

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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| | | | | | | | |
|-----------------|-----------------|--|----|------------|---|--------------------------|------------|
| Reporting Date | 27.04.2023 | | | | | | |
| Payment date | 25.04.2023 | | | | | Following payment dates: | 25.05.2023 |
| Period No | 9 | | | | | | 26.06.2023 |
| Monthly Period | 01.03.2023 | | | | | | |
| Interest Period | from 27.03.2023 | | to | 25.04.2023 | = | | 29 days |
| Cut-Off date | 31.03.2023 | | | | | | |

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1. Portfolio Information



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from 27.03.2023 | to 25.04.2023 = 29 days |

| | Current Period |
|---|--|
| Outstanding receivables | Aggregated Outstanding Principal Amount |
| Opening balance prior to replenishment | 477 233 113,86 EUR |
| Scheduled Loan Principal Repayments (+MC) | 8 043 140,16 EUR |
| Prepayments | 9 340 192,70 EUR |
| Deemed Collections - Other | - EUR |
| Total Principal Payments Received in Period | 17 383 332,86 EUR |
| New Defaulted Auto Loans amt in Period | 688 575,01 EUR |
| Closing balance prior to replenishment | 459 161 205,99 EUR |
| Further Purchase Price due (Replenishment price of new assets) | - EUR |
| Re-investment Principal Ledger Closing Balance | - EUR |
| Closing Balance post replenishment | 459 161 205,99 EUR |
| Principal Recoveries on loans in default | 111 743,99 EUR |
| Total revenue collections | |
| Total Revenue Received in Period | 1 505 130,19 EUR |

| # Loans | |
|---|---------------------|
| At beginning of period | 27 346 Loans |
| Replenished contracts | - Loans |
| Paid in Full | 704 Loans |
| Repurchased (Deemed Collections) | - Loans |
| New loans into default | 41 Loans |
| At end of period (pre replenishment) | 26 600 Loans |

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2. Amount Due for Distribution - Revenue Receipts



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from 27.03.2023 | to 25.04.2023 = 29 days |

Purchaser Available Revenue Receipts

Current Period

| | | |
|--|---------------------|------------|
| a. Collections: Interest, fees, recoveries etc. | 1 612 880,65 | 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 | 4 572,06 | 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 | 1 617 452,71 | EUR |

Issuer Available Revenue Receipts

| | | |
|---|---------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 1 418 908,30 | EUR |
| b. Liquidity Reserve (in event of shortfall) | - | EUR |
| c. Amounts received under the Swap Agreement (if positive) | 1 115 638,46 | 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 | 19 733,89 | EUR |
| g. Liquidity Reserve Excess Amount | 108 835,49 | EUR |
| h. Any other net amount received by the Issuer | - | EUR |
| Total Amount for Issuer Available Revenue Receipts | 2 663 116,13 | EUR |

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3. Amount Due for Distribution - Redemption Receipts

| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 27.04.2023 | | | | |
| Payment date | 25.04.2023 | | | | |
| Period No | 9 | | | | |
| Monthly Period | 01.03.2023 | | | | |
| Interest Period | from 27.03.2023 | to | 25.04.2023 | = | 29 days |



Purchaser Available Redemption Receipts

Current Period

| | | |
|---|----------------------|------------|
| a. Collections: Principal payments, Deemed Collection | 17 383 332,86 | EUR |
| b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities | - | EUR |
| c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date) | - | EUR |
| d. Gap Amount | - | EUR |
| e. Amount standing to the credit of the Reinvestment Principal Ledger | - | EUR |
| f. Any other net income amount received by the Purchaser | - | EUR |
| Total Amount for Purchaser Available Redemption Receipts | 17 383 332,86 | EUR |

Issuer Available Redemption Receipts

| | | |
|--|----------------------|------------|
| a. Amounts due to Issuer from Purchaser under the Loan Agreement | 17 383 332,86 | 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 | 669 016,36 | EUR |
| Total Amount for Issuer Available Redemption Receipts | 18 052 349,22 | EUR |

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4. Reserve Accounts



| | |
|-----------------|---|
| Reporting Date | 27.04.2023 |
| Payment date | 25.04.2023 |
| Period No | 9 |
| Monthly Period | 01.03.2023 |
| Interest Period | from 27.03.2023 to 25.04.2023 = 29 days |

Note Balance

| | | |
|---------------------|----------------|-----|
| Beginning of Period | 477 233 113,86 | EUR |
| End of Period | 459 180 764,64 | EUR |

Liquidity Balance

| | | | |
|-------------------------|---------|--------------|-----|
| Beginning of Period | 0,6 % | 2 694 390,40 | EUR |
| Cash Outflow | | 102 791,72 | EUR |
| Cash Inflow | | - | EUR |
| End of Period | 0,5 % * | 2 591 598,68 | EUR |
| Required Reserve Amount | 0,5 % * | 2 591 598,68 | 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 | 27.04.2023 | | | | |
| Payment date | 25.04.2023 | | | | |
| Period No | 9 | | | | |
| Monthly Period | 01.03.2023 | | | | |
| Interest Period | from | 27.03.2023 | to | 25.04.2023 | = 29 days |

Asset Balance

| | | |
|--|----------------|-----|
| Opening balance prior to replenishment | 477 233 113,86 | EUR |
| Closing balance prior to replenishment | 459 161 205,99 | EUR |
| Closing Balance post replenishment | 459 161 205,99 | EUR |

Portfolio Performance:

| | EUR | % | # loans |
|--|--------------------|-----------------|---------------|
| Performing Receivables: | | | |
| Current | 436 120 100,75 | 94,98 % | 25 197 |
| 1-29 days past due | 16 580 223,31 | 3,61 % | 1 029 |
| Delinquent Receivables: | | | |
| 30-59 days past due | 2 501 083,15 | 0,54 % | 148 |
| 60-89 days past due | 1 702 501,30 | 0,37 % | 87 |
| 90-119 days past due | 1 106 871,80 | 0,24 % | 64 |
| 120-149 days past due | 701 993,34 | 0,15 % | 44 |
| 150-179 days past due | 448 432,34 | 0,10 % | 31 |
| Total Performing and Delinquent | 459 161 206 | 100,00 % | 26 600 |
| Current Period Defaults | 688 575,01 | | 41 |
| Cumulative Defaults | 2 748 300,40 | | 163 |
| Current Period Principal Recoveries | 111 743,99 | | |
| Cumulative Principal Recoveries | 269 307,22 | | |

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

| | | |
|--|--------|----|
| [A] Cumulative Net Loss Ratio, Payment Date | 0,45 % | NO |
| [B] Cumulative Net Loss Ratio, preceding Payment Date | 0,35 % | |
| [C] Cumulative Net Loss Ratio, second preceding Payment Date | 0,27 % | |

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

| | | |
|---|----------------|-----------|
| [A] Aggregate Outstanding Asset Principal Amount | 459 161 205,99 | 83,9379 % |
| [B] Aggregate principal balance of Defaulted Contracts | 2 748 300,40 | |
| [C] Recoveries received on such Defaulted Contracts | 269 307,22 | |
| [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 | 1,41 % | NO |
| [B] Delinquency Ratio, preceding Payment Date | 1,37 % | |
| [C] Delinquency Ratio, second preceding Payment Date | 1,32 % | |

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 | 11,17 % | 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 | 477 233 113,86 | | |

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 | YES |
| [H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or | NO |
| [J] Event of Default or an Additional Termination Event under the Swap Agreement (each as defined therein) or a Swap Counterparty Downgrade Event occurs and none of the remedies provided for in the Swap Agreement are put in place within the timeframe required thereunder. | NO |

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5b. Concentration limits



| | |
|-----------------|---|
| Reporting Date | 27.04.2023 |
| Payment date | 25.04.2023 |
| Period No | 9 |
| Monthly Period | 01.03.2023 |
| Interest Period | from 27.03.2023 to 25.04.2023 = 29 days |

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

| | |
|--|-----------|
| Weighted average interest rate (min 2,35%) | 2,50 % |
| Weighted average months to maturity (max 56) | 48,66* |
| Used Vehicles (max 74%) | 69,65 % |
| Balloon Loans (max 63,5%) | 67,32 % |
| Corporate Borrowers (max 10%) | 9,04 % |
| IRB (min 95%) | 95,54 %** |

* Bucket-based as found in IR

** As of previous pool cut

Top-10 Exposures:

| Balance | # Loans | Portion |
|-------------------------|---------|---------------|
| 269 581,14 | 1 | 0,06 % |
| 264 364,49 | 1 | 0,06 % |
| 255 811,20 | 1 | 0,06 % |
| 255 287,18 | 1 | 0,06 % |
| 184 236,51 | 1 | 0,04 % |
| 165 508,06 | 1 | 0,04 % |
| 164 012,29 | 1 | 0,04 % |
| 163 526,77 | 1 | 0,04 % |
| 147 013,43 | 8 | 0,03 % |
| 145 307,62 | 1 | 0,03 % |
| Total (max 0,6%) | | 0,44 % |

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6. Note Principal



| | |
|-----------------|---|
| Reporting Date | 27.04.2023 |
| Payment date | 25.04.2023 |
| Period No | 9 |
| Monthly Period | 01.03.2023 |
| Interest Period | from 27.03.2023 to 25.04.2023 = 29 days |

Note Principal

| | Class A | Class B | Class C | Class D | |
|-------------------------|----------------|--------------|--------------|---------------|-----|
| Beginning of Period | 423 933 113,86 | 8 000 000,00 | 3 000 000,00 | 42 300 000,00 | EUR |
| Sequential Amortization | 18 052 349,22 | - | - | - | EUR |
| Pro Rata Amortization | - | - | - | - | EUR |
| End of Period | 405 880 764,64 | 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 | - | - | - | 688 575,01 | EUR |
| Credit PDL | - | - | - | 669 016,36 | EUR |
| End of Period | - | - | - | 19 558,65 | EUR |

Net Note Principal

| | | | | | |
|---------------------|----------------|--------------|--------------|---------------|-----|
| Beginning of Period | 423 933 113,86 | 8 000 000,00 | 3 000 000,00 | 42 300 000,00 | EUR |
| End of Period | 405 880 764,64 | 8 000 000,00 | 3 000 000,00 | 42 280 441,35 | EUR |

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7. Outstanding Notes

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from 27.03.2023 | to 25.04.2023 = 29 days |



| 1. Note Balance | All Notes | Class A | Class B | Class C | Class D |
|---|----------------|-------------------|-------------------|----------------|---------------|
| General Note Information | | | | | |
| ISIN Code | | XS2484094524 | XS2485856764 | XS2485856848 | XS2485856921 |
| Currency | | EUR | EUR | EUR | EUR |
| Initial Tranching | 100 % | 90,31 % | 1,45 % | 0,55 % | 7,69 % |
| Legal Final Maturity Date | | 25.10.2029 | 25.10.2029 | 25.10.2029 | 25.10.2029 |
| Rating (Fitch/Moody's) | | AAA(sf) / Aaa(sf) | AA+(sf) / AA+(sf) | BBB(sf)/A+(sf) | Not Rated |
| Initial Notes Aggregate Principal Outstanding Balance | 550 000 000,00 | 496 700 000,00 | 8 000 000,00 | 3 000 000,00 | 42 300 000,00 |
| Initial Nominal per Note | | 100 000,00 | 100 000,00 | 100 000,00 | 100 000,00 |
| Initial Number of Notes per Class | 5 500 | 4 967 | 80 | 30 | 423 |
| Current Note Information | | | | | |
| Outstanding Opening Balance | 477 233 113,86 | 423 933 113,86 | 8 000 000,00 | 3 000 000,00 | 42 300 000,00 |
| Available Distribution Amount | 18 052 349,22 | | | | |
| Amortisation | 18 052 349,22 | | | | |
| Redemption per Class | 18 052 349,22 | 18 052 349,22 | - | - | - |
| Redemption per Note | | 3 634,46 | - | - | - |
| Outstanding Closing Balance | | 405 880 764,64 | 8 000 000,00 | 3 000 000,00 | 42 300 000,00 |
| Net Outstanding Closing Balance | 459 180 764,64 | 405 880 764,64 | 8 000 000,00 | 3 000 000,00 | 42 300 000,00 |
| Current Tranching | 100 % | 88,39 % | 1,74 % | 0,65 % | 9,21 % |
| Current Pool Factor | | 0,82 | 1,00 | 1,00 | 1,00 |

| 2. Payments to Investors per Note | All Notes | Class A | Class B | Class C | Class D |
|--|--------------|--------------|------------|------------|------------|
| Interest rate Basis: 1-M EURIBOR / Spread | | | | | |
| Day Count Convention* | | (Act/360) | (Act/360) | (Act/360) | (Act/360) |
| Interest Days | | 29 | 29 | 29 | 29 |
| Principal Outstanding per Note Beginning of Period | | 85 349,93 | 100 000,00 | 100 000,00 | 100 000,00 |
| >Principal Repayment per note | | 3 634,46 | - | - | - |
| Principal Outstanding per Note End of Period | | 81 715,48 | 100 000,00 | 100 000,00 | 100 000,00 |
| >Interest accrued for the period | | 240,78 | 386,83 | 535,86 | 878,22 |
| Interest Payment | 1 614 446,40 | 1 195 938,87 | 30 946,22 | 16 075,67 | 371 485,65 |
| Interest Payment per Note | | 240,78 | 386,83 | 535,86 | 878,22 |

| 3. Credit Enhancements | | | | | |
|---|--|---------|---------|--------|--------|
| Initial total CE (Subordination) | | 9,69 % | 8,24 % | 7,69 % | 0,00 % |
| Initial total CE (Subordination, incl. Liquidity Reserve) | | 10,24 % | 8,79 % | 7,69 % | 0,00 % |
| Current CE (Subordination incl. Excess Spread) | | 11,61 % | 9,87 % | 9,21 % | 0,00 % |
| Current CE (Subordination, incl. Liquidity Reserve and Excess Spread) | | 12,17 % | 10,43 % | 9,21 % | 0,00 % |
| Current CE (Subordination) | | 11,61 % | 9,87 % | 9,21 % | 0,00 % |
| Current CE (Subordination, incl. Liquidity Reserve) | | 12,17 % | 10,43 % | 9,21 % | 0,00 % |

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 27.04.2023
Payment date 25.04.2023
Period No 9
Monthly Period 01.03.2023
Interest Period : 27.03.2023 to 25.04.2023 = 29 days



| Transaction Role | | Counterparty | | Rating Triggers | | | | | | | | Trigger breached? | Summary of Contractual Requirements if Rating Trigger Breach |
|--------------------------|--|--|-----------|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--|--|
| | | | | Short Term | | | | Long Term | | | | | |
| | | | | Fitch | S&P | Fitch | S&P | Fitch | S&P | Fitch | S&P | | |
| Criteria | Current | 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. | |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

9.a Original Portfolio Principal Balance

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.04.2023 | | | | |
| Payment date | 25.04.2023 | | | | |
| Period No | 9 | | | | |
| Monthly Period | 01.03.2023 | | | | |
| Interest Period | from | 27.03.2023 | to | 25.04.2023 | = 29 days |



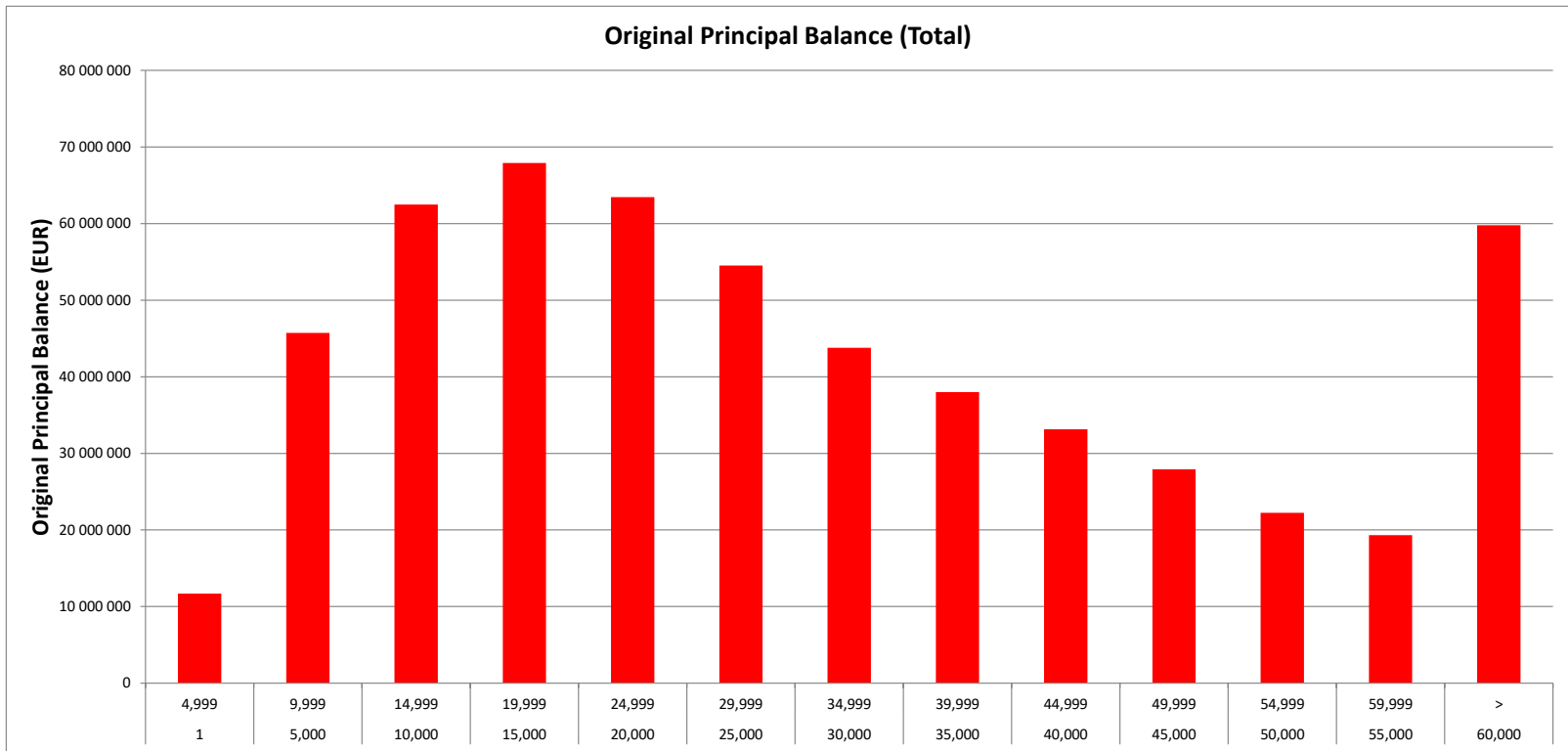
Average amount - all: 19 172

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

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

9.b Original Principal Balance Graph

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from 27.03.2023 | to 25.04.2023 = 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

10.a Outstanding Principal Balance

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from 27.03.2023 | to 25.04.2023 = 29 days |



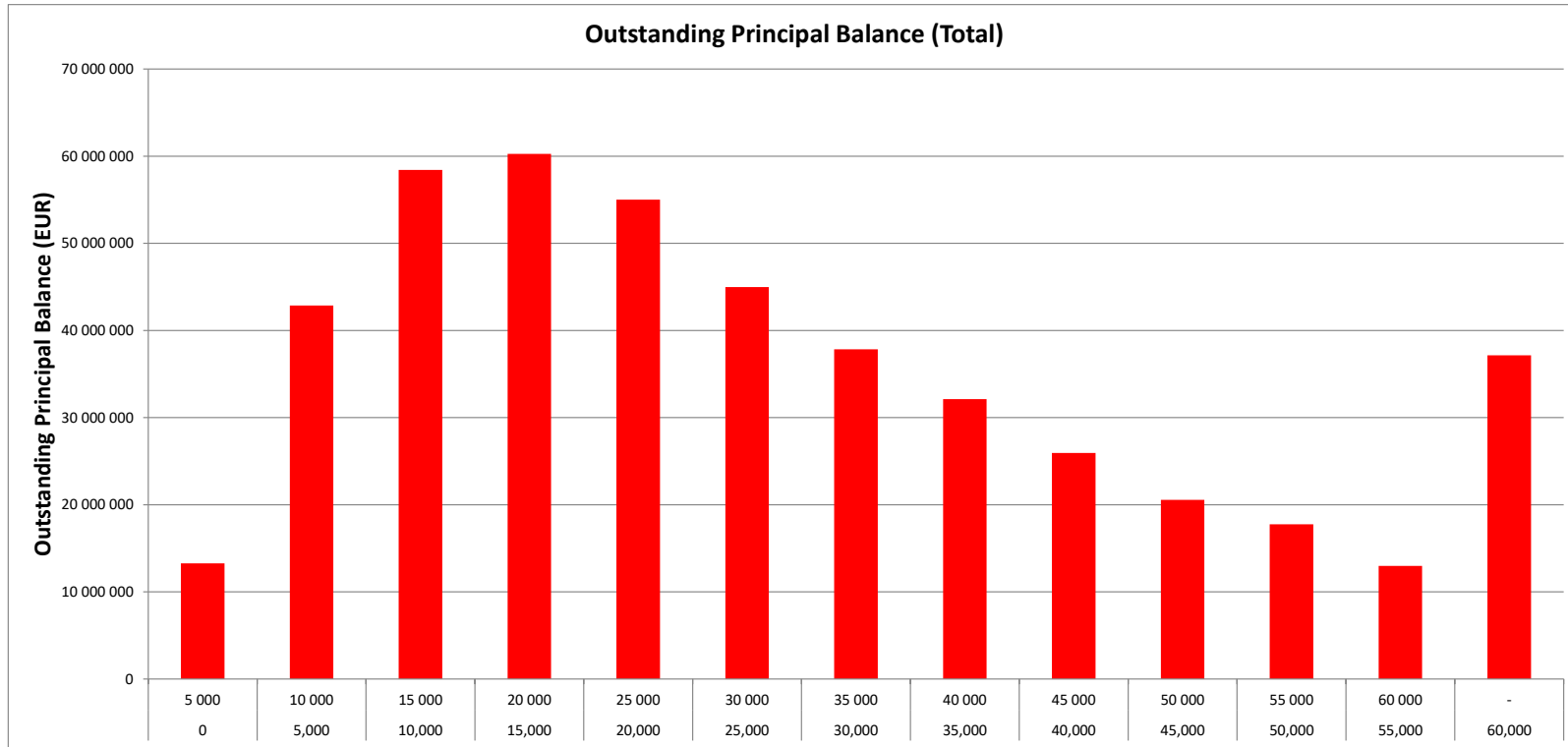
Average amount - all: 17 262

| | TOTAL | | | | | | |
|---------------------|--------|--------|-------|---------------------|-------------|-----------------------|--------------|
| | Min | Max | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| Outstanding balance | 0 | 5 000 | 4 377 | 13 273 196 | 2,89 % | 25,5 | 20,5 |
| | 5 000 | 10 000 | 5 807 | 42 868 442 | 9,34 % | 40,6 | 17,9 |
| | 10 000 | 15 000 | 4 711 | 58 423 673 | 12,72 % | 46,5 | 16,9 |
| | 15 000 | 20 000 | 3 472 | 60 262 380 | 13,12 % | 48,4 | 16,3 |
| | 20 000 | 25 000 | 2 467 | 55 001 443 | 11,98 % | 50,0 | 15,8 |
| | 25 000 | 30 000 | 1 643 | 44 986 306 | 9,80 % | 50,2 | 15,6 |
| | 30 000 | 35 000 | 1 170 | 37 837 019 | 8,24 % | 50,1 | 15,7 |
| | 35 000 | 40 000 | 859 | 32 123 667 | 7,00 % | 50,7 | 16,0 |
| | 40 000 | 45 000 | 614 | 25 935 487 | 5,65 % | 52,0 | 15,2 |
| | 45 000 | 50 000 | 434 | 20 569 762 | 4,48 % | 53,1 | 15,2 |
| | 50 000 | 55 000 | 340 | 17 748 497 | 3,87 % | 54,3 | 14,7 |
| | 55 000 | 60 000 | 226 | 12 977 657 | 2,83 % | 53,8 | 15,5 |
| | 60 000 | - | 480 | 37 153 677 | 8,09 % | 53,7 | 14,9 |
| | Total | | | 26 600 | 459 161 206 | 100 % | 48,7 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

| | | | |
|-----------------|-----------------|---------------|-----------|
| Reporting Date | 27.04.2023 | | |
| Payment date | 25.04.2023 | | |
| Period No | 9 | | |
| Monthly Period | 01.03.2023 | | |
| Interest Period | from 27.03.2023 | to 25.04.2023 | = 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.a Geographical Distribution

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from 27.03.2023 | to 25.04.2023 = 29 days |

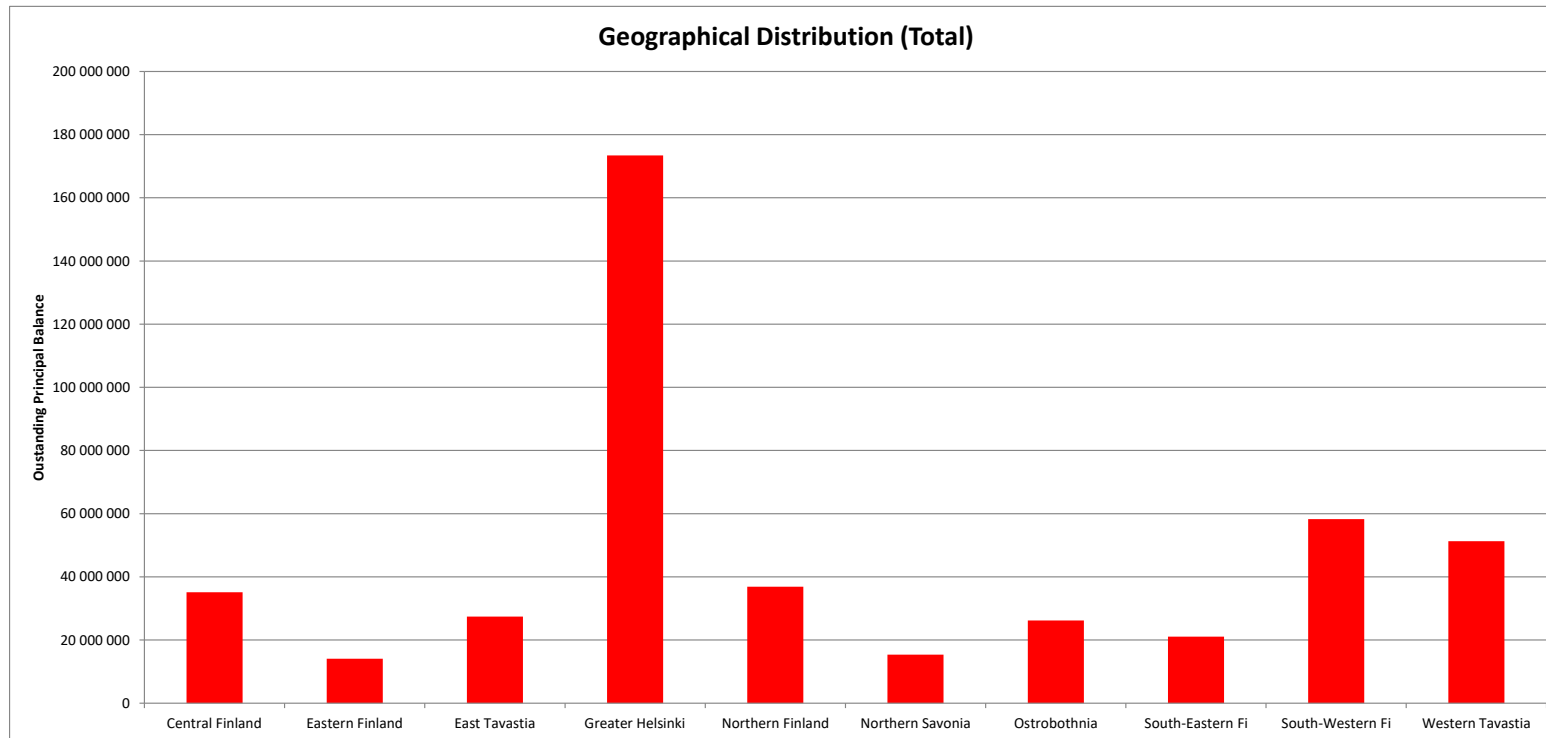


| TOTAL | | | | | | |
|------------------|--------|---------------------|--------------------------|-----------------------|--------------|--|
| District | No | Outstanding balance | % of Outstanding balance | WA months to maturity | WA seasoning | |
| Central Finland | 2 177 | 35 137 287 | 7,65 % | 48,5 | 16,2 | |
| Eastern Finland | 924 | 14 097 096 | 3,07 % | 48,7 | 15,6 | |
| East Tavastia | 1 723 | 27 450 796 | 5,98 % | 47,7 | 16,3 | |
| Greater Helsinki | 8 875 | 173 438 887 | 37,77 % | 48,9 | 16,2 | |
| Northern Finland | 2 150 | 36 896 528 | 8,04 % | 48,6 | 15,9 | |
| Northern Savonia | 997 | 15 343 968 | 3,34 % | 47,0 | 16,7 | |
| Ostrobothnia | 1 689 | 26 160 524 | 5,70 % | 48,8 | 15,8 | |
| South-Eastern Fi | 1 455 | 21 063 262 | 4,59 % | 47,5 | 16,4 | |
| South-Western Fi | 3 383 | 58 269 508 | 12,69 % | 49,6 | 16,0 | |
| Western Tavastia | 3 227 | 51 303 352 | 11,17 % | 48,3 | 16,1 | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Total | 26 600 | 459 161 206 | 100 % | 48,7 | 16,1 | |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.b Geographical Distribution Graph

| | | |
|-----------------|------------|------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from | 27.03.2023 |
| | to | 25.04.2023 |
| | = | 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.a Interest Rate



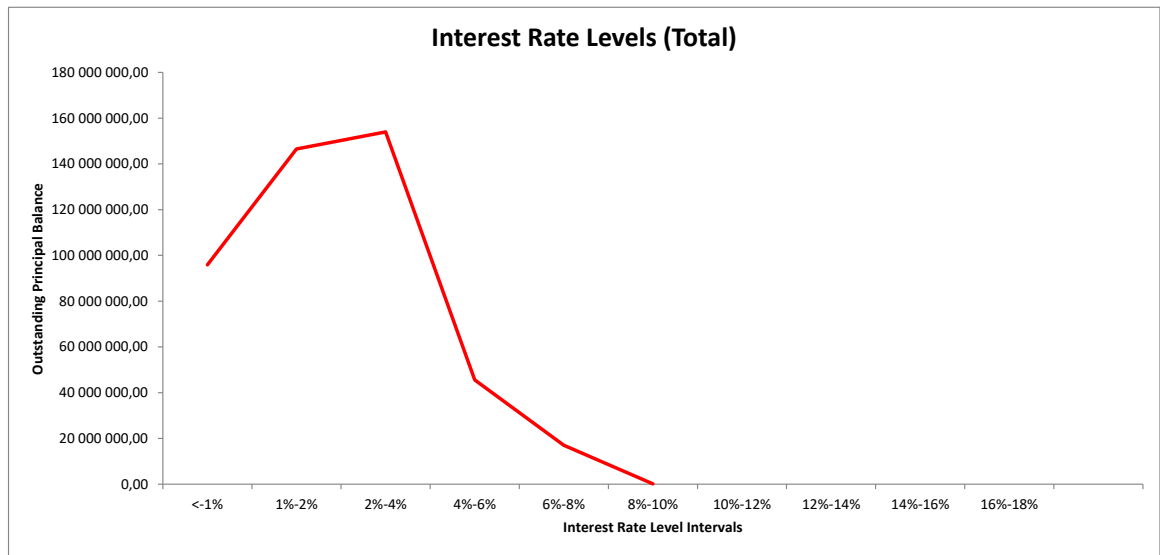
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from 27.03.2023 | to 25.04.2023 = 29 days |

| TOTAL | | | | | | | |
|-----------------------|----------|---------|--------|---------------------|--------------------------------|-----------------------|--------------|
| Interest distribution | Min (>=) | Max (<) | No | Outstanding balance | % of total Outstanding balance | WA months to maturity | WA seasoning |
| | 0 % | 1 % | 4 662 | 95 895 371 | 20,88 % | 47,3 | 16,7 |
| | 1 % | 2 % | 6 045 | 146 524 091 | 31,91 % | 48,5 | 16,9 |
| | 2 % | 4 % | 9 442 | 153 968 467 | 33,53 % | 49,9 | 15,3 |
| | 4 % | 6 % | 4 344 | 45 603 275 | 9,93 % | 48,4 | 15,7 |
| | 6 % | 8 % | 2 069 | 17 030 870 | 3,71 % | 47,7 | 15,0 |
| | 8 % | 10 % | 38 | 139 131 | 0,03 % | 37,3 | 15,0 |
| | 10 % | 12 % | | | | | |
| | 12 % | 14 % | | | | | |
| | 14 % | 16 % | | | | | |
| 16 % | 18 % | | | | | | |
| 18 % | - | | | | | | |
| Total | | | 26 600 | 459 161 206 | 100 % | 48,7 | 16,1 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.b Interest Rate

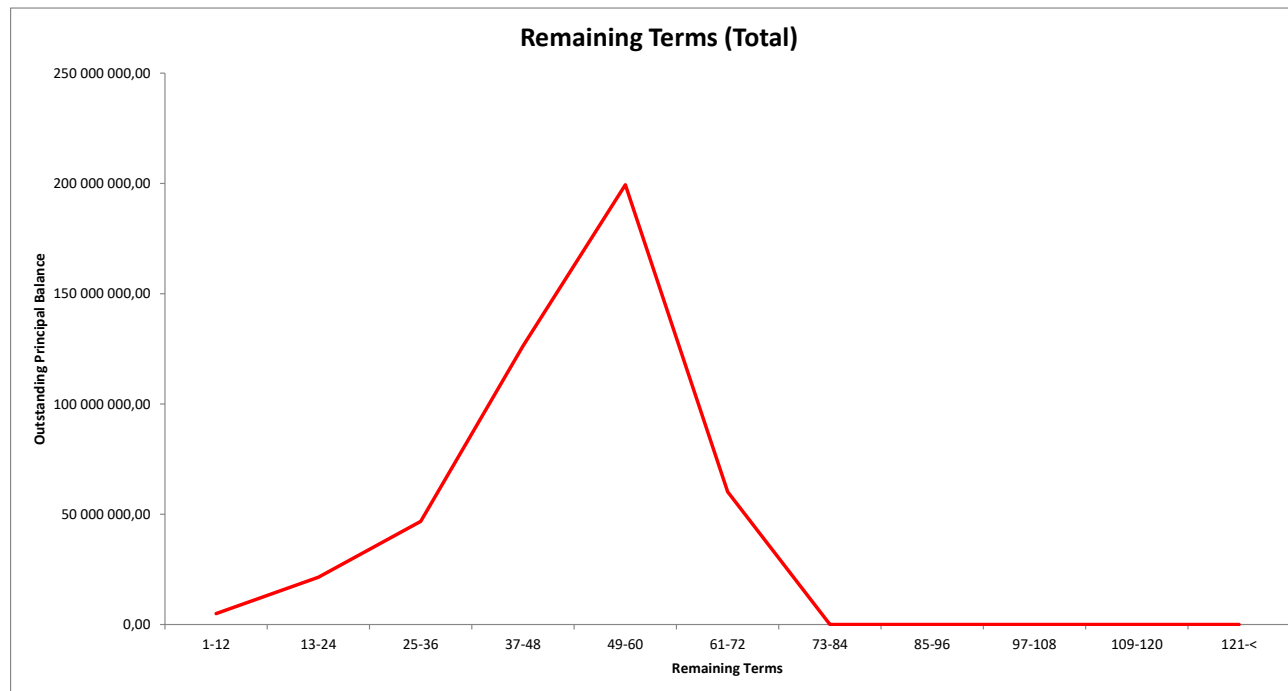
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.04.2023 | | | | |
| Payment date | 25.04.2023 | | | | |
| Period No | 9 | | | | |
| Monthly Period | 01.03.2023 | | | | |
| Interest Period | from | 27.03.2023 | to | 25.04.2023 | = 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.b Remaining Terms

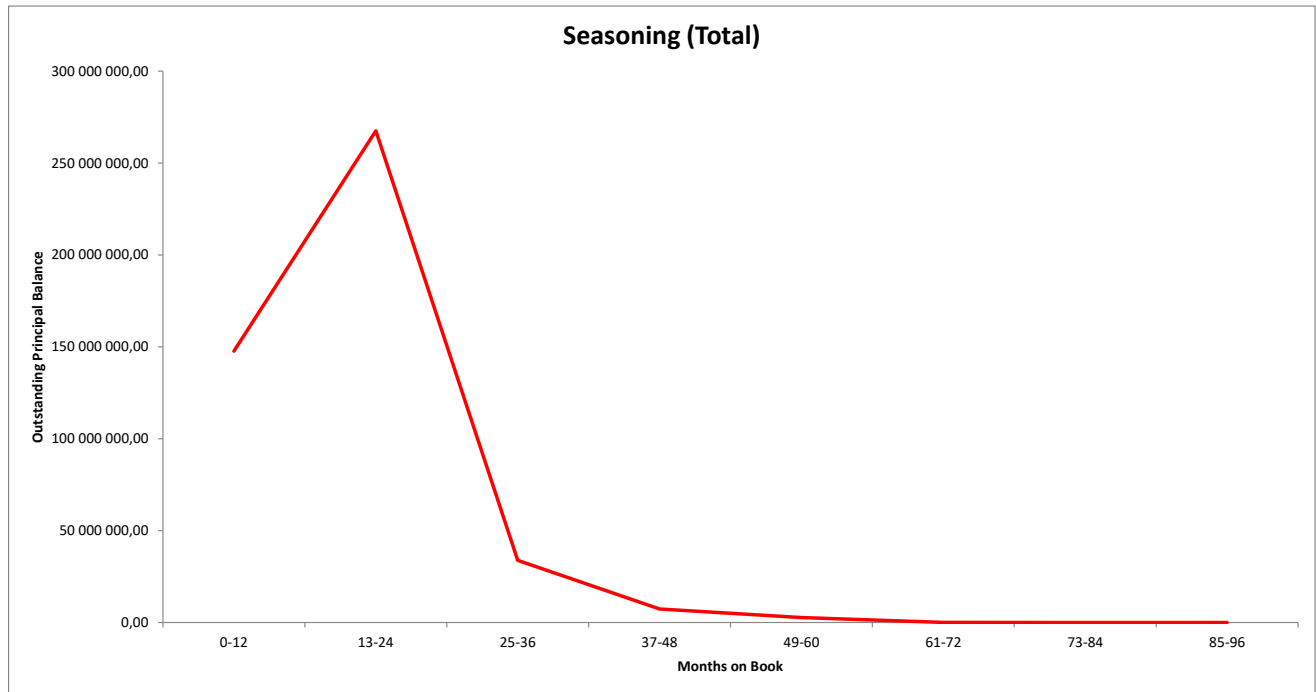
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.04.2023 | | | | |
| Payment date | 25.04.2023 | | | | |
| Period No | 9 | | | | |
| Monthly Period | 01.03.2023 | | | | |
| Interest Period | from | 27.03.2023 | to | 25.04.2023 | = 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.b Seasoning

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.04.2023 | | | | |
| Payment date | 25.04.2023 | | | | |
| Period No | 9 | | | | |
| Monthly Period | 01.03.2023 | | | | |
| Interest Period | from | 27.03.2023 | to | 25.04.2023 | = 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.a Balloon loans



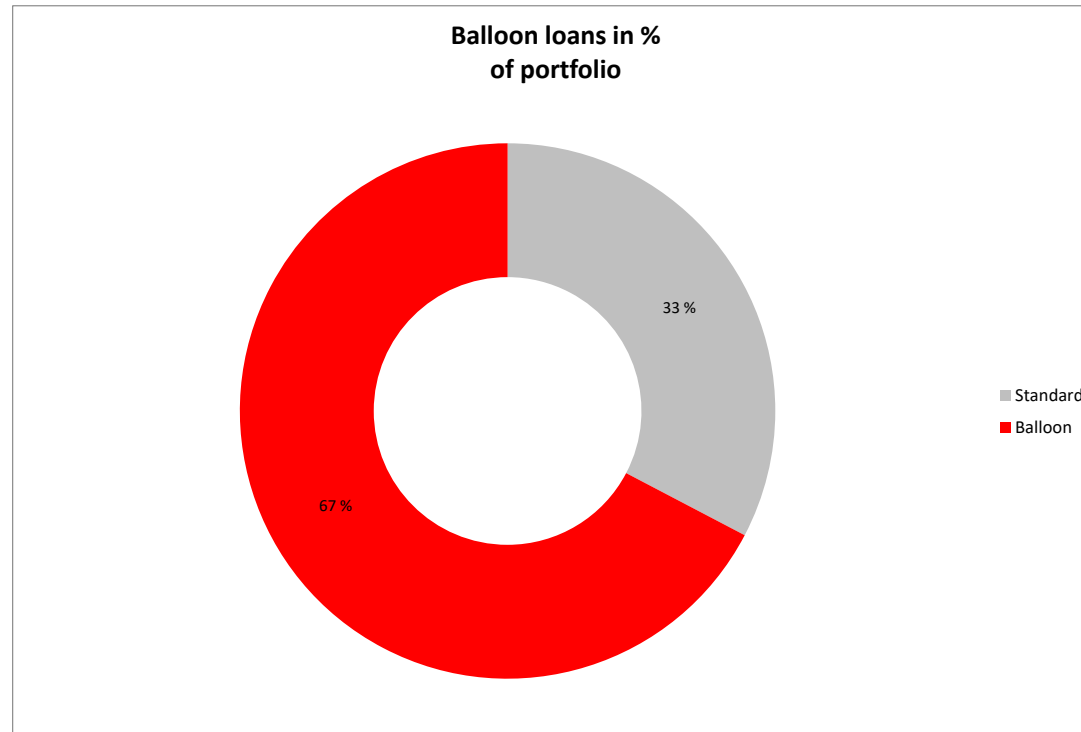
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from 27.03.2023 | to 25.04.2023 = 29 days |

| Balloon loans in % of portfolio | TOTAL | | | | | | | |
|---------------------------------|--------|----|---------------------|--------------------------|----------------|-------------------|-----------------------|--------------|
| | Min | No | Outstanding balance | % of Outstanding Balance | Residual Value | Residual of Total | WA months to maturity | WA seasoning |
| Standard | 15 103 | | 150 067 100 | 32,7 % | 6 714 | 0,0 % | 44,6 | 15,9 |
| Balloon | 11 497 | | 309 094 106 | 67,3 % | 123 904 461 | 40,1 % | 50,6 | 16,3 |
| | | | | | | | | |
| Total | 26 600 | | 459 161 206 | 100 % | 123 911 175 | 27 % | 48,7 | 16,1 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.b Balloon loans

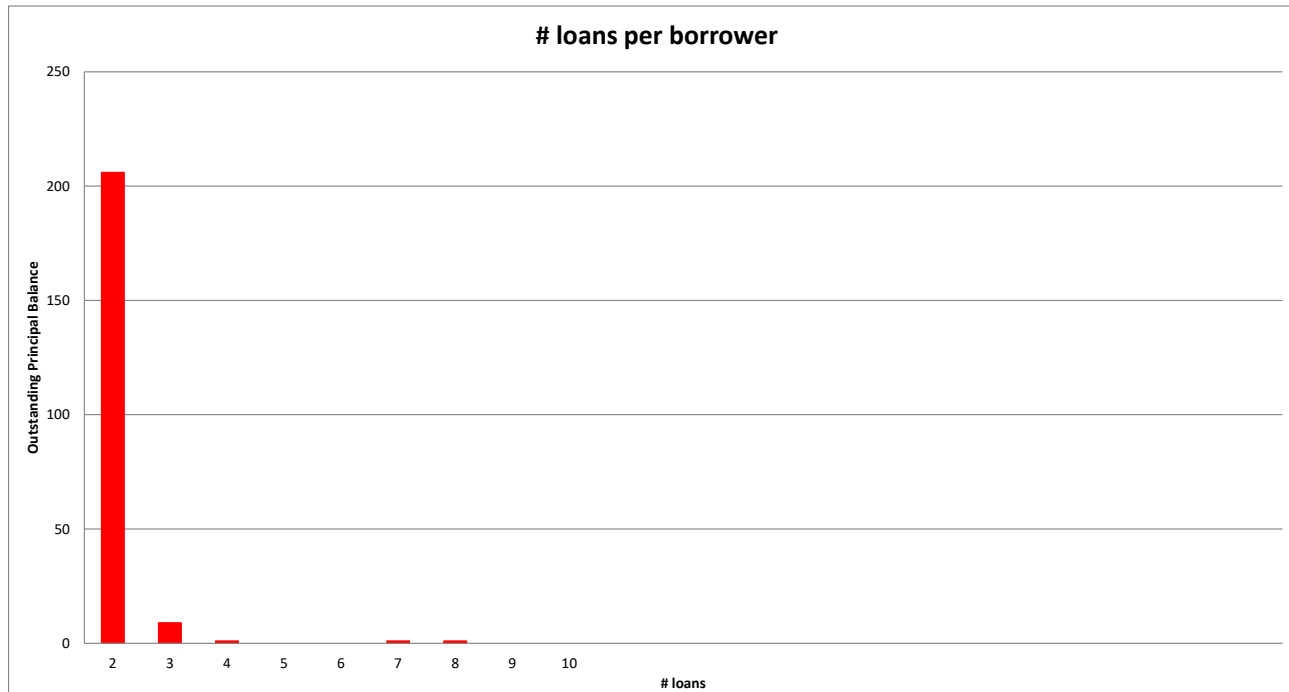
| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.04.2023 | | | | |
| Payment date | 25.04.2023 | | | | |
| Period No | 9 | | | | |
| Monthly Period | 01.03.2023 | | | | |
| Interest Period | from | 27.03.2023 | to | 25.04.2023 | = 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

16.b # loans per borrower

| | | |
|-----------------|------------|------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from | 27.03.2023 |
| | to | 25.04.2023 |
| | = | 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.a Amortization Profile



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from 27.03.2023 | to 25.04.2023 = 29 days |

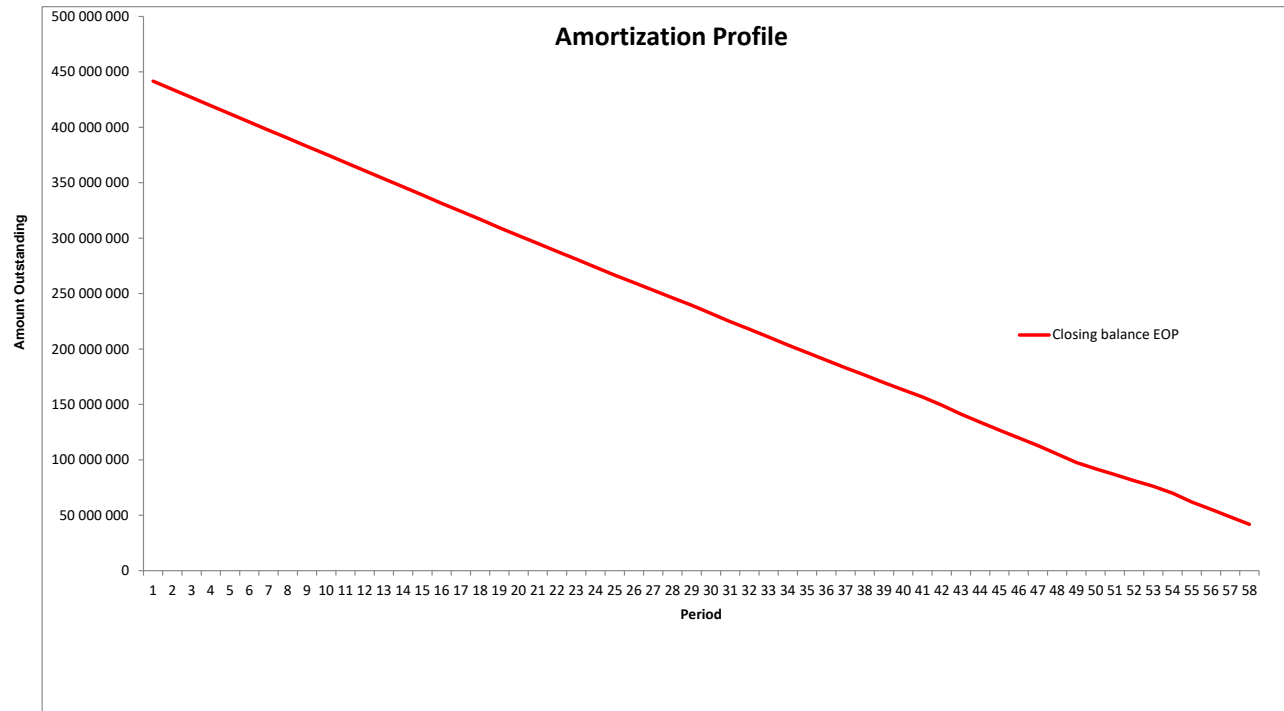
| TOTAL | | | | | | |
|--------|-----------------|-----------------|--------------|----------|--------|------------|
| Period | Opening Balance | Closing Balance | Amortization | Interest | Yield | Percentage |
| 1 | 459 161 206 | 441 644 783 | 17 516 423 | 934 472 | 2,47 % | 96,19 % |
| 2 | 441 644 783 | 434 323 726 | 7 321 056 | 917 638 | 2,52 % | 94,59 % |
| 3 | 434 323 726 | 426 916 288 | 7 407 438 | 901 501 | 2,52 % | 92,98 % |
| 4 | 426 916 288 | 419 536 886 | 7 379 402 | 885 327 | 2,52 % | 91,37 % |
| 5 | 419 536 886 | 412 108 584 | 7 428 302 | 869 206 | 2,51 % | 89,75 % |
| 6 | 412 108 584 | 404 765 775 | 7 342 809 | 852 903 | 2,51 % | 88,15 % |
| 7 | 404 765 775 | 397 467 036 | 7 298 739 | 836 844 | 2,51 % | 86,56 % |
| 8 | 397 467 036 | 390 151 605 | 7 315 432 | 820 835 | 2,51 % | 84,97 % |
| 9 | 390 151 605 | 382 886 752 | 7 264 853 | 804 785 | 2,50 % | 83,39 % |
| 10 | 382 886 752 | 375 600 379 | 7 286 373 | 788 847 | 2,50 % | 81,80 % |
| 11 | 375 600 379 | 368 255 138 | 7 345 241 | 772 919 | 2,50 % | 80,20 % |
| 12 | 368 255 138 | 360 958 274 | 7 296 864 | 756 966 | 2,49 % | 78,61 % |
| 13 | 360 958 274 | 353 522 924 | 7 435 350 | 741 106 | 2,49 % | 76,99 % |
| 14 | 353 522 924 | 346 250 441 | 7 272 483 | 725 018 | 2,49 % | 75,41 % |
| 15 | 346 250 441 | 339 010 709 | 7 239 732 | 709 198 | 2,49 % | 73,83 % |
| 16 | 339 010 709 | 331 436 048 | 7 574 661 | 693 412 | 2,48 % | 72,18 % |
| 17 | 331 436 048 | 324 263 849 | 7 172 199 | 677 140 | 2,48 % | 70,62 % |
| 18 | 324 263 849 | 317 056 395 | 7 207 454 | 661 552 | 2,48 % | 69,05 % |
| 19 | 317 056 395 | 309 428 387 | 7 628 008 | 646 024 | 2,47 % | 67,39 % |
| 20 | 309 428 387 | 302 312 366 | 7 116 020 | 629 840 | 2,47 % | 65,84 % |
| | | | | | | |
| | | | | | | |

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.b Amortization Profile

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.04.2023 | | | | |
| Payment date | 25.04.2023 | | | | |
| Period No | 9 | | | | |
| Monthly Period | 01.03.2023 | | | | |
| Interest Period | from | 27.03.2023 | to | 25.04.2023 | = 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.a Payment Holidays

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.04.2023 | | | | |
| Payment date | 25.04.2023 | | | | |
| Period No | 9 | | | | |
| Monthly Period | 01.03.2023 | | | | |
| Interest Period | from | 27.03.2023 | to | 25.04.2023 | = 29 days |

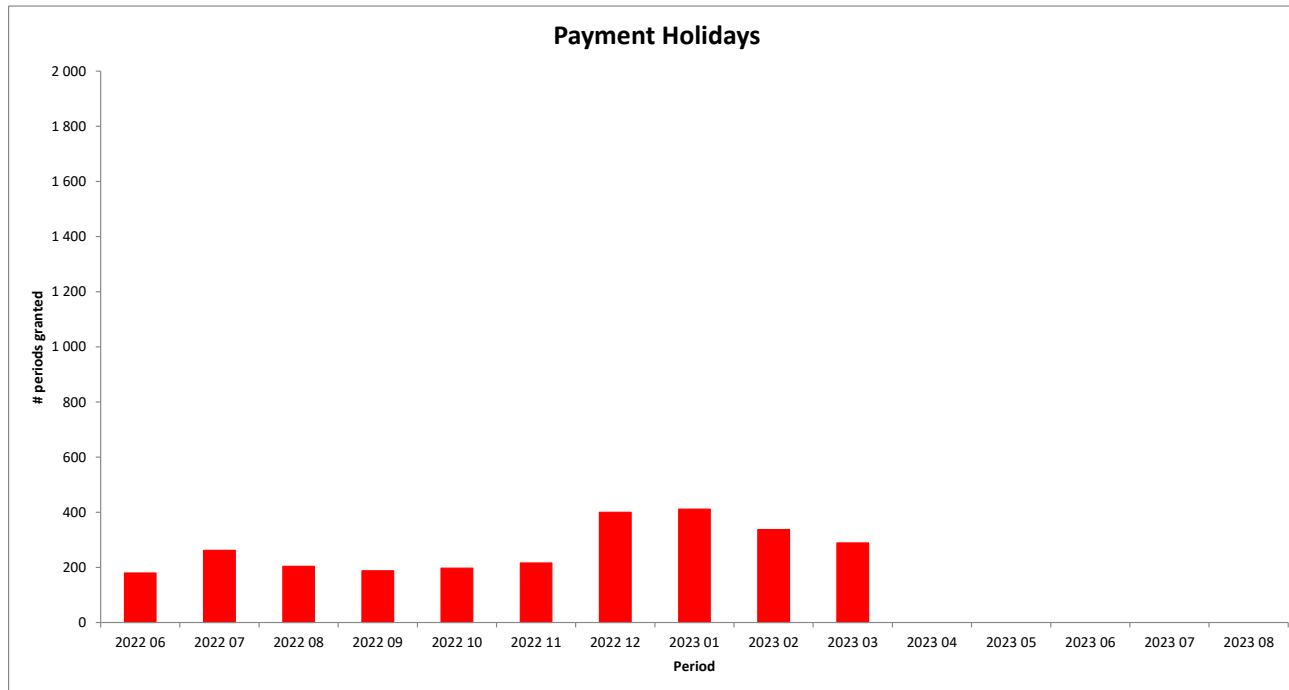


| TOTAL | | | | | |
|---------|-------|---------------------------|-----------------|-----------------|--|
| Period | No | Number of periods granted | Sum of Payments | Closing Balance | |
| 2022 06 | 180 | 238 | 70 655 | 3 810 197 | |
| 2022 07 | 262 | 344 | 97 063 | 5 484 065 | |
| 2022 08 | 204 | 243 | 64 370 | 4 135 584 | |
| 2022 09 | 188 | 234 | 72 075 | 3 858 300 | |
| 2022 10 | 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 | 289 | 382 | 103 804 | 5 430 576 | |
| 2023 04 | | | | | |
| 2023 05 | | | | | |
| 2023 06 | | | | | |
| 2023 07 | | | | | |
| 2023 08 | | | | | |
| Total: | 2 684 | 3 581 | 1 032 987 | 55 767 007 | |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.b Payment Holidays

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.04.2023 | | | | |
| Payment date | 25.04.2023 | | | | |
| Period No | 9 | | | | |
| Monthly Period | 01.03.2023 | | | | |
| Interest Period | from | 27.03.2023 | to | 25.04.2023 | = 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.c Remaining Payment Holidays

| | |
|-----------------|---|
| Reporting Date | 27.04.2023 |
| Payment date | 25.04.2023 |
| Period No | 9 |
| Monthly Period | 01.03.2023 |
| Interest Period | from 27.03.2023 to 25.04.2023 = 29 days |

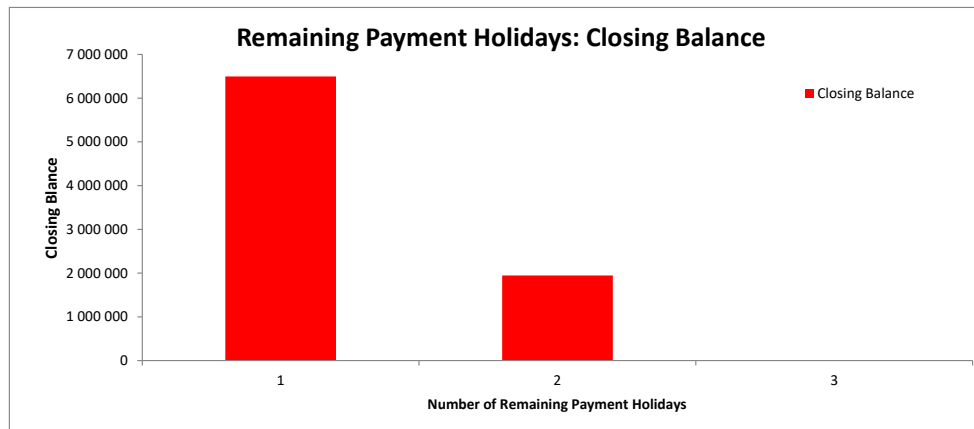
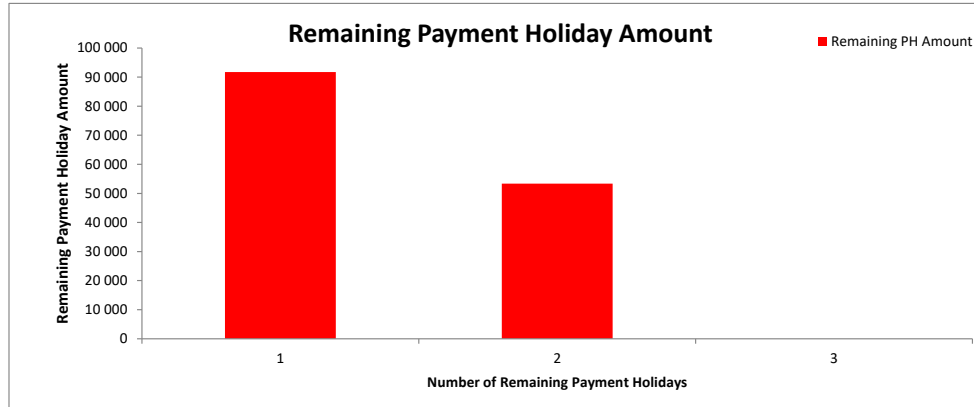


| Remaining PH's | TOTAL | | | |
|----------------|----------------------------------|-----------|-------------------------------|---------------------|
| | Remaining Payment Holiday Months | Contracts | Remaining Payment Holiday Amt | Closing Balance Amt |
| | 1 | 320 | 91 760 | 6 497 620 |
| | 2 | 93 | 53 388 | 1 944 208 |
| | 3 | 0 | 0 | 0 |
| | Total | 413 | 145 148 | 8 441 829 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.d Remaining Payment Holidays

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.04.2023 | | | | |
| Payment date | 25.04.2023 | | | | |
| Period No | 9 | | | | |
| Monthly Period | 01.03.2023 | | | | |
| Interest Period | from | 27.03.2023 | to | 25.04.2023 | = 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

19.a Downpayment



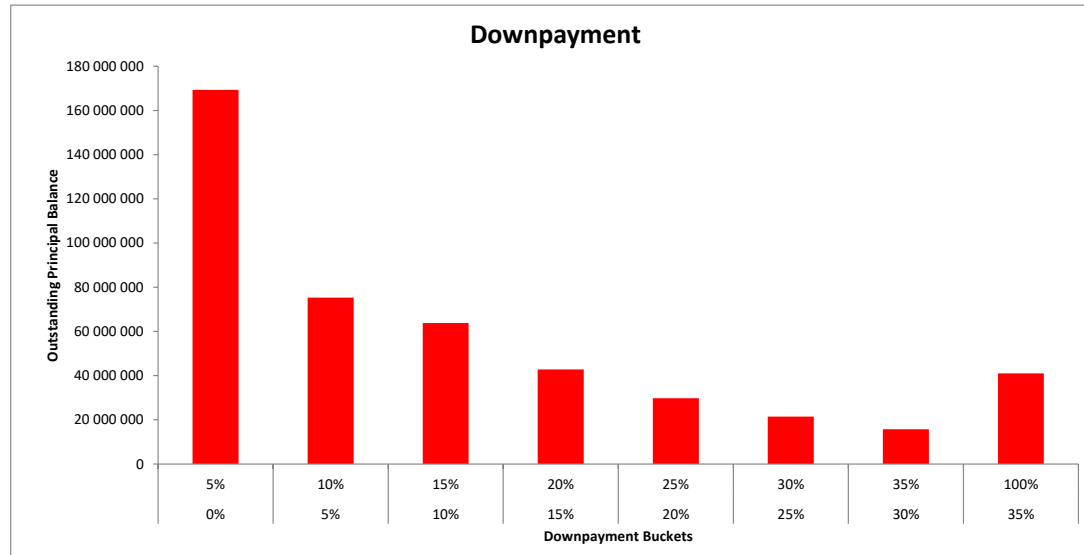
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from 27.03.2023 | to 25.04.2023 = 29 days |

| TOTAL | | | | | | | |
|---------------|----------|---------|--------|---------------------|-------------|-----------------------|--------------|
| Downpayment % | Min (>=) | Max (<) | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | | 0 % | 5 % | 9 368 | 169 281 200 | 36,87 % | 50,8 |
| | 5 % | 10 % | 3 521 | 75 286 238 | 16,40 % | 50,5 | 16,1 |
| | 10 % | 15 % | 3 325 | 63 810 528 | 13,90 % | 48,3 | 16,5 |
| | 15 % | 20 % | 2 287 | 42 767 859 | 9,31 % | 47,9 | 16,3 |
| | 20 % | 25 % | 1 770 | 29 744 465 | 6,48 % | 46,7 | 16,5 |
| | 25 % | 30 % | 1 321 | 21 432 514 | 4,67 % | 45,8 | 16,6 |
| | 30 % | 35 % | 1 109 | 15 766 876 | 3,43 % | 45,6 | 16,0 |
| | 35 % | 100 % | 3 899 | 41 071 527 | 8,94 % | 42,0 | 15,6 |
| | | | | | | | |
| | | | 26 600 | 459 161 206 | 100 % | 48,7 | 16,1 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

19.b Downpayment

| | | |
|-----------------|------------|------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from | 27.03.2023 |
| | to | 25.04.2023 |
| | | = 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.a Vehicle Condition



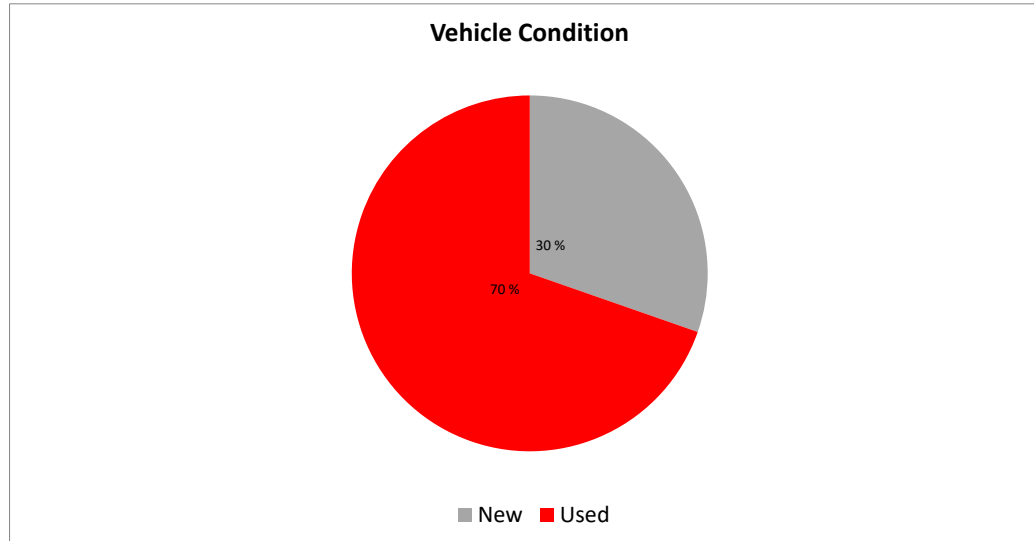
| | |
|-----------------|---|
| Reporting Date | 27.04.2023 |
| Payment date | 25.04.2023 |
| Period No | 9 |
| Monthly Period | 01.03.2023 |
| Interest Period | from 27.03.2023 to 25.04.2023 = 29 days |

| Vehicle condition | TOTAL | | | | | |
|-------------------|-------------------|--------|---------------------|---------|-----------------------|--------------|
| | Vehicle condition | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | New | 5 426 | 139 333 869 | 30,35 % | 46,1 | 16,7 |
| | Used | 21 174 | 319 827 337 | 69,65 % | 49,8 | 15,9 |
| | Total | 26 600 | 459 161 206 | 100 % | 48,7 | 16,1 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.b Vehicle Condition

| | |
|-----------------|---|
| Reporting Date | 27.04.2023 |
| Payment date | 25.04.2023 |
| Period No | 9 |
| Monthly Period | 01.03.2023 |
| Interest Period | from 27.03.2023 to 25.04.2023 = 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.a Borrower Type



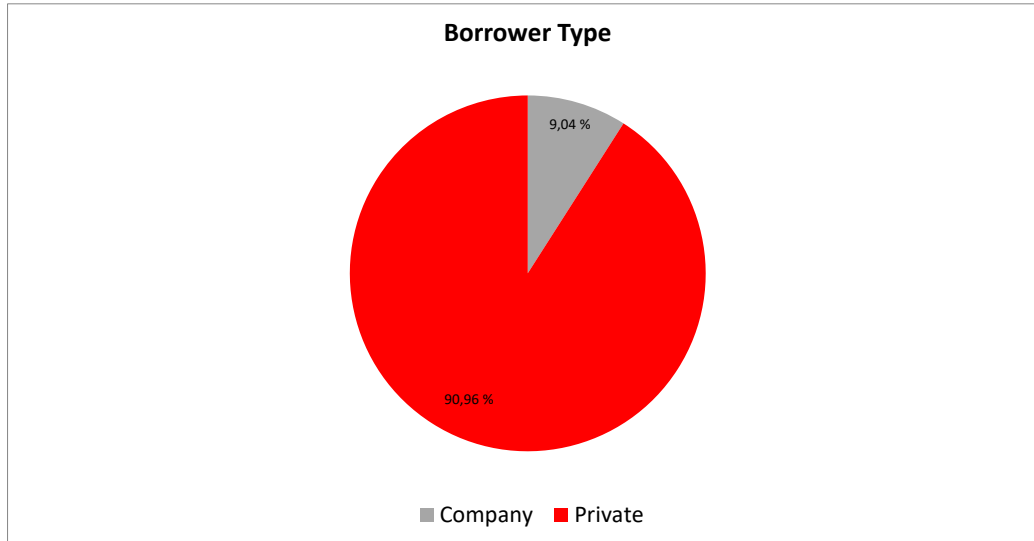
| | |
|-----------------|---|
| Reporting Date | 27.04.2023 |
| Payment date | 25.04.2023 |
| Period No | 9 |
| Monthly Period | 01.03.2023 |
| Interest Period | from 27.03.2023 to 25.04.2023 = 29 days |

| Borrower Type | TOTAL | | | | | |
|---------------|---------------|--------|---------------------|---------|-----------------------|--------------|
| | Borrower type | No | Outstanding balance | % | WA months to maturity | WA seasoning |
| | Company | 1 975 | 41 517 652 | 9,04 % | 39,7 | 18,3 |
| | Private | 24 625 | 417 643 554 | 90,96 % | 49,6 | 15,9 |
| | Total | 26 600 | 459 161 206 | 100 % | 48,7 | 16,1 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.b Borrower Type

| | | | | | |
|-----------------|-----------------|----|------------|---|---------|
| Reporting Date | 27.04.2023 | | | | |
| Payment date | 25.04.2023 | | | | |
| Period No | 9 | | | | |
| Monthly Period | 01.03.2023 | | | | |
| Interest Period | from 27.03.2023 | to | 25.04.2023 | = | 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

22.a Vehicle type



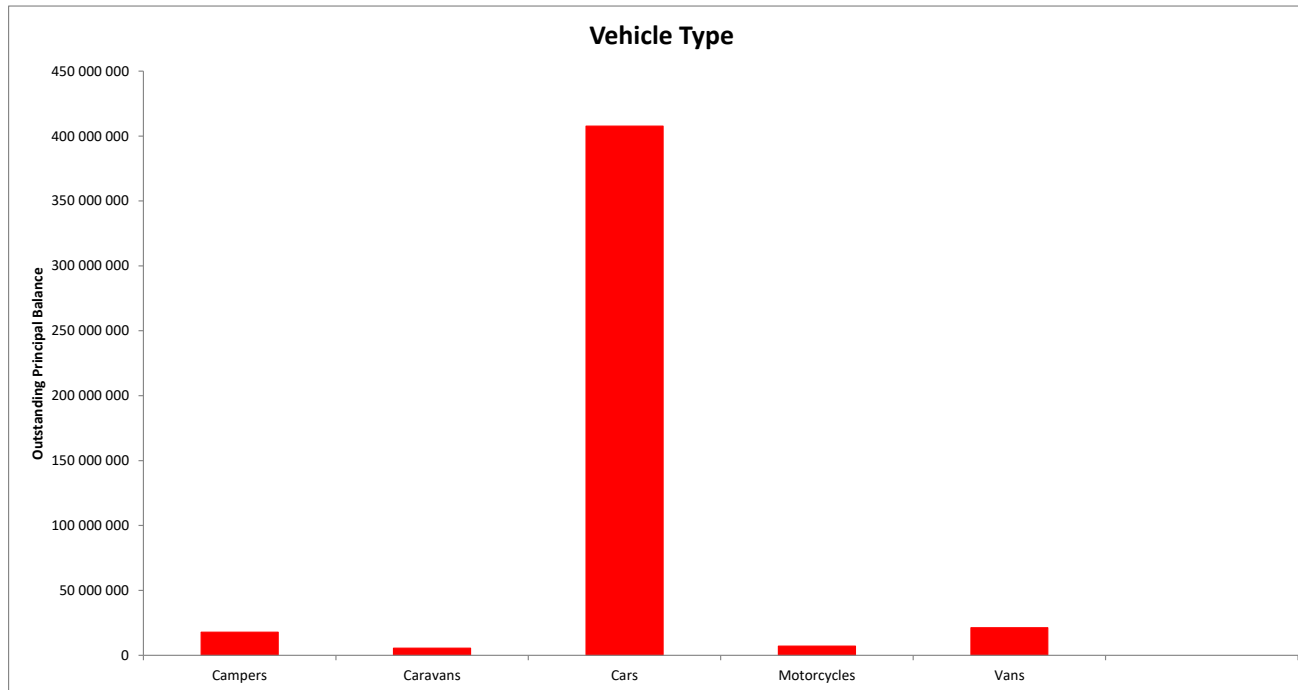
| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from 27.03.2023 | to 25.04.2023 = 29 days |

| TOTAL | | | | | | |
|--------------|-------------|--------|---------------------|--------------------------|-----------------------|--------------|
| Vehicle type | Min | No | Outstanding balance | % of Outstanding Balance | WA months to maturity | WA seasoning |
| | Campers | 498 | 17 774 550 | 3,87 % | 51,6 | 15,9 |
| | Caravans | 319 | 5 462 615 | 1,19 % | 49,1 | 15,8 |
| | Cars | 23 477 | 407 589 735 | 88,77 % | 49,0 | 16,1 |
| | Motorcycles | 769 | 7 138 927 | 1,55 % | 43,7 | 13,9 |
| | Vans | 1 537 | 21 195 379 | 4,62 % | 41,6 | 18,2 |
| | | | | | | |
| | | 26 600 | 459 161 206 | 100 % | 48,7 | 16,1 |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

22.b Vehicle type

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.04.2023 | | | | |
| Payment date | 25.04.2023 | | | | |
| Period No | 9 | | | | |
| Monthly Period | 01.03.2023 | | | | |
| Interest Period | from | 27.03.2023 | to | 25.04.2023 | = 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.a Restructured Loans



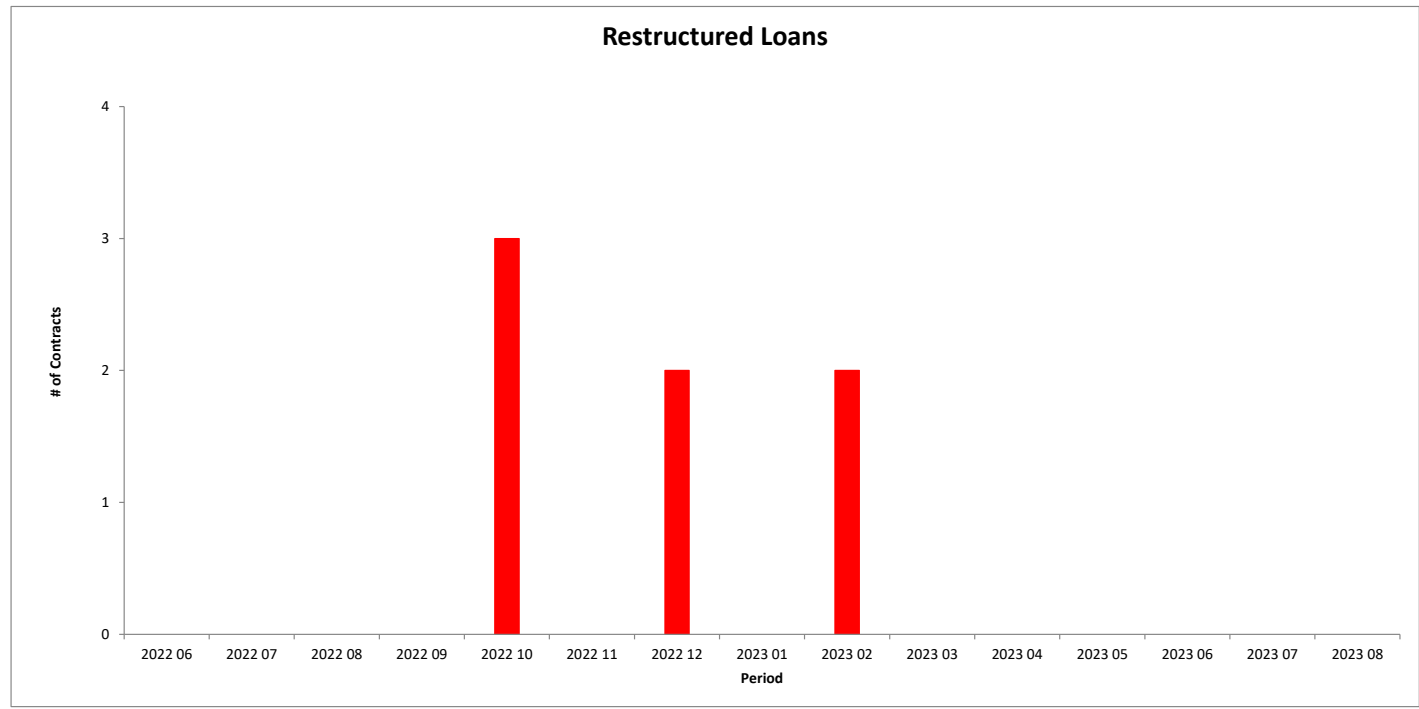
| | |
|-----------------|---|
| Reporting Date | 27.04.2023 |
| Payment date | 25.04.2023 |
| Period No | 9 |
| Monthly Period | 01.03.2023 |
| Interest Period | from 27.03.2023 to 25.04.2023 = 29 days |

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

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.b Restructured Loans

| | | | | | |
|-----------------|------------|------------|----|------------|-----------|
| Reporting Date | 27.04.2023 | | | | |
| Payment date | 25.04.2023 | | | | |
| Period No | 9 | | | | |
| Monthly Period | 01.03.2023 | | | | |
| Interest Period | from | 27.03.2023 | to | 25.04.2023 | = 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

24.a Dynamic Interest rate



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | from 01.03.2023 | to 25.04.2023 = 29 days |
| Interest Period | from 27.03.2023 | to 25.04.2023 = 29 days |

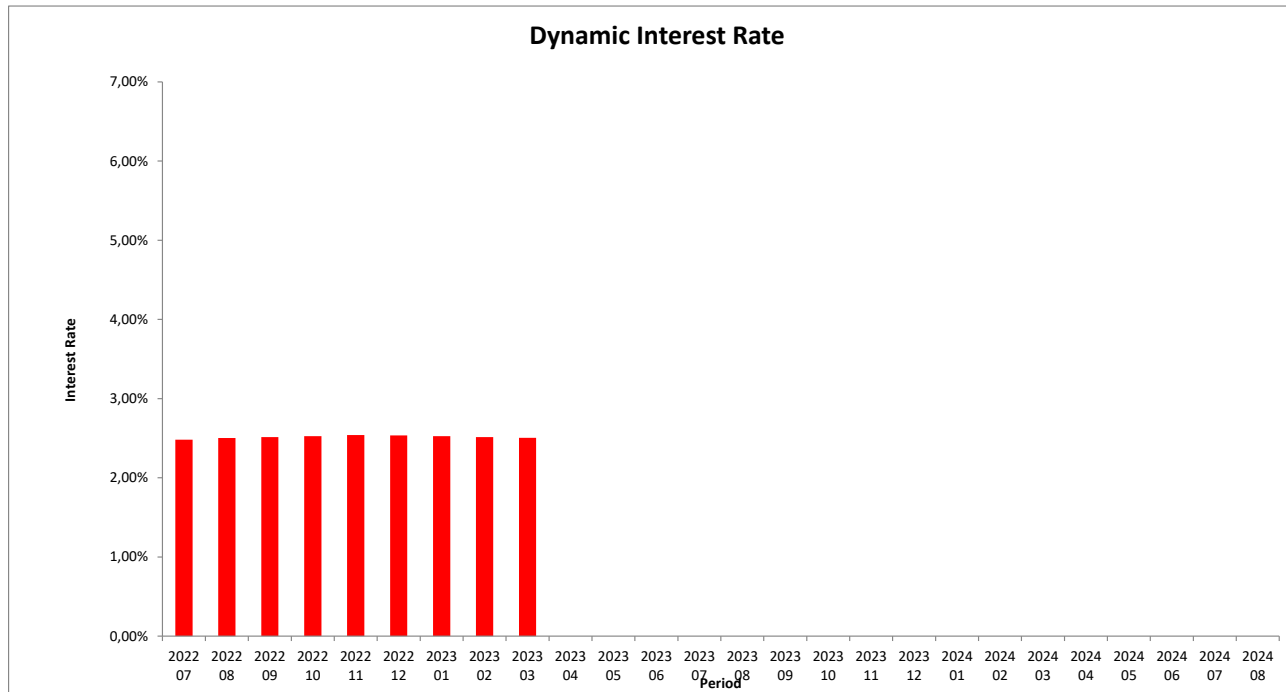
| TOTAL | | |
|---------|-----------------|------------------|
| Period | Closing balance | WA Interest rate |
| 2022 07 | 494 515 066 | 2,48 % |
| 2022 08 | 528 329 251 | 2,50 % |
| 2022 09 | 528 793 604 | 2,51 % |
| 2022 10 | 530 023 809 | 2,53 % |
| 2022 11 | 529 979 124 | 2,54 % |
| 2022 12 | 512 797 452 | 2,53 % |
| 2023 01 | 494 365 066 | 2,53 % |
| 2023 02 | 477 233 114 | 2,51 % |
| 2023 03 | 459 161 206 | 2,50 % |
| 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 | 27.04.2023 | | | | |
| Payment date | 25.04.2023 | | | | |
| Period No | 9 | | | | |
| Monthly Period | 01.03.2023 | | | | |
| Interest Period | from | 27.03.2023 | to | 25.04.2023 | = 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



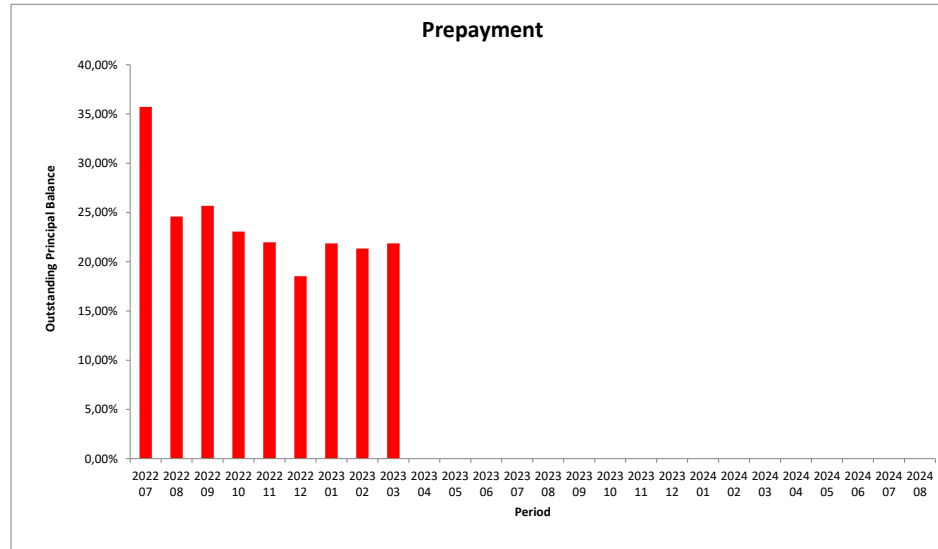
| | | | |
|-----------------|-----------------|---------------|------------|
| Reporting Date | 27.04.2023 | | |
| Payment date | 25.04.2023 | | |
| Period No | 9 | | |
| Monthly Period | 01.03.2023 | to | 25.04.2023 |
| Interest Period | from 27.03.2023 | to 25.04.2023 | = 29 days |

| | TOTAL | | | |
|--------------------|---------|---------------------|-----------------|------------|
| | Period | Sum of Pre-Payments | Closing Balance | CPR Annual |
| Dynamic Prepayment | 2022 07 | 35 112 924 | 494 515 066 | 35,72 % |
| | 2022 08 | 12 281 723 | 528 329 251 | 24,59 % |
| | 2022 09 | 12 915 528 | 528 793 604 | 25,68 % |
| | 2022 10 | 11 453 486 | 530 023 809 | 23,06 % |
| | 2022 11 | 10 843 978 | 529 979 124 | 21,97 % |
| | 2022 12 | 8 683 622 | 512 797 452 | 18,53 % |
| | 2023 01 | 10 054 324 | 494 365 066 | 21,85 % |
| | 2023 02 | 9 450 007 | 477 233 114 | 21,34 % |
| | 2023 03 | 9 340 193 | 459 161 206 | 21,86 % |
| | 2023 04 | | | |
| | 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 | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from | 27.03.2023 to 25.04.2023 = 29 days |



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

26. Delinquency



| | | | | | | |
|-----------------|------------|------------|----|------------|---|---------|
| Reporting Date | 27.04.2023 | | | | | |
| Payment date | 25.04.2023 | | | | | |
| Period No | 9 | | | | | |
| Monthly Period | from | 01.03.2023 | to | 25.04.2023 | = | 29 days |
| Interest Period | 27.03.2023 | | | | | |

| year | month | Total outstanding | accounts current | balance current | accounts 1-30 | balance 1-30 | accounts 30-60 | balance 30-60 | accounts 60-90 | balance 60-90 | accounts 90-120 | balance 90-120 | accounts 120-150 | balance 120-150 | accounts 150-180 | balance 150-180 | New defaults Count | New defaults Balance | |
|------|-------|-------------------|------------------|-----------------|---------------|--------------|----------------|---------------|----------------|---------------|-----------------|----------------|------------------|-----------------|------------------|-----------------|--------------------|----------------------|---------|
| 2022 | 6 | 514 131 095 | 26 211 | 492 865 520 | 1 056 | 18 728 022 | 109 | 1 945 231 | 29 | 592 321 | - | - | - | - | - | - | - | - | |
| | 7 | 494 515 066 | 25 155 | 466 154 219 | 1 361 | 24 382 676 | 128 | 2 290 388 | 65 | 1 236 382 | 18 | 451 401 | - | - | - | - | - | - | |
| | 8 | 528 329 251 | 27 025 | 500 131 440 | 1 338 | 23 702 415 | 124 | 1 992 128 | 73 | 1 299 273 | 42 | 859 226 | 15 | 344 768 | - | - | 1 | 2 228 | |
| | 9 | 528 793 604 | 27 448 | 504 165 630 | 1 152 | 19 768 358 | 144 | 2 508 142 | 53 | 680 462 | 42 | 728 249 | 30 | 645 356 | 13 | 297 407 | - | - | |
| | 10 | 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 | 459 161 206 | 25 197 | 436 120 101 | 1 029 | 16 580 223 | 148 | 2 501 083 | 87 | 1 702 501 | 64 | 1 106 872 | 44 | 701 993 | 31 | 448 432 | 41 | 688 575 |
| | | 4 | | | | | | | | | | | | | | | | | |
| | | 5 | | | | | | | | | | | | | | | | | |
| 6 | | | | | | | | | | | | | | | | | | | |
| 7 | | | | | | | | | | | | | | | | | | | |
| 8 | | | | | | | | | | | | | | | | | | | |
| 9 | | | | | | | | | | | | | | | | | | | |
| 10 | | | | | | | | | | | | | | | | | | | |
| 11 | | | | | | | | | | | | | | | | | | | |
| 12 | | | | | | | | | | | | | | | | | | | |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from 27.03.2023 | to 25.04.2023 = 29 days |

| Default Quarter | Default Amount | Recovery Quarter No Of Loans | 2022 Q3 | | | 2022 Q4 | | | 2023 Q1 | | | 2023 Q2 | | | 2023 Q3 | | |
|-----------------|----------------|---------------------------------|------------|-----------------|-------|------------|-----------------|-----------|------------|-----------------|-----------|------------|-----------------|------|------------|-----------------|------|
| | | | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss | Recoveries | Cum. Recoveries | Loss |
| 2022 3 | 2 228 | 1 | 101 | 101 | 2 127 | 303 | 404 | 1 824 | 303 | 707 | 1 521 | | | | | | |
| 2022 4 | 1 271 281 | 64 | | | | 84 821 | 84 821 | 1 186 460 | 483 563 | 568 384 | 702 897 | | | | | | |
| 2023 1 | 1 474 792 | 96 | | | | | | | 217 329 | 217 329 | 1 257 463 | | | | | | |
| 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 | 147479 2 | 9 6 | | | | | | | | | | | | | | | |
| 2023 2 | | | | | | | | | | | | | | | | | |
| 2023 3 | | | | | | | | | | | | | | | | | |
| 2023 4 | | | | | | | | | | | | | | | | | |
| 2024 1 | | | | | | | | | | | | | | | | | |
| 2024 2 | | | | | | | | | | | | | | | | | |
| 2024 3 | | | | | | | | | | | | | | | | | |
| 2024 4 | | | | | | | | | | | | | | | | | |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

28. Priority of Payments - Revenue



| | |
|-----------------|---|
| Reporting Date | 27.04.2023 |
| Payment date | 25.04.2023 |
| Period No | 9 |
| Monthly Period | 01.03.2023 |
| Interest Period | from 27.03.2023 to 25.04.2023 = 29 days |

Purchaser Priority of Payments - Revenue

| | | | |
|---|---|--------------|------------|
| Purchaser Available Revenue Receipts | + | 1 617 452,71 | EUR |
| Senior Expenses | - | 8 367,00 | EUR |
| Servicing Fee | - | 197 694,41 | EUR |
| Credit the Issuer for the Issuer Swap Interest Amount | - | 372 135,78 | EUR |
| Tranche A Loan Interest to Issuer | - | 1 039 255,52 | 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 | + | 2 663 116,13 | EUR |
| Senior Expenses | - | 7 517,00 | EUR |
| Issuer swap interest to swap counterparty | - | 372 135,78 | EUR |
| Interest Class A Notes | - | 1 195 939,00 | EUR |
| Credit the Class A Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class B Notes | - | 30 946,00 | 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 | - | 16 076,00 | EUR |
| Credit the Class C Principal Deficiency Sub-Ledger | - | - | EUR |
| Interest Class D Notes | - | 371 486,00 | EUR |
| Credit the Class D Principal Deficiency Sub-Ledger | - | 669 016,36 | EUR |
| Interest and principal due to Issuer Subordinated Loan Provider | - | - | EUR |
| Interest and principal due to Expenses Advance Provider | - | - | EUR |
| Hedge Subordinated Amounts | - | - | EUR |
| Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment | - | - | EUR |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

29. Priority of Payments - Redemption



| | |
|-----------------|---|
| Reporting Date | 27.04.2023 |
| Payment date | 25.04.2023 |
| Period No | 9 |
| Monthly Period | 01.03.2023 |
| Interest Period | from 27.03.2023 to 25.04.2023 = 29 days |

Purchaser Priority of Payments - Redemption

| | | | |
|---|---|---------------|-----|
| Purchaser Available Redemption Receipts | + | 17 383 332,86 | 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 | - | 17 383 332,86 | EUR |
| Payment to Purchaser as Purchaser Available Revenue Receipts | - | - | EUR |

Issuer Priority of Payments - Redemption

| | | | |
|--|---|---------------|-----|
| Issuer Available Redemption Receipts | + | 18 052 349,22 | 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 | - | 18 052 349,22 | 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 |
|---|---|---|-----|

Purchaser Priority of Payments - Revenue (p)

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

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

30. Transaction Costs

| | | |
|-----------------|-----------------|-------------------------|
| Reporting Date | 27.04.2023 | |
| Payment date | 25.04.2023 | |
| Period No | 9 | |
| Monthly Period | 01.03.2023 | |
| Interest Period | from 27.03.2023 | to 25.04.2023 = 29 days |



| Transaction Costs | Currency | All Notes | Class A | Class B | Class C | Class D |
|--|----------|---------------|--------------|------------|------------|--------------|
| Senior Expenses | EUR | 8 367,00 | | | | |
| Interest accrued for the Period | EUR | 1 614 447,00 | 1 195 939,00 | 30 946,00 | 16 076,00 | 371 486,00 |
| Cumulative Interest accrued | EUR | 10 755 879,00 | 6 930 580,00 | 213 703,00 | 130 705,00 | 3 480 891,00 |
| Interest Payments | EUR | 1 614 447,00 | 1 195 939,00 | 30 946,00 | 16 076,00 | 371 486,00 |
| Cumulative Interest Payments | EUR | 10 755 879,00 | 6 930 580,00 | 213 703,00 | 130 705,00 | 3 480 891,00 |
| Interest accrued on Subordinated Loan for the Period | EUR | 235,00 | | | | |
| Cumulative Interest accrued on Subordinated Loan | EUR | 14 046,00 | | | | |
| Interest Payments on Subordinated Loan | EUR | - | | | | |
| Cumulative Interest Payments on Subordinated Loan | EUR | 12 933,00 | | | | |
| Unpaid Interest for the Period | EUR | 235,00 | | | | |
| Cumulative Unpaid Interest | EUR | 1 113,00 | | | | |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

31. Swap Overview



Class A, B, C and D details

Kimi 11 | Front Swap

| | |
|--|------------------------------------|
| Party A | BANCO SANTANDER, S.A |
| Party B | SCF Rahoituspalvelut XI DAC |
| Swap Notional | 477 233 114 |
| Interest Period Start | 27.03.2023 |
| Interest Period End | 25.04.2023 |
| Interest Days | 29 |
| Settlement Date | 25.04.2023 |
| Party A Floating Interest Rate | 2,902 % |
| Party A Floating Rate Day Count Fraction | 0,08 |
| Party A Interest Amount | EUR 1 115 638,46 |
| Party B Fixed Rate | 0,9680 % |
| Party B Fixed Rate Day Count Fraction | 0,08 |
| Party B Interest Amount | EUR 372 135,78 |

| | | | | | |
|-----------------|-----------------|---------------|---|---------|--|
| Reporting Date | 27.04.2023 | | | | |
| Payment date | 25.04.2023 | | | | |
| Period No | 9 | | | | |
| Monthly Period | 01.03.2023 | | | | |
| Interest Period | from 27.03.2023 | to 25.04.2023 | = | 29 days | |

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

32. Contact Details



Santander Consumer Bank AS

Financial Markets

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| Reporting Date | 27.04.2023 | | | | | | | | |
| Payment date | 25.04.2023 | | | | | | | | |
| Period No | 9 | | | | | | | | |
| Monthly Period | 01.03.2023 | | | | | | | | |
| Interest Period | from 27.03.2023 | to | 25.04.2023 | = | 29 days | | | | |