

Original Balance

EUR 517,700,000

Portfolio

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

First Portfolio Characteristics

32,0% New Vehicle; 68,0% Used Vehicle

Servicer

Santander Consumer Finance OY (Seller)

Corporate Administrator of the Issuer

First Names Corporate Services (Ireland) Limited

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 the Payment Date falling in December 2014.

Arranger

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

Joint Lead Managers

Bank of America Merrill Lynch, Barclays Bank PLC, Santander Global Banking & Markets

Principal Paying Agent and Calculation Agent

BNP Paribas Securities Services, Luxembourg Branch

Legal Maturity Date

September 2023

Listing Agent

BNP Paribas Securities Services, Luxembourg Branch

Auditors of the Issuer

Deloitte Earlsfort Terrace Dublin 2 Ireland

SCFI RAHOITUSPALVELUT**CLASS A NOTES**

EUR 442,800,000

Fitch Rating

AAA

Moody's Rating

Aaa

ISIN Code

XS1116626141

Coupon

Euribor 1.17 Y + 45 bps

CLASS B NOTES

EUR 43,500,000

Fitch Rating

AA

Moody's Rating

Aa2

ISIN Code

XS1116626497

Coupon

Euribor 3.35 Y + 75 bps

CLASS C NOTES

EUR 6,700,000

Fitch Rating

A+

Moody's Rating

A2

ISIN Code

N/A

Coupon

Euribor 3.52 Y + 100 bps

CLASS D NOTES

EUR 7,200,000

Fitch Rating

A

Moody's Rating

Baa1

ISIN Code

N/A

Coupon

Euribor 3.52 Y + 175 bps

CLASS E NOTES

EUR 8,200,000

Fitch Rating

BB+

Moody's Rating

Ba1

ISIN Code

N/A

Coupon

Euribor 3.52 Y + 350 bps

CLASS F NOTES

EUR 9,300,000

Fitch Rating

NR

Moody's Rating

NR

ISIN Code

N/A

Coupon

Euribor 3.52 Y + 700 bps