

**Original Balance**

EUR 715,000,000 + NOK 908,243,000

**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**

29,0% New Vehicle; 71,0% Used Vehicle

**Servicer**

Santander Consumer Bank AS (Seller)

**Corporate Administrator of the Issuer**

The Bank of New York Mellon SA/NV, Dublin Branch

**Transaction Security Trustee**

BNY Mellon Corporate Trustee Services 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 November 2014.

**Arranger**

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

**Joint Lead Managers**

Banco Santander, S.A., BNP Paribas, London Branch, Deutsche Bank AG, London Branch, and J.P. Morgan Securities plc

**Principal Paying Agent and Calculation Agent**

The Bank of New York Mellon, London Branch

**Legal Maturity Date**

July 2029

**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 6 LIMITED****CLASS A NOTES**

EUR 715,000,000

**S&P Rating**

AAA

**Moody's Rating**

Aaa

**ISIN Code**

XS1101828561

**Coupon**

Euribor 1 M + 37 bps

**CLASS B NOTES**

NOK 550,000,000

**S&P Rating**

A

**Moody's Rating**

A1

**ISIN Code**

XS1101831516

**Coupon**

Nibor 1 M + 110 bps

**CLASS C NOTES**

NOK 353,243,000

**S&P Rating**

NR

**Moody's Rating**

NR

**ISIN Code**

N/A

**Coupon**

Nibor 1 M + 120 bps