

Original Balance

EUR 607,200,00

Portfolio

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

First Portfolio Characteristics

36,4% New Vehicle; 63,6% 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 2016.

Arranger

Bank of America Merrill Lynch

Joint Lead Managers

Bank of America Merrill Lynch, Barclays Bank PLC, Santander Global Corporate Banking

Principal Paying Agent and Calculation Agent

BNP Paribas Securities Services, Luxembourg Branch

Legal Maturity Date

25 November 2025

Listing Agent

BNP Paribas Securities Services, Luxembourg Branch

Auditors of the Issuer

PWC

SCFI RAHOITUSPALVELUT**CLASS A NOTES**

EUR 543,400,000

Fitch Rating

AAAAsf

Moody's Rating

Aaa(sf)

ISIN Code

XS1504682649

Coupon

Euribor 1m + 50 bps

CLASS B NOTES

EUR 27,300,00

Fitch Rating

AAsf

Moody's Rating

Aa3(sf)

ISIN Code

XS1504689578

Coupon

0,167%

CLASS C NOTES

EUR 9,100,000

Fitch Rating

A+sf

Moody's Rating

A3(sf)

ISIN Code

XS1504693091

Coupon

1,60%

CLASS D NOTES

EUR 6,100,000

Fitch Rating

Asf

Moody's Rating

Baa2(sf)

ISIN Code

XS1504695112

Coupon

2,40%

CLASS E NOTES

EUR 10,300,000

Fitch Rating

BB+sf

Moody's Rating

Ba2(sf)

ISIN Code

XS1504695385

Coupon

3,30%

CLASS F NOTES

EUR 11,000,000

Fitch Rating

NR

Moody's Rating

NR

ISIN Code

XS1504695542

Coupon

9,00%