

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	27/11/2024	Following payment dates:	30/12/2024
Payment date	25/11/2024		27/01/2025
Period No	16		
Monthly Period	01/10/2024		
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days		
Cut-Off date	31/10/2024		

Index	Page	
1	Portfolio Information	1
2	Amount Due for Distribution - Revenue	2
3	Amount Due for Distribution - Redemptions	3
4	Reserve Accounts	4
5 a	Performance Data	5
5 b	Concentration Limits	6
6	Note Principal	7
7	Outstanding Notes	8
8	Counterparty Ratings, Trigger Levels and Consequences	9
9 a	Original Principal Balance	10
9 b	Original PB (Graph)	11
10 a	Outstanding principal Balance	12
10 b	Outstanding PB (Graph)	13
11 a	Geographical Distribution	14
11 b	Geographical (Graph)	15
12 a	Interest Rate	16
12 b	Interest Rate (Graph)	17
13 a	Remaining Terms	18
13 b	Remaining Terms (Graph)	19
14 a	Seasoning	20
14 b	Seasoning (Graph)	21
15 a	Balloon loans as % of other loans	22
15 b	Balloon loans as % of other loans (Graph)	23
16 a	Loans per borrower	24
16 b	Loans per borrower (Graph)	25
17 a	Amortisation Profile	26
17 b	Amortisation Profile (Graph)	27
18 a	Payment Holidays	28
18 b	Payment Holidays (Graph)	29
18 c	Remaining Payment Holidays	30
18 d	Remaining Payment Holidays (Graph)	31
19 a	Downpayment	32
19 b	Downpayment (Graph)	33
20 a	Vehicle Condition	34
20 b	Vehicle Condition (Graph)	35
21 a	Borrower Type	36
21 b	Borrower Type (Graph)	37
22 a	Vehicle Type	38
22 b	Vehicle Type (Graph)	39
23 a	Restructured Loans	40
23 b	Restructured Loans (Graph)	41
24	Dynamic Interest Rate	42
25	Dynamic Pre-Payment	43
26	Dynamic Delinquency	44
27	Defaults, Recoveries and Losses by Quarter of Default	45
28	Priority of Payments (1)	46
29	Priority of Payments (2)	47
30	Transaction Costs	48
31	Swap Overview	49
32	Contact Details	50

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days

	Current Period	
Outstanding receivables	Aggregated Outstanding	Principal Amount
Opening balance prior to replenishment	324,445,326.59	EUR
Scheduled Loan Principal Repayments (+MC)	5,307,949.95	EUR
Prepayments	6,588,020.06	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	11,895,970.01	EUR
New Defaulted Auto Loans amt in Period	516,747.60	EUR
Closing balance prior to replenishment	312,032,608.98	EUR
Further Purchase Price due (Replenishment price of new assets)	-	EUR
Re-investment Principal Ledger Closing Balance	-	EUR
Closing Balance post replenishment	312,032,608.98	EUR
Principal Recoveries on loans in default	529,358.43	EUR
Total revenue collections		
Total Revenue Received in Period	1,329,707.44	EUR

# Loans		
At beginning of period	17,352	Loans
Replenished contracts	-	Loans
Paid in Full	454	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	30	Loans
At end of period	16,868	Loans

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	16
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1,859,065.87	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	938.26	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR

Total Amount for Purchaser Available Revenue Receipts 1,860,004.13 EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1,413,950.53	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	867,704.36	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	35,101.87	EUR
g. Liquidity Reserve Excess Amount	72,066.47	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts 2,388,823.22 EUR

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from 25/10/2024	to	25/11/2024	=	31 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	11,895,970.01	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	11,895,970.01	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11,895,970.01	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	598,529.68	EUR
Total Amount for Issuer Available Redemption Receipts	12,494,499.69	EUR

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	16
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

Note Balance

Beginning of Period	324,527,108.67	EUR
End of Period	312,032,608.98	EUR

Liquidity Balance

Beginning of Period	0.6 %	1,840,187.23	EUR
Cash Outflow		68,224.58	EUR
Cash Inflow		-	EUR
End of Period	0.5 % *	1,771,962.65	EUR
Required Reserve Amount	0.5 % *	1,771,962.65	EUR

Expenses Advance

Beginning of Period	568,124.50	EUR
Interest paid	12,982.35	EUR
Principal Paid	94,186.34	EUR
End of Period	473,938.15	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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

5a. Performance Data



Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	16	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days

Asset Balance

Opening balance prior to replenishment	324,445,326.59	EUR
Closing balance prior to replenishment	312,032,608.98	EUR
Closing Balance post replenishment	312,032,608.98	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	292,031,942.95	93.59%	15,783
1-29 days past due	13,922,875.70	4.46%	763
Delinquent Receivables:			
30-59 days past due	2,494,077.17	0.80%	126
60-89 days past due	1,214,262.31	0.39%	74
90-119 days past due	1,029,277.42	0.33%	56
120-149 days past due	921,542.89	0.30%	44
150-179 days past due	418,630.54	0.13%	22
Total Performing and Delinquent	312,032,609	100.00%	16,868
Current Period Defaults	516,747.60		30
Cumulative Defaults	7,715,027.69		419
Current Period Principal Recoveries	529,358.43		
Cumulative Principal Recoveries	2,231,348.34		

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

[A] Cumulative Net Loss Ratio, Payment Date	1.22%	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	1.22%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	1.11%	

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

[A] Aggregate Outstanding Asset Principal Amount	312,032,608.98	70.56%
[B] Aggregate principal balance of Defaulted Contracts	7,715,027.69	
[C] Recoveries received on such Defaulted Contracts	2,231,348.34	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449,980,445.50	

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

[A] Delinquency Ratio, Payment Date	1.95%	NO
[B] Delinquency Ratio, preceding Payment Date	1.90%	
[C] Delinquency Ratio, second preceding Payment Date	1.85%	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO
NO

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

[A] [1] + [2] + [3] + [4] + [5]	35,800,000.00	11.03%	NO
Class B Principal Amount [1]	6,600,000.00		
Class C Principal Amount [2]	8,500,000.00		
Class D Principal Amount [3]	4,700,000.00		
Class E Principal Amount [4]	4,500,000.00		
Class F Principal Amount [5]	11,500,000.00		
[B] Aggregated Outstanding Note Principal Amount	324,527,108.67		

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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

5b. Concentration limits



Reporting Date	27/11/2024
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Period No	16
Monthly Period	01/10/2024
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Concentration limits (Limits not valid after replenishment period ends):

Weighted average interest rate (min 3%)	3.54%
Weighted average months to maturity (max 60)	43.6*
Used Vehicles (max 75%)	61.52%
Balloon Loans (max 70%)	76.21%
Balloon Installments (max 26%)	34.39%
Corporate Borrowers (max 11%)	7.90%
IRB (min 95%)	96%**

* Bucket-based as found in IR

** As of last replenishment

Top-10 Exposures:

	Balance	# Loans	Portion
	204,158.09	2	0.07%
	200,589.39	1	0.06%
	181,127.36	1	0.06%
	177,452.70	3	0.06%
	159,423.92	1	0.05%
	141,780.31	1	0.05%
	136,791.55	1	0.04%
	128,534.32	1	0.04%
	128,419.16	2	0.04%
	127,184.37	1	0.04%
Total (max 0,6%)			0.51%

* Post Replenishment

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

6. Note Principal

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	16	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days



Note Principal

	Class A	Class B	Class C	Class D	Class E	Class F	
Beginning of Period	288,727,108.67	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00	EUR
Sequential Amortization	12,494,499.69	-	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	-	EUR
End of Period	276,232,608.98	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	-	-	-	-	-	81,782.08	EUR
Principal Addition Amounts	-	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	516,747.60	EUR
Credit PDL	-	-	-	-	-	598,529.68	EUR
End of Period	-	-	-	-	-	-	EUR

Net Note Principal

Beginning of Period	288,727,108.67	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,418,217.92	EUR
End of Period	276,232,608.98	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00	EUR

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

7. Outstanding Notes

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	16	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 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	324,527,108.67	288,727,108.67	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00
Available Distribution Amount	12,494,499.69						
Amortisation	12,494,499.69						
Redemption per Class	12,494,499.69	12,494,499.69	-	-	-	-	-
Redemption per Note		3,016.54	-	-	-	-	-
Outstanding Closing Balance		276,232,608.98	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00
Net Outstanding Closing Balance	312,032,608.98	276,232,608.98	6,600,000.00	8,500,000.00	4,700,000.00	4,500,000.00	11,500,000.00
Current Tranching	100%	88.53%	2.12%	2.72%	1.51%	1.44%	3.69%
Current Pool Factor		0.67	1.00	1.00	1.00	1.00	1.00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		31	31	31	31	31	31
Principal Outstanding per Note Beginning of Period		69,707.17	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
>Principal Repayment per note		3,016.54	-	-	-	-	-
Principal Outstanding per Note End of Period		66,690.63	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
>Interest accrued for the period		228.40	525.71	633.35	827.10	999.32	1,257.65
Interest Payment	1,263,026.67	946,022.39	34,696.75	53,834.51	38,873.57	44,969.38	144,630.07
Interest Payment per Note		228.40	525.71	633.35	827.10	999.32	1,257.65

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Initial total CE (Subordination)		7.96%	6.49%	4.60%	3.56%	2.56%	0.00%
Initial total CE (Subordination, incl. Liquidity Reserve)		8.52%	7.05%	4.60%	3.56%	2.56%	0.00%
Current CE (Subordination incl. Excess Spread)		11.47%	9.36%	6.63%	5.13%	3.69%	0.00%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		12.04%	9.93%	6.63%	5.13%	3.69%	0.00%
Current CE (Subordination)		11.47%	9.36%	6.63%	5.13%	3.69%	0.00%
Current CE (Subordination, incl. Liquidity Reserve)		12.04%	9.93%	6.63%	5.13%	3.69%	0.00%

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27/11/2024
Payment date 25/11/2024
Period No 16
Monthly Period 01/10/2024
Interest Period : 25/10/2024 to 25/11/2024 = 31 days

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

**SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report**

9.a Original Portfolio Principal Balance

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	16	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days



Average amount - all: 21,495

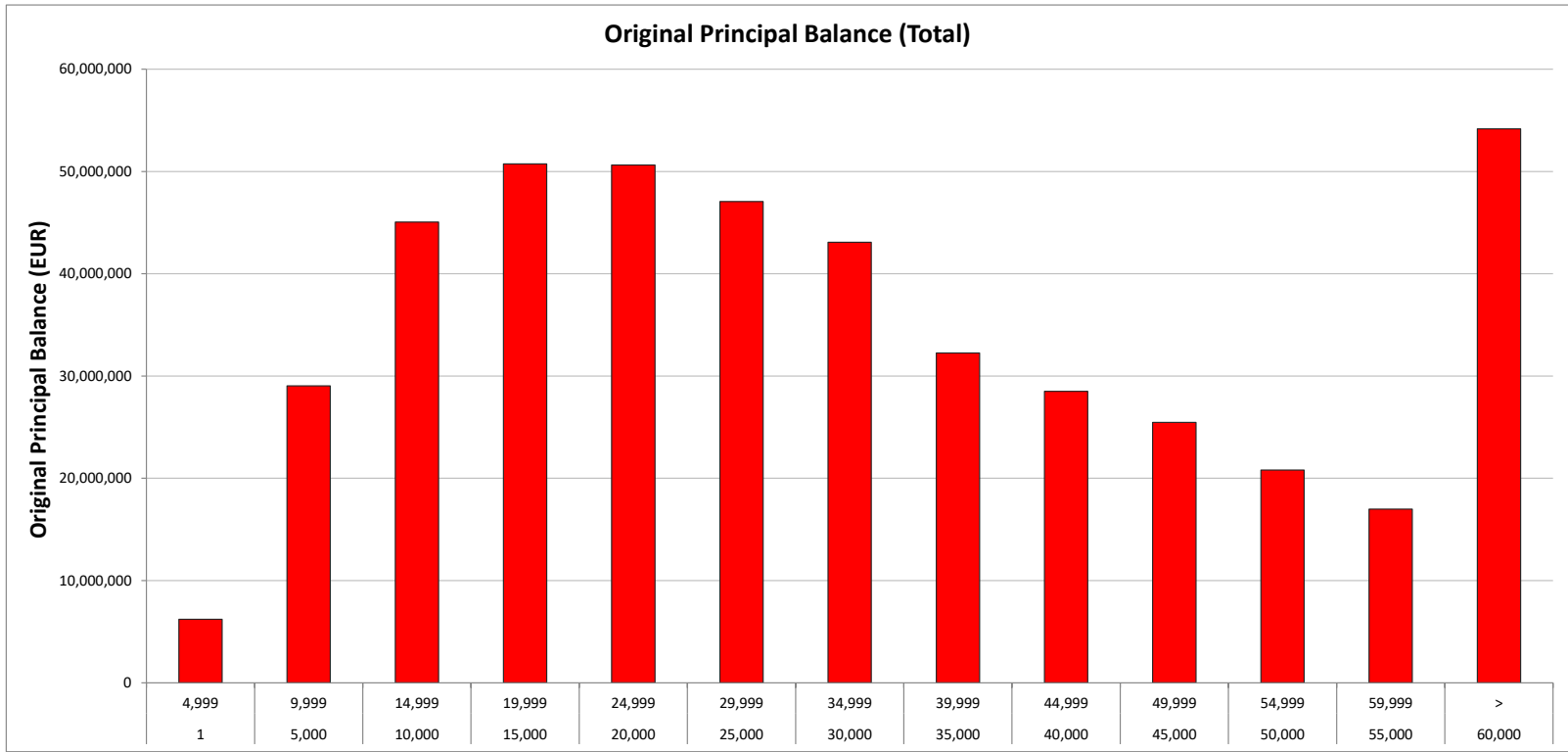
		TOTAL						
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
1	4,999	1,758	6,218,072	1.4 %	26.9	8.0		
5,000	9,999	3,872	29,030,383	6.5 %	43.6	7.8		
10,000	14,999	3,613	45,056,303	10.0 %	51.5	7.8		
15,000	19,999	2,920	50,735,170	11.3 %	53.5	7.9		
20,000	24,999	2,258	50,635,002	11.3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

Original balance

SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	16	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days



**SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report**

10.a Outstanding Principal Balance

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



Average amount - all: 18,498

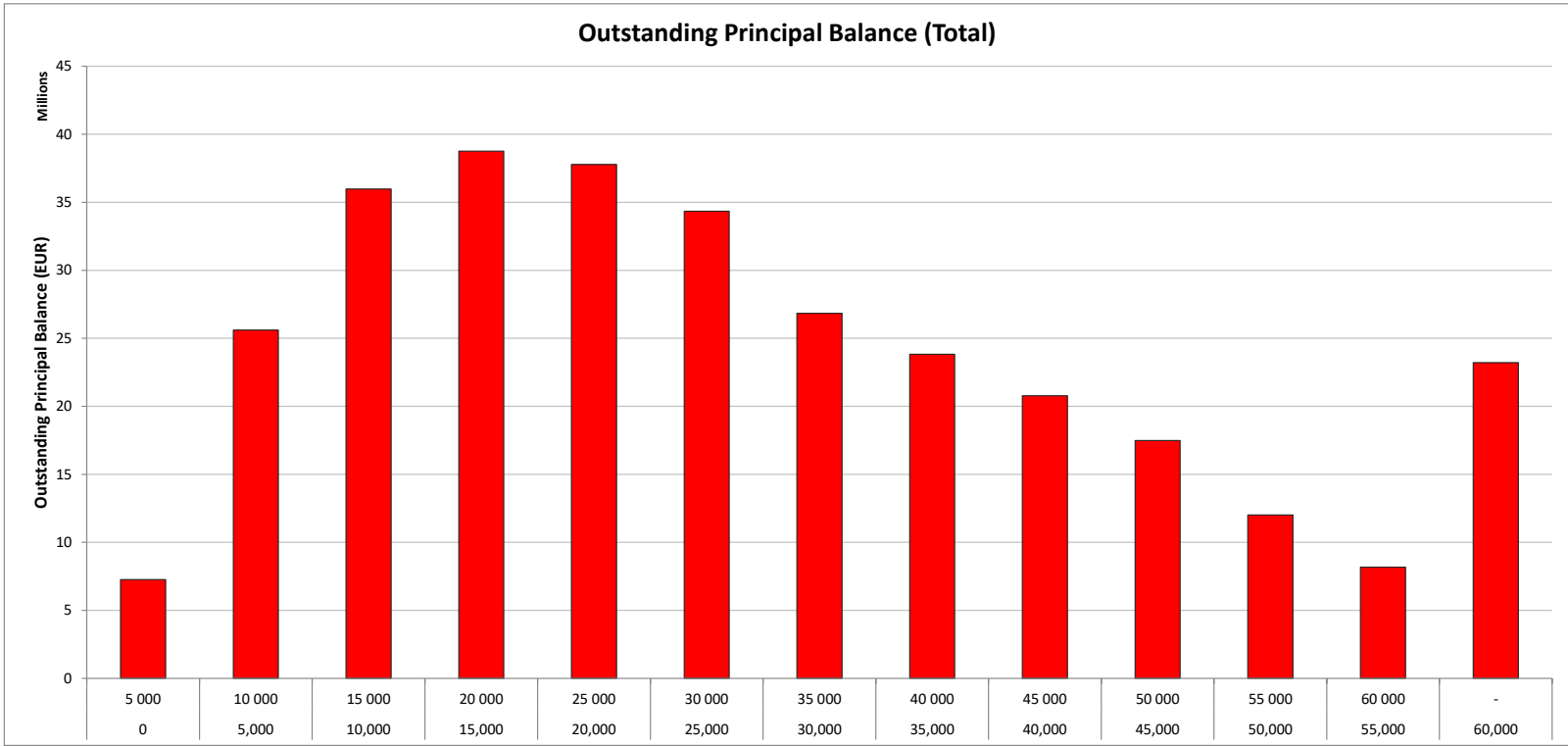
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2,363	7,269,246	2.33%	25.3	24.3
5,000	10 000	3,430	25,612,247	8.21%	38.2	24.1
10,000	15 000	2,915	35,980,197	11.53%	41.7	23.9
15,000	20 000	2,220	38,758,187	12.42%	42.5	23.8
20,000	25 000	1,689	37,778,253	12.11%	43.7	23.6
25,000	30 000	1,260	34,339,078	11.00%	44.2	23.4
30,000	35 000	829	26,834,044	8.60%	45.2	23.0
35,000	40 000	637	23,823,105	7.63%	46.3	22.7
40,000	45 000	490	20,775,450	6.66%	47.1	22.1
45,000	50 000	369	17,481,384	5.60%	47.2	22.4
50,000	55 000	230	12,007,171	3.85%	47.1	22.6
55,000	60 000	143	8,169,604	2.62%	47.1	23.0
60,000	-	293	23,204,643	7.44%	45.7	22.9
Total		16,868	312,032,609	100%	43.6	23.3

SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27/11/2024					
Payment date	25/11/2024					
Period No	16					
Monthly Period	01/10/2024		to		25/11/2024	
Interest Period	from	25/10/2024	to	25/11/2024	=	31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days

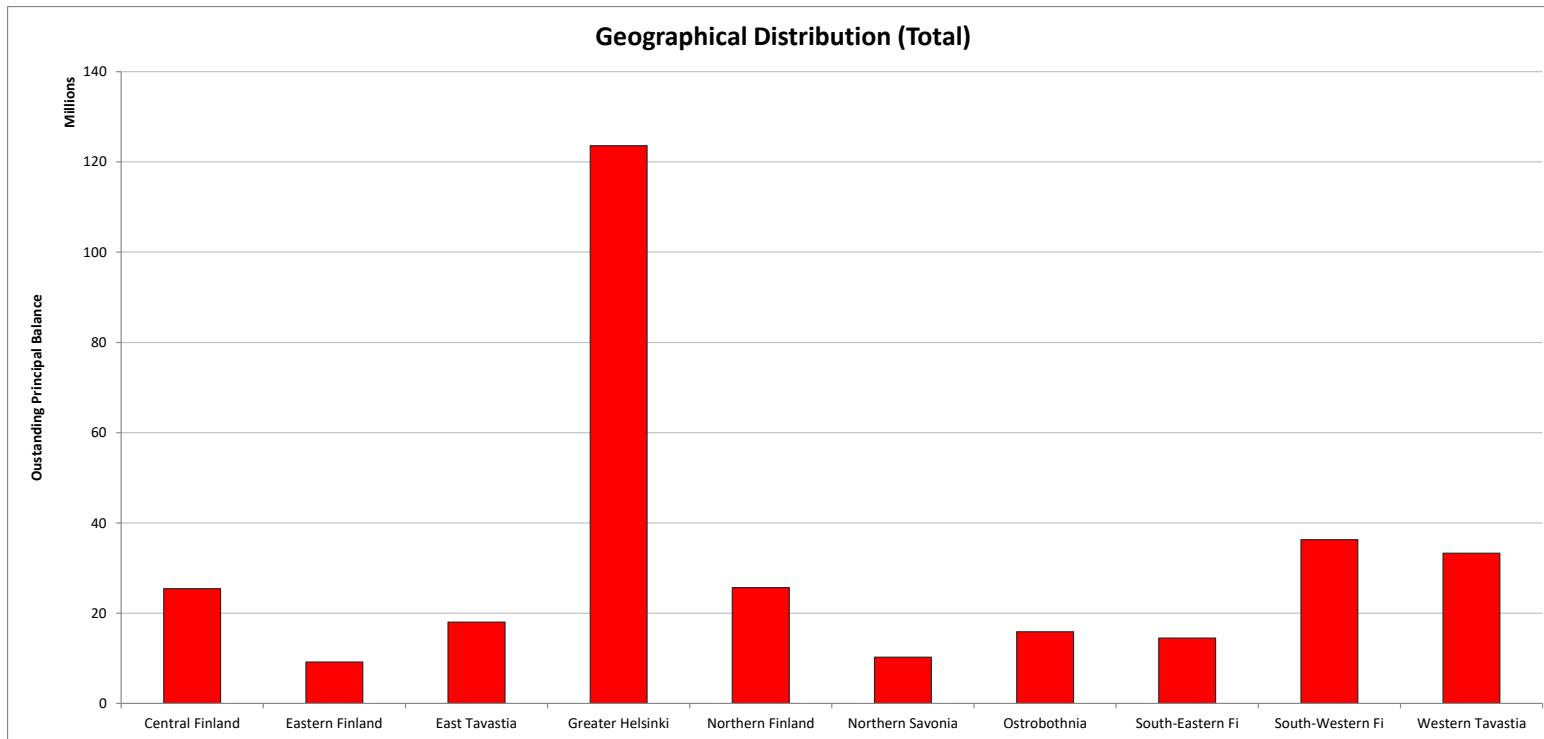
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1,456	25,422,482	8.15%	43.3	23.3	
Eastern Finland	588	9,155,164	2.93%	43.4	23.6	
East Tavastia	1,026	18,011,733	5.77%	43.7	23.2	
Greater Helsinki	5,825	123,600,991	39.61%	44.0	23.2	
Northern Finland	1,368	25,678,807	8.23%	43.9	23.0	
Northern Savonia	609	10,229,370	3.28%	43.0	23.3	
Ostrobothnia	1,030	15,897,229	5.09%	43.9	23.5	
South-Eastern Fi	922	14,459,325	4.63%	43.1	23.0	
South-Western Fi	2,147	36,291,859	11.63%	43.1	23.5	
Western Tavastia	1,897	33,285,650	10.67%	42.9	23.5	
Total	16,868	312,032,609	100%	43.6	23.3	

Geographic distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	16	
Monthly Period	01/10/2024	
Interest Period	from	25/10/2024
	to	25/11/2024
	=	31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	27/11/2024					
Payment date	25/11/2024					
Period No	16					
Monthly Period	01/10/2024					
Interest Period	from	25/10/2024	to	25/11/2024	=	31 days



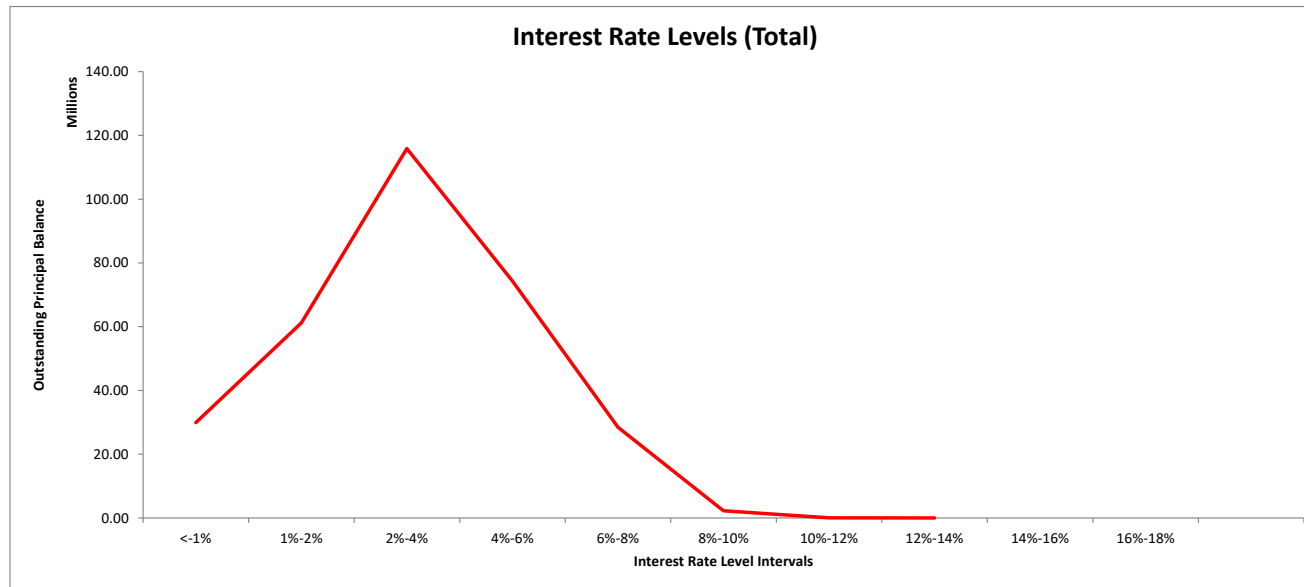
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0%	1%	1,378	29,908,581	9.59%	39.6	25.2
1%	2%	2,302	61,212,263	19.62%	42.4	24.8
2%	4%	5,602	115,858,213	37.13%	42.8	24.3
4%	6%	4,461	74,281,532	23.81%	46.4	20.9
6%	8%	2,901	28,473,181	9.13%	45.9	20.6
8%	10%	217	2,249,765	0.72%	49.1	17.6
10%	12%	5	43,765	0.01%	45.1	19.6
12%	14%	2	5,310	0.00%	30.5	17.5
14%	16%					
16%	18%					
18%	-					
Total		16,868	312,032,609	100%	43.6	23.3

Interest distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.a Remaining Terms



Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	16	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days

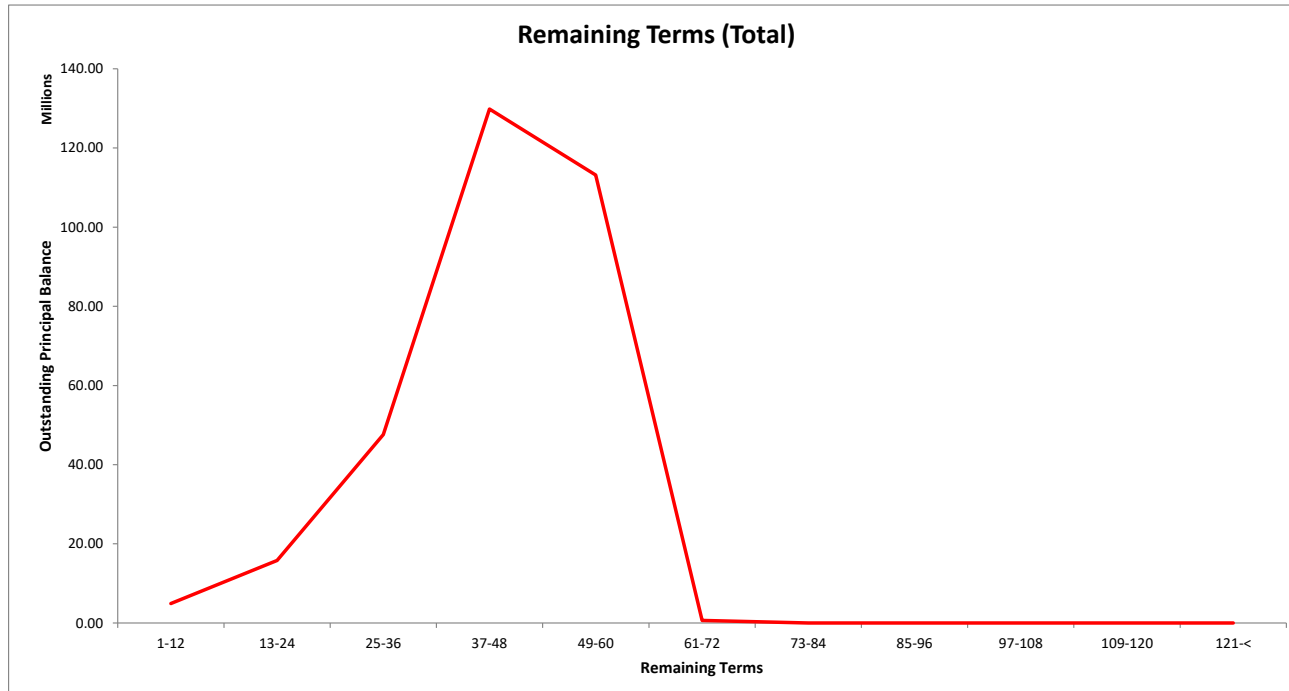
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	6	23,951	0.01%	0.0	29.4
1		12	973	4,913,278	1.57%	8.8	30.4
13		24	1,720	15,791,905	5.06%	20.1	27.5
25		36	3,344	47,619,005	15.26%	32.2	25.4
37		48	6,336	129,836,111	41.61%	44.3	24.6
49		60	4,466	113,177,497	36.27%	52.3	20.1
61		72	23	670,862	0.21%	61.3	12.7
73		84					
85		96					
97		108					
109		120					
121	-						
Total		16,868		312,032,609	100%	43.6	23.3

Months to maturity

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27/11/2024					
Payment date	25/11/2024					
Period No	16					
Monthly Period	from	01/10/2024	to	25/11/2024	=	31 days
Interest Period	from	25/10/2024	to	25/11/2024	=	31 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

14.a Seasoning



Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	16	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days

		TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning		
1		12	123	2,428,760	0.78%	54.8	11.8	
13		24	9,367	185,444,203	59.43%	46.4	20.5	
25		36	7,028	119,432,632	38.28%	40.1	27.0	
37		48	269	3,923,051	1.26%	21.6	41.0	
49		60	69	659,893	0.21%	11.0	52.3	
61		72	12	144,070	0.05%	6.1	64.7	
73		84						
85		96						
Total		16,868		312,032,609	100%	43.6	23.3	

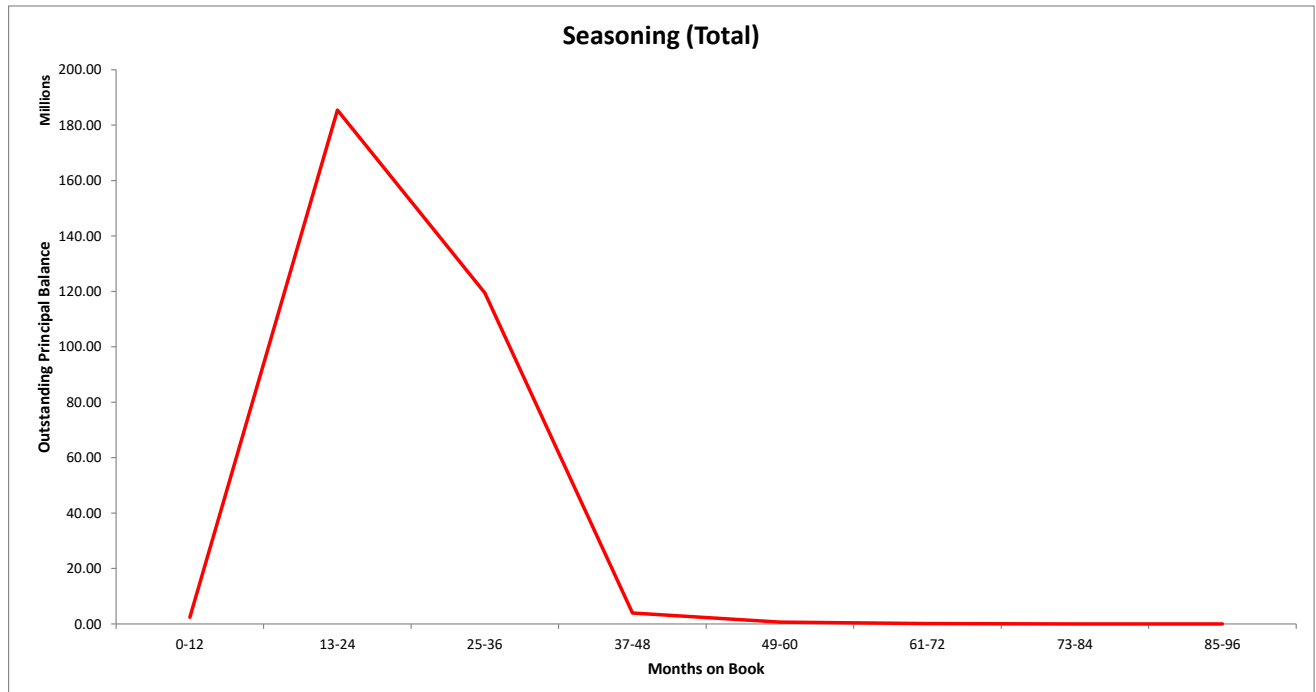
Months on book

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.b Seasoning



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	16
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

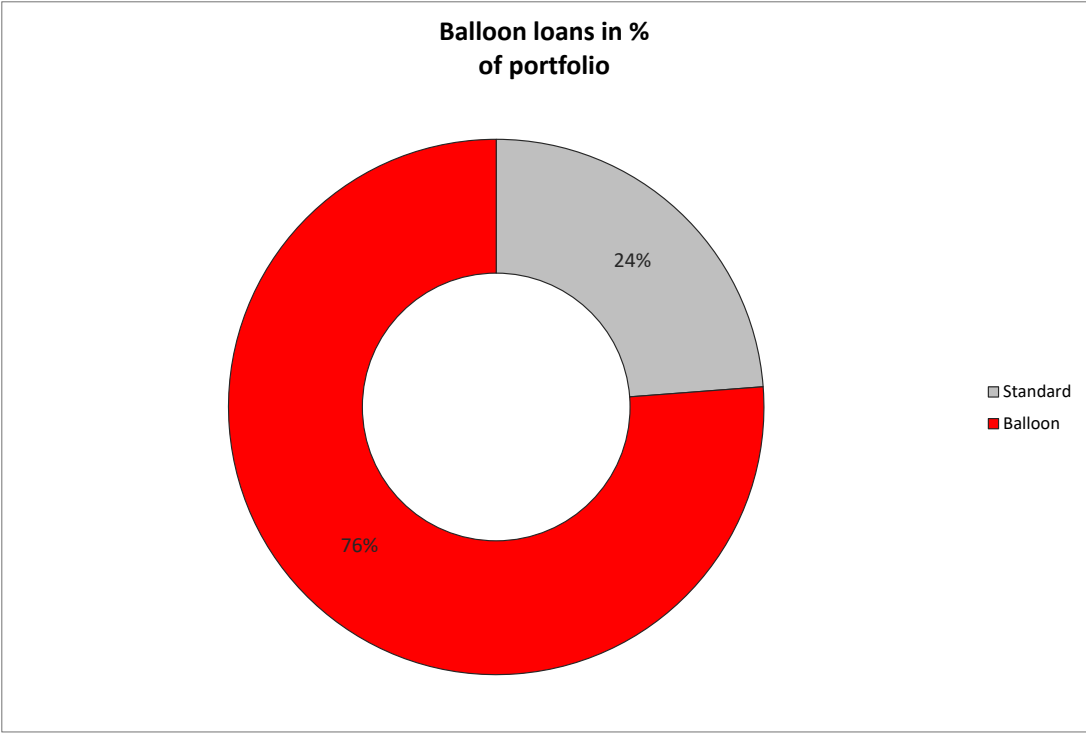
Balloon loans, in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
	Standard	7,828	74,248,094	23.8 %	4,706	0.0 %	39.8	23.0
	Balloon	9,040	237,784,515	76.2 %	107,289,053	45.1 %	44.8	23.4
	Total	16,868	312,032,609	100%	107,293,759	34%	43.6	23.3

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Monthly Investor Report

15.b Balloon loans



Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	16
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

16.a # loans per borrower



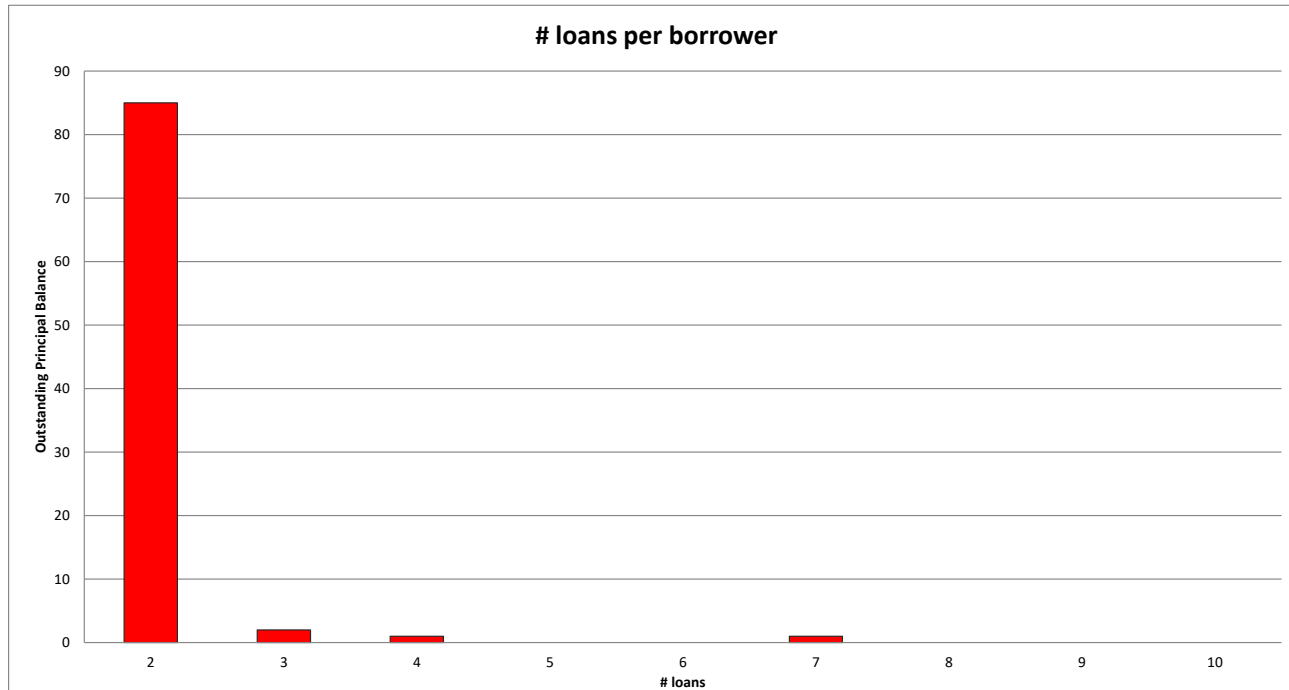
Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	16	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	16,681		308,172,326	98.76%
2		85	3,539,932	1.13%
3		2	198,018	0.06%
4		1	34,785	0.01%
5				
6				
7		1	87,547	0.03%
8				
9				
10				
Total:		16,770	312,032,609	100%

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Monthly Investor Report

16.b # loans per borrower

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	16	
Monthly Period	from	01/10/2024
Interest Period	to	25/11/2024
		= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortisation Profile



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days

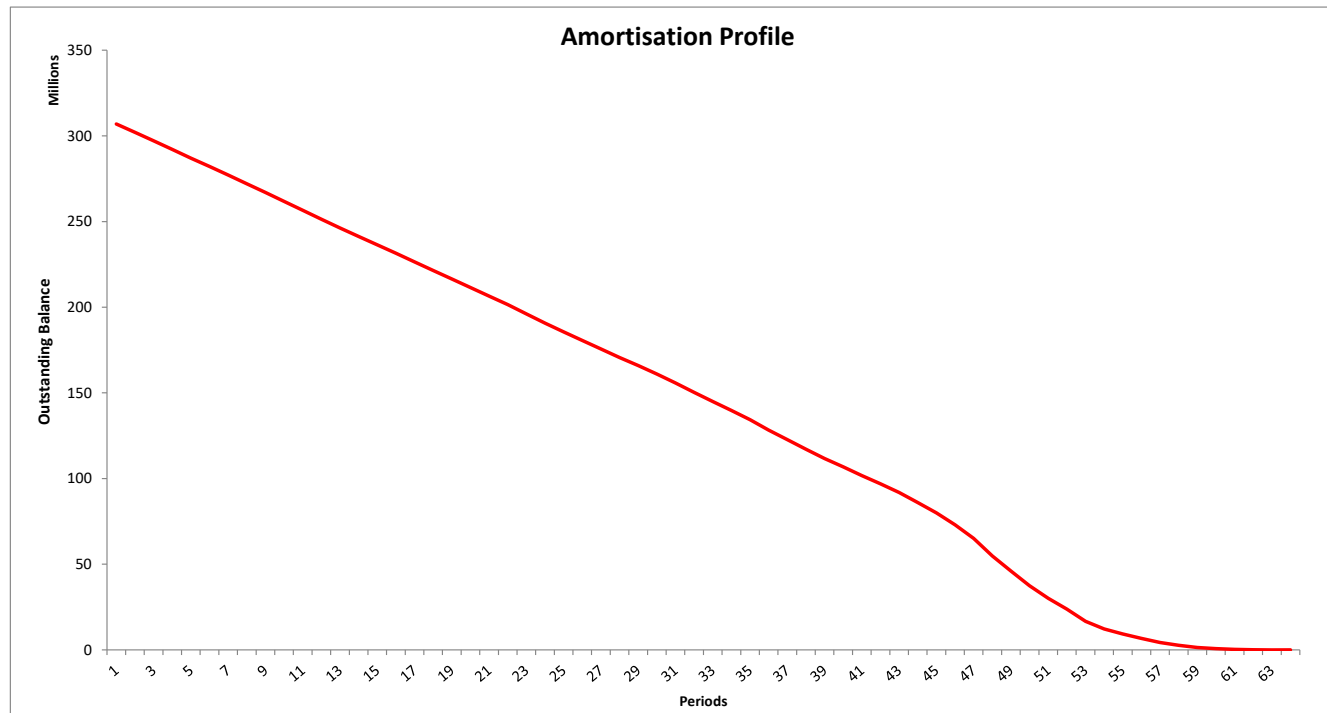
Period	TOTAL					
	Opening Balance	Closing Balance	Amortisation	Interest	Yield	Percentage
1	312,032,609	306,930,230	5,102,379	920,039	3.60%	98.36%
2	306,930,230	302,035,898	4,894,332	905,074	3.60%	96.80%
3	302,035,898	297,090,085	4,945,813	889,470	3.59%	95.21%
4	297,090,085	292,113,413	4,976,672	874,370	3.59%	93.62%
5	292,113,413	287,057,013	5,056,400	859,287	3.59%	92.00%
6	287,057,013	282,115,869	4,941,144	844,032	3.59%	90.41%
7	282,115,869	277,121,416	4,994,453	829,118	3.58%	88.81%
8	277,121,416	272,088,658	5,032,758	814,139	3.58%	87.20%
9	272,088,658	266,963,902	5,124,756	799,037	3.58%	85.56%
10	266,963,902	261,800,579	5,163,323	783,676	3.58%	83.90%
11	261,800,579	256,593,352	5,207,227	768,311	3.58%	82.23%
12	256,593,352	251,390,562	5,202,789	752,912	3.58%	80.57%
13	251,390,562	246,296,564	5,093,999	737,552	3.58%	78.93%
14	246,296,564	241,259,480	5,037,084	722,214	3.58%	77.32%
15	241,259,480	236,392,039	4,867,441	707,036	3.57%	75.76%
16	236,392,039	231,511,807	4,880,232	692,265	3.57%	74.19%
17	231,511,807	226,483,224	5,028,582	677,415	3.57%	72.58%
18	226,483,224	221,467,464	5,015,760	662,291	3.57%	70.98%
19	221,467,464	216,421,976	5,045,488	647,309	3.56%	69.36%
20	216,421,976	211,486,868	4,935,108	632,145	3.56%	67.78%

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.b Amortisation Profile

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	27/11/2024					
Payment date	25/11/2024					
Period No	16					
Monthly Period	01/10/2024	to	25/11/2024	=	31 days	
Interest Period	from	25/10/2024	to	25/11/2024	=	31 days

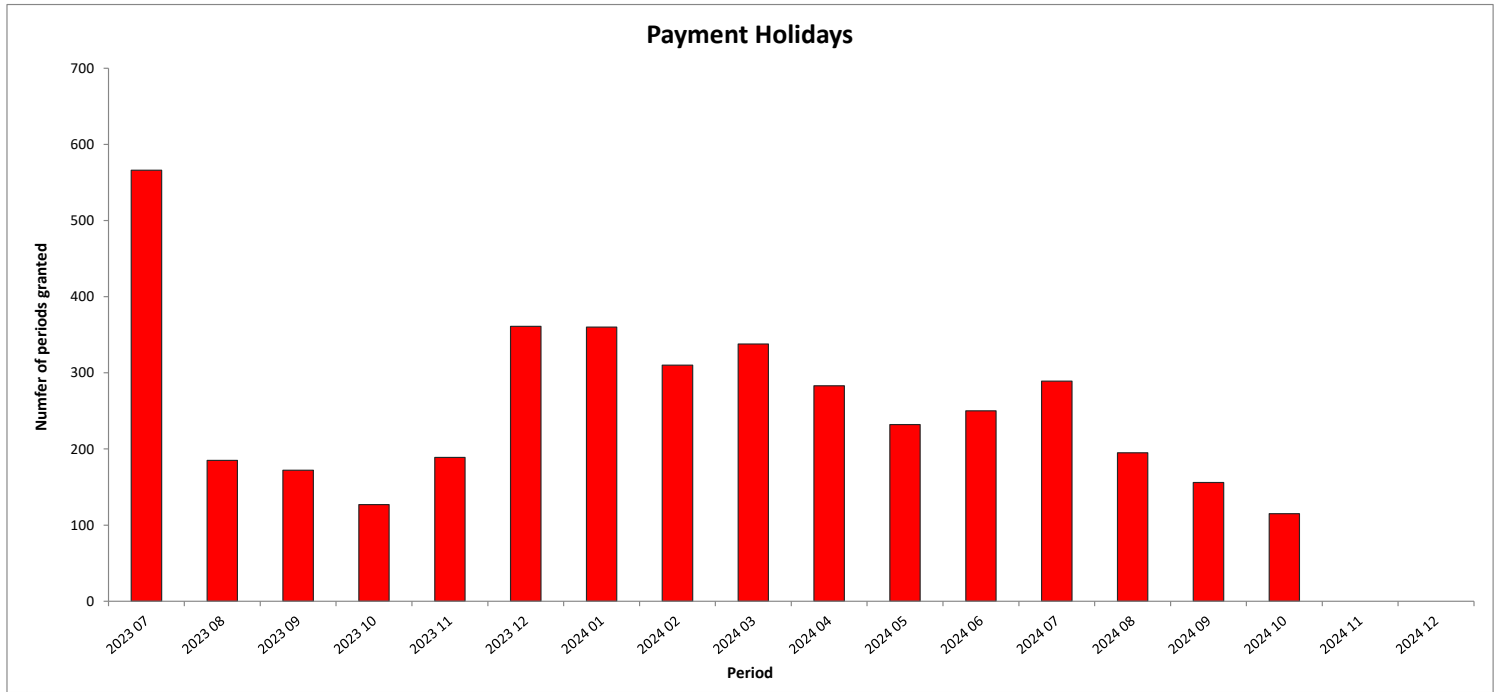
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2023 07	566	769	220,852	14,244,780	
2023 08	185	231	67,871	4,229,424	
2023 09	172	214	64,084	4,242,227	
2023 10	127	167	47,480	3,061,909	
2023 11	189	273	71,527	4,096,702	
2023 12	361	448	113,646	7,737,592	
2024 01	360	443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

Payment Holiday

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



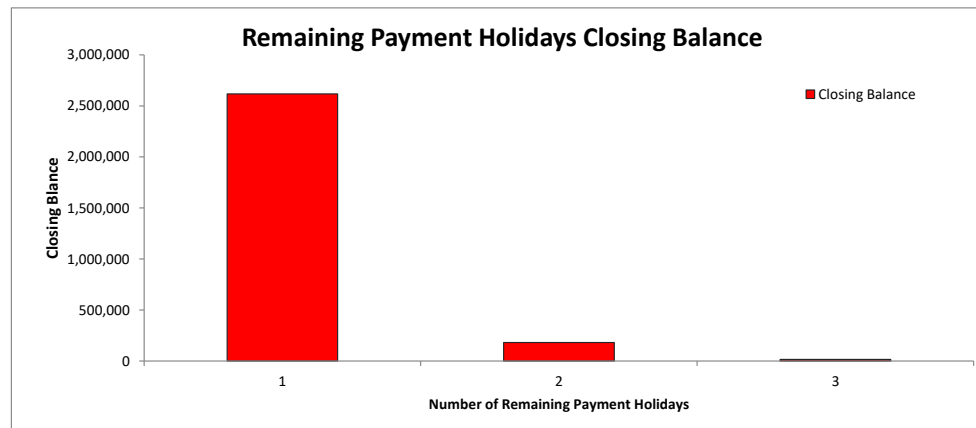
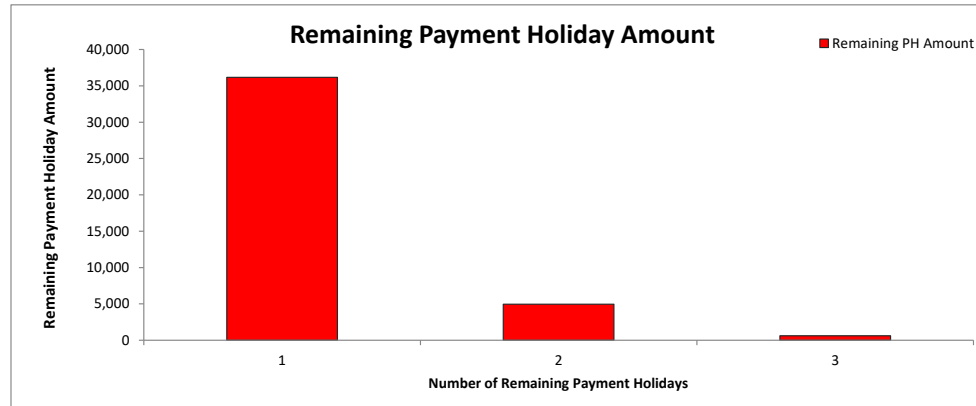
Reporting Date	27/11/2024			
Payment date	25/11/2024			
Period No	16			
Monthly Period	01/10/2024			
Interest Period	from	25/10/2024	to	25/11/2024 = 31 days

TOTAL				
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt	
1	116	36,165	2,617,484	
2	9	4,954	181,829	
3	1	609	15,070	
Total	126	41,728	2,814,382	

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	16	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	27/11/2024					
Payment date	25/11/2024					
Period No	16					
Monthly Period	01/10/2024					
Interest Period	from	25/10/2024	to	25/11/2024	=	31 days

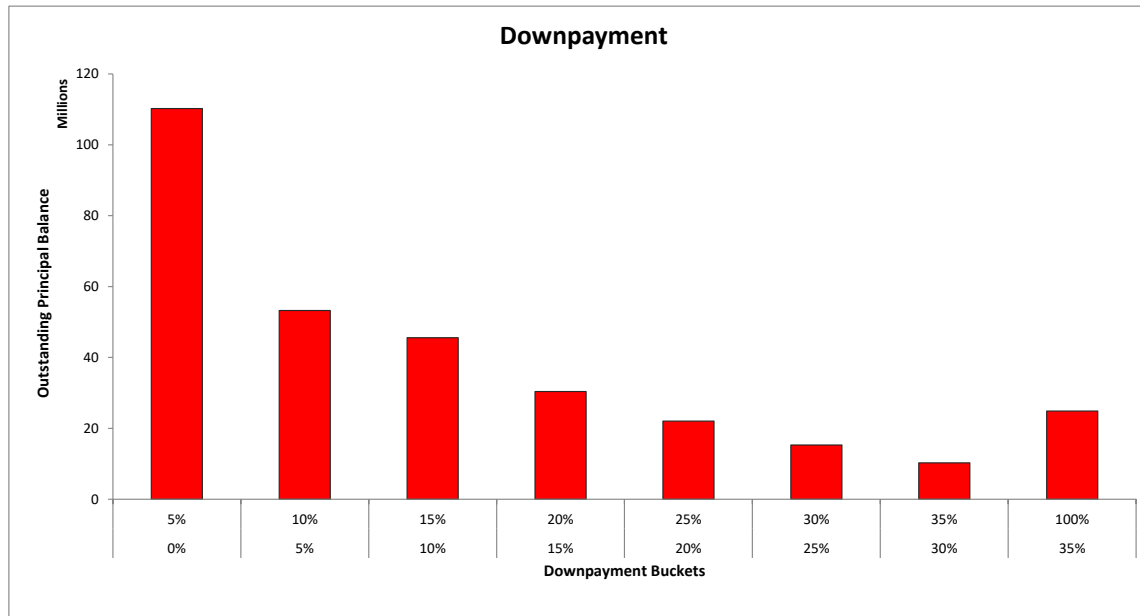
TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0%	5%	5,919	110,259,163	35.34%	45.1	23.3	
5%	10%	2,288	53,263,157	17.07%	45.0	23.3	
10%	15%	2,134	45,566,848	14.60%	43.9	23.4	
15%	20%	1,496	30,404,434	9.74%	42.6	23.4	
20%	25%	1,183	22,041,367	7.06%	42.5	23.4	
25%	30%	891	15,308,595	4.91%	42.1	22.9	
30%	35%	674	10,292,176	3.30%	40.7	23.3	
35%	100%	2,283	24,896,870	7.98%	37.9	23.1	
Total		16,868	312,032,609	100%	43.6	23.3	

Downpayment %

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Monthly Investor Report

19.b Downpayment

Reporting Date	27/11/2024					
Payment date	25/11/2024					
Period No	16					
Monthly Period	01/10/2024					
Interest Period	from	25/10/2024	to	25/11/2024	=	31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition



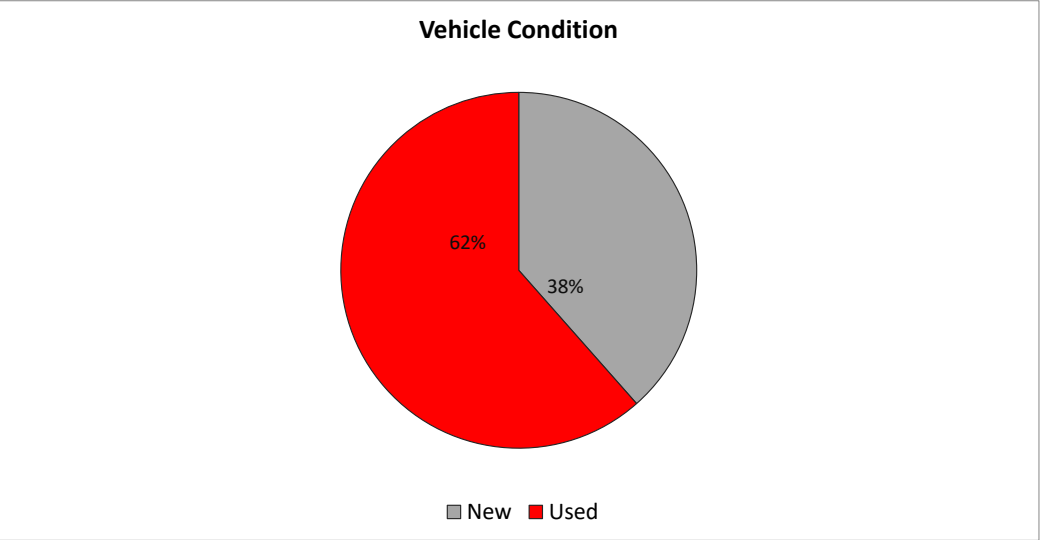
Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	16
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4,399	120,078,296	38.48%	42.8	22.9	
Used	12,469	191,954,313	61.52%	44.1	23.6	
Total	16,868	312,032,609	100%	43.6	23.3	

20.b Vehicle Condition



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.a Borrower Type



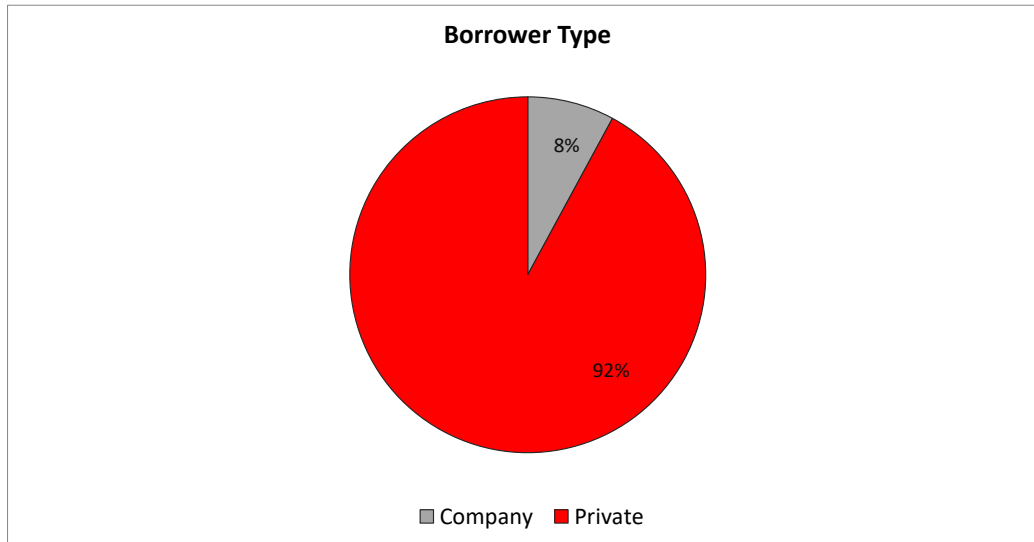
Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from 25/10/2024	to	25/11/2024	=	31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1,189	24,662,431	7.90%	35.4	25.6
	Private	15,679	287,370,178	92.10%	44.3	23.1
	Total	16,868	312,032,609	100%	43.6	23.3

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	16
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.a Vehicle type



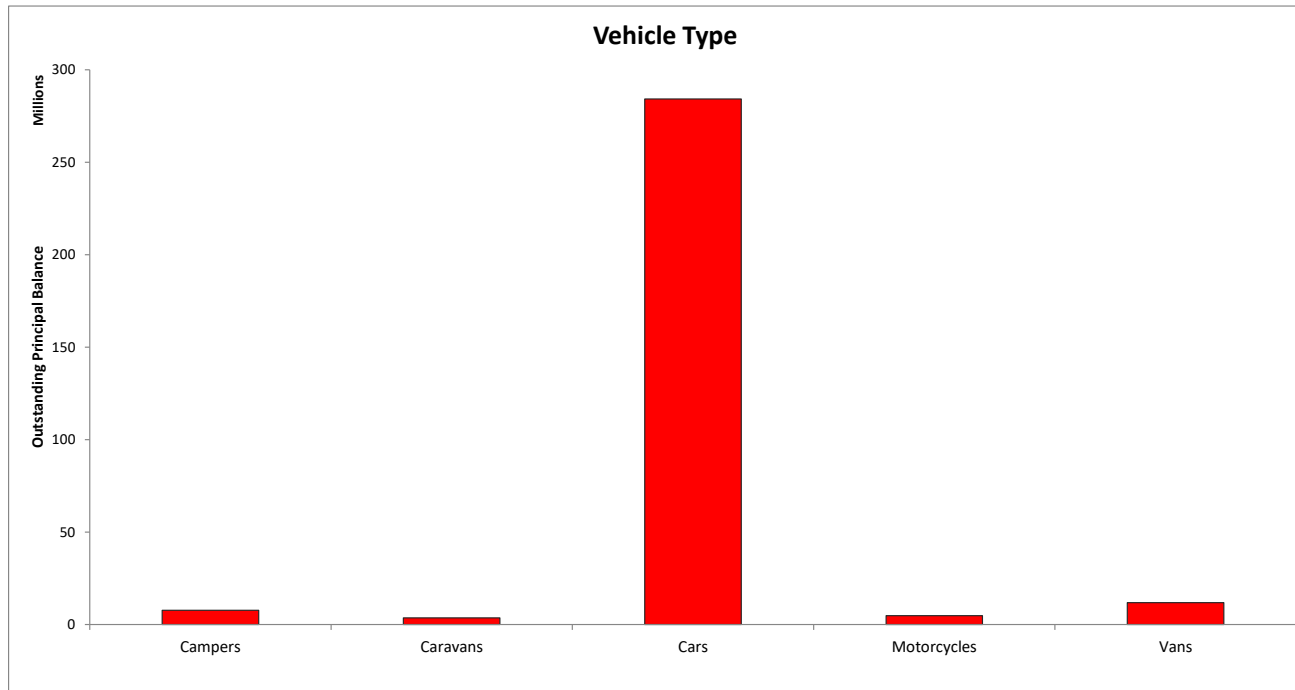
Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days

TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	233	7,682,875	2.46%	42.8	25.1	
Caravans	188	3,559,621	1.14%	41.1	25.2	
Cars	15,077	284,235,115	91.09%	43.9	23.2	
Motorcycles	521	4,758,993	1.53%	39.6	23.1	
Vans	849	11,796,005	3.78%	38.4	25.2	
Total	16,868	312,032,609	100%	43.6	23.3	

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	27/11/2024	
Payment date	25/11/2024	
Period No	16	
Monthly Period	01/10/2024	
Interest Period	from 25/10/2024	to 25/11/2024 = 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024	to	25/11/2024	=	31 days
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days

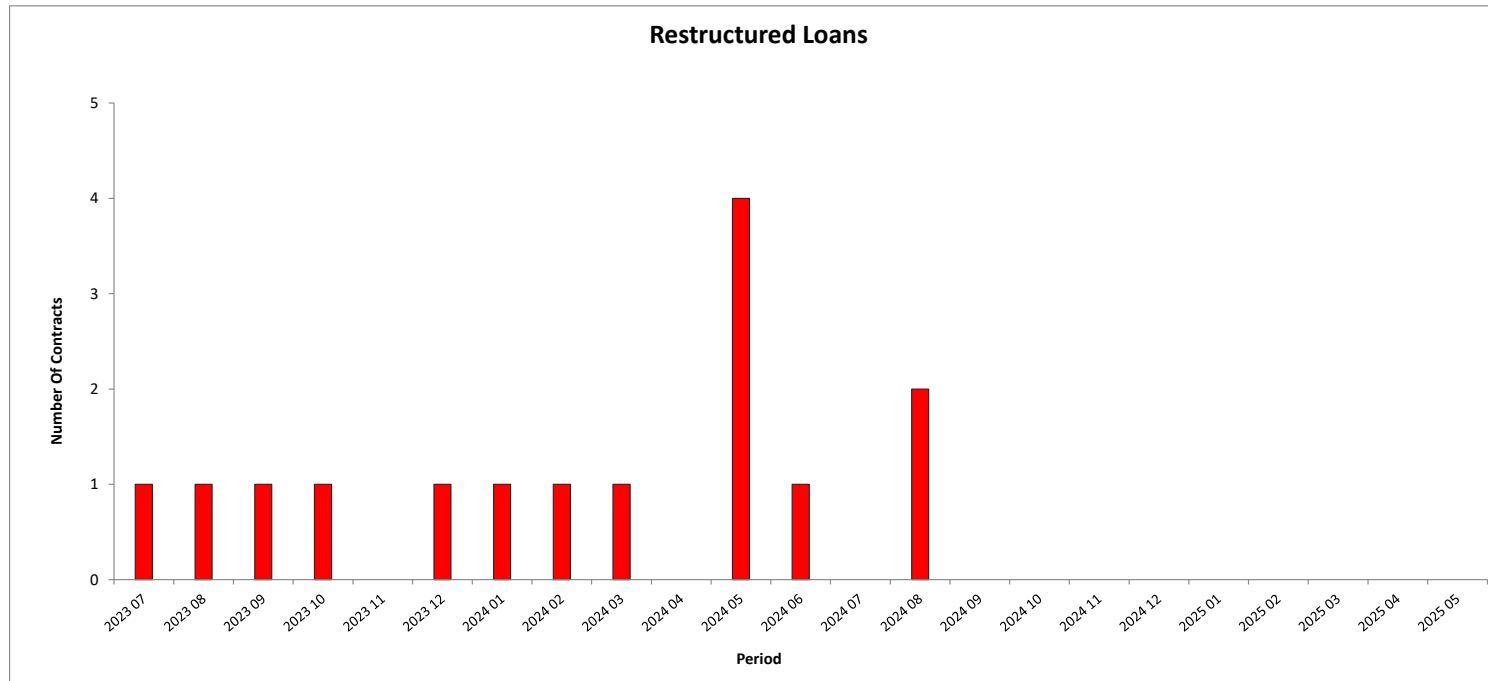
	TOTAL	
	Period	No
2023 07	1	47,194
2023 08	1	18,277
2023 09	1	11,114
2023 10	1	35,016
2023 11	0	0
2023 12	1	17,536
2024 01	1	13,762
2024 02	1	36,527
2024 03	1	16,293
2024 04	0	0
2024 05	4	91,436
2024 06	1	22,962
2024 07	0	0
2024 08	2	13,340
2024 09	0	0
2024 10	0	0
2024 11		
2024 12		
2025 01		
2025 02		
2025 03		
2025 04		
2025 05		
Total	15	323,457

Restructured

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days

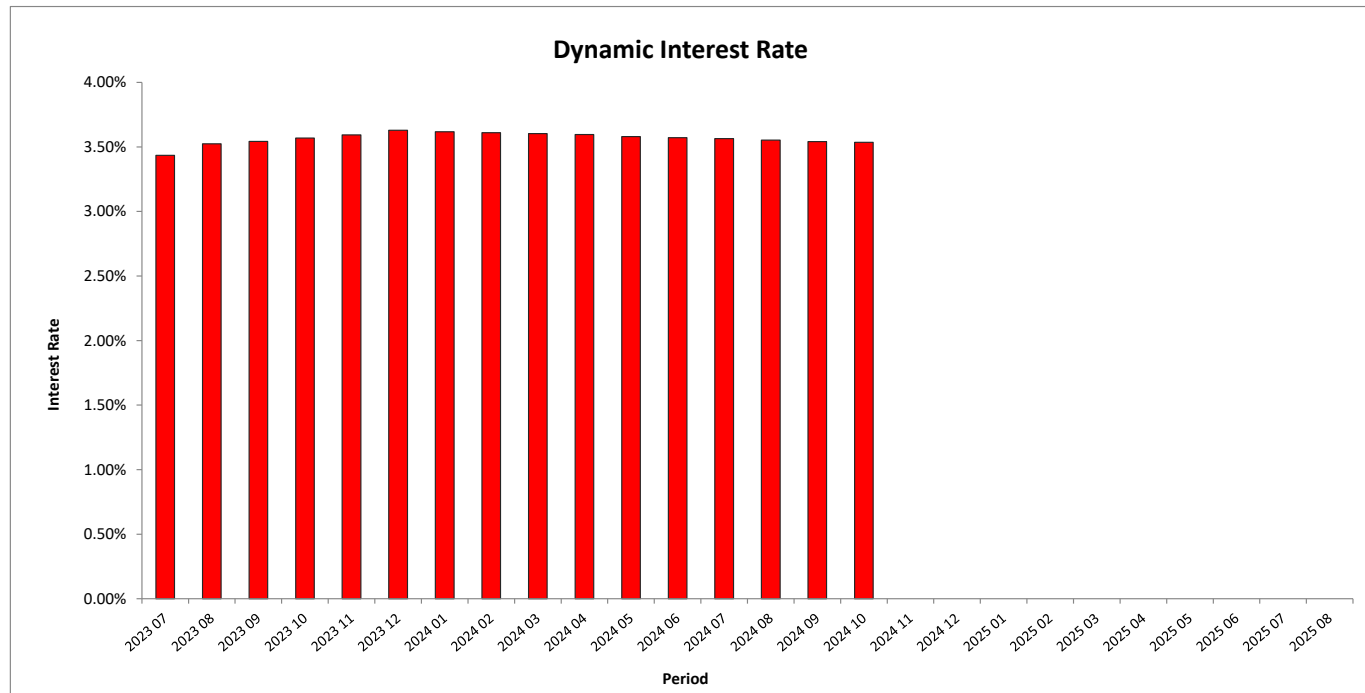
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404,834,411	3.43%
2023 08	435,781,306	3.52%
2023 09	436,622,959	3.54%
2023 10	435,596,851	3.57%
2023 11	436,884,114	3.59%
2023 12	437,627,032	3.63%
2024 01	423,959,854	3.62%
2024 02	411,756,505	3.61%
2024 03	399,017,001	3.60%
2024 04	385,781,261	3.60%
2024 05	371,651,162	3.58%
2024 06	360,688,051	3.57%
2024 07	347,561,241	3.56%
2024 08	335,817,756	3.55%
2024 09	324,445,327	3.54%
2024 10	312,032,609	3.54%
2024 11		
2024 12		
2025 01		
2025 02		
2025 03		
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		

Interest rate evolution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	from	01/10/2024	to	25/11/2024	= 31 days
Interest Period		25/10/2024			

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2023 07	25,587,102	404,834,411	20.06%
2023 08	7,538,135	435,781,306	18.89%
2023 09	7,402,480	436,622,959	18.55%
2023 10	7,722,936	435,596,851	19.32%
2023 11	6,802,303	436,884,114	17.16%
2023 12	6,157,474	437,627,032	15.64%
2024 01	6,761,784	423,959,854	17.55%
2024 02	6,144,884	411,756,505	16.51%
2024 03	6,626,093	399,017,001	18.20%
2024 04	6,598,739	385,781,261	18.70%
2024 05	7,224,137	371,651,162	20.99%
2024 06	5,073,506	360,688,051	15.63%
2024 07	6,728,617	347,561,241	20.91%
2024 08	5,867,058	335,817,756	19.06%
2024 09	5,787,074	324,445,327	19.42%
2024 10	6,588,020	312,032,609	22.59%
2024 11			
2024 12			
2025 01			
2025 02			
2025 03			
2025 04			
2025 05			
2025 06			
2025 07			
2025 08			

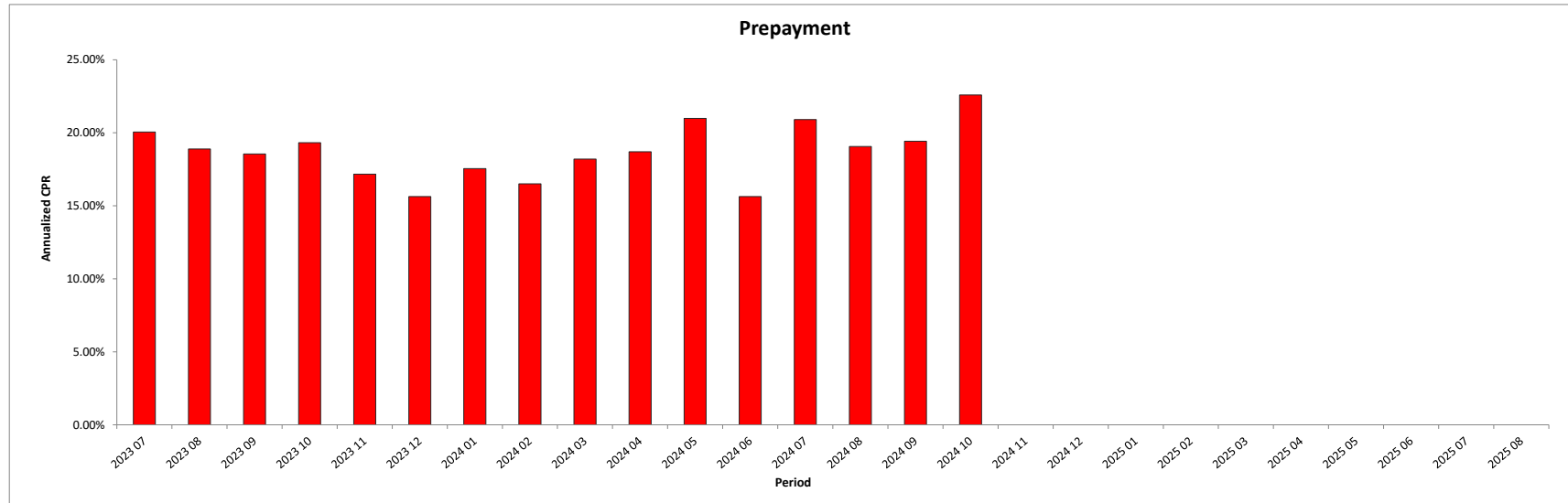
Dynamic Prepayment

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024	to	25/11/2024	=	31 days
Interest Period	from	25/10/2024	to		



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

26. Delinquency



Reporting Date	27/11/2024					
Payment date	25/11/2024					
Period No	16					
Monthly Period	01/10/2024					
Interest Period	from	25/10/2024	to	25/11/2024	=	31 days

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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27/11/2024					
Payment date	25/11/2024					
Period No	16					
Monthly Period	01/10/2024					
Interest Period	from	25/10/2024	to	25/11/2024	=	31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q3			2023 Q4			2024 Q1			2024 Q2			2024 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	204,548	15	19,188	19,188	185,359	34,566	53,755	150,793	6,164	59,918	144,629	28,050	87,969	116,579	4,919	92,888	111,660
2023 4	700,217	44				83,190	83,190	617,027	79,778	162,968	537,249	138,854	301,823	398,394	56,831	358,654	341,563
2024 1	1,515,280	83							147,245	147,245	1,368,035	265,085	412,330	1,102,950	164,470	576,800	938,480
2024 2	2,634,293	123										343,097	343,097	2,291,196	261,352	604,448	2,029,845
2024 3	2,143,942	122													174,697	174,697	1,969,245
2024 4	516,748	30															
2025 1																	
2025 2																	
2025 3																	
2025 4																	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2024 Q4			2025 Q1			2025 Q2			2025 Q3			2025 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	204,548	15	840	93,728	110,820												
2023 4	700,217	44	6,094	364,748	335,469												
2024 1	1,515,280	83	56,723	633,524	881,757												
2024 2	2,634,293	123	262,658	867,106	1,767,186												
2024 3	2,143,942	122	175,335	350,032	1,793,910												
2024 4	516,748	30	29,967	29,967	486,781												
2025 1	0	0															
2025 2	0	0															
2025 3	0	0															
2025 4	0	0															

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1,860,004.13	EUR
Senior Expenses	-	917.00	EUR
Senior Servicing Fee	-	53,738.95	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	419,180.85	EUR
Tranche A Loan Interest to Issuer	-	174,038.00	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	-	598,529.68	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	392,314.65	
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	+	2,388,823.22	EUR
Senior Expenses	-	917.00	EUR
Issuer swap interest to swap counterparty	-	419,180.85	EUR
Interest Class A Notes	-	946,022.00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	34,697.00	EUR
Credit the Reserve Account up to the required Liquidity Reserve Amount	-	-	EUR
Credit the Class B Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class C Notes	-	53,835.00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	38,874.00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	44,969.00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	144,630.00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	598,529.68	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	107,168.70	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	27/11/2024				
Payment date	25/11/2024				
Period No	16				
Monthly Period	01/10/2024				
Interest Period	from	25/10/2024	to	25/11/2024	= 31 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	11,895,970.01	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	-	11,895,970.01	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	12,494,499.69	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	-	12,494,499.69	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
<u>On or after the occurrence of a Pro Rata trigger Event and Before a Sequential Payment Trigger Event</u>			
<i>To pay pari passu and on a pro rata basis</i>			
(i) Principal Payments on Class A Notes	-	-	EUR
(ii) Principal Payments on Class B Notes	-	-	EUR
(iii) Principal Payments on Class C Notes	-	-	EUR
(iv) Principal Payments on Class D Notes	-	-	EUR
(v) Principal Payments on Class E Notes	-	-	EUR
(vi) Principal Payments on Class F Notes	-	-	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	-	EUR
Only after the Class D Notes have been redeemed in full, to pay any Class E Notes Principal due and payable	-	-	EUR
Only after the Class E Notes have been redeemed in full, to pay any Class F Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (u)

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

Payment of residual fund as Deferred Purchase Price to Seller	-	-	EUR
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SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

30. Transaction Costs

Reporting Date	27/11/2024					
Payment date	25/11/2024					
Period No	16					
Monthly Period	01/10/2024					
Interest Period	from	25/10/2024	to	25/11/2024	=	31 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	917.00						
Interest accrued for the Period	EUR	1,263,027.00	946,022.00	34,697.00	53,835.00	38,874.00	44,969.00	144,630.00
Cumulative Interest accrued	EUR	31,640,906.00	25,579,899.00	685,379.00	1,049,146.00	745,791.00	855,055.00	2,725,636.00
Interest Payments	EUR	1,263,027.00	946,022.00	34,697.00	53,835.00	38,874.00	44,969.00	144,630.00
Cumulative Interest Payments	EUR	31,640,906.00	25,579,899.00	685,379.00	1,049,146.00	745,791.00	855,055.00	2,725,636.00
Interest accrued on Subordinated Loan for the Period	EUR	-						
Cumulative Interest accrued on Subordinated Loan	EUR	37,407.00						
Unpaid Cumulative Interest accrued on Subordinated loan t-1	EUR	-						
Interest Payments on Subordinated Loan	EUR	-						
Cumulative Interest Payments on Subordinated Loan	EUR	37,407.00						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

30. Swap Overview



Kimi 12 | Front Swap

Party A	BANCO SANTANDER, S.A
Party B	SCF Rahoituspalvelut XII DAC
Swap Notional	324,527,109
Interest Period Start	25/10/2024
Interest Period End	25/11/2024
Interest Days	31
Settlement Date	25/11/2024
Party A Floating Interest Rate	3.105 %
Party A Floating Rate Day Count Fraction	0.09
Party A Interest Amount	EUR 867,704.36
Party B Fixed Rate	1.5000 %
Party B Fixed Rate Day Count Fraction	0.09
Party B Interest Amount	EUR 419,180.85

Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	16
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

31. Contact Details



Santander Consumer Bank AS

Team ABS

Capital.Markets@santanderconsumer.no

Reporting Date	27/11/2024
Payment date	25/11/2024
Period No	16
Monthly Period	01/10/2024
Interest Period	from 25/10/2024 to 25/11/2024 = 31 days