

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27/09/2024				
Payment date	25/09/2024			Following payment dates:	25/10/2024
Period No	14				25/11/2024
Monthly Period	01/08/2024				
Interest Period	from 27/08/2024		to 25/09/2024	=	29 days
Cut-Off date	31/08/2024				

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1. Portfolio Information



Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	14	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

	Current Period	
Outstanding receivables	Aggregated Outstanding	Principal Amount
Opening balance prior to replenishment	347,561,241.45	EUR
Scheduled Loan Principal Repayments (+MC)	5,025,682.39	EUR
Prepayments	5,867,058.27	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	10,892,740.66	EUR
New Defaulted Auto Loans amt in Period	850,744.80	EUR
Closing balance prior to replenishment	335,817,755.99	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	335,817,755.99	EUR
Principal Recoveries on loans in default	202,097.26	EUR
Total revenue collections		
Total Revenue Received in Period	1,313,452.29	EUR
# Loans		
At beginning of period	18,312	Loans
Replenished contracts	-	Loans
Paid in Full	435	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	48	Loans
<hr/>		
At end of period	17,829	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from 27/08/2024	to	25/09/2024	=	29 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1,515,549.55	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	4,456.02	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 1	-	EUR
Total Amount for Purchaser Available Revenue Receipts	1,520,005.57	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1,462,170.29	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	1,006,561.24	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	39,278.96	EUR
g. Liquidity Reserve Excess Amount	84,474.31	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	2,592,484.80	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from 27/08/2024	to	25/09/2024	=	29 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	10,892,740.66	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	10,892,740.66	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	10,892,740.66	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	782,210.97	EUR
Total Amount for Issuer Available Redemption Receipts	11,674,951.63	EUR

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4. Reserve Accounts



Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	14
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

Note Balance

Beginning of Period	347,572,822.58	EUR
End of Period	335,897,870.95	EUR

Liquidity Balance

Beginning of Period	0.6 %	1,990,026.04	EUR
Cash Outflow		79,789.10	EUR
Cash Inflow		-	EUR
End of Period	0.5 % *	1,910,236.94	EUR
Required Reserve Amount	0.5 % *	1,910,236.94	EUR

Expenses Advance

Beginning of Period	568,124.50	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	568,124.50	EUR

Servicer Advance Reserve Fund

Beginning of Period	100,000.00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100,000.00	EUR
Required Reserve Amount	100,000.00	EUR

Set-off from Deposits

No borrowers whose loans were sold to SCF Rahoituspalvelut XII DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

* The percentage displayed in the report express the required reserve amount divided by the balance of all outstanding notes

We hereby confirm that the Seller confirms its ongoing retention of a net economic interest of at least 5% in accordance with Article 6(3)(c) of the Securitisation Regulation

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5a. Performance Data



Asset Balance

Opening balance prior to replenishment	347,561,241.45	EUR
Closing balance prior to replenishment	335,817,755.99	EUR
Closing Balance post replenishment	335,817,755.99	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	314,871,326.60	93.76%	16,721
1-29 days past due	14,749,214.80	4.39%	775
Delinquent Receivables:			
30-59 days past due	2,271,772.39	0.68%	125
60-89 days past due	1,655,975.42	0.49%	92
90-119 days past due	854,057.98	0.25%	42
120-149 days past due	717,896.30	0.21%	36
150-179 days past due	697,512.50	0.21%	38
Total Performing and Delinquent	335,817,756	100.00%	17,829
Current Period Defaults	850,744.80		48
Cumulative Defaults	6,592,645.60		352
Current Period Principal Recoveries	202,097.26		
Cumulative Principal Recoveries	1,600,834.35		

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

[A] Cumulative Net Loss Ratio, Payment Date	1.11%	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.97%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.89%	

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

[A] Aggregate Outstanding Asset Principal Amount	335,817,755.99	75.74%
[B] Aggregate principal balance of Defaulted Contracts	6,592,645.60	
[C] Recoveries received on such Defaulted Contracts	1,600,834.35	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449,980,445.50	

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

[A] Delinquency Ratio, Payment Date	1.85%	NO
[B] Delinquency Ratio, preceding Payment Date	1.99%	
[C] Delinquency Ratio, second preceding Payment Date	2.01%	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event NO

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

[A] [1] + [2] + [3] + [4] + [5]	35,800,000.00	10.30%	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	347,572,822.58		

Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	14
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

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	27/09/2024	
Payment date	25/09/2024	
Period No	14	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

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

Weighted average interest rate (min 3%)	3.55%
Weighted average months to maturity (max 60)	45.37*
Used Vehicles (max 75%)	62.18%
Balloon Loans (max 70%)	75.43%
Balloon Installments (max 26%)	33.25%
Corporate Borrowers (max 11%)	8.07%
IRB (min 95%)	96%**

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

Top-10 Exposures:

	Balance	# Loans	Portion
	204,836.03	2	0.06%
	203,371.31	1	0.06%
	186,546.02	1	0.06%
	180,696.13	3	0.05%
	162,415.36	1	0.05%
	143,598.83	1	0.04%
	138,176.33	1	0.04%
	132,638.18	1	0.04%
	130,874.44	2	0.04%
	129,653.65	1	0.04%
	Total (max 0,6%)		0.48%

* Post Replenishment

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6. Note Principal



Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	14	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

	Class A	Class B	Class C	Class D	Class E	Class F	
Note Principal							
Beginning of Period	311,772,822.58	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00	EUR
Sequential Amortization	11,674,951.63	-	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	-	EUR
End of Period	300,097,870.95	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	-	-	-	-	-	11,581.12	EUR
Principal Addition Amounts	-	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	850,744.80	EUR
Credit PDL	-	-	-	-	-	782,210.97	EUR
End of Period	-	-	-	-	-	80,114.95	EUR
Net Note Principal							
Beginning of Period	311,772,822.58	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,488,418.88	EUR
End of Period	300,097,870.95	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,419,885.05	EUR

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7. Outstanding Notes

Reporting Date	27/09/2024		
Payment date	25/09/2024		
Period No	14		
Monthly Period	01/08/2024	to	25/09/2024 = 29 days
Interest Period	from	27/08/2024	



1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS2614283005	XS2614284078	XS2614285042	XS2614287337	XS2614289382	XS2614290984
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100%	92.04%	1.47%	1.89%	1.04%	1.00%	2.56%
Legal Final Maturity Date		30/06/2032	30/06/2032	30/06/2032	30/06/2032	30/06/2032	30/06/2032
Rating (Fitch/S&P)		AAA(sf) / AAA(sf)	AA+(sf) / AA+(sf)	AA(sf)/A+(sf)	AA-(sf)/A-(sf)	A(sf)/BB(sf)	NR/NR
Initial Notes Aggregate Principal Outstanding Balance	450,000,000.00	414,200,000.00	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00
Initial Nominal per Note		100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Initial Number of Notes per Class	4,500	4,142	66	85	47	45	115
Current Note Information							
Outstanding Opening Balance	347,572,822.58	311,772,822.58	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00
Available Distribution Amount	11,674,951.63						
Amortisation	11,674,951.63						
Redemption per Class	11,674,951.63	11,674,951.63	-	-	-	-	-
Redemption per Note		2,818.67	-	-	-	-	-
Outstanding Closing Balance		300,097,870.95	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00
Net Outstanding Closing Balance	335,897,870.95	300,097,870.95	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00
Current Tranching	100%	89.34%	1.96%	2.53%	1.40%	1.34%	3.42%
Current Pool Factor		0.72	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		29	29	29	29	29	29
Principal Outstanding per Note Beginning of Period		75,271.08	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
>Principal Repayment per note		2,818.67	-	-	-	-	-
Principal Outstanding per Note End of Period		72,452.41	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
>Interest accrued for the period		260.43	531.26	631.96	813.21	974.32	1,215.99
Interest Payment	1,389,374.11	1,078,690.66	35,063.42	53,716.46	38,220.79	43,844.38	139,838.40
Interest Payment per Note		260.43	531.26	631.96	813.21	974.32	1,215.99

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Initial total CE (Subordination)		7.96%	6.49%	4.60%	3.56%	2.56%	0.00%
Initial total CE (Subordination, incl. Liquidity Reserve)		8.52%	7.05%	4.60%	3.56%	2.56%	0.00%
Current CE (Subordination incl. Excess Spread)		10.66%	8.69%	6.16%	4.76%	3.42%	0.00%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		11.23%	9.26%	6.16%	4.76%	3.42%	0.00%
Current CE (Subordination)		10.66%	8.69%	6.16%	4.76%	3.42%	0.00%
Current CE (Subordination, incl. Liquidity Reserve)		11.23%	9.26%	6.16%	4.76%	3.42%	0.00%

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27/09/2024
Payment date 25/09/2024
Period No 14
Monthly Period 01/08/2024
Interest Period : 27/08/2024 to 25/09/2024 = 29 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	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	No rating	No rating	No rating	No rating	N/A	
Seller	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Servicer	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.		N/A	F2	N/A	A-2	BBB-	A-	BBB-	A-	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.
Hedge Counterparty	Banco Santander, S.A.	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.]
	Banco Santander, S.A.	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within sixty (60) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.]
Hedge Counterparty	Banco Santander, S.A.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.]
	Banco Santander, S.A.	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.]
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.

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9.a Original Portfolio Principal Balance

Reporting Date	27/09/2024		
Payment date	25/09/2024		
Period No	14		
Monthly Period	01/08/2024		
Interest Period	from 27/08/2024	to 25/09/2024	= 29 days



Average amount - all: 21,495

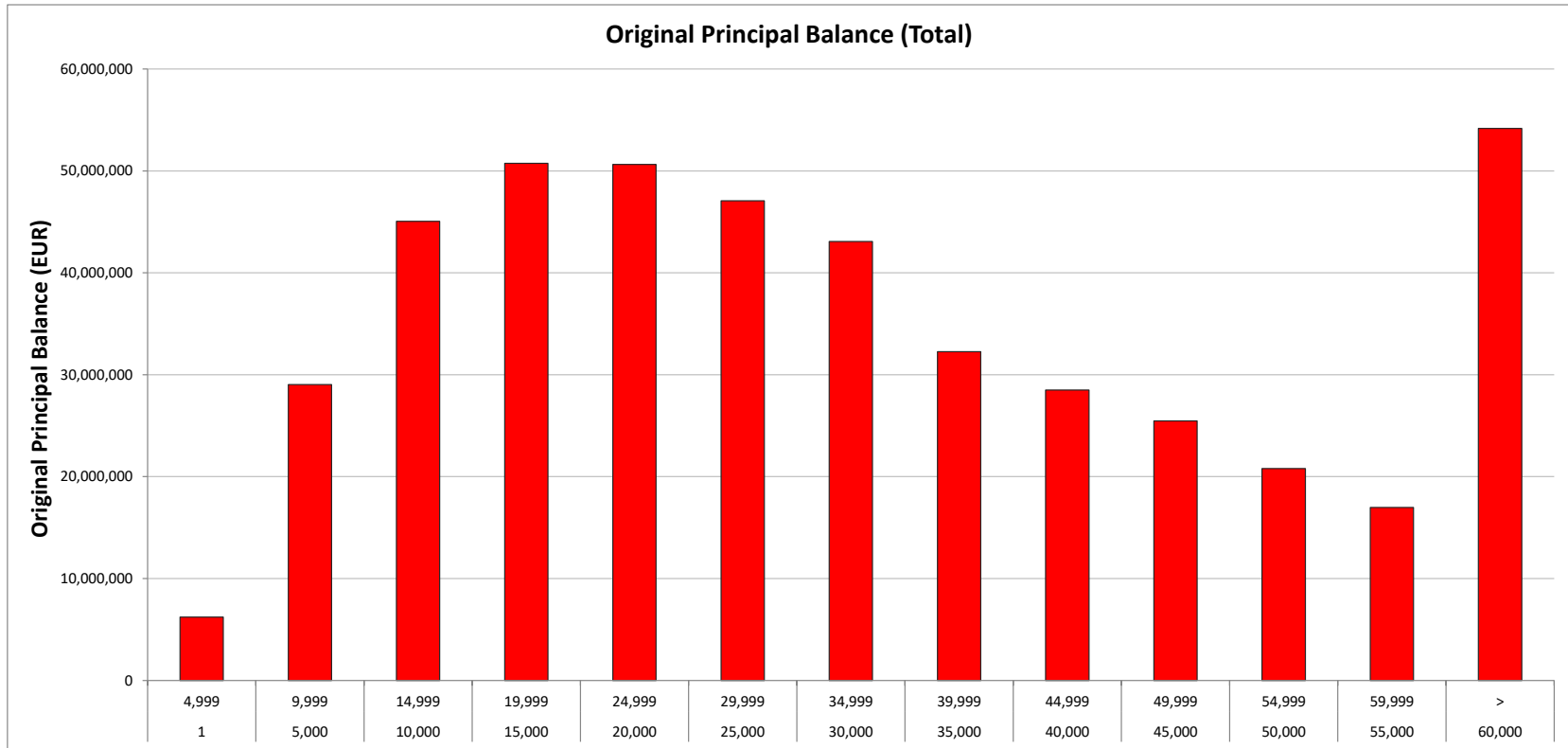
		TOTAL						
Min	Max	No	Original balance	%	WA months to maturity	WA seasoning		
1	4,999	1,758	6,218,072	1.4 %	26.9	8.0		
5,000	9,999	3,872	29,030,383	6.5 %	43.6	7.8		
10,000	14,999	3,613	45,056,303	10.0 %	51.5	7.8		
15,000	19,999	2,920	50,735,170	11.3 %	53.5	7.9		
20,000	24,999	2,258	50,635,002	11.3 %	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	27/09/2024		
Payment date	25/09/2024		
Period No	14		
Monthly Period	01/08/2024		
Interest Period	from 27/08/2024	to 25/09/2024	= 29 days



**SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report**

10.a Outstanding Principal Balance

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



Average amount - all: 18,835

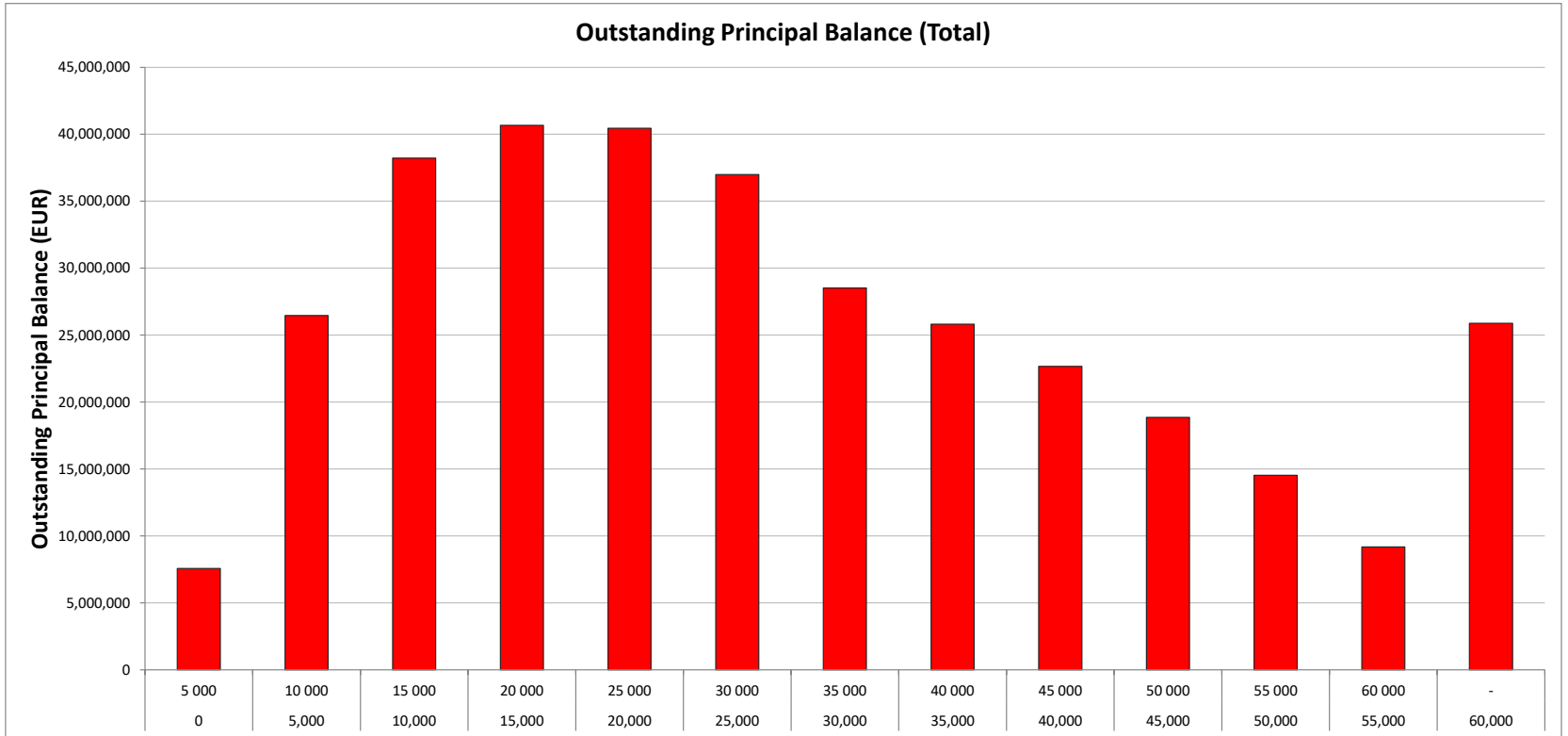
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2,427	7,571,644	2.25%	26.0	22.3
5,000	10 000	3,542	26,463,466	7.88%	39.5	22.0
10,000	15 000	3,092	38,224,333	11.38%	43.3	22.0
15,000	20 000	2,332	40,665,862	12.11%	44.3	21.9
20,000	25 000	1,811	40,455,355	12.05%	45.6	21.6
25,000	30 000	1,354	36,988,493	11.01%	45.8	21.6
30,000	35 000	882	28,520,009	8.49%	46.9	21.0
35,000	40 000	691	25,815,030	7.69%	48.0	20.9
40,000	45 000	534	22,667,565	6.75%	48.9	20.1
45,000	50 000	398	18,855,216	5.61%	49.1	20.5
50,000	55 000	278	14,530,733	4.33%	48.6	20.6
55,000	60 000	160	9,180,155	2.73%	49.1	21.3
60,000	-	328	25,879,896	7.71%	47.6	20.9
Total		17,829	335,817,756	100%	45.4	21.3

SCF RAHOITUSPALVELUT XII DAC
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10.b Outstanding Principal Balance Graph

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	14	
Monthly Period	01/08/2024	to 25/09/2024
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days

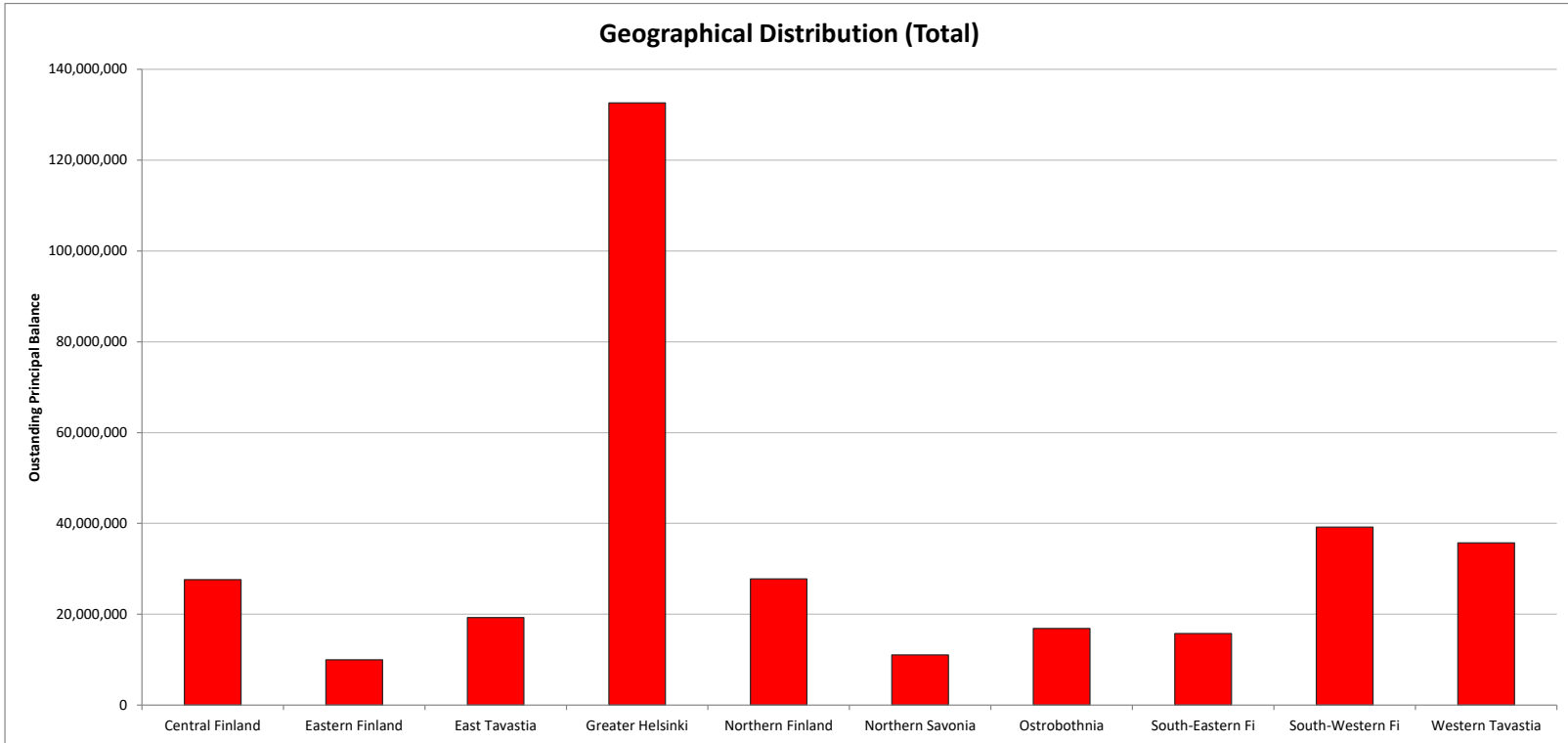
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1,562	27,627,257	8.23%	45.1	21.4
Eastern Finland	628	9,959,975	2.97%	45.1	21.6
East Tavastia	1,094	19,286,615	5.74%	45.3	21.2
Greater Helsinki	6,120	132,590,174	39.48%	45.8	21.3
Northern Finland	1,454	27,799,061	8.28%	45.6	21.0
Northern Savonia	645	11,026,217	3.28%	44.8	21.3
Ostrobothnia	1,083	16,870,595	5.02%	45.7	21.5
South-Eastern Fi	987	15,758,690	4.69%	44.8	21.0
South-Western Fi	2,245	39,181,052	11.67%	44.8	21.6
Western Tavastia	2,011	35,718,122	10.64%	44.6	21.5
Total	17,829	335,817,756	100%	45.4	21.3

Geographic distribution

SCF RAHOITUSPALVELUT XII DAC
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11.b Geographical Distribution Graph

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



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Monthly Investor Report

12.a Interest Rate

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	14	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days



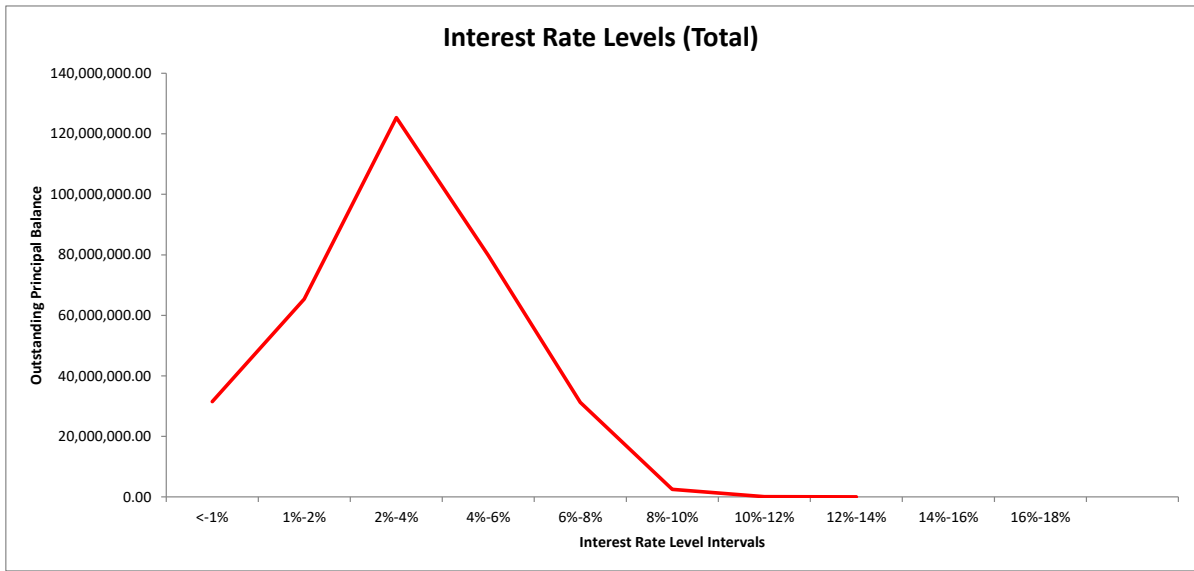
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
0%		1%	1,412	31,506,203	9.38%	41.5	23.3
1%		2%	2,405	65,368,951	19.47%	44.3	22.9
2%		4%	5,937	125,350,374	37.33%	44.6	22.3
4%		6%	4,730	79,786,607	23.76%	48.1	19.0
6%		8%	3,103	31,255,199	9.31%	47.4	18.6
8%		10%	235	2,499,572	0.74%	50.8	15.7
10%		12%	5	45,469	0.01%	46.9	17.6
12%		14%	2	5,383	0.00%	32.5	15.5
14%		16%					
16%		18%					
18%	-						
Total		17,829	335,817,756	100%	45.4	21.3	

Interest distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate

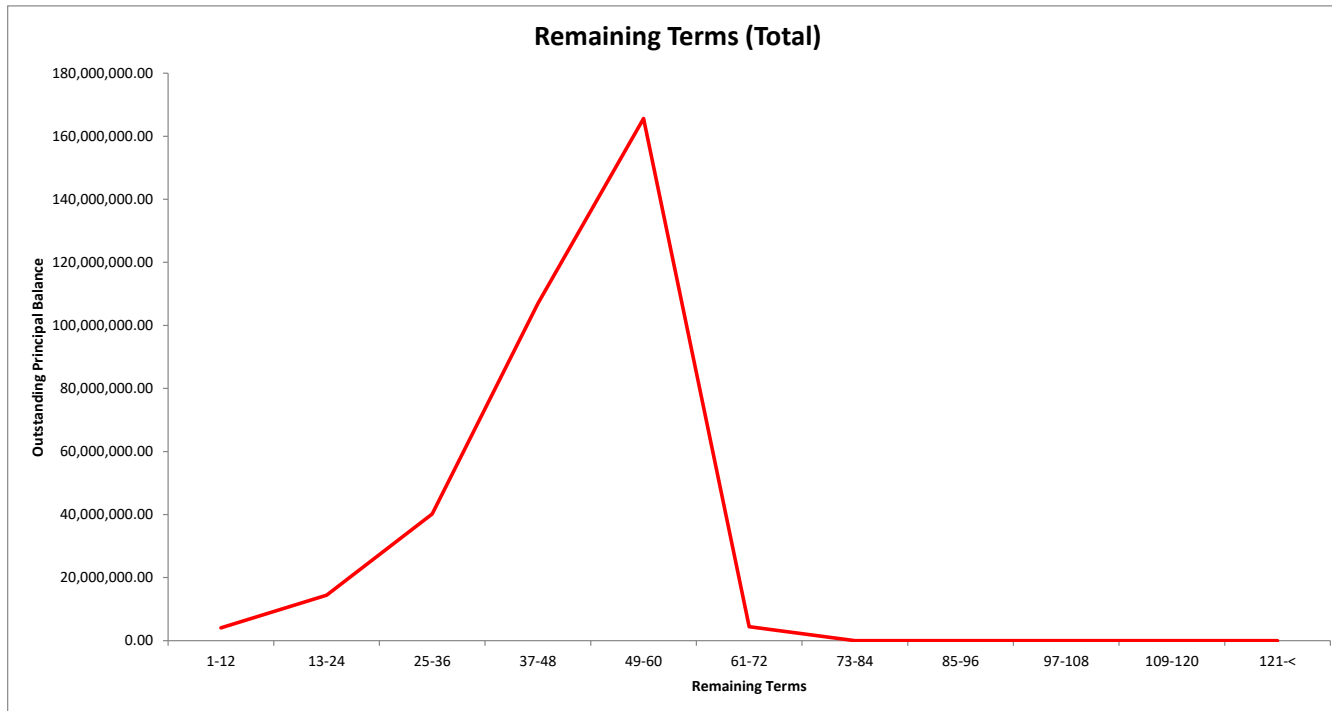
Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.a Seasoning



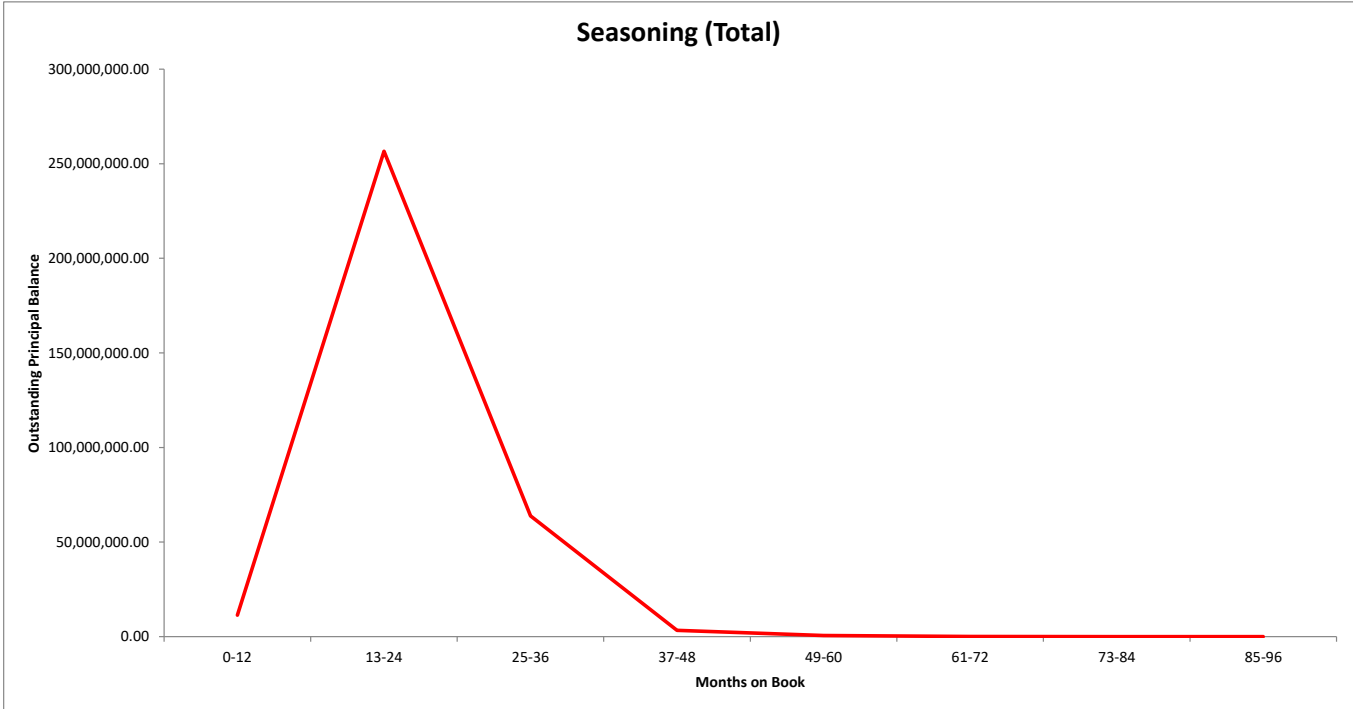
Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	14	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

		TOTAL						
	Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1		12	575	11,359,590	3.38%	55.3	11.2
	13		24	13,345	256,594,628	76.41%	46.8	20.0
	25		36	3,606	63,799,405	19.00%	39.7	26.9
	37		48	236	3,368,549	1.00%	20.9	41.2
	49		60	60	595,618	0.18%	11.1	52.9
	61		72	7	99,966	0.03%	8.1	64.3
	73		84					
	85		96					
	Total			17,829	335,817,756	100%	45.4	21.3

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Monthly Investor Report

14.b Seasoning

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	27/09/2024					
Payment date	25/09/2024					
Period No	14					
Monthly Period	01/08/2024					
Interest Period	from	27/08/2024	to	25/09/2024	=	29 days

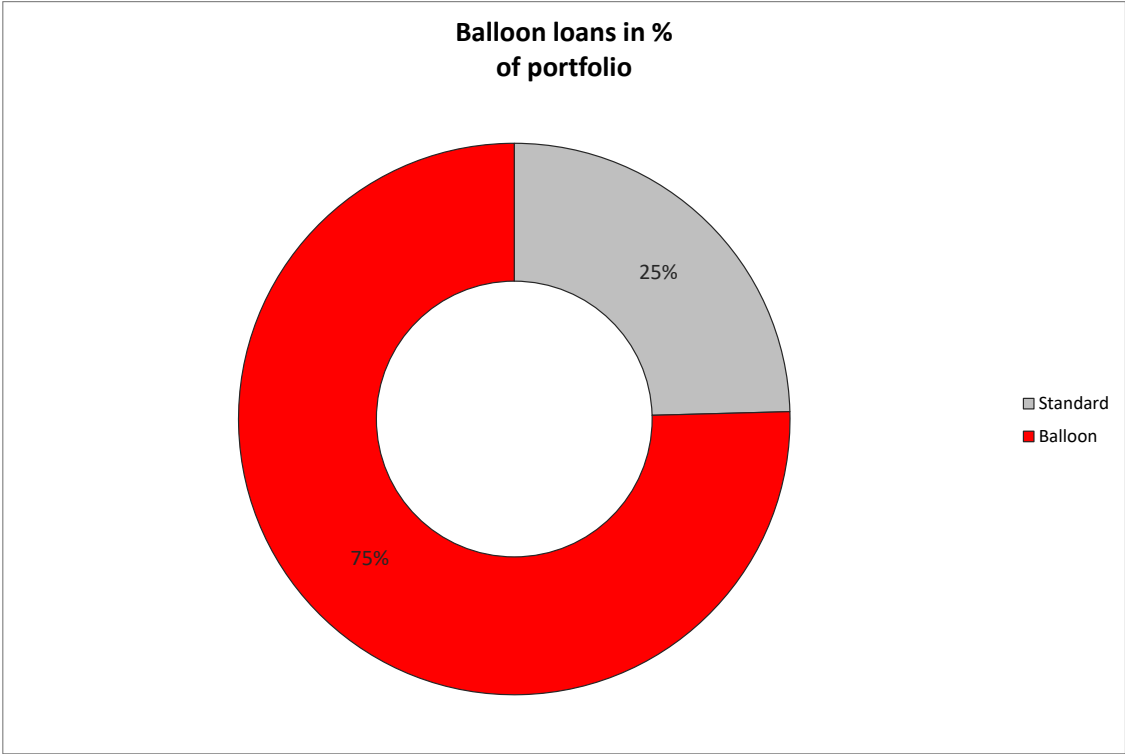
TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	8,387	82,521,083	24.6 %	4,933	0.0 %	41.4	21.1
Balloon	9,442	253,296,673	75.4 %	111,648,253	44.1 %	46.7	21.4
Total	17,829	335,817,756	100%	111,653,186	33%	45.4	21.3

Balloon loans in %
of portfolio

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Monthly Investor Report

15.b Balloon loans

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

16.a # loans per borrower



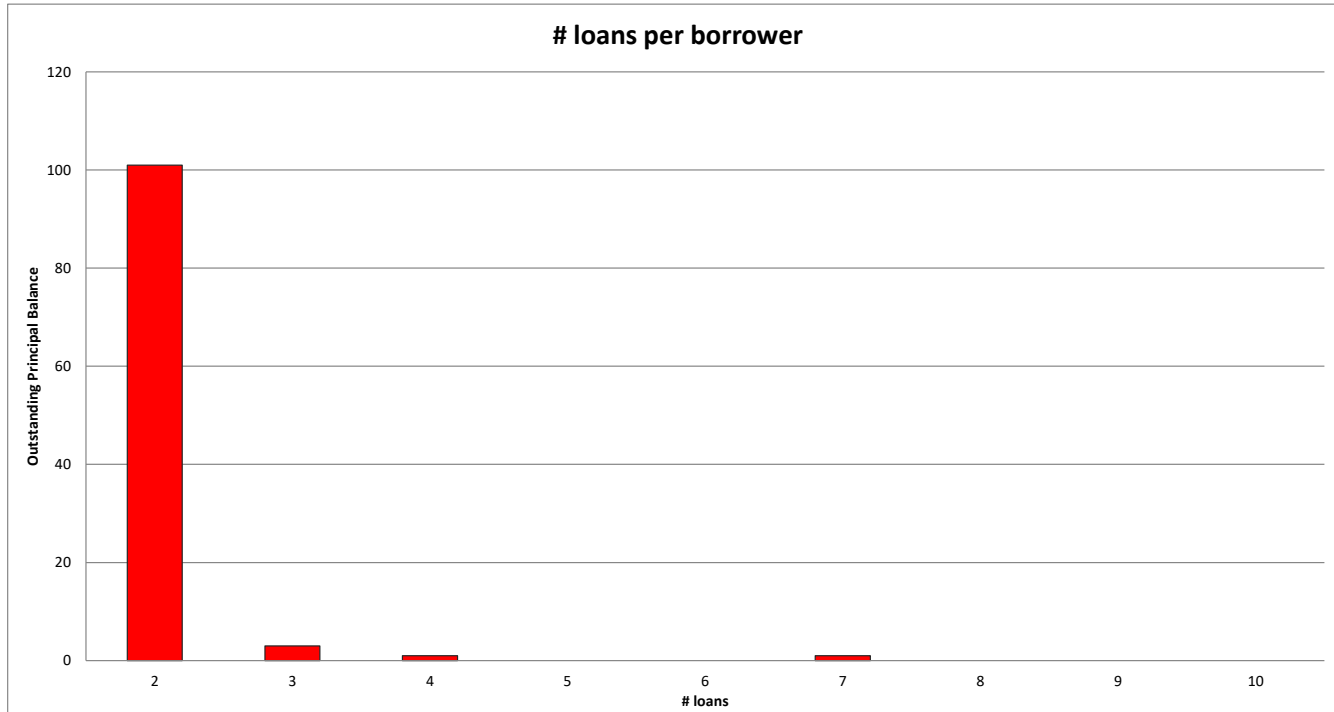
Reporting Date			27/09/2024		
Payment date			25/09/2024		
Period No			14		
Monthly Period			01/08/2024		
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	17,607		331,324,970	98.66%
2		101	4,084,070	1.22%
3		3	275,482	0.08%
4		1	38,878	0.01%
5				
6				
7		1	94,357	0.03%
8				
9				
10				
Total:		17,713	335,817,756	100%

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Monthly Investor Report

16.b # loans per borrower

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	14	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days

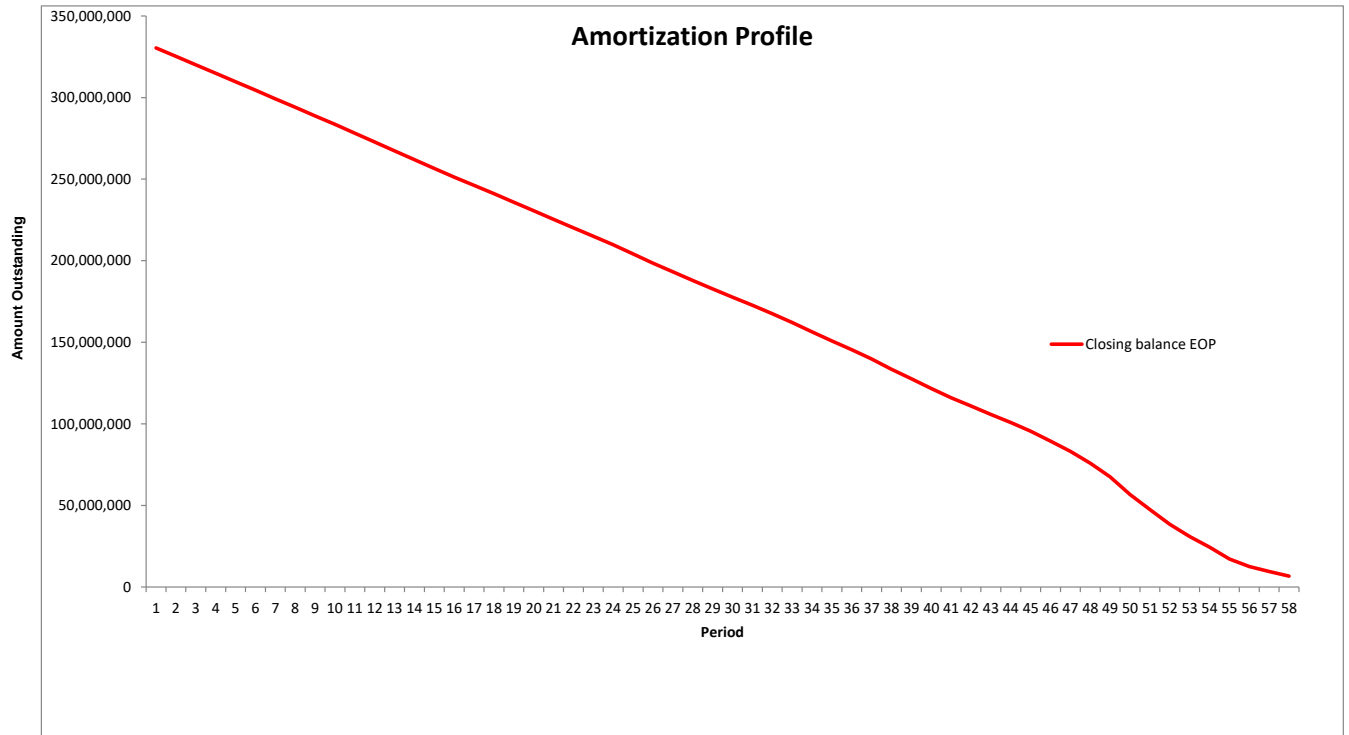
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	335,817,756	330,418,324	5,399,432	994,372	3.61%	98.39%
2	330,418,324	325,247,006	5,171,318	978,781	3.61%	96.85%
3	325,247,006	320,073,309	5,173,696	962,170	3.61%	95.31%
4	320,073,309	314,933,810	5,139,499	946,289	3.61%	93.78%
5	314,933,810	309,727,360	5,206,450	930,670	3.60%	92.23%
6	309,727,360	304,515,802	5,211,558	914,908	3.60%	90.68%
7	304,515,802	299,196,662	5,319,140	899,046	3.60%	89.09%
8	299,196,662	294,030,629	5,166,033	882,951	3.60%	87.56%
9	294,030,629	288,813,039	5,217,590	867,283	3.60%	86.00%
10	288,813,039	283,538,071	5,274,968	851,555	3.60%	84.43%
11	283,538,071	278,179,501	5,358,570	835,667	3.59%	82.84%
12	278,179,501	272,808,410	5,371,090	819,549	3.59%	81.24%
13	272,808,410	267,377,100	5,431,310	803,460	3.59%	79.62%
14	267,377,100	261,942,047	5,435,053	787,309	3.59%	78.00%
15	261,942,047	256,516,052	5,425,995	771,196	3.59%	76.39%
16	256,516,052	251,257,959	5,258,092	754,876	3.59%	74.82%
17	251,257,959	246,183,029	5,074,930	738,953	3.59%	73.31%
18	246,183,029	241,090,834	5,092,195	723,479	3.58%	71.79%
19	241,090,834	235,801,988	5,288,846	707,906	3.58%	70.22%
20	235,801,988	230,580,383	5,221,605	691,923	3.58%	68.66%

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	14	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days

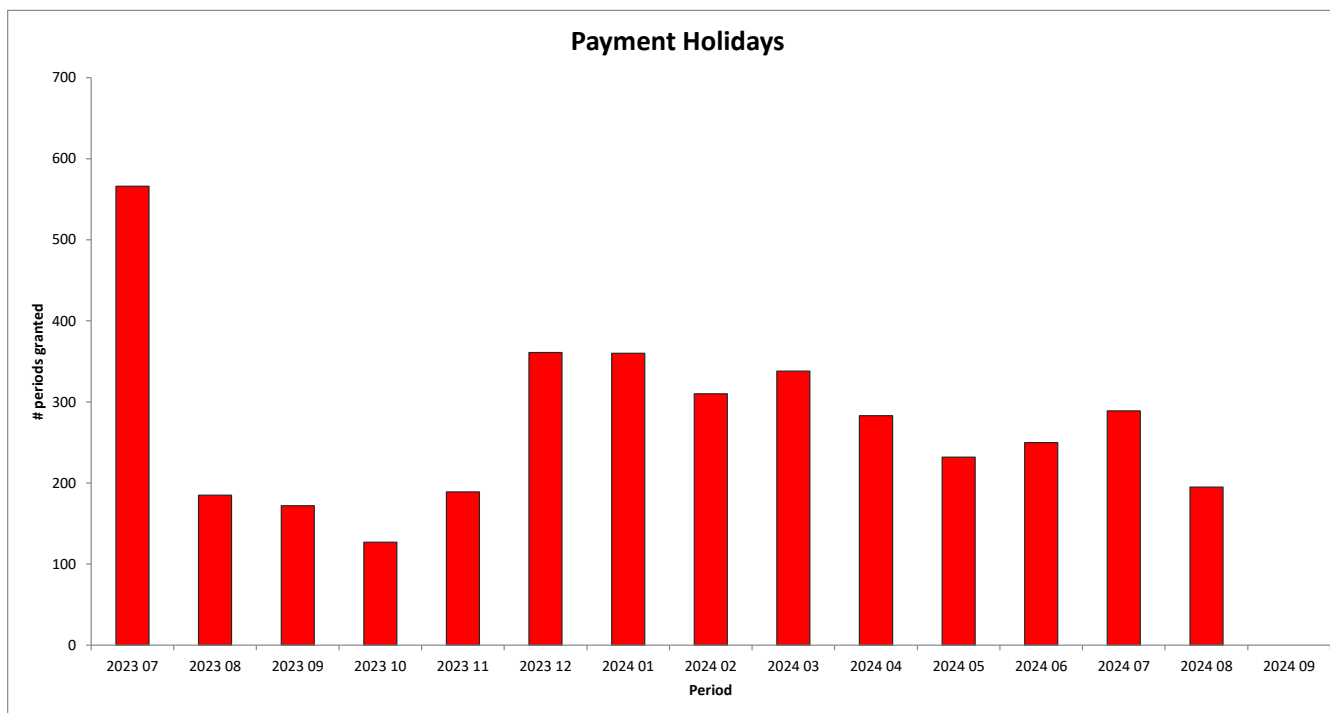
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2023 07	566	769	220,852	14,244,780	
2023 08	185	231	67,871	4,229,424	
2023 09	172	214	64,084	4,242,227	
2023 10	127	167	47,480	3,061,909	
2023 11	189	273	71,527	4,096,702	
2023 12	361	448	113,646	7,737,592	
2024 01	360	443	167,289	8,782,205	
2024 02	310	335	97,341	7,276,004	
2024 03	338	357	106,127	7,960,035	
2024 04	283	292	117,110	6,213,300	
2024 05	232	238	70,891	5,645,177	
2024 06	250	264	77,500	5,876,194	
2024 07	289	306	88,165	6,708,658	
2024 08	195	199	59,012	4,190,652	
2024 09					
2024 10					
Total:	3,857	4,536	1,368,893	90,264,856	

Payment Holiday

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Monthly Investor Report

18.b Payment Holidays

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



**SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report**

18.c Remaining Payment Holidays



Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	14	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

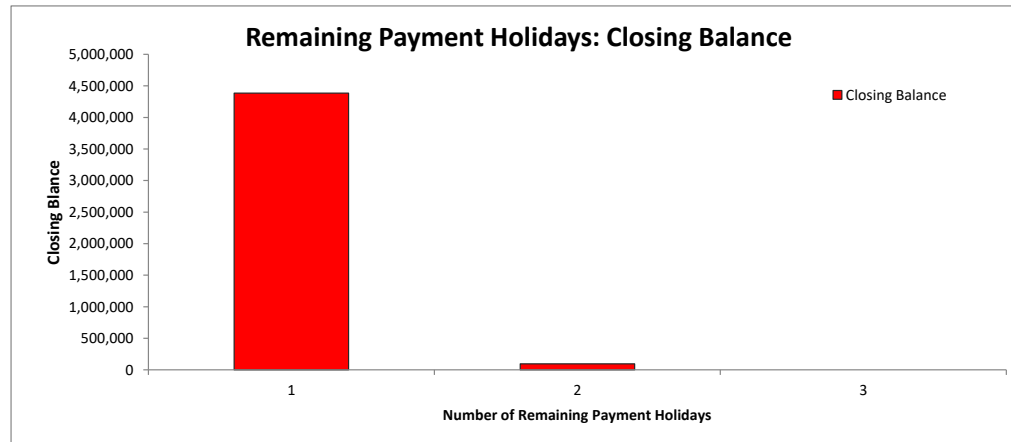
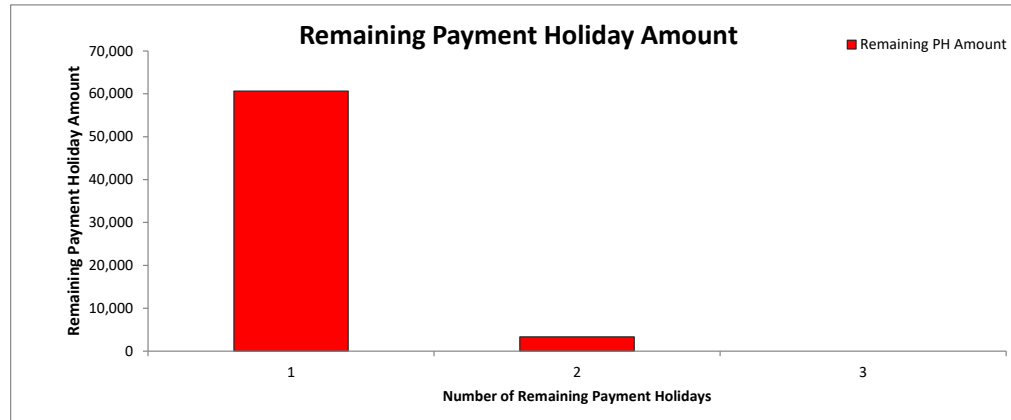
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	206	60,659	4,386,590
2	5	3,337	94,725
3	0	0	0
Total	211	63,996	4,481,315

Remaining PH's

SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days

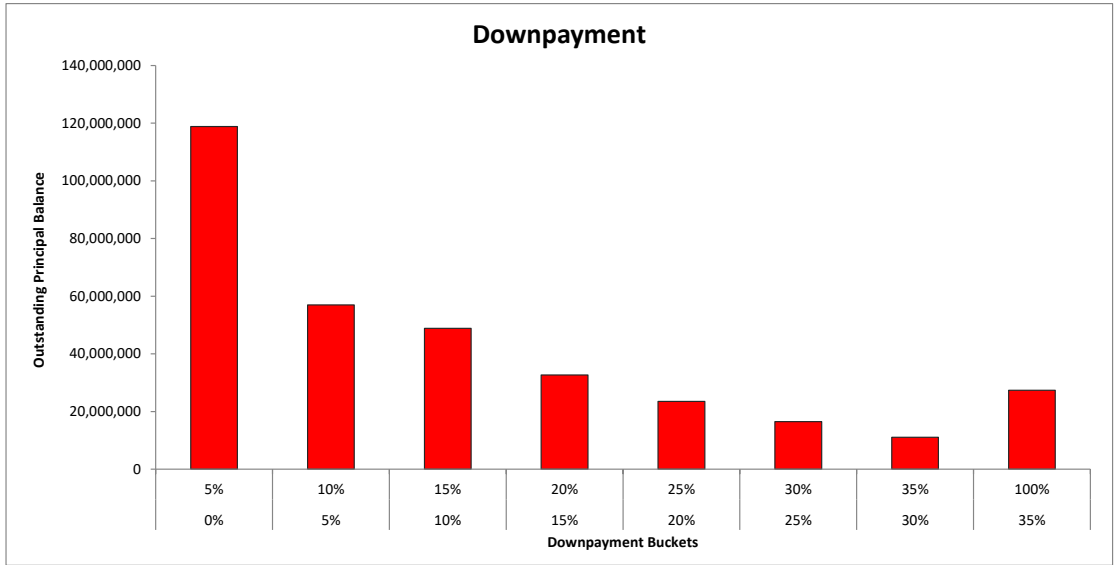
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
0%	5%	6,259	118,857,061	35.39%	46.9	21.3
5%	10%	2,402	57,000,018	16.97%	46.9	21.3
10%	15%	2,250	48,870,678	14.55%	45.7	21.5
15%	20%	1,562	32,702,026	9.74%	44.5	21.4
20%	25%	1,232	23,481,804	6.99%	44.3	21.5
25%	30%	940	16,474,556	4.91%	43.7	21.0
30%	35%	721	11,038,034	3.29%	42.3	21.4
35%	100%	2,463	27,393,580	8.16%	39.4	21.1
Total		17,829	335,817,756	100%	45.4	21.3

Downpayment %

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Monthly Investor Report

19.b Downpayment

Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	14
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition



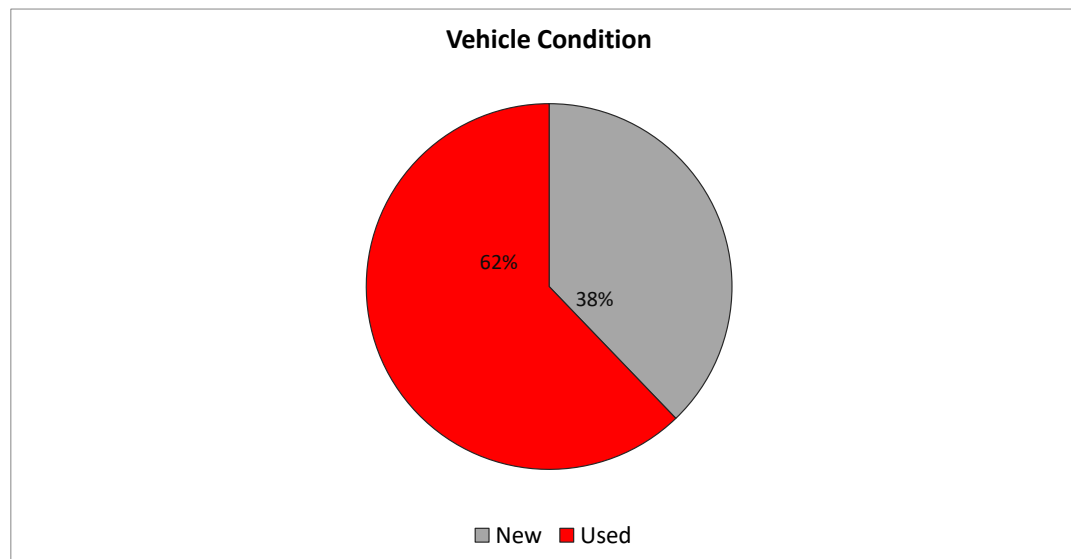
Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	14
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

Vehicle condition	TOTAL				
	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4,546	126,994,271	37.82%	44.6	20.9
Used	13,283	208,823,485	62.18%	45.9	21.6
Total	17,829	335,817,756	100%	45.4	21.3

20.b Vehicle Condition



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.a Borrower Type



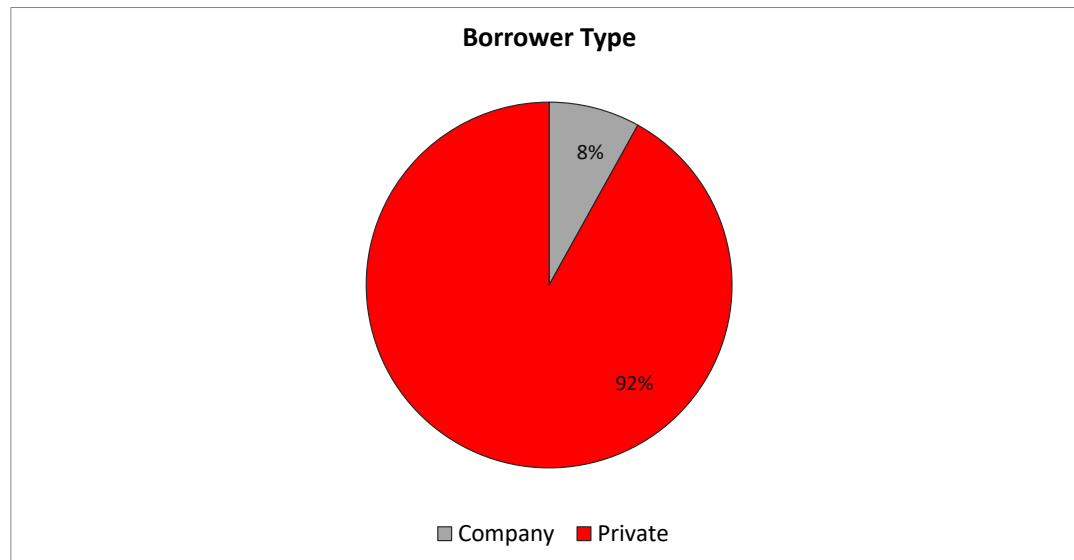
Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	14
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1,273	27,084,693	8.07%	36.8	23.8
	Private	16,556	308,733,063	91.93%	46.1	21.1
	Total	17,829	335,817,756	100%	45.4	21.3

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21.b Borrower Type

Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	14
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days



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 Monthly Investor Report

22.a Vehicle type



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024		01/08/2024		
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days

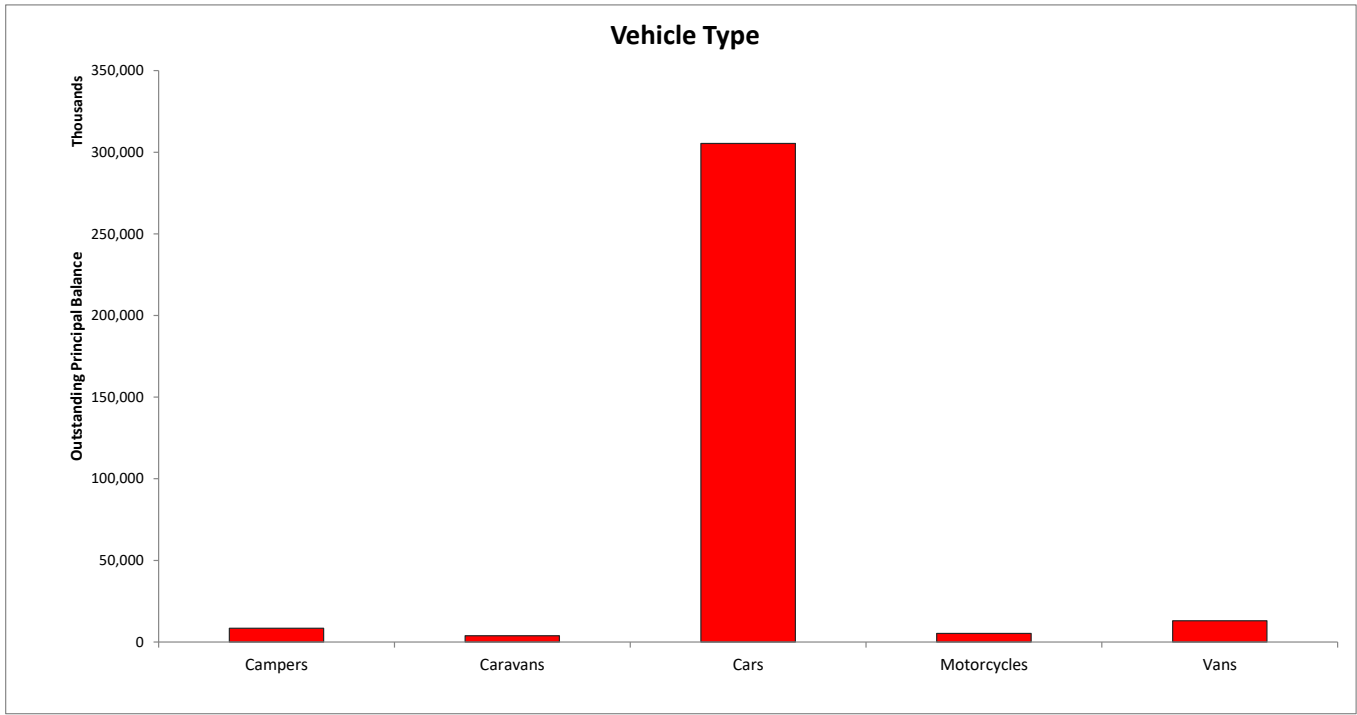
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	251	8,447,721	2.52%	44.9	23.0	
Caravans	196	3,816,428	1.14%	43.1	23.2	
Cars	15,911	305,330,191	90.92%	45.7	21.2	
Motorcycles	561	5,254,108	1.56%	41.4	21.2	
Vans	910	12,969,309	3.86%	40.0	23.3	
Total	17,829	335,817,756	100%	45.4	21.3	

Vehicle type

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22.b Vehicle type

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



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23.a Restructured Loans



Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days

TOTAL		
Period	No	Outstanding balance
2023 07	1	47,194
2023 08	1	18,277
2023 09	1	11,114
2023 10	1	35,016
2023 11	0	0
2023 12	1	17,536
2024 01	1	13,762
2024 02	1	36,527
2024 03	1	16,293
2024 04	0	0
2024 05	4	91,436
2024 06	1	22,962
2024 07	0	0
2024 08	2	13,340
2024 09		
Total	15	323,457

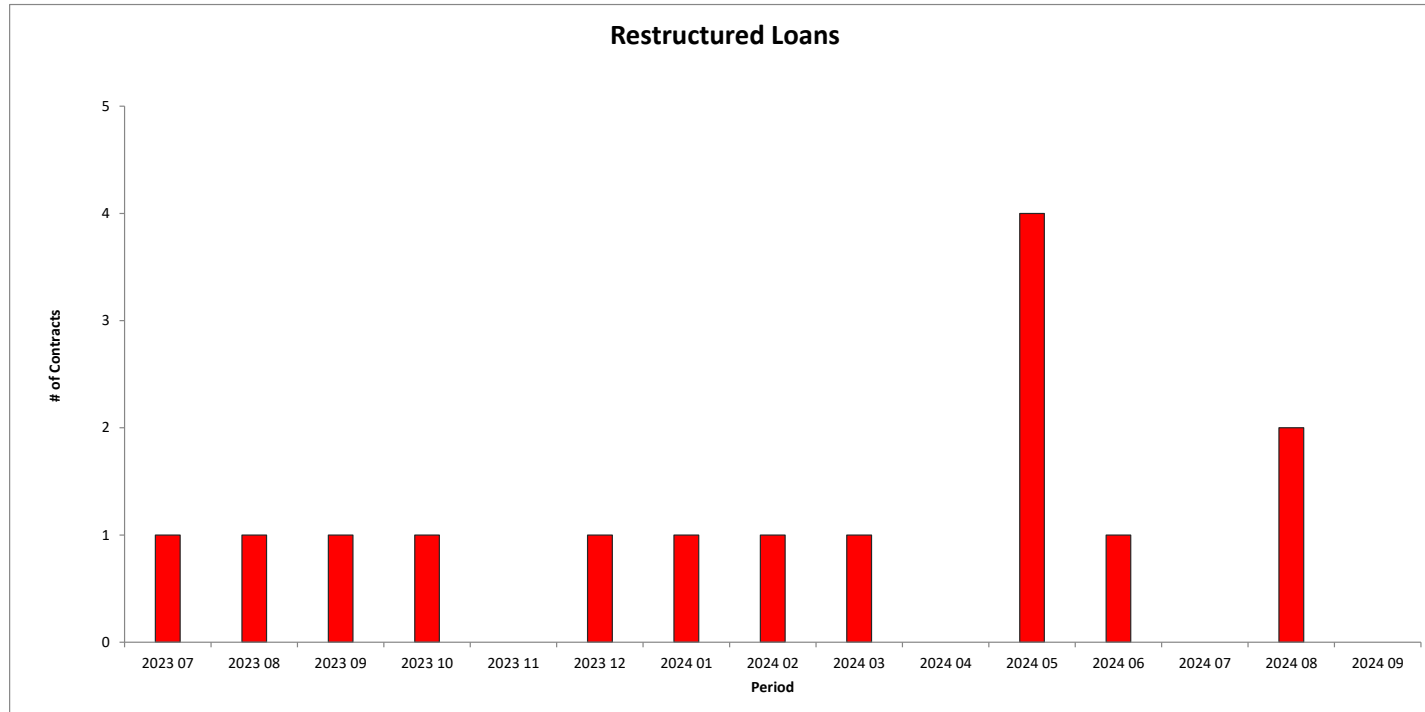
Restructured

SCF RAHOITUSPALVELUT XII DAC
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23.b Restructured Loans



Reporting Date	27/09/2024		
Payment date	25/09/2024		
Period No	14		
Monthly Period	01/08/2024		
Interest Period	from	27/08/2024	to 25/09/2024 = 29 days



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24.a Dynamic Interest rate



Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	14	
Monthly Period	from 01/08/2024	to 25/09/2024 = 29 days
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days

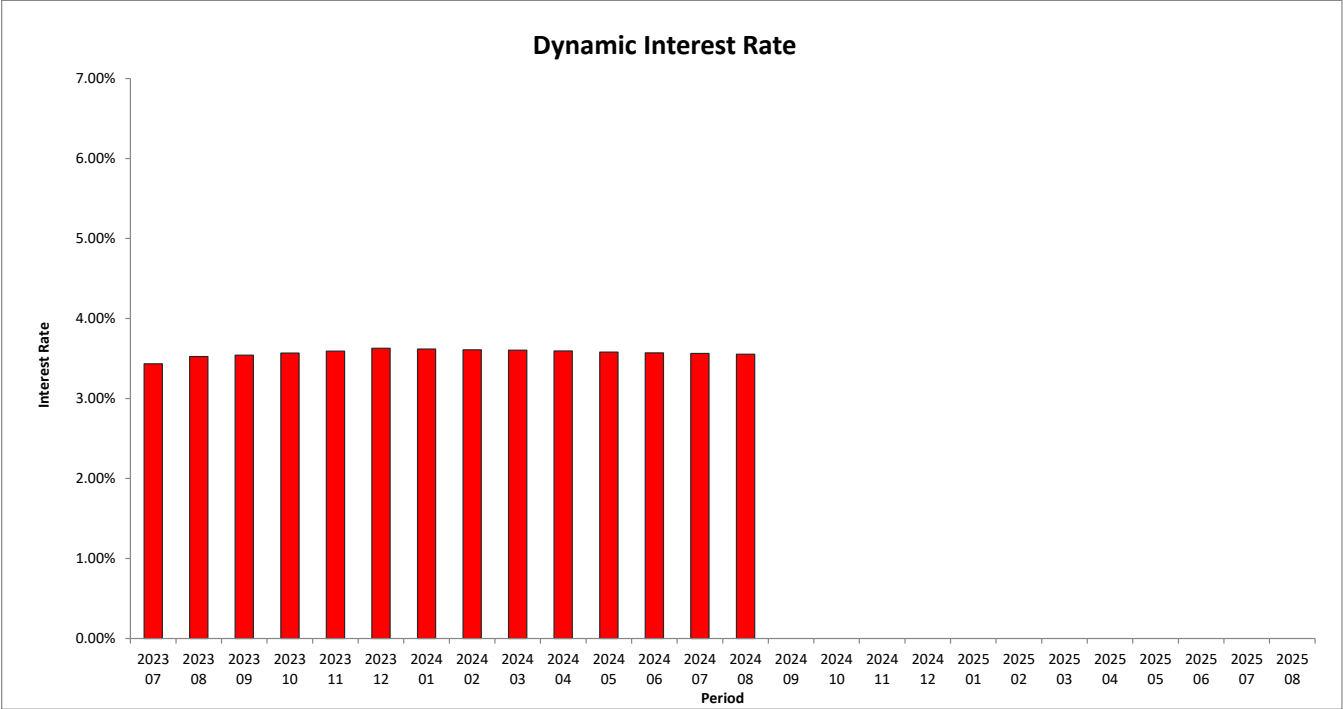
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404,834,411	3.43%
2023 08	435,781,306	3.52%
2023 09	436,622,959	3.54%
2023 10	435,596,851	3.57%
2023 11	436,884,114	3.59%
2023 12	437,627,032	3.63%
2024 01	423,959,854	3.62%
2024 02	411,756,505	3.61%
2024 03	399,017,001	3.60%
2024 04	385,781,261	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		
2024 10		
2024 11		
2024 12		
2025 01		
2025 02		
2025 03		
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	27/09/2024				
Payment date	25/09/2024				
Period No	14				
Monthly Period	01/08/2024				
Interest Period	from	27/08/2024	to	25/09/2024	= 29 days



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25.a Dynamic Pre-Payments



Reporting Date	27/09/2024					
Payment date	25/09/2024					
Period No	14					
Monthly Period	01/08/2024	to	25/09/2024	=	29 days	
Interest Period	from	27/08/2024	to	25/09/2024	=	29 days

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			
2024 10			
2024 11			
2024 12			
2025 01			
2025 02			
2025 03			
2025 04			
2025 05			
2025 06			
2025 07			
2025 08			

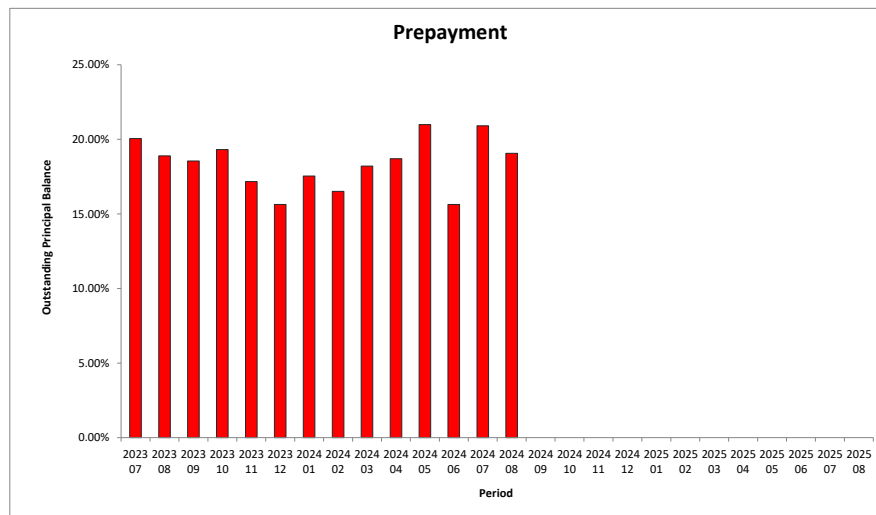
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	27/09/2024			
Payment date	25/09/2024			
Period No	14			
Monthly Period	from	01/08/2024	to	
Interest Period	from	27/08/2024	to	
			=	29 days



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26. Delinquency



Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	14	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 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	
	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	
2024	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																		
	10																		
	11																		
	12																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27/09/2024					
Payment date	25/09/2024					
Period No	14					
Monthly Period	01/08/2024					
Interest Period	from	27/08/2024	to	25/09/2024	=	29 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q3			2023 Q4			2024 Q1			2024 Q2			2024 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	204,548	15	19,188	19,188	185,359	34,566	53,755	150,793	6,164	59,918	144,629	28,050	87,969	116,579	4,085	92,053	112,494
2023 4	700,217	44				83,190	83,190	617,027	79,778	162,968	537,249	138,854	301,823	398,394	53,262	355,085	345,132
2024 1	1,515,280	83							147,245	147,245	1,368,035	265,085	412,330	1,102,950	132,684	545,014	970,266
2024 2	2,634,293	123										343,097	343,097	2,291,196	200,692	543,789	2,090,504
2024 3	1,538,307	85													127,677	127,677	1,410,631
2024 4																	
2025 1																	
2025 2																	
2025 3																	
2025 4																	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2024 Q4			2025 Q1			2025 Q2			2025 Q3			2025 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	204,548	15															
2023 4	700,217	44															
2024 1	1,515,280	83															
2024 2	2,634,293	123															
2024 3	1,538,307	85															
2024 4	0	0															
2025 1	0	0															
2025 2	0	0															
2025 3	0	0															
2025 4	0	0															

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28. Priority of Payments - Revenue



Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	14
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1,520,005.57	EUR
Senior Expenses	-	917.00	EUR
Senior Servicing Fee	-	57,835.28	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	419,983.83	EUR
Tranche A Loan Interest to Issuer	-	175,805.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	15,950.00	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	-	29,101.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	24,610.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	30,813.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	106,535.00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	658,455.46	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	+	2,592,484.80	EUR
Senior Expenses	-	917.00	EUR
Issuer swap interest to swap counterparty	-	419,983.83	EUR
Interest Class A Notes	-	1,078,691.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	35,063.00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	53,716.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	38,221.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	43,844.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	139,838.00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	782,210.97	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	27/09/2024
Payment date	25/09/2024
Period No	14
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	10,892,740.66	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	-	10,892,740.66	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	11,674,951.63	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	-	11,674,951.63	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iv) Principal Payments on Class D Notes	-	-	EUR
(v) Principal Payments on Class E Notes	-	-	EUR
(vi) Principal Payments on Class F Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	0.00	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	-	EUR
Only after the Class D Notes have been redeemed in full, to pay any Class E Notes Principal due and payable	-	-	EUR
Only after the Class E Notes have been redeemed in full, to pay any Class F Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	0.00	EUR

Issuer Priority of Payments - Revenue (u)

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

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

Reporting Date	27/09/2024	
Payment date	25/09/2024	
Period No	14	
Monthly Period	01/08/2024	
Interest Period	from 27/08/2024	to 25/09/2024 = 29 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	917.00						
Interest accrued for the Period	EUR	1,389,373.00	1,078,691.00	35,063.00	53,716.00	38,221.00	43,844.00	139,838.00
Cumulative Interest accrued	EUR	29,052,080.00	23,622,047.00	615,779.00	941,506.00	668,353.00	765,663.00	2,438,732.00
Interest Payments	EUR	1,389,373.00	1,078,691.00	35,063.00	53,716.00	38,221.00	43,844.00	139,838.00
Cumulative Interest Payments	EUR	29,052,080.00	23,622,047.00	615,779.00	941,506.00	668,353.00	765,663.00	2,438,732.00
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-	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	27/09/2024
Payment date	25/09/2024
Period No	14
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days

Kimi 12 | Front Swap

Party A	BANCO SANTANDER, S.A
Party B	SCF Rahoituspalvelut XII DAC
Swap Notional	347,572,823
Interest Period Start	27/08/2024
Interest Period End	25/09/2024
Interest Days	29
Settlement Date	25/09/2024
Party A Floating Interest Rate	3.595 %
Party A Floating Rate Day Count Fraction	0.08
Party A Interest Amount	EUR 1,006,561.24
Party B Fixed Rate	1.5000 %
Party B Fixed Rate Day Count Fraction	0.08
Party B Interest Amount	EUR 419,983.83

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31. Contact Details



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Reporting Date	27/09/2024
Payment date	25/09/2024
Period No	14
Monthly Period	01/08/2024
Interest Period	from 27/08/2024 to 25/09/2024 = 29 days