



FT SANTANDER CONSUMO 4

SANTANDER DE TITULIZACION, S.G.F.T, S.A.

JUAN IGNACIO LUCA DE TENA 11

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NAME OF THE FUND: FT SANTANDER CONSUMO 4

INFORMATION AT: QUARTER/SEMESTE June 19, 2023 - September 18, 2023 YEAR 2023

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	February 18, 2021	Paying Agent	BANCO SANTANDER	
Disbursement Date	February 23, 2021	Negotiation Market	AIAF	
Final Date of Redemption	September 18, 2032	Ratings Agencies	MOODY'S ESPAÑA	
			DBRS	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T, S.A.	Rating	Initial	Current
Credit Rights 's Seller	BANCO DE SANTANDER	CLASS A	Aa2/AA	Aa2/AA
		CLASS B	A3/AH	A3/AH
		CLASS C	Baa3/AL	Baa3/AL
		CLASS D	Ba3/BBBL	Ba3/BBBL
		CLASS E	B3/BBL	B3/BBL
		CLASS F	NR/NR	NR/NR

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

CLASS PRIORITY ISIN CODE	NUM BONDS	NOMINAL			
			Initial	Current	%Act/In
CLASS A ES0305520001	12.628	Nominal per Bond	100.000,00	46.219,32	
		Total Nominal	1.262.800.000,00	583.657.572,96	46,22 %
CLASS B ES0305520019	1.050	Nominal per Bond	100.000,00	46.219,32	
		Total Nominal	105.000.000,00	48.530.286,00	46,22 %
CLASS C ES0305520027	415	Nominal per Bond	100.000,00	46.219,32	
		Total Nominal	41.500.000,00	19.181.017,80	46,22 %
CLASS D ES0305520035	478	Nominal per Bond	100.000,00	46.219,32	
		Total Nominal	47.800.000,00	22.092.834,96	46,22 %
CLASS E ES0305520043	429	Nominal per Bond	100.000,00	46.219,32	
		Total Nominal	42.900.000,00	19.828.088,28	46,22 %
CLASS F ES0305520050	300	Nominal per Bond	100.000,00	0,00	
		Total Nominal	30.000.000,00	0,00	0,00 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period September 18, 2023			Next Payment Date December 18, 2023		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	6.295,87 €	563,78 €	4,567 %	533,57 €	432,19 €
CLASS B	6.295,87 €	623,51 €	5,017 %	586,15 €	474,78 €
CLASS C	6.295,87 €	292,04 €	2,200 %	257,03 €	208,19 €
CLASS D	6.295,87 €	491,16 €	3,700 %	432,28 €	350,15 €
CLASS E	6.295,87 €	650,46 €	4,900 %	572,48 €	463,71 €
CLASS F	10.000,00 €	164,31 €	-	-	
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	160.004	123.392
CR's Outstanding to be amortised	1.500.000.000,00	693.289.750,50
CR's Outstanding per Loan to be amortised	9.375,00	5.618,60
Interest Rate	7,16 %	6,87 %

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	N/A
Average Monthly Single Rate	N/A
Constant Prepayment Rate from Constitution	19,50 %

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	325.261,27	510.247,29	51.721,37
Debt to be amortised	0,00	0,00	692.570.820,09
Total Debt	325.261,27	510.247,29	692.622.541,46

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QUARTERLY BONDS PAYOUT REPORT

September 18, 2023

BONDS. PRINCIPAL	
Previous Balance	790.727.850,00 €
Principal Amortised	97.438.050,00 €
Outstanding Balance	693.289.800,00 €
% of Initial Balance	45,31%
Principal accrued and unpaid	0,00

DATA	
Pool Cut-off Date	11/09/2023
Payment Date	18/09/2023
Previous Payment Date	19/06/2023
Number of Days (Act/360)	91
Reference Interest Rate (%)	3,867%
Next Payment Date	18/12/2023

INTEREST PAID	
CLASS A	7.119.413,84 €
CLASS B	654.685,50 €
CLASS C	121.196,60 €
CLASS D	234.774,48 €
CLASS E	279.047,34 €
CLASS F	49.293,00 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	18/09/2023
CLASS A	2,99	1,35
CLASS B	2,99	1,35
CLASS C	2,99	1,35
CLASS D	2,99	1,35
CLASS E	2,99	1,35
CLASS F	1,45	0,00

* Santander continues to retain a significant net financial interest in this fund, of no less than 5%, in compliance with Article 6(3)(a) of EU Securitisation Regulation 2017/2402.

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QUARTERLY COLLATERAL REPORT

September 18, 2023

PRINCIPAL	
Previous Balance	787.727.710,71 €
Principal Amortised	94.437.960,21 €
Outstanding Balance	693.289.750,50 €
Number of Credit Rights	123.392

INTEREST	
Interest received during relevant period	12.744.479,62 €

PRINCIPAL BALANCE IN ARREARS					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	OVER 180 DAYS
Principal Balance in Arrears	275.041,07 €	88.827,93 €	97.186,67 €	233.656,05 €	24.218,69 €
Interest accrued on Credit Rights in Arrears	50.220,20 €	17.674,58 €	21.179,73 €	51.722,33 €	27.502,68 €
Outstanding Balance	12.210.781,27 €	1.797.437,41 €	1.355.582,50 €	3.167.701,09 €	23.347.376,71 €
Number of Credit Rights	1.841	284	199	467	2.875
% of Outstanding Balance	1,76%	0,26%	0,20%	0,46%	3,37%

DEFAULTED RECEIVABLES	
Defaulted Loans as of previous balance	27.395.131,42 €
Difference in Actual Period	372.327,45 €
Current Defaulted Loans	27.767.458,87 €

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QUARTERLY COLLATERAL REPORT

September 18, 2023

CONTENTIOUS / JUDICIAL	
Previous balance	22.740.868,18 €
Difference in Actual Period	1.507.189,19 €
Current balance	24.248.057,37 €
Contentious CR's number	3.004

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QUARTERLY REPORT - ALLOCATION OF CASH

September 18, 2023

TOTAL CASH RECEIVED END OF PERIOD	122.252.706,68 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	91.381.899,62 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	12.744.479,62 €
Interest received under GIC	0,00 €
CONTENTIOUS	208.011,44 €
INCOMES/EXPENSES OF TRANSITORY PROPERTIES	0,00 €
RESERVE FUNDS	17.918.316,00 €
OTHERS	0,00 €

TREASURY ACCOUNT STATEMENT	15.754.557,00
PRINCIPAL RESERVE FUND	
Previous Balance	17.918.316,00 €
Variation	-2.163.759,00 €
Outstanding Balance	15.754.557,00 €
WITHHOLDING TAXES	0,00 €
ISSUE EXPENSES WITHHELD	0,00 €
OTHERS	0

TOTAL CASH PAID END OF PERIOD	122.252.706,68 €
CURRENT EXPENSES	20.600,00 €
MANAGEMENT FEE	49.285,09 €
CAP NET RESULT	-6.829.808,28 €
CLASS A INTEREST	7.119.413,84 €
CLASS B INTEREST	654.685,50 €
CLASS C INTEREST	121.196,60 €
CLASS D INTEREST	234.774,48 €
CLASS E INTEREST	279.047,34 €
RESERVE FUND	15.754.557,00 €
CLASS F INTEREST	49.293,00 €
REPLENISHMENT	0,00 €
CLASS A REDEMPTION	79.504.246,36 €
CLASS B REDEMPTION	6.610.663,50 €
CLASS C REDEMPTION	2.612.786,05 €
CLASS D REDEMPTION	3.009.425,86 €
CLASS E REDEMPTION	2.700.928,23 €
SUBORDINATED LOAN INTEREST	0,00 €
SUBORDINATED LOAN REDEMPTION	0,00 €
ADMINISTRATION FEE	6.000,00 €
CLASS F REDEMPTION	3.000.000,00 €
VARIABLE FEE	7.355.612,11 €

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CREDIT ENHANCEMENT AND SUBORDINATED LOAN

September 18, 2023

CREDIT ENHANCEMENT				
CONCEPTS	INITIAL		11-Sep-23	
SUBORDINATED ISSUE	15,81%		15,81%	
PRINCIPAL RESERVE FUND	30.000.000,00 €	2,00%	15.754.557,00 €	2,27%

SUBORDINATED LOANS		
CONCEPTS	INITIAL	11-Sep-23
SUBORDINATED LOAN PRINCIPAL		
Total Outstanding Subordinated Loan	3.500.000,00 €	0,00 €
Interest Rate	0,19%	N/A

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TRIGGERS OF THE MODEL

September 18, 2023

SUBORDINATION EVENT TRIGGER		
IF 1) IS HIGHER THAN 2) AMORTIZATION WILL BE SEQUENTIAL		
1) DEFAULT RATIO		1,26%
2) TRIGGER		3,00%

SUBORDINATION EVENT TRIGGER		
IF 1) IS HIGHER THAN 2) AMORTIZATION WILL BE SEQUENTIAL		
1) Top 1 borrower		0,012%
2) TRIGGER		0,10%

AMORTIZATION IS NOT SEQUENTIAL

DEFAULT RATIO	1,26%
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CLASSES B, C, D, E, F DEFERRAL INTEREST TRIGGERS	
CLASS B INTEREST DEFERRAL IF DEFAULT RATIO > 17,50%	NO
CLASS C INTEREST DEFERRAL IF DEFAULT RATIO > 11,00%	NO
CLASS D INTEREST DEFERRAL IF DEFAULT RATIO > 7,75%	NO
CLASS E INTEREST DEFERRAL IF DEFAULT RATIO > 4,90%	NO
CLASS F INTEREST DEFERRAL IF DEFAULT RATIO > 3,25%	NO

AGREEMENT	COUNTERPARTY	RATING AGENCY	CURRENT RATING
ACCOUNT BANK	BANCO SANTANDER	DBRS/MOODYS	A(high)/A2
PAYMENT AGENT	BANCO SANTANDER	DBRS/MOODYS	A(high)/A2
SWAP	BANCO SANTANDER	DBRS/MOODYS	A(high)/A2

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DEFINITIONS

September 18, 2023

DETERMINATION DATE means (i) during the Revolving Period, the date falling ten (10) Business Days prior to the Payment Date; and (ii) after the Revolving Period End Date, the date falling five (5) Business Days prior to the Payment Date.

DEFAULTED RECEIVABLE 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) 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.

CONTENTIOUS / JUDICIAL Loans in which the Originator will take legal actions. This amount is included in the arrears table

DEFAULT RATIO means the Outstanding Balance of the Defaulted Receivables divided by the sum of: (i) Outstanding Balance of the Initial Receivables on the Date of Incorporation, and (ii) Outstanding Balance of the Additional Receivables on the date of their respective assignment.

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Tasa mensual actual anualizada / Monthly Single Rate	18,19%
Tasa últimos 12 meses anualizada / Average 12 Month Single Rate	18,07%
Tasa anualizada desde Constitución / Prepayment Rate from Constitution	19,50%

Fecha / Date	Principal Pendiente / Ppal Outstanding Fecha Constitución / Constitution Date		Vector Prepaos / 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 Prepaos / Outstanding after Prepayment
31-mar.-22	1.499.999.999,68	1.499.999.999,68	100,00%	100,00%					1.499.999.999,68
30-abr.-22	1.461.194.293,05	1.430.056.713,93	98,21%	97,87%	2,13%	22,78%	2,13%	22,78%	1.435.025.645,75
31-may.-22	1.429.620.815,77	1.361.869.112,58	96,45%	95,26%	2,40%	25,27%	2,66%	27,68%	1.378.872.954,81
30-jun.-22	1.398.124.797,70	1.300.616.044,60	94,72%	93,03%	2,38%	25,11%	2,35%	24,79%	1.324.344.658,48
31-jul.-22	1.366.680.254,71	1.249.440.388,56	93,03%	91,42%	2,22%	23,59%	1,72%	18,84%	1.271.375.097,93
31-ago.-22	1.335.285.228,15	1.199.773.538,40	91,36%	89,85%	2,12%	22,65%	1,72%	18,77%	1.219.923.284,22
30-sep.-22	1.303.912.067,11	1.153.915.561,35	89,72%	88,50%	2,02%	21,68%	1,51%	16,67%	1.169.926.223,89
31-oct.-22	1.272.568.776,55	1.105.160.170,25	88,12%	86,84%	1,99%	21,48%	1,87%	20,23%	1.121.355.015,17
30-nov.-22	1.241.372.909,39	1.058.977.678,41	86,54%	85,31%	1,97%	21,21%	1,77%	19,30%	1.074.275.880,61
31-dic.-22	1.210.430.491,57	1.015.779.037,57	84,99%	83,92%	1,93%	20,84%	1,63%	17,87%	1.028.738.781,45
31-ene.-23	1.179.587.827,39	976.898.988,63	83,47%	82,82%	1,87%	20,25%	1,31%	14,67%	984.571.441,21
28-feb.-23	1.148.899.539,06	934.131.578,89	81,97%	81,31%	1,86%	20,21%	1,82%	19,82%	941.782.687,09
31-mar.-23	1.118.390.231,72	895.915.654,48	80,50%	80,11%	1,83%	19,89%	1,47%	16,33%	900.354.848,61
30-abr.-23	1.088.092.684,19	860.178.131,46	79,06%	79,05%	1,79%	19,50%	1,32%	14,69%	860.276.239,52
31-may.-23	1.058.007.944,88	824.390.490,16	77,65%	77,92%	1,77%	19,25%	1,44%	15,93%	821.509.635,91
30-jun.-23	1.028.183.115,80	779.692.569,17	76,26%	75,83%	1,83%	19,85%	2,68%	27,81%	784.053.857,73
31-jul.-23	998.621.890,92	746.875.418,25	74,89%	74,79%	1,80%	19,58%	1,37%	15,29%	747.873.604,33
31-ago.-23	969.326.598,72	712.933.379,21	73,55%	73,55%	1,79%	19,50%	1,66%	18,19%	712.933.379,21

FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)
FLAWS FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)
TACP / CPR: 19,50%

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:	46.219,32	845,00	47.064,32	46.219,32	1.125,47	47.344,79	46.219,32	1.371,15	47.590,47	46.219,32	2.306,03	48.525,35	46.219,32	564,64	46.783,96	0,00	0,00	0,00
18/09/2023																		
18/12/2023	6.341,26	489,39	6.830,65	6.341,26	541,24	6.882,50	6.341,26	253,51	6.594,77	6.341,26	426,36	6.767,62	6.341,26	564,64	6.905,89	0,00	0,00	0,00
18/03/2024	5.613,95	69,60	5.683,54	5.613,95	114,34	5.728,29	5.613,95	218,73	5.832,68	5.613,95	367,86	5.981,81	5.613,95	0,00	5.613,95	0,00	0,00	0,00
18/06/2024	4.983,52	60,46	5.043,98	4.983,52	99,32	5.082,84	4.983,52	190,00	5.173,53	4.983,52	319,55	5.303,07	4.983,52	0,00	4.983,52	0,00	0,00	0,00
18/09/2024	4.427,54	51,66	4.479,20	4.427,54	84,87	4.512,41	4.427,54	162,37	4.589,91	4.427,54	273,07	4.700,61	4.427,54	0,00	4.427,54	0,00	0,00	0,00
18/12/2024	3.913,54	43,37	3.956,91	3.913,54	71,26	3.984,80	3.913,54	136,32	4.049,86	3.913,54	229,26	4.142,80	3.913,54	0,00	3.913,54	0,00	0,00	0,00
18/03/2025	3.385,24	36,14	3.421,38	3.385,24	59,38	3.444,62	3.385,24	113,59	3.508,83	3.385,24	191,04	3.586,28	3.385,24	0,00	3.385,24	0,00	0,00	0,00
18/06/2025	2.956,69	30,85	2.987,54	2.956,69	50,85	3.007,54	2.956,69	97,29	3.053,97	2.956,69	163,62	3.120,31	2.956,69	0,00	2.956,69	0,00	0,00	0,00
18/09/2025	2.596,31	25,74	2.622,05	2.596,31	42,28	2.638,60	2.596,31	80,89	2.677,20	2.596,31	136,04	2.732,38	2.596,31	0,00	2.596,31	0,00	0,00	0,00
18/12/2025	2.278,18	20,93	2.299,10	2.278,18	34,38	2.312,56	2.278,18	65,77	2.343,95	2.278,18	110,62	2.388,79	2.278,18	0,00	2.278,18	0,00	0,00	0,00
18/03/2026	9.713,09	16,77	9.729,85	9.713,09	27,54	9.740,63	9.713,09	52,69	9.765,78	9.713,09	88,62	9.801,70	9.713,09	0,00	9.713,09	0,00	0,00	0,00