

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Index	Page
1	1
2	2
3	3
4	4
5 a	5
5 b	6
6	7
7	8
8	9
9 a	10
9 b	11
10 a	12
10 b	13
11 a	14
11 b	15
12 a	16
12 b	17
13 a	18
13 b	19
14 a	20
14 b	21
15 a	22
15 b	23
16 a	24
16 b	25
17 a	26
17 b	27
18 a	28
18 b	29
18 c	30
18 d	31
19 a	32
19 b	33
20 a	34
20 b	35
21 a	36
21 b	37
22 a	38
22 b	39
23 a	40
23 b	41
24	42
25	43
26	44
27	45
28	46
29	47
30	48
31	49
32	50

Reporting Date	30.05.2024				
Payment date	28.05.2024			Following payment dates:	25.06.2024
Period No	22				26.07.2024
Monthly Period	01.04.2024				
Interest Period	from 25.04.2024		to 28.05.2024	=	33 days
Cut-Off date	30.04.2024				

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	30.05.2024		
Payment date	28.05.2024		
Period No	22		
Monthly Period	01.04.2024		
Interest Period	from 25.04.2024	to 28.05.2024	= 33 days

	Current Period	
Outstanding receivables	Aggregated Outstanding	Principal Amount
Opening balance prior to replenishment	284 666 608,03	EUR
Scheduled Loan Principal Repayments (+MC)	5 579 129,75	EUR
Prepayments	6 636 880,74	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	12 216 010,49	EUR
New Defaulted Auto Loans amt in Period	570 551,52	EUR
Closing balance prior to replenishment	271 880 046,02	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	271 880 046,02	EUR
Principal Recoveries on loans in default	589 056,29	EUR
Total revenue collections		
Total Revenue Received in Period	894 473,60	EUR
# Loans		
At beginning of period	18 773	Loans
Replenished contracts	-	Loans
Paid in Full	579	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	35	Loans
At end of period (pre replenishment)	18 159	Loans

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from 25.04.2024	to	28.05.2024	=	33 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 493 502,10	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	1 684,26	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	1 495 186,36	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 381 903,01	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	995 502,85	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	21 524,74	EUR
g. Liquidity Reserve Excess Amount	65 724,61	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	2 464 655,21	EUR

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from 25.04.2024	to	28.05.2024	=	33 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	12 216 010,49	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	12 216 010,49	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 216 010,49	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	786 191,04	EUR
Total Amount for Issuer Available Redemption Receipts	13 002 201,53	EUR

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	30.05.2024
Payment date	28.05.2024
Period No	22
Monthly Period	01.04.2024
Interest Period	from 25.04.2024 to 28.05.2024 = 33 days

Note Balance

Beginning of Period	285 400 565,82	EUR
End of Period	272 398 364,30	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 532 873,44	EUR
Cash Outflow		60 572,34	EUR
Cash Inflow		-	EUR
End of Period	0,5 % *	1 472 301,10	EUR
Required Reserve Amount	0,5 % *	1 472 301,10	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

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

5a. Performance Data



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024 to 28.05.2024 = 33 days	

Asset Balance

Opening balance prior to replenishment	284 666 608,03	EUR
Closing balance prior to replenishment	271 880 046,02	EUR
Closing Balance post replenishment	271 880 046,02	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	254 298 937,40	93,53 %	16 952
1-29 days past due	12 303 053,97	4,53 %	867
Delinquent Receivables:			
30-59 days past due	1 991 303,76	0,73 %	148
60-89 days past due	995 515,39	0,37 %	68
90-119 days past due	761 703,78	0,28 %	56
120-149 days past due	486 390,00	0,18 %	29
150-179 days past due	1 043 141,72	0,38 %	39
Total Performing and Delinquent	271 880 046	100,00 %	18 159
Current Period Defaults	570 551,52		35
Cumulative Defaults	10 573 660,70		643
Current Period Principal Recoveries	589 056,29		
Cumulative Principal Recoveries	4 014 463,24		

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

[A] Cumulative Net Loss Ratio, Payment Date	1,19 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	1,20 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1,08 %	

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

[A] Aggregate Outstanding Asset Principal Amount	271 880 046,02	50,63 %
[B] Aggregate principal balance of Defaulted Contracts	10 573 660,70	
[C] Recoveries received on such Defaulted Contracts	4 014 463,24	
[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	1,94 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,89 %	
[C] Delinquency Ratio, second preceding Payment Date	1,92 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event NO

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

[A] [1] + [2] + [3]	47 073 943,21	16,49 %	YES
Class B Principal Amount [1]	7 056 894,62		
Class C Principal Amount [2]	2 646 335,48		
Class D Principal Amount [3]	37 370 713,11		
[B] Aggregated Outstanding Note Principal Amount	285 400 565,82		

Revolving Period Termination Event, where any of [A], [B], [C], [D], [E], [F], [G], [H], [I], [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	YES
[G] on any Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts	YES
[H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or	NO
[I] Event of Default or an Additional Termination Event under the Swap Agreement (each as defined therein) or a Swap Counterparty Downgrade Event occurs and none of the remedies provided for in the Swap Agreement are put in place within the timeframe required thereunder.	NO

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

5b. Concentration limits



Reporting Date	30.05.2024
Payment date	28.05.2024
Period No	22
Monthly Period	01.04.2024
Interest Period	from 25.04.2024 to 28.05.2024 = 33 days

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

Weighted average interest rate (min 2.35%)	2,38 %
Weighted average months to maturity (max 56%)	37,58*
Used Vehicles (max 74%)	66,44 %
Balloon Loans (max 63,5%)	72,21 %
Corporate Borrowers (max 10%)	7,97 %
IRB (min 95%)	95,54 %**

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

Top-10 Exposures:

	Balance	# Loans	Portion
	259 609,51	1	0,10 %
	242 356,06	1	0,09 %
	233 150,98	1	0,09 %
	224 625,95	1	0,08 %
	168 602,20	1	0,06 %
	150 523,08	1	0,06 %
	142 818,15	1	0,05 %
	132 368,25	1	0,05 %
	123 193,98	1	0,05 %
	121 274,26	1	0,04 %
Total (max 0,6%)			0,66 %

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

6. Note Principal



Reporting Date	30.05.2024
Payment date	28.05.2024
Period No	22
Monthly Period	01.04.2024
Interest Period	from 25.04.2024 to 28.05.2024 = 33 days

	Class A	Class B	Class C	Class D	
Note Principal					
Beginning of Period	238 326 622,61	7 056 894,62	2 646 335,48	37 370 713,11	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	10 877 374,08	322 081,02	120 780,38	1 681 966,04	EUR
End of Period	227 449 248,53	6 734 813,60	2 525 555,10	35 688 747,07	EUR
Principal Deficiency Sub-Ledger					
Beginning of Period	-	-	-	733 957,79	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	570 551,52	EUR
Credit PDL	-	-	-	786 191,04	EUR
End of Period	-	-	-	518 318,27	EUR
Net Note Principal					
Beginning of Period	238 326 622,61	7 056 894,62	2 646 335,48	36 636 755,32	EUR
End of Period	227 449 248,53	6 734 813,60	2 525 555,10	35 170 428,80	EUR

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

7. Outstanding Notes



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 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/S&P)		AAA(sf) / AAA(sf)	AA+(sf) / AA+(sf)	BBB(sf)/BBB+(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	285 400 565,82	238 326 622,61	7 056 894,62	2 646 335,48	37 370 713,11
Available Distribution Amount	13 002 201,53				
Amortisation	11 320 235,49				
Redemption per Class		10 877 374,08	322 081,02	120 780,38	1 681 966,04
Redemption per Note	13 002 201,53	2 189,93	4 026,01	4 026,01	3 976,28
Outstanding Closing Balance		227 449 248,53	6 734 813,60	2 525 555,10	35 688 747,07
Net Outstanding Closing Balance	272 398 364,30	227 449 248,53	6 734 813,60	2 525 555,10	35 688 747,07
Current Tranching	100 %	83,50 %	2,47 %	0,93 %	13,10 %
Current Pool Factor		0,46	0,84	0,84	0,84

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		47 982,01	88 211,18	88 211,18	88 346,84
>Principal Repayment per note		2 189,93	4 026,01	4 026,01	3 976,28
Principal Outstanding per Note End of Period		45 792,08	84 185,17	84 185,17	84 370,56
>Interest accrued for the period		194,19	462,12	611,71	956,83
Interest Payment	1 424 588,64	964 527,70	36 969,31	18 351,23	404 740,39
Interest Payment per Note		194,19	462,12	611,71	956,83

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)	16,50 %	14,03 %	13,10 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	17,04 %	14,57 %	13,10 %	0,00 %
Current CE (Subordination)	16,50 %	14,03 %	13,10 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)	17,04 %	14,57 %	13,10 %	0,00 %

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 30.05.2024
Payment date 28.05.2024
Period No 22
Monthly Period 01.04.2024 to 28.05.2024 = 33 days
Interest Period : 25.04.2024 to 28.05.2024 = 33 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				
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	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 with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.]
	Banco Santander, S.A.	Fitch Second 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), Helsingfors 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	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days



Average amount - all: 19 172

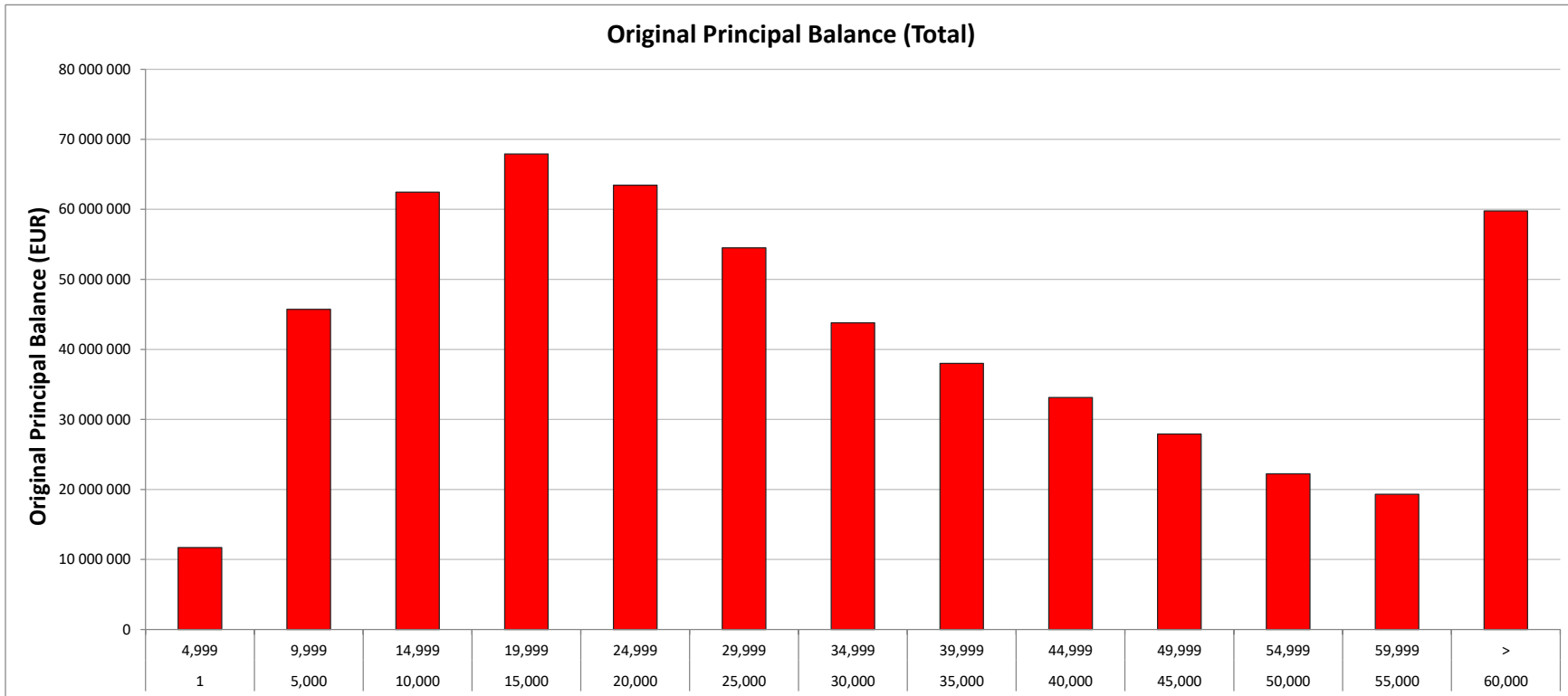
TOTAL							
Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
1	4 999	3 498	11 701 973	2,1 %	24,2	12,8	
5 000	9 999	6 169	45 729 696	8,3 %	39,5	10,6	
10 000	14 999	5 020	62 468 729	11,4 %	48,1	9,7	
15 000	19 999	3 903	67 902 834	12,3 %	51,1	9,0	
20 000	24 999	2 835	63 461 929	11,5 %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

Original balance

**SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report**

9.b Original Principal Balance Graph

Reporting Date	30.05.2024	
Payment date	28.05.2024	
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Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



Average amount - all: 14 972

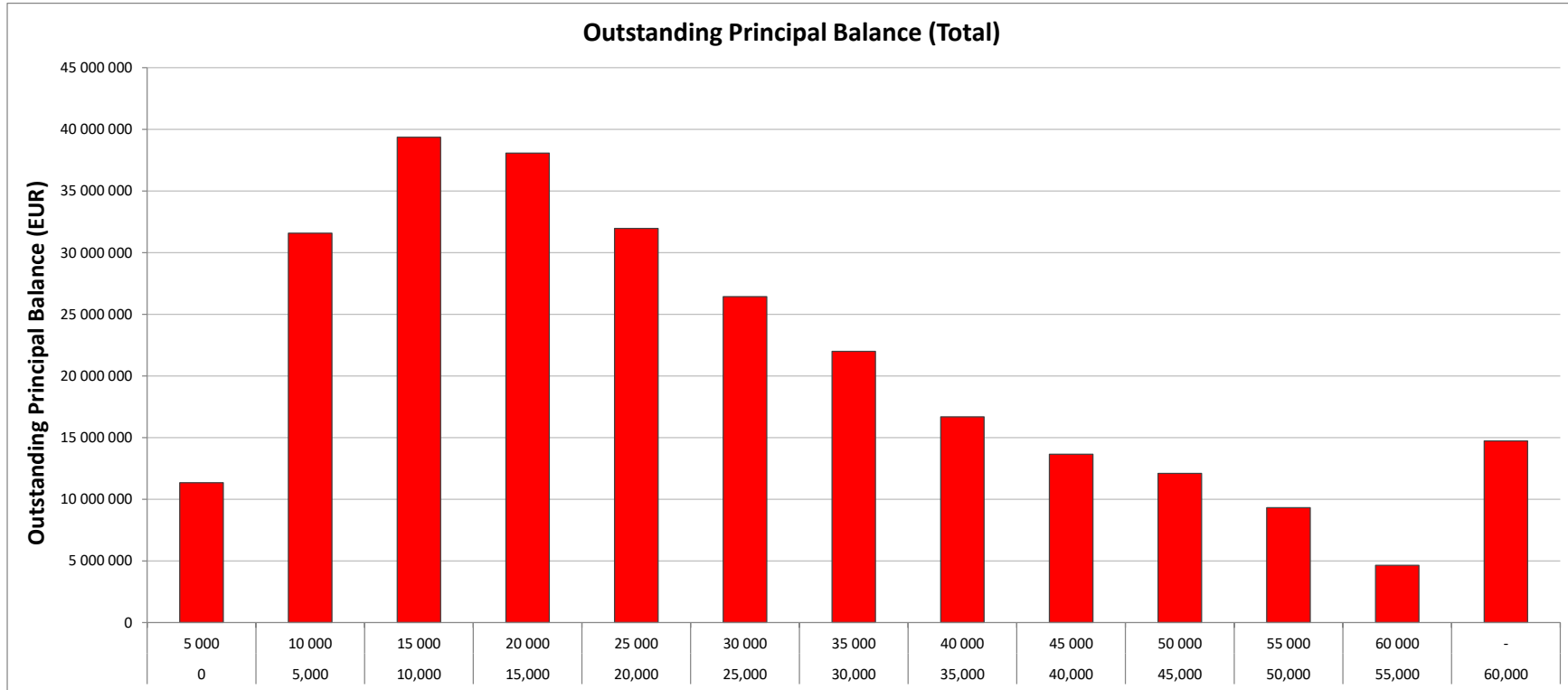
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	3 933	11 348 223	4,17 %	22,4	31,2
5 000	10 000	4 290	31 578 102	11,61 %	32,9	29,9
10 000	15 000	3 180	39 358 339	14,48 %	36,4	28,9
15 000	20 000	2 200	38 070 218	14,00 %	37,0	28,7
20 000	25 000	1 433	31 957 389	11,75 %	38,0	28,0
25 000	30 000	970	26 434 093	9,72 %	38,5	28,1
30 000	35 000	679	22 000 285	8,09 %	39,0	28,4
35 000	40 000	447	16 687 424	6,14 %	41,5	27,8
40 000	45 000	323	13 658 252	5,02 %	42,2	27,4
45 000	50 000	256	12 090 638	4,45 %	42,0	27,6
50 000	55 000	178	9 313 281	3,43 %	43,0	27,1
55 000	60 000	81	4 645 571	1,71 %	43,1	27,7
60 000	-	189	14 738 231	5,42 %	41,6	27,6
Total		18 159	271 880 046	100 %	37,6	28,5

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

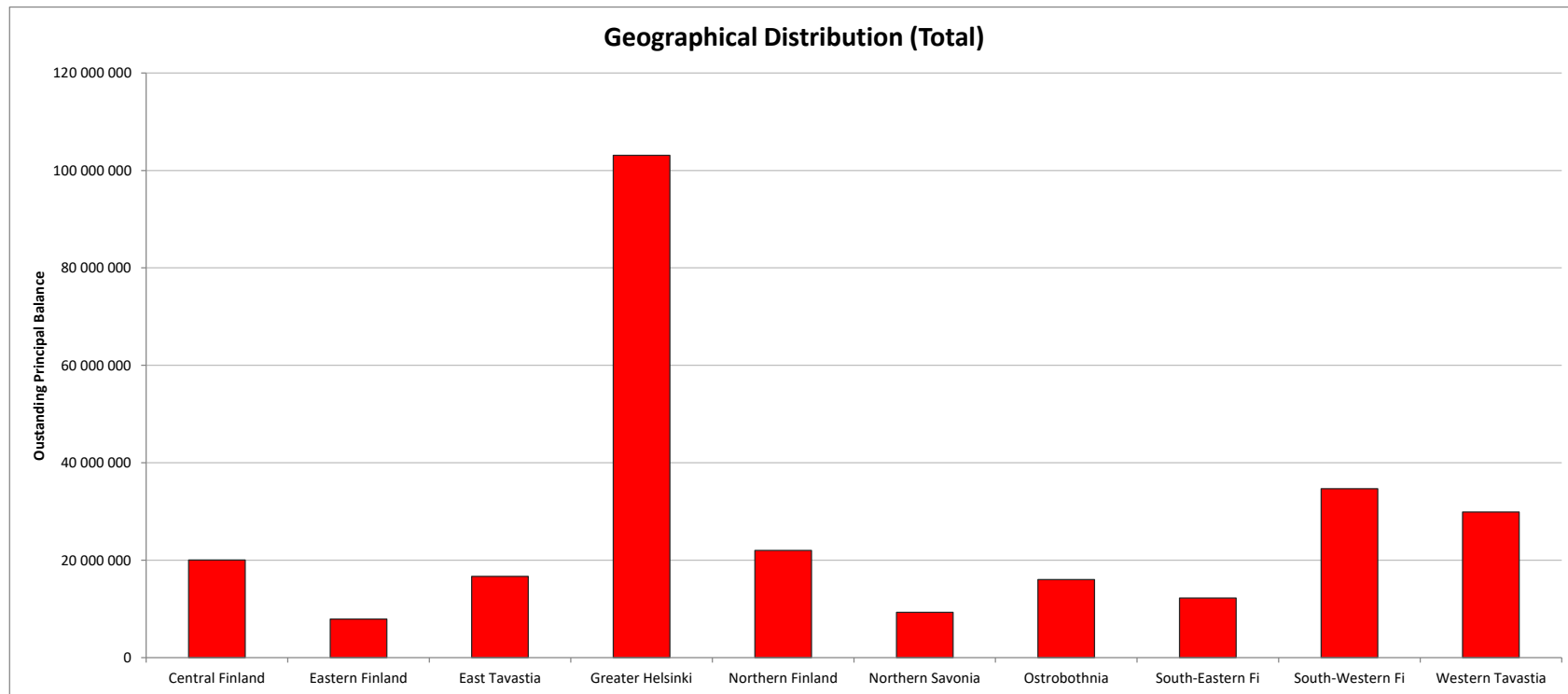
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 480	20 039 352	7,37 %	37,2	28,6	
Eastern Finland	605	7 914 962	2,91 %	38,1	28,1	
East Tavastia	1 195	16 672 266	6,13 %	36,2	28,8	
Greater Helsinki	5 979	103 107 058	37,92 %	38,0	28,4	
Northern Finland	1 483	22 028 866	8,10 %	37,5	28,3	
Northern Savonia	691	9 287 169	3,42 %	36,2	29,2	
Ostrobothnia	1 184	16 028 768	5,90 %	37,7	28,4	
South-Eastern Fi	1 003	12 238 413	4,50 %	37,0	28,7	
South-Western Fi	2 341	34 661 863	12,75 %	38,2	28,5	
Western Tavastia	2 198	29 901 329	11,00 %	37,1	28,5	
Total	18 159	271 880 046	100 %	37,6	28,5	

Geographic distribution

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	01.04.2024	
Interest Period	from	25.04.2024
	to	28.05.2024
	=	33 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	3 542	60 887 985	22,40 %	35,8	29,0
1 %	2 %	4 336	90 822 134	33,41 %	37,2	29,2
2 %	4 %	6 242	87 487 094	32,18 %	39,1	27,7
4 %	6 %	2 787	24 235 996	8,91 %	38,0	28,2
6 %	8 %	1 234	8 389 986	3,09 %	38,0	27,2
8 %	10 %	18	56 850	0,02 %	33,0	26,6
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
18 %	-					
Total		18 159	271 880 046	100 %	37,6	28,5

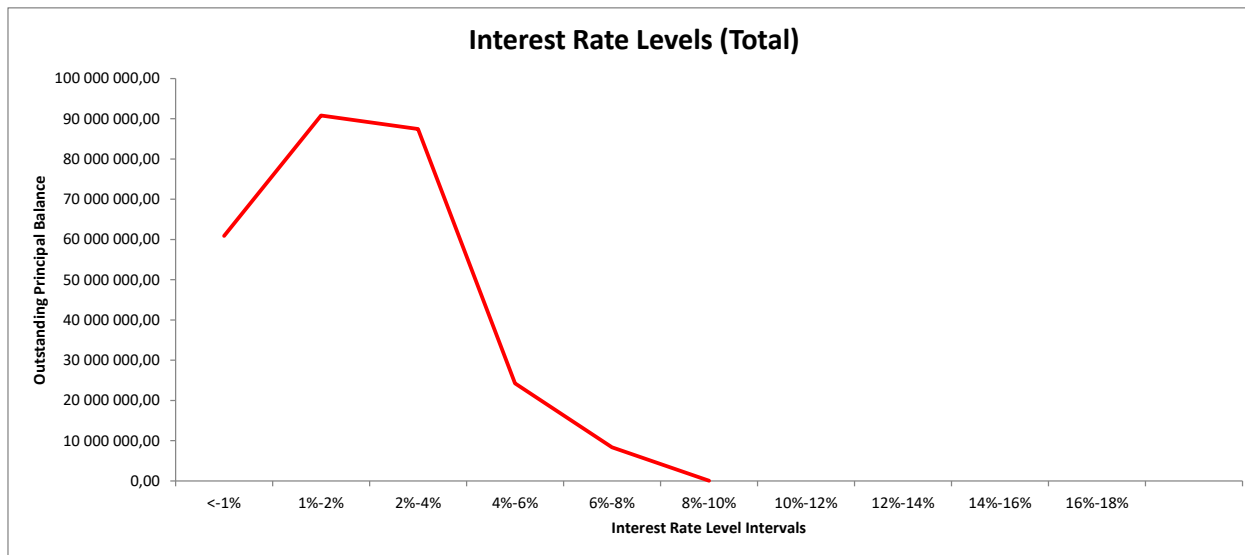
Interest distribution

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.b Interest Rate



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.a Remaining Terms



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

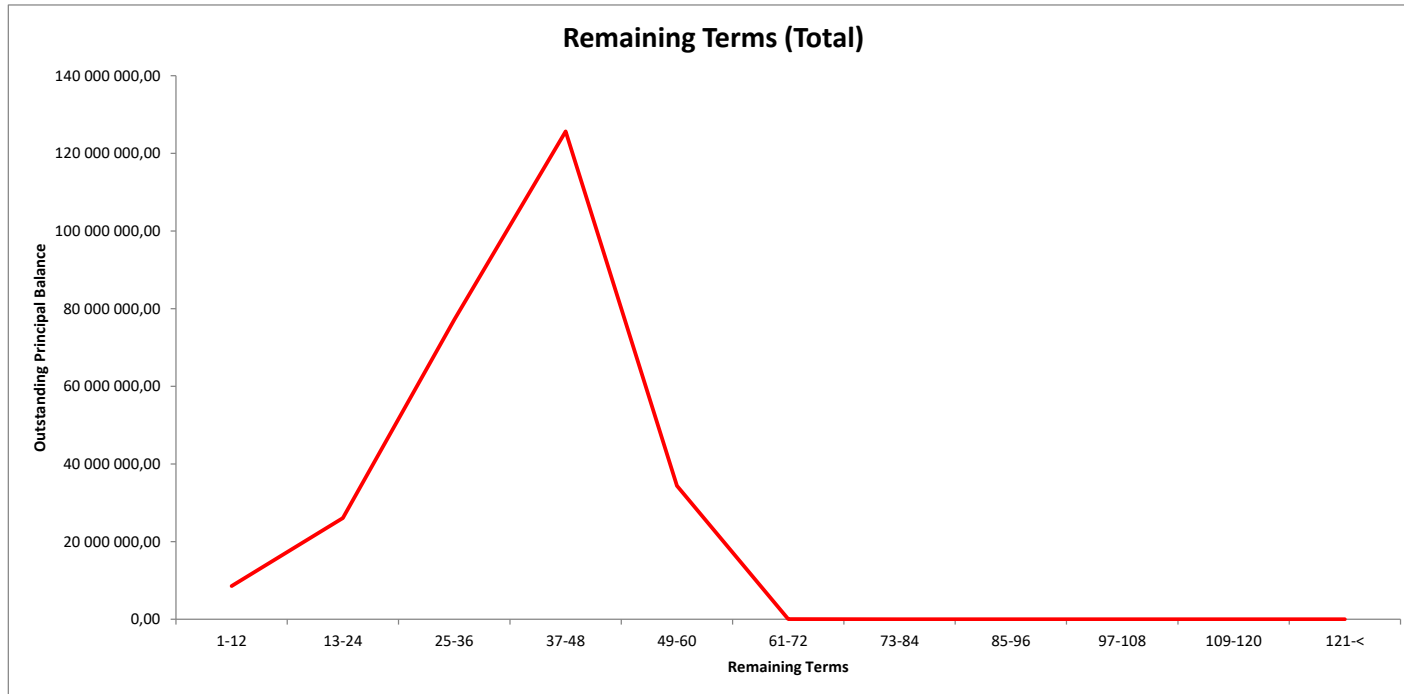
TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	20	32 668	0,01 %	0,0	53,7
1	12	1 901	8 548 436	3,14 %	7,8	38,7
13	24	2 892	26 047 882	9,58 %	19,7	34,1
25	36	5 586	77 191 412	28,39 %	31,4	29,9
37	48	6 267	125 654 593	46,22 %	43,5	27,5
49	60	1 492	34 385 019	12,65 %	50,9	22,1
61	72	1	20 036	0,01 %	72,0	30,0
73	84					
85	96					
97	108					
109	120					
121	-					
Total		18 159	271 880 046	100 %	37,6	28,5

Months to maturity

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.a Seasoning



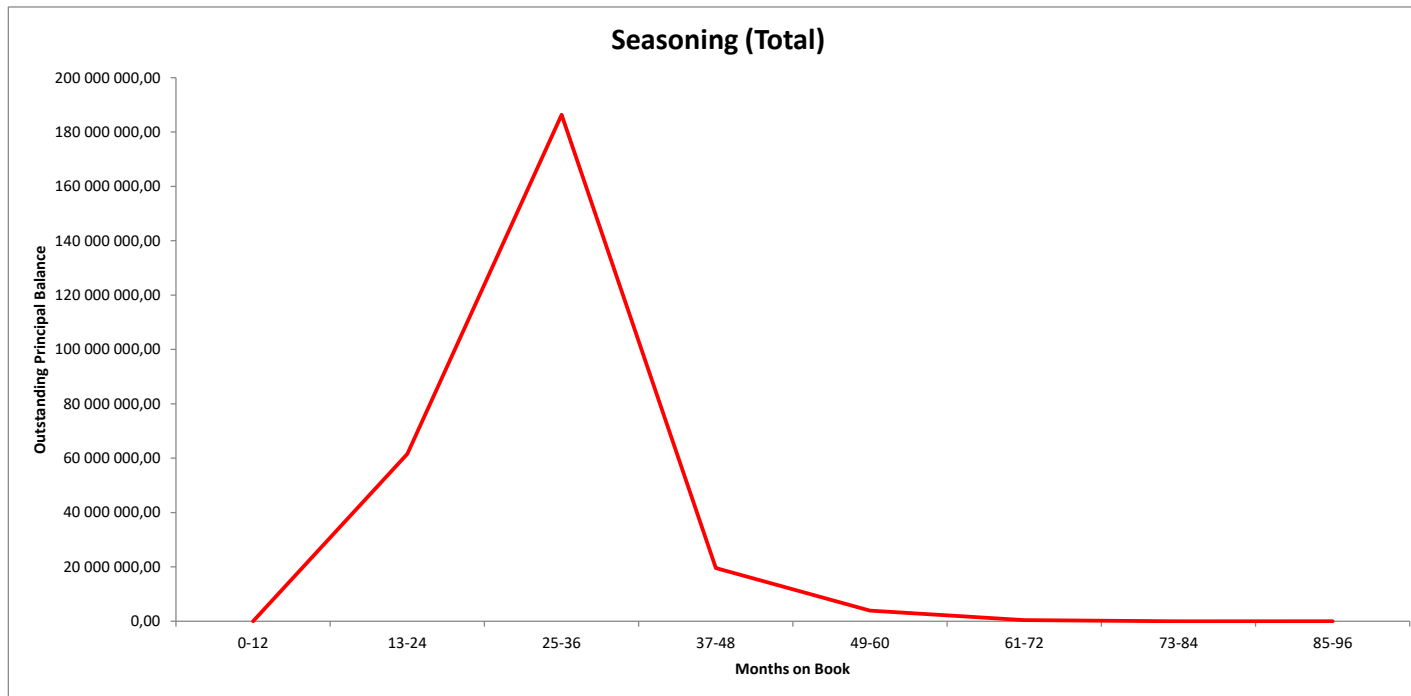
Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days

		TOTAL						
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1		12					
	13		24	3 754	61 579 944	22,65 %	44,1	22,1
	25		36	12 148	186 361 226	68,55 %	37,4	28,7
	37		48	1 757	19 606 467	7,21 %	24,9	40,8
	49		60	385	3 916 873	1,44 %	11,6	53,5
	61		72	114	415 362	0,15 %	7,3	65,7
	73		84	1	174	0,00 %	1,0	77,0
	85		96					
	Total			18 159	271 880 046	100 %	37,6	28,5

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 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	9 747	75 553 025	27,8 %	4 437	0,0 %	34,8	28,1
	Balloon	8 412	196 327 021	72,2 %	92 505 545	47,1 %	38,6	28,7
	Total	18 159	271 880 046	100 %	92 509 981	34 %	37,6	28,5

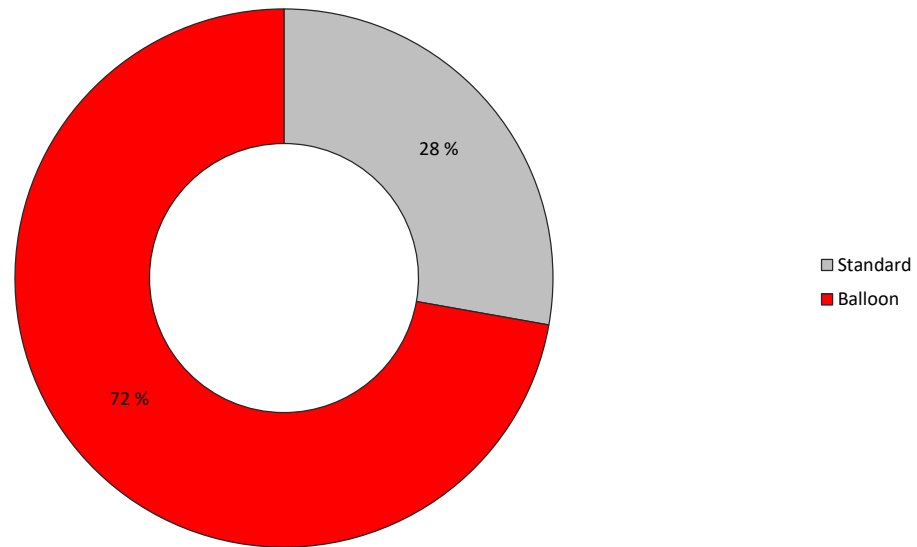
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Monthly Investor Report

15.b Balloon loans



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days

Balloon loans in %
of portfolio



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

16.a # loans per borrower



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	17 951	268 970 784	98,93 %
2	95	2 712 798	1,00 %
3	2	70 180	0,03 %
4			
5	1	38 070	0,01 %
6			
7	1	88 213	0,03 %
8			
9			
10			
Total:	18 050	271 880 046	100 %

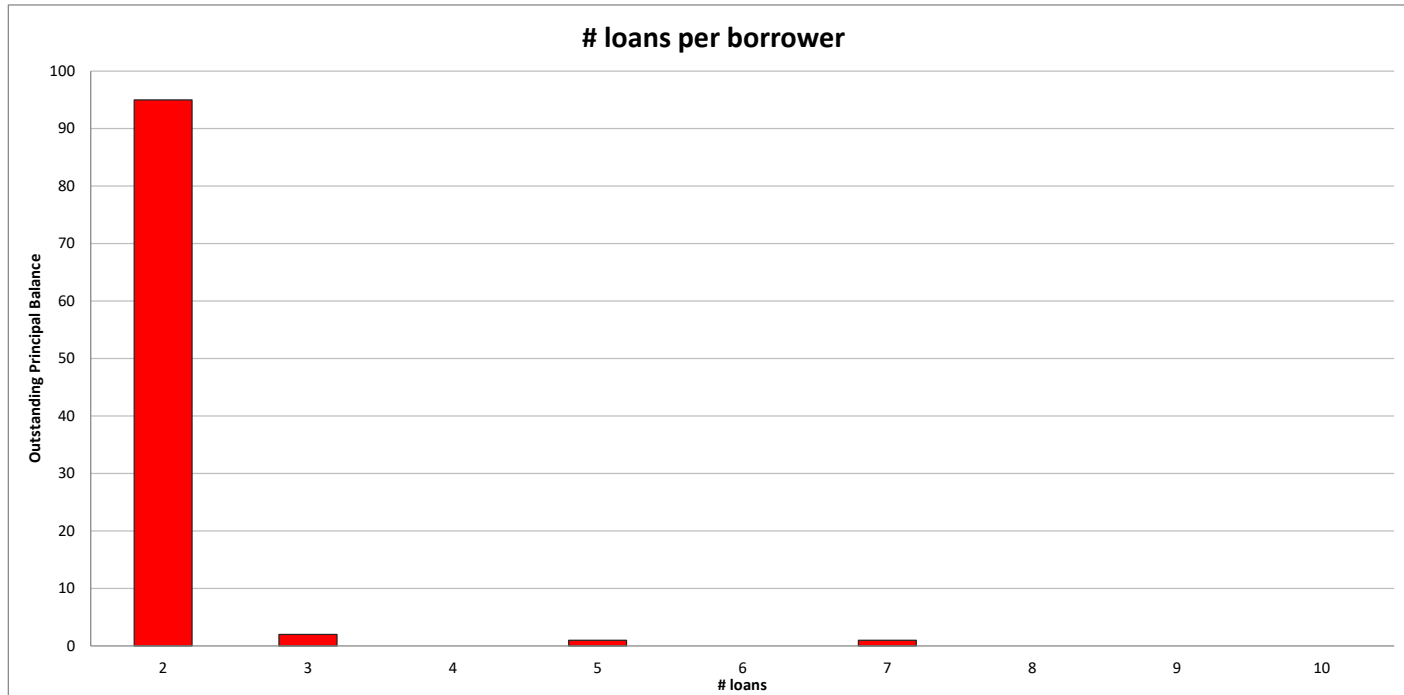
loans per borrower

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

16.b # loans per borrower



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	01.04.2024	
Interest Period	from	25.04.2024
	to	28.05.2024
	=	33 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

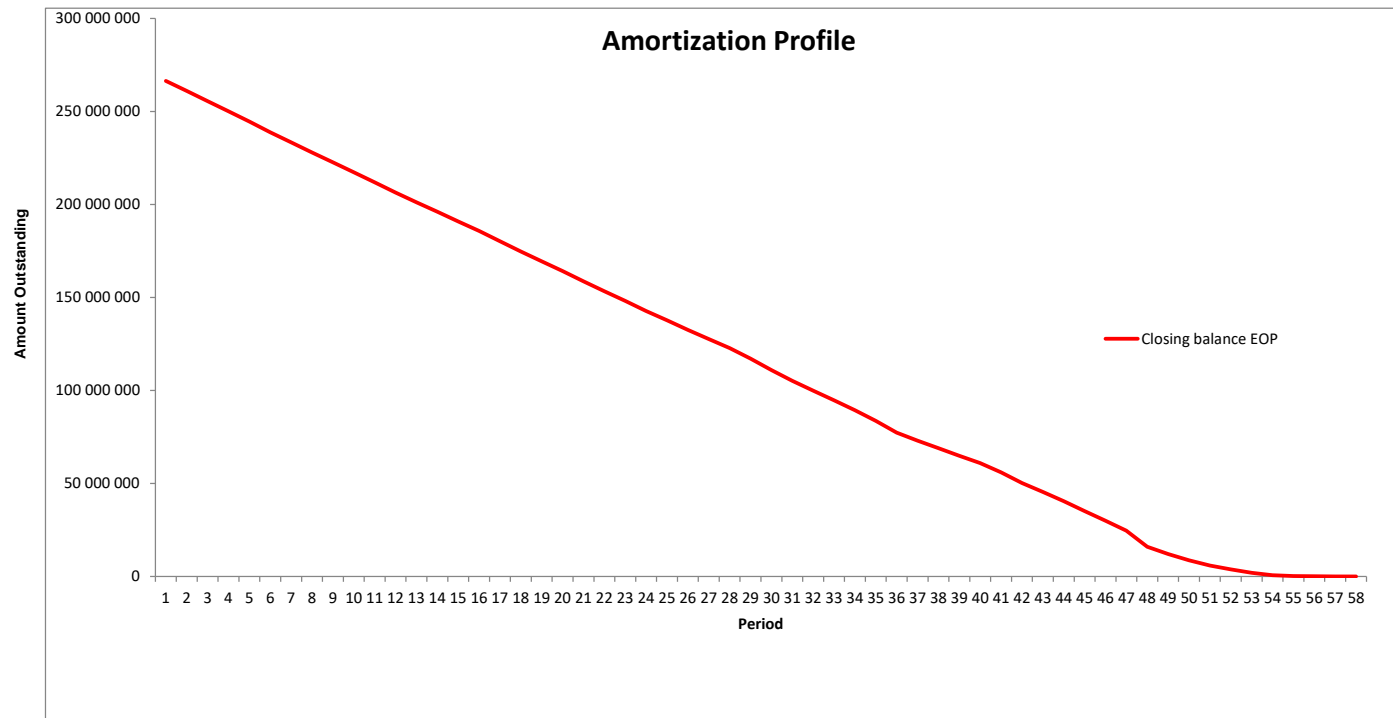
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	271 880 046	266 411 849	5 468 197	540 443	2,41 %	97,99 %
2	266 411 849	261 055 958	5 355 890	529 037	2,41 %	96,02 %
3	261 055 958	255 475 304	5 580 654	517 526	2,41 %	93,97 %
4	255 475 304	250 095 686	5 379 618	505 775	2,40 %	91,99 %
5	250 095 686	244 577 270	5 518 417	494 473	2,40 %	89,96 %
6	244 577 270	238 759 697	5 817 572	483 053	2,40 %	87,82 %
7	238 759 697	233 375 938	5 383 759	471 145	2,39 %	85,84 %
8	233 375 938	227 986 219	5 389 719	459 865	2,39 %	83,86 %
9	227 986 219	222 598 355	5 387 864	448 599	2,39 %	81,87 %
10	222 598 355	217 328 431	5 269 923	437 458	2,38 %	79,94 %
11	217 328 431	211 931 511	5 396 920	426 450	2,38 %	77,95 %
12	211 931 511	206 329 558	5 601 953	415 238	2,38 %	75,89 %
13	206 329 558	201 192 416	5 137 142	403 758	2,37 %	74,00 %
14	201 192 416	196 052 829	5 139 588	392 945	2,37 %	72,11 %
15	196 052 829	190 871 762	5 181 067	382 283	2,37 %	70,20 %
16	190 871 762	185 742 618	5 129 144	371 512	2,36 %	68,32 %
17	185 742 618	180 194 883	5 547 735	360 811	2,36 %	66,28 %
18	180 194 883	174 678 335	5 516 548	349 462	2,35 %	64,25 %
19	174 678 335	169 355 570	5 322 765	338 359	2,35 %	62,29 %
20	169 355 570	164 167 186	5 188 385	327 751	2,35 %	60,38 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	30.05.2024					
Payment date	28.05.2024					
Period No	22					
Monthly Period	01.04.2024					
Interest Period	from	25.04.2024	to	28.05.2024	=	33 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days

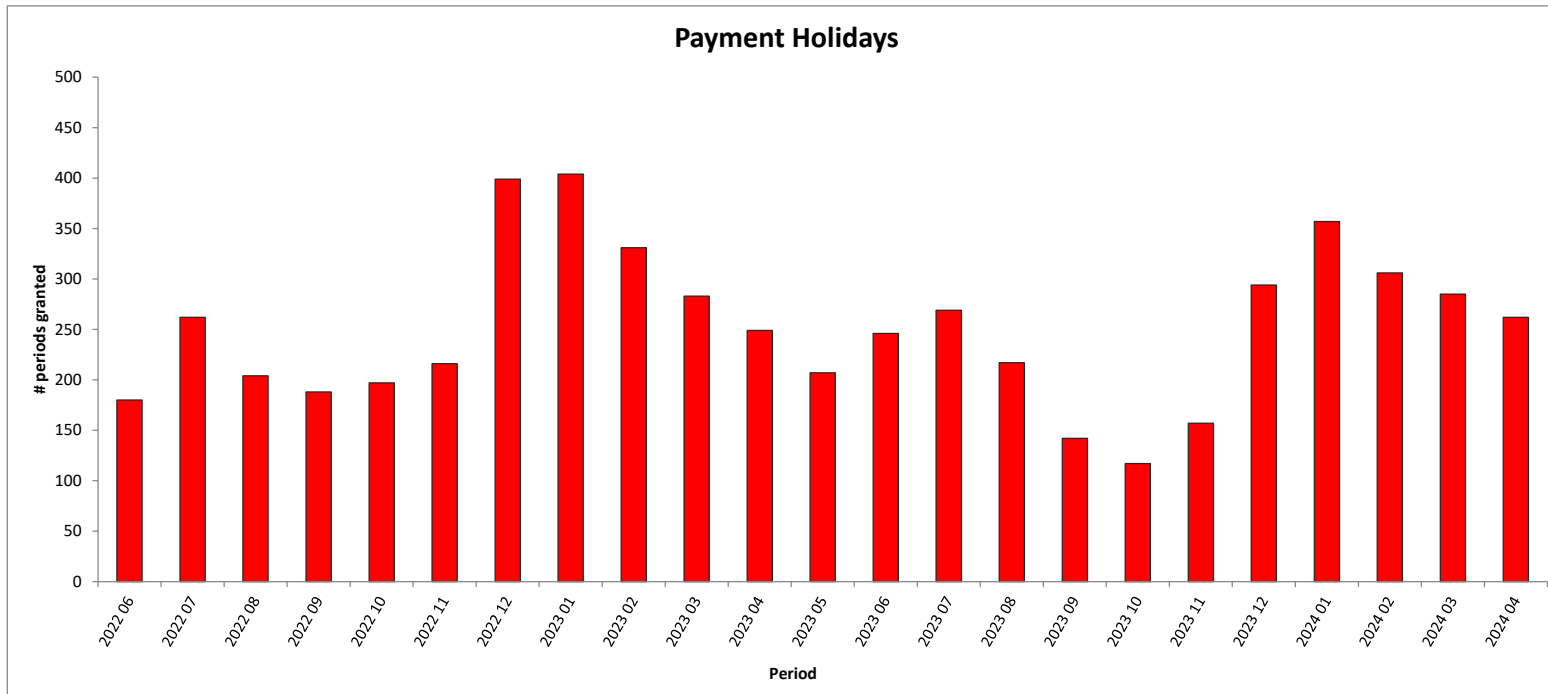
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2022 06	180	238	70 655	3 810 197	
2022 07	262	344	97 063	5 484 065	
2022 08	204	243	64 370	4 135 584	
2022 09	188	234	72 075	3 858 300	
2022 10	197	262	75 205	4 442 934	
2022 11	216	311	92 057	5 085 392	
2022 12	399	532	143 303	7 786 026	
2023 01	404	559	168 932	8 786 031	
2023 02	331	457	139 416	6 932 375	
2023 03	283	375	102 514	5 430 576	
2023 04	249	331	96 799	5 402 004	
2023 05	207	276	76 528	4 000 714	
2023 06	246	330	100 909	5 160 037	
2023 07	269	356	105 639	5 199 512	
2023 08	217	268	87 921	4 445 303	
2023 09	142	172	53 001	2 939 444	
2023 10	117	155	49 495	2 426 915	
2023 11	157	229	62 061	2 616 389	
2023 12	294	385	108 174	4 869 137	
2024 01	357	450	144 757	6 946 815	
2024 02	306	340	111 297	6 298 987	
2024 03	285	294	93 443	5 926 089	
2024 04	262	280	80 301	4 795 818	
Total:	5 510	7 141	2 115 613	111 982 824	

Payment Holiday

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	30.05.2024
Payment date	28.05.2024
Period No	22
Monthly Period	01.04.2024
Interest Period	from 25.04.2024 to 28.05.2024 = 33 days



TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	253	73 026	4 716 788
2	18	10 694	342 114
3	0	0	0
Total	271	83 721	5 058 902

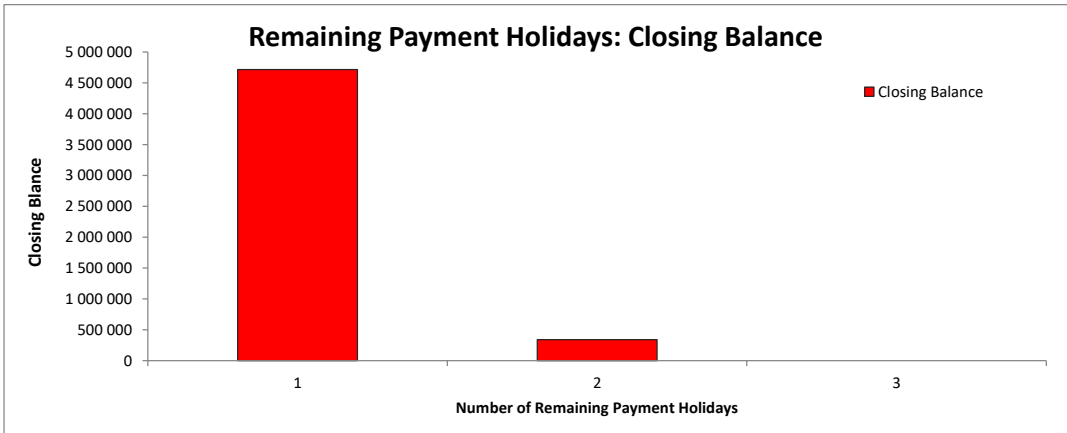
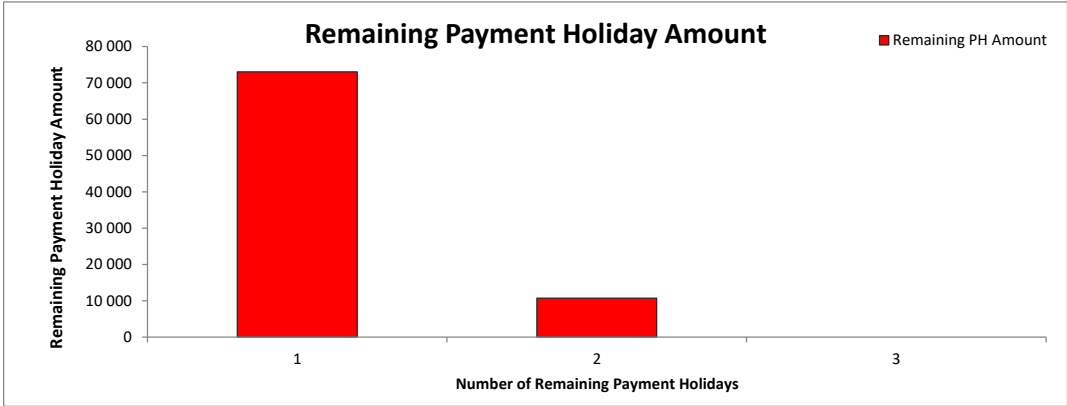
Remaining PH's

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.d Remaining Payment Holidays



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days

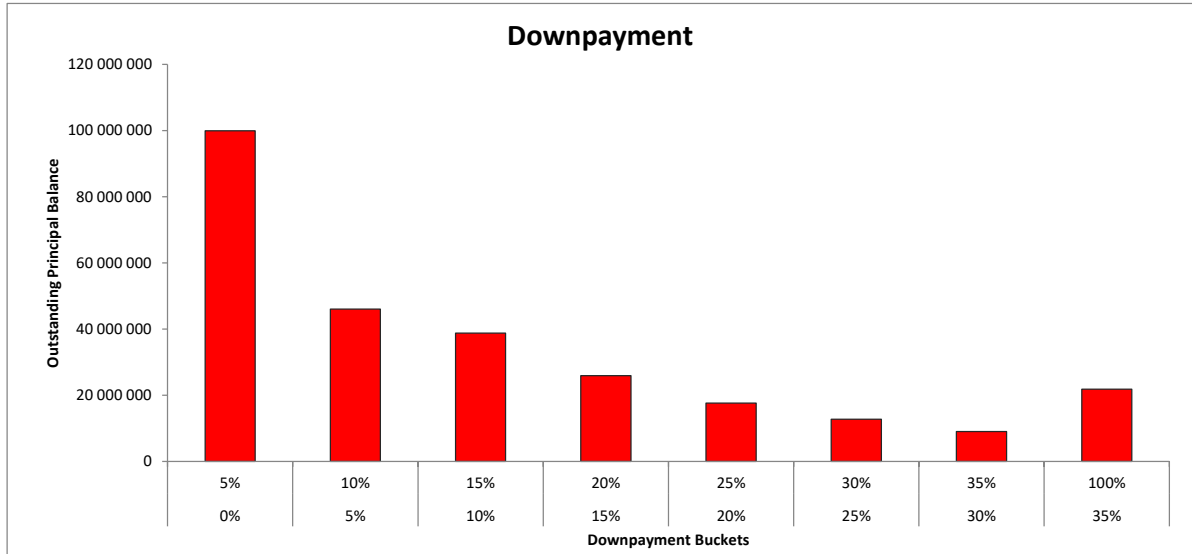
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 350	99 896 008	36,74 %	39,3	28,4
	5 %	10 %	2 497	46 039 918	16,93 %	38,8	28,5
	10 %	15 %	2 331	38 767 712	14,26 %	37,0	29,0
	15 %	20 %	1 611	25 927 737	9,54 %	37,0	28,6
	20 %	25 %	1 226	17 639 284	6,49 %	35,9	28,4
	25 %	30 %	932	12 748 130	4,69 %	35,5	28,4
	30 %	35 %	764	9 010 833	3,31 %	34,9	28,2
	35 %	100 %	2 448	21 850 425	8,04 %	32,7	28,0
Total			18 159	271 880 046	100 %	37,6	28,5

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

19.b Downpayment



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	01.04.2024	
Interest Period	from	25.04.2024
	to	28.05.2024
	=	33 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	30.05.2024
Payment date	28.05.2024
Period No	22
Monthly Period	01.04.2024
Interest Period	from 25.04.2024 to 28.05.2024 = 33 days

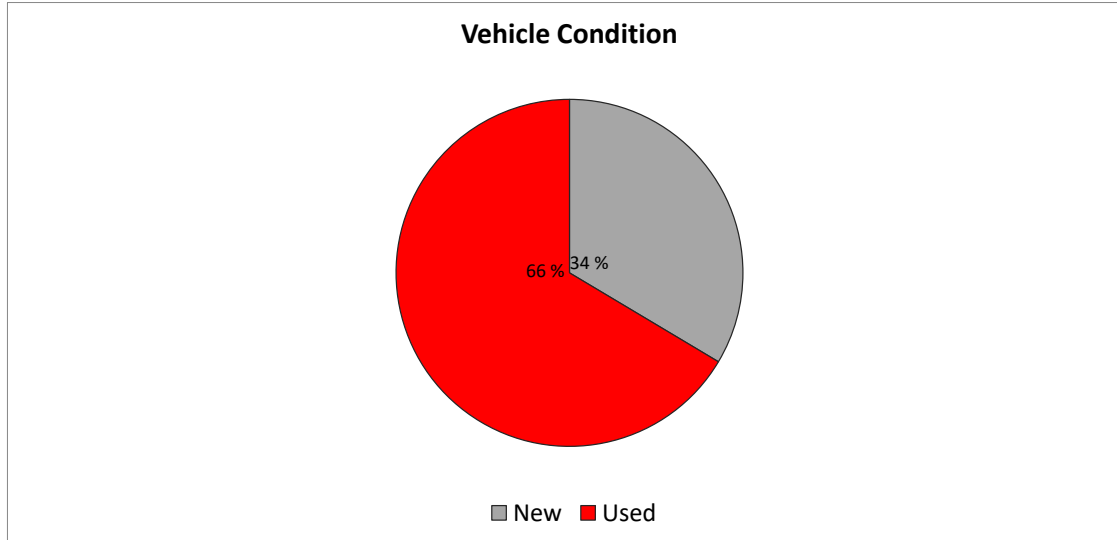
Vehicle condition	TOTAL				
	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4 209	91 255 461	33,56 %	34,9	28,8
Used	13 950	180 624 585	66,44 %	39,0	28,3
Total	18 159	271 880 046	100 %	37,6	28,5

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.b Vehicle Condition



Reporting Date		30.05.2024			
Payment date		28.05.2024			
Period No		22			
Monthly Period		01.04.2024			
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.a Borrower Type



Reporting Date	30.05.2024
Payment date	28.05.2024
Period No	22
Monthly Period	01.04.2024
Interest Period	from 25.04.2024 to 28.05.2024 = 33 days

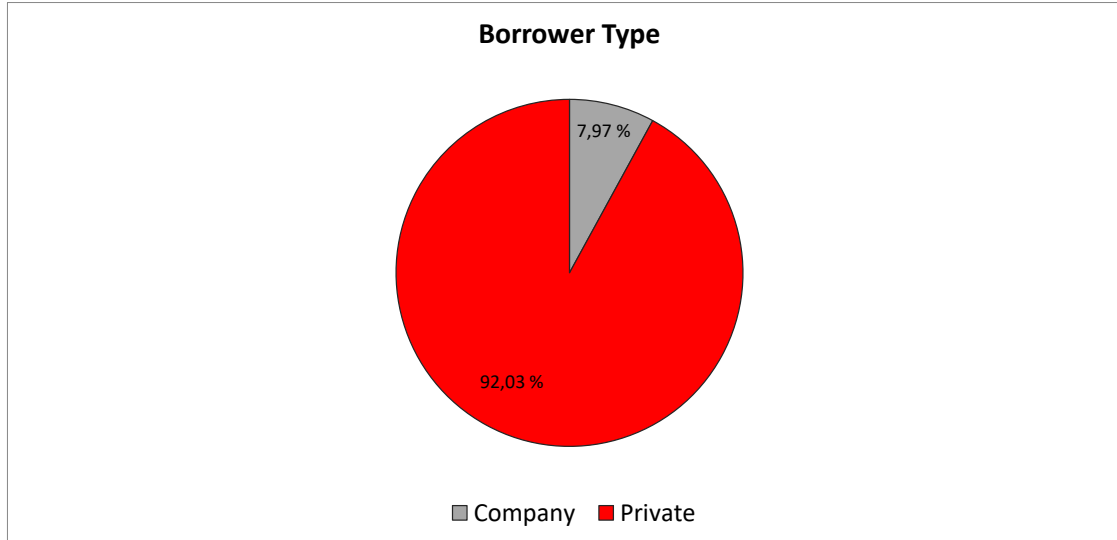
TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 275	21 656 951	7,97 %	30,0	30,2
Private	16 884	250 223 095	92,03 %	38,2	28,4
Total	18 159	271 880 046	100 %	37,6	28,5

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.b Borrower Type



Reporting Date		30.05.2024			
Payment date		28.05.2024			
Period No		22			
Monthly Period		01.04.2024			
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

22.a Vehicle type



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days

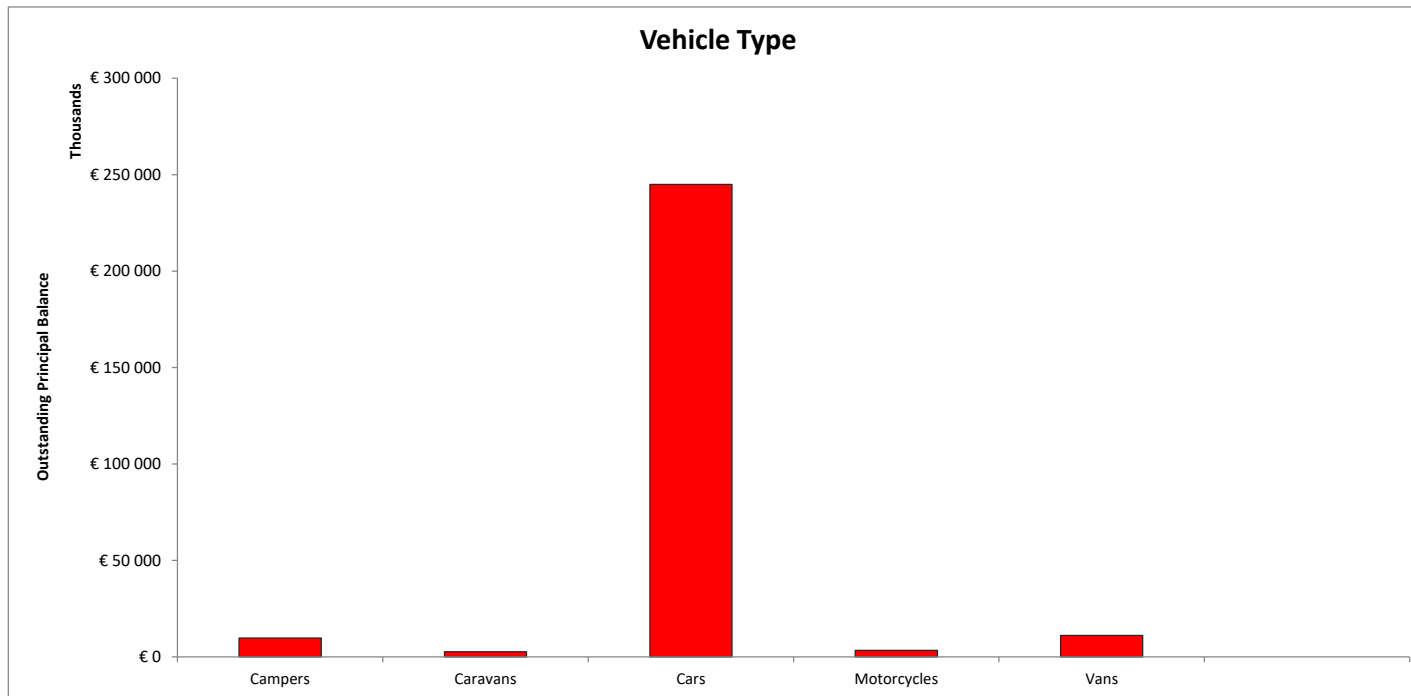
		TOTAL				
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	314	9 734 876	3,58 %	40,2	28,6	
Caravans	188	2 706 889	1,00 %	37,5	28,5	
Cars	16 182	244 904 146	90,08 %	37,8	28,5	
Motorcycles	450	3 435 059	1,26 %	33,9	26,3	
Vans	1 025	11 099 076	4,08 %	31,8	30,0	
Total	18 159	271 880 046	100 %	37,6	28,5	

Vehicle type

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Monthly Investor Report

22.b Vehicle type

Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XI DAC
 Monthly Investor Report

23.a Restructured Loans



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 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	0	0
2023 05	1	2 578
2023 06	5	107 691
2023 07	0	0
2023 08	0	0
2023 09	0	0
2023 10	1	7 370
2023 11	1	4 751
2023 12	1	13 622
2024 01	4	47 395
2024 02	0	0
2024 03	1	5 279
2024 04	1	3 119
2024 05		
2024 06		
2024 07		
Total	20	266 529

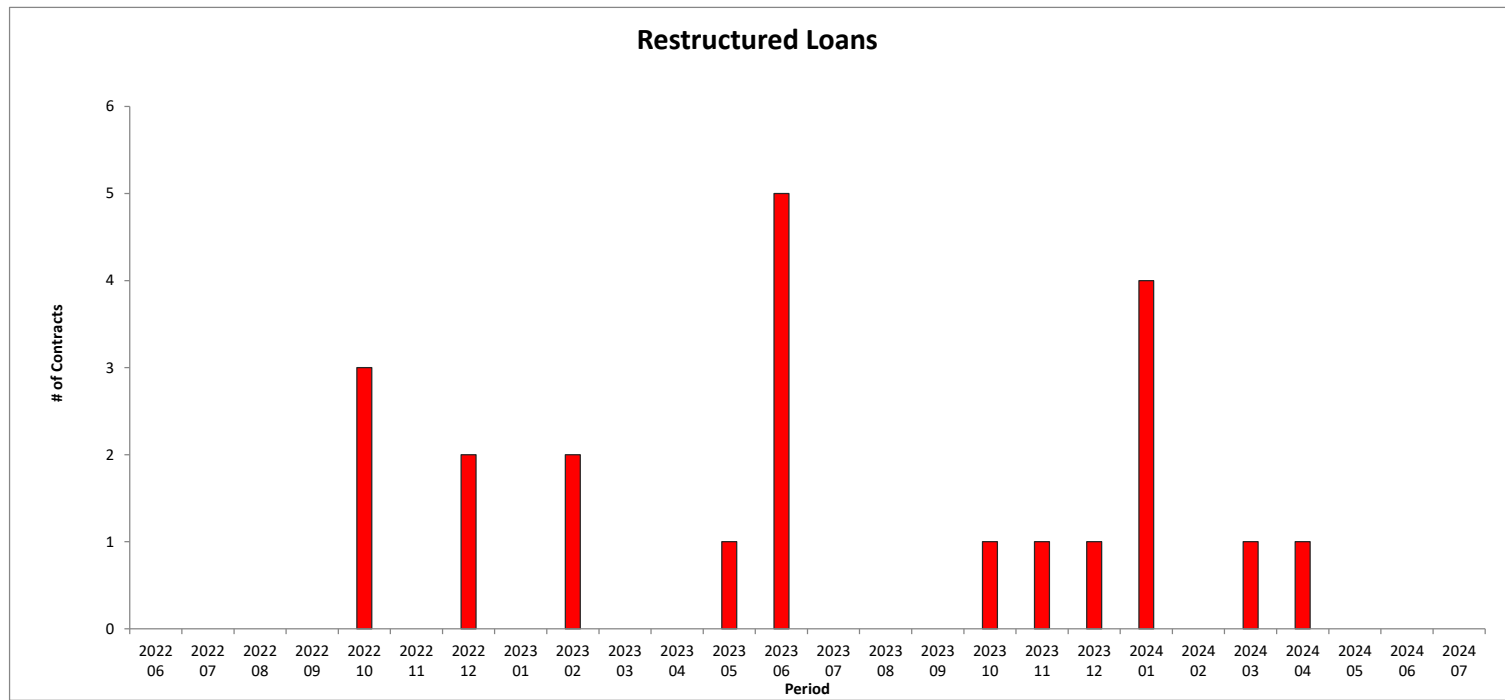
Restructured

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.b Restructured Loans



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	from	01.04.2024	to	28.05.2024	=
Interest Period		25.04.2024			33 days

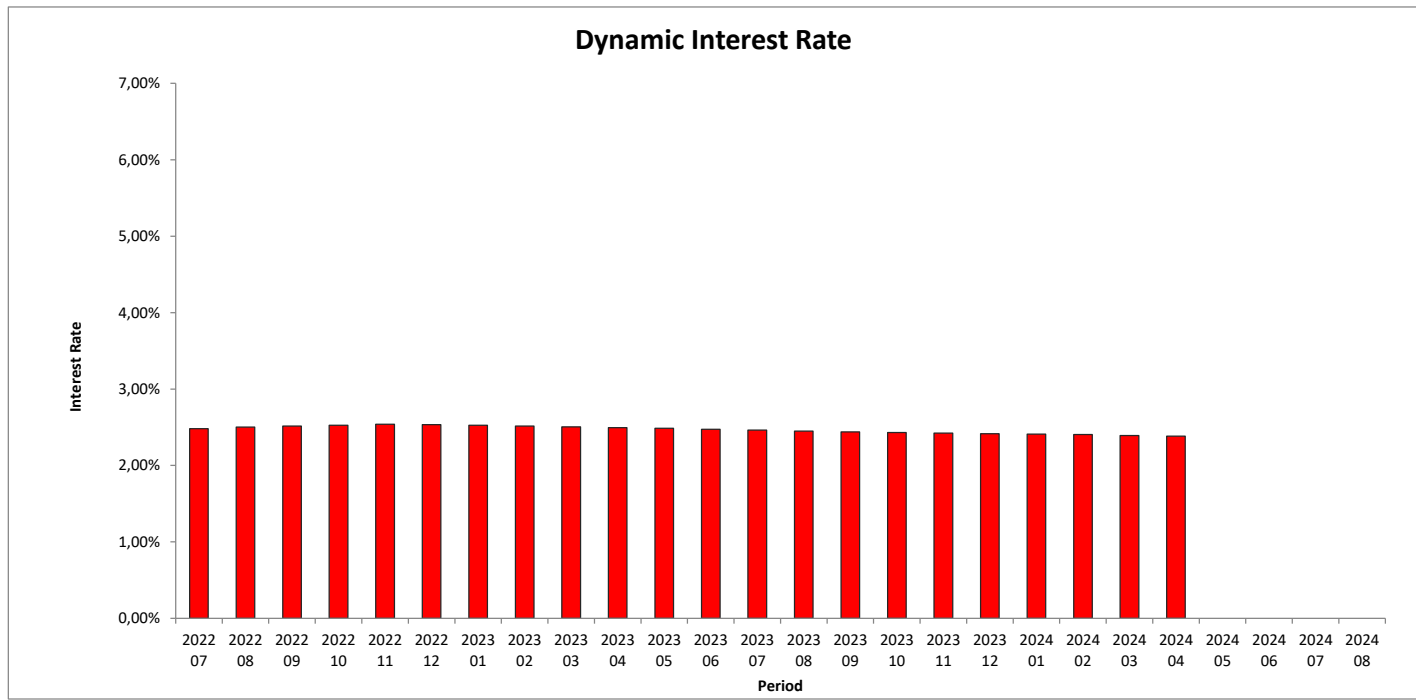
Interest rate evolution

TOTAL		
Period	Closing balance	WA Interest rate
2022 07	494 515 066	2,48 %
2022 08	528 329 251	2,50 %
2022 09	528 793 604	2,51 %
2022 10	530 023 809	2,53 %
2022 11	529 979 124	2,54 %
2022 12	512 797 452	2,53 %
2023 01	494 365 066	2,53 %
2023 02	477 233 114	2,51 %
2023 03	459 161 206	2,50 %
2023 04	443 545 051	2,49 %
2023 05	425 936 186	2,49 %
2023 06	410 273 551	2,47 %
2023 07	395 424 158	2,46 %
2023 08	378 280 841	2,45 %
2023 09	363 480 161	2,44 %
2023 10	348 097 392	2,43 %
2023 11	334 819 039	2,42 %
2023 12	323 086 013	2,41 %
2024 01	309 535 649	2,41 %
2024 02	296 822 555	2,40 %
2024 03	284 666 608	2,39 %
2024 04	271 880 046	2,38 %
2024 05		
2024 06		
2024 07		
2024 08		

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	from 01.04.2024	to 28.05.2024 = 33 days
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

Period	TOTAL		
	Sum of Pre-Payments	Closing Balance	CPR Annual
2022 07	35 112 924	494 515 066	35,72 %
2022 08	12 281 723	528 329 251	24,59 %
2022 09	12 915 528	528 793 604	25,68 %
2022 10	11 453 486	530 023 809	23,06 %
2022 11	10 843 978	529 979 124	21,97 %
2022 12	8 683 622	512 797 452	18,53 %
2023 01	10 054 324	494 365 066	21,85 %
2023 02	9 450 007	477 233 114	21,34 %
2023 03	9 340 193	459 161 206	21,86 %
2023 04	8 318 871	443 545 051	20,32 %
2023 05	9 213 008	425 936 186	23,08 %
2023 06	8 230 721	410 273 551	21,59 %
2023 07	7 329 726	395 424 158	20,11 %
2023 08	9 454 540	378 280 841	26,19 %
2023 09	7 941 365	363 480 161	23,29 %
2023 10	8 112 110	348 097 392	24,64 %
2023 11	6 853 659	334 819 039	21,98 %
2023 12	5 399 197	323 086 013	18,31 %
2024 01	6 978 923	309 535 649	23,94 %
2024 02	6 888 640	296 822 555	24,56 %
2024 03	5 994 853	284 666 608	22,54 %
2024 04	6 636 881	271 880 046	25,66 %
2024 05			
2024 06			
2024 07			
2024 08			

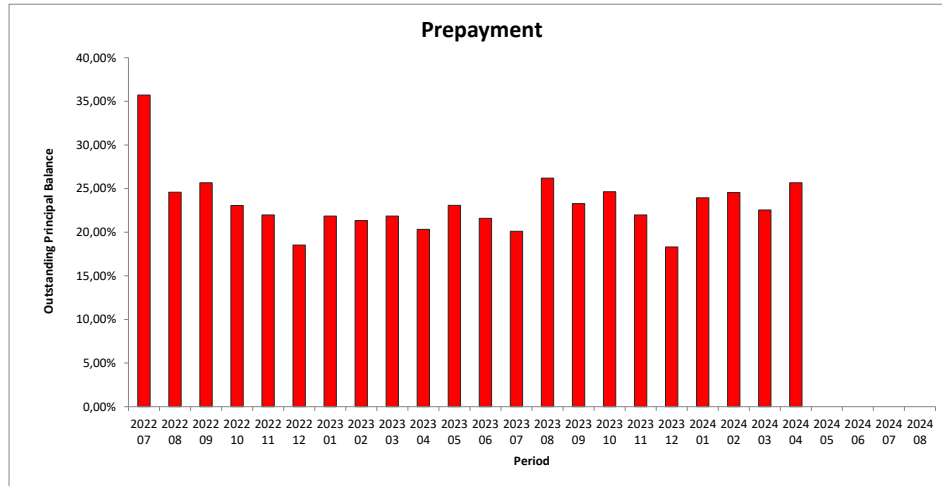
Dynamic Prepayment

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

26. Delinquency



Reporting Date	30.05.2024					
Payment date	28.05.2024					
Period No	22					
Monthly Period	01.04.2024					
Interest Period	from	25.04.2024	to	28.05.2024	=	33 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2022	6	514 131 095	26 211	492 865 520	1 056	18 728 022	109	1 945 231	29	592 321	-	-	-	-	-	-	-	-
	7	494 515 066	25 155	466 154 219	1 361	24 382 676	128	2 290 388	65	1 236 382	18	451 401	-	-	-	-	-	-
	8	528 329 251	27 025	500 131 440	1 338	23 702 415	124	1 992 128	73	1 299 273	42	859 226	15	344 768	-	-	1	2 228
	9	528 793 604	27 448	504 165 630	1 152	19 768 358	144	2 508 142	53	680 462	42	728 249	30	645 356	13	297 407	-	-
	10	530 023 809	27 508	501 455 893	1 326	23 174 466	148	2 292 720	86	1 502 695	36	490 732	32	577 906	25	529 396	11	253 768
	11	529 979 124	27 834	503 765 729	1 217	20 307 763	162	2 718 254	76	1 367 389	60	996 095	26	366 413	26	457 482	19	468 516
	12	512 797 452	27 107	485 204 310	1 300	20 733 794	173	3 095 767	93	1 648 076	54	967 594	52	887 994	17	259 916	35	548 997
	1	494 365 066	26 469	468 575 355	1 179	19 242 502	161	2 433 407	102	1 613 307	59	997 470	41	768 965	43	734 062	19	280 291
	2	477 233 114	25 828	452 702 213	1 132	17 969 807	163	2 862 958	77	1 240 105	67	1 046 875	42	696 430	37	714 724	37	505 926
	3	459 161 206	25 197	436 120 101	1 029	16 580 223	148	2 501 083	87	1 702 501	64	1 106 872	44	701 993	31	448 432	41	688 575
	4	443 545 051	24 527	420 218 964	1 003	16 099 439	166	2 909 983	85	1 349 879	69	1 452 673	49	873 719	37	640 395	36	420 463
	5	425 918 278	23 683	400 987 984	1 116	17 754 511	147	2 461 425	101	1 849 262	58	1 009 236	52	1 172 683	38	683 178	42	708 017
6	410 255 802	23 117	387 995 123	1 006	15 604 442	156	2 370 782	70	1 215 958	69	1 306 979	45	798 253	42	964 265	44	584 203	
7	395 424 158	22 451	372 274 949	1 068	16 959 925	153	2 328 781	81	1 308 976	49	934 254	47	967 618	34	649 654	37	745 390	
8	378 280 841	21 889	358 859 540	915	14 219 374	103	1 571 904	82	1 449 257	54	882 367	34	681 218	29	617 182	45	777 545	
9	363 480 161	21 149	343 031 727	938	14 942 342	138	2 131 458	56	978 603	53	1 040 173	42	701 760	31	654 098	36	651 558	
10	348 114 506	20 347	327 636 995	1 018	14 924 906	134	2 331 830	80	1 209 938	39	670 361	44	850 075	26	490 400	37	636 946	
11	334 819 039	19 853	314 873 616	935	14 493 677	134	1 913 747	77	1 297 528	58	1 040 819	28	513 278	37	686 374	27	398 761	
12	323 086 013	19 289	303 169 644	955	13 375 191	179	3 013 004	83	1 335 334	59	1 041 371	41	734 988	20	416 481	40	630 274	
1	309 535 649	18 813	291 274 408	854	12 651 539	113	1 632 362	99	1 748 361	54	897 941	41	854 706	29	476 331	27	431 872	
2	296 822 555	18 259	279 987 640	781	11 128 187	132	1 978 873	55	855 405	70	1 398 210	40	766 334	34	707 904	28	367 551	
3	284 666 608	17 424	264 907 592	1 020	14 389 997	123	1 746 171	83	1 179 189	42	717 017	52	1 146 390	29	580 252	46	902 229	
4	271 880 046	16 952	254 298 937	867	12 303 054	148	1 991 304	68	995 515	56	761 704	29	486 390	39	1 043 142	35	570 552	

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	from	01.04.2024
Interest Period	from	25.04.2024
	to	28.05.2024
	=	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	303	707	1 521	1 005	1 712	516	0	1 712	516
2022 4	1 271 281	64				84 821	84 821	1 186 460	483 563	568 384	702 897	363 473	931 857	339 424	48 289	980 146	291 134
2023 1	1 474 792	96							217 329	217 329	1 257 463	610 702	828 031	646 761	216 060	1 044 092	430 700
2023 2	1 712 684	124										322 603	322 603	1 390 081	580 125	902 728	809 955
2023 3	2 174 494	118													471 966	471 966	1 702 528
2023 4	1 665 980	104															
2024 1	1 701 651	101															
2024 2	570 552	35															
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	2 228	1	0	1 712	516	0	1 712	516		1 712	516						
2022 4	1 271 281	64	63 173	1 043 319	227 962	31 851	1 075 170	196 111	6 572	1 081 741	189 540						
2023 1	1 474 792	96	80 742	1 124 834	349 958	62 618	1 187 452	287 340	19 521	1 206 973	267 819						
2023 2	1 712 684	124	221 991	1 124 720	587 964	79 050	1 203 770	508 913	99 532	1 303 302	409 381						
2023 3	2 174 494	118	493 247	965 212	1 209 281	191 515	1 156 727	1 017 767	79 043	1 235 770	938 724						
2023 4	1 665 980	104	223 738	223 738	1 442 243	263 303	487 040	1 178 940	175 950	662 990	1 002 990						
2024 1	1 701 651	101				87 472	87 472	1 614 179	163 277	250 749	1 450 902						
2024 2	570 552	35							22 677	22 677	547 875						
2024 3	0	0															
2024 4	0	0															

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 495 186,36	EUR
Senior Expenses	-	1 282,00	EUR
Servicing Fee	-	113 283,35	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	252 594,17	EUR
Tranche A Loan Interest to Issuer	-	964 528,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	36 969,00	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	18 351,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	108 178,84	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	+	2 464 655,21	EUR
Senior Expenses	-	1 282,00	EUR
Issuer swap interest to swap counterparty	-	252 594,17	EUR
Interest Class A Notes	-	964 528,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	36 969,00	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	-	18 351,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	404 740,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	786 191,04	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	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	12 216 010,49	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
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	-	12 216 010,49	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	13 002 201,53	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	10 877 374,08	EUR
(ii) Principal Payments on Class B Notes	-	322 081,02	EUR
(iii) Principal Payments on Class C Notes	-	120 780,38	EUR
(iii) Principal Payments on Class D Notes	-	1 681 966,04	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			
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	10 877 374,08	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	322 081,02	EUR	
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	120 780,38	EUR	
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	1 681 966,04	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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SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	22	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	1 282,00				
Interest accrued for the Period	EUR	1 424 588,00	964 528,00	36 969,00	18 351,00	404 740,00
Cumulative Interest accrued	EUR	31 531 333,00	21 623 382,00	696 372,00	372 049,00	8 839 530,00
Interest Payments	EUR	1 424 588,00	964 528,00	36 969,00	18 351,00	404 740,00
Cumulative Interest Payments	EUR	31 531 333,00	21 623 382,00	696 372,00	372 049,00	8 839 530,00
Interest accrued on Subordinated Loan for the Period	EUR	40,00				
Cumulative Interest accrued on Subordinated Loan	EUR	14 752,00				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	14 381,00				
Unpaid Interest for the Period	EUR	40,00				
Cumulative Unpaid Interest	EUR	371,00				

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

31. Swap Overview



Class A, B, C and D details

Kimi 11|Front Swap

Party A
Party B

BANCO SANTANDER, S.A
SCF Rahoituspalvelut XI DAC

Swap Notional	EUR 284 666 608,03
Interest Period Start	25.04.2024
Interest Period End	28.05.2024
Interest Days	33
Settlement Date	28.05.2024
Party A Floating Interest Rate	3,815 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 995 502,85
Party B Fixed Rate	0,9680 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 252 594,17

Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	22				
Monthly Period	01.04.2024	to	28.05.2024	=	33 days
Interest Period	from 25.04.2024	to	28.05.2024	=	33 days

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

32. Contact Details



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Reporting Date	30.05.2024
Payment date	28.05.2024
Period No	22
Monthly Period	01.04.2024
Interest Period	from 25.04.2024 to 28.05.2024 = 33 days