



Calculation Date	07.12.2023		
Payment Date	22.12.2023		
Period No	1		
Quarterly Period	December-23		
Interest Period	from	16.10.2023	to 22.12.2023 = 67 days
Collection Period	from	16.10.2023	to 22.12.2023

1. Portfolio Information

Outstanding Receivables	No. of Contracts	current period
		Aggregate Outstanding Principal Amount
Beginning of Period	41.385	600.000.000,21
Scheduled Principal Payments		13.678.577,99
Prepayment Principal		4.168.209,24
Total Principal Collections		17.846.787,23
Total Interest Collections		8.055.120,65
Defaults		37.933,58
Replenishment Amount	1.363	17.884.715,54
End of Period		582.153.212,98
Purchase Shortfall Amount		5,27
Total Assets (End of Period)	42.449	600.037.928,52
Current Prepayment Rate (annualised)		3,73%
Current Poolfactor		99,58%

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FONDO DE TITULIZACIÓN
Quarterly Investor Report



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2. Portfolio Information per period

Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	600.037.928,52	13.678.577,99	4.168.209,24	17.846.787,23	3,73%

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3. Reserve Accounts

Reserve Accounts

Cash Reserve	in %		Trigger Event y/n
Beginning of Period	1,75%	10.500.000,00	no
Cash Outflow		0,00	
of which added to Priority of Payments		0,00	
Cash Inflow		0,00	
End of Period	1,75%	10.500.000,00	
Required Cash Reserve Amount	1,75%	10.500.000,00	

Replacement Servicer Fee Reserve Required Amount	in EUR		no
Beginning of Period		n/a	
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	

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4. Delinquency Data

Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				not delinquent	Days past due			
		1-30	31-60	61-90	>90		1-30	31-60	61-90	>90
1	600.037.928,52	1.881.415,91	1.855.964,50	0,00	0,00	99,38%	0,31%	0,31%	0,00%	0,00%



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5. Default Data

Note Principal	All notes	Class A	Class B	Class C	Class D	Class E	Class F
Beginning of Period	610.500.000,00	500.000.000,00	44.500.000,00	20.000.000,00	15.500.000,00	20.000.000,00	10.500.000,00
Sequential Amortisation	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Turbo Amortisation	2.545.856,25	n/a	n/a	n/a	n/a	n/a	2.545.856,25
Pro Rata Amortisation	0,00	0,00	0,00	0,00	0,00	0,00	0,00
End of Period	607.954.143,75	500.000.000,00	44.500.000,00	20.000.000,00	15.500.000,00	20.000.000,00	7.954.143,75
Principal Deficiency Ledgers							
Beginning of Period	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Principal Addition Amounts	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Debit PDL (Gross Defaulted)	38.144,68	0,00	0,00	0,00	0,00	38.144,68	0,00
Credit PDL	38.144,68	0,00	0,00	0,00	0,00	38.144,68	0,00
End of Period	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Net Note Principal	0,00						
Beginning of Period	610.500.000,00	500.000.000,00	44.500.000,00	20.000.000,00	15.500.000,00	20.000.000,00	10.500.000,00
End of Period	607.954.143,75	500.000.000,00	44.500.000,00	20.000.000,00	15.500.000,00	20.000.000,00	7.954.143,75

Default Data and Ratios		
	Amount	Number of Loans
Current Default		
Current Period Gross Default	38.144,68	
Current Period Recoveries	211,10	
Current Period Net Default	37.933,58	
New Number of Defaulted Contracts		6
Cumulative Default		
Cumulative Gross Default	38.144,68	
Cumulative Recoveries	211,10	
Cumulative Net Losses	37.933,58	
Total Number of Defaulted Contracts		6

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6. Defaults & Recoveries per period

Default/Recovery Data and Ratios

Collection Period	Number of defaulted contracts	Defaults in collection period	cumulated Defaults since cut-off	cumulated amount of purchased receivables	Cumulated Default Ratio %	Recoveries in collection period	cumulated Recoveries since cut-off	cumulated net losses	cumulative net loss ratio %	Dynamic Net Loss Ratio
1	6	38.144,68	38.144,68	600.000.000,21	0,01%	211,10	211,10	37.933,58	0,01%	n/a



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7. Concentration Limits

Current Transaction Status	Purchasing Additional Receivables
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Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Subordination Event Trigger				no
(i) Insolvency Event in respect of Seller				no
(ii) Cumulative Net Loss Ratio > than				
- until (and including) the Payment Date in December 2023		0,275%	0,006%	no
- from December 2023 (and including) the Payment Date in March 2024		0,550%		
- from March 2024 (and including) the Payment Date in June 2024		0,960%		
- from June 2024 (and including) the Payment Date in September 2024		1,300%		
- from September 2024 (and including) the Payment Date in December 2024		1,375%		
- from December 2024 (and including) the Payment Date in March 2025		1,650%		
- from March 2025 (and including) the Payment Date in June 2025		1,930%		
- from June 2025 (and including) the Payment Date in September 2025		2,200%		
- from September 2025 (and including) the Payment Date in December 2025		2,475%		
- from December 2025 (and including) the Payment Date in June 2027		3,000%		
- from September 2027 (and included) onwards				
(iii) Debit Balance of Class E PDL > 0,25% Outstanding Balance Receivables		1.455.383,03	0,00	no
(iv) Outstanding Balance to the same borrower ≥ 2% Outstanding Balance Receivables in the Aggregate Portfolio		12.000.758,57	127.430,04	no
(v) Seller defaults in the performance of its obligations				no
(vi) Event of Replacement of the Seller				no
(vii) Swap Counterparty Downgrade				no
(viii) Clean-Up Call Event	10,00%		97,03%	no
(viii) Seller's Call option				no
Revolving Period Early Termination Event				no
(i) Subordination Event				no
(ii) Principal Available Funds applied on 2 consecutive Payment Dates to (2)(iii) of the Pre-Enforcement Principal Priority of Payments				no
(iii) Tax regulation excessively onerous to Seller				no
(iv) Seller's Audit Report could affect Additional Receivables under CNMV opinion				no
(v) Principal Amount Outstanding of the Rated Notes on last Determination Date greater than:			600.000.000,00	no
- Outstanding Balance of the Non-Defaulted Receivables on the Determination Date, plus		582.115.279,40		
- Outstanding Balance of the Additional Receivables, plus		17.884.715,54		
- Principal Account balance on that Payment Date after payment of the purchase		5,27		
Sequential Payment				no
(i) Subordination Event				no
Swap Counterparty Downgrade, as defined in the Interest Rate Swap				no
Event of Replacement of the Servicer				no
(i) breach of the obligations of the Servicer under the Deed of Incorporation				no
(ii) Insolvency Event				no
(iii) Servicer Voluntarily Withdrawal Event				no



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8. Outstanding Notes

1. Note Balance	All notes	Class A	Class B	Class C	Class D	Class E	Class F
General Note Information							
ISIN Code	ES0305743009	ES0305743017	ES0305743025	ES0305743033	ES0305743041	ES0305743058	
Currency	EUR	EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	81,90%	7,29%	3,28%	2,54%	3,28%	1,72%
Legal Maturity		22/09/2039	22/09/2039	22/09/2039	22/09/2039	22/09/2039	22/09/2039
Expected Maturity		September-39	September-39	September-39	September-39	September-39	September-39
Original Rating (Fitch / Moody's)		Aa1 (sf) / AA (sf)	Aa3 (sf) / A (high) (s A3 (sf) / A (sf)	Baa3 (sf) / BBB (high) (s Ba2 (sf) / BB (sf)	NR / NR	NR / NR	NR / NR
Current Rating (Fitch / Moody's)*	F & M	Aa1 (sf) / AA (sf)	Aa3 (sf) / A (high) (s A3 (sf) / A (sf)	Baa3 (sf) / BBB (high) (s Ba2 (sf) / BB (sf)	NR / NR	NR / NR	NR / NR
Initial Notes Aggregate Principal Outstanding Balance	610.500.000,00	500.000.000,00	44.500.000,00	20.000.000,00	15.500.000,00	20.000.000,00	10.500.000,00
Initial Nominal per Note		100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
Initial Number of Notes per Class		5.000	445	200	155	200	105
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	610.500.000,00	500.000.000,00	44.500.000,00	20.000.000,00	15.500.000,00	20.000.000,00	10.500.000,00
Replenishment		0,00					
Amortisation							
Redemption per Class	2.545.856,25	0,00	0,00	0,00	0,00	0,00	2.545.856,25
Redemption per Note		0,00	0,00	0,00	0,00	0,00	24.246,25
Class Principal Outstanding Balance End of Period	607.954.143,75	500.000.000,00	44.500.000,00	20.000.000,00	15.500.000,00	20.000.000,00	7.954.143,75
Current Tranching		82,24%	7,32%	3,29%	2,55%	3,29%	1,31%
Current Pool Factor	99,58%	100,00%	100,00%	100,00%	100,00%	100,00%	75,75%
2. Payments to Investors per Note	All notes	Class A	Class B	Class C	Class D	Class E	Class F
Interest Rate Basis: 3 M-Euribor / Floating	3,9353%	3mE + 0,850%	3mE + 1,700%	3mE + 2,700%	3mE + 5,100%	3mE + 7,250%	3mE + 10,000%
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	67 days						
Principal Outstanding per Note Beginning of Period		100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	100.000,00
Class F only: Accrued Target Amortisation Amounts > Principal Repayment per Note		0,00	0,00	0,00	0,00	0,00	24.246,25
Principal Outstanding per Note End of Period		100.000,00	100.000,00	100.000,00	100.000,00	100.000,00	75.753,75
> Interest accrued for the period	-6.115.995,45	-4.453.000,00	-466.711,55	-246.980,00	-260.643,35	-416.342,00	-272.318,55
Interest Payment	6.115.995,45	4.453.000,00	466.711,55	246.980,00	260.643,35	416.342,00	272.318,55
Interest Payment per Note		890,60	1.048,79	1.234,90	1.681,57	2.081,71	2.593,51
3. Credit Enhancements		Class A	Class B	Class C	Class D	Class E	Class F
Initial total CE (Subordination, Reserve)		43,25%	19,58%	9,42%	5,08%	1,75%	0,00%
Current CE		44,58%	20,18%	9,71%	5,24%	1,80%	0,00%



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9. Priority of Payments + Transaction Costs

Pre-Enforcement Interest Available Funds			Pre-Enforcement Principal Available Funds		
Interest Components	+	8.055.120,65	Principal Components of Non-Defaulted	+	17.846.576,13
Principal Recoveries	+	211,10	Amounts standing on the Principal Account	+	0,00
Amounts constituting the Cash Reserve	+	10.500.000,00	Seller Loan Advance on the Regulatory Call	+	0,00
Amounts received by the Interest Rate Swap counterparty	+	531.868,33	Amounts credited to Principal Deficiency Sub-Ledgers	+	38.144,68
Remaining amounts from Subordinated Loan	+	173.812,02			
Interest accrued in the Fund Accounts	+	107.599,29			
Principal Addition Amounts (Senior Deficit)	+	0,00			
Other Amounts	+/-	0,00			
Pre-Enforcement Available Interest Amount	=	19.368.611,39	Pre-Enforcement Available Principal Amount	=	17.884.720,81

Pre-Enforcement Interest Priority of Payments			Pre-Enforcement Principal Priority of Payments		
Pre-Enforcement Available Interest Amount		19.368.611,39	Pre-Enforcement Available Principal Amount		17.884.720,81
Ordinary, Extraordinary Expenses and Taxes	-	168.614,38	Senior Expense Deficit	-	0,00
Swap Interest Paymentst other than subordinated Payments	-	0,00	Principal Target Redemption Amount	=	17.884.720,81
Interest on Class A Notes	-	4.453.000,00			
Interest on Class B (If Most Senior Note or Class B PDL < 100%)	-	466.711,55			
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	246.980,00			
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	260.643,35			
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	416.342,00			
Required Cash Reserve amount Replenishment	-	10.500.000,00			
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	272.318,55			
Crediting the PDLs until cleared	-	38.144,68			
Interest Class B (if not paid above)	-	0,00	Principal Target Redemption Amount		
Interest Class C (if not paid above)	-	0,00	Available Principal Target Redemption Amount		17.884.720,81
Interest Class D (if not paid above)	-	0,00			
Interest Class E (if not paid above)	-	0,00			
Interest Class F (if not paid above)	-	0,00			
Turbo Principal Redemption of Class F	-	2.545.856,25	During the Revolving Period		17.884.720,81
Interest on Subordinated Loan Agreement	-	0,00	(i) Replenishment	+	17.884.715,54
Principal on Subordinated Loan Agreement	-	0,00	(ii) Provision Principal Account (Maximum 5%)	+	0,00
Credit of Replacement Servicer Fee Reserve Account up to Required Amount	-	0,00	(iii) Amortise pro-rata Class A to E	+	0,00
Interest on RSF Reserva Advance Provider	-	0,00	(iv) Purchase Shortfall Amount	+	5,27
Principal on RSF Reserva Advance Provider	-	0,00	After the Revolving Period		0,00
Swap Interest Paymentst for an early termination	-	0,00	(i) Amortise pro-rata Class A to E	+	0,00
Financial Interdediation Margin to the Seller	-	0,63	(ii) Sequential amortisation Class A - E	+	0,00
			(iii) Redemption Shortfall Amount	+	0,00
			Remaining Amount according to Interest Priority of Payments	+	0,00



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11. Vehicle Type

Vehicle Type	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Numbe of Loans	Percentage of Total Loans
<i>Passenger car and Four-wheel drive vehicles</i>	550.043,47	91,67%	38.639	91,02%
<i>Light commercial vehicles</i>	33.070,37	5,51%	2.338	5,51%
<i>Passenger car derivatives</i>	16.870,59	2,81%	1.470	3,46%
<i>Buses</i>	53,44	0,01%	2	0,00%
TOTAL	600.037,87	100,00%	42.449	100,00%
<i>New vehicles</i>	175.046,48	29,17%	10.522	24,79%
<i>Used vehicles</i>	424991,39	70,83%	31.927	75,21%
TOTAL (€)	600.037,87	100,00%	42.449	100,00%

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12. Borrower Type

Borrower Type	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Numbe of Loans	Percentage of Total Loans
<i>Individual</i>	586.850,13	97,80%	41.102	96,83%
<i>Legal person</i>	13.187,79	2,20%	1.347	3,17%
TOTAL (€)	600.037,92	100,00%	42.449	100,00%

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13. Maturity Year

Maturity Year	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Numbe of Loans	Percentage of Total Loans
2023	2,36	0,00%	8	0,02%
2024	978,76	0,16%	430	1,01%
2025	5.913,24	0,99%	1.169	2,75%
2026	17.801,55	2,97%	2.441	5,75%
2027	48.334,49	8,06%	4.964	11,69%
2028	102.755,72	17,12%	8.636	20,34%
2029	89.193,71	14,86%	6.458	15,21%
2030	102.852,13	17,14%	6.504	15,32%
2031	75.123,06	12,52%	4.307	10,15%
2032	105.803,78	17,63%	5.132	12,09%
2033	51.279,04	8,55%	2.400	5,65%
TOTAL (€)	600.037,84	100,00%	42.449	100,00%

Weighted average maturity date 05/04/2030



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14. Regions

Regions	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Andalucía	121.317,13	20,22%	8.681	20,45%
Aragón	11.676,50	1,95%	827	1,95%
Asturias	11.267,58	1,88%	773	1,82%
Baleares	15.909,23	2,65%	1.202	2,83%
Canarias	67.498,20	11,25%	4.901	11,55%
Cantabria	7.047,40	1,17%	495	1,17%
Castilla-León	22.886,23	3,81%	1.581	3,72%
Castilla-La Mancha	21.908,67	3,65%	1.564	3,68%
Cataluña	81.143,64	13,52%	5.515	12,99%
Valencia	63.811,35	10,63%	4.538	10,69%
Extremadura	16.562,02	2,76%	1.123	2,65%
Galicia	47.241,04	7,87%	3.303	7,78%
Madrid	63.062,14	10,51%	4.461	10,51%
Murcia	21.403,28	3,57%	1.569	3,70%
Navarra	6.925,87	1,15%	466	1,10%
País Vasco	12.983,23	2,16%	919	2,16%
La Rioja	5.620,63	0,94%	412	0,97%
Ceuta	772,69	0,13%	55	0,13%
Melilla	1.001,01	0,17%	64	0,15%
TOTAL (€)	600.037,84	100,00%	42.449	100,00%



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15. Outstanding Balance

Outstanding Balance	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
170,44 - 9.999,99	82.531,06	13,75%	11.628	27,39%
10.000,00 - 19.999,99	341.165,01	56,86%	23.863	56,22%
20.000,00 - 29.999,99	138.879,87	23,15%	5.880	13,85%
30.000,00 - 39.999,99	31.801,37	5,30%	949	2,24%
40.000,00 - 49.999,99	5.540,28	0,92%	127	0,30%
50.000,00 - 63.635,57	120,31	0,02%	2	0,00%
TOTAL (€)	600.037,90	100,00%	42.449	100,00%

Largest Debtor 1

127.430,04



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16. Down Payment as a % of the vehicle's value

Down Payment as a % of the vehicle's value	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
<5	107.520,68	17,92%	7.395,00	17,42%
5-9	93.141,71	15,52%	5.820,00	13,71%
10-14	105.066,98	17,51%	6.667,00	15,71%
15-20	80.469,00	13,41%	5.277,00	12,43%
>20	213.839,53	35,64%	17.290,00	40,73%
TOTAL (€)	600.037,90	100,00%	42.449	100,00%



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17. Scoring New Vehicle

Scoring New Vehicle	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
<545	1.538,78	0,26%	125	0,29%
545-900	173.507,72	28,92%	10.397	24,49%
Used vehicle	424.991,40	70,83%	31.927	75,21%
TOTAL (€)	600.037,90	100,00%	42.449	100,00%



Calculation Date	07.12.2023		
Payment Date	22.12.2023		
Period No	1		
Quarterly Period	December-23		
Interest Period	from	16.10.2023	to 22.12.2023 = 67 days
Collection Period	from	16.10.2023	to 22.12.2023

18. Scoring Used Vehicle

Scoring New Vehicle	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
<545	3.278,55	0,55%	302	0,71%
545-900	421.712,84	70,28%	31.625	74,50%
New vehicle	175.046,50	29,17%	10.522	24,79%
TOTAL (€)	600.037,90	100,00%	42.449	100,00%



Calculation Date	07.12.2023
Payment Date	22.12.2023
Period No	1
Quarterly Period	December-23
Interest Period from	16.10.2023 to 22.12.2023 = 67 days
Collection Period from	16.10.2023 to 22.12.2023

19. Employment Status

Employment Status	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
<i>Self-employed</i>	80.670,53	13,44%	5.282	12,44%
<i>Does not work</i>	877,71	0,15%	69	0,16%
<i>Rest</i>	518.489,66	86,41%	37.098	87,39%
TOTAL (€)	600.037,90	100,00%	42.449	100,00%



Calculation Date	07.12.2023		
Payment Date	22.12.2023		
Period No	1		
Quarterly Period	December-23		
Interest Period from	16.10.2023	to	22.12.2023 = 67 days
Collection Period from	16.10.2023	to	22.12.2023

20. Interest Rate

Interest Rate	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
3,95 - 4,94	17.587,63	2,93%	964	2,27%
4,95 - 5,94	68.591,29	11,43%	3.814	8,98%
5,95 - 6,94	62.611,17	10,43%	3.875	9,13%
6,95 - 7,94	129.218,84	21,54%	9.186	21,64%
7,95 - 8,94	93.708,51	15,62%	7.180	16,91%
8,95 - 9,94	126.132,67	21,02%	9.883	23,28%
9,95 - 10,94	67.418,75	11,24%	4.888	11,51%
10,95 - 13,75	34.769,03	5,79%	2.659	6,26%
TOTAL (€)	600.037,89	100,00%	42.449	100,00%



Calculation Date	07.12.2023		
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21. Counterparties

	DBRS			MOODYS			Counterparty Status	
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook		
Joint Lead Managers / Arranger Interest Swap Counterparty	Banco Santander, S.A.	A (High)	R-1	STABLE	A2	P-1	STABLE	performing
	Paseo de Pareda 9 - 12 39004 Santander Spain							
Joint Lead Managers	ING Bank NV	-	-	-	A1	P-1	STABLE	performing
	Bijlmerdreef 106, 1102 CT Amsterdam The Netherlands							
Joint Lead Managers	HSBC Continental Europe	-	-	-	A1	P-1	STABLE	performing
	38 avenue Kléber 75116 Paris France							
Paying Agent / EURIBOR Provider Fund Accounts Provider	Société Générale, S.A.	-	-	-	A1	P-1	STABLE	performing
	29, Boulevard Haussmann 75009 Paris France							
Seller / Originator / Servicer / Subordinated Loan Provider / Lender RSF Reserve Funding Advances	Santander Consumer Finance, S.A.	-	-	-	A2	P-1	STABLE	performing
	Avenida de Cantabria s/n 58660 Boadilla del Monte Spain							

Rating Agencies

DBRS Ratings GmbH, Branch in Spain
Paseo de la Castellana 81, Floors 26 and 27
28046 Madrid
Spain

Moody's Investors Service España, S.A.
Príncipe de Vergara 131 - Floor 6
28002 Madrid
Spain

SANTANDER CONSUMER SPAIN AUTO 2023-1
FONDO DE TITULIZACIÓN
Quarterly Investor Report



Calculation Date	07.12.2023		
Payment Date	22.12.2023		
Period No	1		
Quarterly Period	December-23		
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22. Swap Counterparty Data

Rating Triggers & Current Ratings	Consequences	DBRS			MOODYS			Trigger Breach
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
1st Rating Trigger	Collateral, Guarantee or Replacement	A (or above)			A3 (or above)			no
2nd Rating Trigger	Collateral, Guarantee or Replacement	BBB (or above)			Baa3 (or above)			no
Current Counterparty Ratings		A (High)	R-1	STABLE	A2	P-1	STABLE	

	Notional	From	To	Days	Rate	Liquidation
Swap Party A - SAN (EUR 3M)	600.000.000,00	16/10/2023	22/12/2023	67	3,9353%	4.394.418,33
Swap Party B - the Fund (Tipo Fijo)	600.000.000,00	16/10/2023	22/12/2023	67	3,459%	3.862.550,00
In favour of Party B - the Fund						531.868,33

Swap Collateral	no
Beginning of Period	- €
Cash Outflow	- €
Cash Inflow	- €
End of Period	- €

Counterparty Replacement	no
Old Counterparty	Banco Santander, S.A.
Current Counterparty	Banco Santander, S.A.



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23. Glossary

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, Arrears' tables, Stratification tables, etc.) are referred to this mentioned date.
CUMULATIVE LOSS RATIO	means the ratio between: (i) the aggregate Defaulted Amount of all Receivables that have become Defaulted Receivables between the Date of Incorporation until the end of the corresponding Determination Period, reduced by the amount of Principal Recoveries (including the total Outstanding Balance of those Defaulted Receivables without any material credit obligation (amount of principal, interest or fee) which is past due more than 90 consecutive calendar days, and those where the relevant Borrower is no longer considered unlikely to pay) during such period in respect of such Receivables; and (ii) the sum of (a) the Outstanding Balance of the Receivables as of the Date of Incorporation and (b) the Outstanding Balance of all the Additional Receivables on the date of their respective assignment.
DEFAULTED RECEIVABLES	Incorporation, the Receivables arising from Loans in respect of which: (i) there is or there has been any material credit obligation (including any amount of principal, interest or fee) which is past due more than 90 consecutive calendar days[1]; or (ii) the Servicer, in accordance with the Servicing Policies, considers or has considered 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.
PRINCIPAL RECOVERIES	means any recoveries of principal received in respect of a Defaulted Receivable up to an amount equal to the notional Outstanding Balance of such Defaulted Receivable.