

SANTANDER CONSUMER SPAIN AUTO 2022-1 - FT

SANTANDER DE TITULIZACION, S.G.F.T, S.A.
C/ JUAN IGNACIO LUCA DE TENA 13
28027 MADRID
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NAME OF THE FUND: **F.T.: SANTANDER CONSUMER SPAIN AUTO 2022-1**

INFORMATION AT: QUARTER/SEMESTER: **JUNE** YEAR: **2023**

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:
JUAN CARLOS BERZAL VALERO - GENERAL MANAGER Signature:

I. DATA OF THE FUND

Constitution Date	14 November 2022	Paying Agent	BANCO SANTANDER	
Disbursement Date	17 November 2022	Negotiation Market	AIAF	
Final Date of Redemption	20 September, 2035	Ratings Agencies	Fitch Ratings	
			Moody's	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T., S.A.	Rating	Initial	Current
Seller	SANTANDER CONSUMER FINANCE	CLASS A	AA / Aa1	AA / Aa1
		CLASS B	A+ / Aa2	A+ / Aa2
		CLASS C	A / A1	A / A1
		CLASS D	BBB / Baa2	BBB / Baa2
		CLASS E	NR / NR	NR / NR
		CLASS F	NR / NR	NR / NR
LEI Code	9845003BH55E866D9D45			

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

CLASS PRIORITY ISIN CODE	NUM BONDS	NOMINAL			
			Initial	Current	%Act/In
CLASS A (ISIN=ES0305676001)	5.720	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	572.000.000,00 €	572.000.000,00 €	100,00%
CLASS B (ISIN=ES0305676019)	325	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	32.500.000,00 €	32.500.000,00 €	100,00%
CLASS C (ISIN=ES0305676027)	225	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	22.500.000,00 €	22.500.000,00 €	100,00%
CLASS D (ISIN=ES0305676035)	450	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	45.000.000,00 €	45.000.000,00 €	100,00%
CLASS E (ISIN=ES0305676043)	280	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	28.000.000,00 €	28.000.000,00 €	100,00%
CLASS F (ISIN=ES0305676050)	70	Nominal per Bond	100.000,00 €	70.000,00 €	
		Total Nominal	7.000.000,00 €	4.900.000,00 €	70,00%

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period			Next Payment Date		
June 20, 2023			September 20, 2023		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	0,00 €	897,36 €	4,3720%	1.117,29 €	905,00 €
CLASS B	0,00 €	960,56 €	4,6220%	1.181,18 €	956,75 €
CLASS C	0,00 €	1.150,14 €	5,3720%	1.372,84 €	1.112,00 €
CLASS D	0,00 €	1.579,86 €	7,0720%	1.807,29 €	1.463,90 €
CLASS E	0,00 €	3.728,47 €	15,5720%	3.979,51 €	3.223,40 €
CLASS F	10.000,00 €	2.527,78 €	12,5000%	2.236,11 €	1.811,25 €
Accrued amortisation due not paid	0,00 €				
Scheduled Amortisation	NO				

III. ASSET PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	56.526	64.356
CR's Outstanding to be amortised	700.000.000,54 €	701.755.258,41 €
CR's Outstanding per Loan to be amortised	12.383,68 €	10.904,27 €
Interest Rate	8,16%	6,90%

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	9,17%
Average Monthly Single Rate	7,54%
Constant Prepayment Rate from Constitution	7,55%

SANTANDER CONSUMER SPAIN AUTO 2022-1 FT

QUARTERLY BONDS PAYOUT REPORT

June 20, 2023

BONDS. PRINCIPAL	
Previous Balance	705.600.000,00 €
Principal Amortised	700.000,00 €
Outstanding Balance	704.900.000,00 €
% of Initial Balance	99,70%
Principal accrued and unpaid	0,00 €

DATA	
Pool Cut-Off Date	2023/06/06
Payment Date	2023/06/20
Previous Payment Date	2023/03/21
Number of Days (Act/360)	91
Next Payment Date	2023/09/20
Euribor 3M	3,572%

INTEREST PAID	
CLASS A	5.132.899,20 €
CLASS B	312.182,00 €
CLASS C	258.781,50 €
CLASS D	710.937,00 €
CLASS E	1.043.971,60 €
CLASS F	176.944,60 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	2023/06/20
CLASS A	6,09	2,83
CLASS B	8,75	2,83
CLASS C	9,29	2,83
CLASS D	9,33	2,83
CLASS E	9,33	2,83
CLASS F	9,33	1,00

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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QUARTERLY COLLATERAL REPORT

June 20, 2023

PRINCIPAL	
Previous Balance	700.478.913,68 €
Principal Amortised	45.792.311,40 €
Outstanding Balance	654.686.602,28 €
Number of Credit Rights	60.633
Outstanding Balance of Additional Credit Rights	47.068.656,13 €
Number of Additional Credit Rights	3.723
Total Outstanding Balance	701.755.258,41 €
Total Number of Credit Rights	64.356

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	30.507,61 €	33.103,79 €	24.892,60 €	45.087,52 €	13.256,36 €
Interest accrued on Credit Rights in Arrears	12.370,52 €	12.827,60 €	8.489,95 €	17.461,77 €	4.588,55 €
Outstanding Balance	2.127.651,37 €	1.703.880,35 €	743.968,81 €	928.297,44 €	124.620,58 €
Number of Credit Rights	166	150	68	84	11
% of Outstanding Balance	0,32%	0,26%	0,11%	0,14%	0,02%

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

DEFAULTED RECEIVABLES	
Last balance	478.918,93 €
Difference in Actual Period	1.276.343,33 €
Current balance	1.755.262,26 €

SANTANDER CONSUMER SPAIN AUTO 2022-1 FT

QUARTERLY COLLATERAL REPORT

June 20, 2023

CUMULATIVE DEFAULTED RECEIVABLES	
Last balance	499,753,73 €
Difference in Actual Period	1.824,085,06 €
Current balance	2.323,838,79 €

CUMULATIVE RECOVERIES	
Last balance	20,834,80 €
Difference in Actual Period	547,741,73 €
Current balance	568,576,53 €

SANTANDER CONSUMER SPAIN AUTO 2022-1 FT

QUARTERLY REPORT - ALLOCATION OF CASH

June 20, 2023

TOTAL CASH RECEIVED END OF PERIOD	64.305.220,20 €
CASH RECEIVED - PRINCIPAL	
Scheduled Amortisation of Credit Rights	33.041.716,57 €
Prepayment Amortisation of Credit Rights	12.750.594,83 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	11.588.217,94 €
Refund of Interest accrued	-74.684,81 €
CASH RESERVE AMOUNT + DISCOUNT	7.000.000,00 €
SL LIQUIDITY	-624,33 €

TREASURY ACCOUNT STATEMENT	7.675.618,40 €
PRINCIPAL CASH RESERVE AMOUNT	
Previous Balance	7.000.000,00 €
Difference	0,00 €
Outstanding Balance	7.000.000,00 €
WITHOLDING ISSUE EXPENSES	675.618,40 €

TOTAL CASH PAID END OF PERIOD	64.305.220,20 €
ORDINARY EXPENSES	13.335,12 €
MANAGEMENT FEE	43.979,18 €
SERVICER FEE	218.150,68 €
CAP	-2.061.402,76 €
INTEREST ON CLASS A NOTES	5.132.899,20 €
INTEREST ON CLASS B NOTES	312.182,00 €
INTEREST ON CLASS C NOTES	258.781,50 €
INTEREST ON CLASS D NOTES	710.937,00 €
INTEREST ON CLASS E NOTES	1.043.971,60 €
CASH RESERVE AMOUNT	7.000.000,00 €
INTEREST ON CLASS F NOTES	176.944,60 €
PURCHASE ADDITIONAL CREDIT RIGHTS	47.068.656,13 €
DEFERRAL INTEREST ON CLASS E and F NOTES	0,00 €
AMORTISATION ON CLASS F NOTES	700.000,00 €
INTEREST ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON SUBORDINATED LOAN	0,00 €
FEES IN FAVOUR OF SCF	3.686.785,95 €
EXCESS	0,00 €

SANTANDER CONSUMER SPAIN AUTO 2022-1 FT**CREDIT ENHANCEMENT AND SUBORDINATED LOAN**

June 20, 2023

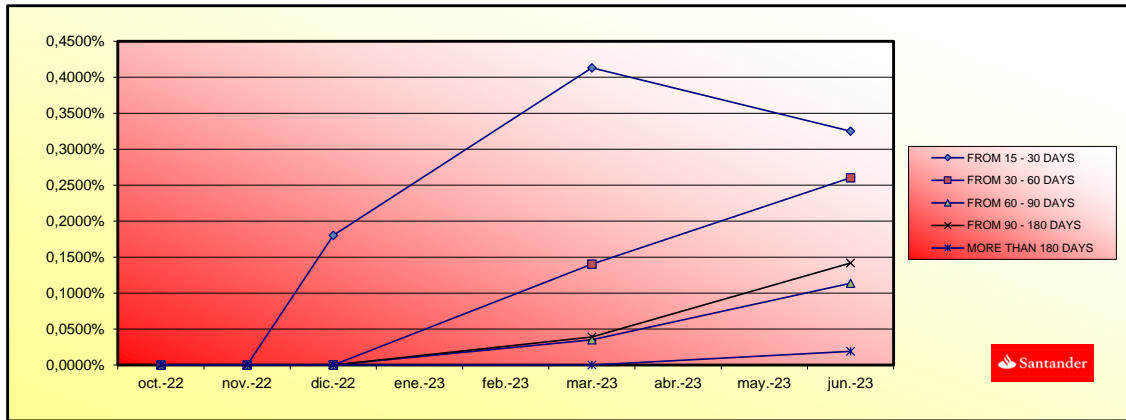
CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	June 20, 2023
SUBORDINATED ISSUE	128.000.000,00 €	128.000.000,00 € (18,24%)
PRINCIPAL RESERVE FUND	7.000.000,00 € (1,00%)	7.000.000,00 € (1,00%)

SUBORDINATED LOANS		
CONCEPTS	INITIAL	June 20, 2023
SUBORDINATED LOAN		
Total Outstanding Subordinated Loan	4.841.400,00 €	0,00 €
Interest Rate	4,771%	---

**FONDO DE TITULIZACIÓN
SANTANDER CONSUMER SPAIN 2022-1**

HISTORICAL ARREARS REPORTS

HISTORICAL ARREARS REPORTS					
	Oct-22	Nov-22	Dec-22	Mar-23	Jun-23
FROM 15 - 30 DAYS	0,0000%	0,0000%	0,1802%	0,4131%	0,3250%
FROM 30 - 60 DAYS	0,0000%	0,0000%	0,0000%	0,1403%	0,2603%
FROM 60 - 90 DAYS	0,0000%	0,0000%	0,0000%	0,0351%	0,1136%
FROM 90 - 180 DAYS	0,0000%	0,0000%	0,0000%	0,0390%	0,1418%
MORE THAN 180 DAYS	0,0000%	0,0000%	0,0000%	0,0000%	0,0190%



**FONDO DE TITULIZACIÓN
SANTANDER CONSUMER SPAIN 2022-1**

TRIGGERS

On any Determination Date, during de Revolving Period, the occurrence of any of the following events shall constitute a Revolving Period Early Termination Event:

(i)
an Insolvency Event occurs in respecto of the Seller; or

(ii)
the Cumulative Loss Ratio exceeds a certain ratio; or

Cumulative Loss Ratio	
Cumulative Defaulted Receivables	2.323.838,79 €
Cumulative Recoveries with respect Defaulted Receivables	568.576,53 €
Cumulative Balance CR's	752.865.191,29 €
Ratio equal or greater than 0,96%	0,233%

(iii)
the cumulative Defaulted Receivables are equal o higher than 100,00% of the sum of the Principal Original Balance 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	2.323.838,79 €
Principal Original Balance class D, E and F Notes	80.000.000,00 €
Ratio	2,90%

(iv)
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	133.884,30 €
Rest of Debtors	701.621.374,11 €
Ratio	0,018%

(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 Swap Counterparty 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

(x)
the Outstanding Balance of the Non-Defaulted Receivables was less than 75,00% of the Principal Original Balance of the class A, B, C, D and E Notes on the previous Payment Date; or

Outstanding Balance of the Non-Defaulted Receivables vs Original Outstanding (A + B + C + D + E)	
Outstanding Balance of the Non-Defaulted Receivables	699.999.994,75 €
Original Balance of the Notes A+B+C+D+E (Disbursement Date)	700.000.000,00 €
Ratio	100,00%

(xi)
tax regulations are amended and the assignment of the Additional Receivables proves to be excessively onerous to the Seller.

(xii)
the audit reports on the Seller's annual accounts show qualifications, which in CNMV opinion, could affect the Additional Receivables.

(xiii)
Principal Original Balance of the class A, B, C, D and E Notes (Determination Date) is higher than the sum of: (i) Outstanding Balance of the Non-Defaulted R, (ii) Outstanding Balance of the Additional R, and (iii) the remaining Principal Account balance after the payment of the Purchase Price of the Additional Receivables.

Principal Original Balance A, B, C, D and E vs Outstand Balance Non- Defaulted R + Outstanding Balance Additional R + remaining Principal Account	
Principal Original Balance of the class A, B, C, D and E Notes (Determination Date)	700.000.000,00 €
Outstanding Balance of the Non-Defaulted Receivables	652.931.340,02 €
Outstanding Balance of the Additional Receivables	47.068.659,98 €
Remaining Principal Account	3,85 €

**THE FUND DOES NOT MEET ANY OF THE TRIGGERS WITH RESPECT THE EARLY TERMINATION OF THE REVOLVING PERIOD.
THE FUND DOES NOT MEET THE CLASS E and F NOTES INTEREST DEFERRAL TRIGGER, AS THE CUMULATIVE LOSS RATIO REMAINS BELOW 3%.**



SANTANDER CONSUMER SPAIN AUTO 2022-1
FONDO DE TITULIZACIÓN

TIPO DE VEHICULO USADO/NUEVO		Type of vehicle new/used			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
VEHICULOS NUEVOS	<i>New vehicles</i>	235.645,09	33,58%	17.262	26,82%
VEHICULOS USADOS	<i>Used cars</i>	466.110,17	66,42%	47.094	73,18%
TOTALS(€)		701.755.258,41	100%	64.356	100%

TIPO DE VEHICULO DISTINTO TURISMO-TODO TERRENO		Type of vehicle			
		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>	649.324,36	92,53%	59.395	92,29%
INDUSTRIAL LIGERO	<i>Light commercial vehicles</i>	17.244,39	2,46%	1.955	3,04%
DERIVADO DEL TURISMO	<i>Passenger car derivatives</i>	35.184,31	5,01%	3.005	4,67%
AUTOCARES Y AUTOBUSES	<i>Buses</i>	2,15	0,00%	1	0,00%
TOTALS(€)		701.755.258,41	100%	64.356	100%

PERSONA FISICA/JURIDICA		Natural person/Corporate body			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
PERSONA FISICA	<i>Natural person</i>	687.541,88	97,97%	63.091	98,03%
PERSONA JURIDICA	<i>Corporate Body</i>	14.213,38	2,03%	1.265	1,97%
TOTALS(€)		701.755.258,41	100%	64.356	100%

SALDO POR DEUDOR		Most important debtor	
		SALDO VIVO	% SALDO VIVO
		<i>Outstanding Principal</i>	%
MAYOR DEUDOR	<i>Largest Debtor 1</i>	133.884,30	0,02%
RESTO DE DEUDORES	<i>Rest of debtors</i>	701.621.374,11	99,98%
TOTALS(€)		701.755.258,41	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	1.352,53	0,19%	1.258	1,95%
01/01/2024-31/12/2024	7.266,11	1,04%	2.314	3,60%
01/01/2025-31/12/2025	28.002,94	3,99%	4.883	7,59%
01/01/2026-31/12/2026	97.464,78	13,89%	12.016	18,67%
01/01/2027-31/12/2027	173.766,46	24,76%	16.842	26,17%
01/01/2028-31/12/2028	162.767,26	23,19%	12.924	20,08%
01/01/2029-31/12/2029	130.118,43	18,54%	8.715	13,54%
01/01/2030-31/12/2030	42.936,31	6,12%	2.501	3,89%
01/01/2031-31/12/2031	54.395,19	7,75%	2.721	4,23%
01/01/2032-31/12/2032	3.685,17	0,53%	182	0,28%
TOTALS(€)	701.755.258,41	100%	64.356	100%

VENCIMIENTO MEDIO PONDERADO *Weighted average maturity date* 26/04/2028

DISTRIBUCION POR COMUNIDADES AUTONOMAS	Autonomous region			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	%	Number	%
Andalucía	158.458,39	22,58%	14.798	22,99%
Aragón	15.828,66	2,26%	1.364	2,12%
Asturias	12.790,49	1,82%	1.110	1,72%
Baleares	15.581,88	2,22%	1.488	2,31%
Canarias	59.867,53	8,53%	5.952	9,25%
Cantabria	6.851,30	0,98%	638	0,99%
Castilla-León	27.083,79	3,86%	2.364	3,67%
Castilla-La Mancha	29.336,13	4,18%	2.622	4,07%
Cataluña	90.874,13	12,95%	8.113	12,61%
Valencia	80.261,44	11,44%	7.427	11,54%
Extremadura	22.209,54	3,16%	2.095	3,26%
Galicia	50.061,60	7,13%	4.359	6,77%
Madrid	71.886,91	10,24%	6.709	10,42%
Murcia	24.826,15	3,54%	2.211	3,44%
Navarra	9.887,90	1,41%	840	1,31%
País Vasco	17.240,50	2,46%	1.531	2,38%
La Rioja	5.254,47	0,75%	446	0,69%
Ceuta	1.420,19	0,20%	114	0,18%
Melilla	2.034,17	0,29%	175	0,27%
TOTALS(€)	701.755.258,41	100%	64.356	100%

IMPORTE PENDIENTE DEL PRESTAMO	Outstanding Principal by loan			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	%	Number	%
113,74 - 9.999,99	208.865,07	29,76%	31.789	49,40%
10.000,00 - 19.999,99	387.908,49	55,28%	28.305	43,98%
20.000,00 - 29.999,99	88.321,20	12,59%	3.785	5,88%
30.000,00 - 39.999,99	13.724,09	1,96%	412	0,64%
40.000,00 - 49.999,99	2.551,65	0,36%	58	0,09%
50.000,00 - 63.840,16	384,73	0,05%	7	0,01%
TOTALS(€)	701.755.258,41	100%	64.356	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	110.276,16	15,71%	9.991	15,52%
5-9	83.332,57	11,87%	6.711	10,43%
10-14	104.312,29	14,86%	8.833	13,73%
15-20	93.520,72	13,33%	8.056	12,52%
>20	310.313,49	44,22%	30.765	47,80%
TOTALS(€)	701.755.258,41	100%	64.356	100%

SCORING COCHE NUEVO	Scoring new car			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	%	Number	%
<545	739,14	0,11%	66	0,10%
545-900	234.905,95	33,47%	17.196	26,72%
COCHE USADO <i>Used car</i>	466.110,17	66,42%	47.094	73,18%
TOTALS(€)	701.755.258,41	100%	64.356	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>	%
<545	1.828,33	0,26%	358	0,56%
545-900	464.281,78	66,16%	46.736	72,62%
COCHE NUEVO <i>New car</i>	235.645,09	33,58%	17.262	26,82%
TOTALS(€)	701.755.258,41	100%	64.356	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>	97.675,17	13,92%	7.977	12,40%
NO TRABAJA <i>Does not work</i>	1.801,05	0,26%	303	0,47%
RESTO <i>Rest</i>	602.279,04	85,82%	56.076	87,13%
TOTALS(€)	701.755.258,41	100%	64.356	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>	%
3,95 - 4,94	66.448,99	9,47%	5.447	8,46%
4,95 - 5,94	186.768,74	26,61%	15.269	23,73%
5,95 - 6,94	85.076,62	12,12%	7.683	11,94%
6,95 - 7,94	118.901,09	16,94%	11.450	17,79%
7,95 - 8,94	77.763,22	11,08%	8.366	13,00%
8,95 - 9,94	130.864,93	18,65%	12.627	19,62%
9,95 - 10,94	29.541,27	4,21%	2.790	
10,95 - 11,99	6.390,35	0,91%	724	1,12%
TOTALS(€)	701.755.258,41	100%	64.356	100%

TIPO DE INTERÉS MEDIO PONDERADO <i>Weighted average interest rate</i>	6,91%
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SALDO PENDIENTE DE LOS DERECHOS DE CRÉDITO CON PD ENTRE 4% Y 6% / THE OUTSTANDING BALANCE OF THE RECEIVABLES WITH PD BETWEEN 4% and 6% < 20%	OK
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SANTANDER CONSUMER SPAIN AUTO 2022-1 FT

DEFINITIONS

June 20, 2023

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: there is 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 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 the Receivables as of the Date of Incorporation and the sum of the Outstanding Balance of all the Additional Receivables on the date of their respective assignment.

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 respect 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 2022-1

Tasa mensual actual anualizada / Monthly Single Rate	9,17%
Tasa últimos 12 meses anualizada / Average 12 Month Single Rate	7,54%
Tasa anualizada desde Constitución / Prepayment Rate from Constitution	7,55%

Fecha / Date	Principal Pendiente / Ppal Outstanding		Vector Prepaqos / 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 Prepaqos / Outstanding after Prepavment
	Fecha Constitución	Constitution Date							
28-feb.-23	700.478.913,68		100,00%	100,00%					700.478.913,68
31-mar.-23	695.166.881,81	691.205.845,72	99,35%	99,43%	0,57%	6,63%	0,57%	6,63%	690.635.488,48
30-abr.-23	683.979.773,30	676.089.866,14	98,70%	98,85%	0,58%	6,72%	0,59%	6,82%	675.091.893,51
31-may.-23	672.608.018,99	659.540.534,57	98,06%	98,06%	0,65%	7,55%	0,80%	9,17%	659.540.534,57

FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)
FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)
TACP / CPR: 7,55%

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
TOTAL:	100.000,00	8.048,94	108.048,94	100.000,00	8.755,73	108.755,73	100.000,00	10.876,10	110.876,10	100.000,00	15.682,28	115.682,28	100.000,00	5.385,00	105.385,00	70.000,00	9.583,04	79.583,04
20/06/2023																		
20/09/2023	0,00	717,60	717,60	0,00	790,61	790,61	0,00	969,65	969,65	0,00	1.398,15	1.398,15	0,00	3.540,61	3.540,61	10.000,00	2.205,48	12.205,48
20/12/2023	0,00	709,80	709,80	0,00	772,13	772,13	0,00	959,12	959,12	0,00	1.382,95	1.382,95	0,00	525,32	525,32	10.000,00	2.101,28	12.101,28
20/03/2024	6.914,00	709,80	7.623,80	6.914,00	772,13	7.686,13	6.914,00	959,12	7.873,12	6.914,00	1.382,95	8.296,95	6.914,00	437,77	7.351,77	10.000,00	1.751,06	11.751,06
20/06/2024	6.725,34	667,99	7.393,32	6.725,34	726,64	7.451,98	6.725,34	902,61	7.627,95	6.725,34	1.301,48	8.028,82	6.725,34	354,06	7.079,40	10.000,00	1.416,25	11.416,25
20/09/2024	6.517,84	619,72	7.137,56	6.517,84	674,14	7.191,98	6.517,84	837,40	7.355,24	6.517,84	1.201,45	7.725,29	6.517,84	265,55	6.783,39	10.000,00	1.062,18	11.062,18
20/12/2024	6.355,37	566,72	6.922,09	6.355,37	616,40	6.972,96	6.355,37	765,78	7.122,15	6.355,37	1.104,19	7.460,56	6.355,37	175,11	6.531,48	10.000,00	700,43	10.700,43
20/03/2025	6.138,48	515,87	6.654,36	6.138,48	561,17	6.699,66	6.138,48	697,07	6.835,56	6.138,48	1.005,11	7.143,59	6.138,48	86,59	6.225,07	10.000,00	346,36	10.346,36
20/06/2025	5.964,14	483,29	6.447,43	5.964,14	525,73	6.489,87	5.964,14	653,04	6.617,19	5.964,14	941,62	6.905,77	5.964,14	0,00	5.964,14	0,00	0,00	0,00
22/09/2025	5.772,60	450,07	6.222,67	5.772,60	489,59	6.262,19	5.772,60	608,15	6.380,75	5.772,60	876,89	6.649,49	5.772,60	0,00	5.772,60	0,00	0,00	0,00
22/12/2025	5.597,48	394,73	5.992,21	5.597,48	429,39	6.026,87	5.597,48	533,38	6.130,86	5.597,48	769,08	6.366,56	5.597,48	0,00	5.597,48	0,00	0,00	0,00
20/03/2026	5.330,60	343,29	5.673,89	5.330,60	373,44	5.704,04	5.330,60	463,88	5.794,47	5.330,60	668,86	5.999,46	5.330,60	0,00	5.330,60	0,00	0,00	0,00
22/06/2026	5.119,51	327,62	5.447,12	5.119,51	356,39	5.475,89	5.119,51	442,69	5.562,20	5.119,51	638,32	5.757,82	5.119,51	0,00	5.119,51	0,00	0,00	0,00
21/09/2026	4.884,48	280,82	5.165,30	4.884,48	305,48	5.189,96	4.884,48	379,46	5.263,94	4.884,48	547,15	5.431,62	4.884,48	0,00	4.884,48	0,00	0,00	0,00
21/12/2026	4.610,41	246,15	4.856,56	4.610,41	267,77	4.878,17	4.610,41	332,51	4.943,32	4.610,41	479,60	5.090,00	4.610,41	0,00	4.610,41	0,00	0,00	0,00
22/03/2027	4.201,32	213,43	4.414,75	4.201,32	232,17	4.433,49	4.201,32	288,39	4.489,71	4.201,32	415,84	4.617,16	4.201,32	0,00	4.201,32	0,00	0,00	0,00
21/06/2027	3.878,47	183,61	4.062,08	3.878,47	199,73	4.078,20	3.878,47	248,10	4.126,57	3.878,47	357,73	4.236,21	3.878,47	0,00	3.878,47	0,00	0,00	0,00
20/09/2027	3.537,96	156,08	3.694,04	3.537,96	169,78	3.707,74	3.537,96	210,90	3.748,86	3.537,96	304,10	3.842,06	3.537,96	0,00	3.537,96	0,00	0,00	0,00
20/12/2027	3.164,71	130,97	3.295,67	3.164,71	142,47	3.307,17	3.164,71	176,97	3.341,67	3.164,71	255,17	3.419,87	3.164,71	0,00	3.164,71	0,00	0,00	0,00
20/03/2028	2.672,26	108,50	2.780,76	2.672,26	118,03	2.790,29	2.672,26	146,61	2.818,87	2.672,26	211,40	2.883,66	2.672,26	0,00	2.672,26	0,00	0,00	0,00
20/06/2028	2.341,16	90,52	2.431,68	2.341,16	98,47	2.439,63	2.341,16	122,31	2.463,48	2.341,16	176,36	2.517,53	2.341,16	0,00	2.341,16	0,00	0,00	0,00
20/09/2028	2.010,89	73,72	2.084,61	2.010,89	80,19	2.091,08	2.010,89	99,61	2.110,50	2.010,89	143,63	2.154,52	2.010,89	0,00	2.010,89	0,00	0,00	0,00
20/12/2028	8.261,98	58,64	8.320,63	8.261,98	63,79	8.325,77	8.261,98	79,24	8.341,22	8.261,98	114,26	8.376,24	8.261,98	0,00	8.261,98	0,00	0,00	0,00