

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	29.04.2025				
Payment date	25.04.2025	Following payment dates:	27.05.2025		
Period No	21		25.06.2025		
Monthly Period	01.03.2025				
Interest Period	from 25.03.2025	to 25.04.2025	=	31 days	
Cut-Off date	31.03.2025				

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1. Portfolio Information



	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	270 653 656.68 EUR
Scheduled Loan Principal Repayments (+MC)	4 539 903.84 EUR
Prepayments	5 333 190.37 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	9 873 094.21 EUR
New Defaulted Auto Loans amt in Period	775 114.78 EUR
Closing balance prior to replenishment	260 005 447.69 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	260 005 447.69 EUR
Principal Recoveries on loans in default	318 031.96 EUR
Total revenue collections	
Total Revenue Received in Period	1 060 779.32 EUR
# Loans	
At beginning of period	15 317 Loans
Replenished contracts	- Loans
Paid in Full	387 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	39 Loans
At end of period	14 891 Loans

Reporting Date	29.04.2025						
Payment date	25.04.2025						
Period No	21						
Monthly Period	01.03.2025						
Interest Period	from 25.03.2025	to 25.04.2025	=	31 days			

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from 25.03.2025	to	25.04.2025	=	31 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 378 811.28	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	554.80	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	1 379 366.08	EUR
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Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 334 587.36	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	553 406.83	EUR
d. Pro rata ARR Amounts and Sequential ARR Amounts from Issuer POP Redemption (HC)	-	EUR
e. Seller Loan Revenue Purchase Price (only on Regulatory Call Early Redemption Date)	-	EUR
f. Interest earned by the Issuer	19 608.53	EUR
g. Liquidity Reserve Excess Amount	62 494.78	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts	1 970 097.50	EUR
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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	9 873 094.21	EUR
b. Default Interest on unpaid sums due from the Seller to the Purchaser by way of principal and any indemnities	-	EUR
c. Final Repurchase Price a) and b) (only on a Clean-up Call Early Redemption Date or Tax Call Early Redemption Date	-	EUR
d. Gap Amount	-	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	-	EUR
Total Amount for Purchaser Available Redemption Receipts	9 873 094.21	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	9 873 094.21	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	696 974.17	EUR
Total Amount for Issuer Available Redemption Receipts	10 570 068.38	EUR

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4. Reserve Accounts



Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Note Balance

Beginning of Period	270 710 190.72	EUR
End of Period	260 140 122.34	EUR

Liquidity Balance

Beginning of Period	0.6 %	1 509 525.03	EUR
Cash Outflow		60 463.89	EUR
Cash Inflow		-	EUR
End of Period	0.5 % *	1 449 061.14	EUR
Required Reserve Amount	0.5 % *	1 449 061.14	EUR

Expenses Advance

Beginning of Period	280 279.89	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	280 279.89	EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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

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5a. Performance Data



Asset Balance

Opening balance prior to replenishment	270 653 656.68	EUR
Closing balance prior to replenishment	260 005 447.69	EUR
Closing Balance post replenishment	260 005 447.69	EUR

Portfolio Performance:

EUR % # loans

Performing Receivables:

Current	241 716 192.14	92.97 %	13 821
1-29 days past due	12 320 880.70	4.74 %	731

Delinquent Receivables:

30-59 days past due	2 570 507.55	0.99 %	145
60-89 days past due	929 080.05	0.36 %	59
90-119 days past due	933 575.17	0.36 %	55
120-149 days past due	859 843.20	0.33 %	43
150-179 days past due	675 368.88	0.26 %	37

Total Performing and Delinquent 260 005 447.69 100.00 % 14 891

Current Period Defaults	775 114.78	39
Cumulative Defaults	10 981 095.82	586
Current Period Principal Recoveries	318 031.96	
Cumulative Principal Recoveries	3 468 340.85	

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

NO

[A] Cumulative Net Loss Ratio, Payment Date	1.67 %
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.57 %
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.46 %

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

59.45 %

[A] Aggregate Outstanding Asset Principal Amount	260 005 447.69
[B] Aggregate principal balance of Defaulted Contracts	10 981 095.82
[C] Recoveries received on such Defaulted Contracts	3 468 340.85
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449 980 445.50

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

NO

[A] Delinquency Ratio, Payment Date	2.30 %
[B] Delinquency Ratio, preceding Payment Date	2.02 %
[C] Delinquency Ratio, second preceding Payment Date	2.31 %

or Servicer Termination Event

NO

or Hedge Counterparty Downgrade Event

NO

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

13.22 %

NO

[A] [1] + [2] + [3] + [4] + [5]	35 800 000.00
Class B Principal Amount [1]	6 600 000.00
Class C Principal Amount [2]	8 500 000.00
Class D Principal Amount [3]	4 700 000.00
Class E Principal Amount [4]	4 500 000.00
Class F Principal Amount [5]	11 500 000.00
[B] Aggregated Outstanding Note Principal Amount	270 710 190.72

Reporting Date	29.04.2025
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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



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

Weighted average interest rate (min 3%)	3.49 %
Weighted average months to maturity (max 60)*	39.23*
Used Vehicles (max 75%)	59.88 %
Balloon Loans (max 70%)	78.25 %
Balloon Installments (max 26%)	37.52 %
Corporate Borrowers (max 11%)	7.31 %
IRB (min 95%)**	96%**

* Bucket-based as found in IR

** As of last replenishment

Top-10 Exposures:

Balance	# Loans	Portion
200 725.85	2	0.08 %
193 532.73	1	0.07 %
169 273.16	1	0.07 %
151 846.60	3	0.06 %
137 179.51	1	0.05 %
133 299.29	1	0.05 %
122 634.34	1	0.05 %
120 966.93	1	0.05 %
117 701.25	2	0.05 %
117 359.43	1	0.05 %
Total (max 0,6%)		0.56 % *

* Post Replenishment

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Period No	21
Monthly Period	01.03.2025
Interest Period	from 25.03.2025 to 25.04.2025 = 31 days

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6. Note Principal



Note Principal

	Class A	Class B	Class C	Class D	Class E	Class F	
Beginning of Period	234 910 190.72	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00	EUR
Sequential Amortization	10 570 068.38	-	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	-	EUR
End of Period	224 340 122.34	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	-	-	-	-	-	56 534.03	EUR
Principal Addition Amounts	-	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	775 114.78	EUR
Credit PDL	-	-	-	-	-	696 974.17	EUR
End of Period	-	-	-	-	-	134 674.65	EUR

Net Note Principal

Beginning of Period	234 910 190.72	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 443 465.97	EUR
End of Period	224 340 122.34	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 365 325.35	EUR

Reporting Date	29.04.2025				
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Period No	21				
Monthly Period	01.03.2025				
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7. Outstanding Notes



Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS2614283005	XS2614284078	XS2614285042	XS2614287337	XS2614289382	XS2614290984
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	92.04 %	1.47 %	1.89 %	1.04 %	1.00 %	2.56 %
Legal Final Maturity Date		30.06.2032	30.06.2032	30.06.2032	30.06.2032	30.06.2032	30.06.2032
Rating (Fitch/S&P)		AAA(sf) / AAA(sf)	AA+(sf) / AAA(sf)	AA(sf)/AA(sf)	AA-(sf)/A(sf)	A(sf)/BB(sf)	NR/NR
Initial Notes Aggregate Principal Outstanding Balance	450 000 000.00	414 200 000.00	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Initial Nominal per Note		100 000.00	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
Initial Number of Notes per Class	4 500	4 142	66	85	47	45	115
Current Note Information							
Outstanding Opening Balance	270 710 190.72	234 910 190.72	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Available Distribution Amount	10 570 068.38						
Amortisation	10 570 068.38						
Redemption per Class	10 570 068.38	10 570 068.38	-	-	-	-	-
Redemption per Note		2 551.92	-	-	-	-	-
Outstanding Closing Balance		224 340 122.34	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Net Outstanding Closing Balance	260 140 122.34	224 340 122.34	6 600 000.00	8 500 000.00	4 700 000.00	4 500 000.00	11 500 000.00
Current Tranching	100 %	86.24 %	2.54 %	3.27 %	1.81 %	1.73 %	4.42 %
Current Pool Factor		0.54	1.00	1.00	1.00	1.00	1.00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D		
Interest rate Basis: 1-M EURIBOR / Spread		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Day Count Convention*		31	31	31	31	31	31
Interest Days		31	31	31	31	31	31
Principal Outstanding per Note Beginning of Period		56 714.19	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Principal Repayment per note		2 551.92	-	-	-	-	-
Principal Outstanding per Note End of Period		54 162.27	100 000.00	100 000.00	100 000.00	100 000.00	100 000.00
>Interest accrued for the period		150.13	462.76	570.40	764.15	936.37	1 194.71
Interest Payment	916 289.50	621 820.33	30 542.23	48 484.00	35 915.05	42 136.75	137 391.14
Interest Payment per Note		150.13	462.76	570.40	764.15	936.37	1 194.71

3. Credit Enhancements							
Initial total CE (Subordination)		7.96 %	6.49 %	4.60 %	3.56 %	2.56 %	0.00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		8.52 %	7.05 %	4.60 %	3.56 %	2.56 %	0.00 %
Current CE (Subordination incl. Excess Spread)		13.76 %	11.22 %	7.96 %	6.15 %	4.42 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		14.32 %	11.78 %	7.96 %	6.15 %	4.42 %	0.00 %
Current CE (Subordination)		13.76 %	11.22 %	7.96 %	6.15 %	4.42 %	0.00 %
Current CE (Subordination, incl. Liquidity Reserve)		14.32 %	11.78 %	7.96 %	6.15 %	4.42 %	0.00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29.04.2025
Payment date 25.04.2025
Period No 21
Monthly Period 01.03.2025
Interest Period : 25.03.2025 to 25.04.2025 = 31 days

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

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9.a Original Portfolio Principal Balance

Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days



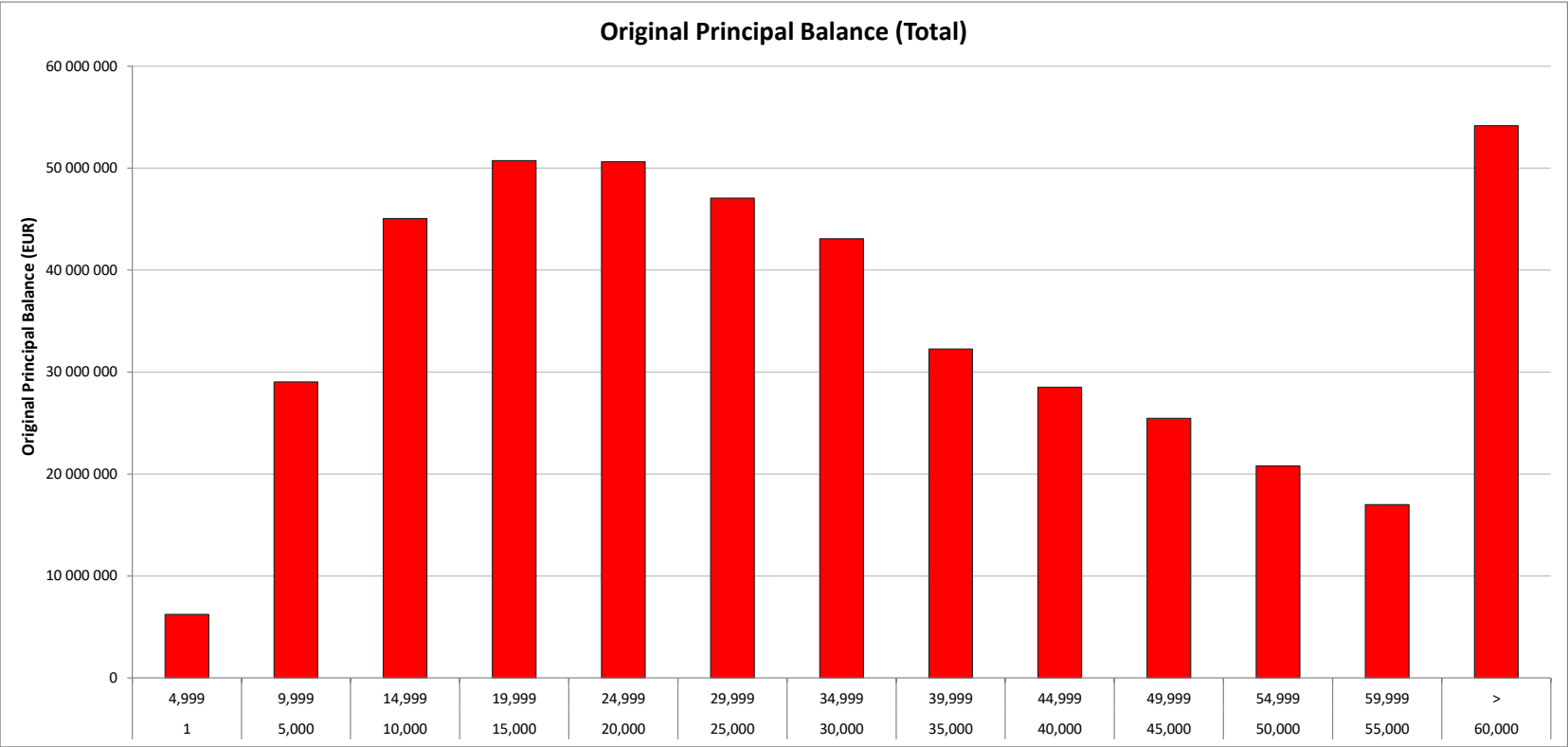
Average amount - all: 21 495

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

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9.b Original Principal Balance Graph

Reporting Date	29.04.2025						
Payment date	25.04.2025						
Period No	21						
Monthly Period	01.03.2025						
Interest Period	from	25.03.2025	to	25.04.2025	=	31	days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days



Outstanding balance

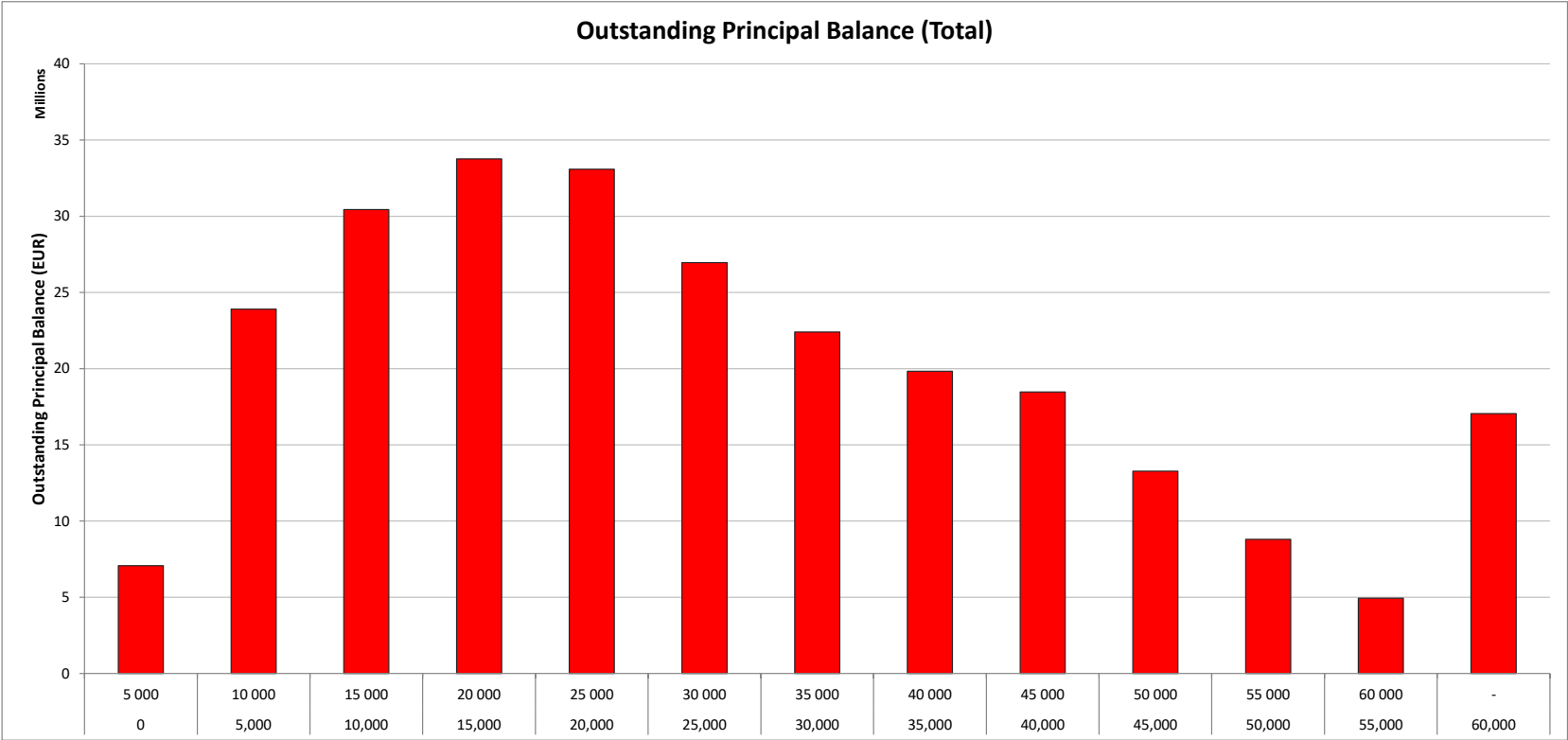
TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 415	7 076 291	2.72 %	23.5	29.1
5 000	10 000	3 201	23 908 348	9.20 %	34.8	29.1
10 000	15 000	2 463	30 436 348	11.71 %	37.6	28.7
15 000	20 000	1 940	33 769 158	12.99 %	38.3	28.6
20 000	25 000	1 479	33 085 699	12.73 %	39.2	28.5
25 000	30 000	988	26 956 494	10.37 %	39.8	28.2
30 000	35 000	692	22 403 623	8.62 %	41.4	27.7
35 000	40 000	531	19 828 861	7.63 %	42.0	27.3
40 000	45 000	435	18 469 845	7.10 %	42.2	27.3
45 000	50 000	280	13 266 751	5.10 %	42.7	27.1
50 000	55 000	168	8 807 002	3.39 %	43.0	27.7
55 000	60 000	86	4 941 047	1.90 %	42.2	28.1
60 000	-	213	17 055 980	6.56 %	41.2	27.7
Total		14 891	260 005 448	100 %	39.2	28.2

Average Outstanding Balance per Loan: 17 461

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	29.04.2025						
Payment date	25.04.2025						
Period No	21						
Monthly Period	01.03.2025						
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days	



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

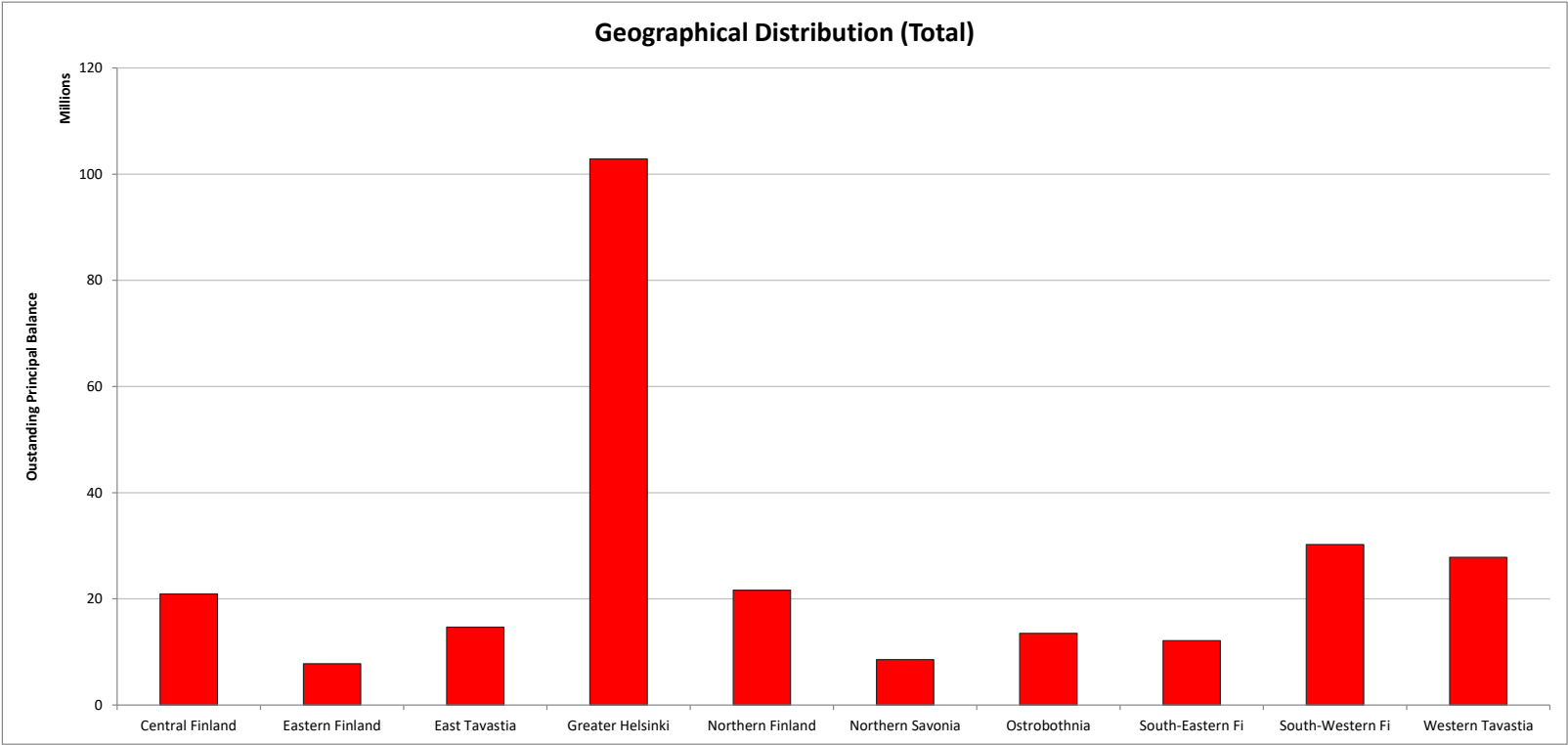
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 265	20 922 246	8.05 %	38.9	28.3
Eastern Finland	514	7 783 391	2.99 %	39.3	28.6
East Tavastia	904	14 661 985	5.64 %	39.3	28.1
Greater Helsinki	5 153	102 834 179	39.55 %	39.7	28.1
Northern Finland	1 205	21 623 466	8.32 %	39.4	27.9
Northern Savonia	530	8 542 556	3.29 %	38.4	28.4
Ostrobothnia	912	13 492 673	5.19 %	39.7	28.4
South-Eastern Fi	818	12 112 045	4.66 %	38.8	27.9
South-Western Fi	1 908	30 206 757	11.62 %	38.7	28.3
Western Tavastia	1 682	27 826 152	10.70 %	38.4	28.3
Total	14 891	260 005 448	100 %	39.2	28.2

Geographic distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.a Interest Rate



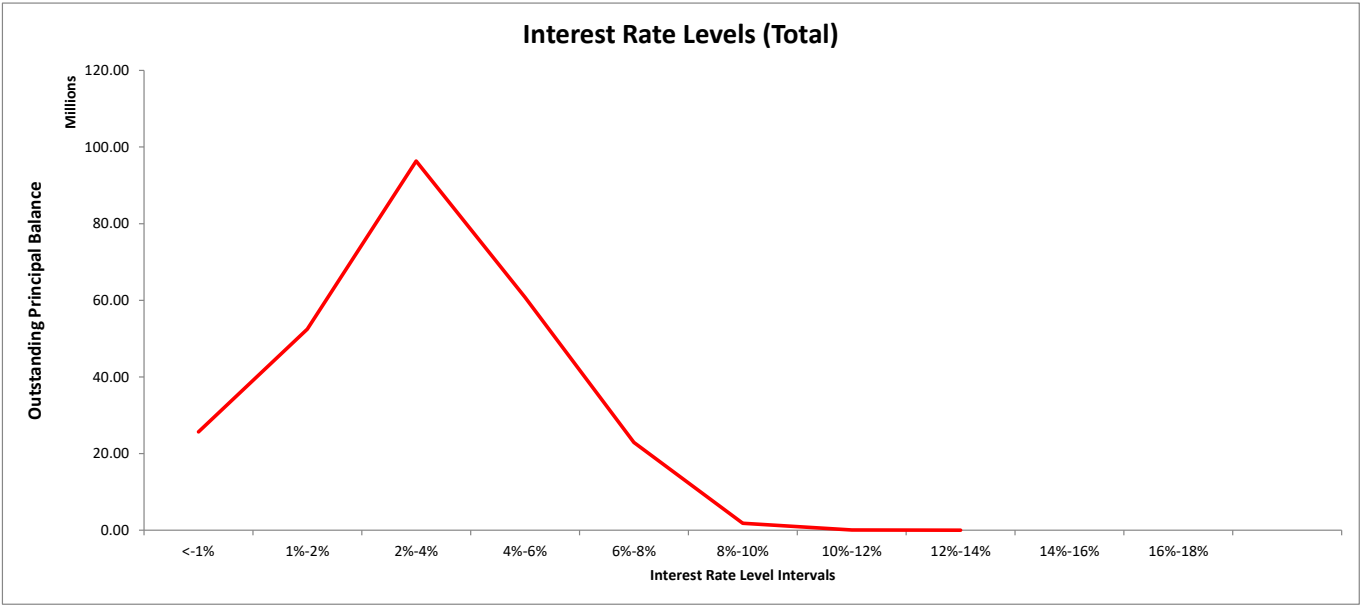
Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

Interest distribution	TOTAL						
	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	1 266	25 654 313	9.87 %	35.3	30.0
	1 %	2 %	2 080	52 469 368	20.18 %	38.1	29.6
	2 %	4 %	4 992	96 340 103	37.05 %	38.4	29.2
	4 %	6 %	3 869	60 803 209	23.39 %	42.0	25.8
	6 %	8 %	2 497	22 898 592	8.81 %	41.8	25.5
	8 %	10 %	181	1 798 084	0.69 %	45.3	22.5
	10 %	12 %	5	39 360	0.02 %	40.6	24.6
	12 %	14 %	1	2 418	0.00 %	26.0	22.0
	14 %	16 %					
	16 %	18 %					
	18 %	-					
Total			14 891	260 005 448	100 %	39.2	28.2

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.a Remaining Terms



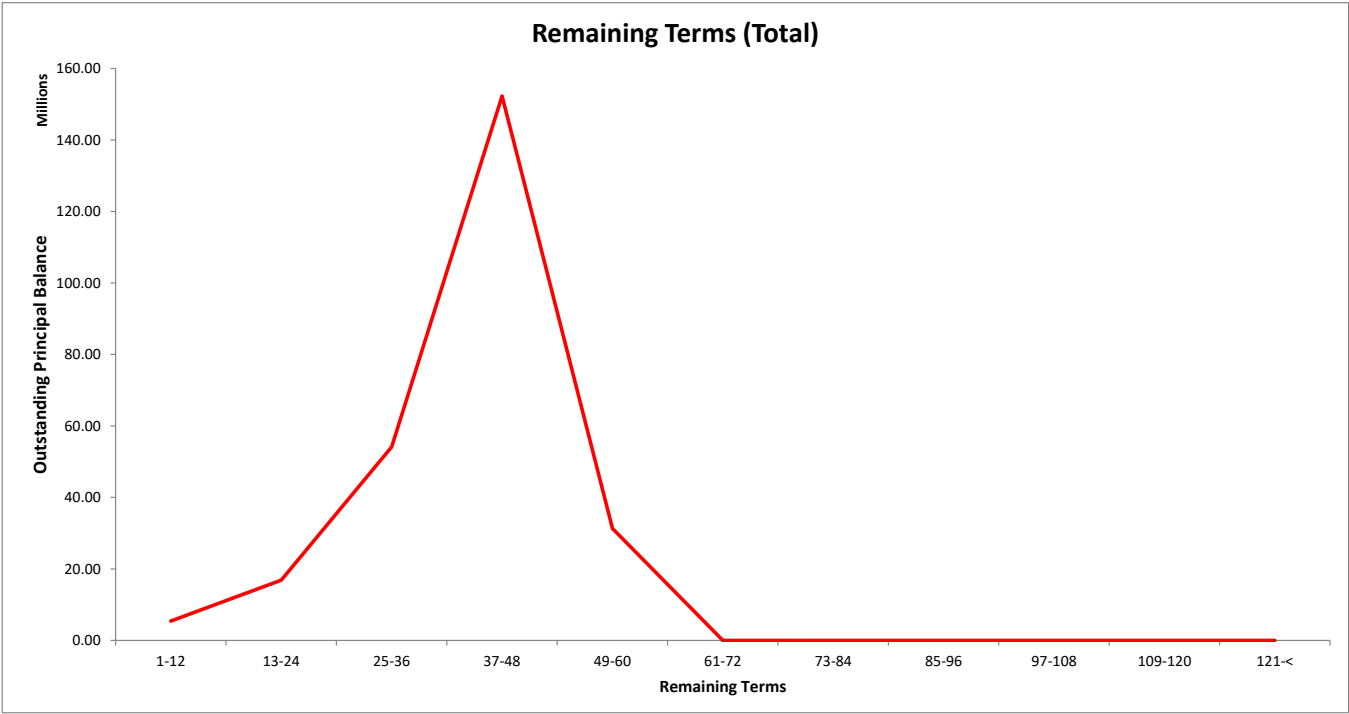
Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	0	6	15 775	0.01 %	0.0	45.6
1	12	1 080	5 402 141	2.08 %	7.5	33.6
13	24	1 714	16 863 978	6.49 %	19.1	31.0
25	36	3 682	54 135 197	20.82 %	31.0	29.4
37	48	7 122	152 292 495	58.57 %	43.1	28.5
49	60	1 286	31 287 498	12.03 %	51.3	21.7
61	72	1	8 365	0.00 %	62.0	18.0
73	84					
85	96					
97	108					
109	120					
121	-					
Total		14 891	260 005 448	100 %	39.2	28.2

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.a Seasoning



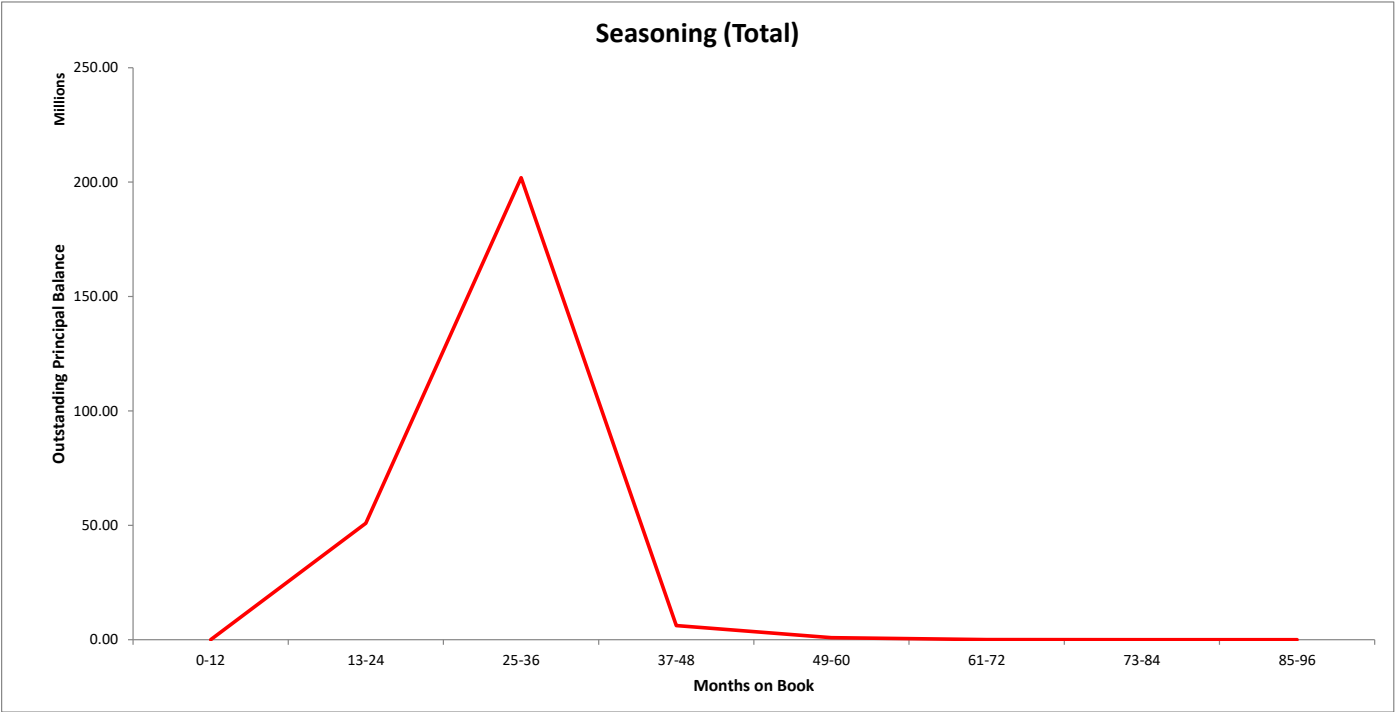
Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1		12				
13		24	2 617	50 932 884	19.59 %	45.2
25		36	11 782	201 949 488	77.67 %	38.3
37		48	389	6 148 937	2.36 %	24.0
49		60	92	916 418	0.35 %	10.6
61		72	11	57 722	0.02 %	8.1
73		84				
85		96				
Total		14 891	260 005 448	100 %	39.2	28.2

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.a Balloon loans

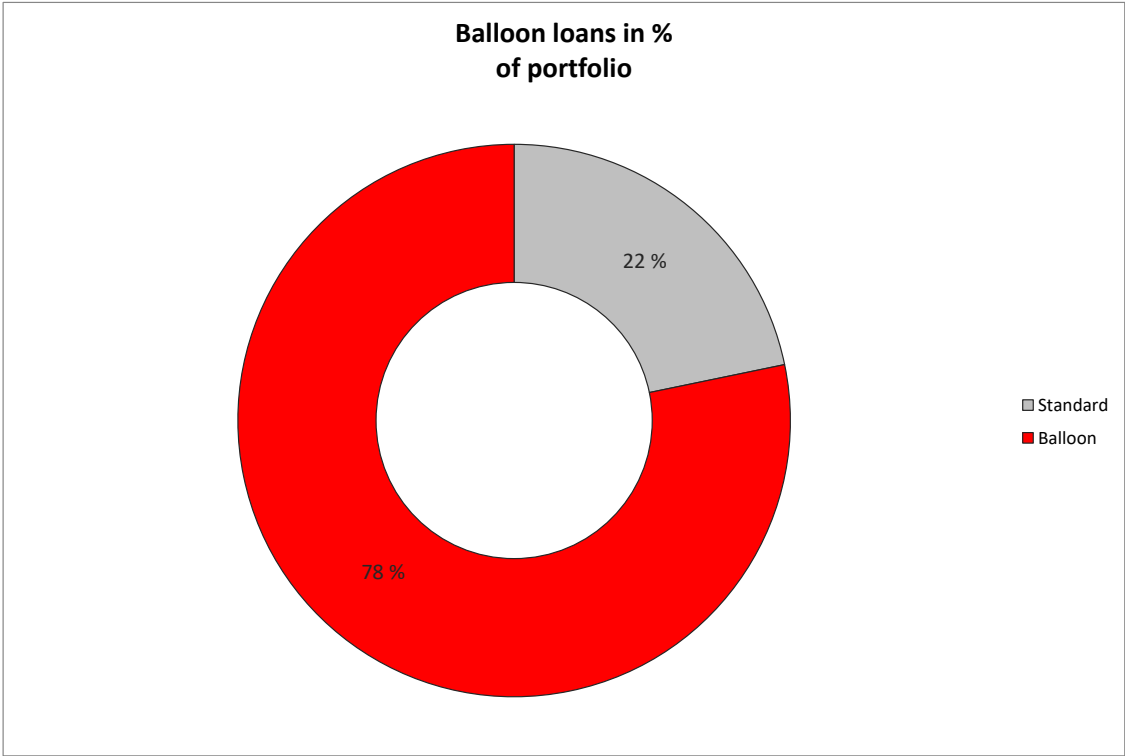


Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	6 737	56 563 479	21.8 %	3 777	0.0 %	36.0	27.9
	Balloon	8 154	203 441 968	78.2 %	97 543 502	47.9 %	40.1	28.3
	Total	14 891	260 005 448	100 %	97 547 279	38 %	39.2	28.2

15.b Balloon loans

Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

16.a # loans per borrower



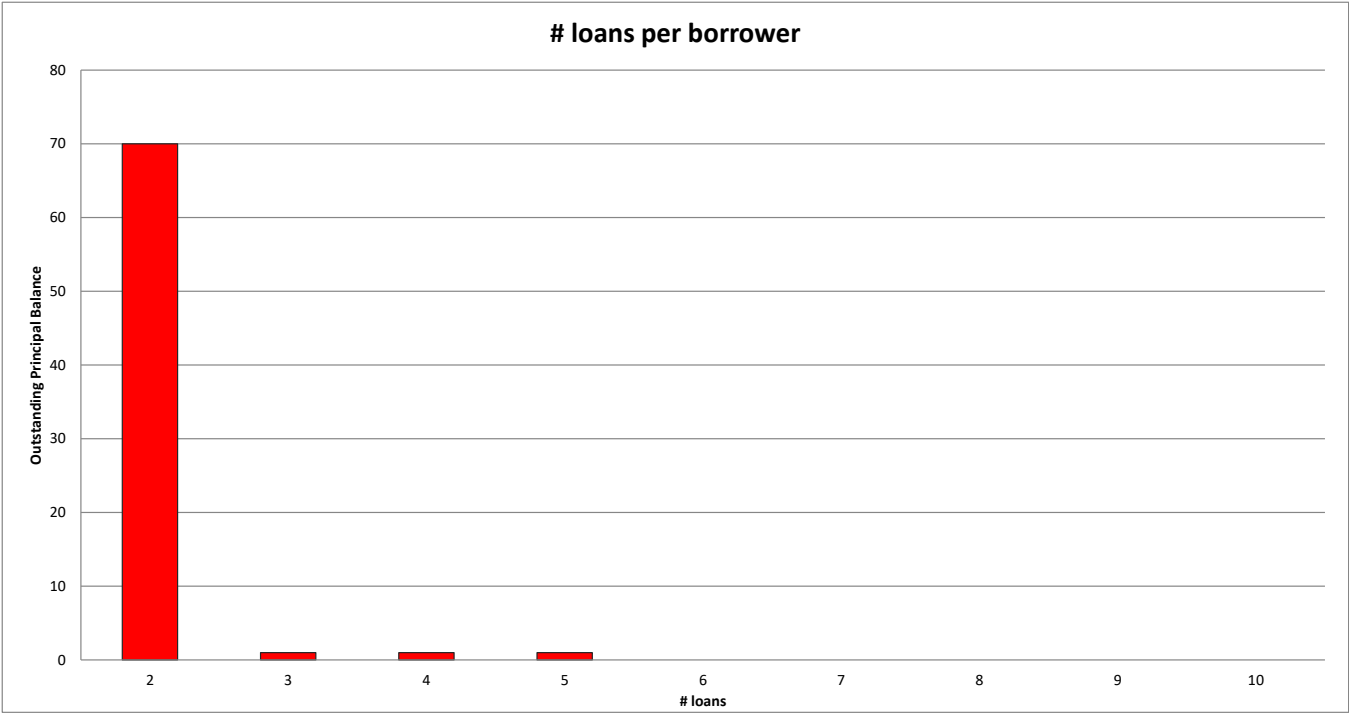
Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

# loans per borrower	TOTAL			
	Total number of loans	Total number of debtors	Outstanding balance	%
	1	14 739	257 258 087	98.94 %
	2	70	2 671 967	1.03 %
	3	1	14 591	0.01 %
	4	1	24 554	0.01 %
	5	1	36 249	0.01 %
	6			
	7			
	8			
	9			
	10			
Total:		14 812	260 005 448	100 %

SCF RAHOITUSPALVELUT XII DAC
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16.b # loans per borrower

Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortisation Profile



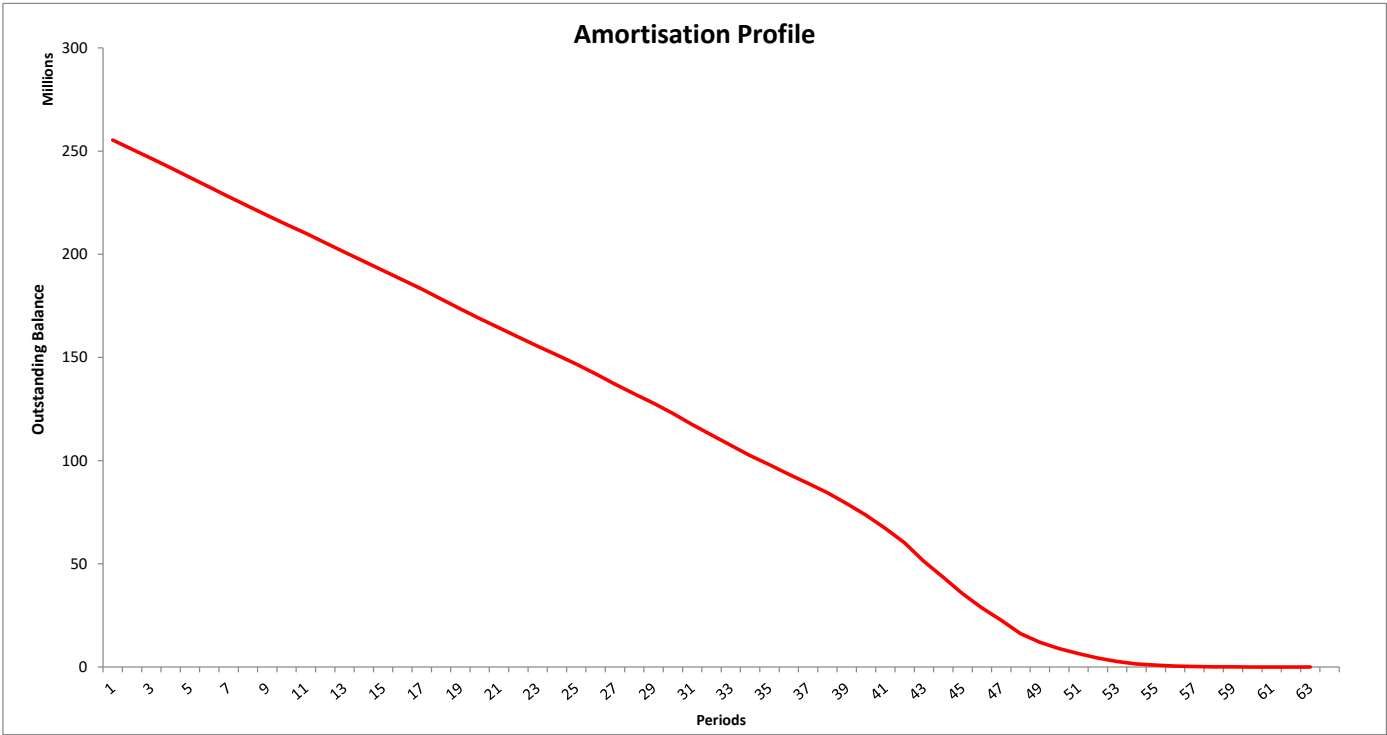
Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Amortization profile (first 20 periods)	TOTAL						
	Period	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
	1	260 005 448	255 337 513	4 667 935	756 552	3.55 %	98.20 %
	2	255 337 513	250 884 694	4 452 819	743 244	3.55 %	96.49 %
	3	250 884 694	246 430 728	4 453 966	729 553	3.55 %	94.78 %
	4	246 430 728	241 847 059	4 583 669	715 842	3.54 %	93.02 %
	5	241 847 059	237 213 613	4 633 446	702 254	3.54 %	91.23 %
	6	237 213 613	232 551 536	4 662 077	688 643	3.54 %	89.44 %
	7	232 551 536	227 899 715	4 651 821	674 994	3.54 %	87.65 %
	8	227 899 715	223 316 723	4 582 992	661 390	3.54 %	85.89 %
	9	223 316 723	218 802 856	4 513 867	647 750	3.54 %	84.15 %
	10	218 802 856	214 454 701	4 348 154	634 327	3.53 %	82.48 %
	11	214 454 701	210 092 193	4 362 508	621 253	3.53 %	80.80 %
	12	210 092 193	205 557 294	4 534 899	608 137	3.53 %	79.06 %
	13	205 557 294	201 029 723	4 527 571	594 669	3.53 %	77.32 %
	14	201 029 723	196 543 683	4 486 039	581 335	3.53 %	75.59 %
	15	196 543 683	192 123 737	4 419 946	567 939	3.52 %	73.89 %
	16	192 123 737	187 660 213	4 463 524	554 897	3.52 %	72.18 %
	17	187 660 213	183 180 663	4 479 551	541 700	3.52 %	70.45 %
	18	183 180 663	178 306 389	4 874 274	528 528	3.52 %	68.58 %
	19	178 306 389	173 448 369	4 858 020	514 473	3.52 %	66.71 %
	20	173 448 369	168 851 197	4 597 172	500 756	3.52 %	64.94 %

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.b Amortisation Profile

Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.a Payment Holidays



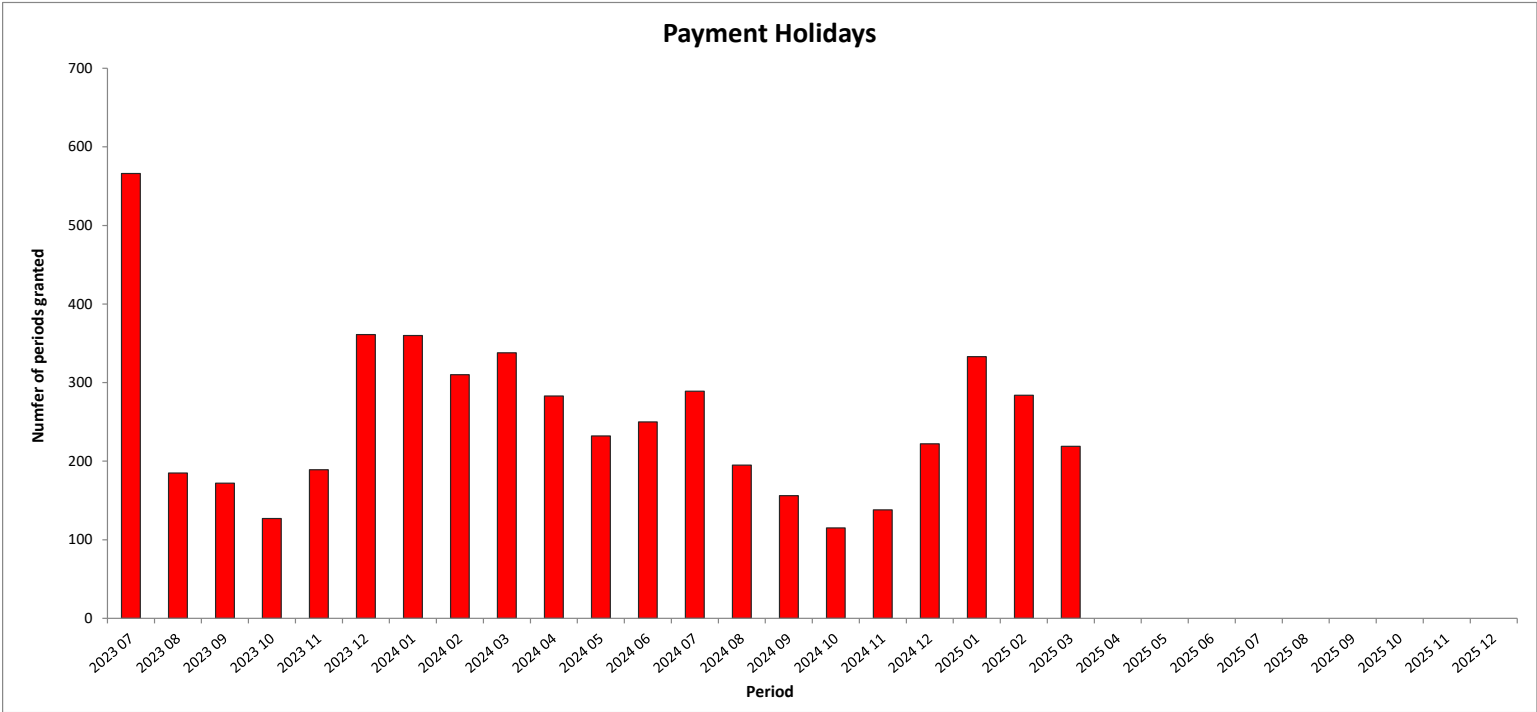
Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

Payment Holiday	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
	2023 07	566	769	220 852	14 244 780
	2023 08	185	231	67 871	4 229 424
	2023 09	172	214	64 084	4 242 227
	2023 10	127	167	47 480	3 061 909
	2023 11	189	273	71 527	4 096 702
	2023 12	361	448	113 646	7 737 592
	2024 01	360	443	167 289	8 782 205
	2024 02	310	335	97 341	7 276 004
	2024 03	338	357	106 127	7 960 035
	2024 04	283	292	117 110	6 213 300
	2024 05	232	238	70 891	5 645 177
	2024 06	250	264	77 500	5 876 194
	2024 07	289	306	88 165	6 708 658
	2024 08	195	199	59 012	4 190 652
	2024 09	156	167	50 474	3 432 671
	2024 10	115	126	36 780	2 545 501
	2024 11	138	148	42 449	2 748 661
	2024 12	222	228	64 126	4 711 392
	2025 01	333	352	107 566	7 803 207
	2025 02	284	309	97 265	6 516 806
	2025 03	219	236	73 445	4 691 276
	2025 04				
	2025 05				
	2025 06				
	2025 07				
	2025 08				
	2025 09				
	2025 10				
	2025 11				
	2025 12				
	Total:	4 013	4 703	1 419 367	93 697 527

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

Remaining PH's

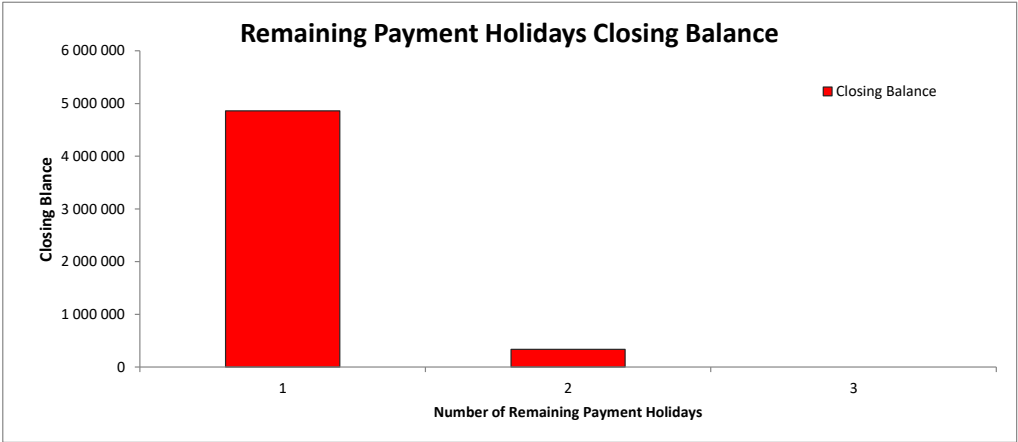
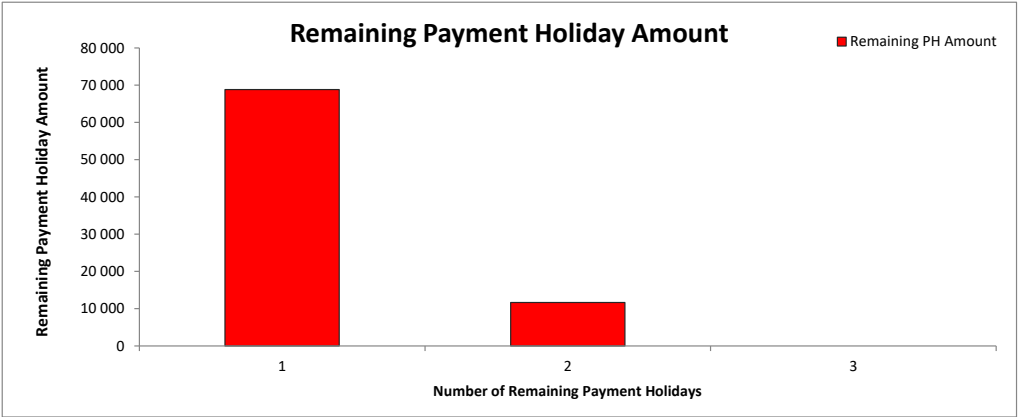
TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	226	68 831	4 861 518
2	17	11 653	334 275
3	0	0	0
Total	243	80 484	5 195 793

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.d Remaining Payment Holidays



Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment



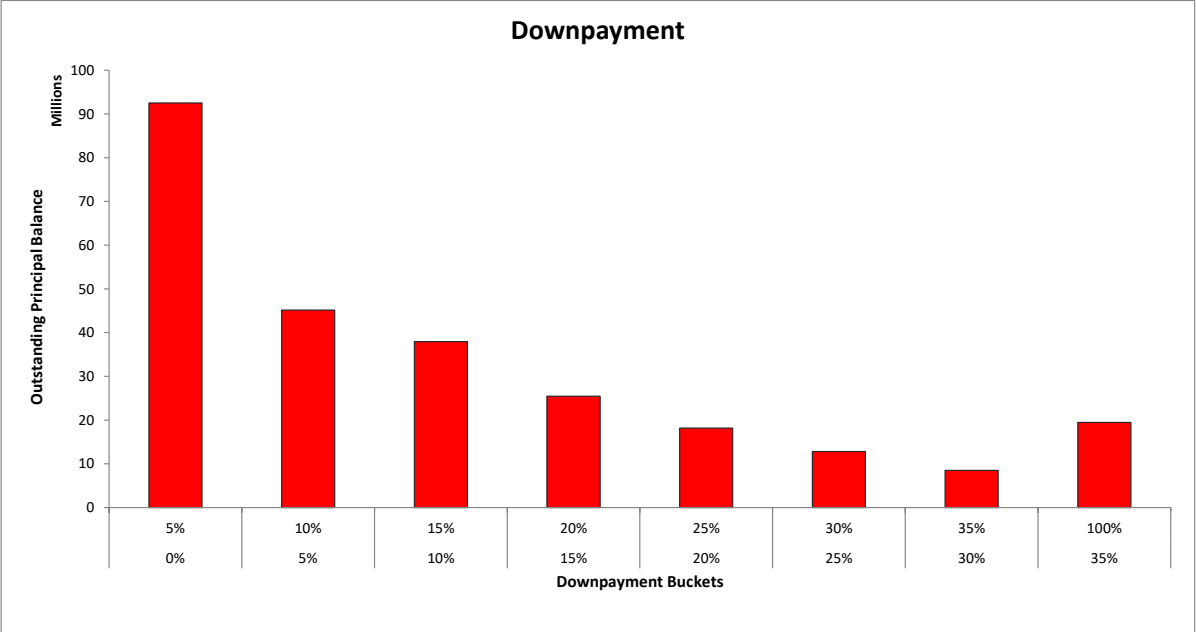
Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Downpayment %	TOTAL					
	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity
						WA seasoning
	0 %	5 %	5 268	92 503 842	35.58 %	40.7
	5 %	10 %	2 049	45 153 206	17.37 %	40.5
	10 %	15 %	1 886	37 926 859	14.59 %	39.5
	15 %	20 %	1 324	25 478 106	9.80 %	38.0
	20 %	25 %	1 026	18 175 417	6.99 %	38.1
	25 %	30 %	803	12 805 557	4.93 %	37.5
	30 %	35 %	596	8 493 758	3.27 %	36.5
	35 %	100 %	1 939	19 468 702	7.49 %	34.0
	Total		14 891	260 005 448	100 %	39.2

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

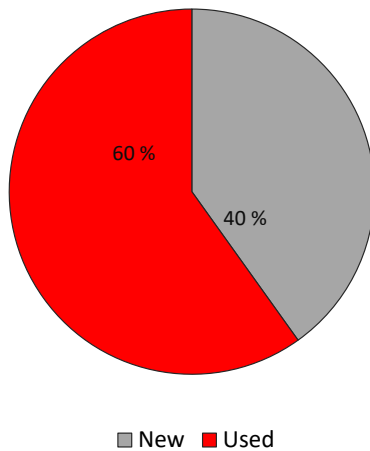
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 055	104 306 145	40.12 %	38.4	27.7
	Used	10 836	155 699 302	59.88 %	39.8	28.5
	Total	14 891	260 005 448	100 %	39.2	28.2

20.b Vehicle Condition



Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Vehicle Condition



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.a Borrower Type



Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

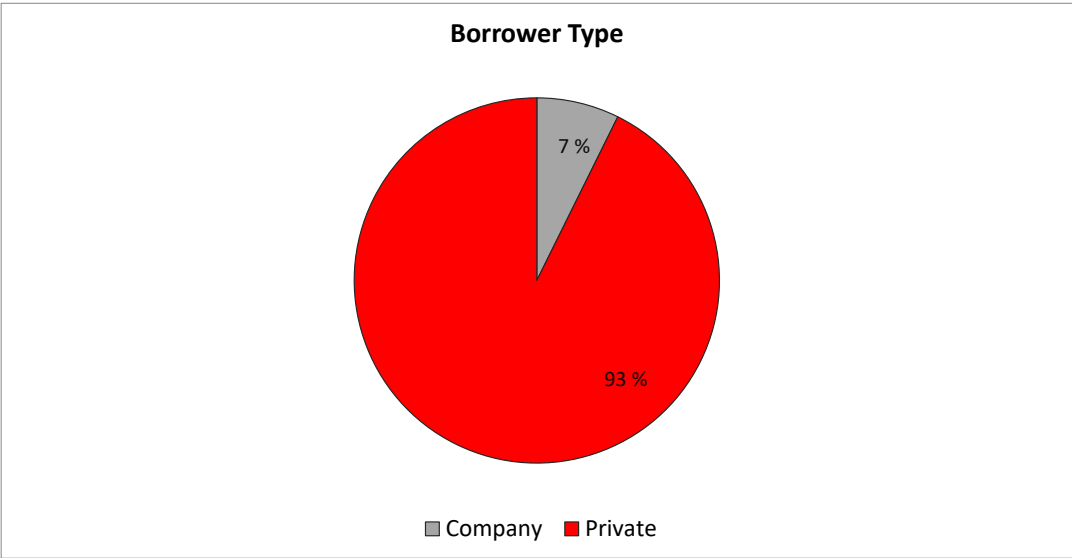
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 003	19 016 473	7.31 %	31.8	30.2
	Private	13 888	240 988 975	92.69 %	39.8	28.0
	Total	14 891	260 005 448	100 %	39.2	28.2

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.b Borrower Type



Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.a Vehicle type



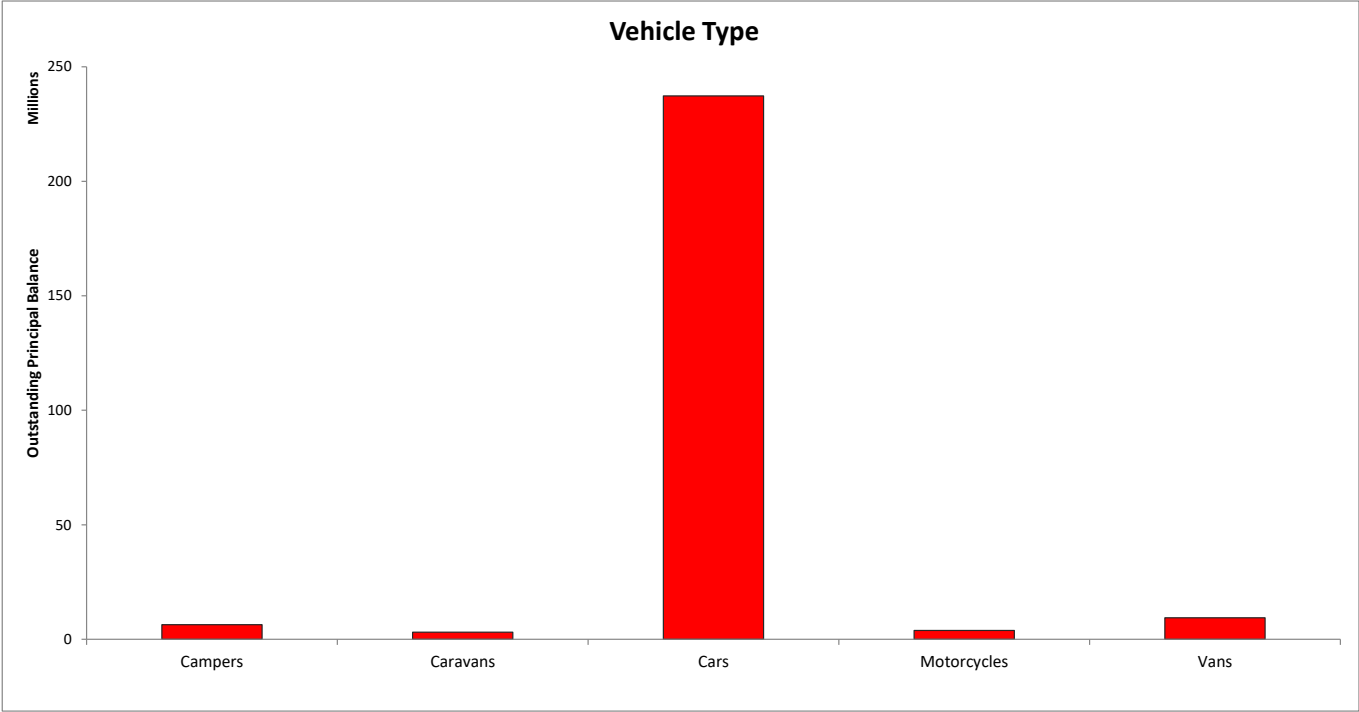
Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	204	6 359 032	2.45 %	38.0	30.1
	Caravans	173	3 089 913	1.19 %	37.3	30.1
	Cars	13 303	237 281 473	91.26 %	39.6	28.0
	Motorcycles	466	3 865 072	1.49 %	35.0	28.0
	Vans	745	9 409 958	3.62 %	34.3	29.8
	Total	14 891	260 005 448	100 %	39.2	28.2

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.a Restructured Loans



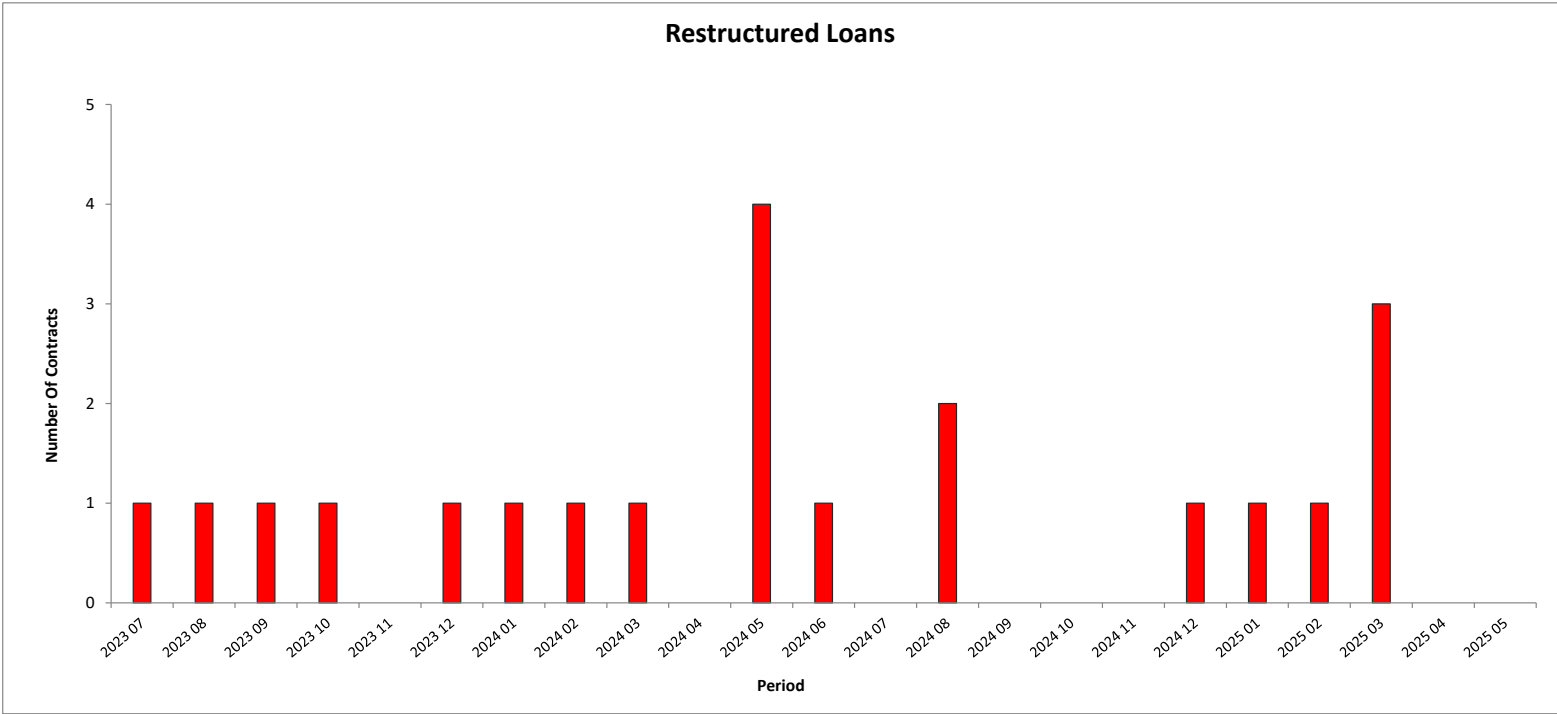
Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

	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	0	0
	2024 10	0	0
	2024 11	0	0
	2024 12	1	70 639
	2025 01	1	21 600
	2025 02	1	32 049
	2025 03	3	104 097
	2025 04		
	2025 05		
	Total	21	551 842

Restructured

23.b Restructured Loans

Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days



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24.a Dynamic Interest rate



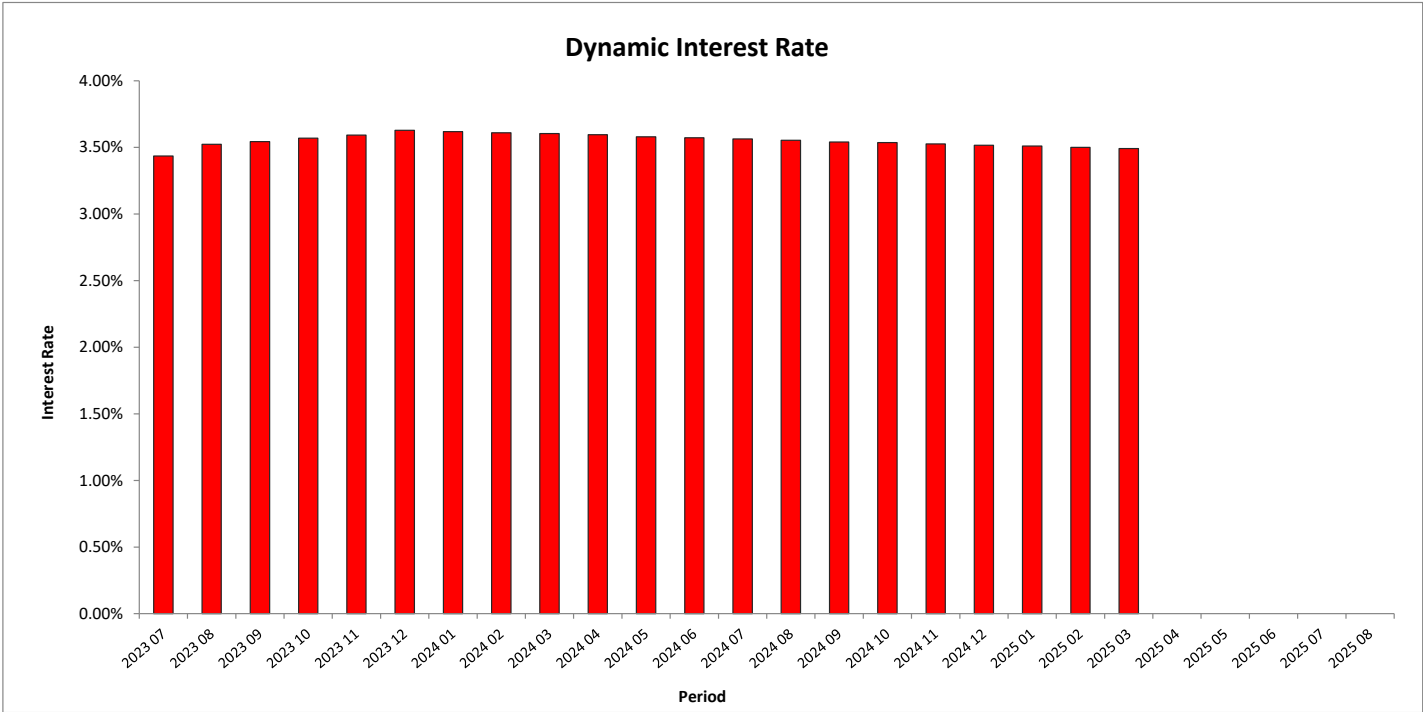
Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

Interest rate evolution	TOTAL		
	Period	Closing balance	WA Interest rate
	2023 07	404 834 411	3.43 %
	2023 08	435 781 306	3.52 %
	2023 09	436 622 959	3.54 %
	2023 10	435 596 851	3.57 %
	2023 11	436 884 114	3.59 %
	2023 12	437 627 032	3.63 %
	2024 01	423 959 854	3.62 %
	2024 02	411 756 505	3.61 %
	2024 03	399 017 001	3.60 %
	2024 04	385 781 261	3.60 %
	2024 05	371 651 162	3.58 %
	2024 06	360 688 051	3.57 %
	2024 07	347 561 241	3.56 %
	2024 08	335 817 756	3.55 %
	2024 09	324 445 327	3.54 %
	2024 10	312 032 609	3.54 %
	2024 11	301 503 099	3.53 %
	2024 12	291 091 908	3.52 %
	2025 01	280 787 505	3.51 %
	2025 02	270 653 657	3.50 %
	2025 03	260 005 448	3.49 %
	2025 04		
	2025 05		
	2025 06		
	2025 07		
	2025 08		

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24.b Dynamic Interest Rate

Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



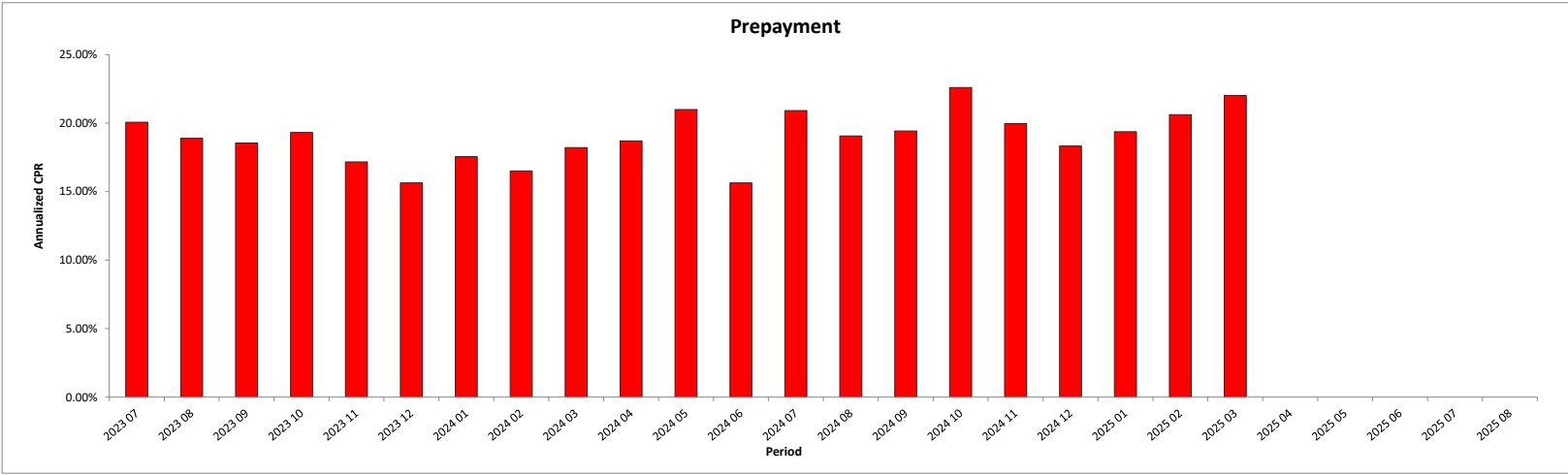
Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days

Dynamic Prepayment	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
	2023 07	25 587 102	404 834 411	20.06 %
	2023 08	7 538 135	435 781 306	18.89 %
	2023 09	7 402 480	436 622 959	18.55 %
	2023 10	7 722 936	435 596 851	19.32 %
	2023 11	6 802 303	436 884 114	17.16 %
	2023 12	6 157 474	437 627 032	15.64 %
	2024 01	6 761 784	423 959 854	17.55 %
	2024 02	6 144 884	411 756 505	16.51 %
	2024 03	6 626 093	399 017 001	18.20 %
	2024 04	6 598 739	385 781 261	18.70 %
	2024 05	7 224 137	371 651 162	20.99 %
	2024 06	5 073 506	360 688 051	15.63 %
	2024 07	6 728 617	347 561 241	20.91 %
	2024 08	5 867 058	335 817 756	19.06 %
	2024 09	5 787 074	324 445 327	19.42 %
	2024 10	6 588 020	312 032 609	22.59 %
	2024 11	5 542 321	301 503 099	19.96 %
	2024 12	4 869 592	291 091 908	18.33 %
	2025 01	4 992 923	280 787 505	19.37 %
	2025 02	5 158 330	270 653 657	20.62 %
	2025 03	5 333 190	260 005 448	22.02 %
	2025 04			
	2025 05			
	2025 06			
	2025 07			
	2025 08			

25.b Dynamic Pre-Payments



Reporting Date	29.04.2025				
Payment date	25.04.2025				
Period No	21				
Monthly Period	01.03.2025				
Interest Period	from	25.03.2025	to	25.04.2025	= 31 days



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26. Delinquency



Reporting Date	29.04.2025						
Payment date	25.04.2025						
Period No	21						
Monthly Period	01.03.2025						
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days	

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2023	7	404 834 411	18 410	384 371 369	869	17 412 766	87	1 607 611	46	918 778	18	324 691	10	199 197	-	-	-	-
	8	435 781 306	19 949	415 533 471	811	16 617 179	85	1 735 646	41	801 554	37	714 989	8	191 183	8	187 284	4	13 032
	9	436 622 959	20 022	414 840 279	868	17 366 660	122	2 426 656	46	1 061 247	19	364 204	23	398 979	6	164 934	9	166 271
	10	435 596 851	20 030	411 883 049	972	18 733 534	108	2 202 813	65	1 496 644	29	744 873	11	233 161	20	302 778	12	217 696
	11	436 884 114	20 259	412 912 559	931	18 707 176	125	2 301 977	58	1 167 958	48	1 074 437	22	517 614	9	202 393	18	231 242
	12	437 627 032	20 368	411 991 581	957	18 473 443	178	3 557 428	81	1 541 721	46	887 497	39	785 604	17	389 759	15	251 278
2024	1	423 959 854	19 931	398 864 551	938	18 014 816	146	2 851 603	92	2 031 383	53	1 069 697	28	656 504	26	471 301	26	543 783
	2	411 756 505	19 539	388 263 175	874	16 536 598	121	2 122 180	79	1 694 806	72	1 614 620	45	948 088	27	577 037	29	414 475
	3	399 017 001	18 794	370 859 256	1 070	19 778 863	187	3 415 896	74	1 336 478	59	1 341 794	64	1 472 573	38	812 142	29	557 022
	4	385 781 261	18 418	359 629 729	955	17 789 417	174	3 539 211	98	1 878 461	44	801 887	44	1 030 072	47	1 112 484	36	712 591
	5	371 651 162	17 967	347 658 409	899	16 464 419	166	2 935 598	96	1 838 565	68	1 361 803	34	659 747	32	732 621	50	1 169 864
	6	360 688 051	17 606	338 154 410	853	15 281 248	144	2 684 487	85	1 466 970	69	1 401 624	53	1 094 682	30	604 630	37	751 838
	7	347 561 241	17 096	324 599 173	833	16 030 722	168	2 801 568	80	1 406 542	48	932 835	52	997 822	35	792 578	37	687 563
	8	335 817 756	16 721	314 871 327	775	14 749 215	125	2 271 772	92	1 655 975	42	854 058	36	717 896	38	697 513	48	850 745
	9	324 445 327	16 219	303 201 076	808	15 080 293	134	2 581 237	67	1 188 150	68	1 310 422	30	596 048	26	488 100	37	605 634
	10	312 032 609	15 783	292 031 943	763	13 922 876	126	2 494 077	74	1 214 262	56	1 029 277	44	921 543	22	418 631	30	516 748
	11	301 503 099	15 341	281 573 793	780	13 671 215	140	2 318 075	78	1 525 711	45	868 196	42	817 858	35	728 251	21	390 126
	12	291 091 908	14 926	269 865 177	852	14 803 413	140	2 481 602	79	1 359 815	58	1 160 079	39	788 917	30	632 905	37	773 246
2025	1	280 787 505	14 701	262 929 464	667	11 359 630	136	2 341 061	88	1 508 149	62	1 110 078	40	768 812	33	770 311	37	645 431
	2	270 653 657	14 298	253 360 919	705	11 820 900	107	1 715 222	70	1 241 340	56	973 334	44	771 682	37	770 260	33	682 150
	3	260 005 448	13 821	241 716 192	731	12 320 881	145	2 570 508	59	929 080	55	933 575	43	859 843	37	675 369	39	775 115
	4																	
	5																	
	6																	
	7																	
	8																	
	9																	
	10																	
	11																	
	12																	

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	29.04.2025						
Payment date	25.04.2025						
Period No	21						
Monthly Period	01.03.2025						
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days	

		Recovery Quarter	2023 Q3			2023 Q4			2024 Q1			2024 Q2			2024 Q3		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	204 548	15	19 188	19 188	185 359	34 566	53 755	150 793	6 164	59 918	144 629	28 050	87 969	116 579	4 919	92 888	111 660
2023 4	700 217	44				83 190	83 190	617 027	79 778	162 968	537 249	138 854	301 823	398 394	56 831	358 654	341 563
2024 1	1 515 280	83							147 245	147 245	1 368 035	265 085	412 330	1 102 950	164 470	576 800	938 480
2024 2	2 634 293	123										343 097	343 097	2 291 196	261 352	604 448	2 029 845
2024 3	2 143 942	122													174 697	174 697	1 969 245

		Recovery Quarter	2024 Q4			2025 Q1			2025 Q2			2025 Q3			2025 Q4		
Default Quarter	Default Amount	No Of Loans	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	204 548	15	12 597	105 485	99 063	10 773	116 258	88 290									
2023 4	700 217	44	18 685	377 339	322 878	16 469	393 808	306 409									
2024 1	1 515 280	83	129 702	706 502	808 779	95 030	801 532	713 748									
2024 2	2 634 293	123	346 889	951 338	1 682 955	152 847	1 104 185	1 530 108									
2024 3	2 143 942	122	334 611	509 308	1 634 634	166 970	676 277	1 467 665									
2024 4	1 680 120	88	114 197	114 197	1 565 923	221 136	335 334	1 344 786									
2025 1	2 095 342	69				137 196	137 196	1 958 146									
2025 2																	
2025 3																	
2025 4																	

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28. Priority of Payments - Revenue



Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 379 366.08	EUR
Senior Expenses	-	7 167.00	EUR
Senior Servicing Fee	-	44 778.72	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	349 667.33	EUR
Tranche A Loan Interest to Issuer	-	141 599.00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	17 050.00	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	-	31 108.00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	26 307.00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	32 938.00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	113 882.00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	614 869.03	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	-	
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	
Deferred Purchase Price to Seller	-	-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	1 970 097.50	EUR
Senior Expenses	-	7 167.00	EUR
Issuer swap interest to swap counterparty	-	349 667.33	EUR
Interest Class A Notes	-	621 820.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	30 542.00	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	-	48 484.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	35 915.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	42 137.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	137 391.00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	696 974.17	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

Reporting Date	29.04.2025
Payment date	25.04.2025
Period No	Z1
Monthly Period	01.03.2025
Interest Period	from 25.03.2025 to 25.04.2025 = 31 days

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29. Priority of Payments - Redemption



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	9 873 094.21	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Further Purchase Price Payable to Seller		-	EUR
Balance to be Credited to the Reinvestment Principal Ledger		-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	9 873 094.21	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	10 570 068.38	EUR
<u>Prior to the Revolving Period End Date</u>			
Solely, the Current period Principal Addition Amounts for Senior Expenses Deficit	-	-	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Current period Principal Addition Amounts for Senior Expenses Deficit		-	EUR
<u>Prior to a Pro Rata trigger Event</u>			
Principal Payments on Class A Notes	-	10 570 068.38	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>			
To pay pari passu and on a pro rata basis			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iv) Principal Payments on Class D Notes	-	-	EUR
(v) Principal Payments on Class E Notes	-	-	EUR
(vi) Principal Payments on Class F Notes	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount			EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	-	EUR
Only after the Class D Notes have been redeemed in full, to pay any Class E Notes Principal due and payable	-	-	EUR
Only after the Class E Notes have been redeemed in full, to pay any Class F Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (u)

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

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

Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from 25.03.2025	to 25.04.2025	=	31	days	

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30. Transaction Costs



Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	7 167.00						
Interest accrued for the Period	EUR	916 289.00	621 820.00	30 542.00	48 484.00	35 915.00	42 137.00	137 391.00
Cumulative Interest accrued	EUR	36 841 955.00	29 291 303.00	844 343.00	1 298 439.00	927 991.00	1 067 253.00	3 412 626.00
Interest Payments	EUR	916 289.00	621 820.00	30 542.00	48 484.00	35 915.00	42 137.00	137 391.00
Cumulative Interest Payments	EUR	36 841 955.00	29 291 303.00	844 343.00	1 298 439.00	927 991.00	1 067 253.00	3 412 626.00
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



Kimi 12 | Front Swap

Party A	BANCO SANTANDER, S.A
Party B	SCF Rahoituspalvelut XII DAC
Swap Notional	270 710 191
Interest Period Start	25.03.2025
Interest Period End	25.04.2025
Interest Days	31
Settlement Date	25.04.2025
Party A Floating Interest Rate	2.3740 %
Party A Floating Rate Day Count Fraction	0.09
Party A Interest Amount	EUR 553 406.83
Party B Fixed Rate	1.5000 %
Party B Fixed Rate Day Count Fraction	0.09
Party B Interest Amount	EUR 349 667.33

Reporting Date	29.04.2025
Payment date	25.04.2025
Period No	21
Monthly Period	01.03.2025
Interest Period	from 25.03.2025 to 25.04.2025 = 31 days

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31. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date	29.04.2025					
Payment date	25.04.2025					
Period No	21					
Monthly Period	01.03.2025					
Interest Period	from	25.03.2025	to	25.04.2025	=	31 days