SANTANDER CONSUMER SPAIN AUTO 2021-1 - FT

SANTANDER DE TITULIZACION, S.G.F.T, S.A.
C/ JUAN IGNACIO LUCA DE TENA 13
28027 MADRID
santanderdetitulizacion@gruposantander.com

NAME OF THE FUND:	**F.T.: SANTANDER CONSUMER SPAIN AUTO 2021-1**			
INFORMATION AT:	**QUARTER/SEMESTER:**	**SEPTEMBER**	**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	27 September 2021	**Paying Agent**	BANCO SANTANDER	
Disbursement Date	30 September 2021	**Negotiation Market**	AIAF	
Final Date of Redemption	02 June, 2032	**Ratings Agencies**	DBRS	
			Moodys	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T, S.A.	**Rating**	**Initial**	**Current**
Seller	SANTANDER CONSUMER FINANCE	**CLASS A**	AAL / Aa1	AA / Aa1
		CLASS B	A / A2	AH / A2
		CLASS C	BBB / Baa3	AL / Baa3
		CLASS D	BBBL / Ba1	BBBH / Ba1
		CLASS E	BB / Ba2	BBBL / Ba2
		CLASS F	NR / NR	NR / NR
LEI Code	**894500LAH3RZUM66PE80**			

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

CLASS PRIORITY **ISIN CODE**	**NUM BONDS**	**NOMINAL**			
			Initial	**Current**	**%Act/In**
CLASS A	5.073	**Nominal per Bond**	100.000,00 €	47.342,63 €	
(ISIN=ES0305599005)		**Total Nominal**	507.300.000,00 €	240.169.161,99 €	47,34%
CLASS B	333	**Nominal per Bond**	100.000,00 €	61.417,55 €	
(ISIN=ES0305599013)		**Total Nominal**	33.300.000,00 €	20.452.044,15 €	61,42%
CLASS C	230	**Nominal per Bond**	100.000,00 €	61.417,55 €	
(ISIN=ES0305599021)		**Total Nominal**	23.000.000,00 €	14.126.036,50 €	61,42%
CLASS D	57	**Nominal per Bond**	100.000,00 €	61.417,55 €	
(ISIN=ES0305599039)		**Total Nominal**	5.700.000,00 €	3.500.800,35 €	61,42%
CLASS E	57	**Nominal per Bond**	100.000,00 €	61.417,55 €	
(ISIN=ES0305599047)		**Total Nominal**	5.700.000,00 €	3.500.800,35 €	61,42%
CLASS F	58	**Nominal per Bond**	100.000,00 €	0,00 €	
(ISIN=ES0305599054)		**Total Nominal**	5.800.000,00 €	0,00 €	0,00%

REDEMPTION AND INTEREST OF THE BONDS					
Current			**Next**		
Payment Date of the Current Period **September 23, 2024**			**Next Payment Date** **December 23, 2024**		
	Redemption of the Bonds	**Gross Interest**	**Interest Rate**	**Gross Interest Next Coupon**	**Net Interest Next Coupon**
CLASS A	6.829,51 €	602,51 €	4,1550%	497,24 €	402,76 €
CLASS B	0,00 €	683,10 €	4,1550%	645,06 €	522,50 €
CLASS C	0,00 €	752,96 €	4,6050%	714,93 €	579,09 €
CLASS D	0,00 €	333,79 €	2,1500%	333,79 €	270,37 €
CLASS E	0,00 €	420,73 €	2,7100%	420,73 €	340,79 €
CLASS F	0,00 €	0,00 €	4,5800%	0,00 €	0,00 €
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	50.148	45.820
CR's Outstanding to be amortised	575.000.000,50 €	291.047.566,19 €
CR's Outstanding per Loan to be amortised	11.466,06 €	6.351,98 €
Interest Rate	8,16%	6,44%

PREPAYMENT RATE	**CURRENT SITUATION**
Monthly Single Rate	9,81%
Average Monthly Single Rate	10,18%
Constant Prepayment Rate from Constitution	9,71%

SANTANDER CONSUMER SPAIN AUTO 2021-1 FT

QUARTERLY BONDS PAYOUT REPORT

September 23, 2024

BONDS. PRINCIPAL	
Previous Balance	316.394.947,57 €
Principal Amortised	34.646.104,23 €
Outstanding Balance	281.748.843,34 €
% of Initial Balance	48,51%
Principal accrued and unpaid	0,00 €

DATA	
Pool Cut-Off Date	2024/09/16
Payment Date	2024/09/23
Disbursement Date	2024/06/24
Number of Days (Act/360)	91
Next Payment Date	2024/12/23
Euribor 3M	3,455%

INTEREST PAID	
CLASS A	3.056.533,23 €
CLASS B	227.472,30 €
CLASS C	173.180,80 €
CLASS D	19.026,03 €
CLASS E	23.981,61 €
CLASS F	0,00 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	**2024/09/23**
CLASS A	6,09	1,32
CLASS B	8,75	3,00
CLASS C	9,29	3,00
CLASS D	9,33	3,00
CLASS E	9,33	3,00
CLASS F	9,33	---

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.

SANTANDER CONSUMER SPAIN AUTO 2021-1 FT

QUARTERLY COLLATERAL REPORT

September 23, 2024

PRINCIPAL	
Previous Balance	325.029.476,94 €
Principal Amortised	33.981.910,75 €
Outstanding Balance	291.047.566,19 €
Number of Credit Rights	45.820
Outstanding Balance of Additional Credit Rights	0,00 €
Number of Additional Credit Rights	0
Total Outstanding Balance	291.047.566,19 €
Total Number of Credit Rights	45.820

PRINCIPAL BALANCE IN ARREARS (*)					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	> 180 DAYS
Principal Balance in Arrears	157.908,80 €	92.859,47 €	98.904,14 €	158.612,77 €	1.822.544,75 €
Interest accrued on Credit Rights in Arrears	35.602,34 €	20.006,37 €	22.841,02 €	37.770,58 €	460.044,00 €
Outstanding Balance	6.655.833,11 €	2.189.723,22 €	1.621.735,42 €	1.690.789,75 €	6.210.329,48 €
Number of Credit Rights	828	284	212	216	725
% of Outstanding Balance	2,29%	0,75%	0,56%	0,58%	2,13%

* Data at Pool Cut-off Date previous to Additional Credit Right purchase.

DEFAULTED RECEIVABLES	
Last balance (1)	8.634.579,89 €
Difference in Actual Period	664.158,23 €
Current balance	9.298.738,12 €

(1) Due to a IT problem, "Defaulted Receivables", "Cumulative Defaulted Receivables" and "Cumulative Recoveries" data as of March, 21, 2023 were inaccurate. Once it has been amended as properly, these "Last balance" data have been verified and updated as shown in the corresponding tables .

SANTANDER CONSUMER SPAIN AUTO 2021-1 FT

QUARTERLY COLLATERAL REPORT

September 23, 2024

CUMULATIVE DEFAULTED RECEIVABLES	
Last balance (1)	18.196.046,33 €
Difference in Actual Period	1.935.378,60 €
Current balance	20.131.424,93 €

CUMULATIVE RECOVERIES	
Last balance (1)	9.561.466,44 €
Difference in Actual Period	1.271.220,37 €
Current balance	10.832.686,81 €

SANTANDER CONSUMER SPAIN AUTO 2021-1 FT

QUARTERLY REPORT - ALLOCATION OF CASH

September 23, 2024

TOTAL CASH RECEIVED END OF PERIOD	43.733.005,28 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	33.524.264,72 €
Contentious Loans	0,00 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	4.985.231,43 €
Refund of Interest accrued	0,00 €
CASH RESERVE AMOUNT + LIQUIDITY	3.531.509,13 €
CAP PREMIUM + OTHERS	1.692.000,00 €

TREASURY ACCOUNT STATEMENT	3.163.949,48 €
PRINCIPAL CASH RESERVE AMOUNT	
Previous Balance	4.763.205,13 €
Difference	1.599.255,65 €
Outstanding Balance	3.163.949,48 €
WITHOLDING ISSUE EXPENSES	0,00 €

TOTAL CASH PAID END OF PERIOD	43.733.005,27 €
ORDINARY EXPENSES	0,00 €
MANAGEMENT FEE	25.000,00 €
SERVICER FEE	98.602,54 €
CAP	-2.502.648,41 €
INTEREST ON CLASS A NOTES	3.056.533,23 €
INTEREST ON CLASS B NOTES	227.472,30 €
INTEREST ON CLASS C NOTES	173.180,80 €
INTEREST ON CLASS D NOTES	19.026,03 €
INTEREST ON CLASS E NOTES	23.981,61 €
CASH RESERVE AMOUNT	3.163.949,48 €
INTEREST ON CLASS F NOTES	0,00 €
AMORTISATION CLASS A NOTES	34.646.104,23 €
INTEREST ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON CLASS F NOTES	0,00 €
FEES IN FAVOUR OF SCF	4.801.803,46 €
EXCESS	0,00 €

SANTANDER CONSUMER SPAIN AUTO 2021-1 FT

CREDIT ENHANCEMENT AND SUBORDINATED LOAN

September 23, 2024

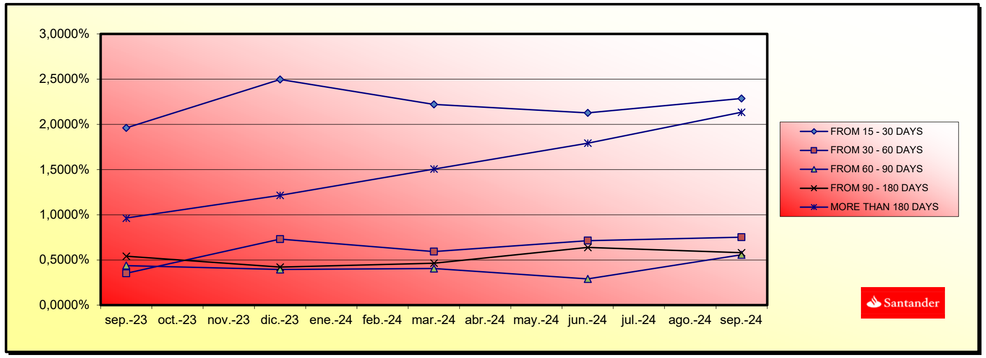
CREDIT ENHANCEMENT		
CONCEPTS	**INITIAL**	**September 23, 2024**
SUBORDINATED ISSUE	67.700.000,00 €	41.579.681,35 € (14,29%)
PRINCIPAL RESERVE FUND	5.800.000,00 € (1,00%)	3.531.509,13 € (1,12%)

SUBORDINATED LOANS		
CONCEPTS	**INITIAL**	**September 23, 2024**
SUBORDINATED LOAN		
Total Outstanding Subordinated Loan	2.100.000,00 €	0,00 €
Interest Rate	1,105%	---

FONDO DE TITULIZACIÓN
SANTANDER CONSUMER SPAIN 2021-1

HISTORICAL ARREARS REPORTS

HISTORICAL ARREARS REPORTS	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24
FROM 15 - 30 DAYS	1,9604%	2,4965%	2,2209%	2,1269%	2,2869%
FROM 30 - 60 DAYS	0,3523%	0,7311%	0,5927%	0,7139%	0,7524%
FROM 60 - 90 DAYS	0,4384%	0,3945%	0,4060%	0,2904%	0,5572%
FROM 90 - 180 DAYS	0,5422%	0,4219%	0,4649%	0,6381%	0,5809%
MORE THAN 180 DAYS	0,9630%	1,2148%	1,5059%	1,7926%	2,1338%



FONDO DE TITULIZACIÓN
SANTANDER CONSUMER SPAIN 2021-1

TRIGGERS PRO RATA AMORTIZATION vs SEQUENTIAL AMORTIZATION

On any Determination Date, the ocurrence of any of the following events shall constitute a Subordination Event:

(i)

the Cumulative Loss Ratio exceeds a certain ratio; or

Cumulative Loss Ratio	
Cumulative Defaulted Receivables	20.131.424,93 €
Cumulative Recoveries with respect Defaulted Receivables	10.832.686,81 €
Cumulative Balance CR's	770.045.755,95 €
Ratio equal or greater than 2,55%	1,208%

(ii)

the cumulative Defaulted Receivables are equal o higher than 100,00% of the sum of the Principal Amount Outstanding of the class D, E and F Notes at the Date of Incorporation; or

Cumulative Defaulted Receivables vs Principal Original Balance D, E and F	
Cumulative Defaulted Receivables	20.131.424,93 €
Principal Original Balance class D, E and F Notes	17.200.000,00 €
Ratio	117,04%

(iii)

the Outstanding Balance of the Receivables comprised in the Aggregate Portfolio arising from Loans granted to the same Borrower is equal or greater than 2,00% of the Outstanding Balance of the Aggregate Portfolio; or

Outstanding Balance Greatest Borrower vs Outstanding Balance Aggregate Portfolio	
Outstanding Balance Greatest Borrower	66.981,88 €
Rest of Debtors	324.962.495,06 €
Ratio	0,009%

(iv)

an Insolvency Event occurs in respecto of the Seller; or

(v)

The Seller defaults in the performance or observance of any of its obligations under any Transaction Documents to which it is a party (unless such defaults is remedied within five (5) Business Days or the following Purchase Date; or

(vi)

an Event of Replacement of the Servicer occurs; or

(vii)

an Interest Rate Cap Provider Downgrade Event occurs and none of the remedies are put in place within the timeframe required; or

(viii)

a Clean-up Call Event occurs; or

(ix)

an exercise of a Seller's Call option; or

THE FUND BREACHES ONE OF THE TRIGGERS WITH RESPECT THE AMORTISATION OF THE BONDS, SO THAT THE PRORRATA AMORTISATION CEASES AND BECOMES SEQUENCIAL.

FONDO DE TITULIZACIÓN
SANTANDER CONSUMER SPAIN 2021-1

TRIGGERS PRO RATA AMORTIZATION vs SEQUENTIAL AMORTIZATION

On any Determination Date, the ocurrence of any of the following events shall constitute a Subordination Event:

(i)

the Cumulative Loss Ratio exceeds a certain ratio; or

Cumulative Loss Ratio	
Cumulative Defaulted Receivables	20.131.424,93 €
Cumulative Recoveries with respect Defaulted Receivables	10.832.686,81 €
Cumulative Balance CR's	770.045.755,95 €
Ratio equal or greater than 2,55%	1,208%

(ii)

the cumulative Defaulted Receivables are equal o higher than 100,00% of the sum of the Principal Amount Outstanding of the class D, E and F Notes at the Date of Incorporation; or

Cumulative Defaulted Receivables vs Principal Original Balance D, E and F	
Cumulative Defaulted Receivables	20.131.424,93 €
Principal Original Balance class D, E and F Notes	17.200.000,00 €
Ratio	117,04%

(iii)

the Outstanding Balance of the Receivables comprised in the Aggregate Portfolio arising from Loans granted to the same Borrower is equal or greater than 2,00% of the Outstanding Balance of the Aggregate Portfolio; or

Outstanding Balance Greatest Borrower vs Outstanding Balance Aggregate Portfolio	
Outstanding Balance Greatest Borrower	66.981,88 €
Rest of Debtors	324.962.495,06 €
Ratio	0,009%

(iv)

an Insolvency Event occurs in respecto of the Seller; or

(v)

The Seller defaults in the performance or observance of any of its obligations under any Transaction Documents to which it is a party (unless such defaults is remedied within five (5) Business Days or the following Purchase Date; or

(vi)

an Event of Replacement of the Servicer occurs; or

(vii)

an Interest Rate Cap Provider Downgrade Event occurs and none of the remedies are put in place within the timeframe required; or

(viii)

a Clean-up Call Event occurs; or

(ix)

an exercise of a Seller's Call option; or

THE FUND BREACHES ONE OF THE TRIGGERS WITH RESPECT THE AMORTISATION OF THE BONDS, SO THAT THE PRORRATA AMORTISATION CEASES AND BECOMES SEQUENCIAL.

SANTANDER CONSUMER SPAIN AUTO 2021-1
FONDO DE TITULIZACIÓN

TIPO DE VEHICULO USADO/NUEVO	*Type of vehicle new/used*	SALDO VIVO(MILES) *Outstanding Principal(M)*	% SALDO VIVO *%*	Nº. DC *Number*	% Nº. DC *%*
VEHICULOS NUEVOS	*New vehicles*	106.207,91	36,49%	13.185	28,78%
VEHICULOS USADOS	*Used cars*	184.839,66	63,51%	32.635	71,22%
TOTALS(€)		**291.047.566,19**	**100%**	**45.820**	**100%**

TIPO DE VEHICULO DISTINTO TURISMO-TODO TERRENO	*Type of vehicle*	SALDO VIVO(MILES) *Outstanding Principal(M)*	% SALDO VIVO *%*	Nº. DC *Number*	% Nº. DC *%*
TURISMO Y TODO TERRENO	*Passenger car and Four-wheel drive vehicles*	268.557,45	92,27%	42.027	91,72%
INDUSTRIAL LIGERO	*Light commercial vehicles*	14.762,80	5,07%	2.266	4,95%
DERIVADO DEL TURISMO	*Passenger car derivatives*	7.681,12	2,64%	1.524	3,33%
AUTOCARES Y AUTOBUSES	*Buses*	46,14	0,02%	3	0,01%
TOTALS(€)		**291.047.566,19**	**100%**	**45.820**	**100%**

PERSONA FISICA/JURIDICA	Natural person/Corporate body	SALDO VIVO(MILES) *Outstanding Principal(M)*	% SALDO VIVO *%*	Nº. DC *Number*	% Nº. DC *%*
PERSONA FISICA	*Natural person*	287.883,69	98,91%	45.173	98,59%
PERSONA JURIDICA	*Corporate Body*	3.163,88	1,09%	647	1,41%
TOTALS(€)		**291.047.566,19**	**100%**	**45.820**	**100%**

SALDO POR DEUDOR	*Most important debtor*	SALDO VIVO *Outstanding Principal*	% SALDO VIVO *%*
MAYOR DEUDOR	Largest Debtor 1	66.981,88	0,02%
RESTO DE DEUDORES	Rest of debtors	290.980.584,31	99,98%
TOTALS(€)		**291.047.566,19**	**100%**

VTO MEDIO PONDERADO DE LOS DC *Term maturity*				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	*%*	*Number*	*%*
01/01/2023-31/12/2023	25,88	0,01%	15	0,03%
01/01/2024-31/12/2024	1.154,78	0,40%	1.826	3,99%
01/01/2025-31/12/2025	25.769,77	8,85%	11.031	24,07%
01/01/2026-31/12/2026	55.264,63	18,99%	11.671	25,47%
01/01/2027-31/12/2027	56.098,82	19,27%	7.852	17,14%
01/01/2028-31/12/2028	56.876,33	19,54%	6.106	13,33%
01/01/2029-31/12/2029	35.811,17	12,30%	3.057	6,67%
01/01/2030-31/12/2030	46.456,86	15,96%	3.314	7,23%
01/01/2031-31/12/2031	13.076,83	4,49%	903	1,97%
01/01/2032-02/03/2032	512,40	0,18%	45	0,10%
TOTALS(€)	**291.047.566,19**	**100%**	**45.820**	**100%**

VENCIMIENTO MEDIO PONDERADO ***Weighted average maturity date***	16/03/2028

DISTRIBUCION POR COMUNIDADES AUTONOMAS Autonomous region				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	*%*	*Number*	*%*
Andalucia	70.232,56	24,13%	11.176	24,39%
Aragon	5.841,96	2,01%	954	2,08%
Asturias	5.463,93	1,88%	825	1,80%
Baleares	5.362,14	1,84%	1.028	2,24%
Canarias	28.158,95	9,68%	4.722	10,31%
Cantabria	2.251,07	0,77%	363	0,79%
Castilla-Leon	10.145,61	3,49%	1.546	3,37%
Castilla-La Mancha	11.476,71	3,94%	1.825	3,98%
Cataluña	42.002,05	14,43%	6.078	13,26%
Valencia	31.829,18	10,94%	5.162	11,27%
Extremadura	13.486,18	4,63%	2.037	4,45%
Galicia	19.649,35	6,75%	2.779	6,07%
Madrid	20.928,39	7,19%	3.695	8,06%
Murcia	11.545,66	3,97%	1.708	3,73%
Navarra	3.199,41	1,10%	483	1,05%
Pais Vasco	4.898,94	1,68%	793	1,73%
La Rioja	2.108,14	0,72%	328	0,72%
Ceuta	1.168,07	0,40%	157	0,34%
Melilla	1.299,17	0,45%	161	0,35%
TOTALS(€)	**291.047.566,19**	**100%**	**45.820**	**100%**

IMPORTE PENDIENTE DEL PRESTAMO *Outstanding Principal by loan*				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	*%*	*Number*	*%*
0,00 - 9.999,99	168.667,03	57,95%	37.119	81,01%
10.000,00 - 19.999,99	105.891,74	36,38%	8.014	17,49%
20.000,00 - 29.999,99	14.203,14	4,88%	622	1,36%
30.000,00 - 39.999,99	1.746,42	0,60%	53	0,12%
40.000,00 - 49.999,99	430,61	0,15%	10	0,02%
50.000,00 - 55.665,41	108,60	0,04%	2	0,00%
TOTALS(€)	**291.047.566,19**	**100%**	**45.820**	**100%**

% ENTRADA SOBRE VALOR DEL VEHICULO (%) *Amount granted as regards the value of the vehicle*				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	*%*	*Number*	*%*
<5	51.976,09	17,86%	8.399	18,33%
5-9	44.503,36	15,29%	5.726	12,50%
10-14	54.638,30	18,77%	7.581	16,55%
15-20	43.133,64	14,82%	6.279	13,70%
>20	96.796,16	33,26%	17.835	38,92%
TOTALS(€)	**291.047.566,19**	**100%**	**45.820**	**100%**

SCORING COCHE NUEVO *Scoring new car*				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	*%*	*Number*	*%*
<545	4.209,12	1,45%	493	1,08%
545-900	101.998,80	35,05%	12.692	27,70%
COCHE USADO *Used car*	184.839,65	63,51%	32.635	71,22%
TOTALS(€)	**291.047.566,19**	**100%**	**45.820**	**100%**

SCORING COCHE USADO *Scoring used car*				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	*%*	*Number*	*%*
<545	3.951,05	1,36%	951	2,08%
545-900	180.888,55	62,15%	31.684	69,15%
COCHE NUEVO *New car*	106.207,92	36,49%	13.185	28,78%
TOTALS(€)	**291.047.566,19**	**100%**	**45.820**	**100%**

TIPO DE OCUPACION DEL DEUDOR *Employment Status*					
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	*%*	*Number*	*%*
TRABAJADOR POR CUENTA PROPIA	*Self-employed*	38.083,43	13,08%	5.522	12,05%
NO TRABAJA	*Does not work*	2.069,00	0,71%	439	0,96%
RESTO	*Rest*	250.895,14	86,20%	39.859	86,99%
TOTALS(€)		**291.047.566,19**	**100%**	**45.820**	**100%**

TIPO DE INTERES *Interest rate*				
%	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	*%*	*Number*	*%*
3,95 - 4,94	84.362,78	28,99%	11.599	25,31%
4,95 - 5,94	64.312,59	22,10%	8.452	18,45%
5,95 - 6,94	30.040,18	10,32%	4.840	10,56%
6,95 - 7,94	33.905,94	11,65%	6.241	13,62%
7,95 - 8,94	30.992,41	10,65%	6.320	13,79%
8,95 - 9,94	37.962,24	13,04%	6.501	14,19%
9,95 - 10,94	6.308,39	2,17%	1.234	2,69%
10,95 - 11,99	3.163,00	1,09%	633	1,38%
TOTALS(€)	**291.047.566,19**	**100%**	**45.820**	**100%**

TIPO DE INTERÉS MEDIO PONDERADO ***Weighted average interest rate***	6,43%

SANTANDER CONSUMER SPAIN AUTO 2021-1 FT

DEFINITIONS

September 23, 2024

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 of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are referred to this mentioned date.
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) following the relevant final maturity date, there is at least one instalment which is more than 90 days overdue; or (iii) 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. For the avoidance of doubt, once a Receivable has been classified as a Defaulted Receivable, it will remain classified as such.
CUMULATIVE LOSS RATIO	means, as of the Determination Date immediately preceding any Payment Date, the ratio between: (i) the sum of the Outstanding Balance of all the Defaulted Receivables during the period from the Date of Incorporation until the end of the corresponding Collection Period reduced by the amount of Principal Recoveries with respect to Defaulted Receivables received during such period which are applied to principal of the Defaulted Receivables; and (ii) the sum of the Outstanding Balance of all the Receivables at the time of the transfer purchased by the Issuer as of the Date of Incorporation.
CUMULATIVE DEFAULTED RECEIVABLES	means, the sum of the Outstanding Balance of all the Defaulted Receivables during the period from the Date of Incorporation until the end of the corresponding Collection Period.
CUMULATIVE RECOVERIES (with repect Defaulted Receivables)	means, the amount of Principal Recoveries with respect to Defaulted Receivables received from the Date of Incorporation until the end of the corresponding Collection Period which are applied to principal of the Defaulted Receivables
DELINQUENT RECEIVABLES	means, at any time, any Receivable which is past due but is not a Defaulted Receivable.
DELINQUENCY RATIO	means the Outstanding Balance of the Delinquent Receivables divided by the Outstanding Balance of the Receivables.
RESIDUAL LIFE	Calculations made without the clean-up call at 10% of the outstanding balance of the CR's

FONDO DE TITULIZACIÓN SANTANDER CONSUMER SPAIN 2021-1

Tasa mensual actual anualizada / Monthly Single Rate	**9,81%**
Tasa últimos 12 meses anualizada / Average 12 Month Single Rate	**10,18%**
Tasa anualizada desde Constitución / Prepayment Rate from Constitution	**9,71%**

Fecha / Date	Principal Pendiente / Ppal Outstanding		Vector Prepagos / Prepayment Vector	Fin de mes / Remaining end of month	Caída mensual media / Average Single Monthly	TACP / CPR	Caída mensual/ Single Monthly Mortality	TACP Mensual / Monthly CPR	Ppal Pte después Prepagos / Outstanding after Prepayment
	Fecha Constitución	Constitution Date							
	575.000.000,00		100,00%	100,00%					**575.000.000,00**
31-dic.-22	563.774.344,81	***565.902.795,22***	99,15%	100,38%	-0,38%	-4,63%	***-0,38%***	***-4,63%***	558.997.611,91
31-ene.-23	552.487.884,10	***549.090.597,86***	98,31%	99,39%	0,31%	3,63%	***0,99%***	***11,24%***	543.165.335,53
28-feb.-23	541.140.194,34	***530.685.493,11***	97,48%	98,07%	0,65%	7,51%	***1,33%***	***14,79%***	527.501.530,63
31-mar.-23	529.730.943,37	***513.407.822,46***	96,65%	96,92%	0,78%	8,96%	***1,17%***	***13,19%***	512.004.663,60
30-abr.-23	518.259.797,20	***498.087.398,47***	95,83%	96,11%	0,79%	9,09%	***0,84%***	***9,59%***	496.673.214,13
31-may.-23	506.726.420,07	***482.097.854,49***	95,02%	95,14%	0,83%	9,48%	***1,01%***	***11,44%***	481.505.675,14
30-jun.-23	495.801.100,61	***470.192.527,41***	94,22%	94,83%	0,75%	8,69%	***0,32%***	***3,78%***	467.132.401,24
31-jul.-23	484.816.511,29	***455.194.275,75***	93,42%	93,89%	0,78%	9,02%	***1,00%***	***11,32%***	452.912.754,53
31-ago.-23	473.772.330,57	***441.183.457,56***	92,63%	93,12%	0,79%	9,06%	***0,82%***	***9,39%***	438.845.334,81
30-sep.-23	462.668.235,17	***427.350.393,15***	91,84%	92,37%	0,79%	9,09%	***0,81%***	***9,31%***	424.928.754,11
31-oct.-23	451.503.900,06	***413.947.335,65***	91,06%	91,68%	0,79%	9,04%	***0,74%***	***8,54%***	411.161.636,47
30-nov.-23	440.278.998,42	***400.373.926,63***	90,29%	90,94%	0,79%	9,06%	***0,81%***	***9,33%***	397.542.617,91
31-dic.-23	429.603.346,15	***387.613.554,20***	89,53%	90,23%	0,79%	9,06%	***0,78%***	***8,98%***	384.616.598,31
31-ene.-24	418.869.778,45	***374.173.976,44***	88,77%	89,33%	0,80%	9,22%	***0,99%***	***11,29%***	371.829.667,09
29-feb.-24	408.077.981,16	***360.774.465,03***	88,02%	88,41%	0,82%	9,39%	***1,03%***	***11,70%***	359.180.554,30
31-mar.-24	397.227.638,36	***347.857.203,48***	87,27%	87,57%	0,83%	9,47%	***0,95%***	***10,79%***	346.668.001,05
30-abr.-24	386.318.432,45	***335.368.316,64***	86,53%	86,81%	0,83%	9,50%	***0,87%***	***9,93%***	334.290.759,37
31-may.-24	375.350.044,10	***323.393.565,78***	85,80%	86,16%	0,82%	9,46%	***0,75%***	***8,67%***	322.047.592,18
30-jun.-24	365.178.145,51	***311.286.667,47***	85,07%	85,24%	0,84%	9,59%	***1,06%***	***12,03%***	310.665.486,37
31-jul.-24	354.951.064,36	***299.436.326,10***	84,35%	84,36%	0,85%	9,70%	***1,04%***	***11,74%***	299.406.590,17
31-ago.-24	344.668.501,30	***288.269.776,80***	83,64%	83,64%	0,85%	9,71%	***0,86%***	***9,81%***	288.269.776,80

FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)
FLOWS FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)
TACP / CPR: 9,71%

	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		
Fecha de Pago / Payment Date	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
TOTAL:	**47.342,63**	**834,09**	**48.176,72**	**61.417,55**	**1.801,25**	**63.218,80**	**61.417,55**	**2.629,63**	**64.047,18**	**61.417,55**	**3.957,81**	**65.375,37**	**61.417,55**	**4.988,69**	**66.406,24**	**0,00**	**0,00**	**0,00**
23/09/2024																		
23/12/2024	6.328,89	477,79	6.806,69	0,00	619,84	619,84	0,00	688,75	688,75	0,00	329,21	329,21	0,00	414,96	414,96	0,00	0,00	0,00
24/03/2025	5.833,01	71,58	5.904,59	0,00	107,19	107,19	0,00	176,09	176,09	0,00	329,21	329,21	0,00	414,96	414,96	0,00	0,00	0,00
23/06/2025	5.454,93	61,40	5.516,33	0,00	107,19	107,19	0,00	176,09	176,09	0,00	329,21	329,21	0,00	414,96	414,96	0,00	0,00	0,00
22/09/2025	4.906,45	51,88	4.958,32	0,00	107,19	107,19	0,00	176,09	176,09	0,00	329,21	329,21	0,00	414,96	414,96	0,00	0,00	0,00
22/12/2025	4.515,81	43,31	4.559,12	0,00	107,19	107,19	0,00	176,09	176,09	0,00	329,21	329,21	0,00	414,96	414,96	0,00	0,00	0,00
23/03/2026	3.915,01	35,43	3.950,45	0,00	107,19	107,19	0,00	176,09	176,09	0,00	329,21	329,21	0,00	414,96	414,96	0,00	0,00	0,00
22/06/2026	3.593,17	28,60	3.621,77	0,00	107,19	107,19	0,00	176,09	176,09	0,00	329,21	329,21	0,00	414,96	414,96	0,00	0,00	0,00
22/09/2026	3.094,58	22,58	3.117,16	0,00	108,36	108,36	0,00	178,03	178,03	0,00	332,83	332,83	0,00	419,52	419,52	0,00	0,00	0,00
22/12/2026	2.786,12	16,93	2.803,05	0,00	107,19	107,19	0,00	176,09	176,09	0,00	329,21	329,21	0,00	414,96	414,96	0,00	0,00	0,00
22/03/2027	2.287,97	11,93	2.299,90	0,00	106,01	106,01	0,00	174,16	174,16	0,00	325,60	325,60	0,00	410,40	410,40	0,00	0,00	0,00
22/06/2027	2.084,86	8,16	2.093,02	0,00	108,36	108,36	0,00	178,03	178,03	0,00	332,83	332,83	0,00	419,52	419,52	0,00	0,00	0,00
22/09/2027	2.541,83	4,48	2.546,31	61.417,55	108,36	61.525,92	61.417,55	178,03	61.595,58	61.417,55	332,83	61.750,39	61.417,55	419,52	61.837,08	0,00	0,00	0,00