

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024				
Interest Period	from 25.03.2024	to	25.04.2024	=	31 days
Cut-Off date	31.03.2024				

Following payment dates:	28.05.2024 25.06.2024
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1. Portfolio Information



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

	Current Period	
Outstanding receivables	Aggregated Outstanding	Principal Amount
Opening balance prior to replenishment	296 822 554,52	EUR
Scheduled Loan Principal Repayments (+MC)	5 258 864,70	EUR
Prepayments	5 994 853,14	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	11 253 717,84	EUR
New Defaulted Auto Loans amt in Period	902 228,65	EUR
Closing balance prior to replenishment	284 666 608,03	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	284 666 608,03	EUR
Principal Recoveries on loans in default	291 251,12	EUR
Total revenue collections		
Total Revenue Received in Period	854 780,15	EUR
# Loans		
At beginning of period	19 371	Loans
Replenished contracts	-	Loans
Paid in Full	552	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	46	Loans
At end of period (pre replenishment)	18 773	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024				
Interest Period	from 25.03.2024	to	25.04.2024	=	31 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 154 736,53	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	4 731,41	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	1 159 467,94	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 035 365,65	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	983 538,02	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	23 426,49	EUR
g. Liquidity Reserve Excess Amount	71 947,63	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	2 114 277,79	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024				
Interest Period	from 25.03.2024	to	25.04.2024	=	31 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	11 253 717,84	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date)	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	11 253 717,84	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 253 717,84	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	457 827,20	EUR
Total Amount for Issuer Available Redemption Receipts	11 711 545,04	EUR

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4. Reserve Accounts



Reporting Date	29.04.2024
Payment date	25.04.2024
Period No	21
Monthly Period	01.03.2024
Interest Period	from 25.03.2024 to 25.04.2024 = 31 days

Note Balance

Beginning of Period	297 112 110,86	EUR
End of Period	285 400 565,82	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 599 290,47	EUR
Cash Outflow		66 417,03	EUR
Cash Inflow		-	EUR
End of Period	0,5 % *	1 532 873,44	EUR
Required Reserve Amount	0,5 % *	1 532 873,44	EUR

Expenses Advance

Beginning of Period	1 824 137,38	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	1 824 137,38	EUR

Servicer Advance Reserve Fund

Beginning of Period	100 000,00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100 000,00	EUR
Required Reserve Amount	100 000,00	EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut X DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

* The percentage displayed in the report express the required reserve amount divided by the balance of all outstanding notes

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 6(3)(c) of the Securitisation Regulation

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5a. Performance Data



Asset Balance

Opening balance prior to replenishment	296 822 554,52	EUR
Closing balance prior to replenishment	284 666 608,03	EUR
Closing Balance post replenishment	284 666 608,03	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	264 907 591,88	93,06 %	17 424
1-29 days past due	14 389 996,98	5,06 %	1 020
Delinquent Receivables:			
30-59 days past due	1 746 170,58	0,61 %	123
60-89 days past due	1 179 189,44	0,41 %	83
90-119 days past due	717 016,95	0,25 %	42
120-149 days past due	1 146 389,91	0,40 %	52
150-179 days past due	580 252,29	0,20 %	29
Total Performing and Delinquent	284 666 608	100,00 %	18 773
Current Period Defaults	902 228,65		46
Cumulative Defaults	10 003 109,18		608
Current Period Principal Recoveries	291 251,12		
Cumulative Principal Recoveries	3 425 406,95		

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	1,08 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1,06 %	

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

[A] Aggregate Outstanding Asset Principal Amount	284 666 608,03	52,96 %
[B] Aggregate principal balance of Defaulted Contracts	10 003 109,18	
[C] Recoveries received on such Defaulted Contracts	3 425 406,95	
[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	1,89 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,92 %	
[C] Delinquency Ratio, second preceding Payment Date	1,81 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO
NO

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

[A] [1] + [2] + [3]	48 980 428,94	16,49 %	YES
Class B Principal Amount [1]	7 347 224,21		
Class C Principal Amount [2]	2 755 209,08		
Class D Principal Amount [3]	38 877 995,66		
[B] Aggregated Outstanding Note Principal Amount	297 112 110,86		

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

[A] An Issuer Event of Default	NO
[B] A Servicer Termination Event	NO
[C] A change of control with respect to the Seller	NO
[D] the Seller becomes subject to Insolvency Proceedings	NO
[E] the Delinquency Ratio Rolling Average exceeds 3 per cent	NO
[F] the Cumulative Net Loss Ratio exceeds 0.5 per cent	YES
[G] on any Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts	YES
[H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or	NO
[I] Event of Default or an Additional Termination Event under the Swap Agreement (each as defined therein) or a Swap Counterparty Downgrade Event occurs and none of the remedies provided for in the Swap Agreement are put in place within the timeframe required thereunder.	NO

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5b. Concentration limits



Reporting Date	29.04.2024
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Concentration limits (Limits not valid after replenishment period ends):

Weighted average interest rate (min 2.35%)	2,39 %
Weighted average months to maturity (max 56%)	38,41*
Used Vehicles (max 74%)	66,62 %
Balloon Loans (max 63,5%)	71,73 %
Corporate Borrowers (max 10%)	8,11 %
IRB (min 95%)	95,54 %**

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

Top-10 Exposures:

	Balance	# Loans	Portion
	259 609,51	1	0,09 %
	244 065,13	1	0,09 %
	235 061,02	1	0,08 %
	227 008,03	1	0,08 %
	169 819,85	1	0,06 %
	151 687,43	1	0,05 %
	144 559,72	1	0,05 %
	132 368,25	1	0,05 %
	123 193,98	1	0,04 %
	122 438,97	1	0,04 %
Total (max 0,6%)			0,64 %

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6. Note Principal

Reporting Date	29.04.2024
Payment date	25.04.2024
Period No	21
Monthly Period	01.03.2024
Interest Period	from 25.03.2024 to 25.04.2024 = 31 days



Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	248 131 681,92	7 347 224,21	2 755 209,08	38 877 995,66	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	9 805 059,31	290 329,59	108 873,60	1 507 282,55	EUR
End of Period	238 326 622,60	7 056 894,62	2 646 335,48	37 370 713,11	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	289 556,34	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	902 228,65	EUR
Credit PDL	-	-	-	457 827,20	EUR
End of Period	-	-	-	733 957,79	EUR

Net Note Principal

Beginning of Period	248 131 681,92	7 347 224,21	2 755 209,08	38 588 439,32	EUR
End of Period	238 326 622,60	7 056 894,62	2 646 335,48	36 636 755,32	EUR

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7. Outstanding Notes



Reporting Date	29.04.2024
Payment date	25.04.2024
Period No	21
Monthly Period	01.03.2024
Interest Period	from 25.03.2024 to 25.04.2024 = 31 days

1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS2484094524	XS2485856764	XS2485856848	XS2485856921
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100 %	90,31 %	1,45 %	0,55 %	7,69 %
Legal Final Maturity Date		25.10.2029	25.10.2029	25.10.2029	25.10.2029
Rating (Fitch/S&P)		AAA(sf) / AAA(sf)	AA+(sf) / AA+(sf)	BBB(sf)/BBB+(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	550 000 000,00	496 700 000,00	8 000 000,00	3 000 000,00	42 300 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	5 500	4 967	80	30	423
Current Note Information					
Outstanding Opening Balance	297 112 110,86	248 131 681,92	7 347 224,21	2 755 209,08	38 877 995,66
Available Distribution Amount	11 711 545,04				
Amortisation	10 204 262,50				
Redemption per Class		9 805 059,31	290 329,59	108 873,60	1 507 282,55
Redemption per Note	11 711 545,04	1 974,04	3 629,12	3 629,12	3 563,32
Outstanding Closing Balance		238 326 622,60	7 056 894,62	2 646 335,48	37 370 713,11
Net Outstanding Closing Balance	285 400 565,82	238 326 622,60	7 056 894,62	2 646 335,48	37 370 713,11
Current Tranching	100 %	83,51 %	2,47 %	0,93 %	13,09 %
Current Pool Factor		0,48	0,88	0,88	0,88

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		49 956,05	91 840,30	91 840,30	91 910,16
>Principal Repayment per note		1 974,04	3 629,12	3 629,12	3 563,32
Principal Outstanding per Note End of Period		47 982,01	88 211,18	88 211,18	88 346,84
>Interest accrued for the period		191,34	454,58	600,89	937,71
Interest Payment	1 401 442,95	950 399,48	36 366,31	18 026,57	396 650,59
Interest Payment per Note		191,34	454,58	600,89	937,71

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)		16,49 %	14,02 %	13,09 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		17,03 %	14,56 %	13,09 %	0,00 %
Current CE (Subordination)		16,49 %	14,02 %	13,09 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		17,03 %	14,56 %	13,09 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.04.2024
Payment date 25.04.2024
Period No 21
Monthly Period 01.03.2024 to 25.04.2024 = 31 days
Interest Period : 25.03.2024 to 25.04.2024 = 31 days

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

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9.a Original Portfolio Principal Balance

Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days



Average amount - all: 19 172

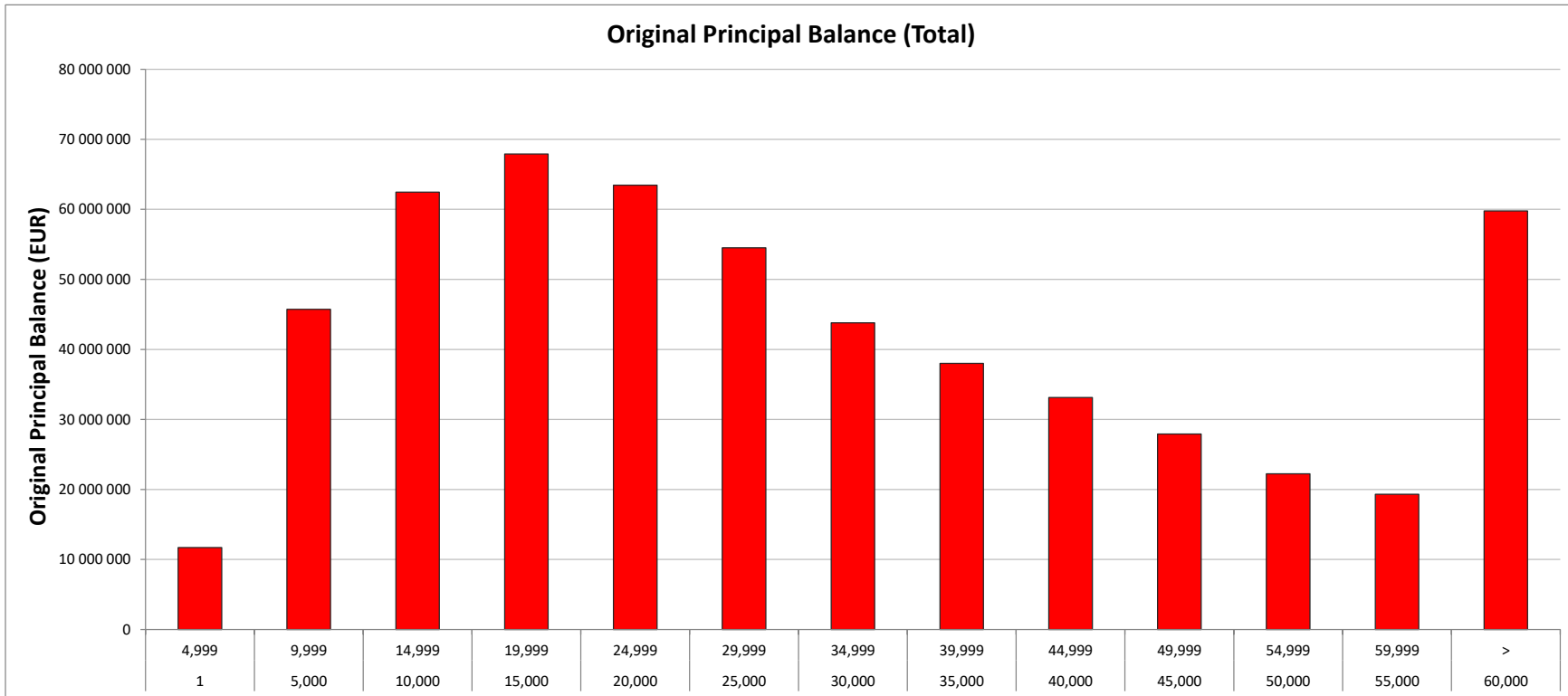
TOTAL							
Min	Max	No	Original balance	%	WA months to maturity	WA seasoning	
1	4 999	3 498	11 701 973	2,1 %	24,2	12,8	
5 000	9 999	6 169	45 729 696	8,3 %	39,5	10,6	
10 000	14 999	5 020	62 468 729	11,4 %	48,1	9,7	
15 000	19 999	3 903	67 902 834	12,3 %	51,1	9,0	
20 000	24 999	2 835	63 461 929	11,5 %	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	29.04.2024	
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10.a Outstanding Principal Balance

Reporting Date	29.04.2024				
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Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



Average amount - all: 15 164

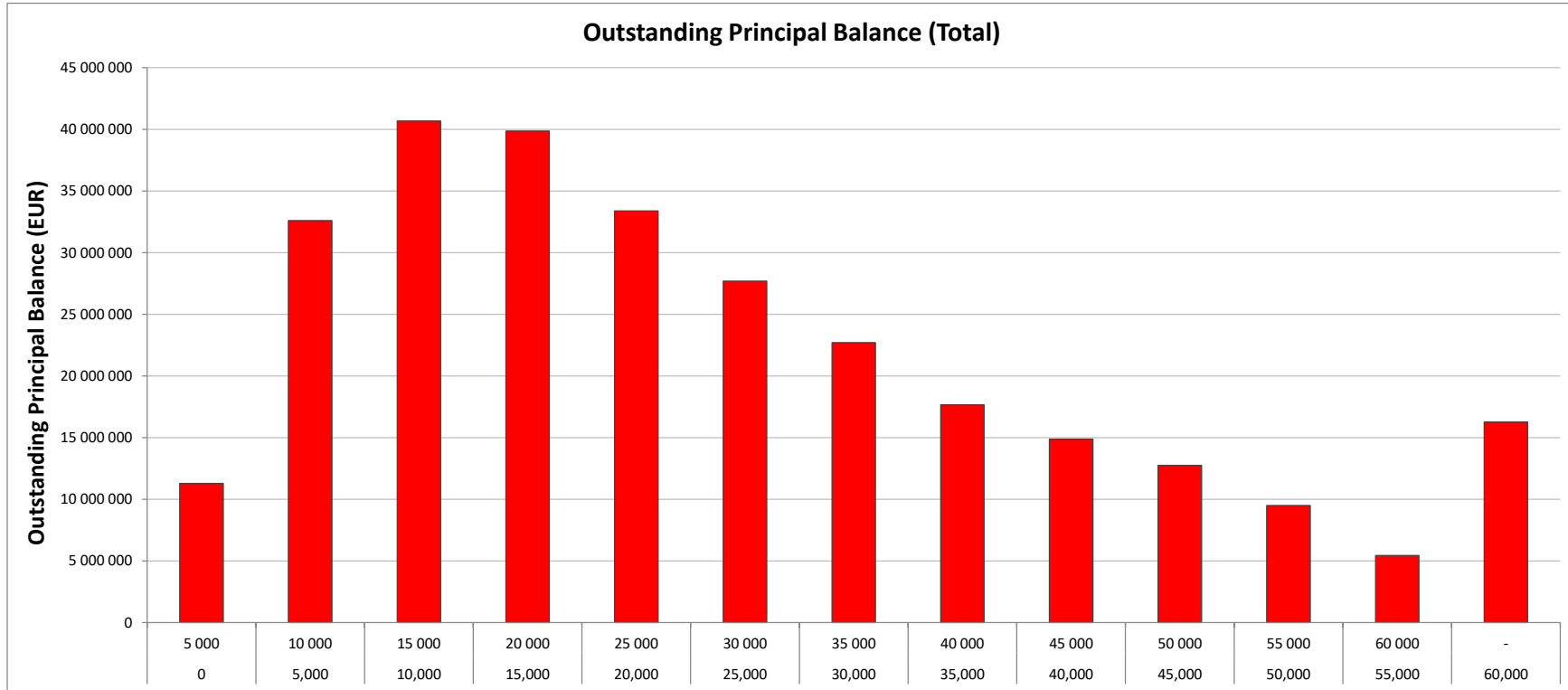
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	3 984	11 282 035	3,96 %	22,2	30,3
5 000	10 000	4 418	32 596 950	11,45 %	33,5	29,0
10 000	15 000	3 285	40 680 061	14,29 %	37,2	28,0
15 000	20 000	2 300	39 860 875	14,00 %	37,9	27,7
20 000	25 000	1 494	33 381 587	11,73 %	38,8	27,1
25 000	30 000	1 014	27 688 209	9,73 %	39,4	27,1
30 000	35 000	701	22 704 708	7,98 %	39,8	27,4
35 000	40 000	474	17 657 802	6,20 %	41,8	27,0
40 000	45 000	352	14 875 069	5,23 %	43,1	26,4
45 000	50 000	269	12 741 733	4,48 %	42,9	26,7
50 000	55 000	181	9 487 295	3,33 %	43,8	26,4
55 000	60 000	95	5 435 362	1,91 %	43,5	26,8
60 000	-	206	16 274 922	5,72 %	42,6	26,6
Total		18 773	284 666 608	100 %	38,4	27,6

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	29.04.2024					
Payment date	25.04.2024					
Period No	21					
Monthly Period	01.03.2024					
Interest Period	from	25.03.2024	to	25.04.2024	=	31 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

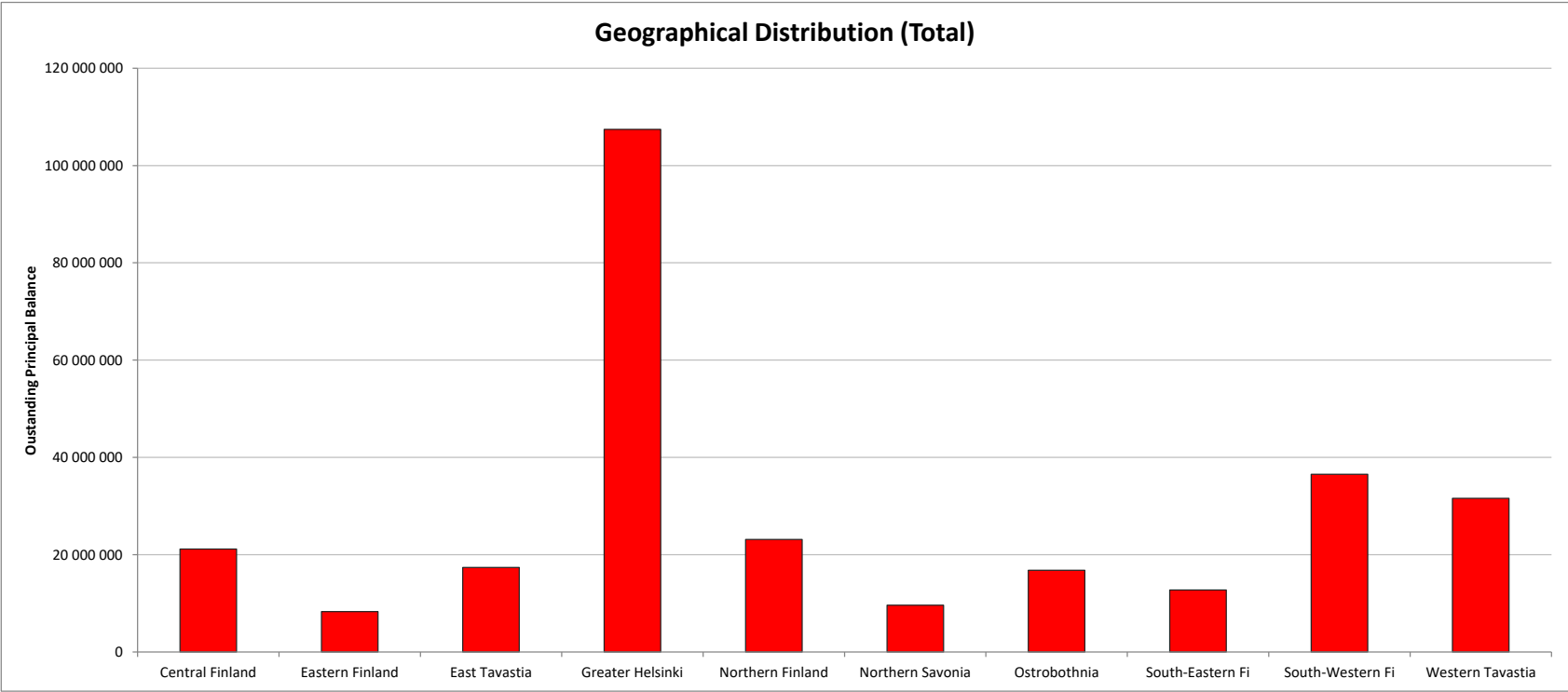
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 534	21 166 033	7,44 %	38,0	27,7	
Eastern Finland	625	8 287 705	2,91 %	38,7	27,2	
East Tavastia	1 236	17 379 423	6,11 %	37,1	27,9	
Greater Helsinki	6 179	107 439 055	37,74 %	38,8	27,5	
Northern Finland	1 534	23 148 998	8,13 %	38,5	27,3	
Northern Savonia	710	9 623 269	3,38 %	37,0	28,2	
Ostrobothnia	1 220	16 787 458	5,90 %	38,5	27,4	
South-Eastern Fi	1 027	12 722 237	4,47 %	37,8	27,8	
South-Western Fi	2 423	36 529 165	12,83 %	39,1	27,6	
Western Tavastia	2 285	31 583 266	11,09 %	37,9	27,5	
Total	18 773	284 666 608	100 %	38,4	27,6	

Geographic distribution

**SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report**

11.b Geographical Distribution Graph

Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from	25.03.2024
	to	25.04.2024
	=	31 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	3 632	63 690 380	22,37 %	36,7	28,1
1 %	2 %	4 459	94 655 136	33,25 %	38,0	28,3
2 %	4 %	6 469	91 804 865	32,25 %	39,9	26,7
4 %	6 %	2 902	25 512 286	8,96 %	38,7	27,2
6 %	8 %	1 293	8 945 207	3,14 %	38,8	26,3
8 %	10 %	18	58 734	0,02 %	33,6	25,6
10 %	12 %					
12 %	14 %					
14 %	16 %					
16 %	18 %					
18 %	-					
Total		18 773	284 666 608	100 %	38,4	27,6

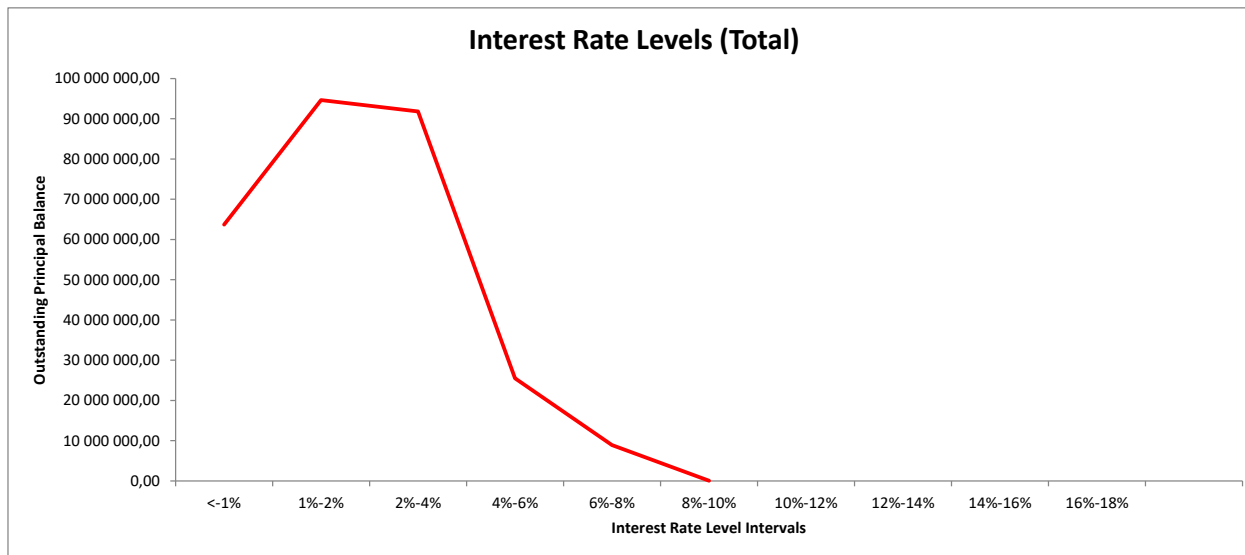
Interest distribution

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.b Interest Rate



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.a Remaining Terms



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

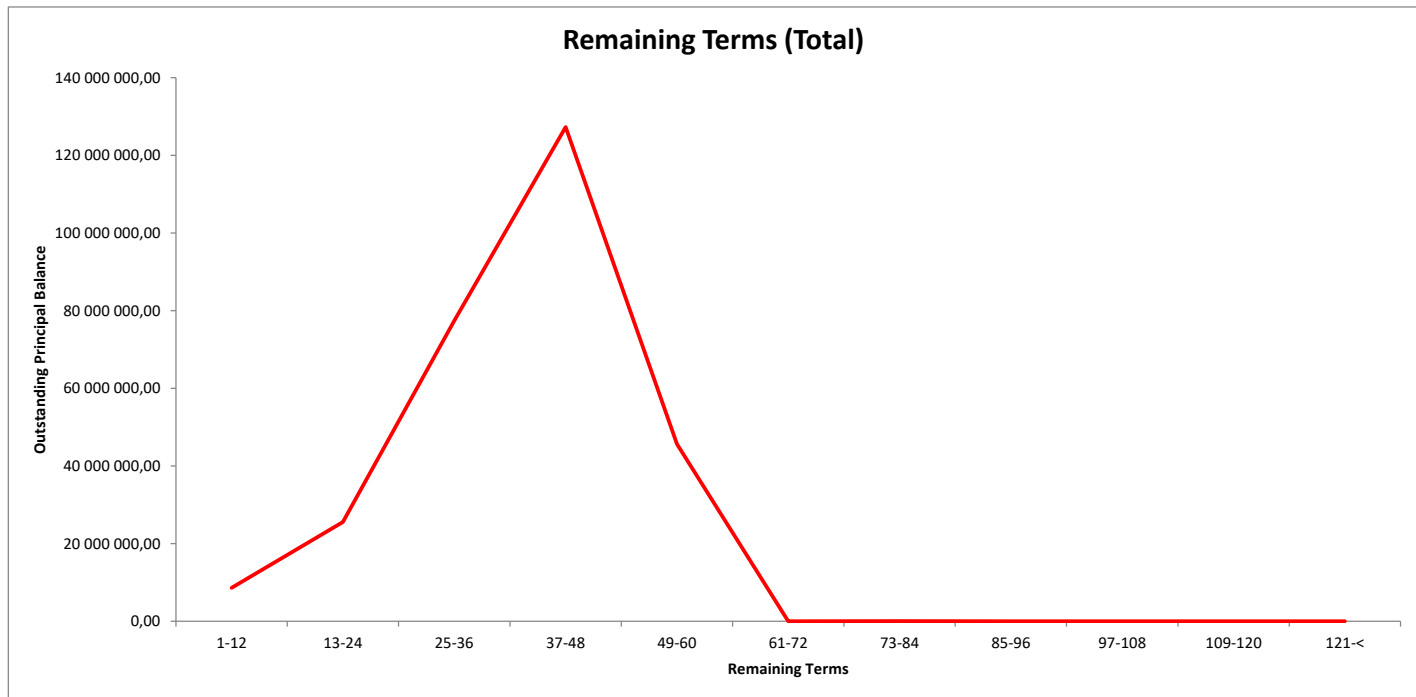
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	0	18	80 837	0,03 %	0,0	57,6	
1	12	1 894	8 632 072	3,03 %	8,1	37,7	
13	24	2 850	25 548 052	8,97 %	19,8	33,6	
25	36	5 625	77 451 112	27,21 %	31,7	29,2	
37	48	6 407	127 284 319	44,71 %	43,7	26,8	
49	60	1 978	45 649 934	16,04 %	51,2	21,7	
61	72						
73	84	1	20 282	0,01 %	73,0	29,0	
85	96						
97	108						
109	120						
121	-						
Total		18 773	284 666 608	100 %	38,4	27,6	

Months to maturity

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.a Seasoning



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days

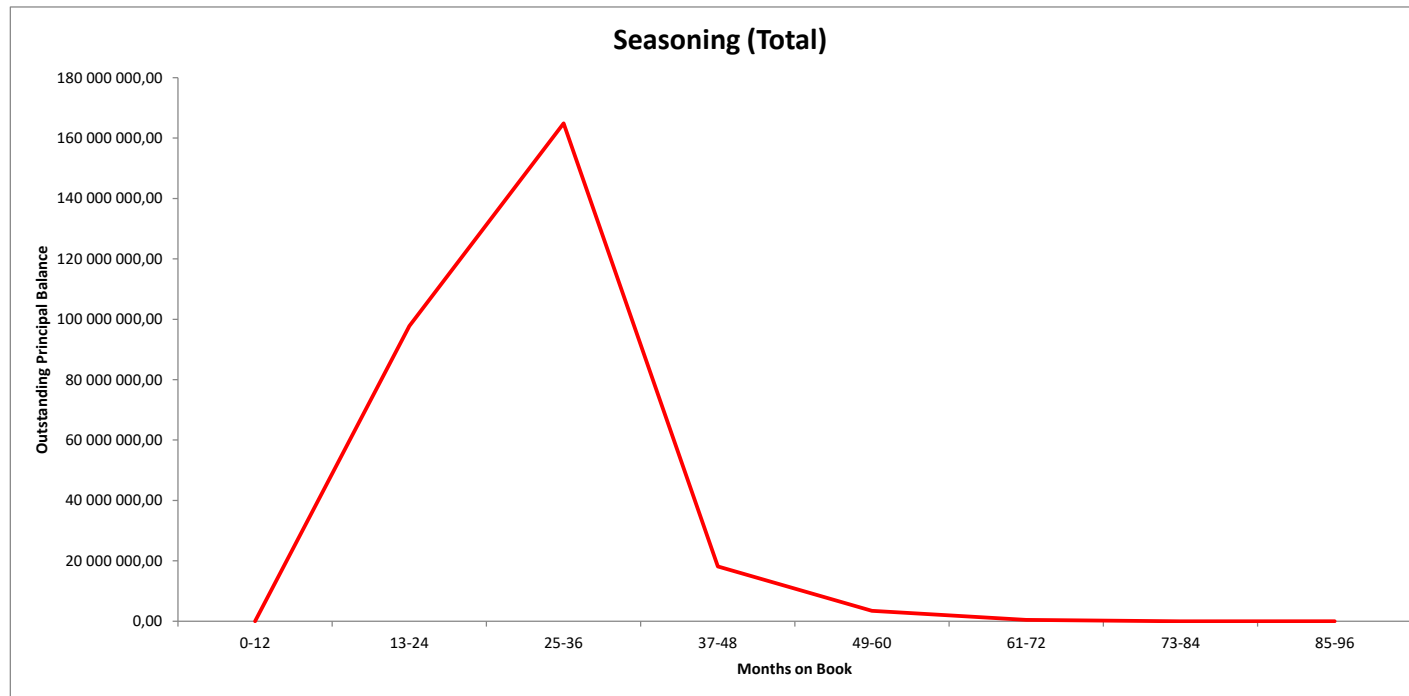
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12					
13	24	5 641	97 761 035	34,34 %	44,3	22,1
25	36	11 043	164 880 603	57,92 %	37,1	28,7
37	48	1 606	18 124 284	6,37 %	24,5	41,0
49	60	365	3 458 225	1,21 %	11,2	53,9
61	72	117	442 114	0,16 %	7,7	65,5
73	84	1	347	0,00 %	2,0	76,0
85	96					
Total		18 773	284 666 608	100 %	38,4	27,6

Months on book

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from	25.03.2024
	to	25.04.2024
	=	31 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	29.04.2024					
Payment date	25.04.2024					
Period No	21					
Monthly Period	01.03.2024					
Interest Period	from	25.03.2024	to	25.04.2024	=	31 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	10 152	80 461 849	28,3 %	4 553	0,0 %	35,6	27,2
	Balloon	8 621	204 204 759	71,7 %	95 064 382	46,6 %	39,5	27,7
	Total	18 773	284 666 608	100 %	95 068 935	33 %	38,4	27,6

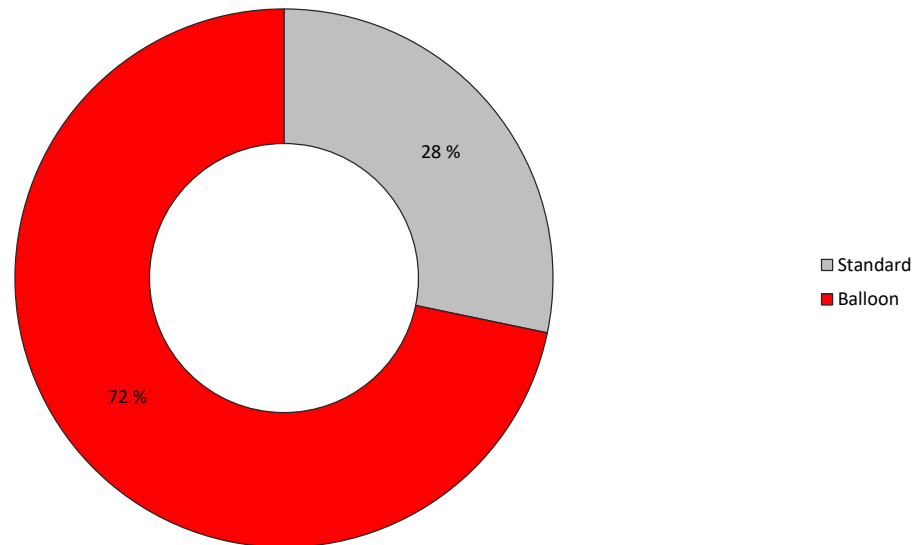
SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.b Balloon loans



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from	25.03.2024
	to	25.04.2024
	=	31 days

Balloon loans in %
of portfolio



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Monthly Investor Report

16.a # loans per borrower



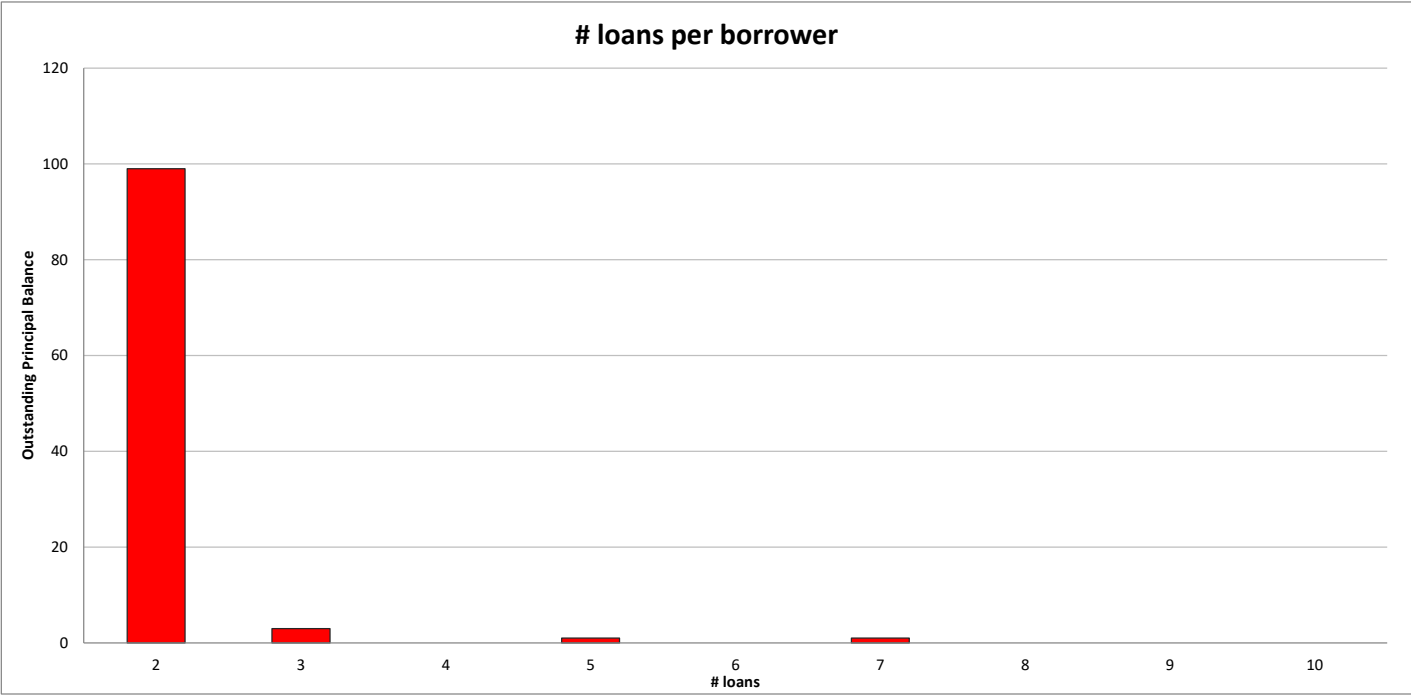
Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	18 554		281 494 861	98,89 %
2	99		2 951 987	1,04 %
3	3		83 822	0,03 %
4				
5	1		44 477	0,02 %
6				
7	1		91 462	0,03 %
8				
9				
10				
Total:		18 658	284 666 608	100 %

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Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from	25.03.2024
	to	25.04.2024
	=	31 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

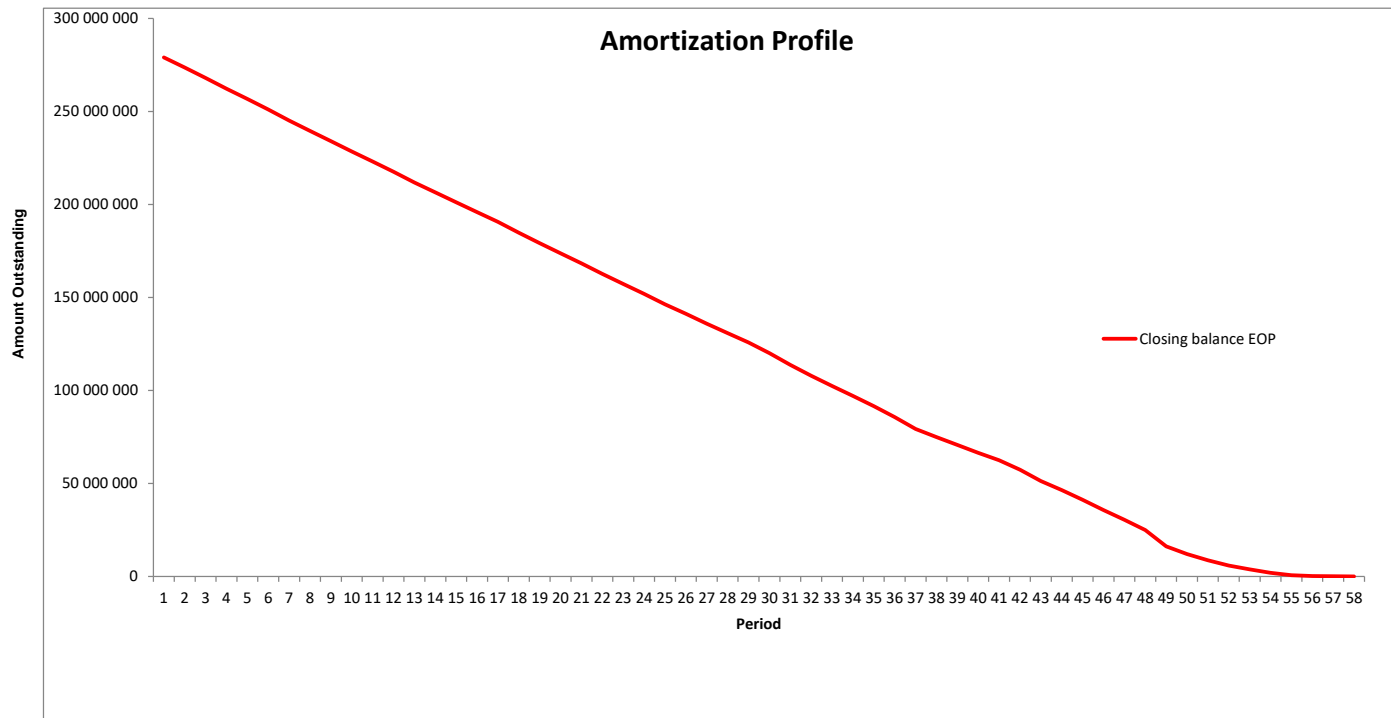
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	284 666 608	279 052 301	5 614 307	567 801	2,42 %	98,03 %
2	279 052 301	273 590 655	5 461 646	556 408	2,42 %	96,11 %
3	273 590 655	268 019 409	5 571 246	544 305	2,41 %	94,15 %
4	268 019 409	262 270 872	5 748 537	532 389	2,41 %	92,13 %
5	262 270 872	256 739 969	5 530 903	520 382	2,41 %	90,19 %
6	256 739 969	251 072 351	5 667 618	508 731	2,40 %	88,20 %
7	251 072 351	245 097 603	5 974 747	496 958	2,40 %	86,10 %
8	245 097 603	239 550 979	5 546 625	484 696	2,40 %	84,15 %
9	239 550 979	234 017 893	5 533 086	473 075	2,40 %	82,21 %
10	234 017 893	228 474 945	5 542 948	461 481	2,39 %	80,26 %
11	228 474 945	223 050 781	5 424 164	449 989	2,39 %	78,36 %
12	223 050 781	217 521 228	5 529 552	438 627	2,39 %	76,41 %
13	217 521 228	211 763 557	5 757 671	427 098	2,38 %	74,39 %
14	211 763 557	206 493 929	5 269 628	415 247	2,38 %	72,54 %
15	206 493 929	201 225 783	5 268 147	404 120	2,37 %	70,69 %
16	201 225 783	195 884 124	5 341 659	393 151	2,37 %	68,81 %
17	195 884 124	190 612 304	5 271 820	382 020	2,37 %	66,96 %
18	190 612 304	184 853 194	5 759 110	370 989	2,36 %	64,94 %
19	184 853 194	179 160 907	5 692 287	359 328	2,36 %	62,94 %
20	179 160 907	173 687 496	5 473 411	347 836	2,35 %	61,01 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from	25.03.2024
	to	25.04.2024
	=	31 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days

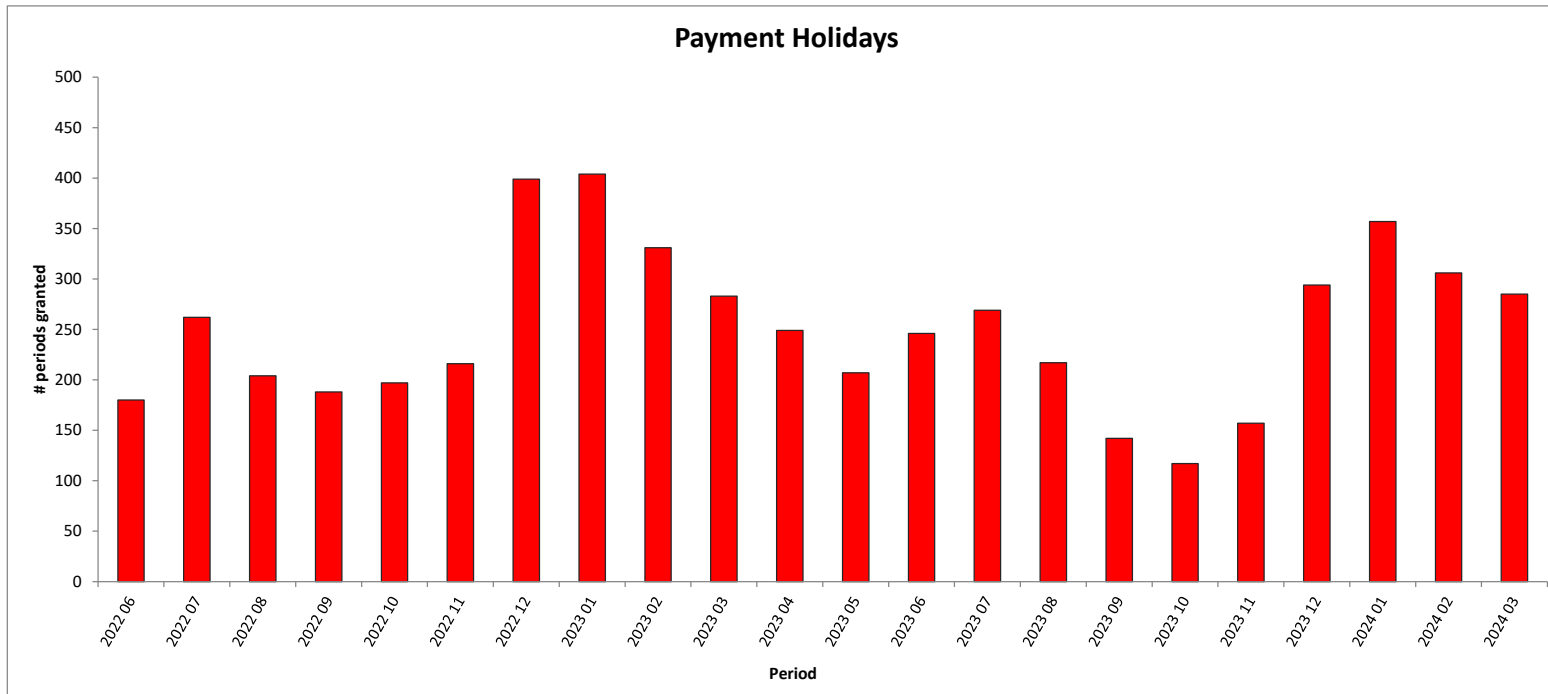
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2022 06	180	238	70 655	3 810 197	
2022 07	262	344	97 063	5 484 065	
2022 08	204	243	64 370	4 135 584	
2022 09	188	234	72 075	3 858 300	
2022 10	197	262	75 205	4 442 934	
2022 11	216	311	92 057	5 085 392	
2022 12	399	532	143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

Payment Holiday

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	29.04.2024
Payment date	25.04.2024
Period No	21
Monthly Period	01.03.2024
Interest Period	from 25.03.2024 to 25.04.2024 = 31 days

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	311	97 660	6 357 105
2	9	6 839	263 305
3	0	0	0
Total	320	104 499	6 620 409

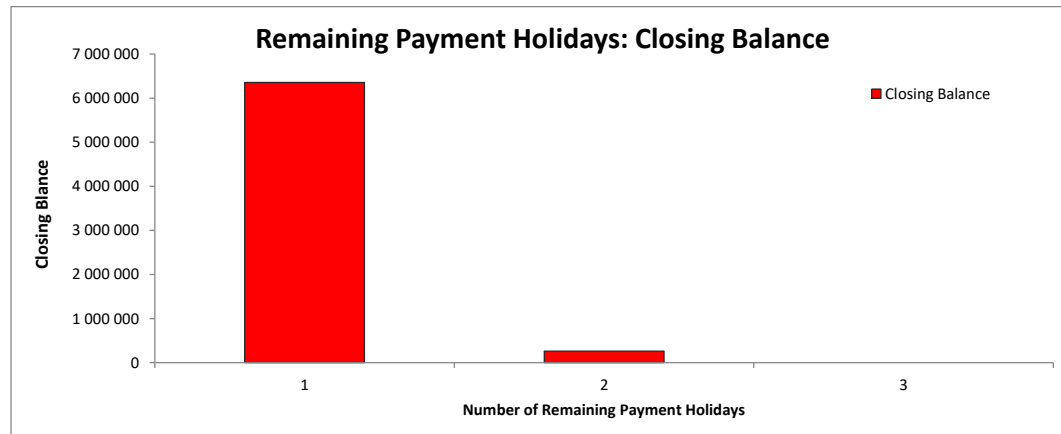
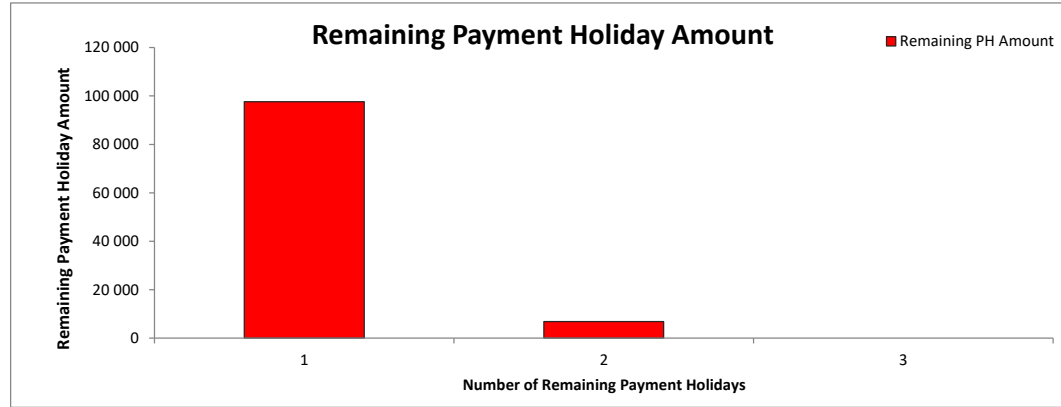
Remaining PH's

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.d Remaining Payment Holidays



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

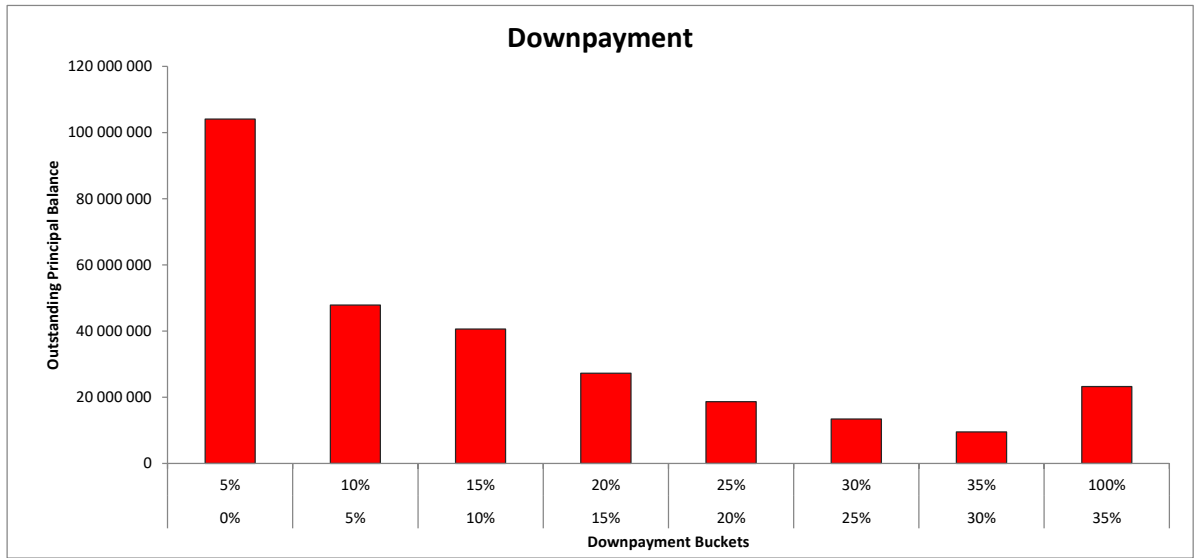
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0 %	5 %	6 553	104 056 354	36,55 %	40,2	27,5	
5 %	10 %	2 573	47 852 091	16,81 %	39,7	27,6	
10 %	15 %	2 404	40 632 803	14,27 %	37,8	28,0	
15 %	20 %	1 675	27 278 332	9,58 %	37,9	27,6	
20 %	25 %	1 268	18 660 755	6,56 %	36,7	27,5	
25 %	30 %	958	13 401 349	4,71 %	36,2	27,6	
30 %	35 %	788	9 534 065	3,35 %	35,6	27,2	
35 %	100 %	2 554	23 250 859	8,17 %	33,4	27,2	
Total		18 773	284 666 608	100 %	38,4	27,6	

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

19.b Downpayment



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from	25.03.2024
	to	25.04.2024
	=	31 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	29.04.2024
Payment date	25.04.2024
Period No	21
Monthly Period	01.03.2024
Interest Period	from 25.03.2024 to 25.04.2024 = 31 days

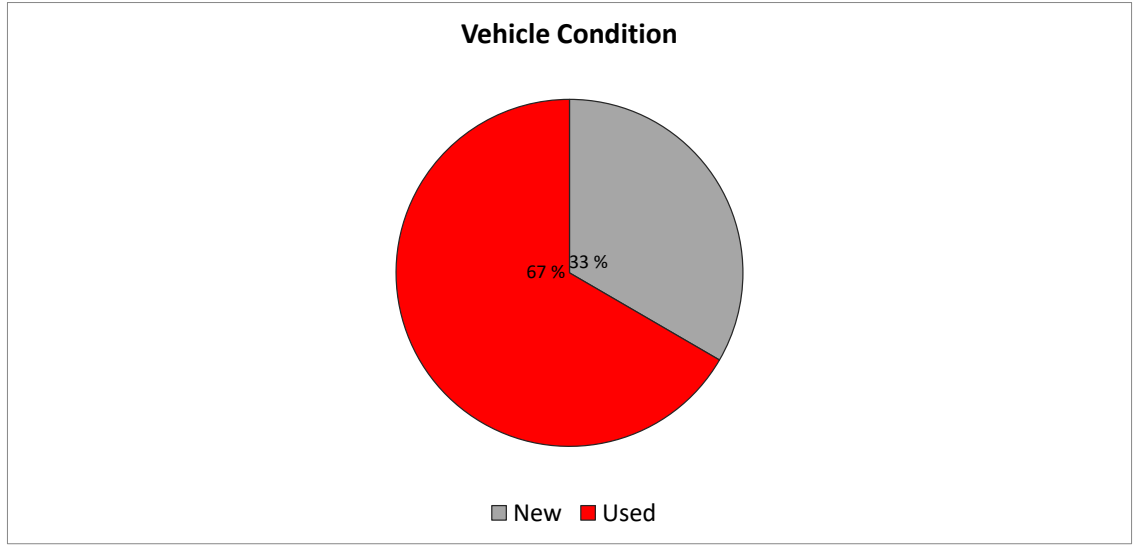
Vehicle condition	TOTAL				
	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4 314	95 012 281	33,38 %	35,7	27,9
Used	14 459	189 654 327	66,62 %	39,8	27,4
Total	18 773	284 666 608	100 %	38,4	27,6

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	29.04.2024
Payment date	25.04.2024
Period No	21
Monthly Period	01.03.2024
Interest Period	from 25.03.2024 to 25.04.2024 = 31 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.a Borrower Type



Reporting Date	29.04.2024
Payment date	25.04.2024
Period No	21
Monthly Period	01.03.2024
Interest Period	from 25.03.2024 to 25.04.2024 = 31 days

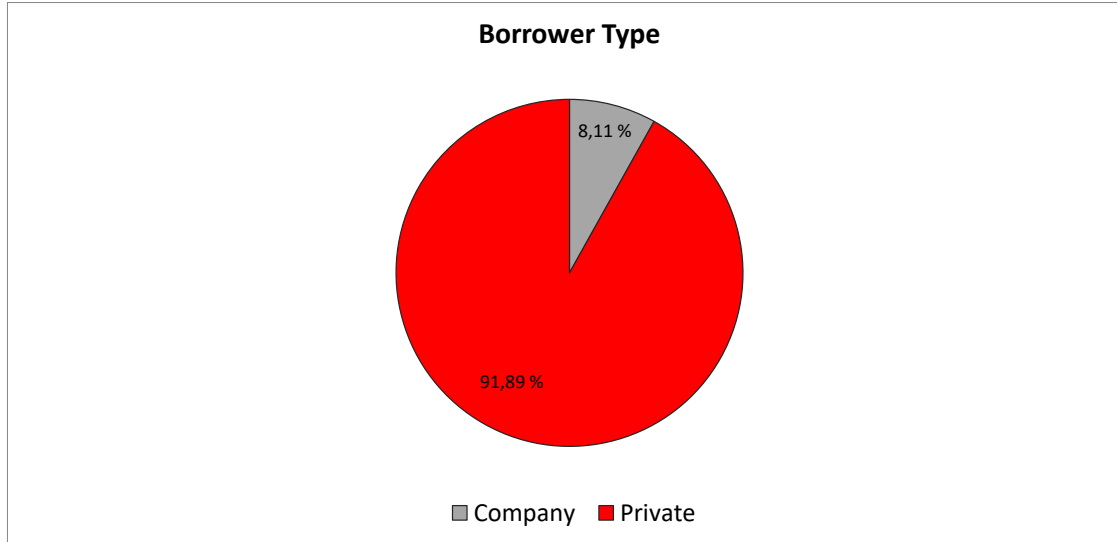
TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 331	23 089 990	8,11 %	30,7	29,3
Private	17 442	261 576 618	91,89 %	39,1	27,4
Total	18 773	284 666 608	100 %	38,4	27,6

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.b Borrower Type



Reporting Date	29.04.2024
Payment date	25.04.2024
Period No	21
Monthly Period	01.03.2024
Interest Period	from 25.03.2024 to 25.04.2024 = 31 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

22.a Vehicle type



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days

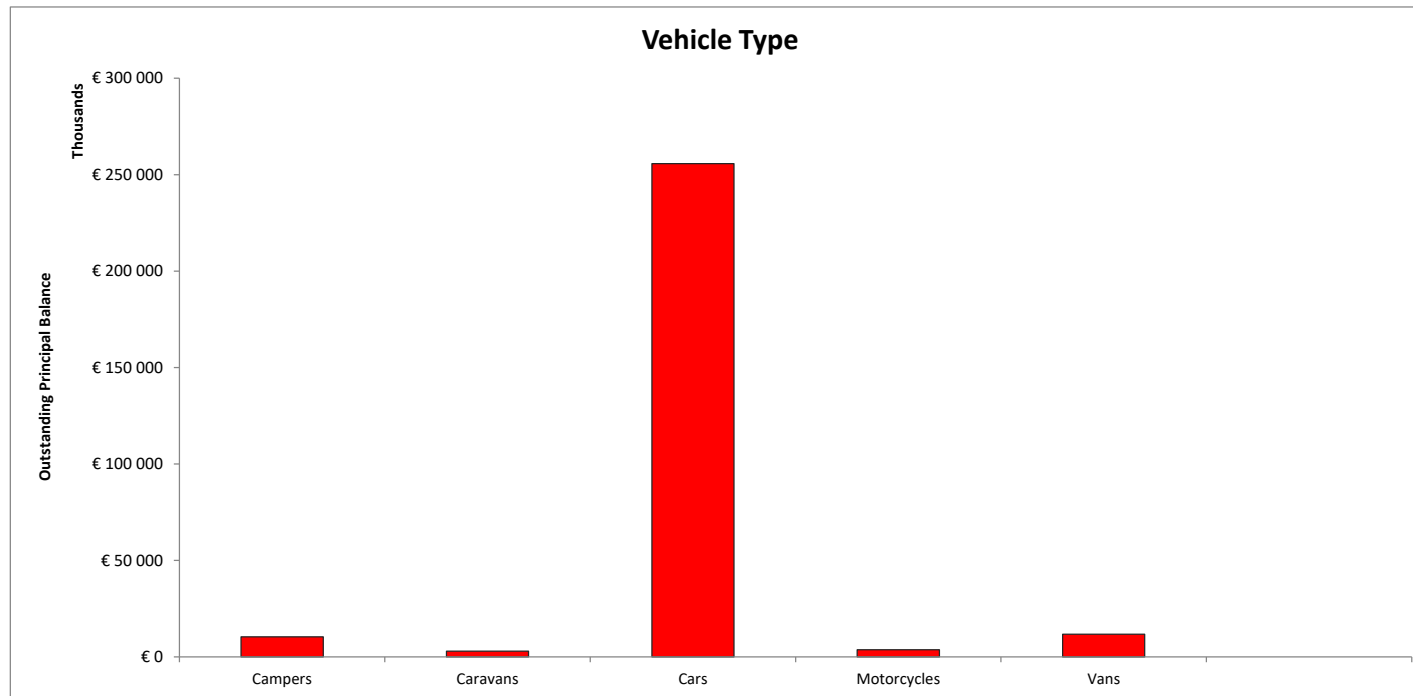
		TOTAL				
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	330	10 453 544	3,67 %	40,9	27,7	
Caravans	205	2 990 388	1,05 %	38,4	27,5	
Cars	16 700	255 742 065	89,84 %	38,6	27,5	
Motorcycles	475	3 668 421	1,29 %	34,4	25,4	
Vans	1 063	11 812 189	4,15 %	32,4	29,1	
Total	18 773	284 666 608	100 %	38,4	27,6	

Vehicle type

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 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		
2024 05		
2024 06		
2024 07		
Total	20	266 529

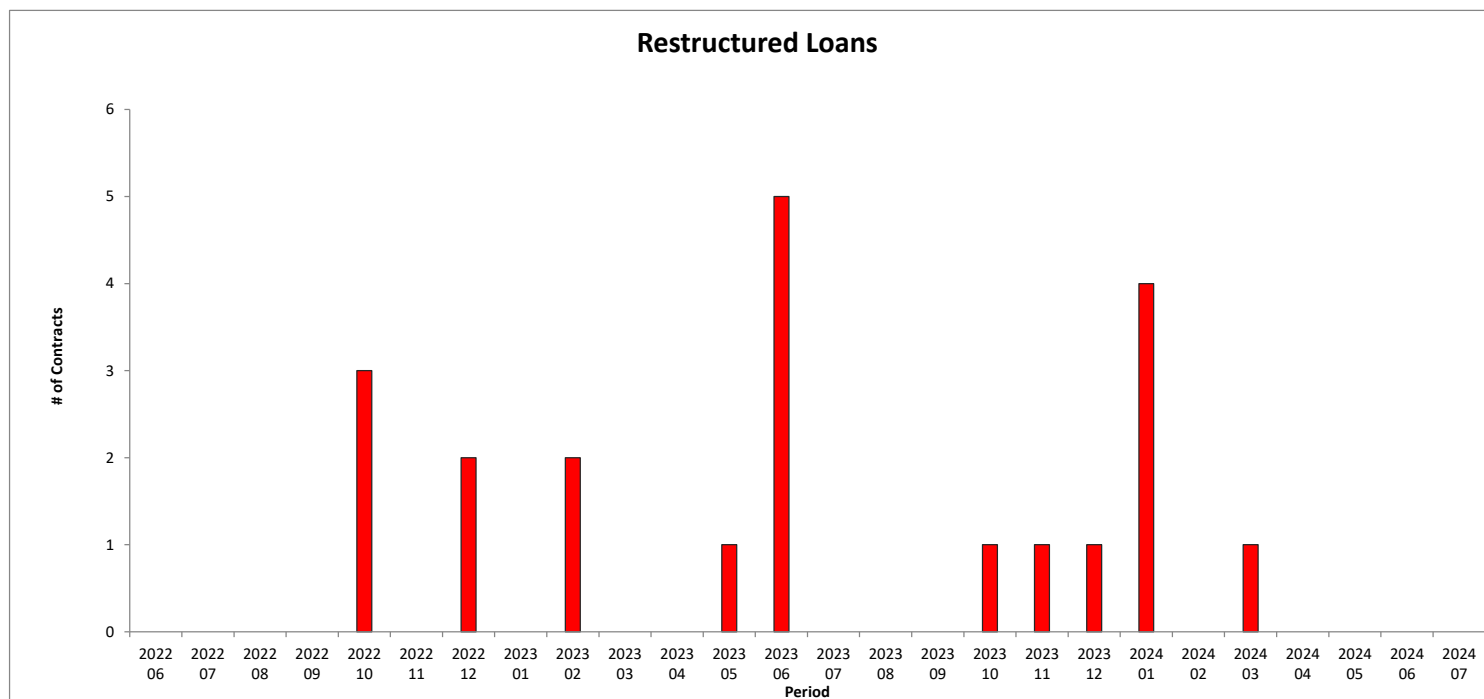
Restructured

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.b Restructured Loans



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	29.04.2024					
Payment date	25.04.2024					
Period No	21					
Monthly Period	from	01.03.2024	to	25.04.2024	=	31 days
Interest Period		25.03.2024				

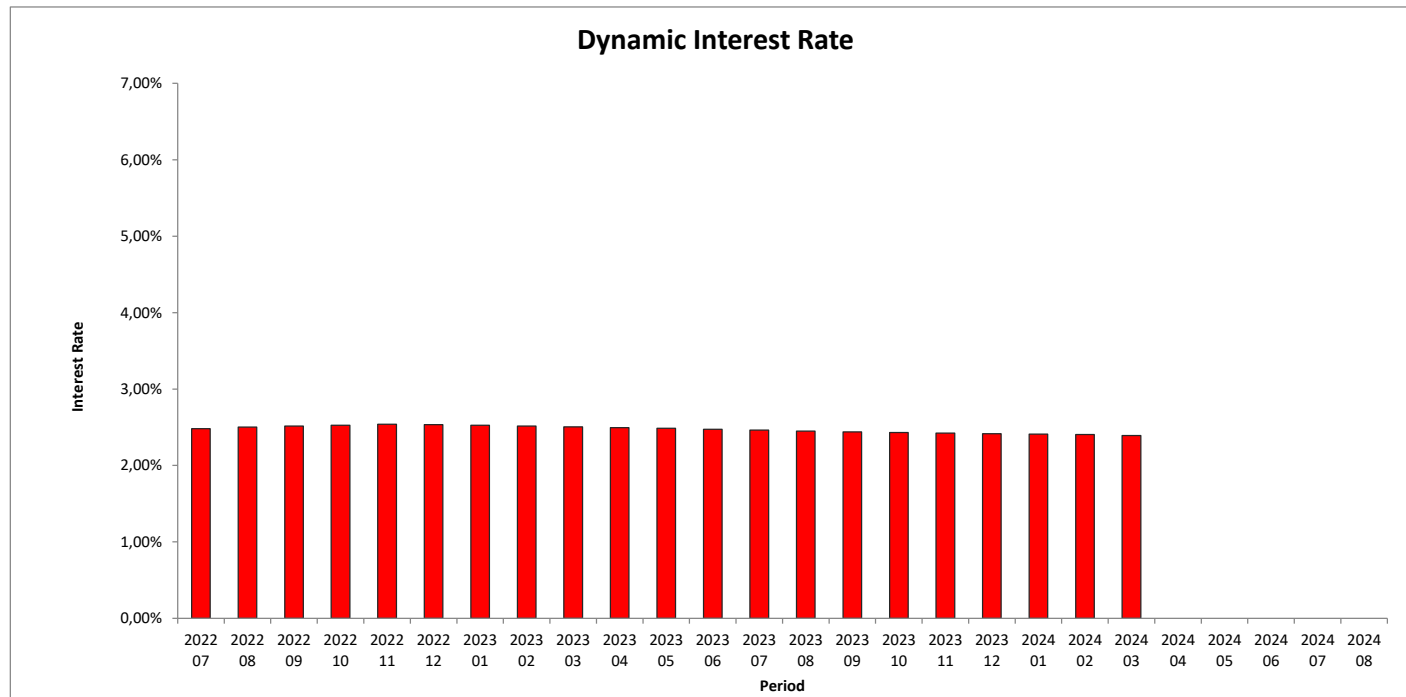
Interest rate evolution

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

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24.b Dynamic Interest Rate

Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



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25.a Dynamic Pre-Payments



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	from 01.03.2024	to 25.04.2024 = 31 days
Interest Period	from 25.03.2024	to 25.04.2024 = 31 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			
2024 05			
2024 06			
2024 07			
2024 08			

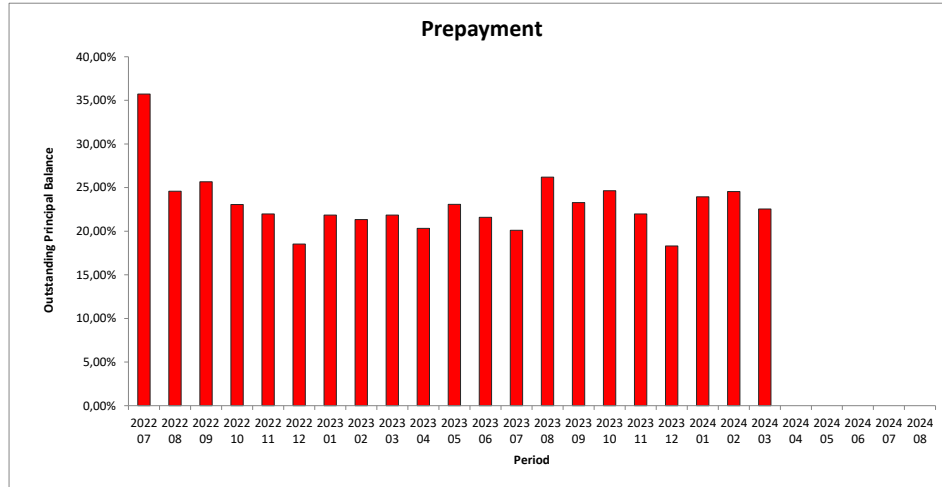
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



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26. Delinquency



Reporting Date	29.04.2024					
Payment date	25.04.2024					
Period No	21					
Monthly Period	01.03.2024					
Interest Period	from	25.03.2024	to	25.04.2024	=	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	512 797 452	27 107	485 204 310	1 300	20 733 794	173	3 095 767	93	1 648 076	54	967 594	52	887 994	17	259 916	35	548 997
	1	494 365 066	26 469	468 575 355	1 179	19 242 502	161	2 433 407	102	1 613 307	59	997 470	41	768 965	43	734 062	19	280 291
	2	477 233 114	25 828	452 702 213	1 132	17 969 807	163	2 862 958	77	1 240 105	67	1 046 875	42	696 430	37	714 724	37	505 926
	3	459 161 206	25 197	436 120 101	1 029	16 580 223	148	2 501 083	87	1 702 501	64	1 106 872	44	701 993	31	448 432	41	688 575
	4	443 545 051	24 527	420 218 964	1 003	16 099 439	166	2 909 983	85	1 349 879	69	1 452 673	49	873 719	37	640 395	36	420 463
	5	425 918 278	23 683	400 987 984	1 116	17 754 511	147	2 461 425	101	1 849 262	58	1 009 236	52	1 172 683	38	683 178	42	708 017
6	410 255 802	23 117	387 995 123	1 006	15 604 442	156	2 370 782	70	1 215 958	69	1 306 979	45	798 253	42	964 265	44	584 203	
7	395 424 158	22 451	372 274 949	1 068	16 959 925	153	2 328 781	81	1 308 976	49	934 254	47	967 618	34	649 654	37	745 390	
8	378 280 841	21 889	358 859 540	915	14 219 374	103	1 571 904	82	1 449 257	54	882 367	34	681 218	29	617 182	45	777 545	
9	363 480 161	21 149	343 031 727	938	14 942 342	138	2 131 458	56	978 603	53	1 040 173	42	701 760	31	654 098	36	651 558	
10	348 114 506	20 347	327 636 995	1 018	14 924 906	134	2 331 830	80	1 209 938	39	670 361	44	850 075	26	490 400	37	636 946	
11	334 819 039	19 853	314 873 616	935	14 493 677	134	1 913 747	77	1 297 528	58	1 040 819	28	513 278	37	686 374	27	398 761	
12	323 086 013	19 289	303 169 644	955	13 375 191	179	3 013 004	83	1 335 334	59	1 041 371	41	734 988	20	416 481	40	630 274	
1	309 535 649	18 813	291 274 408	854	12 651 539	113	1 632 362	99	1 748 361	54	897 941	41	854 706	29	476 331	27	431 872	
2	296 822 555	18 259	279 987 640	781	11 128 187	132	1 978 873	55	855 405	70	1 398 210	40	766 334	34	707 904	28	367 551	
3	284 666 608	17 424	264 907 592	1 020	14 389 997	123	1 746 171	83	1 179 189	42	717 017	52	1 146 390	29	580 252	46	902 229	
4																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	from 01.03.2024	to 25.04.2024 = 31 days
Interest Period	from 25.03.2024	to 25.04.2024 = 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	799 422	55															
2024 2																	
2024 3																	
2024 4																	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q4			2024 Q1			2024 Q2			2024 Q3			2024 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2022 3	2 228	1	0	1 712	516	0	1 712	516									
2022 4	1 271 281	64	63 173	1 043 319	227 962	31 851	1 075 170	196 111									
2023 1	1 474 792	96	80 742	1 124 834	349 958	62 618	1 187 452	287 340									
2023 2	1 712 684	122	221 991	1 124 720	587 964	79 050	1 203 770	508 913									
2023 3	2 174 494	118	493 247	965 212	1 209 281	191 515	1 156 727	1 017 767									
2023 4	1 665 980	104	223 738	223 738	1 442 243	263 303	487 040	1 178 940									
2024 1	1 701 651	101				87 472	87 472	1 614 179									
2024 2	0	0															
2024 3	0	0															
2024 4	0	0															

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28. Priority of Payments - Revenue



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 159 467,94	EUR
Senior Expenses	-	9 127,00	EUR
Servicing Fee	-	122 564,79	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	247 418,09	EUR
Tranche A Loan Interest to Issuer	-	780 358,06	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	+	2 114 277,79	EUR
Senior Expenses	-	7 589,50	EUR
Issuer swap interest to swap counterparty	-	247 418,09	EUR
Interest Class A Notes	-	950 399,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	36 366,00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	18 027,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	396 651,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	457 827,20	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	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	11 253 717,84	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	-	11 253 717,84	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	11 711 545,04	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	-	9 805 059,31	EUR
(ii) Principal Payments on Class B Notes	-	290 329,59	EUR
(iii) Principal Payments on Class C Notes	-	108 873,60	EUR
(iii) Principal Payments on Class D Notes	-	1 507 282,55	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	-	-	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	-	9 805 059,31	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	-	290 329,59	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	108 873,60	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	1 507 282,55	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
Issuer Priority of Payments - Revenue (o)			
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

Purchaser Priority of Payments - Revenue (p)

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



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	9 127,00				
Interest accrued for the Period	EUR	1 401 443,00	950 399,00	36 366,00	18 027,00	396 651,00
Cumulative Interest accrued	EUR	30 106 745,00	20 658 854,00	659 403,00	353 698,00	8 434 790,00
Interest Payments	EUR	1 401 443,00	950 399,00	36 366,00	18 027,00	396 651,00
Cumulative Interest Payments	EUR	30 106 745,00	20 658 854,00	659 403,00	353 698,00	8 434 790,00
Interest accrued on Subordinated Loan for the Period	EUR	37,00				
Cumulative Interest accrued on Subordinated Loan	EUR	14 712,00				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	14 381,00				
Unpaid Interest for the Period	EUR	37,00				
Cumulative Unpaid Interest	EUR	331,00				

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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

EUR 296 822 554,52

Interest Period Start
Interest Period End
Interest Days
Settlement Date

25.03.2024
25.04.2024
31
25.04.2024

Party A Floating Interest Rate
Party A Floating Rate Day Count Fraction
Party A Interest Amount

3,848 %
0,09
EUR 983 538,02

Party B Fixed Rate
Party B Fixed Rate Day Count Fraction
Party B Interest Amount

0,9680 %
0,09
EUR 247 418,09

Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	21				
Monthly Period	01.03.2024	to	25.04.2024	=	31 days
Interest Period	from 25.03.2024				

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32. Contact Details



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Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	21	
Monthly Period	01.03.2024	
Interest Period	from	25.03.2024 to 25.04.2024 = 31 days