

**SCF RAHOITUSPALVELUT XI DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



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Reporting Date	29.03.2023								
Payment date	27.03.2023					Following payment dates:	25.04.2023		
Period No	8						25.05.2023		
Monthly Period	01.02.2023								
Interest Period	from 27.02.2023		to	27.03.2023	=			28 days	
Cut-Off date	28.02.2023								

**SCF RAHOITUSPALVELUT XI DAC**  
**Monthly Investor Report**

**1. Portfolio Information**



Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
<b>Outstanding receivables</b>		
<b>Opening balance prior to replenishment</b>	<b>494 365 066,32</b>	<b>EUR</b>
Scheduled Loan Principal Repayments (+MC)	7 176 019,50	EUR
Prepayments	9 450 006,93	EUR
Deemed Collections - Other	-	EUR
<b>Total Principal Payments Received in Period</b>	<b>16 626 026,43</b>	<b>EUR</b>
New Defaulted Auto Loans amt in Period	505 926,03	EUR
<b>Closing balance prior to replenishment</b>	<b>477 233 113,86</b>	<b>EUR</b>
<b>Further Purchase Price due (Replenishment price of new assets)</b>	<b>-</b>	<b>EUR</b>
Re-investment Principal Ledger Closing Balance	-	EUR
<b>Closing Balance post replenishment</b>	<b>477 233 113,86</b>	<b>EUR</b>
Principal Recoveries on loans in default	86 970,34	EUR
<b>Total revenue collections</b>		
<b>Total Revenue Received in Period</b>	<b>1 404 743,34</b>	<b>EUR</b>
<b># Loans</b>		
At beginning of period	28 054	Loans
Replenished contracts	-	Loans
Paid in Full	671	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	37	Loans
At end of period (pre replenishment)	<b>27 346</b>	<b>Loans</b>

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**2. Amount Due for Distribution - Revenue Receipts**



Reporting Date	29.03.2023				
Payment date	27.03.2023				
Period No	8				
Monthly Period	01.02.2023				
Interest Period	from 27.02.2023	to	27.03.2023	=	28 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	1 484 558,28	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	4 090,68	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
<b>Total Amount for Purchaser Available Revenue Receipts</b>	<b>1 488 648,96</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 303 058,30	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	923 968,31	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	20 936,86	EUR
g. Liquidity Reserve Excess Amount	116 082,65	EUR
h. Any other net amount received by the Issuer	-	EUR
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>2 364 046,12</b>	<b>EUR</b>

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**3. Amount Due for Distribution - Redemption Receipts**

Reporting Date	29.03.2023				
Payment date	27.03.2023				
Period No	8				
Monthly Period	01.02.2023				
Interest Period	from 27.02.2023	to	27.03.2023	=	28 days



**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	16 626 026,43	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
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>16 626 026,43</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	16 626 026,43	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	505 926,03	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>17 131 952,46</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	29.03.2023
Payment date	27.03.2023
Period No	8
Monthly Period	01.02.2023
Interest Period	from 27.02.2023 to 27.03.2023 = 28 days

**Note Balance**

Beginning of Period	494 365 066,32	EUR
End of Period	477 233 113,86	EUR

**Liquidity Balance**

Beginning of Period	0,6 %	2 805 433,10	EUR
Cash Outflow		111 042,70	EUR
Cash Inflow		-	EUR
End of Period	0,5 % *	2 694 390,40	EUR
Required Reserve Amount	0,5 % *	2 694 390,40	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.

\* 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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5a. Performance Data



Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days

Asset Balance

Opening balance prior to replenishment	494 365 066,32	EUR
Closing balance prior to replenishment	477 233 113,86	EUR
Closing Balance post replenishment	477 233 113,86	EUR

Portfolio Performance:

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	452 702 213,17	94,86 %	25 828
1-29 days past due	17 969 807,18	3,77 %	1 132
<b>Delinquent Receivables:</b>			
30-59 days past due	2 862 957,89	0,60 %	163
60-89 days past due	1 240 105,35	0,26 %	77
90-119 days past due	1 046 875,45	0,22 %	67
120-149 days past due	696 430,37	0,15 %	42
150-179 days past due	714 724,45	0,15 %	37
<b>Total Performing and Delinquent</b>	<b>477 233 114</b>	<b>100,00 %</b>	<b>27 346</b>
Current Period Defaults	505 926,03		37
Cumulative Defaults	2 059 725,39		122
Current Period Principal Recoveries	86 970,34		
Cumulative Principal Recoveries	157 563,23		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,35 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,27 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,22 %	

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

[A] Aggregate Outstanding Asset Principal Amount	477 233 113,86	87,1190 %
[B] Aggregate principal balance of Defaulted Contracts	2 059 725,39	
[C] Recoveries received on such Defaulted Contracts	157 563,23	
[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	1,37 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,32 %	
[C] Delinquency Ratio, second preceding Payment Date	1,34 %	

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	10,78 %	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	494 365 066,32		

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

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

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5b. Concentration limits



Reporting Date	29.03.2023
Payment date	27.03.2023
Period No	8
Monthly Period	01.02.2023
Interest Period	from 27.02.2023 to 27.03.2023 = 28 days

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

Weighted average interest rate (min 2,35%)	2,51 %
Weighted average months to maturity (max 56)	49,49*
Used Vehicles (max 74%)	69,83 %
Balloon Loans (max 63,5%)	66,96 %
Corporate Borrowers (max 10%)	9,17 %
IRB (min 95%)	95,54 %**

\* Bucket-based as found in IR

\*\* As of previous pool cut

**Top-10 Exposures:**

	Balance	# Loans	Portion
	272 884,04	1	0,06 %
	266 038,77	1	0,06 %
	259 533,19	1	0,05 %
	257 618,49	1	0,05 %
	185 421,79	1	0,04 %
	166 647,59	1	0,03 %
	165 894,79	1	0,03 %
	165 233,88	1	0,03 %
	150 651,56	8	0,03 %
	146 454,90	1	0,03 %
<b>Total (max 0,6%)</b>			<b>0,43 %</b>

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**6. Note Principal**



Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days

**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	441 065 066,32	8 000 000,00	3 000 000,00	42 300 000,00	EUR
Sequential Amortization	17 131 952,46	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	423 933 113,86	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	-	-	-	505 926,03	EUR
Credit PDL	-	-	-	505 926,03	EUR
End of Period	-	-	-	-	EUR

**Net Note Principal**

Beginning of Period	441 065 066,32	8 000 000,00	3 000 000,00	42 300 000,00	EUR
End of Period	423 933 113,86	8 000 000,00	3 000 000,00	42 300 000,00	EUR



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**7. Outstanding Notes**

Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
<b>General Note Information</b>					
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
<b>Current Note Information</b>					
Outstanding Opening Balance	494 365 066,32	441 065 066,32	8 000 000,00	3 000 000,00	42 300 000,00
Available Distribution Amount	17 131 952,46				
Amortisation	17 131 952,46				
Redemption per Class	17 131 952,46	17 131 952,46	-	-	-
Redemption per Note		3 449,15	-	-	-
Outstanding Closing Balance		423 933 113,86	8 000 000,00	3 000 000,00	42 300 000,00
Net Outstanding Closing Balance	477 233 113,86	423 933 113,86	8 000 000,00	3 000 000,00	42 300 000,00
Current Tranching	100 %	88,83 %	1,68 %	0,63 %	8,86 %
Current Pool Factor		0,85	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		28	28	28	28
Principal Outstanding per Note Beginning of Period		88 799,09	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 449,15	-	-	-
Principal Outstanding per Note End of Period		85 349,93	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		207,41	334,68	478,57	809,12
Interest Payment	1 413 570,90	1 030 180,97	26 774,22	14 357,00	342 258,70
Interest Payment per Note		207,41	334,68	478,57	809,12

3. Credit Enhancements	All Notes	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. Liquidity Reserve)		10,24 %	8,79 %	7,69 %	0,00 %
Current CE (Subordination incl. Excess Spread)		11,17 %	9,49 %	8,86 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		11,73 %	10,06 %	8,86 %	0,00 %
Current CE (Subordination)		11,17 %	9,49 %	8,86 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		11,73 %	10,06 %	8,86 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 29.03.2023  
Payment date 27.03.2023  
Period No 8  
Monthly Period 01.02.2023  
Interest Period : 27.02.2023 to 27.03.2023 = 28 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 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 Rating Trigger Collateral.	F1	F2	N/A	N/A	A(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will within 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.]	
	Banco Santander, S.A.	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within sixty (60) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.]	
Hedge Counterparty	Banco Santander, S.A.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.]	
	Banco Santander, S.A.	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.]	
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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**9.a Original Portfolio Principal Balance**

Reporting Date	29.03.2023				
Payment date	27.03.2023				
Period No	8				
Monthly Period	01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	= 28 days



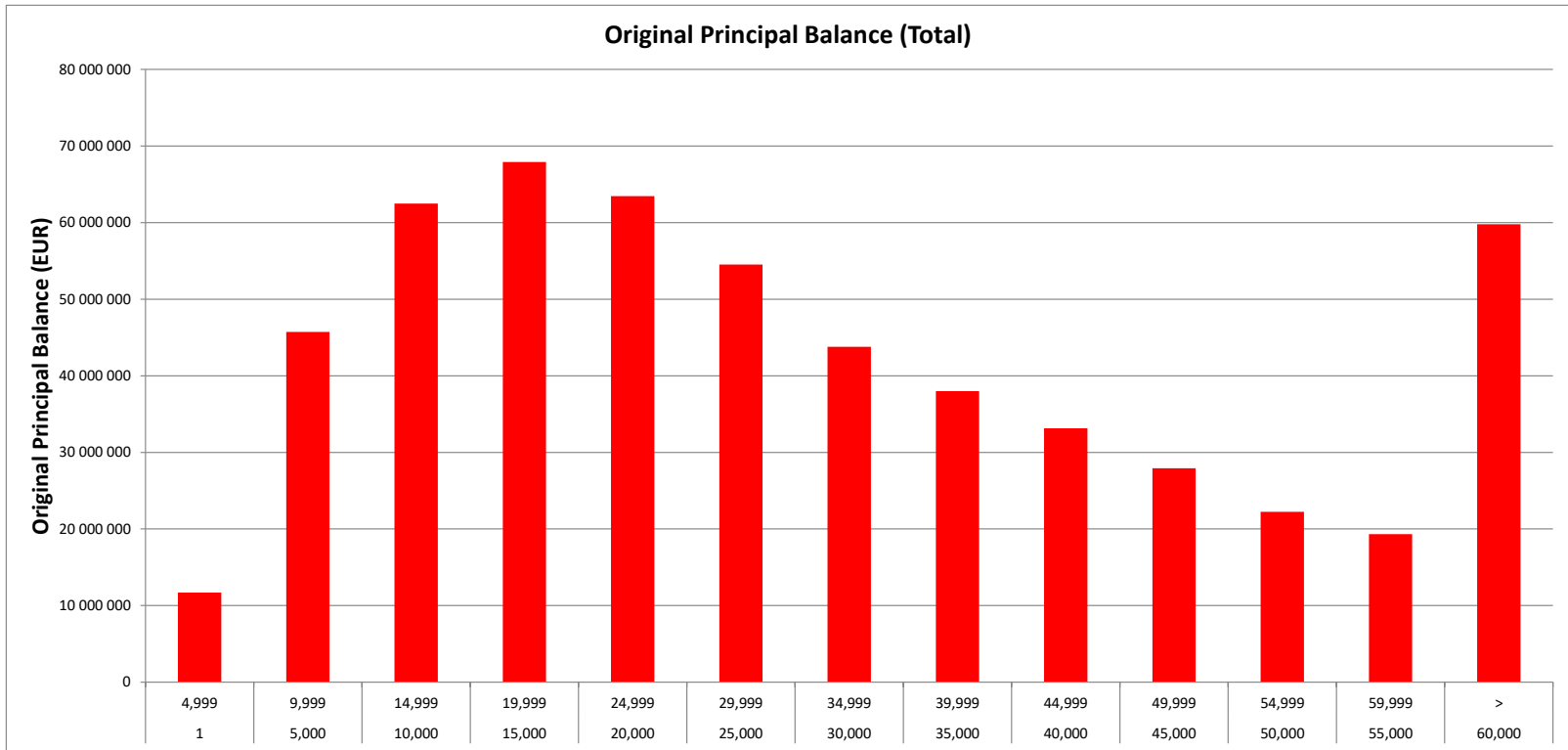
Average amount - all: 19 172

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

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**9.b Original Principal Balance Graph**

Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

**10.a Outstanding Principal Balance**

Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days



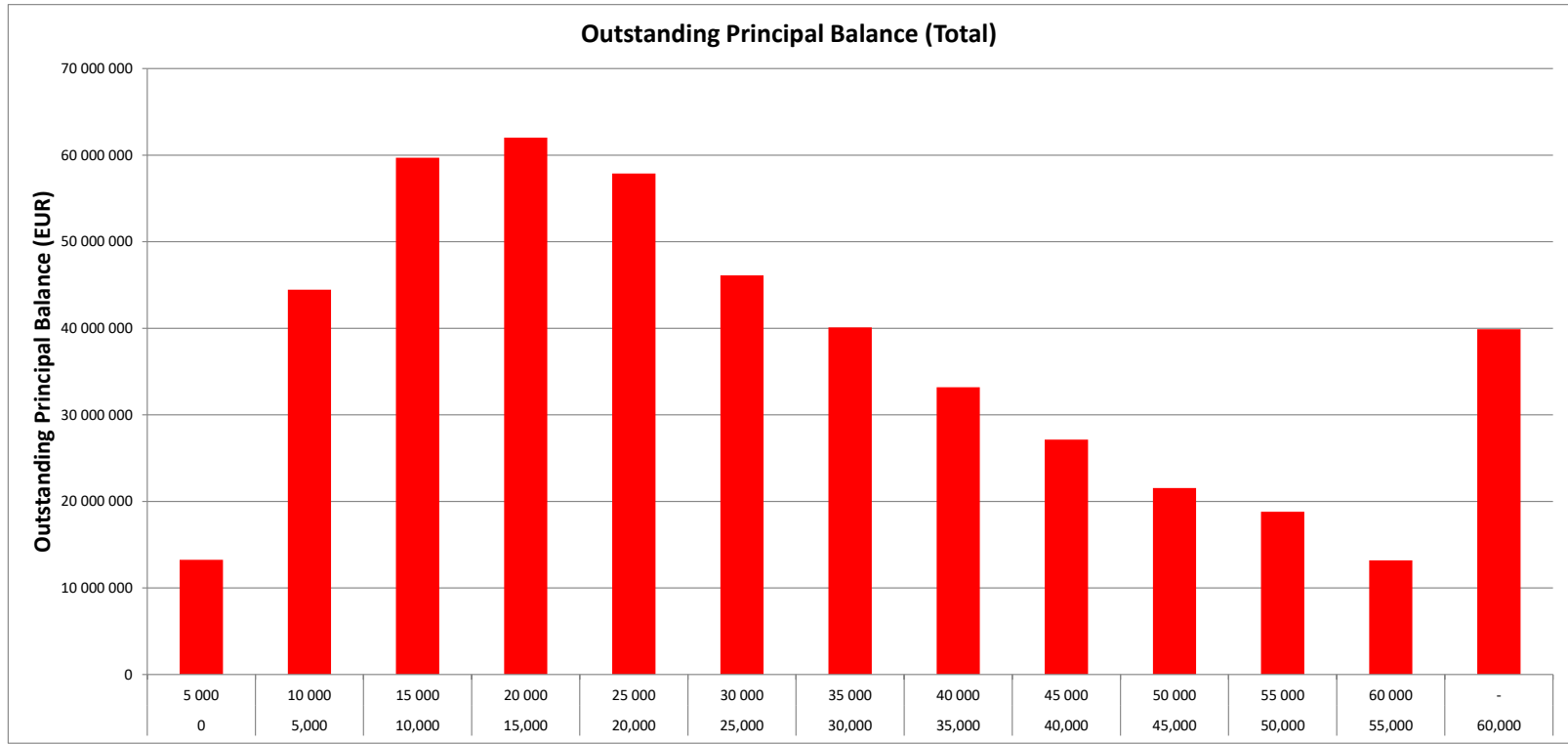
Average amount - all: 17 452

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	4 341	13 246 442	2,78 %	25,9	19,6	
	5 000	10 000	6 015	44 443 046	9,31 %	41,0	17,0	
	10 000	15 000	4 808	59 700 729	12,51 %	47,3	16,0	
	15 000	20 000	3 577	62 030 107	13,00 %	49,2	15,4	
	20 000	25 000	2 594	57 882 279	12,13 %	50,7	14,9	
	25 000	30 000	1 684	46 102 379	9,66 %	51,3	14,5	
	30 000	35 000	1 240	40 098 005	8,40 %	51,1	14,7	
	35 000	40 000	887	33 191 176	6,95 %	51,4	15,0	
	40 000	45 000	642	27 143 912	5,69 %	52,7	14,3	
	45 000	50 000	454	21 543 377	4,51 %	53,8	14,3	
	50 000	55 000	359	18 794 922	3,94 %	55,1	13,7	
	55 000	60 000	229	13 178 824	2,76 %	54,6	14,6	
	60 000	-	516	39 877 915	8,36 %	54,8	13,8	
	Total			27 346	477 233 114	100 %	49,5	15,2

**SCF RAHOITUSPALVELUT XI DAC**  
**Monthly Investor Report**

**10.b Outstanding Principal Balance Graph**

Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days



**SCF RAHOITUSPALVELUT XI DAC**  
**Monthly Investor Report**

**11.a Geographical Distribution**

Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days

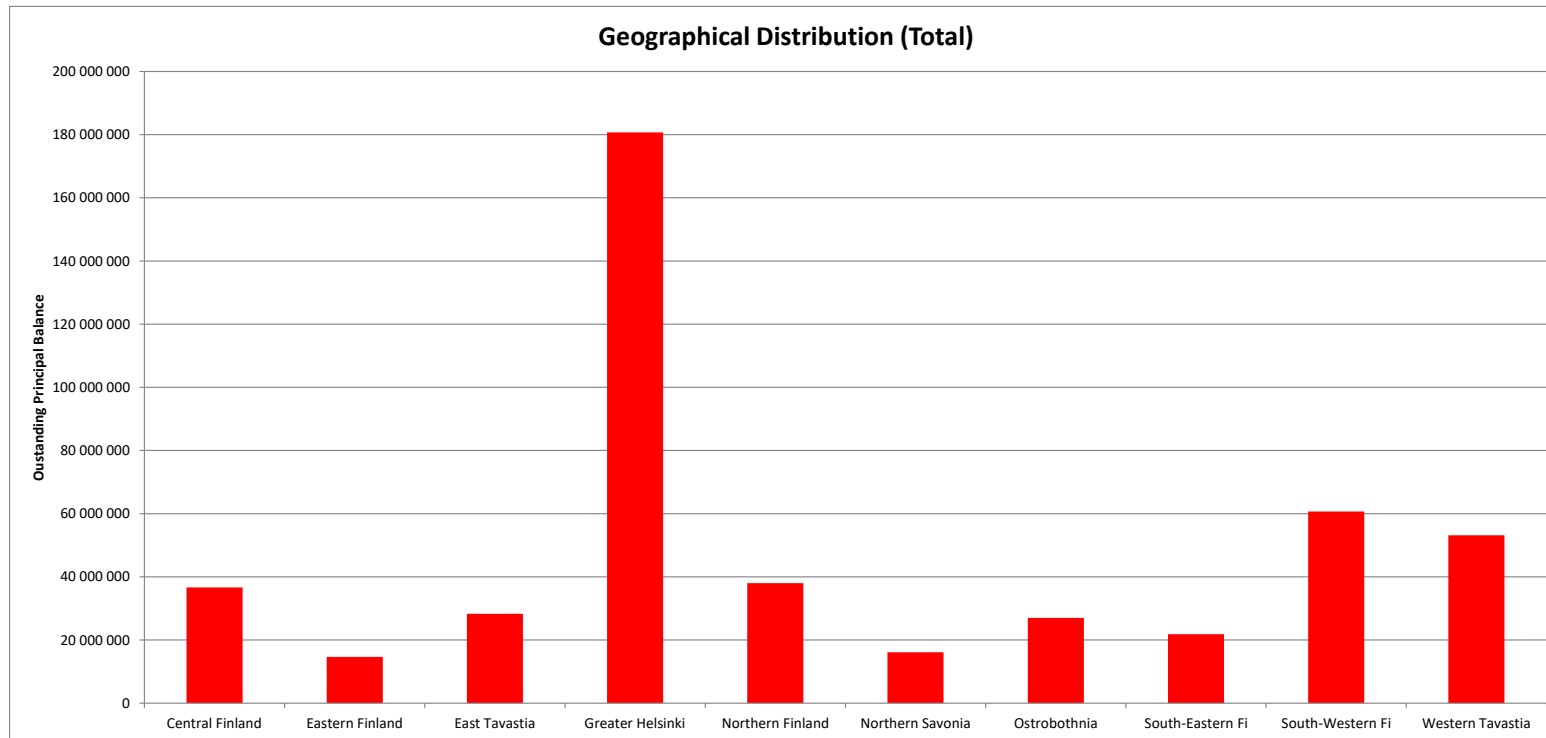


TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	2 246	36 664 901	7,68 %	49,4	15,3	
Eastern Finland	952	14 686 715	3,08 %	49,5	14,7	
East Tavastia	1 762	28 302 769	5,93 %	48,5	15,4	
Greater Helsinki	9 157	180 708 453	37,87 %	49,7	15,2	
Northern Finland	2 200	38 030 903	7,97 %	49,3	15,0	
Northern Savonia	1 029	16 154 860	3,39 %	48,0	15,7	
Ostrobothnia	1 725	26 996 896	5,66 %	49,6	14,8	
South-Eastern Fi	1 487	21 829 426	4,57 %	48,3	15,4	
South-Western Fi	3 486	60 708 352	12,72 %	50,4	15,1	
Western Tavastia	3 302	53 149 841	11,14 %	49,1	15,1	
Total	27 346	477 233 114	100 %	49,5	15,2	

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from	27.02.2023
	to	27.03.2023
	=	28 days





**SCF RAHOITUSPALVELUT XI DAC**  
**Monthly Investor Report**

**12.a Interest Rate**

Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days

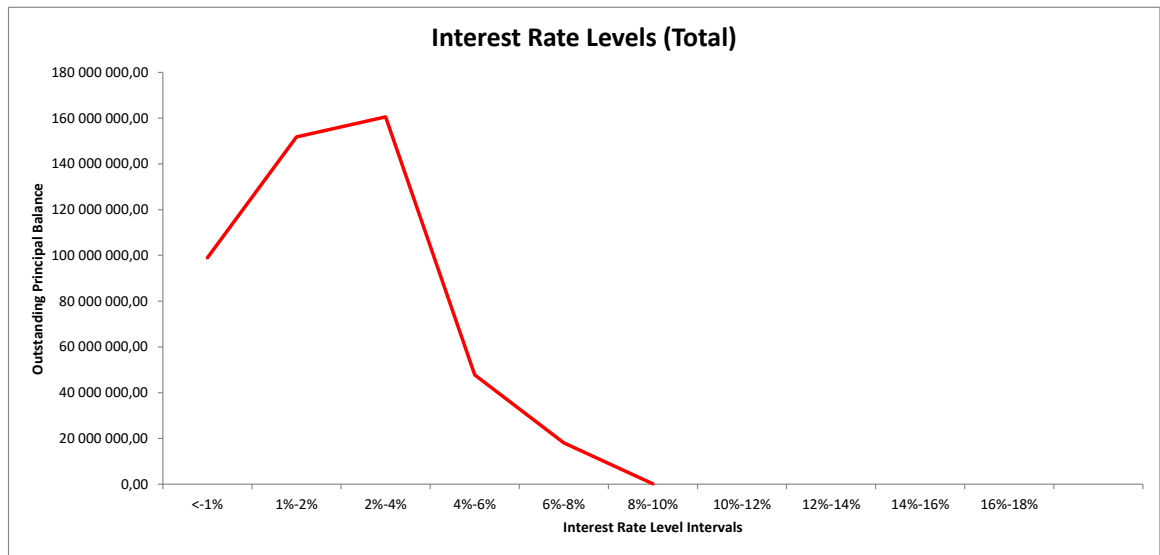


TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0 %	1 %	4 755	98 947 080	20,73 %	48,2	15,8	
1 %	2 %	6 196	151 791 583	31,81 %	49,3	15,9	
2 %	4 %	9 721	160 548 531	33,64 %	50,6	14,3	
4 %	6 %	4 480	47 717 549	10,00 %	49,2	14,8	
6 %	8 %	2 155	18 078 202	3,79 %	48,4	14,1	
8 %	10 %	39	150 169	0,03 %	38,3	14,0	
10 %	12 %						
12 %	14 %						
14 %	16 %						
16 %	18 %						
18 %	-						
Total		27 346	477 233 114	100 %	49,5	15,2	

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

12.b Interest Rate

Reporting Date	29.03.2023				
Payment date	27.03.2023				
Period No	8				
Monthly Period	01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	= 28 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

**13.a Remaining Terms**



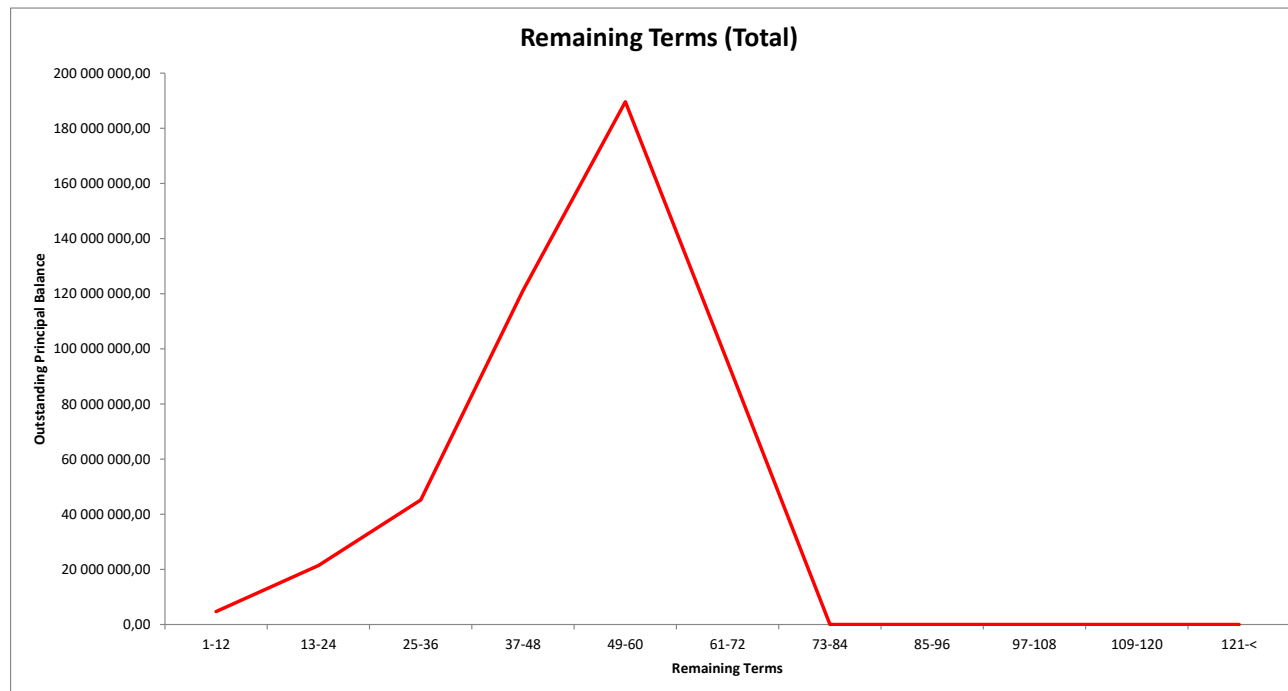
Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			0	15	26 427	0,01 %	0,0	45,7
	1			12	1 353	4 693 481	0,98 %	8,1	31,8
	13			24	2 846	21 394 104	4,48 %	19,5	25,0
	25			36	3 851	45 179 204	9,47 %	31,5	20,9
	37			48	7 215	121 197 312	25,40 %	43,6	16,8
	49			60	8 490	189 618 611	39,73 %	55,2	14,3
	61			72	3 576	95 123 974	19,93 %	62,9	9,3
	73			84					
	85			96					
	97			108					
	109			120					
	121	-							
	Total				27 346		477 233 114	100 %	49,5

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Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.03.2023				
Payment date	27.03.2023				
Period No	8				
Monthly Period	01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	= 28 days



**SCF RAHOITUSPALVELUT XI DAC**  
**Monthly Investor Report**

**14.a Seasoning**



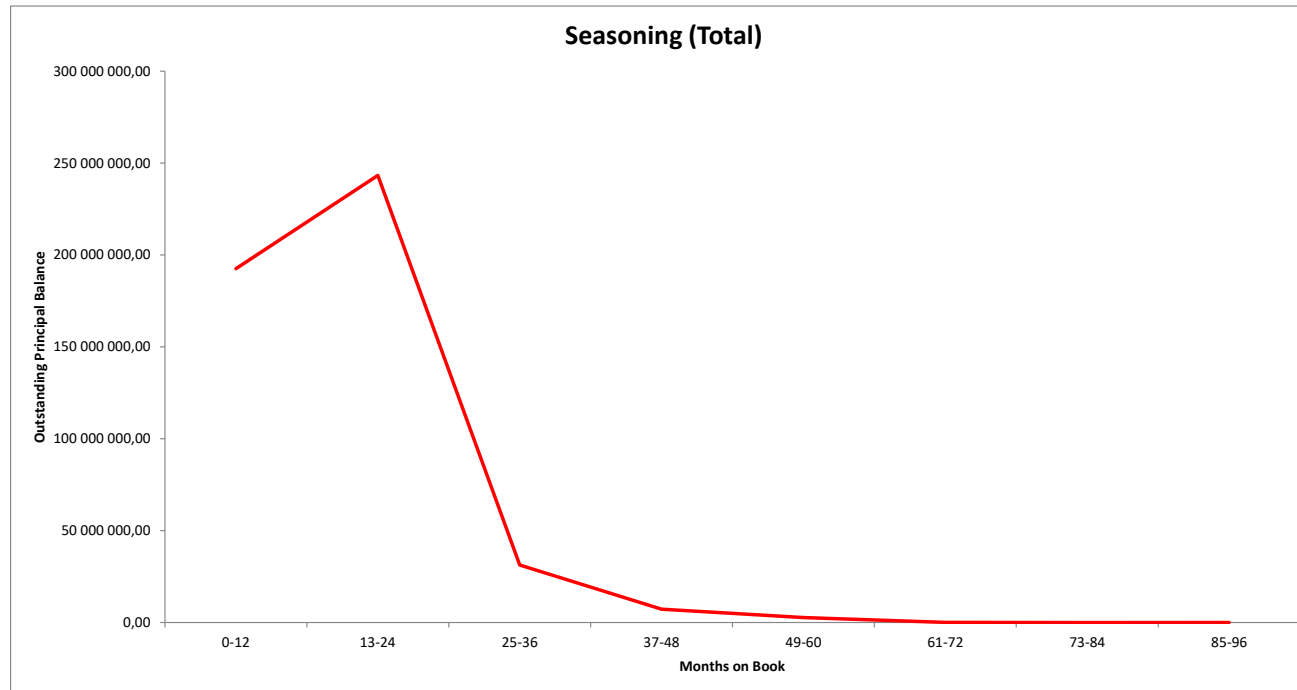
Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days

		TOTAL							
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12	9 777	192 555 565	40,35 %	55,3	9,7	
	13		24	14 105	243 274 199	50,98 %	48,0	16,5	
	25		36	2 324	31 305 596	6,56 %	34,9	28,9	
	37		48	660	7 255 526	1,52 %	21,6	41,8	
	49		60	458	2 719 201	0,57 %	14,2	53,2	
	61		72	21	115 452	0,02 %	7,2	63,8	
	73		84	1	7 576	0,00 %	10,0	73,0	
	85		96						
	Total			27 346	477 233 114	100 %	49,5	15,2	

**SCF RAHOITUSPALVELUT XI DAC**  
**Monthly Investor Report**

**14.b Seasoning**

Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days



**SCF RAHOITUSPALVELUT XI DAC**  
**Monthly Investor Report**

**15.a Balloon loans**



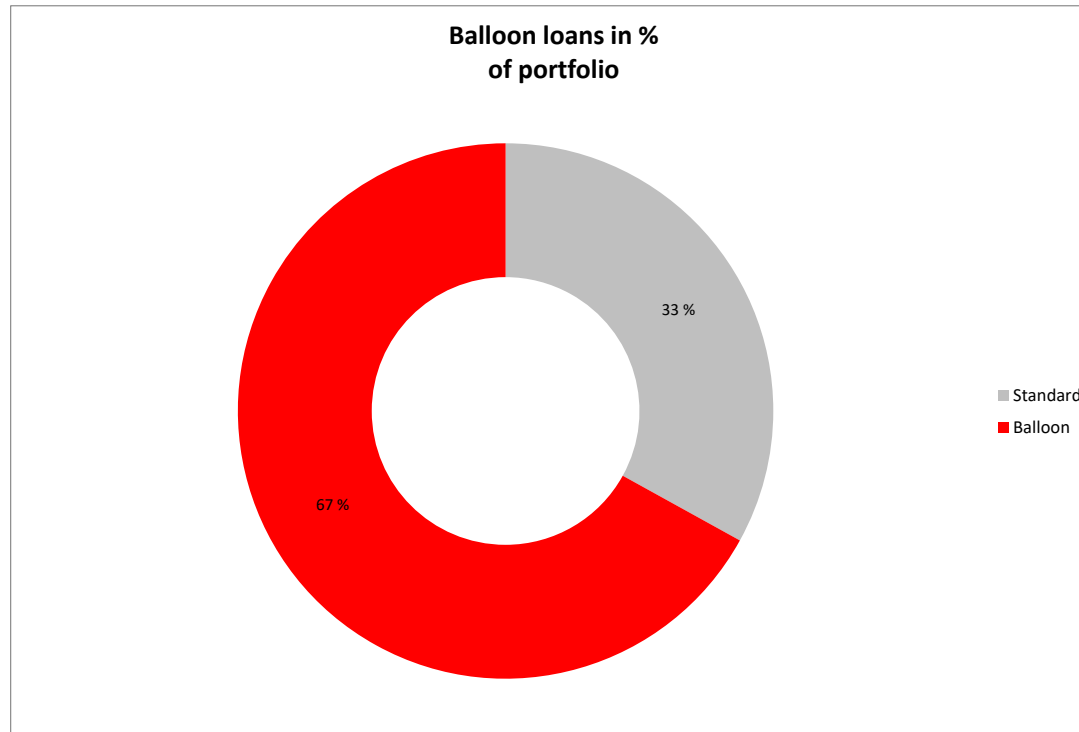
Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	15 573		157 661 457	33,0 %	6 864	0,0 %	45,3	15,0
Balloon	11 773		319 571 657	67,0 %	126 448 667	39,6 %	51,5	15,3
Total	27 346		477 233 114	100 %	126 455 531	26 %	49,5	15,2

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

15.b Balloon loans

Reporting Date	29.03.2023				
Payment date	27.03.2023				
Period No	8				
Monthly Period	01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	= 28 days



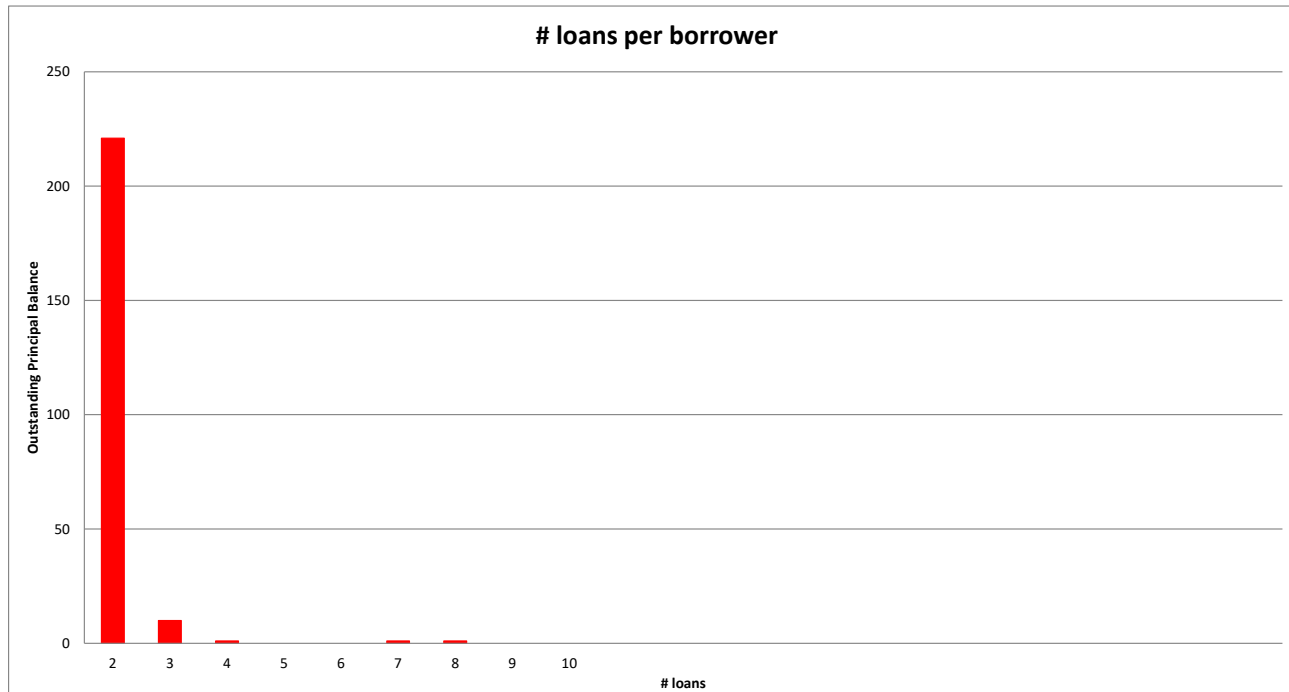




SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from	27.02.2023
	to	27.03.2023
	=	28 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days

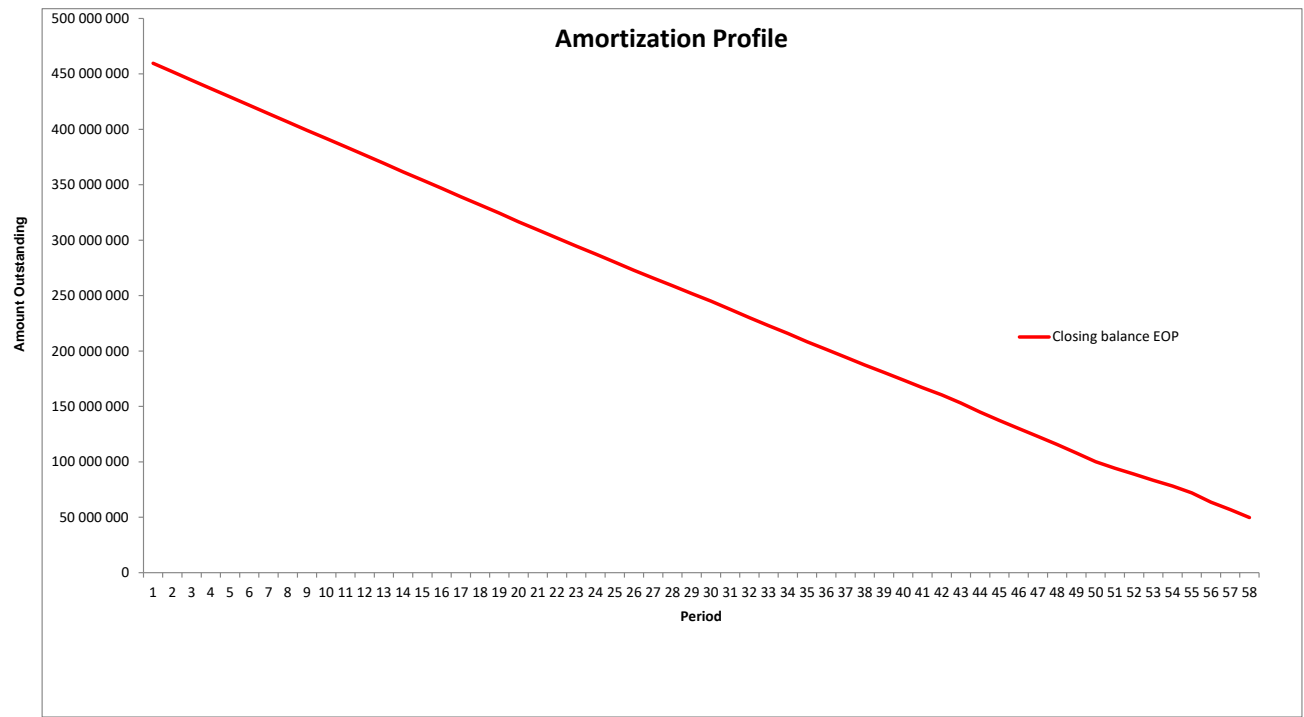
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	477 233 114	459 556 012	17 677 102	976 610	2,48 %	96,30 %
2	459 556 012	451 930 210	7 625 802	958 911	2,53 %	94,70 %
3	451 930 210	444 391 010	7 539 200	942 256	2,53 %	93,12 %
4	444 391 010	436 816 961	7 574 049	925 552	2,53 %	91,53 %
5	436 816 961	429 244 228	7 572 733	908 933	2,53 %	89,94 %
6	429 244 228	421 642 941	7 601 287	892 334	2,52 %	88,35 %
7	421 642 941	414 121 816	7 521 125	875 590	2,52 %	86,78 %
8	414 121 816	406 645 407	7 476 409	859 073	2,52 %	85,21 %
9	406 645 407	399 155 521	7 489 886	842 620	2,52 %	83,64 %
10	399 155 521	391 722 144	7 433 378	826 134	2,51 %	82,08 %
11	391 722 144	384 269 654	7 452 489	809 769	2,51 %	80,52 %
12	384 269 654	376 753 118	7 516 536	793 420	2,51 %	78,95 %
13	376 753 118	369 279 931	7 473 187	777 032	2,50 %	77,38 %
14	369 279 931	361 626 060	7 653 871	760 735	2,50 %	75,78 %
15	361 626 060	354 185 216	7 440 844	744 123	2,50 %	74,22 %
16	354 185 216	346 778 891	7 406 325	727 877	2,49 %	72,66 %
17	346 778 891	339 041 868	7 737 023	711 668	2,49 %	71,04 %
18	339 041 868	331 713 899	7 327 969	694 978	2,49 %	69,51 %
19	331 713 899	324 343 457	7 370 442	678 969	2,48 %	67,96 %
20	324 343 457	316 548 138	7 795 319	663 041	2,48 %	66,33 %

Amortization profile (first 20 periods)

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Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.03.2023				
Payment date	27.03.2023				
Period No	8				
Monthly Period	01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	= 28 days



**SCF RAHOITUSPALVELUT XI DAC**  
**Monthly Investor Report**

**18.a Payment Holidays**



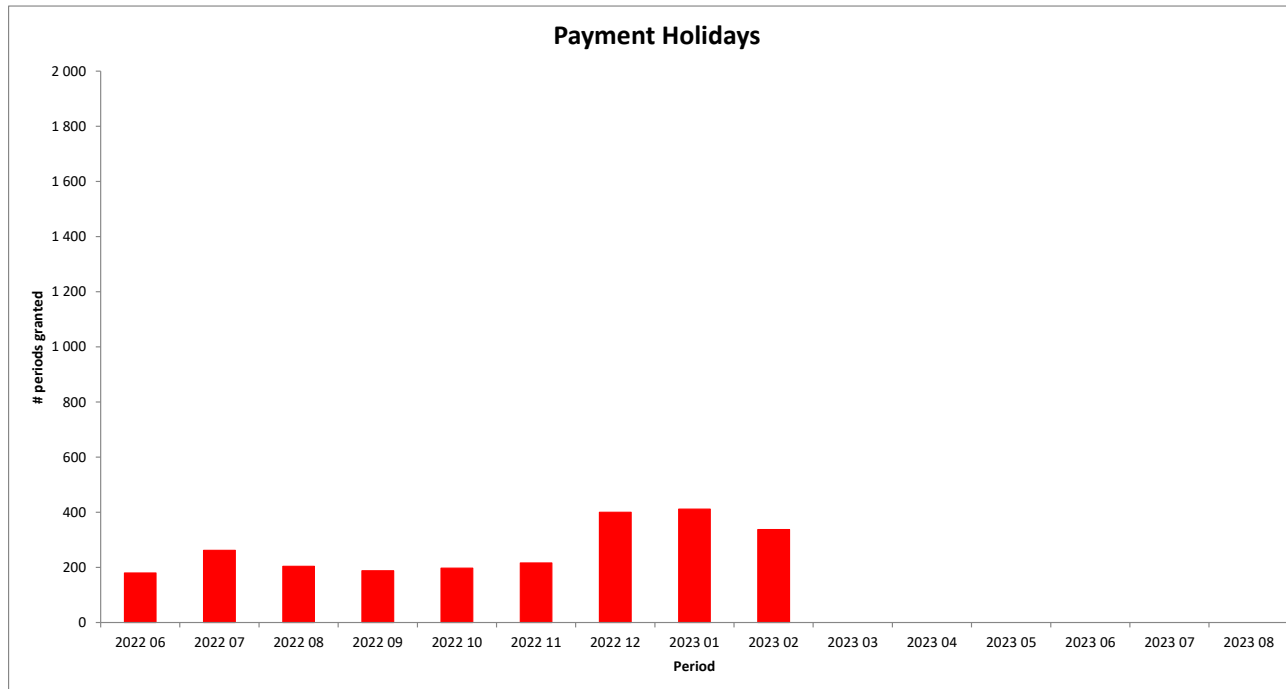
Reporting Date	29.03.2023				
Payment date	27.03.2023				
Period No	8				
Monthly Period	01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	= 28 days

TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2022 06	180	238	70 655	3 810 197	
2022 07	262	344	97 063	5 484 065	
2022 08	204	243	64 370	4 135 584	
2022 09	188	234	72 075	3 858 300	
2022 10	197	262	75 205	4 442 934	
2022 11	216	311	92 057	5 085 392	
2022 12	400	533	143 515	7 801 552	
2023 01	411	568	171 657	8 786 031	
2023 02	337	466	142 587	6 932 375	
2023 03					
2023 04					
2023 05					
2023 06					
2023 07					
2023 08					
Total:	2 395	3 199	929 184	50 336 431	

**SCF RAHOITUSPALVELUT XI DAC**  
**Monthly Investor Report**

**18.b Payment Holidays**

Reporting Date	29.03.2023				
Payment date	27.03.2023				
Period No	8				
Monthly Period	01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	= 28 days



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Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	29.03.2023
Payment date	27.03.2023
Period No	8
Monthly Period	01.02.2023
Interest Period	from 27.02.2023 to 27.03.2023 = 28 days

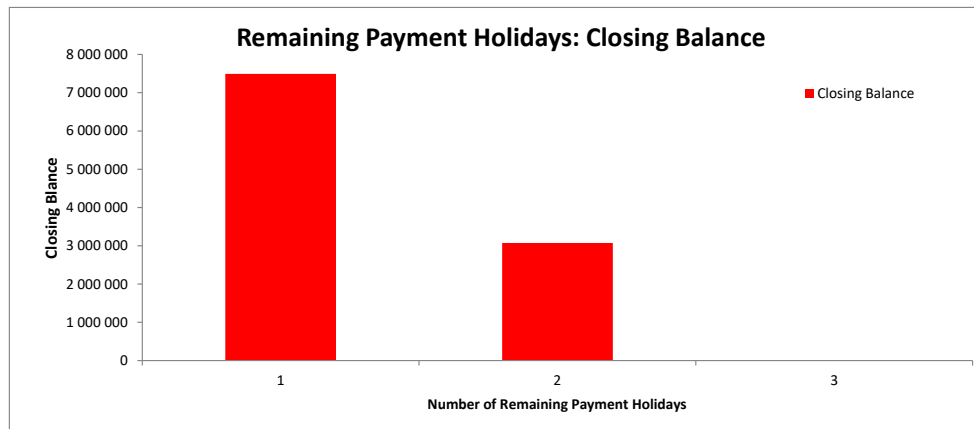
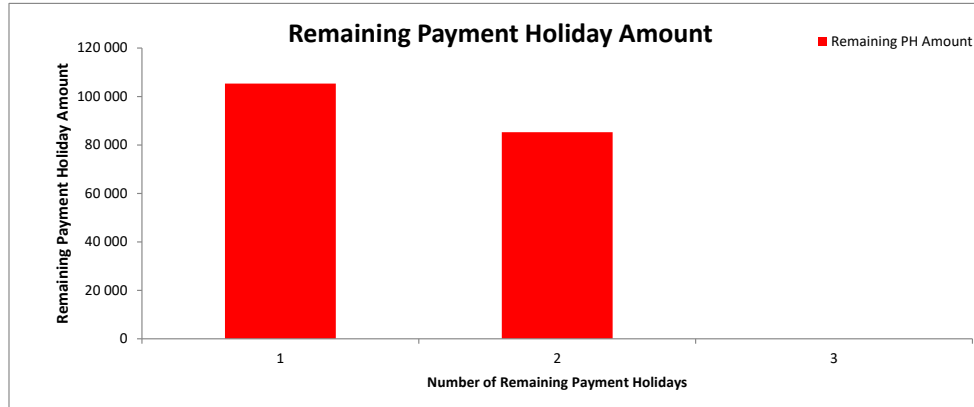


Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	362	105 363	7 493 376
	2	129	85 242	3 073 442
	3	0	0	0
	Total	491	190 605	10 566 818

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from	27.02.2023
	to	27.03.2023
		= 28 days





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**Monthly Investor Report**

**19.a Downpayment**



Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days

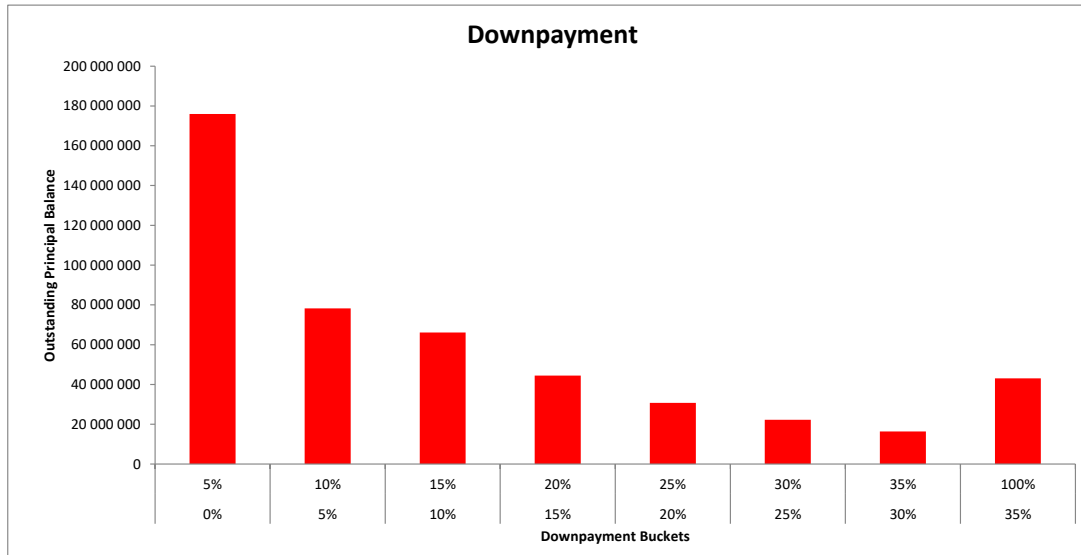
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	9 641	175 973 436	36,87 %	51,6	15,0
	5 %	10 %	3 622	78 264 482	16,40 %	51,4	15,1
	10 %	15 %	3 402	66 157 322	13,86 %	49,1	15,6
	15 %	20 %	2 354	44 500 728	9,32 %	48,7	15,4
	20 %	25 %	1 809	30 717 016	6,44 %	47,5	15,5
	25 %	30 %	1 352	22 221 034	4,66 %	46,7	15,7
	30 %	35 %	1 132	16 341 223	3,42 %	46,4	15,0
	35 %	100 %	4 034	43 057 873	9,02 %	42,6	14,7
Total			27 346	477 233 114	100 %	49,5	15,2

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

19.b Downpayment



Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from	27.02.2023
	to	27.03.2023
	=	28 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

20.a Vehicle Condition



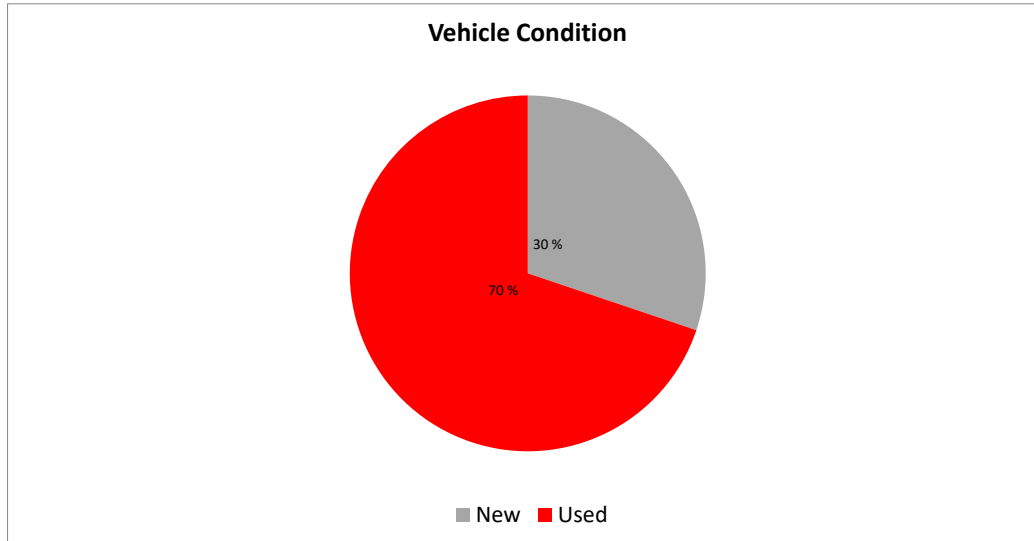
Reporting Date	29.03.2023
Payment date	27.03.2023
Period No	8
Monthly Period	01.02.2023
Interest Period	from 27.02.2023 to 27.03.2023 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	5 534	144 002 981	30,17 %	46,9	15,7
	Used	21 812	333 230 133	69,83 %	50,6	15,0
	Total	27 346	477 233 114	100 %	49,5	15,2

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	29.03.2023
Payment date	27.03.2023
Period No	8
Monthly Period	01.02.2023
Interest Period	from 27.02.2023 to 27.03.2023 = 28 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

21.a Borrower Type



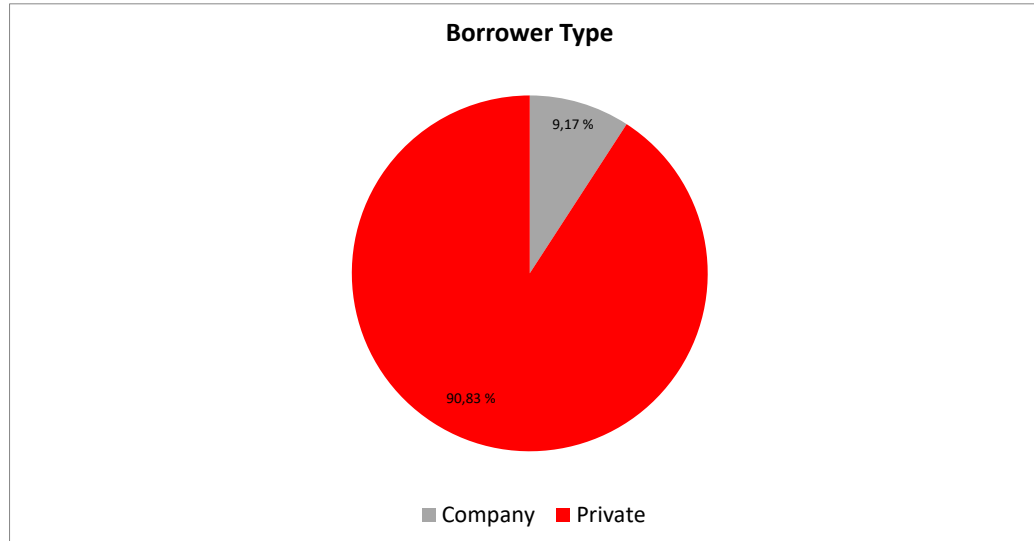
Reporting Date	29.03.2023
Payment date	27.03.2023
Period No	8
Monthly Period	01.02.2023
Interest Period	from 27.02.2023 to 27.03.2023 = 28 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	2 044	43 742 327	9,17 %	40,4	17,4
	Private	25 302	433 490 787	90,83 %	50,4	15,0
	Total	27 346	477 233 114	100 %	49,5	15,2

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21.b Borrower Type

Reporting Date	29.03.2023				
Payment date	27.03.2023				
Period No	8				
Monthly Period	01.02.2023				
Interest Period	from 27.02.2023	to	27.03.2023	=	28 days



SCF RAHOITUSPALVELUT XI DAC  
 Monthly Investor Report

22.a Vehicle type



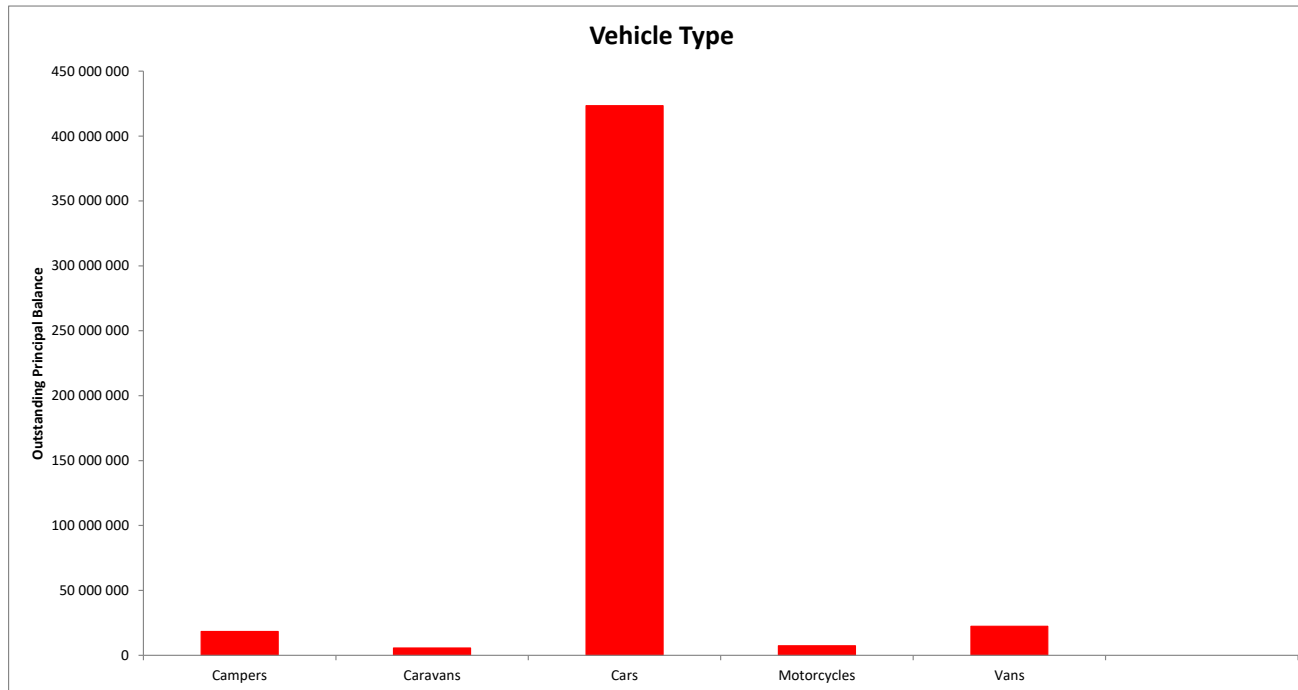
Reporting Date	29.03.2023				
Payment date	27.03.2023				
Period No	8				
Monthly Period	01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	= 28 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	511	18 391 299	3,85 %	52,5	14,9
	Caravans	328	5 646 657	1,18 %	49,9	14,8
	Cars	24 125	423 345 868	88,71 %	49,8	15,1
	Motorcycles	790	7 412 155	1,55 %	44,4	12,9
	Vans	1 592	22 437 135	4,70 %	42,3	17,3
		27 346	477 233 114	100 %	49,5	15,2

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days





SCF RAHOITUSPALVELUT XI DAC  
 Monthly Investor Report

23.a Restructured Loans



Reporting Date	29.03.2023				
Payment date	27.03.2023				
Period No	8				
Monthly Period	01.02.2023				
Interest Period	from 27.02.2023	to	27.03.2023	=	28 days

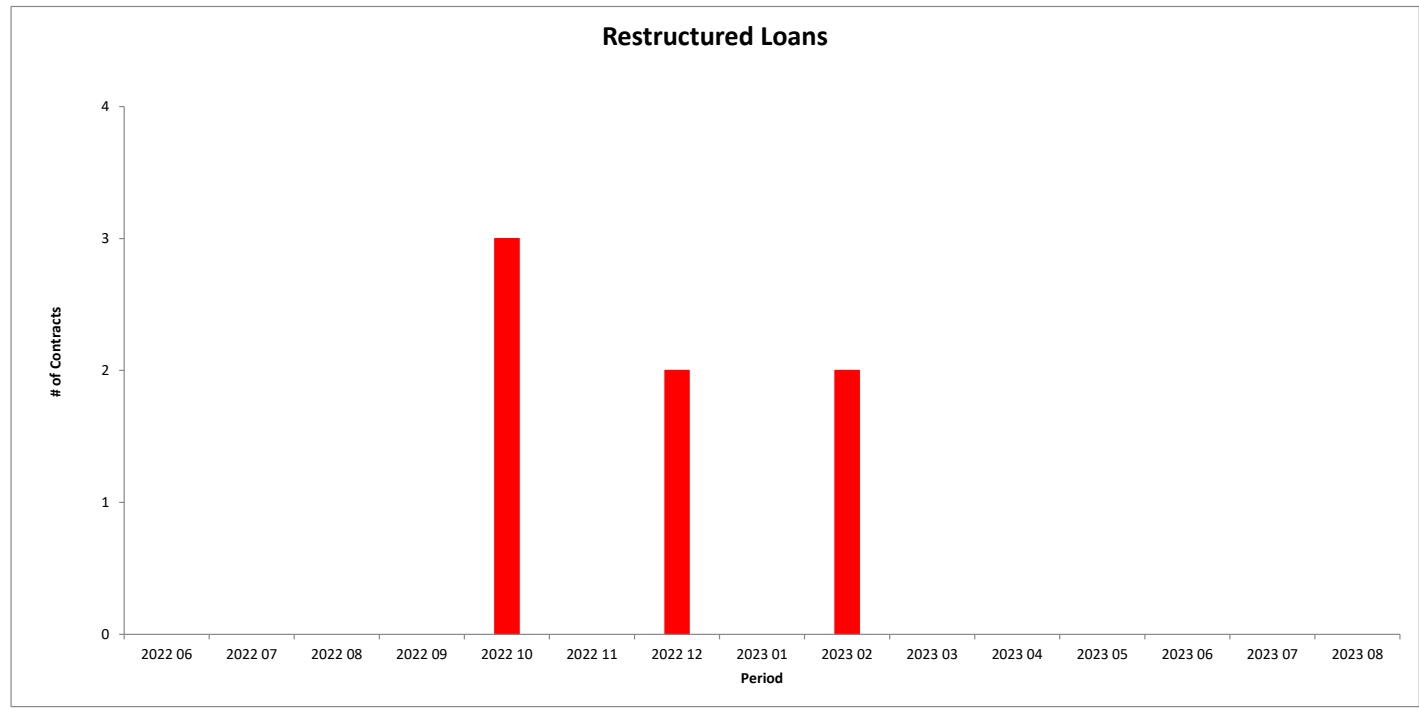
TOTAL		
Period	No	Outstanding balance
2022 06	0	0
2022 07	0	0
2022 08	0	0
2022 09	0	0
2022 10	3	59 383
2022 11	0	0
2022 12	2	13 151
2023 01	0	0
2023 02	2	10 588
2023 03		
2023 04		
2023 05		
2023 06		
2023 07		
2023 08		
	7	83 122

Restructured

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Monthly Investor Report

**23.b Restructured Loans**

Reporting Date	29.03.2023				
Payment date	27.03.2023				
Period No	8				
Monthly Period	01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	= 28 days



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Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	from 01.02.2023	to 27.03.2023 = 28 days
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days

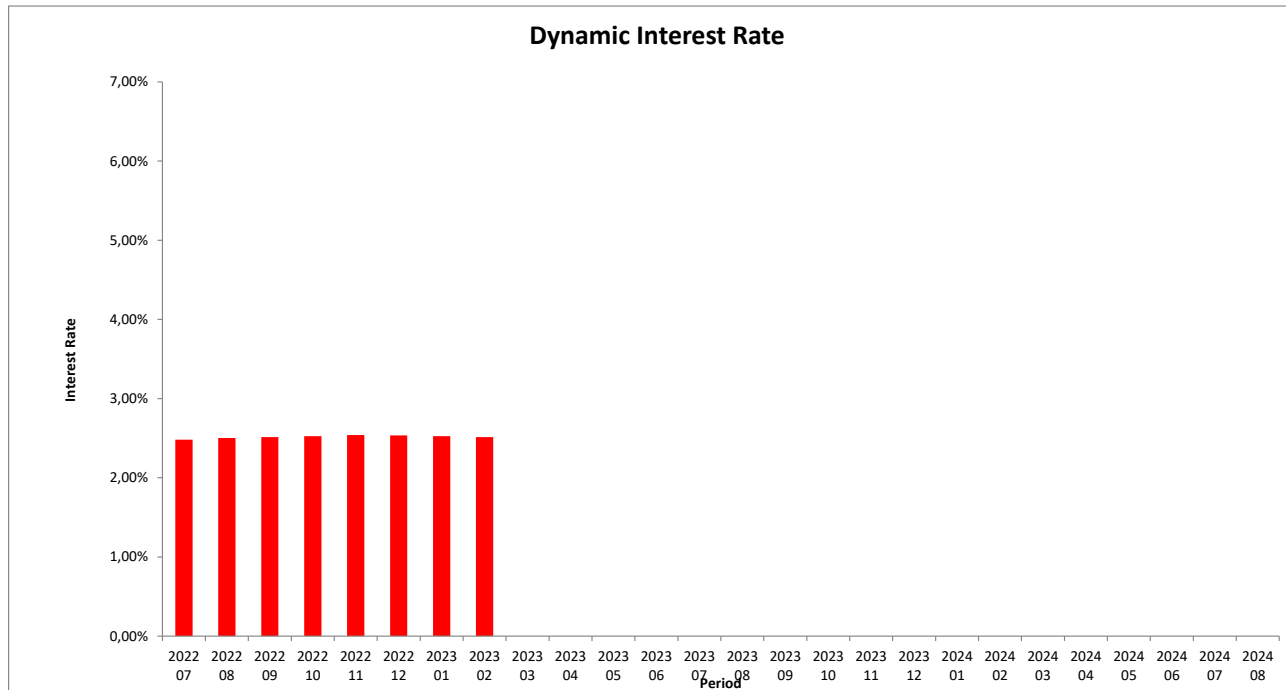
TOTAL		
Period	Closing balance	WA Interest rate
2022 07	494 515 066	2,48 %
2022 08	528 329 251	2,50 %
2022 09	528 793 604	2,51 %
2022 10	530 023 809	2,53 %
2022 11	529 979 124	2,54 %
2022 12	512 797 452	2,53 %
2023 01	494 365 066	2,53 %
2023 02	477 233 114	2,51 %
2023 03		
2023 04		
2023 05		
2023 06		
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

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24.b Dynamic Interest Rate

Reporting Date	29.03.2023				
Payment date	27.03.2023				
Period No	8				
Monthly Period	01.02.2023				
Interest Period	from	27.02.2023	to	27.03.2023	= 28 days



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25.a Dynamic Pre-Payments



Reporting Date	29.03.2023		
Payment date	27.03.2023		
Period No	8		
Monthly Period	01.02.2023	to	27.03.2023
Interest Period	from 27.02.2023	to 27.03.2023	= 28 days

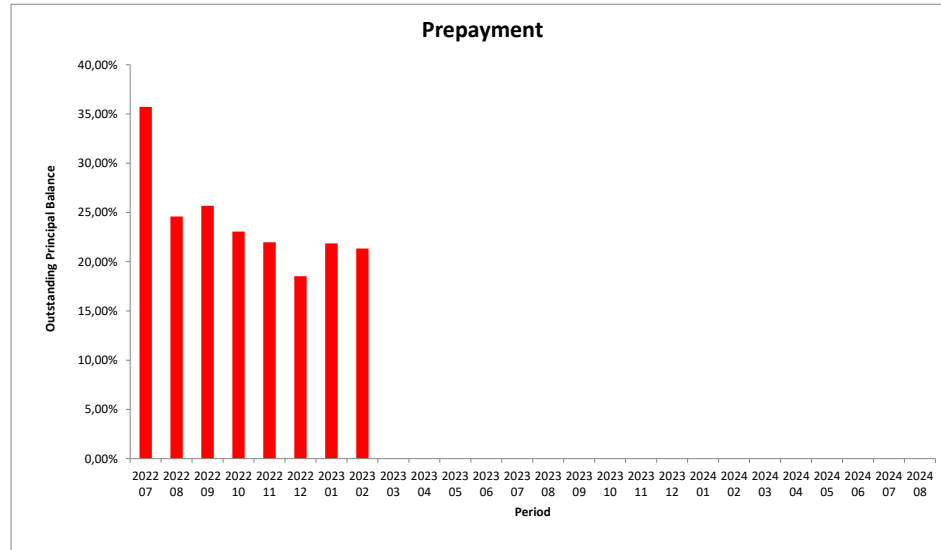
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2022 07	35 112 924	494 515 066	35,72 %
	2022 08	12 281 723	528 329 251	24,59 %
	2022 09	12 915 528	528 793 604	25,68 %
	2022 10	11 453 486	530 023 809	23,06 %
	2022 11	10 843 978	529 979 124	21,97 %
	2022 12	8 683 622	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			
	2023 04			
	2023 05			
	2023 06			
	2023 07			
	2023 08			
	2023 09			
	2023 10			
	2023 11			
	2023 12			
	2024 01			
	2024 02			
	2024 03			
	2024 04			
	2024 05			
	2024 06			
2024 07				
2024 08				

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25.b Dynamic Pre-Payments



Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from	27.02.2023 to 27.03.2023 = 28 days



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26. Delinquency



Reporting Date	29.03.2023						
Payment date	27.03.2023						
Period No	8						
Monthly Period	from	01.02.2023	to	27.03.2023	=	28 days	
Interest Period	27.02.2023						

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	
2022	6	514 131 095	26 211	492 865 520	1 056	18 728 022	109	1 945 231	29	592 321	-	-	-	-	-	-	-	-	
	7	494 515 066	25 155	466 154 219	1 361	24 382 676	128	2 290 388	65	1 236 382	18	451 401	-	-	-	-	-	-	
	8	528 329 251	27 025	500 131 440	1 338	23 702 415	124	1 992 128	73	1 299 273	42	859 226	15	344 768	-	-	-	1	2 228
	9	528 793 604	27 448	504 165 630	1 152	19 768 358	144	2 508 142	53	680 462	42	728 249	30	645 356	13	297 407	-	-	
	10	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	532 199 624	28 028	503 744 682	1 350	21 542 972	175	3 148 389	93	1 648 076	54	967 594	52	887 994	17	259 916	35	548 997	
	2023	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																	
		4																	
		5																	
6																			
7																			
8																			
9																			
10																			
11																			
12																			

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2022 Q3			2022 Q4			2023 Q1			2023 Q2			2023 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2022 3	2 228	1	101	101	2 127	303	404	1 824	202	606	1 622						
2022 4	1 271 281	64				84 821	84 821	1 186 460	290 644	375 465	895 816						
2023 1	786 217	56							63 988	63 988	722 229						
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	127128 1	6 4															
2023 1	78621 7	5 6															
2023 2																	
2023 3																	
2023 4																	
2024 1																	
2024 2																	
2024 3																	
2024 4																	



**SCF RAHOITUSPALVELUT XI DAC**  
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**28. Priority of Payments - Revenue**



Reporting Date	29.03.2023
Payment date	27.03.2023
Period No	8
Monthly Period	01.02.2023
Interest Period	from 27.02.2023 to 27.03.2023 = 28 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 488 648,96	EUR
Senior Expenses	-	667,00	EUR
Servicing Fee	-	185 590,66	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	372 201,97	EUR
Tranche A Loan Interest to Issuer	-	930 189,33	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	-	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	-	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	-	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
<b>Interest due to Purchaser Subordinated Loan Provider</b>	-	-	EUR
Deferred Purchase Price to Seller	-	-	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	2 364 046,12	EUR
Senior Expenses	-	667,00	EUR
Issuer swap interest to swap counterparty	-	372 201,97	EUR
Interest Class A Notes	-	1 030 181,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	26 774,00	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	-	14 357,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	342 259,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	505 926,03	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	71 680,13	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
<b>Hedge Subordinated Amounts</b>	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

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**29. Priority of Payments - Redemption**



Reporting Date	29.03.2023
Payment date	27.03.2023
Period No	8
Monthly Period	01.02.2023
Interest Period	from 27.02.2023 to 27.03.2023 = 28 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	16 626 026,43	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	16 626 026,43	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	17 131 952,46	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	-	17 131 952,46	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
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
<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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**Monthly Investor Report**

**30. Transaction Costs**

Reporting Date	29.03.2023	
Payment date	27.03.2023	
Period No	8	
Monthly Period	01.02.2023	
Interest Period	from 27.02.2023	to 27.03.2023 = 28 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	667,00				
Interest accrued for the Period	EUR	1 413 571,00	1 030 181,00	26 774,00	14 357,00	342 259,00
Cumulative Interest accrued	EUR	9 141 432,00	5 734 641,00	182 757,00	114 629,00	3 109 405,00
Interest Payments	EUR	1 413 571,00	1 030 181,00	26 774,00	14 357,00	342 259,00
Cumulative Interest Payments	EUR	9 141 432,00	5 734 641,00	182 757,00	114 629,00	3 109 405,00
Interest accrued on Subordinated Loan for the Period	EUR	297,00				
Cumulative Interest accrued on Subordinated Loan	EUR	13 811,00				
Interest Payments on Subordinated Loan	EUR	297,00				
Cumulative Interest Payments on Subordinated Loan	EUR	12 933,00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	878,00				

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**31. Swap Overview**

Reporting Date	29.03.2023				
Payment date	27.03.2023				
Period No	8				
Monthly Period	01.02.2023				
Interest Period	from 27.02.2023	to	27.03.2023	=	28 days



**Class A, B, C and D details**

**Kimi 11 | Front Swap**

<b>Party A</b>	<b>BANCO SANTANDER, S.A</b>
<b>Party B</b>	<b>SCF Rahoituspalvelut XI DAC</b>
Swap Notional	<b>494 365 066</b>
Interest Period Start	27.02.2023
Interest Period End	27.03.2023
Interest Days	28
Settlement Date	27.03.2023
Party A Floating Interest Rate	2,403 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	<b>EUR 923 968,31</b>
Party B Fixed Rate	0,9680 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	<b>EUR 372 201,97</b>

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**32. Contact Details**



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Reporting Date	29.03.2023						
Payment date	27.03.2023						
Period No	8						
Monthly Period	01.02.2023						
Interest Period	from 27.02.2023	to	27.03.2023	=	28 days		