

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	02/01/2025				
Payment date	30/12/2024		Following payment dates:	27/01/2025	
Period No	38			25/02/2025	
Monthly Period	01/11/2024				
Interest Period	from 25/11/2024	to	30/12/2024	=	35 days
Cut-Off date	30/11/2024				

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1. Portfolio Information



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

	Current Period	
	Aggregated Outstanding	Principal Amount
Outstanding receivables		
Opening balance prior to replenishment	101,001,393.43	EUR
Scheduled Loan Principal Repayments (+MC)	2,556,584.99	EUR
Prepayments	2,215,744.17	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	4,772,329.16	EUR
New Defaulted Auto Loans amt in Period	264,636.55	EUR
Closing balance prior to replenishment	95,964,427.72	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	95,964,427.72	EUR
Principal Recoveries on loans in default	123,021.80	EUR
Total revenue collections		
Total Revenue Received in Period	307,103.52	EUR

# Loans		
At beginning of period	9,118	Loans
Replenished contracts	-	Loans
Paid in Full	331	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	14	Loans
At end of period (pre replenishment)	8,773	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	438,872.52	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	1,983.19	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	9,478.50	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 (hedge reduction amt)	-	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	450,334.21	EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	358,794.64	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Hedge Agreement (Hedge Interest+Hedge Reduction)	288,973.91	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	7,865.42	EUR
g. Liquidity Reserve Excess Amount	1,613.08	EUR
h. Any other net amount received by the Issuer	-	EUR
Total Amount for Issuer Available Revenue Receipts	657,247.05	EUR

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3. Amount Due for Distribution - Redemption Receipts

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	38				
Monthly Period	01/11/2024				
Interest Period	from 25/11/2024	to	30/12/2024	=	35 days



Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	4,772,329.16	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	4,772,329.16	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	4,772,329.16	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	264,636.55	EUR
Total Amount for Issuer Available Redemption Receipts	5,036,965.71	EUR

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4. Reserve Accounts



Reporting Date	02/01/2025
Payment date	30/12/2024
Period No	38
Monthly Period	01/11/2024
Interest Period	from 25/11/2024 to 30/12/2024 = 35 days

Note Balance

Beginning of Period	101,001,393.43	EUR
End of Period	95,964,427.72	EUR

Liquidity Balance

Beginning of Period	0.6 %	644,100.00	EUR
Cash Outflow		-	EUR
Cash Inflow		-	EUR
End of Period	0.6 %	644,100.00	EUR
Required Reserve Amount	0.6 %	644,100.00	EUR

Expenses Advance

Beginning of Period	-	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	-	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 X DAC held deposits with Santander Consumer Finance OY. The risk of set-off from deposits is therefore zero.

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

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5a. Performance Data



Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	38				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

Asset Balance

Opening balance prior to replenishment	101,001,393.43	EUR
Closing balance prior to replenishment	95,964,427.72	EUR
Closing Balance post replenishment	95,964,427.72	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	90,125,869.29	93.92%	8,207
1-29 days past due	4,103,502.65	4.28%	408
Delinquent Receivables:			
30-59 days past due	906,793.65	0.94%	82
60-89 days past due	301,996.86	0.31%	38
90-119 days past due	202,229.34	0.21%	15
120-149 days past due	147,450.67	0.15%	11
150-179 days past due	176,585.26	0.18%	12
Total Performing and Delinquent	95,964,428	100.00%	8,773
Current Period Defaults	264,636.55		14
Cumulative Defaults	10,886,088.08		759
Current Period Principal Recoveries	123,021.80		
Cumulative Principal Recoveries	7,000,523.48		

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

[A] Cumulative Net Loss Ratio, Payment Date	0.86%	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0.83%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0.87%	

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

[A] Aggregate Outstanding Asset Principal Amount	95,964,427.72	22.1898 %
[B] Aggregate principal balance of Defaulted Contracts	10,886,088.08	
[C] Recoveries received on such Defaulted Contracts	7,000,523.48	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449,982,478.99	

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

[A] Delinquency Ratio, Payment Date	1.81%	NO
[B] Delinquency Ratio, preceding Payment Date	1.61%	
[C] Delinquency Ratio, second preceding Payment Date	1.61%	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO

NO

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

[A] [1] + [2] + [3]	16,765,244.31	16.60%	YES
Class B Principal Amount [1]	7,724,301.04		
Class C Principal Amount [2]	2,282,179.85		
Class D Principal Amount [3]	6,758,763.41		
[B] Aggregated Outstanding Note Principal Amount	101,001,393.43		

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 Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts	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] Event of Default or an Additional Termination Event under the Swap Agreement (each as defined therein) or a Swap Counterparty Downgrade Event occurs and none of the remedies provided for in the Swap Agreement are put in place within the timeframe required thereunder.	NO

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5b. Concentration limits



Reporting Date	02/01/2025
Payment date	30/12/2024
Period No	38
Monthly Period	01/11/2024
Interest Period	from 25/11/2024 to 30/12/2024 = 35 days

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

Weighted average interest rate (min 2.35%)	2.28%
Weighted average months to maturity (max 56)	23.42*
Used Vehicles (max 74%)	64.90%
Balloon Loans (max 63,5%)	77.27%
Corporate Borrowers (max 10%)	6.29%
IRB (min 95%)	95.44 %**

* Bucket-based as found in IR

** As of last replenishment

Top-10 Exposures:

Balance	# Loans	Portion
117,269.90	2	0.12%
112,858.85	1	0.12%
112,642.78	1	0.12%
107,696.97	1	0.11%
101,130.91	1	0.11%
100,083.73	1	0.10%
92,376.46	1	0.10%
87,128.44	1	0.09%
84,509.14	1	0.09%
81,991.85	1	0.09%
Total (max 0,5%)		1.04%

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6. Note Principal

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days



Note Principal

	Class A	Class B	Class C	Class D	
Beginning of Period	84,236,149.12	7,724,301.04	2,282,179.85	6,758,763.41	EUR
Sequential Amortization	-	-	-	-	EUR
Pro Rata Amortization	4,200,878.62	385,212.90	113,812.90	337,061.29	EUR
End of Period	80,035,270.49	7,339,088.15	2,168,366.95	6,421,702.13	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	EUR
Debit PDL	-	-	-	264,636.55	EUR
Credit PDL	-	-	-	264,636.55	EUR
End of Period	-	-	-	-	EUR

Net Note Principal

Beginning of Period	84,236,149.12	7,724,301.04	2,282,179.85	6,758,763.41	EUR
End of Period	80,035,270.49	7,339,088.15	2,168,366.95	6,421,702.13	EUR

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7. Outstanding Notes

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	38				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		XS2398294228	XS2398294491	XS2398294574	XS2398294814
Currency		EUR	EUR	EUR	EUR
Initial Tranching	100%	91.51%	3.91%	1.16%	3.42%
Legal Final Maturity Date		25/10/2031	25/10/2031	25/10/2031	25/10/2031
Rating (Fitch/S&P)		AAA(sf) / AAA(sf)	A(sf) / AA(sf)	BBB(sf)/A(sf)	Not Rated
Initial Notes Aggregate Principal Outstanding Balance	450,000,000.00	411,800,000.00	17,600,000.00	5,200,000.00	15,400,000.00
Initial Nominal per Note		100,000.00	100,000.00	100,000.00	100,000.00
Initial Number of Notes per Class	4,500	4,118	176	52	154
Current Note Information					
Outstanding Opening Balance	101,001,393.43	84,236,149.12	7,724,301.04	2,282,179.85	6,758,763.41
Available Distribution Amount	5,036,965.71				
Amortisation	4,699,904.42				
Redemption per Class	5,036,965.71	4,200,878.62	385,212.90	113,812.90	337,061.29
Redemption per Note		1,020.13	2,188.71	2,188.71	2,188.71
Outstanding Closing Balance		80,035,270.49	7,339,088.15	2,168,366.95	6,421,702.13
Net Outstanding Closing Balance	95,964,427.72	80,035,270.49	7,339,088.15	2,168,366.95	6,421,702.13
Current Tranching	100%	83.40%	7.65%	2.26%	6.69%
Current Pool Factor		0.19	0.42	0.42	0.42

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D
Interest rate Basis: 1-M EURIBOR / Spread					
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(30/360)
Interest Days		35	35	35	30
Principal Outstanding per Note Beginning of Period		20,455.60	43,888.07	43,888.07	43,888.07
>Principal Repayment per note		1,020.13	2,188.71	2,188.71	2,188.71
Principal Outstanding per Note End of Period		19,435.47	41,699.36	41,699.36	41,699.36
>Interest accrued for the period		75.15	171.91	184.71	195.67
Interest Payment	379,480.63	309,485.95	30,256.73	9,605.12	30,132.82
Interest Payment per Note		75.15	171.91	184.71	195.67

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D
Initial total CE (Subordination)		8.49%	4.58%	3.42%	0.00%
Initial total CE (Subordination, incl. Liquidity Reserve)		8.97%	5.05%	3.42%	0.00%
Current CE (Subordination incl. Excess Spread)		17.12%	9.48%	7.22%	0.52%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		17.79%	10.15%	7.22%	0.52%
Current CE (Subordination)		16.60%	8.95%	6.69%	0.00%
Current CE (Subordination, incl. Liquidity Reserve)		17.27%	9.62%	6.69%	0.00%

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 02/01/2025
Payment date 30/12/2024
Period No 38
Monthly Period 01/11/2024
Interest Period : 25/11/2024 to 30/12/2024 = 35 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-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 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 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	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days



Average amount - all: 17,157

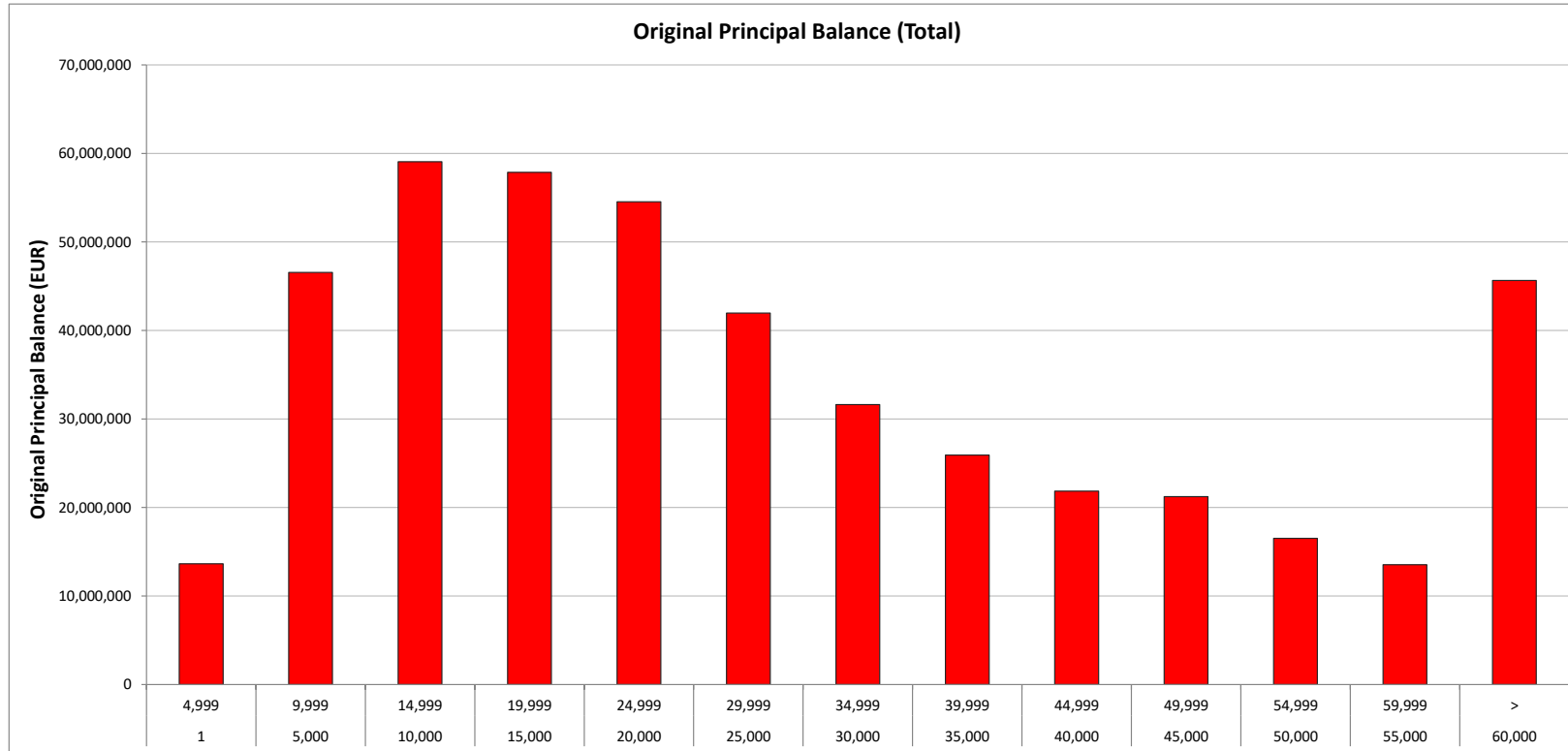
		TOTAL				
Min	Max	No	Original balance	%	WA months to maturity	WA seasoning
1	4,999	4,092	13,647,172	3.0 %	27.3	15.1
5,000	9,999	6,282	46,554,194	10.3 %	41.7	12.7
10,000	14,999	4,778	59,074,311	13.1 %	49.8	10.8
15,000	19,999	3,326	57,863,134	12.9 %	54.1	8.8
20,000	24,999	2,432	54,528,957	12.1 %	56.1	8.0
25,000	29,999	1,538	41,972,429	9.3 %	56.9	7.2
30,000	34,999	978	31,638,372	7.0 %	57.0	7.4
35,000	39,999	693	25,931,165	5.8 %	56.2	7.9
40,000	44,999	515	21,853,098	4.9 %	55.8	8.4
45,000	49,999	448	21,232,601	4.7 %	55.3	9.4
50,000	54,999	315	16,507,155	3.7 %	54.9	9.5
55,000	59,999	236	13,529,131	3.0 %	56.7	8.1
60,000	>	594	45,650,760	10.1 %	55.3	8.9
Total		26,227	449,982,479	100%	52.6	9.3

Original balance

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9.b Original Principal Balance Graph

Reporting Date	02/01/2025	
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10.a Outstanding Principal Balance

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days



Average amount - all: 10,939

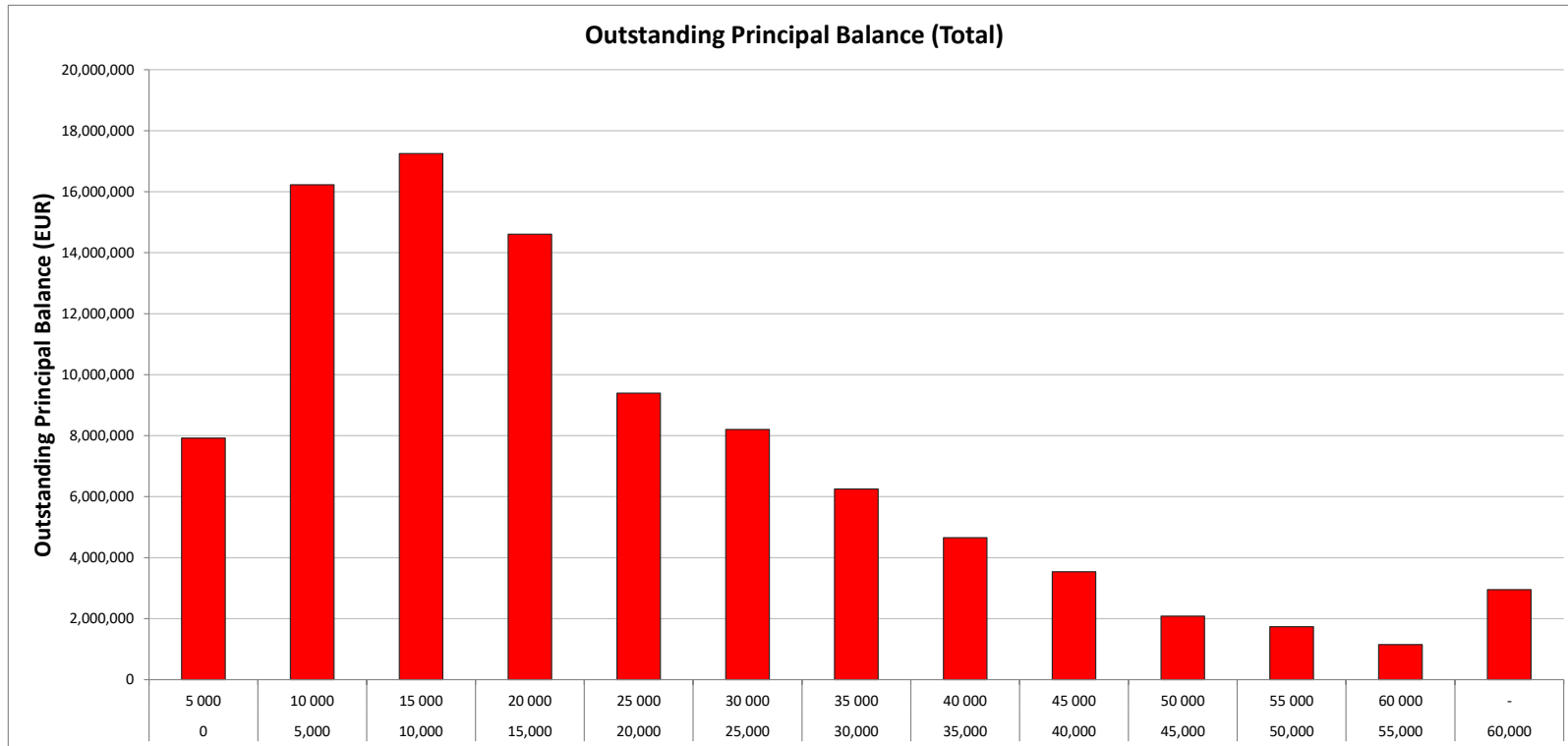
Outstanding balance

TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	5 000	3,038	7,923,164	8.26%	16.2	45.0	
5,000	10 000	2,225	16,226,351	16.91%	22.6	43.5	
10,000	15 000	1,397	17,249,636	17.98%	23.3	43.4	
15,000	20 000	852	14,603,888	15.22%	24.2	43.1	
20,000	25 000	422	9,393,620	9.79%	24.4	43.3	
25,000	30 000	301	8,201,483	8.55%	23.4	43.9	
30,000	35 000	193	6,255,970	6.52%	25.1	43.6	
35,000	40 000	125	4,657,081	4.85%	26.0	43.8	
40,000	45 000	83	3,536,814	3.69%	27.2	43.1	
45,000	50 000	44	2,081,401	2.17%	28.1	42.1	
50,000	55 000	33	1,733,496	1.81%	25.1	44.8	
55,000	60 000	20	1,149,070	1.20%	27.3	42.8	
60,000	-	40	2,952,453	3.08%	23.0	43.7	
Total		8,773	95,964,428	100%	23.4	43.6	

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	38				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

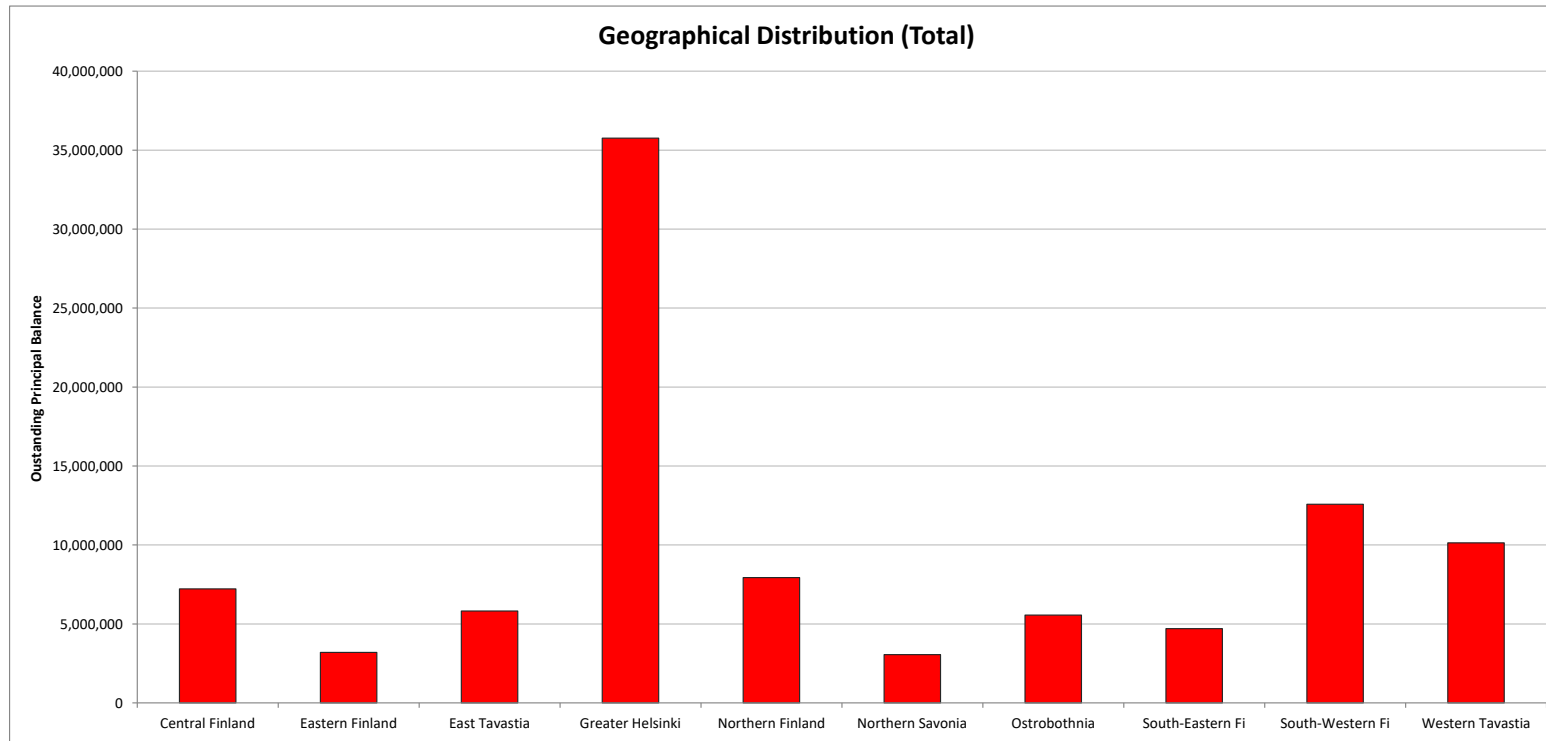
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	782	7,213,104	7.52%	23.3	43.0	
Eastern Finland	302	3,195,775	3.33%	23.7	43.3	
East Tavastia	536	5,823,565	6.07%	24.2	43.0	
Greater Helsinki	2,828	35,764,973	37.27%	23.4	43.9	
Northern Finland	736	7,935,528	8.27%	23.8	43.1	
Northern Savonia	315	3,060,820	3.19%	22.7	43.5	
Ostrobothnia	586	5,554,635	5.79%	23.1	43.6	
South-Eastern Fi	530	4,696,945	4.89%	23.5	42.9	
South-Western Fi	1,149	12,581,033	13.11%	23.5	43.7	
Western Tavastia	1,009	10,138,049	10.56%	23.2	43.7	
Total	8,773	95,964,428	100%	23.4	43.6	

Geographic distribution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	02/01/2025					
Payment date	30/12/2024					
Period No	38					
Monthly Period	01/11/2024					
Interest Period	from	25/11/2024	to	30/12/2024	=	35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

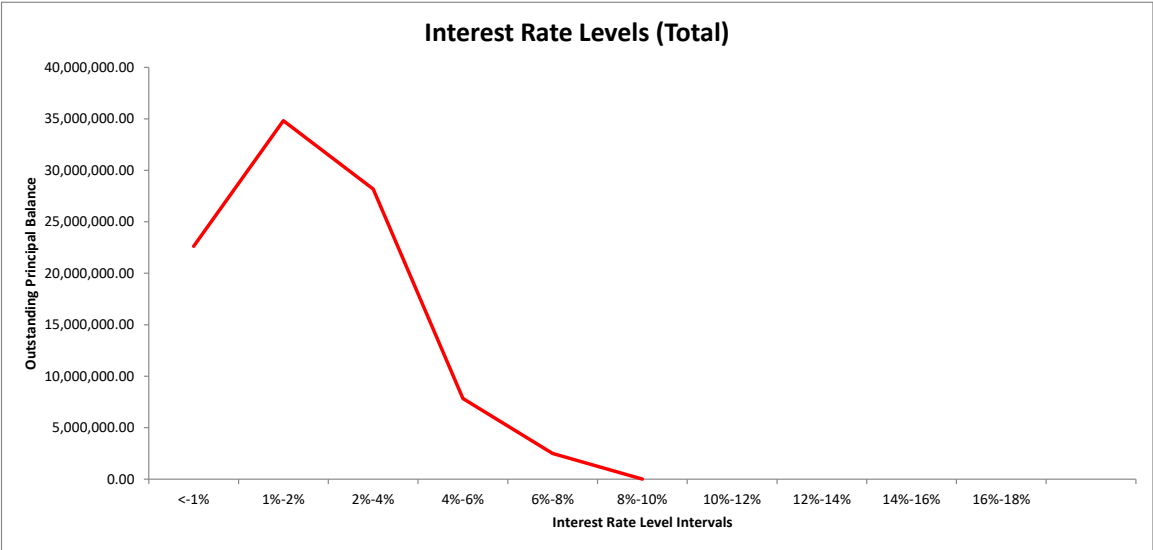
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0%	1%	1,921	22,616,666	23.57%	21.9	43.6
1%	2%	2,201	34,822,599	36.29%	23.0	44.1
2%	4%	2,895	28,186,589	29.37%	24.9	43.0
4%	6%	1,261	7,842,680	8.17%	24.3	43.0
6%	8%	493	2,491,070	2.60%	24.1	43.5
8%	10%	2	4,823	0.01%	25.4	42.0
10%	12%					
12%	14%					
14%	16%					
16%	18%					
18%	-					
Total		8,773	95,964,428	100%	23.4	43.6

Interest distribution

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	02/01/2025					
Payment date	30/12/2024					
Period No	38					
Monthly Period	01/11/2024					
Interest Period	from	25/11/2024	to	30/12/2024	=	35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.a Remaining Terms



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

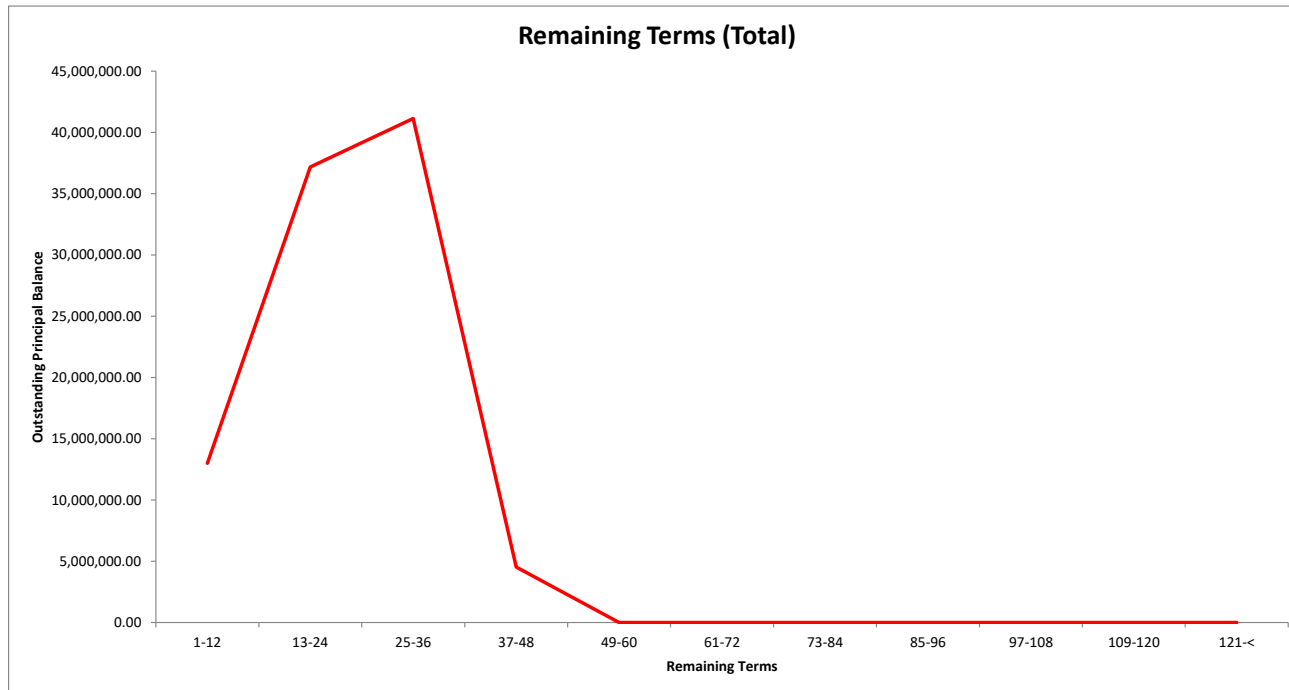
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	30	113,468	0.12%	0.0	57.5
1		12	2,174	12,997,133	13.54%	8.2	50.7
13		24	3,662	37,187,204	38.75%	18.9	44.4
25		36	2,660	41,135,696	42.87%	30.7	41.4
37		48	247	4,530,927	4.72%	38.6	36.0
49		60					
61		72					
73		84					
85		96					
97		108					
109		120					
121	-						
Total		8,773		95,964,428	100%	23.4	43.6

Months to maturity

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	38				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.a Seasoning



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

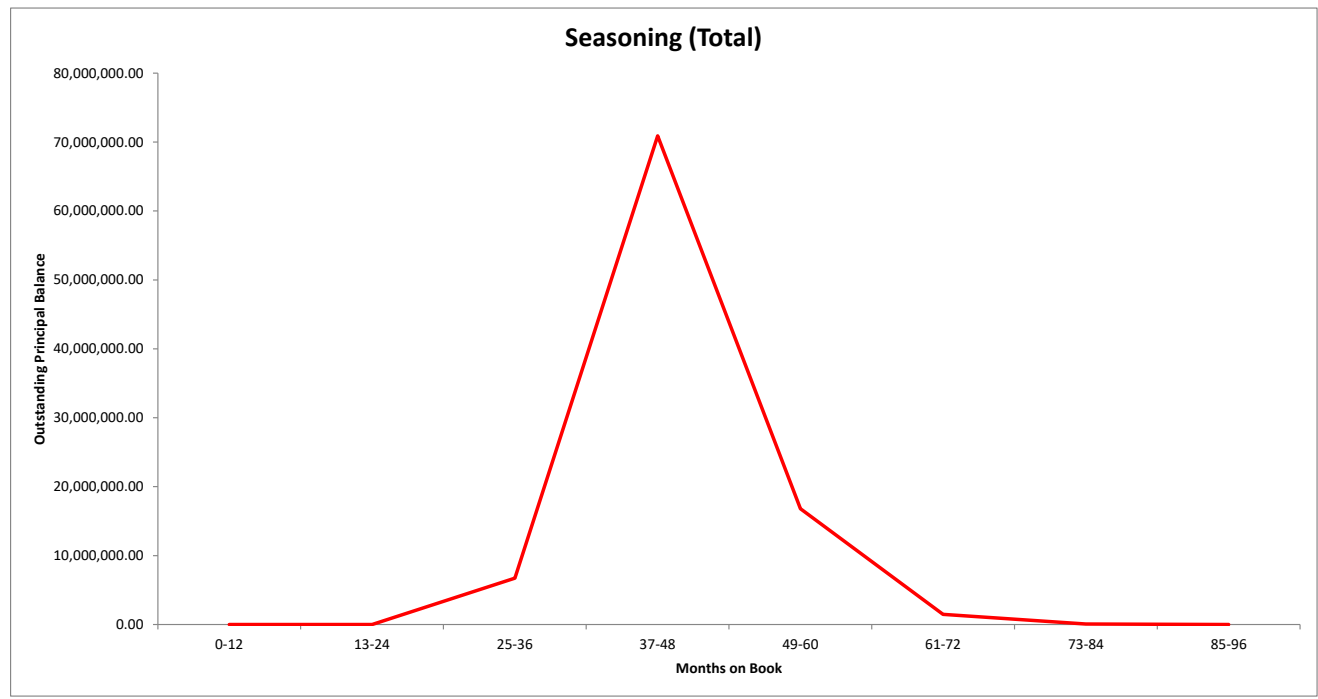
		TOTAL					
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12					
13		24					
25		36	510	6,722,022	7.00%	32.4	34.7
37		48	6,309	70,900,104	73.88%	25.0	41.9
49		60	1,706	16,798,848	17.51%	14.5	52.3
61		72	229	1,473,466	1.54%	8.1	64.7
73		84	19	69,987	0.07%	5.7	74.5
85		96					
Total		8,773		95,964,428	100%	23.4	43.6

Months on book

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	38				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

15.a Balloon loans



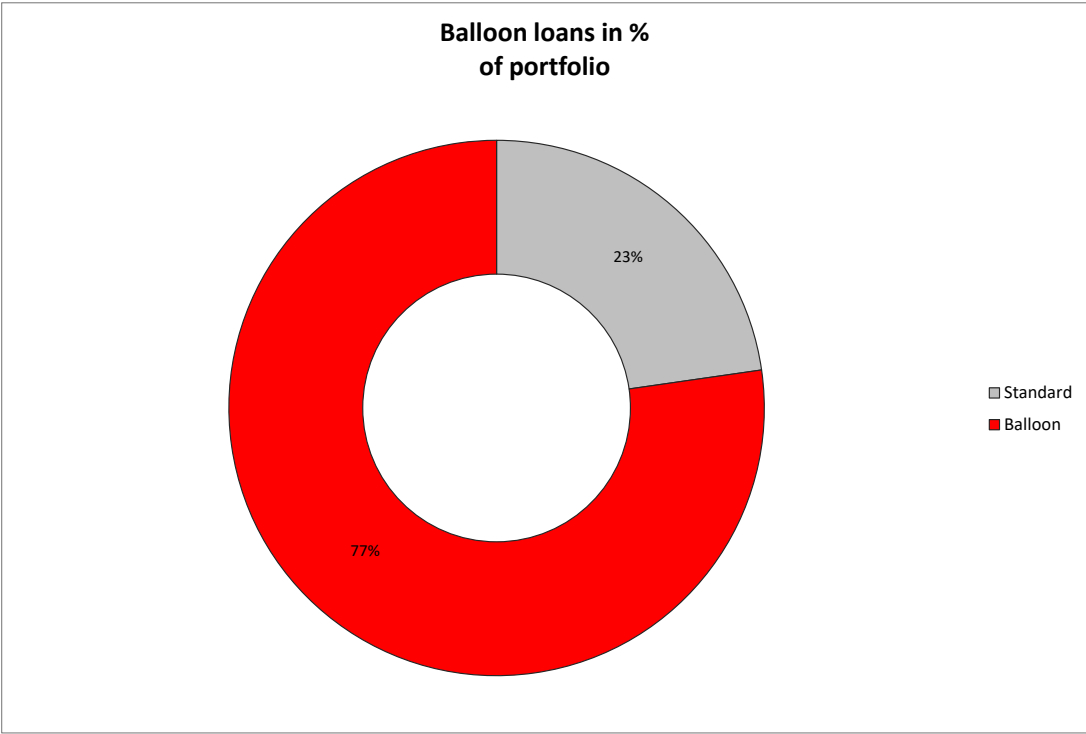
Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

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	4,538	21,813,705	22.7 %	2,067	0.0 %	22.8	42.4	
Balloon	4,235	74,150,722	77.3 %	43,395,058	58.5 %	23.6	43.9	
Total	8,773	95,964,428	100%	43,397,125	45%	23.4	43.6	

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Monthly Investor Report

15.b Balloon loans

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	38				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



**SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report**

16.a # loans per borrower



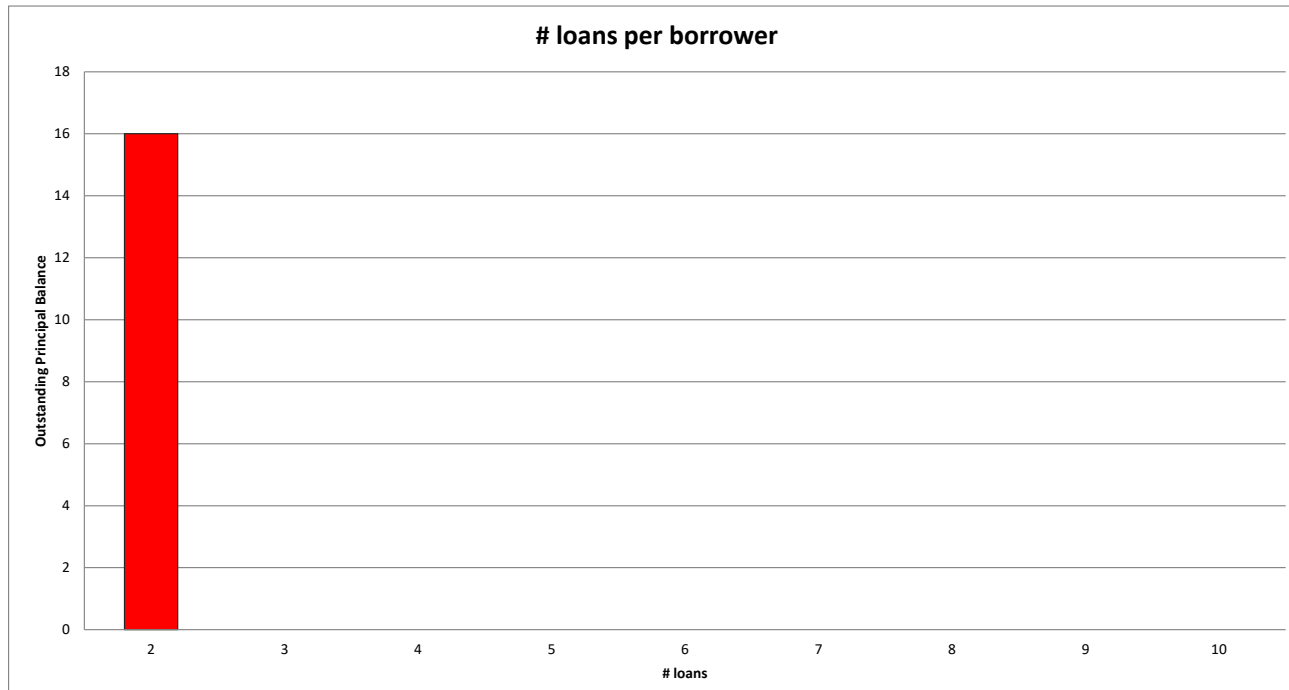
Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1		8,741	95,541,417	99.56%
2		16	423,010	0.44%
3				
4				
5				
6				
7				
8				
9				
10				
Total:		8,757	95,964,428	100%

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Monthly Investor Report

16.b # loans per borrower

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	to 30/12/2024
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

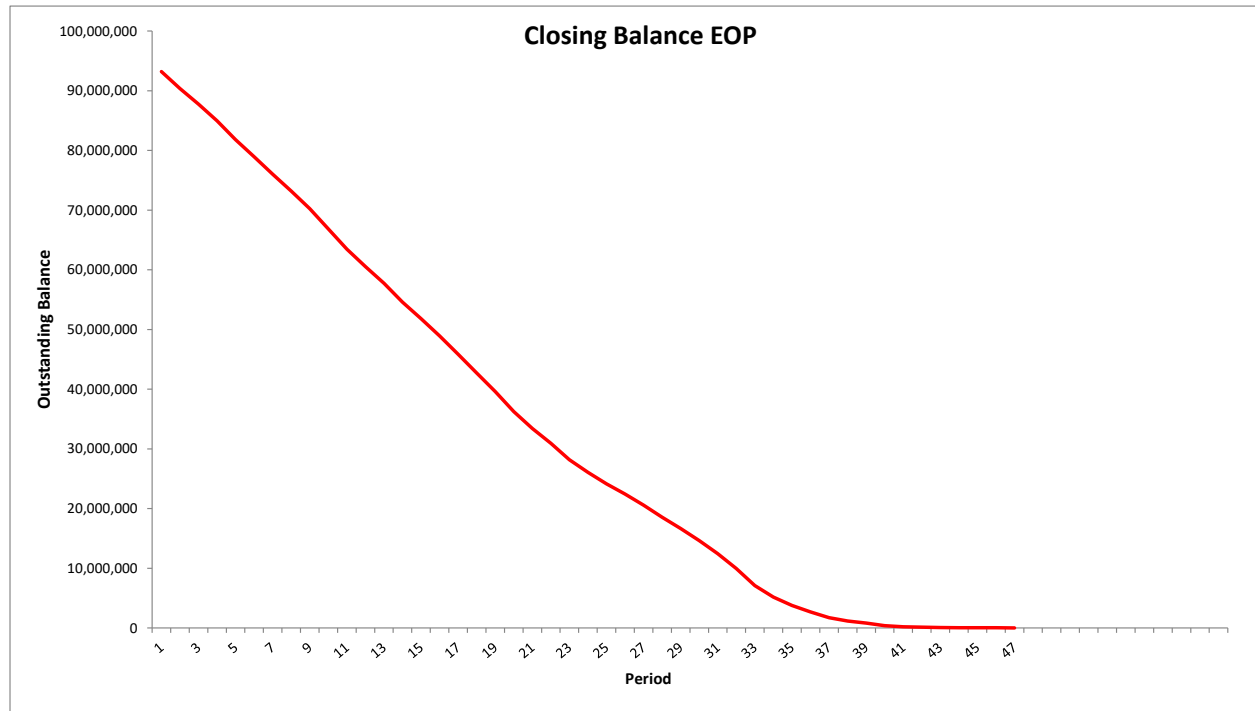
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	95,964,428	93,204,175	2,760,253	182,544	2.31%	97.12%
2	93,204,175	90,370,587	2,833,588	177,075	2.30%	94.17%
3	90,370,587	87,738,908	2,631,679	171,284	2.30%	91.43%
4	87,738,908	84,952,294	2,786,614	165,802	2.29%	88.52%
5	84,952,294	81,801,010	3,151,284	160,102	2.29%	85.24%
6	81,801,010	78,937,412	2,863,598	153,865	2.28%	82.26%
7	78,937,412	76,031,724	2,905,688	148,074	2.27%	79.23%
8	76,031,724	73,204,397	2,827,327	142,411	2.27%	76.28%
9	73,204,397	70,242,488	2,961,909	136,850	2.27%	73.20%
10	70,242,488	66,850,548	3,391,940	131,062	2.26%	69.66%
11	66,850,548	63,456,048	3,394,500	125,104	2.27%	66.12%
12	63,456,048	60,516,030	2,940,019	118,823	2.27%	63.06%
13	60,516,030	57,736,838	2,779,191	113,105	2.27%	60.16%
14	57,736,838	54,582,136	3,154,702	107,803	2.26%	56.88%
15	54,582,136	51,814,183	2,767,953	102,329	2.27%	53.99%
16	51,814,183	48,934,049	2,880,134	97,251	2.28%	50.99%
17	48,934,049	45,855,319	3,078,730	91,789	2.27%	47.78%
18	45,855,319	42,716,997	3,138,322	86,043	2.28%	44.51%
19	42,716,997	39,589,761	3,127,237	80,699	2.29%	41.25%
20	39,589,761	36,228,173	3,361,588	75,762	2.32%	37.75%

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	02/01/2025					
Payment date	30/12/2024					
Period No	38					
Monthly Period	01/11/2024					
Interest Period	from	25/11/2024	to	30/12/2024	=	35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	38				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2021 10	96	121	33,855	2,126,526	
2021 11	160	234	59,030	2,844,045	
2021 12	336	423	116,000	6,480,237	
2022 01	293	385	103,151	5,204,751	
2022 02	303	414	109,272	5,554,114	
2022 03	247	326	92,378	4,610,331	
2022 04	249	323	90,752	4,654,331	
2022 05	213	264	74,659	3,846,135	
2022 06	238	297	78,865	3,980,874	
2022 07	292	370	102,746	5,420,005	
2022 08	209	262	68,849	3,670,822	
2022 09	142	178	51,222	2,554,828	
2022 10	130	181	52,056	2,416,689	
2022 11	156	232	61,879	2,516,673	
2022 12	295	370	100,808	4,893,083	
2023 01	353	495	190,344	5,857,294	
2023 02	255	369	108,884	4,242,039	
2023 03	193	254	77,583	3,136,200	
2023 04	201	282	76,865	3,125,172	
2023 05	158	214	59,027	2,497,487	
2023 06	193	255	72,302	3,008,204	
2023 07	185	236	61,448	2,741,484	
2023 08	143	174	52,272	2,273,555	
2023 09	97	125	38,039	1,518,557	
2023 10	76	106	29,802	1,083,571	
2023 11	110	154	46,164	1,805,026	
2023 12	190	236	62,030	2,660,781	
2024 01	254	325	99,142	4,213,403	
2024 02	247	271	76,748	3,435,784	
2024 03	217	226	69,973	3,426,045	
2024 04	181	191	56,229	2,768,138	
2024 05	143	151	44,722	2,011,002	
2024 06	148	152	46,747	2,231,157	
2024 07	154	159	52,168	2,526,711	
2024 08	112	113	34,773	1,785,065	
2024 09	57	57	15,281	637,920	
2024 10	66	72	22,974	839,464	
2024 11	75	79	25,638	798,909	
2024 12					
2025 01					
2025 02					
Total:	7,026	8,925	2,566,063	117,758,039	

Payment Holiday

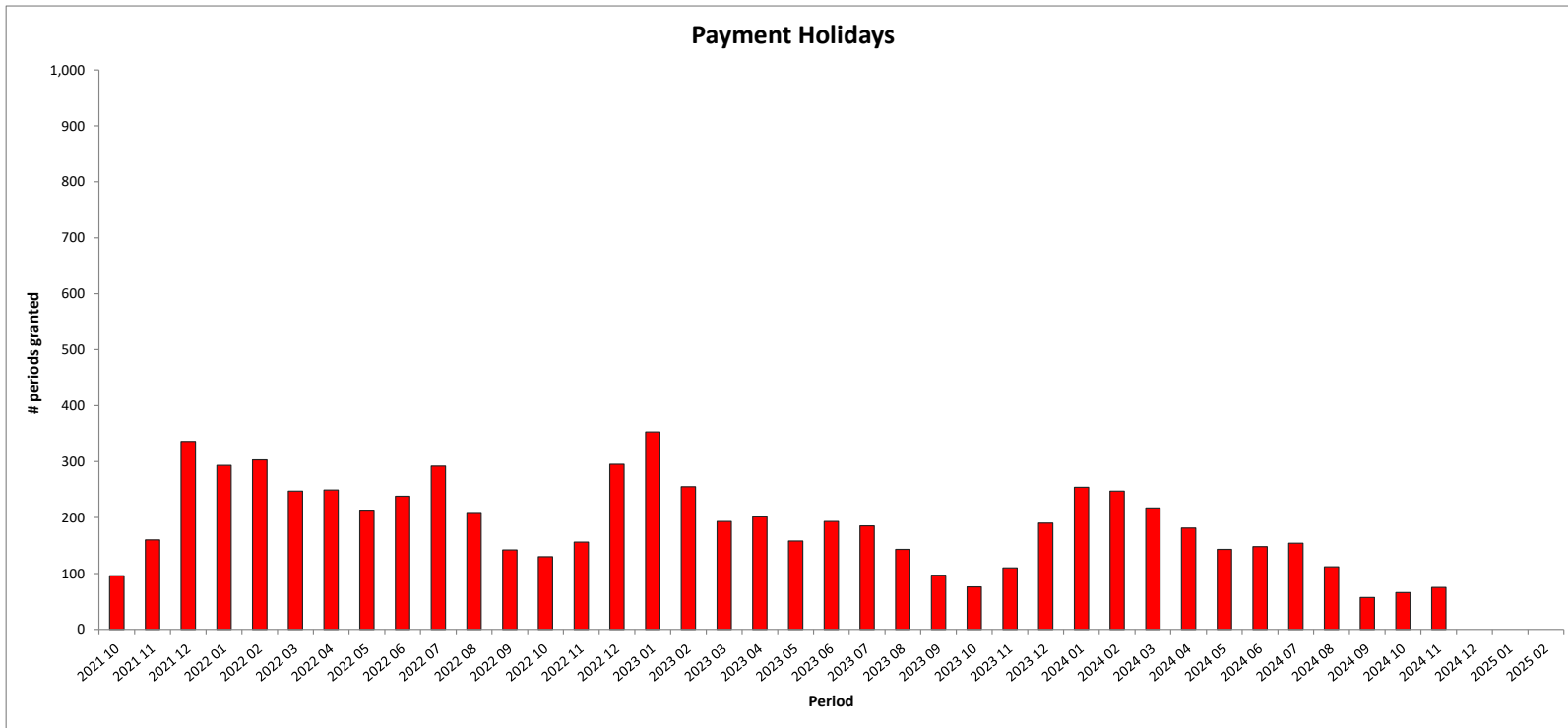
SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	38				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



Payment Holidays



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

18.c Remaining Payment Holidays

Reporting Date 02/01/2025
Payment date 30/12/2024
Period No 38
Monthly Period 01/11/2024
Interest Period from 25/11/2024 to 30/12/2024 = 35 days



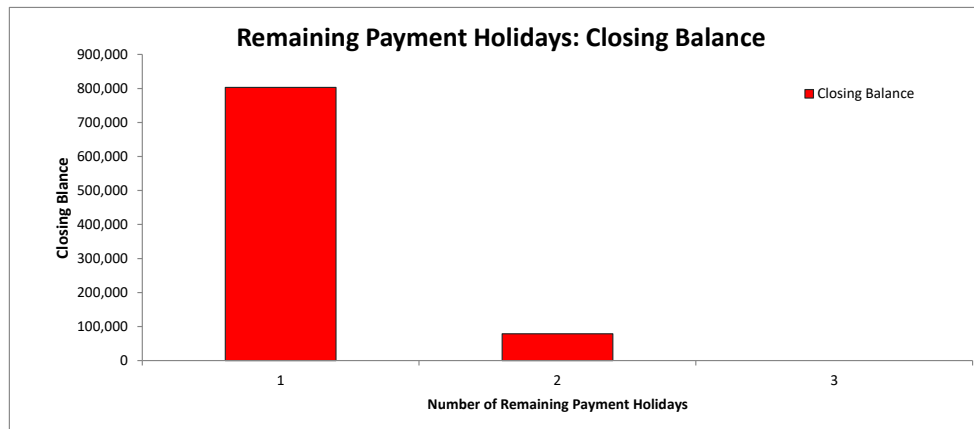
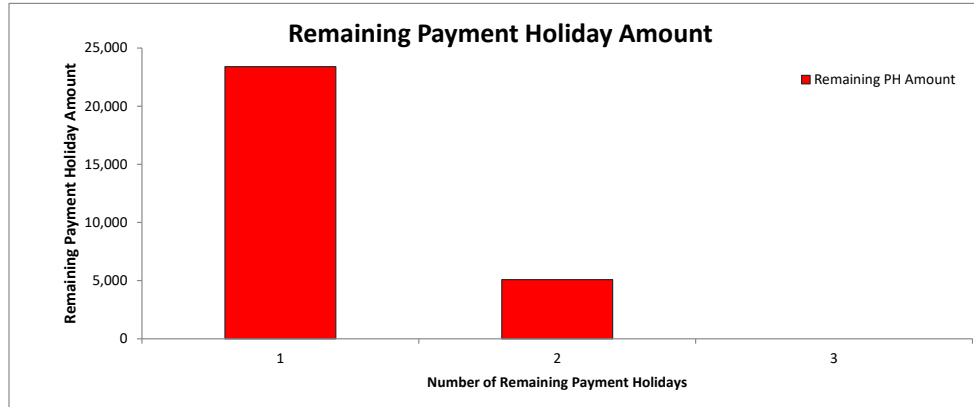
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	75	23,401	803,080
2	5	5,083	78,632
3	0	0	0
Total	80	28,484	881,712

Remaining PH's

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Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from	25/11/2024
	to	30/12/2024
	=	35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.a Downpayment



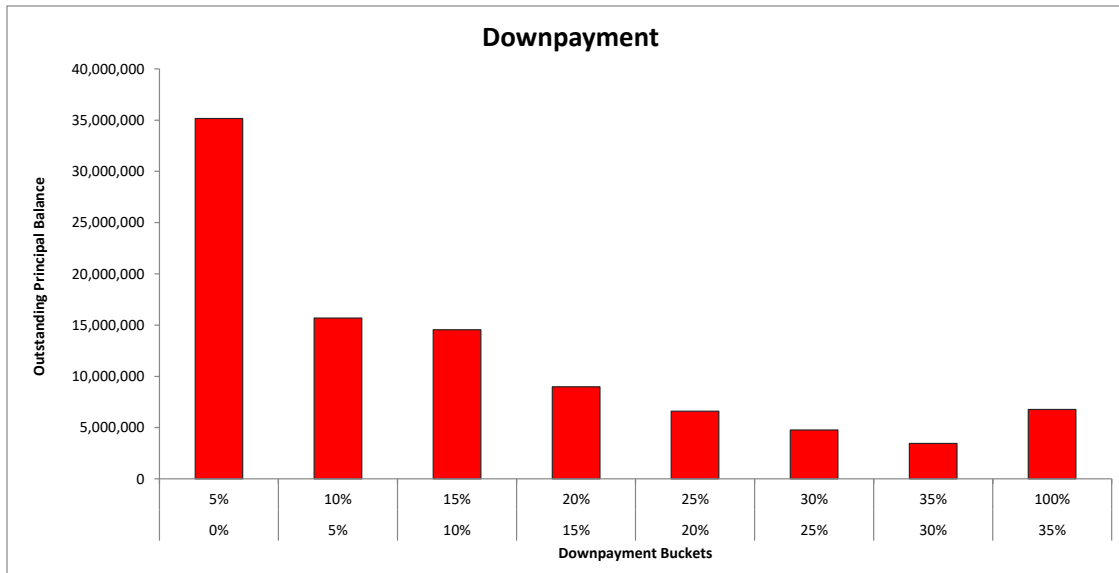
Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	3,063	35,169,530	36.65%	25.3	43.2
	5%	10%	1,217	15,682,290	16.34%	24.1	43.9
	10%	15%	1,178	14,548,143	15.16%	22.3	44.5
	15%	20%	816	8,985,650	9.36%	22.0	44.0
	20%	25%	644	6,594,533	6.87%	22.0	43.4
	25%	30%	488	4,769,912	4.97%	21.5	42.8
	30%	35%	397	3,447,337	3.59%	22.0	43.1
	35%	100%	970	6,767,033	7.05%	20.0	43.0
			8,773	95,964,428	100%	23.4	43.6

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from	25/11/2024
	to	30/12/2024
	=	35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.a Vehicle Condition



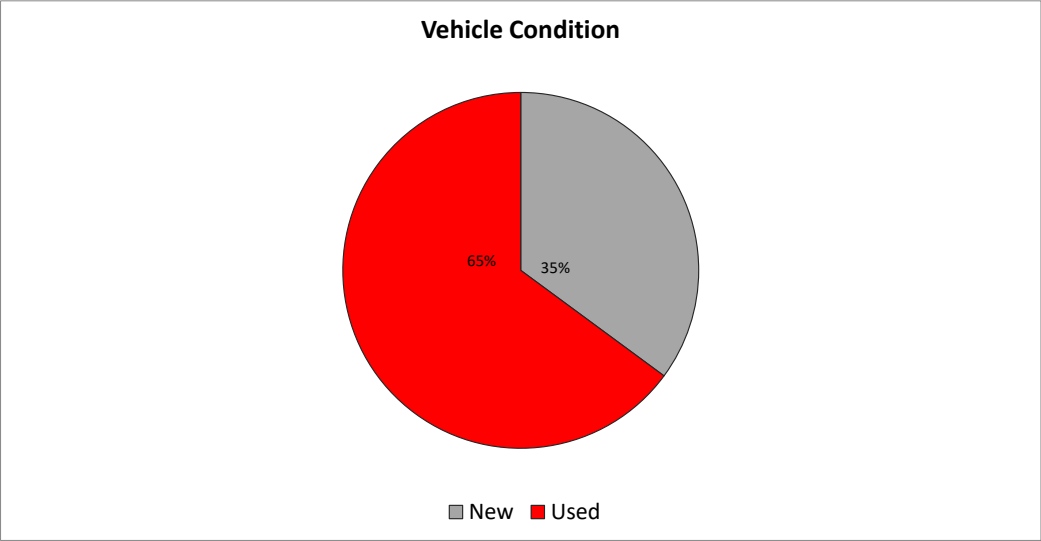
Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from	25/11/2024 to 30/12/2024 = 35 days

Vehicle condition	TOTAL				
	Vehicle condition	No	Outstanding balance	%	WA months to maturity
New	2,063	33,687,146	35.10%	21.0	43.8
Used	6,710	62,277,282	64.90%	24.7	43.4
Total	8,773	95,964,428	100%	23.4	43.6

SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from	25/11/2024
	to	30/12/2024
	=	35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

21.a Borrower Type



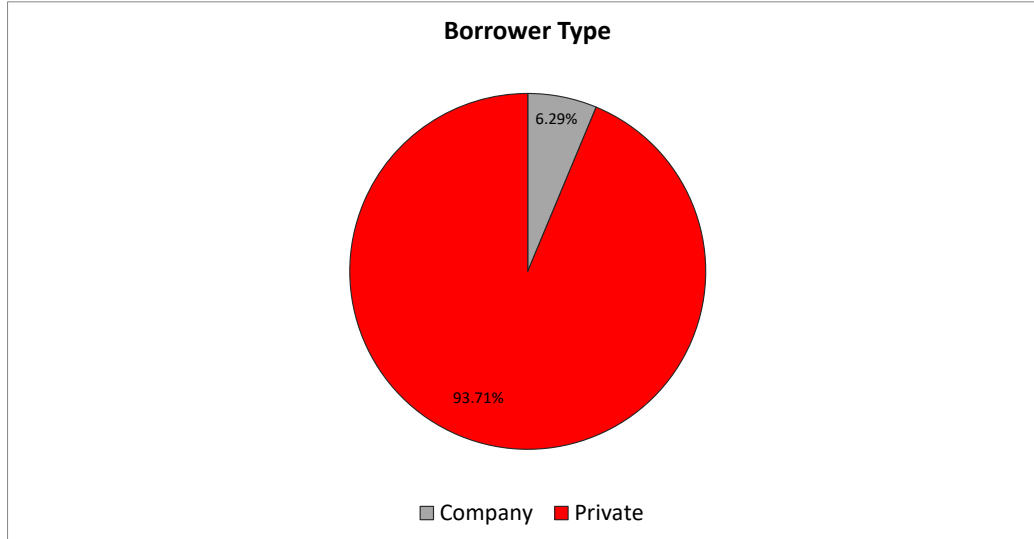
Reporting Date	02/01/2025
Payment date	30/12/2024
Period No	38
Monthly Period	01/11/2024
Interest Period	from 25/11/2024 to 30/12/2024 = 35 days

TOTAL						
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Company	515	6,031,766	6.29%	16.0	44.6	
Private	8,258	89,932,662	93.71%	23.9	43.5	
Total	8,773	95,964,428	100%	23.4	43.6	

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Monthly Investor Report

21.b Borrower Type

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from	25/11/2024
	to	30/12/2024
	=	35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

22.a Vehicle type



Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	38				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

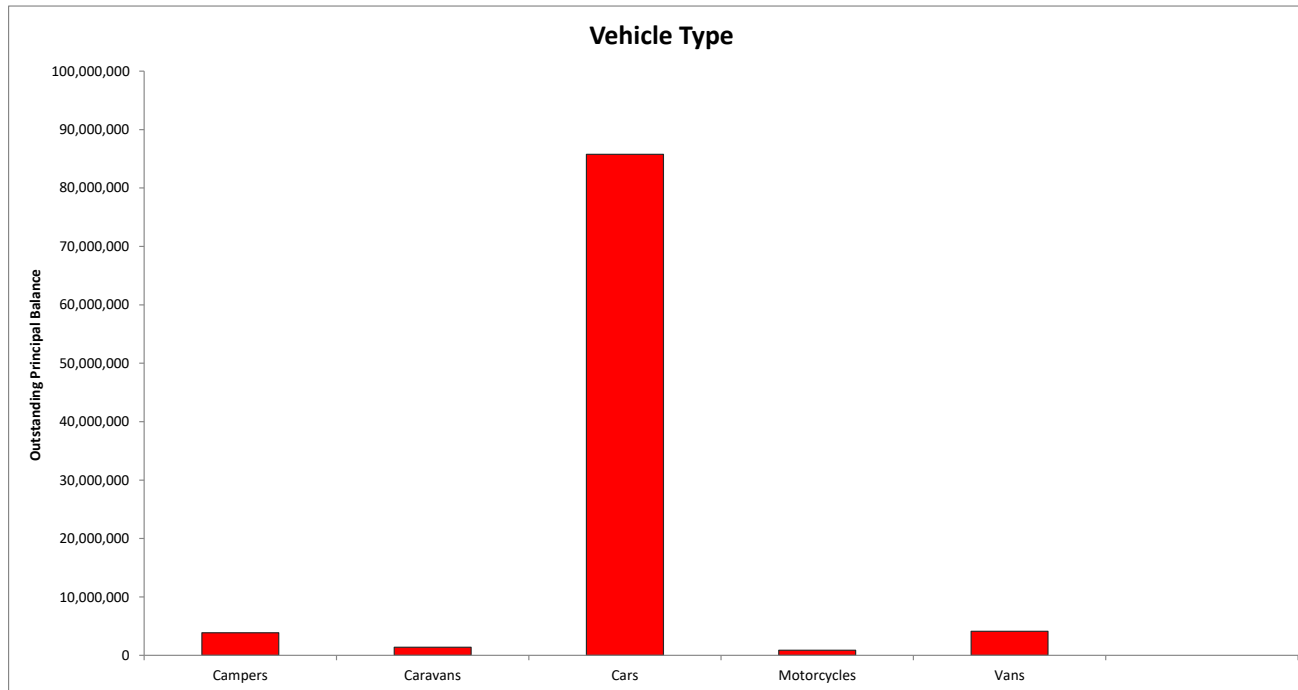
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	166	3,864,810	4.03%	25.7	42.4	
Caravans	112	1,388,472	1.45%	26.5	41.5	
Cars	7,843	85,743,091	89.35%	23.5	43.6	
Motorcycles	162	859,397	0.90%	19.5	42.3	
Vans	490	4,108,657	4.28%	19.4	44.0	
Total	8,773	95,964,428	100%	23.4	43.6	

Vehicle type

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Monthly Investor Report

22.b Vehicle type

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	38				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



SCF RAHOITUSPALVELUT X DAC
Monthly Investor Report

23.a Restructured Loans

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days



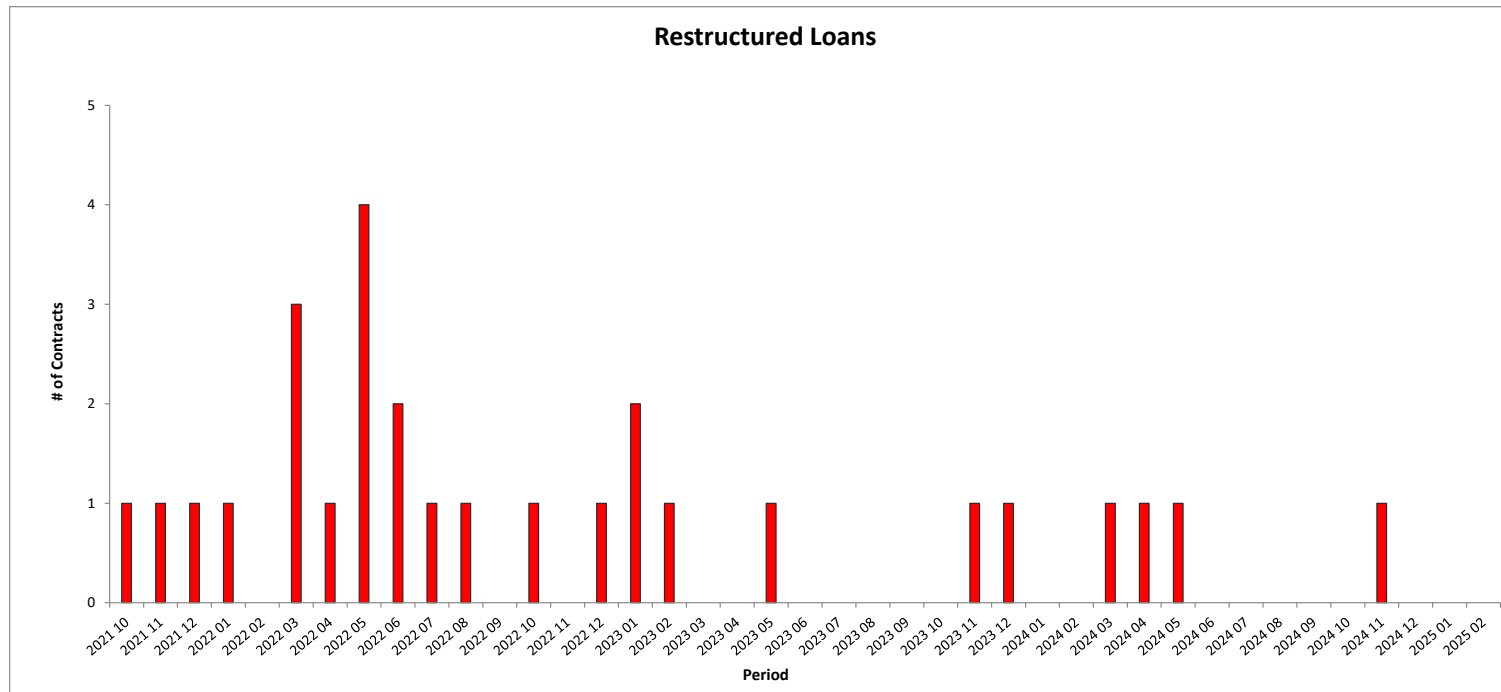
TOTAL		
Period	No	Outstanding balance
2021 10	1	23,632
2021 11	1	25,202
2021 12	1	7,631
2022 01	1	64,072
2022 02	0	0
2022 03	3	75,148
2022 04	1	8,692
2022 05	4	77,788
2022 06	2	12,908
2022 07	1	4,419
2022 08	1	24,918
2022 09	0	0
2022 10	1	77,391
2022 11	0	0
2022 12	1	20,052
2023 01	2	72,501
2023 02	1	3,968
2023 03	0	0
2023 04	0	0
2023 05	1	12,889
2023 06	0	0
2023 07	0	0
2023 08	0	0
2023 09	0	0
2023 10	0	0
2023 11	1	5,903
2023 12	1	7,231
2024 01	0	0
2024 02	0	0
2024 03	1	11,138
2024 04	1	2,222
2024 05	1	29,196
2024 06	0	0
2024 07	0	0
2024 08	0	0
2024 09	0	0
2024 10	0	0
2024 11	1	1,433
2024 12		
2025 01		
2025 02		
Total	28	568,334

Restructured

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23.b Restructured Loans

Reporting Date	02/01/2025		
Payment date	30/12/2024		
Period No	38		
Monthly Period	01/11/2024		
Interest Period	from	25/11/2024	to 30/12/2024 = 35 days



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24.a Dynamic Interest rate



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

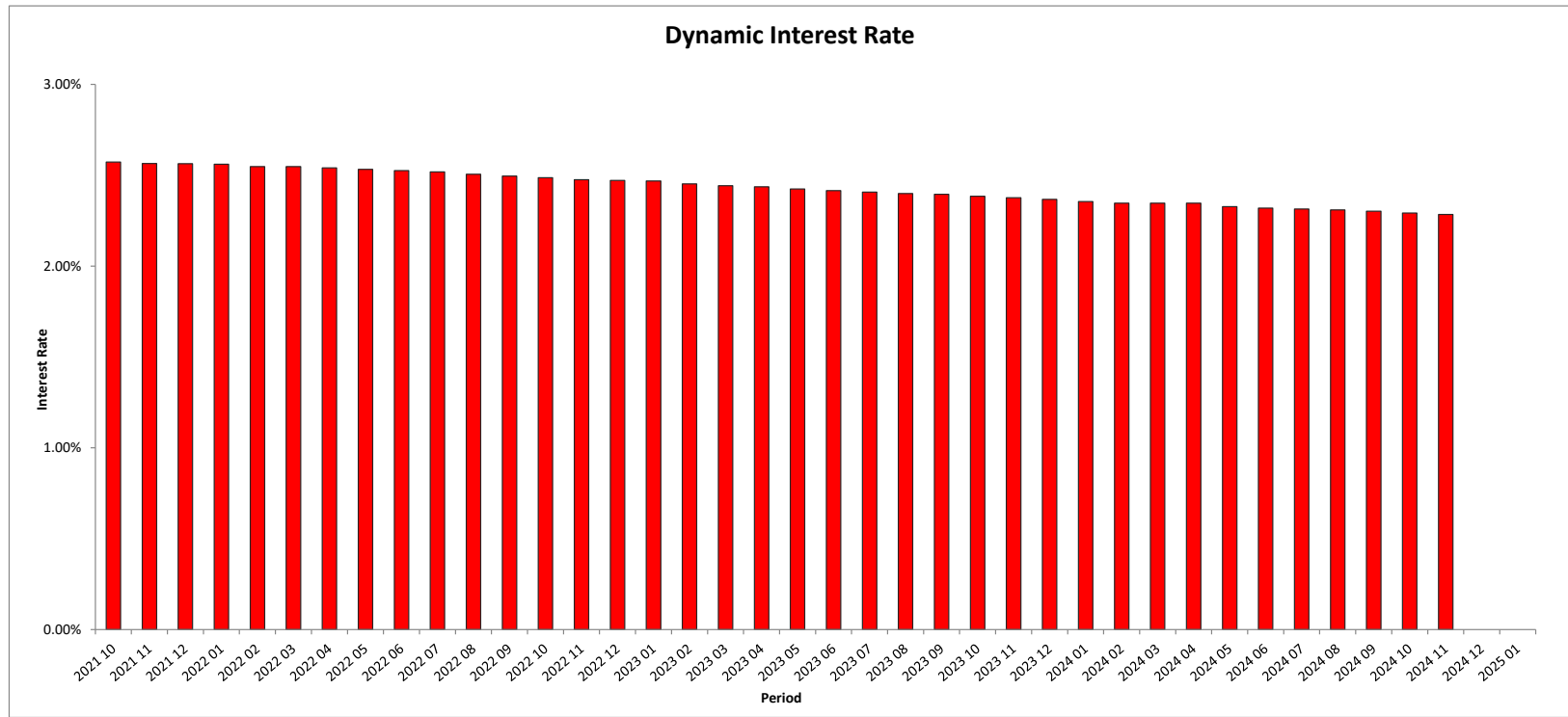
TOTAL		
Period	Closing balance	WA Interest rate
2021 10	422,120,336	2.57%
2021 11	431,339,743	2.56%
2021 12	432,351,017	2.56%
2022 01	430,947,677	2.56%
2022 02	431,953,670	2.55%
2022 03	428,412,919	2.55%
2022 04	431,797,160	2.54%
2022 05	411,978,840	2.53%
2022 06	394,318,859	2.53%
2022 07	378,494,435	2.52%
2022 08	360,766,424	2.51%
2022 09	345,087,419	2.50%
2022 10	329,900,599	2.49%
2022 11	314,932,393	2.48%
2022 12	302,605,009	2.47%
2023 01	289,400,710	2.47%
2023 02	277,376,415	2.45%
2023 03	264,643,604	2.44%
2023 04	253,638,898	2.44%
2023 05	241,722,331	2.42%
2023 06	230,134,029	2.42%
2023 07	219,314,586	2.41%
2023 08	208,295,290	2.40%
2023 09	198,552,843	2.40%
2023 10	188,986,758	2.38%
2023 11	180,279,144	2.38%
2023 12	172,575,409	2.37%
2024 01	164,525,416	2.36%
2024 02	157,131,845	2.35%
2024 03	149,531,999	2.35%
2024 04	141,455,798	2.35%
2024 05	134,173,418	2.33%
2024 06	127,601,334	2.32%
2024 07	120,599,110	2.31%
2024 08	113,751,736	2.31%
2024 09	107,176,081	2.30%
2024 10	101,001,393	2.29%
2024 11	95,964,428	2.28%
2024 12		
2025 01		

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	38				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days



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25.a Dynamic Pre-Payments



Reporting Date	02/01/2025					
Payment date	30/12/2024					
Period No	38					
Monthly Period	01/11/2024	to	30/12/2024	=	35 days	
Interest Period	from	25/11/2024	to	30/12/2024	=	35 days

Period	TOTAL		
	Sum of Pre-Payments	Closing Balance	CPR Annual
2021 10	17,184,051	422,120,336	22.07%
2021 11	10,688,704	431,339,743	26.00%
2021 12	9,914,712	432,351,017	24.30%
2022 01	11,745,932	430,947,677	28.22%
2022 02	10,719,648	431,953,670	26.03%
2022 03	12,902,104	428,412,919	30.72%
2022 04	10,364,405	431,797,160	25.29%
2022 05	11,900,231	411,978,840	29.65%
2022 06	10,536,210	394,318,859	27.75%
2022 07	8,690,142	378,494,435	24.33%
2022 08	10,370,470	360,766,424	29.53%
2022 09	9,146,185	345,087,419	27.55%
2022 10	8,548,989	329,900,599	27.03%
2022 11	8,202,784	314,932,393	27.14%
2022 12	6,131,514	302,605,009	21.78%
2023 01	7,038,468	289,400,710	25.58%
2023 02	6,438,114	277,376,415	24.56%
2023 03	6,671,466	264,643,604	26.39%
2023 04	5,555,092	253,638,898	23.34%
2023 05	5,954,682	241,722,331	25.87%
2023 06	6,166,420	230,134,029	27.81%
2023 07	5,752,582	219,314,586	27.31%
2023 08	5,683,264	208,295,290	28.25%
2023 09	5,093,095	198,552,843	26.79%
2023 10	4,956,767	188,986,758	27.31%
2023 11	4,282,815	180,279,144	25.06%
2023 12	3,370,657	172,575,409	21.08%
2024 01	3,629,883	164,525,416	23.49%
2024 02	3,430,768	157,131,845	23.27%
2024 03	3,759,020	149,531,999	26.33%
2024 04	3,879,190	141,455,798	28.37%
2024 05	3,464,970	134,173,418	26.95%
2024 06	3,240,248	127,601,334	26.56%
2024 07	3,347,690	120,599,110	28.67%
2024 08	3,676,095	113,751,736	32.58%
2024 09	3,427,441	107,176,081	32.30%
2024 10	2,966,278	101,001,393	30.07%
2024 11	2,215,744	95,964,428	24.45%
2024 12			
2025 01			
2025 02			

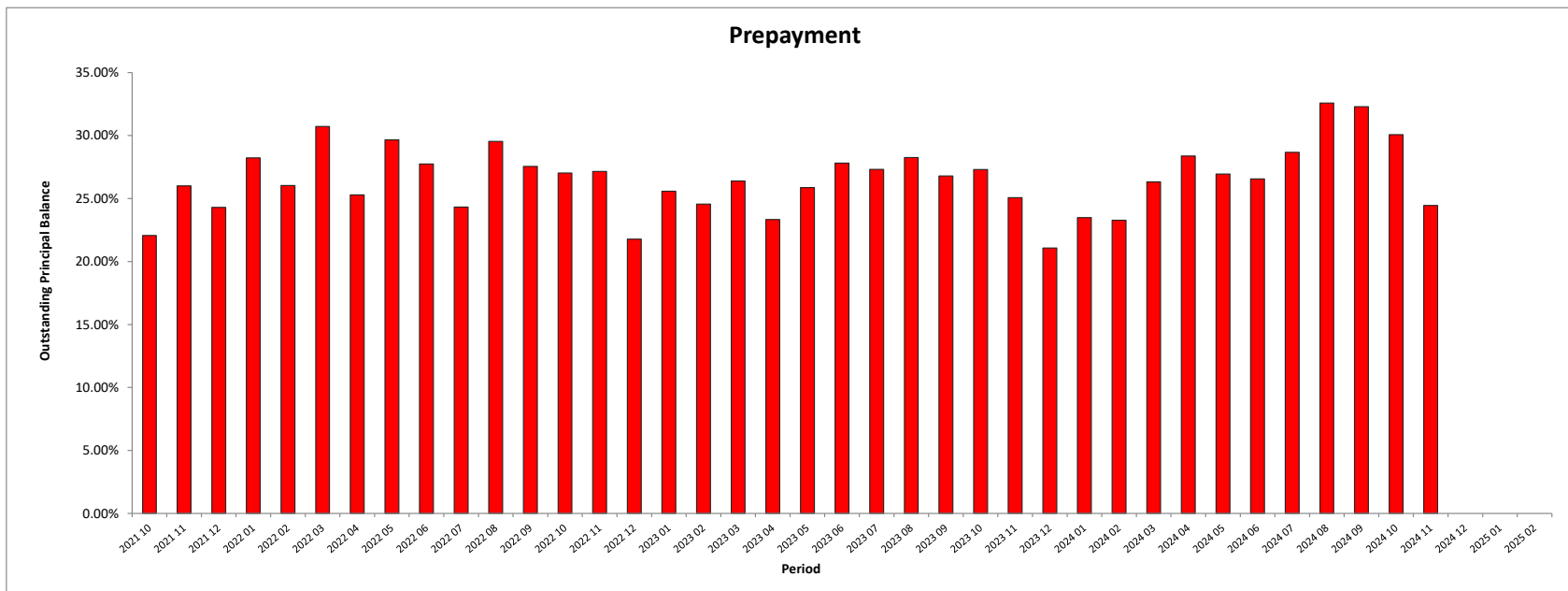
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	02/01/2025		
Payment date	30/12/2024		
Period No	38		
Monthly Period	01/11/2024		
Interest Period	from	25/11/2024	to 30/12/2024 = 35 days



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

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26. Delinquency



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 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
2021	10	422,120,336	24,011	403,026,979	1,057	17,599,584	74	1,277,703	12	216,069	-	-	-	-	-	-	-	-
	11	431,339,743	24,270	403,513,430	1,599	25,760,159	95	1,786,034	13	209,317	4	70,803	-	-	-	-	-	-
	12	432,351,017	24,818	408,757,534	1,327	20,269,889	154	2,690,052	28	502,529	3	71,977	4	59,036	-	-	-	-
2022	1	430,947,677	25,171	409,620,845	1,125	16,949,415	149	2,193,122	54	927,367	35	739,635	22	447,357	9	69,937	-	-
	2	431,953,670	25,455	410,320,588	1,168	17,409,629	124	1,839,898	58	796,166	40	687,611	23	548,969	17	350,808	10	45,449
	3	428,412,919	25,672	408,585,833	1,048	15,418,236	127	1,961,503	59	938,207	34	430,112	32	601,459	17	477,569	18	341,793
	4	431,797,160	25,981	410,488,448	1,131	17,081,694	121	1,727,279	67	1,027,378	43	697,230	22	314,469	26	460,662	14	306,774
	5	411,978,840	25,045	390,109,565	1,194	17,514,059	132	2,010,106	59	776,608	42	742,631	33	564,255	15	261,616	17	324,331
	6	394,318,859	24,301	373,203,944	1,094	16,272,911	151	2,204,837	63	1,133,757	37	515,972	30	536,579	25	450,858	14	233,980
	7	378,494,435	23,630	358,856,102	1,003	14,707,450	131	1,829,089	87	1,308,589	50	971,446	26	337,692	25	484,066	20	339,581
	8	360,766,424	22,747	341,373,656	1,032	15,372,641	112	1,334,204	66	915,116	57	891,392	38	731,908	22	147,507	29	458,013
	9	345,087,419	22,060	326,893,558	897	13,416,587	141	2,029,998	62	677,877	44	720,386	44	701,929	33	647,084	11	132,953
	10	329,900,599	21,183	310,380,127	1,051	15,033,862	127	1,883,464	75	1,073,324	38	433,967	29	489,230	39	606,624	33	632,817
	11	314,932,393	20,570	297,691,598	923	13,305,269	129	1,762,116	66	933,431	45	598,551	28	274,283	22	367,147	37	565,096
	12	302,605,009	19,954	285,337,849	962	12,837,521	123	1,882,916	84	1,222,873	42	591,766	32	503,820	21	228,265	30	382,878
2023	1	289,400,710	19,303	271,963,594	928	12,749,416	129	1,826,111	80	1,267,182	52	817,278	23	396,489	26	380,639	22	222,410
	2	277,376,415	18,757	261,565,726	813	10,803,218	135	1,918,586	79	1,215,075	46	851,495	45	728,083	18	294,233	27	298,694
	3	264,643,604	18,144	250,259,752	761	9,650,607	114	1,694,740	64	827,257	61	1,005,454	30	713,699	34	592,095	26	257,583
	4	253,638,898	17,527	238,576,609	764	10,254,384	132	1,678,565	69	1,025,574	49	657,452	48	910,914	22	536,402	30	529,961
	5	241,703,808	16,841	227,177,986	794	9,979,643	102	1,537,846	82	1,099,428	41	629,419	35	561,077	34	718,410	27	457,850
	6	230,115,943	16,284	217,064,615	730	9,089,279	99	1,219,360	55	930,603	55	826,632	24	461,390	31	524,065	33	641,349
	7	219,314,586	15,625	205,201,551	799	10,425,782	87	1,223,358	58	783,509	39	609,795	38	664,681	20	405,911	26	425,951
	8	208,295,290	15,102	196,686,026	672	8,525,603	95	1,240,059	50	650,596	38	562,474	26	326,576	21	303,957	27	484,638
	9	198,552,843	14,637	187,797,822	603	7,729,673	88	1,118,631	53	701,290	34	472,910	30	525,557	15	206,959	22	197,380
	10	189,003,081	13,995	176,922,689	688	9,073,627	97	1,013,072	61	720,118	41	510,943	23	346,008	23	416,625	16	169,664
	11	180,279,144	13,517	168,800,809	664	8,217,024	107	1,459,679	47	551,370	44	505,287	31	417,314	20	327,660	23	398,472
	12	172,575,409	13,053	161,536,360	673	7,723,458	119	1,140,000	68	1,050,037	34	386,078	31	438,904	20	300,572	35	432,983
2024	1	164,525,416	12,640	153,841,895	620	7,599,056	87	1,088,681	63	629,216	40	725,197	27	341,550	17	299,820	25	284,295
	2	157,131,845	12,273	147,865,166	529	6,306,051	80	1,093,026	51	534,598	40	452,142	31	655,381	18	225,480	22	299,929
	3	149,531,999	11,633	138,695,015	703	8,221,727	79	820,363	39	514,049	36	398,344	28	349,902	22	532,598	22	216,468
	4	141,455,798	11,230	132,508,121	589	6,612,546	81	942,308	51	483,306	26	359,261	24	306,284	19	243,973	23	489,583
	5	134,173,418	10,760	125,817,516	532	5,964,393	94	926,634	54	630,793	33	337,226	20	281,704	16	215,152	20	241,475
	6	127,601,334	10,405	120,670,883	456	4,848,133	69	844,866	44	441,682	36	395,770	23	245,183	12	154,817	17	139,257
	7	120,599,110	9,862	113,412,122	482	5,322,904	71	706,197	38	488,074	29	204,539	22	286,452	18	178,821	16	164,975
	8	113,751,736	9,380	106,633,193	476	5,083,890	72	1,021,346	33	336,134	25	345,653	18	130,849	13	200,671	19	191,455
	9	107,176,081	8,894	100,225,024	488	5,223,218	65	629,026	30	486,176	23	262,937	16	245,326	14	104,375	17	198,398
	10	101,001,375	8,525	94,474,982	454	4,902,341	65	683,337	31	344,149	16	192,582	14	184,652	12	219,332	17	115,018
	11	95,964,428	8,207	90,125,869	408	4,103,503	82	906,794	38	301,997	15	202,229	11	147,451	12	176,585	14	264,637
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2021 Q4			2022 Q1			2022 Q2			2022 Q3			2022 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2021 4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022 1	387,242	28				11,058	11,058	376,184	33,151	44,209	343,033	35,042	79,251	307,991	53,532	132,783	254,459
2022 2	865,085	45							21,731	21,731	843,354	148,702	170,433	694,652	83,246	253,678	611,406
2022 3	930,547	59										50,285	50,285	880,262	216,912	267,197	663,350
2022 4	1,580,790	100													101,585	101,585	1,479,205
2023 1	778,687	73															
2023 2	1,629,160	90															
2023 3	1,107,969	75															
2023 4	1,001,119	73															
2024 1	800,692	69															
2024 2	870,315	60															
2024 3	554,828	52															
2024 4	379,654	31															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q1			2023 Q2			2023 Q3			2023 Q4			2024 Q1		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2021 4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022 1	387,242	28	36,512	169,295	217,947	28,136	197,431	189,811	101,160	298,692	88,650	21,925	320,516	66,726	7,611	328,128	59,114
2022 2	865,085	45	169,686	423,364	441,721	113,559	536,923	328,161	124,855	661,778	203,307	12,877	674,655	190,430	23,859	698,514	166,571
2022 3	930,547	59	198,068	465,265	465,282	137,445	602,711	327,836	60,803	663,514	267,033	18,612	682,126	248,421	39,091	721,218	209,329
2022 4	1,580,790	100	273,502	375,087	1,205,703	307,304	682,391	898,399	129,682	812,073	768,717	171,237	983,310	597,480	62,946	1,046,256	534,534
2023 1	778,687	73	73,389	73,389	705,298	147,149	220,538	558,149	78,435	298,973	479,714	63,786	362,758	415,929	27,999	390,757	387,930
2023 2	1,629,160	90				169,307	169,307	1,459,853	191,387	360,694	1,268,466	307,100	667,794	961,366	147,199	814,994	814,167
2023 3	1,107,969	75							168,376	168,376	939,593	245,907	414,284	693,685	78,486	492,769	615,200
2023 4	1,001,119	73										67,355	67,355	933,764	207,712	275,067	726,052
2024 1	800,692	69													66,979	66,979	733,713
2024 2	870,315	60															
2024 3	554,828	52															
2024 4	379,654	31															

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2024 Q2			2024 Q3			2024 Q4			2025 Q1			2025 Q2		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2021 4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2022 1	387,242	28	5,995	334,123	53,119	22,162	356,285	30,957	1,899	358,184	29,058						
2022 2	865,085	45	49,731	748,244	116,840	2,651	750,895	114,189	66,986	817,881	47,204						
2022 3	930,547	59	27,497	748,715	181,833	23,247	771,962	158,585	43,752	815,713	114,834						
2022 4	1,580,790	100	81,906	1,128,161	452,628	38,824	1,166,986	413,804	55,840	1,222,826	357,964						
2023 1	778,687	73	99,026	489,783	288,905	26,902	516,685	262,003	13,548	530,233	248,454						
2023 2	1,629,160	90	221,660	1,036,654	592,506	59,625	1,096,279	532,881	24,570	1,120,849	508,311						
2023 3	1,107,969	75	124,684	617,453	490,516	85,715	703,167	404,801	31,688	734,856	373,113						
2023 4	1,001,119	73	379,637	654,704	346,415	29,209	683,913	317,206	22,304	706,217	294,902						
2024 1	800,692	69	133,542	200,521	600,171	118,529	319,049	481,643	40,316	359,365	441,327						
2024 2	870,315	60	87,147	87,147	783,168	138,234	225,381	644,934	71,544	296,826	573,389						
2024 3	554,828	52				32,900	32,900	521,929	105,781	138,681	416,148						
2024 4	379,654	31							21,786	21,786	357,868						

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28. Priority of Payments - Revenue



Reporting Date	02/01/2025				
Payment date	30/12/2024				
Period No	38				
Monthly Period	01/11/2024				
Interest Period	from	25/11/2024	to	30/12/2024	= 35 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	450,334.21	EUR
Senior Expenses	-	2,667.00	EUR
Servicing Fee	-	39,985.18	EUR
Tranche A Loan Interest to Issuer	-	51,194.73	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	6,572.16	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	-	2,607.21	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	30,133.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	264,636.55	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	1,984.00	EUR
Interest and principal due to Purchaser Subordinated Loan Provider	-	308.00	EUR
Deferred Purchase Price to Seller		50,246.39	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	657,247.05	EUR
Senior Expenses	-	1,667.00	EUR
Hedge Reduction Payment to Purchaser	-	-	EUR
Interest Class A Notes	-	309,486.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	30,257.00	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	-	9,605.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	30,133.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	264,636.55	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	1,984.00	EUR
Interest and principal due to Expenses Advance Provider	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		9,478.50	EUR

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29. Priority of Payments - Redemption



Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	4,772,329.16	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
Prior to the Revolving Period End Date			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	4,772,329.16	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	5,036,965.71	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	-	-	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	-	4,200,878.62	EUR
(ii) Principal Payments on Class B Notes	-	385,212.90	EUR
(iii) Principal Payments on Class C Notes	-	113,812.90	EUR
(iii) Principal Payments on Class D Notes	-	337,061.29	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		4,200,878.62	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		385,212.90	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable		113,812.90	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable		337,061.29	EUR
Payment to Issuer as Issuer Available Revenue Receipts			0.00 EUR

Issuer Priority of Payments - Revenue (o)

Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment		9,478.50	EUR
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Purchaser Priority of Payments - Revenue (p)

Payment of residual fund as Deferred Purchase Price to Seller		50,246.39	EUR
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30. Transaction Costs

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from 25/11/2024	to 30/12/2024 = 35 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D
Senior Expenses	EUR	2,667.00				
Interest accrued for the Period	EUR	379,481.00	309,486.00	30,257.00	9,605.00	30,133.00
Cumulative Interest accrued	EUR	19,401,543.00	15,321,565.00	1,365,146.00	446,973.00	2,267,859.00
Interest Payments	EUR	379,481.00	309,486.00	30,257.00	9,605.00	30,133.00
Cumulative Interest Payments	EUR	19,401,543.00	15,321,565.00	1,365,146.00	446,973.00	2,267,859.00
Interest accrued on Subordinated Loan for the Period	EUR	1,984.00				
Cumulative Interest accrued on Subordinated Loan	EUR	69,800.00				
Interest Payments on Subordinated Loan	EUR	1,984.00				
Cumulative Interest Payments on Subordinated Loan	EUR	69,800.00				
Unpaid Interest for the Period	EUR	-				
Cumulative Unpaid Interest	EUR	-				

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31. Cap Overview



Class A, B and C Cap details

Kimi 10 | Front Cap

Party A
Party B

BANCO SANTANDER, S.A
SCF RAHOITUSPALVELUT X DAC

Cap Notional	96,534,688
Interest Period Start	25/11/2024
Interest Period End	30/12/2024
Interest Days	35
Settlement Date	30/12/2024
Euribor 1 M	3.079 %
Cap limit	0.000 %
Floating Interest Rate above cap limit	3.079 %
Cap Floating Rate Day Count Fraction	0.10
Cap Interest Amount	EUR 288,973.91
Total net Settlement (Banco San PAYS to SCF Rahoituspalvelut X DAC)	<u><u>EUR 288,973.91</u></u>

Reporting Date	02/01/2025	
Payment date	30/12/2024	
Period No	38	
Monthly Period	01/11/2024	
Interest Period	from	25/11/2024
	to	30/12/2024
	=	35 days

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32. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date		02/01/2025							
Payment date		30/12/2024							
Period No		38							
Monthly Period		01/11/2024							
Interest Period	from	25/11/2024	to	30/12/2024	=	35 days			