

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27.10.2023		
Payment date	25.10.2023	Following payment dates: 27.11.2023	
Period No	15	28.12.2023	
Monthly Period	01.09.2023		
Interest Period	from 25.09.2023	to 25.10.2023	= 30 days
Cut-Off date	30.09.2023		

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1. Portfolio Information



Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	15
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	378 280 840,80 EUR
Scheduled Loan Principal Repayments (+MC)	6 207 756,26 EUR
Prepayments	7 941 365,40 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	14 149 121,66 EUR
New Defaulted Auto Loans amt in Period	651 558,02 EUR
Closing balance prior to replenishment	363 480 161,12 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	363 480 161,12 EUR
Principal Recoveries on loans in default	247 085,44 EUR
Total revenue collections	
Total Revenue Received in Period	1 093 991,07 EUR
# Loans	
At beginning of period	23 108 Loans
Replenished contracts	- Loans
Paid in Full	664 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	36 Loans
At end of period (pre replenishment)	22 408 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	15				
Monthly Period	01.09.2023				
Interest Period	from 25.09.2023	to	25.10.2023	=	30 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 356 189,85	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	6 105,34	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	1 362 295,19	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 204 695,12	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	1 219 640,48	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	27 402,46	EUR
g. Liquidity Reserve Excess Amount	108 655,27	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	2 560 393,32	EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	15
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	14 149 121,66	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	14 149 121,66	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	14 149 121,66	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	560 692,80	EUR
Total Amount for Issuer Available Redemtion Receipts	14 709 814,46	EUR

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4. Reserve Accounts



Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	15
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days

Note Balance

Beginning of Period	378 700 927,26	EUR
End of Period	363 991 112,80	EUR

Liquidity Balance

Beginning of Period	0,6 %	2 102 340,09	EUR
Cash Outflow		101 934,53	EUR
Cash Inflow		-	EUR
End of Period	0,5 % *	2 000 405,56	EUR
Required Reserve Amount	0,5 % *	2 000 405,56	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	378 280 840,80	EUR
Closing balance prior to replenishment	363 480 161,12	EUR
Closing Balance post replenishment	363 480 161,12	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	343 049 158,29	94,38 %	21 150
1-29 days past due	14 924 910,35	4,11 %	938
Delinquent Receivables:			
30-59 days past due	2 131 458,45	0,59 %	138
60-89 days past due	978 602,64	0,27 %	56
90-119 days past due	1 040 173,10	0,29 %	53
120-149 days past due	701 760,09	0,19 %	42
150-179 days past due	654 098,20	0,18 %	31
Total Performing and Delinquent	363 480 161	100,00 %	22 408
Current Period Defaults	651 558,02		36
Cumulative Defaults	6 635 477,75		403
Current Period Principal Recoveries	247 085,44		
Cumulative Principal Recoveries	1 658 274,17		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,90 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,83 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,73 %	

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

[A] Aggregate Outstanding Asset Principal Amount	363 480 161,12	66,99 %
[B] Aggregate principal balance of Defaulted Contracts	6 635 477,75	
[C] Recoveries received on such Defaulted Contracts	1 658 274,17	
[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	1,51 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,38 %	
[C] Delinquency Ratio, second preceding Payment Date	1,57 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO

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

[A] [1] + [2] + [3]	53 300 000,00	14,07 %	NO
Class B Principal Amount [1]	8 000 000,00		
Class C Principal Amount [2]	3 000 000,00		
Class D Principal Amount [3]	42 300 000,00		
[B] Aggregated Outstanding Note Principal Amount	378 700 927,26		

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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	27.10.2023
Payment date	25.10.2023
Period No	15
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days

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

Weighted average interest rate (min 2.35%)	2,44 %
Weighted average months to maturity (max 56)	43,5*
Used Vehicles (max 74%)	68,13 %
Balloon Loans (max 63,5%)	69,47 %
Corporate Borrowers (max 10%)	8,64 %
IRB (min 95%)	95,54 %**

* Bucket-based as found in IR

** As of previous pool cut

Top-10 Exposures:

	Balance	# Loans	Portion
	262 943,91	1	0,07 %
	254 262,98	1	0,07 %
	246 438,17	1	0,07 %
	241 217,88	1	0,07 %
	177 073,01	1	0,05 %
	158 632,56	1	0,04 %
	154 948,44	1	0,04 %
	138 323,06	1	0,04 %
	130 925,89	1	0,04 %
	130 443,67	1	0,04 %
Total (max 0,6%)			0,52 %

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6. Note Principal



Reporting Date	27.10.2023		
Payment date	25.10.2023		
Period No	15		
Monthly Period	01.09.2023		
Interest Period	from	25.09.2023	to 25.10.2023 = 30 days

	Class A	Class B	Class C	Class D	
Note Principal					
Beginning of Period	325 400 927,26	8 000 000,00	3 000 000,00	42 300 000,00	EUR
Sequential Amortization	14 709 814,46	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	EUR
End of Period	310 691 112,80	8 000 000,00	3 000 000,00	42 300 000,00	EUR
Principal Deficiency Sub-Ledger					
Beginning of Period	-	-	-	420 086,48	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	651 558,02	EUR
Credit PDL	-	-	-	560 692,80	EUR
End of Period	-	-	-	510 951,70	EUR
Net Note Principal					
Beginning of Period	325 400 927,26	8 000 000,00	3 000 000,00	41 879 913,52	EUR
End of Period	310 691 112,80	8 000 000,00	3 000 000,00	41 789 048,30	EUR

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7. Outstanding Notes



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	15	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 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)/A+(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	378 700 927,26	325 400 927,26	8 000 000,00	3 000 000,00	42 300 000,00
Available Distribution Amount	14 709 814,46				
Amortisation	14 709 814,46				
Redemption per Class	14 709 814,46	14 709 814,46	-	-	-
Redemption per Note		2 961,51	-	-	-
Outstanding Closing Balance		310 691 112,80	8 000 000,00	3 000 000,00	42 300 000,00
Net Outstanding Closing Balance	363 991 112,80	310 691 112,80	8 000 000,00	3 000 000,00	42 300 000,00
Current Tranching	100 %	85,36 %	2,20 %	0,82 %	11,62 %
Current Pool Factor		0,63	1,00	1,00	1,00

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		30	30	30	30
Principal Outstanding per Note Beginning of Period		65 512,57	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 961,51	-	-	-
Principal Outstanding per Note End of Period		62 551,06	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		243,98	480,75	634,92	989,08
Interest Payment	1 687 737,04	1 211 847,29	38 460,00	19 047,50	418 382,25
Interest Payment per Note		243,98	480,75	634,92	989,08

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)		14,64 %	12,45 %	11,62 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		15,19 %	12,99 %	11,62 %	0,00 %
Current CE (Subordination)		14,64 %	12,45 %	11,62 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		15,19 %	12,99 %	11,62 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27.10.2023
Payment date 25.10.2023
Period No 15
Monthly Period 01.09.2023 to 25.10.2023 = 30 days
Interest Period : 25.09.2023 to 25.10.2023 = 30 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	27.10.2023				
Payment date	25.10.2023				
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Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



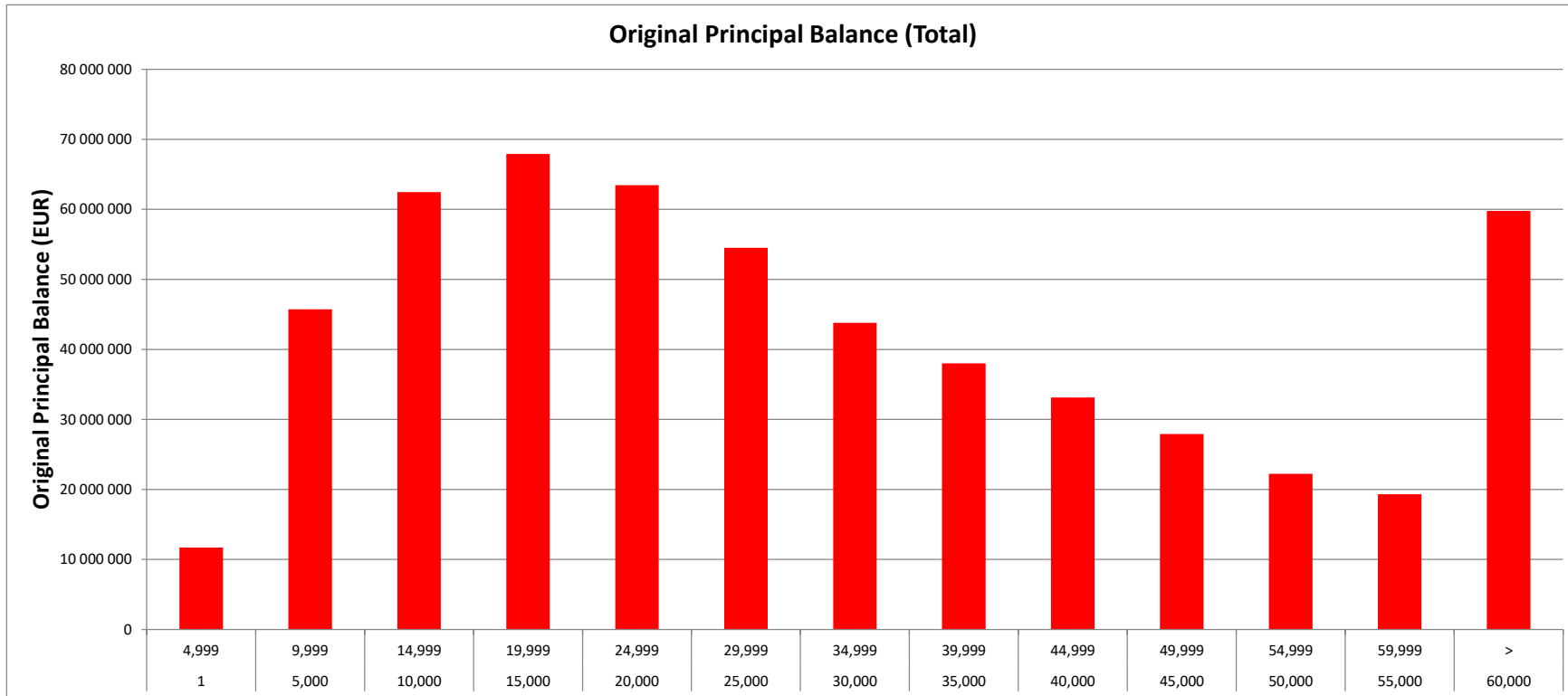
Average amount - all: 19 172

	TOTAL							
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
Original balance	1	4 999	3 498	11 701 973	2,1 %	24,2	12,8	
	5 000	9 999	6 169	45 729 696	8,3 %	39,5	10,6	
	10 000	14 999	5 020	62 468 729	11,4 %	48,1	9,7	
	15 000	19 999	3 903	67 902 834	12,3 %	51,1	9,0	
	20 000	24 999	2 835	63 461 929	11,5 %	53,1	8,2	
	25 000	29 999	1 993	54 517 255	9,9 %	53,5	7,8	
	30 000	34 999	1 352	43 787 546	8,0 %	54,0	7,8	
	35 000	39 999	1 016	38 009 000	6,9 %	53,2	8,1	
	40 000	44 999	780	33 132 977	6,0 %	54,3	8,3	
	45 000	49 999	590	27 926 279	5,1 %	54,4	7,6	
	50 000	54 999	424	22 234 970	4,0 %	55,3	7,6	
	55 000	59 999	337	19 325 046	3,5 %	58,0	7,1	
	60 000	>	769	59 779 831	10,9 %	56,6	7,2	
	Total			28 686	549 978 066	100 %	51,4	8,5

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9.b Original Principal Balance Graph

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10.a Outstanding Principal Balance

Reporting Date	27.10.2023				
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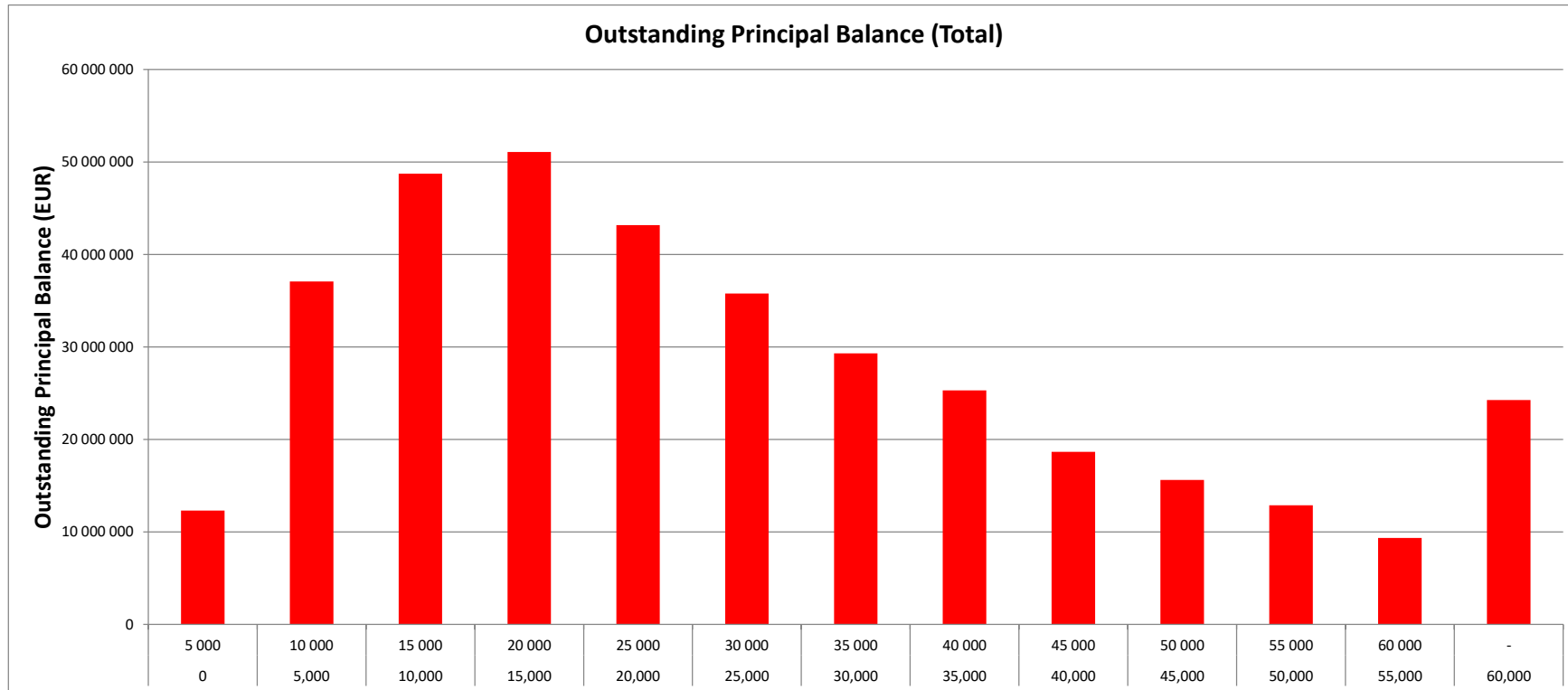
Average amount - all: 16 221

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	4 203	12 308 324	3,39 %	23,8	25,4	
	5 000	10 000	5 002	37 079 867	10,20 %	37,2	23,3	
	10 000	15 000	3 948	48 721 588	13,40 %	42,1	22,5	
	15 000	20 000	2 947	51 084 565	14,05 %	43,0	21,9	
	20 000	25 000	1 929	43 166 446	11,88 %	44,6	21,5	
	25 000	30 000	1 307	35 764 477	9,84 %	44,5	21,4	
	30 000	35 000	907	29 304 529	8,06 %	44,7	21,7	
	35 000	40 000	678	25 294 544	6,96 %	46,0	21,3	
	40 000	45 000	440	18 653 169	5,13 %	47,6	21,0	
	45 000	50 000	330	15 623 876	4,30 %	48,4	20,8	
	50 000	55 000	246	12 879 715	3,54 %	48,8	20,7	
	55 000	60 000	163	9 342 379	2,57 %	49,4	20,4	
	60 000	-	308	24 256 685	6,67 %	48,2	20,7	
	Total			22 408	363 480 161	100 %	43,5	21,8

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	15	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.a Geographical Distribution



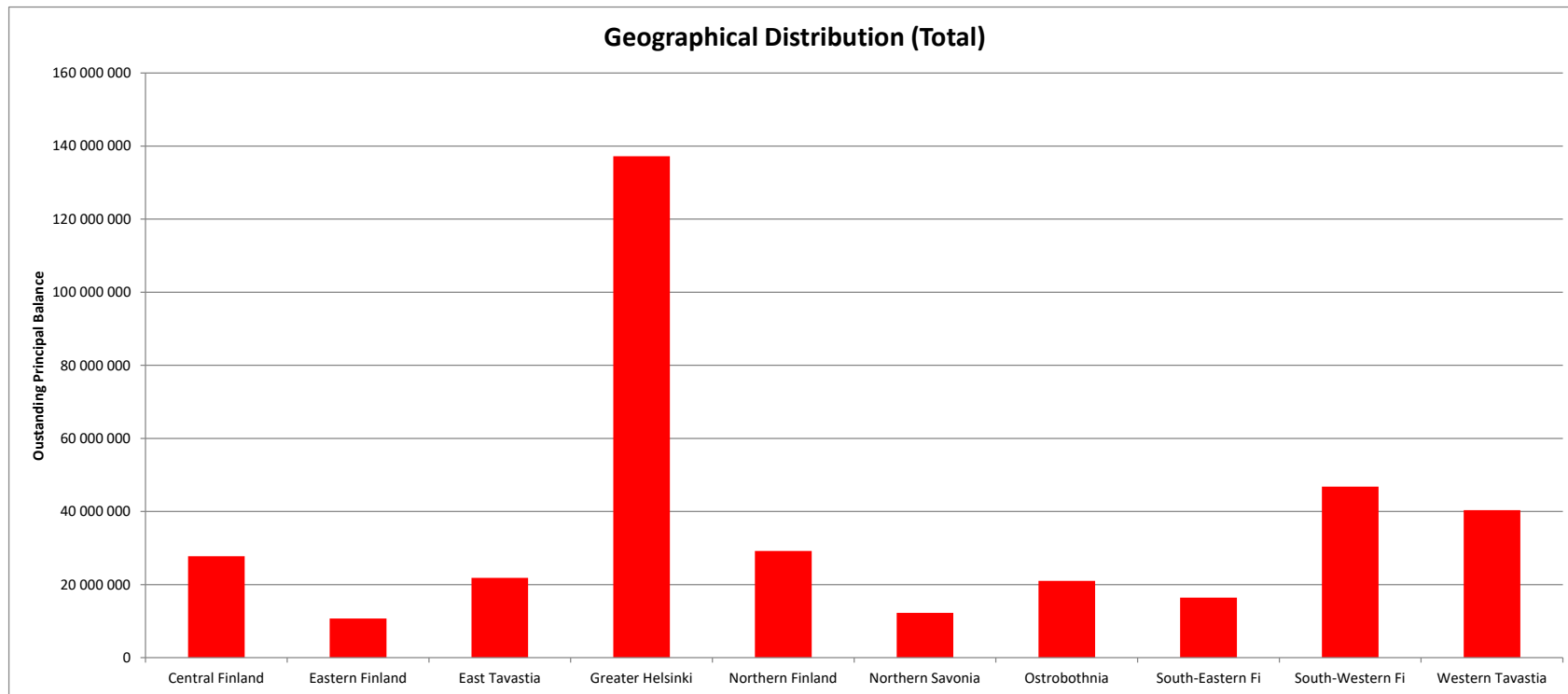
Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	15	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 840	27 729 862	7,63 %	43,1	22,0	
Eastern Finland	745	10 730 050	2,95 %	43,6	21,3	
East Tavastia	1 461	21 848 351	6,01 %	42,3	22,1	
Greater Helsinki	7 422	137 202 343	37,75 %	43,8	21,9	
Northern Finland	1 807	29 179 148	8,03 %	43,4	21,6	
Northern Savonia	846	12 263 802	3,37 %	41,9	22,4	
Ostrobothnia	1 440	20 980 349	5,77 %	43,6	21,6	
South-Eastern Fi	1 247	16 411 325	4,52 %	42,5	22,1	
South-Western Fi	2 884	46 779 296	12,87 %	44,5	21,7	
Western Tavastia	2 716	40 355 636	11,10 %	43,1	21,7	
Total	22 408	363 480 161	100 %	43,5	21,8	

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	15	
Monthly Period	01.09.2023	
Interest Period	from	25.09.2023
	to	25.10.2023
	=	30 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	15	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

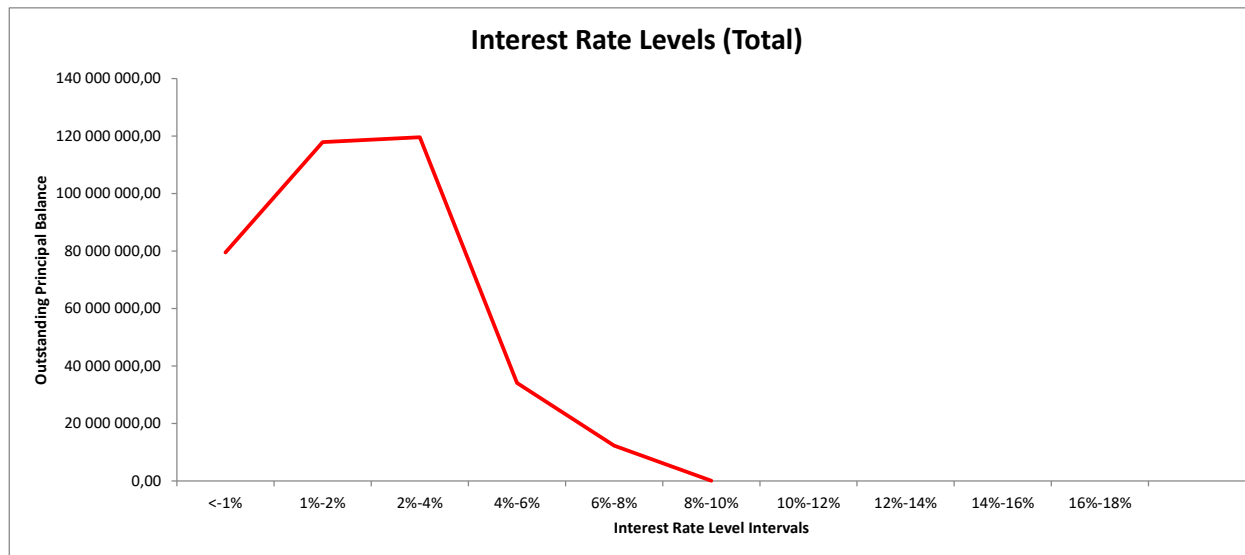
	TOTAL							
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
Interest distribution	0 %	1 %	4 157	79 499 209	21,87 %	41,9	22,4	
	1 %	2 %	5 200	117 890 402	32,43 %	43,2	22,5	
	2 %	4 %	7 874	119 583 459	32,90 %	44,9	21,0	
	4 %	6 %	3 516	34 119 461	9,39 %	43,6	21,5	
	6 %	8 %	1 637	12 302 106	3,38 %	43,2	20,6	
	8 %	10 %	24	85 523	0,02 %	36,6	20,2	
	10 %	12 %						
	12 %	14 %						
	14 %	16 %						
	16 %	18 %						
	18 %	-						
	Total			22 408	363 480 161	100 %	43,5	21,8

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.b Interest Rate



Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	15				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.a Remaining Terms



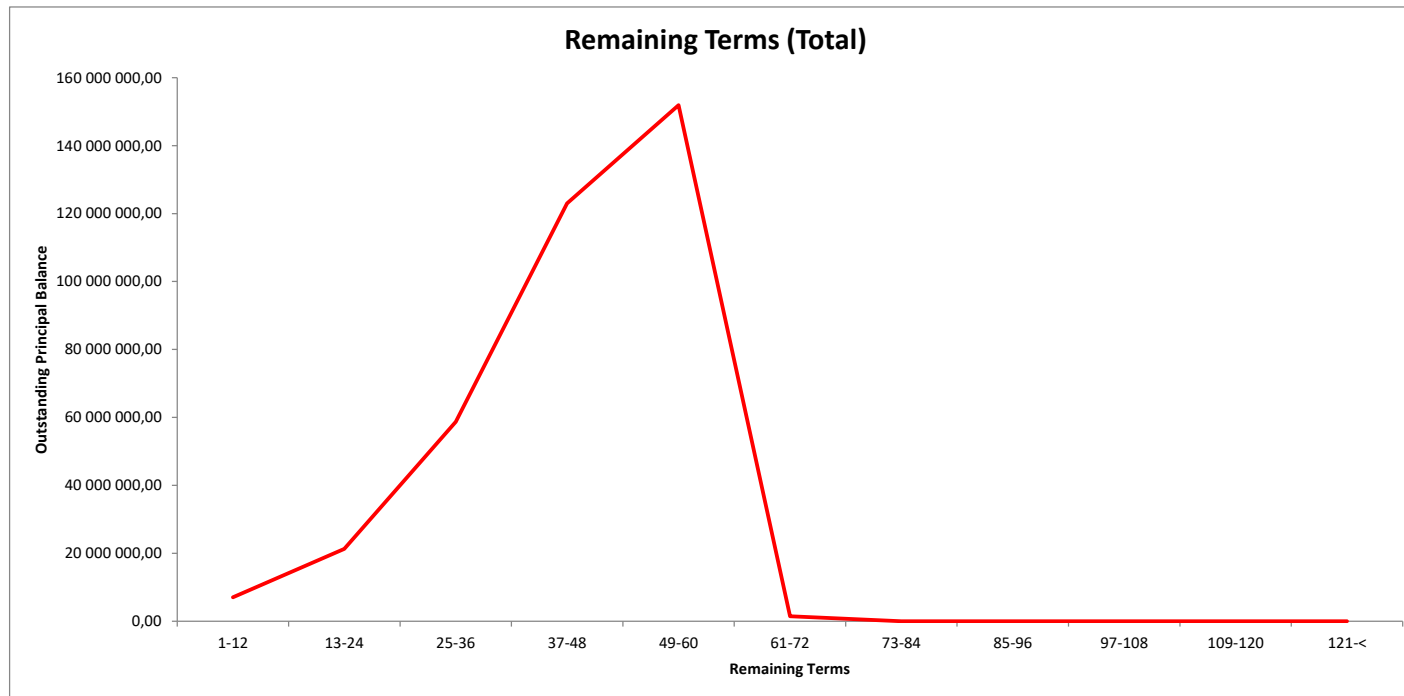
Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	15
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0		0	19	9 717	0,00 %	0,0	23,6
	1		12	1 650	7 056 791	1,94 %	8,8	36,0
	13		24	2 738	21 313 001	5,86 %	19,5	29,2
	25		36	4 578	58 707 830	16,15 %	31,6	25,8
	37		48	6 979	122 981 956	33,83 %	42,7	21,8
	49		60	6 374	151 912 004	41,79 %	53,6	18,7
	61		72	70	1 498 862	0,41 %	61,3	11,9
	73		84					
	85		96					
	97		108					
	109		120					
	121	-						
Total			22 408	363 480 161	100 %	43,5	21,8	

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	15				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.a Seasoning



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	15	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

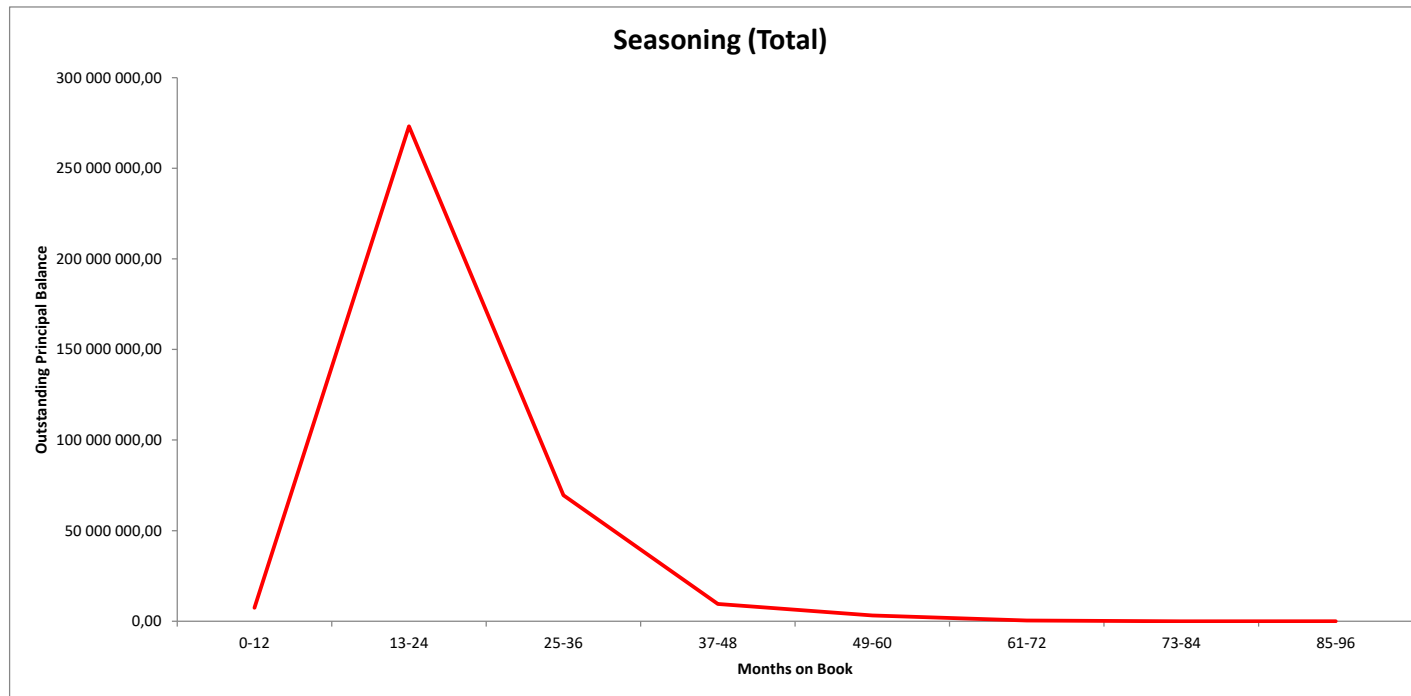
		TOTAL						
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1	12	415	7 481 880	2,06 %	53,7	11,8	
	13	24	15 628	273 176 576	75,16 %	46,2	19,3	
	25	36	4 974	69 605 676	19,15 %	36,3	28,5	
	37	48	908	9 538 338	2,62 %	24,1	40,8	
	49	60	379	3 255 012	0,90 %	12,2	52,6	
	61	72	103	417 037	0,11 %	9,4	63,5	
	73	84	1	5 641	0,00 %	3,0	80,0	
	85	96						
	Total		22 408	363 480 161	100 %	43,5	21,8	

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.b Seasoning



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	15	
Monthly Period	01.09.2023	
Interest Period	from	25.09.2023
	to	25.10.2023
	=	30 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	15				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 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	12 413		110 986 570	30,5 %	5 504	0,0 %	40,1	21,5
Balloon	9 995		252 493 591	69,5 %	108 842 444	43,1 %	45,0	22,0
Total	22 408		363 480 161	100 %	108 847 948	30 %	43,5	21,8

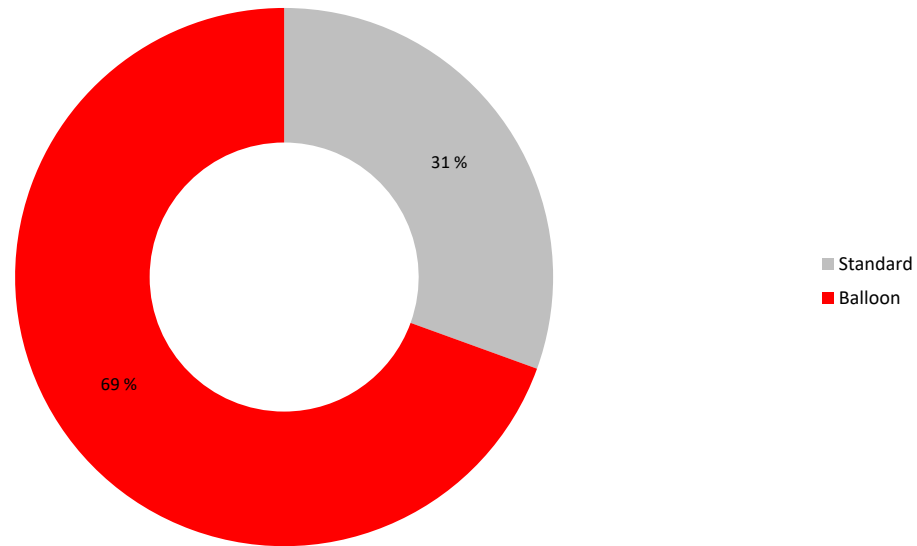
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Monthly Investor Report

15.b Balloon loans



Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	15				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days

Balloon loans in %
of portfolio



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

16.a # loans per borrower



Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	15
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days

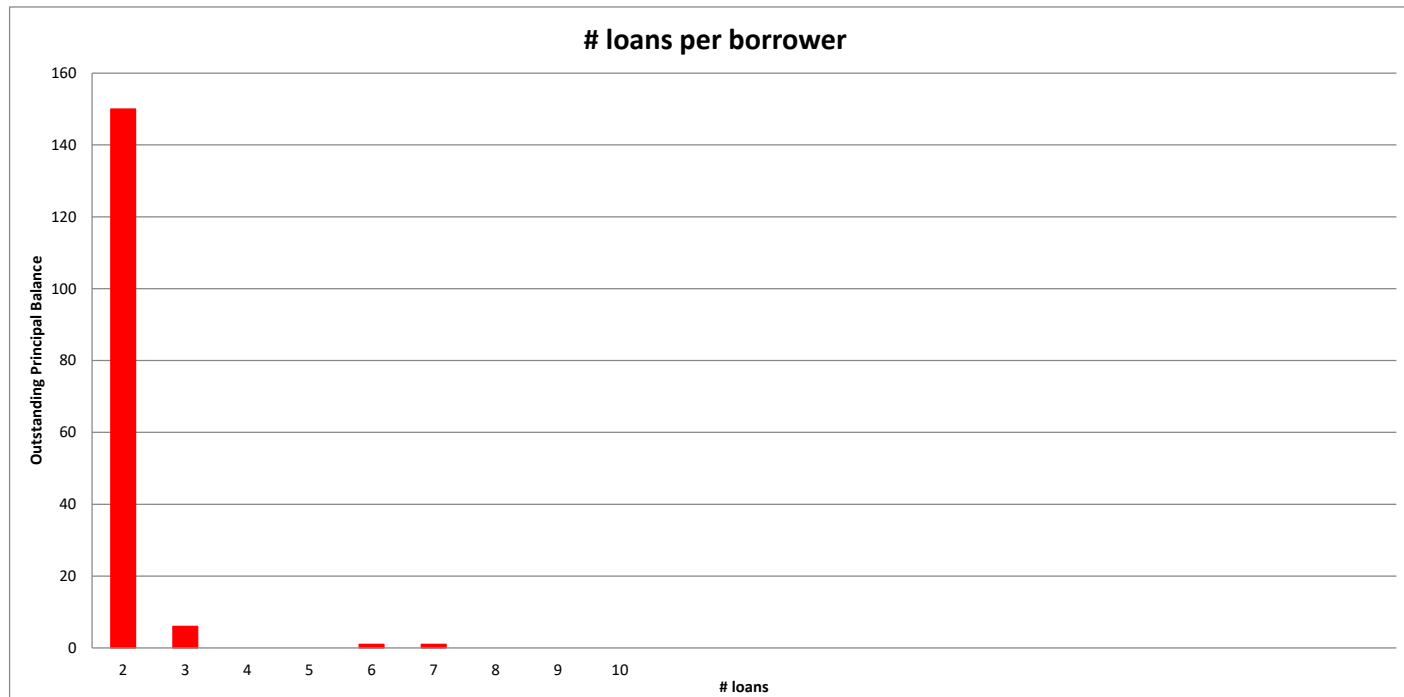
TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	22 077	357 854 003	98,45 %
2	150	5 224 421	1,44 %
3	6	211 706	0,06 %
4			
5			
6	1	79 246	0,02 %
7	1	110 785	0,03 %
8			
9			
10			
Total:	22 235	363 480 161	100,0 %

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Monthly Investor Report

16.b # loans per borrower



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	15	
Monthly Period	01.09.2023	
Interest Period	from	25.09.2023
	to	25.10.2023
	=	30 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	15	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

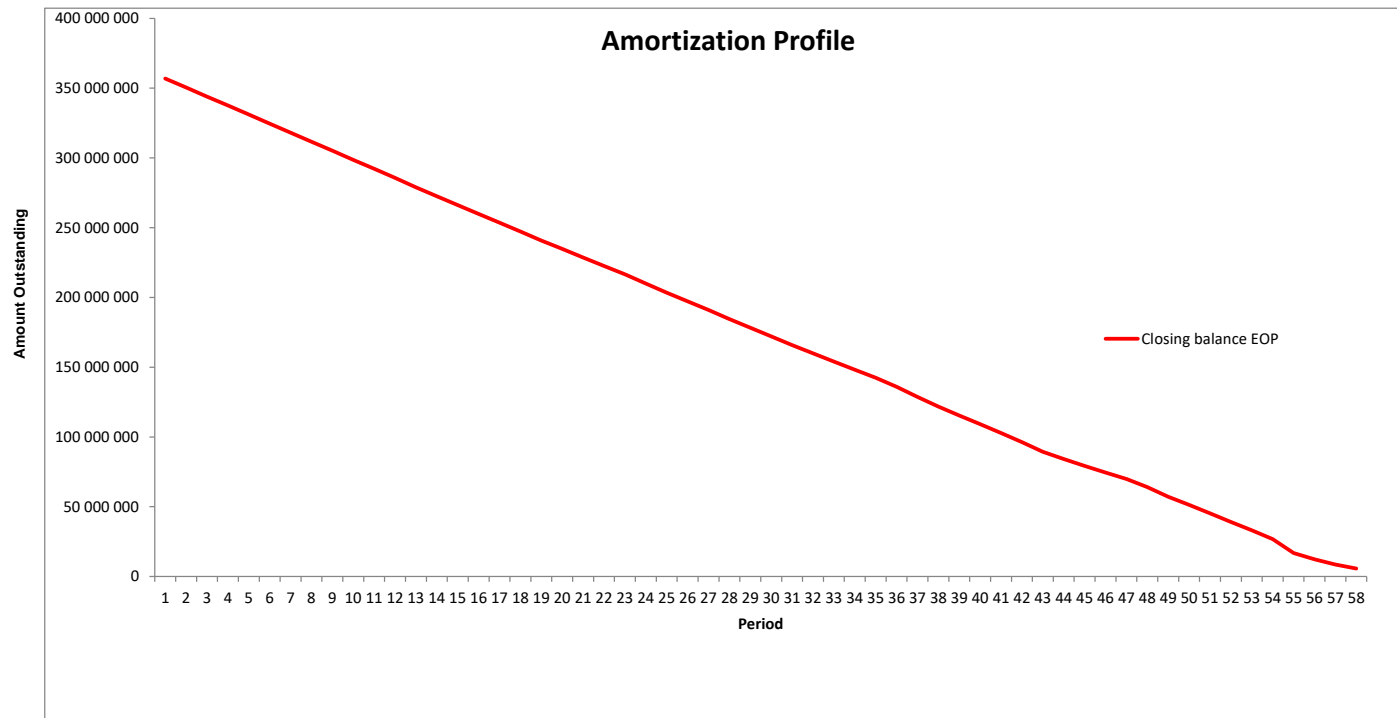
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	363 480 161	356 906 713	6 573 448	739 371	2,47 %	98,19 %
2	356 906 713	350 466 861	6 439 852	725 382	2,47 %	96,42 %
3	350 466 861	344 056 091	6 410 771	711 177	2,46 %	94,66 %
4	344 056 091	337 609 771	6 446 320	697 218	2,46 %	92,88 %
5	337 609 771	331 096 716	6 513 055	683 381	2,46 %	91,09 %
6	331 096 716	324 679 758	6 416 958	669 498	2,45 %	89,33 %
7	324 679 758	318 155 171	6 524 586	655 750	2,45 %	87,53 %
8	318 155 171	311 669 018	6 486 153	641 842	2,45 %	85,75 %
9	311 669 018	305 239 394	6 429 624	628 035	2,45 %	83,98 %
10	305 239 394	298 537 940	6 701 453	614 234	2,44 %	82,13 %
11	298 537 940	292 207 441	6 330 499	600 078	2,44 %	80,39 %
12	292 207 441	285 720 174	6 487 267	586 546	2,44 %	78,61 %
13	285 720 174	278 862 978	6 857 196	572 843	2,43 %	76,72 %
14	278 862 978	272 547 340	6 315 639	558 591	2,43 %	74,98 %
15	272 547 340	266 239 540	6 307 800	545 145	2,43 %	73,25 %
16	266 239 540	259 862 026	6 377 513	531 743	2,42 %	71,49 %
17	259 862 026	253 646 865	6 215 161	518 297	2,42 %	69,78 %
18	253 646 865	247 325 204	6 321 661	505 074	2,42 %	68,04 %
19	247 325 204	240 794 760	6 530 444	491 702	2,41 %	66,25 %
20	240 794 760	234 761 222	6 033 537	478 059	2,41 %	64,59 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27.10.2023					
Payment date	25.10.2023					
Period No	15					
Monthly Period	01.09.2023					
Interest Period	from	25.09.2023	to	25.10.2023	=	30 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	27.10.2023			
Payment date	25.10.2023			
Period No	15			
Monthly Period	01.09.2023			
Interest Period	from	25.09.2023	to	25.10.2023 = 30 days

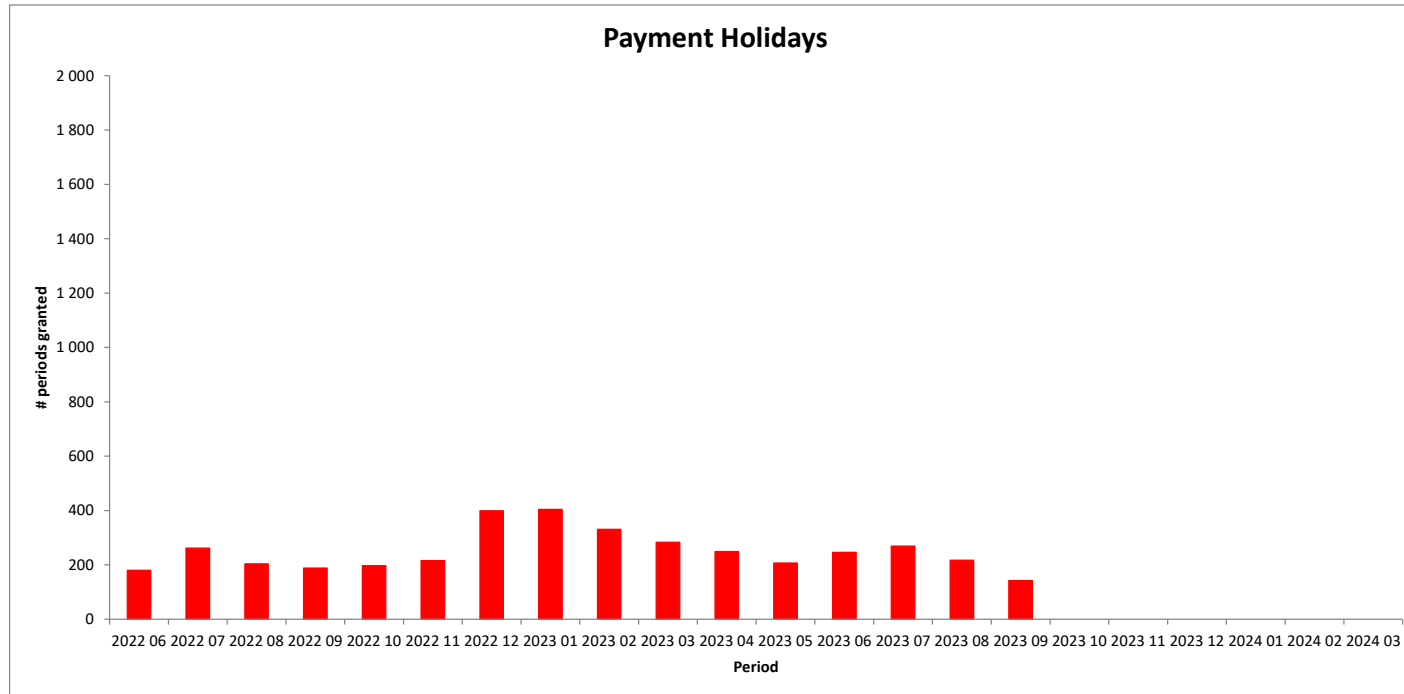
TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2022 06	180	238	70 655	3 810 197
2022 07	262	344	97 063	5 484 065
2022 08	204	243	64 370	4 135 584
2022 09	188	234	72 075	3 858 300
2022 10	197	262	75 205	4 442 934
2022 11	216	311	92 057	5 085 392
2022 12	399	532	143 303	7 786 026
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				
2023 11				
2023 12				
2024 01				
2024 02				
2024 03				
Total:	3 994	5 288	1 546 385	82 898 493

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.b Payment Holidays



Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	15				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	15
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days



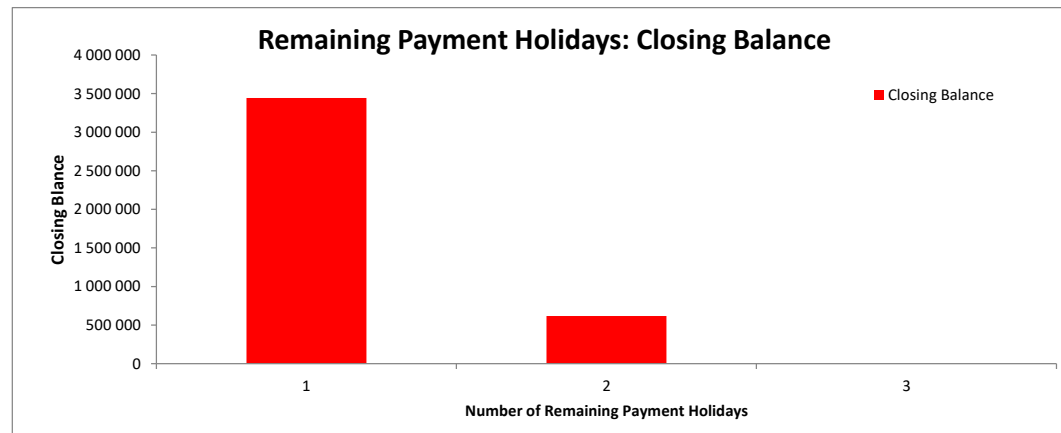
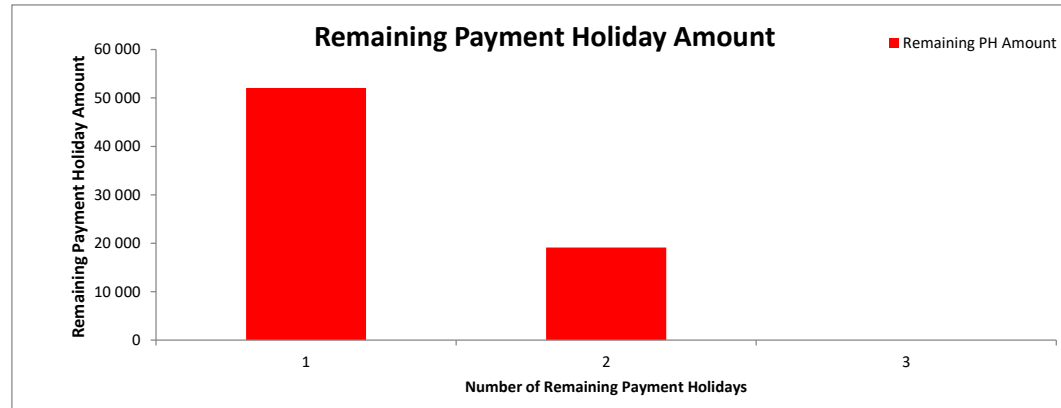
Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1		162	52 049	3 442 730
2		30	19 133	618 639
3		0	0	0
Total		192	71 182	4 061 369

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Monthly Investor Report

18.d Remaining Payment Holidays



Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	15				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	15				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days

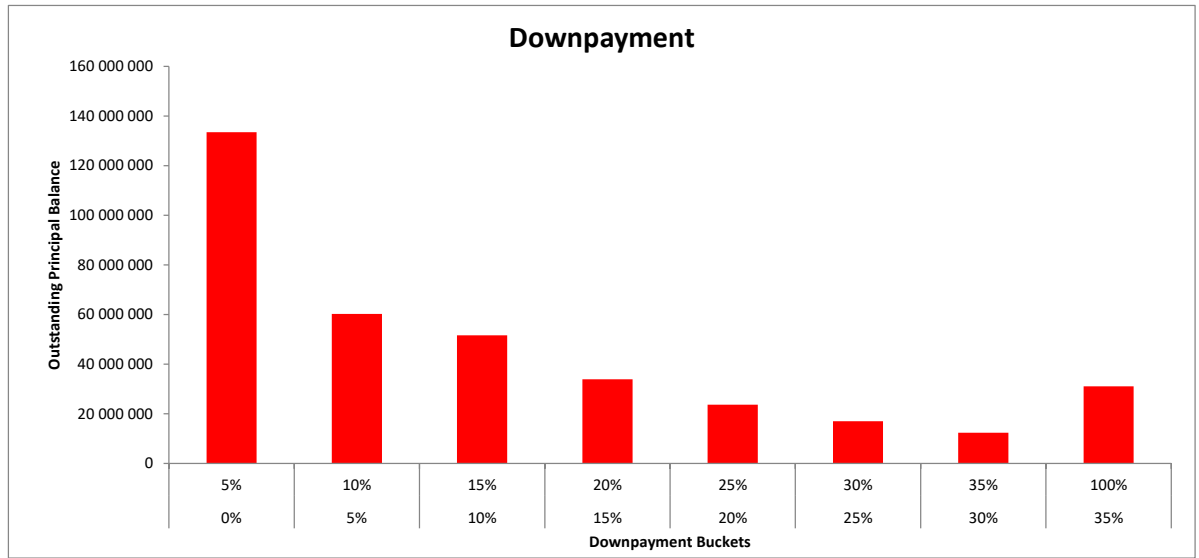
		TOTAL						
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
	0 %	5 %	7 849	133 464 003	36,72 %	45,4	21,7	
	5 %	10 %	3 012	60 258 650	16,58 %	45,0	21,8	
	10 %	15 %	2 856	51 627 658	14,20 %	43,0	22,3	
	15 %	20 %	1 955	33 942 210	9,34 %	42,8	22,0	
	20 %	25 %	1 503	23 709 592	6,52 %	41,6	22,1	
	25 %	30 %	1 119	16 988 521	4,67 %	41,0	22,1	
	30 %	35 %	931	12 412 514	3,41 %	40,7	21,6	
	35 %	100 %	3 183	31 077 012	8,55 %	37,8	21,3	
	Total		22 408	363 480 161	100 %	43,5	21,8	

SCF RAHOITUSPALVELUT XI DAC
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19.b Downpayment



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	15	
Monthly Period	01.09.2023	
Interest Period	from	25.09.2023
	to	25.10.2023
	=	30 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.a Vehicle Condition



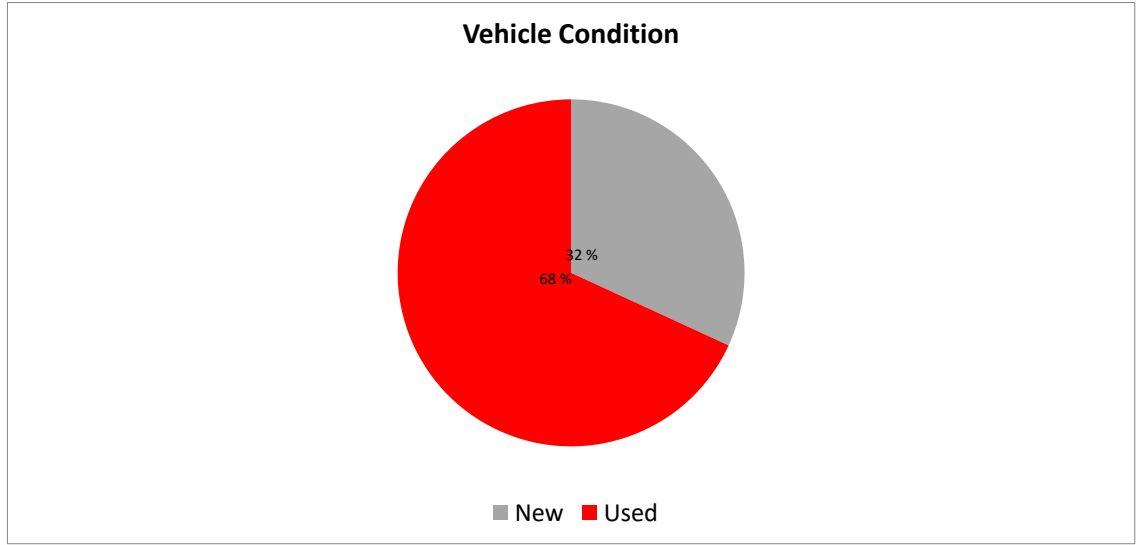
Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	15
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4 856	115 830 058	31,87 %	40,8	22,2	
Used	17 552	247 650 103	68,13 %	44,8	21,6	
Total	22 408	363 480 161	100 %	43,5	21,8	

20.b Vehicle Condition



Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	15
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.a Borrower Type



Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	15
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days

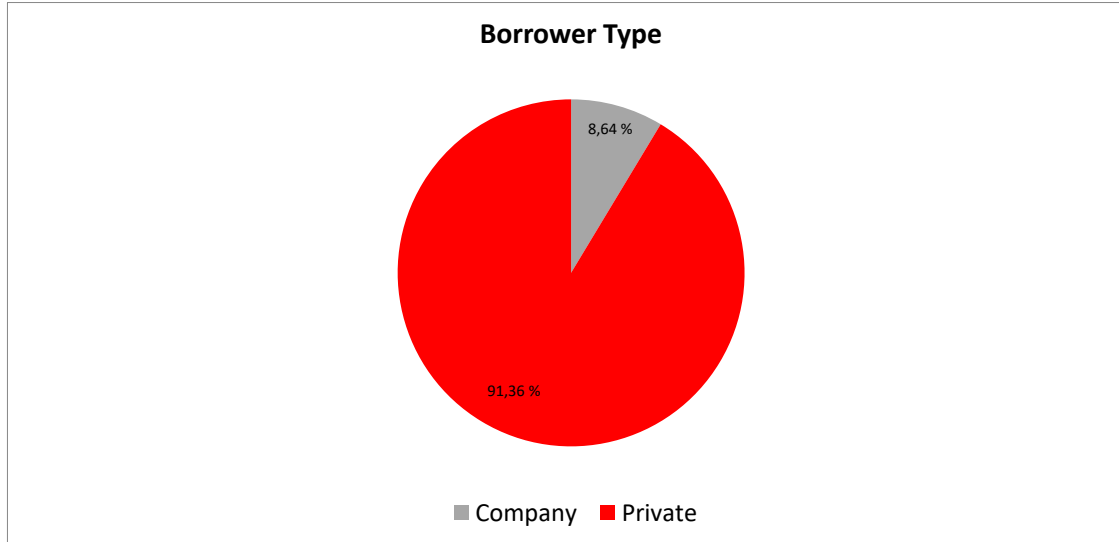
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 645	31 399 853	8,64 %	35,2	23,8
	Private	20 763	332 080 308	91,36 %	44,3	21,6
	Total	22 408	363 480 161	100 %	43,5	21,8

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.b Borrower Type



Reporting Date		27.10.2023			
Payment date		25.10.2023			
Period No		15			
Monthly Period		01.09.2023			
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

22.a Vehicle type



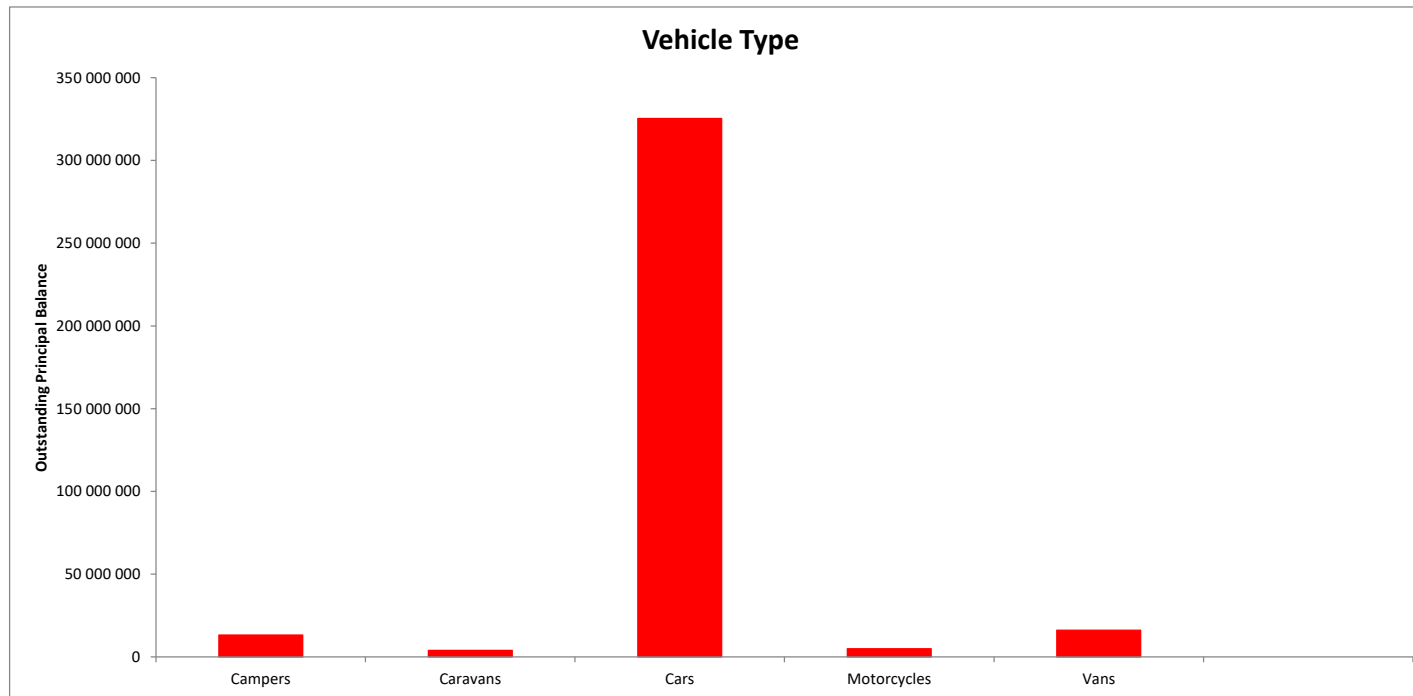
Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	15				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days

		TOTAL				
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	391	13 209 761	3,63 %	46,2	21,8
	Caravans	244	3 908 085	1,08 %	43,3	21,7
	Cars	19 895	325 309 904	89,50 %	43,8	21,8
	Motorcycles	571	4 917 504	1,35 %	39,1	19,5
	Vans	1 307	16 134 908	4,44 %	36,6	23,9
		22 408	363 480 161	100 %	43,5	21,8

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	15				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	15	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 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	1	0
2023 08	0	0
2023 09	1	0
2023 10		
2023 11		
2023 12		
2024 01		
2024 02		
	15	193 390

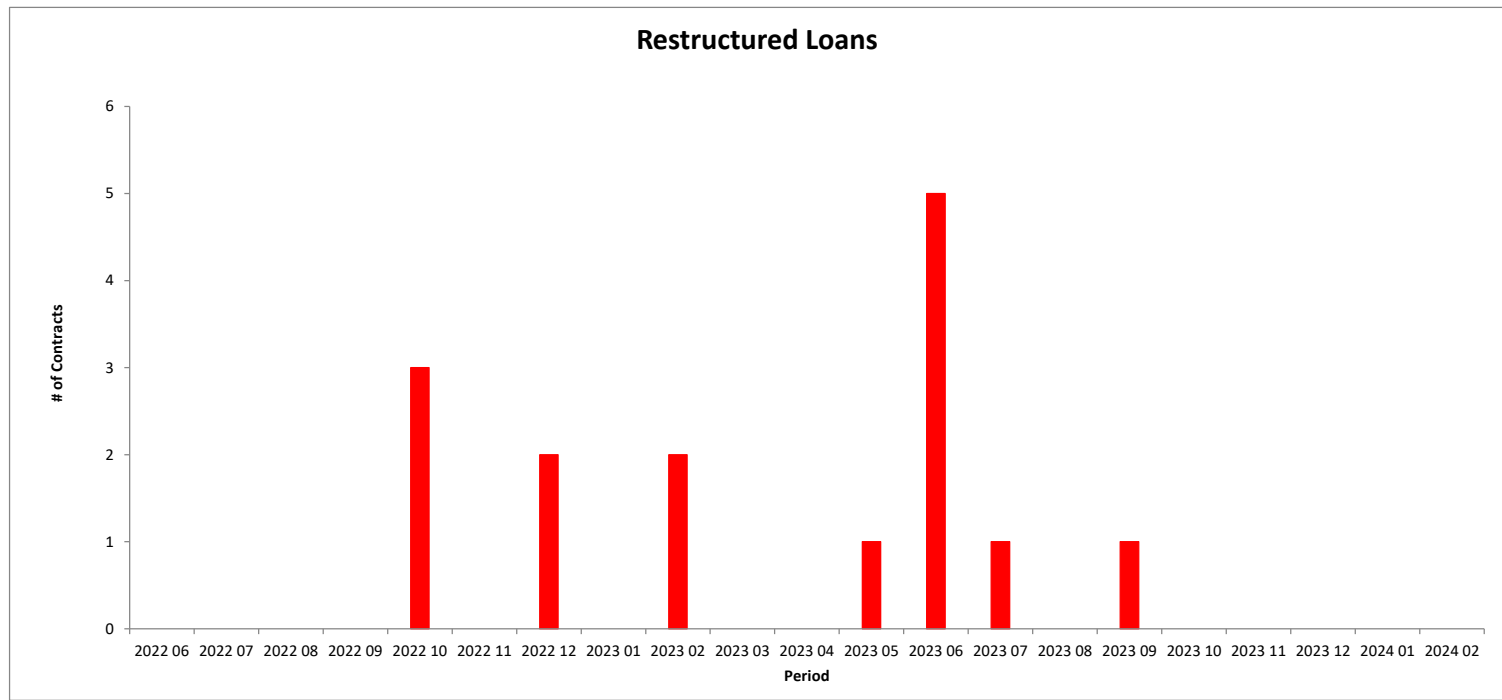
Restructured

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.b Restructured Loans



Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	15				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	15	
Monthly Period	from 01.09.2023	to 25.10.2023 = 30 days
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

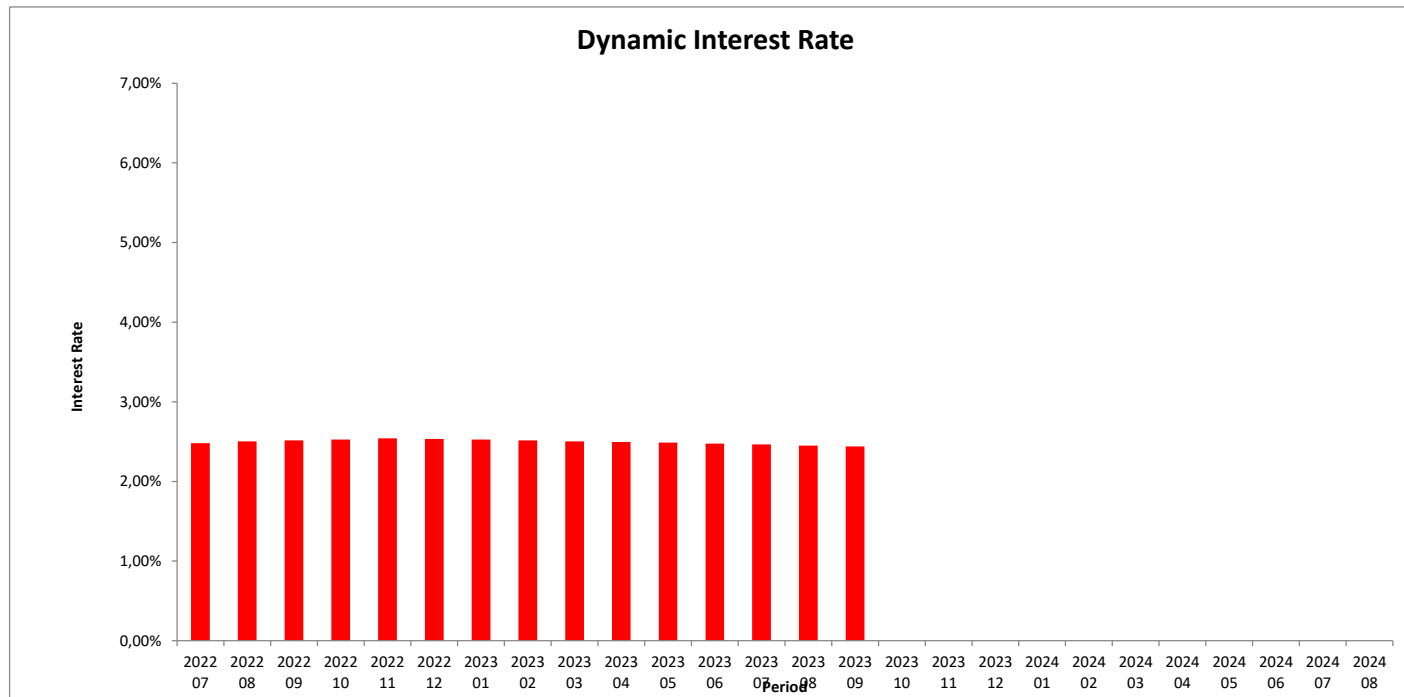
TOTAL		
Period	Closing balance	WA Interest rate
2022 07	494 515 066	2,48 %
2022 08	528 329 251	2,50 %
2022 09	528 793 604	2,51 %
2022 10	530 023 809	2,53 %
2022 11	529 979 124	2,54 %
2022 12	512 797 452	2,53 %
2023 01	494 365 066	2,53 %
2023 02	477 233 114	2,51 %
2023 03	459 161 206	2,50 %
2023 04	443 545 051	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		
2023 11		
2023 12		
2024 01		
2024 02		
2024 03		
2024 04		
2024 05		
2024 06		
2024 07		
2024 08		

Interest rate evolution

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	15				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



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25.a Dynamic Pre-Payments



Reporting Date 27.10.2023
Payment date 25.10.2023
Period No 15

Monthly Period 01.09.2023
Interest Period from 25.09.2023 to 25.10.2023 = 30 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				
2023 11				
2023 12				
2024 01				
2024 02				
2024 03				
2024 04				
2024 05				
2024 06				
2024 07				
2024 08				

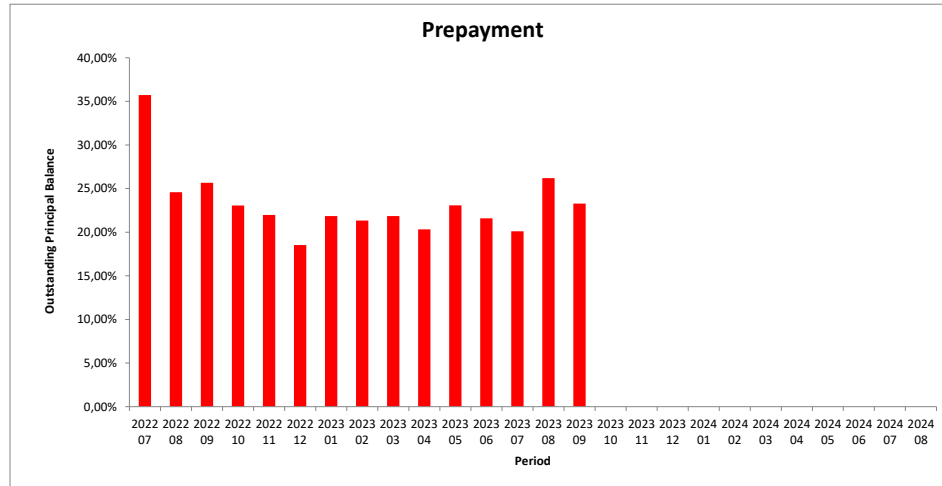
Dynamic Prepayment

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	15	
Monthly Period	01.09.2023	
Interest Period	from	25.09.2023
	to	25.10.2023
	=	30 days



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26. Delinquency



Reporting Date	27.10.2023					
Payment date	25.10.2023					
Period No	15					
Monthly Period	01.09.2023					
Interest Period	from	25.09.2023	to	25.10.2023	=	30 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	
	2023	1	494 365 066	26 469	468 575 355	1 179	19 242 502	161	2 433 407	102	1 613 307	59	997 470	41	768 965	43	734 062	19	280 291
		2	477 233 114	25 828	452 702 213	1 132	17 969 807	163	2 862 958	77	1 240 105	67	1 046 875	42	696 430	37	714 724	37	505 926
		3	459 161 206	25 197	436 120 101	1 029	16 580 223	148	2 501 083	87	1 702 501	64	1 106 872	44	701 993	31	448 432	41	688 575
		4	443 545 051	24 527	420 218 964	1 003	16 099 439	166	2 909 983	85	1 349 879	69	1 452 673	49	873 719	37	640 395	36	420 463
		5	425 918 278	23 683	400 987 984	1 116	17 754 511	147	2 461 425	101	1 849 262	58	1 009 236	52	1 172 683	38	683 178	42	708 017
6		410 255 802	23 117	387 995 123	1 006	15 604 442	156	2 370 782	70	1 215 958	69	1 306 979	45	798 253	42	964 265	44	584 203	
7		395 424 158	22 451	372 274 949	1 068	16 959 925	153	2 328 781	81	1 308 976	49	934 254	47	967 618	34	649 654	37	745 390	
8		378 280 841	21 889	358 859 540	915	14 219 374	103	1 571 904	82	1 449 257	54	882 367	34	681 218	29	617 182	45	777 545	
9		363 480 161	21 149	343 031 727	938	14 924 910	138	2 131 458	56	978 603	53	1 040 173	42	701 760	31	654 098	36	651 558	
10																			
11																			
12																			

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	15	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2022 Q3			2022 Q4			2023 Q1			2023 Q2			2023 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2022 3	2 228	1	101	101	2 127	303	404	1 824	303	707	1 521	1 005	1 712	516	0	1 712	516
2022 4	1 271 281	64				84 821	84 821	1 186 460	483 563	568 384	702 897	363 473	931 857	339 424	48 289	980 146	291 134
2023 1	1 474 792	96							217 329	217 329	1 257 463	610 702	828 031	646 761	216 060	1 044 092	430 700
2023 2	1 712 684	122										322 603	322 603	1 390 081	580 125	902 728	809 955
2023 3	2 174 494	120													471 966	471 966	1 702 528
2023 4																	
2024 1																	
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															
2022 4	1 271 281	64															
2023 1	1 474 792	96															
2023 2	1 712 684	122															
2023 3	2 174 494	120															
2023 4																	
2024 1																	
2024 2																	
2024 3																	
2024 4																	

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28. Priority of Payments - Revenue



Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	15
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 362 295,19	EUR
Senior Expenses	-	12 967,00	EUR
Servicing Fee	-	151 450,07	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	305 146,54	EUR
Tranche A Loan Interest to Issuer	-	892 731,58	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	+	2 560 393,32	EUR
Senior Expenses	-	6 817,00	EUR
Issuer swap interest to swap counterparty	-	305 146,54	EUR
Interest Class A Notes	-	1 211 847,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	38 460,00	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	-	19 048,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	418 382,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	560 692,80	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		(0,02)	EUR

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Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	15	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	14 149 121,66	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	-	14 149 121,66	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	14 709 814,46	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	-	14 709 814,46	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	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iii) Principal Payments on Class D Notes	-	-	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			
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	-	-	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	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	-	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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SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

30. Transaction Costs



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	15	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	12 967,00				
Interest accrued for the Period	EUR	1 687 737,00	1 211 847,00	38 460,00	19 048,00	418 382,00
Cumulative Interest accrued	EUR	20 966 082,00	14 359 694,00	430 021,00	240 038,00	5 936 329,00
Interest Payments	EUR	1 687 737,00	1 211 847,00	38 460,00	19 048,00	418 382,00
Cumulative Interest Payments	EUR	20 966 082,00	14 359 694,00	430 021,00	240 038,00	5 936 329,00
Interest accrued on Subordinated Loan for the Period	EUR	36,00				
Cumulative Interest accrued on Subordinated Loan	EUR	15 652,00				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	14 381,00				
Unpaid Interest for the Period	EUR	36,00				
Cumulative Unpaid Interest	EUR	1 271,00				

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31. Swap Overview

Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	15				
Monthly Period	01.09.2023				
Interest Period	from 25.09.2023	to 25.10.2023	=	30 days	



Class A, B, C and D details

Kimi 11 | Front Swap

Party A	BANCO SANTANDER, S.A
Party B	SCF Rahoituspalvelut XI DAC
Swap Notional	378 280 841
Interest Period Start	25.09.2023
Interest Period End	25.10.2023
Interest Days	30
Settlement Date	25.10.2023
Party A Floating Interest Rate	3,869 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 1 219 640,48
Party B Fixed Rate	0,9680 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 305 146,54

SCF RAHOITUSPALVELUT XI DAC
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32. Contact Details



Santander Consumer Bank AS

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Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	15
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days