SANTANDER CONSUMER SPAIN AUTO 2024-1
FONDO DE TITULIZACIÓN
Quarterly Investor Report

Calculation Date		05.12.2024				
Payment Date		20.12.2024				
Period No		4				
Quarterly Period		December-24				
Interest Period	from	14.10.2024	to	20.12.2024	=	67 days
Collection Period	from	14.10.2024	to	20.12.2024		

1. Portfolio Information

		Current Period
Outstanding Receivables	**No. of Contracts**	**Aggregate Outstanding Principal Amount**
Beginning of Period	**51.212**	**750.000.000,73**
Scheduled Principal Payments		17.949.049,43
Prepayment Principal		5.508.378,23
Total Principal Collections		**23.457.427,66**
Total Interest Collections		**10.783.161,96**
Current Period Gross Default		**1.117.606,90**
Replenishment Amount	**2.093**	**24.536.413,36**
End of Period		**726.542.573,07**
Purchase Shortfall Amount		**10,50**
Total Assets (End of Period)	**53.305**	**751.078.986,43**
Current Prepayment Rate (annualised)		3,94%
Current Poolfactor		**99,30%**

Santander Consumer, as Originator, continues to retain in this securitisation, on an ongoing basis, a material net economic interest of not less than 5% as contemplated by Article 6(3)(c) of Regulation (EU) 2017/2402.
Such retention will be achieved by retaining randomly selected receivables, equivalent to not less than 5% of the outstanding balance of the securitised receivables, where such non-securitised receivables would otherwise have been securitised in the securitisation.

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Collection Period	from	14.10.2024	to	20.12.2024		

2. Portfolio Information per period

Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	**751.078.986,43**	**17.949.049,43**	**5.508.378,23**	**23.457.427,66**	**3,94%**

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3. Reserve Accounts

Reserve Accounts

Cash Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	1,00%	**7.500.000,00**	**no**
Cash Outflow		**0,00**	
of which added to Priority of Payments		**0,00**	
Cash Inflow		**0,00**	
End of Period	1,00%	**7.500.000,00**	
Required Cash Reserve Amount	1,00%	**7.500.000,00**	

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	**751.078.986,43**	7.257.900,21	5.922.076,63	0,00	0,00	98,25%	0,97%	0,79%	0,00%	0,00%

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5. Default Data

Note Principal	All notes	Class A	Class B	Class C	Class D
Beggining of Period	**757.500.000,00**	656.300.000,00	61.900.000,00	31.800.000,00	7.500.000,00
Sequential Amortisation	**0,00**	0,00	0,00	0,00	0,00
Turbo Amortisation	**5.281.993,50**	n/a	n/a	n/a	5.281.993,50
Pro Rata Amortisation	**0,00**	0,00	0,00	0,00	0,00
End of Period	**752.218.006,50**	656.300.000,00	61.900.000,00	31.800.000,00	2.218.006,50
Principal Deficiency Ledgers					
Beggining of Period	**0,00**	0,00	0,00	0,00	0,00
Principal Addition Amounts	**0,00**	0,00	0,00	0,00	0,00
Debit PDL (Gross Defaulted)	**1.117.606,90**	0,00	0,00	1.117.606,90	0,00
Credit PDL	**1.117.606,90**	0,00	0,00	1.117.606,90	0,00
End of Period	**0,00**	0,00	0,00	0,00	0,00
Net Note Principal	**0,00**				
Beggining of Period	**757.500.000,00**	656.300.000,00	61.900.000,00	31.800.000,00	7.500.000,00
End of Period	**752.218.006,50**	656.300.000,00	61.900.000,00	31.800.000,00	2.218.006,50

Default Data and Ratios	Amount	Number of Loans
Current Default		
Current Period Gross Default	1.117.606,90	
Current Period Recoveries	38.610,70	
Current Period Net Default	1.078.996,20	
New Number of Defaulted Contracts		100
Cumulative Default		
Cumulative Gross Default	1.117.606,90	
Cumulative Recoveries	38.610,70	
Cumulative Net Losses	1.078.996,20	
Total Number of Defaulted Contracts		100

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	100	1.117.606,90	1.117.606,90	750.000.000,73	0,15%	38.610,70	38.610,70	1.078.996,20	0,14%	n/a

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7. Concentration Limits

Current Transaction Status	Purchasing Additional Receivables

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				
The result of dividing Net Defaulted Receivables (1.049.131,16) by the Outstanding Balance of all Receivables (750.000.000,73)			0,140%	no
- on December 2024		0,275%		
- on March 2025		0,550%		
- on June 2025		0,960%		
- on September 2025		1,300%		
- on December 2025		1,375%		
- on March 2026		1,650%		
- on June 2026		1,930%		
- on September 2026		2,200%		
- from December 2026 to June 2028 (included)		2,475%		
- from September 2028 (included) onwards		3,000%		
(iii) Debit Balance of Class C PDL > 0,25% Outstanding Balance Receivables		1.816.356,43	0,00	no
(iv) Outstanding Balance to the same borrower ≥ 2% Outstanding Balance Receivables in the Aggregate Portfolio		15.021.579,73	185.384,95	no
(v) Seller defaults in the performance of its obligations				no
(vi) Event of Replacement of the Servicer				no
(vii) Swap Counterparty Downgrade				no
(viii) Clean-Up Call Event	10,00%		96,87%	no
(viii) Seller´s Call option				no
Revolving Period Early Termination Event				**no**
(i) Subordination Event				no
(ii) Tax regulation excessively onerous to Seller				no
(iii) Outstanding Balance of the Non-Defaulted Receivables is less than ninety per cent (90%) of the Principal Amount Outstanding of the Rated Notes on the Disbursement Date				no
Issuer Event of Default				**no**
Sequential Payment				**no**
(i) Subordination Event				
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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Santander

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8. Outstanding Notes

1. Note Balance	**All notes**	**Class A**	**Class B**	**Class C**	**Class D**
General Note Information					
ISIN Code		ES0305843007	ES0305843015	ES0305843023	ES0305843031
Currency		EUR	EUR	EUR	EUR
Initial Tranching	in %	86,64%	8,17%	4,20%	0,99%
Legal Maturity		17/09/2038	17/09/2038	17/09/2038	17/09/2038
Expected Maturity		September-38	September-38	September-38	September-38
Original Rating (Fitch Ratings / DBRS)		AA+ / AA	AA- / AH	BBB+ / BBBH	NR / NR
Current Rating (Fitch Ratings / DBRS)	F & D	AA+ / AA	AA- / AH	BBB+ / BBBH	NR / NR
Initial Notes Aggregate Principal Outstanding Balance	**757.500.000,00**	656.300.000,00	61.900.000,00	31.800.000,00	7.500.000,00
Initial Nominal per Note		100.000,00	100.000,00	100.000,00	100.000,00
Initial Number of Notes per Class		6.563	619	318	75
Current Note Information					
Class Principal Outstanding Balance Beginning of Period	**757.500.000,00**	656.300.000,00	61.900.000,00	31.800.000,00	7.500.000,00
Replenishment	0,00				
Amortisation					
Redemption per Class	**5.281.993,50**	0,00	0,00	0,00	5.281.993,50
Redemption per Note		0,00	0,00	0,00	70.426,58
Class Principal Outstanding Balance End of Period	**752.218.006,50**	656.300.000,00	61.900.000,00	31.800.000,00	2.218.006,50
Current Tranching	in %	87,25%	8,23%	4,23%	0,29%
Current Pool Factor	**99,30%**	100,00%	100,00%	100,00%	29,57%

2. Payments to Investors per Note	**All notes**	**Class A**	**Class B**	**Class C**	**Class D**
Interest Rate Basis: 3 M-Euribor / Floating	3,2737%	3mE + 0,700%	3mE + 1,400%	3mE + 1,800%	3mE + 3,230%
DayCount Convention		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
Class D only: Accrued Target Amortisation Amounts					
> Principal Repayment per Note		0,00	0,00	0,00	70.426,58
Principal Outstanding per Note End of Period		100.000,00	100.000,00	100.000,00	29.573,42
> Interest accrued for the period	**-5.783.150,03**	-4.853.666,65	-538.424,77	-300.277,86	-90.780,75
Interest Payment	**5.783.150,03**	4.853.666,65	538.424,77	300.277,86	90.780,75
Interest Payment per Note		739,55	869,83	944,27	1.210,41

3. Credit Enhancements		**Class A**	**Class B**	**Class C**	**Class D**
Initial total CE (Subordination, Reserve)		14,49%	5,24%	1,00%	0,00%
Current CE		13,51%	4,68%	0,31%	0,00%

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9. Priority of Payments + Transaction Costs

Pre-Enforcement Interest Available Funds		
Interest Components	+	10.783.161,96
Principal Recoveries	+	38.610,70
Amounts constituting the Cash Reserve	+	7.500.000,00
Amounts received by the Interest Rate Swap counterparty	+	1.421.935,42
Remainig amounts from Subordinated Loan	+	71.499,31
Interest accrued in the Fund Accounts	+	90.650,87
Principal Addition Amounts (Senior Deficit)	+	0,00
Other Amounts	+/-	-18,15
Pre-Enforcement Available Interest Amount	**=**	**19.905.840,11**

Pre-Enforcement Principal Available Funds		
Principal Components of Non-Defaulted	+	23.418.816,96
Amounts standing on the Principal Account	+	0,00
Seller Loan Advance on the Regulatory Call	+	0,00
Amounts credited to Principal Deficiency Sub-Ledgers	+	1.117.606,90
Pre-Enforcement Available Principal Amount	**=**	**24.536.423,86**

Pre-Enforcement Interest Priority of Payments		
Pre-Enforcement Available Interest Amount		**19.905.840,11**
Ordinary, Extraordinary Expenses and Taxes	-	223.089,62
Swap Interest Paymenst other than subordinated Payments	-	0,00
Interest on Class A Notes	-	4.853.666,65
Interest on Class B (If Most Senior Note or Class B PDL < 10%)	-	538.424,77
Interest on Class C (If Most Senior Note or Class C PDL < 10%)	-	300.277,86
Required Cash Reserve amount Replenishment	-	7.500.000,00
Interest on Class D (If Most Senior Note or Class C PDL < 10%)	-	90.780,75
Crediting the PDLs until cleared	-	1.117.606,90
Interest Class B (if not paid above)	-	0,00
Interest Class C (if not paid above)	-	0,00
Interest Class D (if not paid above)	-	0,00
Turbo Principal Redemtion of Class D	-	5.281.993,50
Interest on Subordinated Loan Agreement	-	0,00
Principal on Subordinated Loan Agreement	-	0,00
Credit of Replacement Servicer Fee Reserve Account up to Required Amount	-	0,00
Interest on RSF Reserva Advance Provider	-	0,00
Principal on RSF Reserva Advance Provider	-	0,00
Swap Interest Paymenst for an early termination	-	0,00
Financial Intermediation Margin to the Seller	-	0,06

Pre-Enforcement Principal Priority of Payments		
Pre-Enforcement Available Principal Amount		**24.536.423,86**
Senior Expense Deficit	-	0,00
Principal Target Redemption Amount	=	24.536.423,86

Principal Target Redemption Amount		
Available Principal Target Redemption Amount		**24.536.423,86**
During the Revolving Period		**24.536.423,86**
(i) Replenishment	+	24.536.413,36
(ii) Amortise pro-rata Class A to C	+	0,00
(iii) Purchase Shortfall Amount	+	10,50
After the Revolving Period		**0,00**
(i) Amortise pro-rata Class A to C	+	0,00
(ii) Sequential amortisation Class A - C	+	0,00
(iii) Redemption Shortfall Amount	+	0,00
Remainig Amount according to Interest Priority of Payments	+	0,00

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10. Outstanding Notes

Transaction Costs	Total	Class A	Class B	Class C	Class D	Subordinated Loan
Senior Expenses	**223.089,62**					
Interest accrued for the Period	**5.819.951,75**	4.853.666,65	538.424,77	300.277,86	90.780,75	36.801,72
Cumulative Interest accrued	**5.819.951,75**	4.853.666,65	538.424,77	300.277,86	90.780,75	36.801,72
Interest Payments	**5.783.150,03**	4.853.666,65	538.424,77	300.277,86	90.780,75	0,00
Cumulative Interest Payments	**5.783.150,03**	4.853.666,65	538.424,77	300.277,86	90.780,75	0,00
Unpaid Interest for the Period	**36.801,72**	0,00	0,00	0,00	0,00	36.801,72
Cumulative Unpaid Interest	**36.801,72**	0,00	0,00	0,00	0,00	36.801,72
Subordinated Loan only: Outstanding Amount	**3.800.000,00**					3.800.000,00

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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
Passenger car and Four-wheel drive vehicles	684.671,09	91,16%	48.545	91,07%
Light commercial vehicles	46.570,96	6,20%	3.033	5,69%
Passenger car derivatives	19.779,60	2,63%	1.725	3,24%
Buses	57,30	0,01%	2	0,00%
TOTAL (€)	**751.078.986,43**	**100,00%**	**53.305**	**100,00%**
New vehicles	298.531,22	39,75%	19.093	35,82%
Used vehicles	452.547,73	60,25%	34.212	64,18%
TOTAL (€)	**751.078.986,43**	**100,00%**	**53.305**	**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
Individual	717.611,33	95,54%	50.840	95,38%
Legal person	33.467,64	4,46%	2.465	4,62%
TOTAL (€)	**751.078.986,43**	**100,00%**	**53.305**	**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
2024	4,94	0,00%	13	0,02%
2025	1.982,59	0,26%	804	1,51%
2026	10.628,98	1,42%	2.002	3,76%
2027	33.815,05	4,50%	4.145	7,78%
2028	99.471,74	13,24%	9.055	16,99%
2029	119.530,16	15,91%	9.401	17,64%
2030	123.193,48	16,40%	8.470	15,89%
2031	104.124,05	13,86%	6.289	11,80%
2032	95.844,08	12,76%	5.222	9,80%
2033	104.738,86	13,95%	5.131	9,63%
2034	57.744,97	7,69%	2.773	5,20%
TOTAL (€)	**751.078.986,43**	**100,00%**	**53.305**	**100,00%**

Weighted average maturity date 04/12/2030

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14. Regions

Regions	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Andalucia	157.662,00	20,99%	11.866	22,26%
Aragon	16.062,66	2,14%	1.079	2,02%
Asturias	11.841,29	1,58%	815	1,53%
Baleares	18.605,35	2,48%	1.336	2,51%
Canarias	91.478,56	12,18%	6.595	12,37%
Cantabria	7.061,44	0,94%	478	0,90%
Castilla-Leon	24.321,68	3,24%	1.626	3,05%
Castilla-La Mancha	24.986,12	3,33%	1.710	3,21%
Cataluña	105.139,28	14,00%	7.232	13,57%
Valencia	86.613,91	11,53%	6.204	11,64%
Extremadura	21.290,86	2,83%	1.549	2,91%
Galicia	51.658,37	6,88%	3.466	6,50%
Madrid	79.570,77	10,59%	5.586	10,48%
Murcia	25.352,92	3,38%	1.772	3,32%
Navarra	7.179,99	0,96%	462	0,87%
Pais Vasco	12.794,84	1,70%	857	1,61%
La Rioja	7.114,34	0,95%	525	0,98%
Ceuta	913,79	0,12%	55	0,10%
Melilla	1.430,74	0,19%	92	0,17%
TOTAL (€)	**751.078.986,43**	**100,00%**	**53.305**	**100,00%**

15. Outstanding Balance

Outstanding Balance	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
170,83 - 14.999,99	343.749,21	45,77%	33.663	63,15%
15.000,00 - 24.999,99	304.905,95	40,60%	16.412	30,79%
25.000,00 - 34.999,99	74.374,81	9,90%	2.602	4,88%
35.000,00 - 44.999,99	16.527,94	2,20%	425	0,80%
45.000,00 - 54.999,99	6.444,03	0,86%	131	0,25%
55.000,00 - 64.999,99	2.151,57	0,29%	37	0,07%
65.000,00 - 185.384,95	2.925,43	0,39%	35	0,07%
TOTAL (€)	**751.078.986,43**	**100,00%**	**53.305**	**100,00%**

Largest Debtor 1 185.384,95

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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	126.355,09	16,82%	8.950	16,79%
5-9	101.997,65	13,58%	6.277	11,78%
10-14	128.291,22	17,08%	8.219	15,42%
15-20	105.707,34	14,07%	7.044	13,21%
>20	288.727,65	38,44%	22.855	42,88%
TOTAL (€)	**751.078.986,43**	**100,00%**	**53.305**	**100,08%**

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Collection Period	from	14.10.2024	to	20.12.2024		

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	292,45	0,04%	37	0,07%
545-900	298.238,76	39,71%	19.056	35,75%
Used vehicle	452.547,78	60,25%	34.212	64,18%
TOTAL (€)	**751.078.986,43**	**100,00%**	**53.305**	**100,00%**

Calculation Date		05.12.2024			
Payment Date		20.12.2024			
Period No		4			
Quarterly Period		December-24			
Interest Period	from	14.10.2024	to	20.12.2024	= 67 days
Collection Period	from	14.10.2024	to	20.12.2024	

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	10.411,33	1,39%	647	1,21%
545-900	442.136,40	58,87%	33.565	62,97%
New vehicle	298.531,26	39,75%	19.093	35,82%
TOTAL (€)	**751.078.986,43**	**100,00%**	**53.305**	**100,00%**

Calculation Date		05.12.2024				
Payment Date		20.12.2024				
Period No		4				
Quarterly Period		December-24				
Interest Period	from	14.10.2024	to	20.12.2024	=	67 days
Collection Period	from	14.10.2024	to	20.12.2024		

19. Employment Status

Employment Status	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Self-employed	114.449,55	15,24%	7.093	13,31%
Does not work	859,64	0,11%	89	0,17%
Rest	635.769,76	84,65%	46.123	86,53%
TOTAL (€)	**751.078.986,43**	**100,00%**	**53.305**	**100,00%**

Calculation Date		05.12.2024			
Payment Date		20.12.2024			
Period No		4			
Quarterly Period		December-24			
Interest Period	from	14.10.2024	to	20.12.2024	= 67 days
Collection Period	from	14.10.2024	to	20.12.2024	

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	13.795,15	1,84%	972	1,82%
4,95 - 5,94	43.440,58	5,78%	3.188	5,98%
5,95 - 6,94	45.478,45	6,06%	3.389	6,36%
6,95 - 7,94	110.444,09	14,70%	7.401	13,88%
7,95 - 8,94	135.728,08	18,07%	9.374	17,59%
8,95 - 9,94	208.024,98	27,70%	15.192	28,50%
9,95 - 10,94	118.301,02	15,75%	8.449	15,85%
10,95 - 13,75	75.866,59	10,10%	5.340	10,02%
TOTAL (€)	**751.078.986,43**	**100,00%**	**53.305**	**100,00%**

Calculation Date		05.12.2024				
Payment Date		20.12.2024				
Period No		4				
Quarterly Period		December-24				
Interest Period	from	14.10.2024	to	20.12.2024	=	67 days
Collection Period	from	14.10.2024	to	20.12.2024		

21. Counterparties

		DBRS			FITCH RATINGS			
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Counterparty Status
Joint Lead Managers / Arranger **Interest Swap Counterparty**	**Banco Santander, S.A.** Paseo de Pareda 9 - 12 39004 Santander Spain	A (High)	R-1	STABLE	A-	F2	STABLE	performing
Joint Lead Managers / Arranger	**BofA Securities Europe S.A.** 51, rue La Boétie 75008 Paris France	-	-	-	AA	F1+	STABLE	performing
Paying Agent / EURIBOR Provider **Fund Accounts Provider**	**Société Générale, S.A.** 29, Boulevard Haussmann 75009 Paris France	-	-	-	A	F1	STABLE	performing
Seller / Originator / Servicer / **Subordinated Loan Provider / Lender** **RSF Reserve Funding Advances**	**Santander Consumer Finance, S.A.** Avenida de Cantabira s/n 58660 Boadilla del Monte Spain	-	-	-	A-	F2	STABLE	performing

Rating Agencies

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

Fitch Ratings Ireland, Spanish Branch
Paseo Castellana 31 - 9ºB
28046 Madrid
Spain

Calculation Date		05.12.2024			
Payment Date		20.12.2024			
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Collection Period	from	14.10.2024	to	20.12.2024	

22. Swap Counterparty Data

		DBRS			FITCH RATINGS			
Rating Triggers & Current Ratings	Consequences	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Trigger Breach
1st Rating Trigger	Collateral, Guarantee or Replacement	A (or above)			A- (or above)			no
2nd Rating Trigger	Collateral, Guarantee or Replacement	BBB (or above)			BBB- (or above)			no
Current Counterparty Ratings		A (High)	R-1	STABLE	A-	F2	STABLE	

	Notional	From	To	Days	Rate	Liquidation
Swap Party A - SAN (EUR 3M)	750.000.000,00	14/10/2024	20/12/2024	67	3,2737%	4.569.539,58
Swap Party B - the Fund (Tipo Fijo)	750.000.000,00	14/10/2024	20/12/2024	67	2,255%	3.147.604,17
In favour of Party B - the Fund						1.421.935,42

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

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

Santander

Calculation Date		05.12.2024			
Payment Date		20.12.2024			
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23. Glosary

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; 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 (including as a result of the sale thereof).