

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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| | | | | | |
|-----------------|-----------------|----|------------|--------------------------|--------------------------|
| Reporting Date | 01.03.2023 | | | | |
| Payment date | 27.02.2023 | | | | |
| Period No | 7 | | | Following payment dates: | 27.03.2023 25.04.2023 |
| Monthly Period | 01.01.2023 | | | | |
| Interest Period | from 25.01.2023 | to | 27.02.2023 | = | 33 days |
| Cut-Off date | 31.01.2023 | | | | |

SCF RAHOITUSPALVELUT XI DAC
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1. Portfolio Information



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |

| | Current Period |
|-----------------------------------------------------------------------|---------------------------|
| | Aggregated Outstanding |
| | Principal Amount |
| Outstanding receivables | |
| Opening balance prior to replenishment | 512 797 452,43 EUR |
| Scheduled Loan Principal Repayments (+MC) | 8 097 771,54 EUR |
| Prepayments | 10 054 323,52 EUR |
| Deemed Collections - Other | - EUR |
| Total Principal Payments Received in Period | 18 152 095,06 EUR |
| | |
| New Defaulted Auto Loans amt in Period | 280 291,05 EUR |
| | |
| Closing balance prior to replenishment | 494 365 066,32 EUR |
| | |
| Further Purchase Price due (Replenishment price of new assets) | - EUR |
| Re-investment Principal Ledger Closing Balance | - EUR |
| | |
| Closing Balance post replenishment | 494 365 066,32 EUR |
| | |
| Principal Recoveries on loans in default | 25 652,92 EUR |
| | |
| Total revenue collections | |
| Total Revenue Received in Period | 1 571 992,76 EUR |
| | |
| # Loans | |
| At beginning of period | 28 796 Loans |
| Replenished contracts | - Loans |
| Paid in Full | 723 Loans |
| Repurchased (Deemed Collections) | - Loans |
| New loans into default | 19 Loans |
| At end of period (pre replenishment) | 28 054 Loans |

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2. Amount Due for Distribution - Revenue Receipts



| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 01.03.2023 | | | | |
| Payment date | 27.02.2023 | | | | |
| Period No | 7 | | | | |
| Monthly Period | 01.01.2023 | | | | |
| Interest Period | from 25.01.2023 | to | 27.02.2023 | = | 33 days |

Purchaser Available Revenue Receipts

Current Period

| | | |
|------------------------------------------------------------------------------------------------------------------------|---------------------|------------|
| a. Collections: Interest, fees, recoveries etc. | 1 594 755,43 | EUR |
| b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser | - | EUR |
| c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser | - | EUR |
| d. Interest earned by the Purchaser | 1 125,11 | 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 | 1 595 880,54 | EUR |

Issuer Available Revenue Receipts

| | | |
|---------------------------------------------------------------------------------------|---------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 1 382 334,96 | EUR |
| b. Liquidity Reserve (in event of shortfall) | - | EUR |
| c. Amounts received under the Swap Agreement (if positive) | 946 709,56 | 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 | 15 490,05 | EUR |
| g. Liquidity Reserve Excess Amount | 108 302,00 | EUR |
| h. Any other net amount received by the Issuer | - | EUR |
| Total Amount for Issuer Available Revenue Receipts | 2 452 836,58 | EUR |

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3. Amount Due for Distribution - Redemption Receipts

| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 01.03.2023 | | | | |
| Payment date | 27.02.2023 | | | | |
| Period No | 7 | | | | |
| Monthly Period | 01.01.2023 | | | | |
| Interest Period | from 25.01.2023 | to | 27.02.2023 | = | 33 days |



Purchaser Available Redemption Receipts

Current Period

| | | |
|-----------------------------------------------------------------------------------------------------------------------|----------------------|------------|
| a. Collections: Principal payments, Deemed Collection | 18 152 095,06 | EUR |
| b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities | - | EUR |
| c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date) | - | EUR |
| d. Gap Amount | - | EUR |
| e. Amount standing to the credit of the Reinvestment Principal Ledger | - | EUR |
| f. Any other net income amount received by the Purchaser | - | EUR |
| Total Amount for Purchaser Available Redemption Receipts | 18 152 095,06 | EUR |

Issuer Available Redemption Receipts

| | | |
|------------------------------------------------------------------------------------------|----------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 18 152 095,06 | 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 | 355 021,43 | EUR |
| Total Amount for Issuer Available Redemption Receipts | 18 507 116,49 | EUR |

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4. Reserve Accounts



| | |
|-----------------|-----------------------------------------|
| Reporting Date | 01.03.2023 |
| Payment date | 27.02.2023 |
| Period No | 7 |
| Monthly Period | 01.01.2023 |
| Interest Period | from 25.01.2023 to 27.02.2023 = 33 days |

Note Balance

| | | |
|---------------------|----------------|-----|
| Beginning of Period | 512 872 182,81 | EUR |
| End of Period | 494 365 066,32 | EUR |

Liquidity Balance

| | | | |
|-------------------------|---------|--------------|-----|
| Beginning of Period | 0,6 % | 2 908 869,07 | EUR |
| Cash Outflow | | 103 435,97 | EUR |
| Cash Inflow | | - | EUR |
| End of Period | 0,5 % * | 2 805 433,10 | EUR |
| Required Reserve Amount | 0,5 % * | 2 805 433,10 | 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 | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |

Asset Balance

| | | |
|----------------------------------------|----------------|-----|
| Opening balance prior to replenishment | 512 797 452,43 | EUR |
| Closing balance prior to replenishment | 494 365 066,32 | EUR |
| Closing Balance post replenishment | 494 365 066,32 | EUR |

Portfolio Performance:

| | EUR | % | # loans |
|----------------------------------------|--------------------|-----------------|---------------|
| Performing Receivables: | | | |
| Current | 468 575 355,37 | 94,78 % | 26 469 |
| 1-29 days past due | 19 242 501,56 | 3,89 % | 1 179 |
| Delinquent Receivables: | | | |
| 30-59 days past due | 2 433 406,53 | 0,49 % | 161 |
| 60-89 days past due | 1 613 306,56 | 0,33 % | 102 |
| 90-119 days past due | 997 469,60 | 0,20 % | 59 |
| 120-149 days past due | 768 964,75 | 0,16 % | 41 |
| 150-179 days past due | 734 061,95 | 0,15 % | 43 |
| Total Performing and Delinquent | 494 365 066 | 100,00 % | 28 054 |
| Current Period Defaults | 280 291,05 | | 19 |
| Cumulative Defaults | 1 553 799,36 | | 85 |
| Current Period Principal Recoveries | 25 652,92 | | |
| Cumulative Principal Recoveries | 70 592,89 | | |

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

| | | |
|--------------------------------------------------------------|--------|----|
| [A] Cumulative Net Loss Ratio, Payment Date | 0,27 % | NO |
| [B] Cumulative Net Loss Ratio, preceding Payment Date | 0,22 % | |
| [C] Cumulative Net Loss Ratio, second preceding Payment Date | 0,13 % | |

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

| | | |
|-------------------------------------------------------------------|----------------|-----------|
| [A] Aggregate Outstanding Asset Principal Amount | 494 365 066,32 | 90,1578 % |
| [B] Aggregate principal balance of Defaulted Contracts | 1 553 799,36 | |
| [C] Recoveries received on such Defaulted Contracts | 70 592,89 | |
| [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 | 1,32 % | NO |
| [B] Delinquency Ratio, preceding Payment Date | 1,34 % | |
| [C] Delinquency Ratio, second preceding Payment Date | 1,11 % | |

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 | 10,39 % | 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 | 512 872 182,81 | | |

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 | 01.03.2023 |
| Payment date | 27.02.2023 |
| Period No | 7 |
| Monthly Period | 01.01.2023 |
| Interest Period | from 25.01.2023 to 27.02.2023 = 33 days |

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

| | |
|----------------------------------------------|-----------|
| Weighted average interest rate (min 2,35%) | 2,53 % |
| Weighted average months to maturity (max 56) | 50,36* |
| Used Vehicles (max 74%) | 70,11 % |
| Balloon Loans (max 63,5%) | 66,57 % |
| Corporate Borrowers (max 10%) | 9,26 % |
| 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 % |
| 267 710,41 | 1 | 0,05 % |
| 261 388,38 | 1 | 0,05 % |
| 259 945,94 | 1 | 0,05 % |
| 186 604,62 | 1 | 0,04 % |
| 167 785,24 | 1 | 0,03 % |
| 167 774,17 | 1 | 0,03 % |
| 166 938,15 | 1 | 0,03 % |
| 154 280,77 | 8 | 0,03 % |
| 147 597,43 | 1 | 0,03 % |
| Total (max 0,6%) | | 0,42 % |

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6. Note Principal



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |

Note Principal

| | Class A | Class B | Class C | Class D | |
|-------------------------|----------------|--------------|--------------|---------------|-----|
| Beginning of Period | 459 572 182,81 | 8 000 000,00 | 3 000 000,00 | 42 300 000,00 | EUR |
| Sequential Amortization | 18 507 116,49 | - | - | - | EUR |
| Pro Rata Amortization | - | - | - | - | EUR |
| End of Period | 441 065 066,32 | 8 000 000,00 | 3 000 000,00 | 42 300 000,00 | EUR |

Principal Deficiency Sub-Ledger

| | | | | | |
|----------------------------|---|---|---|------------|-----|
| Beginning of Period | - | - | - | 74 730,38 | EUR |
| Principal Addition Amounts | - | - | - | - | EUR |
| Debit PDL | - | - | - | 280 291,05 | EUR |
| Credit PDL | - | - | - | 355 021,43 | EUR |
| End of Period | - | - | - | - | EUR |

Net Note Principal

| | | | | | |
|---------------------|----------------|--------------|--------------|---------------|-----|
| Beginning of Period | 459 572 182,81 | 8 000 000,00 | 3 000 000,00 | 42 225 269,62 | EUR |
| End of Period | 441 065 066,32 | 8 000 000,00 | 3 000 000,00 | 42 300 000,00 | EUR |

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7. Outstanding Notes

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 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 | 512 872 182,81 | 459 572 182,81 | 8 000 000,00 | 3 000 000,00 | 42 300 000,00 |
| Available Distribution Amount | 18 507 116,49 | | | | |
| Amortisation | 18 507 116,49 | | | | |
| Redemption per Class | 18 507 116,49 | 18 507 116,49 | - | - | - |
| Redemption per Note | | 3 726,01 | - | - | - |
| Outstanding Closing Balance | | 441 065 066,32 | 8 000 000,00 | 3 000 000,00 | 42 300 000,00 |
| Net Outstanding Closing Balance | 494 365 066,32 | 441 065 066,32 | 8 000 000,00 | 3 000 000,00 | 42 300 000,00 |
| Current Tranching | 100 % | 89,22 % | 1,62 % | 0,61 % | 8,56 % |
| Current Pool Factor | | 0,89 | 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 | | 33 | 33 | 33 | 33 |
| Principal Outstanding per Note Beginning of Period | | 92 525,10 | 100 000,00 | 100 000,00 | 100 000,00 |
| >Principal Repayment per note | | 3 726,01 | - | - | - |
| Principal Outstanding per Note End of Period | | 88 799,09 | 100 000,00 | 100 000,00 | 100 000,00 |
| >Interest accrued for the period | | 221,71 | 358,78 | 528,37 | 917,95 |
| Interest Payment | 1 534 058,06 | 1 101 211,55 | 28 702,67 | 15 851,00 | 388 292,85 |
| Interest Payment per Note | | 221,71 | 358,78 | 528,37 | 917,95 |

| 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) | | 10,78 % | 9,16 % | 8,56 % | 0,00 % |
| Current CE (Subordination, incl. Liquidity Reserve and Excess Spread) | | 11,35 % | 9,73 % | 8,56 % | 0,00 % |
| Current CE (Subordination) | | 10,78 % | 9,16 % | 8,56 % | 0,00 % |
| Current CE (Subordination, incl. Liquidity Reserve) | | 11,35 % | 9,73 % | 8,56 % | 0,00 % |

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 01.03.2023
Payment date 27.02.2023
Period No 7
Monthly Period 01.01.2023
Interest Period : 25.01.2023 to 27.02.2023 = 33 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 | | N/A | |
| Seller | Santander Consumer Finance Oy | | 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 | | 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. | | |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

9.a Original Portfolio Principal Balance

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 01.03.2023 | | | | |
| Payment date | 27.02.2023 | | | | |
| Period No | 7 | | | | |
| Monthly Period | 01.01.2023 | | | | |
| Interest Period | from | 25.01.2023 | to | 27.02.2023 | = 33 days |



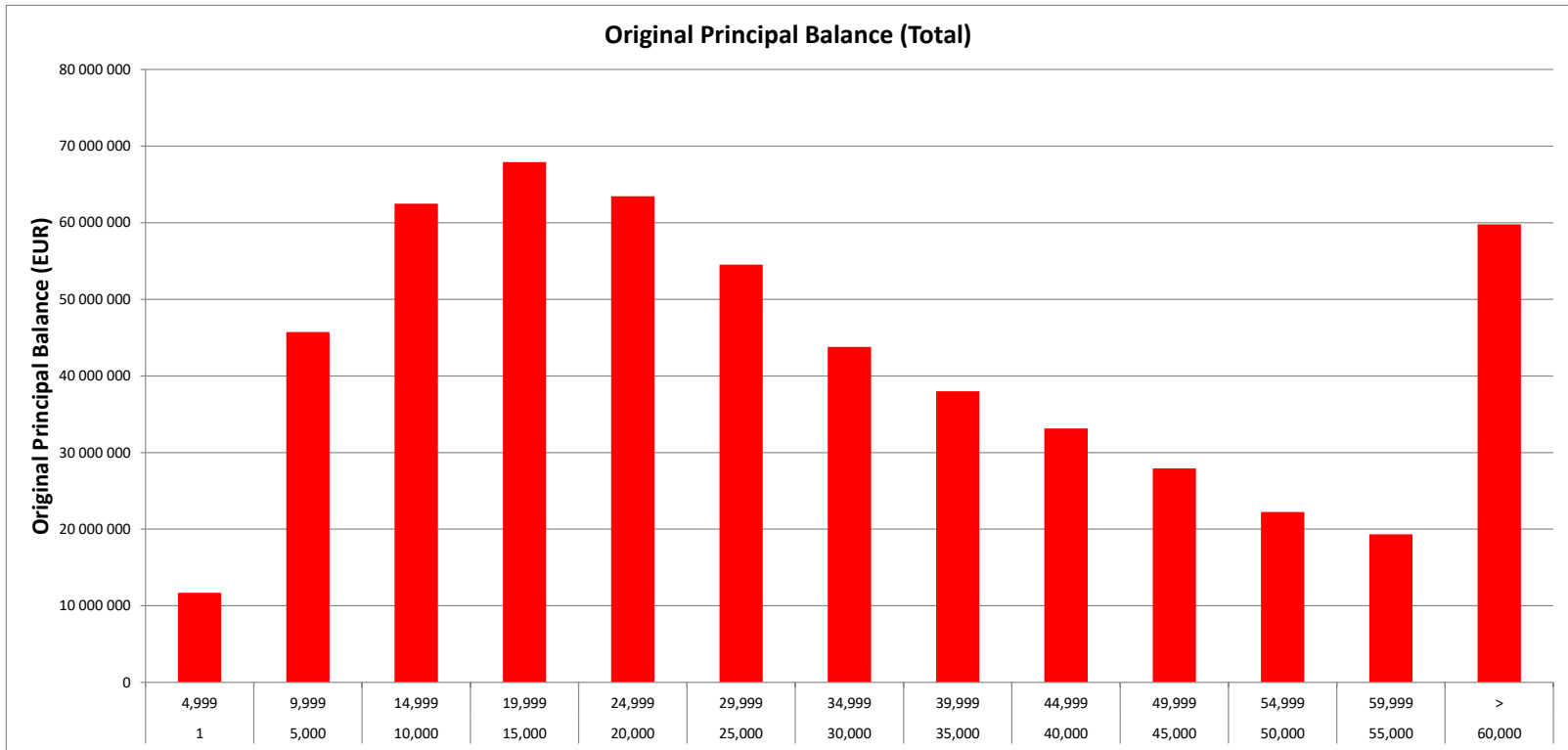
Average amount - all: 19 172

| | 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 | |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

9.b Original Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

10.a Outstanding Principal Balance

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 01.03.2023 | | | | |
| Payment date | 27.02.2023 | | | | |
| Period No | 7 | | | | |
| Monthly Period | 01.01.2023 | | | | |
| Interest Period | from | 25.01.2023 | to | 27.02.2023 | = 33 days |



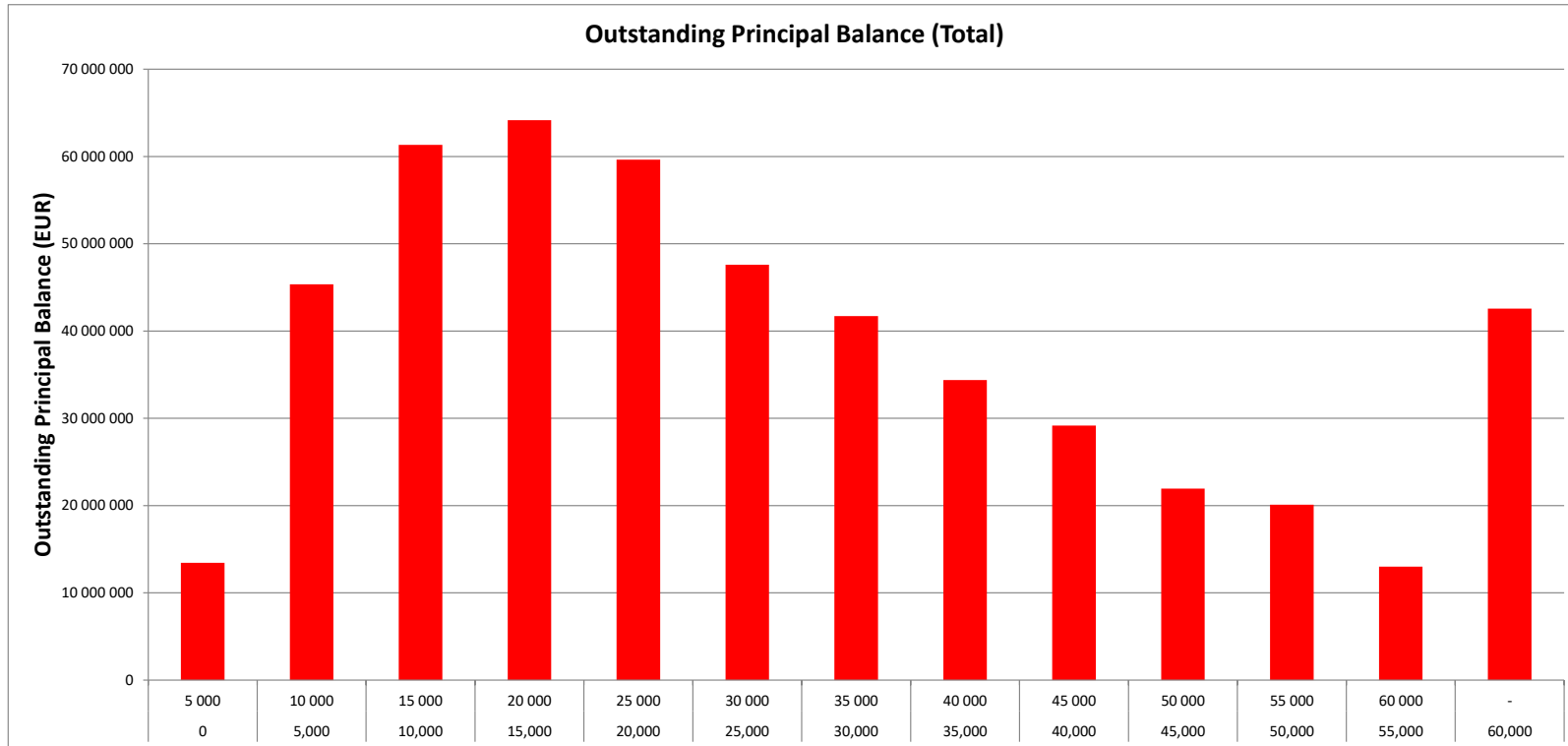
Average amount - all: 17 622

| | TOTAL | | | | | | |
|---------------------|--------|--------|-------|---------------------|-------------|-----------------------|--------------|
| | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| Outstanding balance | 0 | 5 000 | 4 358 | 13 437 230 | 2,72 % | 26,3 | 18,7 |
| | 5 000 | 10 000 | 6 130 | 45 346 873 | 9,17 % | 41,6 | 16,1 |
| | 10 000 | 15 000 | 4 936 | 61 320 510 | 12,40 % | 48,1 | 15,2 |
| | 15 000 | 20 000 | 3 698 | 64 167 413 | 12,98 % | 50,0 | 14,5 |
| | 20 000 | 25 000 | 2 671 | 59 638 611 | 12,06 % | 51,5 | 14,0 |
| | 25 000 | 30 000 | 1 740 | 47 594 810 | 9,63 % | 52,2 | 13,6 |
| | 30 000 | 35 000 | 1 289 | 41 702 498 | 8,44 % | 52,0 | 13,7 |
| | 35 000 | 40 000 | 920 | 34 384 999 | 6,96 % | 52,1 | 14,1 |
| | 40 000 | 45 000 | 689 | 29 156 660 | 5,90 % | 53,5 | 13,4 |
| | 45 000 | 50 000 | 462 | 21 944 119 | 4,44 % | 54,9 | 13,2 |
| | 50 000 | 55 000 | 383 | 20 092 008 | 4,06 % | 55,8 | 12,8 |
| | 55 000 | 60 000 | 226 | 13 005 932 | 2,63 % | 55,6 | 13,4 |
| | 60 000 | - | 552 | 42 573 403 | 8,61 % | 55,7 | 12,9 |
| | Total | | | 28 054 | 494 365 066 | 100 % | 50,4 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | to 27.02.2023 |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.a Geographical Distribution

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |

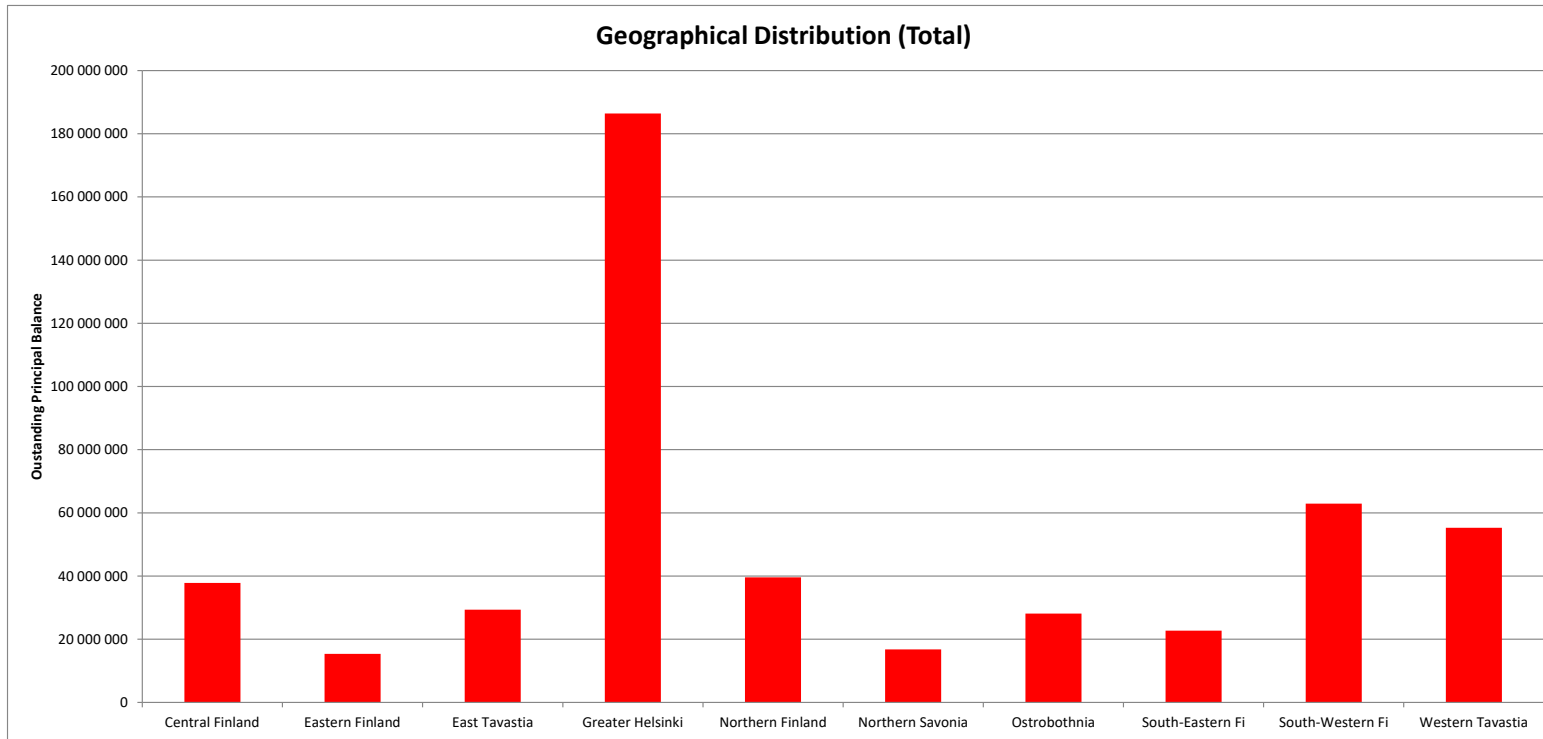


| TOTAL | | | | | | |
|------------------|--------|---------------------|--------------------------|-----------------------|--------------|--|
| District | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning | |
| Central Finland | 2 291 | 37 809 628 | 7,65 % | 50,3 | 14,3 | |
| Eastern Finland | 975 | 15 353 468 | 3,11 % | 50,3 | 13,7 | |
| East Tavastia | 1 801 | 29 339 373 | 5,93 % | 49,5 | 14,4 | |
| Greater Helsinki | 9 371 | 186 402 920 | 37,71 % | 50,6 | 14,3 | |
| Northern Finland | 2 263 | 39 571 620 | 8,00 % | 50,2 | 14,0 | |
| Northern Savonia | 1 054 | 16 808 657 | 3,40 % | 49,0 | 14,8 | |
| Ostrobothnia | 1 772 | 28 129 305 | 5,69 % | 50,4 | 13,9 | |
| South-Eastern Fi | 1 523 | 22 708 996 | 4,59 % | 49,2 | 14,4 | |
| South-Western Fi | 3 584 | 62 932 960 | 12,73 % | 51,3 | 14,2 | |
| Western Tavastia | 3 420 | 55 308 139 | 11,19 % | 50,0 | 14,2 | |
| | | | | | | |
| | | | | | | |
| Total | 28 054 | 494 365 066 | 100 % | 50,4 | 14,2 | |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.b Geographical Distribution Graph

| | | |
|-----------------|------------|------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from | 25.01.2023 |
| | to | 27.02.2023 |
| | = | 33 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.a Interest Rate

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |

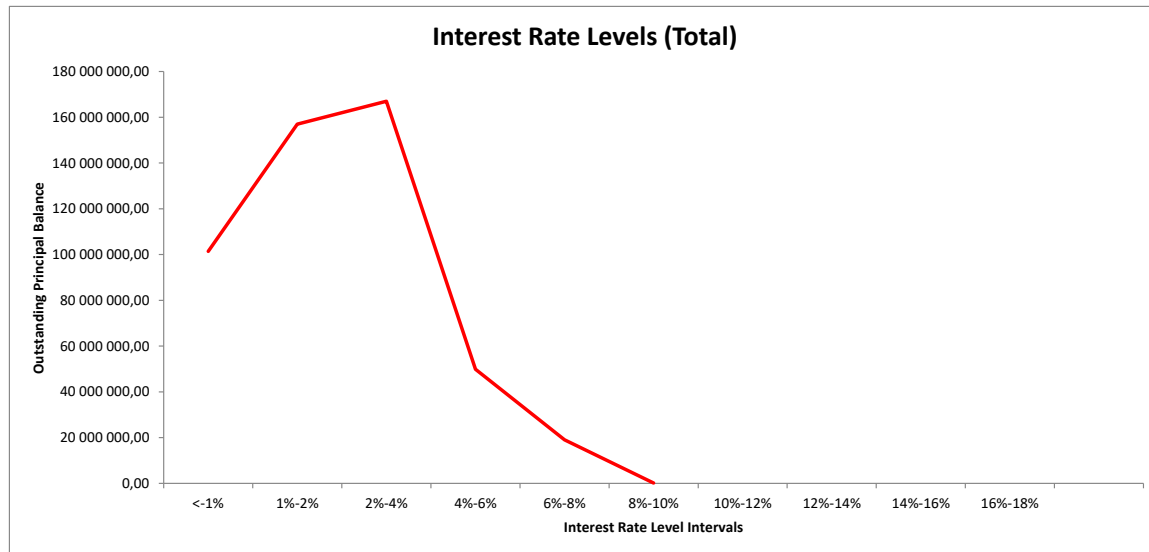


| TOTAL | | | | | | | |
|-----------------------|----------|---------|--------|---------------------|--------------------------------|-----------------------|--------------|
| Interest distribution | Min (>=) | Max (<) | No | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning |
| | 0 % | 1 % | 4 832 | 101 419 254 | 20,52 % | 49,1 | 14,9 |
| | 1 % | 2 % | 6 341 | 156 952 248 | 31,75 % | 50,2 | 15,0 |
| | 2 % | 4 % | 9 987 | 166 990 457 | 33,78 % | 51,5 | 13,4 |
| | 4 % | 6 % | 4 622 | 49 837 553 | 10,08 % | 50,0 | 13,9 |
| | 6 % | 8 % | 2 232 | 19 010 034 | 3,85 % | 49,1 | 13,1 |
| | 8 % | 10 % | 40 | 155 520 | 0,03 % | 38,9 | 13,1 |
| | 10 % | 12 % | | | | | |
| | 12 % | 14 % | | | | | |
| | 14 % | 16 % | | | | | |
| 16 % | 18 % | | | | | | |
| 18 % | - | | | | | | |
| Total | | | 28 054 | 494 365 066 | 100 % | 50,4 | 14,2 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.b Interest Rate

| | | |
|-----------------|------------|------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from | 25.01.2023 |
| | to | 27.02.2023 |
| | = | 33 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.a Remaining Terms



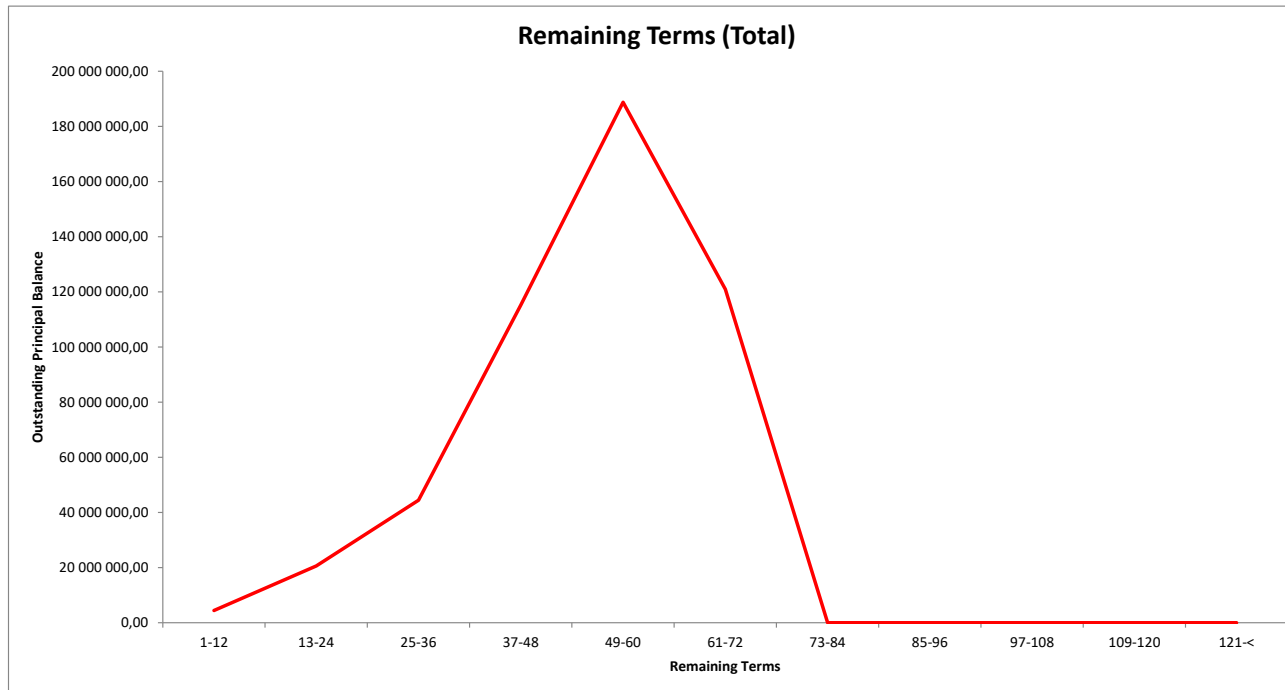
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |

| | | TOTAL | | | | | | |
|--------------------|-------|-------|-----|-------|---------------------|-------------|-----------------------|--------------|
| | | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| Months to maturity | 0 | | | 10 | 7 771 | 0,00 % | 0,0 | 37,7 |
| | 1 | | | 1 302 | 4 409 142 | 0,89 % | 8,2 | 30,8 |
| | 13 | | | 2 775 | 20 589 217 | 4,16 % | 19,5 | 25,0 |
| | 25 | | | 3 854 | 44 445 824 | 8,99 % | 31,5 | 20,2 |
| | 37 | | | 48 | 115 199 513 | 23,30 % | 43,6 | 16,3 |
| | 49 | | | 60 | 188 749 763 | 38,18 % | 55,0 | 13,5 |
| | 61 | | | 72 | 120 963 837 | 24,47 % | 63,3 | 8,8 |
| | 73 | | | 84 | | | | |
| | 85 | | | 96 | | | | |
| | 97 | | | 108 | | | | |
| | 109 | | | 120 | | | | |
| | 121 | - | | | | | | |
| | Total | | | | 28 054 | 494 365 066 | 100 % | 50,4 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.b Remaining Terms

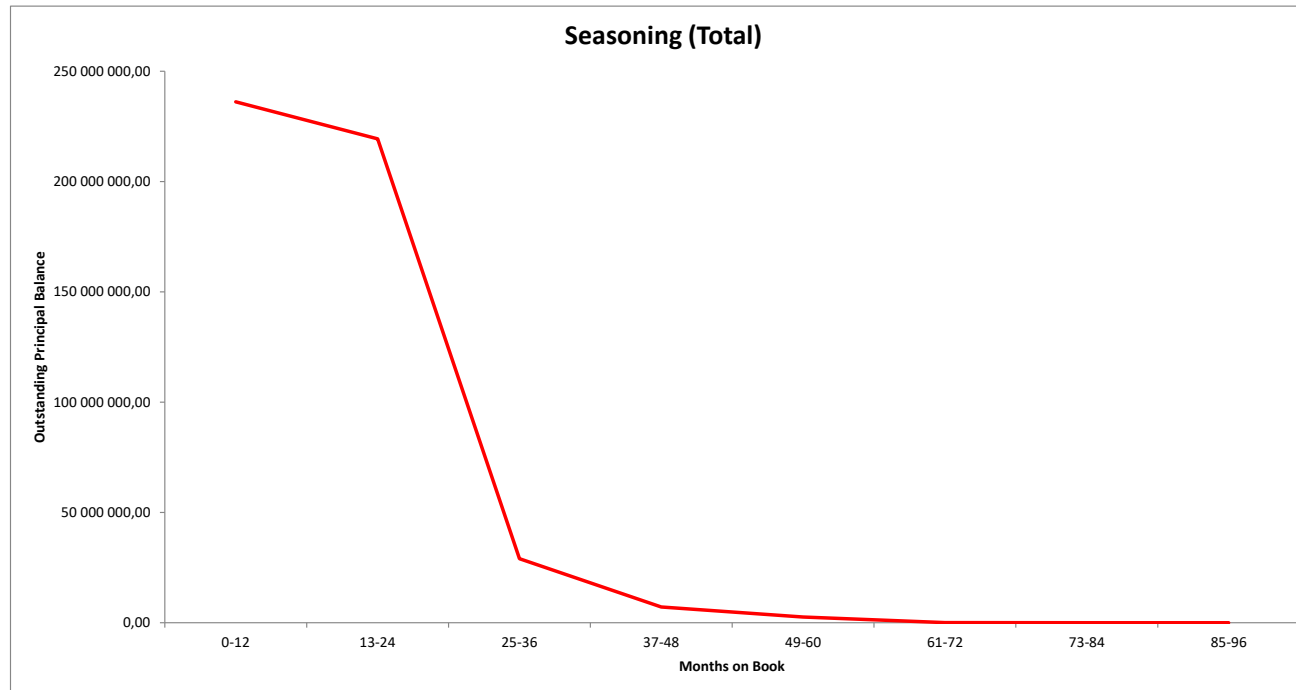
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 01.03.2023 | | | | |
| Payment date | 27.02.2023 | | | | |
| Period No | 7 | | | | |
| Monthly Period | 01.01.2023 | | | | |
| Interest Period | from | 25.01.2023 | to | 27.02.2023 | = 33 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.b Seasoning

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.a Balloon loans



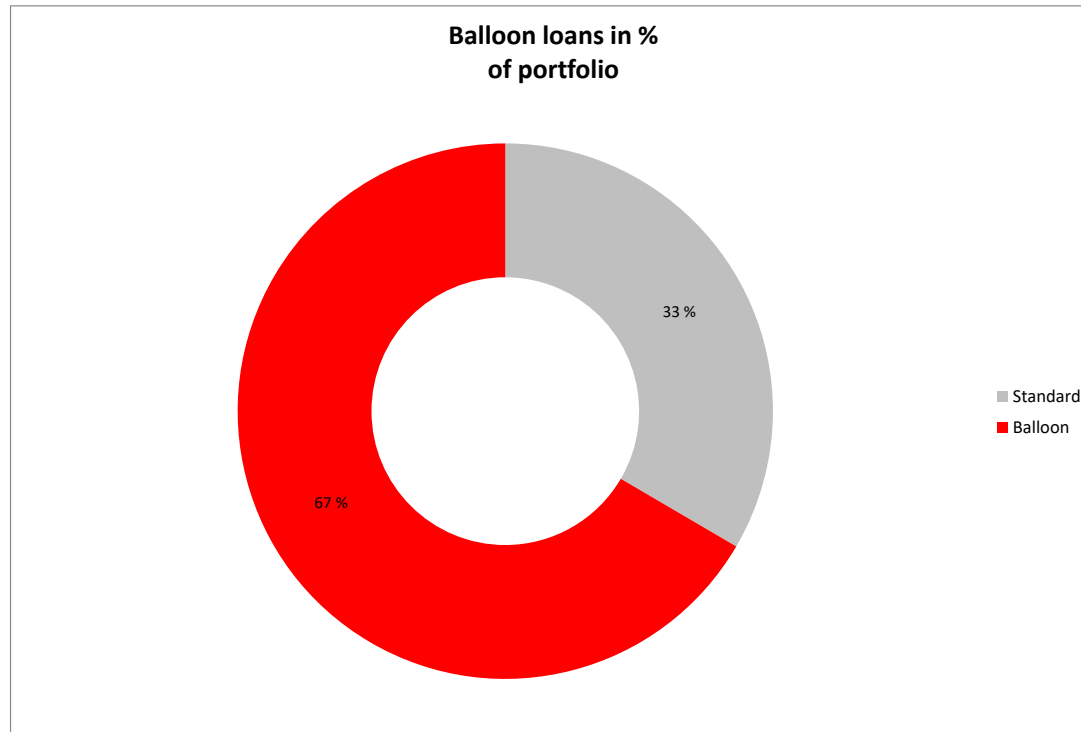
| | |
|-----------------|-----------------------------------------|
| Reporting Date | 01.03.2023 |
| Payment date | 27.02.2023 |
| Period No | 7 |
| Monthly Period | 01.01.2023 |
| Interest Period | from 25.01.2023 to 27.02.2023 = 33 days |

| 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 | | 16 045 | 165 267 542 | 33,4 % | 6 902 | 0,0 % | 46,2 | 14,0 |
| Balloon | | 12 009 | 329 097 524 | 66,6 % | 128 751 266 | 39,1 % | 52,5 | 14,3 |
| | | | | | | | | |
| Total | | 28 054 | 494 365 066 | 100 % | 128 758 168 | 26 % | 50,4 | 14,2 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.b Balloon loans

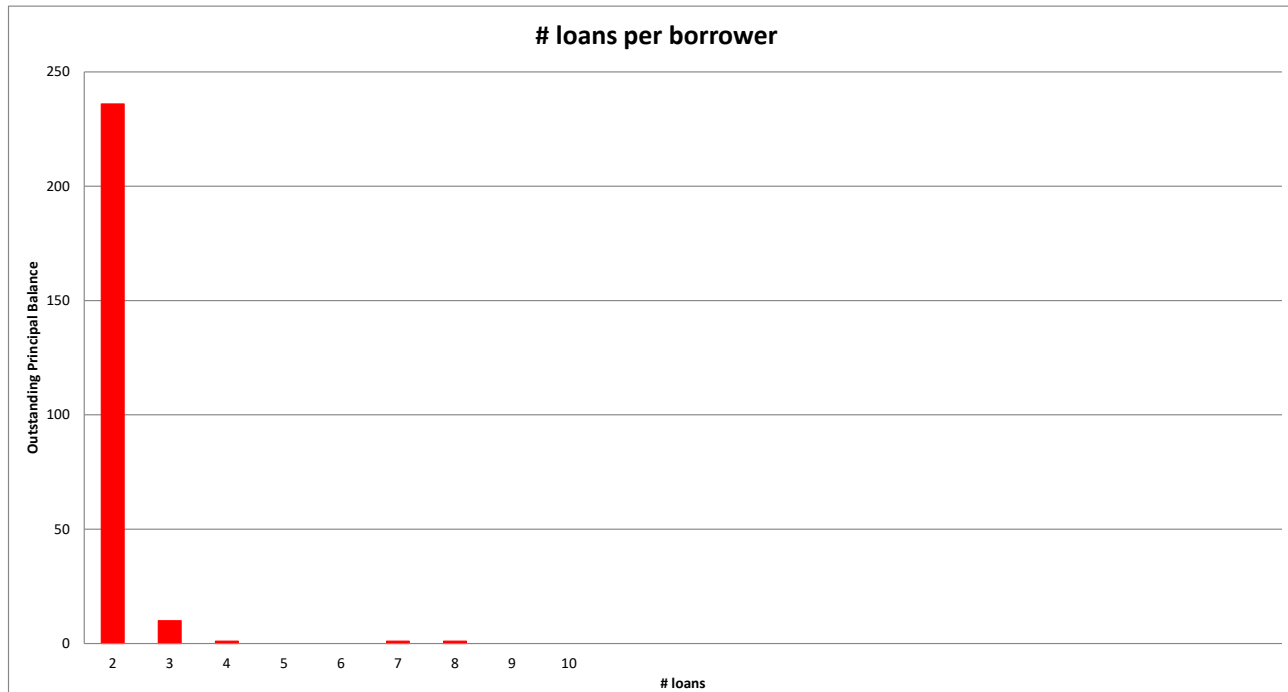
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 01.03.2023 | | | | |
| Payment date | 27.02.2023 | | | | |
| Period No | 7 | | | | |
| Monthly Period | 01.01.2023 | | | | |
| Interest Period | from | 25.01.2023 | to | 27.02.2023 | = 33 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

16.b # loans per borrower

| | | |
|-----------------|------------|------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from | 25.01.2023 |
| | to | 27.02.2023 |
| | = | 33 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.a Amortization Profile



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |

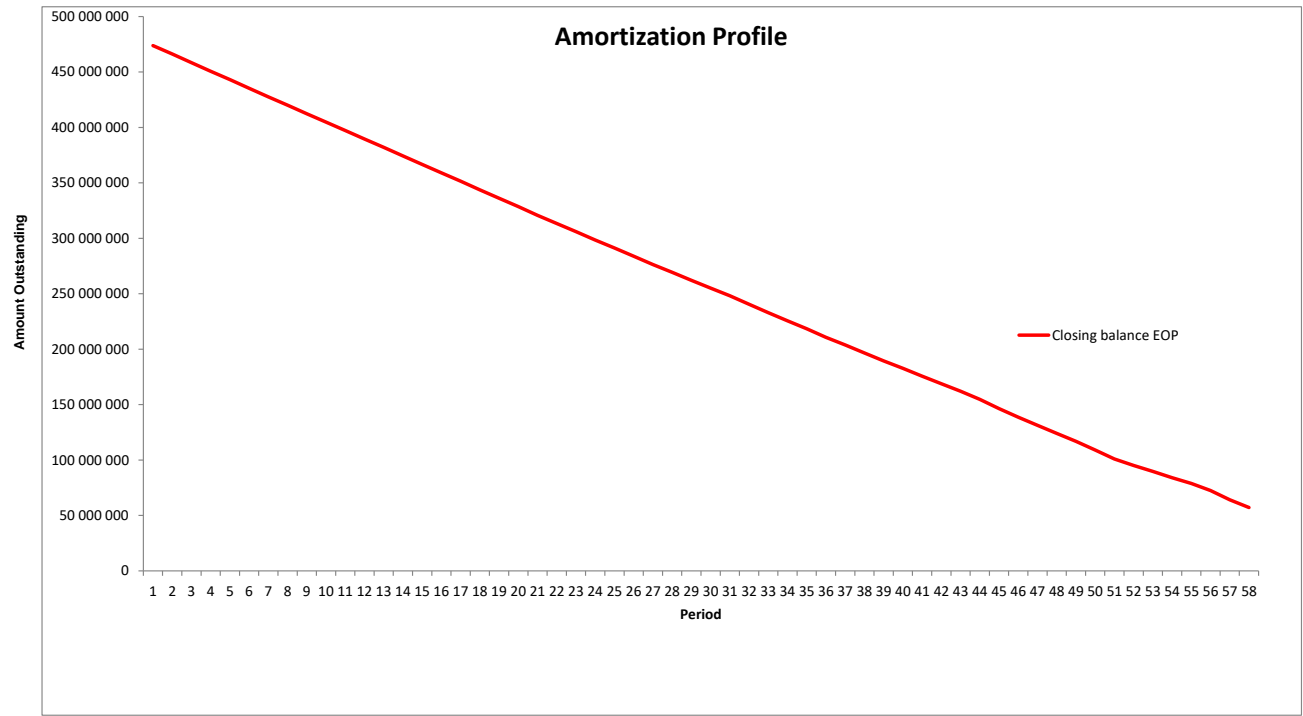
| TOTAL | | | | | | |
|--------|-----------------|-----------------|--------------|-----------|--------|------------|
| Period | Opening Balance | Closing Balance | Amortization | Interest | Yield | Percentage |
| | | | | | | |
| 1 | 494 365 066 | 473 780 090 | 20 584 976 | 1 011 112 | 2,48 % | 95,84 % |
| 2 | 473 780 090 | 466 203 847 | 7 576 244 | 993 161 | 2,54 % | 94,30 % |
| 3 | 466 203 847 | 458 407 318 | 7 796 529 | 976 420 | 2,54 % | 92,73 % |
| 4 | 458 407 318 | 450 741 233 | 7 666 084 | 959 330 | 2,54 % | 91,18 % |
| 5 | 450 741 233 | 443 054 896 | 7 686 337 | 942 283 | 2,54 % | 89,62 % |
| 6 | 443 054 896 | 435 345 743 | 7 709 153 | 925 336 | 2,54 % | 88,06 % |
| 7 | 435 345 743 | 427 619 582 | 7 726 161 | 908 372 | 2,53 % | 86,50 % |
| 8 | 427 619 582 | 419 974 116 | 7 645 466 | 891 284 | 2,53 % | 84,95 % |
| 9 | 419 974 116 | 412 374 875 | 7 599 241 | 874 435 | 2,53 % | 83,42 % |
| 10 | 412 374 875 | 404 762 487 | 7 612 388 | 857 650 | 2,52 % | 81,88 % |
| 11 | 404 762 487 | 397 194 086 | 7 568 401 | 840 823 | 2,52 % | 80,34 % |
| 12 | 397 194 086 | 389 619 802 | 7 574 284 | 824 122 | 2,52 % | 78,81 % |
| 13 | 389 619 802 | 381 984 548 | 7 635 254 | 807 434 | 2,52 % | 77,27 % |
| 14 | 381 984 548 | 374 366 895 | 7 617 653 | 790 716 | 2,51 % | 75,73 % |
| 15 | 374 366 895 | 366 554 709 | 7 812 186 | 774 059 | 2,51 % | 74,15 % |
| 16 | 366 554 709 | 358 977 458 | 7 577 251 | 757 025 | 2,51 % | 72,61 % |
| 17 | 358 977 458 | 351 461 265 | 7 516 194 | 740 416 | 2,50 % | 71,09 % |
| 18 | 351 461 265 | 343 591 258 | 7 870 006 | 723 874 | 2,50 % | 69,50 % |
| 19 | 343 591 258 | 336 141 612 | 7 449 646 | 706 847 | 2,50 % | 67,99 % |
| 20 | 336 141 612 | 328 650 388 | 7 491 224 | 690 528 | 2,49 % | 66,48 % |
| | | | | | | |
| | | | | | | |

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.b Amortization Profile

| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 01.03.2023 | | | | | |
| Payment date | 27.02.2023 | | | | | |
| Period No | 7 | | | | | |
| Monthly Period | 01.01.2023 | | | | | |
| Interest Period | from | 25.01.2023 | to | 27.02.2023 | = | 33 days |



SCF RAHOITUSPALVELUT XI DAC
 Monthly Investor Report

18.a Payment Holidays



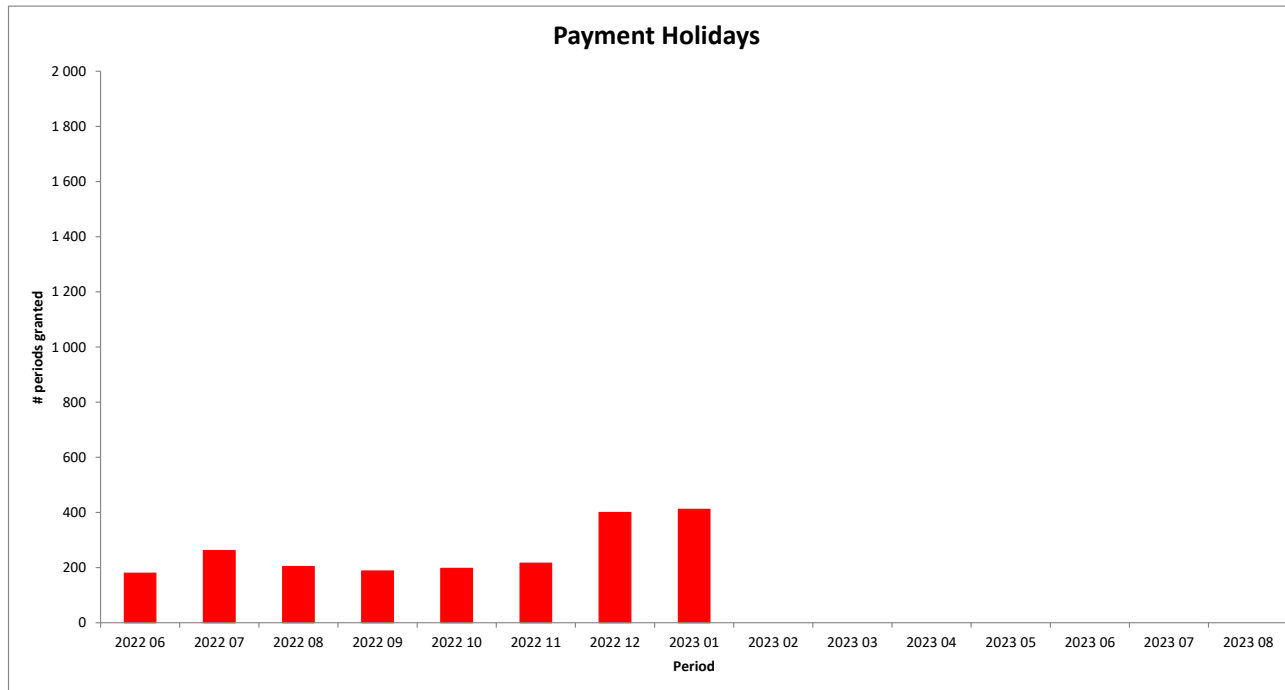
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 01.03.2023 | | | | |
| Payment date | 27.02.2023 | | | | |
| Period No | 7 | | | | |
| Monthly Period | 01.01.2023 | | | | |
| Interest Period | from | 25.01.2023 | to | 27.02.2023 | = 33 days |

| 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 | | | | | |
| 2023 03 | | | | | |
| 2023 04 | | | | | |
| 2023 05 | | | | | |
| 2023 06 | | | | | |
| 2023 07 | | | | | |
| 2023 08 | | | | | |
| Total: | 2 058 | 2 733 | 786 597 | 43 404 055 | |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.b Payment Holidays

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 01.03.2023 | | | | |
| Payment date | 27.02.2023 | | | | |
| Period No | 7 | | | | |
| Monthly Period | 01.01.2023 | | | | |
| Interest Period | from | 25.01.2023 | to | 27.02.2023 | = 33 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.c Remaining Payment Holidays

| | |
|-----------------|-----------------------------------------|
| Reporting Date | 01.03.2023 |
| Payment date | 27.02.2023 |
| Period No | 7 |
| Monthly Period | 01.01.2023 |
| Interest Period | from 25.01.2023 to 27.02.2023 = 33 days |

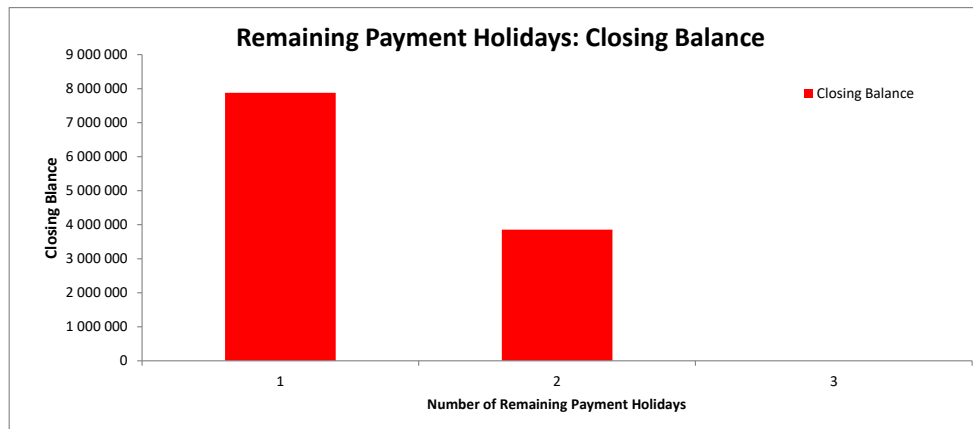
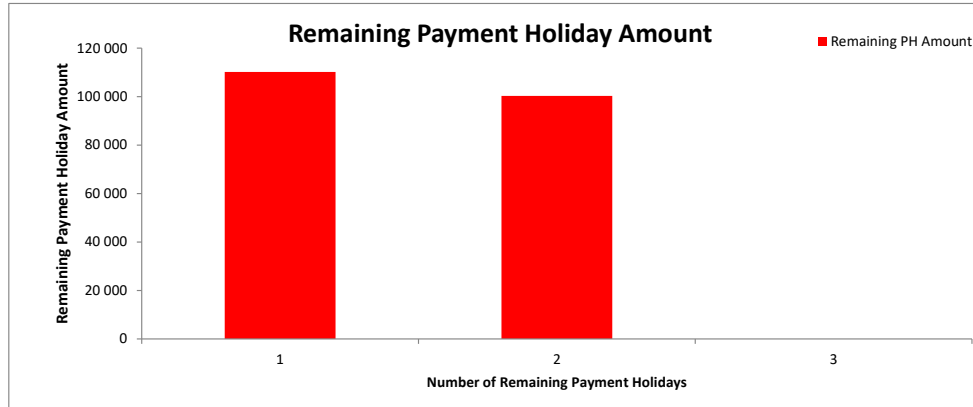


| Remaining PH's | TOTAL | | | |
|----------------|----------------------------------|-----------|-------------------------------|---------------------|
| | Remaining Payment Holiday Months | Contracts | Remaining Payment Holiday Amt | Closing Balance Amt |
| | 1 | 383 | 110 126 | 7 875 551 |
| | 2 | 158 | 100 290 | 3 855 196 |
| | 3 | 0 | 0 | 0 |
| | Total | 541 | 210 417 | 11 730 747 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.d Remaining Payment Holidays

| | | |
|-----------------|------------|------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from | 25.01.2023 |
| | to | 27.02.2023 |
| | = | 33 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

19.a Downpayment



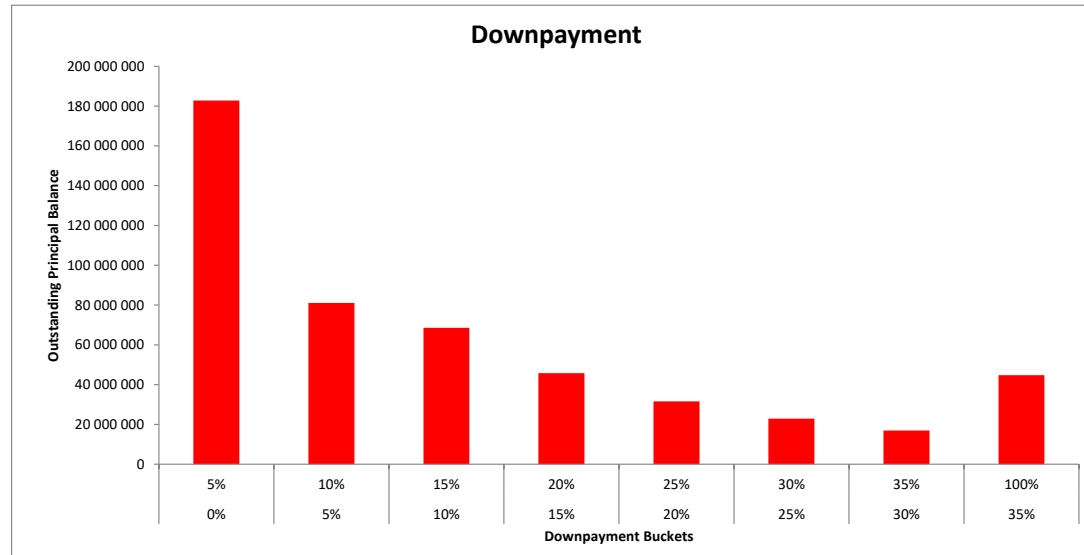
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |

| TOTAL | | | | | | | |
|---------------|----------|---------|--------|---------------------|---------|-----------------------|--------------|
| Downpayment % | Min (>=) | Max (<) | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | 0 % | 5 % | 9 916 | 182 808 104 | 36,98 % | 52,5 | 14,1 |
| | 5 % | 10 % | 3 712 | 81 045 435 | 16,39 % | 52,3 | 14,2 |
| | 10 % | 15 % | 3 491 | 68 543 192 | 13,86 % | 50,0 | 14,6 |
| | 15 % | 20 % | 2 403 | 45 818 414 | 9,27 % | 49,6 | 14,5 |
| | 20 % | 25 % | 1 845 | 31 573 121 | 6,39 % | 48,3 | 14,6 |
| | 25 % | 30 % | 1 381 | 22 890 542 | 4,63 % | 47,5 | 14,8 |
| | 30 % | 35 % | 1 166 | 16 908 883 | 3,42 % | 47,2 | 14,1 |
| | 35 % | 100 % | 4 140 | 44 777 373 | 9,06 % | 43,4 | 13,7 |
| | | | | | | | |
| Total | | | 28 054 | 494 365 066 | 100 % | 50,4 | 14,2 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

19.b Downpayment

| | | |
|-----------------|------------|------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from | 25.01.2023 |
| | to | 27.02.2023 |
| | | = 33 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.a Vehicle Condition



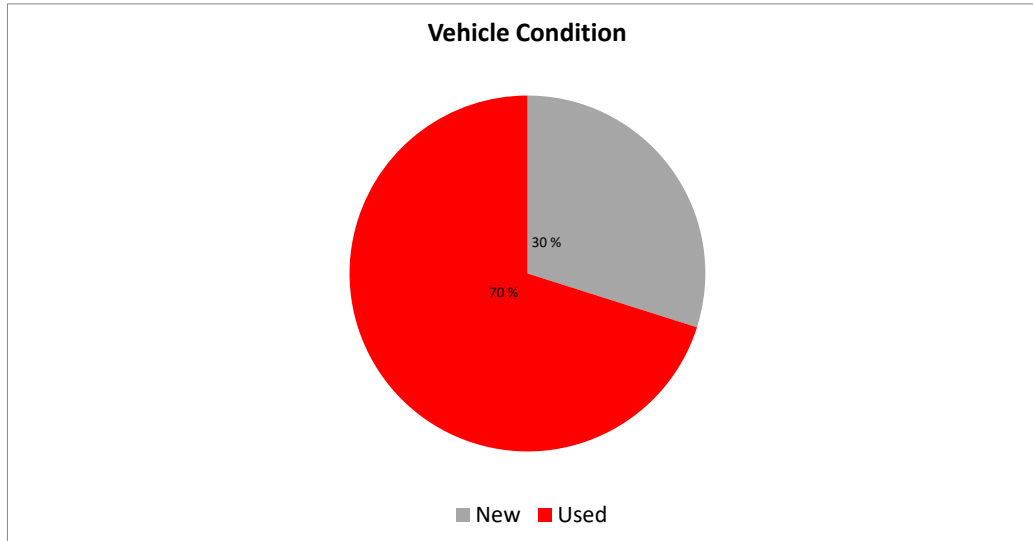
| | |
|-----------------|-----------------------------------------|
| Reporting Date | 01.03.2023 |
| Payment date | 27.02.2023 |
| Period No | 7 |
| Monthly Period | 01.01.2023 |
| Interest Period | from 25.01.2023 to 27.02.2023 = 33 days |

| Vehicle condition | TOTAL | | | | | |
|-------------------|-------------------|--------|---------------------|---------|-----------------------|--------------|
| | Vehicle condition | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | New | 5 614 | 147 769 191 | 29,89 % | 47,8 | 14,8 |
| | Used | 22 440 | 346 595 876 | 70,11 % | 51,5 | 14,0 |
| | Total | 28 054 | 494 365 066 | 100 % | 50,4 | 14,2 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.b Vehicle Condition

| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 01.03.2023 | | | | |
| Payment date | 27.02.2023 | | | | |
| Period No | 7 | | | | |
| Monthly Period | 01.01.2023 | | | | |
| Interest Period | from 25.01.2023 | to | 27.02.2023 | = | 33 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.a Borrower Type



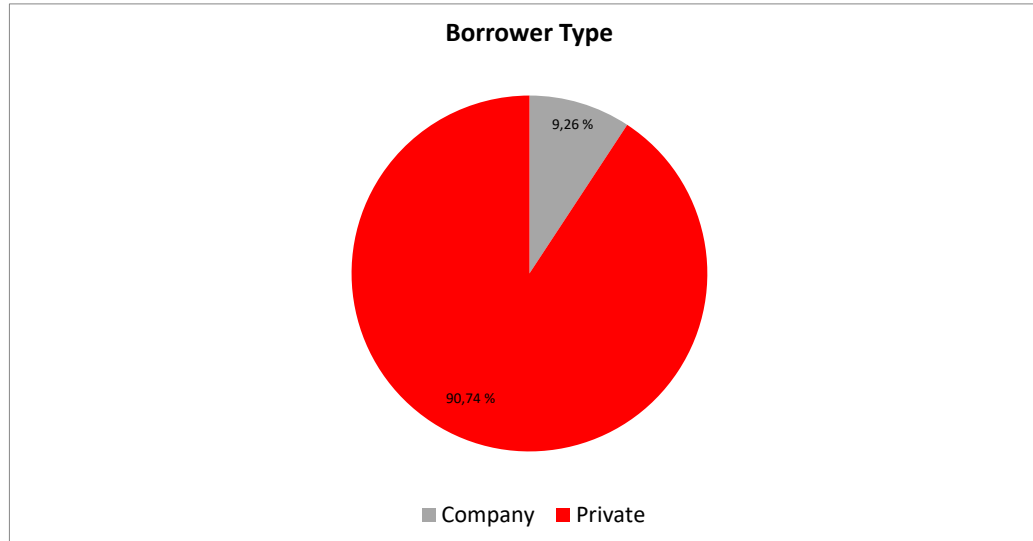
| | |
|-----------------|-----------------------------------------|
| Reporting Date | 01.03.2023 |
| Payment date | 27.02.2023 |
| Period No | 7 |
| Monthly Period | 01.01.2023 |
| Interest Period | from 25.01.2023 to 27.02.2023 = 33 days |

| Borrower Type | TOTAL | | | | | |
|---------------|---------------|--------|---------------------|---------|-----------------------|--------------|
| | Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Company | 2 106 | 45 784 136 | 9,26 % | 41,3 | 16,5 |
| | Private | 25 948 | 448 580 930 | 90,74 % | 51,3 | 14,0 |
| | Total | 28 054 | 494 365 066 | 100 % | 50,4 | 14,2 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.b Borrower Type

| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 01.03.2023 | | | | |
| Payment date | 27.02.2023 | | | | |
| Period No | 7 | | | | |
| Monthly Period | 01.01.2023 | | | | |
| Interest Period | from 25.01.2023 | to | 27.02.2023 | = | 33 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

22.a Vehicle type



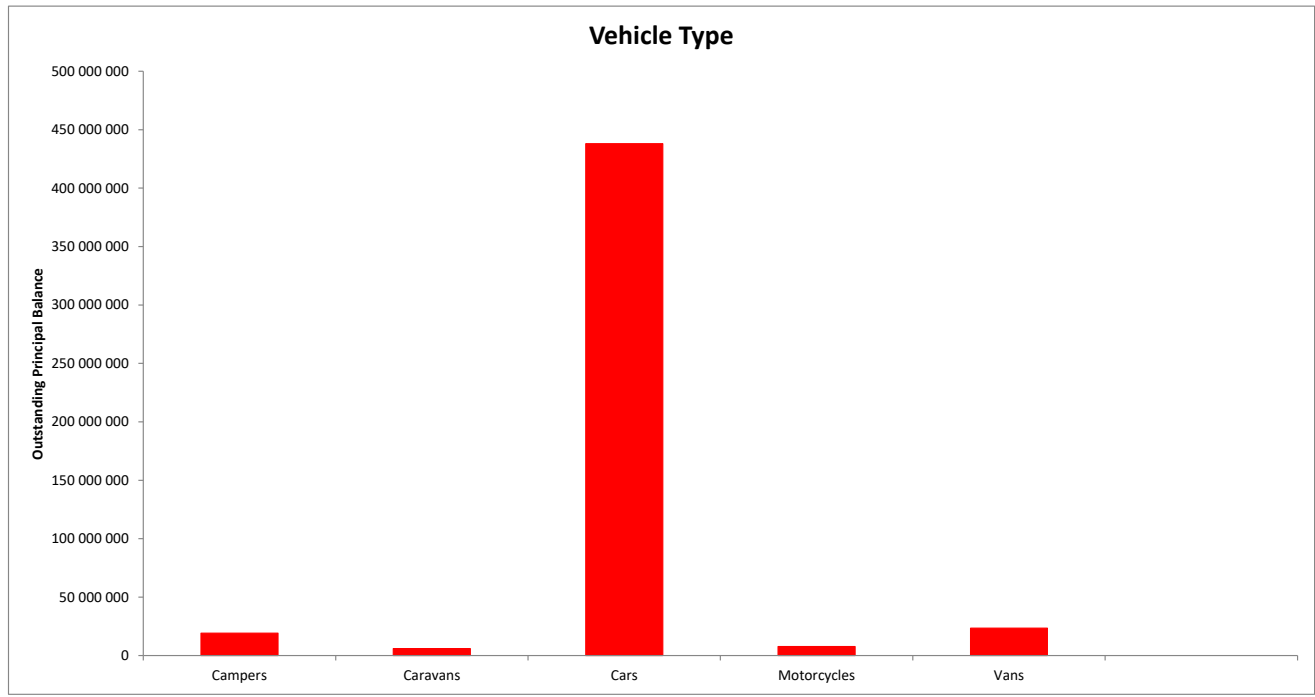
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 01.03.2023 | | | | |
| Payment date | 27.02.2023 | | | | |
| Period No | 7 | | | | |
| Monthly Period | 01.01.2023 | | | | |
| Interest Period | from | 25.01.2023 | to | 27.02.2023 | = 33 days |

| TOTAL | | | | | | |
|--------------|-------------|--------|---------------------|--------------------------|-----------------------|--------------|
| Vehicle type | Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| | Campers | 529 | 19 221 695 | 3,89 % | 53,3 | 14,1 |
| | Caravans | 337 | 5 905 702 | 1,19 % | 50,7 | 13,9 |
| | Cars | 24 739 | 438 050 898 | 88,61 % | 50,7 | 14,2 |
| | Motorcycles | 813 | 7 732 503 | 1,56 % | 45,2 | 12,1 |
| | Vans | 1 636 | 23 454 269 | 4,74 % | 43,2 | 16,4 |
| | | | | | | |
| | | 28 054 | 494 365 066 | 100 % | 50,4 | 14,2 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

22.b Vehicle type

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | to 27.02.2023 |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.a Restructured Loans



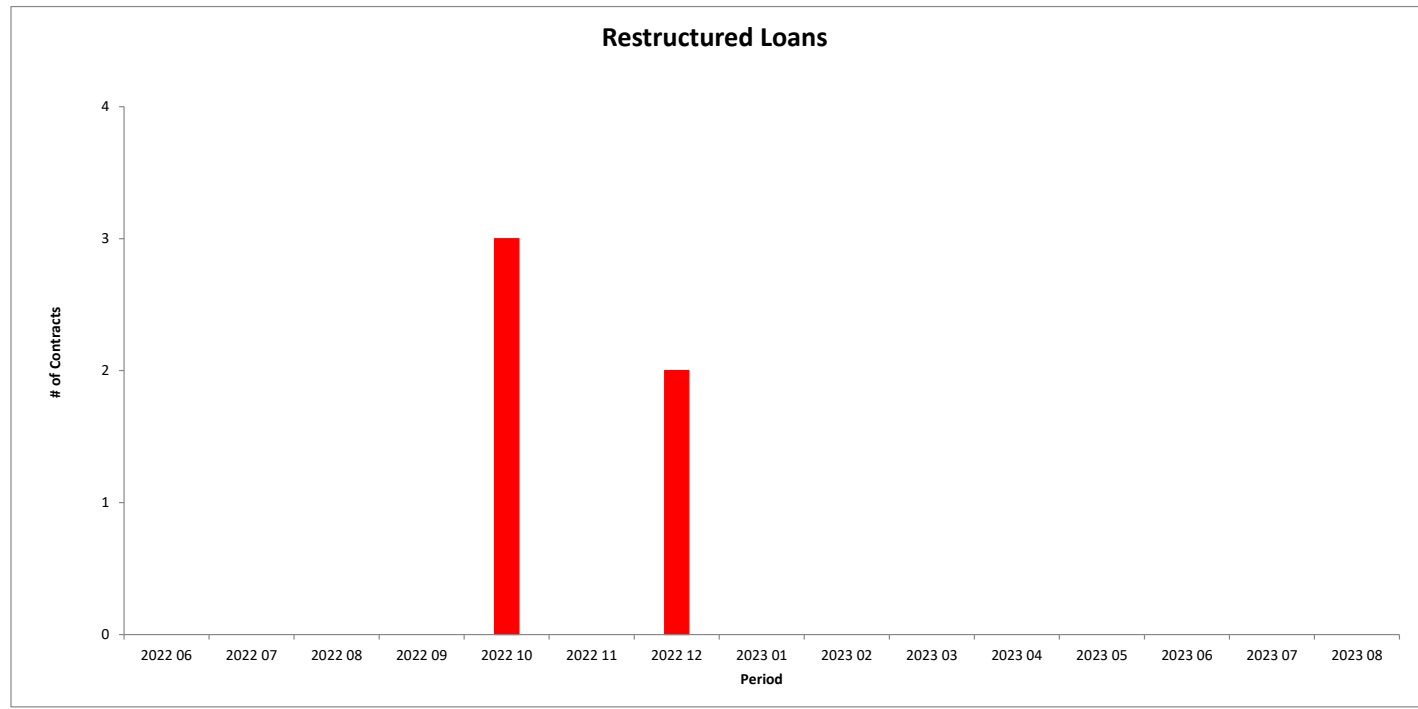
| | |
|-----------------|-----------------------------------------|
| Reporting Date | 01.03.2023 |
| Payment date | 27.02.2023 |
| Period No | 7 |
| Monthly Period | 01.01.2023 |
| Interest Period | from 25.01.2023 to 27.02.2023 = 33 days |

| | TOTAL | | |
|--------------|---------|--------|---------------------|
| | Period | No | Outstanding balance |
| Restructured | 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 | | |
| | 2023 03 | | |
| | 2023 04 | | |
| | 2023 05 | | |
| | 2023 06 | | |
| | 2023 07 | | |
| | 2023 08 | | |
| | 5 | 72 534 | |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.b Restructured Loans

| | |
|-----------------|-----------------------------------------|
| Reporting Date | 01.03.2023 |
| Payment date | 27.02.2023 |
| Period No | 7 |
| Monthly Period | 01.01.2023 |
| Interest Period | from 25.01.2023 to 27.02.2023 = 33 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

24.a Dynamic Interest rate



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | from 01.01.2023 | to 27.02.2023 = 33 days |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |

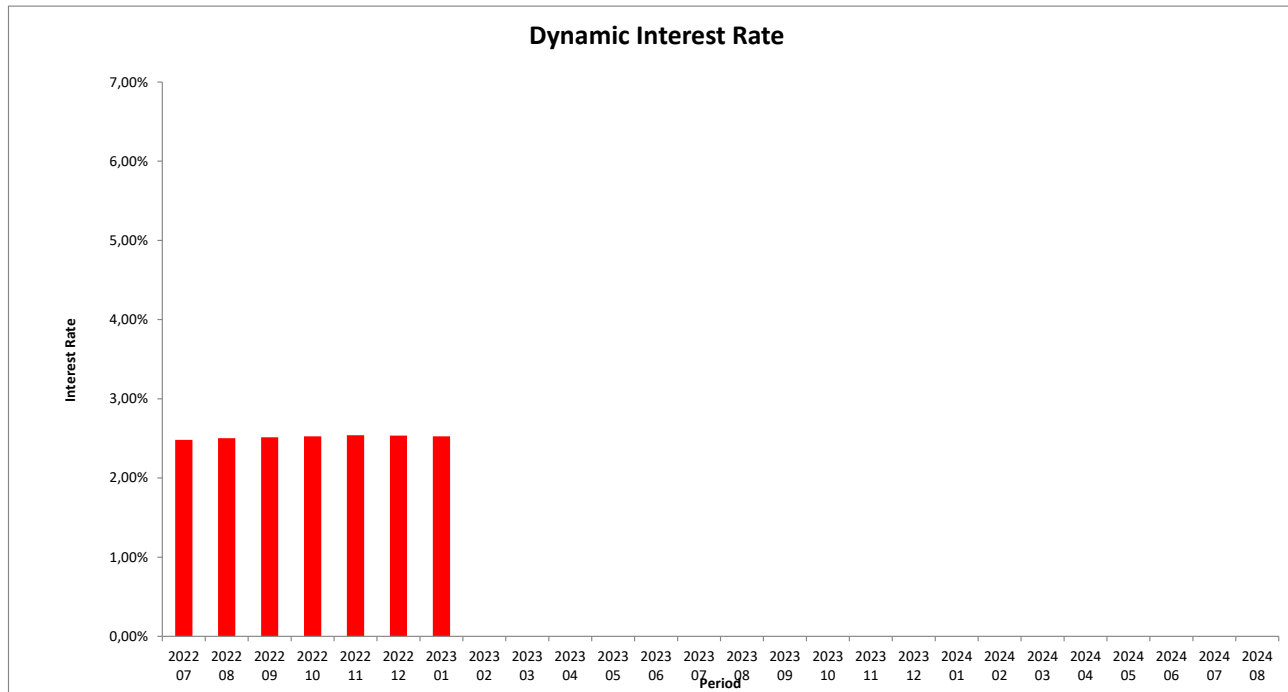
| TOTAL | | |
|---------|-----------------|------------------|
| Period | Closing balance | WA Interest rate |
| 2022 07 | 494 515 066 | 2,48 % |
| 2022 08 | 528 329 251 | 2,50 % |
| 2022 09 | 528 793 604 | 2,51 % |
| 2022 10 | 530 023 809 | 2,53 % |
| 2022 11 | 529 979 124 | 2,54 % |
| 2022 12 | 512 797 452 | 2,53 % |
| 2023 01 | 494 365 066 | 2,53 % |
| 2023 02 | | |
| 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 | 01.03.2023 | | | | |
| Payment date | 27.02.2023 | | | | |
| Period No | 7 | | | | |
| Monthly Period | 01.01.2023 | | | | |
| Interest Period | from | 25.01.2023 | to | 27.02.2023 | = 33 days |



SCF RAHOITUSPALVELUT XI DAC
 Monthly Investor Report

25.a Dynamic Pre-Payments



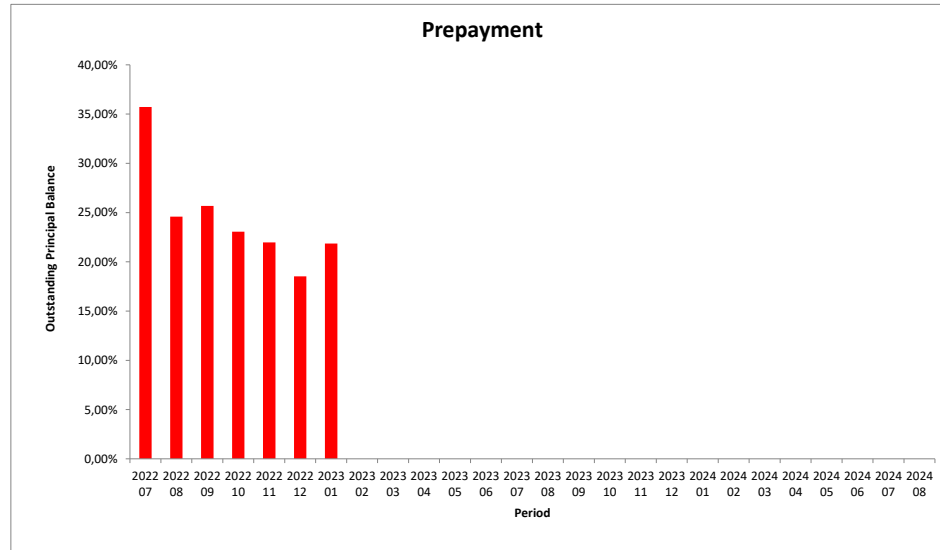
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |

| | 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 | | | |
| | 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 | | | |

25.b Dynamic Pre-Payments



| | | |
|-----------------|------------|------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from | 25.01.2023 |
| | to | 27.02.2023 |
| | = | 33 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

26. Delinquency



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |

| 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 | | | | | | | | | | | | | | | | | |
| | | 3 | | | | | | | | | | | | | | | | | |
| | | 4 | | | | | | | | | | | | | | | | | |
| | | 5 | | | | | | | | | | | | | | | | | |
| 6 | | | | | | | | | | | | | | | | | | | |
| 7 | | | | | | | | | | | | | | | | | | | |
| 8 | | | | | | | | | | | | | | | | | | | |
| 9 | | | | | | | | | | | | | | | | | | | |
| 10 | | | | | | | | | | | | | | | | | | | |
| 11 | | | | | | | | | | | | | | | | | | | |
| 12 | | | | | | | | | | | | | | | | | | | |

SCF RAHOITUSPALVELUT XI DAC
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27. Defaults, Recoveries and Losses by Quarter of Default



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 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 | 101 | 505 | 1 723 | | | | | | |
| 2022 4 | 1 271 281 | 64 | | | | 84 821 | 84 821 | 1 186 460 | 123 536 | 208 357 | 1 062 923 | | | | | | |
| 2023 1 | 280 291 | 19 | | | | | | | 4 093 | 4 093 | 276 198 | | | | | | |
| 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 | 28029 1 | 1 9 | | | | | | | | | | | | | | | |
| 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 | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |

Purchaser Priority of Payments - Revenue

| | | | |
|---------------------------------------------------------------------------------------|---|--------------|-----|
| Purchaser Available Revenue Receipts | + | 1 595 880,54 | EUR |
| Senior Expenses | - | 2 054,90 | EUR |
| Servicing Fee | - | 212 851,63 | EUR |
| Credit the Issuer for the Issuer Swap Interest Amount | - | 455 022,27 | EUR |
| Tranche A Loan Interest to Issuer | - | 925 951,74 | 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 |
| Interest due to Purchaser Subordinated Loan Provider | - | - | EUR |
| Deferred Purchase Price to Seller | - | - | EUR |

Issuer Priority of Payments - Revenue

| | | | |
|-------------------------------------------------------------------------------------------------------------|---|--------------|-----|
| Issuer Available Revenue Receipts | + | 2 452 836,58 | EUR |
| Senior Expenses | - | 1 360,95 | EUR |
| Issuer swap interest to swap counterparty | - | 455 022,27 | EUR |
| Interest Class A Notes | - | 1 101 212,00 | EUR |
| Credit the Class A Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class B Notes | - | 28 703,00 | 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 | - | 15 851,00 | EUR |
| Credit the Class C Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class D Notes | - | 388 293,00 | EUR |
| Credit the Class D Principal Deficiency Sub-Ledger | - | 355 021,43 | EUR |
| Interest and principal due to Issuer Subordinated Loan Provider | - | 107 372,92 | 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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Monthly Investor Report

29. Priority of Payments - Redemption



| | |
|-----------------|-----------------------------------------|
| Reporting Date | 01.03.2023 |
| Payment date | 27.02.2023 |
| Period No | 7 |
| Monthly Period | 01.01.2023 |
| Interest Period | from 25.01.2023 to 27.02.2023 = 33 days |

Purchaser Priority of Payments - Redemption

| | | | |
|---------------------------------------------------------------------|---|---------------|-----|
| Purchaser Available Redemption Receipts | + | 18 152 095,06 | 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 | - | 18 152 095,06 | EUR |
| Payment to Purchaser as Purchaser Available Revenue Receipts | - | - | EUR |

Issuer Priority of Payments - Redemption

| | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---------------|-----|
| Issuer Available Redemption Receipts | + | 18 507 116,49 | 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 | - | 18 507 116,49 | 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 |
|-------------------------------------------------------------------------------------------------------------|---|---|-----|

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 | 01.03.2023 | |
| Payment date | 27.02.2023 | |
| Period No | 7 | |
| Monthly Period | 01.01.2023 | |
| Interest Period | from 25.01.2023 | to 27.02.2023 = 33 days |

| Transaction Costs | Currency | All Notes | Class A | Class B | Class C | Class D |
|------------------------------------------------------|----------|--------------|--------------|------------|------------|--------------|
| Senior Expenses | EUR | 2 054,90 | | | | |
| Interest accrued for the Period | EUR | 1 534 059,00 | 1 101 212,00 | 28 703,00 | 15 851,00 | 388 293,00 |
| Cumulative Interest accrued | EUR | 7 727 861,00 | 4 704 460,00 | 155 983,00 | 100 272,00 | 2 767 146,00 |
| Interest Payments | EUR | 1 534 059,00 | 1 101 212,00 | 28 703,00 | 15 851,00 | 388 293,00 |
| Cumulative Interest Payments | EUR | 7 727 861,00 | 4 704 460,00 | 155 983,00 | 100 272,00 | 2 767 146,00 |
| Interest accrued on Subordinated Loan for the Period | EUR | 475,00 | | | | |
| Cumulative Interest accrued on Subordinated Loan | EUR | 13 514,00 | | | | |
| Interest Payments on Subordinated Loan | EUR | 475,00 | | | | |
| Cumulative Interest Payments on Subordinated Loan | EUR | 12 636,00 | | | | |
| Unpaid Interest for the Period | EUR | - | | | | |
| Cumulative Unpaid Interest | EUR | 878,00 | | | | |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 01.03.2023 | | | | |
| Payment date | 27.02.2023 | | | | |
| Period No | 7 | | | | |
| Monthly Period | 01.01.2023 | | | | |
| Interest Period | from 25.01.2023 | to | 27.02.2023 | = | 33 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 | 512 797 452 |
| Interest Period Start | 25.01.2023 |
| Interest Period End | 27.02.2023 |
| Interest Days | 33 |
| Settlement Date | 27.02.2023 |
| Party A Floating Interest Rate | 2,014 % |
| Party A Floating Rate Day Count Fraction | 0,09 |
| Party A Interest Amount | EUR 946 709,56 |
| Party B Fixed Rate | 0,9680 % |
| Party B Fixed Rate Day Count Fraction | 0,09 |
| Party B Interest Amount | EUR 455 022,27 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

31. Contact Details



Santander Consumer Bank AS

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| | | | | | | | |
|-----------------|-----------------|----|------------|---|---------|--|--|
| Reporting Date | 01.03.2023 | | | | | | |
| Payment date | 27.02.2023 | | | | | | |
| Period No | 7 | | | | | | |
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