Credit Enhancements					
Initial total CE (Subordination)		9,69 %	8,24 %	7,69 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		10,24 %	8,79 %	7,69 %	0,00 %
Current CE (Subordination incl. Excess Spread)		9,69 %	8,24 %	7,69 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		10,24 %	8,79 %	7,69 %	0,00 %
Current CE (Subordination)		9,69 %	8,24 %	7,69 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		10,24 %	8,79 %	7,69 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.08.2022
Payment date 25.08.2022
Period No 1
Monthly Period 01.07.2022
Interest Period : 01.06.2022 to 25.08.2022 = 85 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current		
Issuer	SCF Rahoituspalvelut IX DAC		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Servicer	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	A-2	BBB-	A-	BBB-	A-	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	BNP Paribas		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.	
Hedge Counterparty	Banco Santander, S.A.	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will within 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge 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 Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge 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 Hedge Agreement.]	
	Banco Santander, S.A.	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge 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 sixty (60) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.]	
Hedge Counterparty	Banco Santander, S.A.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge 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.]	
	Banco Santander, S.A.	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge 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 Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.]	
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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9.a Original Portfolio Principal Balance

Reporting Date	29.08.2022				
Payment date	25.08.2022				
Period No	1				
Monthly Period	01.07.2022				
Interest Period	from	01.06.2022	to	25.08.2022	= 85 days



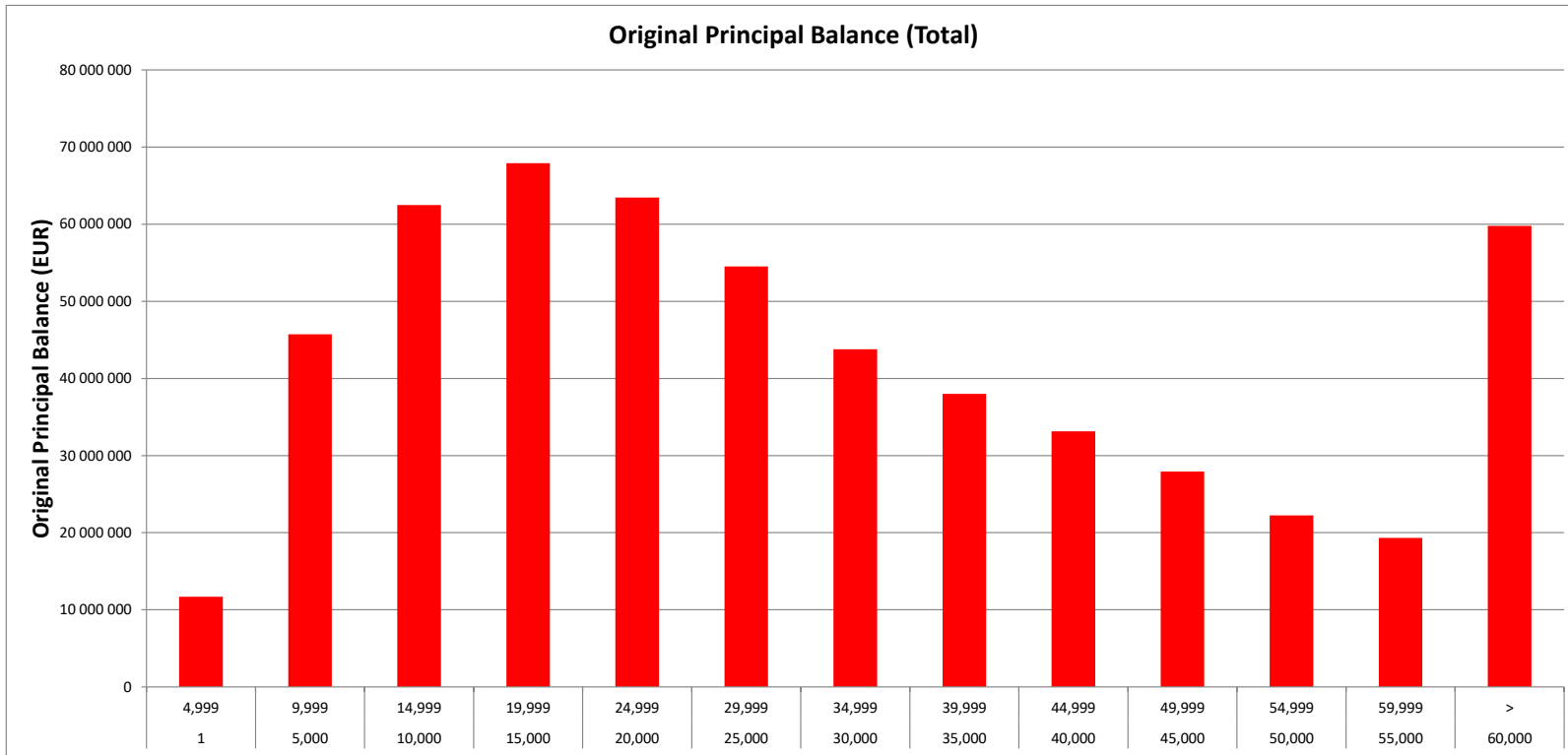
Average amount - all: 19 172

	TOTAL								
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
Original balance	1	4 999	3 498	11 701 973	2,1 %	24,2	12,8		
	5 000	9 999	6 169	45 729 696	8,3 %	39,5	10,6		
	10 000	14 999	5 020	62 468 729	11,4 %	48,1	9,7		
	15 000	19 999	3 903	67 902 834	12,3 %	51,1	9,0		
	20 000	24 999	2 835	63 461 929	11,5 %	53,1	8,2		
	25 000	29 999	1 993	54 517 255	9,9 %	53,5	7,8		
	30 000	34 999	1 352	43 787 546	8,0 %	54,0	7,8		
	35 000	39 999	1 016	38 009 000	6,9 %	53,2	8,1		
	40 000	44 999	780	33 132 977	6,0 %	54,3	8,3		
	45 000	49 999	590	27 926 279	5,1 %	54,4	7,6		
	50 000	54 999	424	22 234 970	4,0 %	55,3	7,6		
	55 000	59 999	337	19 325 046	3,5 %	58,0	7,1		
	60 000	>	769	59 779 831	10,9 %	56,6	7,2		
	Total			28 686	549 978 066	100 %	51,4	8,5	

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9.b Original Principal Balance Graph

Reporting Date	29.08.2022	
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10.a Outstanding Principal Balance

Reporting Date	29.08.2022				
Payment date	25.08.2022				
Period No	1				
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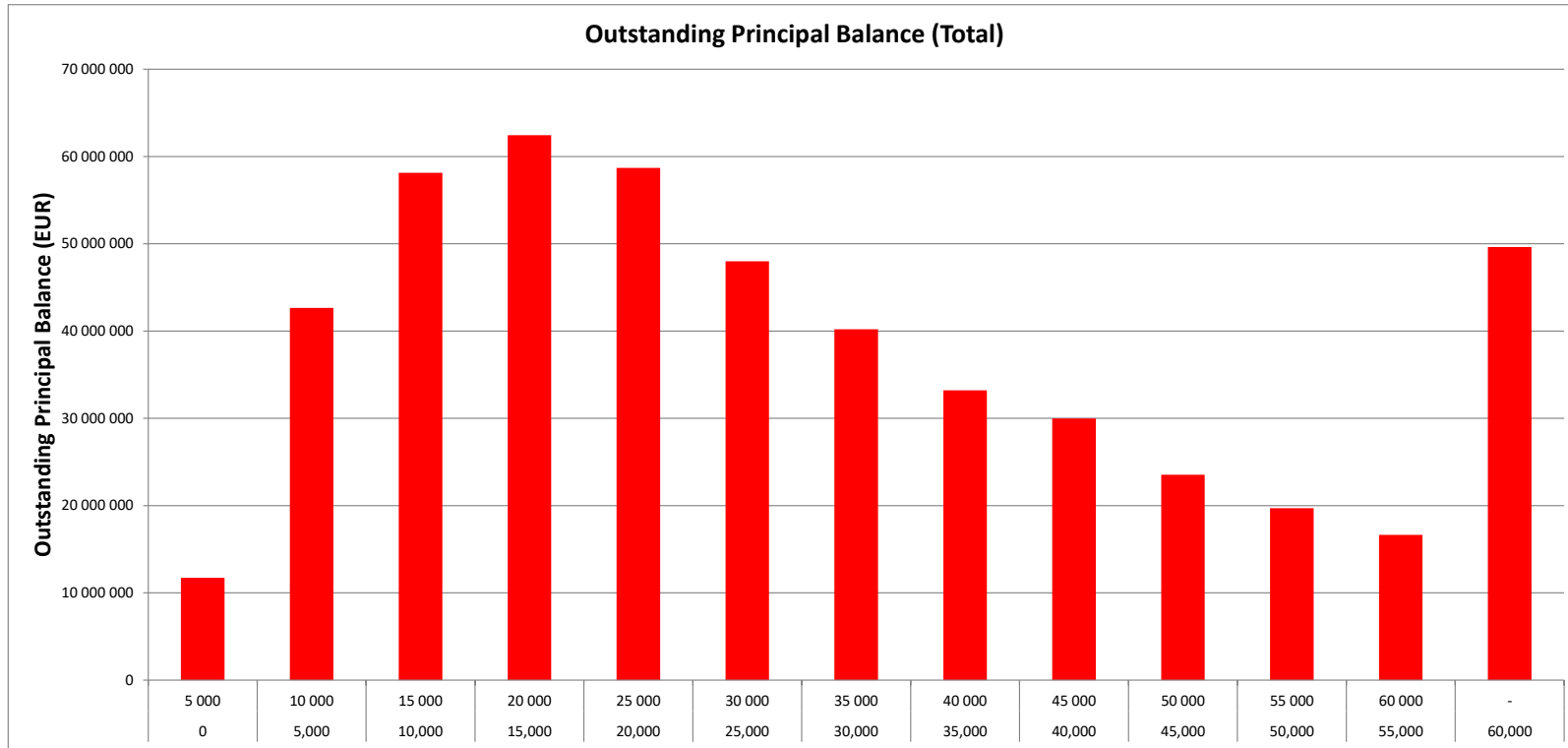
Average amount - all: 18 502

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	3 667	11 717 887	2,37 %	27,3	15,7
	5 000	10 000	5 762	42 642 827	8,62 %	43,4	12,5
	10 000	15 000	4 676	58 137 316	11,76 %	51,1	11,3
	15 000	20 000	3 598	62 439 308	12,63 %	53,7	10,5
	20 000	25 000	2 623	58 687 882	11,87 %	55,9	9,5
	25 000	30 000	1 757	47 984 726	9,70 %	56,1	9,4
	30 000	35 000	1 243	40 202 924	8,13 %	56,2	9,3
	35 000	40 000	888	33 202 011	6,71 %	56,3	9,7
	40 000	45 000	707	29 975 684	6,06 %	56,8	9,5
	45 000	50 000	498	23 542 215	4,76 %	56,9	9,5
	50 000	55 000	376	19 703 273	3,98 %	59,2	8,7
	55 000	60 000	291	16 646 019	3,37 %	59,7	8,4
	60 000	-	641	49 632 994	10,04 %	59,5	8,6
	Total			26 727	494 515 066	100 %	54,1

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days

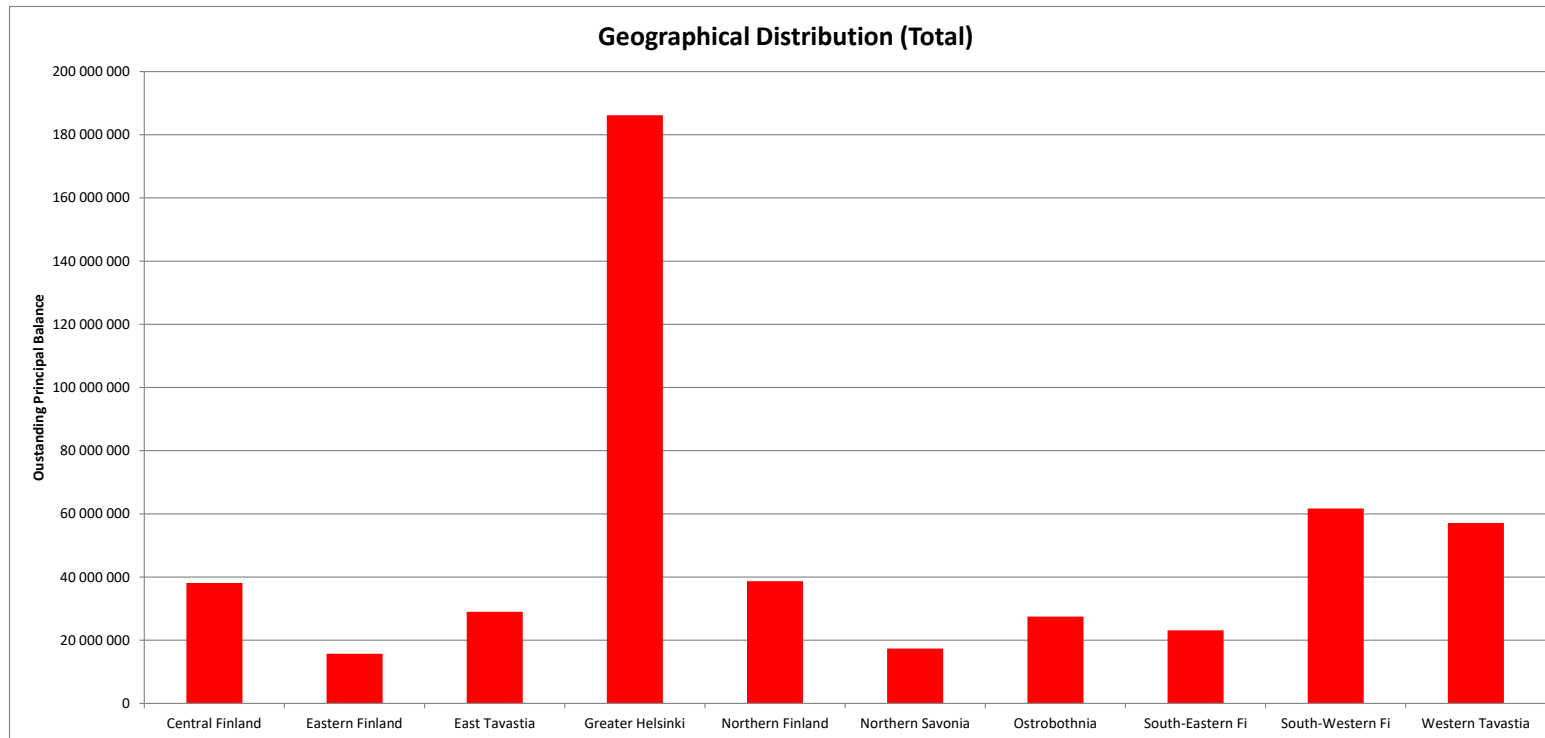


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 197	38 143 518	7,71 %	53,9	10,1	
Eastern Finland	944	15 703 312	3,18 %	54,0	9,6	
East Tavastia	1 710	29 023 659	5,87 %	53,1	10,3	
Greater Helsinki	8 939	186 180 946	37,65 %	54,5	10,1	
Northern Finland	2 112	38 715 311	7,83 %	53,5	10,0	
Northern Savonia	1 034	17 362 116	3,51 %	52,6	10,5	
Ostrobothnia	1 647	27 486 850	5,56 %	54,3	9,6	
South-Eastern Fi	1 474	23 121 926	4,68 %	53,0	10,3	
South-Western Fi	3 369	61 685 711	12,47 %	54,9	10,1	
Western Tavastia	3 301	57 091 718	11,54 %	53,8	9,9	
Total	26 727	494 515 066	100 %	54,1	10,1	

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from	01.06.2022
	to	25.08.2022
	=	85 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days

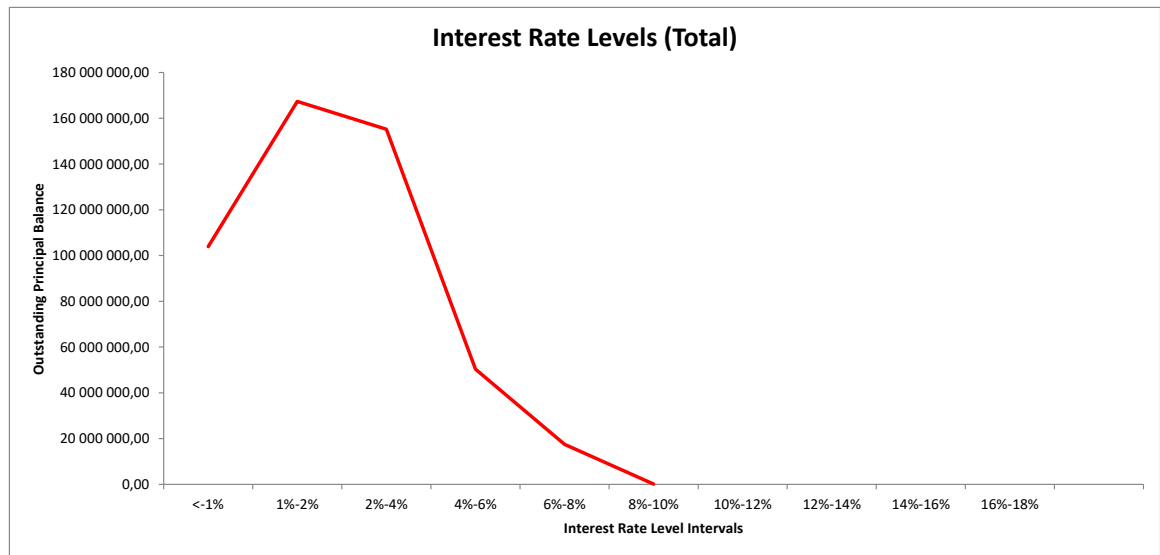


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	4 753	103 928 478	21,02 %	53,3	10,2
	1 %	2 %	6 436	167 358 407	33,84 %	54,7	10,2
	2 %	4 %	9 046	155 198 571	31,38 %	54,7	9,7
	4 %	6 %	4 500	50 371 201	10,19 %	52,8	10,2
	6 %	8 %	1 961	17 523 286	3,54 %	51,4	10,0
	8 %	10 %	31	135 124	0,03 %	42,6	10,1
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	-						
Total			26 727	494 515 066	100 %	54,1	10,1

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	29.08.2022				
Payment date	25.08.2022				
Period No	1				
Monthly Period	01.07.2022				
Interest Period	from	01.06.2022	to	25.08.2022	= 85 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.a Remaining Terms



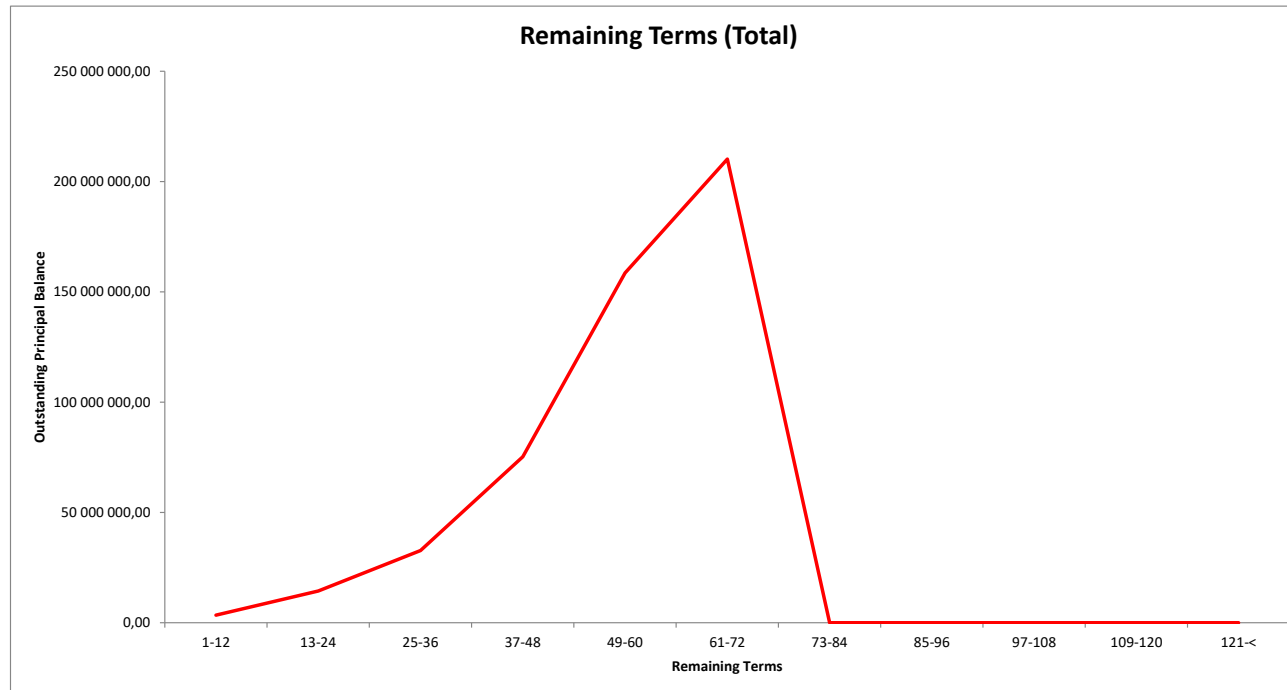
Reporting Date	29.08.2022				
Payment date	25.08.2022				
Period No	1				
Monthly Period	01.07.2022				
Interest Period	from	01.06.2022	to	25.08.2022	= 85 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity		0		4	4 793	0,00 %	0,0	8,5	
		1		12	886	3 443 661	0,70 %	8,4	31,9
		13		24	2 063	14 354 605	2,90 %	19,4	23,5
		25		36	3 249	32 730 107	6,62 %	30,4	17,5
		37		48	4 851	75 218 682	15,21 %	42,7	13,8
		49		60	7 886	158 589 100	32,07 %	53,8	9,4
		61		72	7 788	210 174 118	42,50 %	65,2	6,8
		73		84					
		85		96					
		97		108					
		109		120					
		121	-						
		Total			26 727	494 515 066	100 %	54,1	10,1

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.08.2022				
Payment date	25.08.2022				
Period No	1				
Monthly Period	01.07.2022				
Interest Period	from	01.06.2022	to	25.08.2022	= 85 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.a Seasoning



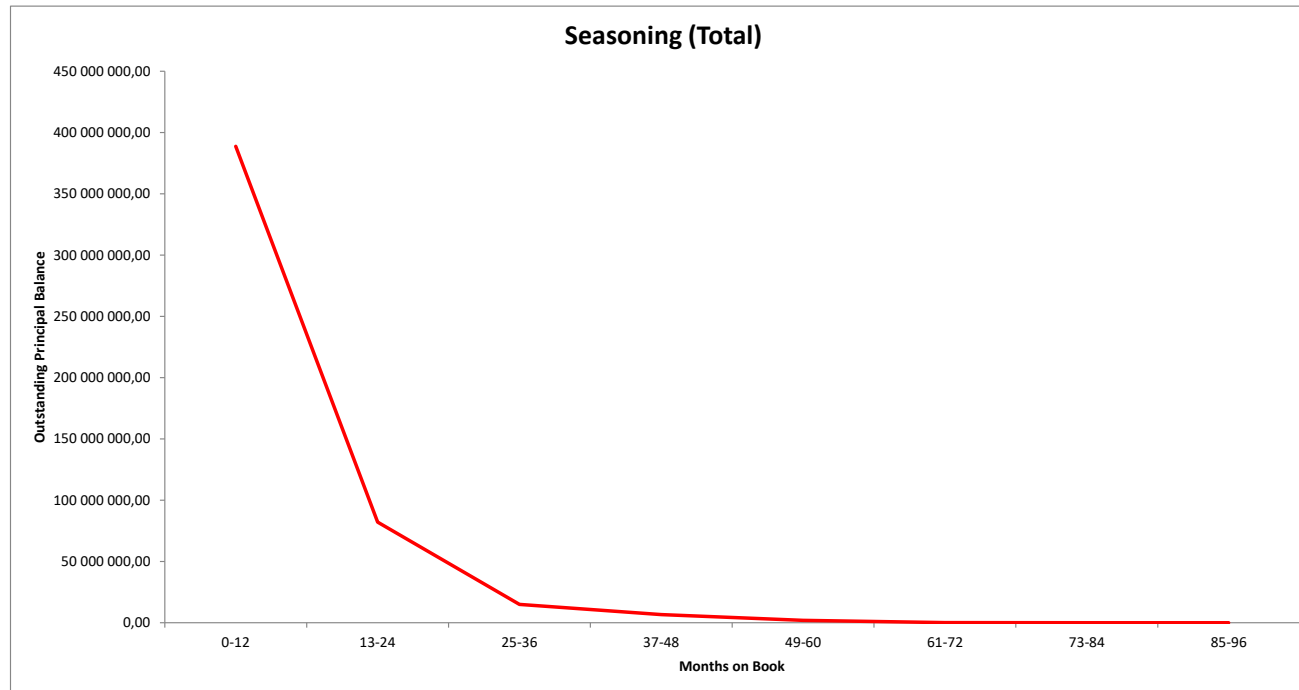
Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days

	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1	12	19 577	388 722 531	78,61 %	57,3	7,1
	13	24	5 025	82 148 142	16,61 %	46,3	17,1
	25	36	1 127	15 032 625	3,04 %	33,5	29,6
	37	48	707	6 655 504	1,35 %	22,4	41,6
	49	60	287	1 905 063	0,39 %	13,3	52,0
	61	72	4	51 201	0,01 %	8,8	62,9
	73	84					
	85	96					
	Total			26 727	494 515 066	100 %	54,1

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.a Balloon loans



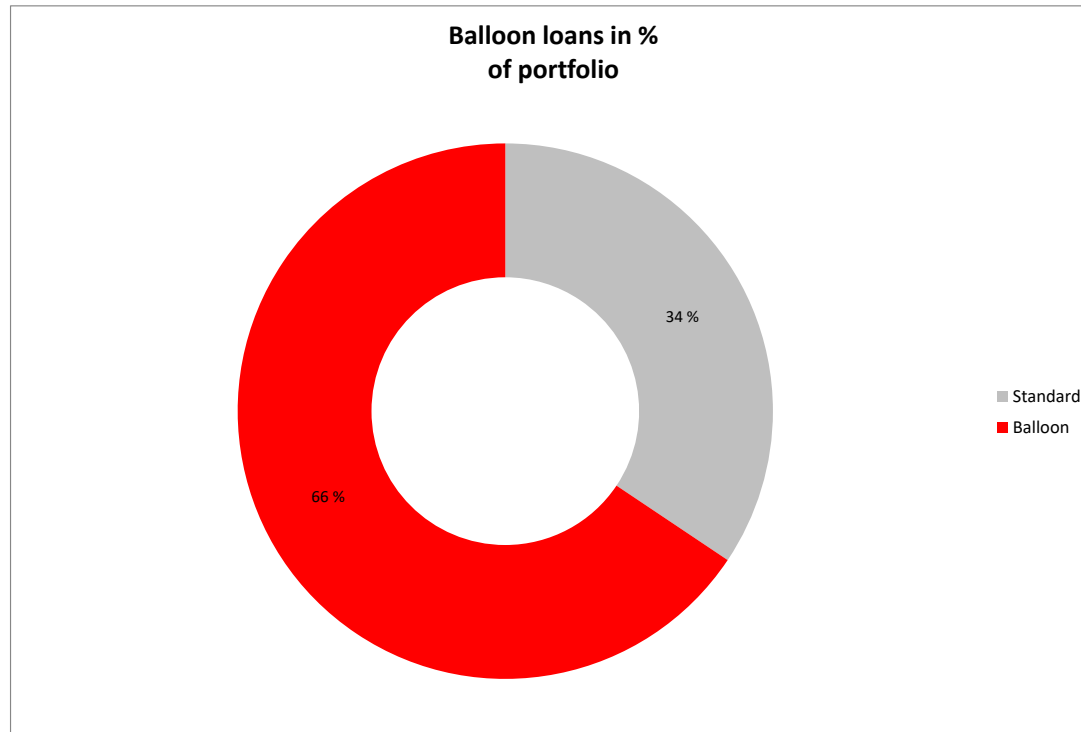
Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from	01.06.2022 to 25.08.2022 = 85 days

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	15 478		170 063 115	34,4 %	6 862	0,0 %	49,4	10,2
Balloon	11 249		324 451 951	65,6 %	120 668 057	37,2 %	56,6	10,0
Total	26 727		494 515 066	100 %	120 674 920	24 %	54,1	10,1

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from	01.06.2022
	to	25.08.2022
	=	85 days



SCF RAHOITUSPALVELUT XI DAC
 Monthly Investor Report

16.a # loans per borrower



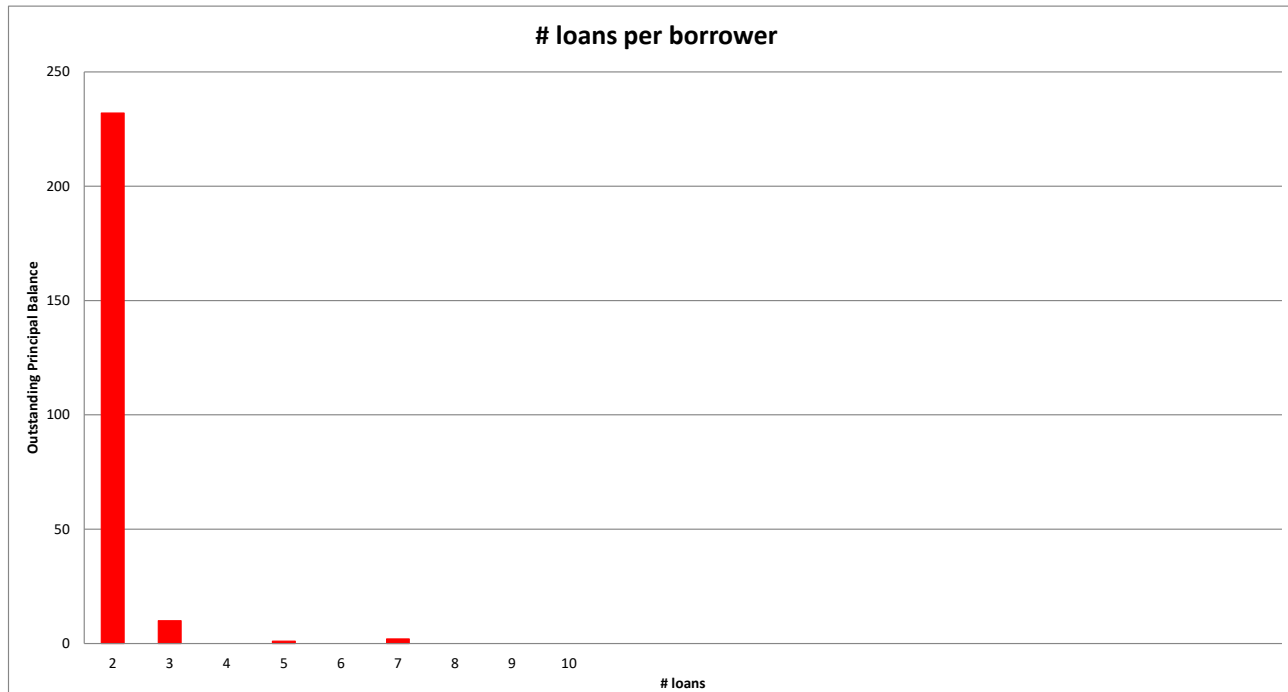
Reporting Date	29.08.2022
Payment date	25.08.2022
Period No	1
Monthly Period	01.07.2022
Interest Period	from 01.06.2022 to 25.08.2022 = 85 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	26 214	483 730 033	97,82 %
	2	232	9 778 956	1,98 %
	3	10	591 783	0,12 %
	4			
	5	1	107 485	0,02 %
	6			
	7	2	306 809	0,06 %
	8			
	9			
	10			
Total:		26 459	494 515 066	100,0 %

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Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.08.2022
Payment date	25.08.2022
Period No	1
Monthly Period	01.07.2022
Interest Period	from 01.06.2022 to 25.08.2022 = 85 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days

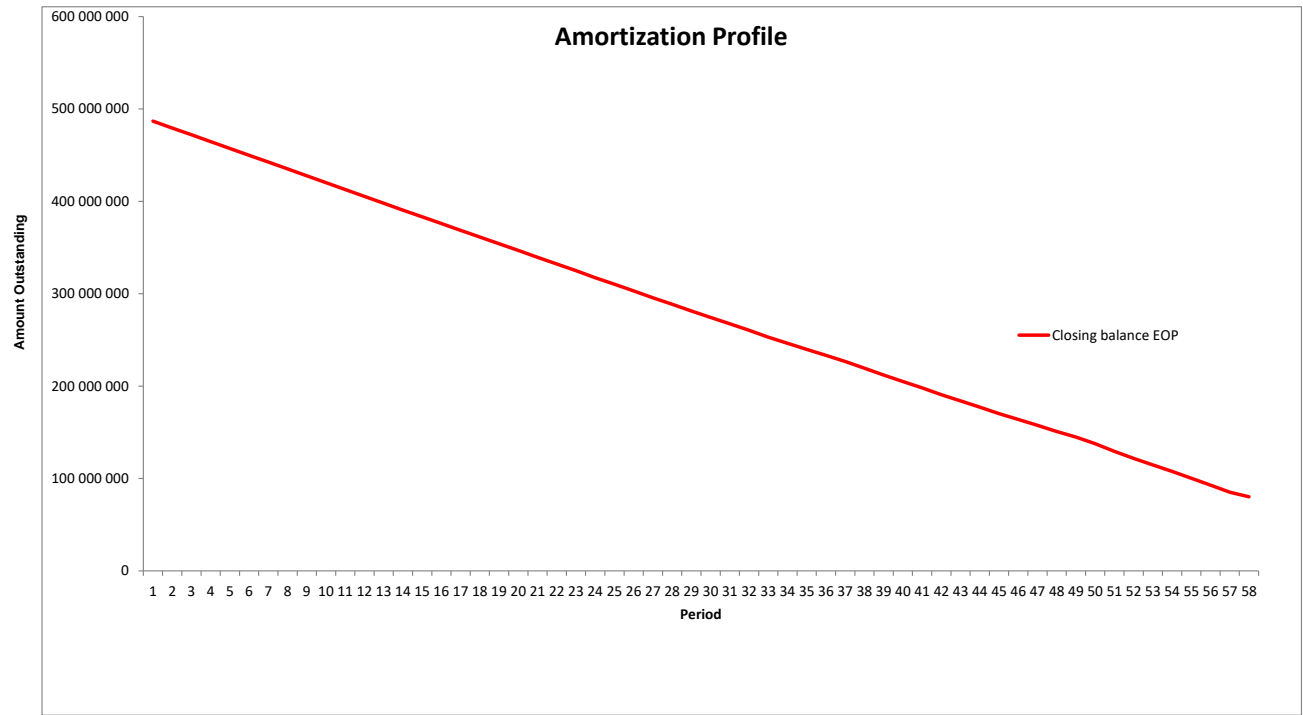
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	494 515 066	486 835 633	7 679 433	1 023 352	2,51 %	98,45 %
2	486 824 732	479 396 518	7 428 215	1 006 810	2,51 %	96,94 %
3	479 396 518	472 052 824	7 343 694	990 220	2,51 %	95,46 %
4	472 052 824	464 587 807	7 465 017	973 579	2,50 %	93,95 %
5	464 587 807	457 227 710	7 360 097	957 491	2,50 %	92,46 %
6	457 227 710	449 803 945	7 423 765	941 433	2,50 %	90,96 %
7	449 803 945	442 437 618	7 366 327	925 300	2,50 %	89,47 %
8	442 437 618	435 105 277	7 332 341	909 212	2,49 %	87,99 %
9	435 105 277	427 595 835	7 509 441	893 210	2,49 %	86,47 %
10	427 595 835	420 156 346	7 439 489	876 951	2,49 %	84,96 %
11	420 156 346	412 722 951	7 433 396	860 730	2,49 %	83,46 %
12	412 722 951	405 326 430	7 396 521	844 601	2,48 %	81,96 %
13	405 326 430	397 899 601	7 426 829	828 512	2,48 %	80,46 %
14	397 899 601	390 529 603	7 369 998	812 308	2,48 %	78,97 %
15	390 529 603	383 198 586	7 331 018	796 324	2,47 %	77,49 %
16	383 198 586	375 900 760	7 297 826	780 308	2,47 %	76,01 %
17	375 900 760	368 645 478	7 255 281	764 384	2,47 %	74,55 %
18	368 645 478	361 322 961	7 322 518	748 615	2,46 %	73,07 %
19	361 322 961	354 047 578	7 275 383	732 787	2,46 %	71,59 %
20	354 047 578	346 800 900	7 246 678	717 057	2,46 %	70,13 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.08.2022				
Payment date	25.08.2022				
Period No	1				
Monthly Period	01.07.2022				
Interest Period	from	01.06.2022	to	25.08.2022	= 85 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.a Payment Holidays



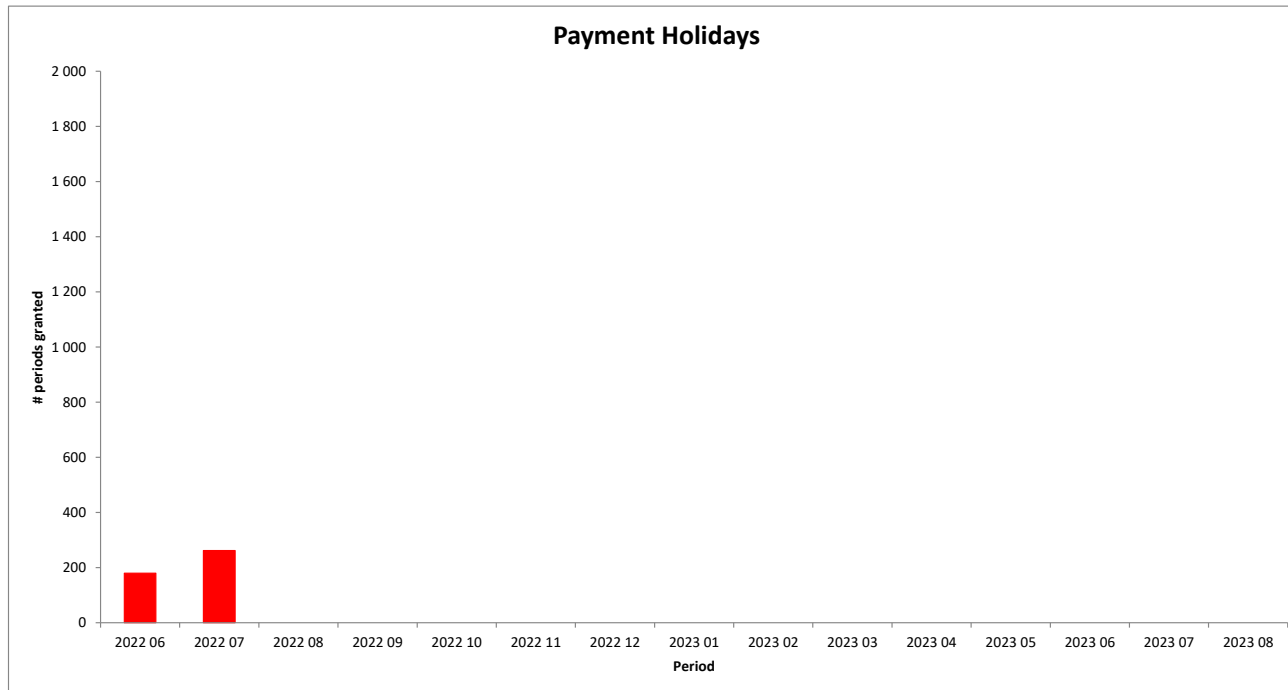
Reporting Date	29.08.2022				
Payment date	25.08.2022				
Period No	1				
Monthly Period	01.07.2022				
Interest Period	from	01.06.2022	to	25.08.2022	= 85 days

TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2022 06	180	238	70 655	3 810 197	
2022 07	262	344	97 063	5 484 065	
2022 08					
2022 09					
2022 10					
2022 11					
2022 12					
2023 01					
2023 02					
2023 03					
2023 04					
2023 05					
2023 06					
2023 07					
2023 08					
Total:	442	582	167 718	9 294 261	

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29.08.2022				
Payment date	25.08.2022				
Period No	1				
Monthly Period	01.07.2022				
Interest Period	from	01.06.2022	to	25.08.2022	= 85 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	27.05.2021
Payment date	28.06.2021
Period No	19
Monthly Period	01.05.2021
Interest Period	from 25.05.2021 to 28.06.2021 = 34 days

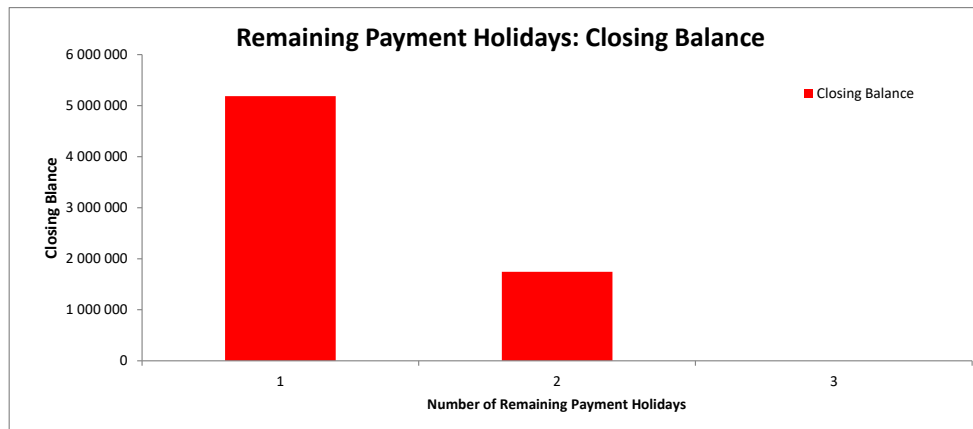
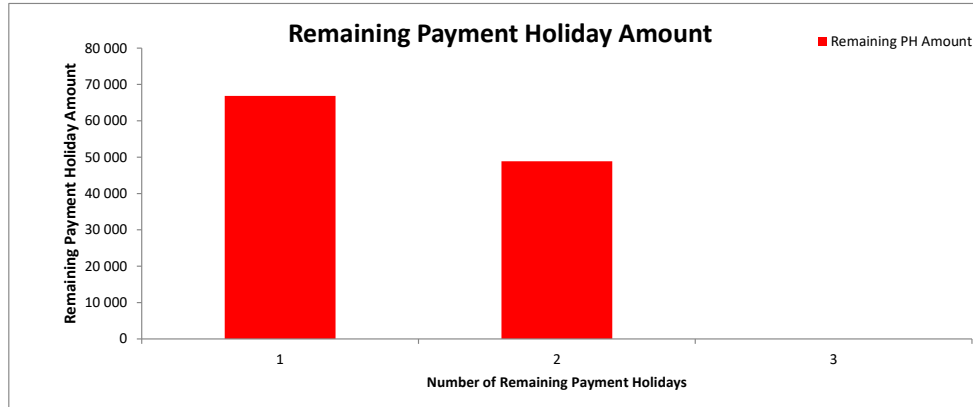


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	237	66 873	5 186 658
	2	82	48 893	1 744 213
	3	0	0	0
	Total	319	115 766	6 930 871

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27.05.2021	
Payment date	28.06.2021	
Period No	19	
Monthly Period	01.05.2021	
Interest Period	from 25.05.2021	to 28.06.2021 = 34 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

19.a Downpayment



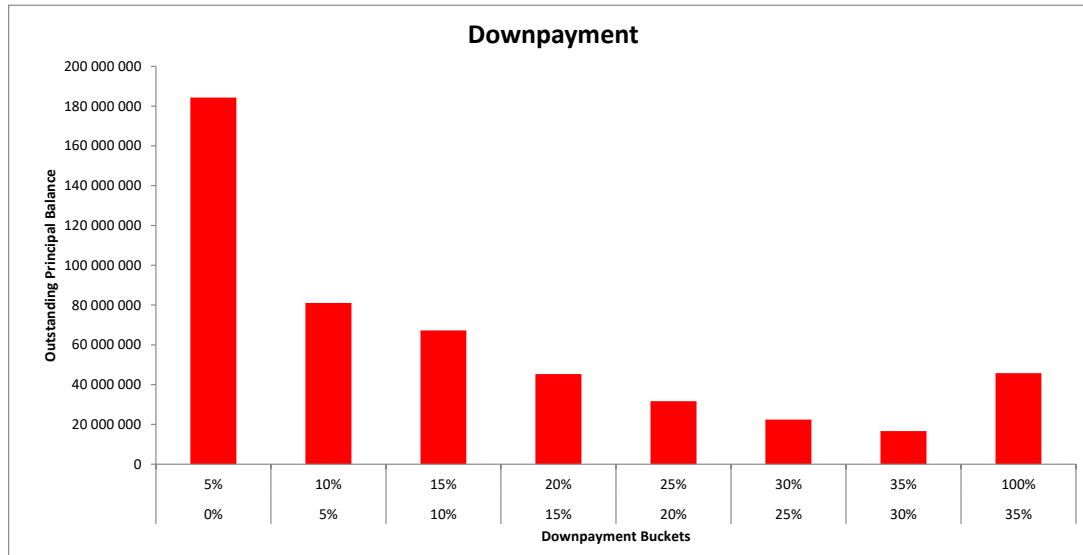
Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	9 498	184 323 852	37,27 %	56,6	9,8
	5 %	10 %	3 509	81 060 046	16,39 %	56,6	9,8
	10 %	15 %	3 290	67 253 483	13,60 %	53,4	10,6
	15 %	20 %	2 285	45 332 860	9,17 %	52,8	10,5
	20 %	25 %	1 773	31 678 767	6,41 %	51,5	10,8
	25 %	30 %	1 284	22 402 075	4,53 %	51,2	10,8
	30 %	35 %	1 092	16 642 875	3,37 %	50,6	10,1
	35 %	100 %	3 996	45 821 108	9,27 %	46,5	9,7
Total			26 727	494 515 066	100 %	54,1	10,1

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from	01.06.2022
	to	25.08.2022
		= 85 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.a Vehicle Condition



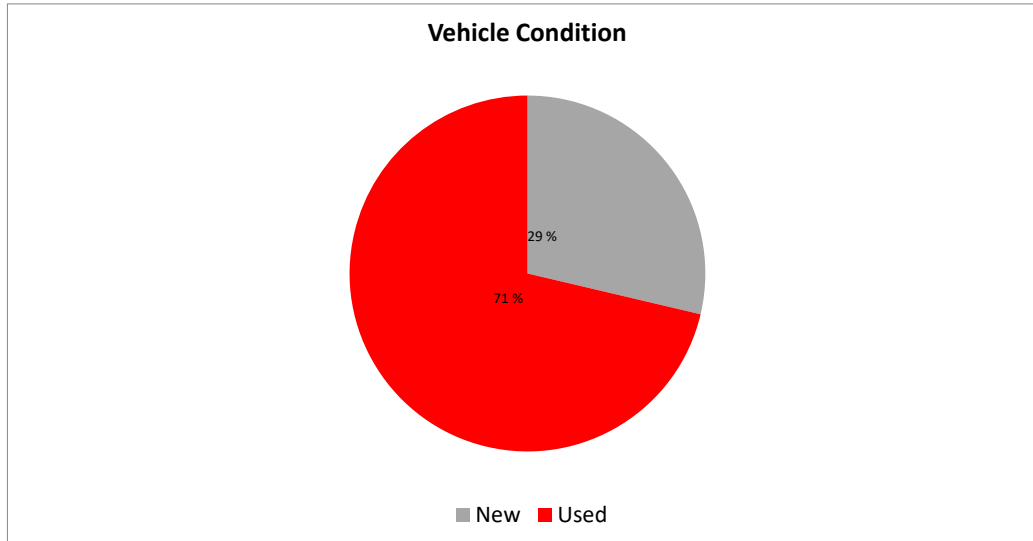
Reporting Date	29.08.2022
Payment date	25.08.2022
Period No	1
Monthly Period	01.07.2022
Interest Period	from 01.06.2022 to 25.08.2022 = 85 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 088	141 837 763	28,68 %	51,5	10,7
	Used	21 639	352 677 303	71,32 %	55,1	9,8
	Total	26 727	494 515 066	100 %	54,1	10,1

SCF RAHOITUSPALVELUT XI DAC
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20.b Vehicle Condition

Reporting Date		29.08.2022			
Payment date		25.08.2022			
Period No		1			
Monthly Period		01.07.2022			
Interest Period	from	01.06.2022	to	25.08.2022	= 85 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.a Borrower Type



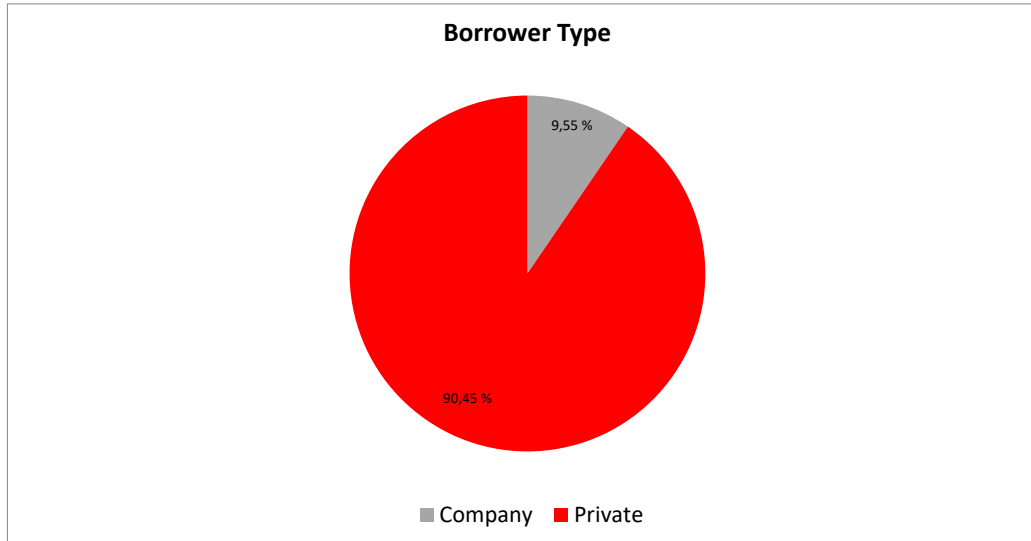
Reporting Date	29.08.2022
Payment date	25.08.2022
Period No	1
Monthly Period	01.07.2022
Interest Period	from 01.06.2022 to 25.08.2022 = 85 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 047	47 226 397	9,55 %	45,0	12,2
	Private	24 680	447 288 669	90,45 %	55,0	9,8
	Total	26 727	494 515 066	100 %	54,1	10,1

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date		29.08.2022			
Payment date		25.08.2022			
Period No		1			
Monthly Period		01.07.2022			
Interest Period	from	01.06.2022	to	25.08.2022	= 85 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

22.a Vehicle type



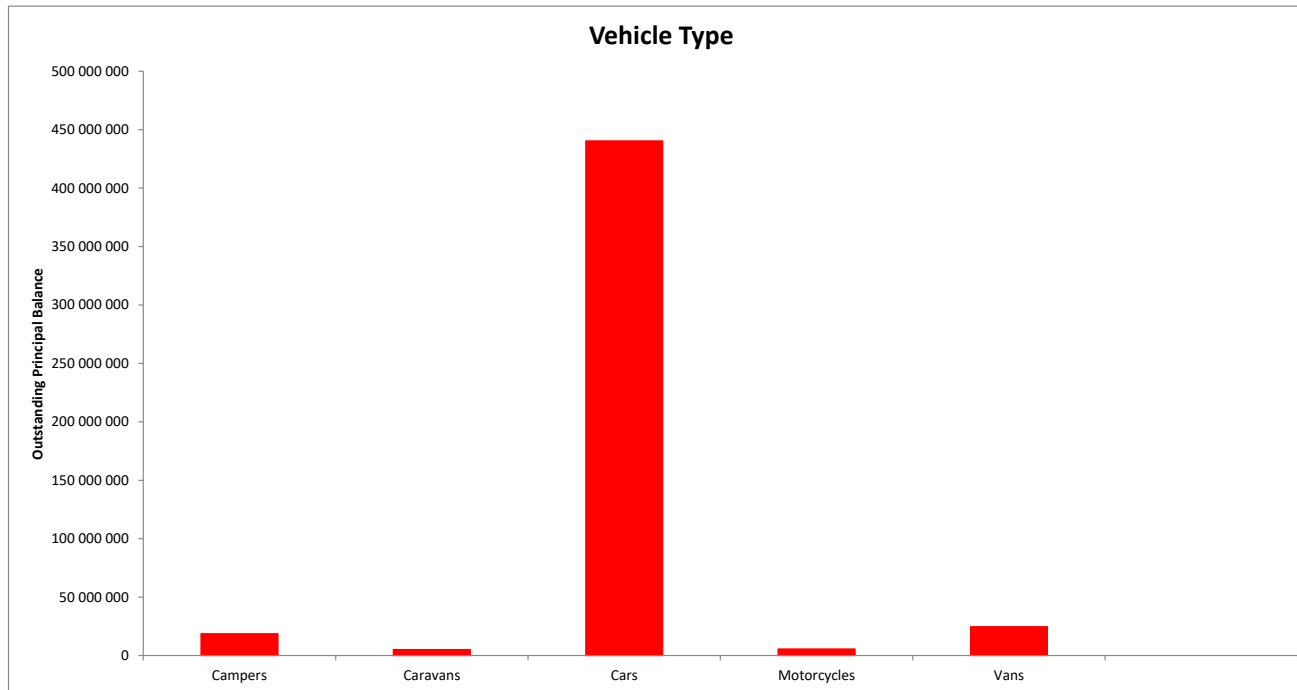
Reporting Date	29.08.2022				
Payment date	25.08.2022				
Period No	1				
Monthly Period	01.07.2022				
Interest Period	from	01.06.2022	to	25.08.2022	= 85 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	501	18 721 328	3,79 %	56,9	9,8
	Caravans	286	5 155 199	1,04 %	54,1	10,1
	Cars	23 788	440 340 281	89,04 %	54,5	10,0
	Motorcycles	558	5 619 777	1,14 %	46,9	9,8
	Vans	1 594	24 678 482	4,99 %	46,9	12,2
		26 727	494 515 066	100 %	54,1	10,1

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.a Restructured Loans



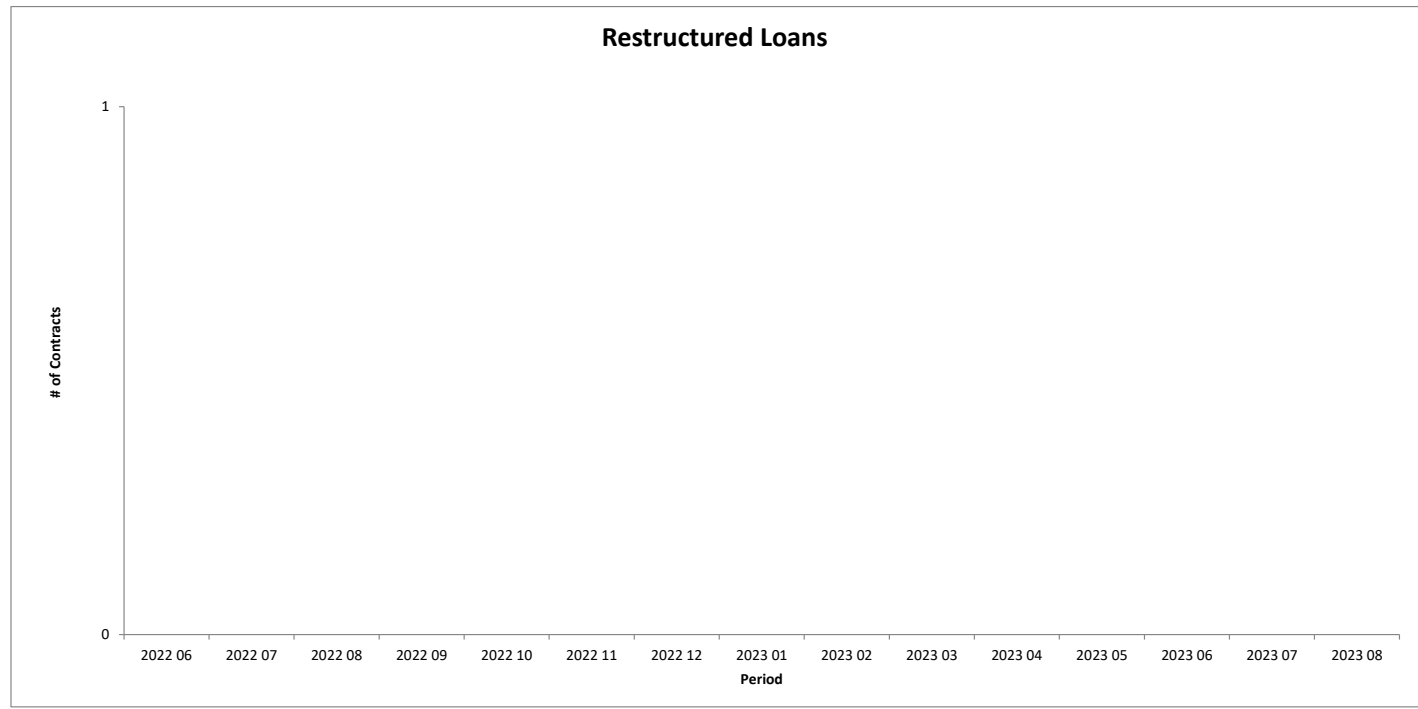
Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days

	TOTAL		
	Period	No	Outstanding balance
Restructured	2022 06	0	0
	2022 07	0	0
	2022 08		
	2022 09		
	2022 10		
	2022 11		
	2022 12		
	2023 01		
	2023 02		
	2023 03		
	2023 04		
	2023 05		
	2023 06		
	2023 07		
	2023 08		
		0	0

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	29.08.2022				
Payment date	25.08.2022				
Period No	1				
Monthly Period	01.07.2022				
Interest Period	from	01.06.2022	to	25.08.2022	= 85 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	from 01.07.2022	to 25.08.2022 = 85 days
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days

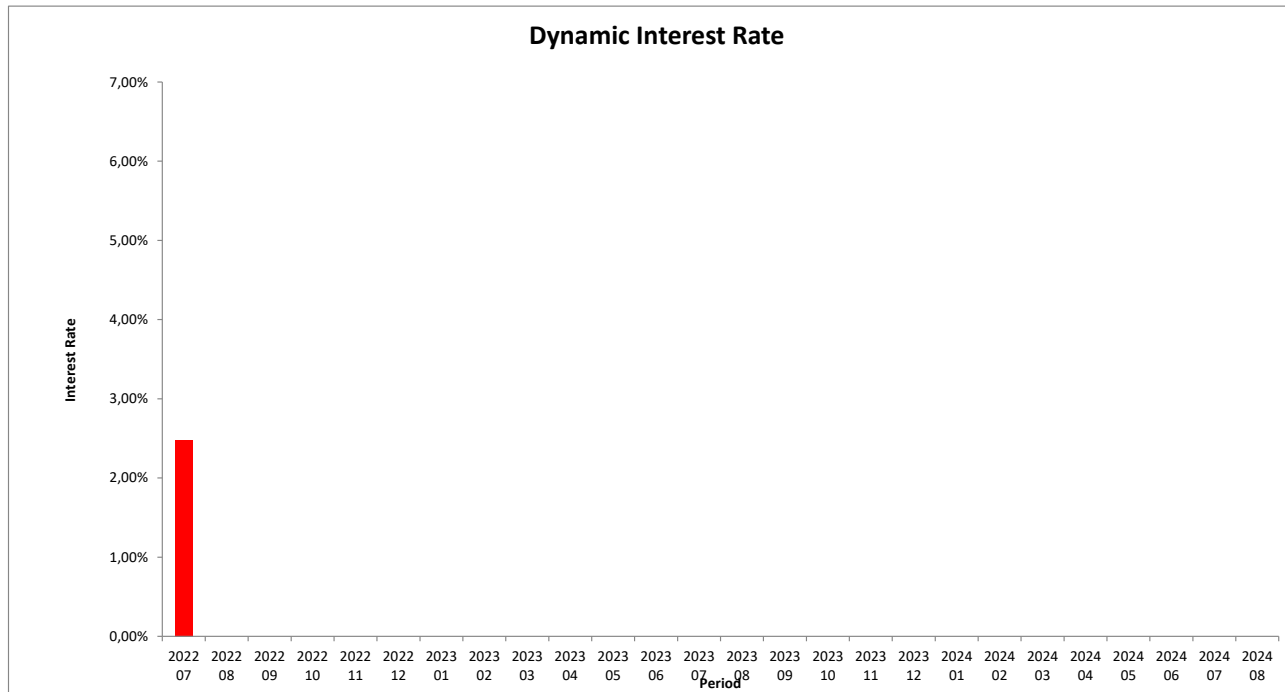
TOTAL		
Period	Closing balance	WA Interest rate
2022 07	494 515 066	2,48 %
2022 08		
2022 09		
2022 10		
2022 11		
2022 12		
2023 01		
2023 02		
2023 03		
2023 04		
2023 05		
2023 06		
2023 07		
2023 08		
2023 09		
2023 10		
2023 11		
2023 12		
2024 01		
2024 02		
2024 03		
2024 04		
2024 05		
2024 06		
2024 07		
2024 08		

Interest rate evolution

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	29.08.2022				
Payment date	25.08.2022				
Period No	1				
Monthly Period	01.07.2022				
Interest Period	from	01.06.2022	to	25.08.2022	= 85 days



SCF RAHOITUSPALVELUT XI DAC
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25.a Dynamic Pre-Payments



Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022 to 25.08.2022 =	85 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2022 07	35 112 924	494 515 066	35,72 %
2022 08			
2022 09			
2022 10			
2022 11			
2022 12			
2023 01			
2023 02			
2023 03			
2023 04			
2023 05			
2023 06			
2023 07			
2023 08			
2023 09			
2023 10			
2023 11			
2023 12			
2024 01			
2024 02			
2024 03			
2024 04			
2024 05			
2024 06			
2024 07			
2024 08			

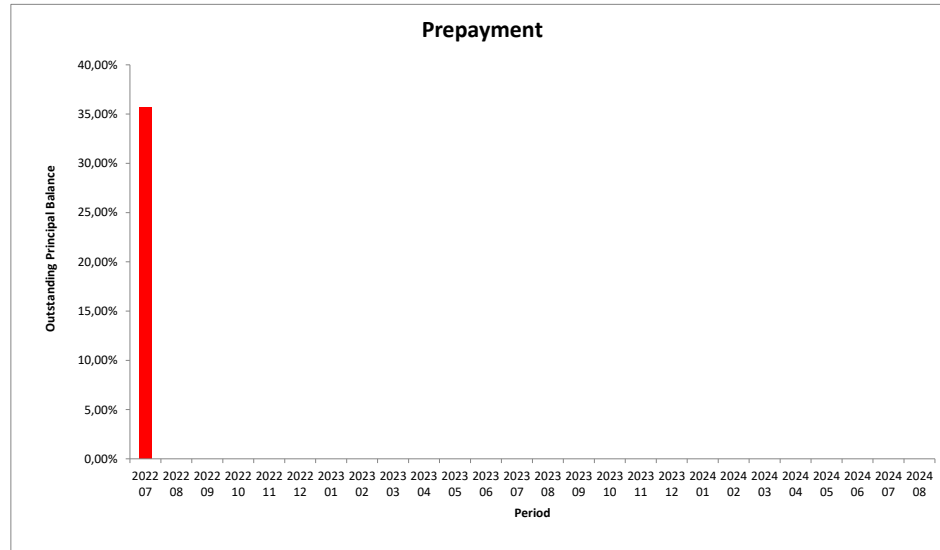
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	29.08.2022				
Payment date	25.08.2022				
Period No	1				
Monthly Period	01.07.2022				
Interest Period	from	01.06.2022	to	25.08.2022	= 85 days



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26. Delinquency



Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 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		
2022	6	514 131 095	26 211	492 865 520	1 056	18 728 022	109	1 945 231	29	592 321	-	-	-	-	-	-	-	-		
	7	494 515 066	25 155	466 154 219	1 361	24 382 676	128	2 290 388	65	1 236 382	18	451 401	-	-	-	-	-	-		
	8																			
	9																			
	10																			
	11																			
	12																			
	2023	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	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2022 Q3			2022 Q4			2023 Q1			2023 Q2			2023 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2022 3	0	0	0	0	0												
2022 4																	
2023 1																	
2023 2																	
2023 3																	
2023 4																	
2024 1																	
2024 2																	
2024 3																	
2024 4																	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q4			2024 Q1			2024 Q2			2024 Q3			2024 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2022 3																	
2022 4																	
2023 1																	
2023 2																	
2023 3																	
2023 4																	
2024 1																	
2024 2																	
2024 3																	
2024 4																	

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28. Priority of Payments - Revenue



Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	4 123 884,39	EUR
Senior Expenses	-	46 873,92	EUR
Servicing Fee	-	641 474,42	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	1 744 692,36	EUR
Tranche A Loan Interest to Issuer	-	263 215,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	28 795,00	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	-	23 902,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	761 491,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	613 440,69	EUR
Hedge Subordinated Amounts	-	-	EUR
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller	-	-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	4 538 673,05	EUR
Senior Expenses	-	35 232,00	EUR
Issuer swap interest to swap counterparty	-	1 744 692,36	EUR
Interest Class A Notes	-	263 215,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	28 795,00	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	-	23 902,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	761 491,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	1 681 345,69	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	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	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	55 484 933,89	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		55 320 144,14	EUR
Balance to be Credited to the Reinvestment Principal Ledger		164 789,75	EUR
<u>On and after the occurrence 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>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iii) Principal Payments on Class D Notes	-	-	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D 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
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	-	-	EUR
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30. Transaction Costs

Reporting Date	29.08.2022	
Payment date	25.08.2022	
Period No	1	
Monthly Period	01.07.2022	
Interest Period	from 01.06.2022	to 25.08.2022 = 85 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	46 873,92				
Interest accrued for the Period	EUR	1 077 403,00	263 215,00	28 795,00	23 902,00	761 491,00
Cumulative Interest accrued	EUR	1 077 403,00	263 215,00	28 795,00	23 902,00	761 491,00
Interest Payments	EUR	1 077 403,00	263 215,00	28 795,00	23 902,00	761 491,00
Cumulative Interest Payments	EUR	1 077 403,00	263 215,00	28 795,00	23 902,00	761 491,00
Interest accrued on Subordinated Loan for the Period	EUR	9 080,00				
Cumulative Interest accrued on Subordinated Loan	EUR	9 080,00				
Interest Payments on Subordinated Loan	EUR	9 080,00				
Cumulative Interest Payments on Subordinated Loan	EUR	9 080,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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Reporting Date	29.08.2022				
Payment date	25.08.2022				
Period No	1				
Monthly Period	01.07.2022				
Interest Period	from 01.06.2022	to 25.08.2022	=	85 days	



Class A, B, C and D details

Kimi 11 | Front Swap

Party A	BANCO SANTANDER, S.A
Party B	SCF Rahoituspalvelut XI DAC
Swap Notional	549 978 066
Interest Period Start	01.06.2022
Interest Period End	25.08.2022
Interest Days	85
Settlement Date	25.08.2022
Party A Floating Interest Rate	-0,376 %
Party A Floating Rate Day Count Fraction	0,24
Party A Interest Amount	-EUR 487 686,94
Party B Fixed Rate	0,9680 %
Party B Fixed Rate Day Count Fraction	0,24
Party B Interest Amount	EUR 1 257 005,42

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31. Contact Details



Santander Consumer Bank AS

Financial Markets

Anders Bruun-Olsen +47 21 08 37 70
Morten Christopher Freberg Holme +47 92 82 38 33
Kjetil Amundstad +47 48 17 10 04

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

Risk

Isak Nygaardsmoen Riksheim +47 40 62 65 84
Thomas André Johansen + 47 91 82 42 44

isak.nygaardsmoen.riksheim@santanderconsumer.no
thomas.andren.johansen@santanderconsumer.no

Reporting Date	29.08.2022
Payment date	25.08.2022
Period No	1
Monthly Period	01.07.2022
Interest Period	from 01.06.2022 to 25.08.2022 = 85 days