

Original Balance

EUR 389,400,000

Portfolio

The Portfolio consists of HP Contracts executed for the purpose of financing the acquisition of the Financed Vehicles

First Portfolio Characteristics

36,6% New Vehicle; 63,4% Used Vehicle

Servicer

Santander Consumer Finance OY (Seller)

Corporate Administrator of the Issuer

First Names Corporate Services (Ireland) Limited, 12 Merrion Square, Dublin 2, Ireland.

Transaction Security Trustee

BNP Paribas Trust Corporation UK Limited

Payment Dates

25th day of each calendar month, unless such date is not a Business Day, in which case the Payment Date shall be the next succeeding Business Day. The first Payment Date will be 25 December 2015.

Arranger

Banco Santander, S.A., Paseo de Pereda, 9-12, 39004, Santander, Spain

Joint Lead Managers

Bank of America Merrill Lynch, RBC Europe Limited and Santander Global Banking & Markets.

Principal Paying Agent and Calculation Agent

BNP Paribas Securities Services, Luxembourg Branch

Legal Maturity Date

November 2024

Listing Agent

BNP Paribas Securities Services, Luxembourg Branch, 33 rue de Gasperich, Howald — Hesperange, L-2085 Luxembourg

Auditors of the Issuer

PwC, One Spencer Dock, North Wall Quay, Dublin 1, Ireland

SCF RAHOITUSPALVELUT I DAC**CLASS A NOTES**

EUR 339,700,000

Fitch Rating

AAA

Moody's Rating

Aaa

ISIN Code

XS1309542436

Coupon

Floating Rate 1M Euribor + 45 bps

CLASS B NOTES

EUR 27,200,000

Fitch Rating

AA

Moody's Rating

Aa2

ISIN Code

XS1309543244

Coupon

Fixed Rate Coupon 85 bps

CLASS C NOTES

EUR 5,800,000

Fitch Rating

A+

Moody's Rating

A2

ISIN Code

XS1309544309

Coupon

Fixed Rate Coupon 130 bps

CLASS D NOTES

EUR 3,800,000

Fitch Rating

A-

Moody's Rating

Baa1

ISIN Code

XS1309550371

Coupon

Fixed Rate Coupon 210 bps

CLASS E NOTES

EUR 6,600,000

Fitch Rating

BB+

Moody's Rating

Ba1

ISIN Code

XS1309556907

Coupon

Fixed Rate Coupon 350 bps

CLASS F NOTES

EUR 7,300,000

Fitch Rating

NR

Moody's Rating

NR

ISIN Code

XS1309557624

Coupon

Fixed Rate Coupon 900 bps