

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	30.05.2024				
Payment date	28.05.2024			Following payment dates:	25.06.2024
Period No	10				26.07.2024
Monthly Period	01.04.2024				
Interest Period	25.04.2024	from		to	28.05.2024 = 33 days
Cut-Off date	30.04.2024				

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1. Portfolio Information



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	10	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
Outstanding receivables		
Opening balance prior to replenishment	399 017 001,48	EUR
Scheduled Loan Principal Repayments (+MC)	5 924 409,69	EUR
Prepayments	6 598 739,19	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	12 523 148,88	EUR
New Defaulted Auto Loans amt in Period	712 591,46	EUR
Closing balance prior to replenishment	385 781 261,14	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	385 781 261,14	EUR
Principal Recoveries on loans in default	159 184,11	EUR
Total revenue collections		
Total Revenue Received in Period	1 589 970,01	EUR
# Loans		
At beginning of period	20 286	Loans
Replenished contracts	-	Loans
Paid in Full	470	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	36	Loans
At end of period	19 780	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	30.05.2024		
Payment date	28.05.2024		
Period No	10		
Monthly Period	01.04.2024		
Interest Period	from 25.04.2024	to 28.05.2024	= 33 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 749 154,12	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	1 369,54	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 **1 750 523,66 EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 685 996,78	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	1 395 395,71	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	28 130,63	EUR
g. Liquidity Reserve Excess Amount	82 151,21	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **3 191 674,33 EUR**

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	10	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	12 523 148,88	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	12 523 148,88	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 523 148,88	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	712 591,46	EUR
Total Amount for Issuer Available Redemption Receipts	13 235 740,34	EUR

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4. Reserve Accounts



Reporting Date	30.05.2024
Payment date	28.05.2024
Period No	10
Monthly Period	01.04.2024
Interest Period	from 25.04.2024 to 28.05.2024 = 33 days

Note Balance

Beginning of Period	399 017 001,48	EUR
End of Period	385 781 261,14	EUR

Liquidity Balance

Beginning of Period	0,6 %	2 295 339,03	EUR
Cash Outflow		76 437,02	EUR
Cash Inflow		-	EUR
End of Period	0,6 % *	2 218 902,01	EUR
Required Reserve Amount	0,6 % *	2 218 902,01	EUR

Expenses Advance

Beginning of Period	621 368,21	EUR
Interest paid	2 588,78	EUR
Principal Paid	53 243,72	EUR
End of Period	568 124,50	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 XII 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	399 017 001,48	EUR
Closing balance prior to replenishment	385 781 261,14	EUR
Closing Balance post replenishment	385 781 261,14	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	359 629 728,80	93,22 %	18 418
1-29 days past due	17 789 417,17	4,61 %	955
Delinquent Receivables:			
30-59 days past due	3 539 211,00	0,92 %	174
60-89 days past due	1 878 461,02	0,49 %	98
90-119 days past due	801 886,95	0,21 %	44
120-149 days past due	1 030 072,12	0,27 %	44
150-179 days past due	1 112 484,08	0,29 %	47
Total Performing and Delinquent	385 781 261	100,00 %	19 780
Current Period Defaults	712 591,46		36
Cumulative Defaults	3 132 636,75		180
Current Period Principal Recoveries	159 184,11		
Cumulative Principal Recoveries	529 316,29		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,58 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,46 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,36 %	

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

[A] Aggregate Outstanding Asset Principal Amount	385 781 261,14	86,31 %
[B] Aggregate principal balance of Defaulted Contracts	3 132 636,75	
[C] Recoveries received on such Defaulted Contracts	529 316,29	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449 980 445,50	

or AVERAGE [[A], [B], [C]] > 5%

[A] Delinquency Ratio, Payment Date	2,17 %	NO
[B] Delinquency Ratio, preceding Payment Date	2,10 %	
[C] Delinquency Ratio, second preceding Payment Date	1,69 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

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

[A] [1] + [2] + [3] + [4] + [5]	35 800 000,00	8,97 %	NO
Class B Principal Amount [1]	6 600 000,00		
Class C Principal Amount [2]	8 500 000,00		
Class D Principal Amount [3]	4 700 000,00		
Class E Principal Amount [4]	4 500 000,00		
Class F Principal Amount [5]	11 500 000,00		
[B] Aggregated Outstanding Note Principal Amount	399 017 001,48		

Reporting Date	30.05.2024
Payment date	28.05.2024
Period No	10
Monthly Period	01.04.2024
Interest Period	from 25.04.2024 to 28.05.2024 = 33 days

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 preceding Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts in excess of 0.1 per cent. Of the Aggregate Outstanding Note Principal Amount	NO
[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] an Event of Default or an Additional Termination Event under the Hedge Agreement (each as defined therein) or a Hedge Counterparty Downgrade Event occurs and none of the remedies provided for in the Hedge Agreement are put in place within the timeframe required thereunder.	NO

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5b. Concentration limits



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	10	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

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

Weighted average interest rate (min 3%)	3,60 %
Weighted average months to maturity (max 60)	48,92*
Used Vehicles (max 75%)	63,50 %
Balloon Loans (max 70%)	73,81 %
Balloon Installments (max 26%)	31,05 %
Corporate Borrowers (max 11%)	8,53 %
IRB (min 95%)	96%**

* Bucket-based as found in IR

** As of last replenishment

Top-10 Exposures:

	Balance	# Loans	Portion
	209 528,28	2	0,05 %
	208 866,36	1	0,05 %
	207 519,85	1	0,05 %
	194 954,46	3	0,05 %
	187 134,75	1	0,05 %
	171 548,13	1	0,04 %
	168 331,48	1	0,04 %
	147 198,96	1	0,04 %
	140 961,33	2	0,04 %
	140 925,31	1	0,04 %
	Total (max 0,6%)		0,46 %

* Post Replenishment

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6. Note Principal



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	10	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

Note Principal

	Class A	Class B	Class C	Class D	Class E	Class F	
Beginning of Period	363 217 001,48	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00	EUR
Sequential Amortization	13 235 740,34	-	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	-	EUR
End of Period	349 981 261,14	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	712 591,46	EUR
Credit PDL	-	-	-	-	-	712 591,46	EUR
End of Period	-	-	-	-	-	-	EUR

Net Note Principal

Beginning of Period	363 217 001,48	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00	EUR
End of Period	349 981 261,14	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00	EUR

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7. Outstanding Notes



Reporting Date	30.05.2024		
Payment date	28.05.2024		
Period No	10		
Monthly Period	01.04.2024		
Interest Period	from 25.04.2024	to 28.05.2024	= 33 days

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS2614283005	XS2614284078	XS2614285042	XS2614287337	XS2614289382	XS2614290984
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	92,04 %	1,47 %	1,89 %	1,04 %	1,00 %	2,56 %
Legal Final Maturity Date		30.06.2032	30.06.2032	30.06.2032	30.06.2032	30.06.2032	30.06.2032
Rating (Fitch/S&P)		AAA(sf) / AAA(sf)	AA+(sf) / AA+(sf)	AA(sf)/A+(sf)	AA-(sf)/A-(sf)	A(sf)/BB(sf)	NR/NR
Initial Notes Aggregate Principal Outstanding Balance	450 000 000,00	414 200 000,00	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	4 500	4 142	66	85	47	45	115
Current Note Information							
Outstanding Opening Balance	399 017 001,48	363 217 001,48	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Available Distribution Amount	13 235 740,34						
Amortisation	13 235 740,34						
Redemption per Class	13 235 740,34	13 235 740,34	-	-	-	-	-
Redemption per Note		3 195,50	-	-	-	-	-
Outstanding Closing Balance		349 981 261,14	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Net Outstanding Closing Balance	385 781 261,14	349 981 261,14	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Current Tranching	100 %	90,72 %	1,71 %	2,20 %	1,22 %	1,17 %	2,98 %
Current Pool Factor		0,84	1,00	1,00	1,00	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		33	33	33	33	33	33
Principal Outstanding per Note Beginning of Period		87 691,21	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 195,50	-	-	-	-	-
Principal Outstanding per Note End of Period		84 495,72	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		362,93	624,71	739,29	945,54	1 128,88	1 403,88
Interest Payment	1 864 020,36	1 503 264,36	41 230,75	62 839,79	44 440,46	50 799,38	161 445,63
Interest Payment per Note		362,93	624,71	739,29	945,54	1 128,88	1 403,88

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Initial total CE (Subordination)		7,96 %	6,49 %	4,60 %	3,56 %	2,56 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		8,52 %	7,05 %	4,60 %	3,56 %	2,56 %	0,00 %
Current CE (Subordination incl. Excess Spread)		9,28 %	7,57 %	5,37 %	4,15 %	2,98 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		9,86 %	8,14 %	5,37 %	4,15 %	2,98 %	0,00 %
Current CE (Subordination)		9,28 %	7,57 %	5,37 %	4,15 %	2,98 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		9,86 %	8,14 %	5,37 %	4,15 %	2,98 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 30.05.2024
Payment date 28.05.2024
Period No 10
Monthly Period 01.04.2024
Interest Period : 25.04.2024 to 28.05.2024 = 33 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		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	30.05.2024		
Payment date	28.05.2024		
Period No	10		
Monthly Period	01.04.2024		
Interest Period	from 25.04.2024	to 28.05.2024	= 33 days



Average amount - all: 21 495

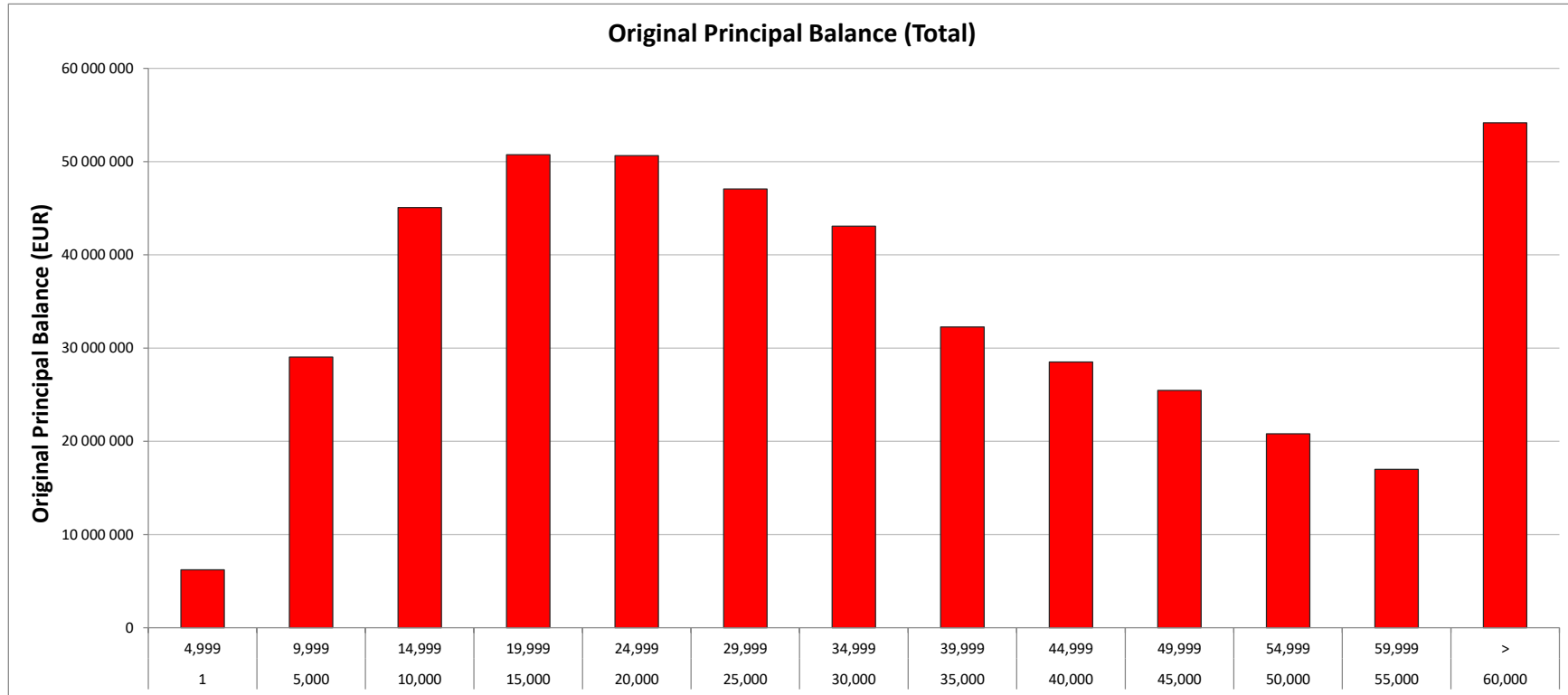
		TOTAL						
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
1	4 999	1 758	6 218 072	1,4 %	26,9	8,0		
5 000	9 999	3 872	29 030 383	6,5 %	43,6	7,8		
10 000	14 999	3 613	45 056 303	10,0 %	51,5	7,8		
15 000	19 999	2 920	50 735 170	11,3 %	53,5	7,9		
20 000	24 999	2 258	50 635 002	11,3 %	55,4	7,7		
25 000	29 999	1 719	47 061 909	10,5 %	56,2	7,7		
30 000	34 999	1 331	43 074 694	9,6 %	57,0	7,7		
35 000	39 999	864	32 258 069	7,2 %	57,7	7,7		
40 000	44 999	671	28 506 298	6,3 %	57,4	7,4		
45 000	49 999	537	25 458 689	5,7 %	58,5	6,9		
50 000	54 999	397	20 798 362	4,6 %	59,0	6,8		
55 000	59 999	296	16 985 189	3,8 %	60,0	7,2		
60 000	>	698	54 162 307	12,0 %	57,3	7,4		
Total		20 934	449 980 446	100 %	54,9	7,6		

Original balance

SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	10	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	10				
Monthly Period	from	01.04.2024	to	28.05.2024	= 33 days
Interest Period		25.04.2024			



Average amount - all: 19 504

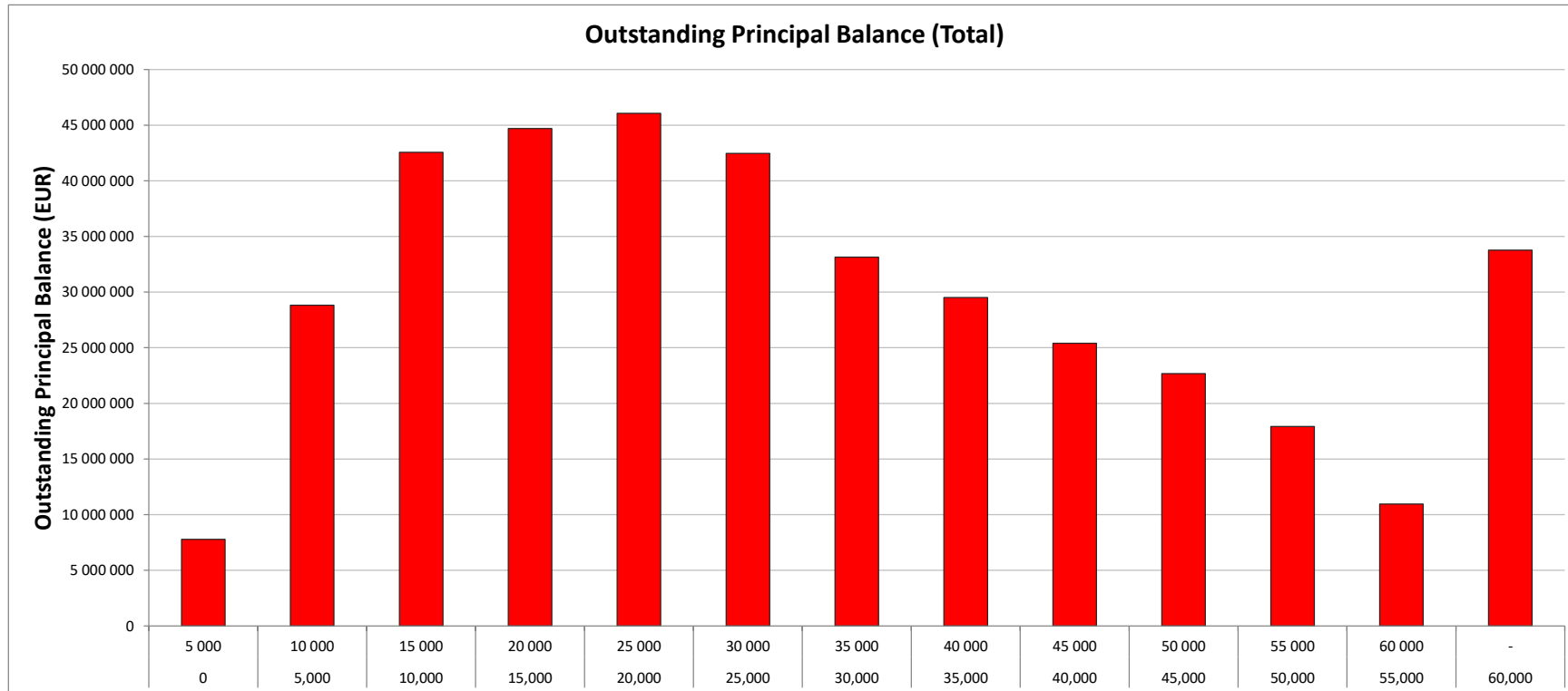
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 456	7 779 978	2,02 %	26,9	18,6
5 000	10 000	3 861	28 820 846	7,47 %	42,0	18,0
10 000	15 000	3 426	42 567 659	11,03 %	46,8	18,1
15 000	20 000	2 569	44 698 482	11,59 %	47,9	17,9
20 000	25 000	2 062	46 061 750	11,94 %	49,2	17,7
25 000	30 000	1 551	42 468 076	11,01 %	49,3	17,7
30 000	35 000	1 025	33 136 790	8,59 %	50,2	17,3
35 000	40 000	789	29 507 464	7,65 %	51,4	16,9
40 000	45 000	600	25 400 595	6,58 %	52,0	16,6
45 000	50 000	479	22 677 952	5,88 %	53,0	16,3
50 000	55 000	342	17 930 406	4,65 %	52,5	16,8
55 000	60 000	191	10 962 259	2,84 %	52,3	16,8
60 000	-	429	33 769 005	8,75 %	51,7	16,9
Total		19 780	385 781 261	100 %	48,9	17,4

SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	30.05.2024		
Payment date	28.05.2024		
Period No	10		
Monthly Period	01.04.2024		
Interest Period	from 25.04.2024	to 28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	10				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days

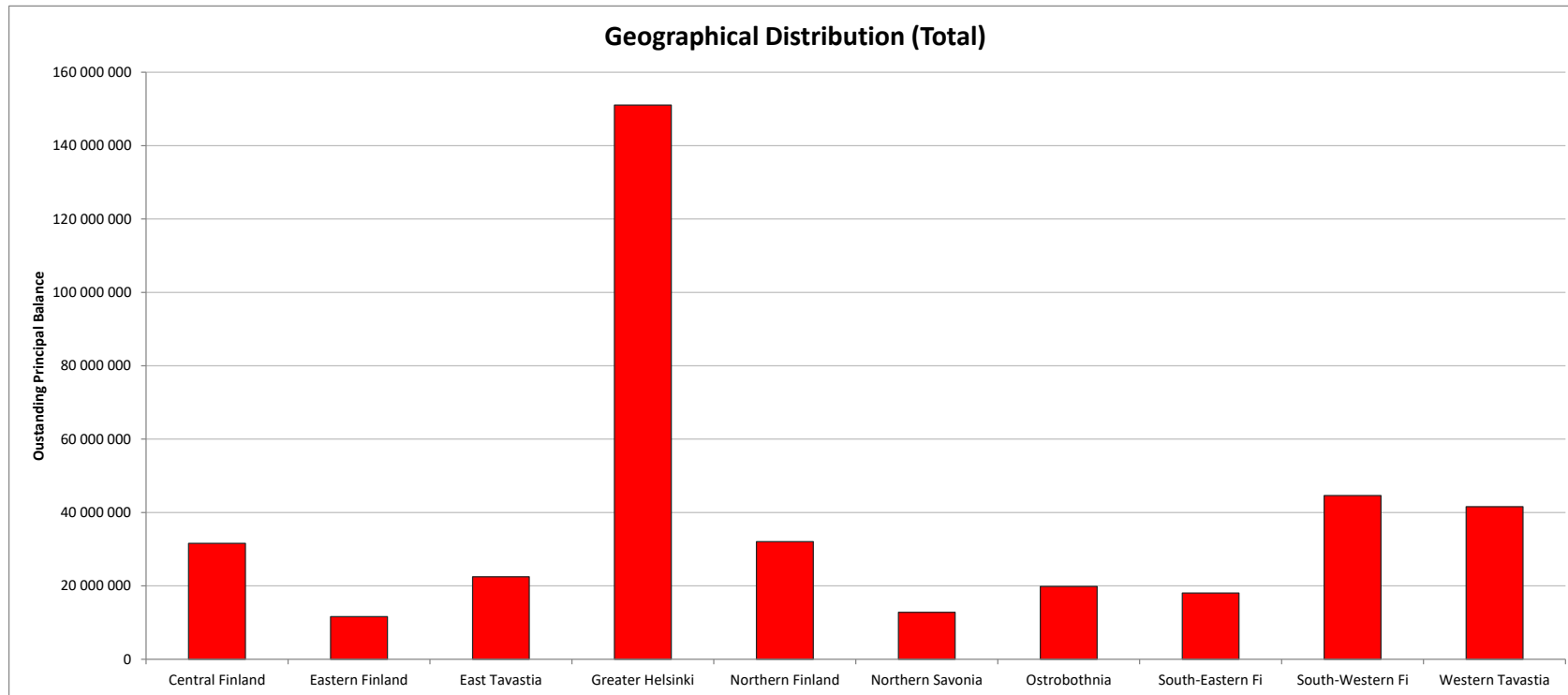
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 712	31 579 934	8,19 %	48,7	17,5	
Eastern Finland	691	11 640 350	3,02 %	48,7	17,7	
East Tavastia	1 220	22 460 520	5,82 %	49,0	17,4	
Greater Helsinki	6 776	151 062 904	39,16 %	49,3	17,4	
Northern Finland	1 609	32 084 386	8,32 %	49,3	17,1	
Northern Savonia	720	12 794 234	3,32 %	48,4	17,3	
Ostrobothnia	1 208	19 851 478	5,15 %	49,2	17,4	
South-Eastern Fi	1 099	18 055 606	4,68 %	48,3	17,1	
South-Western Fi	2 476	44 650 753	11,57 %	48,5	17,7	
Western Tavastia	2 269	41 601 096	10,78 %	48,2	17,5	
Total	19 780	385 781 261	100 %	48,9	17,4	

Geographic distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	10	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	10				
Monthly Period	01.04.2024		01.04.2024		
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1 507	35 321 586	9,16 %	44,9	19,5
1 %	2 %	2 577	72 866 051	18,89 %	47,8	19,1
2 %	4 %	6 598	144 400 838	37,43 %	48,2	18,4
4 %	6 %	5 276	92 487 786	23,97 %	51,6	15,0
6 %	8 %	3 548	37 781 748	9,79 %	50,7	14,7
8 %	10 %	267	2 868 302	0,74 %	54,0	11,7
10 %	12 %	5	48 879	0,01 %	50,6	13,6
12 %	14 %	2	6 071	0,00 %	36,5	11,5
14 %	16 %					
16 %	18 %					
18 %	-					
Total		19 780	385 781 261	100 %	48,9	17,4

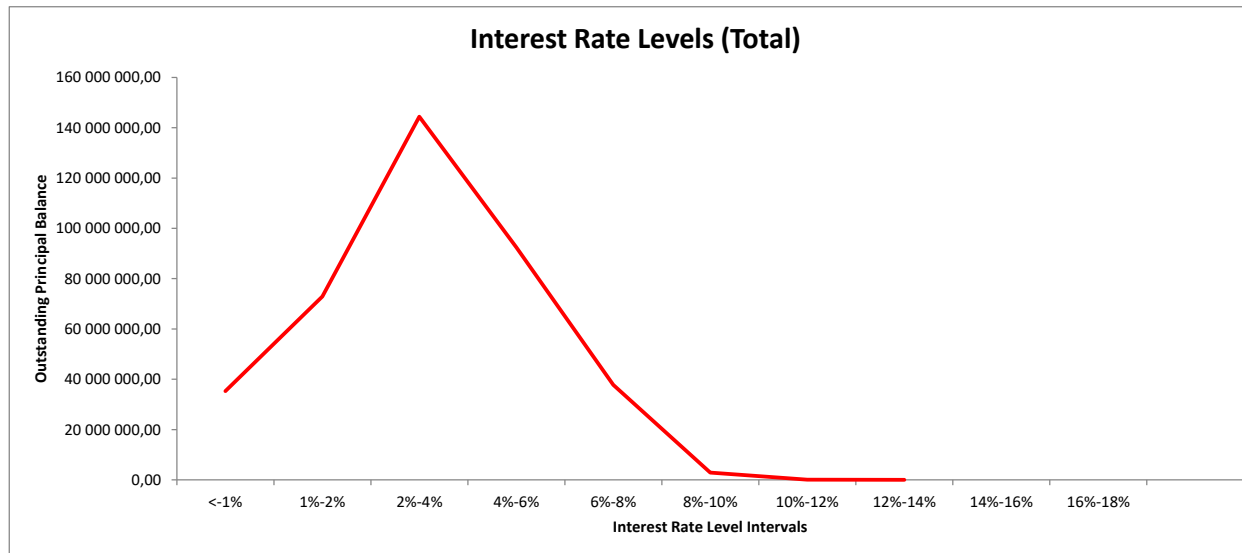
Interest distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate



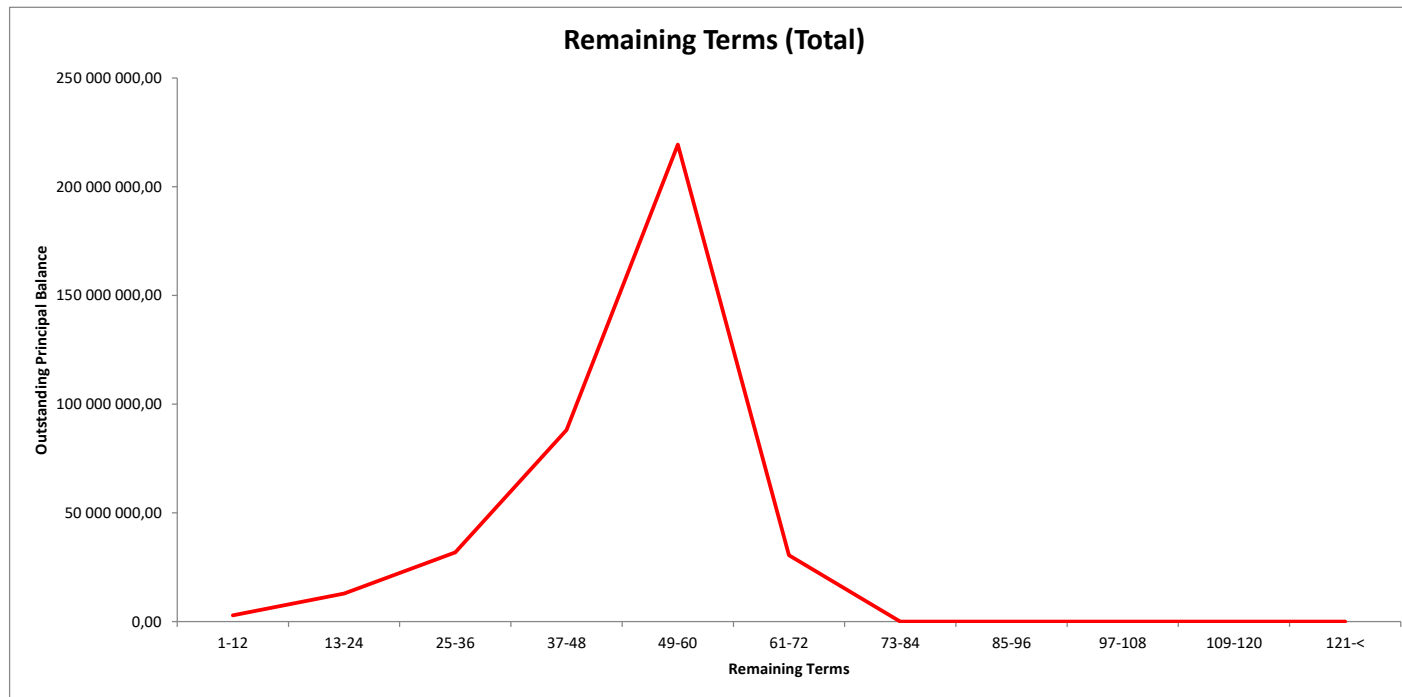
Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	10				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	10				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.a Seasoning



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	10				
Monthly Period	01.04.2024		01.04.2024		
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days

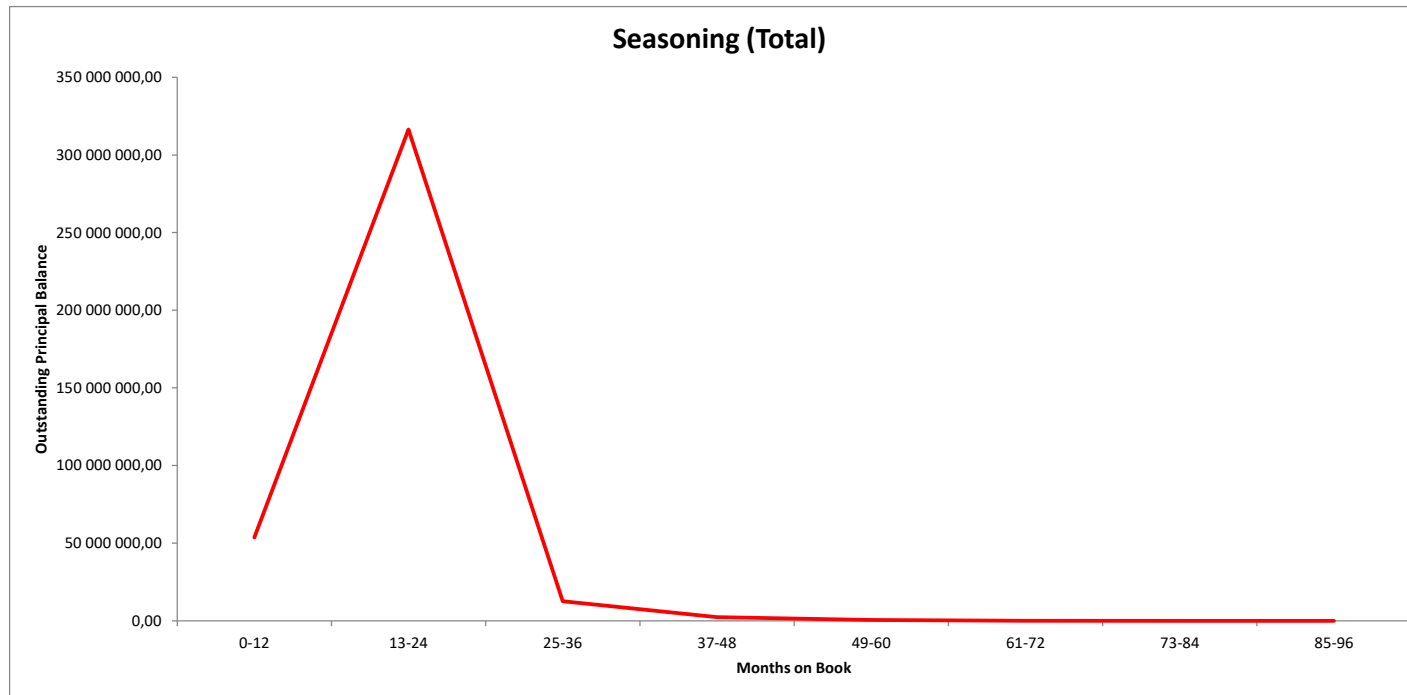
		TOTAL					
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12	2 566	53 713 530	13,92 %	56,1	9,8
13		24	16 338	316 403 038	82,02 %	48,5	18,0
25		36	643	12 601 603	3,27 %	35,2	29,0
37		48	177	2 437 019	0,63 %	21,2	41,1
49		60	51	564 101	0,15 %	9,3	53,8
61		72	5	61 970	0,02 %	9,2	63,0
73		84					
85		96					
Total		19 780		385 781 261	100 %	48,9	17,4

Months on book

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	10				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date			30.05.2024			
Payment date			28.05.2024			
Period No			10			
Monthly Period			01.04.2024			
Interest Period	from	25.04.2024	to	28.05.2024	=	33 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	9 560	101 044 365	26,2 %	5 455	0,0 %	44,5	17,2
Balloon	10 220	284 736 896	73,8 %	119 771 920	42,1 %	50,5	17,5
Total	19 780	385 781 261	100 %	119 777 375	31 %	48,9	17,4

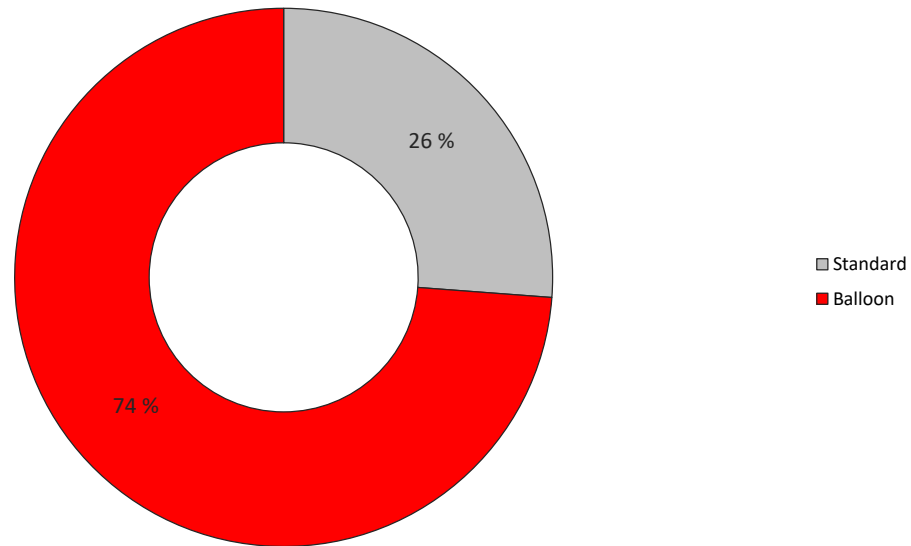
SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.b Balloon loans

Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	10	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days



Balloon loans in %
of portfolio



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

16.a # loans per borrower



Reporting Date	30.05.2024		
Payment date	28.05.2024		
Period No	10		
Monthly Period	01.04.2024		
Interest Period	from 25.04.2024	to 28.05.2024	= 33 days

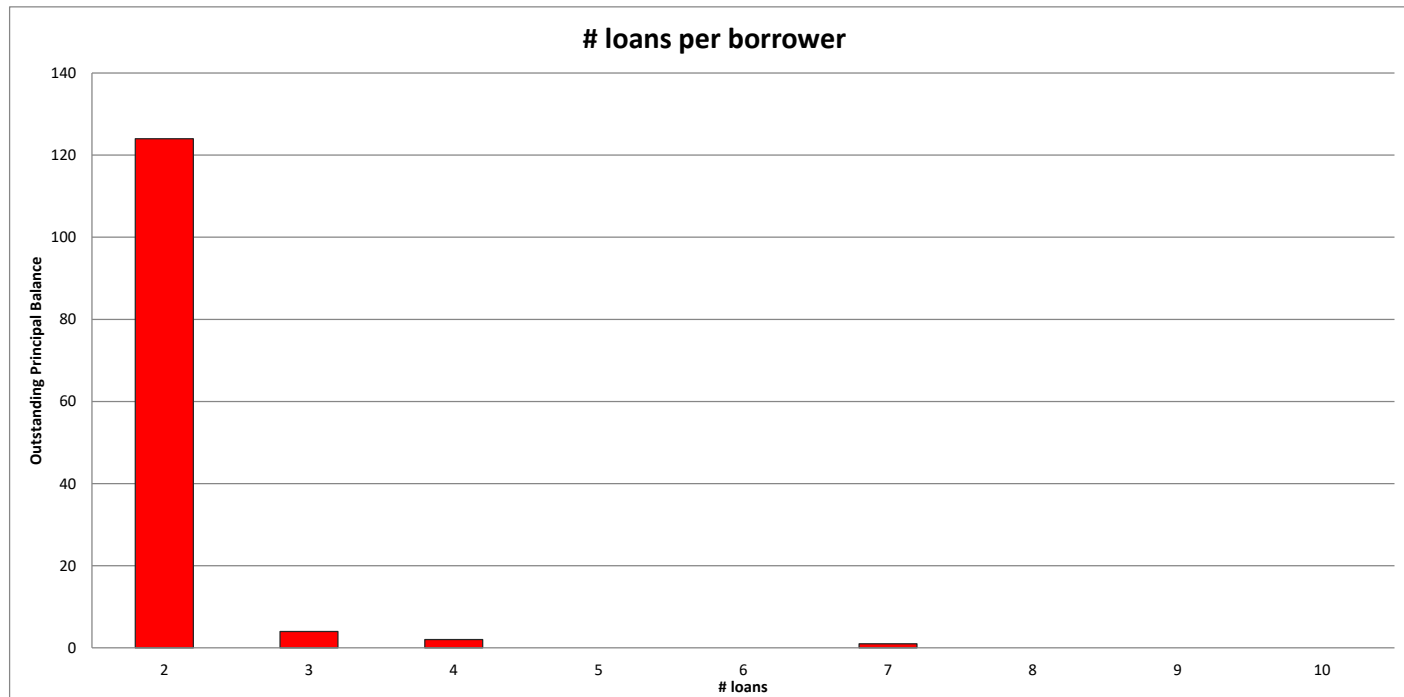
TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	19 505	379 898 337	98,48 %
2	124	5 361 295	1,39 %
3	4	340 605	0,09 %
4	2	73 186	0,02 %
5			
6			
7	1	107 838	0,03 %
8			
9			
10			
Total:	19 636	385 781 261	100 %

loans per borrower

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	10				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	10	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

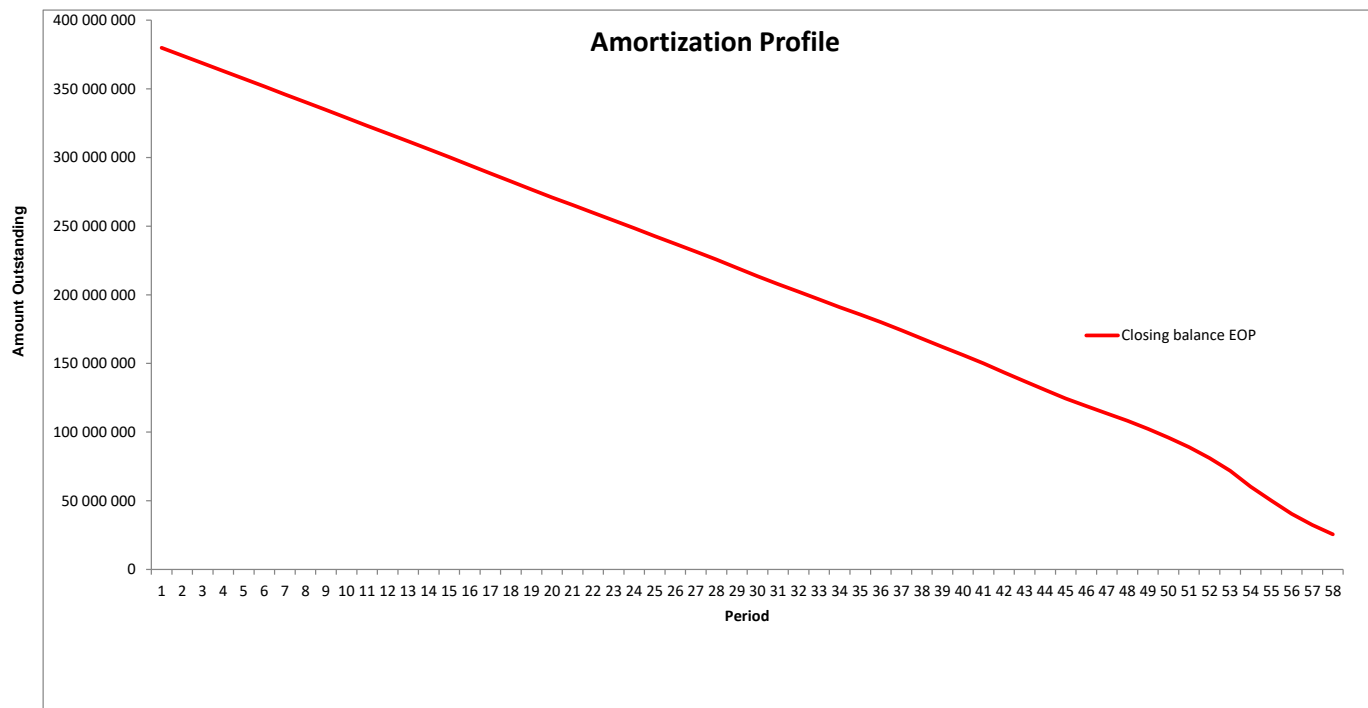
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	385 781 261	379 868 659	5 912 602	1 156 655	3,66 %	98,47 %
2	379 868 659	374 286 889	5 581 770	1 139 330	3,66 %	97,02 %
3	374 286 889	368 689 570	5 597 319	1 121 016	3,65 %	95,57 %
4	368 689 570	363 039 393	5 650 178	1 103 513	3,65 %	94,10 %
5	363 039 393	357 357 394	5 681 999	1 086 254	3,65 %	92,63 %
6	357 357 394	351 636 310	5 721 083	1 068 842	3,65 %	91,15 %
7	351 636 310	345 957 565	5 678 746	1 051 381	3,65 %	89,68 %
8	345 957 565	340 339 850	5 617 715	1 033 980	3,65 %	88,22 %
9	340 339 850	334 612 639	5 727 210	1 016 719	3,64 %	86,74 %
10	334 612 639	328 926 041	5 686 598	999 245	3,64 %	85,26 %
11	328 926 041	323 138 830	5 787 211	981 758	3,64 %	83,76 %
12	323 138 830	317 480 873	5 657 957	964 046	3,64 %	82,30 %
13	317 480 873	311 789 706	5 691 167	946 734	3,64 %	80,82 %
14	311 789 706	306 042 339	5 747 367	929 370	3,64 %	79,33 %
15	306 042 339	300 214 202	5 828 137	911 842	3,63 %	77,82 %
16	300 214 202	294 374 132	5 840 070	894 110	3,63 %	76,31 %
17	294 374 132	288 457 744	5 916 387	876 404	3,63 %	74,77 %
18	288 457 744	282 562 468	5 895 276	858 626	3,63 %	73,24 %
19	282 562 468	276 656 565	5 905 903	840 928	3,63 %	71,71 %
20	276 656 565	270 938 872	5 717 693	822 973	3,63 %	70,23 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	10				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	30.05.2024					
Payment date	28.05.2024					
Period No	10					
Monthly Period	01.04.2024	to	28.05.2024	=	33 days	
Interest Period	from	25.04.2024	to	28.05.2024	=	33 days

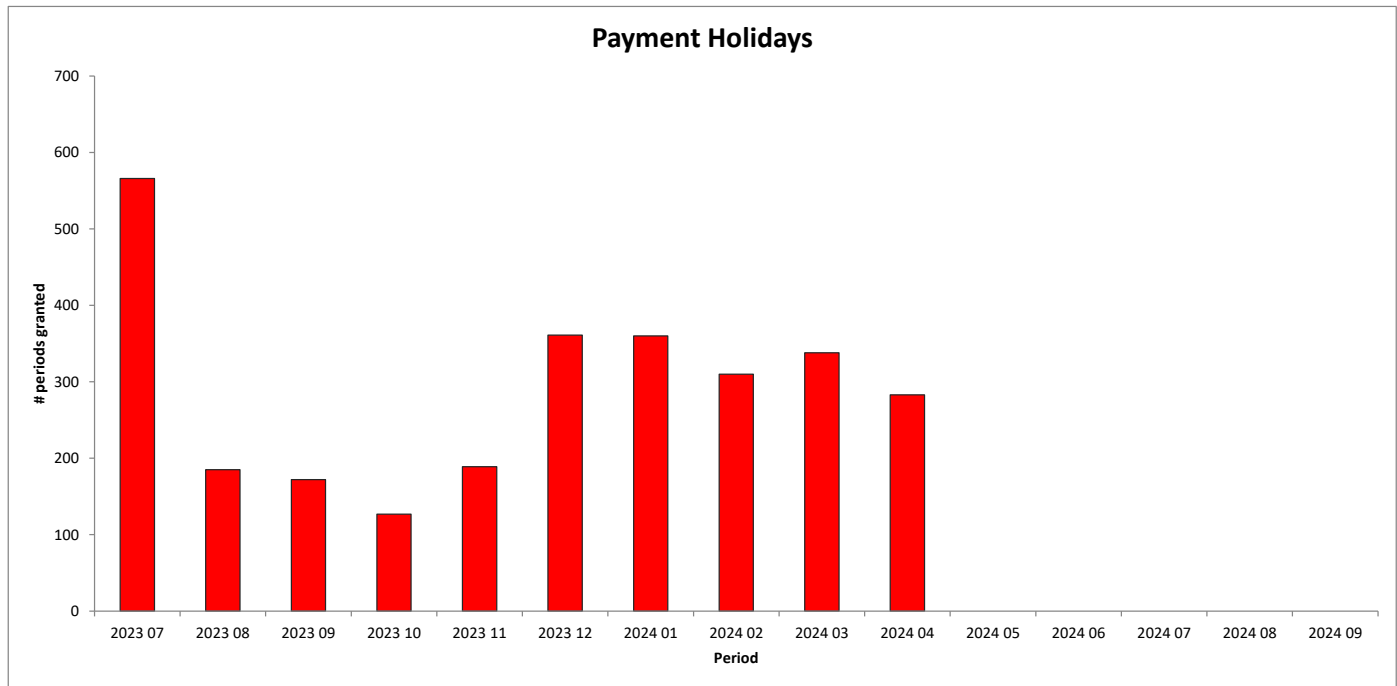
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2023 07	566	769	220 852	14 244 780	
2023 08	185	231	67 871	4 229 424	
2023 09	172	214	64 084	4 242 227	
2023 10	127	167	47 480	3 061 909	
2023 11	189	273	71 527	4 096 702	
2023 12	361	448	113 646	7 737 592	
2024 01	360	443	167 289	8 782 205	
2024 02	310	335	97 341	7 276 004	
2024 03	338	357	106 127	7 960 035	
2024 04	283	292	117 110	6 213 300	
2024 05					
2024 06					
2024 07					
2024 08					
2024 09					
Total:	2 891	3 529	1 073 326	67 844 175	

Payment Holiday

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	10				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	30.05.2024			
Payment date	28.05.2024			
Period No	10			
Monthly Period	01.04.2024			
Interest Period	from	25.04.2024	to	28.05.2024 = 33 days

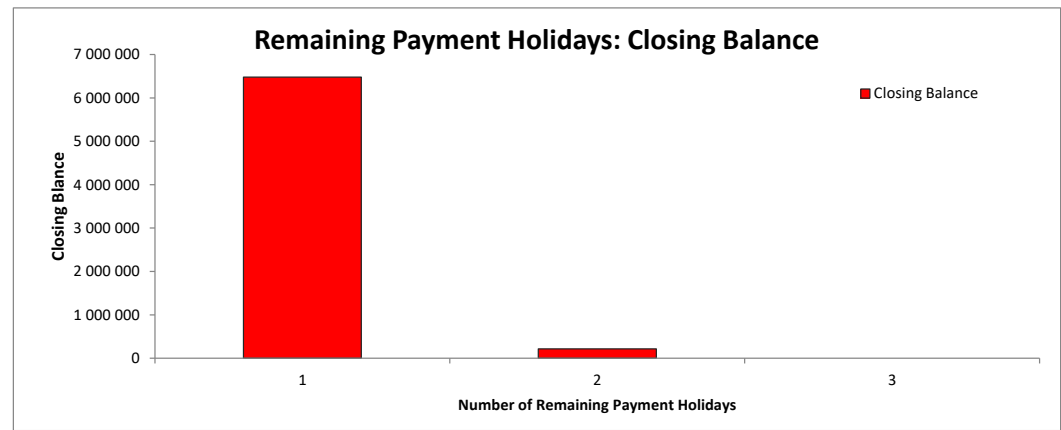
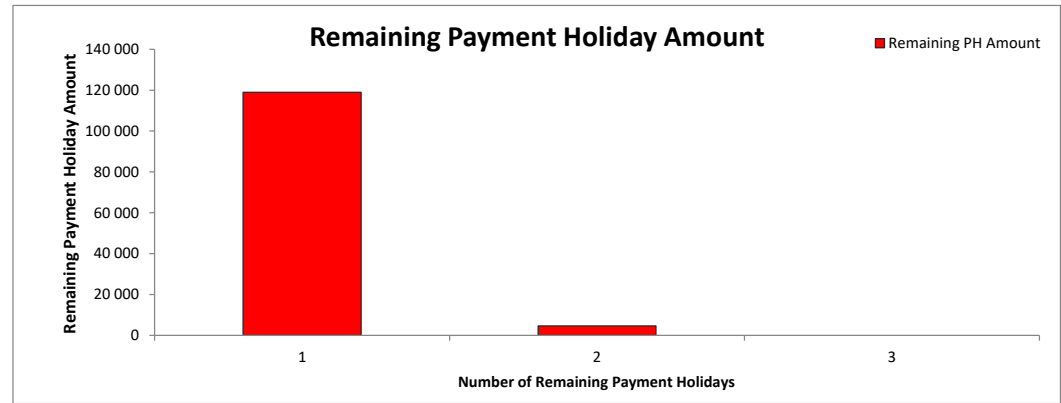
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	293	118 999	6 478 753
2	9	4 662	214 743
3	0	0	0
Total	302	123 661	6 693 495

Remaining PH's

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

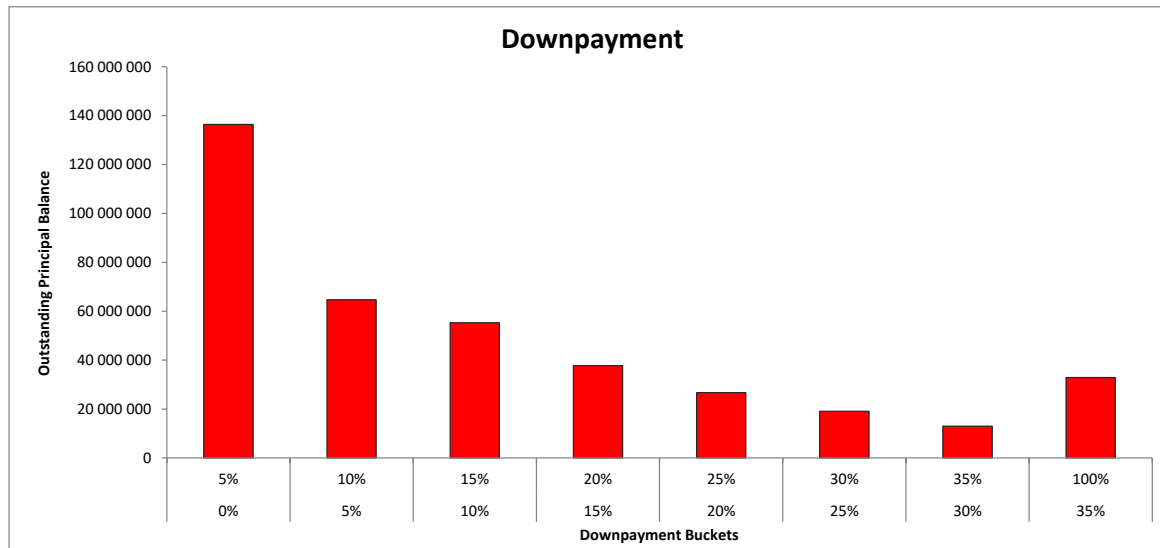
Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	10	
Monthly Period	01.04.2024	to 28.05.2024 = 33 days
Interest Period	from 25.04.2024	



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19.b Downpayment

Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	10	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition



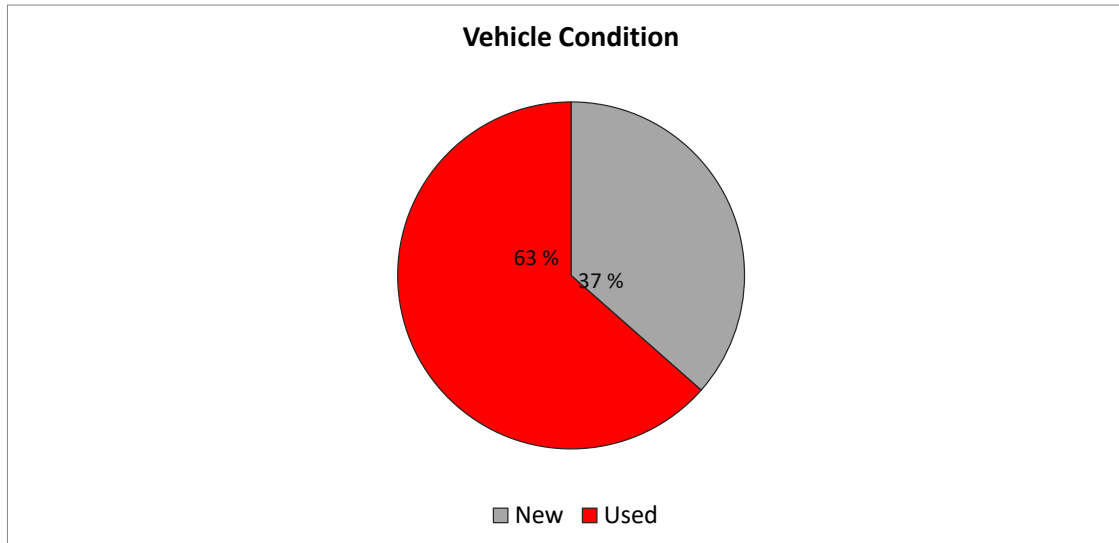
Reporting Date	30.05.2024
Payment date	28.05.2024
Period No	10
Monthly Period	01.04.2024
Interest Period	from 25.04.2024 to 28.05.2024 = 33 days

Vehicle condition	TOTAL				
	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4 835	140 814 220	36,50 %	48,1	17,1
Used	14 945	244 967 041	63,50 %	49,4	17,6
Total	19 780	385 781 261	100 %	48,9	17,4

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20.b Vehicle Condition

Reporting Date			30.05.2024		
Payment date			28.05.2024		
Period No			10		
Monthly Period			01.04.2024		
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



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Monthly Investor Report

21.a Borrower Type



Reporting Date	30.05.2024
Payment date	28.05.2024
Period No	10
Monthly Period	01.04.2024
Interest Period	from 25.04.2024 to 28.05.2024 = 33 days

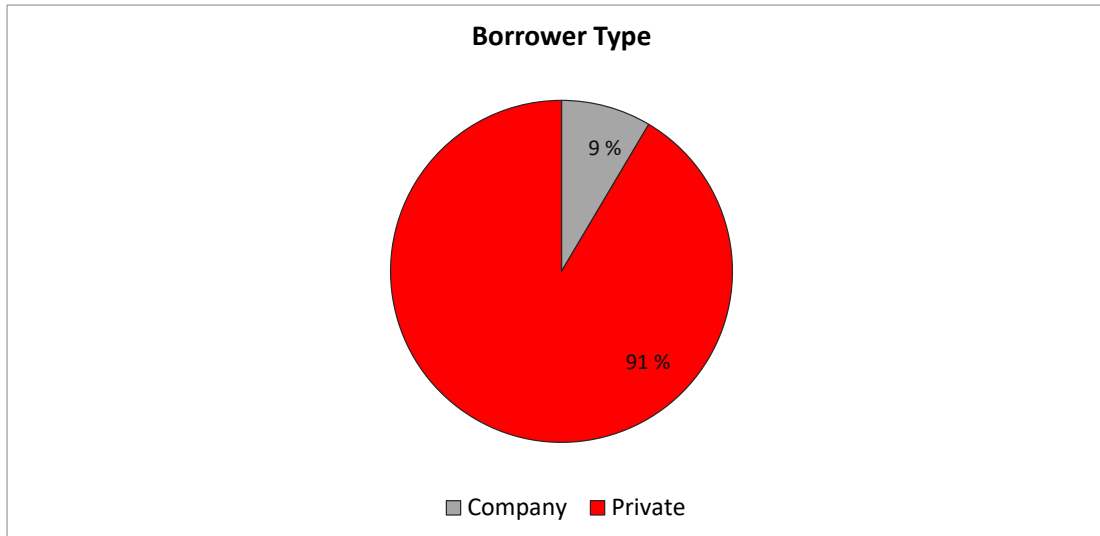
TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 439	32 899 572	8,53 %	39,7	20,1
Private	18 341	352 881 689	91,47 %	49,8	17,2
Total	19 780	385 781 261	100 %	48,9	17,4

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.b Borrower Type



Reporting Date	30.05.2024
Payment date	28.05.2024
Period No	10
Monthly Period	01.04.2024
Interest Period	from 25.04.2024 to 28.05.2024 = 33 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

22.a Vehicle type



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	10				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days

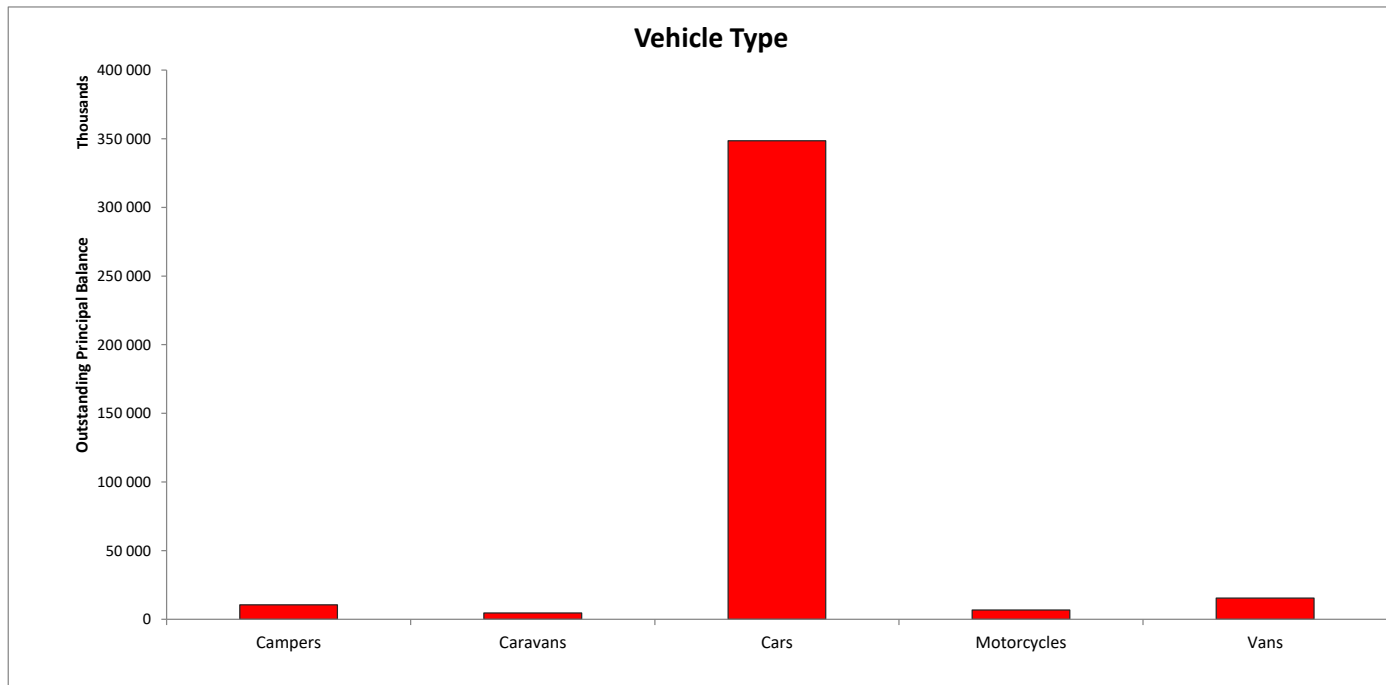
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	293	10 466 656	2,71 %	48,6	19,3	
Caravans	224	4 655 272	1,21 %	47,1	19,0	
Cars	17 560	348 501 647	90,34 %	49,3	17,3	
Motorcycles	696	6 718 503	1,74 %	44,7	17,1	
Vans	1 007	15 439 183	4,00 %	43,2	19,6	
Total	19 780	385 781 261	100 %	48,9	17,4	

Vehicle type

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	10				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

23.a Restructured Loans



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	10				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days

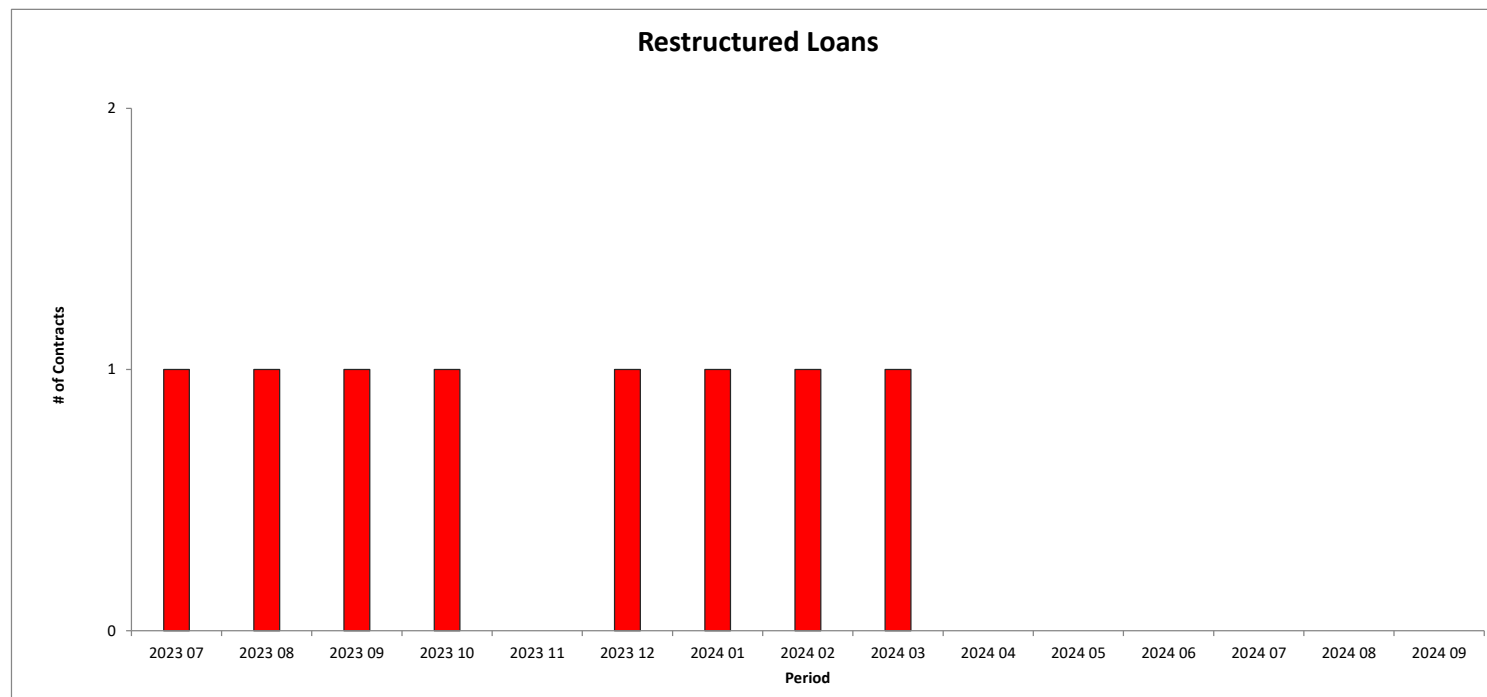
TOTAL		
Period	No	Outstanding balance
2023 07	1	47 194
2023 08	1	18 277
2023 09	1	11 114
2023 10	1	35 016
2023 11	0	0
2023 12	1	17 536
2024 01	1	13 762
2024 02	1	36 527
2024 03	1	16 293
2024 04	0	0
2024 05		
2024 06		
2024 07		
2024 08		
2024 09		
Total	8	195 719

Restructured

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	30.05.2024		
Payment date	28.05.2024		
Period No	10		
Monthly Period	01.04.2024		
Interest Period	from	25.04.2024	to 28.05.2024 = 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	30.05.2024					
Payment date	28.05.2024					
Period No	10					
Monthly Period	from	01.04.2024	to	28.05.2024	=	33 days
Interest Period		25.04.2024				

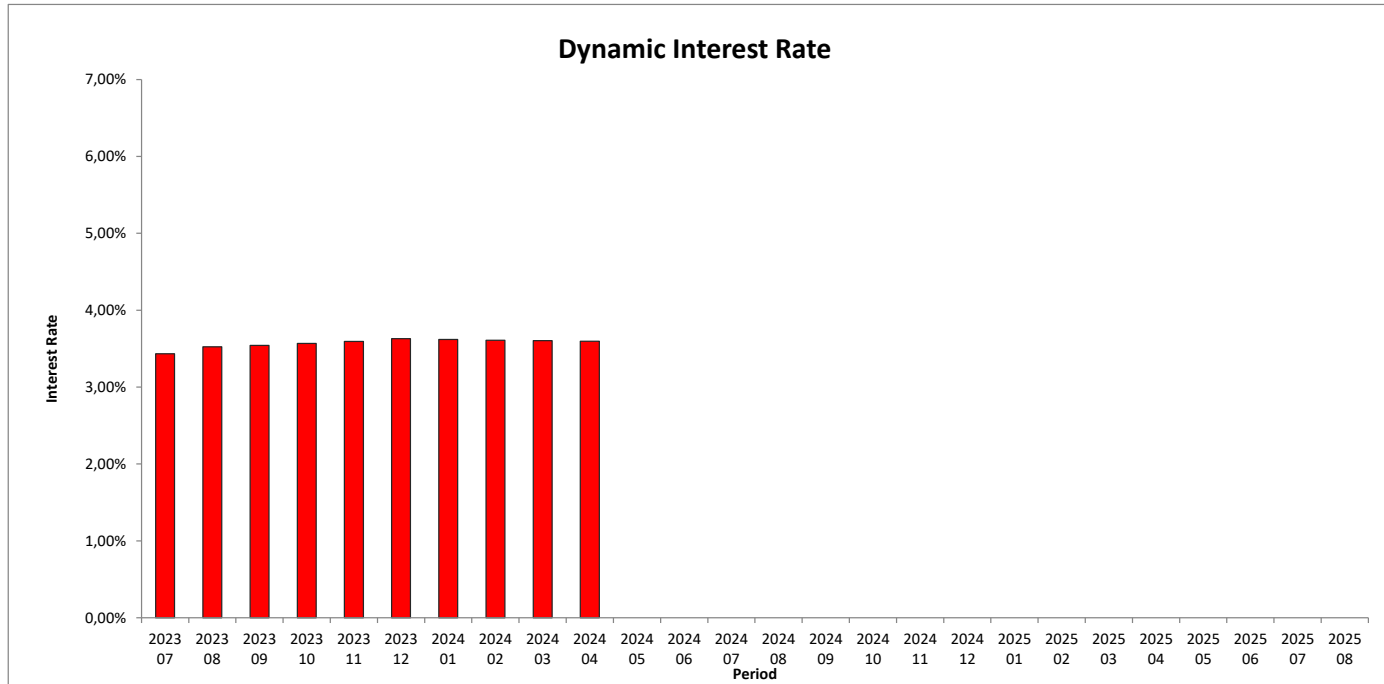
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3,43 %
2023 08	435 781 306	3,52 %
2023 09	436 622 959	3,54 %
2023 10	435 596 851	3,57 %
2023 11	436 884 114	3,59 %
2023 12	437 627 032	3,63 %
2024 01	423 959 854	3,62 %
2024 02	411 756 505	3,61 %
2024 03	399 017 001	3,60 %
2024 04	385 781 261	3,60 %
2024 05		
2024 06		
2024 07		
2024 08		
2024 09		
2024 10		
2024 11		
2024 12		
2025 01		
2025 02		
2025 03		
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		

Interest rate evolution

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Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	10				
Monthly Period	01.04.2024				
Interest Period	from	25.04.2024	to	28.05.2024	= 33 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date 30.05.2024
Payment date 28.05.2024
Period No 10

Monthly Period Interest Period from 01.04.2024 to 28.05.2024 = 33 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2023 07	25 587 102	404 834 411	20,06 %
2023 08	7 538 135	435 781 306	18,89 %
2023 09	7 402 480	436 622 959	18,55 %
2023 10	7 722 936	435 596 851	19,32 %
2023 11	6 802 303	436 884 114	17,16 %
2023 12	6 157 474	437 627 032	15,64 %
2024 01	6 761 784	423 959 854	17,55 %
2024 02	6 144 884	411 756 505	16,51 %
2024 03	6 626 093	399 017 001	18,20 %
2024 04	6 598 739	385 781 261	18,70 %
2024 05			
2024 06			
2024 07			
2024 08			
2024 09			
2024 10			
2024 11			
2024 12			
2025 01			
2025 02			
2025 03			
2025 04			
2025 05			
2025 06			
2025 07			
2025 08			

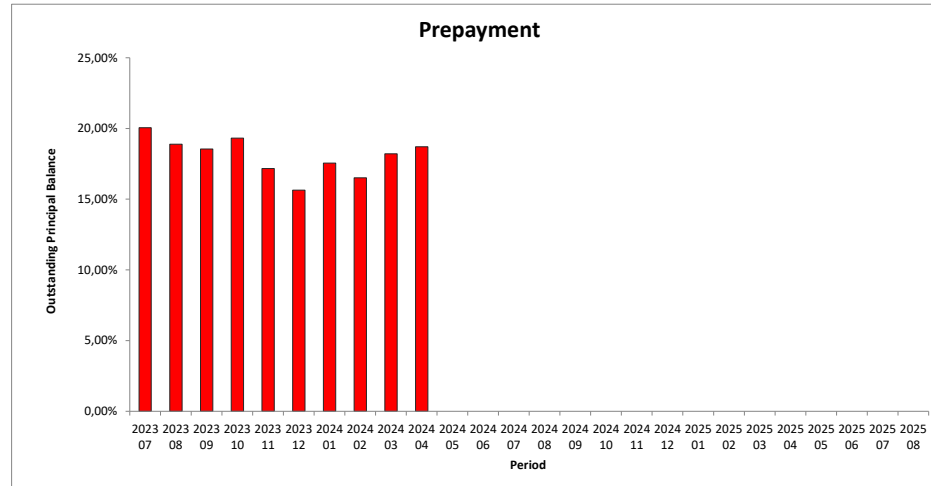
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	30.05.2024				
Payment date	28.05.2024				
Period No	10				
Monthly Period	from	01.04.2024	to	28.05.2024	= 33 days
Interest Period		25.04.2024			



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26. Delinquency



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	10	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2023	7	404 834 411	18 410	384 371 369	869	17 412 766	87	1 607 611	46	918 778	18	324 691	10	199 197	-	-	-	-
	8	435 781 306	19 949	415 533 471	811	16 617 179	85	1 735 646	41	801 554	37	714 989	8	191 183	8	187 284	4	13 032
	9	436 622 959	20 022	414 840 279	868	17 366 660	122	2 426 656	46	1 061 247	19	364 204	23	398 979	6	164 934	9	166 271
	10	435 596 851	20 030	411 883 049	972	18 733 534	108	2 202 813	65	1 496 644	29	744 873	11	233 161	20	302 778	12	217 696
	11	436 884 114	20 259	412 912 559	931	18 707 176	125	2 301 977	58	1 167 958	48	1 074 437	22	517 614	9	202 393	18	231 242
	12	437 627 032	20 368	411 991 581	957	18 473 443	178	3 557 428	81	1 541 721	46	887 497	39	785 604	17	389 759	15	251 278
2024	1	423 959 854	19 931	398 864 551	938	18 014 816	146	2 851 603	92	2 031 383	53	1 069 697	28	656 504	26	471 301	26	543 783
	2	411 756 505	19 539	388 263 175	874	16 536 598	121	2 122 180	79	1 694 806	72	1 614 620	45	948 088	27	577 037	29	414 475
	3	399 017 001	18 794	370 859 256	1 070	19 778 863	187	3 415 896	74	1 336 478	59	1 341 794	64	1 472 573	38	812 142	29	557 022
	4	385 781 261	18 418	359 629 729	955	17 789 417	174	3 539 211	98	1 878 461	44	801 887	44	1 030 072	47	1 112 484	36	712 591
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date	30.05.2024					
Payment date	28.05.2024					
Period No	10					
Monthly Period	from	01.04.2024	to	28.05.2024	=	33 days
Interest Period		25.04.2024				



Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q3			2023 Q4			2024 Q1			2024 Q2			2024 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	204 548	15	19 188	19 188	185 359	34 566	53 755	150 793	6 164	59 918	144 629	1 364	61 282	143 266			
2023 4	700 217	44				83 190	83 190	617 027	79 778	162 968	537 249	70 732	233 701	466 516			
2024 1	1 515 280	83							147 245	147 245	1 368 035	102 644	249 889	1 265 392			
2024 2	712 591	36										4 705	4 705	707 887			
2024 3																	
2024 4																	
2025 1																	
2025 2																	
2025 3																	
2025 4																	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2024 Q4			2025 Q1			2025 Q2			2025 Q3			2025 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	204 548	15															
2023 4	700 217	44															
2024 1	1 515 280	83															
2024 2	712 591	36															
2024 3	0	0															
2024 4	0	0															
2025 1	0	0															
2025 2	0	0															
2025 3	0	0															
2025 4	0	0															

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28. Priority of Payments - Revenue



Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	10	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 750 523,66	EUR
Senior Expenses	-	10 812,00	EUR
Senior Servicing Fee	-	64 296,88	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	548 648,38	EUR
Tranche A Loan Interest to Issuer	-	233 064,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	18 150,00	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	33 115,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	28 004,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	35 063,00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	121 229,00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	658 141,40	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	-	
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	
Deferred Purchase Price to Seller	-	-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	3 191 674,33	EUR
Senior Expenses	-	10 582,00	EUR
Issuer swap interest to swap counterparty	-	548 648,38	EUR
Interest Class A Notes	-	1 503 264,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	41 231,00	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	-	62 840,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	44 440,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	50 799,00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	161 446,00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	712 591,46	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	55 832,49	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



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	12 523 148,88	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	-	12 523 148,88	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	13 235 740,34	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	-	13 235 740,34	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
(iv) Principal Payments on Class D Notes	-	-	EUR
(v) Principal Payments on Class D Notes	-	-	EUR
(vi) Principal Payments on Class D Notes	-	-	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	-	-	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
Only after the Class D Notes have been redeemed in full, to pay any Class E Notes Principal due and payable	-	-	EUR
Only after the Class E Notes have been redeemed in full, to pay any Class F Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (u)

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 (aa)

Payment of residual fund as Deferred Purchase Price to Seller	-	-	EUR
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Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	10	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days

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30. Transaction Costs

Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	10	
Monthly Period	01.04.2024	
Interest Period	from 25.04.2024	to 28.05.2024 = 33 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	10 812,00						
Interest accrued for the Period	EUR	1 864 020,00	1 503 264,00	41 231,00	62 840,00	44 440,00	50 799,00	161 446,00
Cumulative Interest accrued	EUR	22 972 967,00	18 834 255,00	469 632,00	717 869,00	509 445,00	583 517,00	1 858 249,00
Interest Payments	EUR	1 864 020,00	1 503 264,00	41 231,00	62 840,00	44 440,00	50 799,00	161 446,00
Cumulative Interest Payments	EUR	22 972 967,00	18 834 255,00	469 632,00	717 869,00	509 445,00	583 517,00	1 858 249,00
Interest accrued on Subordinated Loan for the Period	EUR	-						
Cumulative Interest accrued on Subordinated Loan	EUR	37 407,00						
Interest Payments on Subordinated Loan	EUR	-						
Cumulative Interest Payments on Subordinated Loan	EUR	37 407,00						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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30. Swap Overview



Kimi 12 | Front Swap

Party A	BANCO SANTANDER, S.A
Party B	SCF Rahoituspalvelut XII DAC
Swap Notional	399 017 001
Interest Period Start	25.04.2024
Interest Period End	28.05.2024
Interest Days	33
Settlement Date	28.05.2024
Party A Floating Interest Rate	3,815 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 1 395 395,71
Party B Fixed Rate	1,5000 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 548 648,38

Reporting Date	30.05.2024	
Payment date	28.05.2024	
Period No	10	
Monthly Period	01.04.2024	
Interest Period	from	25.04.2024
	to	28.05.2024
	=	33 days

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31. Contact Details



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Reporting Date	30.05.2024
Payment date	28.05.2024
Period No	10
Monthly Period	01.04.2024
Interest Period	from 25.04.2024 to 28.05.2024 = 33 days