

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

**Cover Sheet Monthly Investor Report**



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Reporting Date	29.08.2024				
Payment date	27.08.2024			Following payment dates:	25.09.2024
Period No	25				25.10.2024
Monthly Period	01.07.2024				
Interest Period	from 26.07.2024		to	27.08.2024	= 32 days
Cut-Off date	31.07.2024				

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**Monthly Investor Report**

**1. Portfolio Information**



Reporting Date	29.08.2024		
Payment date	27.08.2024		
Period No	25		
Monthly Period	01.07.2024		
Interest Period	from 26.07.2024	to 27.08.2024	= 32 days

	Current Period	
<b>Outstanding receivables</b>	<b>Aggregated Outstanding</b>	<b>Principal Amount</b>
<b>Opening balance prior to replenishment</b>	<b>248 917 384,20</b>	<b>EUR</b>
Scheduled Loan Principal Repayments (+MC)	5 263 155,54	EUR
Prepayments	5 353 633,86	EUR
Deemed Collections - Other	-	EUR
<b>Total Principal Payments Received in Period</b>	<b>10 616 789,40</b>	<b>EUR</b>
New Defaulted Auto Loans amt in Period	401 828,57	EUR
<b>Closing balance prior to replenishment</b>	<b>237 898 766,23</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>237 898 766,23</b>	<b>EUR</b>
Principal Recoveries on loans in default	237 458,93	EUR
<b>Total revenue collections</b>		
<b>Total Revenue Received in Period</b>	<b>796 233,30</b>	<b>EUR</b>
<b># Loans</b>		
At beginning of period	17 037	Loans
Replenished contracts	-	Loans
Paid in Full	571	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	32	Loans
<hr/>		
At end of period (pre replenishment)	<b>16 434</b>	<b>Loans</b>

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



Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	Zb				
Monthly Period	01.07.2024				
Interest Period	from 26.07.2024	to	27.08.2024	=	32 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	1 054 494,73	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	1 511,80	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>1 056 006,53</b>	<b>EUR</b>

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	897 375,49	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	796 093,11	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	23 810,86	EUR
g. Liquidity Reserve Excess Amount	61 557,50	EUR
h. Any other net amount received by the Issuer	-	EUR
<b>Total Amount for Issuer Available Revenue Receipts</b>	<b>1 778 836,96</b>	<b>EUR</b>

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



Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	25				
Monthly Period	01.07.2024				
Interest Period	from 26.07.2024	to	27.08.2024	=	32 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	10 616 789,40	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>10 616 789,40</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10 616 789,40	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	369 568,98	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>10 986 358,38</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	29.08.2024
Payment date	27.08.2024
Period No	25
Monthly Period	01.07.2024
Interest Period	from 26.07.2024 to 27.08.2024 = 32 days

**Note Balance**

Beginning of Period	248 929 636,03	EUR
End of Period	237 943 277,65	EUR

**Liquidity Balance**

Beginning of Period	0,5 %	1 341 103,07	EUR
Cash Outflow		57 177,88	EUR
Cash Inflow		-	EUR
End of Period	0,5 % *	1 283 925,19	EUR
Required Reserve Amount	0,5 % *	1 283 925,19	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 XI 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	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024 to 27.08.2024 = 32 days	

Asset Balance

Opening balance prior to replenishment	248 917 384,20	EUR
Closing balance prior to replenishment	237 898 766,23	EUR
Closing Balance post replenishment	237 898 766,23	EUR

Portfolio Performance:

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	223 059 866,21	93,76 %	15 377
1-29 days past due	10 677 094,87	4,49 %	781
<b>Delinquent Receivables:</b>			
30-59 days past due	1 742 488,33	0,73 %	132
60-89 days past due	725 922,26	0,31 %	44
90-119 days past due	914 474,35	0,38 %	53
120-149 days past due	444 830,11	0,19 %	28
150-179 days past due	334 090,10	0,14 %	19
<b>Total Performing and Delinquent</b>	<b>237 898 766</b>	<b>100,00 %</b>	<b>16 434</b>
Current Period Defaults	401 828,57		32
Cumulative Defaults	12 229 283,58		740
Current Period Principal Recoveries	237 458,93		
Cumulative Principal Recoveries	5 607 110,13		

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

[A] Cumulative Net Loss Ratio, Payment Date	1,20 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	1,17 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1,24 %	

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

[A] Aggregate Outstanding Asset Principal Amount	237 898 766,23	44,46 %
[B] Aggregate principal balance of Defaulted Contracts	12 229 283,58	
[C] Recoveries received on such Defaulted Contracts	5 607 110,13	
[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	1,75 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,68 %	
[C] Delinquency Ratio, second preceding Payment Date	1,91 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event NO

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

[A] [1] + [2] + [3]	41 096 092,70	16,51 %	YES
Class B Principal Amount [1]	6 153 989,00		
Class C Principal Amount [2]	2 307 745,87		
Class D Principal Amount [3]	32 634 357,82		
[B] Aggregated Outstanding Note Principal Amount	248 929 636,03		

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	29.08.2024
Payment date	27.08.2024
Period No	25
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**Concentration limits (Limits not valid after replenishment period ends):**

Weighted average interest rate (min 2.35%)	2,36 %
Weighted average months to maturity (max 56%)	35,11*
Used Vehicles (max 74%)	65,95 %
Balloon Loans (max 63,5%)	73,67 %
Corporate Borrowers (max 10%)	7,69 %
IRB (min 95%)	95,54 %**

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

**Top-10 Exposures:**

	Balance	# Loans	Portion
	237 212,59	1	0,10 %
	227 396,95	1	0,10 %
	217 455,99	1	0,09 %
	164 934,06	1	0,07 %
	147 016,38	1	0,06 %
	119 542,02	1	0,05 %
	117 768,77	1	0,05 %
	114 308,92	2	0,05 %
	113 736,22	1	0,05 %
	107 982,84	1	0,05 %
<b>Total (max 0,6%)</b>			<b>0,66 %</b>

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**6. Note Principal**



Reporting Date	29.08.2024		
Payment date	27.08.2024		
Period No	25		
Monthly Period	01.07.2024		
Interest Period	from	26.07.2024	to 27.08.2024 = 32 days

	Class A	Class B	Class C	Class D	
<b>Note Principal</b>					
Beginning of Period	207 833 543,33	6 153 989,00	2 307 745,87	32 634 357,82	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	9 174 247,73	271 651,14	101 869,18	1 438 590,32	EUR
End of Period	198 659 295,60	5 882 337,86	2 205 876,70	31 195 767,50	EUR
<b>Principal Deficiency Sub-Ledger</b>					
Beginning of Period	-	-	-	12 251,84	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	401 828,57	EUR
Credit PDL	-	-	-	369 568,98	EUR
End of Period	-	-	-	44 511,44	EUR
<b>Net Note Principal</b>					
Beginning of Period	207 833 543,33	6 153 989,00	2 307 745,87	32 622 105,98	EUR
End of Period	198 659 295,60	5 882 337,86	2 205 876,70	31 151 256,06	EUR



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7. Outstanding Notes



Reporting Date	29.08.2024
Payment date	27.08.2024
Period No	25
Monthly Period	01.07.2024
Interest Period	from 26.07.2024 to 27.08.2024 = 32 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		25.10.2029	25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/S&P)		AAA(sf) / AAA(sf)	AA+(sf) / AA+(sf)	BBB(sf)/BBB+(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	550 000 000,00	496 700 000,00	8 000 000,00	3 000 000,00	42 300 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	5 500	4 967	80	30	423
<b>Current Note Information</b>					
Outstanding Opening Balance	248 929 636,03	207 833 543,33	6 153 989,00	2 307 745,87	32 634 357,82
Available Distribution Amount	10 986 358,38				
Amortisation	9 547 768,05				
Redemption per Class	10 986 358,38	9 174 247,73	271 651,14	101 869,18	1 438 590,32
Redemption per Note		1 847,04	3 395,64	3 395,64	3 400,92
Outstanding Closing Balance		198 659 295,60	5 882 337,86	2 205 876,70	31 195 767,50
Net Outstanding Closing Balance	237 943 277,65	198 659 295,60	5 882 337,86	2 205 876,70	31 195 767,50
Current Tranching	100 %	83,49 %	2,47 %	0,93 %	13,11 %
Current Pool Factor		0,40	0,74	0,74	0,74

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		32	32	32	32
Principal Outstanding per Note Beginning of Period		41 842,87	76 924,86	76 924,86	77 149,78
>Principal Repayment per note		1 847,04	3 395,64	3 395,64	3 400,92
Principal Outstanding per Note End of Period		39 995,83	73 529,22	73 529,22	73 748,86
>Interest accrued for the period		156,14	375,94	502,44	795,36
Interest Payment	1 157 129,28	775 542,41	30 075,23	15 073,17	336 438,47
Interest Payment per Note		156,14	375,94	502,44	795,36

3. Credit Enhancements		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 29.08.2024  
Payment date 27.08.2024  
Period No 25  
Monthly Period 01.07.2024 to 27.08.2024 = 32 days  
Interest Period : 26.07.2024

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		S&P		Fitch		S&P			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut IX DAC		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A		
Seller	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A		
Servicer	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A		
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	A-2	BBB-	A-	BBB-	A-	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.	
Hedge Counterparty	Banco Santander, S.A.	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will 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), Helsingin 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	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days



Average amount - all: 19 172

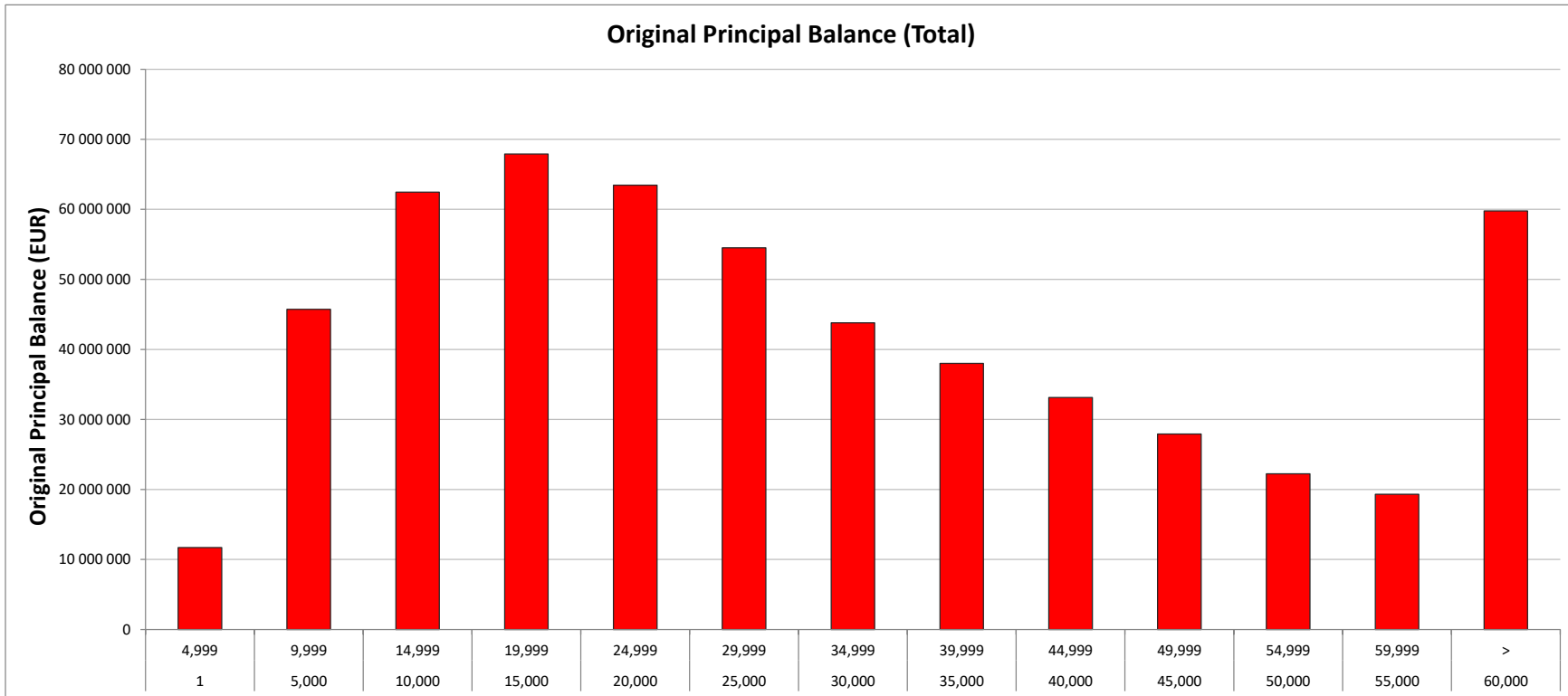
TOTAL							
Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
1	4 999	3 498	11 701 973	2,1 %	24,2	12,8	
5 000	9 999	6 169	45 729 696	8,3 %	39,5	10,6	
10 000	14 999	5 020	62 468 729	11,4 %	48,1	9,7	
15 000	19 999	3 903	67 902 834	12,3 %	51,1	9,0	
20 000	24 999	2 835	63 461 929	11,5 %	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	29.08.2024	
Payment date	27.08.2024	
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**10.a Outstanding Principal Balance**

Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days



Average amount - all: 14 476

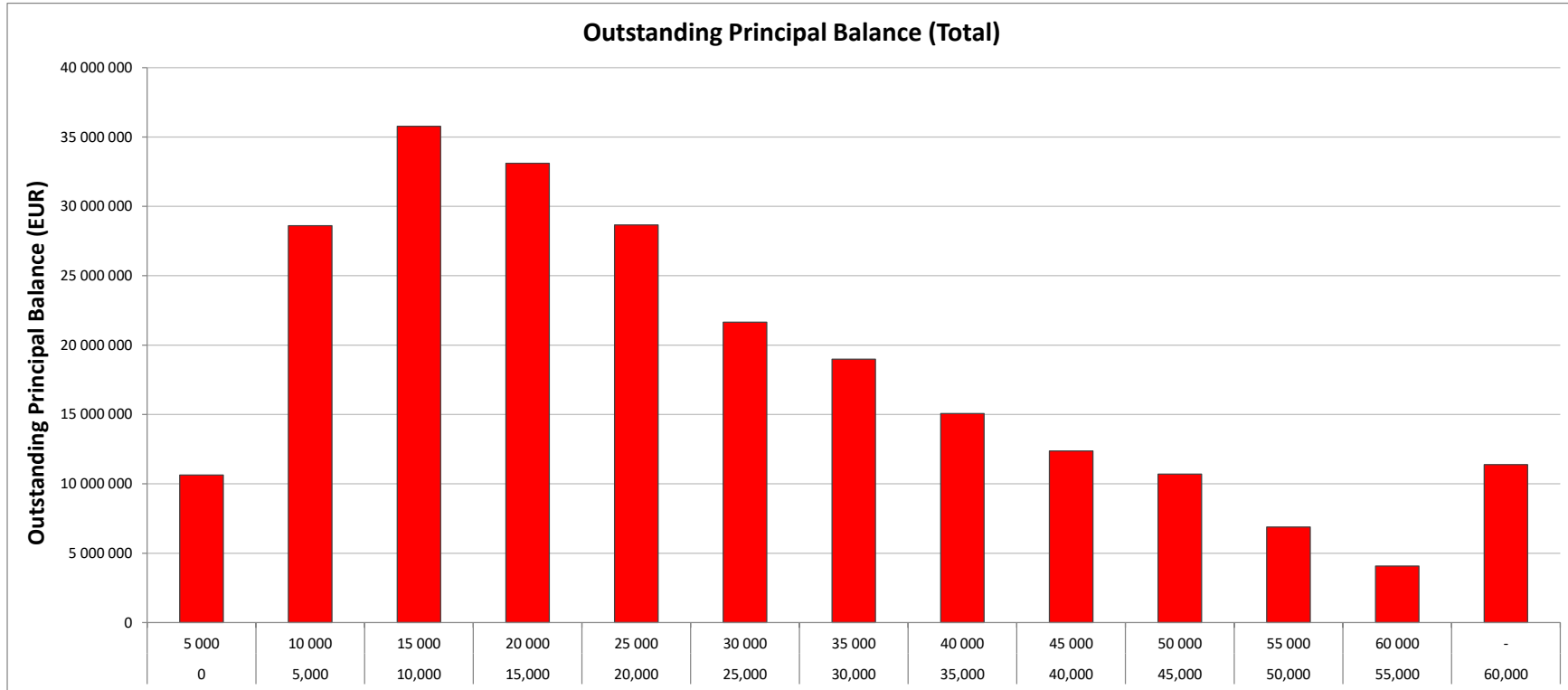
Outstanding balance

TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	5 000	3 813	10 630 277	4,47 %	21,3	33,8	
5 000	10 000	3 893	28 605 287	12,02 %	31,1	32,6	
10 000	15 000	2 891	35 768 159	15,04 %	33,8	31,8	
15 000	20 000	1 909	33 099 203	13,91 %	34,7	31,6	
20 000	25 000	1 282	28 660 086	12,05 %	35,3	30,9	
25 000	30 000	790	21 654 376	9,10 %	36,2	30,8	
30 000	35 000	587	18 989 520	7,98 %	36,9	31,0	
35 000	40 000	403	15 067 361	6,33 %	39,2	30,9	
40 000	45 000	291	12 367 308	5,20 %	39,8	29,9	
45 000	50 000	226	10 706 142	4,50 %	39,7	30,5	
50 000	55 000	132	6 888 840	2,90 %	40,4	30,3	
55 000	60 000	71	4 075 489	1,71 %	39,7	30,8	
60 000	-	146	11 386 719	4,79 %	38,7	30,7	
<b>Total</b>		16 434	237 898 766	100 %	35,1	31,4	

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

**10.b Outstanding Principal Balance Graph**

Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days



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

**11.a Geographical Distribution**



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

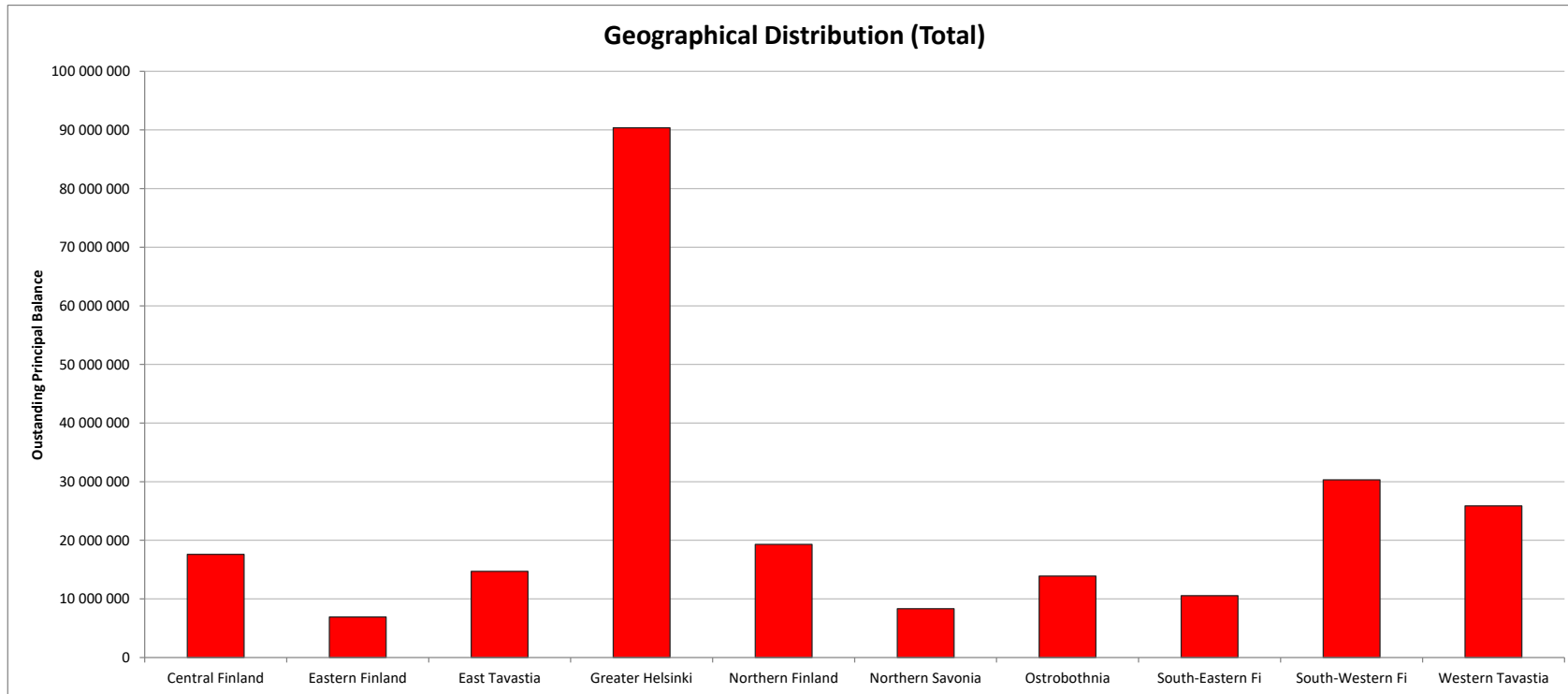
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 332	17 610 879	7,40 %	35,0	31,3	
Eastern Finland	546	6 921 454	2,91 %	35,7	31,0	
East Tavastia	1 086	14 720 687	6,19 %	33,7	31,6	
Greater Helsinki	5 414	90 374 892	37,99 %	35,4	31,3	
Northern Finland	1 347	19 307 421	8,12 %	35,0	31,3	
Northern Savonia	640	8 336 073	3,50 %	33,8	32,1	
Ostrobothnia	1 074	13 912 883	5,85 %	35,1	31,2	
South-Eastern Fi	894	10 549 256	4,43 %	34,9	31,5	
South-Western Fi	2 123	30 303 277	12,74 %	35,8	31,3	
Western Tavastia	1 978	25 861 944	10,87 %	34,5	31,4	
Total	16 434	237 898 766	100 %	35,1	31,4	

Geographic distribution

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

**11.b Geographical Distribution Graph**

Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from	26.07.2024
	to	27.08.2024
	=	32 days





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

**12.a Interest Rate**



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0 %	1 %	3 285	53 874 671	22,65 %	33,2	31,9	
1 %	2 %	3 945	80 185 249	33,71 %	34,7	32,0	
2 %	4 %	5 618	76 152 106	32,01 %	36,7	30,5	
4 %	6 %	2 501	20 571 067	8,65 %	35,6	31,0	
6 %	8 %	1 071	7 071 156	2,97 %	35,7	30,2	
8 %	10 %	14	44 518	0,02 %	31,5	29,1	
10 %	12 %						
12 %	14 %						
14 %	16 %						
16 %	18 %						
18 %	-						
<b>Total</b>		<b>16 434</b>	<b>237 898 766</b>	<b>100 %</b>	<b>35,1</b>	<b>31,4</b>	

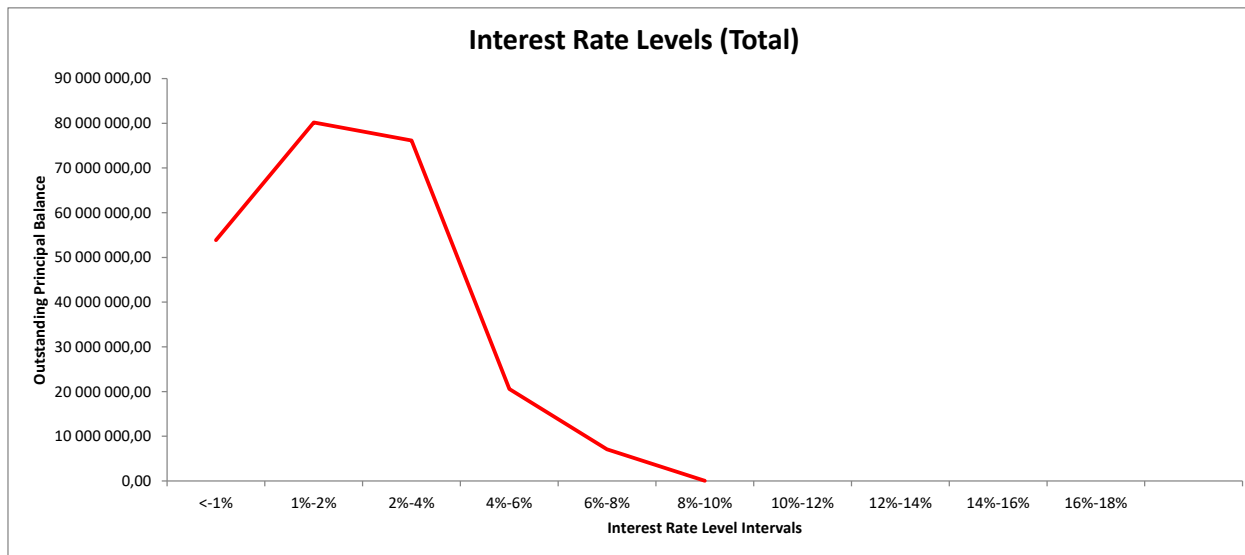
Interest distribution

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

12.b Interest Rate



Reporting Date	29.08.2024					
Payment date	27.08.2024					
Period No	25					
Monthly Period	01.07.2024					
Interest Period	from	26.07.2024	to	27.08.2024	=	32 days



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

**13.a Remaining Terms**



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

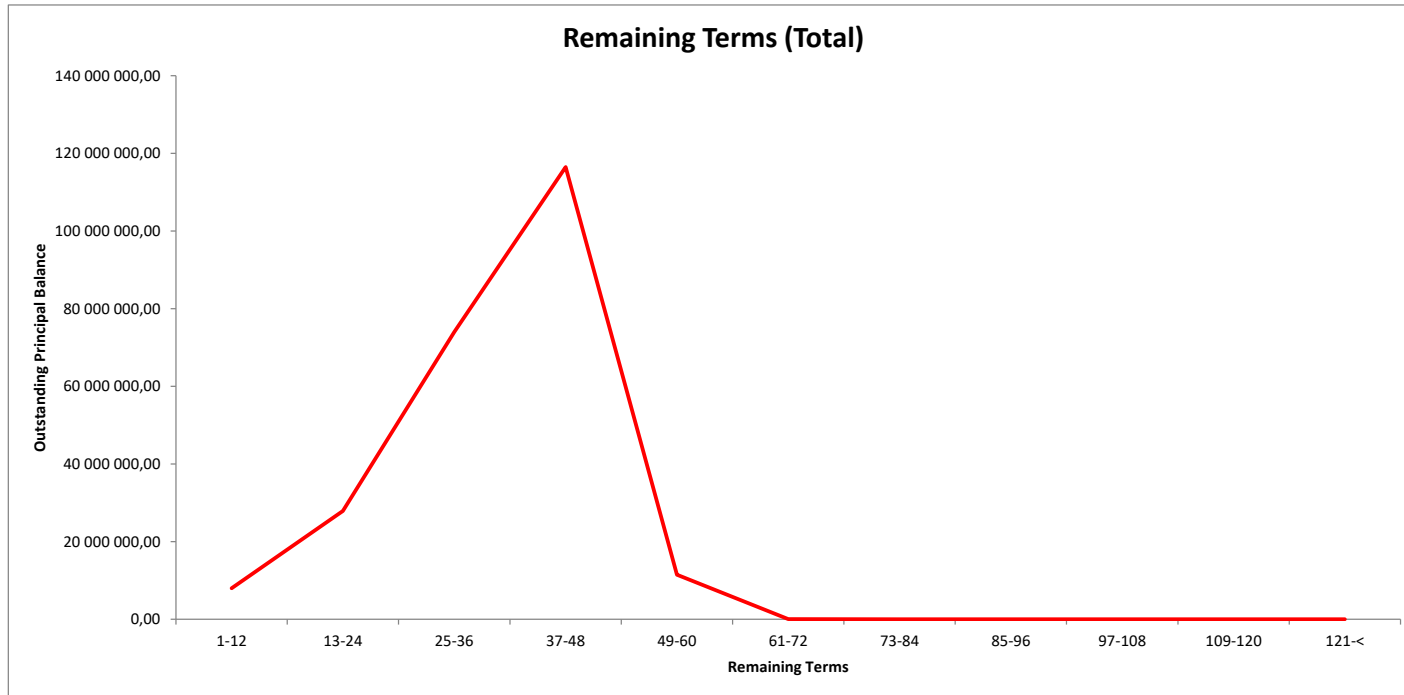
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	0	22	39 886	0,02 %	0,0	50,3	
1	12	1 833	8 013 341	3,37 %	7,3	40,5	
13	24	3 022	27 882 358	11,72 %	19,2	36,5	
25	36	5 377	73 996 606	31,10 %	30,4	32,2	
37	48	5 672	116 472 311	48,96 %	42,4	29,7	
49	60	507	11 474 679	4,82 %	49,8	23,8	
61	72	1	19 585	0,01 %	69,0	33,0	
73	84						
85	96						
97	108						
109	120						
121	-						
Total		16 434	237 898 766	100 %	35,1	31,4	

Months to maturity

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	25				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

14.a Seasoning



Reporting Date	29.08.2024		
Payment date	27.08.2024		
Period No	25		
Monthly Period	01.07.2024		
Interest Period	from 26.07.2024	to 27.08.2024	= 32 days

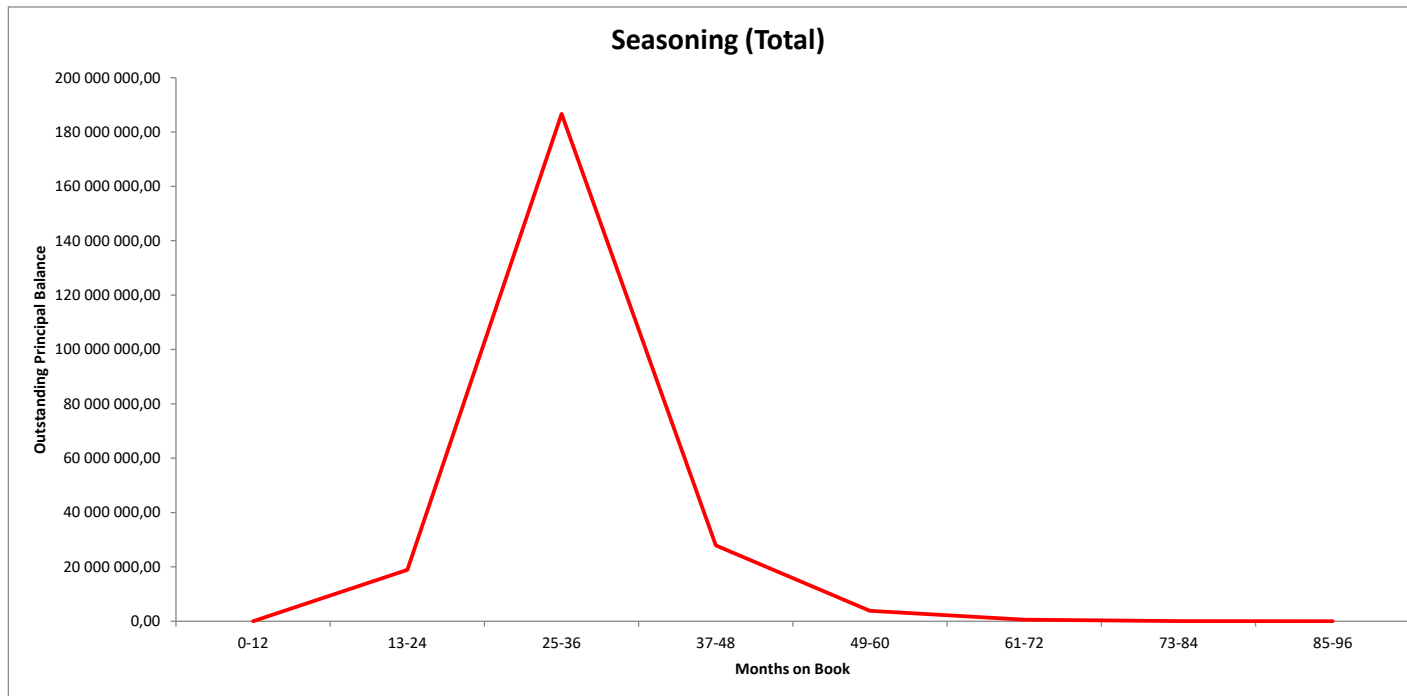
		TOTAL					
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24	1 197	18 892 550	7,94 %	43,5	23,1
25		36	12 300	186 691 870	78,48 %	36,3	30,2
37		48	2 411	27 874 947	11,72 %	25,2	40,8
49		60	417	3 816 633	1,60 %	13,1	53,2
61		72	106	601 159	0,25 %	6,9	64,5
73		84	3	21 606	0,01 %	7,9	73,3
85		96					
Total		16 434		237 898 766	100 %	35,1	31,4

Months on book

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

**14.b Seasoning**

Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	25				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days



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

**15.a Balloon loans**



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	01.07.2024
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	8 653	62 629 118	26,3 %	4 071	0,0 %	32,6	30,9
	Balloon	7 781	175 269 649	73,7 %	85 931 059	49,0 %	36,0	31,5
	Total	16 434	237 898 766	100 %	85 935 131	36 %	35,1	31,4

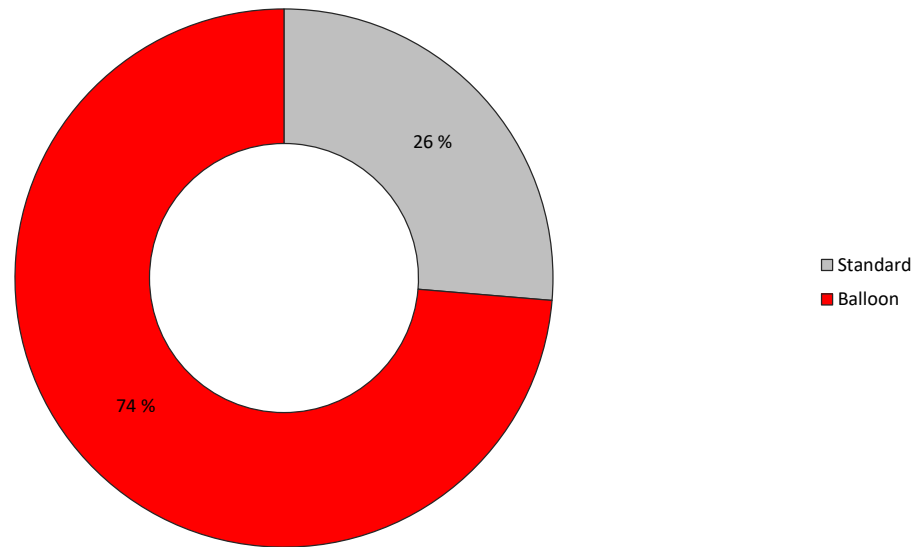
SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

15.b Balloon loans



Reporting Date	29.08.2024
Payment date	27.08.2024
Period No	25
Monthly Period	01.07.2024
Interest Period	from 26.07.2024 to 27.08.2024 = 32 days

Balloon loans in %  
of portfolio





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

**16.a # loans per borrower**



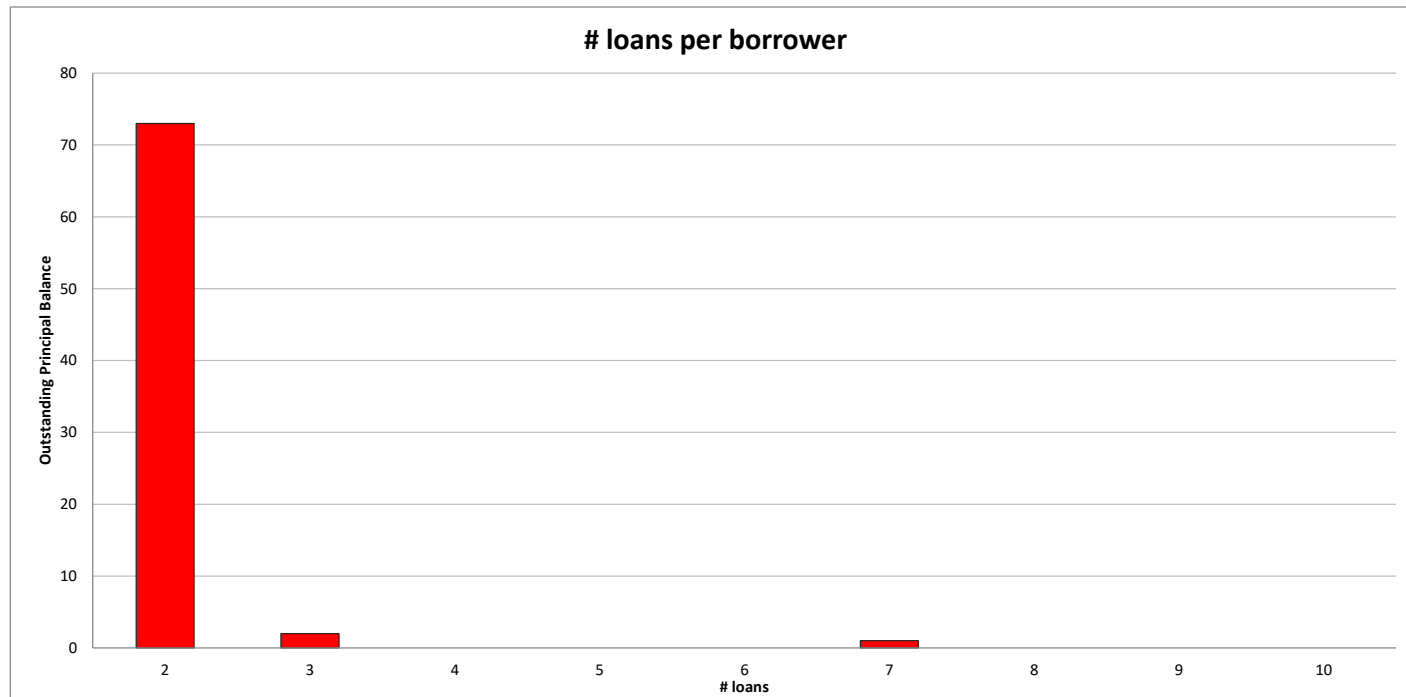
Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	27.08.2024
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	16 275		235 743 205	99,09 %
2	73		2 033 518	0,85 %
3	2		43 623	0,02 %
4				
5				
6				
7	1		78 421	0,03 %
8				
9				
10				
Total:	16 351		237 898 766	100 %

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

**16.b # loans per borrower**

Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from	26.07.2024
	to	27.08.2024
	=	32 days



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

**17.a Amortization Profile**



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

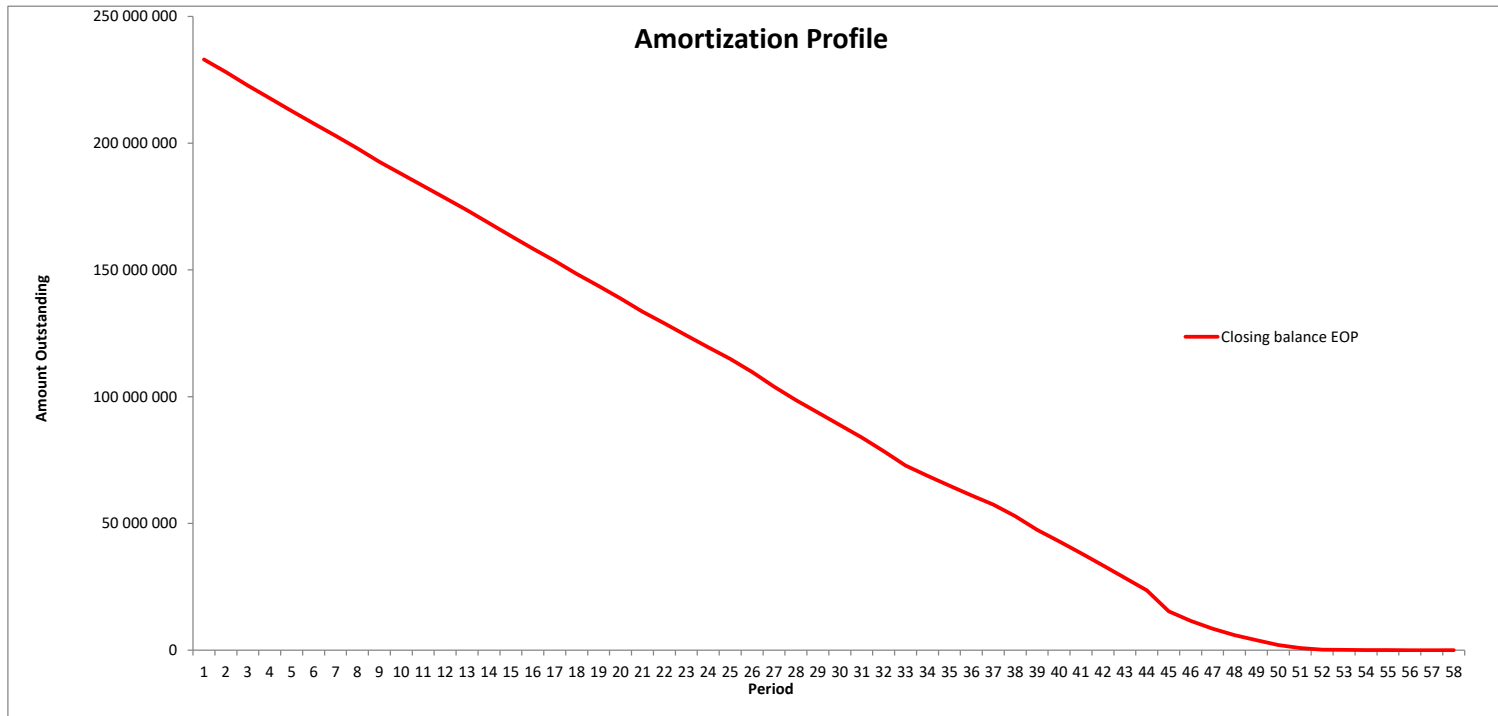
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	237 898 766	233 029 139	4 869 628	468 575	2,39 %	97,95 %
2	233 029 139	228 074 953	4 954 185	458 554	2,39 %	95,87 %
3	228 074 953	222 727 947	5 347 006	447 936	2,38 %	93,62 %
4	222 727 947	217 763 377	4 964 570	436 911	2,38 %	91,54 %
5	217 763 377	212 753 234	5 010 143	426 549	2,38 %	89,43 %
6	212 753 234	207 786 699	4 966 535	416 151	2,37 %	87,34 %
7	207 786 699	202 927 355	4 859 344	405 923	2,37 %	85,30 %
8	202 927 355	197 939 813	4 987 542	395 833	2,37 %	83,20 %
9	197 939 813	192 721 754	5 218 059	385 536	2,36 %	81,01 %
10	192 721 754	187 937 615	4 784 139	374 911	2,36 %	79,00 %
11	187 937 615	183 154 341	4 783 274	364 901	2,35 %	76,99 %
12	183 154 341	178 370 078	4 784 262	355 041	2,35 %	74,98 %
13	178 370 078	173 551 073	4 819 005	345 131	2,35 %	72,95 %
14	173 551 073	168 480 162	5 070 911	335 185	2,34 %	70,82 %
15	168 480 162	163 361 919	5 118 242	324 854	2,34 %	68,67 %
16	163 361 919	158 416 134	4 945 786	314 606	2,34 %	66,59 %
17	158 416 134	153 592 842	4 823 291	304 815	2,33 %	64,56 %
18	153 592 842	148 471 177	5 121 665	295 233	2,33 %	62,41 %
19	148 471 177	143 632 348	4 838 829	285 075	2,33 %	60,38 %
20	143 632 348	138 701 292	4 931 056	275 355	2,32 %	58,30 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

**17.b Amortization Profile**

Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from	26.07.2024
	to	27.08.2024
	=	32 days



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

**18.a Payment Holidays**



Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	25				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days

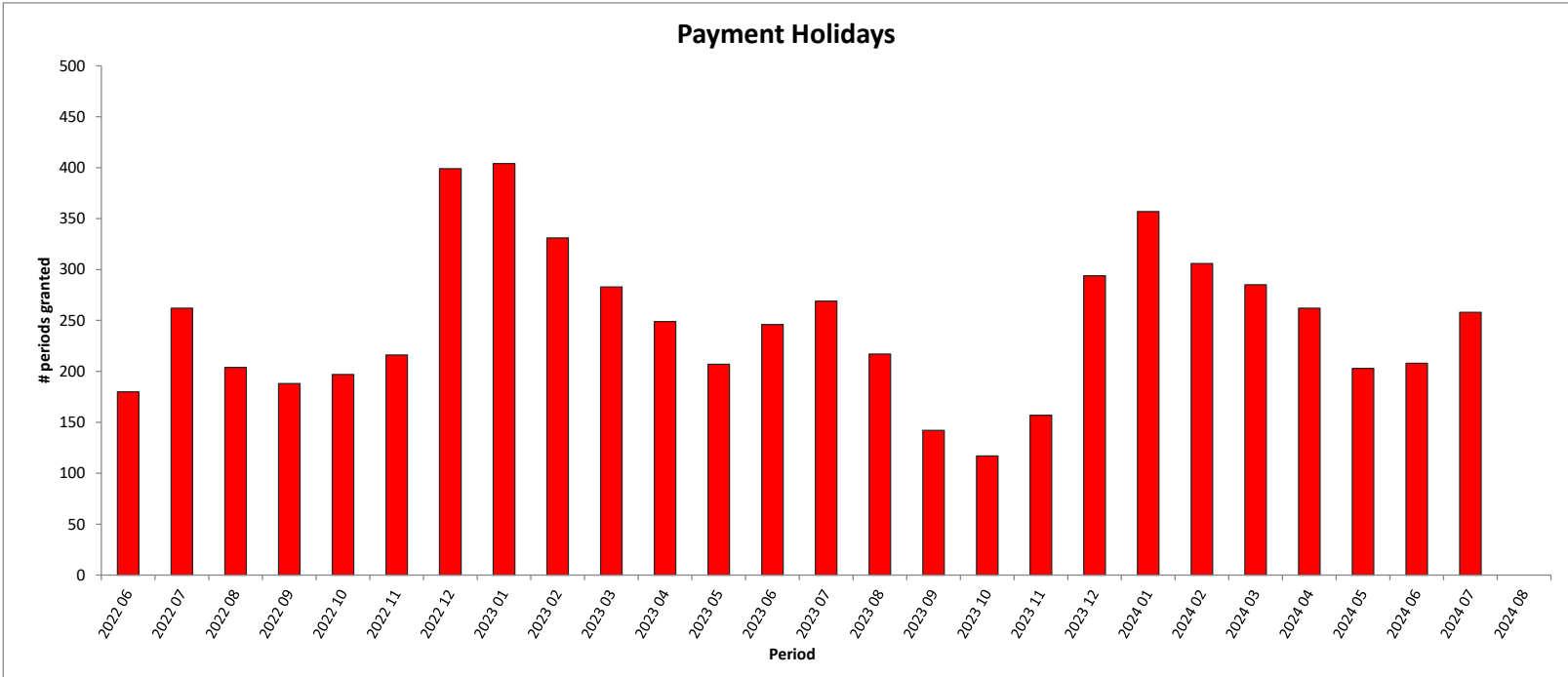
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2022 06	180	238	70 655	3 810 197	
2022 07	262	344	97 063	5 484 065	
2022 08	204	243	64 370	4 135 584	
2022 09	188	234	72 075	3 858 300	
2022 10	197	262	75 205	4 442 934	
2022 11	216	311	92 057	5 085 392	
2022 12	399	532	143 303	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	258	275	94 153	4 873 591	
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	29.08.2024				
Payment date	27.08.2024				
Period No	25				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days



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

**18.c Remaining Payment Holidays**

Reporting Date	29.08.2024
Payment date	27.08.2024
Period No	25
Monthly Period	01.07.2024
Interest Period	from 26.07.2024 to 27.08.2024 = 32 days



Remaining PH's

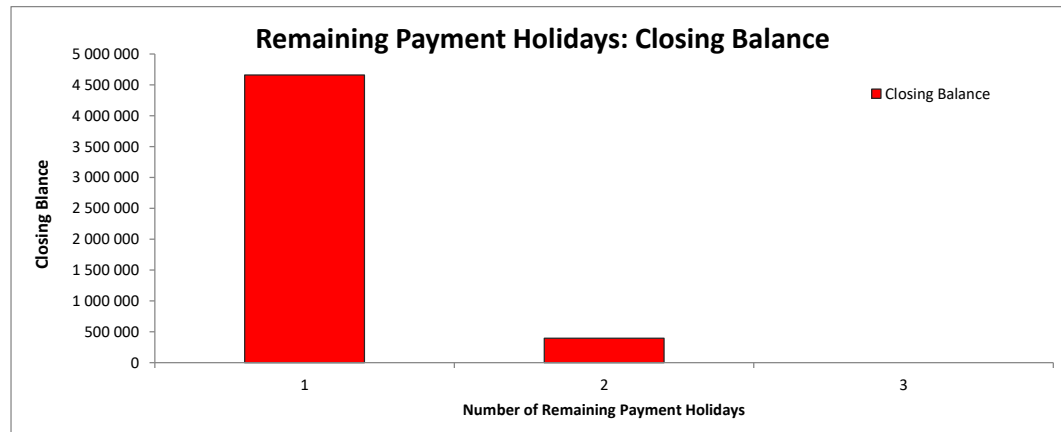
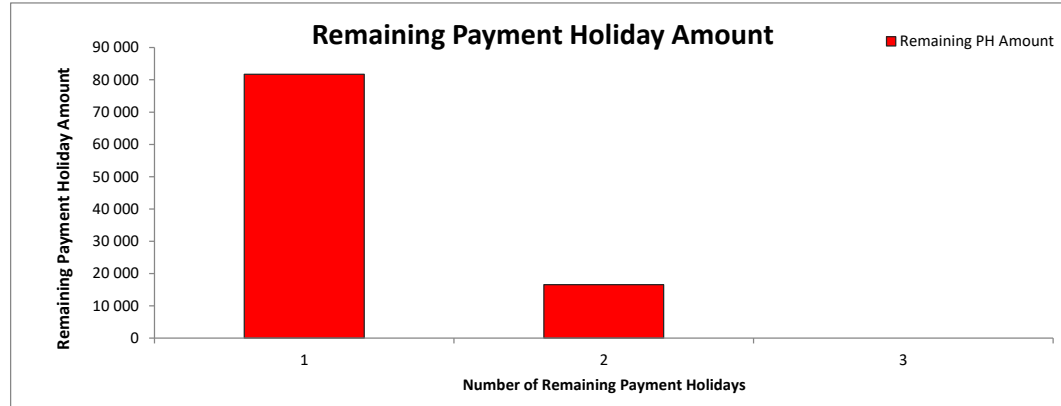
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	251	81 696	4 658 470
2	18	16 587	395 919
3	0	0	0
Total	269	98 283	5 054 389

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

18.d Remaining Payment Holidays



Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	25				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days





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

**19.a Downpayment**



Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	25				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days

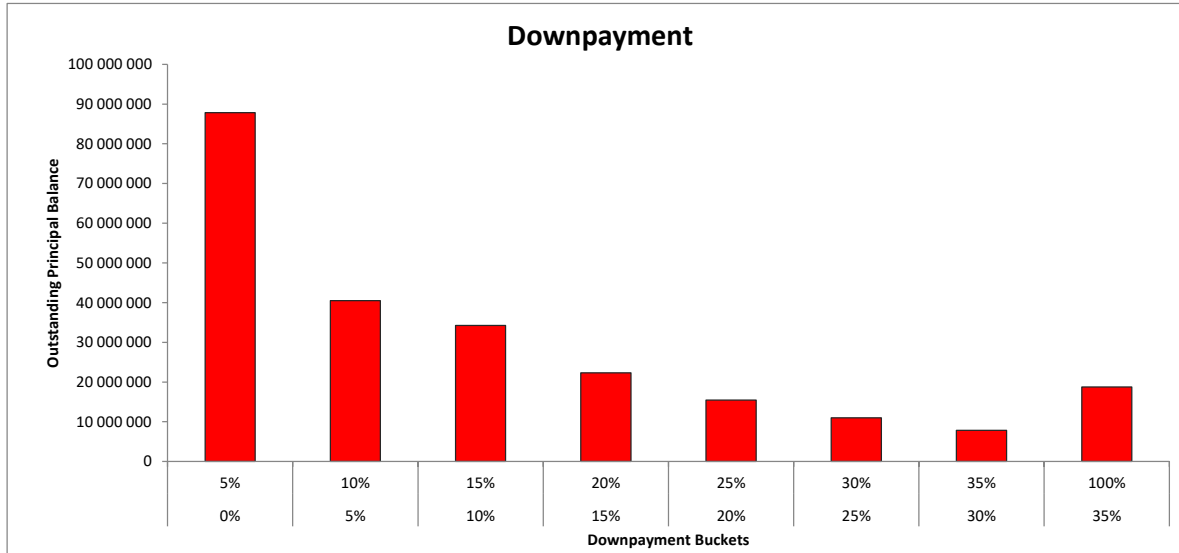
TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	5 754	87 838 156	36,92 %	36,8	31,3
	5 %	10 %	2 269	40 504 198	17,03 %	36,1	31,4
	10 %	15 %	2 116	34 226 456	14,39 %	34,6	31,7
	15 %	20 %	1 456	22 296 458	9,37 %	34,5	31,4
	20 %	25 %	1 113	15 435 282	6,49 %	33,4	31,2
	25 %	30 %	841	11 007 949	4,63 %	33,2	31,2
	30 %	35 %	695	7 823 968	3,29 %	32,2	31,2
	35 %	100 %	2 190	18 766 299	7,89 %	30,5	31,0
<b>Total</b>			16 434	237 898 766	100 %	35,1	31,4

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

19.b Downpayment



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from	26.07.2024
	to	27.08.2024
	=	32 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	29.08.2024
Payment date	27.08.2024
Period No	25
Monthly Period	01.07.2024
Interest Period	from 26.07.2024 to 27.08.2024 = 32 days

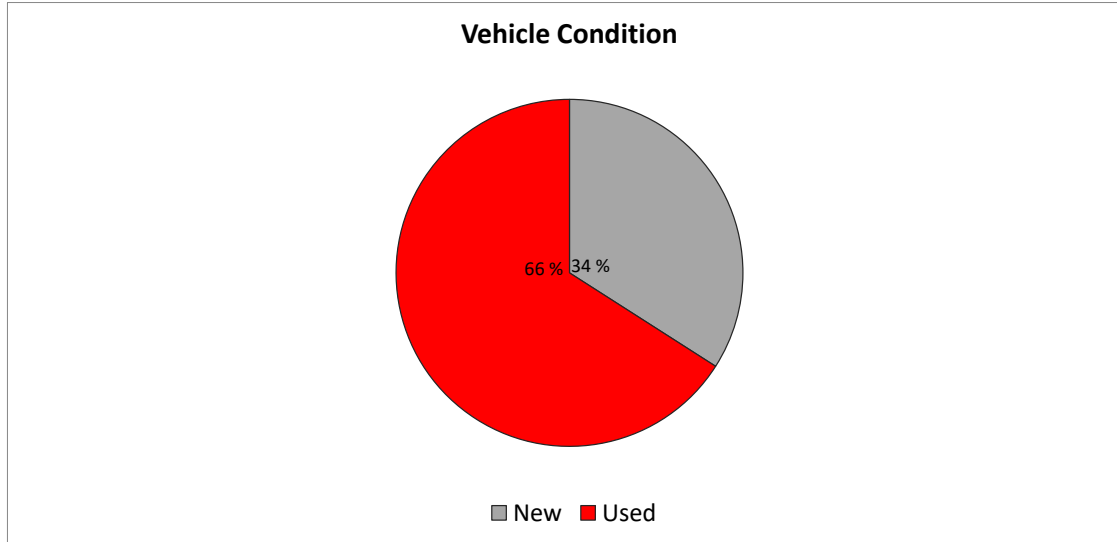
Vehicle condition	TOTAL				
	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	3 905	81 010 028	34,05 %	32,4	31,6
Used	12 529	156 888 738	65,95 %	36,5	31,2
Total	16 434	237 898 766	100 %	35,1	31,4

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	29.08.2024
Payment date	27.08.2024
Period No	25
Monthly Period	01.07.2024
Interest Period	from 26.07.2024 to 27.08.2024 = 32 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

21.a Borrower Type



Reporting Date	29.08.2024
Payment date	27.08.2024
Period No	25
Monthly Period	01.07.2024
Interest Period	from 26.07.2024 to 27.08.2024 = 32 days

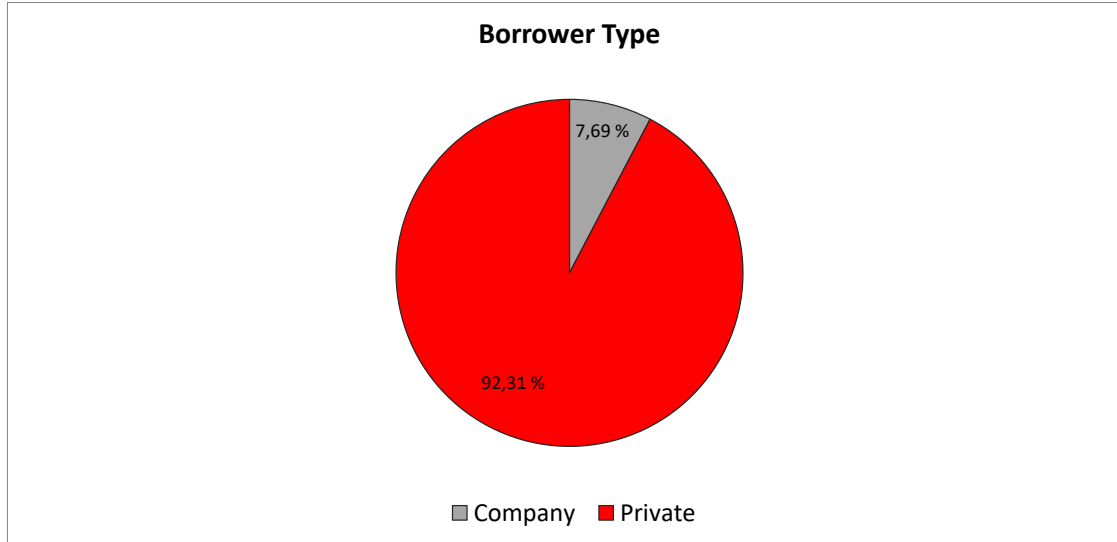
TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 133	18 300 376	7,69 %	27,6	33,0
Private	15 301	219 598 390	92,31 %	35,7	31,2
Total	16 434	237 898 766	100 %	35,1	31,4

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

21.b Borrower Type



Reporting Date		29.08.2024			
Payment date		27.08.2024			
Period No		25			
Monthly Period		01.07.2024			
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days



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

**22.a Vehicle type**



Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	25				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days

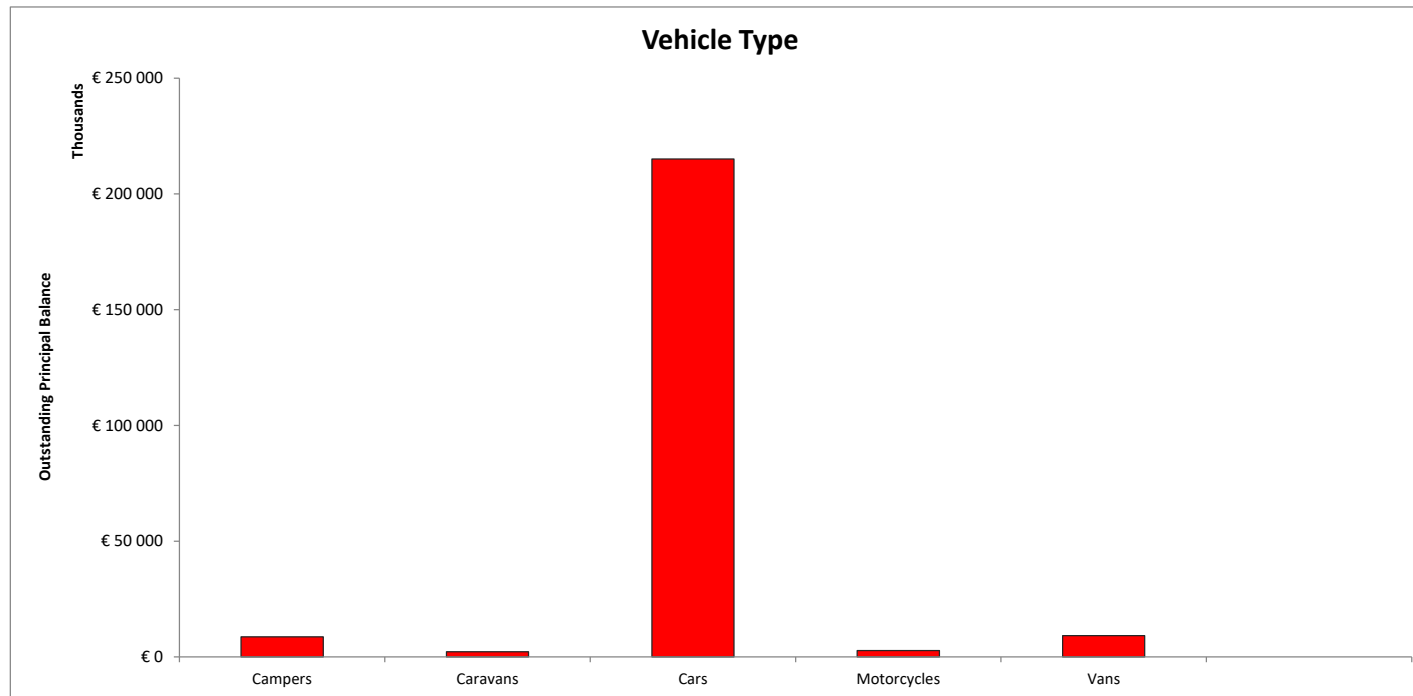
		TOTAL			
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	286	8 628 389	3,63 %	37,3	31,6
Caravans	164	2 211 680	0,93 %	34,4	31,9
Cars	14 700	215 140 084	90,43 %	35,3	31,3
Motorcycles	372	2 731 922	1,15 %	31,1	29,3
Vans	912	9 186 692	3,86 %	29,3	32,7
<b>Total</b>	<b>16 434</b>	<b>237 898 766</b>	<b>100 %</b>	<b>35,1</b>	<b>31,4</b>

Vehicle type

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from	26.07.2024
	to	27.08.2024
	=	32 days





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

**23.a Restructured Loans**



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 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	1	8 404
2024 08		
2024 09		
2024 10		
2024 11		
2024 12		
Total	23	283 330

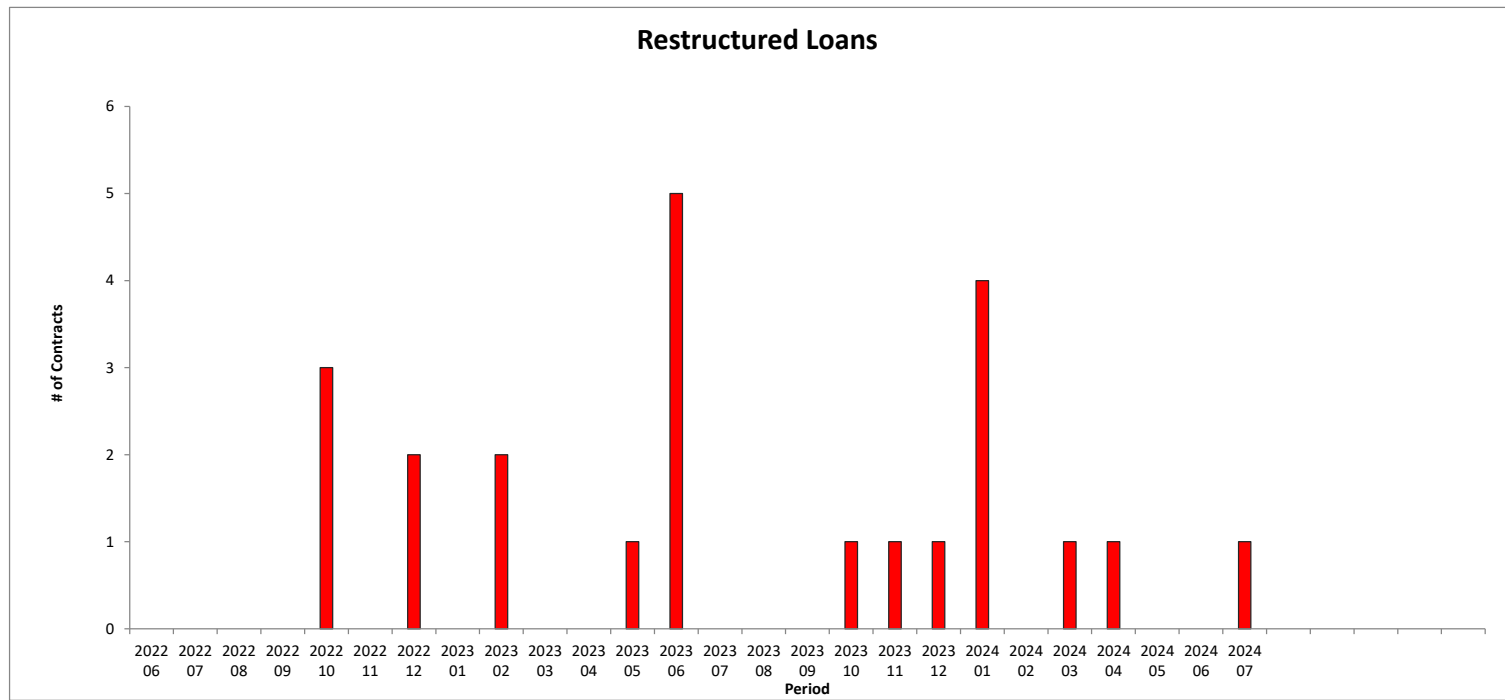
Restructured

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**23.b Restructured Loans**



Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	25				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days



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24.a Dynamic Interest rate



Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	25				
Monthly Period	from	01.07.2024	to	27.08.2024	=
Interest Period		26.07.2024			32 days

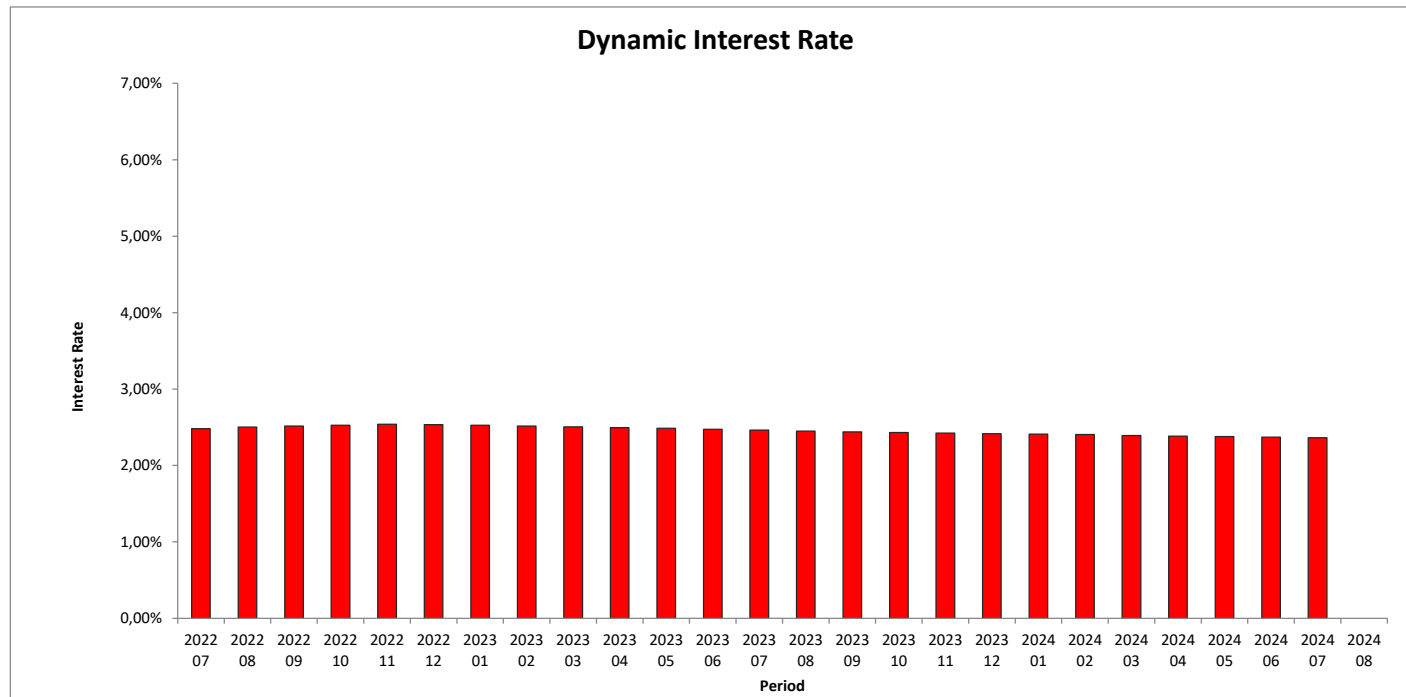
TOTAL		
Period	Closing balance	WA Interest rate
2022 07	494 515 066	2,48 %
2022 08	528 329 251	2,50 %
2022 09	528 793 604	2,51 %
2022 10	530 023 809	2,53 %
2022 11	529 979 124	2,54 %
2022 12	512 797 452	2,53 %
2023 01	494 365 066	2,53 %
2023 02	477 233 114	2,51 %
2023 03	459 161 206	2,50 %
2023 04	443 545 051	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	237 898 766	2,36 %
2024 08		

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	25				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days



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25.a Dynamic Pre-Payments



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	from 01.07.2024	to 27.08.2024 = 32 days
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

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	5 353 634	237 898 766	23,90 %
2024 08			

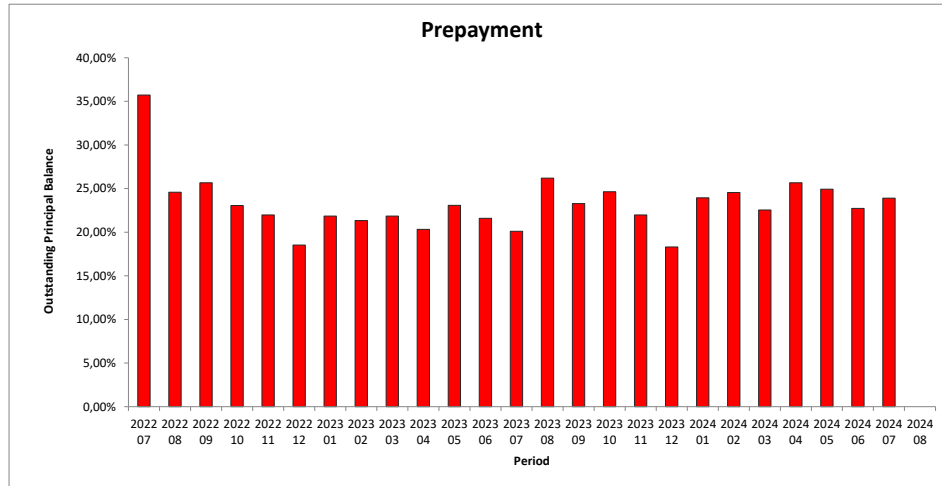
Dynamic Prepayment

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Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	25				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days



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26. Delinquency



Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	25				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2022	6	514 131 095	26 211	492 865 520	1 056	18 728 022	109	1 945 231	29	592 321	-	-	-	-	-	-	-	-	
	7	494 515 066	25 155	466 154 219	1 361	24 382 676	128	2 290 388	65	1 236 382	18	451 401	-	-	-	-	-	-	
	8	528 329 251	27 025	500 131 440	1 338	23 702 415	124	1 992 128	73	1 299 273	42	859 226	15	344 768	-	-	1	2 228	
	9	528 793 604	27 448	504 165 630	1 152	19 768 358	144	2 508 142	53	680 462	42	728 249	30	645 356	13	297 407	-	-	
	10	530 023 809	27 508	501 455 893	1 326	23 174 466	148	2 292 720	86	1 502 695	36	490 732	32	577 906	25	529 396	11	253 768	
	11	529 979 124	27 834	503 765 729	1 217	20 307 763	162	2 718 254	76	1 367 389	60	996 095	26	366 413	26	457 482	19	468 516	
	12	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	1 172 683	38	683 178	42	708 017
6		410 255 802	23 117	387 995 123	1 006	15 604 442	156	2 370 782	70	1 215 958	69	1 306 979	45	798 253	42	964 265	44	584 203	
7		395 424 158	22 451	372 274 949	1 068	16 959 925	153	2 328 781	81	1 308 976	49	934 254	47	967 618	34	649 654	37	745 390	
8		378 280 841	21 889	358 859 540	915	14 219 374	103	1 571 904	82	1 449 257	54	882 367	34	681 218	29	617 182	45	777 545	
9		363 480 161	21 149	343 031 727	938	14 942 342	138	2 131 458	56	978 603	53	1 040 173	42	701 760	31	654 098	36	651 558	
10		348 114 506	20 347	327 636 995	1 018	14 924 906	134	2 331 830	80	1 209 938	39	670 361	44	850 075	26	490 400	37	636 946	
11		334 819 039	19 853	314 873 616	935	14 493 677	134	1 913 747	77	1 297 528	58	1 040 819	28	513 278	37	686 374	27	398 761	
12		323 086 013	19 289	303 169 644	955	13 375 191	179	3 013 004	83	1 335 334	59	1 041 371	41	734 988	20	416 481	40	630 274	
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	2 169 851	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	237 898 766	15 377	223 059 866	781	10 677 095	132	1 742 488	44	725 922	53	914 474	28	444 830	19	334 090	32	401 829	
	8																		
	9																		
	10																		
	11																		
	12																		

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	from	01.07.2024
Interest Period	from	26.07.2024
	to	27.08.2024
	=	32 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	401 829	32															
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	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	7 383	1 203 953	67 328			
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	15 386	1 441 070	33 722			
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	11 805	1 542 155	170 528			
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	16 147	1 434 878	739 616			
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	46 902	863 357	802 623			
2024 1	1 701 651	101				87 472	87 472	1 614 179	400 955	488 427	1 213 224	13 535	501 963	1 199 688			
2024 2	1 824 346	100							227 842	227 842	1 596 504	105 899	333 741	1 490 605			
2024 3	401 829	32										19 270	19 270	382 559			
2024 4	0	0															



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**28. Priority of Payments - Revenue**



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 056 006,53	EUR
Senior Expenses	-	94 162,80	EUR
Servicing Fee	-	102 428,64	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	214 179,58	EUR
Tranche A Loan Interest to Issuer	-	645 235,51	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	-	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	-	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	-	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	EUR
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Deferred Purchase Price to Seller	-	-	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	1 778 836,96	EUR
Senior Expenses	-	37 960,40	EUR
Issuer swap interest to swap counterparty	-	214 179,58	EUR
Interest Class A Notes	-	775 542,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	30 075,00	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	-	15 073,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	336 438,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	369 568,98	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	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	10 616 789,40	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Further Purchase Price Payable to Seller	-	-	EUR
Balance to be Credited to the Reinvestment Principal Ledger	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	10 616 789,40	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	10 986 358,38	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	-	9 174 247,73	EUR
(ii) Principal Payments on Class B Notes	-	271 651,14	EUR
(iii) Principal Payments on Class C Notes	-	101 869,18	EUR
(iii) Principal Payments on Class D Notes	-	1 438 590,32	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	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		9 174 247,73	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		271 651,14	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		101 869,18	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable		1 438 590,32	EUR
Payment to Issuer as Issuer Available Revenue Receipts		0,00	EUR
<b>Issuer Priority of Payments - Revenue (o)</b>			
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	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	94 162,80				
Interest accrued for the Period	EUR	1 157 128,00	775 542,00	30 075,00	15 073,00	336 438,00
Cumulative Interest accrued	EUR	35 008 713,00	23 961 030,00	786 707,00	417 194,00	9 843 782,00
Interest Payments	EUR	1 157 128,00	775 542,00	30 075,00	15 073,00	336 438,00
Cumulative Interest Payments	EUR	35 008 713,00	23 961 030,00	786 707,00	417 194,00	9 843 782,00
Interest accrued on Subordinated Loan for the Period	EUR	39,00				
Cumulative Interest accrued on Subordinated Loan	EUR	14 862,00				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	14 381,00				
Unpaid Interest for the Period	EUR	39,00				
Cumulative Unpaid Interest	EUR	481,00				

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**31. Swap Overview**



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

**Kimi 11|Front Swap**

**Party A**  
**Party B**

**BANCO SANTANDER, S.A**  
**SCF Rahoituspalvelut XI DAC**

Swap Notional	<b>EUR 248 917 384,20</b>
Interest Period Start	26.07.2024
Interest Period End	27.08.2024
Interest Days	32
Settlement Date	27.08.2024
Party A Floating Interest Rate	3,598 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	<b>EUR 796 093,11</b>
Party B Fixed Rate	0,9680 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	<b>EUR 214 179,58</b>

Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	25	
Monthly Period	01.07.2024	
Interest Period	from	26.07.2024
	to	27.08.2024
	=	32 days

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**32. Contact Details**



**Santander Consumer Bank AS**

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Reporting Date	29.08.2024
Payment date	27.08.2024
Period No	25
Monthly Period	01.07.2024
Interest Period	from 26.07.2024 to 27.08.2024 = 32 days