

Original Balance

513.355.000,00 EUR

Portfolio

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

First Portfolio Characteristics

31,00% New Vehicle; 69,00% Used Vehicle

Servicer

Santander Consumer Finance Oy (Seller)

Corporate Administrator of the Issuer

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

Interest Payment Dates

25th of each calendar month

Arranger

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

Joint Lead Managers

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

Principal Paying Agent and Calculation Agent

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

Legal Maturity Date

May 2021

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

SCF Rahoituspalvelut 2013 Ltd.**CLASS A NOTES**

439.000.000 EUR

Fitch Rating

AAA

Moody's Rating

Aaa

ISIN Code

XS0973934192

Coupon

Euribor 1.2 Y MS + 58 bps

CLASS B NOTES

48.800.000 EUR

Fitch Rating

A

Moody's Rating

A2

ISIN Code

XS0973934358

Coupon

Euribor 1.2 Y MS + 58 bps

CLASS C NOTES

25.555.000

Fitch Rating

NR

Moody's Rating

NR

ISIN Code

N/A

Coupon

Euribor 1.2 Y MS + 58 bps