SANTANDER CONSUMER SPAIN AUTO 2024-1
FONDO DE TITULIZACIÓN
Quarterly Investor Report

Calculation Date		10.06.2025				
Payment Date		17.06.2025				
Period No		4				
Quarterly Period		June-25				
Interest Period	from	17.03.2025	to	17.06.2025	=	92 days
Collection Period	from	17.03.2025	to	17.06.2025		

1. Portfolio Information

Outstanding Receivables	No. of Contracts	Current Period Aggregate Outstanding Principal Amount	Previous Period Aggregate Outstanding Principal Amount
Beginning of Period		**709.271.395,51**	**751.078.986,43**
Scheduled Principal Payments		28.274.250,93	27.972.969,86
Prepayment Principal		13.424.562,64	13.834.621,06
Total Principal Collections		**41.698.813,57**	**41.807.590,92**
Total Interest Collections		**14.944.008,01**	**15.808.369,95**
Current Period Gross Default		**5.560.750,37**	**4.647.926,50**
Replenishment Amount		**0,00**	**0,00**
End of Period		**667.572.581,94**	**709.271.395,51**
Purchase Shortfall Amount		**0,00**	**0,00**
Total Assets (End of Period)	**51.212**	**667.572.581,94**	**709.271.395,51**
Current Prepayment Rate (annualised)		7,30%	7,50%
Current Poolfactor		**86,71%**	**92,90%**

Santander Consumer, as Originator, continues to retain in this securitisation, on an ongoing basis, a material net economic interest of not less than 5% as contemplated by Article 6(3)(c) of Regulation (EU) 2017/2402.
Such retention will be achieved by retaining randomly selected receivables, equivalent to not less than 5% of the outstanding balance of the securitised receivables, where such non-securitised receivables would otherwise have been securitised in the securitisation.

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2. Portfolio Information per period

Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	**751.078.986,43**	**17.949.049,43**	**5.508.378,23**	**23.457.427,66**	**3,94%**
2	**709.271.395,51**	**27.972.969,86**	**13.834.621,06**	**41.807.590,92**	**7,50%**
3	**667.572.581,94**	**28.274.250,93**	**13.424.562,64**	**41.698.813,57**	**7,30%**

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3. Reserve Accounts

Reserve Accounts

Cash Reserve	in %		Trigger Event y/n
Beginning of Period	1,07%	**7.500.000,00**	**no**
Cash Outflow		**0,00**	
of which added to Priority of Payments		**0,00**	
Cash Inflow		**0,00**	
End of Period	1,07%	**7.500.000,00**	
Required Cash Reserve Amount	1,07%	**7.500.000,00**	

Replacement Servicer Fee Reserve Required Amount	in EUR		no
Beginning of Period		n/a	
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	

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4. Delinquency Data

Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				Unlikely to pay by the borrower	Total (Numerator of the Cumulative Loss Ratio)	not delinquent	Days past due			
		1-30	31-60	61-90	>90				1-30	31-60	61-90	>90
1	**751.078.986,43**	7.257.900,21	5.922.076,63	0,00	0,00	1.049.131,16	1.049.131,16	98,25%	0,97%	0,79%	0,00%	0,00%
2	**709.271.395,51**	20.488.448,04	4.571.690,84	2.052.041,61	2.148.563,84	2.921.014,25	5.069.578,09	95,87%	2,89%	0,64%	0,29%	0,30%
3	**667.572.581,94**	21.608.210,36	5.661.952,20	2.196.008,91	4.575.820,68	4.047.624,01	8.623.444,69	94,90%	3,24%	0,85%	0,33%	0,69%

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5. Default Data

Note Principal	All notes	Class A	Class B	Class C	Class D
Beggining of Period	**703.689.568,73**	609.989.568,73	61.900.000,00	31.800.000,00	0,00
Sequential Amortisation	**46.868.023,75**	46.868.023,75	0,00	0,00	0,00
Turbo Amortisation	**0,00**	n/a	n/a	n/a	0,00
Pro Rata Amortisation	**0,00**	0,00	0,00	0,00	0,00
End of Period	**656.821.544,98**	563.121.544,98	61.900.000,00	31.800.000,00	0,00
Principal Deficiency Ledgers					
Beggining of Period	**0,00**	0,00	0,00	0,00	0,00
Principal Addition Amounts	**0,00**	0,00	0,00	0,00	0,00
Debit PDL (Gross Defaulted)	**5.560.750,37**	0,00	0,00	5.560.750,37	0,00
Credit PDL	**5.560.750,37**	0,00	0,00	5.560.750,37	0,00
End of Period	**0,00**	0,00	0,00	0,00	0,00
Net Note Principal	**0,00**				
Beggining of Period	**703.689.568,73**	609.989.568,73	61.900.000,00	31.800.000,00	0,00
End of Period	**656.821.544,98**	563.121.544,98	61.900.000,00	31.800.000,00	0,00

Default Data and Ratios	Amount	Number of Loans
Current Default		
Current Period Gross Default	5.560.750,37	
Current Period Recoveries	391.513,86	
Current Period Net Default	5.169.236,51	
New Number of Defaulted Contracts		398
Cumulative Default		
Cumulative Gross Default	11.326.283,77	
Cumulative Recoveries	575.198,45	
Cumulative Net Losses	10.751.085,32	
Total Number of Defaulted Contracts		829

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6. Defaults & Recoveries per period

Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulative net loss ratio %	Dynamic Net Loss Ratio
1	100	1.117.606,90	1.117.606,90	750.000.000,73	0,15%	38.610,70	38.610,70	1.078.996,20	0,14%	n/a
2	431	4.647.926,50	5.765.533,40	774.536.414,09	0,74%	145.073,89	183.684,59	5.581.848,81	0,72%	n/a
3	829	5.560.750,37	11.326.283,77	774.536.414,09	1,46%	391.513,86	575.198,45	10.751.085,32	1,39%	n/a

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7. Concentration Limits

Current Transaction Status	Purchasing Additional Receivables

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Subordination Event Trigger				**yes**
(i) Insolvency Event in respect of Seller				no
(ii) Cumulative Net Loss Ratio > than				
The result of dividing Net Defaulted Receivables (8.623.444,69) by the Outstanding Balance of all Receivables (774.536.414,09)			1,113%	yes
- on December 2024		0,275%		
- on March 2025		0,550%		
- on June 2025		0,960%		
- on September 2025		1,300%		
- on December 2025		1,375%		
- on March 2026		1,650%		
- on June 2026		1,930%		
- on September 2026		2,200%		
- from December 2026 to June 2028 (included)		2,475%		
- from September 2028 (included) onwards		3,000%		
(iii) Debit Balance of Class C PDL > 0,25% Outstanding Balance Receivables		1.668.931,45	0,00	no
(iv) Outstanding Balance to the same borrower ≥ 2% Outstanding Balance Receivables in the Aggregate Portfolio		13.351.451,64	178.079,69	no
(v) Seller defaults in the performance of its obligations				no
(vi) Event of Replacement of the Servicer				no
(vii) Swap Counterparty Downgrade				no
(viii) Clean-Up Call Event	10,00%		89,01%	no
(viii) Seller´s Call option				no
Revolving Period Early Termination Event				**n/a**
(i) Subordination Event				yes
(ii) Tax regulation excessively onerous to Seller				no
(iii) Outstanding Balance of the Non-Defaulted Receivables is less than ninety per cent (90%) of the Principal Amount Outstanding of the Rated Notes on the Disbursement Date				no
Issuer Event of Default				**no**
Sequential Payment				**yes**
(i) Subordination Event				yes
Swap Counterparty Downgrade, as defined in the Interest Rate Swap				**no**
Event of Replacement of the Servicer				**no**
(i) breach of the obligations of the Servicer under the Deed of Incorporation				no
(ii) Insolvency Event				no
(iii) Servicer Voluntarily Withdrawal Event				no

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8. Outstanding Notes

1. Note Balance	All notes	Class A	Class B	Class C	Class D
General Note Information					
ISIN Code		ES0305843007	ES0305843015	ES0305843023	ES0305843031
Currency		EUR	EUR	EUR	EUR
Initial Tranching	in %	86,64%	8,17%	4,20%	0,99%
Legal Maturity		17/09/2038	17/09/2038	17/09/2038	17/09/2038
Expected Maturity		September-38	September-38	September-38	September-38
Original Rating (Fitch Ratings / DBRS)		AA+ / AA	AA- / AH	BBB+ / BBBH	NR / NR
Current Rating (Fitch Ratings / DBRS)	F & D	AA+ / AA	AA- / AH	BBB+ / BBBH	NR / NR
Initial Notes Aggregate Principal Outstanding Balance	**757.500.000,00**	656.300.000,00	61.900.000,00	31.800.000,00	7.500.000,00
Initial Nominal per Note		100.000,00	100.000,00	100.000,00	100.000,00
Initial Number of Notes per Class		6.563	619	318	75
Current Note Information					
Class Principal Outstanding Balance Beginning of Period	**703.689.568,73**	609.989.568,73	61.900.000,00	31.800.000,00	0,00
Replenishment	0,00				
Amortisation					
Redemption per Class	**46.868.023,75**	46.868.023,75	0,00	0,00	0,00
Redemption per Note		7.141,25	0,00	0,00	0,00
Class Principal Outstanding Balance End of Period	**656.821.544,98**	563.121.544,98	61.900.000,00	31.800.000,00	0,00
Current Tranching	in %	85,73%	9,42%	4,84%	0,00%
Current Pool Factor	**86,71%**	78,66%	100,00%	100,00%	0,00%

2. Payments to Investors per Note	All notes	Class A	Class B	Class C	Class D
Interest Rate Basis: 3 M-Euribor / Floating	2,501%	3mE + 0,700%	3mE + 1,400%	3mE + 1,800%	3mE + 3,230%
DayCount Convention		act/360	act/360	act/360	act/360
Interest Days	92 days				
Principal Outstanding per Note Beginning of Period		92.943,71	100.000,00	100.000,00	0,00
Class D only: Accrued Target Amortisation Amounts					
> Principal Repayment per Note		7.141,25	0,00	0,00	0,00
Principal Outstanding per Note End of Period		85.802,46	100.000,00	100.000,00	0,00
> Interest accrued for the period	**-5.956.534,53**	-4.989.914,53	-617.093,48	-349.526,52	0,00
Interest Payment	**5.956.534,53**	4.989.914,53	617.093,48	349.526,52	0,00
Interest Payment per Note		760,31	996,92	1.099,14	0,00

3. Credit Enhancements	Class A	Class B	Class C	Class D
Initial total CE (Subordination, Reserve)	13,49%	5,24%	1,00%	0,00%
Current CE	14,22%	4,83%	0,00%	0,00%

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9. Priority of Payments + Transaction Costs

Pre-Enforcement Interest Available Funds		
Interest Components	+	14.944.008,01
Principal Recoveries	+	391.513,86
Amounts constituting the Cash Reserve	+	7.500.000,00
Amounts received by the Interest Rate Swap counterparty	+	442.386,18
Remainig amounts from Subordinated Loan	+	0,00
Interest accrued in the Fund Accounts	+	220.800,02
Principal Addition Amounts (Senior Deficit)	+	0,00
Other Amounts	+/-	-3.008,04
Pre-Enforcement Available Interest Amount	**=**	**23.495.700,03**

Pre-Enforcement Principal Available Funds		
Principal Components of Non-Defaulted	+	41.307.299,71
Amounts standing on the Principal Account	+	0,00
Seller Loan Advance on the Regulatory Call	+	0,00
Amounts credited to Principal Deficiency Sub-Ledgers	+	5.560.750,37
Pre-Enforcement Available Principal Amount	**=**	**46.868.050,08**

Pre-Enforcement Interest Priority of Payments		
Pre-Enforcement Available Interest Amount		**23.495.700,03**
Ordinary, Extraordinary Expenses and Taxes	-	266.778,49
Swap Interest Paymenst other than subordinated Payments	-	0,00
Interest on Class A Notes	-	4.989.914,53
Interest on Class B (If Most Senior Note or Class B PDL < 10%)	-	617.093,48
Interest on Class C (If Most Senior Note or Class C PDL < 10%)	-	349.526,52
Required Cash Reserve amount Replenishment	-	7.500.000,00
Interest on Class D (If Most Senior Note or Class C PDL < 10%)	-	0,00
Crediting the PDLs until cleared	-	5.560.750,37
Interest Class B (if not paid above)	-	0,00
Interest Class C (if not paid above)	-	0,00
Interest Class D (if not paid above)	-	0,00
Turbo Principal Redemtion of Class D	-	0,00
Interest on Subordinated Loan Agreement	-	5.594,89
Principal on Subordinated Loan Agreement	-	494.088,05
Credit of Replacement Servicer Fee Reserve Account up to Required Amount	-	0,00
Interest on RSF Reserva Advance Provider	-	0,00
Principal on RSF Reserva Advance Provider	-	0,00
Swap Interest Paymenst for an early termination	-	0,00
Financial Intermediation Margin to the Seller	-	3.711.953,70

Pre-Enforcement Principal Priority of Payments		
Pre-Enforcement Available Principal Amount		**46.868.050,08**
Senior Expense Deficit	-	0,00
Principal Target Redemption Amount	=	46.868.050,08

Principal Target Redemption Amount		
Available Principal Target Redemption Amount		**46.868.050,08**
During the Revolving Period		**0,00**
(i) Replenishment	+	0,00
(ii) Amortise pro-rata Class A to C	+	0,00
(iii) Purchase Shortfall Amount	+	0,00
After the Revolving Period		**46.868.050,08**
(i) Amortise pro-rata Class A to C	+	0,00
(ii) Sequential amortisation Class A - C	+	46.868.023,75
(iii) Redemption Shortfall Amount	+	26,33
Remainig Amount according to Interest Priority of Payments	+	0,00

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10. Outstanding Notes

Transaction Costs	Total	Class A	Class B	Class C	Class D	Subordinated Loan
Senior Expenses	**266.778,49**					
Interest accrued for the Period	**5.962.129,42**	4.989.914,53	617.093,48	349.526,52	0,00	5.594,89
Cumulative Interest accrued	**18.477.879,94**	15.469.975,45	1.790.896,99	1.006.956,54	123.357,00	86.693,96
Interest Payments	**5.962.129,42**	4.989.914,53	617.093,48	349.526,52	0,00	5.594,89
Cumulative Interest Payments	**18.477.879,94**	15.469.975,45	1.790.896,99	1.006.956,54	123.357,00	86.693,96
Unpaid Interest for the Period	**0,00**	0,00	0,00	0,00	0,00	0,00
Cumulative Unpaid Interest	**0,00**	0,00	0,00	0,00	0,00	0,00
Subordinated Loan only: Outstanding Amount	**0,00**					0,00

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11. Vehicle Type

Vehicle Type	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Numbe of Loans	Percentage of Total Loans
Passenger car and Four-wheel drive vehicles	609.186,50	91,25%	46.647	91,09%
Light commercial vehicles	40.985,71	6,14%	2.909	5,68%
Passenger car derivatives	17.347,45	2,60%	1.654	3,23%
Buses	52,86	0,01%	2	0,00%
TOTAL (€)	**667.572.581,94**	**100,00%**	**51.212**	**100,00%**
New vehicles	265.691,82	39,80%	18.389	35,91%
Used vehicles	401.880,70	60,20%	32.823	64,09%
TOTAL (€)	**667.572.581,94**	**100,00%**	**51.212**	**100,00%**

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12. Borrower Type

Borrower Type	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Numbe of Loans	Percentage of Total Loans
Individual	639.703,69	95,83%	48.861	95,41%
Legal person	27.868,88	4,17%	2.351	4,59%
TOTAL (€)	**667.572.581,94**	**100,00%**	**51.212**	**100,00%**

13. Maturity Year

Maturity Year	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Numbe of Loans	Percentage of Total Loans
2025	743,29	0,11%	616	1,20%
2026	7.287,58	1,09%	1.902	3,71%
2027	26.928,19	4,03%	3.968	7,75%
2028	83.903,96	12,57%	8.664	16,92%
2029	104.453,95	15,65%	9.052	17,68%
2030	110.553,66	16,56%	8.194	16,00%
2031	94.607,16	14,17%	6.086	11,88%
2032	88.242,27	13,22%	5.063	9,89%
2033	96.881,15	14,51%	4.973	9,71%
2034	53.775,32	8,06%	2.685	5,24%
2035	195,95	0,03%	9	0,02%
TOTAL (€)	**667.572.581,94**	**100,00%**	**51.212**	**100,00%**

Weighted average maturity date 07/02/2031

14. Regions

Regions	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Andalucia	140.452,51	21,04%	11.467	22,39%
Aragon	14.438,54	2,16%	1.040	2,03%
Asturias	10.425,51	1,56%	784	1,53%
Baleares	16.485,93	2,47%	1.291	2,52%
Canarias	82.344,74	12,33%	6.398	12,49%
Cantabria	6.230,49	0,93%	457	0,89%
Castilla-Leon	21.462,54	3,22%	1.552	3,03%
Castilla-La Mancha	22.248,98	3,33%	1.646	3,21%
Cataluña	92.301,03	13,83%	6.884	13,44%
Valencia	76.222,31	11,42%	5.879	11,48%
Extremadura	18.983,57	2,84%	1.478	2,89%
Galicia	46.414,69	6,95%	3.348	6,54%
Madrid	70.812,37	10,61%	5.371	10,49%
Murcia	22.866,90	3,43%	1.722	3,36%
Navarra	6.356,50	0,95%	442	0,86%
Pais Vasco	11.268,24	1,69%	811	1,58%
La Rioja	6.189,69	0,93%	501	0,98%
Ceuta	804,68	0,12%	52	0,10%
Melilla	1.263,28	0,19%	89	0,17%
TOTAL (€)	**667.572.581,94**	**100,00%**	**51.212**	**100,00%**

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15. Outstanding Balance

Outstanding Balance	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
81,63 - 14.999,99	342.464,98	51,30%	35.334	69,00%
15.000,00 - 24.999,99	247.775,72	37,12%	13.411	26,19%
25.000,00 - 34.999,99	57.300,81	8,58%	2.014	3,93%
35.000,00 - 44.999,99	12.246,04	1,83%	314	0,61%
45.000,00 - 54.999,99	4.768,67	0,71%	97	0,19%
55.000,00 - 64.999,99	1.411,71	0,21%	24	0,05%
65.000,00 - 178.079,69	1.604,62	0,24%	18	0,04%
TOTAL (€)	**667.572.581,94**	**100,00%**	**51.212**	**100,00%**

Largest Debtor 1 178.079,69 €

Calculation Date		10.06.2025			
Payment Date		17.06.2025			
Period No		4			
Quarterly Period		June-25			
Interest Period	from	17.03.2025	to	17.06.2025	= 92 days
Collection Period	from	17.03.2025	to	17.06.2025	

16. Down Payment as a % of the vehicle`s value

Down Payment as a % of the vehicle's value	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
<5	113.443,23	16,99%	8.638	16,87%
5-9	91.737,74	13,74%	6.042	11,80%
10-14	115.446,20	17,29%	7.938	15,50%
15-20	94.387,27	14,14%	6.749	13,18%
>20	252.558,13	37,83%	21.845	42,66%
TOTAL (€)	**667.572.581,94**	**100,00%**	**51.212**	**100,00%**

Santander

Calculation Date		10.06.2025				
Payment Date		17.06.2025				
Period No		4				
Quarterly Period		June-25				
Interest Period	from	17.03.2025	to	17.06.2025	=	92 days
Collection Period	from	17.03.2025	to	17.06.2025		

17. Scoring New Vehicle

Scoring New Vehicle	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
<545	236,43	0,04%	32	0,06%
545-900	265.455,41	39,76%	18.357	35,85%
Used vehicle	401.880,74	60,20%	32.823	64,09%
TOTAL (€)	**667.572.581,94**	**100,00%**	**51.212**	**100,00%**

Calculation Date		10.06.2025			
Payment Date		17.06.2025			
Period No		4			
Quarterly Period		June-25			
Interest Period	from	17.03.2025	to	17.06.2025	= 92 days
Collection Period	from	17.03.2025	to	17.06.2025	

18. Scoring Used Vehicle

Scoring New Vehicle	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
<545	9.393,05	1,41%	614	1,20%
545-900	392.487,66	58,79%	32.209	62,89%
New vehicle	265.691,87	39,80%	18.389	35,91%
TOTAL (€)	**667.572.581,94**	**100,00%**	**51.212**	**100,00%**

Calculation Date		10.06.2025			
Payment Date		17.06.2025			
Period No		4			
Quarterly Period		June-25			
Interest Period	from	17.03.2025	to	17.06.2025	= 92 days
Collection Period	from	17.03.2025	to	17.06.2025	

19. Employment Status

Employment Status	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Self-employed	101.372,09	15,19%	6.796	13,27%
Does not work	805,05	0,12%	87	0,17%
Rest	565.354,13	84,69%	44.327	86,56%
TOTAL (€)	**667.572.581,94**	**99,99%**	**51.212**	**100,00%**

Calculation Date		10.06.2025			
Payment Date		17.06.2025			
Period No		4			
Quarterly Period		June-25			
Interest Period	from	17.03.2025	to	17.06.2025	= 92 days
Collection Period	from	17.03.2025	to	17.06.2025	

20. Interest Rate

Interest Rate	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
3,95 - 4,94	11.900,84	1,78%	926	1,81%
4,95 - 5,94	37.717,26	5,65%	3.048	5,95%
5,95 - 6,94	39.336,54	5,89%	3.222	6,29%
6,95 - 7,94	97.491,28	14,60%	7.040	13,75%
7,95 - 8,94	120.694,43	18,08%	9.034	17,64%
8,95 - 9,94	185.852,78	27,84%	14.663	28,63%
9,95 - 10,94	106.124,44	15,90%	8.136	15,89%
10,95 - 13,75	68.454,97	10,25%	5.143	10,04%
TOTAL (€)	**667.572.581,94**	**100,00%**	**51.212**	**100,00%**

21. Counterparties

		DBRS			FITCH RATINGS			Counterparty Status
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
Joint Lead Managers / Arranger **Interest Swap Counterparty**	**Banco Santander, S.A.** Paseo de Pareda 9 - 12 39004 Santander Spain	A (High)	R-1	STABLE	A-	F2	STABLE	performing
Joint Lead Managers / Arranger	**BofA Securities Europe S.A.** 51, rue La Boétie 75008 Paris France	-	-	-	AA	F1+	STABLE	performing
Paying Agent / EURIBOR Provider **Fund Accounts Provider**	**Société Générale, S.A.** 29, Boulevard Haussmann 75009 Paris France	-	-	-	A	F1	STABLE	performing
Seller / Originator / Servicer / **Subordinated Loan Provider / Lender** **RSF Reserve Funding Advances**	**Santander Consumer Finance, S.A.** Avenida de Cantabira s/n 58660 Boadilla del Monte Spain	-	-	-	A-	F2	STABLE	performing

Rating Agencies

DBRS Ratings GmbH, Branch in Spain
Paseo de la Castellana 81, Floors 26 and 27
28046 Madrid
Spain

Fitch Ratings Ireland, Spanish Branch
Paseo Castellana 31 - 9ºB
28046 Madrid
Spain

SANTANDER CONSUMER SPAIN AUTO 2024-1
FONDO DE TITULIZACIÓN
Quarterly Investor Report

Calculation Date		10.06.2025			
Payment Date		17.06.2025			
Period No		4			
Quarterly Period		June-25			
Interest Period	from	17.03.2025	to	17.06.2025	= 92 days
Collection Period	from	17.03.2025	to	17.06.2025	

22. Swap Counterparty Data

Rating Triggers & Current Ratings	Consequences	DBRS Long Term	DBRS Short Term	DBRS Outlook	FITCH RATINGS Long Term	FITCH RATINGS Short Term	FITCH RATINGS Outlook	Trigger Breach
1st Rating Trigger	Collateral, Guarantee or Replacement	A (or above)			A- (or above)			no
2nd Rating Trigger	Collateral, Guarantee or Replacement	BBB (or above)			BBB- (or above)			no
Current Counterparty Ratings		A (High)	R-1	STABLE	A-	F2	STABLE	

	Notional	From	To	Days	Rate	Liquidation
Swap Party A - SAN (EUR 3M)	703.689.568,73	17/03/2025	17/06/2025	92	2,5010%	4.497.592,78
Swap Party B - the Fund (Tipo Fijo)	703.689.568,73	17/03/2025	17/06/2025	92	2,255%	4.055.206,61
In favour of Party B - the Fund						442.386,18

Swap Collateral	no
Begining of Period	- €
Cash Outflow	- €
Cash Inflow	- €
End of Period	- €

Counterparty Replacement	no
Old Counterparty	Banco Santander, S.A.
Current Counterparty	Banco Santander, S.A.

23. Glosary

POOL CUT-OFF DATE	means the date in which the Gestora will carry out the necessary calculations, on behalf of the Fund, for the distribution of the available funds at this date, according with the Order of Priority of Payments. All the information regarding the Assets (Outstanding Balance, Arrears' tables, Stratification tables, etc.) are referred to this mentioned date.
CUMULATIVE LOSS RATIO	means the ratio between: (i) the aggregate Defaulted Amount of all Receivables that have become Defaulted Receivables between the Date of Incorporation until the end of the corresponding Determination Period, reduced by the amount of Principal Recoveries (including the total Outstanding Balance of those Defaulted Receivables without any material credit obligation (amount of principal, interest or fee) which is past due more than 90 consecutive calendar days , and those where the relevant Borrower is no longer considered unlikely to pay) during such period in respect of such Receivables; and (ii) the sum of (a) the Outstanding Balance of the Receivables as of the Date of Incorporation and (b) the Outstanding Balance of all the Additional Receivables on the date of their respective assignment.
DEFAULTED RECEIVABLES	Incorporation, the Receivables arising from Loans in respect of which: (i) there is or there has been any material credit obligation (including any amount of principal, interest or fee) which is past due more than 90 consecutive calendar days; or (ii) the Servicer, in accordance with the Servicing Policies, considers or has considered that the relevant Borrower is unlikely to pay the instalments under the Loans as they fall due. For the avoidance of doubt, once a Receivable has been classified as a Defaulted Receivable, it will remain classified as such.
PRINCIPAL RECOVERIES	means any recoveries of principal received in respect of a Defaulted Receivable up to an amount equal to the notional Outstanding Balance of such Defaulted Receivable (including as a result of the sale thereof).