

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	02.01.2024				
Payment date	28.12.2023			Following payment dates:	25.01.2024
Period No	5				26.02.2024
Monthly Period	01.11.2023				
Interest Period	from 27.11.2023	to	28.12.2023	=	31 days
Cut-Off date	30.11.2023				

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1. Portfolio Information



Reporting Date	02.01.2024
Payment date	28.12.2023
Period No	5
Monthly Period	01.11.2023
Interest Period	from 27.11.2023 to 28.12.2023 = 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	449 893 811,39 EUR
Scheduled Loan Principal Repayments (+MC)	5 976 152,76 EUR
Prepayments	6 802 302,68 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	12 778 455,44 EUR
New Defaulted Auto Loans amt in Period	231 242,31 EUR
Closing balance prior to replenishment	436 884 113,64 EUR
Further Purchase Price due (Replenishment price of new assets)	13 057 700,67 EUR
Re-investment Principal Ledger Closing Balance	58 185,69 EUR
Closing Balance post replenishment	449 941 814,31 EUR
Principal Recoveries on loans in default	75 170,04 EUR
Total revenue collections	
Total Revenue Received in Period	1 694 625,06 EUR

Loans

At beginning of period	21 903 Loans
Replenished contracts	615 Loans
Paid in Full	433 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	18 Loans
At end of period	22 067 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	5				
Monthly Period	01.11.2023				
Interest Period	from 27.11.2023	to	28.12.2023	=	31 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 769 795,10	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	4 221,80	EUR
e. Residual balance from Issuer Pre-Enforcement Revenue Priority of Payments	-	EUR
f. Any other net income amount received by the Purchaser (Clean-up)	-	EUR
g. Amounts advanced to the Purchaser by the Subordinated Loan Provider	-	EUR
h. Any other amount received by the Purchaser	-	EUR
i. Post-Revolving period: Purchaser ARR from immediately succeeding Payment Date in accordance with P Redem PoP item c	-	EUR

Total Amount for Purchaser Available Revenue Receipts **1 774 016,90** EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 445 024,13	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	1 486 062,50	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	34 023,18	EUR
g. Liquidity Reserve Excess Amount	6 117,47	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **2 971 227,28** EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	5				
Monthly Period	01.11.2023				
Interest Period	from 27.11.2023	to	28.12.2023	=	31 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	12 778 455,44	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	106 188,61	EUR
f. Any other net income amount received by the Purchaser	231 242,31	EUR
Total Amount for Purchaser Available Redemption Receipts	13 115 886,36	EUR

Issuer Available Redemption Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	-	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	-	EUR
Total Amount for Issuer Available Redemption Receipts	-	EUR

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4. Reserve Accounts



Reporting Date	02.01.2024
Payment date	28.12.2023
Period No	5
Monthly Period	01.11.2023
Interest Period	from 27.11.2023 to 28.12.2023 = 31 days

Note Balance

Beginning of Period	450 000 000,00	EUR
End of Period	450 000 000,00	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	1 600 594,36	EUR
Interest paid	6 264,33	EUR
Principal Paid	194 785,64	EUR
End of Period	1 405 808,71	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	02.01.2024
Payment date	28.12.2023
Period No	5
Monthly Period	01.11.2023
Interest Period	from 27.11.2023 to 28.12.2023 = 31 days

Asset Balance

Opening balance prior to replenishment	449 893 811,39	EUR
Closing balance prior to replenishment	436 884 113,64	EUR
Closing Balance post replenishment	449 941 814,31	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	412 912 558,94	94,51 %	20 259
1-29 days past due	18 707 175,93	4,28 %	931
Delinquent Receivables:			
30-59 days past due	2 301 976,61	0,53 %	125
60-89 days past due	1 167 957,75	0,27 %	58
90-119 days past due	1 074 437,17	0,25 %	48
120-149 days past due	517 614,29	0,12 %	22
150-179 days past due	202 392,95	0,05 %	9
Total Performing and Delinquent	436 884 114	100,00 %	21 452
Current Period Defaults	231 242,31		18
Cumulative Defaults	653 486,55		45
Current Period Principal Recoveries	75 170,04		
Cumulative Principal Recoveries	99 410,74		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,12 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,09 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,04 %	

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

[A] Aggregate Outstanding Asset Principal Amount	449 941 814,31	100,11 %
[B] Aggregate principal balance of Defaulted Contracts	653 486,55	
[C] Recoveries received on such Defaulted Contracts	99 410,74	
[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	1,20 %	NO
[B] Delinquency Ratio, preceding Payment Date	1,14 %	
[C] Delinquency Ratio, second preceding Payment Date	1,01 %	

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	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

Concentration limits:	Pre Replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 3%)	3,63 %	4,34 %	5,09 %	3,64 %
Weighted average months to maturity (max 60)	53,15 *	53,55	59,98	52,65
Used Vehicles (max 75%)	64,39 %	61,65 %	72,91 %	64,66 %
Balloon Loans (max 70%)	72,09 %	65,60 %	65,42 %	71,90 %
Balloon Installments (max 26%)	29,20 %	25,48 %	24,58 %	29,05 %
Corporate Borrowers (max 11%)	9,04 %	44,86 %	8,89 %	9,03 %
IRB (min 95%)	95,9 %***	58,92 %	97,48 %	96,00 %

* Bucket-based as found in IR

** Pre adjustments to full-fill CL limits

*** As of previous pool cut

Top-10 Exposures:	Balance	# Loans	Portion
	223 014,86	2	0,05 %
	219 586,58	1	0,05 %
	212 755,66	1	0,05 %
	199 821,31	1	0,04 %
	184 500,70	1	0,04 %
	179 901,28	1	0,04 %
	163 060,86	1	0,04 %
	161 838,82	2	0,04 %
	154 254,05	2	0,03 %
	146 341,84	1	0,03 %
Total (max 0,6%)			0,41 %

* Post Replenishment

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6. Note Principal

Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 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	-	-	-	-	-	-	EUR
Pro Rata Amortization	-	-	-	-	-	-	EUR
End 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

Principal Deficiency Sub-Ledger

Beginning of Period	-	-	-	-	-	-	EUR
Principal Addition Amounts	-	-	-	-	-	-	EUR
Debit PDL	-	-	-	-	-	231 242,31	EUR
Credit PDL	-	-	-	-	-	231 242,31	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	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

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7. Outstanding Notes

Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days



1. Note Balance	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code		XS2614283005	XS2614284078	XS2614285042	XS2614287337	XS2614289382	XS2614290984
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	100 %	92,04 %	1,47 %	1,89 %	1,04 %	1,00 %	2,56 %
Legal Final Maturity Date		30.06.2032	30.06.2032	30.06.2032	30.06.2032	30.06.2032	30.06.2032
Rating (Fitch/S&P)		AAA(sf) / AAA(sf)	AA+(sf) / 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
Current Note Information							
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	-	-	-	-	-	-	-
Amortisation	-	-	-	-	-	-	-
Redemption per Class	-	-	-	-	-	-	-
Redemption per Note	-	-	-	-	-	-	-
Outstanding Closing Balance		414 200 000,00	6 600 000,00	8 500 000,00	4 700 000,00	4 500 000,00	11 500 000,00
Net Outstanding Closing 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
Current Tranching	100 %	92,04 %	1,47 %	1,89 %	1,04 %	1,00 %	2,56 %
Current Pool Factor		1,00	1,00	1,00	1,00	1,00	1,00

2. Payments to Investors per Note	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest rate Basis: 1-M EURIBOR / Spread							
Day Count Convention*		(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)	(Act/360)
Interest Days		31	31	31	31	31	31
Principal Outstanding per Note Beginning of Period		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Principal Repayment per note		-	-	-	-	-	-
Principal Outstanding per Note End of Period		100 000,00	100 000,00	100 000,00	100 000,00	100 000,00	100 000,00
>Interest accrued for the period		390,51	588,57	696,21	889,96	1 062,18	1 320,51
Interest Payment	1 957 017,08	1 617 508,53	38 845,58	59 177,71	41 828,04	47 798,13	151 859,10
Interest Payment per Note		390,51	588,57	696,21	889,96	1 062,18	1 320,51

3. Credit Enhancements	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Initial total CE (Subordination)		7,96 %	6,49 %	4,60 %	3,56 %	2,56 %	0,00 %
Initial total CE (Subordination, incl. Liquidity Reserve)		8,52 %	7,05 %	4,60 %	3,56 %	2,56 %	0,00 %
Current CE (Subordination incl. Excess Spread)		7,96 %	6,49 %	4,60 %	3,56 %	2,56 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve and Excess Spread)		8,52 %	7,05 %	4,60 %	3,56 %	2,56 %	0,00 %
Current CE (Subordination)		7,96 %	6,49 %	4,60 %	3,56 %	2,56 %	0,00 %
Current CE (Subordination, incl. Liquidity Reserve)		8,52 %	7,05 %	4,60 %	3,56 %	2,56 %	0,00 %

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8. Counterparty Ratings, Trigger Levels and Consequences



Reporting Date 02.01.2024
Payment date 28.12.2023
Period No 5
Monthly Period 01.11.2023
Interest Period : 27.11.2023 to 28.12.2023 = 31 days

Transaction Role		Counterparty		Rating Triggers								Trigger breached?	Summary of Contractual Requirements if Rating Trigger Breach
				Short Term				Long Term					
				Fitch		S&P		Fitch		S&P			
Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current	Criteria	Current				
Issuer	SCF Rahoituspalvelut IX DAC		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No	N/A	
Seller	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No	N/A	
Servicer	Santander Consumer Finance Oy		No rating	No rating	No rating	No rating	No rating	No rating	No rating	No rating	No	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	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days



Average amount - all: 21 495

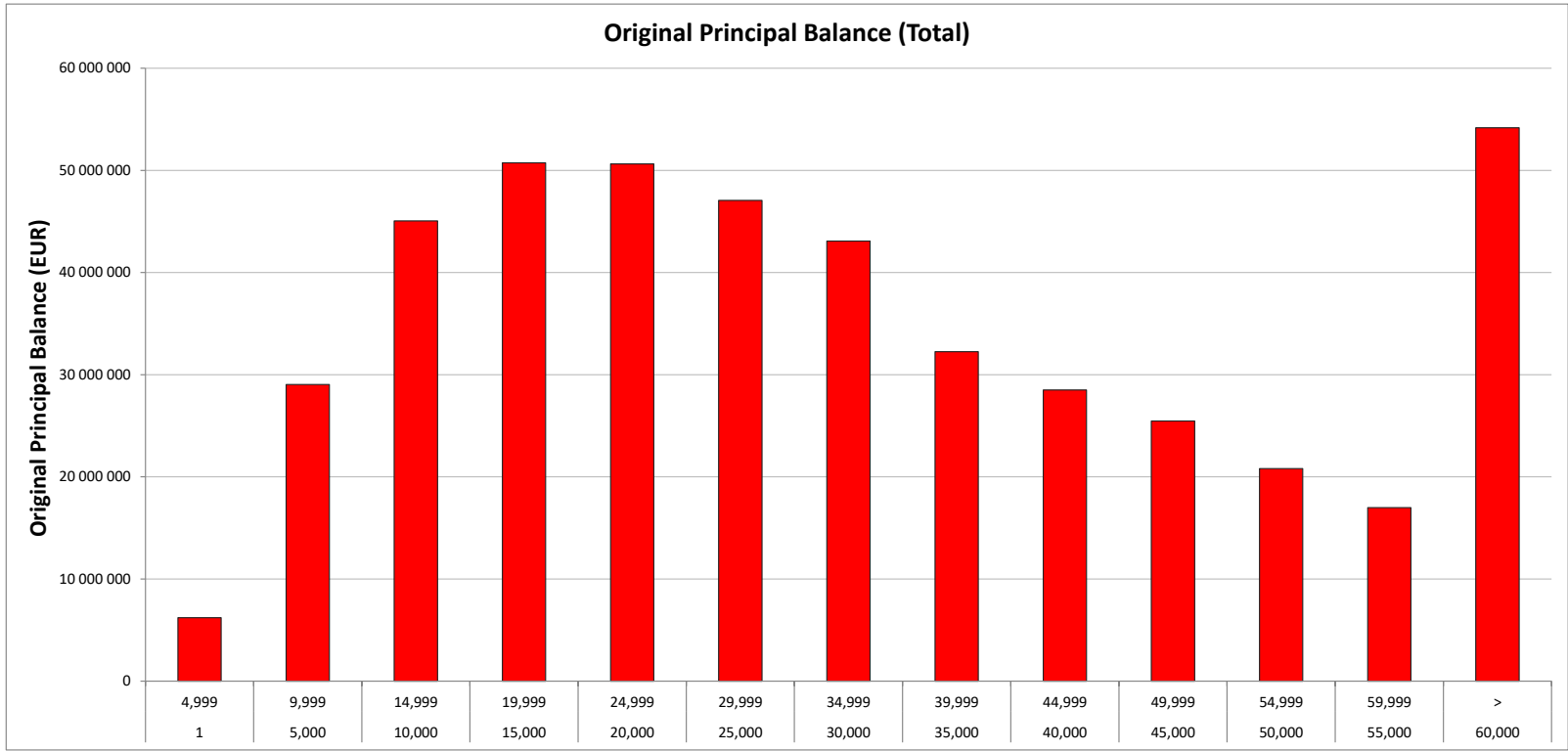
		TOTAL						
Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning		
1	4 999	1 758	6 218 072	1,4 %	26,9	8,0		
5 000	9 999	3 872	29 030 383	6,5 %	43,6	7,8		
10 000	14 999	3 613	45 056 303	10,0 %	51,5	7,8		
15 000	19 999	2 920	50 735 170	11,3 %	53,5	7,9		
20 000	24 999	2 258	50 635 002	11,3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

Original balance

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9.b Original Principal Balance Graph

Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days



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10.a Outstanding Principal Balance

Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	5				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days



Average amount - all: 20 366

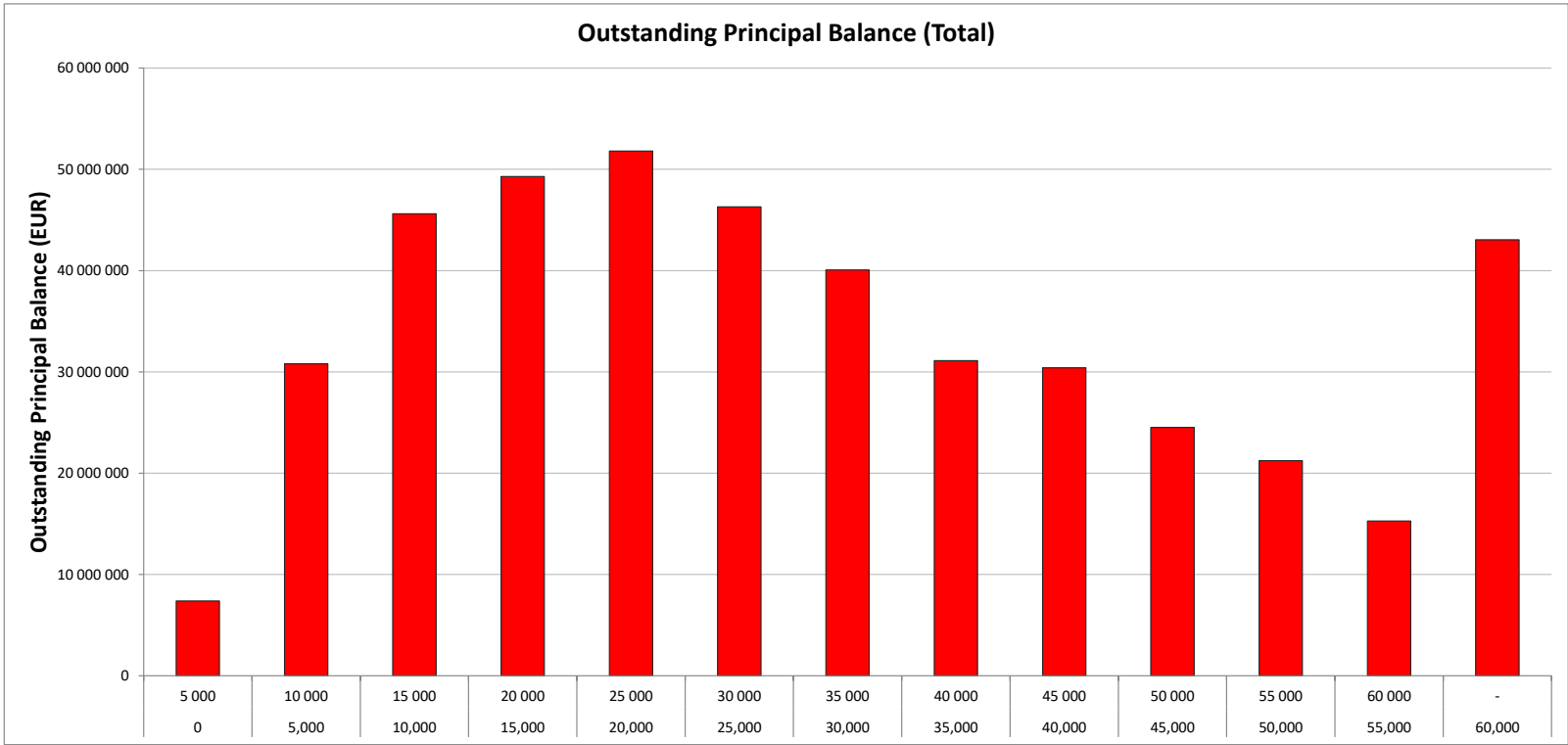
Outstanding balance

TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0	5 000	2 270	7 375 294	1,69 %	28,3	13,9	
5 000	10 000	4 132	30 812 244	7,05 %	44,8	13,3	
10 000	15 000	3 667	45 617 087	10,44 %	50,6	13,3	
15 000	20 000	2 844	49 296 943	11,28 %	52,5	13,1	
20 000	25 000	2 313	51 801 742	11,86 %	53,3	13,1	
25 000	30 000	1 692	46 291 729	10,60 %	53,6	13,0	
30 000	35 000	1 242	40 071 975	9,17 %	54,4	12,7	
35 000	40 000	832	31 112 872	7,12 %	55,3	12,6	
40 000	45 000	718	30 411 961	6,96 %	55,9	12,2	
45 000	50 000	518	24 522 850	5,61 %	57,0	11,6	
50 000	55 000	406	21 241 268	4,86 %	57,2	11,6	
55 000	60 000	267	15 284 146	3,50 %	56,4	11,9	
60 000	-	551	43 044 002	9,85 %	56,0	12,4	
Total		21 452	436 884 114	100 %	53,1	12,7	

SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	02.01.2024		
Payment date	28.12.2023		
Period No	5		
Monthly Period	from	01.11.2023	to
Interest Period	from	27.11.2023	to 28.12.2023 = 31 days



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11.a Geographical Distribution



Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	5				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days

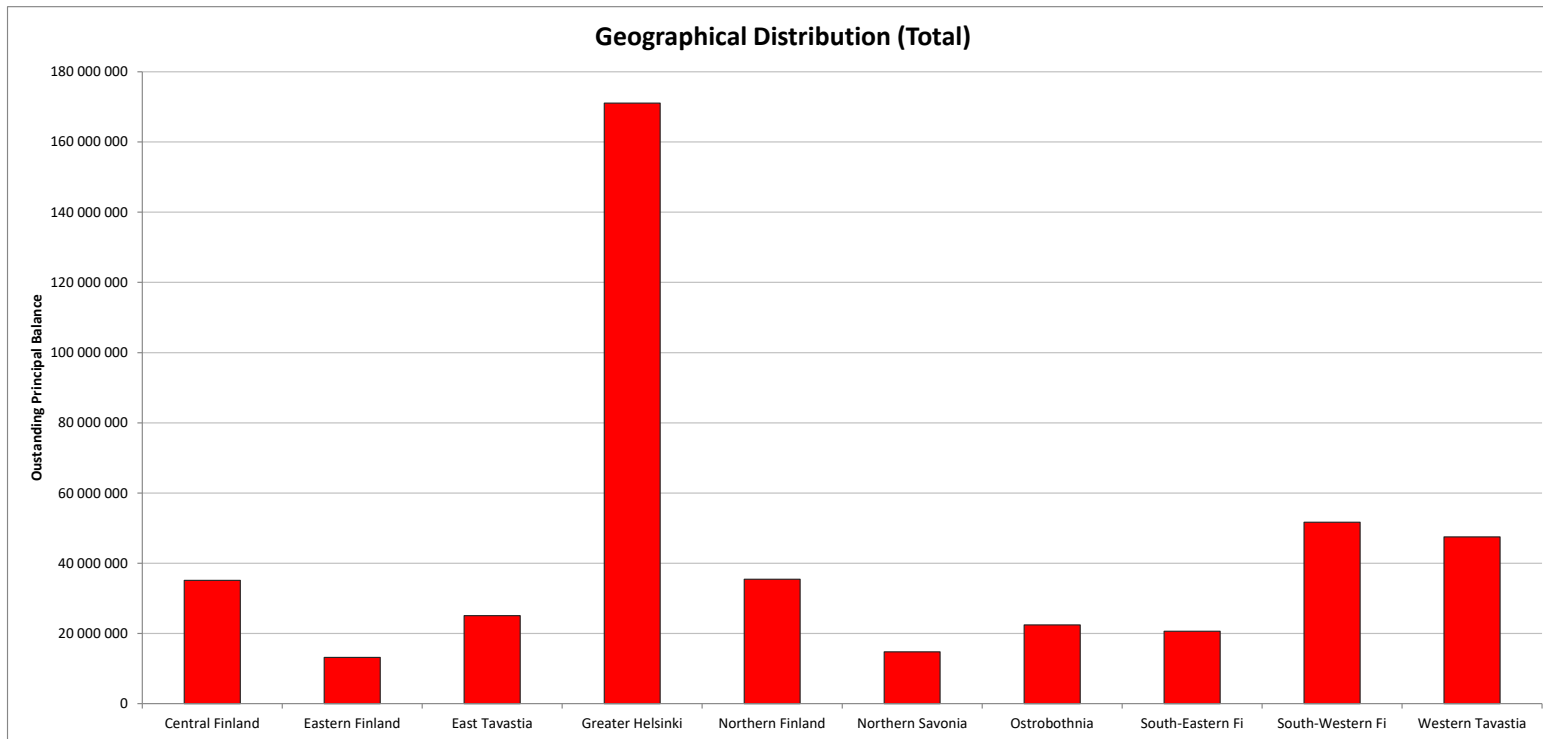
TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 853	35 131 238	8,04 %	52,7	12,8
Eastern Finland	756	13 176 279	3,02 %	52,7	13,1
East Tavastia	1 313	25 059 464	5,74 %	53,0	12,9
Greater Helsinki	7 321	171 097 940	39,16 %	53,6	12,7
Northern Finland	1 716	35 434 238	8,11 %	53,5	12,4
Northern Savonia	788	14 776 518	3,38 %	52,6	12,6
Ostrobothnia	1 309	22 433 176	5,13 %	53,3	12,8
South-Eastern Fi	1 196	20 603 731	4,72 %	52,3	12,5
South-Western Fi	2 735	51 677 206	11,83 %	52,9	12,8
Western Tavastia	2 465	47 494 324	10,87 %	52,4	12,8
Total	21 452	436 884 114	100 %	53,1	12,7

Geographic distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	01.11.2023	
Interest Period	from	27.11.2023
	to	28.12.2023
	=	31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

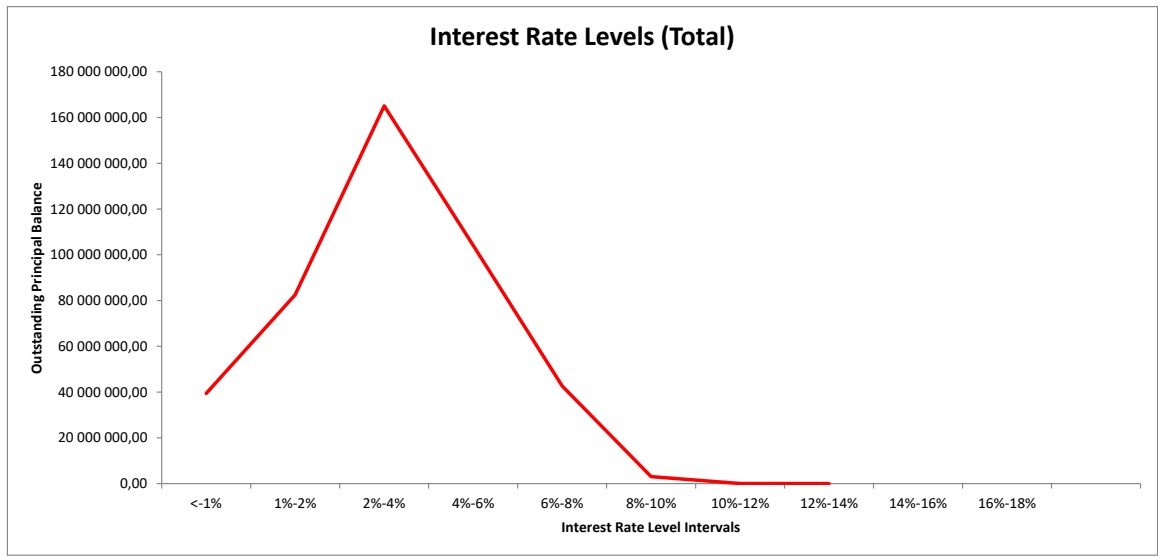
TOTAL						
Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
0 %	1 %	1 581	39 399 553	9,02 %	49,2	14,9
1 %	2 %	2 766	82 476 425	18,88 %	52,2	14,3
2 %	4 %	7 229	165 067 185	37,78 %	52,6	13,6
4 %	6 %	5 755	104 173 361	23,84 %	55,7	10,4
6 %	8 %	3 841	42 645 181	9,76 %	54,3	10,2
8 %	10 %	272	3 046 091	0,70 %	57,8	7,0
10 %	12 %	6	69 658	0,02 %	56,7	8,9
12 %	14 %	2	6 660	0,00 %	41,5	6,5
14 %	16 %					
16 %	18 %					
18 %	-					
Total		21 452	436 884 114	100 %	53,1	12,7

Interest distribution

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	5				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.a Remaining Terms



Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

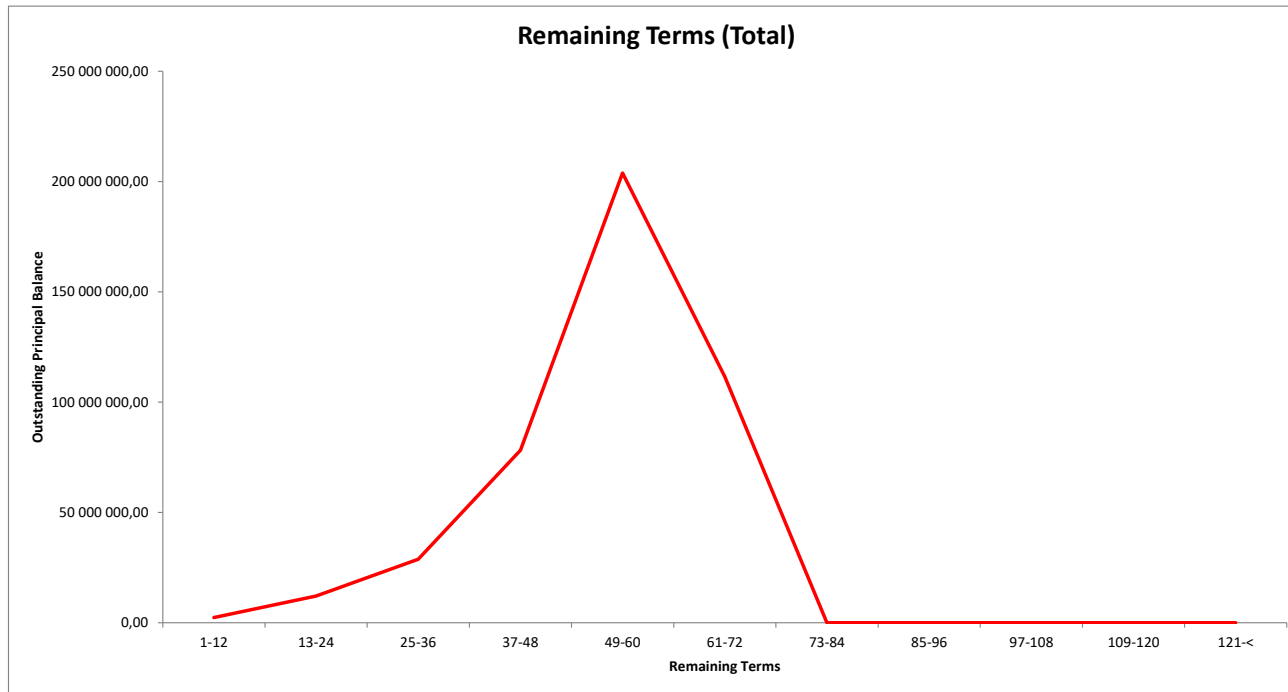
TOTAL							
Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
0		0	4	17 544	0,00 %	0,0	23,6
1		12	612	2 335 696	0,53 %	9,0	22,5
13		24	1 512	12 110 529	2,77 %	20,2	18,6
25		36	2 281	28 799 472	6,59 %	31,9	16,4
37		48	4 485	78 210 945	17,90 %	44,1	14,4
49		60	8 535	203 865 107	46,66 %	56,3	13,5
61		72	4 023	111 544 821	25,53 %	63,7	8,4
73		84					
85		96					
97		108					
109		120					
121	-						
Total		21 452		436 884 114	100 %	53,1	12,7

Months to maturity

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	01.11.2023	
Interest Period	from	27.11.2023
	to	28.12.2023
	=	31 days



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14.a Seasoning



Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

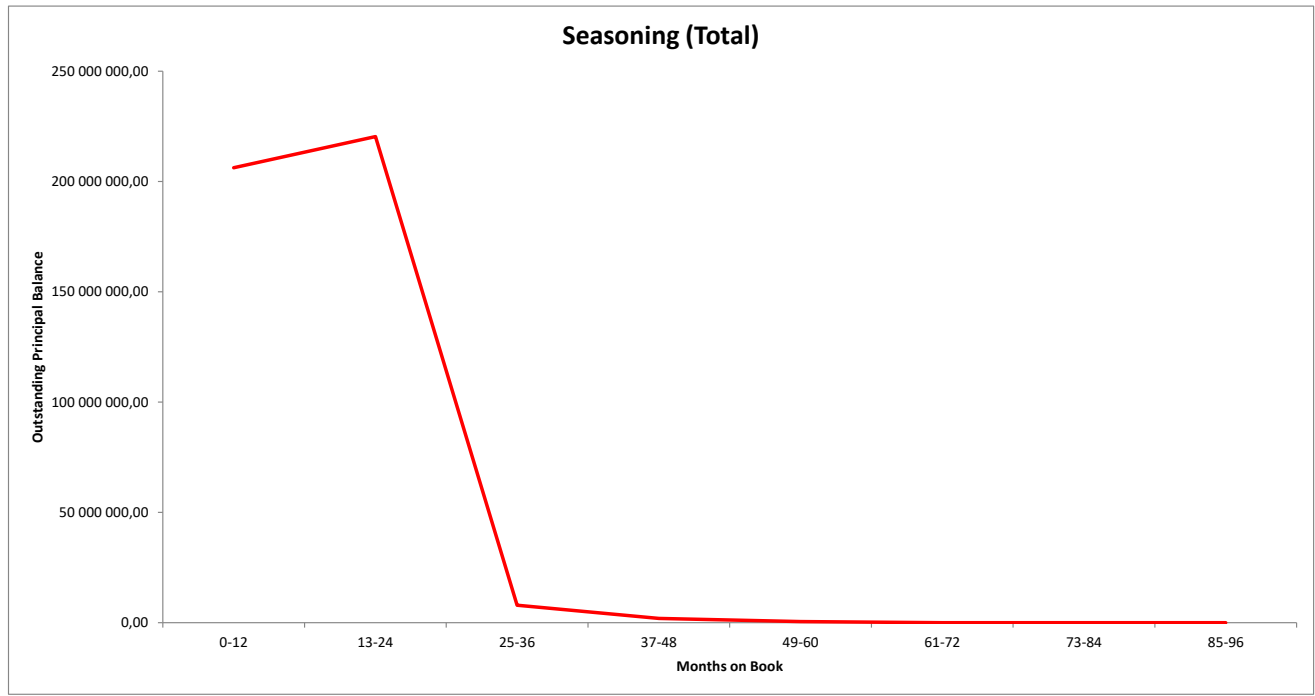
		TOTAL					
Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
1	12	9 226	206 212 425	47,20 %	56,9	9,0	
13	24	11 612	220 358 236	50,44 %	50,7	15,4	
25	36	431	7 893 302	1,81 %	32,7	28,8	
37	48	132	1 901 580	0,44 %	21,6	40,3	
49	60	47	485 316	0,11 %	11,6	53,2	
61	72	4	33 255	0,01 %	12,1	67,9	
73	84						
85	96						
Total		21 452	436 884 114	100 %	53,1	12,7	

Months on book

SCF RAHOITUSPALVELUT XII DAC
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14.b Seasoning

Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	5				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days



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Monthly Investor Report

15.a Balloon loans



Reporting Date	02.01.2024
Payment date	28.12.2023
Period No	5
Monthly Period	01.11.2023
Interest Period	from 27.11.2023 to 28.12.2023 = 31 days

Balloon loans, in %
of portfolio

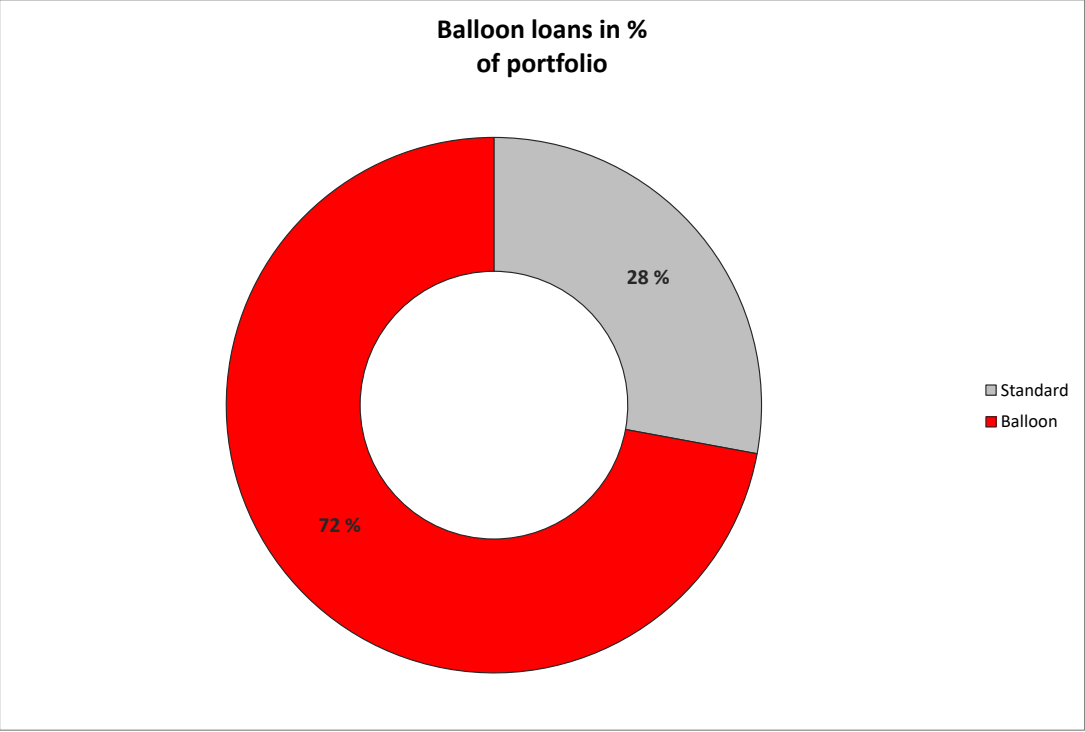
TOTAL							
Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard	10 613	121 915 633	27,9 %	5 881	0,0 %	48,3	12,6
Balloon	10 839	314 968 481	72,1 %	125 419 048	39,8 %	55,0	12,8
Total	21 452	436 884 114	100 %	125 424 929	29 %	53,1	12,7

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.b Balloon loans



Reporting Date	02.01.2024
Payment date	28.12.2023
Period No	5
Monthly Period	01.11.2023
Interest Period	from 27.11.2023 to 28.12.2023 = 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

16.a # loans per borrower



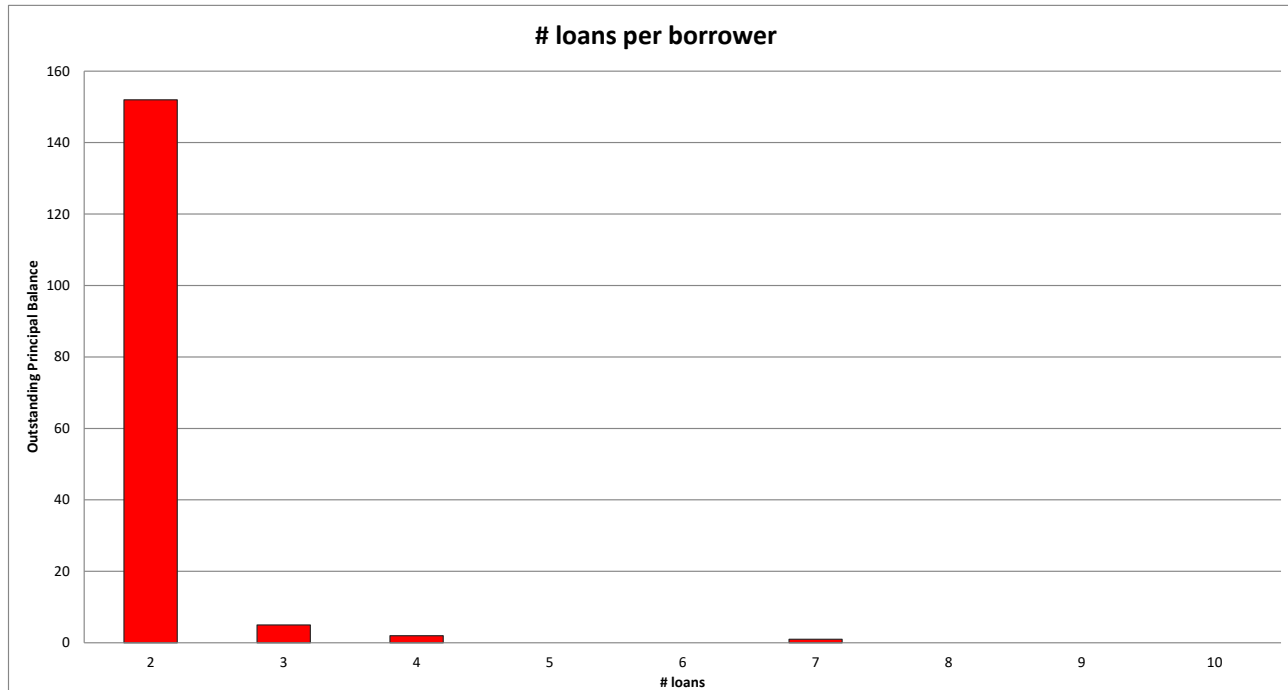
Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

TOTAL				
# loans per borrower	Total number of loans	Total number of debtors	Outstanding balance	%
1	21 118	429 154 455	98,23 %	
2	152	7 093 156	1,62 %	
3	5	407 475	0,09 %	
4	2	104 593	0,02 %	
5				
6				
7	1	124 434	0,03 %	
8				
9				
10				
Total:	21 278	436 884 114	100 %	

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16.b # loans per borrower

Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

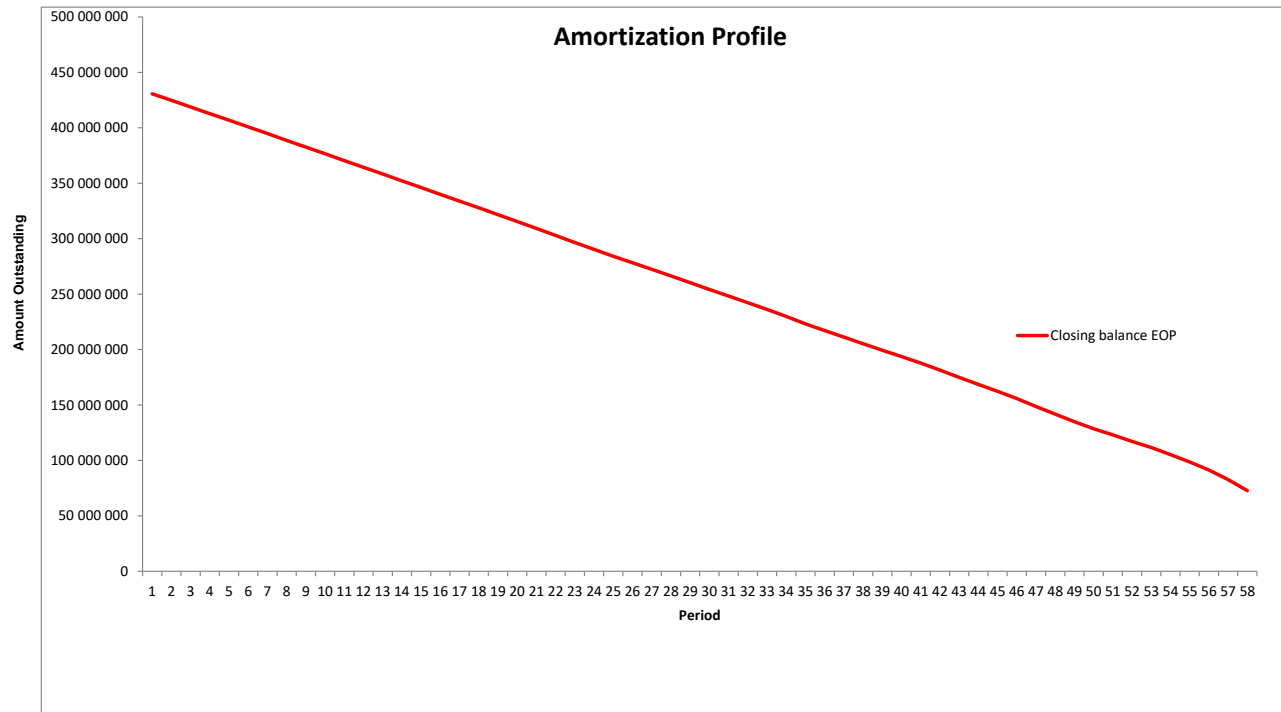
TOTAL							
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage	
1	436 884 114	430 658 745	6 225 368	1 308 778	3,65 %	98,58 %	
2	430 658 745	424 729 461	5 929 285	1 289 834	3,65 %	97,22 %	
3	424 729 461	418 810 352	5 919 109	1 271 033	3,65 %	95,87 %	
4	418 810 352	412 819 396	5 990 956	1 252 418	3,65 %	94,49 %	
5	412 819 396	406 825 927	5 993 469	1 234 077	3,65 %	93,12 %	
6	406 825 927	400 794 134	6 031 793	1 215 752	3,65 %	91,74 %	
7	400 794 134	394 760 530	6 033 604	1 197 353	3,64 %	90,36 %	
8	394 760 530	388 712 640	6 047 890	1 178 922	3,64 %	88,98 %	
9	388 712 640	382 627 726	6 084 913	1 160 416	3,64 %	87,58 %	
10	382 627 726	376 523 776	6 103 950	1 141 845	3,64 %	86,19 %	
11	376 523 776	370 385 199	6 138 577	1 123 154	3,64 %	84,78 %	
12	370 385 199	364 298 591	6 086 608	1 104 438	3,64 %	83,39 %	
13	364 298 591	358 289 981	6 008 610	1 085 795	3,64 %	82,01 %	
14	358 289 981	352 175 790	6 114 191	1 067 348	3,63 %	80,61 %	
15	352 175 790	346 057 309	6 118 481	1 048 700	3,63 %	79,21 %	
16	346 057 309	339 901 640	6 155 669	1 029 946	3,63 %	77,80 %	
17	339 901 640	333 871 901	6 029 739	1 011 104	3,63 %	76,42 %	
18	333 871 901	327 764 265	6 107 636	992 668	3,63 %	75,02 %	
19	327 764 265	321 637 559	6 126 706	974 104	3,63 %	73,62 %	
20	321 637 559	315 406 722	6 230 837	955 440	3,62 %	72,20 %	

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	5				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.a Payment Holidays



Reporting Date	02.01.2024			
Payment date	28.12.2023			
Period No	5			
Monthly Period	01.11.2023			
Interest Period	from	27.11.2023	to	28.12.2023 = 31 days

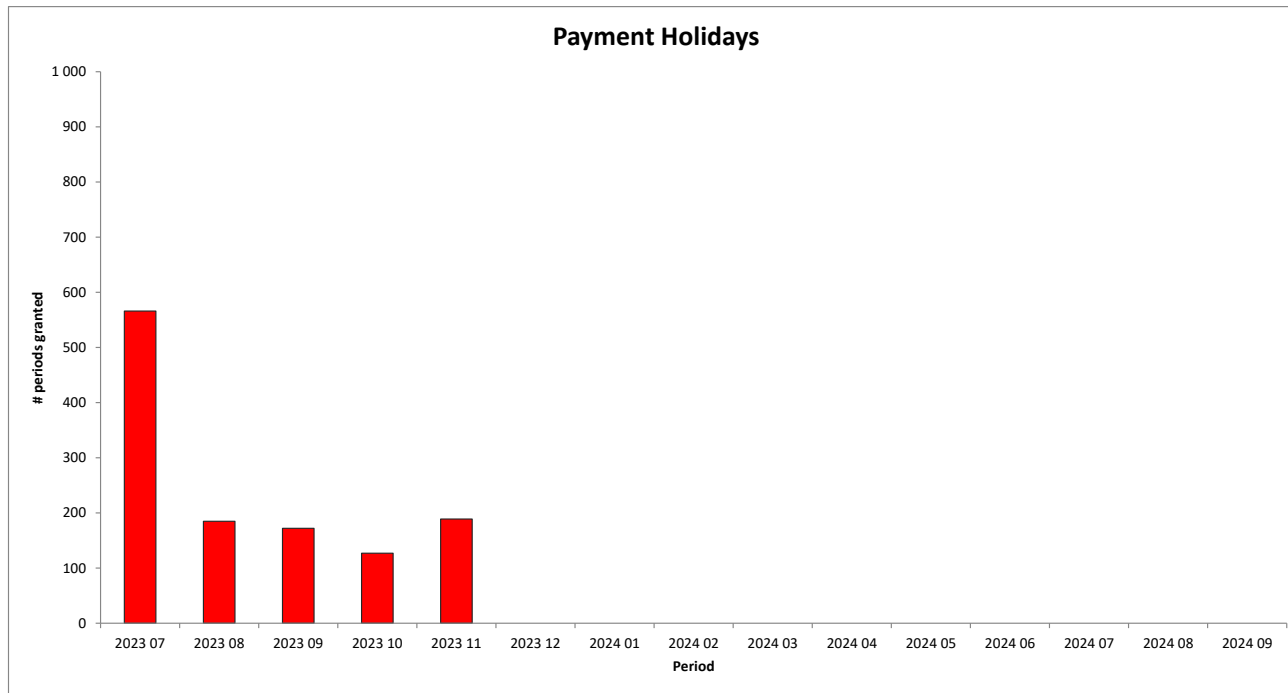
TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2023 07	566	769	220 852	14 244 780
2023 08	185	231	67 871	4 229 424
2023 09	172	214	64 084	4 242 227
2023 10	127	167	47 480	3 061 909
2023 11	189	273	71 527	4 096 702
2023 12				
2024 01				
2024 02				
2024 03				
2024 04				
2024 05				
2024 06				
2024 07				
2024 08				
2024 09				
Total:	1 239	1 654	471 813	29 875 041

Payment Holiday

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



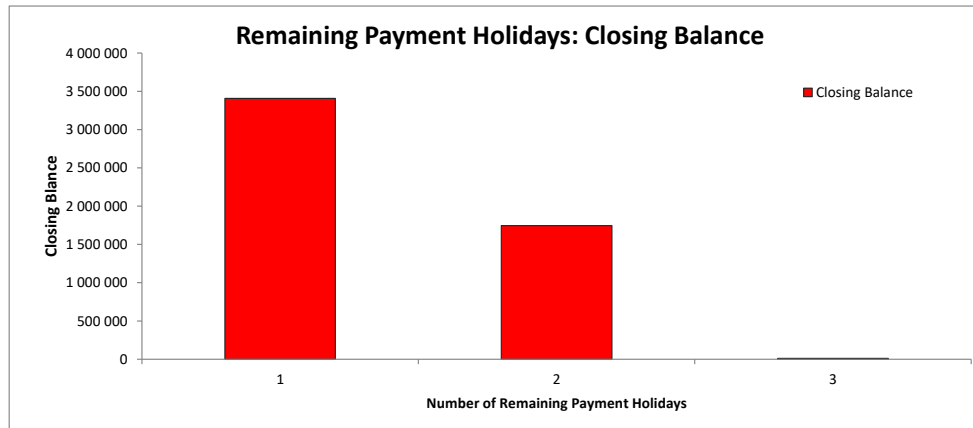
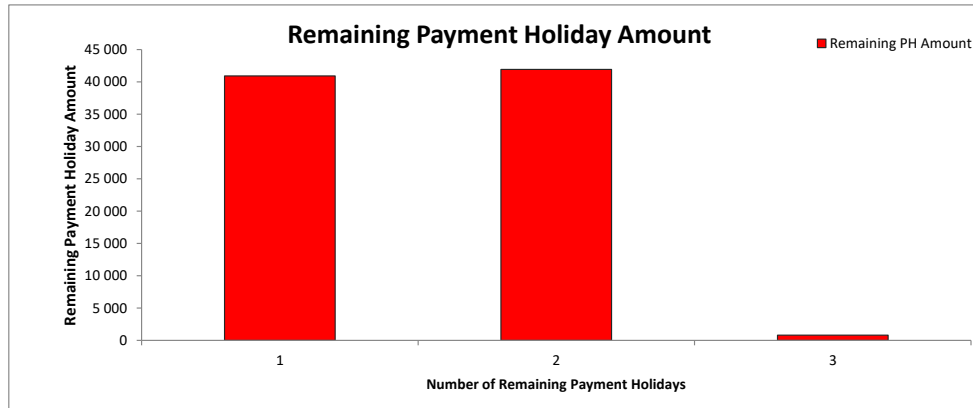
Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	5				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days

TOTAL				
Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt	
1	146	40 922	3 408 435	
2	82	41 936	1 746 852	
3	1	813	10 414	
Total	229	83 671	5 165 701	

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	02.01.2024
Payment date	28.12.2023
Period No	5
Monthly Period	01.11.2023
Interest Period	from 27.11.2023 to 28.12.2023 = 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment



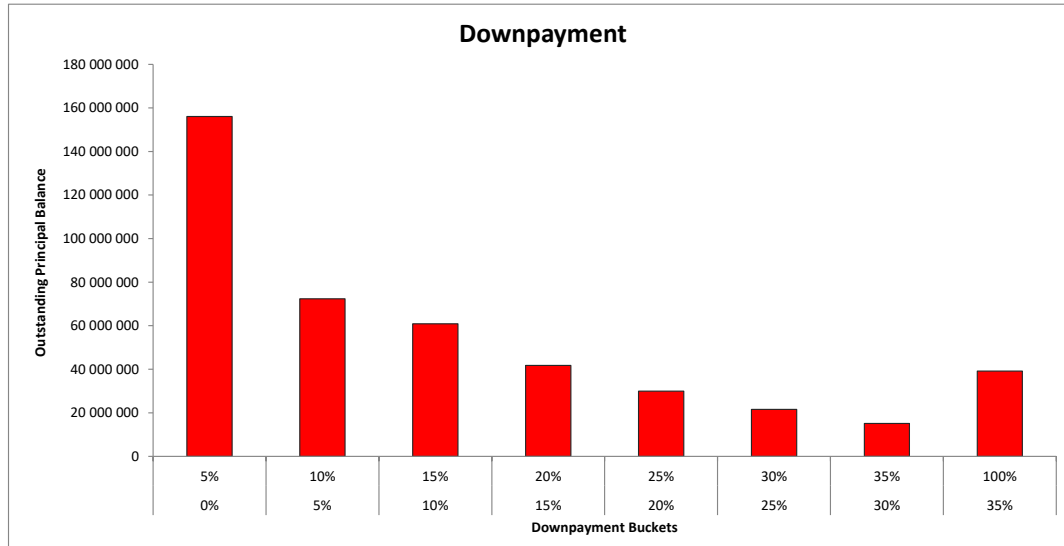
Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	01.11.2023	
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 586	156 073 713	35,72 %	54,9	12,7
	5 %	10 %	2 827	72 355 175	16,56 %	55,1	12,8
	10 %	15 %	2 593	60 899 459	13,94 %	53,4	12,9
	15 %	20 %	1 830	41 764 438	9,56 %	52,4	12,7
	20 %	25 %	1 432	29 913 978	6,85 %	51,8	13,0
	25 %	30 %	1 114	21 596 822	4,94 %	51,7	12,5
	30 %	35 %	871	15 090 911	3,45 %	50,1	12,8
	35 %	100 %	3 199	39 189 618	8,97 %	46,1	12,6
			21 452	436 884 114	100 %	53,1	12,7

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Monthly Investor Report

19.b Downpayment

Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	01.11.2023	
Interest Period	from	27.11.2023
	to	28.12.2023
	=	31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	02.01.2024
Payment date	28.12.2023
Period No	5
Monthly Period	01.11.2023
Interest Period	from 27.11.2023 to 28.12.2023 = 31 days

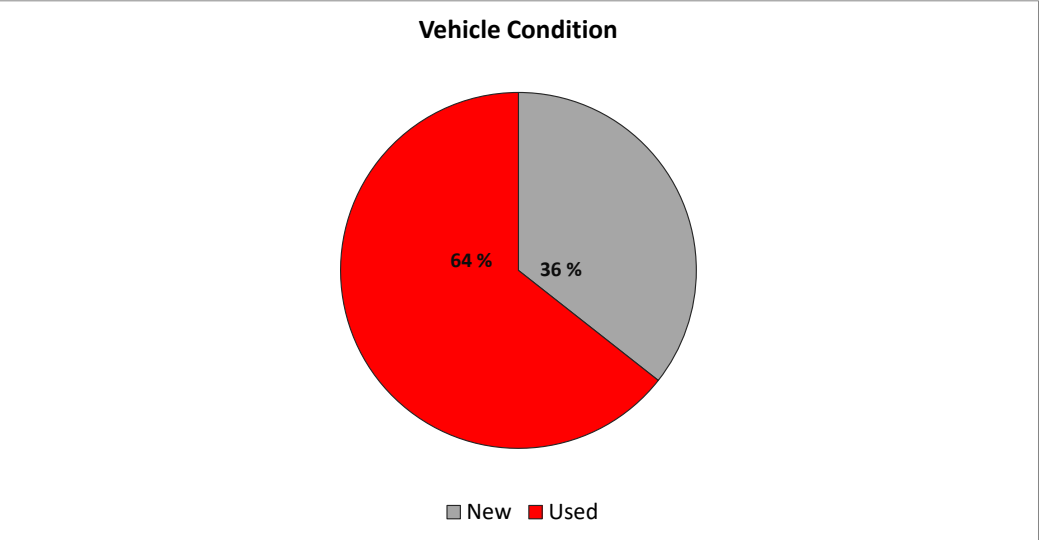
TOTAL						
Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning	
New	5 047	155 566 584	35,61 %	52,5	12,3	
Used	16 405	281 317 530	64,39 %	53,5	13,0	
Total	21 452	436 884 114	100 %	53,1	12,7	

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.b Vehicle Condition



Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	5				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.a Borrower Type



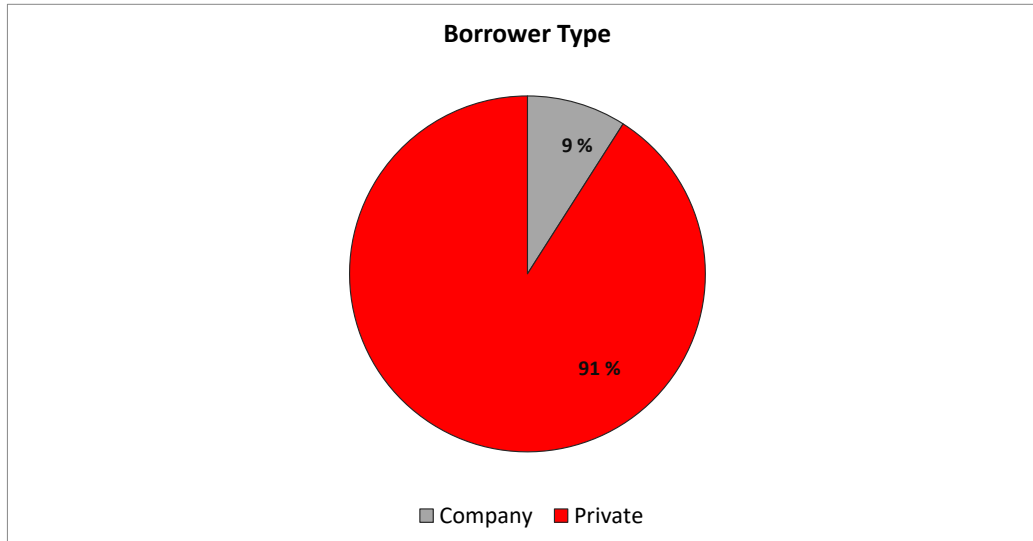
Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	5				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days

TOTAL					
Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
Company	1 613	39 500 645	9,04 %	43,2	15,8
Private	19 839	397 383 468	90,96 %	54,1	12,4
Total	21 452	436 884 114	100 %	53,1	12,7

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Monthly Investor Report

21.b Borrower Type

Reporting Date	02.01.2024
Payment date	28.12.2023
Period No	5
Monthly Period	01.11.2023
Interest Period	from 27.11.2023 to 28.12.2023 = 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	5				
Monthly Period	01.11.2023		01.11.2023		
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days



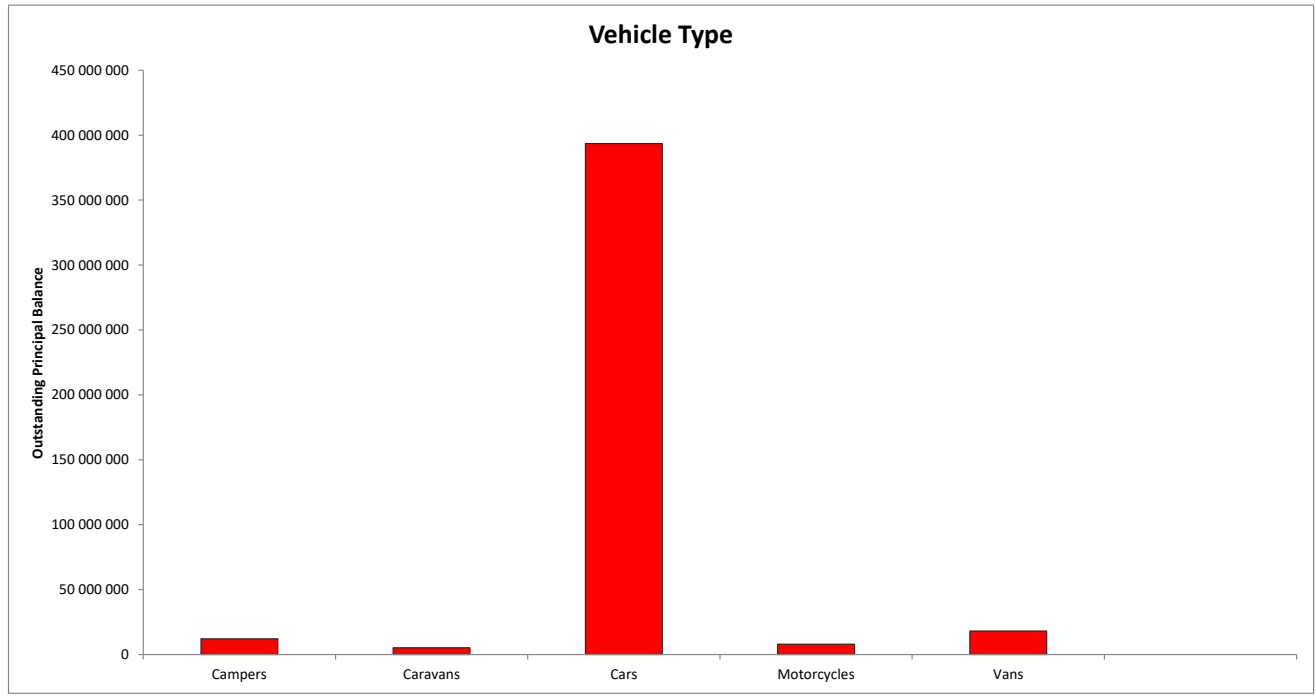
TOTAL						
Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Campers	326	12 131 394	2,78 %	52,9	14,4	
Caravans	232	5 197 255	1,19 %	51,8	14,2	
Cars	18 998	393 502 727	90,07 %	53,6	12,6	
Motorcycles	782	7 922 722	1,81 %	48,5	12,6	
Vans	1 114	18 130 016	4,15 %	46,8	15,2	
Total	21 452	436 884 114	100 %	53,1	12,7	

Vehicle type

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	02.01.2024					
Payment date	28.12.2023					
Period No	5					
Monthly Period	01.11.2023					
Interest Period	from	27.11.2023	to	28.12.2023	=	31 days



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23.a Restructured Loans



Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	5				
Monthly Period	01.11.2023				
Interest Period	from 27.11.2023	to 28.12.2023	=	31 days	

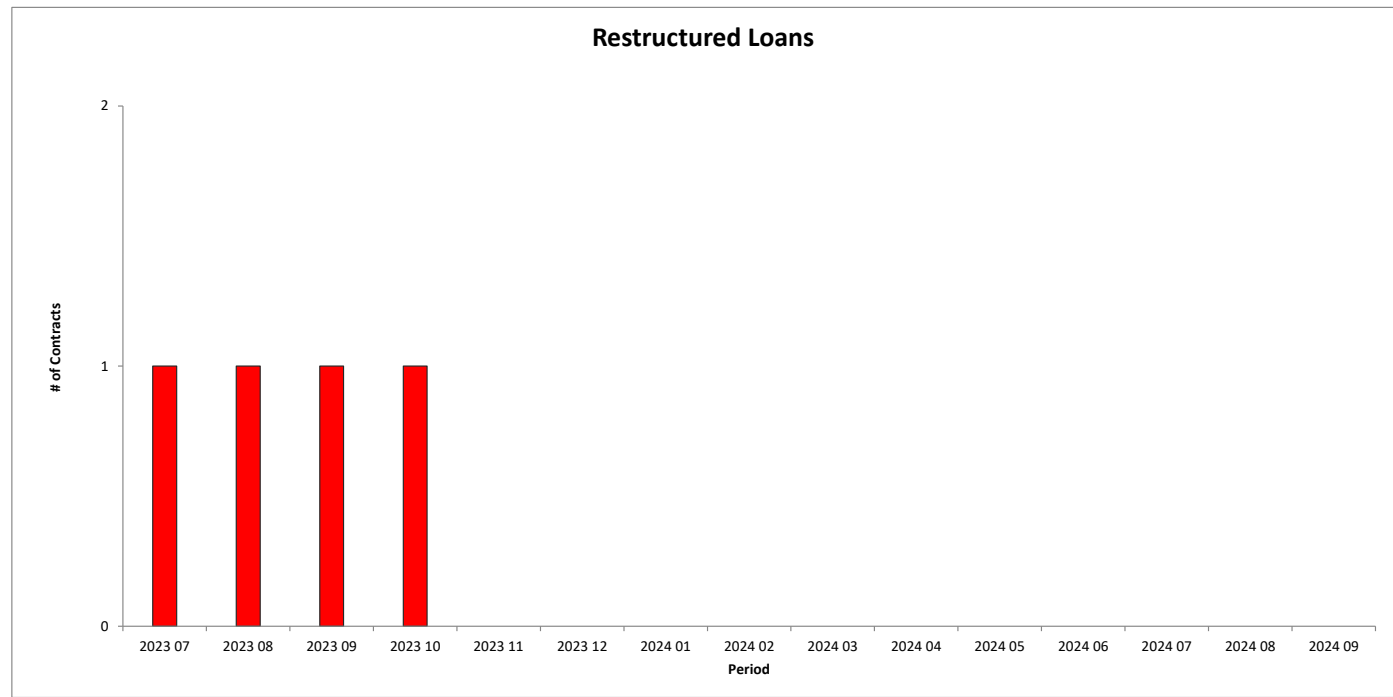
TOTAL		
Period	No	Outstanding balance
2023 07	1	47 194
2023 08	1	18 277
2023 09	1	11 114
2023 10	1	35 016
2023 11	0	0
2023 12		
2024 01		
2024 02		
2024 03		
2024 04		
2024 05		
2024 06		
2024 07		
2024 08		
2024 09		
Total	4	111 602

Restructured

SCF RAHOITUSPALVELUT XII DAC
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23.b Restructured Loans

Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	5				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	02.01.2024	
Payment date	28.12.2023	
Period No	5	
Monthly Period	from 01.11.2023	to 28.12.2023 = 31 days
Interest Period	from 27.11.2023	to 28.12.2023 = 31 days

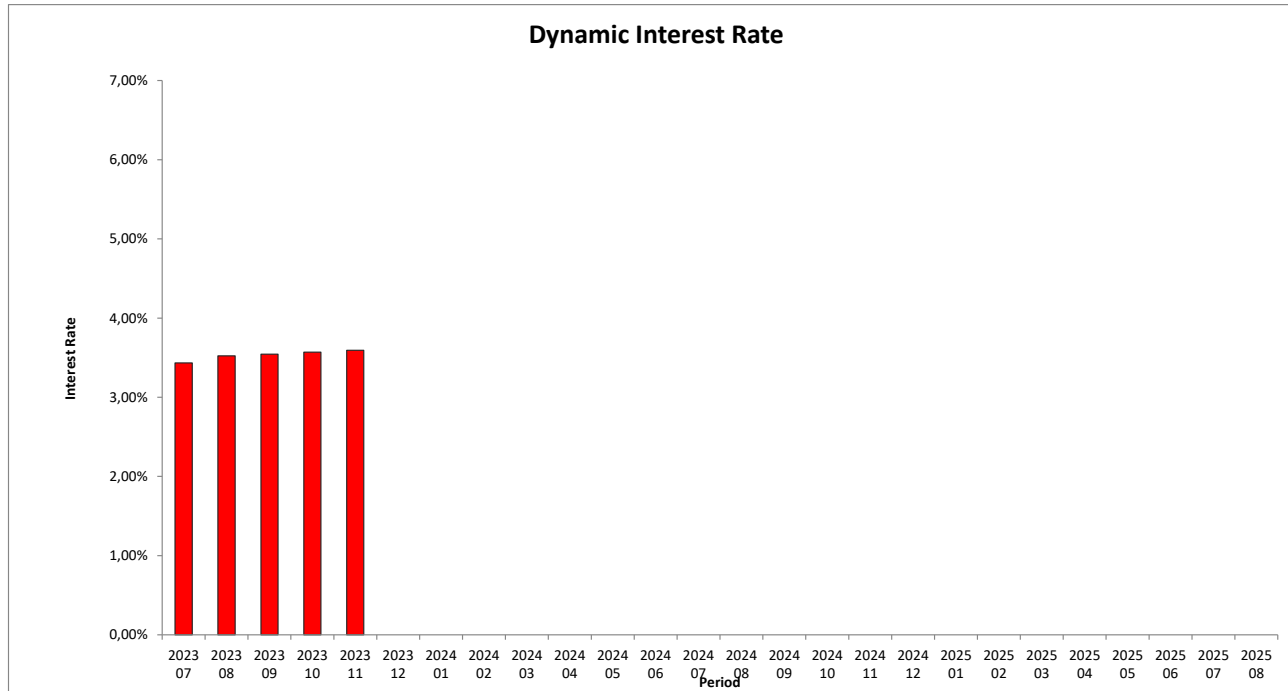
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3,43 %
2023 08	435 781 306	3,52 %
2023 09	436 622 959	3,54 %
2023 10	435 596 851	3,57 %
2023 11	436 884 114	3,59 %
2023 12		
2024 01		
2024 02		
2024 03		
2024 04		
2024 05		
2024 06		
2024 07		
2024 08		
2024 09		
2024 10		
2024 11		
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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24.b Dynamic Interest Rate

Reporting Date	02.01.2024					
Payment date	28.12.2023					
Period No	5					
Monthly Period	01.11.2023					
Interest Period	from	27.11.2023	to	28.12.2023	=	31 days



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25.a Dynamic Pre-Payments



Reporting Date 02.01.2024
 Payment date 28.12.2023
 Period No 5

Monthly Period 01.11.2023
 Interest Period from 27.11.2023 to 28.12.2023 = 31 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			
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			

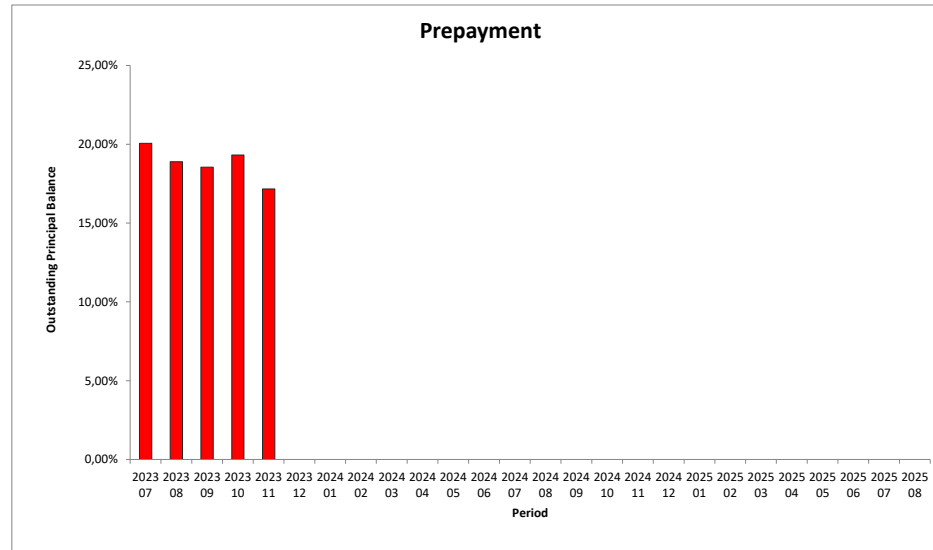
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	02.01.2024				
Payment date	28.12.2023				
Period No	5				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days



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26. Delinquency



Reporting Date	02.01.2024					
Payment date	28.12.2023					
Period No	5					
Monthly Period	01.11.2023					
Interest Period	from	27.11.2023	to	28.12.2023	=	31 days

year	month	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance
2023	7	404 834 411	18 410	384 371 369	869	17 412 766	87	1 607 611	46	918 778	18	324 691	10	199 197	-	-	-	-
	8	435 781 306	19 949	415 533 471	811	16 617 179	85	1 735 646	41	801 554	37	714 989	8	191 183	8	187 284	4	13 032
	9	436 622 959	20 022	414 840 279	868	17 366 660	122	2 426 656	46	1 061 247	19	364 204	23	398 979	6	164 934	9	166 271
	10	435 596 851	20 030	411 883 049	972	18 733 534	108	2 202 813	65	1 496 644	29	744 873	11	233 161	20	302 778	12	217 696
	11	436 884 114	20 259	412 912 559	931	18 707 176	125	2 301 977	58	1 167 958	48	1 074 437	22	517 614	9	202 393	18	231 242
2024	12																	
	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	02.01.2024					
Payment date	28.12.2023					
Period No	5					
Monthly Period	from	01.11.2023	to	28.12.2023	=	31 days
Interest Period	from	27.11.2023	to	28.12.2023	=	31 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q3			2023 Q4			2024 Q1			2024 Q2			2024 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	204 548	15	19 188	19 188	185 359	68 909	88 098	116 450									
2023 4	448 939	29				72 148	72 148	376 790									
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	44893 9	29															
2024 1																	
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	02.01.2024				
Payment date	28.12.2023				
Period No	5				
Monthly Period	01.11.2023				
Interest Period	from	27.11.2023	to	28.12.2023	= 31 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 774 016,90	EUR
Senior Expenses	-	667,00	EUR
Senior Servicing Fee	-	74 990,30	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	581 250,00	EUR
Tranche A Loan Interest to Issuer	-	249 671,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	17 050,00	EUR
Credit the Issuer the amount for the Reserve Account	-	-	EUR
Credit the Issuer for Class B Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche C Loan Interest to Issuer	-	31 108,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	26 307,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	32 938,00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	113 882,00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	231 242,31	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Subordinated Servicing Fee	-	251 086,47	
Interest due to Purchaser Subordinated Loan Provider	-	2 916,00	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	160 908,82	EUR
Hedge Subordinated Amounts	-	-	
Deferred Purchase Price to Seller	-	-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	2 971 227,28	EUR
Senior Expenses	-	667,00	EUR
Issuer swap interest to swap counterparty	-	581 250,00	EUR
Interest Class A Notes	-	1 617 509,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	38 846,00	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	-	59 178,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	41 828,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	47 798,00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	151 859,00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	231 242,31	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	-	EUR
Interest and principal due to Expenses Advance Provider	-	201 049,97	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	+	13 115 886,36	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		13 057 700,67	EUR
Balance to be Credited to the Reinvestment Principal Ledger		58 185,69	EUR
<u>On and after the occurrence of the Revolving Period End Date</u>			
Principal Payments on Loan to Issuer	-	-	EUR
Payment to Purchaser as Purchaser Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Redemption

Issuer Available Redemption Receipts	+	-	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	-	-	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>		-	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	02.01.2024					
Payment date	28.12.2023					
Period No	5					
Monthly Period	01.11.2023					
Interest Period	from	27.11.2023	to	28.12.2023	=	31 days

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30. Transaction Costs



Reporting Date	02.01.2024					
Payment date	28.12.2023					
Period No	5					
Monthly Period	01.11.2023					
Interest Period	from	27.11.2023	to	28.12.2023	=	31 days

Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	667,00						
Interest accrued for the Period	EUR	1 957 018,00	1 617 509,00	38 846,00	59 178,00	41 828,00	47 798,00	151 859,00
Cumulative Interest accrued	EUR	13 849 701,00	11 378 145,00	278 709,00	427 120,00	304 029,00	348 841,00	1 112 857,00
Interest Payments	EUR	1 957 018,00	1 617 509,00	38 846,00	59 178,00	41 828,00	47 798,00	151 859,00
Cumulative Interest Payments	EUR	13 849 701,00	11 378 145,00	278 709,00	427 120,00	304 029,00	348 841,00	1 112 857,00
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

Party A	BANCO SANTANDER, S.A
Party B	SCF Rahoituspalvelut XII DAC
Swap Notional	450 000 000
Interest Period Start	27.11.2023
Interest Period End	28.12.2023
Interest Days	31
Settlement Date	28.12.2023
Party A Floating Interest Rate	3,835 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 1 486 062,50
Party B Fixed Rate	1,5000 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 581 250,00

Reporting Date	02.01.2024
Payment date	28.12.2023
Period No	5
Monthly Period	01.11.2023
Interest Period	from 27.11.2023 to 28.12.2023 = 31 days

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31. Contact Details



Santander Consumer Bank AS

Financial Markets

Morten Christopher Freberg Holme
Anders Bruun-Olsen
Nico Roth

+47 92 82 38 33
+47 21 08 37 70
+47 47 51 04 48

morten.holme@santanderconsumer.no
anders.bruun.olsen@santanderconsumer.no
nicolas.roth@santanderconsumer.no

Risk

Isak Nygaardsmoen Riksheim
Kyrre Skram
Olav Furuseth
Vegard Lauritsen

+47 40 62 65 84
+47 90 80 28 86
+47 91 15 20 08
+47 92 07 28 97

isak.nygaardsmoen.riksheim@santanderconsumer.no
kyrre.skram@santanderconsumer.no
olav.furuseth@santanderconsumer.no
vegard.lauritsen@santanderconsumer.no

Reporting Date	02.01.2024
Payment date	28.12.2023
Period No	5
Monthly Period	01.11.2023
Interest Period	from 27.11.2023 to 28.12.2023 = 31 days