

**Original Balance**

EUR 412,000,000 + NOK 531,967,000

**Portfolio**

Portfolio of vehicle loans made by Santander Consumer Bank to finance the purchase of motor vehicles (including cars, light commercial vehicles, motor homes and motor cycles) and other vehicles as defined in the Norwegian Road Traffic Act 1965.

**First Portfolio Characteristics**

30,5% New Vehicle; 69,5% Used Vehicle

**Servicer**

Santander Consumer Bank AS (Seller)

**Corporate Administrator of the Issuer**

Deutsche International Corporate Services (Ireland) Limited 5 Harbourmaster Place IFSC Dublin 1 Ireland

**Transaction Security Trustee**

Deutsche Trustee Company Limited,  
Winchester House,  
1 Great Winchester Street,  
London EC2N 2DB, England.

**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 October 2013.

**Arranger**

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

**Joint Lead Managers**

Banco Santander, S.A., Paseo de Pereda 9-12, Santander, Spain, HSBC Bank plc, 8 Canada Square London E14 5HQ and The Royal Bank of Scotland plc, 135 Bishopsgate London EC2M 3UR.

**Principal Paying Agent and Calculation Agent**

Deutsche Bank AG, London Branch, 1 Great Winchester Street, London EC2N 2DB, United Kingdom

**Legal Maturity Date**

December 2027

**Listing Agent**

Walkers Listing & Support Services Limited The Anchorage 17/19 Sir John Rogerson's Quay Dublin 2, Ireland

**Auditors of the Issuer**

Deloitte Earlsfort Terrace Dublin 2 Ireland

**Bilkreditt 4 LIMITED****CLASS A NOTES**

EUR 412,000,000

**S&P Rating**

AAA

**Moody's Rating**

Aaa

**ISIN Code**

XS0963557698

**Coupon**

Euribor 1 M + 45 bps

**CLASS B NOTES**

NOK 250,000,000

**S&P Rating**

A

**Moody's Rating**

Aa3

**ISIN Code**

XS0963558159

**Coupon**

Nibor 1 M + 110 bps

**CLASS C NOTES**

NOK 281,967,000

**S&P Rating**

NR

**Moody's Rating**

NR

**ISIN Code**

N/A

**Coupon**

Nibor 1 M + 120 bps