

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	29/01/2025	Following payment dates:	25/02/2025
Payment date	27/01/2025		25/03/2025
Period No	18		
Monthly Period	01/12/2024		
Interest Period	from 30/12/2024 to 27/01/2025	=	28 days
Cut-Off date	31/12/2024		

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1. Portfolio Information



Reporting Date	29/01/2025		
Payment date	27/01/2025		
Period No	18		
Monthly Period	01/12/2024		
Interest Period	from	30/12/2024	to 27/01/2025 = 28 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	301,503,099.33 EUR
Scheduled Loan Principal Repayments (+MC)	4,768,353.21 EUR
Prepayments	4,869,591.75 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	9,637,944.96 EUR
New Defaulted Auto Loans amt in Period	773,246.35 EUR
Closing balance prior to replenishment	291,091,908.02 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	291,091,908.02 EUR
Principal Recoveries on loans in default	267,547.17 EUR
Total revenue collections	
Total Revenue Received in Period	1,177,852.57 EUR

# Loans	
At beginning of period	16,461 Loans
Replenished contracts	- Loans
Paid in Full	300 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	37 Loans
At end of period	16,124 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1,445,399.74	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	4,443.25	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 **1,449,842.99 EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1,399,710.49	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	671,380.40	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	26,711.51	EUR
g. Liquidity Reserve Excess Amount	66,292.35	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **2,164,094.75 EUR**

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	29/01/2025
Payment date	27/01/2025
Period No	18
Monthly Period	01/12/2024
Interest Period	from 30/12/2024 to 27/01/2025 = 28 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	9,637,944.96	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	9,637,944.96	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9,637,944.96	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	773,246.35	EUR
Total Amount for Issuer Available Redemption Receipts	10,411,191.31	EUR

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4. Reserve Accounts



Reporting Date	29/01/2025
Payment date	27/01/2025
Period No	18
Monthly Period	01/12/2024
Interest Period	from 30/12/2024 to 27/01/2025 = 28 days

Note Balance

Beginning of Period	301,503,099.33	EUR
End of Period	291,091,908.02	EUR

Liquidity Balance

Beginning of Period	0.6 %	1,696,995.65	EUR
Cash Outflow		63,177.05	EUR
Cash Inflow		-	EUR
End of Period	0.5 % *	1,633,818.60	EUR
Required Reserve Amount	0.5 % *	1,633,818.60	EUR

Expenses Advance

Beginning of Period	388,654.33	EUR
Interest paid	1,373.89	EUR
Principal Paid	21,142.89	EUR
End of Period	367,511.44	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



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Payment date	27/01/2025	
Period No	18	
Monthly Period	01/12/2024	
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Asset Balance

Opening balance prior to replenishment	301,503,099.33	EUR
Closing balance prior to replenishment	291,091,908.02	EUR
Closing Balance post replenishment	291,091,908.02	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	269,865,177.28	92.71%	14,926
1-29 days past due	14,803,412.76	5.09%	852
Delinquent Receivables:			
30-59 days past due	2,481,601.86	0.85%	140
60-89 days past due	1,359,814.63	0.47%	79
90-119 days past due	1,160,078.83	0.40%	58
120-149 days past due	788,917.40	0.27%	39
150-179 days past due	632,905.26	0.22%	30
Total Performing and Delinquent	291,091,908.02	100.00%	16,124
Current Period Defaults	773,246.35		37
Cumulative Defaults	8,878,399.98		477
Current Period Principal Recoveries	267,547.17		
Cumulative Principal Recoveries	2,659,270.22		

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

[A] Cumulative Net Loss Ratio, Payment Date	1.38%	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.27%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.22%	

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

[A] Aggregate Outstanding Asset Principal Amount	291,091,908.02	66.07%
[B] Aggregate principal balance of Defaulted Contracts	8,878,399.98	
[C] Recoveries received on such Defaulted Contracts	2,659,270.22	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449,980,445.50	

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

[A] Delinquency Ratio, Payment Date	2.21%	NO
[B] Delinquency Ratio, preceding Payment Date	2.08%	
[C] Delinquency Ratio, second preceding Payment Date	1.95%	

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	11.87%	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	301,503,099.33		

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	29/01/2025
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Concentration limits (Limits not valid after replenishment period ends):

Weighted average interest rate (min 3%)	3.52%
Weighted average months to maturity (max 60)*	41.84*
Used Vehicles (max 75%)	60.79%
Balloon Loans (max 70%)	77.10%
Balloon Installments (max 26%)	35.67%
Corporate Borrowers (max 11%)	7.66%
IRB (min 95%)**	96%**

* Bucket-based as found in IR

** As of last replenishment

Top-10 Exposures:

	Balance	# Loans	Portion
	202,793.74	2	0.07%
	197,784.29	1	0.07%
	174,193.09	1	0.06%
	156,410.00	3	0.05%
	139,949.37	1	0.05%
	135,399.86	1	0.05%
	126,182.87	1	0.04%
	125,945.95	1	0.04%
	124,161.38	2	0.04%
	120,597.66	1	0.04%
Total (max 0,6%)			0.52% *

* Post Replenishment

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6. Note Principal

Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	18	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days



Note Principal

	Class A	Class B	Class C	Class D	Class E	Class F	
Beginning of Period	265,703,099.33	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00	EUR
Sequential Amortization	10,411,191.31	-	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	-	EUR
End of Period	255,291,908.02	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	-	-	-	-	-	773,246.35	EUR
Credit PDL	-	-	-	-	-	773,246.35	EUR
End of Period	-	-	-	-	-	-	EUR

Net Note Principal

Beginning of Period	265,703,099.33	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00	EUR
End of Period	255,291,908.02	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00	EUR

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7. Outstanding Notes

Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	18	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days



1. Note Balance

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS2614283005	XS2614284078	XS2614285042	XS2614287337	XS2614289382	XS2614290984
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100%	92.04%	1.47%	1.89%	1.04%	1.00%	2.56%
Legal Final Maturity Date		30/06/2032	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	301,503,099.33	265,703,099.33	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00
Available Distribution Amount	10,411,191.31						
Amortisation	10,411,191.31						
Redemption per Class	10,411,191.31	10,411,191.31	-	-	-	-	-
Redemption per Note		2,513.57	-	-	-	-	-
Outstanding Closing Balance		255,291,908.02	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00
Net Outstanding Closing Balance	291,091,908.02	255,291,908.02	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00
Current Tranching	100%	87.70%	2.27%	2.92%	1.61%	1.55%	3.95%
Current Pool Factor		0.62	1.00	1.00	1.00	1.00	1.00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		28	28	28	28	28	28
Principal Outstanding per Note Beginning of Period		64,148.50	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
>Principal Repayment per note		2,513.57	-	-	-	-	-
Principal Outstanding per Note End of Period		61,634.94	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
>Interest accrued for the period		177.77	456.01	553.23	728.23	883.79	1,117.12
Interest Payment	1,015,910.42	736,322.33	30,096.73	47,024.83	34,226.97	39,770.50	128,469.06
Interest Payment per Note		177.77	456.01	553.23	728.23	883.79	1,117.12

3. Credit Enhancements

Initial total CE (Subordination)	7.96%	6.49%	4.60%	3.56%	2.56%	0.00%
Initial total CE (Subordination, incl. Liquidity Reserve)	8.52%	7.05%	4.60%	3.56%	2.56%	0.00%
Current CE (Subordination incl. Excess Spread)	12.30%	10.03%	7.11%	5.50%	3.95%	0.00%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	12.86%	10.59%	7.11%	5.50%	3.95%	0.00%
Current CE (Subordination)	12.30%	10.03%	7.11%	5.50%	3.95%	0.00%
Current CE (Subordination, incl. Liquidity Reserve)	12.86%	10.59%	7.11%	5.50%	3.95%	0.00%

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29/01/2025
Payment date 27/01/2025
Period No 18
Monthly Period 01/12/2024
Interest Period : 30/12/2024 to 27/01/2025 = 28 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-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	F2	N/A	N/A	A(dcr)	A(dcr)	N/A	N/A	No	If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will within 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.	
	Banco Santander, S.A.	Fitch Second Rating Trigger Required Rating	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	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	29/01/2025	
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Period No	18	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days



Average amount - all: 21,495

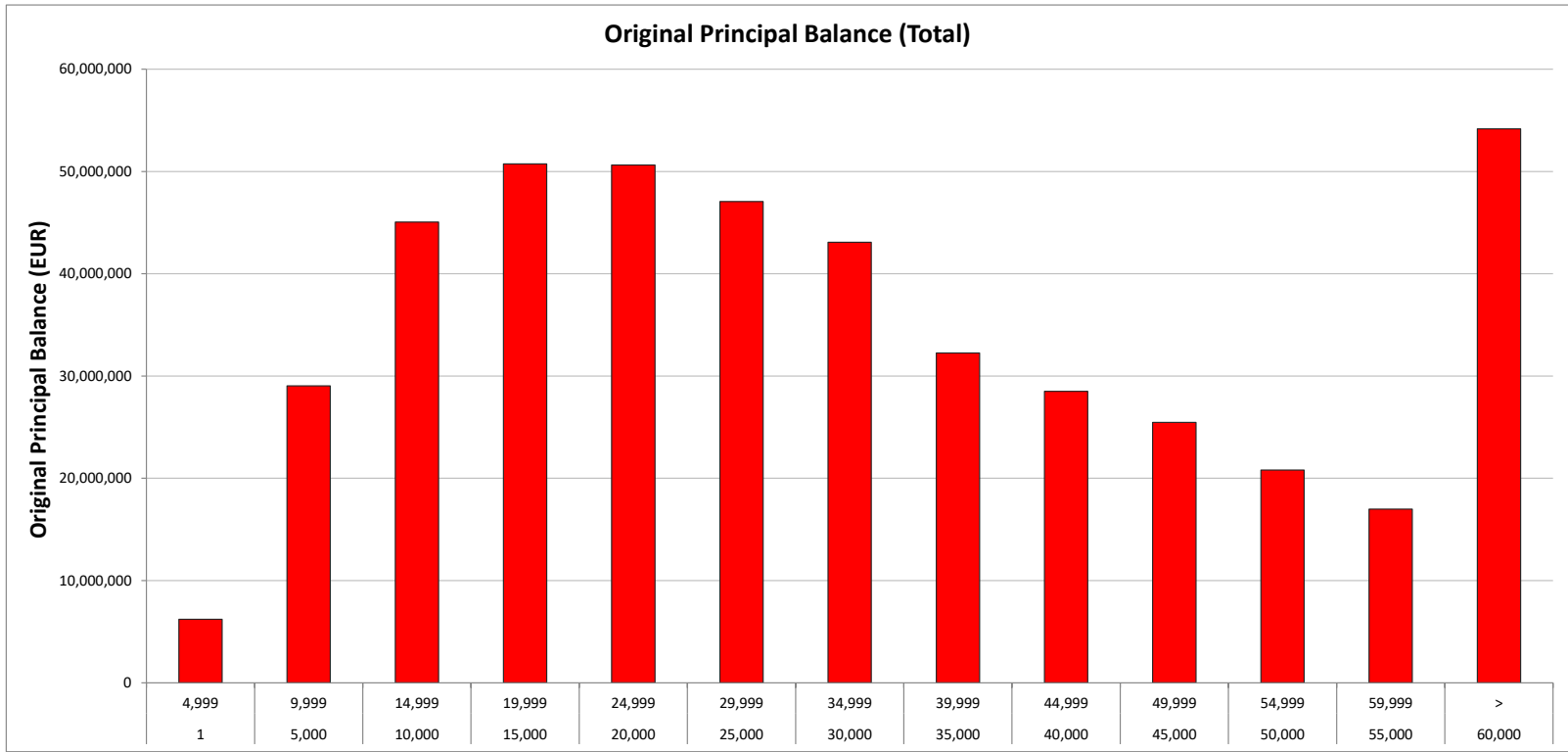
		TOTAL						
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
1	4,999	1,758	6,218,072	1.4 %	26.9	8.0		
5,000	9,999	3,872	29,030,383	6.5 %	43.6	7.8		
10,000	14,999	3,613	45,056,303	10.0 %	51.5	7.8		
15,000	19,999	2,920	50,735,170	11.3 %	53.5	7.9		
20,000	24,999	2,258	50,635,002	11.3 %	55.4	7.7		
25,000	29,999	1,719	47,061,909	10.5 %	56.2	7.7		
30,000	34,999	1,331	43,074,694	9.6 %	57.0	7.7		
35,000	39,999	864	32,258,069	7.2 %	57.7	7.7		
40,000	44,999	671	28,506,298	6.3 %	57.4	7.4		
45,000	49,999	537	25,458,689	5.7 %	58.5	6.9		
50,000	54,999	397	20,798,362	4.6 %	59.0	6.8		
55,000	59,999	296	16,985,189	3.8 %	60.0	7.2		
60,000	>	698	54,162,307	12.0 %	57.3	7.4		
Total		20,934	449,980,446	100%	54.9	7.6		

Original balance

SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	18	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days



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10.a Outstanding Principal Balance

Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	18	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days



Outstanding balance

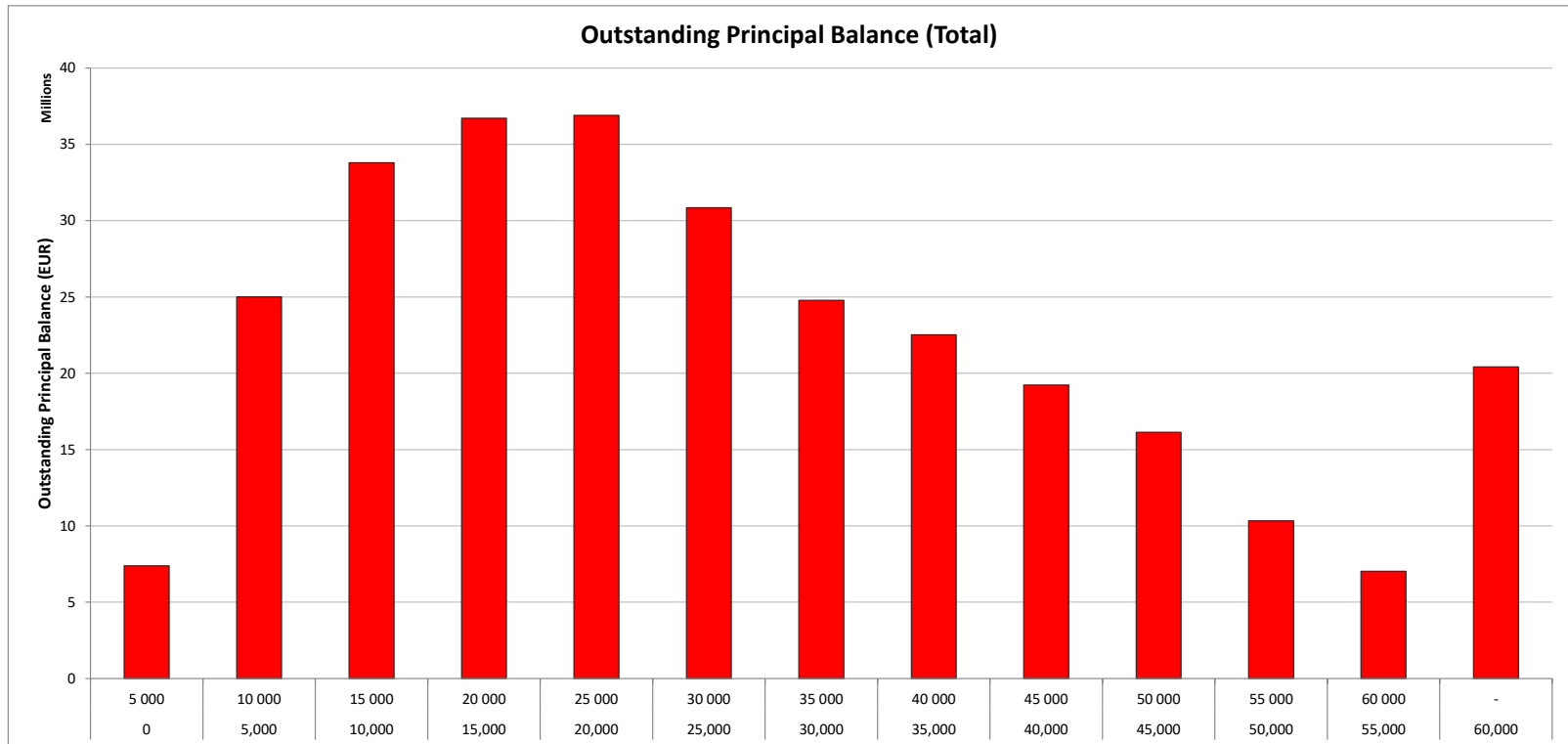
TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2,418	7,383,318	2.54%	24.7	26.2
5,000	10 000	3,346	25,009,272	8.59%	36.7	26.1
10,000	15 000	2,740	33,794,687	11.61%	40.3	25.8
15,000	20 000	2,107	36,711,525	12.61%	40.7	25.8
20,000	25 000	1,645	36,897,691	12.68%	41.6	25.6
25,000	30 000	1,129	30,844,134	10.60%	42.5	25.3
30,000	35 000	766	24,782,360	8.51%	43.4	25.0
35,000	40 000	602	22,519,061	7.74%	44.9	24.3
40,000	45 000	453	19,234,563	6.61%	45.4	24.2
45,000	50 000	341	16,136,181	5.54%	45.3	24.1
50,000	55 000	198	10,338,176	3.55%	45.2	24.8
55,000	60 000	123	7,024,911	2.41%	46.3	24.6
60,000	-	256	20,416,028	7.01%	43.7	25.1
Total		16,124	291,091,908	100%	41.8	25.3

Average Outstanding Balance per Loan: 18,053

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10.b Outstanding Principal Balance Graph

Reporting Date	29/01/2025		
Payment date	27/01/2025		
Period No	18		
Monthly Period	01/12/2024		
Interest Period	from 30/12/2024	to 27/01/2025	= 28 days



SCF RAHOITUSPALVELUT XII DAC
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11.a Geographical Distribution



Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days

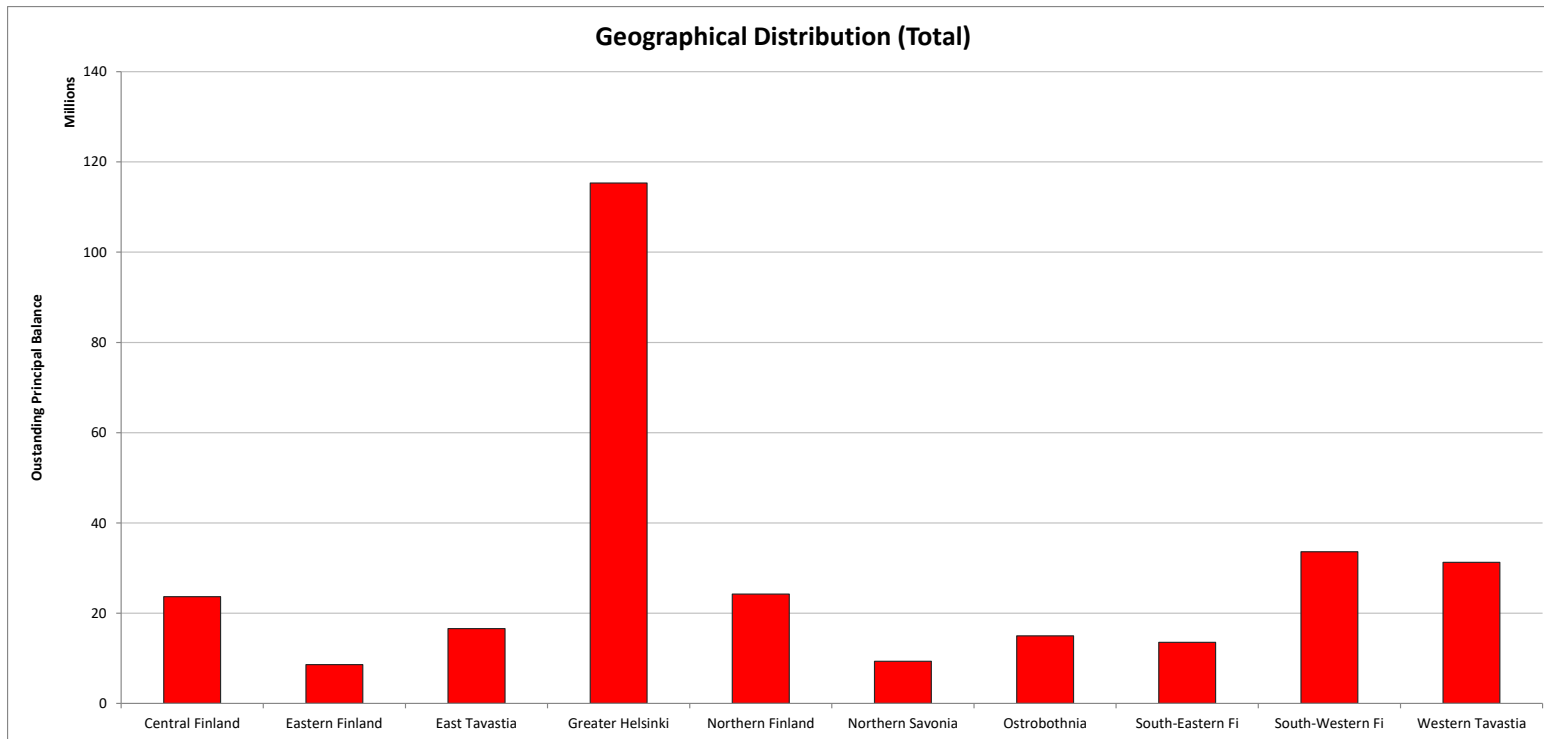
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1,388	23,648,762	8.12%	41.6	25.3
Eastern Finland	557	8,601,361	2.95%	41.7	25.6
East Tavastia	981	16,587,942	5.70%	41.8	25.2
Greater Helsinki	5,564	115,307,065	39.61%	42.3	25.2
Northern Finland	1,303	24,232,110	8.32%	42.1	24.9
Northern Savonia	575	9,320,265	3.20%	40.9	25.3
Ostrobothnia	991	14,962,970	5.14%	42.3	25.5
South-Eastern Fi	884	13,547,180	4.65%	41.2	25.0
South-Western Fi	2,054	33,605,615	11.54%	41.2	25.5
Western Tavastia	1,827	31,278,638	10.75%	41.1	25.4
Total	16,124	291,091,908	100%	41.8	25.3

Geographic distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	18	
Monthly Period	01/12/2024	
Interest Period	from	30/12/2024
	to	27/01/2025
	=	28 days



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Monthly Investor Report

12.a Interest Rate

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



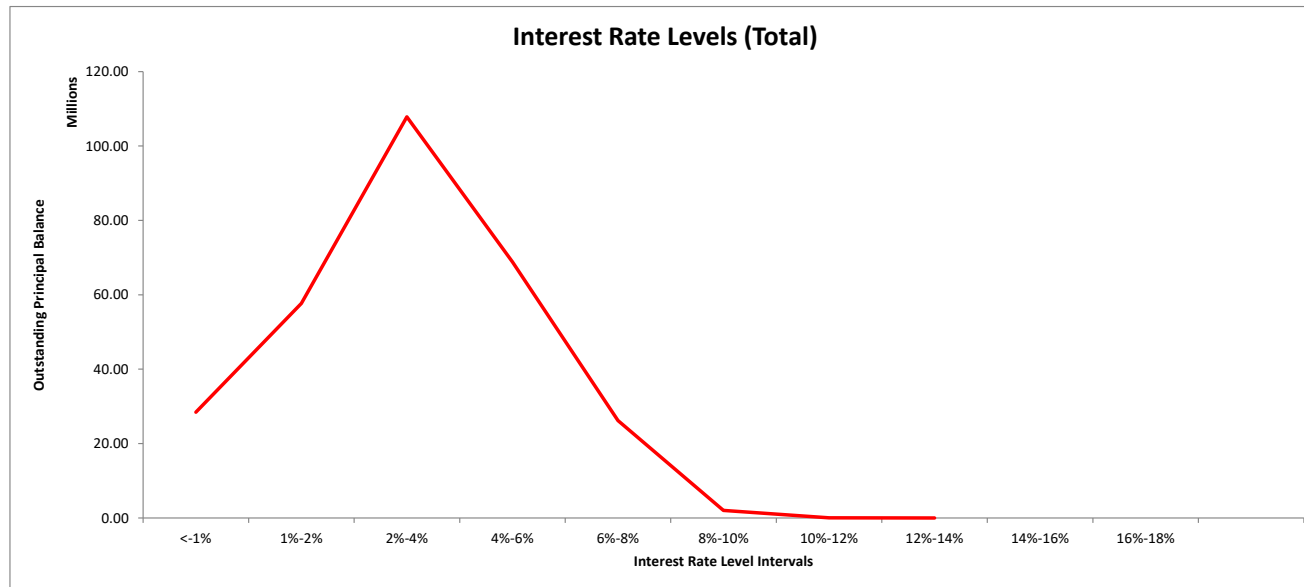
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0%	1%	1,344	28,461,225	9.78%	37.9	27.1
1%	2%	2,220	57,666,746	19.81%	40.7	26.7
2%	4%	5,359	107,842,710	37.05%	41.0	26.3
4%	6%	4,241	68,840,277	23.65%	44.6	22.9
6%	8%	2,756	26,180,030	8.99%	44.2	22.6
8%	10%	198	2,056,459	0.71%	48.0	19.5
10%	12%	5	42,042	0.01%	43.3	21.6
12%	14%	1	2,418	0.00%	29.0	19.0
14%	16%					
16%	18%					
18%	-					
Total		16,124	291,091,908	100%	41.8	25.3

Interest distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



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Monthly Investor Report

13.a Remaining Terms



Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	18	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days

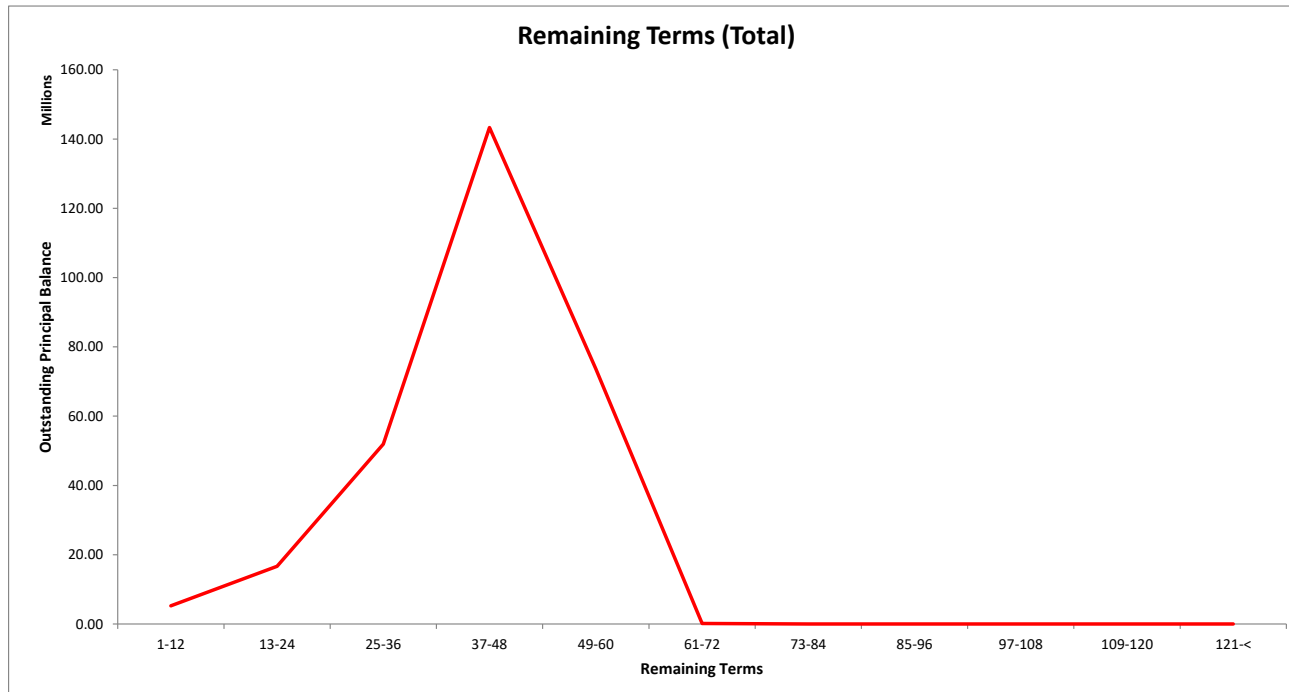
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	6	17,991	0.01%	0.0	35.0
1		12	1,050	5,226,317	1.80%	8.1	31.6
13		24	1,741	16,637,336	5.72%	19.8	29.1
25		36	3,596	51,944,239	17.84%	31.9	27.1
37		48	6,796	143,331,368	49.24%	44.1	26.2
49		60	2,929	73,770,449	25.34%	51.8	20.8
61		72	6	164,209	0.06%	61.5	17.9
73		84					
85		96					
97		108					
109		120					
121	-						
Total		16,124		291,091,908	100%	41.8	25.3

Months to maturity

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29/01/2025					
Payment date	27/01/2025					
Period No	18					
Monthly Period	from	01/12/2024	to	27/01/2025	=	28 days
Interest Period	from	30/12/2024	to	27/01/2025	=	28 days



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Monthly Investor Report

14.a Seasoning

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



		TOTAL					
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24	5,819	118,822,647	40.82%	46.1	20.9
25		36	9,891	166,590,826	57.23%	39.5	27.7
37		48	321	4,729,494	1.62%	23.0	40.7
49		60	83	841,430	0.29%	10.8	52.6
61		72	10	107,511	0.04%	5.5	67.4
73		84					
85		96					
Total		16,124		291,091,908	100%	41.8	25.3

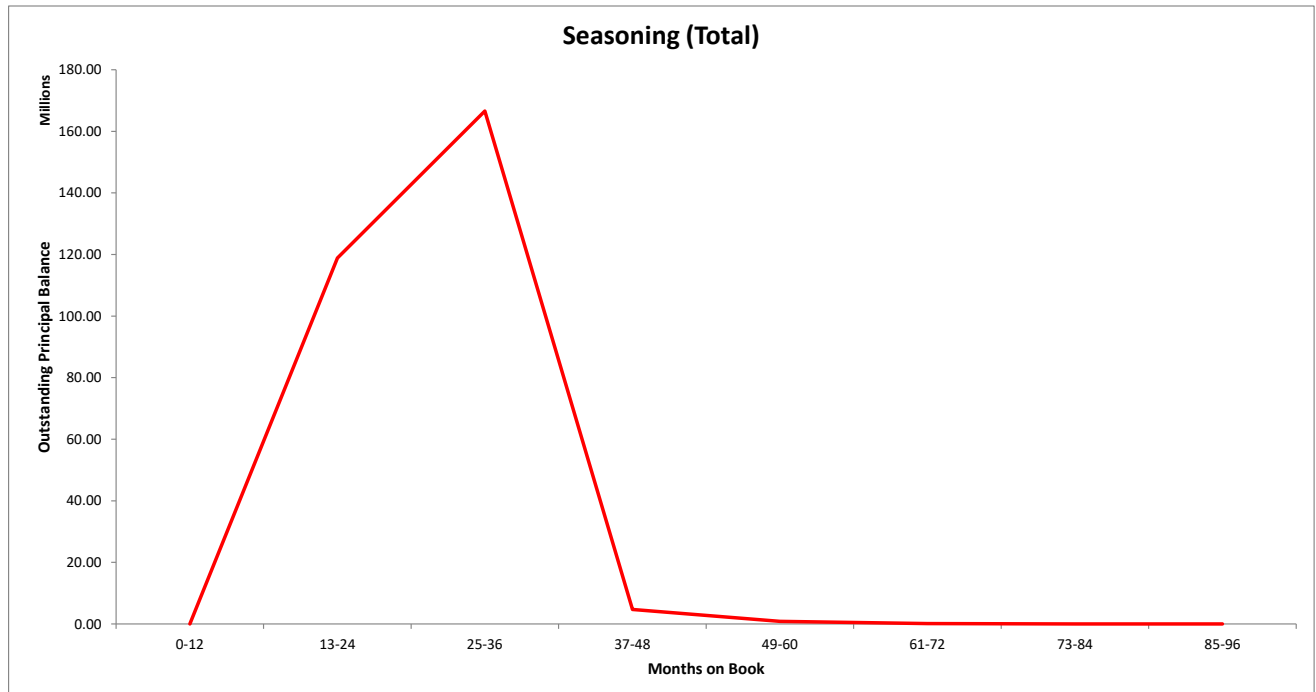
Months on book

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.b Seasoning



Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

15.a Balloon loans



Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	18	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days

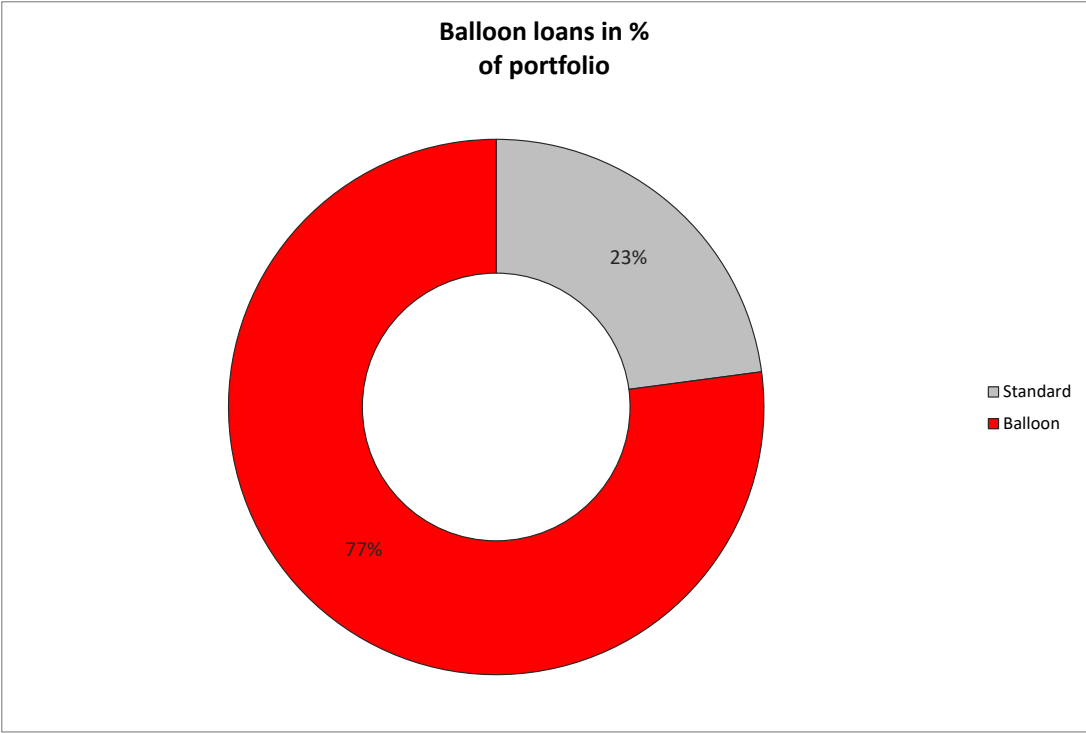
Balloon loans, in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	7,397	66,663,577	22.9 %	4,136	0.0 %	38.2	25.0
	Balloon	8,727	224,428,331	77.1 %	103,829,991	46.3 %	42.9	25.3
	Total	16,124	291,091,908	100%	103,834,126	36%	41.8	25.3

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Monthly Investor Report

15.b Balloon loans



Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

16.a # loans per borrower



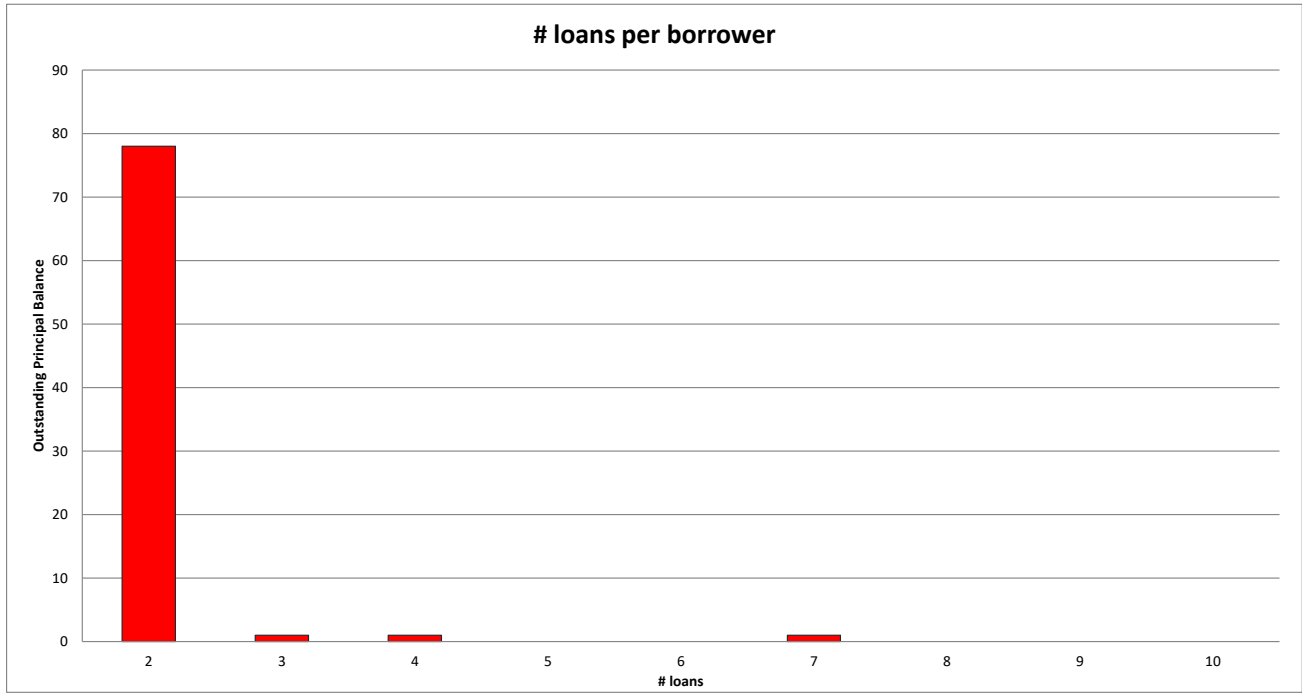
Reporting Date	29/01/2025		
Payment date	27/01/2025		
Period No	18		
Monthly Period	01/12/2024		
Interest Period	from 30/12/2024	to 27/01/2025	= 28 days

TOTAL				
	Total number of loans	Total number of debtors	Outstanding balance	%
# loans per borrower	1	15,954	287,764,384	98.86%
	2	78	3,200,167	1.10%
	3	1	15,972	0.01%
	4	1	30,693	0.01%
	5			
	6			
	7	1	80,691	0.03%
	8			
	9			
	10			
	Total:	16,035	291,091,908	100%

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16.b # loans per borrower

Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	18	
Monthly Period	from	01/12/2024
Interest Period	to	27/01/2025
		= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortisation Profile



Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days

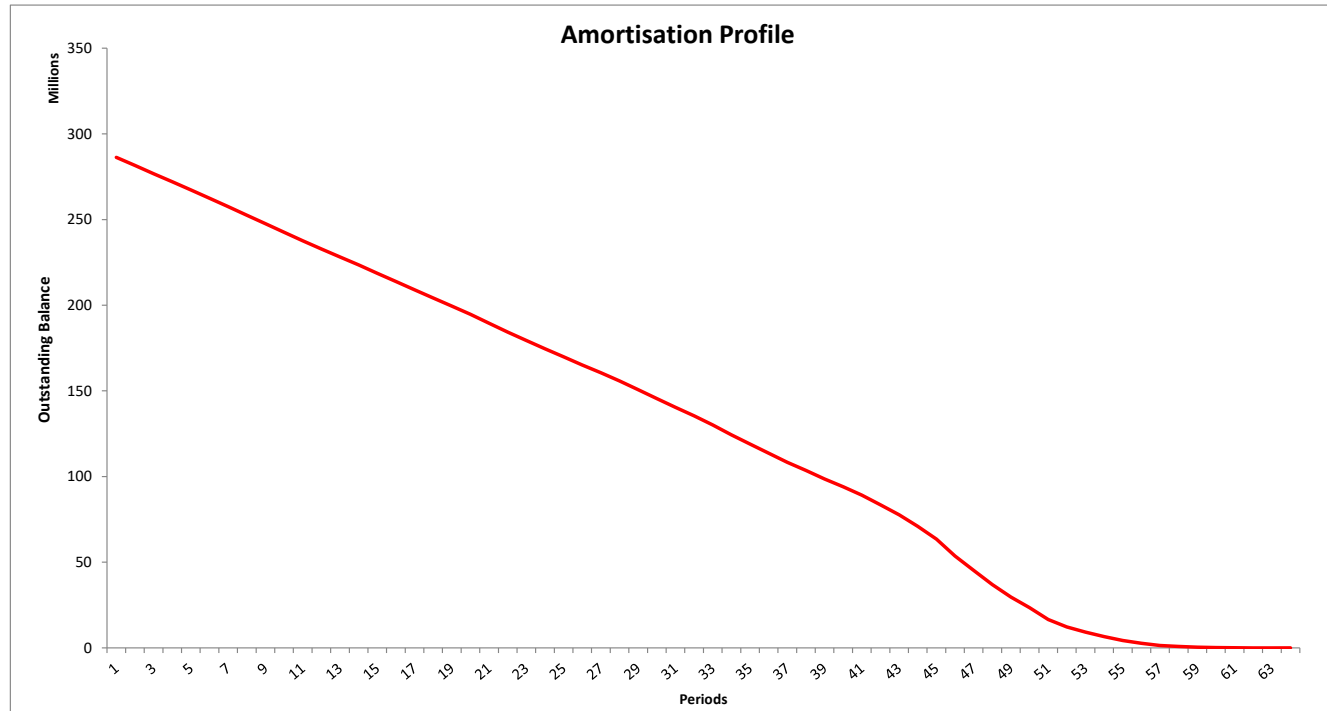
Period	TOTAL					
	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	291,091,908	286,286,420	4,805,488	853,704	3.58%	98.35%
2	286,286,420	281,575,324	4,711,096	839,427	3.58%	96.73%
3	281,575,324	276,765,279	4,810,045	824,386	3.57%	95.08%
4	276,765,279	272,037,939	4,727,340	809,752	3.57%	93.45%
5	272,037,939	267,244,966	4,792,972	795,544	3.57%	91.81%
6	267,244,966	262,417,853	4,827,113	781,246	3.56%	90.15%
7	262,417,853	257,506,860	4,910,993	766,835	3.56%	88.46%
8	257,506,860	252,543,600	4,963,260	752,180	3.56%	86.76%
9	252,543,600	247,540,141	5,003,458	737,490	3.56%	85.04%
10	247,540,141	242,540,032	5,000,109	722,754	3.56%	83.32%
11	242,540,032	237,644,652	4,895,380	708,069	3.56%	81.64%
12	237,644,652	232,806,260	4,838,392	693,404	3.56%	79.98%
13	232,806,260	228,157,722	4,648,538	678,899	3.56%	78.38%
14	228,157,722	223,478,135	4,679,587	664,848	3.55%	76.77%
15	223,478,135	218,645,478	4,832,656	650,683	3.55%	75.11%
16	218,645,478	213,816,620	4,828,858	636,228	3.55%	73.45%
17	213,816,620	208,988,457	4,828,162	621,893	3.55%	71.79%
18	208,988,457	204,252,530	4,735,928	607,421	3.54%	70.17%
19	204,252,530	199,474,960	4,777,570	593,329	3.54%	68.53%
20	199,474,960	194,659,377	4,815,582	579,148	3.54%	66.87%

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.b Amortisation Profile

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.a Payment Holidays



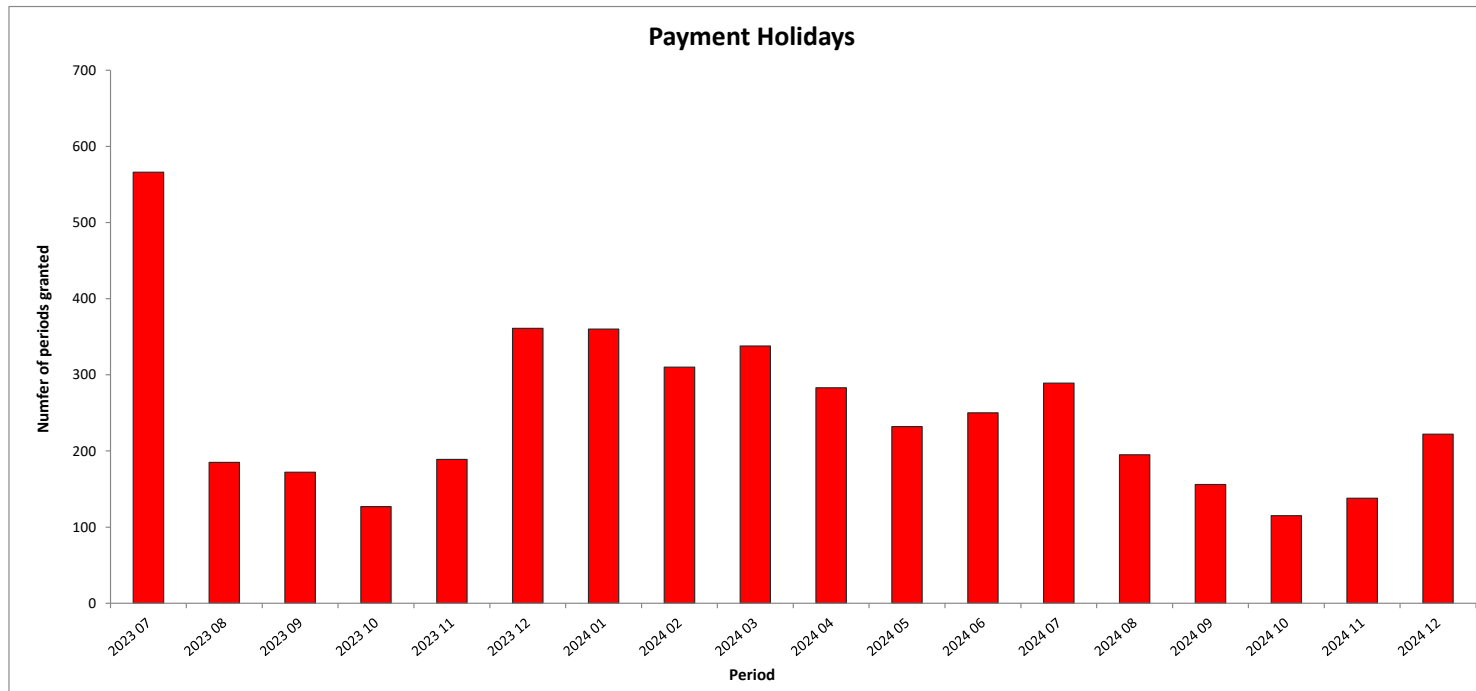
Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024	to	27/01/2025	=	28 days
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days

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
Total:		4,013	4,703	1,419,367	93,697,527

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18.b Payment Holidays

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



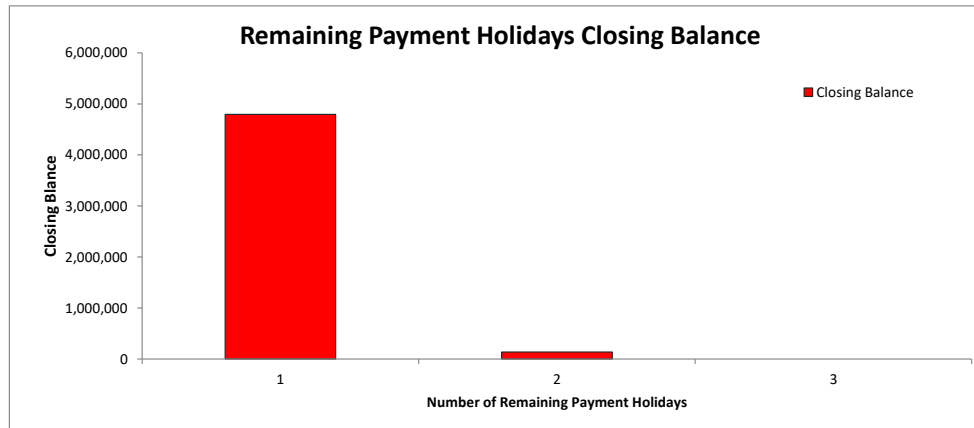
Reporting Date 29/01/2025
Payment date 27/01/2025
Period No 18
Monthly Period 01/12/2024
Interest Period from 30/12/2024 to 27/01/2025 = 28 days

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	227	63,497	4,792,950
2	6	3,770	138,543
3	0	0	0
Total	233	67,267	4,931,493

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Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	18	
Monthly Period	01/12/2024	
Interest Period	from	30/12/2024
	to	27/01/2025
	=	28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	18	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days

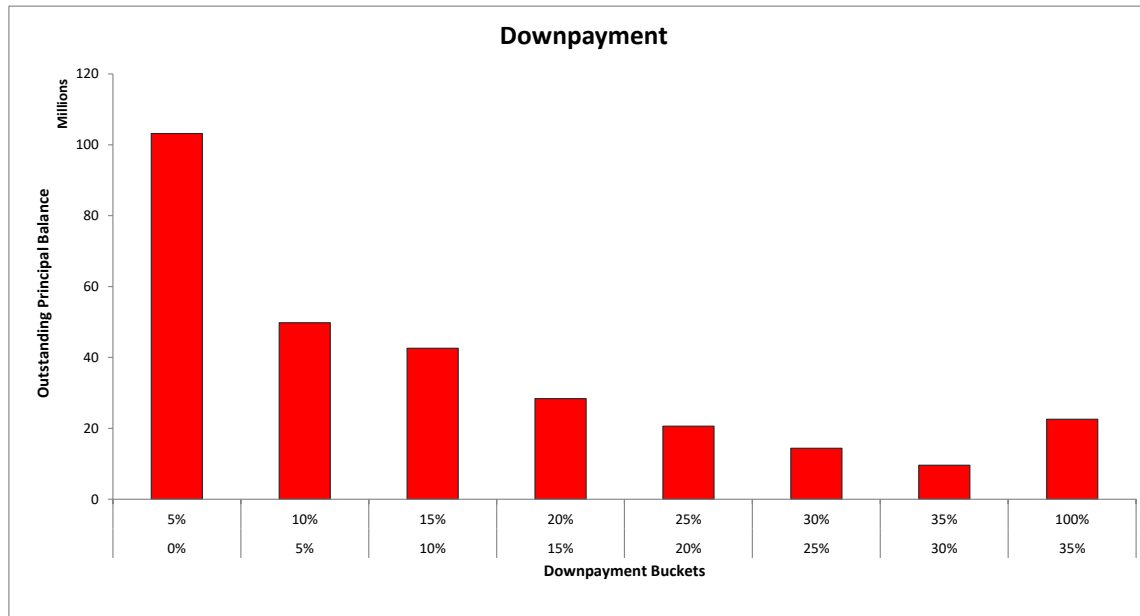
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0%	5%	5,682	103,171,258	35.44%	43.3	25.3	
5%	10%	2,194	49,792,560	17.11%	43.2	25.2	
10%	15%	2,041	42,590,563	14.63%	42.1	25.3	
15%	20%	1,432	28,364,882	9.74%	40.8	25.3	
20%	25%	1,127	20,625,487	7.09%	40.6	25.4	
25%	30%	858	14,369,662	4.94%	40.3	24.9	
30%	35%	639	9,623,758	3.31%	39.2	25.2	
35%	100%	2,151	22,553,738	7.75%	36.3	25.1	
Total		16,124	291,091,908	100%	41.8	25.3	

Downpayment %

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	29/01/2025					
Payment date	27/01/2025					
Period No	18					
Monthly Period	01/12/2024					
Interest Period	from	30/12/2024	to	27/01/2025	=	28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition



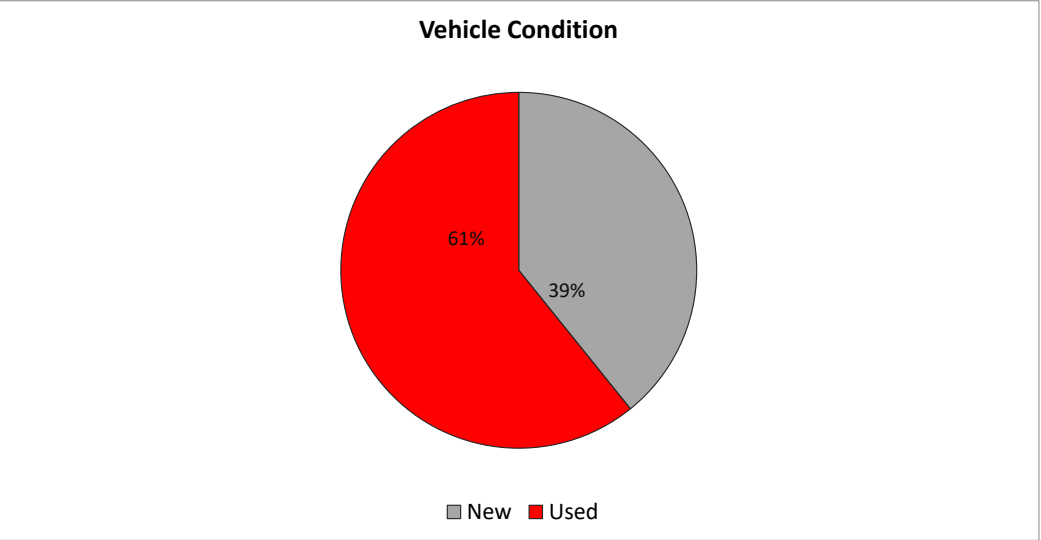
Reporting Date	29/01/2025
Payment date	27/01/2025
Period No	18
Monthly Period	01/12/2024
Interest Period	from 30/12/2024 to 27/01/2025 = 28 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		4,287	114,128,423	39.21%	41.0	24.8
Used		11,837	176,963,485	60.79%	42.4	25.5
Total		16,124	291,091,908	100%	41.8	25.3

20.b Vehicle Condition



Reporting Date	29/01/2025
Payment date	27/01/2025
Period No	18
Monthly Period	01/12/2024
Interest Period	from 30/12/2024 to 27/01/2025 = 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.a Borrower Type



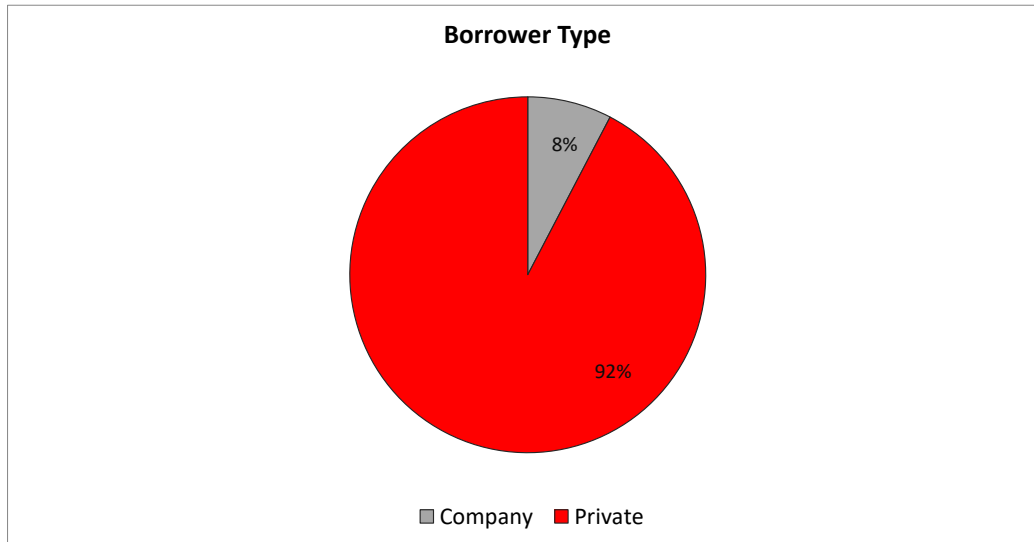
Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from 30/12/2024	to	27/01/2025	=	28 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1,113	22,299,392	7.66%	33.9	27.5
	Private	15,011	268,792,516	92.34%	42.5	25.1
	Total	16,124	291,091,908	100%	41.8	25.3

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21.b Borrower Type

Reporting Date	29/01/2025		
Payment date	27/01/2025		
Period No	18		
Monthly Period	01/12/2024		
Interest Period	from 30/12/2024	to 27/01/2025	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.a Vehicle type



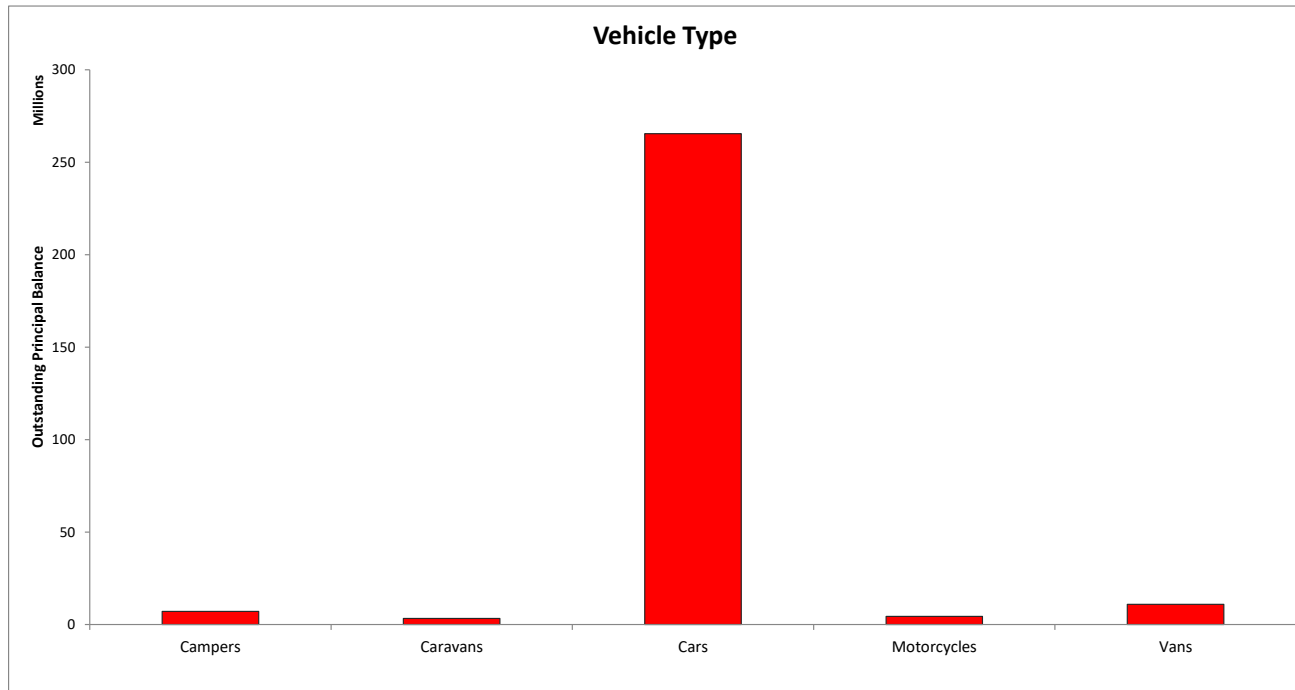
Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days

TOTAL					
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers	217	7,088,217	2.44%	40.9	27.1
Caravans	183	3,310,937	1.14%	39.6	27.2
Cars	14,414	265,400,729	91.17%	42.2	25.1
Motorcycles	503	4,421,890	1.52%	37.8	25.1
Vans	807	10,870,136	3.73%	36.7	27.1
Total	16,124	291,091,908	100%	41.8	25.3

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22.b Vehicle type

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



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23.a Restructured Loans



Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024	to	27/01/2025	=	28 days
Interest Period	from 30/12/2024	to	27/01/2025	=	28 days

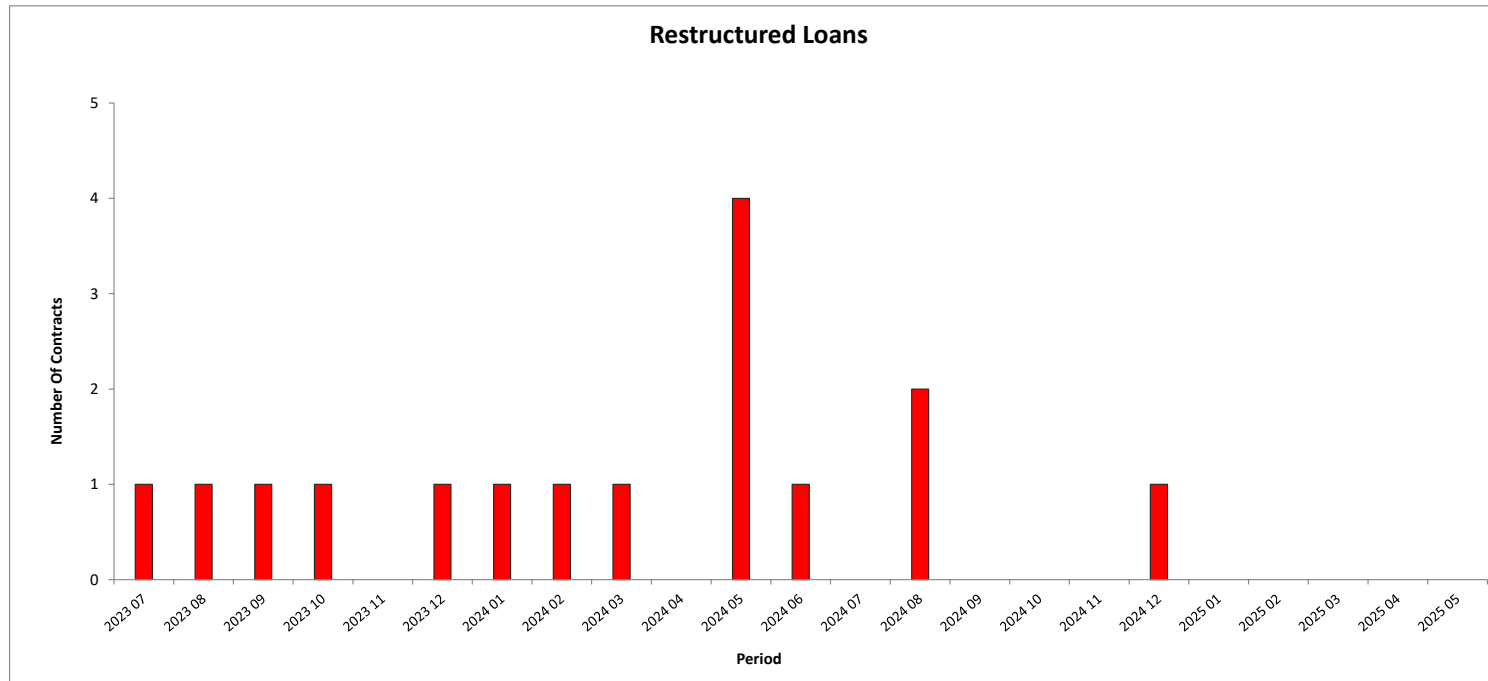
	TOTAL	
	Period	No
2023 07	1	47,194
2023 08	1	18,277
2023 09	1	11,114
2023 10	1	35,016
2023 11	0	0
2023 12	1	17,536
2024 01	1	13,762
2024 02	1	36,527
2024 03	1	16,293
2024 04	0	0
2024 05	4	91,436
2024 06	1	22,962
2024 07	0	0
2024 08	2	13,340
2024 09	0	0
2024 10	0	0
2024 11	0	0
2024 12	1	70,639
2025 01		
2025 02		
2025 03		
2025 04		
2025 05		
Total	16	394,096

Restructured

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23.b Restructured Loans

Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



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24.a Dynamic Interest rate



Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from 30/12/2024	to	27/01/2025	=	28 days

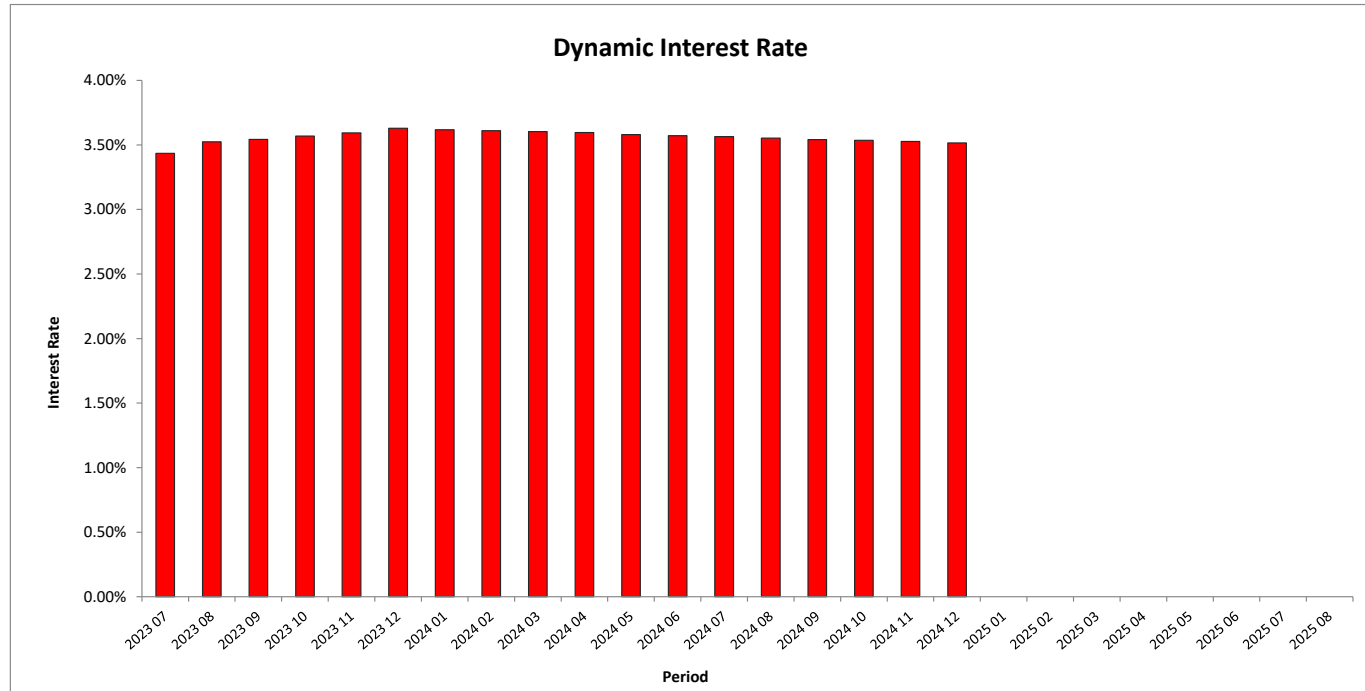
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404,834,411	3.43%
2023 08	435,781,306	3.52%
2023 09	436,622,959	3.54%
2023 10	435,596,851	3.57%
2023 11	436,884,114	3.59%
2023 12	437,627,032	3.63%
2024 01	423,959,854	3.62%
2024 02	411,756,505	3.61%
2024 03	399,017,001	3.60%
2024 04	385,781,261	3.60%
2024 05	371,651,162	3.58%
2024 06	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		
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	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days



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25.a Dynamic Pre-Payments



Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	from	01/12/2024	to	27/01/2025	= 28 days
Interest Period		30/12/2024			

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	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			
2025 02			
2025 03			
2025 04			
2025 05			
2025 06			
2025 07			
2025 08			

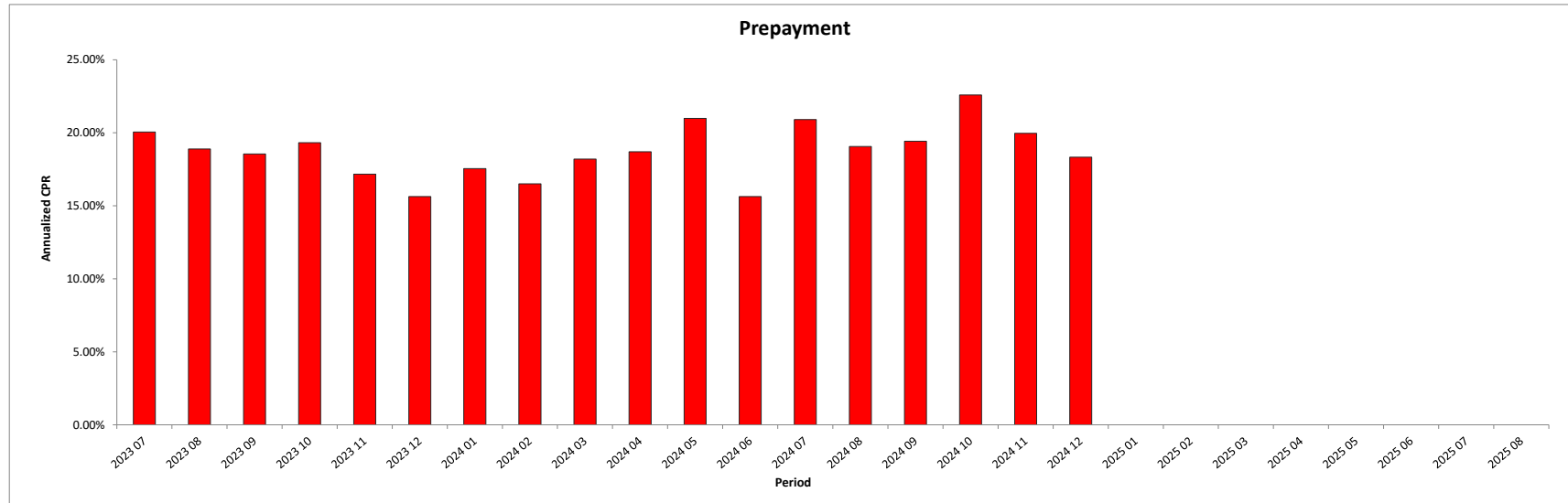
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024	to	27/01/2025	=	28 days
Interest Period	from	30/12/2024	to		



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26. Delinquency



Reporting Date	29/01/2025						
Payment date	27/01/2025						
Period No	18						
Monthly Period	01/12/2024						
Interest Period	from	30/12/2024	to	27/01/2025	=	28 days	

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2023	7	404,834,411	18,410	384,371,369	869	17,412,766	87	1,607,611	46	918,778	18	324,691	10	199,197	-	-	-	-
	8	435,781,306	19,949	415,533,471	811	16,617,179	85	1,735,646	41	801,554	37	714,989	8	191,183	8	187,284	4	13,032
	9	436,622,959	20,022	414,840,279	868	17,366,660	122	2,426,656	46	1,061,247	19	364,204	23	398,979	6	164,934	9	166,271
	10	435,596,851	20,030	411,883,049	972	18,733,534	108	2,202,813	65	1,496,644	29	744,873	11	233,161	20	302,778	12	217,696
	11	436,884,114	20,259	412,912,559	931	18,707,176	125	2,301,977	58	1,167,958	48	1,074,437	22	517,614	9	202,393	18	231,242
	12	437,627,032	20,368	411,991,581	957	18,473,443	178	3,557,428	81	1,541,721	46	887,497	39	785,604	17	389,759	15	251,278
2024	1	423,959,854	19,931	398,864,551	938	18,014,816	146	2,851,603	92	2,031,383	53	1,069,697	28	656,504	26	471,301	26	543,783
	2	411,756,505	19,539	388,263,175	874	16,536,598	121	2,122,180	79	1,694,806	72	1,614,620	45	948,088	27	577,037	29	414,475
	3	399,017,001	18,794	370,859,256	1,070	19,778,863	187	3,415,896	74	1,336,478	59	1,341,794	64	1,472,573	38	812,142	29	557,022
	4	385,781,261	18,418	359,629,729	955	17,789,417	174	3,539,211	98	1,878,461	44	801,887	44	1,030,072	47	1,112,484	36	712,591
	5	371,651,162	17,967	347,658,409	899	16,464,419	166	2,935,598	96	1,838,565	68	1,361,803	34	659,747	32	732,621	50	1,169,864
	6	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

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29/01/2025	
Payment date	27/01/2025	
Period No	18	
Monthly Period	01/12/2024	
Interest Period	from 30/12/2024	to 27/01/2025 = 28 days

Default Quarter	Default Amount	Recovery Quarter	2023 Q3			2023 Q4			2024 Q1			2024 Q2			2024 Q3		
		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
2024 4	1,680,120	88															

Default Quarter	Default Amount	Recovery Quarter	2024 Q4			2025 Q1			2025 Q2			2025 Q3			2025 Q4		
		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												
2023 4	700,217	44	18,685	377,339	322,878												
2024 1	1,515,280	83	129,702	706,502	808,779												
2024 2	2,634,293	123	346,889	951,338	1,682,955												
2024 3	2,143,942	122	334,611	509,308	1,634,634												
2024 4	1,680,120	88	114,197	114,197	1,565,923												
2025 1																	
2025 2																	
2025 3																	
2025 4																	

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28. Priority of Payments - Revenue



Reporting Date	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024				
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1,449,842.99	EUR
Senior Expenses	-	667.00	EUR
Senior Servicing Fee	-	50,132.50	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	351,753.62	EUR
Tranche A Loan Interest to Issuer	-	144,661.00	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	-	702,759.87	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	-	EUR
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	EUR
Deferred Purchase Price to Seller	-	-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2,164,094.75	EUR
Senior Expenses	-	667.00	EUR
Issuer swap interest to swap counterparty	-	351,753.62	EUR
Interest Class A Notes	-	736,322.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	30,097.00	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	-	47,025.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	34,227.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	39,771.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	128,469.00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	773,246.35	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	22,516.78	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	29/01/2025				
Payment date	27/01/2025				
Period No	18				
Monthly Period	01/12/2024	to	27/01/2025	=	28 days
Interest Period	from	30/12/2024	to	27/01/2025	= 28 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	9,637,944.96	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	-	9,637,944.96	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	10,411,191.31	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	-	10,411,191.31	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
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	-	EUR
Only after the Class D Notes have been redeemed in full, to pay any Class E Notes Principal due and payable	-	-	EUR
Only after the Class E Notes have been redeemed in full, to pay any Class F Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (u)

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

Payment of residual fund as Deferred Purchase Price to Seller	-	-	EUR
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30. Transaction Costs



Reporting Date	29/01/2025					
Payment date	27/01/2025					
Period No	18					
Monthly Period	01/12/2024					
Interest Period	from	30/12/2024	to	27/01/2025	=	28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	667.00						
Interest accrued for the Period	EUR	1,015,911.00	736,322.00	30,097.00	47,025.00	34,227.00	39,771.00	128,469.00
Cumulative Interest accrued	EUR	34,028,706.00	27,331,107.00	754,483.00	1,156,737.00	823,789.00	945,484.00	3,017,106.00
Interest Payments	EUR	1,015,911.00	736,322.00	30,097.00	47,025.00	34,227.00	39,771.00	128,469.00
Cumulative Interest Payments	EUR	34,028,706.00	27,331,107.00	754,483.00	1,156,737.00	823,789.00	945,484.00	3,017,106.00
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



Kimi 12 | Front Swap

Party A	BANCO SANTANDER, S.A
Party B	SCF Rahoituspalvelut XII DAC
Swap Notional	301,503,099
Interest Period Start	30/12/2024
Interest Period End	27/01/2025
Interest Days	28
Settlement Date	27/01/2025
Party A Floating Interest Rate	2.8630 %
Party A Floating Rate Day Count Fraction	0.08
Party A Interest Amount	EUR 671,380.40
Party B Fixed Rate	1.5000 %
Party B Fixed Rate Day Count Fraction	0.08
Party B Interest Amount	EUR 351,753.62

Reporting Date	29/01/2025
Payment date	27/01/2025
Period No	18
Monthly Period	01/12/2024
Interest Period	from 30/12/2024 to 27/01/2025 = 28 days

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31. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date	29/01/2025
Payment date	27/01/2025
Period No	18
Monthly Period	01/12/2024
Interest Period	from 30/12/2024 to 27/01/2025 = 28 days