

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	28-02-24				
Payment date	26-02-24			Following payment dates:	25-03-24
Period No	19				25-04-24
Monthly Period	01-01-24				
Interest Period	from 25-01-24	to	26-02-24	=	32 days
Cut-Off date	31-01-24				

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1. Portfolio Information



Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from 25-01-24	to 26-02-24 = 32 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	323 086 012,86 EUR
Scheduled Loan Principal Repayments (+MC)	6 139 569,76 EUR
Prepayments	6 978 922,82 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	13 118 492,58 EUR
New Defaulted Auto Loans amt in Period	431 871,66 EUR
Closing balance prior to replenishment	309 535 648,62 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	309 535 648,62 EUR
Principal Recoveries on loans in default	170 563,32 EUR
Total revenue collections	
Total Revenue Received in Period	1 021 722,78 EUR

# Loans	
At beginning of period	20 626 Loans
Replenished contracts	- Loans
Paid in Full	596 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	27 Loans
At end of period (pre replenishment)	20 003 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from 25-01-24	to 26-02-24 = 32 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 202 663,61	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	1 694,92	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	1 204 358,53	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 056 999,79	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	1 111 128,70	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	21 324,17	EUR
g. Liquidity Reserve Excess Amount	75 752,23	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	2 265 204,89	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from 25-01-24	to	26-02-24	=	32 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	13 118 492,58	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	13 118 492,58	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	13 118 492,58	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	385 869,88	EUR
Total Amount for Issuer Available Redemption Receipts	13 504 362,46	EUR

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4. Reserve Accounts



Reporting Date	28-02-24
Payment date	26-02-24
Period No	19
Monthly Period	01-01-24
Interest Period	from 25-01-24 to 26-02-24 = 32 days

Note Balance

Beginning of Period	323 477 334,86	EUR
End of Period	309 972 972,40	EUR

Liquidity Balance

Beginning of Period	0,5 %	1 738 779,16	EUR
Cash Outflow		69 715,15	EUR
Cash Inflow		-	EUR
End of Period	0,5 % *	1 669 064,01	EUR
Required Reserve Amount	0,5 % *	1 669 064,01	EUR

Expenses Advance

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

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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

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5a. Performance Data



Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from 25-01-24	to 26-02-24 = 32 days

Asset Balance

Opening balance prior to replenishment	323 086 012,86	EUR
Closing balance prior to replenishment	309 535 648,62	EUR
Closing Balance post replenishment	309 535 648,62	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	291 274 408,17	94,10%	18 813
1-29 days past due	12 651 539,12	4,09%	854
Delinquent Receivables:			
30-59 days past due	1 632 362,24	0,53%	113
60-89 days past due	1 748 360,78	0,56%	99
90-119 days past due	897 941,28	0,29%	54
120-149 days past due	854 705,63	0,28%	41
150-179 days past due	476 331,40	0,15%	29
Total Performing and Delinquent	309 535 649	100,00%	20 003
Current Period Defaults	431 871,66		27
Cumulative Defaults	8 733 329,78		534
Current Period Principal Recoveries	170 563,32		
Cumulative Principal Recoveries	2 889 526,82		

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

[A] Cumulative Net Loss Ratio, Payment Date	1,06%	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	1,02%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,94%	

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

[A] Aggregate Outstanding Asset Principal Amount	309 535 648,62	57,34%
[B] Aggregate principal balance of Defaulted Contracts	8 733 329,78	
[C] Recoveries received on such Defaulted Contracts	2 889 526,82	
[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	1,81%	NO
[B] Delinquency Ratio, preceding Payment Date	2,02%	
[C] Delinquency Ratio, second preceding Payment Date	1,63%	

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	16,48%	YES
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	323 477 334,86		

Revolving Period Termination Event, where any of [A], [B], [C], [D], [E], [F], [G], [H], [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
[J] 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	28-02-24
Payment date	26-02-24
Period No	19
Monthly Period	01-01-24
Interest Period	from 25-01-24 to 26-02-24 = 32 days

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

Weighted average interest rate (min 2.35%)	2,41%
Weighted average months to maturity (max 56%)	40,1*
Used Vehicles (max 74%)	67,04%
Balloon Loans (max 63,5%)	71,01%
Corporate Borrowers (max 10%)	8,30%
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	0,08%
247 475,17	1	0,08%
238 869,20	1	0,08%
231 760,35	1	0,07%
172 247,60	1	0,06%
154 008,28	1	0,05%
146 298,39	1	0,05%
133 569,12	1	0,04%
125 618,55	1	0,04%
124 762,72	1	0,04%
Total (max 0,6%)		0,59%

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6. Note Principal



Reporting Date	28-02-24		
Payment date	26-02-24		
Period No	19		
Monthly Period	01-01-24		
Interest Period	from	25-01-24	to 26-02-24 = 32 days

Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	270 177 334,86	8 000 000,00	3 000 000,00	42 300 000,00	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	11 294 491,50	334 431,95	125 411,98	1 750 027,04	EUR
End of Period	258 882 843,36	7 665 568,05	2 874 588,02	40 549 972,96	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	391 322,00	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	431 871,66	EUR
Credit PDL	-	-	-	385 869,88	EUR
End of Period	-	-	-	437 323,78	EUR

Net Note Principal

Beginning of Period	270 177 334,86	8 000 000,00	3 000 000,00	41 908 678,00	EUR
End of Period	258 882 843,36	7 665 568,05	2 874 588,02	40 112 649,18	EUR

Santander Consumer Finance Oy
Risto Rytin tie 33
Helsinki 00570
Y-tunnus 2076455-0, Finland

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7. Outstanding Notes

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 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		25-10-29	25-10-29	25-10-29	25-10-29
Rating (Fitch/S&P)		AAA(sf) / AAA(sf)	AA+(sf) / AA+(sf)	BBB(sf)/BBB+(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	550 000 000,00	496 700 000,00	8 000 000,00	3 000 000,00	42 300 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	5 500	4 967	80	30	423
Current Note Information					
Outstanding Opening Balance	323 477 334,86	270 177 334,86	8 000 000,00	3 000 000,00	42 300 000,00
Available Distribution Amount	13 504 362,46				
Amortisation	11 754 335,42				
Redemption per Class	13 504 362,46	11 294 491,50	334 431,95	125 411,98	1 750 027,04
Redemption per Note		2 273,91	4 180,40	4 180,40	4 137,18
Outstanding Closing Balance		258 882 843,36	7 665 568,05	2 874 588,02	40 549 972,96
Net Outstanding Closing Balance	309 972 972,40	258 882 843,36	7 665 568,05	2 874 588,02	40 549 972,96
Current Tranching	100%	83,52%	2,47%	0,93%	13,08%
Current Pool Factor		0,52	0,96	0,96	0,96

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		32	32	32	32
Principal Outstanding per Note Beginning of Period		54 394,47	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 273,91	4 180,40	4 180,40	4 137,18
Principal Outstanding per Note End of Period		52 120,56	95 819,60	95 819,60	95 862,82
>Interest accrued for the period		216,08	512,80	677,24	1 055,02
Interest Payment	1 580 880,19	1 073 264,45	41 024,00	20 317,33	446 274,40
Interest Payment per Note		216,08	512,80	677,24	1 055,02

3. Credit Enhancements					
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)		16,48%	14,01%	13,08%	0,00%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		17,02%	14,55%	13,08%	0,00%
Current CE (Subordination)		16,48%	14,01%	13,08%	0,00%
Current CE (Subordination, incl. Liquidity Reserve)		17,02%	14,55%	13,08%	0,00%

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 28-02-24
Payment date 26-02-24
Period No 19
Monthly Period 01-01-24
Interest Period : 25-01-24 to 26-02-24 = 32 days

Rating Triggers												
Short Term												
Long Term												
Fitch												
S&P												
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCF Rahoituspalvelut IX DAC			No rating		No rating		No rating		No rating	N/A	
Seller	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy			No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	A-2	BBB-	A-	BBB-	A-	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.
Hedge Counterparty	Banco Santander, S.A.	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.]
	Banco Santander, S.A.	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within sixty (60) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.]
Hedge Counterparty	Banco Santander, S.A.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.]
	Banco Santander, S.A.	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A-	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.]
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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9.a Original Portfolio Principal Balance

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 days



Average amount - all: 19 172

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

Original balance

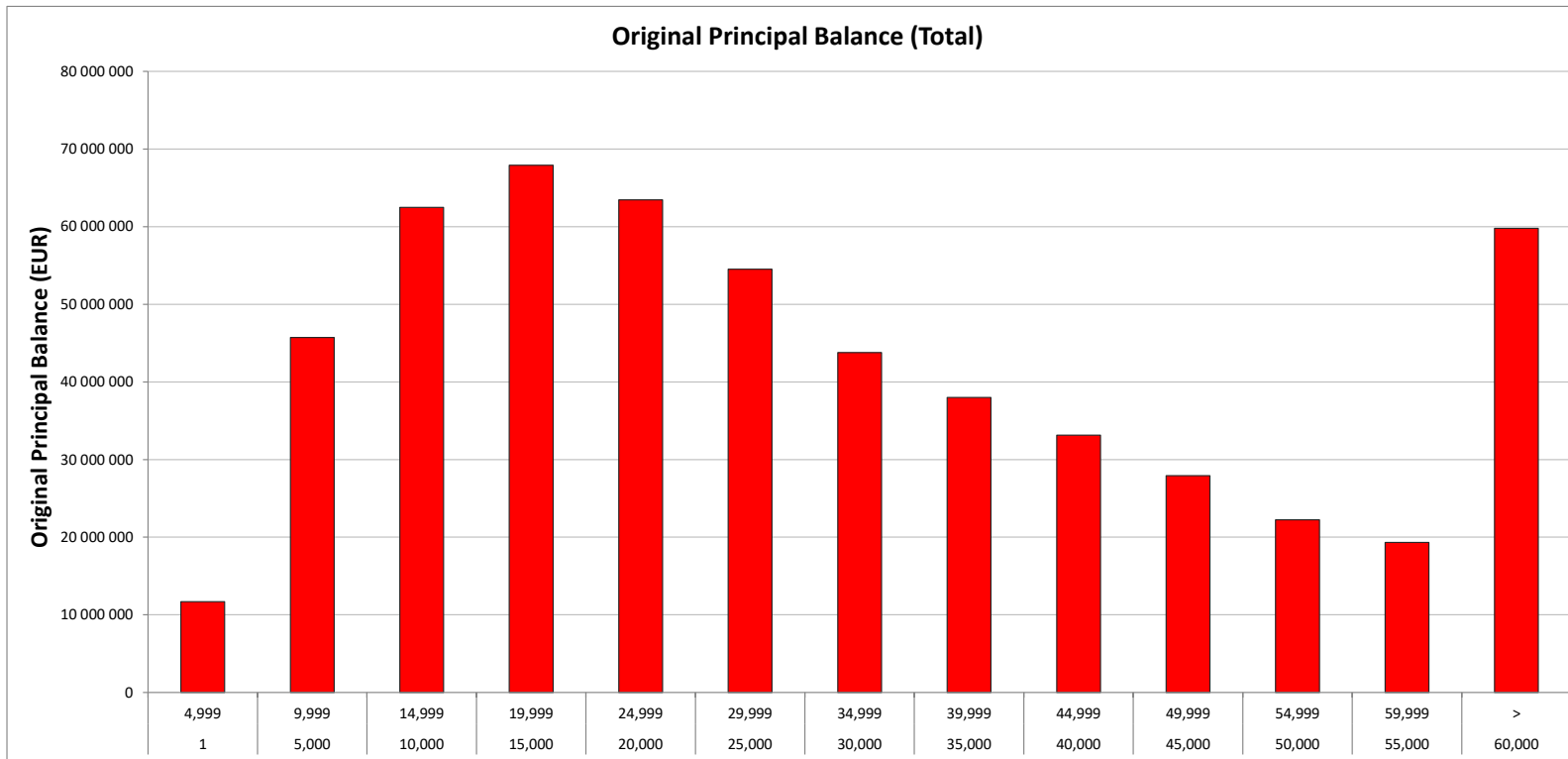
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9.b Original Principal Balance Graph

Reporting Date	28-02-24					
Payment date	26-02-24					
Period No	19					
Monthly Period	01-01-24					
Interest Period	from	25-01-24	to	26-02-24	=	32 days



Original Principal Balance (Total)



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10.a Outstanding Principal Balance

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 days



Average amount - all: 15 474

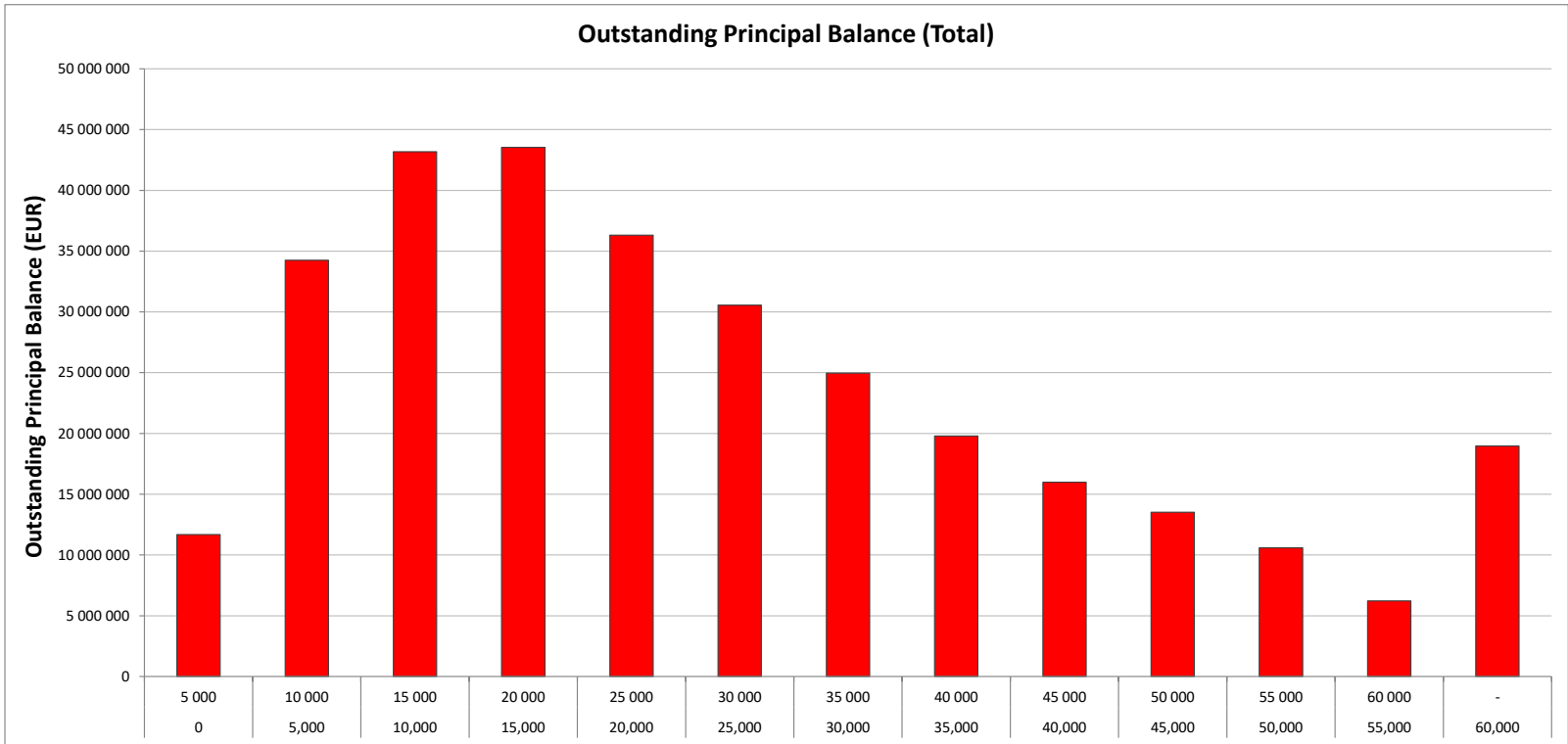
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	4 102	11 674 707	3,77%	22,9	28,5
5 000	10 000	4 635	34 250 032	11,06%	34,9	27,1
10 000	15 000	3 494	43 175 933	13,95%	38,8	26,2
15 000	20 000	2 513	43 545 206	14,07%	39,7	25,6
20 000	25 000	1 625	36 314 667	11,73%	40,6	25,4
25 000	30 000	1 118	30 558 382	9,87%	41,0	25,2
30 000	35 000	770	24 956 385	8,06%	41,5	25,5
35 000	40 000	530	19 779 819	6,39%	43,1	25,1
40 000	45 000	377	15 984 814	5,16%	45,0	24,4
45 000	50 000	285	13 524 488	4,37%	44,9	24,8
50 000	55 000	202	10 592 550	3,42%	45,6	24,6
55 000	60 000	109	6 216 961	2,01%	45,6	24,5
60 000	-	243	18 961 705	6,13%	44,3	24,7
Total		20 003	309 535 649	100%	40,1	25,7

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10.b Outstanding Principal Balance Graph

Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from 25-01-24	to 26-02-24 = 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.a Geographical Distribution

Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from 25-01-24	to 26-02-24 = 32 days



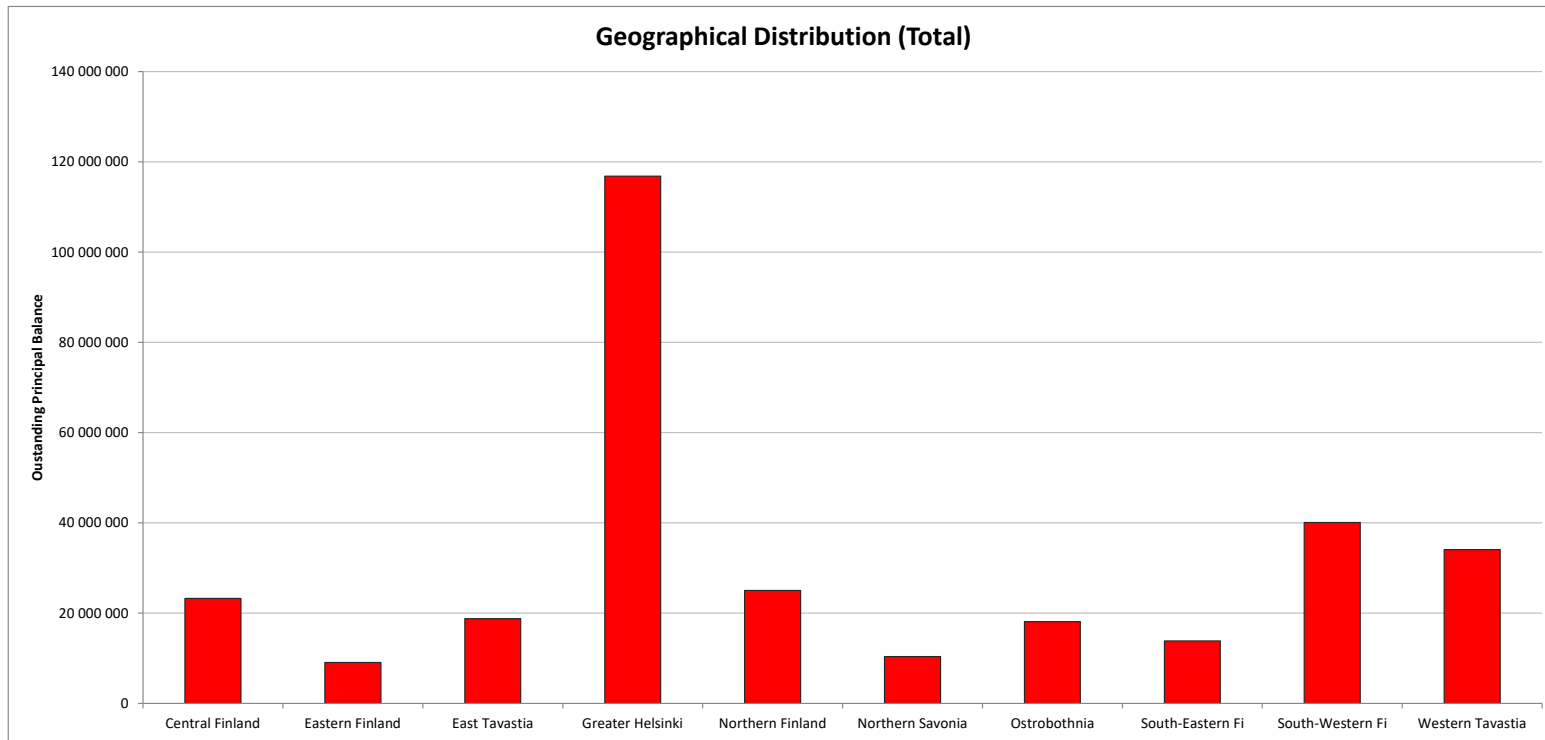
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 646	23 279 920	7,52%	39,7	25,8
Eastern Finland	664	9 063 349	2,93%	40,4	25,1
East Tavastia	1 315	18 785 353	6,07%	38,8	26,0
Greater Helsinki	6 596	116 815 259	37,74%	40,5	25,6
Northern Finland	1 613	25 029 555	8,09%	40,1	25,5
Northern Savonia	760	10 396 943	3,36%	38,7	26,3
Ostrobothnia	1 289	18 129 986	5,86%	40,2	25,5
South-Eastern Fi	1 104	13 849 149	4,47%	39,3	25,9
South-Western Fi	2 593	40 081 184	12,95%	40,8	25,6
Western Tavastia	2 423	34 104 950	11,02%	39,6	25,6
Total	20 003	309 535 649	100%	40,1	25,7

Geographic distribution

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from 25-01-24	to 26-02-24 = 32 days



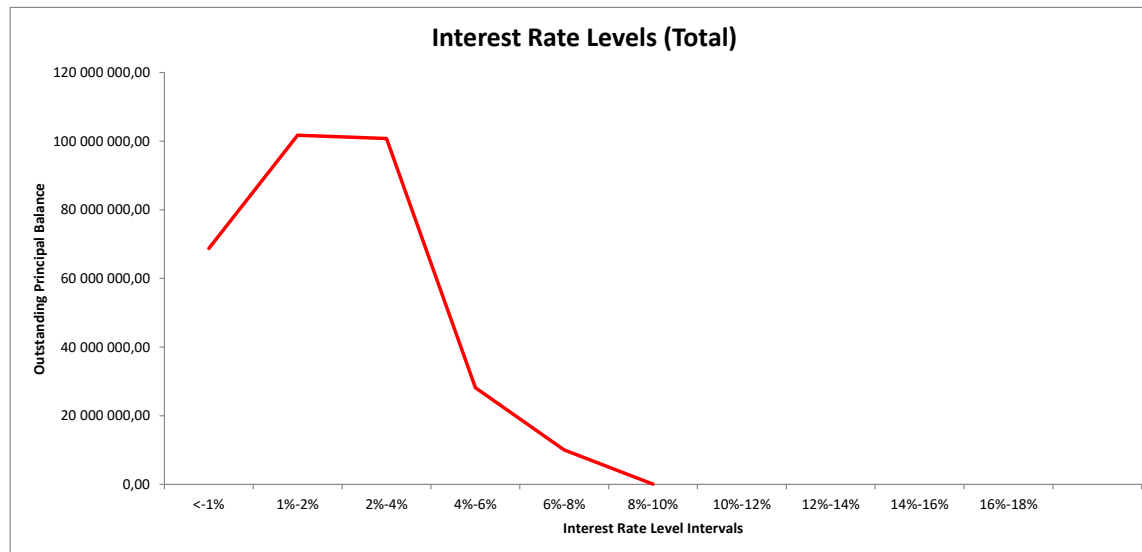
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0%	1%	3 806	68 749 448	22,21%	38,4	26,2
1%	2%	4 709	101 719 778	32,86%	39,7	26,4
2%	4%	6 936	100 765 027	32,55%	41,6	24,8
4%	6%	3 110	28 176 965	9,10%	40,4	25,3
6%	8%	1 423	10 061 134	3,25%	40,3	24,4
8%	10%	19	63 297	0,02%	34,6	23,6
10%	12%					
12%	14%					
14%	16%					
16%	18%					
18%	-					
Total		20 003	309 535 649	100%	40,1	25,7

Interest distribution

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.a Remaining Terms



Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from 25-01-24	to 26-02-24 = 32 days

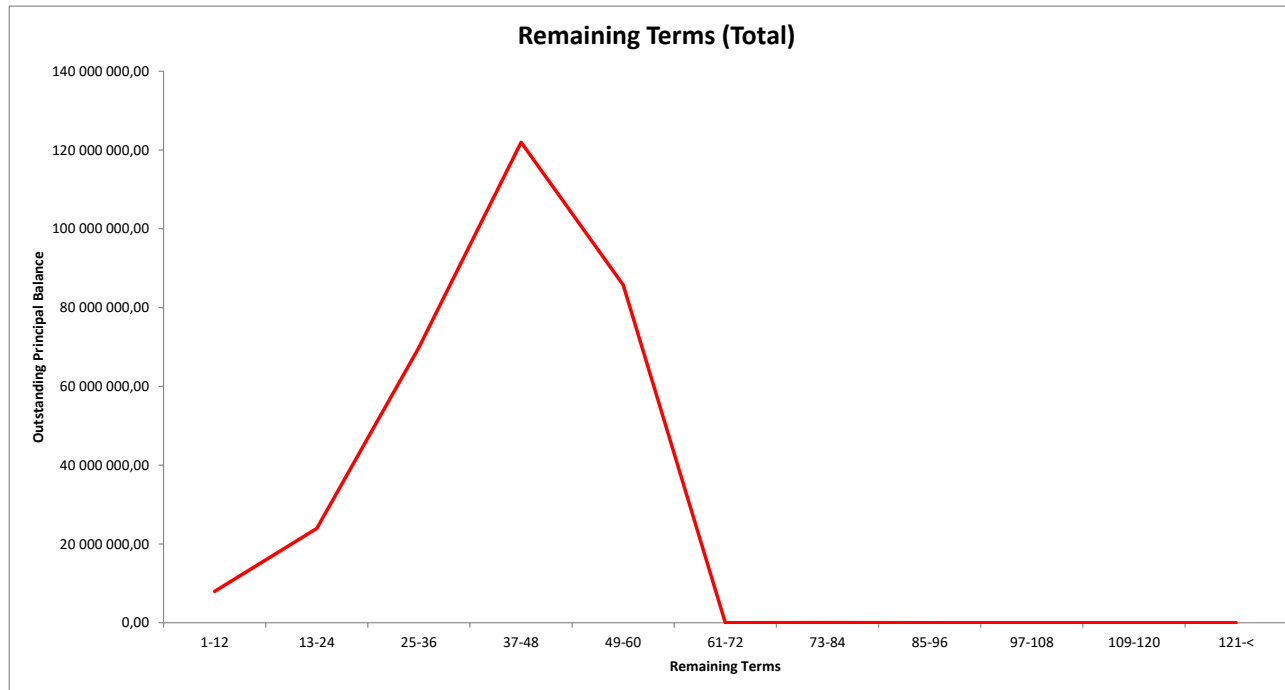
		TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning		
0		0	21	58 132	0,02%	0,0	59,7	
1		12	1 843	7 942 650	2,57%	8,0	37,7	
13		24	2 796	23 954 029	7,74%	19,6	32,4	
25		36	5 230	69 858 605	22,57%	31,6	28,2	
37		48	6 539	121 963 014	39,40%	43,0	25,4	
49		60	3 573	85 738 719	27,70%	51,6	20,9	
61		72						
73		84	1	20 500	0,01%	75,0	27,0	
85		96						
97		108						
109		120						
121	-							
Total		20 003		309 535 649	100%	40,1	25,7	

Months to maturity

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.a Seasoning



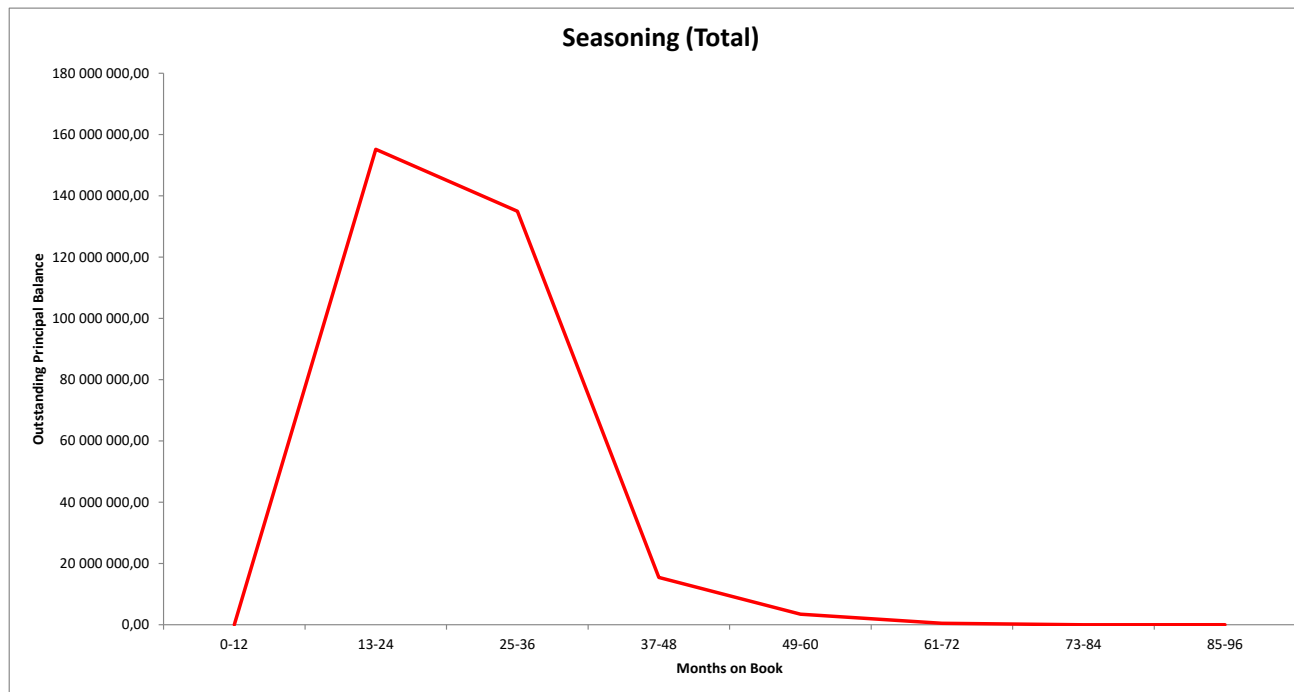
Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from 25-01-24	to 26-02-24 = 32 days

TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24	8 946	155 173 816	50,13%	44,8	21,2
25		36	9 157	134 963 095	43,60%	37,3	28,2
37		48	1 395	15 443 753	4,99%	24,3	40,7
49		60	371	3 450 981	1,11%	11,1	53,7
61		72	131	491 968	0,16%	8,5	64,5
73		84	3	12 036	0,00%	1,6	73,5
85		96					
Total		20 003	309 535 649	100%	40,1	25,7	

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from 25-01-24	to 26-02-24 = 32 days

TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	10 916	89 721 118	29,0 %	4 881	0,0 %	37,1	25,3
Balloon	9 087	219 814 531	71,0 %	99 818 301	45,4 %	41,3	25,8
Total	20 003	309 535 649	100%	99 823 182	32%	40,1	25,7

Balloon loans in %
of portfolio

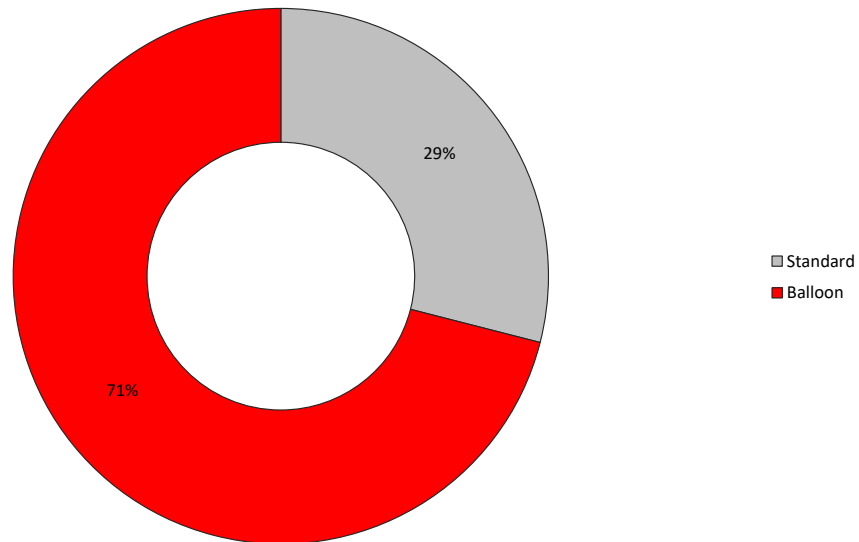
SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 days



Balloon loans in %
of portfolio



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

16.a # loans per borrower



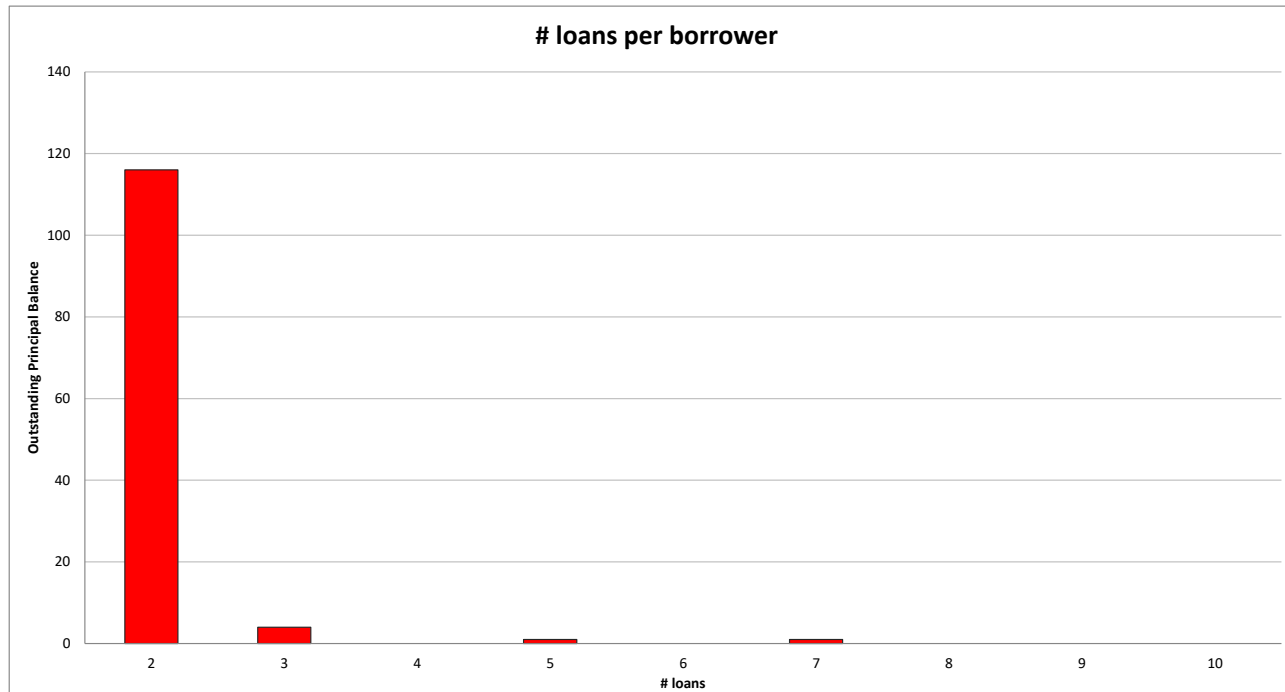
Reporting Date		28-02-24			
Payment date		26-02-24			
Period No		19			
Monthly Period		01-01-24			
Interest Period	from	25-01-24	to	26-02-24	= 32 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	19 747	19 747	305 569 347	98,72%
2	116	116	3 704 066	1,20%
3	4	4	111 319	0,04%
4				
5	1	1	52 982	0,02%
6				
7	1	1	97 934	0,03%
8				
9				
10				
Total:	19 869	19 869	309 535 649	100%

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from 25-01-24	to 26-02-24 = 32 days

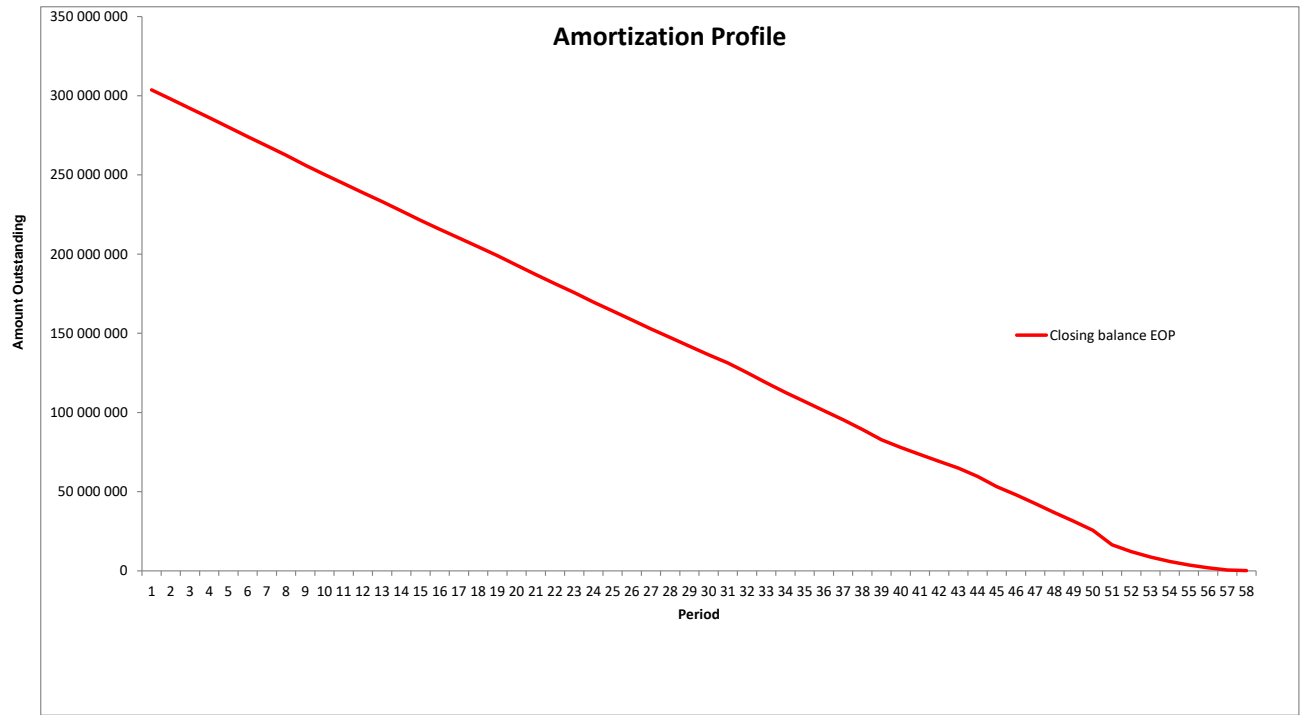
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	309 535 649	303 692 208	5 843 440	621 874	2,44%	98,11%
2	303 692 208	297 940 973	5 751 235	609 636	2,44%	96,25%
3	297 940 973	292 021 598	5 919 375	597 206	2,43%	94,34%
4	292 021 598	286 124 700	5 896 899	584 522	2,43%	92,44%
5	286 124 700	280 226 494	5 898 205	572 063	2,43%	90,53%
6	280 226 494	274 155 242	6 071 252	559 503	2,42%	88,57%
7	274 155 242	268 353 756	5 801 486	546 770	2,42%	86,70%
8	268 353 756	262 426 148	5 927 608	534 470	2,42%	84,78%
9	262 426 148	256 142 824	6 283 324	522 068	2,41%	82,75%
10	256 142 824	250 327 470	5 815 354	509 102	2,41%	80,87%
11	250 327 470	244 571 687	5 755 783	496 856	2,41%	79,01%
12	244 571 687	238 782 819	5 788 869	484 709	2,40%	77,14%
13	238 782 819	233 109 400	5 673 418	472 623	2,40%	75,31%
14	233 109 400	227 314 276	5 795 125	460 660	2,40%	73,44%
15	227 314 276	221 284 167	6 030 109	448 509	2,39%	71,49%
16	221 284 167	215 749 717	5 534 450	436 031	2,39%	69,70%
17	215 749 717	210 204 189	5 545 529	424 300	2,39%	67,91%
18	210 204 189	204 618 615	5 585 574	412 693	2,38%	66,11%
19	204 618 615	199 098 927	5 519 688	400 991	2,38%	64,32%
20	199 098 927	193 069 902	6 029 025	389 370	2,37%	62,37%

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 days

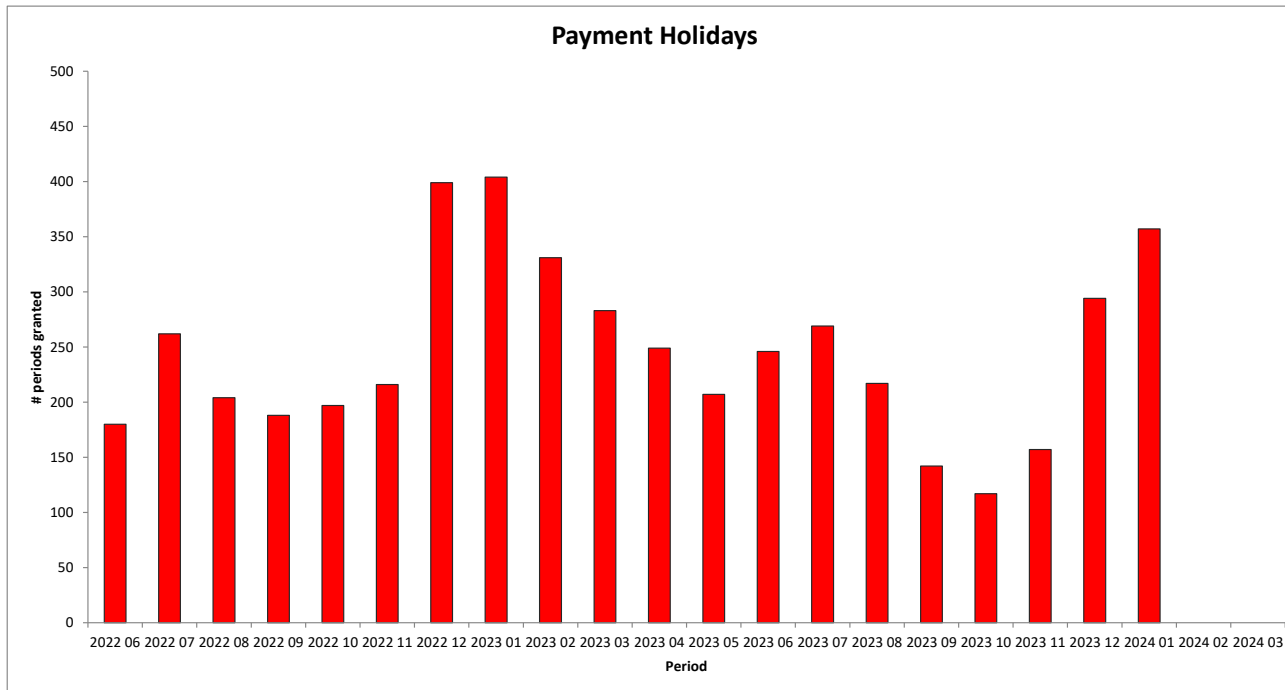
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2022 06	180	238	70 655	3 810 197	
2022 07	262	344	97 063	5 484 065	
2022 08	204	243	64 370	4 135 584	
2022 09	188	234	72 075	3 858 300	
2022 10	197	262	75 205	4 442 934	
2022 11	216	311	92 057	5 085 392	
2022 12	399	532	143 303	7 786 026	
2023 01	404	559	168 932	8 786 031	
2023 02	331	457	139 416	6 932 375	
2023 03	283	375	102 514	5 430 576	
2023 04	249	331	96 799	5 402 004	
2023 05	207	276	76 528	4 000 714	
2023 06	246	330	100 909	5 160 037	
2023 07	269	356	105 639	5 199 512	
2023 08	217	268	87 921	4 445 303	
2023 09	142	172	53 001	2 939 444	
2023 10	117	155	49 495	2 426 915	
2023 11	157	229	62 061	2 616 389	
2023 12	294	385	108 174	4 869 137	
2024 01	357	450	144 757	6 946 815	
2024 02					
2024 03					
2024 04					
Total:	4 919	6 507	1 910 873	99 757 748	

Payment Holiday

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Monthly Investor Report

18.b Payment Holidays

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	28-02-24
Payment date	26-02-24
Period No	19
Monthly Period	01-01-24
Interest Period	from 25-01-24 to 26-02-24 = 32 days

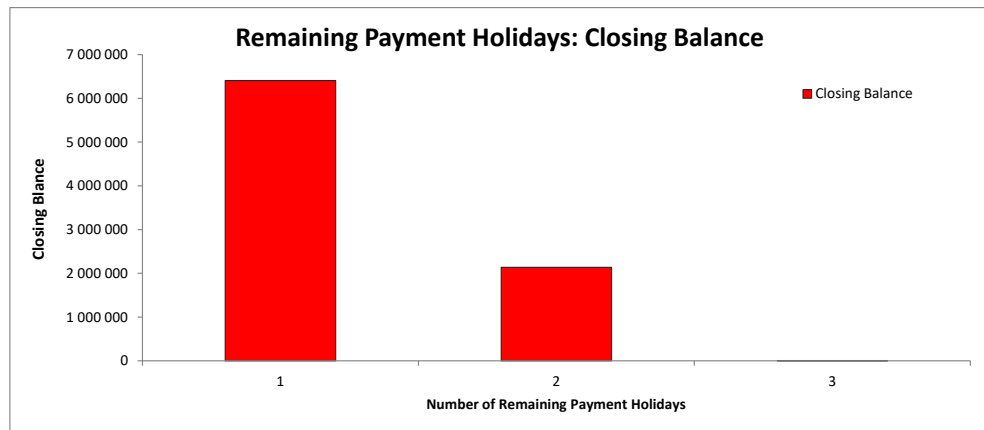
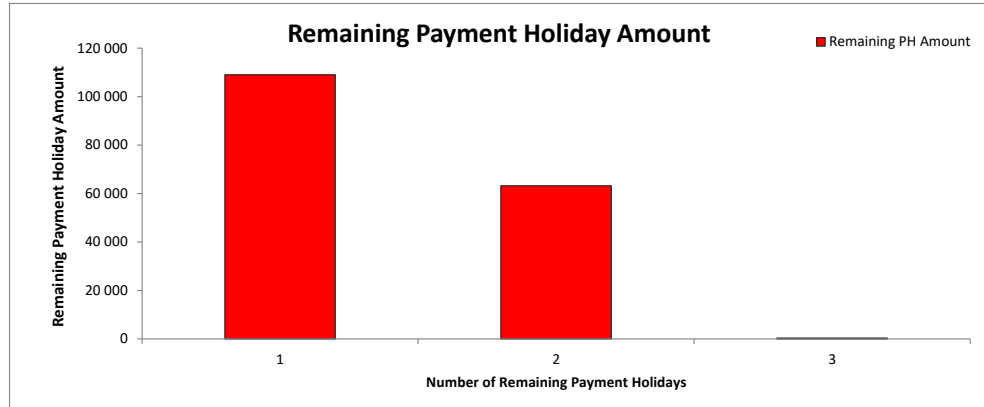
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	353	109 015	6 408 011
2	91	63 207	2 137 274
3	1	321	4 907
Total	445	172 543	8 550 193

Remaining PH's

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	28-02-24
Payment date	26-02-24
Period No	19
Monthly Period	01-01-24
Interest Period	from 25-01-24 to 26-02-24 = 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

19.a Downpayment



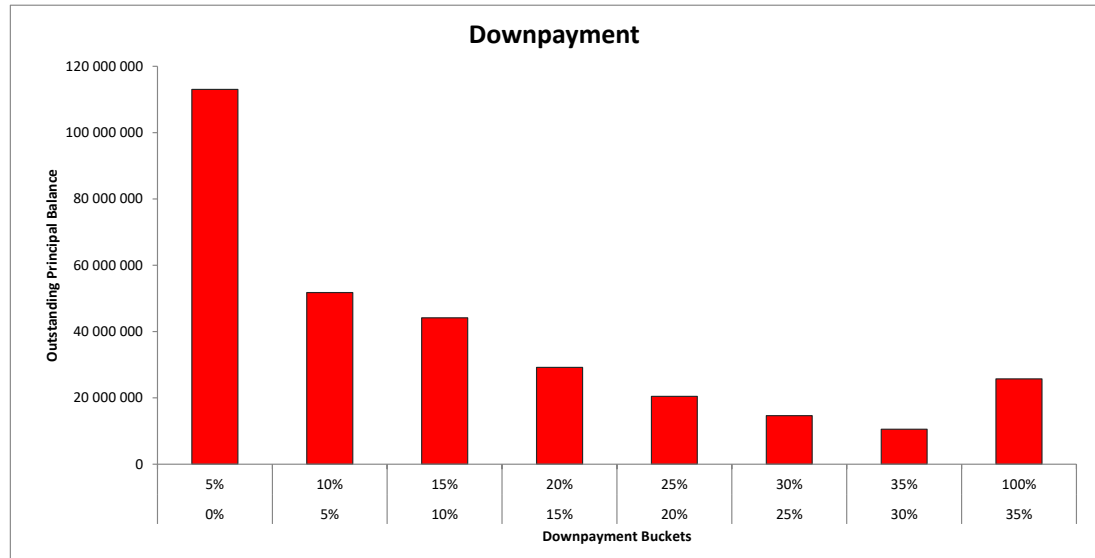
Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from 25-01-24	to 26-02-24 = 32 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	6 965	113 054 987	36,52%	41,9	25,6
	5%	10%	2 726	51 764 830	16,72%	41,4	25,7
	10%	15%	2 570	44 127 866	14,26%	39,6	26,1
	15%	20%	1 761	29 204 012	9,43%	39,5	25,8
	20%	25%	1 354	20 471 300	6,61%	38,2	25,8
	25%	30%	1 020	14 619 908	4,72%	37,6	25,8
	30%	35%	852	10 573 321	3,42%	37,3	25,3
	35%	100%	2 755	25 719 423	8,31%	35,0	25,2
			20 003	309 535 649	100%	40,1	25,7

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Monthly Investor Report

19.b Downpayment

Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from	25-01-24
	to	26-02-24
	=	32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.a Vehicle Condition



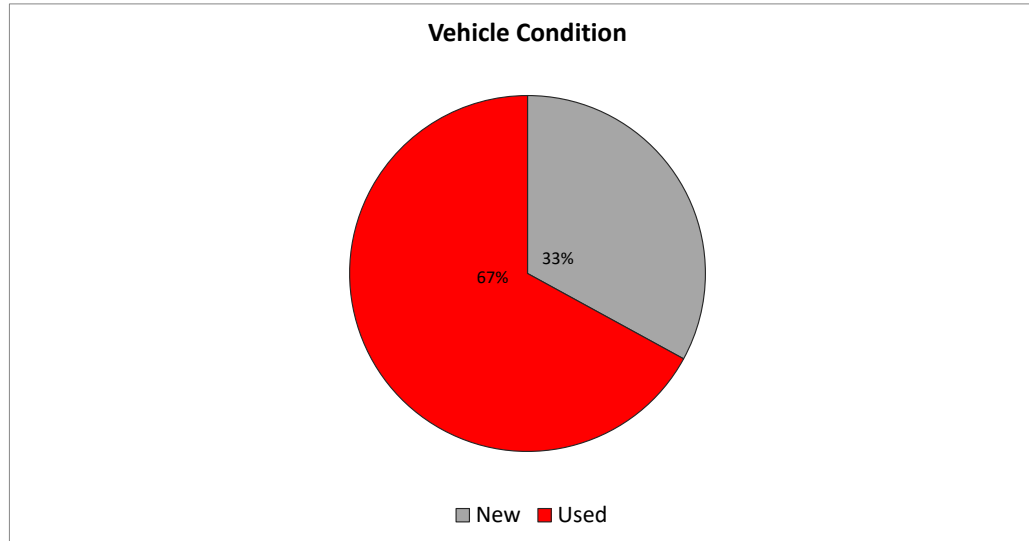
Reporting Date	28-02-24
Payment date	26-02-24
Period No	19
Monthly Period	01-01-24
Interest Period	from 25-01-24 to 26-02-24 = 32 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		4 517	102 027 844	32,96%	37,4	26,1
Used		15 486	207 507 805	67,04%	41,4	25,5
Total		20 003	309 535 649	100%	40,1	25,7

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	28-02-24
Payment date	26-02-24
Period No	19
Monthly Period	01-01-24
Interest Period	from 25-01-24 to 26-02-24 = 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.a Borrower Type



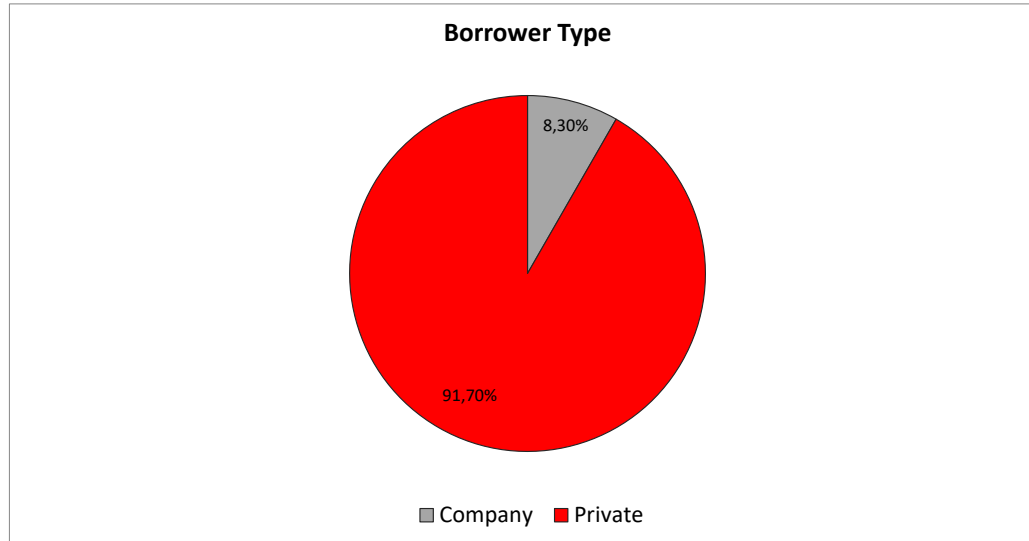
Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from 25-01-24	to	26-02-24	=	32 days

TOTAL						
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Company	1 438	25 690 766	8,30%	32,3	27,4	
Private	18 565	283 844 882	91,70%	40,8	25,5	
Total	20 003	309 535 649	100%	40,1	25,7	

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date		28-02-24			
Payment date		26-02-24			
Period No		19			
Monthly Period		01-01-24			
Interest Period	from	25-01-24	to	26-02-24	= 32 days



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Monthly Investor Report

22.a Vehicle type

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 days

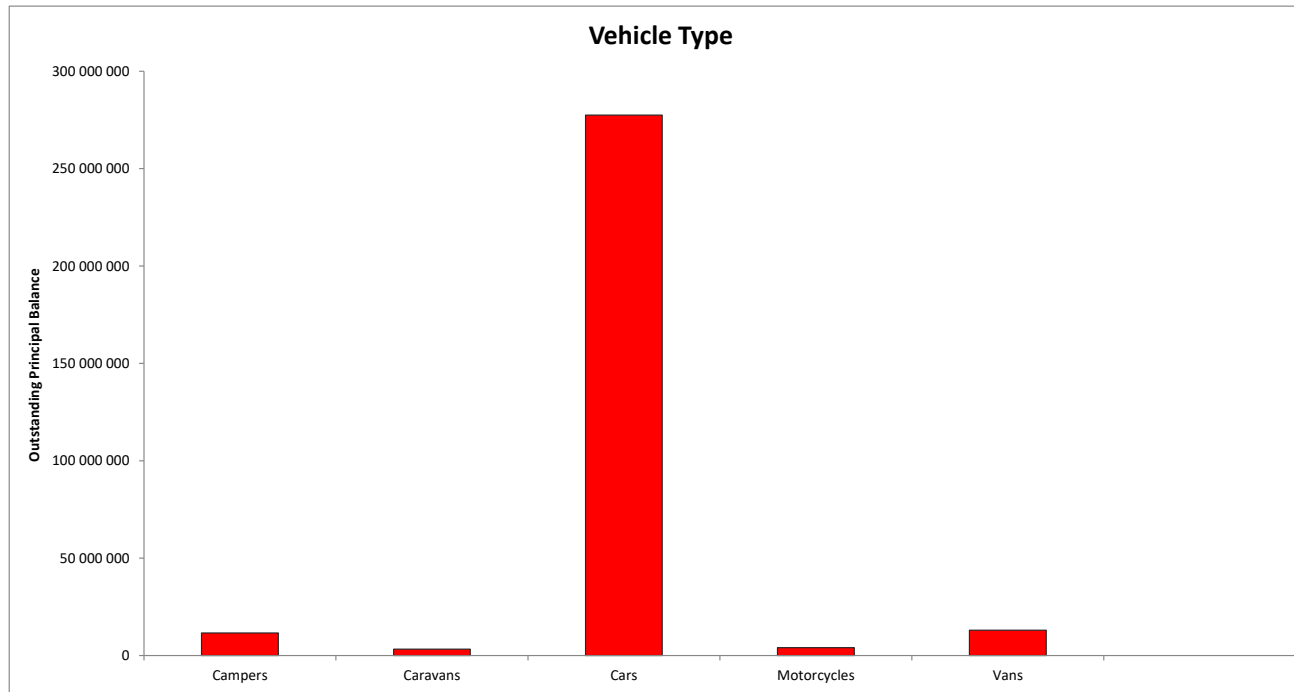


TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Camper	360	11 615 894	3,75%	42,7	25,7	
Caravans	218	3 284 891	1,06%	40,0	25,6	
Cars	17 772	277 488 944	89,65%	40,3	25,6	
Motorcycles	514	4 100 647	1,32%	36,1	23,3	
Vans	1 139	13 045 272	4,21%	33,7	27,4	
Total	20 003	309 535 649	100%	40,1	25,7	

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Monthly Investor Report

22.b Vehicle type

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 days



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 Monthly Investor Report

23.a Restructured Loans



Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from 25-01-24	to 26-02-24 = 32 days

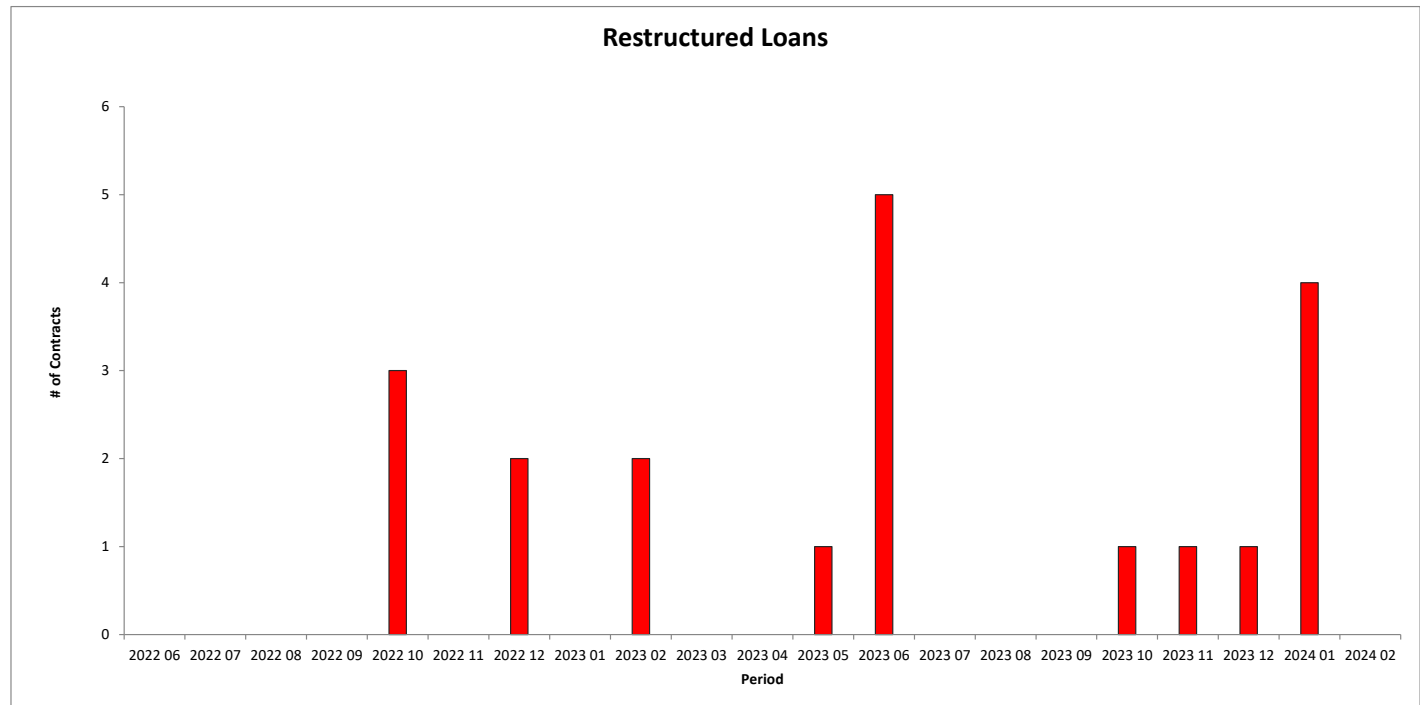
TOTAL		
Period	No	Outstanding balance
2022 06	0	0
2022 07	0	0
2022 08	0	0
2022 09	0	0
2022 10	3	59 383
2022 11	0	0
2022 12	2	13 151
2023 01	0	0
2023 02	2	10 588
2023 03	0	0
2023 04	0	0
2023 05	1	2 578
2023 06	5	107 691
2023 07	0	0
2023 08	0	0
2023 09	0	0
2023 10	1	7 370
2023 11	1	4 751
2023 12	1	13 622
2024 01	4	47 395
2024 02		
Total	20	266 529

Restructured

SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from 25-01-24 to 26-02-24 = 32 days	

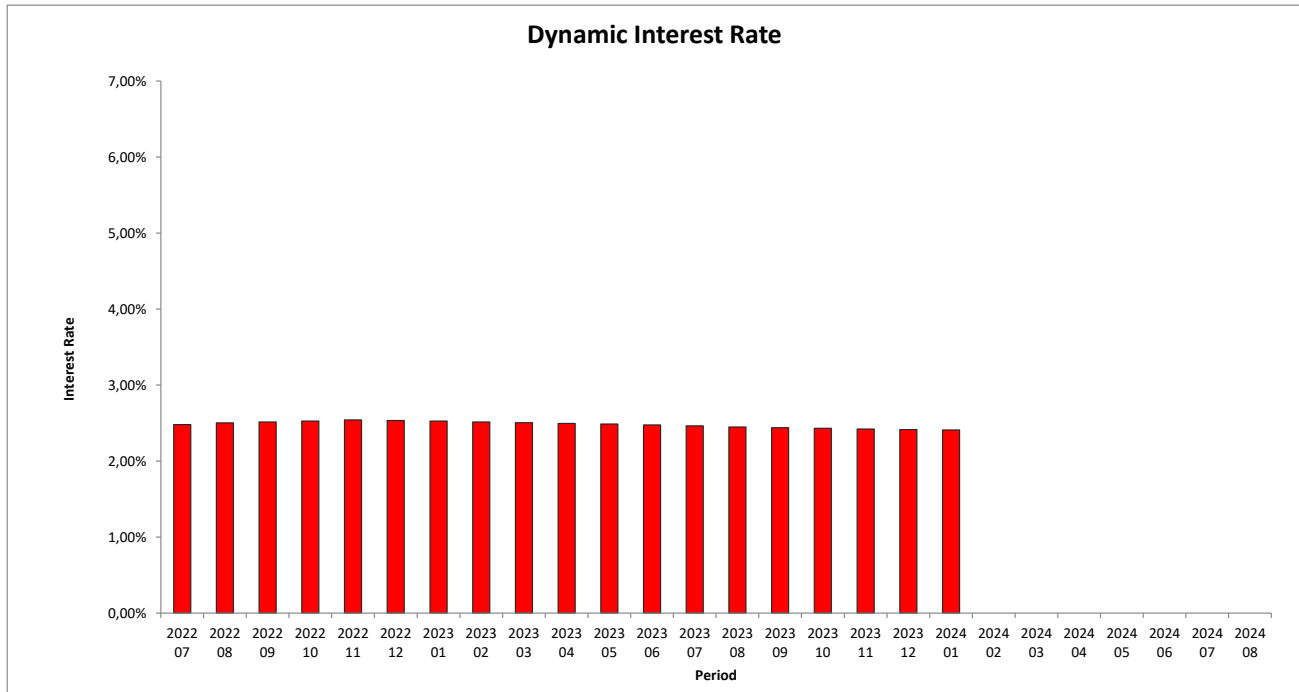
TOTAL		
Period	Closing balance	WA Interest rate
2022 07	494 515 066	2,48%
2022 08	528 329 251	2,50%
2022 09	528 793 604	2,51%
2022 10	530 023 809	2,53%
2022 11	529 979 124	2,54%
2022 12	512 797 452	2,53%
2023 01	494 365 066	2,53%
2023 02	477 233 114	2,51%
2023 03	459 161 206	2,50%
2023 04	443 545 051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

Interest rate evolution

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Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 days



SCF RAHOITUSPALVELUT XI DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	from	01-01-24	to	26-02-24	= 32 days
Interest Period		25-01-24			

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2022 07	35 112 924	494 515 066	35,72%
2022 08	12 281 723	528 329 251	24,59%
2022 09	12 915 528	528 793 604	25,68%
2022 10	11 453 486	530 023 809	23,06%
2022 11	10 843 978	529 979 124	21,97%
2022 12	8 683 622	512 797 452	18,53%
2023 01	10 054 324	494 365 066	21,85%
2023 02	9 450 007	477 233 114	21,34%
2023 03	9 340 193	459 161 206	21,86%
2023 04	8 318 871	443 545 051	20,32%
2023 05	9 213 008	425 936 186	23,08%
2023 06	8 230 721	410 273 551	21,59%
2023 07	7 329 726	395 424 158	20,11%
2023 08	9 454 540	378 280 841	26,19%
2023 09	7 941 365	363 480 161	23,29%
2023 10	8 112 110	348 097 392	24,64%
2023 11	6 853 659	334 819 039	21,98%
2023 12	5 399 197	323 086 013	18,31%
2024 01	6 978 923	309 535 649	23,94%
2024 02			
2024 03			
2024 04			
2024 05			
2024 06			
2024 07			
2024 08			

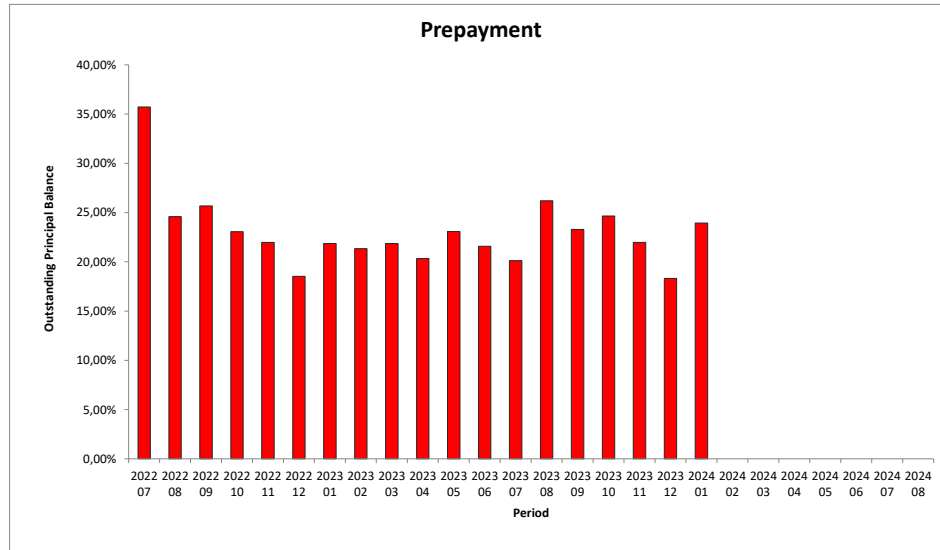
Dynamic Prepayment

SCF RAHOITUSPALVELUT XI DAC
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25.b Dynamic Pre-Payments



Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24				
Interest Period	from	25-01-24	to	26-02-24	= 32 days



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26. Delinquency



Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	from 01-01-24	to 26-02-24
Interest Period	= 32 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	14 942 342	138	2 131 458	56	978 603	53	1 040 173	42	701 760	31	654 098	36	651 558	
10		348 114 506	20 347	327 636 995	1 018	14 924 906	134	2 331 830	80	1 209 938	39	670 361	44	850 075	26	490 400	37	636 946	
11		334 819 039	19 853	314 873 616	935	14 493 677	134	1 913 747	77	1 297 528	58	1 040 819	28	513 278	37	686 374	27	398 761	
12		323 086 013	19 289	303 169 644	955	13 375 191	179	3 013 004	83	1 335 334	59	1 041 371	41	734 988	20	416 481	40	630 274	
2024	1	309 535 649	18 813	291 274 408	854	12 651 539	113	1 632 362	99	1 748 361	54	897 941	41	854 706	29	476 331	27	431 872	
	2																		
	3																		
	4																		

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from 25-01-24	to 26-02-24 = 32 days



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2022 Q3			2022 Q4			2023 Q1			2023 Q2			2023 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2022 3	2 228	1	101	101	2 127	303	404	1 824	303	707	1 521	1 005	1 712	516	0	1 712	516
2022 4	1 271 281	64				84 821	84 821	1 186 460	483 563	568 384	702 897	363 473	931 857	339 424	48 289	980 146	291 134
2023 1	1 474 792	96							217 329	217 329	1 257 463	610 702	828 031	646 761	216 060	1 044 092	430 700
2023 2	1 712 684	122										322 603	322 603	1 390 081	580 125	902 728	809 955
2023 3	2 174 494	118													471 966	471 966	1 702 528
2023 4	1 665 980	104															
2024 1	431 872	27															
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	0	2 228									
2022 4	1 271 281	64	63 173	1 043 319	227 962	8 661	8 661	1 262 620									
2023 1	1 474 792	96	80 742	1 124 834	349 958	32 427	32 427	1 442 365									
2023 2	1 712 684	122	221 991	1 124 720	587 964	28 584	28 584	1 684 099									
2023 3	2 174 494	118	493 247	965 212	1 209 281	31 782	31 782	2 142 712									
2023 4	1 665 980	104	223 738	223 738	1 442 243	51 973	51 973	1 614 007									
2024 1	431 872	27				14 812	14 812	417 059									
2024 2	0	0															
2024 3	0	0															
2024 4	0	0															

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28. Priority of Payments - Revenue



Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from 25-01-24	to 26-02-24 = 32 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 204 358,53	EUR
Senior Expenses	-	34 544,90	EUR
Servicing Fee	-	133 272,29	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	277 997,56	EUR
Tranche A Loan Interest to Issuer	-	758 543,78	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	+	2 265 204,89	EUR
Senior Expenses	-	20 458,45	EUR
Issuer swap interest to swap counterparty	-	277 997,56	EUR
Interest Class A Notes	-	1 073 264,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	41 024,00	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	-	20 317,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	446 274,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	385 869,88	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	28-02-24
Payment date	26-02-24
Period No	19
Monthly Period	01-01-24
Interest Period	from 25-01-24 to 26-02-24 = 32 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	13 118 492,58	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	13 118 492,58	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	13 504 362,46	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	-	-	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	-	11 294 491,50	EUR
(ii) Principal Payments on Class B Notes	-	334 431,95	EUR
(iii) Principal Payments on Class C Notes	-	125 411,98	EUR
(iv) Principal Payments on Class D Notes	-	1 750 027,04	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	0,00	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable		11 294 491,50	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		334 431,95	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		125 411,98	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable		1 750 027,04	EUR
Payment to Issuer as Issuer Available Revenue Receipts			0,00 EUR

Issuer Priority of Payments - Revenue (o)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	EUR
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Purchaser Priority of Payments - Revenue (p)

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



Reporting Date	28-02-24	
Payment date	26-02-24	
Period No	19	
Monthly Period	01-01-24	
Interest Period	from 25-01-24	to 26-02-24 = 32 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	34 544,90				
Interest accrued for the Period	EUR	1 580 879,00	1 073 264,00	41 024,00	20 317,00	446 274,00
Cumulative Interest accrued	EUR	27 380 895,00	18 809 614,00	588 671,00	318 648,00	7 663 962,00
Interest Payments	EUR	1 580 879,00	1 073 264,00	41 024,00	20 317,00	446 274,00
Cumulative Interest Payments	EUR	27 380 895,00	18 809 614,00	588 671,00	318 648,00	7 663 962,00
Interest accrued on Subordinated Loan for the Period	EUR	39,00				
Cumulative Interest accrued on Subordinated Loan	EUR	14 641,00				
Interest Payments on Subordinated Loan	EUR	-				
Cumulative Interest Payments on Subordinated Loan	EUR	14 381,00				
Unpaid Interest for the Period	EUR	39,00				
Cumulative Unpaid Interest	EUR	260,00				

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31. Swap Overview

Reporting Date	28-02-24				
Payment date	26-02-24				
Period No	19				
Monthly Period	01-01-24	to	26-02-24	=	32 days
Interest Period	from 25-01-24				



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	EUR 323 086 012,86
Interest Period Start	25-01-24
Interest Period End	26-02-24
Interest Days	32
Settlement Date	26-02-24
Party A Floating Interest Rate	3,869 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 1 111 128,70
Party B Fixed Rate	0,9680 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 277 997,56

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32. Contact Details



Santander Consumer Bank AS

Financial Markets

Morten Christopher Freberg Holme
Anders Bruun-Olsen
Nicolas Roth

+47 92 82 38 33
+47 21 08 37 70
+47 47 51 04 48

morten.holme@santanderconsumer.no
anders.bruun.olsen@santanderconsumer.no
nicolas.roth@santanderconsumer.no

Risk

Kyrre Skram
Olav Furuseth
Vegard Lauritsen

+ 47 90 80 28 86
+47 91 15 20 08
+47 92 07 28 97

kyrre.skram@santanderconsumer.no
olav.furuseth@santanderconsumer.no
vegard.lauritsen@santanderconsumer.no

Reporting Date	28-02-24						
Payment date	26-02-24						
Period No	19						
Monthly Period	01-01-24						
Interest Period	from 25-01-24	to 26-02-24	=	32 days			