

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	28.09.2022								
Payment date	26.09.2022			Following payment dates:	25.10.2022				
Period No	2				25.11.2022				
Monthly Period	01.08.2022								
Interest Period	from 25.08.2022		to	26.09.2022		=		32 days	
Cut-Off date	31.08.2022								

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1. Portfolio Information



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

	Current Period
	Aggregated Outstanding
	Principal Amount
Outstanding receivables	
Opening balance prior to replenishment	549 835 210,25 EUR
Scheduled Loan Principal Repayments (+MC)	9 222 009,25 EUR
Prepayments	12 281 722,61 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	21 503 731,86 EUR
New Defaulted Auto Loans amt in Period	2 227,55 EUR
Closing balance prior to replenishment	528 329 250,84 EUR
Further Purchase Price due (Replenishment price of new assets)	21 571 700,93 EUR
Re-investment Principal Ledger Closing Balance	99 048,23 EUR
Closing Balance post replenishment	549 900 951,77 EUR
Principal Recoveries on loans in default	- EUR
Total revenue collections	
Total Revenue Received in Period	1 719 071,54 EUR
# Loans	
At beginning of period	29 453 Loans
Replenished contracts	1 065 Loans
Paid in Full	835 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	1 Loans
At end of period (pre replenishment)	29 682 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	2				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to	26.09.2022	=	32 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 708 551,68	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	-	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	1 708 551,68	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 471 347,84	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	28 835,80	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	-	EUR
g. Liquidity Reserve Excess Amount	-	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	1 500 183,64	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	2				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to	26.09.2022	=	32 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	21 503 731,86	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	164 789,75	EUR
f. Any other net income amount received by the Purchaser	2 227,55	EUR
Total Amount for Purchaser Available Redemption Receipts	21 670 749,16	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	28.09.2022
Payment date	26.09.2022
Period No	2
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 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	28.09.2022	
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Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

Asset Balance

Opening balance prior to replenishment	549 835 210,25	EUR
Closing balance prior to replenishment	528 329 250,84	EUR
Closing Balance post replenishment	549 900 951,77	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	500 131 439,93	94,66 %	27 025
1-29 days past due	23 702 415,21	4,49 %	1 338
Delinquent Receivables:			
30-59 days past due	1 992 128,22	0,38 %	124
60-89 days past due	1 299 273,04	0,25 %	73
90-119 days past due	859 226,01	0,16 %	42
120-149 days past due	344 768,43	0,07 %	15
150-179 days past due	-	0,00 %	0
Total Performing and Delinquent	528 329 251	100,00 %	28 617
Current Period Defaults	2 227,55		1
Cumulative Defaults	2 227,55		1
Current Period Principal Recoveries	-		
Cumulative Principal Recoveries	-		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,00 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,00 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,00 %	

or [A] + [B] - [C] / [D] < 10%

[A] Aggregate Outstanding Asset Principal Amount	549 900 951,77	99,9864 %
[B] Aggregate principal balance of Defaulted Contracts	2 227,55	
[C] Recoveries received on such Defaulted Contracts	-	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	549 978 065,79	

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

[A] Delinquency Ratio, Payment Date	0,85 %	NO
[B] Delinquency Ratio, preceding Payment Date	0,80 %	
[C] Delinquency Ratio, second preceding Payment Date	0,00 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO

NO

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

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

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

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

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5b. Concentration limits



Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	2
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Concentration limits:	Pre Replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 2.35%)	2,50 %	2,69 %	3,04 %	2,52 %
Weighted average months to maturity (max 56)	53,86*	52,47	60,35	53,46
Used Vehicles (max 74%)	71,27 %	66,17 %	72,27 %	71,30 %
Balloon Loans (max 63,5%)	65,58 %	61,10 %	63,59 %	65,50 %
Corporate Borrowers (max 10%)	9,46 %	52,60 %	9,73 %	9,47 %
IRB (min 95%)	95,33 %***	49,72 %	95,40 %	95,36 %

* 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 %
	276 029,02	1	0,05 %
	271 525,53	1	0,05 %
	268 770,65	1	0,05 %
	248 568,71	2	0,05 %
	192 482,11	1	0,04 %
	183 007,00	1	0,03 %
	178 788,91	1	0,03 %
	177 124,53	1	0,03 %
	174 468,22	8	0,03 %
Total (max 0,6%)			0,41 %

* Post Replenishment

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6. Note Principal

Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	2
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 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	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 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		32	32	32	32
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		58,58	174,13	338,58	716,36
Interest Payment	618 062,22	290 955,82	13 930,67	10 157,33	303 018,40
Interest Payment per Note		58,58	174,13	338,58	716,36

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 28.09.2022
Payment date 26.09.2022
Period No 2
Monthly Period 01.08.2022
Interest Period : 25.08.2022 to 26.09.2022 = 32 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	28.09.2022				
Payment date	26.09.2022				
Period No	2				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



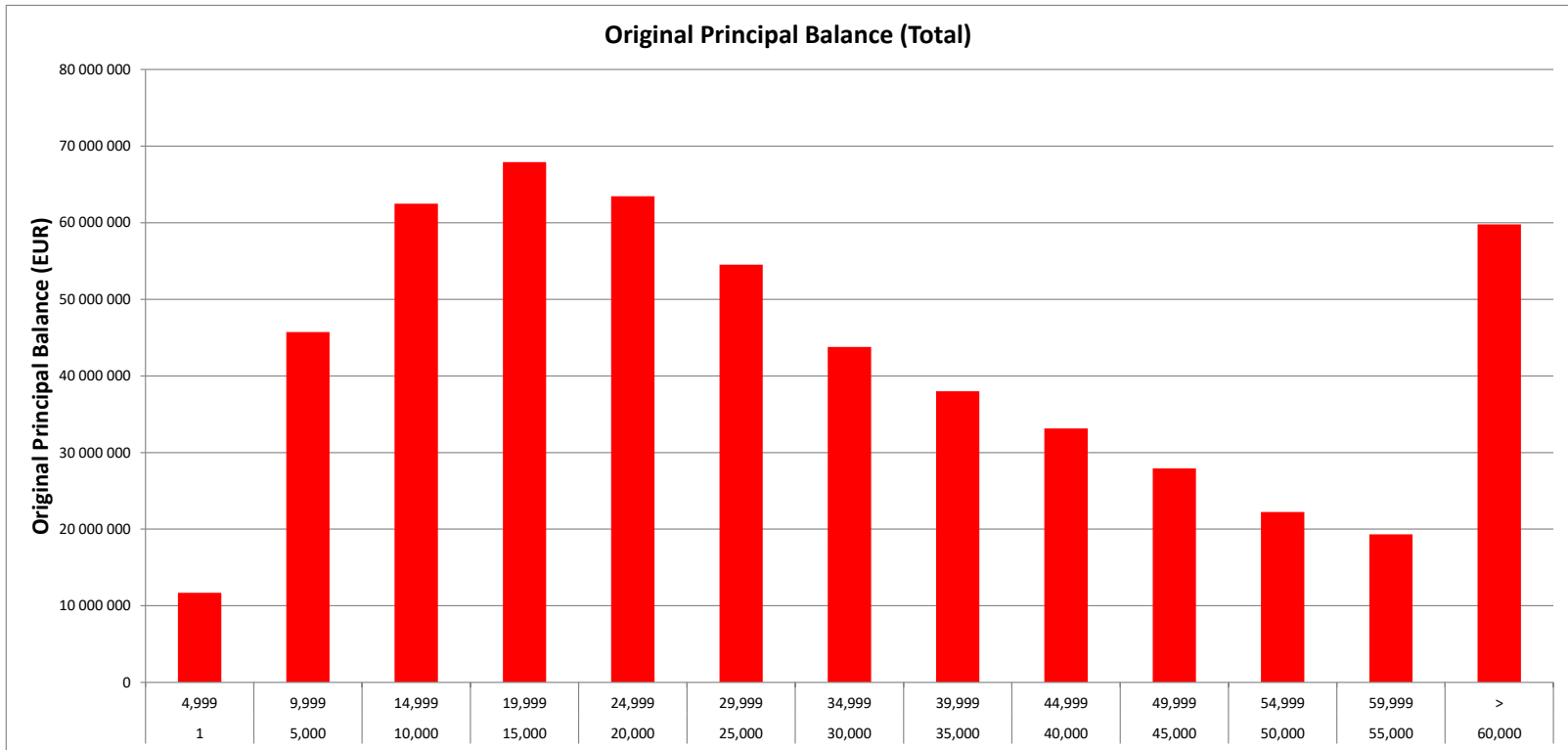
Average amount - all: 19 172

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

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9.b Original Principal Balance Graph

Reporting Date	28.09.2022	
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10.a Outstanding Principal Balance

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	2				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



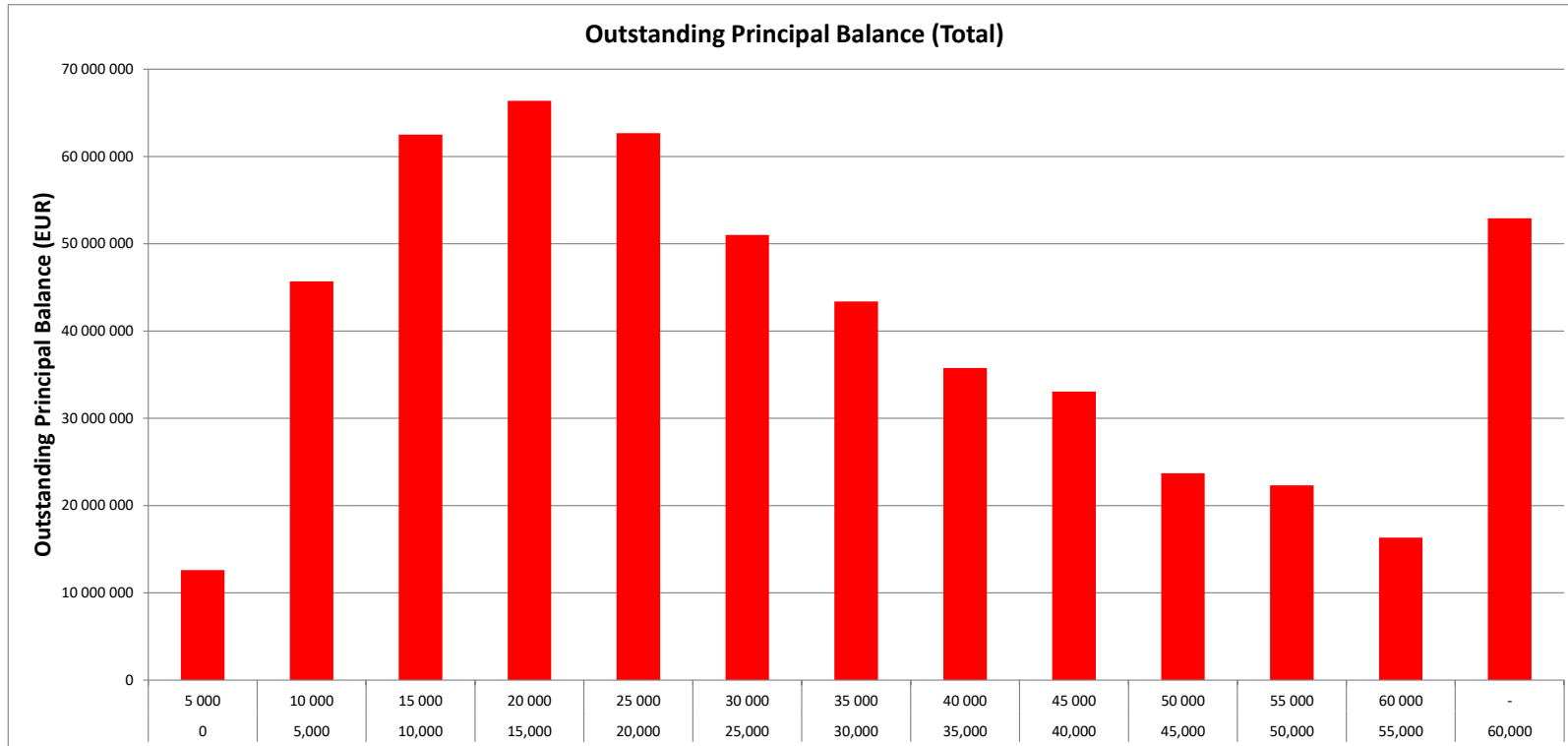
Average amount - all: 18 462

	TOTAL						
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Outstanding balance	0	5 000	3 960	12 606 797	2,39 %	27,3	15,6
	5 000	10 000	6 159	45 682 890	8,65 %	43,4	12,6
	10 000	15 000	5 028	62 496 354	11,83 %	50,9	11,5
	15 000	20 000	3 827	66 386 828	12,57 %	53,5	10,7
	20 000	25 000	2 801	62 678 540	11,86 %	55,3	10,0
	25 000	30 000	1 867	51 015 415	9,66 %	55,9	9,7
	30 000	35 000	1 341	43 383 520	8,21 %	56,0	9,7
	35 000	40 000	956	35 755 332	6,77 %	56,0	10,1
	40 000	45 000	779	33 052 461	6,26 %	56,4	9,9
	45 000	50 000	501	23 696 631	4,49 %	57,2	9,5
	50 000	55 000	426	22 319 228	4,22 %	59,2	8,8
	55 000	60 000	286	16 335 121	3,09 %	59,2	9,0
	60 000	-	686	52 920 134	10,02 %	59,3	8,9
	Total			28 617	528 329 251	100 %	53,9

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

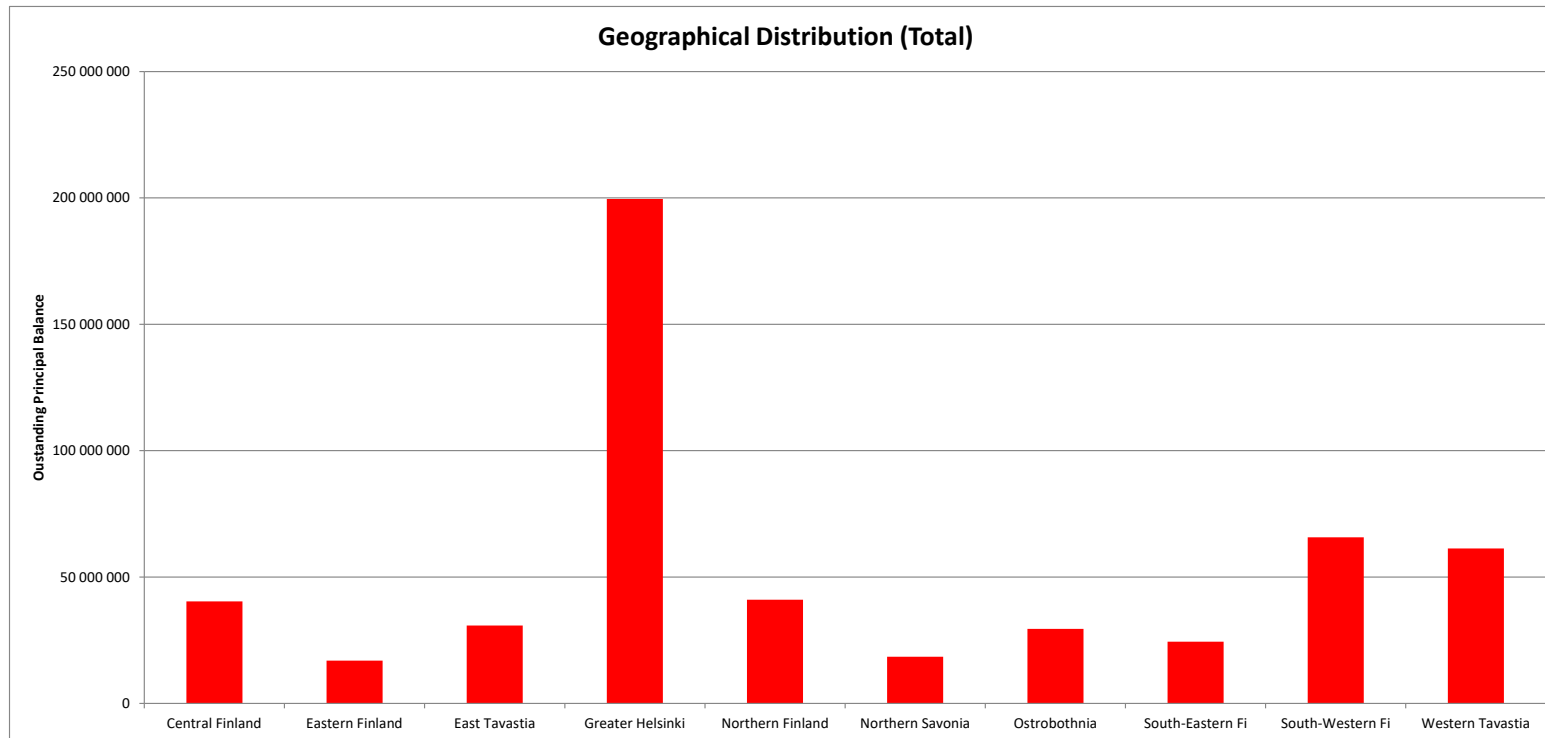


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 345	40 386 169	7,64 %	53,6	10,5	
Eastern Finland	1 014	16 932 140	3,20 %	53,8	9,8	
East Tavastia	1 815	30 848 283	5,84 %	53,1	10,5	
Greater Helsinki	9 585	199 568 000	37,77 %	54,2	10,4	
Northern Finland	2 262	41 037 377	7,77 %	53,5	10,2	
Northern Savonia	1 100	18 512 019	3,50 %	52,5	10,7	
Ostrobothnia	1 772	29 532 206	5,59 %	54,0	9,9	
South-Eastern Fi	1 568	24 462 623	4,63 %	52,6	10,6	
South-Western Fi	3 615	65 713 437	12,44 %	54,6	10,4	
Western Tavastia	3 541	61 336 997	11,61 %	53,7	10,2	
Total	28 617	528 329 251	100 %	53,9	10,4	

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from	25.08.2022
	to	26.09.2022
	=	32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

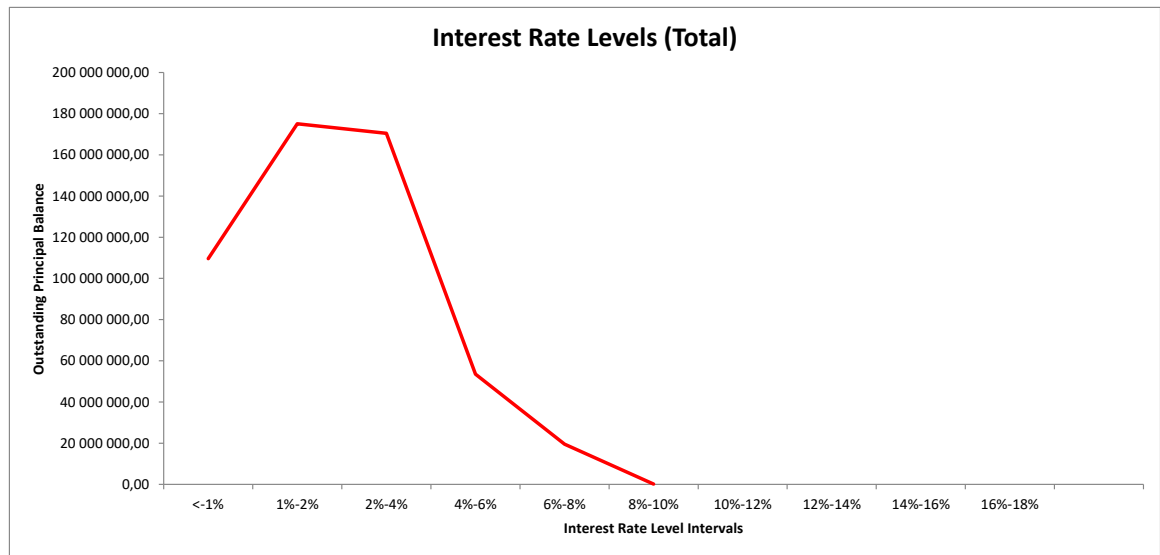


TOTAL							
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	4 987	109 567 230	0,01 %	53,1	10,6
	1 %	2 %	6 719	175 091 571	20,73 %	54,3	10,7
	2 %	4 %	9 908	170 428 877	33,14 %	54,6	9,8
	4 %	6 %	4 784	53 540 613	32,26 %	52,6	10,4
	6 %	8 %	2 181	19 552 964	10,13 %	51,6	9,9
	8 %	10 %	38	147 996	3,70 %	40,2	9,9
	10 %	12 %					
	12 %	14 %					
	14 %	16 %					
16 %	18 %						
18 %	-						
Total			28 617	528 329 251	100 %	53,9	10,4

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	2				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.a Remaining Terms



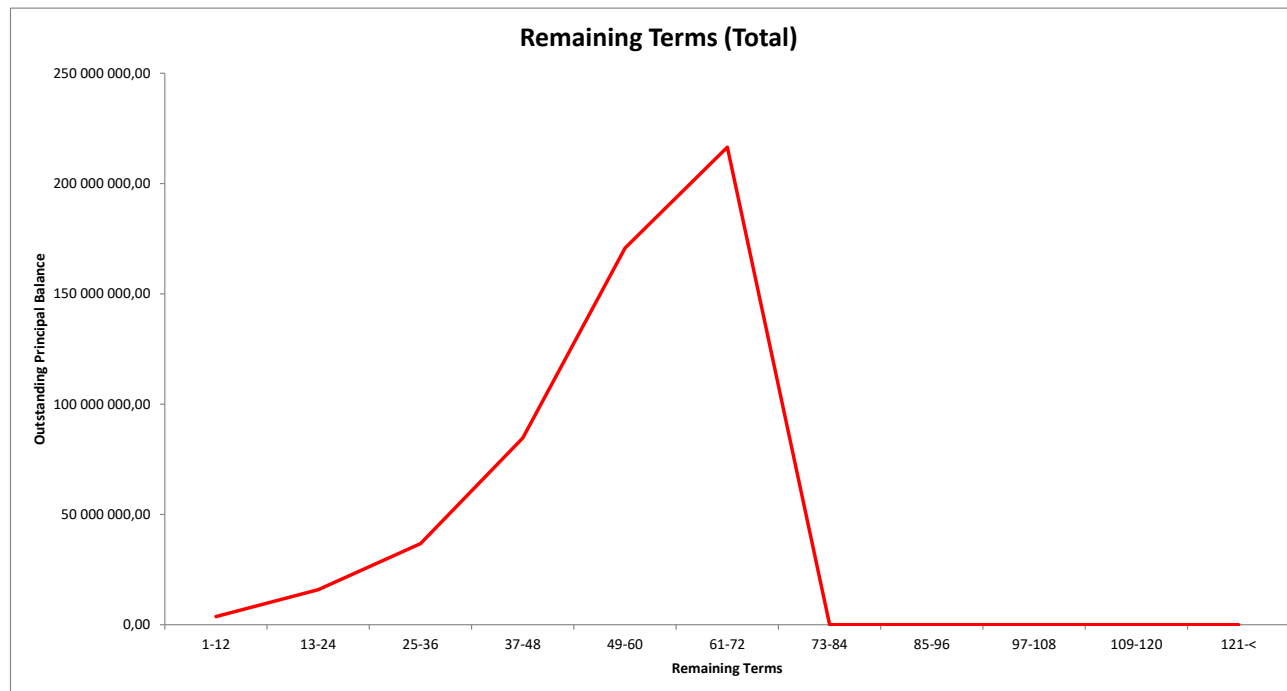
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	2				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

		TOTAL						
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0			7	5 298	0,00 %	0,0	23,4
	1			12 981	3 645 890	0,69 %	8,4	30,6
	13			24 2 277	15 934 286	3,02 %	19,6	23,2
	25			36 3 537	36 751 203	6,96 %	30,8	17,5
	37			48 5 416	84 692 333	16,03 %	43,1	14,0
	49			60 8 427	170 811 446	32,33 %	54,1	9,8
	61			72 7 972	216 488 796	40,98 %	65,1	6,9
	73			84				
	85			96				
	97			108				
	109			120				
	121	-						
	Total				28 617	528 329 251	100 %	53,9

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	2				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.a Seasoning



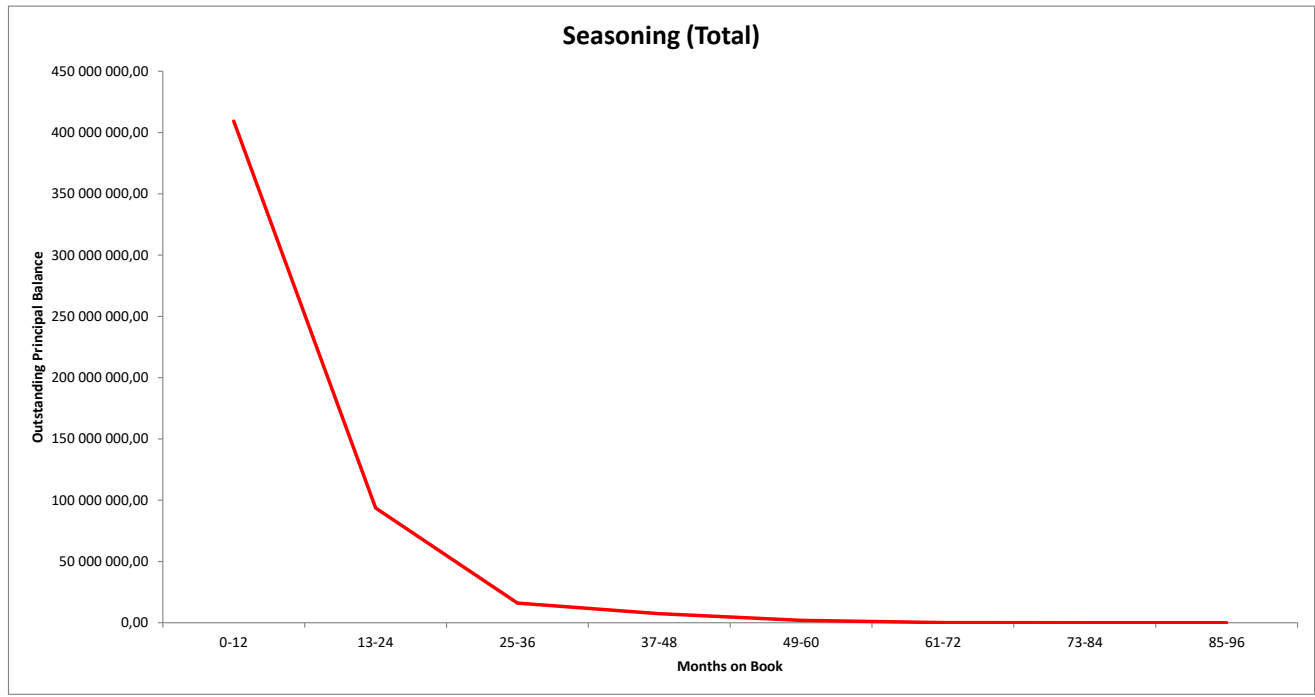
Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

		TOTAL						
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1		12	20 618	409 301 734	77,47 %	57,1	7,3
	13		24	5 697	93 537 256	17,70 %	46,4	17,0
	25		36	1 247	16 030 438	3,03 %	34,3	29,2
	37		48	737	7 444 877	1,41 %	22,4	41,4
	49		60	314	1 955 045	0,37 %	13,7	52,1
	61		72	4	59 902	0,01 %	6,6	63,3
	73		84					
	85		96					
	Total			28 617	528 329 251	100 %	53,9	10,4

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Monthly Investor Report

14.b Seasoning

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.a Balloon loans



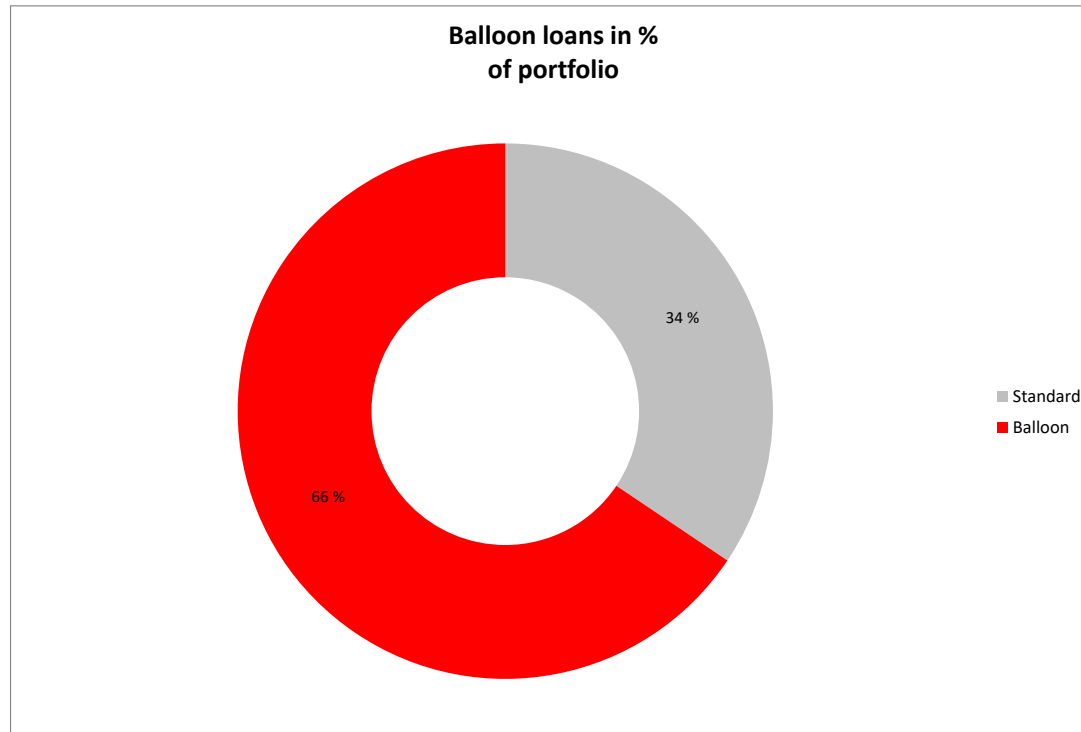
Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	2
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

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		16 568	181 842 677	34,4 %	7 341	0,0 %	49,2	10,3
Balloon		12 049	346 486 574	65,6 %	129 642 468	37,4 %	56,3	10,4
Total		28 617	528 329 251	100 %	129 649 810	25 %	53,9	10,4

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Monthly Investor Report

15.b Balloon loans

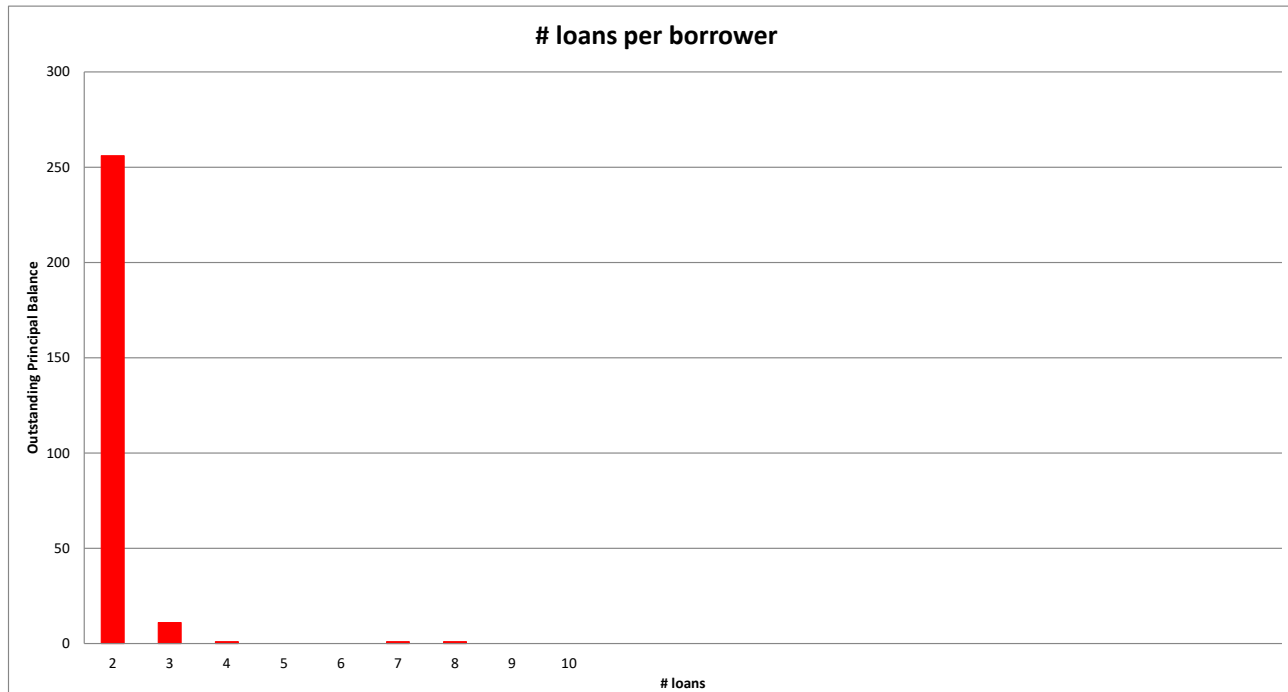
Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from	25.08.2022
	to	26.09.2022
	=	32 days



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16.b # loans per borrower

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	2				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=		32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

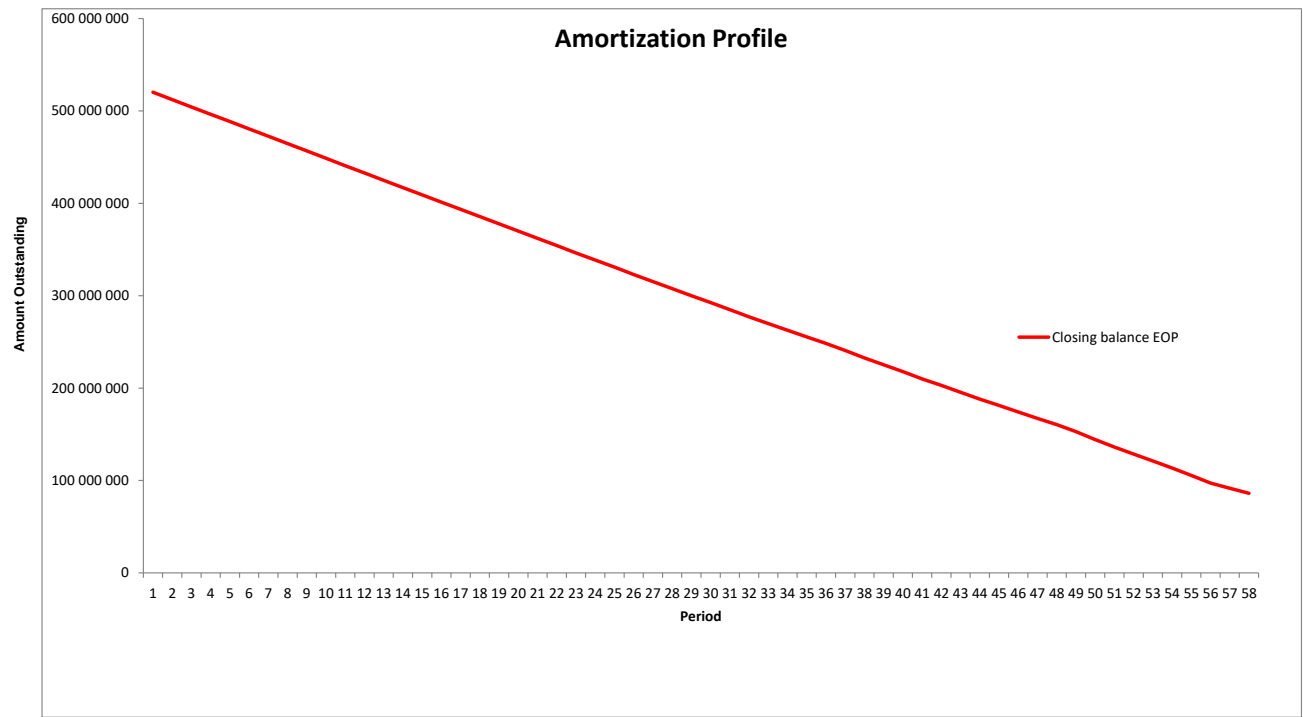
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	528 329 251	520 270 409	8 058 841	1 103 138	2,53 %	98,47 %
2	520 259 510	512 302 161	7 957 348	1 086 014	2,53 %	96,97 %
3	512 302 161	504 327 511	7 974 651	1 067 421	2,53 %	95,47 %
4	504 327 511	496 443 352	7 884 159	1 049 297	2,53 %	93,97 %
5	496 443 352	488 487 591	7 955 761	1 031 949	2,52 %	92,47 %
6	488 487 591	480 587 627	7 899 965	1 014 503	2,52 %	90,97 %
7	480 587 627	472 707 257	7 880 370	997 098	2,52 %	89,48 %
8	472 707 257	464 666 498	8 040 759	979 752	2,52 %	87,96 %
9	464 666 498	456 710 730	7 955 769	962 179	2,51 %	86,45 %
10	456 710 730	448 737 016	7 973 713	944 591	2,51 %	84,94 %
11	448 737 016	440 787 956	7 949 061	927 146	2,51 %	83,44 %
12	440 787 956	432 817 456	7 970 500	909 703	2,50 %	81,93 %
13	432 817 456	424 904 616	7 912 840	892 171	2,50 %	80,43 %
14	424 904 616	417 045 072	7 859 544	874 863	2,50 %	78,94 %
15	417 045 072	409 201 595	7 843 477	857 525	2,50 %	77,46 %
16	409 201 595	401 403 682	7 797 912	840 268	2,49 %	75,98 %
17	401 403 682	393 522 488	7 881 194	823 165	2,49 %	74,49 %
18	393 522 488	385 696 023	7 826 465	805 987	2,49 %	73,01 %
19	385 696 023	377 899 446	7 796 577	788 922	2,48 %	71,53 %
20	377 899 446	369 909 714	7 989 732	771 928	2,48 %	70,02 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from	25.08.2022
	to	26.09.2022
	=	32 days



SCF RAHOITUSPALVELUT XI DAC
 Monthly Investor Report

18.a Payment Holidays



Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	2				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

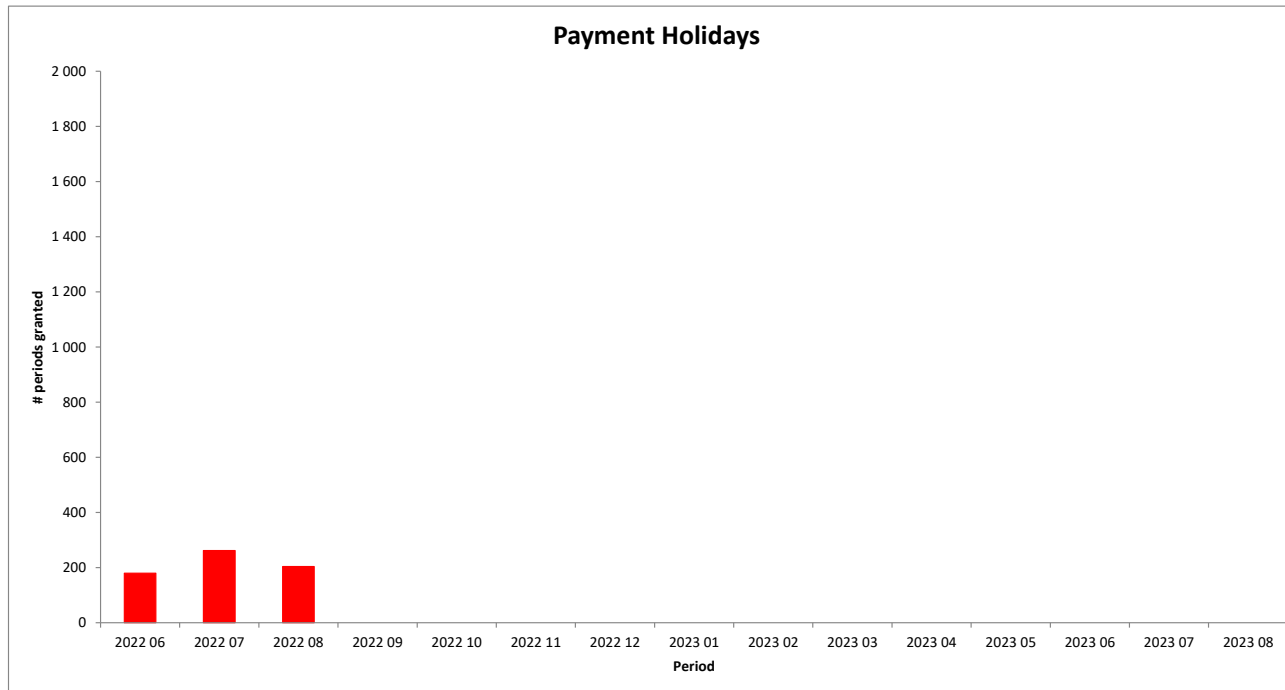
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2022 06	180	238	70 655	3 810 197	
2022 07	262	344	97 063	5 484 065	
2022 08	204	243	64 370	4 135 584	
2022 09					
2022 10					
2022 11					
2022 12					
2023 01					
2023 02					
2023 03					
2023 04					
2023 05					
2023 06					
2023 07					
2023 08					
Total:	646	825	232 088	13 429 846	

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

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18.b Payment Holidays

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	2				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



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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

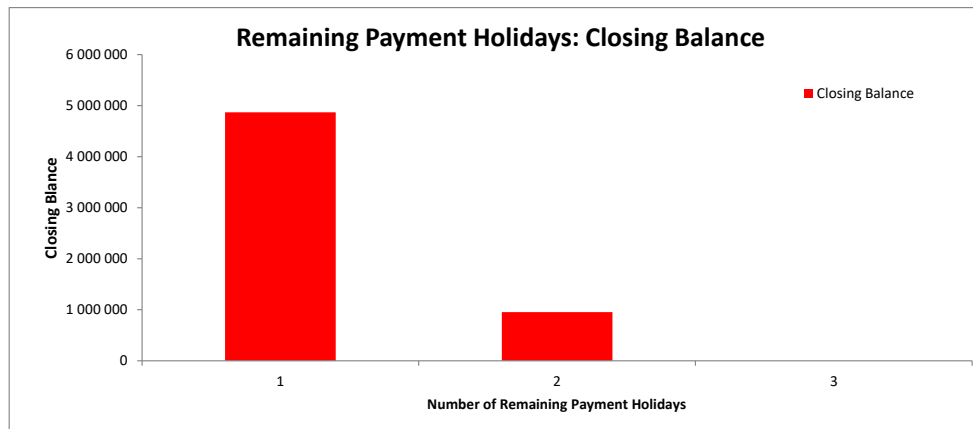
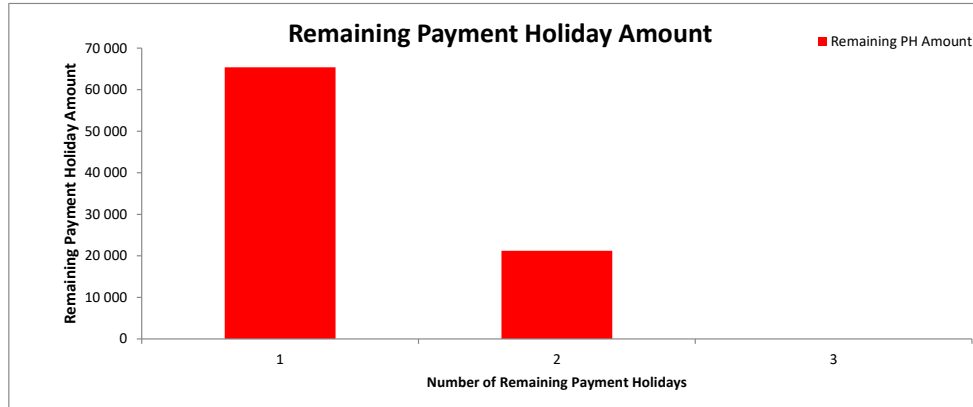


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	244	65 372	4 869 138
	2	39	21 198	953 909
	3	0	0	0
	Total	283	86 570	5 823 046

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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



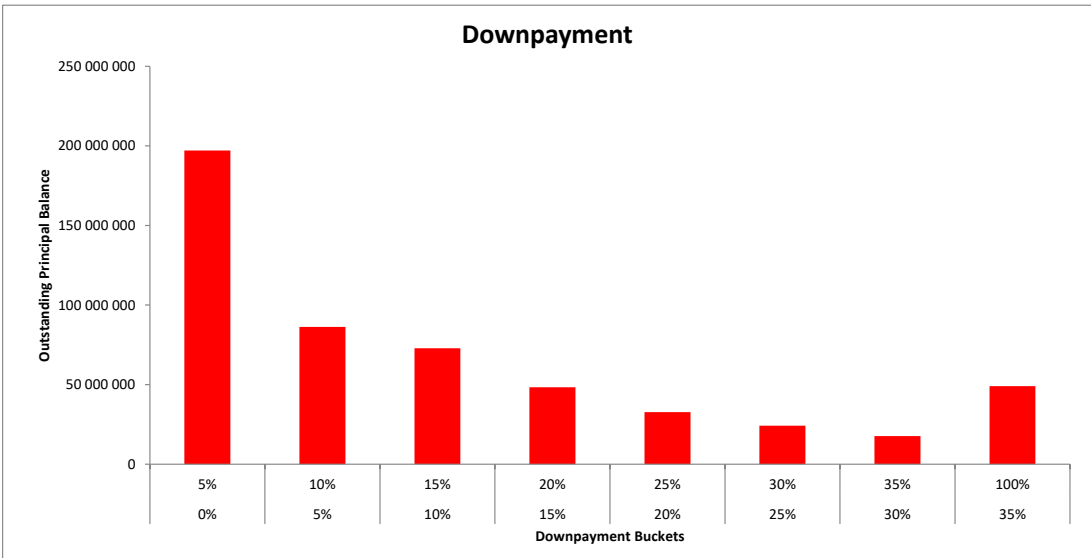
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	2				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	10 188	197 058 264	37,30 %	56,2	10,1	
	5 %	10 %	3 759	86 275 775	16,33 %	56,3	10,1	
	10 %	15 %	3 555	72 829 602	13,78 %	53,3	10,8	
	15 %	20 %	2 427	48 368 516	9,15 %	52,6	10,8	
	20 %	25 %	1 852	32 774 790	6,20 %	51,2	11,2	
	25 %	30 %	1 383	24 204 722	4,58 %	51,2	11,0	
	30 %	35 %	1 166	17 707 303	3,35 %	50,4	10,3	
	35 %	100 %	4 287	49 110 279	9,30 %	46,3	9,9	
	Total		28 617	528 329 251	100 %	53,9	10,4	

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Monthly Investor Report

19.b Downpayment

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from	25.08.2022
	to	26.09.2022
	=	32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.a Vehicle Condition



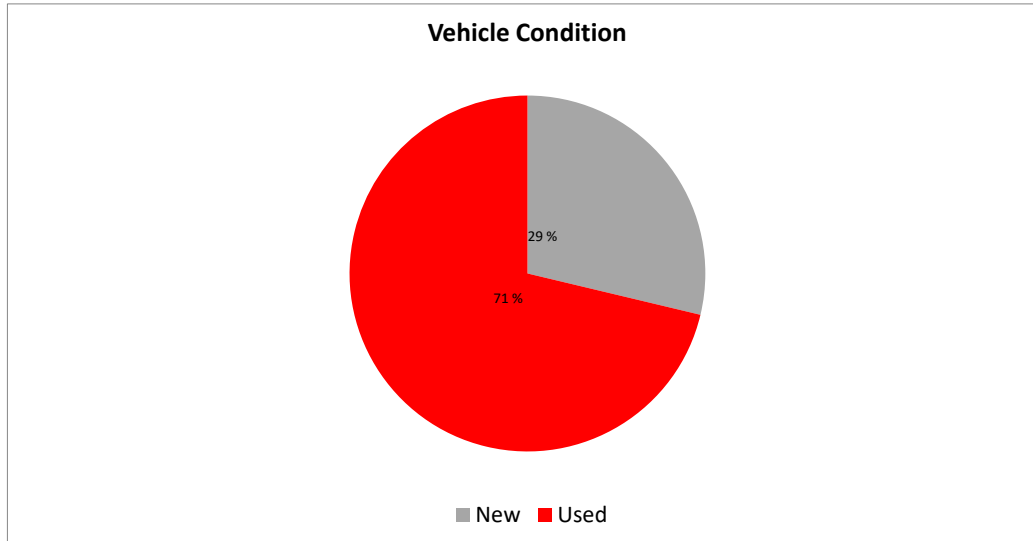
Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	2
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 478	151 802 031	28,73 %	51,4	10,9
	Used	23 139	376 527 219	71,27 %	54,8	10,1
	Total	28 617	528 329 251	100 %	53,9	10,4

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Monthly Investor Report

20.b Vehicle Condition

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	2				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days	



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.a Borrower Type



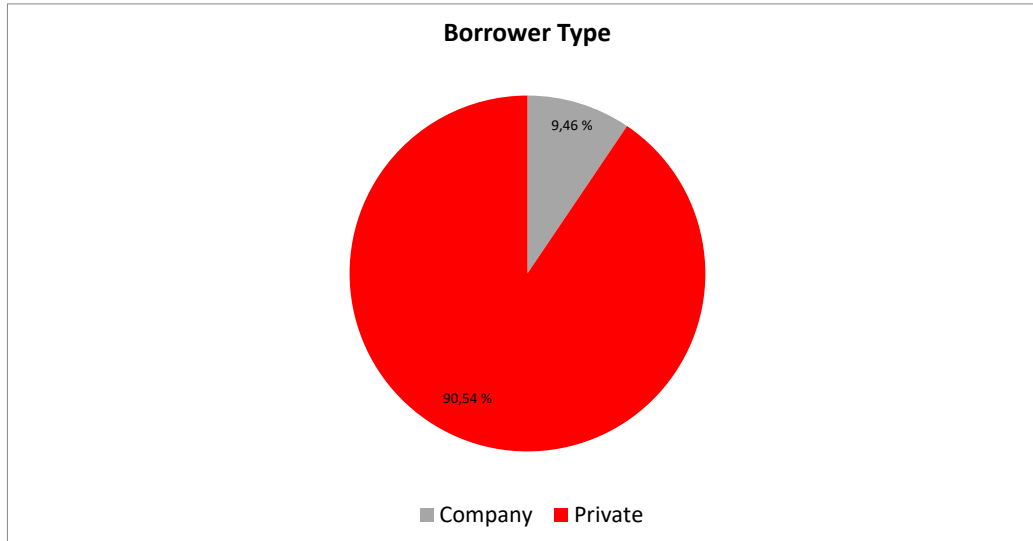
Reporting Date	28.09.2022
Payment date	26.09.2022
Period No	2
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 179	49 979 277	9,46 %	44,6	12,7
	Private	26 438	478 349 974	90,54 %	54,8	10,1
	Total	28 617	528 329 251	100 %	53,9	10,4

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Monthly Investor Report

21.b Borrower Type

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	2				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=	32 days	



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Monthly Investor Report

22.a Vehicle type



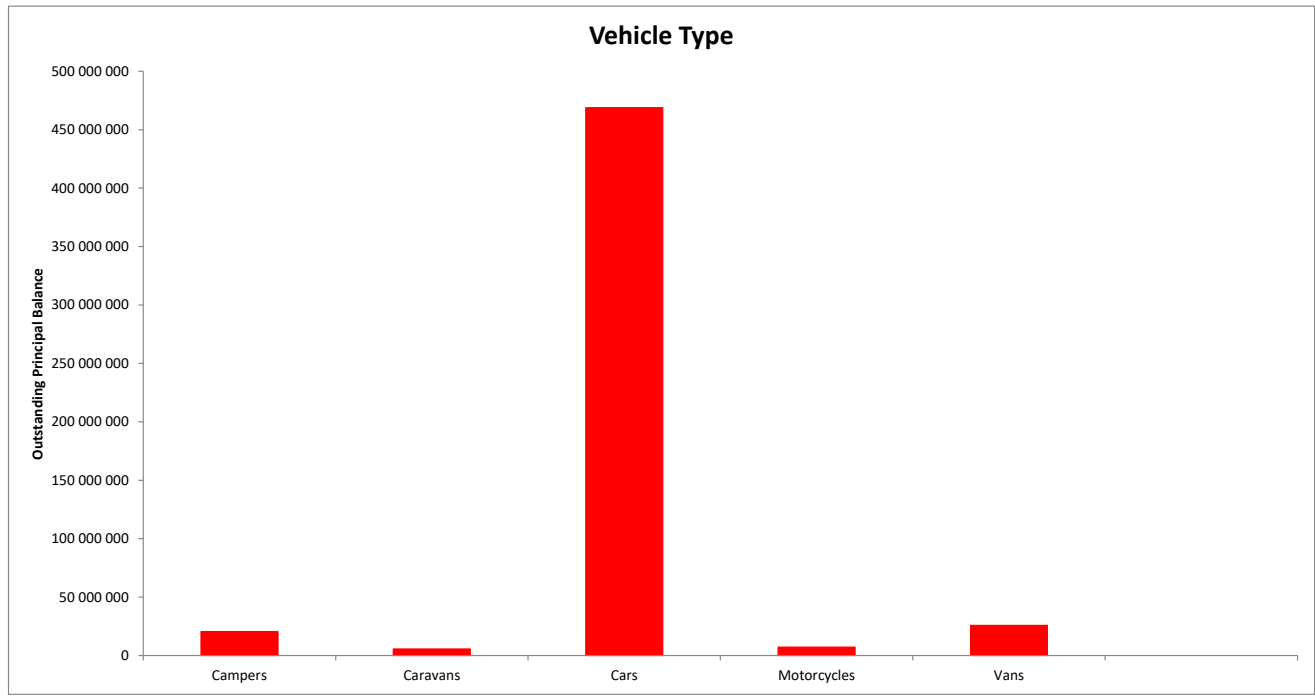
Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	2				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days

		TOTAL				
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	547	20 622 475	3,90 %	56,9	10,1
	Caravans	314	5 695 754	1,08 %	54,1	10,1
	Cars	25 340	468 915 593	88,75 %	54,2	10,3
	Motorcycles	722	7 196 029	1,36 %	47,3	8,9
	Vans	1 694	25 899 400	4,90 %	46,5	12,7
		28 617	528 329 251	100 %	53,9	10,4

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.a Restructured Loans



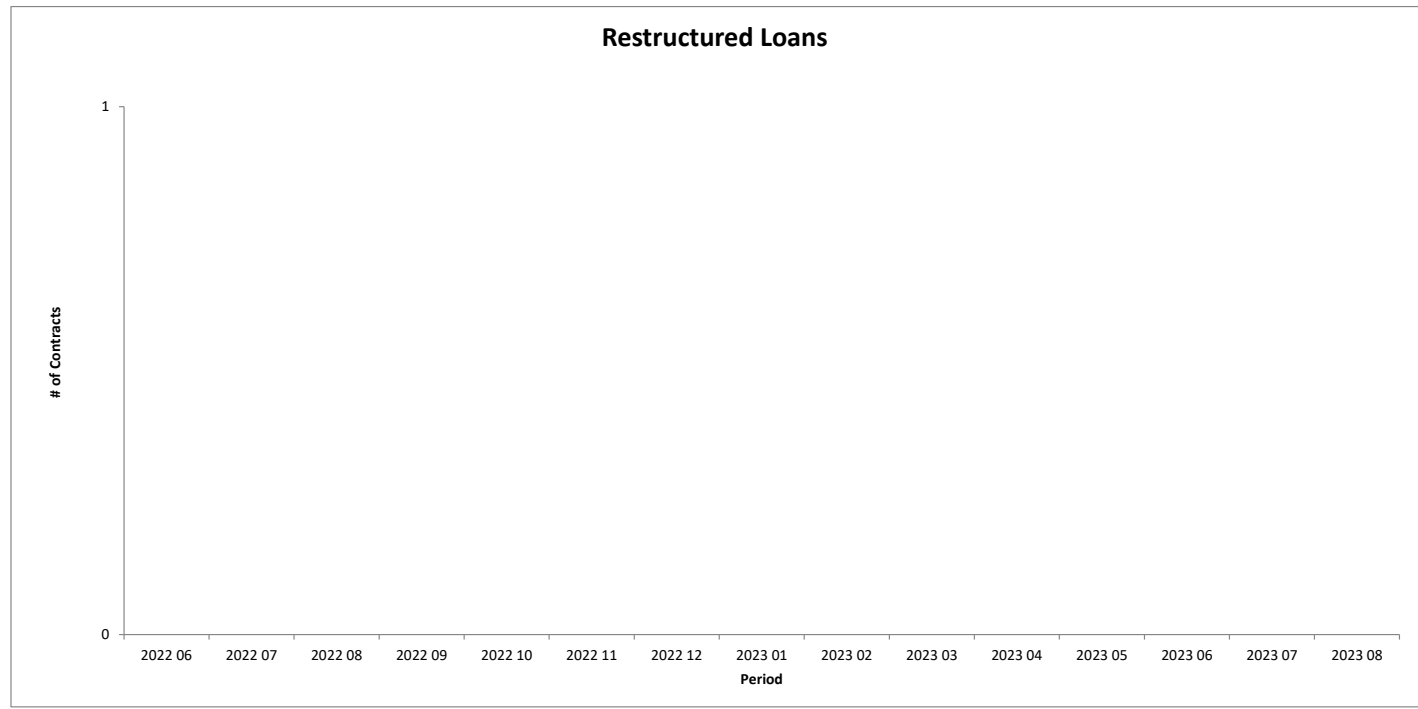
Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

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

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Monthly Investor Report

23.b Restructured Loans

Reporting Date	28.09.2022					
Payment date	26.09.2022					
Period No	2					
Monthly Period	01.08.2022					
Interest Period	from	25.08.2022	to	26.09.2022	=	32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	from 01.08.2022	to 26.09.2022 = 32 days
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

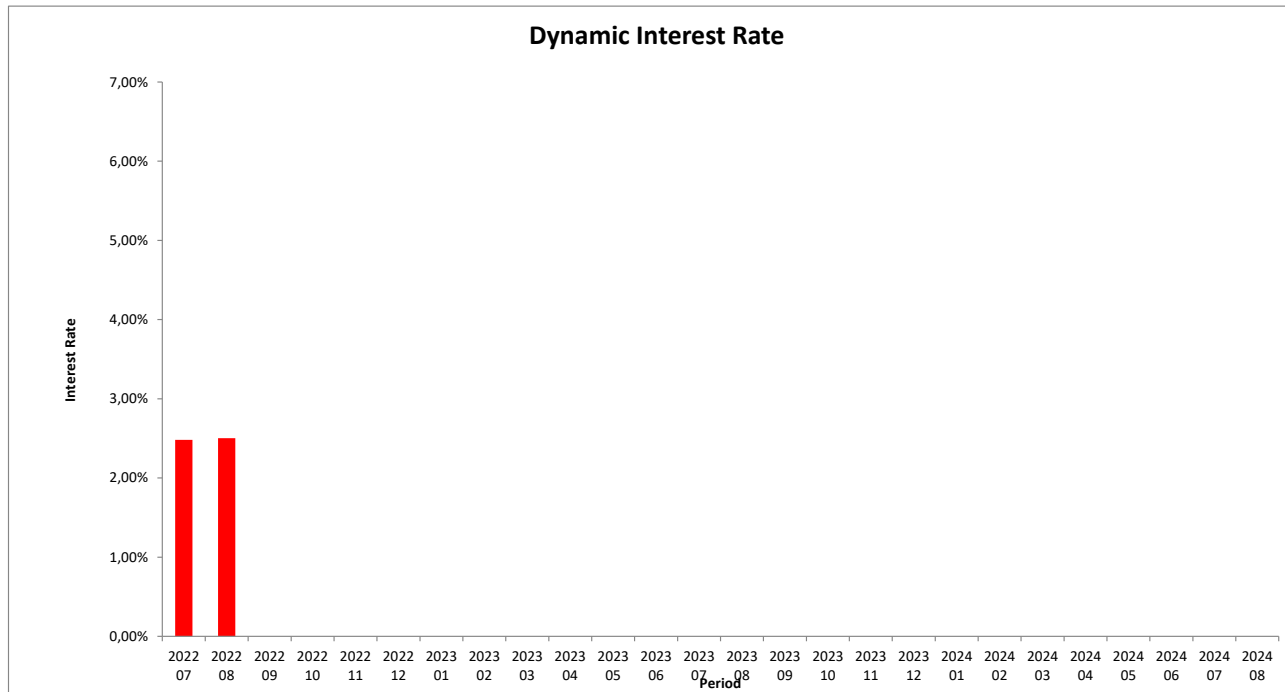
TOTAL		
Period	Closing balance	WA Interest rate
2022 07	494 515 066	2,48 %
2022 08	528 329 251	2,50 %
2022 09		
2022 10		
2022 11		
2022 12		
2023 01		
2023 02		
2023 03		
2023 04		
2023 05		
2023 06		
2023 07		
2023 08		
2023 09		
2023 10		
2023 11		
2023 12		
2024 01		
2024 02		
2024 03		
2024 04		
2024 05		
2024 06		
2024 07		
2024 08		

Interest rate evolution

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	28.09.2022				
Payment date	26.09.2022				
Period No	2				
Monthly Period	01.08.2022				
Interest Period	from	25.08.2022	to	26.09.2022	= 32 days



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 Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

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			
2022 10			
2022 11			
2022 12			
2023 01			
2023 02			
2023 03			
2023 04			
2023 05			
2023 06			
2023 07			
2023 08			
2023 09			
2023 10			
2023 11			
2023 12			
2024 01			
2024 02			
2024 03			
2024 04			
2024 05			
2024 06			
2024 07			
2024 08			

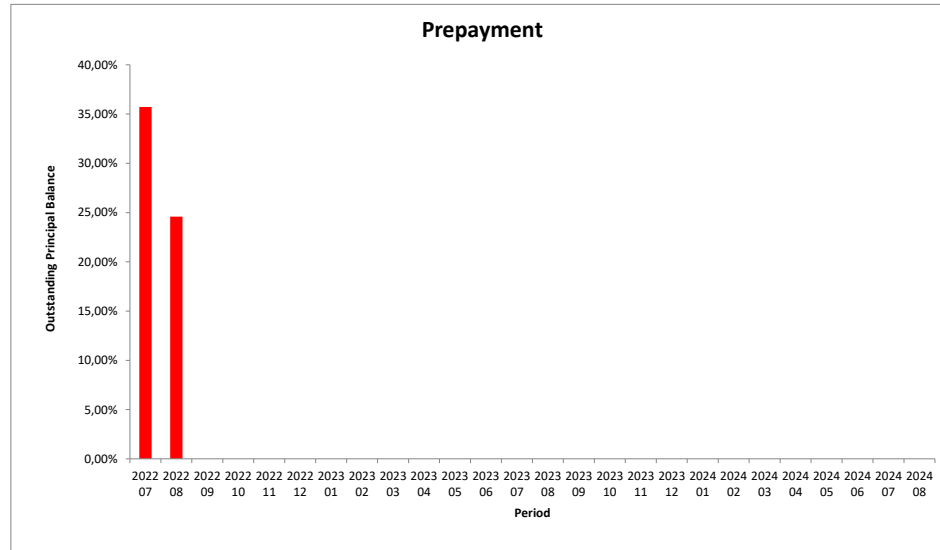
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from	25.08.2022 to 26.09.2022 = 32 days



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26. Delinquency



Reporting Date	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 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																		
	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	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 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	0	0	2 228												
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	28.09.2022	
Payment date	26.09.2022	
Period No	2	
Monthly Period	01.08.2022	
Interest Period	from 25.08.2022	to 26.09.2022 = 32 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 708 551,68	EUR
Senior Expenses	-	12 418,26	EUR
Servicing Fee	-	236 762,91	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	473 102,65	EUR
Tranche A Loan Interest to Issuer	-	290 956,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	13 931,00	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	-	10 157,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	303 018,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	2 227,55	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	365 978,31	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	+	1 500 183,64	EUR
Senior Expenses	-	11 977,33	EUR
Issuer swap interest to swap counterparty	-	473 102,65	EUR
Interest Class A Notes	-	290 956,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	13 931,00	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	-	10 157,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	303 018,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	2 227,55	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	394 814,11	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	28.09.2022
Payment date	26.09.2022
Period No	2
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	21 670 749,16	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		21 571 700,93	EUR
Balance to be Credited to the Reinvestment Principal Ledger		99 048,23	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	28.09.2022
Payment date	26.09.2022
Period No	2
Monthly Period	01.08.2022
Interest Period	from 25.08.2022 to 26.09.2022 = 32 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	12 418,26				
Interest accrued for the Period	EUR	618 062,00	290 956,00	13 931,00	10 157,00	303 018,00
Cumulative Interest accrued	EUR	1 695 465,00	554 171,00	42 726,00	34 059,00	1 064 509,00
Interest Payments	EUR	618 062,00	290 956,00	13 931,00	10 157,00	303 018,00
Cumulative Interest Payments	EUR	1 695 465,00	554 171,00	42 726,00	34 059,00	1 064 509,00
Interest accrued on Subordinated Loan for the Period	EUR	1 531,00				
Cumulative Interest accrued on Subordinated Loan	EUR	10 611,00				
Interest Payments on Subordinated Loan	EUR	1 531,00				
Cumulative Interest Payments on Subordinated Loan	EUR	10 611,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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Reporting Date	28.09.2022				
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Period No	2				
Monthly Period	01.08.2022				
Interest Period	from 25.08.2022	to 26.09.2022	=	32 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	549 835 210
Interest Period Start	25.08.2022
Interest Period End	26.09.2022
Interest Days	32
Settlement Date	26.09.2022
Party A Floating Interest Rate	0,059 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 28 835,80
Party B Fixed Rate	0,9680 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 473 102,65

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31. Contact Details



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Reporting Date	28.09.2022						
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