SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report

Reporting Date		27/03/2025					
Payment date		25/03/2025		Following payment dates:	25/04/2025		
Period No		20			27/05/2025		
Monthly Period		01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28	days
Cut-Off date		28/02/2025					

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

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Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

1. Portfolio Information

Outstanding receivables	Current Period Aggregated Outstanding Principal Amount	
Opening balance prior to replenishment	**280,787,505.18**	**EUR**
Scheduled Loan Principal Repayments (+MC)	4,293,369.08	EUR
Prepayments	5,158,329.61	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	**9,451,698.69**	**EUR**
New Defaulted Auto Loans amt in Period	682,149.81	EUR
Closing balance prior to replenishment	**270,653,656.68**	**EUR**
Further Purchase Price due (Replenisment price of new assets)	**-**	**EUR**
Re-investment Principal Ledger Closing Balance	-	**EUR**
Closing Balance post replenishment	**270,653,656.68**	**EUR**
Principal Recoveries on loans in default	208,212.64	EUR

Total revenue collections

Total Revenue Received in Period	**1,037,028.71**	**EUR**

Loans

At beginning of period	15,727	Loans
Replenished contracts	-	Loans
Paid in Full	377	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	33	Loans
At end of period	**15,317**	**Loans**

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2. Amount Due for Distribution - Revenue Receipts

Reporting Date	27/03/2025				
Payment date	25/03/2025				
Period No	20				
Monthly Period	01/02/2025				
Interest Period from	25/02/2025	to	25/03/2025	=	28 days

Purchaser Available Revenue Receipts

	Current Period	
a. Collections: Interest, fees, recoveries etc.	1,245,241.35	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	650.52	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 imimmediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR
Total Amount for Purchaser Available Revenue Receipts	**1,245,891.87**	**EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1,203,660.19	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	566,722.78	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	19,599.05	EUR
g. Liquidity Reserve Excess Amount	63,991.18	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	**1,853,973.20**	**EUR**

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

Purchaser Available Redemption Receipts	Current Period	
a. Collections: Principal payments, Deemed Collection	9,451,698.69	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	**9,451,698.69**	**EUR**

Issuer Available Redemption Receipts		
a. Amounts due to Issuer from Purchaser under the Loan Agreement	9,451,698.69	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	625,615.78	EUR
Total Amount for Issuer Available Redemtion Receipts	**10,077,314.47**	**EUR**

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Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

4. Reserve Accounts

Note Balance

Beginning of Period		280,787,505.18	EUR
End of Period		270,710,190.72	EUR

Liquidity Balance

Beginning of Period	0.6 %	1,571,351.45	EUR
Cash Outflow		61,826.42	EUR
Cash Inflow		-	EUR
End of Period	0.5 % *	1,509,525.03	EUR
Required Reserve Amount	0.5 % *	1,509,525.03	EUR

Expenses Advance

Beginning of Period	280,279.89	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	280,279.89	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		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

Asset Balance

Opening balance prior to replenishment	280,787,505.18	EUR
Closing balance prior to replenishment	270,653,656.68	EUR
Closing Balance post replenishment	270,653,656.68	EUR

Portfolio Performance:	**EUR**	**%**	**# loans**
Performing Receivables:			
Current	253,360,918.88	93.61%	14,298
1-29 days past due	11,820,899.60	4.37%	705
Delinquent Receivables:			
30-59 days past due	1,715,222.11	0.63%	107
60-89 days past due	1,241,339.76	0.46%	70
90-119 days past due	973,334.34	0.36%	56
120-149 days past due	771,682.47	0.29%	44
150-179 days past due	770,259.52	0.28%	37
Total Performing and Delinquent	**270,653,656.68**	**100.00%**	**15,317**
Current Period Defaults	682,149.81		33
Cumulative Defaults	10,205,981.04		547
Current Period Principal Recoveries	208,212.64		
Cumulative Principal Recoveries	3,150,308.89		

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

		NO
[A] Cumulative Net Loss Ratio, Payment Date	1.57%	
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.46%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.38%	
or [A] + [B] - [C] / [D] < 10%	**61.72%**	
[A] Aggregate Outstanding Asset Principal Amount	270,653,656.68	
[B] Aggregate principal balance of Defaulted Contracts	10,205,981.04	
[C] Recoveries received on such Defaulted Contracts	3,150,308.89	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449,980,445.50	
or AVERAGE [[A], [B], [C]] > 5%	**NO**	
[A] Delinquency Ratio, Payment Date	2.02%	
[B] Delinquency Ratio, preceding Payment Date	2.31%	
[C] Delinquency Ratio, second preceding Payment Date	2.21%	
or Servicer Termination Event	**NO**	
or Hedge Counterparty Downgrade Event	**NO**	

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

	12.75%	**NO**
[A] [1] + [2] + [3] + [4] + [5]	35,800,000.00	
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	280,787,505.18	

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 Deliquency 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		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

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

Weighted average interest rate (min 3%)	3.50%
Weighted average months to maturity (max 60)*	40.12*
Used Vehicles (max 75%)	60.19%
Balloon Loans (max 70%)	77.96%
Balloon Installments (max 26%)	36.91%
Corporate Borrowers (max 11%)	7.43%
IRB (min 95%)**	96%**

** Bucket-based as found in IR*
*** As of last replenishment*

Top-10 Exposures:	Balance	# Loans	Portion
	201,418.01	2	0.07%
	194,955.80	1	0.07%
	170,917.22	1	0.06%
	153,373.43	3	0.06%
	138,105.94	1	0.05%
	134,001.22	1	0.05%
	123,820.04	1	0.05%
	122,215.50	1	0.05%
	119,864.48	2	0.04%
	117,359.43	1	0.04%
	Total (max 0,6%)		**0.55%** *

** Post Replenishment*

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6. Note Principal

Reporting Date		27/03/2025		
Payment date		25/03/2025		
Period No		20		
Monthly Period		01/02/2025		
Interest Period	from	25/02/2025	to	25/03/2025 = 28 days

	Class A	Class B	Class C	Class D	Class E	Class F	
Note Principal							
Beginning of Period	244,987,505.18	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00	EUR
Sequential Amortization	10,077,314.47	-	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	-	EUR
End of Period	234,910,190.72	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	-	-	-	-	-	682,149.81	EUR
Credit PDL	-	-	-	-	-	625,615.78	EUR
End of Period	-	-	-	-	-	56,534.03	EUR
Net Note Principal							
Beginning of Period	244,987,505.18	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00	EUR
End of Period	234,910,190.72	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,443,465.97	EUR

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7. Outstanding Notes

Reporting Date		27/03/2025		
Payment date		25/03/2025		
Period No		20		
Monthly Period		01/02/2025		
Interest Period	from	25/02/2025	to	25/03/2025 = 28 days

Santander Consumer Bank

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) / AAA(sf)	AA(sf)/AA(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	280,787,505.18	244,987,505.18	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00
Available Distribution Amount	10,077,314.47						
Amortisation	10,077,314.47						
Redemption per Class	10,077,314.47	10,077,314.47	-	-	-	-	-
Redemption per Note		2,432.96	-	-	-	-	-
Outstanding Closing Balance		234,910,190.72	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00
Net Outstanding Closing Balance	270,710,190.72	234,910,190.72	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00
Current Tranching	100%	86.78%	2.44%	3.14%	1.74%	1.66%	4.25%
Current Pool Factor		0.57	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		
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		59,147.15	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
>Principal Repayment per note		2,432.96	-	-	-	-	-
Principal Outstanding per Note End of Period		56,714.19	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
>Interest accrued for the period		151.58	435.17	532.39	707.39	862.94	1,096.28
Interest Payment	899,974.31	627,848.53	28,721.00	45,253.06	33,247.28	38,832.50	126,071.94
Interest Payment per Note		151.58	435.17	532.39	707.39	862.94	1,096.28

3. Credit Enhancements

Initial total CE (Subordination)	7.96%	6.49%	4.60%	3.56%	2.56%	0.00%
Initial total CE (Subordination, incl. Liquitidy Reserve)	8.52%	7.05%	4.60%	3.56%	2.56%	0.00%
Current CE (Subordination incl. Excess Spread)	13.22%	10.79%	7.65%	5.91%	4.25%	0.00%
Current CE (Subordination, incl. Liquitidy Reserve and Excess Spread)	13.78%	11.34%	7.65%	5.91%	4.25%	0.00%
Current CE (Subordination)	13.22%	10.79%	7.65%	5.91%	4.25%	0.00%
Current CE (Subordination, incl. Liquitidy Reserve)	13.78%	11.34%	7.65%	5.91%	4.25%	0.00%

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date	27/03/2025
Payment date	25/03/2025
Period No	20
Monthly Period	01/02/2025
Interest Period :	25/02/2025 to 25/03/2025 = 28 days

Rating Triggers

			Short Term				Long Term					
			Fitch		S&P		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	F1	N/A	A-1	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 Required Rating	F1	F1	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 Required Rating	F3	F1	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	A-1	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	A-1	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		27/03/2025				
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Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

Santander Consumer Bank

Average amount - all:	21,495

Original balance

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

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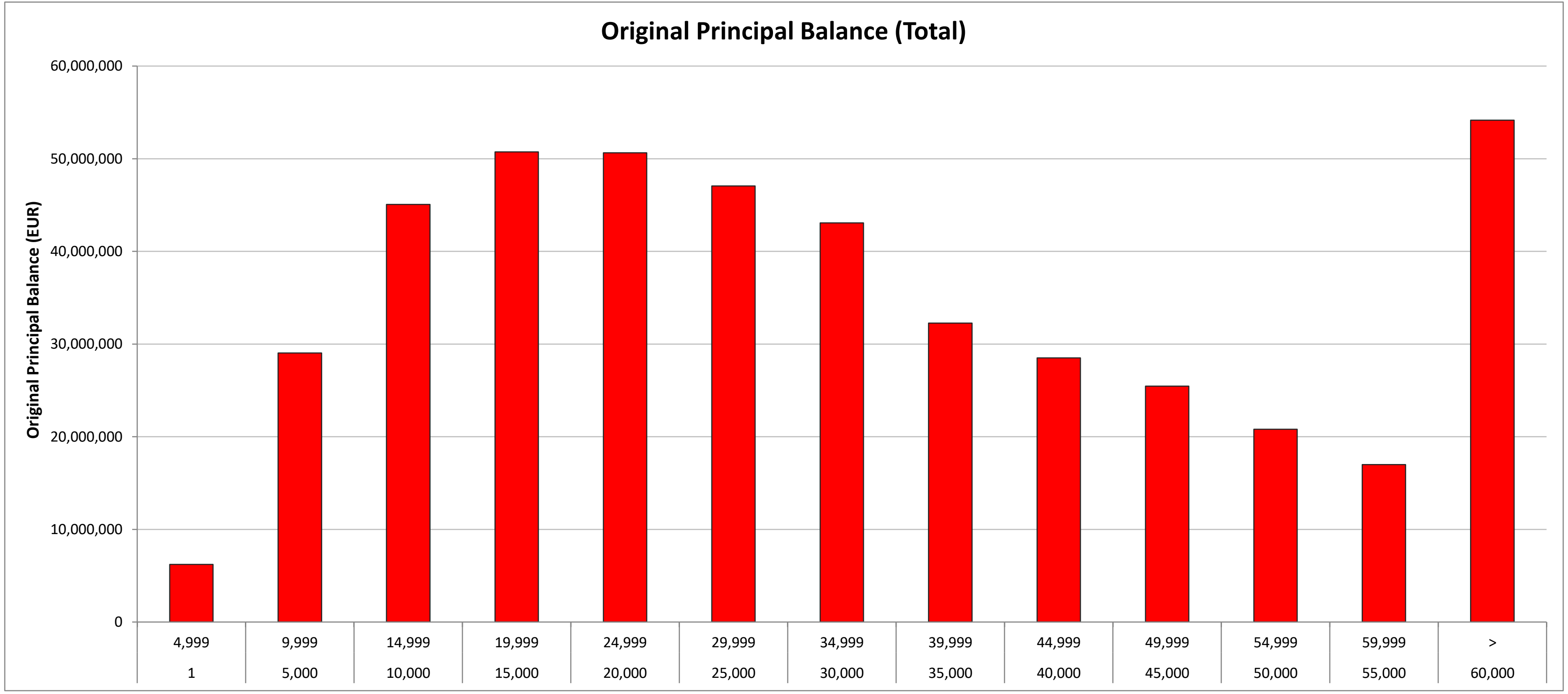
9.b Original Principal Balance Graph

Reporting Date		27/03/2025					
Payment date		25/03/2025					
Period No		20					
Monthly Period		01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28	days



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10.a Outstanding Principal Balance

Reporting Date		27/03/2025					
Payment date		25/03/2025					
Period No		20					
Monthly Period		01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28	days

Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2,424	7,260,845	2.68%	24.2	28.2
5,000	10 000	3,260	24,379,419	9.01%	35.3	28.1
10,000	15 000	2,536	31,303,764	11.57%	38.5	27.7
15,000	20 000	1,993	34,696,018	12.82%	38.9	27.7
20,000	25 000	1,546	34,627,422	12.79%	40.1	27.5
25,000	30 000	1,041	28,447,794	10.51%	40.6	27.2
30,000	35 000	710	22,970,770	8.49%	42.3	26.9
35,000	40 000	562	21,004,153	7.76%	43.1	26.2
40,000	45 000	438	18,591,233	6.87%	43.3	26.3
45,000	50 000	305	14,428,786	5.33%	43.4	26.2
50,000	55 000	181	9,479,237	3.50%	43.9	26.5
55,000	60 000	90	5,146,483	1.90%	44.1	26.8
60,000	-	231	18,317,733	6.77%	42.0	26.8
Total		15,317	270,653,657	100%	40.1	27.2

Average Outstanding Balance per Loan: 17,670

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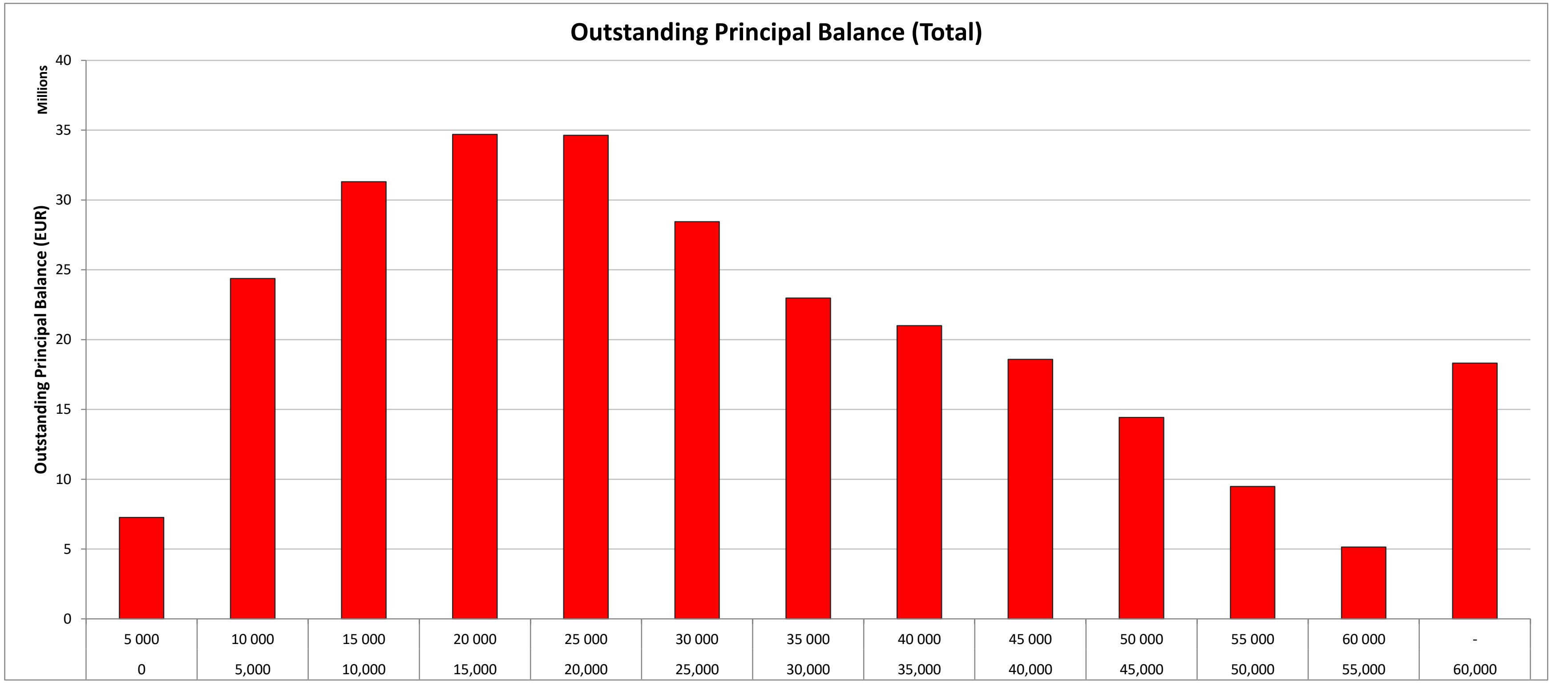
10.b Outstanding Principal Balance Graph

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



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11.a Geographical Distribution

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

TOTAL						
	District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Geographic distribution	Central Finland	1,299	21,788,690	8.05%	39.8	27.2
	Eastern Finland	528	8,085,070	2.99%	40.2	27.7
	East Tavastia	929	15,343,986	5.67%	40.3	27.1
	Greater Helsinki	5,291	106,994,401	39.53%	40.5	27.1
	Northern Finland	1,238	22,546,571	8.33%	40.4	26.9
	Northern Savonia	554	8,896,748	3.29%	39.3	27.3
	Ostrobothnia	936	13,947,172	5.15%	40.6	27.4
	South-Eastern Fi	844	12,625,337	4.66%	39.6	26.9
	South-Western Fi	1,963	31,373,459	11.59%	39.5	27.4
	Western Tavastia	1,735	29,052,224	10.73%	39.4	27.3
	Total	15,317	270,653,657	100%	40.1	27.2

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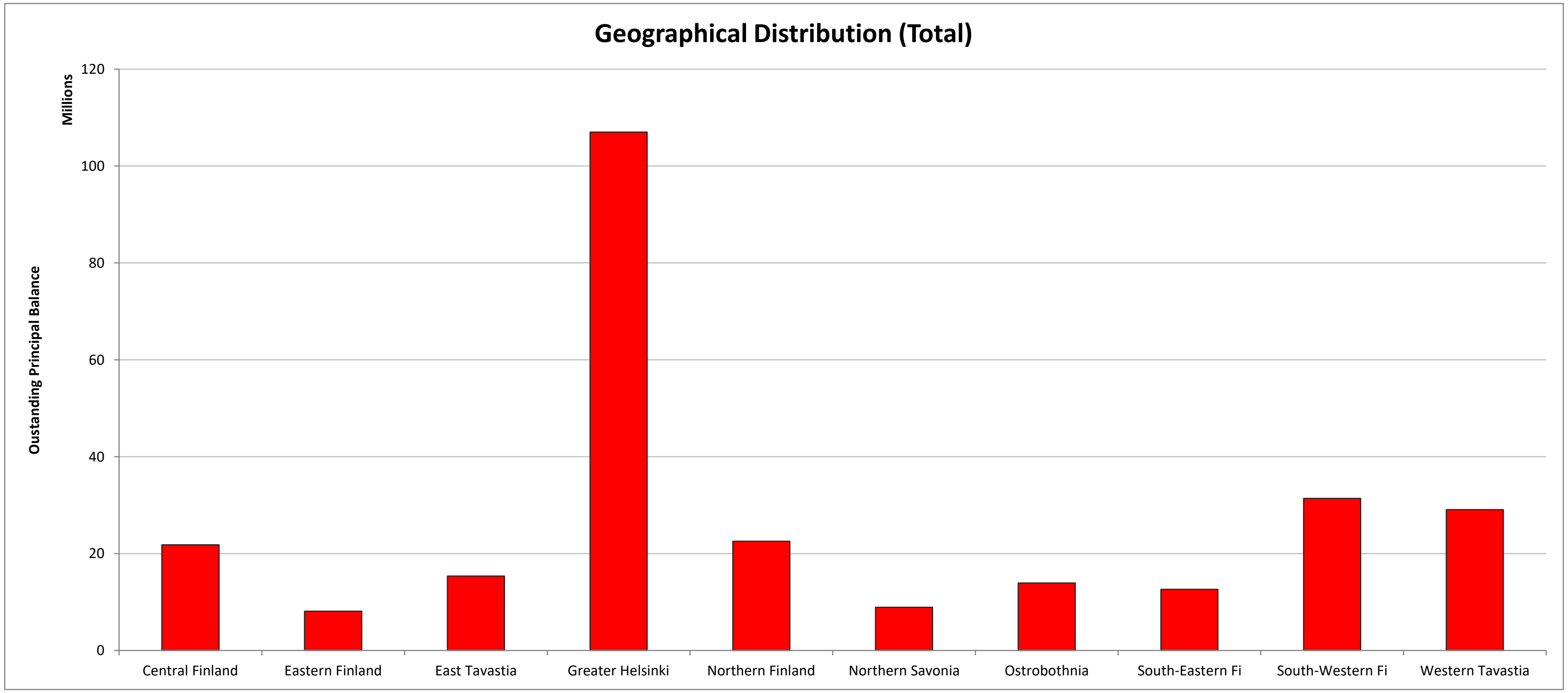
11.b Geographical Distribution Graph

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



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12.a Interest Rate

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

Interest distribution

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0%	1%	1,303	26,759,475	9.89%	36.2	29.0
1%	2%	2,126	54,152,807	20.01%	39.0	28.6
2%	4%	5,111	100,025,785	36.96%	39.3	28.2
4%	6%	4,009	63,713,695	23.54%	42.9	24.8
6%	8%	2,577	24,065,938	8.89%	42.7	24.5
8%	10%	185	1,893,282	0.70%	46.3	21.5
10%	12%	5	40,257	0.01%	41.5	23.6
12%	14%	1	2,418	0.00%	27.0	21.0
14%	16%					
16%	18%					
18%	-					
Total		15,317	270,653,657	100%	40.1	27.2

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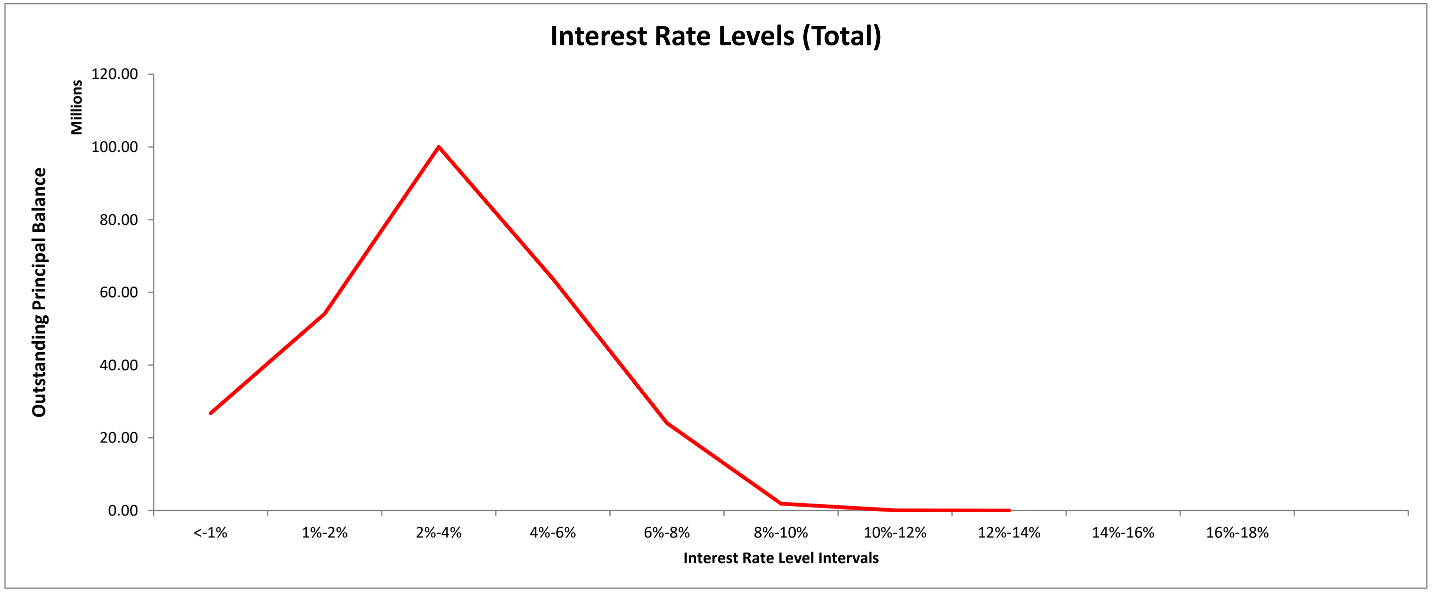
12.b Interest Rate

Reporting Date		27/03/2025					
Payment date		25/03/2025					
Period No		20					
Monthly Period		01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28	days



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13.a Remaining Terms

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	10	45,615	0.02%	0.0	29.7
1	12	1,075	5,254,684	1.94%	7.7	32.3
13	24	1,742	16,991,050	6.28%	19.3	30.4
25	36	3,679	53,887,012	19.91%	31.3	28.6
37	48	7,112	152,371,531	56.30%	43.5	27.7
49	60	1,697	42,067,351	15.54%	51.5	21.4
61	72	2	36,413	0.01%	61.5	19.3
73	84					
85	96					
97	108					
109	120					
121	-					
Total		15,317	270,653,657	100%	40.1	27.2

Months to maturity

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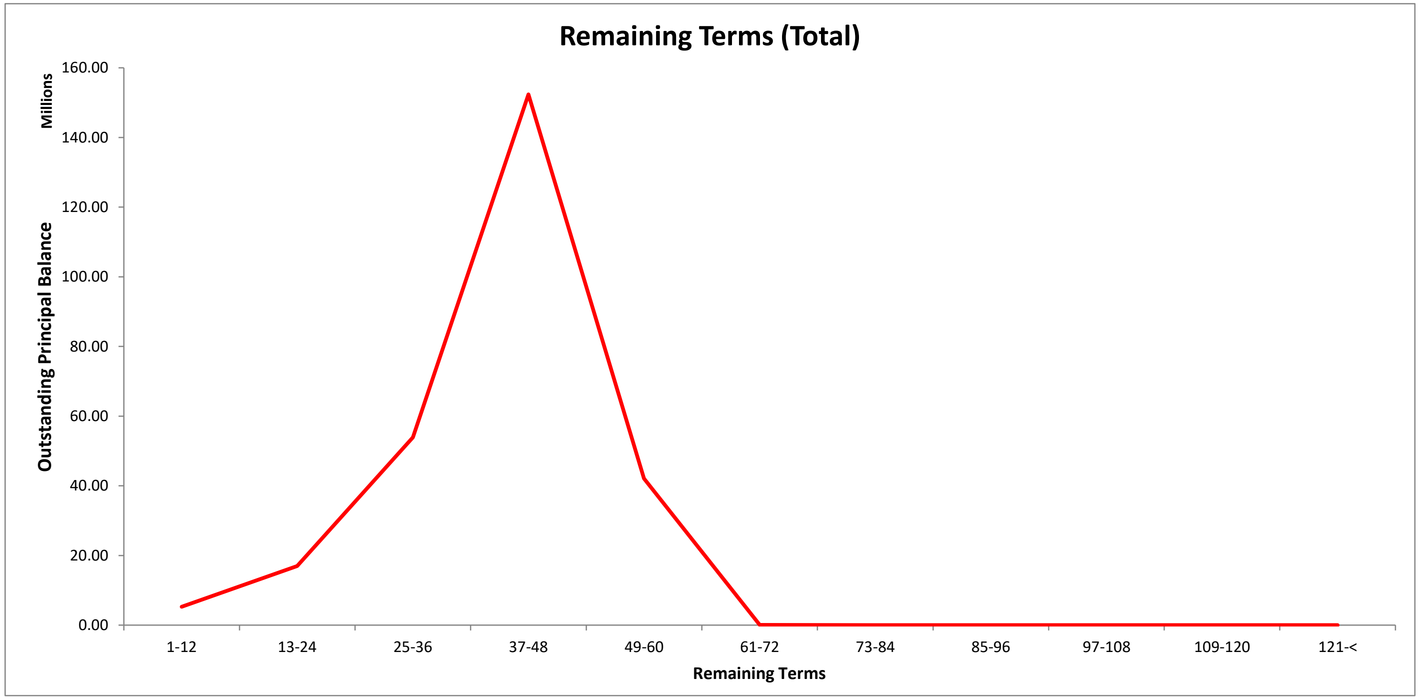
13.b Remaining Terms

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



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14.a Seasoning

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

Santander Consumer Bank

Months on book	TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	1	12					
	13	24	3,619	73,214,772	27.05%	45.5	21.6
	25	36	11,234	190,827,928	70.51%	38.7	28.8
	37	48	363	5,690,213	2.10%	23.9	40.8
	49	60	91	869,216	0.32%	10.7	52.7
	61	72	10	51,529	0.02%	9.6	65.4
	73	84					
	85	96					
	Total		15,317	270,653,657	100%	40.1	27.2

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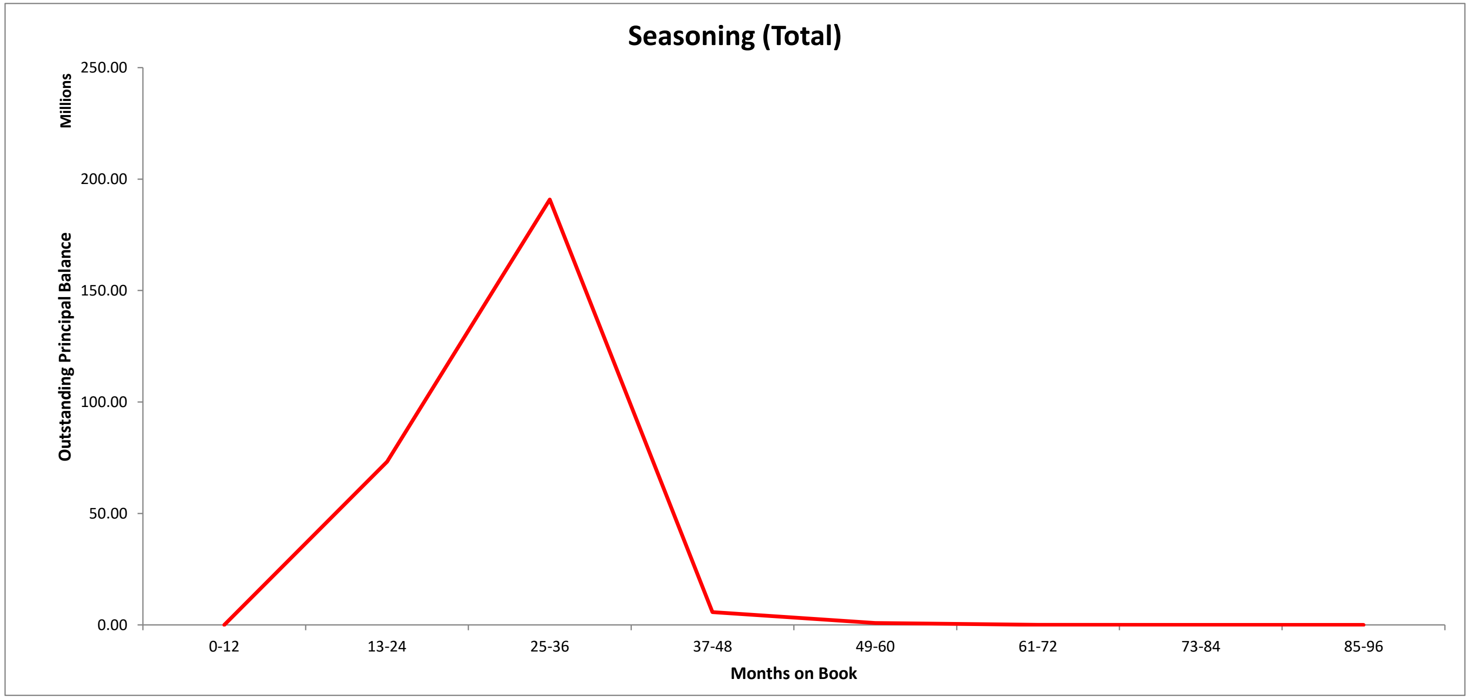
14.b Seasoning

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



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15.a Balloon loans

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	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	6,950	59,657,836	22.0 %	3,925	0.0 %	36.7	26.9
Balloon	8,367	210,995,821	78.0 %	99,902,479	47.3 %	41.1	27.3
Total	15,317	270,653,657	100%	99,906,405	37%	40.1	27.2

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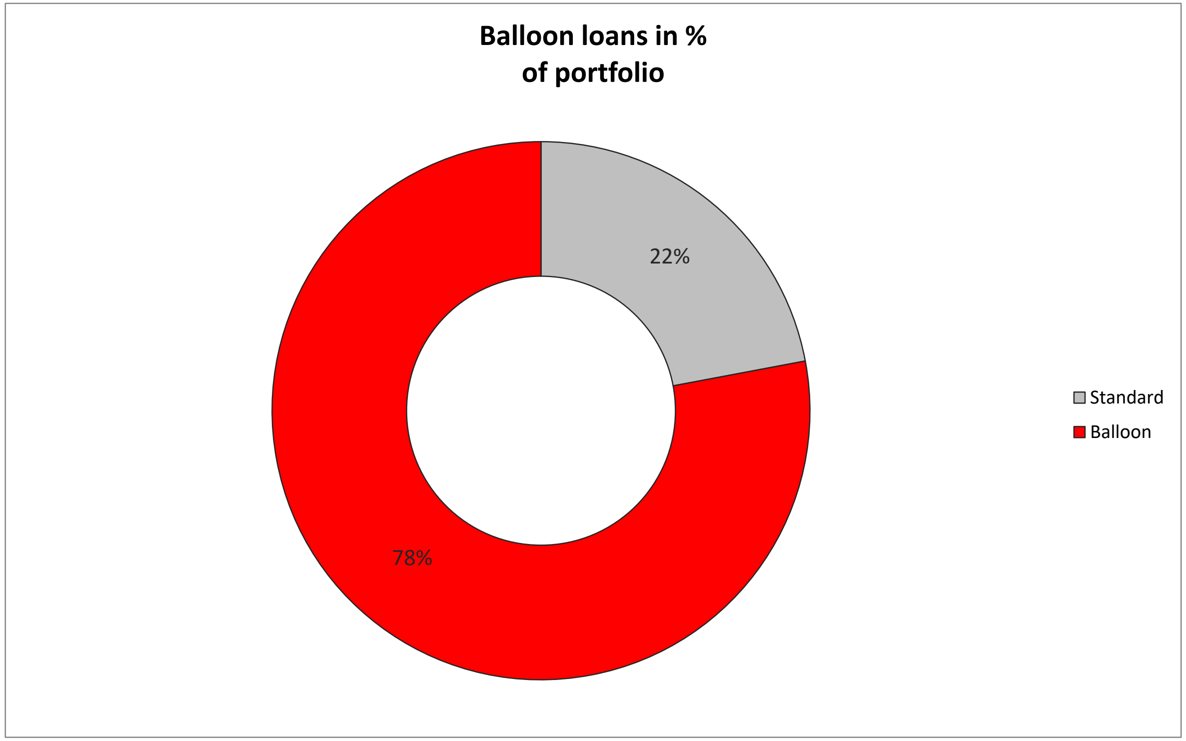
15.b Balloon loans

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



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16.a # loans per borrower

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

loans per borrower

TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	15,161	267,704,887	98.91%
2	72	2,868,397	1.06%
3	1	15,052	0.01%
4	1	26,600	0.01%
5	1	38,720	0.01%
6			
7			
8			
9			
10			
Total:	15,236	270,653,657	100%

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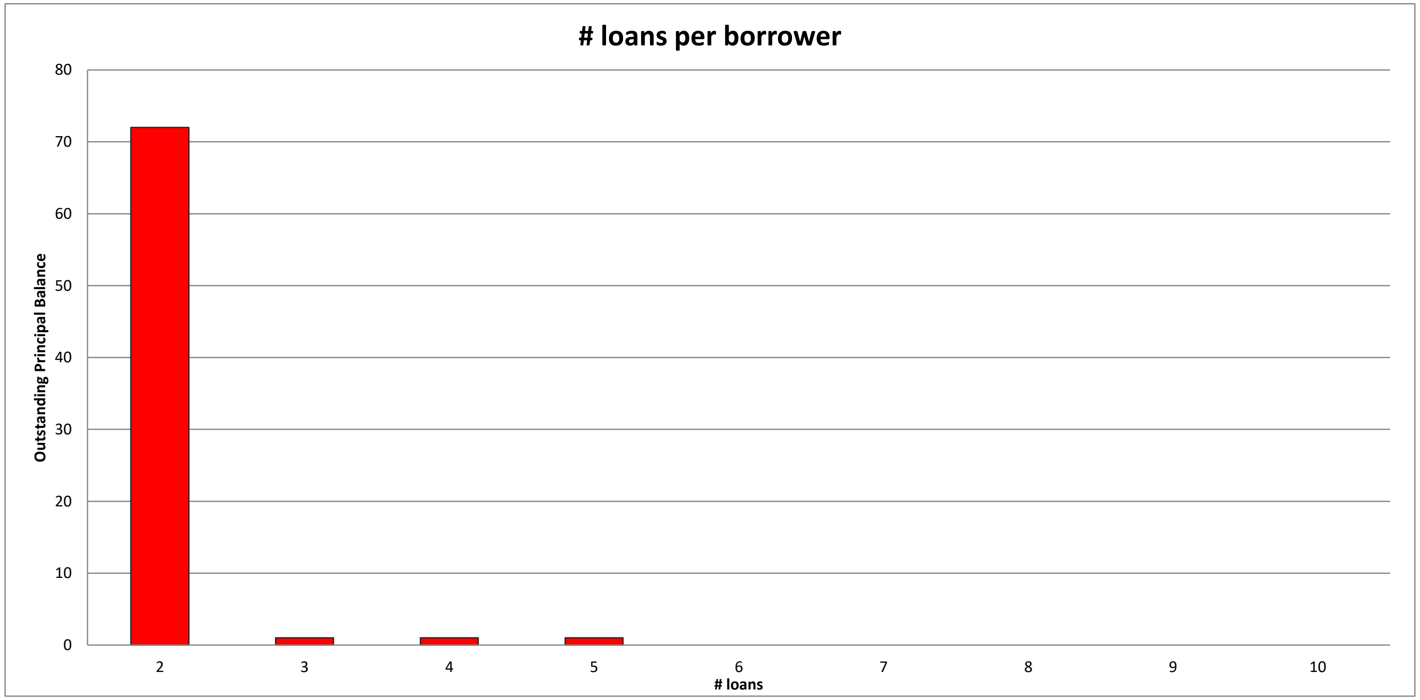
16.b # loans per borrower

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



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17.a Amortisation Profile

Reporting Date		27/03/2025		
Payment date		25/03/2025		
Period No		20		
Monthly Period		01/02/2025		
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

Amortization profile (first 20 periods)

TOTAL						
Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	270,653,657	265,861,277	4,792,380	789,311	3.56%	98.23%
2	265,861,277	261,379,108	4,482,169	776,258	3.56%	96.57%
3	261,379,108	256,873,200	4,505,908	762,014	3.56%	94.91%
4	256,873,200	252,265,341	4,607,859	748,213	3.55%	93.21%
5	252,265,341	247,564,854	4,700,486	734,530	3.55%	91.47%
6	247,564,854	242,820,779	4,744,075	720,569	3.55%	89.72%
7	242,820,779	238,021,666	4,799,114	706,608	3.55%	87.94%
8	238,021,666	233,250,160	4,771,506	692,559	3.55%	86.18%
9	233,250,160	228,555,351	4,694,808	678,581	3.55%	84.45%
10	228,555,351	223,923,229	4,632,122	664,590	3.55%	82.73%
11	223,923,229	219,480,418	4,442,811	650,774	3.54%	81.09%
12	219,480,418	215,012,845	4,467,572	637,398	3.54%	79.44%
13	215,012,845	210,375,050	4,637,795	623,941	3.54%	77.73%
14	210,375,050	205,742,154	4,632,896	610,136	3.54%	76.02%
15	205,742,154	201,145,876	4,596,278	596,452	3.53%	74.32%
16	201,145,876	196,611,814	4,534,063	582,731	3.53%	72.64%
17	196,611,814	192,031,177	4,580,637	569,297	3.53%	70.95%
18	192,031,177	187,447,522	4,583,655	555,765	3.53%	69.26%
19	187,447,522	182,470,783	4,976,739	542,248	3.53%	67.42%
20	182,470,783	177,500,299	4,970,484	527,850	3.53%	65.58%

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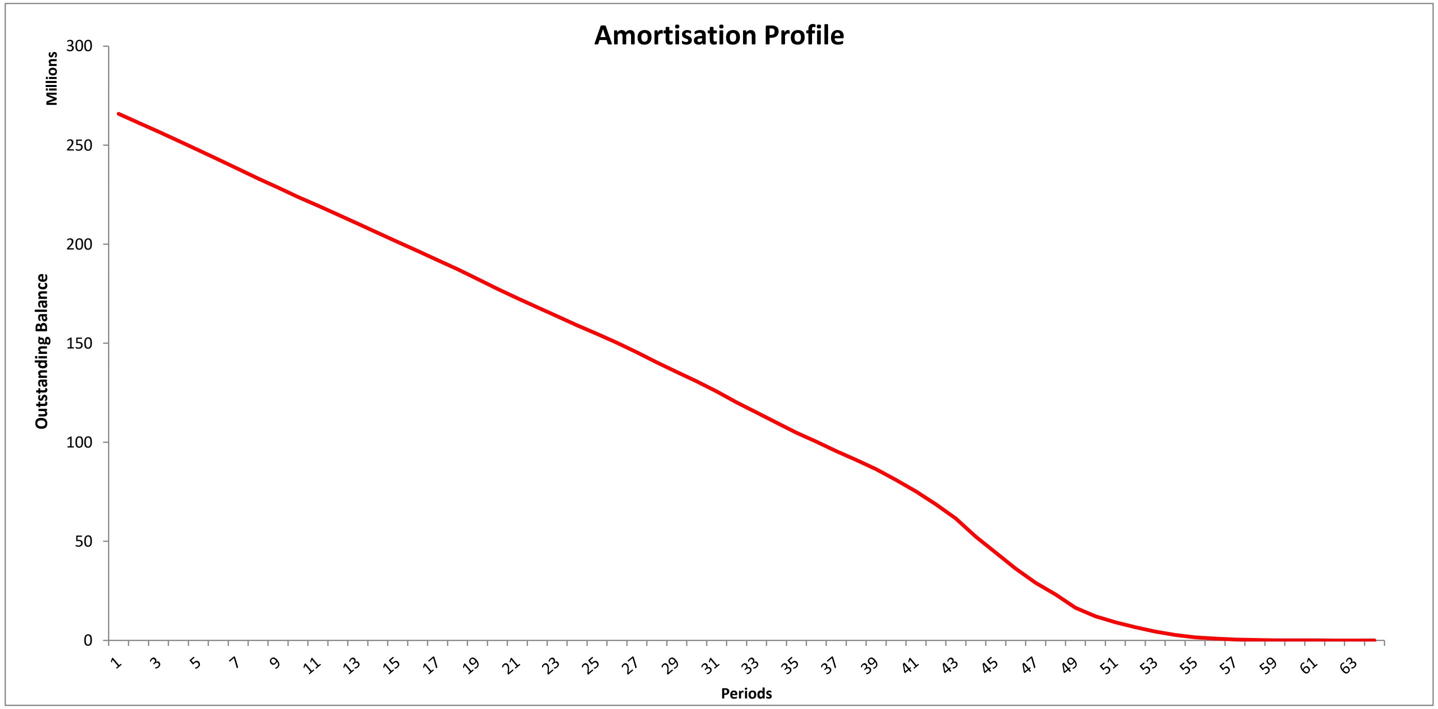
17.b Amortisation Profile

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



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Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

18.a Payment Holidays

Santander Consumer Bank

Payment Holiday

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	195	199	59,012	4,190,652
2024 09	156	167	50,474	3,432,671
2024 10	115	126	36,780	2,545,501
2024 11	138	148	42,449	2,748,661
2024 12	222	228	64,126	4,711,392
2025 01	333	352	107,566	7,803,207
2025 02	284	309	97,265	6,516,806
2025 03				
2025 04				
2025 05				
2025 06				
2025 07				
2025 08				
2025 09				
2025 10				
2025 11				
2025 12				
Total:	4,013	4,703	1,419,367	93,697,527

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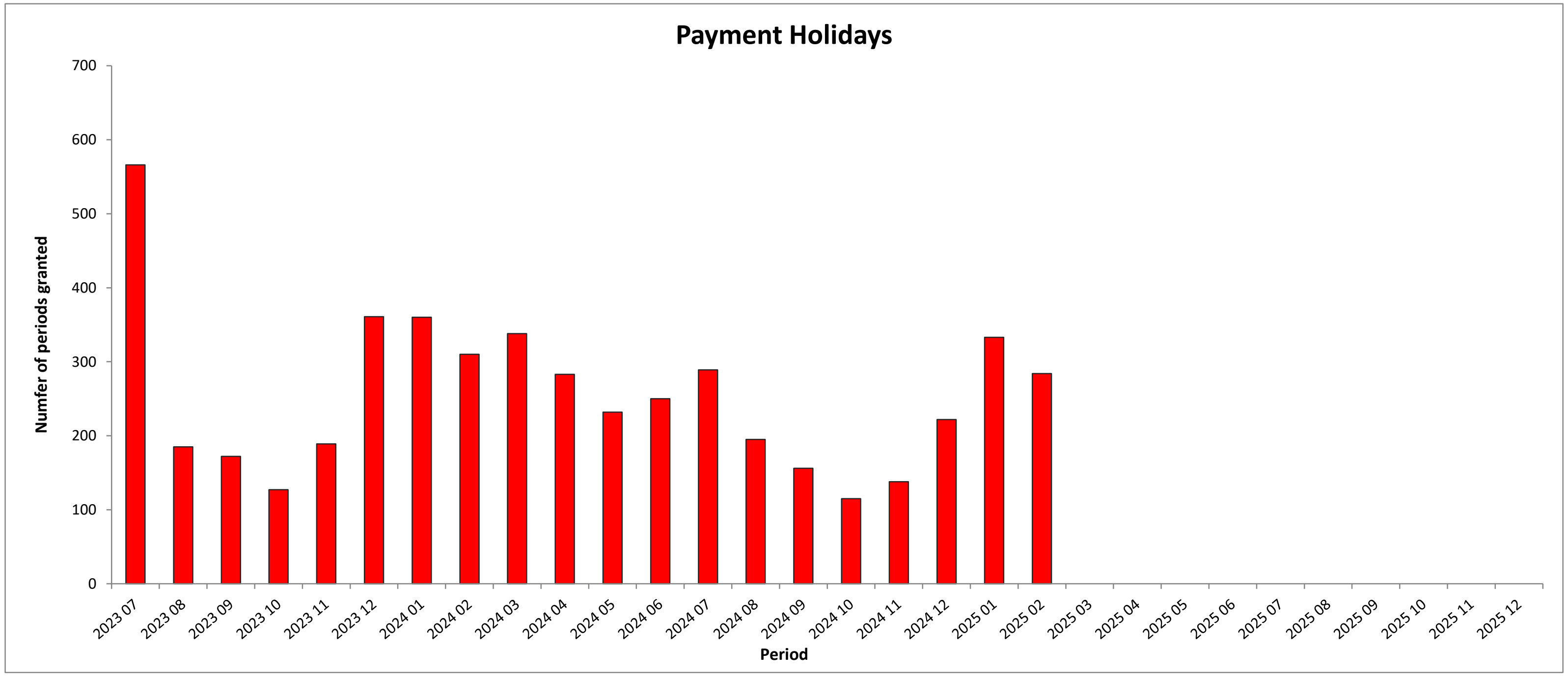
18.b Payment Holidays

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



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Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

18.c Remaining Payment Holidays

Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	278	88,560	6,513,073
2	25	14,506	508,390
3	0	0	0
Total	303	103,066	7,021,463

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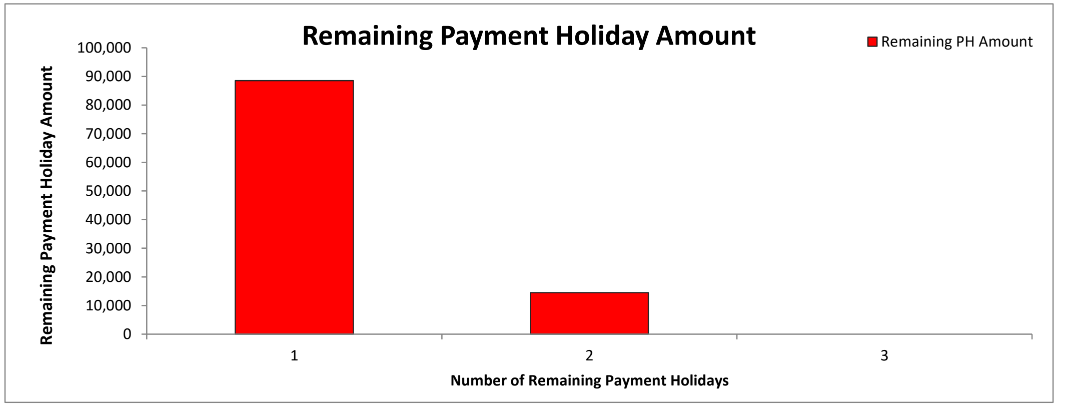
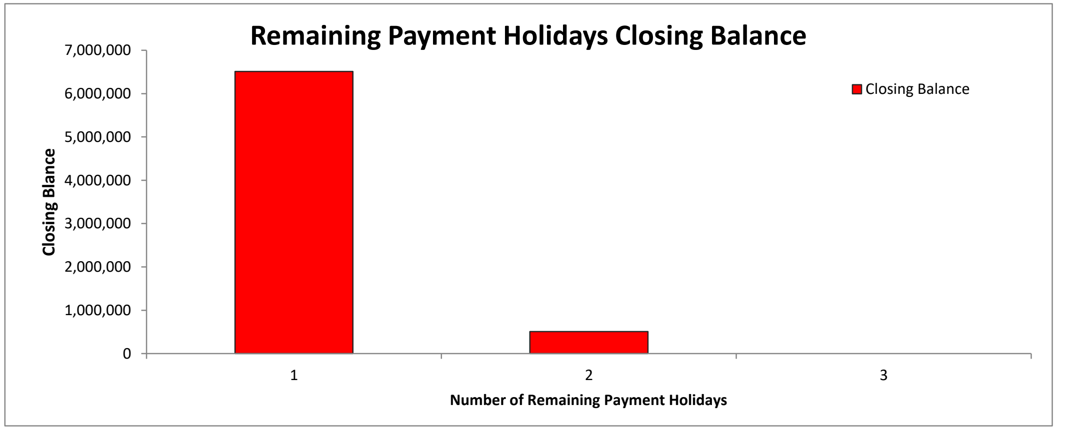
18.d Remaining Payment Holidays

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days





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19.a Downpayment

Reporting Date		27/03/2025		
Payment date		25/03/2025		
Period No		20		
Monthly Period		01/02/2025		
Interest Period	from	25/02/2025	to	25/03/2025 = 28 days

Downpayment %	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	5,403	96,098,525	35.51%	41.6	27.2
	5%	10%	2,109	46,862,927	17.31%	41.4	27.2
	10%	15%	1,940	39,451,684	14.58%	40.4	27.2
	15%	20%	1,366	26,484,852	9.79%	38.9	27.3
	20%	25%	1,057	19,031,669	7.03%	39.0	27.4
	25%	30%	815	13,335,434	4.93%	38.5	26.8
	30%	35%	610	8,799,604	3.25%	37.3	27.1
	35%	100%	2,017	20,588,962	7.61%	34.8	27.0
	Total		15,317	270,653,657	100%	40.1	27.2

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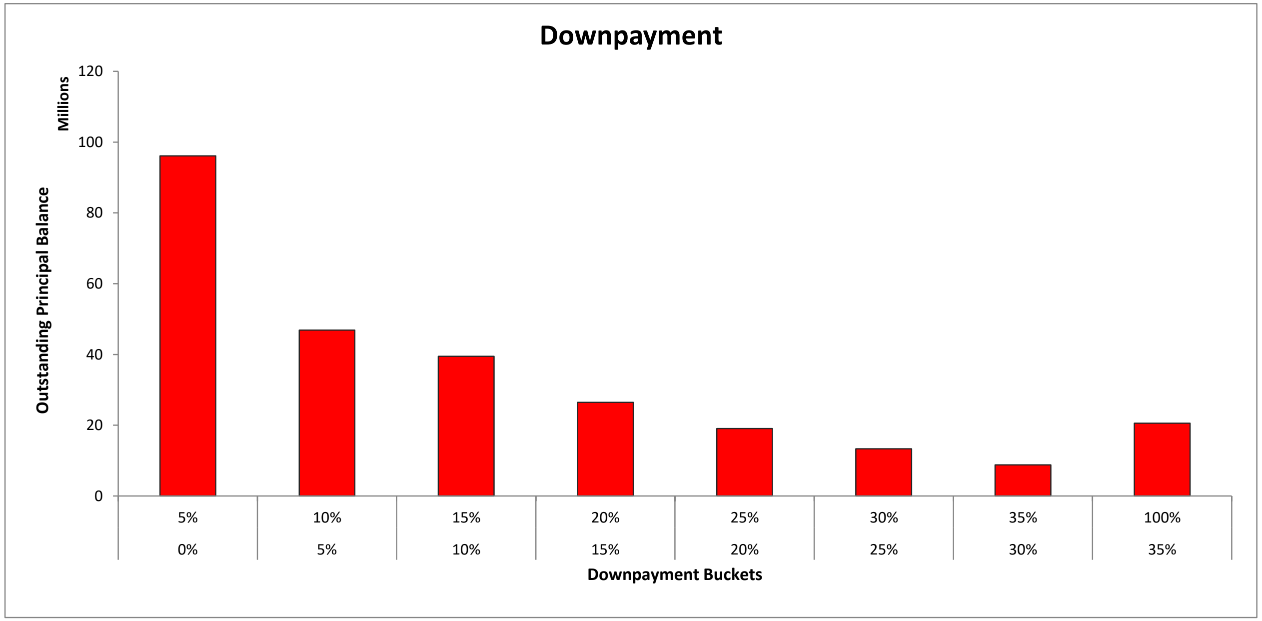
19.b Downpayment

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



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20.a Vehicle Condtion

Reporting Date		27/03/2025			
Payment date		25/03/2025			
Period No		20			
Monthly Period		01/02/2025			
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days

Santander Consumer Bank

Vehicle condition

TOTAL					
Vehicle condition	**No**	**Outstanding balance**	**%**	**WA months to maturity**	**WA seasoning**
New	4,138	107,754,428	39.81%	39.3	26.7
Used	11,179	162,899,229	60.19%	40.7	27.5
Total	15,317	270,653,657	100%	40.1	27.2

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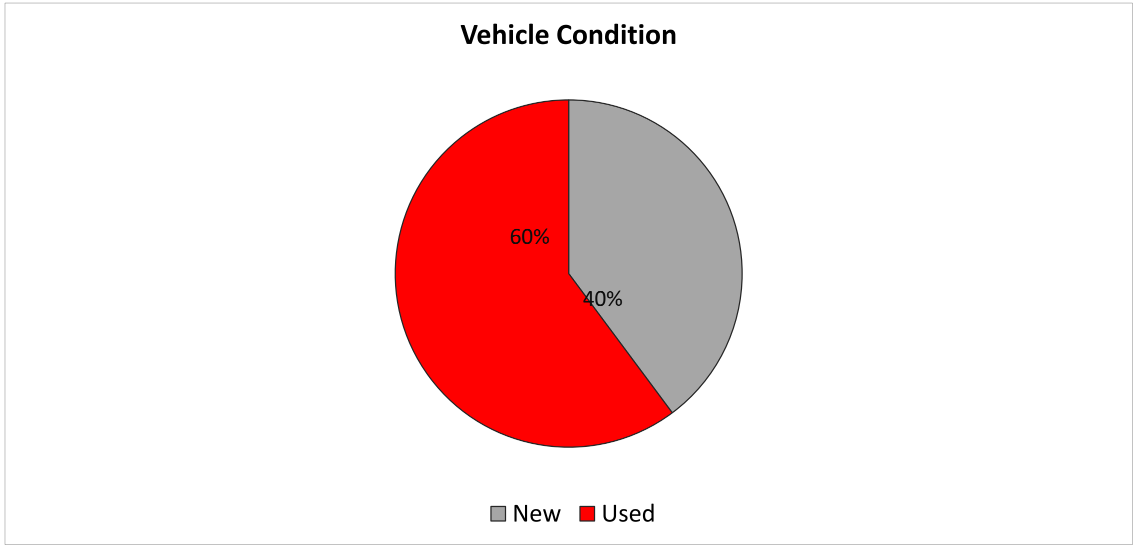
20.b Vehicle Condition

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



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21.a Borrower Type

Reporting Date		27/03/2025			
Payment date		25/03/2025			
Period No		20			
Monthly Period		01/02/2025			
Interest Period	from	25/02/2025	to	25/03/2025	= 28 days

Borrower Type

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1,040	20,116,022	7.43%	32.5	29.3
Private	14,277	250,537,635	92.57%	40.7	27.0
Total	15,317	270,653,657	100%	40.1	27.2

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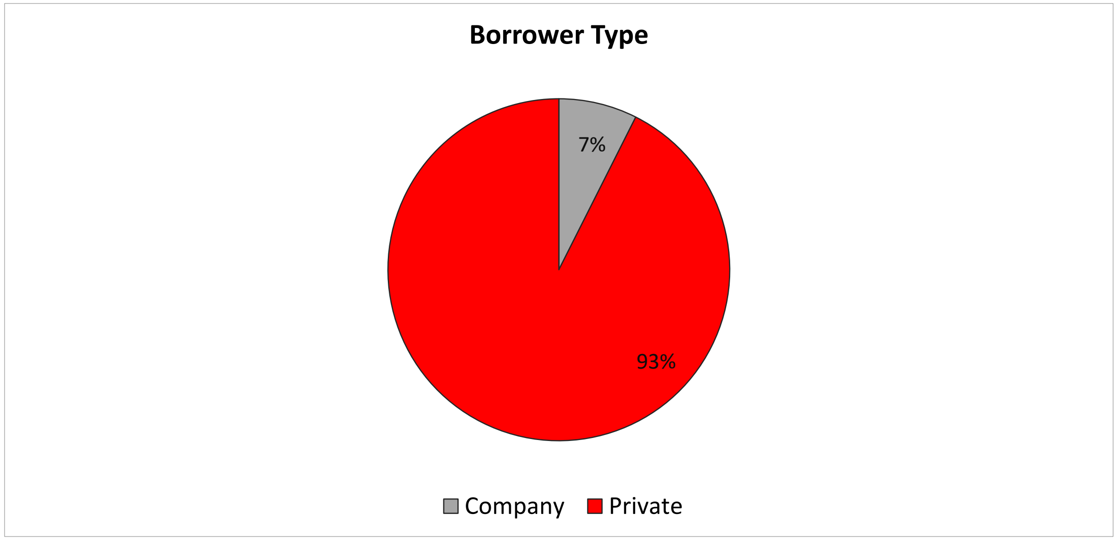
21.b Borrower Type

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



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22.a Vehicle type

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

Santander Consumer Bank

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	208	6,627,571	2.45%	39.1	29.1
	Caravans	179	3,183,750	1.18%	37.9	29.1
	Cars	13,680	246,811,752	91.19%	40.4	27.0
	Motorcycles	479	4,042,507	1.49%	35.9	27.1
	Vans	771	9,988,076	3.69%	35.2	28.9
	Total	15,317	270,653,657	100%	40.1	27.2

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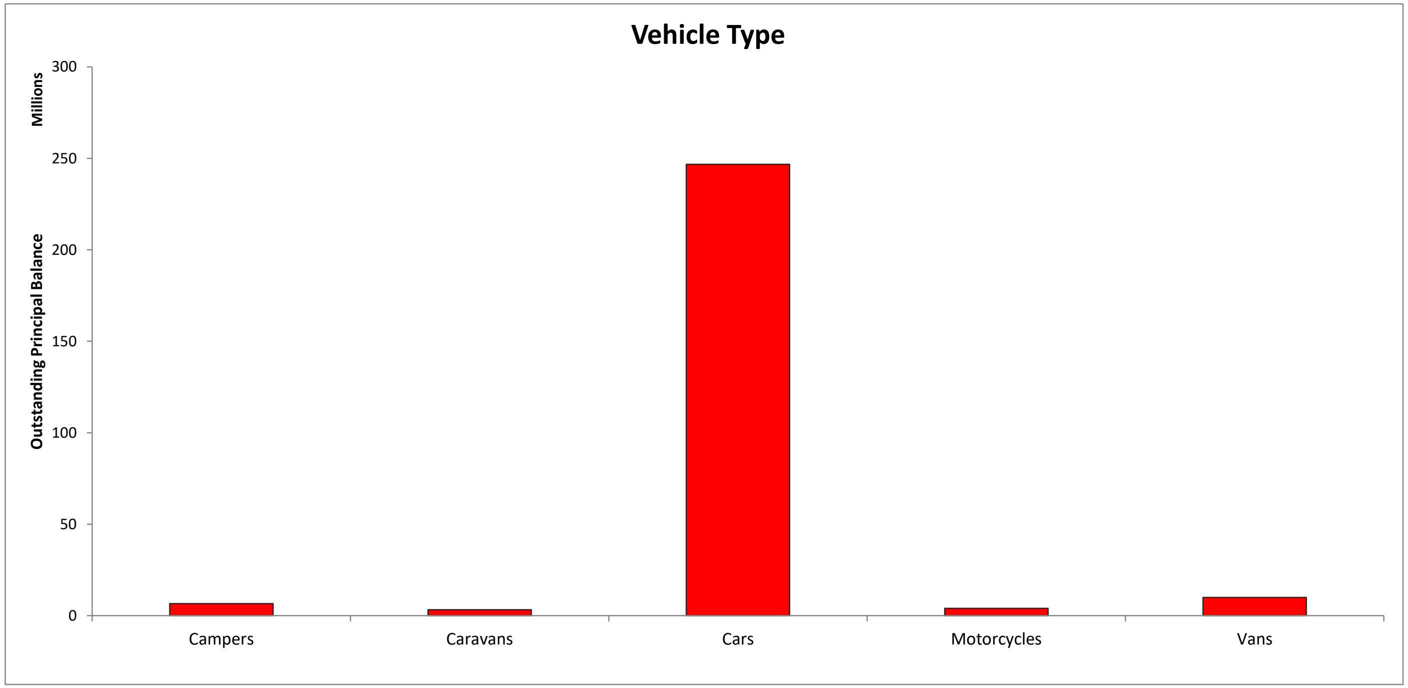
22.b Vehicle type

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



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23.a Restructured Loans

Reporting Date		27/03/2025					
Payment date		25/03/2025					
Period No		20					
Monthly Period		01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28	days

Restructured

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	2	13,340
2024 09	0	0
2024 10	0	0
2024 11	0	0
2024 12	1	70,639
2025 01	1	21,600
2025 02	1	32,049
2025 03		
2025 04		
2025 05		
Total	18	447,745

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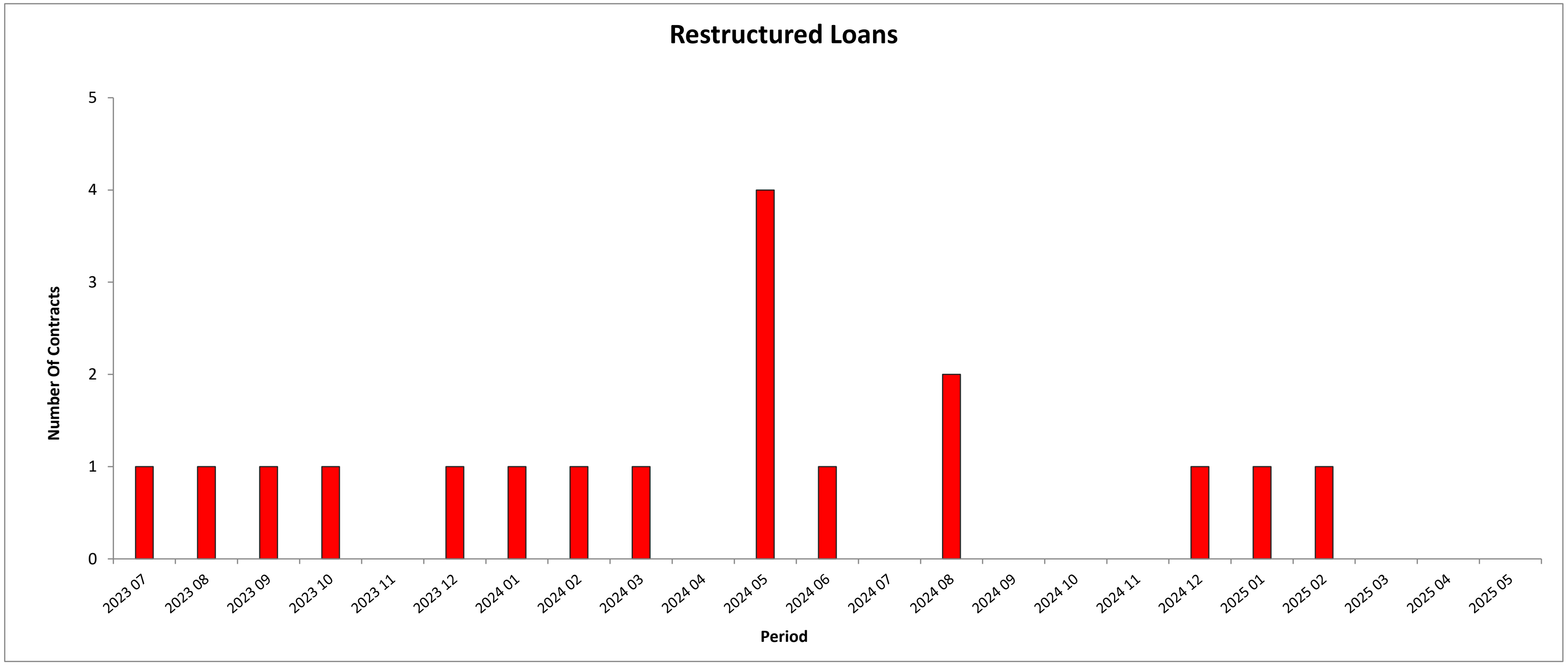
23.b Restructured Loans

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



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24.a Dynamic Interest rate

Reporting Date		27/03/2025		
Payment date		25/03/2025		
Period No		20		
Monthly Period		01/02/2025		
Interest Period	from	25/02/2025	to	25/03/2025 = 28 days

Interest rate evolution

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	335,817,756	3.55%
2024 09	324,445,327	3.54%
2024 10	312,032,609	3.54%
2024 11	301,503,099	3.53%
2024 12	291,091,908	3.52%
2025 01	280,787,505	3.51%
2025 02	270,653,657	3.50%
2025 03		
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		

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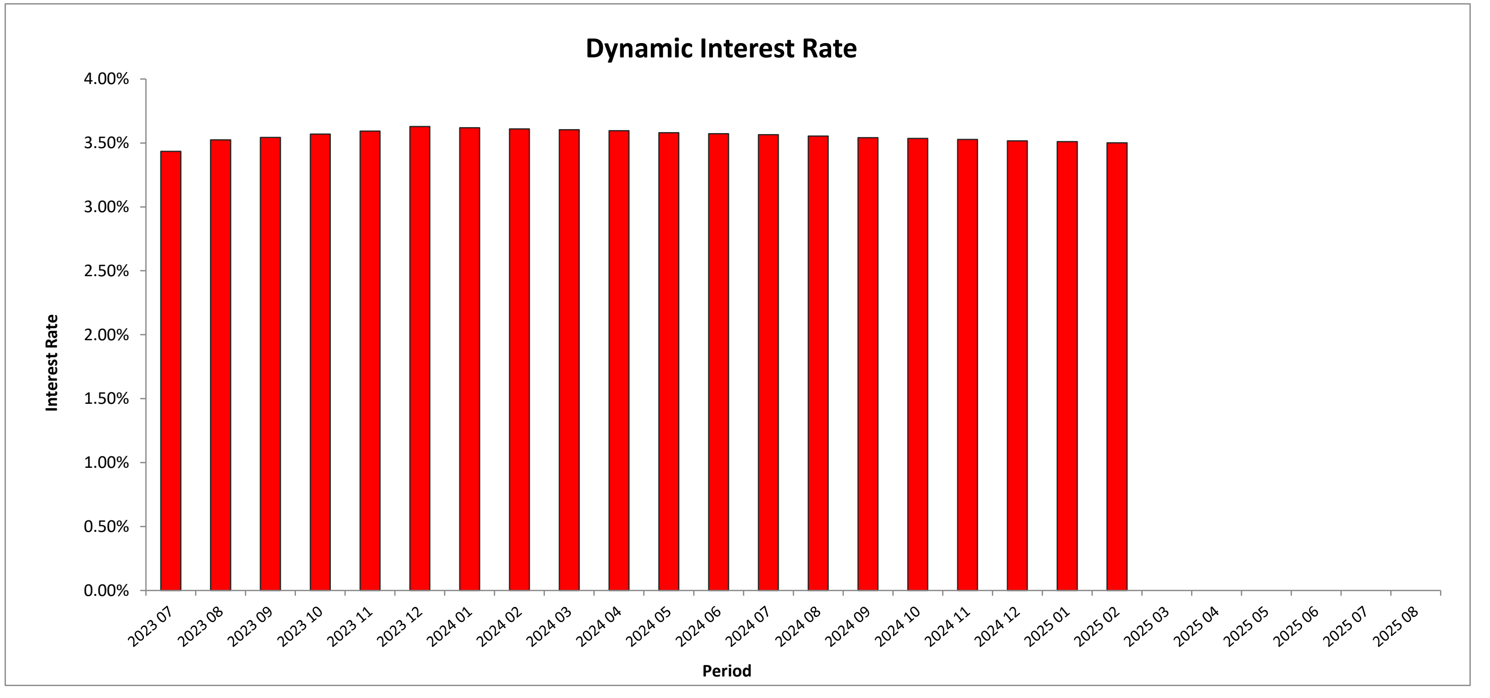
24.b Dynamic Interest Rate

Reporting Date		27/03/2025					
Payment date		25/03/2025					
Period No		20					
Monthly Period		01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28	days



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25.a Dynamic Pre-Payments

Reporting Date		27/03/2025					
Payment date		25/03/2025					
Period No		20					
Monthly Period		01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28	days

Dynamic Prepayment

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	5,867,058	335,817,756	19.06%
2024 09	5,787,074	324,445,327	19.42%
2024 10	6,588,020	312,032,609	22.59%
2024 11	5,542,321	301,503,099	19.96%
2024 12	4,869,592	291,091,908	18.33%
2025 01	4,992,923	280,787,505	19.37%
2025 02	5,158,330	270,653,657	20.62%
2025 03			
2025 04			
2025 05			
2025 06			
2025 07			
2025 08			

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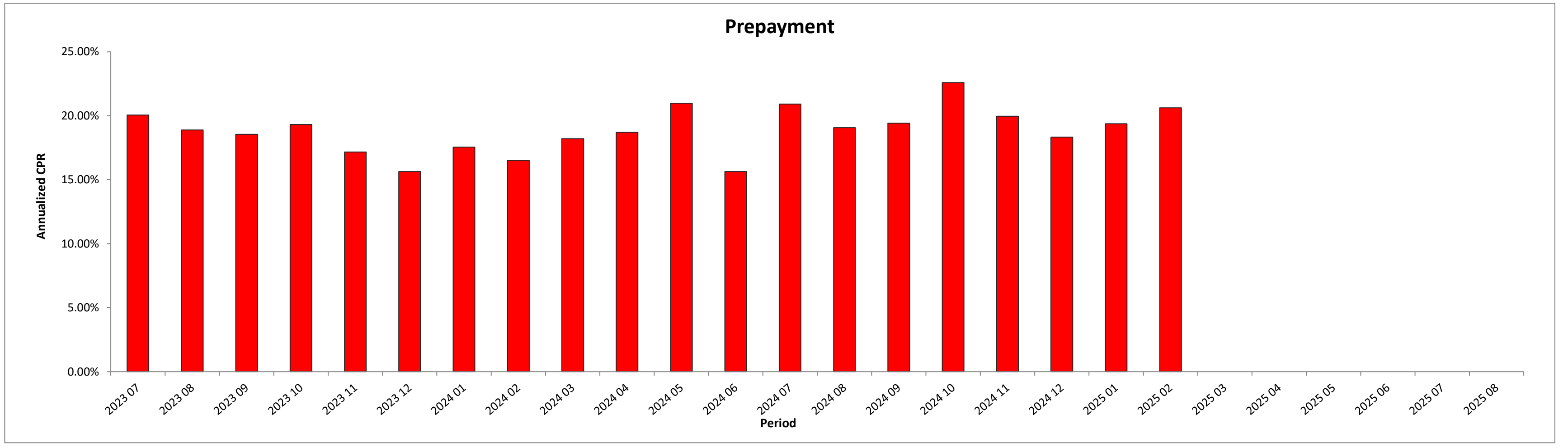
25.b Dynamic Pre-Payments

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days



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26. Delinquency

Reporting Date		27/03/2025		
Payment date		25/03/2025		
Period No		20		
Monthly Period		01/02/2025		
Interest Period	from	25/02/2025	to	25/03/2025 = 28 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2023	7	404,834,411	18,410	384,371,369	869	17,412,766	87	1,607,611	46	918,778	18	324,691	10	199,197	-	-	-	-
	8	435,781,306	19,949	415,533,471	811	16,617,179	85	1,735,646	41	801,554	37	714,989	8	191,183	8	187,284	4	13,032
	9	436,622,959	20,022	414,840,279	868	17,366,660	122	2,426,656	46	1,061,247	19	364,204	23	398,979	6	164,934	9	166,271
	10	435,596,851	20,030	411,883,049	972	18,733,534	108	2,202,813	65	1,496,644	29	744,873	11	233,161	20	302,778	12	217,696
	11	436,884,114	20,259	412,912,559	931	18,707,176	125	2,301,977	58	1,167,958	48	1,074,437	22	517,614	9	202,393	18	231,242
	12	437,627,032	20,368	411,991,581	957	18,473,443	178	3,557,428	81	1,541,721	46	887,497	39	785,604	17	389,759	15	251,278
2024	1	423,959,854	19,931	398,864,551	938	18,014,816	146	2,851,603	92	2,031,383	53	1,069,697	28	656,504	26	471,301	26	543,783
	2	411,756,505	19,539	388,263,175	874	16,536,598	121	2,122,180	79	1,694,806	72	1,614,620	45	948,088	27	577,037	29	414,475
	3	399,017,001	18,794	370,859,256	1,070	19,778,863	187	3,415,896	74	1,336,478	59	1,341,794	64	1,472,573	38	812,142	29	557,022
	4	385,781,261	18,418	359,629,729	955	17,789,417	174	3,539,211	98	1,878,461	44	801,887	44	1,030,072	47	1,112,484	36	712,591
	5	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	335,817,756	16,721	314,871,327	775	14,749,215	125	2,271,772	92	1,655,975	42	854,058	36	717,896	38	697,513	48	850,745
	9	324,445,327	16,219	303,201,076	808	15,080,293	134	2,581,237	67	1,188,150	68	1,310,422	30	596,048	26	488,100	37	605,634
	10	312,032,609	15,783	292,031,943	763	13,922,876	126	2,494,077	74	1,214,262	56	1,029,277	44	921,543	22	418,631	30	516,748
	11	301,503,099	15,341	281,573,793	780	13,671,215	140	2,318,075	78	1,525,711	45	868,196	42	817,858	35	728,251	21	390,126
	12	291,091,908	14,926	269,865,177	852	14,803,413	140	2,481,602	79	1,359,815	58	1,160,079	39	788,917	30	632,905	37	773,246
2025	1	280,787,505	14,701	262,929,464	667	11,359,630	136	2,341,061	88	1,508,149	62	1,110,078	40	768,812	33	770,311	37	645,431
	2	270,653,657	14,298	253,360,919	705	11,820,900	107	1,715,222	70	1,241,340	56	973,334	44	771,682	37	770,260	33	682,150
	3																	
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27. Defaults, Recoveries and Losses by Quarter of Default

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

		Recovery Quarter	2023 Q3			2023 Q4			2024 Q1			2024 Q2			2024 Q3		
Default Quarter	Default Amount	No Of Loans	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	4,919	92,888	111,660
2023 4	700,217	44				83,190	83,190	617,027	79,778	162,968	537,249	138,854	301,823	398,394	56,831	358,654	341,563
2024 1	1,515,280	83							147,245	147,245	1,368,035	265,085	412,330	1,102,950	164,470	576,800	938,480
2024 2	2,634,293	123										343,097	343,097	2,291,196	261,352	604,448	2,029,845
2024 3	2,143,942	122													174,697	174,697	1,969,245

		Recovery Quarter	2024 Q4			2025 Q1			2025 Q2			2025 Q3			2025 Q4		
Default Quarter	Default Amount	No Of Loans	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	12,597	105,485	99,063	1,839	107,324	97,224									
2023 4	700,217	44	18,685	377,339	322,878	14,119	391,458	308,759									
2024 1	1,515,280	83	129,702	706,502	808,779	79,352	785,854	729,426									
2024 2	2,634,293	123	346,889	951,338	1,682,955	95,675	1,047,013	1,587,280									
2024 3	2,143,942	122	334,611	509,308	1,634,634	117,632	626,939	1,517,003									
2024 4	1,680,120	88	114,197	114,197	1,565,923	149,330	263,527	1,416,593									
2025 1	1,320,228	69				24,443	24,443	1,295,785									
2025 2																	
2025 3																	
2025 4																	

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28. Priority of Payments - Revenue

Reporting Date		27/03/2025					
Payment date		25/03/2025					
Period No		20					
Monthly Period		01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28	days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1,245,891.87	EUR
Senior Expenses	-	927.00	EUR
Senior Servicing Fee	-	42,101.68	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	327,585.42	EUR
Tranche A Loan Interest to Issuer	-	133,382.00	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	-	542,026.77	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	+	1,853,973.20	EUR
Senior Expenses	-	797.00	EUR
Issuer swap interest to swap counterparty	-	327,585.42	EUR
Interest Class A Notes	-	627,849.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	28,721.00	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	-	45,253.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	33,247.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	38,833.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	126,072.00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	625,615.78	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		-	EUR

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29. Priority of Payments - Redemption

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	9,451,698.69	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
On and after the occurence of the Revolving Period End Date			
Principal Payments on Loan to Issuer	-	9,451,698.69	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	10,077,314.47	EUR
Prior to the Revolving Period End Date			
Soleley, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
On and after the occurence of the Revolving Period End Date			
Current period Principal Addition Amounts for Senior Expenses Deficit		-	EUR
Prior to a Pro Rata trigger Event			
Principal Payments on Class A Notes	-	10,077,314.47	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount		-	EUR
On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event			
To pay pari passu and on a pro rata basis			
(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	-	-	EUR
On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurence of a Sequential Payment Trigger Event			
To pay any Class A Notes Principal due and payable	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	-	EUR
Only after the Class D Notes have been redeemed in full, to pay any Class E Notes Principal due and payable	-	-	EUR
Only after the Class E Notes have been redeemed in full, to pay any Class F Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (u)

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

Purchaser Priority of Payments - Revenue (aa)

Payment of residual fund as Deferred Purchase Price to Seller	-	EUR

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30. Transaction Costs

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	927.00						
Interest accrued for the Period	EUR	899,975.00	627,849.00	28,721.00	45,253.00	33,247.00	38,833.00	126,072.00
Cumulative Interest accrued	EUR	35,925,666.00	28,669,483.00	813,801.00	1,249,955.00	892,076.00	1,025,116.00	3,275,235.00
Interest Payments	EUR	899,975.00	627,849.00	28,721.00	45,253.00	33,247.00	38,833.00	126,072.00
Cumulative Interest Payments	EUR	35,925,666.00	28,669,483.00	813,801.00	1,249,955.00	892,076.00	1,025,116.00	3,275,235.00
Interest accrued on Subordinated Loan for the Period	EUR	-						
Cumulative Interest accrued on Subordinated Loan	EUR	37,407.00						
Unpaid Cumulative Interest accrued on Subordinated loan t-1	EUR	-						
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		27/03/2025					
Payment date		25/03/2025					
Period No		20					
Monthly Period		01/02/2025					
Interest Period	from	25/02/2025	to	25/03/2025	=	28	days

Kimi 12|Front Swap

Party A	**BANCO SANTANDER, S.A**
Party B	**SCF Rahoituspalvelut XII DAC**
Swap Notional	**280,787,505**
Interest Period Start	25/02/2025
Interest Period End	25/03/2025
Interest Days	28
Settlement Date	25/03/2025
Party A Floating Interest Rate	2.5950 %
Party A Floating Rate Day Count Fraction	0.08
Party A Interest Amount	**EUR 566,722.78**
Party B Fixed Rate	1.5000 %
Party B Fixed Rate Day Count Fraction	0.08
Party B Interest Amount	**EUR 327,585.42**

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31. Contact Details

Reporting Date		27/03/2025				
Payment date		25/03/2025				
Period No		20				
Monthly Period		01/02/2025				
Interest Period	from	25/02/2025	to	25/03/2025	=	28 days

Santander Consumer Bank AS

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