

**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**Cover Sheet Monthly Investor Report**



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Reporting Date	28.02.2024				
Payment date	26.02.2024			Following payment dates:	25.03.2024
Period No	7				25.04.2024
Monthly Period	01.01.2024				
Interest Period	25.01.2024	from		to	26.02.2024 = 32 days
Cut-Off date	31.01.2024				

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**1. Portfolio Information**



Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days

	Current Period	
	Aggregated Outstanding	
	Principal Amount	
<b>Outstanding receivables</b>		
<b>Opening balance prior to replenishment</b>	<b>437 627 031,60</b>	<b>EUR</b>
Scheduled Loan Principal Repayments (+MC)	6 361 610,42	EUR
Prepayments	6 761 783,51	EUR
Deemed Collections - Other	-	EUR
<b>Total Principal Payments Received in Period</b>	<b>13 123 393,93</b>	<b>EUR</b>
New Defaulted Auto Loans amt in Period	543 783,49	EUR
<b>Closing balance prior to replenishment</b>	<b>423 959 854,18</b>	<b>EUR</b>
<b>Further Purchase Price due (Replenishment price of new assets)</b>	<b>-</b>	<b>EUR</b>
Re-investment Principal Ledger Closing Balance	-	EUR
<b>Closing Balance post replenishment</b>	<b>423 959 854,18</b>	<b>EUR</b>
Principal Recoveries on loans in default	75 755,35	EUR
<b>Total revenue collections</b>		
<b>Total Revenue Received in Period</b>	<b>1 775 350,27</b>	<b>EUR</b>
<b># Loans</b>		
At beginning of period	21 686	Loans
Replenished contracts	-	Loans
Paid in Full	446	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	26	Loans
At end of period	<b>21 214</b>	<b>Loans</b>

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**2. Amount Due for Distribution - Revenue Receipts**



Reporting Date	28.02.2024				
Payment date	26.02.2024				
Period No	7				
Monthly Period	01.01.2024				
Interest Period	from 25.01.2024	to	26.02.2024	=	32 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	1 851 105,62	EUR
b. Stamp Duty, Taxes, Liabilities etc. Paid by the Seller to the Purchaser	-	EUR
c. Default-Interest, Indemnities etc. Paid by the Seller to the Purchaser	-	EUR
d. Interest earned by the Purchaser	1 494,42	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** **1 852 600,04** **EUR**

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 656 814,25	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	1 505 047,99	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	28 138,91	EUR
g. Liquidity Reserve Excess Amount	80 558,92	EUR
h. Any other net amount received by the Issuer	-	EUR

**Total Amount for Issuer Available Revenue Receipts** **3 270 560,07** **EUR**

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**3. Amount Due for Distribution - Redemption Receipts**



Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	13 123 393,93	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
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>13 123 393,93</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	13 123 393,93	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	543 783,49	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>13 667 177,42</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	28.02.2024
Payment date	26.02.2024
Period No	7
Monthly Period	01.01.2024
Interest Period	from 25.01.2024 to 26.02.2024 = 32 days

**Note Balance**

Beginning of Period	437 627 031,60	EUR
End of Period	423 959 854,18	EUR

**Liquidity Balance**

Beginning of Period	0,6 %	2 524 800,00	EUR
Cash Outflow		74 237,81	EUR
Cash Inflow		-	EUR
End of Period	0,6 % *	2 450 562,19	EUR
Required Reserve Amount	0,6 % *	2 450 562,19	EUR

**Expenses Advance**

Beginning of Period	1 100 987,81	EUR
Interest paid	4 447,99	EUR
Principal Paid	138 289,79	EUR
End of Period	962 698,02	EUR

**Servicer Advance Reserve Fund**

Beginning of Period	100 000,00	EUR
Cash Outflow	-	EUR
Cash Inflow	-	EUR
End of Period	100 000,00	EUR
Required Reserve Amount	100 000,00	EUR

**Set-off from Deposits**

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

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

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

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5a. Performance Data



Asset Balance

Opening balance prior to replenishment	437 627 031,60	EUR
Closing balance prior to replenishment	423 959 854,18	EUR
Closing Balance post replenishment	423 959 854,18	EUR

Portfolio Performance:

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	398 864 550,69	94,08 %	19 931
1-29 days past due	18 014 815,99	4,25 %	938
<b>Delinquent Receivables:</b>			
30-59 days past due	2 851 602,96	0,67 %	146
60-89 days past due	2 031 382,60	0,48 %	92
90-119 days past due	1 069 696,67	0,25 %	53
120-149 days past due	656 503,84	0,15 %	28
150-179 days past due	471 301,43	0,11 %	26
<b>Total Performing and Delinquent</b>	<b>423 959 854</b>	<b>100,00 %</b>	<b>21 214</b>
Current Period Defaults	543 783,49		26
Cumulative Defaults	1 448 548,31		86
Current Period Principal Recoveries	75 755,35		
Cumulative Principal Recoveries	212 699,95		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,27 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,17 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,12 %	

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

[A] Aggregate Outstanding Asset Principal Amount	423 959 854,18	94,49 %
[B] Aggregate principal balance of Defaulted Contracts	1 448 548,31	
[C] Recoveries received on such Defaulted Contracts	212 699,95	
[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	1,67 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,64 %	
[C] Delinquency Ratio, second preceding Payment Date	1,20 %	

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	8,18 %	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	437 627 031,60		

Reporting Date	28.02.2024
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Period No	7
Monthly Period	01.01.2024
Interest Period	from 25.01.2024 to 26.02.2024 = 32 days

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
[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

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**5b. Concentration limits**



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

Weighted average interest rate (min 3%)	3,62 %
Weighted average months to maturity (max 60)	51,59*
Used Vehicles (max 75%)	64,18 %
Balloon Loans (max 70%)	72,70 %
Balloon Installments (max 26%)	29,57 %
Corporate Borrowers (max 11%)	8,84 %
IRB (min 95%)	96%**

\* Bucket-based as found in IR

\*\* As of last replenishment

**Top-10 Exposures:**

	Balance	# Loans	Portion
	214 616,89	2	0,05 %
	212 928,20	1	0,05 %
	208 845,14	1	0,05 %
	200 501,21	3	0,05 %
	191 921,83	1	0,05 %
	186 922,04	1	0,04 %
	176 435,59	1	0,04 %
	172 710,80	1	0,04 %
	149 867,11	2	0,04 %
	142 969,16	1	0,03 %
	<b>Total (max 0,6%)</b>		<b>0,44 %</b>

\* Post Replenishment

Reporting Date	28.02.2024
Payment date	26.02.2024
Period No	7
Monthly Period	01.01.2024
Interest Period	from 25.01.2024 to 26.02.2024 = 32 days

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**6. Note Principal**



Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days

**Note Principal**

	Class A	Class B	Class C	Class D	Class E	Class F	
Beginning of Period	401 827 031,60	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00	EUR
Sequential Amortization	13 667 177,42	-	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	-	EUR
End 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

**Principal Deficiency Sub-Ledger**

Beginning of Period	-	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	543 783,49	EUR
Credit PDL	-	-	-	-	-	543 783,49	EUR
End of Period	-	-	-	-	-	-	EUR

**Net Note Principal**

Beginning of Period	401 827 031,60	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00	EUR
End 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



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7. Outstanding Notes



Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days

1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
<b>General Note Information</b>							
ISIN Code		XS2614283005	XS2614284078	XS2614285042	XS2614287337	XS2614289382	XS2614290984
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	92,04 %	1,47 %	1,89 %	1,04 %	1,00 %	2,56 %
Legal Final Maturity Date		30.06.2032	30.06.2032	30.06.2032	30.06.2032	30.06.2032	30.06.2032
Rating (Fitch/S&P)		AAA(sf) / AAA(sf)	AA+(sf) / AA+(sf)	AA(sf)/A+(sf)	AA-(sf)/A-(sf)	A(sf)/BB(sf)	NR/NR
Initial Notes Aggregate Principal Outstanding Balance	450 000 000,00	414 200 000,00	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Initial Nominal per Note		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
Initial Number of Notes per Class	4 500	4 142	66	85	47	45	115
<b>Current Note Information</b>							
Outstanding Opening Balance	437 627 031,60	401 827 031,60	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Available Distribution Amount	13 667 177,42						
Amortisation	13 667 177,42						
Redemption per Class	13 667 177,42	13 667 177,42	-	-	-	-	-
Redemption per Note		3 299,66	-	-	-	-	-
Outstanding Closing Balance		388 159 854,18	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Net Outstanding Closing 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
Current Tranching	100 %	91,56 %	1,56 %	2,00 %	1,11 %	1,06 %	2,71 %
Current Pool Factor		0,94	1,00	1,00	1,00	1,00	1,00
<b>2. Payments to Investors per Note</b>							
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		32	32	32	32	32	32
Principal Outstanding per Note Beginning of Period		97 012,80	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		3 299,66	-	-	-	-	-
Principal Outstanding per Note End of Period		93 713,15	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		394,00	610,58	721,69	921,69	1 099,47	1 366,13
Interest Payment	1 983 495,92	1 631 953,52	40 298,13	61 343,56	43 319,38	49 476,00	157 105,33
Interest Payment per Note		394,00	610,58	721,69	921,69	1 099,47	1 366,13
<b>3. Credit Enhancements</b>							
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)		8,44 %	6,89 %	4,88 %	3,77 %	2,71 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		9,02 %	7,47 %	4,88 %	3,77 %	2,71 %	0,00 %
Current CE (Subordination)		8,44 %	6,89 %	4,88 %	3,77 %	2,71 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		9,02 %	7,47 %	4,88 %	3,77 %	2,71 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 28.02.2024  
Payment date 26.02.2024  
Period No 7  
Monthly Period 01.01.2024  
Interest Period : 25.01.2024 to 26.02.2024 = 32 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-2	BBB-	A-	BBB-	A-	No	Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	BNP Paribas S.A.		F1	F1+	A-1	A-1	A	AA-	A	A+	No	The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.	
Hedge Counterparty	Banco Santander, S.A.	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.]	
	Banco Santander, S.A.	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-(dcr)	A(dcr)	N/A	N/A	No	[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within sixty (60) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.]	
Hedge Counterparty	Banco Santander, S.A.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.]	
	Banco Santander, S.A.	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A	A+	No	[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.]	
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch		F1	F1+	A-1	A-1	A	AA	A	A+	No	The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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**9.a Original Portfolio Principal Balance**

Reporting Date	28.02.2024		
Payment date	26.02.2024		
Period No	7		
Monthly Period	01.01.2024		
Interest Period	from 25.01.2024	to 26.02.2024	= 32 days



Average amount - all: 21 495

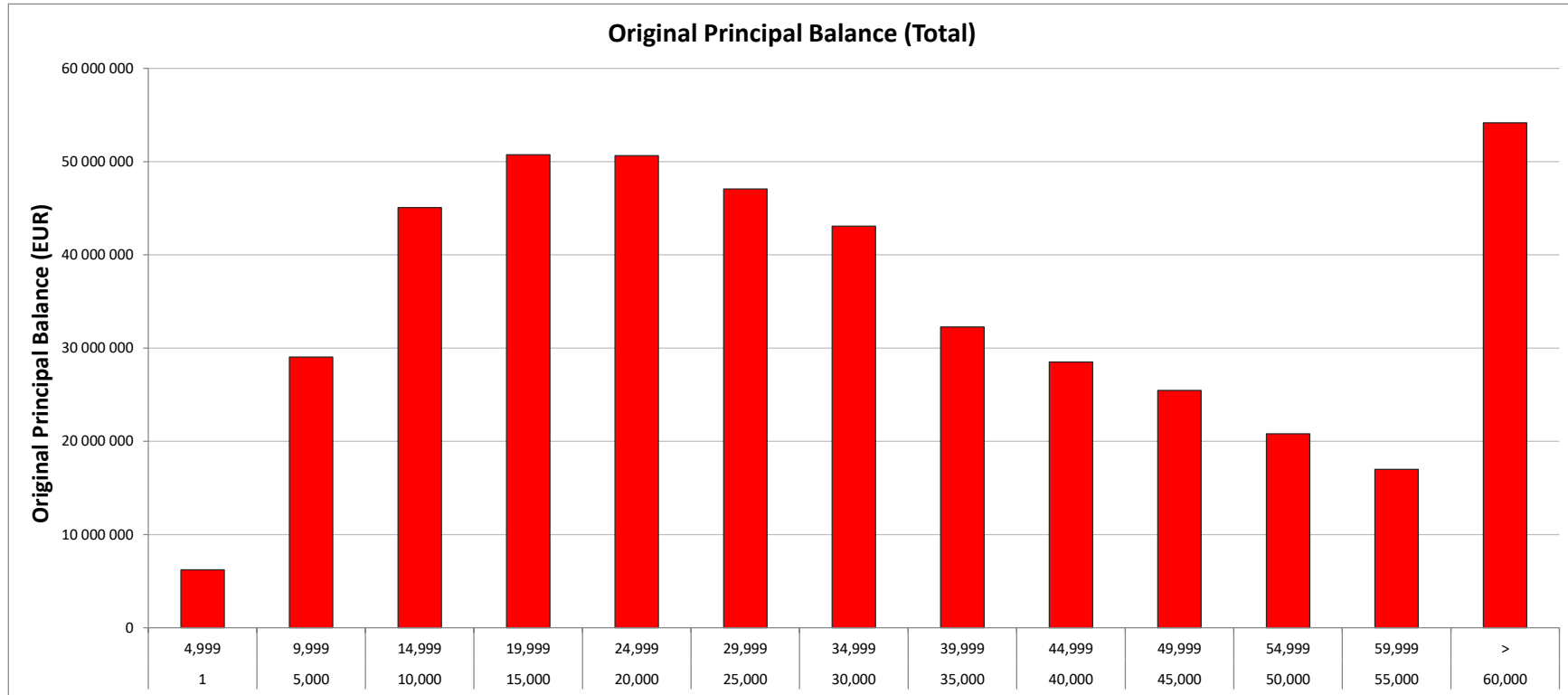
Original balance

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

SCF RAHOITUSPALVELUT XII DAC  
 Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**10.a Outstanding Principal Balance**

Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days



Average amount - all: 19 985

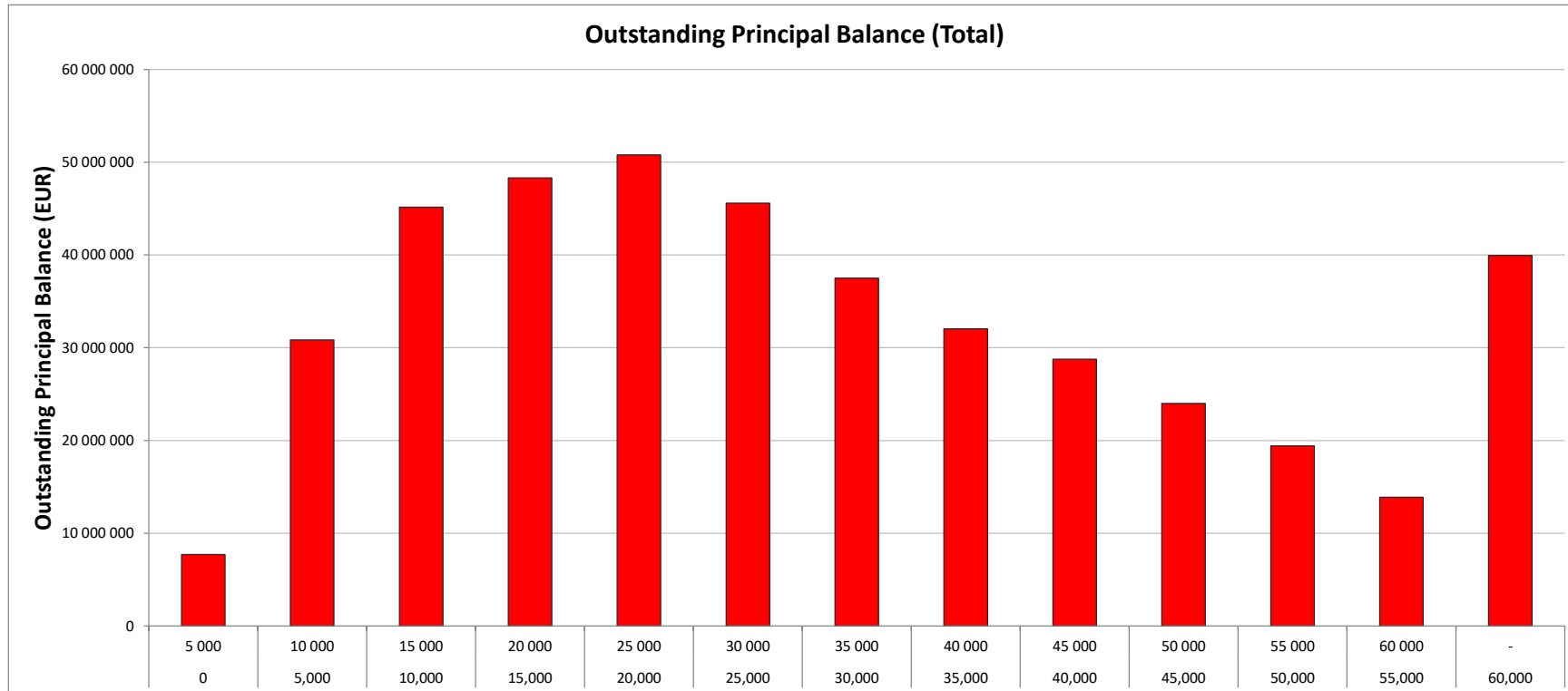
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 396	7 695 558	1,82 %	27,7	15,7
5 000	10 000	4 135	30 838 253	7,27 %	43,8	15,0
10 000	15 000	3 634	45 154 156	10,65 %	49,2	15,2
15 000	20 000	2 788	48 313 644	11,40 %	50,9	14,8
20 000	25 000	2 273	50 795 674	11,98 %	51,9	14,8
25 000	30 000	1 664	45 599 167	10,76 %	52,0	14,9
30 000	35 000	1 161	37 510 881	8,85 %	53,1	14,4
35 000	40 000	855	32 043 320	7,56 %	53,7	14,2
40 000	45 000	678	28 769 652	6,79 %	54,5	13,8
45 000	50 000	506	24 004 133	5,66 %	55,3	13,4
50 000	55 000	371	19 409 151	4,58 %	55,6	13,4
55 000	60 000	243	13 880 967	3,27 %	54,7	14,0
60 000	-	510	39 945 297	9,42 %	54,5	14,1
Total		21 214	423 959 854	100 %	51,6	14,5

SCF RAHOITUSPALVELUT XII DAC  
 Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**11.a Geographical Distribution**



Reporting Date	28.02.2024				
Payment date	26.02.2024				
Period No	7				
Monthly Period	01.01.2024				
Interest Period	from	25.01.2024	to	26.02.2024	= 32 days

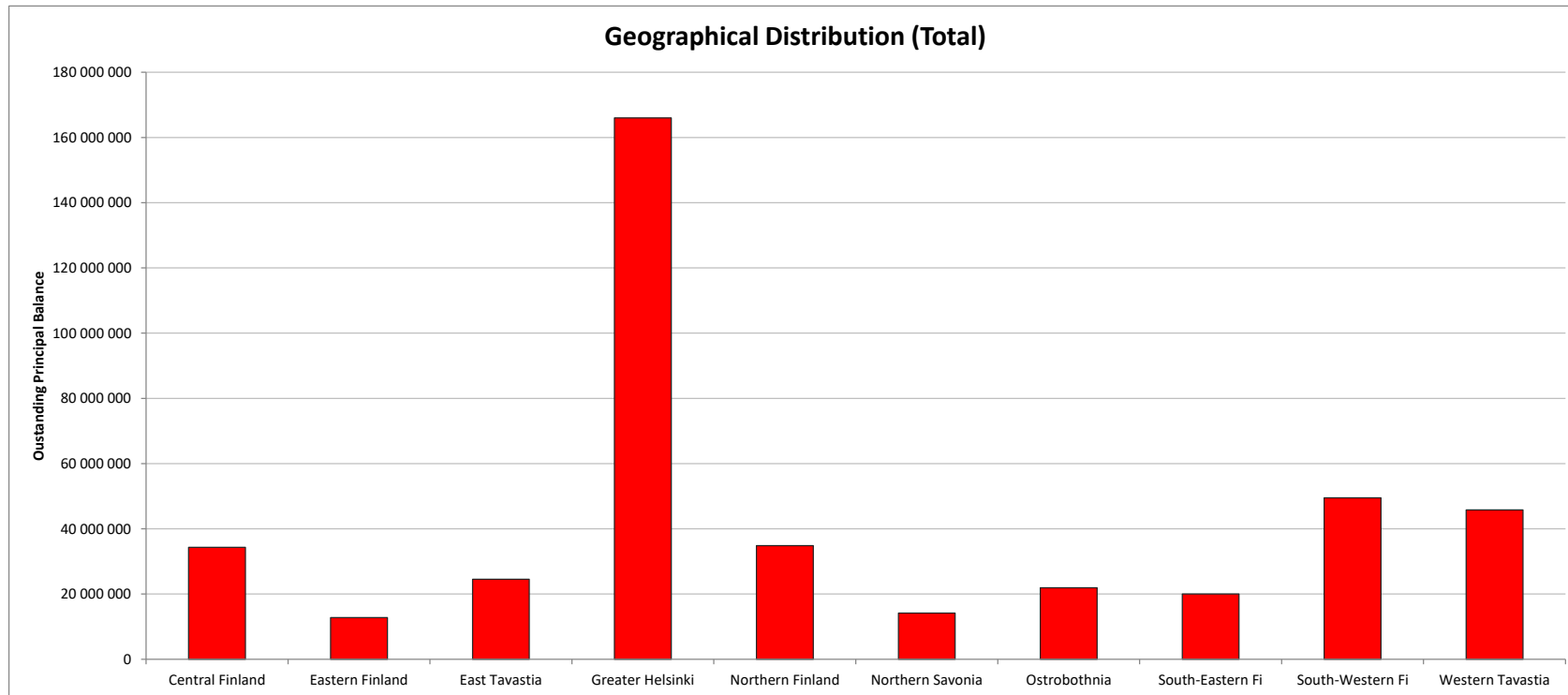
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 835	34 314 262	8,09 %	51,3	14,5	
Eastern Finland	749	12 782 632	3,02 %	51,4	14,8	
East Tavastia	1 300	24 546 301	5,79 %	51,6	14,4	
Greater Helsinki	7 265	166 028 382	39,16 %	52,0	14,5	
Northern Finland	1 704	34 848 173	8,22 %	52,0	14,1	
Northern Savonia	775	14 169 713	3,34 %	51,0	14,4	
Ostrobothnia	1 301	21 912 384	5,17 %	51,8	14,5	
South-Eastern Fi	1 182	19 997 659	4,72 %	50,8	14,2	
South-Western Fi	2 667	49 532 588	11,68 %	51,2	14,7	
Western Tavastia	2 436	45 829 759	10,81 %	50,9	14,6	
Total	21 214	423 959 854	100 %	51,6	14,5	

Geographic distribution

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	to 26.02.2024
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days





SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**12.a Interest Rate**



Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	to 26.02.2024
Interest Period	from 25.01.2024	= 32 days

TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1 568	38 291 004	9,03 %	47,5	16,7
1 %	2 %	2 718	79 208 044	18,68 %	50,5	16,2
2 %	4 %	7 042	157 914 967	37,25 %	50,9	15,5
4 %	6 %	5 729	102 885 316	24,27 %	54,2	12,1
6 %	8 %	3 851	42 335 016	9,99 %	53,1	11,8
8 %	10 %	299	3 267 908	0,77 %	56,2	8,7
10 %	12 %	5	51 196	0,01 %	53,5	10,6
12 %	14 %	2	6 402	0,00 %	39,5	8,5
14 %	16 %					
16 %	18 %					
18 %	-					
Total		21 214	423 959 854	100 %	51,6	14,5

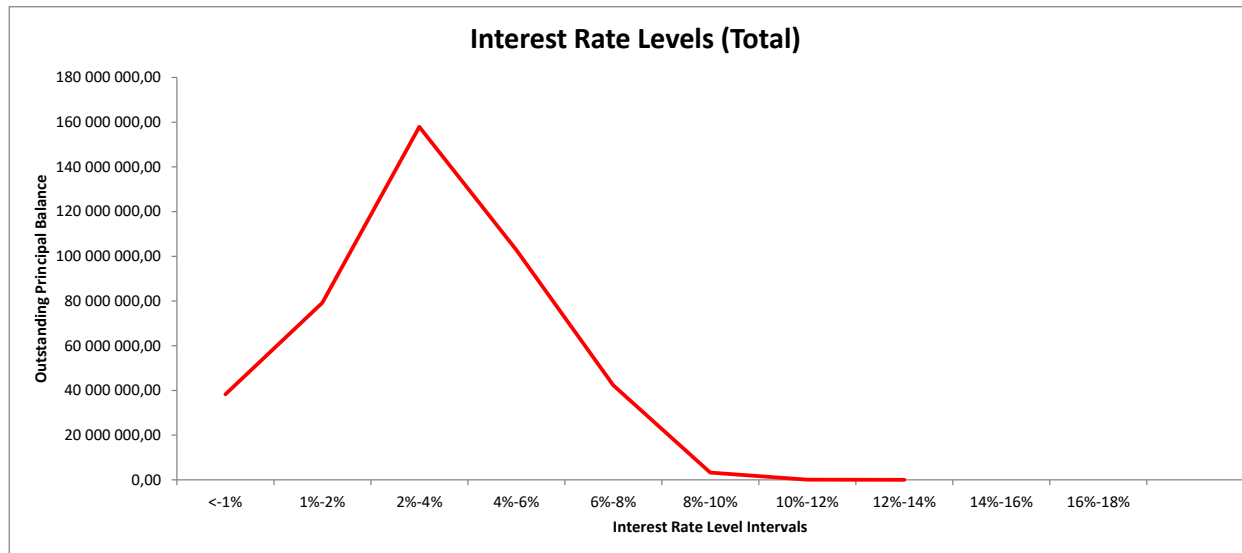
Interest distribution

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

12.b Interest Rate



Reporting Date	28.02.2024				
Payment date	26.02.2024				
Period No	7				
Monthly Period	01.01.2024				
Interest Period	from	25.01.2024	to	26.02.2024	= 32 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

13.a Remaining Terms



Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days

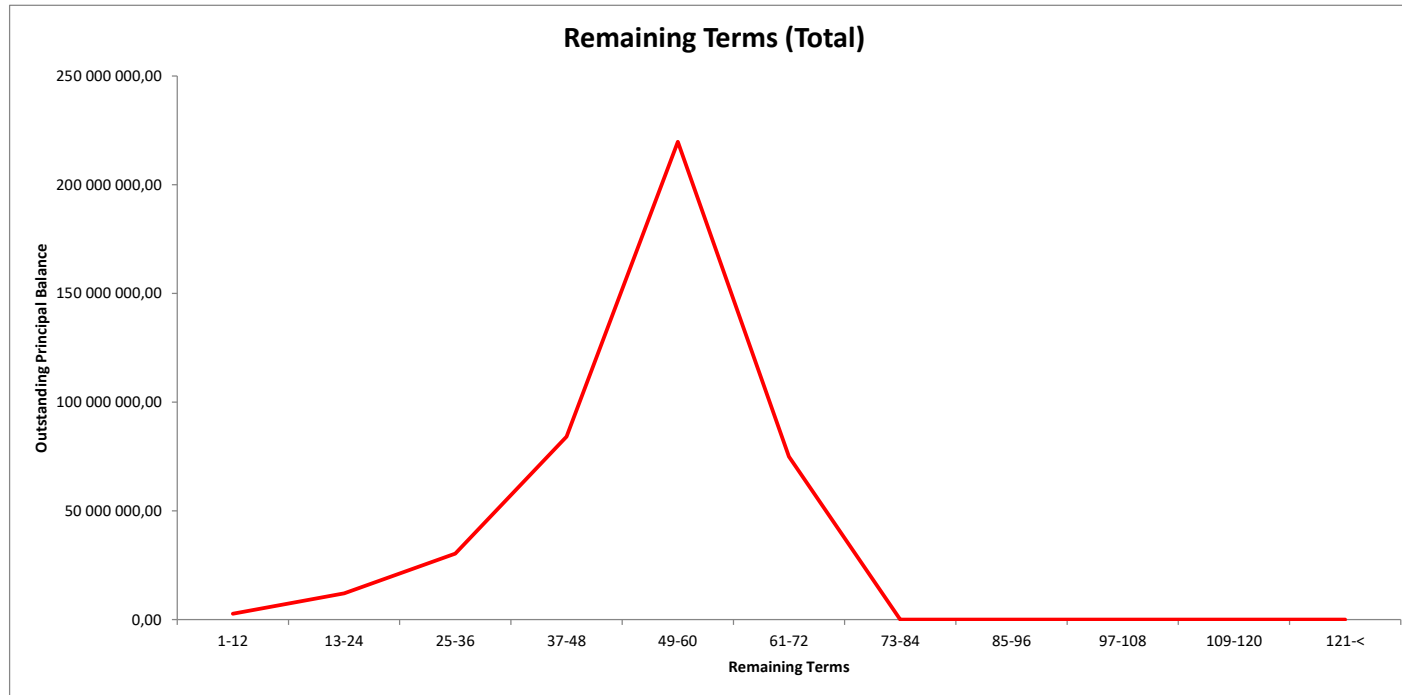
		TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning		
0		0	7	14 294	0,00 %	0,0	31,2	
1		12	668	2 651 952	0,63 %	8,6	23,4	
13		24	1 540	12 083 042	2,85 %	19,5	20,4	
25		36	2 349	30 301 803	7,15 %	31,4	17,7	
37		48	4 822	84 155 373	19,85 %	43,5	15,9	
49		60	9 086	219 752 777	51,83 %	55,7	15,0	
61		72	2 742	75 000 614	17,69 %	63,4	8,8	
73		84						
85		96						
97		108						
109		120						
121	-							
Total		21 214		423 959 854	100 %	51,6	14,5	

Months to maturity

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**13.b Remaining Terms**

Reporting Date	28.02.2024				
Payment date	26.02.2024				
Period No	7				
Monthly Period	01.01.2024				
Interest Period	from	25.01.2024	to	26.02.2024	= 32 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

14.a Seasoning



Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days

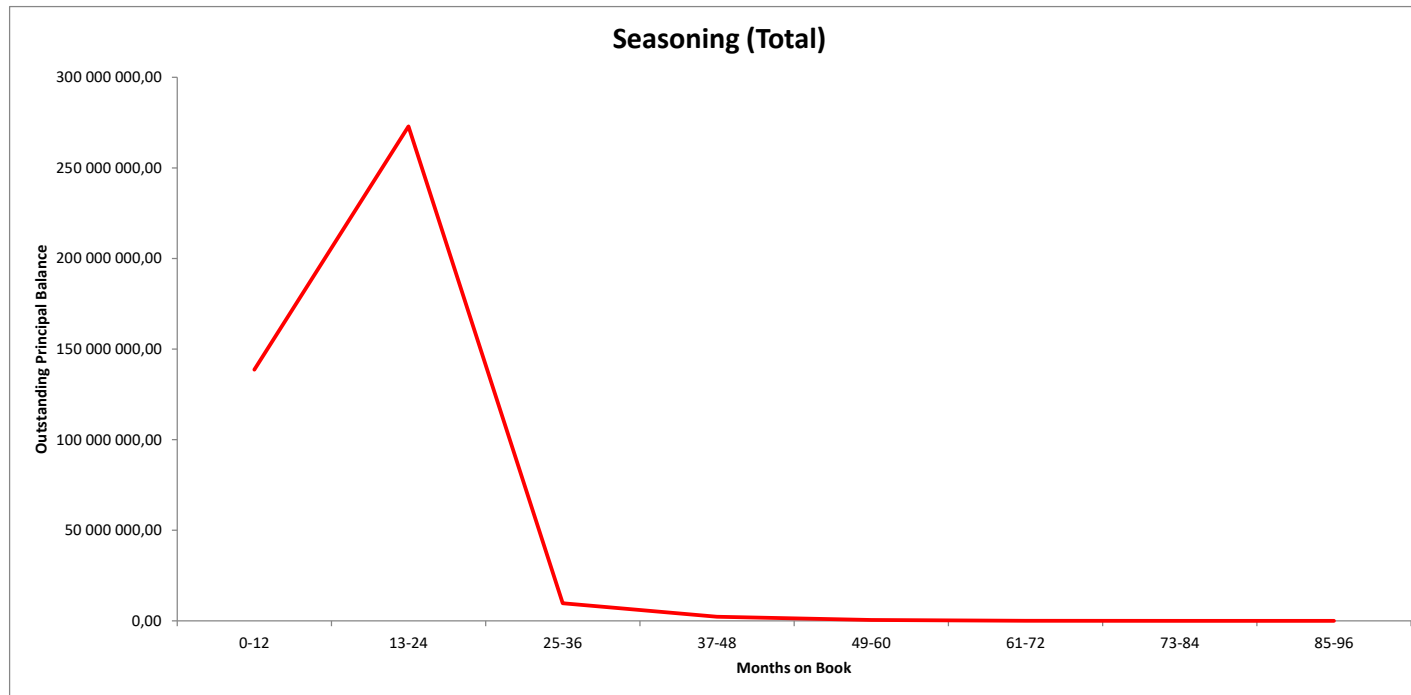
		TOTAL					
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1		12	6 263	138 605 973	32,69 %	56,6	9,3
13		24	14 217	272 903 571	64,37 %	50,0	16,3
25		36	526	9 736 457	2,30 %	33,9	28,8
37		48	157	2 216 155	0,52 %	21,1	40,9
49		60	45	462 187	0,11 %	10,4	54,2
61		72	6	35 510	0,01 %	10,3	69,0
73		84					
85		96					
Total		21 214		423 959 854	100 %	51,6	14,5

Months on book

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**14.b Seasoning**

Reporting Date	28.02.2024				
Payment date	26.02.2024				
Period No	7				
Monthly Period	01.01.2024				
Interest Period	from	25.01.2024	to	26.02.2024	= 32 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

15.a Balloon loans



Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	/	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 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	10 413	115 741 757	27,3 %	5 868	0,0 %	46,9	14,3
Balloon	10 801	308 218 097	72,7 %	125 340 046	40,7 %	53,4	14,6
Total	21 214	423 959 854	100 %	125 345 914	30 %	51,6	14,5

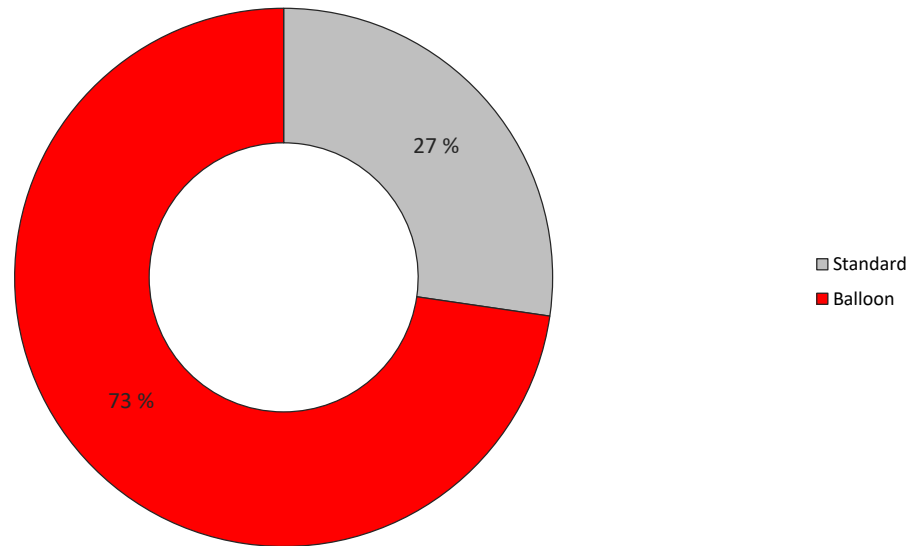
SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

15.b Balloon loans



Reporting Date	28.02.2024				
Payment date	26.02.2024				
Period No	7				
Monthly Period	01.01.2024				
Interest Period	from	25.01.2024	to	26.02.2024	= 32 days

Balloon loans in %  
of portfolio





SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

16.a # loans per borrower



Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days

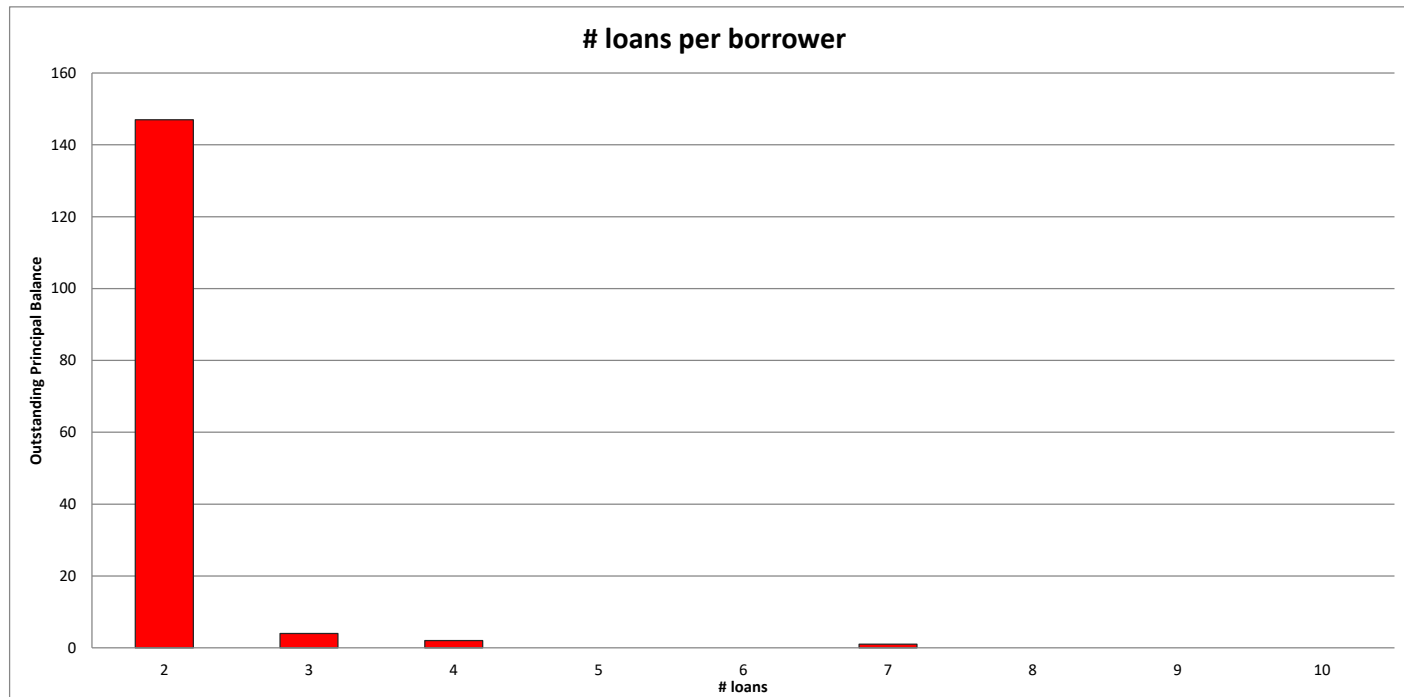
TOTAL			
Total number of loans	Total number of debtors	Outstanding balance	%
1	20 893	417 011 869	98,36 %
2	147	6 385 589	1,51 %
3	4	352 511	0,08 %
4	2	92 056	0,02 %
5			
6			
7	1	117 829	0,03 %
8			
9			
10			
Total:	21 047	423 959 854	100 %

# loans per borrower

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Monthly Investor Report

**16.b # loans per borrower**

Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from	25.01.2024
	to	26.02.2024
	=	32 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**17.a Amortization Profile**



Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days

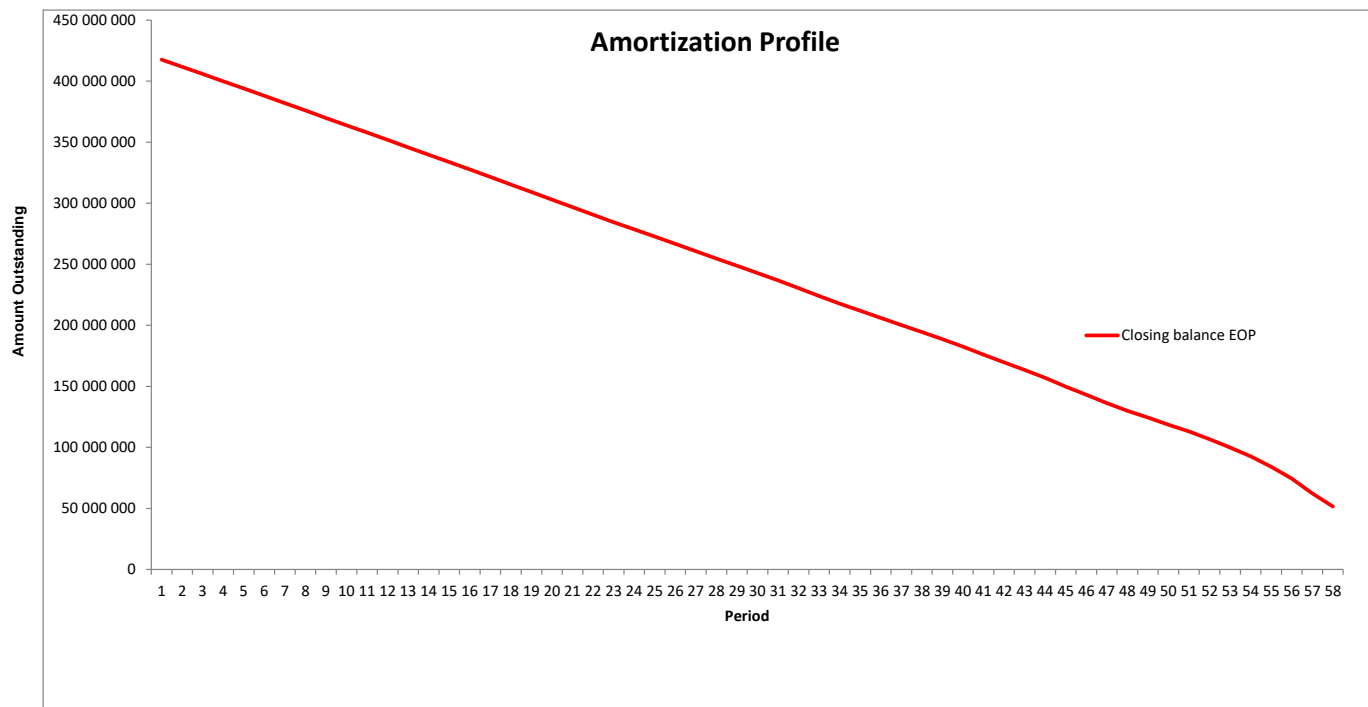
TOTAL						
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
1	423 959 854	417 663 289	6 296 565	1 278 130	3,68 %	98,51 %
2	417 663 289	411 770 095	5 893 194	1 259 997	3,68 %	97,12 %
3	411 770 095	405 894 887	5 875 208	1 240 828	3,68 %	95,74 %
4	405 894 887	399 943 508	5 951 379	1 222 358	3,67 %	94,34 %
5	399 943 508	393 985 360	5 958 148	1 204 094	3,67 %	92,93 %
6	393 985 360	388 011 833	5 973 527	1 185 775	3,67 %	91,52 %
7	388 011 833	381 993 793	6 018 040	1 167 380	3,67 %	90,10 %
8	381 993 793	375 962 843	6 030 950	1 148 896	3,67 %	88,68 %
9	375 962 843	369 889 619	6 073 224	1 130 292	3,67 %	87,25 %
10	369 889 619	363 863 017	6 026 601	1 111 651	3,67 %	85,82 %
11	363 863 017	357 913 590	5 949 428	1 093 068	3,67 %	84,42 %
12	357 913 590	351 856 344	6 057 246	1 074 684	3,66 %	82,99 %
13	351 856 344	345 809 081	6 047 262	1 056 087	3,66 %	81,57 %
14	345 809 081	339 692 890	6 116 192	1 037 414	3,66 %	80,12 %
15	339 692 890	333 698 603	5 994 287	1 018 589	3,66 %	78,71 %
16	333 698 603	327 647 351	6 051 251	1 000 138	3,66 %	77,28 %
17	327 647 351	321 572 983	6 074 369	981 613	3,65 %	75,85 %
18	321 572 983	315 396 487	6 176 496	962 973	3,65 %	74,39 %
19	315 396 487	309 205 805	6 190 682	944 132	3,65 %	72,93 %
20	309 205 805	302 968 505	6 237 300	925 299	3,65 %	71,46 %

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**17.b Amortization Profile**

Reporting Date	28.02.2024				
Payment date	26.02.2024				
Period No	7				
Monthly Period	01.01.2024				
Interest Period	from	25.01.2024	to	26.02.2024	= 32 days



**SCF RAHOITUSPALVELUT XII DAC**  
**Monthly Investor Report**

**18.a Payment Holidays**



Reporting Date	28.02.2024					
Payment date	26.02.2024					
Period No	7					
Monthly Period	01.01.2024	to	26.02.2024	=	32 days	
Interest Period	from	25.01.2024	to	26.02.2024	=	32 days

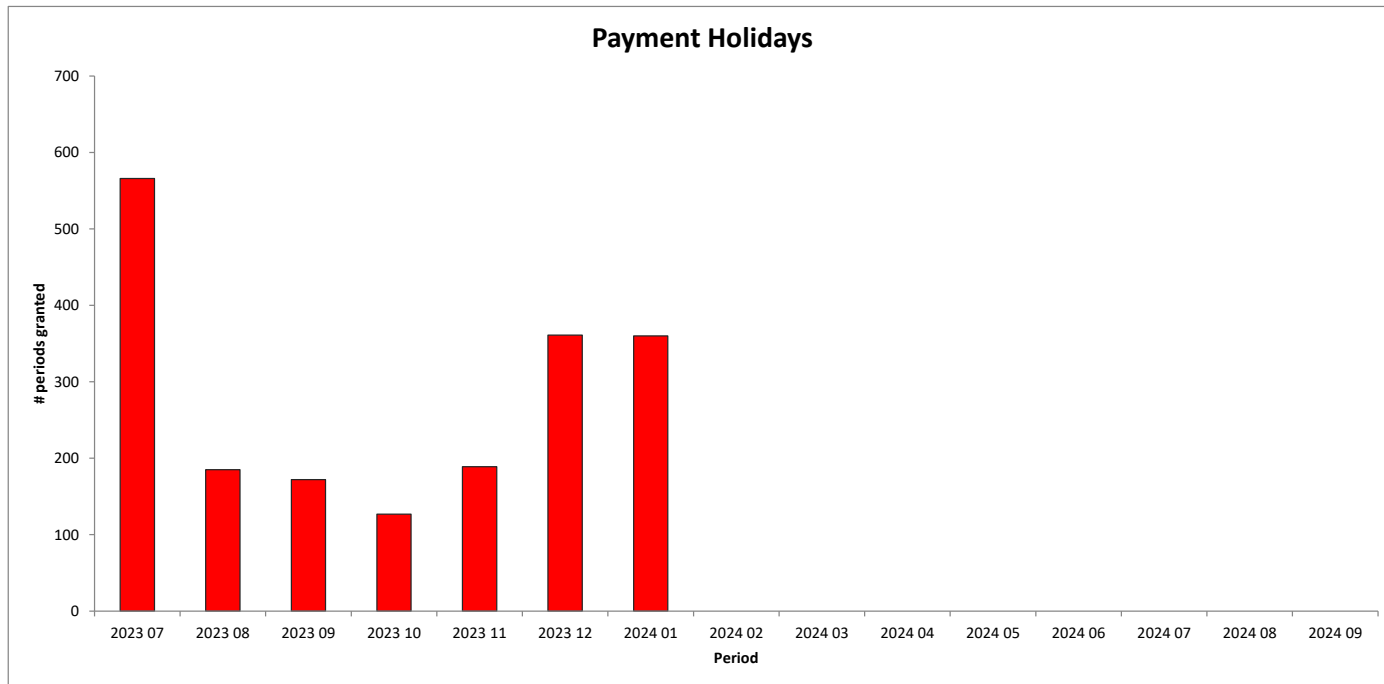
TOTAL					
Period	No	Number of periods granted	Sum of Payments	Closing Balance	
2023 07	566	769	220 852	14 244 780	
2023 08	185	231	67 871	4 229 424	
2023 09	172	214	64 084	4 242 227	
2023 10	127	167	47 480	3 061 909	
2023 11	189	273	71 527	4 096 702	
2023 12	361	448	113 646	7 737 592	
2024 01	360	443	167 289	8 782 205	
2024 02					
2024 03					
2024 04					
2024 05					
2024 06					
2024 07					
2024 08					
2024 09					
<b>Total:</b>	<b>1 960</b>	<b>2 545</b>	<b>752 748</b>	<b>46 394 838</b>	

Payment Holiday

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**18.b Payment Holidays**

Reporting Date	28.02.2024				
Payment date	26.02.2024				
Period No	7				
Monthly Period	01.01.2024				
Interest Period	from	25.01.2024	to	26.02.2024	= 32 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	28.02.2024				
Payment date	26.02.2024				
Period No	7				
Monthly Period	01.01.2024				
Interest Period	from 25.01.2024	to	26.02.2024	=	32 days

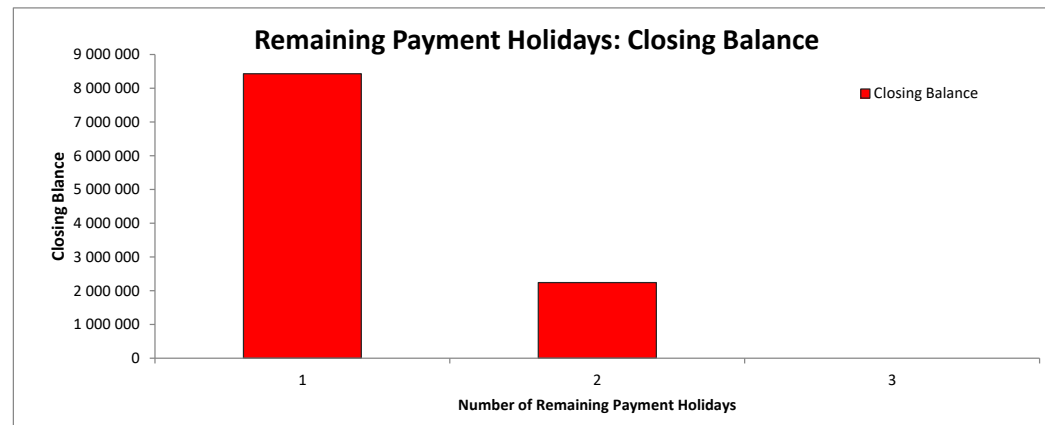
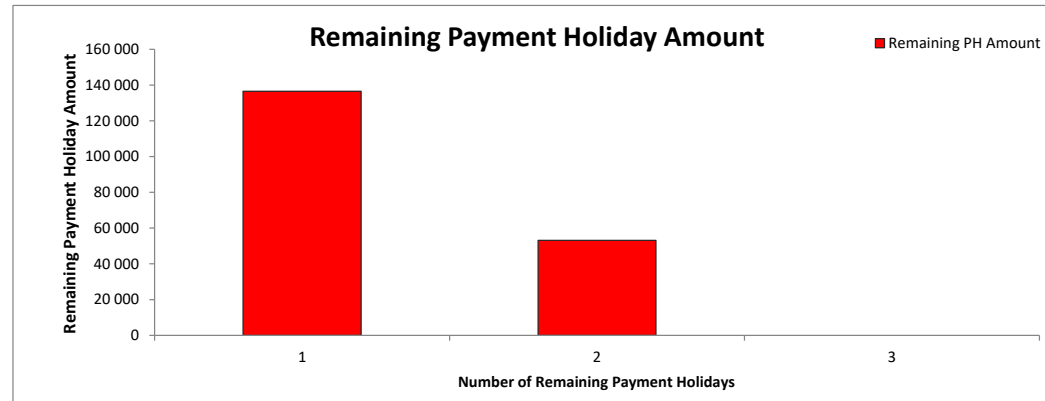
TOTAL				
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt	
1	358	136 503	8 432 744	
2	85	53 128	2 243 605	
3	0	0	0	
Total	443	189 632	10 676 349	

Remaining PH's

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	to 26.02.2024 = 32 days
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days





SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**19.a Downpayment**



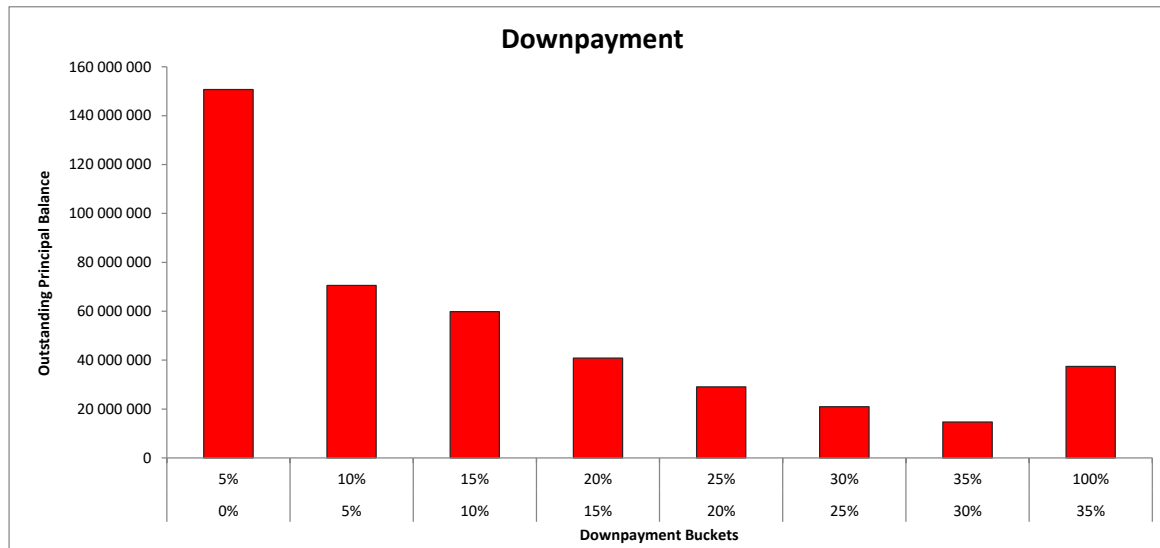
Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 476	150 671 702	35,54 %	53,3	14,5
	5 %	10 %	2 802	70 541 821	16,64 %	53,5	14,5
	10 %	15 %	2 586	59 846 497	14,12 %	51,9	14,6
	15 %	20 %	1 823	40 842 243	9,63 %	50,8	14,5
	20 %	25 %	1 427	29 052 212	6,85 %	50,3	14,7
	25 %	30 %	1 093	20 906 639	4,93 %	50,1	14,2
	30 %	35 %	868	14 654 469	3,46 %	48,6	14,5
	35 %	100 %	3 139	37 444 271	8,83 %	44,7	14,3
			21 214	423 959 854	100 %	51,6	14,5

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Monthly Investor Report

19.b Downpayment

Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	26.02.2024
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

20.a Vehicle Condition



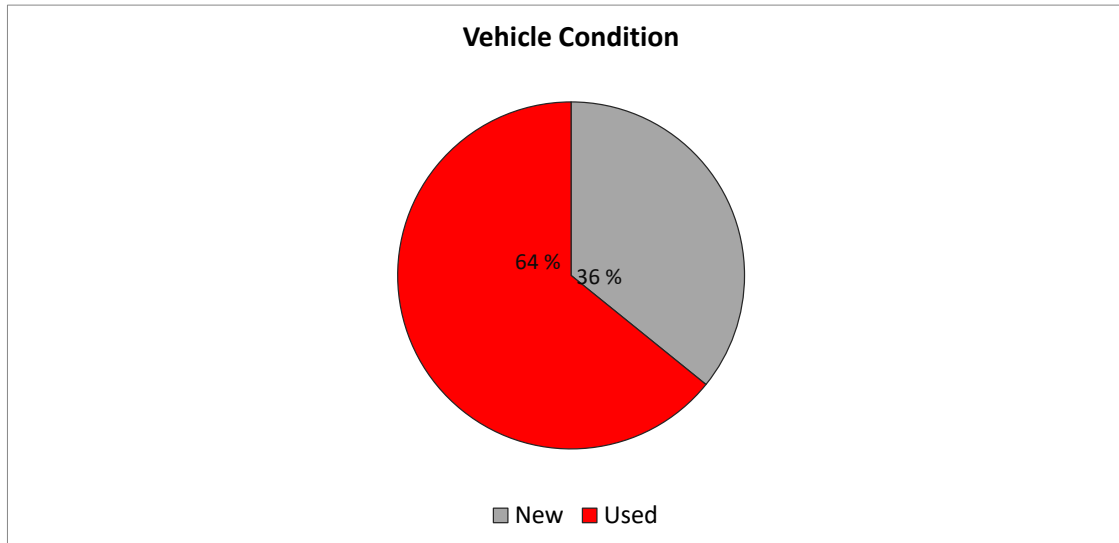
Reporting Date	28.02.2024
Payment date	26.02.2024
Period No	7
Monthly Period	01.01.2024
Interest Period	from 25.01.2024 to 26.02.2024 = 32 days

Vehicle condition	TOTAL				
	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	5 037	151 863 662	35,82 %	50,8	14,1
Used	16 177	272 096 192	64,18 %	52,0	14,7
Total	21 214	423 959 854	100 %	51,6	14,5

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Monthly Investor Report

20.b Vehicle Condition

Reporting Date	28.02.2024
Payment date	26.02.2024
Period No	7
Monthly Period	01.01.2024
Interest Period	from 25.01.2024 to 26.02.2024 = 32 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

21.a Borrower Type



Reporting Date	28.02.2024
Payment date	26.02.2024
Period No	7
Monthly Period	01.01.2024
Interest Period	from 25.01.2024 to 26.02.2024 = 32 days

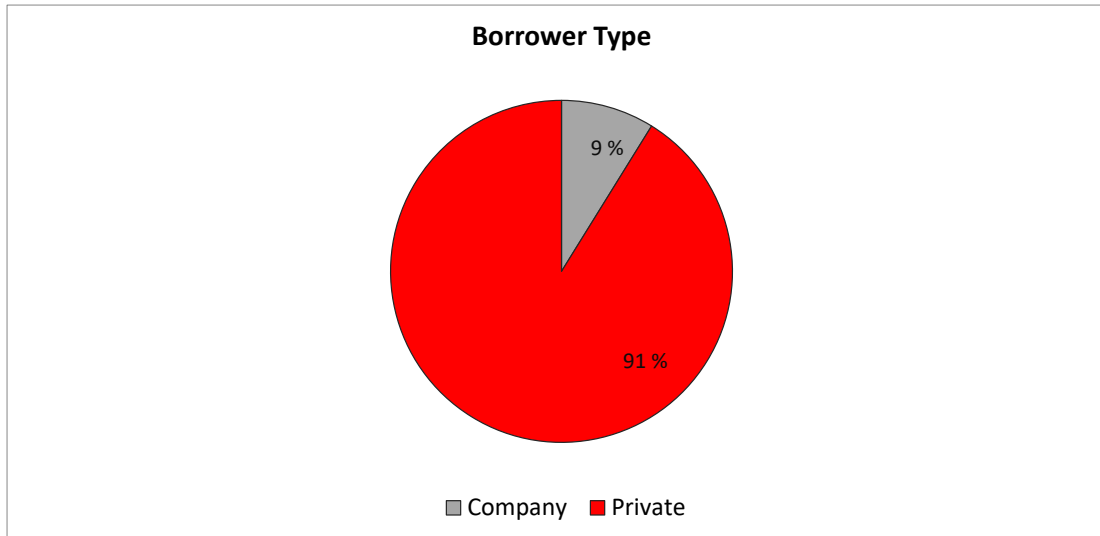
TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 573	37 460 211	8,84 %	42,0	17,4
Private	19 641	386 499 643	91,16 %	52,5	14,2
Total	21 214	423 959 854	100 %	51,6	14,5

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

21.b Borrower Type



Reporting Date	28.02.2024
Payment date	26.02.2024
Period No	7
Monthly Period	01.01.2024
Interest Period	from 25.01.2024 to 26.02.2024 = 32 days



SCF RAHOITUSPALVELUT XII DAC  
 Monthly Investor Report

22.a Vehicle type



Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days

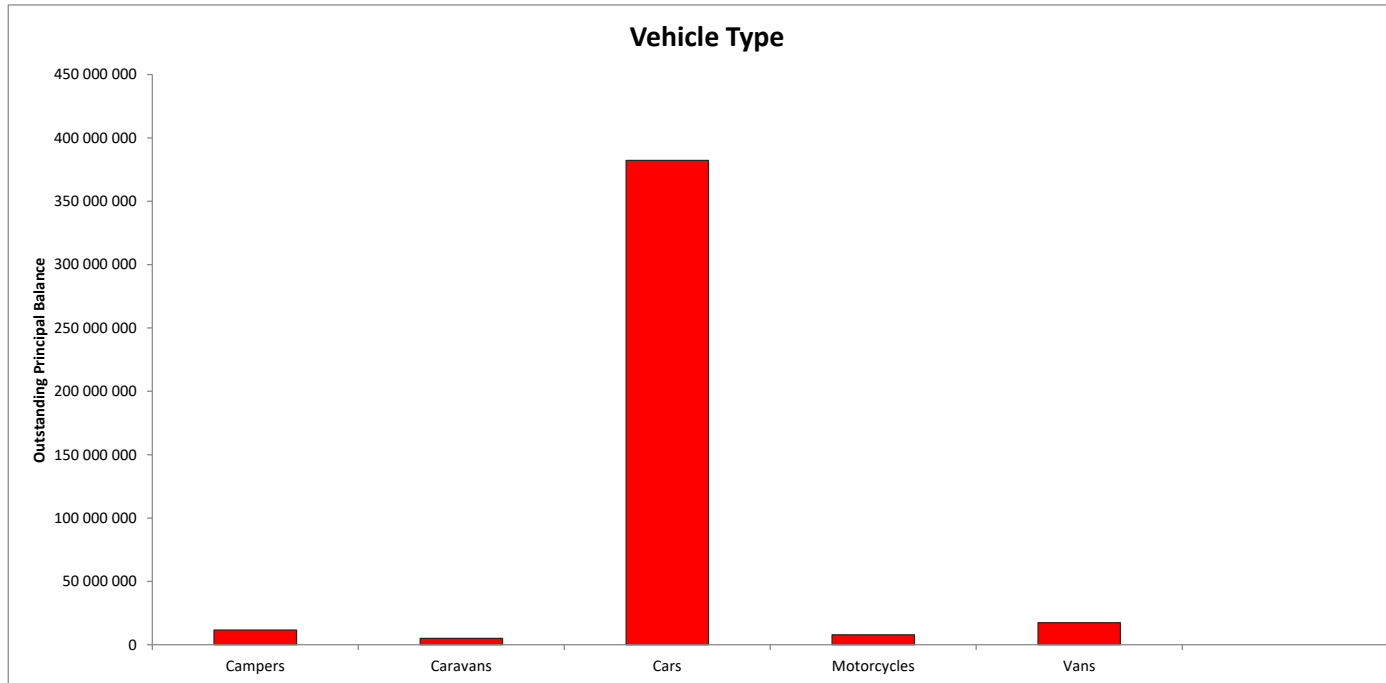
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	319	11 539 885	2,72 %	51,3	16,3	
Caravans	234	5 019 178	1,18 %	50,0	16,0	
Cars	18 783	382 211 661	90,15 %	52,0	14,3	
Motorcycles	786	7 864 370	1,85 %	47,2	14,2	
Vans	1 092	17 324 760	4,09 %	45,5	16,9	
Total	21 214	423 959 854	100 %	51,6	14,5	

Vehicle type

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

22.b Vehicle type

Reporting Date	28.02.2024				
Payment date	26.02.2024				
Period No	7				
Monthly Period	01.01.2024				
Interest Period	from	25.01.2024	to	26.02.2024	= 32 days





SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

23.a Restructured Loans



Reporting Date	28.02.2024				
Payment date	26.02.2024				
Period No	7				
Monthly Period	01.01.2024				
Interest Period	from	25.01.2024	to	26.02.2024	= 32 days

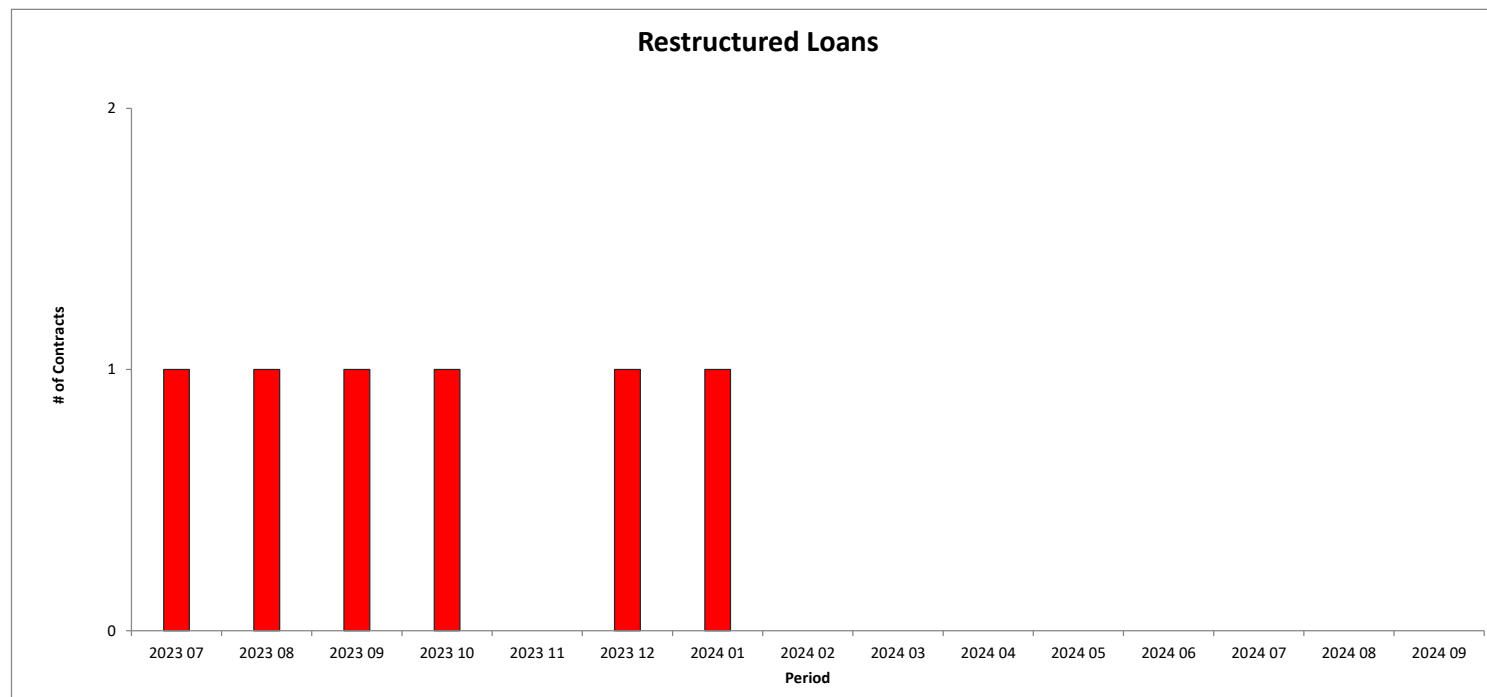
TOTAL		
Period	No	Outstanding balance
2023 07	1	47 194
2023 08	1	18 277
2023 09	1	11 114
2023 10	1	35 016
2023 11	0	0
2023 12	1	17 536
2024 01	1	13 762
2024 02		
2024 03		
2024 04		
2024 05		
2024 06		
2024 07		
2024 08		
2024 09		
Total	6	142 900

Restructured

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23.b Restructured Loans

Reporting Date	28.02.2024
Payment date	26.02.2024
Period No	7
Monthly Period	01.01.2024
Interest Period	from 25.01.2024 to 26.02.2024 = 32 days



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24.a Dynamic Interest rate



Reporting Date	28.02.2024					
Payment date	26.02.2024					
Period No	7					
Monthly Period	from	01.01.2024	to	26.02.2024	=	32 days
Interest Period		25.01.2024				

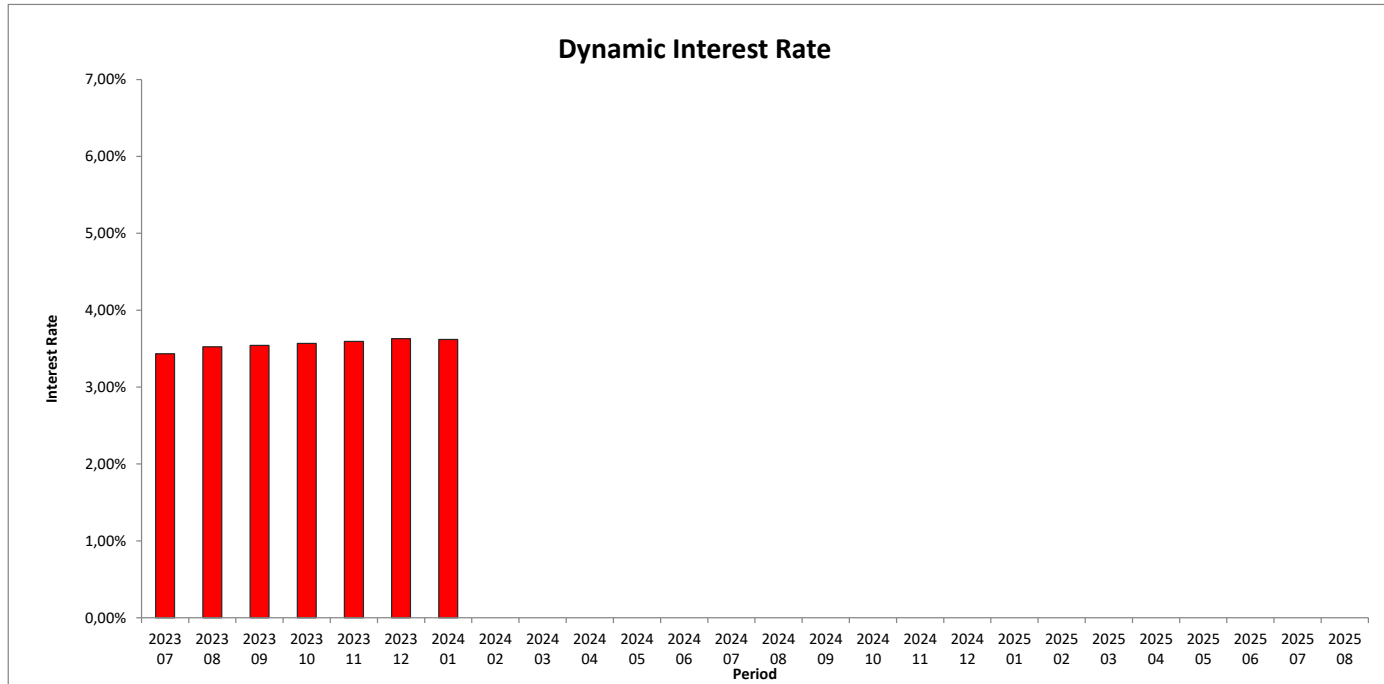
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3,43 %
2023 08	435 781 306	3,52 %
2023 09	436 622 959	3,54 %
2023 10	435 596 851	3,57 %
2023 11	436 884 114	3,59 %
2023 12	437 627 032	3,63 %
2024 01	423 959 854	3,62 %
2024 02		
2024 03		
2024 04		
2024 05		
2024 06		
2024 07		
2024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

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24.b Dynamic Interest Rate

Reporting Date	28.02.2024				
Payment date	26.02.2024				
Period No	7				
Monthly Period	01.01.2024				
Interest Period	from	25.01.2024	to	26.02.2024	= 32 days



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25.a Dynamic Pre-Payments



Reporting Date	28.02.2024				
Payment date	26.02.2024				
Period No	7				
Monthly Period	from	01.01.2024	to	26.02.2024	= 32 days
Interest Period		25.01.2024			

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			
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			

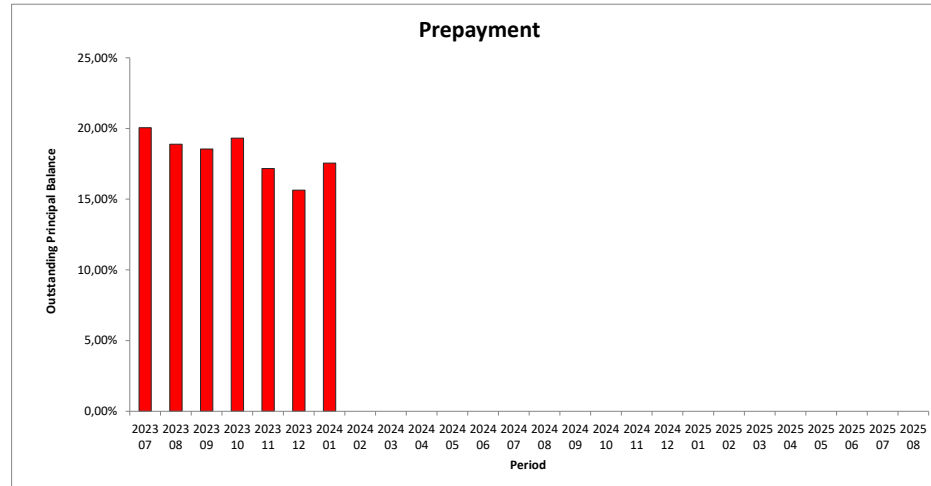
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	28.02.2024
Payment date	26.02.2024
Period No	7
Monthly Period	01.01.2024
Interest Period	from 25.01.2024 to 26.02.2024 = 32 days



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26. Delinquency



Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days

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

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27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	28.02.2024					
Payment date	26.02.2024					
Period No	7					
Monthly Period	from	01.01.2024	to	26.02.2024	=	32 days
Interest Period						

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	2 890	56 645	147 903						
2023 4	700 217	44				83 190	83 190	617 027	36 933	120 123	580 094						
2024 1	543 783	26							35 932	35 932	168 616						
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	204548	15															
2023 4	700217	44															
2024 1	543783	26															
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	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	to 26.02.2024 = 32 days
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 852 600,04	EUR
Senior Expenses	-	29 883,61	EUR
Senior Servicing Fee	-	73 015,31	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	583 502,71	EUR
Tranche A Loan Interest to Issuer	-	250 026,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	17 600,00	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	-	32 111,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	27 156,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	34 000,00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	117 556,00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	543 783,49	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	109 522,96	
Interest due to Purchaser Subordinated Loan Provider	-	404,00	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	34 038,96	EUR
Hedge Subordinated Amounts	-	-	
Deferred Purchase Price to Seller	-	-	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	3 270 560,07	EUR
Senior Expenses	-	17 040,09	EUR
Issuer swap interest to swap counterparty	-	583 502,71	EUR
Interest Class A Notes	-	1 631 954,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	40 298,00	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	-	61 344,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	43 319,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	49 476,00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	157 105,00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	543 783,49	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	142 737,78	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	+	13 123 393,93	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	-	13 123 393,93	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	13 667 177,42	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	-	13 667 177,42	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
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	-	EUR
Only after the Class D Notes have been redeemed in full, to pay any Class E Notes Principal due and payable	-	-	EUR
Only after the Class E Notes have been redeemed in full, to pay any Class F Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Revenue (u)**

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

Payment of residual fund as Deferred Purchase Price to Seller	-	-	EUR
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Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days

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30. Transaction Costs

Reporting Date	28.02.2024	
Payment date	26.02.2024	
Period No	7	
Monthly Period	01.01.2024	
Interest Period	from 25.01.2024	to 26.02.2024 = 32 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	29 883,61						
Interest accrued for the Period	EUR	1 983 496,00	1 631 954,00	40 298,00	61 344,00	43 319,00	49 476,00	157 105,00
Cumulative Interest accrued	EUR	17 611 325,00	14 480 739,00	354 247,00	542 113,00	385 238,00	441 595,00	1 407 393,00
Interest Payments	EUR	1 983 496,00	1 631 954,00	40 298,00	61 344,00	43 319,00	49 476,00	157 105,00
Cumulative Interest Payments	EUR	17 611 325,00	14 480 739,00	354 247,00	542 113,00	385 238,00	441 595,00	1 407 393,00
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



Kimi 12 | Front Swap

<b>Party A</b>	<b>BANCO SANTANDER, S.A</b>
<b>Party B</b>	<b>SCF Rahoituspalvelut XII DAC</b>
Swap Notional	<b>437 627 032</b>
Interest Period Start	25.01.2024
Interest Period End	26.02.2024
Interest Days	32
Settlement Date	26.02.2024
Party A Floating Interest Rate	3,869 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	<b>EUR 1 505 047,99</b>
Party B Fixed Rate	1,5000 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	<b>EUR 583 502,71</b>

Reporting Date	28.02.2024
Payment date	26.02.2024
Period No	7
Monthly Period	01.01.2024
Interest Period	from 25.01.2024 to 26.02.2024 = 32 days

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**31. Contact Details**



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Reporting Date	28.02.2024								
Payment date	26.02.2024								
Period No	7								
Monthly Period	01.01.2024								
Interest Period	from 25.01.2024	to	26.02.2024	=	32 days				