

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Cover Sheet Monthly Investor Report



Index	Page
1	1
2	2
3	3
4	4
5 a	5
5 b	6
6	7
7	8
8	9
9 a	10
9 b	11
10 a	12
10 b	13
11 a	14
11 b	15
12 a	16
12 b	17
13 a	18
13 b	19
14 a	20
14 b	21
15 a	22
15 b	23
16 a	24
16 b	25
17 a	26
17 b	27
18 a	28
18 b	29
18 c	30
18 d	31
19 a	32
19 b	33
20 a	34
20 b	35
21 a	36
21 b	37
22 a	38
22 b	39
23 a	40
23 b	41
24	42
25	43
26	44
27	45
28	46
29	47
30	48
31	49
32	50

Reporting Date	27.10.2023				
Payment date	25.10.2023			Following payment dates:	25.11.2023
Period No	3				25.12.2023
Monthly Period	01.09.2023				
Interest Period	25.09.2023	from		to	25.10.2023 = 30 days
Cut-Off date	30.09.2023				

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

1. Portfolio Information



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

	Current Period
Outstanding receivables	Aggregated Outstanding Principal Amount
Opening balance prior to replenishment	449 952 043,73 EUR
Scheduled Loan Principal Repayments (+MC)	5 760 333,02 EUR
Prepayments	7 402 480,40 EUR
Deemed Collections - Other	- EUR
Total Principal Payments Received in Period	13 162 813,42 EUR
New Defaulted Auto Loans amt in Period	166 271,16 EUR
Closing balance prior to replenishment	436 622 959,15 EUR
Further Purchase Price due (Replenishment price of new assets)	13 332 030,18 EUR
Re-investment Principal Ledger Closing Balance	45 010,67 EUR
Closing Balance post replenishment	449 954 989,33 EUR
Principal Recoveries on loans in default	4 947,76 EUR
Total revenue collections	
Total Revenue Received in Period	1 639 740,33 EUR
# Loans	
At beginning of period	21 584 Loans
Replenished contracts	635 Loans
Paid in Full	469 Loans
Repurchased (Deemed Collections)	- Loans
New loans into default	9 Loans
At end of period	21 741 Loans

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

2. Amount Due for Distribution - Revenue Receipts



Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	3				
Monthly Period	01.09.2023				
Interest Period	from 25.09.2023	to	25.10.2023	=	30 days

Purchaser Available Revenue Receipts

Current Period

a. Collections: Interest, fees, recoveries etc.	1 644 688,09	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	4 252,41	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 **1 648 940,50** **EUR**

Issuer Available Revenue Receipts

a. Amounts due to Issuer from Purchaser under the Loan Agreement	1 309 520,42	EUR
b. Liquidity Reserve (in event of shortfall)	-	EUR
c. Amounts received under the Swap Agreement (if positive)	1 450 875,00	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	30 541,83	EUR
g. Liquidity Reserve Excess Amount	5 836,37	EUR
h. Any other net amount received by the Issuer	-	EUR

Total Amount for Issuer Available Revenue Receipts **2 796 773,62** **EUR**

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

3. Amount Due for Distribution - Redemption Receipts



Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	3				
Monthly Period	01.09.2023				
Interest Period	from 25.09.2023	to	25.10.2023	=	30 days

Purchaser Available Redemption Receipts

Current Period

a. Collections: Principal payments, Deemed Collection	13 162 813,42	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	47 956,27	EUR
f. Any other net income amount received by the Purchaser	166 271,16	EUR
Total Amount for Purchaser Available Redemption Receipts	13 377 040,85	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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

4. Reserve Accounts



Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	3
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 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	34 503,41	EUR
Principal Paid	1 872,79	EUR
End of Period	1 634 620,21	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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

5a. Performance Data



Asset Balance

Opening balance prior to replenishment	449 952 043,73	EUR
Closing balance prior to replenishment	436 622 959,15	EUR
Closing Balance post replenishment	449 954 989,33	EUR

Portfolio Performance:

	EUR	%	# loans
Performing Receivables:			
Current	414 840 279,18	95,01 %	20 022
1-29 days past due	17 366 659,92	3,98 %	868
Delinquent Receivables:			
30-59 days past due	2 426 655,58	0,56 %	122
60-89 days past due	1 061 247,09	0,24 %	46
90-119 days past due	364 204,45	0,08 %	19
120-149 days past due	398 978,54	0,09 %	23
150-179 days past due	164 934,39	0,04 %	6
Total Performing and Delinquent	436 622 959	100,00 %	21 106
Current Period Defaults	166 271,16		9
Cumulative Defaults	204 547,87		15
Current Period Principal Recoveries	4 947,76		
Cumulative Principal Recoveries	19 188,40		

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

[A] Cumulative Net Loss Ratio, Payment Date	0,04 %	NO
[B] Cumulative Net Loss Ratio, preceding Payment Date	0,01 %	
[C] Cumulative Net Loss Ratio, second preceding Payment Date	0,00 %	

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

[A] Aggregate Outstanding Asset Principal Amount	449 954 989,33	100,04 %
[B] Aggregate principal balance of Defaulted Contracts	204 547,87	
[C] Recoveries received on such Defaulted Contracts	19 188,40	
[D] Outstanding Asset Principal Amounts on the Note Issuance Date	449 980 445,50	

or AVERAGE [[A], [B], [C]] > 5%

[A] Delinquency Ratio, Payment Date	1,01 %	NO
[B] Delinquency Ratio, preceding Payment Date	0,83 %	
[C] Delinquency Ratio, second preceding Payment Date	0,75 %	

or Servicer Termination Event

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

Reporting Date	27.10.2023
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Period No	3
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Revolving Period Termination Event, where any of [A], [B], [C], [D], [E], [F], [G], [H], [J] occurs

[A] An Issuer Event of Default	NO
[B] A Servicer Termination Event	NO
[C] A change of control with respect to the Seller	NO
[D] the Seller becomes subject to Insolvency Proceedings	NO
[E] the Delinquency Ratio Rolling Average exceeds 3 per cent	NO
[F] the Cumulative Net Loss Ratio exceeds 0.5 per cent	NO
[G] on any preceding Payment Date, there is a debit balance on the Principal Deficiency Ledger following the application of the Available Revenue Receipts in excess of 0.1 per cent. Of the Aggregate Outstanding Note Principal Amount	NO
[H] the amount of Redemption Receipts not applied towards the payment of Further Purchase Price exceeds 15 per cent of the Aggregate Outstanding Asset Principal Amount as at the Note Issuance Date on average for two consecutive Payment Dates; or	NO
[I] an Event of Default or an Additional Termination Event under the Hedge Agreement (each as defined therein) or a Hedge Counterparty Downgrade Event occurs and none of the remedies provided for in the Hedge Agreement are put in place within the timeframe required thereunder.	NO

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

5b. Concentration limits



Reporting Date	27.10.2023	
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Concentration limits:	Pre Replenishment	Eligible pool**	Replenishment	Post replenishment
Weighted average interest rate (min 3%)	3,54 %	4,09 %	4,75 %	3,58 %
Weighted average months to maturity (max 60)	54,55 *	53,00	60,02	54,03
Used Vehicles (max 75%)	65,21 %	59,60 %	64,81 %	65,19 %
Balloon Loans (max 70%)	71,52 %	64,84 %	67,14 %	71,39 %
Balloon Installments (max 26%)	28,42 %	25,20 %	24,74 %	28,31 %
Corporate Borrowers (max 11%)	9,34 %	48,82 %	6,29 %	9,25 %
IRB (min 95%)	95,57 %***	54,61 %	99,90 %	95,78 %

* 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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

6. Note Principal



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

	Class A	Class B	Class C	Class D	Class E	Class F	
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
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	-	-	-	-	-	166 271,16	EUR
Credit PDL	-	-	-	-	-	166 271,16	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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

7. Outstanding Notes



Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	3
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 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		30	30	30	30	30	30
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		380,75	572,42	676,58	864,08	1 030,75	1 280,75
Interest Payment	1 906 637,50	1 577 066,50	37 779,50	57 509,58	40 611,92	46 383,75	147 286,25
Interest Payment per Note		380,75	572,42	676,58	864,08	1 030,75	1 280,75

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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

8. Counterparty Ratings, Trigger Levels and Consequences

Reporting Date 27.10.2023
Payment date 25.10.2023
Period No 3
Monthly Period 01.09.2023
Interest Period : 25.09.2023 to 25.10.2023 = 30 days



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

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

9.a Original Portfolio Principal Balance

Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	3				
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Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



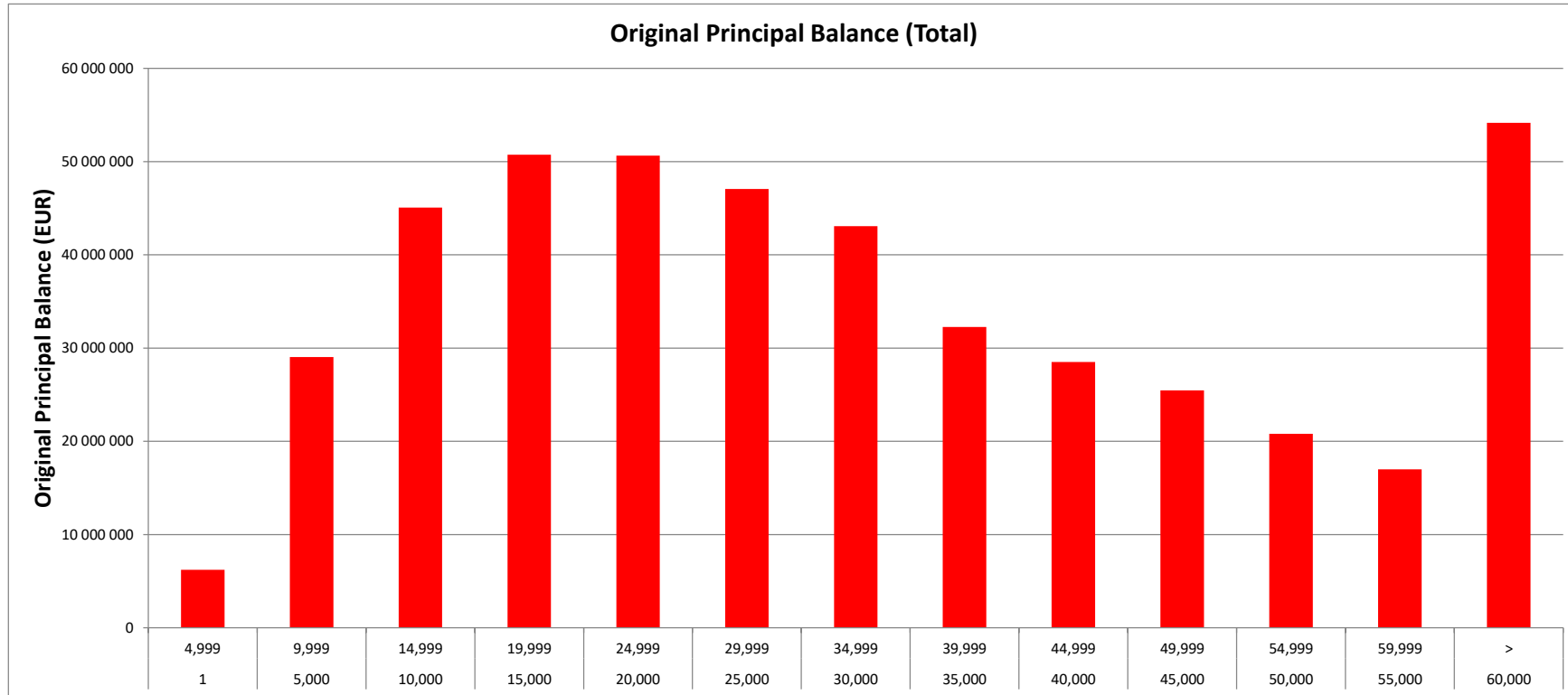
Average amount - all: 21 495

		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

SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

9.b Original Principal Balance Graph

Reporting Date	27.10.2023	
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SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

10.a Outstanding Principal Balance

Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days



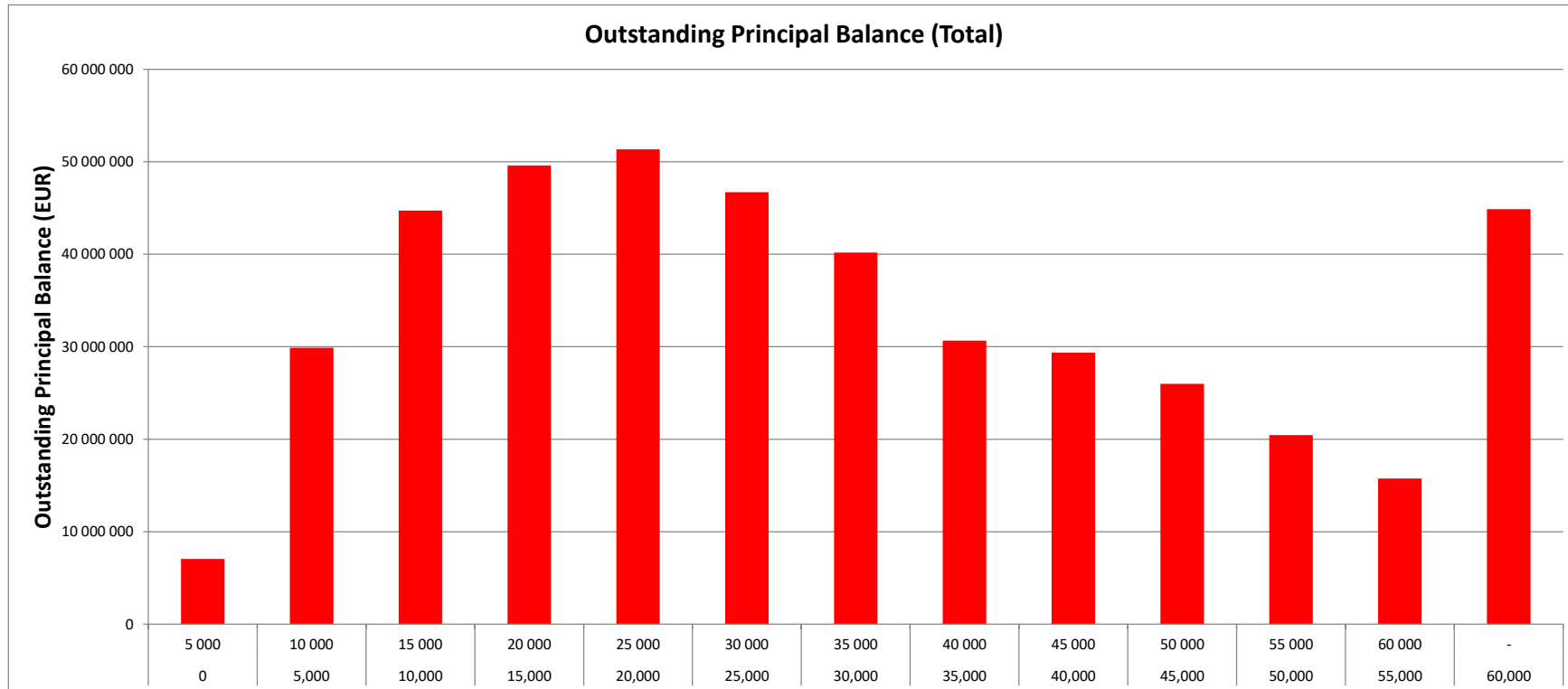
Average amount - all: 20 687

	TOTAL							
	Min	Max	No	Outstanding balance	%	WA months to maturity	WA seasoning	
Outstanding balance	0	5 000	2 125	7 047 170	1,61 %	28,8	12,5	
	5 000	10 000	3 995	29 900 910	6,85 %	45,6	11,8	
	10 000	15 000	3 593	44 719 758	10,24 %	51,8	11,7	
	15 000	20 000	2 860	49 603 112	11,36 %	53,8	11,6	
	20 000	25 000	2 287	51 356 634	11,76 %	55,0	11,4	
	25 000	30 000	1 704	46 704 706	10,70 %	55,1	11,3	
	30 000	35 000	1 242	40 181 237	9,20 %	56,0	11,2	
	35 000	40 000	821	30 667 226	7,02 %	56,4	11,1	
	40 000	45 000	694	29 368 481	6,73 %	57,3	10,6	
	45 000	50 000	549	25 994 121	5,95 %	58,5	10,1	
	50 000	55 000	390	20 444 994	4,68 %	58,7	10,0	
	55 000	60 000	275	15 753 390	3,61 %	58,0	10,6	
	60 000	-	571	44 881 220	10,28 %	57,3	10,8	
	Total			21 106	436 622 959	100 %	54,5	11,2

SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

10.b Outstanding Principal Balance Graph

Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.a Geographical Distribution



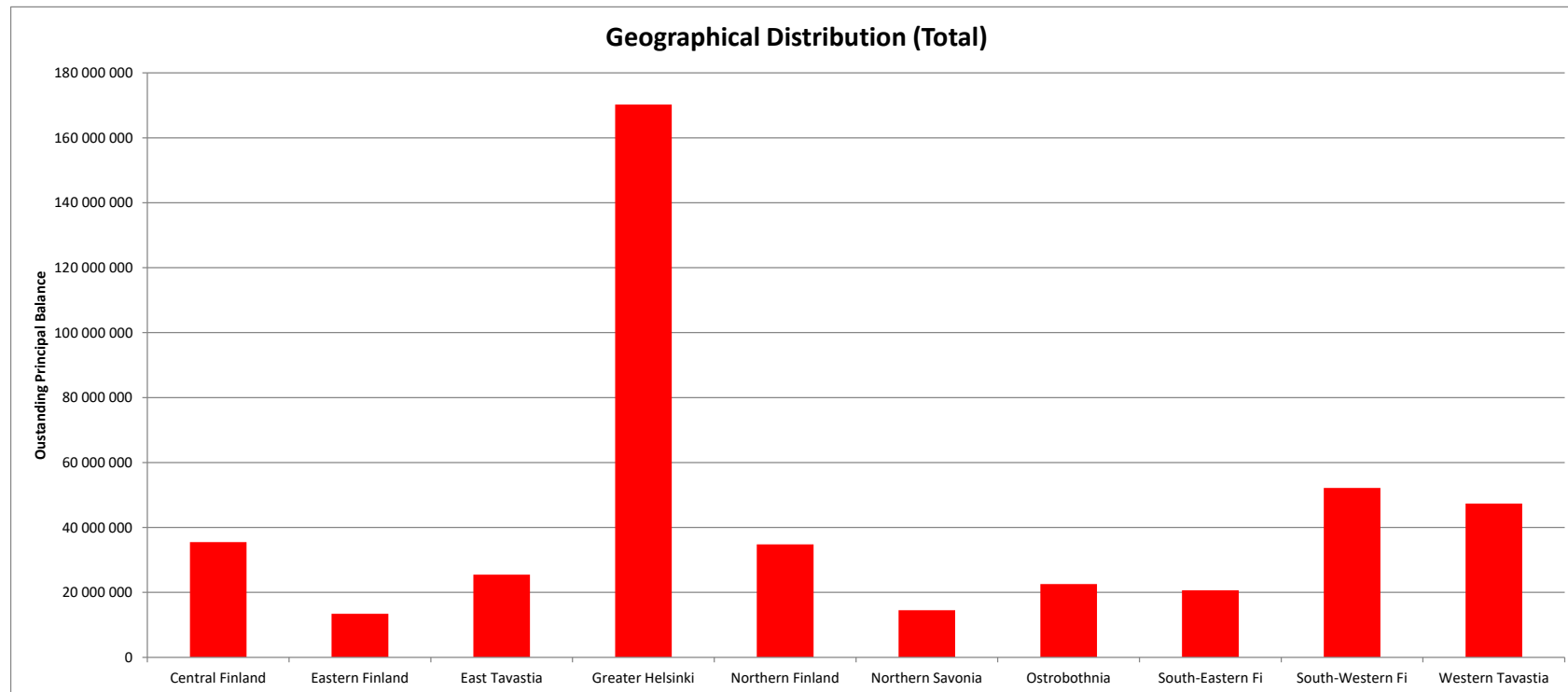
Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	3				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days

TOTAL						
District	No	Outstanding balance	% of Outstanding balance	WA months to maturity	WA seasoning	
Central Finland	1 836	35 472 453	8,12 %	54,1	11,2	
Eastern Finland	751	13 397 657	3,07 %	54,3	11,2	
East Tavastia	1 294	25 449 154	5,83 %	54,7	11,1	
Greater Helsinki	7 174	170 209 066	38,98 %	55,0	11,2	
Northern Finland	1 668	34 783 742	7,97 %	55,0	10,8	
Northern Savonia	774	14 516 139	3,32 %	54,1	11,0	
Ostrobothnia	1 284	22 590 950	5,17 %	54,9	11,2	
South-Eastern Fi	1 177	20 652 306	4,73 %	53,6	11,1	
South-Western Fi	2 707	52 162 965	11,95 %	54,2	11,2	
Western Tavastia	2 441	47 388 527	10,85 %	53,6	11,4	
Total	21 106	436 622 959	100 %	54,5	11,2	

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

11.b Geographical Distribution Graph

Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	3
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.a Interest Rate



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

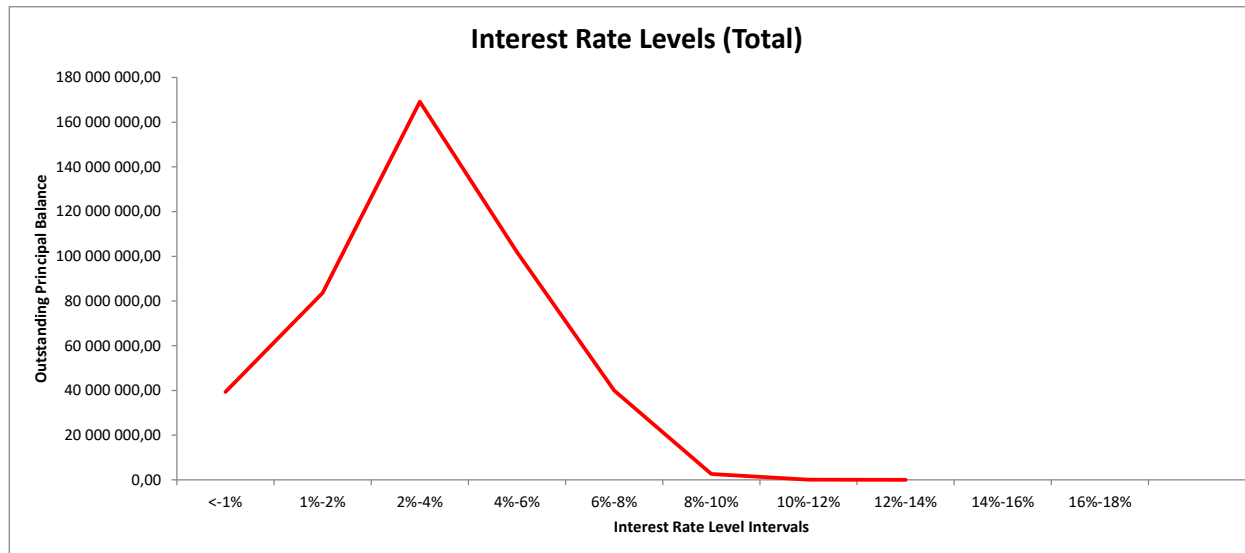
		TOTAL					
Interest distribution	Min (>=)	Max (<)	No	Outstanding balance	% of total Outstanding balance	WA months to maturity	WA seasoning
	0 %	1 %	1 551	39 347 770	9,01 %	50,7	13,4
	1 %	2 %	2 771	83 607 938	19,15 %	53,8	12,6
	2 %	4 %	7 313	169 149 885	38,74 %	54,2	11,8
	4 %	6 %	5 642	101 833 725	23,32 %	56,9	9,0
	6 %	8 %	3 594	39 969 882	9,15 %	55,1	9,1
	8 %	10 %	228	2 638 510	0,60 %	58,7	5,7
	10 %	12 %	6	71 738	0,02 %	58,6	6,9
	12 %	14 %	1	3 511	0,00 %	43,0	5,0
	14 %	16 %					
16 %	18 %						
18 %	-						
Total			21 106	436 622 959	100 %	54,5	11,2

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

12.b Interest Rate



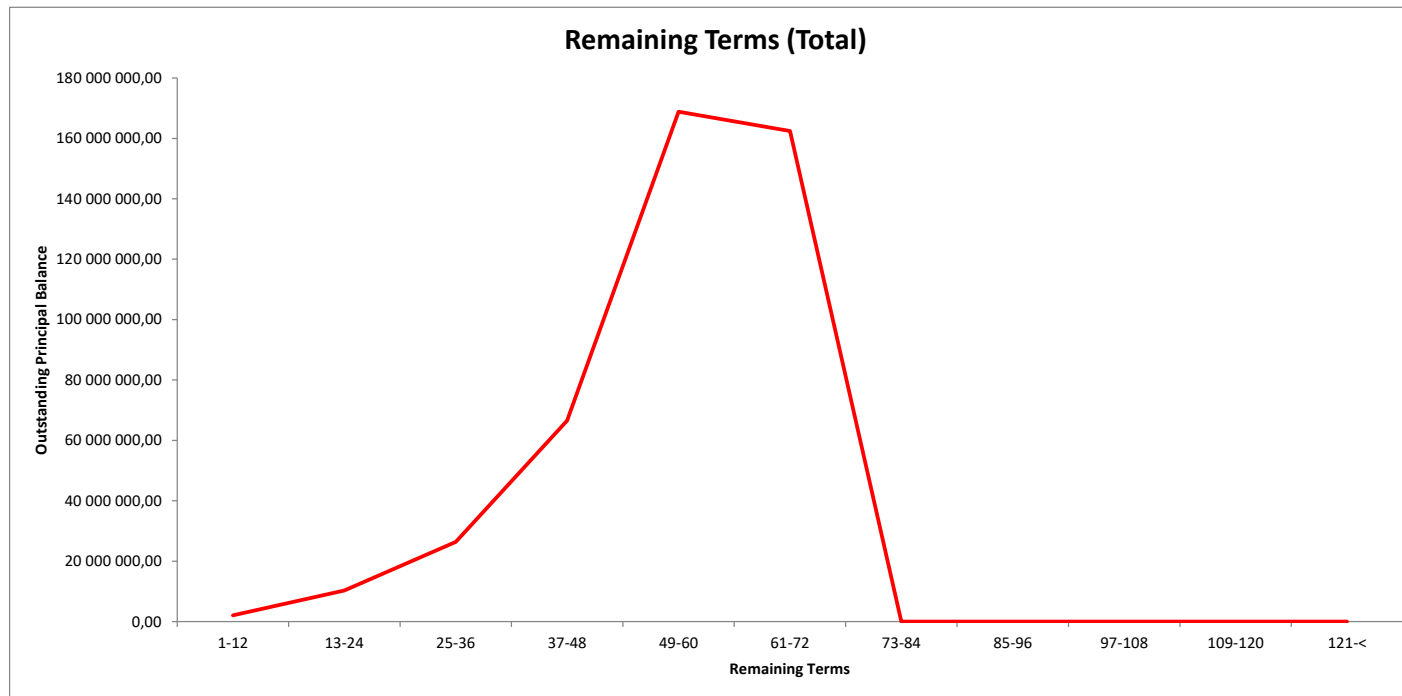
Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	3				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

13.b Remaining Terms

Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	3				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

14.a Seasoning



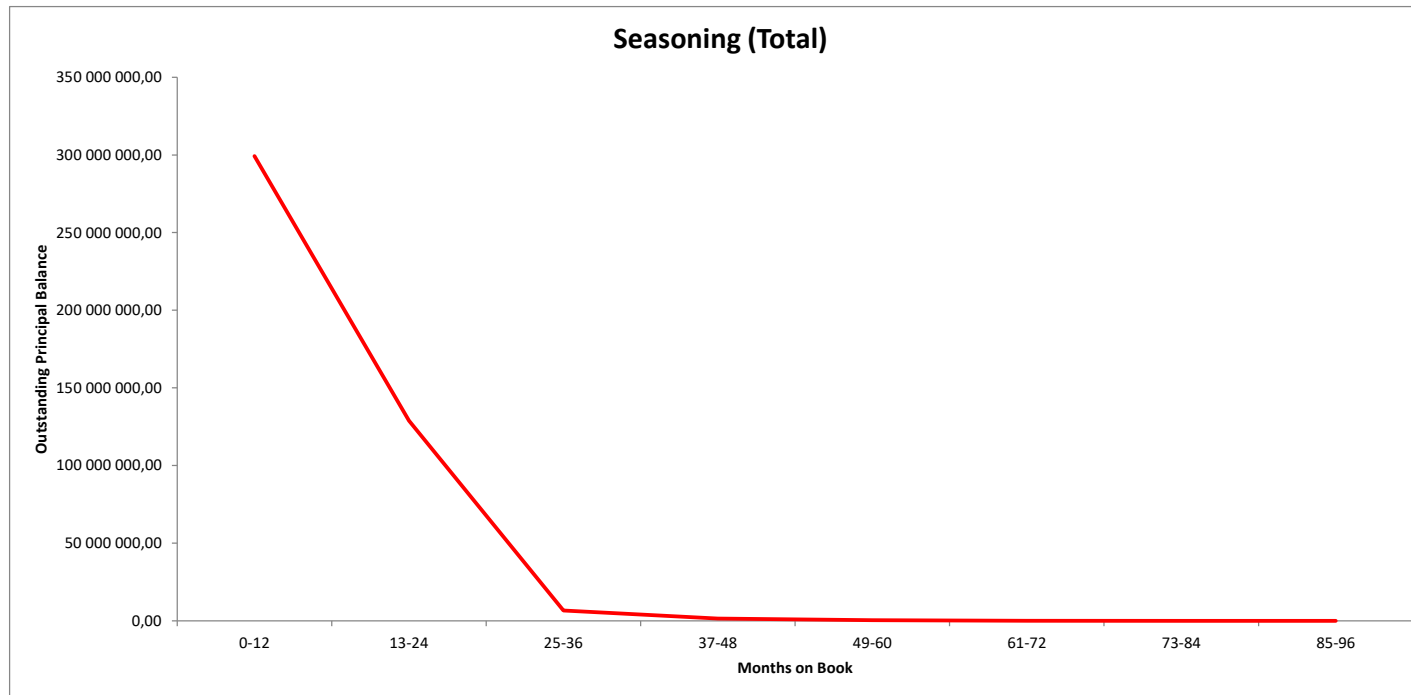
Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

		TOTAL						
		Min	Max	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
Months on book	1		12	13 854	299 266 397	68,54 %	57,0	8,9
	13		24	6 728	128 845 231	29,51 %	50,5	15,1
	25		36	370	6 620 207	1,52 %	31,6	29,3
	37		48	104	1 419 582	0,33 %	21,0	41,5
	49		60	47	438 554	0,10 %	12,8	52,4
	61		72	3	32 988	0,01 %	14,2	66,1
	73		84					
	85		96					
Total				21 106	436 622 959	100 %	54,5	11,2

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Monthly Investor Report

14.b Seasoning

Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	3				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.a Balloon loans



Reporting Date			27.10.2023			
Payment date			25.10.2023			
Period No			3			
Monthly Period			01.09.2023			
Interest Period	from	25.09.2023	to	25.10.2023	=	30 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	10 514	124 347 025	28,5 %	6 033	0,0 %	49,4	11,1	
Balloon	10 592	312 275 935	71,5 %	122 081 095	39,1 %	56,6	11,2	
Total	21 106	436 622 959	100 %	122 087 128	28 %	54,5	11,2	

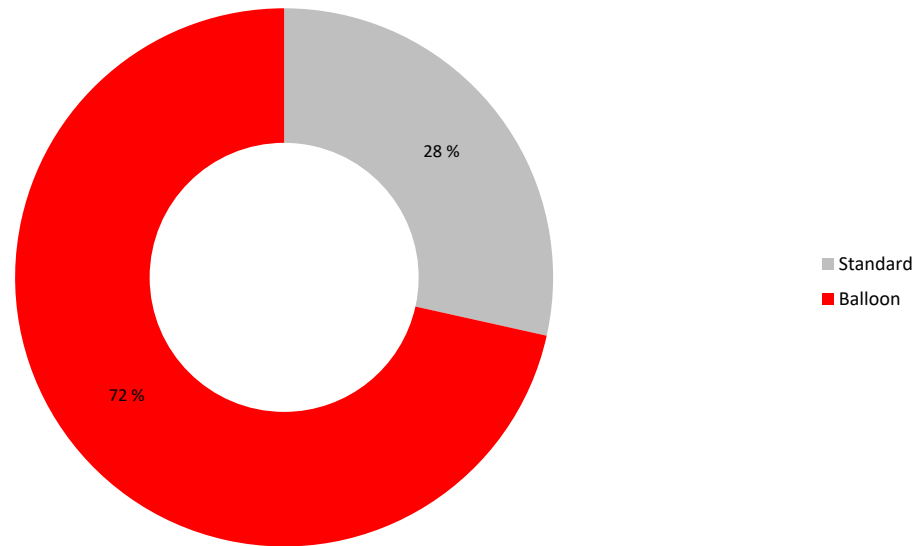
SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

15.b Balloon loans



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	01.09.2023	to 25.10.2023
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

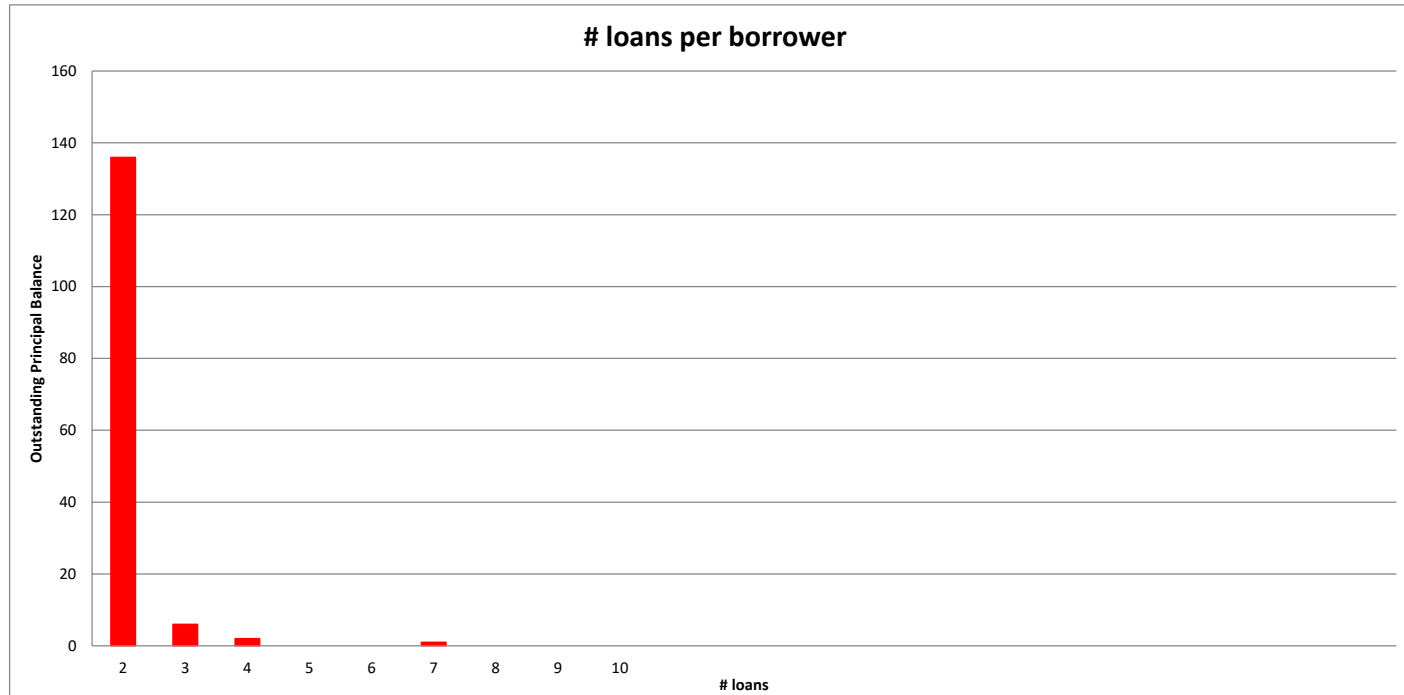
Balloon loans in %
of portfolio



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

16.b # loans per borrower

Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.a Amortization Profile



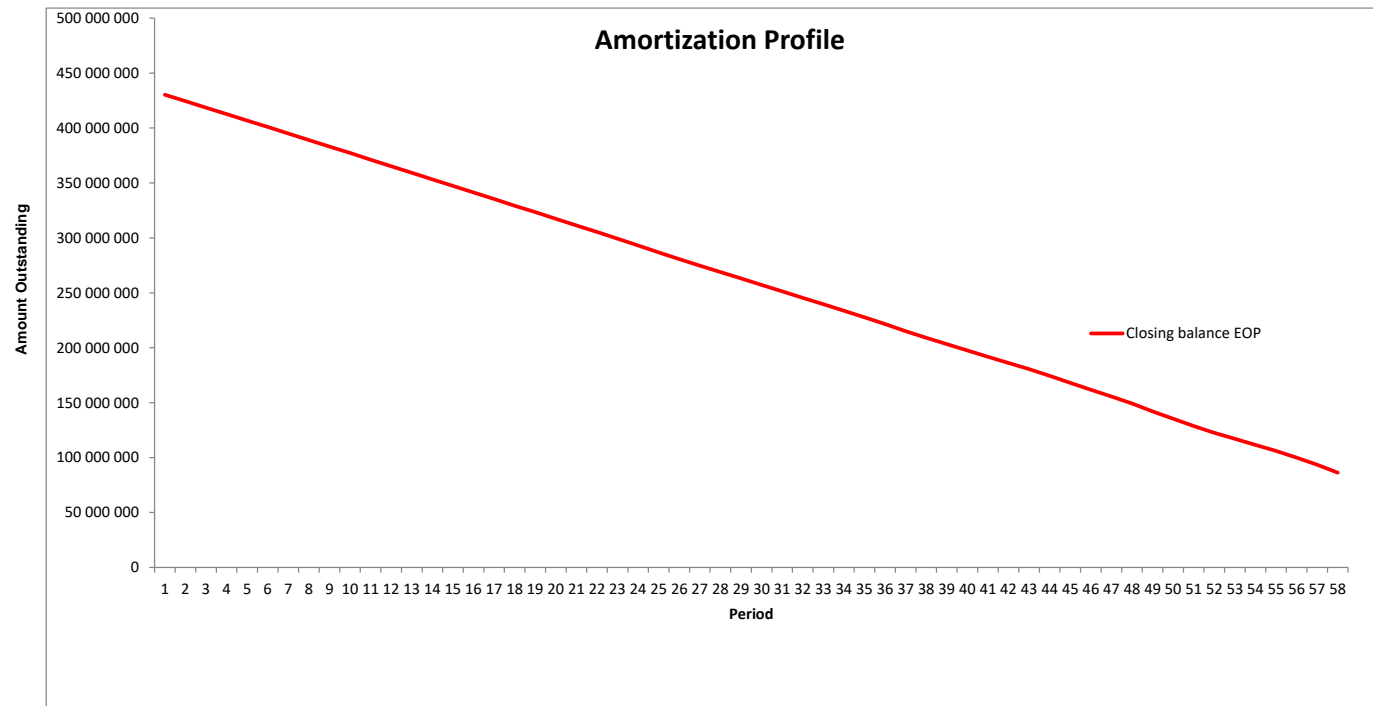
Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

	TOTAL						
	Period	Opening Balance	Closing Balance	Amortization	Interest	Yield	Percentage
Amortization profile (first 20 periods)	1	436 622 959	430 291 912	6 331 047	1 290 030	3,60 %	98,55 %
	2	430 291 912	424 401 952	5 889 961	1 271 986	3,61 %	97,21 %
	3	424 401 952	418 544 247	5 857 705	1 252 996	3,60 %	95,87 %
	4	418 544 247	412 689 265	5 854 982	1 234 836	3,60 %	94,53 %
	5	412 689 265	406 819 136	5 870 129	1 217 184	3,60 %	93,18 %
	6	406 819 136	400 917 313	5 901 823	1 199 457	3,60 %	91,83 %
	7	400 917 313	395 023 602	5 893 712	1 181 601	3,59 %	90,48 %
	8	395 023 602	389 081 456	5 942 146	1 163 788	3,59 %	89,12 %
	9	389 081 456	383 150 897	5 930 559	1 145 892	3,59 %	87,76 %
	10	383 150 897	377 211 887	5 939 010	1 127 989	3,59 %	86,40 %
	11	377 211 887	371 236 748	5 975 140	1 110 034	3,59 %	85,03 %
	12	371 236 748	365 240 428	5 996 319	1 092 017	3,59 %	83,66 %
	13	365 240 428	359 227 583	6 012 845	1 073 868	3,59 %	82,28 %
	14	359 227 583	353 235 580	5 992 003	1 055 743	3,58 %	80,91 %
	15	353 235 580	347 332 276	5 903 304	1 037 618	3,58 %	79,56 %
	16	347 332 276	341 334 280	5 997 996	1 019 723	3,58 %	78,18 %
	17	341 334 280	335 349 023	5 985 257	1 001 653	3,58 %	76,81 %
	18	335 349 023	329 311 028	6 037 995	983 519	3,58 %	75,43 %
	19	329 311 028	323 377 823	5 933 205	965 261	3,57 %	74,07 %
	20	323 377 823	317 377 551	6 000 272	947 379	3,57 %	72,70 %

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

17.b Amortization Profile

Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	3				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.a Payment Holidays



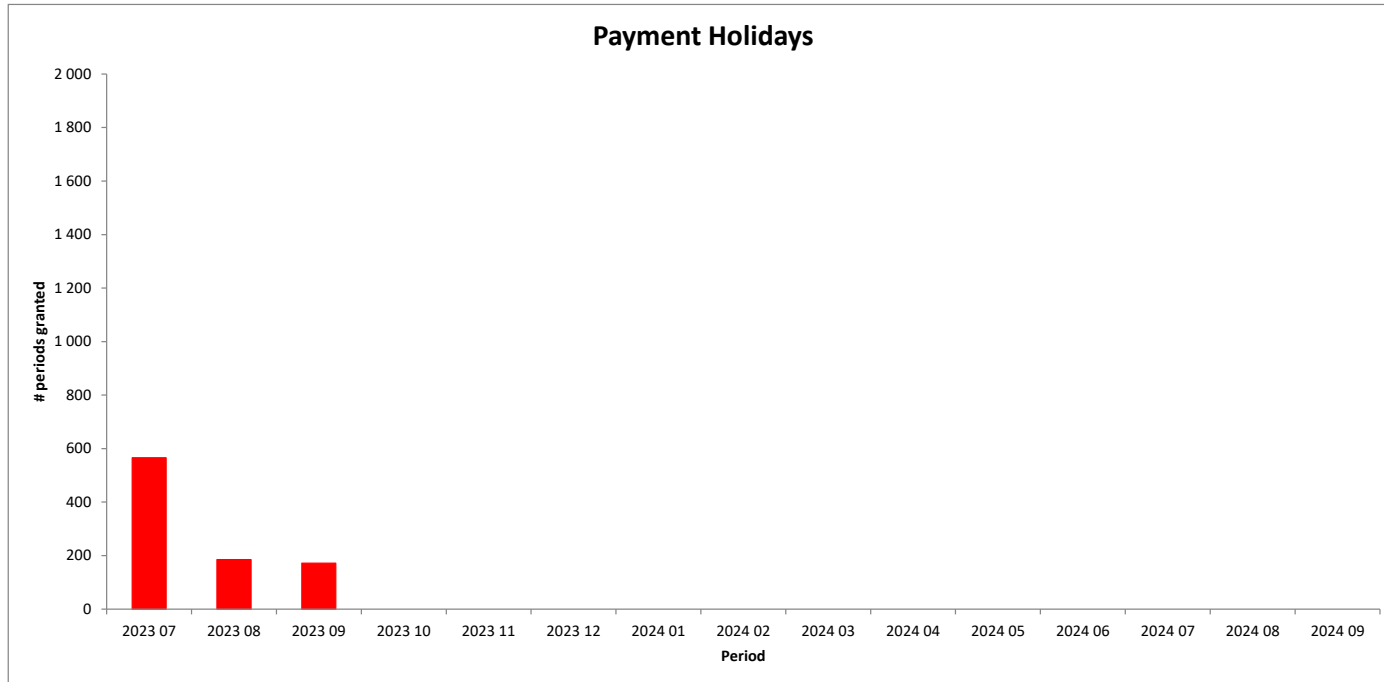
Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

Payment Holiday	TOTAL				
	Period	No	Number of periods granted	Sum of Payments	Closing Balance
	2023 07	566	769	220 852	14 244 780
	2023 08	185	231	67 871	4 229 424
	2023 09	172	214	64 084	4 242 227
	2023 10				
	2023 11				
	2023 12				
	2024 01				
	2024 02				
	2024 03				
	2024 04				
	2024 05				
	2024 06				
	2024 07				
	2024 08				
	2024 09				
	Total:	923	1 214	352 806	22 716 430

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.b Payment Holidays

Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	3				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.c Remaining Payment Holidays



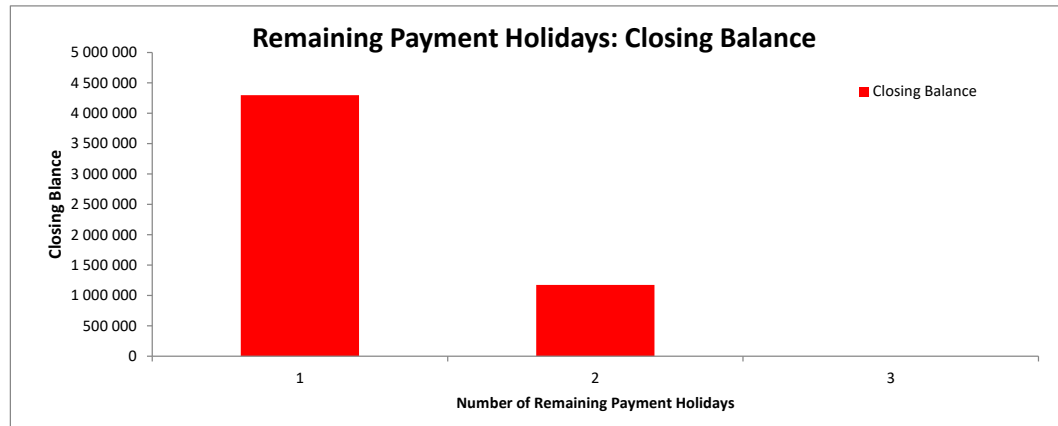
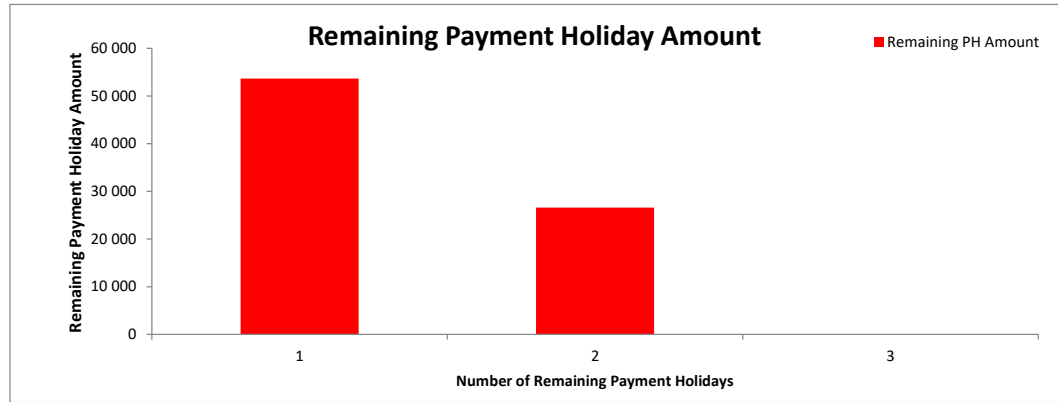
Reporting Date	27.10.2023			
Payment date	25.10.2023			
Period No	3			
Monthly Period	01.09.2023			
Interest Period	from	25.09.2023	to	25.10.2023 = 30 days

Remaining PH's	TOTAL			
	Remaining Payment Holiday Months	Contracts	Remaining Payment Holiday Amt	Closing Balance Amt
	1	175	53 656	4 298 419
	2	42	26 615	1 173 807
	3	0	0	0
	Total	217	80 271	5 472 226

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

18.d Remaining Payment Holidays

Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

19.a Downpayment



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

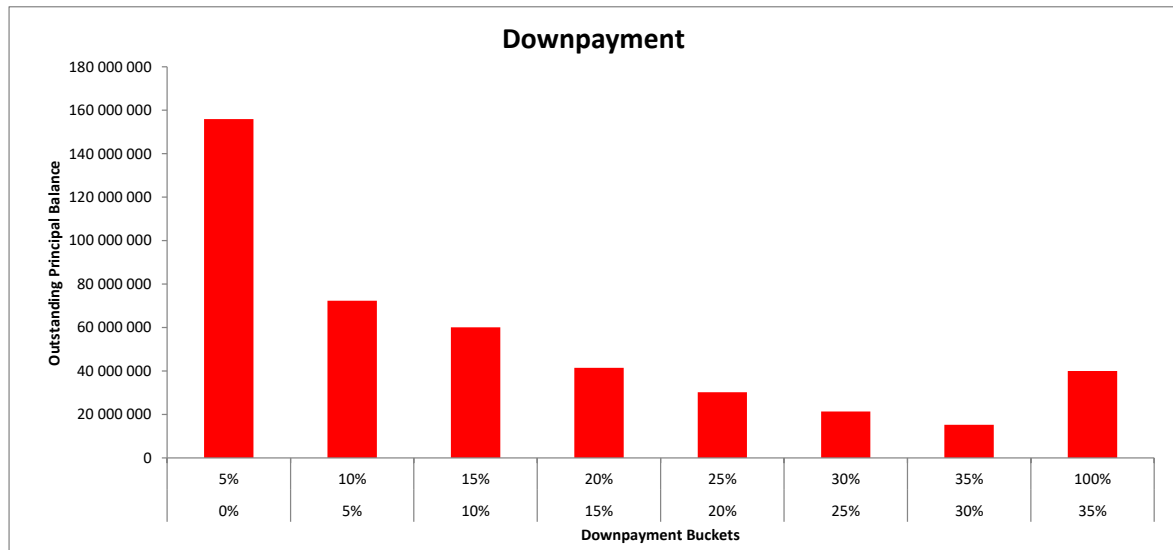
		TOTAL					
Downpayment %	Min (>=)	Max (<)	No	Outstanding balance	%	WA months to maturity	WA seasoning
	0 %	5 %	7 453	155 955 410	35,72 %	56,3	11,1
	5 %	10 %	2 775	72 316 609	16,56 %	56,5	11,2
	10 %	15 %	2 521	60 062 860	13,76 %	54,6	11,6
	15 %	20 %	1 775	41 444 946	9,49 %	53,9	11,2
	20 %	25 %	1 414	30 207 473	6,92 %	53,4	11,3
	25 %	30 %	1 083	21 406 401	4,90 %	53,2	10,8
	30 %	35 %	868	15 239 317	3,49 %	51,5	11,1
	35 %	100 %	3 217	39 989 944	9,16 %	47,3	11,0
	Total		21 106	436 622 959	100 %	54,5	11,2

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Monthly Investor Report

19.b Downpayment



Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	3
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.a Vehicle Condition

Reporting Date 27.10.2023
Payment date 25.10.2023
Period No 3
Monthly Period 01.09.2023
Interest Period from 25.09.2023 to 25.10.2023 = 30 days

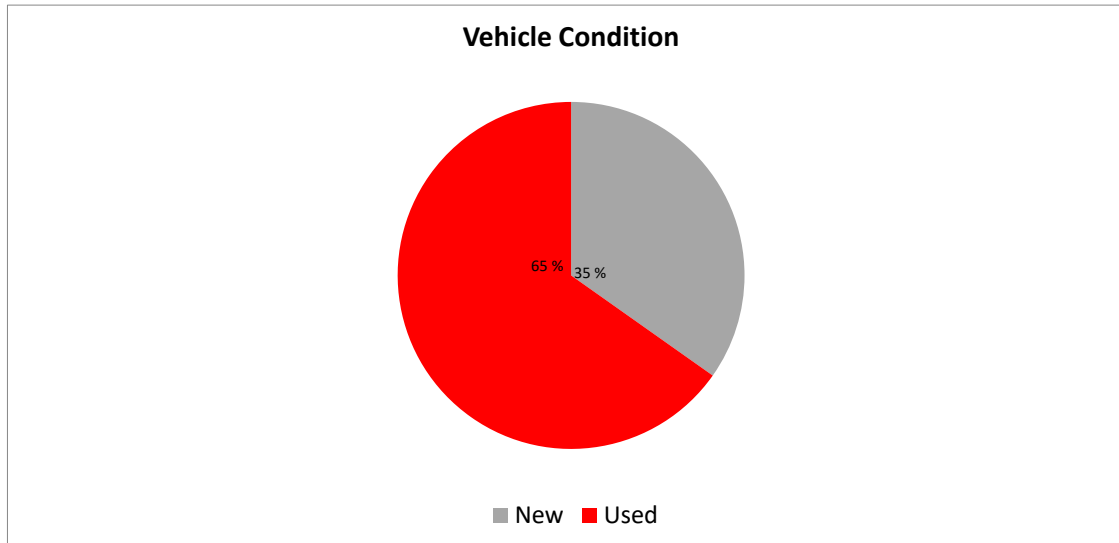


Vehicle condition	TOTAL					
	Vehicle condition	No	Outstanding balance	%	WA months to maturity	WA seasoning
New		4 871	151 912 774	34,79 %	53,9	10,8
Used		16 235	284 710 185	65,21 %	54,9	11,4
Total		21 106	436 622 959	100 %	54,5	11,2

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

20.b Vehicle Condition

Reporting Date			27.10.2023		
Payment date			25.10.2023		
Period No			3		
Monthly Period			01.09.2023		
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.a Borrower Type



Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	3
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days

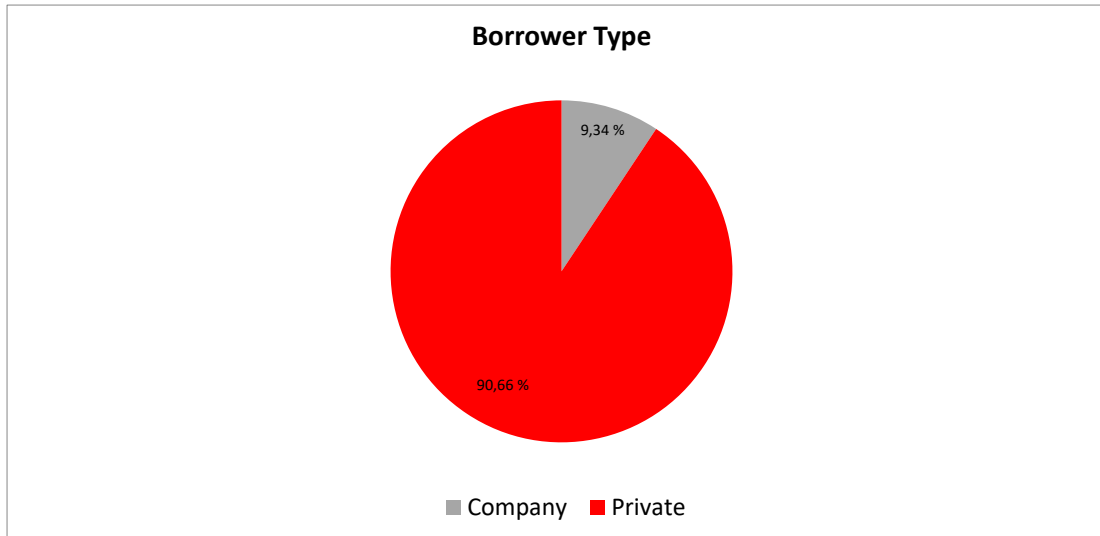
Borrower Type	TOTAL					
	Borrower type	No	Outstanding balance	%	WA months to maturity	WA seasoning
	Company	1 628	40 779 741	9,34 %	44,6	14,3
	Private	19 478	395 843 218	90,66 %	55,6	10,8
	Total	21 106	436 622 959	100 %	54,5	11,2

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

21.b Borrower Type



Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	3
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

22.a Vehicle type



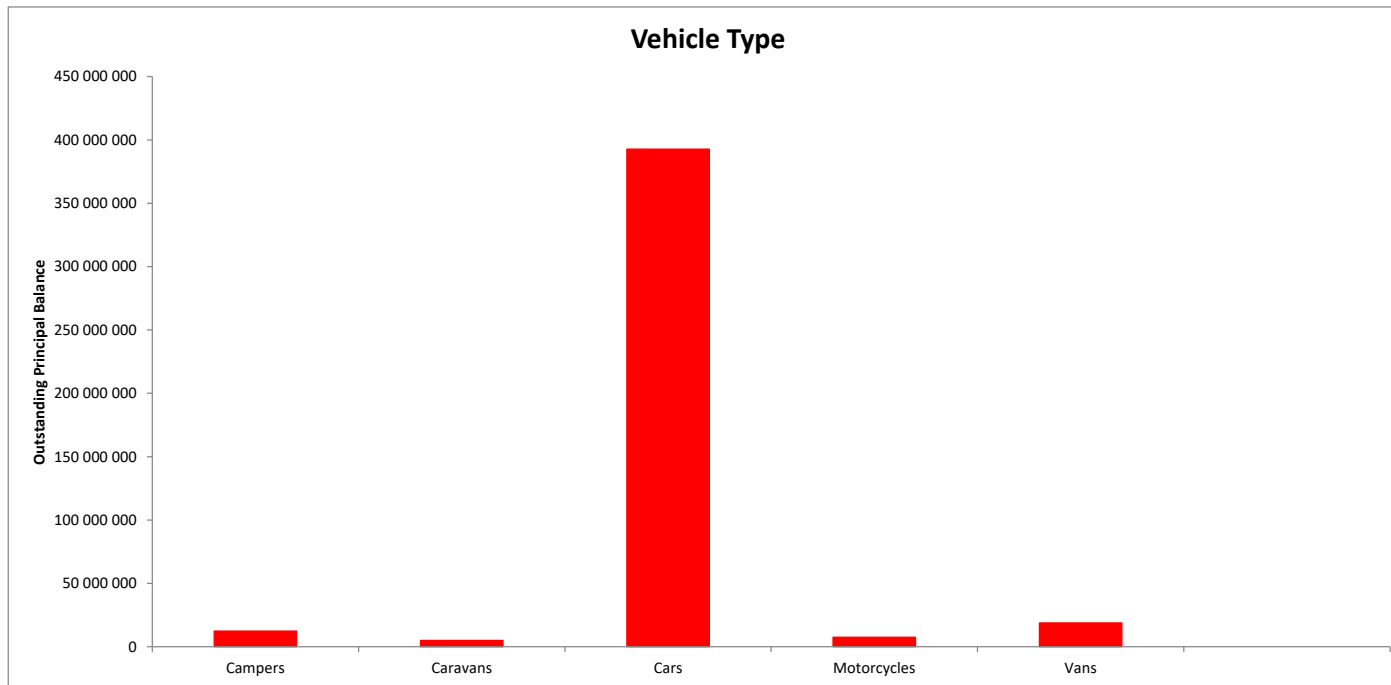
Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	3				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days

TOTAL						
Vehicle type	Min	No	Outstanding balance	% of Outstanding Balance	WA months to maturity	WA seasoning
	Campers	322	12 314 179	2,82 %	54,4	12,9
	Caravans	223	5 063 780	1,16 %	52,9	12,7
	Cars	18 710	392 829 089	89,97 %	55,0	11,0
	Motorcycles	733	7 573 689	1,73 %	49,3	11,4
	Vans	1 118	18 842 221	4,32 %	48,2	13,7
		21 106	436 622 959	100 %	54,5	11,2

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

22.b Vehicle type

Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	3				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

23.a Restructured Loans



Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	3				
Monthly Period	01.09.2023				
Interest Period	from	25.09.2023	to	25.10.2023	= 30 days

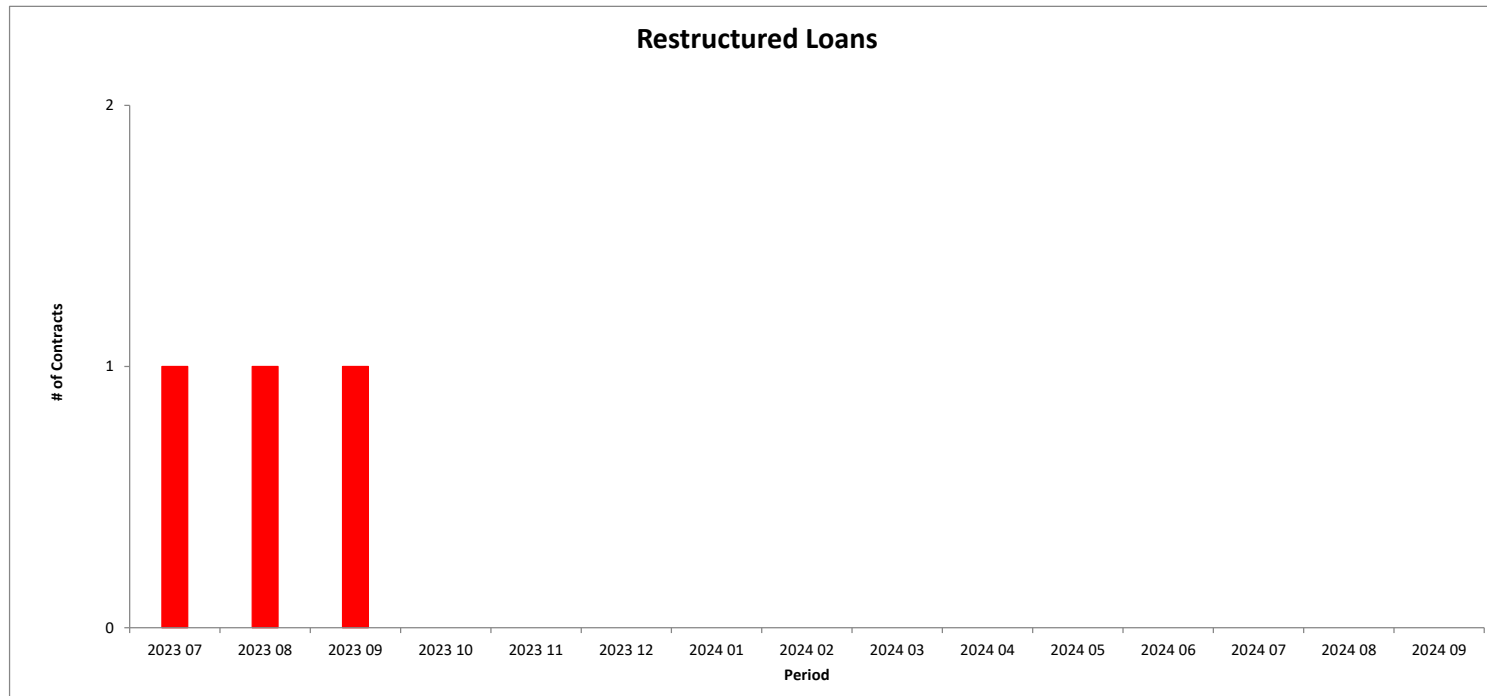
	TOTAL		
	Period	No	Outstanding balance
Restructured	2023 07	1	47 194
	2023 08	1	18 277
	2023 09	1	11 114
	2023 10		
	2023 11		
	2023 12		
	2024 01		
	2024 02		
	2024 03		
	2024 04		
	2024 05		
	2024 06		
	2024 07		
	2024 08		
	2024 09		
	3	76 585	

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Monthly Investor Report

23.b Restructured Loans



Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	3
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

24.a Dynamic Interest rate



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

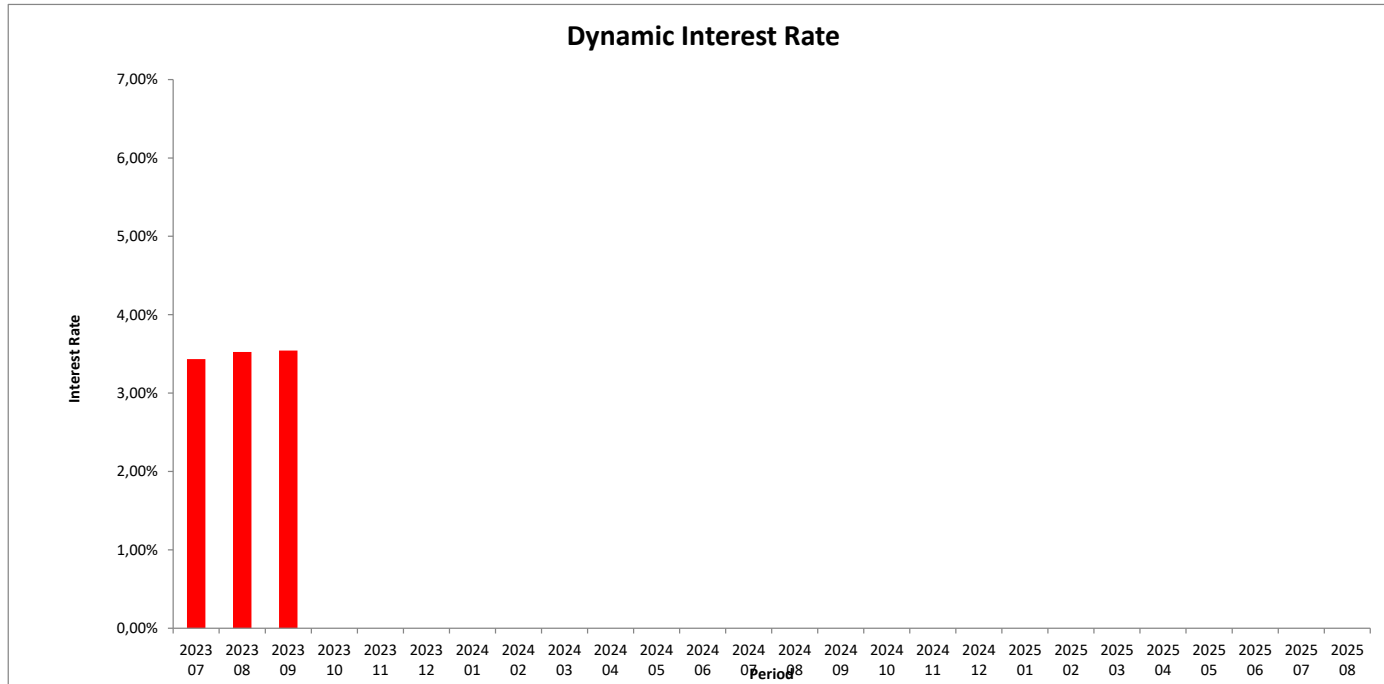
TOTAL		
Period	Closing balance	WA Interest rate
2023 07	404 834 411	3,43 %
2023 08	435 781 306	3,52 %
2023 09	436 622 959	3,54 %
2023 10		
2023 11		
2023 12		
2024 01		
2024 02		
2024 03		
2024 04		
2024 05		
2024 06		
2024 07		
2024 08		
2024 09		
2024 10		
2024 11		
2024 12		
2025 01		
2025 02		
2025 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	27.10.2023					
Payment date	25.10.2023					
Period No	3					
Monthly Period	from	01.09.2023	to	25.10.2023	=	30 days
Interest Period	from	25.09.2023	to	25.10.2023	=	30 days



SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

25.a Dynamic Pre-Payments



Reporting Date 27.10.2023
 Payment date 25.10.2023
 Period No 3

Monthly Period from 01.09.2023 to 25.10.2023 = 30 days
 Interest Period

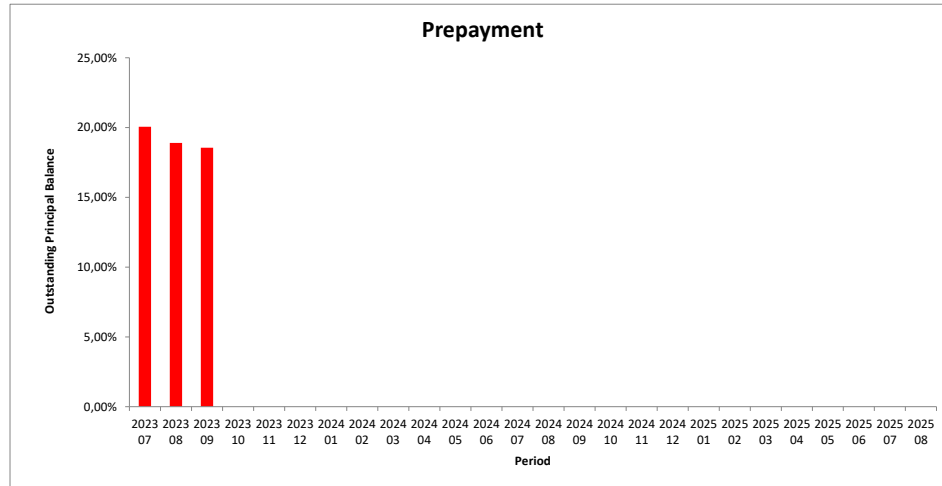
	TOTAL			
	Period	Sum of Pre-Payments	Closing Balance	CPR Annual
Dynamic Prepayment	2023 07	25 587 102	404 834 411	20,06 %
	2023 08	7 538 135	435 781 306	18,89 %
	2023 09	7 402 480	436 622 959	18,55 %
	2023 10			
	2023 11			
	2023 12			
	2024 01			
	2024 02			
	2024 03			
	2024 04			
	2024 05			
	2024 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				

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

25.b Dynamic Pre-Payments



Reporting Date	27.10.2023				
Payment date	25.10.2023				
Period No	3				
Monthly Period	01.09.2023	to	25.10.2023	=	30 days
Interest Period	from 25.09.2023				



SCF RAHOITUSPALVELUT XII DAC
 Monthly Investor Report

26. Delinquency



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

year	mth	Total outstanding	accounts current	balance current	accounts 1-30	balance 1-30	accounts 30-60	balance 30-60	accounts 60-90	balance 60-90	accounts 90-120	balance 90-120	accounts 120-150	balance 120-150	accounts 150-180	balance 150-180	New defaults Count	New defaults Balance	
2023	7	404 834 411	18 410	384 371 369	869	17 412 766	87	1 607 611	46	918 778	18	324 691	10	199 197	-	-	-	-	
	8	435 781 306	19 949	415 533 471	811	16 617 179	85	1 735 646	41	801 554	37	714 989	8	191 183	8	187 284	4	13 032	
	9	436 622 959	20 022	414 840 279	868	17 366 660	122	2 426 656	46	1 061 247	19	364 204	23	398 979	6	164 934	9	166 271	
	10																		
2024	1																		
	2																		
	3																		
	4																		
	5																		
	6																		
	7																		
	8																		
	9																		
	10																		
	11																		
	12																		

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

27. Defaults, Recoveries and Losses by Quarter of Default



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	from	01.09.2023
Interest Period	to	25.10.2023
	=	30 days

Default Quarter	Default Amount	Recovery Quarter No Of Loans	2023 Q3			2023 Q4			2024 Q1			2024 Q2			2024 Q3		
			Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss	Recoveries	Cum. Recoveries	Loss
2023 3	204 548	15	19 188	19 188	185 359												
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	20454 8	1 5															
2023 4																	
2024 1																	
2024 2																	
2024 3																	
2024 4																	
2025 1																	
2025 2																	
2025 3																	
2025 4																	

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

28. Priority of Payments - Revenue



Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days

Purchaser Priority of Payments - Revenue

Purchaser Available Revenue Receipts	+	1 648 940,50	EUR
Senior Expenses	-	40,12	EUR
Senior Servicing Fee	-	74 992,50	EUR
Credit the Issuer for the Issuer Swap Interest Amount	-	562 500,00	EUR
Tranche A Loan Interest to Issuer	-	241 617,00	EUR
Credit the Issuer for Class A Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche B Loan Interest to Issuer	-	16 500,00	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	-	30 104,00	EUR
Credit the Issuer for Class C Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche D Loan Interest to Issuer	-	25 458,00	EUR
Credit the Issuer for Class D Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche E Loan Interest to Issuer	-	31 875,00	EUR
Credit the Issuer for Class E Principal Deficiency Sub-Ledger Amount	-	-	EUR
Tranche F Loan Interest to Issuer	-	110 208,00	EUR
Credit the Issuer for Class F Principal Deficiency Sub-Ledger Amount	-	166 271,16	EUR
Credit the Issuer for Interest and principal due to Issuer Subordinated Loan Provider	-	124 987,26	EUR
Subordinated Servicing Fee	-	264 387,46	
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	+	2 796 773,62	EUR
Senior Expenses	-	-	EUR
Issuer swap interest to swap counterparty	-	562 500,00	EUR
Interest Class A Notes	-	1 577 067,00	EUR
Credit the Class A Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class B Notes	-	37 780,00	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	-	57 510,00	EUR
Credit the Class C Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class D Notes	-	40 612,00	EUR
Credit the Class D Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class E Notes	-	46 384,00	EUR
Credit the Class E Principal Deficiency Sub-Ledger	-	-	EUR
Interest Class F Notes	-	147 286,00	EUR
Credit the Class F Principal Deficiency Sub-Ledger	-	166 271,16	EUR
Interest and principal due to Issuer Subordinated Loan Provider	-	124 987,26	EUR
Interest and principal due to Expenses Advance Provider	-	36 376,20	EUR
Hedge Subordinated Amounts	-	-	EUR
Pay the balance to the Purchaser to be applied in accordance with the Purchaser Revenue Priority of Payment	-	-	EUR

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

29. Priority of Payments - Redemption



Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	3
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days

Purchaser Priority of Payments - Redemption

Purchaser Available Redemption Receipts	+	13 377 040,85	EUR
Payable to Issuer for the Senior Expenses Deficit	-	-	EUR
<u>Prior to the Revolving Period End Date</u>			
Further Purchase Price Payable to Seller		13 332 030,18	EUR
Balance to be Credited to the Reinvestment Principal Ledger		45 010,67	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
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR
<u>On (i) a Clean-up Call Early Redemption Date or (ii) a Tax Call Early Redemption Date or (iii) on or after the occurrence of a Sequential Payment Trigger Event</u>			
To pay any Class A Notes Principal due and payable	-	-	EUR
On the Regulatory Call Early Redemption Date, pay the the Regulatory Call Allocated Principal Amount	-	-	EUR
Only after the Class A Notes have been redeemed in full, to pay any Class B Notes Principal due and payable	-	-	EUR
Only after the Class B Notes have been redeemed in full, to pay any Class C Notes Principal due and payable	-	-	EUR
Only after the Class C Notes have been redeemed in full, to pay any Class D Notes Principal due and payable	-	-	EUR
Only after the Class D Notes have been redeemed in full, to pay any Class E Notes Principal due and payable	-	-	EUR
Only after the Class E Notes have been redeemed in full, to pay any Class F Notes Principal due and payable	-	-	EUR
Payment to Issuer as Issuer Available Revenue Receipts	-	-	EUR

Issuer Priority of Payments - Revenue (u)

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

Payment of residual fund as Deferred Purchase Price to Seller	-	-	EUR
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SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

30. Transaction Costs

Reporting Date	27.10.2023	
Payment date	25.10.2023	
Period No	3	
Monthly Period	01.09.2023	
Interest Period	from 25.09.2023	to 25.10.2023 = 30 days



Transaction Costs	Currency	All Notes	Class A	Class B	Class C	Class D	Class E	Class F
Senior Expenses	EUR	40,12						
Interest accrued for the Period	EUR	1 906 639,00	1 577 067,00	37 780,00	57 510,00	40 612,00	46 384,00	147 286,00
Cumulative Interest accrued	EUR	9 798 681,00	8 028 900,00	198 354,00	304 744,00	217 562,00	250 054,00	799 067,00
Interest Payments	EUR	1 906 639,00	1 577 067,00	37 780,00	57 510,00	40 612,00	46 384,00	147 286,00
Cumulative Interest Payments	EUR	9 798 681,00	8 028 900,00	198 354,00	304 744,00	217 562,00	250 054,00	799 067,00
Interest accrued on Subordinated Loan for the Period	EUR	472,00						
Cumulative Interest accrued on Subordinated Loan	EUR	37 407,00						
Interest Payments on Subordinated Loan	EUR	472,00						
Cumulative Interest Payments on Subordinated Loan	EUR	37 407,00						
Unpaid Interest for the Period	EUR	-						
Cumulative Unpaid Interest	EUR	-						

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

Reporting Date	27.10.2023
Payment date	25.10.2023
Period No	3
Monthly Period	01.09.2023
Interest Period	from 25.09.2023 to 25.10.2023 = 30 days



Class A, B, C and D details

Kimi 12 | Front Swap

Party A	BANCO SANTANDER, S.A
Party B	SCF Rahoituspalvelut XII DAC
Swap Notional	450 000 000
Interest Period Start	25.09.2023
Interest Period End	25.10.2023
Interest Days	30
Settlement Date	25.10.2023
Party A Floating Interest Rate	3,869 %
Party A Floating Rate Day Count Fraction	0,08
Party A Interest Amount	EUR 1 450 875,00
Party B Fixed Rate	1,5000 %
Party B Fixed Rate Day Count Fraction	0,08
Party B Interest Amount	EUR 562 500,00

SCF RAHOITUSPALVELUT XII DAC
Monthly Investor Report

31. Contact Details



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Reporting Date	27.10.2023						
Payment date	25.10.2023						
Period No	3						
Monthly Period	01.09.2023						
Interest Period	from 25.09.2023	to	25.10.2023	=	30 days		