



SANTANDER CONSUMER SPAIN AUTO 2014-1

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

GRAN VIA DE HORTALEZA 3

28033 MADRID

santanderdetitulizacion@gruposantander.com



NAME OF THE FUND:

SANTANDER CONSUMER SPAIN AUTO 2014-1

INFORMATION AT:

QUARTER/SEMESTER: December 20, 2018 - March 20, 2019 YEAR: 2019

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:	Signature:
IÑAKI REYERO ARREGUI - GENERAL MANAGER	

I. DATA OF THE FUND

Constitution Date	November 26, 2014	Paying Agent	BANCO SANTANDER	
Disbursement Date	November 28, 2014	Negotiation Market	AIAF	
Final Date of Redemption	August 25, 2028	Ratings Agencies	FITCH RATINGS	
			DBRS	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T., S.A.	Rating	Initial	Current
Credit Rights 's Seller	SANTANDER CONSUMER, E.F.C., S.A.	CLASS A	A (sf)/A (sf)	A+(sf)/A (sf)
		CLASS B	BBB (sf)/BBB (sf)	A+(sf)/BBB (sf)
		CLASS C	BB+ (sf)/BB (low) (sf)	BBB (sf)/BB (sf)
		CLASS D	BB (sf)/B (low) (sf)	BBB- (sf)/B (sf)
		CLASS E	CC (sf)/C (sf)	CC (sf)/C (sf)

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

CLASS PRIORITY ISIN CODE	NUM BONDS	NOMINAL			
			Initial	Current	%Act/In
CLASS A ES0305053003	7.030	Nominal per Bond	100.000,00	88.242,54	
		Total Nominal	703.000.000,00	620.345.056,20	88,24 %
CLASS B ES0305053011	274	Nominal per Bond	100.000,00	100.000,00	
		Total Nominal	27.400.000,00	27.400.000,00	100,00 %
CLASS C ES0305053029	152	Nominal per Bond	100.000,00	100.000,00	
		Total Nominal	15.200.000,00	15.200.000,00	100,00 %
CLASS D ES0305053037	144	Nominal per Bond	100.000,00	100.000,00	
		Total Nominal	14.400.000,00	14.400.000,00	100,00 %
CLASS E ES0305053045	380	Nominal per Bond	100.000,00	100.000,00	
		Total Nominal	38.000.000,00	38.000.000,00	100,00 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period March 20, 2019			Next Payment Date June 20, 2019		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	11.757,46 €	500,00 €	2,000 %	451,02 €	365,33 €
CLASS B	0,00 €	625,00 €	2,500 %	638,89 €	517,50 €
CLASS C	0,00 €	875,00 €	3,500 %	894,44 €	724,50 €
CLASS D	0,00 €	1.250,00 €	5,000 %	1.277,78 €	1.035,00 €
CLASS E	0,00 €	2.750,00 €	11,000 %	2.811,11 €	2.277,00 €
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				

III. ASSET PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	73.909	92.679
CR's Outstanding to be amortised	760.000.000,70	677.344.996,47
CR's Outstanding per Loan to be amortised	10.282,92	7.308,50
Interest Rate	8,70 %	8,53 %

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	24,60 %
Average Monthly Single Rate	15,46 %
Constant Prepayment Rate from Constitution	15,73 %

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	427.789,97	1.143.237,60	935.848,37
Debt to be amortised	0,00	0,00	675.353.173,80
Total Debt	427.789,97	1.143.237,60	676.289.022,17

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QUARTERLY BONDS PAYOUT REPORT

March 20th 2019

BONDS. PRINCIPAL	
Previous Balance	798.000.000,00 €
Principal Amortised	82.654.943,80 €
Outstanding Balance	715.345.056,20 €
% of Initial Balance	89,64%
Principal accrued and unpaid	0,00 €
Retention of Principal Amount	n/a

DATA	
Pool cut-off date	2019/03/13
Payment Date	2019/03/20
Last Payment Date	2018/12/20
Number of Days (Act/360)	90
Reference Interest Rate	FIXED
Next Payment Date	2019/06/20

INTEREST PAID	
CLASS A	3.515.000,00 €
CLASS B	171.250,00 €
CLASS C	133.000,00 €
CLASS D	180.000,00 €
CLASS E	1.045.000,00 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	March 20th 2019
CLASS A	6,39	1,52
CLASS B	9,07	4,00
CLASS C	9,07	4,00
CLASS D	9,07	4,00
CLASS E	8,69	4,00

In compliance with the provisions of the prospectus regarding to the Regulation (EU) No 575/2013 Santander Consumer Finance continues to retain a significant net financial interest in this fund on an ongoing basis.

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QUARTERLY COLLATERAL REPORT

March 20th 2019

PRINCIPAL	
Previous Balance	759.999.995,97 €
Principal Amortised	82.654.999,50 €
Outstanding Balance	677.344.996,47 €
Number of Credit Rights	92.679

INTEREST	
Interest received during relevant period	17.538.358,82 €
Interest accrued during relevant period	14.697.459,40 €

PRINCIPAL BALANCE IN ARREARS					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	MORE 180 DAYS
Principal Balance in Arrears	332.344,74 €	253.549,00 €	254.556,72 €	390.414,93 €	760.957,28 €
Interest accrued on Credit Rights in Arrears	95.445,23 €	76.106,84 €	70.407,04 €	98.203,07 €	174.891,09 €
Outstanding Balance	14.296.527,25 €	6.200.252,47 €	3.883.350,82 €	3.634.183,45 €	3.162.887,08 €
Number of Credit Rights	1.730	751	481	522	495
% of Outstanding Balance	2,11%	0,92%	0,57%	0,54%	0,47%

WRITE OFF	
Cumulative WRITE OFF as of previous balance	3.101.580,71 €
Difference in Actual Period	627.993,90 €
Cumulative WRITE OFF up to date	3.729.574,61 €

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QUARTERLY COLLATERAL REPORT

March 20th 2019

NET LOSSES	
Last balance	5.074.235,26 €
Difference in Actual Period	464.678,26 €
Current balance	5.538.913,52 €

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QUARTERLY REPORT - ALLOCATION OF CASH

March 20th 2019

TOTAL CASH RECEIVED END OF PERIOD	99.572.527,75 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	81.429.919,01 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	17.538.358,82 €
Interest received under GIC	609.749,95 €
Contentious	171.242,92 €
Accrued interest receivable for SCF	-176.742,95 €
Variable fee retention	0,00 €
Others	0,00 €

TOTAL CASH PAID END OF PERIOD	99.572.527,75 €
Ordinary Expenses	34.034,67 €
SGFT Fee	45.256,44 €
Interest paid to Bondholders Class A	3.515.000,00 €
Interest paid to Bondholders Class B	171.250,00 €
Redemption Bondholders Class A	82.654.943,80 €
Interest paid to Bondholders Class C	133.000,00 €
Interest paid to Bondholders Class D	180.000,00 €
Reserve Fund	0,00 €
Interest paid to Bondholders Class E	1.045.000,00 €
Interest subordinated Loan	0,00 €
Redemption Subordinated Loan	0,00 €
Payment Variable fee	10.504.260,64 €
Variable fee retention	1.289.782,20 €

TREASURY ACCOUNT STATEMENT	39.289.782,20 €
PRINCIPAL RESERVE FUND	
Previous Balance	38.000.000,00 €
Period difference	0,00 €
Outstanding Balance	38.000.000,00 €
Taxt retention	0,00 €
Variable fee retention	1.289.782,20 €

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CREDIT ENHANCEMENT AND SUBORDINATED LOAN

March 20th 2019

CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	March 20th 2019
SUBORDINATED ISSUE	7,50%	8,42%
PRINCIPAL RESERVE FUND	5,00%	5,61%

SUBORDINATED LOAN		
CONCEPTS	INITIAL	March 20th 2019
SUBORDINATED LOAN		
Total Outstanding Subordinated Loan	7.085.000,00	0,00 €
Interest Rate	1,452%	---

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DEFINITIONS

March 20th 2019

POOL CUT-OFF DATE OR DETERMINATION 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 of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are referred to this mentioned date.

WRITE OFF Those loans that at a given date are unpaid for a period equal or higher to 12 or 18 months (according to Prospectus) of arrears in due payments.

NET LOSSES Those loans which the Originator considers that will not recover (net of recoveries).

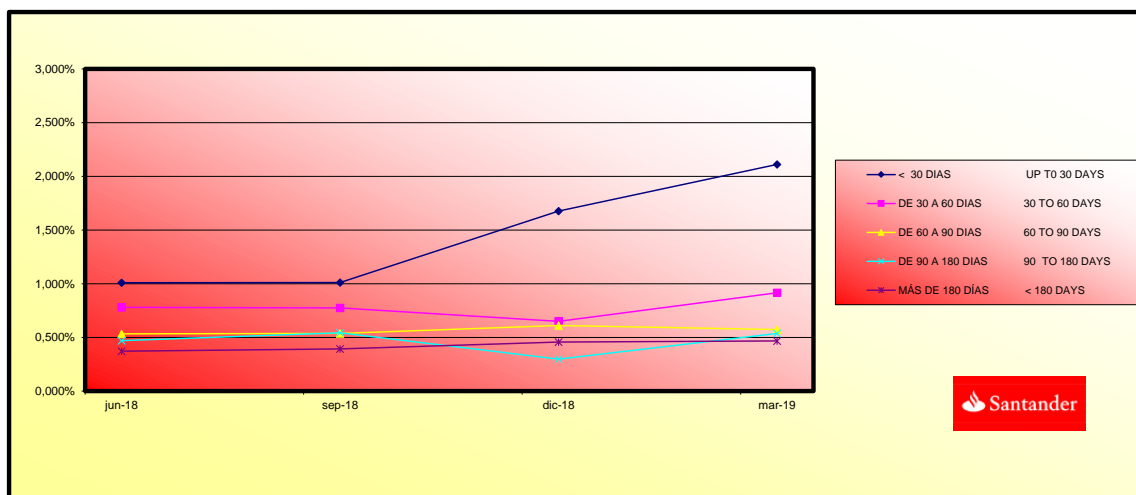
FAILED LOANS Those loans which the Originator considers that will not recover, or those loans that at a given date are unpaid for a period equal or higher to 12 or 18 months.

CUMULATIVE FAILED LOANS Accumulated outstanding balance of the failed loans without taking into account the recovered amount.

FONDO DE TITULIZACIÓN DE ACTIVOS
SANTANDER CONSUMER SPAIN AUTO 2014-1

INFORME HISTÓRICO DE MOROSIDAD HISTORICAL ARREARS REPORT

		MOROSIDAD HISTÓRICA		HISTORICAL ARREARS	
		06/2018	09/2018	12/2018	03/2019
< 30 DIAS	UP TO 30 DAYS	1,009%	1,010%	1,677%	2,111%
DE 30 A 60 DIAS	30 TO 60 DAYS	0,779%	0,775%	0,649%	0,915%
DE 60 A 90 DIAS	60 TO 90 DAYS	0,533%	0,537%	0,611%	0,573%
DE 90 A 180 DIAS	90 TO 180 DAYS	0,469%	0,543%	0,298%	0,537%
MÁS DE 180 DÍAS	< 180 DAYS	0,371%	0,393%	0,457%	0,467%



CLASS B DEFERRAL INTEREST TRIGGERS

The payment of interest accrued on Class B Bonds will be postponed to the fifth (5th) place in the Ranking since the Payment Date full on the corresponding Payment Date (not included) on which there is a Principal Deficit for an amount exceeding the sum of: (i) 50% of the Outstanding Balance of the Series B Bonds plus (ii) 100% of the Outstanding Balance of the Class C and Class D Bonds, and provided that the Class A Bonds have not been already redeemed in full or they were not going to be redeemed in full on the corresponding Payment Date.

Principal Deficit	0,00 €	Meets level
50% of the Outstanding Balance	13.700.000,00 €	
100% Class C and D Bonds	43.300.000,00 €	

THE CLASS B INTEREST DEFERRAL SHALL NOT TAKE PLACE.

RESERVE FUND

Reserve Fund may not decrease upon the occurrence of any of the following circumstances:

<ul style="list-style-type: none"> · The Revolving Period has not expired. 		Meets level				
<ul style="list-style-type: none"> · That on the preceding Payment Date, the Reserve Fund did not reach the Required Level of the Reserve Fund 						
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Required Level of the Reserve Fund</td> <td style="width: 40%; text-align: right;">38.000.000,00 €</td> </tr> <tr> <td>Current Reserve Fund</td> <td style="text-align: right;">38.000.000,00 €</td> </tr> </table>	Required Level of the Reserve Fund	38.000.000,00 €	Current Reserve Fund	38.000.000,00 €		Meets level
Required Level of the Reserve Fund	38.000.000,00 €					
Current Reserve Fund	38.000.000,00 €					
<ul style="list-style-type: none"> · That four (4) years have not elapsed since the beginning of the Redemption Period. 		Does not meet level				

THE RESERVE FUND SHALL NOT DECREASE.

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Fecha	Saldo antes de pago	Saldo Real	1,42%	Permanencia final de mes	Tasa Prepago mensual desde inicio	Tasa Prepago anualizada desde inicio	Tasa Prepago mensual	Tasa Prepago mensual anualizada	Saldo después de pago
			Vector de prepago						
15,46%									
DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	PREPAYMENT VECTOR	REMAINING AT THE END OF THE MONTH	AVERAGE SINGLE MONTHLY MORTALITY	CPR	MONTHLY SINGLE MONTHLY MORTALITY	CPR	OUTSTANDING AFTER PREPAYMENT
1	760.000.000,00		100,00%	100,00%					760.000.000,00
2 enero-19	742.441.781,77	736.634.667,11	98,58%	99,22%	0,78%	8,99%	0,78%	8,99%	731.929.904,88
3 febrero-19	724.758.638,34	710.940.494,16	97,19%	98,09%	0,96%	10,91%	1,13%	12,78%	704.380.906,64
4 marzo-19	706.949.944,60	677.344.996,47	95,81%	95,81%	1,42%	15,73%	2,33%	24,60%	677.344.996,47

								WAL CLASS A		WAL CLASS B		WAL CLASS C		WAL CLASS D		WAL CLASS E	
								1,52		4,00		4,00		4,00		4,00	
								FECHA	Principal disponible para la amortización	SERIE A	SERIE B	SERIE C	SERIE D	SERIE E	AMORTIZACION SERIE A	VIDA SERIE A	AMORTIZACION SERIE B
DATE	PRINCIPAL AVAILABLE	CLASS A	CLASS B	CLASS C	CLASS D	CLASS E	CLASS A PRINCIPAL	AVERAGE CLASS A LIFE	CLASS B PRINCIPAL	AVERAGE CLASS B LIFE	CLASS C PRINCIPAL	AVERAGE CLASS C LIFE	CLASS D PRINCIPAL	AVERAGE CLASS D LIFE	CLASS E PRINCIPAL	AVERAGE CLASS E LIFE	
20-ene-19	0,00	703.000.000	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-feb-19	0,00	703.000.000	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-mar-19	82.655.003,53	703.000.000	27.400.000	15.200.000	14.400.000	38.000.000	82.655.003,53	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-abr-19	0,00	620.344.996	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-may-19	0,00	620.344.996	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-jun-19	78.110.049,48	620.344.996	27.400.000	15.200.000	14.400.000	38.000.000	78.110.049,48	7.186.124.552	0	0,00	0	0,00	0	0,00	0	0,00	
20-jul-19	0,00	542.234.947	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-ago-19	0,00	542.234.947	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-sep-19	69.054.111,00	542.234.947	27.400.000	15.200.000	14.400.000	38.000.000	69.054.111,00	12.705.956.423	0,00	0	0,00	0	0,00	0	0,00	0	
20-oct-19	0,00	473.180.836	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-nov-19	0,00	473.180.836	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-dic-19	65.224.940,70	473.180.836	27.400.000	15.200.000	14.400.000	38.000.000	65.224.940,70	17.936.858.691	0,00	0	0,00	0	0,00	0	0,00	0	
20-ene-20	0,00	407.955.895	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-feb-20	0,00	407.955.895	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-mar-20	56.372.792,53	407.955.895	27.400.000	15.200.000	14.400.000	38.000.000	56.372.792,53	20.632.442.066	0,00	0	0,00	0	0,00	0	0,00	0	
20-abr-20	0,00	351.583.103	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-may-20	0,00	351.583.103	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-jun-20	53.225.183,33	351.583.103	27.400.000	15.200.000	14.400.000	38.000.000	53.225.183,33	24.377.133.967	0,00	0	0,00	0	0,00	0	0,00	0	
20-jul-20	0,00	298.357.919	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-ago-20	0,00	298.357.919	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-sep-20	46.574.138,03	298.357.919	27.400.000	15.200.000	14.400.000	38.000.000	46.574.138,03	25.615.775.915	0,00	0	0,00	0	0,00	0	0,00	0	
20-oct-20	0,00	251.783.781	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-nov-20	0,00	251.783.781	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-dic-20	43.947.942,97	251.783.781	27.400.000	15.200.000	14.400.000	38.000.000	43.947.942,97	28.170.631.445	0,00	0	0,00	0	0,00	0	0,00	0	
20-ene-21	0,00	207.835.838	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-feb-21	0,00	207.835.838	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-mar-21	37.029.280,62	207.835.838	27.400.000	15.200.000	14.400.000	38.000.000	37.029.280,62	27.068.404.132	0,00	0	0,00	0	0,00	0	0,00	0	
20-abr-21	0,00	170.806.558	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-may-21	0,00	170.806.558	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-jun-21	34.925.493,83	170.806.558	27.400.000	15.200.000	14.400.000	38.000.000	34.925.493,83	28.743.681.421	0,00	0	0,00	0	0,00	0	0,00	0	
20-jul-21	0,00	135.881.064	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-ago-21	0,00	135.881.064	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-sep-21	29.714.591,13	135.881.064	27.400.000	15.200.000	14.400.000	38.000.000	29.714.591,13	27.188.850.884	0,00	0	0,00	0	0,00	0	0,00	0	
20-oct-21	0,00	106.166.473	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-nov-21	0,00	106.166.473	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-dic-21	28.008.844,44	106.166.473	27.400.000	15.200.000	14.400.000	38.000.000	28.008.844,44	28.176.897.512	0,00	0	0,00	0	0,00	0	0,00	0	
20-ene-22	0,00	78.157.628	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-feb-22	0,00	78.157.628	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-mar-22	21.560.034,98	78.157.628	27.400.000	15.200.000	14.400.000	38.000.000	21.560.034,98	23.629.798.335	0,00	0	0,00	0	0,00	0	0,00	0	
20-abr-22	0,00	56.597.593	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-may-22	0,00	56.597.593	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-jun-22	20.318.116,83	56.597.593	27.400.000	15.200.000	14.400.000	38.000.000	20.318.116,83	24.137.922.794	0,00	0	0,00	0	0,00	0	0,00	0	
20-jul-22	0,00	36.279.477	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-ago-22	0,00	36.279.477	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-sep-22	15.910.310,21	36.279.477	27.400.000	15.200.000	14.400.000	38.000.000	15.910.310,21	20.365.197.074	0,00	0	0,00	0	0,00	0	0,00	0	
20-oct-22	0,00	20.369.166	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-nov-22	0,00	20.369.166	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-dic-22	14.988.062,81	20.369.166	27.400.000	15.200.000	14.400.000	38.000.000	14.988.062,81	20.548.634.109	0,00	0	0,00	0	0,00	0	0,00	0	
20-ene-23	0,00	5.381.104	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-feb-23	0,00	5.381.104	27.400.000	15.200.000	14.400.000	38.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0	
20-mar-23	62.381.103,58	5.381.104	27.400.000	15.200.000	14.400.000	38.000.000	5.381.103,58	7.861.792.334	27.400.000,00	40.031.400.000	15.200.000,00	22.207.200.000	14.400.000,00	21.038.400.000	38.000.000,00	55.518.000.000	



**FONDO DE TITULIZACIÓN DE ACTIVOS
SANTANDER CONSUMER SPAIN AUTO 2014-1**

TIPO DE VEHICULO USADO/NUEVO		<i>Type of vehicle new/used</i>		SALDO VIVO(MILES)	% SALDO VIVO	Nº DC	% Nº DC
				<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
VEHICULOS NUEVOS	<i>New vehicles</i>			534.329,28	78,89%	68.359	73,76%
VEHICULOS USADOS	<i>Used cars</i>			143.015,67	21,11%	24.320	26,24%
TOTALS(€)				677.344.996,47	100%	92.679	100%

TIPO DE VEHICULO DISTINTO TURISMO-TODO TERRENO		<i>Type of vehicle</i>		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
				<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
TURISMO Y TODO TERRENO	<i>Passenger car and Four-wheel drive vehicles</i>			650.267,26	96,00%	88.431	95,42%
INDUSTRIAL LIGERO	<i>Light commercial vehicles</i>			16.753,73	2,47%	2.318	2,50%
DERIVADO DEL TURISMO	<i>Passenger car derivatives</i>			10.302,05	1,52%	1.927	2,08%
INDUSTRIAL MEDIO	<i>Medium commercial vehicles</i>			21,91	0,00%	3	0,00%
TOTALS(€)				677.344.996,47	100%	92.679	100%

PERSONA FISICA/JURIDICA		<i>Natural person/Corporate body</i>		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
				<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
PERSONA FISICA	<i>Natural person</i>			655.887,89	96,83%	89.936	97,04%
PERSONA JURIDICA	<i>Corporate Body</i>			21.457,09	3,17%	2.743	2,96%
TOTALS(€)				677.344.996,47	100%	92.679	100%

SALDO POR DEUDOR		<i>Most important debtor</i>		SALDO VIVO	% SALDO VIVO
				<i>Outstanding Principal</i>	%
MAYOR DEUDOR	<i>Largest Debtor 1</i>			71.354,39	0,01%
RESTO DE DEUDORES	<i>Rest of debtors</i>			677.273.642,08	99,99%
TOTALS(€)				677.344.996,47	100%

VTO MEDIO PONDERADO DE LOS DC <i>Term maturity</i>				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
15/03/2018-31/12/2019	19.944,56	2,94%	15.095	16,29%
01/01/2020-30/06/2020	21.587,48	3,19%	6.857	7,40%
01/07/2020-31/12/2020	39.696,82	5,86%	8.884	9,59%
01/01/2021-30/06/2021	39.671,51	5,86%	7.035	7,59%
01/07/2021-31/12/2021	77.857,61	11,49%	11.121	12,00%
01/01/2022-30/06/2022	66.395,71	9,80%	8.230	8,88%
01/07/2022-31/12/2022	100.878,09	14,89%	10.968	11,83%
01/01/2023-30/06/2023	42.610,70	6,29%	4.214	4,55%
01/07/2023-31/12/2023	64.802,03	9,57%	5.739	6,19%
01/01/2024-30/06/2024	37.514,43	5,54%	3.106	3,35%
01/07/2024-31/12/2024	47.533,04	7,02%	3.654	3,94%
01/01/2025-30/06/2025	23.952,78	3,54%	1.722	1,86%
01/07/2025-31/12/2025	29.512,51	4,36%	2.021	2,18%
01/01/2026-30/06/2026	4.833,73	0,71%	313	0,34%
01/07/2026-31/12/2026	17.195,31	2,54%	1.077	1,16%
01/01/2027-30/06/2027	36.325,75	5,36%	2.205	2,38%
01/07/2027-25/08/2027	7.032,85	1,04%	438	0,47%
TOTALS(€)	677.344.996,47	100%	92.679	100%

VENCIMIENTO MEDIO <i>Weighted average maturity</i>	13/03/2023
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DISTRIBUCION POR COMUNIDADES AUTONOMAS <i>Autonomous region</i>				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
Andalucia	140.164,43	20,69%	18.801	20,29%
Aragon	14.431,97	2,13%	1.944	2,10%
Asturias	11.340,15	1,67%	1.580	1,70%
Baleares	19.446,57	2,87%	3.071	3,31%
Canarias	36.770,09	5,43%	5.754	6,21%
Cantabria	7.813,05	1,15%	1.055	1,14%
Castilla-Leon	25.172,08	3,72%	3.414	3,68%
Castilla-La Mancha	27.186,97	4,01%	3.851	4,16%
Cataluña	107.107,68	15,81%	13.865	14,96%
Valencia	83.664,44	12,35%	11.069	11,94%
Extremadura	15.622,42	2,31%	2.245	2,42%
Galicia	37.954,08	5,60%	5.028	5,43%
Madrid	88.856,54	13,12%	12.637	13,64%
Murcia	26.578,48	3,92%	3.451	3,72%
Navarra	6.397,54	0,94%	878	0,95%
Pais Vasco	20.895,53	3,08%	2.903	3,13%
La Rioja	4.643,91	0,69%	664	0,72%
Ceuta	1.123,64	0,17%	160	0,17%
Melilla	2.175,33	0,32%	309	0,33%
TOTALS(€)	677.344.996,47	100%	92.679	100%

IMPORTE PENDIENTE DEL PRESTAMO <i>Outstanding Principal by loan</i>				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
1.779,21 - 9.999,99	345.748,99	51,04%	68.960	74,41%
10.000,00 - 19.999,99	289.507,47	42,74%	21.912	23,64%
20.000,00 - 29.999,99	38.754,12	5,72%	1.712	1,85%
30.000,00 - 39.999,99	2.718,84	0,40%	82	0,09%
40.000,00 - 49.999,99	432,88	0,06%	10	0,01%
50.000,00 - 72.954,31	182,97	0,03%	3	0,00%
TOTALS(€)	677.344.996,47	100%	92.679	100%

% ENTRADA SOBRE VALOR DEL VEHICULO <i>(%) Amount granted as regards the value of the vehicle</i>				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
<5	49.747,93	7,34%	6.082	6,56%
5-9	58.081,83	8,57%	6.570	7,09%
10-14	89.622,58	13,23%	10.992	11,86%
15-20	81.986,24	12,10%	10.857	11,71%
>20	397.906,39	58,75%	58.178	62,77%
TOTALS(€)	677.344.996,47	100%	92.679	100%

SCORING COCHE NUEVO <i>Scoring new car</i>				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
<545	57.792,03	8,53%	5.690	6,14%
545-700	476.537,25	70,35%	62.669	67,62%
COCHE USADO <i>Used car</i>	143.015,67	21,11%	24.320	26,24%
TOTALS(€)	677.344.996,47	100%	92.679	100%

SCORING COCHE USADO <i>Scoring used car</i>				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
<539	41.633,70	6,15%	5.980	6,45%
539-700	101.381,97	14,97%	18.340	19,79%
COCHE NUEVO <i>New car</i>	534.329,28	78,89%	68.359	73,76%
TOTALS(€)	677.344.996,47	100%	92.679	100%

TIPO DE OCUPACION DEL DEUDOR <i>Employment Status</i>				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
TRABAJADOR POR CUENTA PROPIA <i>Self-employed</i>	81.405,98	12,02%	11.258	12,15%
NO TRABAJA <i>Does not work</i>	19.141,38	2,83%	3.356	3,62%
RESTO <i>Rest</i>	576.797,64	85,16%	78.065	84,23%
TOTALS(€)	677.344.996,47	100%	92.679	100%

TIPO DE INTERES <i>Interest rate</i>				
%	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
5,00 - 5,99	57.484,35	8,49%	4.921	5,31%
6,00 - 6,99	30.276,50	4,47%	4.131	4,46%
7,00 - 7,99	121.990,51	18,01%	17.128	18,48%
8,00 - 8,99	310.796,23	45,88%	39.619	42,75%
9,00 - 9,99	149.232,17	22,03%	25.363	27,37%
10,00 - 15,06	7.565,24	1,12%	1.517	1,64%
TOTALS(€)	677.344.996,47	100%	92.679	100%

TIPO DE INTERES MEDIO PONDERADO <i>Average Interest Rate</i>	8,51%
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