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

Calculation Date		16.06.2025			
Payment Date		23.06.2025			
Period No		7			
Quarterly Period		June-25			
Interest Period	from	24.03.2025	to	23.06.2025	= 91 days
Collection Period	from	24.03.2025	to	23.06.2025	

1. Portfolio Information

		Current Period	Previous Period
Outstanding Receivables	**No. of Contracts**	**Aggregate Outstanding Principal Amount**	**Aggregate Outstanding Principal Amount**
Beginning of Period	**47.129**	**565.043.402,22**	**608.618.943,40**
Scheduled Principal Payments		26.258.968,19	26.501.032,05
Prepayment Principal		13.271.889,75	17.058.980,99
Total Principal Collections		**39.530.857,94**	**43.560.013,04**
Total Interest Collections		**11.201.129,98**	**12.063.308,41**
Current Period Gross Default		**3.354.934,02**	**3.242.872,21**
Replenishment Amount		**0,00**	**0,00**
End of Period		**525.512.544,28**	**565.058.930,36**
Purchase Shortfall Amount		**0,00**	**0,00**
Total Assets (End of Period)	**47.129**	**525.504.240,65**	**565.043.402,22**
Current Prepayment Rate (annualised)		9,09%	10,78%
Current Poolfactor		**83,78%**	**90,71%**

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 2023-1
FONDO DE TITULIZACIÓN
Quarterly Investor Report

Calculation Date		16.06.2025			
Payment Date		23.06.2025			
Period No		7			
Quarterly Period		June-25			
Interest Period	from	24.03.2025	to	23.06.2025	= 91 days
Collection Period	from	24.03.2025	to	23.06.2025	

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%
2	601.682.871,60	21.264.552,59	8.907.128,31	30.171.680,90	5,82%
3	603.774.443,22	22.740.107,98	10.535.293,39	33.275.401,37	6,63%
4	606.056.983,19	23.645.034,54	10.211.360,93	33.856.395,47	6,61%
5	608.618.943,40	25.177.261,88	12.386.690,07	37.563.951,95	7,95%
6	565.043.402,22	26.501.032,05	17.058.980,99	43.560.013,04	10,78%
7	525.504.240,65	26.258.968,19	13.271.889,75	39.530.857,94	9,09%

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

Calculation Date		16.06.2025				
Payment Date		23.06.2025				
Period No		7				
Quarterly Period		June-25				
Interest Period	from	24.03.2025	to	23.06.2025	=	91 days
Collection Period	from	24.03.2025	to	23.06.2025		

3. Reserve Accounts

Reserve Accounts

Cash Reserve	in %		Trigger Event y/n
Beginning of Period	1,90%	**10.500.000,00**	**no**
Cash Outflow		**809.104,80**	
of which added to Priority of Payments		**809.104,80**	
Cash Inflow		**0,00**	
End of Period	1,90%	**10.500.000,00**	
Required Cash Reserve Amount	1,75%	**9.690.895,20**	

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	

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

Calculation Date		16.06.2025			
Payment Date		23.06.2025			
Period No		7			
Quarterly Period		June-25			
Interest Period	from	24.03.2025	to	23.06.2025	= 91 days
Collection Period	from	24.03.2025	to	23.06.2025	

4. Delinquency Data

Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				Unlikely to pay by the borrower	Total (Numerator of the Cumulative Loss Ratio)	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	37.933,58	37.933,58	99,38%	0,31%	0,31%	0,00%	0,00%
2	**601.682.871,60**	5.779.085,80	1.599.555,09	894.637,79	867.712,80	643.135,80	1.510.848,60	98,48%	0,96%	0,27%	0,15%	0,14%
3	**603.774.443,22**	7.285.129,02	2.076.476,13	803.118,50	1.711.370,44	1.194.837,51	2.906.207,95	98,03%	1,21%	0,34%	0,13%	0,28%
4	**606.056.983,19**	9.718.710,35	2.522.858,30	1.543.905,01	2.939.525,32	1.724.287,04	4.663.812,36	97,24%	1,60%	0,42%	0,25%	0,49%
5	**608.618.943,40**	11.601.601,85	3.670.811,87	1.418.153,67	4.051.456,20	2.446.035,11	6.497.491,31	96,59%	1,91%	0,60%	0,23%	0,67%
6	**565.043.402,22**	8.988.853,98	2.177.495,79	2.257.201,44	5.802.291,36	2.680.911,15	8.483.202,51	96,60%	1,59%	0,39%	0,40%	1,03%
7	**525.504.240,65**	9.071.090,09	3.504.678,06	1.515.667,14	6.323.809,91	4.001.970,13	10.325.780,04	96,12%	1,73%	0,67%	0,29%	1,20%

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

Calculation Date		16.06.2025				
Payment Date		23.06.2025				
Period No		7				
Quarterly Period		June-25				
Interest Period	from	24.03.2025	to	23.06.2025	=	91 days
Collection Period	from	24.03.2025	to	23.06.2025		

5. Default Data

Note Principal	All notes	Class A	Class B	Class C	Class D	Class E	Class F
Beggining of Period	**553.765.440,00**	461.471.200,00	41.070.936,80	18.458.848,00	14.305.607,20	18.458.848,00	0,00
Sequential Amortisation	**0,00**	0,00	0,00	0,00	0,00	0,00	0,00
Turbo Amortisation	**0,00**	n/a	n/a	n/a	n/a	n/a	0,00
Pro Rata Amortisation	**42.281.520,00**	35.234.600,00	3.135.879,40	1.409.384,00	1.092.272,60	1.409.384,00	0,00
End of Period	**511.483.920,00**	426.236.600,00	37.935.057,40	17.049.464,00	13.213.334,60	17.049.464,00	0,00
Principal Deficiency Ledgers							
Beggining 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)	**3.354.934,02**	0,00	0,00	0,00	0,00	3.354.934,02	0,00
Credit PDL	**3.354.934,02**	0,00	0,00	0,00	0,00	3.354.934,02	0,00
End of Period	**0,00**	0,00	0,00	0,00	0,00	0,00	0,00
Net Note Principal	**0,00**						
Beggining of Period	**553.765.440,00**	461.471.200,00	41.070.936,80	18.458.848,00	14.305.607,20	18.458.848,00	0,00
End of Period	**511.483.920,00**	426.236.600,00	37.935.057,40	17.049.464,00	13.213.334,60	17.049.464,00	0,00

Default Data and Ratios	Amount	Number of Loans
Current Default		
Current Period Gross Default	3.354.934,02	
Current Period Recoveries	604.243,59	
Current Period Net Default	2.750.690,43	
New Number of Defaulted Contracts		272
Cumulative Default		
Cumulative Gross Default	15.924.857,47	
Cumulative Recoveries	1.844.182,04	
Cumulative Net Losses	14.080.675,43	
Total Number of Defaulted Contracts		1.179

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

Calculation Date		16.06.2025				
Payment Date		23.06.2025				
Period No		7				
Quarterly Period		June-25				
Interest Period	from	24.03.2025	to	23.06.2025	=	91 days
Collection Period	from	24.03.2025	to	23.06.2025		

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
2	124	1.683.751,39	1.721.896,07	617.884.715,75	0,28%	33.564,13	33.775,23	1.688.120,84	0,27%	n/a
3	281	2.205.782,69	3.927.678,76	649.706.565,68	0,45%	114.229,61	148.004,84	3.779.673,92	0,58%	n/a
4	452	2.503.280,89	6.430.959,65	685.073.538,67	0,68%	198.050,85	346.055,69	6.084.903,96	0,89%	n/a
5	664	2.896.091,59	9.327.051,24	721.235.199,03	0,90%	325.566,76	671.622,45	8.655.428,79	1,20%	n/a
6	907	3.242.872,21	12.569.923,45	761.369.707,24	1,11%	568.316,00	1.239.938,45	11.329.985,00	1,49%	n/a
7	1.179	3.354.934,02	15.924.857,47	761.369.707,24	1,36%	604.243,59	1.844.182,04	14.080.675,43	1,85%	n/a

Calculation Date		16.06.2025		
Payment Date		23.06.2025		
Period No		7		
Quarterly Period		June-25		
Interest Period	from	24.03.2025	to 23.06.2025	= 91 days
Collection Period	from	24.03.2025	to 23.06.2025	

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 (10.325.780,04) by the Outstanding Balance of all Receivables (761.369.707,24)			1,356%	no
- on December 2023		0,275%		
- on March 2024		0,550%		
- on June 2024		0,960%		
- on September 2024		1,300%		
- on December 2024		1,375%		
- on March 2025		1,650%		
- on June 2025		1,930%		
- on September 2025		2,200%		
- from December 2025 to June 2027 (included)		2,475%		
- from September 2027 (included) onwards		3,000%		
(iii) Debit Balance of Class E PDL > 0,25% Outstanding Balance Receivables		1.313.760,60	0,00	no
(iv) Outstanding Balance to the same borrower ≥ 2% Outstanding Balance Receivables in the Aggregate Portfolio		10.510.084,81	61.732,06	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%		87,58%	no
(viii) Seller´s Call option				no
Revolving Period Early Termination Event				**n/a**
(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				n/a
(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:			---	n/a
- Outstanding Balance of the Non-Defaulted Receivables on the Determination Date, plus		---		
- Outstanding Balance of the Additional Receivables, plus		---		
- Principal Account balance on that Payment Date after payment of the purchase		---		
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

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

Calculation Date		16.06.2025			
Payment Date		23.06.2025			
Period No		7			
Quarterly Period		June-25			
Interest Period	from	24.03.2025	to	23.06.2025	= 91 days
Collection Period	from	24.03.2025	to	23.06.2025	

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
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 (Moody's / DBRS)		Aa1 (sf) / AA (sf)	Aa3 (sf) / A (high) (sf)	A3 (sf) / A (sf)	Baa3 (sf) / BBB (high) (sf)	Ba2 (sf) / BB (sf)	NR / NR
Current Rating (Moody's / DBRS)	M & D	Aa1 (sf) / AA (sf)	Aa3 (sf) / A (high) (sf)	A3 (sf) / A (sf)	Baa3 (sf) / BBB (high) (sf)	Ba2 (sf) / BB (sf)	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	**553.765.440,00**	461.471.200,00	41.070.936,80	18.458.848,00	14.305.607,20	18.458.848,00	0,00
Replenishment	0,00						
Amortisation							
Redemption per Class	**42.281.520,00**	35.234.600,00	3.135.879,40	1.409.384,00	1.092.272,60	1.409.384,00	0,00
Redemption per Note		7.046,92	7.046,92	7.046,92	7.046,92	7.046,92	0,00
Class Principal Outstanding Balance End of Period	**511.483.920,00**	426.236.600,00	37.935.057,40	17.049.464,00	13.213.334,60	17.049.464,00	0,00
Current Tranching		83,33%	7,42%	3,33%	2,58%	3,33%	0,00%
Current Pool Factor	**83,78%**	92,95%	92,95%	92,95%	92,95%	92,95%	100,00%

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	2,387%	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	91 days						
Principal Outstanding per Note Beginning of Period		92.294,24	92.294,24	92.294,24	92.294,24	92.294,24	0,00
Class F only: Accrued Target Amortisation Amounts							
> Principal Repayment per Note		7.046,92	7.046,92	7.046,92	7.046,92	7.046,92	0,00
Principal Outstanding per Note End of Period		85.247,32	85.247,32	85.247,32	85.247,32	85.247,32	0,00
> Interest accrued for the period	**-5.158.013,10**	-3.775.950,00	-424.303,05	-237.358,00	-270.740,05	-449.662,00	0,00
Interest Payment	**5.158.013,10**	3.775.950,00	424.303,05	237.358,00	270.740,05	449.662,00	0,00
Interest Payment per Note		755,19	953,49	1.186,79	1.746,71	2.248,31	0,00

3. Credit Enhancements		**Class A**	**Class B**	**Class C**	**Class D**	**Class E**	**Class F**
Initial total CE (Subordination, Reserve)		18,42%	11,00%	7,67%	5,08%	1,75%	0,00%
Current CE		16,55%	9,18%	5,87%	3,31%	0,00%	0,00%

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

Calculation Date		16.06.2025				
Payment Date		23.06.2025				
Period No		7				
Quarterly Period		June-25				
Interest Period	from	24.03.2025	to	23.06.2025	=	91 days
Collection Period	from	24.03.2025	to	23.06.2025		

9. Priority of Payments + Transaction Costs

Pre-Enforcement Interest Available Funds		
Interest Components	+	11.201.129,98
Principal Recoveries	+	604.243,59
Amounts constituting the Cash Reserve	+	10.500.000,00
Amounts received by the Interest Rate Swap counterparty	+	0,00
Remainig amounts from Subordinated Loan	+	0,00
Interest accrued in the Fund Accounts	+	242.724,44
Principal Addition Amounts (Senior Deficit)	+	0,00
Other Amounts	+/-	-2.490,80
Pre-Enforcement Available Interest Amount	=	**22.545.607,21**

Pre-Enforcement Principal Available Funds		
Principal Components of Non-Defaulted	+	38.926.614,35
Amounts standing on the Principal Account	+	0,00
Seller Loan Advance on the Regulatory Call	+	0,00
Amounts credited to Principal Deficiency Sub-Ledgers	+	3.354.934,02
Pre-Enforcement Available Principal Amount	=	**42.281.548,37**

Pre-Enforcement Interest Priority of Payments		
Pre-Enforcement Available Interest Amount		**22.545.607,21**
Ordinary, Extraordinary Expenses and Taxes	-	208.787,11
Swap Interest Paymenst other than subordinated Payments	-	1.500.581,28
Interest on Class A Notes	-	3.775.950,00
Interest on Class B (If Most Senior Note or Class B PDL < 100%)	-	424.303,05
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	237.358,00
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	270.740,05
Interest on Class E (If Most Senior Note or Class E PDL < 25%)	-	449.662,00
Required Cash Reserve amount Replenishment	-	9.690.895,20
Interest on Class F (If Most Senior Note or Class F PDL < 25%)	-	0,00
Crediting the PDLs until cleared	-	3.354.934,02
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
Interest Class E (if not paid above)	-	0,00
Interest Class F (if not paid above)	-	0,00
Turbo Principal Redemtion of Class F	-	0,00
Interest on Subordinated Loan Agreement	-	10.753,36
Principal on Subordinated Loan Agreement	-	780.994,34
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	-	1.840.648,80

Pre-Enforcement Principal Priority of Payments		
Pre-Enforcement Available Principal Amount		**42.281.548,37**
Senior Expense Deficit	-	0,00
Principal Target Redemption Amount	=	42.281.548,37

Principal Target Redemption Amount		
Available Principal Target Redemption Amount		**42.281.548,37**
During the Revolving Period		**0,00**
(i) Replenishment	+	0,00
(ii) Provision Principal Account (Maximum 5%)	+	0,00
(iii) Amortise pro-rata Class A to E	+	0,00
(iv) Purchase Shortfall Amount	+	0,00
After the Revolving Period		**42.281.548,37**
(i) Amortise pro-rata Class A to E	+	42.281.520,00
(ii) Sequential amortisation Class A - E	+	0,00
(iii) Redemption Shortfall Amount	+	28,37
Remainig Amount according to Interest Priority of Payments	+	0,00

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

Calculation Date		16.06.2025			
Payment Date		23.06.2025			
Period No		7			
Quarterly Period		June-25			
Interest Period	from	24.03.2025	to	23.06.2025	= 91 days
Collection Period	from	24.03.2025	to	23.06.2025	

10. Outstanding Notes

Transaction Costs	Total	Class A	Class B	Class C	Class D	Class E	Class F	Subordinated Loan
Senior Expenses	**208.787,11**							
Interest accrued for the Period	**5.168.766,46**	3.775.950,00	424.303,05	237.358,00	270.740,05	449.662,00	0,00	10.753,36
Cumulative Interest accrued	**49.408.083,79**	36.337.000,00	3.873.849,60	2.079.384,00	2.240.805,55	3.618.772,00	881.452,95	376.819,69
Interest Payments	**5.534.832,79**	3.775.950,00	424.303,05	237.358,00	270.740,05	449.662,00	0,00	376.819,69
Cumulative Interest Payments	**49.408.083,79**	36.337.000,00	3.873.849,60	2.079.384,00	2.240.805,55	3.618.772,00	881.452,95	376.819,69
Unpaid Interest for the Period	**0,00**	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Cumulative Unpaid Interest	**0,00**	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Subordinated Loan only: Outstanding Amount	**0,00**							0,00

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

Calculation Date		16.06.2025				
Payment Date		23.06.2025				
Period No		7				
Quarterly Period		June-25				
Interest Period	from	24.03.2025	to	23.06.2025	=	91 days
Collection Period	from	24.03.2025	to	23.06.2025		

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	485.200,53	92,33%	43.231	91,73%
Light commercial vehicles	26.469,24	5,04%	2.352	4,99%
Passenger car derivatives	13.791,48	2,62%	1.544	3,28%
Buses	42,95	0,01%	2	0,00%
TOTAL (€)	**525.504.240,65**	**100,00%**	**47.129**	**100,00%**
New vehicles	168.395,93	32,04%	13.358	28,34%
Used vehicles	357.108,27	67,96%	33.771	71,66%
TOTAL (€)	**525.504.240,65**	**100,00%**	**47.129**	**100,00%**

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

Calculation Date		16.06.2025			
Payment Date		23.06.2025			
Period No		7			
Quarterly Period		June-25			
Interest Period	from	24.03.2025	to	23.06.2025	= 91 days
Collection Period	from	24.03.2025	to	23.06.2025	

12. Borrower Type

Borrower Type	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Numbe of Loans	Percentage of Total Loans
Individual	517.292,13	98,44%	45.986	97,57%
Legal person	8.212,10	1,56%	1.143	2,43%
TOTAL (€)	**525.504.240,65**	**100,00%**	**47.129**	**100,00%**

13. Maturity Year

Maturity Year	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Numbe of Loans	Percentage of Total Loans
2025	1.163,51	0,22%	1.107	2,35%
2026	9.402,41	1,79%	2.864	6,08%
2027	32.003,06	6,09%	5.240	11,12%
2028	80.975,17	15,41%	9.390	19,92%
2029	81.269,30	15,47%	7.586	16,10%
2030	92.346,59	17,57%	7.252	15,39%
2031	79.347,12	15,10%	5.411	11,48%
2032	93.062,48	17,71%	5.313	11,27%
2033	45.772,92	8,71%	2.445	5,19%
2034	10.161,64	1,93%	521	1,11%
TOTAL (€)	**525.504.240,65**	**100,00%**	**47.129**	**100,00%**

Weighted average maturity date 15/07/2030

Calculation Date		16.06.2025			
Payment Date		23.06.2025			
Period No		7			
Quarterly Period		June-25			
Interest Period	from	24.03.2025	to	23.06.2025	= 91 days
Collection Period	from	24.03.2025	to	23.06.2025	

14. Regions

Regions	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Andalucia	99.299,75	18,90%	8.870	18,82%
Aragon	10.593,18	2,02%	941	2,00%
Asturias	8.513,08	1,62%	745	1,58%
Baleares	15.378,01	2,93%	1.437	3,05%
Canarias	68.203,73	12,98%	6.400	13,58%
Cantabria	6.332,46	1,21%	575	1,22%
Castilla-Leon	20.954,66	3,99%	1.896	4,02%
Castilla-La Mancha	21.190,71	4,03%	1.989	4,22%
Cataluña	63.819,83	12,14%	5.383	11,42%
Valencia	57.868,00	11,01%	5.196	11,03%
Extremadura	15.013,96	2,86%	1.259	2,67%
Galicia	36.308,78	6,91%	3.122	6,62%
Madrid	55.193,74	10,50%	4.999	10,61%
Murcia	21.169,63	4,03%	1.973	4,19%
Navarra	7.173,61	1,37%	642	1,36%
Pais Vasco	12.789,70	2,43%	1.181	2,51%
La Rioja	4.186,20	0,80%	396	0,84%
Ceuta	714,26	0,14%	62	0,13%
Melilla	800,86	0,15%	63	0,13%
TOTAL (€)	**525.504.240,65**	**100,00%**	**47.129**	**100,00%**

Calculation Date		16.06.2025			
Payment Date		23.06.2025			
Period No		7			
Quarterly Period		June-25			
Interest Period	from	24.03.2025	to	23.06.2025	= 91 days
Collection Period	from	24.03.2025	to	23.06.2025	

15. Outstanding Balance

Outstanding Balance	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
6,55 - 9.999,99	140.225,54	26,68%	22.065	46,82%
10.000,00 - 19.999,99	294.185,04	55,98%	21.366	45,34%
20.000,00 - 29.999,99	76.584,62	14,57%	3.275	6,95%
30.000,00 - 39.999,99	12.972,19	2,47%	388	0,82%
40.000,00 - 49.999,99	1.356,83	0,26%	32	0,07%
50.000,00 - 61.732,06	179,99	0,03%	3	0,01%
TOTAL (€)	**525.504.240,65**	**100,00%**	**47.129**	**100,00%**

Largest Debtor 1 61.732,06

Calculation Date		16.06.2025			
Payment Date		23.06.2025			
Period No		7			
Quarterly Period		June-25			
Interest Period	from	24.03.2025	to	23.06.2025	= 91 days
Collection Period	from	24.03.2025	to	23.06.2025	

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	93.270,86	17,75%	7.733	16,41%
5-9	75.446,39	14,36%	5.841	12,39%
10-14	88.365,54	16,82%	6.981	14,81%
15-20	70.833,32	13,48%	5.846	12,40%
>20	197.588,10	37,60%	20.728	43,98%
TOTAL (€)	**525.504.240,65**	**100,00%**	**47.129**	**100,00%**

Santander

Calculation Date		16.06.2025			
Payment Date		23.06.2025			
Period No		7			
Quarterly Period		June-25			
Interest Period	from	24.03.2025	to	23.06.2025	= 91 days
Collection Period	from	24.03.2025	to	23.06.2025	

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	838,56	0,16%	116	0,25%
545-900	167.557,54	31,89%	13.242	28,10%
Used vehicle	357.108,14	67,96%	33.771	71,66%
TOTAL (€)	**525.504.240,65**	**100,00%**	**47.129**	**100,00%**

Calculation Date		16.06.2025			
Payment Date		23.06.2025			
Period No		7			
Quarterly Period		June-25			
Interest Period	from	24.03.2025	to	23.06.2025	= 91 days
Collection Period	from	24.03.2025	to	23.06.2025	

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	3.523,95	0,67%	357	0,76%
545-900	353.584,31	67,28%	33.414	70,90%
New vehicle	168.395,98	32,04%	13.358	28,34%
TOTAL (€)	**525.504.240,65**	**100,00%**	**47.129**	**100,00%**

Calculation Date		16.06.2025				
Payment Date		23.06.2025				
Period No		7				
Quarterly Period		June-25				
Interest Period	from	24.03.2025	to	23.06.2025	=	91 days
Collection Period	from	24.03.2025	to	23.06.2025		

19. Employment Status

Employment Status	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Self-employed	69.763,09	13,28%	5.910	12,54%
Does not work	969,06	0,18%	102	0,22%
Rest	454.772,06	86,54%	41.117	87,24%
TOTAL (€)	**525.504.240,65**	**100,00%**	**47.129**	**100,00%**

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	13.199,21	2,51%	899	1,91%
4,95 - 5,94	53.567,73	10,19%	3.794	8,05%
5,95 - 6,94	48.738,77	9,27%	3.914	8,30%
6,95 - 7,94	103.323,18	19,66%	9.314	19,76%
7,95 - 8,94	85.715,86	16,31%	8.276	17,56%
8,95 - 9,94	118.358,95	22,52%	11.655	24,73%
9,95 - 10,94	66.290,43	12,61%	5.949	12,62%
10,95 - 13,75	36.310,08	6,91%	3.328	7,06%
TOTAL (€)	**525.504.240,65**	**100,00%**	**47.129**	**100,00%**

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

Calculation Date		16.06.2025				
Payment Date		23.06.2025				
Period No		7				
Quarterly Period		June-25				
Interest Period	from	24.03.2025	to	23.06.2025	=	91 days
Collection Period	from	24.03.2025	to	23.06.2025		

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.** Paseo de Pareda 9 - 12 39004 Santander Spain	A (High)	R-1	STABLE	A2	P-1	STABLE	performing
Joint Lead Managers	**ING Bank NV** Bijlmerdreef 106, 1102 CT Amsterdam The Netherlands	-	-	-	A1	P-1	STABLE	performing
Joint Lead Managers	**HSBC Continental Europe** 38 avenue Kléber 75116 Paris France	-	-	-	A1	P-1	STABLE	performing
Paying Agent / EURIBOR Provider **Fund Accounts Provider**	**Société Générale, S.A.** 29, Boulevard Haussmann 75009 Paris France	-	-	-	A1	P-1	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	-	-	-	A2	P-1	STABLE	performing

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.
Principe de Vergara 131 - Floor 6
28002 Madrid
Spain

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

Santander

Calculation Date		16.06.2025			
Payment Date		23.06.2025			
Period No		7			
Quarterly Period		June-25			
Interest Period	from	24.03.2025	to	23.06.2025	= 91 days
Collection Period	from	24.03.2025	to	23.06.2025	

22. Swap Counterparty Data

		DBRS			MOODYS			
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)			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)	553.765.440,00	24/03/2025	23/06/2025	91	2,3870%	3.341.312,99
Swap Party B - the Fund (Tipo Fijo)	553.765.440,00	24/03/2025	23/06/2025	91	3,459%	4.841.894,27
In favour of Party B - the Fund						- 1.500.581,28

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.

Calculation Date		16.06.2025					
Payment Date		23.06.2025					
Period No		7					
Quarterly Period		June-25					
Interest Period	from	24.03.2025	to	23.06.2025	=	91 days	
Collection Period	from	24.03.2025	to	23.06.2025			

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[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.