

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27-06-24				
Payment date	25-06-24			Following payment dates:	26-07-24
Period No	23				27-08-24
Monthly Period	01-05-24				
Interest Period	from 28-05-24	to	25-06-24	=	28 days
Cut-Off date	31-05-24				

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1. Portfolio Information



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	271 880 046,02 EUR
Scheduled Loan Principal Repayments (+MC)	5 455 102,82 EUR
Prepayments	6 129 507,78 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	11 584 610,60 EUR
New Defaulted Auto Loans amt in Period	807 154,61 EUR
Closing balance prior to replenishment	259 488 280,81 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	259 488 280,81 EUR
Principal Recoveries on loans in default	523 077,07 EUR
Total revenue collections	
Total Revenue Received in Period	844 515,25 EUR

# Loans	
At beginning of period	18 159 Loans
Replenished contracts	- Loans
Paid in Full	560 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	36 Loans
At end of period (pre replenishment)	17 563 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 375 851,86	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	6 272,18	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	1 382 124,04	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 267 784,92	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	801 864,88	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	25 255,89	EUR
g. Liquidity Reserve Excess Amount	72 293,55	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	2 167 199,24	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27-06-24
Payment date	25-06-24
Period No	23
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	11 584 610,60	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	11 584 610,60	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 584 610,60	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	798 917,77	EUR
Total Amount for Issuer Available Redemption Receipts	12 383 528,37	EUR

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4. Reserve Accounts



Reporting Date	27-06-24
Payment date	25-06-24
Period No	23
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days

Note Balance

Beginning of Period	272 398 364,30	EUR
End of Period	260 014 835,93	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 472 301,10	EUR
Cash Outflow		67 196,73	EUR
Cash Inflow		-	EUR
End of Period	0,5 % *	1 405 104,37	EUR
Required Reserve Amount	0,5 % *	1 405 104,37	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	27-06-24
Payment date	25-06-24
Period No	23
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days

Asset Balance

Opening balance prior to replenishment	271 880 046,02	EUR
Closing balance prior to replenishment	259 488 280,81	EUR
Closing Balance post replenishment	259 488 280,81	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	242 984 894,22	93,64%	16 424
1-29 days past due	11 538 740,00	4,45%	807
Delinquent Receivables:			
30-59 days past due	2 169 881,23	0,84%	146
60-89 days past due	1 142 942,10	0,44%	76
90-119 days past due	660 468,46	0,25%	44
120-149 days past due	555 707,01	0,21%	43
150-179 days past due	435 647,79	0,17%	23
Total Performing and Delinquent	259 488 281	100,00%	17 563
Current Period Defaults	807 154,61		36
Cumulative Defaults	11 380 815,31		679
Current Period Principal Recoveries	523 077,07		
Cumulative Principal Recoveries	4 537 540,31		

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

[A] Cumulative Net Loss Ratio, Payment Date	1,24%	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	1,19%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1,20%	

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

[A] Aggregate Outstanding Asset Principal Amount	259 488 280,81	48,43%
[B] Aggregate principal balance of Defaulted Contracts	11 380 815,31	
[C] Recoveries received on such Defaulted Contracts	4 537 540,31	
[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	1,91%	NO
[B] Delinquency Ratio, preceding Payment Date	1,94%	
[C] Delinquency Ratio, second preceding Payment Date	1,89%	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event NO

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

[A] [1] + [2] + [3]	44 949 115,77	16,50%	YES
Class B Principal Amount [1]	6 734 813,60		
Class C Principal Amount [2]	2 525 555,10		
Class D Principal Amount [3]	35 688 747,07		
[B] Aggregated Outstanding Note Principal Amount	272 398 364,30		

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	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
[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	27-06-24
Payment date	25-06-24
Period No	23
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 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%)	36,75*
Used Vehicles (max 74%)	66,27%
Balloon Loans (max 63,5%)	72,70%
Corporate Borrowers (max 10%)	7,80%
IRB (min 95%)	95,54 %**

* Bucket-based as found in IR

** As of last pool replenishment

Top-10 Exposures:

Balance	# Loans	Portion
240 644,28	1	0,09%
231 236,96	1	0,09%
222 239,92	1	0,09%
167 382,02	1	0,06%
149 354,74	1	0,06%
139 326,30	1	0,05%
131 162,39	1	0,05%
121 978,68	1	0,05%
120 107,66	1	0,05%
117 156,81	2	0,05%
Total (max 0,6%)		0,63%

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6. Note Principal



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	227 449 248,53	6 734 813,60	2 525 555,10	35 688 747,07	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	10 360 118,73	306 765,00	115 036,87	1 601 607,77	EUR
End of Period	217 089 129,80	6 428 048,60	2 410 518,22	34 087 139,31	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	518 318,27	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	807 154,61	EUR
Credit PDL	-	-	-	798 917,77	EUR
End of Period	-	-	-	526 555,11	EUR

Net Note Principal

Beginning of Period	227 449 248,53	6 734 813,60	2 525 555,10	35 170 428,80	EUR
End of Period	217 089 129,80	6 428 048,60	2 410 518,22	33 560 584,19	EUR

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7. Outstanding Notes

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 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		25-10-29	25-10-29	25-10-29	25-10-29
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	272 398 364,30	227 449 248,53	6 734 813,60	2 525 555,10	35 688 747,07
Available Distribution Amount	12 383 528,37				
Amortisation	10 781 920,60				
Redemption per Class	12 383 528,37	10 360 118,73	306 765,00	115 036,87	1 601 607,77
Redemption per Note		2 085,79	3 834,56	3 834,56	3 786,31
Outstanding Closing Balance		217 089 129,80	6 428 048,60	2 410 518,22	34 087 139,31
Net Outstanding Closing Balance	260 014 835,93	217 089 129,80	6 428 048,60	2 410 518,22	34 087 139,31
Current Tranching	100%	83,49%	2,47%	0,93%	13,11%
Current Pool Factor		0,44	0,80	0,80	0,81

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		28	28	28	28
Principal Outstanding per Note Beginning of Period		45 792,08	84 185,17	84 185,17	84 370,56
>Principal Repayment per note		2 085,79	3 834,56	3 834,56	3 786,31
Principal Outstanding per Note End of Period		43 706,29	80 350,61	80 350,61	80 584,25
>Interest accrued for the period		156,43	372,70	493,83	773,81
Interest Payment	1 148 918,63	776 966,63	29 815,77	14 814,91	327 321,33
Interest Payment per Note		156,43	372,70	493,83	773,81

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)		16,51%	14,04%	13,11%	0,00%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		17,05%	14,58%	13,11%	0,00%
Current CE (Subordination)		16,51%	14,04%	13,11%	0,00%
Current CE (Subordination, incl. Liquidity Reserve)		17,05%	14,58%	13,11%	0,00%

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27-06-24
Payment date 25-06-24
Period No 23
Monthly Period 01-05-24
Interest Period : 28-05-24 to 25-06-24 = 28 days

Rating Triggers												
Short Term												
Long Term												
Fitch												
S&P												
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCF Rahoituspalvelut IX DAC			No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			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), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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9.a Original Portfolio Principal Balance

Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 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

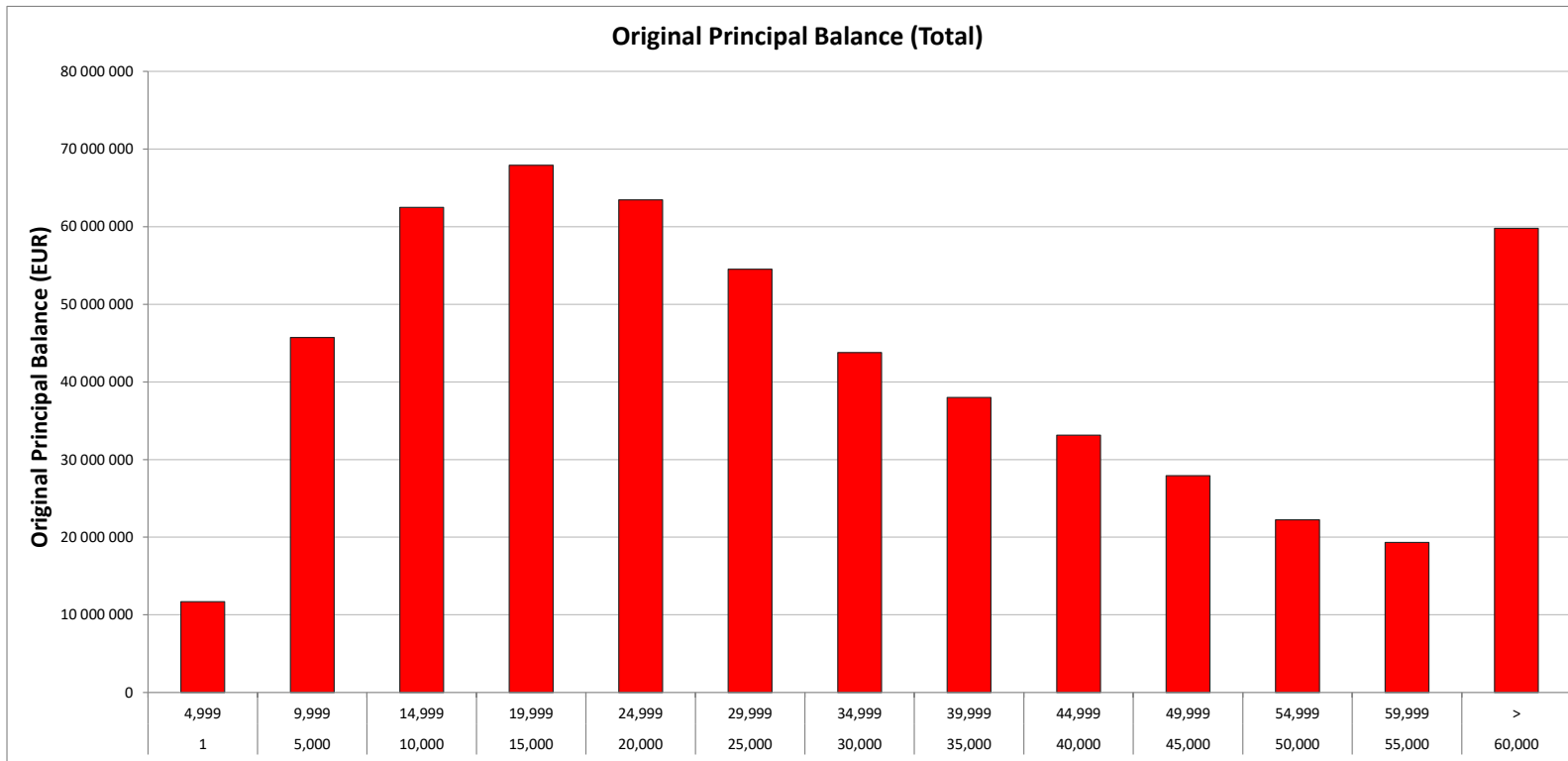
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9.b Original Principal Balance Graph

Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days



Original Principal Balance (Total)



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10.a Outstanding Principal Balance

Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days



Average amount - all: 14 775

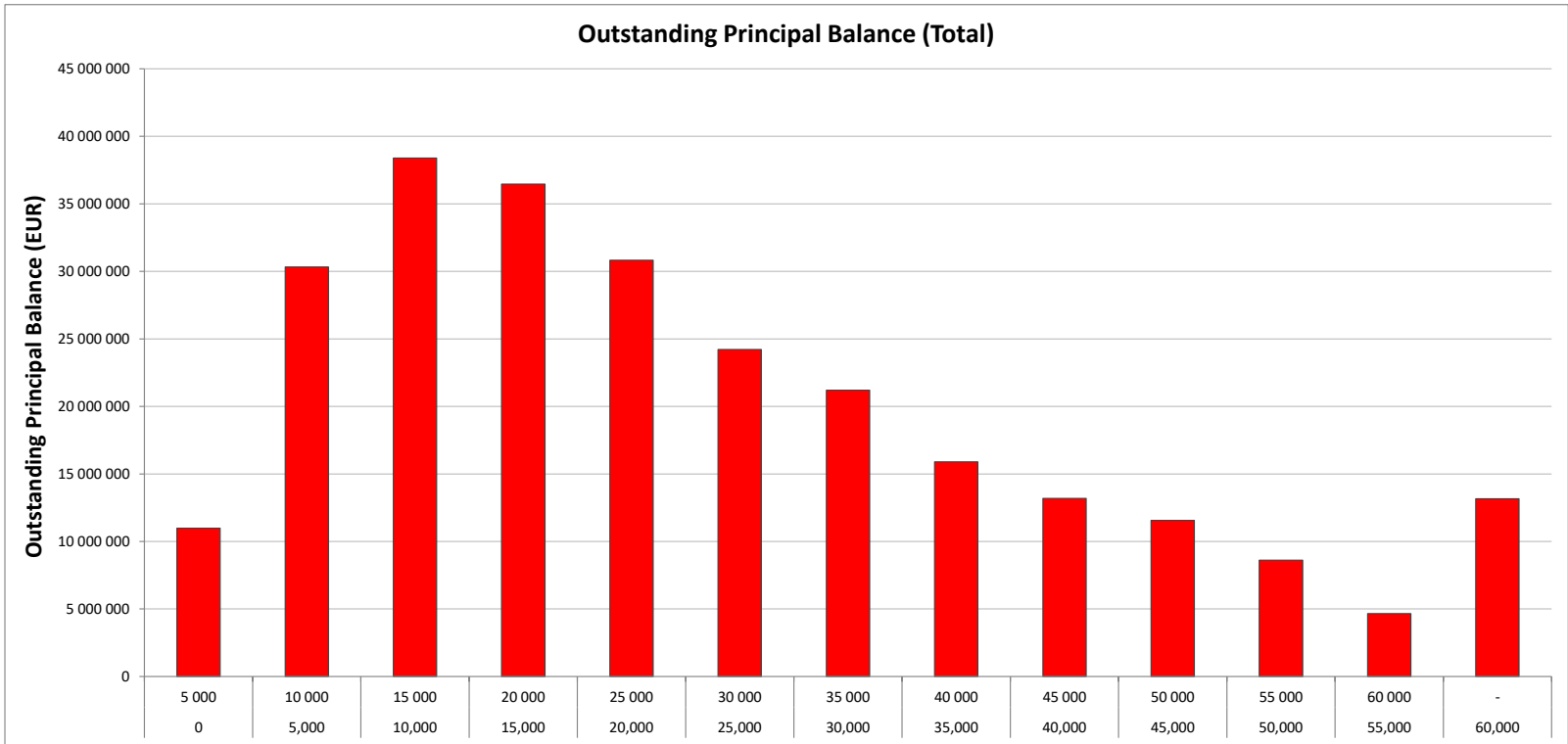
Outstanding balance

TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	5 000	3 918	10 978 613	4,23%	21,8	32,0	
5 000	10 000	4 123	30 325 723	11,69%	32,3	30,8	
10 000	15 000	3 099	38 388 243	14,79%	35,7	29,9	
15 000	20 000	2 103	36 468 019	14,05%	36,2	29,7	
20 000	25 000	1 379	30 818 581	11,88%	37,2	28,9	
25 000	30 000	888	24 216 610	9,33%	37,5	29,0	
30 000	35 000	656	21 199 998	8,17%	38,3	29,3	
35 000	40 000	426	15 897 130	6,13%	40,7	28,8	
40 000	45 000	312	13 194 383	5,08%	41,3	28,2	
45 000	50 000	245	11 562 225	4,46%	41,5	28,8	
50 000	55 000	165	8 611 300	3,32%	42,4	27,8	
55 000	60 000	81	4 661 706	1,80%	41,5	29,2	
60 000	-	168	13 165 749	5,07%	40,5	28,6	
Total		17 563	259 488 281	100%	36,8	29,5	

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10.b Outstanding Principal Balance Graph

Reporting Date	27-06-24					
Payment date	25-06-24					
Period No	23					
Monthly Period	01-05-24					
Interest Period	from	28-05-24	to	25-06-24	=	28 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.a Geographical Distribution



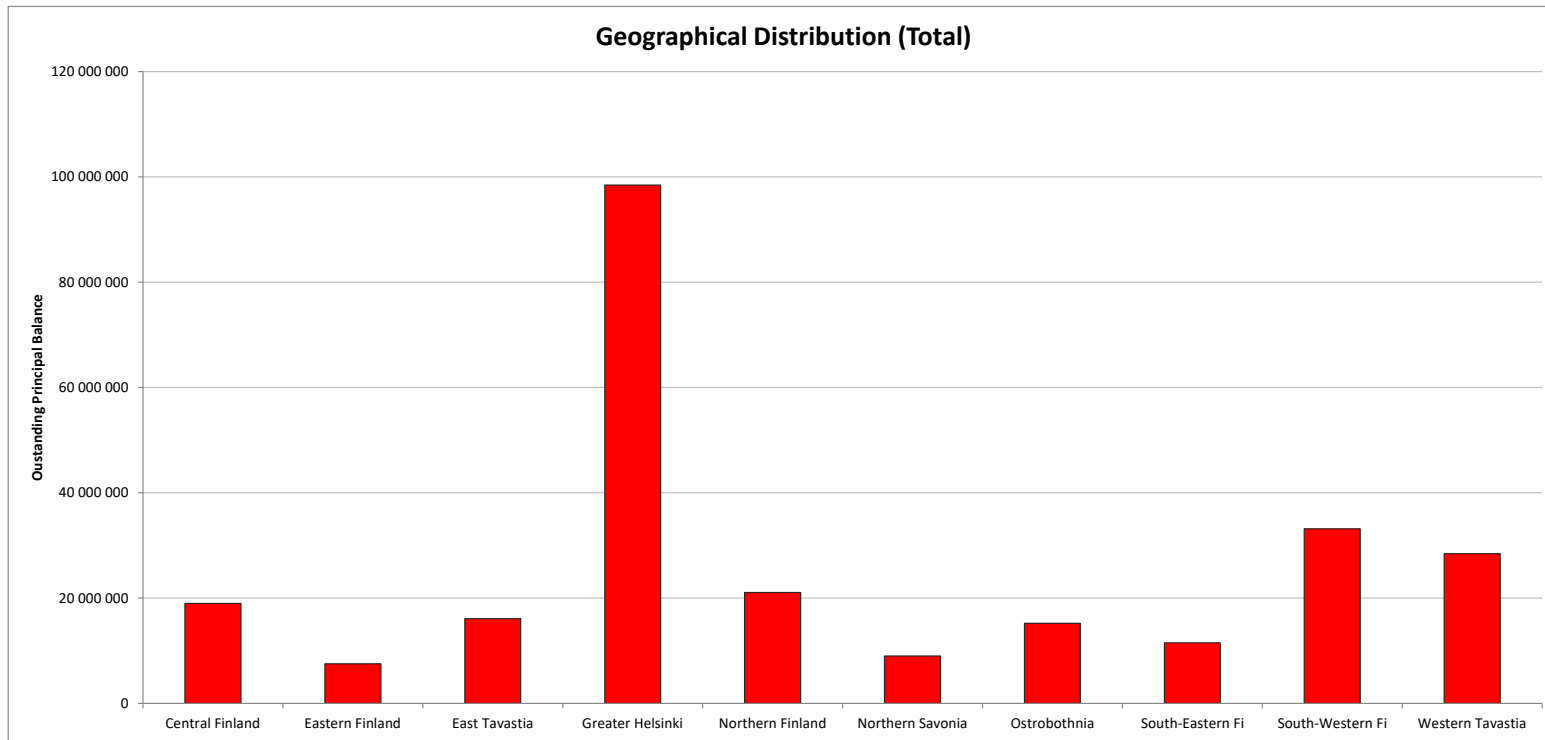
Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 418	19 000 215	7,32%	36,5	29,5
Eastern Finland	584	7 536 988	2,90%	37,5	29,1
East Tavastia	1 166	16 095 406	6,20%	35,3	29,8
Greater Helsinki	5 766	98 435 806	37,93%	37,1	29,4
Northern Finland	1 436	21 060 873	8,12%	36,8	29,3
Northern Savonia	678	8 995 310	3,47%	35,4	30,1
Ostrobothnia	1 152	15 227 730	5,87%	36,8	29,4
South-Eastern Fi	964	11 522 966	4,44%	36,2	29,7
South-Western Fi	2 277	33 165 912	12,78%	37,4	29,5
Western Tavastia	2 122	28 447 074	10,96%	36,2	29,5
Total	17 563	259 488 281	100%	36,8	29,5

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days



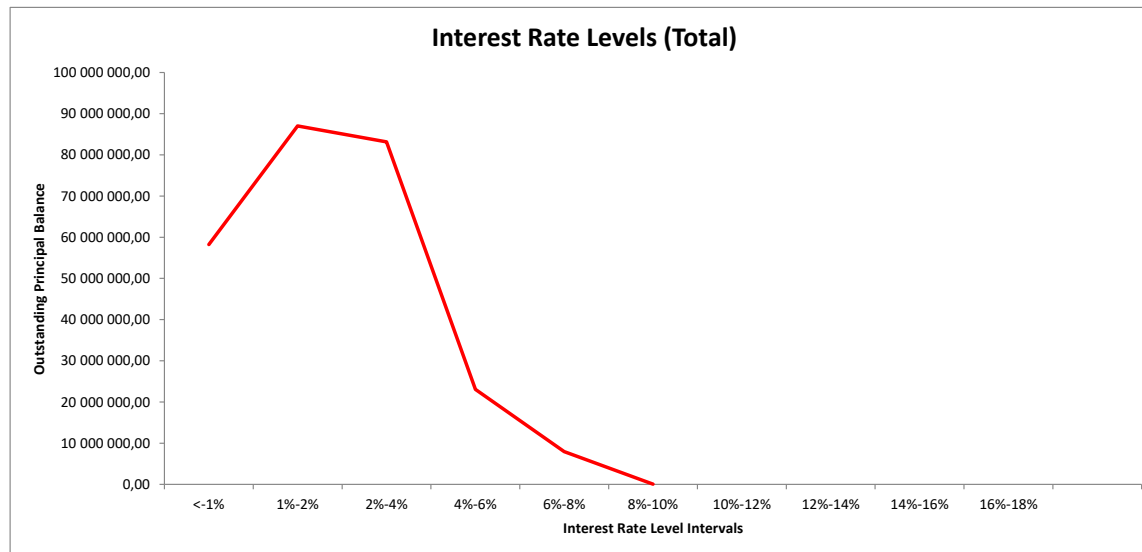
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0%	1%	3 449	58 216 042	22,43%	34,9	29,9	
1%	2%	4 208	87 023 721	33,54%	36,3	30,2	
2%	4%	6 015	83 161 590	32,05%	38,4	28,6	
4%	6%	2 684	23 060 749	8,89%	37,3	29,1	
6%	8%	1 191	7 971 194	3,07%	37,3	28,2	
8%	10%	16	54 986	0,02%	32,5	27,7	
10%	12%						
12%	14%						
14%	16%						
16%	18%						
18%	-						
Total		17 563	259 488 281	100%	36,8	29,5	

Interest distribution

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.a Remaining Terms



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

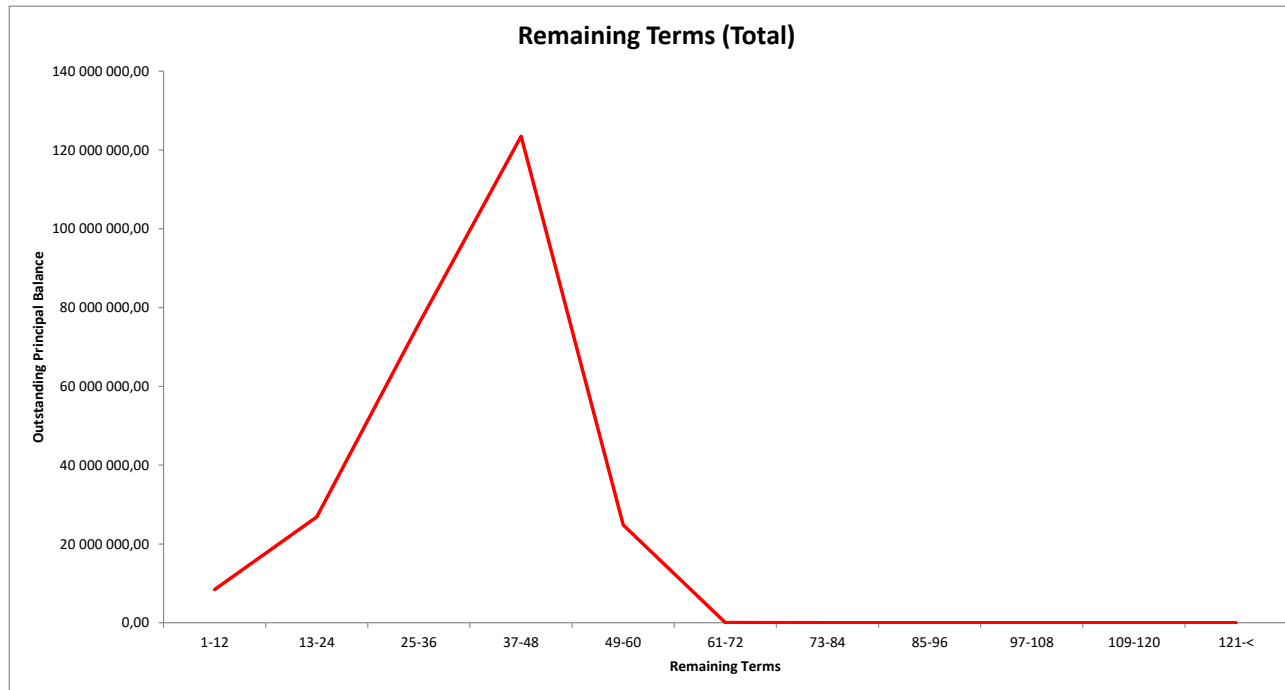
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	14	23 055	0,01%	0,0	32,8
1		12	1 895	8 426 067	3,25%	7,5	39,7
13		24	2 945	26 850 786	10,35%	19,6	34,9
25		36	5 502	75 862 314	29,24%	31,1	30,6
37		48	6 103	123 496 086	47,59%	43,2	28,3
49		60	1 103	24 810 182	9,56%	50,6	22,6
61		72	1	19 790	0,01%	71,0	31,0
73		84					
85		96					
97		108					
109		120					
121	-						
Total		17 563		259 488 281	100%	36,8	29,5

Months to maturity

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.a Seasoning



Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days

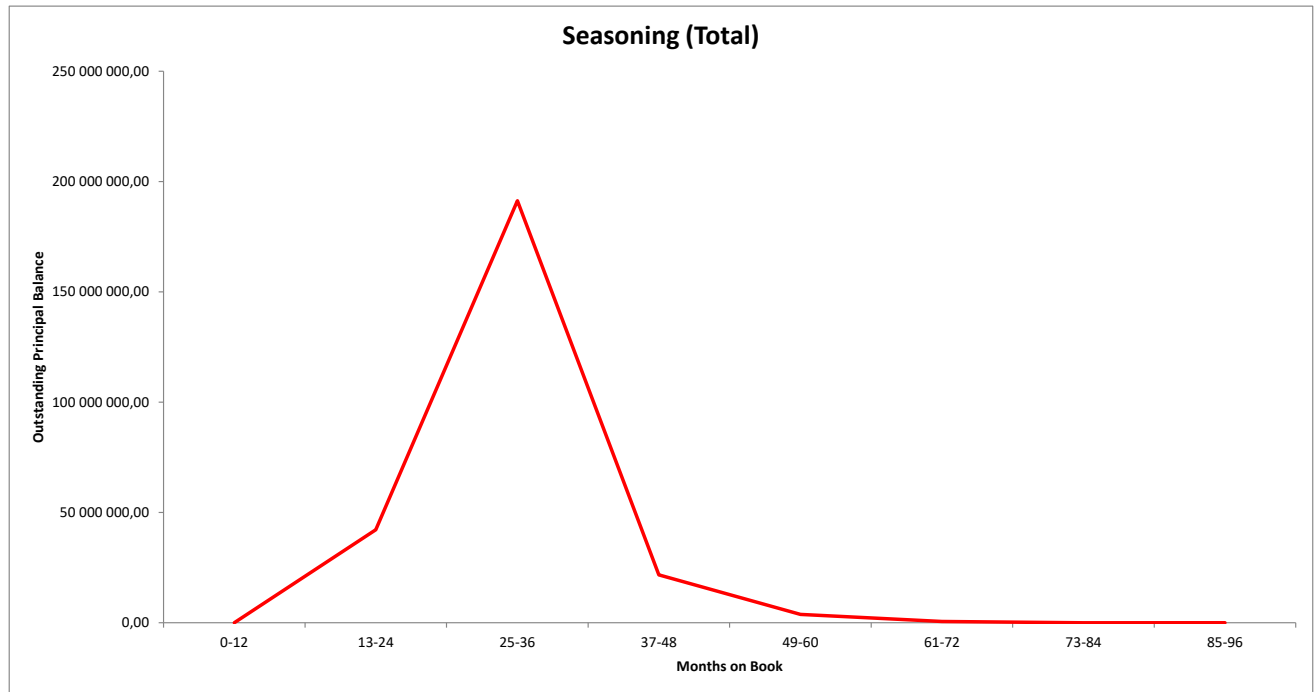
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1		12				
13		2 641	42 180 490	16,26%	44,1	22,3
25		12 477	191 291 232	73,72%	37,1	29,2
37		1 936	21 706 306	8,37%	25,0	40,9
49		392	3 750 507	1,45%	11,6	53,5
61		115	553 610	0,21%	7,6	64,6
73		2	6 135	0,00%	8,9	73,0
85		96				
Total		17 563	259 488 281	100%	36,8	29,5

Months on book

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	27-06-24					
Payment date	25-06-24					
Period No	23					
Monthly Period	01-05-24					
Interest Period	from	28-05-24	to	25-06-24	=	28 days

TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	9 368	70 833 933	27,3 %	4 292	0,0 %	34,1	29,1
Balloon	8 195	188 654 347	72,7 %	90 078 459	47,7 %	37,8	29,6
Total	17 563	259 488 281	100%	90 082 751	35%	36,8	29,5

Balloon loans in %
of portfolio

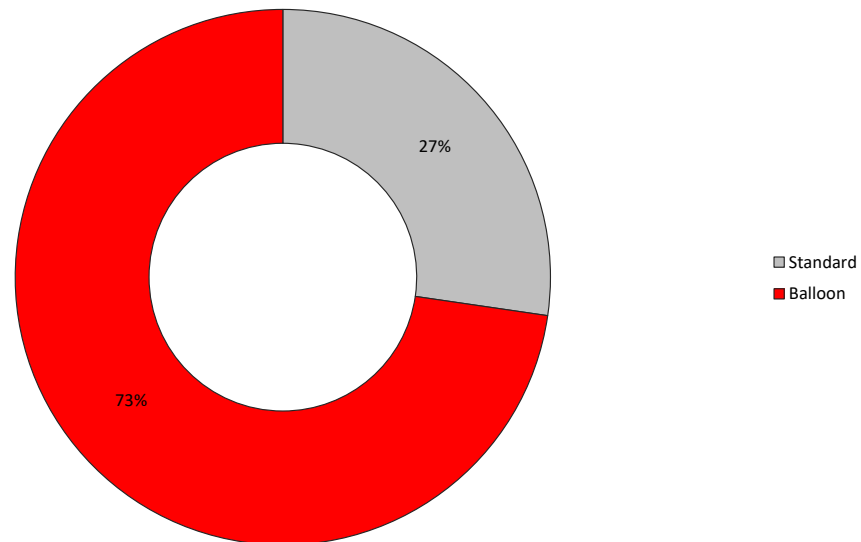
SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



Balloon loans in %
of portfolio



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

16.a # loans per borrower



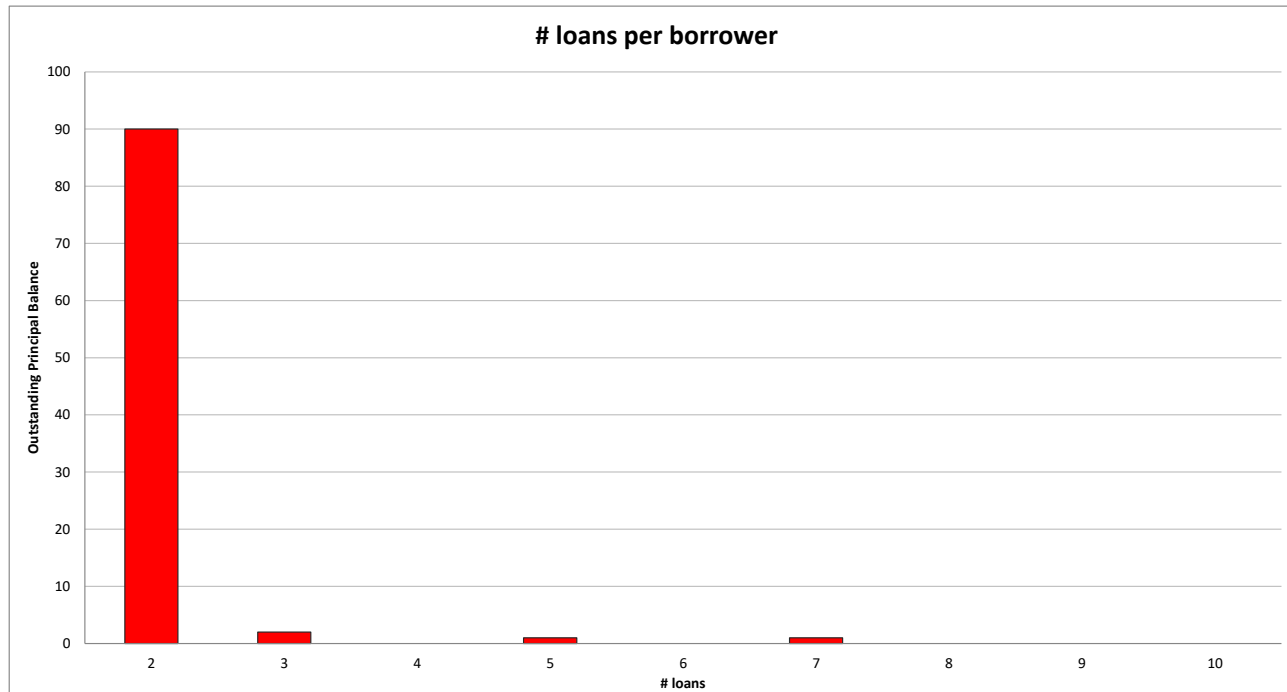
Reporting Date	27-06-24
Payment date	25-06-24
Period No	23
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	17 365	256 805 179	98,97%	
2	90	2 499 188	0,96%	
3	2	67 273	0,03%	
4				
5	1	31 684	0,01%	
6				
7	1	84 957	0,03%	
8				
9				
10				
Total:	17 459	259 488 281	100%	

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

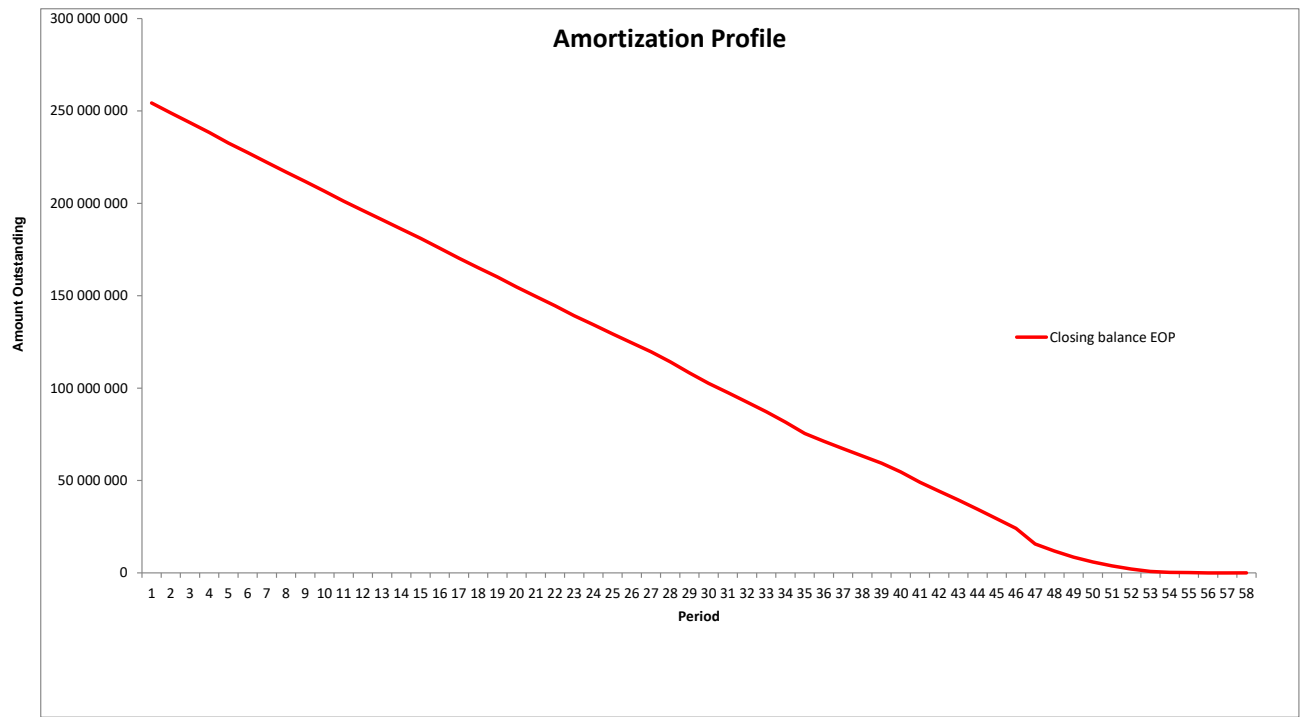
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	259 488 281	254 307 153	5 181 128	514 705	2,41%	98,00%
2	254 307 153	248 890 448	5 416 705	503 898	2,40%	95,92%
3	248 890 448	243 687 416	5 203 032	492 303	2,40%	93,91%
4	243 687 416	238 329 798	5 357 618	481 370	2,40%	91,85%
5	238 329 798	232 667 625	5 662 173	470 323	2,39%	89,66%
6	232 667 625	227 447 723	5 219 902	458 754	2,39%	87,65%
7	227 447 723	222 209 764	5 237 958	447 809	2,39%	85,63%
8	222 209 764	216 964 560	5 245 204	436 877	2,38%	83,61%
9	216 964 560	211 836 412	5 128 149	426 058	2,38%	81,64%
10	211 836 412	206 582 515	5 253 897	415 372	2,38%	79,61%
11	206 582 515	201 135 198	5 447 317	404 492	2,38%	77,51%
12	201 135 198	196 122 531	5 012 666	393 339	2,37%	75,58%
13	196 122 531	191 128 821	4 993 711	382 809	2,37%	73,66%
14	191 128 821	186 112 216	5 016 605	372 452	2,36%	71,72%
15	186 112 216	181 093 634	5 018 582	362 011	2,36%	69,79%
16	181 093 634	175 743 245	5 350 389	351 583	2,35%	67,73%
17	175 743 245	170 358 812	5 384 432	340 659	2,35%	65,65%
18	170 358 812	165 180 119	5 178 694	329 844	2,35%	63,66%
19	165 180 119	160 141 019	5 039 100	319 528	2,35%	61,71%
20	160 141 019	154 759 021	5 381 997	309 433	2,34%	59,64%

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days

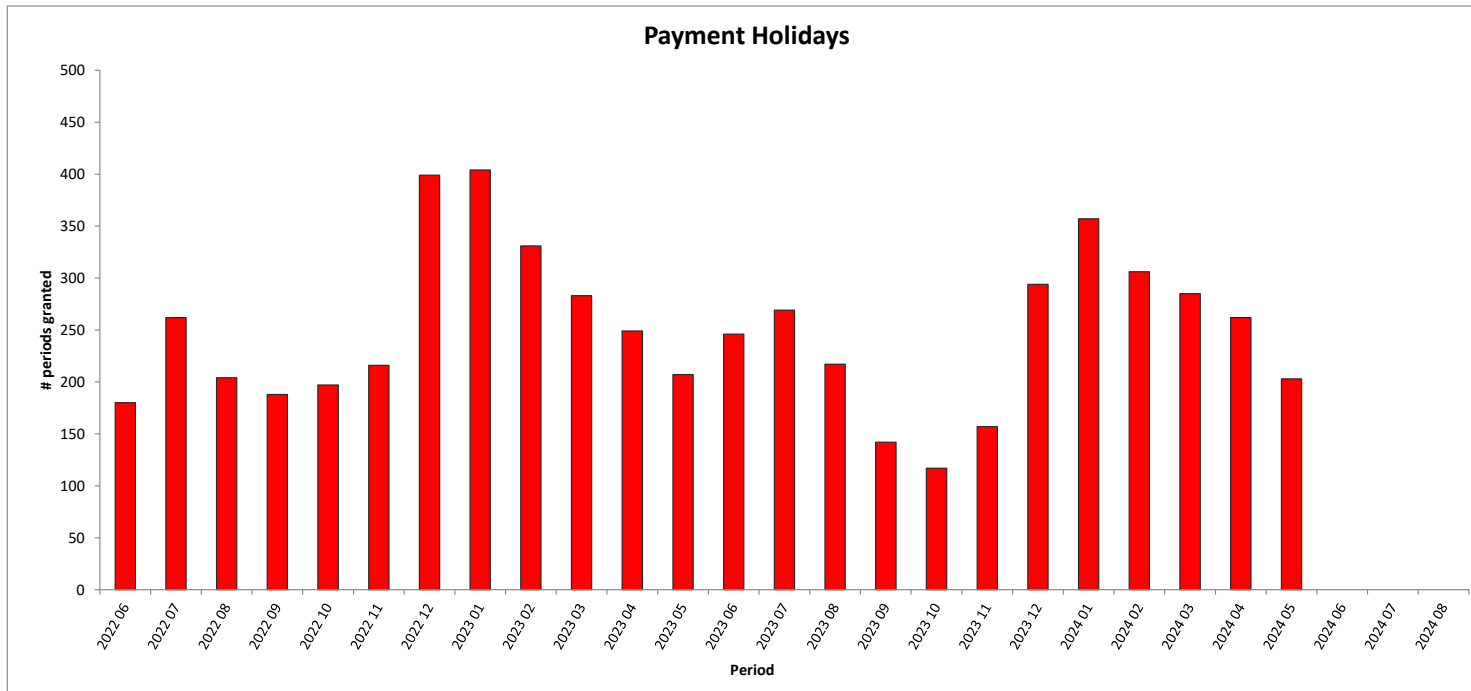
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2022 06	180	238	70 655	3 810 197	
2022 07	262	344	97 063	5 484 065	
2022 08	204	243	64 370	4 135 584	
2022 09	188	234	72 075	3 858 300	
2022 10	197	262	75 205	4 442 934	
2022 11	216	311	92 057	5 085 392	
2022 12	399	532	143 303	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	
2024 05	203	217	63 868	3 386 295	
2024 06					
2024 07					
2024 08					
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	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date 27-06-24
Payment date 25-06-24
Period No 23
Monthly Period 01-05-24
Interest Period from 28-05-24 to 25-06-24 = 28 days



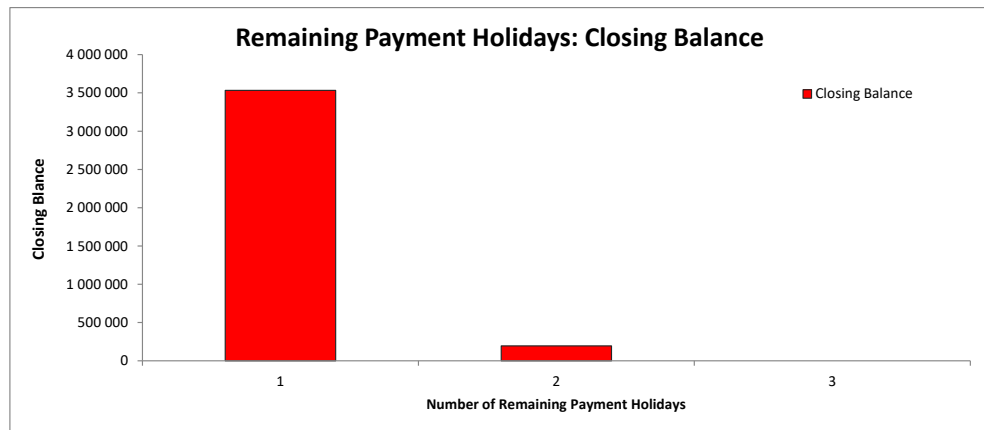
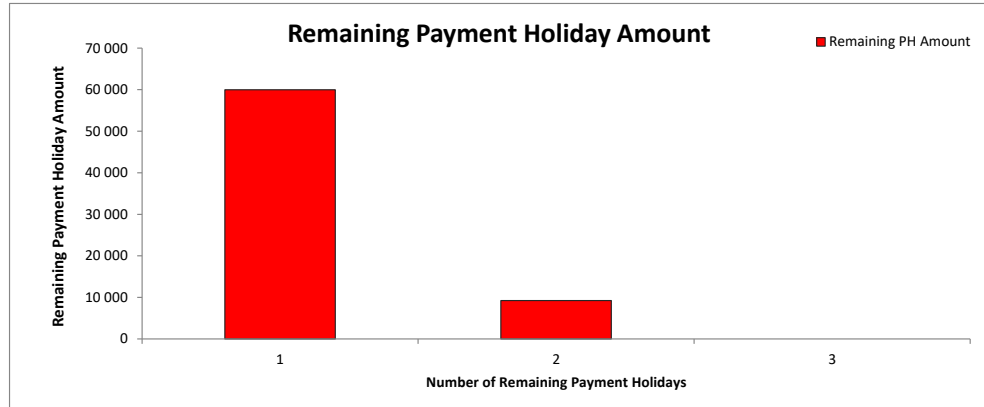
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	207	59 980	3 532 012
2	14	9 234	196 029
3	0	0	0
Total	221	69 215	3 728 041

Remaining PH's

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

19.a Downpayment



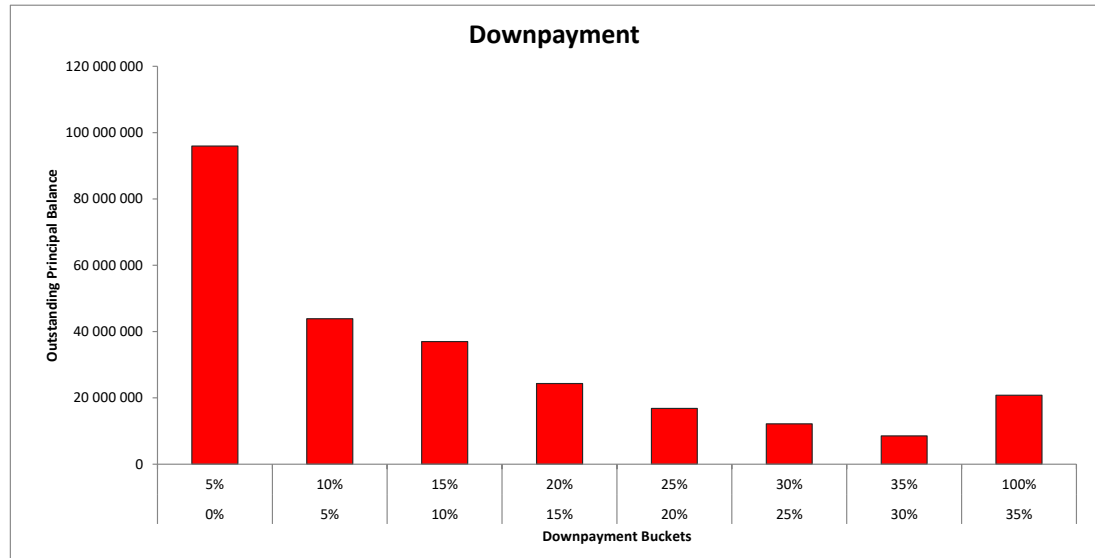
Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	6 153	95 962 369	36,98%	38,5	29,4
	5%	10%	2 412	43 861 506	16,90%	37,9	29,5
	10%	15%	2 258	37 000 361	14,26%	36,2	29,9
	15%	20%	1 543	24 344 556	9,38%	36,1	29,6
	20%	25%	1 187	16 822 761	6,48%	35,0	29,4
	25%	30%	901	12 157 105	4,69%	34,8	29,3
	30%	35%	741	8 533 944	3,29%	34,0	29,2
	35%	100%	2 368	20 805 680	8,02%	32,0	29,0
			17 563	259 488 281	100%	36,8	29,5

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from	28-05-24
	to	25-06-24
	=	28 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.a Vehicle Condition



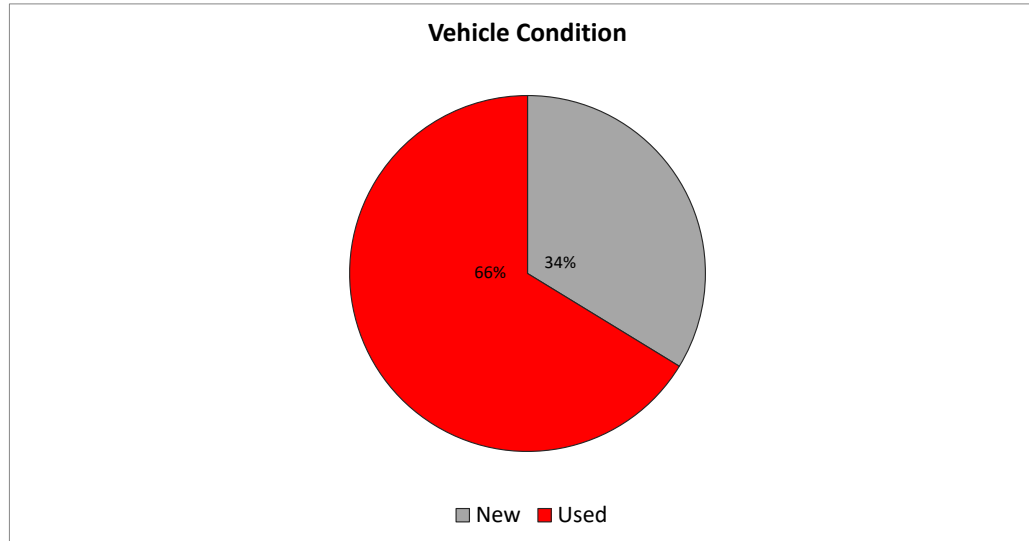
Reporting Date	27-06-24
Payment date	25-06-24
Period No	23
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		4 105	87 528 049	33,73%	33,9	29,8
Used		13 458	171 960 231	66,27%	38,2	29,3
Total		17 563	259 488 281	100%	36,8	29,5

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	27-06-24
Payment date	25-06-24
Period No	23
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days



SCF RAHOITUSPALVELUT XI DAC
 Monthly Investor Report

21.a Borrower Type



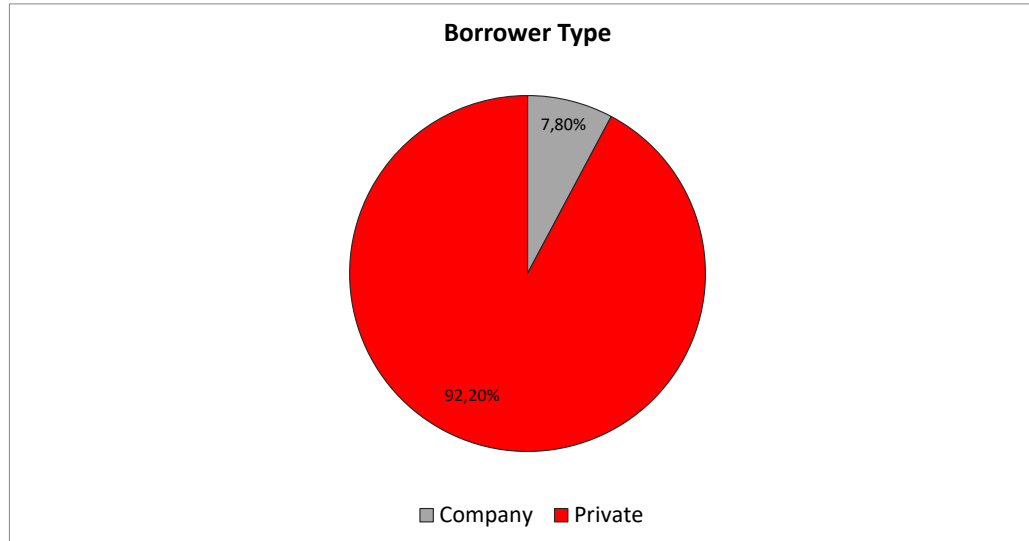
Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from 28-05-24 to 25-06-24 = 28 days	

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 215	20 240 503	7,80%	29,2	31,1
	Private	16 348	239 247 777	92,20%	37,4	29,3
	Total	17 563	259 488 281	100%	36,8	29,5

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27-06-24
Payment date	25-06-24
Period No	23
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days



SCF RAHOITUSPALVELUT XI DAC
 Monthly Investor Report

22.a Vehicle type

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



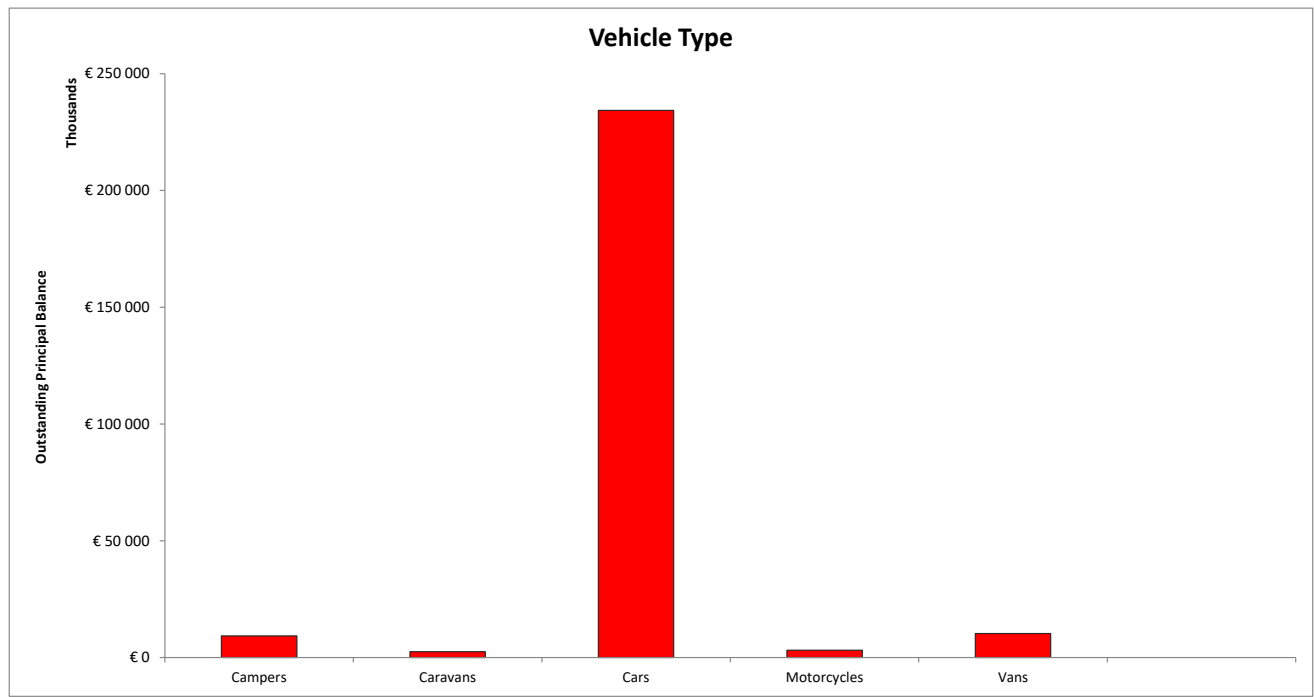
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	302	9 242 949	3,56%	39,2	29,6	
Caravans	177	2 502 725	0,96%	36,6	29,7	
Cars	15 685	234 286 327	90,29%	37,0	29,4	
Motorcycles	422	3 149 478	1,21%	32,8	27,4	
Vans	977	10 306 802	3,97%	30,9	30,9	
Total	17 563	259 488 281	100%	36,8	29,5	

Vehicle type

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

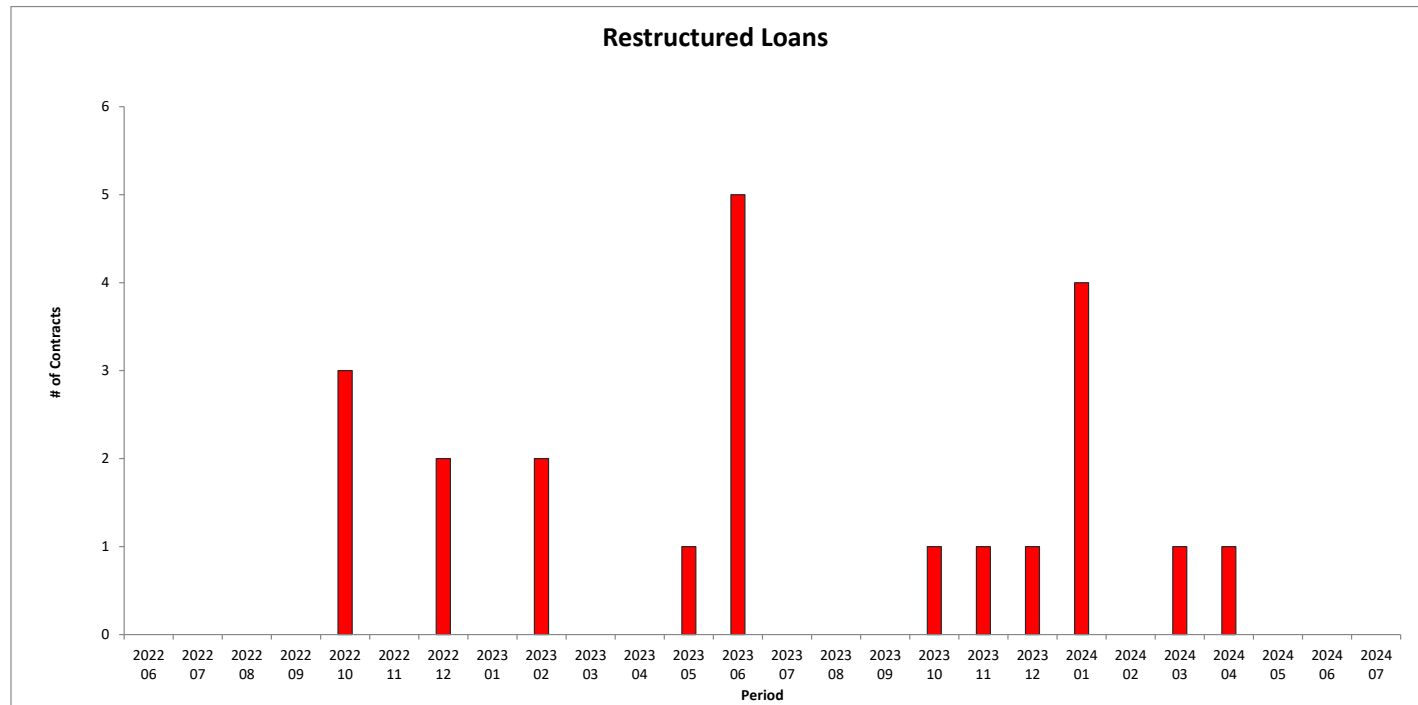
TOTAL		
Period	No	Outstanding balance
2022 06	0	0
2022 07	0	0
2022 08	0	0
2022 09	0	0
2022 10	3	59 383
2022 11	0	0
2022 12	2	13 151
2023 01	0	0
2023 02	2	10 588
2023 03	0	0
2023 04	0	0
2023 05	1	2 578
2023 06	5	107 691
2023 07	0	0
2023 08	0	0
2023 09	0	0
2023 10	1	7 370
2023 11	1	4 751
2023 12	1	13 622
2024 01	4	47 395
2024 02	0	0
2024 03	1	5 279
2024 04	1	3 119
2024 05	0	0
2024 06		
2024 07		
Total	20	266 529

Restructured

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from 28-05-24 to 25-06-24 = 28 days	

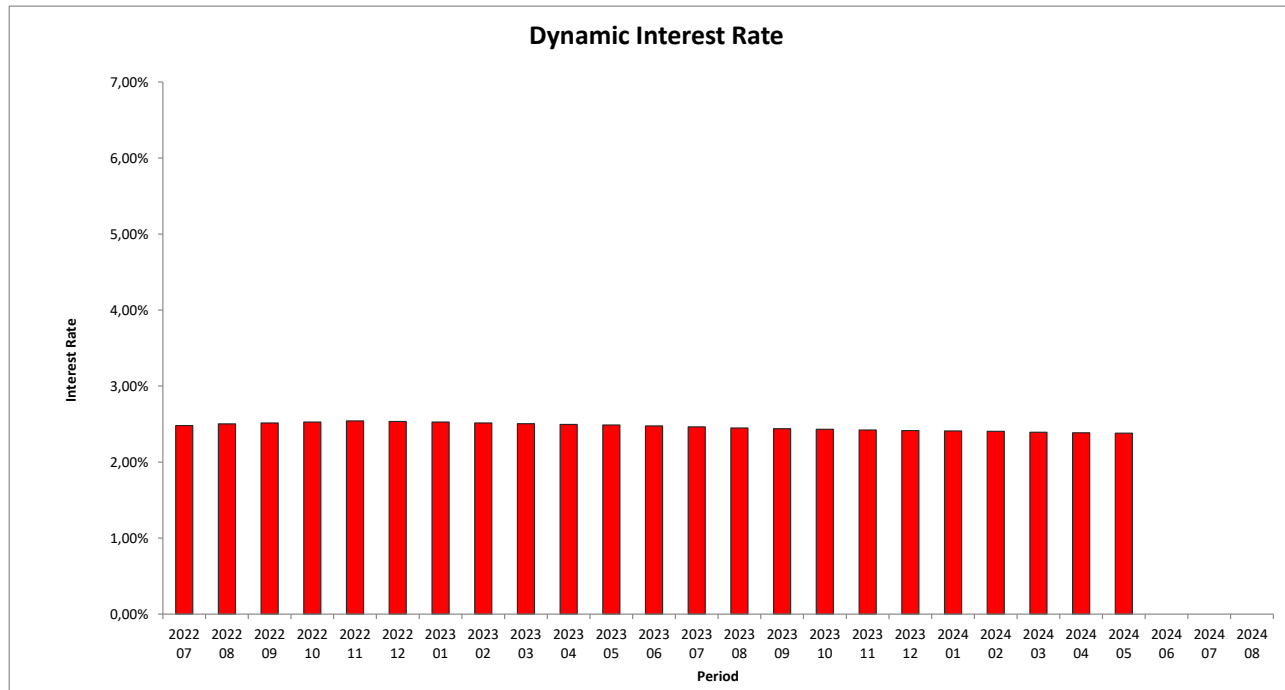
TOTAL		
Period	Closing balance	WA Interest rate
2022 07	494 515 066	2,48%
2022 08	528 329 251	2,50%
2022 09	528 793 604	2,51%
2022 10	530 023 809	2,53%
2022 11	529 979 124	2,54%
2022 12	512 797 452	2,53%
2023 01	494 365 066	2,53%
2023 02	477 233 114	2,51%
2023 03	459 161 206	2,50%
2023 04	443 545 051	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	259 488 281	2,38%
2024 06		
2024 07		
2024 08		

Interest rate evolution

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	27-06-24					
Payment date	25-06-24					
Period No	23					
Monthly Period	from	01-05-24	to	25-06-24	=	28 days
Interest Period		28-05-24				

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2022 07	35 112 924	494 515 066	35,72%
2022 08	12 281 723	528 329 251	24,59%
2022 09	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	6 129 508	259 488 281	24,94%
2024 06			
2024 07			
2024 08			

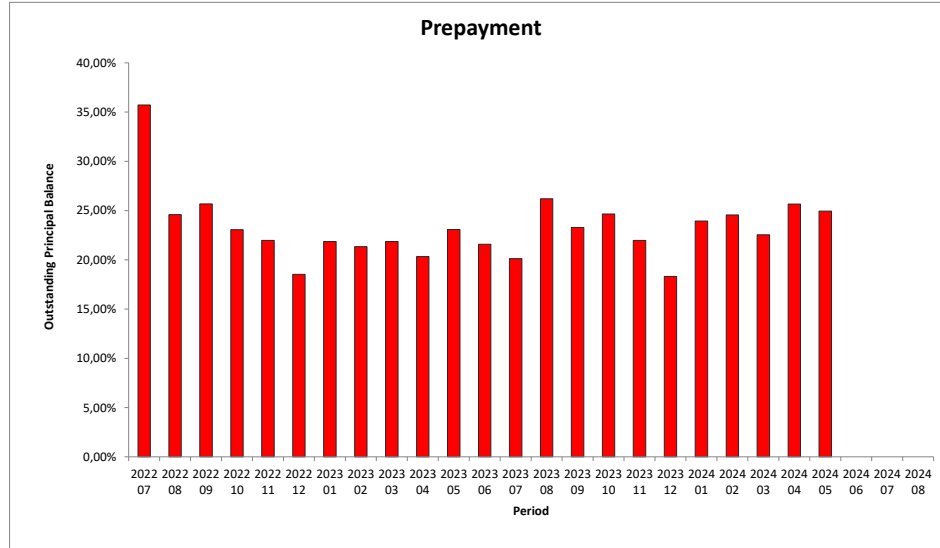
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	from	01-05-24	to	25-06-24	= 28 days
Interest Period	from	28-05-24	to	25-06-24	= 28 days



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26. Delinquency



Reporting Date	27-06-24						
Payment date	25-06-24						
Period No	23						
Monthly Period	from	01-05-24	to	25-06-24	=	28 days	
Interest Period	28-05-24						

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	
	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	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	1 172 583	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	
2024	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	
	5	259 488 281	16 424	242 984 894	807	11 538 740	146	2 169 881	76	1 142 942	44	660 468	43	555 707	23	435 648	36	807 155	
	6																		
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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2022 Q3			2022 Q4			2023 Q1			2023 Q2			2023 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2022 3	2 228	1	101	101	2 127	303	404	1 824	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	1 377 706	71															
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	13 883	1 089 053	182 228						
2023 1	1 474 792	96	80 742	1 124 834	349 958	62 618	1 187 452	287 340	145 365	1 332 817	141 975						
2023 2	1 712 684	124	221 991	1 124 720	587 964	79 050	1 203 770	508 913	162 770	1 366 540	346 144						
2023 3	2 174 494	118	493 247	965 212	1 209 281	191 515	1 156 727	1 017 767	129 958	1 286 685	887 808						
2023 4	1 665 980	104	223 738	223 738	1 442 243	263 303	487 040	1 178 940	197 608	684 648	981 332						
2024 1	1 701 651	101				87 472	87 472	1 614 179	300 747	388 219	1 313 432						
2024 2	1 377 706	71							138 998	138 998	1 238 708						
2024 3	0	0															
2024 4	0	0															

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28. Priority of Payments - Revenue



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 382 124,04	EUR
Senior Expenses	-	17 282,00	EUR
Servicing Fee	-	111 724,12	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	204 695,47	EUR
Tranche A Loan Interest to Issuer	-	776 967,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	29 816,00	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	-	14 815,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	226 824,45	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	+	2 167 199,24	EUR
Senior Expenses	-	14 667,00	EUR
Issuer swap interest to swap counterparty	-	204 695,47	EUR
Interest Class A Notes	-	776 967,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	29 816,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	14 815,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	327 321,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	798 917,77	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

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29. Priority of Payments - Redemption



Reporting Date	27-06-24
Payment date	25-06-24
Period No	23
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	11 584 610,60	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	-	11 584 610,60	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	12 383 528,37	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	-	10 360 118,73	EUR
(ii) Principal Payments on Class B Notes	-	306 765,00	EUR
(iii) Principal Payments on Class C Notes	-	115 036,87	EUR
(iv) Principal Payments on Class D Notes	-	1 601 607,77	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	-	0,00	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		10 360 118,73	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		306 765,00	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		115 036,87	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable		1 601 607,77	EUR
Payment to Issuer as Issuer Available Revenue Receipts			0,00 EUR
Issuer Priority of Payments - Revenue (o)			
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		-	EUR

Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		-	EUR
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30. Transaction Costs



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	23	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	17 282,00				
Interest accrued for the Period	EUR	1 148 919,00	776 967,00	29 816,00	14 815,00	327 321,00
Cumulative Interest accrued	EUR	32 680 252,00	22 400 349,00	726 188,00	386 864,00	9 166 851,00
Interest Payments	EUR	1 148 919,00	776 967,00	29 816,00	14 815,00	327 321,00
Cumulative Interest Payments	EUR	32 680 252,00	22 400 349,00	726 188,00	386 864,00	9 166 851,00
Interest accrued on Subordinated Loan for the Period	EUR	34,00				
Cumulative Interest accrued on Subordinated Loan	EUR	14 786,00				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	14 381,00				
Unpaid Interest for the Period	EUR	34,00				
Cumulative Unpaid Interest	EUR	405,00				

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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	EUR 271 880 046,02
Interest Period Start	28-05-24
Interest Period End	25-06-24
Interest Days	28
Settlement Date	25-06-24
Party A Floating Interest Rate	3,792 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 801 864,88
Party B Fixed Rate	0,9680 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 204 695,47

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	23				
Monthly Period	01-05-24				
Interest Period	from 28-05-24	to	25-06-24	=	28 days

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32. Contact Details



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Reporting Date	27-06-24
Payment date	25-06-24
Period No	23
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days