

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	29.04.2024				
Payment date	25.04.2024			Following payment dates:	28.05.2024
Period No	9				25.06.2024
Monthly Period	01.03.2024				
Interest Period	25.03.2024	from		to	25.04.2024 = 31 days
Cut-Off date	31.03.2024				

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1. Portfolio Information



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
Outstanding receivables		
Opening balance prior to replenishment	411 756 504,69	EUR
Scheduled Loan Principal Repayments (+MC)	5 556 388,27	EUR
Prepayments	6 626 092,83	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	12 182 481,10	EUR
New Defaulted Auto Loans amt in Period	557 022,11	EUR
Closing balance prior to replenishment	399 017 001,48	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	399 017 001,48	EUR
Principal Recoveries on loans in default	121 570,00	EUR
Total revenue collections		
Total Revenue Received in Period	1 519 835,93	EUR
# Loans		
At beginning of period	20 757	Loans
Replenished contracts	-	Loans
Paid in Full	442	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	29	Loans
At end of period	20 286	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	01.03.2024				
Interest Period	from 25.03.2024	to	25.04.2024	=	31 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 641 405,93	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	3 509,01	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 **1 644 914,94** EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 548 444,26	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	1 364 378,05	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	25 714,22	EUR
g. Liquidity Reserve Excess Amount	79 300,41	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **3 017 836,94** EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	01.03.2024				
Interest Period	from 25.03.2024	to	25.04.2024	=	31 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	12 182 481,10	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	12 182 481,10	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 182 481,10	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	557 022,11	EUR
Total Amount for Issuer Available Redemption Receipts	12 739 503,21	EUR

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4. Reserve Accounts



Reporting Date	29.04.2024
Payment date	25.04.2024
Period No	9
Monthly Period	01.03.2024
Interest Period	from 25.03.2024 to 25.04.2024 = 31 days

Note Balance

Beginning of Period	411 756 504,69	EUR
End of Period	399 017 001,48	EUR

Liquidity Balance

Beginning of Period	0,6 %	2 368 559,13	EUR
Cash Outflow		73 220,10	EUR
Cash Inflow		-	EUR
End of Period	0,6 % *	2 295 339,03	EUR
Required Reserve Amount	0,6 % *	2 295 339,03	EUR

Expenses Advance

Beginning of Period	723 551,09	EUR
Interest paid	2 831,80	EUR
Principal Paid	102 182,88	EUR
End of Period	621 368,20	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	411 756 504,69	EUR
Closing balance prior to replenishment	399 017 001,48	EUR
Closing Balance post replenishment	399 017 001,48	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	370 859 256,33	92,94 %	18 794
1-29 days past due	19 778 862,75	4,96 %	1 070
Delinquent Receivables:			
30-59 days past due	3 415 896,07	0,86 %	187
60-89 days past due	1 336 477,60	0,33 %	74
90-119 days past due	1 341 794,26	0,34 %	59
120-149 days past due	1 472 572,56	0,37 %	64
150-179 days past due	812 141,91	0,20 %	38
Total Performing and Delinquent	399 017 001	100,00 %	20 286
Current Period Defaults	557 022,11		29
Cumulative Defaults	2 420 045,29		144
Current Period Principal Recoveries	121 570,00		
Cumulative Principal Recoveries	370 132,18		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,46 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,36 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,27 %	

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

[A] Aggregate Outstanding Asset Principal Amount	399 017 001,48	89,13 %
[B] Aggregate principal balance of Defaulted Contracts	2 420 045,29	
[C] Recoveries received on such Defaulted Contracts	370 132,18	
[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	2,10 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,69 %	
[C] Delinquency Ratio, second preceding Payment Date	1,67 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO
NO

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

[A] [1] + [2] + [3] + [4] + [5]	35 800 000,00	8,69 %	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	411 756 504,69		

Reporting Date	29.04.2024
Payment date	25.04.2024
Period No	9
Monthly Period	01.03.2024
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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	NO
[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



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

Weighted average interest rate (min 3%)	3,60 %
Weighted average months to maturity (max 60)	49,8*
Used Vehicles (max 75%)	63,73 %
Balloon Loans (max 70%)	73,35 %
Balloon Installments (max 26%)	30,50 %
Corporate Borrowers (max 11%)	8,68 %
IRB (min 95%)	96%**

* Bucket-based as found in IR

** As of last replenishment

Top-10 Exposures:

	Balance	# Loans	Portion
	211 228,66	2	0,05 %
	210 225,93	1	0,05 %
	208 183,87	1	0,05 %
	197 049,13	3	0,05 %
	188 734,42	1	0,05 %
	173 181,34	1	0,04 %
	169 796,72	1	0,04 %
	148 091,37	1	0,04 %
	143 018,44	2	0,04 %
	141 608,29	1	0,04 %
	Total (max 0,6%)		0,45 %

* Post Replenishment

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Monthly Period	01.03.2024	
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6. Note Principal



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

Note Principal

	Class A	Class B	Class C	Class D	Class E	Class F	
Beginning of Period	375 956 504,69	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00	EUR
Sequential Amortization	12 739 503,21	-	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	-	EUR
End 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

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	557 022,11	EUR
Credit PDL	-	-	-	-	-	557 022,11	EUR
End of Period	-	-	-	-	-	-	EUR

Net Note Principal

Beginning of Period	375 956 504,69	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00	EUR
End 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

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7. Outstanding Notes



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	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	411 756 504,69	375 956 504,69	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Available Distribution Amount	12 739 503,21						
Amortisation	12 739 503,21						
Redemption per Class	12 739 503,21	12 739 503,21	-	-	-	-	-
Redemption per Note		3 075,69	-	-	-	-	-
Outstanding Closing Balance		363 217 001,48	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Net Outstanding Closing 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
Current Tranching	100 %	91,03 %	1,65 %	2,13 %	1,18 %	1,13 %	2,88 %
Current Pool Factor		0,88	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		31	31	31	31	31	31
Principal Outstanding per Note Beginning of Period		90 766,90	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 075,69	-	-	-	-	-
Principal Outstanding per Note End of Period		87 691,21	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		355,47	589,69	697,33	891,08	1 063,30	1 321,63
Interest Payment	1 812 280,31	1 472 370,99	38 919,47	59 272,86	41 880,66	47 848,50	151 987,83
Interest Payment per Note		355,47	589,69	697,33	891,08	1 063,30	1 321,63

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)		8,97 %	7,32 %	5,19 %	4,01 %	2,88 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		9,55 %	7,89 %	5,19 %	4,01 %	2,88 %	0,00 %
Current CE (Subordination)		8,97 %	7,32 %	5,19 %	4,01 %	2,88 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		9,55 %	7,89 %	5,19 %	4,01 %	2,88 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 29.04.2024
Payment date 25.04.2024
Period No 9
Monthly Period 01.03.2024
Interest Period : 25.03.2024 to 25.04.2024 = 31 days



Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		S&P		Fitch		S&P			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut IX DAC		No rating		No rating			No rating		No rating		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	29.04.2024		
Payment date	25.04.2024		
Period No	9		
Monthly Period	01.03.2024		
Interest Period	from 25.03.2024	to 25.04.2024	= 31 days



Average amount - all: 21 495

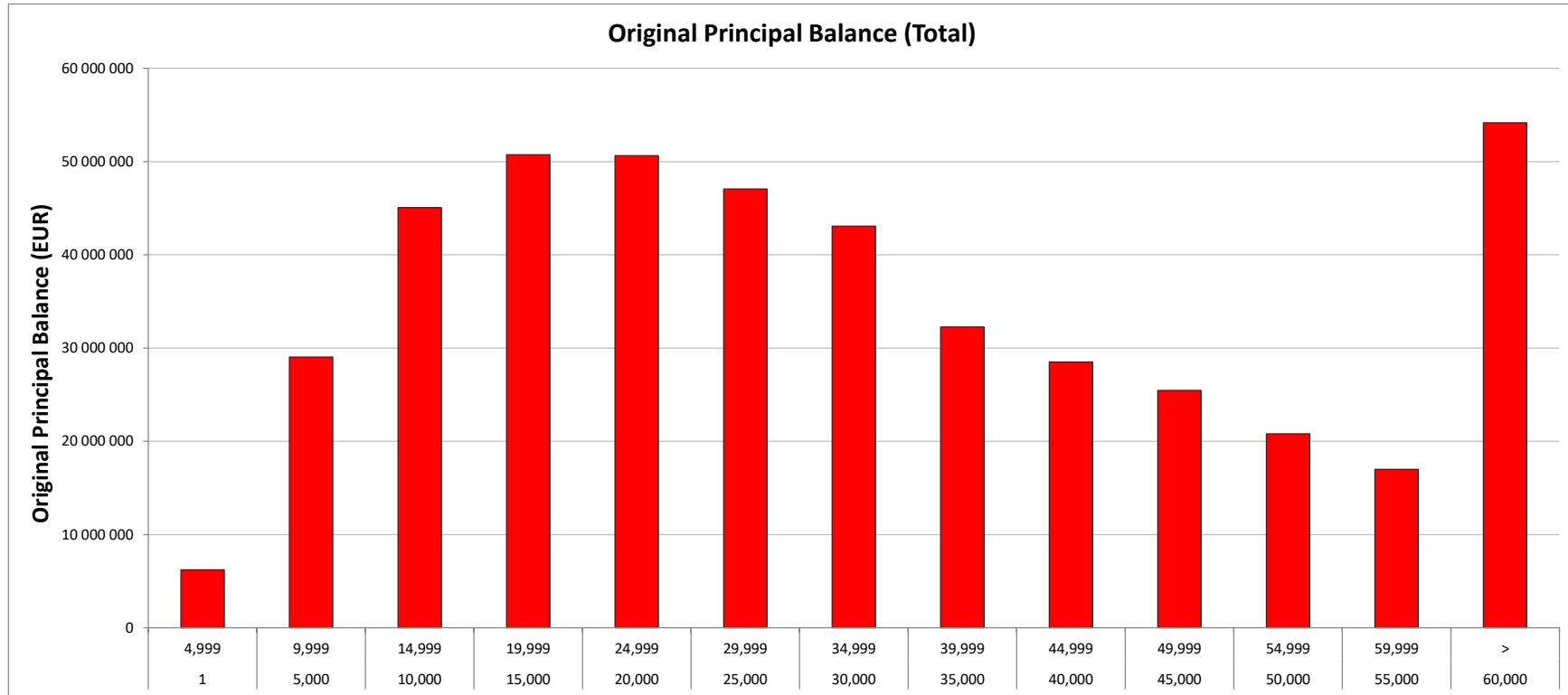
TOTAL							
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
1	4 999	1 758	6 218 072	1,4 %	26,9	8,0	
5 000	9 999	3 872	29 030 383	6,5 %	43,6	7,8	
10 000	14 999	3 613	45 056 303	10,0 %	51,5	7,8	
15 000	19 999	2 920	50 735 170	11,3 %	53,5	7,9	
20 000	24 999	2 258	50 635 002	11,3 %	55,4	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	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days



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10.a Outstanding Principal Balance

Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	from	01.03.2024	to	25.04.2024	= 31 days
Interest Period		25.03.2024			



Average amount - all: 19 670

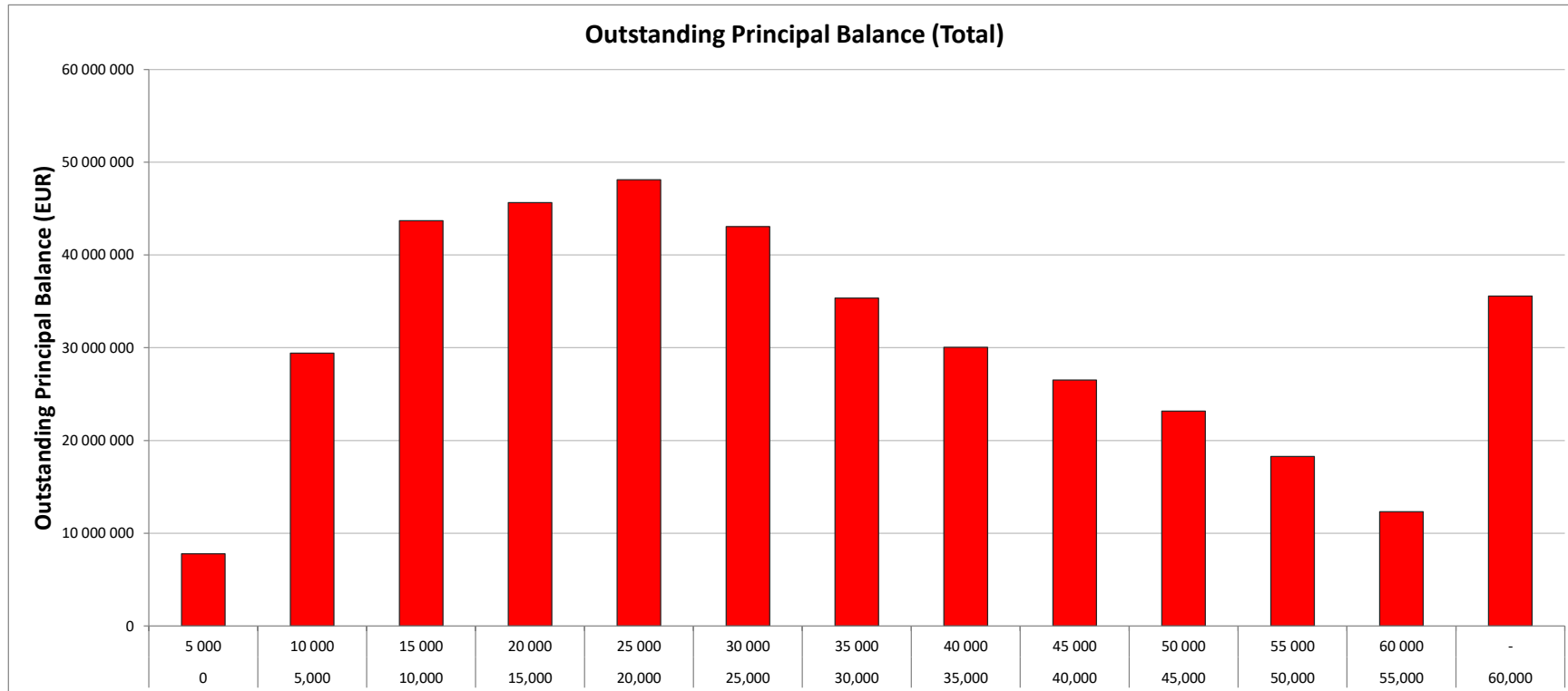
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 443	7 781 529	1,95 %	27,2	17,6
5 000	10 000	3 946	29 423 061	7,37 %	42,5	17,0
10 000	15 000	3 517	43 693 541	10,95 %	47,5	17,1
15 000	20 000	2 628	45 656 214	11,44 %	49,0	16,8
20 000	25 000	2 154	48 120 331	12,06 %	49,9	16,8
25 000	30 000	1 572	43 071 311	10,79 %	50,3	16,7
30 000	35 000	1 093	35 347 942	8,86 %	51,1	16,4
35 000	40 000	802	30 046 319	7,53 %	52,2	16,0
40 000	45 000	626	26 517 970	6,65 %	52,9	15,6
45 000	50 000	489	23 175 388	5,81 %	53,8	15,3
50 000	55 000	349	18 282 298	4,58 %	53,2	15,7
55 000	60 000	215	12 323 896	3,09 %	53,0	15,9
60 000	-	452	35 577 202	8,92 %	52,7	16,0
Total		20 286	399 017 001	100 %	49,8	16,4

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 Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days

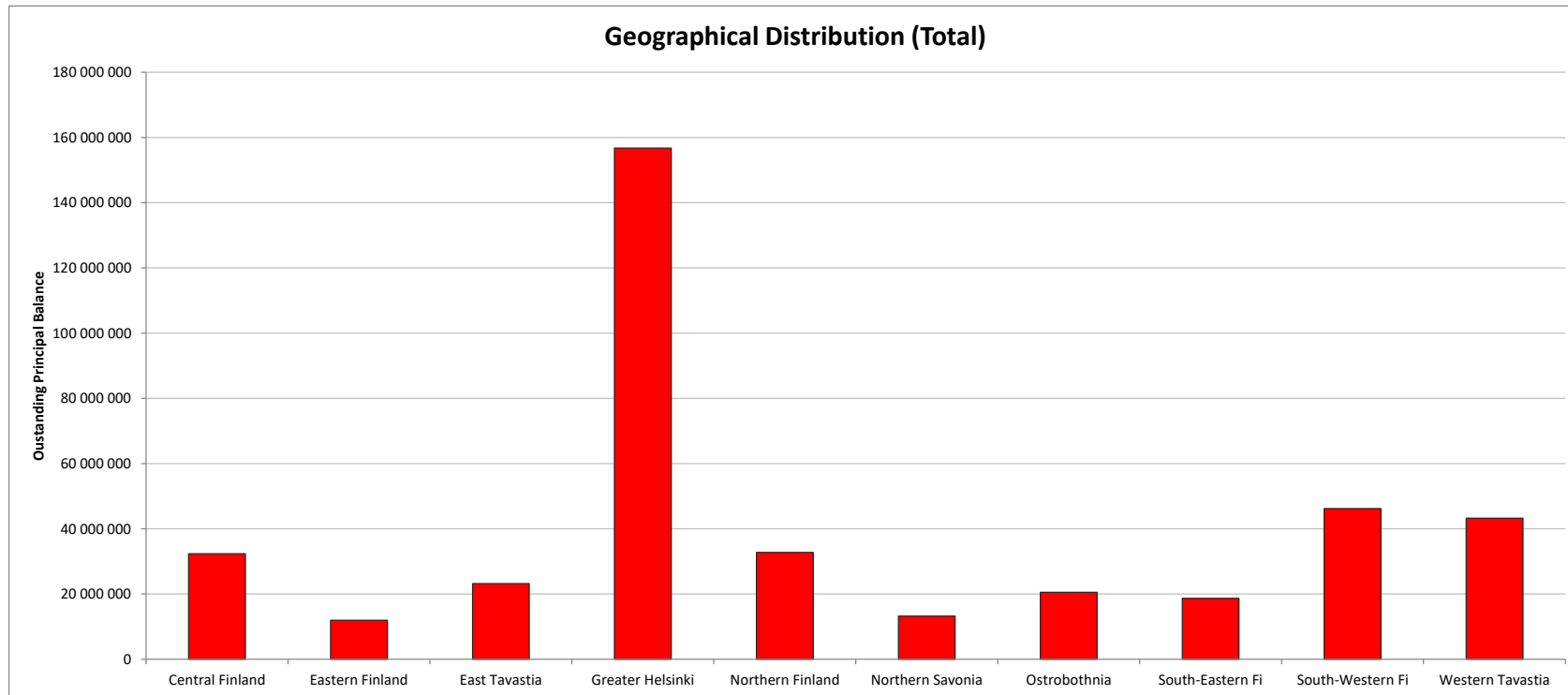
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 748	32 343 017	8,11 %	49,5	16,5	
Eastern Finland	709	11 989 415	3,00 %	49,5	16,8	
East Tavastia	1 247	23 207 004	5,82 %	49,8	16,4	
Greater Helsinki	6 968	156 747 295	39,28 %	50,2	16,5	
Northern Finland	1 634	32 774 808	8,21 %	50,2	16,1	
Northern Savonia	740	13 269 366	3,33 %	49,2	16,3	
Ostrobothnia	1 247	20 546 283	5,15 %	50,0	16,5	
South-Eastern Fi	1 124	18 698 705	4,69 %	49,2	16,1	
South-Western Fi	2 536	46 207 734	11,58 %	49,4	16,7	
Western Tavastia	2 333	43 233 373	10,83 %	49,2	16,5	
Total	20 286	399 017 001	100 %	49,8	16,4	

Geographic distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1 532	36 425 435	9,13 %	45,7	18,6
1 %	2 %	2 619	74 933 787	18,78 %	48,7	18,2
2 %	4 %	6 755	149 056 614	37,36 %	49,1	17,4
4 %	6 %	5 439	96 224 591	24,12 %	52,5	14,1
6 %	8 %	3 657	39 343 355	9,86 %	51,5	13,7
8 %	10 %	277	2 977 393	0,75 %	54,7	10,7
10 %	12 %	5	49 687	0,01 %	51,6	12,6
12 %	14 %	2	6 140	0,00 %	37,5	10,5
14 %	16 %					
16 %	18 %					
18 %	-					
Total		20 286	399 017 001	100 %	49,8	16,4

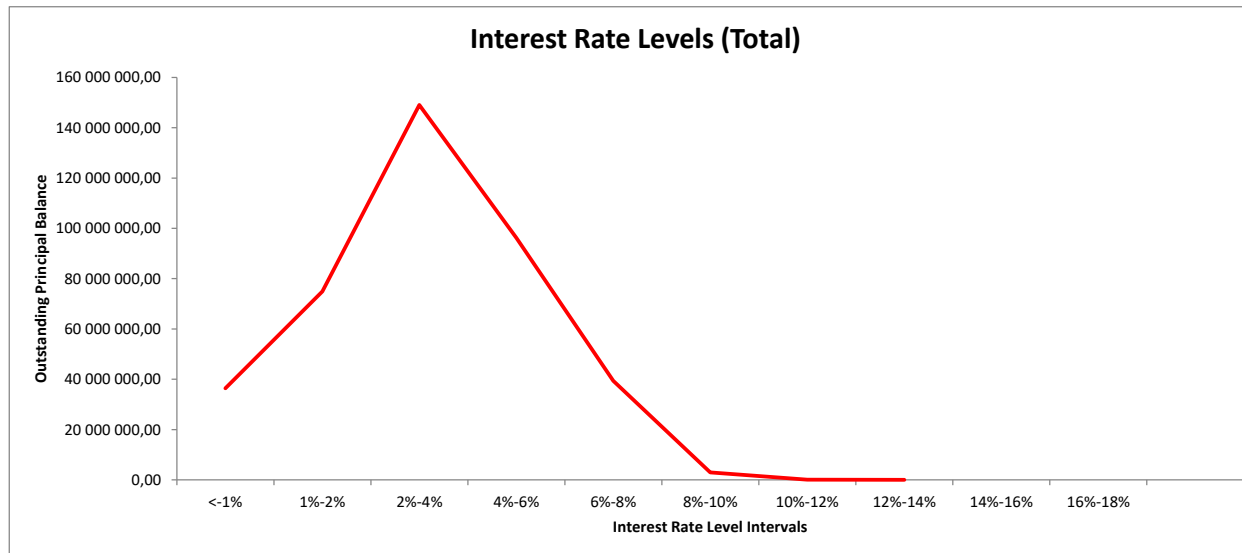
Interest distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.a Remaining Terms



Reporting Date	29.04.2024
Payment date	25.04.2024
Period No	9
Monthly Period	01.03.2024
Interest Period	from 25.03.2024 to 25.04.2024 = 31 days

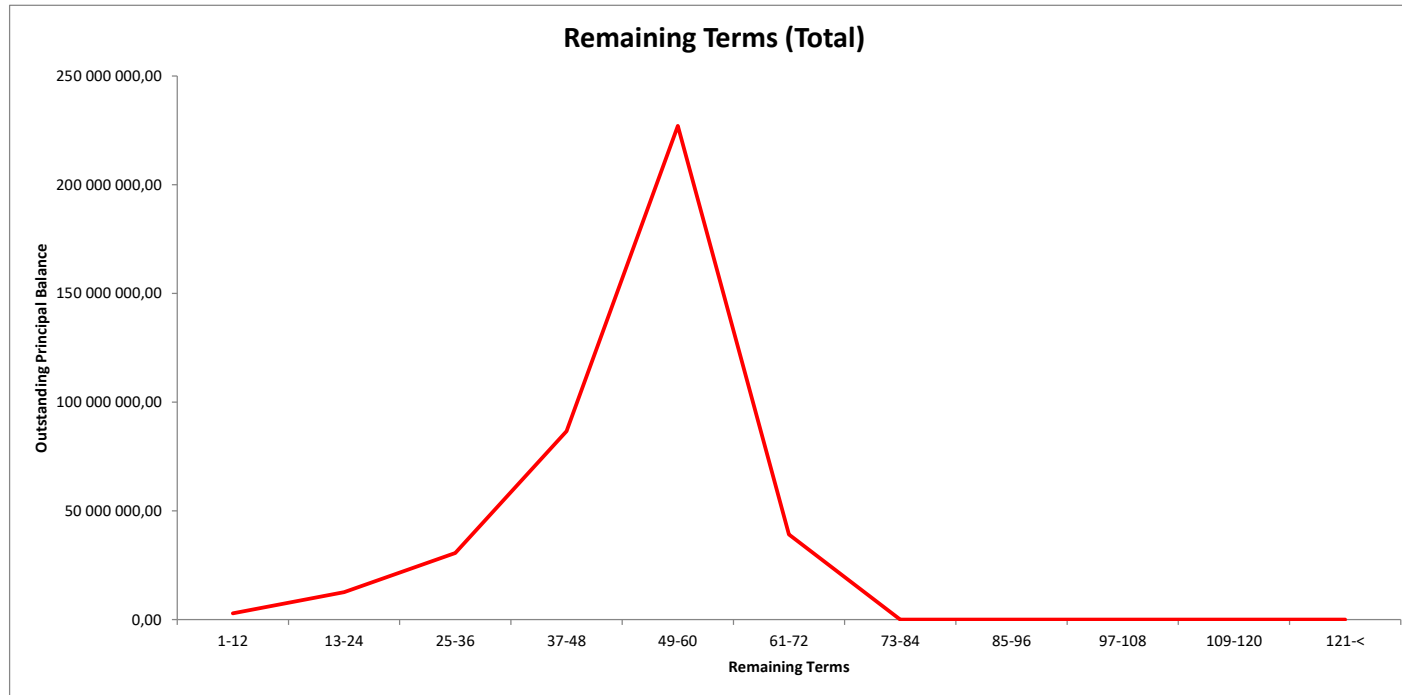
TOTAL								
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning		
0		0	5	3 471	0,00 %	0,0	18,4	
1		12	681	2 885 402	0,72 %	8,0	26,0	
13		24	1 577	12 595 876	3,16 %	19,2	21,5	
25		36	2 349	30 608 028	7,67 %	30,9	19,0	
37		48	4 882	86 678 278	21,72 %	42,8	17,5	
49		60	9 301	227 070 500	56,91 %	54,9	16,6	
61		72	1 491	39 175 446	9,82 %	63,2	9,1	
73		84						
85		96						
97		108						
109		120						
121	-							
Total		20 286		399 017 001	100 %	49,8	16,4	

Months to maturity

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



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Monthly Investor Report

14.a Seasoning



Reporting Date	29.04.2024					
Payment date	25.04.2024					
Period No	9					
Monthly Period	from	01.03.2024	to	25.04.2024	=	31 days
Interest Period		25.03.2024				

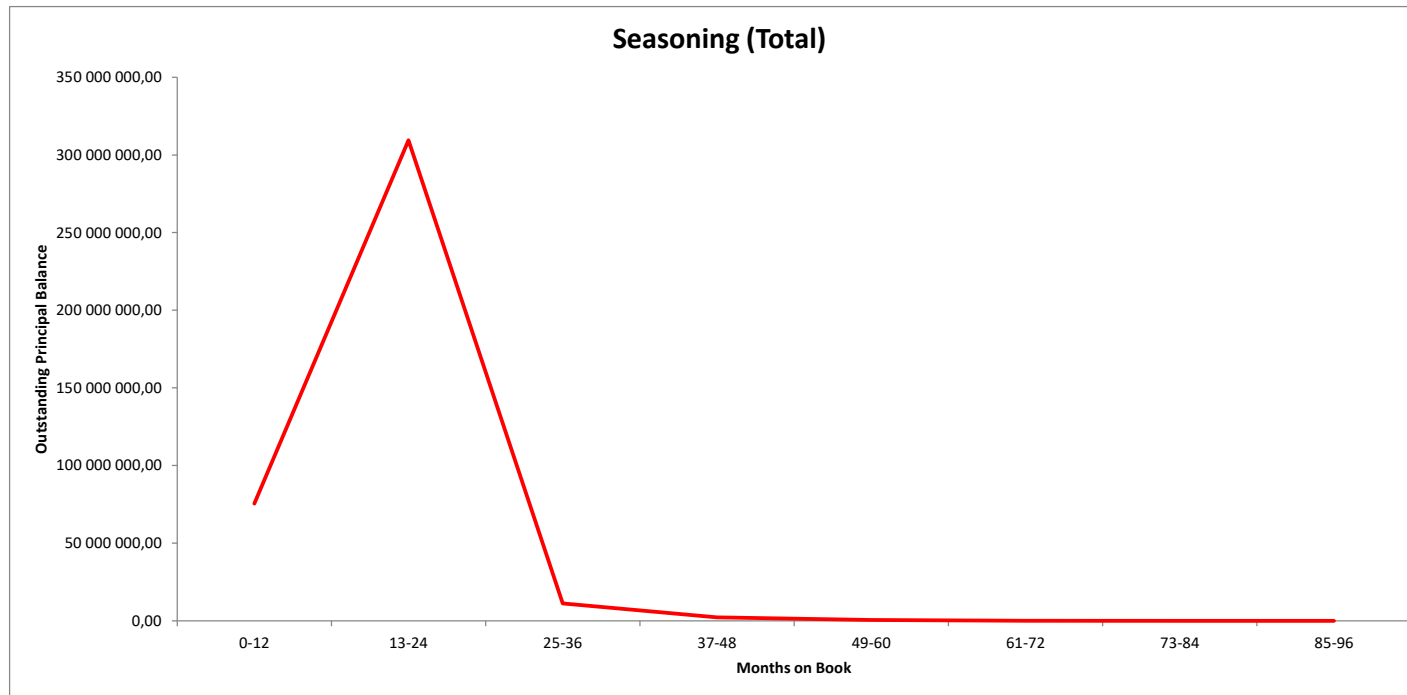
		TOTAL				
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	3 511	75 556 928	18,94 %	56,1	9,6
13	24	15 974	309 444 410	77,55 %	49,1	17,4
25	36	582	11 181 384	2,80 %	34,4	29,2
37	48	165	2 260 228	0,57 %	20,7	41,2
49	60	49	510 852	0,13 %	9,8	53,7
61	72	5	63 199	0,02 %	10,2	62,0
73	84					
85	96					
Total		20 286	399 017 001	100 %	49,8	16,4

Months on book

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



SCF RAHOITUSPALVELUT XII DAC
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15.a Balloon loans



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

Balloon loans in %
of portfolio

TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	9 871	106 342 832	26,7 %	5 595	0,0 %	45,3	16,2
Balloon	10 415	292 674 169	73,3 %	121 681 374	41,6 %	51,4	16,5
Total	20 286	399 017 001	100 %	121 686 969	30 %	49,8	16,4

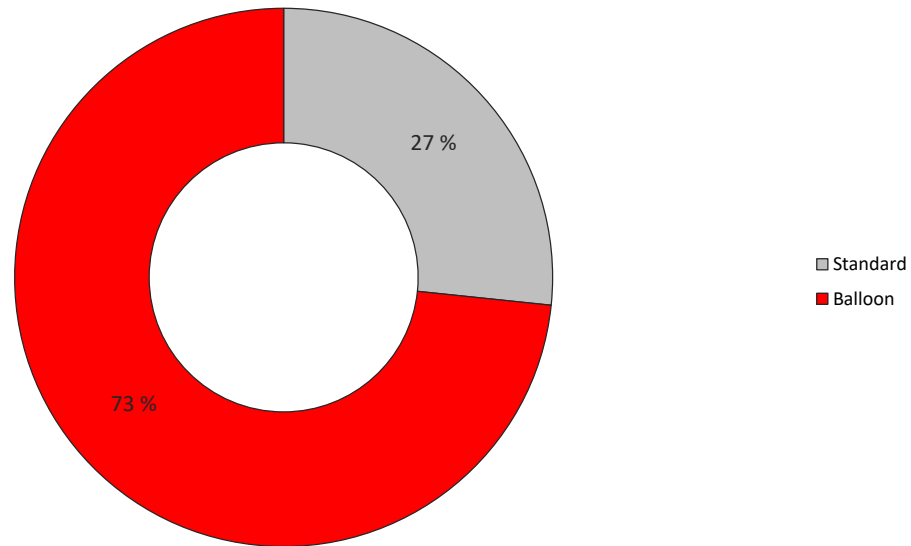
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Monthly Investor Report

15.b Balloon loans

Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



Balloon loans in %
of portfolio



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 Monthly Investor Report

16.a # loans per borrower



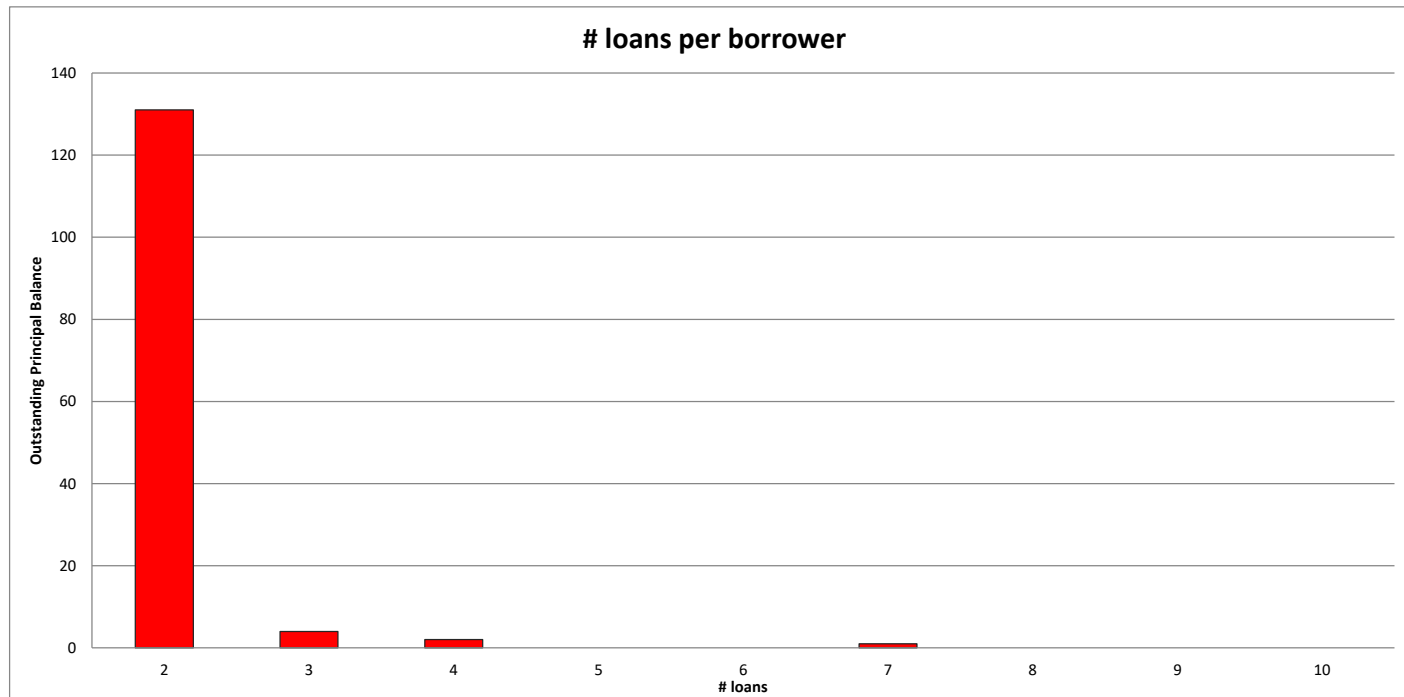
Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	19 997		392 819 753	98,45 %
2		131	5 660 051	1,42 %
3		4	345 000	0,09 %
4		2	80 564	0,02 %
5				
6				
7		1	111 633	0,03 %
8				
9				
10				
Total:		20 135	399 017 001	100 %

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16.b # loans per borrower

Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

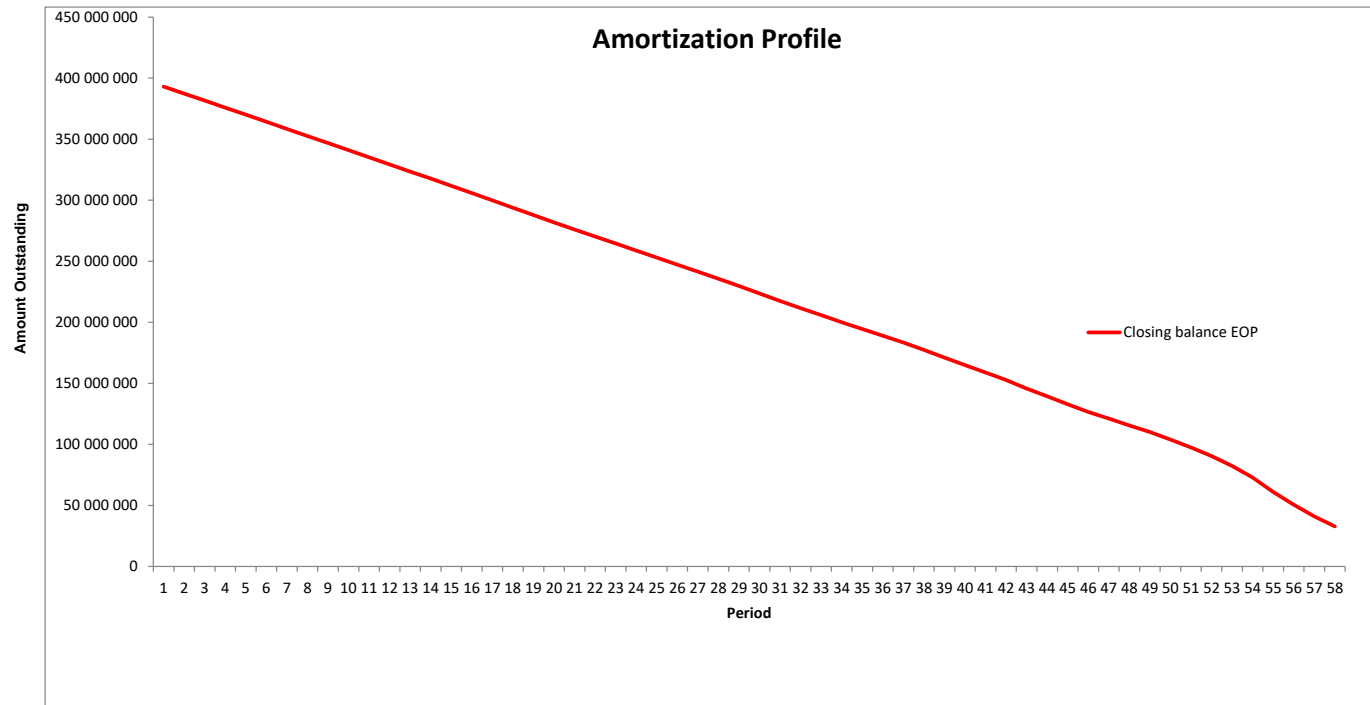
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	399 017 001	393 085 398	5 931 603	1 199 483	3,67 %	98,51 %
2	393 085 398	387 330 068	5 755 330	1 181 624	3,67 %	97,07 %
3	387 330 068	381 618 303	5 711 765	1 162 770	3,66 %	95,64 %
4	381 618 303	375 870 482	5 747 820	1 144 935	3,66 %	94,20 %
5	375 870 482	370 074 000	5 796 483	1 127 315	3,66 %	92,75 %
6	370 074 000	364 264 210	5 809 790	1 109 591	3,66 %	91,29 %
7	364 264 210	358 399 809	5 864 400	1 091 756	3,66 %	89,82 %
8	358 399 809	352 598 055	5 801 754	1 073 831	3,66 %	88,37 %
9	352 598 055	346 860 501	5 737 555	1 056 019	3,65 %	86,93 %
10	346 860 501	341 011 159	5 849 342	1 038 353	3,65 %	85,46 %
11	341 011 159	335 205 056	5 806 102	1 020 467	3,65 %	84,01 %
12	335 205 056	329 298 006	5 907 050	1 002 581	3,65 %	82,53 %
13	329 298 006	323 520 131	5 777 875	984 467	3,65 %	81,08 %
14	323 520 131	317 708 767	5 811 364	966 753	3,65 %	79,62 %
15	317 708 767	311 838 429	5 870 337	948 986	3,64 %	78,15 %
16	311 838 429	305 865 998	5 972 432	931 042	3,64 %	76,65 %
17	305 865 998	299 907 201	5 958 797	912 900	3,64 %	75,16 %
18	299 907 201	293 867 843	6 039 357	894 798	3,64 %	73,65 %
19	293 867 843	287 847 519	6 020 324	876 613	3,64 %	72,14 %
20	287 847 519	281 829 387	6 018 133	858 509	3,64 %	70,63 %

Amortization profile (first 20 periods)

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Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



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Monthly Investor Report

18.a Payment Holidays



Reporting Date	29.04.2024					
Payment date	25.04.2024					
Period No	9					
Monthly Period	01.03.2024	to	25.04.2024	=	31 days	
Interest Period	from	25.03.2024	to	25.04.2024	=	31 days

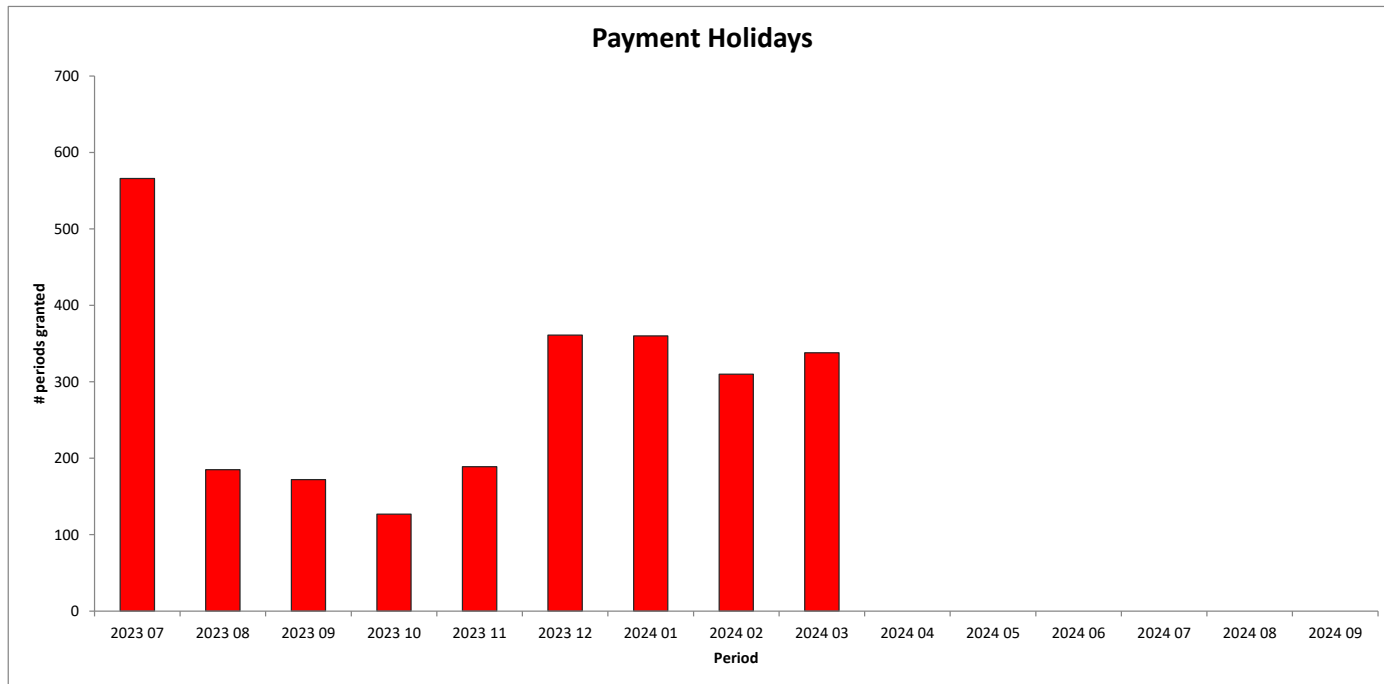
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2023 07	566	769	220 852	14 244 780	
2023 08	185	231	67 871	4 229 424	
2023 09	172	214	64 084	4 242 227	
2023 10	127	167	47 480	3 061 909	
2023 11	189	273	71 527	4 096 702	
2023 12	361	448	113 646	7 737 592	
2024 01	360	443	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					
2024 05					
2024 06					
2024 07					
2024 08					
2024 09					
Total:	2 608	3 237	956 216	61 630 876	

Payment Holiday

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Monthly Investor Report

18.b Payment Holidays

Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



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18.c Remaining Payment Holidays



Reporting Date	29.04.2024		
Payment date	25.04.2024		
Period No	9		
Monthly Period	01.03.2024		
Interest Period	from	25.03.2024	to 25.04.2024 = 31 days

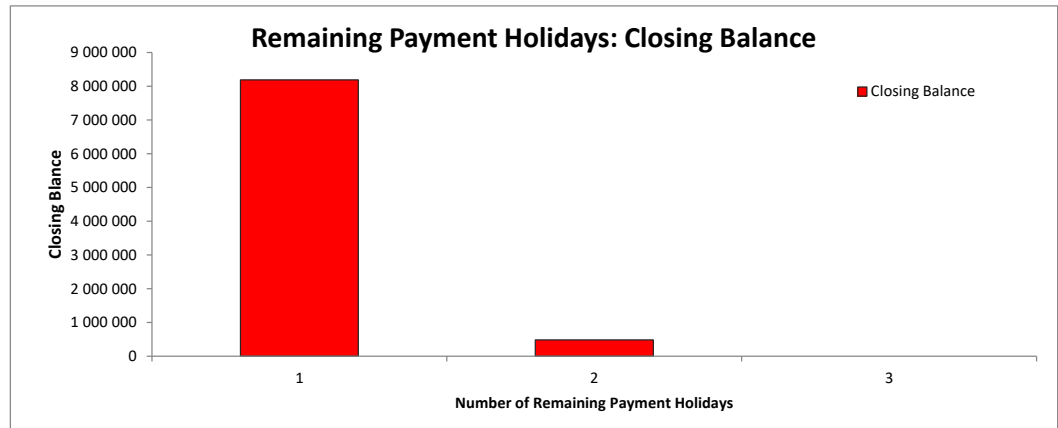
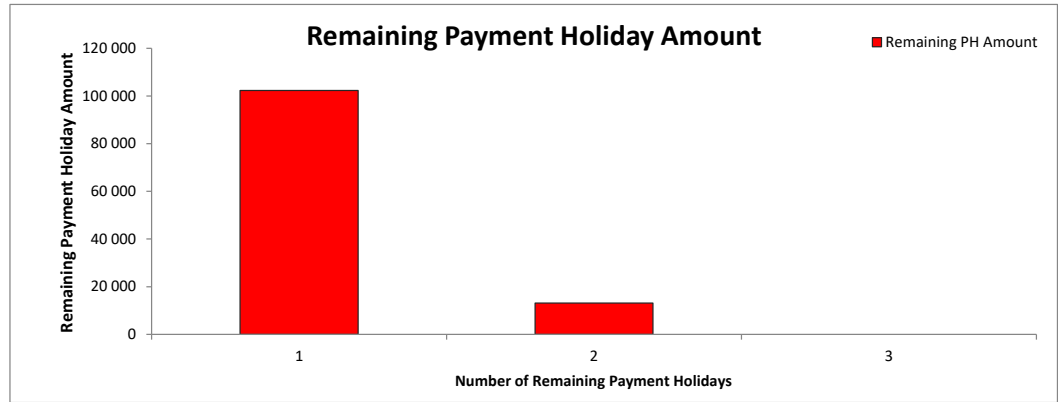
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	344	102 351	8 186 145
2	19	13 103	481 653
3	0	0	0
Total	363	115 454	8 667 798

Remaining PH's

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	to 25.04.2024 = 31 days
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment



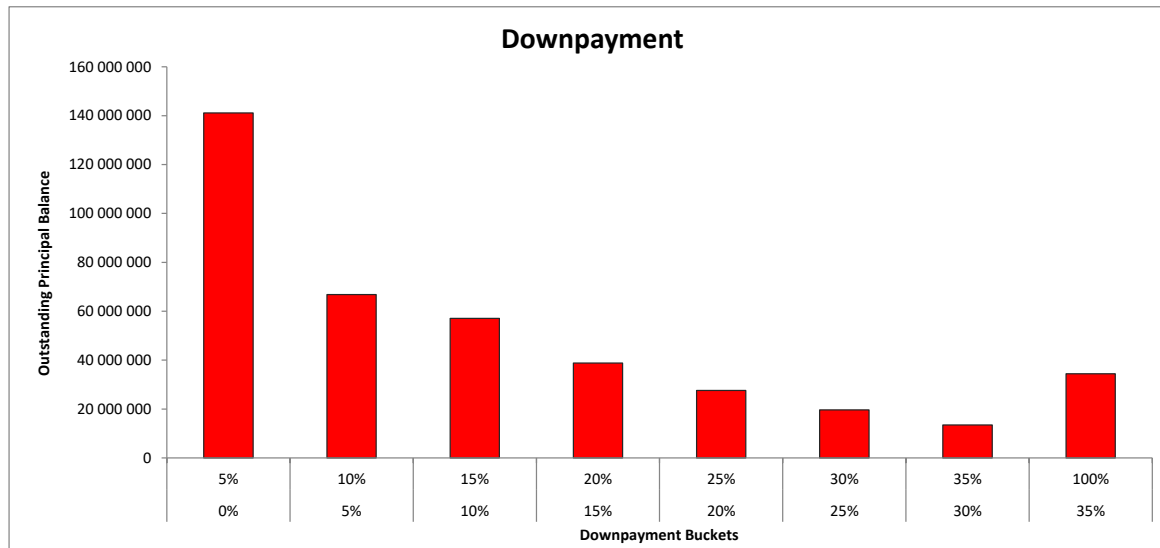
Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 112	141 097 309	35,36 %	51,4	16,4
	5 %	10 %	2 705	66 842 535	16,75 %	51,6	16,4
	10 %	15 %	2 503	57 061 554	14,30 %	50,1	16,6
	15 %	20 %	1 762	38 833 695	9,73 %	49,0	16,5
	20 %	25 %	1 376	27 602 932	6,92 %	48,5	16,7
	25 %	30 %	1 054	19 677 426	4,93 %	48,3	16,2
	30 %	35 %	825	13 497 119	3,38 %	46,8	16,5
	35 %	100 %	2 949	34 404 431	8,62 %	43,1	16,2
			20 286	399 017 001	100 %	49,8	16,4

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Monthly Investor Report

19.b Downpayment

Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition



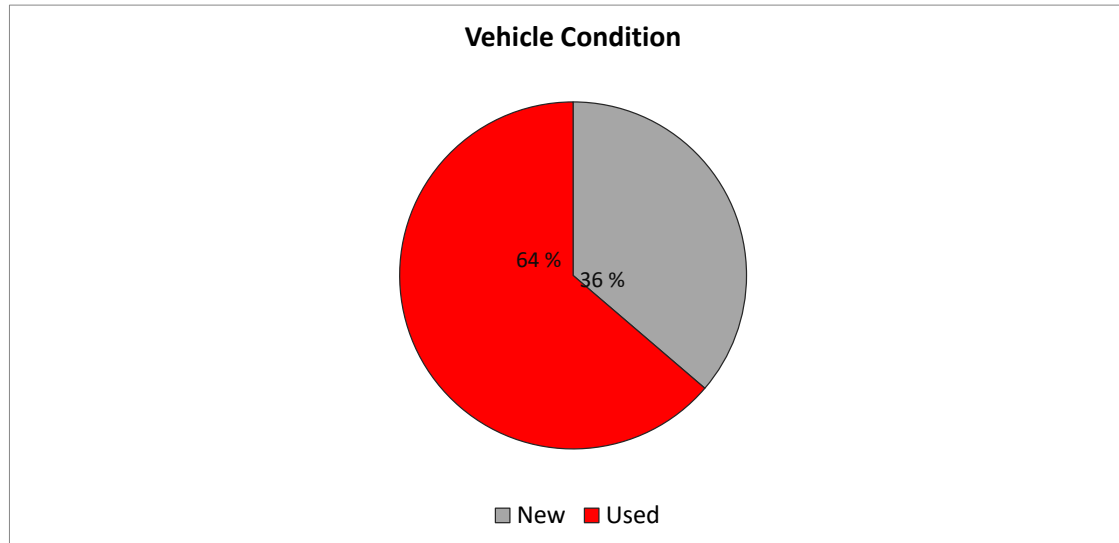
Reporting Date 29.04.2024
Payment date 25.04.2024
Period No 9
Monthly Period 01.03.2024
Interest Period from 25.03.2024 to 25.04.2024 = 31 days

Vehicle condition	TOTAL				
	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4 910	144 727 985	36,27 %	49,0	16,1
Used	15 376	254 289 016	63,73 %	50,3	16,6
Total	20 286	399 017 001	100 %	49,8	16,4

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20.b Vehicle Condition

Reporting Date	29.04.2024
Payment date	25.04.2024
Period No	9
Monthly Period	01.03.2024
Interest Period	from 25.03.2024 to 25.04.2024 = 31 days



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21.a Borrower Type



Reporting Date	29.04.2024
Payment date	25.04.2024
Period No	9
Monthly Period	01.03.2024
Interest Period	from 25.03.2024 to 25.04.2024 = 31 days

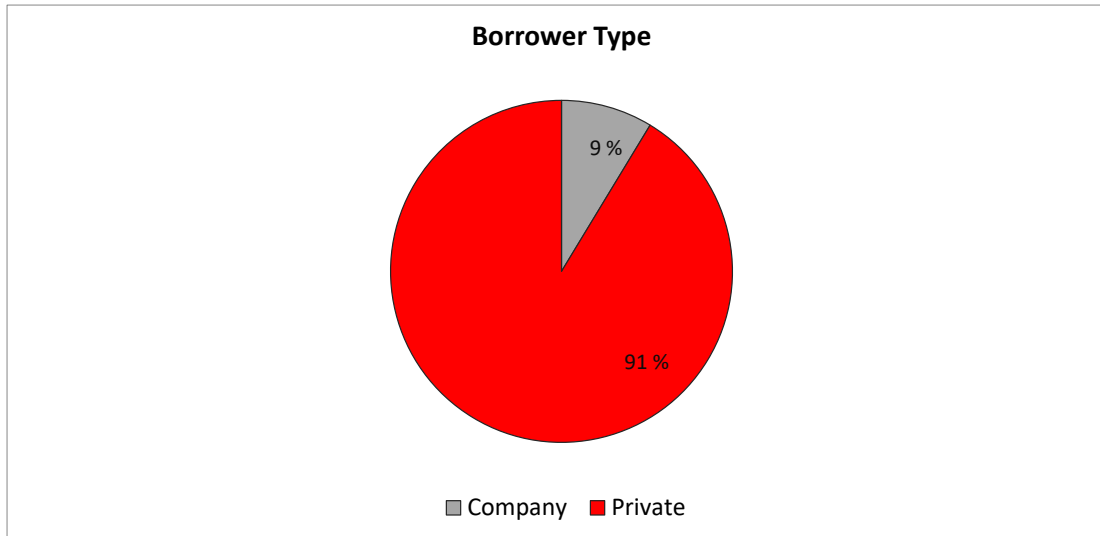
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 492	34 618 777	8,68 %	40,4	19,2
	Private	18 794	364 398 225	91,32 %	50,7	16,2
	Total	20 286	399 017 001	100 %	49,8	16,4

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21.b Borrower Type



Reporting Date	29.04.2024
Payment date	25.04.2024
Period No	9
Monthly Period	01.03.2024
Interest Period	from 25.03.2024 to 25.04.2024 = 31 days



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 Monthly Investor Report

22.a Vehicle type



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days

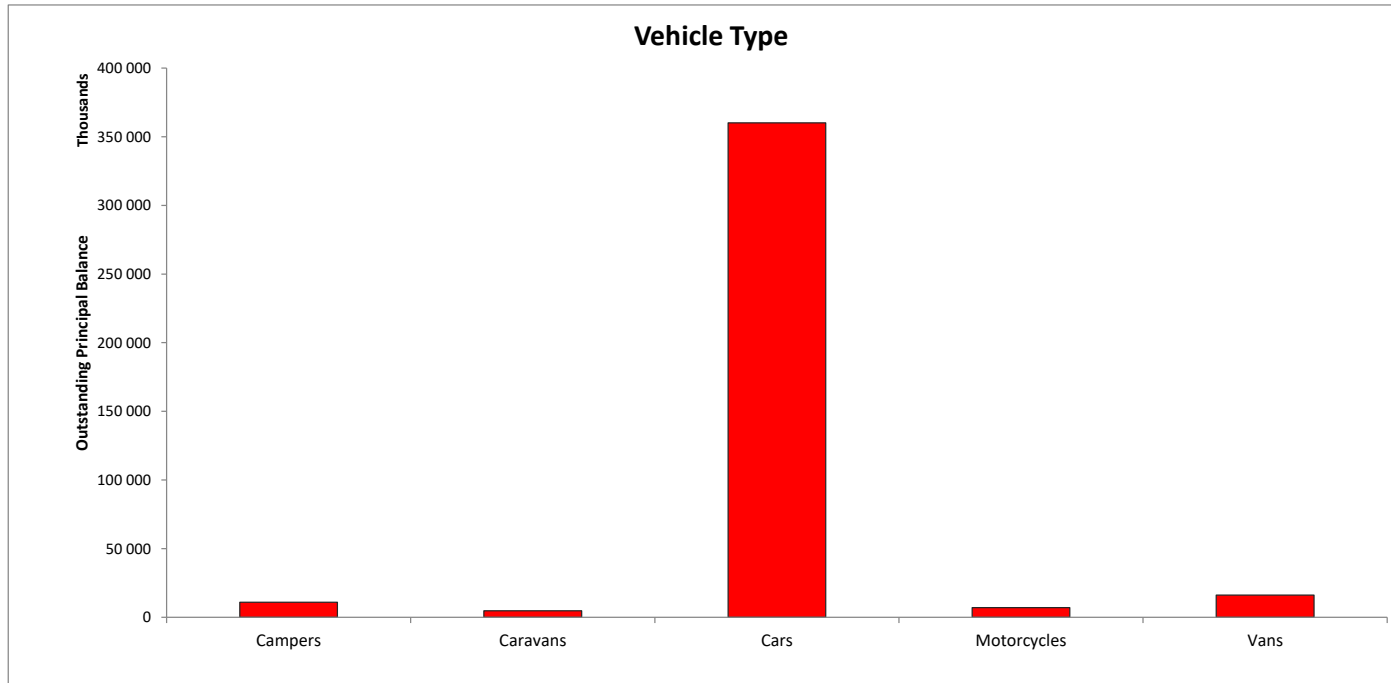
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	304	10 981 275	2,75 %	49,5	18,3	
Caravans	227	4 758 760	1,19 %	48,1	18,0	
Cars	17 983	360 087 997	90,24 %	50,2	16,3	
Motorcycles	732	7 083 553	1,78 %	45,5	16,1	
Vans	1 040	16 105 416	4,04 %	44,0	18,7	
Total	20 286	399 017 001	100 %	49,8	16,4	

Vehicle type

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Monthly Investor Report

22.b Vehicle type

Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



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 Monthly Investor Report

23.a Restructured Loans



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days

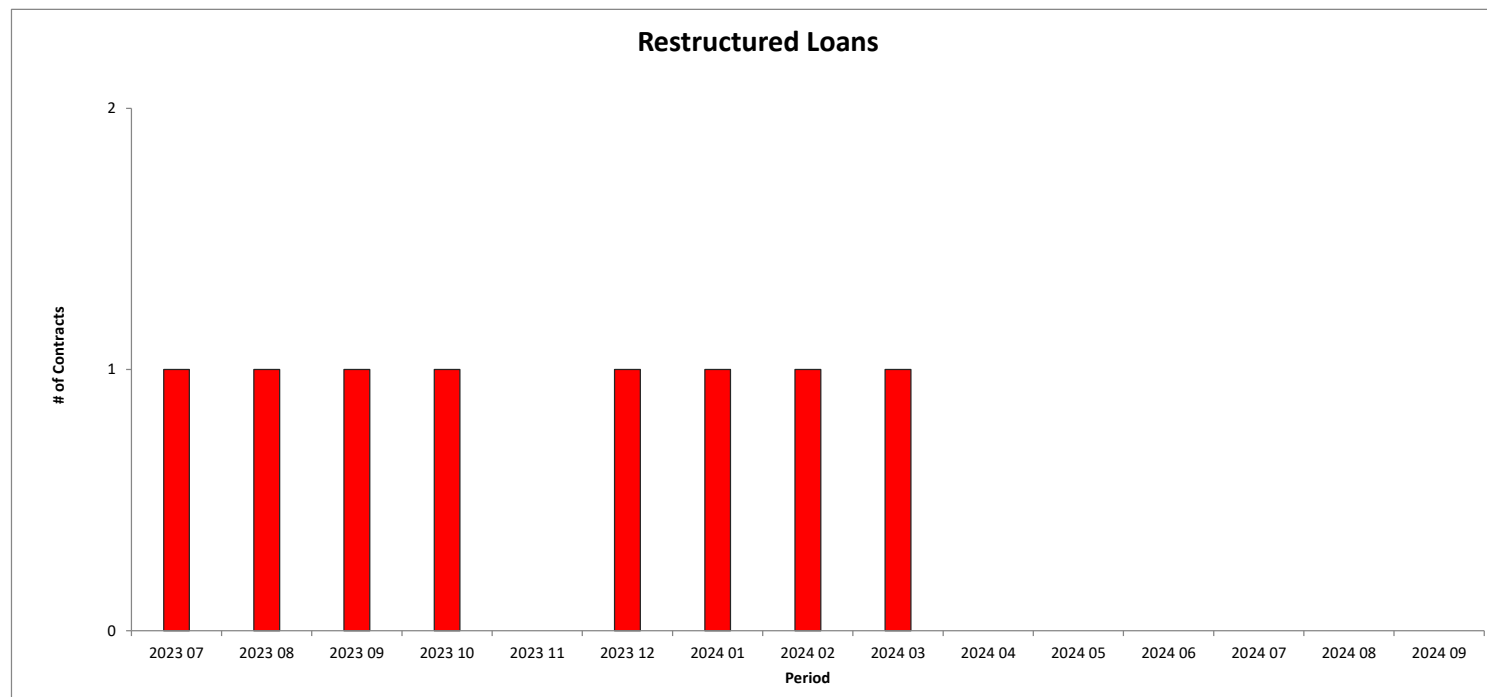
TOTAL		
Period	No	Outstanding balance
2023 07	1	47 194
2023 08	1	18 277
2023 09	1	11 114
2023 10	1	35 016
2023 11	0	0
2023 12	1	17 536
2024 01	1	13 762
2024 02	1	36 527
2024 03	1	16 293
2024 04		
2024 05		
2024 06		
2024 07		
2024 08		
2024 09		
Total	8	195 719

Restructured

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23.b Restructured Loans

Reporting Date	29.04.2024
Payment date	25.04.2024
Period No	9
Monthly Period	01.03.2024
Interest Period	from 25.03.2024 to 25.04.2024 = 31 days



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24.a Dynamic Interest rate



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

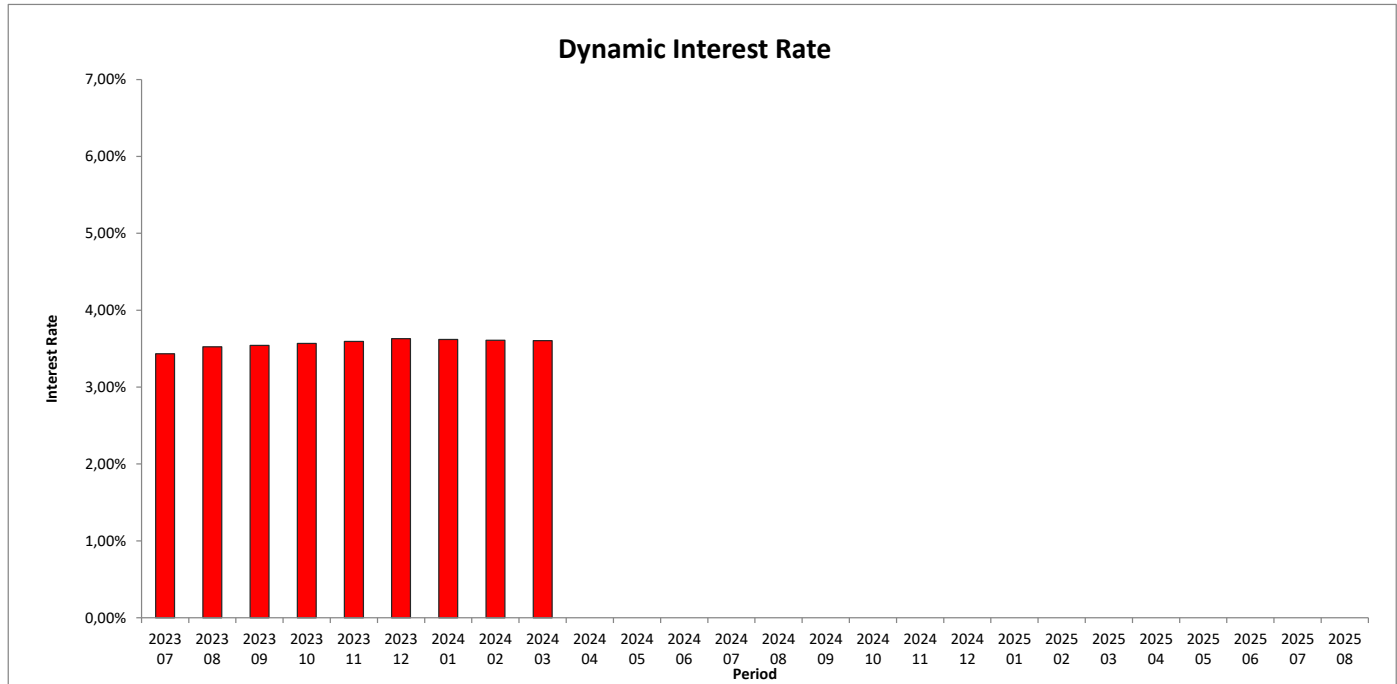
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3,43 %
2023 08	435 781 306	3,52 %
2023 09	436 622 959	3,54 %
2023 10	435 596 851	3,57 %
2023 11	436 884 114	3,59 %
2023 12	437 627 032	3,63 %
2024 01	423 959 854	3,62 %
2024 02	411 756 505	3,61 %
2024 03	399 017 001	3,60 %
2024 04		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

Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



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25.a Dynamic Pre-Payments



Reporting Date 29.04.2024
Payment date 25.04.2024
Period No 9

Monthly Period from 01.03.2024 to 25.04.2024 = 31 days
Interest Period

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			
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			

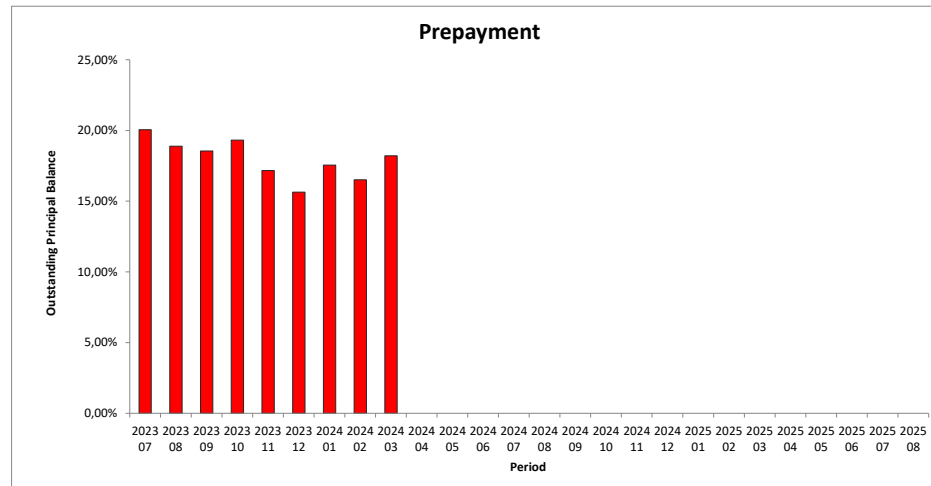
Dynamic Prepayment

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Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	01.03.2024				
Interest Period	from	25.03.2024	to	25.04.2024	= 31 days



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26. Delinquency



Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 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																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.04.2024					
Payment date	25.04.2024					
Period No	9					
Monthly Period	from	01.03.2024	to	25.04.2024	=	31 days
Interest Period						

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						
2023 4	700 217	44				83 190	83 190	617 027	79 778	162 968	537 249						
2024 1	1 515 280	83							147 245	147 245	1 368 035						
2024 2																	
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	204548	15															
2023 4	700217	44															
2024 1	1515280	83															
2024 2																	
2024 3																	
2024 4																	
2025 1																	
2025 2																	
2025 3																	
2025 4																	

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	29.04.2024				
Payment date	25.04.2024				
Period No	9				
Monthly Period	01.03.2024				
Interest Period	from 25.03.2024	to 25.04.2024	=	31 days	

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 644 914,94	EUR
Senior Expenses	-	13 667,00	EUR
Senior Servicing Fee	-	68 719,59	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	531 852,15	EUR
Tranche A Loan Interest to Issuer	-	226 618,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	17 050,00	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	-	31 108,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	26 307,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	32 938,00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	113 882,00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	557 022,11	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	25 751,09	
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	+	3 017 836,94	EUR
Senior Expenses	-	11 667,00	EUR
Issuer swap interest to swap counterparty	-	531 852,15	EUR
Interest Class A Notes	-	1 472 371,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	38 919,00	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	-	59 273,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	41 881,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	47 849,00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	151 988,00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	557 022,11	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	105 014,68	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	+	12 182 481,10	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	-	12 182 481,10	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	12 739 503,21	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	-	12 739 503,21	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	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days

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30. Transaction Costs

Reporting Date	29.04.2024	
Payment date	25.04.2024	
Period No	9	
Monthly Period	01.03.2024	
Interest Period	from 25.03.2024	to 25.04.2024 = 31 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	13 667,00						
Interest accrued for the Period	EUR	1 812 281,00	1 472 371,00	38 919,00	59 273,00	41 881,00	47 849,00	151 988,00
Cumulative Interest accrued	EUR	21 108 947,00	17 330 991,00	428 401,00	655 029,00	465 005,00	532 718,00	1 696 803,00
Interest Payments	EUR	1 812 281,00	1 472 371,00	38 919,00	59 273,00	41 881,00	47 849,00	151 988,00
Cumulative Interest Payments	EUR	21 108 947,00	17 330 991,00	428 401,00	655 029,00	465 005,00	532 718,00	1 696 803,00
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	411 756 505
Interest Period Start	25.03.2024
Interest Period End	25.04.2024
Interest Days	31
Settlement Date	25.04.2024
Party A Floating Interest Rate	3,848 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 1 364 378,05
Party B Fixed Rate	1,5000 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 531 852,15

Reporting Date	29.04.2024
Payment date	25.04.2024
Period No	9
Monthly Period	01.03.2024
Interest Period	from 25.03.2024 to 25.04.2024 = 31 days

SCF RAHOITUSPALVELUT XII DAC
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31. Contact Details



Santander Consumer Bank AS

Financial Markets

Morten Christopher Freberg Holme
Anders Bruun-Olsen
Nico 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	29.04.2024
Payment date	25.04.2024
Period No	9
Monthly Period	01.03.2024
Interest Period	from 25.03.2024 to 25.04.2024 = 31 days