

SCF RAHOITUSPALVELUT XI DAC

Original Balance

EUR 550,000,000

Portfolio

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

First Portfolio Characteristics

27,8% New Vehicle; 72,2% Used Vehicle

Servicer

Santander Consumer Finance OY (Seller)

Corporate Administrator of the Issuer

IQ EQ 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 Aug 2022.

Arranger

Banco Santander

Joint Lead Managers

Banco Santander S.A., Citigroup Global Markets Limited and HSBC Continental Europe

Principal Paying Agent and Calculation Agent

BNP Paribas Securities Services, Luxembourg Branch

Legal Maturity Date

June 2032

Listing Agent

Matheson

Auditors of the Issuer

PWC

Class A Notes

EUR 496,700,000

Fitch / S&P Rating

AAA_{sf} / AAA_(sf)

ISIN Code

XS2484094524

Coupon

Euribor 1m + 60 bps (DM 50 bps)

Class B Notes

EUR 8,000,000

Fitch / S&P Rating

AA+_{sf} / AA+_(sf)

ISIN Code

XS2485856764

Coupon

Euribor 1m + 190 bps

Class C Notes

EUR 3,000,000

Fitch / S&P Rating

A+_{sf} / BBB_(sf)

ISIN Code

XS2485856848

Coupon

Euribor 1m + 375 bps

Class D Notes

EUR 42,300,000

Fitch / S&P Rating

Not rated

ISIN Code

XS2485856921

Coupon

Euribor 1m + 800 bps