

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27/11/2024				
Payment date	25/11/2024			Following payment dates:	30/12/2024
Period No	28				27/01/2025
Monthly Period	01/10/2024				
Interest Period	from 25/10/2024	to	25/11/2024	=	31 days
Cut-Off date	31/10/2024				

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



Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	28
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
<b>Opening balance prior to replenishment</b>	<b>218,054,987.14 EUR</b>
Scheduled Loan Principal Repayments (+MC)	4,753,570.85 EUR
Prepayments	6,060,815.64 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>10,814,386.49 EUR</b>
New Defaulted Auto Loans amt in Period	744,724.16 EUR
<b>Closing balance prior to replenishment</b>	<b>206,495,876.49 EUR</b>
<b>Further Purchase Price due (Replenishment price of new assets)</b>	<b>- EUR</b>
Re-investment Principal Ledger Closing Balance	- EUR
<b>Closing Balance post replenishment</b>	<b>206,495,876.49 EUR</b>
Principal Recoveries on loans in default	507,921.16 EUR
<b>Total revenue collections</b>	<b>703,187.23 EUR</b>
<b>Total Revenue Received in Period</b>	<b>703,187.23 EUR</b>
<b># Loans</b>	
At beginning of period	15,326 Loans
Replenished contracts	- Loans
Paid in Full	573 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	39 Loans
At end of period (pre replenishment)	<b>14,714 Loans</b>

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

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	28				
Monthly Period	01/10/2024				
Interest Period	from 25/10/2024	to	25/11/2024	=	31 days



**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	1,228,047.71	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	1,182.58	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-Revolver period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR

**Total Amount for Purchaser Available Revenue Receipts** **1,229,230.29** **EUR**

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1,140,072.34	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	583,024.52	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	19,067.89	EUR
g. Liquidity Reserve Excess Amount	53,012.34	EUR
h. Any other net amount received by the Issuer	-	EUR

**Total Amount for Issuer Available Revenue Receipts** **1,795,177.09** **EUR**

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



Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	28
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	10,814,386.49	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>10,814,386.49</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10,814,386.49	EUR
b. Seller Loan Redemption Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
c. Credit the balance of the Principal Deficiency Sub Ledgers	723,117.14	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>11,537,503.63</b>	<b>EUR</b>

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**4. Reserve Accounts**

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days



**Note Balance**

Beginning of Period	218,114,640.96	EUR
End of Period	206,577,137.33	EUR

**Liquidity Balance**

Beginning of Period	0.5 %	1,174,483.45	EUR
Cash Outflow		49,517.59	EUR
Cash Inflow		-	EUR
End of Period	0.5 % *	1,124,965.86	EUR
Required Reserve Amount	0.5 % *	1,124,965.86	EUR

**Expenses Advance**

Beginning of Period	1,669,217.04	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	1,669,217.04	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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Reporting Date	27/11/2024		
Payment date	25/11/2024		
Period No	28		
Monthly Period	01/10/2024		
Interest Period	from 25/10/2024	to 25/11/2024	= 31 days

5a. Performance Data



Asset Balance

Opening balance prior to replenishment	218,054,987.14	EUR
Closing balance prior to replenishment	206,495,876.49	EUR
Closing Balance post replenishment	206,495,876.49	EUR

Portfolio Performance:

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	194,175,844.89	94.03%	13,795
1-29 days past due	8,990,902.46	4.35%	681
<b>Delinquent Receivables:</b>			
30-59 days past due	1,362,316.02	0.66%	99
60-89 days past due	795,310.08	0.39%	55
90-119 days past due	524,302.59	0.25%	42
120-149 days past due	325,650.83	0.16%	26
150-179 days past due	321,549.62	0.16%	16
<b>Total Performing and Delinquent</b>	<b>206,495,876</b>	<b>100.00%</b>	<b>14,714</b>
Current Period Defaults	744,724.16		39
Cumulative Defaults	13,727,329.80		828
Current Period Principal Recoveries	507,921.16		
Cumulative Principal Recoveries	6,707,297.28		

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

[A] Cumulative Net Loss Ratio, Payment Date	1.28%	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.23%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.19%	

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

[A] Aggregate Outstanding Asset Principal Amount	206,495,876.49	38.82%
[B] Aggregate principal balance of Defaulted Contracts	13,727,329.80	
[C] Recoveries received on such Defaulted Contracts	6,707,297.28	
[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	1.61%	NO
[B] Delinquency Ratio, preceding Payment Date	1.79%	
[C] Delinquency Ratio, second preceding Payment Date	1.82%	

or Servicer Termination Event

NO

or Hedge Counterparty Downgrade Event

NO

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

16.51% YES

[A] [1] + [2] + [3]	36,012,411.73
Class B Principal Amount [1]	5,392,080.11
Class C Principal Amount [2]	2,022,030.04
Class D Principal Amount [3]	28,598,301.58

[B] Aggregated Outstanding Note Principal Amount 218,114,640.96

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



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

Weighted average interest rate (min 2.35%)	2.34%
Weighted average months to maturity (max 56%)	32.69*
Used Vehicles (max 74%)	65.25%
Balloon Loans (max 63.5%)	75.14%
Corporate Borrowers (max 10%)	7.34%
IRB (min 95%)	95.54 %**

\* Bucket-based as found in IR

\*\* As of last pool replenishment

**Top-10 Exposures:**

	Balance	# Loans	Portion
	221,606.88	1	0.11%
	210,250.30	1	0.10%
	161,243.04	1	0.08%
	143,494.28	1	0.07%
	115,871.87	1	0.06%
	114,246.16	1	0.06%
	110,554.71	1	0.05%
	105,335.75	1	0.05%
	105,149.39	1	0.05%
	101,626.15	1	0.05%
<b>Total (max 0,6%)</b>			<b>0.67%</b>

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Monthly Period	01/10/2024
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**6. Note Principal**

Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	28
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days



	Class A	Class B	Class C	Class D	
<b>Note Principal</b>					
Beginning of Period	182,102,229.23	5,392,080.11	2,022,030.04	28,598,301.58	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	9,636,162.73	285,328.53	106,998.20	1,509,014.17	EUR
End of Period	172,466,066.50	5,106,751.58	1,915,031.84	27,089,287.41	EUR
<b>Principal Deficiency Sub-Ledger</b>					
Beginning of Period	-	-	-	59,653.84	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	744,724.16	EUR
Credit PDL	-	-	-	723,117.14	EUR
End of Period	-	-	-	81,260.86	EUR
<b>Net Note Principal</b>					
Beginning of Period	182,102,229.23	5,392,080.11	2,022,030.04	28,538,647.74	EUR
End of Period	172,466,066.50	5,106,751.58	1,915,031.84	27,008,026.55	EUR

Santander Consumer Finance Oy  
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**7. Outstanding Notes**

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 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		25/10/2029	25/10/2029	25/10/2029	25/10/2029
Rating (Fitch/S&P)		AAA (sf) / AAA (sf)	AA+(sf) / AAA (sf)	BBB (sf) / AA (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	218,114,640.96	182,102,229.23	5,392,080.11	2,022,030.04	28,598,301.58
Available Distribution Amount	11,537,503.63				
Amortisation	10,028,489.46				
Redemption per Class	11,537,503.63	9,636,162.73	285,328.53	106,998.20	1,509,014.17
Redemption per Note		1,940.04	3,566.61	3,566.61	3,567.41
Outstanding Closing Balance		172,466,066.50	5,106,751.58	1,915,031.84	27,089,287.41
Net Outstanding Closing Balance	206,577,137.33	172,466,066.50	5,106,751.58	1,915,031.84	27,089,287.41
Current Tranching	100%	83.49%	2.47%	0.93%	13.11%
Current Pool Factor		0.35	0.64	0.64	0.64

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		36,662.42	67,401.00	67,401.00	67,608.28
>Principal Repayment per note		1,940.04	3,566.61	3,566.61	3,567.41
Principal Outstanding per Note End of Period		34,722.38	63,834.39	63,834.39	64,040.87
>Interest accrued for the period		116.97	290.49	397.86	646.51
Interest Payment	889,632.21	580,981.99	23,239.12	11,935.87	273,475.23
Interest Payment per Note		116.97	290.49	397.86	646.51

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)		17.06%	14.59%	13.11%	0.00%
Current CE (Subordination)		16.51%	14.04%	13.11%	0.00%
Current CE (Subordination, incl. Liquidity Reserve)		17.06%	14.59%	13.11%	0.00%

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27/11/2024  
 Payment date 25/11/2024  
 Period No 28  
 Monthly Period 01/10/2024 to 25/11/2024 = 31 days  
 Interest Period : 25/10/2024 to 25/11/2024 = 31 days

Rating Triggers												Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Transaction Role	Counterparty		Short Term				Long Term						
			Fitch		S&P		Fitch		S&P				
	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current			
Issuer	SCF Rahoituspalvelut XI DAC		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Servicer	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	A-1	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 Trigger Required Rating	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 Trigger Required Rating	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	A-1	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	A-1	N/A	N/A	BBB-	A+	No	If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.	
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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**9.a Original Portfolio Principal Balance**

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days



Average amount - all: 19,172

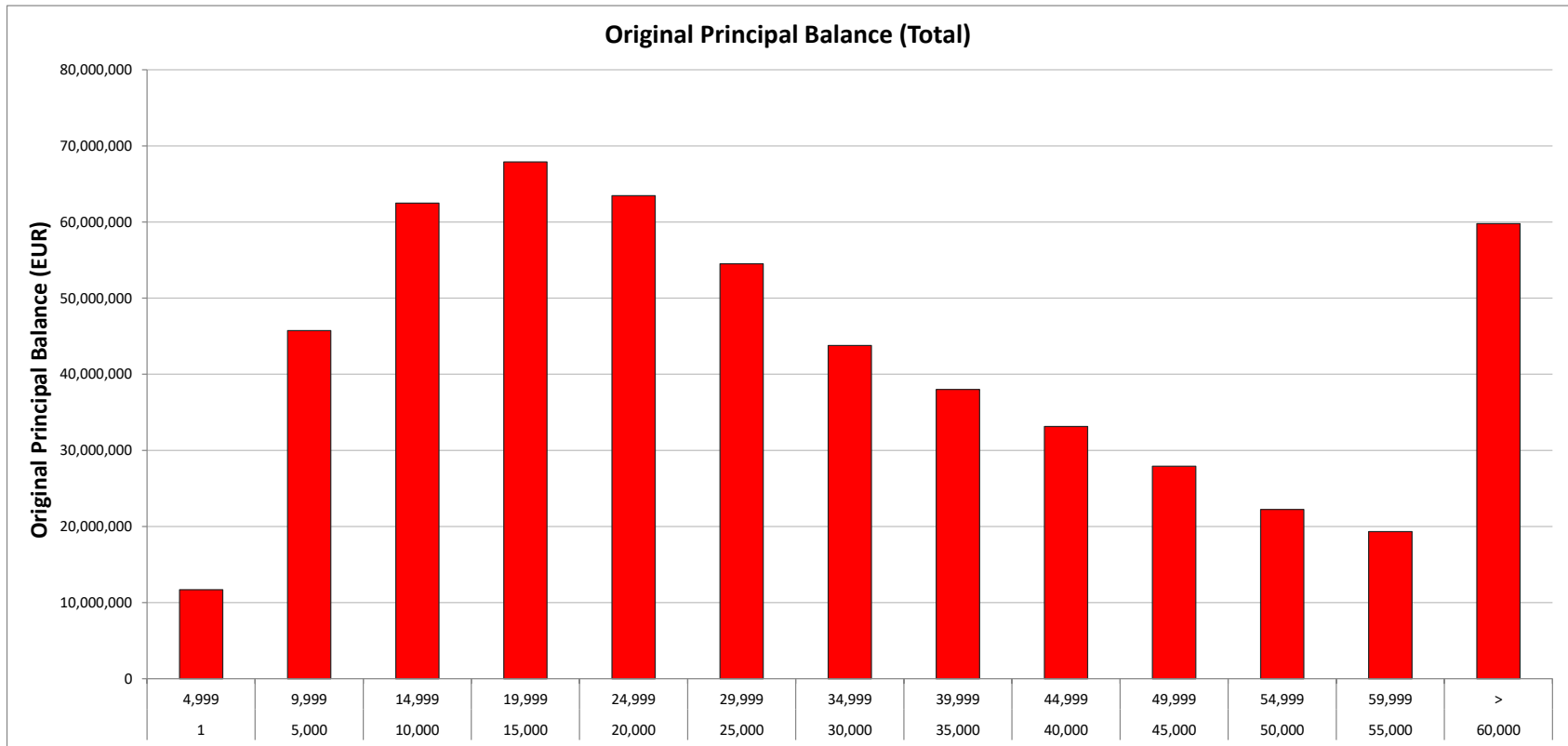
		TOTAL					
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
1	4,999	3,498	11,701,973	2.1 %	24.2	12.8	
5,000	9,999	6,169	45,729,696	8.3 %	39.5	10.6	
10,000	14,999	5,020	62,468,729	11.4 %	48.1	9.7	
15,000	19,999	3,903	67,902,834	12.3 %	51.1	9.0	
20,000	24,999	2,835	63,461,929	11.5 %	53.1	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	

Original balance

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

**9.b Original Principal Balance Graph**

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024 to 25/11/2024 = 31 days



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

**10.a Outstanding Principal Balance**

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	28				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



Average amount - all: 14,034

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	3,591	9,954,359	4.82%	20.5	36.4
5,000	10 000	3,553	26,091,140	12.64%	29.2	35.2
10,000	15 000	2,533	31,282,291	15.15%	31.4	34.5
15,000	20 000	1,668	28,864,313	13.98%	32.1	34.3
20,000	25 000	1,082	24,070,026	11.66%	32.7	33.8
25,000	30 000	719	19,693,679	9.54%	33.9	33.6
30,000	35 000	495	15,996,390	7.75%	34.8	33.9
35,000	40 000	346	12,924,305	6.26%	36.3	33.5
40,000	45 000	267	11,339,207	5.49%	36.4	33.3
45,000	50 000	198	9,372,709	4.54%	37.8	32.9
50,000	55 000	92	4,813,211	2.33%	39.2	32.4
55,000	60 000	55	3,154,567	1.53%	36.5	34.0
60,000	-	115	8,939,678	4.33%	36.1	33.6
Total		14,714	206,495,876	100%	32.7	34.1

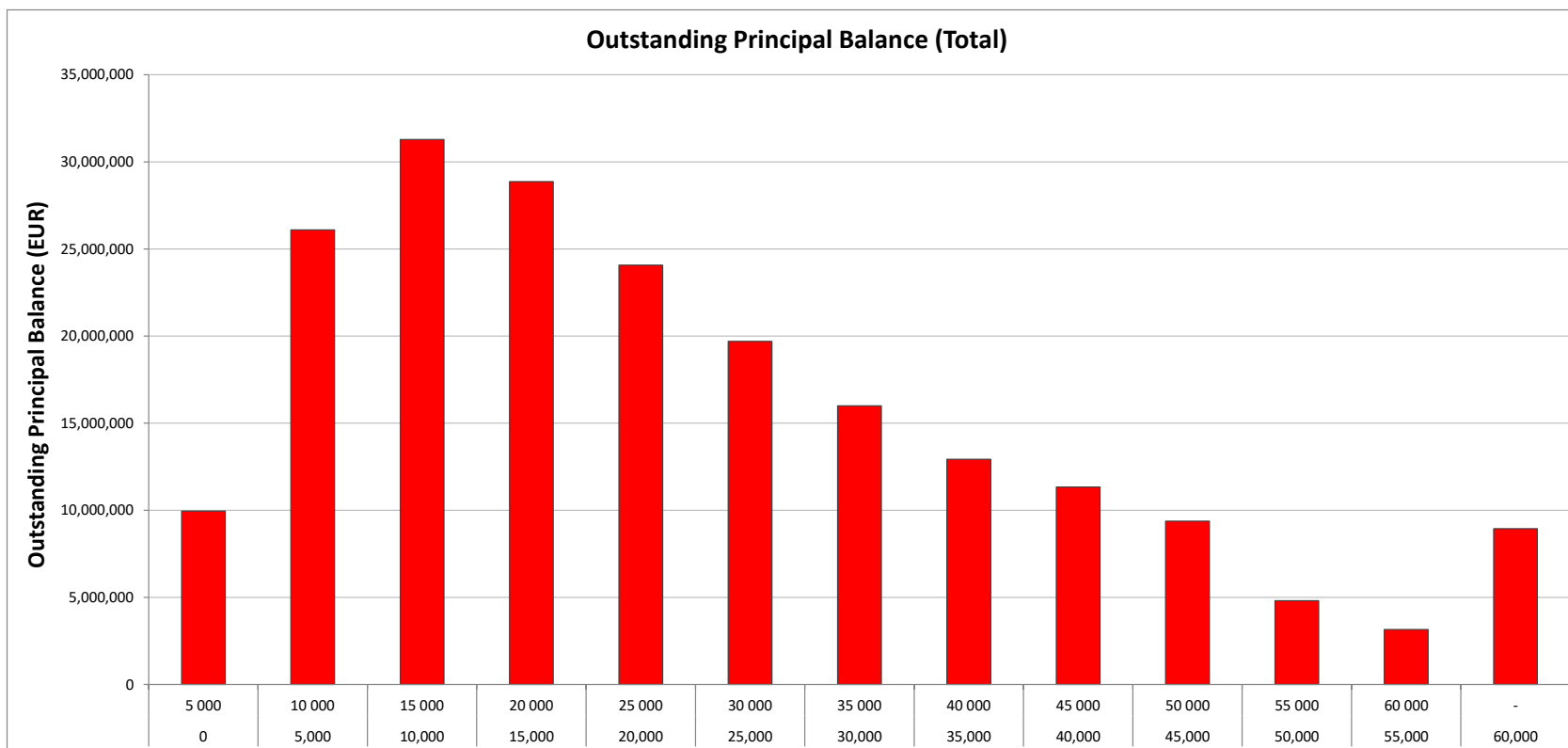
**SCF RAHOITUSPALVELUT XI DAC**  
**Monthly Investor Report**

**10.b Outstanding Principal Balance Graph**

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days



**Outstanding Principal Balance (Total)**



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

**11.a Geographical Distribution**



Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days

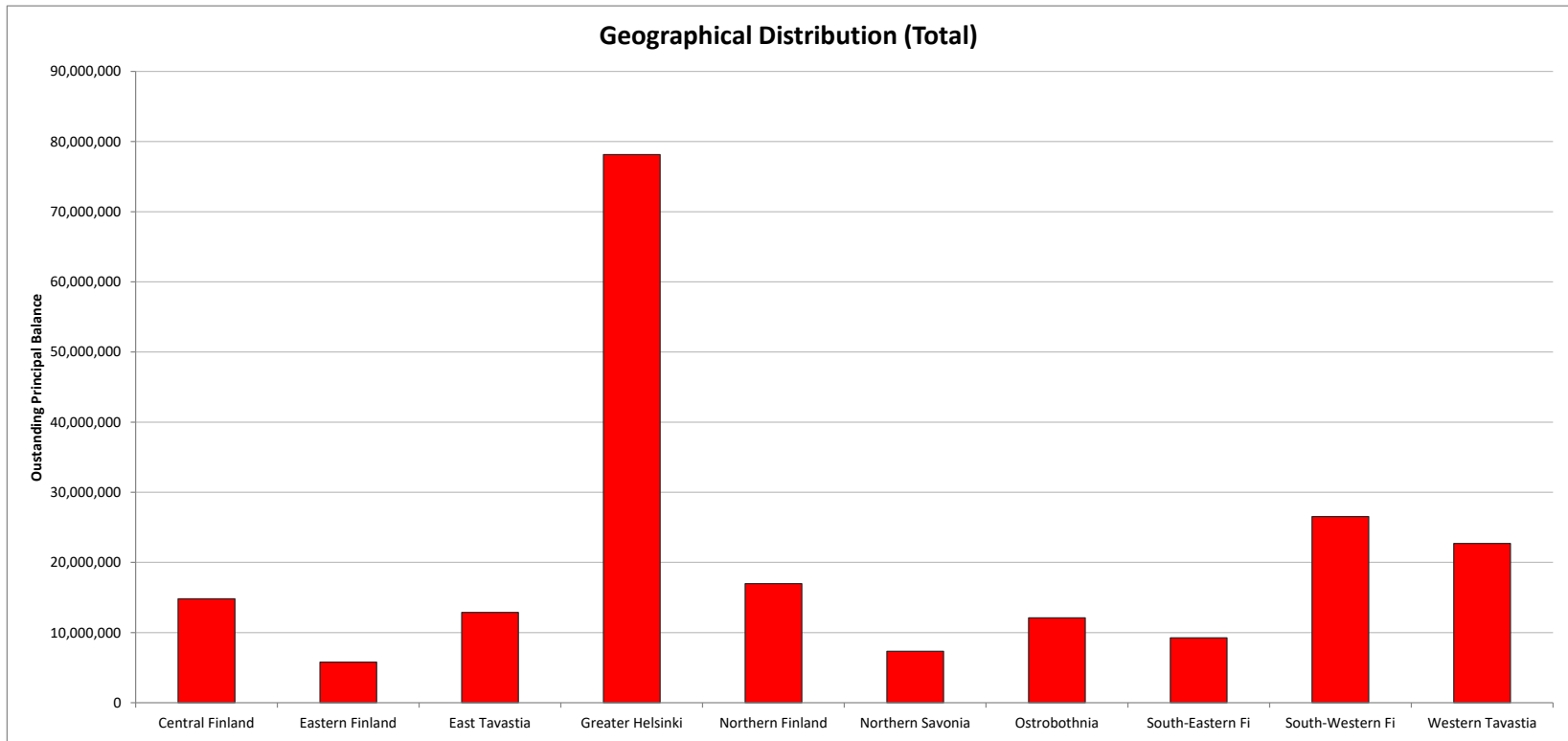
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1,187	14,821,857	7.18%	32.3	34.1	
Eastern Finland	478	5,796,036	2.81%	32.8	34.1	
East Tavastia	970	12,858,902	6.23%	31.4	34.5	
Greater Helsinki	4,830	78,139,202	37.84%	33.1	34.1	
Northern Finland	1,222	16,965,968	8.22%	32.7	33.9	
Northern Savonia	580	7,331,962	3.55%	31.9	34.6	
Ostrobothnia	971	12,090,415	5.86%	32.5	34.0	
South-Eastern Fi	803	9,242,117	4.48%	32.5	34.2	
South-Western Fi	1,907	26,538,651	12.85%	33.2	34.1	
Western Tavastia	1,766	22,710,766	11.00%	32.1	34.2	
Total	14,714	206,495,876	100%	32.7	34.1	

Geographic distribution

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024
	to	25/11/2024
	=	31 days





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**Monthly Investor Report**

**12.a Interest Rate**

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days



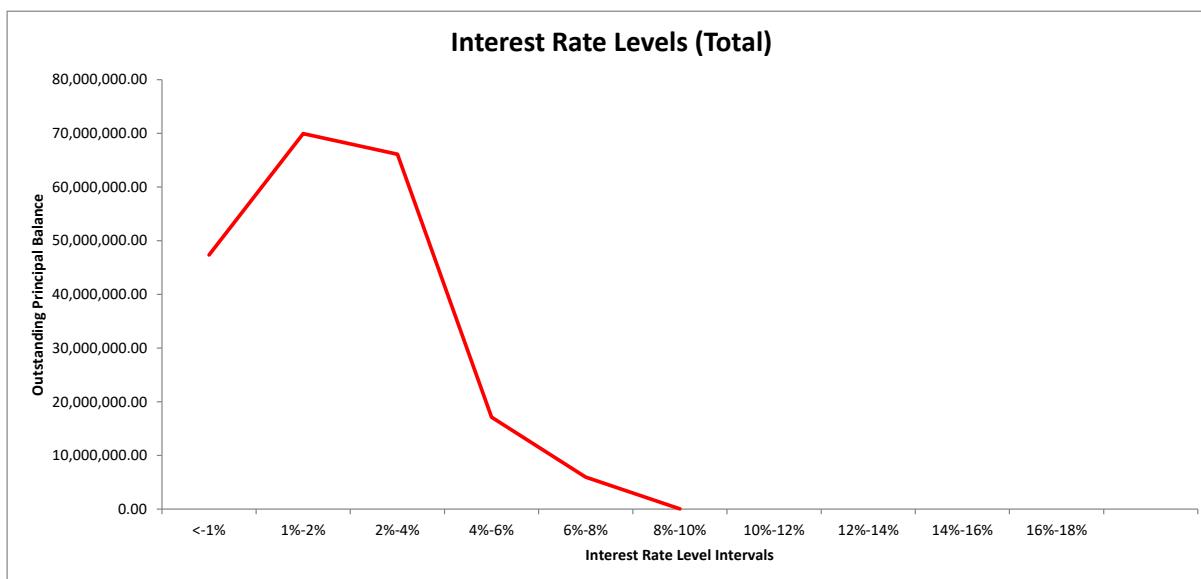
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0%	1%	3,006	47,341,157	22.93%	30.6	34.7	
1%	2%	3,538	69,950,111	33.87%	32.4	34.7	
2%	4%	5,033	66,104,394	32.01%	34.3	33.4	
4%	6%	2,171	17,121,404	8.29%	33.3	33.8	
6%	8%	954	5,942,003	2.88%	33.5	32.9	
8%	10%	12	36,808	0.02%	30.0	32.7	
10%	12%						
	14%						
	16%						
	18%						
	18%						
	-						
Total		14,714	206,495,876	100%	32.7	34.1	

Interest distribution

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

12.b Interest Rate

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	28				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



SCF RAHOITUSPALVELUT XI DAC  
 Monthly Investor Report

13.a Remaining Terms

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days



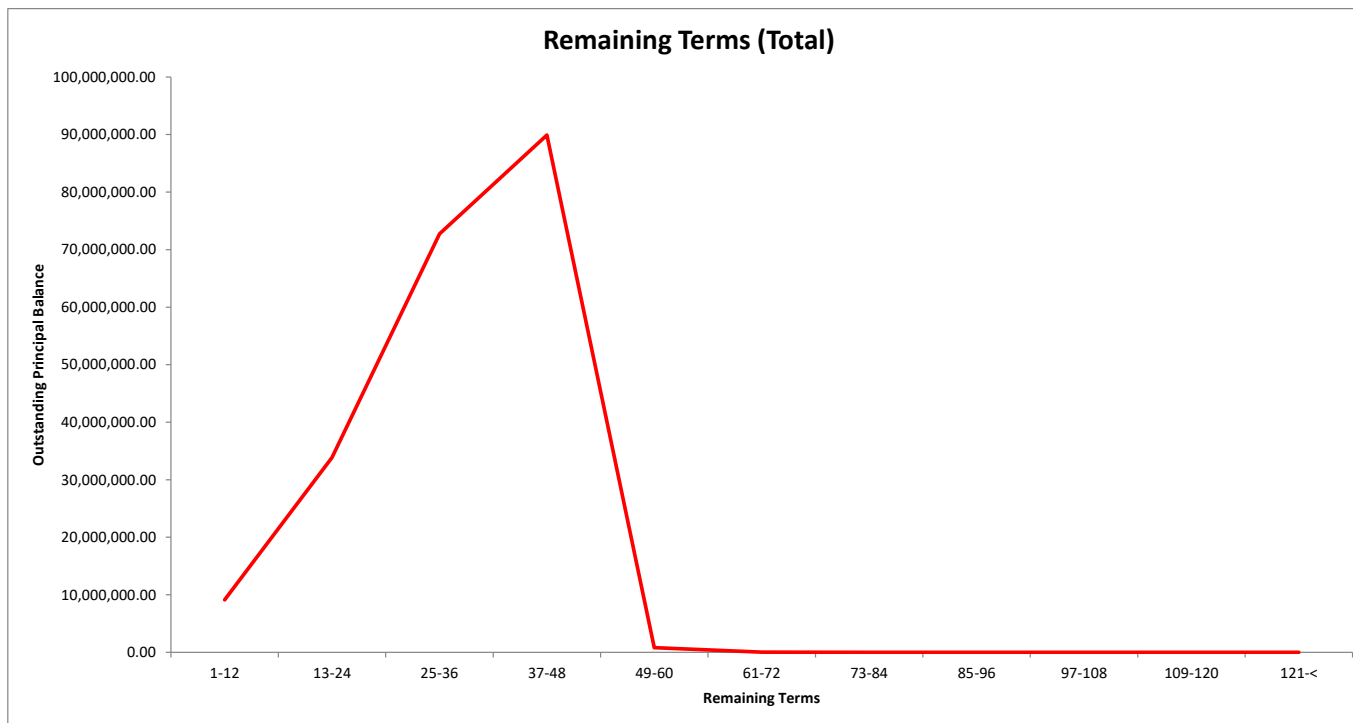
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	0	18	31,877	0.02%	0.0	46.2	
1	12	1,882	9,138,648	4.43%	8.2	42.8	
13	24	3,448	33,855,971	16.40%	19.9	38.5	
25	36	5,042	72,741,106	35.23%	30.8	34.7	
37	48	4,285	89,915,086	43.54%	41.4	31.3	
49	60	38	794,395	0.38%	49.6	26.4	
61	72	1	18,792	0.01%	66.0	36.0	
73	84						
85	96						
97	108						
109	120						
121	-						
Total		14,714	206,495,876	100%	32.7	34.1	

Months to maturity

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024
	to	25/11/2024
	=	31 days



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

**14.a Seasoning**



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	28				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days

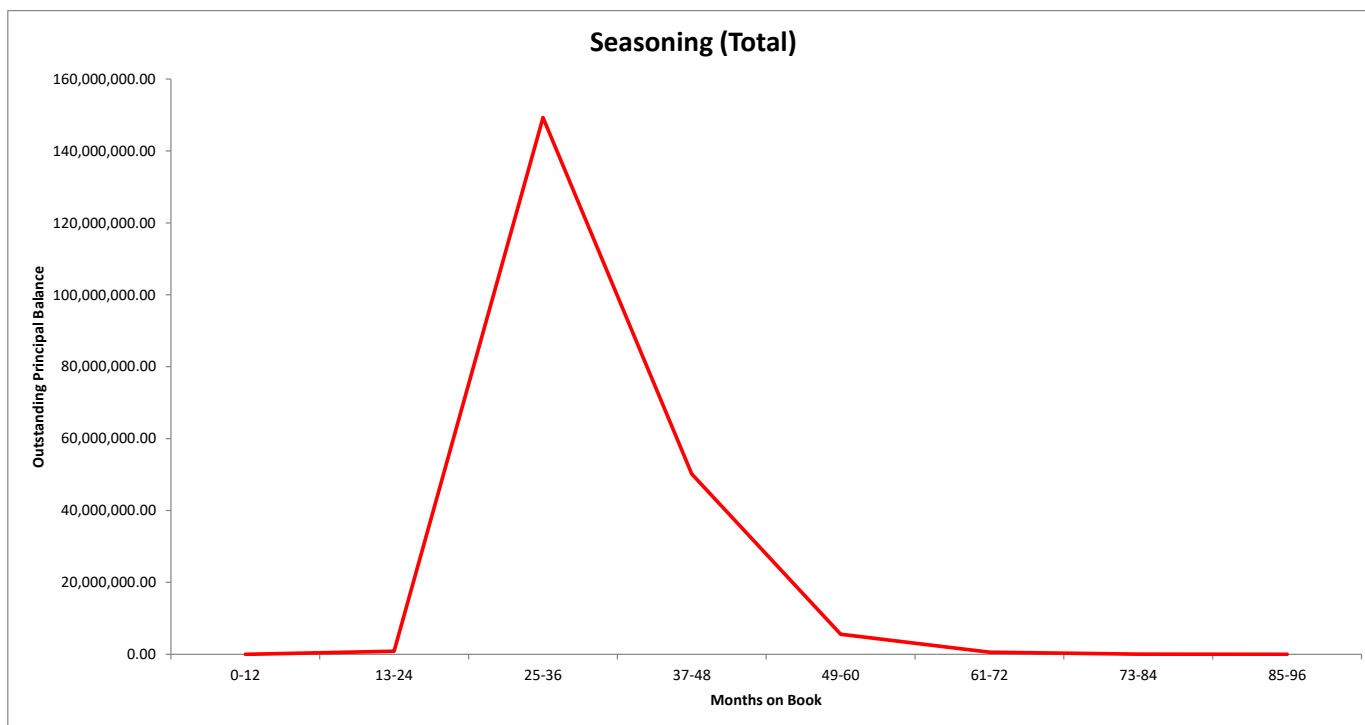
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24	53	856,071	0.41%	44.3	24.0
25		36	9,880	149,275,559	72.29%	35.3	31.5
37		48	4,095	50,156,811	24.29%	26.9	39.8
49		60	606	5,598,603	2.71%	14.7	52.0
61		72	74	569,892	0.28%	7.4	64.6
73		84	6	38,940	0.02%	4.9	75.0
85		96					
Total		14,714		206,495,876	100%	32.7	34.1

Months on book

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

14.b Seasoning

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024
	to	25/11/2024
	=	31 days



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

**15.a Balloon loans**



Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days

TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	7,593	51,343,913	24.9 %	3,613	0.0 %	30.4	33.8
Balloon	7,121	155,151,964	75.1 %	79,106,299	51.0 %	33.4	34.3
<b>Total</b>	<b>14,714</b>	<b>206,495,876</b>	<b>100%</b>	<b>79,109,912</b>	<b>38%</b>	<b>32.7</b>	<b>34.1</b>

Balloon loans in %  
of portfolio

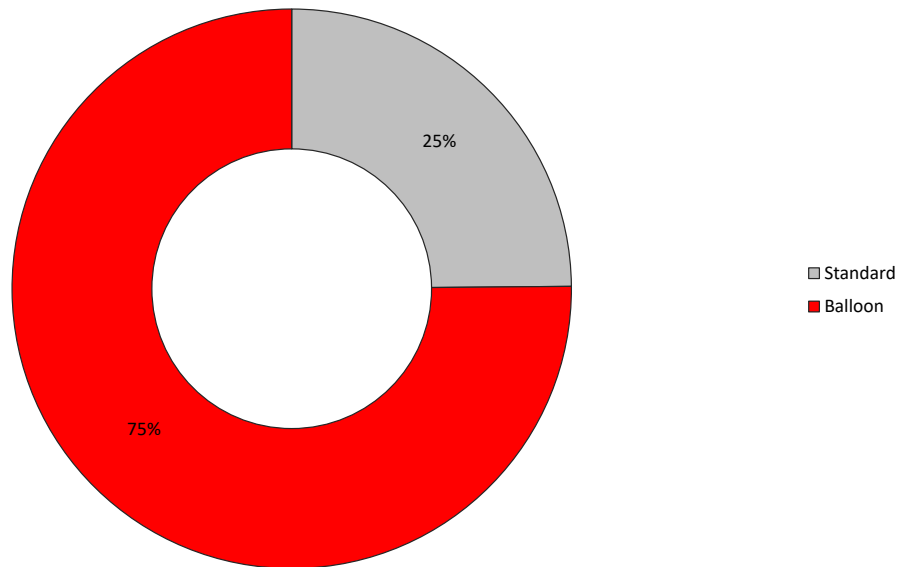
**SCF RAHOITUSPALVELUT XI DAC**  
**Monthly Investor Report**

**15.b Balloon loans**

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024
	to	25/11/2024
	=	31 days



**Balloon loans in %  
of portfolio**





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

**16.a # loans per borrower**



Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days

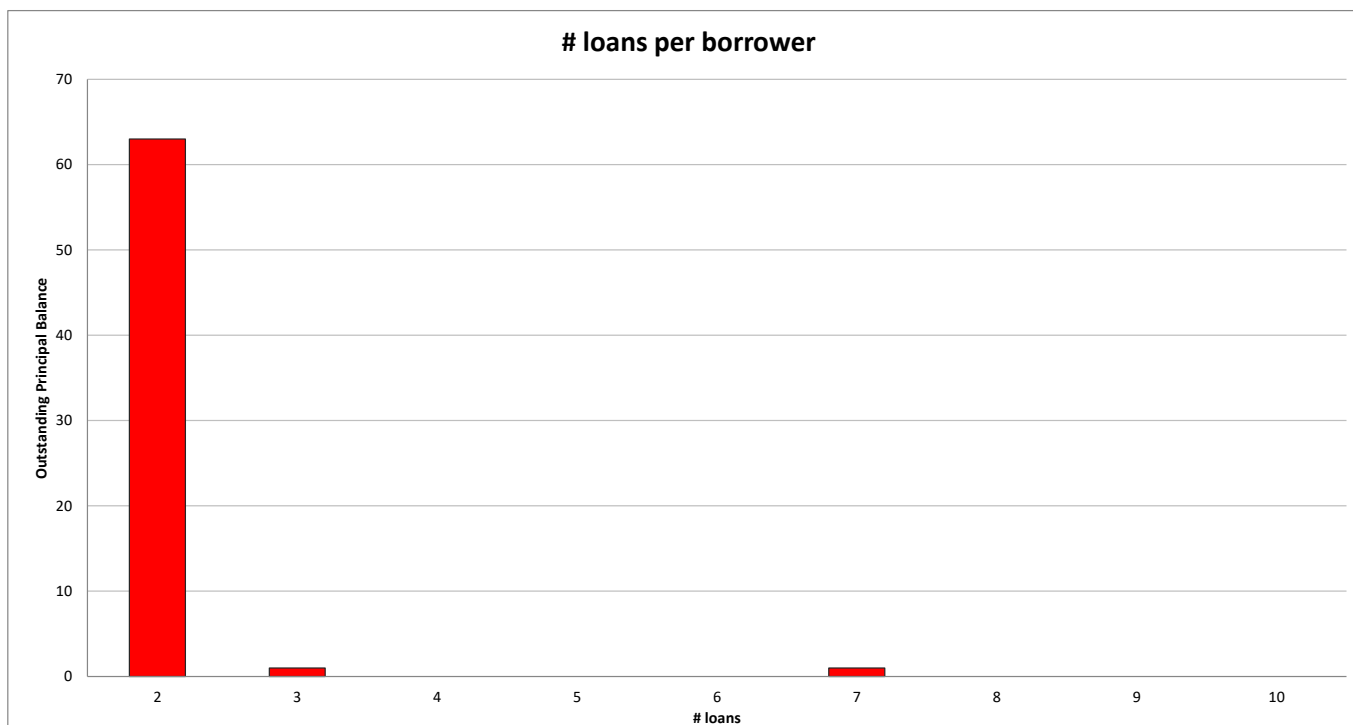
TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	14,578	204,821,008	99.19%
2	63	1,587,306	0.77%
3	1	19,007	0.01%
4			
5			
6			
7	1	68,556	0.03%
8			
9			
10			
Total:	14,643	206,495,876	100%

# loans per borrower

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

**16.b # loans per borrower**

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024
	to	25/11/2024
	=	31 days



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

**17.a Amortization Profile**



Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days

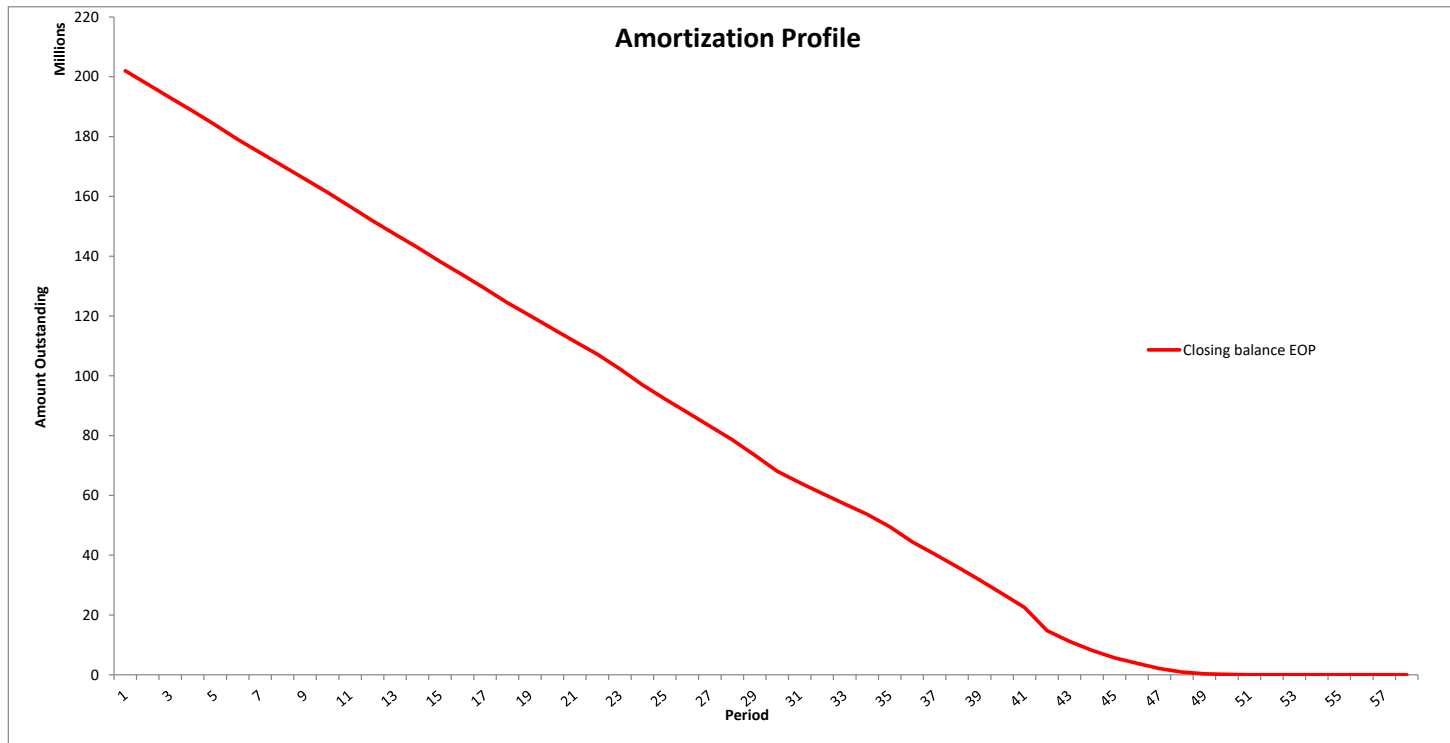
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	206,495,876	201,995,657	4,500,219	402,047	2.36%	97.82%
2	201,995,657	197,489,087	4,506,571	393,027	2.36%	95.64%
3	197,489,087	192,983,691	4,505,395	383,464	2.36%	93.46%
4	192,983,691	188,509,917	4,473,775	374,110	2.35%	91.29%
5	188,509,917	183,893,904	4,616,013	364,899	2.35%	89.05%
6	183,893,904	179,056,785	4,837,119	355,417	2.34%	86.71%
7	179,056,785	174,640,468	4,416,317	345,644	2.34%	84.57%
8	174,640,468	170,224,152	4,416,316	336,463	2.34%	82.43%
9	170,224,152	165,783,226	4,440,926	327,441	2.33%	80.28%
10	165,783,226	161,326,133	4,457,093	318,327	2.33%	78.13%
11	161,326,133	156,616,382	4,709,751	309,171	2.32%	75.84%
12	156,616,382	151,863,896	4,752,486	299,682	2.32%	73.54%
13	151,863,896	147,325,015	4,538,881	290,302	2.32%	71.35%
14	147,325,015	142,891,122	4,433,893	281,379	2.32%	69.20%
15	142,891,122	138,213,849	4,677,273	272,613	2.31%	66.93%
16	138,213,849	133,759,896	4,453,953	263,377	2.31%	64.78%
17	133,759,896	129,218,299	4,541,597	254,479	2.31%	62.58%
18	129,218,299	124,445,048	4,773,251	245,415	2.30%	60.27%
19	124,445,048	120,138,109	4,306,939	235,956	2.30%	58.18%
20	120,138,109	115,734,410	4,403,699	227,573	2.30%	56.05%

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	28				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

18.a Payment Holidays



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	28				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 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	400	533	143,515	7,801,552	
2023 01	411	568	171,657	8,786,031	
2023 02	337	466	142,587	6,932,375	
2023 03	289	382	103,804	5,430,576	
2023 04	255	339	98,181	5,402,004	
2023 05	213	284	78,708	4,000,714	
2023 06	259	349	105,901	5,160,037	
2023 07	287	383	113,141	5,199,512	
2023 08	222	274	89,387	4,445,303	
2023 09	147	178	54,947	2,939,444	
2023 10	121	162	50,929	2,426,915	
2023 11	163	238	64,388	2,616,389	
2023 12	307	402	111,836	4,869,137	
2024 01	368	466	154,204	6,946,815	
2024 02	313	347	112,971	6,298,987	
2024 03	292	301	95,213	5,926,089	
2024 04	271	289	82,297	4,795,818	
2024 05	211	225	66,039	3,386,295	
2024 06	215	228	72,177	3,703,634	
2024 07	264	284	97,320	4,873,591	
2024 08	183	190	55,222	3,302,942	
2024 09	112	115	37,242	1,840,856	
2024 10	99	103	27,268	1,379,917	
2024 11					
2024 12					
2025 01					
2025 02					
Total:	6,986	8,738	2,600,357	135,281,403	

Payment Holiday

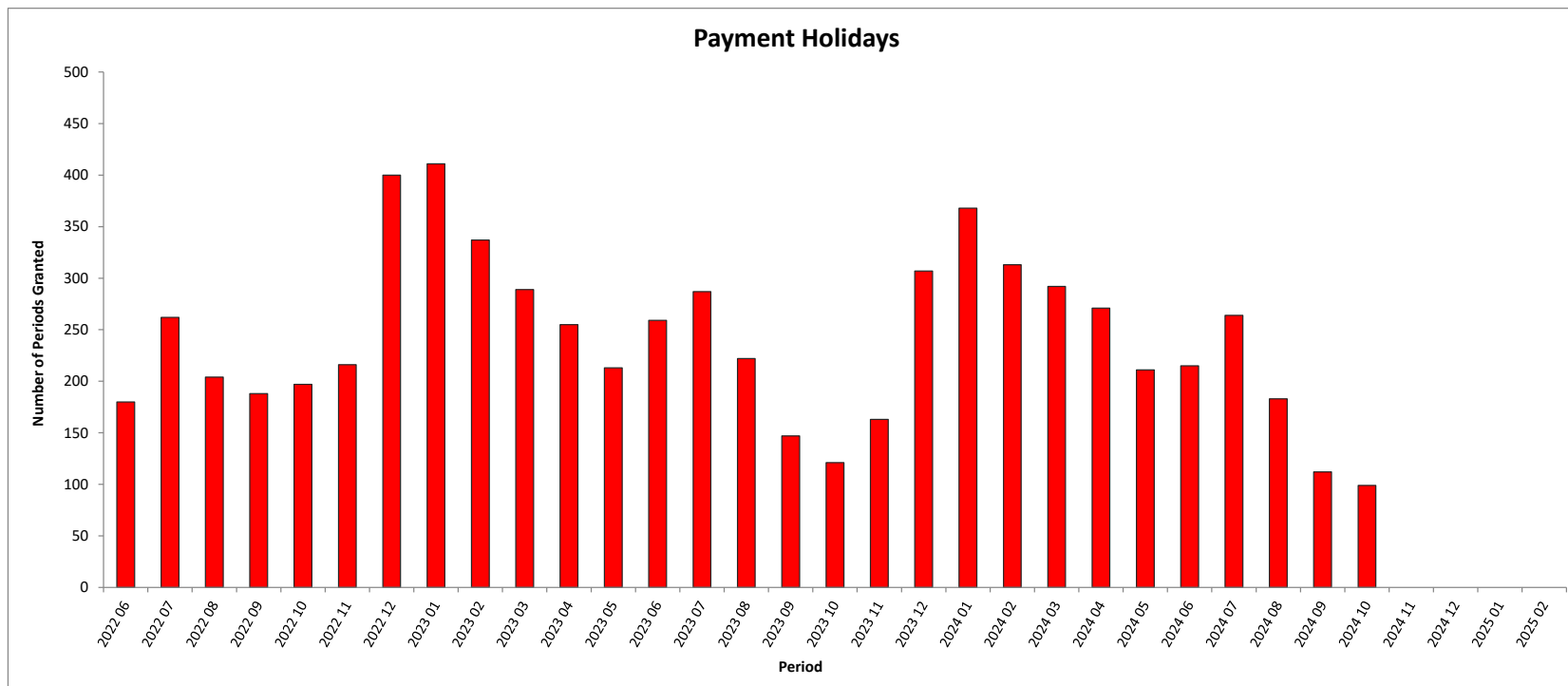
**SCF RAHOITUSPALVELUT XI DAC**  
**Monthly Investor Report**

**18.b Payment Holidays**

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	28				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



**Payment Holidays**



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

**18.c Remaining Payment Holidays**



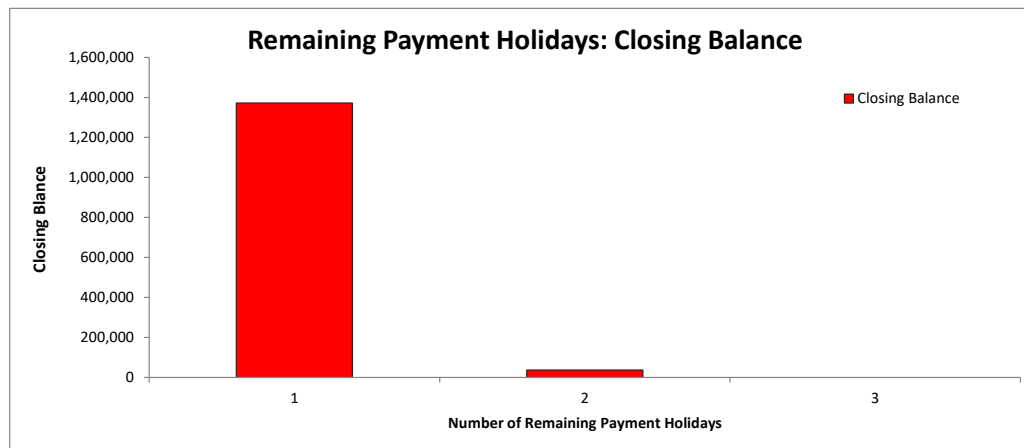
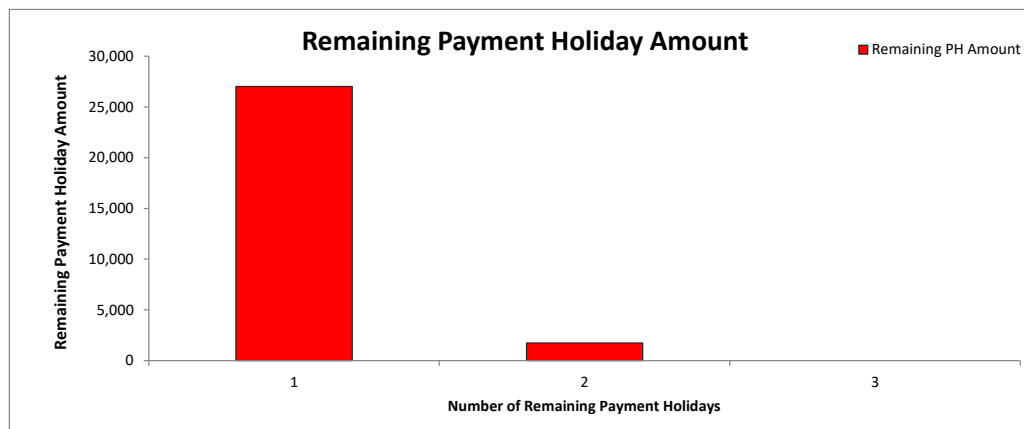
Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	28
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	98	27,014	1,372,597
	2	4	1,740	36,658
	3	0	0	0
	Total	102	28,754	1,409,255

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	28				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days





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

**19.a Downpayment**



Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024 to 25/11/2024 = 31 days

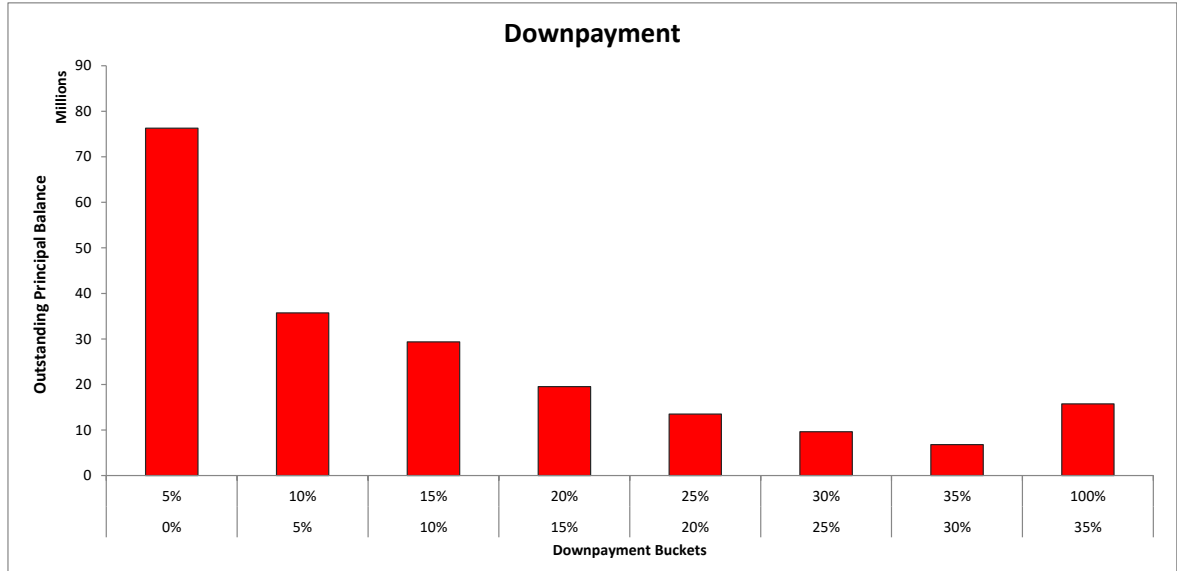
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0%	5%	5,150	76,279,112	36.94%	34.2	34.1	
5%	10%	2,050	35,713,590	17.30%	33.6	34.2	
10%	15%	1,883	29,335,048	14.21%	32.3	34.4	
15%	20%	1,330	19,539,741	9.46%	32.1	34.2	
20%	25%	1,001	13,500,303	6.54%	31.0	34.0	
25%	30%	771	9,598,202	4.65%	30.9	34.0	
30%	35%	627	6,784,900	3.29%	29.9	33.9	
35%	100%	1,902	15,744,981	7.62%	28.3	33.9	
Total		14,714	206,495,876	100%	32.7	34.1	

Downpayment %

SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

**19.b Downpayment**

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024
	to	25/11/2024
	=	31 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

20.a Vehicle Condition



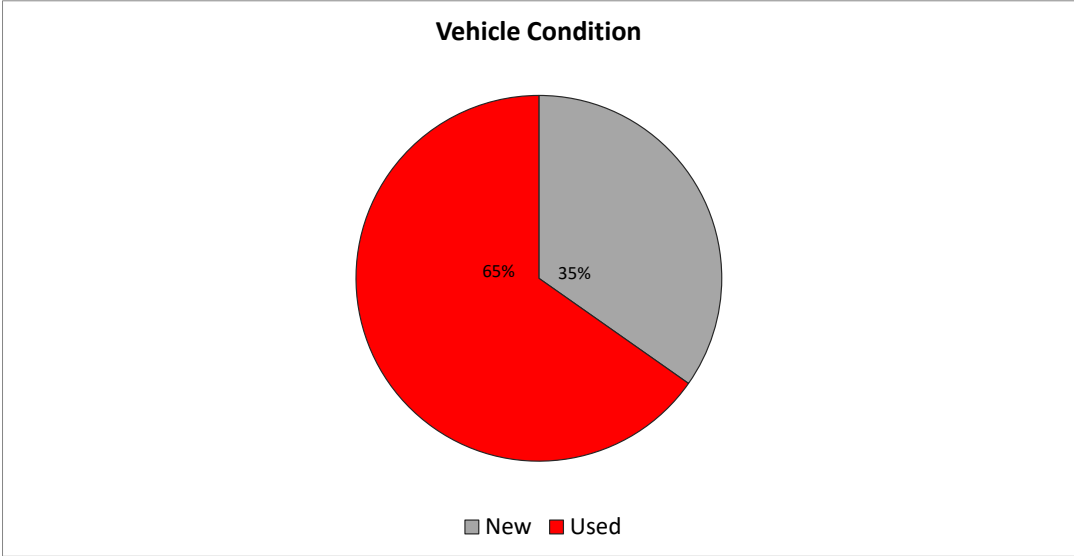
Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	28
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		3,581	71,758,872	34.75%	30.1	34.3
Used		11,133	134,737,005	65.25%	34.1	34.1
Total		14,714	206,495,876	100%	32.7	34.1

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Monthly Investor Report

20.b Vehicle Condition

Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	28
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days



SCF RAHOITUSPALVELUT XI DAC  
Monthly Investor Report

21.a Borrower Type



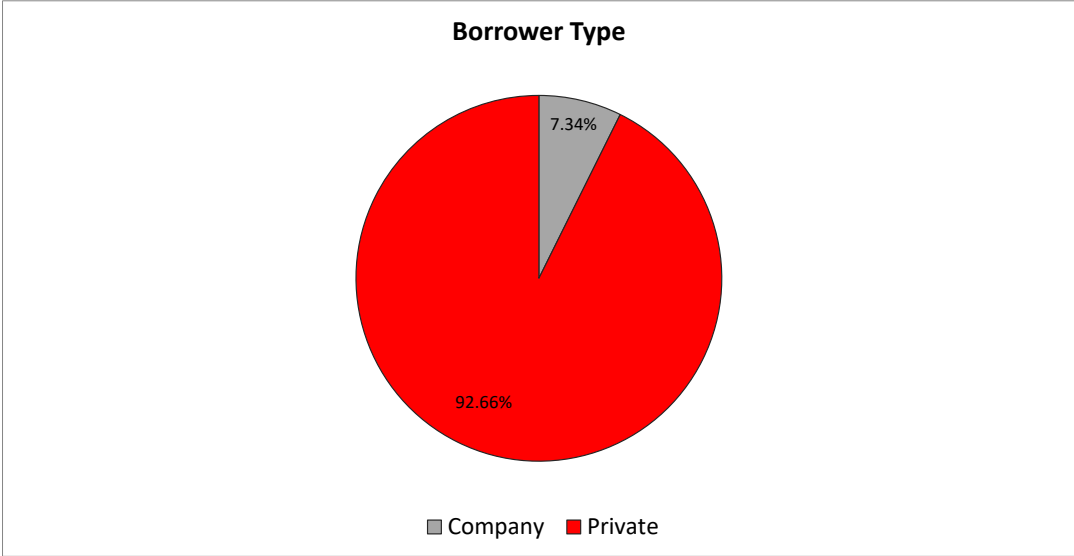
Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	28
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	993	15,157,463	7.34%	25.2	36.0
	Private	13,721	191,338,413	92.66%	33.3	34.0
	Total	14,714	206,495,876	100%	32.7	34.1

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21.b Borrower Type

Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	28
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days



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**Monthly Investor Report**

**22.a Vehicle type**



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	28				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days

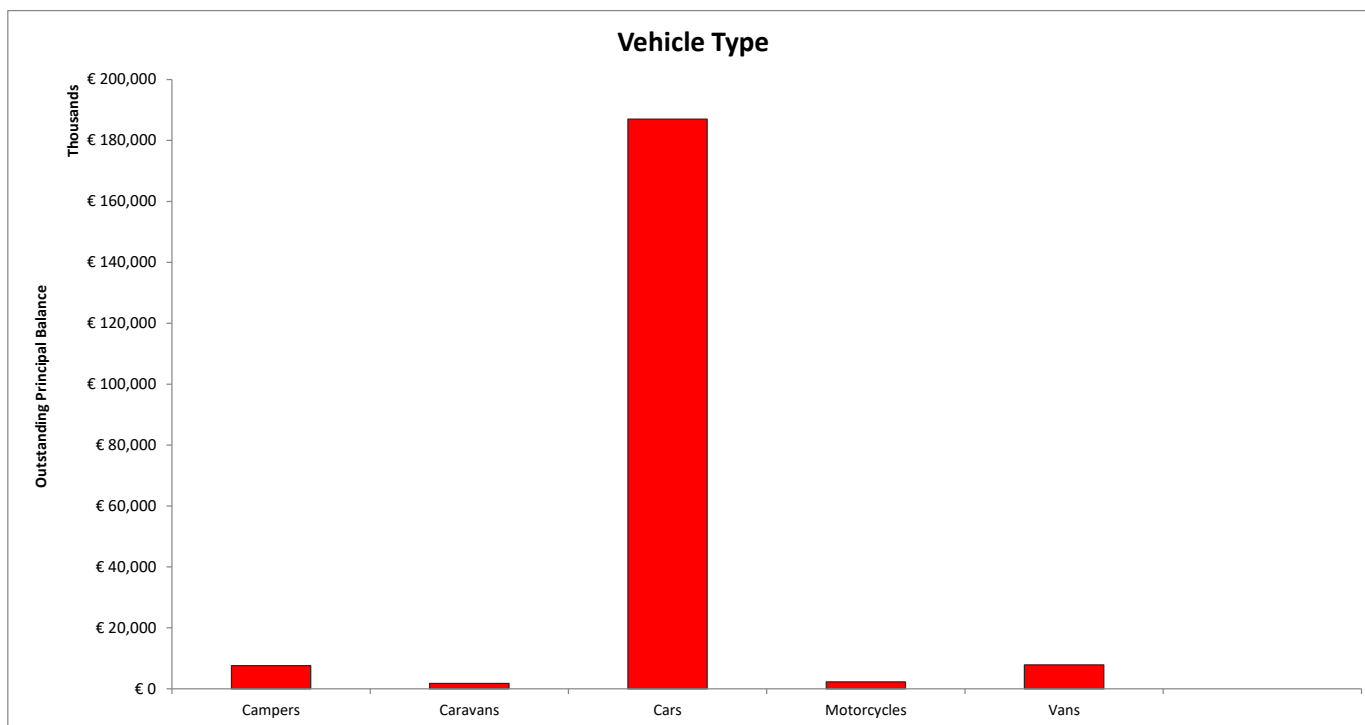
		TOTAL			
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	257	7,601,861	3.68%	34.7	34.5
Caravans	139	1,755,994	0.85%	32.7	34.3
Cars	13,175	186,996,242	90.56%	32.9	34.1
Motorcycles	324	2,268,271	1.10%	28.6	32.2
Vans	819	7,873,508	3.81%	27.1	35.4
<b>Total</b>	<b>14,714</b>	<b>206,495,876</b>	<b>100%</b>	<b>32.7</b>	<b>34.1</b>

Vehicle type

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22.b Vehicle type

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	28				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days





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**23.a Restructured Loans**



Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days

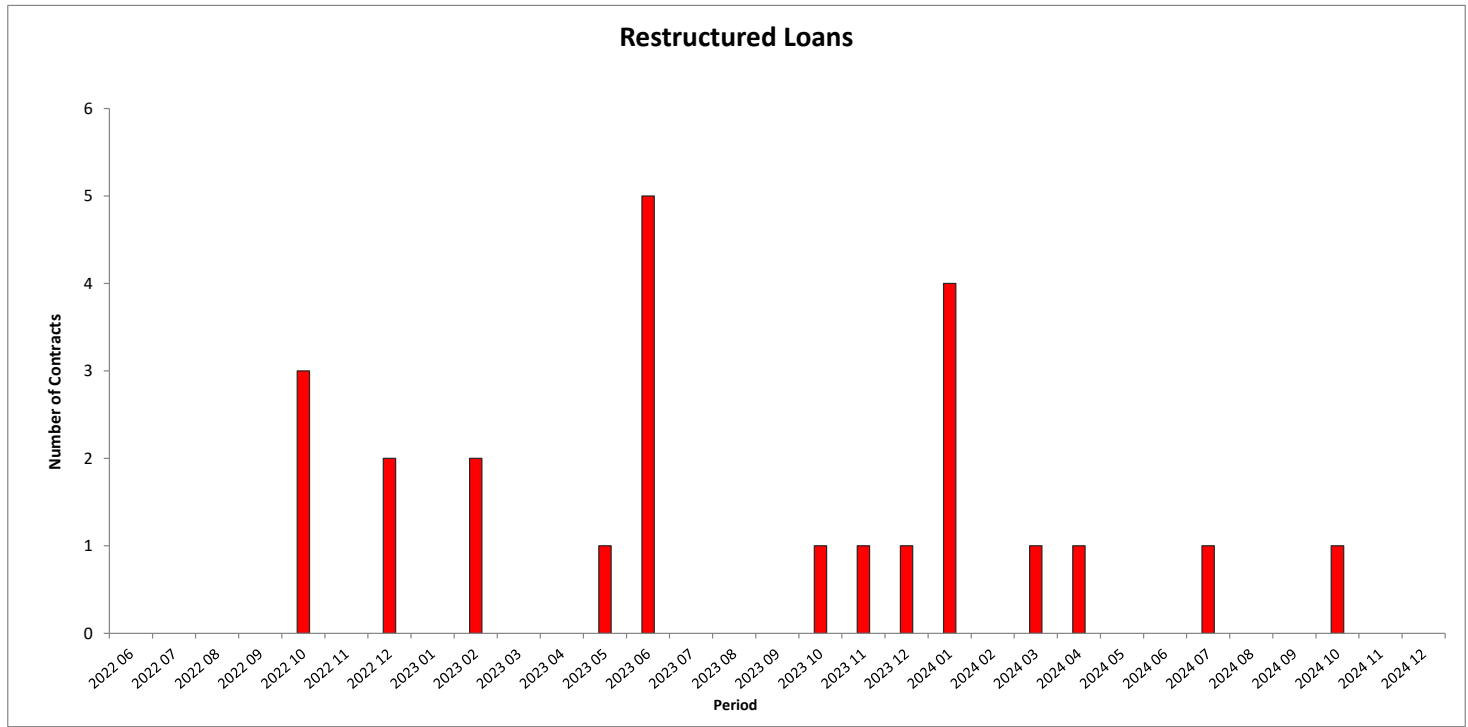
TOTAL		
Period	No	Outstanding balance
2022 06	0	0
2022 07	0	0
2022 08	0	0
2022 09	0	0
2022 10	3	59,383
2022 11	0	0
2022 12	2	13,151
2023 01	0	0
2023 02	2	10,588
2023 03	0	0
2023 04	0	0
2023 05	1	2,578
2023 06	5	107,691
2023 07	0	0
2023 08	0	0
2023 09	0	0
2023 10	1	7,370
2023 11	1	4,751
2023 12	1	13,622
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	1	8,404
2024 08	0	0
2024 09	0	0
2024 10	1	34,362
2024 11		
2024 12		
2025 01		
2025 02		
<b>Total</b>	<b>24</b>	<b>317,692</b>

Restructured

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**23.b Restructured Loans**

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	28				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



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24.a Dynamic Interest rate



Reporting Date	27/11/2024		
Payment date	25/11/2024		
Period No	28		
Monthly Period	01/10/2024	to	25/11/2024
Interest Period	from 25/10/2024		= 31 days

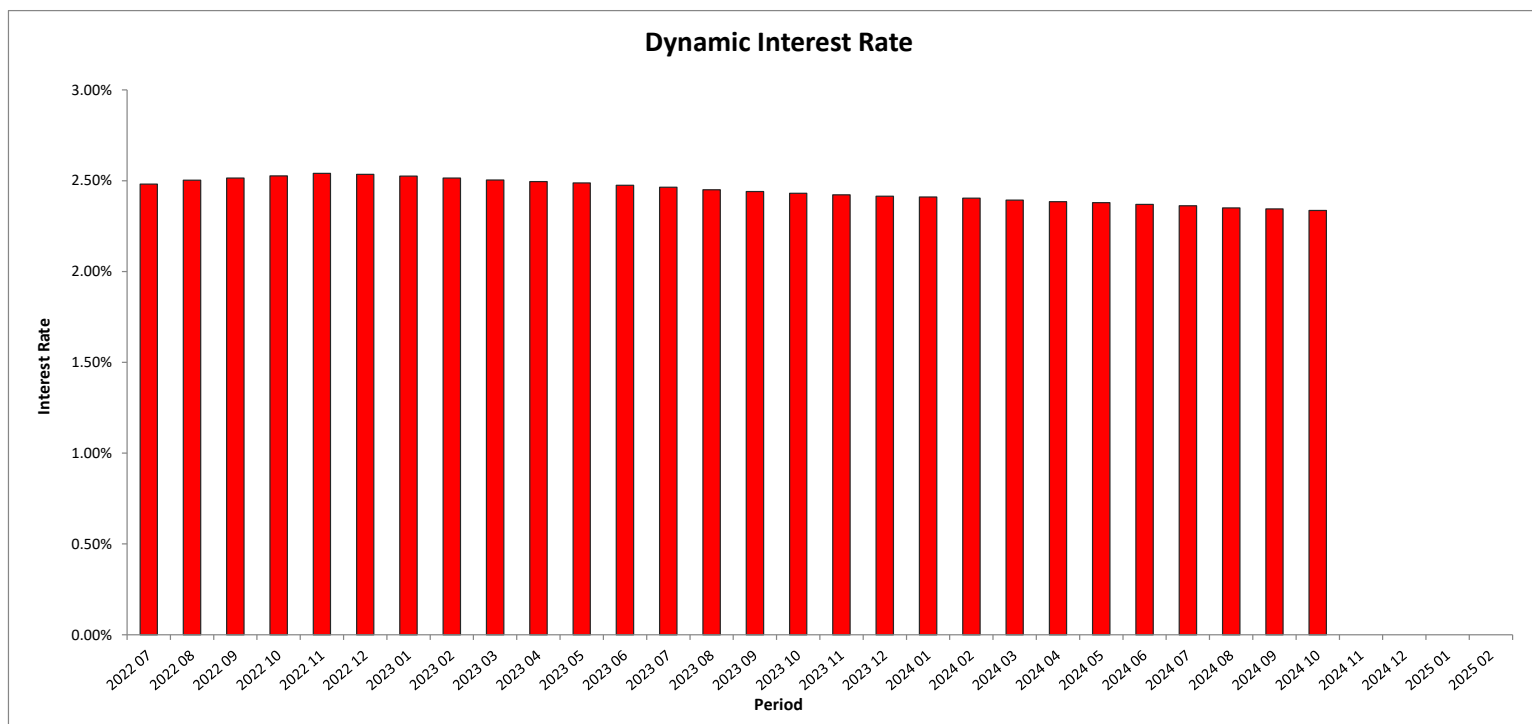
TOTAL		
Period	Closing balance	WA Interest rate
2022 07	494,515,066	2.48%
2022 08	528,329,251	2.50%
2022 09	528,793,604	2.51%
2022 10	530,023,809	2.53%
2022 11	529,979,124	2.54%
2022 12	512,797,452	2.53%
2023 01	494,365,066	2.53%
2023 02	477,233,114	2.51%
2023 03	459,161,206	2.50%
2023 04	443,545,051	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	237,898,766	2.36%
2024 08	227,712,762	2.35%
2024 09	218,054,987	2.34%
2024 10	206,495,876	2.34%
2024 11		
2024 12		
2025 01		
2025 02		

Interest rate evolution

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**Monthly Investor Report**

**24.b Dynamic Interest Rate**

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	28				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



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**Monthly Investor Report**

**25.a Dynamic Pre-Payments**



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	28				
Monthly Period	from	01/10/2024	to	25/11/2024	= 31 days
Interest Period		25/10/2024			

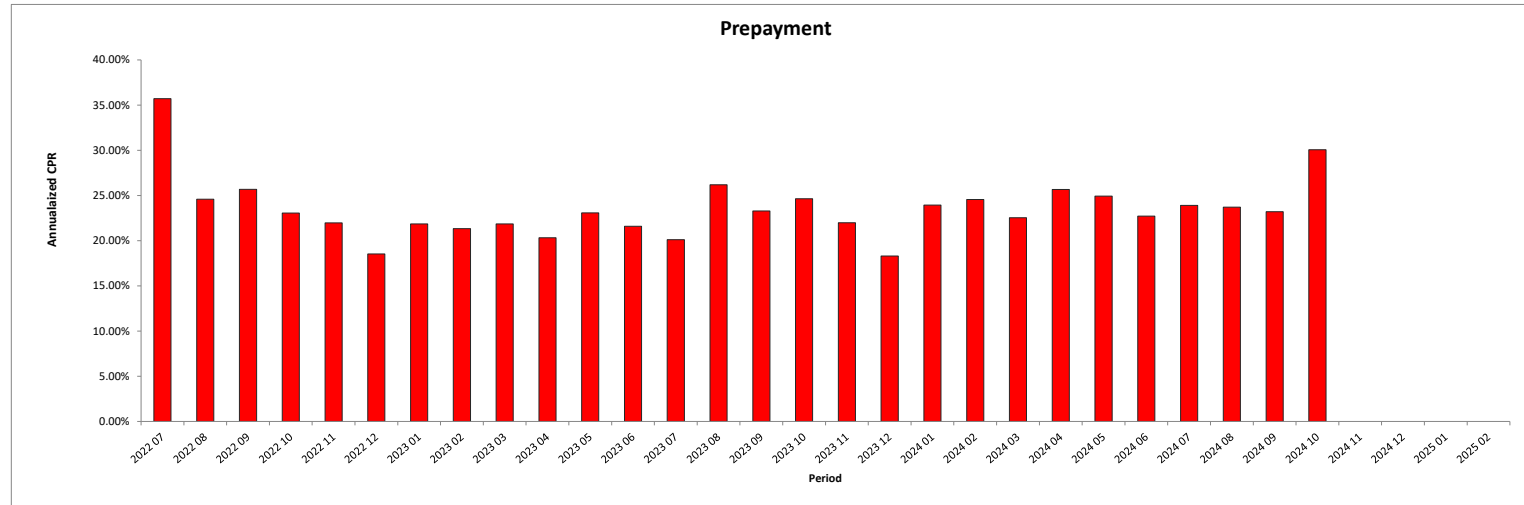
Period	TOTAL		
	Sum of Pre-Payments	Closing Balance	CPR Annual
2022 07	35,112,924	494,515,066	35.72%
2022 08	12,281,723	528,329,251	24.59%
2022 09	12,915,528	528,793,604	25.68%
2022 10	11,453,486	530,023,809	23.06%
2022 11	10,843,978	529,979,124	21.97%
2022 12	8,683,622	512,797,452	18.53%
2023 01	10,054,324	494,365,066	21.85%
2023 02	9,450,007	477,233,114	21.34%
2023 03	9,340,193	459,161,206	21.86%
2023 04	8,318,871	443,545,051	20.32%
2023 05	9,213,008	425,936,186	23.08%
2023 06	8,230,721	410,273,551	21.59%
2023 07	7,329,726	395,424,158	20.11%
2023 08	9,454,540	378,280,841	26.19%
2023 09	7,941,365	363,480,161	23.29%
2023 10	8,112,110	348,097,392	24.64%
2023 11	6,853,659	334,819,039	21.98%
2023 12	5,399,197	323,086,013	18.31%
2024 01	6,978,923	309,535,649	23.94%
2024 02	6,888,640	296,822,555	24.56%
2024 03	5,994,853	284,666,608	22.54%
2024 04	6,636,881	271,880,046	25.66%
2024 05	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	5,076,385	227,712,762	23.70%
2024 09	4,743,799	218,054,987	23.20%
2024 10	6,060,816	206,495,876	30.06%
2024 11			
2024 12			
2025 01			
2025 02			

Dynamic Prepayment

25.b Dynamic Pre-Payments



Reporting Date	27/11/2024					
Payment date	25/11/2024					
Period No	28					
Monthly Period	from	01/10/2024	to	25/11/2024	=	31 days
Interest Period	from	25/10/2024	to	25/11/2024	=	31 days



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26. Delinquency



Reporting Date	27/11/2024					
Payment date	25/11/2024					
Period No	28					
Monthly Period	01/10/2024					
Interest Period	from	25/10/2024	to	25/11/2024	=	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	-	-	1	2,228
	9	528,793,604	27,448	504,165,630	1,152	19,768,358	144	2,508,142	53	680,462	42	728,249	30	645,356	13	297,407	-	-
	10	530,023,809	27,508	501,455,893	1,326	23,174,466	148	2,292,720	86	1,502,695	36	490,732	32	577,906	25	529,396	11	253,768
	11	529,979,124	27,834	503,765,729	1,217	20,307,763	162	2,718,254	76	1,367,389	60	996,095	26	366,413	26	457,482	19	468,516
	12	532,199,624	28,028	503,744,682	1,350	21,542,972	175	3,148,389	93	1,648,076	54	967,594	52	887,994	17	259,916	35	548,997
	1	494,365,066	26,469	468,575,355	1,179	19,242,502	161	2,433,407	102	1,613,307	59	997,470	41	768,965	43	734,062	19	280,291
	2	477,233,114	25,828	452,702,213	1,132	17,969,807	163	2,862,958	77	1,240,105	67	1,046,875	42	696,430	37	714,724	37	505,926
	3	459,161,206	25,197	436,120,101	1,029	16,580,223	148	2,501,083	87	1,702,501	64	1,106,872	44	701,993	31	448,432	41	688,575
	4	443,545,051	24,527	420,218,964	1,003	16,099,439	166	2,909,983	85	1,349,879	69	1,452,673	49	873,719	37	640,395	36	420,463
	5	425,918,278	23,683	400,987,984	1,116	17,754,511	147	2,461,425	101	1,849,262	58	1,009,236	52	1,172,683	38	683,178	42	708,017
6	410,255,802	23,117	387,995,123	1,006	15,604,442	156	2,370,782	70	1,215,958	69	1,306,979	45	798,253	42	964,265	44	584,203	
7	395,424,158	22,451	372,274,949	1,068	16,959,925	153	2,328,781	81	1,308,976	49	934,254	47	967,618	34	649,654	37	745,390	
8	378,280,841	21,889	358,859,540	915	14,219,374	103	1,571,904	82	1,449,257	54	882,367	34	681,218	29	617,182	45	777,545	
9	363,480,161	21,149	343,031,727	938	14,942,342	138	2,131,458	56	978,603	53	1,040,173	42	701,760	31	654,098	36	651,558	
10	348,114,506	20,347	327,636,995	1,018	14,924,906	134	2,331,830	80	1,209,938	39	670,361	44	850,075	26	490,400	37	636,946	
11	334,819,039	19,853	314,873,616	935	14,493,677	134	1,913,747	77	1,297,528	58	1,040,819	28	513,278	37	686,374	27	398,761	
12	323,086,013	19,289	303,169,644	955	13,375,191	179	3,013,004	83	1,335,334	59	1,041,371	41	734,988	20	416,481	40	630,274	
1	309,535,649	18,813	291,274,408	854	12,651,539	113	1,632,362	99	1,748,361	54	897,941	41	854,706	29	476,331	27	431,872	
2	296,822,555	18,259	279,987,640	781	11,128,187	132	1,978,873	55	855,405	70	1,398,210	40	766,334	34	707,904	28	367,551	
3	284,666,608	17,424	264,907,592	1,020	14,389,997	123	1,746,171	83	1,179,189	42	717,017	52	1,146,390	29	580,252	46	902,229	
4	271,880,046	16,952	254,298,937	867	12,303,054	148	1,991,304	68	995,515	56	761,704	29	486,390	39	1,043,142	35	570,552	
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	237,896,766	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	227,712,762	14,885	214,135,814	696	9,432,407	116	1,592,830	65	799,103	31	574,564	39	794,197	20	383,847	23	345,712	
9	218,054,987	14,289	202,914,802	779	11,246,393	100	1,431,063	61	767,805	43	542,842	21	387,577	33	764,505	26	407,610	
10	206,495,876	13,795	194,175,845	681	8,990,902	99	1,362,316	55	795,310	42	524,303	26	325,651	16	321,550	39	744,724	
11																		
12																		

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	28	
Monthly Period	from 01/10/2024	to 25/11/2024 = 31 days
Interest Period	from 25/10/2024	to 25/11/2024 = 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	124										322,603	322,603	1,390,081	580,125	902,728	809,955
2023 3	2,174,494	118													471,966	471,966	1,702,528
2023 4	1,665,980	104															
2024 1	1,701,651	101															
2024 2	1,824,346	100															
2024 3	1,155,151	81															
2024 4	717,323	38															

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	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	21,807	1,218,377	52,904	60,360	1,278,737	-7,456
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	41,246	1,466,930	7,862	6,134	1,473,064	1,728
2023 2	1,712,684	124	221,991	1,124,720	587,964	79,050	1,203,770	508,913	326,580	1,530,350	182,333	36,128	1,566,478	146,205	21,843	1,588,322	124,362
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	71,353	1,490,084	684,410	82,429	1,572,513	601,981
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	158,495	974,951	691,030	29,787	1,004,737	661,243
2024 1	1,701,651	101				87,472	87,472	1,614,179	400,955	488,427	1,213,224	154,967	643,394	1,058,257	145,805	789,199	912,452
2024 2	1,824,346	100							227,842	227,842	1,596,504	378,269	606,112	1,218,234	80,354	686,466	1,137,880
2024 3	1,155,151	81										81,182	81,182	1,073,968	44,966	126,148	1,029,002
2024 4	717,323	38													6,468	6,468	710,855



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**28. Priority of Payments - Revenue**

Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	28
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days



**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1,229,230.29	EUR
Senior Expenses	-	917.00	EUR
Servicing Fee	-	88,907.95	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	181,760.95	EUR
Tranche A Loan Interest to Issuer	-	580,982.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	23,239.00	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	-	11,936.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	273,475.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	68,012.39	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	+	1,795,177.09	EUR
Senior Expenses	-	667.00	EUR
Issuer swap interest to swap counterparty	-	181,760.95	EUR
Interest Class A Notes	-	580,982.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	23,239.00	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	-	11,936.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	273,475.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	723,117.14	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

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**29. Priority of Payments - Redemption**



Reporting Date	27/11/2024		
Payment date	25/11/2024		
Period No	28		
Monthly Period	01/10/2024		
Interest Period	from 25/10/2024	to 25/11/2024	= 31 days

**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	10,814,386.49	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	10,814,386.49	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	11,537,503.63	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	-	9,636,162.73	EUR
(ii) Principal Payments on Class B Notes	-	285,328.53	EUR
(iii) Principal Payments on Class C Notes	-	106,998.20	EUR
(iii) Principal Payments on Class D Notes	-	1,509,014.17	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		9,636,162.73	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		285,328.53	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		106,998.20	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable		1,509,014.17	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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**SCF RAHOITUSPALVELUT XI DAC**  
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**30. Transaction Costs**

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	28				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	917.00				
Interest accrued for the Period	EUR	889,632.00	580,982.00	23,239.00	11,936.00	273,475.00
Cumulative Interest accrued	EUR	37,844,684.00	25,838,513.00	860,594.00	454,665.00	10,690,912.00
Interest Payments	EUR	889,632.00	580,982.00	23,239.00	11,936.00	273,475.00
Cumulative Interest Payments	EUR	37,844,684.00	25,838,513.00	860,594.00	454,665.00	10,690,912.00
Interest accrued on Subordinated Loan for the Period	EUR	-				
Cumulative Interest accrued on Subordinated Loan	EUR	14,897.00				
Unpaid Cumulative Interest accrued on Subordinated loan t-1	EUR	-				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	14,897.00				
Unpaid Interest for the Period	EUR	-				
Unpaid Cumulative Interest	EUR	-				

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

**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 218,054,987.14</b>
Interest Period Start	25/10/2024
Interest Period End	25/11/2024
Interest Days	31
Settlement Date	25/11/2024
Party A Floating Interest Rate	3.105 %
Party A Floating Rate Day Count Fraction	0.09
Party A Interest Amount	<b>EUR 583,024.52</b>
Party B Fixed Rate	0.9680 %
Party B Fixed Rate Day Count Fraction	0.09
Party B Interest Amount	<b>EUR 181,760.95</b>

Reporting Date	27/11/2024								
Payment date	25/11/2024								
Period No	28								
Monthly Period	01/10/2024								
Interest Period	from	25/10/2024	to	25/11/2024	=			31 days	

**SCF RAHOITUSPALVELUT XI DAC**  
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**32. Contact Details**



**Santander Consumer Bank AS**

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	28
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days