

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



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Reporting Date	30.08.2023				
Payment date	25.08.2023			Following payment dates:	26.09.2023
Period No	1				25.10.2023
Monthly Period	01.07.2023				
Interest Period	from 11.05.2023		to 25.08.2023	=	106 days
Cut-Off date	31.07.2023				

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1. Portfolio Information



Reporting Date	30.08.2023		
Payment date	25.08.2023		
Period No	1		
Monthly Period	01.07.2023		
Interest Period	from	11.05.2023	to 25.08.2023 = 106 days

	Current Period	
	Aggregated Outstanding Principal Amount	
Outstanding receivables		
Opening balance prior to replenishment	449 980 445,50	EUR
Scheduled Loan Principal Repayments (+MC)	19 533 688,33	EUR
Prepayments	25 587 101,80	EUR
Deemed Collections - Other	-	EUR
Total Principal Payments Received in Period	45 120 790,13	EUR
New Defaulted Auto Loans amt in Period	25 244,29	EUR
Closing balance prior to replenishment	404 834 411,08	EUR
Further Purchase Price due (Replenishment price of new assets)	45 090 070,85	EUR
Re-investment Principal Ledger Closing Balance	75 518,07	EUR
Closing Balance post replenishment	449 924 481,93	EUR
Principal Recoveries on loans in default	14 240,64	EUR
Total revenue collections		
Total Revenue Received in Period	5 593 233,40	EUR

# Loans		
At beginning of period	20 934	Loans
Replenished contracts	1 979	Loans
Paid in Full	1 492	Loans
Repurchased (Deemed Collections)	-	Loans
New loans into default	2	Loans
At end of period (pre replenishment)	21 419	Loans

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2. Amount Due for Distribution - Revenue Receipts



Reporting Date	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	5 607 474,04	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	679,90	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 **5 608 153,94 EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	5 330 853,83	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	4 399 450,50	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	62 671,30	EUR
g. Liquidity Reserve Excess Amount	14 360,54	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **9 807 336,17 EUR**

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3. Amount Due for Distribution - Redemption Receipts



Reporting Date	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from 11.05.2023	to	25.08.2023	=	106 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	45 120 790,13	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	19 554,50	EUR
e. Amount standing to the credit of the Reinvestment Principal Ledger	-	EUR
f. Any other net income amount received by the Purchaser	25 244,29	EUR
Total Amount for Purchaser Available Redemption Receipts	45 165 588,92	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	30.08.2023
Payment date	25.08.2023
Period No	1
Monthly Period	01.07.2023
Interest Period	from 11.05.2023 to 25.08.2023 = 106 days

Note Balance

Beginning of Period	434 000 000,00	EUR
End of Period	434 000 000,00	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	30.08.2023	
Payment date	25.08.2023	
Period No	1	
Monthly Period	01.07.2023	
Interest Period	from 11.05.2023	to 25.08.2023 = 106 days

Asset Balance

Opening balance prior to replenishment	449 980 445,50	EUR
Closing balance prior to replenishment	404 834 411,08	EUR
Closing Balance post replenishment	449 924 481,93	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	384 371 368,68	94,95 %	18 410
1-29 days past due	17 412 766,15	4,30 %	869
Delinquent Receivables:			
30-59 days past due	1 607 610,51	0,40 %	87
60-89 days past due	918 777,76	0,23 %	46
90-119 days past due	324 690,76	0,08 %	18
120-149 days past due	199 197,22	0,05 %	10
150-179 days past due	-	0,00 %	0
Total Performing and Delinquent	404 834 411	100,00 %	19 440
Current Period Defaults	25 244,29		2
Cumulative Defaults	25 244,29		2
Current Period Principal Recoveries	14 240,64		
Cumulative Principal Recoveries	14 240,64		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,00 %	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%	99,99 %	
[A] Aggregate Outstanding Asset Principal Amount	449 924 481,93	
[B] Aggregate principal balance of Defaulted Contracts	25 244,29	
[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%	NO	
[A] Delinquency Ratio, Payment Date	0,75 %	
[B] Delinquency Ratio, preceding Payment Date	0,00 %	
[C] Delinquency Ratio, second preceding Payment Date	0,00 %	

or Servicer Termination Event
or Hedge Counterparty Downgrade Event

or Servicer Termination Event	NO
or Hedge Counterparty Downgrade Event	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	30.08.2023				
Payment date	25.08.2023				
Period No	1				
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Concentration limits:	Pre Replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 3%)	3,43 %	3,85 %	4,44 %	3,54 %
Weighted average months to maturity (max 60)	55,67 *	52,75	59,84	55,43
Used Vehicles (max 75%)	66,75 %	57,53 %	61,45 %	66,22 %
Balloon Loans (max 70%)	71,10 %	64,62 %	68,94 %	70,89 %
Balloon Installments (max 26%)	27,75 %	25,21 %	26,14 %	27,59 %
Corporate Borrowers (max 11%)	9,66 %	50,85 %	8,71 %	9,57 %
IRB (min 95%)	95,16 %***	52,46 %	97,07 %	95,51 %

* Bucket-based as found in IR

** Pre adjustments to full-fill CL limits

*** As of previous pool cut

Top-10 Exposures:	Balance	# Loans	Portion
	224 682,11	2	0,05 %
	220 901,76	1	0,05 %
	212 755,66	1	0,05 %
	201 389,44	1	0,04 %
	186 101,72	1	0,04 %
	181 323,30	1	0,04 %
	165 004,10	1	0,04 %
	164 633,17	2	0,04 %
	154 597,34	2	0,03 %
	152 431,07	3	0,03 %
Total (max 0,6%)			0,41 %

* Post Replenishment

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6. Note Principal



Reporting Date	30.08.2023	
Payment date	25.08.2023	
Period No	1	
Monthly Period	01.07.2023	
Interest Period	from 11.05.2023	to 25.08.2023 = 106 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	-	-	-	-	-	25 244,29	EUR
Credit PDL	-	-	-	-	-	25 244,29	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	30.08.2023	
Payment date	25.08.2023	
Period No	1	
Monthly Period	01.07.2023	
Interest Period	from 11.05.2023	to 25.08.2023 = 106 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/Moody's)		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		106	106	106	106	106	106
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		1 183,77	1 860,99	2 229,04	2 891,54	3 480,43	4 363,77
Interest Payment	6 009 811,33	4 903 161,99	122 825,27	189 468,79	135 902,59	156 619,51	501 833,18
Interest Payment per Note		1 183,77	1 860,99	2 229,04	2 891,54	3 480,43	4 363,77

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 30.08.2023
Payment date 25.08.2023
Period No 1
Monthly Period 01.07.2023
Interest Period : 11.05.2023 to 25.08.2023 = 106 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	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days



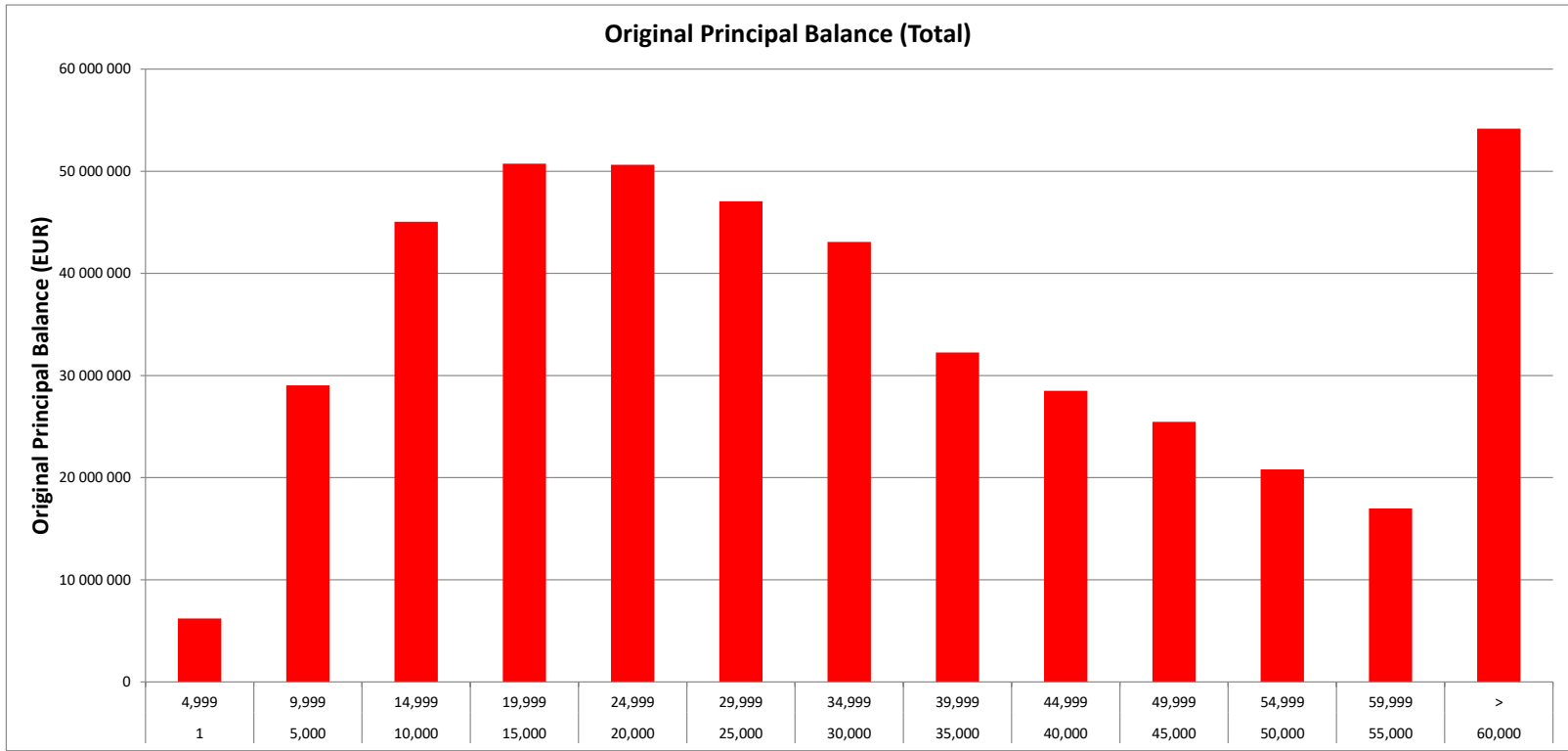
Average amount - all: 21 495

	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	30.08.2023					
Payment date	25.08.2023					
Period No	1					
Monthly Period	from	01.07.2023	to	25.08.2023	=	106 days
Interest Period	from	11.05.2023	to	25.08.2023	=	106 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days



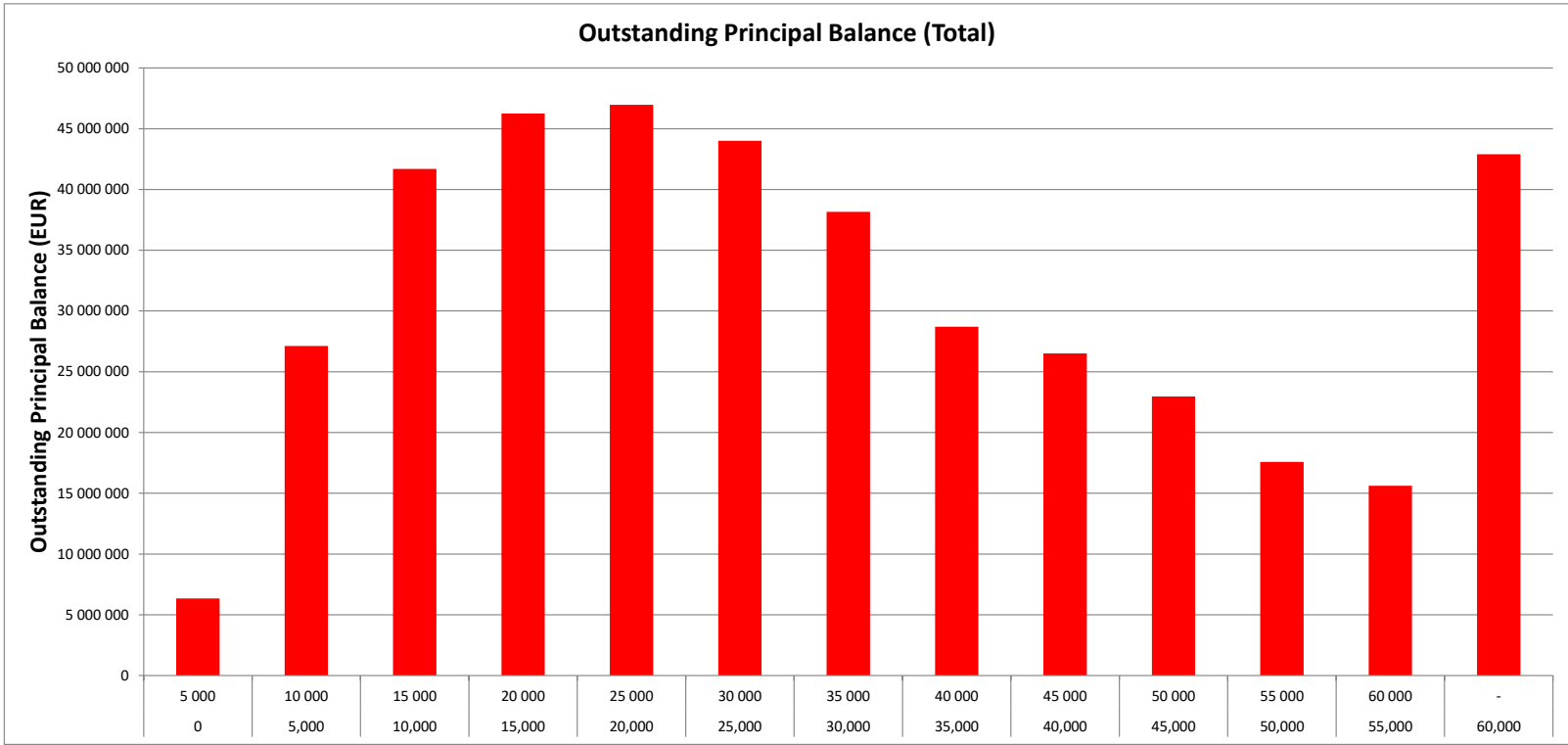
Average amount - all: 20 825

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	1 887	6 346 470	1,57 %	29,3	11,1	
	5 000	10 000	3 625	27 117 137	6,70 %	46,3	10,5	
	10 000	15 000	3 349	41 682 731	10,30 %	53,0	10,3	
	15 000	20 000	2 666	46 254 550	11,43 %	54,9	10,2	
	20 000	25 000	2 095	46 974 527	11,60 %	56,4	10,1	
	25 000	30 000	1 605	44 012 266	10,87 %	56,2	10,1	
	30 000	35 000	1 178	38 159 697	9,43 %	57,3	9,7	
	35 000	40 000	768	28 712 063	7,09 %	57,5	9,8	
	40 000	45 000	624	26 513 418	6,55 %	58,2	9,6	
	45 000	50 000	484	22 966 384	5,67 %	59,4	8,8	
	50 000	55 000	335	17 573 077	4,34 %	59,4	9,0	
	55 000	60 000	272	15 622 843	3,86 %	59,5	9,4	
	60 000	-	552	42 899 245	10,60 %	58,5	9,8	
	Total			19 440	404 834 411	100 %	55,7	9,9

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10.b Outstanding Principal Balance Graph

Reporting Date	30.08.2023		
Payment date	25.08.2023		
Period No	1		
Monthly Period	01.07.2023		
Interest Period	from 11.05.2023	to 25.08.2023	= 106 days



SCF RAHOITUSPALVELUT XII DAC
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11.a Geographical Distribution



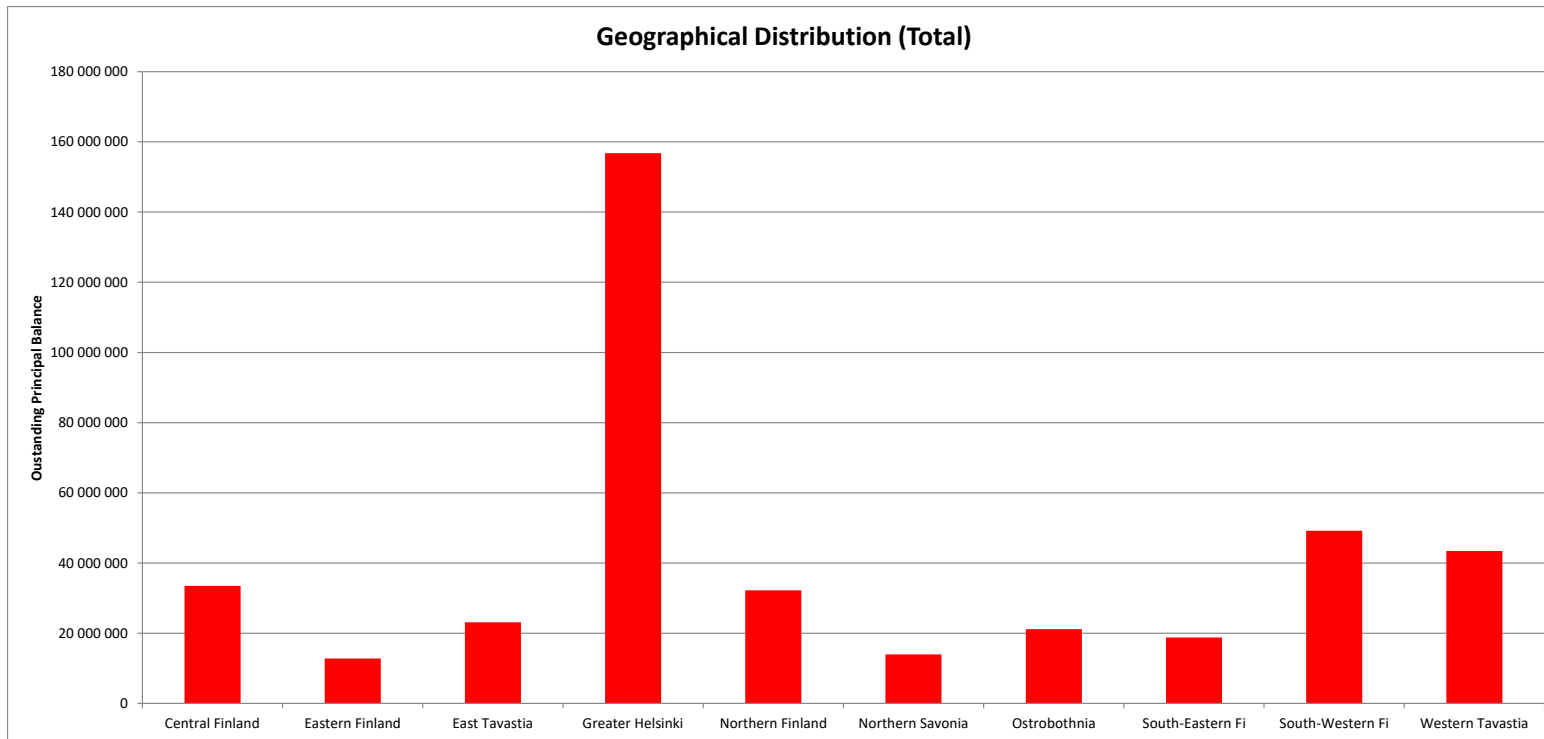
Reporting Date	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 713	33 504 087	8,28 %	55,4	9,8	
Eastern Finland	697	12 772 447	3,15 %	55,7	9,9	
East Tavastia	1 179	23 106 416	5,71 %	55,6	9,9	
Greater Helsinki	6 566	156 783 015	38,73 %	56,1	9,9	
Northern Finland	1 547	32 189 887	7,95 %	55,9	9,7	
Northern Savonia	726	13 937 466	3,44 %	55,4	9,6	
Ostrobothnia	1 193	21 135 659	5,22 %	56,2	9,9	
South-Eastern Fi	1 077	18 789 676	4,64 %	54,6	9,8	
South-Western Fi	2 516	49 184 483	12,15 %	55,6	9,8	
Western Tavastia	2 226	43 431 275	10,73 %	54,7	10,2	
Total	19 440	404 834 411	100 %	55,7	9,9	

SCF RAHOITUSPALVELUT XII DAC
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11.b Geographical Distribution Graph

Reporting Date	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days



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12.a Interest Rate

Reporting Date	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days

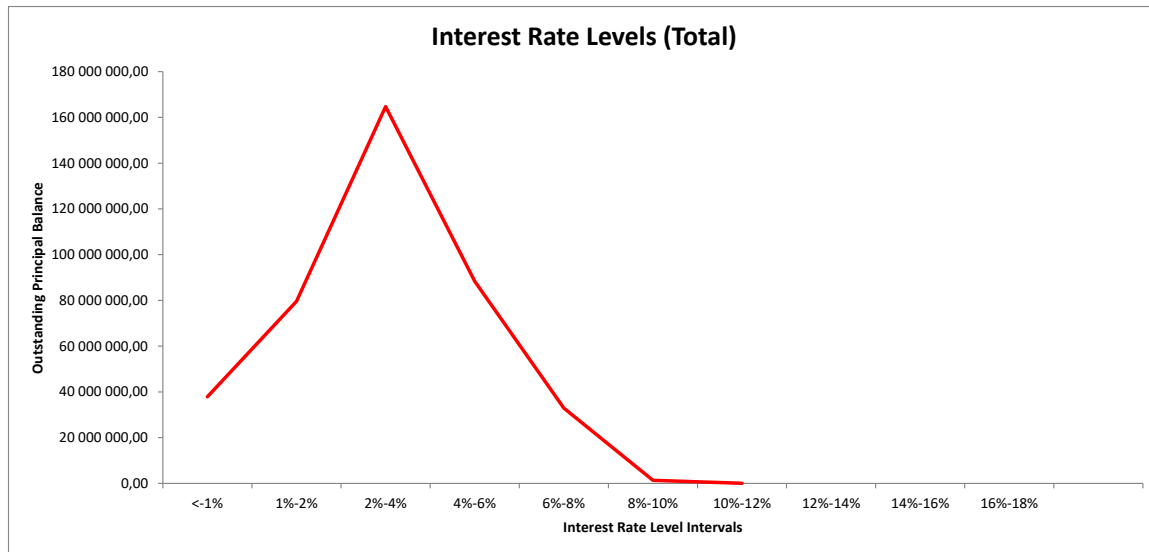


		TOTAL						
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning	
	0 %	1 %	1 472	37 846 982	9,35 %	52,2	11,8	
	1 %	2 %	2 617	79 558 103	19,65 %	55,3	11,0	
	2 %	4 %	7 096	164 713 046	40,69 %	55,7	10,2	
	4 %	6 %	5 081	88 348 018	21,82 %	57,5	8,1	
	6 %	8 %	3 038	32 944 785	8,14 %	55,3	8,5	
	8 %	10 %	131	1 368 115	0,34 %	57,1	5,5	
	10 %	12 %	5	55 363	0,01 %	57,8	5,6	
	12 %	14 %						
	14 %	16 %						
16 %	18 %							
18 %	-							
Total			19 440	404 834 411	100 %	55,7	9,9	

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate

Reporting Date	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.a Remaining Terms



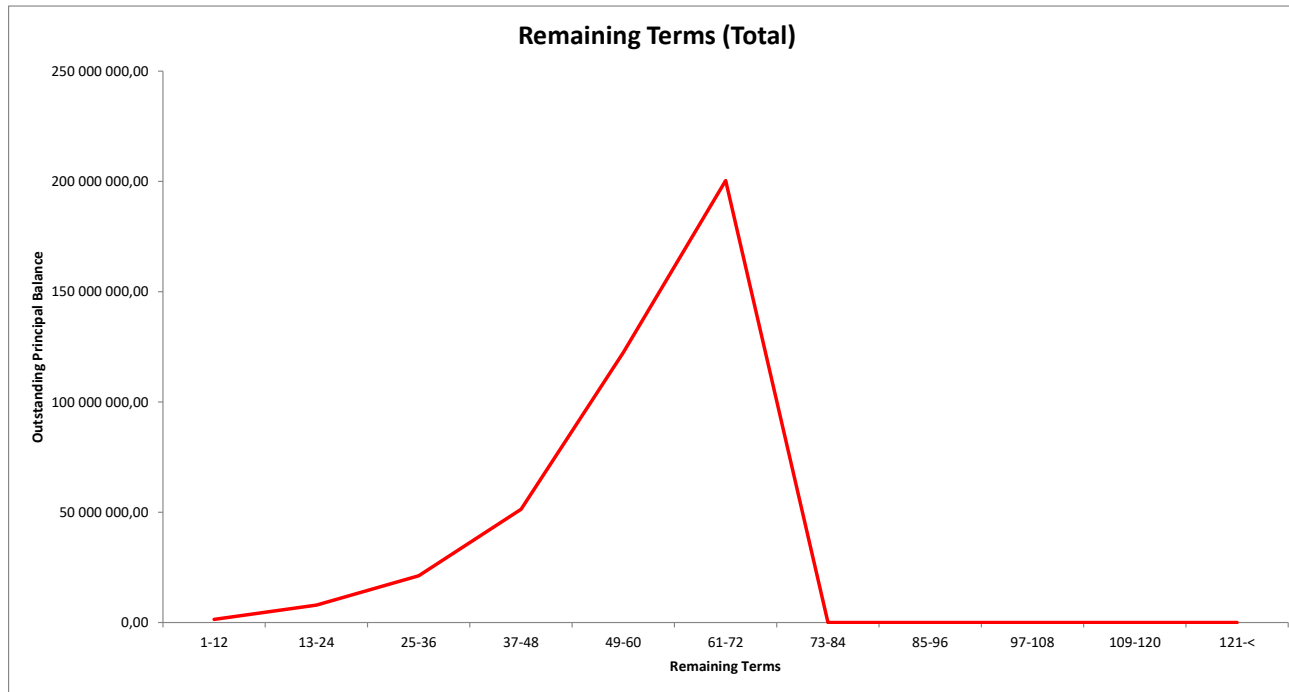
Reporting Date	30.08.2023	
Payment date	25.08.2023	
Period No	1	
Monthly Period	01.07.2023	
Interest Period	from 11.05.2023	to 25.08.2023 = 106 days

		TOTAL						
		Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning
Months to maturity	0		0	4	5 119	0,00 %	0,0	32,7
	1		12	383	1 459 762	0,36 %	8,7	23,8
	13		24	1 043	7 906 005	1,95 %	19,5	16,6
	25		36	1 839	21 245 611	5,25 %	30,6	14,3
	37		48	3 040	51 323 771	12,68 %	43,1	11,8
	49		60	5 624	122 505 965	30,26 %	54,7	10,6
	61		72	7 507	200 388 178	49,50 %	63,9	8,2
	73		84					
	85		96					
	97		108					
	109		120					
	121	-						
		Total			19 440	404 834 411	100 %	55,7

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.a Seasoning



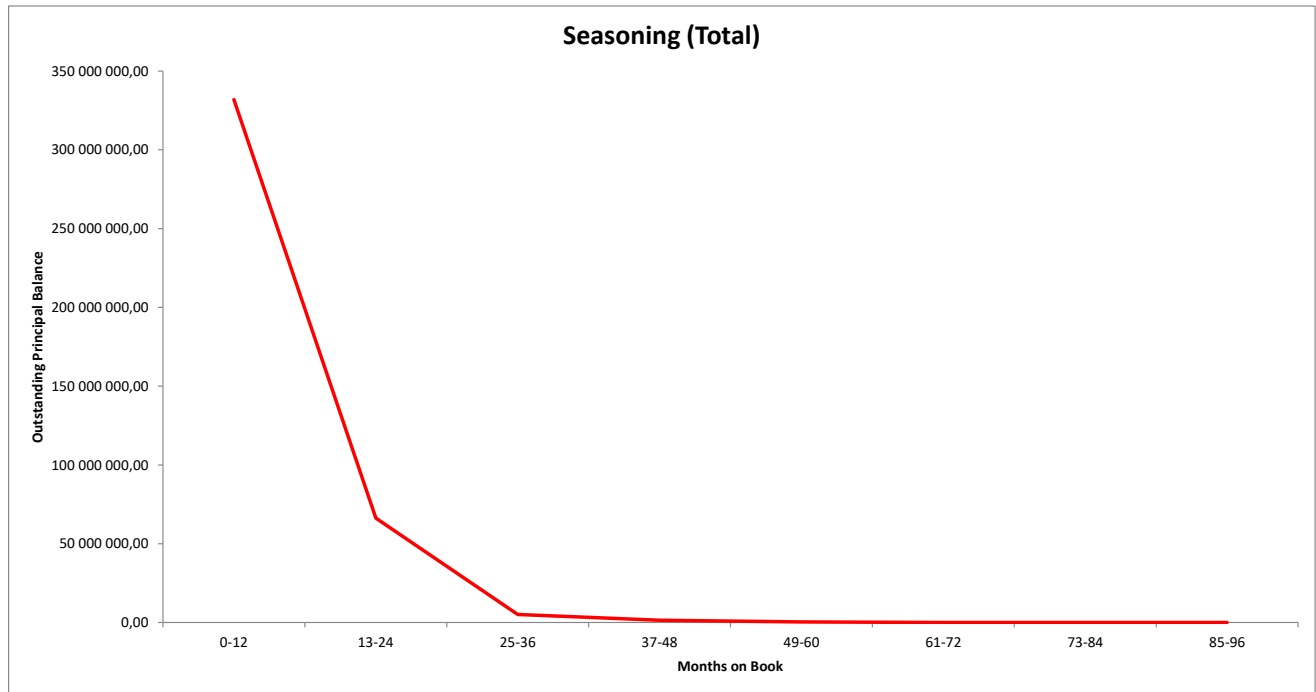
Reporting Date	30.08.2023		
Payment date	25.08.2023		
Period No	1		
Monthly Period	01.07.2023		
Interest Period	from	11.05.2023	to 25.08.2023 = 106 days

		TOTAL						
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1		12	15 785	331 914 421	81,99 %	57,4	8,4
	13		24	3 230	66 181 645	16,35 %	50,0	15,0
	25		36	285	5 020 846	1,24 %	31,5	29,1
	37		48	97	1 377 742	0,34 %	20,7	41,1
	49		60	41	331 001	0,08 %	11,6	52,3
	61		72	2	8 756	0,00 %	7,6	65,1
	73		84					
	85		96					
Total				19 440	404 834 411	100 %	55,7	9,9

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Monthly Investor Report

14.b Seasoning

Reporting Date	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date	30.08.2023	
Payment date	25.08.2023	
Period No	1	
Monthly Period	01.07.2023	
Interest Period	from 11.05.2023	to 25.08.2023 = 106 days

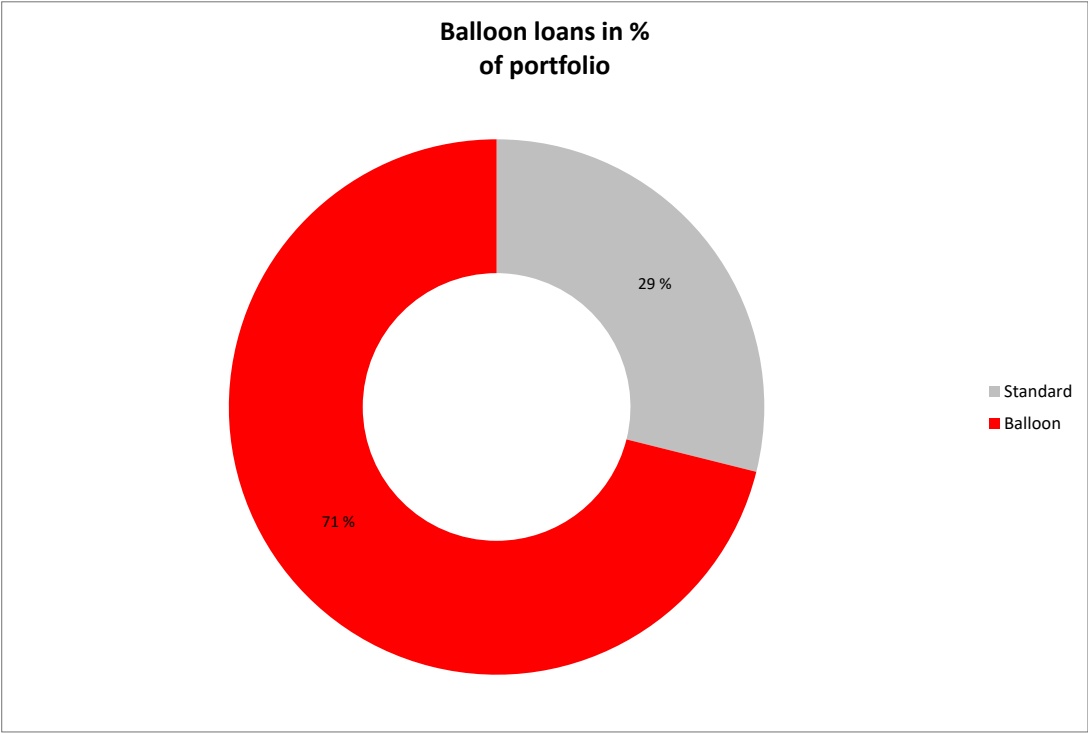
Balloon loans in % of portfolio	TOTAL							
	Min	No	Outstanding balance	% of Outstanding Balance	Residual Value	Residual of Total	WA months to maturity	WA seasoning
Standard		9 736	116 978 695	28,9 %	5 805	0,0 %	50,3	9,9
Balloon		9 704	287 855 716	71,1 %	110 478 485	38,4 %	57,8	9,9
Total		19 440	404 834 411	100 %	110 484 291	27 %	55,7	9,9

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.b Balloon loans



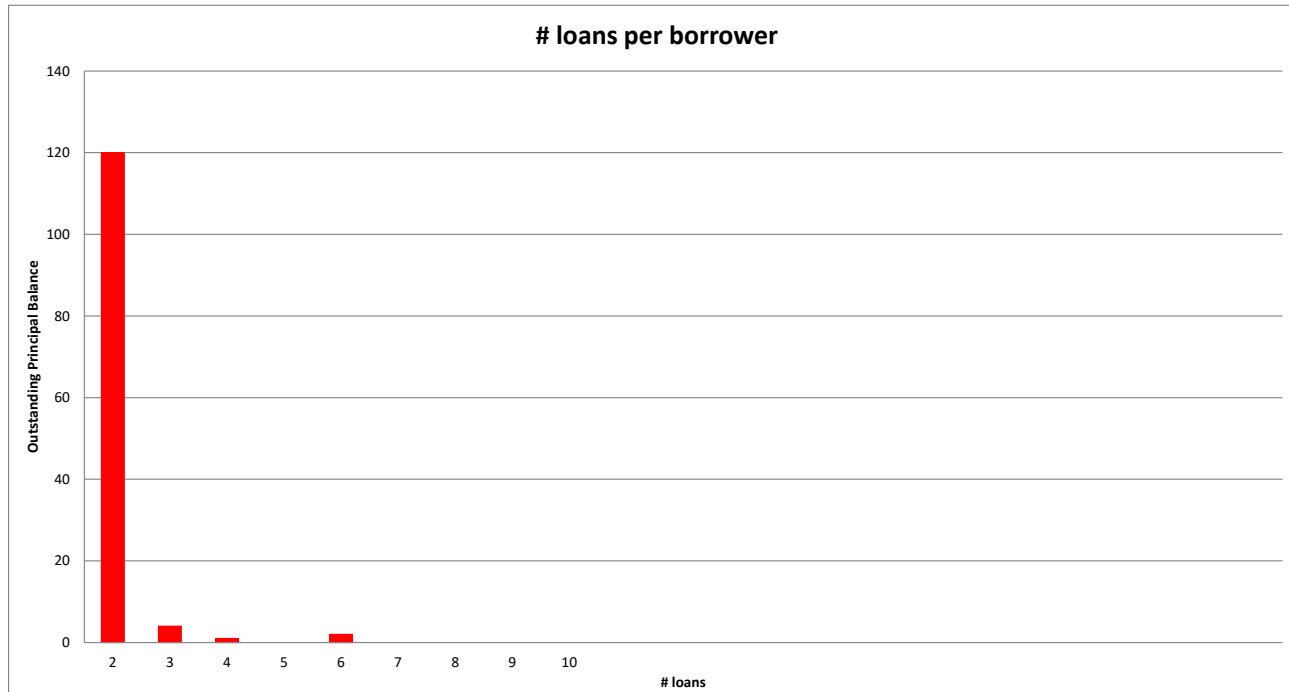
Reporting Date	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days



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16.b # loans per borrower

Reporting Date	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortization Profile



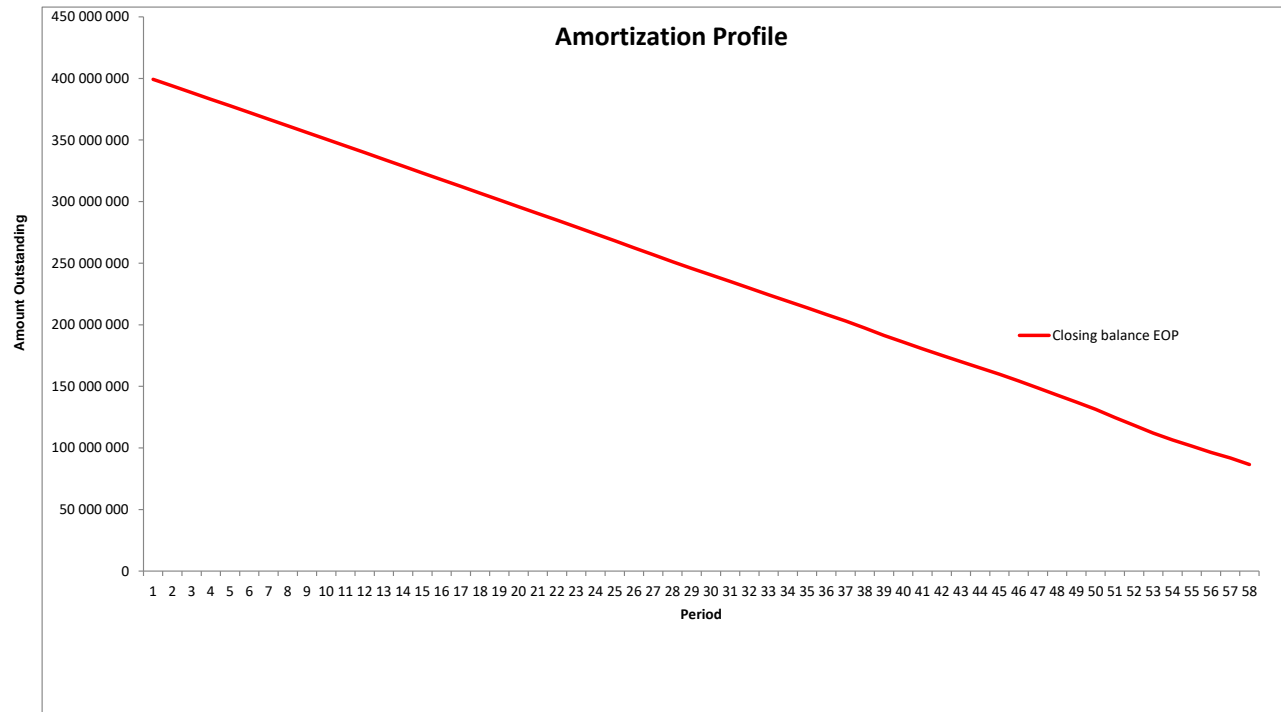
Reporting Date	30.08.2023	
Payment date	25.08.2023	
Period No	1	
Monthly Period	01.07.2023	
Interest Period	from 11.05.2023	to 25.08.2023 = 106 days

		TOTAL					
Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage	
Amortization profile (first 20 periods)	1	404 834 411	399 266 433	5 567 978	1 159 710	3,49 %	98,62 %
	2	399 266 433	393 909 104	5 357 328	1 142 811	3,49 %	97,30 %
	3	393 909 104	388 528 289	5 380 816	1 126 756	3,49 %	95,97 %
	4	388 528 289	383 143 757	5 384 532	1 110 679	3,48 %	94,64 %
	5	383 143 757	377 768 390	5 375 367	1 094 856	3,48 %	93,31 %
	6	377 768 390	372 378 031	5 390 359	1 079 042	3,48 %	91,98 %
	7	372 378 031	366 982 497	5 395 533	1 063 213	3,48 %	90,65 %
	8	366 982 497	361 563 688	5 418 809	1 047 331	3,48 %	89,31 %
	9	361 563 688	356 153 529	5 410 160	1 031 358	3,48 %	87,98 %
	10	356 153 529	350 686 755	5 466 774	1 015 433	3,48 %	86,62 %
	11	350 686 755	345 239 819	5 446 935	999 403	3,47 %	85,28 %
	12	345 239 819	339 785 275	5 454 545	983 387	3,47 %	83,93 %
	13	339 785 275	334 308 027	5 477 248	967 316	3,47 %	82,58 %
	14	334 308 027	328 800 747	5 507 280	951 226	3,47 %	81,22 %
	15	328 800 747	323 295 696	5 505 050	934 989	3,47 %	79,86 %
	16	323 295 696	317 796 180	5 499 517	918 796	3,46 %	78,50 %
	17	317 796 180	312 388 587	5 407 592	902 599	3,46 %	77,16 %
	18	312 388 587	306 879 320	5 509 267	886 646	3,46 %	75,80 %
	19	306 879 320	301 378 048	5 501 272	870 510	3,46 %	74,44 %
	20	301 378 048	295 853 629	5 524 419	854 349	3,46 %	73,08 %

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17.b Amortization Profile

Reporting Date	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.a Payment Holidays



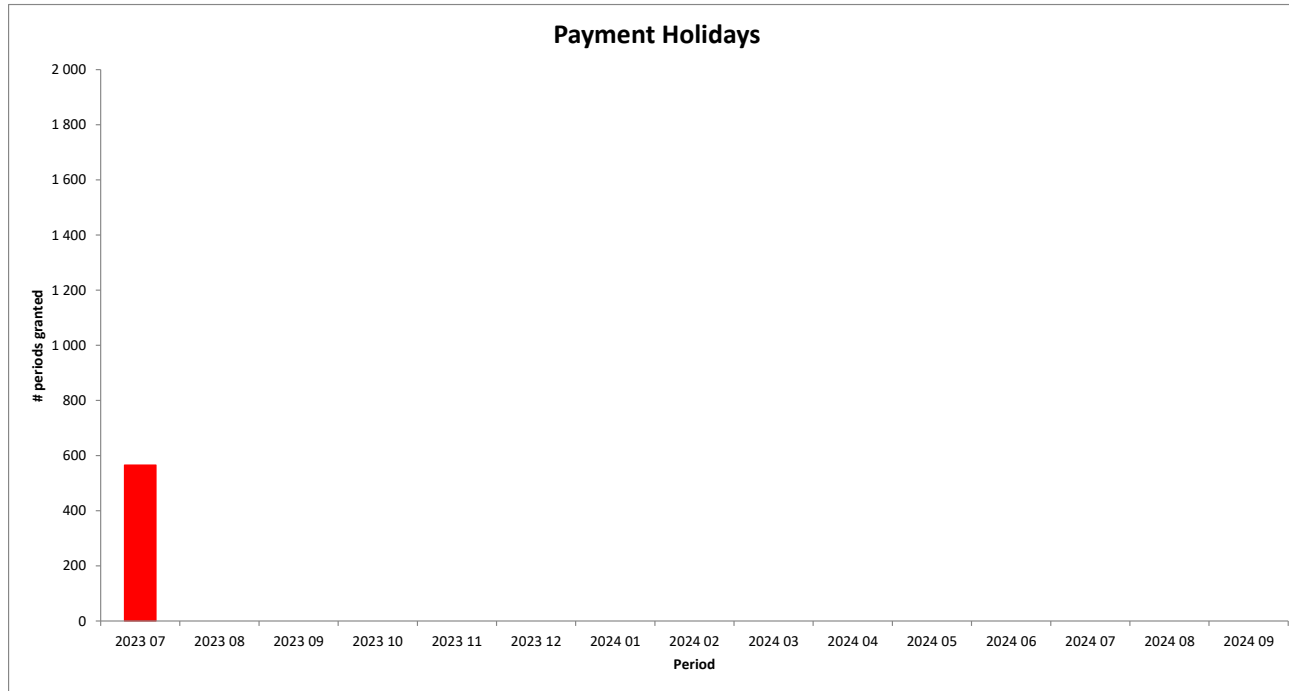
Reporting Date	30.08.2023			
Payment date	25.08.2023			
Period No	1			
Monthly Period	01.07.2023			
Interest Period	from	11.05.2023	to	25.08.2023 = 106 days

TOTAL				
Period	No	Number of periods granted	Sum of Payments	Closing Balance
2023 07	566	769	220 852	14 244 780
2023 08				
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:	566	769	220 852	14 244 780

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	30.08.2023					
Payment date	25.08.2023					
Period No	1					
Monthly Period	01.07.2023					
Interest Period	from	11.05.2023	to	25.08.2023	=	106 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



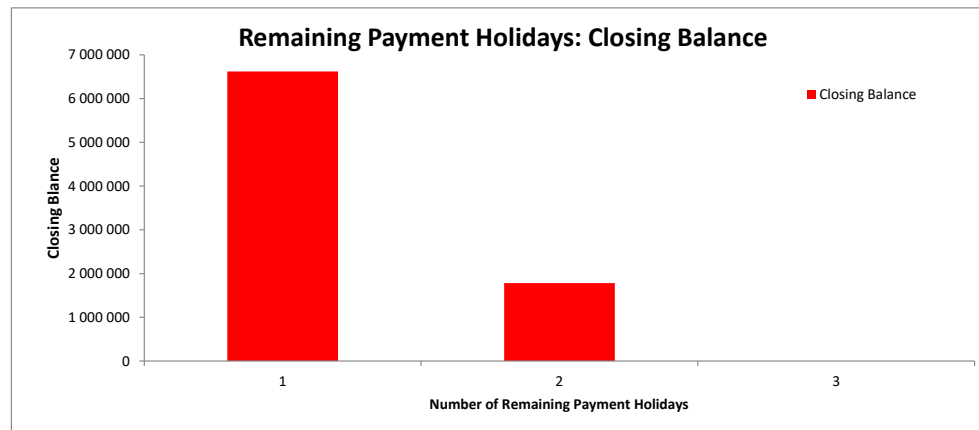
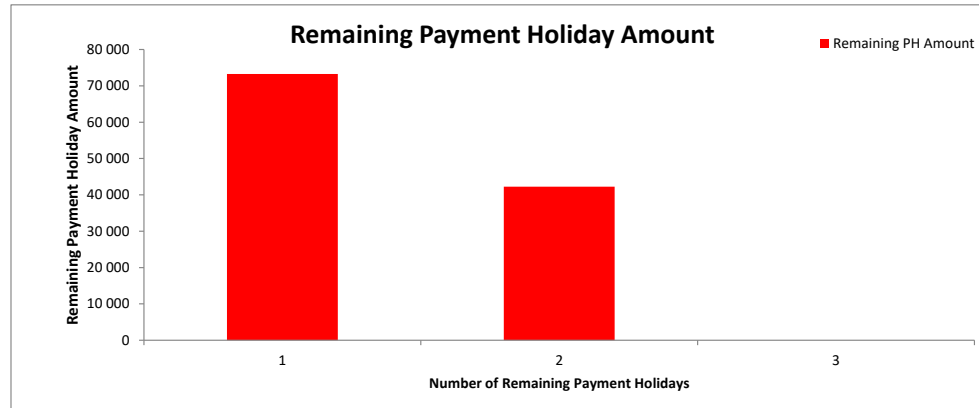
Reporting Date	30.08.2023	
Payment date	25.08.2023	
Period No	1	
Monthly Period	01.07.2023	
Interest Period	from	11.05.2023
	to	25.08.2023
	=	106 days

Remaining PHIs	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	245	73 251	6 619 736
	2	77	42 251	1 783 730
	3	0	0	0
	Total	322	115 502	8 403 465

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18.d Remaining Payment Holidays

Reporting Date	30.08.2023	
Payment date	25.08.2023	
Period No	1	
Monthly Period	01.07.2023	
Interest Period	from 11.05.2023	to 25.08.2023 = 106 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment



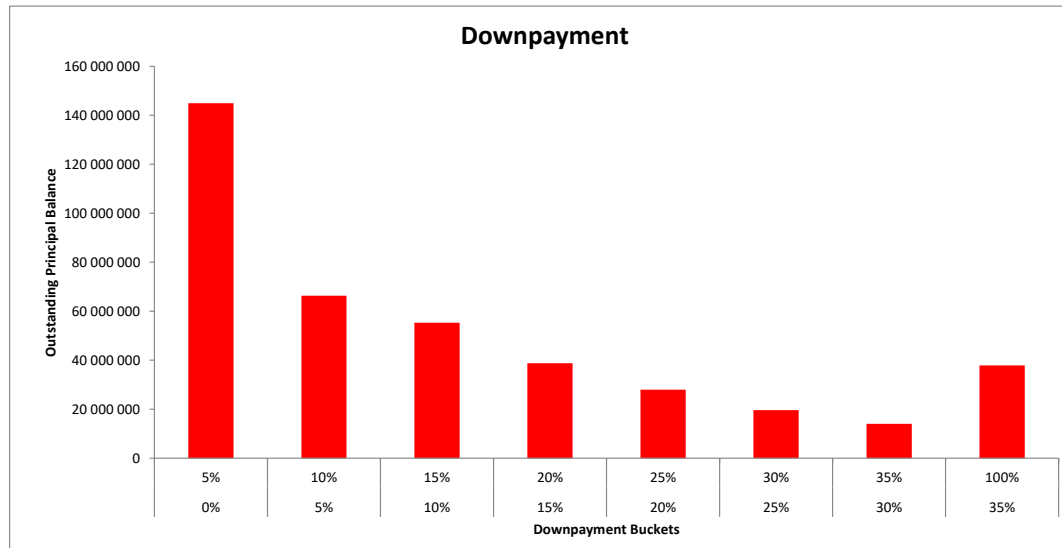
Reporting Date	30.08.2023	
Payment date	25.08.2023	
Period No	1	
Monthly Period	01.07.2023	
Interest Period	from 11.05.2023	to 25.08.2023 = 106 days

TOTAL							
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
		0 %	5 %	6 848	144 948 799	35,80 %	57,5
	5 %	10 %	2 534	66 327 559	16,38 %	57,8	9,9
	10 %	15 %	2 310	55 291 049	13,66 %	55,8	10,2
	15 %	20 %	1 624	38 792 899	9,58 %	55,0	10,0
	20 %	25 %	1 316	27 954 875	6,91 %	54,4	10,1
	25 %	30 %	989	19 619 341	4,85 %	54,1	9,7
	30 %	35 %	809	14 012 399	3,46 %	52,5	10,0
	35 %	100 %	3 010	37 887 490	9,36 %	48,3	9,7
Total			19 440	404 834 411	100 %	55,7	9,9

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.b Downpayment

Reporting Date	30.08.2023					
Payment date	25.08.2023					
Period No	1					
Monthly Period	01.07.2023					
Interest Period	from	11.05.2023	to	25.08.2023	=	106 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition



Reporting Date	30.08.2023
Payment date	25.08.2023
Period No	1
Monthly Period	01.07.2023
Interest Period	from 11.05.2023 to 25.08.2023 = 106 days

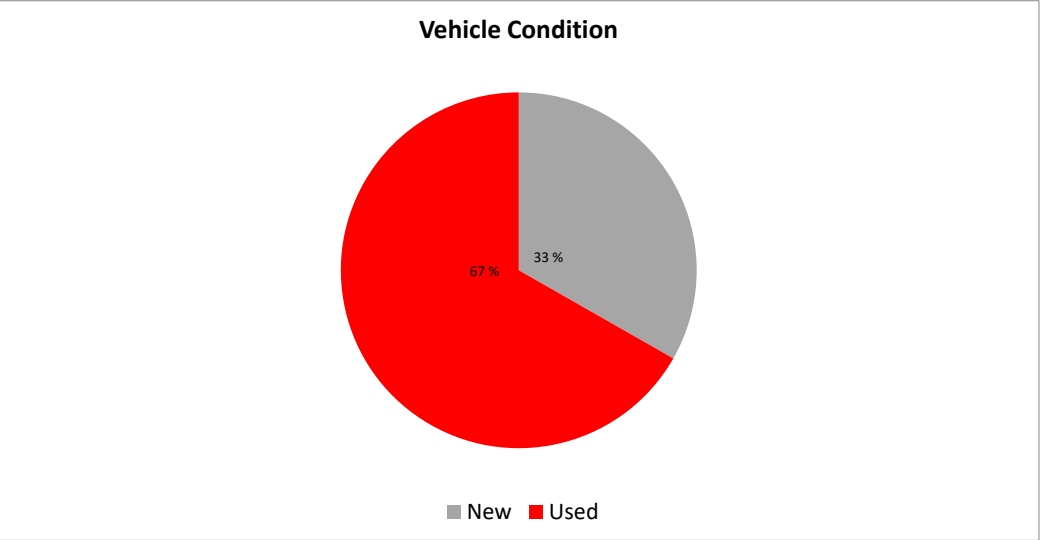
Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
	New	4 321	134 608 181	33,25 %	54,9	9,6
	Used	15 119	270 226 230	66,75 %	56,0	10,1
	Total	19 440	404 834 411	100 %	55,7	9,9

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20.b Vehicle Condition



Reporting Date	30.08.2023
Payment date	25.08.2023
Period No	1
Monthly Period	01.07.2023
Interest Period	from 11.05.2023 to 25.08.2023 = 106 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.a Borrower Type



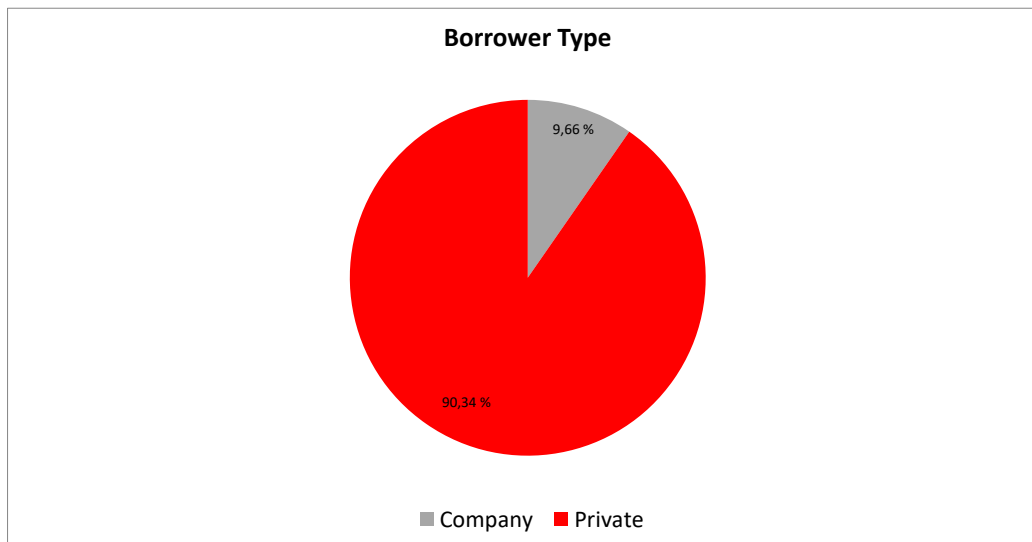
Reporting Date	30.08.2023
Payment date	25.08.2023
Period No	1
Monthly Period	01.07.2023
Interest Period	from 11.05.2023 to 25.08.2023 = 106 days

TOTAL						
Borrower Type	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 534	39 120 070	9,66 %	45,7	13,1
	Private	17 906	365 714 341	90,34 %	56,7	9,6
	Total	19 440	404 834 411	100 %	55,7	9,9

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21.b Borrower Type

Reporting Date	30.08.2023
Payment date	25.08.2023
Period No	1
Monthly Period	01.07.2023
Interest Period	from 11.05.2023 to 25.08.2023 = 106 days



SCF RAHOITUSPALVELUT XII DAC
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22.a Vehicle type

Reporting Date	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days

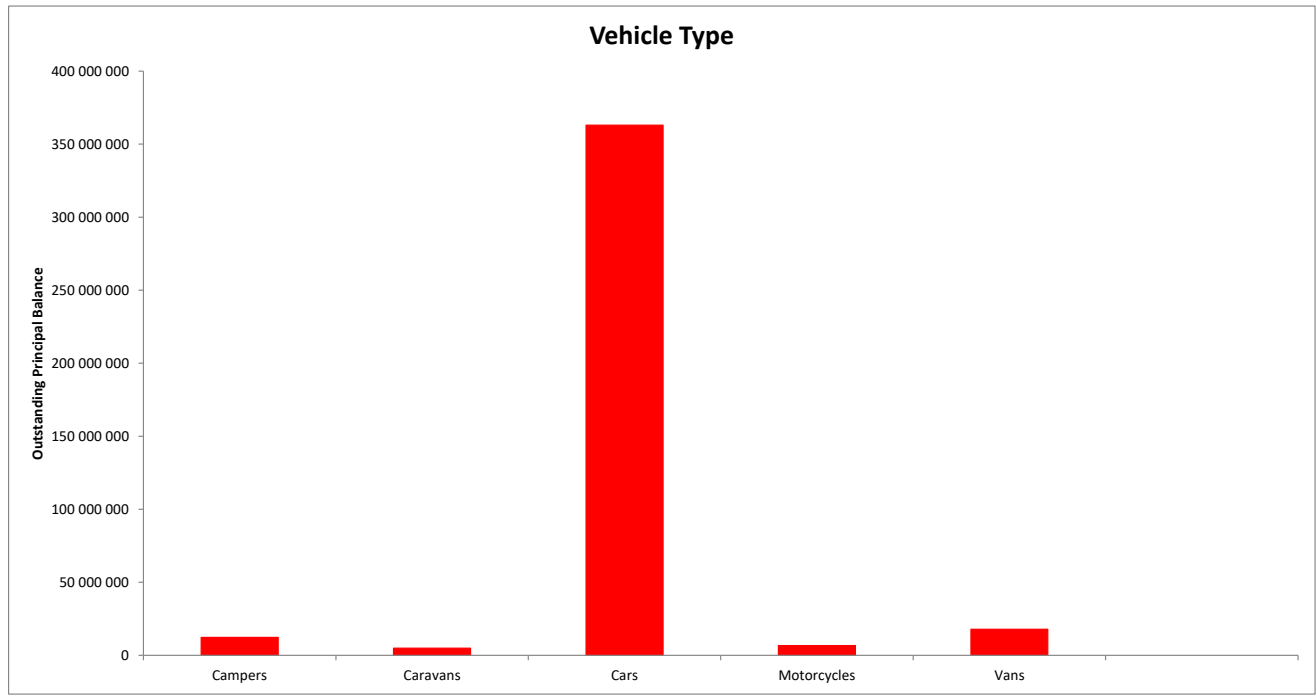


Vehicle type	TOTAL					
	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Campers		315	12 258 417	3,03 %	55,6	11,5
Caravans		207	4 936 622	1,22 %	54,1	11,5
Cars		17 222	363 036 799	89,68 %	56,1	9,7
Motorcycles		648	6 746 170	1,67 %	49,3	10,9
Vans		1 048	17 856 403	4,41 %	49,4	12,2
		19 440	404 834 411	100 %	55,7	9,9

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

23.a Restructured Loans



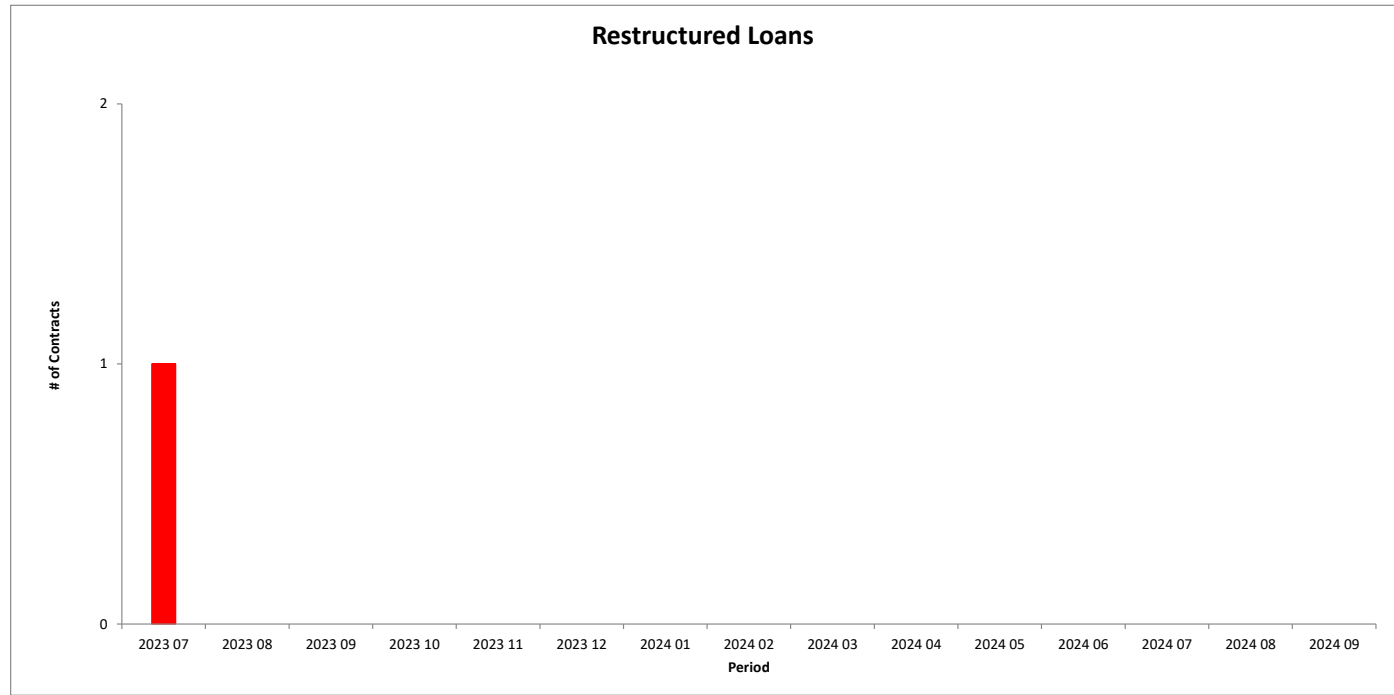
Reporting Date	30.08.2023	
Payment date	25.08.2023	
Period No	1	
Monthly Period	01.07.2023	
Interest Period	from	11.05.2023
	to	25.08.2023
	=	106 days

	TOTAL		
	Period	No	Outstanding balance
Restructured	2023 07	1	47 194
	2023 08		
	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			
	1	47 194	

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Monthly Investor Report

23.b Restructured Loans

Reporting Date	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	30.08.2023	
Payment date	25.08.2023	
Period No	1	
Monthly Period	from 01.07.2023	to 25.08.2023 = 106 days
Interest Period	from 11.05.2023	to 25.08.2023 = 106 days

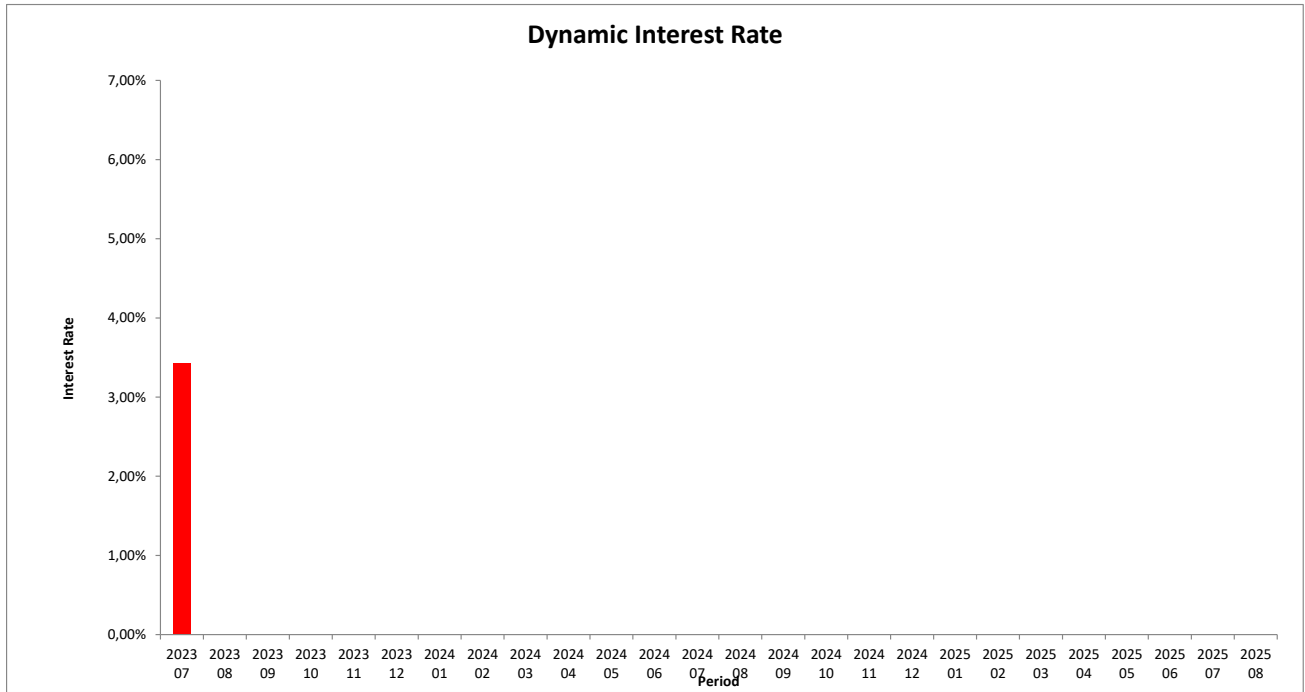
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3,43 %
2023 08		
2023 09		
2023 10		
2023 11		
2023 12		
2024 01		
2024 02		
2024 03		
2024 04		
2024 05		
2024 06		
2024 07		
2024 08		
2024 09		
2024 10		
2024 11		
2024 12		
2025 01		
2025 02		
2025 03		
2025 04		
2025 05		
2025 06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

Interest rate evolution

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Monthly Investor Report

24.b Dynamic Interest Rate

Reporting Date	30.08.2023	
Payment date	25.08.2023	
Period No	1	
Monthly Period	01.07.2023	
Interest Period	from 11.05.2023	to 25.08.2023 = 106 days



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25.a Dynamic Pre-Payments



Reporting Date 30.08.2023
 Payment date 25.08.2023
 Period No 1

Monthly Period 01.07.2023
 Interest Period from 11.05.2023 to 25.08.2023 = 106 days

TOTAL			
Period	Sum of Pre-Payments	Closing Balance	CPR Annual
2023 07	25 587 102	404 834 411	20,06 %
2023 08			
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			

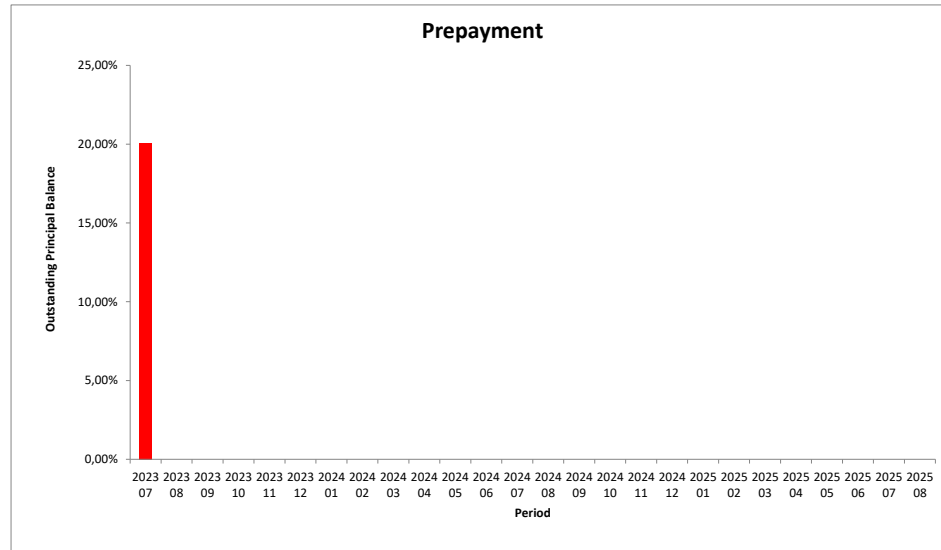
Dynamic Prepayment

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25.b Dynamic Pre-Payments



Reporting Date	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days



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26. Delinquency



Reporting Date	30.08.2023	
Payment date	25.08.2023	
Period No	1	
Monthly Period	01.07.2023	
Interest Period	from 11.05.2023	to 25.08.2023 = 106 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2023	7	404 834 411	18 410	384 371 369	869	17 412 766	87	1 607 611	46	918 778	18	324 691	10	199 197	-	-	-	-	
	8																		
	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	30.08.2023					
Payment date	25.08.2023					
Period No	1					
Monthly Period	from	01.07.2023	to	25.08.2023	=	106 days
Interest Period	from	11.05.2023	to	25.08.2023	=	106 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	25 244	2	14 241	14 241	11 004													
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	2524 4	2																	
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	30.08.2023				
Payment date	25.08.2023				
Period No	1				
Monthly Period	01.07.2023				
Interest Period	from	11.05.2023	to	25.08.2023	= 106 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	5 608 153,94	EUR
Senior Expenses	-	40 186,96	EUR
Senior Servicing Fee	-	267 455,11	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	1 987 500,00	EUR
Tranche A Loan Interest to Issuer	-	853 712,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	58 300,00	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	-	106 368,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	89 953,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	112 625,00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	389 403,00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	25 244,29	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	1 677 406,58	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	+	9 807 336,17	EUR
Senior Expenses	-	30 341,96	EUR
Issuer swap interest to swap counterparty	-	1 987 500,00	EUR
Interest Class A Notes	-	4 903 162,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	122 825,00	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	-	189 469,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	135 903,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	156 620,00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	501 833,00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	25 244,29	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	1 754 437,92	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	+	45 165 588,92	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		45 090 070,85	EUR
Balance to be Credited to the Reinvestment Principal Ledger		75 518,07	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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30. Transaction Costs

Reporting Date	30.08.2023	
Payment date	25.08.2023	
Period No	1	
Monthly Period	01.07.2023	
Interest Period	from 11.05.2023	to 25.08.2023 = 106 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	40 186,96						
Interest accrued for the Period	EUR	6 009 812,00	4 903 162,00	122 825,00	189 469,00	135 903,00	156 620,00	501 833,00
Cumulative Interest accrued	EUR	6 009 812,00	4 903 162,00	122 825,00	189 469,00	135 903,00	156 620,00	501 833,00
Interest Payments	EUR	6 009 812,00	4 903 162,00	122 825,00	189 469,00	135 903,00	156 620,00	501 833,00
Cumulative Interest Payments	EUR	6 009 812,00	4 903 162,00	122 825,00	189 469,00	135 903,00	156 620,00	501 833,00
Interest accrued on Subordinated Loan for the Period	EUR	33 788,00						
Cumulative Interest accrued on Subordinated Loan	EUR	33 788,00						
Interest Payments on Subordinated Loan	EUR	33 788,00						
Cumulative Interest Payments on Subordinated Loan	EUR	33 788,00						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

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Period No	1
Monthly Period	01.07.2023
Interest Period	from 11.05.2023 to 25.08.2023 = 106 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	11.05.2023
Interest Period End	25.08.2023
Interest Days	106
Settlement Date	25.08.2023
Party A Floating Interest Rate	3,320 %
Party A Floating Rate Day Count Fraction	0,29
Party A Interest Amount	EUR 4 399 450,50
Party B Fixed Rate	1,5000 %
Party B Fixed Rate Day Count Fraction	0,29
Party B Interest Amount	EUR 1 987 500,00

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31. Contact Details



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Reporting Date	30.08.2023
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