

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

**Cover Sheet Monthly Investor Report**



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Reporting Date	29-01-24				
Payment date	25-01-24			Following payment dates:	26-02-24
Period No	6				25-03-24
Monthly Period	01-12-23				
Interest Period	from 28-12-23	to	25-01-24	=	28 days
Cut-Off date	31-12-23				

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**Monthly Investor Report**

**1. Portfolio Information**



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

	Current Period
<b>Outstanding receivables</b>	<b>Aggregated Outstanding Principal Amount</b>
<b>Opening balance prior to replenishment</b>	<b>449 941 814,31 EUR</b>
Scheduled Loan Principal Repayments (+MC)	5 906 030,07 EUR
Prepayments	6 157 474,37 EUR
Deemed Collections - Other	- EUR
<b>Total Principal Payments Received in Period</b>	<b>12 063 504,44 EUR</b>
New Defaulted Auto Loans amt in Period	251 278,27 EUR
<b>Closing balance prior to replenishment</b>	<b>437 627 031,60 EUR</b>
<b>Further Purchase Price due (Replenishment price of new assets)</b>	<b>- EUR</b>
Re-investment Principal Ledger Closing Balance	- EUR
<b>Closing Balance post replenishment</b>	<b>437 627 031,60 EUR</b>
Principal Recoveries on loans in default	37 533,86 EUR
<b>Total revenue collections</b>	
<b>Total Revenue Received in Period</b>	<b>1 650 893,82 EUR</b>

<b># Loans</b>	
At beginning of period	22 067 Loans
Replenished contracts	- Loans
Paid in Full	366 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	15 Loans
<b>At end of period</b>	<b>21 686 Loans</b>

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



Reporting Date	29-01-24
Payment date	25-01-24
Period No	6
Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days

**Purchaser Available Revenue Receipts**

**Current Period**

a. Collections: Interest, fees, recoveries etc.	1 688 427,68	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	7 545,25	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** 1 695 972,93 EUR

**Issuer Available Revenue Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 507 196,18	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	1 352 750,00	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	26 537,18	EUR
g. Liquidity Reserve Excess Amount	6 319,74	EUR
h. Any other net amount received by the Issuer	-	EUR

**Total Amount for Issuer Available Revenue Receipts** 2 892 803,10 EUR

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



Reporting Date	29-01-24
Payment date	25-01-24
Period No	6
Monthly Period	01-12-23
Interest Period from	28-12-23
	to 25-01-24 = 28 days

**Purchaser Available Redemption Receipts**

**Current Period**

a. Collections: Principal payments, Deemed Collection	12 063 504,44	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	58 185,69	EUR
f. Any other net income amount received by the Purchaser	-	EUR
<b>Total Amount for Purchaser Available Redemption Receipts</b>	<b>12 121 690,13</b>	<b>EUR</b>

**Issuer Available Redemption Receipts**

a. Amounts due to Issuer from Purchaser under the Loan Agreement	12 121 690,13	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	251 278,27	EUR
<b>Total Amount for Issuer Available Redemption Receipts</b>	<b>12 372 968,40</b>	<b>EUR</b>

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**4. Reserve Accounts**



Reporting Date	29-01-24
Payment date	25-01-24
Period No	6
Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days

**Note Balance**

Beginning of Period	450 000 000,00	EUR
End of Period	437 627 031,60	EUR

**Liquidity Balance**

Beginning of Period	0,6 %	2 524 800,00	EUR
Cash Outflow		-	EUR
Cash Inflow		-	EUR
End of Period	0,6 % *	2 524 800,00	EUR
Required Reserve Amount	0,6 % *	2 524 800,00	EUR

**Expenses Advance**

Beginning of Period	1 405 808,71	EUR
Interest paid	4 969,53	EUR
Principal Paid	304 820,91	EUR
End of Period	1 100 987,81	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	29-01-24				
Payment date	25-01-24				
Period No	6				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days

Asset Balance

Opening balance prior to replenishment	449 941 814,31	EUR
Closing balance prior to replenishment	437 627 031,60	EUR
Closing Balance post replenishment	437 627 031,60	EUR

Portfolio Performance:

	EUR	%	# loans
<b>Performing Receivables:</b>			
Current	411 991 580,58	94,14%	20 368
1-29 days past due	18 473 442,95	4,22%	957
<b>Delinquent Receivables:</b>			
30-59 days past due	3 557 427,58	0,81%	178
60-89 days past due	1 541 720,51	0,35%	81
90-119 days past due	887 496,82	0,20%	46
120-149 days past due	785 603,95	0,18%	39
150-179 days past due	389 759,21	0,09%	17
<b>Total Performing and Delinquent</b>	<b>437 627 032</b>	<b>100,00%</b>	<b>21 686</b>
Current Period Defaults	251 278,27		15
Cumulative Defaults	904 764,82		60
Current Period Principal Recoveries	37 533,86		
Cumulative Principal Recoveries	136 944,60		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,17%	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,12%	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,09%	

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

[A] Aggregate Outstanding Asset Principal Amount	437 627 031,60	97,43%
[B] Aggregate principal balance of Defaulted Contracts	904 764,82	
[C] Recoveries received on such Defaulted Contracts	136 944,60	
[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	1,64%	NO
[B] Delinquency Ratio, preceding Payment Date	1,20%	
[C] Delinquency Ratio, second preceding Payment Date	1,14%	

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	7,96%	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	450 000 000,00		

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	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

Concentration limits:	Pre Replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 3%)	0,00%	4,34%	0,00%	0,00%
Weighted average months to maturity (max 60)	*	53,55	0,00	0,00
Used Vehicles (max 75%)	0,00%	61,65%	0,00%	0,00%
Balloon Loans (max 70%)	0,00%	65,60%	0,00%	0,00%
Balloon Installments (max 26%)	0,00%	25,48%	0,00%	0,00%
Corporate Borrowers (max 11%)	0,00%	44,86%	0,00%	0,00%
IRB (min 95%)	96 %***	58,92%	0,00%	0,00%

\* Bucket-based as found in IR

\*\* Pre adjustments to full-fill CL limits

\*\*\* As of previous pool cut

Top-10 Exposures:	Balance	# Loans	Portion
	216 304,76	2	0,05%
	214 270,95	1	0,05%
	209 503,67	1	0,05%
	203 767,78	3	0,05%
	193 509,60	1	0,04%
	188 769,46	1	0,04%
	178 056,65	1	0,04%
	174 159,68	1	0,04%
	150 750,47	2	0,03%
	143 647,06	1	0,03%
<b>Total (max 0,6%)</b>			<b>0,43%</b>

\* Post Replenishment

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6. Note Principal



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

Note Principal

	Class A	Class B	Class C	Class D	Class E	Class F	
Beginning of Period	414 200 000,00	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00	EUR
Sequential Amortization	12 372 968,40	-	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	-	EUR
End 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

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	251 278,27	EUR
Credit PDL	-	-	-	-	-	251 278,27	EUR
End of Period	-	-	-	-	-	-	EUR

Net Note Principal

Beginning of Period	414 200 000,00	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00	EUR
End 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



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7. Outstanding Notes

Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 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		30-06-32	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)	A+(sf)/A+(sf)	A+(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	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
Available Distribution Amount	12 372 968,40						
Amortisation	12 372 968,40						
Redemption per Class	12 372 968,40	12 372 968,40	-	-	-	-	-
Redemption per Note		2 987,20	-	-	-	-	-
Outstanding Closing Balance		401 827 031,60	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Net Outstanding Closing 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
Current Tranching	100%	91,82%	1,51%	1,94%	1,07%	1,03%	2,63%
Current Pool Factor		0,97	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		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		2 987,20	-	-	-	-	-
Principal Outstanding per Note End of Period		97 012,80	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		355,06	533,94	631,17	806,17	961,72	1 195,06
Interest Payment	1 778 128,33	1 470 640,11	35 240,33	53 649,17	37 889,83	43 277,50	137 431,39
Interest Payment per Note		355,06	533,94	631,17	806,17	961,72	1 195,06

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)	8,18%	6,67%	4,73%	3,66%	2,63%	0,00%
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)	8,76%	7,25%	4,73%	3,66%	2,63%	0,00%
Current CE (Subordination)	8,18%	6,67%	4,73%	3,66%	2,63%	0,00%
Current CE (Subordination, incl. Liquidity Reserve)	8,76%	7,25%	4,73%	3,66%	2,63%	0,00%

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 29-01-24  
Payment date 25-01-24  
Period No 6  
Monthly Period 01-12-23  
Interest Period : 28-12-23 to 25-01-24 = 28 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 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	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days



Average amount - all: 21 495

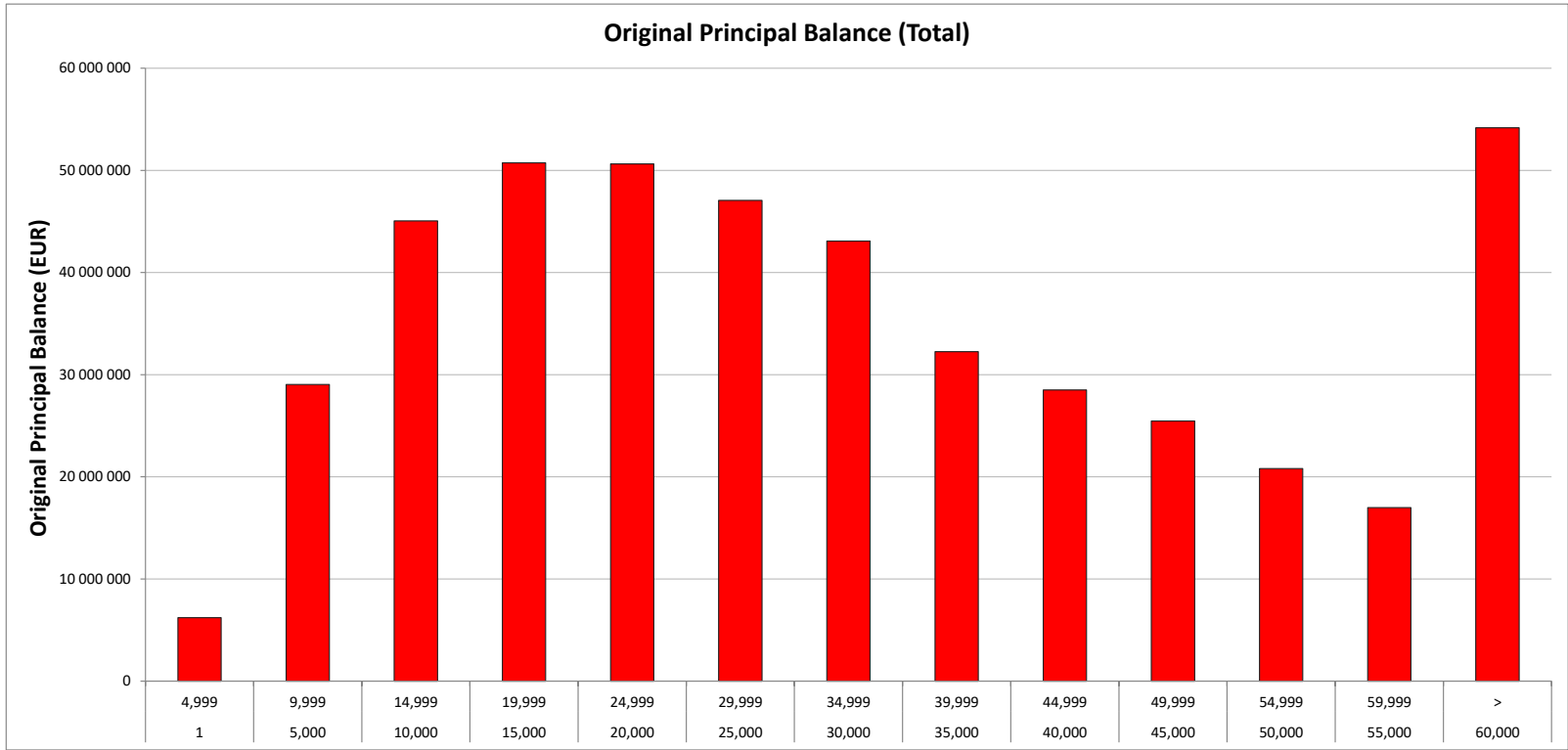
		TOTAL						
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
1	4 999	1 758	6 218 072	1,4 %	26,9	8,0		
5 000	9 999	3 872	29 030 383	6,5 %	43,6	7,8		
10 000	14 999	3 613	45 056 303	10,0 %	51,5	7,8		
15 000	19 999	2 920	50 735 170	11,3 %	53,5	7,9		
20 000	24 999	2 258	50 635 002	11,3 %	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

SCF RAHOITUSPALVELUT XII DAC  
 Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	29-01-24					
Payment date	25-01-24					
Period No	6					
Monthly Period	01-12-23					
Interest Period	from	28-12-23	to	25-01-24	=	28 days



**SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report**

**10.a Outstanding Principal Balance**



Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	6				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days

Average amount - all: 20 180

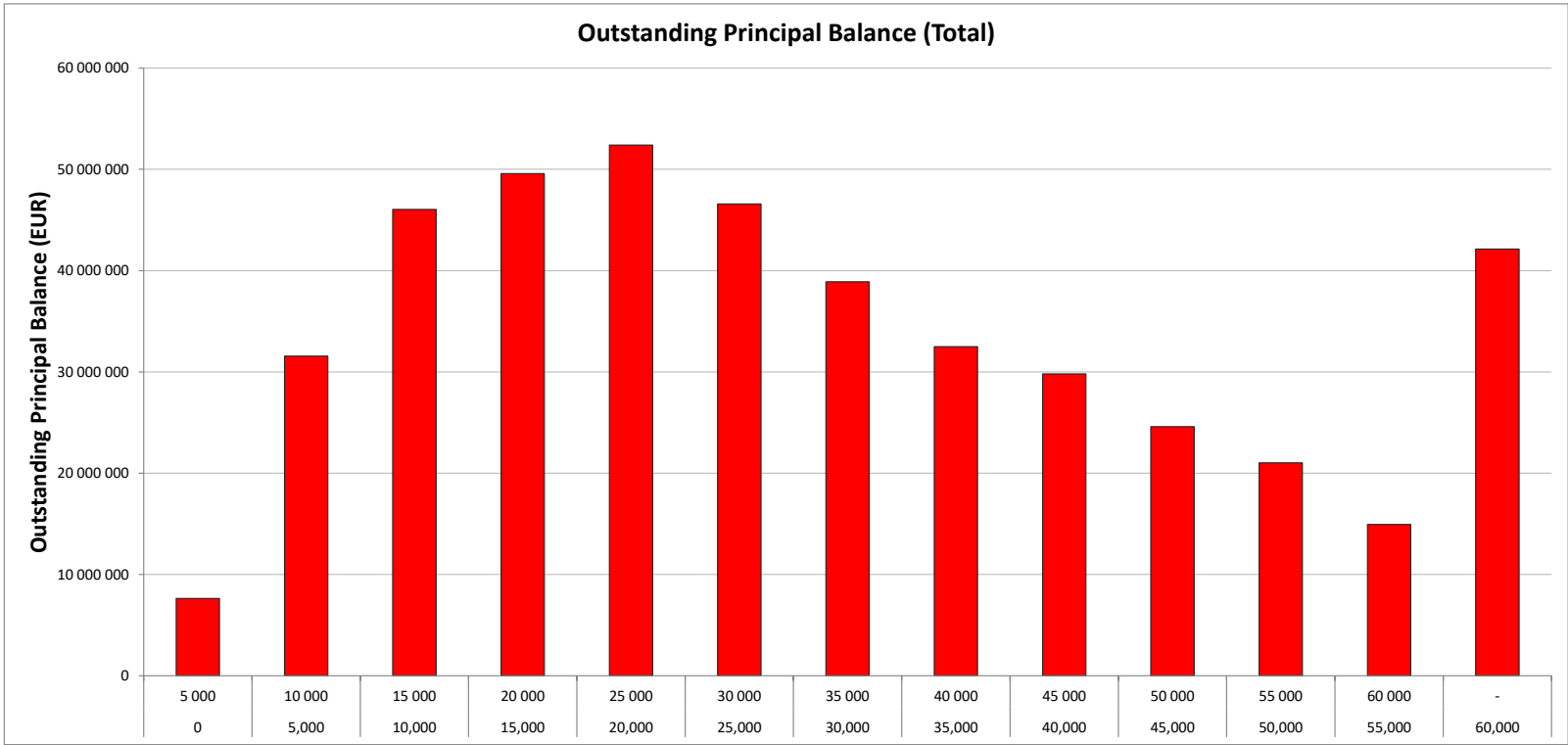
Outstanding balance

TOTAL						
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
0	5 000	2 360	7 630 228	1,74%	28,0	14,7
5 000	10 000	4 229	31 550 992	7,21%	44,3	14,0
10 000	15 000	3 701	46 034 256	10,52%	50,1	14,1
15 000	20 000	2 860	49 581 381	11,33%	51,8	13,9
20 000	25 000	2 341	52 403 260	11,97%	52,7	13,8
25 000	30 000	1 700	46 580 270	10,64%	52,8	13,9
30 000	35 000	1 205	38 900 724	8,89%	54,0	13,4
35 000	40 000	868	32 493 396	7,42%	54,4	13,3
40 000	45 000	703	29 795 896	6,81%	55,6	12,9
45 000	50 000	519	24 585 539	5,62%	56,2	12,3
50 000	55 000	402	21 017 617	4,80%	56,4	12,5
55 000	60 000	261	14 930 056	3,41%	55,6	12,8
60 000	-	537	42 123 414	9,63%	55,4	13,1
Total		21 686	437 627 032	100%	52,5	13,5

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 Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days



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

**11.a Geographical Distribution**



Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	6				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days

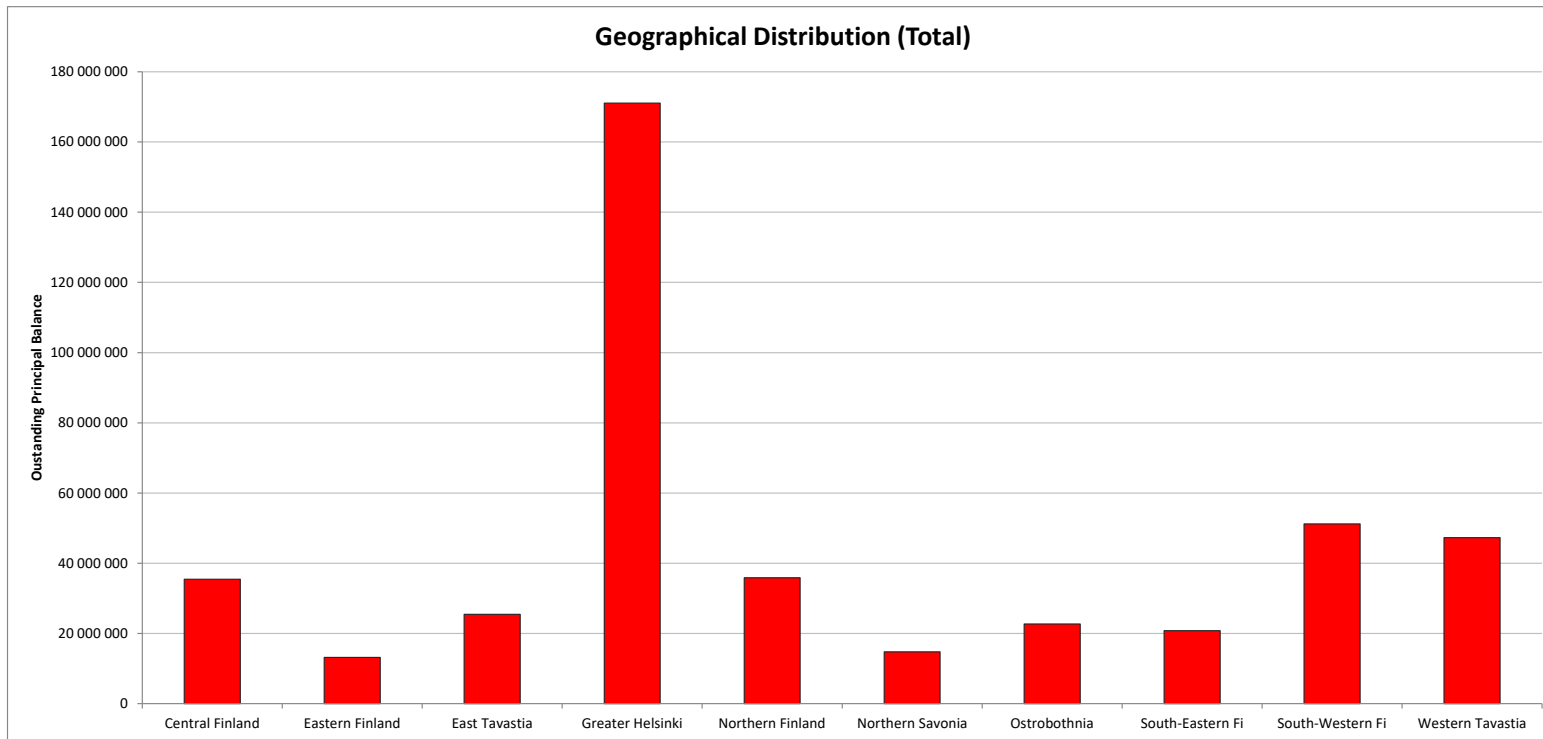
TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 878	35 426 041	8,10%	52,1	13,6	
Eastern Finland	764	13 149 619	3,00%	52,2	13,8	
East Tavastia	1 329	25 435 905	5,81%	52,7	13,4	
Greater Helsinki	7 410	171 082 123	39,09%	52,9	13,5	
Northern Finland	1 734	35 847 634	8,19%	53,0	13,1	
Northern Savonia	797	14 751 384	3,37%	51,8	13,5	
Ostrobothnia	1 333	22 687 069	5,18%	52,7	13,5	
South-Eastern Fi	1 213	20 767 742	4,75%	51,6	13,2	
South-Western Fi	2 739	51 207 129	11,70%	52,1	13,7	
Western Tavastia	2 489	47 272 387	10,80%	51,7	13,6	
<b>Total</b>	<b>21 686</b>	<b>437 627 032</b>	<b>100%</b>	<b>52,5</b>	<b>13,5</b>	

Geographic distribution

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	29-01-24					
Payment date	25-01-24					
Period No	6					
Monthly Period	01-12-23					
Interest Period	from	28-12-23	to	25-01-24	=	28 days





SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

12.a Interest Rate



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

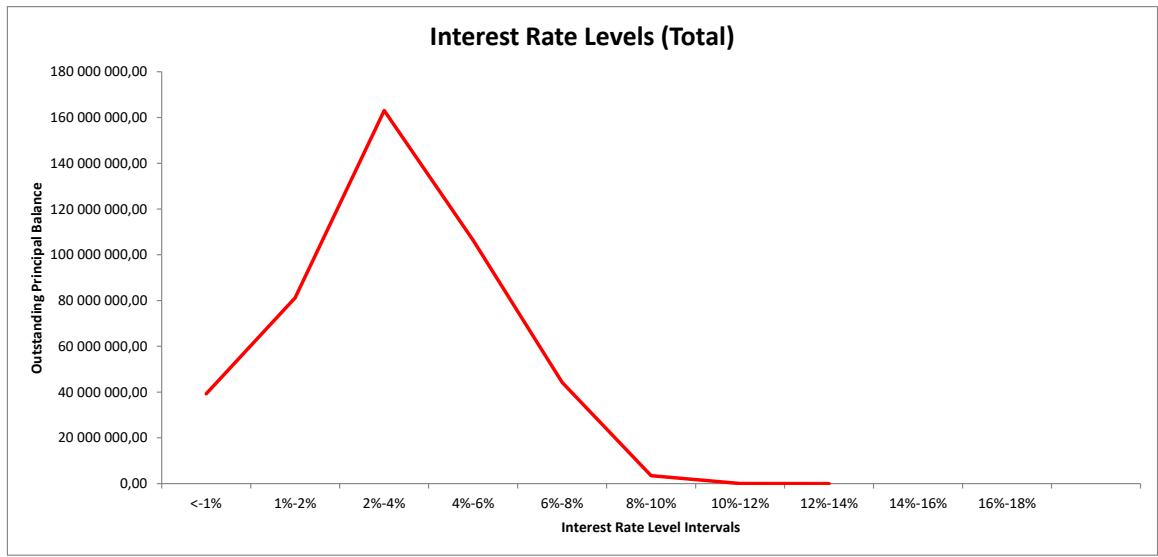
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0%	1%	1 587	39 284 820	8,98%	48,4	15,7
1%	2%	2 752	81 227 549	18,56%	51,4	15,3
2%	4%	7 201	163 045 212	37,26%	51,8	14,5
4%	6%	5 857	106 373 104	24,31%	55,1	11,1
6%	8%	3 974	44 200 271	10,10%	53,9	10,8
8%	10%	308	3 437 673	0,79%	57,2	7,7
10%	12%	5	51 872	0,01%	54,4	9,6
12%	14%	2	6 532	0,00%	40,5	7,5
14%	16%					
16%	18%					
18%	-					
Total		21 686	437 627 032	100%	52,5	13,5

Interest distribution

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Monthly Investor Report

12.b Interest Rate

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	6				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

13.a Remaining Terms



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

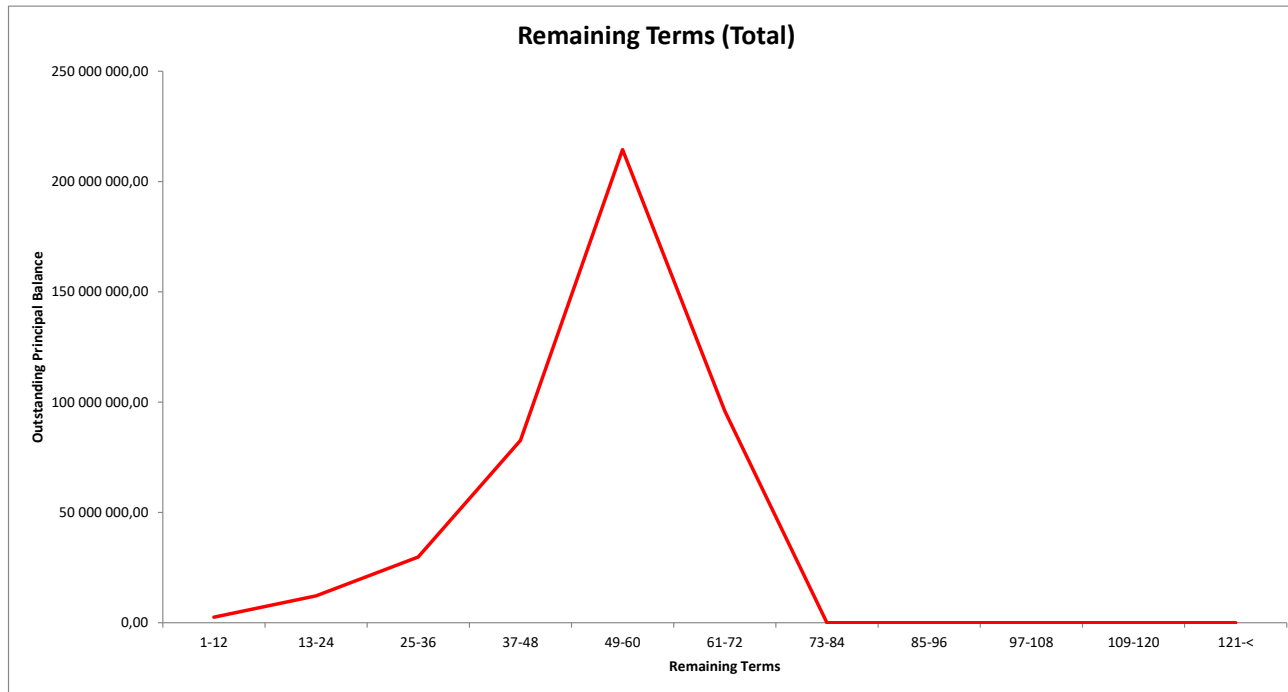
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	3	7 169	0,00%	0,0	42,3
1		12	649	2 532 694	0,58%	8,8	23,0
13		24	1 533	12 208 338	2,79%	19,8	19,3
25		36	2 354	29 818 641	6,81%	31,6	17,0
37		48	4 717	82 634 881	18,88%	43,8	15,1
49		60	8 923	214 485 932	49,01%	56,1	14,2
61		72	3 507	95 939 376	21,92%	63,7	8,5
73		84					
85		96					
97		108					
109		120					
121	-						
Total		21 686		437 627 032	100%	52,5	13,5

Months to maturity

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

13.b Remaining Terms

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	6				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

14.a Seasoning



Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	6				
Monthly Period	01-12-23				
Interest Period	from 28-12-23	to 25-01-24	=	28 days	

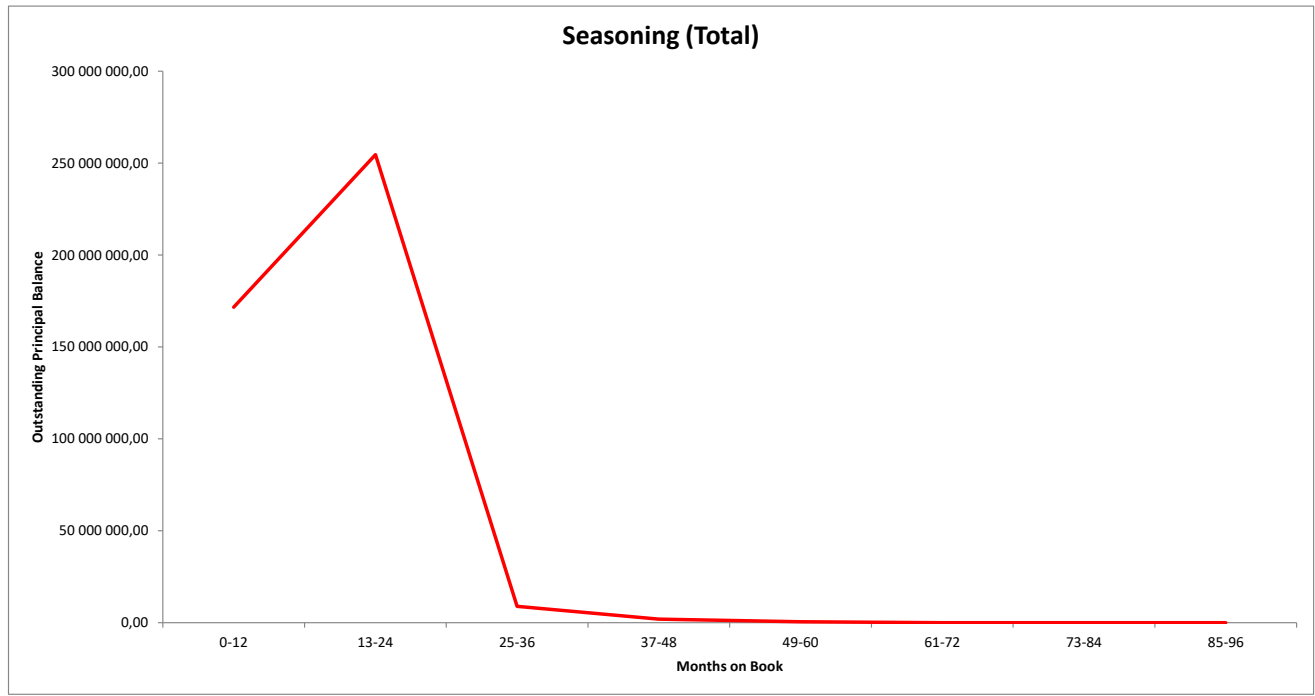
TOTAL						
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
1		12 7 661	171 674 625	39,23%	57,0	8,9
13		24 13 345	254 597 404	58,18%	50,4	15,8
25		36 487	8 863 097	2,03%	33,3	28,9
37		48 141	1 971 925	0,45%	21,1	40,8
49		60 47	483 759	0,11%	10,8	53,8
61		72 5	36 222	0,01%	10,1	68,1
73		84				
85		96				
Total		21 686	437 627 032	100%	52,5	13,5

Months on book

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

14.b Seasoning

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	6				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC  
 Monthly Investor Report

**15.a Balloon loans**



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

Balloon loans in %  
of portfolio

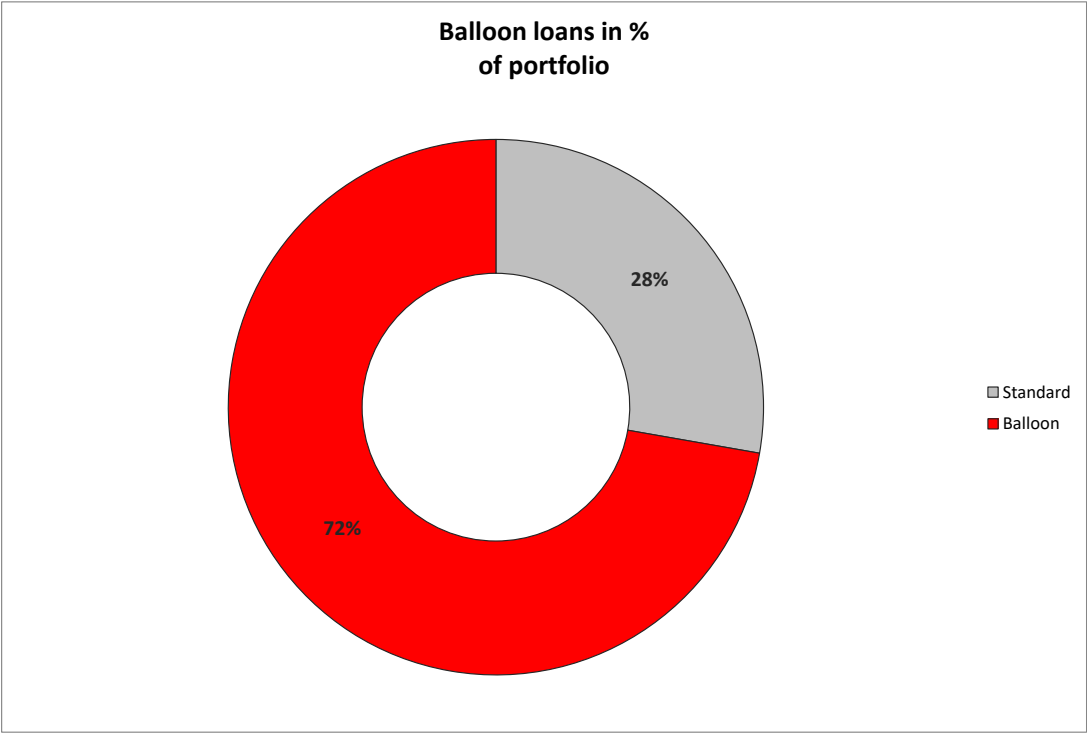
TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	10 715	121 447 105	27,8 %	5 980	0,0 %	47,7	13,3
Balloon	10 971	316 179 927	72,2 %	127 040 389	40,2 %	54,3	13,6
Total	21 686	437 627 032	100%	127 046 369	29%	52,5	13,5

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

15.b Balloon loans



Reporting Date	29-01-24
Payment date	25-01-24
Period No	6
Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days





SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

16.a # loans per borrower



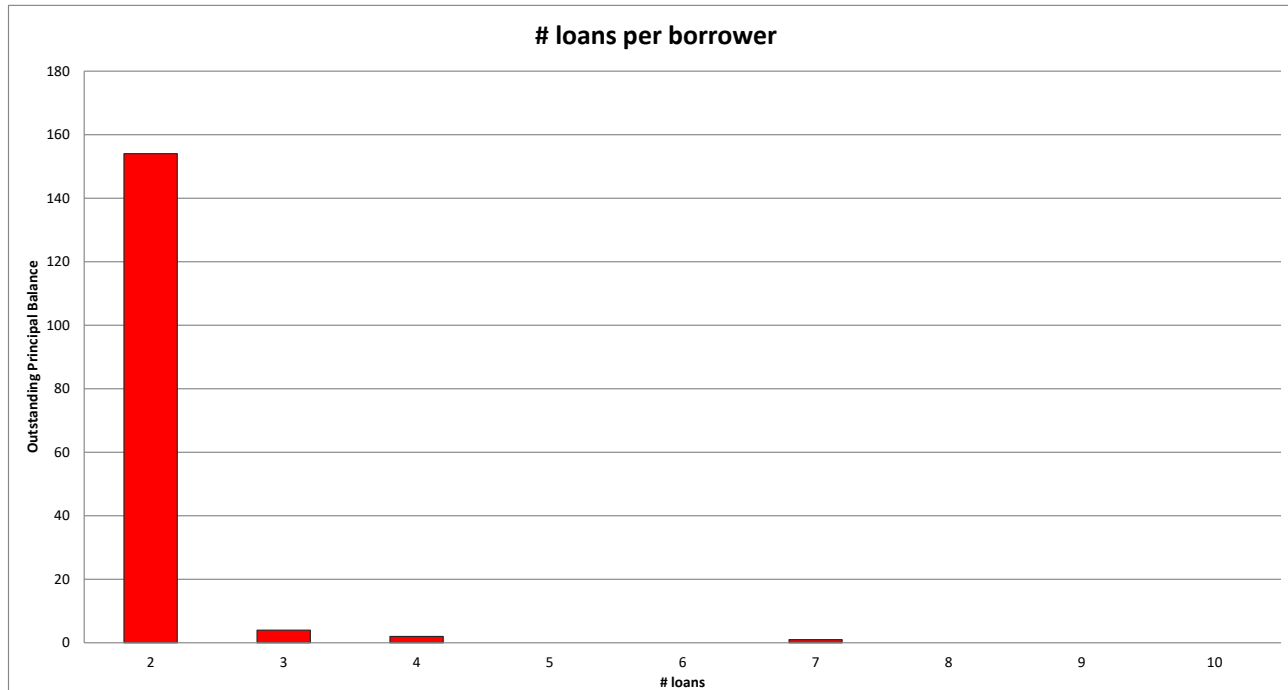
Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	21 351	430 117 443	98,28%	
2	154	6 931 074	1,58%	
3	4	359 049	0,08%	
4	2	98 329	0,02%	
5				
6				
7	1	121 137	0,03%	
8				
9				
10				
Total:	21 512	437 627 032	100%	

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

16.b # loans per borrower

Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**17.a Amortization Profile**



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

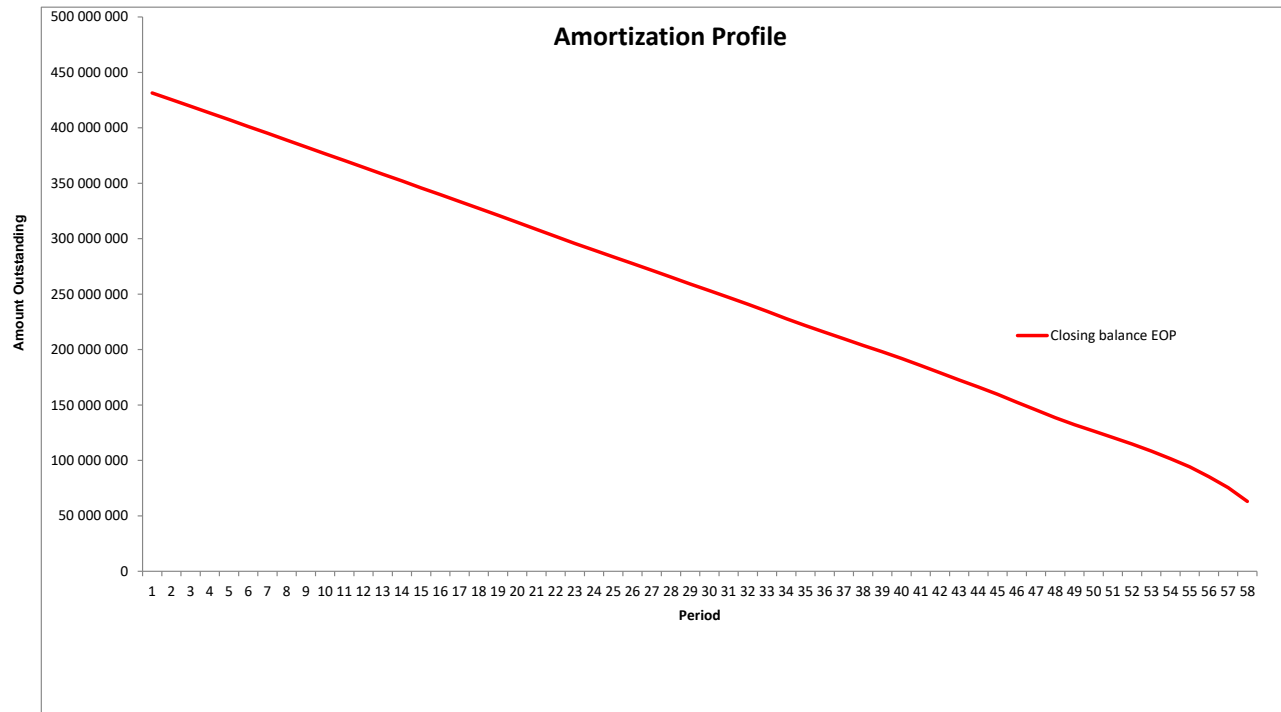
TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage	
1	437 627 032	431 442 843	6 184 189	1 324 485	3,69%	98,59%	
2	431 442 843	425 450 844	5 991 999	1 305 860	3,69%	97,22%	
3	425 450 844	419 436 657	6 014 186	1 286 166	3,69%	95,85%	
4	419 436 657	413 396 903	6 039 754	1 267 130	3,69%	94,47%	
5	413 396 903	407 313 713	6 083 191	1 248 491	3,68%	93,08%	
6	407 313 713	401 229 309	6 084 403	1 229 762	3,68%	91,69%	
7	401 229 309	395 130 019	6 099 290	1 210 999	3,68%	90,30%	
8	395 130 019	388 986 303	6 143 716	1 192 161	3,68%	88,89%	
9	388 986 303	382 819 845	6 166 458	1 173 233	3,68%	87,48%	
10	382 819 845	376 623 806	6 196 040	1 154 168	3,68%	86,07%	
11	376 623 806	370 471 563	6 152 242	1 135 087	3,68%	84,66%	
12	370 471 563	364 402 745	6 068 819	1 116 063	3,68%	83,27%	
13	364 402 745	358 223 750	6 178 995	1 097 248	3,67%	81,86%	
14	358 223 750	352 057 070	6 166 680	1 078 222	3,67%	80,45%	
15	352 057 070	345 820 515	6 236 556	1 059 127	3,67%	79,03%	
16	345 820 515	339 727 162	6 093 353	1 039 875	3,67%	77,63%	
17	339 727 162	333 556 167	6 170 995	1 021 062	3,67%	76,22%	
18	333 556 167	327 362 959	6 193 208	1 002 121	3,67%	74,81%	
19	327 362 959	321 069 725	6 293 234	983 069	3,66%	73,37%	
20	321 069 725	314 762 691	6 307 034	963 823	3,66%	71,93%	

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

17.b Amortization Profile

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	6				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**18.a Payment Holidays**



Reporting Date	29-01-24			
Payment date	25-01-24			
Period No	6			
Monthly Period	01-12-23			
Interest Period	from	28-12-23	to	25-01-24 = 28 days

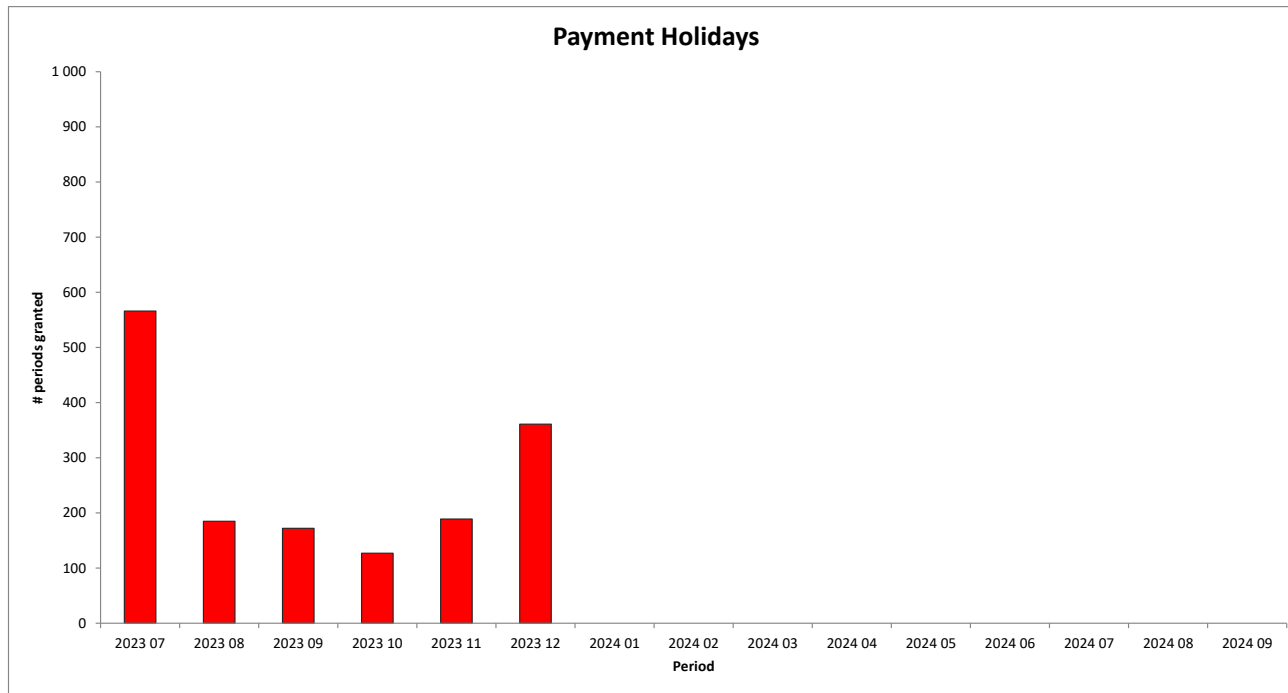
TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2023 07	566	769	220 852	14 244 780
2023 08	185	231	67 871	4 229 424
2023 09	172	214	64 084	4 242 227
2023 10	127	167	47 480	3 061 909
2023 11	189	273	71 527	4 096 702
2023 12	361	448	113 646	7 737 592
2024 01				
2024 02				
2024 03				
2024 04				
2024 05				
2024 06				
2024 07				
2024 08				
2024 09				
Total:	1 600	2 102	585 460	37 612 633

Payment Holiday

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

18.b Payment Holidays

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	6				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

18.c Remaining Payment Holidays



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from	28-12-23
	to	25-01-24
	=	28 days

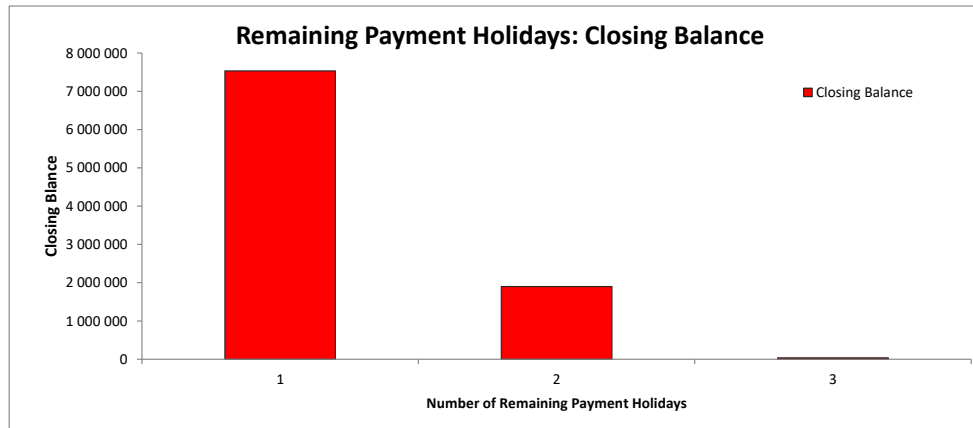
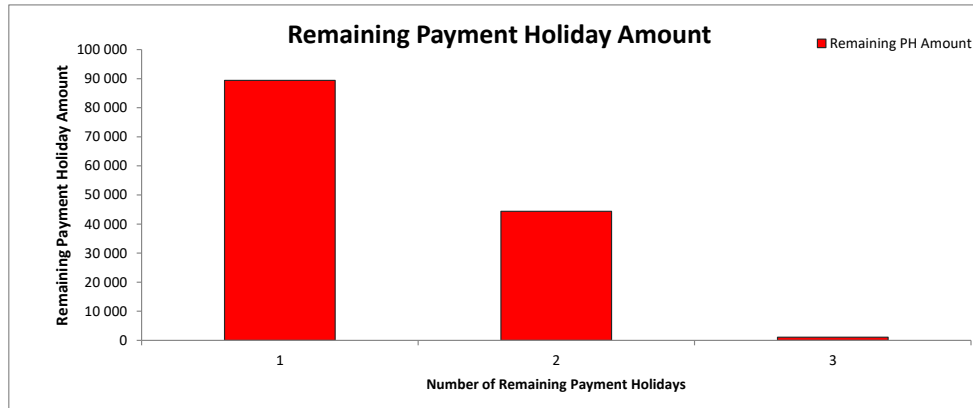
Remaining PH's

TOTAL			
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
1	356	89 423	7 535 065
2	84	44 363	1 899 962
3	2	1 063	35 963
Total	442	134 850	9 470 989

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	6				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days





SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

19.a Downpayment



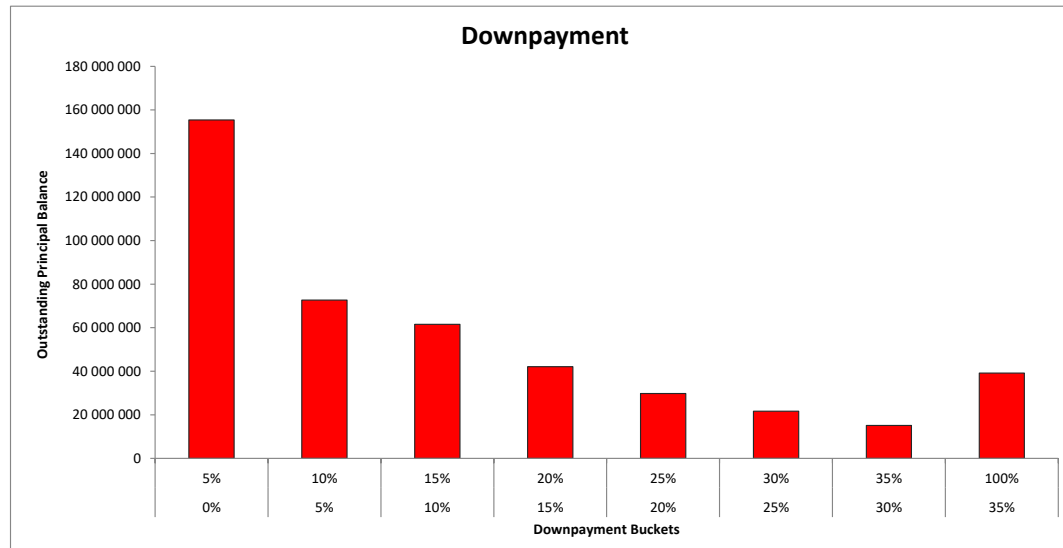
Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

TOTAL							
Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0%	5%	7 639	155 404 161	35,51%	54,2	13,5	
5%	10%	2 860	72 725 635	16,62%	54,4	13,5	
10%	15%	2 635	61 581 118	14,07%	52,8	13,6	
15%	20%	1 861	42 083 155	9,62%	51,6	13,5	
20%	25%	1 451	29 806 597	6,81%	51,2	13,7	
25%	30%	1 125	21 696 597	4,96%	51,0	13,3	
30%	35%	885	15 138 944	3,46%	49,4	13,5	
35%	100%	3 230	39 190 825	8,96%	45,5	13,3	
Total		21 686	437 627 032	100%	52,5	13,5	

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Monthly Investor Report

**19.b Downpayment**

Reporting Date	29-01-24					
Payment date	25-01-24					
Period No	6					
Monthly Period	01-12-23					
Interest Period	from	28-12-23	to	25-01-24	=	28 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	29-01-24
Payment date	25-01-24
Period No	6
Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days

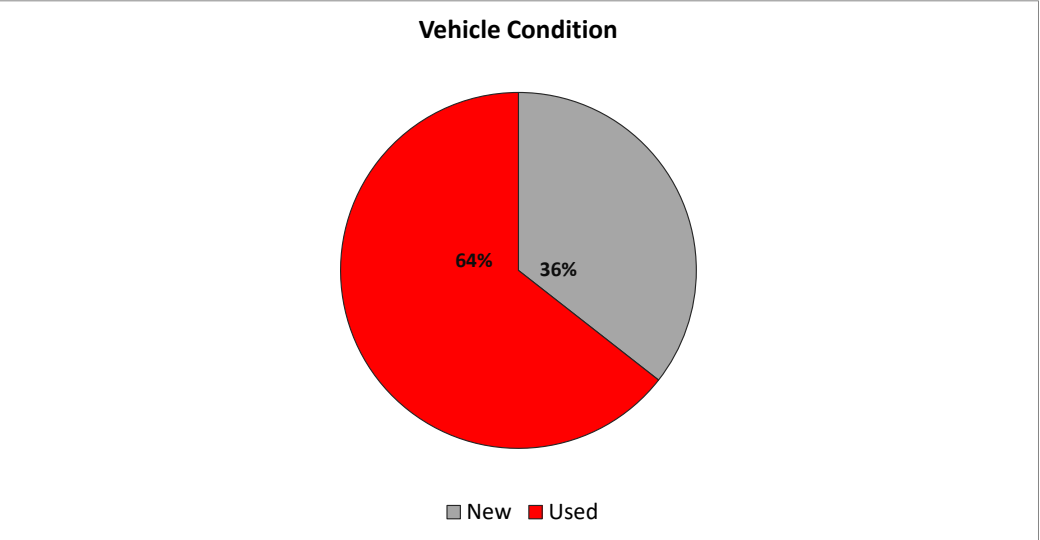
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	5 094	155 651 682	35,57%	51,7	13,2	
Used	16 592	281 975 350	64,43%	52,9	13,7	
Total	21 686	437 627 032	100%	52,5	13,5	

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Monthly Investor Report

20.b Vehicle Condition



Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	6				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days



SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

21.a Borrower Type



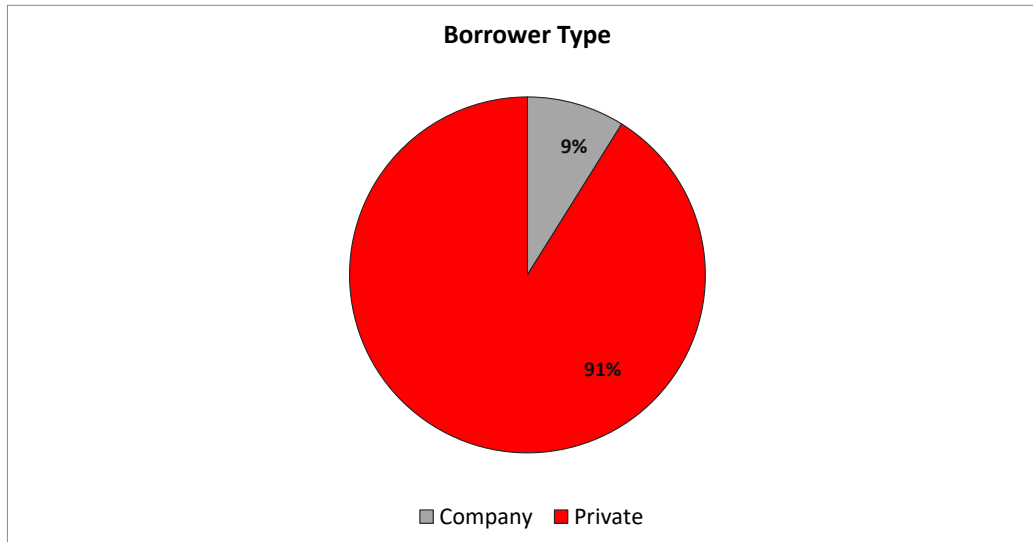
Reporting Date	29-01-24
Payment date	25-01-24
Period No	6
Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 606	38 934 553	8,90%	42,8	16,4
Private	20 080	398 692 478	91,10%	53,4	13,2
Total	21 686	437 627 032	100%	52,5	13,5

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Monthly Investor Report

21.b Borrower Type

Reporting Date		29-01-24			
Payment date		25-01-24			
Period No		6			
Monthly Period		01-12-23			
Interest Period	from	28-12-23	to	25-01-24	= 28 days



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Monthly Investor Report

22.a Vehicle type

Reporting Date			29-01-24			
Payment date			25-01-24			
Period No			6			
Monthly Period		01-12-23				
Interest Period	from	28-12-23	to	25-01-24	=	28 days



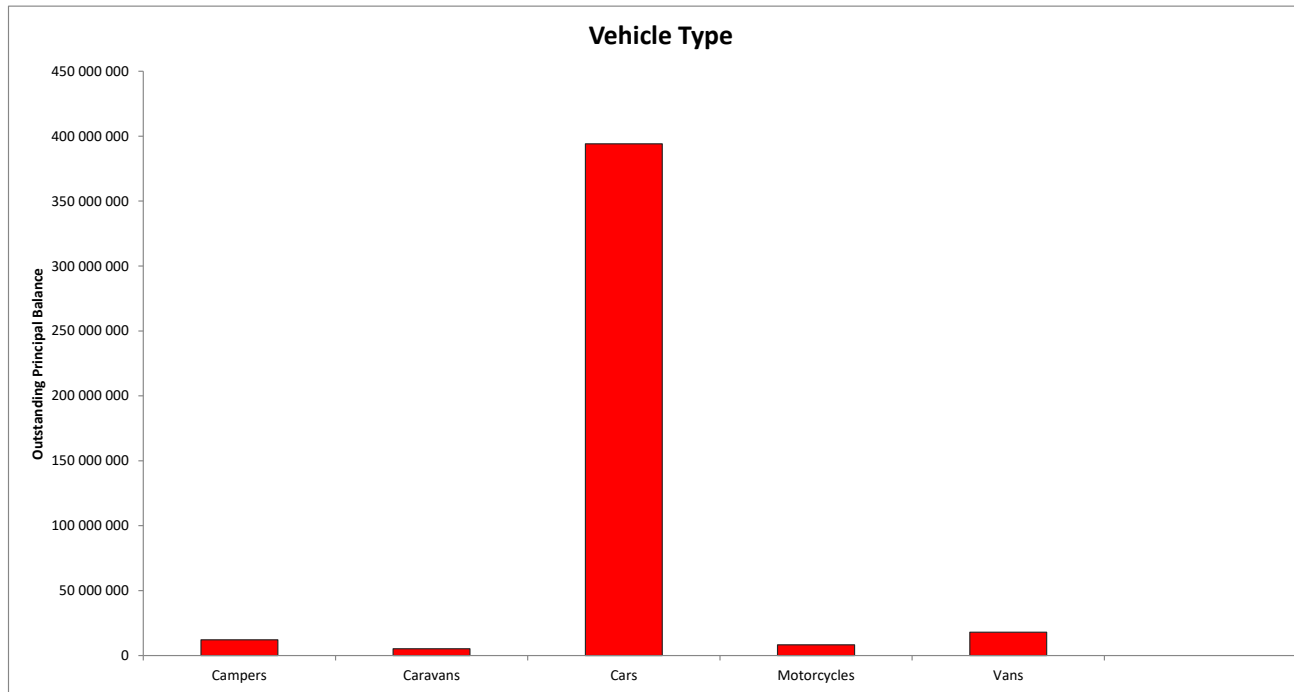
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	329	12 144 324	2,78%	52,3	15,2	
Caravans	237	5 186 727	1,19%	50,9	15,0	
Cars	19 197	394 133 784	90,06%	52,9	13,3	
Motorcycles	805	8 187 299	1,87%	48,1	13,2	
Vans	1 118	17 974 898	4,11%	46,4	15,9	
Total	21 686	437 627 032	100%	52,5	13,5	

Vehicle type

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Monthly Investor Report

22.b Vehicle type

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	6				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days





SCF RAHOITUSPALVELUT XII DAC  
 Monthly Investor Report

**23.a Restructured Loans**



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

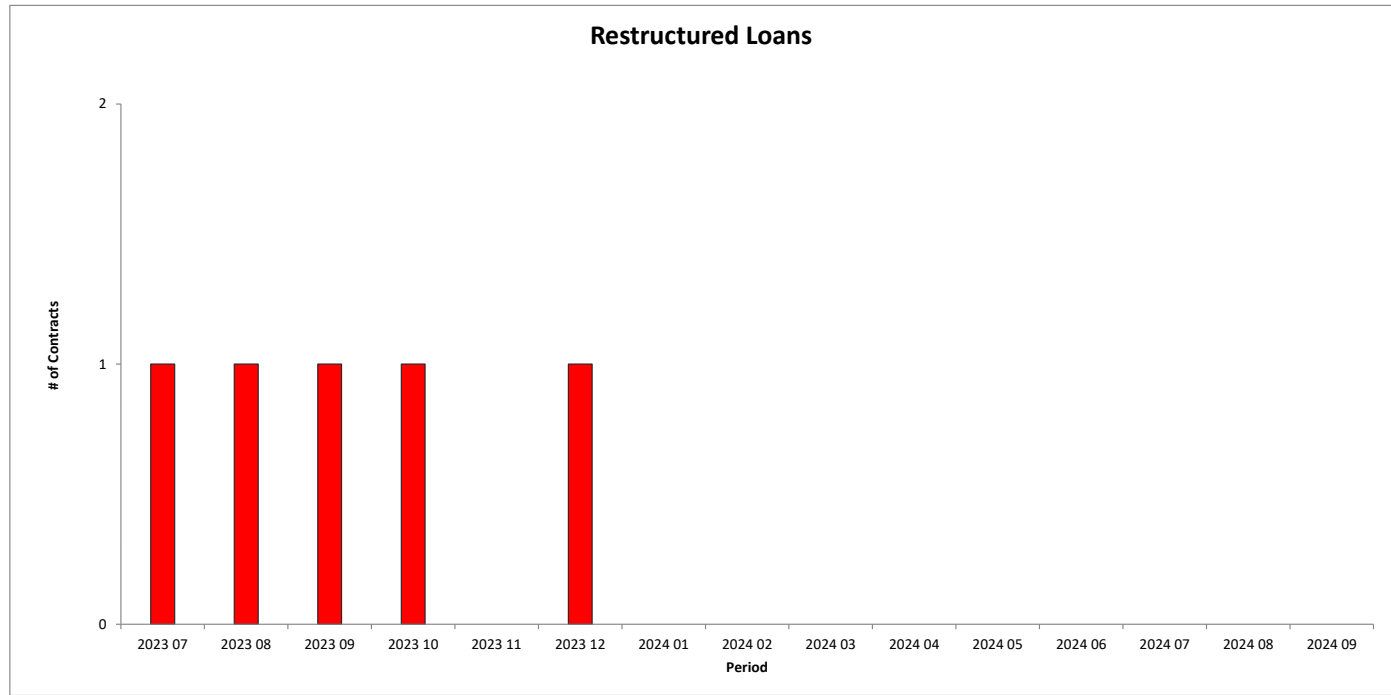
TOTAL		
Period	No	Outstanding balance
2023 07	1	47 194
2023 08	1	18 277
2023 09	1	11 114
2023 10	1	35 016
2023 11	0	0
2023 12	1	17 536
2024 01		
2024 02		
2024 03		
2024 04		
2024 05		
2024 06		
2024 07		
2024 08		
2024 09		
Total	5	129 138

Restructured

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**23.b Restructured Loans**

Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	6				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days



**SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report**

**24.a Dynamic Interest rate**



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23 to 25-01-24 = 28 days	

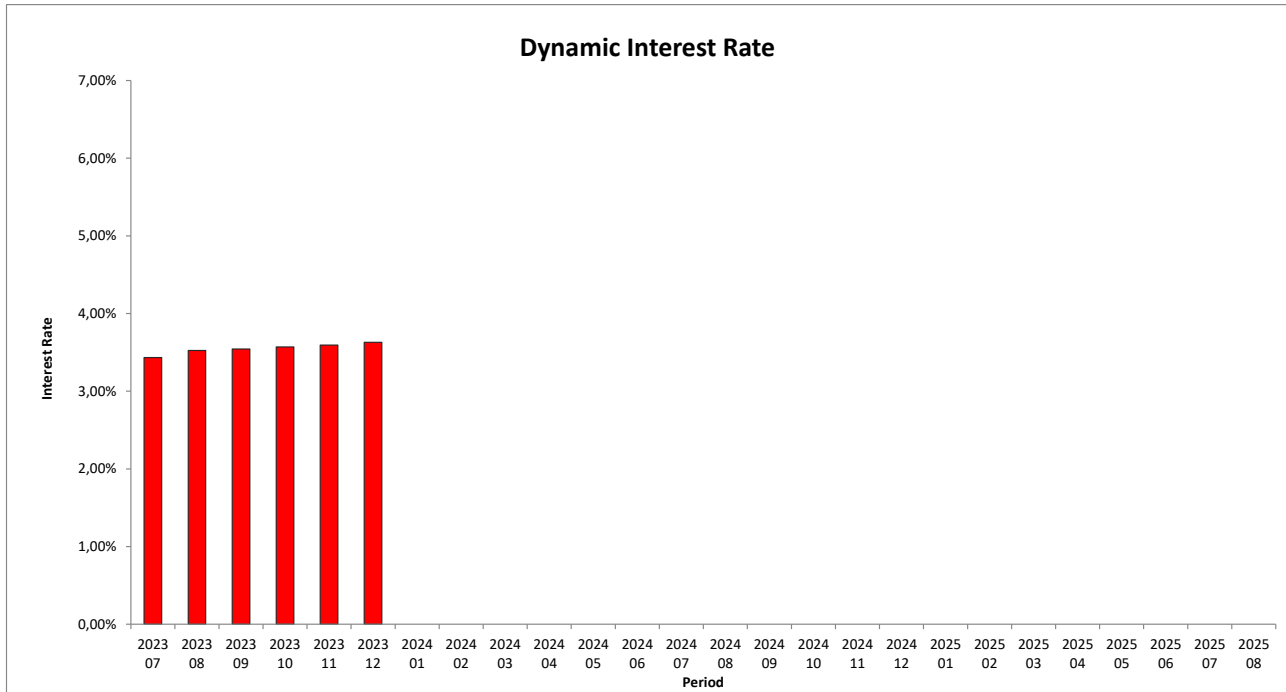
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3,43%
2023 08	435 781 306	3,52%
2023 09	436 622 959	3,54%
2023 10	435 596 851	3,57%
2023 11	436 884 114	3,59%
2023 12	437 627 032	3,63%
2024 01		
2024 02		
2024 03		
2024 04		
2024 05		
2024 06		
2024 07		
2024 08		
2024 09		
2024 10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

**24.b Dynamic Interest Rate**

Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days



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

**25.a Dynamic Pre-Payments**



Reporting Date 29-01-24  
 Payment date 25-01-24  
 Period No 6

Monthly Period 01-12-23 to 25-01-24 = 28 days  
 Interest Period from 28-12-23 to 25-01-24 = 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			
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			

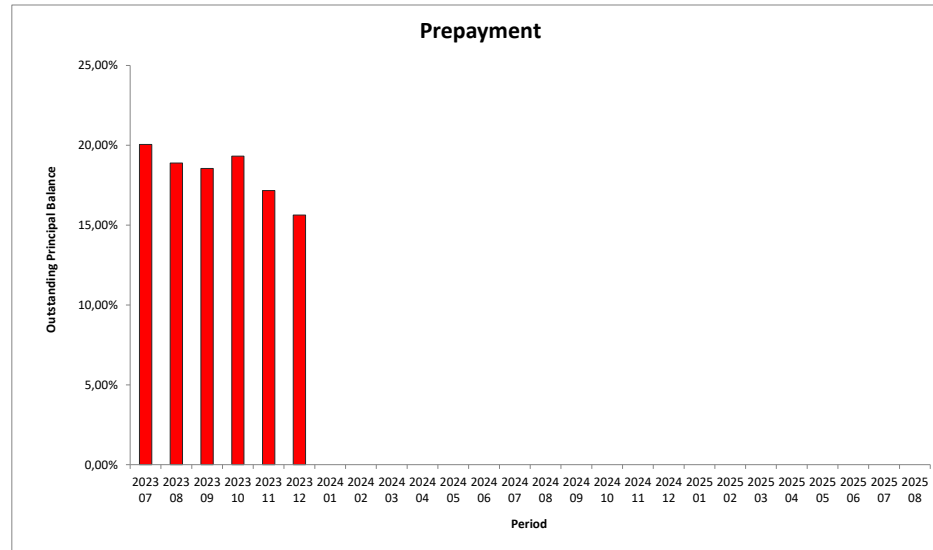
Dynamic Prepayment

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	29-01-24
Payment date	25-01-24
Period No	6
Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days



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26. Delinquency



Reporting Date	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 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																	
	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	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 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									
2023 4	700 217	44				83 190	83 190	617 027									
2024 1																	
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																	
2024 2																	
2024 3																	
2024 4																	
2025 1																	
2025 2																	
2025 3																	
2025 4																	



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

**28. Priority of Payments - Revenue**



Reporting Date	29-01-24				
Payment date	25-01-24				
Period No	6				
Monthly Period	01-12-23				
Interest Period	from	28-12-23	to	25-01-24	= 28 days

**Purchaser Priority of Payments - Revenue**

Purchaser Available Revenue Receipts	+	1 695 972,93	EUR
Senior Expenses	-	28 606,39	EUR
Senior Servicing Fee	-	75 369,10	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	525 000,00	EUR
Tranche A Loan Interest to Issuer	-	225 509,00	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	-	251 278,27	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	113 053,65	
Interest due to Purchaser Subordinated Loan Provider	-	354,00	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	276 933,52	EUR
Hedge Subordinated Amounts	-	-	
Deferred Purchase Price to Seller	-	-	EUR

**Issuer Priority of Payments - Revenue**

Issuer Available Revenue Receipts	+	2 892 803,10	EUR
Senior Expenses	-	28 606,39	EUR
Issuer swap interest to swap counterparty	-	525 000,00	EUR
Interest Class A Notes	-	1 470 640,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	35 240,00	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	-	53 649,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	37 890,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	43 278,00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	137 431,00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	251 278,27	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	309 790,44	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

SCF RAHOITUSPALVELUT XII DAC  
Monthly Investor Report

**29. Priority of Payments - Redemption**



**Purchaser Priority of Payments - Redemption**

Purchaser Available Redemption Receipts	+	12 121 690,13	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	-	12 121 690,13	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

**Issuer Priority of Payments - Redemption**

Issuer Available Redemption Receipts	+	12 372 968,40	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	-	12 372 968,40	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	29-01-24	
Payment date	25-01-24	
Period No	6	
Monthly Period	01-12-23	
Interest Period	from 28-12-23	to 25-01-24 = 28 days

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

**30. Transaction Costs**



Reporting Date	29-01-24					
Payment date	25-01-24					
Period No	6					
Monthly Period	01-12-23					
Interest Period	from	28-12-23	to	25-01-24	=	28 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	28 606,39						
Interest accrued for the Period	EUR	1 778 128,00	1 470 640,00	35 240,00	53 649,00	37 890,00	43 278,00	137 431,00
Cumulative Interest accrued	EUR	15 627 829,00	12 848 785,00	313 949,00	480 769,00	341 919,00	392 119,00	1 250 288,00
Interest Payments	EUR	1 778 128,00	1 470 640,00	35 240,00	53 649,00	37 890,00	43 278,00	137 431,00
Cumulative Interest Payments	EUR	15 627 829,00	12 848 785,00	313 949,00	480 769,00	341 919,00	392 119,00	1 250 288,00
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	29-01-24
Payment date	25-01-24
Period No	6
Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days

Kimi 12 | Front Swap

Party A	BANCO SANTANDER, S.A
Party B	SCF Rahoituspalvelut XII DAC
Swap Notional	450 000 000
Interest Period Start	28-12-23
Interest Period End	25-01-24
Interest Days	28
Settlement Date	25-01-24
Party A Floating Interest Rate	3,865 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 1 352 750,00
Party B Fixed Rate	1,5000 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 525 000,00

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

**31. Contact Details**



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Reporting Date	29-01-24
Payment date	25-01-24
Period No	6
Monthly Period	01-12-23
Interest Period	from 28-12-23 to 25-01-24 = 28 days