

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	27.09.2023				
Payment date	25.09.2023			Following payment dates:	25.10.2023
Period No	2				25.11.2023
Monthly Period	01.08.2023				
Interest Period	from 25.08.2023	to	25.09.2023	=	31 days
Cut-Off date	31.08.2023				

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1. Portfolio Information



Reporting Date	27.09.2023		
Payment date	25.09.2023		
Period No	2		
Monthly Period	01.08.2023		
Interest Period	from 25.08.2023	to 25.09.2023	= 31 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	449 924 481,93 EUR
Scheduled Loan Principal Repayments (+MC)	6 592 008,83 EUR
Prepayments	7 538 134,69 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	14 130 143,52 EUR
New Defaulted Auto Loans amt in Period	13 032,42 EUR
Closing balance prior to replenishment	435 781 305,99 EUR
Further Purchase Price due (Replenishment price of new assets)	14 170 737,74 EUR
Re-investment Principal Ledger Closing Balance	47 956,27 EUR
Closing Balance post replenishment	449 952 043,73 EUR
Principal Recoveries on loans in default	- EUR
Total revenue collections	
Total Revenue Received in Period	1 764 677,00 EUR

# Loans	
At beginning of period	21 419 Loans
Replenished contracts	645 Loans
Paid in Full	476 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	4 Loans
At end of period (pre replenishment)	21 584 Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27.09.2023				
Payment date	25.09.2023				
Period No	2				
Monthly Period	01.08.2023				
Interest Period	from 25.08.2023	to	25.09.2023	=	31 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 764 677,00	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	4 411,08	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 1 769 088,08 EUR

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 691 502,34	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	1 411 275,00	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	95 652,28	EUR
g. Liquidity Reserve Excess Amount	6 303,62	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts 3 204 733,24 EUR

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27.09.2023				
Payment date	25.09.2023				
Period No	2				
Monthly Period	01.08.2023				
Interest Period	from 25.08.2023	to	25.09.2023	=	31 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	14 130 143,52	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	75 518,07	EUR
f. Any other net income amount received by the Purchaser	13 032,42	EUR
Total Amount for Purchaser Available Redemption Receipts	14 218 694,01	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	27.09.2023
Payment date	25.09.2023
Period No	2
Monthly Period	01.08.2023
Interest Period	from 25.08.2023 to 25.09.2023 = 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	1 636 493,00	EUR
Interest paid	-	EUR
Principal Paid	-	EUR
End of Period	1 636 493,00	EUR

Servicer Advance Reserve Fund

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

Set-off from Deposits

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

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

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

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5a. Performance Data



Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	01.08.2023	
Interest Period	from 25.08.2023	to 25.09.2023 = 31 days

Asset Balance

Opening balance prior to replenishment	449 924 481,93	EUR
Closing balance prior to replenishment	435 781 305,99	EUR
Closing Balance post replenishment	449 952 043,73	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	415 533 470,51	95,35 %	19 949
1-29 days past due	16 617 178,94	3,81 %	811
Delinquent Receivables:			
30-59 days past due	1 735 646,43	0,40 %	85
60-89 days past due	801 553,52	0,18 %	41
90-119 days past due	714 989,48	0,16 %	37
120-149 days past due	191 183,24	0,04 %	8
150-179 days past due	187 283,87	0,04 %	8
Total Performing and Delinquent	435 781 306	100,00 %	20 939
Current Period Defaults	13 032,42		4
Cumulative Defaults	38 276,71		6
Current Period Principal Recoveries			
Cumulative Principal Recoveries	14 240,64		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,01 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,00 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,00 %	

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

	100,00 %	
[A] Aggregate Outstanding Asset Principal Amount	449 952 043,73	
[B] Aggregate principal balance of Defaulted Contracts	38 276,71	
[C] Recoveries received on such Defaulted Contracts	14 240,64	
[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	0,83 %	NO
[B] Delinquency Ratio, preceding Payment Date	0,75 %	
[C] Delinquency Ratio, second preceding Payment Date	0,00 %	

or Servicer Termination Event

or Hedge Counterparty Downgrade Event

NO
NO

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

	7,96 %	NO
[A] [1] + [2] + [3] + [4] + [5]	35 800 000,00	
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	27.09.2023				
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Monthly Period	01.08.2023				
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Concentration limits:	Pre Replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 3%)	3,52 %	3,95 %	4,47 %	3,56 %
Weighted average months to maturity (max 60)	55,26 *	52,63	59,97	54,75
Used Vehicles (max 75%)	65,81 %	58,40 %	57,11 %	65,53 %
Balloon Loans (max 70%)	71,17 %	64,50 %	69,42 %	71,11 %
Balloon Installments (max 26%)	28,14 %	25,17 %	25,90 %	28,07 %
Corporate Borrowers (max 11%)	9,51 %	51,20 %	9,31 %	9,51 %
IRB (min 95%)	95,51 %***	51,93 %	97,11 %	95,57 %

* 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	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	01.08.2023	
Interest Period	from 25.08.2023	to 25.09.2023 = 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	-	-	-	-	-	13 032,42	EUR
Credit PDL	-	-	-	-	-	13 032,42	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	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	01.08.2023	
Interest Period	from 25.08.2023	to 25.09.2023 = 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		373,89	571,95	679,59	873,34	1 045,56	1 303,89
Interest Payment	1 882 229,58	1 548 670,79	37 748,70	57 765,06	41 046,93	47 050,25	149 947,86
Interest Payment per Note		373,89	571,95	679,59	873,34	1 045,56	1 303,89

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)	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 27.09.2023
Payment date 25.09.2023
Period No 2
Monthly Period 01.08.2023
Interest Period : 25.08.2023 to 25.09.2023 = 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	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	N/A	
Seller	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer	Santander Consumer Finance Oy		No rating		No rating		No rating		No rating		No rating	N/A	
Servicer's Owner	Santander Consumer Finance S.A.	N/A	F2	N/A	A-2	BBB-	A-	BBB-	A-	No		Santander Consumer Finance, S.A. undertakes in the Servicing Agreement to act as Back-Up Servicer Facilitator, which will require it to (i) select within sixty (60) days a bank or financial institution meeting the requirements set out in the Servicing Agreement and willing to assume the duties of a successor servicer in the event that a Servicer Termination Notice is delivered, (ii) review the information provided to it by the Servicer under the Servicing Agreement, (iii) enter into appropriate data confidentiality provisions and (iv) notify the Servicer if it requires further assistance.	
Transaction Account Bank	BNP Paribas S.A.	F1	F1+	A-1	A-1	A	AA-	A	A+	No		The Issuer and the Purchaser will procure with the assistance of the Servicer (with the prior written consent of the Note Trustee) arrange for the transfer (no earlier than 33 calendar days but within 60 calendar days from the date on which the Transaction Account Bank fails to meet the minimum rating requirement) of (i) in relation to the Issuer, the Issuer Secured Accounts and all of the funds standing to the credit of the Issuer Secured Accounts; and (ii) in relation to the Purchaser, the Purchaser Transaction Account and all funds standing to the credit of the Purchaser Transaction Account, in each case, to another bank which meets the Required Ratings.	
Hedge Counterparty	Banco Santander, S.A.	Fitch First Rating Trigger Collateral.	F1	F2	N/A	N/A	A(dcr)	A(dcr)	N/A	N/A	No		[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch First Trigger Required Rating, it (i) will with 14 days post collateral in accordance with the provisions of the Credit Support Annex. The Hedge Counterparty's obligation to post collateral under the Credit Support Annex will cease at such time as the Fitch First Trigger Required Rating is no longer continuing or if the Hedge Counterparty, at its own cost, (A) obtains a guarantee in respect of all of the Hedge Counterparty's present and future obligations under the Hedge Agreement provided by a guarantor having the Fitch First Trigger Required Rating or the Fitch Second Trigger Required Rating (as defined below) and providing collateral in accordance with the Credit Support Annex or (B) effects a transfer to Fitch Eligible Replacement in accordance with the Hedge Agreement.]
	Banco Santander, S.A.	Fitch Second Rating Trigger Collateral.	F3	F2	N/A	N/A	BBB-(dcr)	A(dcr)	N/A	N/A	No		[If the Hedge Counterparty (or its guarantor) ceases to have the Fitch Second Trigger Required Rating, it (i) will within 14 calendar days post collateral on each Business Day for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within sixty (60) calendar days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; or (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings.]
Hedge Counterparty	Banco Santander, S.A.	S&P Qualifying Collateral Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A	A+	No		[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it will post collateral in accordance with the provisions of the Credit Support Annex, within 10 Business Days.]
	Banco Santander, S.A.	S&P Qualifying Transfer Trigger Rating	N/A	N/A	N/A	N/A	N/A	N/A	A	A+	No		[If the Hedge Counterparty (or its guarantor) ceases to have the S&P Qualifying Collateral Trigger Rating, it (i) will post collateral for its obligations in accordance with the provisions of the Credit Support Annex; and (ii) will, within 30 Business Days, (a) obtain a guarantee of its obligations under the Hedge Agreement from a third party with the Required Ratings; (b) transfer all of its rights and obligations under the Hedge Agreement to a third party with the Required Ratings; or (c) take any such further action (confirmed by S&P) to maintain the then current rating of the Rated Notes.]
Collections Account Bank	Skandinaviska Enskilda Banken AB (publ), Helsinki Branch	F1	F1+	A-1	A-1	A	AA	A	A+	No		The Servicer will (with the prior written consent of the Note Trustee) use reasonable endeavours to arrange for the transfer (no earlier than thirty-three (33) calendar days but within sixty (60) calendar days) of the Issuer Collections Account and all of the funds standing to the credit of the Issuer Collections Account to another bank which meets the Required Ratings.	

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9.a Original Portfolio Principal Balance

Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	01.08.2023	
Interest Period	from 25.08.2023	to 25.09.2023 = 31 days



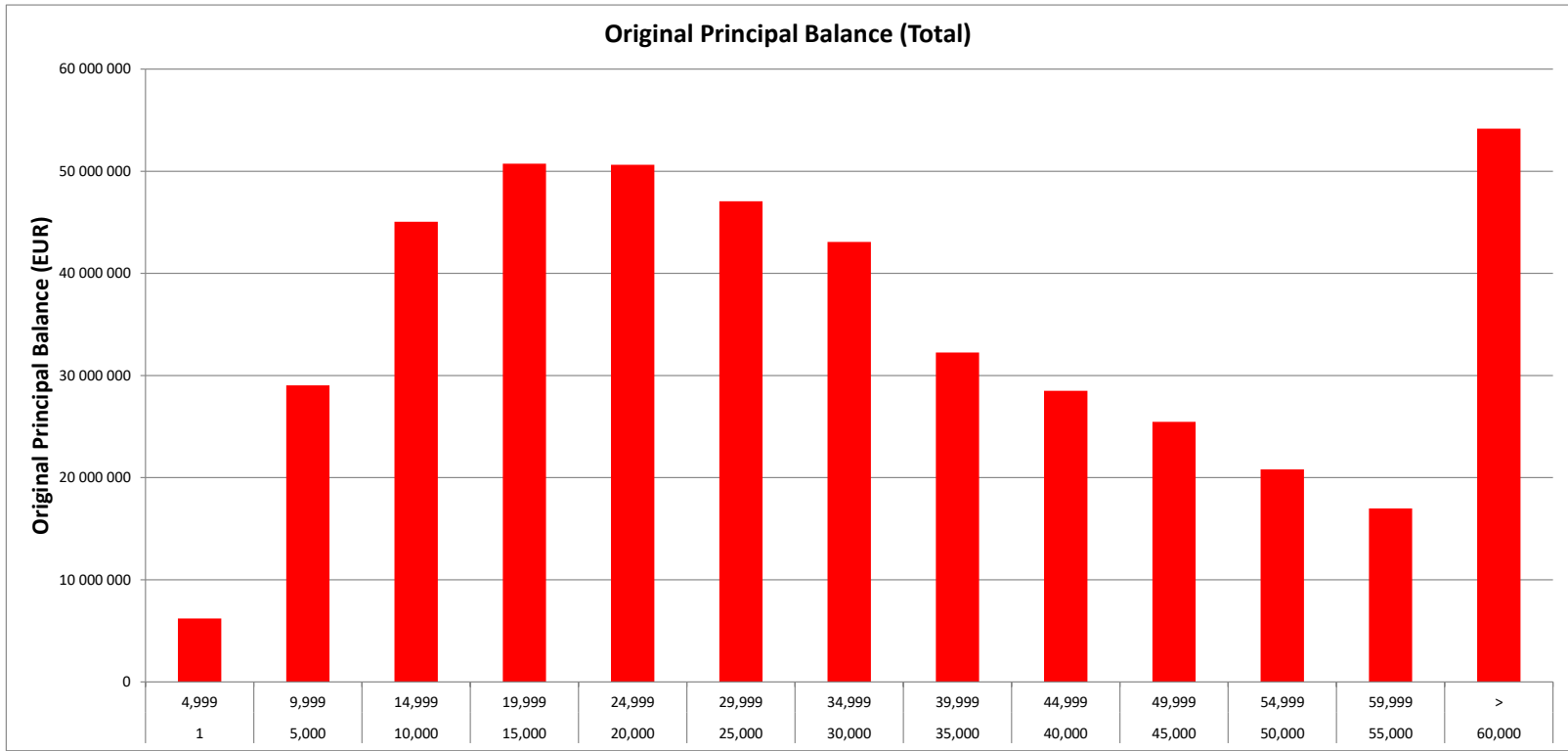
Average amount - all: 21 495

	TOTAL						
	Min	Max	No	Original balance	%	WA mounths to maturity	WA seasoning
Original balance	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

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9.b Original Principal Balance Graph

Reporting Date	27.09.2023	
Payment date	25.09.2023	
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10.a Outstanding Principal Balance

Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	01.08.2023	
Interest Period	from 25.08.2023	to 25.09.2023 = 31 days



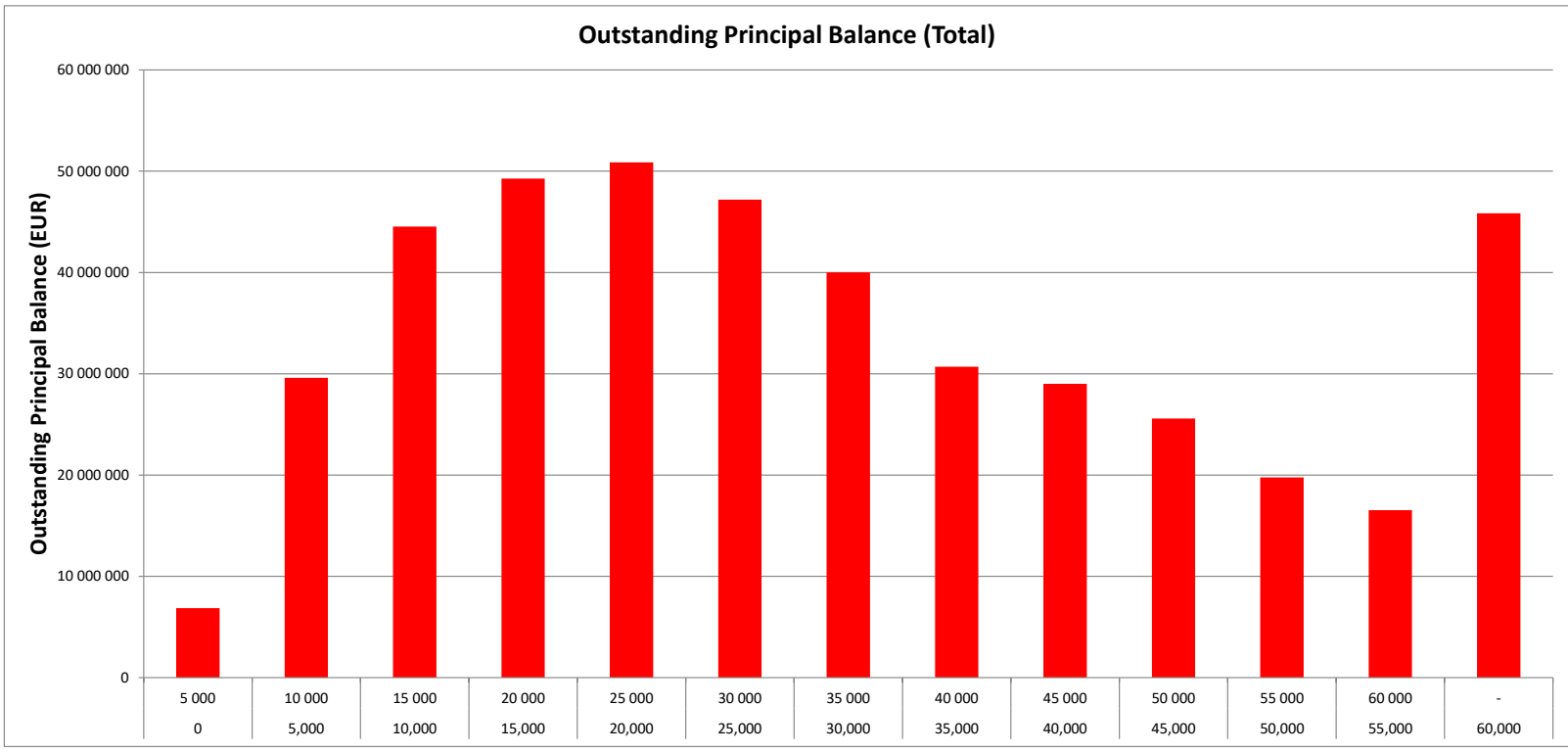
Average amount - all: 20 812

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	2 056	6 860 715	1,57 %	29,0	11,8	
	5 000	10 000	3 951	29 596 705	6,79 %	46,0	11,0	
	10 000	15 000	3 574	44 540 707	10,22 %	52,6	10,8	
	15 000	20 000	2 840	49 268 464	11,31 %	54,5	10,8	
	20 000	25 000	2 267	50 878 154	11,68 %	55,9	10,5	
	25 000	30 000	1 722	47 192 387	10,83 %	55,9	10,5	
	30 000	35 000	1 236	40 014 953	9,18 %	56,7	10,4	
	35 000	40 000	822	30 698 820	7,04 %	57,1	10,3	
	40 000	45 000	684	29 009 922	6,66 %	57,8	10,1	
	45 000	50 000	540	25 587 531	5,87 %	59,2	9,2	
	50 000	55 000	377	19 762 695	4,54 %	59,2	9,5	
	55 000	60 000	288	16 529 567	3,79 %	58,8	9,9	
	60 000	-	582	45 840 685	10,52 %	58,0	10,1	
	Total			20 939	435 781 306	100 %	55,3	10,4

SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	01.08.2023	
Interest Period	from 25.08.2023	to 25.09.2023 = 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.a Geographical Distribution



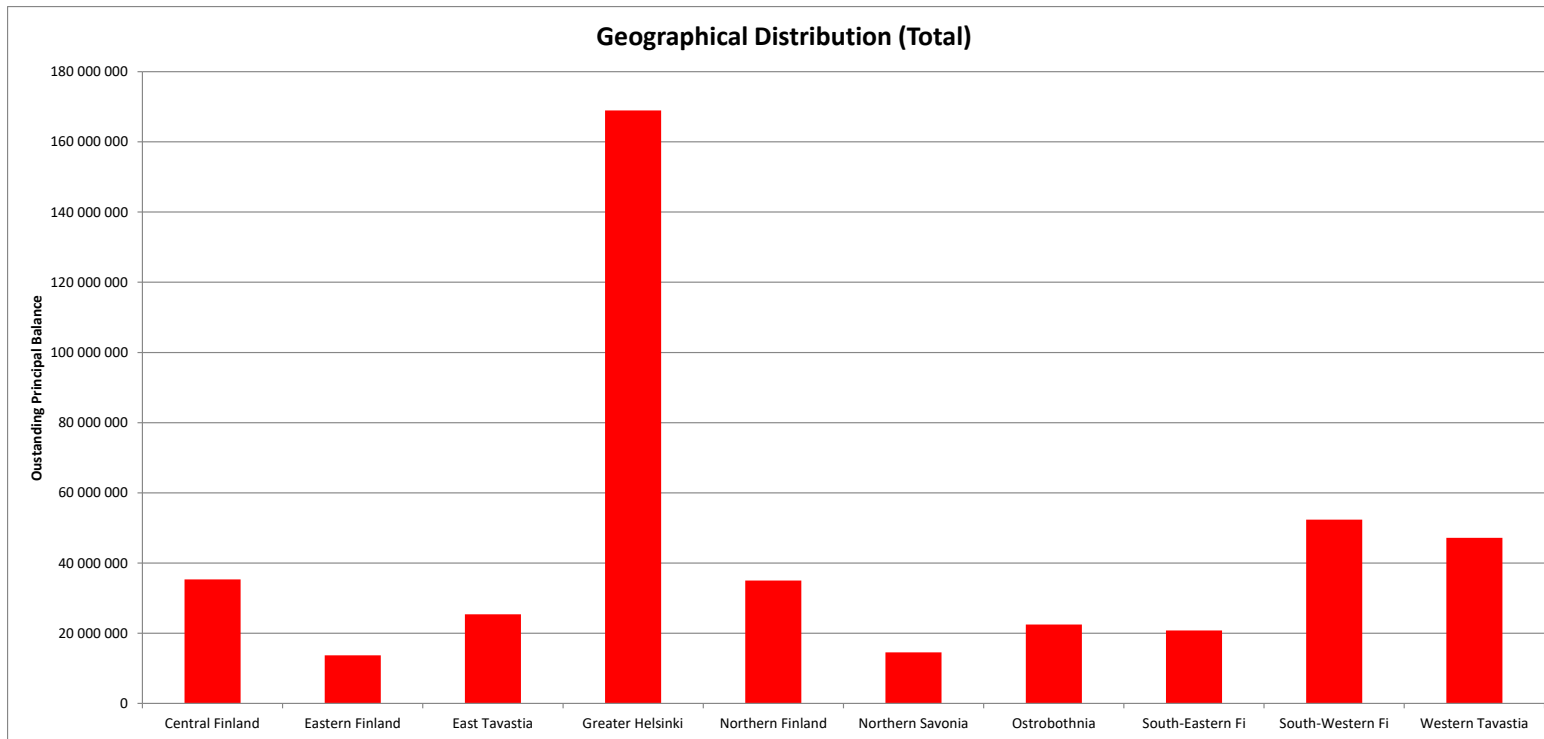
Reporting Date	27.09.2023				
Payment date	25.09.2023				
Period No	2				
Monthly Period	01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	= 31 days

TOTAL					
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning
Central Finland	1 825	35 326 756	8,11 %	54,9	10,4
Eastern Finland	751	13 709 114	3,15 %	55,2	10,4
East Tavastia	1 289	25 395 357	5,83 %	55,3	10,4
Greater Helsinki	7 079	168 960 812	38,77 %	55,7	10,4
Northern Finland	1 670	35 028 996	8,04 %	55,5	10,1
Northern Savonia	774	14 536 267	3,34 %	54,6	10,2
Ostrobothnia	1 278	22 468 034	5,16 %	55,5	10,5
South-Eastern Fi	1 176	20 807 483	4,77 %	54,4	10,2
South-Western Fi	2 688	52 365 333	12,02 %	55,0	10,4
Western Tavastia	2 409	47 183 156	10,83 %	54,3	10,6
Total	20 939	435 781 306	100 %	55,3	10,4

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	01.08.2023	
Interest Period	from	25.08.2023
	to	25.09.2023
	=	31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.a Interest Rate

Reporting Date	27.09.2023				
Payment date	25.09.2023				
Period No	2				
Monthly Period	01.08.2023	to	25.09.2023	=	31 days
Interest Period	from	25.08.2023	to	25.09.2023	= 31 days

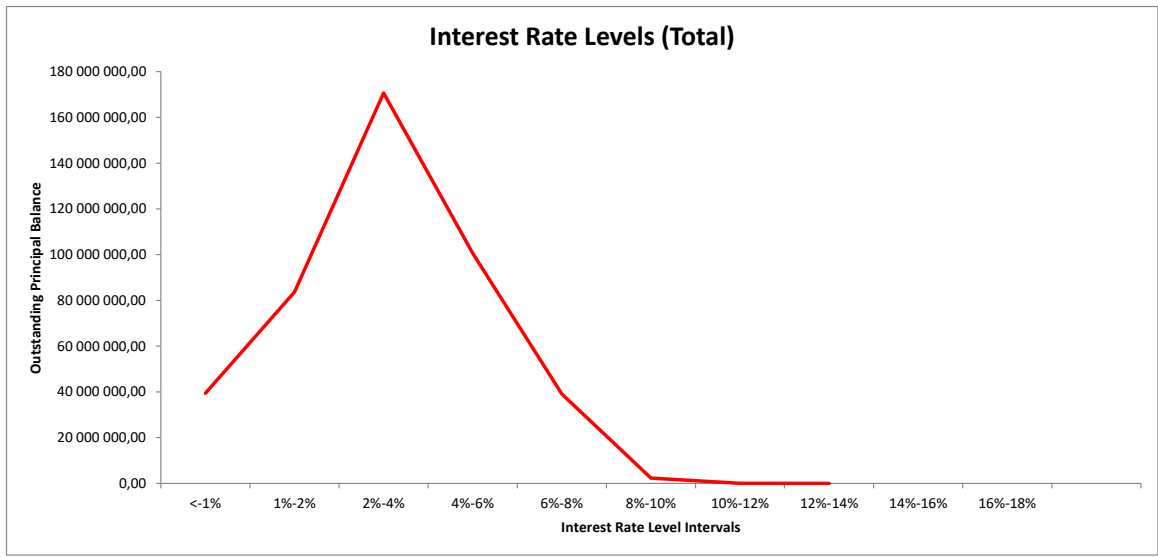


		TOTAL						
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
	0 %	1 %	1 545	39 381 396	9,04 %	51,4	12,5	
	1 %	2 %	2 748	83 655 050	19,20 %	54,6	11,8	
	2 %	4 %	7 329	170 651 680	39,16 %	55,0	10,9	
	4 %	6 %	5 579	100 595 478	23,08 %	57,5	8,3	
	6 %	8 %	3 525	39 097 579	8,97 %	55,5	8,4	
	8 %	10 %	206	2 337 717	0,54 %	59,3	5,0	
	10 %	12 %	6	58 831	0,01 %	55,9	6,5	
	12 %	14 %	1	3 575	0,00 %	44,0	4,0	
	14 %	16 %						
16 %	18 %							
18 %	-							
Total		20 939	435 781 306	100 %	55,3	10,4		

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	27.09.2023				
Payment date	25.09.2023				
Period No	2				
Monthly Period	01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.a Remaining Terms



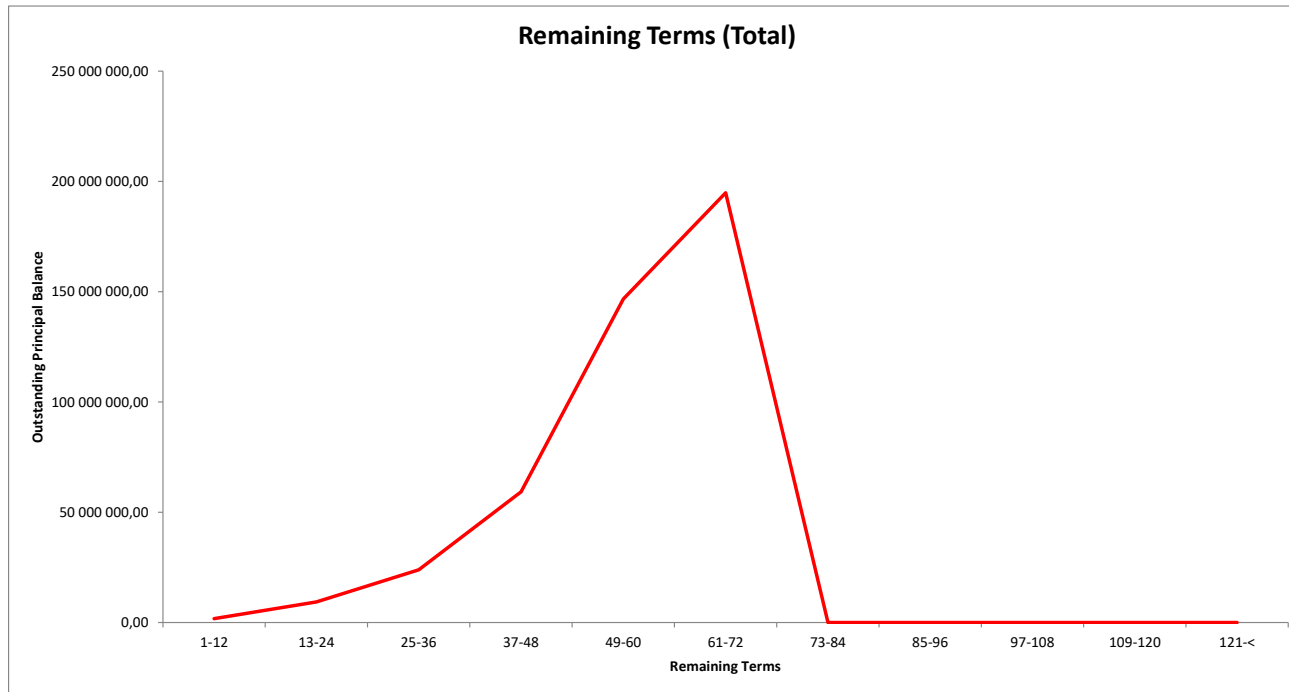
Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	01.08.2023	
Interest Period	from 25.08.2023	to 25.09.2023 = 31 days

TOTAL								
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Months to maturity	0		0	2	7 950	0,00 %	0,0	9,4
	1		12	461	1 744 289	0,40 %	9,0	22,8
	13		24	1 216	9 352 893	2,15 %	19,8	16,9
	25		36	2 001	23 884 341	5,48 %	31,1	14,8
	37		48	3 540	59 250 674	13,60 %	43,5	12,3
	49		60	6 482	146 698 655	33,66 %	55,3	11,2
	61		72	7 237	194 842 506	44,71 %	63,9	8,2
	73		84					
	85		96					
	97		108					
	109		120					
	121	-						
Total			20 939	435 781 306	100 %	55,3	10,4	

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27.09.2023				
Payment date	25.09.2023				
Period No	2				
Monthly Period	01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.a Seasoning



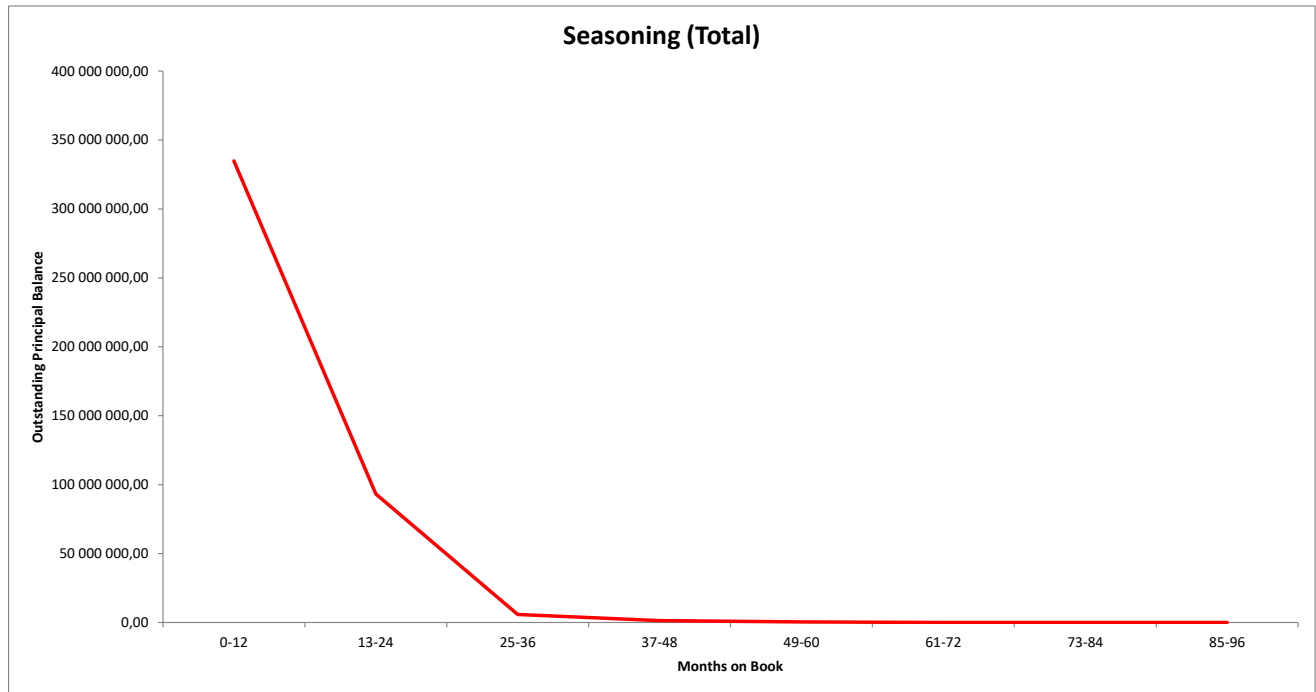
Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	01.08.2023	
Interest Period	from	25.08.2023
	to	25.09.2023
	=	31 days

		TOTAL							
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning	
Months on book	1			12	15 764	334 841 982	76,84 %	57,2	8,6
	13			24	4 696	93 203 457	21,39 %	50,4	15,0
	25			36	330	5 860 484	1,34 %	31,3	29,3
	37			48	100	1 420 299	0,33 %	21,4	41,3
	49			60	46	421 865	0,10 %	12,1	52,3
	61			72	3	33 218	0,01 %	14,3	66,0
	73			84					
	85			96					
	Total			20 939		435 781 306	100 %	55,3	10,4

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.b Seasoning

Reporting Date	27.09.2023				
Payment date	25.09.2023				
Period No	2				
Monthly Period	01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	27.09.2023
Payment date	25.09.2023
Period No	2
Monthly Period	01.08.2023
Interest Period	from 25.08.2023 to 25.09.2023 = 31 days

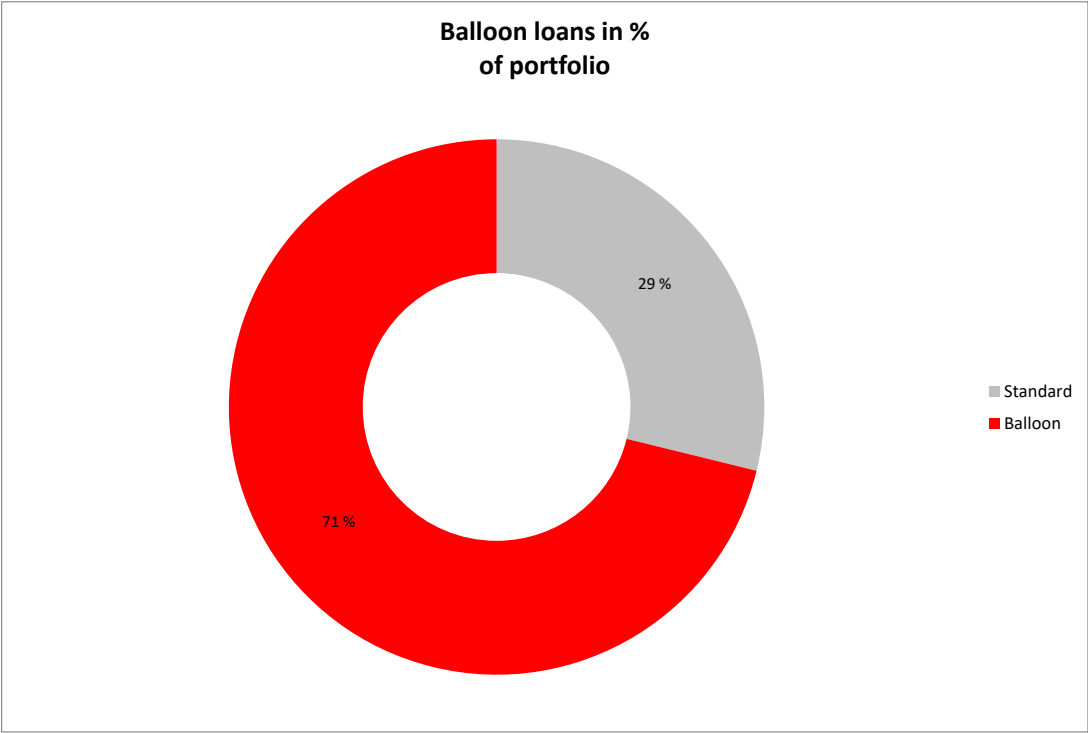
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		10 485	125 634 452	28,8 %	6 016	0,0 %	50,1	10,3
Balloon		10 454	310 146 854	71,2 %	120 184 994	38,8 %	57,4	10,4
Total		20 939	435 781 306	100 %	120 191 010	28 %	55,3	10,4

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.b Balloon loans



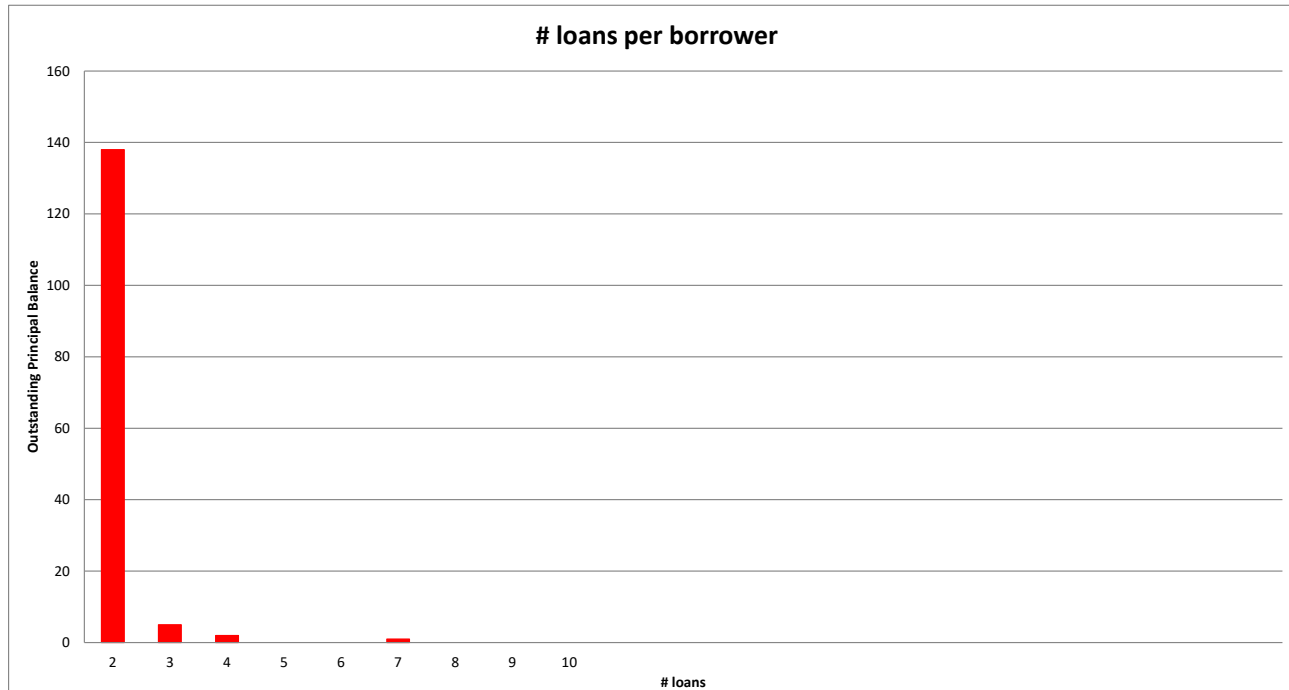
Reporting Date	27.09.2023
Payment date	25.09.2023
Period No	2
Monthly Period	01.08.2023
Interest Period	from 25.08.2023 to 25.09.2023 = 31 days



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16.b # loans per borrower

Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	from	01.08.2023
Interest Period	to	25.09.2023
	=	31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortization Profile



Reporting Date	27.09.2023					
Payment date	25.09.2023					
Period No	2					
Monthly Period	01.08.2023					
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days

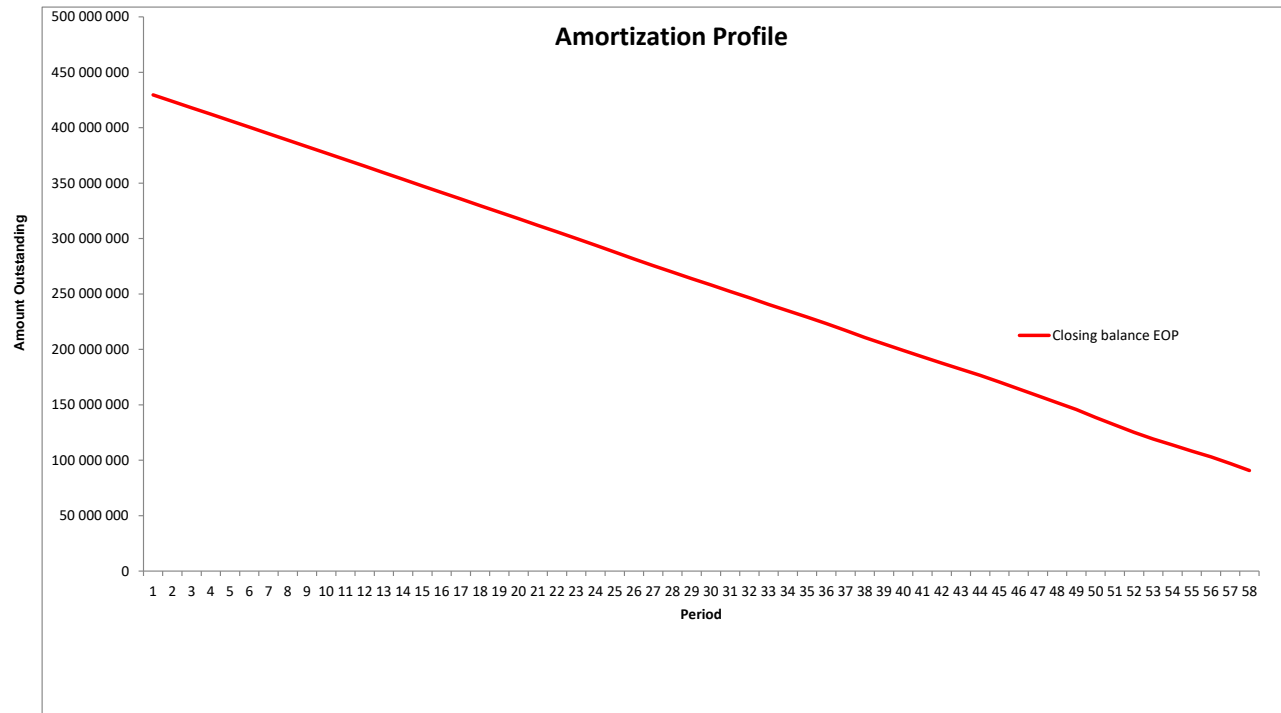
		TOTAL					
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage	
1	435 781 306	429 604 541	6 176 765	1 280 783	3,58 %	98,58 %	
2	429 604 541	423 774 227	5 830 313	1 263 032	3,59 %	97,27 %	
3	423 774 227	417 966 973	5 807 255	1 244 477	3,58 %	95,94 %	
4	417 966 973	412 167 984	5 798 988	1 226 601	3,58 %	94,61 %	
5	412 167 984	406 352 739	5 815 245	1 209 171	3,58 %	93,28 %	
6	406 352 739	400 531 569	5 821 170	1 191 717	3,58 %	91,94 %	
7	400 531 569	394 680 713	5 850 856	1 174 202	3,58 %	90,60 %	
8	394 680 713	388 837 869	5 842 844	1 156 568	3,57 %	89,25 %	
9	388 837 869	382 950 833	5 887 037	1 138 983	3,57 %	87,90 %	
10	382 950 833	377 073 305	5 877 528	1 121 323	3,57 %	86,55 %	
11	377 073 305	371 187 106	5 886 199	1 103 655	3,57 %	85,20 %	
12	371 187 106	365 278 849	5 908 257	1 085 928	3,57 %	83,85 %	
13	365 278 849	359 341 010	5 937 838	1 068 183	3,57 %	82,48 %	
14	359 341 010	353 394 627	5 946 383	1 050 291	3,56 %	81,12 %	
15	353 394 627	347 462 685	5 931 942	1 032 427	3,56 %	79,76 %	
16	347 462 685	341 617 749	5 844 936	1 014 560	3,56 %	78,42 %	
17	341 617 749	335 673 044	5 944 705	996 924	3,56 %	77,05 %	
18	335 673 044	329 711 329	5 961 715	979 112	3,56 %	75,68 %	
19	329 711 329	323 734 761	5 976 567	961 226	3,56 %	74,31 %	
20	323 734 761	317 890 277	5 844 484	943 235	3,55 %	72,97 %	

Amortization profile (first 20 periods)

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27.09.2023				
Payment date	25.09.2023				
Period No	2				
Monthly Period	01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	= 31 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

18.a Payment Holidays



Reporting Date	27.09.2023			
Payment date	25.09.2023			
Period No	2			
Monthly Period	01.08.2023			
Interest Period	from	25.08.2023	to	25.09.2023 = 31 days

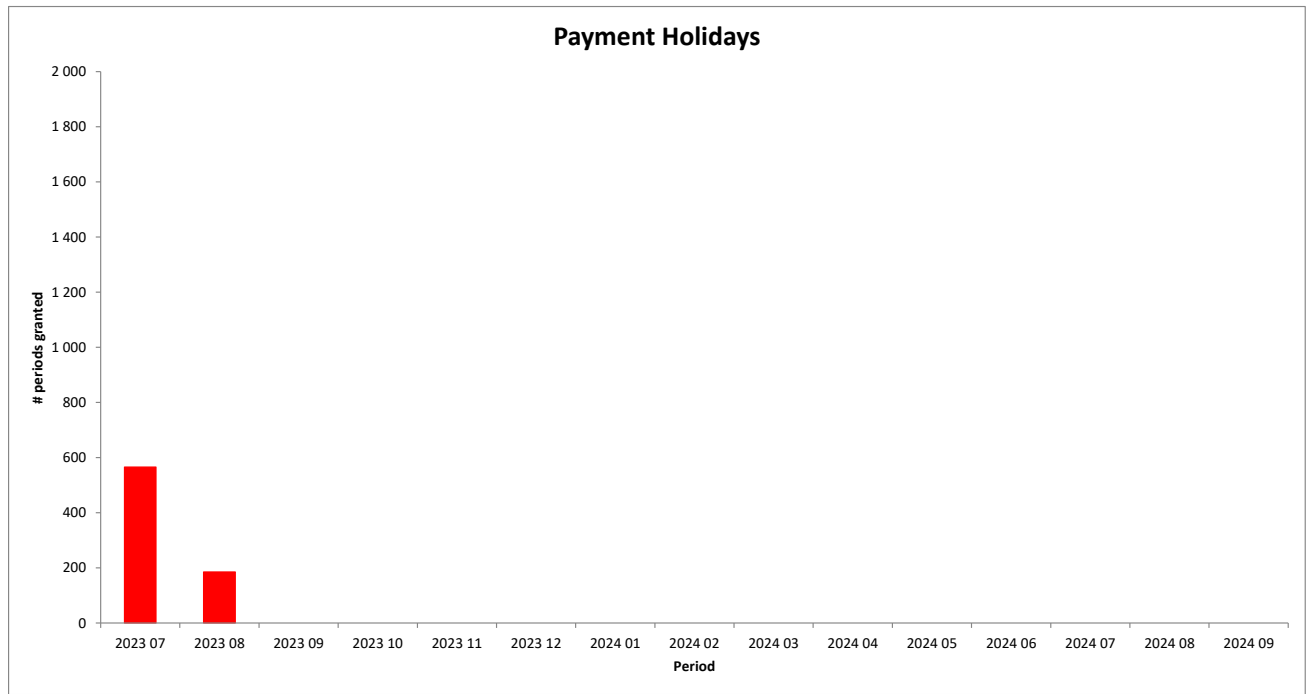
TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2023 07	566	769	220 852	14 244 780
2023 08	185	231	67 871	4 229 424
2023 09				
2023 10				
2023 11				
2023 12				
2024 01				
2024 02				
2024 03				
2024 04				
2024 05				
2024 06				
2024 07				
2024 08				
2024 09				
Total:	751	1 000	288 723	18 474 204

Payment Holiday

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.09.2023				
Payment date	25.09.2023				
Period No	2				
Monthly Period	01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



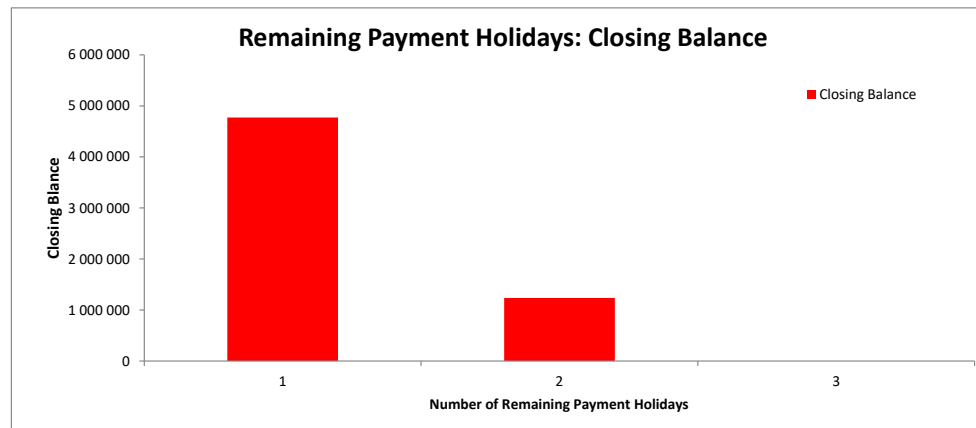
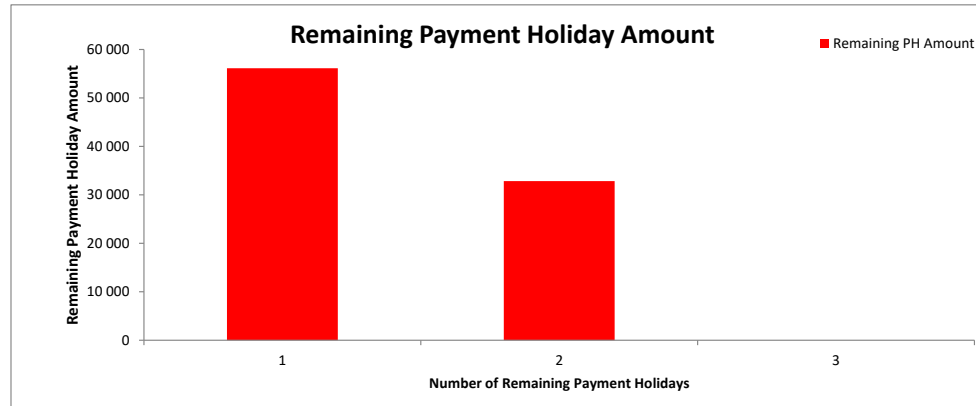
Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	01.08.2023	
Interest Period	from	25.08.2023
	to	25.09.2023
	=	31 days

Remaining PHIs	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	216	56 147	4 773 899
	2	46	32 849	1 237 543
	3	0	0	0
	Total	262	88 996	6 011 441

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27.09.2023
Payment date	25.09.2023
Period No	2
Monthly Period	01.08.2023
Interest Period	from 25.08.2023 to 25.09.2023 = 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment



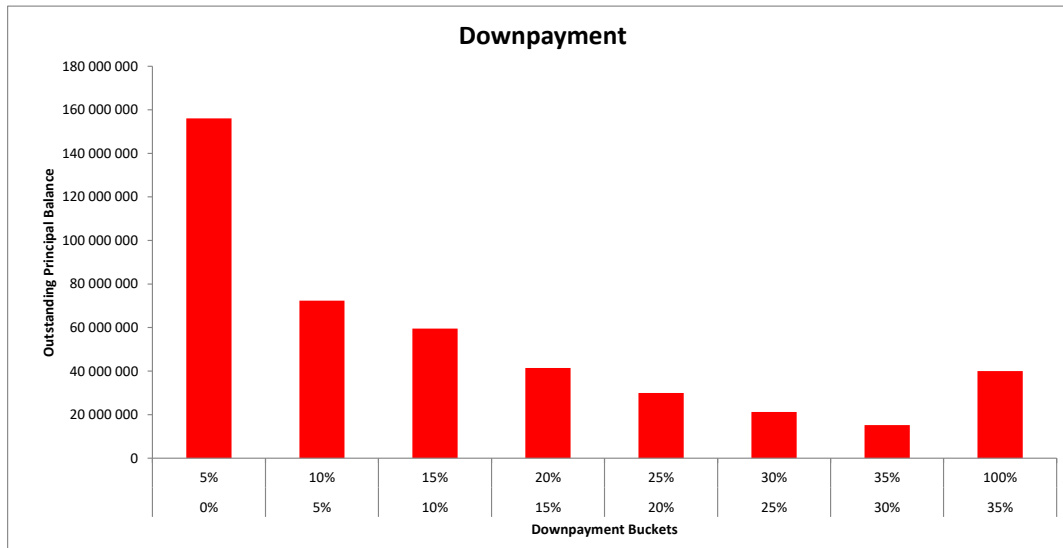
Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	01.08.2023	
Interest Period	from 25.08.2023	to 25.09.2023 = 31 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
		0 %	5 %	7 398	156 092 689	35,82 %	57,1
	5 %	10 %	2 749	72 318 450	16,60 %	57,3	10,4
	10 %	15 %	2 490	59 519 987	13,66 %	55,3	10,8
	15 %	20 %	1 767	41 446 456	9,51 %	54,6	10,4
	20 %	25 %	1 396	29 968 121	6,88 %	54,1	10,6
	25 %	30 %	1 072	21 239 299	4,87 %	53,7	10,1
	30 %	35 %	868	15 204 810	3,49 %	52,1	10,4
	35 %	100 %	3 199	39 991 496	9,18 %	47,9	10,2
Total			20 939	435 781 306	100 %	55,3	10,4

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	27.09.2023					
Payment date	25.09.2023					
Period No	2					
Monthly Period	01.08.2023					
Interest Period	from	25.08.2023	to	25.09.2023	=	31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	27.09.2023
Payment date	25.09.2023
Period No	2
Monthly Period	01.08.2023
Interest Period	from 25.08.2023 to 25.09.2023 = 31 days

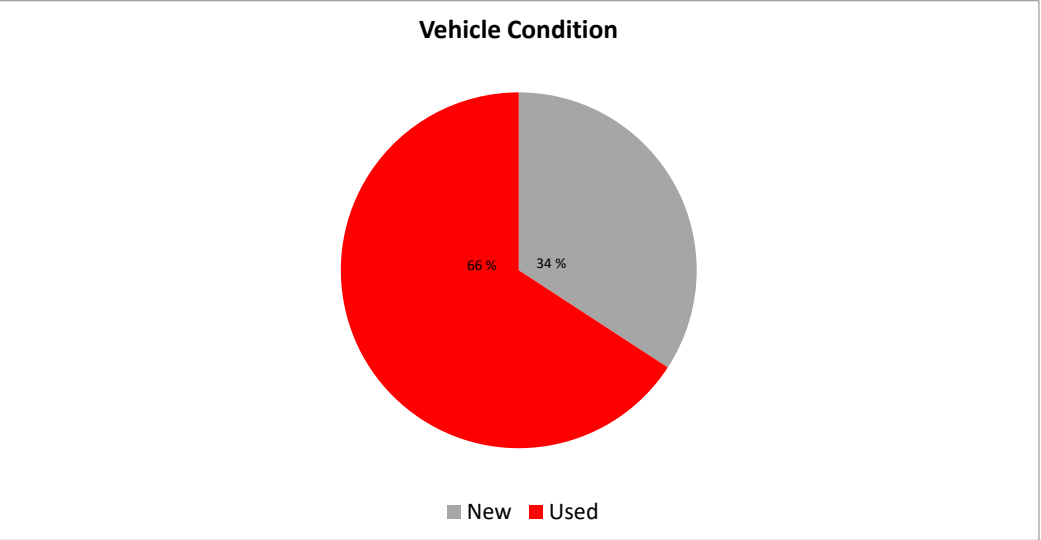
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New	4 754	149 009 808	34,19 %	54,6	10,0	
Used	16 185	286 771 498	65,81 %	55,6	10,6	
Total	20 939	435 781 306	100 %	55,3	10,4	

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20.b Vehicle Condition



Reporting Date	27.09.2023				
Payment date	25.09.2023				
Period No	2				
Monthly Period	01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.a Borrower Type



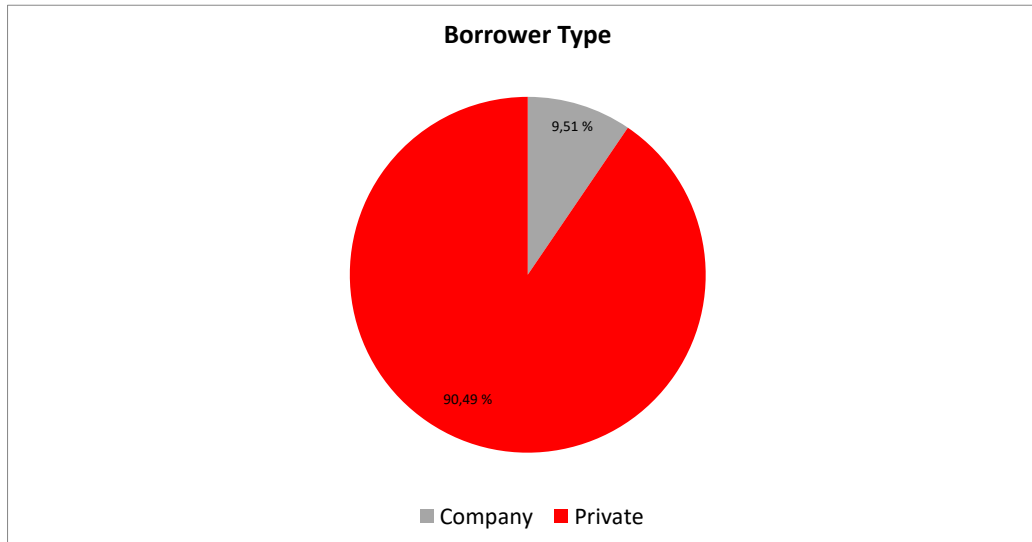
Reporting Date	27.09.2023
Payment date	25.09.2023
Period No	2
Monthly Period	01.08.2023
Interest Period	from 25.08.2023 to 25.09.2023 = 31 days

Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 632	41 452 604	9,51 %	45,3	13,6
	Private	19 307	394 328 702	90,49 %	56,3	10,0
	Total	20 939	435 781 306	100 %	55,3	10,4

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Monthly Investor Report

21.b Borrower Type

Reporting Date	27.09.2023
Payment date	25.09.2023
Period No	2
Monthly Period	01.08.2023
Interest Period	from 25.08.2023 to 25.09.2023 = 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.a Vehicle type

Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	01.08.2023	
Interest Period	from 25.08.2023	to 25.09.2023 = 31 days

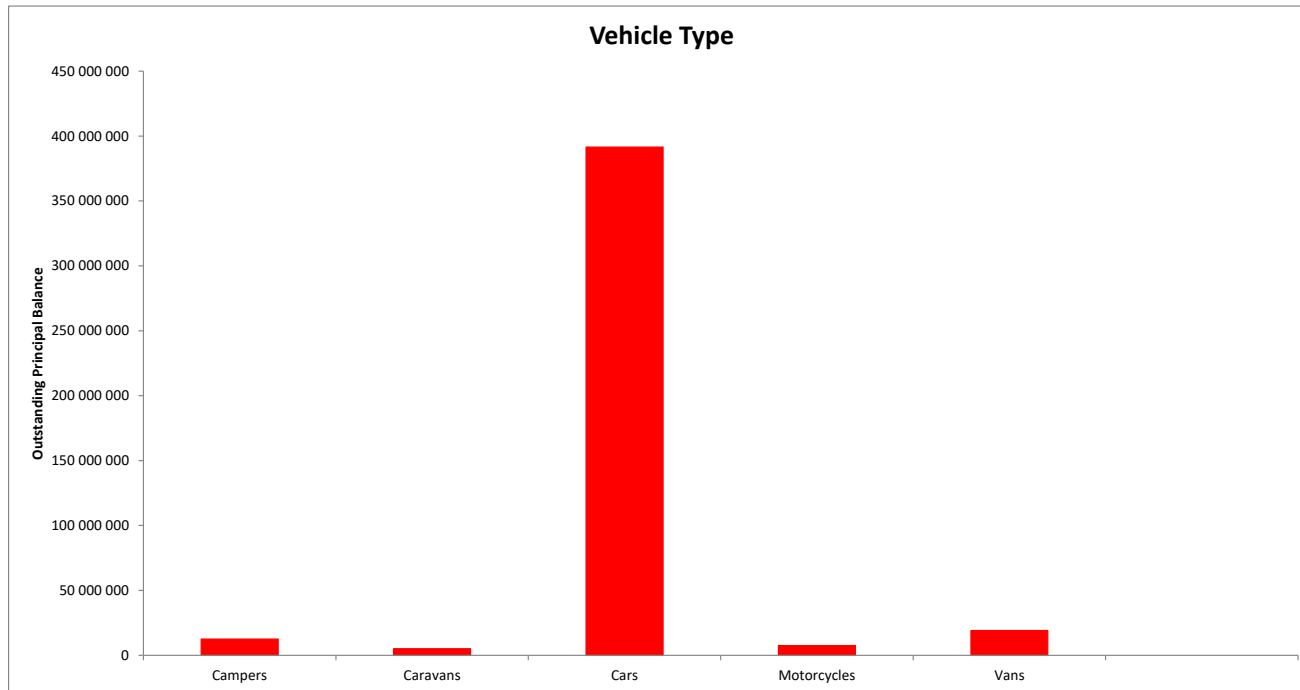


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		324	12 534 196	2,88 %	55,1	12,2
Caravans		222	5 059 704	1,16 %	53,9	12,0
Cars		18 543	391 473 236	89,83 %	55,7	10,2
Motorcycles		724	7 535 388	1,73 %	49,6	10,8
Vans		1 126	19 178 782	4,40 %	49,0	12,7
		20 939	435 781 306	100 %	55,3	10,4

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	01.08.2023	
Interest Period	from	25.08.2023
	to	25.09.2023
	=	31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.a Restructured Loans



Reporting Date 27.09.2023
Payment date 25.09.2023
Period No 2
Monthly Period 01.08.2023
Interest Period from 25.08.2023 to 25.09.2023 = 31 days

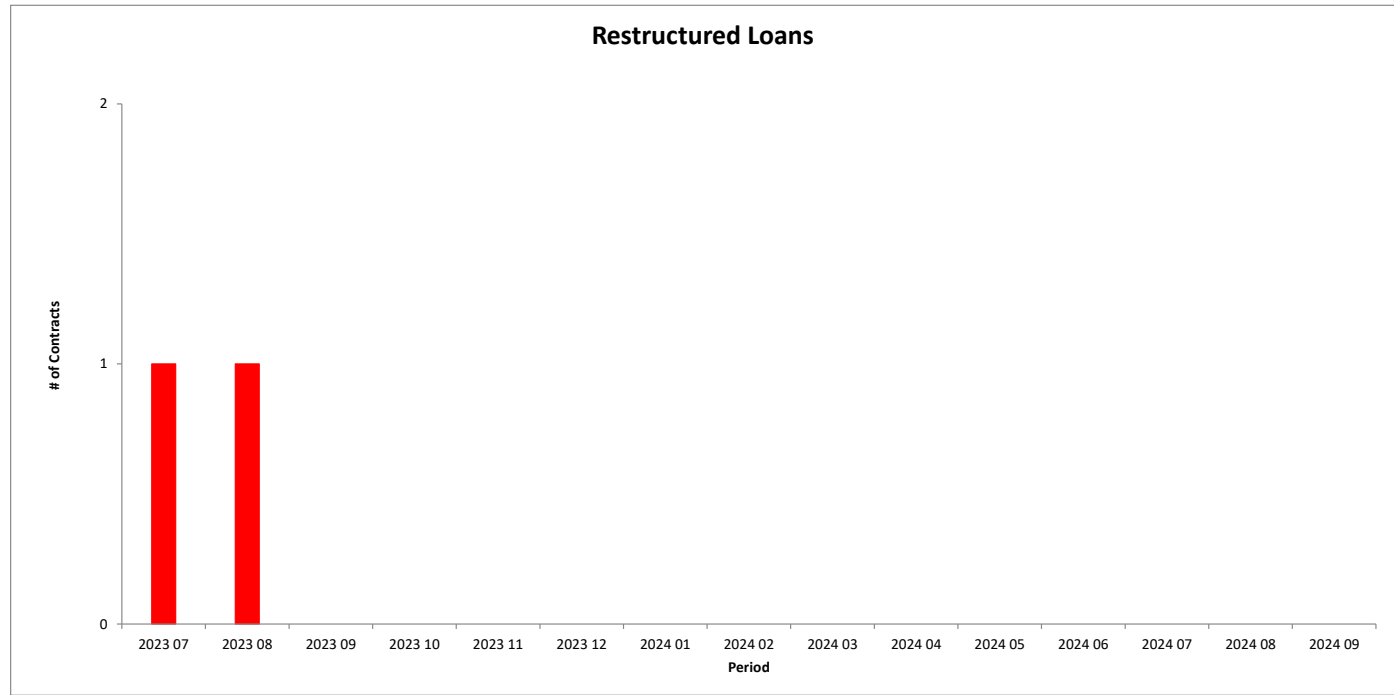
TOTAL		
Period	No	Outstanding balance
2023 07	1	47 194
2023 08	1	18 277
2023 09		
2023 10		
2023 11		
2023 12		
2024 01		
2024 02		
2024 03		
2024 04		
2024 05		
2024 06		
2024 07		
2024 08		
2024 09		
	2	65 471

Restructured

SCF RAHOITUSPALVELUT XII DAC
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23.b Restructured Loans

Reporting Date	27.09.2023				
Payment date	25.09.2023				
Period No	2				
Monthly Period	01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	= 31 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	from 01.08.2023	to 25.09.2023 = 31 days
Interest Period	from 25.08.2023	to 25.09.2023 = 31 days

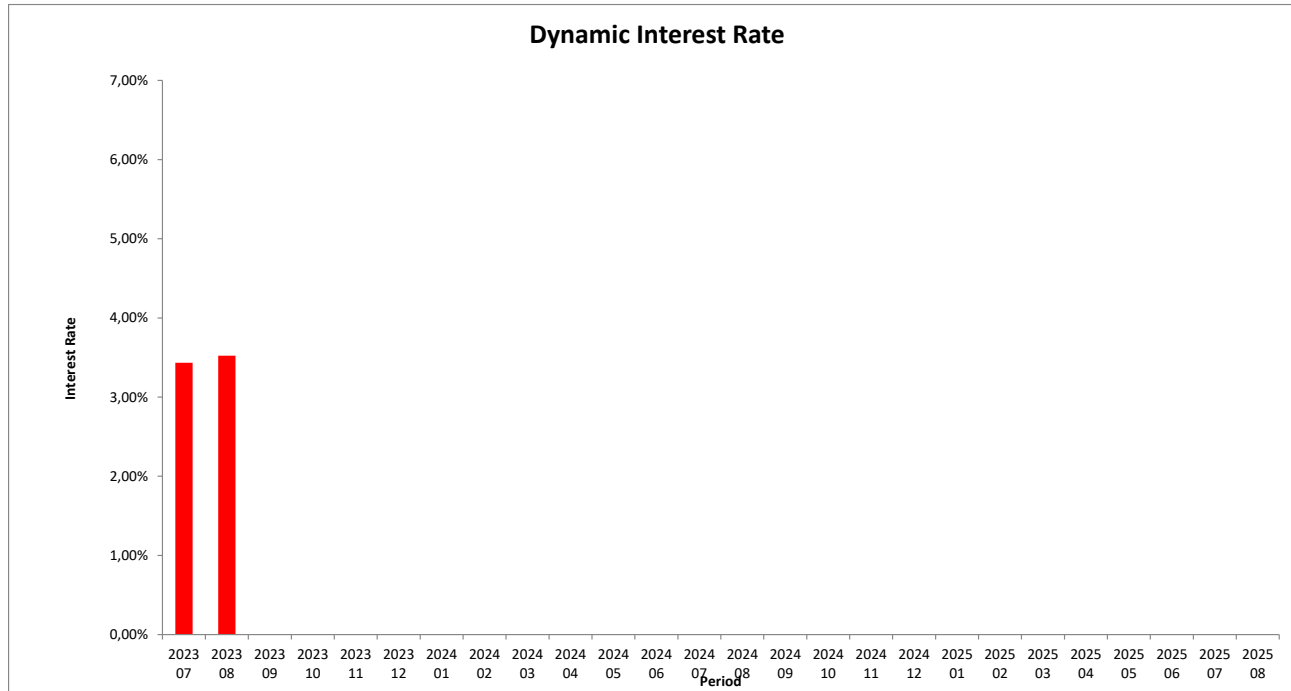
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3,43 %
2023 08	435 781 306	3,52 %
2023 09		
2023 10		
2023 11		
2023 12		
2024 01		
2024 02		
2024 03		
2024 04		
2024 05		
2024 06		
2024 07		
2024 08		
2024 09		
2024 10		
2024 11		
2024 12		
2025 01		
2025 02		
2025 03		
2025 04		
2025 05		
2025 06		
2025 07		
2025 08		

Interest rate evolution

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24.b Dynamic Interest Rate

Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	01.08.2023	
Interest Period	from 25.08.2023	to 25.09.2023 = 31 days



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25.a Dynamic Pre-Payments



Reporting Date	27.09.2023					
Payment date	25.09.2023					
Period No	2					
Monthly Period	from	01.08.2023	to	25.09.2023	=	31 days
Interest Period		25.08.2023				

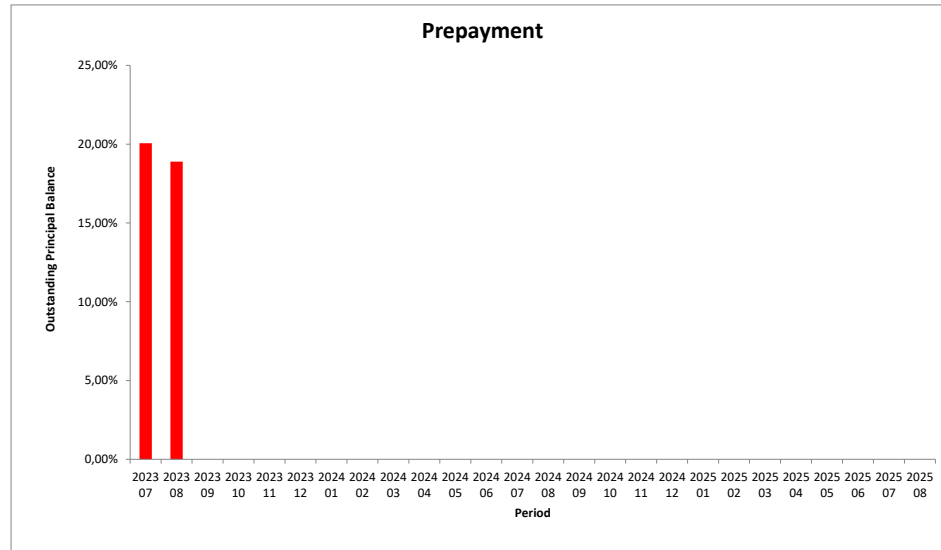
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2023 07	25 587 102	404 834 411	20,06 %
	2023 08	7 538 135	435 781 306	18,89 %
	2023 09			
	2023 10			
	2023 11			
	2023 12			
	2024 01			
	2024 02			
	2024 03			
	2024 04			
	2024 05			
	2024 06			
	2024 07			
	2024 08			
	2024 09			
	2024 10			
	2024 11			
	2024 12			
	2025 01			
	2025 02			
2025 03				
2025 04				
2025 05				
2025 06				
2025 07				
2025 08				

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25.b Dynamic Pre-Payments



Reporting Date	27.09.2023				
Payment date	25.09.2023				
Period No	2				
Monthly Period	01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	= 31 days



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26. Delinquency



Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	01.08.2023	
Interest Period	from 25.08.2023	to 25.09.2023 = 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																	
	10																	
	11																	
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	27.09.2023					
Payment date	25.09.2023					
Period No	2					
Monthly Period	from	01.08.2023	to	25.09.2023	=	31 days
Interest Period	from	25.08.2023	to		=	

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	38 277	6	14 241	14 241	24 036												
2023 4																	
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	38277	6															
2023 4																	
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	27.09.2023				
Payment date	25.09.2023				
Period No	2				
Monthly Period	01.08.2023				
Interest Period	from	25.08.2023	to	25.09.2023	= 31 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 769 088,08	EUR
Senior Expenses	-	45 533,00	EUR
Senior Servicing Fee	-	77 491,74	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	-	13 032,42	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	580 824,92	EUR
Subordinated Servicing Fee	-	-	
Interest due to Purchaser Subordinated Loan Provider	-	-	EUR
Credit the Issuer for Interest and principal due to Expenses Advance Provider	-	-	EUR
Hedge Subordinated Amounts	-	-	
Deferred Purchase Price to Seller	-	-	EUR

Issuer Priority of Payments - Revenue

Issuer Available Revenue Receipts	+	3 204 733,24	EUR
Senior Expenses	-	45 439,00	EUR
Issuer swap interest to swap counterparty	-	581 250,00	EUR
Interest Class A Notes	-	1 548 671,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	37 749,00	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	-	57 765,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	41 047,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	47 050,00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	149 948,00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	13 032,42	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	682 781,82	EUR
Interest and principal due to Expenses Advance Provider	-	-	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	+	14 218 694,01	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Further Purchase Price Payable to Seller		14 170 737,74	EUR
Balance to be Credited to the Reinvestment Principal Ledger		47 956,27	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
(vii) 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	27.09.2023		
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30. Transaction Costs

Reporting Date	27.09.2023	
Payment date	25.09.2023	
Period No	2	
Monthly Period	01.08.2023	
Interest Period	from 25.08.2023	to 25.09.2023 = 31 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	45 533,00						
Interest accrued for the Period	EUR	1 882 230,00	1 548 671,00	37 749,00	57 765,00	41 047,00	47 050,00	149 948,00
Cumulative Interest accrued	EUR	7 892 042,00	6 451 833,00	160 574,00	247 234,00	176 950,00	203 670,00	651 781,00
Interest Payments	EUR	1 882 230,00	1 548 671,00	37 749,00	57 765,00	41 047,00	47 050,00	149 948,00
Cumulative Interest Payments	EUR	7 892 042,00	6 451 833,00	160 574,00	247 234,00	176 950,00	203 670,00	651 781,00
Interest accrued on Subordinated Loan for the Period	EUR	3 147,00						
Cumulative Interest accrued on Subordinated Loan	EUR	36 935,00						
Interest Payments on Subordinated Loan	EUR	3 147,00						
Cumulative Interest Payments on Subordinated Loan	EUR	36 935,00						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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Reporting Date	27.09.2023
Payment date	25.09.2023
Period No	2
Monthly Period	01.08.2023
Interest Period	from 25.08.2023 to 25.09.2023 = 31 days



Class A, B, C and D details

Kimi 11 | Front Swap

Party A	BANCO SANTANDER, S.A
Party B	SCF Rahoituspalvelut XII DAC
Swap Notional	450 000 000
Interest Period Start	25.08.2023
Interest Period End	25.09.2023
Interest Days	31
Settlement Date	25.09.2023
Party A Floating Interest Rate	3,642 %
Party A Floating Rate Day Count Fraction	0,09
Party A Interest Amount	EUR 1 411 275,00
Party B Fixed Rate	1,5000 %
Party B Fixed Rate Day Count Fraction	0,09
Party B Interest Amount	EUR 581 250,00

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31. Contact Details



Santander Consumer Bank AS

Financial Markets

Morten Christopher Freberg Holme
Kjetil Amundstad
Anders Bruun-Olsen

+47 92 82 38 33
+47 48 17 10 04
+47 21 08 37 70

morten.holme@santanderconsumer.no
kjetil.amundstad@santanderconsumer.no
anders.bruun.olsen@santanderconsumer.no

Risk

Isak Nygaardsmoen Riksheim
Kyrre Skram
Olav Furuseth

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

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

Reporting Date	27.09.2023
Payment date	25.09.2023
Period No	2
Monthly Period	01.08.2023
Interest Period	from 25.08.2023 to 25.09.2023 = 31 days