



## **FT SANTANDER CONSUMO 4**

**SANTANDER DE TITULIZACION, S.G.F.T, S.A.**

**JUAN IGNACIO LUCA DE TENA 11**

**28027 MADRID**

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NAME OF THE FUND: FT SANTANDER CONSUMO 4

INFORMATION AT: QUARTER 18/03/2024 - 18/06/2024 YEAR: 2024

Acting on behalf of Santander de Titulización, S.G.F.T., S.A. as General Manager: Signature:  
 Juan Carlos Berzal Valero - GENERAL MANAGER

**I. DATA OF THE FUND**

Constitution Date	18 de febrero de 2021	Paying Agent	BANCO SANTANDER	
Disbursement Date	23 de febrero de 2021	Negotiation Market	AIAF	
Final Date of Redemption	18 de septiembre de 2032	Rating Agencies	MOODY'S ESPAÑA DBRS	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T., S.A.	Rating	Initial	Current
Credit Rights's Seller	BANCO SANTANDER	CLASS A	Aa2/AA	Aa2/AA
		CLASS B	A3/AH	A3/AH
		CLASS C	Baa3/AL	Baa3/AL
		CLASS D	Ba3/BBBL	Ba3/BBBL
		CLASS E	B3/BBL	B3/BBL
		CLASS F	NR/NR	NR/NR

**II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS**

CLASS PRIORITY ISIN CODE	NUM BONDS	NOMINAL			
			INITIAL	CURRENT	%Act/In
CLASS A ES0305520001	12.628	Nominal per Bond	100.000,00	29.913,22	
		Total Nominal	1.262.800.000,00	377.744.142,16	29,91%
CLASS B ES0305520019	1.050	Nominal per Bond	100.000,00	29.913,22	
		Total Nominal	105.000.000,00	31.408.881,00	29,91%
CLASS C ES0305520027	415	Nominal per Bond	100.000,00	29.913,22	
		Total Nominal	41.500.000,00	12.413.986,30	29,91%
CLASS D ES0305520035	478	Nominal per Bond	100.000,00	29.913,22	
		Total Nominal	47.800.000,00	14.298.519,16	29,91%
CLASS E ES0305520043	429	Nominal per Bond	100.000,00	29.913,22	
		Total Nominal	42.900.000,00	12.832.771,38	29,91%
CLASS F ES0305520050	300	Nominal per Bond	100.000,00	0,00	
		Total Nominal	30.000.000,00	0,00	0,00%

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period 18/06/2024			Next Payment Date 18/09/2024		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Cupon	Net Interest Next Cupon
CLASS A	4.903,32 €	411,78 €	4,415%	337,50 €	273,38 €
CLASS B	4.903,32 €	451,82 €	4,865%	371,90 €	301,24 €
CLASS C	4.903,32 €	195,75 €	2,200%	168,18 €	136,22 €
CLASS D	4.903,32 €	329,21 €	3,700%	282,85 €	229,11 €
CLASS E	4.903,32 €	435,98 €	4,900%	374,58 €	303,41 €
CLASS F	0,00 €	0,00 €	-	-	-
Accrued amortisation due not paid	0,00 €				

**III. ASSET PURCHASED BY THE FUND: CREDIT RIGHTS**

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	160,004	90,769
CR's Outstanding to be amortised	1,500,000,000,00	448,698,161,72
CR's Outstanding per Loan to be amortised	9,374,77	4,943,30
Interest Rate	7,16%	6,83%

PREPAYMENT RATE	CURRENT SITUATION
Constant Prepayment Rate from Constitution	18,52%

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	241.577,57	417.117,96	72.905,62
Debt to be amortised			448.116.459,27
Total Debt	241.577,57	417.117,96	448.189.364,89

## SANTANDER CONSUMO 4 FT

### QUARTERLY BONDS PAYOUT REPORT

June 18, 2024

BONDS. PRINCIPAL	
Previous Balance	522.248.100,00 €
Principal Amortised	73.549.800,00 €
Outstanding Balance	448.698.300,00 €
% of Initial Balance	29,33%
Principal accrued and unpaid	0,00

DATA	
Pool Cut-off Date	11/06/2024
Payment Date	18/06/2024
Previous Payment Date	18/03/2024
Number of Days (Act/360)	92
Reference Interest Rate (%)	3,715%
Next Payment Date	18/09/2024

INTEREST PAID	
CLASS A	5.199.957,84 €
CLASS B	474.411,00 €
CLASS C	81.236,25 €
CLASS D	157.362,38 €
CLASS E	187.035,42 €
CLASS F	0,00 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	18/06/2024
CLASS A	2,99	1,08
CLASS B	2,99	1,08
CLASS C	2,99	1,08
CLASS D	2,99	1,08
CLASS E	2,99	1,08
CLASS F	1,45	-

\* Santander continues to retain a significant net financial interest in this fund, of no less than 5%, in compliance with Article 6(3)(a) of EU Securitisation Regulation 2017/2402.

## SANTANDER CONSUMO 4 FT

### QUARTERLY COLLATERAL REPORT

June 18, 2024

#### NON DEFAULTED RECEIVABLES

Previous Balance	522.248.006,16 €
Principal Amortised	73.549.844,44 €
Outstanding Balance	448.698.161,72 €
Number of Credit Rights	90.769

#### INTEREST

Interest received during relevant period	8.412.060,85 €
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#### PRINCIPAL BALANCE IN ARREARS

	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	OVER 180 DAYS
Principal Balance in Arrears	212.258,52 €	74.137,01 €	94.958,56 €	178.996,54 €	21.351,82 €
Interest accrued on Credit Rights in Arrears	29.319,05 €	11.518,07 €	17.998,02 €	39.509,76 €	51.553,80 €
Outstanding Balance	7.980.488,17 €	1.261.776,96 €	1.160.723,06 €	2.136.356,94 €	26.255.889,95 €
Number of Credit Rights	1.412	213	167	345	3.314
% of Outstanding Balance	1,78%	0,28%	0,26%	0,48%	5,85%

#### DEFAULTED RECEIVABLES

Defaulted Loans as of previous balance	28.850.104,49 €
Difference in Actual Period	842.686,71 €
Current Defaulted Loans	29.692.791,20 €

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### QUARTERLY COLLATERAL REPORT

June 18, 2024

CONTENTIOUS / JUDICIAL	
Previous balance	25.450.180,89 €
Difference in Actual Period	1.299.035,21 €
Current balance	26.749.216,10 €
Contentious CR's number	3.396

CUMULATIVE DEFAULTED RECEIVABLES	
Previous balance	43.412.326,61 €
Difference in Actual Period	2.599.812,60 €
Cumulative up to date	46.012.139,21 €

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### QUARTERLY REPORT - ALLOCATION OF CASH

June 18, 2024

TOTAL CASH RECEIVED END OF PERIOD	92.009.859,39 €
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	71.398.209,89 €
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	8.412.060,85 €
Interest received under GIC	0,00 €
<b>CONTENTIOUS</b>	103.880,96 €
<b>INCOMES/EXPENSES OF TRANSITORY PROPERTIES</b>	0,00 €
<b>RESERVE FUNDS</b>	12.096.228,00 €
<b>OTHERS</b>	-520,31 €

TREASURY ACCOUNT STATEMENT	10.444.962,00
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	12.096.228,00 €
Variation	-1.651.266,00 €
Outstanding Balance	10.444.962,00 €
<b>WITHHOLDING TAXES</b>	520,31 €
<b>ISSUE EXPENSES WITHHELD</b>	0,00 €
<b>OTHERS</b>	0

TOTAL CASH PAID END OF PERIOD	92.009.859,39 €
<b>CURRENT EXPENSES</b>	25.782,71 €
MANAGEMENT FEE	32.908,78 €
<b>CAP NET RESULT</b>	-5.988.684,80 €
<b>CLASS A INTEREST</b>	5.199.957,84 €
<b>CLASS B INTEREST</b>	474.411,00 €
<b>CLASS C INTEREST</b>	81.236,25 €
<b>CLASS D INTEREST</b>	157.362,38 €
<b>CLASS E INTEREST</b>	187.035,42 €
<b>RESERVE FUND</b>	10.444.962,00 €
<b>CLASS F INTEREST</b>	0,00 €
<b>REPLENISHMENT</b>	0,00 €
<b>CLASS A REDEMPTION</b>	61.919.124,96 €
<b>CLASS B REDEMPTION</b>	5.148.486,00 €
<b>CLASS C REDEMPTION</b>	2.034.877,80 €
<b>CLASS D REDEMPTION</b>	2.343.786,96 €
<b>CLASS E REDEMPTION</b>	2.103.524,28 €
<b>SUBORDINATED LOAN INTEREST</b>	0,00 €
<b>SUBORDINATED LOAN REDEMPTION</b>	0,00 €
<b>ADMINISTRATION FEE</b>	6.000,00 €
<b>CLASS F REDEMPTION</b>	0,00 €
<b>VARIABLE FEE</b>	7.839.087,81 €

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### CREDIT ENHANCEMENT AND SUBORDINATED LOAN

June 18, 2024

CREDIT ENHANCEMENT				
CONCEPTS	INITIAL		11-Jun-24	
SUBORDINATED ISSUE	15,81%		15,81%	
PRINCIPAL RESERVE FUND	30.000.000,00 €	2,00%	10.444.962,00 €	2,33%

SUBORDINATED LOANS		
CONCEPTS	INITIAL	11-Jun-24
SUBORDINATED LOAN PRINCIPAL		
Total Outstanding Subordinated Loan	3.500.000,00 €	0,00 €
Interest Rate	0,19%	N/A



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**TRIGGERS OF THE MODEL**

June 18, 2024

SUBORDINATION EVENT TRIGGER		
IF 1) IS HIGHER THAN 2) AMORTIZATION WILL BE SEQUENTIAL		
1) DEFAULT RATIO		1,35%
2) TRIGGER		3,60%

SUBORDINATION EVENT TRIGGER		
IF 1) IS HIGHER THAN 2) AMORTIZATION WILL BE SEQUENTIAL		
1) Top 1 borrower		0,018%
2) TRIGGER		0,10%

AMORTIZATION IS NOT SEQUENTIAL

DEFAULT RATIO
1,35%

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CLASSES B, C, D, E, F DEFERRAL INTEREST TRIGGERS	
CLASS B INTEREST DEFERRAL IF DEFAULT RATIO > 17,50%	NO
CLASS C INTEREST DEFERRAL IF DEFAULT RATIO > 11,00%	NO
CLASS D INTEREST DEFERRAL IF DEFAULT RATIO > 7,75%	NO
CLASS E INTEREST DEFERRAL IF DEFAULT RATIO > 4,90%	NO
CLASS F INTEREST DEFERRAL IF DEFAULT RATIO > 3,25%	NO

AGREEMENT	COUNTERPARTY	RATING AGENCY	CURRENT RATING
ACCOUNT BANK	BANCO SANTANDER	DBRS/MOODYS	A(high)/A2
PAYMENT AGENT	BANCO SANTANDER	DBRS/MOODYS	A(high)/A2
SWAP	BANCO SANTANDER	DBRS/MOODYS	A(high)/A2

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## DEFINITIONS

June 18, 2024

**DETERMINATION DATE** means after the Revolving Period End Date, the date falling five (5) Business Days prior to the Payment Date.

**RECEIVABLES** means the receivables assigned to the Fund which represent at any time 95% of any and all of the receivables arising from the Loans. For clarification purposes, "Receivables" includes both Initial Receivables and Additional Receivables.

**DEFAULTED RECEIVABLES** means, at any time, the Receivables arising from Loans in respect of which: (i) there are one or more instalments that are more than 90 days overdue; or (ii) the Servicer, in accordance with the Servicing Policies, considers that the relevant Borrower is unlikely to pay the instalments under the Loans as they fall due.

**NON DEFAULTED RECEIVABLES** means, at any time, any Receivable that is not a Defaulted Receivable.

**CONTENTIOUS / JUDICIAL** Loans in which the Originator will take legal actions. This amount is included in the arrears table

**DEFAULT RATIO** means the Outstanding Balance of the Defaulted Receivables divided by the sum of: (i) Outstanding Balance of the Initial Receivables on the Date of Incorporation, and (ii) Outstanding Balance of the Additional Receivables on the date of their respective assignment.

**PRINCIPAL TARGET REDEMPTION AMOUNT** Means an amount equal to the minimum of: (a) the difference on that Determination Date immediately preceding the relevant Payment Date between: (i) the Principal Amount Outstanding of the Class A, Class B, Class C, Class D and Class E Notes, minus (ii) the aggregate of the Outstanding Balance of the Non-Defaulted Receivables on the Determination Date, and (b) the Available Funds, following the fulfilment of the Pre-Enforcement Priority of Payments.

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Tasa mensual actual anualizada / Monthly Single Rate	24,45%
Tasa últimos 12 meses anualizada / Average 12 Month Single Rate	16,09%
Tasa anualizada desde Constitución / Prepayment Rate from Constitution	18,52%

Fecha / Date	Principal Pendiente / Ppal Outstanding		Vector Prepagos / Prepayment Vector	Fin de mes / Remaining end of month	Caída mensual media / Average Single Monthlv	TACP / CPR	Caída mensual/ Single Monthly Mortality	TACP Mensual / Monthly CPR	Ppal Pte después Prepagos / Outstanding after Prepayment
	Fecha Constitución	Constitution Date							
31-mar.-22	1.499.999.999,68	<b>1.455.415.852,16</b>	100,00%	100,00%					<b>1.455.415.852,16</b>
30-abr.-22	1.461.194.293,05	<b>1.400.536.301,83</b>	98,31%	95,85%	4,15%	39,88%	<b>4,15%</b>	<b>39,88%</b>	1.436.465.680,90
31-may.-22	1.429.620.815,77	<b>1.339.850.458,80</b>	96,64%	93,72%	3,19%	32,23%	<b>2,22%</b>	<b>23,62%</b>	1.381.641.716,21
30-jun.-22	1.398.124.797,70	<b>1.286.705.221,91</b>	95,01%	92,03%	2,73%	28,26%	<b>1,80%</b>	<b>19,62%</b>	1.328.335.564,02
31-jul.-22	1.366.680.254,71	<b>1.235.792.085,81</b>	93,40%	90,42%	2,49%	26,07%	<b>1,75%</b>	<b>19,06%</b>	1.276.486.037,96
31-ago.-22	1.335.285.228,15	<b>1.184.065.947,50</b>	91,82%	88,68%	2,38%	25,06%	<b>1,93%</b>	<b>20,88%</b>	1.226.056.490,59
30-sep.-22	1.303.912.067,11	<b>1.139.268.691,29</b>	90,27%	87,37%	2,22%	23,66%	<b>1,47%</b>	<b>16,26%</b>	1.176.987.981,00
31-oct.-22	1.272.568.776,55	<b>1.092.610.892,75</b>	88,74%	85,86%	2,15%	23,00%	<b>1,73%</b>	<b>18,93%</b>	1.129.255.654,78
30-nov.-22	1.241.372.909,39	<b>1.044.321.599,78</b>	87,24%	84,13%	2,14%	22,84%	<b>2,02%</b>	<b>21,70%</b>	1.082.930.440,01
31-dic.-22	1.210.430.491,57	<b>1.005.578.545,27</b>	85,76%	83,08%	2,04%	21,90%	<b>1,25%</b>	<b>13,99%</b>	1.038.067.132,43
31-ene.-23	1.179.587.827,39	<b>964.351.865,89</b>	84,31%	81,75%	1,99%	21,48%	<b>1,59%</b>	<b>17,52%</b>	994.496.261,07
28-feb.-23	1.148.899.539,06	<b>926.081.862,38</b>	82,88%	80,61%	1,94%	20,96%	<b>1,40%</b>	<b>15,60%</b>	952.230.778,52
31-mar.-23	1.118.390.231,72	<b>882.704.701,22</b>	81,48%	78,93%	1,95%	21,07%	<b>2,08%</b>	<b>22,33%</b>	911.256.862,86
30-abr.-23	1.088.092.684,19	<b>850.580.388,56</b>	80,10%	78,17%	1,88%	20,33%	<b>0,96%</b>	<b>10,89%</b>	871.566.691,37
31-may.-23	1.058.007.944,88	<b>810.123.988,59</b>	78,74%	76,57%	1,89%	20,45%	<b>2,05%</b>	<b>21,99%</b>	833.126.503,19
30-jun.-23	1.028.183.115,80	<b>779.692.569,17</b>	77,41%	75,83%	1,83%	19,85%	<b>0,96%</b>	<b>10,98%</b>	795.938.984,24
31-jul.-23	998.621.890,92	<b>746.875.418,25</b>	76,10%	74,79%	1,80%	19,58%	<b>1,37%</b>	<b>15,29%</b>	759.972.150,96
31-ago.-23	969.326.598,72	<b>712.933.379,21</b>	74,81%	73,55%	1,79%	19,50%	<b>1,66%</b>	<b>18,19%</b>	725.193.684,41
30-sep.-23	940.239.659,86	<b>686.252.361,98</b>	73,55%	72,99%	1,73%	18,94%	<b>0,76%</b>	<b>8,80%</b>	691.527.947,44
31-oct.-23	911.407.715,57	<b>655.300.606,86</b>	72,30%	71,90%	1,72%	18,81%	<b>1,49%</b>	<b>16,48%</b>	658.978.367,97
30-nov.-23	882.928.487,03	<b>625.628.885,29</b>	71,08%	70,86%	1,71%	18,67%	<b>1,45%</b>	<b>16,06%</b>	627.583.149,13
31-dic.-23	855.256.428,47	<b>598.571.159,28</b>	69,88%	69,99%	1,68%	18,45%	<b>1,23%</b>	<b>13,79%</b>	597.625.856,75
31-ene.-24	827.867.211,22	<b>566.663.269,68</b>	68,69%	68,45%	1,71%	18,68%	<b>2,20%</b>	<b>23,42%</b>	568.697.084,06
29-feb.-24	800.895.562,78	<b>542.297.041,05</b>	67,53%	67,71%	1,68%	18,41%	<b>1,08%</b>	<b>12,19%</b>	540.858.294,21
31-mar.-24	774.367.557,65	<b>516.421.052,33</b>	66,39%	66,69%	1,67%	18,34%	<b>1,51%</b>	<b>16,68%</b>	514.093.418,04
30-abr.-24	748.301.821,46	<b>491.467.911,84</b>	65,27%	65,68%	1,67%	18,27%	<b>1,52%</b>	<b>16,76%</b>	488.381.251,48
31-may.-24	722.538.682,03	<b>463.586.276,24</b>	64,16%	64,16%	1,69%	18,52%	<b>2,31%</b>	<b>24,45%</b>	463.586.276,24

**FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)**  
**FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)**  
**TACP / CPR: 18,52%**

Fecha de Pago / Payment Date	Bonos Serie A / Series A Bonds			Bonos Serie B / Series B Bonds			Bonos Serie C / Series C Bonds			Bonos Serie D / Series D Bonds			Bonos Serie E / Series E Bonds			Bonos Serie F / Series F Bonds		
	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow
<b>TOTAL:</b>	<b>29.913,22</b>	<b>523,24</b>	<b>30.436,46</b>	<b>29.913,22</b>	<b>669,21</b>	<b>30.582,43</b>	<b>29.913,22</b>	<b>713,66</b>	<b>30.626,88</b>	<b>29.913,22</b>	<b>1.200,24</b>	<b>31.113,46</b>	<b>29.913,22</b>	<b>369,45</b>	<b>30.282,67</b>	<b>0,00</b>	<b>0,00</b>	<b>0,00</b>
18/06/2024																		
18/09/2024	5.016,52	348,94	5.365,47	5.016,52	382,87	5.399,39	5.016,52	165,87	5.182,40	5.016,52	278,97	5.295,50	5.016,52	369,45	5.385,97	0,00	0,00	0,00
18/12/2024	3.895,45	43,45	3.938,90	3.895,45	71,38	3.966,83	3.895,45	136,56	4.032,00	3.895,45	229,66	4.125,11	3.895,45	0,00	3.895,45	0,00	0,00	0,00
18/03/2025	3.395,09	36,25	3.431,34	3.395,09	59,55	3.454,64	3.395,09	113,92	3.509,02	3.395,09	191,60	3.586,69	3.395,09	0,00	3.395,09	0,00	0,00	0,00
18/06/2025	2.972,82	31,06	3.003,88	2.972,82	51,03	3.023,85	2.972,82	97,63	3.070,45	2.972,82	164,20	3.137,01	2.972,82	0,00	2.972,82	0,00	0,00	0,00
18/09/2025	2.621,46	25,82	2.647,28	2.621,46	42,42	2.663,88	2.621,46	81,14	2.702,61	2.621,46	136,47	2.757,93	2.621,46	0,00	2.621,46	0,00	0,00	0,00
18/12/2025	2.307,53	20,96	2.328,49	2.307,53	34,44	2.341,97	2.307,53	65,89	2.373,41	2.307,53	110,81	2.418,33	2.307,53	0,00	2.307,53	0,00	0,00	0,00
18/03/2026	9.704,35	16,75	9.721,10	9.704,35	27,52	9.731,87	9.704,35	52,64	9.756,99	9.704,35	88,54	9.792,89	9.704,35	0,00	9.704,35	0,00	0,00	0,00