

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

**Cover Sheet Monthly Investor Report**



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Reporting Date	30-07-24				
Payment date	26-07-24			Following payment dates:	27-08-24
Period No	24				25-09-24
Monthly Period	01-06-24				
Interest Period	from 25-06-24	to	26-07-24	=	31 days
Cut-Off date	30-06-24				

**SCF RAHOITUSPALVELUT XI DAC**  
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**1. Portfolio Information**



Reporting Date	30-07-24	
Payment date	26-07-24	
Period No	24	
Monthly Period	01-06-24	
Interest Period	from 25-06-24	to 26-07-24 = 31 days

	Current Period	
<b>Outstanding receivables</b>	<b>Aggregated Outstanding</b>	<b>Principal Amount</b>
<b>Opening balance prior to replenishment</b>	<b>259 488 280,81</b>	<b>EUR</b>
Scheduled Loan Principal Repayments (+MC)	4 834 556,07	EUR
Prepayments	5 289 700,84	EUR
Deemed Collections - Other	-	EUR
<b>Total Principal Payments Received in Period</b>	<b>10 124 256,91</b>	<b>EUR</b>
New Defaulted Auto Loans amt in Period	446 639,70	EUR
<b>Closing balance prior to replenishment</b>	<b>248 917 384,20</b>	<b>EUR</b>
<b>Further Purchase Price due (Replenishment price of new assets)</b>	<b>-</b>	<b>EUR</b>
Re-investment Principal Ledger Closing Balance	-	EUR
<b>Closing Balance post replenishment</b>	<b>248 917 384,20</b>	<b>EUR</b>
Principal Recoveries on loans in default	832 110,89	EUR
<b>Total revenue collections</b>	<b>751 209,08</b>	<b>EUR</b>
<b>Total Revenue Received in Period</b>	<b>751 209,08</b>	<b>EUR</b>

**# Loans**

At beginning of period	17 563	Loans
Replenished contracts	-	Loans
Paid in Full	497	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	29	Loans
<b>At end of period (pre replenishment)</b>	<b>17 037</b>	<b>Loans</b>

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



Reporting Date	30-07-24	
Payment date	26-07-24	
Period No	24	
Monthly Period	01-06-24	
Interest Period	from 25-06-24	to 26-07-24 = 31 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	1 605 785,44	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	1 645,69	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
<b>Total Amount for Purchaser Available Revenue Receipts</b>	<b>1 607 431,13</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 502 520,52	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	804 413,67	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	22 822,16	EUR
g. Liquidity Reserve Excess Amount	68 562,12	EUR
h. Any other net amount received by the Issuer	-	EUR
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>2 398 318,47</b>	<b>EUR</b>

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

Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from 25-06-24	to	26-07-24	=	31 days



**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	10 124 256,91	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date)	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>10 124 256,91</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10 124 256,91	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	960 942,99	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>11 085 199,90</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	30-07-24
Payment date	26-07-24
Period No	24
Monthly Period	01-06-24
Interest Period	from 25-06-24 to 26-07-24 = 31 days

**Note Balance**

Beginning of Period	260 014 835,93	EUR
End of Period	248 929 636,03	EUR

**Liquidity Balance**

Beginning of Period	0,5 %	1 405 104,37	EUR
Cash Outflow		64 001,30	EUR
Cash Inflow		-	EUR
End of Period	0,5 % *	1 341 103,07	EUR
Required Reserve Amount	0,5 % *	1 341 103,07	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	30-07-24					
Payment date	26-07-24					
Period No	24					
Monthly Period	01-06-24					
Interest Period	from	25-06-24	to	26-07-24	=	31 days

Asset Balance

Opening balance prior to replenishment	259 488 280,81	EUR
Closing balance prior to replenishment	248 917 384,20	EUR
Closing Balance post replenishment	248 917 384,20	EUR

Portfolio Performance:

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	234 196 753,70	94,09%	16 021
1-29 days past due	10 530 919,63	4,23%	741
<b>Delinquent Receivables:</b>			
30-59 days past due	1 393 985,51	0,56%	88
60-89 days past due	1 274 065,70	0,51%	83
90-119 days past due	601 938,24	0,24%	42
120-149 days past due	500 887,70	0,20%	29
150-179 days past due	418 833,72	0,17%	33
<b>Total Performing and Delinquent</b>	<b>248 917 384</b>	<b>100,00%</b>	<b>17 037</b>
Current Period Defaults	446 639,70		29
Cumulative Defaults	11 827 455,01		708
Current Period Principal Recoveries	832 110,89		
Cumulative Principal Recoveries	5 369 651,20		

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

[A] Cumulative Net Loss Ratio, Payment Date	1,17%	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	1,24%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1,19%	

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

[A] Aggregate Outstanding Asset Principal Amount	248 917 384,20	46,43%
[B] Aggregate principal balance of Defaulted Contracts	11 827 455,01	
[C] Recoveries received on such Defaulted Contracts	5 369 651,20	
[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	1,68%	NO
[B] Delinquency Ratio, preceding Payment Date	1,91%	
[C] Delinquency Ratio, second preceding Payment Date	1,94%	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO

NO

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

[A] [1] + [2] + [3]	42 925 706,13	16,51%	YES
Class B Principal Amount [1]	6 428 048,60		
Class C Principal Amount [2]	2 410 518,22		
Class D Principal Amount [3]	34 087 139,31		
[B] Aggregated Outstanding Note Principal Amount	260 014 835,93		

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

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5b. Concentration limits



Reporting Date	30-07-24
Payment date	26-07-24
Period No	24
Monthly Period	01-06-24
Interest Period	from 25-06-24 to 26-07-24 = 31 days

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

Weighted average interest rate (min 2.35%)	2,37%
Weighted average months to maturity (max 56%)	35,91*
Used Vehicles (max 74%)	66,08%
Balloon Loans (max 63,5%)	73,13%
Corporate Borrowers (max 10%)	7,70%
IRB (min 95%)	95,54 %**

\* Bucket-based as found in IR

\*\* As of last pool replenishment

**Top-10 Exposures:**

	Balance	# Loans	Portion
	238 929,79	1	0,10%
	229 318,95	1	0,09%
	219 849,94	1	0,09%
	166 159,31	1	0,07%
	148 186,53	1	0,06%
	139 326,30	1	0,06%
	120 761,36	1	0,05%
	118 939,16	1	0,05%
	115 734,32	2	0,05%
	114 793,21	1	0,05%
<b>Total (max 0,6%)</b>			<b>0,65%</b>

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**6. Note Principal**



Reporting Date	30-07-24		
Payment date	26-07-24		
Period No	24		
Monthly Period	01-06-24		
Interest Period	from	25-06-24	to 26-07-24 = 31 days

**Note Principal**

	Class A	Class B	Class C	Class D	
Beginning of Period	217 089 129,80	6 428 048,60	2 410 518,22	34 087 139,31	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	9 255 586,47	274 059,60	102 772,35	1 452 781,48	EUR
End of Period	207 833 543,33	6 153 989,00	2 307 745,87	32 634 357,82	EUR

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	-	526 555,11	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	446 639,70	EUR
Credit PDL	-	-	-	960 942,99	EUR
End of Period	-	-	-	12 251,82	EUR

**Net Note Principal**

Beginning of Period	217 089 129,80	6 428 048,60	2 410 518,22	33 560 584,19	EUR
End of Period	207 833 543,33	6 153 989,00	2 307 745,87	32 622 106,00	EUR



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**7. Outstanding Notes**

Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from	25-06-24	to	26-07-24	= 31 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
<b>General Note Information</b>					
ISIN Code		XS2484094524	XS2485856764	XS2485856848	XS2485856921
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100%	90,31%	1,45%	0,55%	7,69%
Legal Final Maturity Date		25-10-29	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
<b>Current Note Information</b>					
Outstanding Opening Balance	260 014 835,93	217 089 129,80	6 428 048,60	2 410 518,22	34 087 139,31
Available Distribution Amount	11 085 199,90				
Amortisation	9 632 418,42				
Redemption per Class	11 085 199,90	9 255 586,47	274 059,60	102 772,35	1 452 781,48
Redemption per Note		1 863,42	3 425,74	3 425,74	3 434,47
Outstanding Closing Balance		207 833 543,33	6 153 989,00	2 307 745,87	32 634 357,82
Net Outstanding Closing Balance	248 929 636,03	207 833 543,33	6 153 989,00	2 307 745,87	32 634 357,82
Current Tranching	100%	83,49%	2,47%	0,93%	13,11%
Current Pool Factor		0,42	0,77	0,77	0,77

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		31	31	31	31
Principal Outstanding per Note Beginning of Period		43 706,29	80 350,61	80 350,61	80 584,25
>Principal Repayment per note		1 863,42	3 425,74	3 425,74	3 434,47
Principal Outstanding per Note End of Period		41 842,87	76 924,86	76 924,86	77 149,78
>Interest accrued for the period		158,07	380,55	508,55	804,95
Interest Payment	1 171 332,19	785 139,02	30 443,95	15 256,57	340 492,65
Interest Payment per Note		158,07	380,55	508,55	804,95

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D
Initial total CE (Subordination)		9,69%	8,24%	7,69%	0,00%
Initial total CE (Subordination, incl. Liquidity Reserve)		10,24%	8,79%	7,69%	0,00%
Current CE (Subordination incl. Excess Spread)		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 30-07-24  
Payment date 26-07-24  
Period No 24  
Monthly Period 01-06-24  
Interest Period : 25-06-24 to 26-07-24 = 31 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	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from	25-06-24	to	26-07-24	= 31 days



Average amount - all: 19 172

Original balance

TOTAL						
Min	Max	No	Original balance	%	WA mounths 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

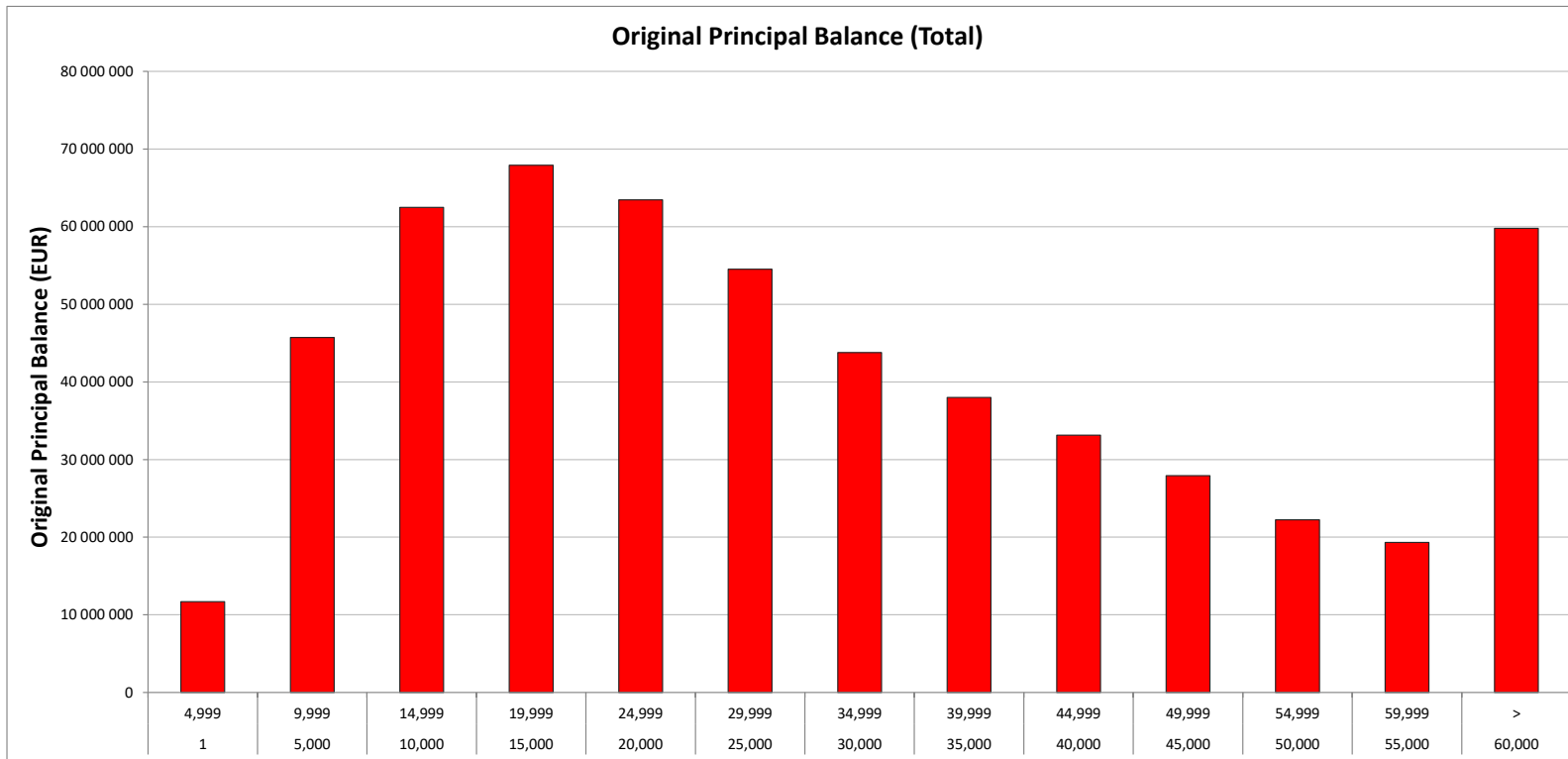
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**9.b Original Principal Balance Graph**

Reporting Date	30-07-24					
Payment date	26-07-24					
Period No	24					
Monthly Period	01-06-24					
Interest Period	from	25-06-24	to	26-07-24	=	31 days



**Original Principal Balance (Total)**



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**10.a Outstanding Principal Balance**

Reporting Date	30-07-24	
Payment date	26-07-24	
Period No	24	
Monthly Period	01-06-24	
Interest Period	from 25-06-24	to 26-07-24 = 31 days



Average amount - all: 14 610

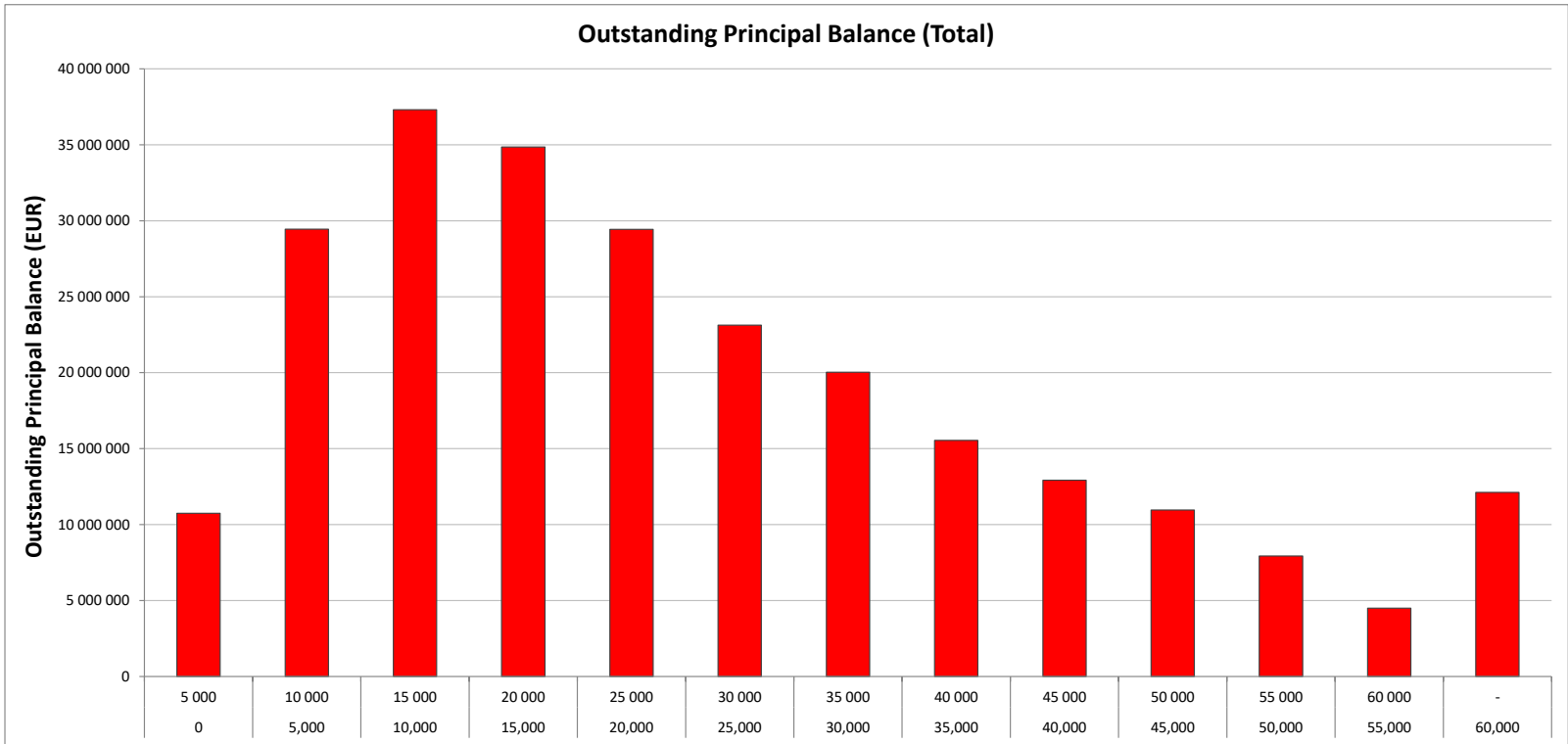
Outstanding balance

TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	5 000	3 880	10 743 440	4,32%	21,4	32,9	
5 000	10 000	4 010	29 444 003	11,83%	31,7	31,7	
10 000	15 000	3 016	37 306 863	14,99%	34,7	30,8	
15 000	20 000	2 009	34 860 634	14,00%	35,4	30,6	
20 000	25 000	1 318	29 435 705	11,83%	36,3	29,9	
25 000	30 000	847	23 125 234	9,29%	36,7	29,8	
30 000	35 000	620	20 031 082	8,05%	37,6	30,3	
35 000	40 000	416	15 536 468	6,24%	39,9	29,9	
40 000	45 000	305	12 924 719	5,19%	40,5	29,1	
45 000	50 000	232	10 960 741	4,40%	40,7	29,5	
50 000	55 000	152	7 928 065	3,19%	41,4	29,1	
55 000	60 000	78	4 497 292	1,81%	41,2	29,8	
60 000	-	154	12 123 138	4,87%	39,3	29,8	
Total		17 037	248 917 384	100%	35,9	30,4	

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

**10.b Outstanding Principal Balance Graph**

Reporting Date	30-07-24					
Payment date	26-07-24					
Period No	24					
Monthly Period	01-06-24					
Interest Period	from	25-06-24	to	26-07-24	=	31 days



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

**11.a Geographical Distribution**

Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from	25-06-24	to	26-07-24	= 31 days



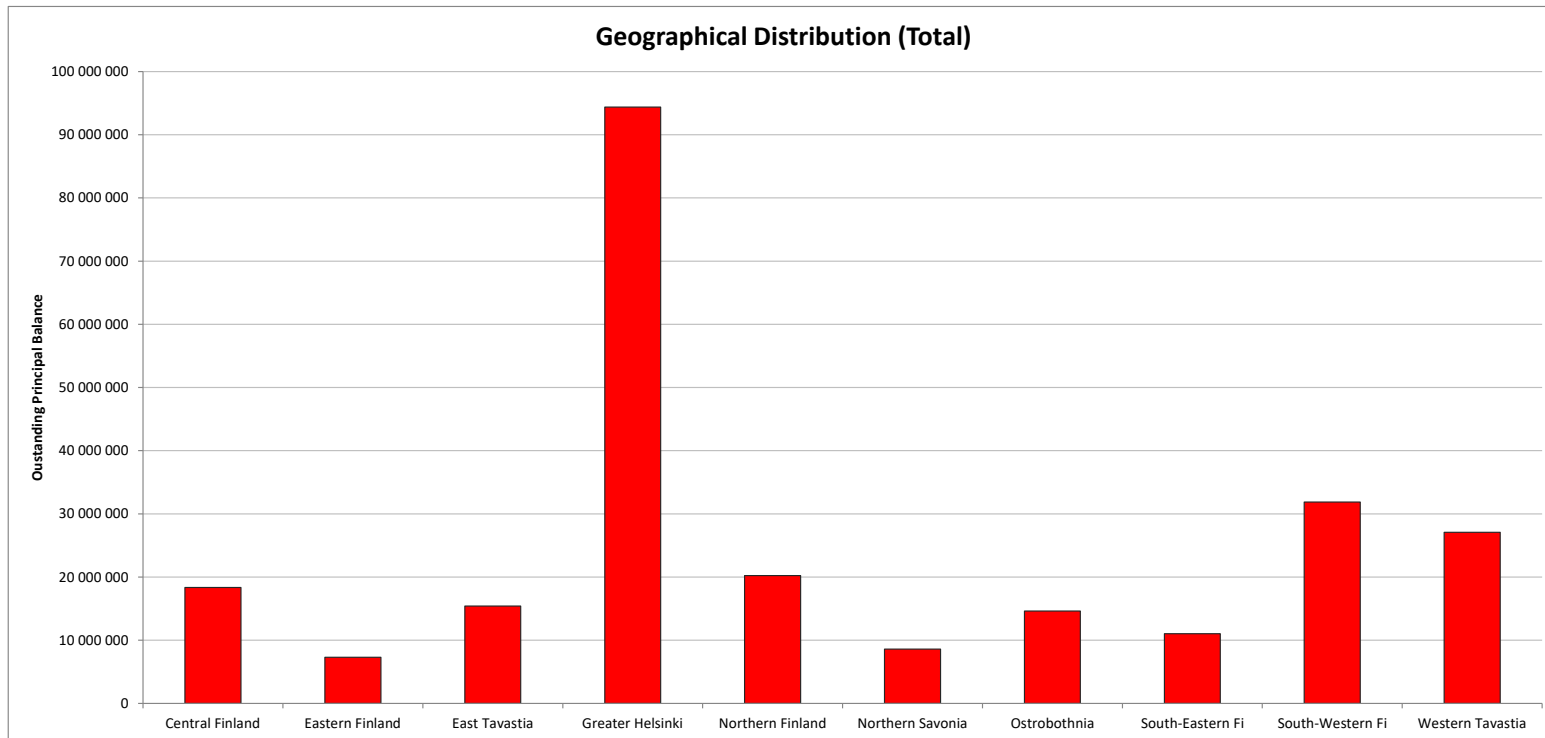
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 380	18 341 742	7,37%	35,6	30,5
Eastern Finland	572	7 310 557	2,94%	36,5	30,1
East Tavastia	1 126	15 426 311	6,20%	34,6	30,6
Greater Helsinki	5 598	94 386 628	37,92%	36,3	30,4
Northern Finland	1 392	20 230 133	8,13%	35,9	30,2
Northern Savonia	655	8 606 564	3,46%	34,7	31,1
Ostrobothnia	1 116	14 632 295	5,88%	35,9	30,3
South-Eastern Fi	937	11 029 868	4,43%	35,6	30,5
South-Western Fi	2 212	31 869 296	12,80%	36,6	30,4
Western Tavastia	2 049	27 083 990	10,88%	35,3	30,5
<b>Total</b>	<b>17 037</b>	<b>248 917 384</b>	<b>100%</b>	<b>35,9</b>	<b>30,4</b>

Geographic distribution

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from	25-06-24	to	26-07-24	= 31 days





SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

12.a Interest Rate

Reporting Date	30-07-24	
Payment date	26-07-24	
Period No	24	
Monthly Period	01-06-24	
Interest Period	from 25-06-24	to 26-07-24 = 31 days



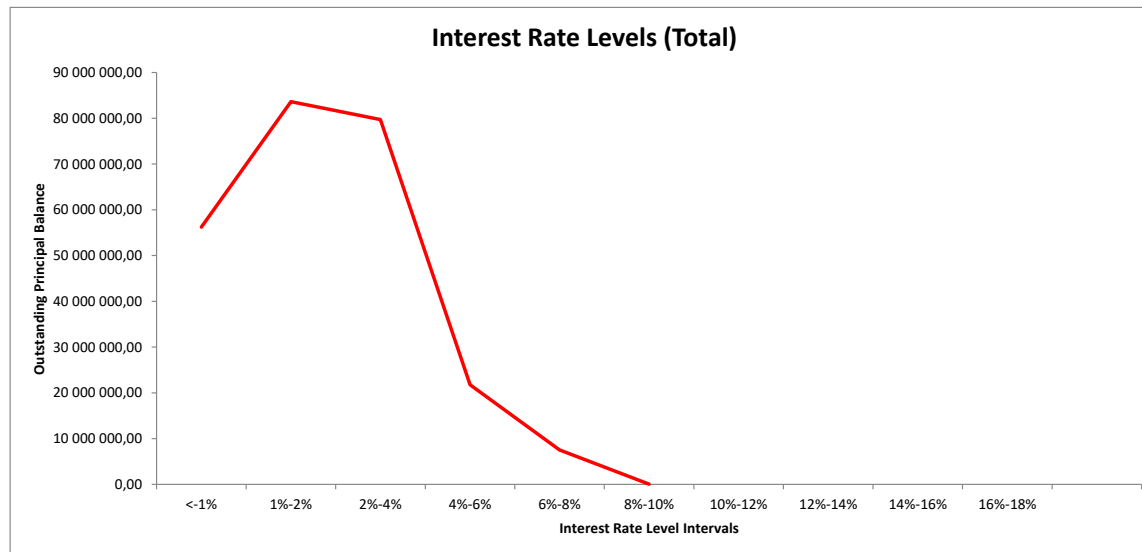
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0%	1%	3 374	56 218 593	22,59%	34,0	30,9	
1%	2%	4 093	83 626 204	33,60%	35,5	31,1	
2%	4%	5 818	79 723 181	32,03%	37,5	29,6	
4%	6%	2 600	21 765 592	8,74%	36,4	30,1	
6%	8%	1 137	7 534 630	3,03%	36,5	29,1	
8%	10%	15	49 183	0,02%	31,6	28,8	
10%	12%						
12%	14%						
14%	16%						
16%	18%						
18%	-						
Total		17 037	248 917 384	100%	35,9	30,4	

Interest distribution

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

12.b Interest Rate

Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from	25-06-24	to	26-07-24	= 31 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

13.a Remaining Terms



Reporting Date	30-07-24	
Payment date	26-07-24	
Period No	24	
Monthly Period	01-06-24	
Interest Period	from 25-06-24	to 26-07-24 = 31 days

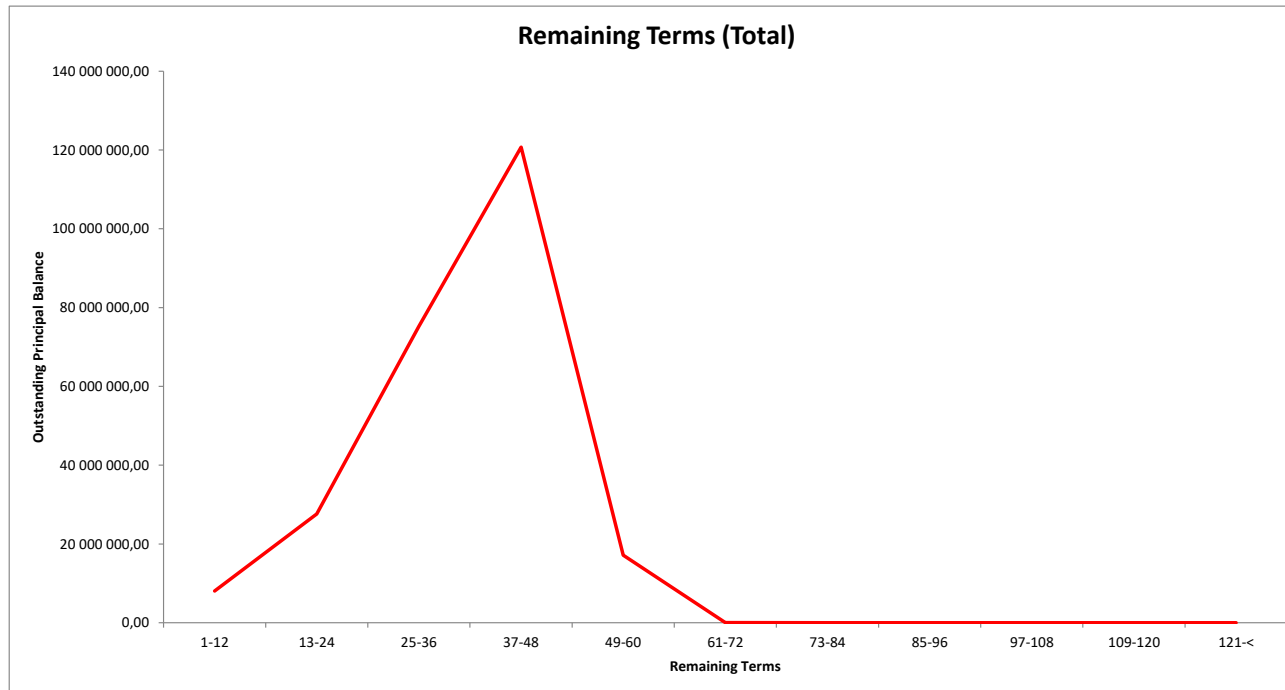
		TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning		
0		0	27	134 173	0,05%		0,0	57,1
1		12	1 864	8 056 974	3,24%		7,4	39,9
13		24	3 005	27 617 631	11,10%		19,4	35,7
25		36	5 467	75 224 425	30,22%		30,8	31,4
37		48	5 914	120 728 143	48,50%		42,8	29,0
49		60	759	17 136 249	6,88%		50,2	23,1
61		72	1	19 789	0,01%		70,0	32,0
73		84						
85		96						
97		108						
109		120						
121	-							
Total		17 037		248 917 384	100%		35,9	30,4

Months to maturity

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from	25-06-24	to	26-07-24	= 31 days

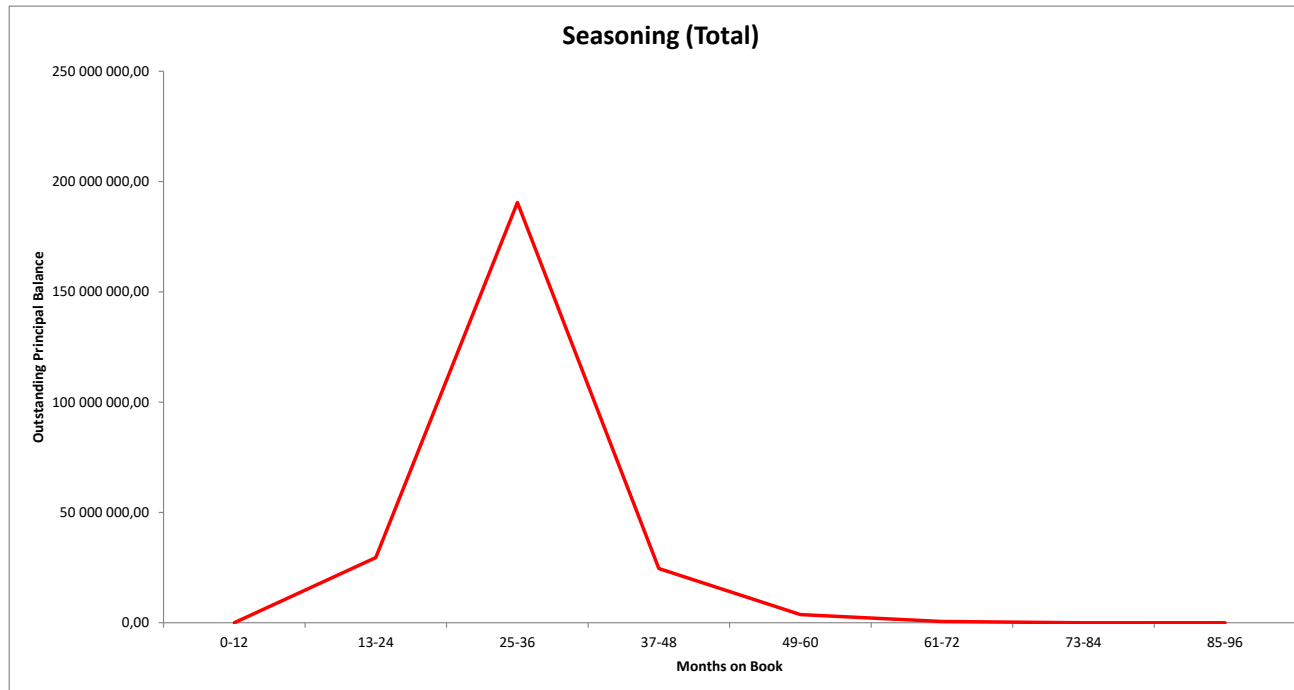




SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

14.b Seasoning

Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from	25-06-24	to	26-07-24	= 31 days



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

**15.a Balloon loans**



Reporting Date	30-07-24	
Payment date	26-07-24	
Period No	24	
Monthly Period	01-06-24	
Interest Period	from 25-06-24	to 26-07-24 = 31 days

TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	9 049	66 880 008	26,9 %	4 172	0,0 %	33,3	30,0
Balloon	7 988	182 037 376	73,1 %	87 957 387	48,3 %	36,9	30,6
<b>Total</b>	<b>17 037</b>	<b>248 917 384</b>	<b>100%</b>	<b>87 961 559</b>	<b>35%</b>	<b>35,9</b>	<b>30,4</b>

Balloon loans in %  
of portfolio

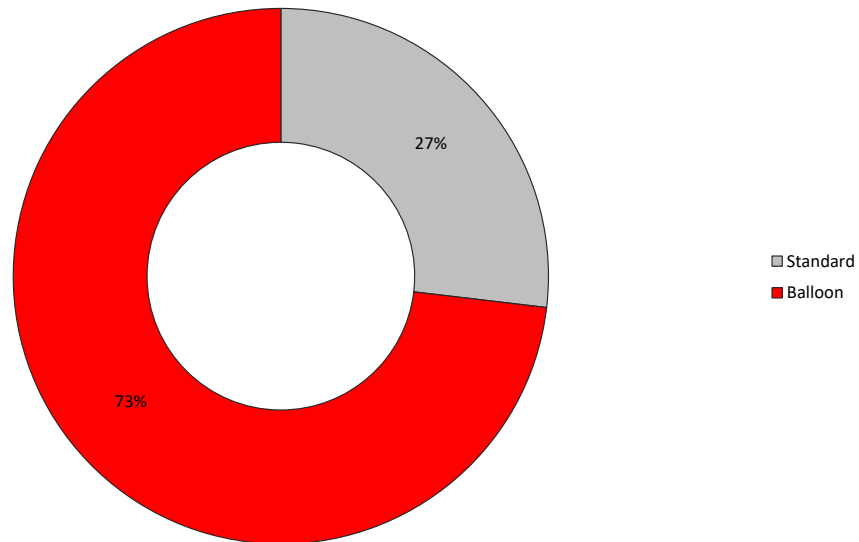
SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

15.b Balloon loans

Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from	25-06-24	to	26-07-24	= 31 days



Balloon loans in %  
of portfolio





SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

16.a # loans per borrower



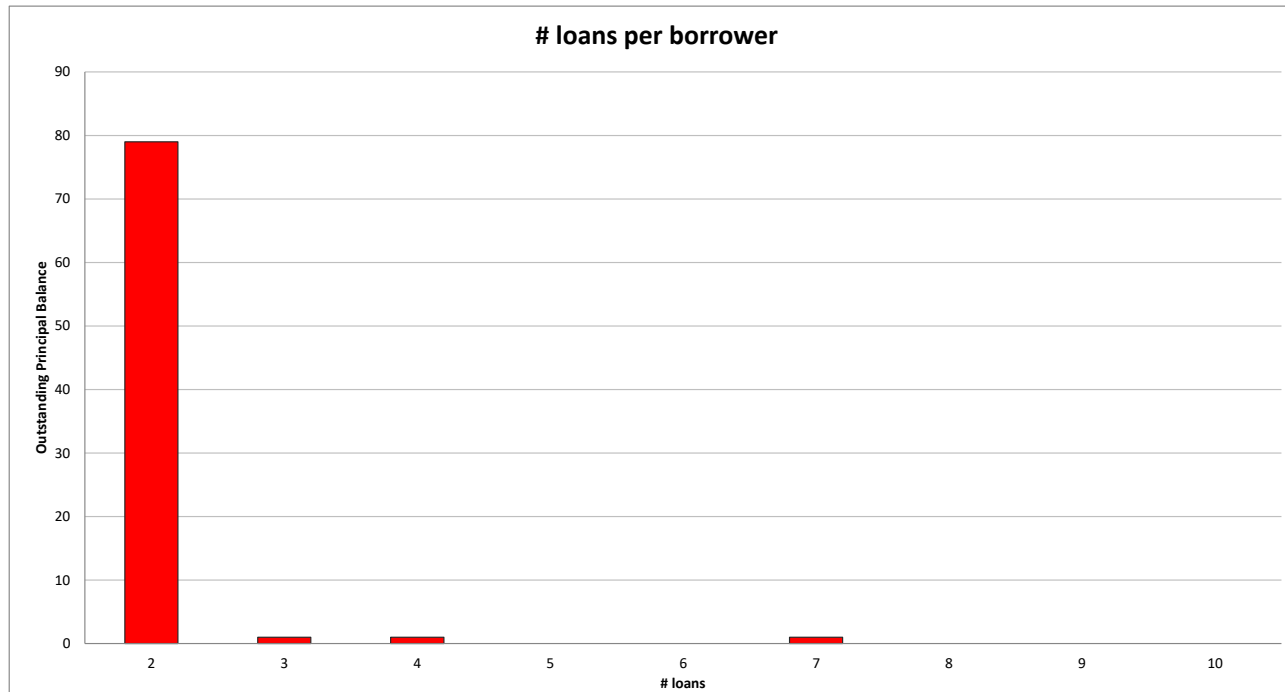
Reporting Date			30-07-24		
Payment date			26-07-24		
Period No			24		
Monthly Period	from	01-06-24	to	26-07-24	= 31 days
Interest Period		25-06-24			

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	16 865	246 583 845	99,06%	
2	79	2 202 315	0,88%	
3	1	21 065	0,01%	
4	1	28 466	0,01%	
5				
6				
7	1	81 693	0,03%	
8				
9				
10				
Total:	16 947	248 917 384	100%	

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

16.b # loans per borrower

Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from	25-06-24	to	26-07-24	= 31 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

17.a Amortization Profile



Reporting Date	30-07-24	
Payment date	26-07-24	
Period No	24	
Monthly Period	01-06-24	
Interest Period	from 25-06-24	to 26-07-24 = 31 days

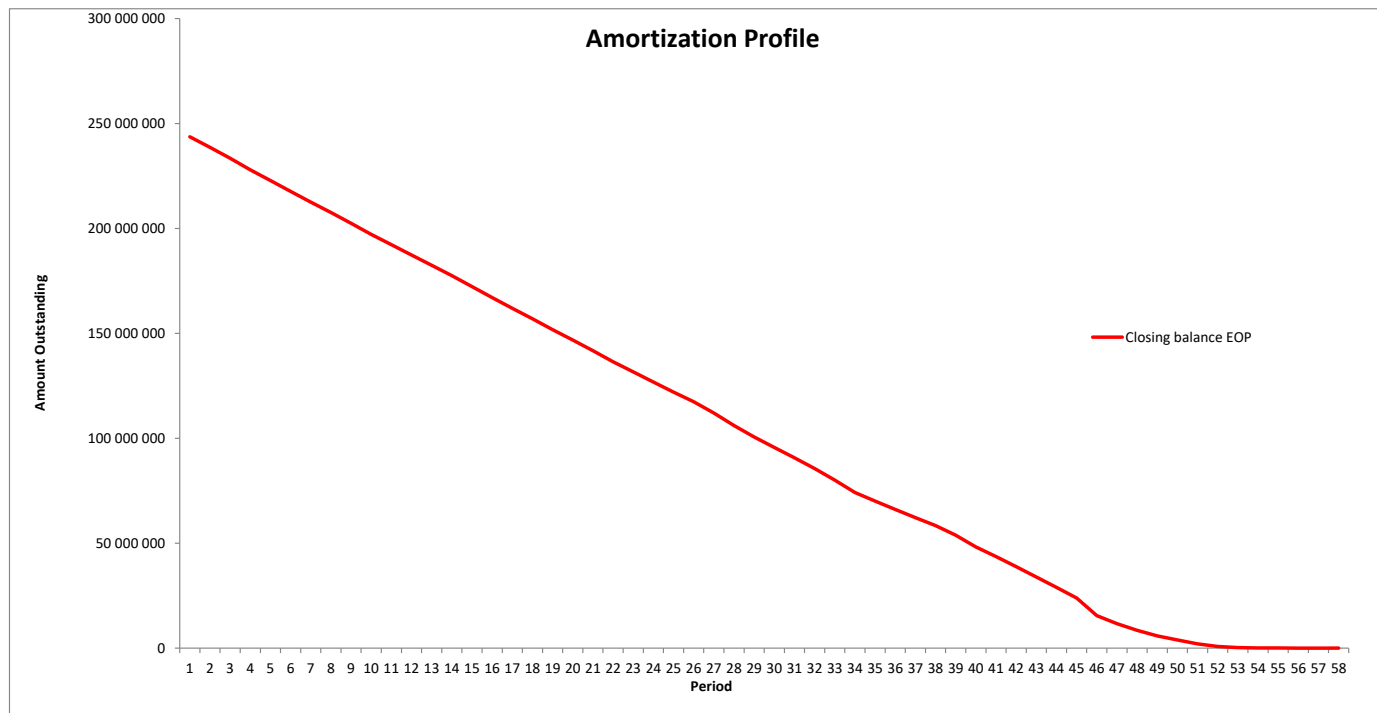
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	248 917 384	243 650 522	5 266 862	491 372	2,39%	97,88%
2	243 650 522	238 616 339	5 034 183	480 809	2,39%	95,86%
3	238 616 339	233 421 244	5 195 095	469 918	2,39%	93,77%
4	233 421 244	227 908 025	5 513 219	459 191	2,39%	91,56%
5	227 908 025	222 814 889	5 093 137	447 927	2,38%	89,51%
6	222 814 889	217 685 360	5 129 529	437 273	2,38%	87,45%
7	217 685 360	212 569 590	5 115 770	426 596	2,38%	85,40%
8	212 569 590	207 550 586	5 019 004	416 028	2,37%	83,38%
9	207 550 586	202 433 492	5 117 094	405 601	2,37%	81,33%
10	202 433 492	197 138 245	5 295 247	395 011	2,37%	79,20%
11	197 138 245	192 242 024	4 896 221	384 181	2,36%	77,23%
12	192 242 024	187 346 494	4 895 530	373 910	2,36%	75,26%
13	187 346 494	182 422 690	4 923 804	363 792	2,36%	73,29%
14	182 422 690	177 485 318	4 937 372	353 579	2,35%	71,30%
15	177 485 318	172 260 228	5 225 090	343 362	2,35%	69,20%
16	172 260 228	167 017 811	5 242 416	332 715	2,34%	67,10%
17	167 017 811	161 938 642	5 079 169	322 193	2,34%	65,06%
18	161 938 642	157 002 599	4 936 043	312 122	2,34%	63,07%
19	157 002 599	151 716 329	5 286 270	302 285	2,34%	60,95%
20	151 716 329	146 786 560	4 929 769	291 823	2,33%	58,97%

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

17.b Amortization Profile

Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from	25-06-24	to	26-07-24	= 31 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

**18.a Payment Holidays**



Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from	25-06-24	to	26-07-24	= 31 days

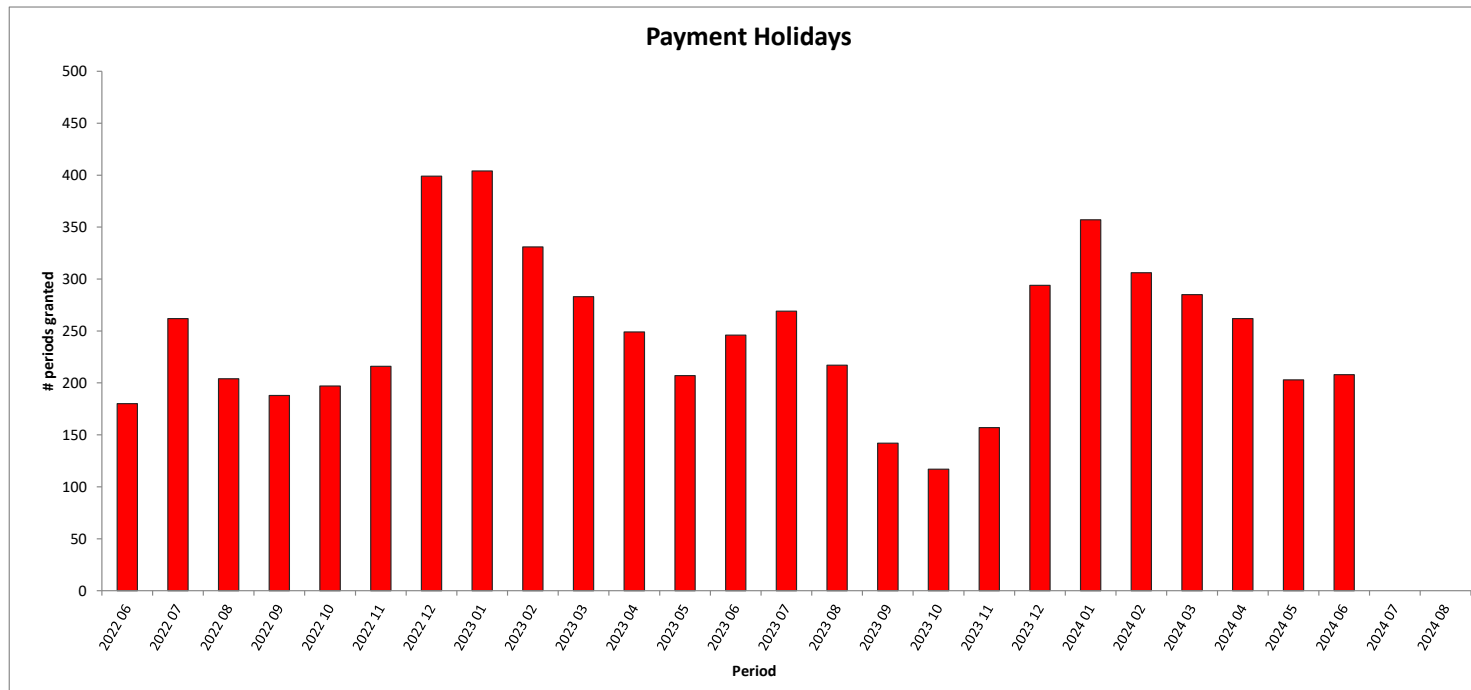
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2022 06	180	238	70 655	3 810 197	
2022 07	262	344	97 063	5 484 065	
2022 08	204	243	64 370	4 135 584	
2022 09	188	234	72 075	3 858 300	
2022 10	197	262	75 205	4 442 934	
2022 11	216	311	92 057	5 085 392	
2022 12	399	532	143 303	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	208	220	68 750	3 703 634	
2024 07					
2024 08					
<b>Total:</b>	<b>5 510</b>	<b>7 141</b>	<b>2 115 613</b>	<b>111 982 824</b>	

Payment Holiday

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

18.b Payment Holidays

Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from	25-06-24	to	26-07-24	= 31 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

**18.c Remaining Payment Holidays**



Reporting Date	30-07-24
Payment date	26-07-24
Period No	24
Monthly Period	01-06-24
Interest Period	from 25-06-24 to 26-07-24 = 31 days

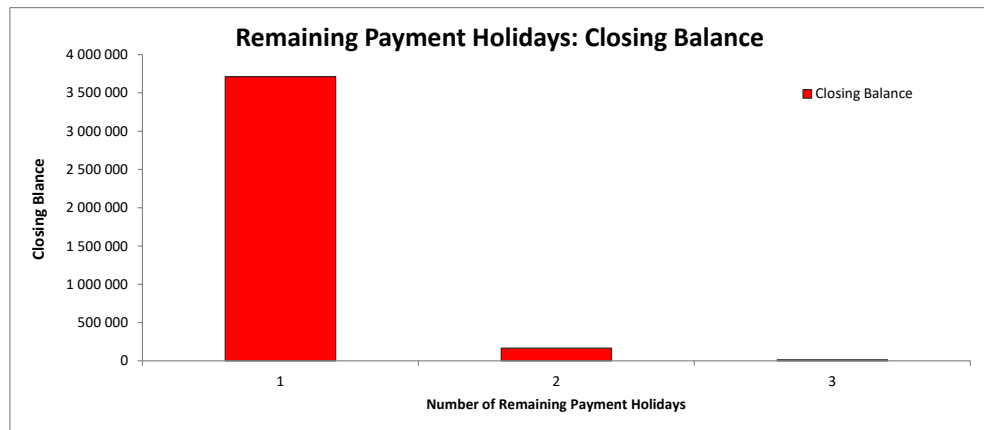
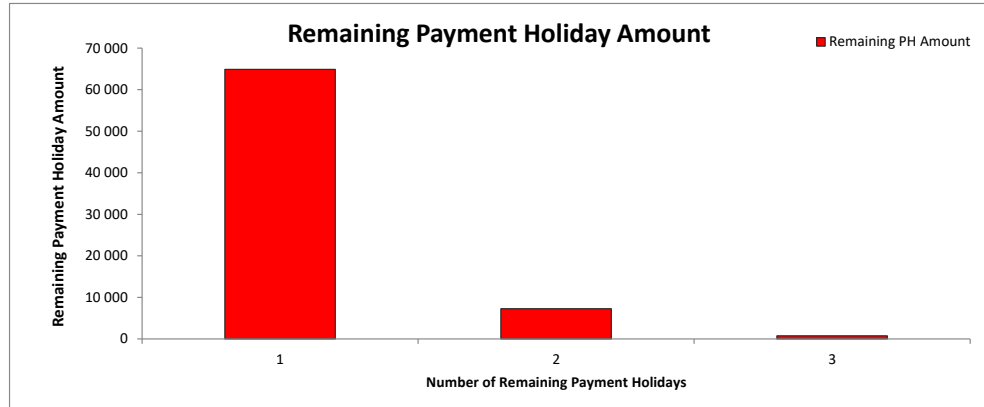
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	210	64 874	3 712 333
2	10	7 292	166 918
3	1	726	13 887
Total	221	72 893	3 893 138

Remaining PH's

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from	25-06-24	to	26-07-24	= 31 days





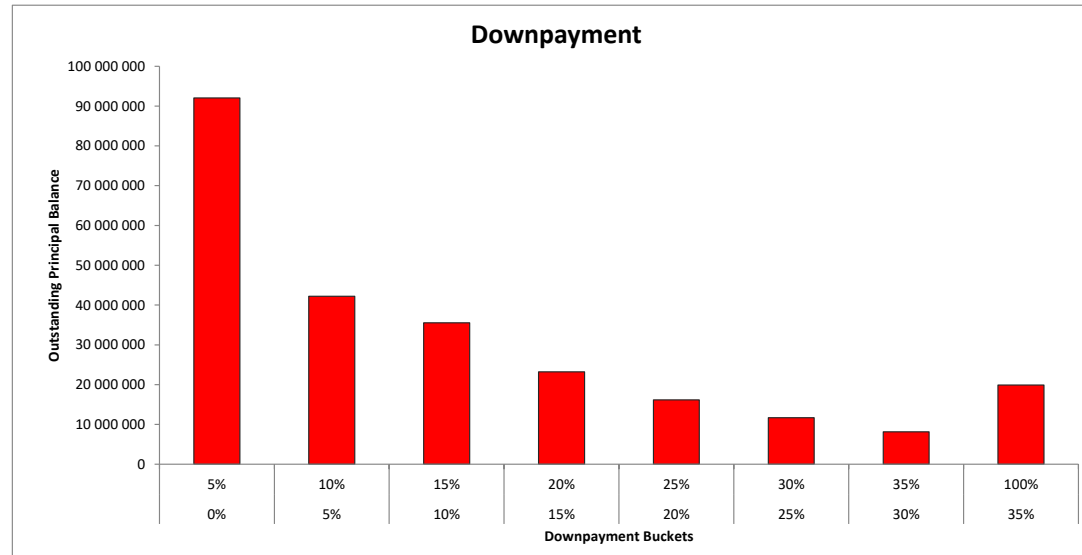


**SCF RAHOITUSPALVELUT XI DAC**  
**Monthly Investor Report**

**19.b Downpayment**



Reporting Date	30-07-24	
Payment date	26-07-24	
Period No	24	
Monthly Period	01-06-24	
Interest Period	from	25-06-24
	to	26-07-24
	=	31 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

20.a Vehicle Condition



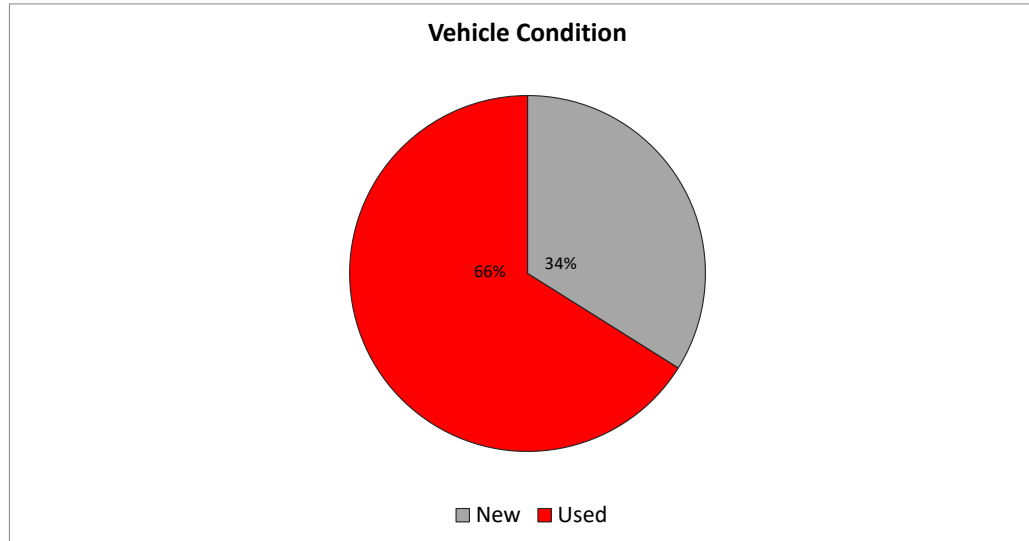
Reporting Date	30-07-24
Payment date	26-07-24
Period No	24
Monthly Period	01-06-24
Interest Period	from 25-06-24 to 26-07-24 = 31 days

Vehicle condition	TOTAL				
	Vehicle condition	No	Outstanding balance	%	WA months to maturity
New	4 013	84 423 426	33,92%	33,2	30,7
Used	13 024	164 493 958	66,08%	37,3	30,3
Total	17 037	248 917 384	100%	35,9	30,4

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

20.b Vehicle Condition

Reporting Date		30-07-24			
Payment date		26-07-24			
Period No		24			
Monthly Period		01-06-24			
Interest Period	from	25-06-24	to	26-07-24	= 31 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

21.a Borrower Type



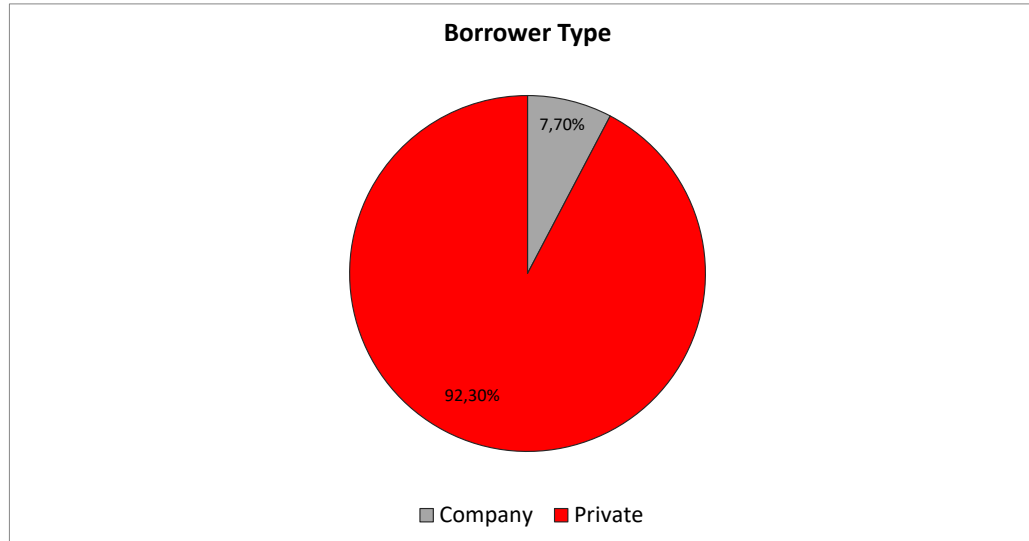
Reporting Date	30-07-24
Payment date	26-07-24
Period No	24
Monthly Period	01-06-24
Interest Period	from 25-06-24 to 26-07-24 = 31 days

TOTAL						
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Company	1 168	19 164 059	7,70%	28,4	32,1	
Private	15 869	229 753 325	92,30%	36,5	30,3	
Total	17 037	248 917 384	100%	35,9	30,4	

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

21.b Borrower Type

Reporting Date		30-07-24			
Payment date		26-07-24			
Period No		24			
Monthly Period		01-06-24			
Interest Period	from	25-06-24	to	26-07-24	= 31 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

22.a Vehicle type



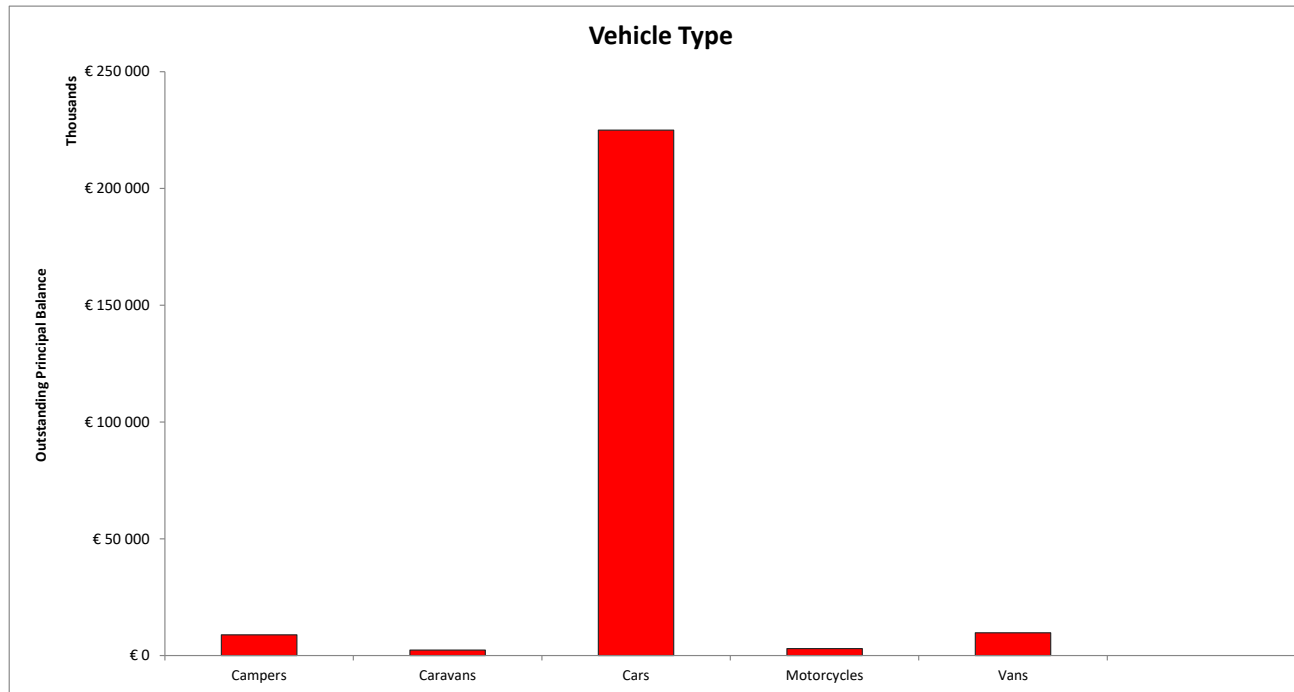
Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from	25-06-24	to	26-07-24	= 31 days

TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	290	8 886 783	3,57%	38,3	30,5	
Caravans	170	2 352 867	0,95%	35,5	30,8	
Cars	15 225	224 967 522	90,38%	36,1	30,4	
Motorcycles	399	2 945 391	1,18%	31,9	28,5	
Vans	953	9 764 821	3,92%	30,1	31,8	
Total	17 037	248 917 384	100%	35,9	30,4	

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from	25-06-24	to	26-07-24	= 31 days





SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

23.a Restructured Loans



Reporting Date	30-07-24	
Payment date	26-07-24	
Period No	24	
Monthly Period	01-06-24	
Interest Period	from 25-06-24	to 26-07-24 = 31 days

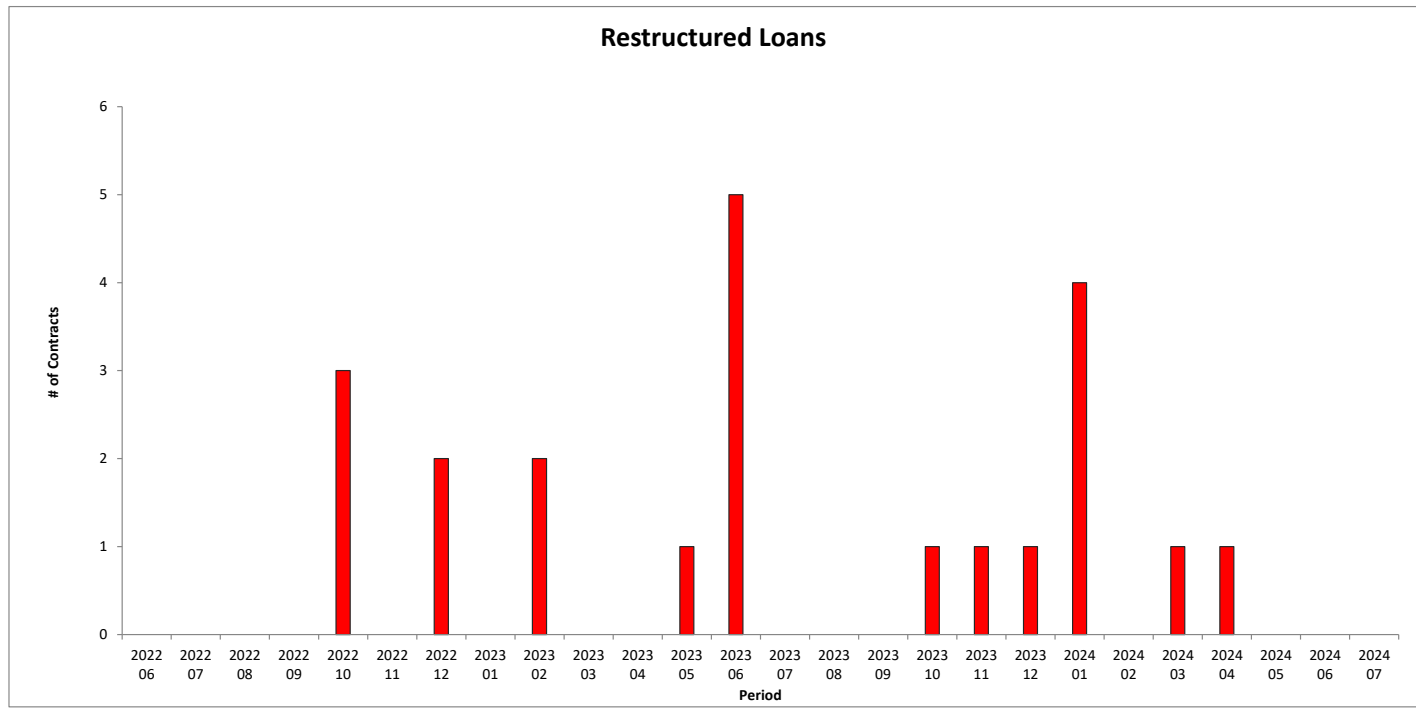
TOTAL		
Period	No	Outstanding balance
2022 06	0	0
2022 07	0	0
2022 08	0	0
2022 09	0	0
2022 10	3	59 383
2022 11	0	0
2022 12	2	13 151
2023 01	0	0
2023 02	2	10 588
2023 03	0	0
2023 04	0	0
2023 05	1	2 578
2023 06	5	107 691
2023 07	0	0
2023 08	0	0
2023 09	0	0
2023 10	1	7 370
2023 11	1	4 751
2023 12	1	13 622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

Restructured

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

23.b Restructured Loans

Reporting Date	30-07-24					
Payment date	26-07-24					
Period No	24					
Monthly Period	01-06-24					
Interest Period	from	25-06-24	to	26-07-24	=	31 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	30-07-24	
Payment date	26-07-24	
Period No	24	
Monthly Period	01-06-24	
Interest Period	from 25-06-24 to 26-07-24 =	31 days

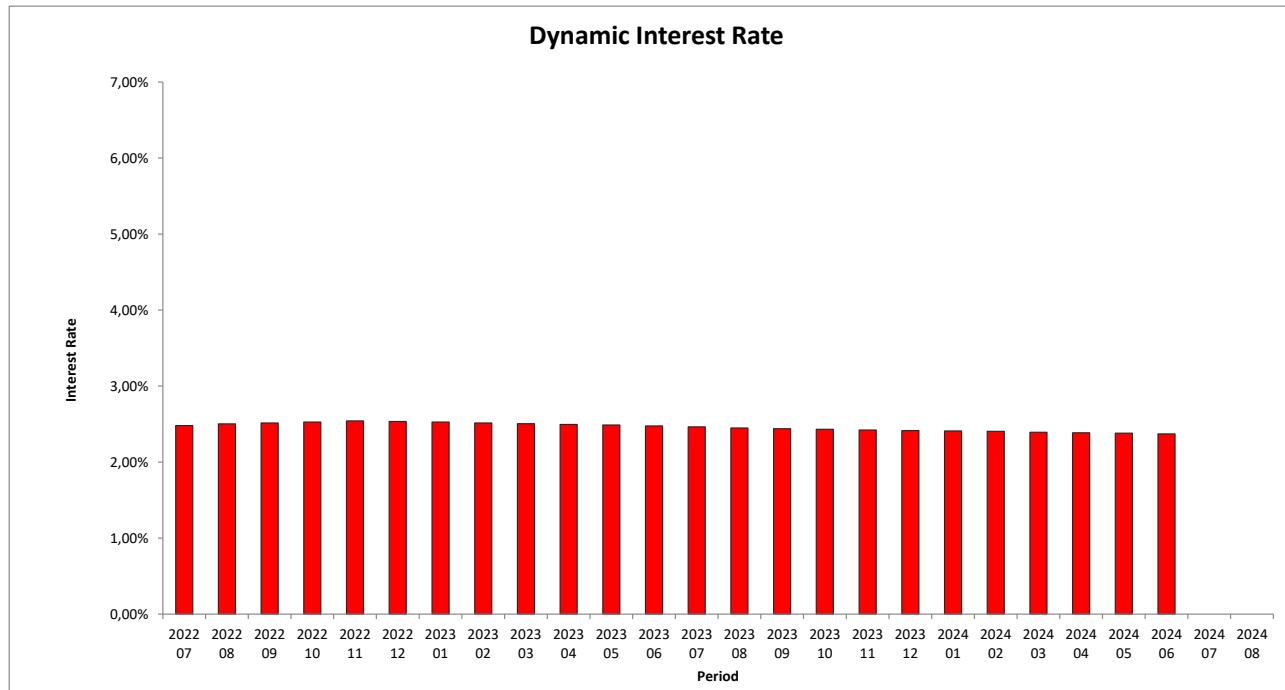
TOTAL		
Period	Closing balance	WA Interest rate
2022 07	494 515 066	2,48%
2022 08	528 329 251	2,50%
2022 09	528 793 604	2,51%
2022 10	530 023 809	2,53%
2022 11	529 979 124	2,54%
2022 12	512 797 452	2,53%
2023 01	494 365 066	2,53%
2023 02	477 233 114	2,51%
2023 03	459 161 206	2,50%
2023 04	443 545 051	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	248 917 384	2,37%
2024 07		
2024 08		

Interest rate evolution

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from	25-06-24	to	26-07-24	= 31 days



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25.a Dynamic Pre-Payments



Reporting Date	30-07-24					
Payment date	26-07-24					
Period No	24					
Monthly Period	from	01-06-24	to	26-07-24	=	31 days
Interest Period		25-06-24				

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	5 289 701	248 917 384	22,72%
2024 07			
2024 08			

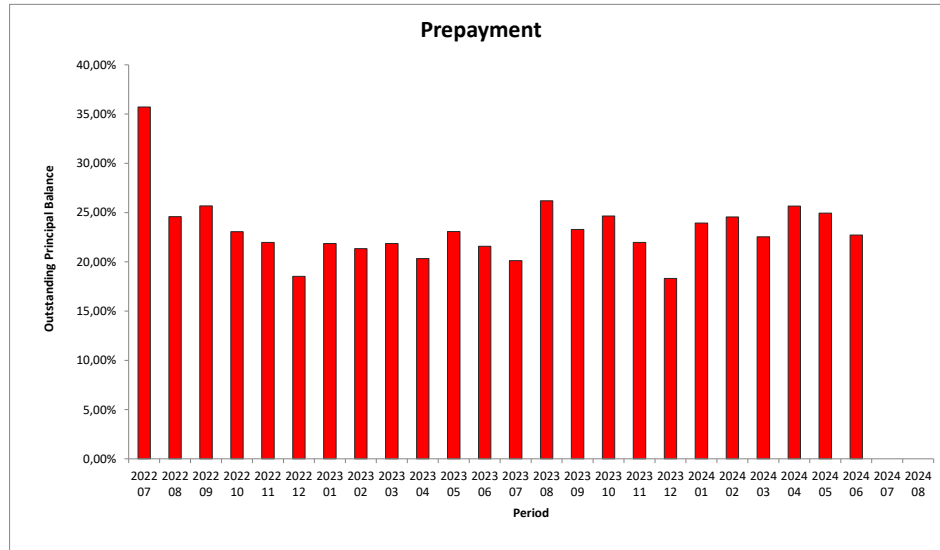
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	from	01-06-24	to	26-07-24	= 31 days
Interest Period	from	25-06-24	to	26-07-24	= 31 days



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26. Delinquency



Reporting Date	30-07-24	
Payment date	26-07-24	
Period No	24	
Monthly Period	from 01-06-24	to 26-07-24
Interest Period	from 25-06-24	to 26-07-24 = 31 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	-	-	-	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	59	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	248 917 384	16 021	234 196 754	741	10 530 920	88	1 393 986	83	1 274 066	42	601 938	29	500 888	33	418 834	29	446 640	
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	30-07-24	
Payment date	26-07-24	
Period No	24	
Monthly Period	01-06-24	
Interest Period	from 25-06-24	to 26-07-24 = 31 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	122										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	1 824 346	100															
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	0	1 712	516						
2022 4	1 271 281	64	63 173	1 043 319	227 962	31 851	1 075 170	196 111	121 401	1 196 570	74 710						
2023 1	1 474 792	96	80 742	1 124 834	349 958	62 618	1 187 452	287 340	238 232	1 425 684	49 108						
2023 2	1 712 684	122	221 991	1 124 720	587 964	79 050	1 203 770	508 913	326 580	1 530 350	182 333						
2023 3	2 174 494	118	493 247	965 212	1 209 281	191 515	1 156 727	1 017 767	262 004	1 418 731	755 763						
2023 4	1 665 980	104	223 738	223 738	1 442 243	263 303	487 040	1 178 940	329 415	816 455	849 525						
2024 1	1 701 651	101				87 472	87 472	1 614 179	400 955	488 427	1 213 224						
2024 2	1 824 346	100							227 842	227 842	1 596 504						
2024 3	0	0															
2024 4	0	0															



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**28. Priority of Payments - Revenue**



Reporting Date	30-07-24	
Payment date	26-07-24	
Period No	24	
Monthly Period	01-06-24	
Interest Period	from 25-06-24	to 26-07-24 = 31 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 607 431,13	EUR
Senior Expenses	-	50 939,61	EUR
Servicing Fee	-	103 715,58	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	216 297,90	EUR
Tranche A Loan Interest to Issuer	-	785 139,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	30 444,00	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	-	15 257,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	340 493,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	65 145,04	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	EUR
<b>Interest due to Purchaser Subordinated Loan Provider</b>	-	-	EUR
Deferred Purchase Price to Seller	-	-	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	2 398 318,47	EUR
Senior Expenses	-	49 744,58	EUR
Issuer swap interest to swap counterparty	-	216 297,90	EUR
Interest Class A Notes	-	785 139,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	30 444,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	15 257,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	340 493,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	960 942,99	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
<b>Hedge Subordinated Amounts</b>	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

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**29. Priority of Payments - Redemption**



Reporting Date	30-07-24
Payment date	26-07-24
Period No	24
Monthly Period	01-06-24
Interest Period	from 25-06-24 to 26-07-24 = 31 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	10 124 256,91	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	-	10 124 256,91	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	11 085 199,90	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	-	9 255 586,47	EUR
(ii) Principal Payments on Class B Notes	-	274 059,60	EUR
(iii) Principal Payments on Class C Notes	-	102 772,35	EUR
(iv) Principal Payments on Class D Notes	-	1 452 781,48	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		9 255 586,47	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		274 059,60	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		102 772,35	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable		1 452 781,48	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
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**Purchaser Priority of Payments - Revenue (p)**

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



Reporting Date	30-07-24	
Payment date	26-07-24	
Period No	24	
Monthly Period	01-06-24	
Interest Period	from 25-06-24	to 26-07-24 = 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	50 939,61				
Interest accrued for the Period	EUR	1 171 333,00	785 139,00	30 444,00	15 257,00	340 493,00
Cumulative Interest accrued	EUR	33 851 585,00	23 185 488,00	756 632,00	402 121,00	9 507 344,00
Interest Payments	EUR	1 171 333,00	785 139,00	30 444,00	15 257,00	340 493,00
Cumulative Interest Payments	EUR	33 851 585,00	23 185 488,00	756 632,00	402 121,00	9 507 344,00
Interest accrued on Subordinated Loan for the Period	EUR	37,00				
Cumulative Interest accrued on Subordinated Loan	EUR	14 823,00				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	14 381,00				
Unpaid Interest for the Period	EUR	37,00				
Cumulative Unpaid Interest	EUR	442,00				

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**31. Swap Overview**



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

**Kimi 11|Front Swap**

<b>Party A</b>	<b>BANCO SANTANDER, S.A</b>
<b>Party B</b>	<b>SCF Rahoituspalvelut XI DAC</b>
Swap Notional	<b>EUR 259 488 280,81</b>
Interest Period Start	25-06-24
Interest Period End	26-07-24
Interest Days	31
Settlement Date	26-07-24
Party A Floating Interest Rate	3,600 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	<b>EUR 804 413,67</b>
Party B Fixed Rate	0,9680 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	<b>EUR 216 297,90</b>

Reporting Date	30-07-24				
Payment date	26-07-24				
Period No	24				
Monthly Period	01-06-24				
Interest Period	from 25-06-24	to	26-07-24	=	31 days

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**32. Contact Details**



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Reporting Date	30-07-24
Payment date	26-07-24
Period No	24
Monthly Period	01-06-24
Interest Period	from 25-06-24 to 26-07-24 = 31 days