

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27.10.2022				
Payment date	25.10.2022				
Period No	3			Following payment dates:	25.11.2022 28.12.2022
Monthly Period	01.09.2022				
Interest Period	from 26.09.2022	to	25.10.2022	=	29 days
Cut-Off date	30.09.2022				

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1. Portfolio Information



Reporting Date	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from 26.09.2022	to 25.10.2022 = 29 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
Outstanding receivables		
Opening balance prior to replenishment	549 900 951,77	EUR
Scheduled Loan Principal Repayments (+MC)	8 191 819,74	EUR
Prepayments	12 915 528,07	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	21 107 347,81	EUR
New Defaulted Auto Loans amt in Period	-	EUR
Closing balance prior to replenishment	528 793 603,96	EUR
Further Purchase Price due (Replenishment price of new assets)	21 193 232,65	EUR
Re-investment Principal Ledger Closing Balance	13 163,39	EUR
Closing Balance post replenishment	549 986 836,61	EUR
Principal Recoveries on loans in default	101,00	EUR
Total revenue collections		
Total Revenue Received in Period	1 644 465,82	EUR

Loans

At beginning of period	29 682	Loans
Replenished contracts	1 067	Loans
Paid in Full	800	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	-	Loans
At end of period (pre replenishment)	29 949	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27.10.2022
Payment date	25.10.2022
Period No	3
Monthly Period	01.09.2022
Interest Period	from 26.09.2022 to 25.10.2022 = 29 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 635 691,09	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	1 305,46	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	1 636 996,55	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 407 835,36	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	301 223,52	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	3 299,03	EUR
g. Liquidity Reserve Excess Amount	791,78	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 713 149,69	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27.10.2022				
Payment date	25.10.2022				
Period No	3				
Monthly Period	01.09.2022				
Interest Period	from 26.09.2022	to	25.10.2022	=	29 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	21 107 347,81	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	99 048,23	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	21 206 396,04	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	27.10.2022
Payment date	25.10.2022
Period No	3
Monthly Period	01.09.2022
Interest Period	from 26.09.2022 to 25.10.2022 = 29 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	27.10.2022				
Payment date	25.10.2022				
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Asset Balance

Opening balance prior to replenishment	549 900 951,77	EUR
Closing balance prior to replenishment	528 793 603,96	EUR
Closing Balance post replenishment	549 986 836,61	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	504 165 629,74	95,34 %	27 448
1-29 days past due	19 768 358,09	3,74 %	1 152
Delinquent Receivables:			
30-59 days past due	2 508 142,21	0,47 %	144
60-89 days past due	680 461,68	0,13 %	53
90-119 days past due	728 248,94	0,14 %	42
120-149 days past due	645 356,14	0,12 %	30
150-179 days past due	297 407,16	0,06 %	13
Total Performing and Delinquent	528 793 604	100,00 %	28 882
Current Period Defaults	-		0
Cumulative Defaults	2 227,55		1
Current Period Principal Recoveries	101,00		
Cumulative Principal Recoveries	101,00		

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%

	100,0020 %	
[A] Aggregate Outstanding Asset Principal Amount	549 986 836,61	
[B] Aggregate principal balance of Defaulted Contracts	2 227,55	
[C] Recoveries received on such Defaulted Contracts	101,00	
[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	0,92 %	NO
[B] Delinquency Ratio, preceding Payment Date	0,85 %	
[C] Delinquency Ratio, second preceding Payment Date	0,80 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO

NO

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

	9,69 %	NO
[A] [1] + [2] + [3]	53 300 000,00	
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
[J] 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	27.10.2022
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Monthly Period	01.09.2022
Interest Period	from 26.09.2022 to 25.10.2022 = 29 days

Concentration limits:	Pre Replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 2.35%)	2,51 %	2,81 %	3,10 %	2,54 %
Weighted average months to maturity (max 56)	53,27*	53,64	60,25	52,86
Used Vehicles (max 74%)	70,96 %	67,61 %	72,17 %	71,00 %
Balloon Loans (max 63,5%)	65,73 %	61,60 %	58,64 %	65,45 %
Corporate Borrowers (max 10%)	9,43 %	47,36 %	11,06 %	9,49 %
IRB (min 95%)	95,36 %***	55,09 %	95,51 %	95,38 %

* Bucket-based as found in IR

** Pre adjustments to full-fill CL limits

*** As of previous pool cut

Top-10 Exposures*:	Balance	# Loans	Portion
	281 095,71	1	0,05 %
	274 370,56	1	0,05 %
	269 217,28	1	0,05 %
	268 770,65	1	0,05 %
	246 484,26	2	0,04 %
	191 311,48	1	0,03 %
	175 417,06	1	0,03 %
	175 260,65	1	0,03 %
	172 318,49	1	0,03 %
	170 888,63	8	0,03 %
Total (max 0,6%)			0,40 %

* Post Replenishment

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6. Note Principal

Reporting Date	27.10.2022
Payment date	25.10.2022
Period No	3
Monthly Period	01.09.2022
Interest Period	from 26.09.2022 to 25.10.2022 = 29 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	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from 26.09.2022	to 25.10.2022 = 29 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		29	29	29	29
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		103,11	207,83	356,86	699,22
Interest Payment	835 256,39	512 152,89	16 626,67	10 705,83	295 771,00
Interest Payment per Note		103,11	207,83	356,86	699,22

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 27.10.2022
Payment date 25.10.2022
Period No 3
Monthly Period 01.09.2022
Interest Period : 26.09.2022 to 25.10.2022 = 29 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	27.10.2022				
Payment date	25.10.2022				
Period No	3				
Monthly Period	01.09.2022				
Interest Period	from	26.09.2022	to	25.10.2022	= 29 days



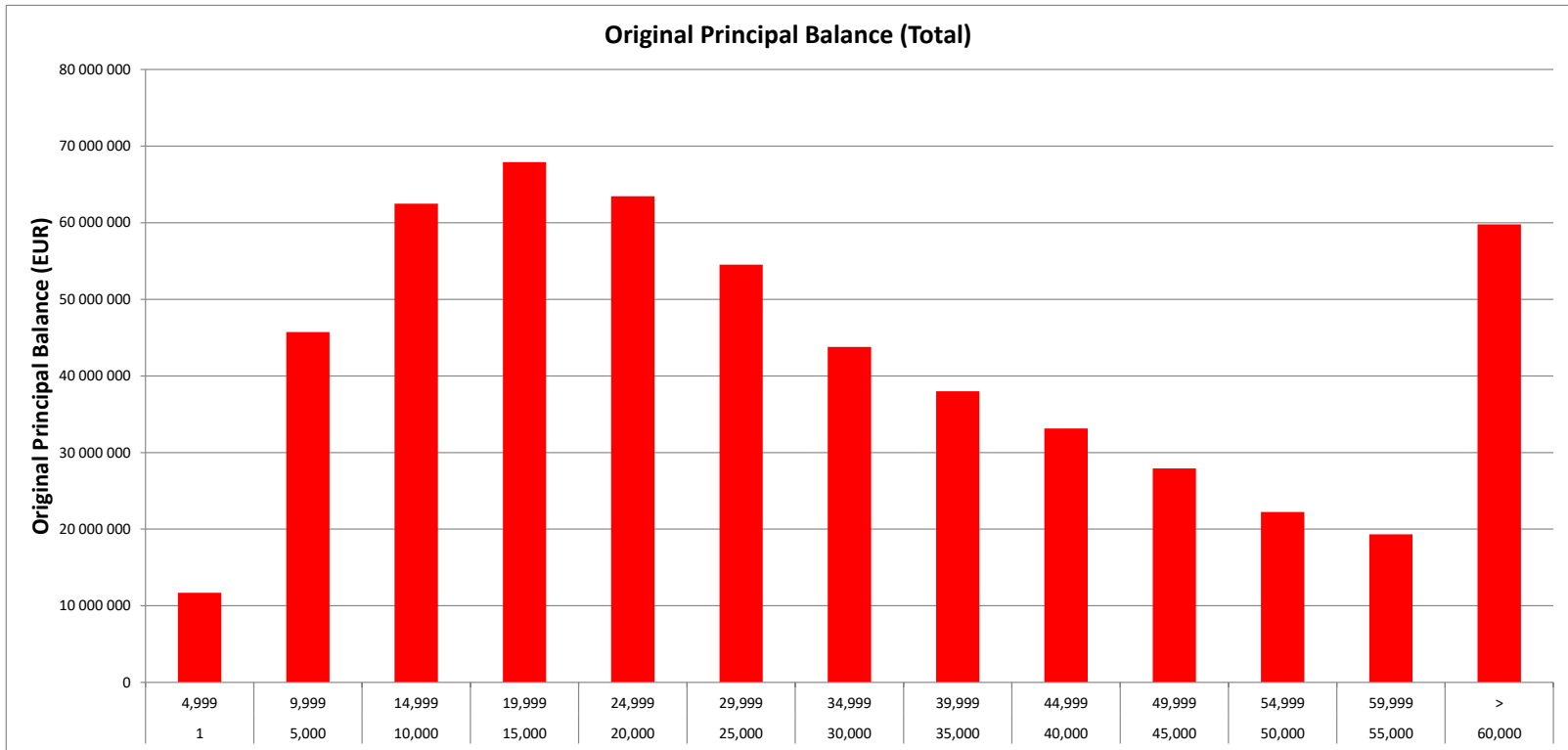
Average amount - all: 19 172

	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

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10.a Outstanding Principal Balance

Reporting Date	27.10.2022				
Payment date	25.10.2022				
Period No	3				
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Interest Period	from	26.09.2022	to	25.10.2022	= 29 days



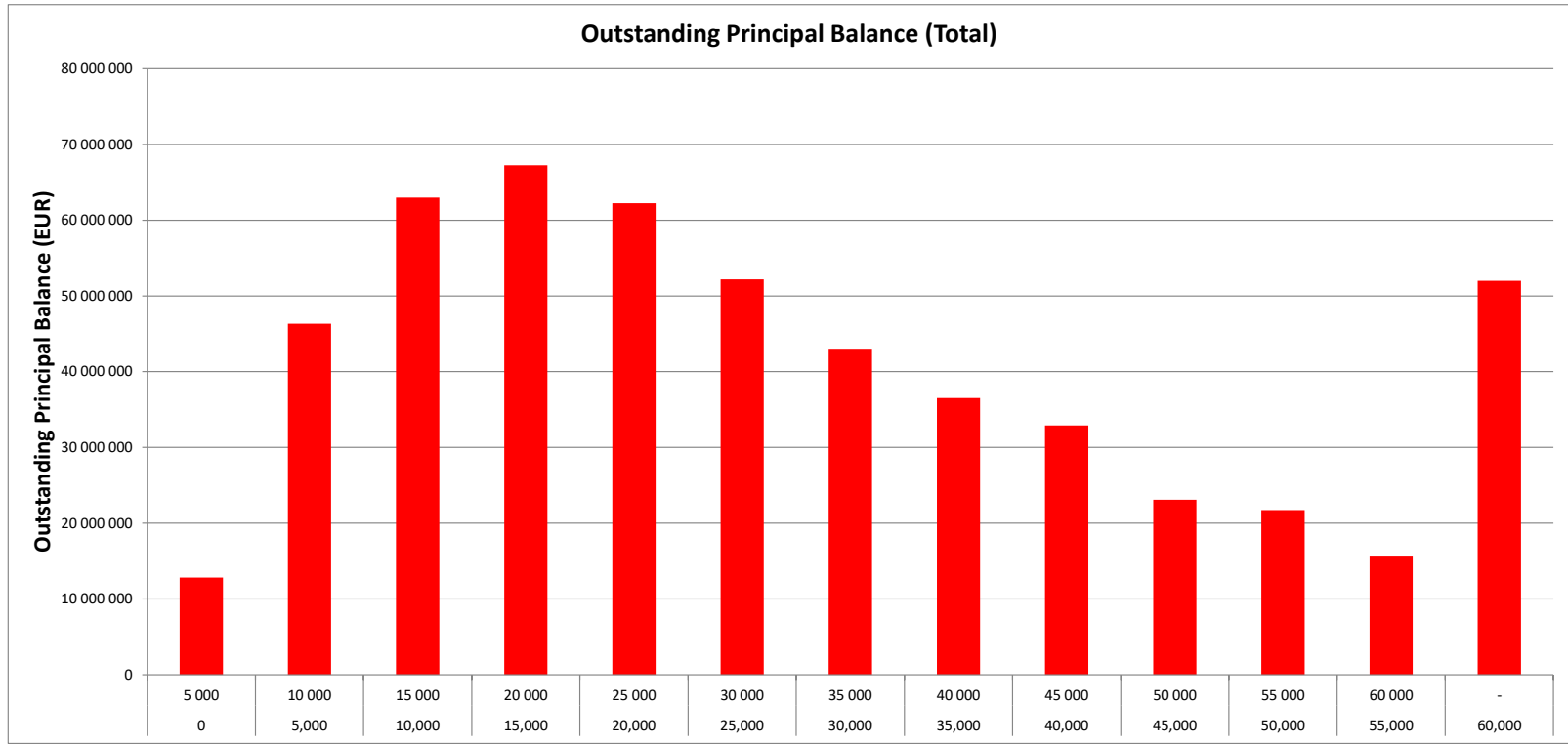
Average amount - all: 18 309

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	4 065	12 833 205	2,43 %	27,2	16,2	
	5 000	10 000	6 244	46 326 091	8,76 %	43,1	13,1	
	10 000	15 000	5 069	62 983 526	11,91 %	50,4	12,1	
	15 000	20 000	3 875	67 238 557	12,72 %	52,9	11,3	
	20 000	25 000	2 784	62 236 190	11,77 %	54,8	10,6	
	25 000	30 000	1 911	52 188 827	9,87 %	55,1	10,4	
	30 000	35 000	1 330	43 034 637	8,14 %	55,4	10,5	
	35 000	40 000	977	36 523 178	6,91 %	55,4	10,6	
	40 000	45 000	775	32 895 522	6,22 %	56,0	10,5	
	45 000	50 000	488	23 101 065	4,37 %	56,7	10,1	
	50 000	55 000	415	21 728 795	4,11 %	58,7	9,5	
	55 000	60 000	275	15 712 398	2,97 %	59,0	9,5	
	60 000	-	674	51 991 615	9,83 %	58,6	9,7	
	Total			28 882	528 793 604	100 %	53,3	11,0

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from 26.09.2022	to 25.10.2022 = 29 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from 26.09.2022	to 25.10.2022 = 29 days

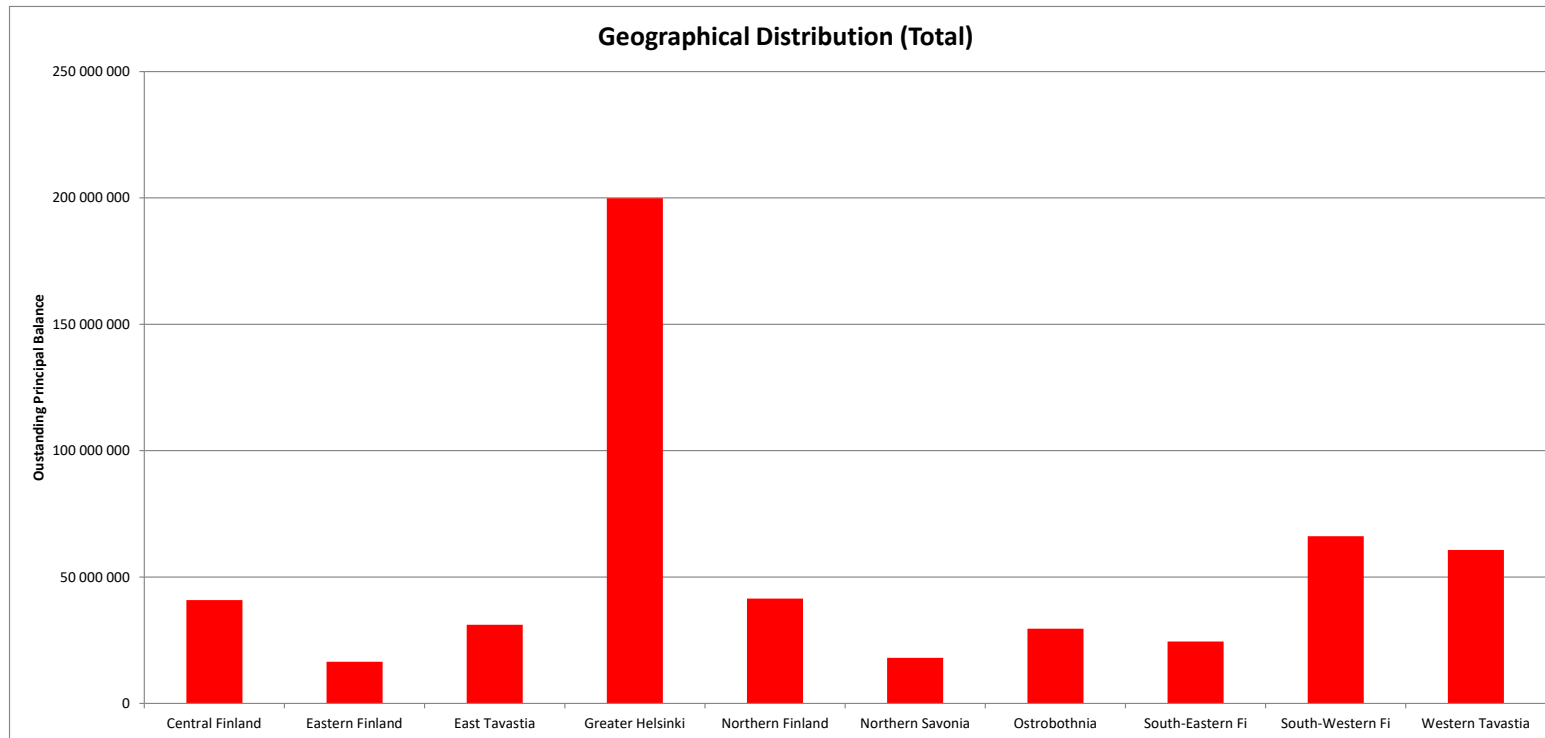


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 377	40 883 474	7,73 %	53,1	11,1	
Eastern Finland	1 001	16 512 371	3,12 %	53,0	10,5	
East Tavastia	1 845	31 113 888	5,88 %	52,5	11,1	
Greater Helsinki	9 675	199 897 272	37,80 %	53,6	11,0	
Northern Finland	2 304	41 468 941	7,84 %	52,8	10,9	
Northern Savonia	1 092	18 017 468	3,41 %	51,9	11,4	
Ostrobothnia	1 798	29 545 431	5,59 %	53,3	10,6	
South-Eastern Fi	1 582	24 481 420	4,63 %	51,9	11,3	
South-Western Fi	3 653	66 181 999	12,52 %	54,0	11,0	
Western Tavastia	3 555	60 691 340	11,48 %	53,0	11,0	
Total	28 882	528 793 604	100 %	53,3	11,0	

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from 26.09.2022	to 25.10.2022 = 29 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from 26.09.2022	to 25.10.2022 = 29 days

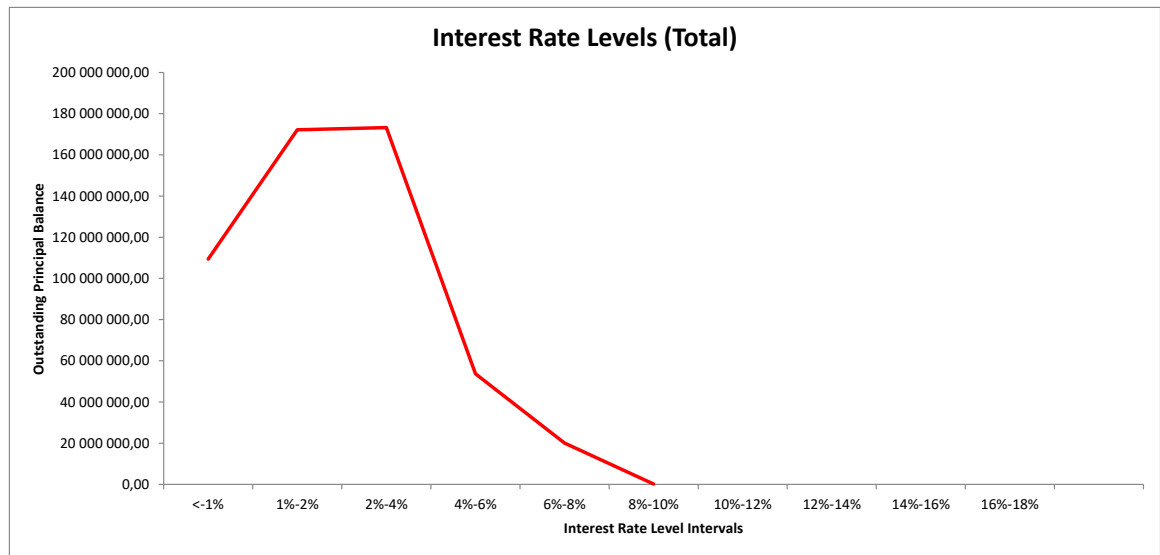


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	5 013	109 407 852	0,01 %	52,3	11,4
	1 %	2 %	6 685	172 192 872	20,68 %	53,5	11,5
	2 %	4 %	10 094	173 246 898	32,56 %	54,1	10,4
	4 %	6 %	4 811	53 691 917	32,76 %	52,3	11,0
	6 %	8 %	2 237	20 086 626	10,15 %	51,4	10,3
	8 %	10 %	42	167 439	3,80 %	41,9	10,1
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	-						
Total			28 882	528 793 604	100 %	53,3	11,0

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.10.2022				
Payment date	25.10.2022				
Period No	3				
Monthly Period	01.09.2022				
Interest Period	from	26.09.2022	to	25.10.2022	= 29 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.a Remaining Terms



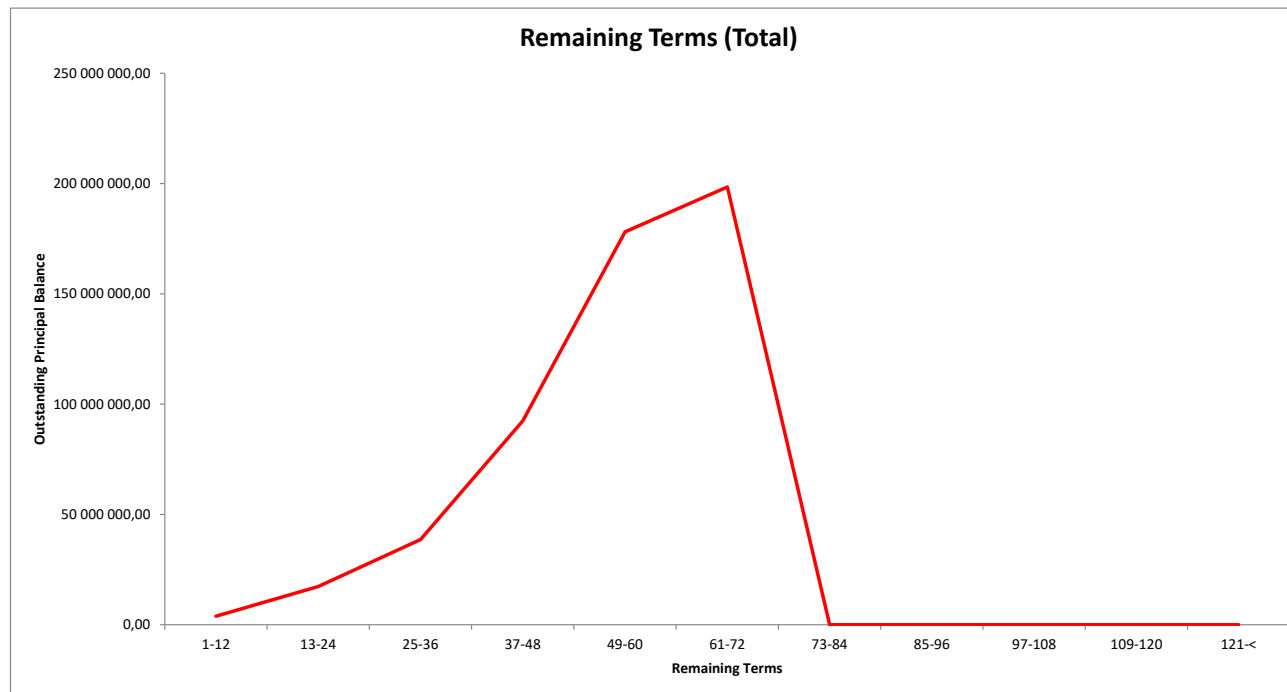
Reporting Date	27.10.2022				
Payment date	25.10.2022				
Period No	3				
Monthly Period	01.09.2022				
Interest Period	from	26.09.2022	to	25.10.2022	= 29 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			6	5 777	0,00 %	0,0	10,9	
	1			12	1 078	3 872 420	0,73 %	8,4	30,3
	13			24	2 394	17 351 898	3,28 %	19,8	23,5
	25			36	3 649	38 636 062	7,31 %	31,1	17,9
	37			48	5 824	92 381 293	17,47 %	43,5	14,3
	49			60	8 571	178 094 505	33,68 %	54,5	10,4
	61			72	7 360	198 451 649	37,53 %	64,8	7,2
	73			84					
	85			96					
	97			108					
	109			120					
	121	-							
Total				28 882	528 793 604	100 %	53,3	11,0	

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27.10.2022				
Payment date	25.10.2022				
Period No	3				
Monthly Period	01.09.2022				
Interest Period	from	26.09.2022	to	25.10.2022	= 29 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.a Seasoning

Reporting Date	27.10.2022				
Payment date	25.10.2022				
Period No	3				
Monthly Period	01.09.2022				
Interest Period	from	26.09.2022	to	25.10.2022	= 29 days

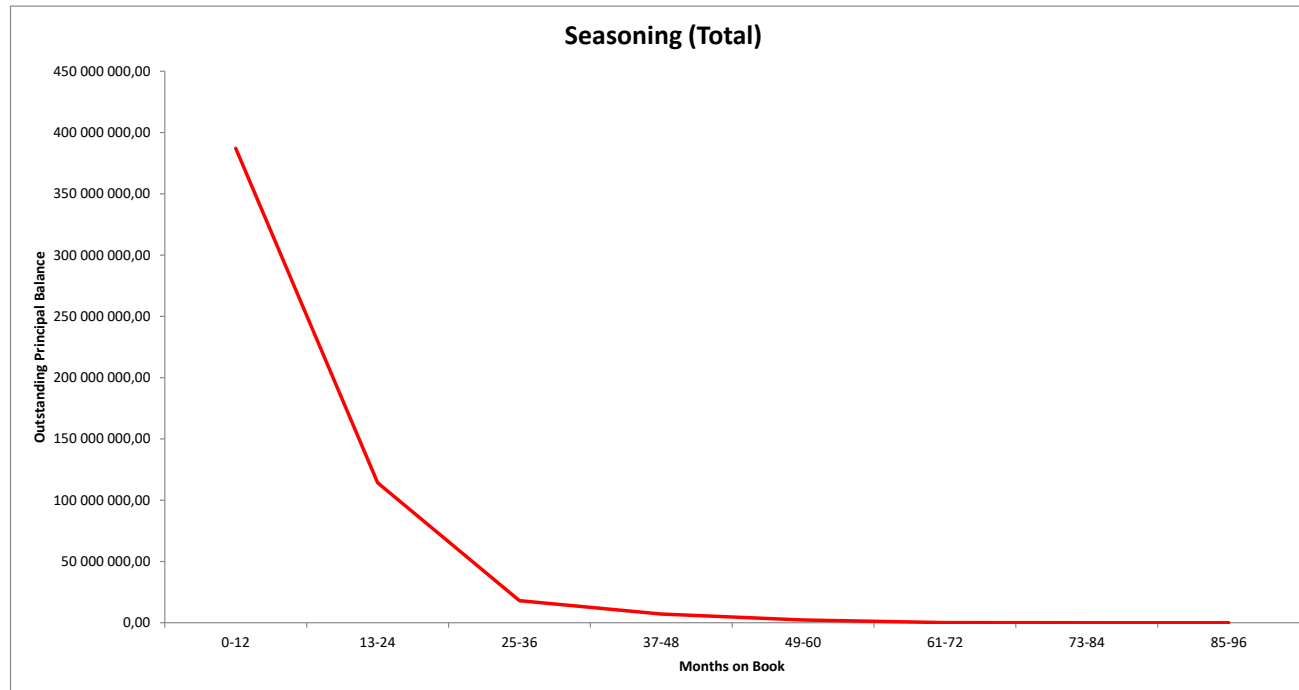


		TOTAL						
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1		12	19 484	387 126 741	73,21 %	56,8	7,7
	13		24	6 949	114 263 785	21,61 %	47,1	16,6
	25		36	1 379	17 996 053	3,40 %	34,4	29,0
	37		48	710	7 135 599	1,35 %	22,3	41,4
	49		60	356	2 224 383	0,42 %	14,3	52,2
	61		72	4	47 043	0,01 %	6,9	64,8
	73		84					
	85		96					
	Total			28 882	528 793 604	100 %	53,3	11,0

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27.10.2022				
Payment date	25.10.2022				
Period No	3				
Monthly Period	01.09.2022				
Interest Period	from	26.09.2022	to	25.10.2022	= 29 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.a Balloon loans



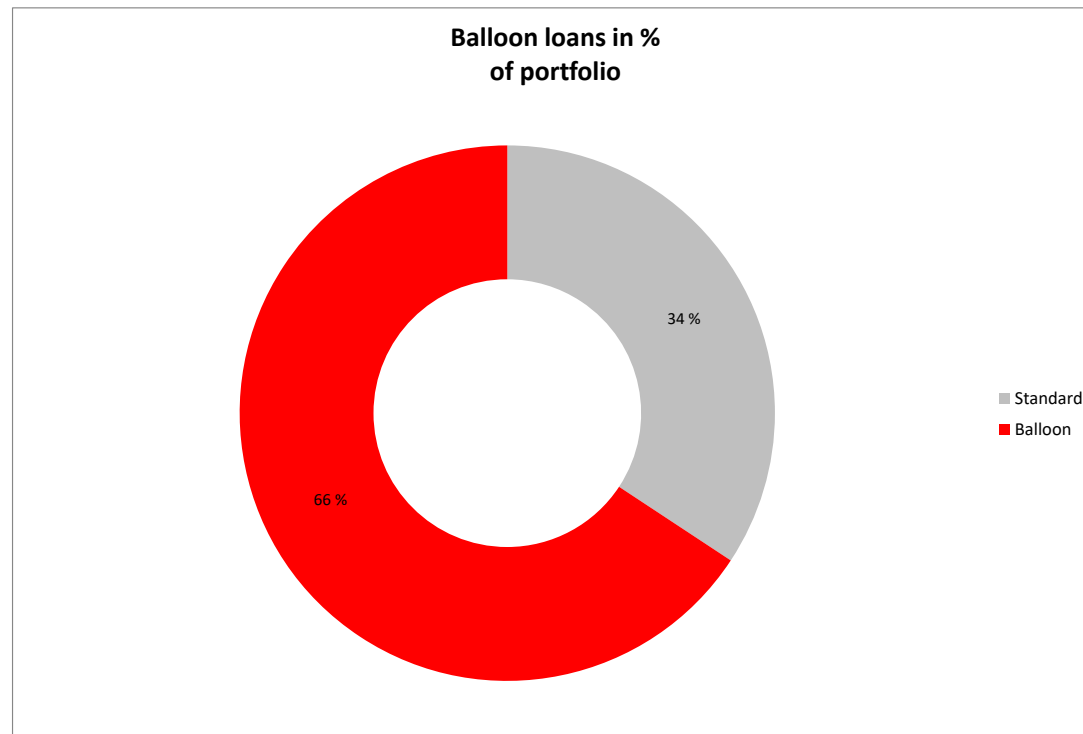
Reporting Date	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from 26.09.2022	to 25.10.2022 = 29 days

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		16 696	181 233 142	34,3 %	7 447	0,0 %	48,7	11,0
Balloon		12 186	347 560 462	65,7 %	131 035 479	37,7 %	55,7	11,0
Total		28 882	528 793 604	100 %	131 042 925	25 %	53,3	11,0

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.b Balloon loans

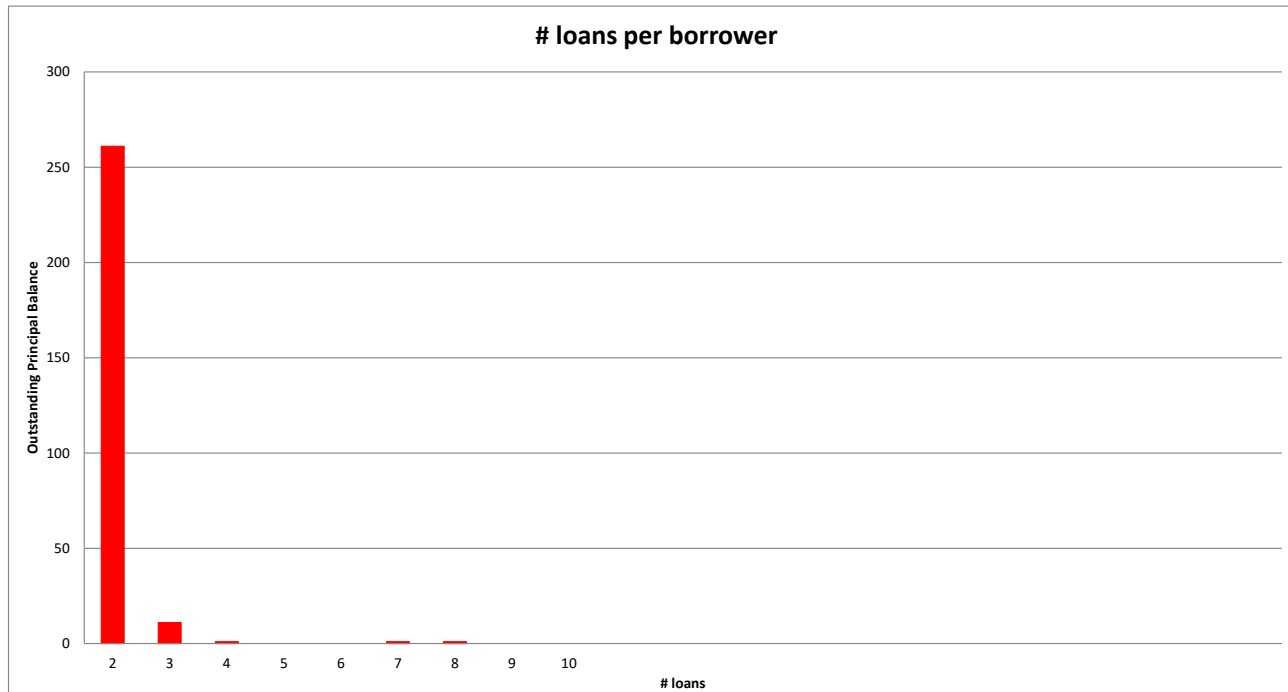
Reporting Date	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from	26.09.2022
	to	25.10.2022
	=	29 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from 26.09.2022	to 25.10.2022 = 29 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from 26.09.2022	to 25.10.2022 = 29 days

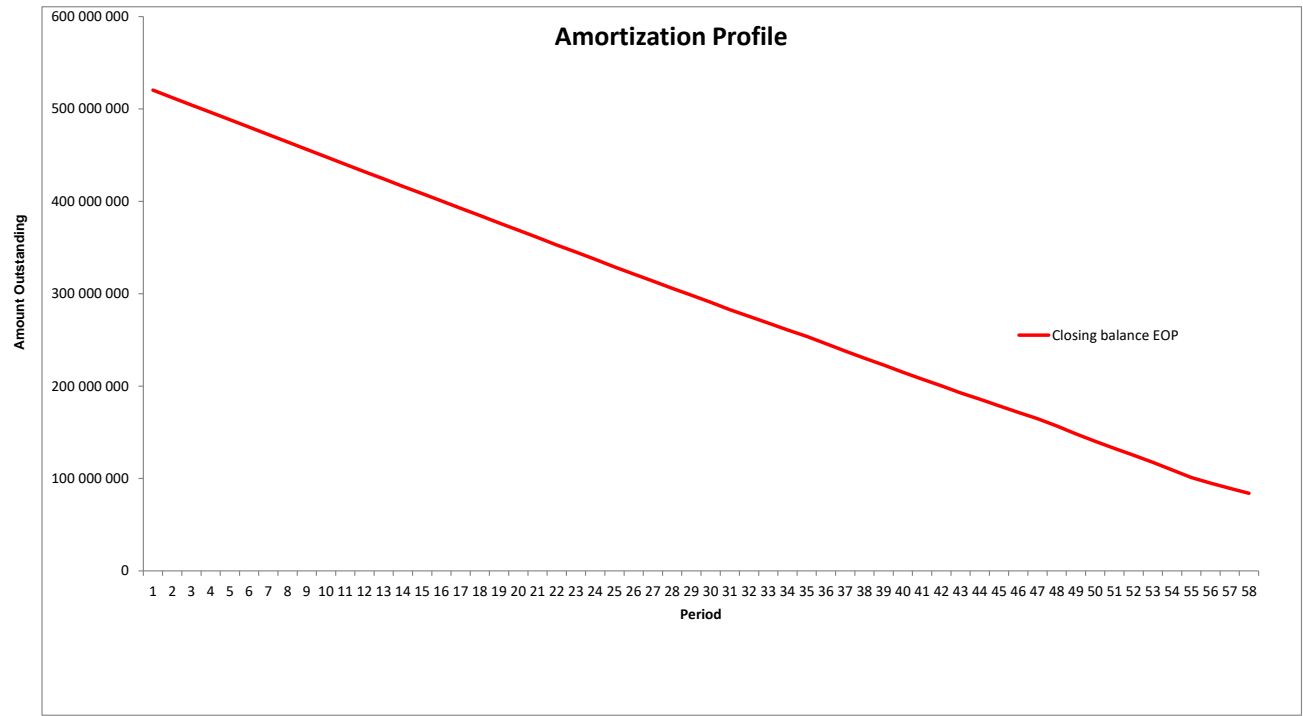
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	528 793 604	520 411 984	8 381 620	1 110 214	2,55 %	98,41 %
2	520 401 085	512 255 476	8 145 609	1 091 068	2,55 %	96,88 %
3	512 255 476	504 318 224	7 937 252	1 072 643	2,54 %	95,38 %
4	504 318 224	496 299 568	8 018 656	1 054 401	2,54 %	93,86 %
5	496 299 568	488 347 252	7 952 316	1 036 772	2,54 %	92,36 %
6	488 347 252	480 391 966	7 955 286	1 019 169	2,53 %	90,86 %
7	480 391 966	472 271 444	8 120 522	1 001 608	2,53 %	89,32 %
8	472 271 444	464 240 333	8 031 111	983 804	2,53 %	87,80 %
9	464 240 333	456 191 202	8 049 131	965 989	2,53 %	86,28 %
10	456 191 202	448 156 478	8 034 724	948 311	2,52 %	84,76 %
11	448 156 478	440 104 861	8 051 617	930 626	2,52 %	83,24 %
12	440 104 861	432 096 303	8 008 557	912 851	2,52 %	81,72 %
13	432 096 303	424 173 184	7 923 120	895 283	2,51 %	80,22 %
14	424 173 184	416 253 652	7 919 532	877 751	2,51 %	78,73 %
15	416 253 652	408 391 121	7 862 531	860 263	2,51 %	77,24 %
16	408 391 121	400 457 496	7 933 625	842 938	2,51 %	75,74 %
17	400 457 496	392 534 748	7 922 747	825 548	2,50 %	74,24 %
18	392 534 748	384 666 944	7 867 804	808 224	2,50 %	72,75 %
19	384 666 944	376 583 636	8 083 308	790 989	2,50 %	71,22 %
20	376 583 636	368 722 488	7 861 147	773 371	2,49 %	69,74 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27.10.2022				
Payment date	25.10.2022				
Period No	3				
Monthly Period	01.09.2022				
Interest Period	from	26.09.2022	to	25.10.2022	= 29 days



SCF RAHOITUSPALVELUT XI DAC
 Monthly Investor Report

18.a Payment Holidays



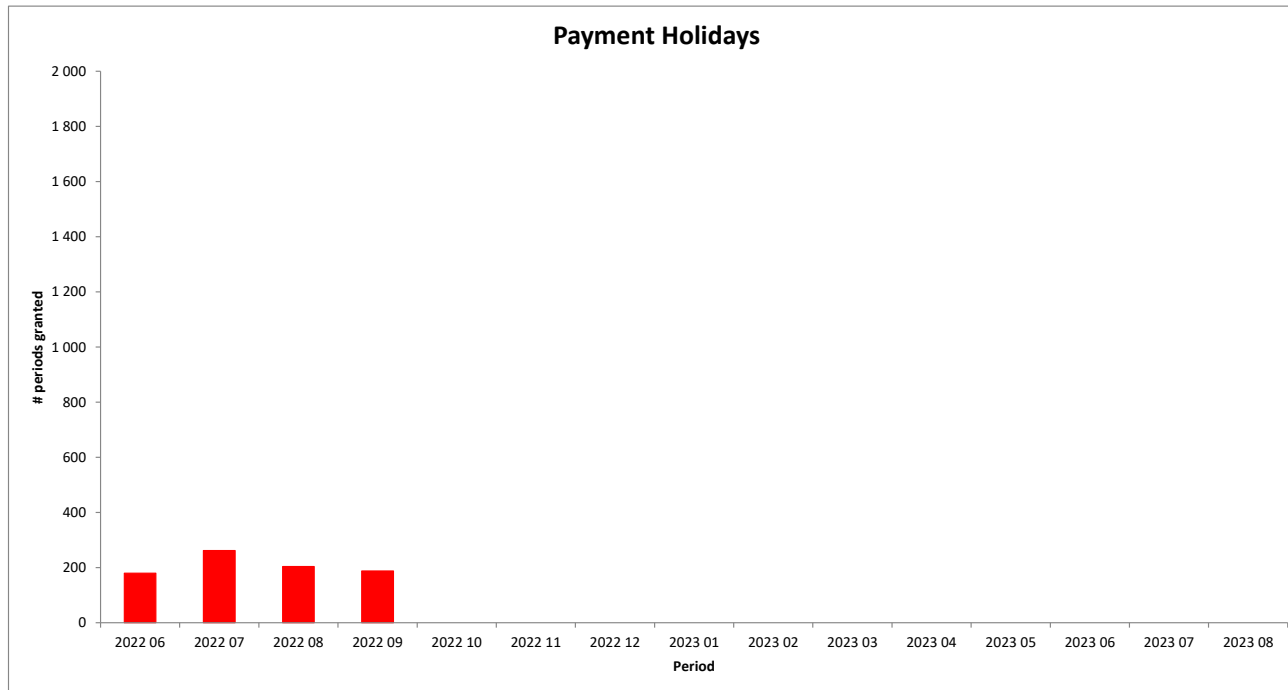
Reporting Date	27.10.2022				
Payment date	25.10.2022				
Period No	3				
Monthly Period	01.09.2022				
Interest Period	from	26.09.2022	to	25.10.2022	= 29 days

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	204	243	64 370	4 135 584	
2022 09	188	234	72 075	3 858 300	
2022 10					
2022 11					
2022 12					
2023 01					
2023 02					
2023 03					
2023 04					
2023 05					
2023 06					
2023 07					
2023 08					
Total:	834	1 059	304 163	17 288 146	

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.10.2022				
Payment date	25.10.2022				
Period No	3				
Monthly Period	01.09.2022				
Interest Period	from	26.09.2022	to	25.10.2022	= 29 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

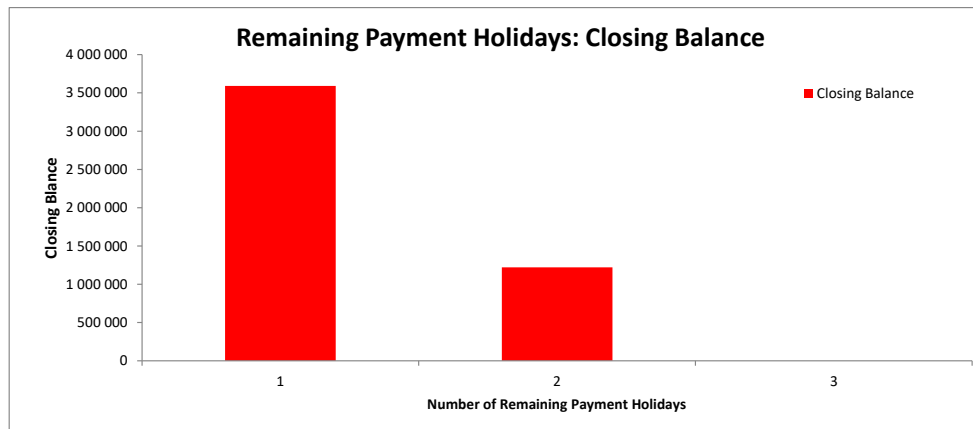
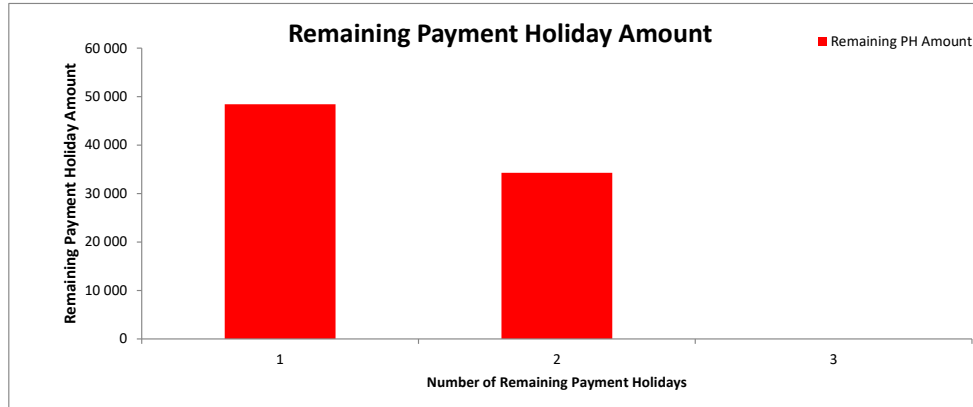


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	181	48 399	3 589 806
	2	46	34 275	1 221 913
	3	0	0	0
	Total	227	82 674	4 811 719

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



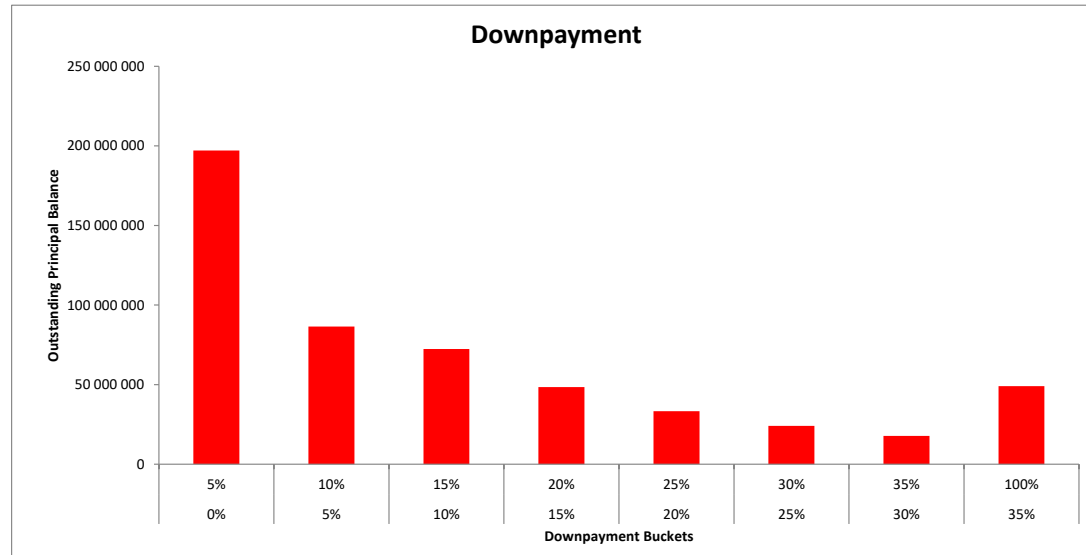
Reporting Date	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from 26.09.2022	to 25.10.2022 = 29 days

		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
		0 %	5 %	10 265	197 057 042	37,27 %	55,6	10,8
	5 %	10 %	3 799	86 535 795	16,36 %	55,6	10,8	
	10 %	15 %	3 591	72 411 306	13,69 %	52,8	11,5	
	15 %	20 %	2 447	48 457 341	9,16 %	52,2	11,3	
	20 %	25 %	1 884	33 323 617	6,30 %	50,8	11,7	
	25 %	30 %	1 394	24 094 279	4,56 %	50,5	11,6	
	30 %	35 %	1 194	17 817 330	3,37 %	49,8	11,0	
	35 %	100 %	4 308	49 096 894	9,28 %	45,9	10,5	
	Total		28 882	528 793 604	100 %	53,3	11,0	

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Monthly Investor Report

19.b Downpayment

Reporting Date	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from	26.09.2022
	to	25.10.2022
		= 29 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	27.10.2022
Payment date	25.10.2022
Period No	3
Monthly Period	01.09.2022
Interest Period	from 26.09.2022 to 25.10.2022 = 29 days

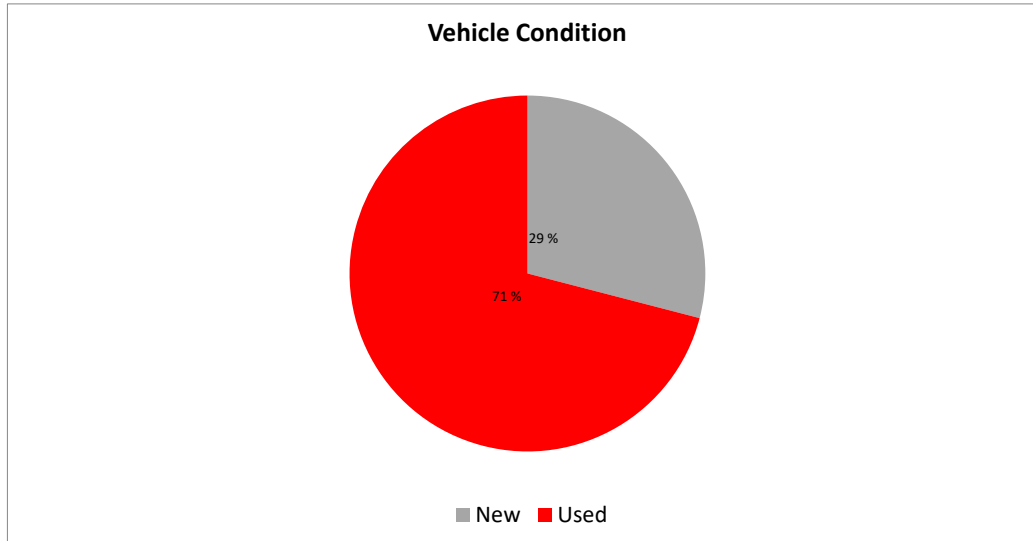
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 587	153 552 799	29,04 %	50,8	11,6
	Used	23 295	375 240 805	70,96 %	54,3	10,8
	Total	28 882	528 793 604	100 %	53,3	11,0

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	27.10.2022
Payment date	25.10.2022
Period No	3
Monthly Period	01.09.2022
Interest Period	from 26.09.2022 to 25.10.2022 = 29 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.a Borrower Type



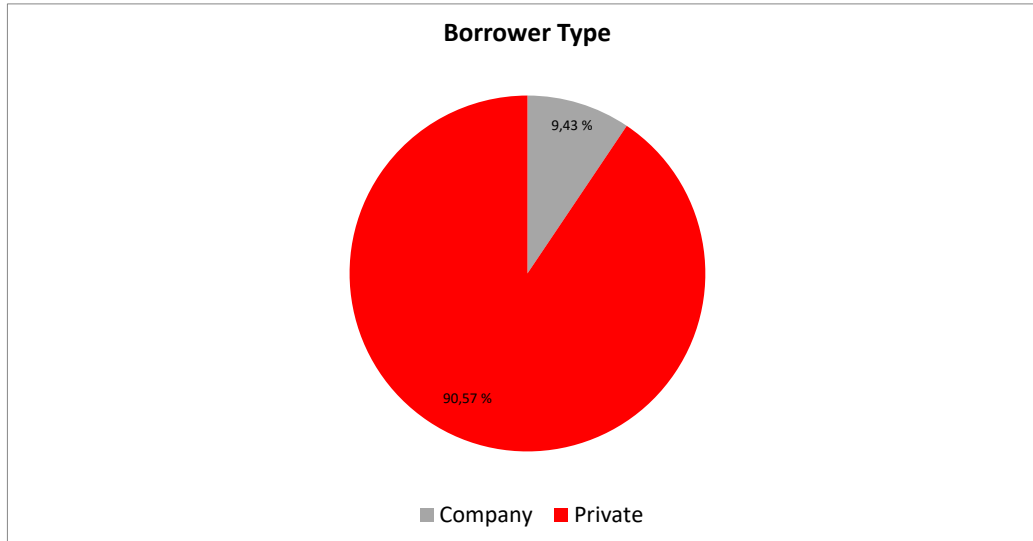
Reporting Date	27.10.2022
Payment date	25.10.2022
Period No	3
Monthly Period	01.09.2022
Interest Period	from 26.09.2022 to 25.10.2022 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 186	49 854 549	9,43 %	44,1	13,4
	Private	26 696	478 939 055	90,57 %	54,2	10,8
	Total	28 882	528 793 604	100 %	53,3	11,0

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date		27.10.2022			
Payment date		25.10.2022			
Period No		3			
Monthly Period		01.09.2022			
Interest Period	from	26.09.2022	to	25.10.2022	= 29 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	27.10.2022				
Payment date	25.10.2022				
Period No	3				
Monthly Period	01.09.2022				
Interest Period	from	26.09.2022	to	25.10.2022	= 29 days

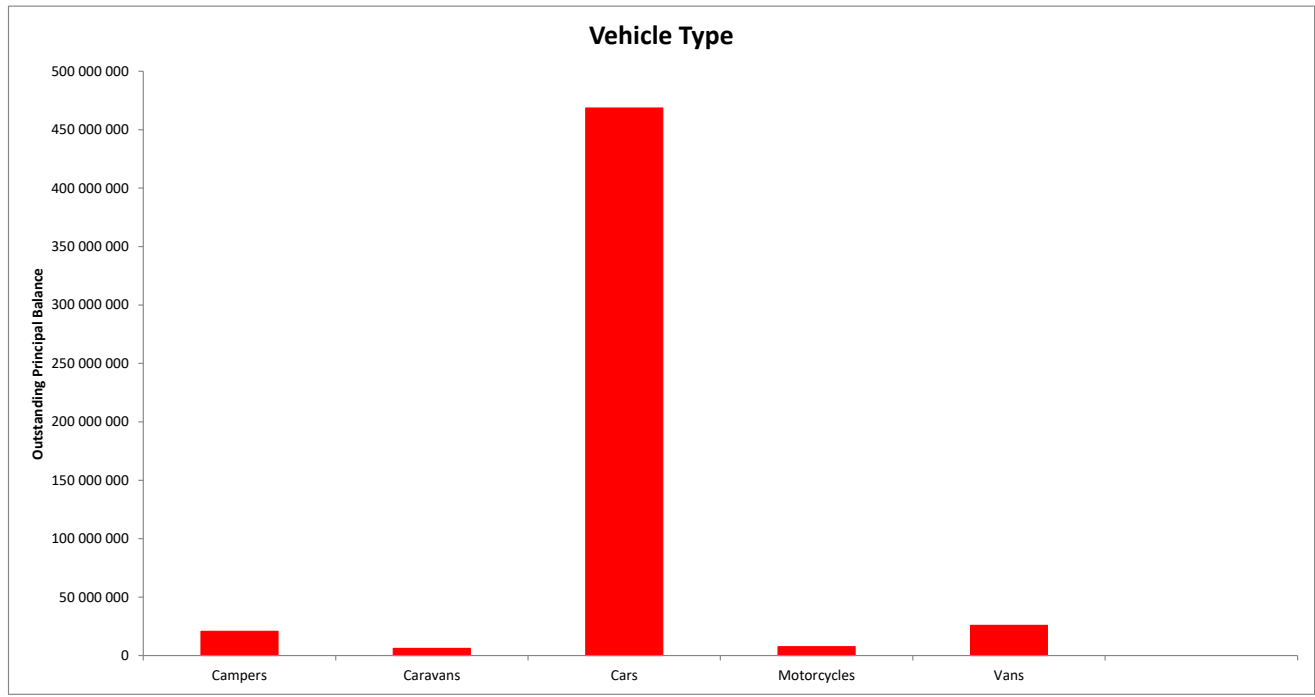


TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	550	20 747 779	3,92 %	56,4	10,7
	Caravans	333	6 124 063	1,16 %	54,0	10,5
	Cars	25 523	468 459 210	88,59 %	53,6	10,9
	Motorcycles	768	7 587 575	1,43 %	47,4	9,3
	Vans	1 708	25 874 977	4,89 %	46,0	13,3
		28 882	528 793 604	100 %	53,3	11,0

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from 26.09.2022	to 25.10.2022 = 29 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	27.10.2022
Payment date	25.10.2022
Period No	3
Monthly Period	01.09.2022
Interest Period	from 26.09.2022 to 25.10.2022 = 29 days

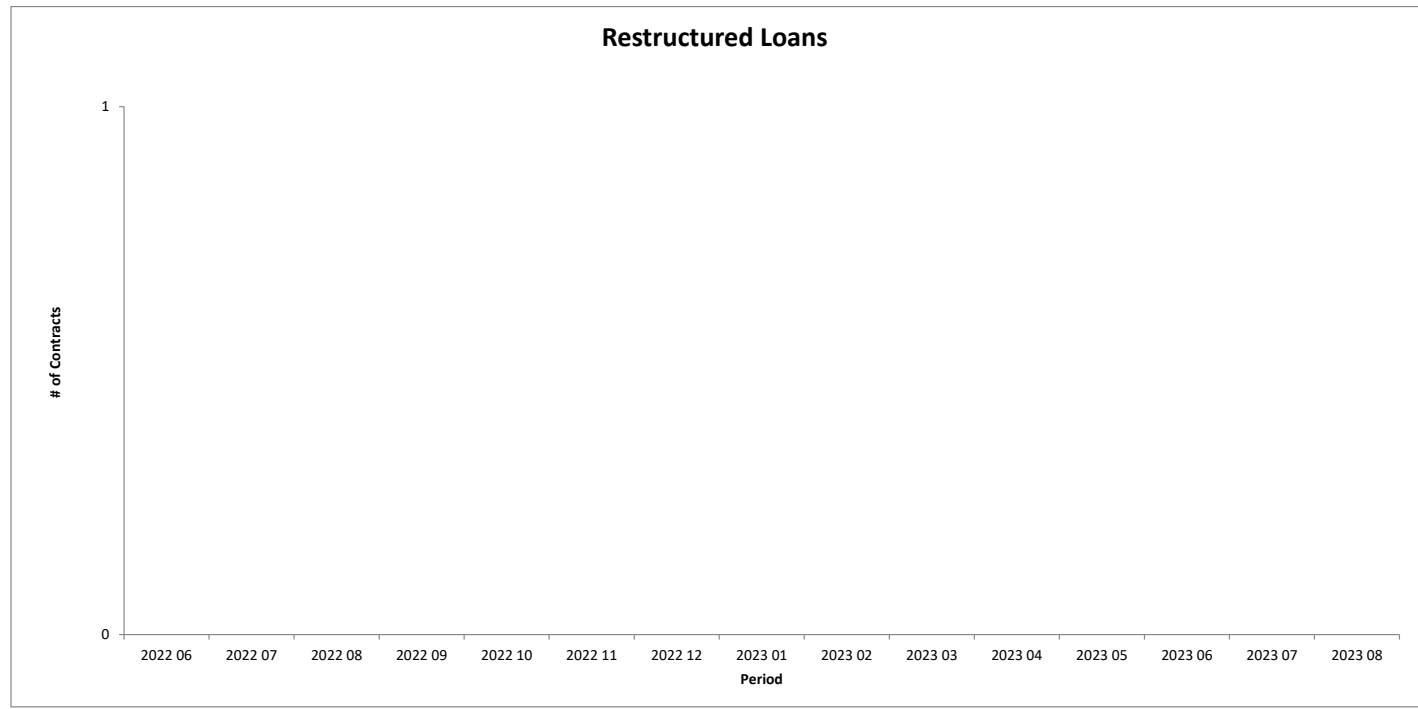
TOTAL		
Period	No	Outstanding balance
2022 06	0	0
2022 07	0	0
2022 08	0	0
2022 09	0	0
2022 10		
2022 11		
2022 12		
2023 01		
2023 02		
2023 03		
2023 04		
2023 05		
2023 06		
2023 07		
2023 08		
	0	0

Restructured

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	27.10.2022				
Payment date	25.10.2022				
Period No	3				
Monthly Period	01.09.2022				
Interest Period	from	26.09.2022	to	25.10.2022	= 29 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

24.a Dynamic Interest rate



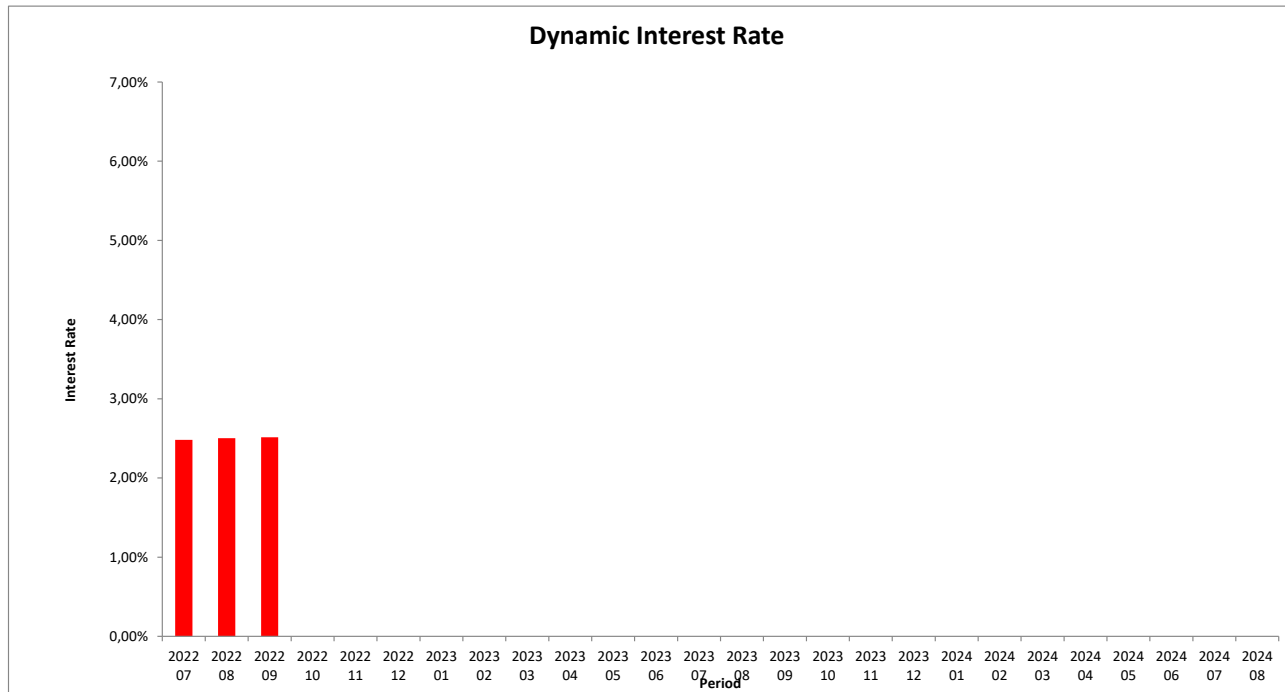
Reporting Date	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	from 01.09.2022	to 25.10.2022 = 29 days
Interest Period	from 26.09.2022	to 25.10.2022 = 29 days

	TOTAL		
	Period	Closing balance	WA Interest rate
Interest rate evolution	2022 07	494 515 066	2,48 %
	2022 08	528 329 251	2,50 %
	2022 09	528 793 604	2,51 %
	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			

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Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	27.10.2022				
Payment date	25.10.2022				
Period No	3				
Monthly Period	01.09.2022				
Interest Period	from	26.09.2022	to	25.10.2022	= 29 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from 26.09.2022	to 25.10.2022 = 29 days

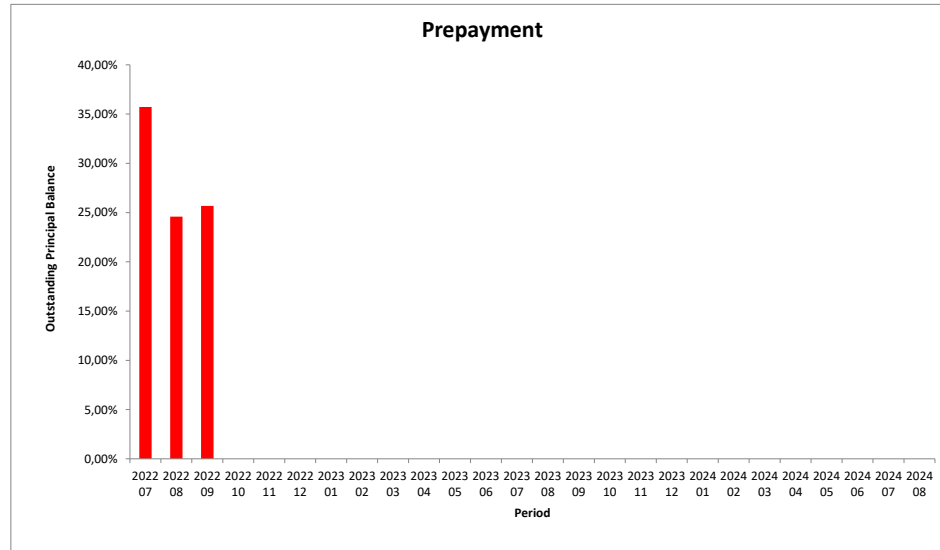
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2022 07	35 112 924	494 515 066	35,72 %
	2022 08	12 281 723	528 329 251	24,59 %
	2022 09	12 915 528	528 793 604	25,68 %
	2022 10			
	2022 11			
	2022 12			
	2023 01			
	2023 02			
	2023 03			
	2023 04			
	2023 05			
	2023 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			

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25.b Dynamic Pre-Payments



Reporting Date	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from	26.09.2022
	to	25.10.2022
	=	29 days



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26. Delinquency



Reporting Date	27.10.2022						
Payment date	25.10.2022						
Period No	3						
Monthly Period	01.09.2022						
Interest Period	from	26.09.2022	to	25.10.2022	=	29 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	528 329 251	27 025	500 131 440	1 338	23 702 415	124	1 992 128	73	1 299 273	42	859 226	15	344 768	-	-	1	2 228	
	9	528 793 604	27 448	504 165 630	1 152	19 768 358	144	2 508 142	53	680 462	42	728 249	30	645 356	13	297 407	-	-	
	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	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from 26.09.2022	to 25.10.2022 = 29 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	2 228	1	101	101	2 127												
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	222 8	1															
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	27.10.2022
Payment date	25.10.2022
Period No	3
Monthly Period	01.09.2022
Interest Period	from 26.09.2022 to 25.10.2022 = 29 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 636 996,55	EUR
Senior Expenses	-	1 826,00	EUR
Servicing Fee	-	229 161,19	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	428 800,54	EUR
Tranche A Loan Interest to Issuer	-	512 153,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	16 627,00	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	-	10 706,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	295 771,00	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	-	141 951,82	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	+	1 713 149,69	EUR
Senior Expenses	-	1 826,00	EUR
Issuer swap interest to swap counterparty	-	428 800,54	EUR
Interest Class A Notes	-	512 153,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	16 627,00	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	-	10 706,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	295 771,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	447 266,15	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	27.10.2022
Payment date	25.10.2022
Period No	3
Monthly Period	01.09.2022
Interest Period	from 26.09.2022 to 25.10.2022 = 29 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	21 206 396,04	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		21 193 232,65	EUR
Balance to be Credited to the Reinvestment Principal Ledger		13 163,39	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	27.10.2022	
Payment date	25.10.2022	
Period No	3	
Monthly Period	01.09.2022	
Interest Period	from 26.09.2022	to 25.10.2022 = 29 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	1 826,00				
Interest accrued for the Period	EUR	835 257,00	512 153,00	16 627,00	10 706,00	295 771,00
Cumulative Interest accrued	EUR	2 530 722,00	1 066 324,00	59 353,00	44 765,00	1 360 280,00
Interest Payments	EUR	835 257,00	512 153,00	16 627,00	10 706,00	295 771,00
Cumulative Interest Payments	EUR	2 530 722,00	1 066 324,00	59 353,00	44 765,00	1 360 280,00
Interest accrued on Subordinated Loan for the Period	EUR	985,00				
Cumulative Interest accrued on Subordinated Loan	EUR	11 596,00				
Interest Payments on Subordinated Loan	EUR	985,00				
Cumulative Interest Payments on Subordinated Loan	EUR	11 596,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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Reporting Date	27.10.2022				
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Monthly Period	01.09.2022				
Interest Period	from 26.09.2022	to 25.10.2022	=	29 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	549 900 952
Interest Period Start	26.09.2022
Interest Period End	25.10.2022
Interest Days	29
Settlement Date	25.10.2022
Party A Floating Interest Rate	0,680 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 301 223,52
Party B Fixed Rate	0,9680 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 428 800,54

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31. Contact Details



Santander Consumer Bank AS

Financial Markets

Morten Christopher Freberg Holme
Kjetil Amundstad
Anders Bruun-Olsen

+47 92 82 38 33
+47 48 17 10 04
+47 21 08 37 70

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

Risk

Isak Nygaardsmoen Riksheim
Kyrre Skram
Olav Furuseth

+47 40 62 65 84
+ 47 90 80 28 86
+47 91 15 20 08

isak.nygaardsmoen.riksheim@santanderconsumer.no
kyrre.skram@santanderconsumer.no
olav.furuseth@santanderconsumer.no

Reporting Date	27.10.2022						
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