

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	29.08.2024				
Payment date	27.08.2024			Following payment dates:	25.09.2024
Period No	13				25.10.2024
Monthly Period	01.07.2024				
Interest Period	26.07.2024	from		to	27.08.2024 = 32 days
Cut-Off date	31.07.2024				

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1. Portfolio Information



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	13	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
Outstanding receivables		
Opening balance prior to replenishment	360 688 050,99	EUR
Scheduled Loan Principal Repayments (+MC)	5 710 629,99	EUR
Prepayments	6 728 616,93	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	12 439 246,92	EUR
New Defaulted Auto Loans amt in Period	687 562,62	EUR
Closing balance prior to replenishment	347 561 241,45	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	347 561 241,45	EUR
Principal Recoveries on loans in default	333 402,34	EUR
Total revenue collections		
Total Revenue Received in Period	1 489 063,79	EUR
# Loans		
At beginning of period	18 840	Loans
Replenished contracts	-	Loans
Paid in Full	491	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	37	Loans
At end of period	18 312	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	13				
Monthly Period	01.07.2024				
Interest Period	from 26.07.2024	to	27.08.2024	=	32 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 822 466,13	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	1 112,46	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 **1 823 578,59** EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 702 844,42	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	1 154 145,67	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	39 821,23	EUR
g. Liquidity Reserve Excess Amount	70 928,33	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **2 967 739,65** EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	29.08.2024
Payment date	27.08.2024
Period No	13
Monthly Period	01.07.2024
Interest Period	from 26.07.2024 to 27.08.2024 = 32 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	12 439 246,92	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	12 439 246,92	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 439 246,92	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	858 936,91	EUR
Total Amount for Issuer Available Redemption Receipts	13 298 183,83	EUR

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4. Reserve Accounts



Reporting Date	29.08.2024
Payment date	27.08.2024
Period No	13
Monthly Period	01.07.2024
Interest Period	from 26.07.2024 to 27.08.2024 = 32 days

Note Balance

Beginning of Period	360 871 006,41	EUR
End of Period	347 572 822,58	EUR

Liquidity Balance

Beginning of Period	0,6 %	2 056 077,18	EUR
Cash Outflow		66 051,14	EUR
Cash Inflow		-	EUR
End of Period	0,6 % *	1 990 026,04	EUR
Required Reserve Amount	0,6 % *	1 990 026,04	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	29.08.2024	
Payment date	27.08.2024	
Period No	13	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

Asset Balance

Opening balance prior to replenishment	360 688 050,99	EUR
Closing balance prior to replenishment	347 561 241,45	EUR
Closing Balance post replenishment	347 561 241,45	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	324 599 173,37	93,39 %	17 096
1-29 days past due	16 030 722,10	4,61 %	833
Delinquent Receivables:			
30-59 days past due	2 801 567,95	0,81 %	168
60-89 days past due	1 406 541,70	0,40 %	80
90-119 days past due	932 835,37	0,27 %	48
120-149 days past due	997 822,49	0,29 %	52
150-179 days past due	792 578,47	0,23 %	35
Total Performing and Delinquent	347 561 241	100,00 %	18 312
Current Period Defaults	687 562,62		37
Cumulative Defaults	5 741 900,80		304
Current Period Principal Recoveries	333 402,34		
Cumulative Principal Recoveries	1 398 737,09		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,97 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,89 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,79 %	

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

[A] Aggregate Outstanding Asset Principal Amount	347 561 241,45	78,20 %
[B] Aggregate principal balance of Defaulted Contracts	5 741 900,80	
[C] Recoveries received on such Defaulted Contracts	1 398 737,09	
[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	1,99 %	NO
[B] Delinquency Ratio, preceding Payment Date	2,01 %	
[C] Delinquency Ratio, second preceding Payment Date	2,03 %	

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	9,92 %	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	360 871 006,41		

Revolving Period Termination Event, where any of [A], [B], [C], [D], [E], [F], [G], [H], [I] occurs*

[A] An Issuer Event of Default	NO
[B] A Servicer Termination Event	NO
[C] A change of control with respect to the Seller	NO
[D] The Seller becomes subject to Insolvency Proceedings	NO
[E] the Delinquency Ratio Rolling Average exceeds 3 per cent	NO
[F] the Cumulative Net Loss Ratio exceeds 0.5 per cent	YES
[G] on any preceding Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts in excess of 0.1 per cent. Of the Aggregate Outstanding Note Principal Amount	NO
[H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or	NO
[I] an Event of Default or an Additional Termination Event under the Hedge Agreement (each as defined therein) or a Hedge Counterparty Downgrade Event occurs and none of the remedies provided for in the Hedge Agreement are put in place within the timeframe required thereunder.	NO

*The final Revolving Period was in December 2023

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5b. Concentration limits



Reporting Date	29.08.2024
Payment date	27.08.2024
Period No	13
Monthly Period	01.07.2024
Interest Period	from 26.07.2024 to 27.08.2024 = 32 days

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

Weighted average interest rate (min 3%)	3,56 %
Weighted average months to maturity (max 60)	46,25*
Used Vehicles (max 75%)	62,61 %
Balloon Loans (max 70%)	75,08 %
Balloon Installments (max 26%)	32,72 %
Corporate Borrowers (max 11%)	8,22 %
IRB (min 95%)	96%**

* Bucket-based as found in IR

** As of last replenishment

Top-10 Exposures:

Balance	# Loans	Portion
205 511,17	2	0,06 %
204 753,64	1	0,06 %
187 461,10	1	0,05 %
182 311,80	3	0,05 %
171 548,13	1	0,05 %
163 902,70	1	0,05 %
144 503,46	1	0,04 %
138 866,14	1	0,04 %
134 733,26	2	0,04 %
132 040,27	1	0,04 %
Total (max 0,6%)		0,48 %

* Post Replenishment

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6. Note Principal



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	13	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

Note Principal

	Class A	Class B	Class C	Class D	Class E	Class F	
Beginning of Period	325 071 006,41	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00	EUR
Sequential Amortization	13 298 183,83	-	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	-	EUR
End of Period	311 772 822,58	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	-	-	-	-	-	182 955,41	EUR
Principal Addition Amounts	-	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	687 562,62	EUR
Credit PDL	-	-	-	-	-	858 936,91	EUR
End of Period	-	-	-	-	-	11 581,12	EUR

Net Note Principal

Beginning of Period	325 071 006,41	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 317 044,59	EUR
End of Period	311 772 822,58	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 488 418,88	EUR

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7. Outstanding Notes



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	13	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 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	360 871 006,41	325 071 006,41	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Available Distribution Amount	13 298 183,83						
Amortisation	13 298 183,83						
Redemption per Class	13 298 183,83	13 298 183,83	-	-	-	-	-
Redemption per Note		3 210,57	-	-	-	-	-
Outstanding Closing Balance		311 772 822,58	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Net Outstanding Closing Balance	347 572 822,58	311 772 822,58	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Current Tranching	100 %	89,70 %	1,90 %	2,45 %	1,35 %	1,29 %	3,31 %
Current Pool Factor		0,75	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		32	32	32	32	32	32
Principal Outstanding per Note Beginning of Period		78 481,65	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 210,57	-	-	-	-	-
Principal Outstanding per Note End of Period		75 271,08	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		299,83	586,49	697,60	897,60	1 075,38	1 342,04
Interest Payment	1 584 834,30	1 241 915,72	38 708,27	59 296,00	42 187,20	48 392,00	154 335,11
Interest Payment per Note		299,83	586,49	697,60	897,60	1 075,38	1 342,04

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)		10,30 %	8,40 %	5,96 %	4,60 %	3,31 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		10,87 %	8,97 %	5,96 %	4,60 %	3,31 %	0,00 %
Current CE (Subordination)		10,30 %	8,40 %	5,96 %	4,60 %	3,31 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		10,87 %	8,97 %	5,96 %	4,60 %	3,31 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 29.08.2024
Payment date 27.08.2024
Period No 13
Monthly Period 01.07.2024
Interest Period : 26.07.2024 to 27.08.2024 = 32 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	29.08.2024		
Payment date	27.08.2024		
Period No	13		
Monthly Period	01.07.2024		
Interest Period	from 26.07.2024	to 27.08.2024	= 32 days



Average amount - all: 21 495

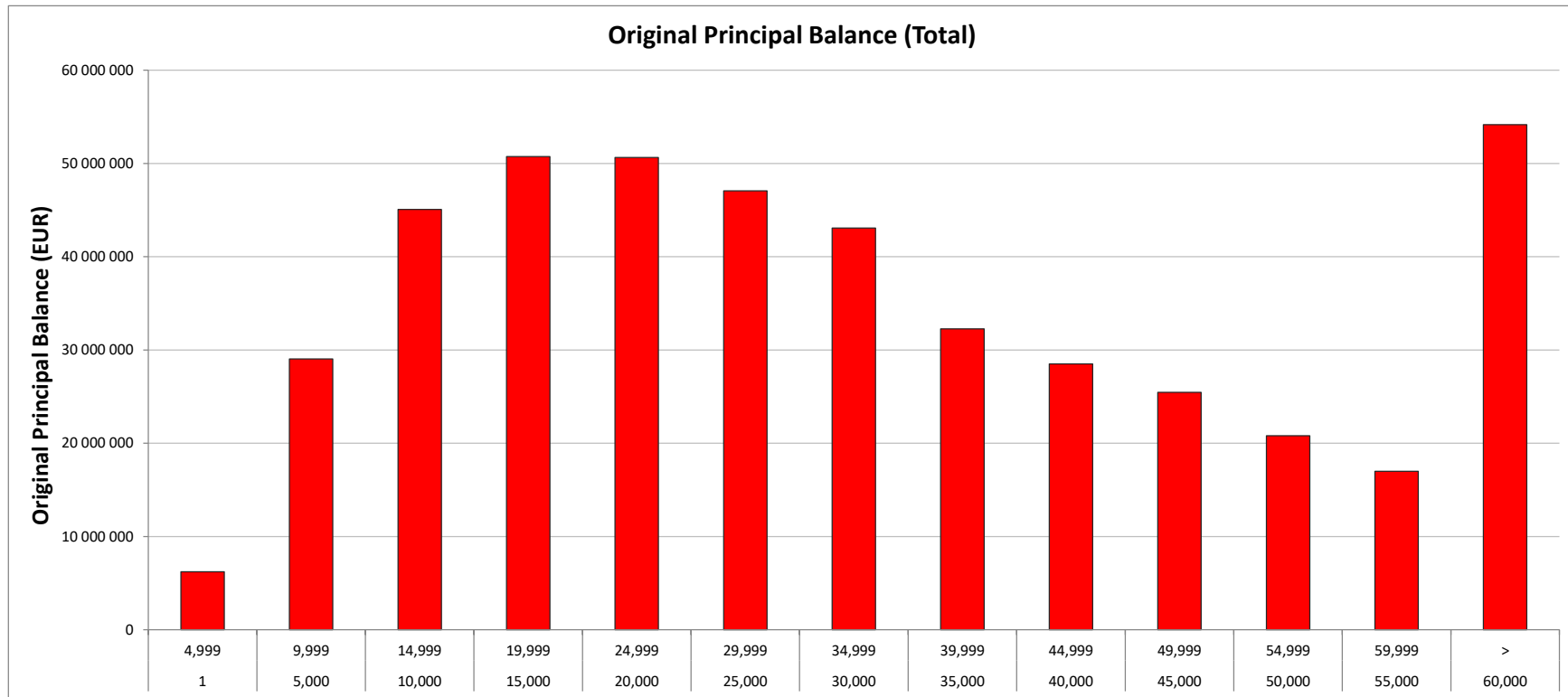
TOTAL							
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning	
1	4 999	1 758	6 218 072	1,4 %	26,9	8,0	
5 000	9 999	3 872	29 030 383	6,5 %	43,6	7,8	
10 000	14 999	3 613	45 056 303	10,0 %	51,5	7,8	
15 000	19 999	2 920	50 735 170	11,3 %	53,5	7,9	
20 000	24 999	2 258	50 635 002	11,3 %	55,4	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	29.08.2024	
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10.a Outstanding Principal Balance

Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	13				
Monthly Period	from	01.07.2024	to	27.08.2024	= 32 days
Interest Period		26.07.2024			



Average amount - all: 18 980

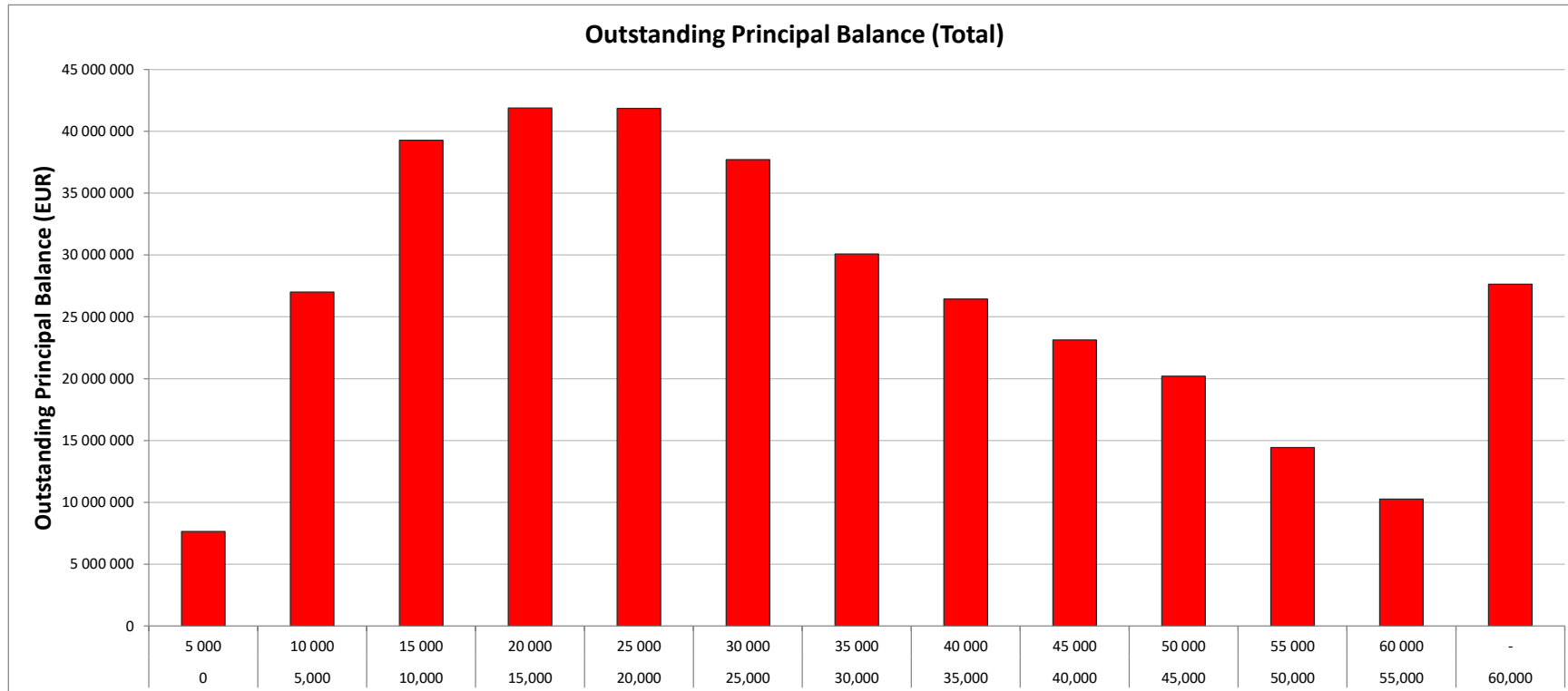
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 450	7 647 960	2,20 %	26,3	21,4
5 000	10 000	3 618	26 998 054	7,77 %	40,1	21,0
10 000	15 000	3 175	39 279 745	11,30 %	44,0	21,0
15 000	20 000	2 402	41 889 128	12,05 %	45,3	20,9
20 000	25 000	1 872	41 856 396	12,04 %	46,4	20,6
25 000	30 000	1 380	37 706 925	10,85 %	46,7	20,6
30 000	35 000	931	30 078 466	8,65 %	48,0	20,0
35 000	40 000	708	26 446 669	7,61 %	48,8	19,9
40 000	45 000	545	23 130 627	6,66 %	49,7	19,2
45 000	50 000	426	20 203 601	5,81 %	50,0	19,5
50 000	55 000	276	14 431 781	4,15 %	49,7	19,5
55 000	60 000	179	10 253 447	2,95 %	50,2	20,0
60 000	-	350	27 638 442	7,95 %	48,4	20,1
Total		18 312	347 561 241	100 %	46,2	20,4

SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	29.08.2024		
Payment date	27.08.2024		
Period No	13		
Monthly Period	01.07.2024		
Interest Period	from 26.07.2024	to 27.08.2024	= 32 days



SCF RAHOITUSPALVELUT XII DAC
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11.a Geographical Distribution



Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	13				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days

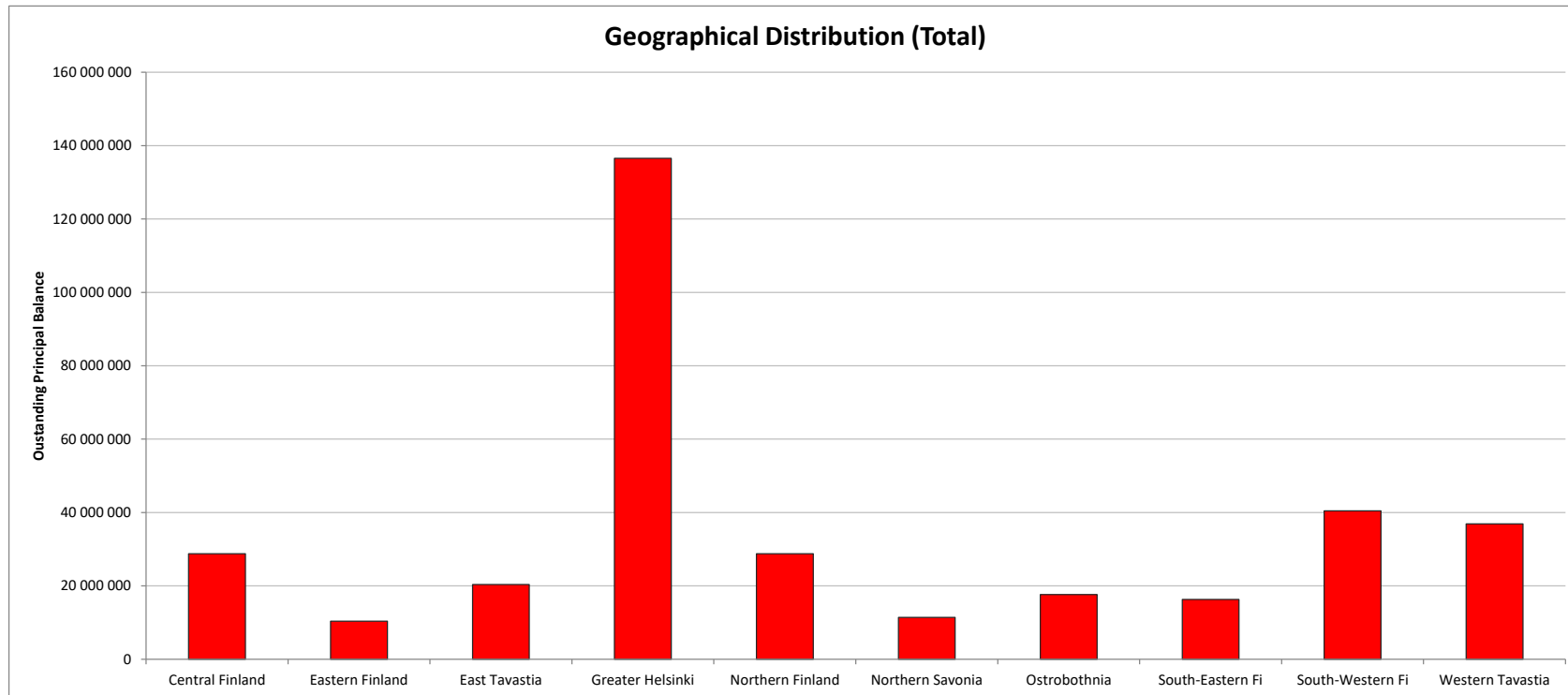
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 606	28 762 301	8,28 %	46,1	20,4	
Eastern Finland	650	10 396 035	2,99 %	45,8	20,8	
East Tavastia	1 128	20 354 205	5,86 %	46,2	20,3	
Greater Helsinki	6 268	136 543 516	39,29 %	46,7	20,3	
Northern Finland	1 495	28 791 051	8,28 %	46,6	20,0	
Northern Savonia	662	11 420 082	3,29 %	45,7	20,4	
Ostrobothnia	1 119	17 629 896	5,07 %	46,6	20,4	
South-Eastern Fi	1 018	16 325 377	4,70 %	45,7	20,0	
South-Western Fi	2 299	40 445 962	11,64 %	45,7	20,6	
Western Tavastia	2 067	36 892 818	10,61 %	45,5	20,5	
Total	18 312	347 561 241	100 %	46,2	20,4	

Geographic distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	13	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	13	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

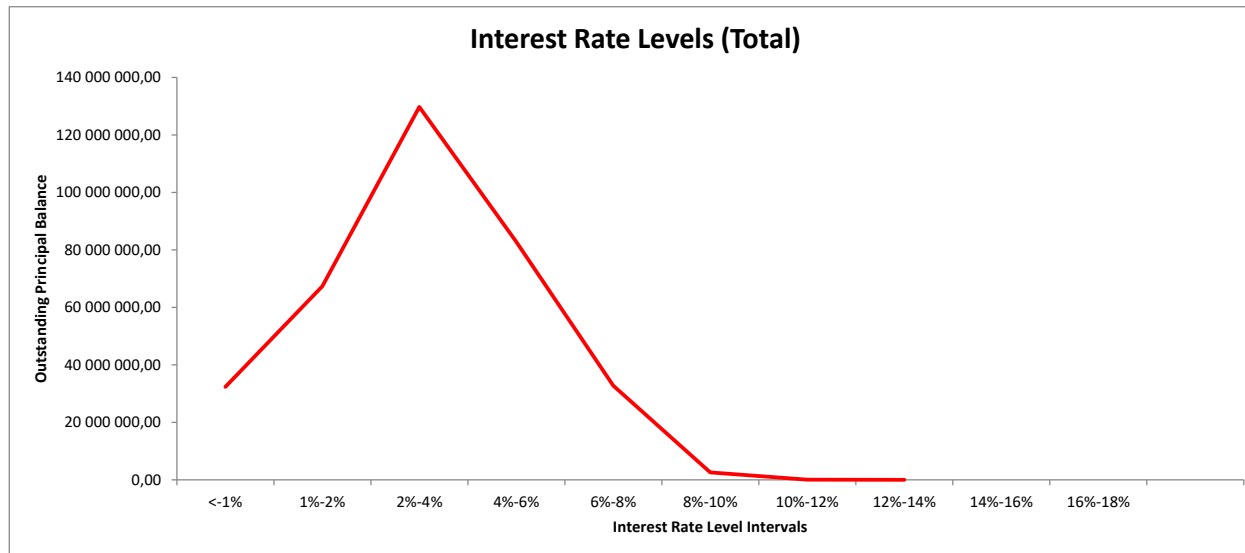
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1 431	32 313 775	9,30 %	42,4	22,3
1 %	2 %	2 450	67 350 264	19,38 %	45,1	22,0
2 %	4 %	6 094	129 736 346	37,33 %	45,5	21,4
4 %	6 %	4 866	82 777 145	23,82 %	48,9	18,0
6 %	8 %	3 220	32 739 746	9,42 %	48,2	17,6
8 %	10 %	244	2 592 132	0,75 %	51,6	14,7
10 %	12 %	5	46 310	0,01 %	47,8	16,6
12 %	14 %	2	5 523	0,00 %	33,5	14,5
14 %	16 %					
16 %	18 %					
18 %	-					
Total		18 312	347 561 241	100 %	46,2	20,4

Interest distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	13				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.a Remaining Terms



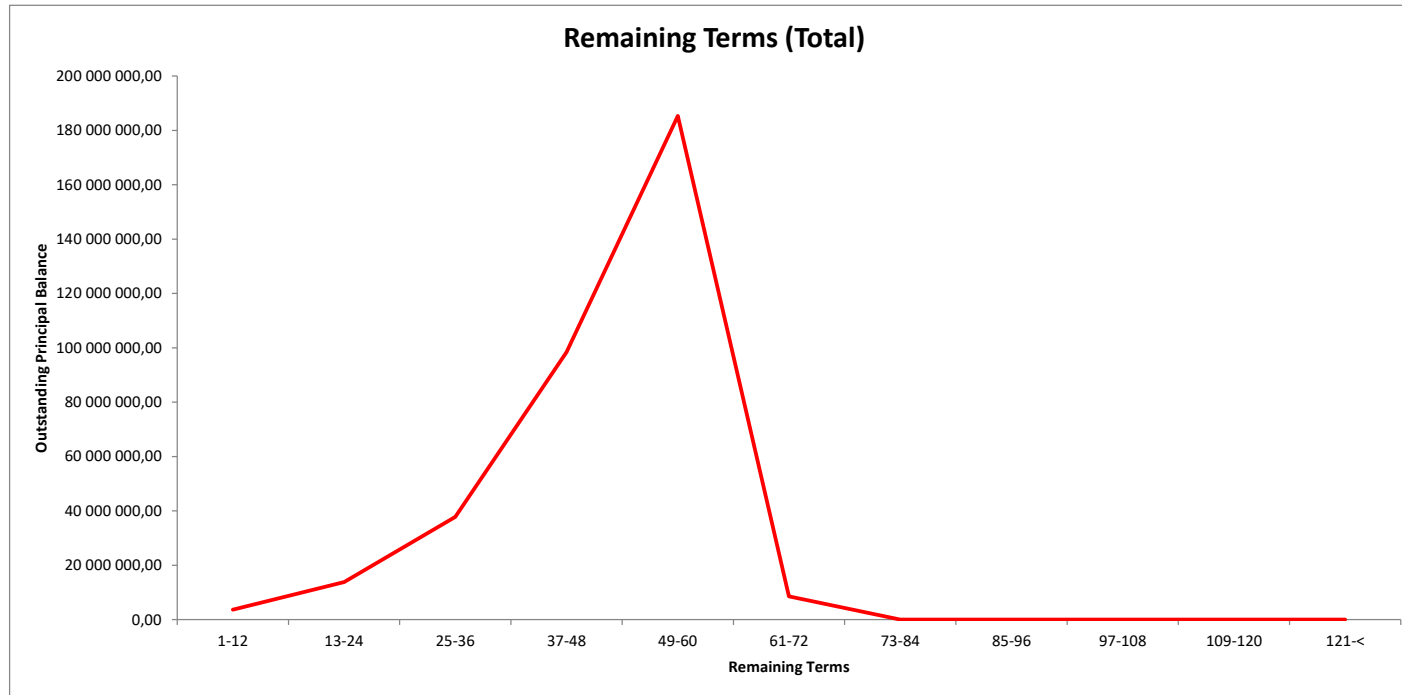
Reporting Date	29.08.2024		
Payment date	27.08.2024		
Period No	13		
Monthly Period	01.07.2024		
Interest Period	from 26.07.2024	to 27.08.2024	= 32 days

		TOTAL							
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0			0	7	1 907	0,00 %	0,0	24,8
	1			12	787	3 628 749	1,04 %	8,3	28,2
	13			24	1 633	13 817 595	3,98 %	19,1	25,4
	25			36	2 741	37 786 244	10,87 %	31,4	22,9
	37			48	5 176	98 434 583	28,32 %	43,0	21,6
	49			60	7 616	185 318 533	53,32 %	53,0	19,1
	61			72	352	8 573 630	2,47 %	61,8	10,6
	73			84					
	85			96					
	97			108					
	109			120					
	121	-							
	Total				18 312		347 561 241	100 %	46,2

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	13				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.a Seasoning



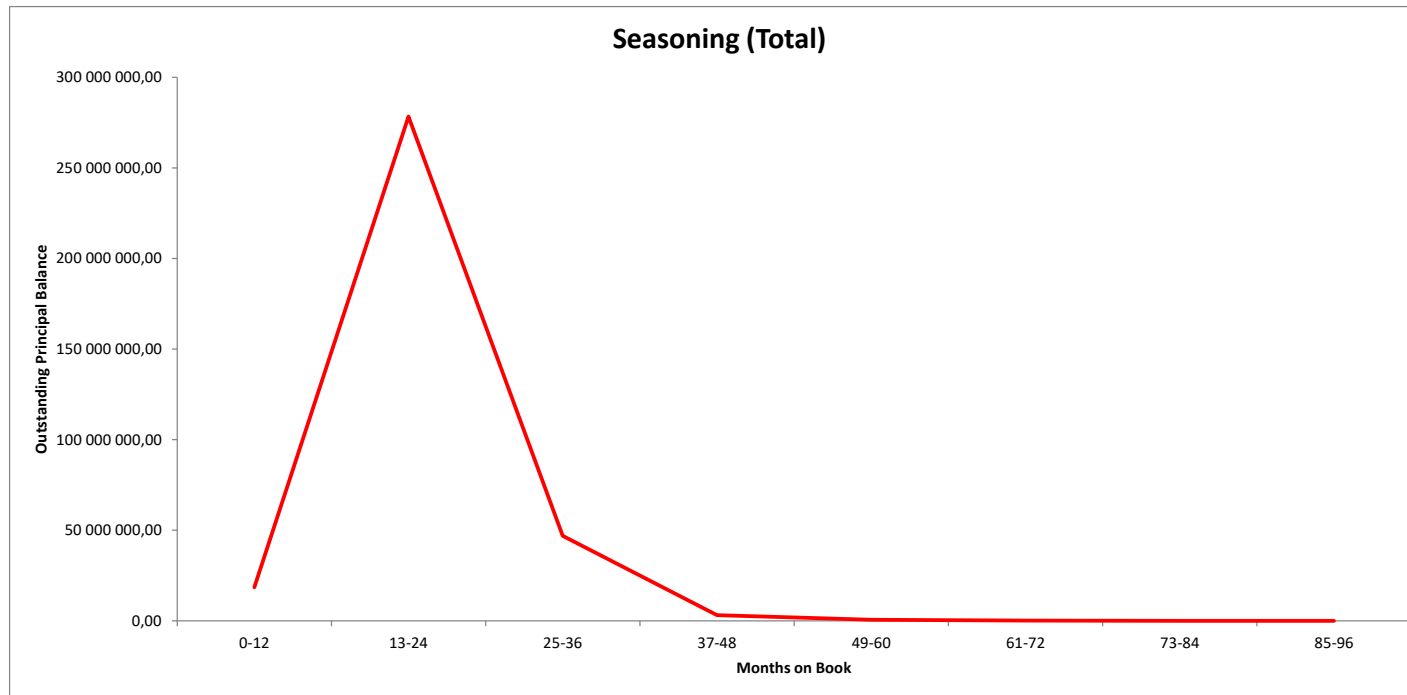
Reporting Date	29.08.2024					
Payment date	27.08.2024					
Period No	13					
Monthly Period	from	01.07.2024	to	27.08.2024	=	32 days
Interest Period		26.07.2024				

		TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12	969	18 504 531	5,32 %	55,3	10,9
	13		24	14 487	278 335 024	80,08 %	47,2	19,6
	25		36	2 570	46 863 408	13,48 %	39,4	26,9
	37		48	220	3 176 951	0,91 %	21,4	40,9
	49		60	57	575 186	0,17 %	11,3	52,3
	61		72	9	106 141	0,03 %	8,9	63,5
	73		84					
	85		96					
Total			18 312	347 561 241	100 %	46,2	20,4	

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	13				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	13	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 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	8 670	86 622 152	24,9 %	5 044	0,0 %	42,1	20,1
	Balloon	9 642	260 939 090	75,1 %	113 727 207	43,6 %	47,6	20,5
	Total	18 312	347 561 241	100 %	113 732 251	33 %	46,2	20,4

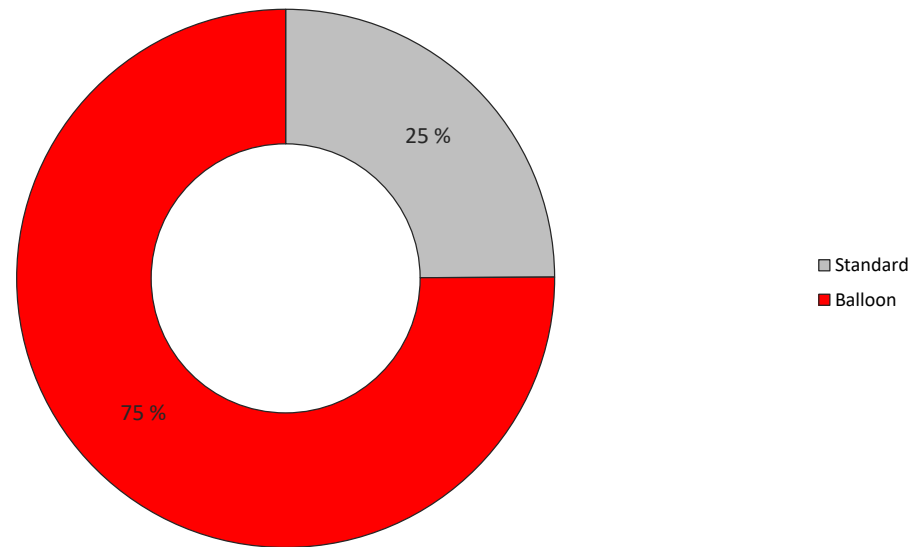
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Monthly Investor Report

15.b Balloon loans

Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	13				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days



**Balloon loans in %
of portfolio**



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Monthly Investor Report

16.a # loans per borrower



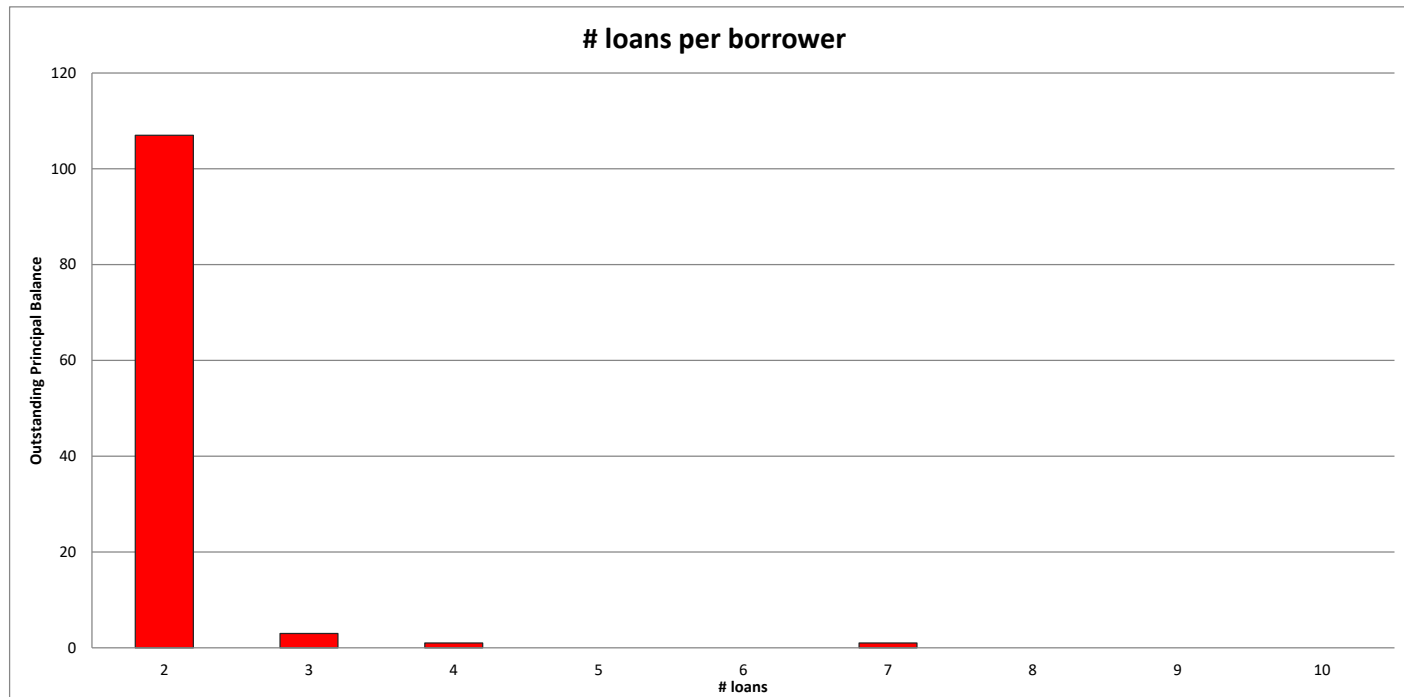
Reporting Date	29.08.2024					
Payment date	27.08.2024					
Period No	13					
Monthly Period	01.07.2024	to	27.08.2024	=	32 days	
Interest Period	from	26.07.2024	to	27.08.2024	=	32 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	18 078		342 766 725	98,62 %
2		107	4 378 178	1,26 %
3		3	277 670	0,08 %
4		1	40 924	0,01 %
5				
6				
7		1	97 745	0,03 %
8				
9				
10				
Total:		18 190	347 561 241	100 %

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Monthly Investor Report

16.b # loans per borrower

Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	13	
Monthly Period	01.07.2024	
Interest Period	from	26.07.2024
	to	27.08.2024
	=	32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	13	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

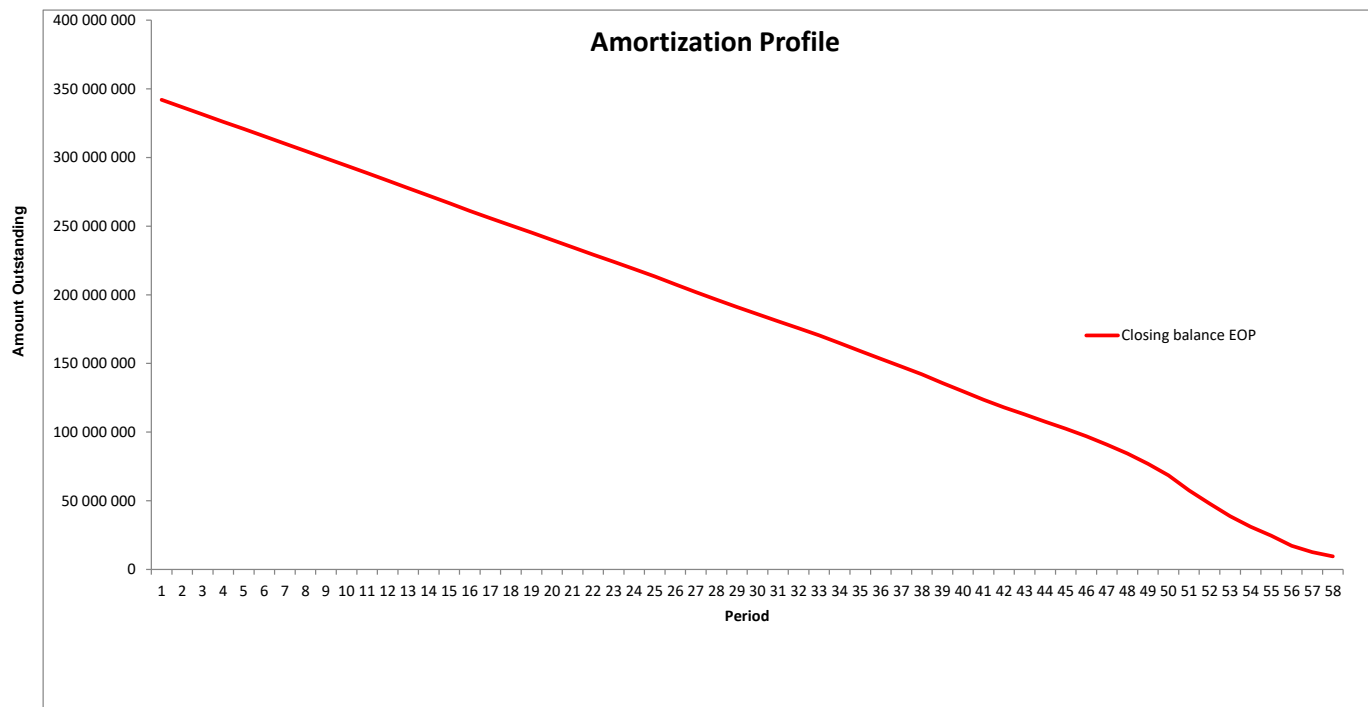
Period	TOTAL					
	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	347 561 241	341 999 138	5 562 104	1 032 045	3,62 %	98,40 %
2	341 999 138	336 668 155	5 330 982	1 015 848	3,62 %	96,87 %
3	336 668 155	331 345 025	5 323 130	999 150	3,62 %	95,33 %
4	331 345 025	326 040 137	5 304 888	982 681	3,62 %	93,81 %
5	326 040 137	320 785 564	5 254 574	966 549	3,62 %	92,30 %
6	320 785 564	315 463 703	5 321 860	950 530	3,61 %	90,76 %
7	315 463 703	310 133 839	5 329 865	934 367	3,61 %	89,23 %
8	310 133 839	304 703 487	5 430 352	918 105	3,61 %	87,67 %
9	304 703 487	299 424 727	5 278 760	901 620	3,61 %	86,15 %
10	299 424 727	294 087 451	5 337 275	885 556	3,61 %	84,61 %
11	294 087 451	288 705 314	5 382 137	869 416	3,61 %	83,07 %
12	288 705 314	283 240 500	5 464 814	853 149	3,60 %	81,49 %
13	283 240 500	277 758 335	5 482 165	836 657	3,60 %	79,92 %
14	277 758 335	272 222 428	5 535 907	820 172	3,60 %	78,32 %
15	272 222 428	266 674 152	5 548 276	803 648	3,60 %	76,73 %
16	266 674 152	261 134 395	5 539 757	787 148	3,60 %	75,13 %
17	261 134 395	255 773 516	5 360 879	770 428	3,60 %	73,59 %
18	255 773 516	250 585 244	5 188 272	754 142	3,60 %	72,10 %
19	250 585 244	245 379 380	5 205 864	738 264	3,59 %	70,60 %
20	245 379 380	239 982 336	5 397 044	722 288	3,59 %	69,05 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	13				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	29.08.2024					
Payment date	27.08.2024					
Period No	13					
Monthly Period	01.07.2024	to	27.08.2024	=	32 days	
Interest Period	from	26.07.2024	to	27.08.2024	=	32 days

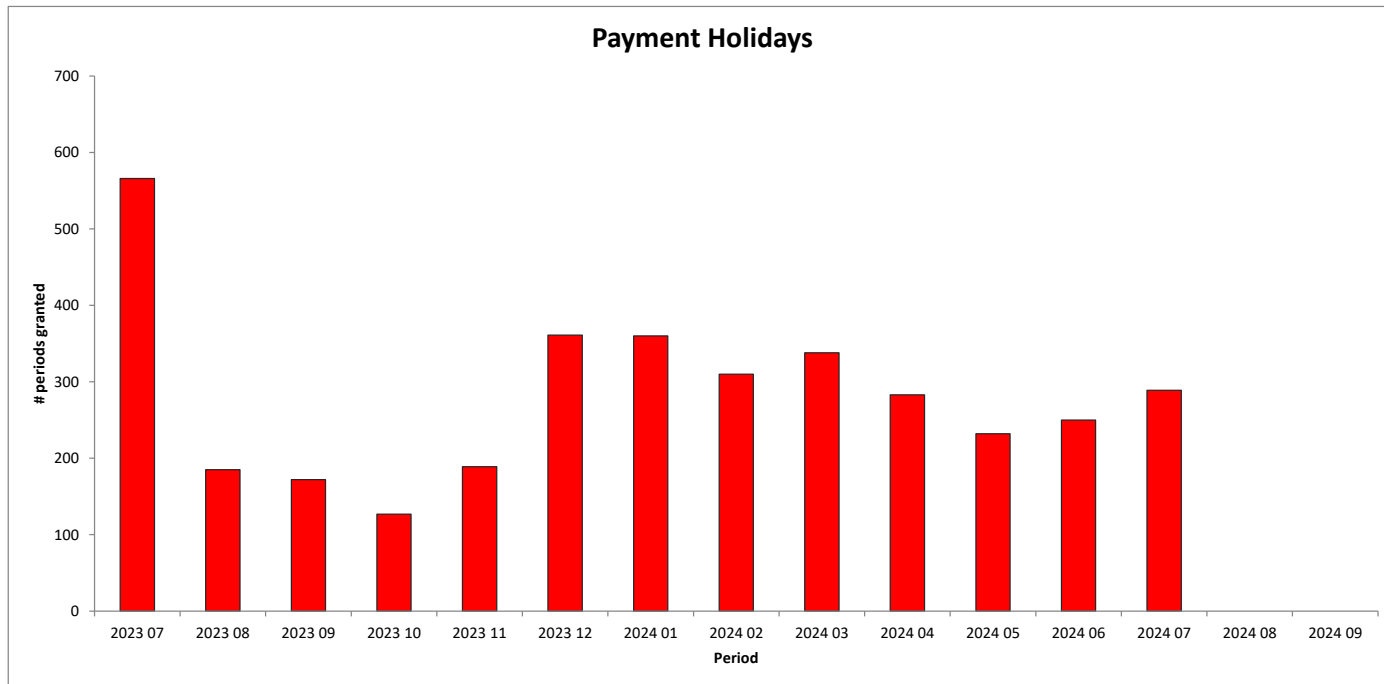
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2023 07	566	769	220 852	14 244 780	
2023 08	185	231	67 871	4 229 424	
2023 09	172	214	64 084	4 242 227	
2023 10	127	167	47 480	3 061 909	
2023 11	189	273	71 527	4 096 702	
2023 12	361	448	113 646	7 737 592	
2024 01	360	443	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	250	264	77 500	5 876 194	
2024 07	289	306	88 165	6 708 658	
2024 08					
2024 09					
Total:	3 662	4 337	1 309 881	86 074 204	

Payment Holiday

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	13				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	29.08.2024		
Payment date	27.08.2024		
Period No	13		
Monthly Period	01.07.2024	to	27.08.2024
Interest Period	from 26.07.2024	to 27.08.2024	= 32 days

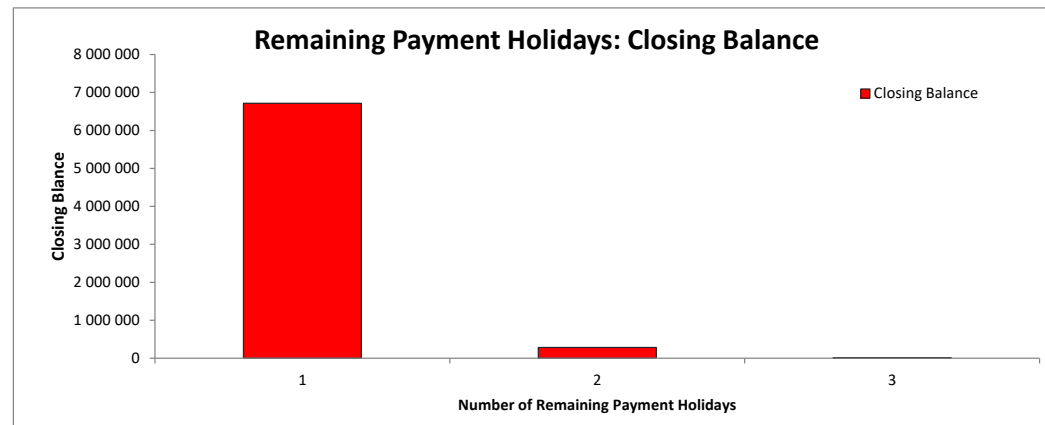
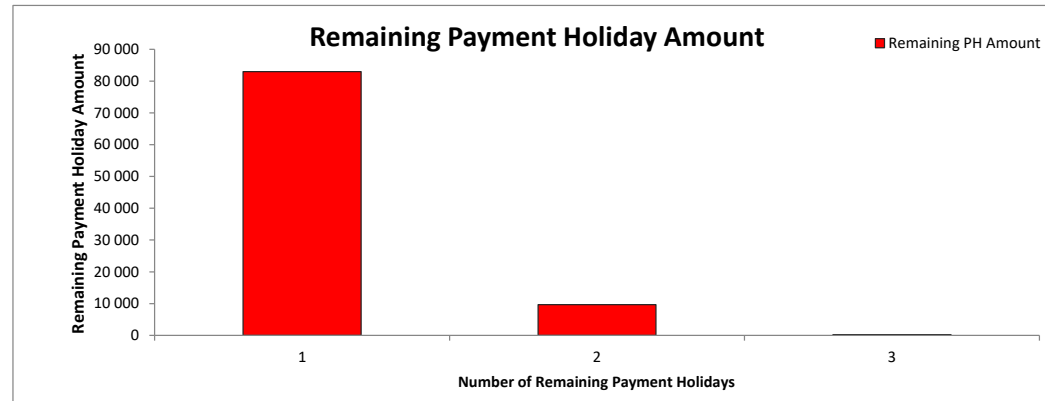
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	287	83 009	6 715 936
2	15	9 675	282 311
3	1	220	8 752
Total	303	92 905	7 007 000

Remaining PH's

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	13	
Monthly Period	01.07.2024	to 27.08.2024 = 32 days
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment



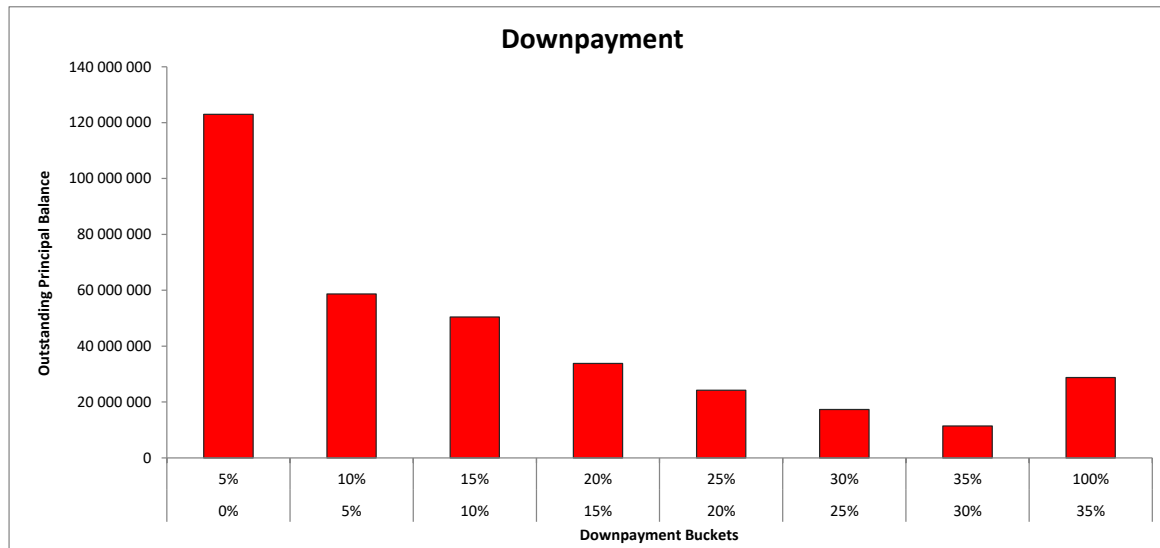
Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	13	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	6 425	123 007 388	35,39 %	47,7	20,4
	5 %	10 %	2 453	58 664 637	16,88 %	47,8	20,4
	10 %	15 %	2 298	50 411 902	14,50 %	46,6	20,5
	15 %	20 %	1 605	33 795 211	9,72 %	45,4	20,4
	20 %	25 %	1 260	24 227 610	6,97 %	45,1	20,5
	25 %	30 %	966	17 315 484	4,98 %	44,7	20,1
	30 %	35 %	737	11 402 759	3,28 %	43,1	20,4
	35 %	100 %	2 568	28 736 250	8,27 %	40,1	20,1
			18 312	347 561 241	100 %	46,2	20,4

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	13	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition



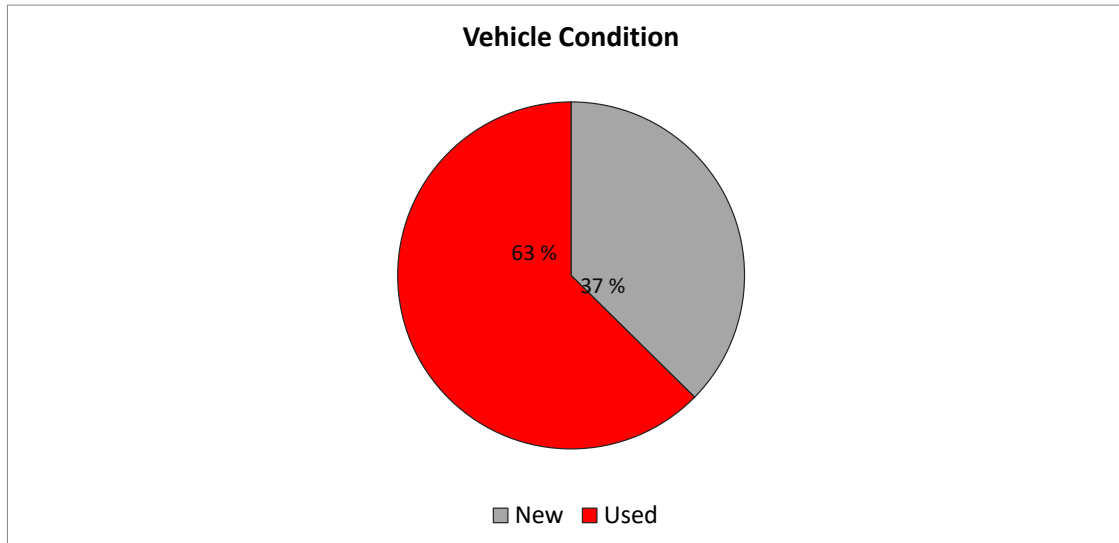
Reporting Date 29.08.2024
Payment date 27.08.2024
Period No 13
Monthly Period 01.07.2024
Interest Period from 26.07.2024 to 27.08.2024 = 32 days

Vehicle condition	TOTAL				
	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4 610	129 936 340	37,39 %	45,4	20,0
Used	13 702	217 624 902	62,61 %	46,7	20,6
Total	18 312	347 561 241	100 %	46,2	20,4

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	29.08.2024
Payment date	27.08.2024
Period No	13
Monthly Period	01.07.2024
Interest Period	from 26.07.2024 to 27.08.2024 = 32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.a Borrower Type



Reporting Date	29.08.2024
Payment date	27.08.2024
Period No	13
Monthly Period	01.07.2024
Interest Period	from 26.07.2024 to 27.08.2024 = 32 days

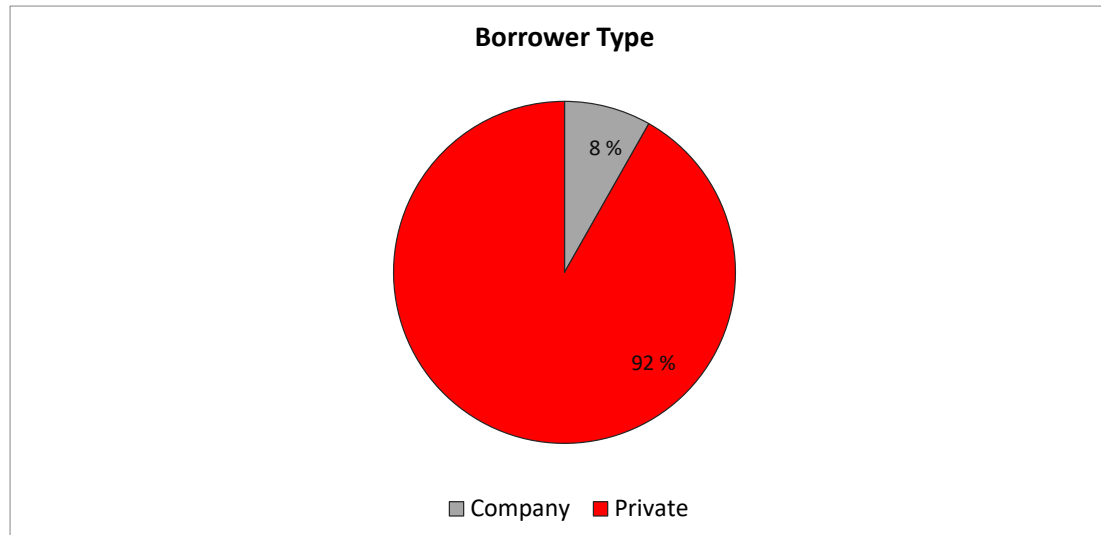
TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 316	28 553 060	8,22 %	37,6	22,8
	Private	16 996	319 008 181	91,78 %	47,0	20,1
	Total	18 312	347 561 241	100 %	46,2	20,4

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.b Borrower Type



Reporting Date	29.08.2024
Payment date	27.08.2024
Period No	13
Monthly Period	01.07.2024
Interest Period	from 26.07.2024 to 27.08.2024 = 32 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

22.a Vehicle type



Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	13				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days

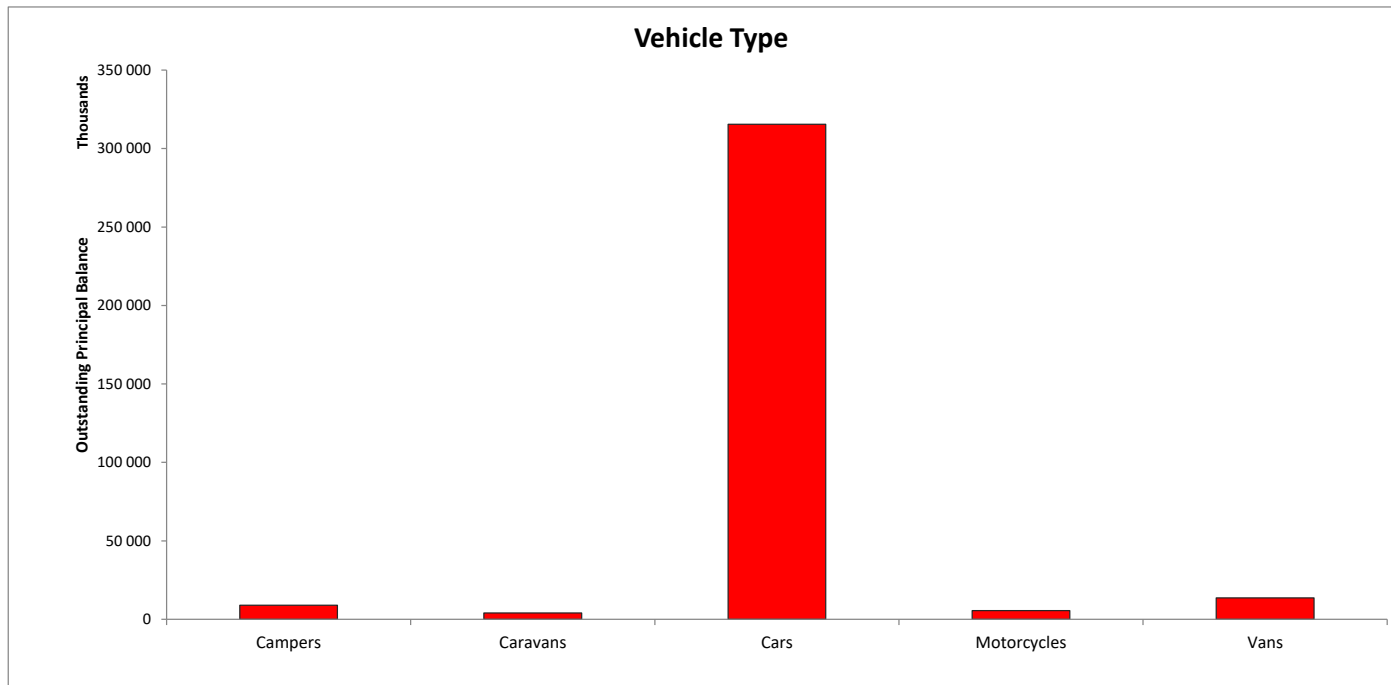
TOTAL					
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	264	8 985 684	2,59 %	45,7	22,2
Caravans	202	4 010 181	1,15 %	43,9	22,3
Cars	16 323	315 422 583	90,75 %	46,6	20,2
Motorcycles	586	5 528 827	1,59 %	42,3	20,2
Vans	937	13 613 967	3,92 %	40,8	22,4
Total	18 312	347 561 241	100 %	46,2	20,4

Vehicle type

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Monthly Investor Report

22.b Vehicle type

Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	13				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days



SCF RAHOITUSPALVELUT XII DAC
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23.a Restructured Loans



Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	13				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 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	1	22 962
2024 07	0	0
2024 08		
2024 09		
Total	13	310 117

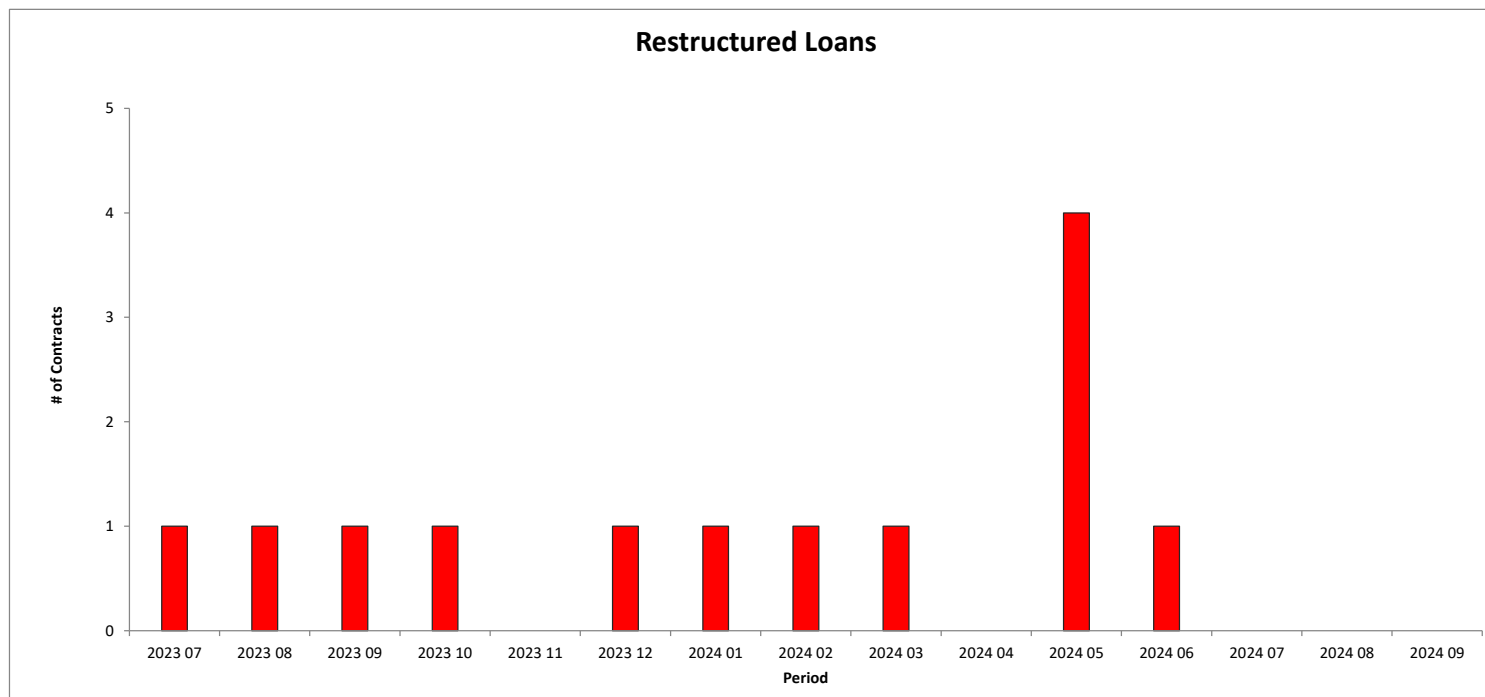
Restructured

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.b Restructured Loans



Reporting Date	29.08.2024		
Payment date	27.08.2024		
Period No	13		
Monthly Period	01.07.2024		
Interest Period	from	26.07.2024	to 27.08.2024 = 32 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	13	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

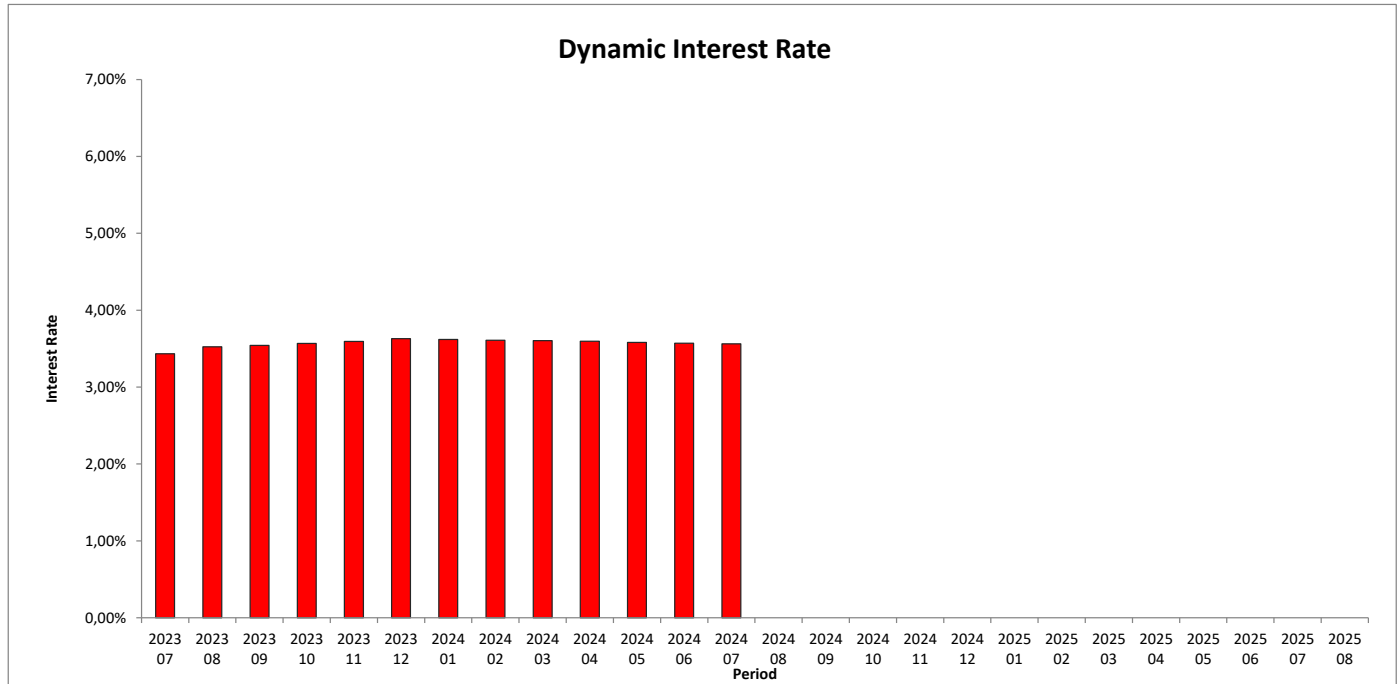
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3,43 %
2023 08	435 781 306	3,52 %
2023 09	436 622 959	3,54 %
2023 10	435 596 851	3,57 %
2023 11	436 884 114	3,59 %
2023 12	437 627 032	3,63 %
2024 01	423 959 854	3,62 %
2024 02	411 756 505	3,61 %
2024 03	399 017 001	3,60 %
2024 04	385 781 261	3,60 %
2024 05	371 651 162	3,58 %
2024 06	360 688 051	3,57 %
2024 07	347 561 241	3,56 %
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	29.08.2024				
Payment date	27.08.2024				
Period No	13				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days



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25.a Dynamic Pre-Payments



Reporting Date 29.08.2024
Payment date 27.08.2024
Period No 13

Monthly Period 01.07.2024 to 27.08.2024 = 32 days
Interest Period from 26.07.2024

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	5 073 506	360 688 051	15,63 %
2024 07	6 728 617	347 561 241	20,91 %
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			

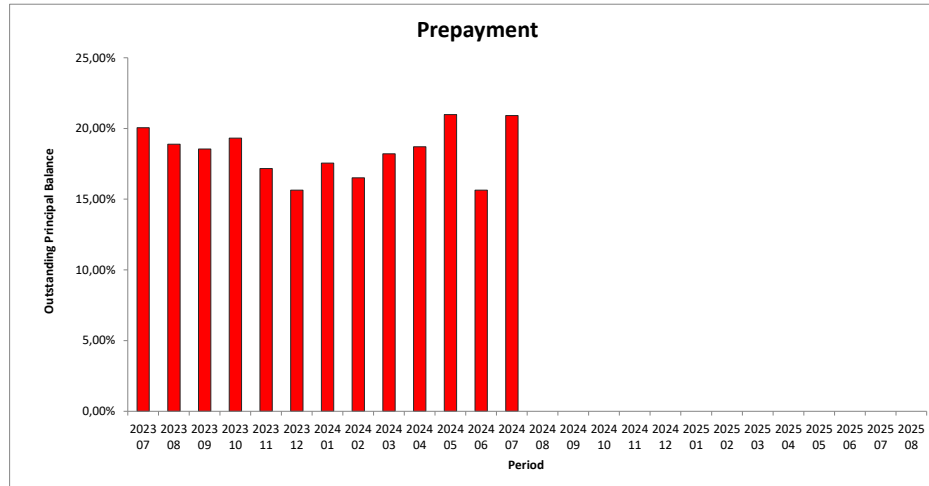
Dynamic Prepayment

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Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29.08.2024				
Payment date	27.08.2024				
Period No	13				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days



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26. Delinquency



Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	13	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
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	360 688 051	17 606	338 154 410	853	15 281 248	144	2 684 487	85	1 466 970	69	1 401 624	53	1 094 682	30	604 630	37	751 838	
	7	347 561 241	17 096	324 599 173	833	16 030 722	168	2 801 568	80	1 406 542	48	932 835	52	997 822	35	792 578	37	687 563	
	8																		
	9																		
	10																		
	11																		
	12																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.08.2024					
Payment date	27.08.2024					
Period No	13					
Monthly Period	from	01.07.2024	to	27.08.2024	=	32 days
Interest Period		26.07.2024				

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q3			2023 Q4			2024 Q1			2024 Q2			2024 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	204 548	15	19 188	19 188	185 359	34 566	53 755	150 793	6 164	59 918	144 629	28 050	87 969	116 579	3 250	91 219	113 329
2023 4	700 217	44				83 190	83 190	617 027	79 778	162 968	537 249	138 854	301 823	398 394	31 874	333 697	366 520
2024 1	1 515 280	83							147 245	147 245	1 368 035	265 085	412 330	1 102 950	39 788	452 119	1 063 162
2024 2	2 634 293	123										343 097	343 097	2 291 196	137 191	480 288	2 154 005
2024 3	687 563	37													104 199	104 199	583 364
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	2 634 293	123															
2024 3	687 563	37															
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	29.08.2024				
Payment date	27.08.2024				
Period No	13				
Monthly Period	01.07.2024				
Interest Period	from	26.07.2024	to	27.08.2024	= 32 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 823 578,59	EUR
Senior Expenses	-	103 683,80	EUR
Senior Servicing Fee	-	59 857,77	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	481 161,34	EUR
Tranche A Loan Interest to Issuer	-	202 266,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	17 600,00	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	-	32 111,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	27 156,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	34 000,00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	117 556,00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	748 186,68	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	-	
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	
Deferred Purchase Price to Seller	-	-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 967 739,65	EUR
Senior Expenses	-	42 807,40	EUR
Issuer swap interest to swap counterparty	-	481 161,34	EUR
Interest Class A Notes	-	1 241 916,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	38 708,00	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	-	59 296,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	42 187,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	48 392,00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	154 335,00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	858 936,91	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	+	12 439 246,92	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	-	12 439 246,92	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	13 298 183,83	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	-	13 298 183,83	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 E Notes	-	-	EUR
(vi) Principal Payments on Class F 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	-	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	29.08.2024	
Payment date	27.08.2024	
Period No	13	
Monthly Period	01.07.2024	to 27.08.2024 = 32 days
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days

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30. Transaction Costs

Reporting Date	29.08.2024	
Payment date	27.08.2024	
Period No	13	
Monthly Period	01.07.2024	
Interest Period	from 26.07.2024	to 27.08.2024 = 32 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	103 683,80						
Interest accrued for the Period	EUR	1 584 834,00	1 241 916,00	38 708,00	59 296,00	42 187,00	48 392,00	154 335,00
Cumulative Interest accrued	EUR	27 662 707,00	22 543 356,00	580 716,00	887 790,00	630 132,00	721 819,00	2 298 894,00
Interest Payments	EUR	1 584 834,00	1 241 916,00	38 708,00	59 296,00	42 187,00	48 392,00	154 335,00
Cumulative Interest Payments	EUR	27 662 707,00	22 543 356,00	580 716,00	887 790,00	630 132,00	721 819,00	2 298 894,00
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	360 871 006
Interest Period Start	26.07.2024
Interest Period End	27.08.2024
Interest Days	32
Settlement Date	27.08.2024
Party A Floating Interest Rate	3,598 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 1 154 145,67
Party B Fixed Rate	1,5000 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 481 161,34

Reporting Date	29.08.2024
Payment date	27.08.2024
Period No	13
Monthly Period	01.07.2024
Interest Period	from 26.07.2024 to 27.08.2024 = 32 days

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31. Contact Details



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Reporting Date	29.08.2024
Payment date	27.08.2024
Period No	13
Monthly Period	01.07.2024
Interest Period	from 26.07.2024 to 27.08.2024 = 32 days