# SANTANDER CONSUMER SPAIN AUTO 2021-1 - FT

**SANTANDER DE TITULIZACION, S.G.F.T, S.A.**
**C/ JUAN IGNACIO LUCA DE TENA 13**
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| | | | | |
|---|---|---|---|---|
| **NAME OF THE FUND:** | **F.T.: SANTANDER CONSUMER SPAIN AUTO 2021-1** | | | |
| **INFORMATION AT:** | **QUARTER/SEMESTER:** | **JUNE** | **YEAR:** | **2025** |

| | |
|---|---|
| **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 / Aa2 |
| | | **CLASS C** | BBB / Baa3 | AL / Baa3 |
| | | **CLASS D** | BBBL / Ba1 | BBBH / Ba1 |
| | | **CLASS E** | BB / Ba2 | BBBL / Ba3 |
| | | **CLASS F** | NR / NR | NR / NR |
| **LEI Code** | **894500LAH3RZUM66PE80** | | | |

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

| **CLASS PRIORITY** | **NUM BONDS** | **NOMINAL** | | | |
|---|---|---|---|---|---|
| **ISIN CODE** | | | **Initial** | **Current** | **%Act/In** |
| CLASS A | 5.073 | **Nominal per Bond** | 100.000,00 € | 29.465,72 € | |
| (ISIN=ES0305599005) | | **Total Nominal** | 507.300.000,00 € | 149.479.597,56 € | 29,47% |
| 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 June 23, 2025** | | | **Next Payment Date September 22, 2025** | | |
| | **Redemption of the Bonds** | **Gross Interest** | **Interest Rate** | **Gross Interest Next Coupon** | **Net Interest Next Coupon** |
| **CLASS A** | 5.492,35 € | 272,79 € | 2,7360% | 203,78 € | 165,07 € |
| **CLASS B** | 0,00 € | 479,26 € | 2,7360% | 424,76 € | 344,06 € |
| **CLASS C** | 0,00 € | 549,12 € | 3,1860% | 494,63 € | 400,65 € |
| **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 | 37.263 |
| **CR's Outstanding to be amortised** | 575.000.000,50 € | 199.729.838,74 € |
| **CR's Outstanding per Loan to be amortised** | 11.466,06 € | 5.360,00 € |
| **Interest Rate** | 8,16% | 6,38% |

| **PREPAYMENT RATE** | **CURRENT SITUATION** |
|---|---|
| **Monthly Single Rate** | 9,89% |
| **Average Monthly Single Rate** | 10,80% |
| **Constant Prepayment Rate from Constitution** | 10,00% |

# SANTANDER CONSUMER SPAIN AUTO 2021-1 FT

## QUARTERLY BONDS PAYOUT REPORT

**June 23, 2025**

| BONDS. PRINCIPAL | |
|---|---|
| Previous Balance | 218.921.970,46 € |
| Principal Amortised | 27.862.691,55 € |
| Outstanding Balance | 191.059.278,91 € |
| % of Initial Balance | 32,90% |
| Principal accrued and unpaid | 0,00 € |

| DATA | |
|---|---|
| Pool Cut-Off Date | 2025/06/16 |
| Payment Date | 2025/06/23 |
| Disbursement Date | 2025/03/24 |
| Number of Days (Act/360) | 91 |
| Next Payment Date | 2025/09/22 |
| Euribor 3M | 2,036% |

| INTEREST PAID | |
|---|---|
| CLASS A | 1.383.863,67 € |
| CLASS B | 159.593,58 € |
| CLASS C | 126.297,60 € |
| CLASS D | 19.026,03 € |
| CLASS E | 23.981,61 € |
| CLASS F | 0,00 € |
| Interest accrued and unpaid | 0,00 € |

| RESIDUAL LIFE (YEARS) | | |
|---|---|---|
| | **INITIAL** | **2025/06/23** |
| CLASS A | 6,09 | 1,07 |
| CLASS B | 8,75 | 2,25 |
| CLASS C | 9,29 | 2,25 |
| CLASS D | 9,33 | 2,25 |
| CLASS E | 9,33 | 2,25 |
| 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

**June 23, 2025**

| PRINCIPAL | |
|---|---|
| Previous Balance | 228.061.152,41 € |
| Principal Amortised | 28.331.313,67 € |
| Outstanding Balance | 199.729.838,74 € |
| Number of Credit Rights | 37.263 |
| Outstanding Balance of Additional Credit Rights | 0,00 € |
| Number of Additional Credit Rights | 0 |
| Total Outstanding Balance | 199.729.838,74 € |
| Total Number of Credit Rights | 37.263 |

| 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 | 161.828,25 € | 100.900,84 € | 78.447,43 € | 189.616,22 € | 2.220.906,90 € |
| Interest accrued on Credit Rights in Arrears | 28.954,01 € | 19.414,77 € | 13.978,32 € | 30.954,18 € | 471.208,99 € |
| Outstanding Balance | 5.519.915,71 € | 2.124.445,43 € | 1.020.886,94 € | 1.455.281,72 € | 6.103.424,76 € |
| Number of Credit Rights | 831 | 312 | 166 | 257 | 832 |
| % of Outstanding Balance | 2,76% | 1,06% | 0,51% | 0,73% | 3,06% |

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

| DEFAULTED RECEIVABLES | |
|---|---|
| Last balance (1) | 9.139.192,53 € |
| Difference in Actual Period | -468.624,81 € |
| Current balance | 8.670.567,72 € |

(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**

**June 23, 2025**

| CUMULATIVE DEFAULTED RECEIVABLES | |
|---|---|
| Last balance (1) | 22.877.759,80 € |
| Difference in Actual Period | 1.070.738,80 € |
| Current balance | 23.948.498,60 € |

| CUMULATIVE RECOVERIES | |
|---|---|
| Last balance (1) | 13.738.567,27 € |
| Difference in Actual Period | 1.539.363,61 € |
| Current balance | 15.277.930,88 € |

## SANTANDER CONSUMER SPAIN AUTO 2021-1 FT

**QUARTERLY REPORT - ALLOCATION OF CASH**

**June 23, 2025**

| TOTAL CASH RECEIVED END OF PERIOD | 33.558.982,96 € |
|---|---|
| **CASH RECEIVED - PRINCIPAL** | |
| Amortisation of Credit Rights | 27.670.981,72 € |
| Contentious Loans | 9.963,49 € |
| **CASH RECEIVED - INTEREST** | |
| Interest received from Credit Rights | 3.370.271,11 € |
| Refund of Interest accrued | 0,00 € |
| **CASH RESERVE AMOUNT + LIQUIDITY** | 2.500.266,64 € |
| **CAP PREMIUM + OTHERS** | 7.500,00 € |

| TOTAL CASH PAID END OF PERIOD | 33.558.982,96 € |
|---|---|
| ORDINARY EXPENSES | 11.917,00 € |
| MANAGEMENT FEE | 25.000,00 € |
| SERVICER FEE | 68.225,68 € |
| CAP | -1.072.877,03 € |
| INTEREST ON CLASS A NOTES | 1.383.863,67 € |
| INTEREST ON CLASS B NOTES | 159.593,58 € |
| INTEREST ON CLASS C NOTES | 126.297,60 € |
| INTEREST ON CLASS D NOTES | 19.026,03 € |
| INTEREST ON CLASS E NOTES | 23.981,61 € |
| CASH RESERVE AMOUNT | 3.931.050,18 € |
| INTEREST ON CLASS F NOTES | 0,00 € |
| AMORTISATION CLASS A NOTES | 27.862.691,55 € |
| INTEREST ON SUBORDINATED LOAN | 0,00 € |
| AMORTISATION ON SUBORDINATED LOAN | 0,00 € |
| AMORTISATION ON CLASS F NOTES | 0,00 € |
| FEES IN FAVOUR OF SCF | 1.020.213,09 € |
| EXCESS | 0,00 € |

| TREASURY ACCOUNT STATEMENT | 3.931.050,18 € |
|---|---|
| **PRINCIPAL CASH RESERVE AMOUNT** | |
| Previous Balance | 2.500.266,64 € |
| Difference | -1.430.783,53 € |
| Outstanding Balance | 3.931.050,18 € |
| **WITHOLDING ISSUE EXPENSES** | 0,00 € |

# SANTANDER CONSUMER SPAIN AUTO 2021-1 FT

## CREDIT ENHANCEMENT AND SUBORDINATED LOAN

**June 23, 2025**

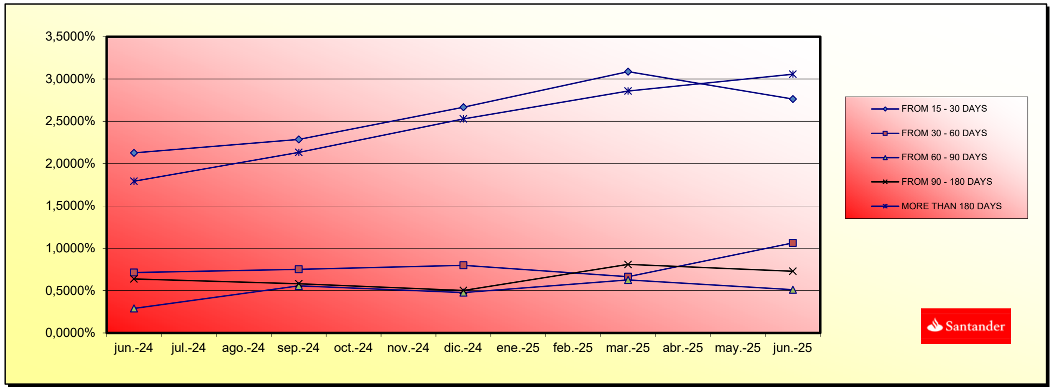
| CREDIT ENHANCEMENT | | |
|---|---|---|
| **CONCEPTS** | **INITIAL** | **June 23, 2025** |
| SUBORDINATED ISSUE | 67.700.000,00 € | 41.579.681,35 € (20,82%) |
| PRINCIPAL RESERVE FUND | 5.800.000,00 € (1,00%) | 3.931.050,18 € (2,06%) |

| SUBORDINATED LOANS | | |
|---|---|---|
| **CONCEPTS** | **INITIAL** | **June 23, 2025** |
| 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 | | | | | |
|---|---|---|---|---|---|
| | **Jun-24** | **Sep-24** | **Dec-24** | **Mar-25** | **Jun-25** |
| **FROM 15 - 30 DAYS** | 2,1269% | 2,2869% | 2,6675% | 3,0872% | 2,7637% |
| **FROM 30 - 60 DAYS** | 0,7139% | 0,7524% | 0,7991% | 0,6649% | 1,0637% |
| **FROM 60 - 90 DAYS** | 0,2904% | 0,5572% | 0,4770% | 0,6261% | 0,5111% |
| **FROM 90 - 180 DAYS** | 0,6381% | 0,5809% | 0,5027% | 0,8095% | 0,7286% |
| **MORE THAN 180 DAYS** | 1,7926% | 2,1338% | 2,5279% | 2,8587% | 3,0558% |



# 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 | 23.948.498,60 € |
| Cumulative Recoveries with respect Defaulted Receivables | 15.277.930,88 € |
| Cumulative Balance CR's | 770.045.755,95 € |
| Ratio equal or greater than 2,55% | 1,126% |

**(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 | 23.948.498,60 € |
| Principal Original Balance class D, E and F Notes | 17.200.000,00 € |
| Ratio | 139,24% |

**(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 | 56.503,76 € |
| Rest of Debtors | 199.673.334,98 € |
| Ratio | 0,007% |

**(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) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | | *Outstanding Principal(M)* | *%* | *Number* | *%* |
| VEHICULOS NUEVOS | *New vehicles* | 75.244,11 | 37,67% | 10.719 | 28,77% |
| VEHICULOS USADOS | *Used cars* | 124.485,73 | 62,33% | 26.544 | 71,23% |
| **TOTALS(€)** | | **199.729.838,74** | **100%** | **37.263** | **100%** |

| TIPO DE VEHICULO DISTINTO TURISMO-TODO TERRENO | *Type of vehicle* | | | | |
|---|---|---|---|---|---|
| | | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | | *Outstanding Principal(M)* | *%* | *Number* | *%* |
| TURISMO Y TODO TERRENO | *Passenger car and Four-wheel drive vehicles* | 184.617,26 | 92,43% | 34.285 | 92,01% |
| INDUSTRIAL LIGERO | *Light commercial vehicles* | 9.957,62 | 4,99% | 1.782 | 4,78% |
| DERIVADO DEL TURISMO | *Passenger car derivatives* | 5.143,06 | 2,58% | 1.195 | 3,21% |
| AUTOCARES Y AUTOBUSES | *Buses* | 11,85 | 0,01% | 1 | 0,00% |
| **TOTALS(€)** | | **199.729.838,74** | **100%** | **37.263** | **100%** |

| PERSONA FISICA/JURIDICA | Natural person/Corporate body | | | | |
|---|---|---|---|---|---|
| | | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | | *Outstanding Principal(M)* | *%* | *Number* | *%* |
| PERSONA FISICA | *Natural person* | 198.066,76 | 99,17% | 36.837 | 98,86% |
| PERSONA JURIDICA | *Corporate Body* | 1.663,08 | 0,83% | 426 | 1,14% |
| **TOTALS(€)** | | **199.729.838,74** | **100%** | **37.263** | **100%** |

| SALDO POR DEUDOR | *Most important debtor* | | |
|---|---|---|---|
| | | SALDO VIVO | % SALDO VIVO |
| | | *Outstanding Principal* | *%* |
| MAYOR DEUDOR | Largest Debtor 1 | 56.503,76 | 0,03% |
| RESTO DE DEUDORES | Rest of debtors | 199.673.334,98 | 99,97% |
| **TOTALS(€)** | | **199.729.838,74** | **100%** |

| VTO MEDIO PONDERADO DE LOS DC *Term maturity* | | | | |
|---|---|---|---|---|
| | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | *Outstanding Principal(M)* | *%* | *Number* | *%* |
| **01/01/2024-31/12/2024** | 147,06 | 0,07% | 81 | 0,22% |
| **01/01/2025-31/12/2025** | 5.349,35 | 2,68% | 6.423 | 17,24% |
| **01/01/2026-31/12/2026** | 31.323,36 | 15,68% | 10.814 | 29,02% |
| **01/01/2027-31/12/2027** | 39.541,04 | 19,80% | 7.331 | 19,67% |
| **01/01/2028-31/12/2028** | 43.667,71 | 21,86% | 5.694 | 15,28% |
| **01/01/2029-31/12/2029** | 28.715,55 | 14,38% | 2.849 | 7,65% |
| **01/01/2030-31/12/2030** | 38.907,11 | 19,48% | 3.123 | 8,38% |
| **01/01/2031-31/12/2031** | 11.115,78 | 5,57% | 858 | 2,30% |
| **01/01/2032-02/03/2032** | 962,84 | 0,48% | 90 | 0,24% |
| **TOTALS(€)** | **199.729.838,74** | **100%** | **37.263** | **100%** |

| | |
|---|---|
| **VENCIMIENTO MEDIO PONDERADO** ***Weighted average maturity date*** | 14/08/2028 |

| DISTRIBUCION POR COMUNIDADES AUTONOMAS **Autonomous region** | | | | |
|---|---|---|---|---|
| | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | *Outstanding Principal(M)* | *%* | *Number* | *%* |
| Andalucia | 48.397,49 | 24,23% | 9.110 | 24,45% |
| Aragon | 3.816,40 | 1,91% | 737 | 1,98% |
| Asturias | 3.748,47 | 1,88% | 690 | 1,85% |
| Baleares | 3.505,76 | 1,76% | 825 | 2,21% |
| Canarias | 19.883,53 | 9,96% | 3.845 | 10,32% |
| Cantabria | 1.479,73 | 0,74% | 296 | 0,79% |
| Castilla-Leon | 6.876,01 | 3,44% | 1.215 | 3,26% |
| Castilla-La Mancha | 7.819,09 | 3,91% | 1.481 | 3,97% |
| Cataluña | 29.016,82 | 14,53% | 4.917 | 13,20% |
| Valencia | 21.504,68 | 10,77% | 4.231 | 11,35% |
| Extremadura | 9.806,27 | 4,91% | 1.726 | 4,63% |
| Galicia | 13.856,53 | 6,94% | 2.340 | 6,28% |
| Madrid | 13.388,98 | 6,70% | 2.870 | 7,70% |
| Murcia | 8.120,34 | 4,07% | 1.431 | 3,84% |
| Navarra | 2.185,22 | 1,09% | 386 | 1,04% |
| Pais Vasco | 3.202,43 | 1,60% | 645 | 1,73% |
| La Rioja | 1.415,69 | 0,71% | 264 | 0,71% |
| Ceuta | 792,56 | 0,40% | 125 | 0,34% |
| Melilla | 913,70 | 0,46% | 129 | 0,35% |
| **TOTALS(€)** | **199.729.838,74** | **100%** | **37.263** | **100%** |

| IMPORTE PENDIENTE DEL PRESTAMO *Outstanding Principal by loan* | | | | |
|---|---|---|---|---|
| | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | ***Outstanding Principal(M)*** | *%* | *Number* | *%* |
| 8,22 - 9.999,99 | 126.879,47 | 63,53% | 31.938 | 85,71% |
| 10.000,00 - 19.999,99 | 65.401,21 | 32,74% | 5.012 | 13,45% |
| 20.000,00 - 29.999,99 | 6.532,01 | 3,27% | 287 | 0,77% |
| 30.000,00 - 39.999,99 | 741,40 | 0,37% | 22 | 0,06% |
| 40.000,00 - 47.238,83 | 175,72 | 0,09% | 4 | 0,01% |
| **TOTALS(€)** | **199.729.838,74** | **100%** | **37.263** | **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 | 36.154,92 | 18,10% | 6.725 | 18,05% |
| 5-9 | 32.211,80 | 16,13% | 4.931 | 13,23% |
| 10-14 | 39.483,91 | 19,77% | 6.450 | 17,31% |
| 15-20 | 30.044,06 | 15,04% | 5.273 | 14,15% |
| >20 | 61.835,13 | 30,96% | 13.884 | 37,26% |
| **TOTALS(€)** | **199.729.838,74** | **100%** | **37.263** | **100%** |

| SCORING COCHE NUEVO *Scoring new car* | | | | |
|---|---|---|---|---|
| | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | ***Outstanding Principal(M)*** | *%* | *Number* | *%* |
| <545 | 3.013,27 | 1,51% | 419 | 1,12% |
| 545-900 | 72.218,99 | 36,16% | 10.299 | 27,64% |
| COCHE USADO *Used car* | 124.497,58 | 62,33% | 26.545 | 71,24% |
| **TOTALS(€)** | **199.729.838,74** | **100%** | **37.263** | **100%** |

| SCORING COCHE USADO *Scoring used car* | | | | |
|---|---|---|---|---|
| | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | **Outstanding Principal(M)** | *%* | *Number* | *%* |
| <545 | 2.216,31 | 1,11% | 590 | 1,58% |
| 545-900 | 122.281,23 | 61,22% | 25.955 | 69,65% |
| COCHE NUEVO *New car* | 75.232,30 | 37,67% | 10.718 | 28,76% |
| **TOTALS(€)** | **199.729.838,74** | **100%** | **37.263** | **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* | 29.697,77 | 14,87% | 4.791 | 12,86% |
| NO TRABAJA | *Does not work* | 1.678,33 | 0,84% | 339 | 0,91% |
| RESTO | *Rest* | 168.353,74 | 84,29% | 32.133 | 86,23% |
| **TOTALS(€)** | | **199.729.838,74** | **100%** | **37.263** | **100%** |

| TIPO DE INTERES *Interest rate* | | | | |
|---|---|---|---|---|
| % | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | **Outstanding Principal(M)** | *%* | *Number* | *%* |
| 3,95 - 4,94 | 59.310,79 | 29,70% | 9.266 | 24,87% |
| 4,95 - 5,94 | 46.204,62 | 23,13% | 7.096 | 19,04% |
| 5,95 - 6,94 | 20.453,13 | 10,24% | 4.001 | 10,74% |
| 6,95 - 7,94 | 21.961,04 | 11,00% | 4.931 | 13,23% |
| 7,95 - 8,94 | 19.695,37 | 9,86% | 4.957 | 13,30% |
| 8,95 - 9,94 | 25.838,17 | 12,94% | 5.499 | 14,76% |
| 9,95 - 10,94 | 4.141,64 | 2,07% | 986 | 2,65% |
| 10,95 - 11,99 | 2.125,05 | 1,06% | 527 | 1,41% |
| **TOTALS(€)** | **199.729.838,74** | **100%** | **37.263** | **100%** |

| | |
|---|---|
| **TIPO DE INTERÉS MEDIO PONDERADO** ***Weighted average interest rate*** | 6,37% |

# SANTANDER CONSUMER SPAIN AUTO 2021-1 FT

## DEFINITIONS

**June 23, 2025**

| | |
|---|---|
| **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.<br>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** | **9,89%** |
| **Tasa últimos 12 meses anualizada / Average 12 Month Single Rate** | **10,80%** |
| **Tasa anualizada desde Constitución / Prepayment Rate from Constitution** | **10,00%** |

| 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*** | 99,13% | 100,38% | -0,38% | -4,63% | ***-0,38%*** | ***-4,63%*** | 558.844.917,33 |
| *31-ene.-23* | 552.487.884,10 | ***549.090.597,86*** | 98,26% | 99,39% | 0,31% | 3,63% | ***0,99%*** | ***11,24%*** | 542.868.636,32 |
| *28-feb.-23* | 541.140.194,34 | ***530.685.493,11*** | 97,40% | 98,07% | 0,65% | 7,51% | ***1,33%*** | ***14,79%*** | 527.069.375,17 |
| *31-mar.-23* | 529.730.943,37 | ***513.407.822,46*** | 96,55% | 96,92% | 0,78% | 8,96% | ***1,17%*** | ***13,19%*** | 511.445.460,44 |
| *30-abr.-23* | 518.259.797,20 | ***498.087.398,47*** | 95,70% | 96,11% | 0,79% | 9,09% | ***0,84%*** | ***9,59%*** | 495.995.233,73 |
| *31-may.-23* | 506.726.420,07 | ***482.097.854,49*** | 94,87% | 95,14% | 0,83% | 9,48% | ***1,01%*** | ***11,44%*** | 480.717.051,57 |
| *30-jun.-23* | 495.801.100,61 | ***470.192.527,41*** | 94,04% | 94,83% | 0,75% | 8,69% | ***0,32%*** | ***3,78%*** | 466.239.926,74 |
| *31-jul.-23* | 484.816.511,29 | ***455.194.275,75*** | 93,22% | 93,89% | 0,78% | 9,02% | ***1,00%*** | ***11,32%*** | 451.923.966,91 |
| *31-ago.-23* | 473.772.330,57 | ***441.183.457,56*** | 92,40% | 93,12% | 0,79% | 9,06% | ***0,82%*** | ***9,39%*** | 437.767.646,49 |
| *30-sep.-23* | 462.668.235,17 | ***427.350.393,15*** | 91,59% | 92,37% | 0,79% | 9,09% | ***0,81%*** | ***9,31%*** | 423.769.453,66 |
| *31-oct.-23* | 451.503.900,06 | ***413.947.335,65*** | 90,79% | 91,68% | 0,79% | 9,04% | ***0,74%*** | ***8,54%*** | 409.927.890,18 |
| *30-nov.-23* | 440.278.998,42 | ***400.373.926,63*** | 90,00% | 90,94% | 0,79% | 9,06% | ***0,81%*** | ***9,33%*** | 396.241.471,30 |
| *31-dic.-23* | 429.603.346,15 | ***387.613.554,20*** | 89,21% | 90,23% | 0,79% | 9,06% | ***0,78%*** | ***8,98%*** | 383.253.041,05 |
| *31-ene.-24* | 418.869.778,45 | ***374.173.976,44*** | 88,43% | 89,33% | 0,80% | 9,22% | ***0,99%*** | ***11,29%*** | 370.410.234,44 |
| *29-feb.-24* | 408.077.981,16 | ***360.774.465,03*** | 87,66% | 88,41% | 0,82% | 9,39% | ***1,03%*** | ***11,70%*** | 357.711.670,27 |
| *31-mar.-24* | 397.227.638,36 | ***347.857.203,48*** | 86,89% | 87,57% | 0,83% | 9,47% | ***0,95%*** | ***10,79%*** | 345.155.979,81 |
| *30-abr.-24* | 386.318.432,45 | ***335.368.316,64*** | 86,13% | 86,81% | 0,83% | 9,50% | ***0,87%*** | ***9,93%*** | 332.741.806,63 |
| *31-may.-24* | 375.350.044,10 | ***323.393.565,78*** | 85,38% | 86,16% | 0,82% | 9,46% | ***0,75%*** | ***8,67%*** | 320.467.806,55 |
| *30-jun.-24* | 365.178.145,51 | ***311.286.667,47*** | 84,63% | 85,24% | 0,84% | 9,59% | ***1,06%*** | ***12,03%*** | 309.057.090,57 |
| *31-jul.-24* | 354.951.064,36 | ***299.436.326,10*** | 83,89% | 84,36% | 0,85% | 9,70% | ***1,04%*** | ***11,74%*** | 297.775.122,75 |
| *31-ago.-24* | 344.668.501,30 | ***288.269.776,80*** | 83,16% | 83,64% | 0,85% | 9,71% | ***0,86%*** | ***9,81%*** | 286.620.679,84 |
| *30-sep.-24* | 334.330.155,34 | ***276.923.470,48*** | 82,43% | 82,83% | 0,85% | 9,77% | ***0,97%*** | ***10,99%*** | 275.592.549,59 |
| *31-oct.-24* | 323.935.723,84 | ***266.013.848,73*** | 81,71% | 82,12% | 0,85% | 9,77% | ***0,86%*** | ***9,82%*** | 264.689.530,69 |
| *30-nov.-24* | 313.484.902,56 | ***255.815.267,10*** | 81,00% | 81,60% | 0,84% | 9,67% | ***0,63%*** | ***7,28%*** | 253.910.432,65 |
| *31-dic.-24* | 303.890.942,71 | ***245.592.958,76*** | 80,29% | 80,82% | 0,85% | 9,72% | ***0,97%*** | ***10,99%*** | 243.987.551,26 |
| *31-ene.-25* | 294.244.935,62 | ***234.721.477,95*** | 79,59% | 79,77% | 0,87% | 9,91% | ***1,29%*** | ***14,46%*** | 234.177.359,72 |
| *28-feb.-25* | 284.546.598,94 | ***224.524.559,62*** | 78,89% | 78,91% | 0,87% | 9,99% | ***1,08%*** | ***12,26%*** | 224.478.785,46 |
| *31-mar.-25* | 274.795.648,79 | ***214.610.809,13*** | 78,20% | 78,10% | 0,88% | 10,05% | ***1,02%*** | ***11,62%*** | 214.890.765,54 |
| *30-abr.-25* | 264.991.799,74 | ***205.390.414,12*** | 77,52% | 77,51% | 0,87% | 10,01% | ***0,76%*** | ***8,70%*** | 205.412.246,65 |
| *31-may.-25* | 255.134.764,80 | ***196.042.184,93*** | 76,84% | 76,84% | 0,87% | 10,00% | ***0,86%*** | ***9,89%*** | 196.042.184,93 |

**FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)**
**FLOWS FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)**
**TACP / CPR: 10,00%**

| | 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:** | **29.465,72** | **465,99** | **29.931,71** | **61.417,55** | **1.479,69** | **62.897,24** | **61.417,55** | **2.101,35** | **63.518,91** | **61.417,55** | **2.970,17** | **64.387,72** | **61.417,55** | **3.743,80** | **65.161,35** | **0,00** | **0,00** | **0,00** |
| 23/06/2025 | | | | | | | | | | | | | | | | | | |
| 22/09/2025 | 4.899,66 | 297,38 | 5.197,04 | 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 |
| 22/12/2025 | 4.504,33 | 42,87 | 4.547,21 | 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 | 3.901,77 | 35,01 | 3.936,78 | 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 | 3.576,80 | 28,20 | 3.605,00 | 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 | 3.077,82 | 22,20 | 3.100,02 | 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 |
| 22/12/2026 | 2.767,94 | 16,59 | 2.784,53 | 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 | 2.271,51 | 11,63 | 2.283,14 | 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 | 2.067,40 | 7,88 | 2.075,28 | 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 | 2.398,49 | 4,23 | 2.402,72 | 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 |