

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27-03-24				
Payment date	25-03-24			Following payment dates:	25-04-24
Period No	8				28-05-24
Monthly Period	01-02-24				
Interest Period	from 26-02-24	to	25-03-24	=	28 days
Cut-Off date	29-02-24				

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1. Portfolio Information



Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24	to 25-03-24 = 28 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	423 959 854,18 EUR
Scheduled Loan Principal Repayments (+MC)	5 643 990,60 EUR
Prepayments	6 144 884,02 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	11 788 874,62 EUR
New Defaulted Auto Loans amt in Period	414 474,87 EUR
Closing balance prior to replenishment	411 756 504,69 EUR
Further Purchase Price due (Replenishment price of new assets)	- EUR
Re-investment Principal Ledger Closing Balance	- EUR
Closing Balance post replenishment	411 756 504,69 EUR
Principal Recoveries on loans in default	35 862,23 EUR
Total revenue collections	
Total Revenue Received in Period	1 576 397,58 EUR

# Loans	
At beginning of period	21 214 Loans
Replenished contracts	- Loans
Paid in Full	429 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	28 Loans
At end of period	20 757 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27-03-24
Payment date	25-03-24
Period No	8
Monthly Period	01-02-24
Interest Period	from 26-02-24 to 25-03-24 = 28 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 612 259,81	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	3 867,18	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 1 616 126,99 EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 449 796,62	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	1 274 140,68	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	25 953,01	EUR
g. Liquidity Reserve Excess Amount	87 892,45	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts 2 837 782,76 EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27-03-24				
Payment date	25-03-24				
Period No	8				
Monthly Period	01-02-24				
Interest Period	from 26-02-24	to	25-03-24	=	28 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	11 788 874,62	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	11 788 874,62	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	11 788 874,62	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	414 474,87	EUR
Total Amount for Issuer Available Redemption Receipts	12 203 349,49	EUR

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4. Reserve Accounts



Reporting Date	27-03-24
Payment date	25-03-24
Period No	8
Monthly Period	01-02-24
Interest Period	from 26-02-24 to 25-03-24 = 28 days

Note Balance

Beginning of Period	423 959 854,18	EUR
End of Period	411 756 504,69	EUR

Liquidity Balance

Beginning of Period	0,6 %	2 450 562,19	EUR
Cash Outflow		82 003,06	EUR
Cash Inflow		-	EUR
End of Period	0,6 % *	2 368 559,13	EUR
Required Reserve Amount	0,6 % *	2 368 559,13	EUR

Expenses Advance

Beginning of Period	962 698,02	EUR
Interest paid	3 403,14	EUR
Principal Paid	239 146,93	EUR
End of Period	723 551,09	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



Reporting Date	27-03-24				
Payment date	25-03-24				
Period No	8				
Monthly Period	01-02-24				
Interest Period	from	26-02-24	to	25-03-24	= 28 days

Asset Balance

Opening balance prior to replenishment	423 959 854,18	EUR
Closing balance prior to replenishment	411 756 504,69	EUR
Closing Balance post replenishment	411 756 504,69	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	388 263 174,94	94,29%	19 539
1-29 days past due	16 536 598,46	4,02%	874
Delinquent Receivables:			
30-59 days past due	2 122 180,27	0,52%	121
60-89 days past due	1 694 806,18	0,41%	79
90-119 days past due	1 614 619,74	0,39%	72
120-149 days past due	948 087,82	0,23%	45
150-179 days past due	577 037,28	0,14%	27
Total Performing and Delinquent	411 756 505	100,00%	20 757
Current Period Defaults	414 474,87		29
Cumulative Defaults	1 863 023,18		115
Current Period Principal Recoveries	35 862,23		
Cumulative Principal Recoveries	248 562,18		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,36%	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,27%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,17%	

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

[A] Aggregate Outstanding Asset Principal Amount	411 756 504,69	91,86%
[B] Aggregate principal balance of Defaulted Contracts	1 863 023,18	
[C] Recoveries received on such Defaulted Contracts	248 562,18	
[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	1,69%	NO
[B] Delinquency Ratio, preceding Payment Date	1,67%	
[C] Delinquency Ratio, second preceding Payment Date	1,64%	

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	8,44%	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	423 959 854,18		

Revolving Period Termination Event, where any of [A], [B], [C], [D], [E], [F], [G], [H], [J] 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	NO
[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
[J] 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

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5b. Concentration limits



Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24	to 25-03-24 = 28 days

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

Weighted average interest rate (min 3%)	3,61%
Weighted average months to maturity (max 60)	50,7*
Used Vehicles (max 75%)	63,96%
Balloon Loans (max 70%)	73,04%
Balloon Installments (max 26%)	30,02%
Corporate Borrowers (max 11%)	8,77%
IRB (min 95%)	96%**

* Bucket-based as found in IR

** As of last replenishment

Top-10 Exposures:

	Balance	# Loans	Portion
	212 086,65	2	0,05%
	211 579,87	1	0,05%
	208 845,14	1	0,05%
	199 140,85	3	0,05%
	190 330,11	1	0,05%
	176 435,59	1	0,04%
	171 256,49	1	0,04%
	148 980,75	1	0,04%
	145 066,16	2	0,04%
	142 289,57	1	0,03%
Total (max 0,6%)			0,44%

* Post Replenishment

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6. Note Principal

Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24	to 25-03-24 = 28 days



Note Principal

	Class A	Class B	Class C	Class D	Class E	Class F	
Beginning of Period	388 159 854,18	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00	EUR
Sequential Amortization	12 203 349,49	-	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	-	EUR
End of Period	375 956 504,69	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00	EUR

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	414 474,87	EUR
Credit PDL	-	-	-	-	-	414 474,87	EUR
End of Period	-	-	-	-	-	-	EUR

Net Note Principal

Beginning of Period	388 159 854,18	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00	EUR
End of Period	375 956 504,69	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00	EUR

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7. Outstanding Notes

Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24	to 25-03-24 = 28 days



1. Note Balance

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS2614283005	XS2614284078	XS2614285042	XS2614287337	XS2614289382	XS2614290984
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100%	92,04%	1,47%	1,89%	1,04%	1,00%	2,56%
Legal Final Maturity Date		30-06-32	30-06-32	30-06-32	30-06-32	30-06-32	30-06-32
Rating (Fitch/S&P)		AAA(sf) / AAA(sf)	AA+(sf) / AA+(sf)	AA(sf)/A+(sf)	AA-(sf)/A-(sf)	A(sf)/BB(sf)	NR/NR
Initial Notes Aggregate Principal Outstanding Balance	450 000 000,00	414 200 000,00	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	4 500	4 142	66	85	47	45	115
Current Note Information							
Outstanding Opening Balance	423 959 854,18	388 159 854,18	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Available Distribution Amount	12 203 349,49						
Amortisation	12 203 349,49						
Redemption per Class	12 203 349,49	12 203 349,49	-	-	-	-	-
Redemption per Note		2 946,25	-	-	-	-	-
Outstanding Closing Balance		375 956 504,69	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Net Outstanding Closing Balance	411 756 504,69	375 956 504,69	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Current Tranching	100%	91,31%	1,60%	2,06%	1,14%	1,09%	2,79%
Current Pool Factor		0,91	1,00	1,00	1,00	1,00	1,00

2. Payments to Investors per Note

	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		28	28	28	28	28	28
Principal Outstanding per Note Beginning of Period		93 713,15	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 946,25	-	-	-	-	-
Principal Outstanding per Note End of Period		90 766,90	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		332,66	533,87	631,09	806,09	961,64	1 194,98
Interest Payment	1 685 341,60	1 377 881,22	35 235,20	53 642,56	37 886,18	43 274,00	137 422,44
Interest Payment per Note		332,66	533,87	631,09	806,09	961,64	1 194,98

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)	8,69%	7,09%	5,03%	3,89%	2,79%	0,00%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	9,27%	7,67%	5,03%	3,89%	2,79%	0,00%
Current CE (Subordination)	8,69%	7,09%	5,03%	3,89%	2,79%	0,00%
Current CE (Subordination, incl. Liquidity Reserve)	9,27%	7,67%	5,03%	3,89%	2,79%	0,00%

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 27-03-24
Payment date 25-03-24
Period No 8
Monthly Period 01-02-24
Interest Period : 26-02-24 to 25-03-24 = 28 days

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

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9.a Original Portfolio Principal Balance

Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24	to 25-03-24 = 28 days



Average amount - all: 21 495

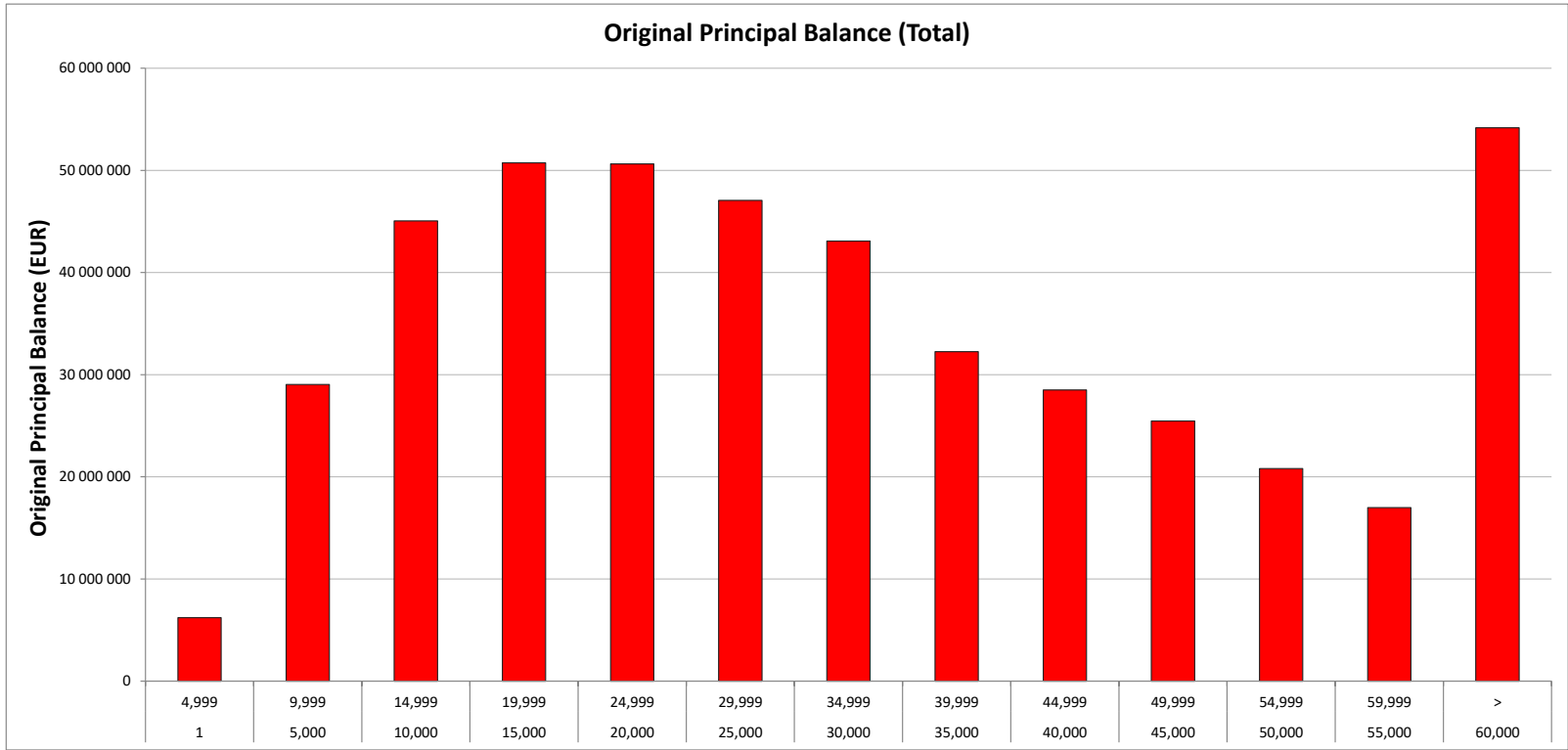
		TOTAL						
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
1	4 999	1 758	6 218 072	1,4 %	26,9	8,0		
5 000	9 999	3 872	29 030 383	6,5 %	43,6	7,8		
10 000	14 999	3 613	45 056 303	10,0 %	51,5	7,8		
15 000	19 999	2 920	50 735 170	11,3 %	53,5	7,9		
20 000	24 999	2 258	50 635 002	11,3 %	55,4	7,7		
25 000	29 999	1 719	47 061 909	10,5 %	56,2	7,7		
30 000	34 999	1 331	43 074 694	9,6 %	57,0	7,7		
35 000	39 999	864	32 258 069	7,2 %	57,7	7,7		
40 000	44 999	671	28 506 298	6,3 %	57,4	7,4		
45 000	49 999	537	25 458 689	5,7 %	58,5	6,9		
50 000	54 999	397	20 798 362	4,6 %	59,0	6,8		
55 000	59 999	296	16 985 189	3,8 %	60,0	7,2		
60 000	>	698	54 162 307	12,0 %	57,3	7,4		
Total		20 934	449 980 446	100%	54,9	7,6		

Original balance

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9.b Original Principal Balance Graph

Reporting Date	27-03-24						
Payment date	25-03-24						
Period No	8						
Monthly Period	01-02-24						
Interest Period	from	26-02-24	to	25-03-24	=	28 days	



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10.a Outstanding Principal Balance

Reporting Date	27-03-24				
Payment date	25-03-24				
Period No	8				
Monthly Period	01-02-24				
Interest Period	from	26-02-24	to	25-03-24	= 28 days



Average amount - all: 19 837

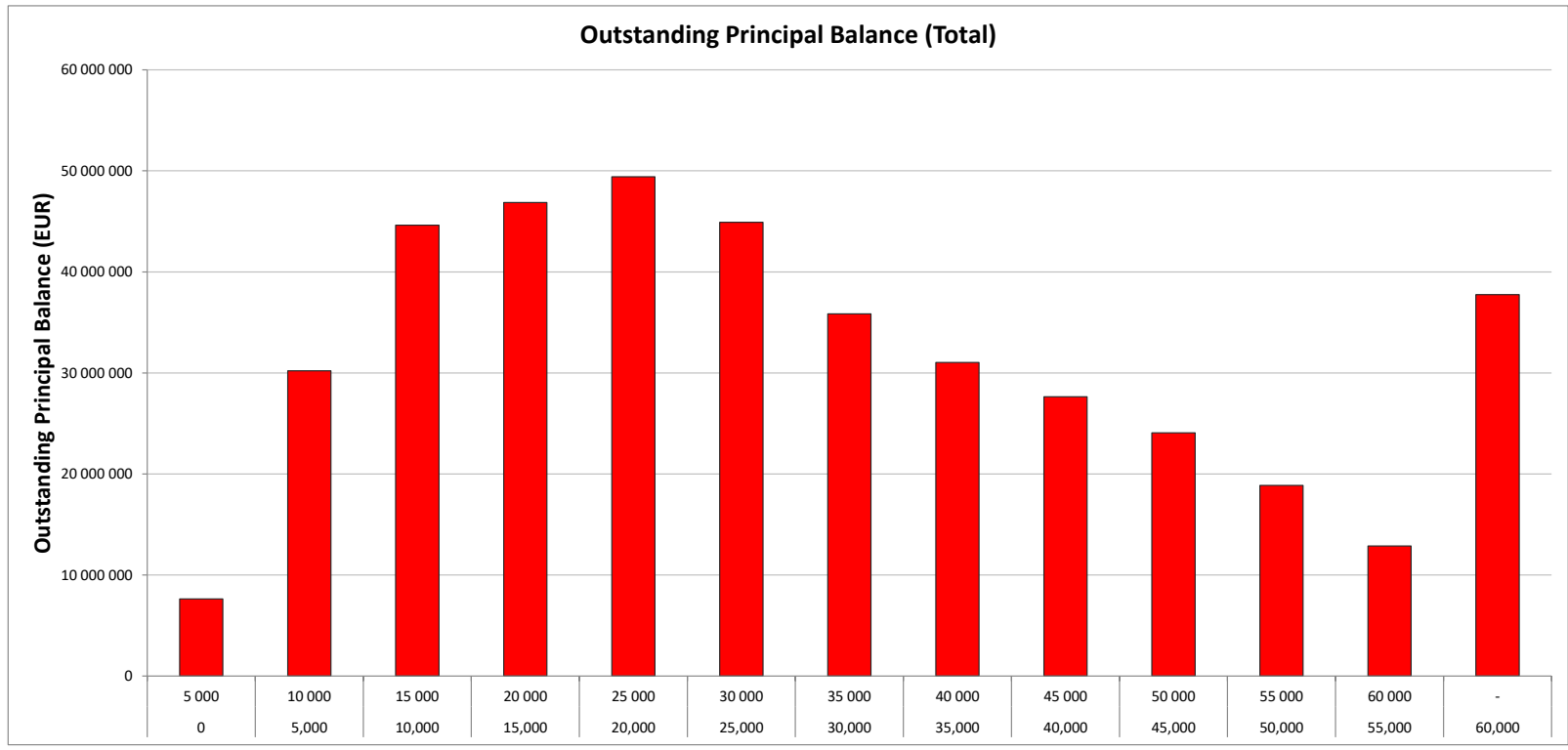
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 407	7 638 517	1,86%	27,3	16,6
5 000	10 000	4 050	30 206 908	7,34%	43,1	16,0
10 000	15 000	3 588	44 632 987	10,84%	48,4	16,1
15 000	20 000	2 699	46 867 958	11,38%	50,0	15,8
20 000	25 000	2 211	49 412 177	12,00%	50,9	15,8
25 000	30 000	1 637	44 908 160	10,91%	51,0	15,8
30 000	35 000	1 108	35 849 830	8,71%	52,1	15,4
35 000	40 000	829	31 030 742	7,54%	52,9	15,1
40 000	45 000	653	27 646 127	6,71%	53,8	14,7
45 000	50 000	508	24 071 773	5,85%	54,6	14,3
50 000	55 000	360	18 861 853	4,58%	54,3	14,6
55 000	60 000	225	12 874 488	3,13%	54,2	14,8
60 000	-	482	37 754 985	9,17%	53,5	15,0
Total		20 757	411 756 505	100%	50,7	15,5

SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24	to 25-03-24 = 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.a Geographical Distribution



Reporting Date	27-03-24				
Payment date	25-03-24				
Period No	8				
Monthly Period	01-02-24				
Interest Period	from	26-02-24	to	25-03-24	= 28 days

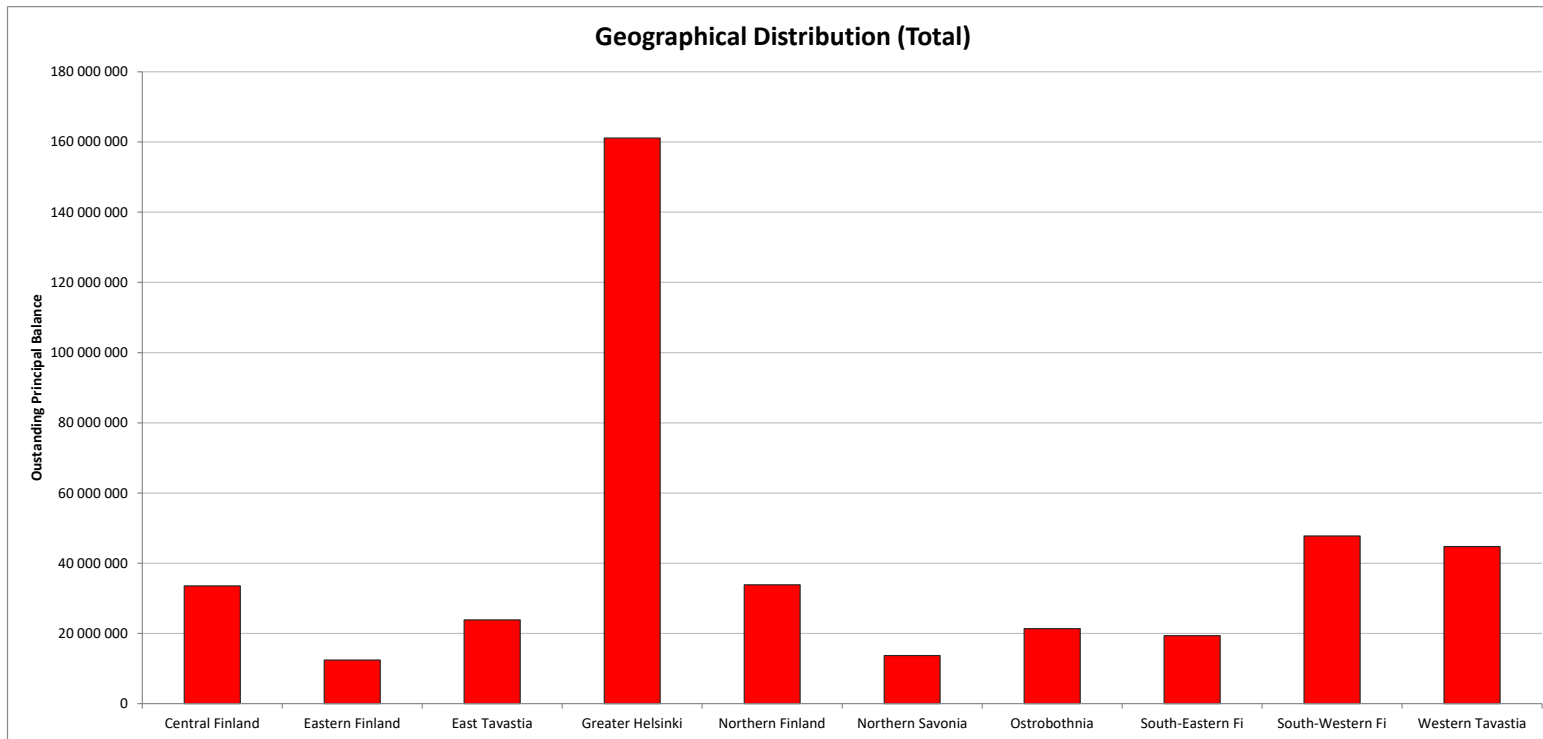
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 799	33 551 560	8,15%	50,4	15,5	
Eastern Finland	735	12 424 772	3,02%	50,2	15,8	
East Tavastia	1 271	23 836 592	5,79%	50,8	15,3	
Greater Helsinki	7 109	161 145 320	39,14%	51,1	15,5	
Northern Finland	1 672	33 844 552	8,22%	51,1	15,1	
Northern Savonia	757	13 696 990	3,33%	50,1	15,4	
Ostrobothnia	1 280	21 339 740	5,18%	50,8	15,5	
South-Eastern Fi	1 156	19 373 046	4,70%	50,0	15,2	
South-Western Fi	2 592	47 788 509	11,61%	50,3	15,7	
Western Tavastia	2 386	44 755 423	10,87%	50,1	15,6	
Total	20 757	411 756 505	100%	50,7	15,5	

Geographic distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27-03-24					
Payment date	25-03-24					
Period No	8					
Monthly Period	01-02-24					
Interest Period	from	26-02-24	to	25-03-24	=	28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24	to 25-03-24 = 28 days

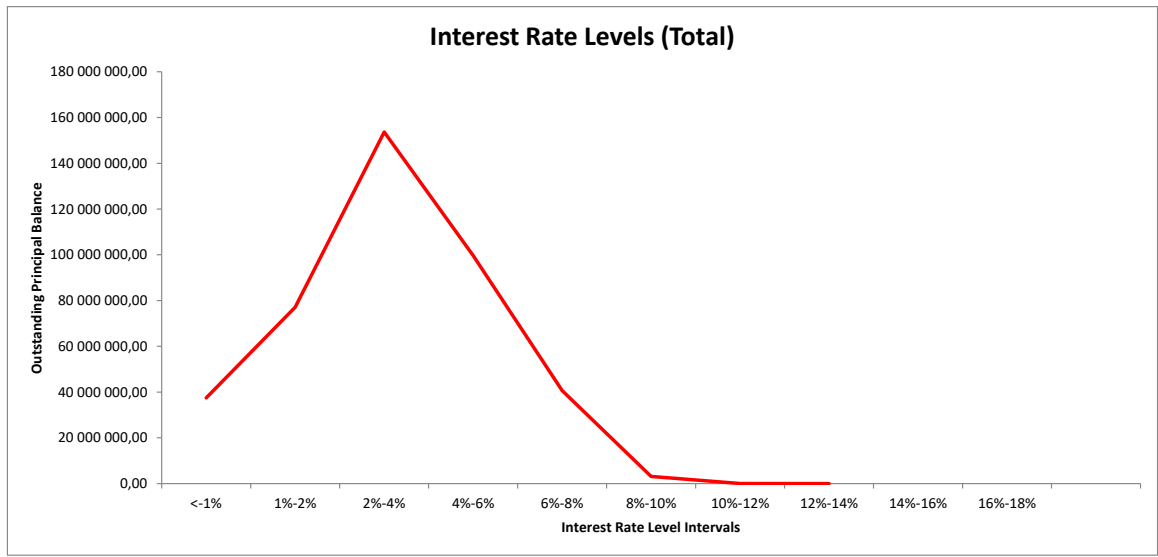
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0%	1%	1 551	37 454 635	9,10%	46,6	17,7
1%	2%	2 667	77 098 981	18,72%	49,6	17,2
2%	4%	6 914	153 651 995	37,32%	50,0	16,5
4%	6%	5 586	99 695 422	24,21%	53,3	13,1
6%	8%	3 744	40 668 757	9,88%	52,3	12,7
8%	10%	288	3 129 954	0,76%	55,3	9,7
10%	12%	5	50 487	0,01%	52,5	11,6
12%	14%	2	6 272	0,00%	38,5	9,5
14%	16%					
16%	18%					
18%	-					
Total		20 757	411 756 505	100%	50,7	15,5

Interest distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27-03-24				
Payment date	25-03-24				
Period No	8				
Monthly Period	01-02-24				
Interest Period	from	26-02-24	to	25-03-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.a Remaining Terms



Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24	to 25-03-24 = 28 days

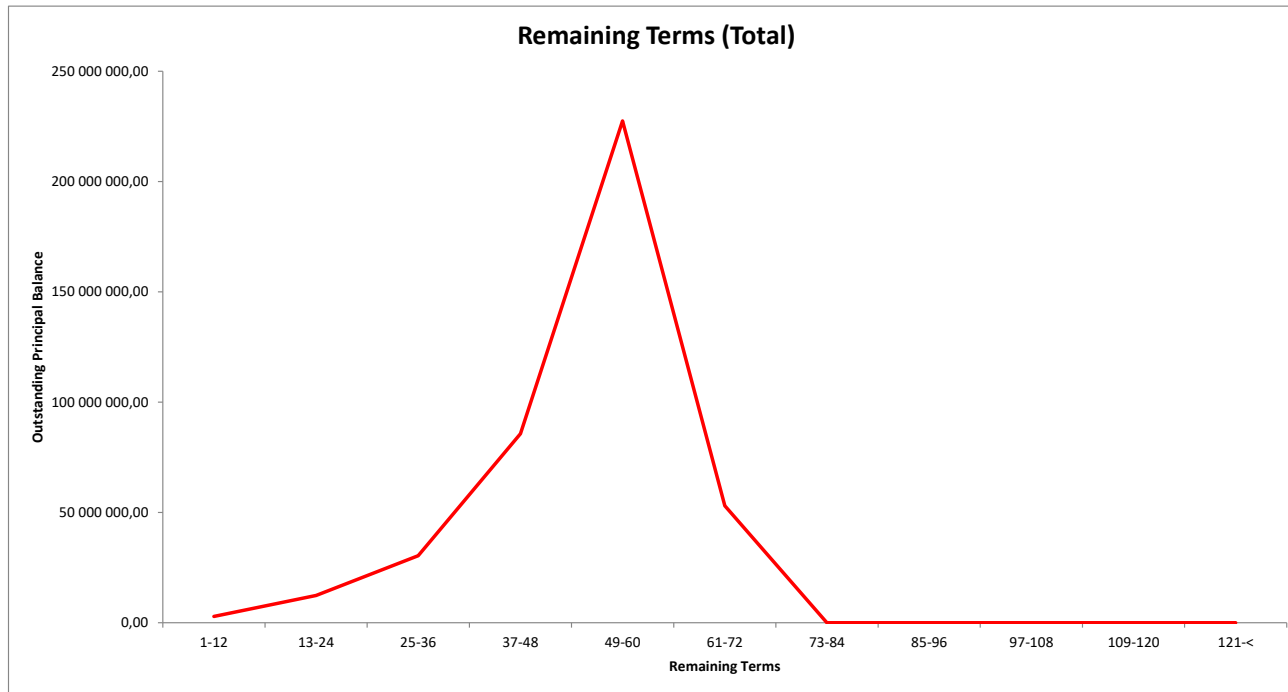
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	5	1 426	0,00%	0,0	15,0
1		12	673	2 851 151	0,69%	8,4	24,6
13		24	1 572	12 329 014	2,99%	19,4	20,6
25		36	2 350	30 392 095	7,38%	31,2	18,4
37		48	4 836	85 671 832	20,81%	43,2	16,7
49		60	9 353	227 474 039	55,24%	55,4	15,7
61		72	1 968	53 036 947	12,88%	63,4	8,9
73		84					
85		96					
97		108					
109		120					
121	-						
Total		20 757		411 756 505	100%	50,7	15,5

Months to maturity

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27-03-24				
Payment date	25-03-24				
Period No	8				
Monthly Period	01-02-24				
Interest Period	from	26-02-24	to	25-03-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.a Seasoning



Reporting Date	27-03-24
Payment date	25-03-24
Period No	8
Monthly Period	01-02-24
Interest Period	from 26-02-24 to 25-03-24 = 28 days

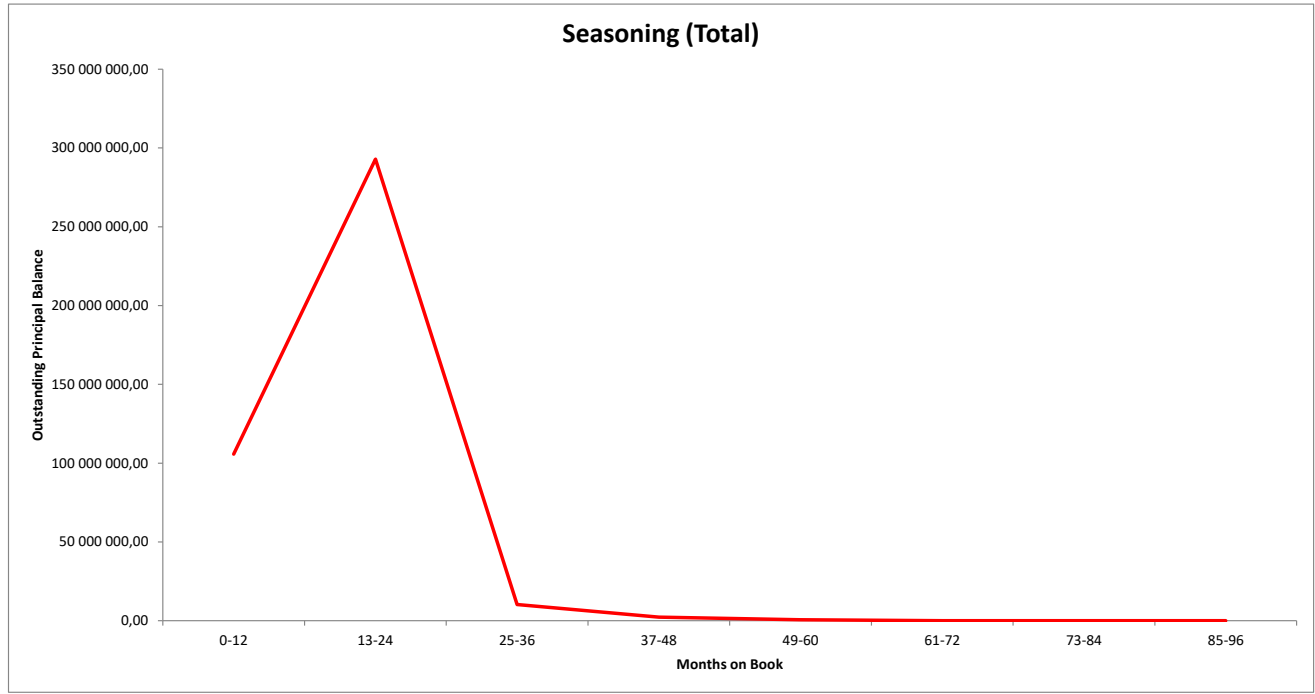
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1	12	4 786	105 762 035	25,69%	56,3	9,5
13	24	15 205	292 914 637	71,14%	49,6	16,9
25	36	552	10 295 420	2,50%	34,1	29,0
37	48	161	2 208 294	0,54%	21,1	40,9
49	60	49	544 072	0,13%	10,5	53,8
61	72	4	32 047	0,01%	11,1	70,5
73	84					
85	96					
Total		20 757	411 756 505	100%	50,7	15,5

Months on book

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27-03-24				
Payment date	25-03-24				
Period No	8				
Monthly Period	01-02-24				
Interest Period	from	26-02-24	to	25-03-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	27-03-24
Payment date	25-03-24
Period No	8
Monthly Period	01-02-24
Interest Period	from 26-02-24 to 25-03-24 = 28 days

Balloon loans in %
of portfolio

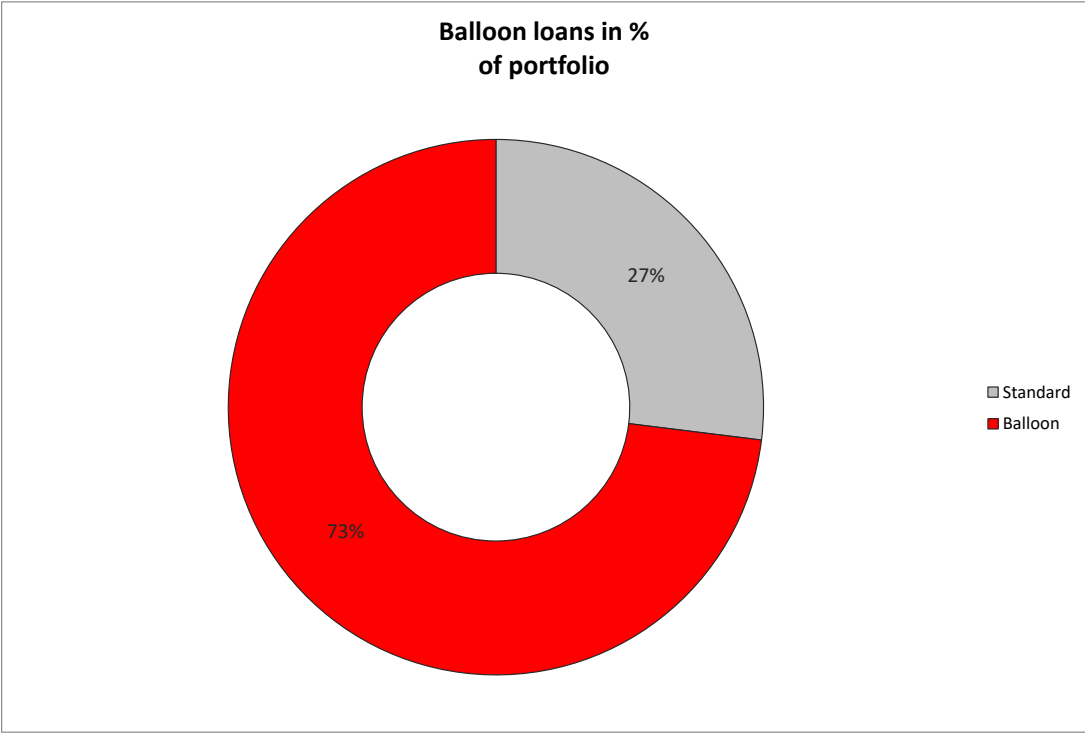
TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	10 138	111 012 148	27,0 %	5 718	0,0 %	46,1	15,2
Balloon	10 619	300 744 357	73,0 %	123 607 008	41,1 %	52,4	15,5
Total	20 757	411 756 505	100%	123 612 726	30%	50,7	15,5

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.b Balloon loans



Reporting Date	27-03-24				
Payment date	25-03-24				
Period No	8				
Monthly Period	01-02-24				
Interest Period	from	26-02-24	to	25-03-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

16.a # loans per borrower



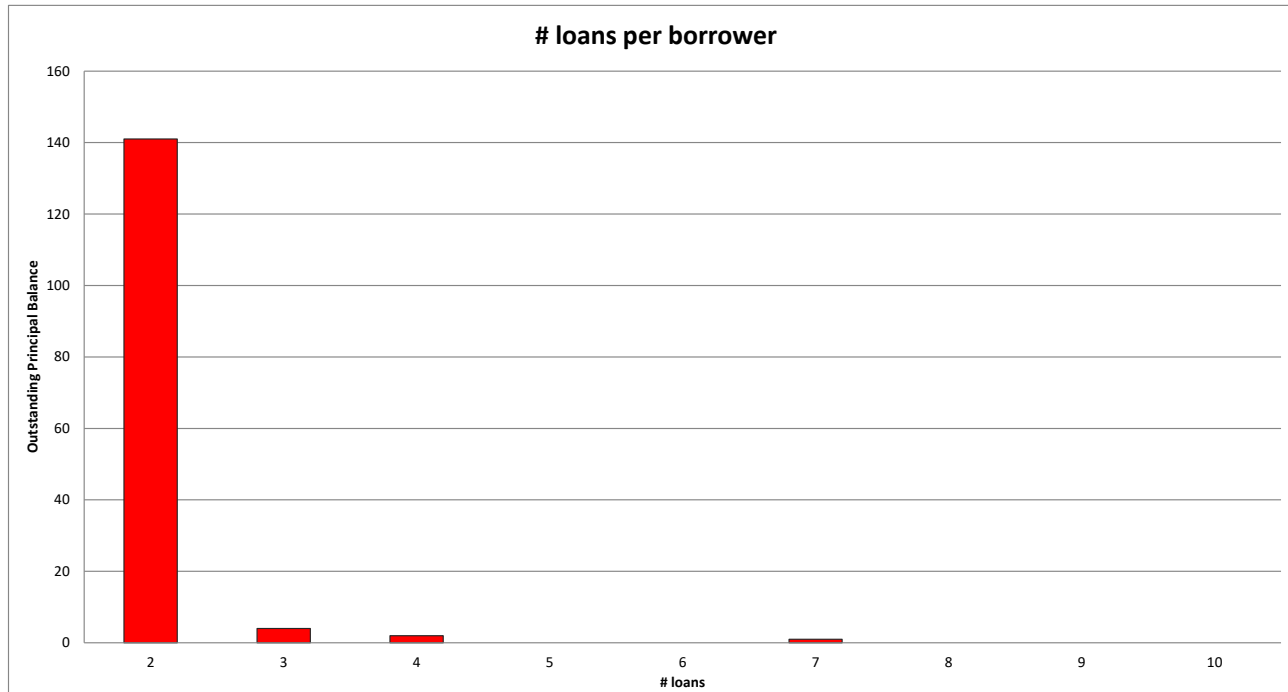
Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24	to 25-03-24 = 28 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	20 448	405 026 749	98,37%	
2	141	6 180 082	1,50%	
3	4	349 388	0,08%	
4	2	85 775	0,02%	
5				
6				
7	1	114 510	0,03%	
8				
9				
10				
Total:	20 596	411 756 505	100%	

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24	to 25-03-24 = 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24 to 25-03-24 =	28 days

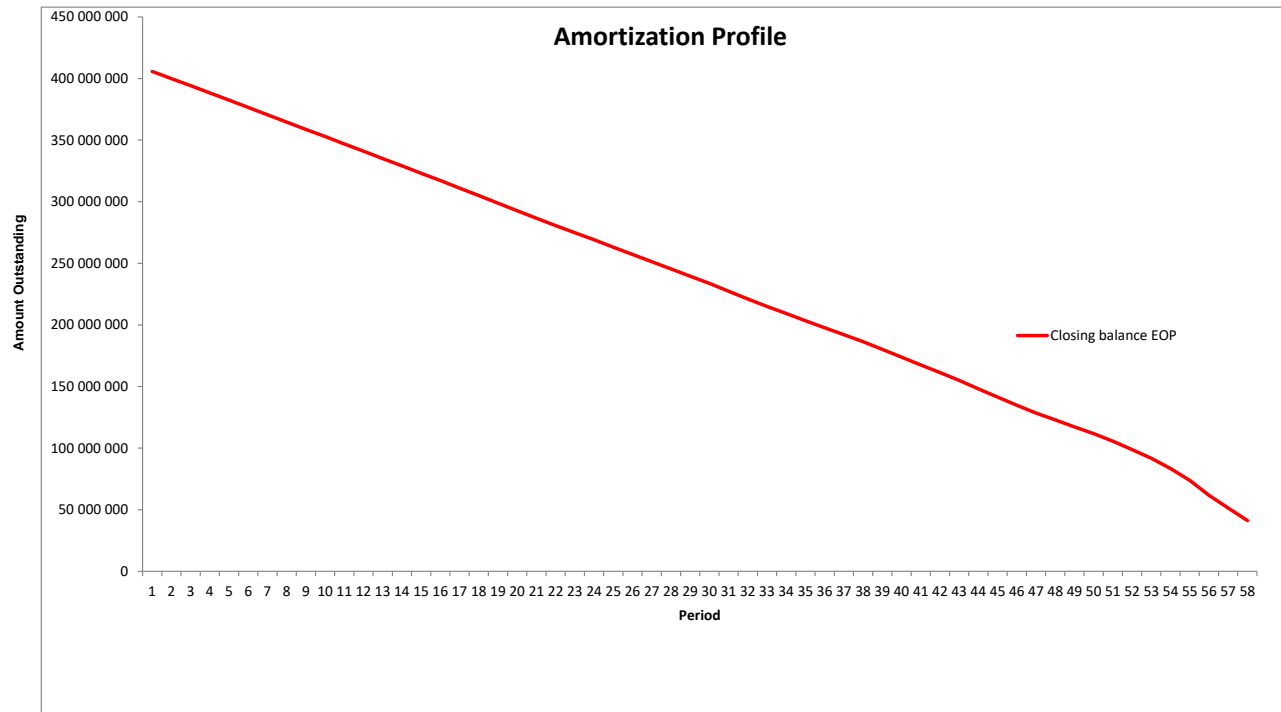
TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage	
1	411 756 505	405 765 849	5 990 656	1 239 921	3,67%	98,55%	
2	405 765 849	400 011 369	5 754 480	1 222 453	3,68%	97,15%	
3	400 011 369	394 185 320	5 826 049	1 203 074	3,67%	95,73%	
4	394 185 320	388 336 664	5 848 656	1 184 786	3,67%	94,31%	
5	388 336 664	382 463 138	5 873 525	1 166 838	3,67%	92,89%	
6	382 463 138	376 547 641	5 915 497	1 148 790	3,66%	91,45%	
7	376 547 641	370 617 481	5 930 160	1 130 662	3,66%	90,01%	
8	370 617 481	364 641 289	5 976 192	1 112 406	3,66%	88,56%	
9	364 641 289	358 711 794	5 929 495	1 094 100	3,66%	87,12%	
10	358 711 794	352 864 843	5 846 951	1 075 857	3,66%	85,70%	
11	352 864 843	346 907 926	5 956 917	1 057 820	3,66%	84,25%	
12	346 907 926	340 974 833	5 933 093	1 039 566	3,66%	82,81%	
13	340 974 833	334 957 533	6 017 300	1 021 263	3,65%	81,35%	
14	334 957 533	329 053 229	5 904 304	1 002 774	3,65%	79,91%	
15	329 053 229	323 131 250	5 921 978	984 649	3,65%	78,48%	
16	323 131 250	317 151 536	5 979 714	966 510	3,65%	77,02%	
17	317 151 536	311 070 054	6 081 482	948 195	3,65%	75,55%	
18	311 070 054	304 974 991	6 095 063	929 684	3,65%	74,07%	
19	304 974 991	298 831 546	6 143 445	911 181	3,64%	72,57%	
20	298 831 546	292 710 299	6 121 247	892 638	3,64%	71,09%	

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27-03-24					
Payment date	25-03-24					
Period No	8					
Monthly Period	01-02-24					
Interest Period	from	26-02-24	to	25-03-24	=	28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	27-03-24			
Payment date	25-03-24			
Period No	8			
Monthly Period	01-02-24			
Interest Period	from	26-02-24	to	25-03-24 = 28 days

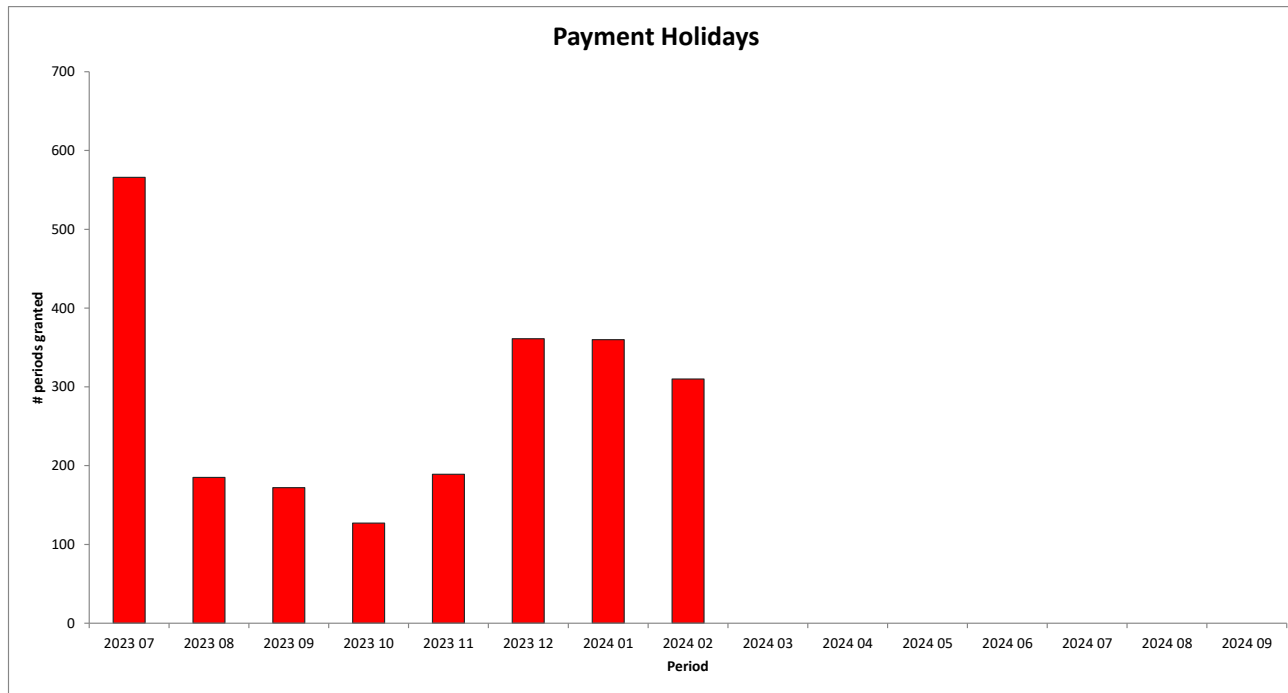
TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2023 07	566	769	220 852	14 244 780
2023 08	185	231	67 871	4 229 424
2023 09	172	214	64 084	4 242 227
2023 10	127	167	47 480	3 061 909
2023 11	189	273	71 527	4 096 702
2023 12	361	448	113 646	7 737 592
2024 01	360	443	167 289	8 782 205
2024 02	310	335	97 341	7 276 004
2024 03				
2024 04				
2024 05				
2024 06				
2024 07				
2024 08				
2024 09				
Total:	2 270	2 880	850 089	53 670 841

Payment Holiday

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27-03-24				
Payment date	25-03-24				
Period No	8				
Monthly Period	01-02-24				
Interest Period	from	26-02-24	to	25-03-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	27-03-24			
Payment date	25-03-24			
Period No	8			
Monthly Period	01-02-24			
Interest Period	from	26-02-24	to	25-03-24 = 28 days

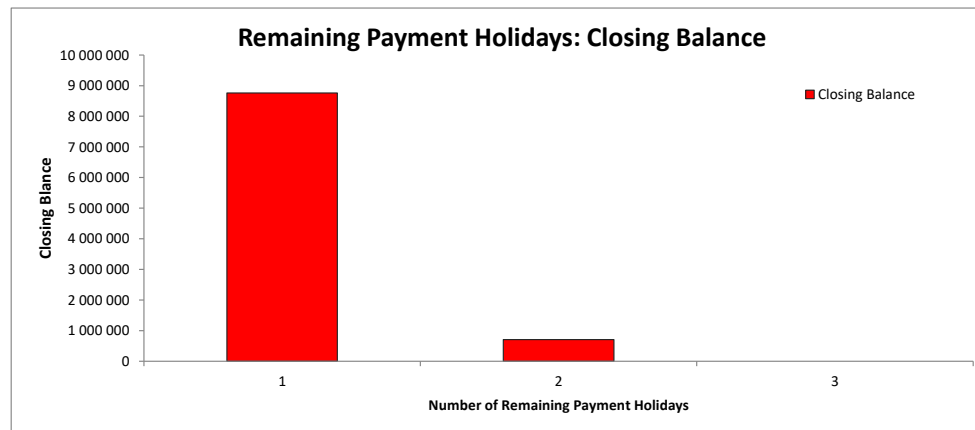
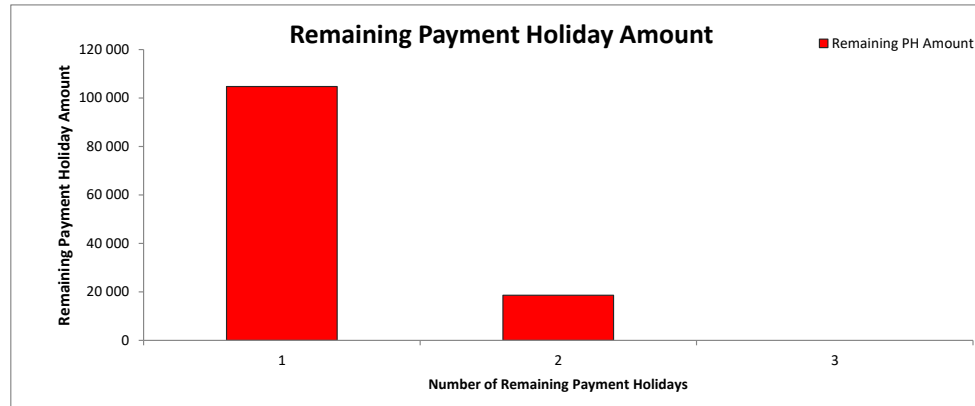
Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	368	104 752	8 758 650
2	25	18 654	708 949
3	0	0	0
Total	393	123 405	9 467 599

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24	to 25-03-24 = 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment



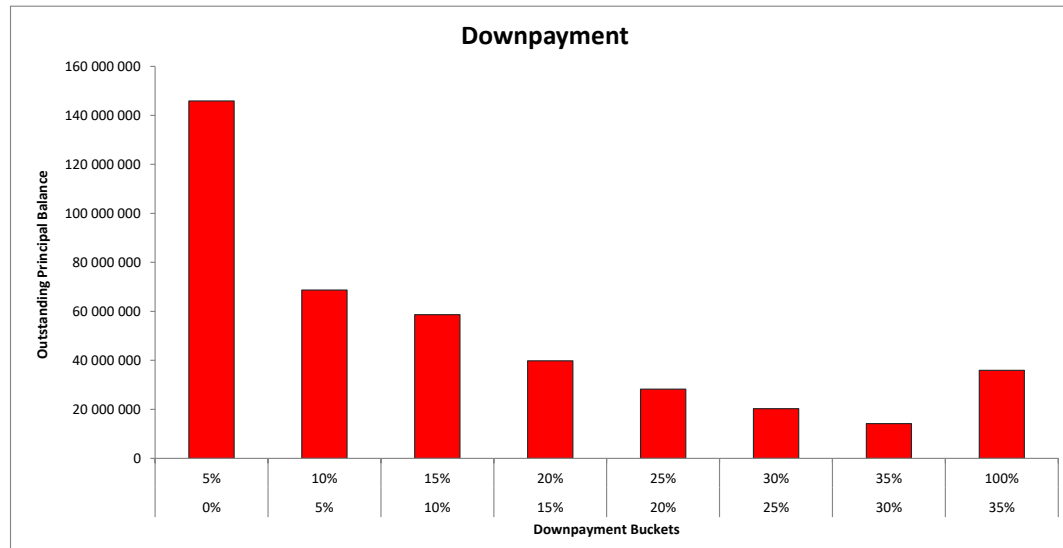
Reporting Date	27-03-24					
Payment date	25-03-24					
Period No	8					
Monthly Period	01-02-24					
Interest Period	from	26-02-24	to	25-03-24	=	28 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0%	5%	7 286	145 845 984	35,42%	52,3	15,5
	5%	10%	2 749	68 691 431	16,68%	52,5	15,4
	10%	15%	2 553	58 667 168	14,25%	51,0	15,6
	15%	20%	1 795	39 826 634	9,67%	49,9	15,5
	20%	25%	1 404	28 301 869	6,87%	49,4	15,7
	25%	30%	1 076	20 281 778	4,93%	49,2	15,2
	30%	35%	851	14 179 675	3,44%	47,6	15,5
	35%	100%	3 043	35 961 967	8,73%	44,0	15,3
			20 757	411 756 505	100%	50,7	15,5

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24	to 25-03-24 = 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	27-03-24
Payment date	25-03-24
Period No	8
Monthly Period	01-02-24
Interest Period	from 26-02-24 to 25-03-24 = 28 days

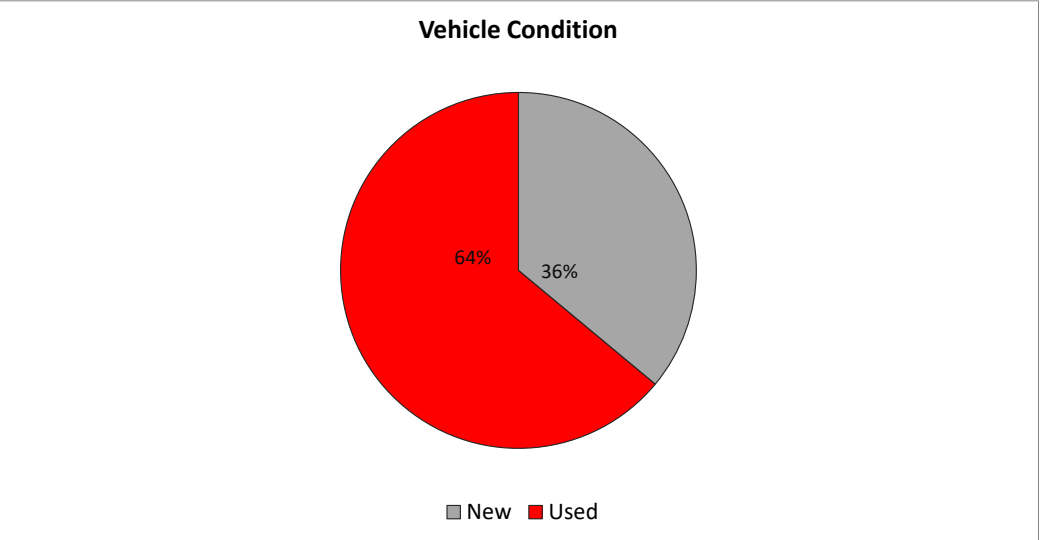
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	4 975	148 411 872	36,04%	49,9	15,1	
Used	15 782	263 344 633	63,96%	51,1	15,7	
Total	20 757	411 756 505	100%	50,7	15,5	

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	27-03-24
Payment date	25-03-24
Period No	8
Monthly Period	01-02-24
Interest Period	from 26-02-24 to 25-03-24 = 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.a Borrower Type



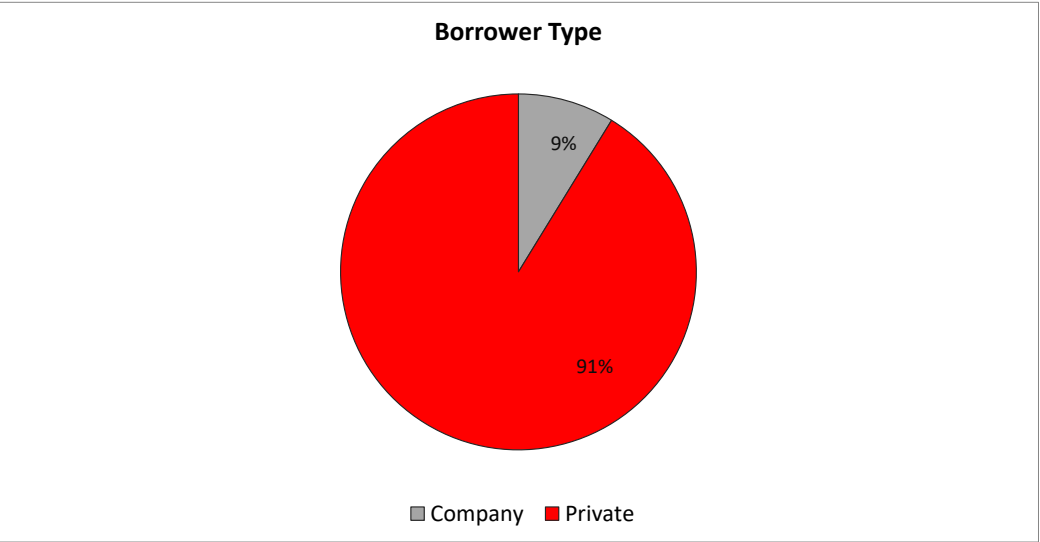
Reporting Date 27-03-24
Payment date 25-03-24
Period No 8
Monthly Period 01-02-24
Interest Period from 26-02-24 to 25-03-24 = 28 days

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 533	36 120 179	8,77%	41,3	18,2
Private	19 224	375 636 326	91,23%	51,6	15,2
Total	20 757	411 756 505	100%	50,7	15,5

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.b Borrower Type

Reporting Date	27-03-24
Payment date	25-03-24
Period No	8
Monthly Period	01-02-24
Interest Period	from 26-02-24 to 25-03-24 = 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date			27-03-24			
Payment date			25-03-24			
Period No			8			
Monthly Period		01-02-24				
Interest Period	from	26-02-24	to	25-03-24	=	28 days



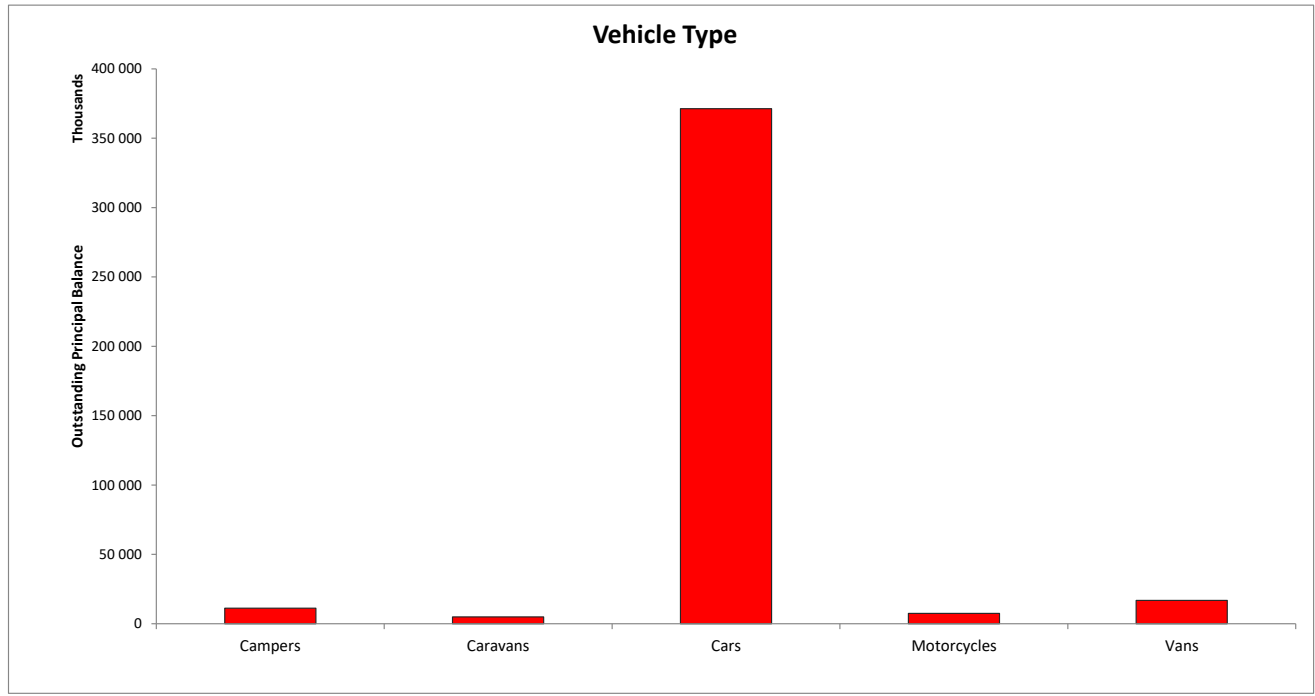
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	311	11 252 339	2,73%	50,4	17,3	
Caravans	233	4 960 555	1,20%	49,1	17,0	
Cars	18 384	371 283 807	90,17%	51,1	15,3	
Motorcycles	762	7 475 835	1,82%	46,4	15,1	
Vans	1 067	16 783 968	4,08%	44,9	17,7	
Total	20 757	411 756 505	100%	50,7	15,5	

Vehicle type

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	27-03-24
Payment date	25-03-24
Period No	8
Monthly Period	01-02-24
Interest Period	from 26-02-24 to 25-03-24 = 28 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

23.a Restructured Loans

Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24	to 25-03-24 = 28 days



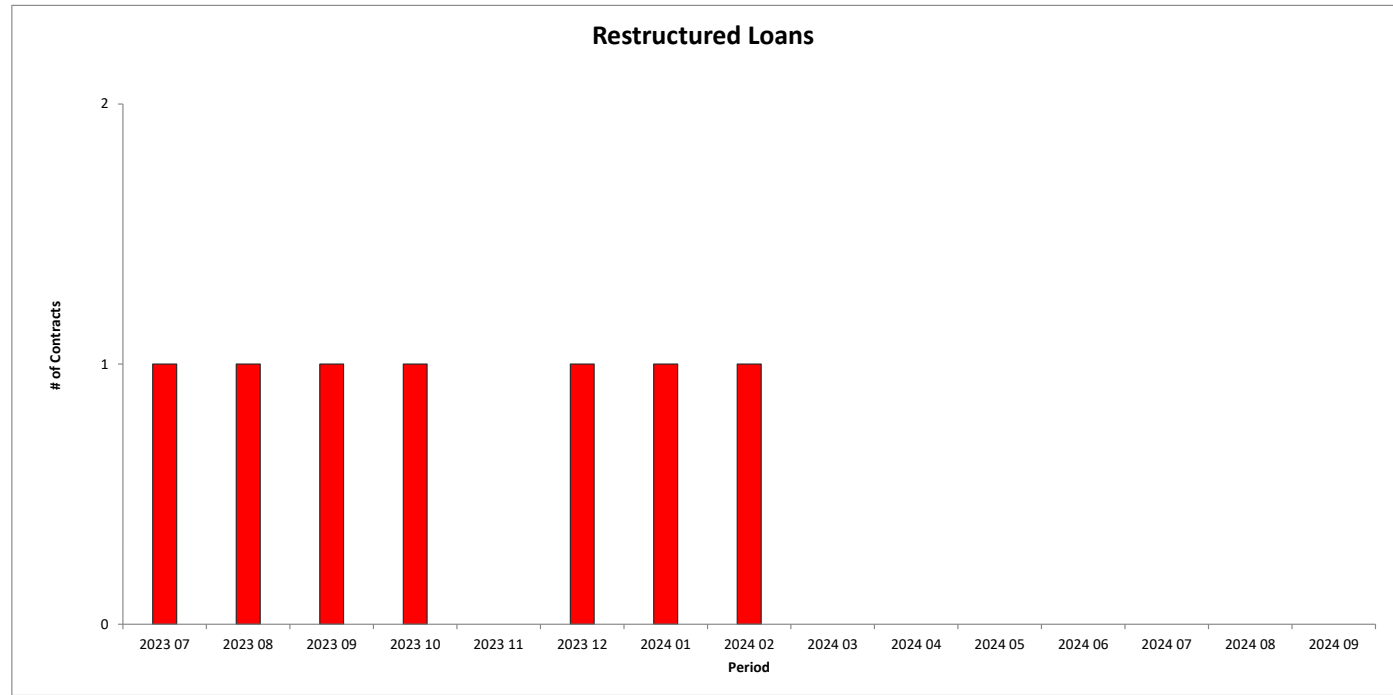
TOTAL		
Period	No	Outstanding balance
2023 07	1	47 194
2023 08	1	18 277
2023 09	1	11 114
2023 10	1	35 016
2023 11	0	0
2023 12	1	17 536
2024 01	1	13 762
2024 02	1	36 527
2024 03		
2024 04		
2024 05		
2024 06		
2024 07		
2024 08		
2024 09		
Total	7	179 427

Restructured

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.b Restructured Loans

Reporting Date	27-03-24				
Payment date	25-03-24				
Period No	8				
Monthly Period	01-02-24				
Interest Period	from	26-02-24	to	25-03-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24 to 25-03-24 = 28 days	

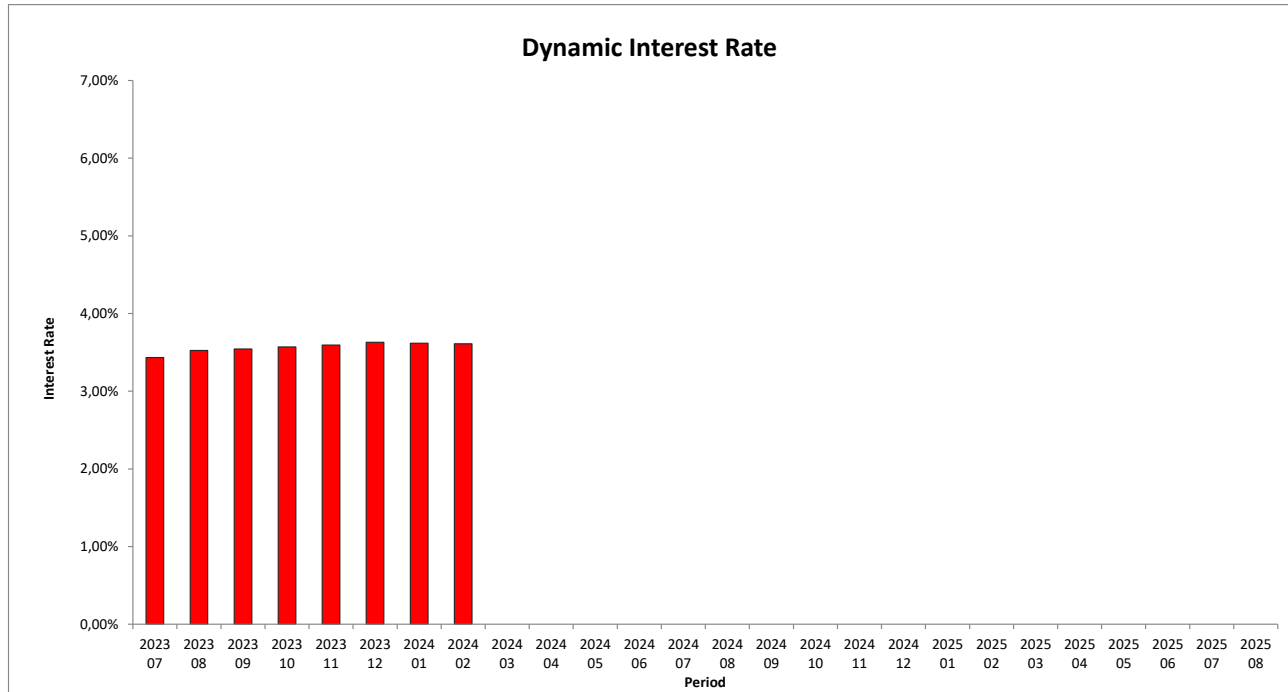
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3,43%
2023 08	435 781 306	3,52%
2023 09	436 622 959	3,54%
2023 10	435 596 851	3,57%
2023 11	436 884 114	3,59%
2023 12	437 627 032	3,63%
2024 01	423 959 854	3,62%
2024 02	411 756 505	3,61%
2024 03		
2024 04		
2024 05		
2024 06		
2024 07		
2024 08		
2024 09		
2024 10		
2024 11		
2024 12		
2025 01		
2025 02		
2025 03		
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		

Interest rate evolution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	27-03-24					
Payment date	25-03-24					
Period No	8					
Monthly Period	01-02-24					
Interest Period	from	26-02-24	to	25-03-24	=	28 days



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25.a Dynamic Pre-Payments



Reporting Date 27-03-24
Payment date 25-03-24
Period No 8

Monthly Period 01-02-24 to 25-03-24 = 28 days
Interest Period from 26-02-24 to 25-03-24 = 28 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2023 07	25 587 102	404 834 411	20,06%
2023 08	7 538 135	435 781 306	18,89%
2023 09	7 402 480	436 622 959	18,55%
2023 10	7 722 936	435 596 851	19,32%
2023 11	6 802 303	436 884 114	17,16%
2023 12	6 157 474	437 627 032	15,64%
2024 01	6 761 784	423 959 854	17,55%
2024 02	6 144 884	411 756 505	16,51%
2024 03			
2024 04			
2024 05			
2024 06			
2024 07			
2024 08			
2024 09			
2024 10			
2024 11			
2024 12			
2025 01			
2025 02			
2025 03			
2025 04			
2025 05			
2025 06			
2025 07			
2025 08			

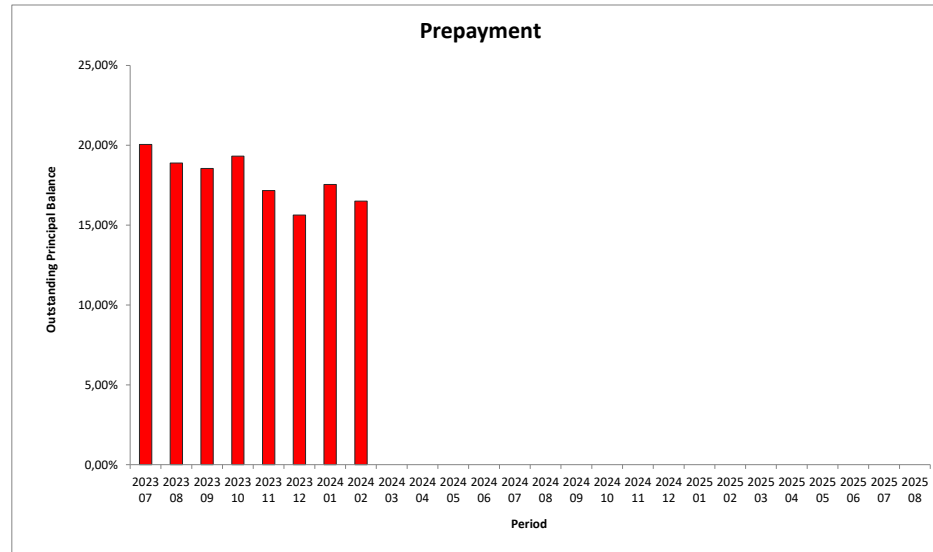
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	27-03-24
Payment date	25-03-24
Period No	8
Monthly Period	01-02-24
Interest Period	from 26-02-24 to 25-03-24 = 28 days



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26. Delinquency



Reporting Date	27-03-24						
Payment date	25-03-24						
Period No	8						
Monthly Period	01-02-24						
Interest Period	from	26-02-24	to	25-03-24	=	28 days	

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2023	7	404 834 411	18 410	384 371 369	869	17 412 766	87	1 607 611	46	918 778	18	324 691	10	199 197	-	-	-	-	
	8	435 781 306	19 949	415 533 471	811	16 617 179	85	1 735 646	41	801 554	37	714 989	8	191 183	8	187 284	4	13 032	
	9	436 622 959	20 022	414 840 279	868	17 366 660	122	2 426 656	46	1 061 247	19	364 204	23	398 979	6	164 934	9	166 271	
	10	435 596 851	20 030	411 883 049	972	18 733 534	108	2 202 813	65	1 496 644	29	744 873	11	233 161	20	302 778	12	217 696	
	11	436 884 114	20 259	412 912 559	931	18 707 176	125	2 301 977	58	1 167 958	48	1 074 437	22	517 614	9	202 393	18	231 242	
	12	437 627 032	20 368	411 991 581	957	18 473 443	178	3 557 428	81	1 541 721	46	887 497	39	785 604	17	389 759	15	251 278	
2024	1	423 959 854	19 931	398 864 551	938	18 014 816	146	2 851 603	92	2 031 383	53	1 069 697	28	656 504	26	471 301	26	543 783	
	2	411 756 505	19 539	388 263 175	874	16 536 598	121	2 122 180	79	1 694 806	72	1 614 620	45	948 088	27	577 037	29	414 475	
	3																		
	4																		
	5																		
	6																		
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	9																		
	10																		
	11																		
	12																		

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24	to 25-03-24 = 28 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	4 207	57 962	146 586						
2023 4	700 217	44				83 190	83 190	617 027	59 657	142 847	557 370						
2024 1	958 258	54							47 754	47 754	910 505						
2024 2																	
2024 3																	
2024 4																	
2025 1																	
2025 2																	
2025 3																	
2025 4																	

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2024 Q4			2025 Q1			2025 Q2			2025 Q3			2025 Q4		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	20454 8	15															
2023 4	70021 7	44															
2024 1	95825 8	5 4															
2024 2																	
2024 3																	
2024 4																	
2025 1																	
2025 2																	
2025 3																	
2025 4																	

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28. Priority of Payments - Revenue



Reporting Date	27-03-24				
Payment date	25-03-24				
Period No	8				
Monthly Period	01-02-24				
Interest Period	from	26-02-24	to	25-03-24	= 28 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 616 126,99	EUR
Senior Expenses	-	927,00	EUR
Senior Servicing Fee	-	66 338,55	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	494 619,83	EUR
Tranche A Loan Interest to Issuer	-	211 331,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	15 400,00	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	28 097,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	23 761,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	29 750,00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	102 861,00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	414 474,87	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	99 507,82	
Interest due to Purchaser Subordinated Loan Provider	-	354,00	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	128 704,92	EUR
Hedge Subordinated Amounts	-	-	
Deferred Purchase Price to Seller	-	-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 837 782,76	EUR
Senior Expenses	-	797,00	EUR
Issuer swap interest to swap counterparty	-	494 619,83	EUR
Interest Class A Notes	-	1 377 881,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	35 235,00	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	-	53 643,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	37 886,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	43 274,00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	137 422,00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	414 474,87	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	242 550,06	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

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29. Priority of Payments - Redemption



Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	11 788 874,62	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	-	11 788 874,62	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	12 203 349,49	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	-	12 203 349,49	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 D Notes	-	-	EUR
(vi) Principal Payments on Class D Notes	-	-	EUR
<u>On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount</u>			
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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Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24	to 25-03-24 = 28 days

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30. Transaction Costs

Reporting Date	27-03-24	
Payment date	25-03-24	
Period No	8	
Monthly Period	01-02-24	
Interest Period	from 26-02-24	to 25-03-24 = 28 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	927,00						
Interest accrued for the Period	EUR	1 685 341,00	1 377 881,00	35 235,00	53 643,00	37 886,00	43 274,00	137 422,00
Cumulative Interest accrued	EUR	19 296 666,00	15 858 620,00	389 482,00	595 756,00	423 124,00	484 869,00	1 544 815,00
Interest Payments	EUR	1 685 341,00	1 377 881,00	35 235,00	53 643,00	37 886,00	43 274,00	137 422,00
Cumulative Interest Payments	EUR	19 296 666,00	15 858 620,00	389 482,00	595 756,00	423 124,00	484 869,00	1 544 815,00
Interest accrued on Subordinated Loan for the Period	EUR	-						
Cumulative Interest accrued on Subordinated Loan	EUR	37 407,00						
Interest Payments on Subordinated Loan	EUR	-						
Cumulative Interest Payments on Subordinated Loan	EUR	37 407,00						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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30. Swap Overview



Reporting Date	27-03-24
Payment date	25-03-24
Period No	8
Monthly Period	01-02-24
Interest Period	from 26-02-24 to 25-03-24 = 28 days

Kimi 12 | Front Swap

Party A	BANCO SANTANDER, S.A
Party B	SCF Rahoituspalvelut XII DAC
Swap Notional	423 959 854
Interest Period Start	26-02-24
Interest Period End	25-03-24
Interest Days	28
Settlement Date	25-03-24
Party A Floating Interest Rate	3,864 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 1 274 140,68
Party B Fixed Rate	1,5000 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 494 619,83

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31. Contact Details



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Reporting Date	27-03-24
Payment date	25-03-24
Period No	8
Monthly Period	01-02-24
Interest Period	from 26-02-24 to 25-03-24 = 28 days