

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27-06-24				
Payment date	25-06-24			Following payment dates:	26-07-24
Period No	11				27-08-24
Monthly Period	01-05-24				
Interest Period	from 28-05-24		to 25-06-24	=	28 days
Cut-Off date	31-05-24				

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1. Portfolio Information



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	385 781 261,14 EUR
Scheduled Loan Principal Repayments (+MC)	5 736 098,65 EUR
Prepayments	7 224 136,57 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	12 960 235,22 EUR
New Defaulted Auto Loans amt in Period	1 169 863,87 EUR
Closing balance prior to replenishment	371 651 162,05 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	371 651 162,05 EUR
Principal Recoveries on loans in default	222 302,62 EUR
Total revenue collections	
Total Revenue Received in Period	1 533 447,84 EUR
# Loans	
At beginning of period	19 780 Loans
Replenished contracts	- Loans
Paid in Full	468 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	50 Loans
At end of period	19 262 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27-06-24
Payment date	25-06-24
Period No	11
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 755 750,46	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	4 870,86	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 1 760 621,32 EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 695 614,73	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	1 137 797,53	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	28 606,16	EUR
g. Liquidity Reserve Excess Amount	85 125,95	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts 2 947 144,37 EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27-06-24
Payment date	25-06-24
Period No	11
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	12 960 235,22	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	12 960 235,22	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 960 235,22	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	941 496,43	EUR
Total Amount for Issuer Available Redemption Receipts	13 901 731,65	EUR

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4. Reserve Accounts



Reporting Date	27-06-24
Payment date	25-06-24
Period No	11
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days

Note Balance

Beginning of Period	385 781 261,14	EUR
End of Period	371 879 529,49	EUR

Liquidity Balance

Beginning of Period	0,6 %	2 218 902,01	EUR
Cash Outflow		79 414,44	EUR
Cash Inflow		-	EUR
End of Period	0,6 % *	2 139 487,57	EUR
Required Reserve Amount	0,6 % *	2 139 487,57	EUR

Expenses Advance

Beginning of Period	568 124,50	EUR
Interest paid	-	EUR
Principal Paid	-	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

Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days



Asset Balance

Opening balance prior to replenishment	385 781 261,14	EUR
Closing balance prior to replenishment	371 651 162,05	EUR
Closing Balance post replenishment	371 651 162,05	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	347 658 409,04	93,54%	17 967
1-29 days past due	16 464 418,60	4,43%	899
Delinquent Receivables:			
30-59 days past due	2 935 598,40	0,79%	166
60-89 days past due	1 838 565,30	0,49%	96
90-119 days past due	1 361 802,95	0,37%	68
120-149 days past due	659 746,95	0,18%	34
150-179 days past due	732 620,81	0,20%	32
Total Performing and Delinquent	371 651 162	100,00%	19 262
Current Period Defaults	1 169 863,87		50
Cumulative Defaults	4 302 500,62		230
Current Period Principal Recoveries	222 302,62		
Cumulative Principal Recoveries	751 618,91		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,79%	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,58%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,46%	

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

[A] Aggregate Outstanding Asset Principal Amount	371 651 162,05	83,38%
[B] Aggregate principal balance of Defaulted Contracts	4 302 500,62	
[C] Recoveries received on such Defaulted Contracts	751 618,91	
[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	2,03%	NO
[B] Delinquency Ratio, preceding Payment Date	2,17%	
[C] Delinquency Ratio, second preceding Payment Date	2,10%	

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	9,28%	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	385 781 261,14		

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
[J] 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	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

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

Weighted average interest rate (min 3%)	3,58%
Weighted average months to maturity (max 60)	48,01*
Used Vehicles (max 75%)	63,24%
Balloon Loans (max 70%)	74,29%
Balloon Installments (max 26%)	31,64%
Corporate Borrowers (max 11%)	8,39%
IRB (min 95%)	96%**

* Bucket-based as found in IR

** As of last replenishment

Top-10 Exposures:

	Balance	# Loans	Portion
	207 501,14	2	0,06%
	206 853,07	1	0,06%
	191 668,68	1	0,05%
	185 531,10	3	0,05%
	171 548,13	1	0,05%
	166 860,74	1	0,04%
	146 303,51	1	0,04%
	140 240,63	1	0,04%
	138 894,79	2	0,04%
	134 363,51	1	0,04%
	Total (max 0,6%)		0,45%

* Post Replenishment

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6. Note Principal



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

Note Principal

	Class A	Class B	Class C	Class D	Class E	Class F	
Beginning 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
Sequential Amortization	13 901 731,65	-	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	-	EUR
End of Period	336 079 529,49	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	-	-	-	-	-	1 169 863,87	EUR
Credit PDL	-	-	-	-	-	941 496,43	EUR
End of Period	-	-	-	-	-	228 367,44	EUR

Net Note Principal

Beginning 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
End of Period	336 079 529,49	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 271 632,56	EUR

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7. Outstanding Notes

Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 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		30-06-32	30-06-32	30-06-32	30-06-32	30-06-32	30-06-32
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	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
Available Distribution Amount	13 901 731,65						
Amortisation	13 901 731,65						
Redemption per Class	13 901 731,65	13 901 731,65	-	-	-	-	-
Redemption per Note		3 356,28	-	-	-	-	-
Outstanding Closing Balance		336 079 529,49	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Net Outstanding Closing Balance	371 879 529,49	336 079 529,49	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Current Tranching	100%	90,37%	1,77%	2,29%	1,26%	1,21%	3,09%
Current Pool Factor		0,81	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		28	28	28	28	28	28
Principal Outstanding per Note Beginning of Period		84 495,72	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 356,28	-	-	-	-	-
Principal Outstanding per Note End of Period		81 139,43	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		295,21	528,27	625,49	800,49	956,04	1 189,38
Interest Payment	1 528 212,33	1 222 756,75	34 865,60	53 166,56	37 622,98	43 022,00	136 778,44
Interest Payment per Note		295,21	528,27	625,49	800,49	956,04	1 189,38

3. Credit Enhancements

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)	9,63%	7,85%	5,57%	4,30%	3,09%	0,00%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	10,20%	8,43%	5,57%	4,30%	3,09%	0,00%
Current CE (Subordination)	9,63%	7,85%	5,57%	4,30%	3,09%	0,00%
Current CE (Subordination, incl. Liquidity Reserve)	10,20%	8,43%	5,57%	4,30%	3,09%	0,00%

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27-06-24
Payment date 25-06-24
Period No 11
Monthly Period 01-05-24
Interest Period : 28-05-24 to 25-06-24 = 28 days

Rating Triggers												
Short Term												
Long Term												
Fitch												
S&P												
Transaction Role	Counterparty		Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
Issuer	SCF Rahoituspalvelut IX DAC		No rating		No rating		No rating		No rating		N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	A-2	BBB-	A-	BBB-	A-	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.
Hedge Counterparty	Banco Santander, S.A.	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will within 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	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days



Average amount - all: 21 495

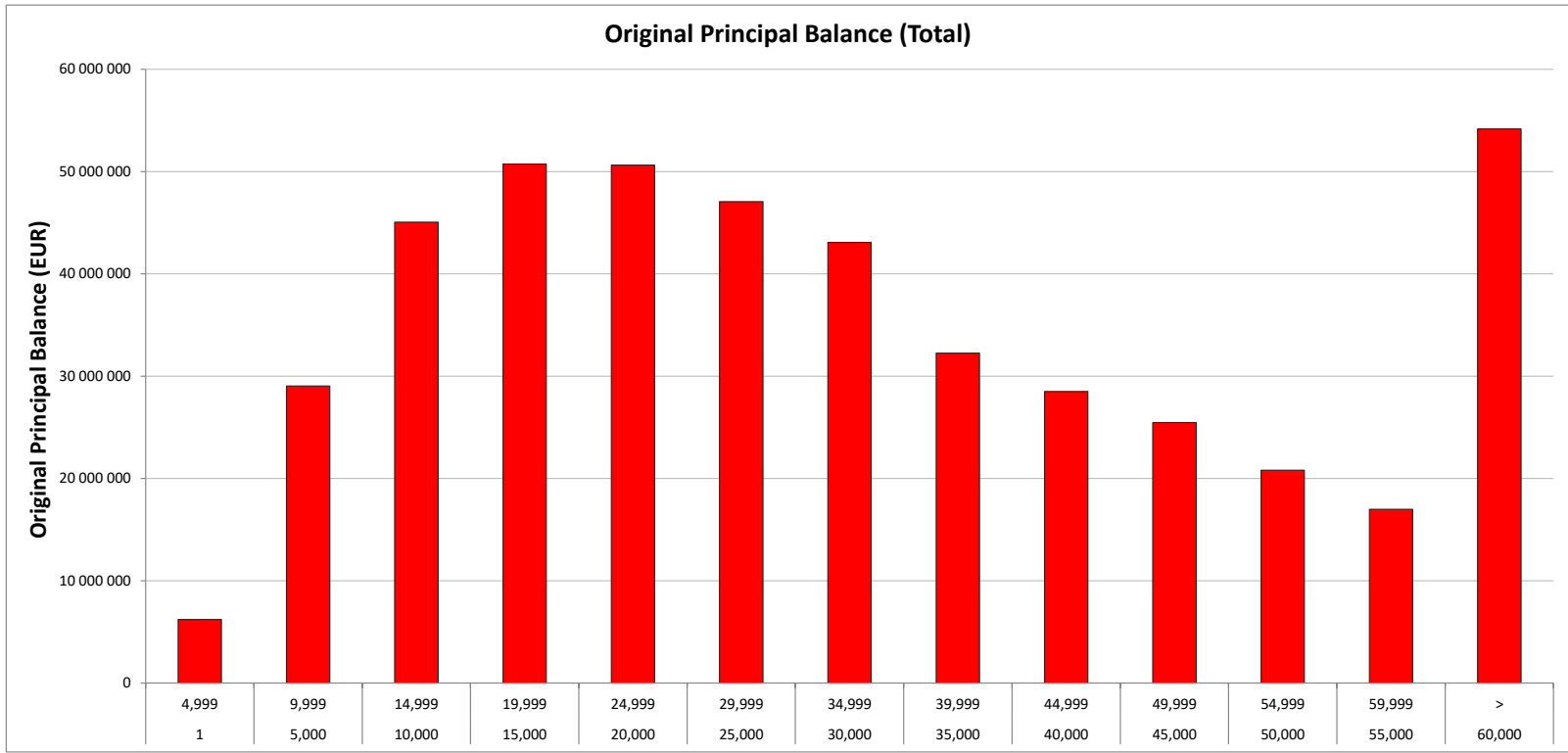
		TOTAL						
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
1	4 999	1 758	6 218 072	1,4 %	26,9	8,0		
5 000	9 999	3 872	29 030 383	6,5 %	43,6	7,8		
10 000	14 999	3 613	45 056 303	10,0 %	51,5	7,8		
15 000	19 999	2 920	50 735 170	11,3 %	53,5	7,9		
20 000	24 999	2 258	50 635 002	11,3 %	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

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9.b Original Principal Balance Graph

Reporting Date	27-06-24					
Payment date	25-06-24					
Period No	11					
Monthly Period	01-05-24					
Interest Period	from	28-05-24	to	25-06-24	=	28 days



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10.a Outstanding Principal Balance

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	11				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



Average amount - all: 19 295

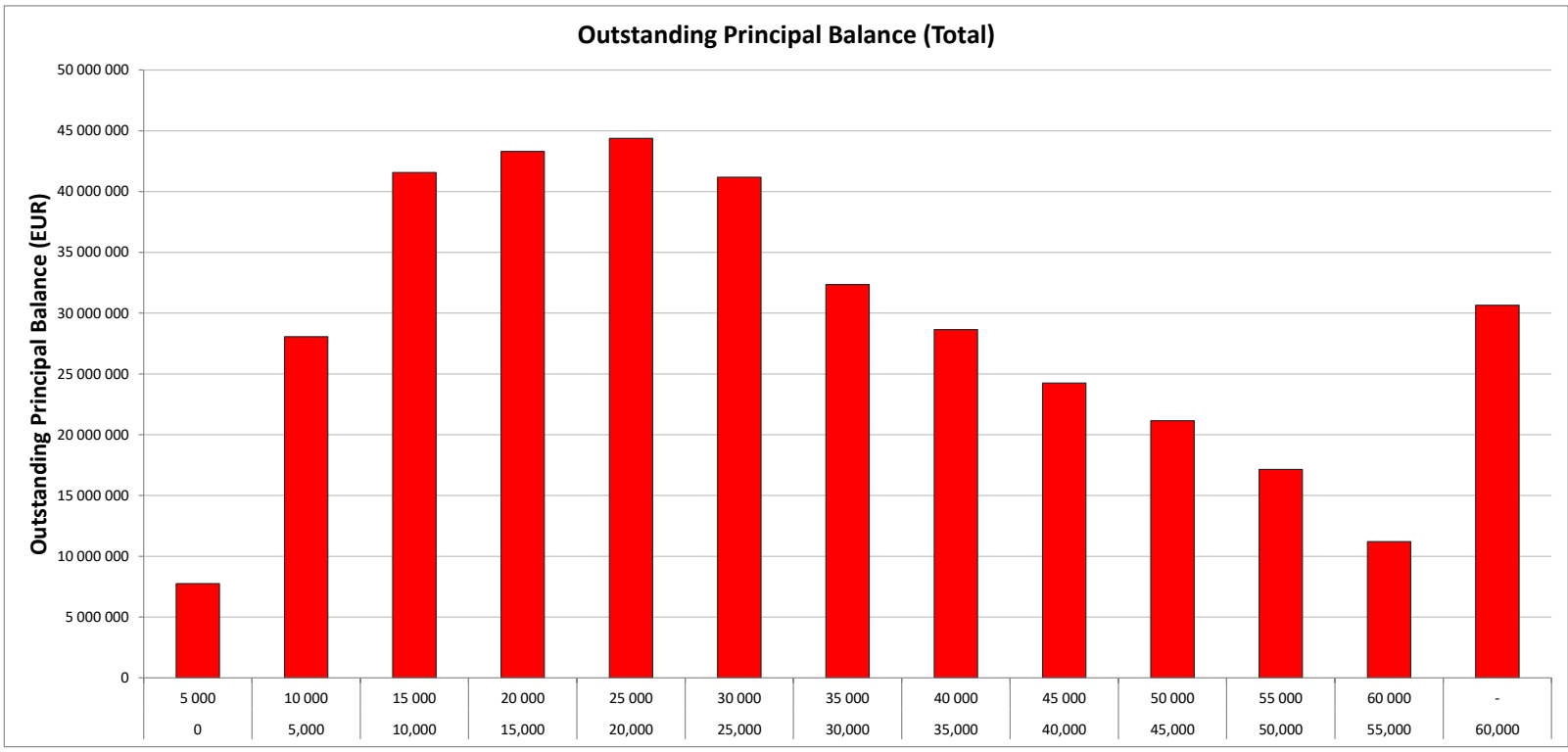
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 470	7 750 126	2,09%	26,6	19,6
5 000	10 000	3 761	28 065 798	7,55%	41,4	19,0
10 000	15 000	3 349	41 562 644	11,18%	45,8	19,0
15 000	20 000	2 488	43 306 943	11,65%	47,1	18,9
20 000	25 000	1 990	44 381 721	11,94%	48,3	18,8
25 000	30 000	1 507	41 187 613	11,08%	48,5	18,6
30 000	35 000	1 001	32 352 097	8,70%	49,3	18,2
35 000	40 000	766	28 651 928	7,71%	50,4	17,9
40 000	45 000	572	24 241 951	6,52%	51,2	17,5
45 000	50 000	447	21 146 008	5,69%	52,0	17,3
50 000	55 000	328	17 149 574	4,61%	51,8	17,6
55 000	60 000	195	11 205 604	3,02%	51,5	18,1
60 000	-	388	30 649 156	8,25%	50,4	18,1
Total		19 262	371 651 162	100%	48,0	18,4

SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27-06-24		
Payment date	25-06-24		
Period No	11		
Monthly Period	01-05-24		
Interest Period	from 28-05-24	to 25-06-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	11				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days

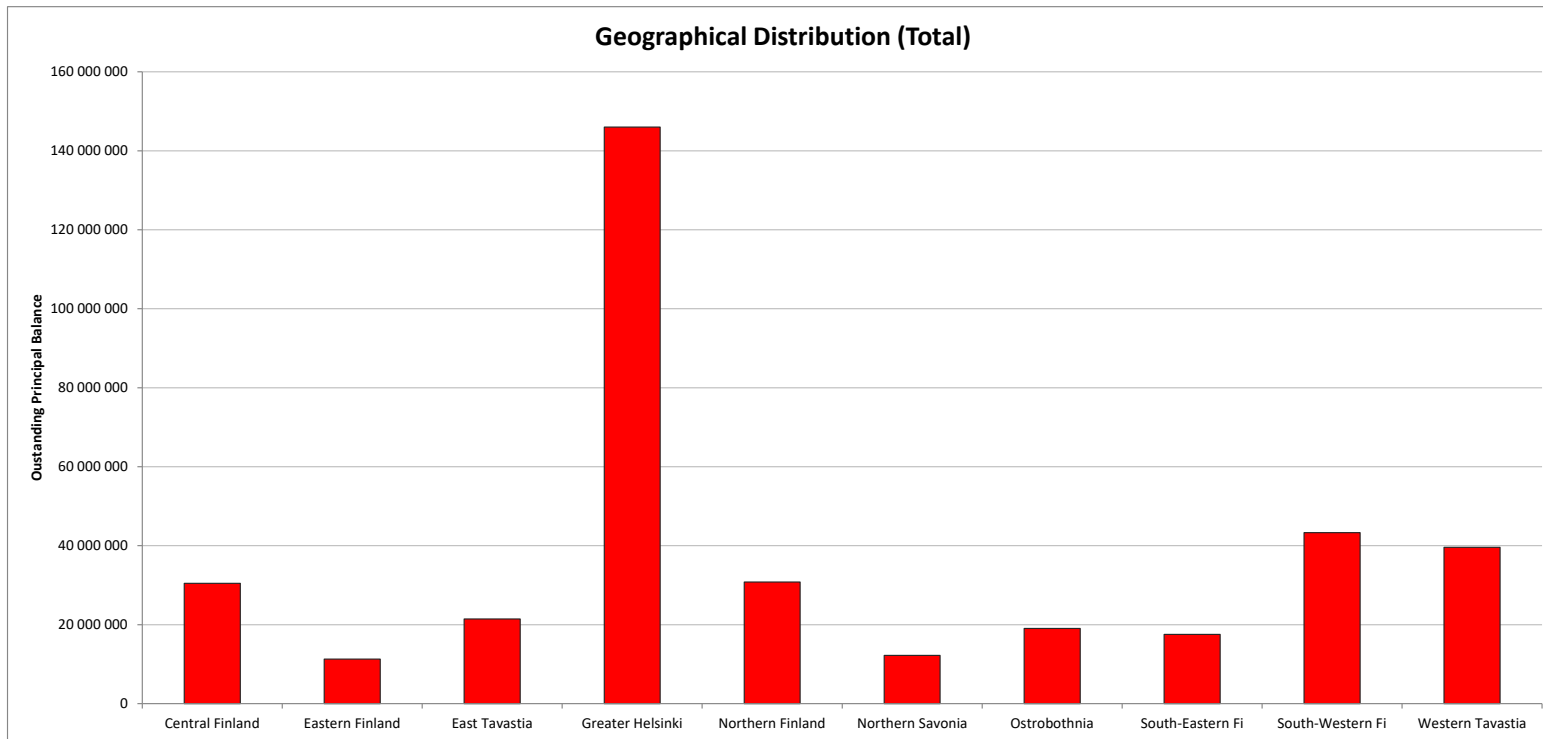
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 674	30 449 047	8,19%	47,7	18,5
Eastern Finland	677	11 289 305	3,04%	47,7	18,8
East Tavastia	1 183	21 415 802	5,76%	48,0	18,4
Greater Helsinki	6 612	145 996 432	39,28%	48,4	18,4
Northern Finland	1 566	30 782 871	8,28%	48,4	18,1
Northern Savonia	694	12 238 747	3,29%	47,5	18,4
Ostrobothnia	1 175	19 041 531	5,12%	48,4	18,4
South-Eastern Fi	1 079	17 548 102	4,72%	47,3	18,1
South-Western Fi	2 413	43 294 100	11,65%	47,5	18,7
Western Tavastia	2 189	39 595 226	10,65%	47,3	18,6
Total	19 262	371 651 162	100%	48,0	18,4

Geographic distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27-06-24					
Payment date	25-06-24					
Period No	11					
Monthly Period	01-05-24					
Interest Period	from	28-05-24	to	25-06-24	=	28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

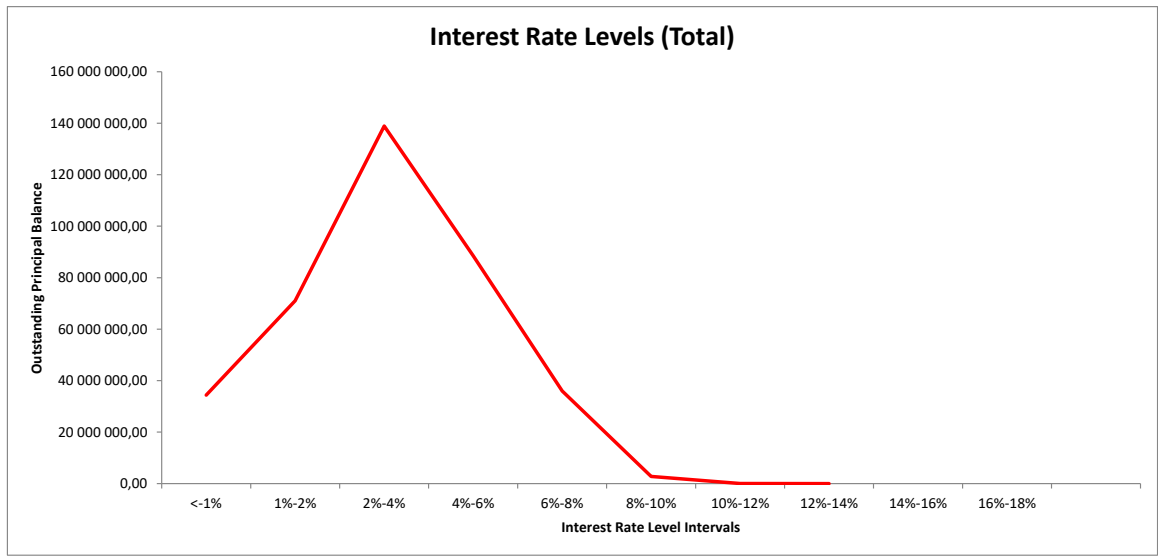
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0%	1%	1 484	34 387 598	9,25%	44,1	20,5
1%	2%	2 537	71 013 142	19,11%	46,9	20,1
2%	4%	6 416	138 902 499	37,37%	47,3	19,4
4%	6%	5 113	88 528 270	23,82%	50,6	16,0
6%	8%	3 443	35 978 210	9,68%	49,8	15,7
8%	10%	262	2 787 509	0,75%	53,3	12,7
10%	12%	5	48 063	0,01%	49,7	14,6
12%	14%	2	5 870	0,00%	35,5	12,5
14%	16%					
16%	18%					
18%	-					
Total		19 262	371 651 162	100%	48,0	18,4

Interest distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	11				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

13.a Remaining Terms



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

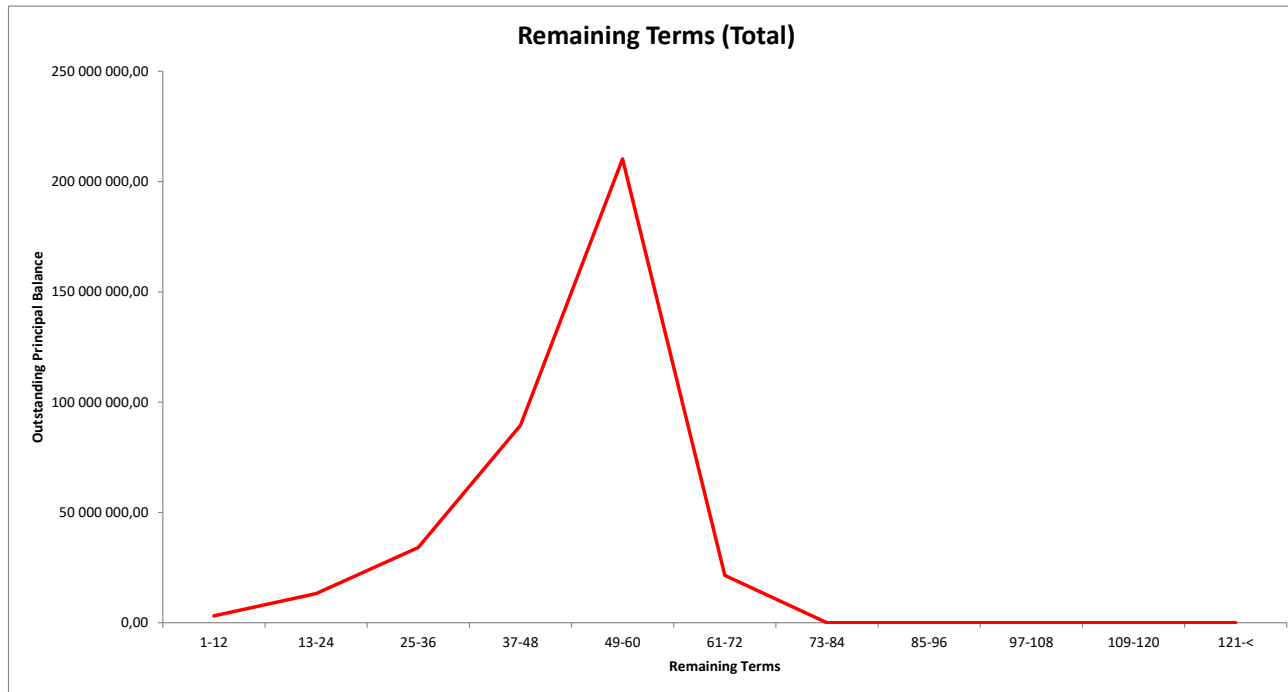
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	8	28 356	0,01%	0,0	22,9
1		12	743	3 144 447	0,85%	8,0	27,8
13		24	1 599	13 221 798	3,56%	19,1	23,5
25		36	2 502	34 064 015	9,17%	31,2	21,1
37		48	4 926	89 450 274	24,07%	42,7	19,5
49		60	8 630	210 278 670	56,58%	53,9	17,9
61		72	854	21 463 603	5,78%	62,4	9,9
73		84					
85		96					
97		108					
109		120					
121	-						
Total		19 262		371 651 162	100%	48,0	18,4

Months to maturity

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	11				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

14.a Seasoning



Reporting Date	27-06-24
Payment date	25-06-24
Period No	11
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days

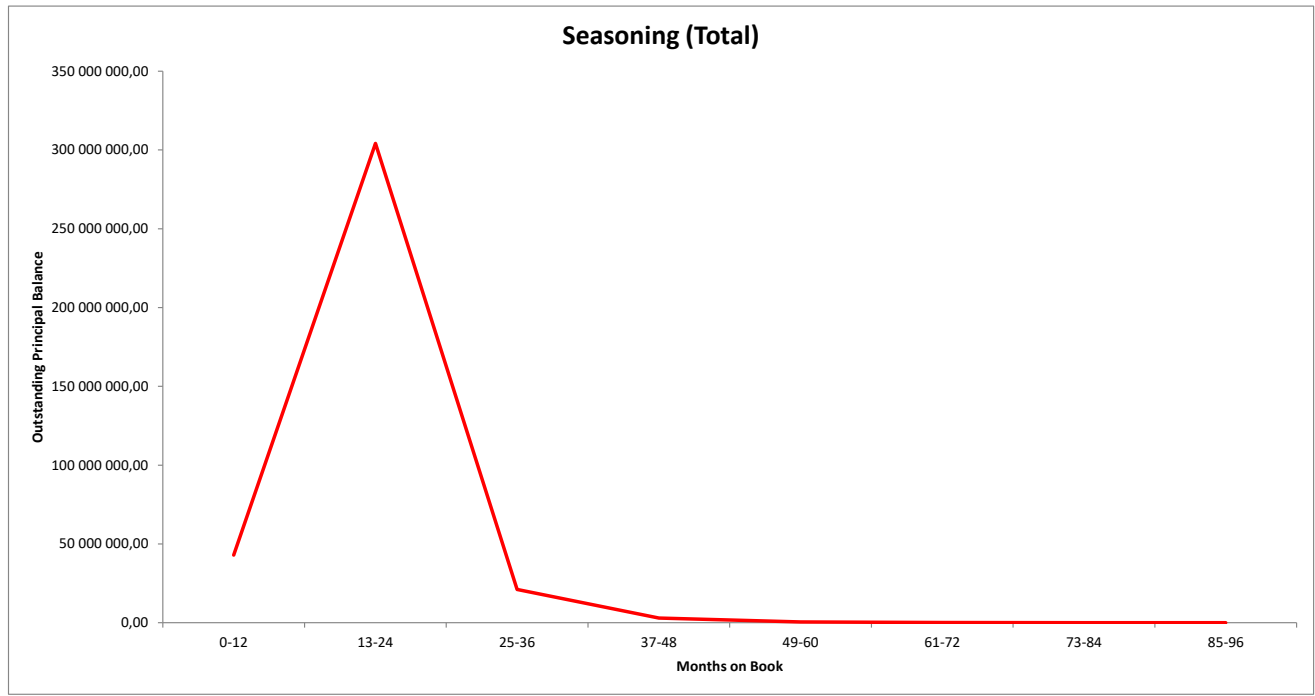
TOTAL							
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12	2 086	42 900 118	11,54%	55,7	10,3
13		24	15 781	304 172 757	81,84%	48,0	18,6
25		36	1 136	21 069 969	5,67%	37,9	27,5
37		48	200	2 909 781	0,78%	21,3	40,9
49		60	50	519 958	0,14%	9,1	54,3
61		72	8	74 540	0,02%	9,4	62,7
73		84	1	4 040	0,00%	1,0	73,0
85		96					
Total		19 262		371 651 162	100%	48,0	18,4

Months on book

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	11				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

15.a Balloon loans



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24 to 25-06-24 = 28 days	

Balloon loans in %
of portfolio

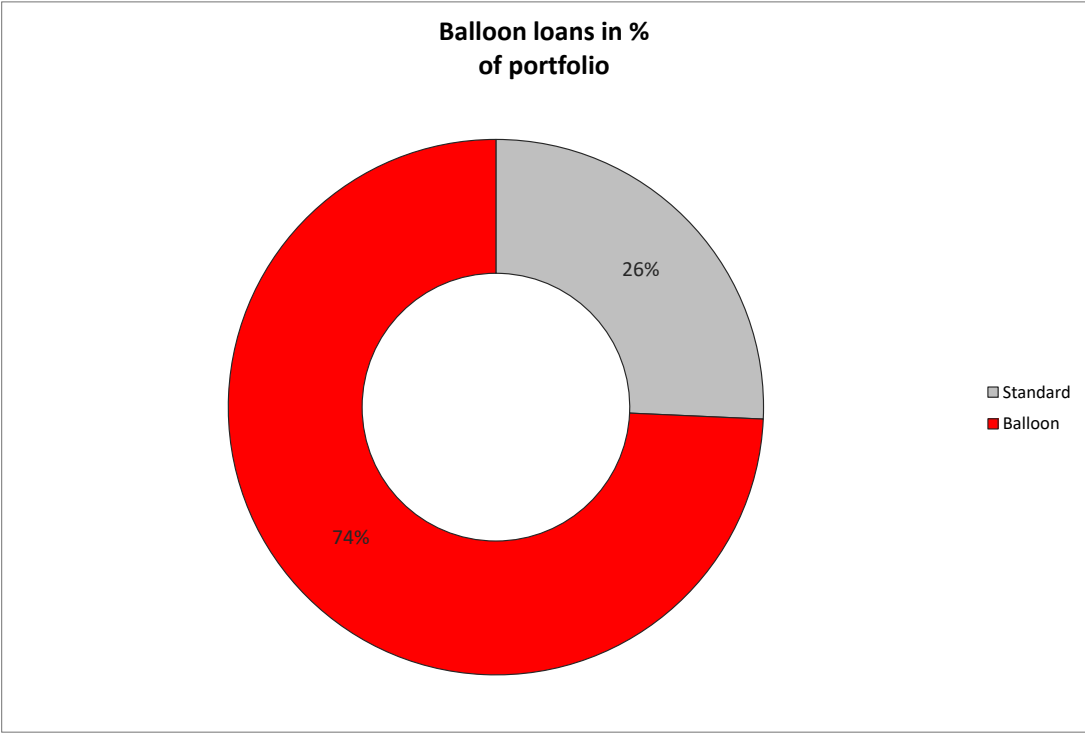
TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	9 238	95 549 748	25,7 %	5 303	0,0 %	43,7	18,2
Balloon	10 024	276 101 414	74,3 %	117 586 030	42,6 %	49,5	18,5
Total	19 262	371 651 162	100%	117 591 333	32%	48,0	18,4

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.b Balloon loans



Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	11				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

16.a # loans per borrower



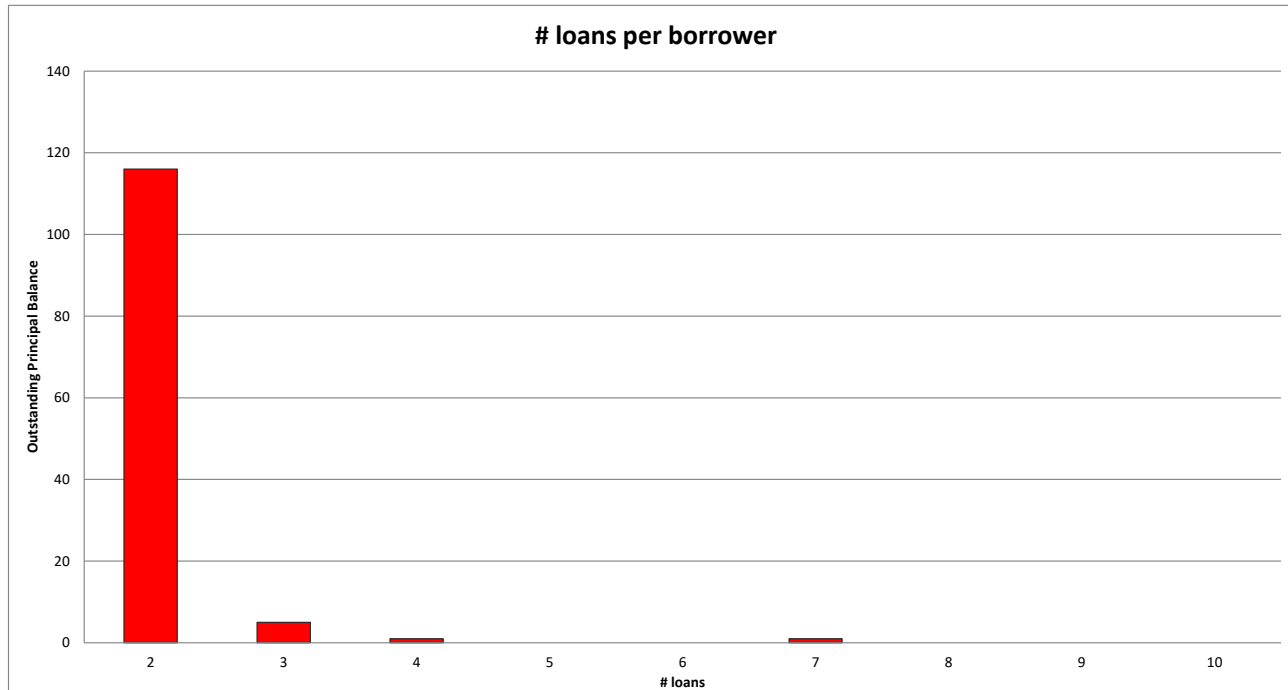
Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	19 004		366 279 398	98,55%
2		116	4 865 920	1,31%
3		5	356 343	0,10%
4		1	45 016	0,01%
5				
6				
7		1	104 485	0,03%
8				
9				
10				
Total:		19 127	371 651 162	100%

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27-06-24					
Payment date	25-06-24					
Period No	11					
Monthly Period	from	01-05-24	to	25-06-24	=	28 days
Interest Period	from	28-05-24	to	25-06-24	=	28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

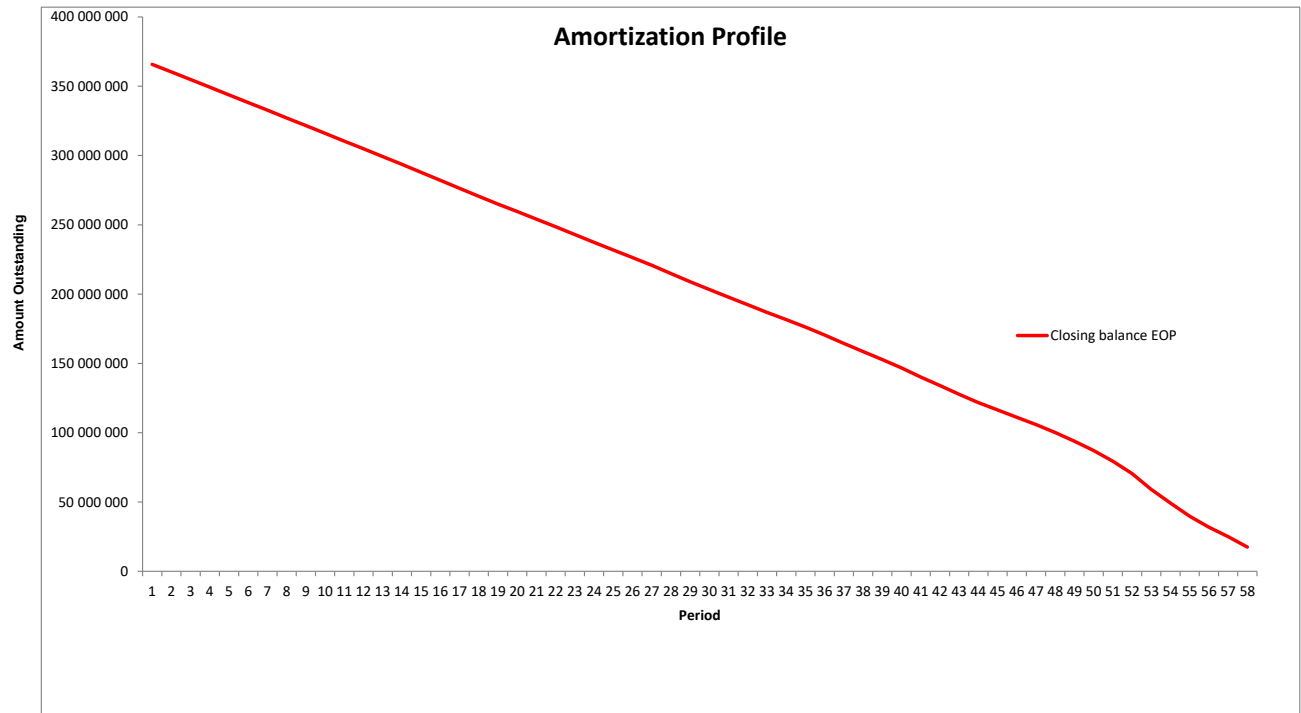
TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage	
1	371 651 162	365 782 589	5 868 573	1 108 987	3,64%	98,42%	
2	365 782 589	360 307 395	5 475 194	1 091 807	3,64%	96,95%	
3	360 307 395	354 826 514	5 480 882	1 074 404	3,64%	95,47%	
4	354 826 514	349 297 029	5 529 485	1 057 352	3,64%	93,99%	
5	349 297 029	343 718 280	5 578 749	1 040 444	3,63%	92,48%	
6	343 718 280	338 180 223	5 538 056	1 023 478	3,63%	90,99%	
7	338 180 223	332 701 352	5 478 871	1 006 565	3,63%	89,52%	
8	332 701 352	327 146 238	5 555 114	989 786	3,63%	88,03%	
9	327 146 238	321 595 111	5 551 126	972 824	3,63%	86,53%	
10	321 595 111	315 942 658	5 652 454	955 813	3,63%	85,01%	
11	315 942 658	310 420 814	5 521 844	938 574	3,62%	83,52%	
12	310 420 814	304 864 375	5 556 439	921 743	3,62%	82,03%	
13	304 864 375	299 254 408	5 609 967	904 857	3,62%	80,52%	
14	299 254 408	293 562 783	5 691 625	887 813	3,62%	78,99%	
15	293 562 783	287 855 675	5 707 108	870 562	3,62%	77,45%	
16	287 855 675	282 077 371	5 778 304	853 326	3,62%	75,90%	
17	282 077 371	276 315 134	5 762 238	836 029	3,62%	74,35%	
18	276 315 134	270 545 560	5 769 574	818 803	3,61%	72,80%	
19	270 545 560	264 974 415	5 571 145	801 332	3,61%	71,30%	
20	264 974 415	259 577 603	5 396 812	784 331	3,61%	69,84%	

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	11				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days

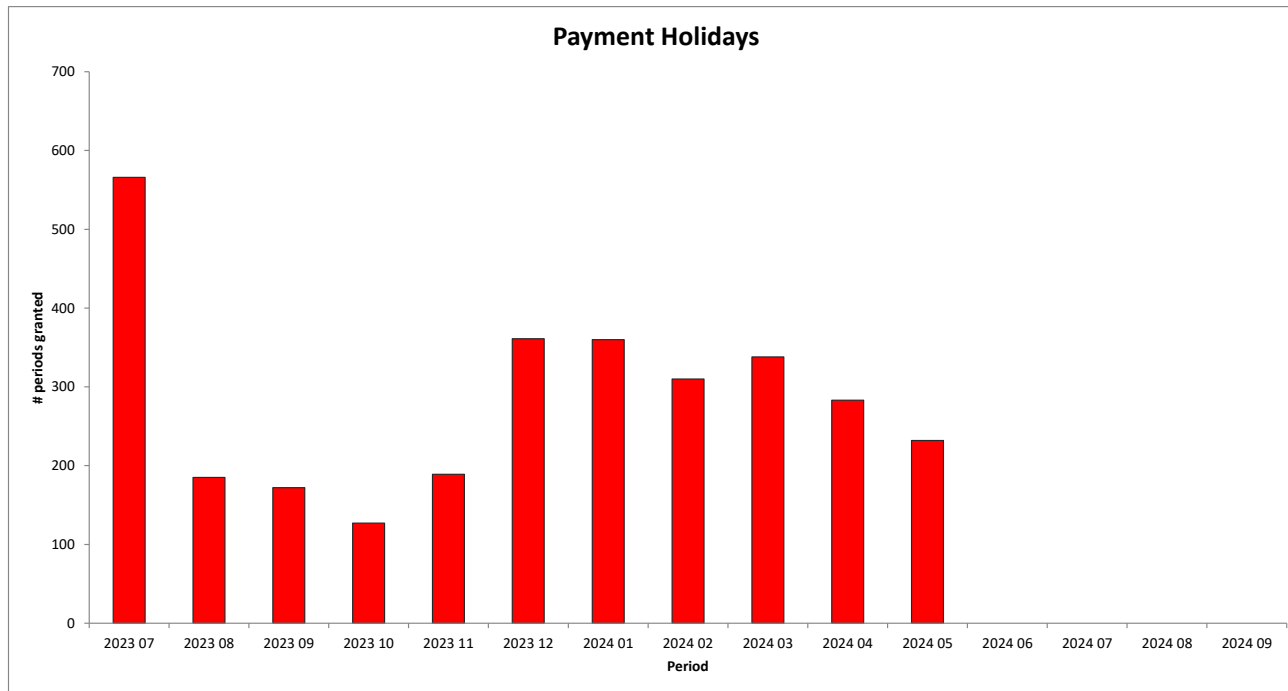
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2023 07	566	769	220 852	14 244 780	
2023 08	185	231	67 871	4 229 424	
2023 09	172	214	64 084	4 242 227	
2023 10	127	167	47 480	3 061 909	
2023 11	189	273	71 527	4 096 702	
2023 12	361	448	113 646	7 737 592	
2024 01	360	443	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	232	238	70 891	5 645 177	
2024 06					
2024 07					
2024 08					
2024 09					
Total:	3 123	3 767	1 144 216	73 489 352	

Payment Holiday

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	11				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	27-06-24
Payment date	25-06-24
Period No	11
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days

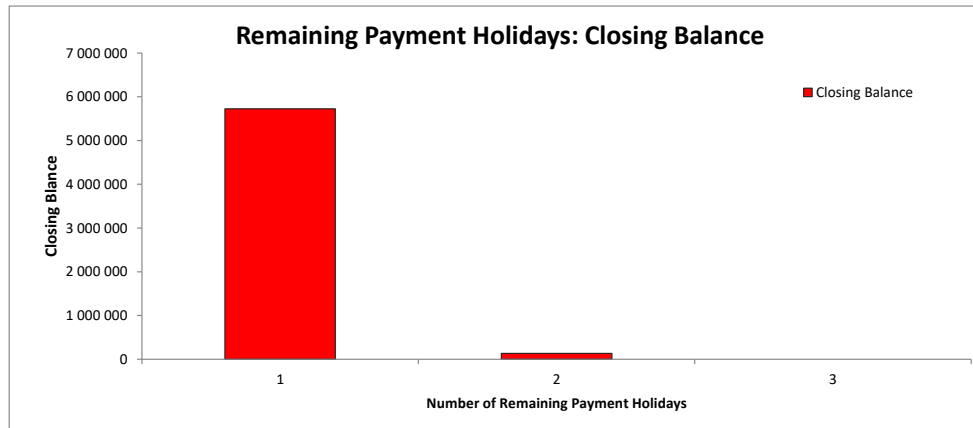
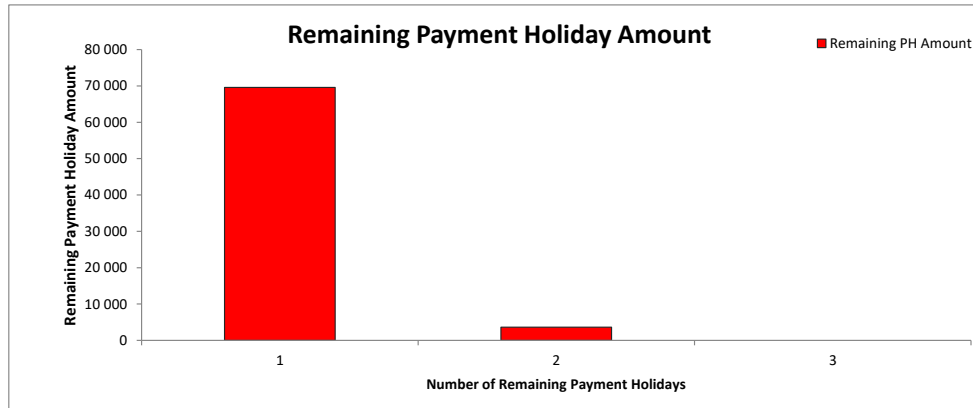
Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	235	69 603	5 724 233
2	6	3 619	135 686
3	0	0	0
Total	241	73 222	5 859 920

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	11				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment

Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

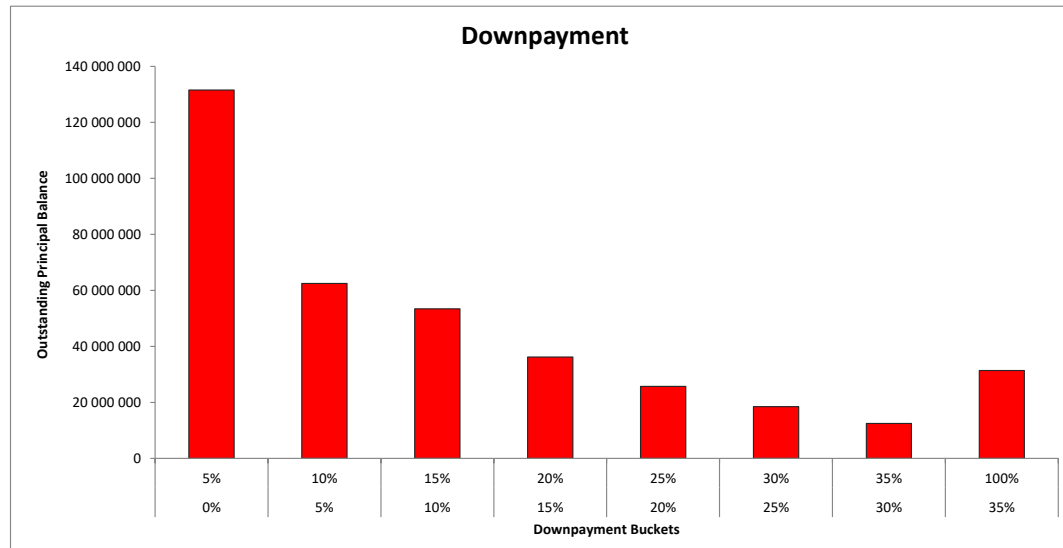


TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	6 751	131 578 186	35,40%	49,6	18,4
	5%	10%	2 574	62 459 431	16,81%	49,7	18,5
	10%	15%	2 391	53 410 546	14,37%	48,3	18,6
	15%	20%	1 687	36 191 533	9,74%	47,2	18,4
	20%	25%	1 315	25 700 662	6,92%	46,8	18,6
	25%	30%	1 013	18 473 623	4,97%	46,5	18,1
	30%	35%	779	12 459 055	3,35%	44,9	18,5
	35%	100%	2 752	31 378 126	8,44%	41,6	18,2
Total			19 262	371 651 162	100%	48,0	18,4

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Monthly Investor Report

19.b Downpayment

Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition



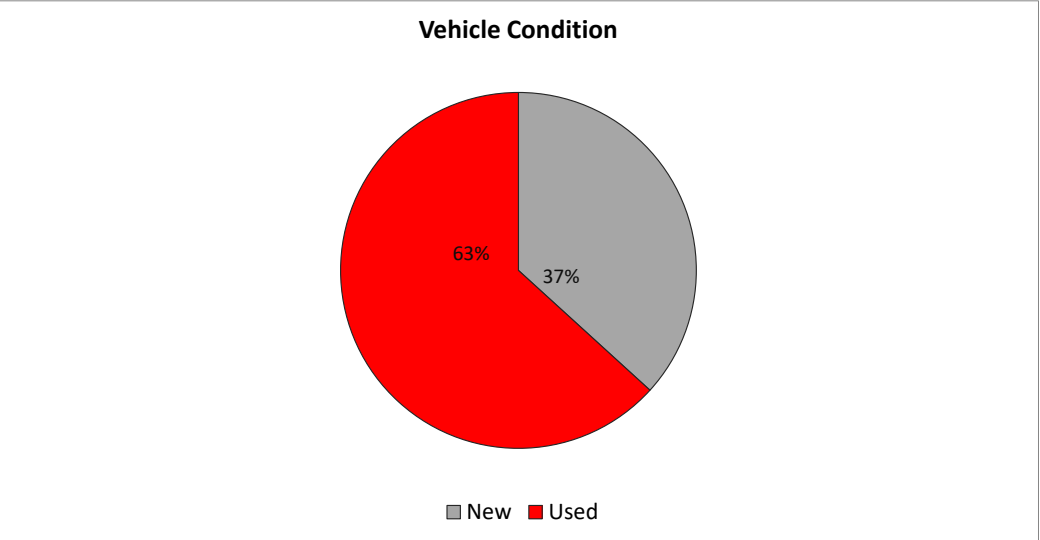
Reporting Date	27-06-24
Payment date	25-06-24
Period No	11
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days

TOTAL					
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4 746	136 604 801	36,76%	47,2	18,0
Used	14 516	235 046 361	63,24%	48,5	18,6
Total	19 262	371 651 162	100%	48,0	18,4

20.b Vehicle Condition



Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	11				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

21.a Borrower Type



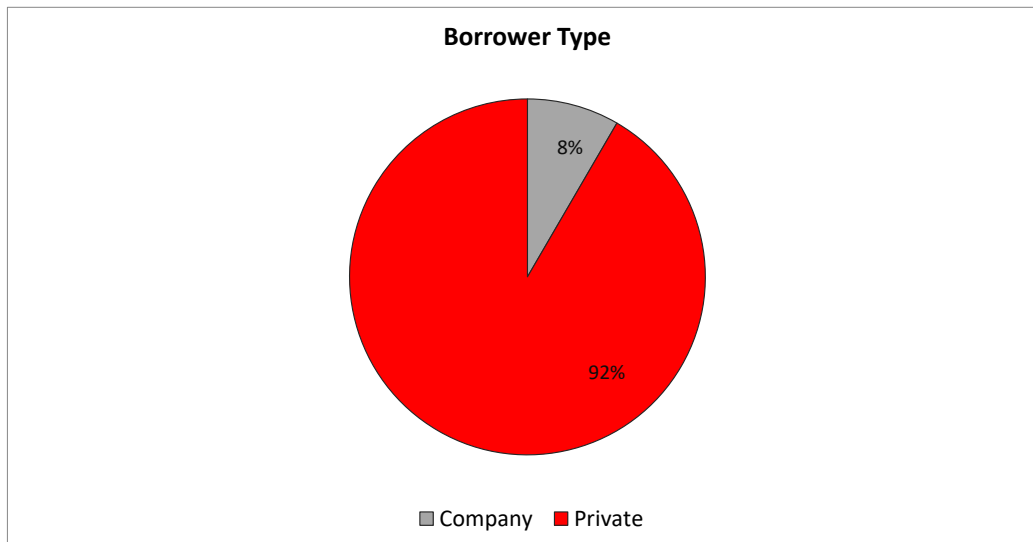
Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	11				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 398	31 183 306	8,39%	38,9	21,1
Private	17 864	340 467 856	91,61%	48,8	18,2
Total	19 262	371 651 162	100%	48,0	18,4

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27-06-24
Payment date	25-06-24
Period No	11
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date			27-06-24			
Payment date			25-06-24			
Period No			11			
Monthly Period		01-05-24				
Interest Period	from	28-05-24	to	25-06-24	=	28 days



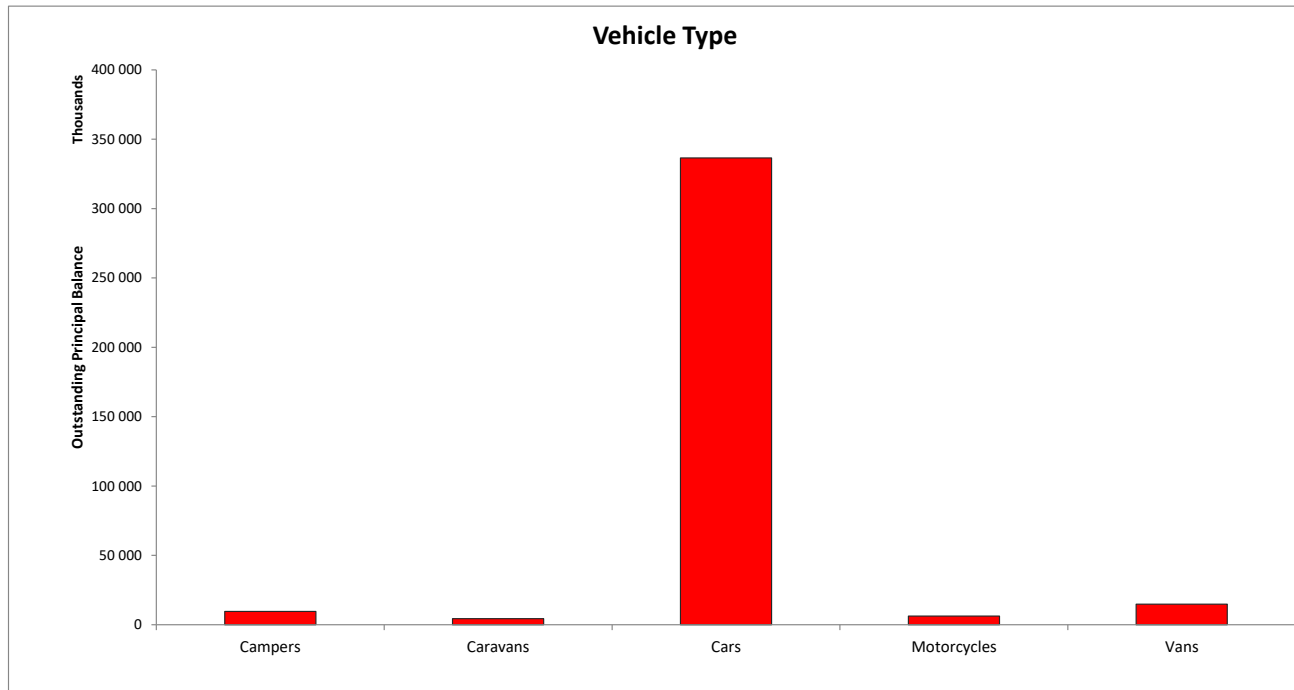
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	277	9 629 308	2,59%	47,5	20,3	
Caravans	216	4 419 033	1,19%	46,1	20,1	
Cars	17 124	336 505 482	90,54%	48,4	18,3	
Motorcycles	658	6 295 307	1,69%	43,9	18,1	
Vans	987	14 802 032	3,98%	42,3	20,6	
Total	19 262	371 651 162	100%	48,0	18,4	

Vehicle type

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	11				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

23.a Restructured Loans



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

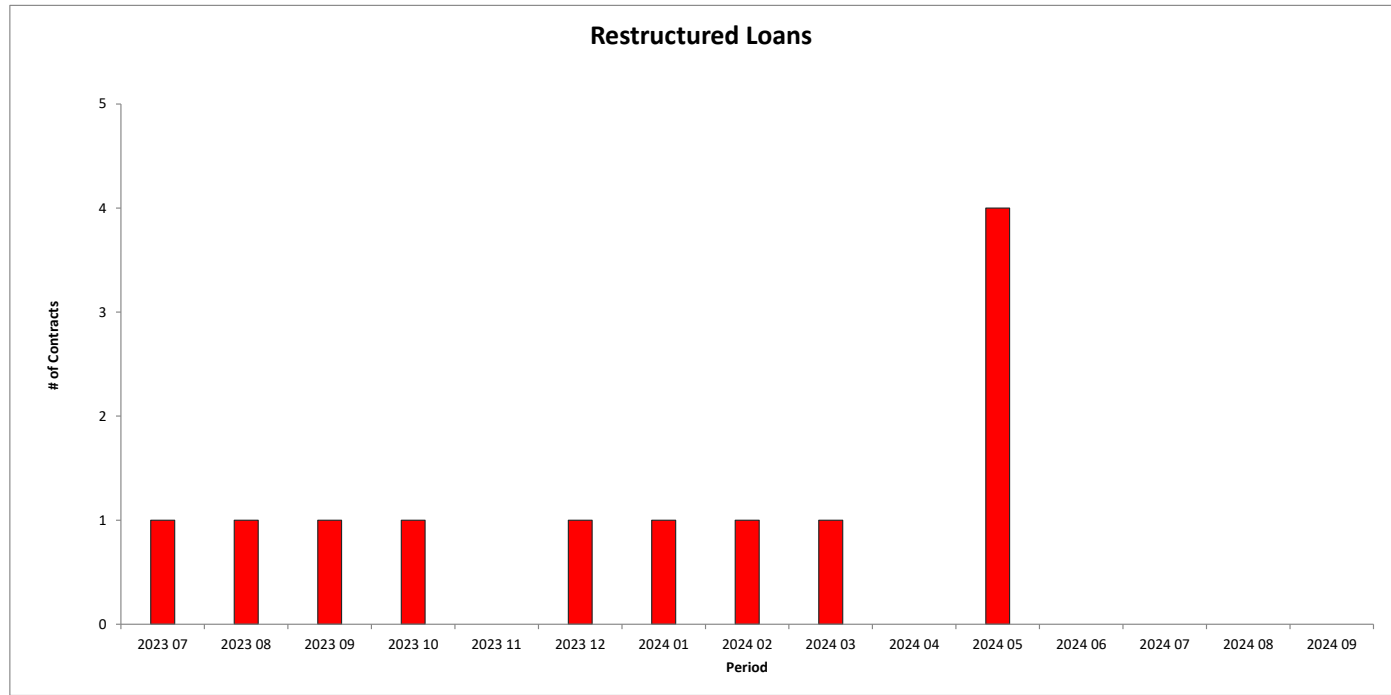
TOTAL		
Period	No	Outstanding balance
2023 07	1	47 194
2023 08	1	18 277
2023 09	1	11 114
2023 10	1	35 016
2023 11	0	0
2023 12	1	17 536
2024 01	1	13 762
2024 02	1	36 527
2024 03	1	16 293
2024 04	0	0
2024 05	4	91 436
2024 06		
2024 07		
2024 08		
2024 09		
Total	12	287 155

Restructured

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	11				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	from 01-05-24	to 25-06-24 = 28 days
Interest Period	from 28-05-24	to 25-06-24 = 28 days

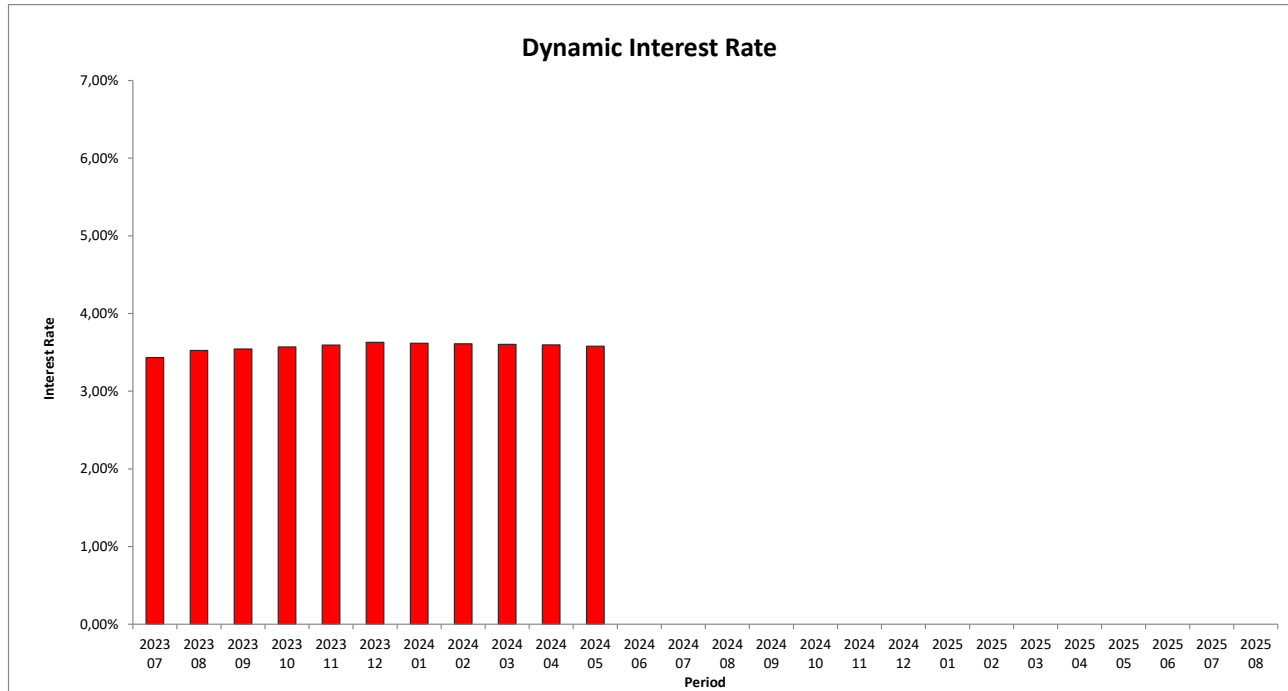
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3,43%
2023 08	435 781 306	3,52%
2023 09	436 622 959	3,54%
2023 10	435 596 851	3,57%
2023 11	436 884 114	3,59%
2023 12	437 627 032	3,63%
2024 01	423 959 854	3,62%
2024 02	411 756 505	3,61%
2024 03	399 017 001	3,60%
2024 04	385 781 261	3,60%
2024 05	371 651 162	3,58%
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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	27-06-24				
Payment date	25-06-24				
Period No	11				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days



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25.a Dynamic Pre-Payments



Reporting Date 27-06-24
Payment date 25-06-24
Period No 11

Monthly Period from 01-05-24 to 25-06-24 = 28 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	6 598 739	385 781 261	18,70%
2024 05	7 224 137	371 651 162	20,99%
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			

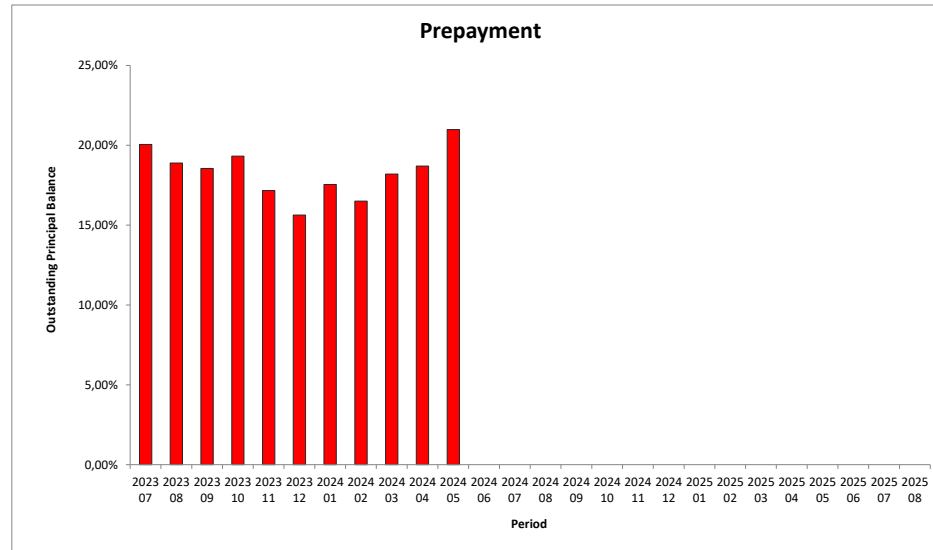
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	27-06-24
Payment date	25-06-24
Period No	11
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days



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26. Delinquency



Reporting Date	27-06-24						
Payment date	25-06-24						
Period No	11						
Monthly Period	01-05-24						
Interest Period	from	28-05-24	to	25-06-24	=	28 days	

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
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	371 651 162	17 967	347 658 409	899	16 464 419	166	2 935 598	96	1 838 565	68	1 361 803	34	659 747	32	732 621	50	1 169 864	
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

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	16 903	76 821	127 727			
2023 4	700 217	44				83 190	83 190	617 027	79 778	162 968	537 249	88 718	251 686	448 531			
2024 1	1 515 280	83							147 245	147 245	1 368 035	156 048	303 293	1 211 988			
2024 2	1 882 455	86										140 079	140 079	1 742 376			
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	1 882 455	86															
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	27-06-24				
Payment date	25-06-24				
Period No	11				
Monthly Period	01-05-24				
Interest Period	from	28-05-24	to	25-06-24	= 28 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 760 621,32	EUR
Senior Expenses	-	28 356,80	EUR
Senior Servicing Fee	-	64 006,59	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	450 078,14	EUR
Tranche A Loan Interest to Issuer	-	190 545,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	15 400,00	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	-	28 097,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	23 761,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	29 750,00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	102 861,00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	827 765,79	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	-	EUR
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	EUR
Deferred Purchase Price to Seller	-	-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 947 144,37	EUR
Senior Expenses	-	27 356,80	EUR
Issuer swap interest to swap counterparty	-	450 078,14	EUR
Interest Class A Notes	-	1 222 757,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	34 866,00	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	-	53 167,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	37 623,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	43 022,00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	136 778,00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	941 496,43	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

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29. Priority of Payments - Redemption



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	12 960 235,22	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	-	12 960 235,22	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	13 901 731,65	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	-	13 901 731,65	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
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			
Payment to Issuer as Issuer Available Revenue Receipts	-	0,00	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	-	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	-	0,00	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	27-06-24	
Payment date	25-06-24	
Period No	11	
Monthly Period	01-05-24	
Interest Period	from 28-05-24	to 25-06-24 = 28 days

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30. Transaction Costs



Reporting Date	27-06-24					
Payment date	25-06-24					
Period No	11					
Monthly Period	01-05-24					
Interest Period	from	28-05-24	to	25-06-24	=	28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	28 356,80						
Interest accrued for the Period	EUR	1 528 213,00	1 222 757,00	34 866,00	53 167,00	37 623,00	43 022,00	136 778,00
Cumulative Interest accrued	EUR	24 501 180,00	20 057 012,00	504 498,00	771 036,00	547 068,00	626 539,00	1 995 027,00
Interest Payments	EUR	1 528 213,00	1 222 757,00	34 866,00	53 167,00	37 623,00	43 022,00	136 778,00
Cumulative Interest Payments	EUR	24 501 180,00	20 057 012,00	504 498,00	771 036,00	547 068,00	626 539,00	1 995 027,00
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



Reporting Date	27-06-24
Payment date	25-06-24
Period No	11
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days

Kimi 12 | Front Swap

Party A	BANCO SANTANDER, S.A
Party B	SCF Rahoituspalvelut XII DAC
Swap Notional	385 781 261
Interest Period Start	28-05-24
Interest Period End	25-06-24
Interest Days	28
Settlement Date	25-06-24
Party A Floating Interest Rate	3,792 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 1 137 797,53
Party B Fixed Rate	1,5000 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 450 078,14

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31. Contact Details



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Reporting Date	27-06-24
Payment date	25-06-24
Period No	11
Monthly Period	01-05-24
Interest Period	from 28-05-24 to 25-06-24 = 28 days