

## **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: **MARCH** 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 Moody's	
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 (ISIN=ES0305599005)	5.073	Nominal per Bond	100.000,00 €	61.417,55 €	
		Total Nominal	507.300.000,00 €	311.571.231,15 €	61,42%
CLASS B (ISIN=ES0305599013)	333	Nominal per Bond	100.000,00 €	61.417,55 €	
		Total Nominal	33.300.000,00 €	20.452.044,15 €	61,42%
CLASS C (ISIN=ES0305599021)	230	Nominal per Bond	100.000,00 €	61.417,55 €	
		Total Nominal	23.000.000,00 €	14.126.036,50 €	61,42%
CLASS D (ISIN=ES0305599039)	57	Nominal per Bond	100.000,00 €	61.417,55 €	
		Total Nominal	5.700.000,00 €	3.500.800,35 €	61,42%
CLASS E (ISIN=ES0305599047)	57	Nominal per Bond	100.000,00 €	61.417,55 €	
		Total Nominal	5.700.000,00 €	3.500.800,35 €	61,42%
CLASS F (ISIN=ES0305599054)	58	Nominal per Bond	100.000,00 €	0,00 €	
		Total Nominal	5.800.000,00 €	0,00 €	0,00%

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period March 22, 2024			Next Payment Date June 24, 2024		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	6.948,54 €	797,71 €	4,6220%	741,22 €	600,39 €
CLASS B	6.948,54 €	797,71 €	4,6220%	741,22 €	600,39 €
CLASS C	6.948,54 €	875,48 €	5,0720%	813,39 €	658,84 €
CLASS D	6.948,54 €	371,55 €	2,1500%	344,79 €	279,28 €
CLASS E	6.948,54 €	468,33 €	2,7100%	434,60 €	352,02 €
CLASS F	10.000,00 €	115,77 €	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	51.960
CR's Outstanding to be amortised	575.000.000,50 €	361.611.547,87 €
CR's Outstanding per Loan to be amortised	11.466,06 €	6.959,42 €
Interest Rate	8,16%	6,46%

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	11,70%
Average Monthly Single Rate	9,82%
Constant Prepayment Rate from Constitution	9,39%

**SANTANDER CONSUMER SPAIN AUTO 2021-1 FT**

**QUARTERLY BONDS PAYOUT REPORT**

**March 22, 2024**

<b>BONDS. PRINCIPAL</b>	
Previous Balance	393.685.017,50 €
Principal Amortised	40.534.105,00 €
Outstanding Balance	353.150.912,50 €
% of Initial Balance	60,80%
Principal accrued and unpaid	0,00 €

<b>DATA</b>	
Pool Cut-Off Date	2024/03/15
Payment Date	2024/03/22
Disbursement Date	2023/12/22
Number of Days (Act/360)	91
Next Payment Date	2024/06/24
Euribor 3M	3,922%

<b>INTEREST PAID</b>	
CLASS A	4.046.782,83 €
CLASS B	265.637,43 €
CLASS C	201.360,40 €
CLASS D	21.178,35 €
CLASS E	26.694,81 €
CLASS F	6.714,66 €
Interest accrued and unpaid	0,00 €

<b>RESIDUAL LIFE (YEARS)</b>		
	<b>INITIAL</b>	<b>2024/03/22</b>
CLASS A	6,09	1,77
CLASS B	8,75	1,77
CLASS C	9,29	1,77
CLASS D	9,33	1,77
CLASS E	9,33	1,77
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**

**March 22, 2024**

<b>PRINCIPAL</b>	
Previous Balance	400.717.127,66 €
Principal Amortised	39.105.579,79 €
Outstanding Balance	361.611.547,87 €
Number of Credit Rights	51.960
Outstanding Balance of Additional Credit Rights	0,00 €
Number of Additional Credit Rights	0
Total Outstanding Balance	361.611.547,87 €
Total Number of Credit Rights	51.960

<b>PRINCIPAL BALANCE IN ARREARS (*)</b>					
	<b>UP to 30 DAYS</b>	<b>30 to 60 DAYS</b>	<b>60 to 90 DAYS</b>	<b>90 to 180 DAYS</b>	<b>&gt; 180 DAYS</b>
Principal Balance in Arrears	176.376,00 €	79.179,06 €	75.843,34 €	140.422,65 €	1.399.515,04 €
Interest accrued on Credit Rights in Arrears	41.091,77 €	20.190,87 €	20.824,70 €	35.269,40 €	396.381,77 €
Outstanding Balance	8.030.867,20 €	2.143.309,07 €	1.468.246,77 €	1.681.251,24 €	5.445.478,07 €
Number of Credit Rights	930	235	163	200	589
% of Outstanding Balance	2,22%	0,59%	0,41%	0,46%	1,51%

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

<b>DEFAULTED RECEIVABLES</b>	
Last balance <sup>(1)</sup>	7.612.165,32 €
Difference in Actual Period	848.501,88 €
Current balance	8.460.667,20 €

(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**

**March 22, 2024**

<b>CUMULATIVE DEFAULTED RECEIVABLES</b>	
Last balance <sup>(1)</sup>	14.598.071,56 €
Difference in Actual Period	1.957.214,92 €
Current balance	16.555.286,48 €

<b>CUMULATIVE RECOVERIES</b>	
Last balance <sup>(1)</sup>	6.985.906,24 €
Difference in Actual Period	1.108.713,04 €
Current balance	8.094.619,28 €

**SANTANDER CONSUMER SPAIN AUTO 2021-1 FT**

**QUARTERLY REPORT - ALLOCATION OF CASH**

March 22, 2024

<b>TOTAL CASH RECEIVED END OF PERIOD</b>	<b>51.293.346,65 €</b>
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	39.043.790,58 €
Contentious Loans	0,00 €
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	6.230.784,92 €
Refund of Interest accrued	0,00 €
<b>CASH RESERVE AMOUNT + LIQUIDITY</b>	<b>4.332.971,15 €</b>
<b>CAP PREMIUM + OTHERS</b>	<b>1.685.800,00 €</b>

<b>TREASURY ACCOUNT STATEMENT</b>	<b>4.006.240,79 €</b>
<b>PRINCIPAL CASH RESERVE AMOUNT</b>	
Previous Balance	4.763.205,13 €
Difference	832.154,95 €
Outstanding Balance	3.931.050,18 €
<b>WITHOLDING ISSUE EXPENSES</b>	<b>75.190,61 €</b>

<b>TOTAL CASH PAID END OF PERIOD</b>	<b>51.293.346,65 €</b>
ORDINARY EXPENSES	17.661,71 €
MANAGEMENT FEE	25.000,00 €
SERVICER FEE	122.508,76 €
CAP	-3.327.120,12 €
INTEREST ON CLASS A NOTES	4.046.782,83 €
INTEREST ON CLASS B NOTES	265.637,43 €
INTEREST ON CLASS C NOTES	201.360,40 €
INTEREST ON CLASS D NOTES	21.178,35 €
INTEREST ON CLASS E NOTES	26.694,81 €
CASH RESERVE AMOUNT	3.931.050,18 €
INTEREST ON CLASS F NOTES	6.714,66 €
PRORRATA AMORTISATION CLASS A - F NOTES	39.954.105,00 €
INTEREST ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON CLASS F NOTES	580.000,00 €
FEES IN FAVOUR OF SCF	5.421.772,65 €
EXCESS	0,00 €

**SANTANDER CONSUMER SPAIN AUTO 2021-1 FT****CREDIT ENHANCEMENT AND SUBORDINATED LOAN**

March 22, 2024

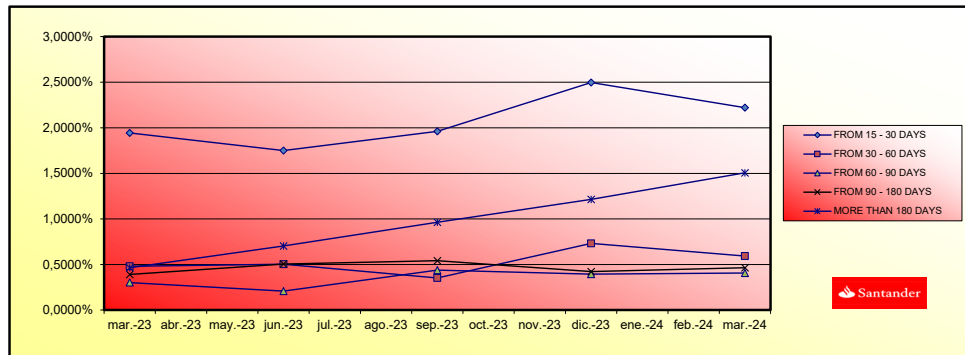
<b>CREDIT ENHANCEMENT</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>March 22, 2024</b>
SUBORDINATED ISSUE	67.700.000,00 €	41.579.681,35 € (11,50%)
PRINCIPAL RESERVE FUND	5.800.000,00 € (1,00%)	3.931.050,18 € (1,11%)

<b>SUBORDINATED LOANS</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>March 22, 2024</b>
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**

<b>HISTORICAL ARREARS REPORTS</b>					
	<b>Mar-23</b>	<b>Jun-23</b>	<b>Sep-23</b>	<b>Dec-23</b>	<b>Mar-24</b>
<b>FROM 15 - 30 DAYS</b>	1,9432%	1,7500%	1,9604%	2,4965%	2,2209%
<b>FROM 30 - 60 DAYS</b>	0,4799%	0,5040%	0,3523%	0,7311%	0,5927%
<b>FROM 60 - 90 DAYS</b>	0,3021%	0,2084%	0,4384%	0,3945%	0,4060%
<b>FROM 90 - 180 DAYS</b>	0,3912%	0,5058%	0,5422%	0,4219%	0,4649%
<b>MORE THAN 180 DAYS</b>	0,4636%	0,7035%	0,9630%	1,2148%	1,5059%





**FONDO DE TITULIZACIÓN  
SANTANDER CONSUMER SPAIN 2021-1**

**TRIGGERS PRO RATA AMORTIZATION vs SEQUENTIAL AMORTIZATION**

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

(i)

the Cumulative Loss Ratio exceeds a certain ratio; or

<b>Cumulative Loss Ratio</b>	
Cumulative Defaulted Receivables	16.555.286,48 €
Cumulative Recoveries with respect Defaulted Receivables	8.094.619,28 €
Cumulative Balance CR's	770.045.755,95 €
Ratio equal or greater than 2,55%	1,099%

(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

<b>Cumulative Defaulted Receivables vs Principal Original Balance D, E and F</b>	
Cumulative Defaulted Receivables	16.555.286,48 €
Principal Original Balance class D, E and F Notes	17.200.000,00 €
Ratio	96,25%

(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

<b>Outstanding Balance Greatest Borrower vs Outstanding Balance Aggregate Portfolio</b>	
Outstanding Balance Greatest Borrower	73.758,59 €
Rest of Debtors	361.537.789,28 €
Ratio	0,010%

(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 DOES NOT MEET ANY OF THE TRIGGERS WITH RESPECT OF SUBORDINATION EVENTS.**

**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
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
VEHICULOS NUEVOS	<i>New vehicles</i>	130.433,98	36,07%	15.371	29,58%
VEHICULOS USADOS	<i>Used cars</i>	231.177,57	63,93%	36.589	70,42%
<b>TOTALS(€)</b>		<b>361.611.547,87</b>	<b>100%</b>	<b>51.960</b>	<b>100%</b>

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>	333.125,99	92,12%	47.602	91,61%
INDUSTRIAL LIGERO	<i>Light commercial vehicles</i>	18.636,16	5,15%	2.589	4,98%
DERIVADO DEL TURISMO	<i>Passenger car derivatives</i>	9.797,67	2,71%	1.766	3,40%
AUTOCARES Y AUTOBUSES	<i>Buses</i>	51,68	0,01%	3	0,01%
<b>TOTALS(€)</b>		<b>361.611.547,87</b>	<b>100%</b>	<b>51.960</b>	<b>100%</b>

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>	357.082,74	98,75%	51.162	98,46%
PERSONA JURIDICA	<i>Corporate Body</i>	4.528,81	1,25%	798	1,54%
<b>TOTALS(€)</b>		<b>361.611.547,87</b>	<b>100%</b>	<b>51.960</b>	<b>100%</b>

SALDO POR DEUDOR		Most important debtor	
		SALDO VIVO	% SALDO VIVO
		<i>Outstanding Principal</i>	%
MAYOR DEUDOR	Largest Debtor 1	73.758,59	0,02%
RESTO DE DEUDORES	Rest of debtors	361.537.789,28	99,98%
<b>TOTALS(€)</b>		<b>361.611.547,87</b>	<b>100%</b>

VTO MEDIO PONDERADO DE LOS DC	Term maturity			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
01/01/2023-31/12/2023	51,33	0,01%	23	0,04%
01/01/2024-31/12/2024	7.231,93	2,00%	6.154	11,84%
01/01/2025-31/12/2025	41.629,61	11,51%	11.491	22,12%
01/01/2026-31/12/2026	72.203,35	19,97%	12.208	23,49%
01/01/2027-31/12/2027	67.739,32	18,73%	8.182	15,75%
01/01/2028-31/12/2028	66.109,97	18,28%	6.355	12,23%
01/01/2029-31/12/2029	40.561,78	11,22%	3.169	6,10%
01/01/2030-31/12/2030	51.756,84	14,31%	3.443	6,63%
01/01/2031-31/12/2031	14.215,72	3,93%	924	1,78%
01/01/2032-02/03/2032	111,62	0,03%	11	0,02%
<b>TOTALS(€)</b>	<b>361.611.547,87</b>	<b>100%</b>	<b>51.960</b>	<b>100%</b>

VENCIMIENTO MEDIO PONDERADO <i>Weighted average maturity date</i>	13/01/2028
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DISTRIBUCION POR COMUNIDADES AUTONOMAS	Autonomous region			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
Andalucia	86.687,10	23,97%	12.623	24,29%
Aragon	7.505,76	2,08%	1.093	2,10%
Asturias	6.770,70	1,87%	958	1,84%
Baleares	7.023,70	1,94%	1.191	2,29%
Canarias	34.726,28	9,60%	5.345	10,29%
Cantabria	2.889,18	0,80%	425	0,82%
Castilla-Leon	12.716,70	3,52%	1.789	3,44%
Castilla-La Mancha	14.339,70	3,97%	2.077	4,00%
Cataluña	52.153,08	14,42%	6.930	13,34%
Valencia	39.402,55	10,90%	5.781	11,13%
Extremadura	16.192,67	4,48%	2.241	4,31%
Galicia	24.214,14	6,70%	3.121	6,01%
Madrid	26.978,33	7,46%	4.253	8,19%
Murcia	14.071,24	3,89%	1.895	3,65%
Navarra	3.976,33	1,10%	556	1,07%
Pais Vasco	6.312,67	1,75%	935	1,80%
La Rioja	2.673,44	0,74%	383	0,74%
Ceuta	1.396,33	0,39%	177	0,34%
Melilla	1.581,54	0,44%	187	0,36%
<b>TOTALS(€)</b>	<b>361.611.547,87</b>	<b>100%</b>	<b>51.960</b>	<b>100%</b>

IMPORTE PENDIENTE DEL PRESTAMO <i>Outstanding Principal by loan</i>				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
0,00 - 9.999,99	193.654,45	53,55%	40.219	77,40%
10.000,00 - 19.999,99	142.444,88	39,39%	10.688	20,57%
20.000,00 - 29.999,99	22.261,07	6,16%	963	1,85%
30.000,00 - 39.999,99	2.453,92	0,68%	73	0,14%
40.000,00 - 49.999,99	627,79	0,17%	14	0,03%
50.000,00 - 61.259,85	169,40	0,05%	3	0,01%
<b>TOTALS(€)</b>	<b>361.611.547,87</b>	<b>100%</b>	<b>51.960</b>	<b>100%</b>

% ENTRADA SOBRE VALOR DEL VEHICULO <i>(%) Amount granted as regards the value of the vehicle</i>				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
<5	64.272,54	17,77%	9.361	18,02%
5-9	53.073,23	14,68%	6.113	11,76%
10-14	65.942,87	18,24%	8.210	15,80%
15-20	52.906,41	14,63%	6.922	13,32%
>20	125.416,47	34,68%	21.354	41,10%
<b>TOTALS(€)</b>	<b>361.611.547,87</b>	<b>100%</b>	<b>51.960</b>	<b>100%</b>

SCORING COCHE NUEVO <i>Scoring new car</i>				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
<545	5.123,98	1,42%	542	1,04%
545-900	125.309,99	34,65%	14.829	28,54%
COCHE USADO <i>Used car</i>	231.177,58	63,93%	36.589	70,42%
<b>TOTALS(€)</b>	<b>361.611.547,87</b>	<b>100%</b>	<b>51.960</b>	<b>100%</b>

SCORING COCHE USADO		Scoring used car			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
<545		5.359,90	1,48%	1.108	2,13%
545-900		225.817,63	62,45%	35.481	68,29%
COCHE NUEVO	New car	130.433,97	36,07%	15.371	29,58%
<b>TOTALS(€)</b>		<b>361.611.547,87</b>	<b>100%</b>	<b>51.960</b>	<b>100%</b>

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	47.628,36	13,17%	6.302	12,13%
NO TRABAJA	Does not work	2.584,45	0,71%	547	1,05%
RESTO	Rest	311.398,74	86,11%	45.111	86,82%
<b>TOTALS(€)</b>		<b>361.611.547,87</b>	<b>100%</b>	<b>51.960</b>	<b>100%</b>

TIPO DE INTERES		Interest rate			
%		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
3,95 - 4,94		103.985,37	28,76%	13.195	25,39%
4,95 - 5,94		78.309,32	21,66%	9.447	18,18%
5,95 - 6,94		37.036,71	10,24%	5.413	10,42%
6,95 - 7,94		43.098,22	11,92%	7.089	13,64%
7,95 - 8,94		39.688,47	10,98%	7.249	13,95%
8,95 - 9,94		47.239,99	13,06%	7.360	14,16%
9,95 - 10,94		8.212,57	2,27%	1.464	2,82%
10,95 - 11,99		4.040,86	1,12%	743	1,43%
<b>TOTALS(€)</b>		<b>361.611.547,87</b>	<b>100%</b>	<b>51.960</b>	<b>100%</b>

TIPO DE INTERÉS MEDIO PONDERADO	Weighted average interest rate	6,45%
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## SANTANDER CONSUMER SPAIN AUTO 2021-1 FT

### DEFINITIONS

March 22, 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 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 2021-1**

Tasa mensual actual anualizada / Monthly Single Rate	11,70%
Tasa últimos 12 meses anualizada / Average 12 Month Single Rate	9,82%
Tasa anualizada desde Constitución / Prepayment Rate from Constitution	9,39%

Fecha / Date	Principal Pendiente / Ppal Outstanding Fecha Constitución		Vector Prepagos / Prepayment Vector	Fin de mes / Remaining end of month	Caída mensual media / Average Single Monthlv	TACP / CPR	Caída mensual/ Single Monthly Mortality	TACP Mensual / Monthly CPR	Ppal Pte después Prepagos / Outstanding after Prepavment
	575.000.000,00		100,00%	100,00%					<b>575.000.000,00</b>
31-dic.-22	563.774.344,81	<b>565.902.795,22</b>	99,18%	100,38%	-0,38%	-4,63%	<b>-0,38%</b>	<b>-4,63%</b>	559.162.645,42
31-ene.-23	552.487.884,10	<b>549.090.597,86</b>	98,37%	99,39%	0,31%	3,63%	<b>0,99%</b>	<b>11,24%</b>	543.486.101,52
28-feb.-23	541.140.194,34	<b>530.685.493,11</b>	97,57%	98,07%	0,65%	7,51%	<b>1,33%</b>	<b>14,79%</b>	527.968.873,23
31-mar.-23	529.730.943,37	<b>513.407.822,46</b>	96,77%	96,92%	0,78%	8,96%	<b>1,17%</b>	<b>13,19%</b>	512.609.570,32
30-abr.-23	518.259.797,20	<b>498.087.398,47</b>	95,98%	96,11%	0,79%	9,09%	<b>0,84%</b>	<b>9,59%</b>	497.406.814,19
31-may.-23	506.726.420,07	<b>482.097.854,49</b>	95,19%	95,14%	0,83%	9,48%	<b>1,01%</b>	<b>11,44%</b>	482.359.237,76
30-jun.-23	495.801.100,61	<b>470.192.527,41</b>	94,41%	94,83%	0,75%	8,69%	<b>0,32%</b>	<b>3,78%</b>	468.098.640,95
31-jul.-23	484.816.511,29	<b>455.194.275,75</b>	93,64%	93,89%	0,78%	9,02%	<b>1,00%</b>	<b>11,32%</b>	453.983.572,14
31-ago.-23	473.772.330,57	<b>441.183.457,56</b>	92,87%	93,12%	0,79%	9,06%	<b>0,82%</b>	<b>9,39%</b>	440.012.760,09
30-sep.-23	462.668.235,17	<b>427.350.393,15</b>	92,11%	92,37%	0,79%	9,09%	<b>0,81%</b>	<b>9,31%</b>	426.184.944,15
31-oct.-23	451.503.900,06	<b>413.947.335,65</b>	91,36%	91,68%	0,79%	9,04%	<b>0,74%</b>	<b>8,54%</b>	412.498.874,22
30-nov.-23	440.278.998,42	<b>400.373.926,63</b>	90,61%	90,94%	0,79%	9,06%	<b>0,81%</b>	<b>9,33%</b>	398.953.310,65
31-dic.-23	429.603.346,15	<b>387.613.554,20</b>	89,87%	90,23%	0,79%	9,06%	<b>0,78%</b>	<b>8,98%</b>	386.095.376,40
31-ene.-24	418.869.778,45	<b>374.173.976,44</b>	89,14%	89,33%	0,80%	9,22%	<b>0,99%</b>	<b>11,29%</b>	373.369.479,61
29-feb.-24	408.077.981,16	<b>360.774.465,03</b>	88,41%	88,41%	0,82%	9,39%	<b>1,03%</b>	<b>11,70%</b>	360.774.465,03

**FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)  
 FLOWS FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)**

**TACP / CPR: 9,39%**

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
	61.417,55	1.288,78	62.706,34	61.417,55	1.288,78	62.706,34	61.417,55	1.776,86	63.194,41	61.417,55	2.331,91	63.749,47	61.417,55	428,64	61.846,20	0,00	0,00	0,00
22/03/2024																		
24/06/2024	5.529,33	640,28	6.169,61	5.529,33	640,28	6.169,61	5.529,33	711,45	6.240,79	5.529,33	340,07	5.869,40	5.529,33	428,64	5.957,98	0,00	0,00	0,00
23/09/2024	5.966,50	97,54	6.064,03	5.966,50	97,54	6.064,03	5.966,50	160,24	6.126,73	5.966,50	299,58	6.266,07	5.966,50	0,00	5.966,50	0,00	0,00	0,00
23/12/2024	5.649,61	87,12	5.736,73	5.649,61	87,12	5.736,73	5.649,61	143,13	5.792,74	5.649,61	267,59	5.917,20	5.649,61	0,00	5.649,61	0,00	0,00	0,00
24/03/2025	5.213,14	77,26	5.290,40	5.213,14	77,26	5.290,40	5.213,14	126,93	5.340,07	5.213,14	237,31	5.450,45	5.213,14	0,00	5.213,14	0,00	0,00	0,00
23/06/2025	4.881,66	68,17	4.949,83	4.881,66	68,17	4.949,83	4.881,66	111,99	4.993,65	4.881,66	209,37	5.091,03	4.881,66	0,00	4.881,66	0,00	0,00	0,00
22/09/2025	4.395,58	59,65	4.455,23	4.395,58	59,65	4.455,23	4.395,58	97,99	4.493,57	4.395,58	183,20	4.578,78	4.395,58	0,00	4.395,58	0,00	0,00	0,00
22/12/2025	4.050,71	51,98	4.102,68	4.050,71	51,98	4.102,68	4.050,71	85,39	4.136,10	4.050,71	159,64	4.210,35	4.050,71	0,00	4.050,71	0,00	0,00	0,00
23/03/2026	3.515,00	44,91	3.559,91	3.515,00	44,91	3.559,91	3.515,00	73,77	3.588,76	3.515,00	137,63	3.652,93	3.515,00	0,00	3.515,00	0,00	0,00	0,00
22/06/2026	3.230,16	38,77	3.268,93	3.230,16	38,77	3.268,93	3.230,16	63,70	3.293,85	3.230,16	119,08	3.349,24	3.230,16	0,00	3.230,16	0,00	0,00	0,00
22/09/2026	2.784,55	33,50	2.818,05	2.784,55	33,50	2.818,05	2.784,55	55,03	2.839,59	2.784,55	102,89	2.887,44	2.784,55	0,00	2.784,55	0,00	0,00	0,00
22/12/2026	2.510,02	28,27	2.538,29	2.510,02	28,27	2.538,29	2.510,02	46,45	2.556,47	2.510,02	86,84	2.586,86	2.510,02	0,00	2.510,02	0,00	0,00	0,00
22/03/2027	2.062,73	23,63	2.086,36	2.062,73	23,63	2.086,36	2.062,73	38,82	2.101,55	2.062,73	72,58	2.135,31	2.062,73	0,00	2.062,73	0,00	0,00	0,00
22/06/2027	1.882,04	20,52	1.902,55	1.882,04	20,52	1.902,55	1.882,04	33,71	1.915,74	1.882,04	63,02	1.945,05	1.882,04	0,00	1.882,04	0,00	0,00	0,00
22/09/2027	9.746,53	17,20	9.763,73	9.746,53	17,20	9.763,73	9.746,53	28,25	9.774,79	9.746,53	52,82	9.799,35	9.746,53	0,00	9.746,53	0,00	0,00	0,00