SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		29.04.2025				
Payment date		25.04.2025		Following payment dates:	27.05.2025	
Period No		33			25.06.2025	
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days
Cut-Off date		31.03.2025				

Santander Consumer Bank

Index

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

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

1. Portfolio Information

Reporting Date		29.04.2025			
Payment date		25.04.2025			
Period No		33			
Monthly Period		01.03.2025			
Interest Period	from	25.03.2025	to	25.04.2025 =	31 days

Outstanding receivables	Current Period Aggregated Outstanding Principal Amount	
Opening balance prior to replenishment	**171 856 443.11**	**EUR**
Scheduled Loan Principal Repayments (+MC)	3 871 088.62	EUR
Prepayments	4 611 870.16	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**8 482 958.78**	**EUR**
New Defaulted Auto Loans amt in Period	359 585.18	EUR
Closing balance prior to replenishment	**163 013 899.15**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**163 013 899.15**	**EUR**
Principal Recoveries on loans in default	195 349.11	EUR

Total revenue collections

Total Revenue Received in Period	**542 176.15**	**EUR**

Loans

At beginning of period	12 841	Loans
Replenished contracts	-	Loans
Paid in Full	486	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	24	Loans
At end of period (pre replenishment)	**12 331**	**Loans**

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		33					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	748 602.35	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	821.91	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from imimmediately succeeding Payment Date in accordance with P Redem PoP item (	-	EUR
Total Amount for Purchaser Available Revenue Receipts	**749 424.26**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	679 237.72	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	351 322.31	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	8 534.18	EUR
g. Liquidity Reserve Excess Amount	45 294.97	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**1 084 389.18**	**EUR**

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

3. Amount Due for Distribution - Redemption Receipts

Purchaser Available Redemption Receipts

	Current Period	
a. Collections: Principal payments, Deemed Collection	8 482 958.78	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	**8 482 958.78**	**EUR**

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	8 482 958.78	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	341 669.29	EUR
Total Amount for Issuer Available Redemtion Receipts	**8 824 628.07**	**EUR**

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

4. Reserve Accounts

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		33					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days

Note Balance

Beginning of Period		171 856 443.10	EUR
End of Period		163 031 815.03	EUR

Liquidity Balance

Beginning of Period	0.5 %	929 576.76	EUR
Cash Outflow		43 217.64	EUR
Cash Inflow		-	EUR
End of Period	0.5 % *	886 359.12	EUR
Required Reserve Amount	0.5 % *	886 359.12	EUR

Expenses Advance

Beginning of Period	1 086 935.98	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	1 086 935.98	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 XI DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

* The percentage displayed in the report express the required reserve amount divided by the balance of all outstanding notes

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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SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

5a. Performance Data

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		33					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days

Santander Consumer Bank

Asset Balance

Opening balance prior to replenishment	171 856 443.11	EUR
Closing balance prior to replenishment	163 013 899.15	EUR
Closing Balance post replenishment	163 013 899.15	EUR

Portfolio Performance:	**EUR**	**%**	**# loans**
Performing Receivables:			
Current	151 600 401.18	93.00 %	11 453
1-29 days past due	8 536 188.29	5.24 %	668
Delinquent Receivables:			
30-59 days past due	847 906.62	0.52 %	77
60-89 days past due	682 984.96	0.42 %	51
90-119 days past due	541 478.51	0.33 %	30
120-149 days past due	388 714.80	0.24 %	21
150-179 days past due	416 224.79	0.26 %	31
Total Performing and Delinquent	**163 013 899**	**100.00 %**	**12 331**
Current Period Defaults	359 585.18		24
Cumulative Defaults	15 283 881.95		936
Current Period Principal Recoveries	195 349.11		
Cumulative Principal Recoveries	8 139 180.79		

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

		NO
[A] Cumulative Net Loss Ratio, Payment Date	1.30 %	
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.27 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.28 %	
or [A] + [B] - [C] / [D] < 10%	**30.94 %**	
[A] Aggregate Outstanding Asset Principal Amount	163 013 899.15	
[B] Aggregate principal balance of Defaulted Contracts	15 283 881.95	
[C] Recoveries received on such Defaulted Contracts	8 139 180.79	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	549 978 065.79	
or AVERAGE [[A], [B], [C]] > 5%	**NO**	
[A] Delinquency Ratio, Payment Date	1.77 %	
[B] Delinquency Ratio, preceding Payment Date	1.91 %	
[C] Delinquency Ratio, second preceding Payment Date	1.88 %	
or Servicer Termination Event	**NO**	
or Hedge Counterparty Downgrade Event	**NO**	

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

	16.51 %	**YES**
[A] [1] + [2] +[3]	28 378 336.73	
Class B Principal Amount [1]	4 248 412.81	
Class C Principal Amount [2]	1 593 154.80	
Class D Principal Amount [3]	22 536 769.12	
[B] Aggregated Outstanding Note Principal Amount	171 856 443.10	

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

[A] An Issuer Event of Default	**NO**
[B] A Servicer Termination Event	**NO**
[C] A change of control with respect to the Seller	**NO**
[D] the Seller becomes subject to Insolvency Proceedings	**NO**
[E] the Deliquency Ratio Rolling Average exceeds 3 per cent	**NO**
[F] the Cumulative Net Loss Ratio exceeds 0.5 per cent	**YES**
[G] on any Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts	**YES**
[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**

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

5b. Concentration limits

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

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

Weighted average interest rate (min 2.35%)	2.32 %
Weighted average months to maturity (max 56%)	28.7*
Used Vehicles (max 74%)	64.87 %
Balloon Loans (max 63,5%)	77.34 %
Corporate Borrowers (max 10%)	6.59 %
IRB (min 95%)	95,54 %**

** Bucket-based as found in IR*
*** As of last pool replenishment*

Top-10 Exposures:	Balance	# Loans	Portion
	198 160.96	1	0.12 %
	155 040.10	1	0.10 %
	137 585.07	1	0.08 %
	110 837.64	1	0.07 %
	107 149.27	1	0.07 %
	105 216.91	1	0.06 %
	100 901.83	1	0.06 %
	96 319.44	1	0.06 %
	95 451.16	2	0.06 %
	93 047.78	1	0.06 %
	Total		**0.74 %**

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

6. Note Principal

Reporting Date		29.04.2025			
Payment date		25.04.2025			
Period No		33			
Monthly Period		01.03.2025			
Interest Period	from	25.03.2025	to	25.04.2025 =	31 days

	Class A	Class B	Class C	Class D	
Note Principal					
Beginning of Period	143 478 106.37	4 248 412.81	1 593 154.80	22 536 769.12	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	7 368 201.68	218 173.79	81 815.17	1 156 437.43	EUR
End of Period	136 109 904.68	4 030 239.02	1 511 339.63	21 380 331.69	EUR
Principal Deficiency Sub-Ledger					
Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	359 585.18	EUR
Credit PDL	-	-	-	341 669.29	EUR
End of Period	-	-	-	17 915.89	EUR
Net Note Principal					
Beginning of Period	143 478 106.37	4 248 412.81	1 593 154.80	22 536 769.12	EUR
End of Period	136 109 904.68	4 030 239.02	1 511 339.63	21 362 415.81	EUR

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SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date		29.04.2025			
Payment date		25.04.2025			
Period No		33			
Monthly Period		01.03.2025			
Interest Period	from	25.03.2025	to	25.04.2025 =	31 days

1. Note Balance

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/S&P)		AAA (sf) / AAA (sf)	AA+(sf) / AAA (sf)	BBB (sf) / AA (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	171 856 443.10	143 478 106.37	4 248 412.81	1 593 154.80	22 536 769.12
Available Distribution Amount	8 824 628.07				
Amortisation	7 668 190.65				
Redemption per Class	8 824 628.07	7 368 201.68	218 173.79	81 815.17	1 156 437.43
Redemption per Note		1 483.43	2 727.17	2 727.17	2 733.89
Outstanding Closing Balance		136 109 904.68	4 030 239.02	1 511 339.63	21 380 331.69
Net Outstanding Closing Balance	163 031 815.03	136 109 904.68	4 030 239.02	1 511 339.63	21 380 331.69
Current Tranching	100 %	83.49 %	2.47 %	0.93 %	13.11 %
Current Pool Factor		0.27	0.50	0.50	0.51

2. Payments to Investors per Note

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		31	31	31	31
Principal Outstanding per Note Beginning of Period		28 886.27	53 105.16	53 105.16	53 278.41
>Principal Repayment per note		1 483.43	2 727.17	2 727.17	2 733.89
Principal Outstanding per Note End of Period		27 402.84	50 377.99	50 377.99	50 544.52
>Interest accrued for the period		73.98	195.45	280.05	475.94
Interest Payment	592 801.40	367 439.46	15 635.81	8 401.41	201 324.71
Interest Payment per Note		73.98	195.45	280.05	475.94

3. Credit Enhancements

3. Credit Enhancements	Class A	Class B	Class C	Class D
Initial total CE (Subordination)	9.69 %	8.24 %	7.69 %	0.00 %
Initial total CE (Subordination, incl. Liquitidy Reserve)	10.24 %	8.79 %	7.69 %	0.00 %
Current CE (Subordination incl. Excess Spread)	16.51 %	14.04 %	13.11 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	17.06 %	14.58 %	13.11 %	0.00 %
Current CE (Subordination)	16.51 %	14.04 %	13.11 %	0.00 %
Current CE (Subordination, incl. Liquitidy Reserve)	17.06 %	14.58 %	13.11 %	0.00 %

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SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	29.04.2025
Payment date	25.04.2025
Period No	33
Monthly Period	01.03.2025
Interest Period :	25.03.2025 to 25.04.2025 = 31 days

Santander Consumer Bank

Rating Triggers

			Short Term				Long Term					
			Fitch		S&P		Fitch		S&P			
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCF Rahoituspalvelut XI DAC			No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F1	N/A	A-1	BBB-	A	BBB-	A	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.
Hedge Counterparty	Banco Santander, S.A.	Fitch First Trigger Required Rating	F1	F1	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 with 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 Trigger Required Rating	F3	F1	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	A-1	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	A-1	N/A	N/A	BBB-	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.

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

9.a Original Portfolio Principal Balance

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		33					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days

Average amount - all:	19 172

Original balance

TOTAL						
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
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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SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

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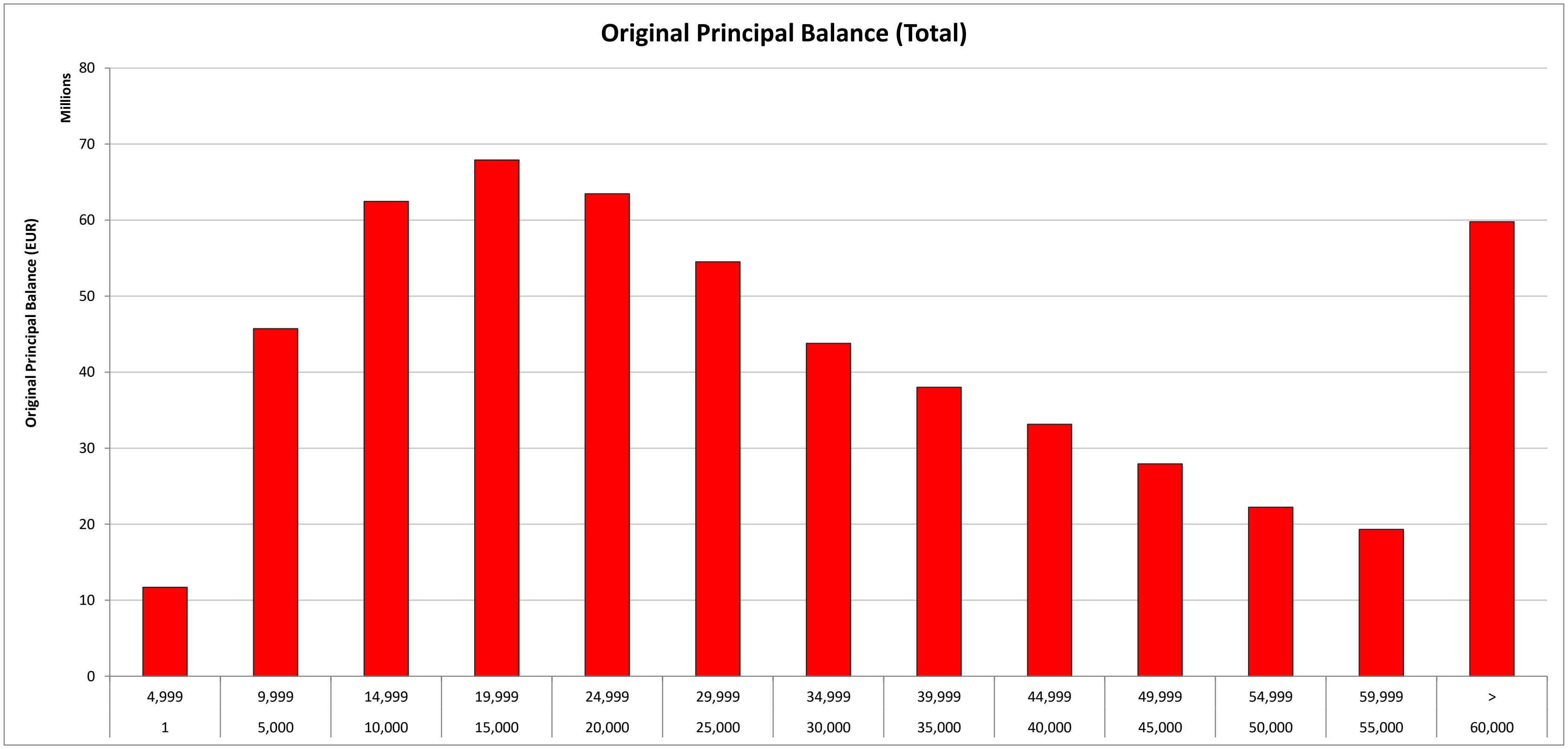
9.b Original Principal Balance Graph



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SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Average amount - all: 13 220

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	3 416	9 522 825	5.84 %	18.8	41.0
5 000	10 000	3 009	22 092 891	13.55 %	26.2	39.7
10 000	15 000	2 000	24 618 432	15.10 %	27.0	39.3
15 000	20 000	1 325	22 944 150	14.07 %	28.1	38.8
20 000	25 000	829	18 464 069	11.33 %	29.0	38.5
25 000	30 000	559	15 300 949	9.39 %	29.7	38.4
30 000	35 000	366	11 839 579	7.26 %	31.5	38.6
35 000	40 000	286	10 690 293	6.56 %	32.1	38.3
40 000	45 000	231	9 778 920	6.00 %	32.6	38.3
45 000	50 000	125	5 889 215	3.61 %	34.6	37.0
50 000	55 000	63	3 285 938	2.02 %	33.4	38.5
55 000	60 000	40	2 304 289	1.41 %	32.3	37.6
60 000	-	82	6 282 351	3.85 %	31.2	38.9
Total		12 331	163 013 899	100 %	28.7	38.9

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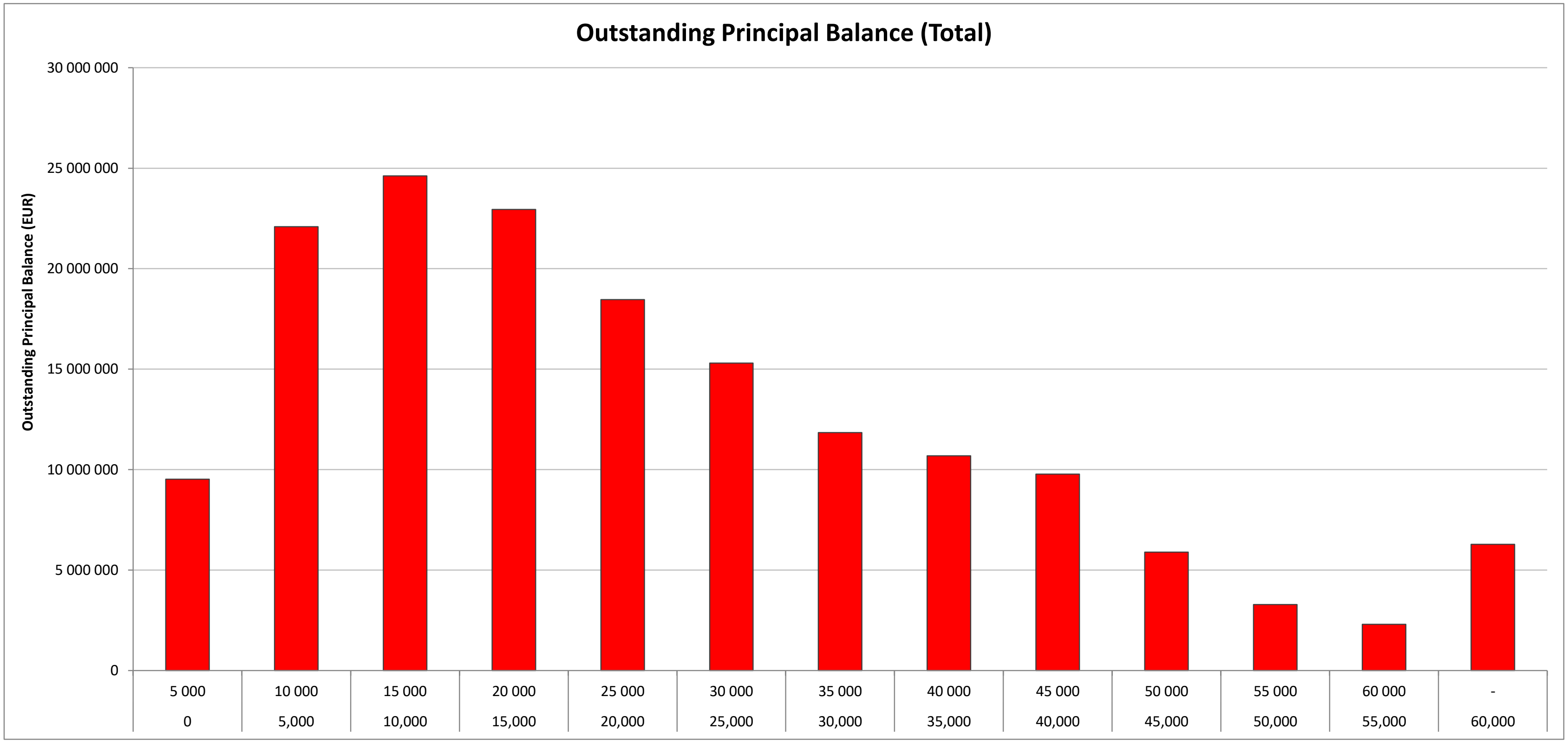
SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		33					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days



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Monthly Investor Report

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		33					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days

11.a Geographical Distribution

Santander Consumer Bank

Geographic distribution	TOTAL					
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
	Central Finland	1 001	11 738 389	7.20 %	28.3	38.9
	Eastern Finland	412	4 608 038	2.83 %	28.8	38.7
	East Tavastia	819	10 185 452	6.25 %	27.5	39.1
	Greater Helsinki	4 008	61 637 591	37.81 %	29.2	38.9
	Northern Finland	1 039	13 502 627	8.28 %	28.7	38.7
	Northern Savonia	491	5 903 244	3.62 %	27.9	39.3
	Ostrobothnia	814	9 496 709	5.83 %	28.8	38.6
	South-Eastern Fi	681	7 307 301	4.48 %	28.3	38.9
	South-Western Fi	1 601	20 566 582	12.62 %	28.9	38.9
	Western Tavastia	1 465	18 067 966	11.08 %	28.0	39.0
	Total	12 331	163 013 899	100 %	28.7	38.9

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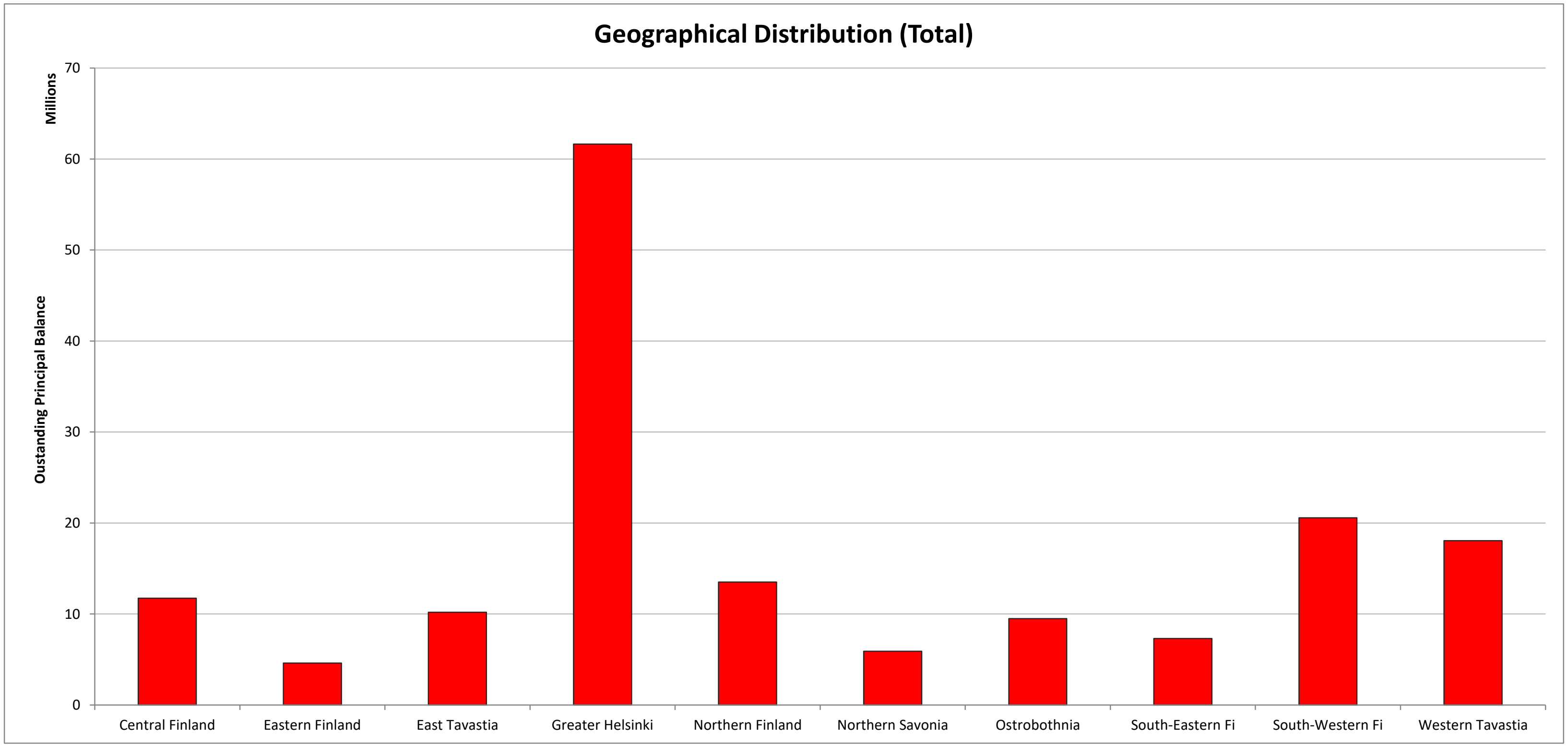
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



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Monthly Investor Report

12.a Interest Rate

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Santander Consumer Bank

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	2 552	37 228 743	22.84 %	26.4	39.4
1 %	2 %	2 984	56 116 574	34.42 %	28.5	39.4
2 %	4 %	4 197	51 952 277	31.87 %	30.3	38.2
4 %	6 %	1 798	13 141 319	8.06 %	29.5	38.4
6 %	8 %	790	4 548 367	2.79 %	29.6	37.7
8 %	10 %	10	26 619	0.02 %	29.3	38.1
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
18 %	-					
Total		12 331	163 013 899	100 %	28.7	38.9

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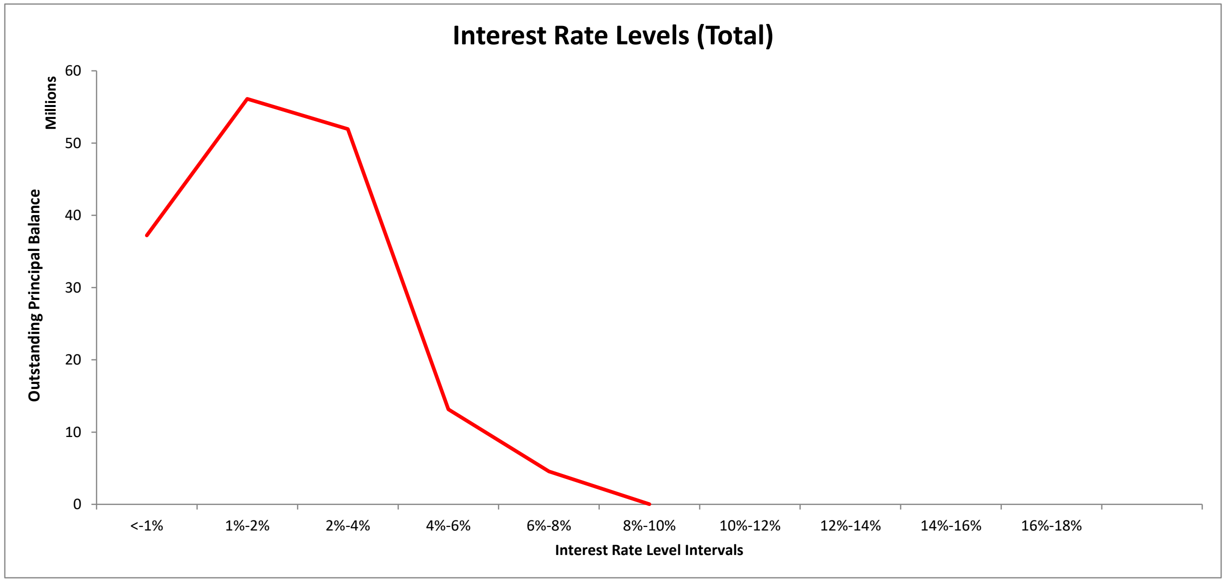
Monthly Investor Report

12.b Interest Rate

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		33					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days



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Monthly Investor Report

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

13.a Remaining Terms

Santander Consumer Bank

Months to maturity

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	31	57 216	0.04 %	0.0	48.1
1	12	1 936	10 806 376	6.63 %	8.3	45.8
13	24	4 059	42 183 449	25.88 %	19.9	41.1
25	36	4 675	76 954 373	47.21 %	31.8	38.8
37	48	1 628	32 990 990	20.24 %	39.5	34.1
49	60	1	3 968	0.00 %	55.0	36.0
61	72	1	17 528	0.01 %	61.0	41.0
73	84					
85	96					
97	108					
109	120					
121	-					
Total		12 331	163 013 899	100 %	28.7	38.9

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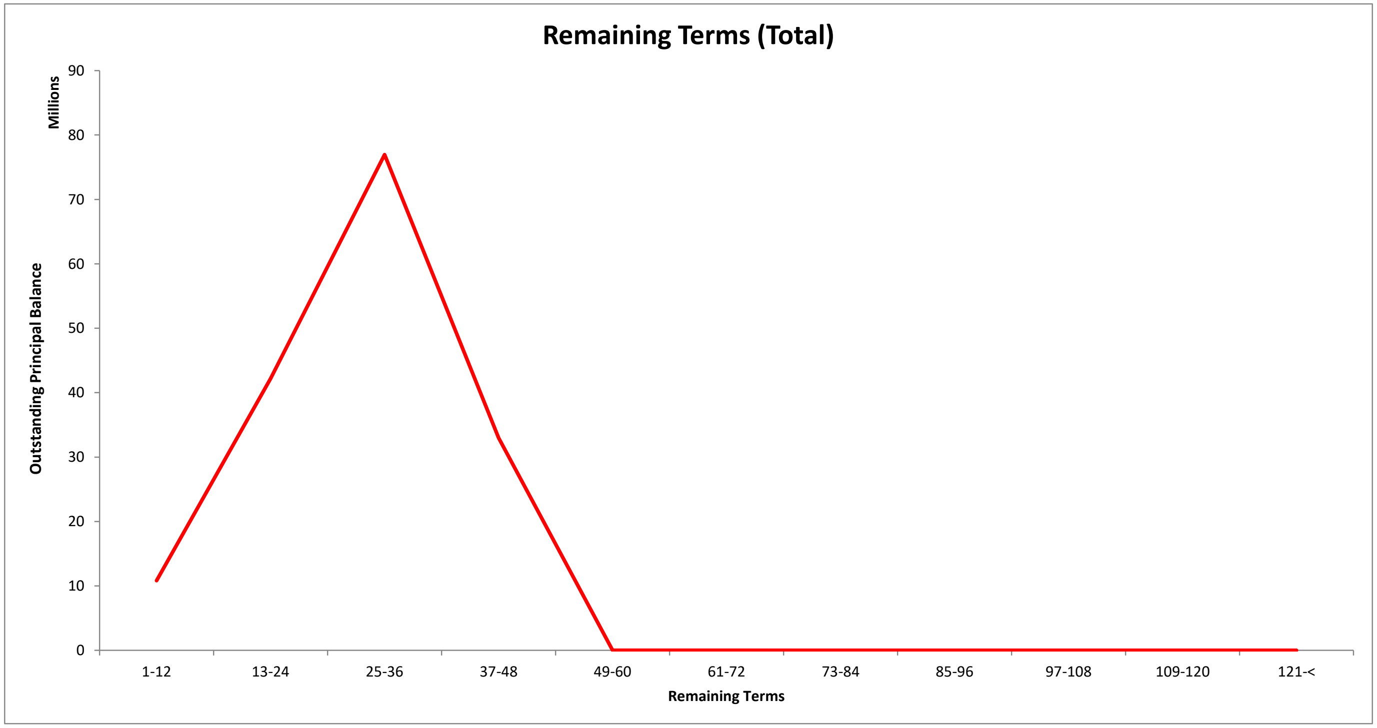
SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		33					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days



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Monthly Investor Report

14.a Seasoning

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Santander Consumer Bank

Months on book

TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12					
13	24					
25	36	3 981	60 435 078	37.07 %	33.9	34.1
37	48	7 318	93 438 768	57.32 %	26.8	40.6
49	60	948	8 461 006	5.19 %	14.7	52.7
61	72	81	668 804	0.41 %	6.5	64.8
73	84	3	10 242	0.01 %	3.8	73.9
85	96					
Total		12 331	163 013 899	100 %	28.7	38.9

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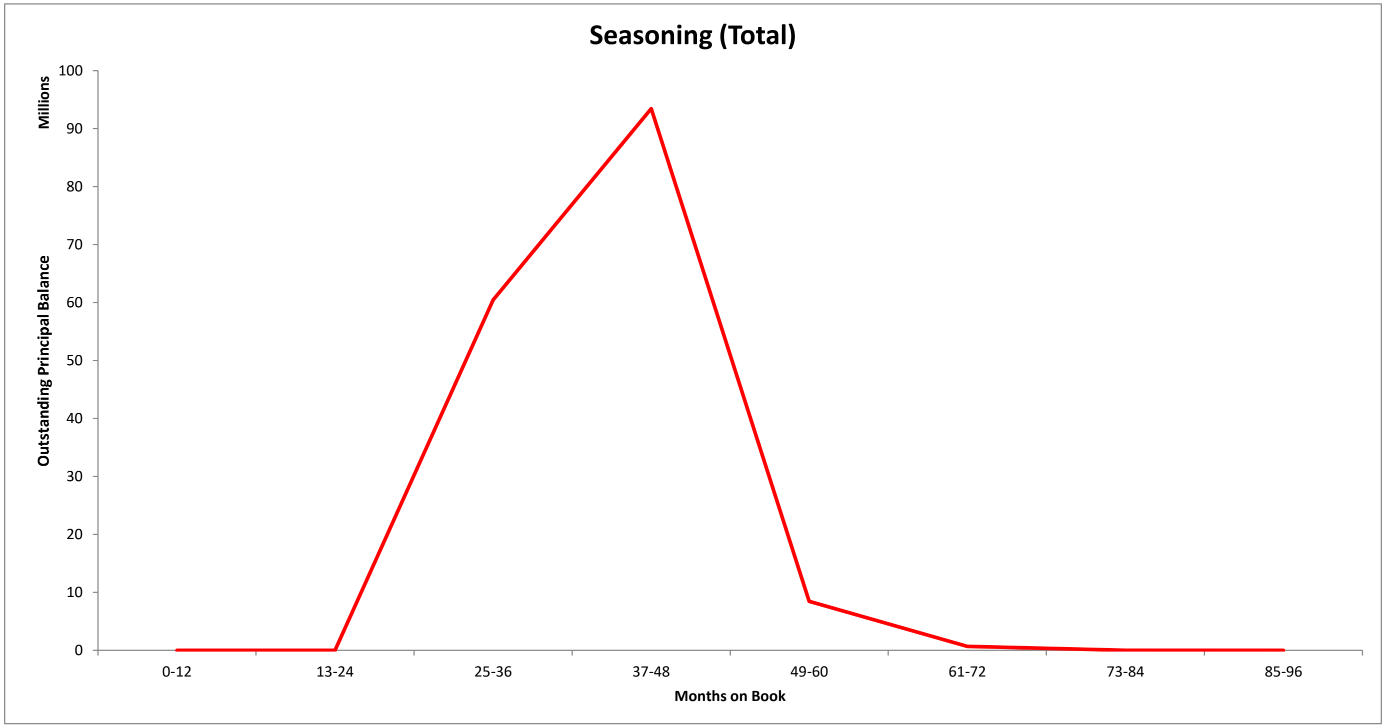
Monthly Investor Report

14.b Seasoning

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



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15.a Balloon loans

Reporting Date		29.04.2025			
Payment date		25.04.2025			
Period No		33			
Monthly Period		01.03.2025			
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

Santander Consumer Bank

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	6 196	36 937 009	22.7 %	3 015	0.0 %	26.9	38.4
Balloon	6 135	126 076 890	77.3 %	68 726 971	54.5 %	29.2	39.0
Total	12 331	163 013 899	100 %	68 729 986	42 %	28.7	38.9

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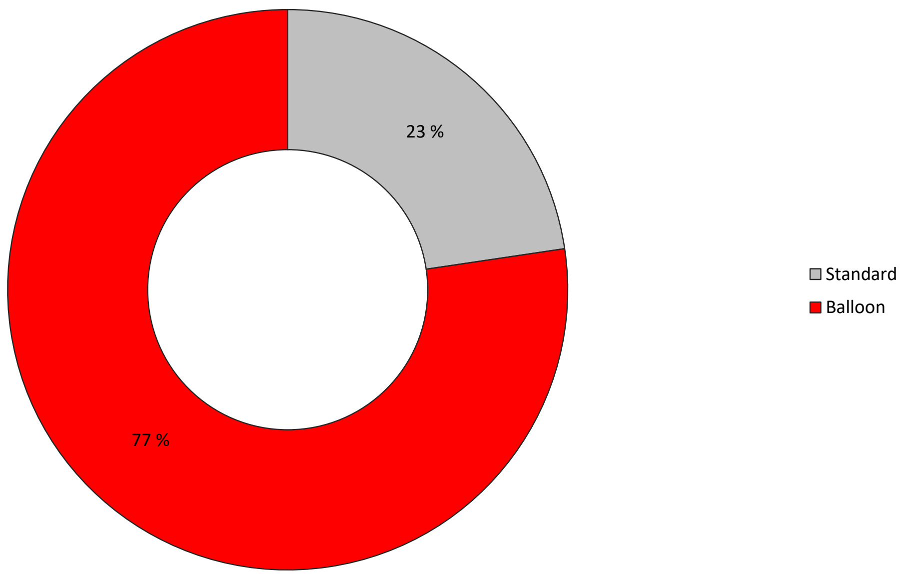
Monthly Investor Report

15.b Balloon loans

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		33					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days

Balloon loans in % of portfolio



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Monthly Investor Report

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

16.a # loans per borrower

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	12 238	161 995 949	99.38 %
2	42	954 642	0.59 %
3	1	16 419	0.01 %
4			
5			
6	1	46 889	0.03 %
7			
8			
9			
10			
Total:	12 282	163 013 899	100 %

loans per borrower

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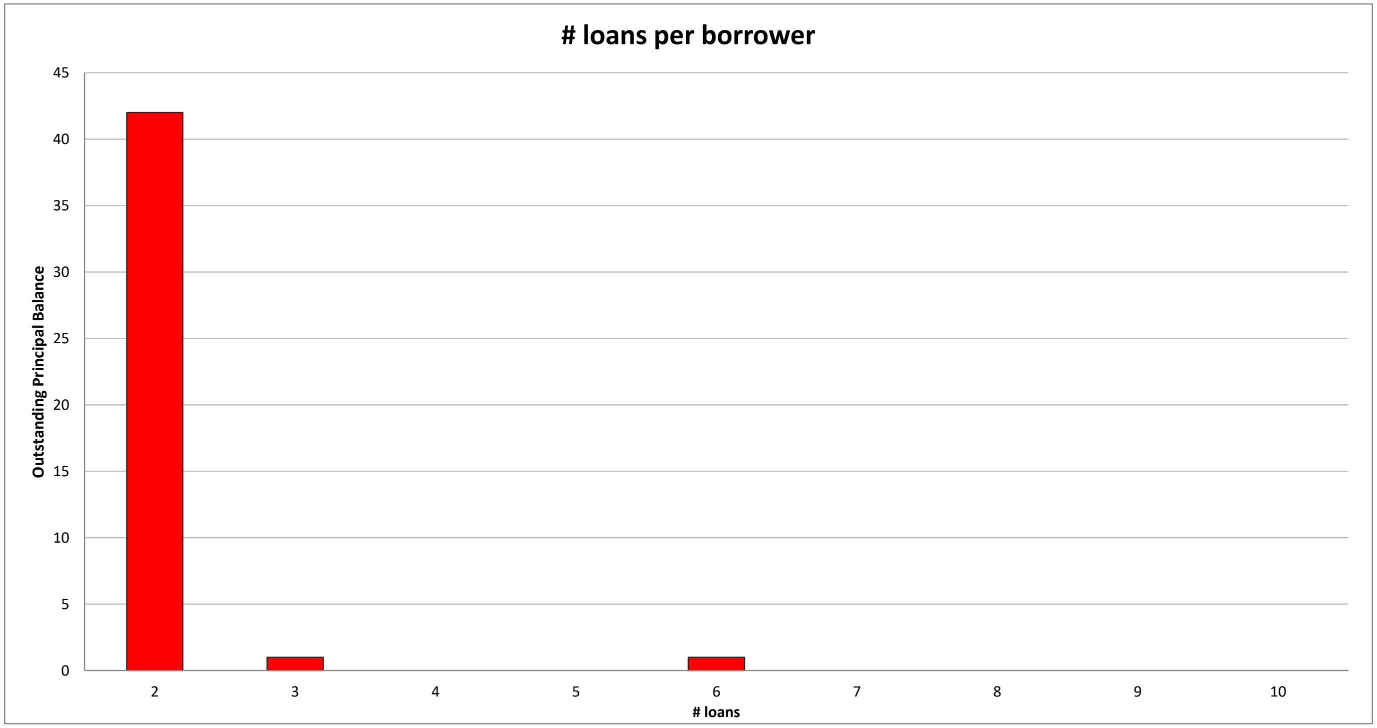
Monthly Investor Report

16.b # loans per borrower

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		33					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days



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Monthly Investor Report

17.a Amortization Profile

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	163 013 899	159 042 063	3 971 836	314 730	2.34 %	97.56 %
2	159 042 063	155 319 809	3 722 254	306 956	2.34 %	95.28 %
3	155 319 809	151 493 615	3 826 194	299 310	2.34 %	92.93 %
4	151 493 615	147 662 055	3 831 560	291 240	2.33 %	90.58 %
5	147 662 055	143 798 807	3 863 248	283 351	2.33 %	88.21 %
6	143 798 807	139 677 517	4 121 290	275 348	2.32 %	85.68 %
7	139 677 517	135 507 148	4 170 369	267 026	2.32 %	83.13 %
8	135 507 148	131 518 505	3 988 643	258 728	2.32 %	80.68 %
9	131 518 505	127 580 732	3 937 772	250 873	2.31 %	78.26 %
10	127 580 732	123 466 464	4 114 268	243 059	2.31 %	75.74 %
11	123 466 464	119 537 497	3 928 967	234 892	2.31 %	73.33 %
12	119 537 497	115 544 018	3 993 479	227 047	2.30 %	70.88 %
13	115 544 018	111 367 594	4 176 425	219 023	2.30 %	68.32 %
14	111 367 594	107 460 553	3 907 040	210 777	2.29 %	65.92 %
15	107 460 553	103 610 027	3 850 526	203 112	2.29 %	63.56 %
16	103 610 027	99 863 534	3 746 493	195 634	2.29 %	61.26 %
17	99 863 534	96 120 039	3 743 495	188 404	2.29 %	58.96 %
18	96 120 039	91 781 805	4 338 234	180 948	2.28 %	56.30 %
19	91 781 805	87 130 864	4 650 941	172 885	2.28 %	53.45 %
20	87 130 864	82 798 437	4 332 427	164 821	2.29 %	50.79 %

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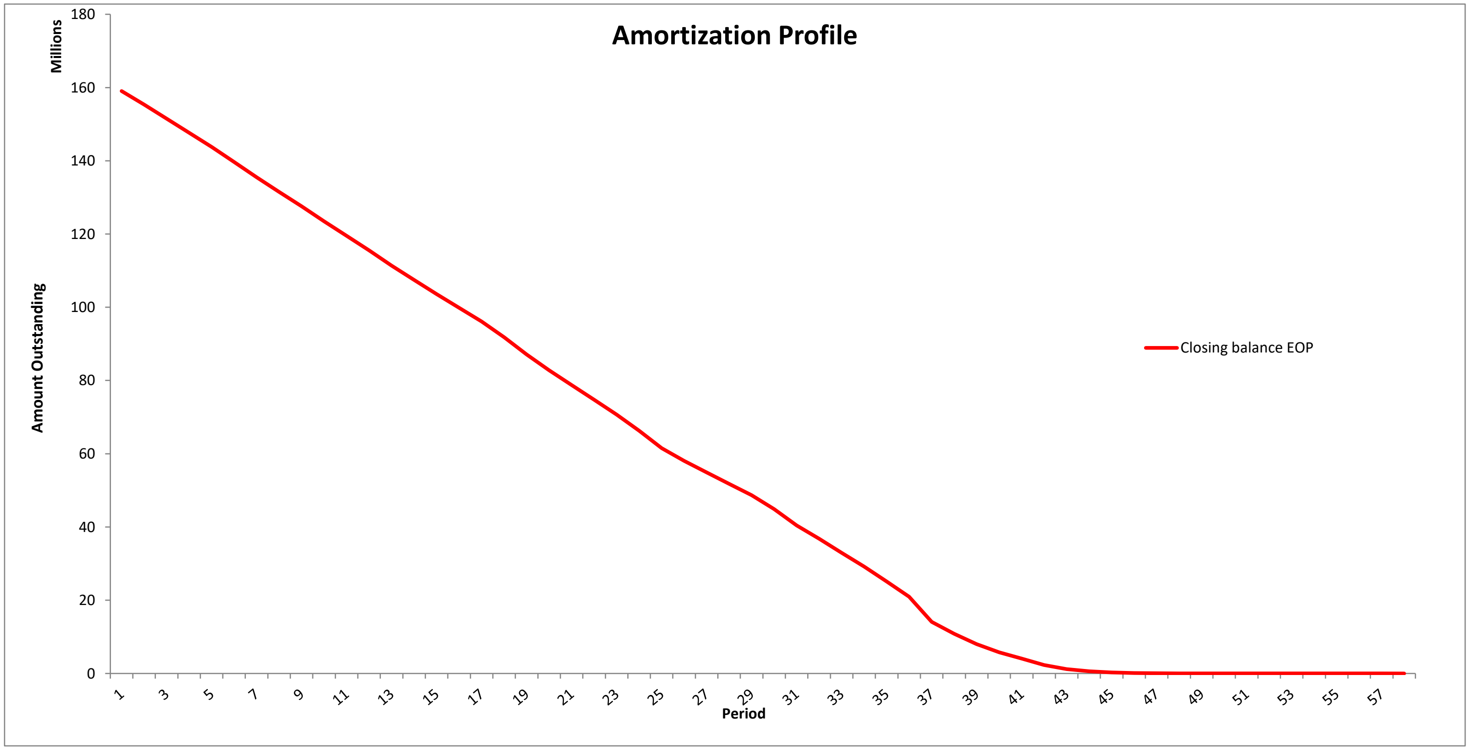
SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



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Monthly Investor Report

18.a Payment Holidays

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Payment Holiday

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	197	262	75 205	4 442 934
2022 11	216	311	92 057	5 085 392
2022 12	399	532	143 303	7 786 026
2023 01	404	559	168 932	8 786 031
2023 02	331	457	139 416	6 932 375
2023 03	283	375	102 514	5 430 576
2023 04	249	331	96 799	5 402 004
2023 05	207	276	76 528	4 000 714
2023 06	246	330	100 909	5 160 037
2023 07	269	356	105 639	5 199 512
2023 08	217	268	87 921	4 445 303
2023 09	142	172	53 001	2 939 444
2023 10	117	155	49 495	2 426 915
2023 11	157	229	62 061	2 616 389
2023 12	294	385	108 174	4 869 137
2024 01	357	450	144 757	6 946 815
2024 02	306	340	111 297	6 298 987
2024 03	285	294	93 443	5 926 089
2024 04	262	280	80 301	4 795 818
2024 05	203	217	63 868	3 386 295
2024 06	208	220	68 750	3 703 634
2024 07	258	275	94 153	4 873 591
2024 08	180	187	54 451	3 302 942
2024 09	107	110	36 420	1 840 856
2024 10	97	100	26 925	1 379 917
2024 11	100	109	31 845	1 617 300
2024 12	226	240	76 434	3 387 327
2025 01	243	264	83 420	4 406 202
2025 02	226	239	76 210	4 320 226
2025 03	212	230	74 295	3 787 232
Total:	7 832	9 612	2 882 685	152 784 164

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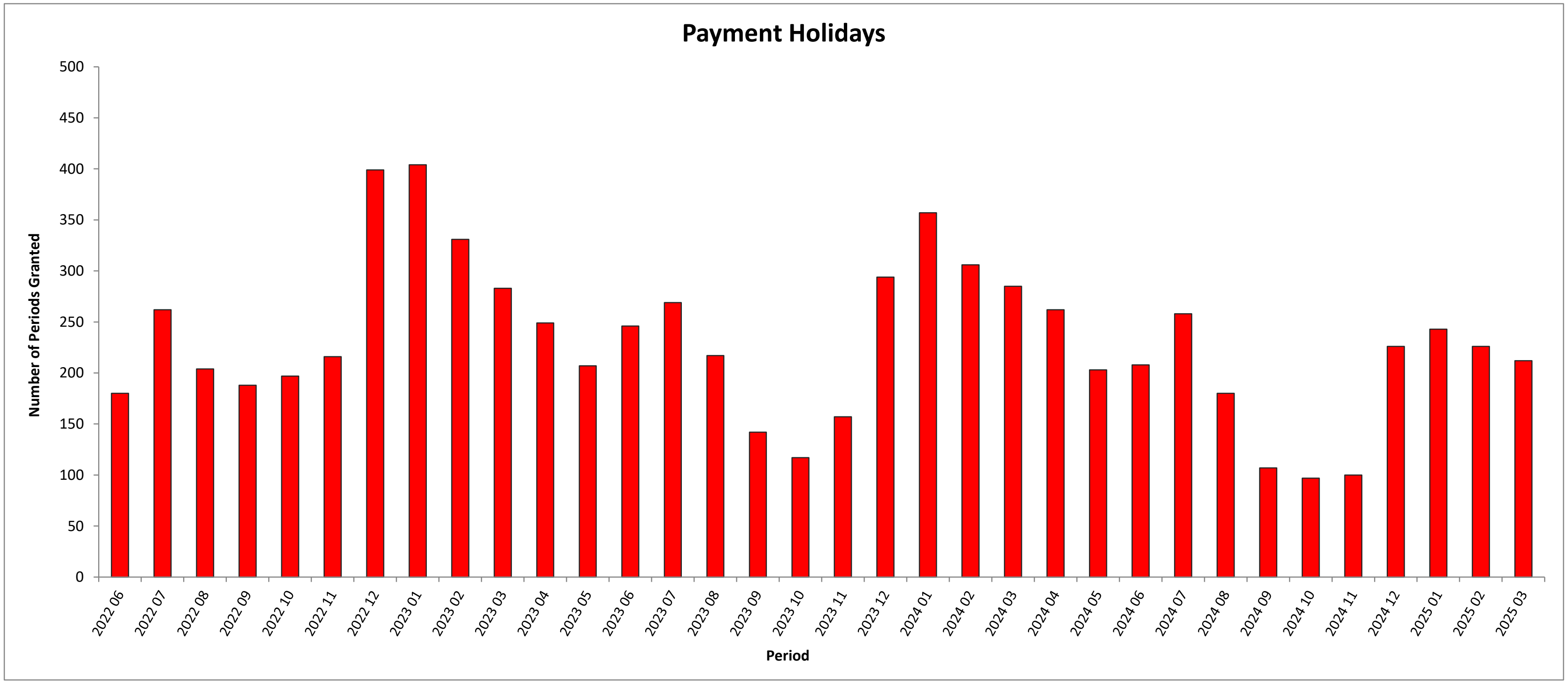
SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		33					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days



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Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date		29.04.2025						
Payment date		25.04.2025						
Period No		33						
Monthly Period		01.03.2025						
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days	

Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	209	67 259	3 730 369
2	16	10 832	327 699
3	1	764	18 446
Total	226	78 854	4 076 514

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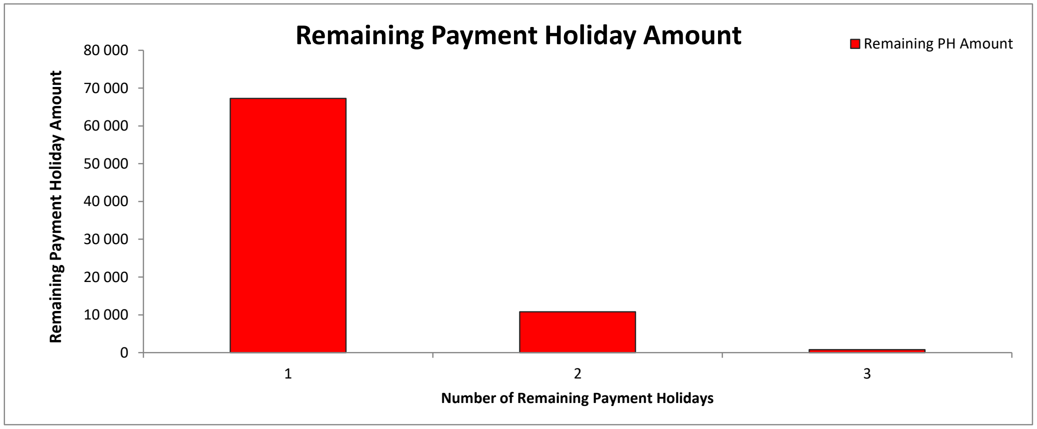
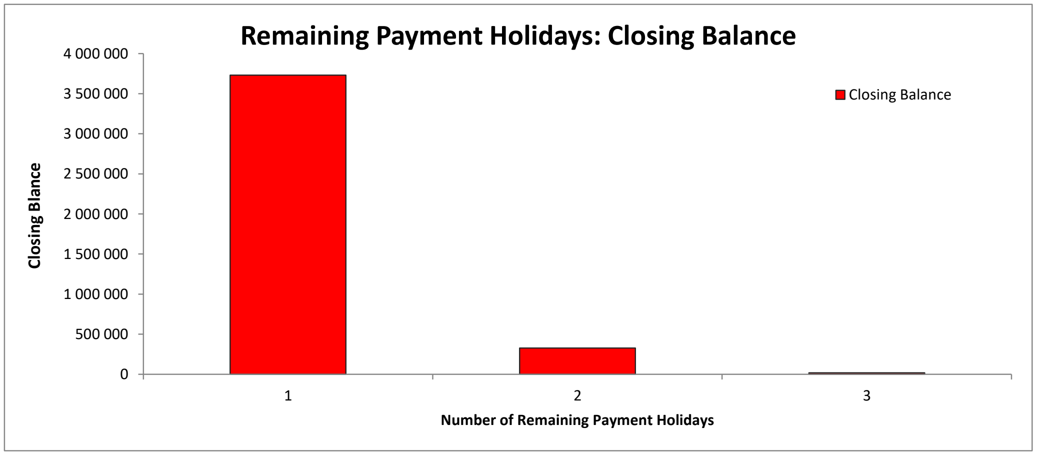
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days





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Monthly Investor Report

19.a Downpayment

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Downpayment %

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0 %	5 %	4 304	60 038 313	36.83 %	30.2	38.9
5 %	10 %	1 764	28 735 832	17.63 %	29.7	38.9
10 %	15 %	1 604	23 263 655	14.27 %	28.4	39.1
15 %	20 %	1 155	15 773 176	9.68 %	28.0	38.9
20 %	25 %	833	10 527 849	6.46 %	26.7	38.9
25 %	30 %	641	7 469 983	4.58 %	27.0	38.9
30 %	35 %	522	5 325 659	3.27 %	25.9	38.7
35 %	100 %	1 508	11 879 434	7.29 %	24.5	38.8
Total		12 331	163 013 899	100 %	28.7	38.9

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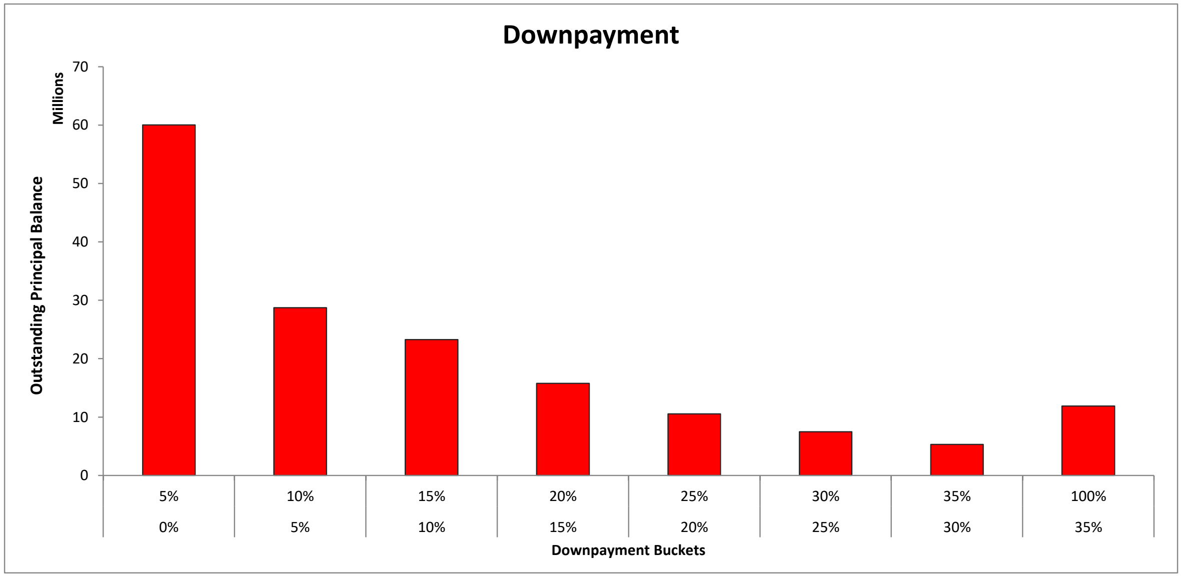
Monthly Investor Report

19.b Downpayment

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



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Monthly Investor Report

20.a Vehicle Condtion

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		33					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days

Vehicle condition

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3 044	57 260 501	35.13 %	26.2	39.1
Used	9 287	105 753 398	64.87 %	30.0	38.8
Total	12 331	163 013 899	100 %	28.7	38.9

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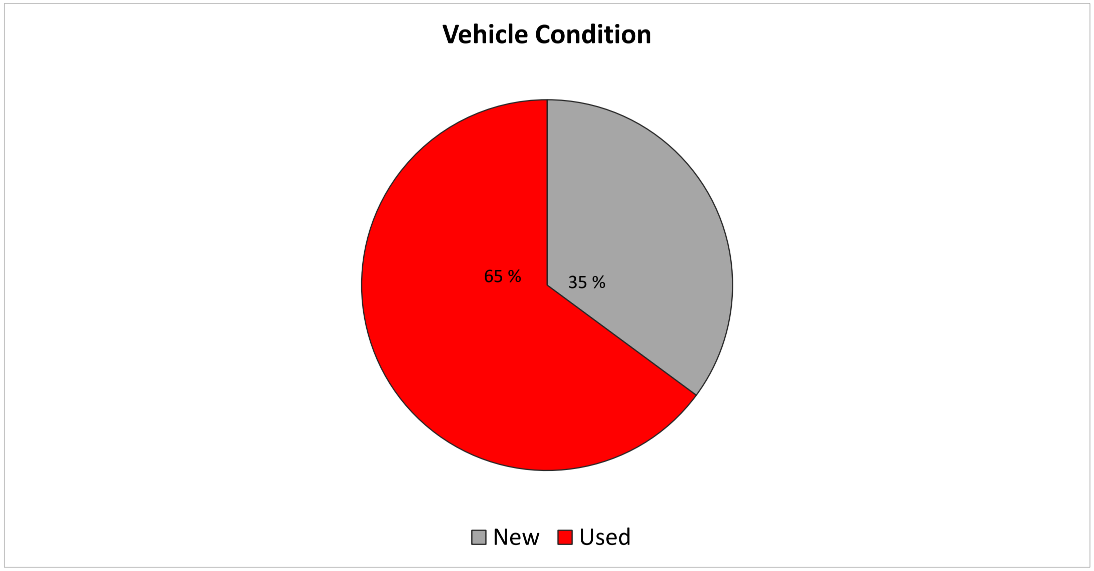
Monthly Investor Report

20.b Vehicle Condition

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		33					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days



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Monthly Investor Report

21.a Borrower Type

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Borrower Type

TOTAL					
Borrower type	**No**	**Outstanding balance**	**%**	**WA months to maturity**	**WA seasoning**
Company	776	10 749 966	6.59 %	21.8	40.4
Private	11 555	152 263 933	93.41 %	29.2	38.8
Total	12 331	163 013 899	100 %	28.7	38.9

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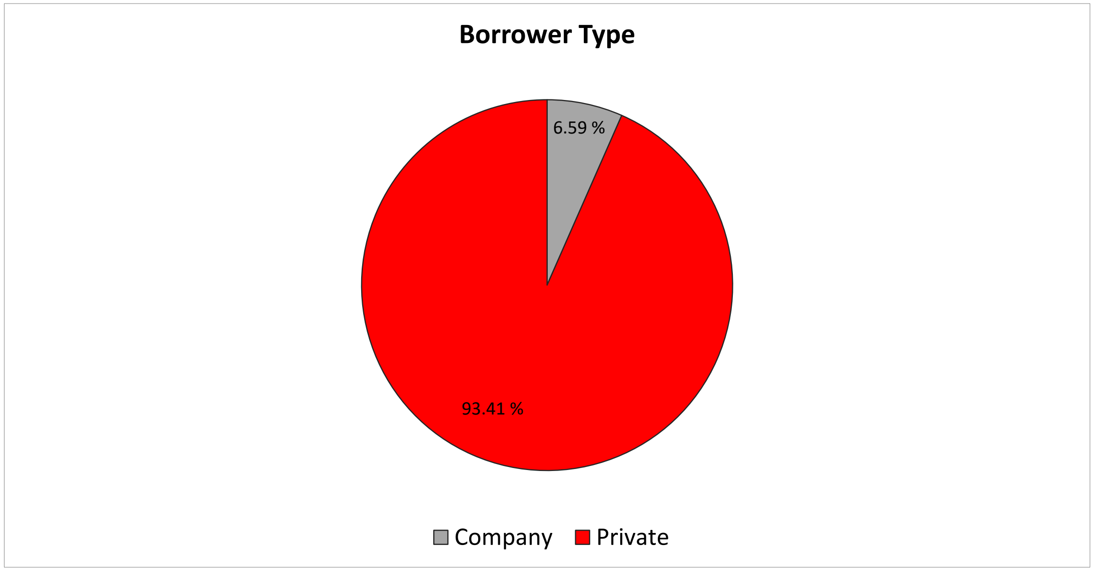
Y-tunnus 2076455-0, Finland

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		33					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days

21.b Borrower Type



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SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

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Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

22.a Vehicle type

Vehicle type

TOTAL					
Min	**No**	**Outstanding balance**	**% of Outstanding Balance**	**WA months to maturity**	**WA seasoning**
Campers	227	6 295 823	3.86 %	30.3	39.3
Caravans	125	1 492 750	0.92 %	28.6	39.1
Cars	11 068	147 916 752	90.74 %	28.9	38.9
Motorcycles	256	1 654 081	1.01 %	24.5	37.0
Vans	654	5 648 235	3.46 %	23.6	39.9
Total	12 330	163 007 641	100 %	28.7	38.9

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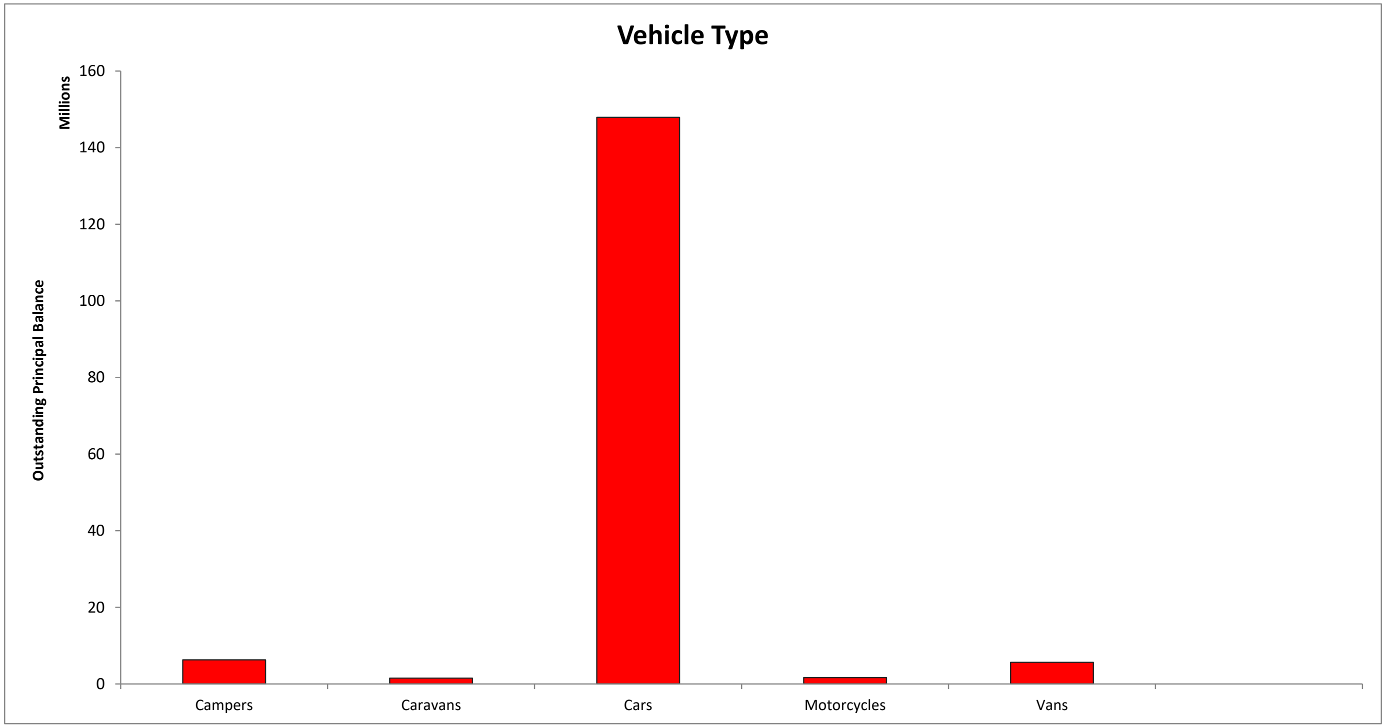
Y-tunnus 2076455-0, Finland

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		33					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days



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SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.a Restructured Loans

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

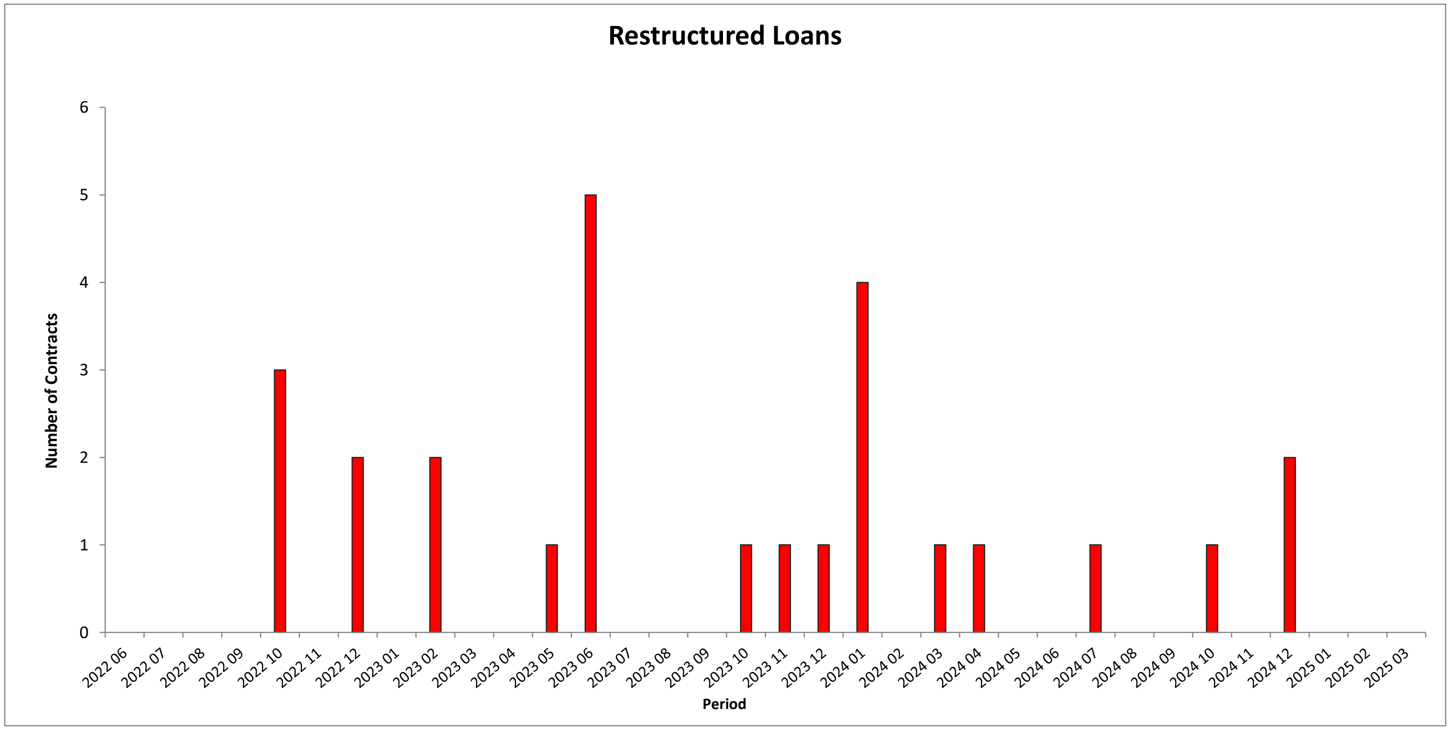
Restructured

TOTAL		
Period	**No**	**Outstanding balance**
2022 06	0	0
2022 07	0	0
2022 08	0	0
2022 09	0	0
2022 10	3	59 383
2022 11	0	0
2022 12	2	13 151
2023 01	0	0
2023 02	2	10 588
2023 03	0	0
2023 04	0	0
2023 05	1	2 578
2023 06	5	107 691
2023 07	0	0
2023 08	0	0
2023 09	0	0
2023 10	1	7 370
2023 11	1	4 751
2023 12	1	13 622
2024 01	4	47 395
2024 02	0	0
2024 03	1	5 279
2024 04	1	3 119
2024 05	0	0
2024 06	0	0
2024 07	1	8 404
2024 08	0	0
2024 09	0	0
2024 10	1	34 362
2024 11	0	0
2024 12	2	6 133
2025 01	0	0
2025 02	0	0
2025 03	0	0
Total	26	323 825

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

24.a Dynamic Interest rate

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Interest rate evolution

TOTAL		
Period	**Closing balance**	**WA Interest rate**
2022 07	494 515 066	2.48 %
2022 08	528 329 251	2.50 %
2022 09	528 793 604	2.51 %
2022 10	530 023 809	2.53 %
2022 11	529 979 124	2.54 %
2022 12	512 797 452	2.53 %
2023 01	494 365 066	2.53 %
2023 02	477 233 114	2.51 %
2023 03	459 161 206	2.50 %
2023 04	443 545 051	2.49 %
2023 05	425 936 186	2.49 %
2023 06	410 273 551	2.47 %
2023 07	395 424 158	2.46 %
2023 08	378 280 841	2.45 %
2023 09	363 480 161	2.44 %
2023 10	348 097 392	2.43 %
2023 11	334 819 039	2.42 %
2023 12	323 086 013	2.41 %
2024 01	309 535 649	2.41 %
2024 02	296 822 555	2.40 %
2024 03	284 666 608	2.39 %
2024 04	271 880 046	2.38 %
2024 05	259 488 281	2.38 %
2024 06	248 917 384	2.37 %
2024 07	237 898 766	2.36 %
2024 08	227 712 762	2.35 %
2024 09	218 054 987	2.34 %
2024 10	206 495 876	2.34 %
2024 11	198 101 373	2.33 %
2024 12	189 372 580	2.33 %
2025 01	180 235 925	2.33 %
2025 02	171 856 443	2.32 %
2025 03	163 013 899	2.32 %

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

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

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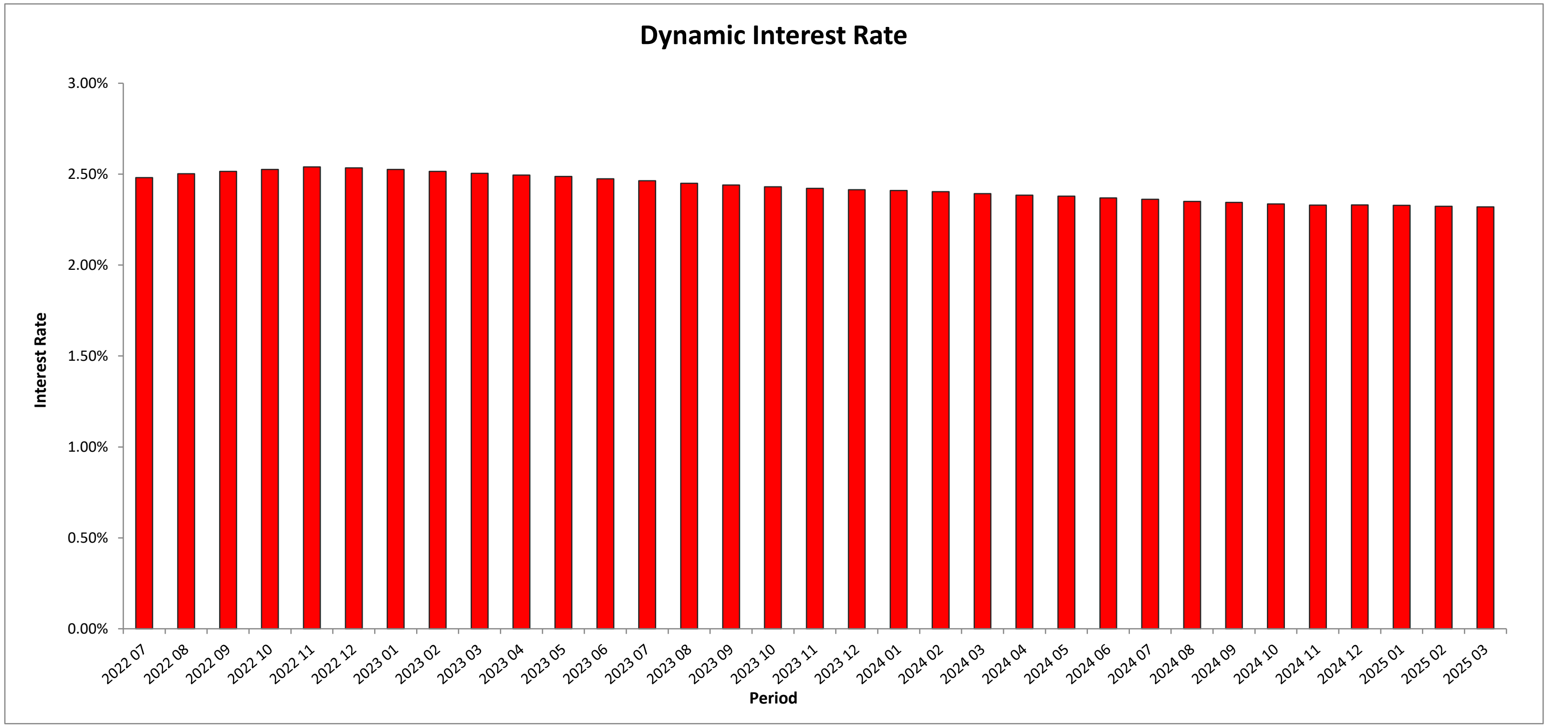
24.b Dynamic Interest Rate



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Y-tunnus 2076455-0, Finland

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

25.a Dynamic Pre-Payments

Reporting Date		29.04.2025					
Payment date		25.04.2025					
Period No		33					
Monthly Period		01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days

Dynamic Prepayment

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
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	11 453 486	530 023 809	23.06 %
2022 11	10 843 978	529 979 124	21.97 %
2022 12	8 683 622	512 797 452	18.53 %
2023 01	10 054 324	494 365 066	21.85 %
2023 02	9 450 007	477 233 114	21.34 %
2023 03	9 340 193	459 161 206	21.86 %
2023 04	8 318 871	443 545 051	20.32 %
2023 05	9 213 008	425 936 186	23.08 %
2023 06	8 230 721	410 273 551	21.59 %
2023 07	7 329 726	395 424 158	20.11 %
2023 08	9 454 540	378 280 841	26.19 %
2023 09	7 941 365	363 480 161	23.29 %
2023 10	8 112 110	348 097 392	24.64 %
2023 11	6 853 659	334 819 039	21.98 %
2023 12	5 399 197	323 086 013	18.31 %
2024 01	6 978 923	309 535 649	23.94 %
2024 02	6 888 640	296 822 555	24.56 %
2024 03	5 994 853	284 666 608	22.54 %
2024 04	6 636 881	271 880 046	25.66 %
2024 05	6 129 508	259 488 281	24.94 %
2024 06	5 289 701	248 917 384	22.72 %
2024 07	5 353 634	237 898 766	23.90 %
2024 08	5 076 385	227 712 762	23.70 %
2024 09	4 743 799	218 054 987	23.20 %
2024 10	6 060 816	206 495 876	30.06 %
2024 11	3 965 566	198 101 373	21.55 %
2024 12	4 035 794	189 372 580	22.78 %
2025 01	4 629 227	180 235 925	26.82 %
2025 02	4 441 508	171 856 443	26.96 %
2025 03	4 611 870	163 013 899	29.13 %

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

25.b Dynamic Pre-Payments

Reporting Date		29.04.2025					
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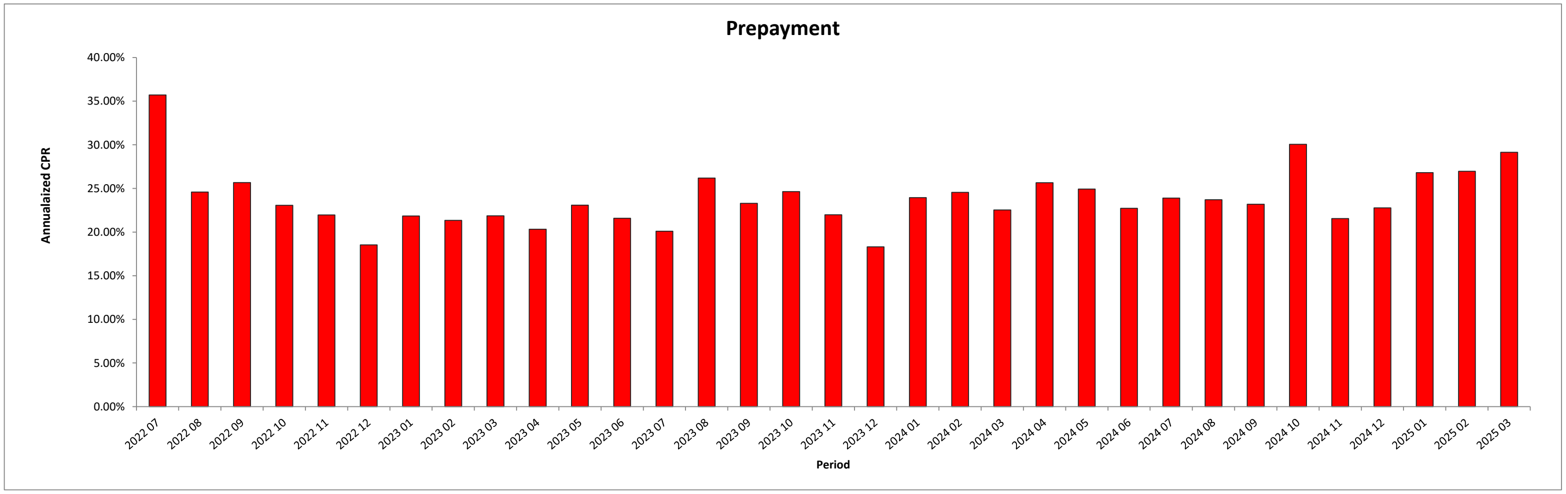
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days



Santander Consumer Finance Oy
Risto Rytin tie 33
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SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

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Monthly Period		01.03.2025			
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26. Delinquency

Santander Consumer Bank

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
	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
2022	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	530 023 809	27 508	501 455 893	1 326	23 174 466	148	2 292 720	86	1 502 695	36	490 732	32	577 906	25	529 396	11	253 768
	11	529 979 124	27 834	503 765 729	1 217	20 307 763	162	2 718 254	76	1 367 389	60	996 095	26	366 413	26	457 482	19	468 516
	12	512 797 452	27 107	485 204 310	1 300	20 733 794	173	3 095 767	93	1 648 076	54	967 594	52	887 994	17	259 916	35	548 997
	1	494 365 066	26 469	468 575 355	1 179	19 242 502	161	2 433 407	102	1 613 307	59	997 470	41	768 965	43	734 062	19	280 291
	2	477 233 114	25 828	452 702 213	1 132	17 969 807	163	2 862 958	77	1 240 105	67	1 046 875	42	696 430	37	714 724	37	505 926
	3	459 161 206	25 197	436 120 101	1 029	16 580 223	148	2 501 083	87	1 702 501	64	1 106 872	44	701 993	31	448 432	41	688 575
	4	443 545 051	24 527	420 218 964	1 003	16 099 439	166	2 909 983	85	1 349 879	69	1 452 673	49	873 719	37	640 395	36	420 463
	5	425 918 278	23 683	400 987 984	1 116	17 754 511	147	2 461 425	101	1 849 262	58	1 009 236	52	1 172 683	38	683 178	42	708 017
2023	6	410 255 802	23 117	387 995 123	1 006	15 604 442	156	2 370 782	70	1 215 958	69	1 306 979	45	798 253	42	964 265	44	584 203
	7	395 424 158	22 451	372 274 949	1 068	16 959 925	153	2 328 781	81	1 308 976	49	934 254	47	967 618	34	649 654	37	745 390
	8	378 280 841	21 889	358 859 540	915	14 219 374	103	1 571 904	82	1 449 257	54	882 367	34	681 218	29	617 182	45	777 545
	9	363 480 161	21 149	343 031 727	938	14 942 342	138	2 131 458	56	978 603	53	1 040 173	42	701 760	31	654 098	36	651 558
	10	348 114 506	20 347	327 636 995	1 018	14 924 906	134	2 331 830	80	1 209 938	39	670 361	44	850 075	26	490 400	37	636 946
	11	334 819 039	19 853	314 873 616	935	14 493 677	134	1 913 747	77	1 297 528	58	1 040 819	28	513 278	37	686 374	27	398 761
	12	323 086 013	19 289	303 169 644	955	13 375 191	179	3 013 004	83	1 335 334	59	1 041 371	41	734 988	20	416 481	40	630 274
	1	309 535 649	18 813	291 274 408	854	12 651 539	113	1 632 362	99	1 748 361	54	897 941	41	854 706	29	476 331	27	431 872
	2	296 822 555	18 259	279 987 640	781	11 128 187	132	1 978 873	55	855 405	70	1 398 210	40	766 334	34	707 904	28	367 551
	3	284 666 608	17 424	264 907 592	1 020	14 389 997	123	1 746 171	83	1 179 189	42	717 017	52	1 146 390	29	580 252	46	902 229
	4	271 880 046	16 952	254 298 937	867	12 303 054	148	1 991 304	68	995 515	56	761 704	29	486 390	39	1 043 142	35	570 552
	5	259 488 281	16 424	242 984 894	807	11 538 740	146	2 169 881	76	1 142 942	44	660 468	43	555 707	23	435 648	36	807 155
2024	6	248 917 384	16 021	234 196 754	741	10 530 920	88	1 393 986	83	1 274 066	42	601 938	29	500 888	33	418 834	29	446 640
	7	237 898 766	15 377	223 059 866	781	10 677 095	132	1 742 488	44	725 922	53	914 474	28	444 830	19	334 090	32	401 829
	8	227 712 762	14 885	214 135 814	696	9 432 407	116	1 592 830	65	799 103	31	574 564	39	794 197	20	383 847	23	345 712
	9	218 054 987	14 289	202 914 802	779	11 246 393	100	1 431 063	61	767 805	43	542 842	21	387 577	33	764 505	26	407 610
	10	206 495 876	13 795	194 175 845	681	8 990 902	99	1 362 316	55	795 310	42	524 303	26	325 651	16	321 550	39	744 724
	11	198 101 373	13 346	185 292 287	655	9 288 720	117	1 426 913	62	895 283	34	531 967	33	418 938	20	247 265	18	320 897
	12	189 372 580	12 868	176 752 627	700	9 110 043	88	1 283 971	77	891 810	42	579 706	22	375 515	28	378 908	18	220 834
	1	180 235 925	12 477	169 374 924	604	7 475 768	89	1 331 644	42	660 859	51	652 226	30	460 261	15	280 243	32	405 194
	2	171 856 443	12 046	161 648 708	570	6 929 948	83	1 144 993	52	743 345	33	619 189	33	383 164	24	387 096	16	250 042
	3	163 013 899	11 453	151 600 401	668	8 536 188	77	847 907	51	682 985	30	541 479	21	388 715	31	416 225	24	359 585
	4																	
	5																	
2025	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

Santander Consumer Finance Oy
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SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

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27. Defaults, Recoveries and Losses by Quarter of Default

		Recovery Quarter	2022 Q3			2022 Q4			2023 Q1			2023 Q2			2023 Q3		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2022 3	2 228	1	101	101	2 127	303	404	1 824	303	707	1 521	1 005	1 712	516	0	1 712	516
2022 4	1 271 281	64				84 821	84 821	1 186 460	483 563	568 384	702 897	363 473	931 857	339 424	48 289	980 146	291 134
2023 1	1 474 792	96							217 329	217 329	1 257 463	610 702	828 031	646 761	216 060	1 044 092	430 700
2023 2	1 712 684	124										322 603	322 603	1 390 081	580 125	902 728	809 955
2023 3	2 174 494	118													471 966	471 966	1 702 528

		Recovery Quarter	2023 Q4			2024 Q1			2024 Q2			2024 Q3			2024 Q4		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2022 3	2 228	1	0	1 712	516	0	1 712	516	0	1 712	516	0	1 712	516	0	1 712	516
2022 4	1 271 281	64	63 173	1 043 319	227 962	31 851	1 075 170	196 111	121 401	1 196 570	74 710	21 807	1 218 377	52 904	88 573	1 306 950	-35 669
2023 1	1 474 792	96	80 742	1 124 834	349 958	62 618	1 187 452	287 340	238 232	1 425 684	49 108	41 246	1 466 930	7 862	27 542	1 494 472	-19 680
2023 2	1 712 684	124	221 991	1 124 720	587 964	79 050	1 203 770	508 913	326 580	1 530 350	182 333	36 128	1 566 478	146 205	91 028	1 657 506	55 178
2023 3	2 174 494	118	493 247	965 212	1 209 281	191 515	1 156 727	1 017 767	262 004	1 418 731	755 763	71 353	1 490 084	684 410	160 256	1 650 341	524 153
2023 4	1 665 980	104	223 738	223 738	1 442 243	263 303	487 040	1 178 940	329 415	816 455	849 525	158 495	974 951	691 030	55 394	1 030 345	635 636
2024 1	1 701 651	101				87 472	87 472	1 614 179	400 955	488 427	1 213 224	154 967	643 394	1 058 257	248 837	892 231	809 420
2024 2	1 824 346	100							227 842	227 842	1 596 504	378 269	606 112	1 218 234	209 910	816 022	1 008 324
2024 3	1 155 151	81										81 182	81 182	1 073 968	174 745	255 927	899 223
2024 4	1 286 455	75													135 333	135 333	1 151 122

		Recovery Quarter	2025 Q1			2025 Q2			2025 Q3			2025 Q4			2026 Q1		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2022 3	2 228	1	0	1 712	516												
2022 4	1 271 281	64	24 976	1 331 926	-60 646												
2023 1	1 474 792	96	100 926	1 595 398	-120 606												
2023 2	1 712 684	124	30 496	1 688 002	24 681												
2023 3	2 174 494	118	107 632	1 757 972	416 522												
2023 4	1 665 980	104	59 780	1 090 124	575 856												
2024 1	1 701 651	101	40 892	933 124	768 527												
2024 2	1 824 346	100	87 165	903 186	921 160												
2024 3	1 155 151	81	98 904	354 832	800 319												
2024 4	1 286 455	75	117 189	252 522	1 033 933												
2025 1	1 014 822	48	96 219	96 219	918 602												
2025 2																	
2025 3																	
2025 4																	

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

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

28. Priority of Payments - Revenue

Reporting Date		29.04.2025				
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Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	749 424.26	EUR
Senior Expenses	-	6 667.00	EUR
Servicing Fee	-	70 186.54	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	143 251.89	EUR
Tranche A Loan Interest to Issuer	-	367 439.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	15 636.00	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	-	8 401.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	137 842.83	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	-	-	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	+	1 084 389.18	EUR
Senior Expenses	-	6 667.00	EUR
Issuer swap interest to swap counterparty	-	143 251.89	EUR
Interest Class A Notes	-	367 439.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	15 636.00	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	-	8 401.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	201 325.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	341 669.29	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	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

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

29. Priority of Payments - Redemption

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Santander Consumer Bank

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	8 482 958.78	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
On and after the occurence of the Revolving Period End Date			
Principal Payments on Loan to Issuer	-	8 482 958.78	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	8 824 628.07	EUR
Prior to the Revolving Period End Date			
Soleley, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
On and after the occurence of the Revolving Period End Date			
Current period Principal Addition Amounts for Senior Expenses Deficit		-	EUR
Prior to a Pro Rata trigger Event			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event			
To pay pari passu and on a pro rata basis			
(i) Principal Payments on Class A Notes	-	7 368 201.68	EUR
(ii) Principal Payments on Class B Notes	-	218 173.79	EUR
(iii) Principal Payments on Class C Notes	-	81 815.17	EUR
(iiii) Principal Payments on Class D Notes	-	1 156 437.43	
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurence of a Sequential Payment Trigger Event			
To pay any Class A Notes Principal due and payable		7 368 201.68	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		218 173.79	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		81 815.17	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable		1 156 437.43	
Payment to Issuer as Issuer Available Revenue Receipts		-	EUR

Issuer Priority of Payments - Revenue (o)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller	-	EUR

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

30. Transaction Costs

Reporting Date		29.04.2025			
Payment date		25.04.2025			
Period No		33			
Monthly Period		01.03.2025			
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	6 667.00				
Interest accrued for the Period	EUR	592 801.00	367 439.00	15 636.00	8 401.00	201 325.00
Cumulative Interest accrued	EUR	41 337 914.00	28 069 557.00	952 226.00	502 672.00	11 813 459.00
Interest Payments	EUR	592 801.00	367 439.00	15 636.00	8 401.00	201 325.00
Cumulative Interest Payments	EUR	41 337 914.00	28 069 557.00	952 226.00	502 672.00	11 813 459.00
Interest accrued on Subordinated Loan for the Period	EUR	-				
Cumulative Interest accrued on Subordinated Loan	EUR	14 897.00				
Unpaid Cumulative Interest accrued on Subordinated loan t-1	EUR	-				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	14 897.00				
Unpaid Interest for the Period	EUR	-				
Unpaid Cumulative Interest	EUR	-				

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SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

Reporting Date		29.04.2025				
Payment date		25.04.2025				
Period No		33				
Monthly Period		01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

31. Swap Overview

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	**EUR 171 856 443.11**
Interest Period Start	25.03.2025
Interest Period End	25.04.2025
Interest Days	31
Settlement Date	25.04.2025
Party A Floating Interest Rate	2.374 %
Party A Floating Rate Day Count Fraction	0.09
Party A Interest Amount	**EUR 351 322.31**
Party B Fixed Rate	0.9680 %
Party B Fixed Rate Day Count Fraction	0.09
Party B Interest Amount	**EUR 143 251.89**

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

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Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

32. Contact Details

Santander Consumer Bank AS

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